

**ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING**

FOR

CITY OF PARKERSBURG

CITY OF VIENNA

COUNTY OF WOOD

WEST VIRGINIA

JULY 2007

PARKERSBURG – VIENNA – WOOD COUNTY ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

1.	INTRODUCTION AND GENERAL SUMMARY	4
A.	Introduction	4
B.	The Fair Housing Act	4
i.	What housing is covered?.....	4
ii.	What does the Fair Housing Act prohibit?.....	4
iii.	Additional Protections for the Disabled	5
iv.	Requirements for New Buildings.....	5
v.	Housing Opportunities for Families.....	6
C.	Fair Housing Choice	6
D.	Methodology.....	8
E.	Previous Fair Housing Planning.....	8
2.	DEMOGRAPHIC DATA.....	10
A.	Data Sources and Limitations	10
B.	Population	10
C.	Protected Classes.....	11
i.	Families and Households.....	11
ii.	Population and Households by Race	14
iii.	Ancestry.....	16
iv.	Disability Status	17
D.	Income Data.....	19
i.	Median Household Income	19
ii.	Poverty.....	20
iii.	Low Income Persons	21
E.	Housing Profile.....	25
i.	Overview of the Market.....	25
ii.	Types of Housing Units.....	26
iii.	Tenure and Vacancy Status.....	26
iv.	Housing Tenure by Race of Household	28
v.	Median Housing Value.....	30
vi.	Median Gross Rent.....	30
vii.	Housing Quality by Indicators of Conditions	32
F.	Assisted Housing	34
i.	Parkersburg Housing Authority	34
G.	Employment Data.....	37
i.	Civilian Labor Force	37
ii.	Employers.....	38
iii.	Occupation.....	39
iv.	Wages.....	40
v.	Commuting Patterns	40
vi.	Journey to Work – Means of Transportation	41
vii.	Employment Projections	42
H.	Public Transit	43
i.	Existing Transportation Services	43
ii.	Population Data and Trip Information	47
iii.	Identifying Unmet Transportation Needs.....	49
iv.	Coordination Strategies and Alternatives.....	49
v.	Priorities for the Coordination Alternatives.....	50
vi.	Ridership.....	51

3.	EVALUATION OF CURRENT FAIR HOUSING PROFILE	52
A.	Existence of Fair Housing Complaints	52
i.	West Virginia Human Rights Commission (WVHRC)	52
ii.	U.S. Department of Housing and Urban Development	53
B.	Existence of Fair Housing Discrimination Suit	53
C.	Determination of Unlawful Segregation	53
4.	IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE	54
A.	Public Sector	54
i.	Entitlement Program – Affordable Housing Accomplishments	54
ii.	Zoning	55
iii.	Taxes	61
D.	Private Sector	62
i.	Real Estate Practices	62
ii.	Newspaper Advertising	64
iii.	Community Homebuyer Investment Program (C.H.I.P.)	64
iv.	Home Mortgage Disclosure Act (HMDA) Private Financing	64
5.	SUMMARY OF FINDINGS	69
6.	POTENTIAL IMPEDIMENTS AND RECOMMENDATIONS	72

1. INTRODUCTION AND GENERAL SUMMARY

A. Introduction

The Cities of Parkersburg and Vienna along with Wood County have prepared an Analysis of Impediments to Fair Housing to satisfy requirements of the Housing and Community Development Act of 1974, as amended. This act requires that each community receiving Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds affirmatively further fair housing. One method of meeting this requirement involves conducting a fair housing analysis to identify impediments to fair housing choice.

B. The Fair Housing Act

i. What housing is covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

ii. What does the Fair Housing Act prohibit?

a. In the Sale and Rental of Housing

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for the sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

b. In Mortgage Lending

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property

- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

c. Other Prohibitions

It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

iii. Additional Protections for the Disabled

If someone has a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities, or has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let the disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person's expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

For example, a building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog.

iv. Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991 and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units. These requirements for new buildings do not replace any more stringent standards in State or local law.

v. Housing Opportunities for Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age 18 live with:

- A parent
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.

Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80% of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988 to continue living in the housing, regardless of their age, without interfering with the exemption.

C. Fair Housing Choice

Fair housing choice is defined as the "ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices." This analysis encompasses the following six areas:

- The sale or rental of dwellings (public and private)
- The provision of housing brokerage services
- The provision of financing assistance for dwellings
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration, and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by the U.S. Department of Housing and Urban Development (HUD) regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory

condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The City of Parkersburg and the City of Vienna are entitlement communities receiving CDBG funds from HUD. The City of Parkersburg is under contract with the City of Vienna to administer Vienna's CDBG Program. Additionally, the City of Parkersburg and Wood County are members of the regional HOME Consortium. As a result, all three communities are charged with the responsibility of conducting their CDBG, HOME, and any other federal programs in compliance with the Fair Housing Act. The responsibility of compliance with the Fair Housing Act extends to non-profit organizations and other entities that receive federal funds via the two cities or Wood County.

This analysis will:

- Evaluate housing characteristics in Parkersburg, Vienna and Wood County,
- Identify blatant or de facto impediments to fair housing choice, where any may exist, and
- Offer strategies to ameliorate any identified impediments.

The completion of a fair housing analysis and identification of fair housing impediments is the first phase in fair housing planning. The elected bodies of all three local units of government are expected to review and approve the analysis and use it for direction, leadership, and resources for future fair housing planning.

The analysis will serve as a baseline for progress against which implementation efforts will be judged. HUD's Fair Housing/Equal Opportunity (FHEO) Division will perform an evaluation of the Cities' and County's progress in achieving its fair housing objectives.

In addition to the Housing and Community Development Act of 1974, the Civil Rights Act of 1968 also directs HUD's review of fair housing practices. An amendment to Title VIII of the Civil Rights Act was passed in 1988. The amendment, known as the Fair Housing Act of 1988, expanded the scope of coverage of the law to include families with children and handicapped persons as protected classes. Enforcement powers for HUD, including a monetary penalty for discrimination, were also added.

The West Virginia Human Rights Act also affords protection against discrimination. The law secures freedom from discrimination based on race, religion, color, national origin, ancestry, sex, age, blindness or disability in connection with employment, equal access to places of public accommodations, and equal opportunity in the sale, purchase, lease, rental and financing of housing accommodations or real property.

The West Virginia Human Rights Commission (WVHRC) is responsible for enforcing the act. WVHRC conducts investigations of allegations in any charges filed.

In West Virginia, the designated HUD FHEO representative refers all complaints directly to the WVHRC for processing.

D. Methodology

Mullin & Lonergan Associates, Inc. (M&L) was hired as consultants to conduct the analysis of impediments to fair housing. M&L utilized a comprehensive approach to complete the analysis involving the Cities of Parkersburg and Vienna and Wood County. The following sources were utilized during the analysis:

- The most recently available demographic data regarding population, housing, income, and employment at the census tract and municipal levels
- Public policies affecting the siting of housing
- Administrative policies concerning housing and community development
- Financing and housing brokerage services and their administration in the community, and
- Agencies that provide housing and housing related services to members of the protected classes.

Using this information, a definition of current fair housing impediments was outlined.

E. Previous Fair Housing Planning

In 1993, the first Fair Housing Analysis was completed for the City of Parkersburg. The initial analysis found the following barriers to fair housing:

- The City has racially segregated housing patterns.
- Low income whites have much broader geographic distributions than low income minorities.
- The City has no ongoing fair housing entity to assist federal and state enforcement agencies.
- Housing plans calling for balanced communities lack specific goals and implementation procedures.

The previous analysis recommended the following activities to promote fair housing choice:

- Prepare a balanced community study to include a definition of racial and socio-economic balance.
- Undertake a demographic analysis of the City's racial and socio-economic distribution as soon as the 1990 Census is available.
- Annually review lender performance in low income areas as a basis for deposit of City revenue.
- Develop a definition of low income and minority census tracts to be used consistently in determining which areas of the City public housing and other assisted housing may be located.
- Utilize land banking to develop future public housing sites in non-impacted areas.
- Encourage the continued participation of the Building Association in the Community Housing Resource Board (CHRB).

- Encourage the official participation of the Parkersburg Board of Realtors in the CHRB.
- Assist non-profits in developing low income housing in all parts of the City.
- Continue and expand the fair housing outreach efforts of the Housing Division through periodic seminars and workshops.
- Assist state and federal fair housing enforcement agencies by investigating and testing fair housing complaints.
- Hold an annual fair housing activity in April to call attention to Fair Housing Month along with the rest of the nation.

In 1996, the City of Parkersburg updated its Fair Housing Analysis and developed the following recommendations:

- Revise the definition for “group home” in the city’s zoning ordinance
- Encourage the revision of fire safety codes for group homes
- Continue to sponsor Fair Housing Month annually in April
- Continue to hold seminars to educate Realtors, developers, housing providers, lenders and the general public on fair housing law.

As part of its 2006 Annual Plan submitted to HUD, the City of Parkersburg reported on the following fair housing actions it had initiated and continued to implement in its efforts to affirmatively further fair housing:

- Parkersburg City Council annually declares April as Fair Housing Month. Activities include informative poster displays, press releases and distribution of fair housing literature.
- The City of Parkersburg distributes educational materials throughout the year. In 2006, the city distributed materials to over 1,000 first graders and to senior citizens at three senior centers in Wood County.
- The city prepared a COMPASS II needs assessment survey in conjunction with the United Way of the Mid-Ohio Valley. The survey provides updated demographic data which can be used by other agencies and organizations to describe socio-economic and housing needs of the Parkersburg and Wood County population.
- The city met with Huntington Bank in an effort to gain their participation in the city’s SHOP Program.
- Telephone inquiries and complaints related to fair housing are reviewed and referred to the HUD Fair Housing Hotline.

2. DEMOGRAPHIC DATA

A. Data Sources and Limitations

This section of the document outlines demographic and socio-economic characteristics of Parkersburg, Vienna and Wood County. The demographic data will serve as a basis for determining needs and identifying impediments to fair housing choice.

Much of the statistical information was derived from census reports published by the U.S. Census Bureau. Because statistics in census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible. In addition to errors occurring during data collection, much of the census data is based on Summary File 3 (SF3) sample data rather than Summary File 1 (SF1) data, which is 100% reporting. Each data set is subject to sampling error and non-sampling error, respectively. Non-sampling error includes confidentiality edits applied by the Census Bureau to assure that data does not disclose information about specific individuals, households, or housing units. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar types of data. These discrepancies do not negate the usefulness of the census data.

Census tables included in the report highlight the municipalities and the county included in the study. Data for the State of West Virginia is also included as a point of reference. Where available, data is provided for the census tracts included within the municipalities and the county. In most cases data from Census 2000 is the most recent data available. American Community Survey (ACS) data for 2005 is provided for Wood County in the text of the document. However, ACS data is only available for municipalities with a population of at least 65,000 in 2005 and is, therefore, not available for Parkersburg or Vienna.

B. Population

Wood County, the fourth largest county in West Virginia, is located in the northwestern area of West Virginia along the Ohio River in an area known as the Mid Ohio Valley. Parkersburg, the county seat, is part of the Parkersburg-Marietta-Vienna Metropolitan Statistical Area (MSA). In addition to Parkersburg, Vienna and Williamson are the other two incorporated municipalities in the county.

Population estimates for 2005 reveal declines at the state, county and municipal levels. After peaking in 2000 both the state and Wood County experienced slight decreases in residents. West Virginia lost 21,727 residents while Wood County lost 1,281 in just five years. Parkersburg declined by 1,842 residents in 2005, without having gained population in 2000. This 5.4% decline was significant in that the population in Wood County outside of Parkersburg actually increased 1.1% during the same period. Vienna's population held steady during the 1990s and declined only slightly between 2000 and 2005 by 92 residents.

**Table 2-1
 Population Trends**

	1990	2000	Change 1990-2000		2005*	Change 2000-2005		Change 1990-2005	
			Number	Percent		Number	Percent	Number	Percent
West Virginia	1,793,477	1,808,344	14,867	0.8%	1,771,750	-36,594	-2.0%	-21,727	-1.2%
Wood County	86,915	87,986	1,071	1.2%	85,634	-2,352	-2.7%	-1,281	-1.5%
Outside of Parkersburg	53,053	54,887	1,834	3.5%	53,614	-1,273	-2.3%	561	1.1%
Parkersburg	33,862	33,099	-763	-2.3%	32,020	-1,079	-3.3%	-1,842	-5.4%
Vienna	10,862	10,861	-1	0.0%	10,770	-91	-0.8%	-92	-0.8%

Sources: U.S. Census Bureau

*Estimates

Despite the minimal increases in population at the state and county levels, significant *household* growth occurred. While the population of Wood County increased by 1.2% between 1990 and 2000, household growth occurred at a rate of 6.2%. In other words, the county experienced a net gain of 1,071 residents accompanied by a net gain of 2,107 households. This rate was slightly lower than the state household growth rate of 7.0%. The number of households in Parkersburg remained virtually the same despite a loss of 763 residents by 2000. In Vienna, the population also remained the same but households increased by 219.

**Table 2-2
 Household Trends**

	1990	2000	Change 1990-2000	
			Number	Percent
West Virginia	688,557	736,481	47,924	7.0%
Wood County	34,168	36,275	2,107	6.2%
Outside of Parkersburg	19,705	21,808	2,103	10.7%
Parkersburg	14,463	14,467	4	0.0%
Vienna	4,514	4,733	219	4.9%

Sources: U.S. Census Bureau

C. Protected Classes

i. Families and Households

The Census Bureau divides households into family and non-family households. Family households are married couple families with or without children, single parent families, and other families made up of related persons. Non-family households are either single persons living alone, or two or more unrelated persons living together.

Women have protection under Title VIII of the Civil Rights Act of 1968 against discrimination in housing. Female-headed households often experience difficulty in obtaining housing. Protection for families with children was added in the 1988 amendments to Title VIII. Except in limited circumstances involving elderly housing and owner-occupied buildings of one to four units, it is unlawful to refuse to rent or sell to families with children.

Between 1990 and 2000:

- Total households increased in number in Wood County (by 2,107) and Vienna (by 219). In Parkersburg, the number remained virtually unchanged.
- One-person households and non-family households increased across the board.
- Female-headed households increased more in Vienna than in Wood County and Parkersburg. However, female-headed households with children decreased from 6.4% to 6.3% in the county and from 8.2% to 7.7% in Parkersburg. In Vienna, this group increased from 4.3% to 4.6% of all households.
- Average household size decreased in the county and the two cities.

**Table 2-3
 Household Types**

	Wood County		Parkersburg		Vienna	
	1990	2000	1990	2000	1990	2000
Total Households	34,168	36,275	14,463	14,467	4,514	4,733
1-person households	24.0%	27.1%	31.5%	34.0%	26.2%	30.3%
Married-couple family households:	60.2%	54.3%	49.1%	43.2%	61.9%	55.3%
With children	27.4%	21.2%	19.6%	15.4%	26.6%	20.8%
Without children	32.9%	33.1%	29.5%	27.8%	35.3%	34.5%
Single householders:	12.9%	14.3%	15.9%	17.5%	9.9%	11.4%
Male-headed households	2.7%	3.5%	2.9%	4.0%	2.3%	2.3%
With children	1.4%	1.8%	1.3%	1.9%	1.2%	1.1%
Without children	1.2%	1.7%	1.6%	2.0%	1.1%	1.2%
Female-headed households	10.2%	10.8%	13.0%	13.5%	7.6%	9.1%
With children	6.4%	6.3%	8.2%	7.7%	4.3%	4.6%
Without children	3.7%	4.5%	4.8%	5.9%	3.3%	4.6%
Nonfamily households	2.7%	4.3%	3.5%	5.4%	2.0%	3.0%
Average Household Size	2.52	2.39	2.30	2.23	2.41	2.29

Source: U.S. Census Bureau

Focusing further on female-headed households, the following table highlights female-headed households with children under 18 at the census tract level for the entire county.

At the county level, female-headed households with children comprised 6.3% of all households. In Parkersburg, the rate was 7.7% and in Vienna, it was 4.6%. By comparison, the state rate was 5.7%.

Areas impacted with disproportionately higher concentrations of protected classes would include those where, for example, the rate of female-headed households in a census tract was at least ten percentage points higher than the county's rate. Across the county, no census tract had such a disproportionately higher rate. Table 2-4 on the following page highlights those 13 census tracts.

**Table 2-4
 Female-Headed Households with Children - 2000**

	Total Households	Total Family Households*	Female-Headed Households with Children Under 18 Years	
			Number	Percent**
West Virginia	736,481	504,055	42,304	5.7%
Wood County	36,275	24,898	2,275	6.3%
CT 1	1,621	1,003	110	6.8%
CT 2	1,307	676	79	6.0%
CT 3	1,352	708	111	8.2%
CT 4	1,108	690	44	4.0%
CT 5	1,980	1,246	180	9.1%
CT 6	293	110	14	4.8%
CT 7.01	1,350	677	123	9.1%
CT 7.02	737	447	50	6.8%
CT 8.01	630	417	59	9.4%
CT 8.02	1,477	1,002	107	7.2%
CT 9.01	697	459	52	7.5%
CT 9.02	680	466	45	6.6%
CT 9.03	1,920	1,286	179	9.3%
CT 101.01	782	610	52	6.6%
CT 101.02	727	586	70	9.6%
CT 102	1,283	892	74	5.8%
CT 103	1,885	1,336	73	3.9%
CT 104	772	524	35	4.5%
CT 105.01	750	472	36	4.8%
CT 105.02	1,912	1,186	107	5.6%
CT 106.01	1,849	1,464	96	5.2%
CT 106.02	1,616	1,182	71	4.4%
CT 107.01	2,265	1,705	114	5.0%
CT 107.02	2,784	2,193	146	5.2%
CT 108	1,155	931	33	2.9%
CT 109.01	1,752	1,411	84	4.8%
CT 109.02	1,591	1,219	131	8.2%
Parkersburg City	14,467	8,769	1,111	7.7%
Vienna City	4,733	3,154	216	4.6%

Source: U.S. Census Bureau, Census 2000 SF-1

*Consisting of two or more persons

** Of total households

ii. Population and Households by Race

In 2000, there were 2,739 minority residents in Wood County, comprising 3.1% of the county’s population. Black residents numbered 858 and represented 1% of the county’s population. American Indians and Alaskan Natives numbered 182, accounting for 0.2% of all residents while Asians numbered 448 and comprised 0.5% of the population. All other minority residents accounted for 1,251 of the total population or 1.4%. Persons of Hispanic origin¹ numbered 514 and made up 0.6% of the county’s population.

In Parkersburg, minorities accounted for 1,389 residents: 556 Blacks (1.7%), 64 American Indians and Alaskan Natives (0.2%), 138 Asians (0.4%), and all other races numbered 631 residents (1.9%). Hispanics accounted for 269 residents or 0.8% of the total city population.

