



CITY OF
Wheeling
WEST VIRGINIA

FY 2025-2029 CONSOLIDATED PLAN AND FY 2025 ANNUAL ACTION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

HOME INVESTMENT PARTNERSHIPS PROGRAM



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Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Wheeling, West Virginia is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant Program (CDBG Program). In addition, the city is the Participating Jurisdiction (PJ) for the Northern Panhandle HOME Consortium of West Virginia under HUD's HOME Investment Partnerships Program (HOME Program). In compliance with the HUD regulations, the City of Wheeling has prepared this FY 2025-2029 Five-Year Consolidated Plan for the period of July 1, 2025 through June 30, 2029. This Five-Year Consolidated Plan is a strategic plan for the implementation of the city's Federal Programs for housing, community, and economic development within the City of Wheeling and the City of Weirton, and Counties of Hancock, Brooke, Ohio, and Marshall that comprise the Northern Panhandle HOME Consortium.

The Five-Year Consolidated Plan establishes the city's goals for the next five-year period and outlines the specific initiatives the city will undertake to address its needs and objectives by promoting the preservation and production of decent, safe, and sanitary housing, creating a suitable living environment, removing slums and blighting conditions, promoting fair housing, advancing homeownership, improving public services, expanding economic opportunities, and principally benefitting low- and moderate-income residents.

This Five-Year Consolidated Plan is a collaborative effort of the City of Wheeling, the Northern Panhandle HOME Consortium Members, the community at large, social service organizations, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of previous community development plans.

Available Funds:

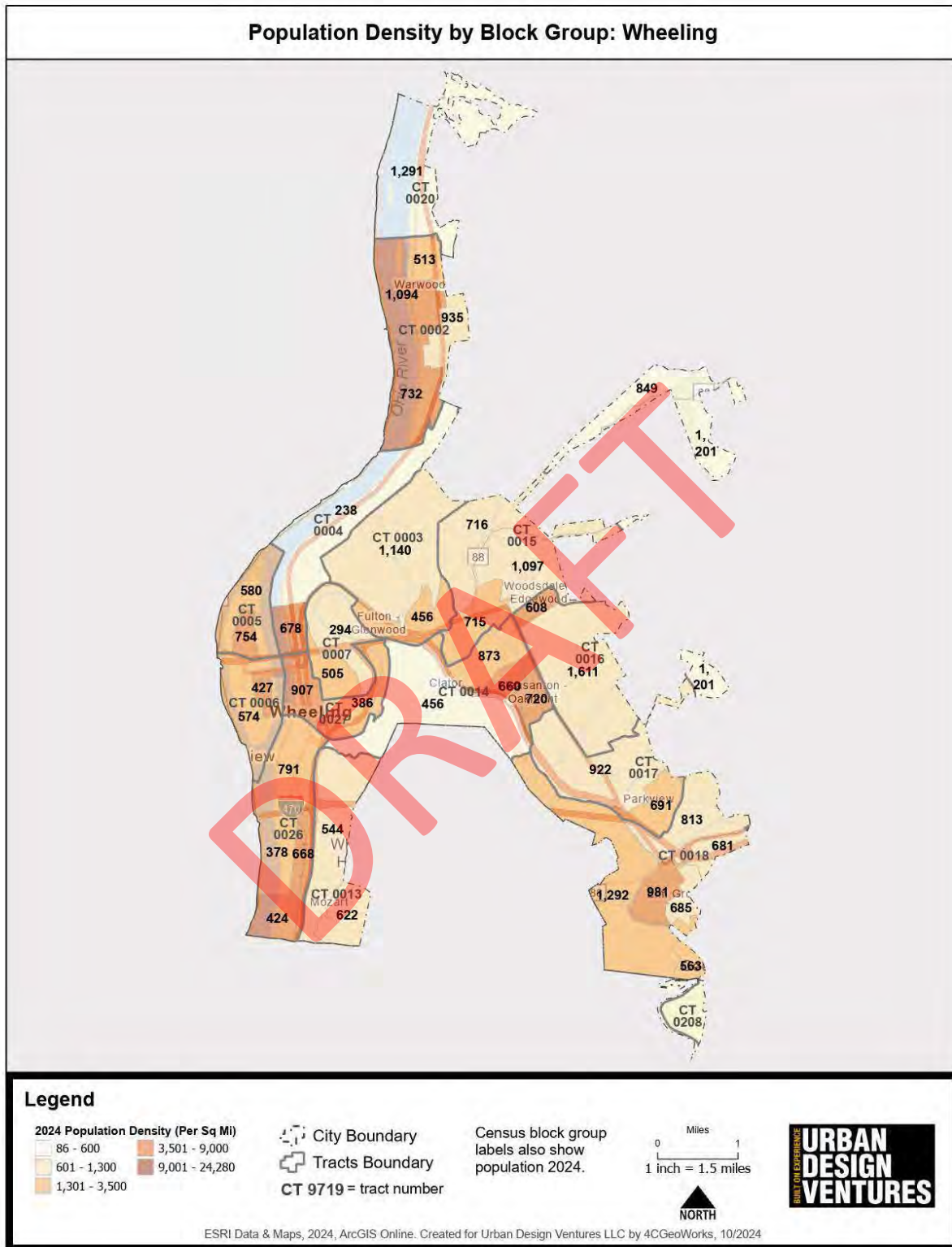
The following federal HUD program resources are included in the FY 2025 Annual Action Plan to address the priority priorities and strategies identified in the City of Wheeling's FY 2025-2029 Consolidated Plan. The City of Wheeling anticipates it will receive the following federal funds during the FY 2025 Program Year:

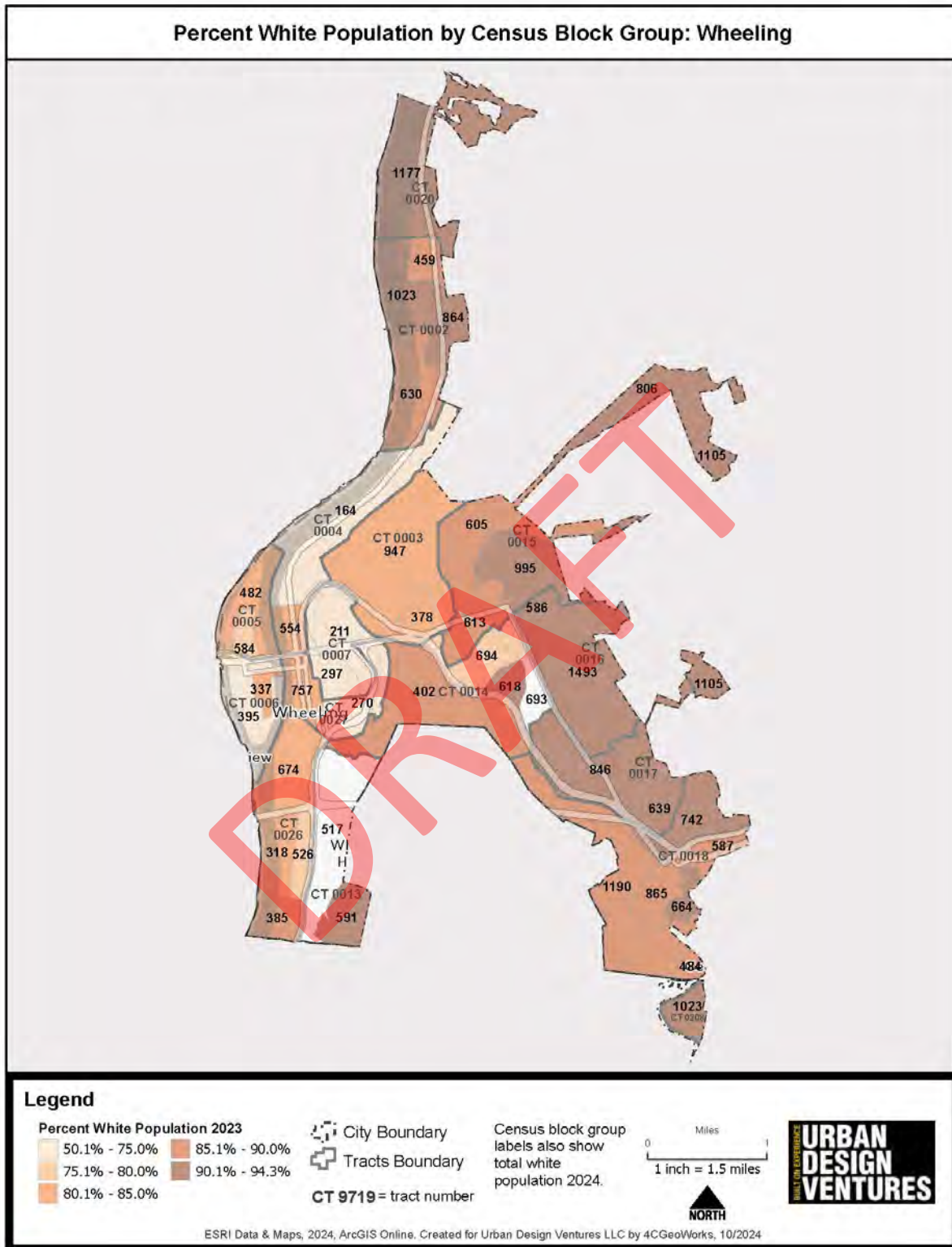
- FY 2025 CDBG Allocation: \$ 1,131,704.00
- FY 2025 HOME Allocation: \$293,744.16
- Total Funds: \$1,425,448.16

Maps:

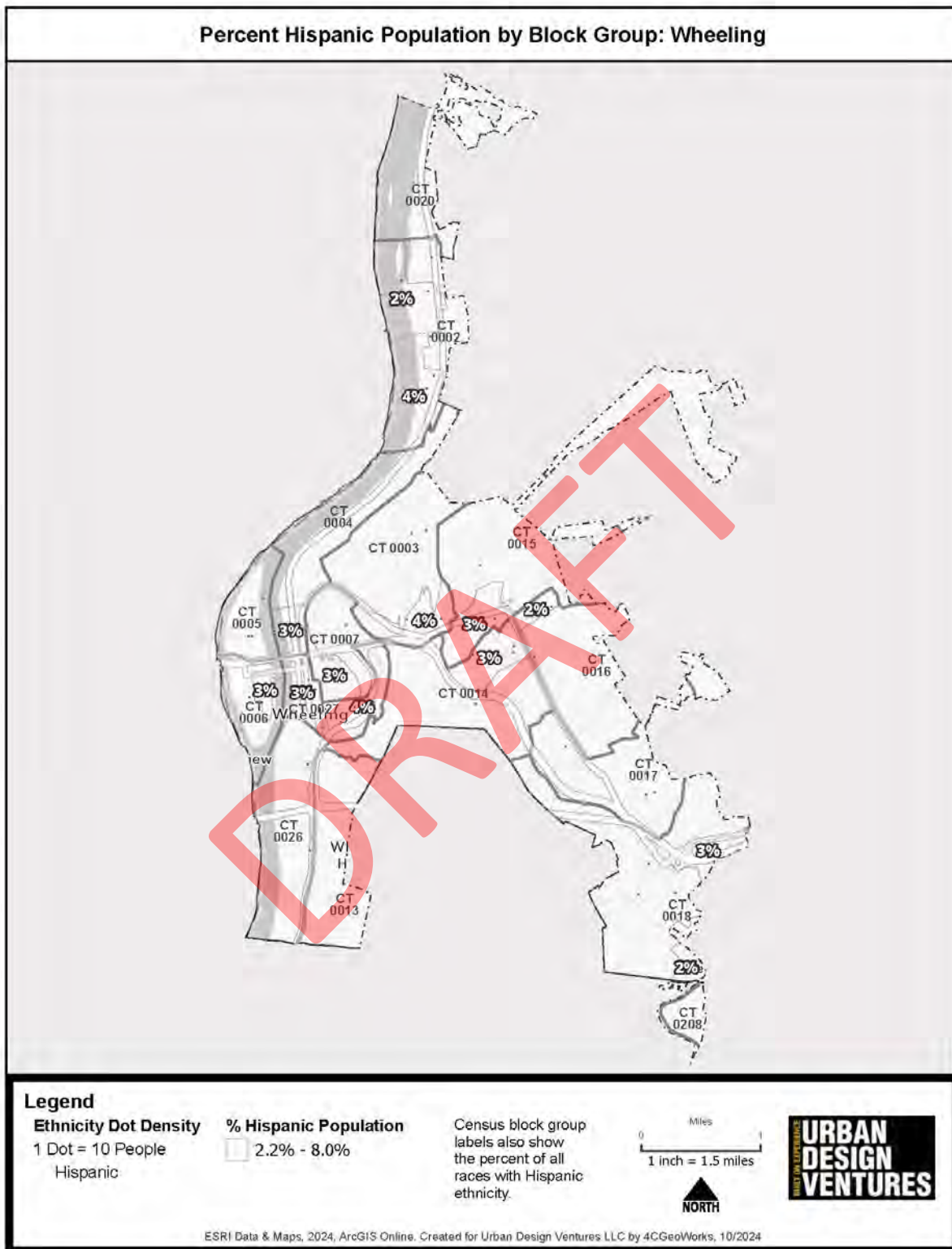
The following maps are include to illustrate the demographic characteristics of the City of Wheeling:

