


2014



**TUCKER COUNTY, WEST VIRGINIA**  
**Small Business and Housing**  
**Needs Assessment**



# About this Report

Tucker County has been part of an economic transition in recent decades, and faces unique challenges on how to best meet the needs of the local residents and the expectations of its visitors. This study was implemented to determine what the needs of local residents are and how those needs fold into the economic development strategies of Tucker County. While affordable work-force housing has been an anecdotal discussion for years, this study quantifies and qualifies those discussions, identifying the demand and the need to mediate workforce housing disparity in the county. Additionally, the study examined small business needs by looking at the driving factors to their challenges and successes. The demand and gaps in local services was examined, asking visitors and residents what types of businesses they would like to see more of in the county.

The Tucker County Housing and Small Business Needs Assessment is separated into four components: a preliminary findings report, a survey report, this summary report, and data used in the analysis. Reports and data from this project can be downloaded from the Woodlands Development Group website (<http://www.wdgwv.org/>).

This summary report provides an overview of the assessment, offering key facts and figures from the entire process. The assessment began with preliminary research of publically available data and previous research and planning efforts. These preliminary findings were used to determine the information gaps to be completed through three surveys: (1) visitor, (2) small business, and (3) housing. The surveys provided an in-depth understanding of key concerns and needs from both local residents and visitors. In addition to the surveys, several key focus groups were identified and interviewed. These groups included city councils, local leaders, and large and small local employers. An additional viewpoint examined is the potential impact of Corridor H's completion on the local economy and demographics.

# Acknowledgements

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## Key Findings

The study combined many different datasets, surveys, and discussions to create a report that looks deeper than a traditional housing and business needs assessment. This approach revealed several facts and perceptions that are expanded on throughout the report. Listed below are some general observations and key findings of this study.

- ⇒ Demand for housing in Tucker County is increasing, especially in Davis and Thomas. Population is also on the rise, businesses are growing, and working class housing is limited.
- ⇒ 37% of all homes in Tucker County are second homes, compared to 3.9% county average for West Virginia, and 3.1% for the United States.
- ⇒ Most residents, over 80%, are happy with their housing situation, indicating Tucker County is a location people like to live, which creates housing demand.
- ⇒ Demand has caused a shortage of affordable housing; a large portion of renters would like to own their own home, but cost is the main limiting factor. A majority of county residents are considered "housing burdened" - that is, they pay more than 30% of their income on direct housing costs.
- ⇒ A majority of county employers indicate that housing is a major issue for attracting new employees to the area.
- ⇒ Over 70% of small business owners are from outside of Tucker County. The top three desired businesses are a clothing store, a pharmacy, and locally-owned restaurants.
- ⇒ Tucker County wages have been and continue to be low in comparison to the state.
- ⇒ Tucker County has shown a 32% increase in the number of businesses over the past 10 years. This is greater than the growth rate for businesses in West Virginia overall, with growth rates of 1% for the past decade, and 3% for the past year.
- ⇒ While the Corridor H highway project is not complete and some of the route is still unknown, this study demonstrates that the road will increase population, and lead to an increased demand for housing and businesses.





# Project Background

Tucker County is a unique and historic region located in the Allegheny Highlands of West Virginia. Many towns in the county offer amenities and destinations for visitors and residents. The region is located near the largest population centers on the east coast, with 60% of the United States population living within a day's drive.

In contrast to the region's historical roots in the timber and coal industries, the tourism industry is now the largest employer in the region. For example, the service industry in the Canaan Valley region—Thomas, Davis, and Canaan Valley—accounts for 37% of the employment workforce (Bureau of Labor Statistics, 2014).

Tourism is driving much of the development in Tucker County. 37% of homes in Tucker County are second homes. Open land is being converted to residential property in Tucker County over twice the rate of the United States. From 2000 to 2010, almost 4,000 acres of open space has been converted to residential property (ACS, 2012). This development has not necessarily led to an increase of residential homes that are affordable to the local working population. A survey conducted in 2008 as part of the Tucker County Comprehensive Plan found that more than 40% of those surveyed felt there needed to be more moderately-priced apartments and single family homes (Tucker County Planning Commission, 2012).

The completion of the Corridor H highway project is projected to provide an even greater influx of visitation to the region, in turn demanding more services and amenities while helping to expand the local economy and population. The potential growth of the region would be accompanied by demand for quality housing that is affordable to the local working population. It is the goal of the project sponsors to assess the need for new and affordable housing, currently and into the future, that is complementary to the region's demographics.

If current regional economic growth is accelerated with the arrival of Corridor H, understanding and characterizing projected economic growth along with housing demands are paramount to ensuring sustainable and affordable housing for existing and future residents. This project performed several assessments that examine current trends in business and housing needs, collected data based on local feedback, and projected future demands on the region. The results could be used to plan future efforts by various entities in the region that focus on housing and small business development.

The project employed a phased approach to address each of the goals and objectives identified in the next section. Phase-1 summarized existing data—which is standard for a housing and small business assessment—with the purpose of giving core-stakeholders an opportunity to provide perspective on the findings and provide guidance for the development and implementation of a survey and expanded data collection. Three surveys—visitor, housing, and small business—were created and implemented as part of Phase-2. Each survey was based on core stakeholder feedback, asking questions that will help inform a more in-depth understanding of the population's needs from a small business and housing perspective. This information was summarized in a report to identify gaps in services and housing, along with key suggestions for sustained county growth. Finally, Phase-3 created an econometric model to look at the impact of Corridor H on the local economy, and focused on what an increased demand would mean to both housing demand and small business preference.

Housing Survey	Small Business Survey	Visitor Survey
⇒ 532 survey responses	⇒ 107 business owners responded	⇒ 371 visitors responded
⇒ 64% lived in area greater than 15 years	⇒ About 76% of owners are NOT from Tucker County.	⇒ 99% would visit again
⇒ 20% are dissatisfied, very dissatisfied, or neither satisfied nor dissatisfied with their current living situation	⇒ 88% operate year round.	⇒ Recreation #1 reason for visiting
	⇒ 64% of businesses employ less than five people	⇒ Many surveyed visitors said that more amenities and easier access would make them return more often

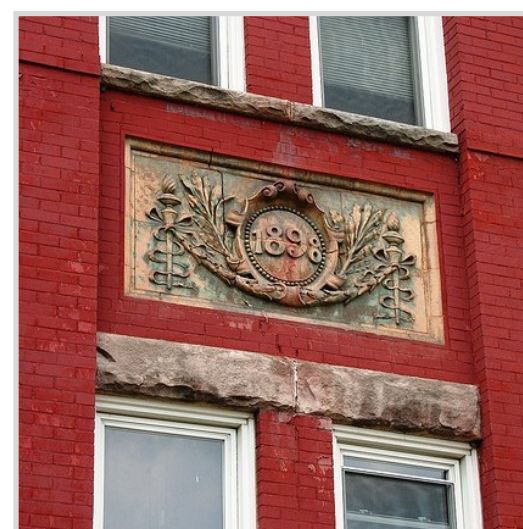
# Goals of the assessment

A kick-off meeting was held with a core group of stakeholders, during which a list of goals and objectives that helped form the study, listed below, was produced.

Housing Assessment	Small Business Needs Assessment
Document the present and future needs for various types of housing in the area	Assess the present and future small business gaps and needs for the study area
<b>Objective 1:</b> Inventory and assess present housing situation	<b>Objective 1:</b> Characterize the small business economy
<b>Objective 2:</b> Characterize existing housing demand	<b>Objective 2:</b> Identify gaps in available services provided by the local business community
<b>Objective 3:</b> Project future housing demand, by type	<b>Objective 3:</b> Identify current and future demands for services, by sector
<b>Objective 4:</b> Assess barriers to development	<b>Objective 4:</b> Assess the barriers to small business development

### Survey Process

The goals, objectives, and approach of this project were based on feedback gathered from key local stakeholders. This participatory approach engaged local small business owners and residents in discussions, providing this assessment with a true understanding of "on the ground" perspectives. The surveys were cast out to a large group of possible respondents, which provided a broad response specific to Tucker County, both from locals and visitors. These surveys were combined with targeted discussions with key county businesses, local leaders, and organizations. While not a statistically strong survey, the responses help to inform the objective of the study and provide insight into the present and future needs of the county.