**Figure 2-5
 Population by Race and Hispanic Origin - 2000**

	Total Population	Whites		Blacks		American Indian & Alaska Native		Asian		Other		Hispanic	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
West Virginia	1,808,344	1,709,966	94.6%	56,825	3.1%	3,456	0.2%	9,356	0.5%	28,741	1.6%	12,279	0.7%
Wood County	87,986	85,247	96.9%	858	1.0%	182	0.2%	448	0.5%	1,251	1.4%	514	0.6%
CT 1	3,580	3,456	96.5%	35	1.0%	5	0.1%	27	0.8%	57	1.6%	30	0.8%
CT 2	2,655	2,562	96.5%	24	0.9%	1	0.0%	27	1.0%	41	1.5%	16	0.6%
CT 3	2,927	2,793	95.4%	67	2.3%	4	0.1%	12	0.4%	51	1.7%	28	1.0%
CT 4	2,370	2,292	96.7%	47	2.0%	1	0.0%	7	0.3%	23	1.0%	8	0.3%
CT 5	4,822	4,537	94.1%	140	2.9%	13	0.3%	25	0.5%	107	2.2%	35	0.7%
CT 6	724	669	92.4%	19	2.6%	4	0.6%	2	0.3%	30	4.1%	8	1.1%
CT 7.01	3,041	2,776	91.3%	134	4.4%	16	0.5%	4	0.1%	111	3.7%	36	1.2%
CT 7.02	1,631	1,546	94.8%	25	1.5%	3	0.2%	7	0.4%	50	3.1%	20	1.2%
CT 8.01	1,515	1,487	98.2%	6	0.4%	2	0.1%	8	0.5%	12	0.8%	8	0.5%
CT 8.02	3,465	3,383	97.6%	12	0.3%	10	0.3%	7	0.2%	53	1.5%	29	0.8%
CT 9.01	1,620	1,578	97.4%	3	0.2%	1	0.1%	3	0.2%	35	2.2%	18	1.1%
CT 9.02	1,734	1,698	97.9%	9	0.5%	3	0.2%	8	0.5%	16	0.9%	1	0.1%
CT 9.03	4,427	4,312	97.4%	39	0.9%	6	0.1%	8	0.2%	62	1.4%	28	0.6%
CT 101.01	2,004	1,980	98.8%	7	0.3%	7	0.3%	2	0.1%	8	0.4%	1	0.0%
CT 101.02	1,942	1,826	94.0%	25	1.3%	4	0.2%	46	2.4%	41	2.1%	16	0.8%
CT 102	3,055	2,986	97.7%	6	0.2%	8	0.3%	14	0.5%	41	1.3%	21	0.7%
CT 103	4,560	4,343	95.2%	45	1.0%	12	0.3%	114	2.5%	46	1.0%	28	0.6%
CT 104	1,799	1,753	97.4%	18	1.0%	0	0.0%	14	0.8%	14	0.8%	1	0.1%
CT 105.01	1,629	1,593	97.8%	9	0.6%	1	0.1%	9	0.6%	17	1.0%	5	0.3%
CT 105.02	4,428	4,261	96.2%	45	1.0%	5	0.1%	32	0.7%	85	1.9%	36	0.8%
CT 106.01	4,866	4,751	97.6%	35	0.7%	16	0.3%	19	0.4%	45	0.9%	21	0.4%
CT 106.02	4,152	4,062	97.8%	36	0.9%	12	0.3%	4	0.1%	38	0.9%	13	0.3%
CT 107.01	5,998	5,905	98.4%	14	0.2%	6	0.1%	5	0.1%	68	1.1%	30	0.5%
CT 107.02	7,325	7,210	98.4%	17	0.2%	14	0.2%	17	0.2%	67	0.9%	23	0.3%
CT 108	3,108	3,054	98.3%	0	0.0%	9	0.3%	1	0.0%	44	1.4%	17	0.5%
CT 109.01	4,540	4,453	98.1%	14	0.3%	14	0.3%	9	0.2%	50	1.1%	22	0.5%
CT 109.02	4,069	3,981	97.8%	27	0.7%	5	0.1%	17	0.4%	39	1.0%	15	0.4%
Parkersburg City	33,099	31,710	95.8%	556	1.7%	64	0.2%	138	0.4%	631	1.9%	269	0.8%
Vienna City	10,861	10,459	96.3%	102	0.9%	102	0.9%	146	1.3%	52	0.5%	54	0.5%

Source: U.S. Census Bureau, Census 2000 SF-1

¹ Hispanic origin is defined by the Census Bureau as “people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person’s parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race.”

In Vienna, Blacks numbered 102 and comprised 0.9% of the city's population. American Indians and Alaskan Natives accounted for 102 residents (0.9%) and Asians numbered 146 (1.3%). All other races accounted for 52 residents and represented 0.5% of the population. Hispanics numbered 54 and represented 0.5% of the city's population.

The Census Bureau defines a householder as the person, or one of the people, in whose name a home is owned, being bought, or rented. If there is no such person present, any household member 15 years old or older serves as the householder. Minority persons, described by race and color, are provided protection under Title VIII of the Civil Rights Act of 1968. Minority persons are also protected under the West Virginia Human Rights Act.

HUD defines areas of racial or ethnic concentration as those areas with a population of minority households of 10 percentage points or higher than the municipality's average. In 2000, none of the 27 census tracts in Wood County met this threshold. As a result, ***there were no areas of racial concentration, or areas with a rate of 12.3% or higher, of households with minority householders.***

Similarly, Hispanic households accounted for 1.2% of all county households in 2000. Census tracts with 10.2% or more Hispanic households would be considered areas of ethnic concentration. In 2000, no county census tract met this threshold. As a result, ***there were no areas of ethnic concentration of households with Hispanic householders.***

**Table 2-6
Households by Race and Hispanic Origin of Householder – 2000**

	Total Households	White Households		Black Households		American Indian & Alaska Native Households		Asian Households		Other Households		Hispanic Households	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
West Virginia	736,481	704,075	95.6%	21,778	3.0%	1,517	0.2%	3,233	0.4%	5,878	0.8%	10,003	1.4%
Wood County	36,275	35,433	97.7%	358	1.0%	85	0.2%	148	0.4%	251	0.7%	433	1.2%
CT 1	1,621	1,579	97.4%	21	1.3%	3	0.2%	11	0.7%	7	0.4%	24	1.5%
CT 2	1,307	1,274	97.5%	16	1.2%	1	0.1%	10	0.8%	6	0.5%	16	1.2%
CT 3	1,352	1,310	96.9%	28	2.1%	3	0.2%	4	0.3%	7	0.5%	24	1.8%
CT 4	1,108	1,081	97.6%	17	1.5%	0	0.0%	2	0.2%	8	0.7%	10	0.9%
CT 5	1,980	1,883	95.1%	59	3.0%	6	0.3%	11	0.6%	21	1.1%	33	1.7%
CT 6	293	278	94.9%	3	1.0%	2	0.7%	1	0.3%	9	3.1%	4	1.4%
CT 7.01	1,350	1,259	93.3%	55	4.1%	9	0.7%	1	0.1%	26	1.9%	34	2.5%
CT 7.02	737	705	95.7%	16	2.2%	3	0.4%	2	0.3%	11	1.5%	11	1.5%
CT 8.01	630	621	98.6%	3	0.5%	1	0.2%	1	0.2%	4	0.6%	7	1.1%
CT 8.02	1,477	1,462	99.0%	4	0.3%	2	0.1%	1	0.1%	8	0.5%	23	1.6%
CT 9.01	697	686	98.4%	3	0.4%	1	0.1%	1	0.1%	6	0.9%	16	2.3%
CT 9.02	680	669	98.4%	4	0.6%	1	0.1%	2	0.3%	4	0.6%	1	0.1%
CT 9.03	1,920	1,884	98.1%	13	0.7%	4	0.2%	5	0.3%	14	0.7%	28	1.5%
CT 101.01	782	774	99.0%	2	0.3%	2	0.3%	1	0.1%	3	0.4%	0	0.0%
CT 101.02	727	691	95.0%	10	1.4%	2	0.3%	17	2.3%	7	1.0%	16	2.2%
CT 102	1,283	1,268	98.8%	2	0.2%	3	0.2%	5	0.4%	5	0.4%	14	1.1%
CT 103	1,885	1,827	96.9%	18	1.0%	3	0.2%	34	1.8%	3	0.2%	22	1.2%
CT 104	772	758	98.2%	8	1.0%	0	0.0%	4	0.5%	2	0.3%	0	0.0%
CT 105.01	750	737	98.3%	7	0.9%	1	0.1%	2	0.3%	3	0.4%	7	0.9%
CT 105.02	1,912	1,867	97.6%	18	0.9%	4	0.2%	8	0.4%	15	0.8%	22	1.2%
CT 106.01	1,849	1,809	97.8%	17	0.9%	7	0.4%	9	0.5%	7	0.4%	28	1.5%
CT 106.02	1,616	1,586	98.1%	10	0.6%	4	0.2%	0	0.0%	16	1.0%	8	0.5%
CT 107.01	2,265	2,243	99.0%	5	0.2%	3	0.1%	1	0.0%	13	0.6%	29	1.3%
CT 107.02	2,784	2,748	98.7%	5	0.2%	7	0.3%	7	0.3%	17	0.6%	19	0.7%
CT 108	1,155	1,142	98.9%	0	0.0%	3	0.3%	0	0.0%	10	0.9%	12	1.0%
CT 109.01	1,752	1,724	98.4%	6	0.3%	7	0.4%	3	0.2%	12	0.7%	18	1.0%
CT 109.02	1,591	1,568	98.6%	8	0.5%	3	0.2%	5	0.3%	7	0.4%	7	0.4%
Parkersburg City	14,467	14,030	97.0%	233	1.6%	33	0.2%	45	0.3%	126	0.9%	230	1.6%
Vienna City	4,733	4,618	97.6%	47	1.0%	8	0.2%	41	0.9%	19	0.4%	45	1.0%

Source: U.S. Census Bureau, Census 2000 SF-1

iii. Ancestry

It is illegal under the Fair Housing Act and the West Virginia Human Rights Act to refuse the right to housing based on place of birth or ancestry. Ancestry refers to a person's self-identification of heritage, ethnic origin, descent, or close identification to an ethnic group. The Census Bureau provides data on the foreign-born population and ancestry of the native population.

In 2000, there were 926 foreign-born persons residing in Wood County (1.1% of the population). Of those, 323 persons, or 35% of the foreign-born population, entered the United States between 1990 and 2000. In Parkersburg, there were 301 foreign-born residents with 107 (36%) having entered the country between 1990 and 2000. And in Vienna, there were 280 foreign-born residents with 94 (34%) having entered the U.S. between 1990 and 2000.

**Table 2-7
 Ancestry of Residents – 2000**

	Total Population	Foreign Born Population	Europe	Asia	Africa	Oceania	South America	North America (outside US)
West Virginia	1,808,344	19,390	6,692	8,385	664	158	2,411	1,080
Wood County	87,986	926	363	312	32	7	141	71
CT 1	3,580	59	26	20	0	0	6	7
CT 2	2,655	22	6	0	0	0	16	0
CT 3	2,927	31	6	0	25	0	0	0
CT 4	2,370	16	5	0	0	7	4	0
CT 5	4,822	27	18	9	0	0	0	0
CT 6	724	0	0	0	0	0	0	0
CT 7.01	3,041	30	22	8	0	0	0	0
CT 7.02	1,631	6	6	0	0	0	0	0
CT 8.01	1,515	30	18	12	0	0	0	0
CT 8.02	3,465	5	5	0	0	0	0	0
CT 9.01	1,620	10	5	0	0	0	5	0
CT 9.02	1,734	71	0	64	7	0	0	0
CT 9.03	4,427	11	0	11	0	0	0	0
CT 101.01	2,004	6	6	0	0	0	0	0
CT 101.02	1,942	70	24	30	0	0	16	0
CT 102	3,055	41	38	0	0	0	3	0
CT 103	4,560	207	49	92	0	0	13	53
CT 104	1,799	22	22	0	0	0	0	0
CT 105.01	1,629	8	0	8	0	0	0	0
CT 105.02	4,428	76	24	6	0	0	40	6
CT 106.01	4,866	44	0	23	0	0	21	0
CT 106.02	4,152	29	18	0	0	0	6	5
CT 107.01	5,998	28	28	0	0	0	0	0
CT 107.02	7,325	25	17	8	0	0	0	0
CT 108	3,108	21	0	15	0	0	6	0
CT 109.01	4,540	24	13	6	0	0	5	0
CT 109.02	4,069	7	7	0	0	0	0	0
Parkersburg City	33,099	301	103	102	32	7	50	7
Vienna City	10,861	280	95	92	0	0	34	59

Source: U.S. Census Bureau, Census 2000 SF-3

iv. Disability Status

The Census Bureau reports disability status for non-institutionalized disabled persons age five and over. This data does not include information about the institutionalized population, including persons under formally authorized, supervised care or in custody in institutions. As defined by the Census Bureau, a disability is a long-lasting condition, lasting six months or more. Disabilities are categorized as follows:

- Sensory – blindness, deafness, or a severe vision or hearing impairment.
- Physical – a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying.
- Mental – a condition that makes it difficult to learn, remember, or concentrate.
- Self-care – a condition that makes it difficult to dress, bathe, or get around inside the home.

- Go-outside-home – a condition that makes it difficult to go outside the home alone to shop or visit a doctor’s office.
- Employment – a condition that makes it difficult to work at a job or business.

Discrimination based on physical, mental or emotional handicap, in circumstances where “reasonable accommodation” can be made, is prohibited under the Fair Housing Act. Reasonable accommodation may include changes to address the needs of the disabled persons and may include adaptive structural changes as well as administrative changes, provided these changes can reasonably be made.

In 2000, the number of disabilities reported for county residents was 32,169. This number represents the total number of disabilities, with some residents having multiple disabilities. The following tables outline the types of disabilities reported in 2000.

**Table 2-8
Age by Disability Type – 2000**

	Total Population	Total Number of Disabilities Reported for Non-institutionalized Persons Ages 16 & Older											
		Sensory		Physical		Mental		Self-care		Go-Outside-Home		Employment*	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
West Virginia	1,808,344	93,364	5.2%	223,585	12.4%	114,990	6.4%	66,403	6.4%	144,345	8.0%	153,380	8.5%
Wood County	87,986	3,830	4.4%	9,368	10.6%	4,464	5.1%	2,779	6.5%	5,626	6.4%	6,102	6.9%
CT 1	3,580	179	5.0%	425	11.9%	188	5.3%	120	8.6%	215	6.0%	252	7.0%
CT 2	2,655	143	5.4%	368	13.9%	156	5.9%	132	9.5%	237	8.9%	104	3.9%
CT 3	2,927	210	7.2%	396	13.5%	191	6.5%	128	6.4%	235	8.0%	246	8.4%
CT 4	2,370	101	4.3%	235	9.9%	111	4.7%	83	5.5%	141	5.9%	99	4.2%
CT 5	4,822	248	5.1%	503	10.4%	328	6.8%	162	8.4%	224	4.6%	355	7.4%
CT 6	724	32	4.4%	75	10.4%	81	11.2%	12	5.5%	58	8.0%	51	7.0%
CT 7.01	3,041	255	8.4%	609	20.0%	395	13.0%	176	4.7%	286	9.4%	322	10.6%
CT 7.02	1,631	95	5.8%	204	12.5%	124	7.6%	34	3.4%	115	7.1%	121	7.4%
CT 8.01	1,515	94	6.2%	177	11.7%	144	9.5%	79	6.4%	133	8.8%	145	9.6%
CT 8.02	3,465	136	3.9%	409	11.8%	145	4.2%	96	7.4%	204	5.9%	291	8.4%
CT 9.01	1,620	97	6.0%	238	14.7%	91	5.6%	53	4.1%	153	9.4%	179	11.0%
CT 9.02	1,734	59	3.4%	232	13.4%	135	7.8%	63	4.7%	160	9.2%	227	13.1%
CT 9.03	4,427	243	5.5%	582	13.1%	303	6.8%	243	7.9%	436	9.8%	462	10.4%
CT 101.01	2,004	100	5.0%	151	7.5%	101	5.0%	44	5.9%	104	5.2%	93	4.6%
CT 101.02	1,942	28	1.4%	88	4.5%	31	1.6%	27	6.0%	46	2.4%	54	2.8%
CT 102	3,055	121	4.0%	255	8.3%	88	2.9%	68	3.3%	158	5.2%	202	6.6%
CT 103	4,560	181	4.0%	345	7.6%	144	3.2%	109	6.9%	271	5.9%	110	2.4%
CT 104	1,799	95	5.3%	134	7.4%	89	4.9%	48	8.9%	134	7.4%	64	3.6%
CT 105.01	1,629	100	6.1%	211	13.0%	66	4.1%	68	4.9%	117	7.2%	58	3.6%
CT 105.02	4,428	239	5.4%	544	12.3%	284	6.4%	213	8.5%	369	8.3%	298	6.7%
CT 106.01	4,866	110	2.3%	403	8.3%	165	3.4%	142	7.5%	227	4.7%	336	6.9%
CT 106.02	4,152	107	2.6%	437	10.5%	141	3.4%	73	5.5%	264	6.4%	288	6.9%
CT 107.01	5,998	210	3.5%	710	11.8%	248	4.1%	143	6.6%	364	6.1%	515	8.6%
CT 107.02	7,325	163	2.2%	649	8.9%	260	3.5%	128	5.3%	455	6.2%	559	7.6%
CT 108	3,108	162	5.2%	343	11.0%	162	5.2%	123	9.0%	143	4.6%	194	6.2%
CT 109.01	4,540	161	3.5%	265	5.8%	101	2.2%	81	4.2%	126	2.8%	206	4.5%
CT 109.02	4,069	161	4.0%	380	9.3%	192	4.7%	131	5.1%	251	6.2%	271	6.7%
Parkersburg City	33,099	1,803	5.4%	4,228	12.8%	2,307	7.0%	1,293	6.3%	2,503	7.6%	2,707	8.2%
Vienna City	10,861	556	5.1%	1,105	10.2%	521	4.8%	407	8.4%	792	7.3%	432	4.0%

Source: U.S. Census Bureau, Census 2000 SF-3

*Employment disabilities counted only for persons 16-64 years of age.

D. Income Data

i. Median Household Income

A review of median household income across the county and cities revealed a wide disparity between races and between geographic location. Most notably, non-white households had higher earnings in the county outside of Parkersburg and in Vienna. And, most significantly, all non-white households in Vienna had much higher incomes than their counterparts elsewhere.

