



# 2024 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

COMMUNITY DEVELOPMENT BLOCK GRANT  
(CDBG)

Honorable Jennifer Selin, *Mayor*

A. Kim Haws, *City Manager*

Emily Muzzarelli, *Assistant, City Manager*

Robyn Hess, *Grant Writer*





## Table of Contents

Executive Summary.....	2
I. Introduction .....	7
II. Background Data .....	8
A. Population and Race: .....	8
B. Households: .....	20
C. Income and Poverty: .....	25
D. Employment:.....	32
E. Housing Profile: .....	34
F. Financing: .....	40
G. Household Types: .....	45
H. Cost Overburden: .....	49
I. Housing Problems:.....	50
J. Disproportionately Greater Need: Severe Housing Problems:.....	53
K. Disabled Households:.....	55
L. Maps: .....	57
III. Review/Update to Original Plan .....	58
A. Summary of Impediments – June 2019: .....	58
IV. Impediments to Fair Housing 2023 .....	63
A. Fair Housing Complaints: .....	63
B. Public Sector: .....	73
C. Private Sector:.....	92
D. Citizen Participation:.....	102
V. Actions and Recommendations .....	107
VI. Certification .....	111



## Executive Summary

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

The City of Morgantown prepared an Analysis of Impediments to Fair Housing Choice in 2018. The City has now prepared this 2024 Analysis of Impediments to Fair Housing Choice in conjunction with its FY 2024-2028 Five Year Consolidated Plan. 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 methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - A review was undertaken of the City's Zoning Ordinance, Comprehensive Plan, land use policies and procedures.
  - Demographic data for the City was analyzed from the U.S. Census and the HUD-CHAS data and tables
  - A review of the real estate and mortgage practices was undertaken
- **Interviews & Meetings**
  - Meetings and/or interviews were conducted with local staffed officials, the Fairmont / Morgantown Housing Authority, community and social service/advocacy agencies, advocate agencies for the disabled, housing providers, real estate firms, etc.



- **Analysis of Data**
  - Low- and moderate-income areas were identified
  - Concentrations of minority populations were identified
  - Fair housing awareness in the community was evaluated
  
- **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 City of Morgantown’s 2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

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

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

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

**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media, conduct seminars, and provide training to educate persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual’s housing rights, and a landlord’s responsibilities to affirmatively further fair housing.
- **1-C:** Continue to work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing.
- **1-D:** Strive for better intergovernmental cooperation between Federal and State partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.



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

The City of Morgantown has the greatest supply of rental housing in the region. However, the monthly cost of rent for apartments has steadily increased to the point that about 44.45% of all renter households in Morgantown with incomes at or less than 50% of the median income are considered cost overburdened.

**Goal:** Affordable rental housing that is decent, safe, and sound will be developed throughout the City of Morgantown and the surrounding region, especially for households whose income is less than 50% of the median income, through new construction and in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower income households who are cost overburdened.

**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed income rental housing that would be located throughout the City of Morgantown and Monongalia County.
- **2-B:** Support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound rental housing that is affordable to lower income households.
- **2-C:** Promote the rehabilitation of upper stories of buildings in the downtown for affordable rental units.
- **2-D:** The Fairmont-Morgantown Housing Authority should partner with private and non-profit housing developers to construct Low Income Housing Tax Credit (LIHTC) rental housing.

- **Impediment 3: Continuing Need for Affordable Housing for Sale**

The median value and cost to purchase and maintain a single-family home in Morgantown that is decent, safe, and sound, has increased significantly to over \$231,100, which limits the choice of housing for lower income households.

**Goal:** Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses, outside areas of low-income concentration.

**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale.



- **3-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower income households.
- **3-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.
- **3-D:** Continue to support and provide funds for downpayment assistance to lower-income households to become homeowners.

- **Impediment 4: Continuing Need for Accessible Housing Units That Are For-Sale or Rent**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Morgantown, since 48.17% of the City's housing units were built over 50 years ago and do not have accessibility features, and 9.2% of the City's population is classified as disabled.

**Goal:** This is a continuing approach to fair housing choice. Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Promote programs to increase the supply of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.
- **4-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **4-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 who are disabled.
- **4-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.

- **Impediment 5: Continuing Need to Improve Private Lending and Insurance Practices**

The HMDA data suggests that there may be a disparity between the approval rates of home mortgage loans originated from Whites and those originated from minority applicants.

**Goal:** Approval rates for all originating home mortgage loans will be fair, unbiased, and equal, regardless of race, familial status, and location.



**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** Encourage the State Human Rights Commission should perform testing to determine if any patterns of discrimination are present in-home mortgage lending practices for minorities and for properties located in lower-income areas of the City.
- **5-B:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-C:** The City of Morgantown has limited CDBG funds, but it should continue to fund its community improvement programs in targeted low-income neighborhoods and increase public safety protection in these areas which will reduce the insurance risk factors for homeowner insurance underwriting.

- **Impediment 6: There is a Lack of Financial Resources**

The Federal Government continues to reduce the amount of CDBG, HOME, and funds for other housing programs in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

**Goal:** Increase Federal funding for the CDBG and HOME Programs, and other housing programs, to pre- FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Work with the national housing and community development organizations to increase the appropriations for the CDBG and HOME programs, as well as other HUD housing programs.
- **6-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing throughout the City of Morgantown.
- **6-C:** The Fairmont-Morgantown Housing Authority should promote, sponsor, and partner with private developers to build affordable housing using the Low-Income Housing Tax Credit (LIHTC) Program in the City.



## I. Introduction

The City of Morgantown is an entitlement city under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program. 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" the community must conduct an analysis of fair housing in the city which identifies any impediments to fair housing choice.

"Fair housing choice" is defined as:

*"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices."*

The 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
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The City of Morgantown previously prepared an Analysis of Impediments to Fair Housing Choice in 2018. Morgantown has now prepared this 2024 Analysis of Impediments to Fair Housing Choice in conjunction with the City's Five Year Consolidated Plan for FY 2024-2028.



## II. Background Data

In order to perform an analysis of fair housing choice in the City of Morgantown, the demographic and socio-economic characteristics of the City were evaluated as a basis for determining and identifying if there are any existing impediments to fair housing choice.

The City of Morgantown is located in the North-Central Region of West Virginia and serves as the seat of Monongalia County. The City of Morgantown is the largest City in the region, and is a growing community, given its status as the County seat and home to West Virginia University.



Based on the size of the City of Morgantown, the data from the 2010 U.S. Census is the most recent complete set of data available. However, the 2018-2022 American Community Survey offers recent estimates of general demographics for Morgantown. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Morgantown's demographic and socio-economic characteristics, and other conditions affecting fair housing choice.

Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in this A.I.

### A. Population and Race:

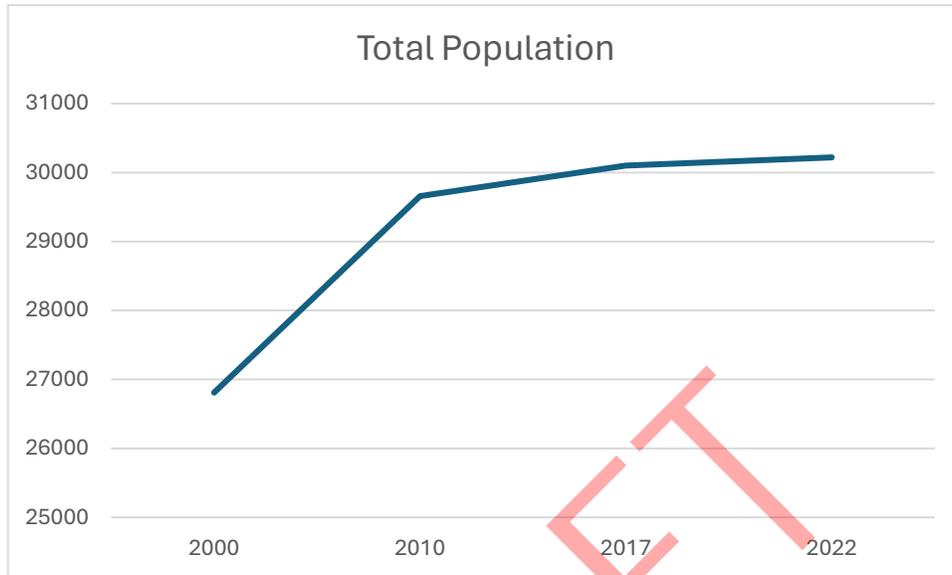
#### Population

The total population for the City of Morgantown at the time of the 2010 Census was 29,660, the 2013-2017 estimate was 30,099 and the 2018-2022 estimate was 30,220. In the 2000 Census, the population was 26,809. This illustrates the steady population growth.

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 estimate for 2018-2022 is the most recent available. The City's population increased by an estimated 3,411 people between 2000 and 2022, or 12.72%. Almost three quarters of this population increase in Morgantown occurred between 2000 and 2010. Between 2000 and 2010, the City's population increased by an estimated 2,851 people, or 10.6%. In 2010, there were 13,801 females (46.5%) and 15,859 males (53.5%) living in the City of Morgantown.



## Population Increase in the City of Morgantown, WV



### **Race and Hispanic or Latino Population**

**Table II-1** The following illustrates that “White alone” is the largest racial cohort in Morgantown, increasing in percentage from 89.5% in 2000 to 89.7% in 2010, but decreasing as a percentage of the population to 86.7% in 2017 and 81.78% in 2022 according to the 2013-2017 and 2018-2022 ACS data respectively. “Black or African American alone” remains one of the largest minority cohorts, and has increased from 4.2% in 2000, to 5.34% in 2017 but has decreased in 2022 at 4.16%. “Asian alone” has been the second largest minority cohort, increasing from 4.2% in 2000, decreasing as a percentage of the population to 3.4% in 2000, and increasing to 4.51% in 2017, but has decreased to the third largest minority cohort at 3.10% in 2022. The Hispanic population has steadily increased, from 1.54% in 2000, to 2.6% in 2010, to 3.19% in 2017, and has become the largest minority cohort in the city with 4.83% of the total population in 2022.



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

Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census		2013-2017 American Community Survey		2018-2022 American Community Survey	
	#	%	#	%	#	%	#	%
Total	26,809	100.00%	29,660	100.00%	30,099	100.00%	30,220	100.00%
One race	26,412	98.50%	29,054	98.00%	29,395	97.66%	28,778	95.23%
White alone	23,990	89.50%	26,597	89.70%	26,097	86.70%	24,715	81.78%
Black or African American alone	1,113	4.20%	1,205	4.10%	1,608	5.34%	1,257	4.16%
American Indian and Alaska Native alone	45	0.20%	39	0.10%	75	0.25%	5	0.02%
Asian alone	1,113	4.20%	1,021	3.40%	1,357	4.51%	938	3.10%
Native Hawaiian and Other Pacific Islander alone	13	0.00%	26	0.10%	0	0.00%	1	0.00%
Some other race alone	138	0.50%	166	0.60%	258	0.86%	402	1.33%
Two or More Races	397	1.48%	606	2.00%	704	2.34%	1,442	4.77%
Hispanic or Latino	412	1.54%	765	2.60%	960	3.19%	1,460	4.83%

Source: 2000 & 2010 U.S. Census, 2013-2017, 2018-2022 American Community Survey

The City of Morgantown’s total percentage of minority population (non-white alone) decreased from 10.5% in 2000, to 10.3% in 2010, but increased from 2010 to 13.3% in 2017 and increased 18.22% in 2022.



**Table II-2** outlines comparisons of minority populations in each Census Tract in the City at the time of the 2017 and 2022 American Community Survey. Including the entire population of these Census Tracts overstates the total population and minority population living in Morgantown at the time of the 2017 and 2022 ACS.

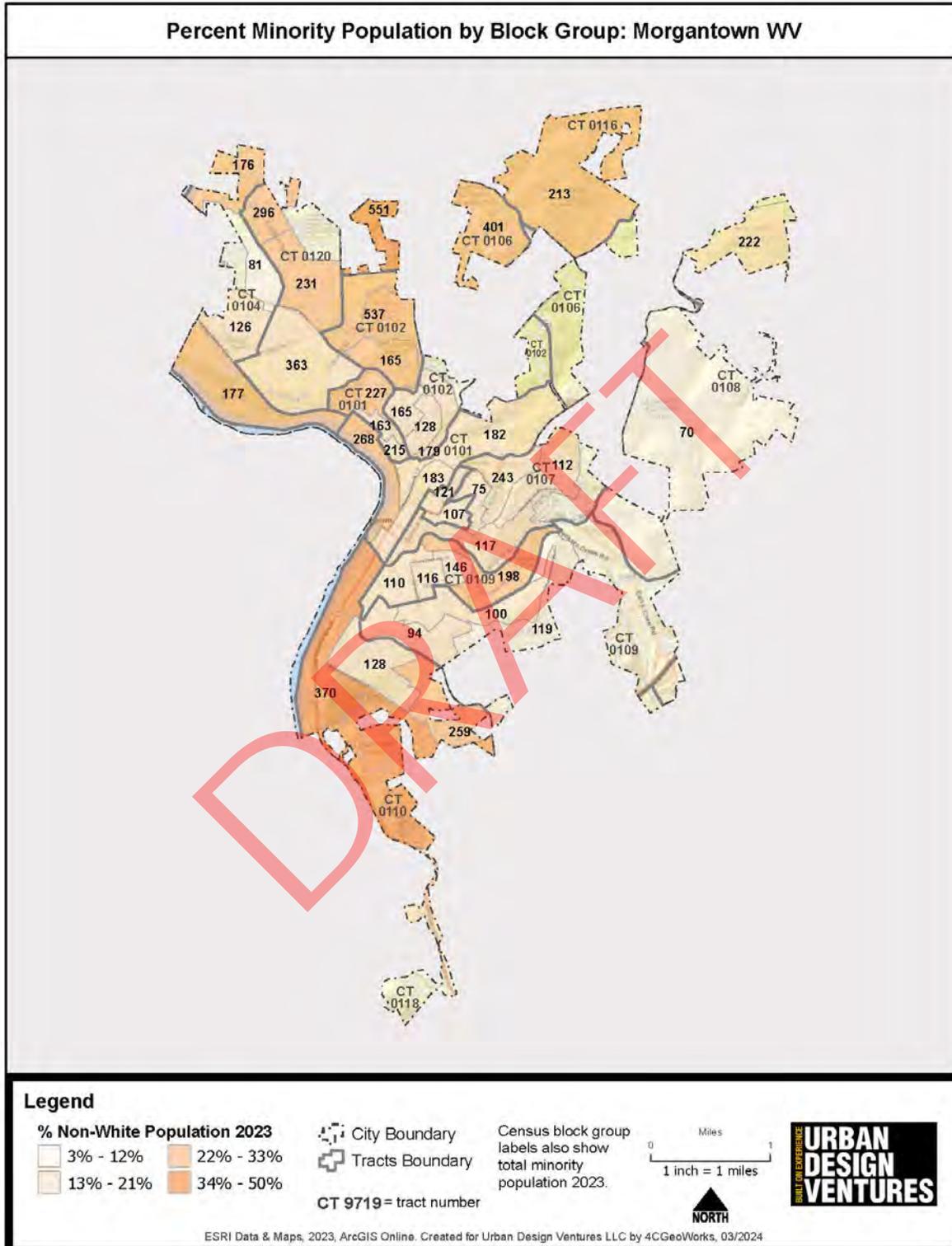
**Table II-2 – Census Tract by Minority Percentage and Population in the City of Morgantown, WV**

Census Tract	2013-2017 ACS			2018-2022 ACS		
	Total Population	Minority Population	% Minority Population	Total Population	Minority Population	% Minority Population
101.01	1,205	129	10.71%	1,424	151	10.60%
101.02	4,839	408	8.43%	5,417	507	9.36%
102.01	4,675	1,171	25.05%	4,685	1,190	25.40%
102.02	4,161	482	11.58%	4,434	492	11.10%
104	4,249	549	12.92%	4,024	396	9.84%
106	5,054	1,093	21.63%	5,048	1,034	20.48%
107	4,271	710	16.62%	3,734	884	23.67%
108	4,511	371	8.22%	5,139	725	14.11%
109.01	3,254	378	11.62%	3,785	469	12.39%
109.02	3,871	319	8.24%	4,559	729	15.99%
110	4,766	931	19.53%	4,030	778	19.31%
120	5,690	1,000	17.57%	5,835	1,189	20.38%
<b>Census Tract Totals</b>	<b>50,546</b>	<b>7,541</b>	<b>14.92%</b>	<b>46,279</b>	<b>7,355</b>	<b>15.89%</b>

Half of the Census Tracts showed an increase in the percentage of minority population between 2017 and 2022, while the other half showed a decrease in minority population. The City of Morgantown saw the percentage of minority population increase from 14.92% in 2017 to 15.89% in 2022. The maps below illustrate the percentages of White and Minority Populations by Block Group in the City of Morgantown.



### Minority Population in the City of Morgantown







of the City of Morgantown. The dissimilarity index, based on the 2000 U.S. Census data and available information from Census Scope ([www.censusscope.org](http://www.censusscope.org)), compares the integration of racial groups with the white population of the City, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. Table II-3 highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the City of Morgantown.

The Asian population is the largest minority group in the City and has a dissimilarity index of 46.8. The Black/African American population has a dissimilarity index of 25.6. The population of people who are Two or More Races has a dissimilarity index of 29.0. The Hispanic Population in the City has a dissimilarity index of 30.6. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City.

**Table II-3 – Dissimilarity Indices - Morgantown, WV**

Dissimilarity Indices - Morgantown WV, MSA			
	Dissimilarity Index With Whites*	Population**	Percent of Total Population
<b>White*</b>	--	23,740	88.55%
<b>Black*</b>	25.6	1,098	4.10%
<b>American Indian*</b>	54.2	35	0.13%
<b>Asian*</b>	46.8	1,105	4.12%
<b>Native Hawaiian*</b>	76.5	12	0.04%
<b>Other*</b>	70.1	33	0.12%
<b>Two or More Races*</b>	29.0	374	1.40%
<b>White/Black*</b>	44.3	103	0.38%
<b>White/American Indian*</b>	53.7	56	0.21%
<b>White/Asian*</b>	39.7	91	0.34%
<b>White/Other*</b>	67.2	35	0.13%
<b>Other Combinations*</b>	--	89	0.33%
<b>Hispanic</b>	30.6	412	1.54%
<b>Total Population</b>	--	<b>26,809</b>	<b>100.00%</b>

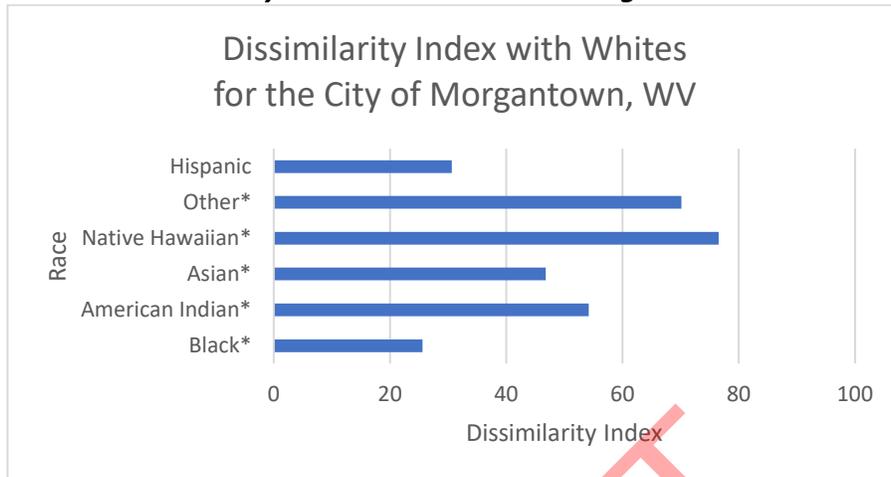
Source: Census Scope, <http://www.censusscope.org>

\* Non-Hispanic only.

\*\* When a group's population is small, its dissimilarity index may be high even if the group's members are evenly distributed throughout the area. Thus, when a group's population is less than 1,000, exercise caution in interpreting its dissimilarity indices.



**Dissimilarity Index with Whites in Morgantown WV**



**Ethnicity**

Table II-4 highlights the ethnicities of Morgantown’s residents at the time of the 2013-2017 and 2018-2022 ACS.

