

# SECTION THREE HOUSING



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## OVERVIEW

Two primary housing related themes emerged during the planning process. The first was related to the need to ensure that the housing stock in the area was sufficiently diverse so as to provide reasonable access to the market for individuals and families of all ages and income levels. While the size of the market and its composition within the town proper is limited by its physical size and degree of development, the greater Shepherdstown area has a much more diverse housing stock, particularly in terms of price point. As the town grows, it will be critical to ensure that the market remains sufficiently diverse so as to allow the market to attract a wide range of residents to the area.

The second area of concern that emerged from the planning process was the need to ensure the long term health of the housing stock, particularly in terms of the care and maintenance of existing dwellings in a manner that supports the value of nearby residences. The historic nature of the housing stock can be a barrier to upkeep because of the need to comply with the Historic District Guidelines, which can lead to the deterioration of dwellings that owners cannot afford to repair or rehabilitate in compliance with the guidelines. To ensure the viability of the housing stock over the long term, the competing interests of the public's desire to maintain the integrity of the historic character of Shepherdstown's neighborhoods and the private necessity of maintaining homes in a manner that is cost effective must be balanced to ensure that character is not sacrificed for convenience and that property owners are given the ability to maintain their homes without incurring unreasonable financial burdens.





## Housing Profile

### Housing Units

Between 1990 and 2012, the total number of housing units within the corporate limits of Shepherdstown increased from 409 to 525, which is an increase of 28.6%. The rate of growth in the number of housing units in the area within the town's Growth Management Boundary was significantly higher, growing from 1,601 units in 1990 to 2,264 units in 2012, which is an increase of 41.4%. If the housing units within the corporate limits of Shepherdstown are excluded from that statistic, the rate of growth in the unincorporated portion of the area within the Growth Management Boundary was marginally higher, growing from 1,192 housing units in 1990 to 1,739 housing units in 2012, or a rate of increase of 45.9%. Note that the statistical profile of housing excludes the "group quarters" housing on the campus of Shepherd University.

Jurisdiction	1990	2000	2010	Change 1990-2010
<b>Shepherdstown</b>	409	447	525	28%
<b>Growth Management Boundary</b>	1,601	1,912	2,264	41%
<b>Jefferson County</b>	14,606	17,623	22,086	51%

Table 16 - Comparison of Housing Units

Jurisdiction	1990	2000	2010
<b>Shepherdstown</b>	2.8%	2.5%	2.4%
<b>Growth Management Boundary</b>	11.0%	10.8%	10.3%

Table 17 - Share of Housing Units in Jefferson County

Jurisdiction	Housing Density (units / sq. mi.)
<b>Shepherdstown</b>	1,406
<b>Growth Management Boundary</b>	91
<b>Ranson</b>	239
<b>Charles Town</b>	389

Table 18 - Housing Density Comparison



## HOUSING UNITS QUICK FACTS

- The corporate limits of Shepherdstown contain 2.4% of the total number of housing units in Jefferson County.
- The area within the town's Growth Management Boundary contains approximately 10% of the total number of housing units in Jefferson County.
- The number of dwelling units in Jefferson County increased by over 51% between 1990 and 2012.
- The 525 dwelling units in the corporate limits of Shepherdstown are equivalent to approximately 1,400 dwelling units per square mile, or 2.2 dwelling units per acre.
- The density of dwelling units within the corporate limits is over 15 times higher than is found in the Growth Management Boundary.
- The density of dwelling units within the corporate limits is 6 times higher than the housing density in Ranson and over 3.5 times higher than in Charles Town.

## Housing Types

Single family dwellings are the predominant housing type both within the corporate limits of Shepherdstown as well as in the larger area within the town's Growth Management Boundary, representing just over 70% of the total number of housing units

within the town and over 85% of the total number of housing units in the town's Growth Management Boundary. When housing units within the corporate limits are excluded, the share of the housing stock made up of single family dwellings in the area covered by the Growth Management Boundary increases to nearly 90%.