**Table 2-9
Median Household Income by Race – 2000**

	All Households	White Households	Black Households	American Indian & Alaska Native Households	Asian Households	Hispanic Households
West Virginia	\$29,696	\$30,016	\$20,510	\$26,250	\$50,658	\$29,172
Wood County	\$33,285	\$33,332	\$30,179	\$43,750	\$70,208	\$23,083
CT 1	\$33,158	\$33,465	\$40,417	\$21,250	\$25,357	\$16,250
CT 2	\$26,045	\$25,864	\$3,750	\$0	\$0	\$13,750
CT 3	\$25,972	\$25,903	\$31,250	\$0	\$0	\$0
CT 4	\$36,023	\$37,102	\$16,250	\$0	\$0	\$0
CT 5	\$25,399	\$25,372	\$22,083	\$0	\$46,250	\$23,750
CT 6	\$13,558	\$13,750	\$7,188	\$11,250	\$0	\$0
CT 7.01	\$19,367	\$19,096	\$51,429	\$11,250	\$3,750	\$6,250
CT 7.02	\$30,868	\$30,903	\$40,000	\$14,750	\$0	\$0
CT 8.01	\$25,455	\$25,114	\$0	\$0	\$0	\$21,250
CT 8.02	\$31,559	\$31,573	\$101,376	\$0	\$0	\$23,750
CT 9.01	\$24,375	\$23,958	\$36,250	\$0	\$0	\$26,250
CT 9.02	\$26,545	\$26,568	\$0	\$0	\$12,500	\$0
CT 9.03	\$26,537	\$26,789	\$55,250	\$0	\$75,152	\$16,250
CT 101.01	\$37,371	\$37,371	\$0	\$0	\$0	\$0
CT 101.02	\$60,156	\$59,145	\$61,250	\$100,992	\$112,305	\$88,121
CT 102	\$36,108	\$36,085	\$90,957	\$60,000	\$0	\$8,750
CT 103	\$42,599	\$41,640	\$0	\$127,308	\$154,433	\$63,750
CT 104	\$43,269	\$43,269	\$0	\$0	\$0	\$0
CT 105.01	\$32,371	\$31,422	\$102,264	\$0	\$0	\$61,250
CT 105.02	\$33,924	\$34,904	\$0	\$0	\$0	\$6,875
CT 106.01	\$38,766	\$39,135	\$12,059	\$53,750	\$16,250	\$11,250
CT 106.02	\$36,114	\$36,370	\$23,750	\$0	\$71,250	\$28,750
CT 107.01	\$31,731	\$31,983	\$26,250	\$0	\$0	\$0
CT 107.02	\$37,736	\$37,807	\$0	\$0	\$0	\$0
CT 108	\$31,611	\$31,538	\$0	\$0	\$0	\$0
CT 109.01	\$48,306	\$48,361	\$8,750	\$0	\$127,308	\$102,264
CT 109.02	\$40,515	\$40,049	\$80,488	\$90,957	\$0	\$0
Parkersburg City	\$26,990	\$27,086	\$31,250	\$12,750	\$46,250	\$20,357
Vienna City	\$39,220	\$38,451	\$102,264	\$127,308	\$160,036	\$61,591

Source: U.S. Census Bureau, Census 2000 SF-3

It should be noted, however, that in almost all cases of higher than expected income levels, the number of households in a census tract is very low. For example, the median household income for black households in census tract 8.02 is \$101,376. Census 2000 reported only 4 black households in this tract. With such a low number of households, there are far fewer incomes with

which to compute the median. By comparison, Census 2000 reported there were 1,462 white households in census tract 8.02 where the median household income was \$31,573. This explanation should temper the following analysis and findings.

In 2000, the median household income for all households in Wood County was \$33,285. Once adjusted for inflation, this amount was nearly unchanged from the 1990 amount (\$33,150 in 1990 compared to \$33,285 in 2000). With the exception of Hispanic households, the median income for county households was higher than across West Virginia. With the exception of black households, county households also fared better than city households. And, without exception, households in Vienna had significantly higher incomes than in Parkersburg, Wood County or the state.

While there is variation among median household income by race, *the income data shows that generally higher income minority households are residing in the same census tracts as higher income white households.* For example, CT 101.02 is the census tract with the highest medium household income for white households, and high median household incomes for American Indian/Alaska Native, Asian, and Hispanic households. Census tracts 105.01 and 8.02 have the highest median household incomes for Black households.

There appears to be less economic integration between Black higher income households compared to White, American Indian/Alaska Native, Asian, and Hispanic higher income households. Conversely, for households with a lower median income, there appears to be a concentration regardless of race. Census tract 6 has a low median household income for White, Black, and American Indian/Alaska Native households. *This pattern indicates that the same locational choices are being made by and are available to households of comparable income, regardless of race. In Wood County, economic segregation is more prevalent than racial segregation.*

ii. **Poverty**

In 2000, there were 11,979 persons in the county below the poverty level – 13.9% of the total population. This rate was significantly less than the state poverty rate of 17.9%. By census tract, poverty rates ranged from 46.9% in census tract 6 to a low of 6% in census tract 109.01. The following table outlines poverty rates for the county and the cities.

**Table 2-10
 Poverty Status of Persons by Race – 2000**

	All Persons Living in Poverty	Whites	Blacks	American Indians & Alaska Natives	Asians	Other Races	Hispanics
West Virginia	17.9%	17.3%	32.5%	24.9%	18.1%	26.5%	23.0%
Wood County	13.9%	13.6%	31.8%	11.0%	11.2%	24.4%	21.5%
CT 1	12.0%	11.6%	64.3%	0.0%	25.0%	0.0%	0.0%
CT 2	16.7%	15.7%	47.1%	-	-	100.0%	83.3%
CT 3	20.2%	20.2%	0.0%	-	-	-	-
CT 4	12.4%	10.8%	29.3%	-	-	100.0%	100.0%
CT 5	25.0%	26.4%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 6	46.9%	42.3%	90.6%	100.0%	-	100.0%	-
CT 7.01	35.1%	34.9%	14.5%	0.0%	100.0%	0.0%	60.4%
CT 7.02	13.6%	14.0%	0.0%	0.0%	-	-	-
CT 8.01	20.9%	21.2%	-	-	0.0%	-	0.0%
CT 8.02	11.2%	11.1%	11.1%	-	-	0.0%	0.0%
CT 9.01	23.8%	24.5%	0.0%	-	-	0.0%	0.0%
CT 9.02	19.9%	19.0%	0.0%	-	55.6%	-	-
CT 9.03	17.6%	16.9%	52.9%	-	0.0%	-	0.0%
CT 101.01	8.3%	8.3%	-	-	-	-	-
CT 101.02	7.6%	7.9%	0.0%	0.0%	0.0%	-	0.0%
CT 102	8.4%	8.4%	0.0%	0.0%	-	100.0%	50.0%
CT 103	6.6%	6.6%	-	22.8%	0.0%	-	0.0%
CT 104	7.0%	7.0%	-	-	-	-	-
CT 105.01	11.2%	11.5%	0.0%	-	0.0%	-	0.0%
CT 105.02	12.3%	12.0%	-	-	0.0%	-	17.9%
CT 106.01	11.2%	9.8%	66.7%	0.0%	0.0%	0.0%	42.9%
CT 106.02	9.6%	9.5%	0.0%	-	0.0%	0.0%	0.0%
CT 107.01	13.9%	13.9%	0.0%	-	-	0.0%	-
CT 107.02	9.4%	9.2%	100.0%	0.0%	0.0%	-	0.0%
CT 108	13.5%	13.7%	-	0.0%	0.0%	-	0.0%
CT 109.01	6.0%	5.5%	100.0%	-	0.0%	0.0%	0.0%
CT 109.02	14.4%	14.5%	0.0%	0.0%	-	-	0.0%
Parkersburg City	19.8%	19.5%	24.1%	17.4%	34.2%	28.4%	26.1%
Vienna City	7.7%	7.6%	0.0%	22.8%	0.0%	-	13.5%

Source: U.S. Census Bureau, Census 2000 SF-3

iii. Low Income Persons

The following table outlines the percentage of low and moderate income persons by municipality and census tract. This information is calculated by HUD to determine area eligibility for the Community Development Block Grant (CDBG) program. Persons deemed low/moderate income have incomes at or below 80% of the area median income (AMI). HUD's formula for calculating low/moderate income persons includes persons residing in households, and excludes persons residing in group quarters. The group quarter population includes persons under formally authorized, supervised care or custody such as correctional institutions, nursing homes, and juvenile

institutions. The group quarter population also includes non-institutionalized persons living in group quarters such as college dormitories, military quarters, and group homes.

**Table 2-11
 Low and Moderate Income Persons – 2000**

Census Tract	Block Group	Low Moderate Income Persons	
		#	%
Wood County *		24,654	35.4%
8.01	1	37	82.2%
8.02	2	243	47.7%
8.02	3	74	32.2%
9.02	1	131	36.7%
9.03	1	86	33.2%
9.03	3	0	0.0%
100	1	111	51.2%
100	2	152	43.9%
101.01	1	385	44.7%
101.01	2	266	26.3%
101.02	1	74	6.9%
101.02	2	379	43.7%
102	1	351	32.1%
102	2	301	38.8%
102	3	364	30.7%
103	1	75	24.5%
103	2	152	73.8%
104	1	9	17.3%
104	2	5	100.0%
105.01	2	39	78.0%
105.02	1	20	100.0%
105.02	2	368	59.5%
106.01	1	408	27.6%
106.01	2	598	47.0%
106.01	3	718	33.9%
106.02	1	314	37.2%
106.02	2	434	36.2%
106.02	3	410	43.1%
106.02	4	325	39.2%
107.01	1	546	53.0%
107.01	2	584	38.8%
107.01	3	472	44.4%
107.01	4	579	52.8%
107.01	5	444	40.5%
107.02	1	174	30.4%
107.02	2	21	100.0%
107.02	3	279	44.9%
107.02	4	264	44.1%
107.02	5	399	29.1%
108	1	527	53.8%
108	2	405	48.0%
108	3	472	36.7%

109.01	1	402	27.8%
109.01	2	361	41.8%
109.01	3	162	14.5%
109.01	4	114	10.2%
109.02	1	933	54.3%
109.02	2	190	19.6%
109.02	3	202	14.9%
1002	1	493	27.5%
Parkersburg		16,100	47.0%
1	1	680	39.3%
1	2	372	31.6%
2	1	874	45.1%
2	2	489	77.3%
3	1	894	44.0%
3	2	491	68.5%
4	1	615	44.2%
4	2	300	29.1%
5	1	1,008	64.9%
5	2	1,210	56.7%
5	3	247	22.3%
6	1	350	67.8%
7.01	1	1,624	67.5%
7.01	2	396	70.2%
7.02	1	419	42.6%
7.02	2	364	53.8%
8.01	1	370	79.1%
8.01	2	424	42.2%
8.02	1	519	37.4%
8.02	2	408	49.8%
8.02	3	234	45.4%
9.01	1	799	50.7%
9.02	1	396	59.9%
9.02	2	318	49.1%
9.03	1	772	51.5%
9.03	2	710	47.0%
9.03	3	551	54.1%
105.02	2	81	25.6%
106.02	1	87	32.2%
Vienna		3,045	28.5%
103	1	347	15.0%
103	2	550	30.1%
104	1	94	13.6%
104	2	274	26.4%
105.01	1	324	43.8%
105.01	2	287	35.9%
105.02	1	379	28.6%
105.02	2	790	40.3%

Source: U.S. Dept. of Housing & Urban Development

* Outside of Parkersburg and Vienna

Based on Census 2000, HUD determined there were 16,100 low and moderate income persons in the City of Parkersburg, equivalent to 47% of the population. Twelve census block groups had a majority (50.1% or more) of residents categorized as low and moderate income.

In Vienna, 3,045 persons (28.5%) were identified as low and moderate income. No single census block group in the city had a majority of low and moderate income persons.

There were 24,654 low and moderate income persons in Wood County (outside of Parkersburg and Vienna), equivalent to 35.4% of the population. A total of 12 census block groups had a majority of low and moderate income persons.

E. Housing Profile

i. Overview of the Market

Many new homes are being constructed in the Parkersburg/Vienna/Wood County region. According to the local Board of Realtors, most of these new homes are in the upper price ranges. Hot market areas include Westwood, Westover, Henderson Woods, Wyndemere, and other subdivisions. There are also numerous “patio style” homes being constructed, including The Fields, Wyndemere Courtside, and other areas. This style appeals to baby boomers who are downsizing or need one-floor living plans.

There seems to be an adequate supply of both new and resale homes with a modest demand for both new construction and resale homes, but nothing to drive the prices up dramatically. Median sales price trends of a single-family home are as follows:

- 2004 \$94,900
- 2005 \$98,500
- 2006 \$99,000 (Average \$118,000)

The residential real estate market is stable but perhaps a slight buyer’s market. Average number of days on the market for sold homes is 122. There is more demand for “move-up” homes than starter homes; however, with the state’s “first-time homebuyer” bond program, it is easier for starting buyers to obtain financing due to limited down payment requirements. This has been a wonderful program in place for many years in West Virginia. First-time homebuyer bond programs allow purchases with an income limit of \$48,000 for two persons.

In the Parkersburg area, starter homes usually sell in the range of \$60,000 to \$130,000. Sales prices below \$60,000 are often sold to investors for rental income or to “flip.” In the \$100,000 to \$150,000 price range, a typical property would be a late 1970’s split-entry home in a suburban neighborhood without zoning but with subdivision restrictions and road access.

Newly constructed homes have sales prices in the \$225,000 range. Some new patio homes sell in the \$250,000 range. This segment of the market is being driven by local professionals (i.e., doctors, lawyers, DuPont executives, and G.E. executives).

Most of the level lots in the City of Parkersburg have already been developed. Only steeper slope areas remain for development.

From the viewpoint of the Landlord Association, the housing market in general, and the rental market in particular, is slow in the mid-Ohio valley area. Seven plants have closed in the last few years and many of the high income jobs connected with the plants are gone permanently. The area has become much more of a service town, with many of the new jobs paying in the \$20,000 to \$40,000 range. There are a few, new multi-family rental housing in the area, and there appears to be a continued market for this type

of housing. A trend that has become more noticeable is for two people to assume a lease, where the leasor splits the rent and utilities.

In 2000, there were 39,785 housing units in Wood County. Approximately 40% of these units were in Parkersburg, 13% were in Vienna, and the remaining 47% were outside of the two cities.

ii. Types of Housing Units

Of the total units in 2000, 30,043 (75.5%) were single family attached or detached units. An additional 6,215 housing units (15.6%) were contained in multifamily structures with two or more units. There were 3,462 mobile homes (8.7%) and 65 units (0.2%) classified as other, which included boats, RVs, vans, or any other living quarter occupied as a housing unit that did not fit in one of the other categories.

**Table 2-12
Units per Structure – 2000**

	Total Units	Single Family		Multi-Family Structures								Mobile Homes		Boats, Vans, RVs, etc.	
		Number	Percent	2-4 Units		5-9 Units		10 or More Units		Total		Number	Percent	Number	Percent
				Number	Percent	Number	Percent	Number	Percent	Number	Percent				
West Virginia	844,623	596,904	70.7%	46,678	5.5%	22,297	2.6%	32,517	3.8%	101,492	12.0%	142,728	16.9%	3,499	0.4%
Wood County	39,785	30,043	75.5%	2,948	7.4%	1,433	3.6%	1,834	4.6%	6,215	15.6%	3,462	8.7%	65	0.2%
CT 1	1,724	1,354	78.5%	114	6.6%	111	6.4%	73	4.2%	298	17.3%	72	4.2%	0	0.0%
CT 2	1,424	877	61.6%	162	11.4%	33	2.3%	240	16.9%	435	30.5%	112	7.9%	0	0.0%
CT 3	1,469	1,052	71.6%	148	10.1%	47	3.2%	199	13.5%	394	26.8%	23	1.6%	0	0.0%
CT 4	1,195	957	80.1%	72	6.0%	65	5.4%	96	8.0%	233	19.5%	5	0.4%	0	0.0%
CT 5	2,292	1,748	76.3%	455	19.9%	65	2.8%	24	1.0%	544	23.7%	0	0.0%	0	0.0%
CT 6	399	121	30.3%	88	22.1%	128	32.1%	62	15.5%	278	69.7%	0	0.0%	0	0.0%
CT 7.01	1,634	917	56.1%	400	24.5%	100	6.1%	217	13.3%	717	43.9%	0	0.0%	0	0.0%
CT 7.02	842	700	83.1%	76	9.0%	26	3.1%	30	3.6%	132	15.7%	10	1.2%	0	0.0%
CT 8.01	708	619	87.4%	62	8.8%	4	0.6%	0	0.0%	66	9.3%	23	3.2%	0	0.0%
CT 8.02	1,671	1,329	79.5%	99	5.9%	41	2.5%	55	3.3%	195	11.7%	147	8.8%	0	0.0%
CT 9.01	780	631	80.9%	103	13.2%	0	0.0%	0	0.0%	103	13.2%	46	5.9%	0	0.0%
CT 9.02	729	527	72.3%	102	14.0%	30	4.1%	0	0.0%	132	18.1%	70	9.6%	0	0.0%
CT 9.03	1,995	1,356	68.0%	262	13.1%	163	8.2%	202	10.1%	627	31.4%	12	0.6%	0	0.0%
CT 101.01	807	607	75.2%	32	4.0%	13	1.6%	13	1.6%	58	7.2%	142	17.6%	0	0.0%
CT 101.02	760	624	82.1%	19	2.5%	75	9.9%	41	5.4%	135	17.8%	1	0.1%	0	0.0%
CT 102	1,363	1,150	84.4%	142	10.4%	24	1.8%	0	0.0%	166	12.2%	47	3.4%	0	0.0%
CT 103	2,066	1,795	86.9%	70	3.4%	80	3.9%	79	3.8%	229	11.1%	42	2.0%	0	0.0%
CT 104	826	786	95.2%	40	4.8%	0	0.0%	0	0.0%	40	4.8%	0	0.0%	0	0.0%
CT 105.01	766	681	88.9%	59	7.7%	20	2.6%	6	0.8%	85	11.1%	0	0.0%	0	0.0%
CT 105.02	2,080	1,392	66.9%	128	6.2%	143	6.9%	313	15.0%	584	28.1%	104	5.0%	0	0.0%
CT 106.01	1,975	1,589	80.5%	13	0.7%	11	0.6%	18	0.9%	42	2.1%	339	17.2%	5	0.3%
CT 106.02	1,773	1,411	79.6%	19	1.1%	31	1.7%	6	0.3%	56	3.2%	306	17.3%	0	0.0%
CT 107.01	2,594	1,927	74.3%	96	3.7%	61	2.4%	23	0.9%	180	6.9%	462	17.8%	25	1.0%
CT 107.02	3,022	2,192	72.5%	25	0.8%	84	2.8%	26	0.9%	135	4.5%	695	23.0%	0	0.0%
CT 108	1,327	1,006	75.8%	0	0.0%	0	0.0%	3	0.2%	3	0.2%	310	23.4%	8	0.6%
CT 109.01	1,867	1,506	80.7%	44	2.4%	30	1.6%	23	1.2%	97	5.2%	249	13.3%	15	0.8%
CT 109.02	1,697	1,189	70.1%	118	7.0%	48	2.8%	85	5.0%	251	14.8%	245	14.4%	12	0.7%
Parkersburg City	16,078	11,782	73.3%	2,089	13.0%	729	4.5%	1,175	7.3%	3,993	24.8%	303	1.9%	0	0.0%
Vienna City	5,030	4,256	84.6%	221	4.4%	205	4.1%	336	6.7%	762	15.1%	12	0.2%	0	0.0%

Source: U.S. Census Bureau, Census 2000 SF-3

iii. Tenure and Vacancy Status

In 2000, there were 36,275 occupied housing units (91.2%) and 3,510 (8.8%) vacant units in the county. This vacancy rate is lower than the state rate of 12.8%.

In Parkersburg, 90.1% of all housing units were occupied. In Vienna, the occupancy rate was the highest at 93.4%.

In Wood County, 26,621 occupied housing units (73.4%) were owner-occupied. The remaining 9,654 units (26.6%) were renter-occupied. This rate of homeownership was slightly lower than the State rate of 75.2%. In

Parkersburg, homeownership was the lowest with an owner occupancy rate of only 61.9%. Vienna had the highest rate at 77.2%.

