



A. Background

The housing element of a comprehensive plan assesses housing needs to identify deficiencies and predict future demands. An evaluation of the housing stock provides an indication of the quality of life for residents and the economic vitality of the county. The results of this evaluation are used to develop specific housing programs, services, and strategies to address identified needs. The Comprehensive Plan includes an inventory of residential units in Greene County to assess the availability of dwelling units, the density of the development, and the affordability of housing.

Existing Studies

Greene County Comprehensive Plan (Candeub, Fleissig and Associates, 1979)

Greene County last completed a countywide comprehensive plan in 1979. The plan consisted of a background analysis and a final report. The final report contained detailed plans for land use, housing, recreation, thoroughfare, utility, and capital improvement projects. In addition, the comprehensive plan contained information taken from the Greene County Housing Market Analysis, which was completed by the Greene County Industrial Development Authority in 1978. Data, analysis and projections from both of these studies are referenced and included for comparative basis in this section of the Comprehensive Plan.

Housing Resources

Greene County offers housing resources to residents to assist with purchasing, renting, and repairing homes. The following resources and/or programs are available to Greene County residents; eligibility criteria may be required for access to some programs. The Greene County Housing Resource Manual is available for download at www.greenefindout.org or by contacting Greene County Findout at (724) 852-1943, 1-800-433-1943 or at the Fort Jackson Building located at 19 South Washington Street in Waynesburg Borough.

Housing Rehabilitation Program

Greene County operates a Housing Rehabilitation Program, which supports repairs to owner occupied dwellings in accordance with Federal guidelines. Low/Moderate income homeowners (owner-occupied only) are the target for the project and interested persons may obtain guidelines and an application package by contacting the Greene County Office of Housing Rehabilitation. Eligibility varies with different grant requirements, and documentation is program dependent.

In 2006, Greene County received \$500,000 in funding from the Pennsylvania HOME Program for home rehabilitation. The County proposes to rehabilitate at least 20 owner-occupied homes located in the 15370 zip code; comprised of Waynesburg Borough,

Center Township and Franklin Township, over the next three years, in order to bring the homes into compliance with the Pennsylvania Uniform Construction Code and the Pennsylvania Department of Housing and Urban Development (HUD) Section 8 Housing Quality Standards.

The Greene County Housing Authority

The overriding mission of all Housing Authorities throughout the country is to meet the housing needs of population groups that are at risk, in difficult life situations, challenging to serve, and who need help to help themselves, generically referred to as "special needs" populations.

The Housing Authority of Greene County, located at 170 East Greene Street in Waynesburg, focuses their work on serving low-income individuals and families, and disabled populations. They maintain, with high quality standards, and in an exceptional manner, 290 public housing units and 30 Section 8 vouchers. They have five FTE and ancillary cleaning and maintenance contracts. They provide intake and monitor the needs of their housing clients and apartment complexes. According to Board Members, the compliance with complex federal reporting guidelines and financial tracking is impeccable.

The shortfalls of the Greene County Housing Authority include their list of 130 applicants waiting to get into public housing (as of May, 2006) and the list of 40 clients waiting to be served with Section 8 vouchers. They have no long range strategy to overcome these shortfalls and the capacity of current staff to solve this shortage of housing units is limited.

Habitat for Humanity, Greene County

Greene County's Habitat for Humanity, located at 32 Church Street (suite 104) in Waynesburg, assists families who are living in substandard or inadequate housing, and do not have conventional financial ability to buy a home. Potential buyers are expected to contribute 175 hours of volunteer labor (per adult living in the home) during construction of the house. Homes are purchased with a low-interest mortgage. To be eligible, applicants must currently be living within Greene County in a dwelling that is unsafe or too small; able to make payments on a house within a range of \$160-200 per month plus utilities; and verification of income is required along with an application.

Greene County Housing Options Partnership (GCHOP)

The Greene County Housing Options Partnership was developed in order to create safe and affordable housing solutions to meet the needs of Greene County residents by:

- Addressing the housing needs of priority populations;
- Assessing all housing related services, resources, and supports;
- Collaborating and coordinating existing resources to maximize impact;
- Accessing a mixture of public and private funding;



- Educating younger and older adults about good credit and home ownership; and
- Advocating for legislative changes that impact housing

Greene County Local Housing Options Team (LHOT)

A subsidiary of GCHOP, the primary focus of the Greene County Local Housing Options Team is mental health and the LHOT allows the County to concentrate on the housing needs of people with disabilities.

Housing Snapshot

As it has been well documented, Greene County has been economically dependent upon the coal mining industry. By examining housing construction and economic data, it is easy to see that housing growth rates have mirrored the rise and fall of the mining industry. The population of Greene County grew in the early 20th Century as a result of the mining industry and the jobs that were created as a result. During the 1950's and 1960's the industry began declining causing the County to lose population. In the year 2000, the median year that homes were constructed was 1955, coinciding with the County's population peak in 1950. Since 1960, both Greene County's population and housing construction peaked between 1970 and 1980, during the boom of the mining industry. The planners of the 1970's did not foresee the downturn that mining would take over the next two decades, rather the bituminous coal mining industry was expected to grow substantially and cause an influx of population growth in the County by 2000. Instead, the population evened out during the 1980's and 1990's and thus there was less demand for growth in the housing market. Since 1999, Greene County reflects the third highest percent of structures being built, trailing only Butler and Monongalia. The rate of housing growth in Greene County between 2000 and 2006 is 2.7 percent, or 444 new housing units (US Census).

- 2000 - 16,702 units
- 2001 - 16,800 units
- 2002 - 16,871 units
- 2003 - 16,909 units
- 2004 - 16,965 units
- 2005 - 17,068 units
- 2006 - 17,146 units

According to new privately owned residential building permits issued in Greene County, 607 new housing units were constructed between 2000 and 2006. With an average of 87 homes built each year, there will be 870 new housing units constructed between 2000 and 2010. According to US Census, 2,775 new homes were built during the 1970's, 1,810 during the 1980's, and 1,746 were constructed between 1990 and March of 2000. While construction may have slowed, one factor that has increased is the value of new housing. In 2006, the average value of a new housing unit was \$116,865 while in 2001 the average new home constructed in Greene County was \$64,563, an increase of 45% over this 6 year period (Greene County Tax Abatement Office, 2008). Higher

value homes may indicate higher income for residents as well as the ability to attract a wealthier population into the County.

The United States Office of Housing and Urban Development (HUD) defined a fluid housing market as one having a vacancy rate of four to eight percent, where vacant only included those units for sale or for rent. A vacancy rate below four percent is considered to be a tight housing market. In 1977, the housing market in Greene County was considered to be tight, as only 2.4 percent of the housing units were classified as vacant. The tight market led to an estimated 20 to 35 percent increase in the sales price of homes between 1967 and 1977. In 2000, Greene County had a vacancy rate of 3.2 percent, which means that while the housing market is slightly more open than in 1977, it remains tight. There are just 42 more homes for sale and 125 more rental units in 2000 than in 1970. The lack of available vacant housing units for sale or rent may lead to an inflation of housing values due to the demand for housing and thereby cause a shortage of affordable homes.

The housing market vacancy rate only accounts for units that are vacant and for sale or for rent, whereas the U.S. Census counts include units that are vacant for other reasons, such as for recreational or occasional use; personal reasons of the owner; use by caretaker or janitor; settlement of estates; and awaiting occupancy and similar reasons. The overall vacancy rate in Greene County was 9.7 percent in 2000. In 2000, Greene County had 417 homes, or 2.5 percent of total housing units, vacant due to homes being only used for seasonal / recreational uses. While it is unknown whether these homes are owned by residents of Greene County or elsewhere, it is rather significant that the County has seen such a large increase in homes being used for seasonal / recreational uses. While the Census does not inventory the type of vacant homes, it would be interesting to see if mobile homes comprise a large percentage of the seasonal homes, as mobile homes are often used for camps. If so, this would at least account for a portion of the high percentage of mobile homes in the County.