### Assessment Data Sources

- ⇒ U.S. Department of Commerce. *American Community Survey*, 2008-2012.
- ⇒ Workforce West Virginia
- ⇒ West Virginia Secretary of State
- ⇒ Tucker County Assessors Office
- ⇒ U.S. Census Bureau, 1970-2010
- ⇒ Bureau of Labor Statistics
- ⇒ Local real estate agents and multiple listing service (MLS)

# Tucker County Profile

- ⇒ Population: 7,021—23% decline since 1980
- ⇒ Employment: 3,584—8% decline since 2000, 36% of jobs in the private sector are related to tourism
- ⇒ Income: \$36,445—median household income
- ⇒ Housing Cost Burden: 32% of homeowners and 36% of renters
- ⇒ Businesses: 288—32% increase in number of businesses since 2004



# Tucker County Employment

- ⇒ Most employed industry (1990-2013): service industry, average annual wage—\$35,250
- ⇒ Current highest paying jobs: healthcare and education, average annual wage—\$49,800
- ⇒ Employment trend: lower paying jobs are a large portion of employment in Tucker County, which have grown 50% since 1991.
- ⇒ Wages have been and continue to be lower in Tucker County—from 1991 to 2013—than the State of West Virginia. The average West Virginia wage over that same time period is 36% higher than the Tucker County wage.

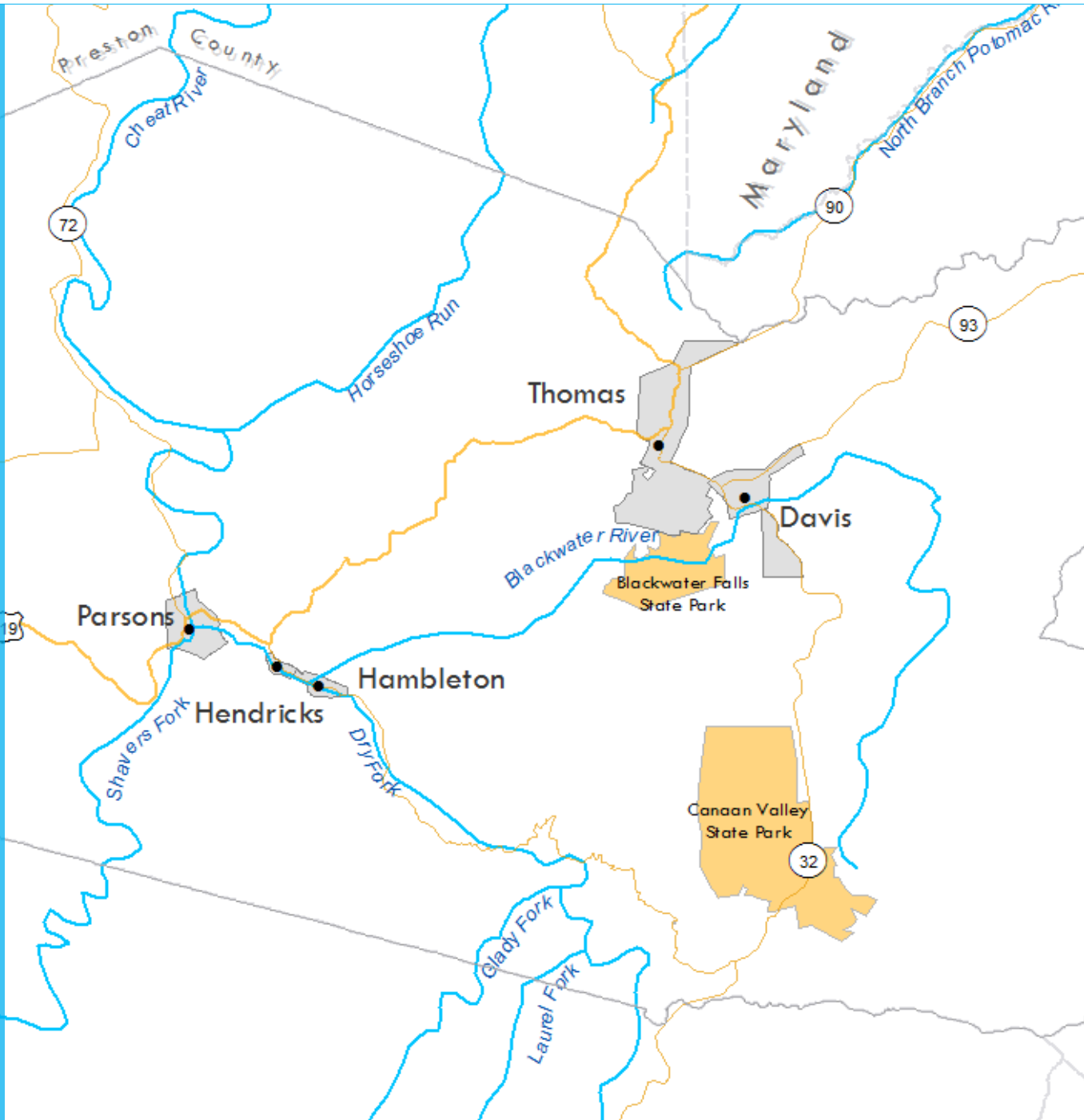
Tucker County is a rural county with no large urban centers and a population around 7,100. Parsons, the county seat, is the largest town with a population of 1,485. The next largest communities are Davis and Thomas, each with around 600 residents. While the county population has decreased slightly since 2000, the populations of Thomas and Davis have increased over the same time period. Thomas has seen a 30% increase in population, which is most likely a result of the annexation in 2000 of Cortland Acres, a retirement home with around 100 beds and additional independent living apartments.

In all communities the median age has increased. Thomas saw a 27% increase in median age—again most likely a result of the annexation of Cortland Acres. Davis, Thomas, Hendricks, and Hambleton have older populations and show a greater increase in age than West Virginia overall.

The percentage of individuals living in poverty is greater in each of these communities than the national and state average. In Davis, Thomas, Parsons, and Hendricks almost one quarter of individuals live below the poverty line. In Hambleton, almost 40% of individuals live below the poverty line.

After experiencing growth in the number of jobs during the latter portion of the twentieth century, the number of jobs in Tucker County has decreased since 2000. Between 2000 and 2011 the number of full and part-time jobs fell from 3,861 to 3,584—a 7% decline.

In each of the Tucker County communities around 70% of the working population is estimated to be employed at least part time. Thomas also has the greatest percentage of workers that do not work full time. Total personal income in Tucker County grew by 30% between 1970 and 1980. Since then, the total personal income has been increasing slightly and increased only 24% between 1980 and 2011.



For all categories of industry, Tucker County consistently has lower wages than West Virginia as a whole from 1991 to 2013. The only categories that had higher wages in Tucker County prior to 2001 were accommodations and logging and forestry. In Tucker County wages in the accommodations industry ranged from 94% to 121% of West Virginia wages from 1990 to 2000. However, from 2001 to 2013, wages in the accommodations industry in Tucker County ranged from 75% to 95% of West Virginia wages.

The service industry is the top employer in Tucker County, and it has been since 1990. The wages in the service industry are lower than wages in manufacturing, education and health services, and public administration, which are the industries with the highest wages. Tucker County jobs in the service industry also range from 69% to 83% of West Virginia service industry wages.

There has been an increase in public administration, education and health services, and leisure and hospitality jobs through time, and a decrease in jobs in manufacturing and goods production. The average wages of employees in the entertainment and leisure industries is less than half of the wages of those in the manufacturing industry from 1990-2013. Manufacturing wages are also consistently higher than public administration wages. Education and health services have the highest wages currently, surpassing manufacturing wages in 2009. From 1990 to 1995 manufacturing jobs accounted for 16% to 20% of all jobs in Tucker County. During this period, manufacturing was the industry with the second most employees. Education and health services have employed about 10% of workers since 2010, and have only been the third highest employer in that time. Lower wage industries have been the top employers since at least 2002, and all wages are consistently lower than statewide averages.



# Tucker County Visitors

While there is not an exact number of tourists coming to Tucker County annually, many thousands of visitors spend time in Tucker County throughout the year. The visitor survey was completed by 375 people, with about 98% having visited Tucker County previously.

About 75% of respondents visit for recreational reasons. Other significant reasons include family and culture. When asked what would make Tucker County a better place to visit, re-

spondents generally like the way it is, and would not want to see significant change.

Although about 18% of respondents said they would patronize a Wal-Mart or large chain store if it was in Tucker County, many stated that they would not like to see these types of stores. Some suggested additional lodging options and medical services. Others commented on the need to deal with dilapidated structures.

Almost all visitors surveyed said that they would like to return to Tucker County again, and many said they would visit as much as personal time allowed. 35% of respondents felt that easier access would make them return more often. 33% said additional amenities would increase their visitation.