**Table 2-13
 Occupancy and Vacancy – 2000**

	Total Units	Occupied Housing Units							
		Total		Owner		Renter		Vacant	
		Number	Percent*	Number	Percent**	Number	Percent**	Number	Percent*
West Virginia	844,623	736,481	87.2%	553,626	75.2%	182,855	24.8%	108,142	12.8%
Wood County	39,785	36,275	91.2%	26,621	73.4%	9,654	26.6%	3,510	8.8%
CT 1	1,724	1,621	94.0%	1,109	68.4%	512	31.6%	103	6.0%
CT 2	1,424	1,295	90.9%	667	51.5%	628	48.5%	129	9.1%
CT 3	1,469	1,356	92.3%	786	58.0%	570	42.0%	113	7.7%
CT 4	1,195	1,116	93.4%	845	75.7%	271	24.3%	79	6.6%
CT 5	2,292	1,980	86.4%	1,207	61.0%	773	39.0%	312	13.6%
CT 6	399	288	72.2%	99	34.4%	189	65.6%	111	27.8%
CT 7.01	1,634	1,332	81.5%	535	40.2%	797	59.8%	302	18.5%
CT 7.02	842	760	90.3%	499	65.7%	261	34.3%	82	9.7%
CT 8.01	708	629	88.8%	426	67.7%	203	32.3%	79	11.2%
CT 8.02	1,671	1,478	88.5%	1,073	72.6%	405	27.4%	193	11.5%
CT 9.01	780	698	89.5%	456	65.3%	242	34.7%	82	10.5%
CT 9.02	729	679	93.1%	479	70.5%	200	29.5%	50	6.9%
CT 9.03	1,995	1,920	96.2%	1,184	61.7%	736	38.3%	75	3.8%
CT 101.01	807	766	94.9%	607	79.2%	159	20.8%	41	5.1%
CT 101.02	760	727	95.7%	559	76.9%	168	23.1%	33	4.3%
CT 102	1,363	1,283	94.1%	996	77.6%	287	22.4%	80	5.9%
CT 103	2,066	1,905	92.2%	1,580	82.9%	325	17.1%	161	7.8%
CT 104	826	768	93.0%	649	84.5%	119	15.5%	58	7.0%
CT 105.01	766	735	96.0%	561	76.3%	174	23.7%	31	4.0%
CT 105.02	2,080	1,927	92.6%	1,259	65.3%	668	34.7%	153	7.4%
CT 106.01	1,975	1,849	93.6%	1,609	87.0%	240	13.0%	126	6.4%
CT 106.02	1,773	1,616	91.1%	1,395	86.3%	221	13.7%	157	8.9%
CT 107.01	2,594	2,265	87.3%	1,870	82.6%	395	17.4%	329	12.7%
CT 107.02	3,022	2,784	92.1%	2,384	85.6%	400	14.4%	238	7.9%
CT 108	1,327	1,155	87.0%	1,037	89.8%	118	10.2%	172	13.0%
CT 109.01	1,867	1,752	93.8%	1,564	89.3%	188	10.7%	115	6.2%
CT 109.02	1,697	1,591	93.8%	1,186	74.5%	405	25.5%	106	6.2%
Parkersburg City	16,078	14,483	90.1%	8,962	61.9%	5,521	38.1%	1,595	9.9%
Vienna City	5,030	4,700	93.4%	3,628	77.2%	1,072	22.8%	330	6.6%

Source: U.S. Census Bureau, Census 2000 SF-3

*Of total units

** Of total occupied units

iv. Housing Tenure by Race of Household

The following tables outline owner and renter occupancy rates by race of the householder. The data indicates that owner occupancy among white households (98.2%) is similar to the state rate of 97%. This pattern of similarity between county totals and white households is consistent throughout the county at the municipal level.

**Table 2-14
 Owner-Occupied Housing by Race and Ethnicity of Household – 2000**

	Total Owner Occupied Units	Owner-Occupied Units by Single Race and Ethnicity of Householder					
		Whites	Blacks	American Indians & Alaska Natives	Asians	All Other Races	Hispanics
West Virginia	553,626	97.0%	1.9%	0.2%	0.3%	0.6%	0.4%
Wood County	26,621	98.2%	0.5%	0.2%	0.3%	0.7%	0.2%
CT 1	1,109	99.5%	0.0%	0.5%	0.0%	0.0%	0.0%
CT 2	667	99.1%	0.9%	0.0%	0.0%	0.0%	0.0%
CT 3	786	97.7%	0.0%	0.0%	0.0%	2.3%	0.0%
CT 4	845	97.9%	2.1%	0.0%	0.0%	0.0%	0.0%
CT 5	1,207	97.6%	1.8%	0.0%	0.0%	0.6%	0.0%
CT 6	99	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 7.01	535	94.8%	3.7%	0.7%	0.0%	0.7%	0.9%
CT 7.02	499	96.6%	1.6%	1.8%	0.0%	0.0%	0.0%
CT 8.01	426	98.6%	0.0%	0.0%	0.0%	1.4%	1.6%
CT 8.02	1,073	98.6%	0.7%	0.0%	0.0%	0.7%	0.7%
CT 9.01	456	94.7%	0.0%	0.0%	0.0%	5.3%	0.0%
CT 9.02	479	96.9%	0.0%	0.0%	2.1%	1.0%	0.0%
CT 9.03	1,184	97.6%	0.0%	0.0%	0.5%	1.9%	0.5%
CT 101.01	607	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 101.02	559	96.2%	0.2%	0.7%	2.5%	0.4%	0.9%
CT 102	996	98.8%	0.4%	0.8%	0.0%	0.0%	0.4%
CT 103	1,580	95.9%	0.0%	0.8%	3.2%	0.0%	0.0%
CT 104	649	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 105.01	561	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 105.02	1,259	99.5%	0.0%	0.0%	0.0%	0.5%	0.5%
CT 106.01	1,609	97.0%	1.9%	0.4%	0.0%	0.7%	0.5%
CT 106.02	1,395	98.0%	0.4%	0.0%	0.4%	1.1%	0.4%
CT 107.01	1,870	98.8%	0.4%	0.0%	0.0%	0.8%	0.0%
CT 107.02	2,384	99.2%	0.0%	0.0%	0.0%	0.8%	0.0%
CT 108	1,037	98.8%	0.0%	0.0%	0.0%	1.2%	0.0%
CT 109.01	1,564	98.9%	0.0%	0.0%	0.4%	0.7%	0.4%
CT 109.02	1,186	97.7%	0.7%	0.6%	0.0%	1.0%	0.0%
Parkersburg City	8,962	97.8%	0.9%	0.1%	0.1%	1.1%	0.4%
Vienna City	3,628	98.1%	0.0%	0.4%	1.4%	0.2%	0.0%

Source: U.S. Census Bureau, Census 2000 SF-3

**Table 2-15
 Renter-Occupied Housing by Race and Ethnicity of Household – 2000**

	Total Renter Occupied Units	Renter-Occupied Units by Single Race and Ethnicity of Householder					
		Whites	Blacks	American Indians & Alaska Natives	Asians	All Other Races	Hispanics
West Virginia	182,855	91.5%	5.9%	0.3%	0.9%	1.5%	0.8%
Wood County	9,654	96.3%	1.6%	0.1%	0.7%	1.4%	0.6%
CT 1	512	94.1%	2.3%	0.0%	2.1%	1.4%	1.4%
CT 2	628	97.3%	0.0%	0.0%	0.0%	2.7%	1.4%
CT 3	570	97.0%	1.6%	0.0%	0.0%	1.4%	0.0%
CT 4	271	88.6%	8.5%	0.0%	0.0%	3.0%	0.0%
CT 5	773	95.9%	1.2%	0.0%	1.0%	1.9%	0.9%
CT 6	189	82.0%	7.9%	6.3%	0.0%	3.7%	0.0%
CT 7.01	797	94.2%	2.9%	0.0%	1.0%	1.9%	1.0%
CT 7.02	261	93.5%	6.5%	0.0%	0.0%	0.0%	0.0%
CT 8.01	203	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 8.02	405	98.5%	1.5%	0.0%	0.0%	0.0%	0.0%
CT 9.01	242	96.7%	3.3%	0.0%	0.0%	0.0%	2.9%
CT 9.02	200	95.0%	0.0%	0.0%	5.0%	0.0%	0.0%
CT 9.03	736	94.8%	1.4%	0.0%	1.8%	2.0%	0.0%
CT 101.01	159	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 101.02	168	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 102	287	98.6%	0.0%	0.0%	0.0%	1.4%	1.4%
CT 103	325	97.8%	0.0%	0.0%	2.2%	0.0%	2.2%
CT 104	119	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 105.01	174	92.5%	4.0%	0.0%	0.0%	3.4%	3.4%
CT 105.02	668	98.2%	0.0%	0.0%	0.0%	1.8%	0.9%
CT 106.01	240	95.0%	0.0%	0.0%	2.5%	2.5%	0.0%
CT 106.02	221	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 107.01	395	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 107.02	400	98.5%	0.0%	0.0%	0.0%	1.5%	0.0%
CT 108	118	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CT 109.01	188	94.1%	5.9%	0.0%	0.0%	0.0%	0.0%
CT 109.02	405	98.8%	0.0%	0.0%	0.0%	1.2%	0.0%
Parkersburg City	5,521	95.0%	2.3%	0.2%	0.8%	1.7%	0.7%
Vienna City	1,072	98.2%	0.7%	0.0%	0.0%	1.1%	1.8%

Source: U.S. Census Bureau, Census 2000 SF-3

v. Median Housing Value

In 2000 the median value of owner-occupied housing units in Wood County was \$77,500. During the 1990s, median housing value increased 18.5% from \$49,700 in 1990, after adjusting for inflation. The increase in housing value contrasts sharply with the degree to which median incomes remained virtually unchanged during the same period when adjusted for inflation.

The County's median housing value rose slightly faster than the statewide increase of 16.1%.

In the cities of Parkersburg and Vienna, median housing values rose (14.2% and 14.6%, respectively) but at rates lower than the county and the state.

Changes in housing value by census tract varied greatly. Highs and lows include:

- Census tract 6 – 40.4% increase from \$42,500 to \$78,500
- Census tract 106.02 – 37.7% increase from \$43,500 to \$78,900
- Census tract 4 – 2.5% increase from \$64,700 to \$87,300
- Census tract 1 – 2.9% increase from \$50,400 to \$68,300

vi. Median Gross Rent

The median gross rent was \$429. Between 1990 and 2000, this figure declined 2.1% from \$438 to \$429 after adjusting for inflation. This rise in value was higher than the state median rent, which was \$401 in 2000 and remained constant after adjusting for inflation between 1990 and 2000. As with housing value, changes in gross rent by census tract also varied greatly. Median rents range from \$345 in census tract 3 to \$547 in census tract 1.

The following table outlines housing value and rent for the county.

**Table 2-16
 Housing Value and Rent – 2000**

	Median Housing Value				Median Gross Rent			
	1990 (actual)	1990 (adjusted*)	2000 (actual)	% Change	1990 (actual)	1990 (adjusted*)	2000 (actual)	% Change
West Virginia	\$47,600	\$62,700	\$72,800	16.1%	\$303	\$399	\$401	0.5%
Wood County	\$49,700	\$65,400	\$77,500	18.5%	\$333	\$438	\$429	-2.1%
CT 1	\$50,400	\$66,400	\$68,300	2.9%	\$372	\$490	\$547	11.6%
CT 2	\$47,600	\$62,700	\$71,000	13.2%	\$358	\$471	\$464	-1.5%
CT 3	\$43,300	\$57,000	\$65,200	14.4%	\$330	\$434	\$345	-20.5%
CT 4	\$64,700	\$85,200	\$87,300	2.5%	\$365	\$480	\$430	-10.4%
CT 5	\$41,100	\$54,100	\$65,200	20.5%	\$317	\$417	\$430	3.1%
CT 6	\$42,500	\$55,900	\$78,500	40.4%	\$295	\$388	\$359	-7.5%
CT 7.01	\$28,200	\$37,100	\$49,400	33.2%	\$303	\$399	\$406	1.8%
CT 7.02	\$38,800	\$51,100	\$55,200	8.0%	\$340	\$447	\$459	2.7%
CT 8.01	\$28,600	\$37,600	\$46,300	23.1%	\$287	\$378	\$452	19.6%
CT 8.02	\$36,600	\$48,200	\$52,400	8.7%	\$361	\$475	\$468	-1.5%
CT 9.01	\$36,000	\$47,400	\$54,500	15.0%	\$327	\$430	\$389	-9.5%
CT 9.02	\$35,100	\$46,200	\$51,800	12.1%	\$316	\$416	\$419	0.7%
CT 9.03	\$53,300	\$70,200	\$78,000	11.1%	\$320	\$421	\$368	-12.6%
CT 101.01	\$67,100	\$88,400	\$97,300	10.1%	\$307	\$404	\$396	-2.0%
CT 101.02	\$98,200	\$129,300	\$136,400	5.5%	\$300	\$395	\$381	-3.5%
CT 102	\$51,300	\$67,500	\$82,500	22.2%	\$314	\$413	\$471	14.0%
CT 103	\$62,800	\$82,700	\$97,100	17.4%	\$392	\$516	\$491	-4.8%
CT 104	\$58,000	\$76,400	\$79,900	4.6%	\$383	\$504	\$488	-3.2%
CT 105.01	\$43,100	\$56,700	\$68,600	21.0%	\$356	\$469	\$450	-4.1%
CT 105.02	\$56,700	\$74,700	\$85,100	13.9%	\$311	\$409	\$424	3.7%
CT 106.01	\$52,700	\$69,400	\$89,400	28.8%	\$330	\$434	\$440	1.4%
CT 106.02	\$43,500	\$57,300	\$78,900	37.7%	\$338	\$445	\$394	-11.5%
CT 107.01	\$41,900	\$55,200	\$59,500	7.8%	\$362	\$476	\$403	-15.3%
CT 107.02	\$55,900	\$73,600	\$89,100	21.1%	\$307	\$404	\$441	9.2%
CT 108	\$43,800	\$57,700	\$74,500	29.1%	\$377	\$496	\$439	-11.5%
CT 109.01	\$62,000	\$81,600	\$95,700	17.3%	\$285	\$375	\$430	14.7%
CT 109.02	\$60,300	\$79,400	\$94,200	18.6%	\$342	\$450	\$433	-3.8%
Parkersburg City	\$42,900	\$56,500	\$64,500	14.2%	\$330	\$434	\$418	-3.7%
Vienna City	\$55,200	\$72,700	\$83,300	14.6%	\$344	\$453	\$459	1.3%

Source: U.S. Census Bureau, 1990 Census STF-3 and Census 2000 SF-3

*Adjusted for inflation

vii. Housing Quality by Indicators of Conditions

Housing quality, although generally a qualitative topic, can be quantified by certain census variables. These variables provide insight into certain issues that can cause housing units to become substandard. Three variables were evaluated in Wood County, Parkersburg, and Vienna as indicators of housing quality:

- **Age.** The age of a structure is used to demonstrate the amount of time a units has been in the housing inventory. Older housing requires continual maintenance. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. In 2000, 25.7% of the owner-occupied housing units were built prior to 1950. This rate is slightly less than the state rate at 27.3%. The following census tracts have high rates of housing units over 50 years old:
 - Census tract 6 – 93.9%
 - Census tract 5 – 82.7%
 - Census tract 7.01 – 79.6%
- **Lacking complete plumbing facilities.** The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. In 2000, 0.3% of all owner-occupied housing units lacked complete plumbing. The following census tracts have comparatively high rates of housing units lacking complete plumbing:
 - Census tract 108 – 1.1%
 - Census tracts 2, 3, and 9.03 – 0.9%
- **Overcrowding.** Overcrowding is directly related to the wear and tear sustained by a housing unit. More than one person per room (1.01 persons or more) is used as the threshold for defining living conditions as overcrowded. In 2000, 0.7% of all housing units with identified as having more than one person per room. The following census tracts have relatively high rates of overcrowded housing units:
 - Census tract 9.01 – 2%
 - Census tract 5 – 1.4%
 - Census tracts 101.01 and 108 – 1.3%

Table 2-17
Housing Quality Indicators in Owner-Occupied Units – 2000

	Total Housing Units	Total Owner-Occupied Units	Owner-Occupied Housing				% Minority Households
			Over 50 Years Old	Lacking Complete Plumbing	Overcrowded	Median Household Income	
West Virginia	844,623	553,626	27.3%	0.9%	1.0%	\$34,632	0.7%
Wood County	39,785	26,621	25.7%	0.3%	0.7%	\$39,725	0.7%
CT 1	1,724	1,109	33.2%	0.0%	0.0%	\$37,802	0.0%
CT 2	1,424	667	48.3%	0.9%	0.0%	\$30,034	1.3%
CT 3	1,469	786	60.4%	0.9%	0.0%	\$33,917	1.9%
CT 4	1,195	845	14.1%	0.0%	0.0%	\$44,193	0.7%
CT 5	2,292	1,207	82.7%	0.0%	1.4%	\$39,338	0.7%
CT 6	399	99	93.9%	0.0%	0.0%	\$36,406	2.4%
CT 7.01	1,634	535	79.6%	0.0%	0.7%	\$29,904	1.4%
CT 7.02	842	499	68.7%	0.0%	0.0%	\$31,488	0.0%
CT 8.01	708	426	65.3%	0.0%	0.0%	\$30,000	1.0%
CT 8.02	1,671	1,073	34.9%	0.0%	1.7%	\$31,615	0.0%
CT 9.01	780	456	46.3%	0.0%	2.0%	\$30,833	3.4%
CT 9.02	729	479	39.7%	0.0%	0.6%	\$34,792	0.7%
CT 9.03	1,995	1,184	5.3%	0.9%	0.0%	\$37,318	1.9%
CT 101.01	807	607	12.5%	0.0%	1.3%	\$43,938	0.0%
CT 101.02	760	559	4.7%	0.0%	0.5%	\$70,655	0.3%
CT 102	1,363	996	36.5%	0.0%	0.0%	\$42,984	0.0%
CT 103	2,066	1,580	18.4%	0.4%	0.6%	\$46,864	0.0%
CT 104	826	649	31.9%	0.0%	1.1%	\$45,481	0.0%
CT 105.01	766	561	36.7%	0.0%	0.0%	\$33,616	0.8%
CT 105.02	2,080	1,259	14.9%	0.0%	0.8%	\$44,886	0.9%
CT 106.01	1,975	1,609	10.6%	0.8%	1.1%	\$45,187	0.6%
CT 106.02	1,773	1,395	13.6%	0.5%	1.1%	\$36,686	0.7%
CT 107.01	2,594	1,870	12.5%	0.4%	1.2%	\$36,782	0.0%
CT 107.02	3,022	2,384	7.0%	0.4%	0.7%	\$40,665	0.9%
CT 108	1,327	1,037	23.5%	1.1%	1.3%	\$32,386	1.0%
CT 109.01	1,867	1,564	5.6%	0.3%	0.0%	\$51,987	0.3%
CT 109.02	1,697	1,186	11.0%	0.5%	1.0%	\$51,714	1.1%
Parkersburg City	16,078	8,962	46.6%	0.3%	0.4%	\$34,914	1.1%
Vienna City	5,030	3,628	22.6%	0.2%	0.6%	\$44,160	0.4%