Greene County maintains a 74 / 26 percent ratio of owner to renter occupied homes. The 1979 Comprehensive Plan predicted the need for a substantial number of rental units to be constructed in order to house the influx of inexperienced miners and low to moderate income workers. Census data shows that rental units increased by less than 600 units between 1970 and 2000. One explanation may be that, due to the decline of the mining industry, Greene County never experienced the population growth that was projected. Another explanation is that quick and cheap housing was offered at an affordable price, such as mobile homes, which allowed residents to purchase homes and negated the need for the construction of rental units.

Comparing housing affordability is somewhat difficult due to inflation and other factors that contribute to differences in income and value. However, by using some standards regarding multipliers and percentages of household income, the change in affordability can be demonstrated. Banks typically use a multiplier of either 2.4 or 2.6 times a family's annual income to determine the maximum amount that it can spend on purchasing a home. Note: the multiplier may be lowered if a small or no down payment is made on the home. In 1970, the median family income was \$7,337 as compared to \$37,435 in 2000. By using 2.4 as a multiplier, the median family could afford a home costing \$17,608 in 1970 and \$89,844 in 2000. The 1979 Comprehensive Plan cites new homes in 1977 generally starting at \$40,000 and typically selling between \$50,000 and \$65,000.



Modular “no frills” homes could be purchased as low as \$21,000, which is still higher than what most families could afford. In 2000, the median housing value in Greene County was \$56,900, with 42.0 percent of homes valued at less than \$50,000 and 42.5 percent of homes being valued between \$50,000 and \$99,000. By looking at just these figures, it appears that while housing has become more affordable in 2000, the housing available to residents is worth much less than many families can afford. Over 80 percent of the housing stock is valued at less than \$99,000, while the median family can afford a home valued at \$89,844.

A multiplier used in determining affordability for rental housing is that a family's monthly housing expenses should not exceed 25 percent of their monthly income. A household is considered by HUD to be *cost burdened* if the total monthly housing costs are 30 percent of the monthly income and *severely cost-burdened* if it exceeds 35 percent. While data is not available for 1970, in 2000 32.5 percent of renters were cost burdened, with 25.3 percent of them severely cost burdened. Median monthly rent was \$367 in 2000, meaning that almost one third of renters had trouble affording the rent.

Families and households that cannot afford to purchase homes or even rent homes based on these figures are in need of public assistance. In 1977, it was estimated that over 3,000 low- and moderate-income households were in need of housing in the \$18,000 to \$30,000 range or rentals for between \$100 and \$300 a month. Low-income households are those whose annual income does not exceed 80 percent of the area's median household income. In 2000, it is estimated that just over 6,000 households were considered to be low-income, or having a household income less than \$24,999. Approximately 37 percent of Greene County households are low-income, however a household making \$24,999 annually can afford a \$59,997 home, which is still higher than the median housing value in Greene County.

What will the impact be?

According to the County Profile for Greene County by the Center for Rural Pennsylvania, there were 647 new homes constructed between 2000 and 2005. With an average of 108 homes built each year, there will be 1,079 new housing units constructed between 2000 and 2010 for a 6.5 percent increase in housing units. Between 1990 and 2000, housing units increased at a 4.4 percent rate, indicating that the housing market is once again increasing. Another factor that has increased is the value of new housing. In 2005, the average value of a new housing unit was \$77,184, compared to a median value of \$56,900 in 2000. Higher value homes may indicate higher income for residents as well as the ability to attract a wealthier population into the County (Center for Rural Pennsylvania Greene County Profile, 2007).

One area that the County should focus on is the quality of the housing stock. A low median housing value indicates that there may be many homes in the County that are in poor condition. In 1975, the Greene County Industrial Development Authority (IDA) conducted a Greene County Housing Market Analysis. As part of this, homes were assessed structurally and rated on a scale ranging from good to very poor. The assessor rated 19.2 percent of the housing stock as good, 56.4 percent as fair, 21.0 percent as poor, and 3.4 percent as very poor. Homes rated poor were considered to be “very cheap constructed residential units, usually built by owner with or without

skilled help. Second or third grade materials often used; no built-in features; present day construction prohibited in many cases." Very poor indicated that "minimal and very substandard construction, quite frequently built with rough sawn native material, minimum of improvements and confined generally to one story construction."

In 1975, Aleppo Township, Jackson Township, and Morris Township were rated as having over 50 percent of their homes as either poor or very poor. Another ten municipalities in Greene County contained a housing stock with over 25 percent of homes rated either poor or very poor. With half of the County's municipalities containing significant percentages of poor housing, the Analysis found that 2,957 of occupied dwelling units, approximately 20 percent, were in need of rehabilitation and 200 units in need of replacement. The Analysis also estimated an additional 800 units needing replacement by the year 2000.

Where are people living?

In 1970, less than 10 percent of Greene County's land was deemed "readily developable" for residential construction, since the remaining land contained slopes in excess of 15 percent (Greene County Comprehensive Plan, 1979). Residential growth in the County was occurring mainly in Franklin Township and Cumberland Township, and to a lesser extent in Jefferson Township. These areas had land suitable, adequate road access, and the availability of public water and sewerage (with the exception of sewerage in Jefferson Township). The Plan stated that areas in the County that have steep slopes between 16 and 24 percent can be developed, however more extensive site preparation work is required, which increases construction and maintenance costs. Areas that are considered to be unsuitable for development contain steep slopes greater than 25 percent, which are mainly found in the southwestern portion of the County.

The 1979 Comprehensive Plan developed a concept plan for future land use based on a consensus of local politicians and residents. The housing plan proposed that medium density residential development (5-10 units per acre) should expand outward from existing urban centers in the eastern and central portions of the county based on access, topography, and the potential for utilities. These areas included:

- Waynesburg Borough / Franklin Township
- PA Route 188 / Ten Mile Creek from the Morgan Township / Franklin Township border to Clarksville Borough
- The village of Dry Tavern in Jefferson Township and the village of Crucible in Cumberland Township
- Carmichaels Borough / Cumberland Township
- Greensboro Borough / Monongahela Township
- The village of Mount Morris / Perry Township
- Area around the intersection of I-79 / Legislative Route 30014 in Whiteley Twp
- Unincorporated villages in the western portion of the County, including:
 - Wind Ridge in Richhill Township
 - Graysville in Gray Township
 - Between Rogersville in Center Township and Waynesburg Borough