About 30% of the visitor survey respondents currently own a second home in Tucker County, and an additional 15% are considering a purchase.

Another interesting survey finding is that over 76% of small business survey respondents are not originally from Tucker County. This suggests that visitors who come to Tucker County enjoy it enough to start businesses to make Tucker County their home.

*"We love Tucker County. We understand the need for growth, but please keep it simple. It's such a relaxing place to be."*

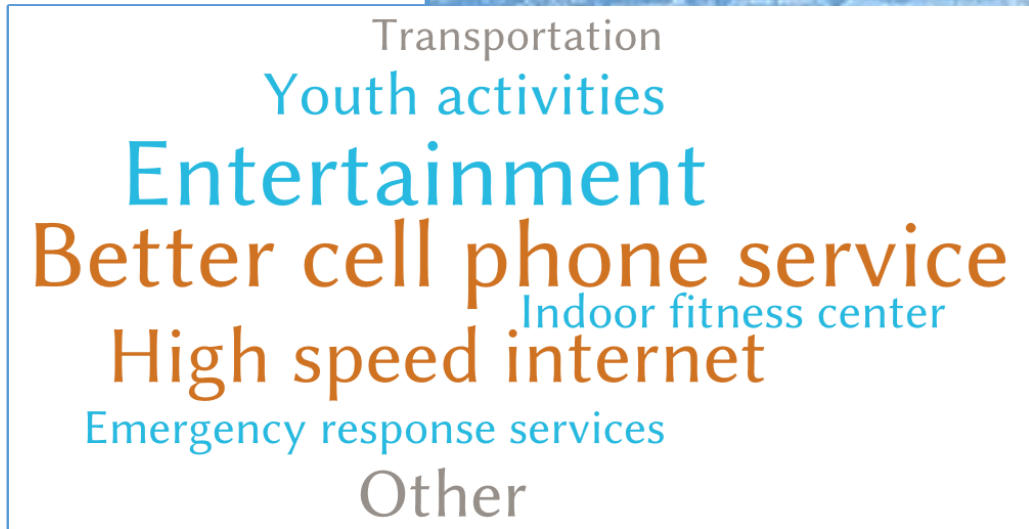
*"I come there often, but don't know where I would go for a minor ER visit."*

*"An outdoor outfitter is greatly needed. One that would supply hiking, backpacking, and fishing supplies."*

## Why are people coming to Tucker County?



## What amenities are missing?



## What businesses are missing?





# Tucker County Small Businesses

Small businesses are beginning to thrive in Tucker County, in part to increased tourism and population in some communities. This study examined publically available data from the US Census American Community Surveys (ACS) and the State of West Virginia to better understand the small businesses in each of the communities in Tucker County. A business survey was developed and distributed throughout the county. About 35% of business in Tucker County responded. In addition, focus groups were held in Parsons, Davis, Thomas, and Hendricks with community representatives, members of the Tucker County Planning Commission, Cortland Acres, and Tucker County Senior Center.

Tucker County has shown an increase in the amount of businesses over the past 10 years. From January 2004 to January 2014 there has been a 32% increase in the number of businesses. In the past year the number of businesses has increased almost 7%. This is greater than the growth rate for businesses in West Virginia overall, with growth rates of 1% for the past decade, and 3% for the past year (BIG, 2014).

Economic development in Tucker County is a high priority among residents and strategies to improve the economy have been included in multiple planning documents in recent years. The Tucker County Planning Commission, among others, administered surveys of area residents and visitors to gain an understanding of the current business assets and types of economic growth desired.

The Tucker County Comprehensive Plan was completed to "achieve a balance between bringing prosperity and business development to the county while continuing to safeguard the natural beauty and the resources that are available within the county." (Tucker County Planning Commission, 2012) During the composition of this plan, a survey was administered to Tucker County residents to gain information necessary for the planning process.

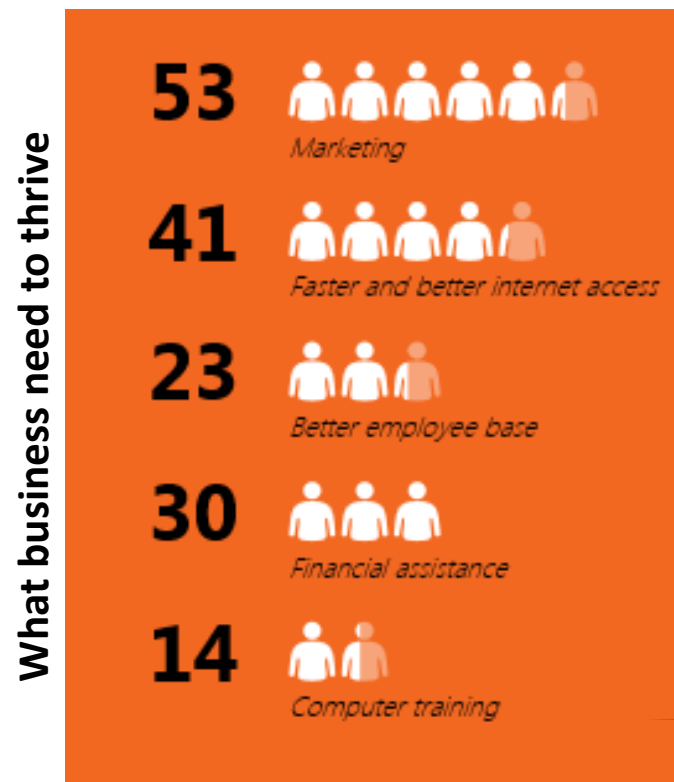
Results of this survey showed that the most desired types of economic growth included tourism and recreational facilities,

health care industries, retail or shopping businesses, restaurants, and manufacturing companies.

The businesses surveyed as part of this assessment are very small, with 64% employing less than five people. However, many are stable, with almost 50% having been in businesses for more than 10 years.

Most business owners (63%) own their business space, and most (82%) find their business space affordable. 76% find the space sufficient for their needs. However, about 35% of surveyed business owners find parking to be a problem for their customers or staff. Participants in the focus group from the City of Parsons do see a lack of commercial buildings as a hindrance to small business growth.

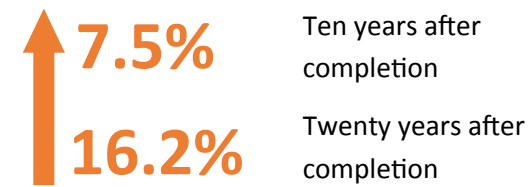
Most business owners believe that additional marketing would help their business thrive, but many also suggest better internet access and cell phone service would increase business.



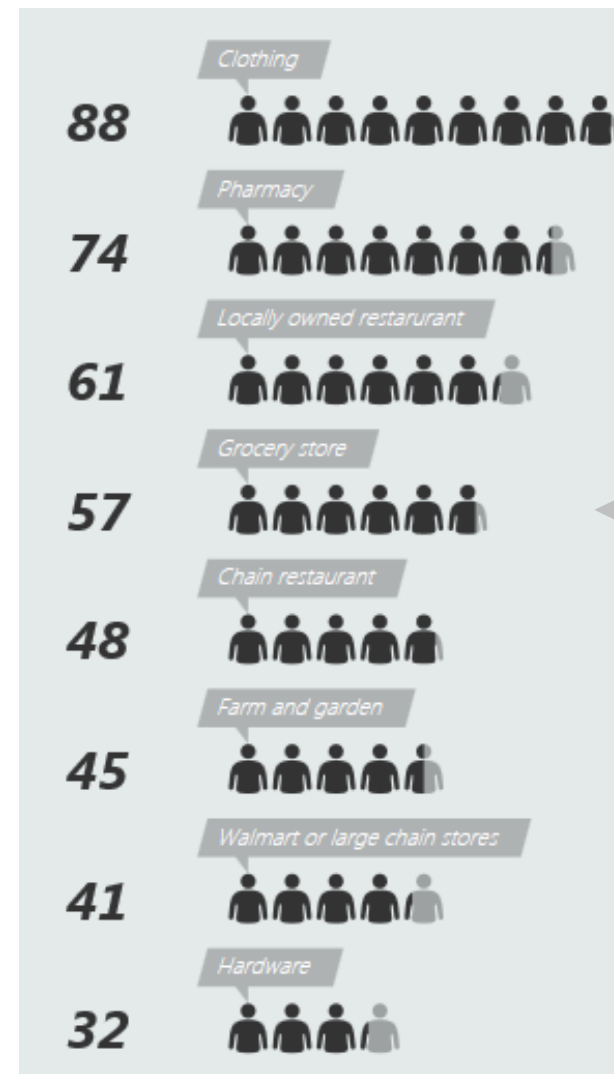
## Top Employers in the County in 2014

1. Canaan Valley Resorts
2. Timberline Resort Management Company
3. Mettiki Coal, LLC
4. Tucker County Board of Education
5. Cortland Acres Nursing Home

## Corridor H projected impacts to county businesses



## Businesses needed in Tucker County



"More people in the area will be better for business as long as we don't sacrifice the beauty of Tucker."