Source: U.S. Census Bureau, Census 2000 SF-3

Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Table 2-18
Housing Quality Indicators in Renter-Occupied Units – 2000

	Total Housing Units	Total Renter-Occupied Units	Renter-Occupied Housing				% Minority Households
			Over 50 Years Old	Lacking Complete Plumbing	Overcrowded	Median Household Income	
West Virginia	844,623	182,855	31.5%	1.3%	2.3%	\$16,794	0.7%
Wood County	39,785	9,654	27.4%	0.9%	1.5%	\$18,432	0.7%
CT 1	1,724	512	14.3%	1.2%	0.0%	\$21,488	0.0%
CT 2	1,424	628	24.7%	0.0%	0.0%	\$24,453	1.3%
CT 3	1,469	570	22.8%	1.1%	0.0%	\$14,085	1.9%
CT 4	1,195	271	19.2%	0.0%	0.0%	\$19,276	0.7%
CT 5	2,292	773	77.1%	0.0%	1.2%	\$15,409	0.7%
CT 6	399	189	59.3%	4.8%	4.2%	\$11,555	2.4%
CT 7.01	1,634	797	52.4%	2.0%	0.6%	\$12,923	1.4%
CT 7.02	842	261	45.2%	0.0%	0.0%	\$27,386	0.0%
CT 8.01	708	203	55.2%	0.0%	5.9%	\$18,352	1.0%
CT 8.02	1,671	405	30.1%	0.0%	1.5%	\$31,161	0.0%
CT 9.01	780	242	53.7%	0.0%	0.0%	\$11,406	3.4%
CT 9.02	729	200	26.5%	0.0%	0.0%	\$17,700	0.7%
CT 9.03	1,995	736	6.3%	0.0%	3.0%	\$14,575	1.9%
CT 101.01	807	159	2.5%	0.0%	2.5%	\$18,125	0.0%
CT 101.02	760	168	8.3%	0.0%	0.0%	\$14,722	0.3%
CT 102	1,363	287	30.3%	0.0%	3.1%	\$20,313	0.0%
CT 103	2,066	325	11.4%	4.0%	0.0%	\$23,563	0.0%
CT 104	826	119	46.2%	0.0%	0.0%	\$16,875	0.0%
CT 105.01	766	174	25.3%	0.0%	2.3%	\$25,333	0.8%
CT 105.02	2,080	668	3.9%	0.0%	1.9%	\$17,833	0.9%
CT 106.01	1,975	240	16.7%	0.0%	2.5%	\$24,205	0.6%
CT 106.02	1,773	221	24.0%	2.3%	2.7%	\$23,438	0.7%
CT 107.01	2,594	395	5.1%	3.8%	0.0%	\$18,295	0.0%
CT 107.02	3,022	400	19.3%	0.0%	6.5%	\$23,100	0.9%
CT 108	1,327	118	24.6%	11.9%	14.4%	\$17,917	1.0%
CT 109.01	1,867	188	5.9%	0.0%	0.0%	\$19,423	0.3%
CT 109.02	1,697	405	8.4%	0.0%	0.0%	\$19,205	1.1%
Parkersburg City	16,078	5,521	37.8%	0.6%	1.1%	\$16,889	1.1%
Vienna City	5,030	1,072	14.6%	1.2%	1.6%	\$18,929	0.4%

Source: U.S. Census Bureau, Census 2000 SF-3

Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

F. Assisted Housing

The assisted rental housing stock in Wood County consists of units owned and managed by the Parkersburg Housing Authority; units developed with assistance from HUD's Section 202 Program, Section 811 Program, or Section 236 Program; units that receive HUD project-based Section 8 assistance; and, units developed with Low Income Housing Tax Credits (LIHTC).

i. Parkersburg Housing Authority

The jurisdiction of Parkersburg Housing Authority (PHA) covers an 8-county area, including Wood, Wirt, Pleasants, Tyler, Ritchie, Wetzel, Marshall and Doddridge. PHA operates a satellite office in New Martinsville, WV. PHA

does not have a non-profit affiliate, nor does it own or manage any non-public housing rental units.

According to the PHA director, there is not a major market opportunity for senior housing. Most older residents do not want to live in a high-rise building. There are several subsidized rental housing developments in Parkersburg, including Market Manor, Gihon Plaza, Unity Plaza, Pleasantview Terrace and Parkland Place. There is also an older Section 236 rental development in Parkersburg (Pinewood). Chateau Hills and Powell Apartments are located just outside of the City of Parkersburg. There is no shortage of assisted housing units for the elderly in the Parkersburg area.

PHA responds to requests for special accommodation on an as-needed case-by-case basis.

a. Public Housing Units

PHA owns and operates 146 units of public housing, all of which are located in a single development in the City of Parkersburg known as Homecrest Manor. This development is a series of two-story rowhouse units that were constructed in 1971. Seven units are accessible to persons with mobility impairments. The current occupancy rate is 97%. The development appears to be well-maintained. There are currently 58 applicants on the public housing waiting list. There is currently a four- to six-month wait for a two-bedroom unit. The two-bedroom waiting list is comprised primarily of single mothers and these units turnover frequently. There is a 12- to 18-month wait for a one-bedroom unit, most of which are occupied primarily by the elderly. There is very little turnover of one-bedroom units.

PHA conducted a Section 504 Needs Assessment circa 1990 that includes a “policy of nondiscrimination on the basis of handicap.” The Needs Assessment does not include a transition plan but is a checklist style document. If a non-handicapped tenant occupies an accessible unit, these tenants will be relocated when and if a new applicant with a disability is approved for occupancy.

b. Section 8 Rental Assistance

PHA administers a total of 1,317 vouchers in the 8-county area of its jurisdiction. Approximately 1,000 of these vouchers are located in Wood County. PHA does not administer any project-based vouchers. The Section 8 waiting list is currently open and accepting new applications. There are 390 applicants on the Parkersburg waiting list and another 15 applicants on the New Martinsville waiting list. Ninety seven percent (97%) of the 1,317 vouchers are currently being utilized. There is currently a six- to eight-month wait for a Section 8 voucher. PHA has no local preferences for members of the protected classes. There are a few Section 8 voucher holders with disabilities and these tenants are located primarily in larger apartment buildings.

c. Other PHA Initiatives

1) Shelter Plus Care

PHA collaborates with REM Community Action in the administration of a shared housing program. Under this program, 3 or 4 mentally impaired clients live together with one voucher. PHA also administers a 15-voucher Shelter Plus Care grant with HUD. This program is aimed at homeless persons with disabilities. Nine of these vouchers are currently utilized. The grant expires in five years.

2) Homeownership

PHA operates a public housing homeownership program. This program involves a lease-purchase feature aimed at public housing residents. PHA acquires and rehabilitates existing homes. The resident occupies the unit initially as a tenant. The tenant is expected to become a homeowner within two years. During the rental period, PHA provides homeownership and financial counseling services to the tenant. Fifty percent of the tenant's rent is accumulated in an escrow account for downpayment and closing costs. Eight units are currently in the lease purchase phase. PHA has sold 25 lease purchase homes during the past ten years. Sales proceeds are used to acquire and rehabilitate additional homes. PHA purchases starter homes, then rehabilitates the unit. PHA seeks to purchase homes for \$70,000 or less and is careful to purchase only those homes that do not have lead paint or asbestos. Usually, the homes purchased by PHA for this program require minimal repairs. Rehabilitation costs are typically in the \$10,000 to \$15,000 range. PHA markets the program by advertising in the local newspapers, by advertising in the Bulletin Board (a local publication) and by sponsoring an information booth at the Mid Ohio Valley Home Show.

PHA enjoys a positive working relationship with the City of Parkersburg. The City and PHA are members of CHIP. PHA utilizes Consortium HOME funds for loan assistance through the SHOP Program.

ii. Other Assisted Housing

There are 971 units of housing throughout Wood County that are privately owned assisted units (excluding the PHA units in Parkersburg). These units include Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for the Disabled, Low Income Housing Tax Credit-financed units, among others. Applicants must be income-eligible, and in some cases, elderly (age 62 or older) or have a mental or physical disability to qualify. The following table lists these housing complexes.

**Table 2-19
 Assisted Housing Units in Wood County – 2007**

Development	City	Total Units
Boaz Gardens	Williamstown	48
Wood Valley Apts.	Williamstown	24
The Courtyard Apts.	Parkersburg	24
Dutch Ridge Place	Parkersburg	23
Lubeck Gardens	Parkersburg	24
Pettyville Gardens	Mineral Wells	24
Terrapin Park Townhomes	Parkersburg	48
St. Paul Terrace	Parkersburg	43
Lincolnshire Apts.	Mineral Wells	24
Adams Apts.	Parkersburg	16
Chateau Hills	Parkersburg	100
Gihon Unity Apts.	Parkersburg	49
Market Manor	Parkersburg	na
Parkland Place	Parkersburg	131
Pinewood Village	Parkersburg	37
Powell Apts.	Parkersburg	100
South Parkersburg Unity Plaza	Parkersburg	59
Unity Court Apts.	Parkersburg	19
Hillview Terrace	Vienna	62
Pleasantview Towers	Vienna	116
Total		971

Sources: U.S. Dept. of Housing & Urban Development; Mullin & Lonergan Associates, Inc.

Note: Pinewood Village has 125 units but only 30% of the units (37) are restricted to income-eligible applicants.

G. Employment Data

i. Civilian Labor Force

Based on the 2000 U.S. Census, employment data for Wood County, the total civilian labor force was 40,970. Of this total, 38,324 were employed and 2,646 were unemployed, with an unemployment rate of 6.5%. This is lower than the rate for the state of West Virginia, 7.3%

Utilizing data from 2000 to achieve an annual average, a comparison of labor force participation levels by sex and race/ethnic group can highlight different employment characteristics.

The following table outlines Wood County's civilian labor force characteristics, and compares the county's data with the state, Parkersburg, and Vienna. The data is presented by sex, race, and persons of Hispanic origin, and outlines employed and unemployed civilians.

**Table 2-20
Civilian Labor Force by Sex and Race/Ethnicity – 2000**

	West Virginia		Wood County		Parkersburg		Vienna	
	#	%	#	%	#	%	#	%
Total Civilian Labor Force	790,694	100.0%	40,970	100.0%	14,838	100.0%	5,019	100.0%
Employed	732,673	92.7%	38,324	93.5%	13,708	92.4%	4,829	96.2%
Unemployed	58,021	7.3%	2,646	6.5%	1,130	7.6%	190	3.8%
Male CLF	430,529	100.0%	22,207	100.0%	7,676	100.0%	2,700	100.0%
Employed	396,289	92.0%	20,646	93.0%	7,083	92.3%	2,557	94.7%
Unemployed	34,240	8.0%	1,561	7.0%	593	7.7%	143	5.3%
Female CLF	360,165	100.0%	18,763	100.0%	7,162	100.0%	2,319	100.0%
Employed	336,384	93.4%	17,678	94.2%	6,625	92.5%	2,272	98.0%
Unemployed	23,781	6.6%	1,085	5.8%	537	7.5%	47	2.0%
White CLF	755,560	100.0%	39,945	100.0%	14,312	100.0%	4,857	100.0%
Employed	702,058	92.9%	37,377	93.6%	13,221	92.4%	4,667	96.1%
Unemployed	53,502	7.1%	2,568	6.4%	1,091	7.6%	190	3.9%
Black CLF	21,427	100.0%	340	100.0%	229	100.0%	16	100.0%
Employed	18,442	86.1%	313	92.1%	212	92.6%	16	100.0%
Unemployed	2,985	13.9%	27	7.9%	17	7.4%	0	0.0%
Amer. Ind./Alaska Native CLF	1,650	100.0%	71	100.0%	19	100.0%	28	100.0%
Employed	1,384	83.9%	71	100.0%	19	100.0%	28	100.0%
Unemployed	266	16.1%	0	0.0%	0	0.0%	0	0.0%
Asian CLF	4,577	100.0%	234	100.0%	69	100.0%	88	100.0%
Employed	4,203	91.8%	229	97.9%	64	92.8%	88	100.0%
Unemployed	374	8.2%	5	2.1%	5	7.2%	0	0.0%
Other Races CLF	7,480	100.0%	380	100.0%	209	100.0%	30	100.0%
Employed	6,586	88.0%	334	87.9%	192	91.9%	30	100.0%
Unemployed	894	12.0%	46	12.1%	17	8.1%	0	0.0%
Hispanic CLF	5,038	100.0%	203	100.0%	113	100.0%	35	100.0%
Employed	4,537	90.1%	195	96.1%	105	92.9%	35	100.0%
Unemployed	501	9.9%	8	3.9%	8	7.1%	0	0.0%

Source: U.S. Census Bureau, Census 2000 SF-3

The following are the key highlights from an analysis of the labor force by race/ethnic group:

- The 7.9% rate for blacks is the highest rate of any of the racial/ethnic groups.
- Rates of unemployment are highest among members of the protected classes (by race/ethnic group and sex).
- The unemployment rate for Hispanics is 3.9% in Wood County, vs. 7.3% in the state of West Virginia.

ii. Employers

The top ten employers in Wood County include a federal government agency, a major chemical company, two hospitals, and the largest retailer and private employer in West Virginia, among others. Employment with these organizations would include a diversity of jobs in professional and managerial, education, retail, administrative and clerical, engineering, and health services. Cumulatively, these employers provide for a diverse regional economy. This situation is further evidenced by the number of employees who live outside of Wood County and travel to Wood County for work (11,175) compared to the number of residents who live and work in Wood County (5,545).

**Table 2-21
 Top 10 Employers in Wood County – 2006**

Wood County Board of Education
U.S. Dept. of Treasury
E.I. Du Pont De Nemours Company
Camden-Clark Memorial Hospital
Wal-Mart Associates, Inc.
St. Joseph's Hospital
Coldwater Creek, Inc.
Mountain State Blue Cross & Blue Shield
General Electric Company
Westbrook Health Services, Inc.

Source: West Virginia Dept. of Commerce, Bureau of
 Employment Programs (March 2006)

iii. Occupation

Employment by occupation can be used to indicate the level of income and ability to afford housing. The following table provides information on Wood County residents by occupational group of the labor force, race and sex.

**Table 2-22
 Employment and Wages in Wood County – Third Quarter 2006**

Industry	Wood County			West Virginia	
	Units	Employment	Total Wages	Average Weekly Wages	Average Weekly Wages
Agriculture, forestry, fishing and hunting	7	21	\$96,467	\$353.38	\$432.85
Mining	18	83	\$777,065	\$720.15	\$1,100.38
Construction	262	2,491	\$26,811,389	\$827.92	\$713.54
Manufacturing	74	4,042	\$52,421,828	\$997.62	\$812.85
Utilities	3	130	\$2,124,188	\$1,256.92	\$1,270.38
Wholesale trade	115	990	\$8,408,326	\$653.31	\$830.77
Retail trade	432	7,001	\$33,739,479	\$371.31	\$387.69
Transportation and warehousing	51	1,280	\$10,555,073	\$634.31	\$712.85
Information	27	795	\$6,215,818	\$601.46	\$745.85
Finance and insurance	135	1,608	\$14,412,755	\$689.46	\$684.15
Real estate, rental and leasing	96	435	\$2,561,758	\$453.00	\$493.46
Professional and technical services	151	825	\$7,515,658	\$700.77	\$783.23
Management of companies and enterprises	15	257	\$3,453,225	\$1,033.62	\$1,044.23
Administrative and waste services	104	2,250	\$11,249,186	\$384.62	\$413.77
Educational services	20	342	\$1,759,745	\$395.77	\$545.77
Health care and social assistance	259	6,397	\$52,447,703	\$630.69	\$637.92
Arts, entertainment and recreation	52	510	\$1,576,924	\$237.85	\$315.69
Accommodation and food services	207	4,054	\$11,456,061	\$217.38	\$235.85
Other services (exc. public administration)	224	1,354	\$6,213,023	\$353.00	\$430.77
Federal government	23	2,202	\$29,832,491	\$1,042.15	\$1,117.92
State government	25	911	\$7,245,361	\$611.77	\$668.31
Local government	60	3,068	\$17,638,845	\$442.23	\$377.92

Source: West Virginia Dept. of Commerce, Bureau of Employment Programs (2006)

The second largest number of employees, or 6,397 (15.5%), are employed as health care and social assistance workers. The third largest number, 4,054 (or 9.8%), consists of those in accommodation and food service.

iv. Wages

Wages in Wood County are generally lower than the state. The average weekly wage for Wood County varied from a high of \$1,256 in utilities to a low of \$217 in accommodation and food services.

v. Commuting Patterns

The commuting patterns for persons living in Wood County and commuting to other employment centers reveals a net “inflow” of employees. *The number of people who commute from Washington County, Ohio, makes up 53% of those who commute into Wood County for work.*

For every two persons who commute into Wood County for employment, one person commutes from Wood County to other employment centers.

The following table and figure shows the county-to-county worker flow for Wood County and the surrounding area.

**Table 2-23
 Journey to Work Trends – 2000**

Number of Workers who Lived in These Counties but Commuted into Wood County for Work:	
WEST VIRGINIA	
Jackson County	609
Kanawha County	139
Pleasants County	634
Ritchie County	770
Roane County	130
Tyler County	187
Wirt County	1,165
All Other WV Counties	550
OHIO	
Athens County	569
Meigs County	292
Washington County	5924
All Other OH Counties	206
All Other Places	0
Total In-Commuters	11,175
Number of Wood County Residents who Commuted out to these Counties for Work:	
WEST VIRGINIA	
Jackson County	534
Kanawha County	212
Pleasants County	544
Ritchie County	112
Roane County	34
Tyler County	62
Wirt County	160
All Other WV Counties	172
OHIO	
Athens County	123
Meigs County	20
Washington County	3315
All Other OH Counties	174
All Other Places	83
Total Out-Commuters	5,545
Net Commuter Inflow	5,630

Source: U.S. Dept. of Labor, Bureau of Economic Analysis (2000)

vi. Journey to Work – Means of Transportation

In 2000, the vast majority (84.3%) of employed persons drove alone to work in Wood County. Other means of transportation included:

- 2.2% in Wood County took public transit.
- Almost 2% in Wood County worked at home.
- 80.2% of workers in Parkersburg drove alone to work.

- 1.6% in Parkersburg took public transit
- 1.5% in Parkersburg worked at home.
- 87.6% of the workers in Vienna drove alone to work.
- 0.5% in Vienna took public transit.
- 2.5% of the workers in Vienna worked at home.

**Table 2-24
Means of Transportation 2000**

	Wood County	Parkersburg	Vienna
Total Workers	37,650	13,395	4,787
Motorized Vehicles	35,648	12,354	4,551
Drove Alone	31,755	10,750	4,197
Carpooled	3,893	1,604	354
Public Transit	279	226	28
Non-motorized Means	854	541	53
Other Means	146	72	35
Worked at Home	723	202	120

Source: U.S. Census Bureau, Census 2000 SF-3

vii. Employment Projections

Projected employment growth between 2004 and 2014 shows total annual openings at 2,319 jobs, including 1,873 replacement openings. This information provides insight into not only the job openings but the potential pay scale and housing demand that will result from the new job openings.