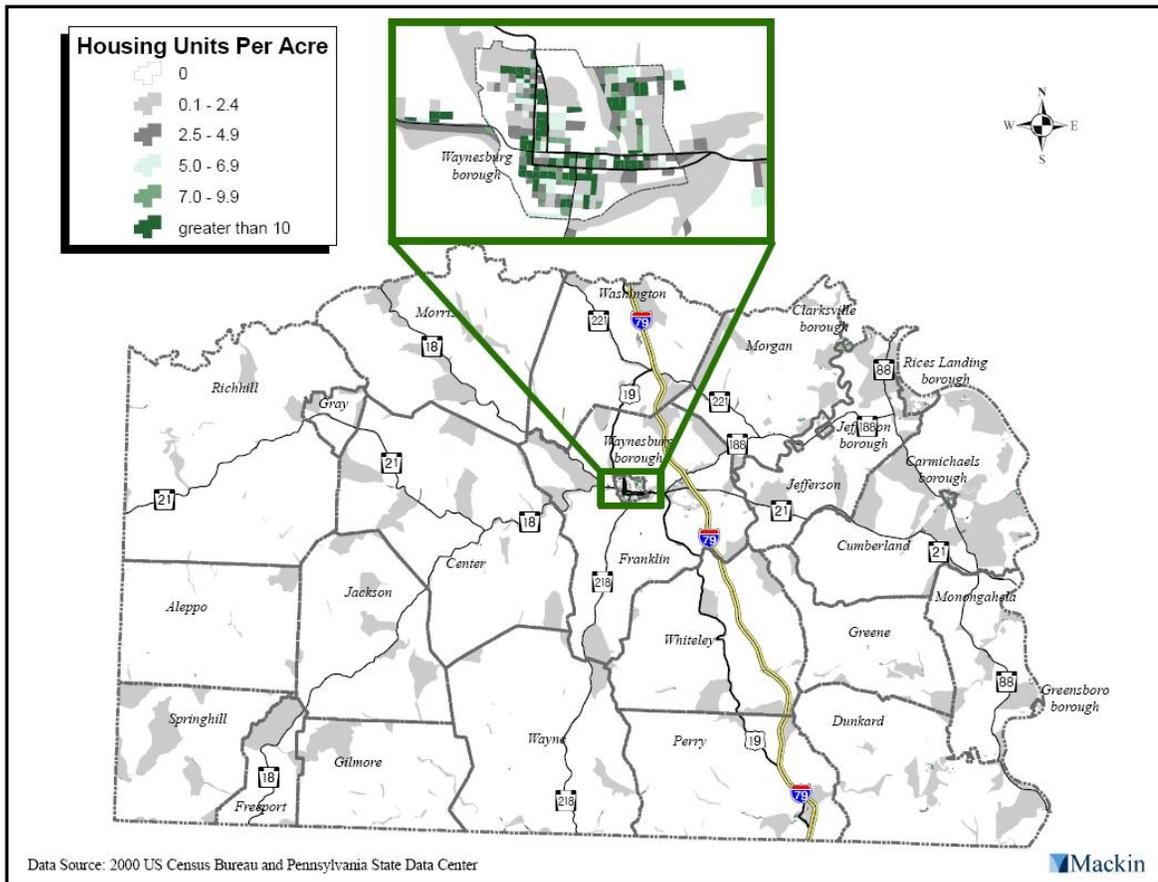


- Near Wheeling Creek Watershed Dams PA 648 & 650

In addition, low density residential (1-4 units/acre) was to be allowed to continue to expand in existing development corridors in the eastern and central portions of the County and along major roads in the western portion. Rural residential development (one unit or less per acre) was to be permitted in agricultural areas.

To a certain extent, housing development in Greene County followed this conceptual pattern. Figure 8-1: Greene County Housing Density shows the housing units per acre for the year 2000 by Census blocks. Most of the higher density housing (greater than 5 units per acre) can be found in Waynesburg Borough and also in and around the other five boroughs. The majority of the County has less than one housing unit per ten acres, with the second highest percentage of the County having less than 2.5 units per acre.

Figure 8-1: Greene County Housing Density, 2000



The presence of steep slopes still inhibit development in Greene County, although slope data from the Southwestern Pennsylvania Commission (SPC) in 2000 cited almost 38 percent of the land having a slope less than 16 percent. According to land cover data provided by SPC in 1992, residential development accounted for just 1.36 percent of the total land cover in Greene County. Low-density rural residential development accounted for the overwhelming majority (1.13%) of all residential lands. According to the Greene County Tax Assessment Office (2003), 5.79 percent of Greene County land is classified as residential.



B. Data & Analysis

The housing plan element incorporates a comparison of the County's existing housing stock to that of surrounding counties. Housing is defined by the US Census Bureau (2000) as:

"A housing unit may be a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall...Both occupied and vacant housing units are included in the housing unit inventory."

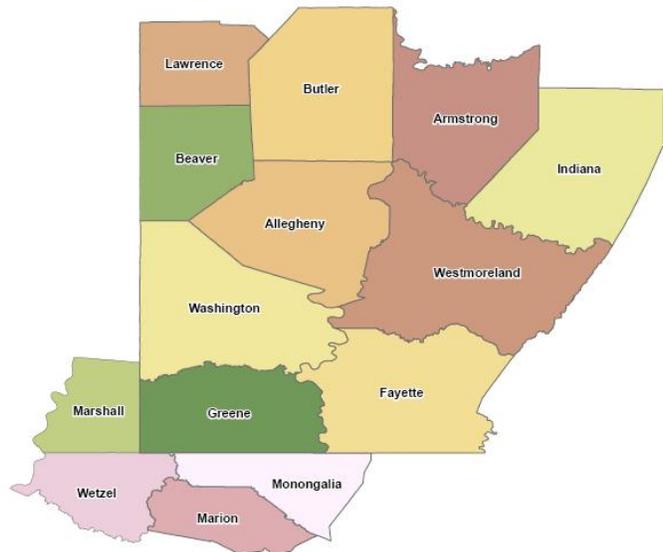
Determining which counties to include in the cross-sectional analysis was completed by combining two regions to which Greene County belongs. Figure 8-2: Planning Region depicts the counties that are included in the Planning Region.

How does Greene County stack up against surrounding Counties?

In order to fully analyze the housing situation in Greene County, it is important to not only understand how it has changed over time, but also how it compares to the surrounding region. Full comparisons for Greene County and the Planning Region using Census 2000 data regarding various housing statistics can be found in tables 8-1 through 8-16 at the end of this chapter.

After comparing Greene County to the other counties in the Planning Region, it stands out that Greene is most similar to Armstrong County, Fayette County, and to a certain extent Indiana County in the SPC Region. The housing conditions are also extremely similar to Marion County, Marshall County and Wetzel County in West Virginia.

Figure 8-2: Planning Region



- Greene County has 90.3 percent occupied housing units, ranks 8th in occupied housing and is similar to Armstrong, Fayette, and Indiana in PA and Marion, Marshall in WV
 - o Rental units account for 20 percent of vacant units (second lowest in SPC Region; higher than three WV counties – not Monongalia)
 - o For sale units account for almost 13 percent of vacant units (lower than all in SPC Region except Armstrong and Fayette, Marshall, Wetzel in WV)
 - o Seasonal units account for over 25 percent of vacant units – lower than Armstrong (42 percent), Marshall and Wetzel



- Greene County has the second lowest occupied housing units (15,060) – similar to Marshall, WV
- 1-unit detached account for 69 percent (lower than all but Indiana and Monongalia)
 - 2-units account for 2.8 percent (lowest in SPC Region – higher than only Wetzel)
 - 3-4 units is lowest in entire planning region (comparable to Wetzel)
 - 5-9 units is second lowest in PA (behind Armstrong, comparable to Marshall, Wetzel)
 - 10-19 units is sixth in PA (comp to Beaver, Washington, Westmoreland) and comp to Marshall and Wetzel, WV
 - 20+ units are comparable to Armstrong, Fayette, Marion, and Wetzel
 - Mobile homes are comparable to Monongalia, Wetzel, WV – Indiana closest in PA

Housing Occupancy

Table 8-1: Housing Occupancy shows the percentages of housing units as either occupied or vacant for the counties in the Planning Region in 2000. Additional information is included for vacant housing units, including whether the unit is for sale; for rent; rented or sold but unoccupied; for seasonal, recreational or occasional use; and for other reasons. Greene County at 90.3 percent ranks sixth (out of the 14 counties) in terms of percentage of housing units that are occupied. With 9.7 percent (or 1,618 units) vacant housing units, Greene County has the third highest percentage in the SPC Region and sixth overall.