"Honestly, I'm not sure it is going to change much, unless more widespread marketing is done to entice new tourists to the area."

"In a positive manner, with more tourism, but more exposure to the general public and shipping cheaper and faster.."

"Most of our business comes from Washington DC. I can't think of anything that would help my business more than Corridor H."

"A pharmacy on the mountain would benefit a lot of the City's residents. An ambulance service is needed as well. Additionally, more locally owned restaurants and a better grocery store. Also, we need creative ways of developing capitol to put back into the City"

"There are no available buildings to open a business in Parsons, though many interested parties have approached the city."

"There will be an increase in demand for in-home care within the county as our population continues to age. Many rural residents choose to stay in their home despite not having the funds to maintain or modify their house in order to accommodate their needs. More financial assistance or programs are needed to help with seniors who do choose to stay in their home."

"More understanding and recognition from local governments of small businesses' contributions to local economy, more affordable housing for employees, continued improvement of local schools to recruit and retain employees"



# Tucker County Housing

The housing assessment also used data from US Census and American Community Surveys (ACS) combined with a residential survey as a method to better understand the housing environment in each of the communities in Tucker County. Although the ACS surveys are widely used and highly regarded, they are a result of statistical analysis based on a subset of the population. They provide a good idea of trends and relationships in a community, but the results may not be exact. The accuracy varies by the size of the community, with results from smaller communities less accurate than larger communities., as data from smaller communities is summarized over a five year period. For communities assessed in this study, the statistics are in general, and not very robust. However, combined with local information—such as surveys and focus groups—they provide an overview of the make-up of these communities.

As with the small business assessment, the same focus groups were used to gather specific feedback and information relating to the housing situation in the county, particularly for locals. According to ACS surveys, the majority of housing units in each of the Tucker County municipalities are occupied (ACS, 2012). The units that remain are considered “vacant,” but it does not necessarily mean they are not utilized. Of the vacant units, most are for seasonal, recreational, or occasional use (ACS, 2012); these are considered second homes.

Open land is being converted to residential property in Tucker County over twice the rate of the United States. From 2000 to 2010, almost 4,000 acres of open space has been converted to residential property. Again, most of this conversion is for the development of second homes (ACS, 2012).

Each of these communities also has a sizeable renter population. Thomas and Hambleton have more renter-occupied units as compared to owner-occupied units (ACS, 2012). Most survey respondents felt that cost was the major limiting factor. Hambleton was the exception, where a lack of assistance programs was a slightly greater barrier than cost. Not enough options in the housing stock was also a significant factor, with 14 to 17% of respondents in each of the communities, and 33% in Hambleton, felt that this kept them from owning a home. Other reasons included assistance programs that do not suit their situation, lack of quality homes, and property values. The cost of housing is high, with a significant portion of the population spending more than 30% of their income on housing, whether

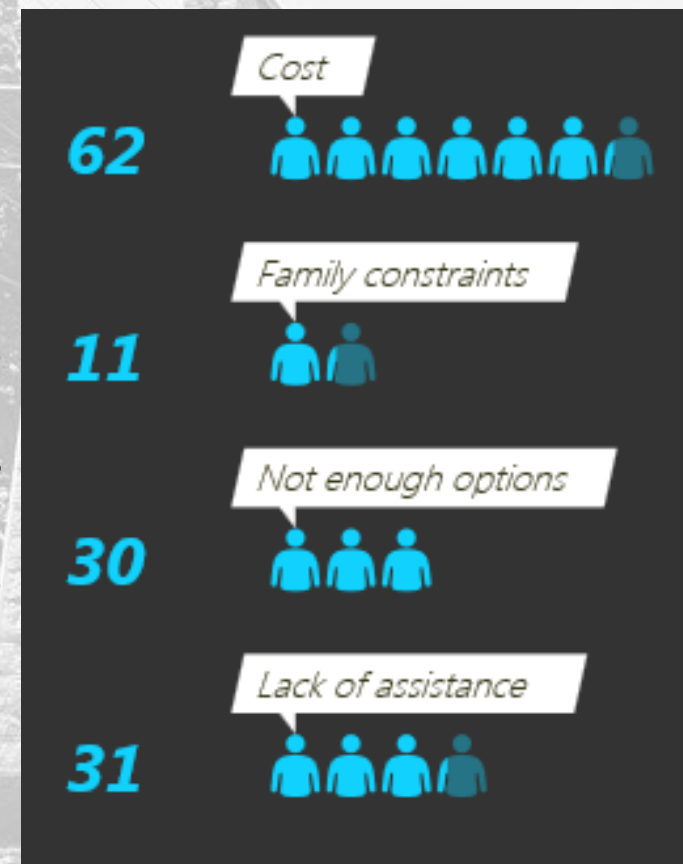
renting or paying a mortgage (ACS, 2012). Although many renters feel that they cannot afford to buy a home, rent can also be a financial burden. At least 22% of the population spends more than 30% of their income on rent. In Thomas and Hambleton, it is over 50% (ACS, 2012).

As part of the Tucker County Comprehensive Plan, a survey was conducted in August 2008 that found that 29% of the population of Tucker County believe that more affordable housing is needed (Tucker County Planning Commission, 2012). Results also show that there is a desire for more housing for seniors and moderately-priced single family homes (Tucker County Planning Commission, 2012).

The focus groups for this assessment included the Board of Education, a mining company, a manufacturing company, a car dealership, and various hospitality service businesses. The focus group cited the lack of quality housing as a problem for employees. The Board of Education representative said that there are applicants choosing to take jobs elsewhere due to a lack of affordable adequate housing. Other participants also cite a lack of amenities and entertainment, and long commutes as reasons they have trouble obtaining and retaining workers.

Even though survey results showed that the majority of Tucker County residents are happy with their housing situation, 12 to 29% of the population in each community responded that they were very dissatisfied, dissatisfied, or neither satisfied nor dissatisfied with their current housing situation. Parsons has the highest percentage of respondents that are not happy with their living situation. Of those that are very dissatisfied, dissatisfied, or neither satisfied nor dissatisfied with their current housing situation, a majority in every community are not able to change their housing situation. The most cited reason for not being able to change their living situation was cost, but lack of housing stock and lack of assistance programs were also significant factors.

## Why people can't buy housing



85%

of renters surveyed would like to own their home

38%

An average of of community renters spend more than 30% of their income on rent

\$72,500

average sold home price from May 2013-2014

1,236

out of state residential homeowners (28%)

