



FY 2020-2024 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Submitted to the U.S. Department of HUD



Prepared for:

City of Parkersburg, Development Department
1 Government Square
Parkersburg, WV 26102

Prepared by:

Urban Design Ventures, LLC
212 E. 7th Avenue
Homestead, PA 15120

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Executive Summary

The City of Parkersburg, West Virginia is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In addition, the City of Parkersburg is a member of the Wood County HOME Consortium, which is administered by Wood County. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice.

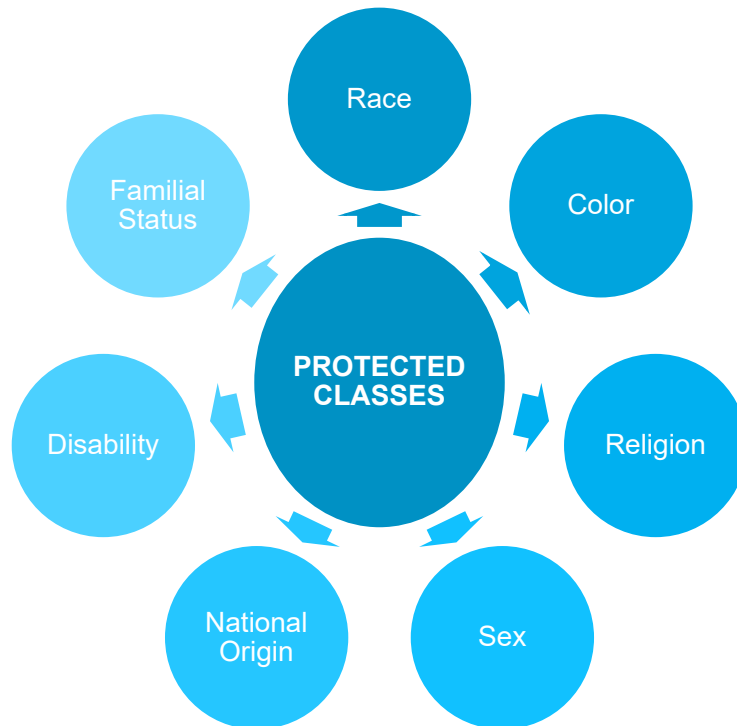
The City of Parkersburg prepared an Analysis of Impediments to Fair Housing Choice in 2007. The City has now prepared this FY 2020-2024 Analysis of Impediments to Fair Housing Choice (A.I.).

In accordance with the HUD Guidelines for the preparation of an A.I., the analysis focuses on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial 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 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 Fair Housing Act was passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. In 1988, the Act was amended to include provisions for the protection of the disabled. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability, or familial status** in the sale, rental, and financing of

housing. These seven (7) classes of persons have become known as the “Protected Classes.”



The following are West Virginia’s “Protected Classes”:

- ***Race***
- ***Color***
- ***National Origin***
- ***Religion***
- ***Sex***
- ***Disability***
- ***Familial Status***
- ***Age (40 and over)***
- ***Blindness***
- ***Ancestry***
- ***Use of guide or support animal***
- ***Sex (sexual orientation, gender identity, gender expression, gender transition, and transgender identity)***

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
 - Review of the previous 2007 Analysis of Impediments to Fair Housing Choice, the City’s Zoning Ordinance, the Comprehensive Plan, the FY 2015-2019 Five Year Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance Evaluation Reports (CAPERs).
 - Review of the Parkersburg Housing Authority’s Five Year and Annual PHA Plans
 - Review of the most recent demographic data for the area from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
 - Review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data.
 - Review of the residential segregation data from PolicyMap.
 - Review of the financial lending practices as reported in the Home Mortgage Disclosure Act (HMDA) database.
 - A review of the real estate and insurance practices.
 - Home mortgage foreclosure data.

- **Interviews & Meetings**
 - Interviews and meetings were conducted with City Departments; the Housing Authority; community, social service, and advocacy agencies, as well as public meetings:

Tuesday, February 18, 2020

- Public Works and Code Office
- Parkersburg Housing Authority
- Parkersburg Fire Department
- Parkersburg Police Department
- Office of the Mayor
- Parkersburg Elderly Housing
- Wesbanco
- Habitat for Humanity
- We Have Your Six
- Recovery Point West Virginia
- Latrobe Street Mission
- The Salvation Army
- Children’s Home Society
- West Virginia Coalition to End Homelessness
- Public Hearing

Wednesday, February 19, 2020

- Westbrook Health Services
- Parkersburg and Wood County Public Library
- Sisters Health Foundation
- KISRA
- Community Resources
- CRI-Faithlink
- YMCA of Parkersburg
- The Arc of the Mid-Ohio Valley
- Wood County Senior Citizens
- United Way Alliance of the Mid-Ohio Valley
- Circles Campaign Mid-Ohio Valley
- Workforce Development Board Mid-Ohio Valley
- Mid-Ohio Valley Regional Council
- Bernard McDonough Foundation
- Downtown Parkersburg
- Wood County Economic Development
- Consumer Credit Counseling Services

Thursday, February 20, 2020

- Wood-Washington-Wirt Interstate Planning Commission
- Mid-Ohio Valley Transit
- Blennerhassett Island
- Wood County Recreation Commission
- Schrader Youth Balley
- Artsbridge

- **Analysis of Data**

- Low- and moderate-income areas were identified and mapped.
- Concentrations of minority populations were identified and mapped.
- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
- Fair housing awareness in the community was evaluated.
- Location of public and assisted housing units and Section 8 Housing Choice Vouchers were analyzed and mapped.
- The location of CDBG expenditures throughout the City were analyzed.
- CDBG/HOME Five Year Goals and Objectives were reviewed.

- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments and progress that was made in addressing those impediments was analyzed.

- **Citizen Participation**
 - A resident survey was available in a paper format and online at the following link <https://www.surveymonkey.com/r/CityofParkersburg> from February 3, 2020 until April 10, 2020.
 - A public survey was publicized by the City, public meetings were held, and copies of the draft AI were placed on the City's website from April 24, 2020 to May 24, 2020 to encourage citizen input.

- **Key Findings**
 - The City of Parkersburg has an older population. According to the 2013-2017 American Community Survey, Parkersburg has a median age of 41.9 years old. This is slightly younger than the median age of the State of West Virginia (42.2) and older than the median age of the United States (37.8).
 - Homeownership rates in the City are declining. According to the 2008-2012 and the 2013-2017 American Community Survey, from 2012 to 2017 ownership rates declined by 6.2% of all households and now are 61.0% homeowner housing units and 39.0% renter housing units.
 - Renter costs are rising faster than inflation rates. According to the Bureau of Labor Statistics, the cumulative inflation rate from 2012 to 2017 was 7.1%. According to the 2008-2012 and 2013-2017 American Community Survey estimates, the monthly renter costs increased by 7.5%, while owner costs decreased by 4.7%.
 - The City has an aging housing stock. According to the 2013-2017 American Community Survey, 85.3% of the available stock was built prior to the year 1970.
 - The City needs more 1- to 2-bedroom housing options. According to the 2013-2017 American Community Survey, 69.4% of all households in the City consist of 1 or 2 persons. The current housing stock does not meet the demand for small family housing, because only 10.4% are 1 bedroom units and 30.7% are two-bedroom units.
 - There has been an erratic but clear decrease in the number of building permits issued. There were spikes in building permits issued in 2010 (52

units, which were mainly multi-family housing) and in 2016 (35 units of multi-family housing). The spikes in building permits boosted the average to 20 permits issued per year from 2000 to 2018. However, the average dropped to 13.8 units per year from 2010 until 2018.

- Median household income has increased while rental costs have increased. According to the 2008-2012 and 2013-2017 American Community Survey, from 2012 to 2017, the median household income increased by 11.1% while the median monthly renter costs increased by 7.5%.

The City of Parkersburg's FY 2020-2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, goals, and strategies to affirmatively further fair housing.

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials, concerning the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to educate and sponsor seminars for realtors, bankers, and housing providers to make them aware of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Continue to support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **1-D:** Continue to identify Limited English Proficiency (LEP) persons to provide the specific language assistance that is needed.
- **1-E:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout the City.

- **1-F:** Continue to make landlords and rental managers aware of their responsibilities under the FHA on making reasonable accommodations for renters.

- **Impediment 2: Continuing Need for Quality Affordable Housing**

Nearly one out of every two renter households (46.5%) in the City is paying over 30% of their monthly incomes on housing costs. Nearly one out of every five owner households with a mortgage (17.5%) is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of quality affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing located outside of areas of lower income and minority concentrations.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, sound and affordable housing for low- and moderate-income households.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness of predatory lending practices, etc.
- **2-D:** Support the development of affordable housing for smaller families and single individuals.

- **Impediment 3: Continuing Need for Accessible Housing Units**

There is a lack of accessible housing units in the City of Parkersburg as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons with disabilities.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to promote the development of accessible housing by supporting and encouraging private developers and non-profits to

construct, and/or rehabilitate housing that is accessible to persons with disabilities.

- **3-B:** Continue to provide financial assistance for accessibility improvements to owner-occupied housing units to enable the elderly and/or persons with disabilities to remain in their existing homes.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants with disabilities.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions to bring it into compliance with the Fair Housing Act, Americans with Disabilities Act, and Section 504 of the Rehabilitation Act.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Municipal Planning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Encourage LMI, minority, and protected class resident participation in the various City Boards and Commissions.

- **Impediment 5: Economic Issues Affecting Housing Choice**

There is a need to improve economic opportunities in the City of Parkersburg which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income to promote fair housing choice.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention for low- and moderate-income persons, and minorities and women.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particular focus on programs that assist women, minority, and veteran-owned businesses.

I. Introduction

HUD defines “fair housing choice” 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”

A Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial 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 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.

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations

to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Parkersburg previously prepared a Regional Analysis of Impediments to Fair Housing Choice in 2007. This Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City of Parkersburg into sequence with their FY 2020-2024 Five Year Consolidated Plans. The document is designed to act as a planning tool, providing the participating entitlement communities with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

II. Background Data

The City of Parkersburg is the county seat of Wood County, West Virginia. Parkersburg is also the cultural and economic center of the Mid-Ohio Valley, serving as the home and focal point of a rich history throughout the region.

Parkersburg is the result of the development of the frontier spirit. According to *The Parkersburg Story* by Nancy Marsh, the area was first settled by the adventurous farmer Robert Thornton, who eventually sold his stake to Captain Alexander Parker of Pennsylvania in 1783. However, Captain Parker never lived in the town that would eventually bear his name. Captain Parker passed away in 1791 and his daughter, Mrs. William Robinson inherited the land. She lost the title to the land to Mr. John Stokely in a Virginia Court. Mr. Stokely established his town of Newport along the Ohio and Kanawha Rivers in what was then considered the frontier.

Adventurers and settlers moved through and around Newport, also known as Stokeleyville, increasing its population and economy. During this initial growth, the Parkers regained the title to the original land in 1809. The Virginia Assembly established the Town of Parkersburg by awarding a charter in 1820. Parkersburg was rechartered in 1860 as a City. Between the initial charter and the City charter, Virginia began and completed the Parkersburg-Staunton Turnpike (1824-1847). Transportation flourished and commerce increased when the Northwestern Virginia Railroad ran its first passenger train into Parkersburg on May 1, 1857.

Two years following Virginia's secession from the Union, West Virginia formed and became the 35th state admitted to the Union. During the American Civil War, Parkersburg maintained supply lines and served as a medical center for the Union Army. Approximately 30,000 regular soldiers from the Parkersburg area joined the Union Army, and approximately 10,000 regular soldiers joined the Confederate Army. On the Eve of the Civil War and during Reconstruction, discovery of natural gas and oil in the area fostered Parkersburg's economy.

Parkersburg's industry continued to flourish by the start of the 20th Century, though its industry shifted from oil production to primarily natural gas production. It became the leading producer in the United States between 1906 and 1917. Wealth accrued in Parkersburg, allowing residents and the City to display its wealth in buildings and infrastructure. Prominent individuals such as Colonel William Nelson Chancellor made an indelible mark on Parkersburg. Colonel Chancellor designed and constructed the Blennerhassett Hotel, which he named after former Parkersburg resident and would-be rebellion financier Harman Blennerhassett. Harman Blennerhassett is perhaps the most eccentric of all well-known Parkersburgers, having married his niece and immigrated from England with a sizeable inheritance over 100 years prior to Colonel Chancellor's construction of the Blennerhassett Hotel. The Blennerhassetts resided on Blennerhassett Island from 1797 until Harman Blennerhassett and Aaron Burr's failed attempt to rebel against the fledgling United States. Blennerhassett Island and the Blennerhassett

Hotels remain popular attractions in Parkersburg, along with the Oil and Gas Museum.

Parkersburg and its residents in the latter half of the 20th Century and the beginning of the 21st Century met and eventually overcame disaster and decline. Multiple floods devastated the City, forcing residents from their homes and ruining businesses. Following World War II, a Flood Wall was constructed to protect Parkersburg from more floods. When oil and gas production declined, so did Parkersburg. Residents lost their livelihoods. However, the City and its residents have proven to be resilient. They welcomed new opportunities in healthcare, government services, and education. The City is constantly looking for more opportunities to improve quality of life, economic opportunities, and good housing.

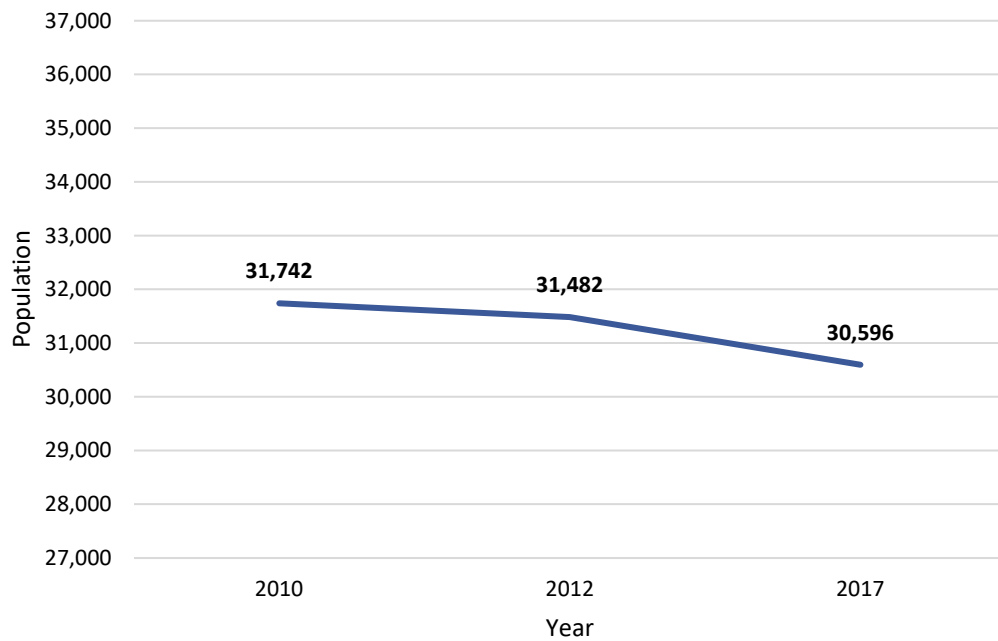
A. Population, Race, Ethnicity, and Religion:

Population

According to the 2013-2017 American Community Survey, the total population for the City of Parkersburg was 30,596 in 2017. Just a few years earlier, the 2008-2012 American Community Survey estimated population was 31,482. At the time of the 2010 American Community Survey, the City of Parkersburg had a population of 31,742. These numbers illustrate a relatively stable population, but one with ups and downs.

The U.S. Census Bureau has used the population at the time of the 2010 Census to make annual estimates as to the change in population. The City's population decreased by an estimated 1,146 people between 2010 and 2017, or 3.6%. In 2017, there were 16,217 females (53.0%) and 14,379 males (47.0%) living in the City of Parkersburg.

Chart II-1 Population Change for the City of Parkersburg



Source: 2005-2010, 2008-2012, 2013-2017 ACS 5 Year Estimates

Race

The following table highlights the racial composition of the City of Parkersburg shown in the 2008-2012 and 2013-2017 American Community Survey estimates.

**Table II-1 – Race and Hispanic or Latino Population
In the City of Parkersburg, WV**

Race and Hispanic or Latino	2008-2012 American Community Survey		2011-2015 American Community Survey	
	#	%	#	%
Total	31,482	100%	30,596	100%
Total White alone	30,019	95.4%	28,852	94.3%
Total Black or African American alone	557	1.8%	655	2.1%
Total American Indian and Alaska Native alone	46	0.1%	51	0.2%
Total Asian alone	149	0.5%	85	0.3%
Total Native Hawaiian and Other Pacific Islander alone	0	0%	40	0.1%

Total Some other race alone	58	0.2%	78	0.3%
Total Two or more races	653	2.1%	835	2.7%
Total Two or more races Two races including Some other race	40	0.1%	73	0.2%
Total Two or more races Two races excluding Some other race and three or more races	613	1.9%	762	2.5%
Total	31,482	100%	30,596	100%
Total Non-Hispanic or Latino	31,256	99.3%	30,225	98.8%
Total Hispanic or Latino	226	0.7%	371	1.2%

Source: 2008-2012 and 2013-2017 ACS

The most common race identified in Parkersburg in 2012 was White alone with 30,019 residents comprising 95.4 percent of the population. The second most common race identified in Parkersburg in 2012 was Black or African American alone with 557 residents comprising 1.8 percent of the population.

There was no significant changes in proportions of the population in Parkersburg from 2012 to 2017, that was larger than 5.0 percentage points.

Ethnicity

The following table highlights the ethnicities of Parkersburg residents as of 2012 and 2017.

Table II-2 Ethnicity and Ancestry in the City of Parkersburg

Ancestry	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total population	31,482	100%	30,596	100%
American	7,099	22.5%	5,046	16.5%
Arab	120	0.4%	147	0.5%
Czech	9	0%	64	0.2%
Danish	33	0.1%	3	0%
Dutch	727	2.3%	456	1.5%
English	4,164	13.2%	2,993	9.8%
French (except Basque)	708	2.2%	467	1.5%
French Canadian	24	0.1%	46	0.2%

German	5,983	19%	5,468	17.9%
Greek	41	0.1%	202	0.7%
Hungarian	73	0.2%	101	0.3%
Irish	4,185	13.3%	4,106	13.4%
Italian	1,037	3.3%	1,028	3.4%
Lithuanian	0	0%	0	0%
Norwegian	29	0.1%	95	0.3%
Polish	246	0.8%	552	1.8%
Portuguese	0	0%	17	0.1%
Russian	49	0.2%	126	0.4%
Scotch-Irish	867	2.8%	640	2.1%
Scottish	617	2%	1,015	3.3%
Slovak	28	0.1%	54	0.2%
Subsaharan African	12	0%	312	1%
Swedish	145	0.5%	71	0.2%
Swiss	101	0.3%	38	0.1%
Ukrainian	8	0%	6	0%
Welsh	196	0.6%	303	1%
West Indian (excluding Hispanic origin groups)	6	0%	0	0%

Source: 2008-2012 and 2013-2017 ACS

The most common ancestral group that residents identified themselves as in Parkersburg in 2012 was American with 7,099 residents comprising 22.5 percent of the population. The second most common ancestral group identified in Parkersburg in 2012 was German with 5,983 residents comprising 19 percent of the population.

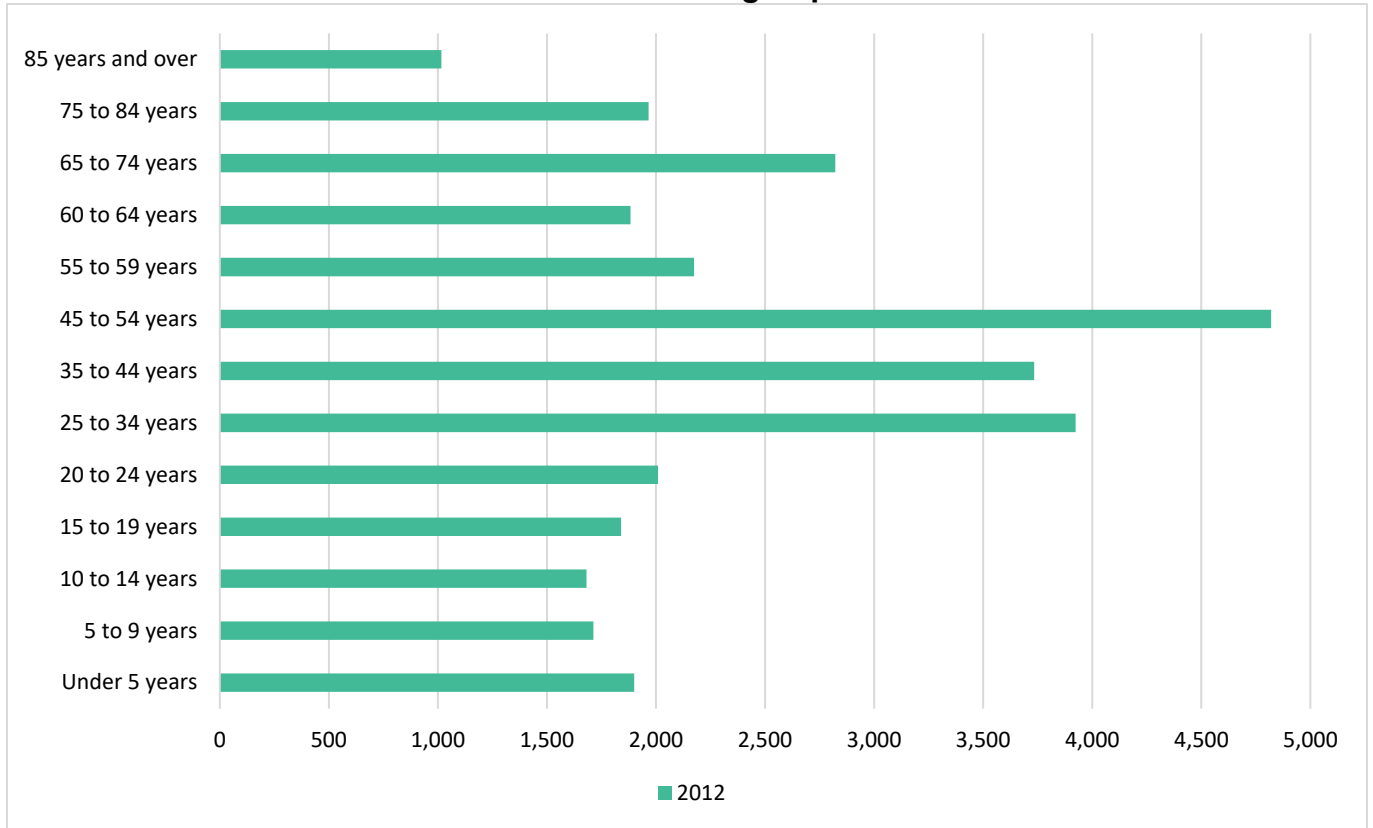
In 2017, the most common ancestral group identified in Parkersburg in 2017 was German with 5,468 residents comprising 17.9 percent of the population. The second most common ancestral group identified in Parkersburg in 2017 was American with 5,046 residents comprising 16.5 percent of the population.

It is important to note that the Irish ancestral group made up the third largest ancestral group in the City. There was not any major shift in proportional representation in Parkersburg from 2012 to 2017 that was larger than 5.0 percentage points.

Age

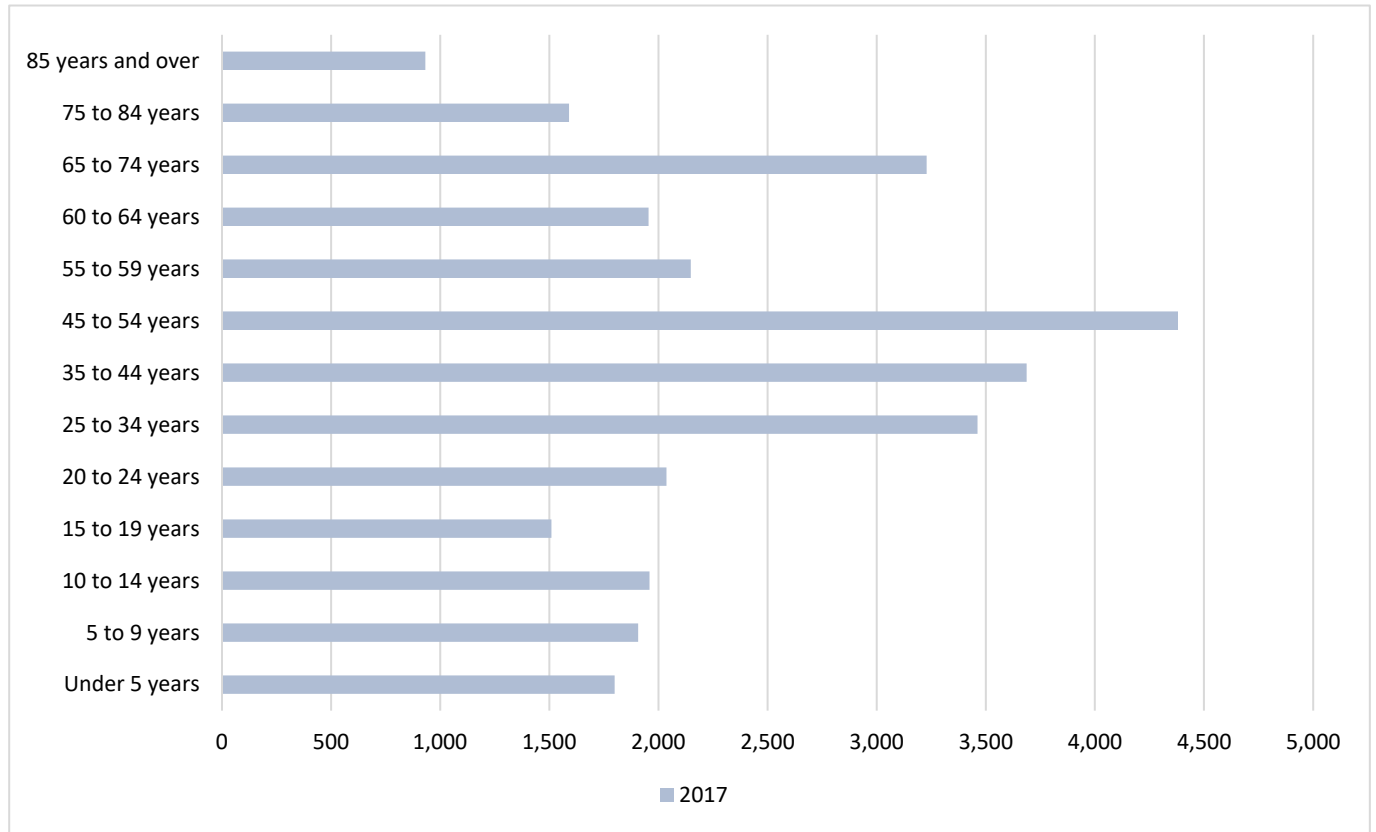
The following charts illustrate age distribution in Parkersburg at the time of the 2008-2012 ACS and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 23.4 percent of the population; 30.1 percent of the population is between 20 and 45 years of age; 27.7 percent of the population is 45 to 65; and 18.8 percent of the population is 65 years of age and older. The median age is 41.9 years of age.

Chart II-2A Parkersburg Population in 2012



Source: 2008-2012 ACS

Chart II-2B Parkersburg Population in 2017



Source: 2013-2017 ACS

Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. Religious affiliations of the residents of the Parkersburg-Vienna MSA was made available by The Association of Religion Data Archives (ARDA). ARDA surveyed the congregation members, their children, and other people who regularly attend religious services across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations, as well as a listing of non-Christian religions. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The following table shows the distribution of residents of the Parkersburg-Vienna MSA across various denominational groups, as a percentage of the population which reported affiliation with a church.

Table II-3 Religious Affiliation in Parkersburg

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	9,724	9.87%	10,493	11.39%	10,410	11.09%	13,941	15.04%
Black Protestant	0	0.00%	0	0.00%	0	0.00%	24	0.03%
Mainline Protestant	34,028	34.52%	29,912	32.48%	26,018	27.72%	21,601	23.31%
Catholic	4,564	4.63%	4,930	5.35%	4,884	5.20%	4,505	4.86%
Orthodox	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other	609	0.62%	732	0.79%	788	0.84%	1,069	1.15%
Total Adherents:	48,925	49.63%	46,067	50.01%	42,100	44.85%	41,140	44.39%
Unclaimed (% of total population)	49,645	50.37%	46,040	49.99%	51,759	55.15%	51,533	55.61%
Total Population	98,570	100%	92,107	100%	93,859	100%	92,673	100%

Source: The Association of Religion Data

The most common religious affiliation identified in Parkersburg-Vienna MSA in 1980 was “Mainline Protestant” with 34,028 adherents comprising 34.52 percent of the population. The second most common religious affiliation identified in Parkersburg-Vienna MSA in 1980 was “Evangelical Protestant” with 9,724 adherents comprising 9.87 percent of the population. Those considered “unclaimed” should be noted as well, with 49,645 non-adherents comprising 50.37% of the population. “Unclaimed” residents are considered “those that are not adherents of any of the 236 groups included in the Religious Congregations and Membership Study,” according to ARDA.

The most common religious affiliation identified in the Parkersburg-Vienna MSA in 2010 was “Mainline Protestant” with 21,601 adherents comprising 23.31% of the population which decreased by almost 12,500 persons. The second most common religious affiliation identified in Parkersburg-Vienna MSA in 2010 was “Evangelical Protestant” with 13,941 adherents comprising 15.04% of the population. This was an increase of 4,217 persons. Those considered “unclaimed” should, again, be noted as well, with 51,533 non-adherents comprising 55.61% of the population, which increased from 1980.

There were three changes in proportional representation of the religious groups in the Parkersburg-Vienna MSA from 1980 to 2010 that were larger than 5.0 percentage points. First, there was a -11.21% decrease in the number of residents who identify as “Mainline Protestant” which included 34,028 persons, or 34.52% in 1980 to 21,601 persons, or 23.31%, in 2010. Second, there was a 5.24% increase in the number of residents who are categorized as “Unclaimed” which included 49,645 persons, or 50.37%, in 1980 to 51,533 persons, or 55.61%, in 2010. Lastly, there was a 5.17% increase in the number of residents who identify as “Evangelical Protestant” which included 9,724 persons, or 9.87% in 1980 to 13,941 persons, or 15.04% in 2010.

B. Households:

The following table highlights the changes in the number of households and population in the area from the Year 2010 to the Year 2017.

Table II-4 Population Change for the years 2010, 2015, and 2017

Year	HOUSEHOLDS		POPULATION	
	#	Change	#	Change
2010	13,965	-	31,742	-
2015	13,467	-3.6%	31,133	-1.9%
2017	13,104	-2.7%	30,596	-1.7%

Source: 2006-2010, 2008-2012, 2013-2017 ACS

Household Tenure

According to the 2008-2012 American Community Survey estimates, there were 15,595 housing units in the City of Parkersburg. Of these housing units, 13,672 (87.7%) were occupied and 1,923 (12.3%) were vacant. Of the occupied housing units, 8,524 (62.3%) were owner-occupied and 5,148 (37.7%) were renter-occupied.

According to the 2017 American Community Survey estimates, the number of housing units decreased to 15,076. Of these housing units, 13,104 (86.9 percent) were occupied and 1,972 (13.1 percent) were vacant. Of the occupied housing units, 7,994 (61%) were owner-occupied and 5,110 (39%) were renter-occupied.

From 2008 to 2017 there was an estimated 519 unit decrease in the total number of housing units. There was a 568 unit decrease (4.1 percent) in

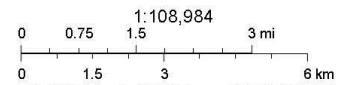
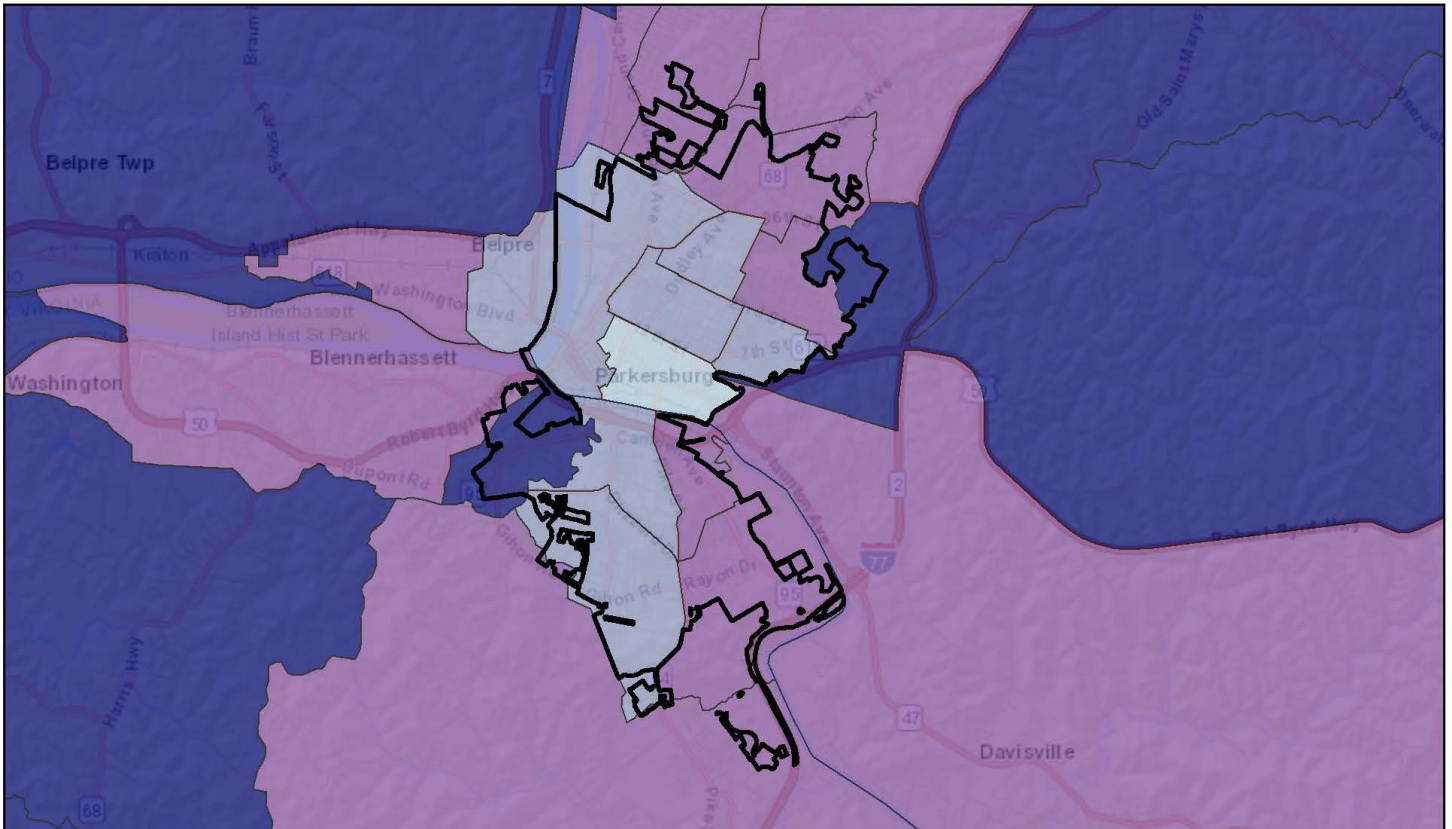
the number of occupied units, and a 49 unit increase (2.5 percent) in the number of vacant units. The number of owner-occupied units decreased by 530 units (10.3 percent) and the number of renter-occupied units decreased by 38 units (0.7 percent).

The following table and maps illustrate the concentrations of owner-occupied and renter-occupied housing units. Higher concentrations of a particular housing type are indicated by a darker color. In Parkersburg, owner-occupied units are concentrated toward the outskirts of the city and renter-occupied units are located in the city center.

Table II-5 Housing Tenure by Census Tract

Census Tract	Occupied Housing Units	Owner Occupied Housing Units	Percent Owner Occupied Housing Units	Renter Occupied Housing Units	Percent Renter Occupied Housing Units
Census Tract 1	1,538	997	64.8%	541	35.2%
Census Tract 101.01	842	717	85.2%	125	14.8%
Census Tract 105.02	2,015	1,321	65.6%	694	34.4%
Census Tract 106.02	1,757	1,330	75.7%	427	24.3%
Census Tract 107.02	3,315	2,439	73.6%	876	26.4%
Census Tract 110	1,306	615	47.1%	691	52.9%
Census Tract 3	1,149	715	62.2%	434	37.8%
Census Tract 4	1,028	839	81.6%	189	18.4%
Census Tract 5	1,617	988	61.1%	629	38.9%
Census Tract 7.01	1,239	464	37.4%	775	62.6%
Census Tract 7.02	696	427	61.4%	269	38.6%
Census Tract 8.01	619	402	64.9%	217	35.1%
Census Tract 8.02	1,504	996	66.2%	508	33.8%
Census Tract 9.01	593	306	51.6%	287	48.4%
Census Tract 9.02	581	476	81.9%	105	18.1%
Census Tract 9.03	1,908	1,102	57.8%	806	42.2%

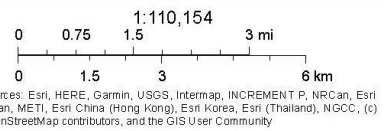
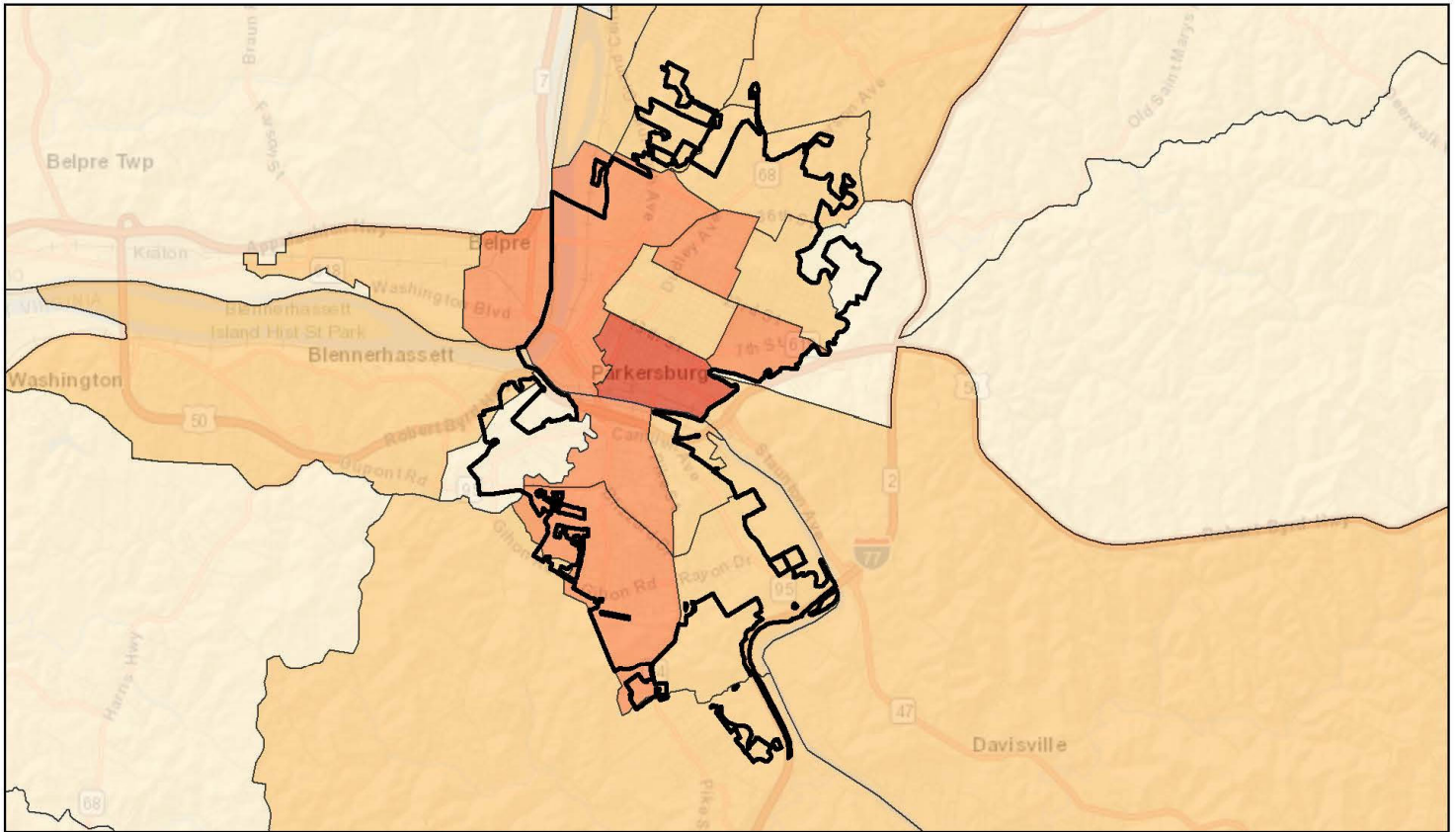
Percent Owner Occupied Housing



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Source: HUD CPD Maps

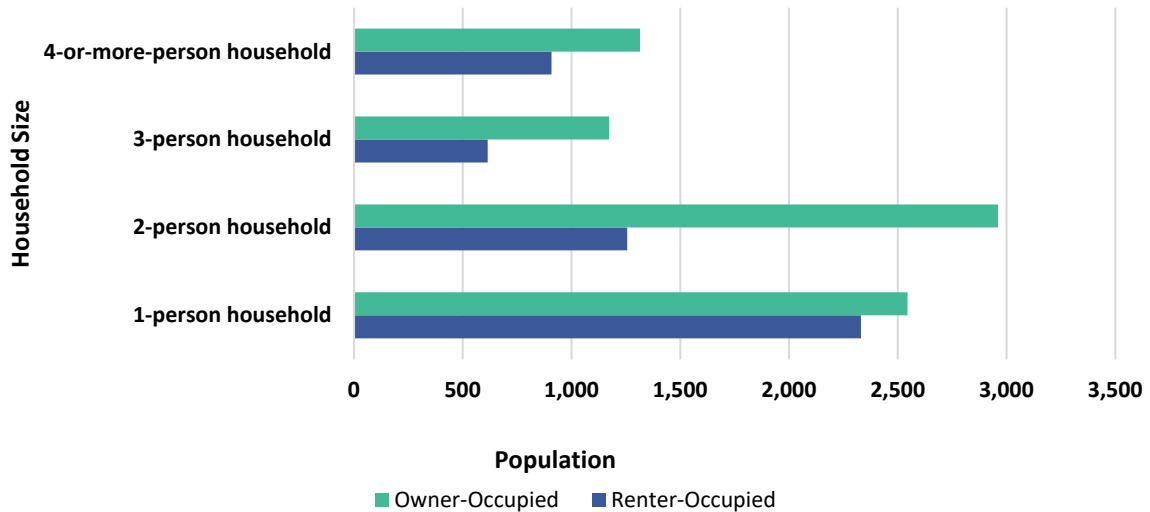
Percent Renter Occupied Housing



Source: HUD CPD Maps

In 2010, the average household size was 2.23 persons and the average family size was 2.86 persons. In 2015, the average household size was 2.28 persons and the average family size was 2.98 persons. In 2017, there was an increase in the average household size to 2.3 persons and the average family size was 3.00 persons.

Chart II-3 Household Tenure by Size in Parkersburg



Source: 2013-2017 ACS

While owner-occupancy rates are declining, in the urban city, there still is a healthy balance between owner-occupied and renter-occupied housing units. The number of households has been slightly decreasing from 2010 to 2017 at the same time as the population has also slightly decreased. The decrease in households and decrease in population tend to balance each other. The housing supply has also dwindled due to blighting conditions and the increase in vacant units.

Household Tenure by Race and Ethnicity

The following table compares homeowners and renters by race and ethnicity in Parkersburg. White households represent 96% of all households, 98.3% of homeowners, and 92.3% of renters. Black or African American households represent 2.1% of all households, 0.6% of homeowners, and 3.6% of renters. Hispanic or Latino households represent 0.6% of all households, 0.1% of homeowners, and 1.3% of renters.

Table II-6 Household Tenure by Race and Ethnicity in the City of Parkersburg

Cohort	2013-2017 ACS	
	Owner	Renter
Householder who is White alone	98.3%	92.3%
Householder who is Black or African American alone	2.1%	0.6%
Householder who is American Indian and Alaska Native alone	0%	0.2%
Householder who is Asian alone	0.1%	0.2%
Householder who is Native Hawaiian and Other Pacific Islander alone	0%	0.1%
Householder who is some other race alone	0%	0%
Householder who is two or more races	0.3%	1.1%
Householder who is Hispanic or Latino	0.1%	1.3%

Source: 2013-2017 ACS

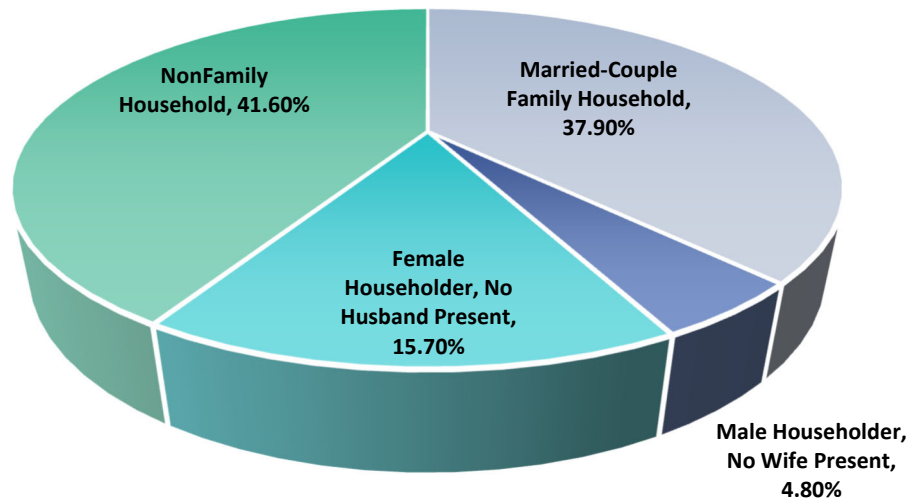
Homeownership rates continue to slightly decline in the City. Homeowners represented 62.3% (8,524 households) of all households in 2012 and 61% (7,994 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 37.7% (5,148 households) of all households in 2012 and 39% (5,110 households) of all households in 2017. There was a slight change in tenure, with 1.3% of homeowners becoming renters.

Families

In 2012, there were 13,672 households in Parkersburg. There were 7,880 family households, and 5,792 non-family households. A non-family household is defined as a householder living alone or with others not related by family. Married-couple family households comprised 40.2% (5,490 families) of all households. Non-family households comprised 42.4% (5,792) of all households. Male householder, with no wife present, family households accounted for 4.3% (592 families) and female householder, no husband present, family households comprised 13.2% of all households (1,792 families). The average household size was 2.26 persons, while the average family size was 2.95 persons.

In 2017, there were 13,104 households, of which 7,652 were family households (58.4%) and 5,452 (41.6% households) were non-family households. The total number of households in Parkersburg decreased by 568 units from 2012 to 2017. The total number of non-family households decreased by 340 units (5.9 percentage point decrease). In 2017, non-family households comprised 41.6% of all households, married-couple family households comprised 37.9% of all households, female householders with no husband present comprised 15.7% of all households, and male householders with no wife present comprised 4.8% of all households in the City. The average household size for Parkersburg was 2.3 persons in 2017, and the average family size was 3.0 persons. Parkersburg’s average household size was slightly lower than the national average of 2.6 and the West Virginia average of 2.4. Parkersburg’s average family size was lower than the national average of 3.2, and equal to West Virginia’s average family size of 3.0. The chart below illustrates the breakdown of households by type in Parkersburg as of 2017 using data from the 2013-2017 ACS.

Chart II-4 FY 2017 Households in Parkersburg



Source: 2013-2017 ACS

C. Income and Poverty:

Household Income

The median household income for the State of West Virginia increased by 3.5% from \$42,019 in 2012 to \$43,469 in 2017.

The median household income for Wood County increased by 2.9% over the same time period from \$42,857 in 2012 to \$44,115 in 2017.

The median household income in Parkersburg increased by 11.1% (\$3,631 increase) over the same time period from \$32,783 in 2012 to \$36,414 in 2017. The percent increase in median household income in Parkersburg is almost three times greater than the State of West Virginia, and almost four times greater than Wood County, though the median household income in Parkersburg is still lower than the median household income in Wood County and the State of West Virginia.

The following table compares the distribution of household income according to the 2008-2012 the 2013-2017 American Community Survey.

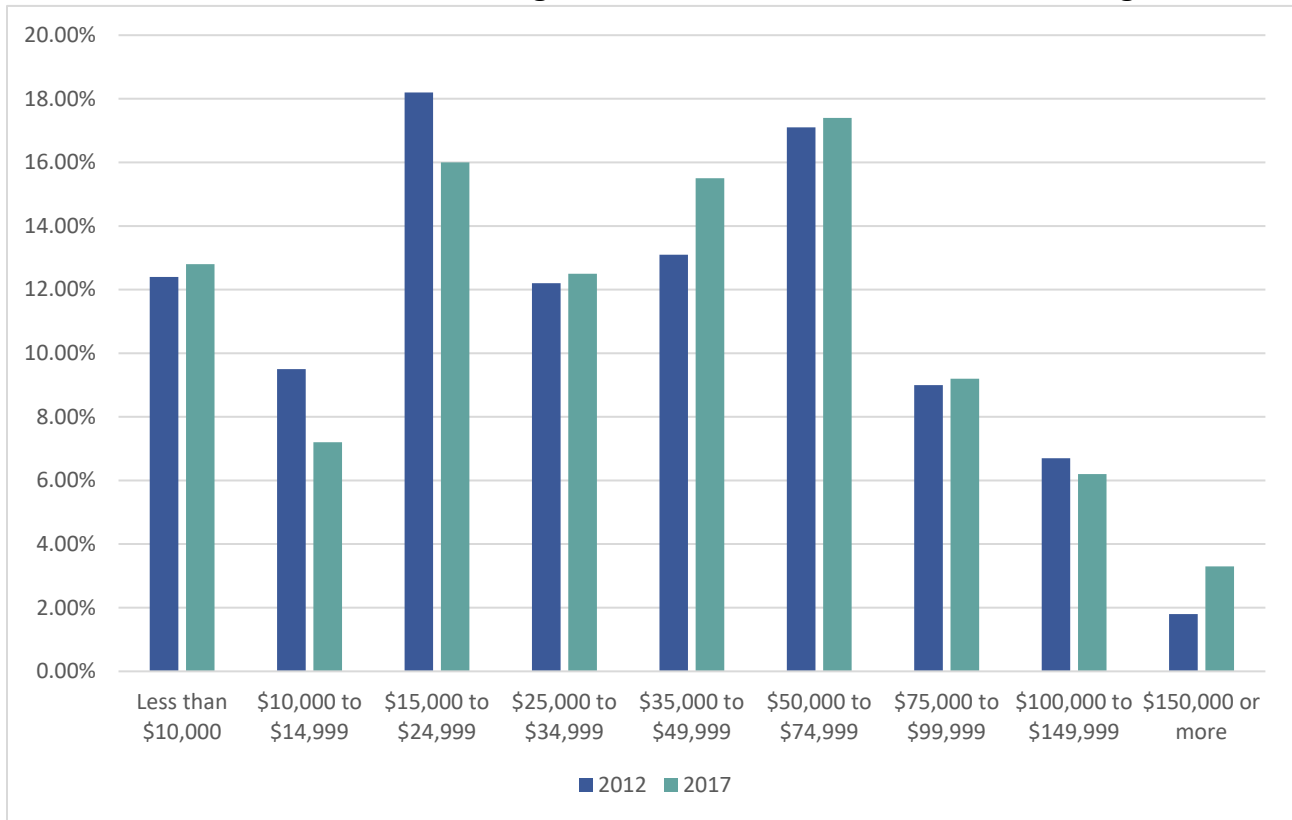
Table II-7 Household Income in Parkersburg, WV

Items	2008-2012 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	13,672	100%	13,104	100%
Less than \$10,000	1,693	12.4%	1,679	12.8%
\$10,000 to \$14,999	1,294	9.5%	940	7.2%
\$15,000 to \$24,999	2,485	18.2%	2,097	16%
\$25,000 to \$34,999	1,670	12.2%	1,633	12.5%
\$35,000 to \$49,999	1,796	13.1%	2,026	15.5%
\$50,000 to \$74,999	2,344	17.1%	2,277	17.4%
\$75,000 to \$99,999	1,231	9%	1,204	9.2%
\$100,000 to \$149,999	915	6.7%	819	6.2%
\$150,000 or more	244	1.8%	429	3.3%
Median Household Income	\$32,783	-	\$36,414	-

Source: 2008-2012 and 2013-2017 ACS

Chart II-5 is a visual representation of the preceding table's percentages.

Chart II-5 Percentage of Household Income in Parkersburg, WV



The U.S. Department of Housing and Urban Development (HUD) determines median incomes and based on that it sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 Project-Based, Section 8 Housing Choice Voucher, Section 202 Housing for the Elderly, and Section 811 Housing for Persons with Disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The estimated Median Income for a family of four in the City of Parkersburg was \$61,000 for 2019.

