

## Chapter 6 - The Housing Plan

### Housing Profile

Attractive and affordable housing are two of the most important assets of any community. Good housing creates a sound tax base that will continue to appreciate in value and assures that residents are living in a healthy and safe environment. The existing and future quality of housing is extremely important to the growth and development of Berkeley County. An analysis of existing housing conditions and projected population levels are necessary when identifying housing needs for the future. The following sections describe the existing housing types, conditions, vacancies, and other factors that characterize the supply of housing in Berkeley County. Data from the U.S. Census Bureau served as the primary source of housing statistics unless otherwise noted.

### Housing Unit Supply

The total number of housing units in Berkeley County increased by 26,992 units, which is an increase of 145 percent, between 1980 and 2010. This growth rate is significantly higher than the 28 percent increase experienced in West Virginia as a whole. (See Table 6-1) Jefferson and Morgan Counties also had significant increases in housing units between 1980 and 2010: 93.1 and 99.9 percent respectively. Frederick County, VA continues to experience the highest growth rate in the area at 150.9 percent over the same thirty-year period, resulting in 19,254 new housing units in that county. The number of housing units added to Berkeley County over a ten-year period continues to climb each decade with 6,813 added 1980-1990; 7,528 added 1990-2000; and 12,651 added between 2000-2010. Housing growth from 2000-2010 continues to be only slightly higher than the population growth. According to Census data, housing units increased by 38.4 percent during the decade, while population increased by 37.0 percent.

Table 6-1 Growth in Housing Supply 1980-2010

| Municipality          | Total Housing Units |         |         |         | Change in Housing Units |      |           |      |           |      |           |       |
|-----------------------|---------------------|---------|---------|---------|-------------------------|------|-----------|------|-----------|------|-----------|-------|
|                       | 1980                | 1990    | 2000    | 2010    | 1980-1990               |      | 1990-2000 |      | 2000-2010 |      | 1980-2010 |       |
|                       |                     |         |         |         | #                       | %    | #         | %    | #         | %    | #         | %     |
| West Virginia         | 686,311             | 781,295 | 844,623 | 879,449 | 94,984                  | 13.8 | 63,328    | 8.1  | 34,826    | 4.1  | 193,138   | 28.1  |
| BERKELEY COUNTY       | 18,572              | 25,385  | 32,913  | 45,564  | 6,813                   | 36.7 | 7,528     | 29.7 | 12,651    | 38.4 | 26,992    | 145.3 |
| Hedgesville           | 80                  | 93      | 99      |         | 13                      | 16.3 | 6         | 6.5  |           |      |           |       |
| City of Martinsburg   | 5,803               | 6,670   | 7,432   | 8,408   | 867                     | 14.9 | 762       | 11.4 | 976       | 13.1 | 2,605     | 44.9  |
| Clarke County, VA     | 3,961               | 4,531   | 5,388   | 6,247   | 570                     | 14.4 | 857       | 18.9 | 859       | 15.9 | 2,286     | 57.7  |
| Frederick County, VA  | 12,759              | 17,864  | 23,319  | 32,013  | 5,105                   | 40.0 | 5,455     | 30.5 | 8,694     | 37.3 | 19,254    | 150.9 |
| Jefferson County, WV  | 11,542              | 14,606  | 17,623  | 22,290  | 3,064                   | 26.5 | 3,017     | 20.7 | 4,667     | 26.5 | 10,748    | 93.1  |
| Morgan County, WV     | 4,884               | 6,757   | 8,076   | 9,762   | 1,873                   | 38.3 | 1,319     | 19.5 | 1,686     | 20.9 | 4,878     | 99.9  |
| Washington County, MD | 42,391              | 47,448  | 52,972  | 60,830  | 5,057                   | 11.9 | 5,524     | 11.6 | 7,858     | 14.8 | 18,439    | 43.5  |

Source: U.S. Census Bureau (shaded area indicates data was unavailable for this municipality)

Final Subdivision Lot (Housing Unit) Approvals

Between 2000 and 2004, there was a continual increase in major subdivision final approval in Berkeley County. During this time, almost 6,500 lots received final approval. From 2005 to 2009 this upward trend in approved lots continued, however, between 2010 and 2014 the number of lots receiving final approval declined. Table 6-2 lists the number of major subdivisions receiving final approval by year in Berkeley County.

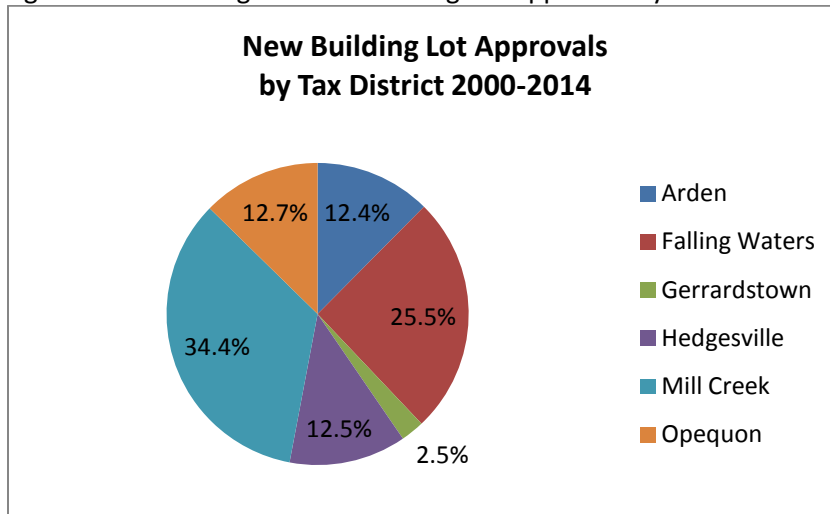
Table 6-2 Final Subdivision Lot Approvals by Tax District