Within the town's corporate limits multi-family dwellings comprise nearly 23% of the housing stock, compared to only around 8% in the larger Growth Management Boundary. Excluding the multi-family housing units found within the corporate limits from the Growth Management Boundary, its share of multi-family housing drops to only 3.2%.

Duplexes and manufactured housing units (mobile homes) make up the remaining portion of the housing stock. Within the town, duplexes account for 4% of the housing stock, while manufactured housing units account for around 2% of the housing stock. In the larger area covered by the Growth Management Boundary, duplexes account for less than 3% of the housing stock and manufactured housing accounts for approximately 4% of the housing stock. Excluding housing units within town, the share of manufactured housing within the Growth Management Boundary is nearly 5% of the housing stock.



## HOUSING TYPES QUICK FACTS

- The number of single family dwelling units in the corporate limits of Shepherdstown increased by 33% between 1990 and 2012.
- The number of multi-family dwelling units in the corporate limits of Shepherdstown increased by 45% between 1990 and 2010.
- The number of single family dwelling units in the Growth Management Boundary increased by over 53% between 1990 and 2012.
- Jefferson County has nearly 1,500 manufactured housing units, making up nearly 7% of the total housing stock in the county.
- Jefferson County has approximately 1,700 multi-family housing units (excluding duplexes), which make up 7.7% of the county's total housing stock.
- The share of multi-family housing found in the county as a whole is equal to the share found in the Growth Management Boundary, including the area within the corporate limits of Shepherdstown.

Housing Type	Shepherdstown		Growth Management Boundary	
	Number	Share of Housing Stock	Number	Share of Housing Stock
Single Family	372	70.9%	1,935	85.5%
Duplex	21	4.0%	60	2.7%
Multi-Family	120	22.9%	175	7.7%
Manufactured	12	2.3%	94	4.2%

Table 19 - Housing Type Comparison

Jurisdiction	1990	2000	2010	Change 1990-2010
Single Family	279	314	372	33.3%
Duplex	34	29	21	-38.2%
Multi-Family	83	90	120	44.6%
Manufactured	13	14	12	-7.7%

Table 20 - Housing Type Changes Over Time



- Shepherdstown contains approximately 7% of the multi-family housing units in Jefferson County, but only 2.4% of the total number of dwelling units in the county.
- The Growth Management Boundary contains just over 6% of the manufactured housing units in Jefferson County, while it contains over 10% of the total number of dwelling units in the county.

## ***Age of Housing Stock***

The age of the housing stock within the corporate limits of Shepherdstown trends much older than what is seen in the Growth Management Boundary and in Jefferson County as a whole. With nearly 44% of the entire housing stock constructed prior to 1939 (earliest Census data point), the share of the housing stock in that category is twice as high as that found in the Growth Management Boundary (20%) and over 4 times greater than the share of older housing found in Jefferson County as a whole (11.3%). Housing units built after 2000 make up only 6.5% of the housing stock within the corporate limits of Shepherdstown, while over 20% of the housing stock in the Growth Management Boundary and nearly 22% of the housing stock in Jefferson County as a whole was constructed after 2000.

Year Constructed	Percent of Housing Stock
1939 or Older	43.8%
1940-1959	3.8%
1960-1979	26.1%
1980-1999	19.8%
2000 or Newer	6.5%

Table 21 - Age of Housing Stock in Shepherdstown

Jurisdiction	2000 or Newer
Shepherdstown	6.5%
Growth Management Boundary	20.5%
Jefferson County	21.5%

Table 22 - Share of Housing Stock Constructed after 2000



## Housing Vacancy

The housing vacancy rate within the corporate limits of Shepherdstown was 11.1% in 2012. This is slightly higher than the vacancy rates seen in the Growth Management Boundary (9.2%) and within Jefferson County as a whole (9.6%). Given the transient nature of the student population that resides off-campus in town, this observed vacancy rate is not higher than what would be reasonably expected. The vacancy rate in the town is actually lower than the observed rate in 1990, when nearly 14% of the housing stock in town was vacant, but higher than what was seen in 2000, when slightly less than 10% of the town's housing stock was unoccupied.