**Table II-4 – Population by Ethnicity in the City of Morgantown, WV**

ANCESTRY	2013-2017 American Community Survey		2018-2022 American Community Survey	
	#	%	#	%
Total population	30,099	100%	30,220	100%
American	1,399	4.65%	952	3.2%
Arab	398	1.32%	560	1.9%
Czech	190	0.63%	197	0.7%
Danish	59	0.20%	62	0.2%
Dutch	450	1.50%	322	1.1%
English	2,513	8.35%	3,247	10.7%
French (except Basque)	759	2.52%	519	1.7%
French Canadian	73	0.24%	135	0.4%
German	6,078	20.19%	6,039	20.0%
Greek	218	0.72%	158	0.5%
Hungarian	250	0.83%	106	0.4%
Irish	4,754	15.79%	5,153	17.1%



Italian	3,270	10.86%	2,802	9.3%
Lithuanian	42	0.14%	100	0.3%
Norwegian	196	0.65%	179	0.6%
Polish	1363	4.53%	1,639	5.4%
Portuguese	30	0.10%	51	0.2%
Russian	282	0.94%	201	0.7%
Scotch-Irish	619	2.06%	508	1.7%
Scottish	807	2.68%	1,023	3.4%
Slovak	196	0.65%	191	0.6%
Sub-Saharan African	166	0.55%	340	1.1%
Swedish	243	0.81%	232	0.8%
Swiss	34	0.11%	103	0.3%
Ukrainian	110	0.37%	29	0.1%
Welsh	433	1.44%	486	1.6%
West Indian (excluding Hispanic origin groups)	169	0.56%	110	0.4%
Other ancestries	4,972	16.52%		

Source: 2000 U.S. Census and 2013-2017, 2018-2022 American Community Survey

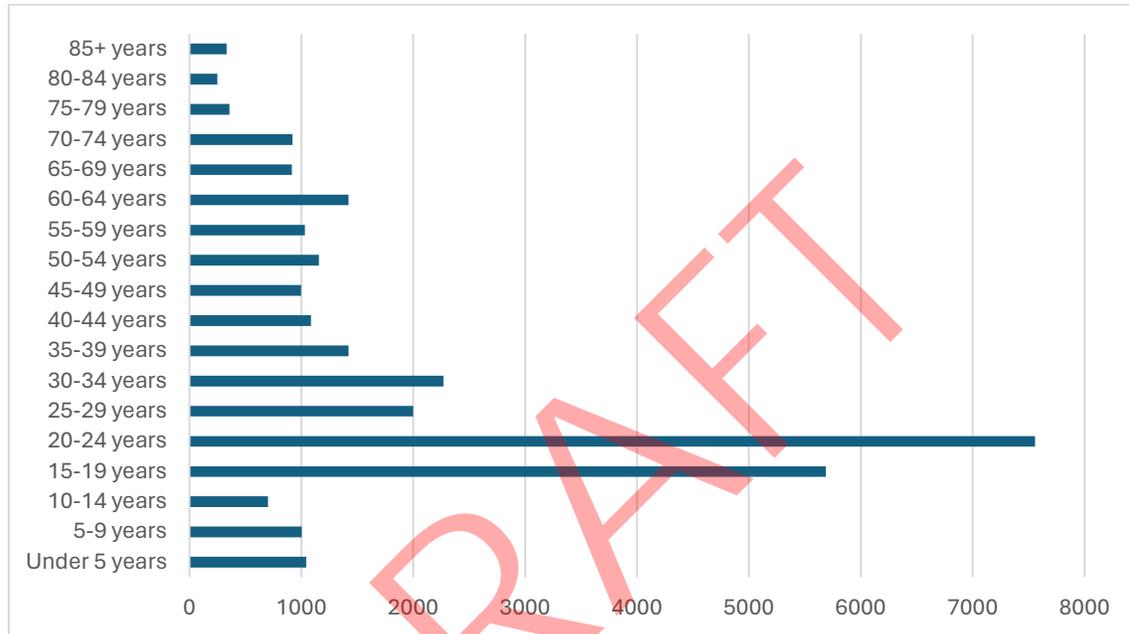
The largest ethnicities in Morgantown include English, Irish, and German. Between 2013 and 2022, Morgantown experienced a slight decrease in the percentage of residents identifying themselves as United States or American, as well as those identifying themselves as Irish. Many of the other ethnicities experienced slight fluctuations between 2013 and 2022. The 2018-2022 American Community Survey included “Unclassified or not reported” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.



## Age

**Chart II-1** below illustrates age distribution within the City for 2022. Children under five years of age represented 3.5% of the population; 27.9% of the City’s population was under 20 years of age; and 9.4% were 65 years of age or older.

**Chart II-1 – Age of Population in the City of Morgantown, WV**



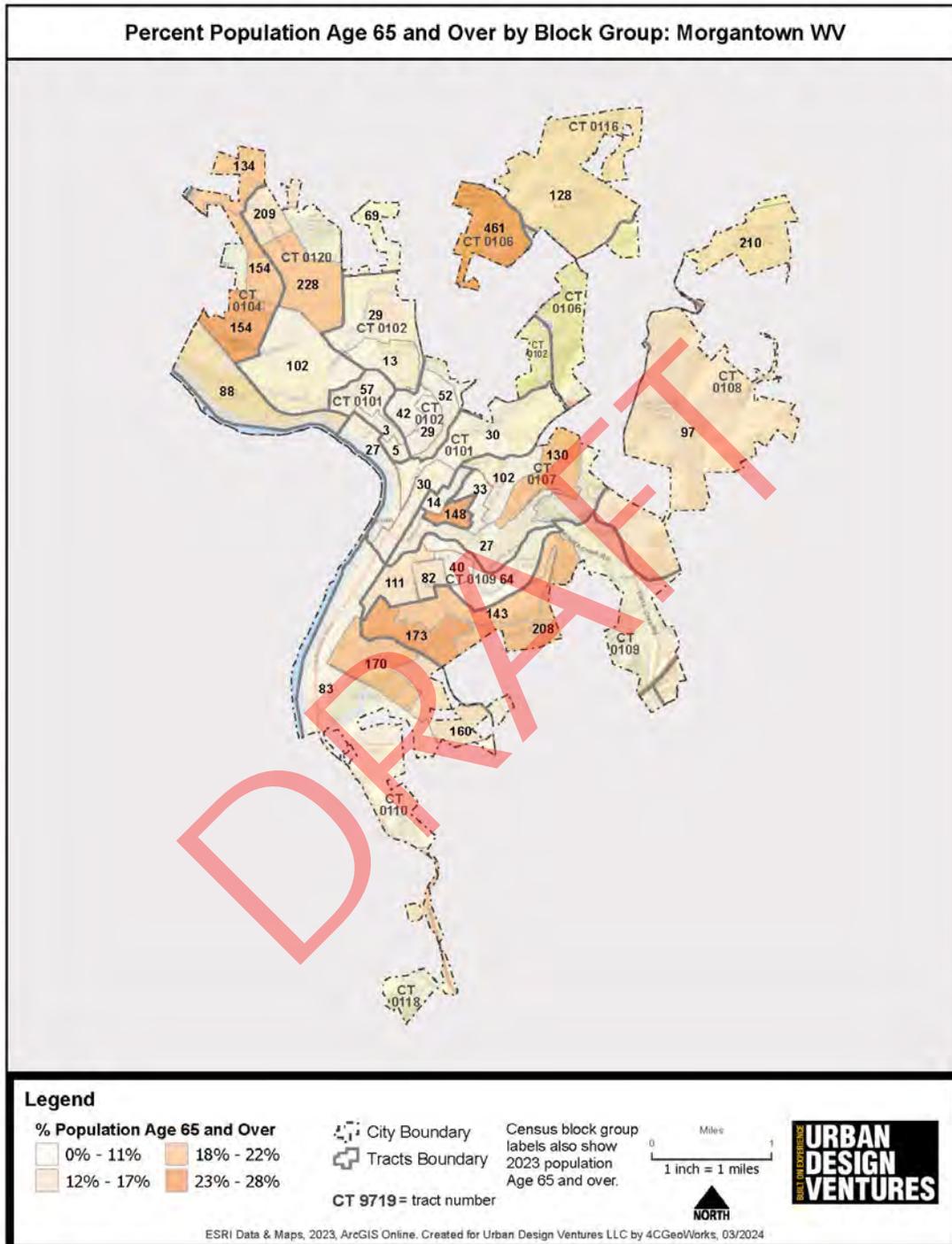
Source: 2018-2022 American Community Survey

The median age in the City of Morgantown at the time of the 2000 U.S. Census was 23.1 years, the 2017 American Community Survey estimates was 24.1 years, and the 2018-2022 ACS estimates the median age of the city is 23.8. The median age in Monongalia County is slightly higher at 32.2 years, and the median age in the State of West Virginia is higher still at 42.6 years.

The map below illustrates the percentage of the Population Age 65 and Over by Block Group in the City of Morgantown.



### Population Age 65 and Over





### Religion

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Morgantown, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties 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 in earlier surveys. 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.

Table II-6 shows the distribution of residents of the Morgantown, WV Metropolitan Statistical Area across various denominational groups, as a percentage of the population which reported affiliation with a church.

**Table II-6 Religious Affiliation in Morgantown, WV, MSA**

	2000		2010		2020	
	#	%	#	%	#	%
Evangelical Protestant	6,560	5.90%	9,859	7.60%	13,060	9.32%
Black Protestant	--	--	80	0.06%	110	0.08%
Mainline Protestant	15,517	13.95%	14,053	10.83%	11,650	8.32%
Catholic	9,162	8.24%	9,180	7.08%	10,686	7.63%
Orthodox	312	0.28%	230	0.18%	127	0.09%
Other	1,594	1.43%	2,194	1.69%	42	0.03%
Total Adherents:	33,145	29.81%	35,596	27.44%	35,675	25.47%



Unclaimed (% of total population)	78,055	70.19%	94,113	72.56%	104,363	74.53%
Total Population:	111,200	100.00%	129,709	100.00%	140,038	100%

Source: The Association of Religious Data Archives; <http://www.thearda.com/>

Between 1980 and 2020, the Morgantown Metropolitan Statistical Area experienced a decrease in people identifying themselves as “Mainline Protestants,” and an overall increase in the portion of the religious population identifying itself as “Evangelical Protestants”. Between 1980 and 2010, Morgantown Metropolitan Statistical Area saw an overall decrease in the number of people identifying with religious traditions. The percentage of total adherents decreased each decade, while the percentage of unclaimed population increased, except between 1980 and 1990.

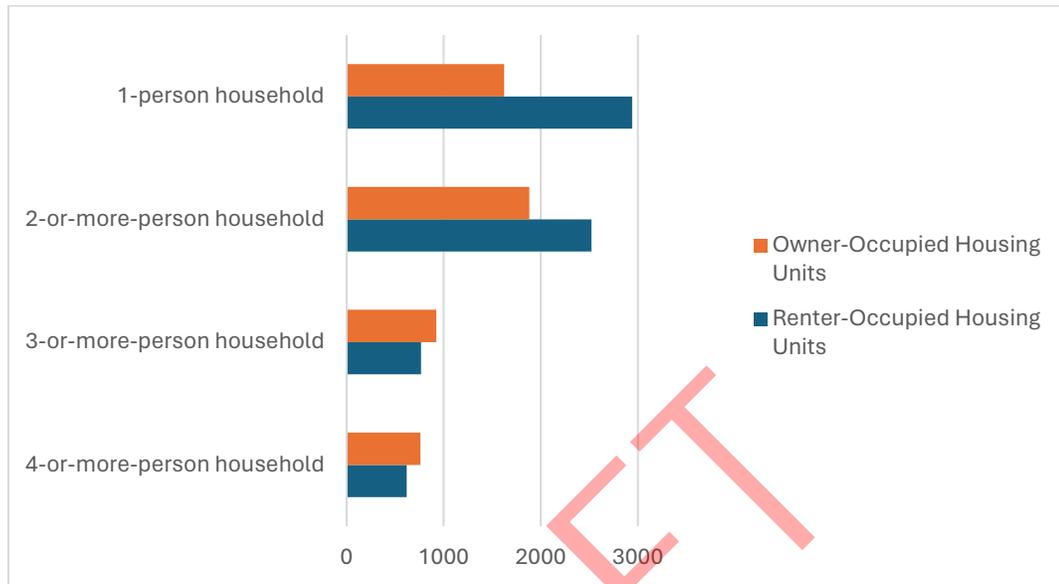
## B. Households:

According to the U.S. ACS for 2022, there were 13,985 housing units. This is a 10.43% increase from the 12,664 housing units in the City of Morgantown in 2017. This is an increase of 16.18% compared to the 2000 Census, when there were 11,721 housing units in the City of Morgantown. Of the households in the 2022 ACS, 56.9% were renter occupied while 43.1% are owner occupied. In comparison, of the households in 2010, 37.3% were owners and 62.7% were renters, whereas in 2000, 41.7% were owners and 58.3% were renters. This shows that there was an increase in homeownership within that decade.

The average size of the owner-occupied households was 2.21 persons, and the average renter household was 1.99 persons. **Chart II-3** illustrates household size breakdown for owner and renter households.



**Chart II-2 – Occupancy by Tenure in the City of Morgantown, WV**

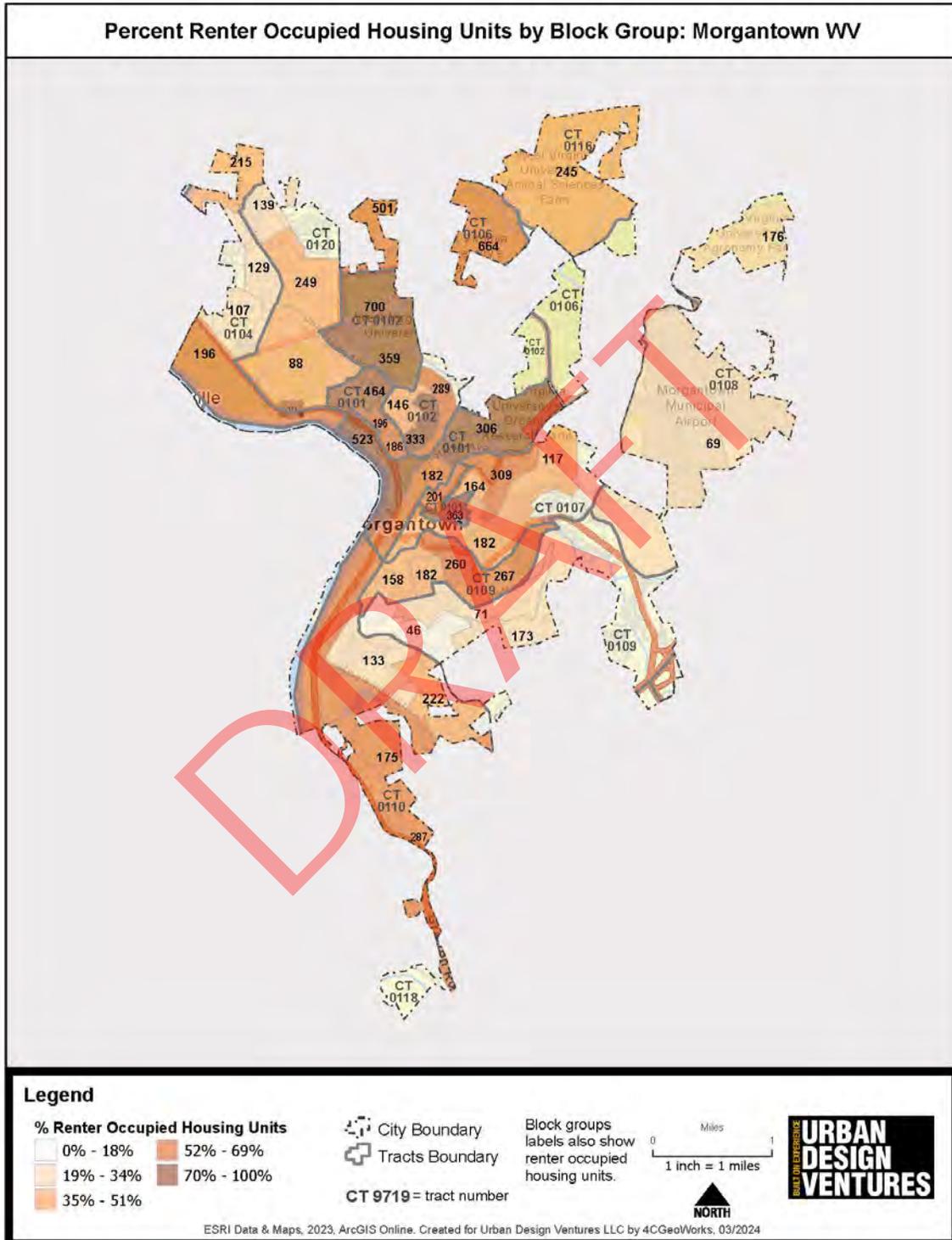


Source: 2018-2022 American Community Survey Estimates

The maps below illustrate the percentages of Renter and Owner-Occupied Housing Units by Block Group in the City of Morgantown.

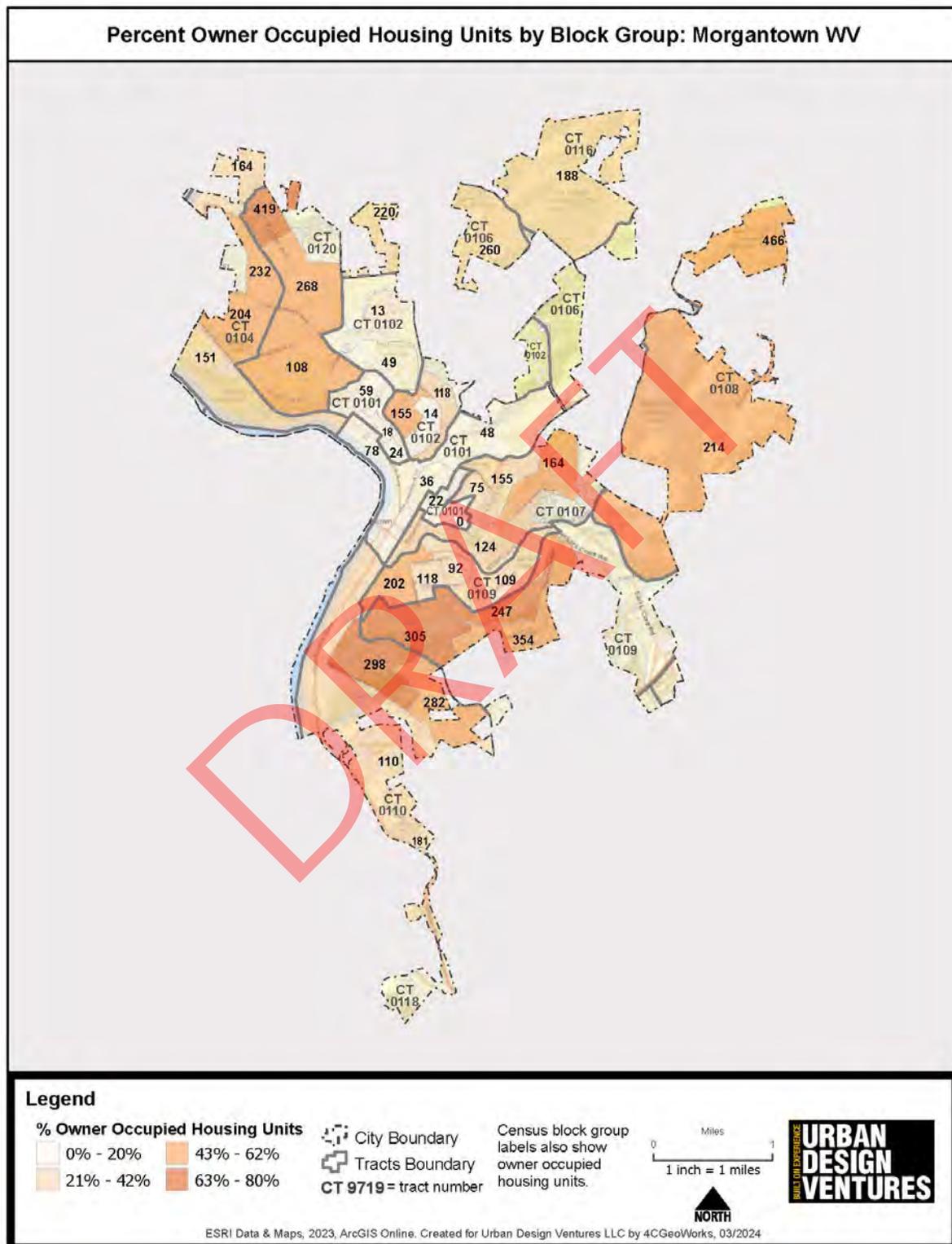


### Renter-Occupied Housing Units in the City of Morgantown





### Owner-Occupied Housing Units in the City of Morgantown





**Table II-7** compares homeowners and renters by race. This table shows that “White” households represent the largest percentage of homeownership (92.20%) with “Black/African American” households comprising (1.80%) of the total homeowners in 2018-2022 ACS.

Of the total number of “White” households, 44.96% are homeowners and 55.04% are renters. In comparison, of all “Black/African American” households, 23.02% are homeowners and 76.98% are renters.