| Year               | Arden        | Falling Waters | Gerrardstown | Hedgesville  | Mill Creek   | Opequon      | Total        |
|--------------------|--------------|----------------|--------------|--------------|--------------|--------------|--------------|
| 2000               |              |                |              |              |              |              | 668          |
| 2001               |              |                |              |              |              |              | 910          |
| 2002               |              |                |              |              |              |              | 927          |
| 2003               |              |                |              |              |              |              | 1,181        |
| 2004               |              |                |              |              |              |              | 2,749        |
| SubTotal           | 1,567        | 1,008          | 258          | 1,386        | 1,344        | 872          | 6,435        |
| 2005               | 101          | 215            | 11           | 186          | 1,223        | 134          | 1,870        |
| 2006               | 385          | 225            | 138          | 310          | 1,088        | 220          | 2,366        |
| 2007               | 505          | 620            | 51           | 522          | 690          | 390          | 2,778        |
| 2008               | 95           | 86             | 9            | 45           | 52           | 91           | 378          |
| 2009               | 14           | 121            | 12           | 22           | 95           | 2            | 266          |
| SubTotal           | 1,100        | 1,267          | 221          | 1,085        | 3,148        | 837          | 7,658        |
| 2010               | 6            | 35             | 4            | 2            | 1            | 16           | 64           |
| 2011               | 3            | 811            | 3            | 10           | 5            | 280          | 1,112        |
| 2012               | 9            | 86             | 9            | 14           | 41           | 47           | 206          |
| 2013               | 11           | 125            | 0            | 58           | 25           | 11           | 230          |
| 2014               | 42           | 77             | 0            | 11           | 16           | 2            | 148          |
| SubTotal           | 71           | 1,134          | 16           | 95           | 88           | 356          | 1,760        |
| <b>05-14 TOTAL</b> | <b>1,171</b> | <b>2,401</b>   | <b>237</b>   | <b>1,180</b> | <b>3,236</b> | <b>1,193</b> | <b>9,418</b> |

Source: Berkeley County Planning Commission (dark shaded area indicates data was unavailable for this year by individual district)

The distribution of building lot approvals, by percentage, across the magisterial districts in the County is illustrated in Figure 6-1. Of all the districts, Mill Creek has seen the highest percentage of new building lot approvals over the last fifteen years, with Falling Waters being the second highest percentage. However, since 2010, the Falling Waters district has had more new building lot approvals than all the other tax districts combined.

Figure 6-1 Percentage of New Building Lot Approvals by Tax District 2000-2014



Residential Building Permits Issued

Table 6-3 takes this information a step further and shows the number of building permits that were issued between 2000 and 2014 in the County. These figures show the accelerated rate of building activity within the county peaked in 2004 then steadily declined from 2005 to 2011. The number of total new residential permits issued has slightly increased each year, since 2011. The largest number of permits issued between 2000 and 2014 was 10,602 permits for single family detached homes. The second largest number was for mobile homes at 2,947 permits issued. The annual number of mobile home permits issued is steadily declining. Since 2011, the number of permits issued annually for single family houses and townhouses is slowly but steadily increasing. Updates to the county subdivision ordinance occurred in 2004 and again in 2009. The decrease in mobile home permits could be related to a change in the 2009 Subdivision Regulations increasing the lot size requirements from 5,000 square feet to 7,500 square feet per lot. The lot width requirements for mobile homes also increased from 50 feet to 75 feet. The 5,000 square feet per lot and 50 feet lot width requirements had been in place since the original subdivision ordinance implemented in 1975.

Table 6-3 Residential Building Permits Issued in Berkeley County 2000-2010

| Year         | Single Family Houses | Townhouses   | Duplex Building | Apartment Buildings | Five or More Family Buildings | Mobile Homes | Total New Residential Permits |
|--------------|----------------------|--------------|-----------------|---------------------|-------------------------------|--------------|-------------------------------|
| 2000         | 664                  | 32           | 7               | 2                   | 0                             | 335          | 1,040                         |
| 2001         | 945                  | 49           | 4               | 4                   | 1                             | 355          | 994                           |
| 2002         | 1,264                | 46           | 12              | 9                   | 3                             | 288          | 1,622                         |
| 2003         | 1,259                | 64           | 0               | 6                   | 0                             | 267          | 1,596                         |
| 2004         | 1,461                | 272          | 23              | 14                  | 0                             | 305          | 2,075                         |
| subtotal     | 5,593                | 463          | 46              | 35                  | 4                             | 1,550        | 7,327                         |
| 2005         | 1,292                | 348          | 30              | 2                   | 4                             | 258          | 1,934                         |
| 2006         | 1,038                | 342          | 28              | 4                   | 12                            | 248          | 1,672                         |
| 2007         | 613                  | 241          | 25              | 6                   | 0                             | 197          | 1,082                         |
| 2008         | 413                  | 205          | 9               | 4                   | 3                             | 149          | 783                           |
| 2009         | 261                  | 132          | 14              | 0                   | 3                             | 111          | 521                           |
| subtotal     | 3,617                | 1,268        | 106             | 16                  | 22                            | 963          | 5,992                         |
| 2010         | 226                  | 134          | 10              | 0                   | 0                             | 80           | 450                           |
| 2011         | 184                  | 94           | 14              | 0                   | 0                             | 80           | 372                           |
| 2012         | 253                  | 132          | 10              | 7                   | 12                            | 98           | 512                           |
| 2013         | 333                  | 164          | 10              | 0                   | 0                             | 98           | 605                           |
| 2014         | 396                  | 175          | 10              | 6                   | 11                            | 78           | 676                           |
| subtotal     | 1,392                | 699          | 54              | 13                  | 23                            | 434          | 2,615                         |
| <b>TOTAL</b> | <b>10,602</b>        | <b>2,430</b> | <b>206</b>      | <b>64</b>           | <b>49</b>                     | <b>2,947</b> | <b>16,298</b>                 |

Source: Berkeley County Engineering and Building Inspections Office

### Housing Unit Density

The housing unit density (Table 6-4) for Berkeley County was 141.9 houses per square mile according to 2013 Census Bureau data. This is a total change in housing units per square mile of 84.1 over a 33-year period. As a result, Berkeley County now has more housing units per square mile than all surrounding counties, including Washington County, MD, which from 1980 to 2000, had the highest housing unit density in the area. Clarke County continues to have the lowest density, around 35.5 housing units per square mile.