**Table 2-25
 West Virginia Occupational Projections
 Workforce Investment Area 4
 2004 to 2014**

SOC Code	SOC Title	2004 Estimated	2014 Projected	Annual Growth Openings	Annual Replacement Openings	Total Annual Openings	Annual Growth Rate
00-0000	Total, All Occupations	76,664	79,673	446	1,873	2,319	0.39
11-0000	Management Occupations	3,798	4,061	27	71	98	0.67
13-0000	Business and Financial Operations Occupations	2,851	3,113	26	51	77	0.88
15-0000	Computer and Mathematical Occupations	723	859	15	9	24	1.74
17-0000	Architecture and Engineering Occupations	620	669	5	14	19	0.76
19-0000	Life, Physical, and Social Science Occupations	1,059	1,063	4	27	31	0.04
21-0000	Community and Social Services Occupations	1,022	1,112	9	19	28	0.85
23-0000	Legal Occupations	671	701	4	8	12	0.44
25-0000	Education, Training, and Library Occupations	3,937	4,119	20	87	107	0.45
27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	822	850	4	16	20	0.34
29-0000	Healthcare Practitioners and Technical Occupations	4,746	5,022	33	90	123	0.57
31-0000	Healthcare Support Occupations	2,126	2,281	16	33	49	0.71
33-0000	Protective Service Occupations	1,088	1,153	7	32	39	0.58
35-0000	Food Preparation and Serving Related Occupations	6,122	6,368	29	242	271	0.39
37-0000	Building and Grounds Cleaning and Maintenance Occupations	2,654	2,786	13	53	66	0.49
39-0000	Personal Care and Service Occupations	2,323	2,462	14	55	69	0.58
41-0000	Sales and Related Occupations	8,425	8,554	40	283	323	0.15
43-0000	Office and Administrative Support Occupations	12,289	11,926	34	287	321	-0.30
45-0000	Farming, Fishing, and Forestry Occupations	364	407	5	9	14	1.12
47-0000	Construction and Extraction Occupations	4,498	4,835	35	93	128	0.73
49-0000	Installation, Maintenance, and Repair Occupations	3,716	3,925	23	87	110	0.55
51-0000	Production Occupations	6,179	6,407	36	156	192	0.36
53-0000	Transportation and Material Moving Occupations	6,631	7,000	47	152	199	0.54

Source: West Virginia Dept. of Commerce, Bureau of Employment Programs (2006)

The largest numeric increase is projected in sales and related occupations with total annual openings of 323. The percentage growth rate, though, is 0.15%

According to projections from the U.S. Department of Labor, Bureau of Labor Statistics, the fastest growing areas of employment will include occupations such as education, construction, health care, while declines are expected in occupations requiring less training and skills, such as food preparation, data entry, and manual labor.

H. Public Transit

Public transportation plays a critical role in linking people with housing, employment, education, recreation and social services. Households without a vehicle, which in most cases are primarily lower income households, are at a disadvantage in accessing jobs and services. Access to public transit is critical to these households. Without convenient access, employment is potentially at risk and their ability to remain housed is greatly impacted.

i. Existing Transportation Services

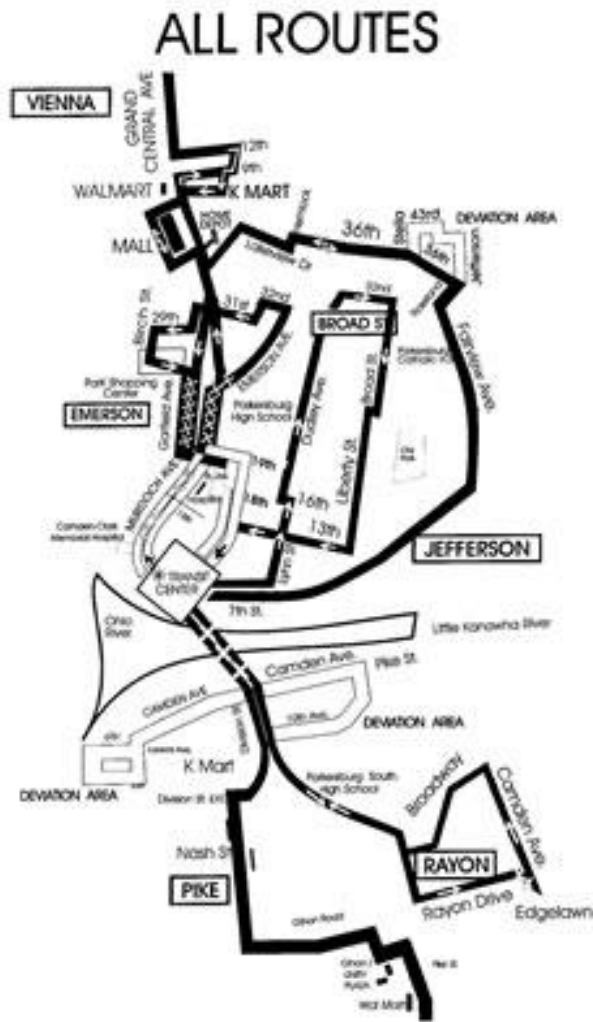
As part of the requirement of meeting the Safe, Accountable, Flexible, Efficient, Transportation Equity Act: A Legacy for Users (SAFETEA-LU), the Mid-Ohio Valley Regional Council (MOVRC) led the development of a plan for the eight counties that comprises the MOVRC area. Wood County is part of the MOVRC area. As part of this process, a countywide meeting was held in Wood County to identify the existing transportation services in the

area as well as potential service gaps and service duplication. All known available vehicles and Easy Rider Bus vehicles were inventoried through surveys distributed in the preparation of this plan. The following is a summary of public transportation service available in Wood County.

a. Easy Rider/Mid-Ohio Valley Transit Authority

- Easy Rider is a general public transportation system for everyone, including adults, the disabled, children, senior citizens, and students. There are no income or age guidelines for people to ride with Easy Rider.
- Normal hours of operation are Monday through Saturday from 5:50 am to 6:10 pm.
- The service area includes Parkersburg and Vienna with an express route to WVU-Parkersburg.
- The service is curb to curb and passengers are permitted to travel with personal care attendants.
- Fare rates are 50 cents for the general public, 25 cents for senior citizens, disabled, and students.
- Services are funded through West Virginia Division of Public Transit and Federal Transit Administration Section 5307 with a local match from a levy.
- Vehicle inventory:
 - One converted 15-passenger van
 - One medium-duty 22-passenger bus
 - Two trolleys
 - Fifteen 30-foot (27-32 passenger) transit vehicles

The following is a map of all of the routes provided by the Easy Rider system.



The following are other transportation service providers in the Mid-Ohio Valley service area. These service providers are generally for their clientele, including senior citizens, the disabled, and children.

a. Wood County Senior Center

- The Wood County Senior Center serves the senior citizens of Wood County. It provides trips to the general public when seats are available, but their primary clientele is the population over 60.
- Normal hours of operation are Monday through Friday from 8:00 am to 4:00 pm.
- The service area includes all of Wood County.
- The service is door-to-door, with drivers helping the clientele with the carrying of packages/groceries.

- Passengers may bring personal care attendants if necessary. If personal care attendants are necessary, Wood County Senior Center will provide one.
- Vehicle inventory:
 - two standard 15-passenger vans
 - one 12-passenger lift van
 - one 11-passenger lift van

b. SW Resources

- SW Resources serves the disabled citizens of Wood County, giving them opportunities for employment. They only provide trips for their clientele.
- Normal hours of operation are Monday through Friday from 8:00 am to 4:30 pm.
- The service area includes all of Wood County.
- The service is curb-to-curb with no advanced reservations necessary for trips.
- Vehicle inventory:
 - Two Minivans
 - Two converted 15-passenger vans

c. Worthington Center

- Worthington Center serves the citizens of Wood, Wirt, Roane Counties, and part of Jackson County. They only provide trips for their clientele. Certificate of Need certification prohibits Worthington Center from transporting anyone but their own clientele.
- Normal hours of operation are Monday through Friday from 7:00 am to 5:00 pm; Saturday, Sunday, and holidays from 8:00 a.m. to noon.
- The service is curb-to-curb and Worthington Center does require advanced reservations.
- Vehicle inventory:
 - Two Minivans
 - One standard 15-passenger van

d. Community Development Institute Head Start

- Head Start serves the children of Wood County. They only provide trips to their clientele.
- Normal hours of operation are Monday through Friday from 7:30 am to 3:30 pm.
- The service area includes all of Calhoun, Doddridge, Gilmer, Jackson, Pleasants, Ritchie, Roane, Tyler, Wirt, and Wood Counties.
- Service is curb-to- curb.

- Vehicle inventory:
 - Seventeen small school buses (9-24 passengers)
 - Six large school buses (23-60 passengers)

e. Westbrook Health Services

- Westbrook Health Services serves the citizens of Wood, Wirt, Jackson, Calhoun, Roane, Ritchie, Tyler, and Pleasants Counties. They only provide trips to their clientele. Certificate of Need certification prohibits Westbrook Health Services from transporting anyone but their own clientele.
- Normal hours of operation are Monday through Friday from 8:30 am to 5:00 pm.
- Service is door-to-door; drivers may assist passengers with packages, and personal care attendants are provided when necessary.
- Vehicle inventory:
 - Eight sedans
 - Five Minivans
 - Fifteen standard 15-passenger vans

ii. Population Data and Trip Information

As part of the assessment conducted by MOVRC, a description of where the potential users of transportation reside and where they want to go was completed.

In Wood County, the main population centers are in the southern and northwest central portions of the county. The same trend exists with the elderly, disabled, and low income populations with a majority living in the southern and northwest central portions of the county. Common transportation origins for this area include:

- Individual homes
- Market Manor (assisted housing) in Parkersburg
- Woodridge Personal Care (senior housing) in Mineral Wells
- The Virginian (senior and assisted housing) in Parkersburg
- Greenbrier (assisted housing) in Parkersburg
- Pleasant View Towers (assisted housing) in Vienna
- Unity Plaza (assisted housing) in Parkersburg
- Pinewood Village (assisted housing) in Parkersburg
- Chateau Hills (assisted housing) in Parkersburg
- Adams Apartments (assisted housing) in Parkersburg
- Salvation Army Homes (assisted housing) in Parkersburg
- MOV Fellowship Home (assisted housing) in Parkersburg
- PS Project (assisted housing) in Parkersburg

- Colonial House (senior housing) in Parkersburg
- Hills Terrace (assisted housing) in Parkersburg
- Boys and Girls Club
- Wood County Schools
- Intermodal Transit Facility

Common destinations in most areas include medical facilities, employers, schools, retail shopping areas, and childcare facilities. In Wood County, in addition to these destinations, other destinations include:

- Grand Central Mall
- DHHR
- The Courthouse
- Mental health treatment facilities
- Wal-Mart
- City parks
- Hospitals
- Medical trips
- Senior centers
- Humane society
- Friendship Kitchen
- Wood County schools
- Banks
- Salvation Army
- Grocery and other shopping facilities
- Pharmacies
- Intermodal transit facility

As a result of the stakeholder assessment, outreach efforts, and analysis of existing transportation services, the following issues and challenges were identified by MOVRC:

- Increasing operating costs of transportation providers including gas, maintenance, staffing, insurance, etc.
- The reliability of 5310 vehicles, especially the lifts, while traveling in the more rural portions of Wood County.
- Empty vehicles going out to rural parts of Wood County from Parkersburg to bring people into Parkersburg. How can vehicles increase ridership?
- Worthington Center is in desperate need of assistance for vehicles and other funding for operating costs. Worthington Center puts 10,000 – 15,000 miles per month on their vehicles,

and spends \$5,000 - \$10,000 per month on maintenance on their non-5310 vehicles.

- Communication is very difficult in the rural sections of the county.
- Public awareness of transportation availability. Many simply are not aware of the different transportation options available to them within Wood County.
- Bus routes offered by Easy Rider do not access Worthington Center or Westbrook Health Services, causing their clientele to have to walk up to ¼ mile to obtain bus service.
- Inability for the Wood County Senior Center to charge a fare, only can request a donation. (Although, after consultation, it has been discovered that a fare can be charged for transportation services for the general public under the age of 60 if there is room on the bus after serving the intended clientele.)
- Funding issues for low income individuals who need transportation outside of Medicaid trips.

iii. Identifying Unmet Transportation Needs

Once existing transportation services were identified and inventoried, the next step was to identify the various types of transportation challenges and gaps in existing transportation services. To do this, the existing services were compared with the origins and destinations of people, especially the transportation disadvantaged.

By identifying the unmet needs of the region, stakeholders were able to ascertain the services that are most appropriate and useful to gaining access to the community. In light of a region's unmet needs, an array of service alternatives to accommodate varying transportation needs of the area was considered. Alternatives included changing routes to include areas such as Worthington Center which are not currently served by Easy Rider. This would improve public transportation service for the disabled in Wood County and reduce the gaps in service that exist.

iv. Coordination Strategies and Alternatives

Strategies to implement coordination alternatives vary in each area being studied depending on the resources available, the size of the market for each alternative, the availability of existing services, and the extent to which these services are duplicated or gaps exist. Typically these alternatives will involve minor or little change or adjustment to the existing transportation services, while others may require major modifications. Based on the results of the stakeholder assessment, transportation service inventory, study of the population distribution, and location of travel origins and destinations, the following alternatives were developed:

- Create a coordinated effort to inform the public of all of the transportation opportunities available in Wood County. This

effort will result in a pamphlet that will contain each transportation provider, the types of services provided, hours and days of operation, and other relevant information. This pamphlet will be distributed to the public at each transportation provider's office, DHHR offices, and other popular transportation origins and destinations. It is believed that this will create an environment in Wood County where those individuals or groups who need transportation can then access transportation, including senior citizens, the disabled, and low income individuals.

- Provide for better coordination on Section 5310 vehicles on a space available basis, when it is legally permitted. With there being several 5310 providers in Wood County who because of their Certificate of Need cannot transport the general public, coordination will involve providing public access to open seats on 5310 vehicles on a space available basis generally through the Wood County Senior Center. To reduce the possibility of duplication of service, Wood County Senior Center should only transport the general public in areas not served by Easy Rider. Fares for the public who are under 60 will be established to help offset the cost of transporting 5310 non-targeted populations. This will again help with improving the mobility of all of the citizens of Wood County, specifically senior citizens, the disabled, and low income persons.
- Easy Rider will explore the potential of establishing a "Dial-a-Ride" route within the City of Parkersburg. This service would enhance the ability of Easy Rider to cover more area within the city, and to pickup new potential riders who could not walk to existing routes. To assist in the development of the "Dial-a-Ride" route, Easy Rider will purchase sophisticated route and scheduling GIS software. This would improve the mobility of all of the citizens of Parkersburg, specifically senior citizens, the disabled, and low income persons.

In all of these alternatives, the managers of the coordinating programs will have the responsibility of ensuring the administration of the coordination efforts. Scheduling and dispatching will be handled by each organization in a manner that best suits their clientele, but also in a way that ensures that duplication of services are not occurring. Ongoing communication between the managers at Easy Rider and all transportation providers will be key in the success of the coordination efforts within Wood County.

v. Priorities for the Coordination Alternatives

Establishing priorities of coordination efforts and creating strategies to view the success of the alternatives is an important aspect to a coordination plan. The committee felt that creating alternatives that are attainable with the fiscal constraints that are on many agencies was of vital importance for the execution and success of the plan. With the strategies that are put forth by the

committee, this has been accomplished. Measurement of the success of these coordination strategies can be seen very easily in the anticipated increased ridership of the providers of transportation in Wood County.

- Priority #1
 - Create a coordinated effort to inform the public of all of the transportation opportunities available in Wood County. This effort between the providers will develop one pamphlet that will contain each transportation provider, the types of services provided, hours and days of operation, and other relevant information.
 - WWW will assist providers in the development of the pamphlet. Distribution will be the responsibility of the various transportation providers in Wood County.
 - Anticipated timeline for executing this priority is three months to one year.
- Priority #2
 - Provide for better coordination on section 5310 vehicles on a space available basis, when it is legally permitted.
 - Anticipated timeline for executing this priority is three months to one year.
- Priority #3
 - Easy Rider will explore the potential of establishing a “Dial-a-Ride” route within the City of Parkersburg.
 - The costs involved with this priority, involve the purchase of the GIS software and hardware. Easy Rider will be responsible for the costs.
 - Anticipated timeline for executing this priority is three months to two years.

vi. Ridership

MOVTA tracks ridership to determine usage levels daily, monthly, and annually. The data is used to determine where to adjust resources based on demand.

According to recent ridership data from MOVTA comparing several months in June 2006 through February 2007, average daily ridership fluctuated from 764 daily riders to 883. Total average ridership for June 2006 totaled 23,014, with an average daily ridership of 885. This was up 9.4% compared to June 2005. For February 2007, the average daily ridership was 742, with a total monthly ridership of 17,812. Ridership compared to January 2007 was down 2.7%, and down 5.7% compared to the same month last year.

3. EVALUATION OF CURRENT FAIR HOUSING PROFILE

A. Existence of Fair Housing Complaints

This section provides a review of the existence of fair housing complaints or compliance reviews where a charge of a finding of discrimination has been made. Additionally, this section will review the existence of any fair housing discrimination suits filed by the Department of Justice or private plaintiffs in addition to the identification of other fair housing concerns or problems.

A lack of filed complaints does not necessarily indicate a lack of a problem. Often households do not file complaints because they are not aware of how to go about filing a complaint or where to go to file a complaint. Discriminatory practices are often quite subtle and are unlikely to be detected by a member of the protected classes who does not have the benefit of comparing his treatment with that of another home seeker. Other times households are aware that they are being discriminated against, but they are not aware that the discrimination is against the law and that there are legal remedies to address the discrimination. Finally, most households are more interested in achieving their first priority of finding decent housing and prefer to avoid going through the process of filing a complaint and following it up. Therefore, education, information, and referral regarding fair housing issues remain critical to equip persons with the ability to reduce impediments.

i. West Virginia Human Rights Commission (WVHRC)

WVHRC is mandated to enforce West Virginia's laws that prohibit discrimination. Fair housing complaints in the City of Parkersburg, the City of Vienna and Wood County can be filed with WVHRC for investigation and adjudication.

WVHRC publishes annual reports, which include a summary of the number of complaints filed for each fiscal year by county. Complaints filed by municipality are not reported separately from county complaints. Numerous telephone and electronic conversations were made with the WVHRC requesting specific information on the number, type and resolution of fair housing complaints filed within Wood County for the past five years. However, no information other than what is available in the 2004-2005 Annual Report (the most recent available online) could be obtained.

According to the 2004-2005 Annual Report of WVHRC, the following information was available for Wood County:

- 2003 – 17 complaints filed
- 2004 – 12 complaints filed
- 2005 – 28 complaints filed.

Unfortunately, no other descriptive data is available on these complaints.

ii. U.S. Department of Housing and Urban Development

The Charleston office of HUD refers all fair housing calls and complaints directly to the WVHRC. See note above.

B. Existence of Fair Housing Discrimination Suit

There are no fair housing discrimination suits that have been filed and/or are pending in the City of Parkersburg, the City of Vienna or Wood County.

C. Determination of Unlawful Segregation

There are no unlawful segregation suits or court orders that have been filed and/or are pending in the City of Parkersburg, the City of Vienna or Wood County.

4. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

This section will discuss existing conditions that limit fair housing choice among owners and renters of similar income levels. This analysis is based upon the collected data describing the seven protected classes and the demographic assessment conducted for the City of Parkersburg, the City of Vienna and Wood County.

Identification of the barriers to fair housing is accomplished by analyzing both public sector actions and private sector actions. Both of these areas will be investigated in order to determine the existence of any impediments to fair housing.

A. Public Sector

An important element of the analysis includes an examination of public policy in terms of its impact on housing choice. From a budgetary standpoint, housing choice can be affected by the allocation of staff and financial resources to housing related programs and initiatives. The decline in federal funding opportunities for low-income housing has shifted much of the challenge of affordable housing production to state, county, and local government decision makers.

From a regulatory standpoint, local government measures to control land use such as zoning and subdivision regulations define the range and density of housing resources that can be introduced to a community. Housing quality standards are enforced through the local building code and inspections procedures.

A community's sensitivity to housing issues is often determined by people in positions of public leadership. The perception of housing needs and the intensity of a community's commitment to housing related goals and objectives are often measured by board members, directorships and the extent to which these individuals relate within an organized framework of agencies, groups, and individuals involved in housing matters. The expansion of housing choice requires a team effort and public leadership and commitment is a prerequisite to strategic action.

This section evaluates the public policies in the City of Parkersburg, the City of Vienna and Wood County to determine opportunities for furthering the expansion of housing choice.

i. Entitlement Program – Affordable Housing Accomplishments

Annually, the City of Parkersburg receives federal entitlement grants directly from HUD for its CDBG and HOME Programs. These funds are administered through the City's Development Department. The City of Parkersburg contracts with the City of Vienna to administer its CDBG Program, and with Wood County to manage the Parkersburg-Wood County HOME Consortium.

In FY 2006, the following federal entitlement grants were made available to the cities and the county from HUD.

**Table 4-1
Federal Entitlement Grants – FY 2006**

	Parkersburg	Vienna	Total
CDBG Funds	\$1,080,730	\$111,754	\$1,192,484
HOME Funds*	\$465,897	\$0	\$465,897
Total	\$1,546,627	\$111,754	\$1,658,381

Source: U. S. Dept. of Housing and Urban Development

** Includes all HOME funds for the Parkersburg-Wood County Consortium*

The CDBG entitlement funds from HUD are used for a variety of public services, planning, street improvements, clearance, rehabilitation, code enforcement, and economic development initiatives. The CDBG program serves to benefit primarily low and moderate income persons in agreement with statutory requirements.

The HOME entitlement program funds are used for a variety of housing initiatives including Community Housing Development Organization (CHDO) operation expenses, homebuyer programs, and housing rehabilitation activities. The HOME Program serves low and moderate income persons.

ii. Zoning

In West Virginia, the power behind land development decisions resides with municipal governments through the formulation and administration of local controls. These include comprehensive plans, zoning ordinances and subdivision ordinances, as well as building and land development permits.

a. Wood County

Wood County does not have a zoning ordinance.

b. City of Parkersburg

The City of Parkersburg’s current zoning ordinance was originally adopted in 1973 and subsequent amendments have been adopted since then. This document was reviewed to identify zoning that may potentially impede housing choice in Parkersburg. The analysis was based on topics raised in HUD’s Fair Housing Guide, which include:

- Communities should consider if the opportunity to develop various housing types (including apartments and housing at various densities) exists.
- Communities should consider if the opportunity to develop alternative designs (such as cluster developments and planned residential developments) exists.
- Communities should evaluate the treatment of mobile or modular homes and if they are treated as stick-built single-family dwellings.

It is important to consider that the presence of inclusive zoning does not necessarily guarantee a zoning ordinance’s fairness. This analysis does not address the issue of availability, suitability, or developability of sites.

1) Date of ordinance

As mentioned, the city's current zoning ordinance was prepared in 1973. The City of Parkersburg has been proactive in keeping its zoning ordinance current and has drafted various revisions to the zoning ordinance.

In general, the older the zoning ordinance, the less effective it will be. Older zoning ordinances have not evolved to address changing land uses, lifestyles, and demographics. However, the age of the zoning ordinance does not necessarily mean that the regulations impede housing choice by members of the protected classes.

The City of Parkersburg should ensure that the definitions and administrative procedures in its zoning ordinance continue to comply with the Code of West Virginia, Chapter 8A, as amended. Compliance will help limit impediments to fair housing.

2) Housing zone classifications

The city has seven zoning districts in which housing is permitted. They include:

- R-1 Single Family Low Density District
- R-2 Single Family Medium Density District
- R-3 Residence District
- R-3A High Density Residence District
- R-4 Multi-family Apartment District
- Residential Historic District
- Manufactured Home Park District.

3) Permitted residential lot sizes

Because members of the protected classes are often also in low income households, a lack of affordable housing may impede housing choice by members of the protected class. Excessively large lot sizes may deter development of affordable housing. A balance should be struck between areas with larger lots and those for smaller lots that will more easily support creation of affordable housing.

Because Parkersburg is a developed urban area, large lot sizes are not a pressing issue. Minimum lot sizes in the city range from 5,000 square feet in the R-3A and R-4 districts to 7,000 square feet in the R-2 district up to 12,000 square feet in the R-1 district. Minimum lot sizes in the Residential Historic Districts range from 6,000 to 6,500 square feet. These minimum lot sizes are adequately small enough to provide opportunities for affordable housing in the city.

4) Allow alternative design

Allowing alternative designs provides opportunities for affordable housing by reducing the cost of infrastructure spread out over a site. Alternative designs may also increase the economies of scale in site development, further supporting the development of lower cost housing. Alternative designs can also promote other community

development objectives, including agricultural preservation or protection of environmentally sensitive lands, while offsetting large lot zoning and supporting the development of varied residential types.

The city allows alternative designs through its Planned Neighborhood Development (PND) regulations. PNDs are permitted by-right in all residential districts with the following development standards:

- No minimum lot size and the area must provide a variety of dwelling types.
- Minimum front and rear setbacks are 10 feet each.
- Zero-lot line and cluster developments are encouraged.
- Density requirements vary from a maximum of 4 dwelling units per acre in R-1 up to 18 dwelling units per acre in R-4.

The PND regulation allows higher densities and varied types of housing rather than a highly segregated land use pattern. The combination of residential types potentially supports a greater mixing of incomes, reducing economic segregation. However, the availability of large sites suitable for PNDs in the city is likely to be relatively small.

The city could also consider a regulation in its zoning ordinance that encourages adaptive reuse of former industrial or commercial sites for residential uses. Examples include reducing parking requirements for rehabilitated buildings or for buildings over 50 years old; allowing architecturally sensitive building additions; and making it easier to convert empty storefronts into housing. In order to remove regulatory barriers to reusing older buildings, rules that mandate building size, height, and setbacks in certain areas can be relaxed.

The regulations should also support the development of infill housing on vacant lots in developed neighborhoods. Devising specific zoning regulations addressing adaptive uses and infill development clarifies the uses and the processes for their development.

5) Permitted residential types

Similar to excessively large lots, restrictive forms of land use that exclude any particular form of housing, particularly multi-family housing, discourage the development of affordable housing.

Allowing varied residential types reduces potential impediments to housing choice by members of the protected classes.

The following table outlines the housing types defined by the city's zoning ordinance and in what residential zone they are permitted.

**Table 4-1
 Defined Residential Housing Types in Parkersburg**

	R-1	R-2	R-3	R-3A	R-4	RHD	MHP
One family detached dwellings	P	P	P	P	P	P	
New two-family dwellings			P	P	P	P*	
Two-family dwelling conversion			P	P	P	P*	
Multi-family dwelling conversion					C		
New multi-family dwellings					P		
New row houses					P		
Garden-type apartments					P		
Group residential facility	P	P	P	P	P		
Group housing project		C	C	C			
Residential care community			P	P	P		
Fraternity/sorority house			C	C			
Monasteries/convents			C	C			
Homes for the aged, orphans			C	C			
Nursing homes, convalescent homes					C		
Leasing of rooms in a single-family dwelling						A	
Manufactured housing units							P

Source: City of Parkersburg Zoning Ordinance

* Only in the Julia-Ann Square Historic District

The majority of the standard housing types are permitted in at least one residential zone. Conditional uses are reserved for residential uses that have the potential to have a greater impact on surrounding property.

6) Definition of manufactured housing

In 2004 Chapter 8A, the Land Use Planning chapter of the West Virginia Code, was significantly updated. As a result, the term “mobile home” was changed to “manufactured housing” and defined as “housing built in a factory according to the federal manufactured home construction and safety standards effective the fifteenth day of June, one thousand nine hundred seventy-six.” This definition excludes all mobile homes manufactured prior to 1976.

Furthermore, the revised law specifically requires that a governing body uniformly apply design standards and associated review and permitting procedures for factory-built and other single-family constructed homes. In other words, a municipality may adopt design standards for manufactured housing but is required to apply those standards to “stick-built” units as well. As a result, municipalities can no longer restrict manufactured housing units exclusively to mobile home parks. The restriction of manufactured housing to areas other than those where stick-built, single-family housing is permitted does not specifically impede housing choice by members of the protected classes. However, there is a correlation between low income households and members of the protected classes. By limiting a low cost housing option, restrictions on manufactured housing may disproportionately impact members of the protected classes.

The city's zoning ordinance defines "manufactured housing" as a building "designed for long-term residential use that has the following characteristics: (1) mass produced in a factory; (2) designed and constructed for transportation to a site for installation and use when connected to the required utilities; and, (3) either an individual, independent building or is a module for combination with other units to form a building on site." Mobile homes are only permitted in the MHP district.

Although this may seem restrictive, there are not many feasible locations for siting mobile homes within the city limits. In 2000, only 303 of the 16,078 housing units were classified as mobile homes, equivalent to 1.9% of the city's housing stock.

7) Definition of family

Restrictive definitions of family may impede unrelated individuals from sharing a dwelling unit. Defining family broadly advances non-traditional families and supports the blending of families who may be living together for economic purposes that limit their housing choice. Restrictions in the definition of family typically cap the number of unrelated individuals that can live together. The restrictions from the cap can impede the development of group homes, effectively impeding housing choice for the disabled. Caps on unrelated individuals residing together may be warranted to avoid overcrowding creating health and safety concerns.

Communities should make a reasonable accommodation in their zoning codes to enable the group home to locate in all residential zoning districts even if the number of occupants exceeds the cap. Large group residences are not typical because occupancy over ten makes the home function as an institutional use.

The city's zoning ordinance provides a broad and inclusive definition of a family: "one or more individuals occupying a dwelling unit and living as a single household unit."

8) Regulations of group homes for persons with disabilities

Group homes are residential uses that do not adversely impact a community. Efforts should be made to ensure group homes can be easily accommodated throughout the community under the same standards as any other residential use. Of particular concern are those that serve members of the protected classes such as the disabled. Because a group home for the disabled serves to provide a non-institutional experience for its occupants, imposing conditions are contrary to the purpose of a group home. More importantly, the restrictions, unless executed against all residential uses in the zoning district, are an impediment to the siting of group homes in violation of the Fair Housing Act.

The city's zoning ordinance defines "group residential facility" as "(a) a facility which provides residential services and supervision for individuals who are listed as having a disability, and (b) is occupied as a residence by individuals who are disabled." Group residential

facilities are permitted by-right in R-1, R-2, R-3, R-3A and R-4 zoning districts. The city has no caps on the number of residents in these facilities and does not have dispersal requirements to limit the number of group homes in a given area.

The city's zoning ordinance defines "residential care community" as "any group of seventeen or more residential apartments, however named, which are part of a larger independent living community . . . for the expressed or implied purpose of providing residential accommodations, personal assistance and supervision on a monthly basis to seventeen or more persons who are or may be dependent upon the services of others by reason of physical or mental impairment or who may require limited and intermittent nursing care but who are capable of self-preservation and are not bedfast. . . ." Residential care communities are permitted by-right in R-3, R-3A and R-4 districts.

c. City of Vienna

1) Date of ordinance

The city's current zoning ordinance was originally adopted in 1965 with a significant update adopted in 1997. The City of Vienna, like Parkersburg, has been proactive in keeping its zoning ordinance current and has drafted various revisions to the zoning ordinance.

The City of Vienna should ensure that the definitions and administrative procedures in its zoning ordinance continue to comply with the Code of West Virginia, Chapter 8A, as amended. Compliance will help limit impediments to fair housing.

2) Housing zone classifications

The city's current ordinance provides for four residential zoning districts:

- R-1, Single Family Residential District
- R-2, Single Family and Two-Family Residential District
- R-3, Single Family and Two-Family Residential District with Conditional Uses
- R-4, Mobile Home Park District.

3) Permitted residential lot sizes

The minimum lot size is 5,000 square feet in R-1, R-2 and R-3 districts, which is adequately small enough to provide opportunities for affordable housing in the city.

4) Allow alternative design

The city allows alternative designs through its Planned Unit Development (PUD) regulations; however, no development standards were included.

The city could also consider a regulation in its zoning ordinance that encourages adaptive reuse of former industrial or commercial sites for residential uses. The regulations should also support the development of infill housing on vacant lots in developed neighborhoods. Devising specific zoning regulations addressing

adaptive uses and infill development clarifies the uses and the processes for their development.

5) Permitted residential types

The following table outlines the housing types defined by the city’s zoning ordinance and in what residential zone they are permitted.

**Table 4-2
 Defined Residential Housing Types in Vienna**

	R-1	R-2	R-3	R-4
Single family dwellings	P	P	P	
Two-family dwellings/duplexes		P	P	
Apartments			P	
High density apartment project			C	
Family care home			C	
Group care home			C	
Convalescent/nursing homes			C	
Underground homes		C	C	
Modular homes		C	C	
Mobile homes				P
Planned Unit Development	C	C	C	

Source: City of Vienna Zoning Ordinance

6) Definition of manufactured housing

The city’s zoning ordinance does not include a definition for “house trailer.” This type of residential land use is permitted only in District II, the business district.

7) Definition of family

The city’s zoning ordinance does not provide a definition of family.

8) Regulations of group homes for persons with disabilities

The city’s zoning ordinance does not provide a definition for “family care home” or “group care home.” However, section 1325.04 of the ordinance specifically prohibits the use of convalescent or rest homes for “the care of drug or liquor addicts or patients, nor for the care of the insane or feeble-minded.”

iii. Taxes

Taxes impact housing affordability. While not an impediment to fair housing choice, real estate taxes can impact the choice that households make with regard to where to live. In West Virginia, property taxes are made up of county, municipal, and school district taxes. Tax increases that may occur are burdensome to low income homeowners and increases are usually passed on to renters through rent increases. In West Virginia, the portion of property taxes levied by a city is approximately 12%, while a county’s portion is approximately 8%. School district taxes account for approximately 80% of the total real property tax levied.

In Wood County, the levy rate is 1.098 mills per \$100 of assessed valuation. In Parkersburg, the levy rate is 1.4292 mills per \$100 of assessed valuation. Vienna’s rate is higher at 1.43 mills per \$100 of assessed valuation. For a residential home with a market value of \$100,000, the assessed value would be \$60,000. Annual real estate taxes for this home would range from \$659 in

the unincorporated areas of Wood County, to \$858 in Parkersburg and Vienna.

D. Private Sector

i. Real Estate Practices

a. Board of Realtors

The geographical jurisdiction of the Parkersburg Area Association of Realtors is primarily Wood County. However, there is some participation by Realtors in surrounding counties such as Wirt, Ritchie, and Pleasants. Many Realtors are licensed in both West Virginia and Ohio. The Multi-list service extends to Marietta, Ohio.

Various fair housing educational services are provided to members of the Parkersburg Area Association of Realtors. These include:

- Orientation classes required by the National Association of Realtors (NAR) are taught by a Broker. The NAR fair housing video is presented as part of this orientation class. The Ohio Core Class is taught by a RE Commission-approved instructor.
- The orientation class is offered twice a year and is mandatory for newly licensed agents. Core Class is offered by the Parkersburg Area Association of Realtors once a year and at several other times in nearby locations.
- The orientation course's curriculum is provided by the NAR and the Core Class is based on a curriculum approved by the Real Estate Commission. In both courses, the participants gain a broad understanding of numerous civil rights issues that affect the real estate public.
- The seven-hour Core Class is a requirement for all Ohio real estate licensed agents. The Parkersburg Area Association of Realtors also has this course approved by the WV Real Estate Commission. The WV Real Estate Commission does not require specific education in fair housing; however, the three-hour Ohio course, when taken by a WV real estate licensee, can be applied to their WV required CE.

Fair Housing is taught in all pre-licensure classes for the state of WV and Ohio.

The Parkersburg Area Association of Realtors publishes a monthly newsletter that provides information on fair housing issues to all members. In addition, a newsletter is published by the West Virginia Association of Realtors.

All complaints and other grievances are handled through the West Virginia Association of Realtors office in Charleston. There is a standard complaint form used for this purpose. The Professional Standards Committee reviews and responds to complaints and grievances.

The Parkersburg Area Association of Realtors does not presently conduct local meetings for members that engage the fair housing staff from the local or state fair housing commission to speak to or educate members about fair housing issues, nor does the Parkersburg Area Association of Realtors solicit articles from fair housing officials for newsletters.

There are three features pertaining to members of the protected classes included on the Association's residential listing form, including elevator, handicap modified, and handicap access. There is also a place for "remarks" which could be used by an agent to describe any particular features. Fair housing language is included in all of the Association's forms.

There are no members of the protected classes on the Parkersburg Area Association of Realtors' Board of Directors.

The Parkersburg Area Association of Realtors does not currently recruit or provide scholarships for licensing education to prospective agents that are members of the protected classes.

There are no fair housing issues in Wood County in which the Parkersburg Area Association of Realtors plays an active role.

At the Association's office, there is displayed a plaque with Fair Housing Law and Code from National for Equal Opportunity, a poster stating that April is Fair Housing Month, and a poster from NAR about fair housing celebrating 35 years of the Fair Housing Act. Each office also has a Fair Housing Notice displayed.

b. Landlord Association

The Landlord Association was formed fifteen years ago in Charleston to serve as an advocacy group for landlords. The chapter in Wood County is one of nine chapters statewide and serves the greater Wood County area, including a portion of southeastern Ohio. The group holds monthly meetings with speakers on topics ranging from landlord rights to ADA compliance and code enforcement. The local chapter has 80 members, as well as associate members, who pay an annual \$35 dollar membership fee.

The group works to educate members on current landlord issues impacting the industry from state legislation to local laws dealing with properties. The group has a lobbyist in Charleston who works to advocate for landlord issues in the statehouse, and to keep members abreast of upcoming legislation.

The Landlord Association has had speakers from the Parkersburg Housing Authority as well as the Washington County (Ohio) Housing Authority to provide information on ADA compliance.