**Table II-7 – Household Tenure by Race**

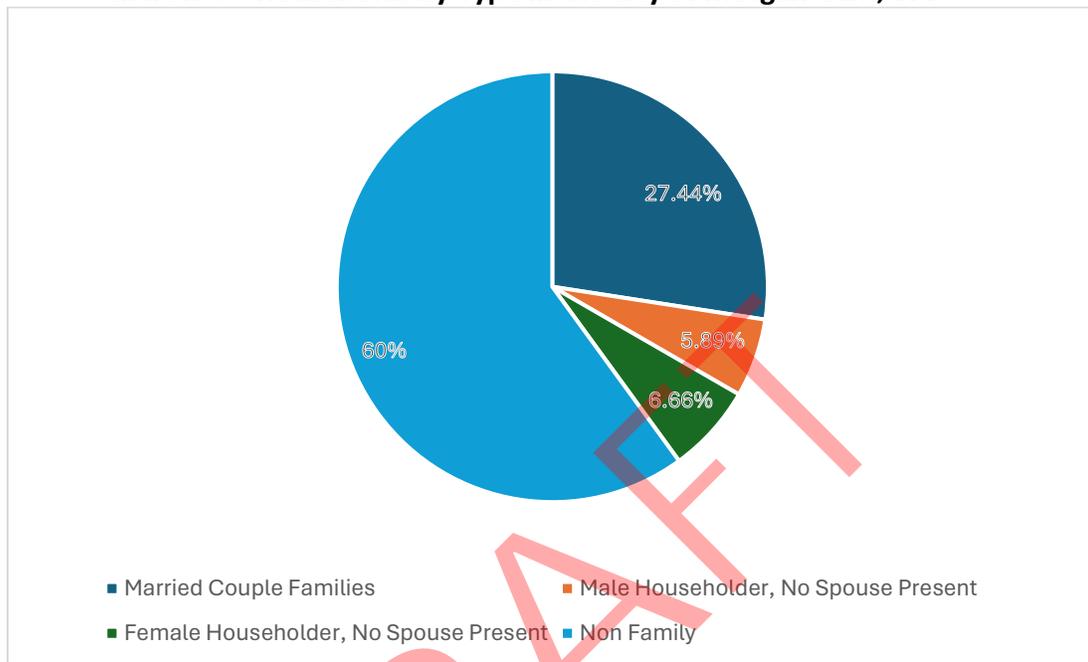
Cohort	2000 U.S. Census		2010 U.S. Census		2013-2017 ACS		2018-2022 ACS	
	Owner (41.72%)	Renter (58.28%)	Owner (37.27%)	Renter (62.73%)	Owner (43.33%)	Renter (56.67%)	Owner (43.31%)	Renter (56.89%)
Householder who is White alone	95.26%	86.52%	93.92%	88.20%	94.80%	86.20%	92.2%	85.5%
Householder who is Black or African American alone	2.36%	4.73%	2.77%	4.11%	2.20%	4.80%	1.8%	4.5%
Householder who is American Indian and Alaska Native alone	0.11%	0.22%	0.16%	0.14%	0.40%	0.00%	0.0%	0.0%
Householder who is Asian alone	1.47%	6.19%	2.29%	4.95%	1.90%	4.80%	2.3%	3.1%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.00%	0.00%	0.07%	0.12%	0.00%	0.00%	0.8%	0.0%
Householder who is some other race alone	0.13%	0.62%	0.14%	0.45%	0.00%	1.10%	0.0%	2.3%
Householder who is two or more races	0.67%	1.72%	0.64%	2.03%	0.70%	3.00%	3.7%	4.6%
Householder who is Hispanic or Latino	0.51%	1.73%	3.46%	5.38%	1.10%	2.40%	2.2%	5.4%

Source: 2000 & 2010 U.S. Census, 2013-2017 and 2018-2022 American Community Survey



Families comprised 40% of households in the City; 31.36% of which included the families' own children less than 18 years of age. Nearly seven percent (6.66%) of families were female-headed households. **Chart II-4** illustrates households by type in Morgantown.

**Chart II-3 – Households by Type in the City of Morgantown, WV**



Source: 2018-2022 ACS

### C. Income and Poverty:

The 2000 Census reported that the per capita income for the City was \$16,314 in 1999. The median household income for the City of Morgantown was \$41,103, compared to \$60,893 for Monongalia County, and \$55,217 for the State of West Virginia. The 2018-2022 American Community Survey reported that the mean income for the City was \$68,197 in 2022. The Mean household income for Morgantown was \$68,197, compared to \$90,976 for Monongalia County, and \$75,575 for the State of West Virginia. **Table II-8** illustrates household income trends.



**Table II-8 – Household Income in the City of Morgantown, WV**

Items	2000 U.S. Census		2013-2017 American Community Survey		2018-2022 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage	Number of Households	Percentage
Total Households	11,065	-	10,086	10,086	12,035	-
Less than \$10,000	3,327	30.10%	2146	21.30%	2,262	18.8%
\$10,000 to \$14,999	1,226	11.10%	560	5.60%	770	6.4%
\$15,000 to \$24,999	1,538	13.90%	1,316	13.00%	1372	11.4%
\$25,000 to \$34,999	1,271	11.50%	845	8.40%	879	7.3%
\$35,000 to \$49,999	1,314	11.90%	1201	11.90%	1300	10.8%
\$50,000 to \$74,999	1,100	9.90%	1,226	12.20%	1468	12.2%
\$75,000 to \$99,999	622	5.60%	830	8.20%	1011	8.4%
\$100,000 to \$149,999	423	3.80%	1016	10.10%	1673	13.9%
\$150,000 to \$199,999	116	1.00%	387	3.80%	542	4.5%
\$200,000 or more	128	1.20%	559	5.50%	758	6.3%
<b>Median Household Income</b>	\$20,649	(x)	\$37,900	(x)	\$41,103	(x)

Source: 2010 U.S. Census, 2013-2017 and 2018-2022 American Community Survey

**Table II-9** identifies the Section 8 Income Limits in the City of Morgantown based on household size for FY 2023. The Median Family Household Income for a family of 4 living in Morgantown, WV was \$72,150 in 2023.



**Table II-9 – Section 8 Income Limits for 2019**

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$18,950	\$21,650	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
Very Low (50%) Income Limits	\$31,600	\$36,100	\$40,600	\$45,100	\$48,750	\$52,350	\$55,950	\$59,550
Low (80%) Income Limits	\$50,550	\$57,750	\$64,950	\$72,150	\$77,950	\$83,700	\$89,500	\$95,250

Data obtained from hud.gov

**Table II-9** below highlights the low- and moderate-income population in the City of Morgantown.

**Table II-9 – Low- and Moderate-Income in the City of Morgantown, WV**

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
CT: 010101	1	505	515	98%
CT: 010101	2	0	0	0%
CT: 010102	1	455	785	58%
CT: 010102	2	335	380	88%
CT: 010102	3	280	280	100%
CT: 010102	4	925	965	96%
CT: 010102	5	605	710	85%
CT: 010201	1	65	80	81%
CT: 010201	2	1,175	1,190	99%
CT: 010201	3	370	890	42%
CT: 010202	1	680	1,045	65%
CT: 010202	2	445	570	78%
CT: 010202	3	350	565	62%
CT: 010202	4	570	775	74%
CT: 010202	5	515	755	68%
CT: 010400	1	530	1,050	50%
CT: 010400	2	170	740	23%
CT: 010400	3	130	635	20%
CT: 010400	4	385	690	56%
CT: 010400	5	370	945	39%
CT: 010600	1	1,075	1,345	80%
CT: 010600	3	690	1,200	58%
CT: 010600	4	1,385	2,630	53%



CT: 010700	1	465	570	82%
CT: 010700	2	640	785	82%
CT: 010700	3	285	770	37%
CT: 010700	4	395	725	54%
CT: 010700	5	480	545	88%
CT: 010700	6	280	415	67%
CT: 010800	1	440	1,085	41%
CT: 010800	2	880	1,415	62%
CT: 010800	4	330	615	54%
CT: 010901	1	295	930	32%
CT: 010901	2	505	660	77%
CT: 010901	3	630	945	67%
CT: 010901	4	505	665	76%
CT: 010902	1	345	970	36%
CT: 010902	2	115	760	15%
CT: 010902	3	220	1,310	17%
CT: 010902	4	225	625	36%
CT: 011000	1	1,105	1,390	80%
CT: 011000	2	450	980	46%
CT: 011000	3	635	1,260	50%
CT: 011100	1	285	1,085	26%
CT: 011100	3	555	810	69%
CT: 011200	2	1,210	1,985	61%
CT: 011500	5	425	885	48%
CT: 011600	2	805	1,840	44%
CT: 011803	3	310	850	36%
CT: 011804	2	240	860	28%
CT: 011805	2	690	1,945	35%
CT: 012000	1	650	1,210	54%
CT: 012000	2	325	990	33%
CT: 012000	3	240	1,225	20%
<b>City of Morgantown Total:</b>		<b>26,970</b>	<b>49,845</b>	

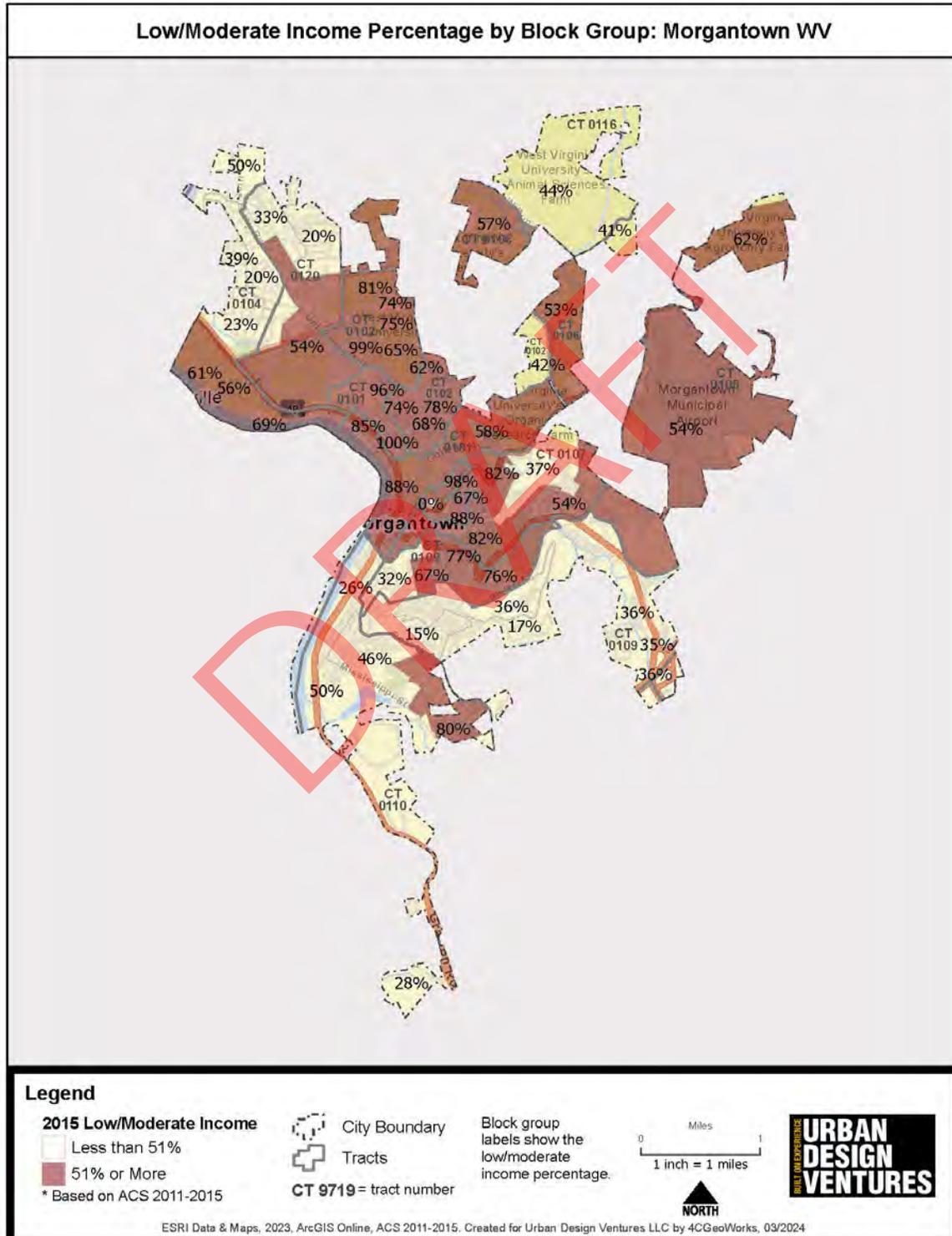
Data obtained from hud.gov

Almost fifty-seven percent (56.7%) of all residents in the City of Morgantown were considered low- to moderate-income at the time of the 2000 U.S. Census. Almost twenty-four percent (23.8%) of the population in the City of Morgantown was living below the poverty level in 2012. According to the 2018-2022 American Community Survey, 34.4% of Morgantown’s population was living below the poverty level. In comparison, 20.6% of the population in Monongalia County was living below the poverty level, and 16.8% of the population in West Virginia shared this same economic status.



The maps below illustrate the percentages of Low-Income Population and Low-Income/Minority Population by Block Group in the City of Morgantown.

### Low-Income Population in the City of Morgantown





The City’s poverty statistics for families with children are significant, particularly for single mothers. **Chart II-5** illustrates the poverty statistics for families living in the City of Morgantown. At the time of the 2018-2022 American Community Survey, the percentage of some families with children living below the poverty level was as follows:

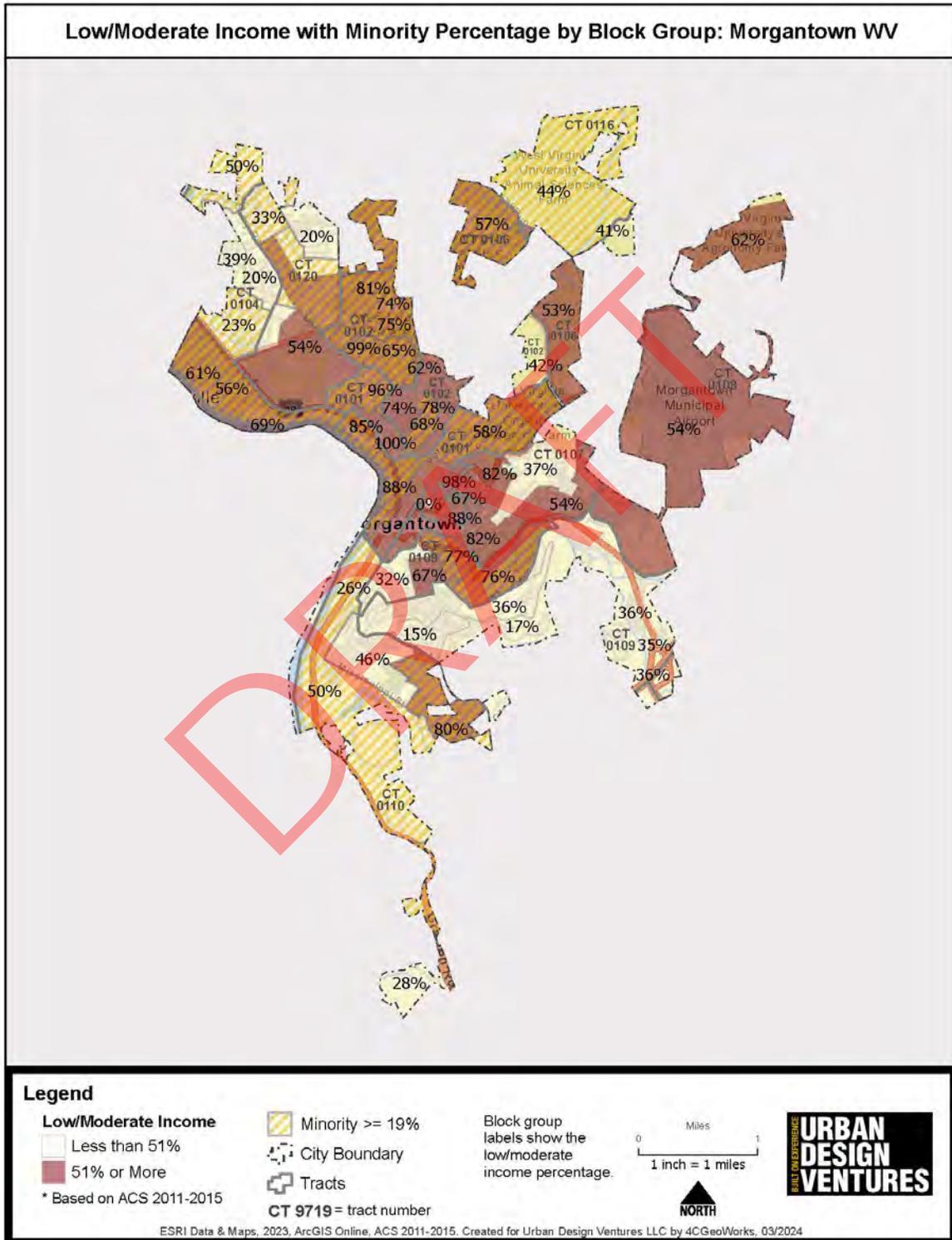
- Families with related children under the age of 18 was 21.9%.
- Families with related children under the age of 5 was 18.3%.
- Female-headed families with related children under the age of 18 was 41.9%
- Female-headed families with related children under the age of 5 was 26.2%

**Chart II-5 – Families in Poverty in the City of Morgantown, WV**



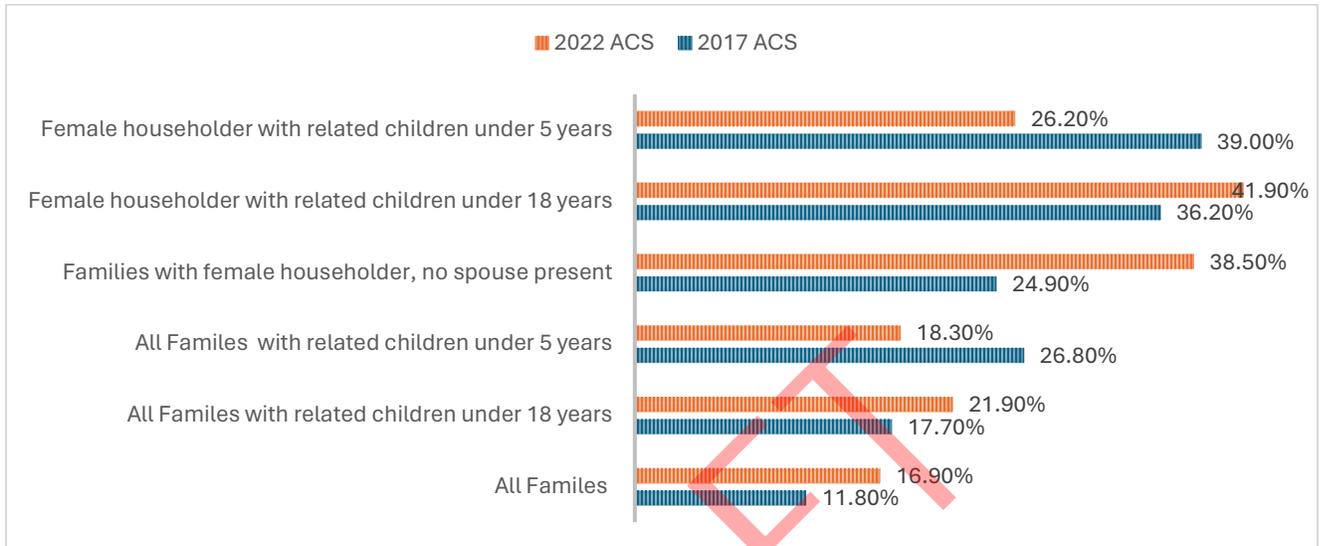


### Low-Income Population with Minority Population in the City of Morgantown





**Chart II-6 – Families by Type in the City of Morgantown, WV**



**D. Employment:**

In 2023, according to the 2018-2022 ACS, 57.89% of the City’s residents 16 years of age and over were considered a part of the labor force. **Chart II-7** and **Chart II-8** below illustrate the classes of workers and their occupations. Most workers were employed in the private sector (74.20%). Management and professional occupations were the most common at 49.32%, followed by service occupations at 22.38% and sales and office occupations at 18.38%.



**Chart II-7 – Morgantown Occupations**



Source: 2018-2022 American Community Survey

**Chart II-8 – Morgantown Class of Worker**

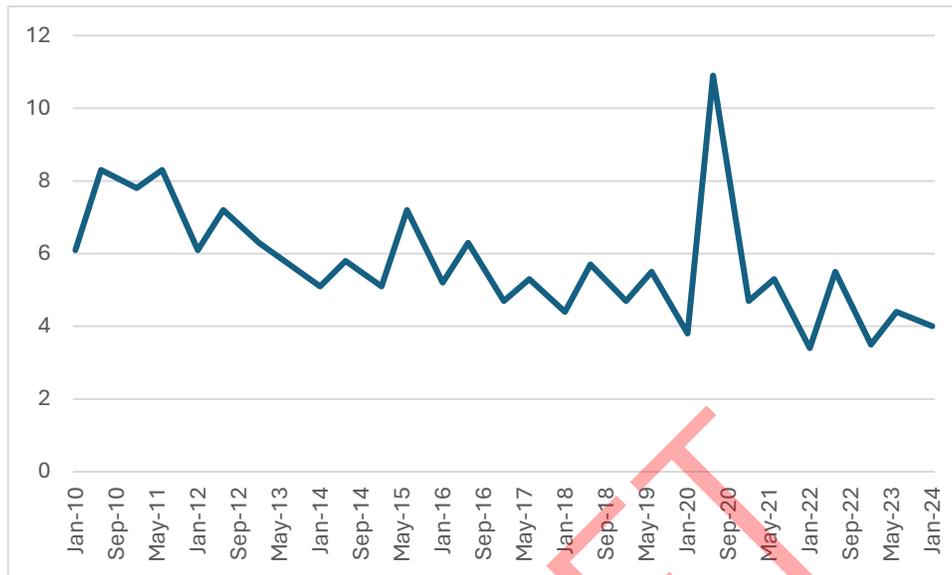


Source: 2013-2018 American Community Survey

**Chart II-9** illustrates the unemployment rate trends for the West Virginia section of the Morgantown, WV Metropolitan Statistical area from January 2010 through January 2024 from the Bureau of Labor ([www.bls.gov](http://www.bls.gov)).