Table 6-4 Housing Unit Density

| Municipality          | Land Area | Housing Units Per Square Mile |       |       |       | Change    |           |           |           |
|-----------------------|-----------|-------------------------------|-------|-------|-------|-----------|-----------|-----------|-----------|
|                       | (Sq. Mi)  | 1980                          | 1990  | 2000  | 2013  | 1980-1990 | 1990-2000 | 2000-2013 | 1980-2013 |
| West Virginia         | 24,087    | 28.5                          | 32.4  | 35.1  | 36.5  | 3.9       | 2.6       | 1.4       | 8.0       |
| BERKELEY COUNTY       | 321       | 57.8                          | 79.0  | 102.5 | 141.9 | 21.2      | 23.4      | 39.4      | 84.1      |
| Clarke County, VA     | 177       | 22.4                          | 25.6  | 30.4  | 35.5  | 3.2       | 4.8       | 5.1       | 13.1      |
| Frederick County, VA  | 415       | 30.8                          | 43.1  | 56.2  | 77.1  | 12.3      | 13.2      | 20.9      | 46.3      |
| Jefferson County, WV  | 210       | 55.1                          | 69.7  | 84.1  | 106.1 | 14.6      | 14.4      | 22.0      | 51.0      |
| Morgan County, WV     | 229       | 21.3                          | 29.5  | 35.3  | 42.6  | 8.2       | 5.8       | 7.3       | 21.3      |
| Washington County, MD | 458       | 92.5                          | 103.6 | 115.6 | 132.8 | 11.0      | 12.1      | 17.2      | 40.3      |

Source: U.S. Census Bureau (Note: time span for recent data is 13-years rather than 10-years and data should be interpreted accordingly.)

### Average Household Size

Average household size for owner occupied housing units decreased for the state, Berkeley County and all other surrounding counties over the last 23 years, with the exception of Morgan County, which increased from 2.57 to 2.71. (See Table 6-5a) Berkeley, Jefferson and Washington Counties saw an increase in household size for renter-occupied units over the same period.

Table 6-5a Average Household Size Since 1990

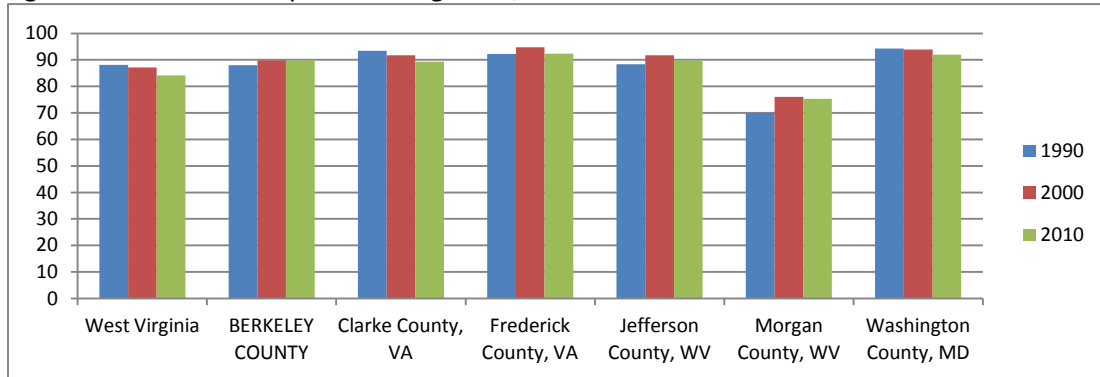
| Municipality          | Avg. household size of Owner-occupied units |      |               | Avg. household size of Renter-occupied units |      |               |
|-----------------------|---|------|---------------|--|------|---------------|
|                       | 1990  | 2000 | 2009-2013 est | 1990   | 2000 | 2009-2013 est |
| West Virginia         | 2.63  | 2.47 | 2.50          | 2.33   | 2.18 | 2.25          |
| BERKELEY COUNTY       | 2.69  | 2.64 | 2.61          | 2.36   | 2.20 | 2.52          |
| Clarke County, VA     | 2.81  | 2.57 | 2.52          | 2.70   | 2.27 | 2.38          |
| Frederick County, VA  | 2.77  | 2.67 | 2.70          | 2.72   | 2.55 | 2.61          |
| Jefferson County, WV  | 2.75  | 2.58 | 2.65          | 2.48   | 2.41 | 2.66          |
| Morgan County, WV     | 2.57  | 2.42 | 2.71          | 2.32   | 2.31 | 1.74          |
| Washington County, MD | 2.62  | 2.60 | 2.57          | 2.38   | 2.22 | 2.40          |

Source: U.S. Census Bureau

Occupied and Vacant Housing Units

The general trend in the percentage of occupied housing units shows minimal fluctuations from 1990 to 2010, as illustrated in Figure 6-2. The percentage of occupied housing units in Berkeley County has been relatively consistent since 1990 and has been at 89.8 percent since 2000. Morgan County remains the lowest percentage ranging from 70 percent in 1990 to 76.1 percent in 2000. Washington County had the highest percentage in 1990 at 94.3 percent but shows a small, steady decline to 92.0 percent in 2010. The percentages of vacant housing mirror these numbers and actual percentages are listed in Table 6-5b below. Berkeley County has remained at a 10.2% vacancy rate from 2000 through 2010.

Figure 6-2 Percent Occupied Housing Units, 1990-2010



Source: U.S Census Bureau

Table 6-5b Percent Occupied and Vacant Housing Units, 1990-2010

| Municipality          | Percent Occupied |      |      | Percent Vacant |      |      |
|-----------------------|------------------|------|------|----------------|------|------|
|                       | 1990             | 2000 | 2010 | 1990           | 2000 | 2010 |
| West Virginia         | 88.1             | 87.2 | 84.2 | 11.9           | 12.8 | 15.8 |
| BERKELEY COUNTY       | 88.0             | 89.8 | 89.8 | 12.0           | 10.2 | 10.2 |
| Clarke County, VA     | 93.5             | 91.7 | 89.3 | 6.5            | 8.3  | 10.7 |
| Frederick County, VA  | 92.2             | 94.8 | 92.4 | 7.8            | 5.2  | 7.6  |
| Jefferson County, WV  | 88.4             | 91.7 | 89.8 | 11.6           | 8.3  | 10.2 |
| Morgan County, WV     | 70.0             | 76.1 | 75.3 | 30.0           | 23.9 | 24.7 |
| Washington County, MD | 94.3             | 93.9 | 92.0 | 5.7            | 6.1  | 8.0  |

Source: US Census Bureau

The percentage of renter occupied housing in Berkeley County as of 2010, was 24.8 percent (Table 6-6). The highest percentage in the region, 35.1 percent, occurred in Washington County, Maryland. The lowest percentage, 20.3 percent, occurred in Clarke County, Virginia.