Jurisdiction	Occupied	Vacant
<b>Shepherdstown</b>	88.9%	11.1%
<b>Growth Management Boundary</b>	90.8%	9.2%
<b>Jefferson County</b>	90.4%	9.6%

Table 23 - Comparison of Occupancy Rates

Housing Type	1990	2000	2012
<b>Occupied</b>	86.2%	90.3%	88.9%
<b>Vacant</b>	13.8%	9.7%	11.1%

Table 24 - Change in Occupancy Rates in Shepherdstown

## Home Ownership

Fewer than half (47.6%) of the town's occupied housing units were occupied by the owners of the dwellings, while 52.4% of the occupied housing stock was occupied by renters. The rate of owner occupancy in town was significantly lower than what was seen in the Growth Management Boundary, which had an ownership rate of around 72%, as well as in Jefferson County as a whole, where nearly 77% of the housing stock was occupied by the homeowner. Since 1990, ownership rates have steadily declined in Shepherdstown, while corresponding rates of renter occupancy have increased. In 1990, the ownership rate was over 60%, and declined to just over 53% in 2000. This is in stark contrast to the trend seen in Jefferson County as a whole, where owner occupancy rates increased from around 64% in 1990 to nearly 70% in 2000 before reaching the peak of almost 77% seen in 2012.



Jurisdiction	Own	Rent
Shepherdstown	47.6%	52.4%
Growth Management Boundary	71.7%	28.3%
Jefferson County	76.8%	23.2%

Table 25 - Housing Tenure Comparison

Tenure	1990	2000	2012
Own	61.6%	53.2%	47.6%
Rent	38.4%	46.8%	52.4%

Table 26 - Shepherdstown Housing Tenure Change

Jurisdiction	1990	2012	Change in Dollars	Percent Change
Shepherdstown	\$102,604	\$293,800	\$191,196	186%
Growth Management Boundary	\$98,847	\$314,300	\$215,453	218%
Jefferson County	\$84,141	\$223,700	\$139,559	166%

Table 27 - Median Home Value Comparison

## Home Values

The median home value within the corporate limits of Shepherdstown was \$293,800 in 2012, which was around 6.5% lower than the median value of homes within the Growth Management Boundary (\$314,300) and over 31% higher than the median home value in Jefferson County as a whole (\$223,700). The median home value in Shepherdstown has increased significantly since 1990, when the median value was \$102,604 and 2000, when the median value was \$158,125. The difference between the median values in 1990 and 2012 is \$191,196, which represents an increase of approximately 186% over that time period. During the same time period, the median value in the Growth Management Boundary increased by an even higher 218%, with a 1990 median value of only \$98,847. Jefferson County as a whole had a lower median value in 1990, at only \$84,141, and increased at a lower rate of around 166% between 1990 and 2012.



## Monthly Rent Costs

In 2012, there was very little difference in the median rents seen within the corporate limits of Shepherdstown (\$883), the Growth Management Boundary (\$871) and Jefferson County as a whole (\$850). Between 1990 and 2012, the median rent in Shepherdstown increased by 190%, or \$578 per month, from the median 1990 rent of \$305 per month. This increase closely tracked the percentage increase seen in median home values in town over that same time period.