Chart II-9 – Morgantown Area Unemployment Rate



Source: <http://data.bls.gov>

Between 2010 and early 2011, the Morgantown area experienced a spike in unemployment rate, but the overall unemployment rate has decreased from a little over 8% in 2010. Morgantown also experienced an unemployment spike in mid-2020 due to the Corona Virus Pandemic but has largely recovered from the large spike. The preliminary unemployment rate in February 2024 in Morgantown was 2.7%, and 3.5% for Monongalia County. The seasonally adjusted, preliminary unemployment rate in the state of West Virginia at this same time was also 4.3%.

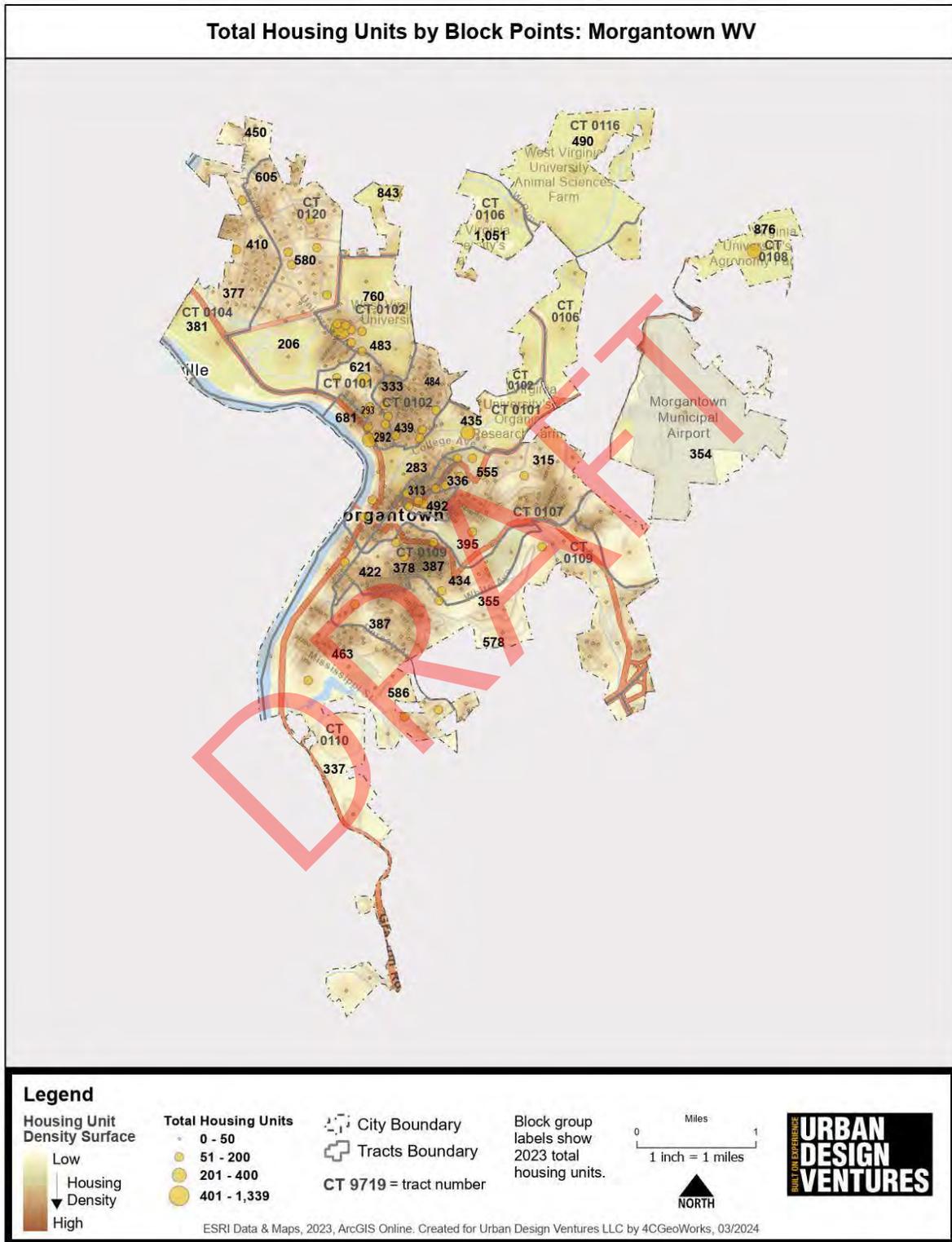
### E. Housing Profile:

According to the 2018-2022 American Community Survey 5-year estimates, there are 13,985 housing units in the City of Morgantown, of which 12,035 (86.05%) are occupied. This leaves a vacancy rate of 13.94% in Morgantown. Most of the vacant units are located in the center of the City.

The following maps illustrate the number of Total Housing Units per Block Point and the percentage of Vacant Housing Units by Block Group in the City of Morgantown.

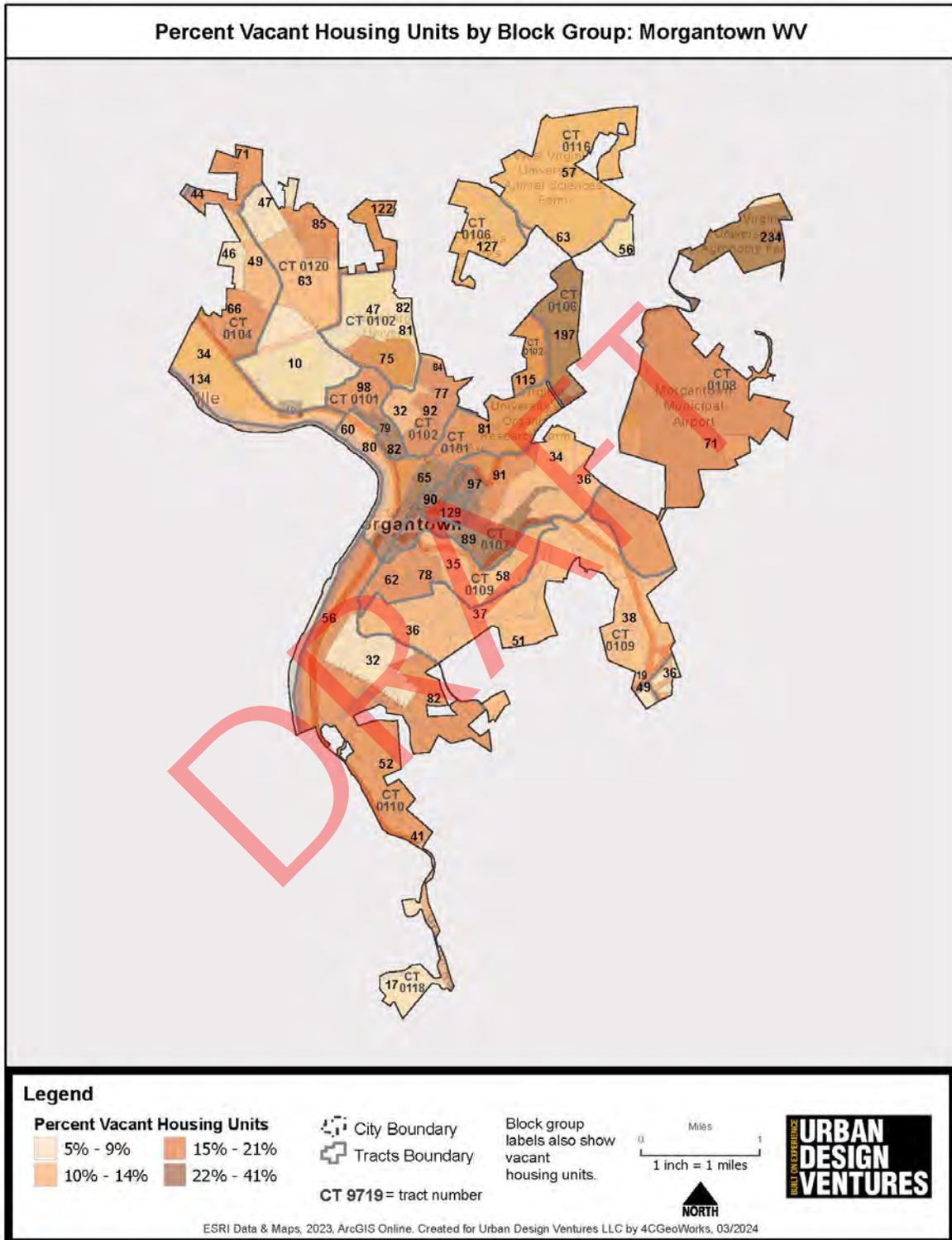


### Total Housing Units in the City of Morgantown





### Percent Vacant Housing Units in the City of Morgantown





Based on the 2018-2022 American Community Survey Data, the City of Morgantown’s housing stock is considered older, since over a quarter of it (25.56%) was constructed prior to 1939 and another 22.16% was constructed between 1940 and 1959. Therefore, close to half of the City’s housing stock (48.17%) was built prior to 1960. It is estimated that the City of Morgantown has seen tremendous new construction of housing to meet the demands of the City’s increasing population. Since the year 2000, the City has built 17.54% of their housing stock.

**Chart II-10** illustrates the year that housing structures were built in the City of Morgantown based on the 2018-2022 ACS.

**Chart II-10 – Year Structure Built in the City of Morgantown, WV**



Source: 2018-2022 American Community Survey

According to US Census, there were fourteen (14) residential building permits issued in 2023 for Monongalia County. Since 2020 only 42 new homes have been constructed in the Morgantown area, this has is a drastic decline from the previous period of 2010-19 when 1216 new homes were constructed. The worldwide pandemic of COVID-19 is partially to blame for the lack of new construction.



**Table II-9** outlines the number of new units for which building permits were filed annually in Morgantown, WV. The City of Morgantown constructed the most number (6) of new units in 2023. Since 2010, there has been a steady number of new units. Authorized, although the rate has been slowed after the year 2020 and the COVID-19 Pandemic. Since 2020, all of the new construction has been for single-family units.

**Table II-9 – Units Authorized by Building Permits  
Morgantown, WV**

Year	Single Family	Multi Family	5+ Units	Total
2003	18	60	52	78
2004	19	90	85	109
2005	22	66	52	88
2006	32	6	0	38
2007	24	70	70	94
2008	24	215	212	239
2009	28	12	12	40
2010	16	275	273	291
2011	33	26	23	59
2012	21	96	96	117
2013	20	105	105	125
2014	11	46	46	57
2015	19	142	137	161
2016	11	2	0	13
2017	11	52	52	63
2018	10	0	0	10
2019	10	14	14	24
2020	12	0	0	12
2021	3	0	0	3
2022	1	0	0	1
2023	6	0	0	6
2024	3	0	0	3

Source: <http://socds.huduser.org/permits/summary.odb>

Since 2003 there have been 1,631 SOCDs authorized building permits according to the Department of Housing and Urban Development. The three largest years for building permit activity have been 2008, 2010 and 2015. In those years alone 691 building permits were authorized, 632 of those permits were for multifamily homes. Since 2020 the number of authorized permits has declined, only accounting for 25 permits in the past 4 years.



The number of variances granted to the City of Morgantown’s Zoning Ordinance during the 2023 Calendar year was 17.

In 2022, the City’s housing stock primarily consisted of single-family detached (45.60) and duplexes (9.60%). In 2022, multi-family units in the City of Morgantown consisted of two units (9.60%), three to four units (12.20%), five to nine units (7.90%), ten to nineteen units (5.20%) and twenty units or more (15.10%). Mobile homes made up 1.80% of the housing stock. The median value of owner-occupied homes in the City of Morgantown in 2022 was \$231,100 compared to \$242,100 for Monongalia County and \$145,800 for the State of West Virginia. **Chart II-11** shows the increase single-family detached homes over the last decade.

**Chart II-11 – Housing Stock in the City of Morgantown, WV**



Source: 2013-2017 & 2018-2022 American Community Survey



**F. Financing:**

**Owner Costs**

The median mortgage expense in the City of Morgantown for 2000 was \$738, compared to \$1,270 in 2017 and \$1,344 in 2022. **Table II-10** illustrates mortgage status and selected monthly owner costs. Monthly owner costs doubled while median income during the same time period only increased 29.7%.

Approximately fifty-nine percent (59.5%) of houses in Morgantown had a mortgage in 2000, compared to 57.41% in 2017 and 56.5% in 2022. This is most likely because the owners have lived in their homes long enough to have paid off their mortgage, although there was a decrease in owner-occupied housing units from 49.8% in 2000 to 43.10% in 2022.

**Table II-10 – Mortgage Status and Selected Monthly Owner Costs**

Monthly Owner Cost	2000 U.S. Census		2013-2017 American Community Survey		2018-2022 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	2,604	58.63%	2,509	57.41%	3,031	56.5%
Less than \$500	10	0.38%	0	0.00%	44	1.45%
\$500 to \$999	65	2.50%	0	0.00%	842	27.78%
\$500 to \$799	520	19.97%	89	3.50%	0	0.00%
\$800 to \$799	771	29.61%	242	9.60%	0	0.00%
\$800 to \$999	483	18.55%	399	15.90%	0	0.00%
\$1,000 to \$1,499	499	19.16%	859	34.20%	1,073	35.40%
\$1,500 to \$1,999	129	4.95%	629	25.10%	636	20.98%
\$2,000 to \$2,499	66	2.53%	152	6.10%	229	7.55%
\$2,500 to \$2,999	32	1.23%	91	3.60%	78	2.57%
\$3,000 or more	29	1.11%	48	1.90%	129	4.25%
Median	\$795	(X)	\$1,270	(X)	\$1,344	(X)



Houses without a mortgage	1,837	41.36%	1,861	42.59%	2,157	43.50%
Median	\$232	(X)	\$1,270	(X)	\$437	(X)

Source: 2000 U.S. Census ,2013-2017 & 2018-2022 American Community Survey

Monthly housing costs of 15.4% of owner-occupied households with a mortgage exceeded 30% of their monthly income, indicating a decently high percentage of owners whose housing is not considered affordable. This is compared to **Table II-11** illustrating housing costs for owner-households. Between the 2010 census count and the 2018-2022 estimate, there is an overall trend of increased monthly housing costs.

**Table II-12 – Selected Monthly Owner Costs as a Percentage of Household Income**

Owner Costs as a % of Income	2000 U.S. Census		2013-2017 ACS		2018-2022 ACS	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	2,345	58.86%	2,509	57.41%	3,031	58.4%
Less than 20 percent	1151	28.89%	1478	33.82%	2,105	40.57%
20 to 24.9 percent	356	8.94%	434	9.93%	219	4.22%
25 to 29.9 percent	308	7.73%	220	5.03%	240	4.62%
30 to 34.9 percent	111	2.79%	72	1.65%	171	3.29%
35 percent or more	406	10.19%	305	6.98%	296	5.70%
Not computed	13	0.33%	0	0.00%	0	0
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	1,639	41.14%	1,861	42.59%	2,140	41.24%
Less than 20 percent	1,394	34.99%	1,495	34.21%	1,813	34.94%



20 to 24.9 percent	80	2.01%	85	1.95%	37	0.71%
25 to 29.9 percent	19	0.48%	84	1.92%	146	2.81%
30 to 34.9 percent	28	0.70%	10	0.23%	29	0.55%
35 percent or more	100	2.51%	124	2.84%	115	2.21%
Not computed	18	0.45%	63	1.44%	17	0.32%

Source: 2000 U.S. Census 2013-2017 & 2018-2022 American Community Survey

According to realtor.com, the median listing price of homes in Morgantown is \$333,000, with a median list price per square foot of \$165. The median listing price for Monongalia County is \$325,000 with a median list price per square foot of \$162. The median sold home price is \$261,000 for both the City of Morgantown and Monongalia County.

On average homes in the City of Morgantown sell for 98.52% of their sale price or 1.42% below asking price. Houses also have a median number of days on the market of 36 days. Realtor classifies the City of Morgantown as a slight buyers' market.

The median value of owner-occupied homes in the City of Morgantown in 2022 was \$231,100 compared to \$242,100 for Monongalia County. Based on the two sources above, homes in the City of Morgantown and Monongalia County are being sold for more than their value.

### **Foreclosures**

According to RealtyTrac, the City of Morgantown has 4 homes in foreclosure. Foreclosure properties are not a wide spread occurrence in the City of Morgantown. In Monongalia County the total number of houses undergoing or at foreclosure is 7.



### Renter Costs

The median monthly rent in 2000 was \$501, compared to \$729 in 2012, \$1,325 in 2017 and \$1,474 in 2022. **Table II-13** illustrates rental rates within the City at the time of the 2017 ACS and 2022 ACS.

**Table II-13 – Gross Monthly Rent**

Rental Rates	2013-2017 American Community Survey		2018-2022 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$500	552	4.34%	150	1.03%
\$500 to \$999	4,045	31.86%	2,613	17.98%
\$1,000 to \$1,499	2,854	22.48%	4,779	32.89%
\$1,500 to \$1,999	3,195	25.16%	3,229	22.22%
\$2,000 to \$2,499	773	6.08%	1,872	12.88%
\$2,500 to \$2,999	301	2.37%	837	5.76%
\$3,000 or more	975	7.68%	1,046	7.2%
Median	\$1,235	(X)	\$1,474	(X)

Source: 2013-2017 & 2018-2022 American Community Survey

The monthly housing costs for 37.9% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating an even higher percentage of renters whose housing is not considered affordable. In 2022 that amount increased to 66.7%. In comparison, that is an increase from 2012, at 63.2%, which is 28% from 2000. **Table II-14** illustrates the housing cost for renter-households



**Table II-14 – Gross Rent as a Percentage of Household Income (1999)**

Rental Cost as a % of Income	2008-2012 American Community Survey		2018-2022 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	316	9.98%	540	8.5%
15 to 19 percent	290	9.16%	511	8.1%
20 to 24 percent	243	7.68%	598	9.4%
25 to 29 percent	315	9.95%	462	7.3%
30 to 34 percent	471	14.88%	427	6.7%
35 percent or more	1,531	48.36%	3,809	60%
Not computed	210	6.63%	500	7.87%

Source: 2008-2012 & 2018-2022 American Community Survey

Maps to further illustrate the number of housing units and the percentage that are owner and renter occupied in the City of Morgantown can be found in Section L.

The 2024 Fair Market Rents for the Morgantown, WV HUD Metro FMR Area are shown in **Table II-15** below.

**Table II-15 – Final FY 2024 FMRs by Unit Bedrooms**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
<b>Final FY 2024 FMR</b>	\$857	\$862	\$1,078	\$1,346	\$1,829

Source: www.hud.gov



**G. Household Types:**

Based on a comparison between the 2010 and 2022 population, the City of Morgantown had a 3.93% increase in population. The population increase resulted in 2,635 more occupied housing units. From 2010 and 2022, the number of single person households has increased (27.3% in 2010 and 37.9% in 2022), while the amount of 3 and 4 person households have decreased (34% in 2010 and 25.5% in 2022). This indicates that smaller-sized younger families and singles are moving into the area. Furthermore, the median income of the area increased by 61.21% indicating a higher percentage of above income persons have moved into the area.

**Table II-16 – Changes Between 2010 & 2022**

Demographics	Base Year: 2010	Most Recent Year: 2022	% Change
Population	29,076	30,220	3.93%
Households	9,400	12,035	28.03%
Median Income	\$25,495	\$41,103	61.21%

Data Source: 2006-2010 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

**Table II-17 – Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,395	1,325	1,600	775	3,755
Small Family Households *	415	385	505	265	1,730
Large Family Households *	30	10	15	40	95
Household contains at least one person 62-74 years of age	354	225	325	145	970
Household contains at least one person age 75 or older	130	70	135	45	330
Households with one or more children 6 years old or younger *	164	99	245	115	235

Data Source: 2016-2020 CHAS

\* the highest income category for these family types is >80% HAMFI

**Table II-18 – 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	45	0	0	0	45	0	0	0	0	0



	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
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	0	15	15	85	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	0	0	0	90	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	2,195	135	60	0	2,390	75	35	0	0	110
Housing cost burden greater than 30% of income (and none of the above problems)	260	455	50	10	775	60	85	95	0	240
Zero/negative Income (and none of the above problems)	285	0	0	0	285	45	0	0	0	45

Data Source: 2016-2020 CHAS

**Table II-19 – 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	2,385	135	75	15	2,610	75	35	0	0	110
Having none of four housing problems	750	705	740	400	2,595	180	450	785	360	1,775



	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
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source: 2016-2020 CHAS

**Table II-20 – Cost Overburdened Greater Than 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	270	135	45	450	30	0	65	95
Large Related	25	0	0	25	4	0	4	8
Elderly	275	25	0	300	64	80	0	115
Other	1,980	435	64	2,479	35	80	0	115
Total need by income	2,550	595	109	3,254	133	114	93	340

Data Source: 2016-2020 CHAS

**Table II-21 – Cost Overburdened 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	0	0	35	35	15	0	0	15
Large Related	0	0	0	0	0	0	0	0
Elderly	195	15	0	210	25	4	0	29
Other	0	1,795	90	1,885	35	0	0	35
Total need by income	195	1,810	125	2,130	75	4	0	79

Data Source: 2016-2020 CHAS

**Table II-22 – Overcrowding Conditions**

	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	115	0	15	0	130	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0



	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
Other, non-family households	60	0	0	15	75	0	0	0	0	0
Total need by income	174	0	15	15	205	0	0	0	0	0

Data Source: 2016-2020 CHAS

According to the 2018-2022 American Community Survey (ACS), there were 12,035 households in 2022 in the City of Morgantown. Based on this number of households, 4,561 (37.9%) of all households were single person households living alone. Single person households aged 65 and over comprised 388 households or (8.5%) of all single person households. According to the ACS estimates, 8.5% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and special needs will be necessary for this portion of the City’s population. The City will need to assist in obtaining funding and working with housing services and elderly support agencies to provide programs, activities, and accommodations for its elderly population.