Table 6-6 Percentage of Housing Units Owner Occupied and Renter Occupied in 2010

| Municipality          | Occupied by: |          |
|-----------------------|--------------|----------|
|                       | Owner %      | Renter % |
| West Virginia         | 73.4         | 26.6     |
| BERKELEY COUNTY       | 75.2         | 24.8     |
| Clarke County, VA     | 79.7         | 20.3     |
| Frederick County, VA  | 78.3         | 21.7     |
| Jefferson County, WV  | 75.1         | 24.9     |
| Morgan County, WV     | 65.0         | 35.0     |
| Washington County, MD | 64.9         | 35.1     |

Source: US Census Bureau

Age of Housing

Roughly 30 percent of Berkeley County’s housing units were built between 2000 and 2010. From 1980 to 2010 more homes have been built in Berkeley County than in any of the surrounding counties. Currently almost 66 percent of the county’s housing stock is less than thirty-five years old as shown in Figure 6-3. The accelerated growth of housing since 1980 clearly indicates the desirability of the area as a place to live. Table 6-7 provides a comparison of the age of each county’s housing stock, as well as West Virginia’s.

Figure 6-3 Percentage of Structures Built in Berkeley County by Year

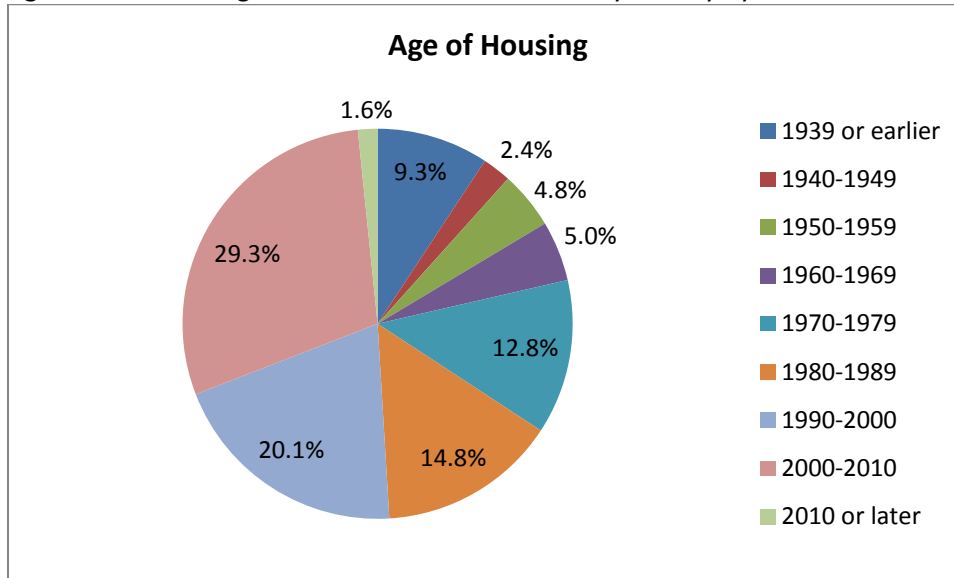


Table 6-7 Age of Housing Comparison

| Municipality          | 1939 or earlier | 1940-1949 | 1950-1959 | 1960-1969 | 1970-1979 | 1980-1989 | 1990-2000 | 2000-2010 | 2010 or later | Total Units |
|-----------------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------------|
| West Virginia         | 146,366         | 71,382    | 98,569    | 83,771    | 150,769   | 115,414   | 117,091   | 92,577    | 5,012         | 880,951     |
| BERKELEY COUNTY       | 4,181           | 1,071     | 2,143     | 2,247     | 5,778     | 6,680     | 9,044     | 13,190    | 731           | 45,065      |
| Clarke County, VA     | 1,048           | 397       | 537       | 530       | 1,005     | 809       | 804       | 1,096     | 20            | 6,246       |
| Frederick County, VA  | 1,696           | 857       | 1,161     | 2,095     | 4,581     | 6,017     | 6,951     | 7,923     | 306           | 31,587      |
| Jefferson County, WV  | 2,366           | 622       | 1,123     | 1,612     | 3,632     | 3,868     | 3,821     | 5,070     | 32            | 22,146      |
| Morgan County, WV     | 1,019           | 351       | 566       | 886       | 2,135     | 1,836     | 1,733     | 1,217     | 14            | 9,757       |
| Washington County, MD | 12,255          | 3,857     | 7,115     | 5,962     | 7,687     | 6,385     | 7,593     | 9,746     | 204           | 60,804      |

Source: US Census Bureau

Housing Unit Design

The predominant housing unit design in Berkeley County continues to be the single-family, detached home. The 2010 Census data shows that nearly 70 percent, over 31,500 units of the county’s total housing stock falls into this category. Mobile homes represent approximately 13 percent of total housing units. This is six percent less than reported in 2000, and now falls lower than Morgan County, where mobile homes represent 13.5 percent of all housing units in the county. Another 7.6 percent are classified as single-family, attached while 9.6 percent are multi-family housing units with two or more units per building. Table 6-8 illustrates the breakdown of housing units by design as per the 2010 Census.

The counties that surround Berkeley County have a similar distribution of housing unit types with between 60 and 91 percent of housing units classified as single-family, detached. Washington County continues to have more multi-family housing than any of the surrounding counties at 19.1 percent. Berkeley and Morgan County West Virginia continue to have the highest number of mobile homes, trailers and other housing units, while Jefferson County, West Virginia has dropped below Frederick County Virginia in percentage of these types of housing units.