Table 8-1: Housing Occupancy, 2000

	Total: Housing Units	Occupied Housing Units	Vacant Housing Units	Vacant, For rent	Vacant, For sale only	Rented or sold, not occupied	Vacant, For seasonal, recreational, or occasional use	Other vacant *
Allegheny	583,646	92.0	8.0	37.1	14.6	10.0	4.5	33.7
Armstrong	32,387	89.6	10.4	14.9	11.3	5.5	42.0	26.2
Beaver	77,765	93.3	6.7	28.8	17.4	11.6	6.6	35.5
Butler	69,868	94.3	5.7	28.0	19.6	11.0	20.6	20.7
Fayette	66,490	90.2	9.8	25.5	10.4	9.8	22.8	31.6
Greene	16,678	90.3	9.7	20.2	12.7	9.5	25.8	31.8
Indiana	37,250	91.6	8.4	24.7	13.0	7.5	20.6	34.2
Lawrence	39,635	93.6	6.4	26.5	18.7	12.5	11.9	30.4
Washington	87,267	93.0	7.0	31.7	18.1	14.9	5.3	30.0
Westmoreland	161,058	93.0	7.0	26.4	16.0	10.3	14.4	32.8
Pennsylvania	5,249,750	91.0	9.0	22.3	11.8	7.9	31.4	26.5
Marion	26,660	88.7	11.3	29.4	17.4	7.9	10.5	34.7
Marshall	15,814	89.8	10.2	13.4	8.5	9.4	33.1	35.6
Monongalia	36,695	91.1	8.9	33.7	15.6	7.4	12.1	31.1
Wetzel	8,313	86.2	13.8	14.7	8.7	12.5	36.6	27.5
West Virginia	844,623	87.2	12.8	16.9	11.3	7.4	30.3	34.1

Source: U.S. Census, 2000; * includes housing units that are vacant for any reason other than the other categories listed



Housing Units

Table 8-2: Housing Units provides housing unit data for occupied housing units in 2000. One or more housing units may exist within a single structure and each unit is included in total housing unit count. Dwelling units are categorized as one-unit attached; one-unit detached; two units; 3-4 units; 5-9 units; 10-19 units; 20 or more units; mobile home; and boat, RV, van, etc.

Greene County had a total of 15,060 occupied housing units in 2000. Sixty-nine percent of occupied housing units are a single detached unit, which accounts for the majority of housing types. Monongalia County has the lowest percentage of single detached units, at 53.8 percent. Mobile homes, which account for 17.7 percent of all housing units in Greene County, outpaces all other counties in the Planning Region. Monongalia County (15.9) and Wetzel County (16.8) have comparable percentages of mobile homes to Greene County. Mobile homes comprise 16.9 percent of total housing units in West Virginia, as compared to Pennsylvania at 4.6 percent.

Figure 8-1: Housing Type maps the location of single-family homes (1-unit detached/attached), multi-family homes, and mobile homes in Greene County. Single-family and mobile homes are scattered throughout the County, while multi-family homes (apartments, duplexes, town houses, etc.) can be found in and around the boroughs, such as Carmichaels and Waynesburg.

Table 8-2: Total Housing Units, 2000										
	Occupied Housing Units	Units in Structure (% of Total Occupied Housing Units)								
		1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
Allegheny	537,150	64.3	8.7	5.4	4.6	4.5	3.8	7.9	0.8	0.0
Armstrong	29,005	76.8	2.8	3.5	2.3	1.3	0.4	2.0	10.8	0.1
Beaver	72,576	75.0	3.2	3.9	4.3	3.3	1.6	3.2	5.5	0.0
Butler	65,862	70.3	3.8	3.4	2.9	2.2	2.2	2.9	12.3	0.0
Fayette	59,969	69.5	5.2	4.1	3.0	2.6	0.7	2.2	12.7	0.0
Greene	15,060	69.0	3.2	2.8	2.1	1.8	1.4	2.0	17.7	0.1
Indiana	34,123	68.0	2.4	3.6	3.0	3.2	2.9	2.8	14.0	0.0
Lawrence	37,091	76.3	2.2	4.0	3.1	2.6	1.0	2.7	8.0	0.0
Washington	81,130	74.8	4.8	3.9	3.0	2.1	1.4	3.0	6.9	0.0
Westmoreland	149,813	75.9	3.2	4.0	2.7	2.2	1.5	3.0	7.5	0.0
Pennsylvania	4,777,003	57.0	18.0	4.9	4.3	3.3	2.5	5.4	4.6	0.0
Marion	26,660	73.8	1.1	4.2	3.9	2.7	1.0	2.0	11.4	-
Marshall	15,814	77.0	1.7	3.9	3.7	1.7	0.5	1.2	9.8	0.5
Monongalia	36,695	53.8	3.2	5.5	6.5	6.1	4.2	4.8	15.9	-
Wetzel	8,313	73.5	0.9	2.4	2.3	1.7	0.8	1.5	16.8	0.1
West Virginia	844,623	69.1	1.6	2.6	2.9	2.6	1.5	2.4	16.9	0.4

Source: U.S. Census, 2000

Age of Structure

The age of the housing units can predict the condition of the housing stock in terms of physical needs and historical significance. Housing units built before current building codes may present potential hazards from faulty wiring or lead based paint. On a positive note, older homes can also indicate that the structures have historic significance, which can lend to a desirable community character. Table 8-3: Year Structure was Built provides the age in which housing structures were built, prior to March of 2000. Table 8-2 also provides a comparison between the Planning Region communities in terms of the median year in which the structure was built. Since 1999, Greene County reflects the third highest percent of structures being built, trailing only Butler (2.0) and Monongalia (2.4). Prior to 1999-2000, the highest level of new structures being built compared to the Planning Region was during 1970 to 1979. However, the primary development years occurred prior to 1959 resulting in a median year for housing structures at 1955. This Median Age of Structure places Greene County slightly ahead of Allegheny, Armstrong, Fayette, and Lawrence.

Table 8-3: Year Structure was Built, 2000

	1999 to March 2000	1995 to 1998	1990 to 1994	1980 to 1989	1970 to 1979	1960 to 1969	1940 to 1959	1939 or earlier	Median Age of Structure
Allegheny	0.6	2.0	2.8	6.6	11.3	13.0	32.5	31.2	1953
Armstrong	0.9	3.8	3.6	9.1	14.1	9.4	22.2	36.8	1953
Beaver	0.8	3.0	3.9	6.5	13.5	11.9	32.8	27.6	1955
Butler	2.0	9.3	9.4	12.9	18.1	10.1	18.5	19.7	1972
Fayette	1.1	4.1	4.5	9.1	13.6	7.9	22.5	37.0	1952
Greene	1.3	3.9	5.2	10.9	17.3	7.0	19.4	35.0	1955
Indiana	1.2	4.7	5.9	13.2	19.4	10.2	16.7	28.8	1965
Lawrence	1.0	4.0	3.4	6.4	12.1	9.0	29.4	34.7	1952
Washington	1.1	4.2	4.9	8.6	14.0	11.3	24.8	31.2	1957
Westmoreland	1.0	3.8	4.7	9.0	15.9	13.7	26.0	25.9	1959
Pennsylvania	1.1	4.1	5.2	10.2	13.7	11.3	24.4	29.9	1958
Marion	1.1	5.1	4.7	8.6	14.9	10.5	24.0	31.2	1956
Marshall	0.7	3.8	3.9	8.1	18.3	11.1	22.4	31.5	1957
Monongalia	2.4	7.8	8.8	15.5	19.2	10.6	18.3	17.4	1972
Wetzel	1.0	3.7	6.9	13.7	16.3	13.5	20.8	24.1	1964
West Virginia	1.9	6.9	6.7	14.4	18.6	10.9	21.4	19.3	1969

Source: U.S. Census, 2000



Year Householder Moved into Unit

Table 8-4: Year Householder Moved into Unit displays the year in which the homeowner or renter moved into the structure. Greene County experienced a significant transition period between 1995 and 1998. During this period, most of the study area also had a high rate of people moving into their existing unit. The data also shows that the county has a high rate of persons who have been living in their current home since 1969. This statistic indicates that Greene County enjoys a stable community atmosphere, although it may also result in a lack of housing availability.