1,915

residences are good to excellent condition

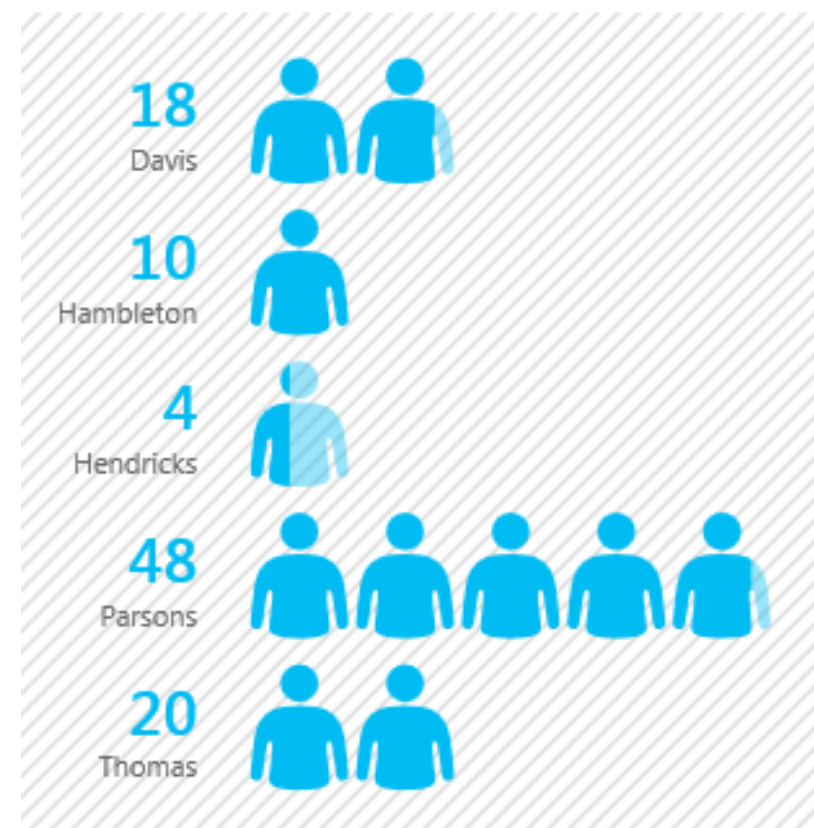
577

residences are in fair to very poor condition

\$83,000

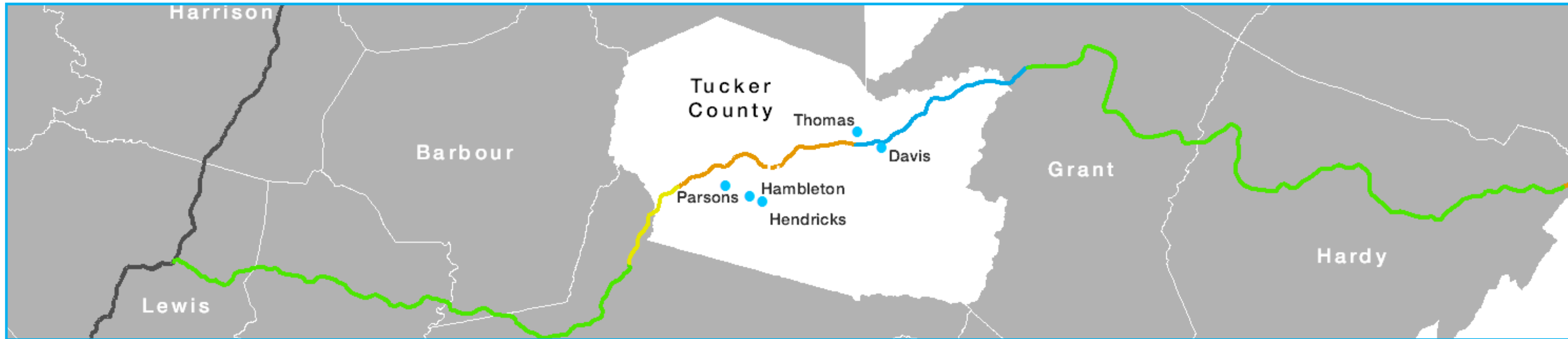
median residential appraised value in Tucker County

## Not satisfied with current housing





# The Impact of Corridor H



## Projecting the impact

To estimate the impacts of Corridor H development in Tucker County the project team examined counties with similar corridor development. More specifically, statistics for Appalachian counties that have had corridor development were compared to statistics from an adjacent county that is without a developed corridor (or an interstate highway). The method involves comparing housing, population, and total businesses in the developed roadway county and the non-roadway county over time. The non-

counties represent projections of what would have happened in the corridor county if the corridor had not been built.

Eight counties in WV, PA, and KY were utilized to compute the average percentage of change expected from corridor development within one decade. Total businesses data were only available for WV. Thus only the five WV corridor counties were used in the business calculations. Only five counties, all in WV, were used to compute the average corridor effect within two decades.

Corridor Effect = (percentage change of post compared to pre for corridor county) – (percentage change of post compared to pre for non-corridor adjacent county)

corridor counties were adjacent to corridor counties. Adjacent counties with the closest pre-corridor population to the corridor county that had neither a pre-existing corridor, divided highway, nor were within a metropolitan area were selected for the study. The key to understanding the approach, also known as “triple difference,” is that the adjacent, non-corridor

Projected increase	First Decade	Second decade
Population	1.87%	7.24%
Housing	0.60%	6.08%
Businesses	7.46%	16.16%

## Projecting trends

Trend projections show that the population of Tucker County will continue to decline without development of Corridor H. If Corridor H is completed by 2020, then county population is projected to increase slightly over 2011 levels in both 2020 and 2030. Conversely, total housing units and total number of businesses in Tucker County are projected to increase regardless of Corridor H’s completion. Completion of this corridor is projected to accelerate both of these growth trends, particularly for total number of businesses.

With completion of the corridor, population is projected to rise slightly faster than the growth in housing. Based on survey results, about 20% of respondents are either very dissatisfied, dissatisfied, or neither satisfied or dissatisfied with their current living situations. Key employers and government officials—at least anecdotally—indicate that housing is a critical issue for some present and potential residents, limiting the opportunity for growth. While a majority of respondents are content with their housing situation, there is still a sizable portion of the population that is not satisfied and does not have the ability to change that situation due to financial constraints.

Based on the survey, about 55% of surveyed visitors responded that the completion of Corridor H would or might increase their frequency of visitation to Tucker County. Ease of access was the most common survey response by visitors for what would make you return to Tucker County more often.

The projections of total business growth resulting from completion of Corridor H are much greater than projections for either population or total housing units. Within one decade, business growth is expected to be over three times as great as population increase, the metric with the next largest expected increase. Within two decades, the total number of businesses will grow at over twice the rate of either population or housing stock. Most of this business growth will almost assuredly be visitor related.

In conclusion, roadway development through rural counties appears to have a positive impact on various demographics over time. While this will likely have a positive impact on the county overall, it is imperative that the growth is planned for in a way that will not allow the increases in businesses and population to overwhelm the available housing.

The table shows the percentage changes in population, total housing units, and number of businesses in Tucker County after the first and second decades following Corridor H completion. All the percentages are positive, showing that each measure increases relative to what Tucker County would have experienced without completion of Corridor H.



# Davis

Davis is located along Route 32 in western-central Tucker County. At an elevation of 3,100 feet, it is the highest incorporated town in West Virginia. Davis is also known for its proximity to Blackwater Falls State Park and Canaan Valley State Park. Davis is home to a few restaurants, shops, and a

*"If teachers are hired at Davis-Thomas, they usually want to live up there too, are generally looking at rental units, and are often younger teachers....they lose people after a year because of commuting times."* -Janet Preston, Tucker County Board of Education

grocery store.

With 669 residents (2010 Census), Davis is the second largest municipality in Tucker County. The majority of homes are owner-occupied in Davis, with about 54% of citizens owning the home they live in (ACS, 2012). About 38% of the homes in Davis are not occupied full time, and most of these (74%) are considered "seasonal, recreational, or occasional use" (ACS, 2012). Davis has the highest percentage of occasional use homes of any community in Tucker County.

The number of occasional use, or second homes, limits the number of homes that are available to those living full time in the community. Another potential limit to available housing in Tucker County is the age and condition of the houses that are available. The median year that homes were built in Davis is 1939, which along with Thomas, is the oldest of the communities in Tucker County. The advanced age of these structures

makes many of them unlivable or difficult and cost prohibitive to renovate. It was mentioned in the Town of Davis focus group that the repairs on the old homes become so overwhelming for homeowners that it is simply easier to move out and rent.

While 80% of Davis residents surveyed are satisfied with their housing situation, the remaining 20% of survey respondents indicated they are very dissatisfied, dissatisfied, or neither satisfied nor dissatisfied. Of those that are not happy with their living situation, 63% are not able to change their living situation, with cost being the most cited reason. 60% of those dissatisfied and not able to change their living situation are renters. During the Town of Davis focus group, it was mentioned that irresponsible landlords make housing conditions inadequate.

Many respondents from Davis do not want to see chain stores move into the town, but they did feel that some amenities were lacking. A pharmacy would be a welcome addition to the community, as well as more entertainment options, indoor fitness facilities, better cell coverage, and high speed internet.