Table 6-8 Housing Type Comparison

| Municipality          | Percent Total Housing Units |                 |              |           |           |             |             |                                  | Total Units |
|-----------------------|-----------------------------|-----------------|--------------|-----------|-----------|-------------|-------------|----------------------------------|-------------|
|                       | Single Family               |                 | Multi-Family |           |           |             |             | Mobile homes, trailers and other |             |
|                       | 1 unit detached             | 1 unit attached | 2 units      | 3-4 units | 5-9 units | 10-19 units | 20-49 units |                                  |             |
| West Virginia         | 71.0                        | 1.9             | 2.2          | 2.8       | 2.8       | 1.6         | 2.5         | 15.1                             | 880,951     |
| BERKELEY COUNTY       | 69.9                        | 7.6             | 1.2          | 2.2       | 2.6       | 2.2         | 1.4         | 13.0                             | 45,065      |
| Clarke County, VA     | 90.9                        | 2.2             | 2.3          | 0.3       | 1.7       | 0.8         | 1.4         | 0.4                              | 6,246       |
| Frederick County, VA  | 77.0                        | 8.8             | 0.4          | 0.6       | 1.8       | 2.3         | 1.0         | 8.1                              | 31,587      |
| Jefferson County, WV  | 76.6                        | 7.6             | 1.4          | 2.4       | 2.2       | 1.9         | 1.2         | 6.6                              | 22,146      |
| Morgan County, WV     | 79.5                        | 0.9             | 1.2          | 2.1       | 1.7       | 0.7         | 0.4         | 13.5                             | 9,757       |
| Washington County, MD | 60.3                        | 16.1            | 2.5          | 3.8       | 4.0       | 5.7         | 3.5         | 4.1                              | 60,804      |

Source: US Census Bureau

**Housing Values and Affordability**

According to 2000 Census data, the highest percentage of occupied housing units in Berkeley County, 44.5 percent, fell within the \$50,000 to \$99,999 price range. Frederick, Jefferson, Morgan and Washington Counties had similar percentages in this range, between 33.1 and 47.8 percent. Clarke County had the highest housing values in the area, with 23.8 percent of all housing unit prices at \$200,000 or more. Table 6-9 illustrates the housing values in the region according to 2000 Census data.

Table 6-9 Housing Values 2000

| Municipality          | \$50,000 to \$99,000 |      | \$100,000 to \$149,999 |      | \$150,000 to \$199,999 |      | \$200,000 or more |      |
|-----------------------|----------------------|------|------------------------|------|------------------------|------|-------------------|------|
|                       | #                    | %    | #                      | %    | #                      | %    | #                 | %    |
| West Virginia         | 184,733              | 47.0 | 62,302                 | 15.9 | 22,939                 | 5.8  | 17,893            | 4.6  |
| BERKELEY COUNTY       | 7,122                | 44.5 | 5,292                  | 33.1 | 1,713                  | 10.7 | 951               | 5.9  |
| Clarke County, VA     | 740                  | 26.9 | 726                    | 26.4 | 569                    | 20.7 | 655               | 23.8 |
| Frederick County, VA  | 4,609                | 33.1 | 5,318                  | 38.2 | 2,238                  | 16.1 | 1,507             | 10.8 |
| Jefferson County, WV  | 3,513                | 36.0 | 2,775                  | 28.4 | 1,727                  | 17.7 | 1,377             | 14.1 |
| Morgan County, WV     | 1,637                | 47.8 | 993                    | 29.0 | 204                    | 6.0  | 120               | 3.5  |
| Washington County, MD | 9,503                | 34.3 | 10,772                 | 38.8 | 4,070                  | 14.7 | 2,610             | 9.4  |

Source: 2006 Berkeley County Comprehensive Plan Update

**Owner Occupied Housing Values**

According to 2010 Census data (See Table 6-10 below), the highest percentage of Berkeley County’s occupied housing units, 23.0 and 24.0 percent, jumped to the \$150,000 to \$199,999 and \$200,000 to \$299,999 price ranges, respectively. Morgan and Washington Counties housing costs rose as well and continue to have the highest percentages in the same housing cost ranges as Berkeley County. Clarke County continues to have the highest housing values in the area, with 60.8 percent of all housing unit prices at \$300,000 or more. Jefferson County, West Virginia and Frederick County, Virginia housing costs have increased to the point that they are now higher than Berkeley County. Jefferson County has 48.0 percent of housing unit values within the \$200,000 to \$499,000 range and Frederick County has 52 percent of the housing units within this same range.

Table 6-9 Owner Occupied Housing Values and Total Housing Units 2010

|                       | Less than \$50,000 | \$50,000 to \$99,000 | \$100,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 to \$299,000 | \$300,000 to \$499,000 | \$500,000 to \$999,999 | \$1,000,000 or more | Total   |
|-----------------------|--------------------|----------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------------------|---------|
| Municipality          | %                  | %                    | %                      | %                      | %                      | %                      | %                      | %                   |         |
| West Virginia         | 21.9               | 28.8                 | 17.8                   | 13.7                   | 11.2                   | 4.7                    | 1.3                    | 0.5                 | 544,059 |
| BERKELEY COUNTY       | 11.1               | 11.2                 | 18.6                   | 23.0                   | 24.0                   | 10.3                   | 1.3                    | 0.5                 | 30,408  |
| Clarke County, VA     | 2.4                | 2.2                  | 3.8                    | 7.8                    | 23.0                   | 40.3                   | 16.6                   | 3.9                 | 4,447   |
| Frederick County, VA  | 8.2                | 5.3                  | 10.5                   | 18.0                   | 29.2                   | 22.8                   | 5.2                    | 0.8                 | 22,852  |
| Jefferson County, WV  | 5.5                | 8.4                  | 13.4                   | 18.8                   | 28.4                   | 20.4                   | 4.0                    | 1.2                 | 14,943  |
| Morgan County, WV     | 10.5               | 15.3                 | 16.8                   | 25.3                   | 19.6                   | 10.6                   | 1.9                    | 0.1                 | 4,770   |
| Washington County, MD | 4.2                | 6.9                  | 14.4                   | 22.4                   | 29.8                   | 17.0                   | 4.5                    | 0.7                 | 36,335  |

Source: US Census Bureau

**Contract Rent**

Median contract rent in Berkeley County increased from \$416 in 2000 to \$832 in 2010, which now ranks fifth among each of the surrounding counties and West Virginia (Table 6-11). Median contract rent increased to values higher than Berkeley County, since 2000 Census Data, in Jefferson County, West Virginia and Washington County, Maryland. Frederick and Clarke Counties in Virginia continue to rank first and second in Median Contract Rent among neighboring counties. All neighboring counties, Berkeley County and West Virginia nearly doubled or more than doubled in median contract rent from 2000 to 2010.