Table 8-4: Year Householder Moved Into Unit (%), 2000						
	1999 to March 2000	1995 to 1998	1990 to 1994	1980 to 1989	1970 to 1979	1969 or earlier
Allegheny	15.0	23.0	14.5	15.8	12.1	19.5
Armstrong	10.2	19.6	14.6	17.5	14.5	23.6
Beaver	11.1	21.3	15.4	15.4	13.5	23.3
Butler	14.1	26.2	16.8	16.2	11.9	14.8
Fayette	11.7	19.8	14.2	17.5	14.4	22.4
Greene	12.3	20.8	16.2	18.3	14.5	17.8
Indiana	16.2	21.3	12.7	17.6	14.3	17.9
Lawrence	11.7	21.1	14.1	15.6	14.0	23.4
Washington	11.2	21.3	15.1	16.8	13.9	21.7
Westmoreland	10.9	20.4	14.9	17.2	14.0	22.6
Pennsylvania	14.6	23.9	15.4	17.2	12.0	17.0
Marion	15.5	20.6	15.0	15.7	12.5	20.7
Marshall	11.5	20.9	16.3	17.0	16.2	18.2
Monongalia	27.2	26.5	13.7	13.1	9.2	10.4
Wetzel	12.3	21.4	17.2	19.1	13.5	16.5
West Virginia	15.3	24.1	15.8	17.1	12.9	14.8

Source: U.S. Census, 2000

Housing Value

Table 8-5 shows that the Median Housing Value for Greene County falls below that of Pennsylvania by almost \$40,000. With a median housing value of \$56,900, Greene County has the lowest median value in the entire Planning Region. The counties that are somewhat comparable to Greene include Marshall, Marion, Fayette, and Armstrong, although each has a median value at least five thousand dollars higher than Greene. A further review of the data indicates that the available housing with its concentration of lesser value homes suggests that the conditions of the structures maybe suspect. Greene County has the highest level of homes identified as valued less than \$50,000 although it is comparative to the Planning Region for homes values between \$50,000 to \$99,000.

Data showing the lack of higher value homes lends to the assumption that housing options are lacking within the county for persons of higher income earning potential. Greene is most similar to Armstrong County in the percentage of homes valued at \$200,000 or higher. Butler County has the highest median housing value at \$114,100 with Monongalia County next at \$95,500.

Table 8-5: Housing Value of Owner Occupied Units, 2000

	Specified owner-occupied units	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 or more	Median (dollars)
Allegheny	331,436	19.5	43.8	20.0	8.2	5.2	3.2	\$84,200
Armstrong	16,785	32.6	50.1	11.3	4.6	1.1	0.3	\$64,500
Beaver	46,498	18.1	47.3	22.5	7.9	3.4	0.7	\$85,000
Butler	38,755	6.4	34.1	30.7	14.3	10.9	3.7	\$114,100
Fayette	34,118	34.1	47.0	12.3	3.6	2.0	1.0	\$63,900
Greene	6,999	42.0	42.5	10.7	3.0	1.4	0.2	\$56,900
Indiana	17,070	27.0	50.5	14.0	5.1	2.2	1.2	\$72,700
Lawrence	23,244	29.1	45.6	15.8	6.2	2.7	0.6	\$72,200
Washington	51,774	19.2	40.6	21.3	9.5	5.8	3.5	\$87,500
Westmoreland	98,739	13.4	45.2	23.5	10.0	5.5	2.4	\$90,600
Pennsylvania	2,889,484	15.1	37.4	24.3	11.9	7.4	3.9	\$97,000
Marion	13,798	34.8	47.8	11.5	3.6	1.7	0.6	\$63,600
Marshall	8,412	35.5	50.7	9.4	3.2	0.8	0.5	\$62,600
Monongalia	14,767	12.4	41.7	23.0	11.9	7.4	3.6	\$95,500
Wetzel	3,792	27.5	56.9	10.5	3.7	1.2	0.3	\$66,000
West Virginia	392,928	26.7	47.0	15.9	5.8	3.2	1.3	\$72,800

Source: U.S. Census, 2000



Mortgage Status

Table 8-6: Mortgage Status provides data on the percentage of owner-occupied homes with a mortgage and the median monthly mortgage payment. The percentage of homes mortgaged can indicate the capacity of residents to own a home. The Counties of Allegheny, Butler and Monongalia have the highest percentage of homes with mortgages. Compared to these counties, Greene fares rather poorly although the County is better off than the West Virginia Counties of Marion and Wetzel. The percentage of homes not mortgaged represents persons who have owned their homes for a long time or have had the home in their family for a long time. The high percentage of homes that are not mortgaged in Greene County (48.7) supports the fact that over 50 percent of householders moved into their homes prior to 1989 (see Table 8-4: Year Householder Moved into Unit on page 8-7).

The median monthly mortgage payment for Greene County is \$713, which is most similar to Armstrong County and Fayette County. Greene is one of eight counties with a mortgage lower than \$800. Butler County has the highest in the Planning Region, at \$1,025, which along with Allegheny County are the only ones comparable to that of Pennsylvania. With the exception of Monongalia County, the counties in West Virginia have the lowest median mortgages in the Planning Region.

	% With a mortgage	Median (dollars)	% Not mortgaged
Allegheny	60.9	\$971	39.1
Armstrong	48.7	\$729	51.3
Beaver	56.8	\$898	43.2
Butler	66.1	\$1,025	33.9
Fayette	49.3	\$704	50.7
Greene	51.3	\$713	48.7
Indiana	50.6	\$785	49.4
Lawrence	51.7	\$762	48.3
Washington	56.3	\$890	43.7
Westmoreland	57.0	\$899	43.0
Pennsylvania	62.2	\$1,010	37.8
Marion	46.9	\$679	53.1
Marshall	51.0	\$621	49.0
Monongalia	60.9	\$842	39.1
Wetzel	47.7	\$648	52.3
West Virginia	52.3	\$713	47.7

Source: U.S. Census, 2000

Owner Costs

According to the Office of Housing and Urban Development (HUD), a household is considered *cost burdened* if the percentage of total household cost is thirty percent (30%) of the total household income. A household is considered *severely cost burdened* if that percentage is thirty-five percent (35%) or greater. The US Census Bureau (2000) defines selected monthly owner/renter costs as “the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including first and second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). Table 8-7: Selected monthly owner costs provides a comparison of the costs as a percentage of household income.

Table 8-7: Selected monthly owner costs as a percentage of household income, 1999

	Less than 15 %	15 to 19 %	20 to 24 %	25 to 29 %	30 to 34 %	35 % or more	Not computed
Allegheny	38.5	18.1	13.3	9.0	5.3	15.0	0.9
Armstrong	43.9	17.2	12.5	6.9	4.9	13.3	1.2
Beaver	38.9	18.6	13.6	8.8	4.8	14.4	0.8
Butler	38.6	18.4	14.7	8.6	5.6	13.3	0.7
Fayette	47.3	15.5	10.5	7.0	4.2	14.4	1.0
Greene	46.7	16.7	10.9	7.0	4.5	13.1	1.1
Indiana	45.8	15.8	12.3	7.0	4.7	13.7	0.8
Lawrence	43.8	16.8	12.3	8.2	5.6	12.5	0.9
Washington	45.1	16.9	12.7	7.7	4.6	12.5	0.5
Westmoreland	42.2	17.6	12.3	8.2	5.1	13.9	0.7
Pennsylvania	37.8	17.6	13.8	9.1	5.7	15.1	0.8
Marion	52.4	15.3	10.7	5.7	3.9	10.7	1.3
Marshall	57.9	14.6	8.3	5.9	2.8	9.4	1.1
Monongalia	48.5	15.6	11.2	7.5	3.7	12.3	1.1
Wetzel	56.9	12.9	10.9	5.4	2.6	10.2	1.1
West Virginia	50.8	15.5	10.2	6.4	4.0	11.9	1.2

Source: U.S. Census, 2000

With comparative low mortgages and lower housing values, the percentage of Greene County homeowners who are considered to be cost-burdened is less than the majority of its Planning Region counterparts. At less than 18 percent of homeowners who have monthly owner costs in excess of 30 percent of their total household income, Greene has the second lowest percentages of cost-burdened homeowners in the SPC Region, behind only Washington County. All four counties in West Virginia had less than 16 percent of cost-burdened homeowners. In fact, West Virginia has only 15.9 percent of homeowners who pay monthly costs of over 30 percent of their income compared to 20.8 percent of homeowners in Pennsylvania.



Gross Rent

The US Census Bureau (2000) defines gross rent as “the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The estimated costs of utilities and fuels are reported on an annual basis but are converted to monthly figures for the tabulations. Renter units occupied without payment of cash rent are shown separately as “No cash rent” in the tabulations.” Table 8-8 Gross Rent displays the gross monthly rent for the Planning Region.