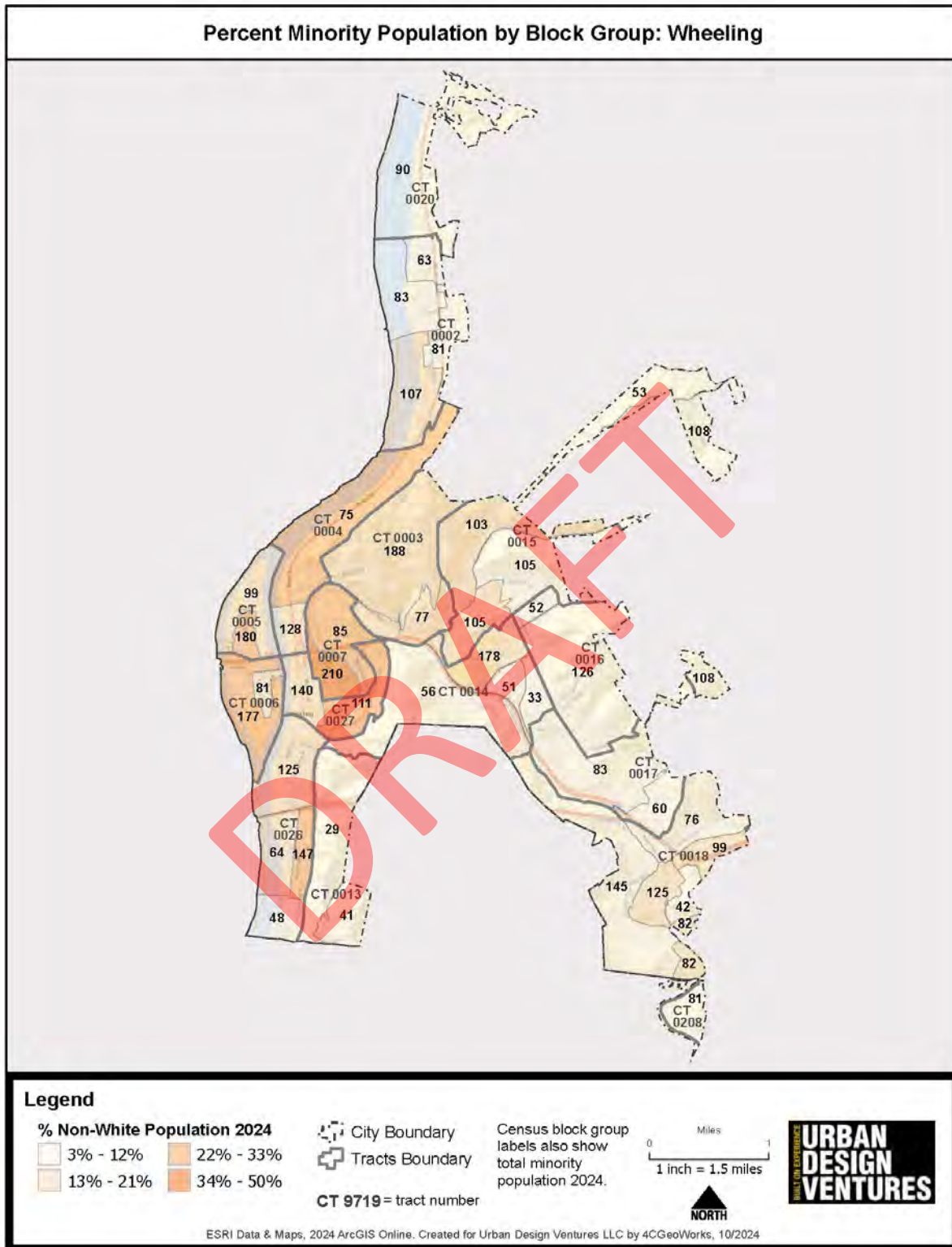
- Population Density by Census Tract
- Percent White Population by Census Tract
- Population Range Index by Census Tract
- Hispanic Population by Census Tract
- Percent Minority Population by Census Tract
- Percent Population Age 65+ by Census Tract
- Total Housing Units by Block Points & Census Tracts
- Percent Owner-Occupied Housing Units by Census Tract
- Percent Renter-Occupied Housing Units by Census Tract
- Percent Vacant Housing Units by Census Tract
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income with Minority Percentage by Block Group
- Commercial Hot Spots
- Occupied Housing Units with No Vehicles by Block Group
- Poverty Rate by Block Group