The following table identifies the FY 2019 HUD Income Limits applicable to the City of Parkersburg which is a part of the Parkersburg-Vienna, WV MSA

Table II-8 FY 2019 Income Limits for Parkersburg-Vienna, WV MSA

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$34,150	\$36,500	\$38,850
Very Low (50%) Income Limits	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
Low (80%) Income Limits	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150

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

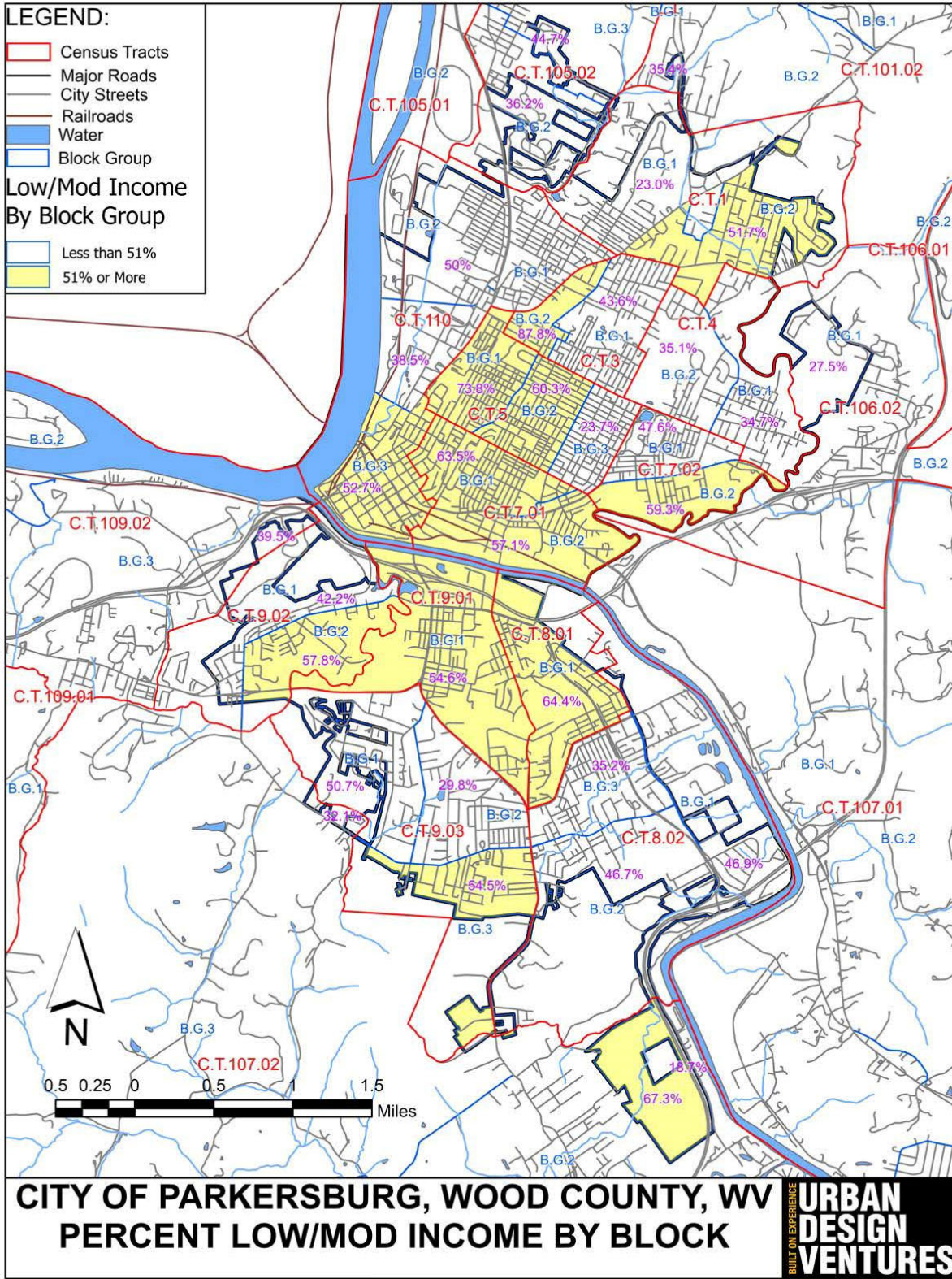
On February 14, 2019, HUD issued Notice CPD-19-02 which updated the Low- and Moderate-Income Summary Data (LMISD) based on the American Community Survey 2011-2015 5-year estimates (2015 ACS). This data replaced the prior LMISD based on the American Community Survey, 2006-2010, 5-year estimates (2010 ACS) for the purposes of demonstrating compliance with the CDBG National Objective of principally benefitting low- and moderate-income persons on an area basis (“Area Benefit” or LMA). The following Table II-9, highlights the current low- and moderate-income population in the City of Parkersburg. The block groups that have a population of more than 51% low- and moderate-income are **highlighted and shown in bold**. The City of Parkersburg has an overall low- and moderate-income population percentage of 46.99%.

Table II-9 Low- and Moderate-Income Population FY 2019 for Parkersburg, WV

PLACE	COUNTY	CT	BG	LMI	TOT POP	PERCENT
Parkersburg	Wood	100	1	270	1,170	23.08%
Parkersburg	Wood	100	2	1,235	2,385	51.78%
Parkersburg	Wood	300	1	980	2,245	43.65%
Parkersburg	Wood	300	2	325	370	87.84%
Parkersburg	Wood	400	1	400	1,150	34.78%
Parkersburg	Wood	400	2	380	1,080	35.19%
Parkersburg	Wood	500	1	990	1,340	73.88%
Parkersburg	Wood	500	2	945	1,565	60.38%
Parkersburg	Wood	500	3	270	1,135	23.79%
Parkersburg	Wood	701	1	1,455	2,290	63.54%
Parkersburg	Wood	701	2	200	350	57.14%
Parkersburg	Wood	702	1	355	745	47.65%
Parkersburg	Wood	702	2	430	725	59.31%
Parkersburg	Wood	801	1	1,015	1,575	64.44%
Parkersburg	Wood	802	1	340	725	46.90%
Parkersburg	Wood	802	2	680	1,455	46.74%
Parkersburg	Wood	802	3	495	1,405	35.23%
Parkersburg	Wood	901	1	795	1,455	54.64%
Parkersburg	Wood	902	1	355	840	42.26%
Parkersburg	Wood	902	2	330	570	57.89%
Parkersburg	Wood	903	1	870	1,715	50.73%
Parkersburg	Wood	903	2	375	1,255	29.88%
Parkersburg	Wood	903	3	695	1,275	54.51%
Parkersburg	Wood	10102	2	335	945	35.45%
Parkersburg	Wood	10502	2	350	965	36.27%
Parkersburg	Wood	10502	3	970	2,170	44.70%
Parkersburg	Wood	10602	1	320	1,160	27.59%
Parkersburg	Wood	10702	2	990	1,470	67.35%
Parkersburg	Wood	10702	3	670	2,085	32.13%
Parkersburg	Wood	11000	1	830	2,155	38.52%
Parkersburg	Wood	11000	2	410	820	50.00%
Parkersburg	Wood	11000	3	145	275	52.73%

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

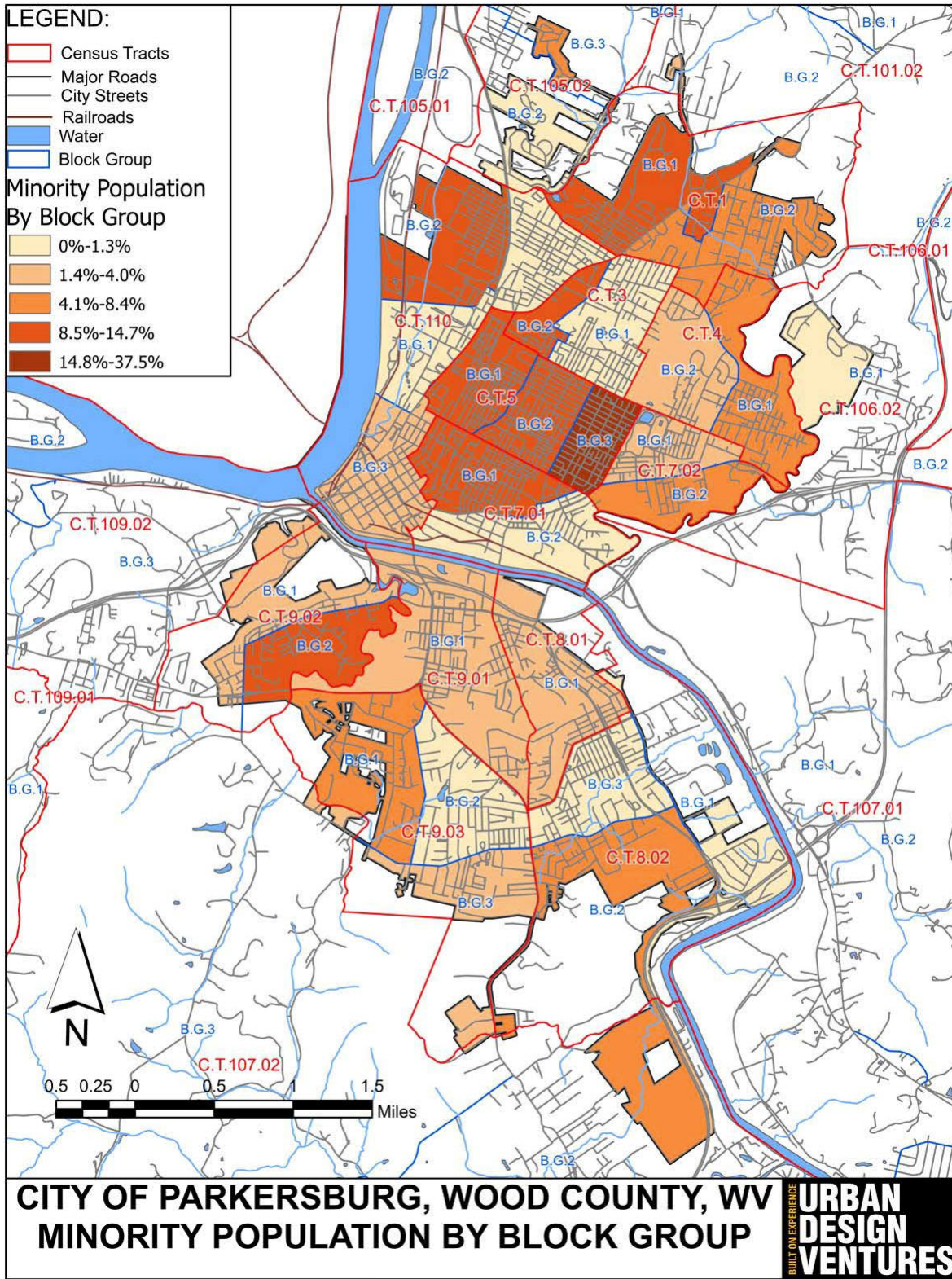
Low- and Moderate-Income Population for Parkersburg



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

The low- and moderate-income census tracts are generally located in the central portion of the City, with some tracts in the North and South. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the central sections of the City.

Percent Minority Population for Parkersburg



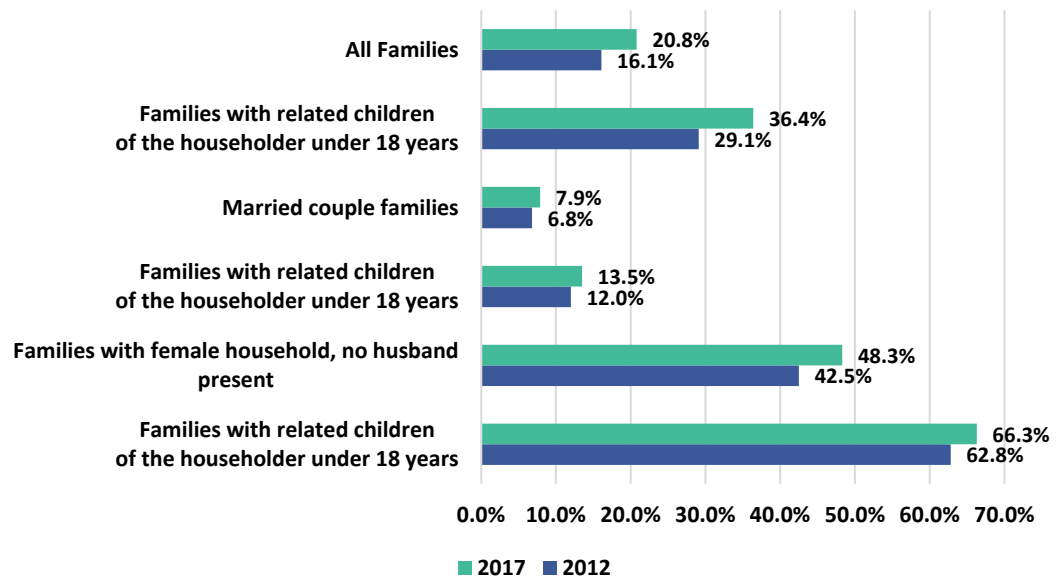
Family and Household Poverty

The percentage of families living in poverty experienced an increase from 16.1% in 2012 to 20.8 % in 2017, according to ACS estimates. In contrast, the last section on household income shows that the Median Household income increased, and there was a similar increase in high-income households. All families with related children under the age of 18 whose income was below poverty level was 29.1% in 2010 and 36.4% in 2017, according to ACS estimates.

There was an increase in all people whose income level was below poverty level from 21.5 % in 2012 to 25.2% in 2017, according to ACS estimates. Individuals under the age of 18 whose income was below the poverty level was 32.4% in 2000 and 39.4% in 2017, according to ACS estimates. This could be due to stagnant wages and rising cost of living and government thresholds to determine poverty.

City of Parkersburg poverty statistics for families with children are highlighted in the following chart.

Chart II-6 Percentage of Families and Households in Poverty in Parkersburg



Source: 2008-2012 and 2013-2017 ACS

In Parkersburg, the percentage of all families living in poverty experienced an increase from 16.1% in 2012 to 20.8% in 2017. In the United States, there was a decrease from 10.9% in 2012 to 10.5% in 2017. The percentage of female-headed householders with no husband present and with children

under 18 years in poverty was 62.8% in 2012 and increased to 66.3% in 2017 in the City, whereas the percentage of female-headed householders with no husband present and with children under 18 years in poverty for the United States was 39.1% in 2012 and decreased to 38.7% in 2017. The number of single female-headed households in poverty in the City continues to rise.

Occupation

In 2012, (according to 2008-2012 Estimates) the total number of eligible workers (population 16 years and over) in Parkersburg was 25,834 persons. In 2012, 14,498 persons (56.1 percent of eligible workers) were in the labor force and 1,445 persons (5.6 percent of eligible workers) in the work force were unemployed.

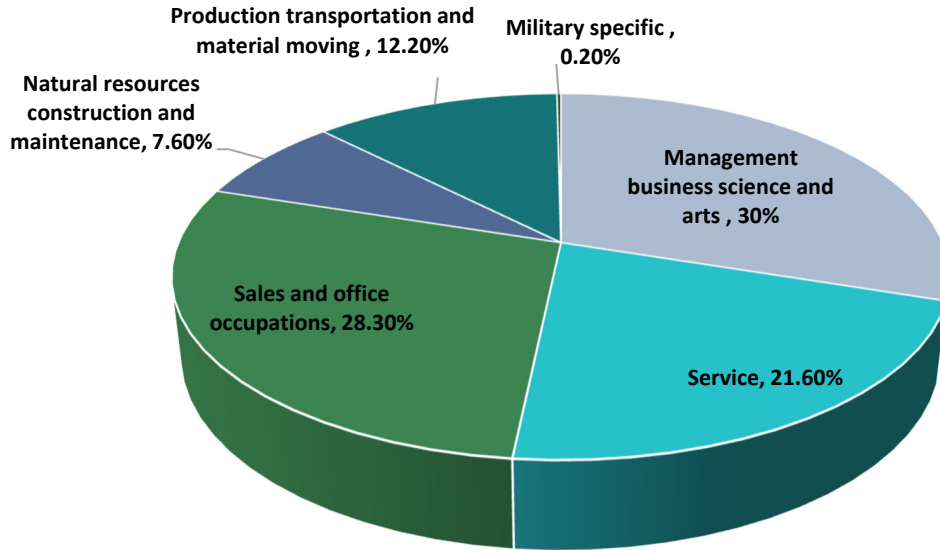
In 2017, (according to 2017 ACS Estimates) the total number of eligible workers (population 16 years and over) in Parkersburg was 24,578 persons. In 2017, 13,129 persons (53.4 percent) of eligible workers were in the labor force and 1,042 persons (4.2 percent) of eligible workers in the work force were unemployed.

The 2013-2017 American Community Survey estimated that 41.3 percent, or 5,411 households in Parkersburg received income from Social Security. That is slightly below the estimate for West Virginia (41.5%) and above the National estimate (31.2%). The mean Social Security Income for 2017 for Parkersburg was \$17,131.

Workers in 2017 had a mean travel time to work of only 17.8 minutes. This means that most workers are employed close to home.

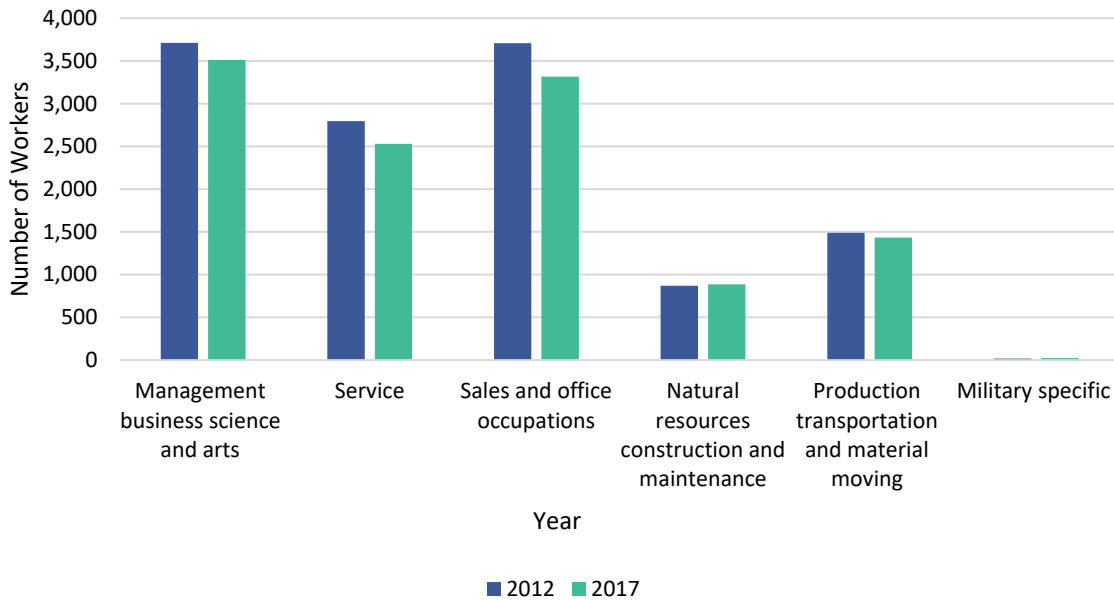
The following charts outline the distribution of Parkersburg workers by occupation.

Chart II-7 Occupations in Parkersburg



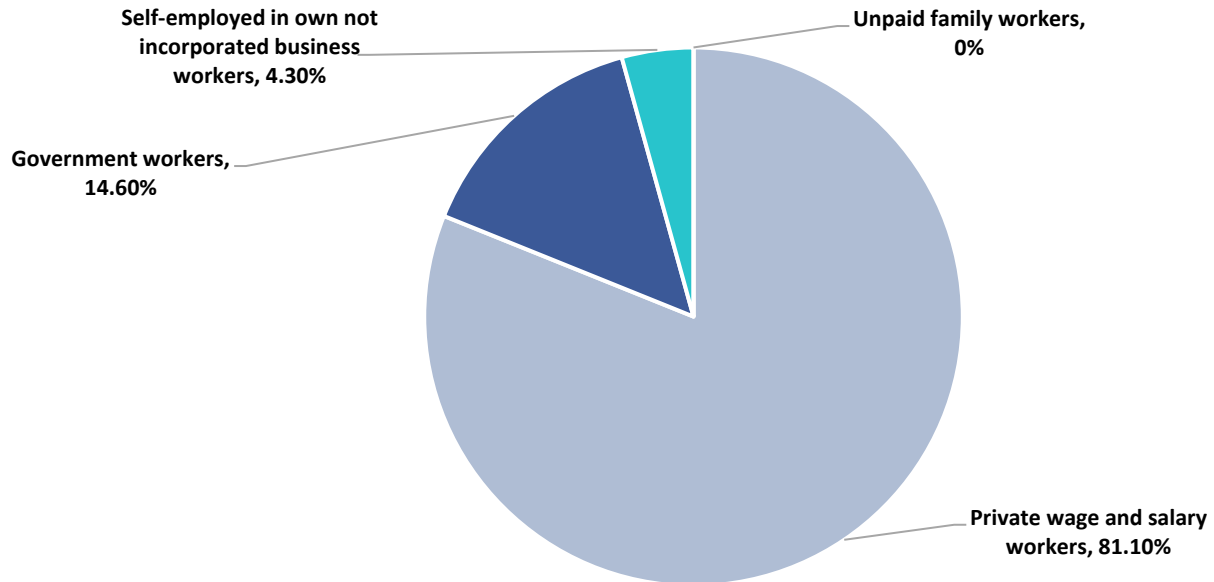
Source: 2013-2017 ACS

Chart II-8 Worker Distribution by Occupation in Parkersburg



Source: 2008-2012 and 2013-2017 ACS

Chart II-9 Worker Class in Parkersburg

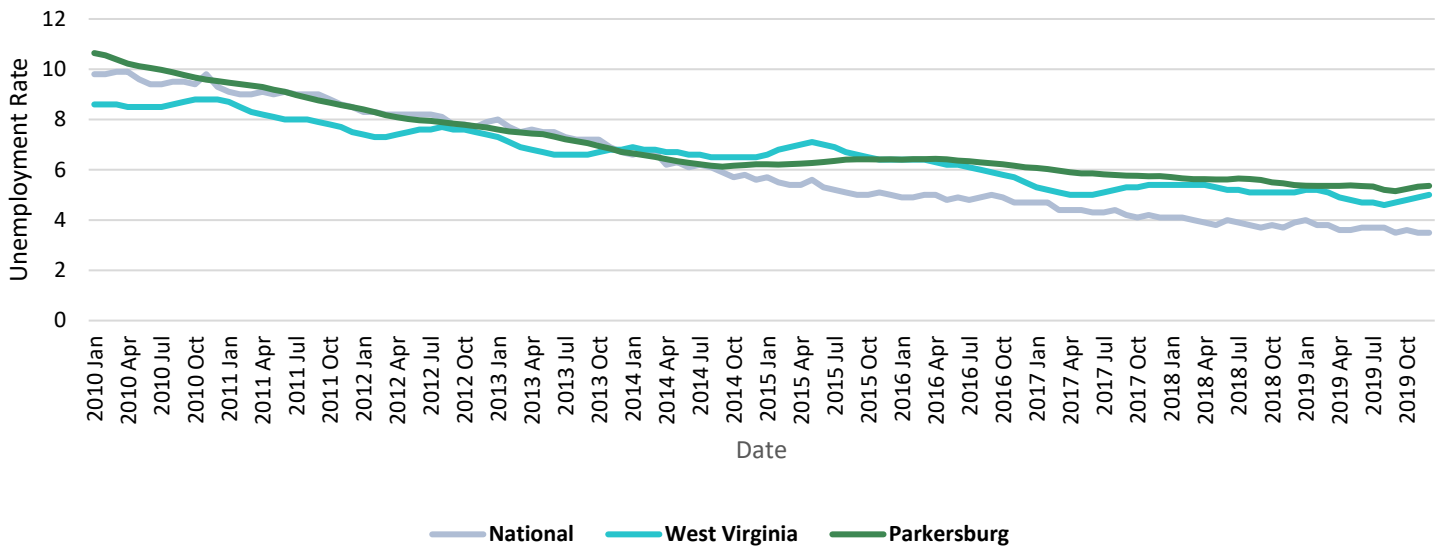


Source: 2013-2017 ACS

Unemployment Rate

The latest unemployment data covers the period of January 2010 to December 2019. The following chart illustrates the City’s unemployment rate. The unemployment rate for the City of Parkersburg is represented by the green line. The City of Parkersburg data was not seasonally adjusted, so manual adjustment was required. The unemployment rate for the State of West Virginia is represented by the blue line. The State data was provided by the Bureau of Labor Statistics, as seasonally adjusted, so manual adjustment was not required for comparison. The national unemployment rate is represented by the grey “National” line. The national data was provided by the Bureau of Labor Statistics, as seasonally adjusted, so manual adjustment was not required for comparison.

Chart II-10 City of Parkersburg Unemployment Rate



Source: Bureau of Labor Statistics

Beginning in October 2013, the City of Parkersburg’s unemployment rate began to diverge from the National Unemployment Rate. The City of Parkersburg’s unemployment rate effectively plateaued, hovering a few tenths of a percent on either side of 6.0% until October 2015, while the National Unemployment Rate steadily decreased. Parkersburg’s unemployment rate was almost always higher than the state of West Virginia and the national average, however it more-or-less followed the same trend patterns as the state and national rates.

The trends suggest that since October 2013, the unemployment rate in the State of West Virginia and in the City of Parkersburg was higher than the National Unemployment Rate. Unemployment rates in West Virginia and the City of Parkersburg remained higher than the National Average through October 2019, suggesting that Parkersburg might not be benefiting from pro-growth policies as the compared regions.

D. Housing Profile:

Housing Profile

The majority (85.3% or 12,861 units) of the City of Parkersburg’s housing stock was built prior to 1970, predating the Federal ban on the use of lead-based paint in homes. The largest grouping (28.6 percent or 4,308 units) of the City of Parkersburg’s housing stock was built prior to 1939.

The following Table II-10 illustrates details the year that housing structures were built in the City of Parkersburg by the time of the 2013-2017 ACS.

Table II-10 Year Structure Built in Parkersburg

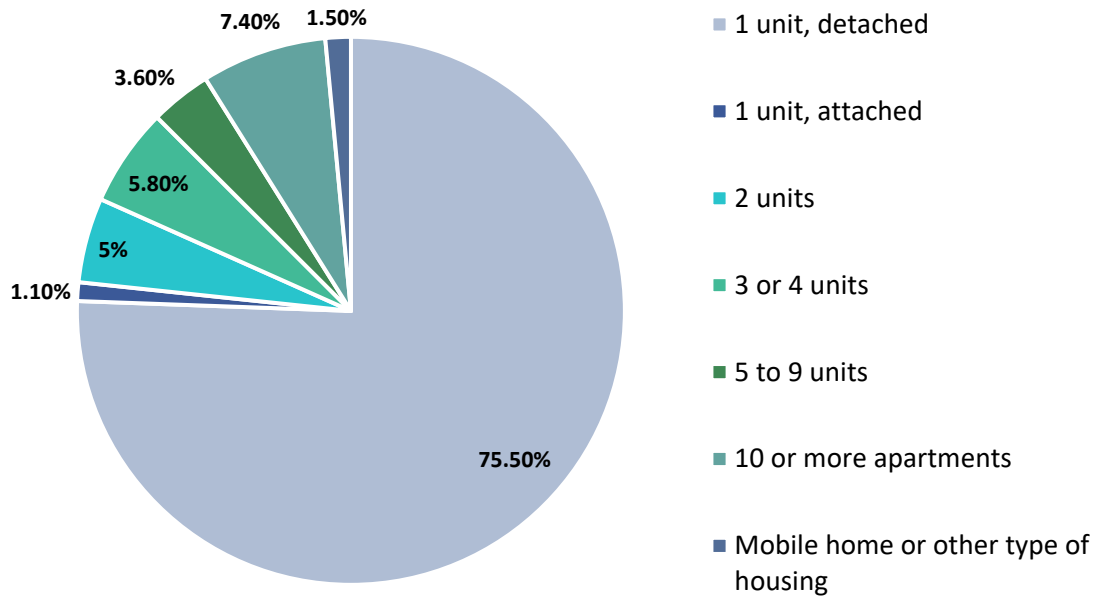
Year Structure Built	Number	Percentage
Built 2014 or Later	9	0.1%
Built 2010 to 2013	34	0.2%
Built 2000 to 2009	545	3.6%
Built 1990 to 1999	629	4.2%
Built 1980 to 1989	998	6.6%
Built 1970 to 1979	1,644	10.9%
Built 1960 to 1969	2,114	14%
Built 1950 to 1959	2,993	19.9%
Built 1940 to 1949	1,802	12%
Built 1939 or earlier	4,308	28.6%
Total	15,076	100.0%

Source: 2013-2017 ACS

The majority of housing units in the City of Parkersburg are single-family detached houses which comprise 53.4 percent (15,626 units) of all housing units.

The following pie chart illustrates the composition of the housing stock in the City of Parkersburg as of 2017.

Chart II-11 Housing Units in Parkersburg, WV



Source: 2013-2017 ACS

The City has experienced a major overall decrease in the total number of new housing units constructed in Parkersburg since 1980. A total of 85.4% of the City’s housing units were constructed before 1980.

There were no 5+ housing units built after the year 2010, though a recent high of 35 single-family units were built in 2016. The year with the overall highest number of permit units was 2010 and the year with the highest number of single-family units was 2016. The years preceding the 2008-2009 housing crash are vastly different from the post-crash years. There were spikes in building permits issued in 2010 (52 units, which were mainly multi-family housing) and in 2016 (35 units of single-family housing as part of the Reserve at Edison Hill apartments project). The number of building permits averaged 20 permits issued per year from 2000 to 2018 based on the spikes in the number of permits issued. However, the actual average of permits dropped to 13.8 units per year from 2010 until 2018. In general, this data

would suggest that the City of Parkersburg housing market has still not recovered from the 2008-2009 housing market collapse.

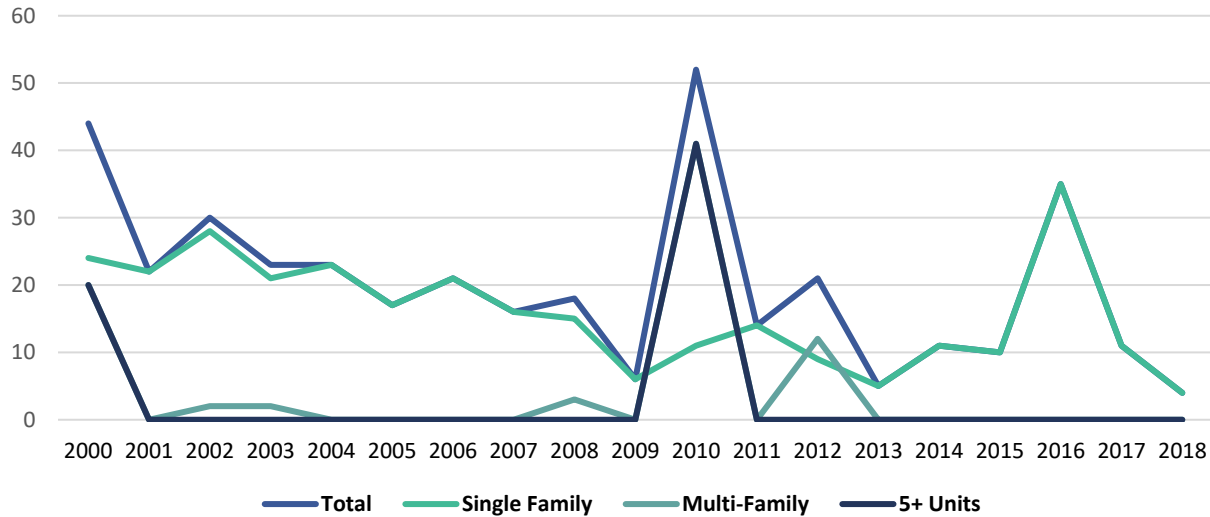
The following table and chart illustrate data on the number of permits for residential construction issued by the City of Parkersburg.

Table II-11 Units Authorized by Building Permits Parkersburg

YEAR	Total	Single Family	Multi-Family	5+ Units
2000	44	24	20	20
2001	22	22	0	0
2002	30	28	2	0
2003	23	21	2	0
2004	23	23	0	0
2005	17	17	0	0
2006	21	21	0	0
2007	16	16	0	0
2008	18	15	3	0
2009	6	6	0	0
2010	52	11	41	41
2011	14	14	0	0
2012	21	9	12	0
2013	5	5	0	0
2014	11	11	0	0
2015	10	10	0	0
2016	35	35	0	0
2017	11	11	0	0
2018	4	4	0	0

Source: SOCDs Building Permits Database, HUD

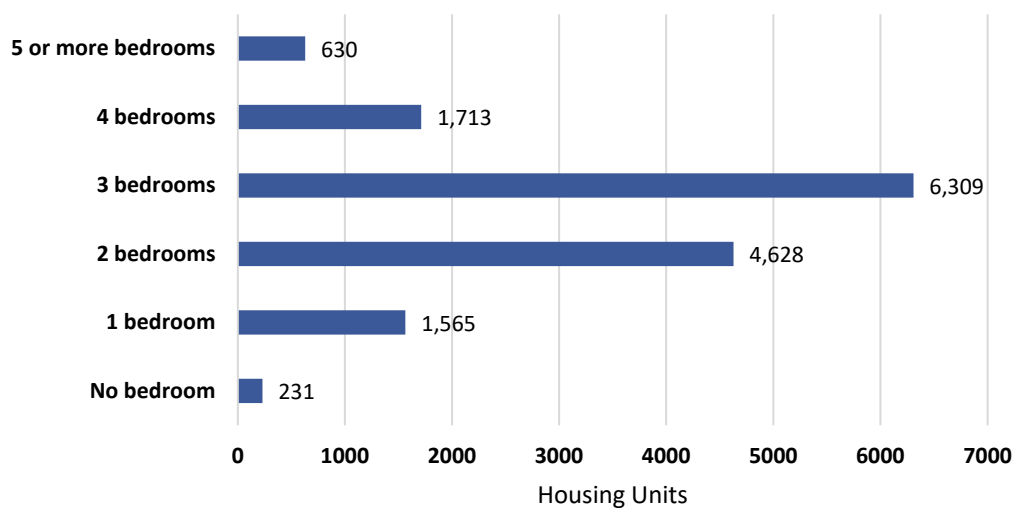
Chart II-12 Units Authorized by Building Permits - Parkersburg



Source: SOCDs Building Permits Database, HUD

According to the 2013-2017 American Community Survey, 4.2% (630) of the City’s housing stock are 5 or more bedroom units; 11.4% (1,713) of the City’s housing stock are 4 bedroom units; 41.8% (6,309) of City’s housing stock are 3 bedroom units; 30.7% (4,628) of the City’s housing stock are two-bedroom units; and 10.4% (1,565) of the City’s housing stock are 1 bedroom units. 37.2% of all households in the City consist of 1 person, and furthermore, 32.2% of all households consist of 2 persons.

Chart II-13 Housing Units by Bedroom Count



E. Housing Costs:

Owner Costs

The U.S. Census Bureau defines selected monthly housing costs as the sum of payments for mortgages; deeds of trust; contracts to purchase or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. The median monthly housing cost for owner-occupied households was \$590 in 2012 and it decreased to \$562 in 2017. The median monthly housing cost for owner-occupied households decreased by -4.7 percent, which is \$-28, from 2012 to 2017. Dollar amounts have been adjusted for inflation.

The following table illustrates selected monthly owner costs in 2012 and 2017.

Table II-12 Monthly Owner Costs in Parkersburg

Monthly Owner Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	8,524	100%	7,994	100%
Less than \$200	491	5.8%	484	6.1%
\$200 to \$299	1,384	16.2%	1,379	17.3%
\$300 to \$399	1,161	13.6%	1,062	13.3%
\$400 to \$499	594	7%	718	9%
\$500 to \$599	704	8.3%	573	7.2%
\$600 to \$699	644	7.6%	726	9.1%
\$700 to \$799	749	8.8%	677	8.5%
\$800 to \$899	778	9.1%	555	6.9%
\$900 to \$999	412	4.8%	388	4.9%
\$1,000 to \$1,499	1,153	13.5%	1,089	13.6%
\$1,500 to \$1,999	374	4.4%	200	2.5%
\$2,000 or more	80	0.9%	143	1.8%
No Cash Rent				
Median (dollars)	\$590		\$562	

Source: 2008-2012 and 2013-2017 American Community Survey

The following Table II-13 illustrates monthly housing costs for owner-occupied households as a percentage of household income in 2012 and 2017 according to the 2008-2012 and the 2013-2017 ACS.

Table II-13 Monthly Owner Costs as a Percentage of Household Income in Parkersburg

Owner Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	8,524	62.3%	7,994	61.0%
Less than \$20,000	1,406	16.5%	1,126	14.1%
Less than 20 percent	247	2.9%	218	2.7%
20 to 29 percent	298	3.5%	178	2.2%
30 percent or more	861	10.1%	730	9.1%
\$20,000 to \$34,999	1,730	20.3%	1,575	19.7%
Less than 20 percent	801	9.4%	705	8.8%
20 to 29 percent	460	5.4%	412	5.2%
30 percent or more	477	5.6%	458	5.7%
\$35,000 to \$49,999	1,381	16.2%	1,264	15.8%
Less than 20 percent	844	9.9%	875	10.9%
20 to 29 percent	426	5%	268	3.4%
30 percent or more	111	1.3%	121	1.5%
\$50,000 to \$74,999	1,858	21.8%	1,812	22.7%
Less than 20 percent	1,424	16.7%	1,562	19.5%
20 to 29 percent	375	4.4%	181	2.3%
30 percent or more	60	0.7%	69	0.9%
\$75,000 or more	2,080	24.4%	2,096	26.2%
Less than 20 percent	1,926	22.6%	1,952	24.4%
20 to 29 percent	136	1.6%	124	1.6%
30 percent or more	17	0.2%	20	0.3%
No cash rent	-	-	-	-

Source: 2008-2012 and 2013-2017 American Community Survey

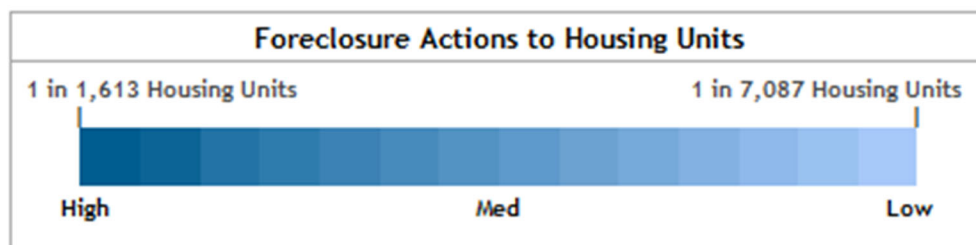
HUD defines a housing cost over-burden as a household that pays **over 30** percent of its monthly income on housing costs. In 2012, 17.9 percent (1,526 units) of owner-occupied units were cost over-burdened. In the next

5 years, 17.5 percent (1,398 units) of owner-occupied households in 2017 were cost-burdened.

Foreclosures

According to RealtyTrac, the City of Parkersburg had 23 properties in some stage of foreclosure in March 2020; a foreclosure rate of 1 in every 3,177 housing units. In January 2020, the number of properties that received a foreclosure filing in Parkersburg was 133% higher than the same time last year. During the past twelve months, foreclosures have averaged 5.4 with a high of 11 foreclosures in September 2019 and a low of 2 foreclosures in April 2019.

Foreclosure Actions to Housing Units in Parkersburg and Surrounding Communities



Source: www.realtytrac.com

Renter Costs

The median monthly housing cost for renter-occupied households was \$586 in 2012; and increased to \$630 in 2017. The median monthly housing cost for renter-occupied households increased by 7.5 percent, or \$44, from 2012 to 2017. Dollar amounts are adjusted for inflation.

The following Table II-14 illustrates selected monthly renter costs in 2012 and 2017.

Table II-14 Selected Monthly Renter Costs in Parkersburg

Monthly Renter Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	5,148	100.0%	5,110	100.0%
Less than \$500	1,532	29.8%	1,318	25.7%
\$500 to \$999	2,978	57.9%	2,963	58.00%
\$1,000 to \$1,499	284	5.5%	324	6.3%
\$1,500 to 2,000	0	0%	99	1.9%
\$2,000 or more	0	0%	16	0.30%
No Cash Rent	354	6.9%	390	7.6%
Median (dollars)	586		630	

Source: 2008-2012 Census and 2013-2017 American Community Survey

The following Table II-15 illustrates housing costs for renter-households in 2012 and 2017 according to the 2008-2012 and 2013-2017 ACS.

Table II-15 Selected Monthly Renter Costs as a Percentage of Household Income in Parkersburg

Renter Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	5,148	37.7%	5,110	39%
Less than \$20,000	2,436	17.8%	1,954	14.9%
Less than 20 percent	128	0.9%	28	0.2%

20 to 29 percent	273	2%	219	1.7%
30 percent or more	2,035	14.9%	1,707	13%
\$20,000 to \$34,999	1,114	8.1%	1,080	8.2%
Less than 20 percent	144	1.1%	146	1.1%
20 to 29 percent	355	2.6%	364	2.8%
30 percent or more	615	4.5%	570	4.3%
\$35,000 to \$49,999	356	2.6%	696	5.3%
Less than 20 percent	180	1.3%	307	2.3%
20 to 29 percent	166	1.2%	293	2.2%
30 percent or more	10	0.1%	96	0.7%
\$50,000 to \$74,999	446	3.3%	447	3.4%
Less than 20 percent	365	2.7%	331	2.5%
20 to 29 percent	46	0.3%	110	0.8%
30 percent or more	35	0.3%	6	0%
\$75,000 or more	288	2.1%	265	2%
Less than 20 percent	288	2.1%	265	2%
20 to 29 percent	0	0%	0	0%
30 percent or more	0	0%	0	0%
No cash rent				

Source: 2008-2012 and 2013-2017 American Community Survey

Table II-16 Gross Rent as a Percentage of Household Income in Parkersburg

Rental Cost as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	4,640	100%	4,442	100%
Less than 20 percent	1,105	23.8%	1,077	24.2%
20 to 24 percent	335	7.2%	536	12.1%
25 to 29 percent	505	10.9%	450	10.1%
30 to 34 percent	428	9.2%	366	8.2%
35 percent or more	2,267	48.9%	2,013	45.3%
Not computed	508	10.9%	668	15.0%

Source: 2008-2012 and 2013-2017 American Community Survey

HUD defines a housing cost over-burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2012, 58.0 percent (2,695 units) of renter-occupied units were cost over-burdened and

53.6 percent (2,379 units) of renter-occupied households in 2017 were cost over-burdened.

Comparing owner-occupied households and renter-occupied households, in 2012, 17.9 percent (1,526 units) of owner-occupied households were cost over-burdened, whereas 58.0 percent (2,695 units) of renter-occupied households were cost burdened. In 2017, 17.5 percent (1,398 units) of owner-occupied households were cost over-burdened, whereas 53.6 percent (2,379 units) of renter-occupied households were cost over-burdened.

F. Household Housing Problems:

Summary of Housing Needs

There was a -1.1% decrease in the City of Parkersburg population between the 2010 Census and 2011-2015 American Community Survey estimate. The number of households also decreased -3.6% and household income decreased by -6.0%. According to the Bureau of Labor Statistics Consumer Price Index (CPI), prices in 2015 are 2.0% higher than average prices as compared to prices in 2010. The dollar experienced an average increase in inflation rate of 2.15% per year during this same period. This relationship equated to a decrease in housing unit supply and an increase in housing demand. Coupled with a decrease in median household incomes, housing became more expensive in terms of real dollars for the average household in the City. Please note that 2010 Census Data and 2011-2015 American Community Survey Estimates are used because HUD's Integrated Disbursement Information System (IDIS) pre-populated the information. This is of note because the rest of the AI uses 2008-2012 and 2013-2017 ACS Estimates, which show an increase in household income.

Table II-17 General Demographics for the City of Parkersburg

Demographics	Base Year: 2010	Most Recent Year: 2015	% Change
Population	31,742	31,133	-1.9%
Households	13,965	13,467	-3.6%
Median Income	\$33,916	\$31,876	-6.0%

Source: 2006-2010 ACS (Base Year) and 2011-2015 ACS (Most Recent Year)

The following data was provided by the U.S. Department of Housing and Urban Development (HUD) based on the 2011-2015 ACS data. The tables disaggregate households and housing problems based on the area's median household income (HAMFI). Small Family Households are defined

as 2 persons, neither person 62+ years, or 3 or 4 persons; Large Family Households are 5 or more persons.

Table II-18 Household Types

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,780	4,165	6,835	3,385	17,695
Small Family Households	1,344	1,205	2,179	1,269	9,070
Large Family Households	86	209	490	252	1,030
Household contains at least one person 62-74 years of age	572	672	1,822	929	4,297
Household contains at least one person age 75 or older	421	967	1,339	520	1,624
Households with one or more children 6 years old or younger	805	573	1,047	434	1,374

Source: 2011-2015 CHAS

Table II-19 Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	10	0	0	30	35	14	38	0	87
Severely Overcrowded - With >1.51 people per room (and none of the above problems)	8	0	30	0	38	0	0	14	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	35	99	4	183	4	0	45	4	53

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	1,529	528	68	0	2,125	634	464	362	19	1,479
Housing cost burden greater than 30% of income (and none of the above problems)	220	988	910	170	2,288	318	487	784	317	1,906
Zero/negative Income (and none of the above problems)	267	0	0	0	267	194	0	0	0	194

Source: 2011-2015 CHAS

Table II-20 Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	1,599	578	190	4	2,371	669	479	466	25	1,639
Having none of four housing problems	568	1,447	2,203	1,068	5,286	487	1,650	3,980	2,295	8,412
Household has negative income, but none of the other housing problems	267	0	0	0	267	194	0	0	0	194

Source: 2011-2015 CHAS

Table II-21 Cost Burden Greater Than 30% But Less Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	805	537	379	1,721	221	296	487	1,004
Large Related	32	54	109	195	24	43	60	127
Elderly	197	311	239	747	476	447	403	1,326
Other	777	619	289	1,685	281	162	197	640
Total need by income	1,811	1,521	1,016	4,348	1,002	948	1,147	3,097

Source: 2011-2015 CHAS

Table II-22 Cost Burden Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	760	218	39	1,017	177	172	155	504
Large Related	32	44	0	76	24	10	0	34
Elderly	123	77	0	200	232	186	131	549
Other	633	180	29	842	228	94	93	415
Total need by income	1,548	519	68	2,135	661	462	379	1,502

Source: 2011-2015 CHAS

Table II-23 Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	49	35	54	4	142	4	0	35	0	39
Multiple, unrelated family households	0	0	75	0	75	0	0	14	4	18
Other, non-family households	4	0	0	0	4	0	0	10	0	10
Total need by income	53	35	129	4	221	4	0	59	4	67

Source: 2011-2015 CHAS

The greatest housing problem in the City of Parkersburg is housing affordability. According to the 2011-2015 ACS, 44.8% of all renter households are cost burdened by 30% or more and 23.8% of all owner households with a mortgage are cost burdened by 30% or more.

Additional housing problems that were recorded in consultations and citizen comments included handicap accessible housing, availability of senior housing, availability of group homes or communal living arrangement housing, housing density issues, and code compliance for housing. Lower income households and renter households are more likely to be affected by these housing problems.

G. Racial and Ethnic Housing Problems:

Housing needs disaggregated by racial and ethnic cohorts were analyzed to determine if a racial or ethnic group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need is identified when a racial or ethnic group experiences a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one out of the four following

problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost over-burden is over 30%. The following tables comprised of 2011-2015 CHAS and ACS data identify the disproportionate housing needs in the City of Parkersburg.

Table II-24 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,799	511	461
White	2,689	501	446
Black / African American	27	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	0	15

Source: 2011-2015 CHAS

Table II-25 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,539	1,617	0
White	2,414	1,588	0
Black / African American	49	4	0
Asian	29	19	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	25	0	0

Source: 2011-2015 CHAS

Table II-26 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,334	4,508	0
White	2,229	4,338	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	29	70	0
Asian	0	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	4	0	0
Hispanic	45	30	0

Source: 2011-2015 CHAS

Table II-27 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	512	2,883	0
White	506	2,783	0
Black / African American	10	20	0
Asian	0	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Source: 2011-2015 CHAS

The racial/ethnic household composition of the City of Parkersburg according to the 2011-2015 ACS was: 94.8% White; 1.8% Black/African American; 0.3% Asian; 0.3% American Indian Alaska Native; 0.1% Pacific Islander; and 0.7% Hispanic or Latino. There were no disproportionately impacted groups in terms of housing problems. Comparing households across all income groups based on race and ethnicity, the prevalence of housing problems was: 25.94% for White households; 11.98% for Black/African American households; 20.28% for Asian households; 3.59% for American Indian or Alaskan Native households; 7.27% for Hawaiian or Pacific Island households; and 42.04% for Hispanic or Latino households. With such small percentages of non-white households, the numbers tend to be skewed. However, the Hispanic or Latino Households do have the highest percentage of housing problems compared to their percentage as part of the overall households.

Table II-28 0%-30% of Area Median Income

Sever Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,268	1,055	461
White	2,168	1,030	446
Black / African American	27	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	0	15

Source: 2011-2015 CHAS

Table II-29 30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,057	3,097	0
White	991	3,003	0
Black / African American	24	29	0
Asian	29	19	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	10	15	0

Source: 2011-2015 CHAS

Table II-30 50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	656	6,183	0
White	606	5,953	0
Black / African American	25	74	0
Asian	0	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	4	0
Hispanic	25	50	0

Source: 2011-2015 CHAS

Table II-31 80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four severe housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29	3,363	0
White	29	3,243	0
Black / African American	0	30	0
Asian	0	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	0	15	0

A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost over-burden is over 50%. There were no disproportionately impacted groups in terms of severe housing problems. Comparing households across all income groups based on race and ethnicity, the prevalence of severe housing problems was: 12.56% for White households; 7.92% for Black/African American households; 20.28% for Asian households; 0.00% for American Indian or Alaskan Native households; 0.00% for Hawaiian or Pacific Island households; and 26.55% for Hispanic or Latino households. Once again, the Hispanic or Latino households had the greatest percentage of severe cost over-burden and housing problems.

Racial and Ethnic Housing Cost Burden

Housing needs disaggregated by racial and ethnic cohorts were analyzed to determine if a group disproportionately experienced a housing cost burden as compared to the City's overall housing cost burdens. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost over-burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following table evaluates the 2011-2015 CHAS and ACS data, which address housing cost burdens in Parkersburg.

Table II-32 Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	26,893	4,781	3,700	467
White	26,225	4,660	3,498	446
Black / African American	214	54	51	0
Asian	119	0	29	0
American Indian, Alaska Native	53	15	0	0
Pacific Islander	0	4	0	0
Hispanic	110	35	60	15

Source: 2011-2015 CHAS

For the jurisdiction as a whole, 23.7% of all households were cost burdened by 30% or more and 10.3% of all households were cost over-burdened by 50% or more.

The racial/ethnic household composition of the City of Parkersburg according to the 2011-2015 ACS was 94.3% White, 1.6% Black/African American, 0.5% Asian, 0.3% American Indian Alaska Native, 0.1% Native Hawaiian or Other Pacific Islander and 0.9% Hispanic or Latino. None (0) of the racial/ethnic groups were disproportionately affected by housing cost over-burdens.