*"Most employees come from outside Tucker County – both entry level and transfers – and many will choose not to come because they can't find adequate housing in their range."*  
-Alan, Rubenstein Center



## Housing

**54% of residents** spend greater than 30% of their income on housing, which is considered a housing burden. -ACS, 2012

Housing occupancy (ACS), 2012)	Count
Total housing units	446
Occupied units	276
Vacant	170
Of those vacant, used for seasonal or occasional use	125
<b>Potentially available housing</b>	<b>50</b>

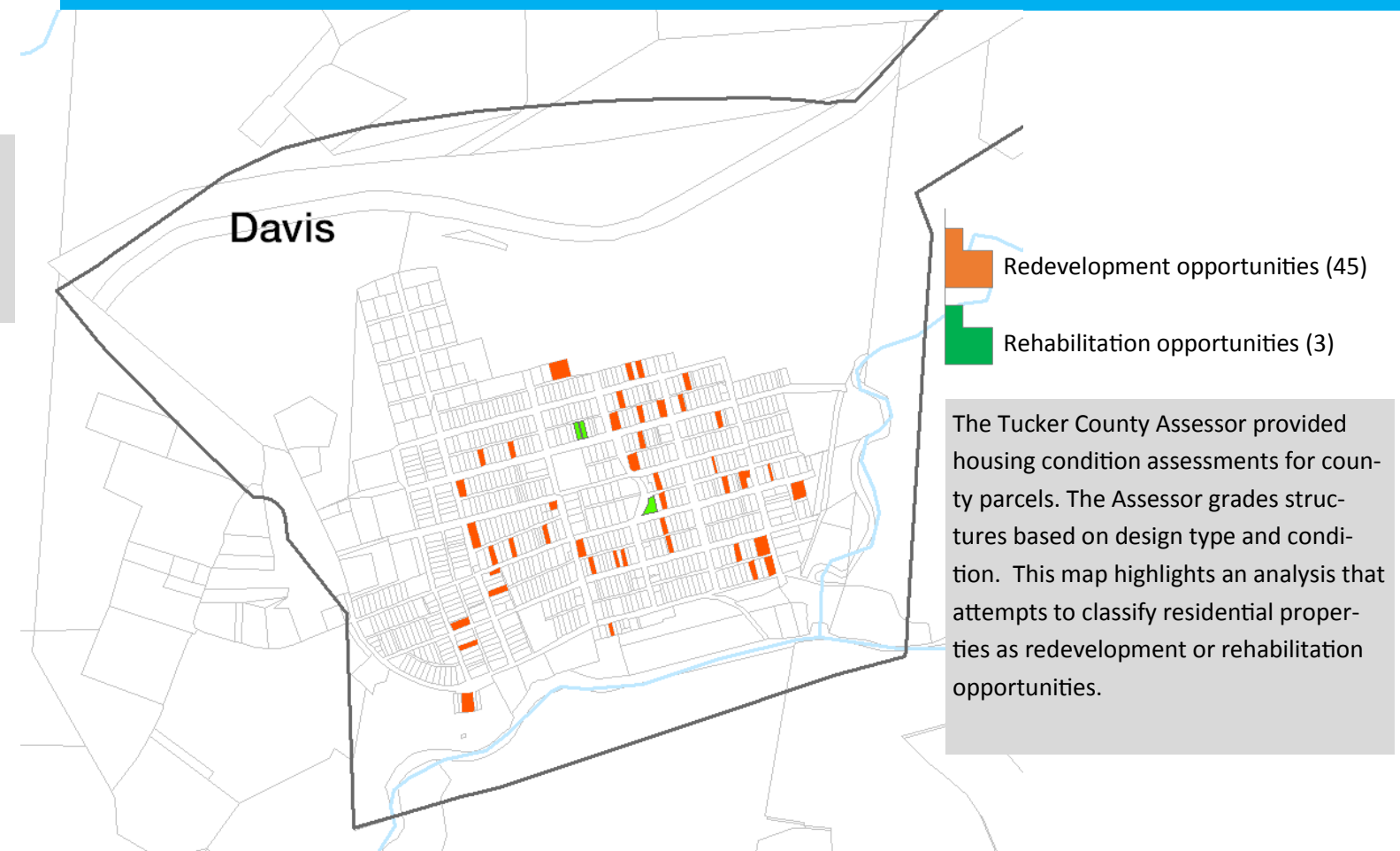


Are you satisfied with your housing?

If not, can you change it?

Housing Survey

## Housing Redevelopment Opportunity



The Tucker County Assessor provided housing condition assessments for county parcels. The Assessor grades structures based on design type and condition. This map highlights an analysis that attempts to classify residential properties as redevelopment or rehabilitation opportunities.



# Hambleton

Hambleton is the smallest community in Tucker County, with a population of 232 individuals and 101 households in the 2010 Census. It is located along the Black Fork River, just downstream from Hendricks. Both Hendricks and Hambleton are less than five miles from Parsons.

The ACS shows that Hambleton has the greatest percentage of renters, although this was not reflected in the survey. According to ACS, 63% of residents rent in the community (ACS, 2012). About 45% of households were represented in the housing survey, but 74% of respondents were homeowners.

Renters in Hambleton do not fare very well. Behind Davis, Hambleton has the second highest median monthly rent (ACS, 2012). Almost 60% of the renters of Hambleton spend more than 30% of their monthly income on rent (ACS, 2012).

Hambleton has the most financial hardship, according to ACS. It has the lowest median income as compared to the other communities. The median household income is the lowest at \$25,625 (ACS, 2012). This is only 48% of the national average. 37% of the population does not work year round, and the percentage of employed working aged adults (16-64) is lower here than in any of the other communities analyzed (ACS, 2012). Hambleton also has the highest rates of poverty, with

39% of individuals and 34% of families living below the poverty line (ACS, 2012).

Hambleton has previously been noticed for its need of quality, affordable housing. The North Central West Virginia Community Action Association recently completed eight rental units within the community. While this is beneficial to the renters of these units, the survey results show there is additional need. About 20% of survey respondents are either very dissatisfied, dissatisfied, or neither satisfied nor dissatisfied with their current living situation, and 90% of those are unable to change their situation. 56% of these respondents are renters.

There are only 10 businesses listed in Hambleton (BIG, 2014), and only two participated in the survey. Residents of Hambleton are open to any businesses, and unlike other communities in Tucker County, they are supportive of chain restaurants and box stores. Respondents also felt that health care and entertainment options were lacking.

# Hendricks

Hendricks is located at the mouth of the Blackwater River, where it joins the Dry Fork to form the Black Fork of the Cheat River. Hendricks is only larger than Hambleton among Tucker County communities, with 272 residents as of the 2010 Census, and 144 households (ACS, 2012). Hendricks had the fewest number of participants in the survey, with only 36. This number still represents 25% of the households in the community.

Hendricks has the second highest median income at \$36,875, behind Parsons, although both are only about 70% of the national average (ACS, 2012). Hendricks has the lowest number of families living below the poverty line at only 8% (ACS, 2012).

The survey shows that the inhabitants of Hendricks are the most satisfied with their living situations, with only 12% responding that they are very dissatisfied, dissatisfied, or neither satisfied nor dissatisfied. Of this 12%, half are not able to change their living situation due to a lack of options in the

housing stock. All the respondents dissatisfied with their living situation own their home.

Hendricks has the lowest number of rentals with only 11% of occupied units are rentals (ACS, 2012), which is consistent with the survey results. As noted in the Town of Hendricks focus group, homes are often passed down through families in this community. There is a limited stock of houses, whether to rent or to buy. Focus group participants also mentioned that home loans can be difficult to obtain in a community where much of the land is located along the flood plain of the river.

Hendricks has the fewest number of businesses, with only eight listed in in the BIG database (2014). Five business responded to the survey. Three of these businesses are construction or industry. Many residents surveyed mentioned they would like to see more locally produced and locally available food items, such as produce and meat.

## Housing

*“Even if people want to move to Hendricks or change their current situation, there is no available stock in Hendricks.”*

*“If someone finds a home to buy, cost and condition are a factor, as well as the difficulty of getting a loan with a bank these days.”*