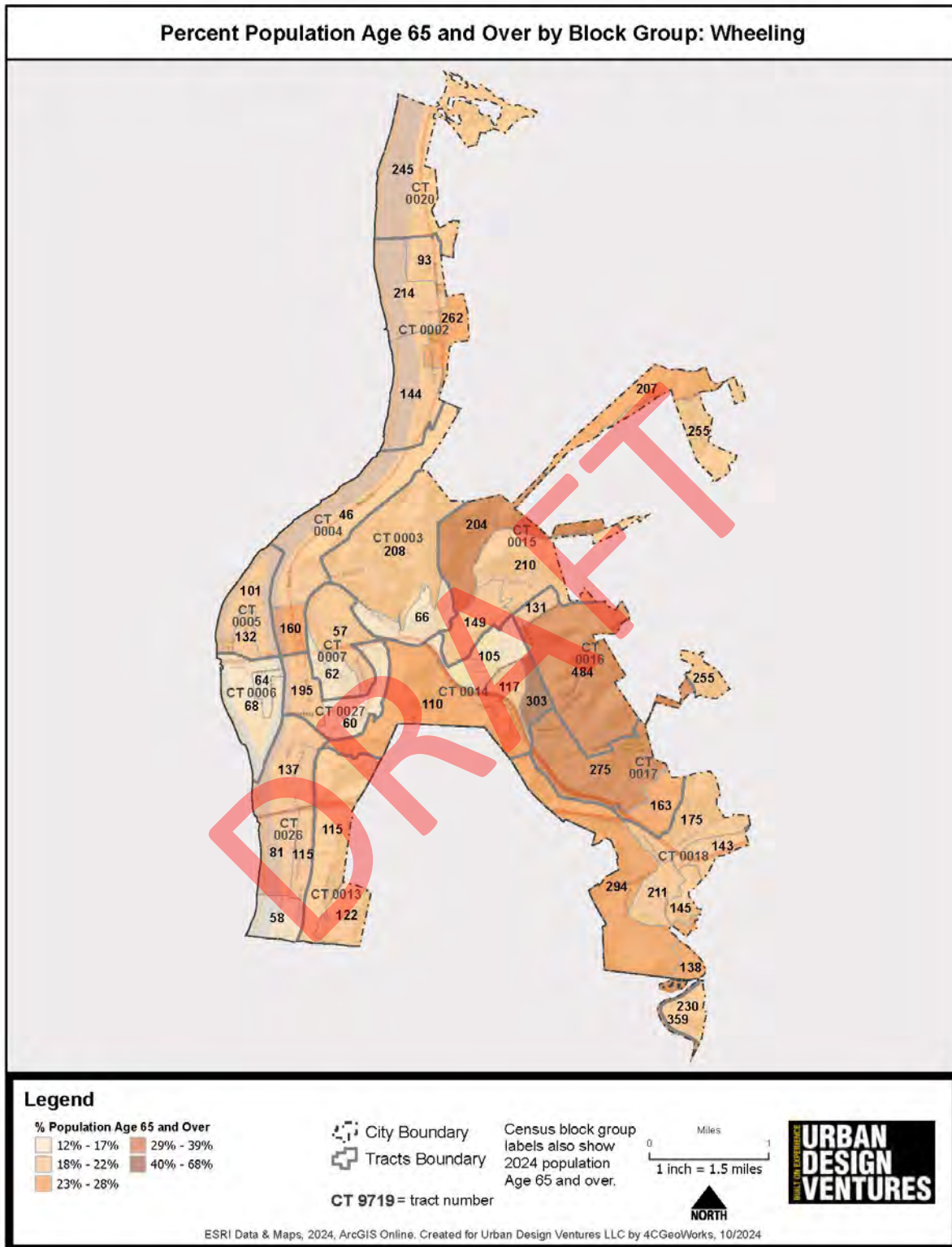


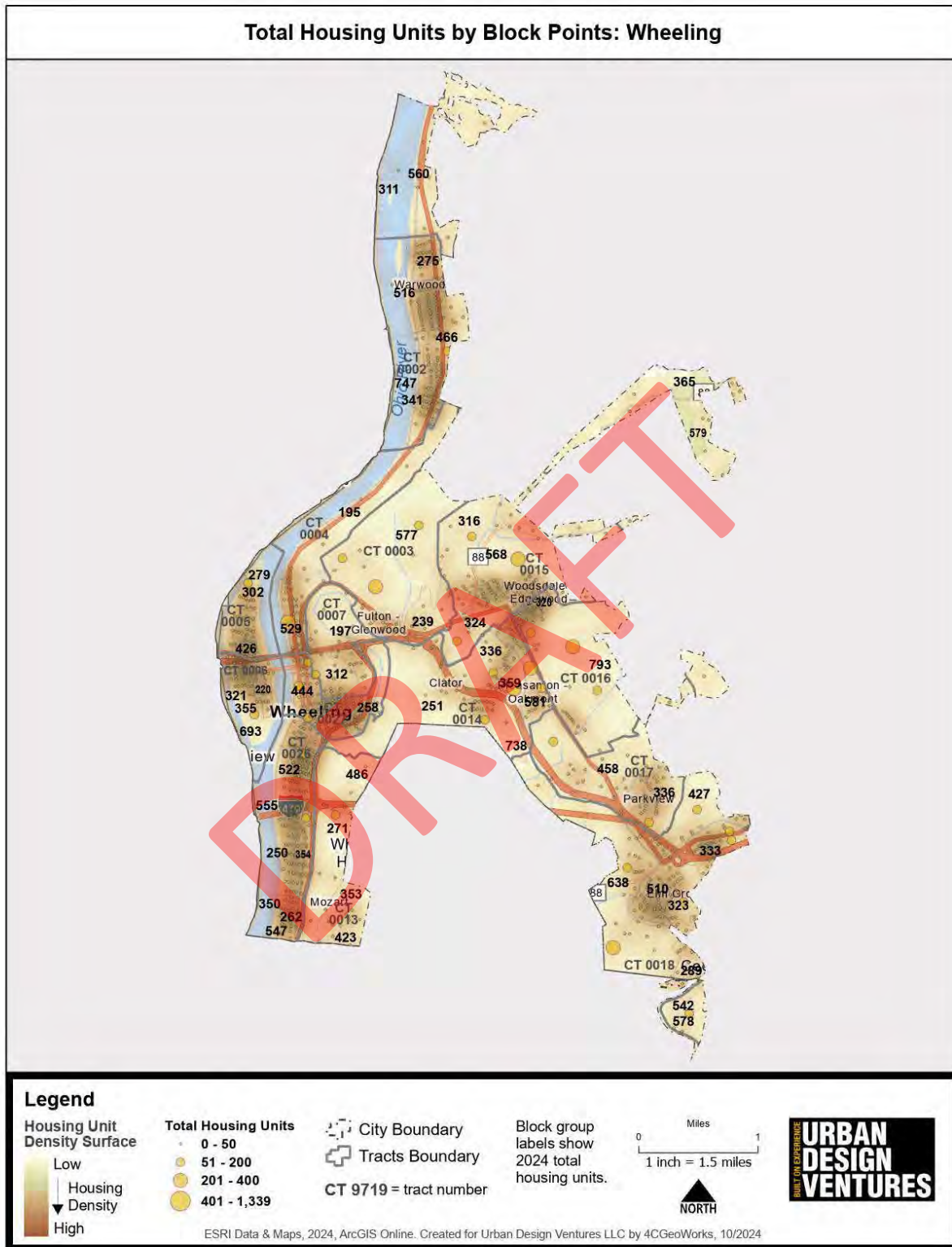


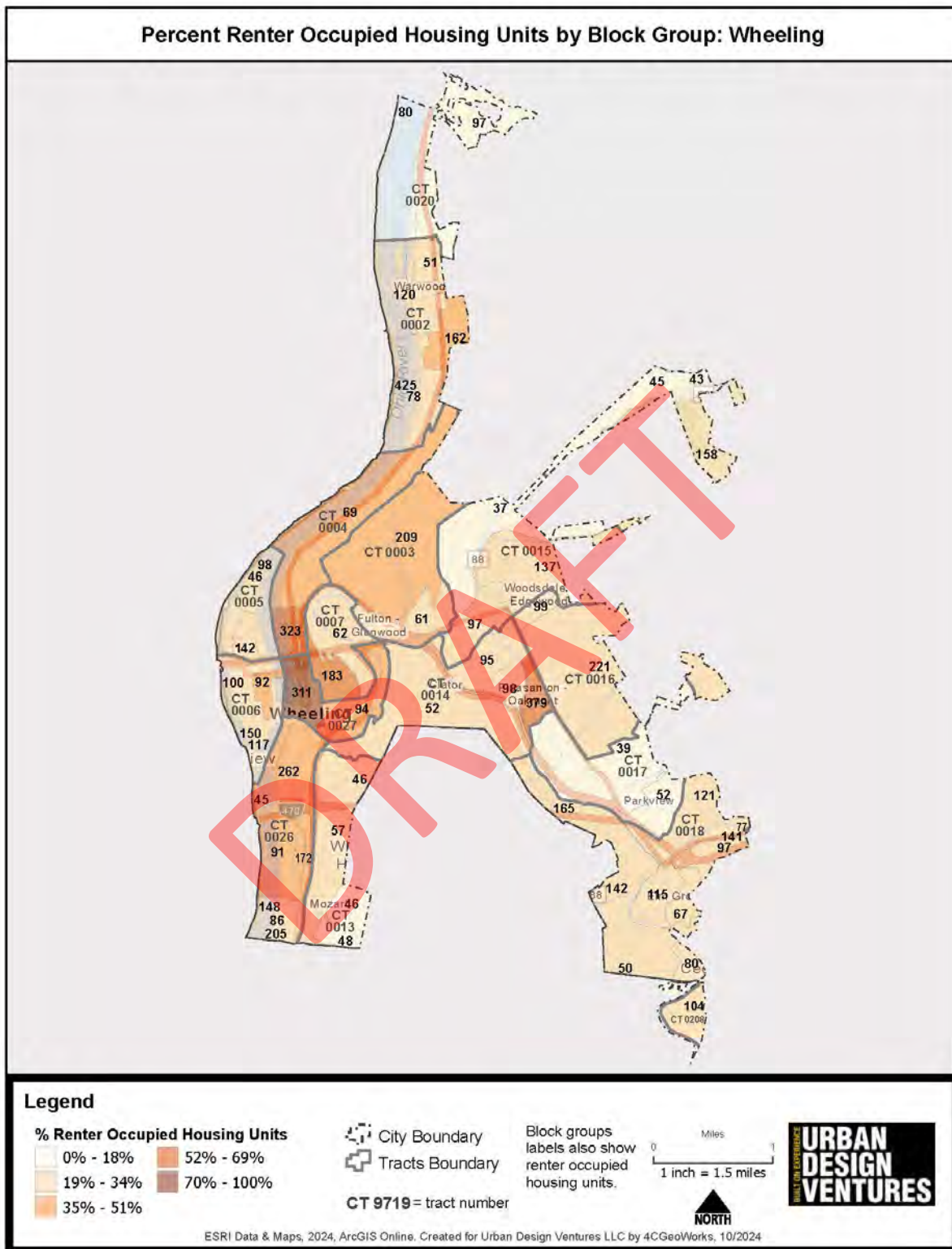


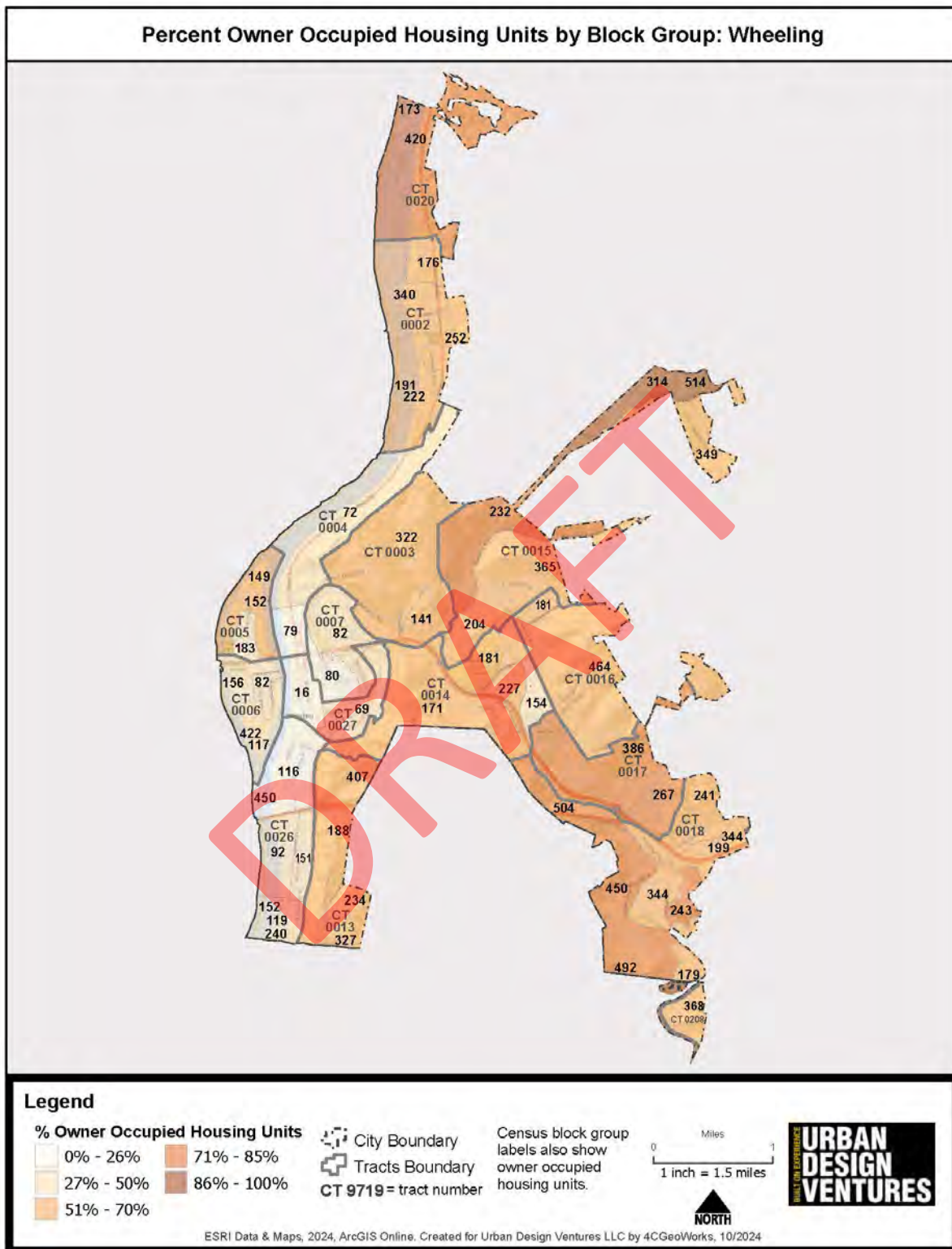


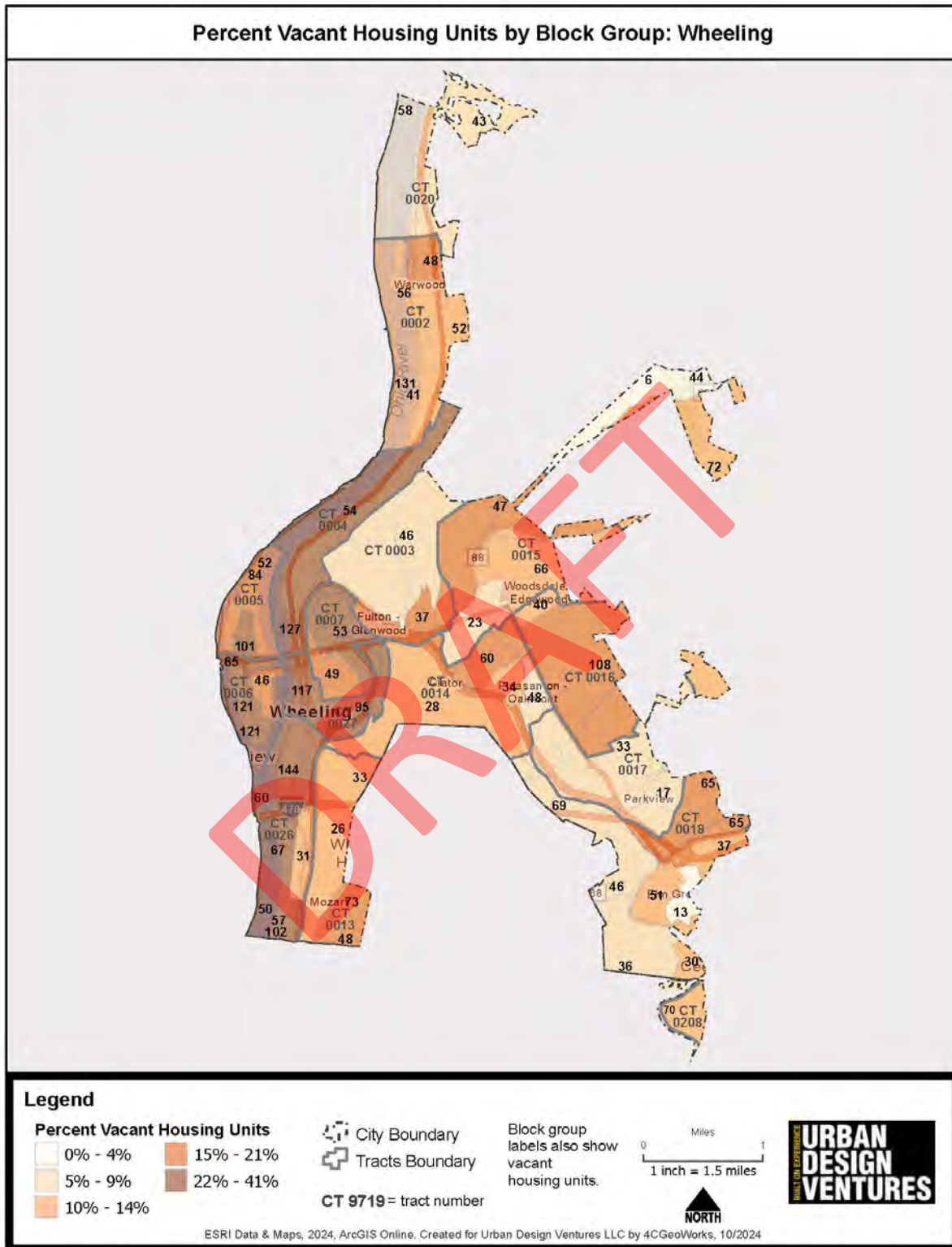


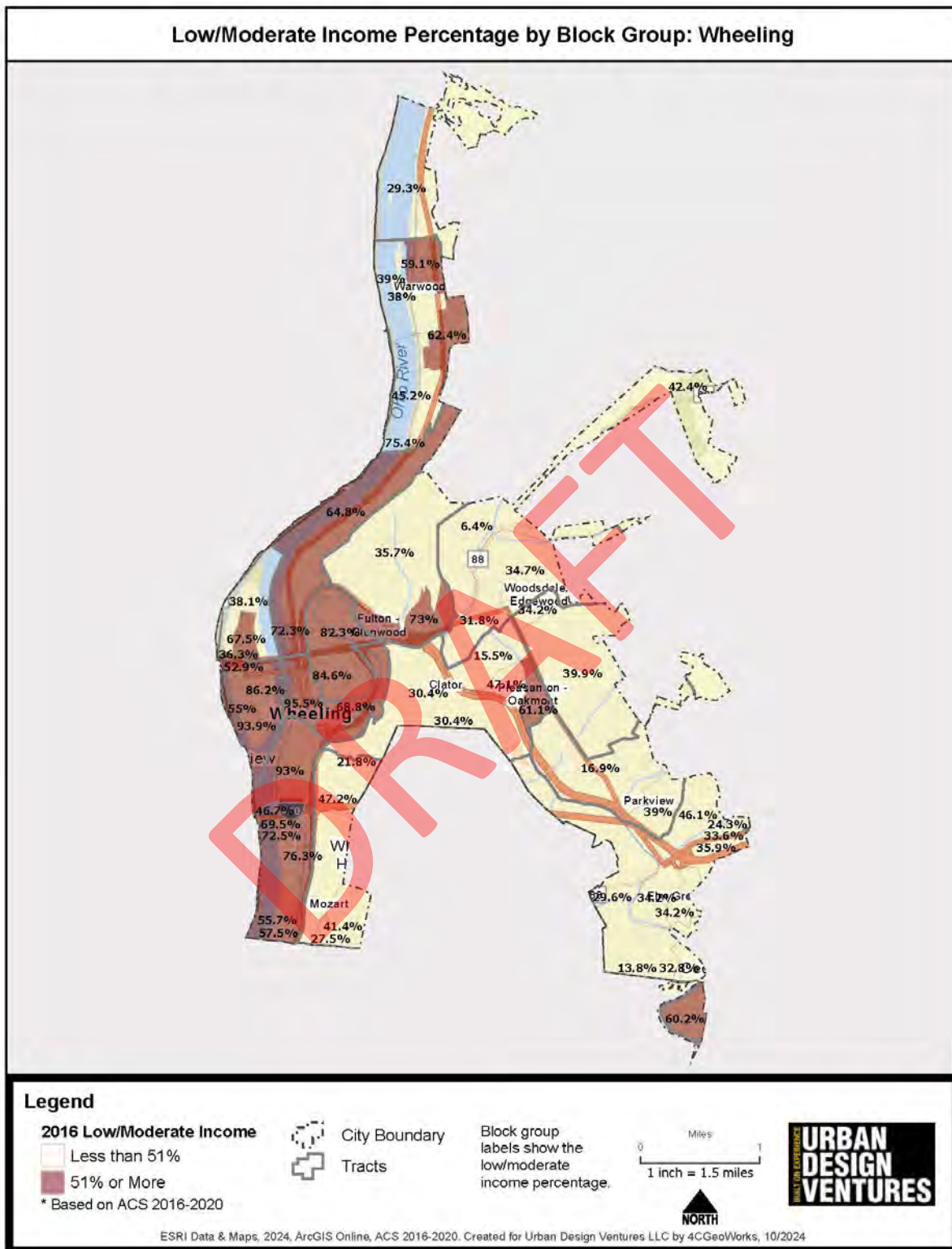


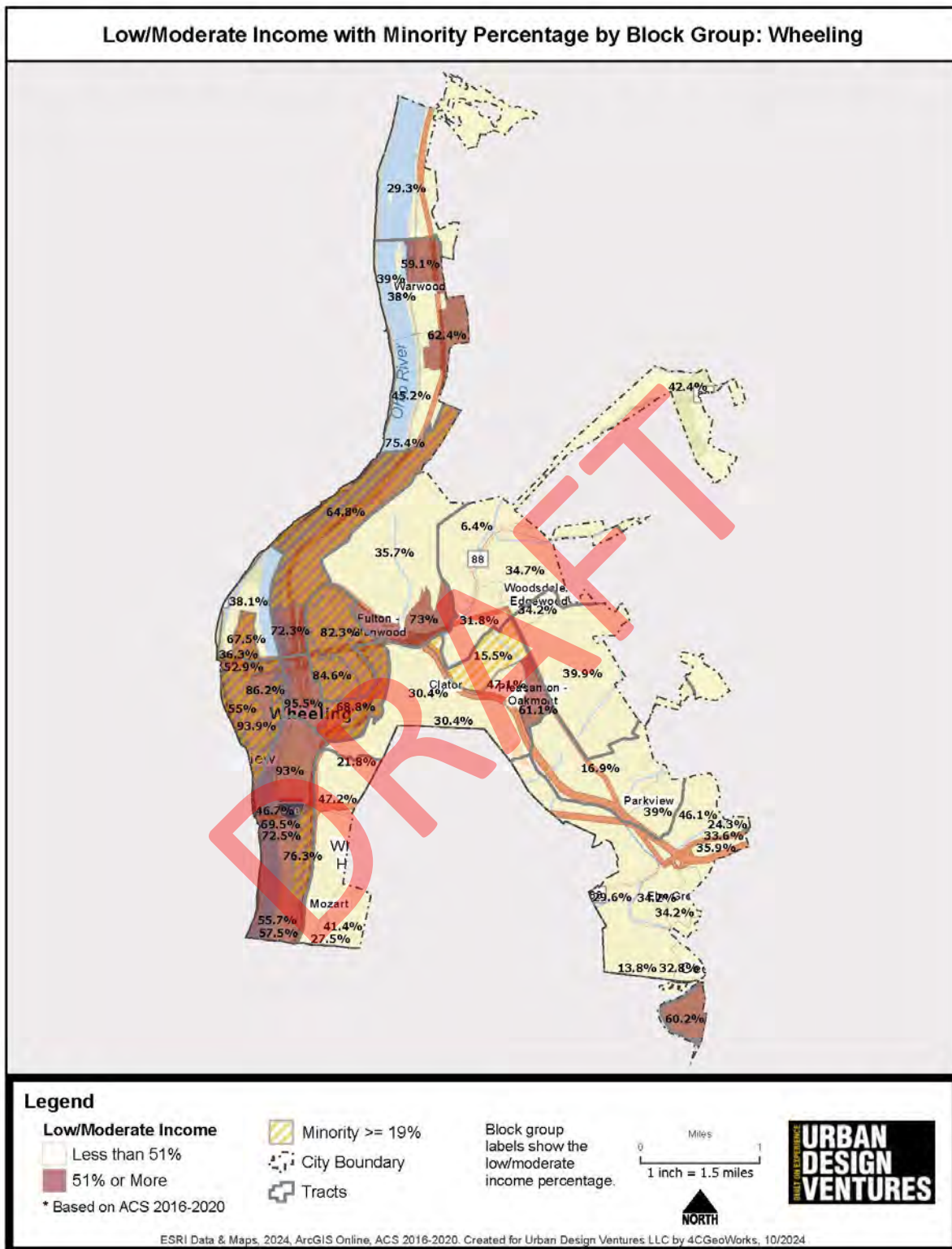


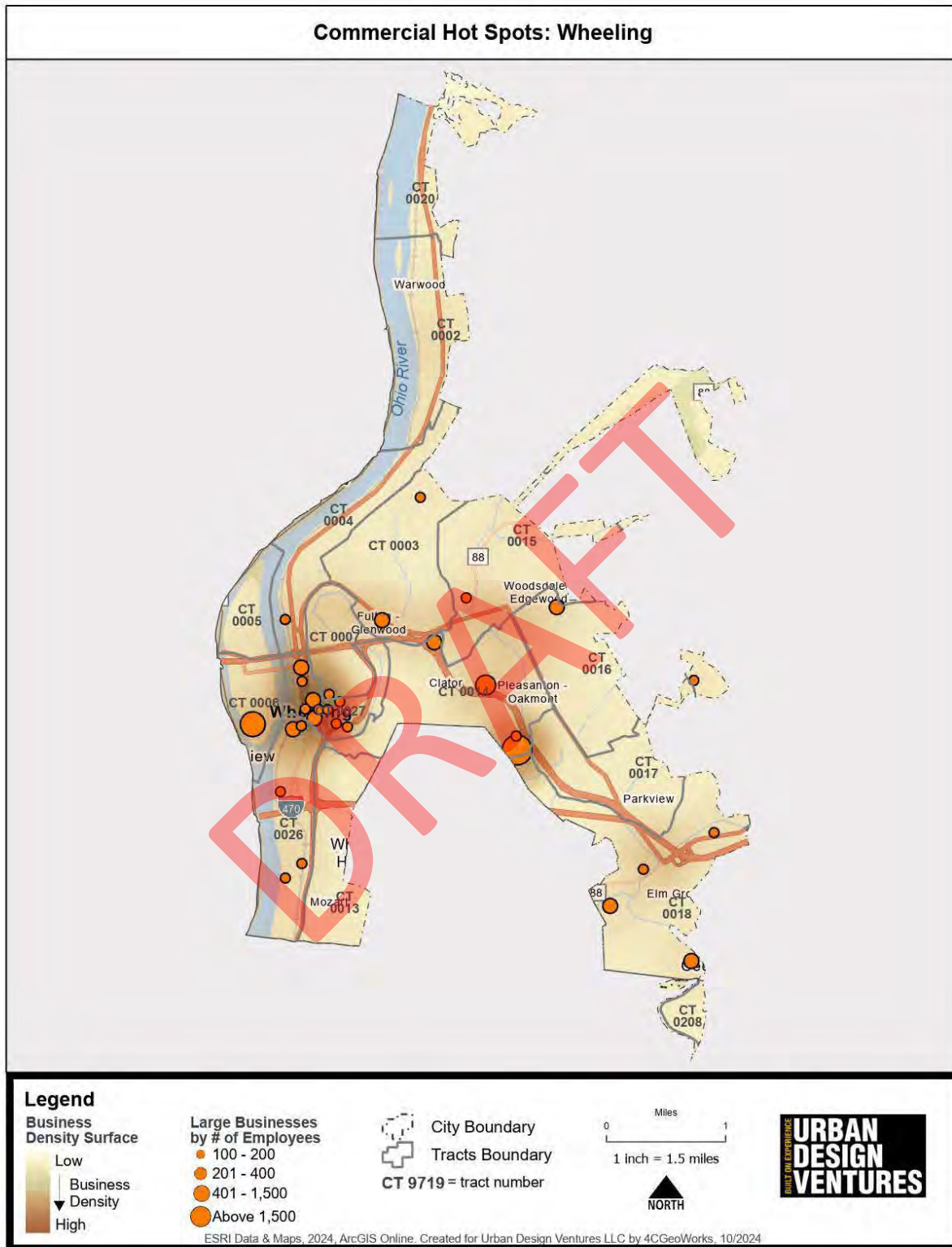


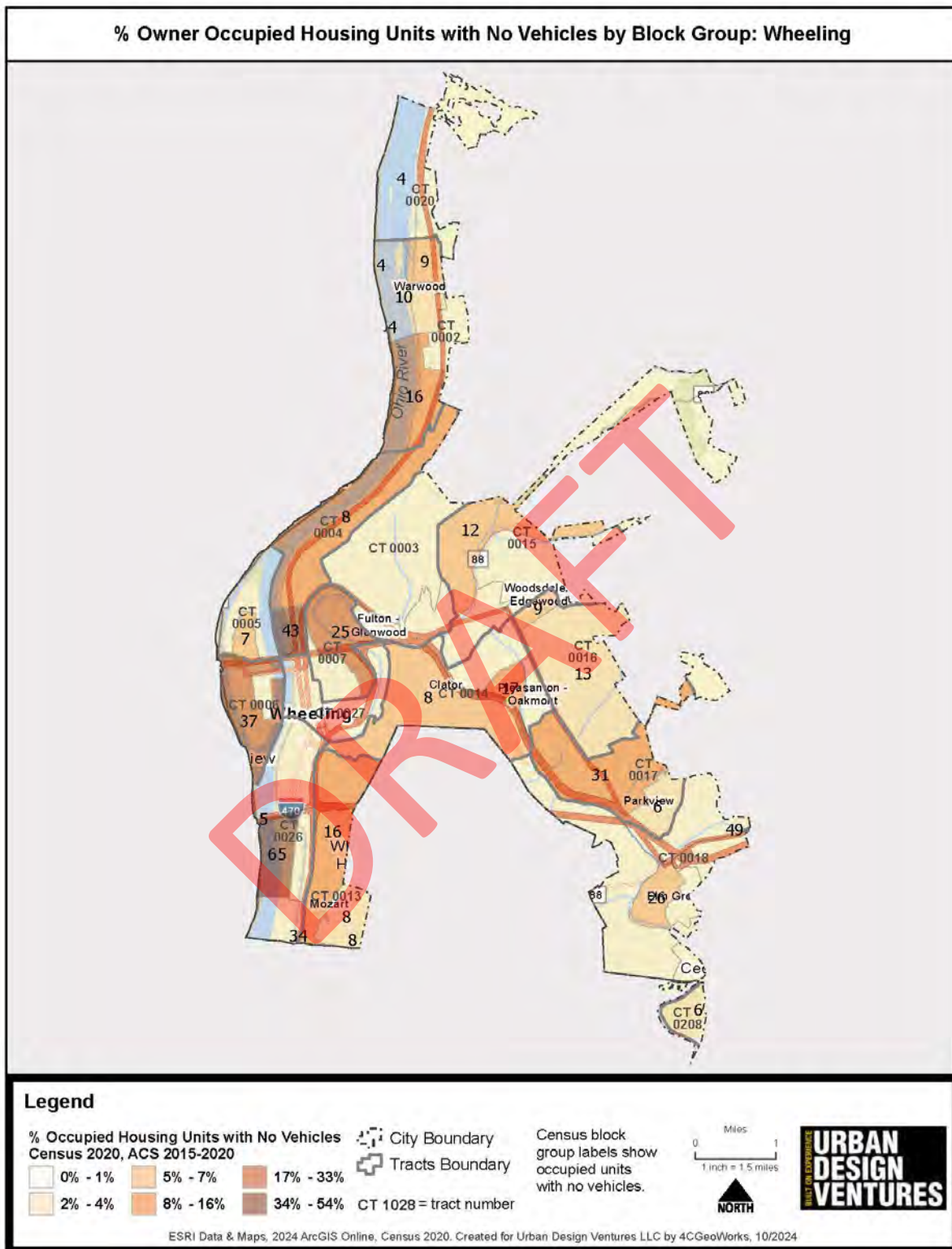


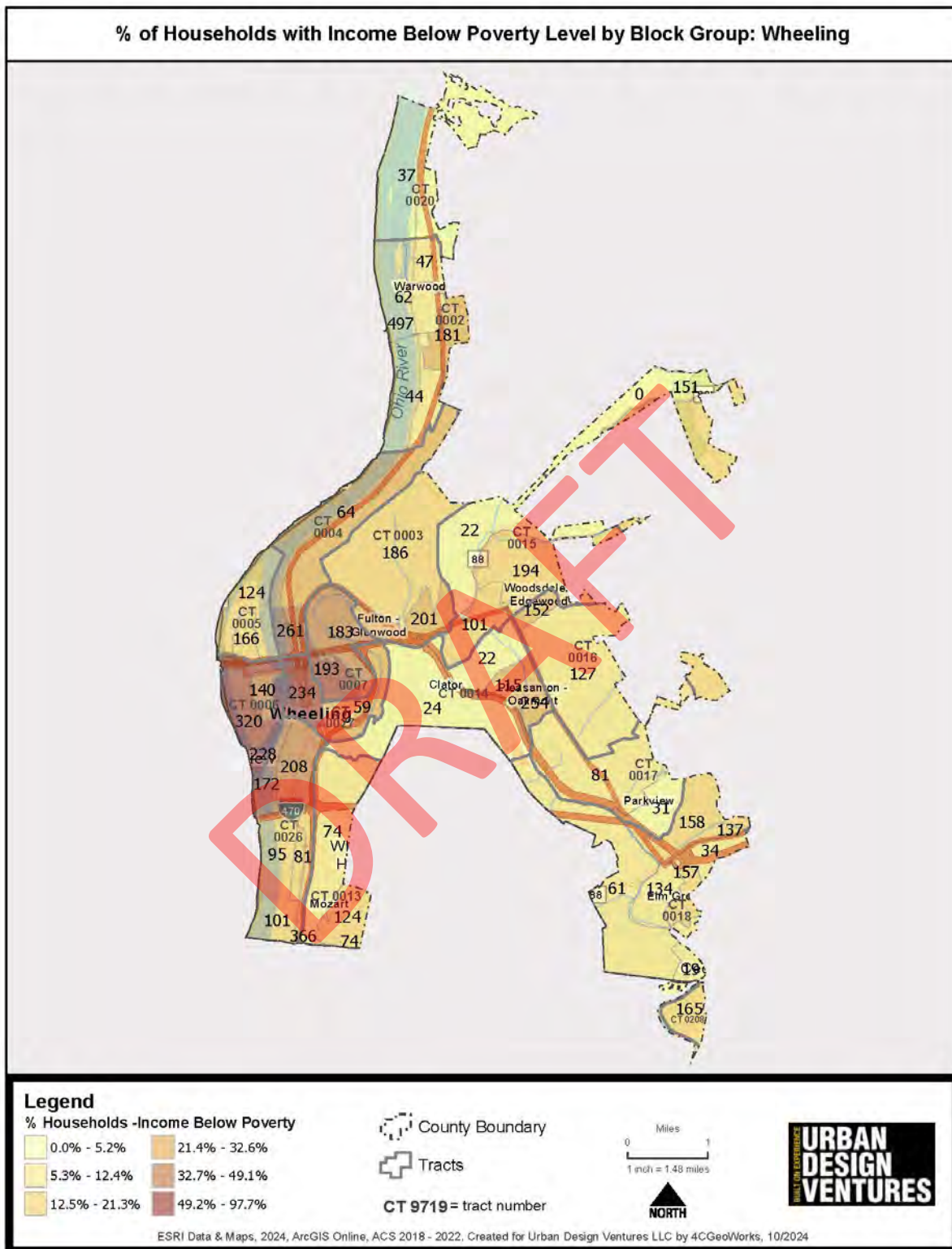












2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

The purpose of this Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Wheeling and the Northern Panhandle HOME Consortium. The following goals and outcomes have been identified for the five-year period of FY 2025 through FY 2029:

Housing Priority

There is a continuing need to improve the quality and range of the housing stock in the City of Wheeling by increasing the supply of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers, which is affordable to low- and moderate-income persons and households.

Goals:

- **HSS-1 Homeownership.** Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
- **HSS-2 Housing Rehabilitation.** Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and the removal of architectural accessibility barriers to persons with disabilities.
- **HSS-3 Housing Construction.** Increase the supply and range of new affordable and accessible housing units in the city for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.
- **HSS-4 Rent and Utility Assistance.** Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.

Homeless Priority

There is a continuing need for housing and supportive services for unsheltered persons, families, those at risk of becoming homeless, and victims of domestic violence.

Goals:

- **HMS-1 Housing.** Support the Continuum of Care's efforts to provide emergency shelter and transitional housing and to develop permanent supportive housing and other permanent housing opportunities for unsheltered individuals and families.
- **HMS-2 Operation/Support.** Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
- **HMS-3 Prevention and Re-Housing.** Assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing including Tenant-Based Rental Assistance.

Other Special Needs Priority

There is a continuing need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Goals:

- **SNS-1 Housing.** Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through the rehabilitation of existing buildings and new construction.
- **SNS-2 Services/Facilities.** Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Priority

There is a continuing need to improve public and community facilities, infrastructure, public social/welfare services, food programming, public safety, clearance, and quality of life for all City of Wheeling residents.

Goals:

- **CDS-1 Infrastructure.** Improve and enhance the City's public infrastructure and spaces through rehabilitation, restoration, reconstruction, and new construction of streets, sidewalks, bridges, curbs, walkways, waterlines, sanitary sewers, stormwater management, hillside stabilization, etc. and the removal of architectural accessibility barriers to persons with disabilities.
- **CDS-2 Public Services.** Improve and enhance social and human services, programming, food and nutrition assistance, and transportation for low- and moderate-income persons and households, the youth, the elderly, and persons with disabilities within the City of Wheeling.
- **CDS-3 Community Facilities.** Improve and enhance the quality, location, and accessibility of the City's parks, recreational facilities, public spaces, trails, bikeways, and all public and community facilities.
- **CDS-4 Public Safety.** Improve and enhance public safety facilities, equipment, programming, and emergency response and preparedness within the City of Wheeling.
- **CDS-5 Clearance/Demolition.** Remove and eliminate slum and blighting conditions throughout the City of Wheeling.

Economic Development Priority