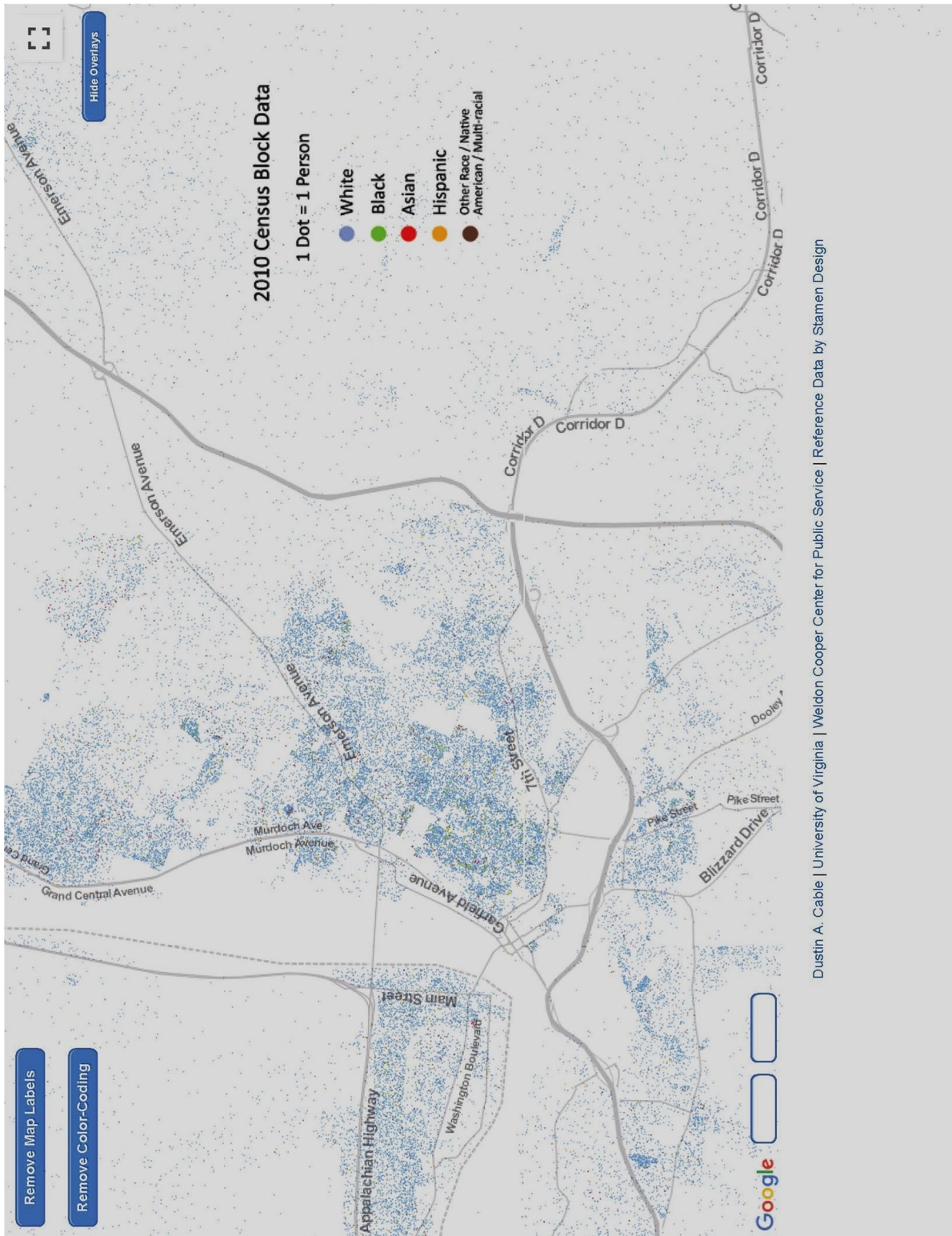
Comparing all households that are housing cost over-burdened by 30% to 50%: 13.4% of White households were cost burdened; 16.9% of Black/African American households were cost burdened; 0.0% of Asian households were cost over-burdened; and 22.1% of American Indian, Alaska Native households were cost burdened; 100.0%% of Pacific Islander households were cost cost burdened; and 15.9% of Hispanic households were cost over-burdened.

Comparing all households that are housing cost over-burdened by over 50%: 10.0% of White households were cost over-burdened; 16.0% of Black/African American households were cost over-burdened; 19.6% of Asian households were cost over-burdened; 0.0% of American Indian, Alaska Native households were cost over-burdened; 0.0% of Pacific Islander households were cost over-burdened; and 27.3% of Hispanic households were cost over-burdened.

H. Segregation

The following map is a racial dot map representing one dot for every person counted during the 2010 Census. Each dot is color-coded by the individual's race and ethnicity. Whites are coded as blue; African-Americans, green; Asians, red; Hispanics, orange; and all other racial categories are coded as brown. The map was created by the University of Virginia Weldon Cooper Center for Public Service Demographics Research Group. The map provides a picture of any areas that may have a grouping of non-White residents. The central part of the City of Parkersburg has a high concentration of Black/African American individuals and families. There are more Asian and Hispanic Americans within the central part and to the North of the downtown area.

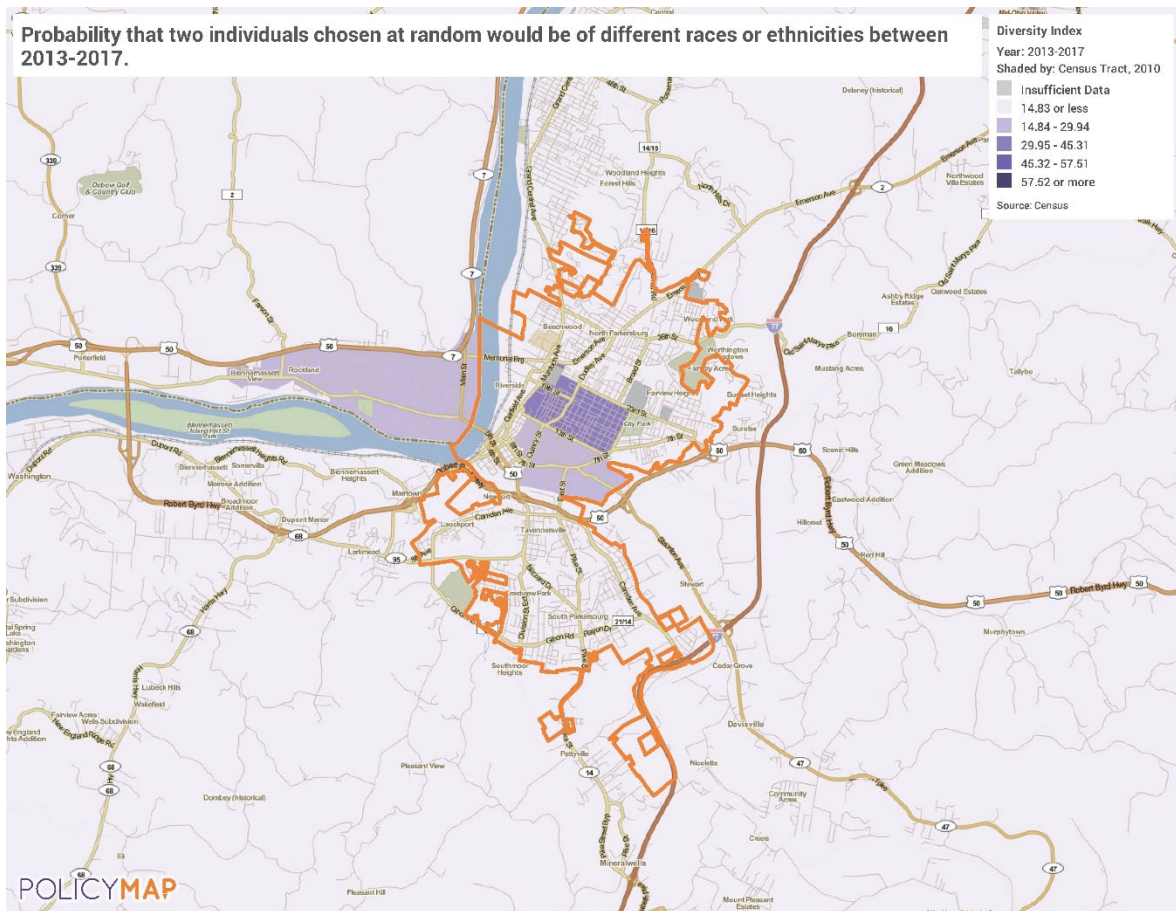
Racial Dot Map



Source: <https://demographics.coopercenter.org/racial-dot-map>

The following map illustrates the diversity index per Census Tract in Parkersburg. “The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers. Data were obtained from the Census' American Community Survey 2013-2017 estimates and calculated by PolicyMap.” (Source: PolicyMap.com) The majority of Parkersburg has an overall diversity index of 14.83, though in two (2) Census Tracts it is between 45.32 and 57.51. The map represents a high level of homogeneity. The central part of the City appears to be the most diverse, while the southern part of the City appears to be less diverse.

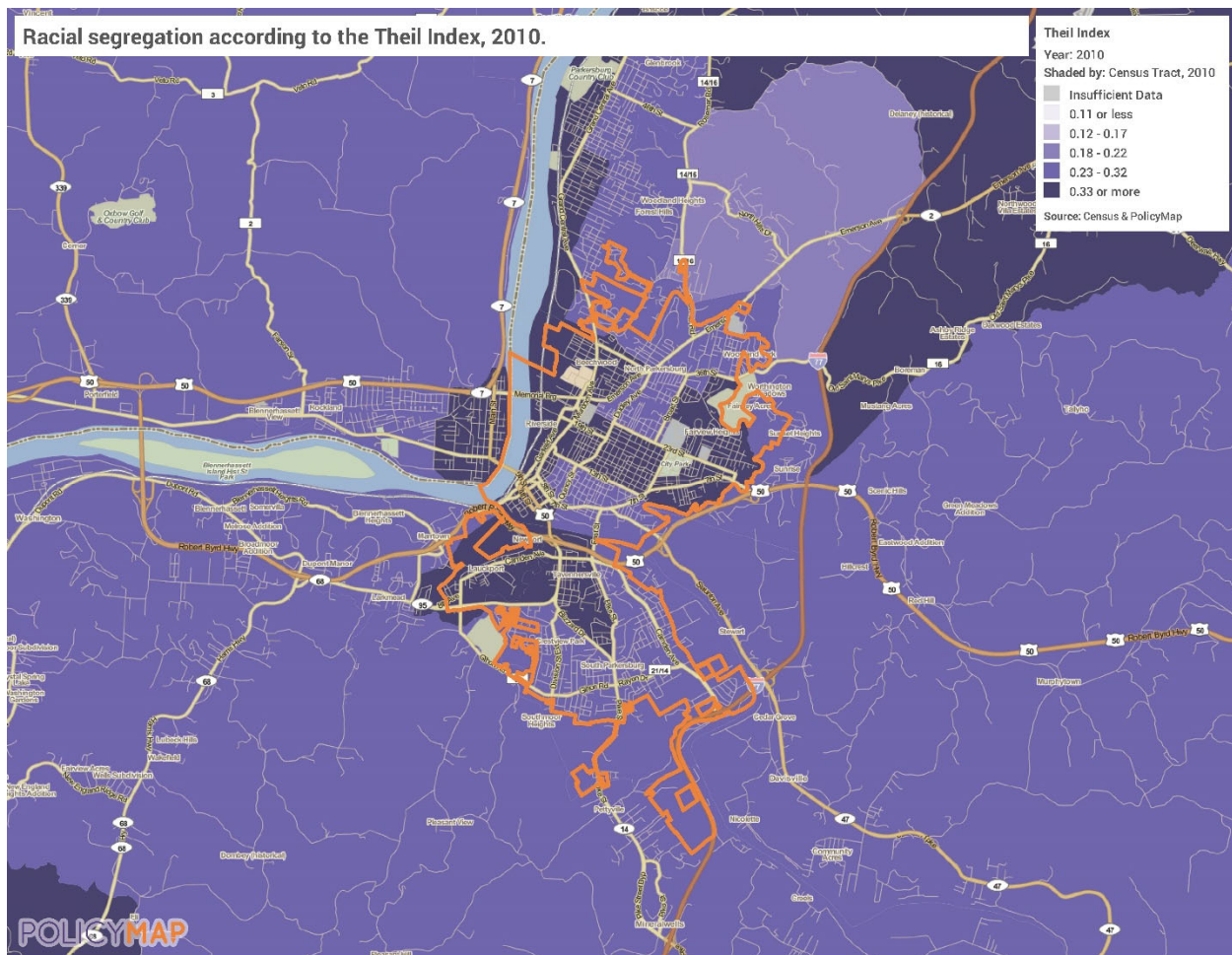
Diversity Index Map



Source: <https://www.policymap.com/maps>

The following map provides the Theil Index calculations per Census Tract in Parkersburg. “The Theil Index is an index ranging from 0 to 1 that displays information about racial segregation. Lower index values below .20 suggest less segregation and higher index values above .40 suggest more segregation. The Theil Index is a measure of how evenly members of racial and ethnic groups are distributed within a region, calculated by comparing the diversity of all sub-regions (Census Blocks) to the region as a whole. Patterns of racial segregation can emerge as a result of systemic barriers and opportunities or localized individual preferences. For example, highly segregated areas may be indicative of discriminatory housing practices or other related barriers. Data used in the calculation of this index was derived from the U.S. Census Bureau’s 2010 Decennial Census.” (Source: PolicyMap.com) The Theil Index for all areas of the City reveal a level of segregation in Parkersburg. However, the City has a very low minority population of less than 6%.

Theil Index on Racial Segregation



Source: <https://www.policymap.com/maps>

I. Disabled Households:

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in the City of Parkersburg. The total population of disabled persons in the City of Parkersburg is estimated to be 6,366 persons which represents 21.0 percent of the total population of the City. The two largest disability types are cognitive and ambulatory difficulties. The United States Census Bureau uses American Community Survey data and Survey of Income and Program Participation (SIPP) data, recognizing that the definition of disability varies. SIPP estimates of disability encompasses a greater number of activities while the ACS has a narrower definition. According to Census.gov, “Prior to the 1960s and 70s, the medical model dominated how disability was defined. Today, the social model of disability supports a definition as the result of a complex interaction between a person, and his or her environment.”

Table II-33 Persons with Disabilities in Parkersburg

Disability Status of the Civilian Non-Institutional Population	2013-2017 ACS	
	#	%
Total Civilian Population	30,302	100%
Total Population with a disability	6,366	21.0%
Population under 5 years		
Population under 5 years	1,799	5.9%
With a hearing difficulty	9	0.5%
With a vision difficulty	0	0.0%
Population 5 to 17 years		
Population 5 to 17 years	4,780	15.8%
With a hearing difficulty	76	1.6%
With a vision difficulty	7	0.1%
With a cognitive difficulty (under 18)	455	9.5%
With an ambulatory difficulty (under 18)	5	0.1%
With a self-care difficulty	56	1.2%
Population 18 to 64 years		
Population 18 to 64 years	18,188	6.0%
With a hearing difficulty	722	4.0%
With a vision difficulty	532	2.9%
With a cognitive difficulty	1,822	10.0%
With an ambulatory difficulty	1,630	9.0%
With a self-care difficulty	544	3.0%
With an independent living difficulty	1,314	7.2%
Population 65 years and over		
Population 65 years and over	5,535	18.3%
With a hearing difficulty	938	16.9%

With a vision difficulty	615	9.3%
With a cognitive difficulty	791	14.3%
With an ambulatory difficulty	1,555	28.1%
With a self-care difficulty	589	10.6%
With an independent living difficulty	1,146	20.7%
SEX		
Male Population with a disability	2,973	20.8%
Female Population with a disability	3,393	21.2%
HISPANIC/LATINO ORIGIN		
White alone	6,081	21.3%
Black or African American alone	110	17.0%
American Indian and Alaska Native alone	43	84.3%
Asian alone	27	31.8%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone	0	0.0%
Two or more races	105	12.7%
White alone, not Hispanic or Latino	6,019	21.3%
Hispanic or Latino (of any race)	71	19.5%

Source: 2013 – 2017 American Community Survey

With the high percentage of disabled persons living in the City, it shows the need for accessible housing and making modifications to existing units to accommodate the elderly and/or disabled populations which are living in place.

III. Review/Update to Original Plan

Parkersburg's previous "Analysis of Impediments to Fair Housing for City of Parkersburg, City of Vienna, and the County of Wood, West Virginia" was dated July 2007. The participants reviewed their progress in addressing the goals of the AI twice a year during the participants' preparation of the Annual Action Plan and the Consolidated Annual Performance Evaluation Reports (CAPER). The 2007 Analysis of Impediments to Fair Housing Choice identified the following impediments, as well as created goals and strategies to address each impediment.

A. Summary of Impediments for Parkersburg:

Impediment 1: 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.

Actions to Address Impediment 1:

The City completed eighteen (18) minor repairs on homes owned by low-income families in FY 2018, seventeen (17) in FY 2017, nineteen (19) in FY 2016, and three (3) in FY 2015. This was an investment of \$595,454.81 between FY 2015 and FY 2018 into low- and moderate-income housing stock.

The City completed one (1) rehabilitation projects through its Owner-Occupied Rehabilitation Program on a home owned by a low- to moderate-income household in FY 2018. The City also completed four (4) rehab projects in FY 2017, three (3) rehab projects in FY 2016, and three (3) in FY 2015. This was an investment of \$188,514.22 into low and moderate-income homes between FY 2015 and FY 2018.

The City completed ten (10) Emergency Home Repairs to assist low and very low-income households with issues that posed an immediate health and safety concern in FY 2018, eleven (11) in FY 2017, four (4) in FY 2016, and seven (7) in FY 2015. The City invested a total of \$129,457.54 to ensure low income homeowners could remain in their homes.

The City assisted nine (9) families obtain homeownership by using the City's Downpayment Assistance Program in FY 2018. The City also assisted five (5) families in FY 2017, three (3) families in 2016, and two (2) families in FY

2015. Between FY 2015 and FY 2018, a total of \$238,956 was provided as direct financial assistance to low-income homebuyers.

The City provided HOME funds to Habitat for Humanity of the Mid-Ohio Valley to build two (2) single-family homes for low-income households in FY 2015, one (1) in FY 2016, one (1) in FY 2017, and one (1) single-family home for a low-income household in FY 2018.

The City provides funding to the Family Crisis Intervention Center for rental assistance in the form of first month's rent and security deposit for victims of domestic and sexual assault.

The City began providing funding for the Children's Home Society in FY 2017 and continued into FY 2018. The funds help the Children's Home Society to administer a tenant-based rental assistance (TBRA) program for at-risk and homeless youth aged 18-24.

The City has implemented a vacant home registry that imposes penalties on homeowners that allow their residence to sit vacant for more than one year, or the structure does not meet minimum property standards. This policy has resulted in numerous homeowners rehabbing or demolishing their residence.

Impediment 2: 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.

Actions to Address Impediment 2:

The City posts in conspicuous locations all CDBG and HOME project sites, a sign displaying prominently the HUD approved Equal Housing and Opportunity logo.

The City declares April of each year as Fair Housing Month in the form of a Council resolution.

The City publishes a full-page ad in the Ohio Valley Real Estate Magazine, a local real estate resource for residential, commercial, lots, acreage and rental properties in West Virginia and Ohio. The FY 2018 ad celebrated the 51st Anniversary of the Fair Housing Act as well as provided information realtors can use to determine how to abide by the law for potential renters and homebuyers.

The City provided links with additional information on the official City website.

The department, in marketing the programs, continued to inform all potential participations in the application packet that they must conform to affirmatively further fair housing and equal opportunity.

Additionally, the Development Projects Administrator and the Financial Compliance Officer attend the annual WV Human Rights Commission Fair Housing Conference.

IV. Impediments to Fair Housing 2020

In order to determine if impediments to fair housing choice exist, interviews and meetings were conducted, and an analysis of the fair housing complaints in Parkersburg were undertaken.

Impediments to fair housing choice are defined as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice
- Any actions, omissions, or decisions that have this effect. In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Oshkosh was undertaken.

A. Fair Housing Complaints:

1. City of Parkersburg – Housing Discrimination Hotline

The City urges residents that have had their fair housing rights violated or suspect that their rights may have been violated, to call several numbers. First and foremost is the City of Parkersburg Housing Discrimination Hotline. The City also lists the number for the Housing and Urban Development (HUD) Office in West Virginia that handles housing discrimination. Finally, the City lists the number for the West Virginia Human Rights Commission.

Housing Discrimination Hotline

304-424-8452
City of Parkersburg
1 Government Square
PO Box 1627
Parkersburg, WV 26102

The City itself does not process housing discrimination complaints, but it ensures that residents are well aware of who to contact and the rights afforded to them by the Fair Housing Act.

2. West Virginia Human Rights Commission

The West Virginia Human Rights Commission (WVHRC) is a subdivision of the West Virginia Department of Health & Human Resources.

The mission statements of the WVHRC is as follows: The West Virginia Human

West Virginia Human Rights Commission

1321 Plaza East, Room 108A
Charleston, WV 15301
(304) 558-2616 (Voice)
(304) 558-2976

Rights Commission will encourage and endeavor to bring about respect, tolerance, and mutual understanding among all citizens of West Virginia regardless of their race, gender, religious persuasion, ethnicity, or disability. The Commission administers and ensures adherence to, through education, investigation, mediation, and adjudication, the Human Rights Act which prohibits discrimination in employment, housing, and places of public accommodation.

In addition to its staff members, the WVHRC has seven (7) Commissioners. While the WVHRC's primary office is located in Charleston, WV, it is the role of the Commissioners to be active in their regions and promote awareness of the Commission. The WVHRC travels outside of Charleston and conducts trainings and presentations on Fair Housing, and it also conducts an Annual Fair Housing Conference that is offered to participants statewide. The WVHRC is a Fair Housing Assistance Program (FHAP) agency that receives funding from HUD for a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems, and other special projects.

In April of 2019, the West Virginia Human Rights Commission, in association with the West Virginia Housing Development Fund, hosted its Eighth (8th) annual Fair Housing Poster Contest for middle school students in ten (10) counties in West Virginia. The contest theme was "Fair Housing Opens Doors". Awards were given to First Place, Second Place, and Third Place, along with three (3) honorable mentions. Monetary prizes were awarded by the WV Housing Development Fund to the First, Second and Third place winners of the contest.

The WVHRC published an annual summary of docketed cases filed during the State's fiscal year (July 1st – June 30th). Table IV-1 below illustrates the trends for new complaints that were docketed and conciliated for the State of West Virginia from 2010 to 2014. In FY 2014, housing related complaints accounted for 9.3% of the total complaints. Overall, the housing related complaints, and overall discrimination complaints, decreased from 2010 to 2014 in West Virginia. However, since 2014, the WVHRC stopped publishing its annual report on its website. **The following tables are provided to visualize past trends.**

Table IV-1 – WVHRC New Complaints Docketed

Category	2010	2011	2012	2013	2014	Total
Employment	362	316	337	292	181	1,307
Housing	58	37	40	38	20	173
Public Accommodations	28	36	32	32	14	128
TOTALS	448	389	409	362	215	1,608

Source: West Virginia Human Rights Commission Annual Reports, 2010-2014

Table IV-2 – WVHRC Complaints Closed

Category	2010	2011	2012	2013	2014	Total
Employment	371	307	215	349	273	1,242
Housing	46	43	50	43	38	182
Public Accommodations	36	25	27	34	36	122
TOTALS	453	375	292	426	347	1,546

Source: West Virginia Human Rights Commission Annual Reports, 2010-2014

3. Fair Housing Assistance Program (FHAP) Agencies

The Fair Housing Assistance Program offers grants to state and local agencies that have sufficiently demonstrated to HUD that they support or enforce a fair housing law that is substantially equivalent to the Fair Housing Act. FHAP agencies carry out fair housing activities such as enforcement and education in order to protect families and individuals who believe that they have been the victims of housing discrimination.

The City of Parkersburg is supported by the West Virginia Human Rights Commission (WVHRC). The WVHRC advises the City, and City staff performs intake of fair housing complaints, ensuing investigations, and referrals.

4. Fair Housing & Equal Opportunity (FHEO-HUD)



The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. According to the HUD FHEO complaint tracking system (TEAPOTS) the following complaints were filed from January 1, 2009 until December 31, 2019:

Table IV – 3 HUD REPORTED FAIR HOUSING COMPLAINTS 2009 - 2019

City of Parkersburg - January 1, 2009 - December 31, 2019						
Violation City	Violation State and County	Filing Date	Closure Date	Closure Reason	Basis	Issues
Parkersburg	West Virginia-Wood	02/20/09	03/16/10	FHAP judicial consent order	Sex	Discrimination in terms/conditions/privileges relating to rental
Parkersburg	West Virginia-Wood	02/24/09	06/26/09	Conciliation/settlement successful	Sex	Discrimination in terms/conditions/privileges relating to rental
Parkersburg	West Virginia-Wood	03/19/09	08/25/09	No cause determination	Sex	Discrimination in terms/conditions/privileges relating to rental
Parkersburg	West Virginia-Wood	06/29/09	04/27/12	No cause determination	Race, Disability	Discrimination in terms/conditions/privileges relating to rental
Parkersburg	West Virginia-Wood	09/16/09	12/21/09	No cause determination	Disability	Discrimination in terms/conditions/privileges relating to rental
Parkersburg	West Virginia-Wood	07/14/10	04/18/11	No cause determination	Disability	Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental
Parkersburg	West Virginia-Wood	09/23/11	08/31/12	No cause determination	National Origin	Discriminatory refusal to rent
Parkersburg	West Virginia-Wood	12/16/11	03/07/12	Conciliation/settlement successful	Disability	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Steering
Parkersburg	West Virginia-Wood	03/17/16	09/27/16	No cause determination	Race	Discriminatory advertising, statements and notices
Parkersburg	West Virginia-Wood	03/14/18	05/25/18	Conciliation/settlement successful	Familial Status	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental
Parkersburg	West Virginia-Wood	10/17/18	05/24/19	Dismissed for lack of jurisdiction	Disability	Discrimination in terms/conditions/privileges relating to sale; Failure to make reasonable accommodation
Parkersburg	West Virginia-Wood	04/16/19	-	-	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Parkersburg	West Virginia-Wood	09/26/19	-	-	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable
Parkersburg	West Virginia-Wood	12/12/19	-	-	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation

The fair housing complaints over the past ten years covered sex, race, disability and in one instance each, national origin and familial status. The majority of reported issues were on the basis of disability; in particular, “discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation.”

National Trends

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The following table highlights the frequency of such housing complaints for the years of 2014, 2015, 2016, and 2017 (most recent year available) organized by basis of complaint.

Table IV – 4 HUD and FHAP Housing Complaints Nationwide

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,621	41%	4,605	42%	4,908	45%	4,865	59%
Race	2,383	21%	2,291	21%	2,154	20%	2,132	26%
Familial Status	1,051	9%	1,031	9%	882	8%	871	11%
National Origin	1,067	9%	898	8%	917	8%	834	10%
Sex	879	8%	915	8%	800	7%	826	10%
Religion	223	2%	225	2%	204	2%	800	10%
Color	146	1%	151	1%	143	1%	232	3%
Retaliation	867	8%	832	8%	785	7%	192	2%
Number of Complaints filed	11,237		10,948		10,793		8,186	

Source: HUD FY 2014-2017 Annual Reports on Fair Housing

Note: Complaints often allege more than one (1) basis of discrimination, and each base is counted as a complaint.

The majority of the HUD complaints filed nationwide in 2017 were on the basis of disability, making up 59% of all complaints received. Race was next, making up 26% of all complaints, followed by familial status at 11%.

The housing complaints filed in the City of Parkersburg were primarily based on disability and race, which are consistently the most common causes for complaints across the nation. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

5. Housing and Human Services Agencies

The City of Parkersburg interviewed agencies offering housing and human services within the City in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Parkersburg Housing Authority
- Parkersburg Elderly Housing
- Habitat for Humanity of the Mid-Ohio Valley
- Latrobe Street Mission
- Children's Home Society
- West Virginia Coalition to End Homelessness
- Wood County Senior Citizens
- Circles Campaign of the Mid-Ohio Valley
- Consumer Credit Counseling Service of the Mid-Ohio Valley
- We Have Your Six
- Recovery Point West Virginia

Each of these agencies provided feedback on their and their clients' experiences concerning housing-related issues in the City of Parkersburg. Below is a list of key points from each of the meetings.

- Need for more affordable housing
- Need for supportive services
- Need for better employment opportunities
- Need for public transportation

Many agencies also provided suggestions of how to address the identified areas of inequality or discrimination in the City. Commonly suggested strategies to further fair housing in the City are included below:

- Provide more affordable housing
- Provide financial assistance to make housing more affordable
- Provide education and outreach on fair housing

B. Public Sector:

The Analysis of Impediments examines public policies of the jurisdiction and the impact of those policies on fair housing choice. The City government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the City Council. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials and policies determine the community’s commitment to housing goals and objectives; therefore, determining if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City’s policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of Parkersburg receives Community Development Block Grant (CDBG) funds from HUD under the CDBG program. The City will receive approximately \$900,469 in CDBG funds for FY 2020. The City anticipates that CDBG funding levels will remain in flux for the foreseeable future.

The City annually allocates its CDBG funds to a number of eligible projects such as: public facility/infrastructure improvements, public services, the removal of slum and blight, and housing activities. For FY 2020, the City has proposed to allocate its estimated CDBG funds to the projects listed in the following table.

**Table IV – 5 - FY 2020 Estimated CDBG Allocation
for the City of Parkersburg**

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM	
Riverfront Park	\$ 22,912.73
16 th & Covert Fire Station	\$ 6,464.86
Code Enforcement Program (officer)	\$ 45,000.00
Market Street Streetscape Enhancement Project	\$ 232,016.00
Stormwater Lining Project	\$ 200,000.00
COPE Police Program	\$ 134,000.00

Minor Home Repair Program	\$ 150,000.00
Emergency Home Repair Program	\$ 18,000.00
General Administration (CDBG)	\$ 107,075.41

The majority of the activities listed above are undertaken in low/mod income areas of the City or have a low/mod income requirement. This sets a high priority for the City. The Minor Home Repair and Emergency Home Repair programs are grants available to qualified low-mod income clientele city-wide. Additionally, each activity meets the National Objectives of serving low/mod residents and reducing slum/blight. Many activities in each funding category specifically work to increase the supply of quality affordable housing units, as well as promote fair housing choice in the City.

The City of Parkersburg’s FY 2020-2024 Five Year Consolidated Plan identified the following six (6) strategies and subsequent objectives and goals for the period of FY 2020 through FY 2024 for the CDBG and HOME Programs:

Housing Strategy – (High Priority)

Priority Need: There is a need to increase the supply of affordable, decent, safe, and sanitary housing for homeowners and renters.

Objective: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families.

Goals:

- **HS-1 Housing Construction** – Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the City by assisting with acquisition, development fees, and construction.
- **HS-2 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HS-3 Homeownership** – Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
- **HS-4 Emergency Rental Assistance** – Continue to provide short term rental assistance or security deposit assistance for low- and moderate-income renters.
- **HS-5 Tenant Based Rental Assistance** – Provide tenant based rental assistance for income eligible persons or families identified as unmet housing need.

- **HS-6 Fair Housing** – Promote fair housing choice through education, training and outreach to affirmatively furthering fair housing.

Homeless Strategy – (High Priority)

Priority Need: There is a need for services and housing opportunities for homeless persons and persons or families at-risk of becoming homeless.

Objective: Work with community partners to improve the living conditions and support services available for homeless persons, families, and those who are at risk of becoming homeless.

Goals:

- **HMS-1 Housing** – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
- **HMS-2 Operation/Support** – Support providers who operate housing and/or provide support services for the homeless and persons or families at-risk of becoming homeless.
- **HMS-3 Prevention and Re-Housing** – Support the Continuum of Care's efforts in prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

Other Special Needs Strategy – (High Priority)

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Objective: Improve the living conditions and services for those residents with special needs, including the disabled population.

Goals:

- **SNS-1 Housing** – Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SNS-2 Social Services** – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Strategy – (High Priority)

Priority Need: There is a need to upgrade and improve community facilities, infrastructure, public services and rejuvenate socially and economically distressed neighborhoods in the community.

Objective: Improve the community facilities, infrastructure, public services, public safety, and transportation, along with the elimination of blighting influences in the City of Parkersburg.

Goals:

- **CDS-1 Community Facilities** – Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the City.
- **CDS-2 Infrastructure** – Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges; curbs; share the road and segmented multiuse pathways; storm water management; lighting enhancements; handicap accessibility improvements and removal of architectural barriers; etc.
- **CDS-3 Public Services** – Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, along with general social/welfare public service programs for low- and moderate-income persons and households.
- **CDS-4 Clearance/Demolition** – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **CDS-5 Transportation** – Support the expansion and enhancement of transportation options for low- and moderate-income residents, the disabled and elderly to access services, shopping and employment.

Economic Development Strategy – (High Priority)

Priority Need: There is a need to increase opportunities for economic advancement and self-sufficiency, as well as educational (social/life skills) training and empowerment for residents of the City.

Objective: Improve and expand employment opportunities in the City for low- and moderate-income persons and families.

Goals:

- **EDS-1 Employment** – Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.
- **EDS-2 Development** – Support business and commercial growth through expansion and new development, especially if it caters to a niche market or local competitive advantage in the marketplace.
- **EDS-3 Redevelopment** – Plan and promote the development, redevelopment, and revitalization of vacant and underutilized commercial and industrial sites, this includes underutilized brownfield sites.
- **EDS-4 Financial Assistance** – Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), real property tax rebate program, Community Development Block Grants and HOME Partnership Program Funds, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, etc.
- **EDS-5 Access to Transportation** – Support the expansion of public transportation and access to bus and automobile service and facilities serving alternate modes of transportation to assist residents to get to work or training opportunities.

Administration, Planning, and Management Strategy – (High Priority)

Priority Need: There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing and community and economic development needs.

Objective: Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.

Goals:

- **AMS-1 Overall Coordination** – Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

2. HOME Program

The City of Parkersburg receives HOME funds through the Wood County Consortium. The City will receive approximately \$351,911 in HOME funds for FY 2020. The City anticipates that HOME funding levels will also remain in flux for the foreseeable future.

The City annually allocates its HOME funds to a number of eligible projects such as: new construction, rehabilitation of existing homes, and down payment assistance activities. For FY 2020, the City has proposed to allocate its estimated CDBG funds to the projects listed in the following table.

Table IV – 6 - FY 2020 Estimated CDBG Allocation for the City of Parkersburg

HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM	
Community Housing Development Organization (CHDO)	\$ 86,000.00
Down Payment Assistance Program	\$ 100,000.00
New Construction and Rehab	\$ 305,911.00
General Administration (HOME)	\$ 35,1691.00

3. Emergency Solutions Grant (ESG) Funds

The City of Parkersburg does not receive ESG funds.

4. Housing Opportunity for Persons with AIDS (HOPWA) Funds

The City of Parkersburg does not receive HOPWA funds.

5. Other Funds

Other resources available to help Parkersburg address its housing, community development and crime prevention/reduction needs include funds from:

- Edward Bryne Memorial Justice Assistance Grants (JAG) is used for local law enforcement equipment. \$26,939 for the Parkersburg Police Department and \$14,051 for the Wood County Sheriff’s Office
- Land & Water Conservation Fund (\$100,000) with another \$100,000 match from the City’s General Fund to purchase and install an ADA playground

- Assistance to Firefighters Grant \$21,637 with \$2,163 match from the City General Fund to purchase necessary equipment for the PFD
- Recycling Assistance Grant Program (REAP): \$119,000 grant from WV Department of Environmental Protection (WVDEP)
- REAL Litter Control Program: \$6,000 (\$3,000 grant from WVDEP with a \$3,000 cash match)
- WV Dept. of Transportation Division of Highways - Transportation Alternatives Program
 - Rayon Drive \$200,000 with a cash Match for \$40,000 to construct new sidewalk on Rayon Drive between 12th and 14th Ave.
 - Gihon Road \$400,000 with \$80,000 cash match to construct sidewalk on Gihon Rd between Hughes St. and David Lee Rd.
- WV Fairs and Festivals Grant: Approximately \$2,000

6. Public Housing, HUD Assisted Housing, and Low-Income Housing Tax Credits

The City of Parkersburg has a variety of affordable housing options, including public housing managed by the Parkersburg Housing Authority. There are also several privately managed HUD-assisted developments throughout the City. These affordable housing developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure.

Housing Authority

The Parkersburg Housing Authority (PHA) is the Public Housing Authority serving the City of Parkersburg. PHA owns and manages 148 units of public housing, all of which are located within the City of Parkersburg. Additionally, the PHA administers 1,375 Housing Choice Vouchers within Parkersburg, as well as Wood, Wirt, Wetzel, Tyler, Pleasants, Doddridge, Ritchie, and Marshall Counties. PHA has a total of 1,475 vouchers but does not have enough funds to support all of the vouchers.

The Housing Authority administers the following programs:

- Low Income Public Housing Program
- Housing Choice Vouchers (Section 8)
- Homeownership
- Family Self-Sufficiency

The Housing Authority owns and manages the following Public Housing Units:

- Homecrest Manor-1901 Cameron Avenue, Parkersburg, WV 26101

The mission of the Housing Authority is “to assist low-income families with safe, decent, and affordable housing opportunities as they strive to improve the quality of their lives through economic independence or homeownership.”

As of February 2020, there were 400 families on the Parkersburg Housing Authority's Public Housing Waiting List. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households.

The most immediate needs of the families on the waiting list include: decent, safe, sanitary and affordable housing; supportive services such as employment training; access to transportation for commuting to work, shopping, and medical services; and living wage job opportunities.

Homeless Facilities

The West Virginia Coalition to End Homelessness works to meet the requirements of a Continuum of Care (CoC) Program including coordination of homeless services, promotion of efforts to end homelessness and the submission of an annual funding application.

The following organizations are members of the West Virginia Coalition to End Homelessness:

- **Westbrook Health Services** – 2121 7th Street, Parkersburg, WV 26101
- **Latrobe St. Mission** – 1725 Latrobe Street, Parkersburg, WV 26101
- **Salvation Army** – 534 Fifth Street, Parkersburg, WV 26101
- **Family Crisis Intervention Center** – PO Box 695, Parkersburg, WV 26102
- **WV Coalition to End Homelessness** – 527 E Main Street, Bridgeport, WV 26330
- **MOV Fellowship Home** – 1030 George Street, Parkersburg, WV 26101
- **Westbrook Health Services** – 2121 7th Street, Parkersburg, WV 26101
- **House to Home** – 413 8th Street, Parkersburg, WV 26101
- **VA Medical Center Homeless Veteran Outreach** – 2311 Ohio Avenue, Suite D, Parkersburg, WV 26101

- **Southwestern Community Action – Support Services for Veterans & Families** – 540 5th Avenue Huntington, WV 25701
- **We Have Your Six** – 1601 Grand Central Avenue, Vienna, WV 26105

Low Income Housing Tax Credit (LIHTC) Housing

The following table is a list of Low Income Housing Tax Credit housing in the City of Parkersburg.

Table IV – 7 - LIHTC PROJECTS in Parkersburg

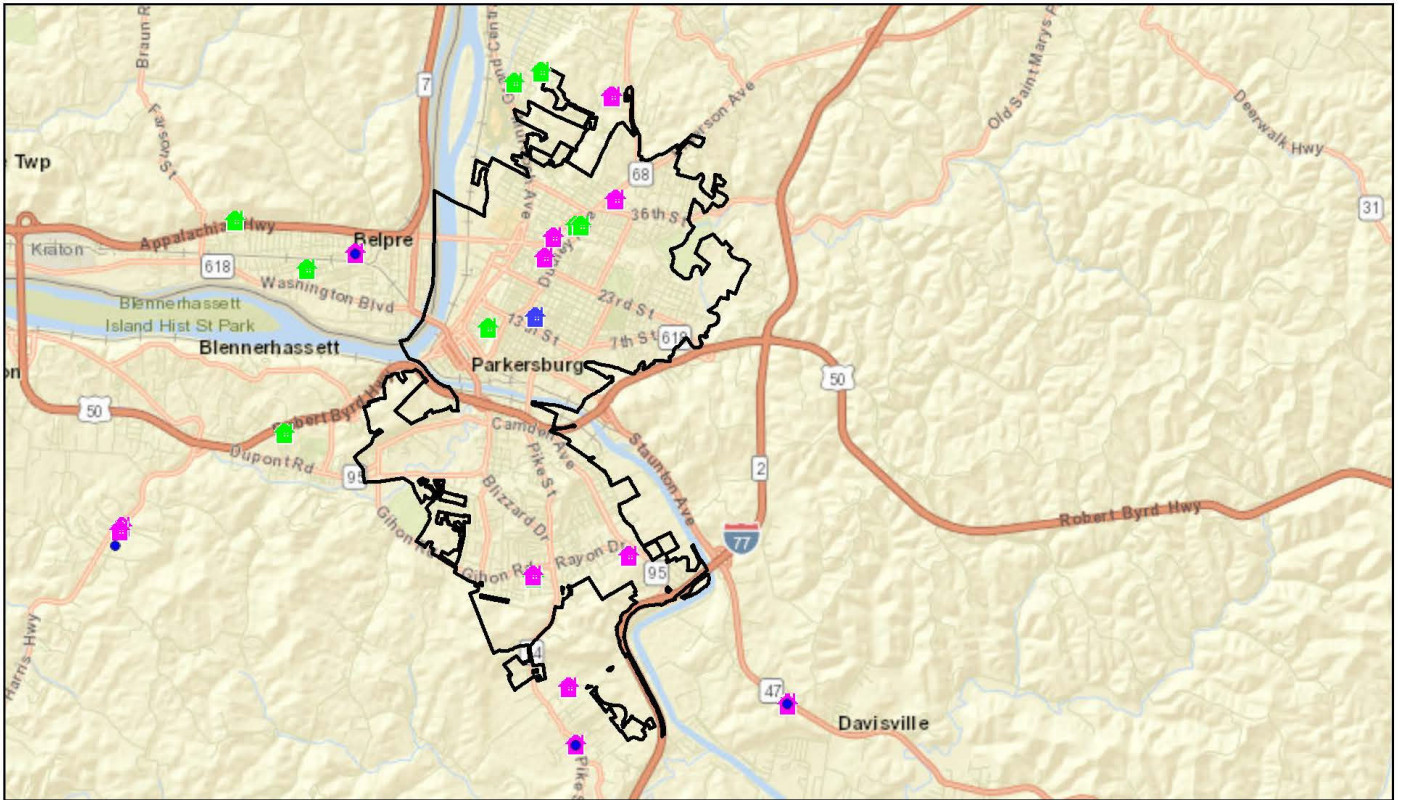
HUD ID Number	Project Name	Project Address	Project City	Project State	Project ZIP Code	Total Number of Units	Total Low-Income Units
WVA00000004	Chelsea Green LP	2989 Dutch Ridge Road	Parkersburg	WV	26104	24	
WVA20090803	Unity Housing Apartments	2601 Unity Place	Parkersburg	WV	26101	293	293
WVA20090805	Mineral Manor	100 Mineral Manor Way	Parkersburg	WV	26101	48	48
WVA00000019	Woda St Paul Terrace Limited Partnership	2412 Covert Street	Parkersburg	WV	26101	48	
WVA19920075	Courtyard Apartments	51 Lubeck Apartment Lane	Parkersburg	WV	26101	24	24
WVA19930040	Lubeck Gardens	175 Lubeck Road	Parkersburg	WV	26101	24	24
WVA19970060	Terrapin Park Town Homes	2412 Covert Street	Parkersburg	WV	26101	49	48
WVA19980055	St. Paul Terrace	3850 Central Avenue	Parkersburg	WV	26104	44	44
WVA20000005	13 th & Avery Streets Apartments	401 13 th Street	Parkersburg	WV	26101	23	23
WVA20080805	Parkersburg Powell	106 Branam Drive	Parkersburg	WV	26104	100	100
WVA20130004	Dutch Ridge LP	2983 Dutch Ridge Road	Parkersburg	WV	26104	24	24
WVA20150007	Parkersburg Senior Residence	2700 Emerson Avenue	Parkersburg	WV	26104	36	36
WVA20170006	Reserve at Edison Hill	702 Lily Lane	Parkersburg	WV	26101	30	30

Source: <https://lihtc.huduser.gov/>

There are thirteen (13) LIHTC projects with 694 units of affordable rental housing in the City.

Map IV – 1 Location of Assisted Housing

LIHTC Properties - City of Parkersburg



- USDA Rural Housing
- Public Housing Development
- Multifamily Properties - Assisted
- LIHTC Property

1:110,154
 0 0.75 1.5 3 mi
 0 1.5 3 6 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Source: HUD CPD Maps

Multifamily Housing

The following is a list of HUD Multifamily Housing in the City of Parkersburg:

Table IV – 8 – HUD Multifamily Housing in Parkersburg

HUD ID	PROPERTY NAME	ADDRESS	CITY	STATE	ZIP	TOTAL ASSISTED UNITS	TOTAL UNITS	ASSISTANCE
800241261	St. Paul Terrace of Parkersburg	3850 Central Avenue	Parkersburg	WV	26104	0	44	Insured- Unsubsidized
800244342	Dynasty - Willows Center	723 Summers Street	Parkersburg	WV	26101	0	97	Insured- Unsubsidized
800023528	Adams Apartments	1273 31st St	Parkersburg	WV	26104	16	16	202/811
800023569	Chateau Hills	147 Chateau Hls	Parkersburg	WV	26101	99	100	Insured- Subsidized
800023602	Unity Housing, LP (Gihon Unity)	2601 UNITY PL	Parkersburg	WV	26101	49	50	Subsidized - Previously 202/811
800023640	Market Manor	1030 Market ST	Parkersburg	WV	26101	111	112	Insured- Subsidized
800023659	Parkland Place	1250 31ST ST	Parkersburg	WV	26104	133	133	Subsidized - Previously Insured
800023671	Rolling Hills Townhomes and Cottages	106 Branam Dr	Parkersburg	WV	26104	100	100	Subsidized - Previously Insured
800023699	South Parkersburg Unity Plaza	2600 UNITY PL	Parkersburg	WV	26101	60	60	Subsidized - Previously 202/811
800061006	Unity Court Apartments, Inc.	2604 UNITY PLAZA	Parkersburg	WV	26101	19	20	202/811

Source: https://www.hud.gov/program_offices/housing/mfh/presrv/mfhpreservation

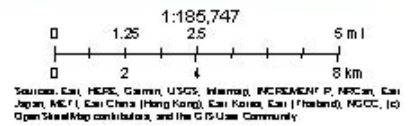
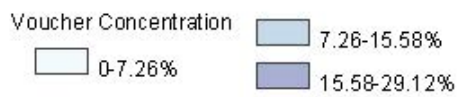
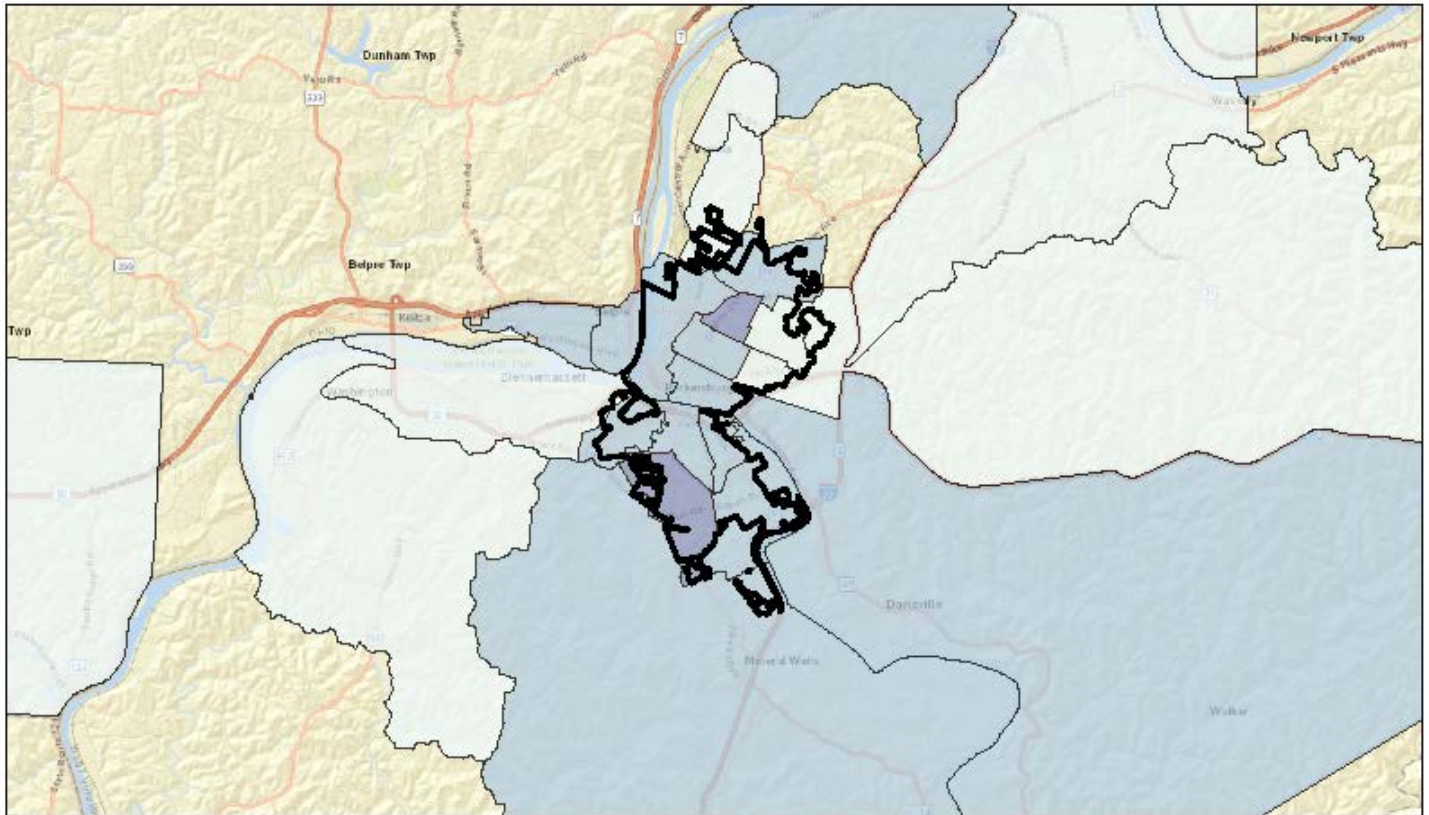
There are ten (10) active HUD Multifamily Housing projects with 732 units of affordable rental housing in the City.

Housing Choice Voucher usage, Public Housing developments, and Low Income Housing Tax Credit (LIHTC) developments are distributed throughout the City. Illustrated in the maps below, there are no distinct patterns of concentration of HUD assisted housing units. The City, as well as the Housing Authority, is aware of the concerns of concentrating low-income housing units within close proximity of each other. Both entities encourage new affordable housing developments outside of areas of existing HUD assisted housing but are also providing financial investments into the existing HUD assisted affordable housing units.

There are two (2) C.T.'s where the percentage of Housing Choice vouchers is between 15.58 to 29.12% and only two (2) C.T.'s where the percentage of Housing Choice vouchers is between 0-7.26%

Map IV – 2 Voucher Concentration

Voucher Concentration - City of Parkersburg -



Source: HUD CPD Maps

7. Planning, Zoning, and Building Codes

Zoning Ordinances can be overtly discriminatory by limiting development or occupancy of housing based on a resident's race, sex, religion, national origin, color, disability, or familial status. Additionally, discrimination, albeit unintentional, can occur when an ordinance has a disparate impact on a protected class. An example of this has been litigated over the years by the D.O.J. in their definition of a family, as four (4) or fewer unrelated adults. A limit of four (4) or fewer unrelated individuals in a household may be considered discriminatory if it does not contain any clarifications of the types of unrelated individuals. The Fair Housing Act also makes it unlawful to refuse to make reasonable accommodations, or changes to rules, policies practices, or services, when such accommodations are necessary to allow a person with a disability an equal opportunity to use or enjoy a dwelling. Under the Fair Housing Act, an accommodation is considered reasonable if it does not impose an undue financial or administrative burden and it does not fundamentally alter the zoning ordinance.

The City of Parkersburg has codified its ordinances. The City last amended its zoning code on February 28, 2019. The City recently adopted an update to its 2011 Comprehensive Plan, now known as the 2020 Comprehensive Plan Update.

In reviewing the City's Planning and Zoning Ordinance, it is recommended that the City add information, definitions and provisions concerning Fair Housing. It is recommended that the City include language in the Zoning Ordinance stating the City's commitment to affirmatively further fair housing through its land use regulations and public policies, such as zoning, to promote fair housing choice for all residents in the City of Parkersburg. The statement should include mention of the Fair Housing Act of 1968, the Americans with Disabilities Act of 1990, as well as identification of the federal protected classes. The City's website currently has a prominent Fair Housing section, but inclusion in the ordinances would also be beneficial.

The City's Planning and Zoning Ordinance does not appear to contain any specific discriminatory language. The City should consider including the following definitions: "Fair Housing Act", "Americans with Disabilities Act", "Handicap", and "Reasonable Accommodation."

The Planning and Zoning Ordinance defines "Family" as, "One or more individuals occupying a dwelling unit and living as a single housekeeping unit, also known as a household." The definition is not restrictive and allows for persons with a disability to live together in a single-family residence. The Federal Courts have ruled that four to six persons with a disability living together in a single-family residence, should be considered a "family" and

thereby be permitted to live together as a family in any zoning district that permits residential uses.

The City should consider adopting a written reasonable accommodation policy that allows for changes in rules and procedures to afford persons with disabilities equal opportunity to housing, as required by the Fair Housing Act. A reasonable accommodation policy would allow the City flexibility in the application of zoning and land use, as well as providing housing developers guidance in requesting reasonable accommodations.

City of Parkersburg Building Codes

The City of Parkersburg uses the following building codes:

- 2015 International Building Code (IBC)
- 2014 National Electrical Code (NFPA 70) – NEC
- 2015 Plumbing Code
- 2015 International Property Maintenance Code (IPMC)
- 2009 International Energy Conservation Code (IECC)
- 2015 International Fuel Gas Code (IFGC)
- 2015 International Mechanical Code (IMC)
- 2015 International Residential Code (IRC)
- 2012 ADA Standards

The International Building Code is a model code and is in compliance with the Federal laws and regulations governing fair housing and accessibility.

Building inspections are administered by the City's Code Enforcement Department. The Building Codes are enforced through plan review and inspections. Interviews with Code Enforcement staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there does not appear to be any blatant violations.

Accessibility Regulations

HUD encourages its grantees to incorporate "visitability" principles into their designs. Housing that is "visitable" includes the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. "Visitable" homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing

accessibility for disabled persons. The City of Parkersburg appears to be in full compliance with the HUD visitability standards.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications to units and common use areas to accommodate persons who have a physical disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for the installation of grab bars; and kitchens and baths must be accessible so they can be used by persons in wheelchairs.

8. Limited English Proficiency (LEP) Persons

Section 601 of Title VI the Civil Rights Act of 1964 is the Federal Law that protects individuals from discrimination on the basis of their race, color, or national origin in programs or activities that receive Federal financial assistance. One type of national origin discrimination is discrimination based on a person’s inability to speak, read, write, or understand English. In certain situations, failure to ensure that persons who are LEP can effectively participate in, or benefit from, federally assisted programs may violate the Civil Rights Act.