**Disabled Population** – According to the 2022 ACS, 9.53% of Morgantown residents over the age of 5 reported having a disability. For all residents, the most common disability was cognitive difficulty (4.6%). As residents age, the higher the chance a disability emerges and the higher the population within the city is afflicted with a disability. Persons with disabilities are often at a disadvantage economically and can lead to a higher rate of low-to moderate-incomes. Disabilities include, among others, hearing impairment, vision impairment, cognitive difficulty, ambulatory difficulty, self-care difficulty, independent living difficulty. The breakdown of the types of disability is as follows: hearing difficulty = 14.65%; vision difficulty = 7.98%; cognitive difficulty = 25.52%; ambulatory difficulty = 20.69%; self-care difficulty = 14.43%; and independent living difficulty = 16.70%.

**Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** – based on the local crime statistics and social service agency responses to interviews and surveys, it is estimated that approximately 125 single family households and family households that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance.

The largest housing problem in the City of Morgantown is housing affordability. According to the 2018-2022 ACS data, 60% of all renter households are cost overburdened by 35% or more, and 5.4% of all owner households are cost overburdened by 35% or more. The cost of housing has increased steadily in the Morgantown Area due to its close proximity to the University of West Virginia . There is a strong demand for housing in the Morgantown Area.

In consultations, interviews and surveys, the lack of affordable accessible housing for the disabled is an unmet housing need and problem. Most of the affordable housing units are located in the Central portion of the City close to the Central Business District. This is the oldest area of the City. Since this is the oldest housing and is multi-stories in height, it is not easily converted to meet the needs of the physically disabled.



The elderly and disabled populations are the most affected by the high cost of housing in the City of Morgantown. The elderly and disabled are on fixed or limited incomes. The lack of affordable housing that is decent, safe, and sound forces them into below code standards housing.

The other large group affected by the lack of affordable housing is the homeless and persons who are at risk of becoming homeless, including persons who are victims of domestic violence.

The Monongalia-Jefferson-Morgan Continuum of Care (CoC) has joined the State of West Virginia Continuum of Care. The State now has three (3) geographically Continuum of Care areas. The WVCoC incorporates local CoC planning efforts for the regional homeless initiatives throughout the State.

The City of Morgantown does not receive an ESG entitlement for the local shelter activities from the State of WV. Funds are provided to Community Networks, Inc. (HOPE Living/Learning Center) and Telamon, Inc. (STEPS Transitional Housing and Reliable Permanent Housing).

Specific needs of the extremely low-income who are housed but are at imminent risk of becoming unsheltered or living in shelters are: food, clothing, transportation, and job training. The local social service agencies provide food and clothing through food pantries, food kitchens and thrift stores. Transportation and job training are limited, and funds are needed to address those needs.

The local organizations maintain records in the HMIS system and continue to monitor and track assisted households. The HMIS reports indicate that only a small percentage of assisted clients return to homelessness after twelve (12) months of service.

The high cost of decent, safe, and sanitary housing in the City creates instability of housing for the lower income families in the area. Many families are living from paycheck to paycheck and are paying over 35% of their income for housing.

Another housing characteristic is the lack of housing supportive services. For example, predatory lending practices, purchasing a house on a "land contract," and lack of knowledge and training on how to maintain a house.

## **H. Cost Overburden:**

The greatest housing problem facing the City of Morgantown, WV is the lack of affordable housing and the fact that many of the City's lower income households are paying more than 30% of their total household income on the monthly cost for housing. The following information was noted: 980 White households were cost overburdened by 30% to 50%, and 1,994 White households were cost overburdened by greater than 50%; 10 Black/African American households were cost overburdened by 30% to 50%, and 90 Black/African



American households were cost overburdened by greater than 50%; and lastly, 45 Hispanic households were cost overburdened by 30% to 50%, and 10 Hispanic households were cost overburdened by greater than 50%.

**Table II-22 – Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,039	1,120	2,359	545
White	5,440	980	1,994	495
Black / African American	240	10	90	30
Asian	165	45	145	0
American Indian, Alaska Native	15	0	0	0
Pacific Islander	0	0	0	0
Hispanic	120	45	10	10

Data Source: 2016-2020 CHAS

A total of 3,476 White households were considered cost overburdened by 30% and greater. There were 100 Black/African American households of the total Black/African American households in the City were cost overburdened by 30% and greater. In addition, there were 55 Hispanic households and 190 Asian households that were cost overburdened by 30% and greater.

### **I. Housing Problems:**

A household is considered to have a housing problem: if it is cost burdened by more than 30% of total household income; is experiencing overcrowding; or has incomplete kitchen; or plumbing facilities.

During the planning process for the preparation of the City of Morgantown’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine the needs of any racial/ethnic groups in comparison to the overall need in the City. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The City’s Black/African American Population is 1,257 persons; its Asian Population is 938 persons; and its Hispanic Population is 965 persons.



The following tables illustrate the disproportionate needs in the City of Morgantown:

**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	2,210	139	485
White	1,875	115	445
Black / African American	75	15	20
Asian	125	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	4	10

Data Source: 2016-2020 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	759	445	0
White	629	360	0
Black / African American	35	25	0
Asian	65	50	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	15	0	0

Data Source: 2016-2020 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	485	960	0
White	430	845	0
Black / African American	0	50	0
Asian	0	24	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	20	0

Data Source: 2016-2020 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	100	520	0
White	100	500	0
Black / African American	0	0	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2016-2020 CHAS

The racial composition of the City of Morgantown, according to the 2018-2022 American Community Survey 5 Year estimates, was 86.61% White; 4.15% African American; 3.1% Asian; 1.33% Other races; and 4.77% two or more races. The Hispanic or Latino population was 3.19%. There were several disproportionately impacted groups in terms of severe housing problems: in the 0% to 30% AMI Group – Black/African Americans, Asian, and Hispanic.



**J. Disproportionately Greater Need: Severe Housing Problems:**

A household is considered to have a housing problem if it is cost burdened by more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden over 50%.

In order for the City of Morgantown to determine its goals and strategies, to alleviate disproportionate need, it must determine the extent to which any racial/ethnic group has a greater need in comparison to the City’s overall population need. Data detailing information by racial group and Hispanic origin has been compiled from the CHAS data and the 2018-2022 ACS. Disproportionate need is defined as a group having at least 10 percentage points higher than the percentage of persons in that group as a whole. The following tables illustrate the disproportionate needs of the City of Morgantown.

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

Severe 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	2,065	289	485
White	1,740	255	445
Black / African American	75	15	20
Asian	115	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	4	10

Data Source: 2016-2020 CHAS



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

Severe 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	339	865	0
White	274	720	0
Black / African American	35	25	0
Asian	30	85	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Data Source: 2016-2020 CHAS

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

Severe 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	50	1,400	0
White	50	1,225	0
Black / African American	0	50	0
Asian	0	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	50	0

Data Source: 2016-2020 CHAS



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

Severe 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	40	575	0
White	40	560	0
Black / African American	0	0	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2016-2020 CHAS

Based on the above tables, the following disproportionate needs were identified as: 0% - 30% AMI – White, Black/African Americans, Asian and Hispanic; and 30% - 50% AMI – White, Black/African American, and Asian.

**K. Disabled Households:**

**Table II-32** includes the 2018-2022 ACS Data that shows the number of disabled individuals in the City of Morgantown. The total city population over the age of 5 is 29,114 and the disabled population is 2,775 or 9.53%. This is an indicator of the need for housing for the disabled which are mainly low- and moderate-income, and do not have housing resources that are accessible and/or affordable.

**Table II-32 – Disability Status for Morgantown, WV**

Disability Status of the Civilian Non-Institutional Population	Total Population	Population with a Disability	Percent with a Disability
Total	30,157	2,775	9.2%
Population under 5 years	1,043	-	
With a hearing difficulty	(X)	0	
With a vision difficulty	(X)	0	
Population 5 to 17 years	2,007	-	
With a hearing difficulty	(X)	0	
With a vision difficulty	(X)	10	0.5%
With a cognitive difficulty	(X)	?	



With an ambulatory difficulty	(X)	?	
With a self-care difficulty	(X)	?	
<b>Population 18 to 64 years</b>			
Population 18 to 64 years	24,281	-	
With a hearing difficulty	(X)	281	1.2%
With a vision difficulty	(X)	287	1.20%
With a cognitive difficulty	(X)	910	3.7%
With an ambulatory difficulty	(X)	668	2.8%
With a self-care difficulty	(X)	115	0.5%
With an independent living difficulty	(X)	376	1.5%
<b>Population 65 years and over</b>			
Population 65 years and over	2,826		
With a hearing difficulty	(X)	453	16.0%
With a vision difficulty	(X)	113	4.0%
With a cognitive difficulty	(X)	369	13.1%
With an ambulatory difficulty	(X)	608	21.5%
With a self-care difficulty	(X)	254	9.0%
With an independent living difficulty	(X)	461	16.3%
<b>SEX</b>			
Male	16,253	1,432	8.8%
Female	13,904	1,343	9.7%
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>			
<b>One Race</b>			
White alone	26,122	2,555	9.8%
Black or African American alone	1,247	150	12.0%
American Indian and Alaska Native alone	5	1	20.0%
Asian alone	938	50	5.3%
Native Hawaiian and Other Pacific Islander alone	1	0	0.0%
Some other race alone	402	0	0.0%
Two or more races	1,442	19	1.3%
<b>White alone, not Hispanic or Latino</b>			
White alone, not Hispanic or Latino	25,640	2,524	9.8%
Hispanic or Latino (of any race)	965	38	3.9%

Source: 2018-2022 American Community Survey



Of the population age 65 and older, 16% have a disability, with women having a higher rate of disabilities than men (9.7% and 8.8% respectively).

The disparities between individuals who “are” and who “are not” disabled can also be seen in the employment statistics. Just under half (41%%) of disabled persons ages 18 to 64 years old in the labor force are employed, whereas 57.9% of non-disabled persons ages 18 to 64 in the labor force are employed.

DRAFT



### III. Review/Update to Original Plan

The previous “Analysis of Impediments to Fair Housing Choice” was prepared in June 2019. The following narrative restate each identified impediment within that document and summarize the progress made on each.

#### A. Summary of Impediments – June 2019:

**IMPEDIMENT No. 1:** There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

**GOAL** – The public in general and local officials will become knowledgeable and aware of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

**STRATEGIES** – In order to meet this goal, the following activities and strategies should be undertaken:

- 1-A: Continue to promote Fair Housing awareness through the media, seminars, and training to provide educational opportunities for all persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
- 1-B: Continue to make available and distribute literature and informational material concerning fair housing issues, an individual’s housing rights, and landlord’s responsibilities to affirmatively further fair housing.
- 1-C: Educate and promote that all residents have a right to live outside impacted areas.

**2019 Accomplishments:** The City of Morgantown during this CAPER period held its 4th annual Morgantown Housing Fair on July 13, 2019, between 11:00 AM and 2:00 PM at the Morgantown Mall located at 9500 Mall Road, Morgantown, West Virginia. The objective of this event was to match low- and moderate-income home seekers with lenders, realtors, property managers, and housing programs. The target audience was families and individuals seeking accessible and/or affordable housing for both rent and purchase. This event served as a critical education initiative addressing fair housing, housing advocacy programs, and housing opportunity programs. The event was sponsored by the City of Morgantown Housing Authority and Community Housing Action Partnership (CHAP).

**2020 Accomplishments:** The City of Morgantown during this CAPER period did not hold its annual Morgantown Housing Fair because of Covid-19.

**2021 Accomplishments:** The City of Morgantown during this CAPER period, did not hold its annual Morgantown Housing Fair because of Covid-19. During this CAPER period, the Fairmont-Morgantown Housing Authority received a grant to provide Fair Housing Education and Outreach services to the community which began on November 1, 2021.



**2022 Accomplishments:** The City of Morgantown during this CAPER period, did not hold its annual Morgantown Housing Fair because of Covid-19. During this CAPER period, the Fairmont-Morgantown Housing Authority continued to Provide Fair Housing Education and Outreach services to the community through a grant from HUD’s Office of Fair Housing.

**IMPEDIMENT No. 2:** The City of Morgantown has the greatest supply of rental housing in the region. However, the monthly cost of rent for apartments has steadily increased to the point that over 56.7% of all renter households in Morgantown with incomes less than 50% of the median income are considered cost overburdened.

**GOAL –** The supply of affordable rental housing that is decent, safe, and sound will meet the needs of lower income households throughout the City of Morgantown and the surrounding region, especially for households whose income is less than 50% of the median income, through new construction and in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income buildings.

**STRATEGIES –** In order to meet this goal, the following activities and strategies should be undertaken:

- 2-A: Support and encourage both private developers and non-profit housing providers to develop and construct new affordable mixed income rental housing that would be located throughout the City of Morgantown and Monongalia County.
- 2-B: Support and encourage the rehabilitation of existing housing units in the City to create decent, safe, and sound rental housing that is affordable to lower income households.
- 2-C: Encourage the development of community living arrangements, transitional housing, and permanent housing for the disabled, outside impacted areas in the City of Morgantown, and deconcentrate housing for the disabled by working to provide satellite services and transportation for the disabled so they can reside anywhere in the Monongalia County Area.

**2019, 2020, 2021, 2022 Accomplishments:** No actions were undertaken during the past four CAPER periods to address Impediment 2. The City did not construct nor assist with funding any new affordable rental housing units during the past four CAPER periods.

**IMPEDIMENT No. 3:** The median value and cost to purchase and maintain a single-family home in Morgantown that is decent, safe, and sound, has increased significantly to over \$159,500, which limits the choice of housing for lower income households.

**GOAL –** For-sale single family homes for lower income households will be developed through new construction, in-fill housing, and rehabilitation of vacant houses, outside areas of low-income concentration.

**STRATEGIES –** In order to meet this goal, the following activities and strategies should be undertaken:



- 3-A: Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale.
- 3-B: Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound
- 3-C: Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.
- 3-D: Continue to support and provide funds for down payment assistance to lower-income households to become homeowners.

**2019 Accomplishments:** The City did not develop any new affordable housing, nor did they assist with funding any new affordable housing during this CAPER period. The City did fund the Fairmont-Morgantown Housing Authority with CDBG funds to operate the Fairmont-Morgantown Housing Authority's Home Rehabilitation and Down Payment Programs. The City in collaboration with the Fairmont-Morgantown Housing Authority assisted the following during this CAPER period:

- 477 households were assisted through the Pre-Purchase Counseling
- 65 households were assisted through Foreclosure Prevention and Loss Mitigation Counseling
- 11 households were assisted through Post Purchase Non-Delinquency Counseling
- 14 households were assisted through the Post Purchase classes
- The Fairmont-Morgantown Housing Authority with none CDBG funds assisted 222 households through the first-time homebuyer assistance program.

**2020 Accomplishments:** The City did not develop any new affordable housing, nor did they assist with funding any new affordable housing during this CAPER period. The City did fund the Fairmont-Morgantown Housing Authority with CDBG funds to operate the Fairmont-Morgantown Housing Authority's Home Rehabilitation and Down Payment Programs. The City in collaboration with the Fairmont-Morgantown Housing Authority assisted the following during this CAPER period:

- 311 households were assisted through the Pre-Purchase Counseling
- 29 households were assisted through Foreclosure Prevention and Loss Mitigation Counseling
- 5 households were assisted through Post Purchase Non-Delinquency Counseling
- The Fairmont-Morgantown Housing Authority without CDBG funds assisted 21 households through the first-time homebuyer assistance program. Of the 21 households, 10 were extremely low income, 5 were low income, and 6 were moderate income.

**2021 Accomplishments:** The City did not develop any new affordable housing, nor did they assist with funding any new affordable housing during this CAPER period. The City did fund the Fairmont-Morgantown Housing Authority with CDBG funds to operate the Fairmont-



Morgantown Housing Authority's Home Rehabilitation and Down Payment Programs. The City in collaboration with the Fairmont-Morgantown Housing Authority assisted the following during this CAPER period:

- 45 households were assisted through the Pre-Purchase Counseling
- 4 households were assisted through Foreclosure Prevention and Loss Mitigation Counseling
- 3 households were assisted through Post Purchase Non-Delinquency Counseling
- 9 households were assisted through the Post Purchase classes
- The Fairmont-Morgantown Housing Authority without CDBG funds assisted 101 households through the first-time homebuyer assistance program.

**2022 Accomplishments:** The City did not develop any new affordable housing, nor did they assist with funding any new affordable housing during this CAPER period. The City did fund the Fairmont-Morgantown Housing Authority with CDBG funds to operate the Fairmont-Morgantown Housing Authority's Home Rehabilitation and Down Payment Programs. The City in collaboration with the Fairmont-Morgantown Housing Authority assisted the following during this CAPER period:

- 121 households were assisted through the Pre-Purchase Counseling
- 32 households were assisted through Foreclosure Prevention and Loss Mitigation Counseling
- 3 households were assisted through Post Purchase Non-Delinquency Counseling
- 5 households were assisted through the Post Purchase classes
- The Fairmont-Morgantown Housing Authority without CDBG funds assisted 100 households through the first-time homebuyer assistance program.

**IMPEDIMENT No. 4:** As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Morgantown, since 44.6% of the City's housing units were built over 50 years ago and do not have accessibility features, and 15.1% of the City's population is classified as disabled.

**GOAL** – Increase awareness of tenant rights, landlord responsibilities, and work to eliminate any discriminatory practices in the sale of houses through education, advocacy, monitoring, and enforcement to provide fair housing options to all individuals and families.

**STRATEGIES** – In order to meet this goal, the following activities and strategies should be undertaken:

- 4-A: 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 who are disabled.



- 4-B: Promote programs to assist elderly and disabled homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.

**2019, 2020, 2021, 2022 Accomplishments:** No actions were undertaken during the past four CAPER periods to address Impediment 4. The City did not construct nor assist with funding any new accessible housing units during the past four CAPER periods. However, the City administers and enforces the International Code Council (ICC) of Building Codes (2018), as adopted by the State of West Virginia. ICC is considered a “safe harbor” code. Accordingly, through the building permit application, plans review, permit approvals, inspections, and certificates of occupancy, private development of housing is required to meet ICC standards.

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## IV. Impediments to Fair Housing 2023

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 Morgantown was undertaken.

### A. Fair Housing Complaints:

#### 1. Human Rights Commission of the City of Morgantown

Morgantown City Council first established a Human Rights Commission in 2001. The work of the Commission was redirected and reactivated in 2012 following National League of Cities designation of Morgantown as an "Inclusive City" in 2006 and collaborative work of an Inclusive City Committee thereafter

**Human Rights Commission of  
Morgantown**  
Morgantown, WV 26505  
(304) 225-3582 (Voice)  
(304) 558-2976 (TDD)

The purpose of the Human Rights Commission is to provide leadership for addressing community interaction and fairness concerns. It works to ensure that the City is not only providing services but maintaining ways in which a community can live together inclusively, functionally, and justly despite differences, complexities, and conflicts. The Commission focuses on stewardship and service, but also on the quality of community life and the protection of the community from preventable unfair damage to the lives of individual citizens and families.

Appointments of to the Commission are made by the City Council, and all must be residents of the City. All seats are non-ward specific. Upon formation in October 2012, terms are to be staggered: 4 shall serve two-year terms, 3 shall serve one-year terms in the first year.

#### 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.

**West Virginia  
Human Rights Commission**  
1321 Plaza East, Room 108A  
Charleston, WV 15301  
(304) 558-2616 (Voice)  
(304) 558-2976 (TDD)

The mission statements of the WVHRC is as follows: The West Virginia Human 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 regularly throughout the state 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 and 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 Commissioners of the West Virginia Human Rights Commission in the past have voted unanimously to adopt a Resolution of the Commission to Prohibit Discrimination based on Sexual Orientation. However, to date, a bill in the West Virginia State Senate to adopt sexual orientation as a protected class under the Employment and Housing Nondiscrimination Act has not been adopted.

The WVHRC publishes 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. Since 2010, housing related complaints accounted for 10.6% of the total amount. Overall, the housing related complaints, and overall discrimination complaints, have decreased from 2010 to 2014 in West Virginia.

**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
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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
<b>TOTALS</b>	<b>453</b>	<b>375</b>		<b>292</b>	<b>426</b>	<b>347</b>	<b>1,546</b>

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

### 3. Fair Housing & Equal Opportunity (HUD)

The U.S. Department of Housing and Urban Development’s (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. Twenty-Three (23) fair housing complaints originated within the City of Morgantown over the five (5) year period between January 1, 2019, and April 16, 2024, and another twenty-two (22) fair housing complaints originating within Monongalia County over the same period.

**Philadelphia HUD Field Office**  
The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3380  
(215) 861-7620 (Voice)

The complaints received for the City of Morgantown are shown in **Table IV-2** below to illustrate the most common basis for complaints over the five-year span from January 1, 2019, through April 16, 2024. Disability was the most common basis for complaints at 57.69% between January 1, 2019, through April 16, 2024, and race was the second most common cause for complaints at 15.38%. It is important to note that some complaints had a multiple basis.