There is a continuing need to increase and expand employment, job training, technical assistance, work force development, and economic empowerment of low- and moderate-income residents in the City of Wheeling.

Goals:

- **EDS-1 Employment.** Support and encourage new and varied job creation, job retention, workforce development, employment, and job training opportunities for unemployed and underemployed persons, including youth training and employment programs.
- **EDS-2 Development.** Support and encourage the planning and promotion of business and commercial enterprise growth, variation, and expansion through new development, revitalization, and redevelopment.

Administration, Planning, and Management Priority

There is a continuing need for sound planning, administration, management, and oversight of Federal, State, and local funding, programming, and investment.

Goals:

- **AMS-1 Overall Coordination.** Provide program management and oversight for the successful administration of Federal, State, and local funded programs and compliance with related laws and regulations, including planning services for special studies, the five-year consolidated plan, annual action plans, substantial amendments, consolidated annual performance and evaluation reports, environmental reviews and clearance, etc.
- **AMS-2 Fair Housing.** Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Wheeling.

3. Evaluation of past performance

The City of Wheeling has a good performance record with HUD. The city regularly meets the performance standards established by HUD. Each year the city prepares a Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of Wheeling's Department of Economic and Community Development.

The FY 2023 CAPER is the most recent reporting period and the fourth CAPER under the FY 2020-2024 Five-Year Consolidated Plan. The FY 2024 CAPER will be prepared and submitted to HUD in August through September 2025.

In the FY 2023 CAPER, the City of Wheeling expended 100.00% of its CDBG funds to benefit low- and moderate-income persons. The city expended 3.41% of its funds during the FY 2023 CAPER period on Public Services, which is below the statutory maximum of 15%. The city expended 9.01% of its funds on Planning and Administration, which is below the statutory maximum of 20%. The city met the required 1.5 maximum drawdown ratio with a ratio of 0.93.

The HOME program is also being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The Northern Panhandle HOME Consortium during the FY

2023 CAPER period generated \$135,177.88 in match funding, which brings the total excess match to \$2,299,269.87 for the HOME Program. The Final Match Report can be found in the FY 2023 CAPER.

4. Summary of citizen participation process and consultation process

The City of Wheeling followed its Citizen Participation Plan in the planning and preparation of the Five-Year Consolidated Plan. The city held a public meeting on the needs of the community and its residents on November 21, 2024. This provided residents and interested agencies and organizations with the opportunity to discuss the city's CDBG and HOME Programs and to provide suggestions for future CDBG Program and HOME Program priorities and goals.

The City's Economic and Community Development Department solicited applications for CDBG and HOME proposals and delivered application packets upon request. The city also published public meeting and hearing notices concerning the CDBG and HOME Programs. HOME Program RFPs are sent to agencies that have participated in the HOME Program in the past, and other potentially interested parties.

A copy of the "Draft FY 2025-2029 Five-Year Consolidated Plan and the FY 2025 Annual Action Plan" was placed on public display for review by the public, agencies, and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in the "Wheeling Intelligencer" and "News-Register," the newspapers of general circulation in the area. The "Draft Five-Year Consolidated Plan and the FY 2025 Annual Action Plan" were made available on the city's website www.wheelingwv.gov and hard copies were made available at the City-County Building and the Ohio County Library.