According to the 2011-2015 American Community Survey for the City Parkersburg, 1.5% of residents speak a language other than English at

home. Of those residents, 23.7% report that they speak English less than “very well.” The following languages are spoken at home:

• English	98.5%
• Spanish	0.5%
• Other Indo-European languages	0.6%
• Asian and Pacific Island languages	0.3%
• Other languages	0.0%

The two largest non-English speaking populations in the City are Spanish and Other Indo-European language speakers.

The City will strive to develop a Language Access Plan for people that use sign language as well as Spanish and other requested languages. The City will partner with other local institutions to share resources.

9. Four Factor Analysis

The City as a CDBG entitlement community is required to develop a plan for persons of different national origins that cannot speak, read, write, or understand English to ensure that LEP persons have meaningful access to CDBG funded programs and services, as well as all City programs and services. As such, the City has updated its Four Factor Analysis. The purpose of the Four Factor Analysis is to determine the reasonableness of language assistance for LEP persons based on the following:

Number or Proportion of LEP persons in the population to be served.

It is estimated that the City has zero (0) non-English speaking populations that exceed the 5% or 1,000 person LEP limit. There are non-English speakers in the City but in very limited numbers.

Frequency with which LEP persons come into contact with the program activity or service. The City of Parkersburg Development Department uses CDBG funds for activities that directly assist City residents, such as housing and public service activities, primarily through subrecipient non-profit provider agencies. Additionally, the City encourages public participation in the identification and implementation of public infrastructure and facility improvement activities.

Importance of the service, information, program, and/or activity. The City’s CDBG housing and public service activities are critical to the City’s residents for access to decent, safe, sanitary, and affordable housing, as well as necessary in terms of supportive services to maintaining residents’ quality of life. The City, local advocacy groups and organizations, and its

subrecipient agencies must be able to outreach and interact with LEP persons to make CDBG programs and services accessible to LEP persons.

Resources, financial and human, available to the recipient. Translation and interpretive services are vital for housing and public services activities and would be provided by the City, either through City staff or a community liaison, to any beneficiary that requires those services. Additionally, CDBG citizen participation materials and public notices will be published with the statement, “Any non-English speaking person wishing to attend the public hearing should contact (Name) at least seven (7) calendar days prior to the meeting and a (Language) interpreter will be provided. This document and program materials are available in (Language) upon request.” These statements will be translated in Spanish.

10. Taxes

While real estate tax rates may not be an impediment to fair housing choice, the amount and method of calculation of taxes impacts the affordability of housing especially as it relates to housing in the surrounding area.

The following table shows the levy rates for the City of Parkersburg. Real estate taxes do not appear to be a significant cause of housing cost overburden.

Table IV – 9 - Levy Rates in Parkersburg for 2019

Parkersburg	City	County	Total Real Estate Taxes
Class I	0.76098	0.5751	1.33608
Class II	1.52196	1.1502	2.67216
Class III	-	2.3004	2.3004
Class IV	3.04392	-	3.04392

Source: Wood County Assessor’s Office

11. Comprehensive Plan

In 2011, the City of Parkersburg adopted a 2020 Comprehensive Master Plan Update. This update coincides with its mandatory 10-year update, per the West Virginia State Code. The update evaluates changes in land use, the City’s transportation system, status of the housing stock, the community facilities and services, and historic and cultural resources within the City.

Trends

Demographics – The City’s population is decreasing slowly and aging. If the City continues along this trend, the City may have a difficult time maintaining the same levels of service it currently provides.

Land Use – The land within the City limits is almost fully developed, and in some instances underutilized, therefore inhibiting economic growth and quality of life. The City must consider infill development options.

Housing – Though the population is slowly decreasing, the housing stock considered decent, safe, sanitary, and affordable housing is also decreasing. This has affected housing costs, but economic realities have also affected household income. The City should continue its residential rehabilitation, as well as infill development for additional density.

Historic and Cultural Resources – Historic and cultural resources within the City have been well-preserved, but the City and residents must remain vigilant and protective of these precious resources.

Community Services – Police and Fire Departments, as well as the Emergency Medical Services, have been successful in ensuring the community’s safety; the City must continue to retain and recruit residents.

Transportation System – The City lacks a connected sidewalk infrastructure, with sidewalks existing in pockets within neighborhoods or the Central Business District. The City is developing cycling trails to connect parts of the City.

Employment and Economy – The City should continue to support the development of existing industry clusters, as well as focus on the preservation and rejuvenation of downtown Parkersburg, which includes a vibrant arts district and entertainment.

Infrastructure – Water and wastewater services are experiencing customer loss as the City experiences a population decline. This could inhibit the quality of service to current residents.

Natural Resources – Land use is, again, constrained within the City limits. The City’s Stormwater Master Plan seeks to mitigate pollution of the Ohio and Little Kanawha Rivers, which are already considered impaired streams.

Energy and Sustainability – Parkersburg’s grid layout is conducive to walking, though sidewalks are good only in the Central Business District and in the neighborhoods; they are rarely interconnected, which requires residents to use cars or public transportation. Renewable resources are not

widely used for power, though First Energy has committed to reducing carbon dioxide emissions.

Goals

Land Use – By 2020, each of Parkersburg’s residential neighborhoods, business districts, and industrial areas is a node of complementary uses and services laid out in a walkable pattern and connected to the rest of the City through sidewalks, trails, streets, and green spaces.

Economic Development – By 2020, the City of Parkersburg is nationally recognized as a great place to live and do business, with both national and home-grown companies choosing to locate here as a result of strong support for the growth and development of a wide range of technology-based businesses.

Housing – By 2020, the City of Parkersburg has viable housing options for both renters and buyers with varying needs and lifestyles.

Transportation – By 2020, the City of Parkersburg has developed a balanced and efficient transportation system for all local modes of travelers, be they vehicular or non-vehicular uses.

Infrastructure – By 2020, the man-made (gray) and natural (green) infrastructure that supports the city is managed to provide quality facilities and maximum benefits at reasonable cost.

Community Services – By 2020, the services provided for the citizens of Parkersburg have fostered community pride in safe, clean neighborhoods, maintained high quality educational and medical services, and developed an array of parklands and recreational opportunities for all ages.

Cultural and Historic – By 2020, the celebration of Parkersburg's riverside location and industrial heritage is seen in public spaces, art educational programs, and cultural activities. It has not only helped to improve civic pride among residents but has also attracted heritage tourists and outdoor recreation enthusiasts and has helped make the city more attractive for new business.

The Comprehensive Plan Update further delves into each category with specific plans outlining paths to success.

Conclusion – The City’s CDBG Consolidated and Annual Action Plans are a first step in providing affordable housing for the City. These monies need to be focused and used for a multiplier effect to utilize other leveraged monies, where possible.

12. Section 504 Plan

As mentioned in the Planning, Zoning, and Building Codes section, Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The City requires all projects receiving HOME funds to comply with Section 504, stating that it is the applicant’s responsibility to become familiar with it. Monitoring is conducted via quarterly progress reports as well as Completion Reports. Most monitoring will be conducted as a “desk monitoring” annually, though there are a few exceptions. Construction projects will be more frequent, and Rental Projects will be monitored at a minimum of every three (3) years.

13. Section 3 Plan

HUD’s definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following is a list of the City of Parkersburg’s goals that it uses to accomplish Section 3 compliance:

- **Hiring Goal** – 10% of the aggregate number of new hires will be Parkersburg residents eligible for Section 3.
- **Contracting Goal** – Five percent (5%) of the total dollar amount awarded for construction contracts will go to Section 3 businesses.
- Section 3 businesses have preferences over other qualified business concerns.

All persons seeking Section 3 preference in training and employment opportunities must apply to the City for certification as a Section 3 Resident.

All Section 3 covered contracts shall include the following clause as included in 24 CFR Sub-part 135.38:

- A. The work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (Section 3). The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by Section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.
- B. The parties to this contract agree to comply with HUD's regulations in 24 CFR part 135, which implement Section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.
- C. The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the contractor's commitments under this Section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the Section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.
- D. The contractor agrees to include this Section 3 clause in every subcontract subject to compliance with regulations in 24 CFR part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this Section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR part 135.
- E. The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons

other than those to whom the regulations of 24 CFR part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR part 135.

- F. Noncompliance with HUD's regulations in 24 CFR part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

14. Transportation

Renting or owning an affordable home is not the only factor in a resident's quality of life and access to fair housing. Having access to transportation, whether it is a private vehicle or a public bus, is just as important as the cost for rent or mortgage. Mobility determines whether a resident can access work, education, services, or healthcare.

The Mid-Ohio Valley Transit Authority (MOVTA) operates the Easy Rider Bus Service. Regular hours are from 5:50 AM until 6:00 PM, Monday through Friday. There are evening bus routes, beginning at 7:00 PM and running until 11:00 PM Monday through Saturday. Saturday bus hours are from 7:00 AM until 6:00 PM, while on Sunday, there is a bus that runs for night shift workers only. MOVTA's fleet includes twenty-four (24) buses, and thirty-two (32) bus drivers. Of those drivers, twenty-two (22) are full-time, and there are eight (8) office staff. Easy Rider buses will deviate up to three-quarters (3/4) of a mile from a route to pick up or drop off passengers.

MOVTA also operates a paratransit program that is essentially booked every day. Fares are \$0.75 per adult going one way, and \$0.35 for seniors, students, and people with disabilities riding one way. Children under five (5) years of age can ride the bus for free. Transfers are free, and riders are encouraged to only bring what they can carry onto the bus in terms of groceries.

The buses also have bike racks and are accessible for people with disabilities. The City is currently trying to expand cycling and walking infrastructure for City residents, which could help low-to moderate-income residents to become independently mobile.

15. Education

School districts, particularly "good" school districts, is an oft-cited reason for families to move to an area. The City of Parkersburg is part of the consolidated Wood County School District. The Wood County School District has a total of twenty-seven (27) schools. There are nineteen (19)

elementary schools, five (5) middle schools, three (3) high schools, and one (1) vocational school. However, the school district is currently consolidating schools in an attempt to “right-size” itself for the dwindling City of Parkersburg population. The district proposes closing three elementary schools in order to consolidate resources, including McKinley Elementary School, Worthington Elementary School, and Waverly Elementary School. Students from McKinley Elementary will merge with Jefferson Elementary; students from Worthington Elementary will merge with Emerson Elementary; and students from Waverly Elementary will merge with students in Williamston-Waverly Elementary (which is on track to welcome students in the Fall of 2020.) Finally, the 6th grade students from Williamstown Elementary School will merge into the Williamston Middle/High School.

The West Virginia Department of Education (WVDE) used the West Virginia Schools Balanced Scorecard to assess a school’s performance. The purpose of Balanced Scorecard’s website allows individuals to find school data, including academic performance, school environment, educators, students, and highlights provided by principals.

Wood County Schools – 2018-2019 School Year

- 12,384 District Enrollment
- 93.4% Attendance Rate
- 89.1% Graduation Rate (4 Year Cohort)
- 90.4% Graduation Rate (5 Year Cohort)

Wood County School District has a higher attendance rate than the State’s rate of 92.92%, but a slightly lower 4-year cohort graduation rate to the State’s 90.2%. Overall, Wood County School District’s three high schools partially meets most State set standards and meets annual targets for improvement. However, Parkersburg High School and Parkersburg South High School did not meet State standards in Mathematics and Attendance during the 2018-2019 School Year.

According to the FY 2013-2017 American Community Survey, 88.4% (18,907) of the population age 25 years and over has at least a high school education or higher, and 10.6% (2,277) has a bachelor’s degree or higher. However, 11.6% (2,477) of the population age 25 years and over in the City have not completed high school nor completed a GED. According to the WVDE Balanced Scorecard, economically disadvantaged students and students with disabilities within Parkersburg High School and Parkersburg South High School are not meeting state standards within English Language Arts, Mathematics, and Attendance. They are not on track to make graduation, nor go onto Post-Secondary schools.

Residents that do proceed forward with their education following high school can access West Virginia University at Parkersburg and Mountain State College within Parkersburg. Residents also have access to Ohio Valley University in nearby Vienna, as well as Washington State Community College and Marietta College in Marietta. Washington State Community College and WVU Parkersburg practice reciprocity, where West Virginia residents can pay in-state tuition for Washington State Community College in Ohio, while Ohio residents can access WVU Parkersburg with in-state tuition.

C. Private Sector:

The private sector has traditionally generated the most easily recognized impediments to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings; the provision of brokerage services; or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibit such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, and national origin.

1. Real Estate Practices

The Parkersburg Area Association of Realtors is the local organization of real estate brokers operating in the City of Parkersburg, including Wood, Wirt, Ritchie, Tyler, and Pleasants Counties. The Parkersburg Area Association of Realtors has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.

Each year, the West Virginia Association of Realtors (including Parkersburg Area Association of Realtors) recognizes the significance of the anniversary of the 1968 Fair Housing Act and reconfirms their commitment to uphold fair housing laws, as well as the commitment to offer equal professional service to all West Virginia citizens in their search for real property by participating in the West Virginia Human Rights Commission's Annual Fair Housing Conference.

In the event that a complaint of discrimination is filed, the Parkersburg Area Association of Realtors has the policies in place to handle complaints to brokers.

a. Real Estate Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from several electronic sources such as: *movhomes.com*, *Facebook*, *Craigslist*, *Realtor.com*, *Rent.com*, and *Zillow.com*. Some of the sources included a disclaimer from the publisher indicating that each advertisement is subject to the Federal Fair Housing Act and that all dwellings advertised are available on an equal opportunity basis. Most of the sources included the Fair Housing logo. None of the publications appeared to contain discriminatory language nor prohibited occupancy by any protected class.

2. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/. The most recent available HMDA Data is that of 2017, which is the data that was used for this analysis. The following tables provide an analysis of the HMDA data in the Metropolitan Statistical Area (MSA). The MSA includes all of Parkersburg and Vienna. The home loans included in this report represent loans on 1- to 4-family and manufactured homes from the following loan types: 1) FHA, FSA/RHS and VA; 2) Conventional; 3) Refinancings; and 4) Home Improvement.

The following table lists the lending activity that occurred during 2017 in the area.

Table IV – 10 Home Loans Purchased by Location of Property and Type of Loan								
Area	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
City of Parkersburg	141	\$17,807	293	\$32,544	246	\$29,942	69	\$3,618
City of Parkersburg Loans as a % of MSA Loans	53.0%	51.6%	48.7%	40.0%	54.2%	51.1%	44.8%	31.8%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

The following table lists the lending activity that occurred during 2017 in the area.

Table IV – 11 Home Loans Purchased by Location of Property and Type of Loan						
Loan		Loans Originated	Approved, Not Accepted	Applications Denied	Applications Withdrawn	File Closed for Incompleteness
FHA, FSA/RHS & VA	Parkersburg	141	2	28	16	5
	MSA	266	4	51	36	11
Conventional	Parkersburg	293	24	61	24	16
	MSA	602	48	135	55	48
Refinancings	Parkersburg	246	8	92	55	25
	MSA	454	20	194	103	49
Home Improvement Loans	Parkersburg	69	1	41	12	1
	MSA	154	4	84	16	2

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

The following table lists the lending activity by income group to establish a baseline for lending activity per income.

Table IV – 12 Disposition of Loan Applications by Income of Applicant

Loan	Income	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	Less than 50% of MSA median	32	22	68.8%	0	0.0%	8	25.0%	2	6.3%	0	0.0%
	50-79% of MSA median	111	78	70.3%	3	2.7%	14	12.6%	11	9.9%	5	4.5%
	80-99% of MSA median	47	35	74.5%	0	0.0%	8	17.0%	4	8.5%	0	0.0%
	100-119% of MSA median	48	36	75.0%	0	0.0%	5	10.4%	5	10.4%	2	4.2%
	120% or more of MSA median	129	94	72.9%	1	0.8%	16	12.4%	14	10.9%	4	3.1%
Conventional	Less than 50% of MSA median	78	34	43.6%	1	1.3%	31	39.7%	8	10.3%	4	5.1%
	50-79% of MSA median	123	58	47.2%	3	2.4%	39	31.7%	12	9.8%	11	8.9%
	80-99% of MSA median	88	48	54.5%	1	1.1%	18	20.5%	16	18.2%	5	5.7%
	100-119% of MSA Median	71	38	53.5%	2	2.8%	19	26.8%	8	11.3%	4	5.6%
	120% or more of MSA median	384	226	58.9%	9	2.3%	79	20.6%	48	12.5%	22	5.7%
Refinance	Less than 50% of MSA median	76	31	40.8%	1	1.3%	31	40.8%	4	5.3%	9	11.8%
	50-79% of MSA median	196	117	59.7%	9	4.6%	39	19.9%	11	5.6%	20	10.2%

	80-99% of MSA median	91	66	72.5%	3	3.3%	9	9.9%	7	7.7%	6	6.6%
	100-119% of MSA median	103	62	60.2%	12	11.7%	15	14.6%	6	5.8%	8	7.8%
	120% or more of MSA median	390	303	77.7%	20	5.1%	36	9.2%	26	6.7%	5	1.3%
Home Improvement	Less than 50% of MSA median	35	14	40.0%	0	0.0%	20	57.1%	1	2.9%	0	0.0%
	50-79% of MSA median	45	21	46.7%	1	2.2%	20	44.4%	3	6.7%	0	0.0%
	80-99% of MSA median	34	18	52.9%	1	2.9%	11	32.4%	4	11.8%	0	0.0%
	100-119% of MSA median	26	17	65.4%	1	3.8%	5	19.2%	3	11.5%	0	0.0%
	120% or more of MSA median	112	79	70.5%	1	0.9%	26	23.2%	5	4.5%	1	0.9%
Total	Less than 50% of MSA median	221	101	45.7%	2	0.9%	90	40.7%	15	6.8%	13	5.9%
	50-79% of MSA median	475	274	57.7%	16	3.4%	112	23.6%	37	7.8%	36	7.6%
	80-99% of MSA median	260	167	64.2%	5	1.9%	46	17.7%	31	11.9%	11	4.2%
	100-119% of MSA median	248	153	61.7%	15	6.0%	44	17.7%	22	8.9%	14	5.6%
	120% or more of MSA median	1,015	702	69.2%	31	3.1%	157	15.5%	93	9.2%	32	3.2%
	TOTAL	2,219	1,397	63.0%	69	3.1%	449	20.2%	198	8.9%	106	4.8%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

The following table lists the lending activity by racial/ethnic group.

Table IV – 13 Disposition of Loan Applications by Race/Ethnicity of Applicant												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	5	3	60%	1	20%	1	20%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	340	249	73.2%	2	0.6%	43	12.6%	35	10.3%	11	3.2%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	3	3	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	19	10	52.6%	1	5.3%	7	36.8%	1	5.3%	0	0.0%
	Hispanic or Latino	4	3	75%	0	0.0%	0	0.0%	0	0.0%	1	25%
Conventional	American Indian/Alaska Native	3	2	66.7%	0	0.0%	0	0.0%	0	0.0%	1	33.3%
	Asian	12	7	58.3%	0	0.0%	3	25%	1	8.3%	1	8.3%
	Black or African American	2	1	50%	0	0.0%	1	50%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	1	1	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

	White	784	529	67.5%	44	5.6%	119	15.2%	49	6.25%	43	5.5%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	8	7	87.5%	0	0.0%	1	12.5%	0	0.0%	0	0.0%
	Race Not Available	46	32	69.6%	1	2.1%	6	13.0%	4	8.7%	3	6.5%
	Hispanic or Latino	6	4	66.7%	1	16.7%	0	0.0%	0	0.0%	1	16.7%
Refinance	American Indian/Alaska Native	3	0	0.0%	0	0.0%	1	33.3%	1	33.3%	1	33.3%
	Asian	2	2	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	2	2	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	1	0	0.0%	0	0.0%	1	100%	0	0.0%	0	0.0%
	White	653	370	56.7%	15	2.3%	154	23.6%	80	12.3%	34	5.2%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	2	1	50%	0	0.0%	0	0.0%	0	0.0%	1	50%
	Race Not Available	81	29	35.8%	1	1.2%	30	37.0%	11	13.6%	10	12.3%
	Hispanic or Latino	4	2	50%	0	0.0%	1	25%	1	25%	0	0.0%
Home Improvement	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	1	1	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	1	0	0.0%	0	0.0%	1	100%	0	0.0%	0	0.0%

	Native Hawaiian or Other Pacific Islander	1	1	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	223	138	61.9%	4	1.8%	66	29.6%	14	6.3%	1	0.4%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	1	1	100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	25	8	32%	0	0.0%	15	60%	2	8%	0	0.0%
	Hispanic or Latino	1	0	0.0%	0	0.0%	0	0.0%	1	100%	0	0.0%
Total	American Indian/Alaska Native	6	2	33.3%	0	0.0%	1	16.7%	1	16.7%	2	33.3%
	Asian	15	10	66.7%	0	0.0%	3	20.0%	1	6.7%	1	6.7%
	Black or African American	10	6	60.0%	1	10.0%	3	30.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	3	2	66.7%	0	0.0%	1	33.3%	0	0.0%	0	0.0%
	White	2,000	1,286	64.3%	65	3.3%	382	19.1%	178	8.9%	89	4.45%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	14	12	85.7%	0	0.0%	1	7.1%	0	0.0%	1	7.1%
	Race Not Available	171	79	46.2%	3	1.8%	58	33.9%	18	10.5%	13	7.6%
	Hispanic or Latino	15	9	60.0%	1	6.7%	1	6.7%	2	13.3%	2	13.3%
	Total	2,234	1,406	62.9%	70	3.1%	450	20.1%	200	9.0%	108	4.8%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

The following tables compare denial rates per racial/ethnic group and income to identify any group that may have higher denial rates than another. Higher denial rates are highlighted.

Table IV – 14 Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
Less than 50% of MSA Median - Parkersburg												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	28	20	71.4%	0	-	6	21.4%	2	7.1%	0	-
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	3	2	66.7%	0	0.0%	1	33.3%	0	0.0%	0	0.0%
	Hispanic or Latino	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Conventional	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-

Refinance	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	66	33	50.0%	0	0.0%	23	34.8%	7	10.6%	3	4.5%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	12	1	8.3%	1	8.3%	8	66.7%	1	8.3%	1	8.3%
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Refinance	American Indian/Alaska Native	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	5	2	40.0%	0	0.0%	2	40.0%	0	0.0%	1	20.0%
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	67	28	41.8%	1	1.5%	28	41.8%	4	6.0%	6	9.0%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	3	0	0.0%	0	0.0%	1	33.3%	0	0.0%	2	66.7%
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Home Improvement	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-

	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	33	14	42.4%	0	0.0%	18	54.5%	1	3.0%	0	0.0%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	2	0	0.0%	0	0.0%	2	1	0	0.0%	0	0.0%
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Total	American Indian/Alaska Native	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	5	2	40.0%	0	0.0%	2	40.0%	0	0.0%	1	20.0%
	Black or African American	1	0	0.0%	0	0.0%	1	1	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	194	95	49.0%	1	0.5%	75	38.7%	14	7.2%	9	4.6%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	20	3	15.0%	1	5.0%	12	60.0%	1	5.0%	3	15.0%
	Hispanic or Latino	1	1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Total	222	102	45.9%	2	0.9%	90	40.5%	15	6.8%	13	5.9%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

For loan applicants under 50% of MSA Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Black or African American FHA, FSA/RHS, and VA loan denial rate of 100.0% (25.0% Average)
- Race Not Available Conventional loan denial rate of 66.7% (40.8% Average)

Table IV – 15 Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
50-79% of MSA Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	1	0	-	1	100.0%	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	108	77	71.3%	2	1.9%	13	12.0%	11	10.2%	5	4.6%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	2	1	50.0%	0	-	1	50.0%	0	-	0	-
	Hispanic or Latino	2	1	50.0%	0	-	0	-	0	-	1	50.0%
Conventional	American Indian/Alaska Native	2	0	-	0	-	1	50.0%	0	-	1	50.0%
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-

	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	105	53	50.5%	3	2.9%	33	31.4%	11	10.5%	5	4.8%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	2	1	50.0%	0	-	0	-	0	-	1	50.0%
	Race Not Available	14	4	28.6%	0	-	5	35.7%	1	7.1%	4	28.6%
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Refinance	American Indian/Alaska Native	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	100.0%
	Asian	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	183	107	58.5%	9	4.9%	37	20.2%	11	6.0%	19	10.4%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	9	7	77.8%	0	0.0%	2	22.2%	0	0.0%	0	0.0%
	Hispanic or Latino	2	1	50.0%	1	50.0%	0	0.0%	0	0.0%	0	0.0%
Home Improvement	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-

	Black or African American	1	0	0	0	0	1	1	0	0	0	0
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	39	21	53.8%	1	2.6%	15	38.4%	2	5.1%	0	0
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	5	0	0	0	0	4	80.0%	1	20.0%	0	0
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Total	American Indian/Alaska Native	3	0	0.0%	0	0.0%	1	33.3%	0	0	2	66.7%
	Asian	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	3	1	33.3%	1	33.3%	1	33.3%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	435	258	59.3%	15	3.4%	98	22.5%	35	8.0%	29	6.7%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	2	1	50.0%	0	0.0%	0	0.0%	0	0.0%	1	50.0%
	Race Not Available	30	12	40.0%	0	0.0%	12	40.0%	2	6.7%	4	13.3%
	Hispanic or Latino	4	2	50.0%	1	25.0%	0	0.0%	0	0.0%	1	25.0%
	Total	479	276	57.6%	17	3.5%	112	23.4%	37	7.7%	37	7.7%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

For loan applicants 50-79% of MSA Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Race Note Available FHA, FSA/RHS, and VA loan denial rate of 50.0% (12.6% Average)
- American Indian/Alaskan Native Conventional loan denial rate of 50.0% (19.9% Average)
- White Conventional loan denial rate of 31.4% (19.9% Average)
- Race Not Available Conventional loan denial rate of 35.7% (19.9% Average)
- Race Not Available Home Improvement loan denial rate of 80.0% (43.5% Average)

Table IV – 16 Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
80-99% of MSA Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	45	34	75.6%	0	-	7	15.6%	4	8.9%	0	-
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	2	1	50.0%	0	-	1	50.0%	0	-	0	-
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Conventional	American Indian/Alaska Native	1	0	-	0	-	0	-	1	100.0%	0	-

	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	1	0	-	0	-	1	100.0%	0	-	0	-
	White	75	43	57.3%	1	1.3%	14	18.7%	12	16.0%	5	6.7%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	11	5	45.5%	0	-	3	27.3%	3	27.3%	0	-
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Refinance	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	84	61	72.6%	3	3.6%	9	10.7%	5	6.0%	6	7.1%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	6	4	66.7%	0	0.0%	0	0.0%	2	33.3%	0	0.0%
Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-	
Home Improvement	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-

	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	29	17	58.6%	1	3.4%	7	24.1%	4	13.8%	0	0.0%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	5	1	20.0%	0	0.0%	4	80.0%	0	0.0%	0	0.0%
	Hispanic or Latino	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%	0	0.0%
Total	American Indian/Alaska Native	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%	0	0.0%
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	1	0	0.0%	0	0.0%	1	100.00%	0	0.0%	0	0.0%
	White	233	155	66.5%	5	2.1%	37	15.9%	25	10.7%	11	4.7%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	1	1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Race Not Available	24	11	45.8%	0	0.0%	8	33.3%	5	20.8%	0	0.0%
	Hispanic or Latino	1	0	0.0%	0	0.0%	0	0.0%	1	100.00%	0	0.0%
	Total	261	167	64.0%	5	1.9%	46	17.6%	32	12.3%	11	4.2%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

For loan applicants 80-99% of MSA Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Race Not Available FHA, FSA/RHS, and VA loan denial rate of 50.0% (17.0% Average)
- Native Hawaiian or other Pacific Islander Conventional loan denial rate of 100.0% (9.9% Average)
- Race Not Available Conventional loan denial rate of 27.3% (9.9% Average)

- Race Not Available Home Improvement loan denial rate of 80.0% (32.4% Average)

Table IV – 17 Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
100-119% of MSA Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	1	1	100.0%	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	45	34	75.6%	0	-	4	8.9%	5	11.1%	2	4.4%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	2	1	50.0%	0	-	1	50.0%	0	-	0	-
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Conventional	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	2	2	100.0%	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	62	31	50.0%	2	3.2%	18	29.0%	7	11.3%	4	6.5%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-

	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	7	5	71.4%	0	-	1	14.3%	1	14.3%	0	-
	Hispanic or Latino	1	1	-	0	-	0	-	0	-	0	-
Refinance	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	2	1	50.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	96	58	60.4%	12	12.5%	13	13.5%	6	6.3%	7	7.3%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Race Not Available	4	3	75.0%	0	0.0%	0	0.0%	0	0.0%	1	25.0%
	Hispanic or Latino	3	2	66.7%	0	0.0%	0	0.0%	0	0.0%	1	33.3%
	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
Black or African American	0	0	-	0	-	0	-	0	-	0	-	
Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-	
White	24	15	62.5%	1	4.2%	5	20.8%	3	12.5%	0	0.0%	
2 or more minority races	0	0	-	0	-	0	-	0	-	0	-	
Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-	
Race Not Available	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Home Improvement	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	24	15	62.5%	1	4.2%	5	20.8%	3	12.5%	0	0.0%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	2	2	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Total	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	2	1	50.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%
	Black or African American	3	3	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	227	138	60.8%	15	6.6%	40	17.6%	21	9.3%	13	5.7%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Race Not Available	15	11	73.3%	0	0.0%	2	13.3%	1	6.7%	1	6.7%
	Hispanic or Latino	4	3	75.0%	0	0.0%	0	0.0%	0	0.0%	1	25.0%
	Total	252	156	61.9%	15	6.0%	44	17.5%	22	8.7%	15	6.0%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

For loan applicants 100-119% of MSA Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Race Not Available FHA, FSA/RHS, and VA loan denial rate of 50.0% (10.4% Average)
- White Conventional loan denial rate of 29.0% (14.6% Average)
- Asian Refinance loan denial rate of 50.0% (26.8% Average)
- Joint (White/Minority Race) Refinance loan denial rate of 100% (26.8% Average)

Table IV – 18 Disposition of Loan Applications by Race/Ethnicity and Income of Applicant

120% or More of MSA Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-
	Black or African American	2	2	100.0%	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	114	84	73.7%	0	-	13	11.4%	13	11.4%	4	3.5%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	3	3	100.0%	0	-	0	-	0	-	0	-
	Race Not Available	10	5	50.0%	1	10.0%	3	30.0%	1	10.0%	0	-
	Hispanic or Latino	1	1	100.0%	0	-	0	-	0	-	0	-
Conventional	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	2	2	100.0%	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	345	210	60.9%	9	2.6%	66	19.1%	43	12.5%	17	4.9%

	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-
	Race Not Available	37	14	37.8%	0	-	13	35.1%	5	13.5%	5	13.5%
	Hispanic or Latino	3	1	33.3%	0	-	1	33.3%	1	33.3%	0	-
Refinance	American Indian/Alaska Native	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	4	3	75.0%	0	0.0%	0	0.0%	1	25.0%	0	0.0%
	Black or African American	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-
	White	354	275	77.7%	19	5.4%	32	9.0%	23	6.5%	5	1.4%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	6	6	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	24	18	75.0%	1	4.2%	3	12.5%	2	8.3%	0	0.0%
	Hispanic or Latino	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Home Improvement	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-
	Asian	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	0	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

	White	98	71	72.4%	1	1.0%	21	21.4%	4	4.1%	1	1.0%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	11	5	45.5%	0	0.0%	5	45.5%	1	9.1%	0	0.0%
	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-
Total	American Indian/Alaska Native	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Asian	7	6	85.7%	0	0.0%	0	0.0%	1	14.3%	0	0.0%
	Black or African American	3	2	66.7%	0	0.0%	1	33.3%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	1	1	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	White	911	640	70.3%	29	3.2%	132	14.5%	83	9.1%	27	3.0%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	10	10	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	82	42	51.2%	2	2.4%	24	29.3%	9	11.0%	5	6.1%
	Hispanic or Latino	5	3	60.0%	0	0.0%	1	20.0%	1	20.0%	0	0.0%
	Total	1020	705	69.1%	31	3.0%	158	15.5%	94	9.2%	32	3.1%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

For loan applicants 120% and over MSA Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Race Not Available FHA, FSA/RHS, and VA loan denial rate of 30.0% (12.4% Average)

- Race Not Available Conventional loan denial rate of 35.1% (9.3% Average)
- Hispanic or Latino Conventional loan denial rate of 33.3% (9.3% Average)
- Black or African American Refinance loan denial rate of 100.0% (20.6% Average)
- Race Not Available Home Improvement loan denial rate of 45.5% (23.2% Average)

Table IV – 19 Disposition of Loan Applications by Characteristics of Census Tract												
FHA, FSA/RHS and VA Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	348	249	71.6%	3	0.9%	51	14.7%	34	9.8%	11	3.2%
	10-19% minority	20	17	85.0%	1	5.0%	0	0.0%	2	10.0%	0	0.0%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Income Characteristics	Low income	0	0	-	0	-	0	-	0	-	0	-
	Moderate income	20	12	60.0%	0	0.0%	4	20.0%	2	10.0%	2	10.0%
	Middle income	254	181	71.3%	3	1.2%	36	14.2%	25	9.8%	9	3.5%
	Upper income	94	73	77.7%	1	1.1%	11	11.7%	9	9.6%	0	0.0%
Low Income	Less than 10% minority	0	0	-	0	-	0	-	0	-	0	-
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-

	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Moderate Income	Less than 10% minority	20	12	60.0%	0	0.0%	4	20.0%	2	10.0%	2	10.0%
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Middle Income	Less than 10% minority	234	164	70.1%	2	0.9%	36	15.4%	23	9.8%	9	3.8%
	10-19% minority	20	17	85.0%	1	5.0%	0	0.0%	2	10.0%	0	0.0%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Upper Income	Less than 10% minority	94	73	77.7%	1	1.1%	11	11.7%	9	9.6%	0	0.0%
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
	Total	1,104	798	72.3%	12	1.1%	153	13.9%	108	9.8%	33	3.0%

Table IV – 20 Disposition of Loan Applications by Characteristics of Census Tract

Conventional Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	858	576	67.1%	45	5.2%	135	15.7%	54	6.3%	48	5.6%
	10-19% minority	30	26	86.7%	3	10.0%	0	0.0%	1	3.3%	0	0.0%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Income Characteristics	Low income	0	0	-	0	-	0	-	0	-	0	-
	Moderate income	59	38	64.4%	3	5.1%	14	23.7%	3	5.1%	1	1.7%
	Middle income	615	399	64.9%	38	6.2%	99	16.1%	38	6.2%	41	6.7%
	Upper income	214	165	77.1%	7	3.3%	22	10.3%	14	6.5%	6	2.8%
Low Income	Less than 10% minority	0	0	-	0	-	0	-	0	-	0	-
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-

Moderate Income	Less than 10% minority	59	38	64.4%	3	5.1%	14	23.7%	3	5.1%	1	1.7%
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Middle Income	Less than 10% minority	585	373	63.8%	35	6.0%	99	16.9%	37	6.3%	41	7.0%
	10-19% minority	30	26	86.7%	3	10.0%	0	0.0%	1	3.3%	0	0.0%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Upper Income	Less than 10% minority	214	165	77.1%	7	3.3%	22	10.3%	14	6.5%	6	2.8%
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
	Total	2664	1806	67.8%	144	5.4%	405	15.2%	165	6.2%	144	5.4%

Source: <https://ffiec.cfbp.gov/data-publication/aggregate-reports/2017/>

Table IV – 21 Disposition of Loan Applications by Characteristics of Census Tract

Refinancing Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	792	438	55.3%	20	2.5%	188	23.7%	98	12.4%	48	6.1%
	10-19% minority	28	16	57.1%	0	0.0%	6	21.4%	5	17.9%	1	3.6%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Income Characteristics	Low income	0	0	-	0	-	0	-	0	-	0	-
	Moderate income	55	28	50.9%	0	0.0%	16	29.1%	8	14.5%	3	5.5%
	Middle income	580	327	56.4%	13	2.2%	138	23.8%	71	12.2%	31	5.3%
	Upper income	185	99	53.5%	7	3.8%	40	21.6%	24	13.0%	15	8.1%
Low Income	Less than 10% minority	0	0	-	0	-	0	-	0	-	0	-
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Moderate	Less than 10% minority	55	28	50.9%	0	0.0%	16	29.1%	8	14.5%	3	5.5%

	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Middle Income	Less than 10% minority	552	311	56.3%	13	2.4%	132	23.9%	66	12.0%	30	5.4%
	10-19% minority	28	16	57.1%	0	0.0%	6	21.4%	5	17.9%	1	3.6%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Upper Income	Less than 10% minority	185	99	53.5%	7	3.8%	40	21.6%	24	13.0%	15	8.1%
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
	Total	2,460	1,362	55.4%	60	2.4%	582	23.7%	309	12.6%	147	6.0%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

Table IV – 22 Disposition of Loan Applications by Characteristics of Census Tract

Home Improvement Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	240	146	60.8%	4	1.7%	74	30.8%	14	5.8%	2	0.8%
	10-19% minority	20	8	40.0%	0	0.0%	10	50.0%	2	10.0%	0	0.0%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Income Characteristics	Low income	0	0	-	0	-	0	-	0	-	0	-
	Moderate income	13	7	53.8%	0	0.0%	4	30.8%	2	15.4%	0	0.0%
	Middle income	178	100	56.2%	3	1.7%	64	36.0%	10	5.6%	1	0.6%
	Upper income	69	47	68.1%	1	1.4%	16	23.2%	4	5.8%	1	1.4%
Low Income	Less than 10% minority	0	0	-	0	-	0	-	0	-	0	-
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Moderate	Less than 10% minority	13	7	53.8%	0	0.0%	4	30.8%	2	15.4%	0	0.0%

	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Middle Income	Less than 10% minority	158	92	58.2%	3	1.9%	54	34.2%	8	5.1%	1	0.6%
	10-19% minority	20	8	40.0%	0	0.0%	10	50.0%	2	10.0%	0	0.0%
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
Upper Income	Less than 10% minority	69	47	68.1%	1	1.4%	16	23.2%	4	5.8%	1	1.4%
	10-19% minority	0	0	-	0	-	0	-	0	-	0	-
	20-49% minority	0	0	-	0	-	0	-	0	-	0	-
	50-79% minority	0	0	-	0	-	0	-	0	-	0	-
	80-100% minority	0	0	-	0	-	0	-	0	-	0	-
	Total	780	462	59.2%	12	1.5%	252	32.3%	48	6.2%	6	0.8%

Source: <https://ffiec.cfpb.gov/data-publication/aggregate-reports/2017/>

The following tables list reasons for denial by race, ethnicity, gender, and income.

Table IV – 23 Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income

FHA, FSA/RHS and VA Loans

	Cohort	Total		Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	
		Race	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0
Asian	0		0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
Black or African American	1		0	0.0%	1	100	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Native Hawaiian or Other Pacific Islander	0		0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
White	34		9	26.5%	0	0.0%	6	17.6%	3	8.8%	4	11.8%	2	5.9%	8	23.5%	0	0.0%	2	5.9%	
2 or more minority races	0		0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
Joint (White/Minority Race)	0		0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
Race Available Not	7		1	14.3%	0	0.0%	2	28.6%	2	28.6%	0	0.0%	0	0.0%	1	14.3%	0	0.0%	1	14.3%	
Ethnicity	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
	Not Hispanic or Latino	35	9	25.7%	1	2.9%	6	17.1%	3	8.6%	4	11.4%	2	5.7%	8	22.9%	0	0.0%	2	5.7%	

	Joint (Hispanic or Latino/Not Hispanic or Latino)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Ethnicity Not Available	7	1	14.3%	0	0.0%	2	28.6%	2	28.6%	0	0.0%	0	0.0%	1	14.3%	0	0.0%	1	14.3%
Minority Status	White Non-Hispanic	34	9	26.5%	0	0.0%	6	17.6%	3	8.8%	4	11.8%	2	5.9%	8	23.5%	0	0.0%	2	5.9%
	Others, Including Hispanic	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Gender	Male	17	4	23.5%	1	5.9%	1	5.9%	2	11.8%	1	5.9%	2	11.8%	5	29.4%	0	0.0%	1	5.9%
	Female	8	2	25.0%	0	0.0%	3	37.5%	0	0.0%	2	25.0%	0	0.0%	1	12.5%	0	0.0%	0	0.0%
	Joint (Male/Female)	10	3	30.0%	0	0.0%	2	20.0%	1	10.0%	1	10.0%	0	0.0%	2	20.0%	0	0.0%	1	10.0%
	Gender Not Available	7	1	14.3%	0	0.0%	2	28.6%	2	28.6%	0	0.0%	0	0.0%	1	14.3%	0	0.0%	1	14.3%
Income	Less than 50% of MSA median	7	2	28.6%	1	14.3%	1	14.3%	0	0.0%	1	14.3%	0	0.0%	2	28.6%	0	0.0%	0	0.0%
	50-79% of MSA median	12	5	41.7%	0	0.0%	3	25.0%	2	16.7%	1	8.3%	0	0.0%	1	8.3%	0	0.0%	0	0.0%
	80-99% of MSA median	6	1	16.7%	0	0.0%	2	33.3%	0	0.0%	0	0.0%	0	0.0%	2	33.3%	0	0.0%	1	16.7%
	100-119% of MSA median	4	0	0.0%	0	0.0%	1	25.0%	0	0.0%	1	25.0%	0	0.0%	2	50.0%	0	0.0%	0	0.0%
	120% or more of MSA median	13	2	15.4%	0	0.0%	1	7.7%	3	23.1%	1	7.7%	2	15.4%	2	15.4%	0	0.0%	2	15.4%
	Income Not Available	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-

Table IV – 24 Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income

Conventional Loans																				
	Cohort	Total	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Asian	2	1	50.0%	0	0.0%	0	0.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Black or African American	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	White	46	17	37.0%	1	2.2%	16	34.8%	5	10.9%	3	6.5%	1	2.2%	2	4.3%	0	0.0%	1	2.2%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%	0	0.0%
	Race Not Available	4	1	25.0%	0	0.0%	2	50.0%	0	0.0%	0	0.0%	0	0.0%	1	25.0%	0	0.0%	0	0.0%
Ethnicity	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Not Hispanic or Latino	49	19	38.8%	1	2.0%	15	30.6%	5	10.2%	4	8.2%	2	4.1%	2	4.1%	0	0.0%	1	2.0%

	Joint (Hispanic or Latino/Not Hispanic or Latino)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Ethnicity Not Available	5	1	20.0%	0	0.0%	3	60.0%	0	0.0%	0	0.0%	0	0.0%	1	20.0%	0	0.0%	0	0.0%
Minority Status	White Non-Hispanic	45	17	37.8%	1	2.2%	15	33.3%	5	11.1%	3	6.7%	1	2.2%	2	4.4%	0	0.0%	1	2.2%
	Others, Including Hispanic	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Gender	Male	19	7	36.8%	0	0.0%	6	31.6%	3	15.8%	1	5.3%	1	5.3%	1	5.3%	0	0.0%	0	0.0%
	Female	14	8	57.1%	1	7.1%	4	28.6%	0	0.0%	0	0.0%	0	0.0%	1	7.1%	0	0.0%	0	0.0%
	Joint (Male/Female)	16	4	25.0%	0	0.0%	5	31.3%	2	12.5%	3	18.8%	1	6.3%	0	0.0%	0	0.0%	1	6.3%
	Gender Not Available	5	1	20.0%	0	0.0%	3	60.0%	0	0.0%	0	0.0%	0	0.0%	1	20.0%	0	0.0%	0	0.0%
Income	Less than 50% of MSA median	9	4	44.4%	0	0.0%	3	33.3%	0	0.0%	1	11.1%	1	11.1%	0	0.0%	0	0.0%	0	0.0%
	50-79% of MSA median	13	3	23.1%	0	0.0%	7	53.8%	2	15.4%	1	7.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	80-99% of MSA median	6	1	16.7%	1	16.7%	1	16.7%	1	16.7%	2	33.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	100-119% of MSA median	9	5	55.6%	0	0.0%	3	33.3%	0	0.0%	0	0.0%	1	11.1%	0	0.0%	0	0.0%	0	0.0%
	120% or more of MSA median	16	6	37.5%	0	0.0%	4	25.0%	2	12.5%	0	0.0%	0	0.0%	3	18.8%	0	0.0%	1	6.3%
	Income Not Available	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Table IV – 25 Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income

Refinancing Loans																				
	Cohort	Total	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Black or African American	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	115	20	17.4%	1	0.9%	31	27.0%	34	29.6%	2	1.7%	3	2.6%	15	13.0%	0	0.0%	9	7.8%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Race Not Available	26	2	7.7%	0	0.0%	3	11.5%	9	34.6%	1	3.8%	1	3.8%	8	30.8%	0	0.0%	2	7.7%
Ethnicity	Hispanic or Latino	1	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	100.0%
	Not Hispanic or Latino	115	20	17.4%	1	0.9%	30	26.1%	34	29.6%	2	1.7%	3	2.6%	17	14.8%	0	0.0%	8	7.0%

	Joint (Hispanic or Latino/Not Hispanic or Latino)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Ethnicity Not Available	26	3	11.5%	0	0.0%	4	15.4%	9	34.6%	1	3.8%	1	3.8%	6	23.1%	0	0.0%	2	7.7%
Minority Status	White Non-Hispanic	111	19	17.1%	1	0.9%	30	27.0%	33	29.7%	2	1.8%	3	2.7%	15	13.5%	0	0.0%	8	7.2%
	Others, Including Hispanic	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Gender	Male	48	6	12.5%	0	0.0%	12	25.0%	17	35.4%	0	0.0%	3	6.3%	3	6.3%	0	0.0%	7	14.6%
	Female	28	7	25.0%	1	3.6%	8	28.6%	6	21.4%	1	3.6%	0	0.0%	5	17.9%	0	0.0%	0	0.0%
	Joint (Male/Female)	46	9	19.6%	0	0.0%	11	23.9%	14	30.4%	1	2.2%	0	0.0%	9	19.6%	0	0.0%	2	4.3%
	Gender Not Available	19	1	5.3%	0	0.0%	3	15.8%	6	31.6%	0	0.0%	1	5.3%	6	31.6%	0	0.0%	2	10.5%
Income	Less than 50% of MSA median	23	6	26.1%	0	0.0%	3	13.0%	7	30.4%	0	0.0%	0	0.0%	4	17.4%	0	0.0%	3	13.0%
	50-79% of MSA median	26	1	3.8%	0	0.0%	9	34.6%	10	38.5%	1	3.8%	0	0.0%	3	11.5%	0	0.0%	2	7.7%
	80-99% of MSA median	16	5	31.3%	0	0.0%	3	18.8%	4	25.0%	1	6.3%	2	12.5%	1	6.3%	0	0.0%	0	0.0%
	100-119% of MSA median	15	4	26.7%	0	0.0%	2	13.3%	6	40.0%	0	0.0%	0	0.0%	2	13.3%	0	0.0%	1	6.7%
	120% or more of MSA median	57	7	12.3%	0	0.0%	16	28.1%	15	26.3%	1	1.8%	1	1.8%	12	21.1%	0	0.0%	5	8.8%
	Income Not Available	5	0	0.0%	1	20.0%	1	20.0%	1	20.0%	0	0.0%	1	20.0%	1	20.0%	0	0.0%	0	0.0%

Table IV – 26 Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income

Home Improvement Loans																				
	Cohort	Total	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	American Indian/Alaska Native	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Asian	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Black or African American	1	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Native Hawaiian or Other Pacific Islander	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	White	44	8	18.2%	0	0.0%	25	56.8%	6	13.6%	1	2.3%	1	2.3%	2	4.5%	0	0.0%	1	2.3%
	2 or more minority races	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Joint (White/Minority Race)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Race Not Available	13	1	7.7%	0	0.0%	7	53.8%	1	7.7%	0	0.0%	1	7.7%	0	0.0%	0	0.0%	3	23.1%
Ethnicity	Hispanic or Latino	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Not Hispanic or Latino	45	7	15.6%	0	0.0%	26	57.8%	7	15.6%	1	2.2%	1	2.2%	2	4.4%	0	0.0%	1	2.2%

	Joint (Hispanic or Latino/Not Hispanic or Latino)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Ethnicity Not Available	13	2	15.4%	0	0.0%	7	53.8%	0	0.0%	0	0.0%	1	7.7%	0	0.0%	0	0.0%	3	23.1%
Minority Status	White Non-Hispanic	43	7	16.3%	0	0.0%	25	58.1%	6	14.0%	1	2.3%	1	2.3%	2	4.7%	0	0.0%	1	2.3%
	Others, Including Hispanic	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Gender	Male	21	5	23.8%	0	0.0%	9	42.9%	4	19.0%	1	4.8%	1	4.8%	1	4.8%	0	0.0%	0	0.0%
	Female	13	2	15.4%	0	0.0%	7	53.8%	1	7.7%	0	0.0%	0	0.0%	1	7.7%	0	0.0%	2	15.4%
	Joint (Male/Female)	14	2	14.3%	0	0.0%	10	71.4%	2	14.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Gender Not Available	10	0	0.0%	0	0.0%	7	70.0%	0	0.0%	0	0.0%	1	10.0%	0	0.0%	0	0.0%	2	20.0%
Income	Less than 50% of MSA median	11	3	27.3%	0	0.0%	8	72.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	50-79% of MSA median	12	3	25.0%	0	0.0%	7	58.3%	1	8.3%	0	0.0%	0	0.0%	1	8.3%	0	0.0%	0	0.0%
	80-99% of MSA median	9	1	11.1%	0	0.0%	3	33.3%	2	22.2%	1	11.1%	0	0.0%	1	11.1%	0	0.0%	1	11.1%
	100-119% of MSA median	2	1	50.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	50.0%	0	0.0%	0	0.0%	0	0.0%
	120% or more of MSA median	23	1	4.3%	0	0.0%	15	65.2%	3	13.0%	0	0.0%	1	4.3%	0	0.0%	0	0.0%	3	13.0%
	Income Not Available	1	0	0.0%	0	0.0%	0	0.0%	1	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

In summary, the HMDA Data indicates that low-to moderate-income households have a higher rate of denial than higher income households do. In every income category, White, non-minority applicants for a conventional home purchase loan significantly outnumber minority applicants. The percentage of total applications by Whites accounts for 91.6% of the total number of applications, regardless of income. Loan origination rates are higher for White applicants than for minority applicants as a whole, and minority denial rates are higher than White denial rates, but the disparity in the categories of results of the applications is not as great between whites and minorities as it is when comparing the percentage of applications. These numbers support the finding that White owner-occupied households greatly outnumber minority owner-occupied households.

4. Insurance

There was not suitable data available to determine if discrepancies existed in the rates and amounts of insurance coverage available to minority households in the City of Parkersburg. Further investigation and assessment are needed to determine if this may be a barrier to fair housing choice.

D. Citizen Participation:

The City of Parkersburg developed the Analysis of Impediments with input received through individual meetings and public meetings with a variety of stakeholders and representatives of the community which included representatives from: the City and County; Housing Authority; community, social service, and advocacy agencies; and non-profit and for profit entities.

The City held two (2) Public Hearings on February 18, 2020 and June 23, 2020. On June 24, 2020, City Council passed a Resolution authorizing the Mayor to submit the AI to HUD. A “Draft Plan” was placed on display on the City’s website at: <https://parkersburgcity.com/> under the Development Department web page from May 22, 2020 until June 23, 2020 for review and comment. In the “Citizen Participation” section of the Appendix is a summary of the input received.

V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Parkersburg to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment.

The City of Parkersburg's FY 2020-2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, goals, and strategies to affirmatively further fair housing.

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials, concerning the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Continue to educate and sponsor seminars for realtors, bankers, and housing providers to make them aware of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Continue to support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **1-D:** Continue to identify Limited English Proficiency (LEP) persons to provide the specific language assistance that is needed.
- **1-E:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout the City.
- **1-F:** Continue to make landlords and rental managers aware of their responsibilities under the FHA on making reasonable accommodations for renters.

- **Impediment 2: Continuing Need for Quality Affordable Housing**

Nearly one out of every two renter households (46.5%) in the City is paying over 30% of their monthly incomes on housing costs. Nearly one out of every five owner households with a mortgage (17.5%) is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of quality affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Continue to support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing located outside of areas of lower income and minority concentrations.
- **2-B:** Continue to support and encourage the rehabilitation of existing housing units in the City to become decent, safe, sound and affordable housing for households below 80% AMI.
- **2-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness of predatory lending practices, etc.
- **2-D:** Support the development of affordable housing for smaller families and single individuals.

- **Impediment 3: Continuing Need for Accessible Housing Units**

There is a lack of accessible housing units in the City of Parkersburg as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons with disabilities.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to promote the development of accessible housing by supporting and encouraging private developers and non-profits to construct, and/or rehabilitate housing that is accessible to persons with disabilities.

- **3-B:** Continue to provide financial assistance for accessibility improvements to owner-occupied housing units to enable the elderly and/or persons with disabilities to remain in their existing homes.
- **3-C:** Continue to enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so they become accessible to tenants with disabilities.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions to bring it into compliance with the Fair Housing Act, Americans with Disabilities Act, and Section 504 of the Rehabilitation Act.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Municipal Planning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Encourage LMI, minority, and protected class resident participation in the various City Boards and Commissions.