**Table IV-2 – Basis for Complaint by Percent**

Basis	Number	Percentage
% Race	4	15.38%
% Disability	15	57.69%
% National Origin	1	3.84%
% Familial Status	1	3.84%
% Sex	1	3.84%
% Retaliation	3	11.53%



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% Religion	1	3.84%
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For the last full reporting period of January 1, 2023, through December 31, 2023, there were six (6) Fair Housing Complaints received by HUD-FHEO for the City of Morgantown. 16 (69.56%) of the complaints received between January 1, 2019, through April 16, 2024, were closed.

**Table IV-3** “HUD-FHEO Complaints” summarizes all of the complaints filed with the Office of Fair Housing & Equal Opportunity January 1, 2019, through April 16, 2024 in the City of Morgantown.

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Table IV-3 – HUD-FHEO Ten Year Complaints

Violation City	Violation State and County	Filing Date	Closure Date	Closure Reason	Basis	Issues
Morgantown	West Virginia - Monongalia	10/21/21	12/13/22	No cause discrimination	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Morgantown	West Virginia - Monongalia	3/16/21	07/29/21	Complaint withdrawn by complainant without resolution	Disability	Discrimination in terms / conditions / privileges relating to rental; Failure to permit reasonable modification; Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	10/27/23			Race, Sex, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)
Morgantown	West Virginia - Monongalia	02/01/24			Disability	Discrimination in terms / conditions / privileges relating to rental; Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	02/21/24			Disability	Discrimination in terms / conditions / privileges relating to rental; Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	10/25/19	06/30/20	Conciliation / settlement successful	Familial Status	Discriminatory refusal to rent
Morgantown	West Virginia - Monongalia	08/17/20	11/10/20	No cause determination	Race	Discriminatory refusal to rent and negotiate for rental; Discriminatory terms, conditions, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)



Morgantown	West Virginia - Monongalia	08/17/20	08/30/21	Conciliation / settlement successful	Race, Disability, Retaliation	Discrimination in terms / conditions / privileges or services and facilities; Discrimination in terms/condition/privileges relating to rental
Morgantown	West Virginia - Monongalia	01/15/22	04/12/23	FHAP judicial dismissal	Disability	Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	06/15/22			Disability	Discrimination in terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	10/21/22	03/30/23	Conciliation / settlement successful	Race	Discrimination in terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable
Morgantown	West Virginia - Monongalia	07/24/23	01/30/24	Complaint withdrawn by complainant after resolution	National Origin	Discrimination in terms, conditions, privileges or services and facilities
Morgantown	West Virginia - Monongalia	09/26/23	12/12/13	Complaint withdrawn by complainant after resolution	Disability	Discrimination in terms / conditions / privileges relating to rental; Other discriminatory acts; Other discriminatory indicators
Morgantown	West Virginia - Monongalia	10/11/23	02/27/24	No cause determination	Disability	Discrimination in terms / conditions / privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	09/14/20	09/12/22	Conciliation / settlement successful	Disability	Discrimination in terms / conditions / privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
Morgantown	West Virginia - Monongalia	05/25/21	01/31/22	Conciliation / settlement successful	Disability	Discriminatory terms, conditions, privileges or services and facilities



Morgantown	West Virginia - Monongalia	09/09/21			Disability	Other non-compliance with design and construction requirements; Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	04/02/24			Disability	Discrimination in terms / conditions / privileges relating to rental; Otherwise deny or make housing unavailable
Morgantown	West Virginia – Monroe	09/02/21	05/18/22	Complainant failed to cooperate	Disability	Discriminatory refusal to rent; Discriminatory refusal to negotiate rental
Morgantown	West Virginia - Monongalia	03/14/23	05/03/23	Conciliation / settlement successful	Disability	Discrimination in terms / conditions / privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Morgantown	West Virginia - Monongalia	03/24/21	06/30/22	No cause determination	Disability	Discriminatory refusal to rent
Morgantown	West Virginia - Monongalia	08/21/23	03/28/24	No cause determination	Religion	Discrimination in terms / conditions / privileges relating to rental; Otherwise deny or make housing unavailable

Source: U.S. Dept. of HUD-FHEO, Philadelphia Regional Office



#### 4. Housing and Human Services Agencies

The City of Morgantown 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 were engaged in roundtable discussions or individual meetings:

- Catholic Charities
- Livability
- Muskar Health Right
- Meals on Wheels
- Operation Welcome Home
- Morgantown Area Youth Service Project
- Christian Help
- Monongalia County Child Advocacy Center
- Monongalia Habitat for Humanity
- Fairmont-Morgantown Housing Authority
- WesBanco
- Morgantown Human Rights Commission
- West Virginia Human Rights Commission
- Monongalia County
- Morgantown Monongalia Metropolitan Planning Organization
- West Virginia University
- Presbyterian Child Development Center
- United Way
- Northern West Virginia Center for Independent Living

Each of these agencies provided feedback on housing-related issues in the City of Morgantown. Complete meeting notes can be found in Part VI, Appendix D. The following is a summary of some of the comments that were received during the roundtable discussion:

##### **Housing Needs:**

- Limited supply of affordable housing in the City
- Entry level price range for houses is not available
- Lack of recreational space in the City



- More affordable housing around the City for blue collar worker; Hospital, university etc.
- The city needs to do a better job of enforcing code to mitigate slum and blight throughout Morgantown
- Moderate housing rehab work is difficult, because of the lead-based paint requirements. A lot of houses in the City only need paint or exterior work.
- There are limited housing options for people released from the Monongalia County Jail.
- Homebuyer issues are always the same. Poor credit and a lack of cash inhibit homeownership for many.
- Increased access to quality, safe, accessible housing that is not concentrated in low-income, unsafe neighborhoods is needed.
- The increase in home values and the reduction or elimination of starter-homes in the City is a problem.
- Many single-family, owner-occupied homes are being converted into rental properties, sometimes for multiple families.
- Many affordable rental units are of poor quality, but renters have few alternatives.
- The increasing assessed home values are increasing the cost of homeownership and rental prices, since rental properties are taxed at a higher rate.
- There is an increased number of foreclosures and vacancies
- There is a need in Morgantown for a critical repair program, or an emergency housing rehab program. Home repairs and utility costs often make living in a house costly, even when the homeowner does not have a mortgage.

#### **Community Development:**

- There are not enough playgrounds within walking distance of residential neighborhoods. The City needs pocket parks.
- Transportation is an issue in Morgantown.
- Public transportation is limited, making it difficult and expensive for some low-wage workers to travel to work.
- The State has a vulnerable user plan, pedestrian / cyclists' rights-of-way are in need of an update
- Morgantown is very student centered
- Update to DOH traffic engineering is needed
- City is in need of ADA compliant curb cuts and crossings



- City owned buildings need to be updated for accessibility for persons with disabilities.
- The City is in need of “third spaces” for the residents. Somewhere outside of work and home for the population to interact.

#### **Economic Development:**

- Scale down the size of the business district and housing market is an issue. There are still empty storefronts and a lot of empty upper-level space in the business district.
- Enhanced career preparation and education is important for Morgantown residents and social services agency clients. In addition to college, post-secondary career training needs to be encouraged.
- Job training for disabled individuals is needed.
- There are not a lot of high paying professional jobs in the area.
- The cost of living in Morgantown is high relative to local wages. Many people from Morgantown with jobs cannot afford to live in Morgantown. Housing costs, utilities, cost of living, food, and gas prices are all rising, and wages are staying the same.
- City needs more “tax space”
- There is a large amount of employee turnover within the City. The City needs for businesses to offer reasonable wages and decent benefits.
- Morgantown needs to diversify the economic stimulation within the City
- Waterfront and other development projects need to be finished.
- The “working poor” is a large portion of the population that is underserved, and many do not qualify for assistance.
- Skilled labor is in short supply in Morgantown, and people with computer skills are lacking.
- The city needs higher density residential and commercial areas that allow for easier transportation and opportunities.

#### **Social and Human Services:**

- Emergency and transitional housing is a need in Morgantown. There is rental assistance available at CCAP (the City uses CDBG money to match their emergency rental assistance), but it has limited availability.
- There is a growing Hispanic population in Morgantown. There are no Hispanic organizations in Morgantown for advocacy purposes.
- There are many homeless veterans, and there is a need for transitional housing for veterans.
- The City does not have a shelter where an entire family can remain together.



- There are limited housing options for people released from the Monongalia County Jail.
- Agencies within the city need to do a better job communicating with working in junction with each other.
- Need to have a government or government aided addiction and abuse programs
- The city needs to attract immigrants from both out of county and out of state to bolster a younger population.

#### **Fair Housing:**

- The biggest housing discrimination issues are for those with disabilities or accessibility issues. Race is also a common basis for discrimination, as well as familial status, or families with children. There is discrimination in housing for people with disabilities, and there are accessibility issues in older homes.
- The number of Housing Choice Vouchers remains the same, despite increasing population and need.
- Overcrowding is an issue, as many unrelated individuals are living together under the same roof in order to afford rent and utilities.
- The City needs to continue to educate residents on Fair Housing issues
- The City must continue to advertise Fair Housing opportunities within the city
- Service animals are not fully recognized or accepted by landlords
- The City needs to promote legal help and legal education within the city.
- There is a lack of attention of the Human Rights Commission by the West Virginia State Government.

## **B. Public Sector:**

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through the comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. 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 determine the community's commitment to housing goals and objectives. The local policies therefore determine 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 “Vision” of the Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Morgantown, WV. The following goals and objectives have been identified for the period of FY 2024 through FY 2028:

### **Five Year Objectives:**

#### **Housing Strategy**

HSS-1 – Assist low- and moderate-income households to purchase homes through down payment / closing cost assistance and associated housing counseling.

HSS-2 – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, and accessibility for persons with disabilities.

HSS-3 – Increase the supply of decent, safe, and sanitary accessible housing that is affordable to owners and renters in the City through new construction.

HSS-4 – Promote fair housing choice through education and outreach, and affirmatively further fair housing.01

HSS-5 – Promote fair housing through education and information.

#### **Homeless Strategy – HA**

HOS-1 – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.

HOS-2 – Assist providers in the operation of housing and support services for the homeless and persons at risk of becoming homeless.

#### **Other Special Needs Strategy – SN**

SNS-1 – 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 – 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.

SNS-3 – Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.

#### **Community Development Strategy – CD**



CDS-1 – Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the City.

CDS-2 – Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges, curbs; walkways; water; storm water management; sanitary sewers; handicap accessibility improvements and removal of architectural barriers; etc.

CDS-3 – Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, and general social/welfare public service programs for low- and moderate-income persons and households.

CDS-4 – Improve public safety facilities, equipment, crime prevention, community policing, and ability to respond to emergency situations.

CDS-5 – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.

### **Economic Development Strategy – ED**

EDS-1 – Support and encourage job creation, job retention, and job training opportunities.

EDS-2 – Support business and commercial growth through expansion and new development.

EDS-3 – Plan and promote the development, redevelopment, and revitalization of vacant mixed use, commercial and industrial sites.

EDS-4 – Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, etc.

EDS-5 – 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 & Management Strategy – AM**

AMS-1 – Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, environmental clearance, fair housing, preparation of applications for funding, performance evaluation reports and compliance with all Federal, State, and local laws and regulations.



AMS-2 – Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

**FY 2024 CDBG and HOME Budgets for the City of Morgantown**

Community Development Block Grant Funds		
Number	Activity	Amount
<b>Program Administration:</b>		
CD-24-01	General Administration & Planning	\$ 90,000
<b>Public Services:</b>		
CD-24-02	Morgantown Area Youth Services Project (MAYSP) Intervention Services	\$ 20,966
CD-24-03	Salvation Army	\$ 15,000
CD-24-04	Demolition / Clearance	\$ 100,000
CD-24-05	Acquisition & Development of a Pocket Park	\$ 239,422

**2. Other Funds**

- \$500,000 from the EPA for White Park Project
- \$6,000,000 Congressional Directed Spending
- \$520,000 from the Land Water Conversation Fund
- \$55,000 from the AFG (Assistant to Fire Fighters Grant)
- \$76,250 from the Energy Efficiency Block Grant
- \$750,000 for airport / sidewalks from the mile ground to the terminal
- \$1,750,000 from the Transportation Alternative Program



### 3. Low Income Housing Tax Credits

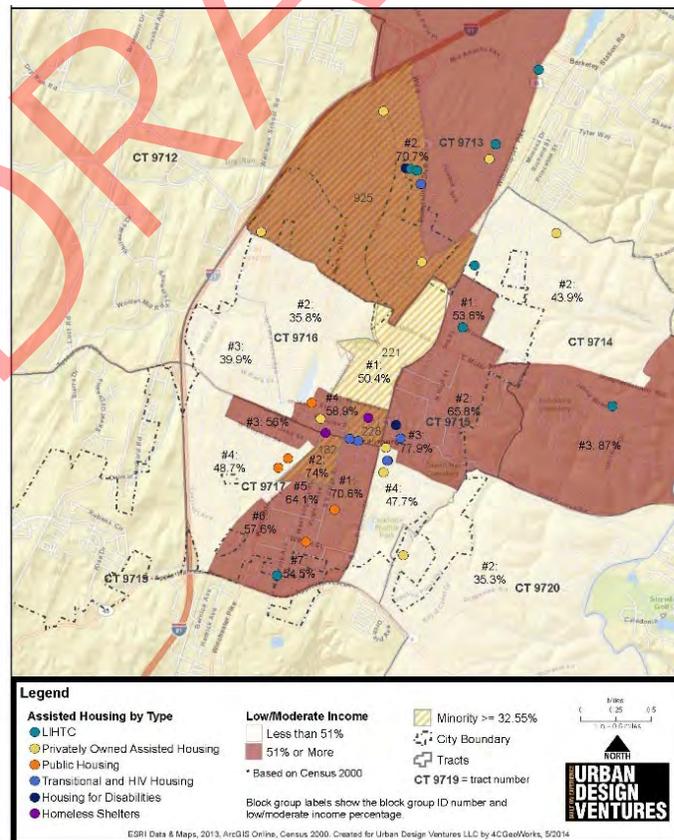
The Low-Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households.

There are currently no known projects, proposed projects, or planned projects in the City of Morgantown that will be using LIHTC funds. The City is supportive of the use of LIHTC projects to provide affordable housing to low-income households, and had eighteen previously developed LIHTC projects, between 1992 and 2023, totaling 1,058 low-income housing units.

The map below illustrates the locations of Multi-family Housing in the City of Morgantown. The previous LIHTC projects are illustrated in purple.

The map below illustrates the types of Assisted Housing in the City of Morgantown.

#### Assisted Housing in the City of Morgantown





The following is a list of LIHTC projects which were built in the City of Morgantown from 1992 through 2023:

**Table IV-3 – LIHTC in the City of Morgantown**

HUD ID Number:	Year Placed in Service	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
WVA1992050	1992	Lindsey Terrace Apartments	11 Advantage Drive	Morgantown	WV	25404	40	40
WVA1992080	1992	Wesley Village	75 Jennings Drive	Morgantown	WV	25404	36	36
WVA1992085	1992	Woodbury Corners	210 Woodbury Avenue	Morgantown	WV	25401	48	48
WVA1995015	1995	High Street	621 North High Street	Morgantown	WV	25404	2	2
WVA1995030	1995	Rumsey Terrace Apartment II	70 Rumsey Terrace	Morgantown	WV	25403	30	30
WVA1997005	1997	Cottages of Morgantown	2607 Eagle School Road	Morgantown	WV	25401	120	120
WVA1997025	1997	Martin's Landing	2101 Martins Landing Circle	Morgantown	WV	25401	164	164
WVA1997030	1997	Morgantown Landing Phase II	2101 Martins Landing Circle	Morgantown	WV	25401	40	40
WVA1998040	1998	Polo Greene Town Homes	10 Worthy Drive	Morgantown	WV	25401	63	63
WVA1998045	1998	Roberts Gardens	281 Roberts Drive	Morgantown	WV	25404	64	64
WVA1998065	1998	Timberleaf Estates	2101 Martins Landing Circle	Morgantown	WV	25401	54	54
WVA1999020	1999	Monongalia Square Apartments	154 Jennings Drive	Morgantown	WV	25404	64	64
WVA1999065	1999	Washington Mews	216 Forbes Drive	Morgantown	WV	25404	50	50



WVA2002025	2002	Joshua Gardens Apartments	214 Joshua Drice	Morgantown	WV	25404	46	46
WVA2004065	2004	Capital Heights	5 Boarman Place	Morgantown	WV	25401	109	109
2008	2010	Baker Heights Apartments	85 Megan Street & 2845 Charles Town Road	Morgantown	WV	25401	56	56
	2023	White Oak Landing	Vicinity of 1372 Van Voorhis Road	Morgantown	WV	26505	36	36
	2023	White Oak Manor	Vicinity of 1372 Van Voorhis Road	Morgantown	WV	26505	36	36

Source: <https://www.wvhdf.com/>

#### 4. Planning, Zoning, and Building Codes

##### *Planning*

The Morgantown 2033 Comprehensive Plan was adopted in December 2023, which was an update to the City’s 2013 Plan. The comprehensive plan is an official statement of the City’s vision for its future. It expresses the Morgantown community’s aspirations and goals, while articulating a corresponding set of policies and recommendations to guide future decisions regarding land use, development, and capital improvements.

The Morgantown planning team collaborated with Monongalia County’s planning team to address critical regional issues such as transportation, utility infrastructure, growth and land use, housing, and economic development, particularly as these issues relate to areas along shared jurisdictional boundaries. The Morgantown planning team also collaborated with surrounding jurisdictions to create recommendations for the Metropolitan Transportation Plan (MTP 2050), which was developed concurrently with the 2033 Comprehensive Plan.

While many residents described Morgantown as a, “city of strong neighborhood pride and a sense of community,” there was also recognition of a number of serious issues, many of which were identified in the 2013 Comprehensive Plan and continued to be concerns in 2022. Some of the issues identified in the 2033 Comprehensive Plan were:

- The proliferation of vacant properties, as well as properties in need of rehabilitation and more stringent code enforcement.
- The serious lack of affordable housing is forcing many to live in the county and commute into Morgantown on a daily basis.



- A lack of housing options (e.g., one-bedroom, multi-family, accessible units for older adults, etc.).
- A lack of programs that can support more housing affordability options.

### **Zoning and Land Development**

The City’s zoning regulations are characterized as a conventional or traditional set of land use control policies, with single-family residential zoning districts akin to Euclidean zoning that strictly separates residential uses from nonresidential uses.

Within the context of a housing market heavily influenced by university students, the City’s definitions of and provisions for “family,” “functional family unit,” and “group residential home” in single-family residential zoning districts do not appear to be restricted so narrowly as to prevent unrelated individual from sharing the same home. Residential occupancy in all remaining zoning districts is determined by the West Virginia Building Code adopted by the City (see Building Codes below).

Minimum lot sizes, street frontages, setbacks, and lot coverage and maximum building height standards in zoning districts where residential development is permitted appear to be mostly liberal given Morgantown’s urban development patterns, particularly in the older neighborhoods of South Park, Greenmont, Wiles Hill-Highland Park, Woodburn, Sunnyside. The R-1 zoning classification in the Suncrest and Evansdale neighborhoods, which have a more suburban development pattern, require larger spaces for single-family only homes.

The following table summarizes the distribution of zoning classifications and permitted housing types across the city. The majority of Morgantown (46.0%) zoned for residential development is reserved for single-family only homes compared to 26.5% of the city where other dwelling unit types are permitted.

	Area (ac) <sup>1</sup>	Percentage (total area)
Where only Single-Family Homes are Permitted (R-1 & R-1A Districts)	3,000.9	46.0%
Where Single-Family Homes are Permitted	3,340.1	51.2%
Where Two-Family Homes are Permitted	480.5	7.4%
Where Townhouse Homes are Permitted	833.1	12.8%
Where Multi-Family Homes are Permitted	1,150.1	17.6%
Where Mixed-Use Homes are Permitted	1,677.2	25.7%
Where Non-Single-Family Homes are Permitted	1,730.3	26.5%

<sup>1</sup> Area (ac) excludes WVU’s largest R-1 and R-3 zoned tracts (957.5 ac) where development would be limited to university-affiliated uses.

There is no evidence that the City’s zoning and land use controls impede Fair Housing Choice. However, alternative land use and land development policy strategies should be explored to advance greater opportunities of more diverse housing types and price points



and greater mobility throughout the community, some of which are envisioned in the Morgantown 2033 Comprehensive Plan.

- Explore integrating a hybrid approach of form-based and traditional zoning controls to focus more on compatible development form and mass and less on permitted dwelling unit types.
- Explore expanding dwelling unit type diversity in single-family residential districts.
- Explore opportunities and parameters of integrating the Accessory Dwelling Unit (ADU) as a permitted use.
- Explore integrating density bonuses to incentivize the delivery of desired housing affordable to low- to moderate-income renters and buyers and housing accessible to persons with disabilities.
- Explore new and infill development patterns that enhance equitable access to transit, employment, goods and services, healthcare, education, and passive and active recreation (e.g., mixed-uses, higher densities, cluster development, transit-oriented design, etc.).
- Explore reducing or eliminating minimum parking requirements in areas that are walkable and well served by public transit.
- Although the terms “developmentally disabled,” behaviorally disabled,” and “functionally impaired,” appear to be well-integrated in the zoning regulations, the City should include related definitions in Article 1329.