Table 6-11 Median Contract Rent

| Municipality          | 2000  | 2010    |
|-----------------------|-------|---------|
| West Virginia         | \$311 | \$611   |
| BERKELEY COUNTY       | \$416 | \$832   |
| Clarke County, VA     | \$495 | \$1,022 |
| Frederick County, VA  | \$506 | \$1,084 |
| Jefferson County, WV  | \$401 | \$899   |
| Morgan County, WV     | \$342 | \$680   |
| Washington County, MD | \$412 | \$849   |

Source: US Census Bureau

**Housing Affordability**

Based on 2009 Census Bureau data (Table 6-12), approximately 33.6 percent of Berkeley County’s owner occupied households are considered “cost burdened”. A homeowner is considered cost burdened if they spend 30 percent or more of their household income on their mortgage. This is an increase of 21.7 percent over the ten year period. All surrounding counties and West Virginia experienced similar increases in cost burdened percentages. Berkeley County moved from the lowest cost burdened county of surrounding counties in 2000 to the third highest of neighboring counties making Frederick County Virginia the least cost burdened county in the area. The highest percentage of cost burdened homeowners as of the 2009 data was Morgan County, followed by Jefferson County. Renter-occupied cost burdened household percentages reflect a decrease in all surrounding counties, including Berkeley County and West Virginia.

The availability of affordable housing is important for several reasons. If employees, particularly those in entry level positions, cannot afford to live near their place of employment, they will be forced to commute long distances, thus adding to traffic congestion and air pollution. Quality of life is also impacted as longer commute times take away from leisure and family time. Retail and service sector employers tend to have a difficult time filling positions in areas where housing is relatively expensive. A



wider range of housing types, rental options and prices can help alleviate some of these affordable housing problems.

Table 6-12 Percentage of Cost Burdened Households

|                       | 1999<br>Owner-<br>Occupied | 2009<br>Owner-<br>Occupied | 1999<br>Renter-<br>Occupied | 2009<br>Renter-<br>Occupied |
|-----------------------|----------------------------|----------------------------|-----------------------------|-----------------------------|
| Municipality          | Cost<br>Burdened*          | Cost<br>Burdened*          | Cost<br>Burdened*           | Cost<br>Burdened*           |
| West Virginia         | 9.7                        | 24.5                       | 48.6                        | 48.1                        |
| BERKELEY COUNTY       | 11.9                       | 33.6                       | 59.6                        | 51.1                        |
| Clarke County, VA     | 13.4                       | 33.6                       | 61.9                        | 34.9                        |
| Frederick County, VA  | 11.9                       | 31.4                       | 60.4                        | 49.0                        |
| Jefferson County, WV  | 12.5                       | 34.3                       | 55.8                        | 43.8                        |
| Morgan County, WV     | 12.7                       | 37.8                       | 59.1                        | 43.8                        |
| Washington County, MD | 13.8                       | 33.5                       | 65.3                        | 46.7                        |

\* Cost Burdened is spending 30% or more on monthly housing costs  
Source US Census

**Public Housing**

According to the US Department of Housing and Urban Development, there are currently eight locations registered as providing subsidized housing opportunities for Berkeley County residents. Table 6-13 lists each of the properties, the contact organization and type of unit. As shown there are only three that provide family units, and two for the elderly. There are also three facilities for the disabled, which are managed by the Eastern Panhandle Mental Health Center, Inc. Within The City of Martinsburg there are five additional locations (Table 6-14) that provide subsidized housing opportunities for residents.

Table 6-13 Homes and Communities Offering Subsidized Housing

| Contact   | Property  | Type     |
|---|---|----------|
| TM Associates Management, Inc.<br>Phone: 240-683-0300                                     | Oak Tree Village<br>318 Garden Drive, Apt 104<br>Martinsburg, WV 25401-3984 | Family   |
| FMG Property Management<br>Phone: 304-263-1801  | Capital Heights Townhouses<br>101 Boarman Place<br>Martinsburg, WV 25401    | Family   |
| Humphrey Associates, Inc.<br>Phone: 304-263-2300  | Franklin Manor<br>700 W Burke Street<br>Martinsburg, WV 25401-2783          | Family   |
| Eastern Panhandle Mental Health Center, Inc.<br>Phone: 304-263-8954                       | Hoffmaster Houses<br>290 Lutz Avenue<br>Martinsburg, WV 25401-2783          | Disabled |
| Associates for Community Development, Inc.<br>Phone: 304-267-2102<br>Need_email@hud.gov   | Kings Daughter Court<br>116 E King Street<br>Martinsburg, WV 25401-4225     | Elderly  |
| Eastern Panhandle Mental Health Center, Inc.<br>Phone: 304-263-8954<br>Need_email@hud.gov | NAR Roberts, Jr.<br>91 Tavern Road<br>Martinsburg, WV 25401                 | Disabled |
| Millennia Housing Management Ltd.<br>Phone: 216-520-1250<br>assetmanagement@mhmltd.com    | Senior Towers<br>200 E Stephens Street<br>Martinsburg, WV 25401-4197        | Elderly  |

Source: US Department of Housing and Urban Development, 2015

Table 6-14 Public Housing Complexes in Martinsburg

| Name                  | Location                  | Units |
|-----------------------|---------------------------|-------|
| Adam Stephen Homes    | Wilson Street             | 47    |
| Horatio Gates Village | Porter Avenue             | 51    |
| Leeland Apartments    | 201 North Kentucky Avenue | 20    |
| Ambrose Towers        | 703 Porter Avenue         | 104   |
| Stonewall Haven       | 300 Silver Lane           | 104   |

Source: Martinsburg Housing Authority

**Future Housing Needs**

The following Tables (6-15 and 6-16) provide an illustration of the future housing that will be needed to accommodate the projected population for Berkeley County. This table indicates that, at the current 2010 US Census level of persons per housing unit, Berkeley County will require 53,880 housing units to meet the projected increase in population. Based upon existing housing units available as of the 2010 US Census and projected units within projects submitted to the Planning Commission for approval, Berkeley County is on track for providing the projected number of housing units needed by 2040.