- **Impediment 5: Economic Issues Affecting Housing Choice**

There is a need to improve economic opportunities in the City of Parkersburg which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income to promote fair housing choice.

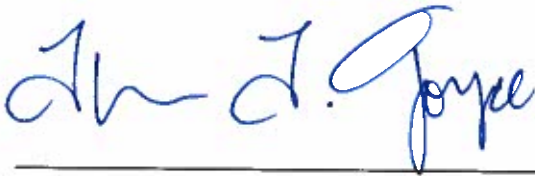
Strategies: To meet this goal, the following activities and strategies should be undertaken:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention for low- and moderate-income persons, and minorities and women.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particular focus on programs that assist women, minority, and veteran-owned businesses.

VI. Certification

Signature Page:

I hereby certify that this 2020 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.



Tom Joyce Mayor, City of Parkersburg, WV

6.23.2020

Date

Attached is the Resolution of the June 23, 2020 City Council Meeting approving the FY 2020-2024 Analysis of Impediment to Fair Housing Choice.

VII. Maps

The following maps are attached:

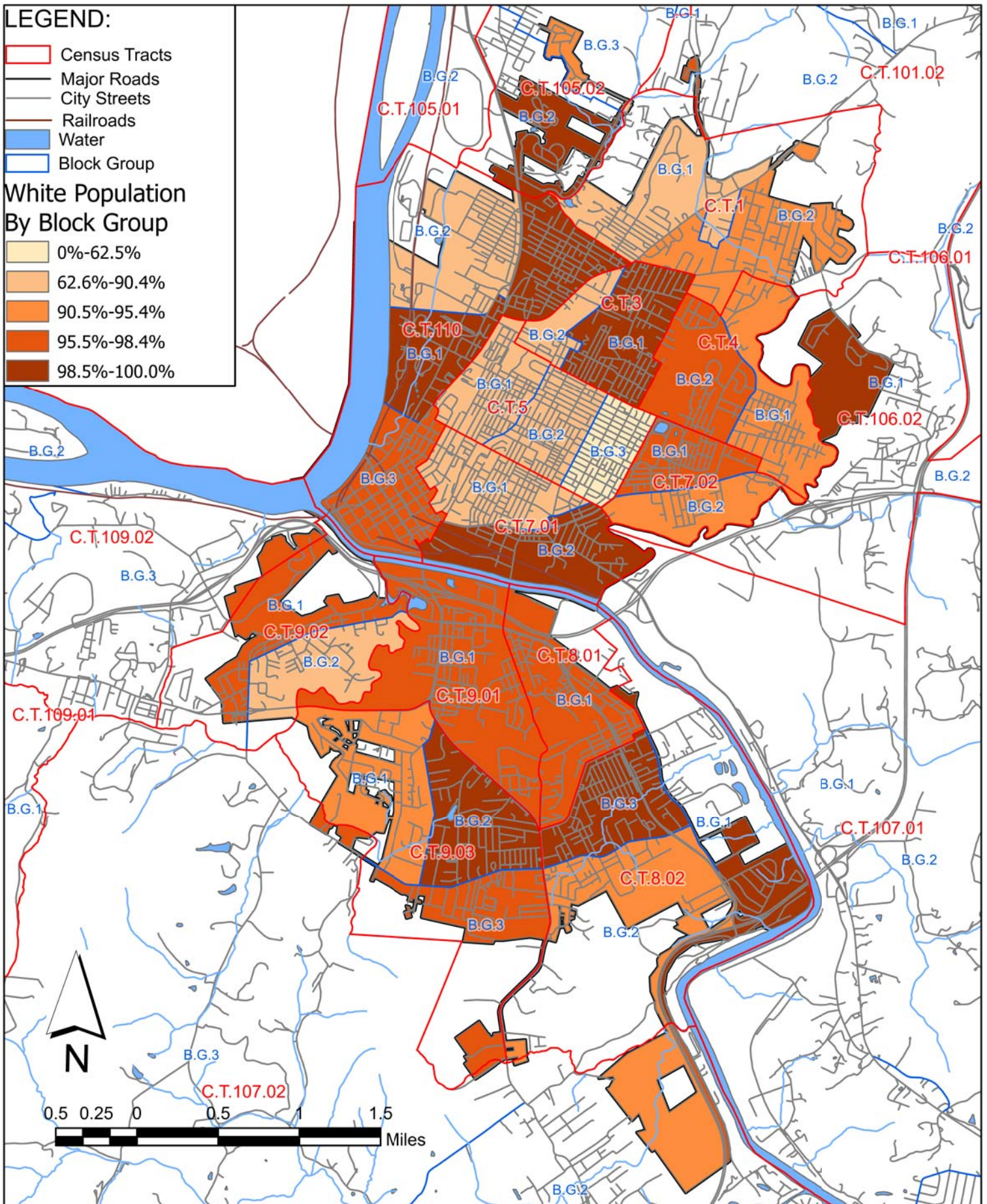
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Housing Density by Block Group
- Percent Owner Occupied Housing Units by Block Group
- Percent Renter Occupied Housing Units by Block Group
- Low- and Moderate-Income Percentage by Block Group

LEGEND:

- Census Tracts
- Major Roads
- City Streets
- Railroads
- Water
- Block Group

**White Population
By Block Group**

- 0%-62.5%
- 62.6%-90.4%
- 90.5%-95.4%
- 95.5%-98.4%
- 98.5%-100.0%



**CITY OF PARKERSBURG, WOOD COUNTY, WV
WHITE POPULATION BY BLOCK GROUP**

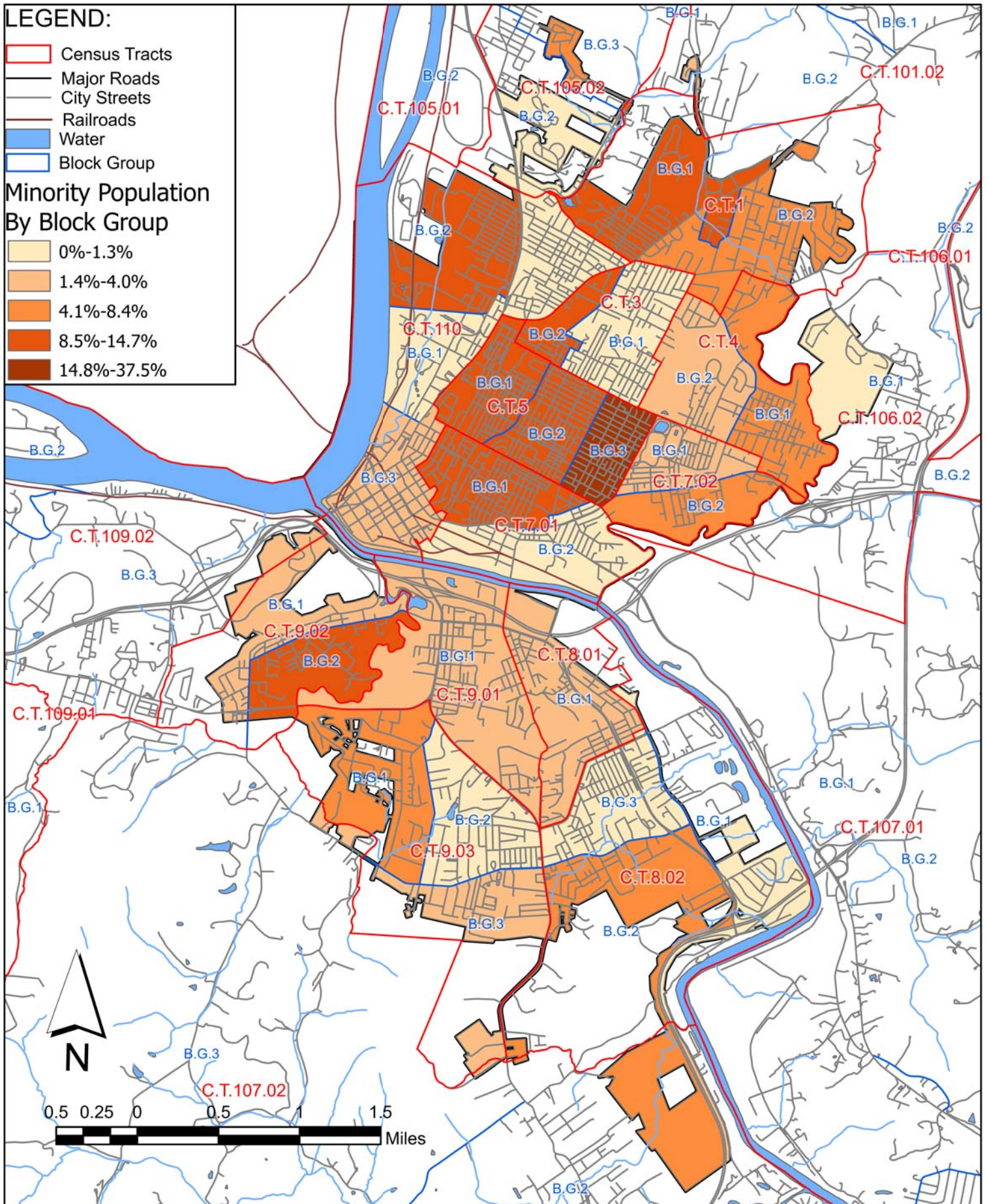
**BUILT ON EXPERIENCE
URBAN
DESIGN
VENTURES**

LEGEND:

- Census Tracts
- Major Roads
- City Streets
- Railroads
- Water
- Block Group

**Minority Population
By Block Group**

- 0%-1.3%
- 1.4%-4.0%
- 4.1%-8.4%
- 8.5%-14.7%
- 14.8%-37.5%



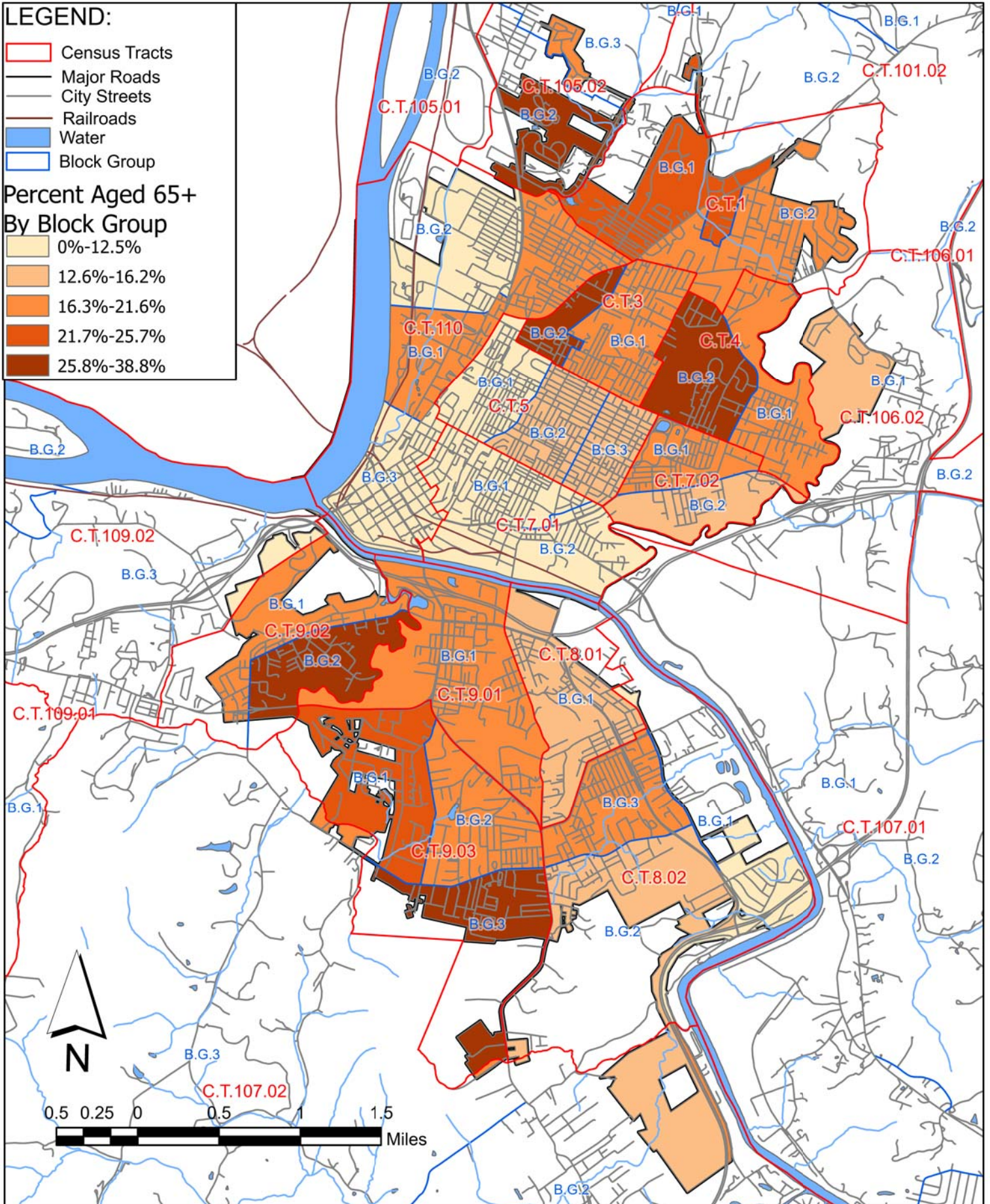
**CITY OF PARKERSBURG, WOOD COUNTY, WV
MINORITY POPULATION BY BLOCK GROUP**

LEGEND:

- Census Tracts
- Major Roads
- City Streets
- Railroads
- Water
- Block Group

**Percent Aged 65+
By Block Group**

- 0%-12.5%
- 12.6%-16.2%
- 16.3%-21.6%
- 21.7%-25.7%
- 25.8%-38.8%



**CITY OF PARKERSBURG, WOOD COUNTY, WV
PERCENT AGED 65+ BY BLOCK GROUP**

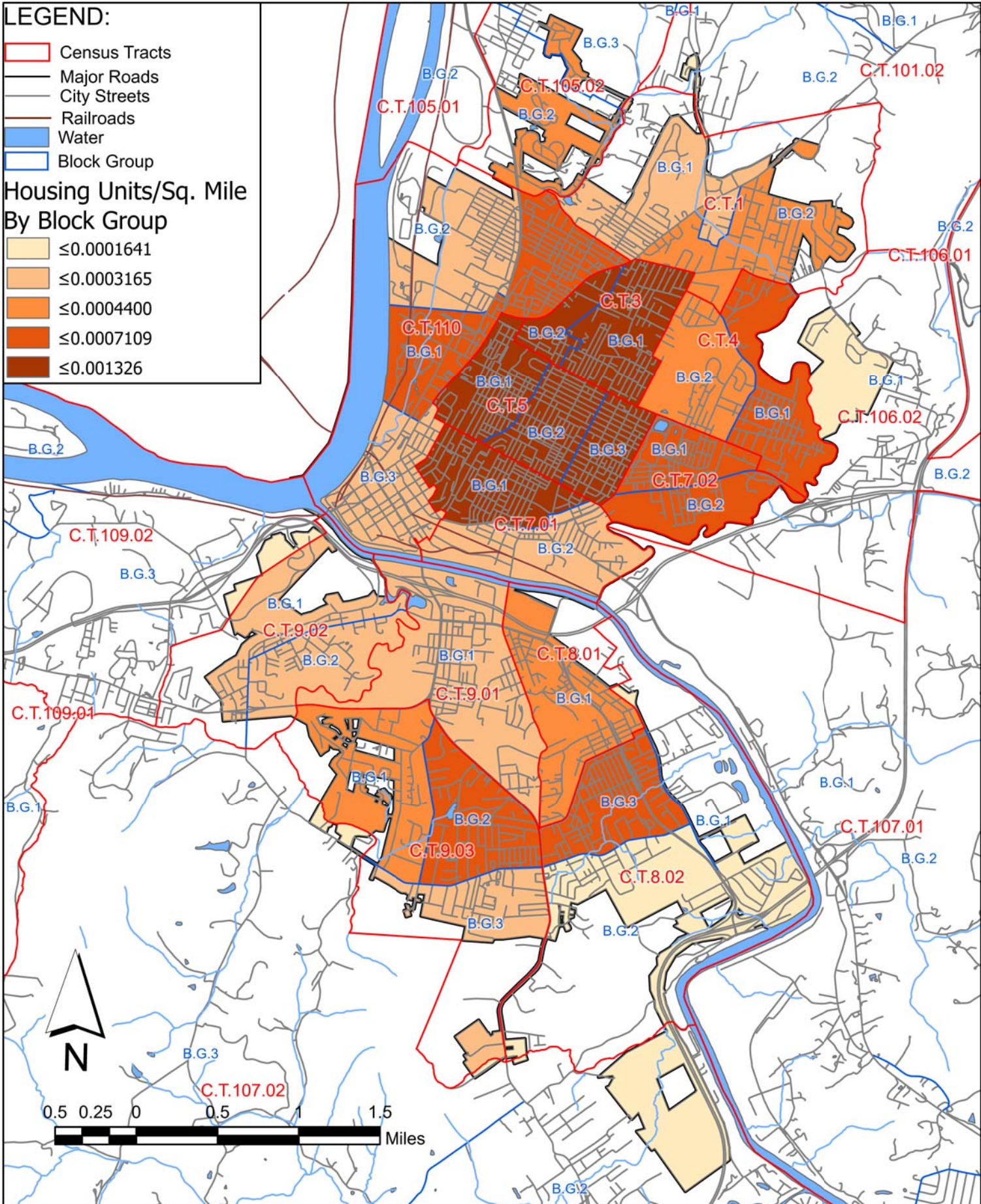


LEGEND:

- Census Tracts
- Major Roads
- City Streets
- Railroads
- Water
- Block Group

**Housing Units/Sq. Mile
By Block Group**

- ≤0.0001641
- ≤0.0003165
- ≤0.0004400
- ≤0.0007109
- ≤0.001326



**CITY OF PARKERSBURG, WOOD COUNTY, WV
HOUSING UNIT DENSITY BY BLOCK GROUP**

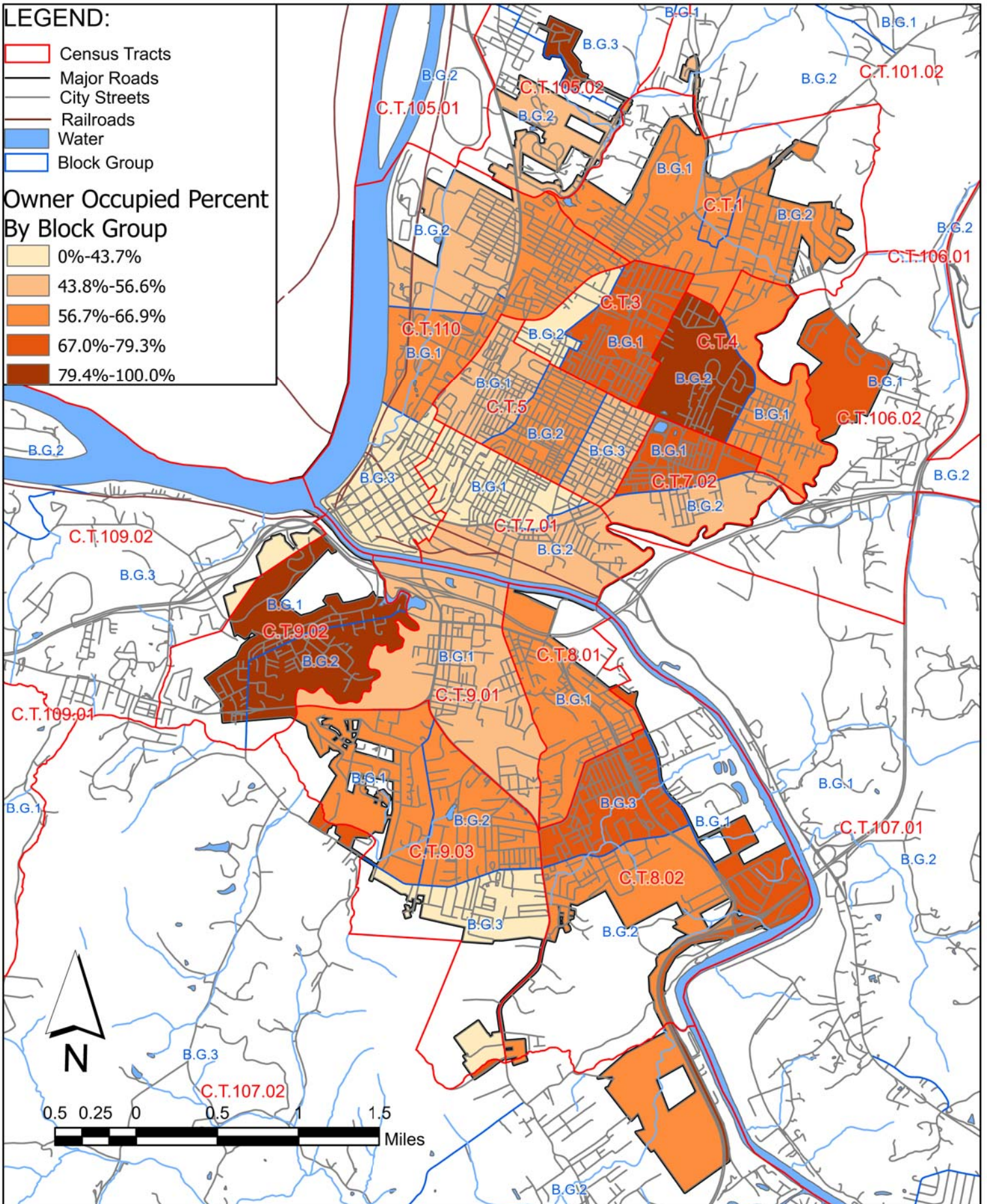


LEGEND:

- Census Tracts
- Major Roads
- City Streets
- Railroads
- Water
- Block Group

**Owner Occupied Percent
By Block Group**

- 0%-43.7%
- 43.8%-56.6%
- 56.7%-66.9%
- 67.0%-79.3%
- 79.4%-100.0%



**CITY OF PARKERSBURG, WOOD COUNTY, WV
OWNER-OCCUPIED UNITS BY BLOCK GROUP**

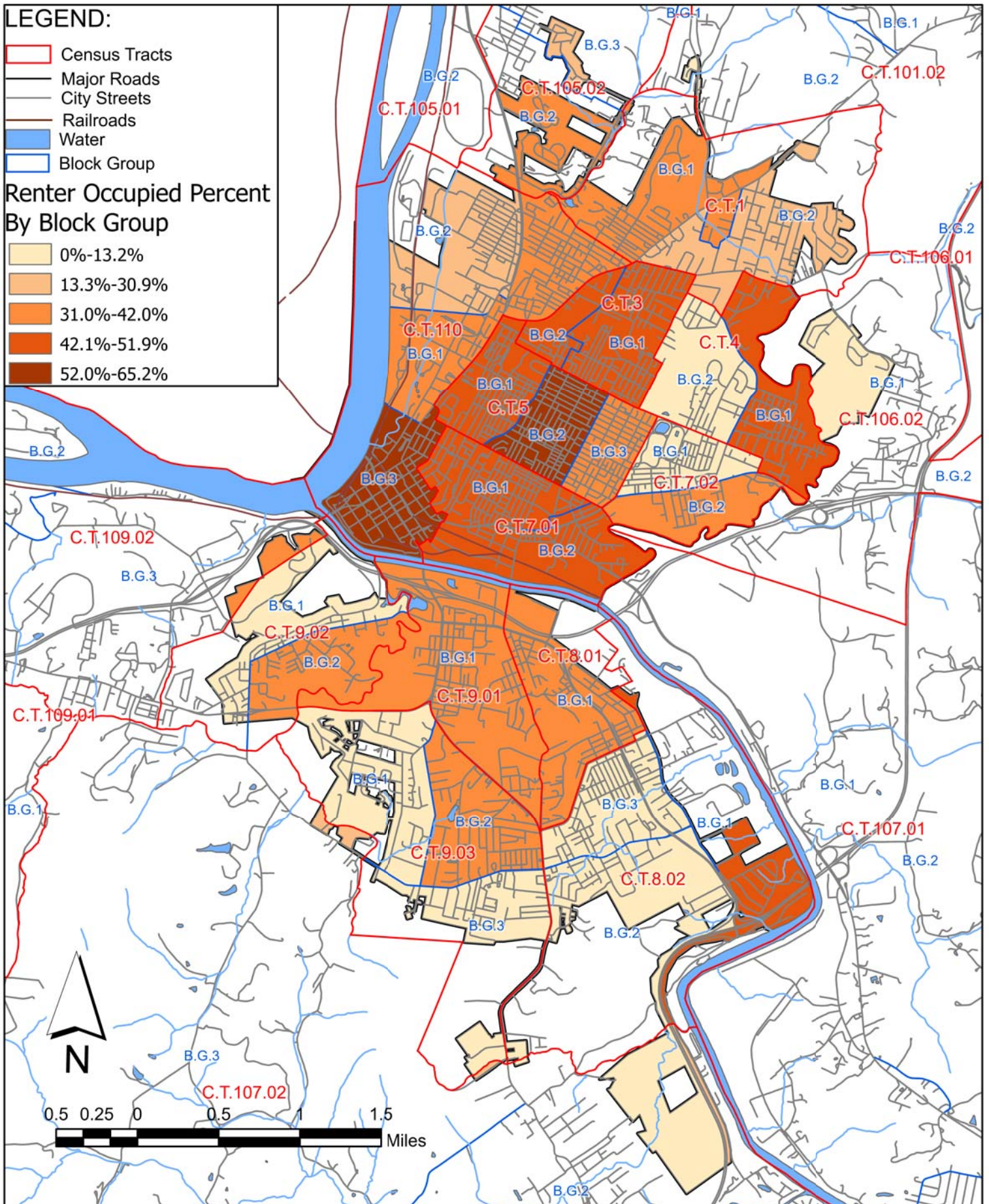


LEGEND:

- Census Tracts
- Major Roads
- City Streets
- Railroads
- Water
- Block Group

**Renter Occupied Percent
By Block Group**

- 0%-13.2%
- 13.3%-30.9%
- 31.0%-42.0%
- 42.1%-51.9%
- 52.0%-65.2%



**CITY OF PARKERSBURG, WOOD COUNTY, WV
RENTER-OCCUPIED UNITS BY BLOCK GROUP**

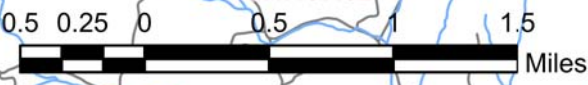
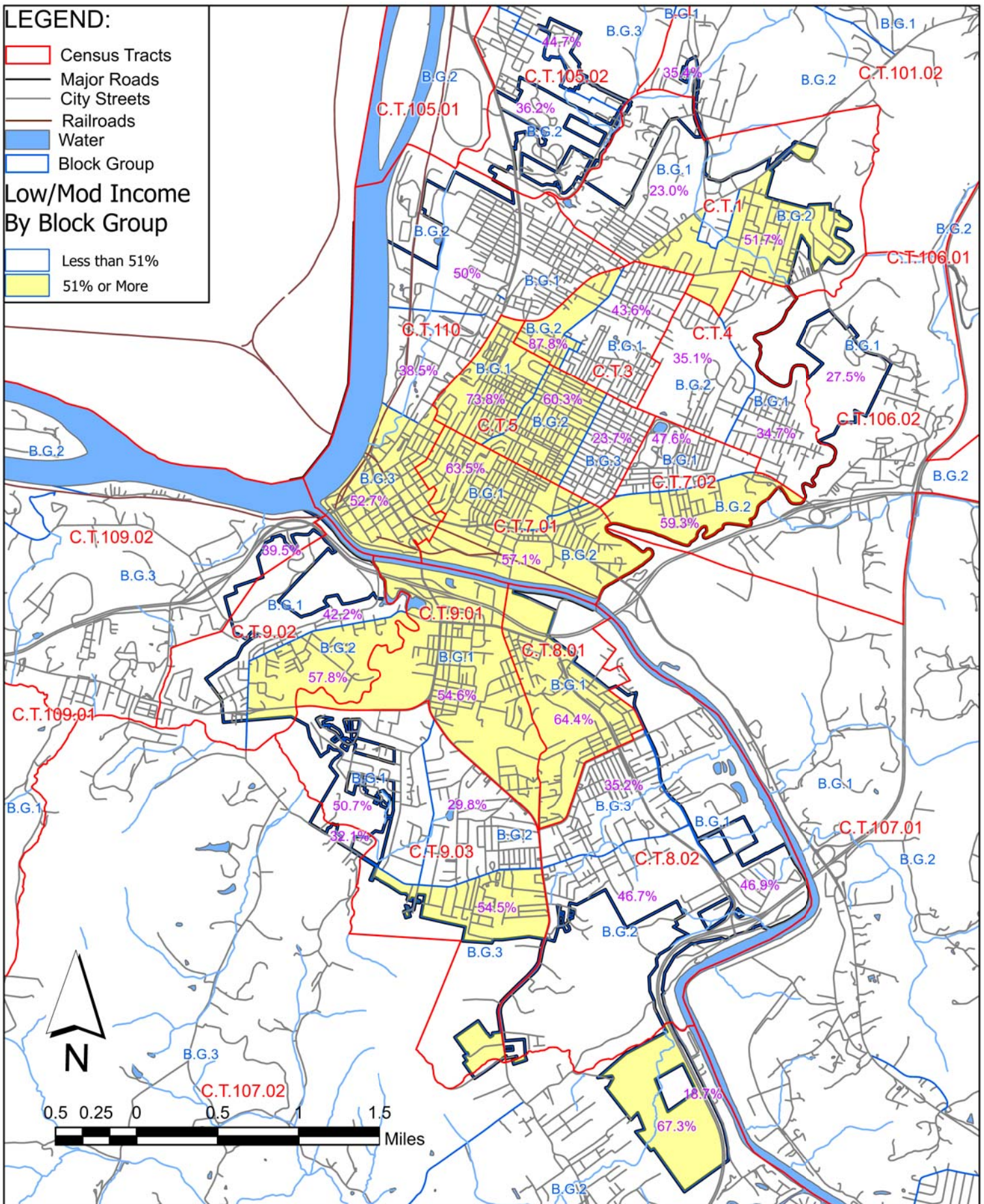


LEGEND:

- Census Tracts
- Major Roads
- City Streets
- Railroads
- Water
- Block Group

**Low/Mod Income
By Block Group**

- Less than 51%
- 51% or More



**CITY OF PARKERSBURG, WOOD COUNTY, WV
PERCENT LOW/MOD INCOME BY BLOCK**



VIII. Appendix

The following documents are attached:

- Agency/Organization Meetings and Additional Consultations
- Resident Surveys and Agency Surveys
- Citizen Participation

Agency/Organization Meetings and Additional Consultations



City Departments
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
 Tuesday, February 18th, 2020 at 9:00 a.m.

Name	Organization	Phone Number	Email Address
Sondra Wallace	City of Parkersburg	304-424-8462	Sondra.Wallace@parkersburg.wv.gov
Adam Stout	City of Parkersburg	304-424-8559	adam.stout@parkersburg.wv.gov
Everett Shears	City of Parkersburg	304-424-8568	everett.shears@parkersburg.wv.gov
BOBBY L. McCLUNG	CITY OF PARKERSBURG	304-424-8537	bobby.mcclung@parkersburg.wv.gov
Keith Rerkyal	Urban Design Ventures	412.461.6916	keith@urbandesignventures.com
Dano Jord	UDV		



Community and Economic Development

City of Parkersburg, West Virginia

2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor

Tuesday, February 18th, 2020 at 8:00 a.m.

Name	Organization	Phone Number	Email Address
Rickie Yeager	City of Parkersburg	304-424-8415	rick.e.yeager@parkersburgwv.gov
Ryan Barber	City of Parkersburg	3. 424 8452	ryan.barber@parkersburgwv.gov
Lisa Cullum	City of Parkersburg	304-424-8595	lisa.cullum@parkersburgwv.gov
Keith Portuga	Urban Design Ventures	412.461.6916	keith@urbandesigntventures.com
Dave Jordan	UDV		



Housing Authority
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
Tuesday, February 18th, 2020 at 10:00 a.m.

Name	Organization	Phone Number	Email Address
D.J. Haynes	Parkersburg Housing Authority	304-428-6400	djhaynes@parkersburghousing.com
Dane Jordan	UDL		



Public Safety
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
Tuesday, February 18th, 2020 at 11:00 a.m.

Name	Organization	Phone Number	Email Address
Jason M Matthews	Parkersburg Fire	304 424-8460	jason.matthews@parkersburg.wv.gov
Scott Ellist	Parkersburg Police	304 424-8589	scott.ellist@parkersburgpolice.com
Dave Jones	UPV		



City Administration
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
Tuesday, February 18th, 2020 at 1:00 p.m.

Name	Organization	Phone Number	Email Address
Tom Joyce	City of Parkersburg	304-424-8416	tom.joyce@parkersburgwv.gov
Dave Jordan	LTDV		



Housing Agencies and Organizations Round Table

City of Parkersburg, West Virginia

2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor

Tuesday, February 18th, 2020 at 2:00 p.m.

Name	Organization	Phone Number	Email Address
Kim White	Parkersburg Elderly RLJ Housing	(304) 917-3569	parkersburg@rljmgmt.com
Pam Bayer	WestBanco	304 905-7266	bayer@westbank.com
Alvin Phillips	Habitat for Humanity	304-422-7907 x301	alvin@habitatmov.com
Robin Stewart	Habitat	" x304	rstewart@habitatmov.com
Keith Portugal	UDV	412.461.6916	Keith@wtsandesignventures.com
Dan Jordan	UDV		



Homeless Agencies and Providers Round Table

City of Parkersburg, West Virginia

2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice

Glen Meeks Conference Room, 2nd Floor

Tuesday, February 18th, 2020 at 3:00 p.m.

Name	Organization	Phone Number	Email Address
Gloria Husk	WE HAVE your Six	304 966-2040	gloria@wehaveyoursix.org
Patrick Brown	Recovery Point West V. State	(304) 563-6222	Pbrown@recoverypointwv.org
Jim Sims	La Trobe St. mission	304 488-8870	jsims4955@yahoo.com
Patrick Richmond	The Salvation Army	304-485-4529	Patrick.Richmond@ uss.salvationarmy.org
Shelley Plausche	Childrens Home Society	304-485-0650	splausche@childrenswv.org
Beth Utter	West Virginia Coalition to End Homelessness	304-931-8210	bethutter@wvceh.org
Tim Barnett	Westbrook Health Services	304-485-1721 x125	tbaenett@westbrook.com



Homeless Agencies and Providers Round Table
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice
Glen Meeks Conference Room, 2nd Floor
Tuesday, February 18th, 2020 at 3:00 p.m.

Name	Organization	Phone Number	Email Address
Tim Baer	Westbrook Health Serv.	304-482-1715	tbaer@westbrookhealth.com
Dane Jordan	YIDL		



Healthcare Round Table
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
Wednesday, February 19th, 2020 at 9:00 a.m.

Name	Organization	Phone Number	Email Address
Kevin TRIPPETT	WESTBROOK HEALTH SERVICES	304.865.4692	Kevin@westbrookhealth.com
Dae Jordan	MDL		



Education Round Table
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice
 Executive Conference Room, 2nd Floor
 Wednesday, February 19th, 2020 at 10:00 a.m.

Name	Organization	Phone Number	Email Address
Brian Rosta	Parkersburg & Wood Co. Public Library	304- 420 494-2010 ^{cell}	wvlibrarydude@gmail.com
Dap Jork	YIDL		



Faith Based Organizations Round Table
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice
Executive Conference Room, 2nd Floor
Wednesday, February 19th, 2020 at 11:00 a.m.

Name	Organization	Phone Number	Email Address
Molly Bauer	Sisters Health Fdn	304-424-6080	mbauer@sistershealthfdn.org
Dane Jordan	YDV		



Social Service Agencies and Providers Round Table
 City of Parkersburg, West Virginia
 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
 and Analysis of Impediments to Fair Housing Choice
 Executive Conference Room, 2nd Floor
 Wednesday, February 19th, 2020 at 1:00 p.m.

Name	Organization	Phone Number	Email Address
Barbara Briggs	KISA	304.699.6743	bbriggs@kisa.org
Michelle Barber	Community Resources	304-485-5525 x30	mbarber@cricap.org
Melissa Ogden	CRF-FaithLink	304-485-5525	faithlink@cricap.org
Robin Dennis	YMCA of PKRG	304 485-5585 ext 207	Robin.Dennis@parkersburgymca.org
Liz Ford	The Arc of the Middle Valley	304-422-3151 ext. 106	liz.ford@thearcmov.org
Paula Oliphant	The Arc of mov	" " x 111	paula.oliphant@thearcmov.org
Carey Richmond	The Salvation Army	304-485-4529	carey.richmond@uss.salvationarmy.org



Social Service Agencies and Providers Round Table

City of Parkersburg, West Virginia

2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor

Wednesday, February 19th, 2020 at 1:00 p.m.

Name	Organization	Phone Number	Email Address
Kelly Goedel	Wood Co. Senior Citizens	304-485-6748	Kgoedel@wscwv.org
Dave Jones	UDV		
²⁷ _{m/s} Amy Arnold	UWAMOV	304-580-0570	aarnold@uwamov.com
Lisa Doyle-Parsons	Circles Campaign MOV	304-488-7760	circlescampaignmov@gmail.com
Dave Jones	UDV		



Business and Economic Development Round Table
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice
 Executive Conference Room, 2nd Floor
 Wednesday, February 19th, 2020 at 4:30 p.m.

Name	Organization	Phone Number	Email Address
Janella Comstock	Workforce Dev. Board Mid-Ohio Valley	304-424-7271	janella.comstock@movrc.org
Luke Peters	MOVRC	304-422-4993	luke.peters@movrc.org
Bob Boone	Bernard McDonough Foundation	304-424-6280	boone@mcdonoughfoundation.org
Wendy Skriver	Downtown PKB	304-865-0522	wendy@downtownpkb.com
Lindsey Piersol	Wood County Economic Development	304-422-5650	Lindsey@developwoodcounty.wv.com
Tara Jora	UDV		



Fair Housing Organizations Round Table
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
 Wednesday, February 19th, 2020 at 3:30 p.m.

Name	Organization	Phone Number	Email Address
Shelene Shresby	Consumer Credit Counseling ^{Serv.}	304-485-3141	shelene@wcccs.org
Mariah Martin	Consumer Credit	304-485-3141	mariah@wcccs.org
Keith Portugal	Urban Design Ventures	412-461-6916	keith@urbandesignventures.com
Dave Jordan	UDV		



Transportation Providers
City of Parkersburg, West Virginia
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
Thursday, February 20th, 2020 at 10:00 a.m.

Name	Organization	Phone Number	Email Address
Randy Hurst	Wood-Washington-WHET INC	304-422-4993	randy.hurst@movinc.org
Mike Kesterson	Mid. ohio valley Transit	304-422-4100	MichaelK@easyriderbus.com
Dane Jordan	YDV		



Quality of Life

City of Parkersburg, West Virginia

2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor

Thursday, February 20th, 2020 at 11:00 a.m.

Name	Organization	Phone Number	Email Address
Craig Pyles	Bluenickers off Island	304 420-4800	craig.pyles.wv.gov
Vickie Marshall	Wood County Recreation Commission	304-424-7311 x24 304-483-3043	vmarshall@woodrecreation.com
Dave Poyne	il	il	
Erin Augenstern	Schrader Youth Ballet	140-350-4275	schrader.youth.ballet@gmail.com
Amanda Stevens	Artsbridge	304-428-3988 304-481-4330	mandy@artsbridgeonline.org
D. Jordan	4PDV		

**Stakeholder Roundtable Discussions
FY 2020-2024 Five Year Consolidated Plan,
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Transcription of Meeting Minutes – Day One – Tuesday, February 18, 2020

Community and Economic Department – 2/18/20 @ 8:00 a.m. (Rickie Yeager, Director; Ryan Barber, Development Projects Administrator; Lisa Cullum, Financial Compliance Officer)

City Departments – 2/18/20 @ 9:00 a.m. (Sondra Wallace, Director, Human Resources; Adam Stout, City Engineer; Everett Shears, Director, Public Works; Bobby McClung, Director, Code Administration)

- Infrastructure is an issue – stormwater mostly. Drainage is the biggest issue. But, because lines run through multiple areas, may not be income eligible.
- Most of the infrastructure is at the end of its life.
- ADA ramps are not up to ADA standards currently.
- Then what about sidewalks? – They require income qualification. Income qualified folks could do it. Those that aren't qualified would have to get it from out of pocket. Or, if entire block is eligible (51%) then it's feasible.
- Streets are eligible, depending on the area; maybe sidewalks.
- Dilapidated housing – removing vacant structures that are beyond repair. Want to bring back demos with CDBG.

- Code enforcement – Types of citations? Average, 60 to 100 of all citations. A lot of the violations are complaint driven. But also, many are visual.
- There is grass and overgrowth in alleys that should be addressed.
- Vacant Property Registry, but no rental registry. VPR was originally voluntary. If a property remained vacant, the landowner was charged \$100/month for each month. Without utilities, hasn't been occupied for a while. There is no communication with utilities (power/gas) regarding pulling of services. Water does communicate with the City. Talk to Finance department regarding whether or not outside owners pay up.
- Couple years ago, there were approximately 278 vacant properties in Parkersburg. The situation has only gotten worse, and more becoming empty.
- There are problems with trees – property owners must address it. The issue comes with low income areas, where the owners cannot afford to tend to the trees or higher someone.

- Parks – one in an area considered low-income. Minimal in terms of play equipment. Major parks have big play structures that are ADA accessible.

- ADA in pools – ramps.
- Ice rink restrooms are not ADA compliant currently.
- Will adopt new codes soon. E-mail for the full list (Bobby McClung)
- Initiate building permits in code office, but then goes off to finance to complete it.

- Projects can be in-house or contracted out, depending on size and other factors. Street paving is done with contractor.

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Housing Authority – 2/18/20 @ 10:00 a.m. (D.J. Haynes, Executive Director)

- Inspection score – 92 perhaps (it's been three years)
- Vouchers – 1,375 under lease, but have 1,475 (not enough funds to support that amount)
- 148 units of public housing – all one site – Home Crest Manor.
- The Housing Authority has an ownership program, has helped about 5 homes.
- Lease to purchase for about two years. Sell homes, then buy other homes.
- In West Virginia – municipalities cannot charge housing authorities any fees. State can't either.
- Waiting list – 1,353 on the waiting list for Section 8.
- Need Public Housing Waiting List numbers – maybe 400, mostly for 1-bedroom units. Only have 16 1-bedroom units total, and they are never empty. Rarely is there an opening.
- Two-bedroom families, there are constantly vacancies. Three bedrooms are fairly slow for turnaround. Four-bedroom also slow. Have two five-bedroom units, waiting list runs about three to four months.
- The Housing Authority has seven VASH vouchers. Would love to have more, but case management and workload is an issue in administering more.
- There are no project-based vouchers.
- Currently, none of the waiting lists are closed. All applications are online. Preference for anyone in jurisdiction and adjoining MSAs (eight counties).
- Has the Housing Authority considered housing development – RAD conversions (rental assistance demonstration). Too many unknowns to make a decision.

Needs

- Housing – voucher holders have difficult time finding housing. With oil and gas industry coming in, people having trouble finding units.
- i.e. 2019 – 584 vouchers issued, but 42% were not housed.
- Landlords can charge higher rents because of oil and gas. HA has tried recruiting landlords, but tough.

- Drainage issues, some resulting in sinkholes, and streets are an issue.

- Are people being kicked out? When people receive assistance, the HA authority would go over Fair Housing by giving brochures. Regarding complaints, HA gives a phone number for discrimination complaints. Landlords have not been unreasonably strict.

- There have been no drug related evictions in the past few years. Automatic eviction if arrested on/off premises. If someone has drug paraphernalia, usually other violations that they are evicted for.

- Elderly residents don't want to go to the high rises, but it is not clear why. Market Manor, Guyon, Pleasant View, Unity Village are all subsidized, and have openings often.

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- Homeless population is an issue. No preference from homeless within Housing Authority. Very transient – can be housed, but then they move on.

Public Safety – 2/18/20 @ 11:00 a.m. (Jason Mathews, Fire Chief; Captain Scott Eliot, Police Department)

Fire Department

- The City receives money for smoke alarms to use for LMI households through a program called Sound the Alarm. Usually receive 500 smoke detectors. Installed about 470 last year. There were about 140 applicants last year. Fire department must install them. Plenty that must still be installed, but some people don't want them in the house. The rule is that there should be one in every sleeping room, and one on every floor. Perhaps in the future, the City could go with combination units, smoke and CO2.
- There is a minority, disability, and income requirement.
- Every time they go in with smoke alarms, do a cross check with an incident report.
- Red Cross has a similar program, which is not income-based.
- The department is a first responder, EMT and paramedic, but does not transport. The department has 57 firefighters total in six stations. However, there are only five stations that are operational currently, because one is being rebuilt. Last year the department received 80 applications, with 49 that showed up to take the test, and 31 that passed the written exam. Gave physical agility test to the first ten, and all passed.
- Personnel are required to live 28 air miles from City – Came up with that number because it's the furthest point within Wood County. Retention is not an issue.
- The department received 3,900 calls last year. There were 170 fires, but not all were due to a structure. Could also have been a dumpster, car, or trash fire.

Police Department

- Testing has been better recently. Retention is good. But maybe getting 100 people (not like 500 thirty years ago).
- The department has 70 officers, with about four vacancies. There are currently four in the academy graduating in April. They all train with the state police academy.
- The department receives 35,000 calls per year. The department operates on a six man minimum per shift, working 10 hour shifts.
- Calls include shootings, murders, petty thefts (drug driven), shoplifting, destruction of properties, burglaries.
- Overdoses are down. 143-149 last year. Narcan may be needed, given by state past few years. Shelf life is about 12-18 months. Police do not carry Narcan. Each fire engine carries four doses.
- Homeless – winter months are not an issue for police, but fire department sees people in vacant houses. Oftentimes they start a fire to stay warm and end up lighting the place up.
- Recent homeless trend is due in part from drug rehab centers. If people flunk out, then they stay in the area. The police department has a pilot program with Westbrook Health Services – get people back to their hometowns.
- There are camps in town, and they are getting to be more hidden.

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- Regarding the elderly aging in place, Police and Fire will notify adult protective services if they feel there is a need. City doesn't have issues with ADA compliance when needed – rehabilitation funds for that.
- State Law requires landlords to install smoke alarms. Go on that route with tenants, but there is no discrimination that they've noticed.
- Quality of Life stuff, need things for people to do. A Civic Center with events would be a great addition for the community. Would need to give things for 12-18 year-olds to do.

City Administration – 2/18/20 @ 1:00 p.m. (Tom Joyce, Mayor)

- HOME funds – \$300,000 for all Wood County.
- Have program income – Wants to spend large program income.
- Cap on First Time Homebuyer – Down Payment Assistance is \$10,000.
- SHOP Program – Up to \$25,000.
- Suggest rental business.
- CHDO may not be worth it, since new restriction on CHDO – where they are a CHDO until the end of the project; then must reapply.
- CDBG – Wants to pay for school resource officers or neighborhood police officers with CDBG, but in the case of schools, none of the schools are in LMI areas.
- How many kids are getting free or reduced lunch. All within the county. 61% qualified. So maybe students are qualified for CDBG.
- Several organizations are doing backpack programs.
- There are lots of food pantries. Can get a hot meal or two per day, 7 days a week.
- Need a CHDO for future projects.

Housing Agencies and Providers – 2/18/20 @ 2:00 p.m. (Kim White, Parkersburg Elderly Housing; Pam Bayer, WesBanco; Alvin Phillips, Habitat for Humanity; Robin Stewart, Habitat For Humanity)

Habitat for Humanity

- Active participant since 2006 in HOME program. 2016 – merged Wood County and Washington County groups. Overall positive experience, has constructed two (2) properties per year. Finished one recently with HOME funds. Has not completed acquisition rehab projects.
- Getting ready to pilot an owner-occupied minor repair program, for accessibility.
- Follows national Habitat for Humanity guidelines, including modifications to homes for seniors.
- Focusing on repairs and accessibility because of anecdotal phone calls.
- Acquisition/rehab would be ideal for HFH.
- Washington County HFH did a 9-house subdivision in early 2000s.
- HFH open to scalable building rehab, but none at the moment. Also zoning issue.
- Generally, the houses have three bedrooms, but it depends on the size of the family.

Parkersburg Elderly Housing

- 40 units – 2 bedroom units (all). 95% use Parkersburg Housing Authority's vouchers. Income cannot exceed \$24,720 per year in order to qualify.

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- Huge demand in this area for low-income elderly. Filled their building in a month and a half.
- Check McKinley and Franklin school neighborhoods. 7th Street out to interstate (by car lots). Park Avenue.

WesBanco

- Credit scores are the biggest thing. There is too much debt, so people cannot qualify. There are a lot of people who went to college but are not using their degree.
- On childcare – there are all kinds, but affordability is the issue. A lot of daycares are full.
- Community Resources helping to work with childcare issues, opened center called Bright Beginnings (with help from Ross Foundation). Day nursery closed, and YMCA daycare center closed.
- Generally – need more education on financial responsibility and literacy.
- Sidewalks – There are few safe sidewalks in the Rayon area. Also has issues with drainage, so would cost more to build. But a new sidewalk would benefit elderly residents.
- Downtown – some great successes and some issues.
- On issues – membership has decreased in the local churches.

Homeless Agencies and Providers – 2/18/20 @ 3:00 p.m. (Gloria Husk, We Have Your Six; Patrick Brown, Recovery Point west Virginia; Jim Sims, Latrobe Street Mission; Patrick Richmond, The Salvation Army; Shelley Plasche, Children’s Home Society; Beth Little, West Virginia Coalition to End Homelessness; Tim Barnett, Tim Baur, Westbrook Health Services)

We Have Your Six

- Works with veterans. Will build homeless veterans barracks. AHP Grant, up to \$750K. Lease for Saint Joseph’s hospital Building G. Once complete, can house about 60 veterans. Plan is to have long-term aid. Social Security, GI Bill, behavior modification, continued counseling. Looking to use CDBG for renovations (five floors).

Recovery Point West Virginia

- long-term treatment, houses about 400 clients (Program Participants, PP), statewide. Does not charge Medicaid or insurance. Free to PP. Facility in Parkersburg houses 85 men. Great with helping substance abuse disorder/crisis. But in Parkersburg, lags behind rest of state in terms of sober living homes/**transitional** living. Sober for 12+ months, but no money to move out. Work to save up to move out. RPWV trying to purchase home for **transitional** living.

Salvation Army

- Works in wood and six other counties. Offers an emergency shelter. 36 beds for men, 8 for women, and two-family dorms. Full and over capacity for women and family, and four to five beds for men open. Offers **transitional** housing. Pathway of Hope (Intensive Case Management). Need: more family dorms for emergency shelter.

Children’s Home Society of WV

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- Foster and adoption care services. But have transitional living program, young people 16 to 22 in homeless situations; finding safe and stable housing, transition to adulthood etc. 24-month program, typically. Use scattered site housing model (working with local landlords in community). Finding affordable housing that is safe and secure is difficult. Tough sell to convince landlords. Requires treatment prior to getting into program.

Latrobe Street Mission

- Emergency homeless shelter 24/7, 365, can house up to 43 men, and around 33 women, and women and children's dorm. Depend on DHHR vouchers (pays up to 8 weeks reimbursement). Long-term is on their dime. Has case management. Resources in getting people jobs. BIG problem there is transportation. But finding a licensed driver is an issue. Working with REO Logistics in Airport, Wincore Windows on 47, Simonton Windows that offers a shuttle for workers. So then, transitional housing is a goal. Separate issue, lot of homes are condemned, probably because meth was cooked there. Offer 35 bed long-term recovery facility. "It is the key. It is a little costly. As of today, I have 12 or 13 people in there right now. They are all employed." Helps with getting IDs. Works through Community Resources.
- Has received CDBG funds in the past. Used to purchase lockers for women's dorm.
- Other projects in pipeline, including dorm for women and children sober living.

West Virginia Coalition to End Homelessness

- Rapid Rehousing, Permanent Supportive, and HOPWA. Have many programs. Houses people, then has long-term/short-term case management. Awarded \$1.5 million from Jeff Bezos for families. Works with landlords, offered to help other groups with it. FMR might be \$636 right now.

Westbrook Health Services

- Provide services to people with mental health, substance abuse. Has detox, 28-day program, short-term program 60 to 90 days. Supportive housing. Has apartment complex called Adam's Apartments. 16 apartments, that are for individuals with chronic mental illness. Staff that helps cook and clean, pay bills, ADLs etc. QRT and Lead (substance abuse programs). Chronically mentally ill fall through the cracks. Need supportive housing, learn more skills to learn to be independent.
- Affordable safe housing is an issue. Need more of that.

Street Outreach for Westbrook Health Services

- Has received CDBG funds for first month's rent deposit. Great to find landlords to help with that. Mental health has become a bigger barrier, substance abuse may have peaked and is on a downward trend, and basic living skills. Not enough supportive housing to consistently keep people housed. Feed people into the Section 8 Housing List. On voucher within two to four months. Once with voucher, may have issues with background history or evictions – so need supportive housing so they can stay stable.
- PIT – outdoor total was a little bit of an increase, higher than the majority of the state.
- Some landlords, "If you're not perfect, you're not getting in." Destruction of property by clients. Potential impediment?