### ***Building Codes***

The City administers and enforces the International Code Council (ICC) of Building Codes (2018), as adopted by the State of West Virginia. The 2018 edition of the International Building Code (IBC) is considered by HUD to be a safe harbor code under the Fair Housing Act (Federal Register Citation: 85 FR 78957). This safe harbor code ensures more inclusive development for persons with disabilities throughout the city averting a concentration of accessible homes.

Since 1979, the City of Morgantown has administered and enforced a Rental Registration Program. The program establishes minimum health and safety standards as they relate to the condition, maintenance, and occupancy of rental dwellings. All rental units within the City must be inspected and registered every three (3) years.

### ***U.S. Department of Housing and Urban Development (HUD)***

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



### **Federal Requirements**

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 was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the 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. As it relates 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.

## **5. Taxes**

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The general residential real estate tax receipts in the City of Morgantown are divided among the State of West Virginia, Monongalia County, and the Monongalia County School District. There is also a municipal rate and an excess levy tax. The total levy rate for owner-occupied and renter-occupied properties is as follows:

- Owner Occupied 1.2798 levy rate
- Non-owner Occupied 2.5496 levy rate

Other fees in the City applicable to housing include:

- Garbage Fee is \$45 every two months or \$270 per year
- Fire Fee is \$0.0942 per foot per year

The estimated median value of a taxable residential property within the City of Morgantown was \$233,600 in 2022, according to the 2018-2022 American Community Survey.



**Table IV-7** illustrates the taxes assessed for property valued at \$100,000 and the City's median value of \$233,600. Real Estate taxes do not appear to be a significant cause of housing cost overburden.

**Table IV-7 – Property Taxes**

Taxes for Owner Occupied Property Assessed at \$100,000 in City of Morgantown	
Owner Occupied Properties	\$ 1,279.80
Garbage Fee	\$ 270.00
Fire Fee (Based on the Avg. Sq. Ft. of 1,000)	\$ 94.20
<b>Total Owner Occupied</b>	<b>\$ 1,644.00</b>
Taxes for Non-owner Occupied Property Assessed at \$100,000 In City of Morgantown	
Non-owner Occupied Properties	\$ 2,549.60
Garbage Fee	\$ 270.00
Fire Fee (Based on the Avg. Sq. Ft. of 1,000)	\$ 94.20
<b>Total Non-owner Occupied</b>	<b>\$ 2,913.80</b>
Taxes for Owner Occupied Median Property Value (\$233,600) In City of Morgantown	
Owner Occupied Properties	\$ 2,989.61
Garbage Fee	\$ 270.00
Fire Fee (Based on the Avg. Sq. Ft. of 2,000)	\$ 188.40
<b>Total Owner Occupied</b>	<b>\$ 3,448.01</b>
Taxes for Non-owner Occupied Median Property Value (\$233,600) in City of Morgantown	
Non-owner Occupied Properties	\$ 5,955.86
Garbage Fee	\$ 270.00
Fire Fee (Based on the Avg. Sq. Ft. of 2,000)	\$ 188.40
<b>Total Non-owner Occupied</b>	<b>\$ 8,945.47</b>



## 6. Public Housing

The Fairmont Morgantown Housing Authority (FMHA) is the public housing agency that serves the City of Morgantown, the city of Fairmont, and the counties of Monongalia and Marion). The Housing Authority owns and manages 327 units of public housing, of which 241 units are elderly and the balance of 83 units are for families. In addition, the Housing Authority administers 240 Housing Choice Vouchers and 28 HUD – Veterans Affairs Supportive Housing Vouchers (VASH). According to the Fairmont Morgantown Housing Authority FY 2013 Agency Plan Annual Update, the FY 2010-2014 Five Year Consolidated Plan goals of the Housing Authority, and the progress that has been made in meeting the goals and objectives, are as follows:

1. Improve customer service delivery by enhancing operational efficiency; coordination with community providers; and improving facilities.
  - The Executive Director will continue to work in consultation with the Board of Commissioners to implement operational systems to ensure the completion of all job tasks in an efficient manner. This will include investigation contract alternatives and developing systems for contract monitoring, as applicable.
  - As an ongoing process, the Morgantown Housing Authority will utilize existing community sources and identify sources of funding for programs to improve service delivery and physical improvements to the Housing Authority's facilities and reduce duplicative costs.
2. The Fairmont Morgantown Housing Authority will strive to improve the public and community image of the Housing Authority by developing and implementing a comprehensive Public Relations Plan.
  - The Executive Director will provide a work force with a professional image by conducting and participating in community efforts, including contracting maintenance services as necessary, to promote the benefits and beautification of the County.
3. The Fairmont Morgantown Housing Authority will enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract working families.
  - The Fairmont Morgantown Housing Authority will initiate, implement, and maintain a preventive maintenance and landscaping plan that includes seasonal flower planting and creating attractive and consistent signage for the properties.
  - As an ongoing process, the Executive Director and the staff of Fairmont Morgantown Housing Authority will develop methods of enforcing model neighbor standards, marketing strategies, and plans for future success.
4. The Fairmont Morgantown Housing Authority shall strive to achieve its potential as an organization.
  - The Fairmont Morgantown Housing Authority will develop a communication process that will improve the timely sharing of information concerning any future programs, plans, and budgets.



The Fairmont Morgantown Housing Authority's current operating budget provides funds for routine maintenance and operating costs. FMHA obtains an annual grant from HUD through the Capital Fund Program (CFP) for capital improvements and renovation costs. The CFP funds include the construction of capital maintenance initiatives identified in the Housing Authority's Five-Year Plan, and implementation of the agency's Section 504 handicap accessibility improvements.

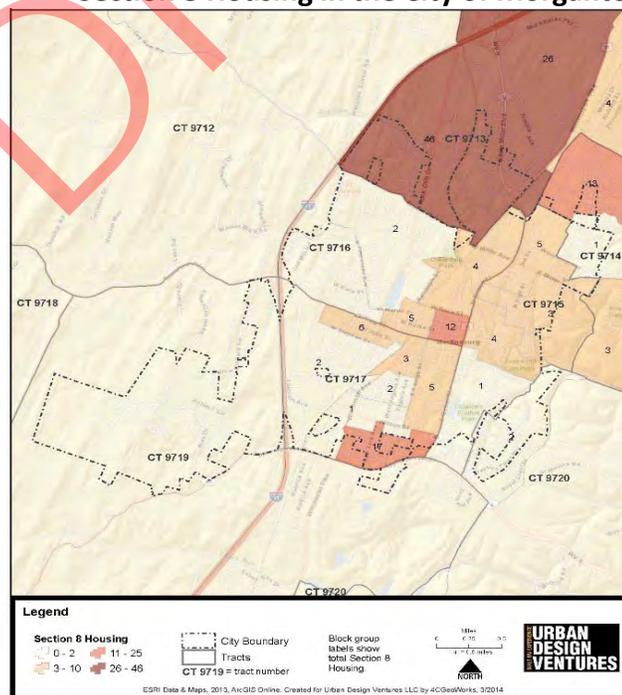
The FMHA is not rated as a "troubled" agency by HUD. The Housing Authority's biggest challenges are renovating the existing public housing units and the lack of sufficient Housing Choice Vouchers to meet the demand for housing by low income persons. The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility visual, and hearing impairments.

The HACM is improving public safety and crime prevention at its public housing communities. Safety measures are a high priority due to the increase in violent and drug-related crimes, as well as occurrences of other low level crimes such as vandalism and graffiti.

The Housing Authority had 221 families/individuals on its Housing Choice Voucher waiting list as of May 2024.

The map below illustrates the percentage of Section 8 housing by Block Group in the City of Morgantown.

**Section 8 Housing in the City of Morgantown**

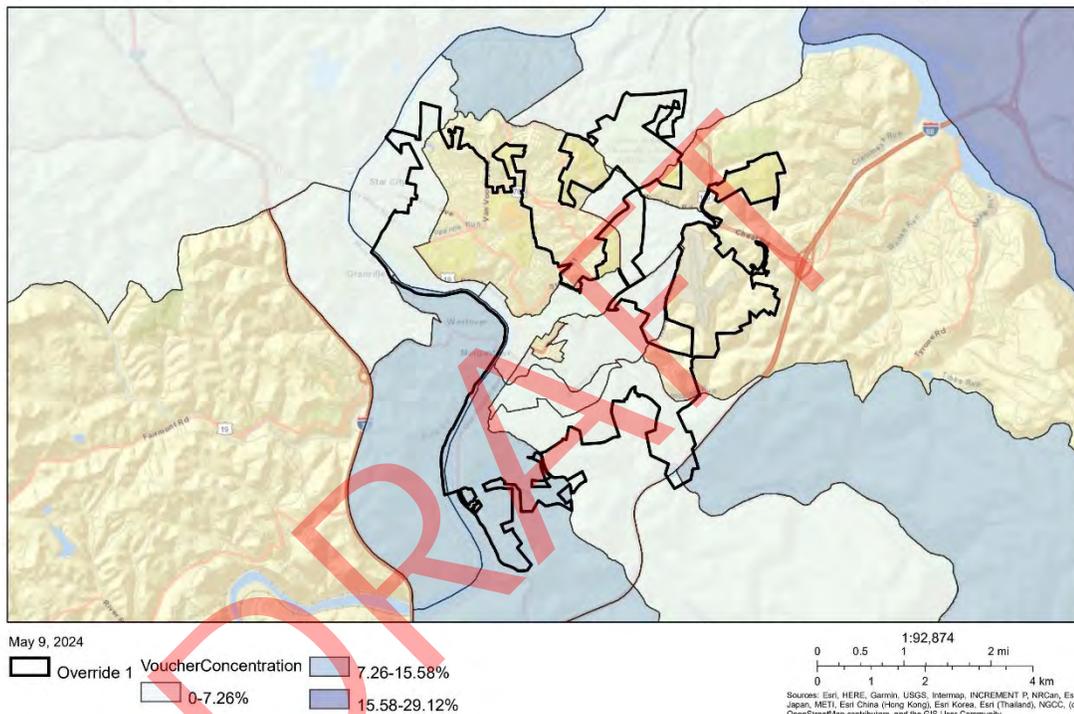




The following map illustrates the percentage of the Section 8 Voucher Concentration by Block Group in the City of Morgantown.

### Section 8 Voucher Concentration by Block Group in the City of Morgantown

Voucher Concentration - Consolidated Plan and Continuum of Care Planning Tool



## 7. Comprehensive Plan

The following Morgantown 2033 Comprehensive Plan implementation strategies directly or indirectly relate to Fair Housing Choice and access to equitable quality of life opportunities. Each Plan strategy listed below is followed by an explanation of its correlation to fair and affordable housing.

Land Management 1.8 – Continue to inventory and evaluate City-owned land that can positively contribute to the Morgantown residents’ quality of life.

*City-owned properties should be evaluated for potential inclusionary housing development opportunities.*

Land Management 4.8 – Evaluate the feasibility of overhauling the City’s Zoning Ordinance to preserve community character, support a diverse mix of uses in select areas



and maximize opportunities to invest in the community by adopting hybrid approach to form-based code and conventional (traditional) zoning practices.

*Mixed-use development patterns and form-based zoning codes integrates more diversity in available housing types to meet broader needs and price points.*

Land Management 5.3 – Encourage development practices that connect new construction and/or infill development opportunities to already developed areas in the community.

*Infill development within areas readily served by infrastructure and utilities reduces the cost of development that can be passed on to buyers and renters.*

Land Management 5.4 – Revise the City’s development regulations so that new growth results in compact development patterns that foster pedestrian activity.

*Compact development contributes to housing affordability by facilitating a broader range of transportation activities, like public transit, reducing transportation costs and lowering the overall cost of living.*

Land Management 5.7 – Ensure an equitable distribution of neighborhood-serving amenities across Morgantown.

*Easy access to fresh food, employment, shopping, essential services, schools, and parks stabilizes neighborhoods through investment, reduces transportation costs, improves quality of life, and lowers the overall cost of living.*

Land Management 7.6 – Use incentives and zoning to promote development in areas with existing infrastructure capacity to reduce the need for infrastructure extensions and to concentrate infrastructure improvements, which will reduce short-term and long-term operating costs.

*Development and redevelopment in areas readily served by infrastructure reduces the cost of development that can be passed on to buyers and renters and places less burden on infrastructure operations and maintenance that can be passed on to utility customers.*

Land Management 7.7 – Ensure the development process is equitable and inclusive of all Morgantown residents. Refer to the 2020 City of Morgantown Strategic Plan for Diversity, Equity, and Inclusion.

*More inclusive participation in community planning and development review and approval processes ensure broader community housing needs are represented and understood.*

Transportation 1.1 – Improve access to key destinations for underserved or disadvantaged populations.

*Limited transportation options means reduced access to jobs, public spaces (such as parks, plazas, and campuses), and key goods and services. Decentralized employment, higher gas prices, and the continued relocation of low-income households to suburban areas further isolate these communities increases the overall cost of living, particularly for low-income residents.*



Transportation 1.3 – Encourage transit-oriented development (TOD).

*TOD can be a single building, a group of buildings, or a multiple block district. TOD expands access to jobs, educational opportunities, and prosperity for a range of income groups. By offering (1) a more diverse mix of affordable housing types at higher densities, (2) a stable and reliable base of transit riders, (3) a broader access to opportunities, and (4) protection from displacement, mixed-income TOD holds the potential to address the problems of worsening traffic congestion, the need for more affordable housing options, and the growing gap between lower income and wealthier residents.*

Neighborhoods & Housing 1.1 – Encourage mixed-use and mixed-income neighborhoods and housing developments throughout Morgantown.

*Higher-density associated with mixed-use development can include a diversity of housing types, from lower-priced studio apartments to much larger units. Mixed-use development is designed to allow a variety of land uses including housing, office, commercial, live/work and - in some cases - light industrial or manufacturing, to be combined within a single development or district. Commercial and market-rate residential units can be used to subsidize affordable units. Development and operational costs savings can include shared parking arrangements, shared costs for building operation, maintenance, and security, and higher density development can improve housing affordability. In addition to reducing the costs of housing, mixed-use development can also reduce traffic and transportation burdens to residents and the potential for creating job opportunities near affordable housing.*

Neighborhoods & Housing 1.3 – Explore reducing or removing parking minimums in accessible neighborhoods adequately serviced by public transportation.

*By strategically reducing off-street parking, communities can lower development costs, potentially free up land for additional units, and reduce the cost of housing for residents.*

Neighborhoods & Housing 1.4 – Work with the Morgantown Land Reuse Agency, Housing Advisory Commission, and other stakeholder groups to develop policies and initiatives that support affordable housing in the community.

*Meeting community affordable housing objectives requires community participation and leadership across both the public and private sectors. The City's Land Reuse Agency and Housing Advisory Commission can play integral roles in pursuing collaboration and affordable housing opportunities.*

Neighborhoods & Housing 1.5 – Ensure that Morgantown has affordable options for both rental and home-buying markets.

*Ensuring affordable housing options requires diversification of permitted housing types.*

Neighborhoods & Housing 1.8 – Support and preserve homeownership by providing assistance to income-qualified owners to make necessary home repairs.

*Given the City's current homeownership rate of 43.1%, which trails the national rate of 60.7%, increasing owner-occupied units across all income groups will serve strengthen housing type diversification and choice.*



Neighborhoods & Housing 1.9 – Incentivize living Downtown.

*The City's downtown offers the community's primary mixed-use district. Incentivizing more non-college student housing opportunities will increase the availability of affordable housing options and diversify central business district commercial offerings and employment opportunities to support non-college student downtown residents.*

Neighborhoods & Housing 1.10 – Coordinate with surrounding jurisdictions to increase the regional supply of affordable housing options.

*Affordable housing objectives and strategies require broader efforts to expand inclusionary housing opportunities throughout the Greater Morgantown housing market, including within neighboring municipalities and unincorporated areas within the county. Regional success requires a regional view, commitment, and leadership.*

Neighborhoods & Housing 2.2 – Establish a permanent eviction prevention fund to provide emergency rental assistance to lower income households in crisis.

*Eviction is a commonplace and highly disruptive experience for low-income renters. Eviction avoidance programming allows low-income renters to stay in place and work to overcome housing insecurity. Additionally, emergency rental assistance paid directly to landlords or utility providers can stabilize resources needed to manage and operate rental housing.*

Community Facilities & Services 5.2 – Support and coordinate programs working to end homelessness in the city.

*The solution to homelessness is housing. Meeting the community's fair housing choice objectives requires diversification of available affordable housing types, including rapid-rehousing, bridge or transitional housing, and supportive housing opportunities.*

Economic Development 1.5 – Work with state government, regional organizations, and adjacent jurisdictions to support transit-accessible employment in the greater Morgantown area.

*Effective and efficient transit operations require route deployment planning between primary trip origins and destinations. Locating affordable housing origins well-served by transit is critical to connecting riders to employment opportunity destinations.*

Economic Development 4.2 – Pursue mixed use infill and creative reuse of buildings Downtown and on the waterfront to bring a variety of housing options close to employment opportunities.

*Infill development served by existing infrastructure and utilities and adaptive reuse and repurposing of existing buildings for affordable housing can significantly reduce development costs that can be passed on to buyers and renters.*

Economic Development 4.5 – Advocate for community wealth building strategies outside of employment and training, including housing programs that provide access to homeownership for lower-income residents.



*Owning a home embodies the promise of individual autonomy. Homeownership allows households to accumulate wealth and social status and is the basis for several positive social, economic, family, and civic outcomes. Homeownership boosts the educational performance of children, induces higher participation in civic and volunteering activity, improves healthcare outcomes, lowers crime rates, and lessens welfare dependency.*

## 8. Transportation

The main avenue of public transportation within the City of Morgantown is the Mountain Line Transit Authority (MLTA). This bus line works to provide the residents of Morgantown with accessible transportation. Public transit is important to the economic development and housing development in the City and County. Many people rely on bus service for access to work, school, and other services, and often use mass transit routes to decide where they will live.

MLTA (Mountain Line Transit Authority) operates full-service bus routes for Monongalia County in West Virginia, and for the City of Morgantown. MLTA operates a fleet of buses that run 24 individual routes across Monongalia County. The routes range from 6:00 A.M. until 3:40 AM Monday through Friday. From 7:00 A.M. to 3:40 A.M. on Saturdays, and from 7:00 A.M. until 7:00 P.M. on Sundays.

The MARC Train from Morgantown Station provides rail commuter service to Washington, D.C., with several morning and evening runs. The MPO Long Range Transportation Plan (2005) notes that MARC commuter service appears to be well used, but additional parking facilities are needed. With some modest improvements, such as provision of adequate parking, the Plan states that ridership would be expected to increase on the Brunswick Line, the line that serves Morgantown. The Plan also states that an expanded marketing and informational program is needed to make residents in the region more aware of the available commuter options.

## 9. Education

Education is often an important factor influencing where people choose to live. The schools serving Morgantown are part of the Monongalia County School District. There are eight public elementary/intermediate schools, two middle schools, and one high school that serves students that live in the City. In addition to the public schools, there are four private schools in the City that serve both City and County residents. The Monongalia County School District is the fastest growing district in the State, according to the No Child Left Behind (NCLB) Report Card for Monongalia County for 2010-2011.

Responding to the rapid growth occurring near the City, two new schools were constructed a few years ago that serve City students. A new high school and a new middle school are currently being constructed in the County. Currently, several construction projects exist in the County, including the new high school, the new middle school, and



additions and renovations to other facilities. The Monongalia County School District also opened the first Leadership in Energy and Environmental Design (LEED) School in West Virginia in August 2011.

According to the 2018-2022 American Community Survey, 93.7% of the population age 25 years and over have at least a high school education or higher, and 24.9% have a bachelor's degree or higher. However, 24.2% of the population aged 25 years and over in the City have only a high school education, or less. "The West Virginia Department of Education was charged with developing Every Student Succeeds Act (ESSA) state plan to articulate how West Virginia will strengthen and support student achievement. The major components of the ESSA state plan address school accountability and support for improvement, academic standards and assessment, support for excellent educators, and support for all students. West Virginia's plan is a comprehensive, individualized system of support that will utilize education partnerships to promote student growth" – West Virginia Department of Education. The plan was approved in early 2018.

## 9. Section 3

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 the City of Morgantown's guidelines that it uses to accomplish Section 3 compliance:

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first pages of this document are the actual wording of Section 3, including 25 CFR Part 135. These pages are to be read by and signed by all contractors bidding on City projects and contracts, stating that the contractor "will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended." The "Estimated Work Force Breakdown" sheet requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not occupied; and number of positions to be filled with Section 3 residents. The "Section 3 Business Utilization" sheet is also included. This form asks for general contract information and requests the



following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked by the City's Labor Compliance Officer to ensure that it was indeed filled out and signed by those contractors' submitting bids.

- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and State and local regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed, and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference.
- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates specifically to Section 3. Contractors are given a form with two sections to complete. The first requires the contractor to submit in writing where Section 3 "new hires" will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew size for all work done on a project is sufficient and no new-hires of any kind will be needed. This is the case for a number of City construction contracts, as contractors have crews as small as two to four long-term employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.
- Finally, in reference to the submission in writing that a sufficient crew exists, and no new hires will be necessary, it is requested that contingent plans regarding the recruiting and hiring of Section 3 residents be considered.

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

### **C. Private Sector:**

The private sector has traditionally been the greatest impediment 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 prohibits 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, or national origin.