Table 6-15 Projected Housing Unit Needs

|  | US Census | Projections | 2010-2040        |     |
|--|-----------|-------------|------------------|-----|
|  | 2010      | 2040        | Change In Number |     |
| Population <sup>1</sup>  | 104,169   | 140,613     | 36,444           | 35% |
| Estimated Housing Units Needed @2.61 Persons Per Housing Unit <sup>2</sup> | 39,911    | 53,880      | 13,969           | 35% |

<sup>1</sup>Source: Direction 2040 HEPMPPO Long-Range Transportation Plan

<sup>2</sup>See Table 6-5 Average household size of owner occupied units

Table 6-16 Projected Housing Unit Availability

|  |        |
|--|--------|
| Total Existing Housing Units as of 2010 US Census <sup>1</sup>                     | 45,564 |
| Total Housing Units Vested in 2015 Preliminary Plan Extension Request <sup>2</sup> | 6,786  |
| Total Existing and Potential Future Housing Units Available                        | 52,350 |
| Remaining Housing Units Needed for Projected Population Growth                     | 1,530  |

<sup>1</sup>See Table 6-1 Growth in Housing Supply

<sup>2</sup>Berkeley County Planning Commission

**2006 Summary of Housing Action Strategies**

The vision for housing in Berkeley County is to provide an adequate supply of housing that will give current and future residents of the county choices in housing types, location and value. In addition, tools need to be developed, to ensure these dwellings meet and are maintained in such a manner as to provide minimal standards, especially in the area of rental housing. The Growth Management Plan designates areas for new housing where services like public water and public sewer can be provided by the appropriate agencies. New housing developments shall be encouraged in these areas and amendments should be made to the subdivision and land development regulations to provide developers and the county with the ability to provide incentives for innovative land development practices and housing designs in these areas. A summary list of the housing action strategies for 2006 is as follows:

New Housing and Land Use Management

- Create new housing developments that maximize open space and protect environmentally sensitive features such as sinkholes and surface water.
- Provide regulations and incentives that will allow developers to utilize innovative development techniques (smart growth techniques) to provide diverse housing opportunities and shape the character of neighborhoods. These techniques would include ‘mixed use developments’ of

different housing types, planned unit developments, cluster developments, adaptive reuse of existing structures, and review requirements for each. Each of these techniques would also encourage housing affordability, along with designated growth areas, transit oriented development, and minimum lot size options.

- In exchange for additional open space or preservation, regulations could be amended to permit developers to maintain the density they would have achieved. This could be utilized in areas where floodplains have been determined to exist, allowing a landowner to create a nicer development including open space as an amenity.
- Update the subdivision and land development ordinance to improve standards and streamline the current application and approval process.
- Promote infill development of new housing as a means to encourage the improvement of the adjacent neighborhoods. This technique will also utilize existing infrastructure, which could reduce overall costs and increase affordability.

#### Housing Affordability and Choices

- The strategies mentioned above are being recommended to assist in the promotion of affordable housing in conjunction with the strategies listed in this section.
- Create inclusionary housing tools to target affordable housing to below market and moderate income households. Create a minimum percent for inclusionary housing, encourage the use of smart growth techniques as outlined above to incorporate inclusionary housing practices and review and update the subdivision regulations to reflect demographic changes in Berkeley County.
- Encourage the building and development community to partner with not-for-profit housing providers in order to incorporate inclusionary housing seamlessly into innovative housing development designs.
- Work with builders and developers to create innovative housing styles, encourage private builders and not-for-profit builders to develop innovative housing styles and encourage higher densities.
- Expand relationships with mortgage providers such as Fannie Mae to provide additional homeownership opportunities, inventory and map public lands and buildings that may be available for residential uses, create a housing trust to funnel private funds for affordable housing and conduct an annual housing summit that develops ideas for partnerships, funding, design and construction of affordable housing.
- Seek ways to increase available resources to assist low and moderate income families with finding and financing adequate housing. Programs to assist with first time home buyers should be expanded and publicized throughout the community.
- The County should promote education and outreach by conducting a series of educational seminars to orient local developers, builders, realtors and public officials on the benefits of sustainable land development and the provision of affordable housing and land use regulations.

#### Neighborhood Revitalization and Preservation

- Improve the quality of the county's existing housing stock to encourage continued use and re-use in order to preserve the character and quality of residential neighborhoods.
- As the average age of the population in the county continues to increase, the demand for suitable housing also increases. Regulations should be mindful of this fact and designs that make things easier for these residents should be encouraged.

- In older neighborhoods, encourage mixed-use development to include a mixture of low, medium and high density residential housing, along with commercial, service and employment centers.
- Attention needs to be given to the older developments and neighborhoods through reinvestment and rehabilitation of older buildings in order to fully utilize vacant and underutilized structures.
- Additional efforts need to be made to realistically enforce the property maintenance codes adopted by the county.
- Incorporate streetscape improvements within the Subdivision Regulations that provide traffic calming techniques, provide for adequate parking for residents and visitors, allow for safe movement of pedestrians and improve aesthetics of the streets with street trees, sidewalks and curbing where appropriate.
- Encourage the development and redevelopment of parks walkways and open space that will connect neighborhoods and provide access to commercial areas.
- The County or one of its partner's should develop an educational program for residents. Sensitive historic property modernization, alternative methods and materials, and money saving measures such as insulating, replacing windows, and upgrading heating and cooling systems would be appropriate topics. This initiative could take the form of public service announcements or an event such as a "building expo" that would include demonstrations by professionals. Another option would be participation at the annual builder's show.
- Direct public and private reinvestment of funds and resources in developments to spark revitalization.
- Utilize Tax Increment Financing (TIF) to stimulate the reuse of vacant and underutilized buildings.
- Leverage appropriate state and federal funding resources related to community and economic development to stimulate revitalization efforts.
- Seek out funding sources that will support the rehabilitation of historic buildings and develop programs to encourage and assist members of the building trades to see the benefits of restoring and rehabilitating historic buildings.