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- AI – any discrimination?
- WVCEH – not personally.
- Westbrook Health – Case management has been helpful.
- In cold weather, any emergency beds? Some churches (Latrobe says). Latrobe and Salvation Army relax roles.

- ****Amount of income-based housing within Transportation/City Limits. Transportation is stretching a little bit.****

- Discussion on becoming a housing developer (CHDO, community housing development organization). HOME funds, prevailing wage doesn't apply if under 12 units; CDBG prevailing wage doesn't apply if under 8(?). CHDO set asides are something to consider.

Transcription of Meeting Minutes – Day Two – Wednesday, February 19, 2020

Healthcare – 2/19/20 @ 9:00 a.m. (Kevin Trippett, Westbrook Health Services)

Westbrook Health Services

- Provides comprehensive behavioral health. There are 13 within West Virginia, but Westbrook covers 8 counties.
- Mainly helps three groups – mentally ill, developmentally disabled, and people with an addiction. Service frequency can range from every two (2) months to 24/7 care.
- Considered a “last resort” provider for behavioral health population.
- Paid through Medicaid billing and grant funding.
- Has a residential treatment program, as well as a 7-10 day crisis stabilization perspective.
- Works in substance abuse treatment, up to 90 days to reengage with family and workforce. 15 beds for women, working on 10 beds for men.
- Would like funds for transitional housing following some of their programs.
- Currently receives some CDBG funding. May need funding for new programs
- Regarding the City as a whole, would like to see more trails for running.
- There is seemingly low workforce participation, not just in Parkersburg but in West Virginia as well.
- Discussion on the “benefit cliff”, where people are worried about losing access to Medicaid because they earn too much.
- Currently working to build relationships with hospitals, with someone from the company on site to help. However, shifting to having a peer on call with the hospital.
- Westbrook has had 6,500 unique clients per year, and employs 500 individuals throughout eight (8) counties.
- Has a Quick Response Team, in addition to working with Parkersburg Police and St. Joseph EMS Services; 35-40% of people visited by the team in the community have gotten into treatment.

Education – 2/19/20 @ 10:00 a.m. (Brian Raitz, Parkersburg-Wood County Library)

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Parkersburg-Wood County Library

- Library has a bookmobile that goes to specific sites and partners with organizations.
- Serves everyone in Wood County/Mid-Ohio Valley Area.
- Has 200,000 visits per year.
- Homeless populations do use the library. The Baptist Church across the street has homeless services, so they use the library.
- Opioids has increased the number of people that also serve the library.
- Pew research on broadband states that in West Virginia, 40-50% of people within the state don't have state; those that don't have broadband therefore uses the library. More women use the library.
- The main library has recently been renovated, so could serve as a third space. It is predominantly used by lower-income individuals.
- Recovery Point has approximately 100 men in there. It has been a challenge, because there is a hierarchy, with new guys that are only allowed to go on Saturday and Sunday. So the main library receives a large amount of people on the weekends, including men from Recovery Point. They were there, using the public computers. We spoke with them, and now they limit themselves to a few computers, and they self-police their timing.
- Since the renovation, there has been an increase of people coming in and now the library is focused on building relationships.
- Currently involved with the United Way, creating connections with other organizations. The library has become a Foundation Center, where they can come in to look up grants.
- The City has lots of feeding programs, but people are still hungry. The City has a shrinking population, mainly with young adults. Heavy users are kids and elderly. The concern of the City is retaining the productive young people so the City and library can continue.
- There is a shortage of low-income housing for seniors.
- Opioid use is the number one issue in Parkersburg, followed by crime, which may or may not be related. Then there is healthy food options, and finally there is unemployment, and underemployment issues in the City. There are lots of opportunities, but unsure why it does not click with everyone.
- Library needs a dedicated person to help connect people with services.

Faith Based Organizations – 2/19/20 @ 11:00 a.m. (Molly Bauer, Sisters Health Foundation)

Sisters Health Foundation

- Sisters Health has recently entered a 20-year commitment on combating drugs. There is a need for sober living housing, and supportive housing, as well as emergency shelters and transitional housing.
- Regarding seniors, there is a need for housing that is one floor, and improved accessibility. Transportation for seniors is an issue as well.
- First-time homeowners require down-payment assistance. Habitat for Humanity has been helping, too.

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Social Service Organizations – 2/19/20 @ 1:00 p.m. (Barbara Briggs, KISRA; Michelle Barber, Community Resources, Inc.; Melissa Ogden, CRI- Faithlink; Robin Dennis, YMCA of Parkersburg; Paula Oliphant, The ARC of Mid-Ohio Valley; Carey Richmond, The Salvation Army; Kelly Goedel, Wood County Senior Citizens)

- Issues for nonprofits – Hostile climate. “City is a donut. Nobody wants to be in here. Everyone wants to be outside the center.”
- Need – Dollars to cover security, cameras, etc. ARC of Mid-Ohio Valley.
- Policy – not security or equipment, but keeping them out of trouble to begin with.
- Latrobe Street mission and Salvation Army – She would like to see more stability; better discharge plan.
- Desperation. Mental Health component. Talking about working through it in a positive way, policy-wise. Maybe a police presence? That didn’t happen.
- No discouragement to break that cycle. Need to find a way to get people to join society, break the cycle of survival mode; so that they’re not misusing resources.
- Bicycle cops were useful. People could have a better interaction with them. But no longer do it. Been told by City officials, “If you don’t like it, move.”
- Homelessness is a problem, they need help...but they can’t fix everything.
- People that do not complete their programs are probably an issue.
- Relationship is maybe the key; counterpoint – try to build that relationship, but still experiencing destruction.
- Recovery Point important to talk to; they have helped the other groups.
- There is a mental health component that keeps people from getting back into communities; or other programs.
- Suggestion of a mobile unit to “go to the people that need help.”
- Not a lot of options for low-income housing here. Would be great if City could do that.
- Seeing increased request for LMI housing for families, specifically.
- People with developmental disabilities have same issues, need LMI housing.
- City was not ready for all the recovery. (economic?)
- Rental court. And accountability from all parties.
- Public perception is that residents don’t know the extent of what Social Services do.
- Bringing up what City could do to partner with everyone.
- Transitional Housing – brought up in this session, too. Transitional Housing with programming, as part of a Continuum of Care.
- Phase II Transitional Home. – Is it specific to drug rehab? Or anyone?
- Salvation Army has three apartments for Transitional Housing that can stay up to a year. Always full. Also “Pathway of Hope” Initiative. It’s for families. Three families, case management, up to two years. Holistic approach (cites research and evidence).
- United Way 211 in Parkersburg – does referrals, helps out.
- Public Transportation has beefed up some, but there is still a huge transportation issue.
- Since Parkersburg is “small urban” then have additional dollars for things like transportation. Changes in ADA, which includes drug and alcohol addictions. Funds available for mobility management funds. And funding for additional vehicles. Senior Center has largest fleet of vehicles in the County.

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- So, take Senior Center buses from off-business hours, when fleet isn't serving seniors, can serve people with disabilities. And also working on additional fleet vehicles. Taking lead in mobility.
- Talk of having several organizations pooling their plans; creating transportation for a couple or more organizations.
- Plain and simple – lots of services giving food and clothing; but if evicted, then all that stuff donated goes to waste. What can people take with them into homelessness? Not much.
- There's got to be limits, so can incentivize to get out of cycle of poverty.
- Parkersburgers must make a stand. Cannot be afraid, or they will win.
- Lack of consequences for repeat offenders.
- At YMCA, end of parking lot, couple sitting in car passed out on drugs. Police and paramedics came in; cop gave ticket and let them drive away.
- Courts are overrun; police won't process half the offenders, because judge slaps them and lets them go. Therefore, reach the people, give them life purpose, way out of cycle.
- Workforce development?
- There has been an increase in unions that come to social services that ask, "you have anyone we can hire? We assume they're good cause they've been through you."
- Education – get kids on the right track – there are programs through that from Workforce Development.
- Asking regarding "Watchtower" type. Who is giving the go-ahead for another homeless shelter? (Was referring to We Got Your Six, for homeless veterans).
- Flux of foot traffic; AA and other substance abuse meetings, require people to walk in. So a little scary.
- There are silos and duplications of services. And then there are some organizations that work together very well.

Fair Housing Organizations – 2/19/20 @ 3:30 p.m. (Shelene Shrewsbury, Mariah Martin, Consumer Credit Counseling Service)

Consumer Credit Counseling Services

- There is a housing need, but they recognize that maybe Parkersburg has services so good, everyone wants to go to Parkersburg. Which is not an issue, but the question is how can the City and service providers get people to connect to the community?
- One issue is that some people lose their health benefits if they earn too much.
- Consumer Credit Counseling Services provides counseling, education, and advocacy. It is HUD certified housing counseling agency that works with other housing services.
- One of the primary services is Payer Representative Services - 617 clients. The CCC manages a client's benefits. Should obviously be family that helps with managing benefits, but the CCC is the next best choice that ensures bills are paid, and that rent is paid.
- CCC is connected with direct care staff, and the program has grown. Works primarily in Wood County, mainly in Parkersburg. But also in 11 counties in West Virginia, and some in Ohio. Clients are within a 75 mile radius.
- Counseling is done in many settings, including a group setting, in person, and over the phone.
- Main demographic is between people in their 40s to 60s.
- There is a fee for the service, if the client can pay it. If not, there is some HUD funding.

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- Regarding discrimination: Has not encountered any discrimination. Might be because there is a low minority population. Nobody with disabilities is submitting complaints about discrimination either. There are instances, however, of landlords refusing to rent to one person because they know they can get more from another later.
- Senior population - West Virginia has a lot of people over 55 years of age. There are some units for elderly, but probably not enough. They do reverse-mortgages. Wingate is an assisted living facility, but again maybe not enough in the City.
- There are issues with more vulnerable payee clients; they cannot care for themselves. They get into a program, are released, and then get in with the wrong people again. There is a fine line between taking away free will and letting the payees do their own thing.
- The CCC also holds Small Business Classes - Three one-hour long modules. Started with the National Foundation for Credit Counseling. The CCC recognizes the need for entrepreneurs in Parkersburg.

Business and Economic Development – 2/19/20 @ 4:30 p.m. (Janelle Comstock, Workforce Development Board of the Mid-Ohio Valley; Like Peters, Mid-Ohio Valley Regional Council; Bob Boone, Bernard McDonough Foundation; Wendy Shriver, Downtown PKB; Linsey Piersol, Wood County Economic Development)

Downtown PKB

- Can CDBG be used to rehabilitate some buildings? The City has some programs, but the prevailing wage requirement has historically caused some to hesitate to use the funds.
- A good program would be to encourage residential development above first floor businesses in the downtown area.

Workforce Development Board MOV

- Helps people gain more youth work experience, obtain on-the-job-training (OTJT), and obtain transition jobs and other jobs for people with changing needs.
- Their OTJT program and transitional job program has been overwhelmed. There are lots of employers; Workforce Development serves nine (9) counties. Helps with childcare, obtain clothes for interviews, etc. If someone is laid off, WD will help both to fill position with the partnered employer, and to get the former employee re-employed somewhere else. WD holds a reverse-job fair in June, where employers meet with potential employees.
- Transportation is an issue; WD helps rent cars and helping with gathering documents to obtain an ID/license, offers bus passes, and offers mileage reimbursement (training/work), an gas cards for initial work time.
- There is no decent housing in the area for professionals. Lots of people commute into Parkersburg.
- Discussion regarding developers and their aversion to working in Downtown Parkersburg. Due to City Code and the City Fire Department, developers believe Parkersburg is too restrictive.
- There needs to be more affordable daycares in the area for working parents. Imagination Station is one daycare.

**Stakeholder Roundtable Discussions
FY 2020-2024 Five Year Consolidated Plan,
Annual Action Plan, and Analysis of Impediments to Fair Housing Choice
City of Parkersburg, West Virginia
February 18 – 20, 2020**

- Wayfinding is a need for some of the downtown businesses.
- Addressing slum and blight is a need.

Transcription of Meeting Minutes – Day Three – Thursday, February 20, 2020

Social Service Organizations – 2/20/20 @ 8:30 a.m. (Amy Arnold, United Way Alliance – Mid-Ohio Valley, Lisa Doyle-Parsons, Circles of the Mid-Ohio Valley)

United Way Alliance

- Works in several counties in West Virginia and one county in Ohio. UWA MOV runs the 211 line, which is a social service line. Currently, there are a lot of calls concerning housing; many are asking for rental/deposit assistance, or looking for affordable housing.
- UWA MOV provides funding for programs. Could potentially partner with the City.
- The 211 line is open from 8:00 AM to 4:30 PM. When it closes, a Charleston office receives the calls, so there is 24-hour coverage.
- Employees are trained to suggest proper services, such as requesting rental assistance, but may suggest or refer to programs and services to address a more root cause.

Circles of the Mid-Ohio Valley

- Focuses on poverty elimination of individual and families earning less than 150% of Federal guidelines. Program has two phases:
- Education on budgets and goals, and
- Mentorship with middle- and upper-class residents.
- Advocates against systemic barriers and is part of a national organization within 25 states. Currently working in Wood County and Washington County.
- Circle Leaders have identified some barriers:
- Lack of driving school; must have a legal car, an insured car, and pass inspection, so people cannot learn how to drive and thus cannot access opportunities.
- Subsidized childcare, and nontraditional hours. Third shift often pays employees an hourly wage that could get them out of poverty, but the issue is always childcare (and transportation). Childcare costs can sometimes be \$150 or more per week on average. That's as much as rent for some families.
- Business incubator to encourage entrepreneurship (such as farming, so people can be self-sustained as well).
- Security Deposit/First Month's Rent
- Adults with medical cards are unable to get dental or vision benefits.
- Transportation - Nickle Ride for Uber and Lyft, is an advertisement that supplements people's rides/can be considered a pool of money for the less fortunate (someone else pays for someone's ride)
- Adult skills center - There are many programs, but not a one-stop shop.
- Poverty Reduction Lab - One stakeholder/partner that gets other groups together to work toward a common goal.

**Stakeholder Roundtable Discussions
FY 2020-2024 Five Year Consolidated Plan,
Annual Action Plan, and Analysis of Impediments to Fair Housing Choice
City of Parkersburg, West Virginia
February 18 – 20, 2020**

- Neighborhood Center - more localized neighborhood center that is accessible by walking (i.e. not the library, which serves more neighborhood than just one); would be a place of positive reinforcement.
- Transitional Housing for kids and teens (works with Children's Home Society)
- Food Access - community gardens that aren't just food, but healthy foods. The crops go into weekly meals, and the rest are canned or frozen. It is something that people can teach and others can learn. Parkersburg has never had a true farmer's market.
- Discrimination against HUD vouchers: landlords won't take them these days. Regarding discrimination of protected classes: UWA MOV has not encountered any overt discrimination; focus is mostly on the need for housing for everyone.
- However, Circles of MOV states that there is a mother of three that is having issues in obtaining a rental.

Transportation Providers – 2/20/20 @ 10:00 a.m. (Randy Durst, Wood-Washington-Wirt IPC; Mike Kesterson, Mid-Ohio Valley Transit)

- Can CDBG be used with other Federal funds?
- No, CDBG cannot be used in conjunction with other Federal funds.
- CDBG could be used for bus shelters, if it can be proven that people using the bus shelters are coming primarily from a low-to moderate-income area.
- CDBG could be used for bicycle facilities, but again, it depends on the end-user, and if that end-user is primarily LMI.

Mid-Ohio Valley Transit

- Will deviate $\frac{3}{4}$ of a mile on a fixed route to pick up or drop off passengers. The MOV'T's paratransit is program is booked every day. MOV'T has at least 3 buses per day going to Simonton Windows and the Salvation Army. Currently runs at night to cover third shift. Additionally, runs on Sunday for night shift workers only.
- MOV'T runs from 5:50 AM to 11:15 PM (11:15 is when everyone has come back to the garage and left for the evening). The fleet includes 24 buses and 32 drivers, of which 22 are full-time and 8 work in the office.

Wood-Washington Wirt Interstate Planning Commission

- Must write Environmental Justice Assessment when dealing with Federal dollars. Projects often consider LMI and Minorities. Long range plan is to include the WV 14 into Parkersburg. Also change WV 31 from 2 lanes into 5 lanes.
- Additionally, will focus on intersection improvements; in one instance, there is a shopping center traffic project, but there are issues with state and a question of funding.
- For Parkersburg in general: Blighting has become an issue, as well as the drug rehabilitation release of former participants. There is an issue with homeless individuals using buses for heating and approaching the facilities.

**Stakeholder Roundtable Discussions
FY 2020-2024 Five Year Consolidated Plan,
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City of Parkersburg, West Virginia
February 18 – 20, 2020**

- Regarding buses: Riders are asked to carry only what they can carry in one trip. Can carry “granny carts” and strollers onto buses. Buses have a capacity for 24 seats and two (2) handicap accessible areas. Also has bike racks.

Quality of Life – 2/20/20 @ 11:00 a.m. (Craig Pyles, Blennerhassett Island; Vickie Marshall, Dave Poling, Wood County Recreation Commission; Erin Augenstein, Shrader Youth Ballet; Amanda Stevens, Artsbridge)

Wood County Recreation Commission

- Can CDBG be used for summer playground or after school activities? The WCRC has structured activities such as painting and other arts.

Schrader Youth Ballet

- Focuses on classical ballet within 7 or 8 counties. Has very few students from Parkersburg. Policy is to let anyone join and figure out payment later.

Artsbridge

- Funded mainly by private foundation funding, as well as some grants. Provide art education in schools, currently in 19 elementary schools in the 1st grade; will soon expand to 4th grade, eventually reaching 200 classrooms.
- Discussion regarding process for applications. Many were gauging to see if it is worth applying for CDBG by trying to gain an understanding of the CDBG timeline.
- For Quality of Life groups, funding sources have dried up because of opioids. All available resources from foundations have been diverted to combating the epidemic. No marketing budgets, many people are always surprised when they find out a quality of life group exists, such as Schrader Youth Ballet or Arts Bridge.

Resident Surveys and Agency Surveys



RESIDENT SURVEY

**CITY OF PARKERSBURG, WV – CONFIDENTIAL RESIDENT QUESTIONNAIRE
CDBG AND HOME PROGRAMS AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

The City of Parkersburg, West Virginia is preparing its Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME) FY 2020-2024 Five-Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice as a requirement to receive Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds from the U.S. Department of Housing and Urban Development (HUD). The City is conducting a survey to identify residents' needs in the community and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire**. When completed, please return the survey to the **City of Parkersburg, Planning and Development Department, 1 Government Square – P.O. Box 1627, Parkersburg, WV 26102, OR COMPLETE ONLINE at <https://www.surveymonkey.com/r/CityofParkersburg>**. The City would appreciate your response by **Friday, February 28, 2020**.

1. **Identify housing/rental issues in the City of Parkersburg (Choose all that apply):**
 Affordability Minor Rehabilitation Major Rehabilitation Code Enforcement ADA Accessibility
 Historic Preservation Negligent Landlords Asbestos/Mold Lead Paint/Pipes Other _____
2. **Identify any needs or improvements to parks/recreational facilities. (Choose all that apply):**
 Playground Equipment Benches & Picnic Tables Basketball Courts Tennis Courts
 ADA Surfacing ADA Equipment Open Grass Fields Splash Pads Pools Skateparks
 Walking/Biking Trails Ice Skating Other _____
3. **Are there any problems in your neighborhood with the following (choose all that apply):**
 Streets Curbs/Sidewalks Handicap Access Parking Flooding Traffic Storm Sewers
 Sanitary Sewers Litter Property Maintenance Public Safety Crime Other _____
4. **Identify any crime issues within the City of Parkersburg.** Theft Drugs Violent Crime Gangs
 Domestic Violence Graffiti Vandalism Loitering Sexual assault Hate Crimes
 Other _____
5. **Do you use any of the social services programs available in the City? (Choose all that apply)**
 Medical Mental health Homeless Senior Services Legal Addiction Employment
 Disabled Youth services Education/Job Training Food Access Warming shelters
 Childcare Immigrant LGBTQIA None Other _____
6. **Are there any programs or services that are missing or under-funded in the City? Please list:**

7. **Identify any employment issues in the City of Parkersburg (Choose all that apply):**
 Lack of Job Opportunities Discriminatory Practices Lack of Job Training Legal Barriers
 Lack of Accommodation Lack of Childcare Lack of Transportation Other _____
8. **Identify transportation issues in the City of Parkersburg (Choose all that apply):**
 Not Reliable Public Transit Not enough service hours Cost of service Disconnected routes
 Unsafe public transit Bike routes/lanes Lack of Parking Walkability Other _____
9. **Identify any blight (clearance/demolitions) issues in the City of Parkersburg (Choose all that apply):**
 Open Dumping Grounds Uncut Lawns Vacant Lots Squatting Vacant Commercial
Structures Vacant Residential Buildings Fire Risk Pest Control Site Pollution Other: _____

Fair Housing impediments include any act of discrimination or barrier that limits the housing choices of families and individuals. The Fair Housing Act protects people from discrimination based on race, color, national origin, religion, sex, familial status or disability, when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

(Turn Over to Complete)

10. **In your opinion, are residents of the City of Parkersburg aware of how to report fair housing violations?** Yes No Unsure **To whom should you report?** _____
11. **Identify the reasons why fair housing complaints may not be reported (Choose all that apply):**
 Fear Retaliation Don't know how Reporting process Distrust of process Other: _____
12. **If you are a renter, has your landlord refused to make reasonable accommodations for a disability?**
 Yes No **If 'Yes' what was the request?** _____
13. **Have you faced housing discrimination based on any of these characteristics? (Check all that apply):**
 Race Color National Origin Religion Sex Familial Status Disability
 Gender Identity Source of Income Sexual Orientation Transgender Status Other: _____
14. **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City of Parkersburg:**

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
State or Local laws and policies that limit housing choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing organizations in the City	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessibility in neighborhoods (i.e. curb cuts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of affordable housing in certain areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concentration of subsidized housing in certain neighborhoods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other barriers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. **Are there any additional comments or concerns that you wish to share?**
- _____
- _____

Please take a minute to tell us about yourself:

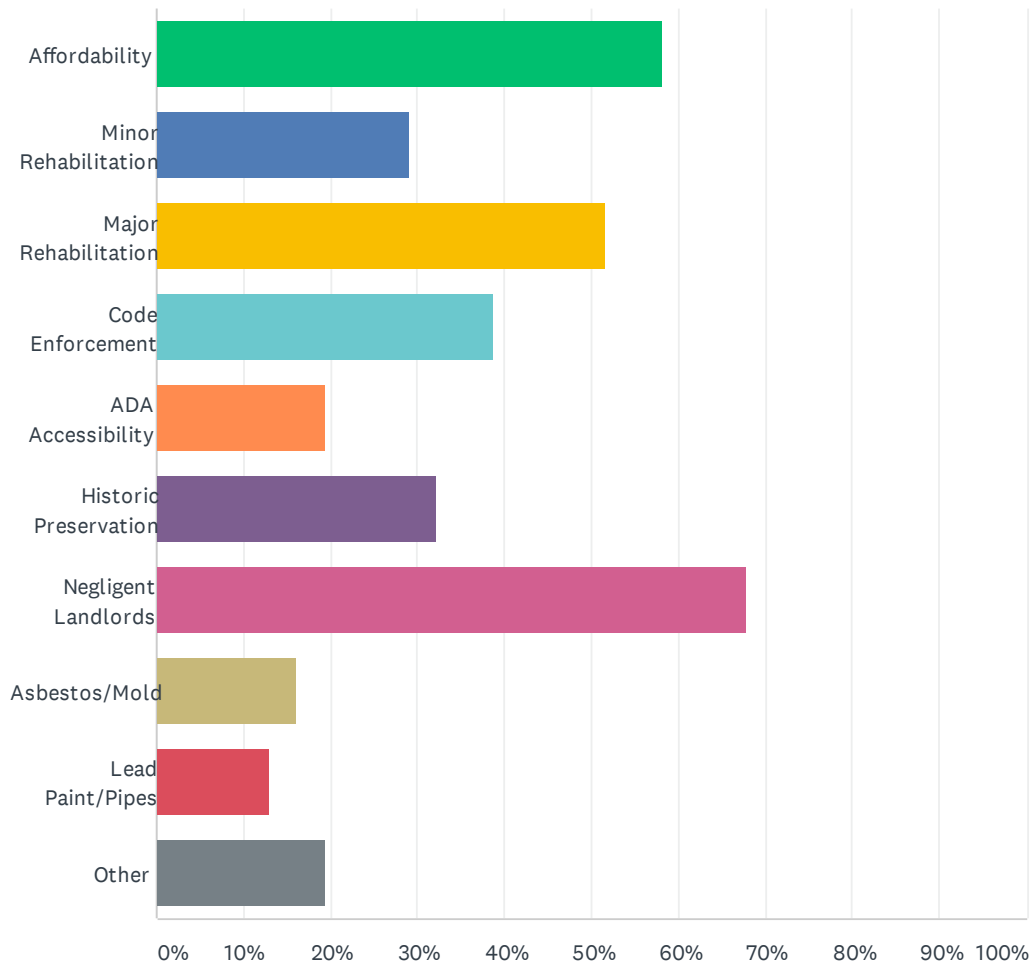
16. **What is your street name and ZIP Code where you live in the City of Parkersburg?**
 Street Name: _____ ZIP Code: _____
17. **Gender:** Male Female Describe: _____
18. **Race/Ethnicity (choose all that apply):** White Black or African-American Native Hawaiian/
 Pacific Islander Asian American Indian/Alaskan Native Another Race Two or more Races
19. **Ethnicity:** Hispanic or Latino Not Hispanic or Latino
20. **Age:** 17 or younger 18-20 21-29 30-39 40-49 50-59 60 or older
21. **Number of persons living in your household:** One Two Three Four Five Six +
22. **Based on the number of persons living in your household check whether you are over or under the listed income?**

1 person household	<input type="checkbox"/> Over or <input type="checkbox"/> Under \$32,950	4 persons household	<input type="checkbox"/> Over or <input type="checkbox"/> Under \$47,050
2 persons household	<input type="checkbox"/> Over or <input type="checkbox"/> Under \$37,650	5 persons household	<input type="checkbox"/> Over or <input type="checkbox"/> Under \$50,850
3 persons household	<input type="checkbox"/> Over or <input type="checkbox"/> Under \$42,350	6 persons household	<input type="checkbox"/> Over or <input type="checkbox"/> Under \$54,600

23. **Choose your housing status:** Homeowner Renter Homeless Living with friends/relatives
 Temporary Shelter Hotel/Motel Mobile Home Vehicle Other: _____

Q1 Identify housing/rental issues in the City of Parkersburg (Choose all that apply):

Answered: 31 Skipped: 4

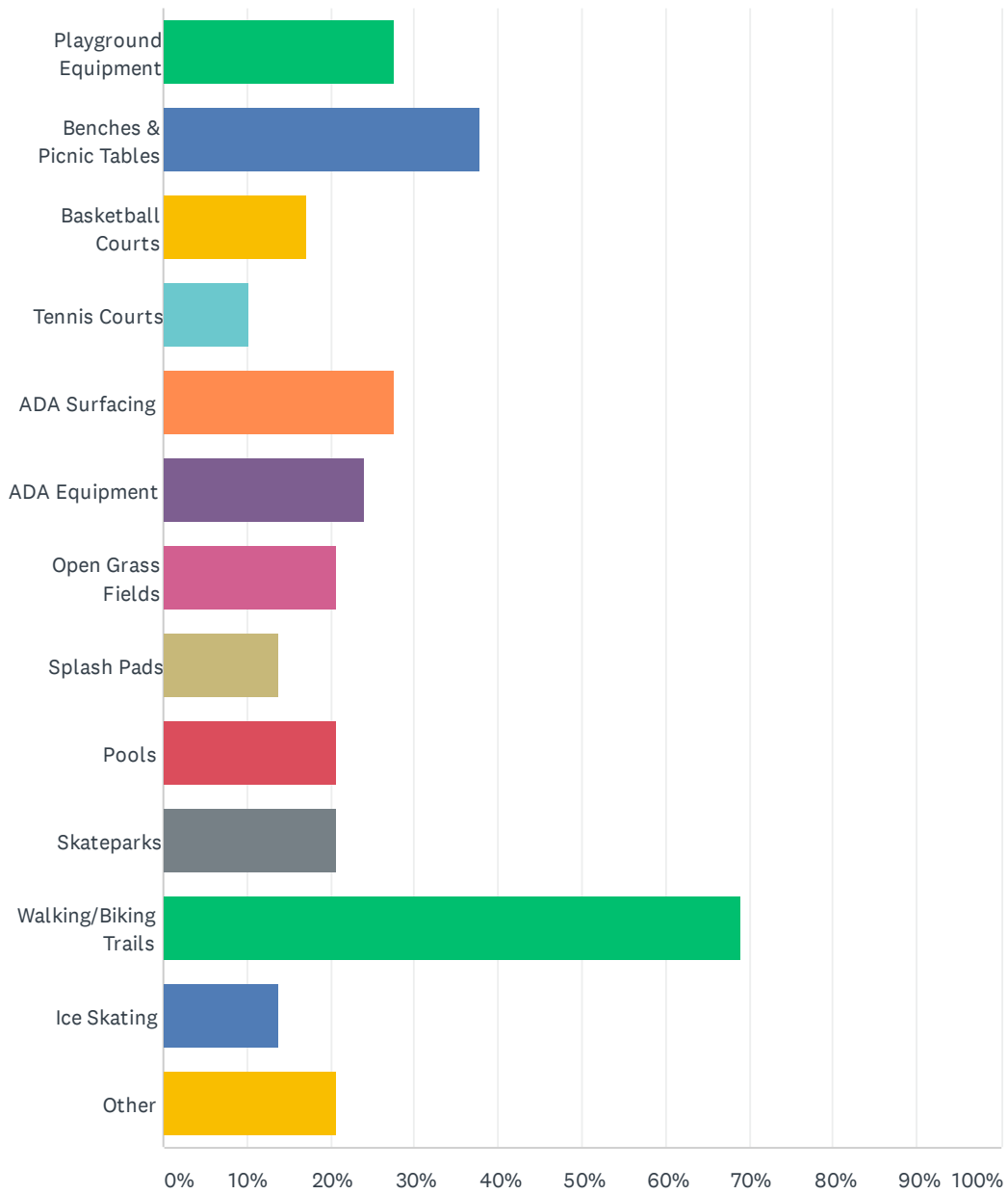


City of Parkersburg, WV - Resident Questionnaire

ANSWER CHOICES	RESPONSES	
Affordability	58.06%	18
Minor Rehabilitation	29.03%	9
Major Rehabilitation	51.61%	16
Code Enforcement	38.71%	12
ADA Accessibility	19.35%	6
Historic Preservation	32.26%	10
Negligent Landlords	67.74%	21
Asbestos/Mold	16.13%	5
Lead Paint/Pipes	12.90%	4
Other	19.35%	6
Total Respondents: 31		

Q2 Identify any needs or improvements to parks/recreational facilities. (Choose all that apply):

Answered: 29 Skipped: 6

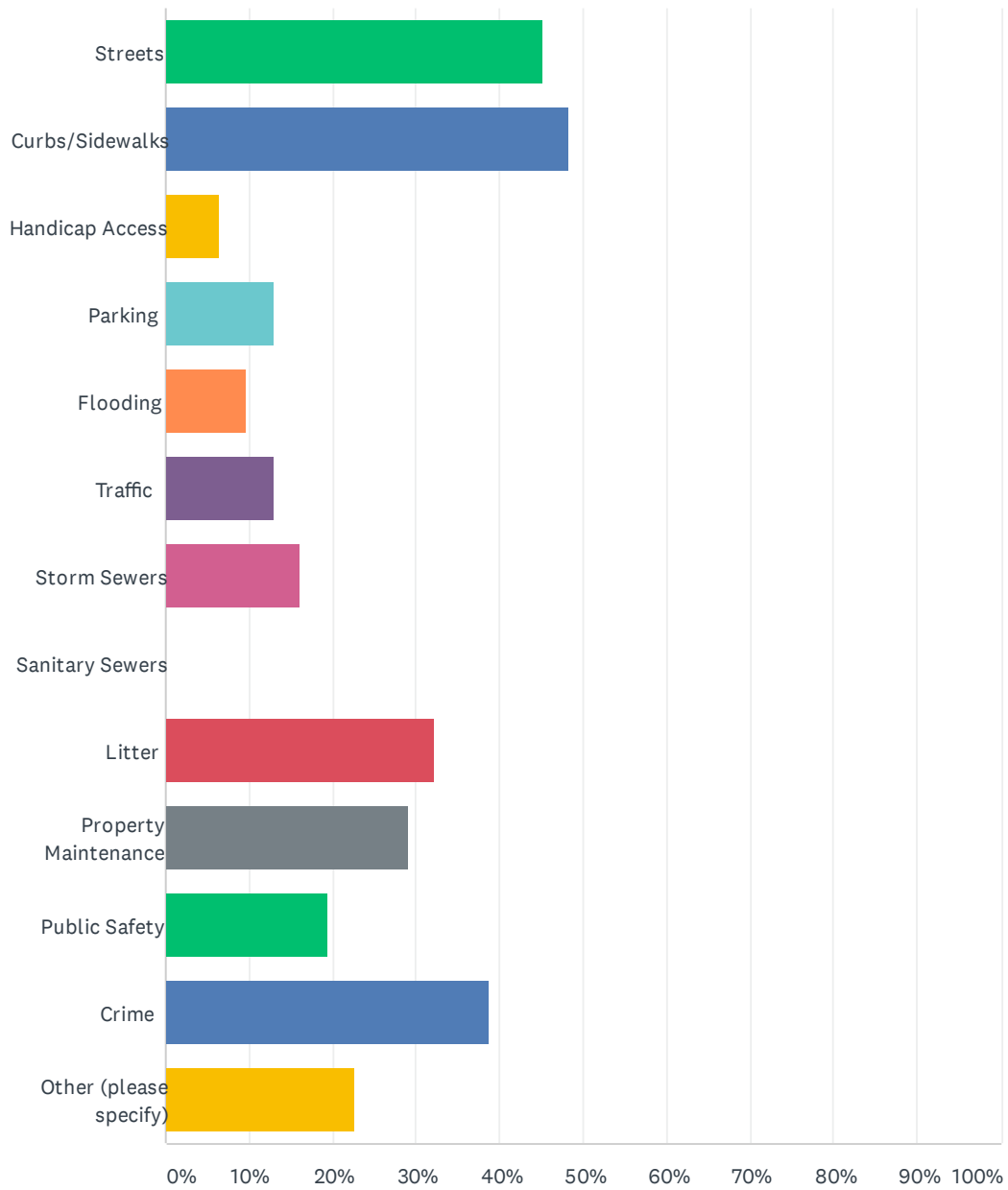


City of Parkersburg, WV - Resident Questionnaire

ANSWER CHOICES	RESPONSES	
Playground Equipment	27.59%	8
Benches & Picnic Tables	37.93%	11
Basketball Courts	17.24%	5
Tennis Courts	10.34%	3
ADA Surfacing	27.59%	8
ADA Equipment	24.14%	7
Open Grass Fields	20.69%	6
Splash Pads	13.79%	4
Pools	20.69%	6
Skateparks	20.69%	6
Walking/Biking Trails	68.97%	20
Ice Skating	13.79%	4
Other	20.69%	6
Total Respondents: 29		

Q3 Are there any problems in your neighborhood with the following (choose all that apply):

Answered: 31 Skipped: 4

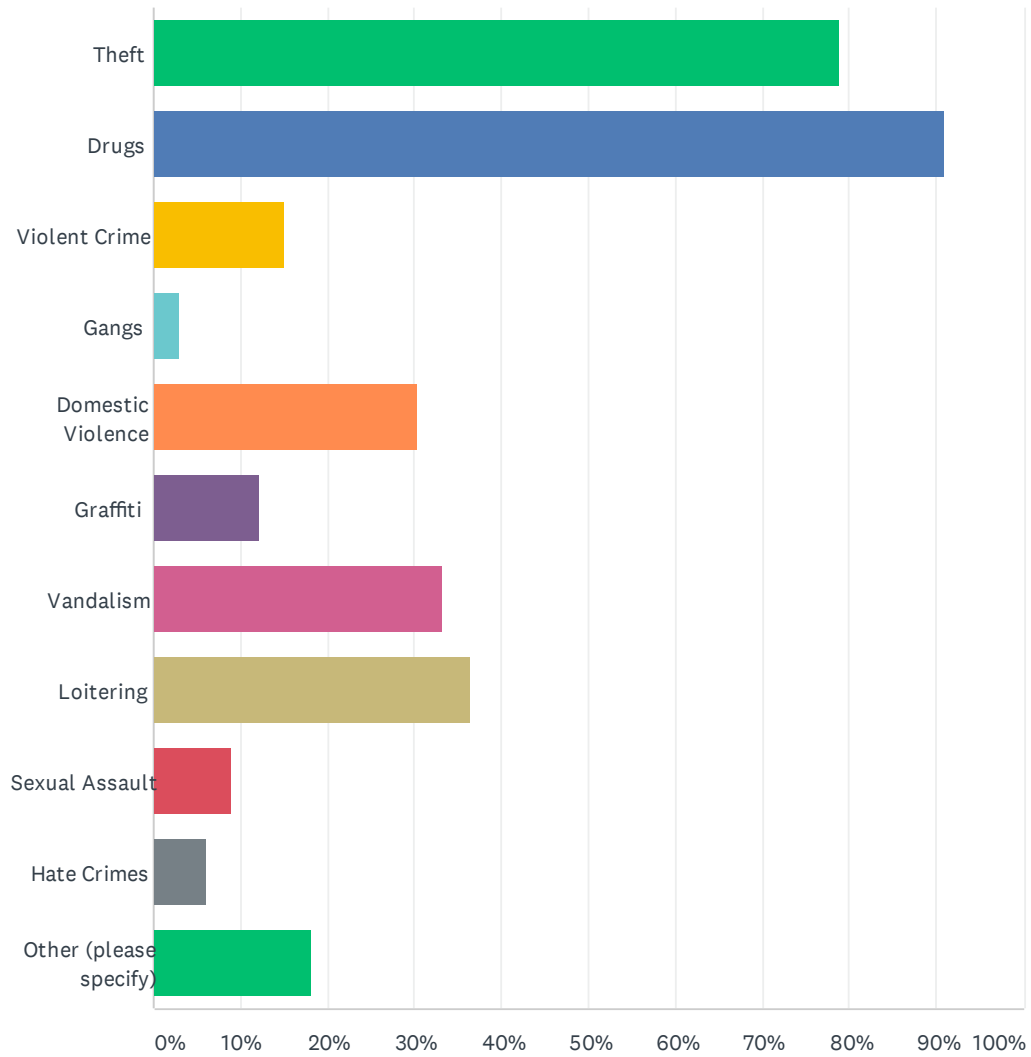


City of Parkersburg, WV - Resident Questionnaire

ANSWER CHOICES	RESPONSES	
Streets	45.16%	14
Curbs/Sidewalks	48.39%	15
Handicap Access	6.45%	2
Parking	12.90%	4
Flooding	9.68%	3
Traffic	12.90%	4
Storm Sewers	16.13%	5
Sanitary Sewers	0.00%	0
Litter	32.26%	10
Property Maintenance	29.03%	9
Public Safety	19.35%	6
Crime	38.71%	12
Other (please specify)	22.58%	7
Total Respondents: 31		

Q4 Identify any crime issues within the City of Parkersburg.

Answered: 33 Skipped: 2



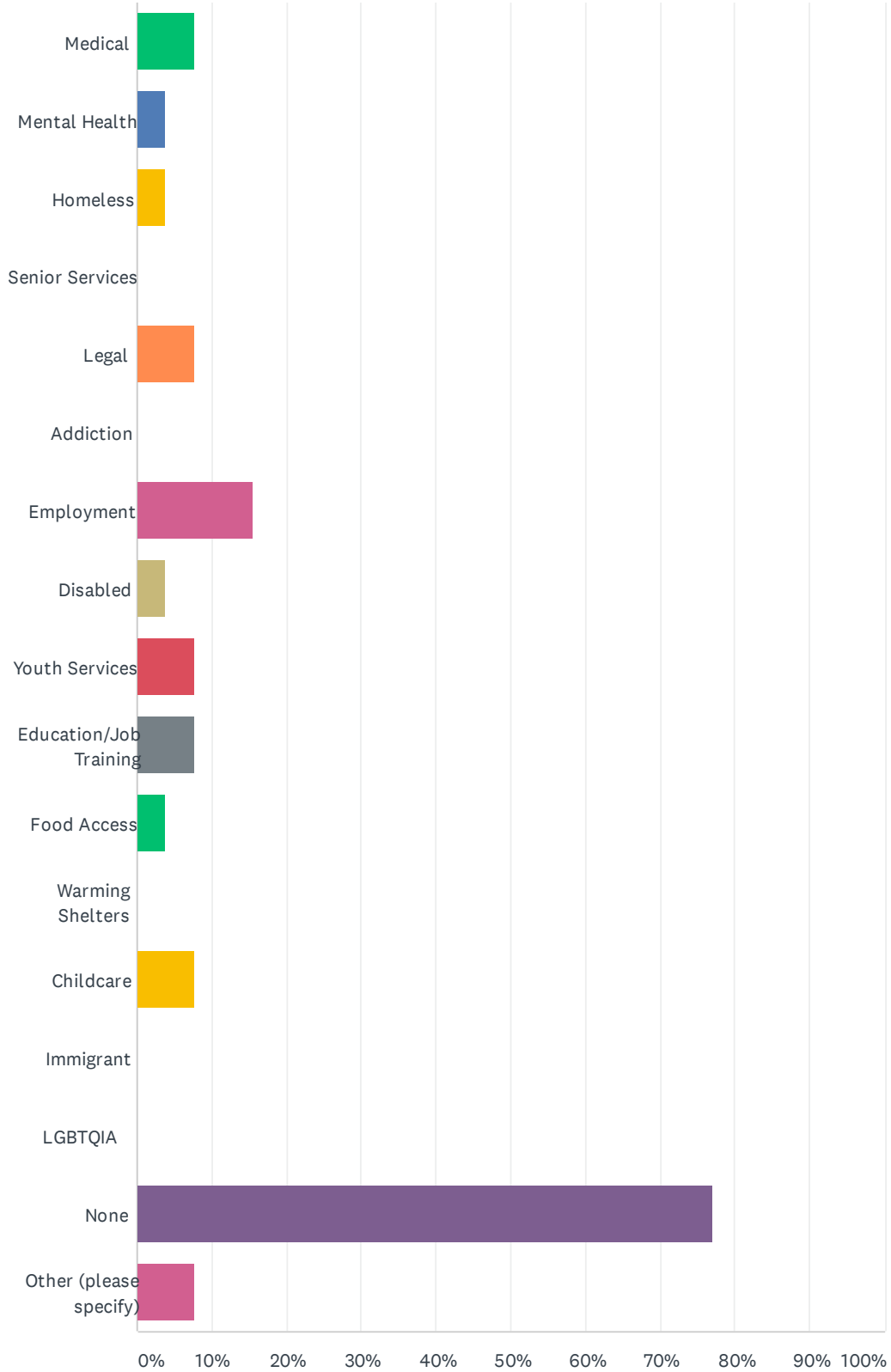
City of Parkersburg, WV - Resident Questionnaire

ANSWER CHOICES	RESPONSES	
Theft	78.79%	26
Drugs	90.91%	30
Violent Crime	15.15%	5
Gangs	3.03%	1
Domestic Violence	30.30%	10
Graffiti	12.12%	4
Vandalism	33.33%	11
Loitering	36.36%	12
Sexual Assault	9.09%	3
Hate Crimes	6.06%	2
Other (please specify)	18.18%	6
Total Respondents: 33		

**Q5 Do you use any of the social service programs available in the City?
(Choose all that apply):**

Answered: 26 Skipped: 9

City of Parkersburg, WV - Resident Questionnaire



City of Parkersburg, WV - Resident Questionnaire

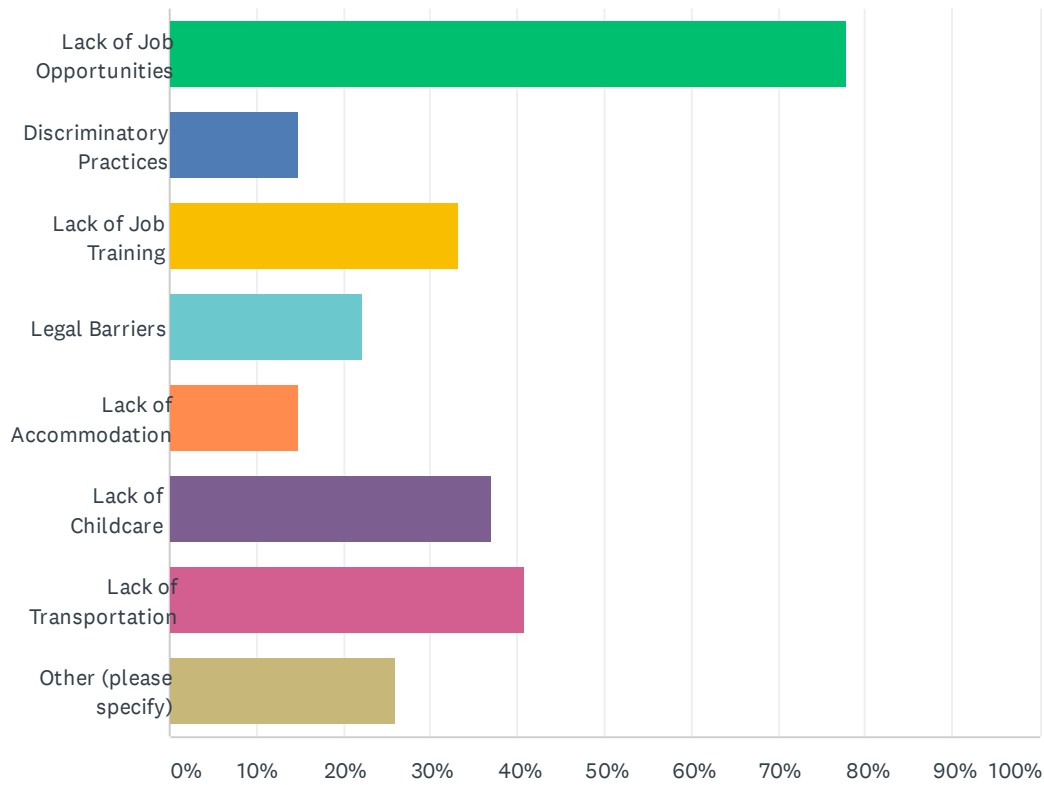
ANSWER CHOICES	RESPONSES	
Medical	7.69%	2
Mental Health	3.85%	1
Homeless	3.85%	1
Senior Services	0.00%	0
Legal	7.69%	2
Addiction	0.00%	0
Employment	15.38%	4
Disabled	3.85%	1
Youth Services	7.69%	2
Education/Job Training	7.69%	2
Food Access	3.85%	1
Warming Shelters	0.00%	0
Childcare	7.69%	2
Immigrant	0.00%	0
LGBTQIA	0.00%	0
None	76.92%	20
Other (please specify)	7.69%	2
Total Respondents: 26		

Q6 Are there any programs or services that are missing or under-funded in the City? Please list:

Answered: 14 Skipped: 21

Q7 Identify any employment issues in the City of Parkersburg. (Choose all that apply)

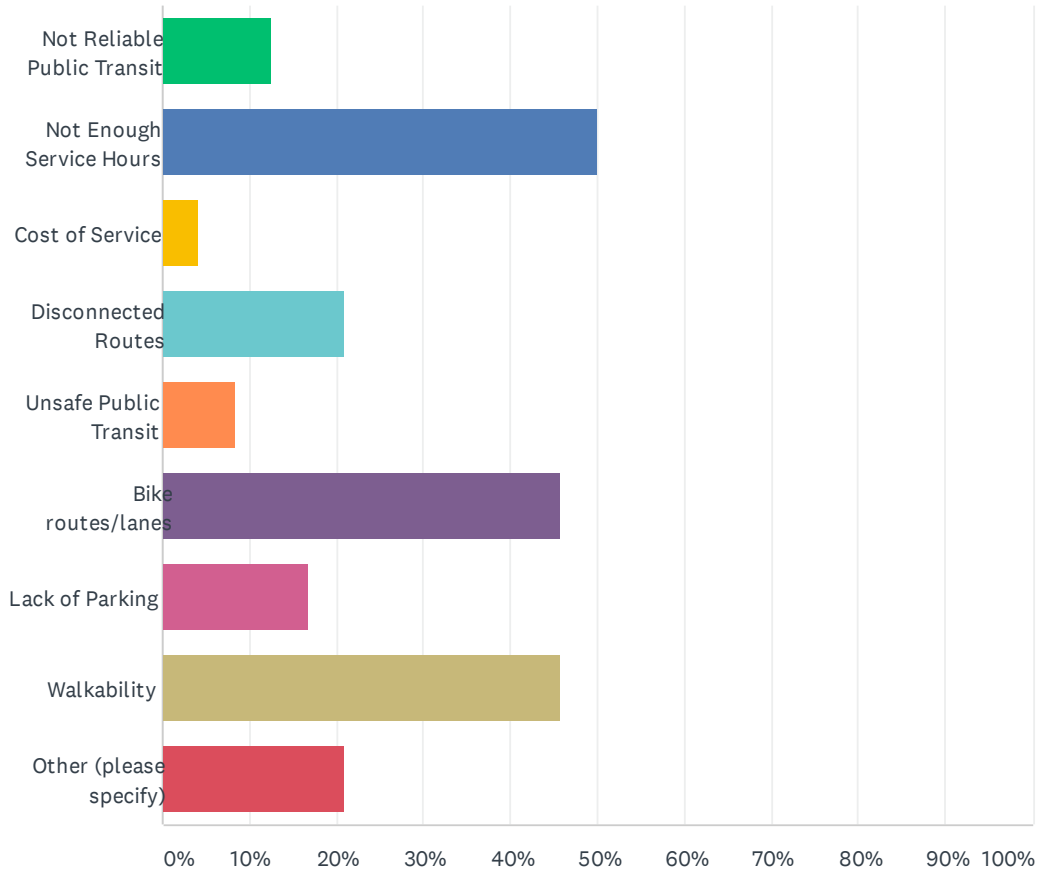
Answered: 27 Skipped: 8



ANSWER CHOICES	RESPONSES
Lack of Job Opportunities	77.78% 21
Discriminatory Practices	14.81% 4
Lack of Job Training	33.33% 9
Legal Barriers	22.22% 6
Lack of Accommodation	14.81% 4
Lack of Childcare	37.04% 10
Lack of Transportation	40.74% 11
Other (please specify)	25.93% 7
Total Respondents: 27	

Q8 Identify any transportation issues in the City of Parkersburg

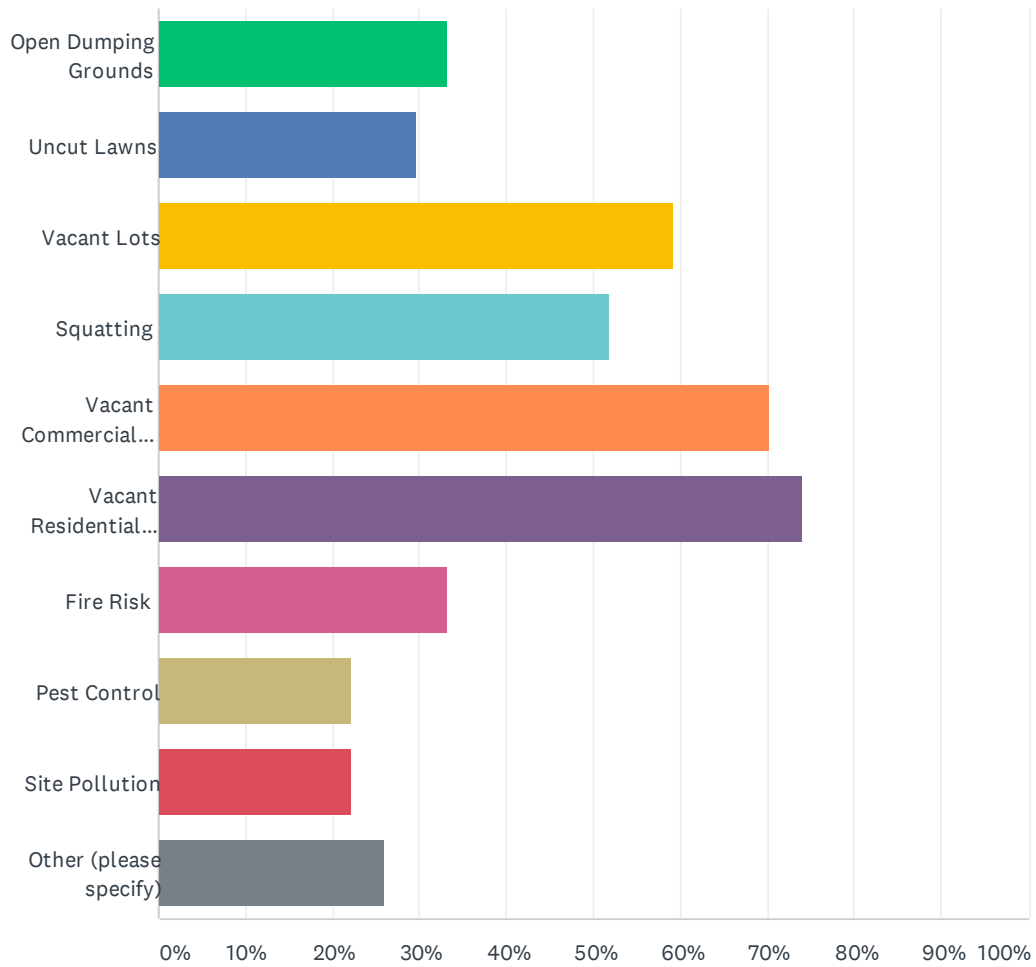
Answered: 24 Skipped: 11



ANSWER CHOICES	RESPONSES
Not Reliable Public Transit	12.50% 3
Not Enough Service Hours	50.00% 12
Cost of Service	4.17% 1
Disconnected Routes	20.83% 5
Unsafe Public Transit	8.33% 2
Bike routes/lanes	45.83% 11
Lack of Parking	16.67% 4
Walkability	45.83% 11
Other (please specify)	20.83% 5
Total Respondents: 24	

Q9 Identify any blight (clearance/demolitions) issues in the City. (Choose all that apply):

Answered: 27 Skipped: 8

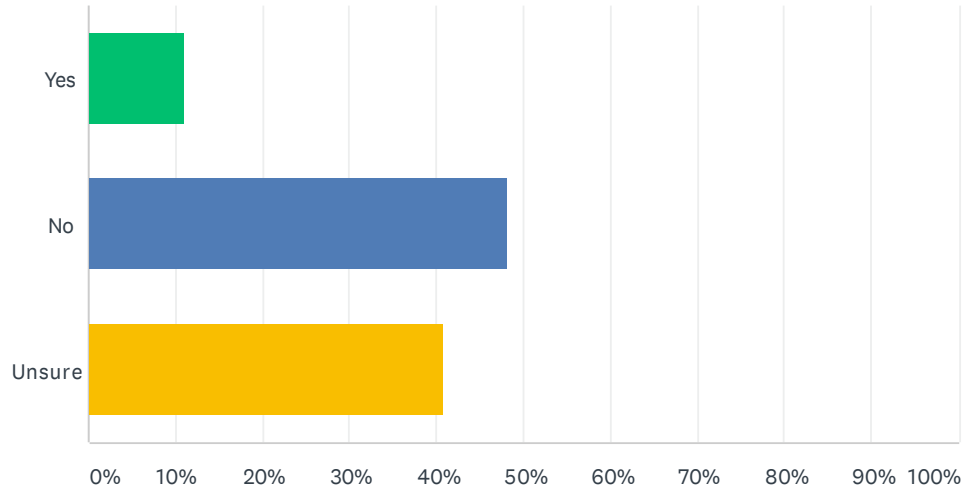


City of Parkersburg, WV - Resident Questionnaire

ANSWER CHOICES	RESPONSES	
Open Dumping Grounds	33.33%	9
Uncut Lawns	29.63%	8
Vacant Lots	59.26%	16
Squatting	51.85%	14
Vacant Commercial Structures	70.37%	19
Vacant Residential Structures	74.07%	20
Fire Risk	33.33%	9
Pest Control	22.22%	6
Site Pollution	22.22%	6
Other (please specify)	25.93%	7
Total Respondents: 27		

Q10 In your opinion, are residents of the City of Parkersburg aware of how to report fair housing violations?