	Specified renter-occupied units	Median (dollars)
Allegheny	176,537	\$516
Armstrong	6,274	\$395
Beaver	17,979	\$438
Butler	14,181	\$487
Fayette	15,798	\$367
Greene	3,663	\$367
Indiana	9,214	\$426
Lawrence	8,240	\$424
Washington	18,076	\$423
Westmoreland	32,413	\$432
Pennsylvania	1,348,824	\$531
Marion	5,767	\$401
Marshall	3,070	\$347
Monongalia	12,863	\$453
Wetzel	1,432	\$335
West Virginia	176,393	\$401

Source: U.S. Census, 2000

Housing information data also provides an understanding of the affordability and availability of rental units. Rental units are extremely important housing options for residents. Renting is an important component as this housing element often is less expensive in terms of monthly costs and maintenance. Rental units are often a preferred mode of housing for persons who do not want the responsibility of caring for property or who may be transient in nature. With a median monthly rent of \$367, Greene County falls well below Pennsylvania and almost all of the other counties. Greene County has an identical median monthly rent cost as Fayette County and is higher than that of Marshall County and Wetzel County.

Renter Costs

Despite the low gross rent prices, the level of cost burden for renters in Greene County indicates affordable rental units may be difficult to find. As shown in Table 8-9: Gross rent as a percentage of household income, the rate of persons who are within the 30-34 percent of gross rent as compared to total housing income is at 7.2 percent, which is higher than Pennsylvania and all counties except for Beaver, Lawrence, and Washington. The rate of persons in the severely cost-burdened falls below the Pennsylvania average, but remains high at 25.3 percent.

Table 8-9: Gross rent as a percentage of household income, 1999

	Less than 15 %	15 to 19 %	20 to 24 %	25 to 29 %	30 to 34 %	35 % or more	Not computed
Allegheny	19.3	14.1	12.1	10.8	6.9	29.9	6.9
Armstrong	23.2	11.3	12.8	9.5	6.9	24.0	12.3
Beaver	25.1	13.6	11.1	9.7	8.0	24.0	8.5
Butler	21.4	13.6	11.9	8.8	6.2	28.7	9.5
Fayette	19.7	11.2	11.5	8.2	5.4	28.6	15.4
Greene	19.9	11.4	12.7	8.0	7.2	25.3	15.4
Indiana	16.9	10.6	8.5	8.7	6.7	35.4	13.1
Lawrence	17.2	11.9	10.0	10.9	7.9	28.8	13.3
Washington	19.8	12.7	11.8	10.3	7.4	26.0	12.0
Westmoreland	22.7	14.2	11.4	10.4	6.4	24.5	10.4
Pennsylvania	19.2	14.4	12.3	10.4	6.9	28.6	8.2
Marion	16.7	9.9	8.9	8.4	7.0	31.6	17.5
Marshall	20.0	13.5	9.8	7.7	6.2	24.1	18.7
Monongalia	12.1	8.8	7.7	7.7	5.5	44.9	13.3
Wetzel	25.0	5.4	7.7	10.5	6.0	25.8	19.7
West Virginia	18.9	11.4	9.9	8.4	6.2	28.3	16.9

Source: U.S. Census, 2000



Housing Tenure

Dwelling unit tenure is a useful variable to describe the housing character of a community as the ownership of a home can lend to improved property maintenance. However, communities must also have rental units for persons who require dwelling units that are smaller or which require less maintenance. Table 8-10: Housing Tenure displays the percent of housing units that are owner occupied and renter occupied. Greene County has an owner to renter ratio of 74.1 to 25.9, which is most similar to Beaver County and Marion County. Typically, Counties showing a higher median housing value have higher ratios of owner occupants as compared to renter occupants. However, it is important to take into consideration the presence of institutions, such as colleges and universities, which account for higher percentages of rental units. Additionally, places that are considered to have affordable housing (low taxes, low mortgages, etc.) typically have a higher percentage of home owners.

Table 8-10: Housing Tenure, 1999

	Owner-occupied housing units	Renter-occupied housing units
Allegheny	67.0	33.0
Armstrong	77.3	22.7
Beaver	74.9	25.1
Butler	77.9	22.1
Fayette	73.2	26.8
Greene	74.1	25.9
Indiana	71.7	28.3
Lawrence	77.3	22.7
Washington	77.1	22.9
Westmoreland	78.0	22.0
Pennsylvania	71.3	28.7
Marion	74.8	25.2
Marshall	77.6	22.4
Monongalia	61.0	39.0
Wetzel	78.5	21.5
West Virginia	75.2	24.8

Source: U.S. Census, 2000

Age of Householder

Table 8-11: Age of householder reveals the age of homeowners in the study area. The single largest homeowner category for Greene County is in the 45-54 year age bracket, with those persons 35-44 years of age ranking just behind with 21.4 percent and 19.4 percent respectively. Typically, these two segments of the population desire the element of stability that homeownership provides as they either have families and/or are firmly entrenched in careers. Greene County should be aware that it has a higher level of elderly homeowners over the age of 85 than many other communities in the Planning Region. Greene actually has comparatively low percentages of homeowners in the 65 to 74 and 75 to 84 age brackets.

	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 to 84 years	85 years and over
Allegheny	4.5	15.0	20.0	20.0	13.0	14.0	11.0	3.0
Armstrong	2.7	12.8	20.8	19.9	14.3	14.3	11.9	3.3
Beaver	2.8	12.0	21.0	20.0	14.0	15.0	12.0	2.8
Butler	3.7	14.9	23.7	21.2	13.7	11.2	8.9	2.6
Fayette	3.4	13.0	19.0	20.0	15.0	15.0	12.0	3.3
Greene	3.7	14.4	19.4	21.4	14.3	12.7	10.8	3.4
Indiana	9.1	13.0	19.0	20.0	14.0	12.0	10.0	2.8
Lawrence	3.0	12.2	19.5	19.7	14.3	14.8	13.1	3.5
Washington	3.0	13.0	20.0	21.0	15.0	14.0	12.0	3.0
Westmoreland	2.4	12.3	20.5	20.6	14.9	14.6	11.7	2.9
Pennsylvania	4.1	15.0	21.5	20.1	13.9	12.8	9.9	2.7
Marion	6.3	13.3	17.1	19.7	14.7	13.3	11.6	4.0
Marshall	3.3	13.3	18.4	22.7	15.0	14.5	10.1	2.7
Monongalia	18.4	17.4	17.4	17.6	11.3	9.2	6.6	2.0
Wetzel	2.6	12.3	18.8	20.1	18.4	14.9	9.9	0.9
West Virginia	5.1	14.3	19.3	20.7	15.0	13.4	9.4	2.8

Source: U.S. Census, 2000

The 2000 Census data had 11,159 owner occupied households. There are 3,282 owner occupied where the householder is 65 years of age or older. Therefore, 29.4 percent of all owner occupied units are seniors 65 and older. The Greene County Comprehensive Plan also states the following: While the County should be aware that it has a higher level of elderly homeowners over the age of 85 than many other communities in the Planning Region, Greene actually has comparatively low percentages of homeowners in the 65 to 74 and 75 to 84 age brackets.



Heating Source

Table 8-12: Source of heat, indicates that the predominant heating method for the study area is natural (utility) gas, however at 57.8 percent, Greene has one of the lowest percentages of homes using natural gas. Greene County has a small percent of housing units that rely on bottled tank or LP gas and wood, with an even smaller percentage that rely on either coal or some other type of fuel. A fairly significant portion of county houses rely on electricity (13.9%) and an even larger that rely on fuel oil / kerosene (18.6%). Fuel oil is a common source of heating in rural areas. Higher percentages of households that rely on electricity are around in West Virginia, where it is the source of heat for more than 30 percent of all households in the entire state.