### **2006 Summary of Implementation Strategies**

The focus of the Housing Plan is creating choices: choices for types of housing, choices of location, and choices for the cost of housing. The Housing Plan also provides strategies for those who choose to improve their current neighborhoods or move into mature neighborhoods. This section recommends more specific actions to implement the Housing Plan.

Convene a Housing Choices Committee: This committee would work to find ways to implement housing recommendations. Without this type of committee and their ability to focus on items that impact housing policies and programs, the creation of housing choices for all residents of Berkeley County may not be given the attention it deserves. The committee would include a mix of representatives from the public and private sectors who have expertise in housing and a strong interest in having good housing policies. The committee should also include representatives from the rental housing community as this type of housing needs to be monitored to ensure there is enough quality rental units available as some individuals prefer renting to owning.

Collect data and share information about available programs and funding sources: An important role in an effective housing policy is staying on top of the data. Data on housing starts, mortgage rates, housing

costs, housing markets, rental rates, vacancies and other data are usually captured from diverse sources and disseminated by equally diverse methods. This information is usually not widely distributed nor is it available for policy decision making. The Housing Choice Committee should determine the types of information that needs to be collected and make assignments to the various partners to collect, update and share this data on a regular basis.

Coordinate Housing Decisions with Decisions Related to Other Planning Initiatives, Including the Growth Management Plan and the Transportation Plan: Housing choices require consistency with growth management and transportation planning policies in Berkeley County. This Housing Plan has made a wide range of housing policy recommendations that if implemented will have an impact on growth management. Also housing revitalization and preservation policies promoted in the Housing Plan need to be consistent with the planning needs of the urban core, towns, and villages in the county. The Berkeley County Planning Commission is best suited to ensure to the extent possible that housing and growth management decisions are consistent through use of the subdivision and land development process.

Develop Innovative Housing Types: The County should work with the Housing Choice Committee, builders, developers, and others in the design community to develop incentive programs and awards for the development of innovative and affordable and diverse housing choices in the county.

Monitoring Implementation: During the implementation of the Housing Plan, it is important to monitor the outcomes to determine if changes are consistent with both the Growth Management Plan and Housing Plan. Monitoring results will determine areas that may require changes by the housing partners and at the same time being mindful of the market, which is the major governing factor.

### **2010 Berkeley County Housing Highlights**

- Since 1980, the number of housing units in Berkeley County has increased by 145 percent. The number of housing units continues to climb each decade. Housing growth continues to be only slightly higher than the population growth of the county.
- Of all the districts, Mill Creek has seen the highest percentage of new building lot approvals over the last fifteen years, with Falling Waters being the second highest percentage. Since 2010, the Falling Waters district has had more new building lot approvals than all the other tax districts combined.
- Berkeley County has more housing units per square mile than all surrounding counties.
- The vacancy rate for Berkeley County has remained at 10.2 percent since 2000.
- Almost 66 percent of the county's housing stock is less than thirty-five years old.
- The predominant housing unit design continues to be the single-family, detached home.
- The highest percentage of occupied housing units jumped to the \$150,000 to \$299,999 price ranges from the \$50,000 to \$99,000 price range of 2000.
- Median contract rent increased from \$416 in 2000 to \$832 in 2010.
- Approximately 34 percent of the county's owner occupied households are cost burdened. Berkeley County moved from the lowest cost burdened county of surrounding counties in 2000 to the third highest of neighboring counties.
- Based upon existing housing units available, and projected future units submitted to the Planning Commission for approval, the county is on track for providing the projected number of housing units needed by 2040.

**Looking Forward to 2026**

For this comprehensive plan update, the 2006 action strategies were summarized in three main categories. They are New Housing and Land Use Management, Housing Affordability and Choices, and Neighborhood Revitalization and Preservation. The action strategies were sorted into these categories based upon the tools that are available, as of the writing of this plan, to respond to these strategies.

New Housing and Land Use Management

Many of the 2006 new housing and land use management action strategies refer to regulations and incentives that have been and will continue to be addressed by the Berkeley County Subdivision Ordinance. As of the writing of this plan, Berkeley County has three valid subdivision ordinances (1975, 2004 and 2009). Efforts are underway by the Planning Commission and the County Council to bring all subdivision proposals under one set of regulations. This process should be complete in July 2018. The Subdivision Ordinance adopted in 2009 is also under review and a re-write of the ordinance is targeted for 2016 as well. The building permit process monitors the quality of housing, while under construction, to ensure compliance with the Berkeley County Building Code Ordinance. This ordinance is reviewed periodically with the most recent version being adopted by County Council in August of 2013. Complete copies of these ordinances can be found on the Berkeley County website [www.berkeleywv.org](http://www.berkeleywv.org).

Housing Affordability and Choices

While the availability of a variety of housing types can be considered during the plan review process, the affordability of housing is determined by other factors. There are agencies in place to assist in finding affordable housing. They are the U.S. Department of Housing and Urban Development ([www.hud.gov](http://www.hud.gov)), the West Virginia Association of Housing Agencies ([www.wvaha.org](http://www.wvaha.org)), the Martinsburg Housing Authority located at 703 Porter Avenue in Martinsburg, and Habitat for Humanity of the Eastern Panhandle ([www.habitatwv.org](http://www.habitatwv.org)).

Neighborhood Revitalization and Preservation

The neighborhood revitalization and preservation action strategies refer to communities that have already been established and have completed the housing and land use planning process. Berkeley County adopted a County Clean/Safe Ordinance in August of 2010. This ordinance addresses basic concerns such as litter, unsightly debris and refuse, overgrown vegetation and toxic spillage or seepage. If improvements or changes to existing housing units are made, they are monitored through the county engineering department building permit process. In Berkeley County, the majority of neighborhood revitalization and preservation efforts are managed at the homeowner association level through the neighborhood's covenants, restrictions and by-laws. Copies of recorded HOA governing documents are kept on file in the Office of the County Clerk in the Berkeley County Courthouse.