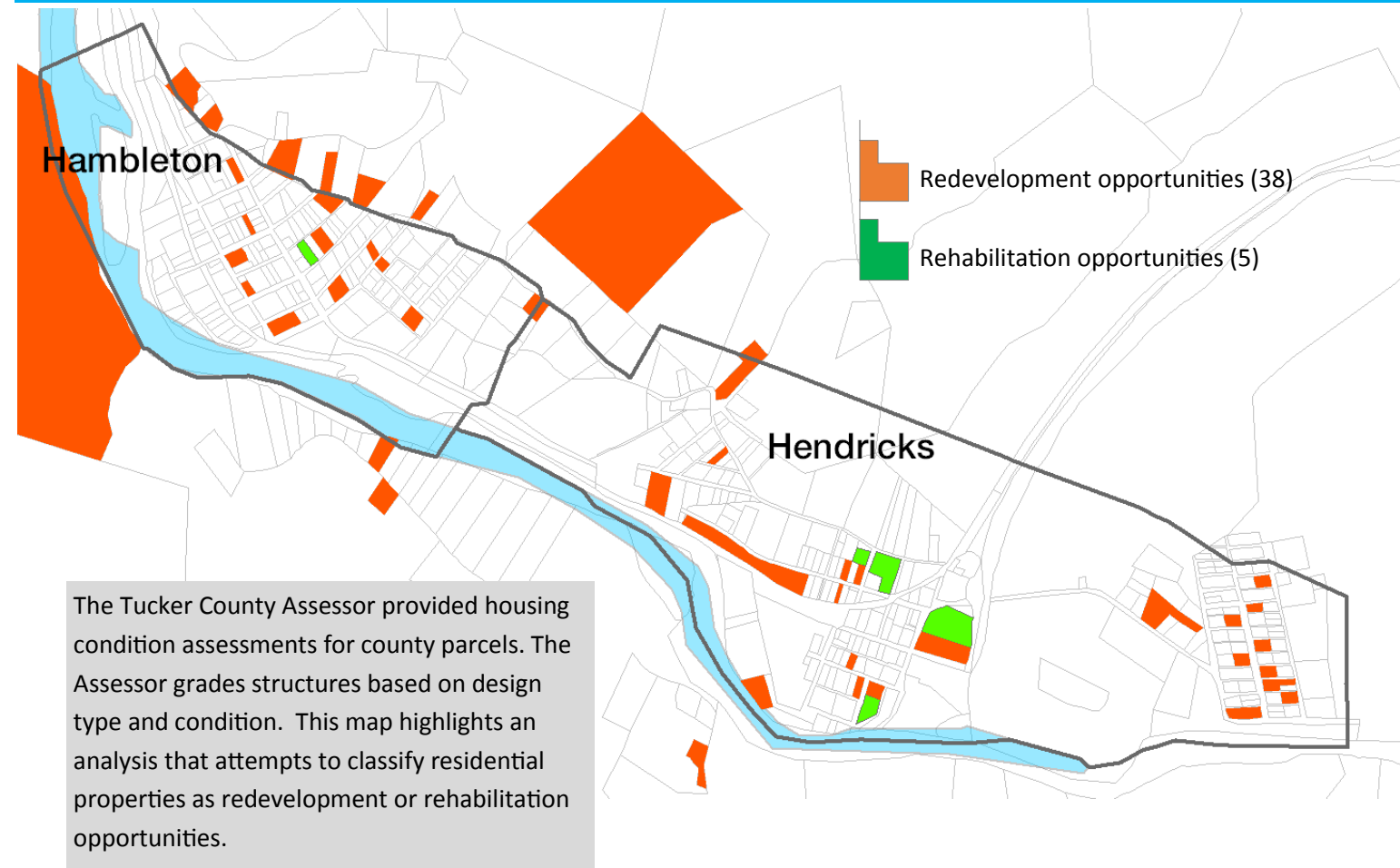
*“A major problem in Hendricks is that banks simply won’t loan to an applicant because of the floodplain issue or the applicant can’t afford the flood insurance.”*

## Small Businesses

What potential small businesses start-ups could really support the municipality or county address its needs and wishes?

- *“A little grocery store/convenient store in each town would make it so Hendricks and Hambleton residents don’t have to go to Parsons to pick up one item.”*
- *“Bikers along the rail trail can’t find water, food, restaurants to stop. Hendricks is really missing out not providing a stop for those bikers.”*
- Kayak rental
- Bike repair shop
- A restaurant that uses locally grown produce

## Housing Redevelopment Opportunity





# Parsons

Parsons is the county seat and the largest community in Tucker County with 1,485 residents according to the 2010 Census. Parsons has a number of businesses, including a grocery store, a Family Dollar, and a few restaurants.

According to ACS, Parsons has the highest occupancy rate of communities in the county, with 86% of the available housing being occupied (2012). Housing costs are a burden for many in Parsons with 42% of homeowners paying more than 30% of their income on mortgage payments.

From the survey respondents, Parsons has the highest percentage of people who are very dissatisfied, dissatisfied, or neither satisfied nor dissatisfied. Survey respondents feel there are many dilapidated buildings, which is a problem for home and business owners. In 1985, the largest flood ever recorded swept through Parsons, destroying a large portion of the town. Many feel that the town

never recovered from that devastation. Because of the flood, there is now a more limited area for development, and many areas are now considered in the flood zone. Flood insurance has now made home ownership in certain areas of Parsons cost-prohibitive, according to focus group feedback.

Is finding a home the problem or is financing the issue?  
*“When you’re trying to grow your tax base, the goal is to transition them to buying a home and paying taxes – people coming in can’t find anything, so they leave. Need for rentals is huge but also a big need for just single family homes”*  
 - Patrick Darlington, Performance Motors

As with many rural areas in West Virginia and other states, a lack of jobs inhibits economic prosperity, as was also brought up in the focus group in Parsons.

The WV BIG dataset lists 80 businesses in Parsons, but respondents feel there is a lack of options. Of the 25 businesses that responded to the business survey, the majority are real estate, health, or business services. Another grocery store, a clothing store, chain restaurants, or box stores would all be welcome additions.

## Small Businesses

7 out of 14 businesses expect to grow, but only 1 expects to make changes in anticipation of growth and only one has a problem with its current operating space.

According to the Parsons Downtown Revitalization Plan survey, the most highly favored new businesses in Parsons were a clothing store and an additional grocery store. In contrast to other Tucker County respondents, Parsons respondents are in favor of adding a national chain store, Walmart, which received the third highest number of votes for a new business.

*“We need a choice in stores not just stores where you have to pay what they ask”*



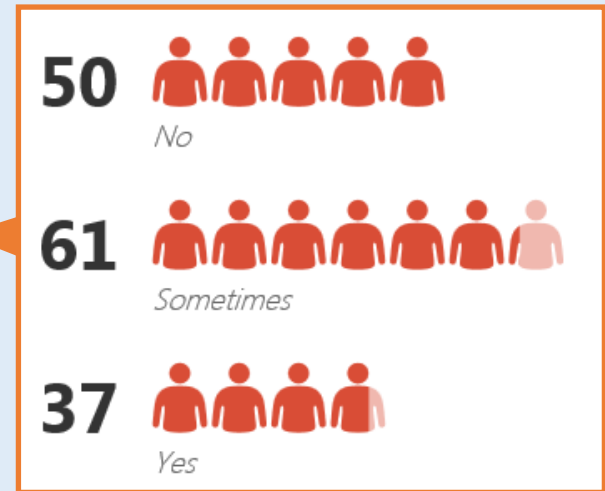
## Housing

Housing occupancy (ACS, 2012)	Count
Total housing units	765
Occupied units	657
Vacant	108
Of those vacant, used for seasonal or occasional use	86
<b>Potentially available housing</b>	<b>22</b>

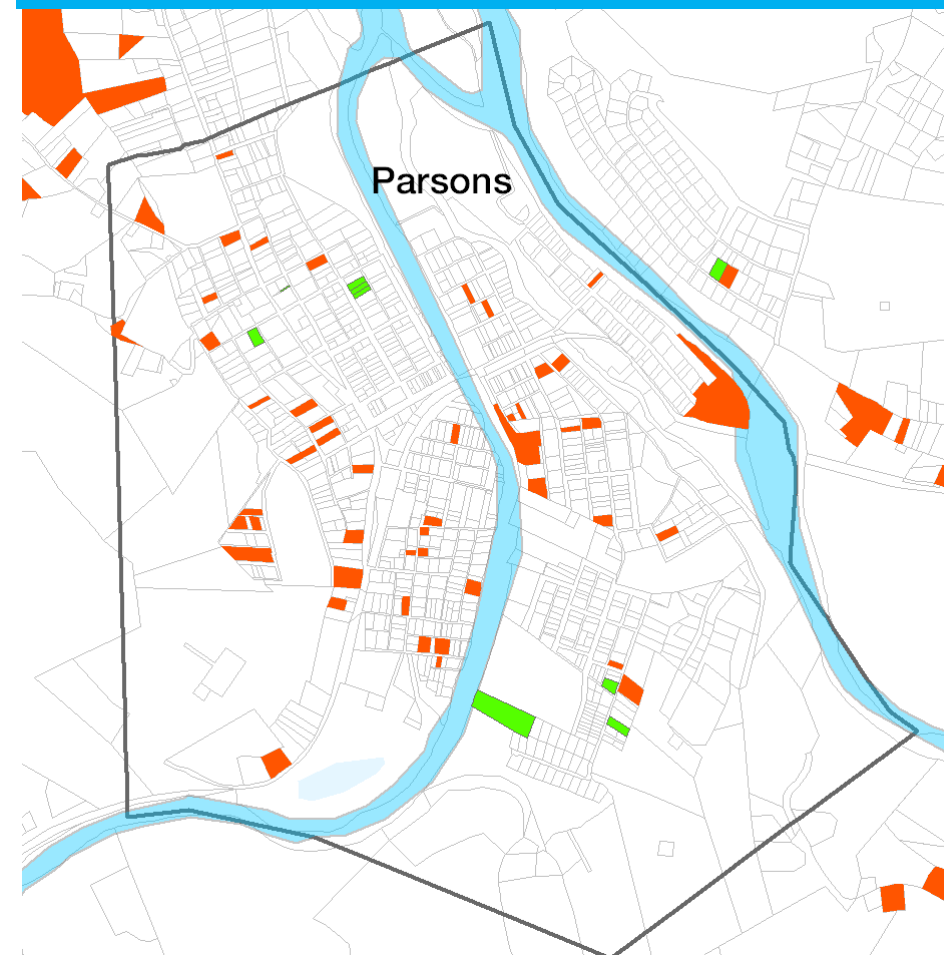
*“Kingsford Plant employees– 80% do not live in Parsons– majority live in Elkins, with a handful in Garrett County – housing is a major contributor but also access to services and commodities “*  
 -Lori Miller, Kingsford

Are housing costs a hardship?