Jurisdiction	Median Monthly Rent
<b>Shepherdstown</b>	\$883
<b>Growth Management Boundary</b>	\$871
<b>Jefferson County</b>	\$850

Table 28 - 2012 Median Monthly Rent Comparison

Shepherdstown	1990	2000	2012	Change in Dollars	Percent Change
<b>Median Monthly Rent</b>	\$305	\$467	\$883	\$578	190%

Table 29 - Shepherdstown Change in Median Monthly Rent 1990-2012



# H1 GOAL

**The Town's housing stock will be sufficiently diverse to meet the needs of residents in all phases of life and at all income levels.**

## 1.1 Promote Housing Diversity

**STRATEGY:** Encourage the development a diverse range of housing types and sizes in the community, while ensuring that the integrity of existing residential neighborhoods is preserved.

**JUSTIFICATION:** A diverse housing stock, in terms of price points, types and sizes, will help Shepherdstown attract and retain residents with similarly diverse backgrounds and incomes. A healthy community provides housing for residents in all stages of life and at all income levels. This allows residents to stay in their community as life circumstances and incomes change over time, leading to a stronger and more stable residential base.

## 1.2 Incentivize Affordable Housing Development

**STRATEGY:** Explore revising the zoning ordinance to provide density bonuses for development proposals that set aside a minimum threshold of dwelling units that will be made available at price points that are affordable for working families.

**JUSTIFICATION:** If properly incentivized, the development of affordable housing can be profitable for developers. This is particularly true if the density or intensity of permitted development is increased proportionally to the developer's investment in affordable housing. By allowing more density, a developer can reduce their overall per unit investment costs, thereby allowing them to set aside a greater number of units to meet an affordable housing goal.



## 1.3

### Require Minimum Inclusions of Affordable Housing

**STRATEGY:** Consider using “inclusionary” zoning regulations to help facilitate the development of workforce housing in conjunction with residential development proposals.

**JUSTIFICATION:** If an incentive based strategy cannot fulfill the local market demand for affordable housing, then alternative method of bringing more workforce oriented housing to town would be to require its inclusion as a certain percentage of an overall development proposal. Such regulations, which typically require a 5% to 15% set aside of “affordable” units, can be a more effective tool than incentives since they mandate it, thereby guaranteeing that each development proposal will contain a certain number of workforce oriented dwelling units. If left up to the market through an incentive based approach, there is no guarantee that an affordable housing goal will be met, though mandatory inclusions are often resisted by developers.

## 1.4

### Promote the use of Tax Credits for Historic Homes

**STRATEGY:** Promote the use of federal tax credits for the restoration of income producing residential structures within the National Register District.

**JUSTIFICATION:** Preserving the existing stock of historic homes in Shepherdstown will help to strengthen the town’s neighborhoods and maintain the character of the community. While restoring an historic home in a manner that is consistent with its historic character can be a daunting task, both financially and technically, the use of federal tax credits can allow the owners of income producing residential properties with the extra financial resources needed to help restore their properties. Promoting the use of this incentive based funding option to the owners of these properties will help to build awareness of the program, and could lead to an increase in their use in the community, thereby strengthening the town’s historic housing stock.



## 1.5

### Ensure Adequate Housing for Senior Citizens

**STRATEGY:** Conduct a housing needs analysis to identify any gaps in the local housing market for housing oriented toward senior citizens, and if gaps are identified, work with developers to identify opportunities in the community to construct such housing.

**JUSTIFICATION:**

As residents age out of larger homes, due to a variety of reasons, small towns, such as Shepherdstown, often do not have sufficient housing options available for these residents to continue to reside in their community. Conducting a needs analysis will help the town understand whether there are any gaps in the market for senior housing and give it the ability to work with developers to close those gaps through the construction of this type of housing.

## 1.6

### Expand Opportunities for Accessory Dwellings

**STRATEGY:** Conduct a study of the Town's regulations governing accessory dwelling units to determine whether the locations where they are permitted should be expanded and the types of regulations that are necessary to make them compatible within established neighborhoods.