Table 8-12: Source of Heat								
	Utility gas	Bottled, tank, or LP gas	Electricity	Fuel oil, kerosene, etc.	Coal or coke	Wood	Other fuel	No fuel used
Allegheny	88.3	0.8	8.5	1.5	0.0	0.1	0.5	0.2
Armstrong	76.1	3.3	6.1	11.4	0.8	1.5	0.5	0.2
Beaver	72.0	2.9	8.4	15.1	0.1	0.9	0.5	0.1
Butler	66.4	4.3	12.4	14.6	0.2	1.6	0.4	0.1
Fayette	44.5	3.8	12.5	35.1	2.1	1.6	0.3	0.1
Greene	57.8	5.1	13.9	18.6	0.8	3.3	0.4	0.1
Indiana	51.7	4.7	12.4	25.8	1.9	2.6	0.8	0.1
Lawrence	62.4	2.5	11.5	21.3	0.4	1.5	0.4	0.1
Washington	67.7	1.6	15.2	13.4	0.2	1.4	0.4	0.1
Westmoreland	65.4	2.0	11.1	19.6	0.4	1.0	0.4	0.1
Pennsylvania	51.3	3.0	16.5	25.5	1.4	1.6	0.4	0.2
Marion	78.1	2.7	14.2	1.7	0.2	2.8	0.4	0.0
Marshall	57.1	5.1	26.1	4.9	0.0	6.3	0.5	0.1
Monongalia	64.0	5.2	22.5	3.8	0.4	3.3	0.5	0.1
Wetzel	73.6	4.2	13.0	1.7	0.1	7.2	0.3	0.0
West Virginia	47.8	5.6	32.2	6.7	1.1	5.9	0.5	0.1

Source: U.S. Census, 2000; All counties had zero or rounds to zero for solar energy

Housing Characteristics

Table 8-13: Selected Characteristics provides information related to specific housing characteristics. Items such as plumbing availability, the presence of kitchen facilities, and telephone service all contribute to the desirability of housing units as well as the overall quality of life within a community. Greene County has the highest percentages of households lacking complete plumbing facilities, tied with Indiana County and Wetzel County. In terms of lacking kitchen facilities, Greene ranks comparatively with the other counties in the Planning Region. At 2.4 percent of households without telephone service, Greene has the highest of the counties in the SPC Region, but is lower than all of the West Virginia counties.

Table 8-13: Selected Characteristics, 2000			
	Lacking complete plumbing facilities	Lacking complete kitchen facilities	No telephone service
Allegheny	0.4	0.4	0.9
Armstrong	0.7	0.5	1.1
Beaver	0.4	0.3	1.2
Butler	0.3	0.5	1.0
Fayette	0.6	0.4	1.7
Greene	1.2	0.5	2.4
Indiana	1.2	1.1	2.3
Lawrence	1.0	0.8	1.7
Washington	0.5	0.5	0.9
Westmoreland	0.3	0.4	0.8
Pennsylvania	0.5	0.5	1.4
Marion	0.6	0.4	3.0
Marshall	0.6	0.6	2.7
Monongalia	0.6	0.5	2.9
Wetzel	1.2	0.7	4.2
West Virginia	1.0	0.7	4.7
Source: U.S. Census, 2000			



Senior Living

There are three nursing homes located within Greene County, all of which are in or near Waynesburg Borough. Beverly Healthcare is located at 300 Center Avenue in Waynesburg and has been in operation since 1984. It is part of a for-profit chain of nursing homes and offers 111 certified beds. Rolling Meadows is located at 107 Curry Road in Waynesburg and has also been operating since 1984. It is operated by a non-profit corporation and is the largest facility of its kind in Greene County, with 121 certified beds. The third nursing home in the County is located in the Southwest Regional Medical Center, at 350 Bonar Avenue in Waynesburg. The Center is owned and operated by a non-profit corporation and is the smallest of the facilities, with 20 certified beds. (Retrieved Online at: <http://www.medicare.gov/>)

There is also one personal care home located in Mount Morris, close to the I-79 Interchange. Smithley Personal Care Home offers the following services (Retrieved Online at: www.co.greene.pa.us):

- Warm family atmosphere
- 24-hour care
- Patient oriented
- Home-cooked meals
- Affordable quality care
- Day care for elderly
- Accepting SSI and welfare patients

Special Needs Housing

There are many other programs that our Housing Authority could get involved with that relate to "Special needs" housing also, but do not because they have maximized their potential under the current administration and funding resources. These programs include but are not limited to:

- Home Rehab and repair
- Mental Health and Mental Retardation Housing
- Emergency Repair Program
- Landlord Training and Rental Property development
- Homeownership Programs
- Transitional Housing
- Homeless Housing
- Shared Housing (several people living together, with each one using a section 8 voucher)
- Closer collaborations with other human services to move clients to self sustaining living situations

Housing for people with special circumstances is necessary in Greene County. The waiting lists maintained by the Housing Authority are clear indications of this. This population group is only one target audience that requires housing assistance in Greene County. Although the expectation is

that the Housing Authority could serve their current client load in a more comprehensive way, they cannot be expected to serve the low median, median, and market rate sector that is also in need of housing. These needs are better met by a Community Development Corporation/Community Housing Development Corporation such as Threshold. Threshold could for example, in collaboration with the Housing Authority, could begin to build more housing to meet the needs of the Housing Authority client group as well as build housing for first time homebuyers, the elderly, and mixed income neighborhoods that serve a broader cross section of the working family. They could also do rehab of buildings that are located in areas like Waynesburg Borough, where services are within walking distances for not only the special needs population groups but all people. The primary focus of Threshold is to build work force housing.

Future Housing Needs

Washington County, Pennsylvania and Monongalia County, West Virginia are growing at a much higher rate than Greene. It is important that Greene County recognize these high growth counties on its boundaries and plan for residential development as an outcome of their growth. Monongalia County has aggressive economic development strategies through West Virginia University (WVU), the FBI Center, and the West Virginia High Tech Consortium. Three factors are key to projecting this growth:

1. Population growth
2. Total householders
3. Housing Units

The Census Bureau's American Community Survey collects important data between Census years. It is important to note that Washington and Monongalia Counties have been surveyed due to their populations while Greene County was not. The survey provides projections and not complete data. Table 8-14: County Comparisons provides an overview of population and housing units for 2000-2006 for Washington, Monongalia and Greene Counties.

Each county will impact Greene County housing as well as the tax base, but in two different ways. First of all, Washington County has increased their population by 1.7 percent over the last six years. Their housing units have increased 4.8 percent over that same time period. With the housing increase higher than the population increase, we can expect a small amount of people to move within our borders. Secondly, Monongalia County is a little different because their population increase of 3.5 percent is slightly higher than their housing increase of 3.1 percent. Greene County can expect a higher rate of new homeowners from this county because their housing needs will not be able to keep up with their growing population.



Table 8-14: County Comparisons			
	Washington County	Monongalia County	Greene County
Square Miles	857.0	361.0	576.0
2000 Population	202,897	81,866	40,672
2006 Est. Population	206,432	84,752	40,432
Increase (2000-2006)	3,545 (1.7%)	2,886 (3.5%)	-240 (-.6%)
2000 Housing Units	87,445	36,756	16,702
2006 Housing Units	91,609	37,885	17,146
Increase (2000-2006)	4,164 (4.8%)	1,129 (3.1%)	444 (2.7%)

Source: U.S. Census, 2000, American Community Survey 2006

Table 8-15: County Projections shows estimated projections for 2012 (six year projection), assuming the same estimated rate of growth of population since 2000. Greene County is projected to increase 463 total units by 2012.

Table 8-15: County Projections			
	Washington County	Monongalia County	Greene County
2012 Population	209,941	87,718	40,190
2012 Housing Units	96,006	39,059	17,609

Source: Greene County Dept of Economic Development

Other factors that will impact housing growth in Greene County include:

1. Restraints to the land - Morgantown developers are having a difficult time building on slopes and prime land is being used very rapidly.
2. Economic development strategies in place with West Virginia University and the Department of Defense (close proximity and access with I-79).
3. Infrastructure Expansion (water and sewer) along I-79 corridor - Mt. Morris area will have water within two years and sewerage soon after. On the other hand, Ruff Creek northern Greene expects a long term infrastructure upgrade (5+ years).