43 residents surveyed are not satisfied with their housing and cannot change their situation.



## Housing Redevelopment Opportunity



Redevelopment opportunities (57)  
 Rehabilitation opportunities (8)

The Tucker County Assessor provided housing condition assessments for county parcels. The Assessor grades structures based on design type and condition. This map highlights an analysis that attempts to classify residential properties as redevelopment or rehabilitation opportunities.



# Thomas

Thomas is located just a few miles north of Davis on Route 32. Like Davis, Thomas is a tourist town, with a few restaurants, art and novelty stores, and a music venue, the Purple Fiddle. There were 586 residents as of 2010 (ACS, 2012).

Many structures in Thomas are old; the median year that homes were built is 1939. As in Davis, housing stock may be limited by these old and possibly unlivable structures. In Thomas, only 67% of ACS-designated vacant buildings are being used as secondary or vacation homes. This is the lowest of any community in Tucker County, providing support that there are significant unlivable buildings (2012). This was also supported by focus group participants from the City of Thomas who noted the lack of quality housing within city limits. Some housing survey participants also note an issue with dilapidated homes in the community.

According to the ACS data, there are more renters than home owners, although the ratio is 74 to 71 (2012). There were many more home owners who responded to the survey than renters, however.

Similar to the statistics from the other communities, approximately 23% of renters and homeowners are either very dis-

satisfied, dissatisfied, or neither satisfied nor dissatisfied with their living situation. 75% of those unhappy with their living situation are not able to change their living situation, and 80% of those respondents are renters. The ACS data shows that 42% of renters spend more than 30% of their income on housing costs (2012). The majority of dissatisfied survey respondents that are not able to change their living situation feel that a lack of assistance programs keeps them from being able to purchase a home.

*There is not enough quality housing stock available to residents. Low quality housing is all that's available in most cases within the City Limits. Additionally, landlords have been known to slowly increase rent over time, pricing tenants out and forcing them into even lower quality housing.*

*-Focus group response*

Thomas has 53 businesses and 24 of those participated in the business survey. The majority of those are arts and entertainment, food and dining, or shopping, which suggests most of the businesses are centered on a tourist economy. Business owners still feel supported by the local economy, with 86% responding that they have local community support. Residents who responded indicated that they would like to see additional clothing stores, locally owned restaurants, and a farm and garden store. Many would also like to have access to local produce and other foods.

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## Small Businesses

*"Tucker County, especially Thomas, has been in an economic boom over the past few years. I think it's great to see so many privately owned businesses open in our quaint, rustic town. I'd like to see it stay that way and not exploited or invaded by unnecessary corporations."*



## Housing

42% of residents spend greater than 30% of their income on rent, which is considered a housing burden— ACS, 2012



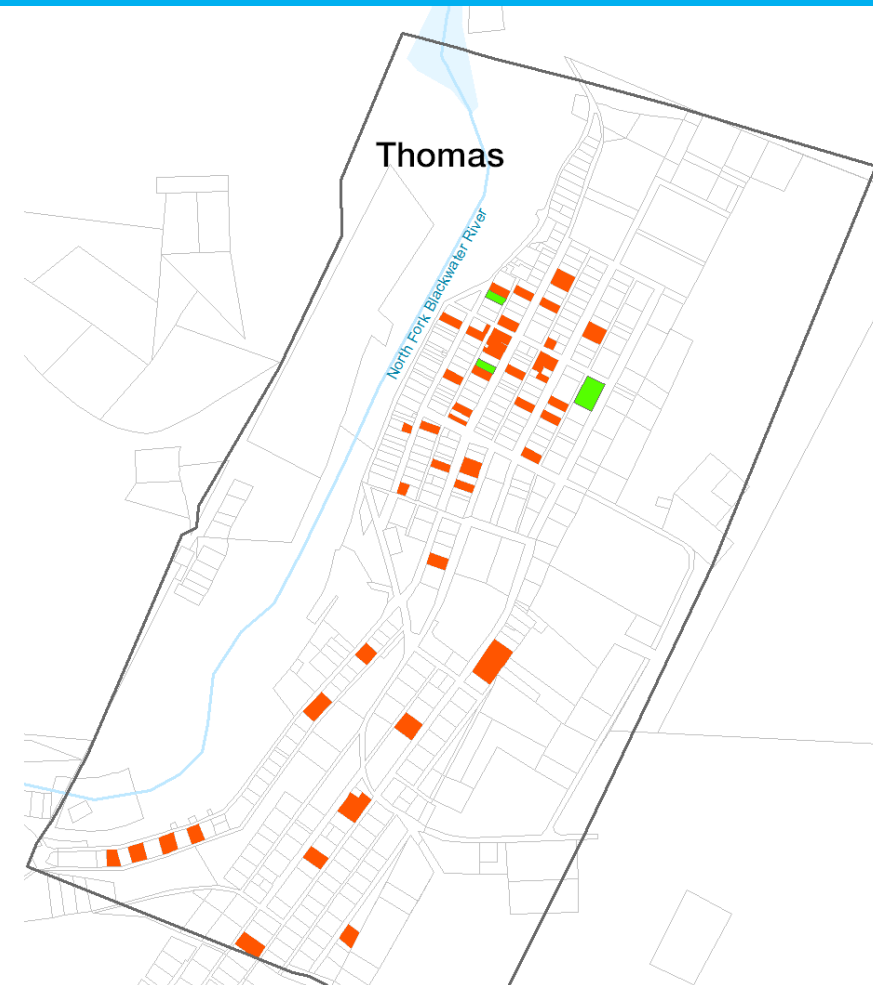
Housing occupancy (ACS, 2012)	Count
Total housing units	336
Occupied units	258
Vacant	78
Of those vacant, used for seasonal or occasional use	52
<b>Potentially available housing</b>	<b>26</b>

Are you satisfied with your housing?

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Housing Survey

## Housing Redevelopment Opportunity



- Redevelopment opportunities (55)
- Rehabilitation opportunities (3)

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## Summary

The changes and challenges in Tucker County are not unlike other rural areas that have historic extractive industry-based economies shifting into a more tourism-based economy. While economic development is welcome, a balance must be achieved between the needs of the community and those of visitors.

This project utilized a variety of methods and data sources to inform local efforts, and create the three reports for this project: the preliminary findings report, the survey report, and this summary report.

The initial characterization of Tucker County reveals communities with poverty rates higher than the state or national average and significant numbers of residents struggling with the costs of housing. Median household incomes are also below state and national averages, and most employment opportunities are related to tourism. Employment opportunities are also decreasing. This is somewhat balanced, however, by dramatic growth in small business development, demonstrating an entrepreneurial spirit sometimes lacking in other communities.

Survey results show that most respondents were satisfied or very satisfied with their living situation. Many that were not renters that would prefer to own a home. This provides evidence that people like Tucker County and want to be there.

Almost all visitors that participated in the survey said they would return to Tucker County. Many already own second homes there and many said they are considering purchasing a home in Tucker County.

Business owners who participated in the focus groups said that a major limitation in recruiting new employees was a lack of quality affordable housing.

While much of the new development in Tucker County has focused on second homes, within each of the towns there are opportunities for rehabilitation or redevelopment where much of the housing stock is leftover from the days of the logging and mining booms.

With its natural qualities and relaxed way of life, Tucker County will continue to be a desirable location to live and vacation into the future. The completion of Corridor H will most likely lead to a greater influx of tourism, businesses, and employment opportunities. More affordable quality housing and a greater diversity of businesses are needed to meet the needs of the current residents who want to stay in Tucker County, and future transplants who desire to make their home in Tucker County.



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