A citizen survey was prepared and made available to residents. A copy was placed on the city's website and promoted through city social media outlets. The results of the survey were used to help determine the plan's priorities and goals. A more detailed description of the citizen participation process is contained in section PR-15 Citizen Participation.

5. Summary of public comments

The City of Wheeling held a public meeting on November 21, 2024 at 2:00 p.m. No comments were received at the public meeting.

The FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan were placed on public display on Thursday, May 29, 2025, and a Public Hearing was scheduled for Tuesday, June 17, 2025 at 5:30 p.m. during City Council's regular meeting. Comments that were received at the Public Hearing are included in the attachments at the end of the Five-Year Consolidated Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and suggestions that were received to date have been accepted and incorporated into this planning document.

7. Summary

The objectives of the Five-Year Consolidated Plan are to improve the living conditions for residents of the City of Wheeling and the Northern Panhandle HOME Consortium through improving the housing conditions, creating suitable and sustainable living environments, and to addressing community and economic development needs of the city.

The Five-Year Consolidated Planning process requires that the City of Wheeling and the HOME Consortium prepare in a single document its priorities, goals, and strategies to address the needs for housing, homeless, other special needs, community development, economic development, and administration and planning. The city and the HOME Consortium will use the Consolidated Plan priorities to allocate its CDBG and HOME funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the city's low- and moderate-income residents and the member units of local government that have formed the Northern Panhandle HOME Consortium. HUD will evaluate the city's and the HOME Consortium's performance based on the goals established in the Five-Year Consolidated Plan.

The 30-day display period ran from Thursday, May 29, 2025 through Friday, June 27, 2025. The public hearing was held on Tuesday, June 17, 2025, at 5:30 p.m. during City Council's regular meeting to discuss proposed activities and solicit citizen comments on the Five-Year Consolidated Plan and the FY 2025 Annual Action Plan. The City of Wheeling submitted the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan to the U.S. Department of Housing and Urban Development Pittsburgh Office on or before Monday, July 14, 2025.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	City of Wheeling	Economic and Community Development Department
HOME Administrator	City of Wheeling	Economic and Community Development Department

Table 1 – Responsible Agencies

Narrative

The administering lead agency is the City of Wheeling's Economic and Community Development Department for the CDBG and HOME Programs. The Economic and Community Development Department prepares the Five-Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), and the Consolidated Annual Performance and Evaluation Reports (CAPERs), processes pay requests and performs subrecipient contracting and oversight of the programs on a day-to-day basis. In addition, the city has a private planning consulting firm available to assist the on an as needed basis.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

While preparing the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan, the City of Wheeling consulted with the Wheeling Housing Authority, Weirton Housing Authority, social and human service organizations, housing providers, economic development agencies, educational institutions, and religious organizations.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Wheeling works with the following agencies to enhance coordination:

- **Wheeling Housing Authority** - Section 8 Housing Choice Vouchers and improvements to public housing communities, and scattered site housing.
- **Weirton Housing Authority** - Section 8 Housing Choice Vouchers and improvements to public housing communities.
- **Social and Human Services Organizations** - delivering a broad spectrum of services to low- and moderate-income persons.
- **Housing Providers** - delivering housing rehabilitation and affordable housing opportunities to low- and moderate-income families and individuals.
- **Catholic Charities of West Virginia** - serves as the lead agency for the Northern Panhandle Continuum of Care (NPCoC) region covering Hancock, Brooke, Ohio, Marshall, and Wetzel Counties.

As part of the CDBG and HOME application planning process, local agencies and organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending public hearings, informational meetings, and one-on-one and group stakeholder discussions and completing questionnaires.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Catholic Charities of West Virginia, which recently assumed the responsibility as lead agency for the NPCoC, worked with the City of Wheeling on the development of the Consolidated Plan, providing information on the local response to homelessness used in the annual CAPER. The NPCoC, has a strong

relationship with the mental health and drug courts in this region. This year, one of the quarterly meetings of the NPCoC focused exclusively on the homeless and healthcare. The NPCoC, through its committees, conducts quarterly provider meetings that include social service providers, emergency shelter, rapid rehousing, prevention, supportive housing and Supportive Services for Veteran Families (SSVF). Some of the providers who participate are from the Weirton area as well.

Transitional shelter housing is provided based on admission, which considers both the need and the ability of the applicant.

Chronically homeless (CH) can enter Permanent Housing for People with Disabilities or permanent supportive housing. However, many prefer not to. In some cases, when income is sufficient an affordable unit is secured in the private market. The CH are housed using RRH and provided services through a Behavioral Health Community Engagement grant. However, housing the CH without support services in the community typically nets unfavorable results.

Veteran services within the region is comprehensive, with three Supportive Services for Veteran Families (SSVF) programs available to provide case management support and referral to community resources, as well as short-term rental assistance for RRH and homelessness prevention. However, the relationship with the closest VA, the Pittsburgh VA hospital, is weak, and there are no per diem or VA supportive housing programs.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

There are three organizations in the NPCoC that utilize ESG funding. These organizations include the Greater Wheeling Coalition for the Homeless, YWCA Wheeling, and CHANGE, Inc. GWCH utilizes ESG funding to assist individuals and families at imminent risk and experiencing literal homelessness to address the barriers which have led to their homelessness and locate and obtain permanent housing. This is accomplished by utilizing Homelessness Prevention (HP) and Rapid Re-Housing (RRH) ESG program components. GWCH serves all persons who are experiencing homelessness in the five-county region of the Northern Panhandle of West Virginia. The YWCA Wheeling utilizes ESG to provide Street Outreach, Emergency Shelter, HP, and RRH for women experiencing domestic violence. CHANGE, Inc. utilizes ESG to provide a domestic violence emergency shelter.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1.	Agency/Group/Organization	City of Wheeling
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Building and Planning Department, Administration and Mayor's Office, Inspection Division, Office of Public Works, and Recreation Department were interviewed for their input on the housing needs, homeless needs, non-homeless special needs, community development, and economic development needs and goals for the City of Wheeling.
2.	Agency/Group/Organization	Bel-O-Mar Regional Council
	Agency/Group/Organization Type	Regional organization

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Belomar Regional Council Comprehensive Economic Development Strategy/Regional Development Plan was used to assess community and economic development needs.
3.	Agency/Group/Organization	Wheeling National Heritage Area Corp
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling Heritage was interviewed to discuss the City's community and economic development needs.
4.	Agency/Group/Organization	Wheeling Island Casino
	Agency/Group/Organization Type	Services – Employment Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling Island Casino was interviewed to discuss the City's economic development needs.
5.	Agency/Group/Organization	Regional Economic Development (RED) Partnership
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regional Economic Development was interviewed to discuss the City's community and economic development needs.

6.	Agency/Group/Organization	CHANGE, INC
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CHANGE, INC was interviewed to discuss the City's housing and community development needs.
7.	Agency/Group/Organization	Wheeling Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Wheeling Housing Authority was interviewed to discuss the City's Housing needs.
	Agency/Group/Organization	Wheeling Convention and Visitors Bureau

8.	Agency/Group/Organization Type	Services – Employment Other Government - Local Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling Convention and Visitors Bureau was interviewed to discuss the City's economic development needs.
9.	Agency/Group/Organization	WesBanco
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	WesBanco was interviewed to discuss the City's housing and economic development needs.
10.	Agency/Group/Organization	Wheeling Habitat for Humanity
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling Habitat for Humanity was interviewed to discuss the City's housing and community development needs.

11.	Agency/Group/Organization	Greater Wheeling Coalition for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Greater Wheeling Coalition for the Homeless was interviewed to discuss the City's homeless needs.
12.	Agency/Group/Organization	Ohio Valley Regional Transportation Authority (OVRTA) and the Eastern Ohio Regional Transit Authority (EORTA)
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Community Development Strategy Other special needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	OVRTA and EORTA was interviewed to discuss the City's other special needs and community development needs.
13.	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YWCA was interviewed to discuss the City's other special needs.
14.	Agency/Group/Organization	Family Services of Upper Ohio Valley
	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family Services of Upper Ohio Valley was interviewed to discuss the City's Homeless Needs - Families with children and Community Development Needs.
	Agency/Group/Organization	Catholic Charities Center

15.	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities Center was interviewed to discuss the City's social service and community development needs.
16.	Agency/Group/Organization	Youth Service System
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Youth Services System was interviewed to discuss the City's social service and community development needs.
17.	Agency/Group/Organization	Family Services of Upper Ohio Valley
	Agency/Group/Organization Type	Services - Housing - Swap with House of Carp Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family Service was interviewed to discuss the City's homeless and social service needs.
18.	Agency/Group/Organization	King's Daughters' Child Care
	Agency/Group/Organization Type	Services-Children Child Welfare Agency Civic Leaders
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kings Daughters Child Care was interviewed to discuss the City's social service needs.
19.	Agency/Group/Organization	YMCA
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	YMCA was interviewed to discuss the City's economic development needs and anti-poverty needs.
20.	Agency/Group/Organization	West Virginia Northern Community College
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	West Virginia Northern Community College was interviewed to discuss the City's economic development needs and Anti-poverty Strategy.
21.	Agency/Group/Organization	Bethlehem Apostolic Temple
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bethlehem Apostolic Temple was interviewed to discuss the City's housing and community development needs.
22.	Agency/Group/Organization	Temple Shalom
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Temple Shalom was interviewed to discuss the City's housing and community development needs.
23.	Agency/Group/Organization	Linsly School
	Agency/Group/Organization Type	Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Linsly School was interviewed to discuss the City's economic development needs and Anti-poverty Strategy.
24.	Agency/Group/Organization	Wheeling Central High School
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling Central high School was interviewed to discuss the City's economic development needs and Anti-poverty Strategy.
25.	Agency/Group/Organization	Wheeling University
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling University was interviewed to discuss the City's economic development needs and Anti-poverty Strategy.
26.	Agency/Group/Organization	Wheeling Centre Market
	Agency/Group/Organization Type	Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Community Development Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling Centre Market was interviewed to discuss the City's economic and community development needs
27.	Agency/Group/Organization	Wheeling Human Rights Commission
	Agency/Group/Organization Type	Housing Services – Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling Human Rights Commission was interviewed to discuss the City's Housing Needs Assessment, Anti-poverty Strategy and Community Development Needs.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All agency types were consulted during the planning process. Agencies were invited to round table meetings, asked to complete survey forms, and contacted by telephone for interviews or additional input.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Catholic Charities of West Virginia	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plan.
Five-Year Plan and Annual Action Plan	Wheeling Housing Authority	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plan.
Five-Year and Annual Action Plan	Weirton Housing Authority	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plan.
City of Wheeling Comprehensive Plan	City of Wheeling Economic and Community Development Department	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plan.
West Virginia State Broadband Plan 2020-2025	West Virginia Broadband Enhancement Council	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plan.
Bel-O-Mar Regional Council	Comprehensive Economic Development Strategy	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plan.

Table 3 – Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The Wheeling Department of Economic and Community Development is the administrating agency for the CDBG and HOME programs. Close coordination is maintained with other City departments such as the Public Works, Administration, Police and Fire Departments, as well as county and regional entities such as the Ohio County Development Authority, Wheeling Housing Authority, Wheeling Area Chamber of Commerce, and the Ohio County Health Department. Coordination with various non-profit organizations, such as Regional Economic Development (RED) Partnership, Greater Wheeling Coalition for the Homeless, CHANGE, Inc., Wheeling Health Right, Youth Services System, Inc., Laughlin Memorial Chapel, and YWCA of Wheeling helped aid the planning process and develop priorities. The city works closely with the Ohio County Commissioners and County staff to address projects and activities that extend beyond the city limits. The city and the county agencies have good working relationships.

The City of Wheeling also consults with the other five (5) units of local government governmental entities that formed the Northern Panhandle HOME Consortium. The Consortium defines a strategy and programs for funding and the annual use of HOME Investment Partnership Funds from the U.S. Department of

Housing and Urban Development. The Consortium includes Hancock, Brooke, Ohio and Marshall Counties, and the cities of Wheeling and Weirton.

Narrative

The City of Wheeling has consulted and coordinated with various agencies and organizations, city-wide, county-wide, and state-wide. A culmination of these efforts has resulted in the development of the City's FY 2025-2029 Five-Year Consolidated Plan.

DRAFT

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The FY 2025-2029 Consolidated Plan and FY 2025 Annual Action Plan have many components to facility citizen participation and community engagement. These components include requesting funding applications from agencies/organizations for CDBG and HOME eligible activities; providing technical assistance to agencies/organizations on project eligibility and how to complete applications; interviews and roundtable discussions were held with various stakeholders; a public needs meeting to gather input on unmet need and areas of opportunities; and a public hearing during a 30-day public review and comment period to gather input on the draft planning documents. Additionally, the city conducted an online resident survey that received 164 responses to gather input on unmet needs and areas of opportunity. All these comments are included in the consolidated and annual action plan in the Attachment Section.

The City of Wheeling incorporated all input to develop the priorities and goals outlined in these planning documents to serve low- and moderate-income residents over the next five-year planning period. The city followed its approved Citizens Participation Plan to develop its Five-Year Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	A display ad was published 05 NOV 2024 in The Intelligencer / Wheeling News-Register.	Not Applicable.	Not Applicable.	Not Applicable.
2	Public Meeting	Minorities Persons with disabilities	The city held a public meeting on	None.	None.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	THU, 21 NOV 2024. No one attended the public meeting, and there were no comments submitted to the city.			
3	Resident Surveys	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	Placed the Resident Survey on the City's website and emailed surveys to agencies/organizations and the Wheeling Housing Authority to pass out. In addition, they were passed out at community meetings and agencies/organizations meetings.	The City received back 164 resident surveys. The tabulations of the Resident Surveys are in the Exhibit section of this Consolidated Plan.	All comments were accepted.	https://www.surveymonkey.com/r/WheelingCDBG2025-2029
4	Agency/ Organization Surveys	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The agency/ organization surveys were sent out to agencies/ organizations in the City.	A summary of the survey responses and meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.
5	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	A display ad was published 28 MAY 2025 in The Intelligencer / Wheeling News-Register.			Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The city held a public hearing on TUE, 17 JUN 2025.		All comments were accepted.	Not Applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

When completing the “Needs Assessment” section for the Consolidated Plan, the City of Wheeling used HUD’s Comprehensive Housing Affordability Strategy (CHAS) data. This data provides statistical information on housing needs used to inform the preparation of the city’s estimates and projects for the 2025-2029 Consolidated Plan. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2017-2022 Five-Year Estimates, and the 2020 U.S. Census. This data is the most current information available from HUD to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

The cities of Wheeling and Weirton are part of the WV-500 - Wheeling/Weirton Area CoC, which is also known as the Northern Panhandle Continuum of Care (NPCoC). Within the City of Wheeling, the Greater Wheeling Coalition for the Homeless (GWCH) is responsible for being the forward-facing local agency supporting homelessness. The Wheeling office of Catholic Charities West Virginia is the NPCoC lead agency. Data for the development for the homeless needs section was obtained through consultation with the GWCH.