Over the next six years, Greene County expects 600 new homes to be constructed (building permit data and tax abatement data). A proposed development in the Mt. Morris area would add another 400 housing units to the County. Many of these units can be associated with the increase in population and the inability for the developers to create enough housing in Monongalia County. Steep slopes, crowded conditions, and a housing unit increase rate that is slightly lower than population increase will naturally send some new homes into Greene county. Plus, infrastructure development / expansion (water and sewer) will aid in new development in the Southern Greene region. Washington County, which is effectively balancing their population increase and housing unit needs, will add an additional 100 new homes in this time period.

The average construction cost in Greene County for 2007 is \$127,369.30 (according to Tax Abatement data). The property tax impacts of the 1,100 new units in Greene County are depicted in Table 8-16: Property Tax Implications. The overall impact of the 1,100 new units would be \$4,422,976.30.

Table 8-16: Property Tax Implications						
Township	# of Projected New Homes	Average Value of New Home	Tax Implication			Overall Impact
			County	Municipal	School	
Perry	400	\$127,369.30	\$327,084.36	\$172,712.77	\$1,134,605.72	\$1,634,402.85
Various Locations	600	\$127,369.30	\$490,626.54	\$229,264.74	\$1,681,274.76	\$2,401,116.04
Washington / Morris	100	\$127,369.30	\$81,771.09	\$38,210.79	\$267,475.53	\$387,457.41
Total Impact						\$4,422,976.30

Source: Greene County Tax Abatement Office, 2008



C. Development Strategies

The goal of the County is to expand residential development in the County in order to support economic growth. The County has been making a lot of progress in the area of economic development, with the development of the EverGreene Technology Park and expanded retail in Franklin Township. It is recognized that the housing conditions need to be addressed in order to attract new residents into the County. Expansion of public infrastructure, namely water and sewerage, to support new residential development is discussed in Chapter 7: Public Utilities.

GOAL: Enhance the County's knowledge & oversight of residential trends

Strategy: Work with HUD to develop a countywide housing study to assess housing needs, availability, and condition of housing units across the entire population.

Strategy: Develop a GIS database to record all subdivisions and potential developable sites with access to water and sewerage infrastructure in the county.

Strategy: Coordinate with the County Recorder of Deeds to develop an enhanced recording system based on the GIS capabilities and to review sewage management plans prior to approving new subdivisions.

Strategy: Work with the county housing authority and PROPOSED development authority, community housing development organization (CHDO) or Community Development Corporation to solicit and direct public subsidies for affordable/workforce housing development, rehabilitation and demolition.

A CHDO is a non-profit, community based service organization whose primary purpose is to provide and develop decent, affordable housing for the community it serves. In order to receive CHDO set-aside funding, or CHDO operating expenses not related to a specific project, a nonprofit must first be certified as a CHDO. Organizations already certified as a CHDO must update their certifications for each year in which funds are sought.

CHDOs may direct funds to a variety of activities to develop and support affordable housing. Eligible activities include: assistance to homebuyers and existing homeowners; property acquisition; new construction; rehabilitation; site improvements; demolition; relocation expenses; tenant-based rental assistance; other reasonable and necessary expenses related to the development of modest housing; the refinancing of certain existing owner occupied units; and the purchase and placement of elder cottage housing opportunity units.

Strategy: Develop a public funding strategy to encourage for-profit and non-profit housing developers to rehabilitate residential dwelling units.

Strategy: Develop a countywide system to compile information related to housing, crime, school statistics, land use regulations, code enforcement, etc.

Strategy: Plan for outgrowth of residential development from the bordering counties of West Virginia.

GOAL: Create a one-stop-shop for housing development

Strategy: Identify responsible agency / county department.

Strategy: Collect and become familiar with all local and county ordinances and permit requirements.

Strategy: Develop an easy to read brochure for all potential developers and residents.

Strategy: Provide information on potential building sites.

GOAL: Encourage a variety of housing options for all populations

Strategy: Develop appropriate infrastructure to encourage housing options ranging from high density to rural residential in the Jefferson Morgan School District, Carmichaels School District, and Central Greene School District.

Strategy: In older communities, identify parcels that can be combined to offer more attractive lots for building new houses or infill development.

Strategy: Develop new housing programs targeted at assisting the special needs population. Potential new programs could focus on the following:

- Home rehabilitation and repair
- Mental Health and Mental Retardation Housing
- Emergency Repair Program
- Landlord Training and Rental Property development
- Homeownership Programs
- Transitional Housing
- Homeless Housing
- Shared Housing (several people living together, with each one using a section 8 voucher)



- Closer collaborations with other human services to move clients to self sustaining living situations

Strategy: Work with developers to identify the feasibility of or market for senior / retirement living communities, possibly in or near Waynesburg Borough and Greensboro Borough.

GOAL: Rehabilitate & revitalize older housing areas

Strategy: Establish a Greene County Redevelopment Authority or similar agency such as a Community Development Corporation (CDC). The Pennsylvania Redevelopment Law allows governing bodies to authorize an entity to redevelop and improve blighted areas under the governing body's jurisdiction. The federal funding that supports the Community Development Program is directed to the following objectives:

1. The elimination of slums and blight and the prevention of blighting influences and the deterioration of property, neighborhood, and community facilities of importance to the welfare of the community, principally for persons of low and moderate income;
2. The elimination of conditions, which are detrimental to health, safety, and public welfare through code enforcement, demolition, interim rehabilitation assistance, and related activities;
3. The conservation and expansion of the nation's housing stock in order to provide a decent home and a suitable living environment for all persons but principally those of low and moderate income;
4. The expansion and improvement of the quantity and quality of community services, principally for persons of low and moderate income, which are essential for sound community development and for the development of viable urban communities;
5. A more rational utilization of land and other natural resources and the better arrangement of residential, commercial, industrial, recreational, and other needed activity centers;
6. The reduction of the isolation of lower income groups within communities and geographical areas and the promotion of an increase in the diversity and vitality of neighborhoods through the spatial concentration of housing opportunities and persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods to attract persons of higher income; and,
7. The restoration and preservation of properties of special value for historic, architectural or aesthetic reasons.

Strategy: Identify parcels that can be combined to offer more attractive lots for building new houses or infill development.

Strategy: Focus housing rehabilitation and revitalization efforts to at-risk areas and locations with appropriate infrastructure. For the most part, the boroughs have the highest

percentage of older homes (at least 30 years old) that have appropriate infrastructure. Neighborhoods identified as being "At-Risk" include, but are not limited to, the Southside of Waynesburg, Bobtown, Nemaocolin, Crucible, Carmichaels, and Clarksville. Locations that have available infrastructure include, but are not limited to, Jefferson Borough, Waynesburg Borough, Greensboro Borough, Rices Landing Borough, Mt. Morris, and Rogersville.

Strategy: Develop a revolving loan program that offers low-interest loans to residents to rehabilitate their homes.

Strategy: Increase the effectiveness of the housing rehabilitation program by developing a public education campaign to increase awareness of this beneficial program.

Strategy: Formally organize the Greene County Housing Collaborative to initiate a grassroots campaign to improve housing conditions.

Strategy: Support community-based efforts to revitalize historic homes by providing information on available funding sources for such programs.

GOAL: Amend the County's SALDO to allow the use of conservation residential subdivisions

Strategy: The County will amend their SALDO to include conservation design requiring:

1. Existing Features and Site Analysis Map
2. Yield Plan to show proposed housing density
3. Conceptual Sketch Plan that show all conservation/preservation areas
4. Comparison of traditional subdivision plan and a PRD sketch plan with cost analysis

GOAL: Increase awareness of the UCC requirements

Strategy: Identify responsible agency / county department.

Strategy: Conduct workshops to educate municipalities of UCC mandates.

Strategy: Develop a list of certified inspectors.

Strategy: Create an easy to read UCC brochure.