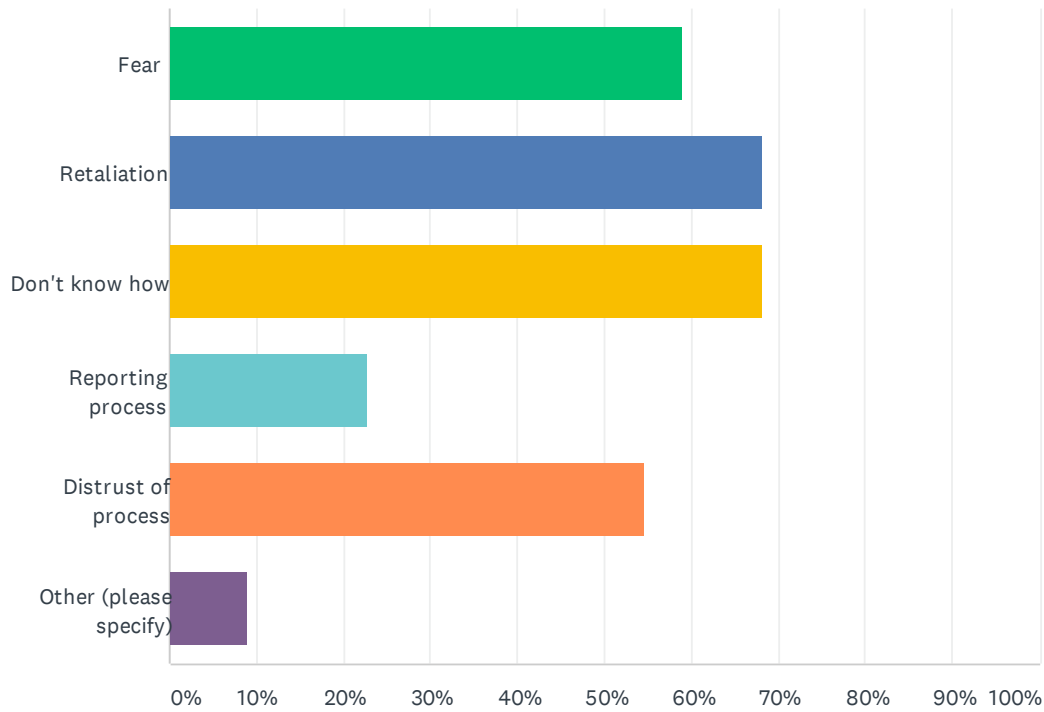
Answered: 27 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	11.11%	3
No	48.15%	13
Unsure	40.74%	11
Total Respondents: 27		

Q11 Identify the reasons why fair housing complaints may not be reported. (Choose all that apply):

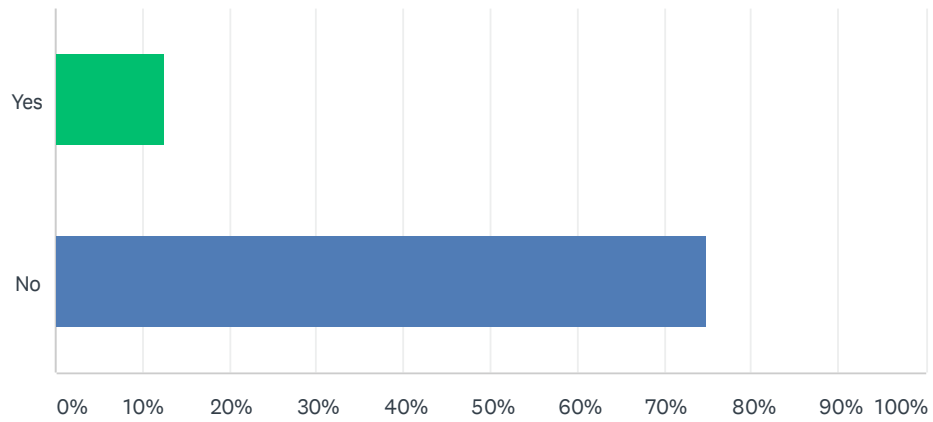
Answered: 22 Skipped: 13



ANSWER CHOICES	RESPONSES	
Fear	59.09%	13
Retaliation	68.18%	15
Don't know how	68.18%	15
Reporting process	22.73%	5
Distrust of process	54.55%	12
Other (please specify)	9.09%	2
Total Respondents: 22		

Q12 If you are a renter, has your landlord refused to make reasonable accommodations for a disability?

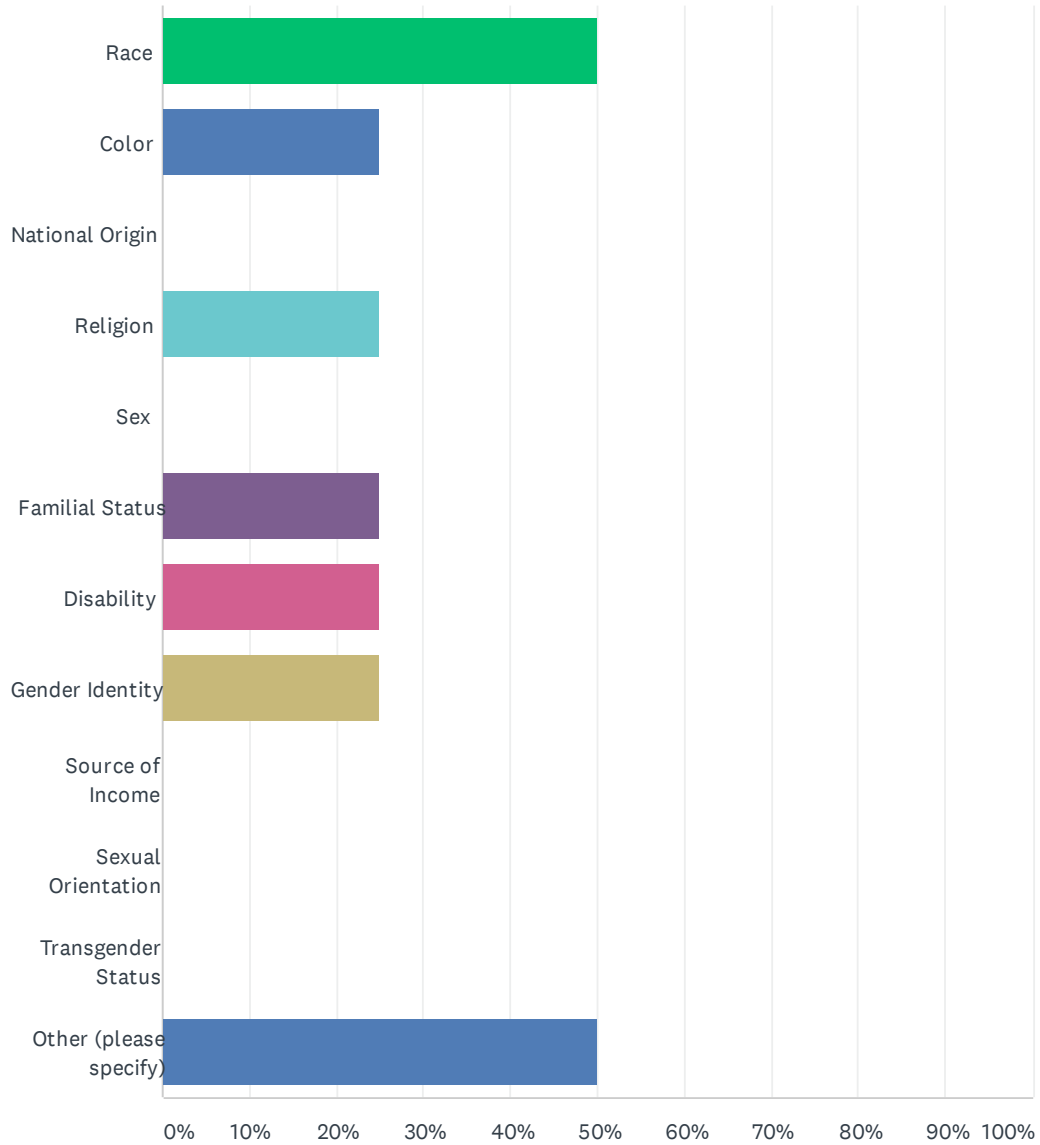
Answered: 8 Skipped: 27



ANSWER CHOICES	RESPONSES	
Yes	12.50%	1
No	75.00%	6
TOTAL		8

Q13 Have you faced housing discrimination based on any of these characteristics? (Check all that apply):

Answered: 4 Skipped: 31

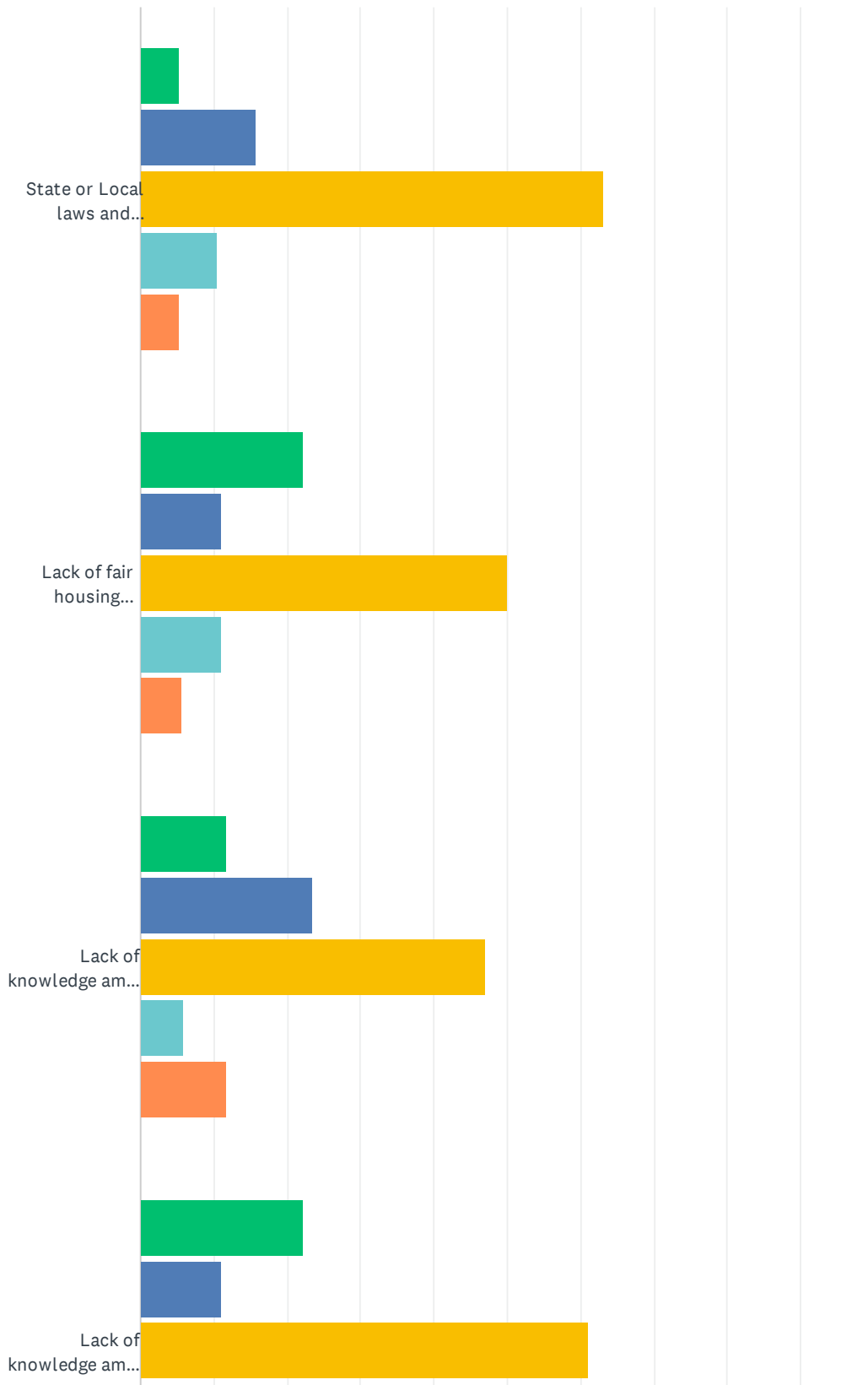


City of Parkersburg, WV - Resident Questionnaire

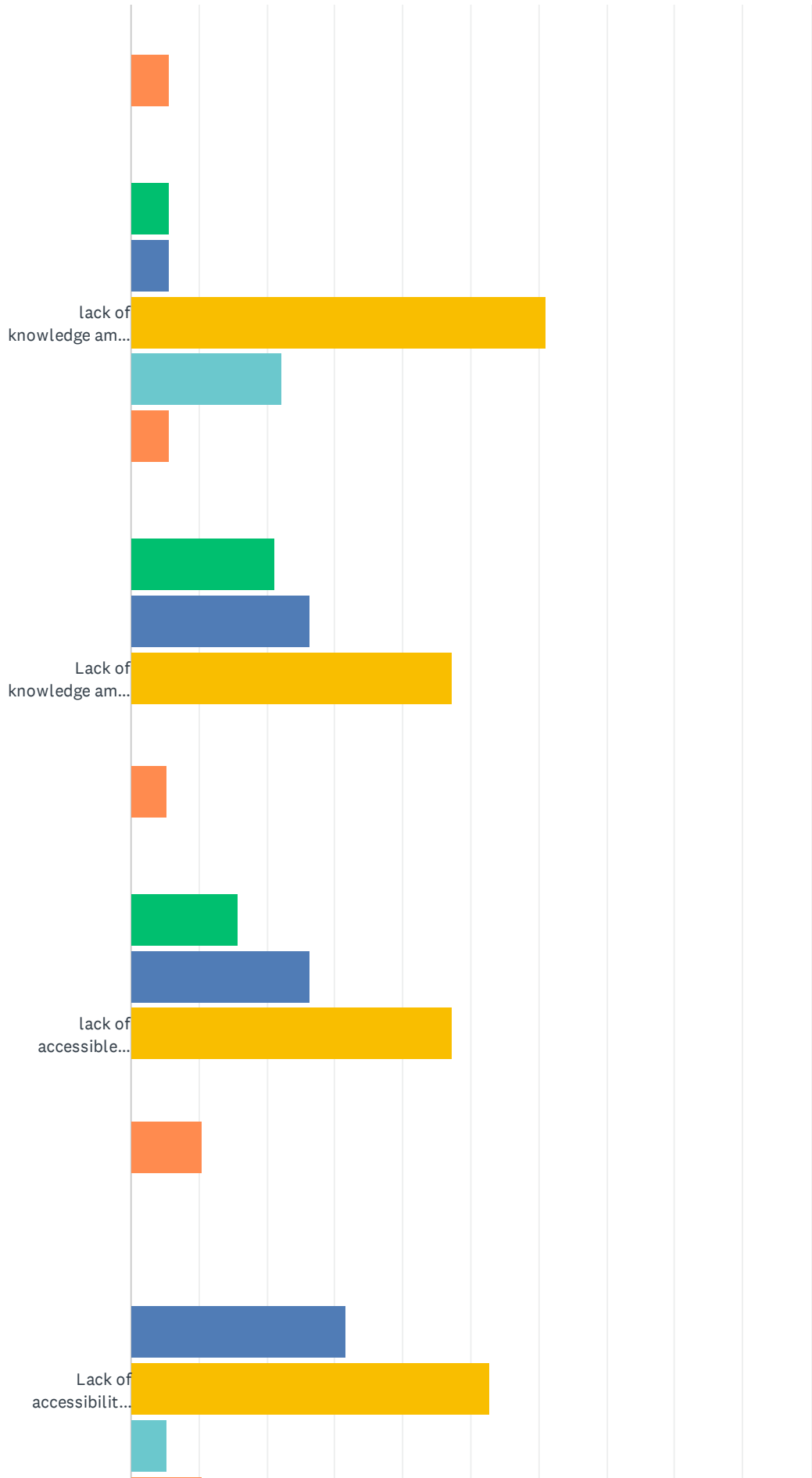
ANSWER CHOICES	RESPONSES	
Race	50.00%	2
Color	25.00%	1
National Origin	0.00%	0
Religion	25.00%	1
Sex	0.00%	0
Familial Status	25.00%	1
Disability	25.00%	1
Gender Identity	25.00%	1
Source of Income	0.00%	0
Sexual Orientation	0.00%	0
Transgender Status	0.00%	0
Other (please specify)	50.00%	2
Total Respondents: 4		

Q14 Please evaluate whether the following situations result in further discrimination and/or barriers to fair housing in the City of Parkersburg

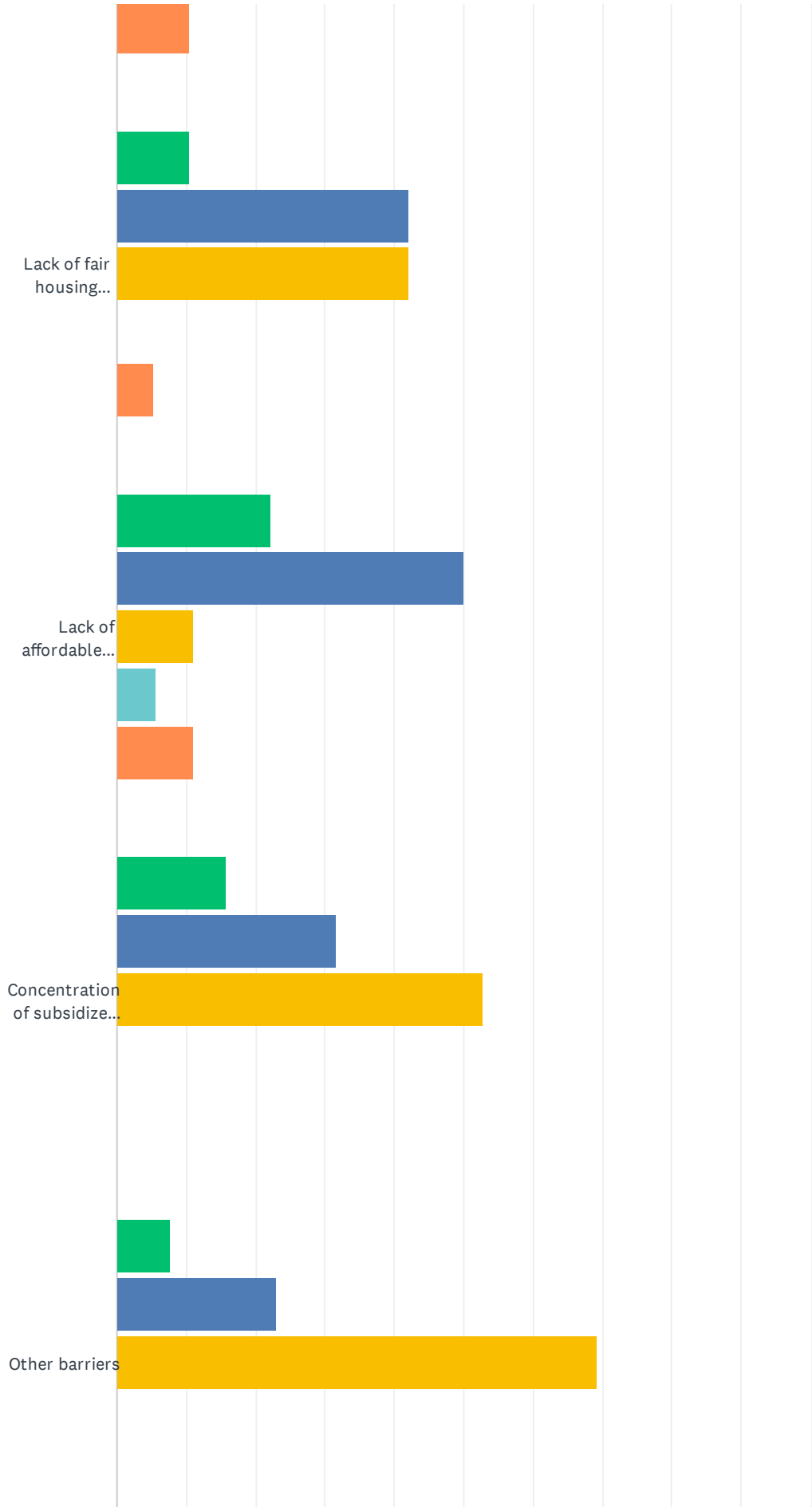
Answered: 19 Skipped: 16



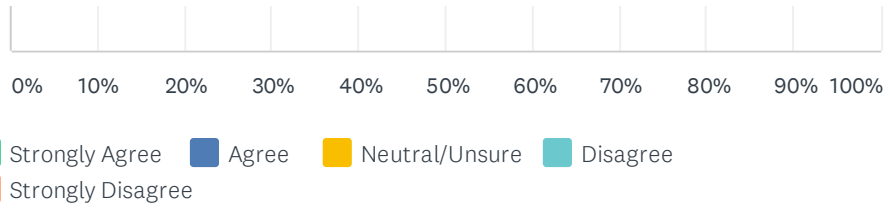
City of Parkersburg, WV - Resident Questionnaire



City of Parkersburg, WV - Resident Questionnaire



City of Parkersburg, WV - Resident Questionnaire



	STRONGLY AGREE	AGREE	NEUTRAL/UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
State or Local laws and policies that limit housing choice	5.26% 1	15.79% 3	63.16% 12	10.53% 2	5.26% 1	19
Lack of fair housing organizations in the Borough	22.22% 4	11.11% 2	50.00% 9	11.11% 2	5.56% 1	18
Lack of knowledge among bankers/lenders regarding fair housing	11.76% 2	23.53% 4	47.06% 8	5.88% 1	11.76% 2	17
Lack of knowledge among landlords and property managers regarding fair housing	22.22% 4	11.11% 2	61.11% 11	0.00% 0	5.56% 1	18
lack of knowledge among real estate agents regarding fair housing	5.56% 1	5.56% 1	61.11% 11	22.22% 4	5.56% 1	18
Lack of knowledge among residents regarding fair housing	21.05% 4	26.32% 5	47.37% 9	0.00% 0	5.26% 1	19
lack of accessible housing for persons with disabilities	15.79% 3	26.32% 5	47.37% 9	0.00% 0	10.53% 2	19
Lack of accessibility in neighborhoods (i.e. curb cuts)	0.00% 0	31.58% 6	52.63% 10	5.26% 1	10.53% 2	19
Lack of fair housing education	10.53% 2	42.11% 8	42.11% 8	0.00% 0	5.26% 1	19
Lack of affordable housing in certain areas	22.22% 4	50.00% 9	11.11% 2	5.56% 1	11.11% 2	18
Concentration of subsidized housing in certain neighborhoods	15.79% 3	31.58% 6	52.63% 10	0.00% 0	0.00% 0	19
Other barriers	7.69% 1	23.08% 3	69.23% 9	0.00% 0	0.00% 0	13

Q15 Are there any additional comments or concerns that you wish to share?

Answered: 11 Skipped: 24

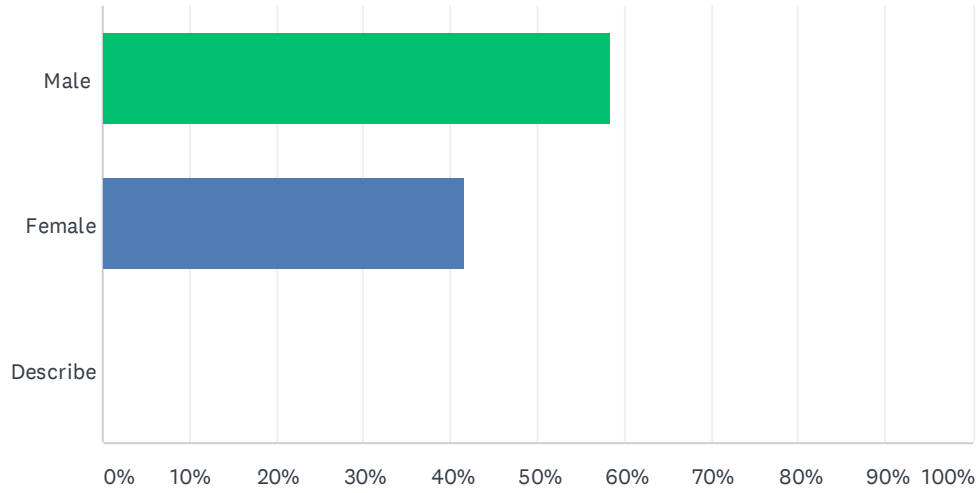
Q16 What is your street name and/or neighborhood where you live in the City of Parkersburg? (Optional)

Answered: 23 Skipped: 12

ANSWER CHOICES	RESPONSES	
Street Name	86.96%	20
Zip Code	95.65%	22

Q17 Gender

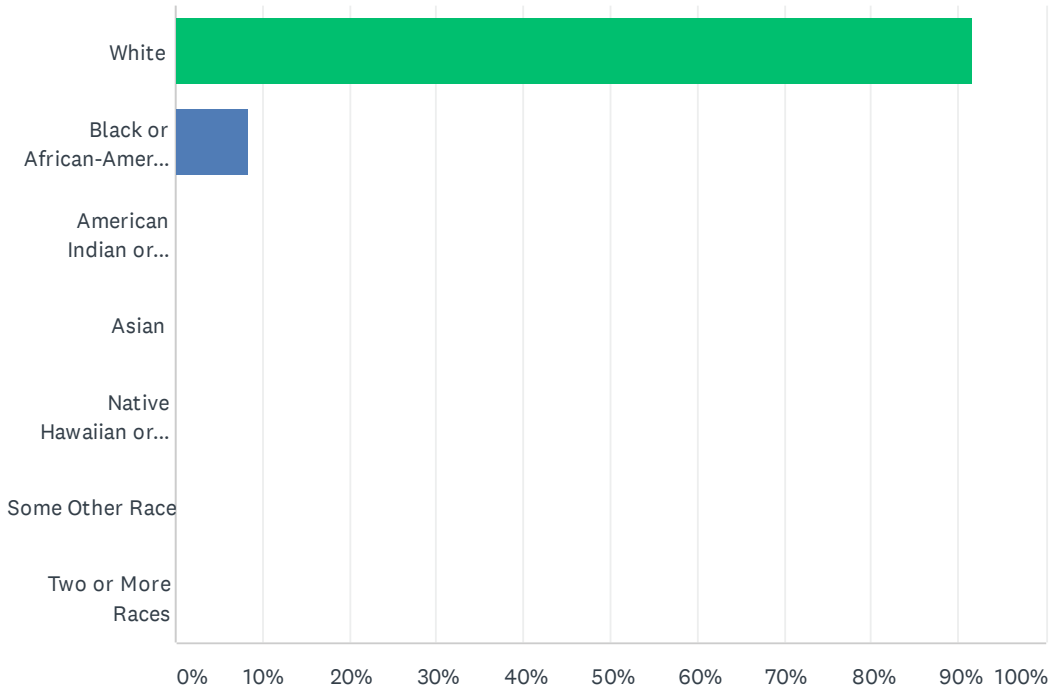
Answered: 24 Skipped: 11



ANSWER CHOICES	RESPONSES	
Male	58.33%	14
Female	41.67%	10
Describe	0.00%	0
TOTAL		24

Q18 Race

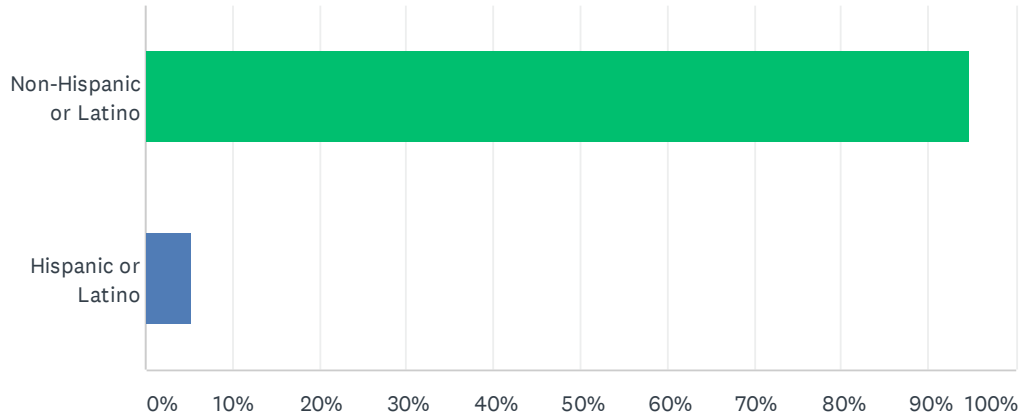
Answered: 24 Skipped: 11



ANSWER CHOICES	RESPONSES	
White	91.67%	22
Black or African-American	8.33%	2
American Indian or Alaskan Native	0.00%	0
Asian	0.00%	0
Native Hawaiian or other Pacific Islander	0.00%	0
Some Other Race	0.00%	0
Two or More Races	0.00%	0
Total Respondents: 24		

Q19 Ethnicity:

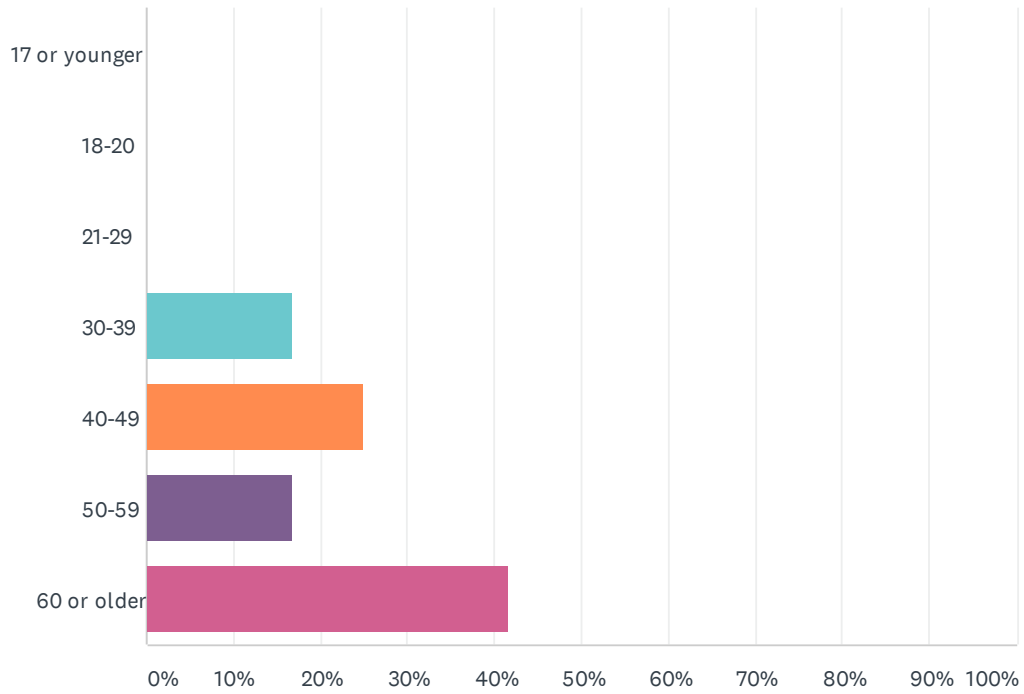
Answered: 19 Skipped: 16



ANSWER CHOICES	RESPONSES
Non-Hispanic or Latino	94.74% 18
Hispanic or Latino	5.26% 1
Total Respondents: 19	

Q20 Age

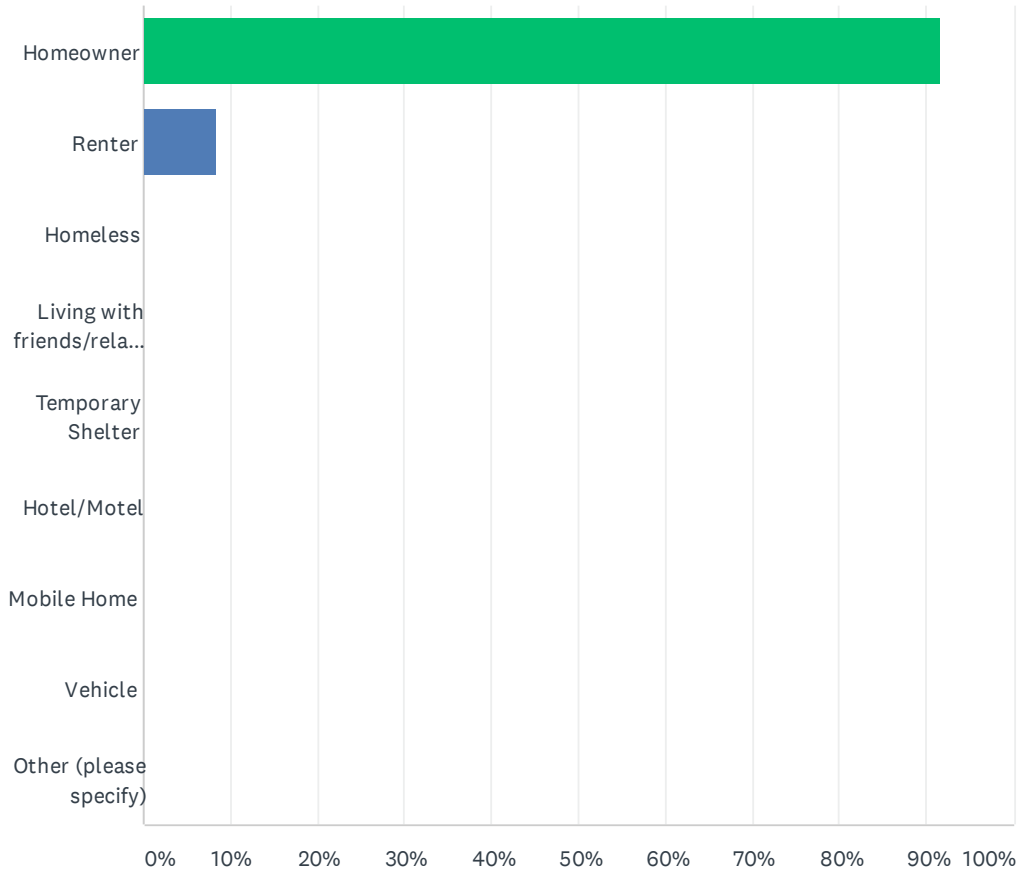
Answered: 24 Skipped: 11



ANSWER CHOICES	RESPONSES
17 or younger	0.00% 0
18-20	0.00% 0
21-29	0.00% 0
30-39	16.67% 4
40-49	25.00% 6
50-59	16.67% 4
60 or older	41.67% 10
TOTAL	24

Q21 Choose your housing status

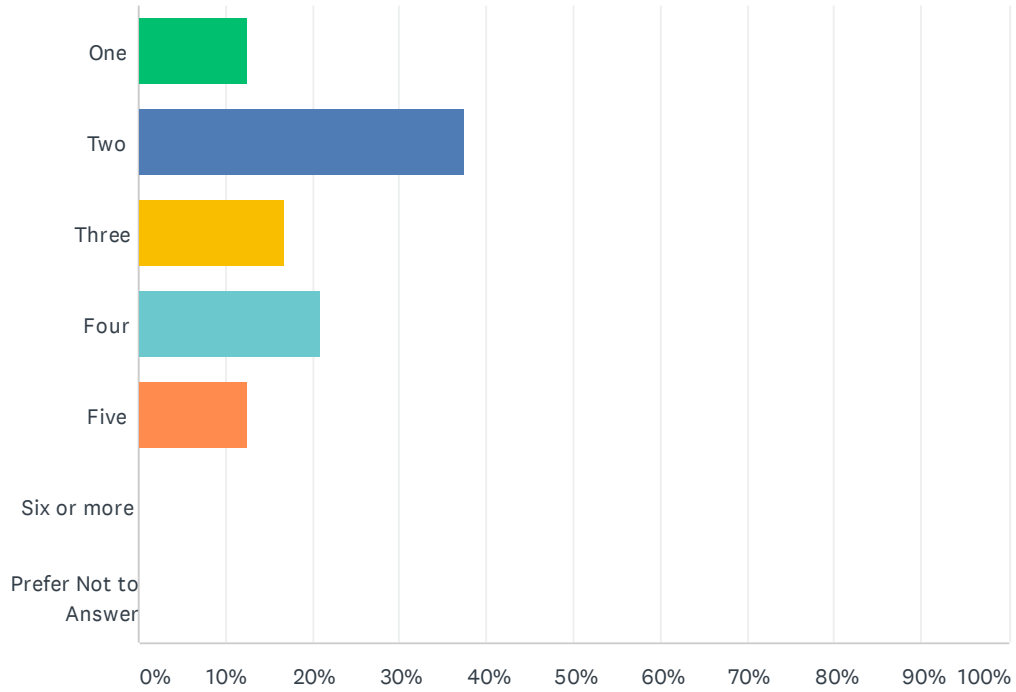
Answered: 24 Skipped: 11



ANSWER CHOICES	RESPONSES	
Homeowner	91.67%	22
Renter	8.33%	2
Homeless	0.00%	0
Living with friends/relatives	0.00%	0
Temporary Shelter	0.00%	0
Hotel/Motel	0.00%	0
Mobile Home	0.00%	0
Vehicle	0.00%	0
Other (please specify)	0.00%	0
TOTAL		24

Q22 Number of persons living in your household?

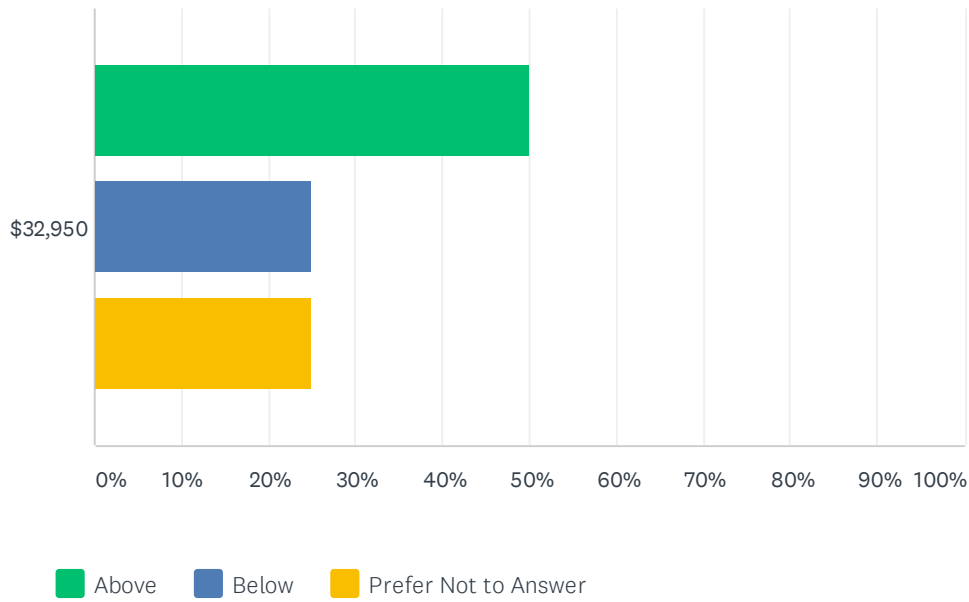
Answered: 24 Skipped: 11



ANSWER CHOICES	RESPONSES	
One	12.50%	3
Two	37.50%	9
Three	16.67%	4
Four	20.83%	5
Five	12.50%	3
Six or more	0.00%	0
Prefer Not to Answer	0.00%	0
TOTAL		24

Q23 If you are a one (1) person household, is your total household income above or below \$32,950 per year?

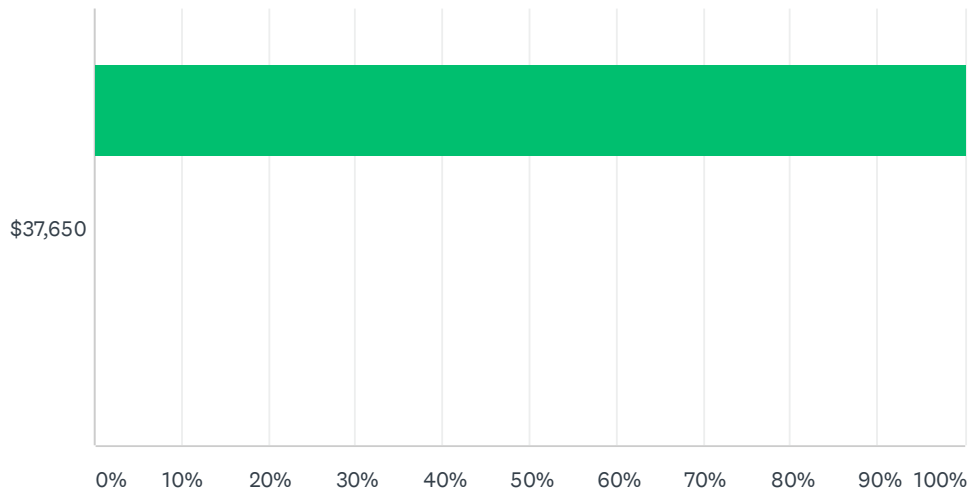
Answered: 4 Skipped: 31



	ABOVE	BELOW	PREFER NOT TO ANSWER	TOTAL
\$32,950	50.00% 2	25.00% 1	25.00% 1	4

Q24 If you are a two (2) person household, is your total household income above or below \$37,650 per year?

Answered: 9 Skipped: 26

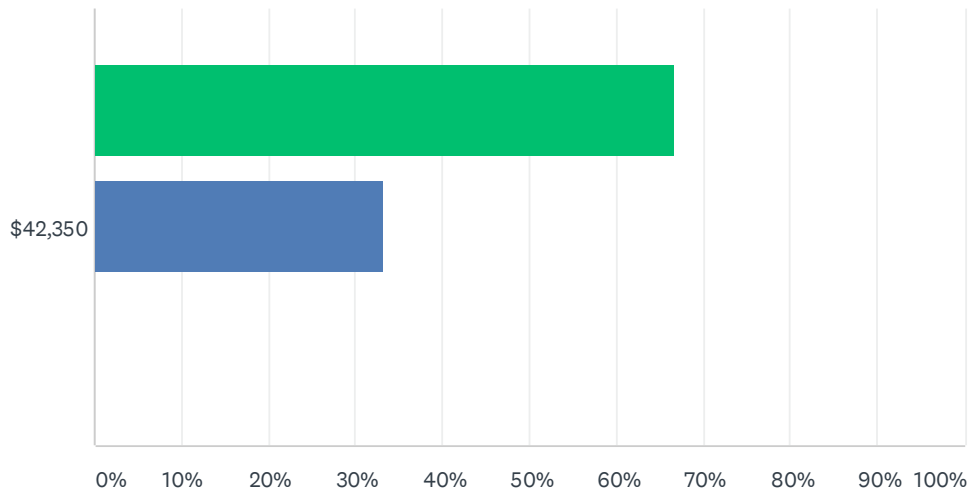


■ Above
 ■ Below
 ■ Prefer Not to Answer

	ABOVE	BELOW	PREFER NOT TO ANSWER	TOTAL
\$37,650	100.00% 9	0.00% 0	0.00% 0	9

Q25 If you are a three (3) person household, is your total household income above or below \$42,350 per year?

Answered: 3 Skipped: 32

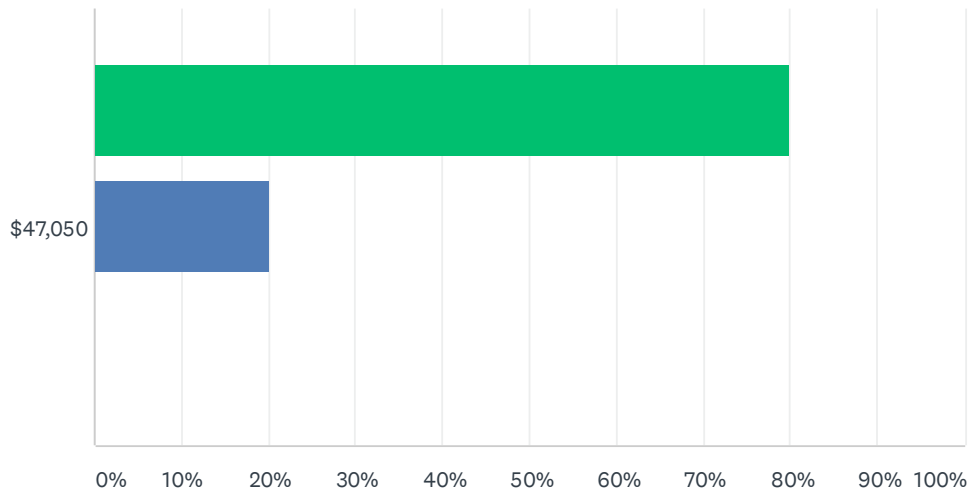


■ Above
 ■ Below
 ■ Prefer Not to Answer

	ABOVE	BELOW	PREFER NOT TO ANSWER	TOTAL
\$42,350	66.67% 2	33.33% 1	0.00% 0	3

Q26 If you are a four (4) person household, is your total household income above or below \$47,050 per year?

Answered: 5 Skipped: 30

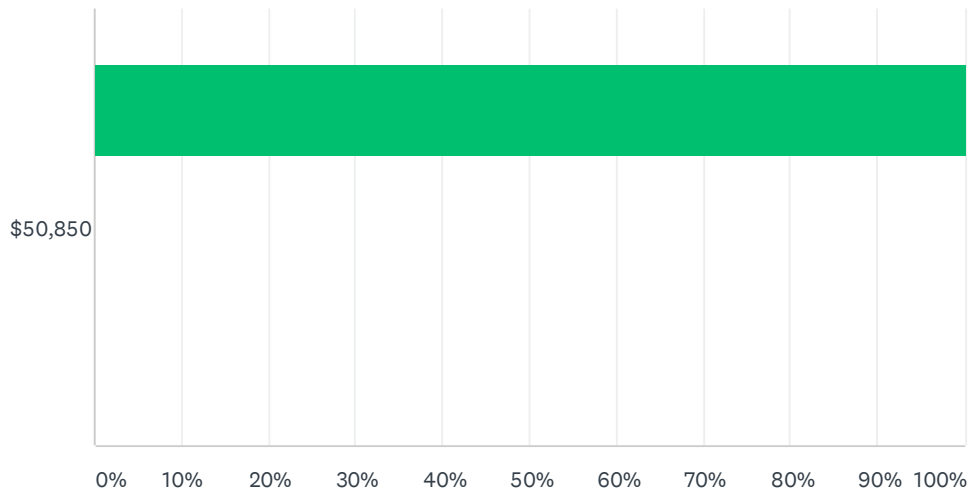


■ Above
 ■ Below
 ■ Prefer Not to Answer

	ABOVE	BELOW	PREFER NOT TO ANSWER	TOTAL
\$47,050	80.00% 4	20.00% 1	0.00% 0	5

Q27 If you are a five (5) person household, is your total household income above or below \$50,850 per year?

Answered: 3 Skipped: 32



■ Above
 ■ Below
 ■ Prefer Not to Answer

	ABOVE	BELOW	PREFER NOT TO ANSWER	TOTAL
\$50,850	100.00% 3	0.00% 0	0.00% 0	3

Q28 If you are a six (6) person household, is your total household income above or below \$54,600 per year?

Answered: 0 Skipped: 35

 No matching responses.

	ABOVE	BELOW	PREFER NOT TO ANSWER	TOTAL
\$54,600	0.00% 0	0.00% 0	0.00% 0	0



AGENCY SURVEY

**CITY OF PARKERSBURG, WEST VIRGINIA
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG),
HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE –
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization:

Address:

Name:

Title:

Phone:

E-Mail:

Description of programs/services your agency provides: (Attach any brochures)

Does your organization provide any services or programs for the following?

- | | | |
|--|---|--|
| <input type="checkbox"/> Social/Human Services | <input type="checkbox"/> Housing | <input type="checkbox"/> Planning |
| <input type="checkbox"/> Community Development | <input type="checkbox"/> Economic Development | <input type="checkbox"/> Business Loans |
| <input type="checkbox"/> Job Training | <input type="checkbox"/> Public Health | <input type="checkbox"/> Justice/Corrections |
| <input type="checkbox"/> Policy Research | <input type="checkbox"/> Advocacy | <input type="checkbox"/> Other: _____ |

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve?

- | | | |
|---|---|-----------------------------------|
| <input type="checkbox"/> Low Income | <input type="checkbox"/> Immigrants | <input type="checkbox"/> Families |
| <input type="checkbox"/> Incarcerated Individuals | <input type="checkbox"/> Disabled | <input type="checkbox"/> Elderly |
| <input type="checkbox"/> Communities | <input type="checkbox"/> Children/Youth | <input type="checkbox"/> Homeless |
| <input type="checkbox"/> Developmentally Delayed | <input type="checkbox"/> LGBTQIA | <input type="checkbox"/> HIV/AIDS |
| <input type="checkbox"/> Other: _____ | | |

What are the unmet community and economic development needs in the City?

What are the unmet housing needs in the City?

What are the unmet social service needs in the City?

Are there any Fair Housing issues in the City?

**Does your organization have plans to add new or expand existing programming?
In what ways?**

Other Comments/Suggestions:

**CITY OF PARKERSBURG, WEST VIRGINIA
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG),
HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE –
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization: *Sisters Health Foundation*

Address: *4420 Rosemar Center Suite 204 Parkersburg, WV 26104*

Name: *Molly Bauer*

Title: *Senior Program Officer*

Phone: *304-424-6080*

E-Mail: *mbauer@sistershealthfdn.org*

Description of programs/services your agency provides: (Attach any brochures)

Guided by its vision of "healthy people in healthy communities," the Sisters Health Foundation supports efforts that promote Healthy Eating, Active Living; Thriving Neighborhoods; and Mental Health and Addiction in the Mid-Ohio Valley. Established in 1996, the Sisters Health Foundation extends the mission and tradition of the Sisters of St. Joseph.

Our mission is to promote healthy and sustainable communities by providing resources, strengthening collaborative relationships, and supporting initiatives that impact people in the Mid-Ohio Valley. Through this mission, the Sisters Health Foundation seeks to enhance the rich gifts already found in local communities.