Additional needs for the City of Wheeling were obtained from input and interviews with various social service agencies, housing providers, and city staff a community needs meeting, a public hearing, and submitted stakeholder questionnaires and resident surveys.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Wheeling is the Participating Jurisdiction (PJ) for the Northern Panhandle HOME Consortium and submits the Five-Year Consolidated Plan to HUD on behalf of the Consortium. This planning contains the housing-related screens that apply to the consortia as a whole. This includes all screens in the Process section, Needs Assessment, and Market Analysis, but, the Non-Housing Community Development Needs screens, and the Strategic Plan will not include consortia wide information. The housing-related default data in this plan is based on the entire consortia geography. Therefore, the Comprehensive Housing Affordability Strategy (CHAS) data for the Five-Year period of 2016-2020 (derived from the American Community Survey's Five-Year Estimates for 2016-2020), is provided for the Northern Panhandle HOME Consortium area of operation, which includes Hancock, Brooke, Ohio and Marshall counties (including the Cities of Wheeling and Weirton.) These six governmental entities combined to form the Northern Panhandle HOME Consortium.

According to the 2018-2022 ACS, the Northern Panhandle HOME Consortium has a total population of 123,989 and a total of 52,120 households.

The median household income of Wheeling, WV increased by 10.98% from \$41,911 in 2020 to \$46,516 in 2022. The median income of the Steubenville-Weirton, OH-WV MSA increased by 12.89% from \$50,822 in 2020 to \$57,373 in 2022. Because the Northern Panhandle HOME Consortium contains six governmental entities from two Metropolitan Statistical Areas (MSAs), the change in median incomes for both MSAs must be examined.

The increase in median income for both MSAs represents a change in nominal dollars, and not a change in real dollars. To calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2020 and 2022, the cumulative inflation rate was approximately 15.4%, meaning that the \$41,911 median income for Wheeling, WV in 2020 would be \$48,365 if it were expressed in 2022 dollars. The \$50,822 median income for Weirton, WV in 2020 would be \$58,648 if it were expressed in 2022 dollars. By taking into consideration the rate of inflation, the median income in the Northern Panhandle has exceeded the rate of inflation by 4.42% for the City of Wheeling, WV and 2.51% for the City of Weirton, WV. In other words, wages in the cities of Wheeling and Weirton outpaced those in the Northern Panhandle as a whole and are worth more in "real terms."

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	98,120	94,465	-4%
Households	41,485	39,315	-5%

Table 5 - Housing Needs Assessment Demographics

Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,299	5,330	7,130	3,540	18,015
Small Family Households	1,300	1,420	2,019	1,078	8,340
Large Family Households	115	198	574	123	1,264
Household contains at least one person 62-74 years of age	1,030	1,414	2,317	1,268	5,630
Household contains at least one person age 75 or older	904	1,613	1,350	528	1,795
Households with one or more children 6 years old or younger	672	646	882	285	1,218

Table 6 - Total Households Table

Source: 2016-2020 CHAS

Housing Needs Summary Tables**1. Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	14	90	34	10	148	45	0	40	10	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	25	0	25	0	0	15	0	15

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	35	70	0	160	0	0	30	15	45
Housing cost burden greater than 50% of income (and none of the above problems)	1,503	234	35	0	1,772	690	283	95	0	1,068
Housing cost burden greater than 30% of income (and none of the above problems)	775	1,182	304	0	2,261	454	715	708	143	2,020
Zero/negative Income (and none of the above problems)	313	0	0	0	313	203	0	0	0	203

Table 7 – Housing Problems Table

Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,568	359	164	10	2,101	730	283	180	25	1,218

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	1,716	1,983	1,940	755	6,394	1,275	2,705	4,850	2,749	11,579
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	606	583	33	1,222	338	265	292	895
Large Related	55	65	10	130	10	79	10	99
Elderly	669	333	223	1,225	498	565	245	1,308
Other	990	504	95	1,589	324	79	239	642
Total need by income	2,320	1,485	361	4,166	1,170	988	786	2,944

Table 9 – Cost Burden > 30%

Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	110	110	278	65	0	343
Large Related	0	0	10	10	0	65	0	65
Elderly	409	64	35	508	296	131	44	471
Other	0	630	85	715	150	0	0	150
Total need by income	409	694	240	1,343	724	261	44	1,029

Table 10 – Cost Burden > 50%

Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	35	95	0	185	0	0	25	15	40
Multiple, unrelated family households	0	0	0	0	0	0	0	20	0	20
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	55	35	95	0	185	0	0	45	15	60

Table 11 – Crowding Information - 1/2

Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	-	-	-	-	-	-	-	-

Table 12 – Crowding Information – 2/2

Describe the number and type of single-person households in need of housing assistance.

According to the 2018-2022 American Community Survey (ACS), which is the most recent data available, there were 14,428 households in 2022 in the City of Wheeling. Based on this number of households, 3,050 (24.7%) of all households were single-person households living alone. Single-person households aged 65 and over comprised 1,858 households or (15.1%) of all households. Based on the ACS estimates, 60.91% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the City's population. The city will need to assist in obtaining resources and collaborating with housing service and elderly support agencies to provide programs, activities and accommodations for its elderly population.

According to the Wheeling Housing Authority, there are 328 families/individuals on the public housing waiting list. This shows that there is not enough subsidized, affordable housing for single-person households as well as family centered housing to meet demand within the city.

The City of Wheeling is the Participating Jurisdiction (PJ) for the Northern Panhandle HOME Consortium. As such, this planning document will also look at some of the needs for the City of Weirton. According to

the 2018-2022 American Community Survey (ACS), there were 8,762 households in 2022 in the City of Weirton. Based on this number of households, 1,783 (20.3%) of all households were single-person households living alone. Single-person households aged 65 and over comprised 530 households or (6%) of all households. Based on the ACS estimates, 29.72% of all persons living alone are seniors, which is lower than the percentage of seniors living alone in Wheeling.

According to the Weirton Housing Authority, there are 15 families/individuals on the Section 8 Housing Choice Voucher waiting list. This demonstrates that there is a shortage of subsidized, affordable housing for individuals and families, but according to housing and social service providers, there is housing need for seniors in Weirton as well.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Population - Based on the 2016-2020 CHAS Data and the 2018-2022 ACS Data, there were 4,472 disabled people (16.6% of the civilian noninstitutionalized population) in the City of Wheeling. A breakdown of the types of disability in the Wheeling was:

- Hearing difficulty = 4.3%
- Vision difficulty = 2.8%
- Cognitive difficulty = 7.5%
- Ambulatory difficulty = 10.3%
- Self-care difficulty = 3.6%
- Independent living difficulty = 9%.

According to the 2016-2020 CHAS Data and the 2018-2022 ACS Data, there were 3,521 disabled people (18.8% of the civilian noninstitutionalized population) in the City of Weirton. A breakdown of the types of disability in Weirton was:

- Hearing difficulty = 5.1%
- Vision difficulty = 3.7%
- Cognitive difficulty = 7.9%
- Ambulatory difficulty = 10.3%;
- Self-care difficulty = 3.9%
- Independent living difficulty = 7.9%.

Persons with disabilities tend to be more susceptible to cost burden as well as housing problems.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking - According to the Wheeling Police Department's 2023 Annual Report, the Investigations Division investigated 383 cases in 2023, which

included both misdemeanor and domestic related cases. The 383 cases represented a 58% increase since 2019. This may be an indication of a growing need for housing assistance for those who are victims of domestic violence, dating violence, sexual assault, and stalking.

What are the most common housing problems?

The largest housing problem in both the cities of Wheeling and Weirton is housing affordability. According to the 2016-2020 CHAS data, an estimated 25.57% of all households in Wheeling were cost burdened by 30%, an estimated 8.29% of all owner households were cost burdened by 30-50%, and an estimated 3.44% were cost burdened by 50% or more .

The largest housing issue in the City of Weirton is cost burden, just under half (40.52%) of households that are at, or below median income were cost burdened. More than one quarter of cost burdened households spent more than 50% of their income on housing each month. The issue is more prevalent among renters with more than half (57.56%) below median income were cost burdened by 30%. Only 42.43% of homeowners from the same income group were cost burdened.

One common thread identified by many of the various social services, housing, homeless, and economic development agencies is the recent surge in local housing costs, particularly for renter housing, due to the lack of suitable and decent housing. A large portion of the housing stock in the Northern Panhandle is old. Older homes require significant renovations and updating, which can be very expensive and unattainable for many residents in the Northern Panhandle. This has resulted in a large number of low- and moderate-income residents either being displaced from their housing when landlords raise rents, or becoming increasingly cost burdened by over 30% of their monthly income going towards rent.

Accessible housing for the elderly and persons with disabilities is one of the largest unmet housing needs and problems across the consortia. The housing stock is older, and most single-family residential structures are two stories in height, and therefore not accessible.

Another housing issue is the lack of transitional and permanent supportive housing for unsheltered residents.

Are any populations/household types more affected than others by these problems?

The groups most affected by the cost of housing in the Northern Panhandle are single-person households, the elderly, and the disabled populations. The elderly and persons with disabilities are often financially restricted by fixed or limited incomes. The lack of affordable housing that is decent, safe, sound, and accessible forces them into housing that does not meet these standards OR that is prohibitively expensive.

The homeless and persons at-risk of becoming homeless are another group affected by the lack of affordable housing in the Northern Panhandle region. These groups also include persons who are victims of domestic violence. Those at risk of becoming homeless face housing cost burden problem and would

benefit from emergency housing assistance for rent and/or mortgage payments and utilities for housing security.

While there are short-term assistance options available, they are scarce and hard to come by. According to the Greater Wheeling Coalition for the Homeless, many homeless or at-risk homeless residents are already cost burdened due to extremely low or no income, or income that is insufficient to afford local housing. A such, short-term rental assistance amounts to little more than a temporary stop-gap measure delaying the need for further assistance toward permanent housing. The city has a significant gap between supply and demand of permanent supportive housing for the homeless population.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income families with children face disproportionately greater risks of being homeless than other low-income individuals. This increase is likely due to the associated costs children accrue within a family, such as childcare, healthcare, and basic necessities. It is not uncommon to encounter a family who is at risk of or newly homeless because they can no longer afford basic necessities and are forced to make difficult economic decisions. The rising cost of childcare hinders low-income parents' ability to work and unable to afford housing expenses (rent, utilities, insurance, etc.) leading to eviction and housing insecurity. Families experiencing housing insecurity are often engaged with social services through providers within the NPCoC; however, gaps remain, particularly in the childcare sector.

Families receiving rapid rehousing assistance and working toward permanent housing have greater success when supportive wraparound services are available and utilized. NPCoC agencies that provide case management assist in stabilizing a family through programming like life-skills training, job readiness courses, educational opportunities, and parenting classes.

The NPCoC evaluates persons at risk of becoming homeless through two (2) assessments at intake: a Homelessness Prevention Targeting Criteria Assessment and a Housing Barriers Checklist Assessment. Potential risk factors that can be identified through these assessments include a court-ordered or formal eviction notice, a history of chronic homelessness, inaccessibility to emergency shelters, single parent households, debts, substance abuse, mental health issues, criminal history, and other risk factors.

Emergency Solutions Grant (ESG) funds and the VA-funded Supportive Services for Veteran Families (SSVF) programs place limits on the type of temporary rental assistance that can be provided: no more than 40% can be for the prevention of homelessness and 60% or more is expected to be in the form of Rapid Re-Housing (RRH). Due to these limitations, it can be extremely difficult to serve people who are currently housed with friends or family ("couch surfing" or "doubled up") or on the verge of eviction, since this does

not meet the “literally homeless” criteria required for RRH assistance. Continued support for Rapid Re-housing is a need for the City of Wheeling and Northern Panhandle residents.

In FY 2023, The Life HUB low-barrier shelter was opened for operation within the NPCoC. The Life HUB as added 28 Emergency Shelter beds to available options within the NPCoC area of operation. The benefit of the Life HUB is its truly low-barrier qualities for accepting individuals. The Life HUB expanded the availability of low-barrier options, in addition to Northwood, where all other shelters require extensive requirement for entry. The Life HUB receives funding from multiple sources, but does not currently receive federal funding. The NPCoC benefited with the conversion of the Greater Wheeling Homeless Coalition’s transitional housing to meet low-barrier standards in 2024. This conversion broadened the scope of unsheltered individuals that can access transitional housing at the existing Gertrude Flats Transitional Units.

There is a need to create specialized help to assist homeless individuals and families. The opioid epidemic has created a lot of issues related to homelessness in the Northern Panhandle. For this reason, there is a need for drug recovery specialists and coaches, and wraparound support to address the needs of these individuals and families.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Domestic violence victims are considered an at-risk group due to housing vulnerability resulting from harm, including physical, mental or emotional injury.

Those at imminent risk of becoming homeless are actively unable to maintain housing due to the inability to afford housing or maintain housing safely.

Residents at risk of losing their housing within 21 days is the HUD definition of at-risk of homelessness. This criterion does not qualify persons for most homeless housing assistance. Those considered at-risk of homelessness are only eligible for Homeless Prevention assistance, and not Rapid Re-Housing, Emergency Shelter, or Street Outreach programming. Also, to qualify for Homeless Prevention, an individual or family must have an annual income of below 30% AMI.

To qualify for Emergency Shelter and Homeless Prevention, a person must meet HUD’s definition of Imminent Risk of Homelessness, which is an individual or family who will imminently lose their primary nighttime residence, provided that:

1. Residence will be lost within 14 days of the date of application for homeless assistance;
2. No subsequent residence has been identified; and
3. The individual or family lacks the resources or support networks needed to obtain other permanent housing.

One is considered at imminent risk of homelessness when one is residing in a living situation lacking long-term sustainability that will end within 14 days. This could include renting an apartment without a lease, being presented with a substantial increase in rent at the conclusion of a lease, or a temporary living situation like staying with friends or family on a couch or spare bedroom. The Greater Wheeling Homeless Coalition uses a threat assessment when considering imminent risk and based on long-term experience providing this type of assistance, developed a scoring criterion which is more than 10 points higher than other local providers, to allow spending in only the highest risk situations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of decent, safe, sound, and accessible housing in the Northern Panhandle creates instability and an increased risk of homelessness for lower income families. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing. Due to the lack of affordable housing in the region, the extreme cost burden faced by people who do not earn a living wage is the most common risk factor resulting in homelessness. There are many unskilled workers in the Northern Panhandle, and there are no childcare services available for non-traditional hours (i.e., second and third shifts, weekends, etc.). Without greater affordable childcare options and reliable transportation, it is very difficult for parents and guardians to find work suitable for raising children and/or their marketable skill sets.

The NPCoC works closely with community partners to engage in what is known as the Reentry Alliance. The goal of the Reentry Alliance is to determine characteristics of individuals problem areas that contribute to instability. What began as a group to discuss reduction in recidivism has blossomed into increasing awareness and identifying factors that contribute to homelessness in general. There are key takeaways that help the NPCoC identify increased risks in homelessness. Release from incarceration contributes to instability in housing. NPCoC members and providers work with those who are recently released from incarceration to ensure that they have what is required to meet their basic needs, including housing.