## 1. Real Estate Practices

Morgantown Board of Realtors (MBOR) is the local organization of real estate brokers operating in the counties of Monongalia, Preston, and Taylor Counties. The Morgantown Board 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 obliges its members to maintain professional standards including efforts to affirmatively further fair housing.



Each year, the West Virginia Association of Realtors (including MBOR) 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. The MBOR offers continuing education courses in Fair Housing and Diversity Training to ensure that its members are up to date on policies, practices, and procedures. The MBOR also has Continuing Education events throughout the year.

In the event of a complaint of discrimination, MBOR has the policies in place to handle complaints to brokers. There have not been any fair housing complaints against local area realtors reported in the last few years.

The Morgantown Board of Realtors also works closely with the City of Morgantown and the Fairmont Morgantown Housing Authority to promote and educate residents of fair housing knowledge.

## 2. Newspaper Advertising

Under Federal Law, no advertising 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 for several real estate publications, including the *Home Shoppers Guide*, *The Rental Property Guide*, *Buyers Guide*, *Welcome Home* (as part of *The Journal*) and the Home Show guide. The real estate and lender's advertisements in each of these publications include the



equal housing opportunity logo, and many of the publications include the HUD publisher’s notice. None of the advertisements contained language that prohibited occupancy by any group.

### 3. 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 HMDA data was obtained and is included in Appendix B of this Analysis of Impediments. The data that was available does not indicate any discriminatory lending patterns.

**Table IV-8** below compares lending in Morgantown MSA to Monongalia County. Conventional mortgages in the City of Morgantown made up 55.6% of the conventional mortgages in Monongalia County and 51.1% of the total value of all new conventional mortgages in Monongalia County in 2022.

**Table IV-8 – Home Purchase Loans**

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
Monongalia County	80	22,580	136	39,960	48	12,110	0	0
Morgantown MSA	110	28,220	161	45,275	66	15,730	0	0
% of County lending in Morgantown MSA	100%	100%	100%	100%	100%	100%	-	-
% of metro area lending in Monongalia County	72.72%	80.0%	84.47%	88.26%	72.72%	76.98%	-	-

\*Note: Amounts in thousands.

Source: <http://www.ffiec.gov/hmda/>

The table below shows the conventional loan applications in the City of Morgantown, WV. Just under sixty percent (57.08%) of the loan applications in the City originated, while approximately a quarter (14.92%) were denied.



**Table IV-9 – Disposition of Conventional Loans (in thousands)**

	Monongalia County Applications	Morgantown MSA Applications	% of Monongalia County Applications	% of Total MSA Applications
Loans Originated	2,225	2,774	58.14%	57.08%
Approved, Not Accepted	113	136	2.95%	2.80%
Applications Denied	526	725	13.74%	14.92%
Applications Withdrawn	429	533	11.21%	10.97%
File Closed for Incompleteness	185	243	4.83%	5%

Source: <http://www.ffiec.gov/hmda/>

The table below outlines the disposition of conventional loans in Morgantown, WV MSA by income level. Loan applications from low-income households have the highest denial rates, and upper-income households have the highest origination rates.

**Table IV-10 – Disposition of Conventional Loans by Income Level**

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations
Less than 50% of MSA Median	615	17.28%	275	7.73%	18	0.51%	181	5.09%	81	2.28%	60	1.69%
50-79% of MSA Median	816	22.93%	476	13.38%	28	0.79%	159	4.47%	99	2.78%	54	1.52%
80-99% of MSA Median	247	6.94%	150	4.22%	7	0.20%	40	1.12%	41	1.15%	9	0.25%
100-119% of MSA Median	609	17.12%	405	11.38%	23	0.65%	82	2.30%	66	1.85%	33	0.93%
120% or More of MSA Median	1271	35.72%	906	25.46%	32	0.90%	133	3.74%	161	4.53%	39	1.10%



Total	1,499	100.00%	970	62.17%	116	3.04%	283	16.72%	109	12.59%	21	5.48%
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Source: <http://www.ffiec.gov/hmda/>

The tables below show the dispositions of conventional loans disaggregated by minority status and income level for the Morgantown, WV MSA. The number of applications for conventional loans submitted by White, non-Hispanic applicants significantly outnumbers minority applicants in each income level analyzed. The percentage of loans originated by white households is higher than the percentage of loans originated by minority households in some income categories, but lower in others. The percentages are based on the number of applicants in each minority status category, and since the White, non-Hispanic applicants far outnumber the minority applicants in each category, the results may be slightly misleading.

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**Table IV-11 – Conventional Loan Disposition Rates by Minority Status,  
Less than 50% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
American Indian or Alaska Native	3	0.49%	0	-	0	-	1	33.33%	2	66.67%	0	-
Asian	8	1.30%	5	62.50%	0	-	2	25.00%	1	12.50%	0	-
Black or African American	10	1.63%	3	30.00%	0	-	3	30.00%	2	20.00%	2	20.00%
Native Hawaiian or Other Pacific Islander	0	0.00%	0	-	0	-	0	-	0	-	0	-
White	578	93.98%	257	44.46%	18	3.11%	173	29.93%	74	12.80%	56	9.69%
Hispanic or Latino	16	2.60%	10	62.50%	0	-	2	12.50%	2	12.50%	2	12.50%
<b>Total</b>	<b>615</b>	<b>--</b>	<b>275</b>	<b>-</b>	<b>18</b>	<b>-</b>	<b>181</b>	<b>-</b>	<b>81</b>	<b>-</b>	<b>60</b>	<b>-</b>

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic low-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a higher origination rate and a lower denial rate than White applicants with income less than 50% of the MSA median income.



**Table IV-12 – Conventional Loan Disposition Rates by Minority Status,  
50-79% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
American Indian or Alaska Native	1	0.12%	1	100%	0	-	0	-	0	-	0	-
Asian	13	1.59%	8	62%	0	-	3	23%	1	8%	1	8%
Black or African American	11	1.35%	5	45%	0	-	5	45%	0	-	1	9%
Native Hawaiian or Other Pacific Islander	0	0.00%	0	-	0	-	0	-	0	-	0	-
White	778	95.34%	455	58%	28	4%	150	19%	96	12%	49	6%
Hispanic or Latino	13	1.59%	7	54%	0	-	1	8%	2	15%	3	23%
Total	816	--	476		28		159		99		54	-

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. Minority households have a lower origination rate and a higher denial rate.



**Table IV-13 – Conventional Loan Disposition Rates by Minority Status,  
80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
American Indian or Alaska Native	1	0.40%	0	-	0	-	1	100%	0	-	0	-
Asian	5	2.02%	4	80%	1	20%	0	-	0	-	0	-
Black or African American	6	2.43%	1	17%	1	17%	1	17%	3	50%	0	-
Native Hawaiian or Other Pacific Islander	0	-	0	-	0	-	0	-	0	-	0	-
White	234	94.74%	145	62%	5	2%	37	16%	38	16%	9	4%
Hispanic or Latino	1	0.40%	0	-	0	-	1	100%	0	-	0	-
Total	247	-	150	-	7	-	40	-	41	-	9	-

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic upper middle-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate and a higher denial rate than Whites.



**Table IV-14 – Conventional Loan Disposition Rates by Minority Status,  
100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
American Indian or Alaska Native	1	0.16%	0	-	0	-	1	100%	0	-	0	-
Asian	19	3.12%	15	79%	0	-	1	5%	2	11%	1	5%
Black or African American	13	2.13%	6	46%	2	15%	2	15%	1	8%	2	15%
Native Hawaiian or Other Pacific Islander	0	-	0	-	0	-	0	-	0	-	0	-
White	556	91.30%	369	66%	19	3%	76	14%	62	11%	30	5%
Hispanic or Latino	20	3.28%	15	75%	2	10%	2	10%	1	5%	0	-
Total	609	-	405	-	23	-	82	-	66	-	33	-

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. Minority applicants have a slightly lower loan origination rate and a higher denial rate than White applicants.



**Table IV-15 – Conventional Loan Disposition Rates by Minority Status,  
120% or More of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
American Indian or Alaska Native	1	0.08%	1	100%	0	-	0	-	0	-	0	-
Asian	60	4.72%	40	67%	1	2%	7	12%	11	18%	1	2%
Black or African American	23	1.81%	19	83%	0	-	1	4%	3	13%	0	-
Native Hawaiian or Other Pacific Islander	1	0.08%	0	-	0	-	1	100%	0	-	0	-
White	1172	92.21%	840	72%	30	3%	120	10%	144	12%	30	3%
Hispanic or Latino	14	1.10%	6	43%	1	7%	4	29%	3	21%	0	-
<b>Total</b>	<b>1271</b>	<b>-</b>	<b>906</b>	<b>-</b>	<b>32</b>	<b>-</b>	<b>133</b>	<b>-</b>	<b>161</b>	<b>-</b>	<b>39</b>	<b>1271</b>

Source: <http://www.ffiec.gov/hmda/>

The number of White, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a lower origination rate and a higher denial rate on the whole.

The table below offers a closer look at the denial rates of conventional loans by denial reason.

The most common denial reason is linked to credit history, which was 32.90% of total denials. In total 705 conventional loans were denied, with the most common reasons for denial as credit history, debt to income ratio and collateral.



**Table IV-16 – Conventional Loan Denial Rates by Denial Reason and Income Level**

	Total Denials	
	Count	% of Total
Debt to Income Ratio	166	23.54%
Employment History	16	2.26%
Credit History	232	32.90%
Collateral	119	16.87%
Insufficient Cash	18	2.55%
Unverifiable Information	36	5.10%
Credit Application Incomplete	71	10.07%
Mortgage Insurance Denied	0	0.00%
Other	47	6.66%
<b>Total Denials/ % of Total</b>	<b>705</b>	<b>100.0%</b>

Source: <http://www.ffiec.gov/hmda/>

In summary, the HMDA Data indicates that low-income households have a higher rate of denial than higher income households do. Overall, in the City of Morgantown, the origination rate of conventional loans is 62.17%. In the MSA, the number of white applicants exceeds the number of minority applicants, and the origination and denial rates by race vary by income. The most common reasons for denial are credit history and the debt-to-income ratio.

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 at least 90% or more of the total (93.25), regardless of income (93.98%) in the 50% or below of MSA median 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 Black owner-occupied households in the City of Morgantown, at 92.2% to 1.8%. The gap is slightly wider in Monongalia County, where 94% of owner-occupied households are owned by Whites, and 1.8% are owned by Blacks.

**D. Citizen Participation:**

The City of Morgantown’s 2024 Update to its Analysis of Impediments to Fair Housing Choice was made available for public comment on the City’s website



(<http://www.cityofMorgantown.org/>), and copies were on display at the Morgantown City Hall, 389 Spruce Street, Morgantown, WV.

The document was available beginning on Friday, May 24, 2024, until Monday, June 24, 2024. Citizens were encouraged to submit written or oral feedback on the Analysis of Impediments by Monday, June 24, 2024.

As a part of the consolidated planning process, the City of Morgantown distributed a Citizen Questionnaire. Questionnaires were distributed through the City Hall lobby, throughout multiple Morgantown City Offices and social services agencies and posted on the City website. There were 263 questionnaires completed and returned.

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 58.85% and 88.42% of respondents are White.
- Just over 80% are over the age of 30 (83.65%).
  - 30-39 = 28.79%
  - 40-49 = 25.29%
  - 50+ = 29.57%
- Of those that answered the question, 53.99% are low- to moderate-income for their family size.
- The majority, at 43.02%, come from one or two-person households.
- 60.28% are homeowners.

Some of the notable needs identified by respondents included housing / rental issues with the following (as a percentage of those that answered each question):

- Lack of Affordability – 74.41%
- Minor Rehabilitation Needed – 39.76%
- Major Rehabilitation Needed – 62.60%
- Housing Options / Inventory – 54.33%
- ADA Accessibility – 30.31%
- Historic Preservation – 18.90%
- Negligent Landlords – 71.26%
- Asbestos – 10.63%
- Lead Paint / Pipes – 14.17%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

#### **Recreation:**

- 48.43% mentioned the need for more benches and picnic tables within the city
- 44.39% mentioned the need for more walking and biking trails around the city



- 37.67% mentioned the need for updated playground equipment
- 35.43% mentioned the need for open grass fields within the city
- 30.49% mentioned the need for a pool within the city
- 30.04% mentioned the need for splash pads
- 29.15% mentioned ADA Surfacing
- 26.46% mentioned ADA Equipment
- 25.11% mentioned basketball courts
- 23.32% mentioned ice skating
- 17.04% mentioned skateparks

#### **Medical:**

- 20.73% mentioned the need for an increase of medical and mental health services.

#### **Social Services:**

- Only 28.11% of respondents indicated that they used social services.
- 13.82% utilize Monongalia County's Department of Health and Human Services.
- Other social service mentions included food stamps, WIC, health services, public facilities, and mental health services.

#### **Programs that are Missing or Under-funded:**

- 17% mentioned housing as a topic that is missing or underfunded.
- 14.55% said that downtown Morgantown was a topic that needed to be addressed.
- 12.73% said that homelessness was a major issue that the city is lacking or under funding a solution to.
- 10.91% said that the police in the city deserve more funding.
- 9.09% mentioned affordable housing as a topic the city needs to focus on more.
- Other unmet needs or issues included street reconstruction, community support, families, homelessness, parks and recreation, mental health assistance, crime enforcement, homeless assistance, job growth and addiction support.

#### **Employment:**

- 57% identified the lack of job opportunities as the number one employment issue in Morgantown.
- 44.51% said that many residents lack the availability of proper transportation and have to travel to neighboring counties or the states of Maryland and Virginia to work because there are not enough jobs available in or around Morgantown.
- 46.15% said there was a lack of available childcare affecting the employment and job issues in the city.



- 25.82% of respondents said that a lack of job training is a major issue facing the city.
- Other employment issues/needs included more part-time jobs for seniors looking to supplement their income, a lack of skilled jobs, and inadequate education and training opportunities in the City.

**Housing:**

- 74.41% said that there was a lack of affordability was a housing issue within the city.
- 71.26% specifically mentioned absentee or negligent landlords or “slumlords” as major contributors to the blight and unsafe conditions in their neighborhood.
- 62.60% said that housing needed major rehabilitation within the city.
- 54.33% said that was a lack of housing options or inventory of houses in the city.
- 39.76% said that minor rehabilitations were needed to houses throughout the city.
- 30.31% said that the housing in the city had a lack of ADA Accessibility.

**Reasons Fair Housing Complaints Are Not Reported:**

- 44.98% said that people either lack knowledge on the issue and their fair housing rights, or don’t know where to go to make a complaint.
- 36.68% said that they are aware of how and where to report fair housing violations.
- 65.48% think that reporting a violation will be a waste of time and energy because they won’t be taken seriously and/or nothing will be done about it because they have a distrust of the process.
- 67.51% said that fear of retaliation through eviction or increased rents prevents some victims of housing discrimination from making a report.
- 18.34% respondents said that they weren’t sure why people would not report fair housing violations.

**Table IV-21 –Reasons for Discrimination**

	Yes	No	Unsure
State or Local laws and policies that limit housing choice	39.07%	21.40%	39.53%
Lack of fair housing organizations in the City	47.44%	16.74%	35.81%
Lack of knowledge among bankers/lenders regarding fair housing	34.42%	19.07%	46.51%



Lack of knowledge among landlords and property managers regarding fair housing	54.63%	14.35%	31.02%
Lack of knowledge among real estate agents regarding fair housing	35.81%	23.33%	41.86%
Lack of knowledge among residents regarding fair housing	65.42%	6.54%	28.04%
Lack of accessible housing for persons with disabilities	59.26%	7.41%	33.33%
Lack of accessibility in neighborhoods (i.e. curb cuts)	62.39%	13.76%	23.46%
Lack of fair housing education	62.04%	12.50%	25.46%
Lack of affordable housing in certain areas	76.61%	8.72%	14.68%
Lack of affordable housing in certain areas	50%	16.04%	33.96%

#### Additional Comments or Concerns:

- Blighted abandoned properties and unkempt rental properties are lowering the value of owner-occupied homes.
- Unsafe pedestrian conditions – increased traffic violation enforcement and more crosswalks and pedestrian signals need to be installed.
- Some indicated that they feel the City is unresponsive to their complaints and needs.
- Some respondents expressed the desire for assistance fixing their sidewalks or making home repairs.
- The City should focus on attracting people to the downtown area.
- The police should focus on drugs, prostitution, and traffic enforcement.
- The City needs to attract more middle-class residents to the City. Mixed-income developments could offer affordable housing opportunities for low- and moderate-income people.
- The city needs to do a better job improving the walkability of our neighborhoods.
- The price of housing in the city is too high and leads to issues with the unhoused population.



## V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Morgantown 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. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow. Below is a list of impediments that were developed as part of Morgantown's 2024 Analysis of Impediments to Fair Housing Choice.

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

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

**Goal:** Improve the public and local official's knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote Fair Housing awareness through the media, conduct seminars, and provide training to educate persons to learn more about their rights under the Fair Housing Act and Americans With Disabilities Act.
- **1-B:** Continue to make available and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to affirmatively further fair housing.
- **1-C:** Continue to work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing.
- **1-D:** Strive for better intergovernmental cooperation between Federal and State partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.

- **Impediment 2: Continuing Need for Affordable Rental Housing.**

The City of Morgantown has the greatest supply of rental housing in the region. However, the monthly cost of rent for apartments has steadily increased to the point that about 44.45% of all renter households in Morgantown with incomes at or less than 50% of the median income are considered cost overburdened.

**Goal:** Affordable rental housing that is decent, safe, and sound will be developed throughout the City of Morgantown and the surrounding region, especially for households whose income is less than 50% of the median income, through new



construction and in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower income households who are cost overburdened.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop plans for the construction of new affordable mixed income rental housing that would be located throughout the City of Morgantown and Monongalia County.
- **2-B:** Support and encourage the rehabilitation of existing housing units in the City to become decent, safe, and sound rental housing that is affordable to lower income households.
- **2-C:** Promote the rehabilitation of upper stories of buildings in the downtown for affordable rental units.
- **2-D:** The City of Morgantown Housing Authority should partner with private and non-profit housing developers to construct Low Income Housing Tax Credit (LIHTC) rental housing.

• **Impediment 3: Continuing Need for Affordable Housing for Sale.**

The median value and cost to purchase and maintain a single-family home in Morgantown that is decent, safe, and sound, has increased significantly to over \$231,100, which limits the choice of housing for lower income households.

**Goal:** Promote the development of for-sale single family homes for lower income households through new construction, in-fill housing, and rehabilitation of vacant houses, outside areas of low-income concentration.

**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Continue to support and encourage plans from both private developers and non-profit housing providers to develop and construct new affordable housing that is for-sale.
- **3-B:** Continue to support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound for-sale housing that is affordable to lower income households.
- **3-C:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.
- **3-D:** Continue to support and provide funds for downpayment assistance to lower-income households to become homeowners.



- **Impediment 4: Continuing Need for Accessible Housing Units That Are For-Sale or Rent.**

As an older built-up urban environment, there is a lack of accessible housing units and developable sites in the City of Morgantown, since 48.17% of the City's housing units were built over 50 years ago and do not have accessibility features, and 9.2% of the City's population is classified as disabled.

**Goal:** This is a continuing approach to fair housing choice. Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Promote programs to increase the supply of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords who will make handicap improvements.
- **4-B:** Increase the amount of accessible housing through new construction of handicap units that are accessible and visitable through financial or development incentives on available vacant and developable land in the City.
- **4-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 who are disabled.
- **4-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to remain in their own homes.

- **Impediment 5: Continuing Need to Improve Private Lending and Insurance Practices.**

The HMDA data suggests that there may be a disparity between the approval rates of home mortgage loans originated from Whites and those originated from minority applicants.

**Goal:** Approval rates for all originating home mortgage loans will be fair, unbiased, and equal, regardless of race, familial status, and location.

**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** Encourage the State Human Rights Commission should perform testing to determine if any patterns of discrimination are present in-home mortgage lending practices for minorities and for properties located in lower-income areas of the City.
- **5-B:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to



improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **5-C:** The City of Morgantown has limited CDBG funds, but it should continue to fund its community improvement programs in targeted low-income neighborhoods and increase public safety protection in these areas which will reduce the insurance risk factors for homeowner insurance underwriting.

- **Impediment 6: There is a Lack of Financial Resources.**

The Federal Government continues to reduce the amount of CDBG, HOME, and funds for other housing programs in HUD's annual budget, which reduces the allocations to entitlement communities, thus putting a strain on limited financial resources due to the housing crisis and increased unemployment.

**Goal:** Increase Federal funding for the CDBG and HOME Programs, and other housing programs, to pre- FY 2010 budget levels which will allow entitlement communities to better achieve their housing and community development goals.

**Strategies:** This is a continuing approach to fair housing choice. In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Work with the national housing and community development organizations to increase the appropriations for the CDBG and HOME programs, as well as other HUD housing programs.
- **6-B:** Encourage and support non-profit housing agencies to apply for funding for housing from Federal, state, and private foundation resources to promote and develop affordable housing throughout the City of Morgantown.
- **6-C:** The Fairmont-Morgantown Housing Authority should promote, sponsor, and partner with private developers to build affordable housing using the Low-Income Housing Tax Credit (LIHTC) Program in the City.



## VI. Certification

### Signature Page:

I hereby certify that this FY 2024-2028 Fair Housing Analysis is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

\_\_\_\_\_  
Jennifer Selin, Mayor, City of Morgantown, WV

\_\_\_\_\_  
Date

DRAFT