Taxes have also been a key topic with the landlord association. Currently, the West Virginia tax system classifies personal property into four classes. These taxes are considered by some to serve as double

taxation and to hinder business development in West Virginia. The Wood County tax assessor has spoken to the group to discuss the issue of taxes and the resulting impact on their businesses.

ii. Newspaper Advertising

Under federal law, no advertising with respect to the sale or rental of a dwelling may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status or national origin. The law, as found in the Fair Housing Amendments Act of 1988, describes the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertising listed in The Parkersburg News was reviewed. The Classified Ads of the Sunday, March 4, 2007 edition contained the housing advertisements. The Equal Housing Opportunity logo was predominantly displayed at the beginning of the residential listings in the paper. Additionally, several advertisements carried the logo as part of their individual advertisement. Of the 103 classified advertisements for real estate (for sale and for rent), only one advertisement had questionable language – “Not HUD Apt.”

iii. Community Homebuyer Investment Program (C.H.I.P.)

The Community Homebuyer Investment Program (C.H.I.P.) Mid-Ohio Valley chapter was formed in 2003 to promote homeownership opportunities through outreach and education activities targeting low and moderate income individuals and families. CHIP board members represent a cross-section of those involved in housing, from local lenders and realtors to municipalities and public housing authorities and non-profit organizations. The CHIP program has a homebuyers’ education program modeled after the HUD program, which consists of preparing enrollees to qualify for a home mortgage. In 2006, the program held three classes, graduating 35 persons from 28 households. In 2007, four classes are planned for the year.

iv. Home Mortgage Disclosure Act (HMDA) Private Financing

Under the terms of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (F.I.R.R.E.A.), any commercial lending institution that makes five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). The HMDA regulations require most institutions involved in lending to comply and report information on loans denied, withdrawn or incomplete by race, sex, and income of the applicant. The information from the HMDA statements assists in determining whether financial institutions are serving the housing needs of their communities. The data also helps to identify possible discriminatory lending patterns.

The most recent available HMDA data for the Parkersburg-Marietta-Vienna MSA/MD is from 2005. Reviewing this data helps to determine the need to encourage area lenders, other business lenders, and the community at large to actively promote existing programs and develop new programs to assist

residents in securing home mortgage loans for home purchase.² The data focuses on the number of homeowner mortgage applications received by lenders for home purchase of one- to four-family dwellings in Parkersburg-Marietta-Vienna. The following table outlines HMDA data by loan type, loan purpose, applicant race, income, and sex, as well as by action taken on the application, with detailed information to follow.

**Table 4-3
HMDA Summary Data by Action Taken – 2005**

	Total Applications		Originated		Approved Not Accepted		Denied		Withdrawn/Incomplete	
	Number	%	Number	%	Number	%	Number	%	Number	%
Loan Purpose										
Home Purchase:	3,240	31.5%	2,144	66.2%	274	8.5%	517	16.0%	305	9.4%
<i>Loan Type: Conventional</i>	2,825	27.5%	1,847	65.4%	244	8.6%	466	16.5%	268	9.5%
<i>Loan Type: FHA/VA/FSA/RHS</i>	415	4.0%	297	71.6%	30	7.2%	51	12.3%	37	8.9%
Home Improvement	1,351	13.1%	640	47.4%	63	4.7%	477	35.3%	171	12.7%
Refinancing	5,671	55.2%	2,277	40.2%	472	8.3%	1,824	32.2%	1,098	19.4%
Multi-family (5 or more)	16	0.2%	13	81.3%	-	0.0%	3	18.8%	-	0.0%
Applicant Race										
American Indian/Alaska Native	31	0.3%	5	16.1%	5	16.1%	15	48.4%	6	19.4%
Asian/Pacific Islander	52	0.5%	32	61.5%	6	11.5%	5	9.6%	9	17.3%
Black	67	0.7%	29	43.3%	2	3.0%	23	34.3%	13	19.4%
Hispanic	47	0.5%	18	38.3%	5	10.6%	18	38.3%	6	12.8%
White	9,077	88.3%	4,752	52.4%	707	7.8%	2,379	26.2%	1,239	13.6%
Other	50	0.5%	26	52.0%	3	6.0%	16	32.0%	5	10.0%
No Information	1,001	9.7%	230	23.0%	86	8.6%	383	38.3%	302	30.2%
Applicant Income										
<50% of Median	1,500	14.6%	614	40.9%	129	8.6%	600	40.0%	157	10.5%
50-79% Median	2,373	23.1%	1,132	47.7%	170	7.2%	708	29.8%	363	15.3%
80-119% Median	2,277	22.2%	957	42.0%	200	8.4%	733	32.2%	387	17.0%
>=120% Median	3,664	35.6%	2,161	59.0%	250	10.5%	671	18.3%	582	15.9%
Income not Available	463	4.5%	210	45.4%	60	2.5%	109	23.5%	84	18.1%
Applicant Sex										
Male	2,994	29.1%	1,393	46.5%	259	8.7%	828	27.7%	514	17.2%
Female	1,937	18.8%	948	48.9%	153	7.9%	582	30.0%	254	13.1%
Joint	4,819	46.9%	2,611	54.2%	344	7.1%	1,206	25.0%	658	13.7%
N/A	528	5.1%	122	23.1%	53	10.0%	205	38.8%	148	28.0%
Total	10,278	100.0%	5,074	49.4%	809	7.9%	2,821	27.4%	1,574	15.3%

Source: Federal Financial Institutions Examination Council

Note: Percentages in the Originated, Approved Not Accepted, Denied, Withdrawn/Incomplete, and Loan Purchased by Institution categories are calculated for each line item with the corresponding Total Applications figures. Percentages in the Total Applications categories are calculated from their respective Total figures. The total for applicant race does not include Hispanic under each category, since Hispanic is defined by the U.S. Census as an ethnic origin. Hispanics may be of any race.

a. Households by Race

In 2005, 10,278 applications were made for the purchase of a one- to four-family owner-occupied unit in the Parkersburg-Marietta-Vienna MSA/MD. Of these:

- 88.3% (9,077) of the applications were made by white households. In 2000, 97.8% of the MSA's households were white. White households applied for mortgages in a smaller proportion than their representation in the population.

² Although home purchase is traditionally the main reason for applying for a mortgage, extremely low interest rates in recent years have made refinancing existing loans for better rates an attractive option for homeowners. In 2005, 55.2% (5,671) of the mortgage applications in Parkersburg-Marietta-Vienna were for refinancing existing mortgages.

- 0.7% (67) were filed by black households, slightly lower than the percentage of black households in the MSA (0.8%).
- Hispanic households filed 0.5% (47) of the applications, higher than the MSA rate (0.2%) of Hispanics. However, since HMDA data classifies Hispanics as a race while the Census Bureau qualifies Hispanic as an ethnic group, some data may overlap with other races.
- 0.5% (52) of the applicants were Asian/Pacific Islanders households. In 2000, .05% of the MSA's households were Asian/Pacific Islander households. Asian/Pacific Islanders households applied for mortgages at a higher proportion than their representation in the population.
- 57.2% (5,883) of mortgage applications submitted were approved (both originated and approved, but not accepted). Asian/ Pacific Islander households had the highest rate of approval (38 applications or 73%). Other racial/ethnic groups had the following approval rates:
 - White: 60.1% (5,459)
 - Hispanic: 46.2% (23)
 - Black/African American: : 46.2% (31)
 - No racial information given: 31.5% (316)
 - Other race: 58% (29)
 - American Indian/Alaska Native: 32.2% (10).
- 27.4% (2,821) of all mortgage applications were denied. American Indian/Alaska Native households had the highest rate of denied applications at 48.4% (15) followed by Hispanic households at 38.3% (18). Asian households had the lowest denial rate at 9.6% (5). White households had a relatively low denial rate at 26.2% (2,379).
- Information regarding race was not available for 9.7% of the applications filed.

b. Households by Sex and Income

By sex, the HMDA data reports applicants by male headed households, female headed households, and joint households (male/female, male/male, female/female, etc.). HMDA data is classified in four income brackets: below 50% of area median income, 50%-79% of median income, 80%-119% of median income, and 120% of median income or higher. In 2005:

- 46.9% (4,819) were filed by joint households.
- 18.8% of the applicants (1,937) were single female headed households. Female headed households without husbands present made up 10% of the MSA's households, indicating that they applied for mortgages at a higher rate than their representation in the population.

- Single male headed households filed 29.1% of the applications (2,994).
- The rate of application approval was highest for joint households at 61.3% (2,955). Female headed households had an approval rate of 56.8% (1,101), which was slightly higher than the rate of approval of male headed households at 55.1% (1,652).
- 14.6% (1,500) of the applications were filed by households at or below 50% of median income. Households at or below 50% of median income also had the lowest approval rate (743 or 49.5%), and the highest denial rate (600 or 40%).

c. Denial of applications

In 2005 the mortgage applications of 2,821 households were denied (27.4%). Denial reasons were given for 1,933 of these applications. Reasons for denial included the following in descending order:

- Poor credit or no credit history: 35.5%
- Other: 22.8%
- Collateral: 13.3%
- Debt-to-income ratio: 11.8%
- Credit application incomplete: 10.1%
- Insufficient cash: 2.2%
- Unverifiable information: 2.2%
- Employment history: 1.6%
- Mortgage Insurance Denied: 0.001%

Because credit history is a major reason for denial of home mortgage applications in the Parkersburg-Marietta-Vienna MSA/MD, as well as incomplete credit applications, there may be opportunities for lenders to focus on the an applicant's credit history as well as properly completing a credit application in order to address the denial rate. The following are actions that lenders need to consider to assist with reduction of the denial of home mortgage applications based on credit history:

- Lenders should share with the applicant the specific information on the credit report on which the denial was based.
- Lenders should give the applicant the opportunity to investigate questionable credit information prior to denial of a home mortgage application by the bank.
- Lenders should allow the applicants to offer alternative credit references in lieu of the standard traditional references.
- The lenders should take the unique credit practices of various cultures into account when considering applications.
- The lenders should refer applicants for credit counseling or other readily available services in the community.

d. Conventional Loans versus Government-Backed Loans

Loan types in 2005 included conventional mortgage loans and a variety of government-backed loans (FHA and VA). Comparing these loan types helps to determine if the less stringent underwriting standards and lower downpayment requirements of government-backed loans expand homeownership opportunities. In the Parkersburg-Marietta-Vienna MSA/MD:

- 12.8% (415) of the households that applied for a mortgage loan applied for a government-backed loan. Over 94% these loan applicants were white households.
- The overall denial rate for government-backed loans was 12.2% (51), which was lower than the overall denial rate.

5. SUMMARY OF FINDINGS

- The minority population of Wood County accounts for 3.1% of the county's population. Of this segment, 1% is African-American.
- Members of the protected classes live throughout the city. There are no census tracts disproportionately impacted by protected classes.
- There is variation among median household income levels by race of householder at the census tract level. Asian households have the highest median income in both cities and the county while Hispanic households had the lowest median household income in Vienna and Wood County. American Indian & Alaska Native households had the lowest income in Parkersburg.
- Between 1990 and 2000 median household income in Wood County remained virtually unchanged when adjusted for inflation, while the median housing value increased 18.5%, thereby making it even more difficult for low and moderate income households to obtain housing.
- Higher income minority households reside in the same census tracts as higher income white households. This pattern indicates that the same locational choices are being made by, and are available to, households of comparable income regardless of race.
- Critical issues in housing for persons with disabilities continue to include affordability, safety, accessibility, effective pathways to ensure consumer information on existing housing programs, and the need for varying levels of human service support adaptable to individual requirements.
- Unemployment rates are highest among members of the protected classes (with the exception of the Asian labor force).
- Three out of four housing units are single-family structures. Vacancy rates were highest in Parkersburg (nearly one in every ten units) and lowest in Vienna (about one in every 17 units).
- Homeownership in Parkersburg was significantly lower than in the county and Vienna. In 2000, less than 62% of all occupied housing in Parkersburg was owner-occupied compared to 73.4% in the county and 77.2% in Vienna.
- Thirteen of the county's 27 census tracts have homeownership rates lower than the county rate of 73.4%. These are also the same census tracts that include higher rates of racial minorities and low/moderate income persons.
- Very few minority households are homeowners in the cities or the county. With the exception of Asian households, all homeownership rates among non-white minorities were less than 1%. Higher unemployment and lower household incomes for some minority households contribute to their lower rate of homeownership. The lower rate of homeownership by minority households in Parkersburg, Vienna and Wood County may also indicate the existence of impediments to members of this protected class.
- Median gross rent decreased during the 1990s by 2.1% to \$429, after adjusting for inflation. Because median income levels remained nearly unchanged during the same period, rental housing remained relatively affordable.

- The assisted rental housing inventory in Parkersburg/Vienna/Wood County consists of 146 public housing units, 1,317 Section 8 rental vouchers, and another 971 assisted units.
- There is currently a six- to eight-month waiting period for Section 8 rental assistance due to a waiting list of more than 400 applicants.
- City residents are served by the Mid-Ohio Valley Transit Authority (MOVTA), the region's mass transit system. MOVTA operates several local routes. Hours of service are not very convenient for evening and shift workers. MOVTA recently conducted an assessment to identify potential riders and routes.
- The West Virginia Human Relations Commission reported a total of 57 complaints were filed from Wood County between 2003 and 2005. No other information on the type of case or resolution was available.
- Despite limited resources and varied demands, the entitlement funds in Parkersburg, along with other resources, are used to support a comprehensive housing assistance program. Funds are available to assist with housing rehabilitation and homeownership.
- The zoning ordinances for both the City of Parkersburg and the City of Vienna have been updated since original adoption.
- Using questions raised in the HUD-prepared Fair Housing Guide, an analysis of both city zoning ordinances was completed. The review showed that the City of Parkersburg provides varied residential lot sizes and residential types in support of housing choice. Alternative designs such as planned unit development are also permitted. The definition of family is sufficiently inclusive to accommodate extended families and other non-traditional family households. Vienna's zoning ordinance is deficient in its definitions for various land uses permitted, but does permit sufficient housing types in its districts.
- In Parkersburg, group homes are permitted by-right in the residential districts. No special or burdensome administrative procedure is required of a group home applicant.
- In Vienna, group care homes and family care homes are permitted by conditional use only. As such, group home applicants are required to submit to public hearings in order to obtain permits to locate in traditional residential districts. This serves as an impediment to fair housing for group home residents.
- Manufactured housing units are only permitted in the Manufactured Housing Park district in Parkersburg. Although this may seem restrictive, there are not many feasible locations for siting mobile homes within the city limits since the remaining developable parcels are very steep.
- The Parkersburg News classified advertisements reviewed for March 4, 2007 included the Equal Housing Opportunity logo. Several advertisements carried the logo as part of their advertisements. Only one of the 103 classified advertisements for real estate included questionable language.

- A review of the Home Mortgage Disclosure Act (HMDA) data shows that white applicants and black applicants generally submit applications for home purchases in numbers that are proportionally less than their representation in the general population. Asian households and Hispanic households submitted mortgage applications in numbers that were proportionally higher than or equal to their representation in the general population.
- The rate of denial is lowest for Asian households (73%) and white households (60.1%). Hispanic households and black households had similar approval rates of 46.2%. The HMDA data show that the major reason cited by the lenders for denial of all of the groups was poor or no credit history (35.5%).
- Very few minority households have taken advantage of government-backed loans to purchase homes. The overall rate of denial was lower for government-backed loans than for traditional loans. As a result, minority households should be educated regarding the use of government-backed loans to increase homeownership among minority households.

6. POTENTIAL IMPEDIMENTS AND RECOMMENDATIONS

Impediment: There is a correspondence of areas with higher rates of low income households, substandard housing units and members of the protected classes, particularly minorities and female headed households, indicating that the lack of affordable housing has a disproportionate impact on members of the protected classes making their affordability problem a fair housing concern.				
Recommended Activities	Time Frame	Responsible Party / Potential Partners	Estimated Cost	Potential Source of Funds
1) Continued commitment by Development Department to affordable housing activities (rehabilitation, homeownership). These activities provide a valuable opportunity to improve housing choice for members of the protected classes who are most often low and moderate income households.	On-going	City of Parkersburg City of Vienna Wood County Private Developers Nonprofit Organizations Private Landlords	Similar levels as in previous years	CDBG HOME LIHTC Other funds as available
2) Continue to ensure that new residential construction complies with ADA requirements, when applicable.	On-going	City of Parkersburg City of Vienna Wood County	Cost assumed in building code inspections	Not applicable
3) Encourage local nonprofit organizations that work with members of the protected classes to develop (through rehabilitation or new construction) affordable housing units that contain three or more bedrooms. This would begin to address the high rate of overcrowding among low income households.	Ongoing	City of Parkersburg City of Vienna Wood County Nonprofit organizations	No cost	Not applicable
4) Collaborate with CCCS of the Mid-Ohio Valley to ensure that first-time homebuyers have access to credit counseling and home ownership education.	2007 and ongoing	City of Parkersburg City of Vienna Wood County CCCS of the Mid-Ohio Valley	No cost	Not applicable
5) Collaborate with local lending institutions to jointly sponsor housing seminars where issues such as fair housing, credit counseling, selection of mortgages, etc. are discussed for first-time homebuyers.	2007 and annually	City of Parkersburg City of Vienna Wood County Local lending institutions	Up to \$1,500	Local lending institutions

Impediment: While there is no widespread violation of fair housing laws, there is also no focus on fair housing by the cities or county. There is no formal, central tracking system for fair housing complaints in the cities or county.				
Recommended Activities	Time Frame	Responsible Party / Potential Partners	Estimated Cost	Potential Source of Funds
1) Formally establish the duties of a fair housing officer within the job description of the Federal Projects Administrator and/or the Director of Development to oversee public education and outreach, establish a central tracking system for fair housing complaints, etc. on a county-wide basis.	2007	City of Parkersburg	No cost	Not applicable
2) Update the City's webpage to include a description of all housing programs and information to educate the public about fair housing laws and contacts.	2007 with monthly or quarterly updates	City of Parkersburg City of Vienna Wood County	No additional cost	Not applicable
3) Promote awareness of fair housing laws among private landlords.	2007 and ongoing	City of Parkersburg City of Vienna Wood County Landlord Association	No additional cost	Not applicable
4) Provide training in basic fair housing information to the 211 operator and the Volunteers in Action Center.	2007 and ongoing	City of Parkersburg	No additional cost	Not applicable
5) Collaborate with the Parkersburg Area Association of Realtors to provide guest speakers, seminars and other educational opportunities.	2007 and ongoing	City of Parkersburg City of Vienna Wood County Parkersburg Area Association of Realtors Landlord Association	No additional cost	Not applicable
6) Promote further awareness of fair housing laws with the Parkersburg News and Sentinel.	2007 and ongoing	City of Parkersburg City of Vienna Wood County Parkersburg News and Sentinel	No additional cost	Not applicable

<u>Impediment:</u> Local zoning ordinances should be revised to reflect current federal fair housing law and state planning law. Municipalities should also consider expanding opportunities for fair housing through infill development, adaptive re-use and other innovative planning and zoning concepts.				
Recommended Activities	Time Frame	Responsible Party / Potential Partners	Estimated Cost	Potential Source of Funds
1) The City of Vienna should revise its zoning ordinance to reflect the 2004 revisions to the state planning enabling legislation as well as current federal fair housing law.	2007-2009	City of Vienna	Up to \$20,000	CDBG City General Fund
2) The City of Parkersburg should consider incorporating innovative zoning concepts such as adaptive re-use of existing industrial and commercial structures for affordable housing, where appropriate and feasible, into its zoning ordinance.	2007-2009	City of Parkersburg	No additional cost if carried out by staff	Not applicable