Substance abuse is also an indicator that an individual may struggle to maintain housing, placing them at a greater risk of homelessness. Recovery Alliance, also a part of the NPCoC, works closely with Alcoholics Anonymous and Narcotics Anonymous Programs to identify individuals who are newly housed or those who are at risk of homelessness to mitigate contributing factors. People being released from incarceration or hospitalization, or aging out of the foster care system, are a separate issue, since those institutions are required to develop discharge planning to ensure they do not release people into homelessness. Too often, however, such institutions fall short in this regard further stressing a social service support network that is already burdened.

According to housing providers, other housing characteristics that add to instability are the lack of financial literacy and basic life skills. Basic living skills to aid housing stability includes managing budgets, managing time, planning to avoid living from crisis to crisis, and home maintenance.

The Greater Wheeling Coalition for the Homeless is focusing on financial literacy with programs like West Virginia Saves, and the cities of Wheeling and Weirton provide resources to assist residents in finding more information about tenant and landlord laws in West Virginia, a checklist to use before moving into housing, and information on the Fair Housing Act and its impact on landlords and tenants.

Discussion

The population of the Northern Panhandle is declining, and many residents are facing the effects of increased housing costs and a shortage of decent, safe, sound, and accessible housing attainable to all low-income residents.

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the consolidated planning process for the cities of Wheeling and Weirton (the Federal entitlement communities in the Northern Panhandle HOME Consortium), an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the Northern Panhandle. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Weirton and Wheeling are the two major cities within the Northern Panhandle HOME Consortium area. The total number of White individuals both cities make up approximately 90.19% of all individuals; the number of Black/African American individuals is approximately 3.71% of all individuals; the number of Asian individuals is approximately 0.54% of all individuals; and the number of Hispanic/Latino individuals is approximately 1.40% of all individuals.

The following tables illustrate the disproportionate needs in the Northern Panhandle HOME Consortium area.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,001	973	404
White	2,746	958	388
Black / African American	159	15	20
Asian	10	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	43	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,260	2,163	0
White	2,064	2,123	0
Black / African American	99	8	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	34	23	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,713	5,425	0
White	1,523	5,290	0
Black / African American	149	79	0
Asian	0	4	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	10	24	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	538	3,308	0
White	528	3,108	0
Black / African American	0	145	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	29	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

When looking at the racial demographics of the cities of Wheeling and Weirton, there were no racial groups with a disproportionate need in terms of housing problems. The City of Wheeling (as of the 2022 ACS data) was 90.31% White, 4.31% Black or African American, 1.69% Hispanic or Latino, 0.51% Asian and 0.17% Native American. The City of Weirton was 92.23% White, 3.12% Black or African American, 1.82% Hispanic or Latino, 0.82% Asian and 0.0% Native American.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Severe housing problems are defined as a household that is cost burdened by more than 50% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. The four severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden over 50%.

When preparing the Five-Year Consolidated Plans for the cities of Wheeling and Weirton (the Federal entitlement communities in the Northern Panhandle HOME Consortium), an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the Northern Panhandle.

“Disproportionately greater need” is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for housing problems, as well as a cost burden threshold of over 50% as opposed to over 30%.

Data related to racial group and Hispanic origin was compiled from the 2016-2020 CHAS data and the 2018-2022 American Community Survey Five-Year Estimates.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,282	1,688	404
White	2,092	1,618	388
Black / African American	119	55	20
Asian	10	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	39	4	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	792	3,603	0
White	702	3,473	0
Black / African American	25	85	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	27	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	484	6,654	0
White	419	6,414	0
Black / African American	54	169	0
Asian	0	4	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	10	24	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	170	3,688	0
White	155	3,493	0
Black / African American	0	145	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	29	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Weirton and Wheeling are the two major cities within the Northern Panhandle HOME Consortium. The total number of White individuals in both makes up approximately 90.19% of all individuals; the number of Black/African American individuals is approximately 3.71% of all individuals; the number of Asian individuals is approximately 0.54% of all individuals; and the number of Hispanic/Latino individuals is approximately 1.40% of all individuals.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

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

Data detailing information by racial group and Hispanic origin was compiled from the 2016-2020 CHAS data and the 2018-2022 American Community Survey Five-Year Estimates. The following tables illustrate the disproportionate needs of the Northern Panhandle HOME Consortium area.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	32,589	4,089	3,193	415
White	31,580	3,816	2,872	398
Black / African American	535	234	180	20
Asian	114	4	10	0
American Indian, Alaska Native	25	20	0	0
Pacific Islander	0	0	0	0
Hispanic	192	8	75	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Source: 2016-2020 CHAS

Discussion

A total of 3,816 White households were considered cost burdened by between 30% and 50%, which is 93.32% of the total cases of households that were considered cost burdened by between 30% and 50%. This number is above 90.19% of the total number of individuals that the White category comprises in both Weirton and Wheeling. A total of 234 Black/African American households were considered cost burdened by between 30% and 50%, which is 5.7% of the total cases of households that were considered cost burdened by between 30% and 50%. This number is above the 3.71% of the total number of individuals that the Black/African American category comprises. A total of eight (8) Hispanic households were considered cost burdened by between 30% and 50%, which is 0.19% of the total cases of households that were considered cost burdened by between 30% and 50%. This number is below the 1.4% of the total number of individuals that the Hispanic category comprises.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Weirton and Wheeling are the two major cities within the Northern Panhandle HOME Consortium area. The total number of White individuals in both makes up approximately 90.19% of all individuals; the number of Black/African American individuals is approximately 3.71% of all individuals; the number of Asian individuals is approximately 0.54% of all individuals; and the number of Hispanic/Latino individuals is approximately 1.40% of all individuals.

If they have needs not identified above, what are those needs?

There are no additional needs affecting one racial or ethnic group that has not been identified above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Black/African American and other minority populations are concentrated in the center of the city, as well as in the Wheeling Island area. The most recent data available on the concentration of racial or ethnic minorities is the 2022 American Community Survey (ACS). According to this data, the City of Wheeling has a minority population of 10.62% of its total population. The HUD definition of a minority neighborhood is, "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." There are no Census Tracts or Block Groups in the city where the minority population exceeds 50%, but Census Tract 7, Block Group 2 has a minority percentage of 40.84% and an African American percentage of 27.02%.

According to 2022 ACS, the City of Weirton has a minority population of 8.67% of its total population. Based on the 20% standard, only one Census Tract meets the definition of a minority concentration. Census Tract 20004, Block Group 4 has a minority percentage of 22.44%, and a Black/African American percentage of 12.42%. This neighborhood does not have a lot of housing units, and has more homeowners than renters, but does have 188 vacant units. This area encompasses a portion of the downtown area, as well as the northern section of Main Street.

Attached to this Plan are maps illustrating the demographics of the Northern Panhandle HOME Consortium area. These are included in the Exhibits section of this Plan.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Wheeling Housing Authority is the city's housing authority and the major facilitator of low-income and subsidized housing in the City of Wheeling. WHA's mission is "building stronger neighborhoods by providing quality housing options and professional services for eligible residents of Ohio County in partnership with the greater community. Respect for the dignity of the residents we serve is the foundation for all we do."

WHA is not rated as a "troubled" agency by HUD and is recognized as a "standard/high performer" for both PHAS (Public Housing Assessment System) and SEMAP (Section Eight Management Assessment Program). WHA's biggest challenges are a lack of funding, the lack of suitable housing that meets the Section 8 Housing Choice Voucher Program standards, and the lack of private apartment buildings that accept Section 8 Vouchers. For public housing, while the funding is lower than ideal, WHA reports it is in good shape in terms of money for modernization and operations. WHA reports that the Federal administration and Congress have provided most of what is needed for the Housing Assistance Payments (what is used to pay the landlords).

The Wheeling Housing Authority owns and professionally manages family communities and senior hi-rise rental apartments. The apartments range in size from efficiency to five bedrooms and are located throughout the City of Wheeling. WHA has nine (9) public housing developments (with one more in development) with a total of 662 public housing units. There are currently 328 people on the Public Housing waitlist, as of October 2024. The waiting list is open. The breakdown of the public housing options is 464 for family occupancy, and 198 units filling the efficiency needs. With public housing occupancy at 96%, there is more demand than supply. The current waiting list by PH location is below (the breakdown will contain individuals on multiple lists).

- Hill Dar: 220
 - Bishop Street: 12
- Riverview Towers: 51
- Luau Manor: 248
- Garden Park Terrace: 268
- Booker T Washington Plaza: 179
 - 54 13th Street: 139
- North Wheeling: 168

- South Wheeling (Jacob Street): 147
- Wheeling Heights: 170
- Wheeling Heights II: 133

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	701	767	0	767	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	244	92	0	92	0	0
# of Disabled Families	0	0	243	212	0	212	0	0
# of Families requesting accessibility features	0	0	701	767	0	767	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	603	651	0	651	0	0	0
Black/African American	0	0	95	112	0	112	0	0	0
Asian	0	0	1	2	0	2	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	5	0	5	0	0	0
Not Hispanic	0	0	697	762	0	762	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Riverview Towers is the only Wheeling Housing Authority operated community/AMP (Asset Management Project) that is currently designated as Housing for Elderly and Disabled Families. The community offers 74 units, of which five (5) units are fully accessible. The HUD approval date was December 5, 2009.

The WHA has been undertaking projects to make “reasonable accommodations” to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. WHA’s public housing portfolio consists of a total of 74 accessible units, which is 11.17% of their portfolio.

WHA conducted an accessibility survey of all of its public housing units with the help of the North Central West Virginia Center for Independent Living in advance of the creation of their Section 504 Plan and regularly assesses the needs of residents. A coordinator works to help residents access needed social services to maintain their independent living status. According to the WHA’s 2024 Capital Fund Plan, no Section 504 projects were undertaken.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The most immediate needs of Public Housing residents are living wage employment, training, and transportation for shopping and medical services. The immediate needs of Housing Choice Voucher holders are similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the FMR rent allowance.

The Family Self-Sufficiency (FSS) Program is a voluntary program that helps families improve their economic situation, so they do not have to depend on public assistance. Each FSS participant creates a five-year plan that includes employment goals and identifies training and educational needs. A case manager works with the family to identify and secure the services they need to accomplish these goals.

A lot of the Housing Authority programs are gone, such as Youth Build. Some were lost due to the elimination of units through the HOPE VI program. There are many voucher holders with mobility challenges, and a shortage of accessible housing that will accept vouchers. There are many older homes, homes on hills, and homes with many steps in the city. The Housing Authority reports issues with Housing Choice Vouchers not being accepted by some landlords due to the “headaches” dealing with the government program might bring.

How do these needs compare to the housing needs of the population at large

These housing needs are similar to the population at large based on the fact that there is a shortage of available decent, safe, and sanitary housing in the city.

In preparing this Consolidated Plan, the Wheeling Housing Authority assisted in identifying the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the Housing Authority, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. Based on the City of Wheeling's last Consolidated Plan, the U.S. Census Bureau data, and Wheeling Housing Authority's waiting list, the following were identified as housing needs:

- **Affordability.** Particularly for families below 30% of AMI and those between 30% and 50% of AMI, affordability is a significant issue. This is partly due to the competition within the market driven housing needed to support natural gas industry activity and their ability to pay higher rates, but also now due to the significant increase in flood insurance costs.
- **Supply.** There is a limited supply of decent and safe housing due to an older housing stock and competition in the market driven by the natural gas industry activity in the greater Wheeling area.

The affordability of housing is the largest need of all income groups in the city. Renters in particular, mostly low-income, are having trouble finding affordable, quality housing because many landlords choose to take higher rents from transient oil and gas employees that can afford them, rather than keeping housing affordable for Wheeling residents.

Discussion

The Wheeling Housing Authority (WHA) is not rated as a "troubled" agency by HUD and is recognized as a "standard performer." WHA owns and professionally manages family communities and senior hi-rise rental apartments. The apartments range in size from efficiencies to four bedrooms and are located throughout the City of Wheeling. WHA has a total of approximately 662 public housing units, with 171 units for family occupancy and approximately 74 units for elderly/disabled occupancy. The unit count is approximate because WHA is in the process of converting efficiency units into larger one-bedroom units to better meet residents' housing needs. WHA sees the highest demand for two- and three-bedroom units. With public housing occupancy at 96%, there is more demand than supply.

According to WHA, the most immediate needs of Public Housing residents are living wage employment, training, and transportation for shopping and medical services. The immediate needs of Housing Choice voucher holders are similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the FMR rent allowance. For voucher holders, the Housing Authority notes that there are available units that meet HUD's Housing Quality Standards for the Housing Choice Voucher program, but tenants cannot afford the cost of utilities.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Since its inception, the Greater Wheeling Coalition for the Homeless (GWCH) has worked to provide temporary shelter, assist in the preparation of long-term solutions to homelessness and network with other agencies to provide a comprehensive level of services for the local homeless population.

Operating under a yearly contract with the West Virginia Department of Health and Human Resources, GWCH also provides direct care to the homeless through a variety of case management and housing services. This contract is a result of the West Virginia Supreme Court declaration that all of West Virginia's homeless are entitled to emergency medical care, food and emergency shelter.

Varied funding enables GWCH to provide a comprehensive system of care for those at risk and experiencing homelessness. GWCH offers a blend of services and housing programs tailored to the individual's needs. Programs and services span across the spectrum and include diversion, prevention, outreach and engagement, emergency and interim shelter placement, rental assistance programs, permanent supportive housing for adults with disabilities, and wrap-around supportive services.

According to GWCH, it provides the only facility in the region offering an Equal Access Shelter for adult couples and adults with children who are not separated based on household composition or gender identity. GWCH offers clients access to a continuum of services, ensuring continuity of care by working with the same case manager from outreach and initial assessment to permanent housing and post-housing stabilization services. As a grant-based organization, GWCH's funding is constantly evolving, and it encourages all persons services to contact GWCH start the Centralized Intake and Assessment process and learn how GWCH can assist in permanently ending their housing crisis.

Working with a broad range of partners and agencies, GWCH staff work to address these issues and enrich the entire community. GWCH work includes:

- Providing full-scale supportive services, and focusing on building human capacity at three important stages: emergency shelter, transitional housing and permanent housing
- Supporting community emergency shelters by offering payments for shelter beds via the West Virginia Department of Health and Human Resources
- Identifying and implementing long-term curative measures to homelessness, while also educating the wider society about the issue

- Developing and supporting a seamless system of services in the greater Wheeling area
- Establishing appropriate and assisted housing opportunities for the homeless
- Promoting community planning by identifying systematic gaps, gathering data to substantiate the need

The Point In Time Count (PITC) for the Northern Panhandle CoC in 2024 included 124 homeless persons, which included 114 sheltered and 0 unsheltered homeless people. There were three (3) homeless families with children, all of which were sheltered as unaccompanied youth, and 0 persons with HIV/AIDS. There were 56 chronically homeless individuals.