**JUSTIFICATION:** Permitting accessory dwellings in established single family residential neighborhoods can provide a wide range of benefits to a community. For homeowners, the ability to lease an accessory apartment can provide much needed income, particularly where housing costs are high. The community as a whole can also benefit from an increase in the availability of housing and a corresponding increase in population. The use of accessory dwellings also helps to fill gaps in the multi-family rental market, which would otherwise be filled by the construction of apartment complexes, which may not be as well maintained over time as accessory dwellings dispersed throughout the community on owner occupied properties.



## H<sub>2</sub> GOAL 2

Residential structures will be maintained in a manner that promotes the aesthetic appeal of neighborhoods, supports property values and ensures the safety of residents.

### 2.1 Adopt a Residential Property Maintenance Code

**STRATEGY:** Adopt and enforce a strong residential property maintenance code that requires the maintenance of residential structures and their surroundings in a safe, sanitary and aesthetically compatible manner. Such an ordinance should ensure that sufficient remedies and penalties are in place to encourage the voluntary compliance with notices of violation, while leaving the Town with broad authority to abate health and safety issues if voluntary compliance is not achieved.

**JUSTIFICATION:** The failure of a single residential property owner to adequately maintain their dwelling can have an outsized effect on an entire neighborhood. Blight tends to breed blight as apathy about the appearance of homes grows, which in turn

can lead to declining property values and negative impacts on the quality of life in a neighborhood. Ensuring that the town has the ability to assert itself and bring blighted residential properties up to the standards of the town will help to maintain property values, give residents confidence in the strength of their investments and support the quality of life in neighborhoods.

### 2.2 Develop a Homeowner Assistance Program

**STRATEGY:** Work with community organizations to develop homeowner assistance programs to provide volunteer assistance to lower income homeowners to maintain and repair their residences.

**JUSTIFICATION:** Adopting and enforcing ordinances aimed at requiring the maintenance of residential properties is often



not enough to ensure that a town's housing stock will be well maintained. Lower income homeowners, in particular, often have difficulty providing for the routine care and maintenance of their properties. By working with community groups, such as churches, civic clubs and similar organizations, the town could leverage the resources of volunteers to meet the needs of lower income residents and prevent routine maintenance issues from growing into issues that could lead to a home becoming unfit for habitation.

## 2.3 Provide Technical Assistance to Owners of Historic Properties

**STRATEGY:** Explore options for providing free technical assistance to owners of historic residences that are interested in improving or restoring their properties.

**JUSTIFICATION:** Homeowners who would like to improve their historic properties can be at a disadvantage as they navigate the approval process to get permission from the town to make changes to their homes. Developing a program whereby local architects and others that are familiar with historic design requirements are available to assist homeowners with minor issues, such as window and door replacements, roofs, shutters

and similar exterior features, can help to create a more efficient approval process, and potentially lead to the renovation or rehabilitation of more historic homes. This type of program could also provide more extensive assistance to property owners that have major exterior rehabilitation projects, if resources are available.

## 2.4 Revitalize Substandard Housing

**STRATEGY:** Prepare an inventory of substandard housing in the community, with a particular focus on unsafe structures. Utilize the inventory to prioritize the rehabilitation of historic residences and the demolition of non-historic residences that are financially impractical to restore based on their state of deterioration.

**JUSTIFICATION:** With an inventory in place, the town could seek funds through the Community Development Block Grant program or similar state and federal programs to repair or demolish substandard residential dwellings. Repairing or removing substandard structures will help to stabilize neighborhoods and remove potentially blighting influences from the community.



## 2.5 Financial Incentives for Rehabilitating Substandard Historic Homes

**STRATEGY:** Consider options for implementing a financial incentive program directed toward homeowners to encourage the restoration of substandard historic residences.

**JUSTIFICATION:** Renovation and restoration costs for historic properties can be financially restrictive for property owners. While tax credits are available for income producing properties, such incentives are not available for owner occupied dwellings. Establishing a matching grant program, providing local tax incentives or a similar financial benefit, could help to bridge the financial gap for property owners who might not otherwise be financially capable of undertaking restoration projects.