Does your organization provide any services or programs for the following? *grant funds*

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Social/Human Services | <input checked="" type="checkbox"/> Housing | <input checked="" type="checkbox"/> Planning |
| <input checked="" type="checkbox"/> Community Development | <input type="checkbox"/> Economic Development | <input type="checkbox"/> Business Loans |
| <input checked="" type="checkbox"/> Job Training | <input checked="" type="checkbox"/> Public Health | <input checked="" type="checkbox"/> Justice/Corrections |
| <input checked="" type="checkbox"/> Policy Research | <input type="checkbox"/> Advocacy | <input type="checkbox"/> Other: _____ |

We provide funds to non profits providing services

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve? *Our Non profit grantees serve*

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> Low Income | <input checked="" type="checkbox"/> Immigrants | <input checked="" type="checkbox"/> Families |
| <input checked="" type="checkbox"/> Incarcerated Individuals | <input checked="" type="checkbox"/> Disabled | <input checked="" type="checkbox"/> Elderly |
| <input checked="" type="checkbox"/> Communities | <input checked="" type="checkbox"/> Children/Youth | <input checked="" type="checkbox"/> Homeless |
| <input checked="" type="checkbox"/> Developmentally Delayed | <input checked="" type="checkbox"/> LGBTQIA | <input checked="" type="checkbox"/> HIV/AIDS |
| <input type="checkbox"/> Other: _____ | | |

What are the unmet community and economic development needs in the City?

Safe neighborhoods, sidewalks, bike paths
Dilapidated housing is a safety and health issue.

What are the unmet housing needs in the City?

Affordable, safe, one floor dwellings for seniors
Recovery Residences - Sober living facilities for those completing Treatment and returning home.
Emergency shelter for those awaiting mental health services or addiction Treatment.

What are the unmet social service needs in the City?

Transportation is a huge issue. Transportation to Drappts, grocery store, Counseling services, Court appearances, Work, etc.
adequate, affordable, nutritious meals
utility assistance

Are there any Fair Housing issues in the City?

Discrimination against LGBTQ community, & those in recovery
Maybe an education and stigma reduction issue rather than specifically a Fair housing issue.

Does your organization have plans to add new or expand existing programming?
In what ways?

Have recently made a 20 year commitment to support strategies and projects that address mental health and addiction.

Other Comments/Suggestions:

Thanks for the opportunity to provide input.

Citizen Participation



FIRST PUBLIC HEARING

ADNo: 143567 Customer Number: L02474
 Customer Name: Company: CITY OF PARKERSBURG
 Address: DEVELOPMENT DEPT. PO BOX 1627
 City/St/Zip: PARKERSBURG , WV 26102-1627
 Phone: (304) 424-8434 Solicitor: RH
 Category: 5 Class: 5 Rate: LE-0 Start: 2-3-2020 Stop: 2-10-2020
 Lines: 121 Inches: 11.78 Words: 825

Credit Card: Expire:
 Order Number:
 Cost: 268.45 Extra Charges: .00 Adjustments: 2.00
 Payments: .00 Discount: .00
 Balance: 270.45

**PUBLIC HEARING NOTICE
 CITY OF PARKERSBURG, WEST VIRGINIA
 COMMUNITY DEVELOPMENT BLOCK GRANT
 AND HOME INVESTMENT PARTNERSHIP PROGRAMS
 FY 2020-2024 CONSOLIDATED PLAN, FY 2020 ANNUAL
 ACTION PLAN
 AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
 CHOICE**

Notice is hereby given that the City of Parkersburg, West Virginia will hold a public hearing on Tuesday, February 18, 2020 at 6:00 p.m., at the Parkersburg Municipal Building, Executive Conference Room 2nd Floor, One Government Square, Parkersburg, WV 26101. The Municipal Building is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please contact Ms. Tammy Bunner, Development Administrative Assistant, City of Parkersburg, at (304) 424-8519 to make those arrangements, or for persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay.

The purpose of this public hearing is to gather information for the City's FY 2020-2024 Five-Year Consolidated Plan, FY 2020 Annual Action Plan, and the City's Analysis of Impediments to Fair Housing Choice (A.I.). The City must prepare and submit these documents to the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the City and what steps should be undertaken to affirmatively further fair housing.

As part of the planning process, the City is conducting a survey to identify residents' needs in the community, ideas on how residents would like to see funds budgeted under the CDBG and HOME Programs, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this confidential survey to the best of your ability. The link to the resident survey is <https://www.surveymonkey.com/r/CityofParkersburg>.

The City of Parkersburg City does not anticipate notice of its funding allocation until Spring of 2020. In order to receive those funds, the City must prepare a Five-Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG and HOME funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Parkersburg. In preparing its CDBG and HOME application the City intends to afford residents, local agencies, and interested parties the opportunity to become involved in the planning process.

The following types of activities may be eligible for funding under the CDBG program:
 acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization, home ownership assistance for purchase; planning; environmental reviews; program administration; audit; and other miscellaneous activities.

HOME funds may be used for any of the following: rehabilitation of owner-occupied housing, assistance to homebuyers, rental housing activities, tenant-based rental assistance, and administrative purposes.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

The Analysis of Impediments will focus on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial 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 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.

All interested residents are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the needs of the City of Parkersburg and the use of CDBG and HOME funds to address those needs over the next five (5) years. Written comments may be addressed to Mr. Rickie Yeager, Development Director, City of Parkersburg, One Government Square, Parkersburg, WV 26101.

Tom Joyce,
Mayor of the City of Parkersburg

Feb 3, 10



Needs Public Hearing

City of Parkersburg, West Virginia

2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice

Executive Conference Room, 2nd Floor
Tuesday, February 18th, 2020 at 6:00 p.m.

Name	Organization	Phone Number	Email Address
MIKE COTTRELL		304.483.0108	MIKECOTTRELL79@440a.com
Paula Boesen		304-428-6132	paulaboesen222@gmail.com
Toni Triano		304-481-6409	tranknopp@suddenlink.net
JR CARPENTER		304-481-9174	
Jeff Fox		304-428-7732	
Matthew Dodrill		(304)483-7361	matthewdodrillonline@gmail.com
Sue Barber		304-588-3316	Councilmanbarber@gmail.com



**PUBLIC HEARING ON NEEDS REGARDING CDBG AND HOME FUNDS
FOR
FY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN,
FY 2020 ANNUAL ACTION PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

Tuesday, February 18th, 2020 at 6:00 p.m.
Parkersburg Municipal Building
Executive Conference Room, 2nd Floor
One Government Square
Parkersburg, WV 26101

Opening Remarks – Rickie Yeager, Development Director
Planning and Development Department

Overview – David Jordan, Urban Design Ventures

- What is a Five-Year Consolidated Plan, an Annual Action Plan, and an Analysis of Impediments to Fair Housing Choice?

Eligible CDBG Activities – David Jordan, Urban Design Ventures

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities – David Jordan, Urban Design Ventures

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and

- construction of new housing by units of general local government.

Eligible HOME Activities – David Jordan, Urban Design Ventures

HOME funds may be used for activities which include, but are not limited to:

- new construction of affordable housing, rehabilitation of affordable housing, reconstruction of affordable housing, conversion to affordable housing;
- site improvements related to the development of affordable housing;
- refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable;
- acquisition costs (improved or unimproved); purchase of property by home buyers;
- soft costs such as architectural, engineering, and related professional services;
- costs to provide information services such as affirmative marketing and fair housing information;
- CHDO costs such as cost of project-specific technical assistance and site control loans;
- relocation costs for displaced households;
- administrative and planning costs.

Ineligible HOME Activities – David Jordan, Urban Design Ventures

Generally, the following types of activities are ineligible:

- Provide project reserve accounts, except for new construction or rehabilitation of an initial operating deficit reserve during the period of project read-up (not to exceed 18 months)
- Provide tenant-based rental assistance for the special purpose of the existing Section 8 Program
- Provide non-Federal matching contribution required under another Federal Programs
- Provide assistance for uses authorized by Public Housing Capital and Operating Funds
- Prepayment of Low-Income Housing Mortgages
- Provide assistance to a homebuyer to acquire housing previously assisted with HOME funds during the period of affordability
- Provide funds for the acquisition of property owned by the participating jurisdiction (P.J.) except for property acquired by the P.J. with HOME funds, or property acquired in anticipation of carrying out a HOME project
- Pay for delinquent taxes, fees or charges on properties to be assisted with HOME funds

Review of Past Performance – David Jordan, Urban Design Ventures

The City of Parkersburg prepares its Consolidated Annual Performance and Evaluation Report (CAPER) each year. This report is submitted within ninety (90) days after the start of the new program year.

Public Comments – David Jordan, Urban Design Ventures

Adjournment – Rickie Yeager, Development Director
Planning and Development Department

ELIGIBLE CDBG ACTIVITIES

PUBLIC FACILITIES AND IMPROVEMENTS	
Eligible Public Facility and Improvement Projects	CDBG Conditions
Sewer and Water Facilities	<p>These projects may be undertaken on an interim basis in areas exhibiting objectively determinable signs of physical deterioration where it was determined that immediate action is necessary to arrest the deterioration and that permanent improvements will be carried out as practicable to repair:</p> <ul style="list-style-type: none"> ➤ Streets; ➤ Sidewalks; ➤ Park; ➤ Playgrounds, ➤ Publicly owned utilities; and ➤ The execution of special garbage, trash, and debris removal, including neighborhood cleanup campaigns, but not the regular curbside collection of garbage or trash in an area.
Streets and Sidewalks	
Curb and Gutters	
Parks and Playgrounds	
Senior Citizens' Center	
Parking Lots or Garages	
Utility Lines	
Recreation Center	
Police or Fire Station in which services to the public are actually provided (as opposed to administrative offices).	Fire protection equipment including fire trucks, fire fighters' protective clothing, "jaws of life," and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility.
Aesthetic amenities on public land such as landscaping (trees, sculptures, pools of water and fountains and other works of art).	These include all improvements and facilities that are either publicly owned or that are traditionally provided by government, or owned by a non-profit, and operated so as to be open to the general public.
Jails or Prisons	Jails are considered to benefit the entire community served by the facility and thus would qualify under the low-moderate income (LMI) benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Library	Public facilities that serve the entire jurisdiction of the grantee, a main library for example, may qualify under the LMI benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Special Assessments	Special Assessments are used to recover the capital costs of a public improvement through a fee levied or a lien filed against a parcel of real estate either as, 1) a direct result of a benefit derived from the installation of a public improvement or 2) a one-time charge made as a condition of access to an improvement. Sewer tap-in fees are an example of a special assessment.
Privately Owned Utilities-570.201 (I)	<p>CDBG funds may be used to acquire, construct, reconstruct, rehabilitate, or install the distribution lines and facilities for privately owned utilities.</p> <p>A privately-owned utility refers to service that is publicly regulated and is provided through the use of physical distribution lines to private properties.</p> <p>Examples of eligible utilities are electricity, telephone, water, sewer, natural gas and cable television.</p>
Other	The City is willing to consider other public facility projects not listed above. It is highly recommended that applicants contact the City to discuss new projects ideas prior to submitting a grant application.

REAL PROPERTY AND HOUSING PROJECTS

Eligible Real Property & Housing Projects	CDBG Conditions
Acquisitions of land or buildings -570.201 (a)	<ul style="list-style-type: none"> • CDBG funds may be used for acquisition of real property, either in whole or in part, by purchase, long-term lease, donation, or otherwise for any public purpose. • Examples include land, air rights, easement, water rights, rights-of-way and buildings. • Examples of ineligible activities include costs of moveable equipment and acquisition of newly constructed housing or an interest in construction of new housing.
Disposition – 570.201 (b)	<ul style="list-style-type: none"> • CDBG funds may be used to dispose of property acquired with CDBG funds through sale, lease, donation or other means. • Property must have a reuse plan that meets a National Objective. • The property may be disposed at less than fair market value. • Costs may include preparation of legal documents, surveys, marketing, financial services, transfer of taxes or ownership.
Clearance Activities- 570.201 (d)	<ul style="list-style-type: none"> • Demolish buildings and improvements. • Remove rubble and debris after demolition. • Remove environmental contaminants or treat them to make them harmless. • Move structures to other sites.
Code Enforcement – 570.202 (c)	<ul style="list-style-type: none"> • Code enforcement activities are eligible provided that the enforcement takes place in a deteriorated or deteriorating area and the enforcement effort is accompanied by public or private improvements or service and can be expected to arrest the decline of the area. • Eligible costs include costs incurred for inspections for code violations (including salaries and overhead) and the enforcement of code requirements (including legal proceedings). • Both residential and commercial structures may be included in code enforcement activities.
Historic preservation - 570.202 (d)	<ul style="list-style-type: none"> • CDBG funds may be used for the rehabilitation, preservation or restoration of historic properties, whether publicly or privately owned. • Historic properties are those sites or structures that are either listed in or eligible to be listed in the National Register of Historic Places, listed in the Pennsylvania or local inventory of historic places or designated as a Pennsylvania or local landmark or historic district by appropriate law or ordinance. • Examples of eligible activities include historic preservation plans, rehabilitation of the property, relocating residents while preservation work is performed. • Historic preservation is not authorized for buildings used for the general conduct of government.
Renovation of closed buildings – 570.202 (e)	<ul style="list-style-type: none"> • CDBG funds may be used to renovate closed buildings, such as closed school buildings, for use as an eligible public facility or to rehabilitate or convert closed buildings for residential and commercial uses. • Examples of ineligible activities include creation of secondary housing units attached to a primary unit and costs of equipment, furnishings or other personal property that are not integral structural fixtures, such as window air conditioners or clothes washers.
Lead – based paint (LBP) hazard, evaluation and reduction, and clearance – 570.202 (f)	<ul style="list-style-type: none"> • Cost associated with the evaluation and reduction of LBP. • Examples of eligible activities include inspecting buildings for LBP hazards, testing surfaces abatement of lead hazards and payment of temporary relocation costs for residents on which their home is receiving abatement services.
Handicap Accessibility - 570.201	<ul style="list-style-type: none"> • Removal of materials and architectural barriers that restrict the accessibility or mobility of elderly or handicapped persons. • Activities must take place on existing structures.

Energy Efficiency – 570.201	<ul style="list-style-type: none"> • Examples of eligible activities include weatherization of home or apartment building, installation of solar or wind equipment, finance energy – efficient rehab, provision of free insulation or home energy audits, and preparation of comprehensive community energy use strategies.
Rehabilitation of buildings and improvements eligible for rehabilitation assistance – 570.202 (a)	<ul style="list-style-type: none"> • CDBG may be used to finance the rehabilitation of privately –owned homes, publicly –owned residential housing, nonresidential buildings owned by nonprofits, and manufactured housing when it is part of the permanent housing supply.

PUBLIC SERVICES, ECONOMIC DEVELOPMENT AND “OTHER” ACTIVITIES	
Activities	CDBG Conditions
Relocation – 570.201 (i)	<ul style="list-style-type: none"> • Relocation of payments and other assistance for permanently and temporarily relocated individuals, families, businesses, non-profit organizations and farm operations.
Loss of Rental Income- 570.201 (j)	<ul style="list-style-type: none"> • Compensation to property owners for the loss in rental income incurred while temporarily holding housing units to be used for the relocation of individuals and families displaced by CDBG-assisted activities.
Public Services – 570.201 (e)	<ul style="list-style-type: none"> • CDBG funds may be used for a wide range of public service activities including, but not limited to, job training, crime prevention, public safety, child care, health services, substance abuse services, fair housing counseling, education programs, energy conservation, senior citizen services, homeless person services, subsistence payment service and recreational services • In order for a first-time public service application to be considered the applicant must prove that: <ol style="list-style-type: none"> 1) the service is a new initiative for the agency (new service); OR 2) the service existed but was not provided by or on behalf of a government agency with funding from that government agency; OR 3) there was a quantifiable increase in the level of an existing service within the 2013 calendar year.
Micro – Enterprise Assistance – 570.201 (o)	<p>The provisions of assistance to facilitate economic development by:</p> <ul style="list-style-type: none"> • Providing credit, including, but not limited to, grants, loans, loan guarantees, and other forms of financial support, for the establishment, stabilization, and expansion of micro-enterprises; • Providing technical assistance, advice, and business support services to owners of micro-enterprises and persons developing micro-enterprises; and • Providing general support to owners of microenterprises and persons developing microenterprises including childcare, transportation, counseling and peer support groups. • A microenterprise is defined as a commercial enterprise that has five or fewer employees, one or more of whom owns the microenterprise business.

The table below provides eligible Planning & Administration expenses.

Eligible Planning & Administration Projects 570.205 & 570.206
➤ Preparation of general plans such as the Consolidated Plan
➤ Functional plans such as housing plans
➤ Neighborhood plans and general historic preservation plans
➤ Policy planning, management, and capacity building activities
➤ Monitoring



INELIGIBLE CDBG ACTIVITIES

§570.207 Ineligible Activities:

(a)	General Rule – Any activity that is not authorized as an “eligible activity.”
(b)	Government Buildings – Funds cannot be used for improvements to a public building used for the general conduct of government.
(c)	General Government Expenses – Funds cannot be used for expenses that are considered the regular responsibilities of the local government.
(d)	Political Activities – Funds cannot be used to finance the use of facilities or equipment for political purposes or to engage in other partisan political activities.
(e)	Purchase of Equipment – The purchase of equipment is generally ineligible, which includes construction equipment, motor vehicles, furnishings, or personal property. The only exception is fire equipment assigned to a low- and moderate-income area.
(f)	Operating and Maintenance Expenses – The general rule is that any expense associated with repairing, operating, or maintaining public facilities, improvements, and services is ineligible.
(g)	New Housing Construction – Funds cannot be used for the construction of new permanent residential structures or for any program to subsidize or consist such new construction except by a CBDO. However, the cost of site assemblage, clearance, and site improvements are eligible activities.
(h)	Income Payments – Funds cannot be used for subsistence – type grant payments for food, clothing, housing, or utilities.



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MEETING A NATIONAL OBJECTIVE

National Objective Subcategory	Conditions for Eligibility	Example
Low-Moderate Income (LMI) Area Benefit	<p>A facility or improvement will be used for a purpose that benefits all residents in a defined area primarily residential in which at least 51% are LMI households.</p> <p>Paying all or part of a special assessment on behalf of LMI Households qualifies under this objective.</p>	<p>The Installation of paved streets, sidewalks, curbs and gutters in a predominantly LMI household neighborhood.</p> <p>CDBG funds pay the assessment made to Low-Mod Income household homeowners when a new water/sewer system is installed in their neighborhood.</p>
Low-Moderate Income Limited Clientele	<p>The majority of public service activities qualify under this national objective.</p> <p>Services provided to a specific group of people who are comprised of at least 51% LMI households.</p>	<p>Home ownership counseling provided to a group of LMI individuals.</p> <p>Renovation or expansion of a food pantry.</p>
Low-Moderate Income Housing	<p>The facility or improvement exclusively benefits housing to be occupied by LMI households.</p>	<p>A parking lot and landscaping are improved on the site of a rental property with 51% LMI households paying affordable rents.</p>
Low-Moderate Income Jobs	<p>Public improvement is for an economic development project that creates or retains permanent jobs.</p> <p>In order for a CDBG funded economic development activity to qualify as an activity that benefits low and moderate income persons, at least 51% of the jobs created or retained (full time equivalent basis) will be held by or made available to low and moderate income persons.</p>	<p>A new water tower will enable factory expansion and owners to commit to hiring at least 51% of new permanent jobs to LMI persons.</p>
Area Blight	<p>Public improvements and facilities are in a designated blighted area and activity addresses conditions that contributed to blight.</p>	<p>An outdated fire hall is rehabilitated and equipment is updated to prevent further loss of life and property due to fires.</p>
Spot Blight	<p>Public improvements or facility is outside designated blighted area and activity is limited to eliminate specific conditions of blight or decay.</p>	<p>Historic library building located outside a designated area is rehabilitated.</p>
Urgent Need	<p>Acquisition, construction, or reconstruction of a public facility or improvement that is designated to alleviate recent serious and imminent threat to public health and safety and no other funds are available.</p>	<p>A storm sewer system is reconstructed after a severe flood damaged it. All other funding sources are unavailable or exhausted.</p>

ELIGIBLE HOME ACTIVITIES

HOME Investment Partnership Program Eligible HOME Activities and Costs	
Hard Costs	<ul style="list-style-type: none"> ▪ New construction of affordable housing ▪ Rehabilitation of affordable housing ▪ Reconstruction of affordable housing ▪ Conversion to affordable housing ▪ Site Improvements related to the development of affordable housing
Refinancing of existing debt secured by a housing project that is being rehabilitated w/ HOME Funds	<ul style="list-style-type: none"> ▪ Refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable
Acquisition Costs	<ul style="list-style-type: none"> ▪ Improved or unimproved ▪ Purchase of property by home buyers
Soft Costs necessary for the financing, development, rehabilitation or acquisition of housing using HOME Funds	<ul style="list-style-type: none"> ▪ Architectural, engineering, and related professional services ▪ Costs to process and settle the financing for a project such as lender origination fees, appraisal fees, etc. ▪ Project audit costs and certification of costs by a CPA ▪ Costs to provide information services such as affirmative marketing and fair housing information ▪ Costs of funding an initial operation deficit reserve during the period of initial project rent-up but not to exceed 18 months ▪ Staff and overhead costs directly related to carrying out the project such as work specifications, loan processing inspections, housing consultation, etc. ▪ Cost for the payment of impact fees that the local jurisdiction changes for all housing projects ▪ Cost of environmental review and release of funds

<p>CHDO Costs</p>	<ul style="list-style-type: none"> ▪ Cost of project-specific technical assistance and site control loans ▪ Project feasibility costs, consulting fees, legal fees, architectural and engineering fees, property options, site control, and title clearance ▪ Project specific seed money loans for preconstruction costs that are customary and reasonable such as costs of obtaining firm financing, construction loan commitments, architectural plans and specifications, zoning approvals, legal fees, etc.
<p>Relocation costs for displaced households</p>	<ul style="list-style-type: none"> ▪ Relocation payments and other relocation assistance for persons displaced by the housing project ▪ Replacement housing payments, moving expenses and payment for reasonable out-of-pocket costs incurred in the temporary relocation of persons ▪ Other relocation assistance such as staff and overhead costs directly related to providing advisory and other relocation services to displaced persons
<p>Administrative and planning costs</p>	<ul style="list-style-type: none"> ▪ General management, oversight and coordination ▪ Staff and overhead costs ▪ Public information costs in the planning and implementation of projects
<p>Other Costs</p>	<ul style="list-style-type: none"> ▪ Fair housing activities to affirmatively further fair housing ▪ Indirect costs as part of a cost allocation plan ▪ Preparation of the consolidated plan ▪ Compliance and reporting in reference to Federal requirements ▪ Tenant-based rental assistance (TBRA) ▪ Rental assistance and security deposit payments ▪ Utility deposit assistance only if rental or security deposit payments are made ▪ Cost of inspecting the housing and determining income eligibility of the household ▪ Troubled HOME-assisted rental housing projects <ul style="list-style-type: none"> – Applies to only an existing HOME assisted rental project – Project is no longer financially viable during the HOME 20-year affordability period for rental projects – Operating costs significantly exceed the operating revenue – HUD must approve this cost to preserve an affordable rental project ▪ Additional HOME Funds and original HOME Funds may not exceed the maximum amount of per-unit subsidy [Section 221 (d)(3)(ii)]



INELIGIBLE HOME ACTIVITIES

HOME Investment Partnership Program Eligible HOME Activities and Costs

HOME funds may not be used to:

- Provide project reserve accounts, except for new construction or rehabilitation of an initial operating deficit reserve during the period of project read-up (not to exceed 18 months)
- Provide tenant-based rental assistance for the special purpose of the existing Section 8 Program
- Provide non-Federal matching contribution required under another Federal Programs
- Provide assistance for uses authorized by Public Housing Capital and Operating Funds
- Prepayment of Low-Income Housing Mortgages
- Provide assistance to a homebuyer to acquire housing previously assisted with HOME funds during the period of affordability
- Provide funds for the acquisition of property owned by the participating jurisdiction (P.J.) except for property acquired by the P.J. with HOME funds, or property acquired in anticipation of carrying out a HOME project
- Pay for delinquent taxes, fees or charges on properties to be assisted with HOME funds
- Pay for any cost that is not listed as eligible under the HOME Regulations



**PUBLIC HEARING ON NEEDS REGARDING CDBG AND HOME FUNDS
FY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN,
FY 2020 ANNUAL ACTION PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

Tuesday, February 18th, 2020 – 6:00 P.M.

**Parkersburg Municipal Building
Executive Conference Room, 2nd Floor
One Government Square
Parkersburg, WV 26101**

In attendance:

Mike Cottrell

Paula Boesen

Toni Tiano

JR Carpenter

Parkersburg City Council

Jeff Fox

Parkersburg City Council

Matthew Dodrill

Eric Barber

Parkersburg City Council

Rickie Yeager

City of Parkersburg Development Department

Ryan Barber

City of Parkersburg Development Department

Keith Portugal

Urban Design Ventures

David Jordan

Urban Design Ventures

Mr. Barber, Development Projects Administrator, City of Parkersburg, opened the public hearing at 6:00 p.m. and provided a brief overview of the purpose of the meeting. He explained that the City of Parkersburg, in order to receive Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds from the U.S. Department of Housing and Urban Development (HUD), was required to conduct a public hearing to receive input from residents. Mr. Barber turned the meeting over to Dave Jordan of Urban Design Ventures to provide additional information on the CDBG and HOME Programs.

Mr. Jordan began by detailing, Parkersburg as an entitlement city, will be receiving approximately \$900,469.00 in CDBG funds and \$351,911 in HOME funds for the FY 2020 Program year. He further explained that as a CDBG and HOME entitlement the City is required to prepare a Five-Year Consolidated Plan, an Annual action Plan and an perform an Analysis of Impediments to Fair Housing Choice. Mr. Jordan said the Five-Year Consolidated Plan becomes a plan for how the City will expend the entitlement funds to primarily benefit low- and moderate-income residents thorough housing, public services, community development and economic development activities over the Five-Year Consolidated Plan period.

The City will also prepare an Annual Action Plan which will describe the projects the City will fund with the current year entitlement. Mr. Jordan further explained as a minimum 70% of the funds must benefit low- and moderate-income residents. He also explained that no more than 15% of the funds could be used for public service activities such as assisting non-profits that provide services for low-income persons or households. He also said up to 30% of the funds could be used to address slums and blight in the community. Finally, he indicated that no more than 20% of the funds could be used for program administration.

Mr. Jordan reviewed the general types of activities which are eligible and ineligible in the CDBG and HOME Programs. These activities were detailed as follows:

Eligible CDBG Activities –

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services that are new or a quantifiable increase in the level of service;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities –

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

Eligible HOME Activities –

HOME funds may be used for activities which include, but are not limited to:

- new construction of affordable housing, rehabilitation of affordable housing, reconstruction of affordable housing, conversion to affordable housing;
- site improvements related to the development of affordable housing;
- refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable;
- acquisition costs (improved or unimproved); purchase of property by home buyers;
- soft costs such as architectural, engineering, and related professional services;

- costs to provide information services such as affirmative marketing and fair housing information;
- CHDO costs such as cost of project-specific technical assistance and site control loans;
- relocation costs for displaced households; and
- administrative and planning costs.

Ineligible HOME Activities –

Generally, the following types of activities are ineligible:

- Provide project reserve accounts, except for new construction or rehabilitation of an initial operating deficit reserve during the period of project read-up (not to exceed 18 months);
- Provide tenant-based rental assistance for the special purpose of the existing Section 8 Program;
- Provide non-Federal matching contribution required under another Federal Programs;
- Provide assistance for uses authorized by Public Housing Capital and Operating Funds
- Prepayment of Low-Income Housing Mortgages;
- Provide assistance to a homebuyer to acquire housing previously assisted with HOME funds during the period of affordability;
- Provide funds for the acquisition of property owned by the participating jurisdiction (P.J.) except for property acquired by the P.J. with HOME funds, or property acquired in anticipation of carrying out a HOME project; and
- Pay for delinquent taxes, fees or charges on properties to be assisted with HOME funds.

Mr. Jordan also explained that in order for the City to receive HOME funds, the City joined with Vienna and Wood County to form HOME Consortium of which the City is the lead agency or in HUD terminology the Participating Jurisdiction.

A question was asked regarding refinancing homes. The City does not have a program for refinancing.

The CHDO Set-Aside program was also reviewed.

A question was asked regarding relocation. The City does not use relocation as it typically does not do projects that might require relocation. However should the need arise the City would follow the URA requirements.

The floor was opened for public comments on needs in the City:

Seeking to expand CHDO opportunities with HOME funds.

Eric Barber - question on Capital gains and opportunity zones – can it be used with CDBG? Yes. Also, Fair Housing Fairs? The City promotes Fair Housing and MOV Home Show. Additionally, the City advertises about Fair Housing during April for Fair Housing Month. There was discussion on predatory landlords and the process for placing rent in escrow.

Discussion about establishing Rent Court and having a local magistrate hear cases. There was also a discussion on Rental Registration. A registration program could have rental properties inspected on a regular basis such as every 3 years or change of occupancy. Possibly use a fee that would be \$25/unit, but if there are 100 units then maybe graduated i.e. \$25 each for first 10, then less for the balance.
Eric Barber – definitely wants Fair Housing Fair/education.

Question regarding HOME funding amounts.

HOME generates revenues (program income), approx. \$250,000 per year. The past few years it has been significantly higher than allocation.

There have been past applications for HOME. Do they have to reapply every year?

An assessment and evaluation is done, Ryan works with Financial Compliance Officer. A determination is made for the type of program that is applicable, generally the minor home repair program.

Councilman indicated some in his district that could use these funds. Is there a wait list?

Currently not at the moment, so if they are eligible, they could receive those funds.

We do have a cap on some projects which are self-imposed limits.

So, I would have them call Ryan?

Yes.

Mention of Greenbriar – Rental Housing Rehabilitation Program. Could be a project.

Discussion on prevailing wage discussion.

For applications, if someone owes fees to the City, they may not be eligible. i.e. police, fire, sanitation.

If contractor doesn't have a permit, and not up to date, then cannot work on projects. Could get on a payment plan – question for Finance.

UDV has a resume on working with other communities. What's the best path forward?

Economic Development something many stay away from due to program requirements of job creation and retention. The City becomes responsible for paying back funds if jobs are not retained.

Fair housing is, loaded question. How has that been successful?

So what they've done is focus on one. Or if presented with two, do they split it up?

Parkersburg has looked for partners to do that.

Rayon Drive, or Worthington Creek. Haven't those been outside businesses that have seen an opportunity in the area?

Edison Hill was for-profit, Worthington Creek as well. Staff needs to see that it's not using too much of a subsidy on a project. "Right-sizing" the HUD involvement in a project.

Eric - How would we funnel allocations into small home program? Use funds to entice contractors/developers?

Council has already allocated funds to explore opportunity for another CHDO. Other route is to find partners. But where are they?

What has been successful?

Dave Jordan responded I have seen a lot of municipalities that have used all of their funds on public facilities. For them to be able to go into street reconstruction, that allows them to use limited general funds for other things.

Public services – giving money to an outstanding non-profit that already does good things.

Housing – Phoenix Housing project which was 6 units of affordable rental housing in a community for veterans.

Hearing no more questions, the public hearing was closed the meeting at 7:35 p.m.



SECOND PUBLIC HEARING

Marietta Chamber working to help ailing businesses

MARIETTA — The Marietta Area Chamber of Commerce has created a fund to help businesses during the pandemic.

The Member Business Relief Fund will provide grants to qualifying chamber member businesses.

WANT MORE?

■ For more information, contact the chamber at (740) 373-5176 or info@mariettachamber.com.

“We know that these are incredibly challenging times for businesses in our community. The MACC Board of Directors is focused on helping local businesses reopening and returning to prosperity,” Kristopher Justice, chairman of the chamber Board of Directors. “The MACC Member Business Relief Fund is an important tool to help businesses that have been directly impacted by the COVID-19 virus. We encourage all businesses in need of assistance to apply.”

The money will be used to get back on their feet by contributing to payroll costs, utilities, product losses, incurred expenses or rent and mortgage payments. Awards will be up to \$2,500 and distributed across many businesses to have the greatest economic effect for our community.

The funds are from the chamber’s Marietta Community Foundation Fund that was established in 2007 from the sale of the Biszantz-Bosworth House. This house was home to the chamber for two decades. The initial deposit was \$150,000 and the

fund was established for economic development and business promotion activities in the Marietta area.

An application will be available on the chamber website at www.mariettachamber.com. Contact the chamber office to request a printed copy.

Eligible applicants must be a chamber member in good standing and must use the funds to offset financial burdens related to the pandemic. Distribution will begin in June.

Deadline to submit applications is May 31.

“The Marietta Area Chamber of Commerce is proud to be an essential life raft in the rough waters of COVID-19 for our MACC members. MACC was there to assist our members and the business community during other disasters such as the 2004/2005 flood and the economic recession of 2007,” Carrie Ankrom, chamber president and CEO. “I am proud to say we will continue to be our members life raft for many more years to come.”



Photo Provided

Belpre Bus Driver’s Last Stop

Belpre City Schools Superintendent Jeff Greenley, right, presents Karen Locke with a plaque of appreciation for 36 years of service. Locke has retired as a bus driver for the school system. A ceremony recognizing her service was held on Wednesday.

AROUND THE REGION



West Virginia to offer discounts on park lodging

CHARLESTON — West Virginia Gov. Jim Justice on Wednesday announced that he’s going to offer discount lodging at state parks to show his appreciation for people’s actions during the coronavirus pandemic.

The Republican said in-state residents renting lodges, cabins or campsites can get a 30 percent discount for stays between June 1 and August 31.

“At the end of the day, all West Virginians have been heroes throughout these unusual times,” he said. “Because of the resiliency and strength you have shown, following the advice of our experts, our state has seen some of the lowest rates of COVID-19 cases in the country.”

Residents can book reservations on the state parks website to claim the discount. People with existing reservations should see the discount appear automatically within two weeks.

DOH to work on Calhoun road

GRANTSVILLE — Calhoun County Road 3, Annamoriah Road/Mt. Zion Road, will be closed today at milepost 0.86 for the replacement of a culvert, Jared Evans, District Three Maintenance Engineer for the West Virginia Division of Highways, said.

Crews will work between 7:30 a.m. and 4 p.m. Motorists must use alternate routes during this time.

Inclement weather or unforeseen circumstances could change the work schedule.

Correction

In Wednesday’s story about the grants from the Parkersburg Area Community Foundation, information was incorrectly stated regarding the change of income guidelines. The income guidelines to receive services from Community Resources Inc. increased, which will allow families to make up to \$500 more per month and qualify for services. Also, Kathy Herndon was incorrectly identified. She is the community service specialist for the Doddridge County Community Resource Office.

— Staff, wire reports

High school students graduate with college credits

Staff reports

PARKERSBURG — Thirteen area high school students are graduating with college credits as part of a joint program with West Virginia University at Parkersburg.

Through WVUP’s Early College program, students had the opportunity to complete their first full year of college while earning their high school diploma.

The Early College program allows eligible high school students to take college-level courses on their

school’s campus or at a WVU Parkersburg campus for a reduced tuition rate. To earn a Certificate of Applied Science in General Education, a student must successfully complete 30 credit hours from courses in math, science, English, fine arts and other designated areas of study with a 2.0 or higher overall GPA.

WVU Parkersburg awarded a Certificate of Applied Science in General Education degree to the following Early College students for the Spring 2020 semester:

- St. Marys High School:

WANT TO KNOW MORE?

■ For more information about WVU Parkersburg’s Early College program, visit wvup.edu/earlycollege or contact earlycollege@wvup.edu.

Peyton Auxier, Hannah Barker, Aiden Cosper, Jocelynn Campbell, Aimee Chambers, Bethany McFarland, Peyton Oliver, Jaden Schofield, William Steele and Mary Taylor.

■ Ritchie County High School: Eric Darnold, Andrea Kirk and Garrett Owens.

“Our students have been

and/or double major without spending extra time and money.”

During the 2019-2020 academic year, nearly 1,000 high school students from 10 area high schools, as well as homeschools, participated in the college’s Early College program.

“The opportunities given to me by not only St. Marys High School, but WVU Parkersburg, have given me the reliable stepping stone I needed to jumpstart my education and future goals,” said Aimee Chambers, a graduating senior at St. Marys High School.

The program is open to all public school districts, private schools and homeschools in the college’s seven-county service region. Tuition for eligible high school students is currently \$50 per credit hour, and scholarships may be available for qualifying students.

Officials estimate students can save more than \$23,000 in tuition by enrolling in the Early College program and completing their first full year of college while in high school.

NOTICE OF DISPLAY OF PLANS AND PUBLIC HEARING FOR FY 2020-2024 FIVE YEAR CONSOLIDATED PLAN, FY 2020 ANNUAL ACTION PLAN, AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR THE CITY OF PARKERSBURG, WV

Notice is hereby given that the City of Parkersburg, Wood County, WV has prepared a Five-Year Consolidated Plan for FY 2020-2024, an Annual Action Plan for FY 2020, and an Analysis of Impediments to Fair Housing Choice. In accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD), these plans will be on public display for a period of 30 days, beginning Friday, May 22, 2020 on <http://parkersburgcity.com/pc/>.

Written or oral comments will be accepted until June 23, 2020. Comments may be directed to Mr. Ryan Barber, Development Projects Administrator, City of Parkersburg, One Government Square, Parkersburg, WV 26101. Phone (304) 424-8452, email ryan.barber@parkersburgwv.gov. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please contact Ms. Tammy Bunner, Development Department Administrative Assistant, City of Parkersburg, at (304) 424-8519 to make those arrangements, or for persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay.

Since a Declaration of an Emergency has been ordered by the President of the United States and the Governor of West Virginia, the City of Parkersburg will use the following process concerning public hearings and public display of these draft plans.

- This City will hold a public hearing in the Municipal Building’s Executive Conference Room. To ensure social distancing guidelines, capacity will be limited in accordance with state and local guidelines. Those in attendance are encouraged to wear a face covering. To ensure everyone has an opportunity to participate, staff will also live stream the meeting on the City’s YouTube channel. For those participating online, questions should be submitted to ryan.barber@parkersburgwv.gov or by phone at 304.424.8452. Emails and/or voice messages will be reviewed and answered by staff in a reasonable time frame.

- In addition to making the above-mentioned planning documents on display at the locations referenced in the Citizen Participation Plan, the City is placing the draft plans on the City’s website at <http://parkersburgcity.com/pc/services-2/planning-development/reports/>. Upon request, the City can mail and/or email a copy of the draft plans to any person who will request such a copy of the plans via email or by calling (304) 424-8519, or 711 for the hearing impaired.

The City will hold its public hearing on Tuesday, June 23, 2020 at 6:00 p.m. on these draft Plans. The purpose of the public hearing is to present the FY 2020-2024 Five Year Consolidated Plan for the City’s housing and community development needs, the FY 2020 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of \$900,469.00 and \$15,000.00 in CDBG program income, and HOME funds in the amount of \$351,911.00 and \$180,000.00 in HOME program income, and the Analysis of Impediments to Fair Housing Choice as the City’s commitment to affirmatively further fair housing. The public hearing will take place in the Municipal Building’s Executive Conference Room at 6:00 p.m. on Tuesday, June 23, 2020. The public hearing will also be live streamed on the City’s YouTube Channel. If special arrangements need to be made to accommodate residents to participate in the public hearing, please contact Ms. Tammy Bunner, Development Administrative Assistant, City of Parkersburg, at (304) 424-8519 to make those arrangements, or for persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay. The City intends to submit these documents to HUD on or after June 26, 2020.

The Proposed Five-Year Consolidated Plan and FY 2020 Annual Action Plan were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the City’s staff and officials, and the result of a community wide survey questionnaire.

For more information on the CDBG and HOME activities proposed in the City’s FY 2020-2021 Annual Action Plan, please visit the City’s website at <http://parkersburgcity.com/pc/services-2/planning-development/reports/>. Hard copies of said plan will also be available in the City’s Development Department and can be mailed and/or emailed upon request.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG Funds.

All interested persons, groups, and organizations are encouraged to participate in this virtual public hearing and will be given the opportunity to present comments concerning the proposed plans and use of Federal funds under the FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice.

Written or oral comments may be addressed to Mr. Ryan Barber, Development Projects Administrator, City of Parkersburg, One Government Square, Parkersburg, WV 26101. Phone (304) 424-8452, email ryan.barber@parkersburgwv.gov. Persons with hearing and/or speech impediments may contact the City via 711.



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**City of Parkersburg – Second Public Hearing
2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan
and Analysis of Impediments to Fair Housing Choice**

City Council Chambers
Tuesday, June 23rd, 2020 at 6:00 p.m.

Name	Organization	Phone Number	Email Address
Ryan Barber	City of Parkersburg		
Rickie Yeager	" "		
Sharon Ruhl	City of Parkersburg		
Zach Stanley	City of Parkersburg		
Drew McLeod	COP		
Craig Marcum			
JR CARPENTER			

Connie Shaffer City of Parkersburg
Jeff Fox City Council

Wendy Tude citizen

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SECOND CDBG PUBLIC HEARING
CITY OF PARKERSBURG, WEST VIRGINIA

**FY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN, FY 2020 ANNUAL ACTION PLAN, &
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE***



June 23, 2020 at 5:30 PM

Opening Remarks – Rickie Yeager, City of Parkersburg, Development Director

Ryan Barber, City of Parkersburg, Development Projects Administrator

Presentation by Urban Design Ventures – Dave Jordan, Senior Planner, Urban Design Ventures

Keith Portugal, Planning Consultant, Urban Design Ventures

SCHEDULE:

- **First Public Hearing** – Tuesday, February 18, 2020
- **Plan goes on Display** – Friday, May 22, 2020
- **End of Plans on Display** –Monday, June 22, 2020
- **Virtual Second Public Hearing** – Tuesday, June 23, 2020 at 5:30 PM
- **City Council Adoption of the Plans** – Tuesday, June 23, 2020
- **Plans submitted to HUD Pittsburgh Office** – on or before Wednesday, July 1, 2020
- **Program Year Begins** – July 1, 2020

FIVE YEAR CONSOLIDATED PLAN STRATEGIES:

Housing Strategy –

Priority Need: There is a need to increase the supply of affordable, decent, safe, and sanitary housing for homeowners and renters.

Objective: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families.

Goals:

- **HS-1 Housing Construction**

- **HS-2 Housing Rehabilitation**
- **HS-3 Homeownership**
- **HS-4 Emergency Rental Assistance**
- **HS-5 Tenant Based Rental Assistance**
- **HS-6 Fair Housing**

Homeless Strategy –

Priority Need: There is a need for services and housing opportunities for homeless persons and persons or families at-risk of becoming homeless.

Objective: Work with community partners to improve the living conditions and support services available for homeless persons, families, and those who are at risk of becoming homeless.

Goals:

- **HMS-1 Housing**
- **HMS-2 Operation/Support**
- **HMS-3 Prevention and Re-Housing**

Other Special Needs Strategy

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Objective: Improve the living conditions and services for those residents with special needs, including the disabled population.

Goals:

- **SNS-1 Housing**
- **SNS-2 Social Services**

Community Development Strategy –

Priority Need: There is a need to upgrade and improve community facilities, infrastructure, public services and rejuvenate socially and economically distressed neighborhood in the community.

Objective: Improve the community facilities, infrastructure, public services, public safety, and transportation, along with the elimination of blighting influences in the City of Parkersburg.

Goals:

- **CDS-1 Community Facilities**
- **CDS-2 Infrastructure**
- **CDS-3 Public Services**
- **CDS-4 Clearance/Demolition**
- **CDS-5 Transportation**

Economic Development Strategy –

Priority Need: There is a need to increase opportunities for economic advancement and self-sufficiency, as well as educational (social/life skills) training and empowerment for residents of the City.

Objective: Improve and expand employment opportunities in the City for low- and moderate-income persons and families.

Goals:

- **EDS-1 Employment**
- **EDS-2 Development**
- **EDS-3 Redevelopment**
- **EDS-4 Financial Assistance**
- **EDS-5 Access to Transportation**

Administration, Planning, and Management Strategy –

Priority Need: There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing and community and economic development needs.

Objective: Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.

Goals:

- **AMS-1 General Administration/Coordination**

FY 2020 BUDGET:

The City of Parkersburg will receive the following Federal funds during the FY 2020 program year:

Entitlement Funds	Amount
FY 2020 CDBG Funds	\$ 900,469.00
CDBG Program Income	\$ 15,000.00
FY 2020 HOME Funds	\$ 351,911.00
HOME Program Income	\$ 180,000.00
Totals:	\$ 1,447,380.00

The following CDBG activities are proposed for funding under the FY 2020 Annual Action Plan:

#	CDBG Project Name	
1	Minor Home Repair Program	\$ 150,000.00
2	Emergency Home Repair Program	18,000.00
3	Riverfront Park Project – Section 108 Loan Repayment	22,912.73
4	16 th and Covert Fire Station – Section 108 Loan Repayment	6,464.86
5	Code Enforcement Program (Officer)	45,000.00
6	Market Streetscape Enhancement Project	232,016.00
7	Storm Water Lining Project	200,000.00
8	COPE Police Program	134,000.00
9	General Administration	107,075.41
	TOTAL	\$ 915,469.00
10	HOME Project Name	
11	CHDO Set-Aside – Habitat for Humanity	\$ 86,000.00
12	Down Payment Assistance Program	100,000.00
13	New Construction and Rehab	305,911.00
14	General Administration	40,000.00
15	Total	\$ 531,911.00
16	Total All Funds	\$ 1,447,380.00

Analysis of Impediments to Fair Housing Choice

- **Impediment 1: Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve the knowledge and awareness of both the public and the local officials, concerning the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

- **Impediment 2: Continuing Need for Quality Affordable Housing**

Nearly one out of every two renter households (46.5%) in the City is paying over 30% of their monthly incomes on housing costs. Nearly one out of every five owner households with a mortgage (17.5%) is paying over 30% of their monthly income on housing costs.

Goal: Increase the supply of quality affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

- **Impediment 3: Continuing Need for Accessible Housing Units**

There is a lack of accessible housing units in the City of Parkersburg as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons with disabilities.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

- **Impediment 5: Economic Issues Affecting Housing Choice**

There is a need to improve economic opportunities in the City of Parkersburg which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

- **Goal:** The local economy will continue to improve by providing new job opportunities, which will increase household income to promote fair housing choice.

Closing Remarks – Ryan Barber, City of Parkersburg, Development Projects Administrator



**PUBLIC HEARING ON NEEDS REGARDING CDBG AND HOME FUNDS
FY 2020-2024 FIVE-YEAR CONSOLIDATED PLAN,
FY 2020 ANNUAL ACTION PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

**Tuesday, February 18th, 2020 – 6:00 P.M.
Parkersburg Municipal Building
Executive Conference Room, 2nd Floor
One Government Square
Parkersburg, WV 26101**

In attendance:

Mike Cottrell

Paula Boesen

Toni Tiano

JR Carpenter

Jeff Fox

Matthew Dodrill

Eric Barber

Rickie Yeager

Ryan Barber

Keith Portugal

David Jordan

Parkersburg City Council

Parkersburg City Council

Parkersburg City Council

City of Parkersburg Development Department

City of Parkersburg Development Department

Urban Design Ventures

Urban Design Ventures

Mr. Barber, Development Projects Administrator, City of Parkersburg, opened the public hearing at 6:00 p.m. and provided a brief overview of the purpose of the meeting. He explained that the City of Parkersburg, in order to receive Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds from the U.S. Department of Housing and Urban Development (HUD), was required to conduct a public hearing to receive input from residents. Mr. Barber turned the meeting over to Dave Jordan of Urban Design Ventures to provide additional information on the CDBG and HOME Programs.

Mr. Jordan began by detailing, Parkersburg as an entitlement city, will be receiving approximately \$900,469.00 in CDBG funds and \$351,911 in HOME funds for the FY 2020 Program year. He further explained that as a CDBG and HOME entitlement the City is required to prepare a Five-Year Consolidated Plan, an Annual action Plan and an perform an Analysis of Impediments to Fair Housing Choice. Mr. Jordan said the Five-Year Consolidated Plan becomes a plan for how the City will expend the entitlement funds to primarily benefit low- and moderate-income residents thorough housing, public services, community development and economic development activities over the Five-Year Consolidated Plan period.

The City will also prepare an Annual Action Plan which will describe the projects the City will fund with the current year entitlement. Mr. Jordan further explained as a minimum 70% of the funds must benefit low- and moderate-income residents. He also explained that no more than 15% of the funds could be used for public service activities such as assisting non-profits that provide services for low-income persons or households. He also said up to 30% of the funds could be used to address slums and blight in the community. Finally, he indicated that no more than 20% of the funds could be used for program administration.

Mr. Jordan reviewed the general types of activities which are eligible and ineligible in the CDBG and HOME Programs. These activities were detailed as follows:

Eligible CDBG Activities –

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services that are new or a quantifiable increase in the level of service;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities –

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

Eligible HOME Activities –

HOME funds may be used for activities which include, but are not limited to:

- new construction of affordable housing, rehabilitation of affordable housing, reconstruction of affordable housing, conversion to affordable housing;
- site improvements related to the development of affordable housing;
- refinancing of debt on a single-family (one to four family) owner occupied housing that is being rehabilitated with HOME funds and the refinancing will reduce the overall monthly housing cost to make it affordable;
- acquisition costs (improved or unimproved); purchase of property by home buyers;
- soft costs such as architectural, engineering, and related professional services;

- costs to provide information services such as affirmative marketing and fair housing information;
- CHDO costs such as cost of project-specific technical assistance and site control loans;
- relocation costs for displaced households; and
- administrative and planning costs.

Ineligible HOME Activities –

Generally, the following types of activities are ineligible:

- Provide project reserve accounts, except for new construction or rehabilitation of an initial operating deficit reserve during the period of project read-up (not to exceed 18 months);
- Provide tenant-based rental assistance for the special purpose of the existing Section 8 Program;
- Provide non-Federal matching contribution required under another Federal Programs;
- Provide assistance for uses authorized by Public Housing Capital and Operating Funds
- Prepayment of Low-Income Housing Mortgages;
- Provide assistance to a homebuyer to acquire housing previously assisted with HOME funds during the period of affordability;
- Provide funds for the acquisition of property owned by the participating jurisdiction (P.J.) except for property acquired by the P.J. with HOME funds, or property acquired in anticipation of carrying out a HOME project; and
- Pay for delinquent taxes, fees or charges on properties to be assisted with HOME funds.

Mr. Jordan also explained that in order for the City to receive HOME funds, the City joined with Vienna and Wood County to form HOME Consortium of which the City is the lead agency or in HUD terminology the Participating Jurisdiction.

A question was asked regarding refinancing homes. The City does not have a program for refinancing.

The CHDO Set-Aside program was also reviewed.

A question was asked regarding relocation. The City does not use relocation as it typically does not do projects that might require relocation. However should the need arise the City would follow the URA requirements.

The floor was opened for public comments on needs in the City:

Seeking to expand CHDO opportunities with HOME funds.

Eric Barber - question on Capital gains and opportunity zones – can it be used with CDBG? Yes. Also, Fair Housing Fairs? The City promotes Fair Housing and MOV Home Show. Additionally, the City advertises about Fair Housing during April for Fair Housing Month. There was discussion on predatory landlords and the process for placing rent in escrow.

Discussion about establishing Rent Court and having a local magistrate hear cases. There was also a discussion on Rental Registration. A registration program could have rental properties inspected on a regular basis such as every 3 years or change of occupancy. Possibly use a fee that would be \$25/unit, but if there are 100 units then maybe graduated i.e. \$25 each for first 10, then less for the balance.
Eric Barber – definitely wants Fair Housing Fair/education.

Question regarding HOME funding amounts.

HOME generates revenues (program income), approx. \$250,000 per year. The past few years it has been significantly higher than allocation.

There have been past applications for HOME. Do they have to reapply every year?

An assessment and evaluation is done, Ryan works with Financial Compliance Officer. A determination is made for the type of program that is applicable, generally the minor home repair program.

Councilman indicated some in his district that could use these funds. Is there a wait list?

Currently not at the moment, so if they are eligible, they could receive those funds.

We do have a cap on some projects which are self-imposed limits.

So, I would have them call Ryan?

Yes.

Mention of Greenbriar – Rental Housing Rehabilitation Program. Could be a project.

Discussion on prevailing wage discussion.

For applications, if someone owes fees to the City, they may not be eligible. i.e. police, fire, sanitation.

If contractor doesn't have a permit, and not up to date, then cannot work on projects. Could get on a payment plan – question for Finance.

UDV has a resume on working with other communities. What's the best path forward?

Economic Development something many stay away from due to program requirements of job creation and retention. The City becomes responsible for paying back funds if jobs are not retained.

Fair housing is, loaded question. How has that been successful?

So what they've done is focus on one. Or if presented with two, do they split it up?

Parkersburg has looked for partners to do that.

Rayon Drive, or Worthington Creek. Haven't those been outside businesses that have seen an opportunity in the area?

Edison Hill was for-profit, Worthington Creek as well. Staff needs to see that it's not using too much of a subsidy on a project. "Right-sizing" the HUD involvement in a project.

Eric - How would we funnel allocations into small home program? Use funds to entice contractors/developers?

Council has already allocated funds to explore opportunity for another CHDO. Other route is to find partners. But where are they?

What has been successful?

Dave Jordan responded I have seen a lot of municipalities that have used all of their funds on public facilities. For them to be able to go into street reconstruction, that allows them to use limited general funds for other things.

Public services – giving money to an outstanding non-profit that already does good things.

Housing – Phoenix Housing project which was 6 units of affordable rental housing in a community for veterans.

Hearing no more questions, the public hearing was closed the meeting at 7:35 p.m.