While the data submitted to the Federal government does not include information on people who were not literally homeless, the NPCoC PITC does include data on people who are precariously housed or in a permanent shelter program. The 2025 PITC was conducted on January 28-29 and data was not available to inform this Consolidated Plan.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not Applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	109	0
Black or African American	12	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	3	0
Not Hispanic	118	0

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 14 sheltered homeless families with children counted in 2024 Point In Time Count (PITC). There were no chronically homeless families counted during 2024 PITC. No veterans were counted during the 2024 PITC.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As a whole, the population surveyed during the 2024 Point In Time Count (PITC) were overwhelmingly Caucasian (109), and three (3) identified as Hispanic. Twelve (12) or 9.9% of homeless persons in the jurisdiction were Black/African American, which is slightly higher than the Black/African American population of Wheeling.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the U.S. Department of Housing and Urban Development's (HUD) federal definition of homeless, a person is experiencing unsheltered homelessness when they are residing in a place not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings, and in the streets. HUD defines chronic homelessness as an individual who has a disability and has lived in a shelter, safe haven, or place not meant for human habitation for 12 continuous months or on 4 separate occasions in the last 3 years which total 12 months. Of the 54 people who reported they were chronically homeless during the 2024 Point in Time Count (PITC), none were unsheltered.

Anecdotally, stakeholders have noticed an increase in the number of unsheltered homeless living in the area, however the NPCoC noted these stakeholders did not participate in surveying persons experiencing homelessness during the 2024 PITC to support their observations. According to HUD's federal definition of homeless, a person is experiencing sheltered homelessness when they are residing in an emergency shelter, safe haven, or transitional housing project.

The NPCoC has improved its data collection accuracy by simplifying its survey process and using the electronic “Count Us App” in 2019, though the app is not used on a regular basis. The App was used to display Point in Time Count (PITC) data real-time to volunteers and assist in the review and quality control of data. Using HUD guidelines, the Northern Panhandle PITC identified 124 homeless people in 2024: 110 adults and 14 unaccompanied youth.

Discussion:

Many of the homeless in the area are affected by the opioid epidemic or general drug abuse. There is a need for additional and continued supportive services to serve this population. The Housing First model has worked successfully in Northern Panhandle counties except for Ohio County. Housing for homeless individuals and families is of great need, case management and mental health services are under supported as well. NPCoC members have voiced their need for expanded support for case managers due to the growing list of clients that they serve.

DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing need of each of these groups were determined by consultation with social service providers and statistical information provided by social service provider agencies.

Describe the characteristics of special needs populations in your community:

Elderly Persons are defined as persons who are age 65 years and older. According to the 2018-2022 American Community Survey (ACS), elderly persons represent 24.33% of the City of Wheeling's total population. Approximately 10.43% of the elderly population are age 75 years and older. In addition, roughly 66% of the total elderly population lives alone as a single person household (15.1% of the total number of households). In the City of Weirton, 24.3% of the population is elderly, and 10.5% is age 75 years and older. Approximately 41% of the total elderly population lives alone as a single person household (19.1% of the total number of households.)

Frail Elderly are those persons who are elderly and have a form of disability, ranging from hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 38.06% of the total elderly population are frail elderly in Wheeling, and 39.28% of the total elderly population are frail elderly in Weirton (according to the 2018-2022 American Community Survey).

Persons with mental, physical and development disabilities, according to the ACS data for 2018-2022, persons with a disability comprise 18.3% (4,788 persons) of the City of Wheeling's total population, and 19.4% (3,591 persons) of the City of Weirton's total population.

Persons with HIV/AIDS and their families comprise a small percentage of the Northern Panhandle's overall population. As of December 15, 2024, according to the State of West Virginia's Office of Epidemiology and Prevention Services' data tool, there were nine (9) HIV/AIDS cases living in the Northern Panhandle, which includes Hancock, Brooke, Ohio, Marshall, and Wetzel counties.

Victims of Domestic Violence, dating violence, sexual assault and stalking. According to the Wheeling Police Department's 2023 Annual Report, the Investigations Division investigated 383 cases in 2023, which included both misdemeanor and domestic related cases. The 383 cases represented a 58% increase since

2019. This may be an indication of a growing need for housing assistance for those who are victims of domestic violence, dating violence, sexual assault, and stalking.

What are the housing and supportive service needs of these populations and how are these needs determined?

The Greater Wheeling Coalition for the Homeless (GWCH) has developed a Community Resource Guide providing contact information on social service and shelter providers in the Northern Panhandle. GWCH staff share this guide and information on other service providers in the region upon request and during centralized intake assessments held each weekday. On a walk-in basis from 2-4 p.m. in Wheeling and by appointment with households who lack transportation, GWCH staff evaluate people seeking homelessness assistance by determining eligibility and developing a service plan intended to secure housing and the assistance needed to achieve stability. Information is available on agencies providing services to the following populations, and housing needs were estimated based on NPCoC's 2024 Point in Time Count (PITC):

Elderly Persons: This population is served by Public Housing Authority apartments including Riverview Towers in Wheeling and Overbrook Towers in Weirton, as well as regional Senior Centers and Family Service offices in Hancock, Brooke, Ohio, Marshall, and Wetzel counties. There are approximately 51 persons currently on the waitlist for the Riverview Towers in Wheeling. The Northern Panhandle needs expanded opportunities for Senior Care/ living arrangements.

Frail Elderly: Stakeholder interviews noted that there is a severe need for assisted living or hospice facilities serving the homeless in the region. Due to the level of care necessary to serve this population, Permanent Supportive Housing programs are not an appropriate placement.

Mentally, Physically Disabled: There is a severe need for additional public funding of mental health group homes in the region. Local agencies serving this population include Northwood Health Systems, NAMI (National Alliance on Mental Illness), Russell Nesbitt Services for the disabled, and REM Homes for the disabled in Brooke, Ohio, and Marshall counties. There is a need for both housing and supportive programs for the mentally and physically disabled individuals within the Northern Panhandle.

Alcohol & Drug Addicts: Local addiction treatment programs serving unsheltered residents include Lazarus House, Northwood Health Services, and Miracles Happen in Wheeling and Healthways, Inc. in Weirton. Supportive service needs include access to treatment and healthcare, counselors or life coaches, job training and education, and transportation.

HIV/AIDS Persons: The AIDS Task Force of the Upper Ohio Valley offers HIV testing, counseling and follow-up care. However, there are no HOPWA providers in the NPCoC. No one identified as having HIV/AIDS during the 2024 Point In Time County (PITC), although some people did not provide a response to the question. However, respondents are not required to answer every question.

Victims of Domestic Violence: Shelters serving women and female-head of household families leaving domestic violence include CHANGE, Inc., Lighthouse Domestic Violence Shelter in Hancock and Brooke counties, as well as the Wheeling YWCA Family Violence Prevention Center and Madden House homeless

shelter, which also provides a 24-hour Hotline and information referral services. Individuals and children who are victims of domestic violence need affordable housing plus supportive services, such as childcare, access to counseling and healthcare, job training/education, and transportation.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons with HIV/AIDS and their families comprise a small percentage of the city's overall population. According to the State of West Virginia's West Virginia's Office of Epidemiology and Prevention Services' data tool, there were nine (9) HIV/AIDS cases in 2024 living in the Northern Panhandle, which includes Hancock, Brooke, Ohio, Marshall, and Wetzel counties. Over 59.8% of those with HIV/AIDS, (contracted through drug use) living in the State of West Virginia are males. From 2018-2022, 65% of all newly diagnosed HIV cases in West Virginia were Persons Who Inject Drugs (PWD). Males are disproportionately affected, and the HIV/AIDS population is still growing in numbers across the state of West Virginia. There are no statistics available for only the cities of Wheeling or Weirton.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable.

Discussion:

While the needs for the various groups of the Special Needs Population are only estimates, the information collected was based on HUD data, U.S. Census Data, ACS data, Point in Time Count (PITC) data, and interviews with housing providers and social service agencies. This allowed the city to have a better understanding of why and what is causing problems within these populations. Accurate and expanded statistics are not available for all these population groups, but the city's "best estimates" are represented.

The PITC information above is based on the responses of 124 individuals, which is only a fraction of the growing population that the GWCH and NPCoC serve every day. It is important to note that the PITC is only a 24-hour glance at homelessness trends in the area and the count is conducted during the winter. It is reasonable to assume that everyone who is included in the PITC needs some type of affordable housing. The NPCoC members noted that the PITC is an open question, participation is not mandatory, and many people may choose not to participate.

While most of the supportive service providers for the special needs population are located in the cities of Wheeling and Weirton, their service area and clients are located within the Northern Panhandle region. Accordingly, the homelessness statistics are not limited to just the cities of Wheeling and Weirton.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**Describe the jurisdiction's need for Public Facilities:**

- The Nelson Jordan Center is in a low/mod area and is city-owned requires significant rehabilitation. The city of exploring relocating the facility.
- Although much progress has been made to rehabilitate city-owned neighborhood parks, playgrounds, and passive green spaces, additional resources are needed to continue renovating these facilities and public gathering spaces across the community to meet evolving recreational and open space needs.
- There is a continuing need for investment in public spaces, amenities, and facilities along the Ohio River's waterfront.

How were these needs determined?

Public facility needs were determined through the public needs meeting, resident surveys, stakeholder questionnaires, interviews and roundtable discussions with City staff, City Manager, social and human services agencies, affordable housing providers, economic and community development organizations, faith-based organizations, the public hearing, and the Wheeling Forward 2034 Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

- Continued investment in the city's downtown streetscape is needed.
- There is a continuing need for street reconstruction, particularly accessibility improvements, pedestrian lighting, streetscape improvements, etc.
- Continued investment in firefighting, rescue, and emergency response equipment is needed to support the Wheeling Fire Department Stations primarily serving low- and moderate-income neighborhoods.
- There is a continuing need to address active or at-risk landslide prone areas that jeopardize the public health, safety, and welfare of low- to moderate-income service areas through stabilization and restoration.
- There is a continuing need for stormwater and sanitary sewer improvements to prevent sewage overflows during heavy rain events, particularly Combined Sewer Overflows (CSOs).
- Better connections between Wheeling Island and the downtown central business district is needed.
- Better pathways, bikeways, and connections are needed in the city for residents to travel without the use of automobiles.

How were these needs determined?

Public improvement needs were determined through the public needs meeting, resident surveys, stakeholder questionnaires, interviews and roundtable discussions with City staff, City Manager, social and human services agencies, affordable housing providers, economic and community development organizations, faith-based organizations, the public hearing, and the Wheeling Forward 2034 Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

- More resources are needed to address homeless supportive services including staffing shortages in areas like case management, mental health, alcohol/drug recovering, etc.
- Public transportation routes, headways, and hours of operation need to be improved to ensure transit is more locally available, reliable, and safer.
- There is a need for additional resources to support senior care, particularly for seniors living independently with little to no family support.
- Food insecurity is a widespread need in the city, requiring continued support for feeding programs.
- There is a continuing need for afterschool, winter break, and summer break educational and enrichment programming for youth.
- The city should continue to explore enacting a residential rental registration program to improve the quality of housing and hold property owners accountable for disinvestment.
- There is a need for year-round recreation opportunities for the residents, families, and youth, not just during the summer / warmer months.
- The city needs to continue to host, sponsor, and expand community activities and public events in neighborhoods and downtown to engage residents and grow a sense of community.
- Fair Housing laws and regulation education is needed homeowners, renters, and particularly for landlords.

How were these needs determined?

Public service needs were determined through the public needs meeting, resident surveys, stakeholder questionnaires, interviews and roundtable discussions with City staff, City Manager, social and human services agencies, affordable housing providers, economic and community development organizations, faith-based organizations, the public hearing, and the Wheeling Forward 2034 Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Wheeling is the Participating Jurisdiction (PJ) for the Northern Panhandle Consortium's HOME funds. As such, the Five-Year Consolidated Plan for the City of Wheeling contains the housing-related default data screens that apply to the Northern Panhandle Consortium geographical area, which include the Cities of Wheeling and Weirton and the Counties of Hancock, Brooke, Ohio, and Marshall. This includes all screens in the Process Section, Needs Assessment, and Market Analysis, except for the Non-Housing Community Development Needs screens, and the Strategic Plan.

The City of Wheeling, WV was founded in 1769, incorporated in 1836, is the birthplace of West Virginia, and served as the first State Capitol. Wheeling is the county seat of Ohio County and the principal city of the Wheeling Metropolitan Statistical Area.

Due to the community's location along major transportation routes, including the Ohio River, National Road, and the B&O Railroad, Wheeling became an industrial and manufacturing center in the late 19th century. In the last decades of the 19th century, iron and steel mills developed on the banks of the Ohio River. Other industries thrived, too, including glass works and cigar factories. In particular, the manufacture of cut iron nails became a major element of Wheeling's economy and Wheeling became known as the "nail capital of the world." Through an active industrial economy and large working population, Wheeling became the richest city per capita in America at the end of the 19th century. This is evident in the City's grand architecture of the beautiful mansions which stand today as a testimony to the earlier time of wealth.

Like most "rust belt" communities across the nations, Wheeling experiences significant decline of heavy industry and substantial population loss following World War II. The City of Wheeling has experienced a steadily decreasing population since the mid-1900s. In 2010, the City of Wheeling had a population of 28,662 and in 2022 had 26,900, a 6.1% decrease. According to the West Virginia University College of Business and Economics' "Wheeling Area Economic Outlook 2019-2023," the Wheeling Area's economy emerged from recession in late-2016 and has experienced a surge in job growth thanks to a rebound in natural gas production and natural gas pipeline construction activity. Today, Wheeling's major industries include healthcare, education, law and legal services, entertainment and tourism, and energy.

Although energy production and manufacturing activity play an above-average role in the Wheeling Area's economy, private service-providing sectors still account for most jobs in the region. Trade, transportation, and utilities ranks as the largest source of private sector employment in the Wheeling Area.

Wheeling is continuing its trajectory of growth and transformation, seeing advancements in economic development, infrastructure, and community engagement. Downtown revitalization projects are breathing new life into historic spaces and neighborhoods are becoming more vibrant and connected.

The City of Weirton, which is the second principal city of the Northern Panhandle HOME Consortium, is located within the Weirton-Steubenville, WV-OH Metropolitan Statistical Area. The City of Weirton was once home to the fifth largest steel producer in the country, Weirton Steel, that employed over 12,000 people at its height. However, the decline in steel production across the country significantly impacted the City of Weirton's local and regional economies by once providing many well-paying jobs, generating substantial tax revenue, supporting related industries through supply chains, and contributing to the overall economic stability. Like many industrial communities across the country, the decline of the steel industry caused large-scale job losses, decreased spending power, a shrinking tax base, and depressed local and regional economies. The City of Weirton's population has been decreasing since the 1960's, with an overall population decrease of 14.21% from 1990 to 2022. The last steel production in Weirton ended when the remaining tinplate facility was indefinitely idled in April 2024 by Cleveland-Cliffs. Now, the local economy has become more diversified, with retail services and medical services from WVU Medicine - Weirton Medical Center recording the largest increases. Form Energy has constructed Form Factory 1 in the city on a site once occupied by a portion of the steel mill. The factory includes a 550,000 square foot iron-air battery plant with the goal of creating 750 jobs.

The housing stock in the cities of Weirton and Wheeling are aging. In Wheeling, 43.2% of all occupied housing units were built before 1939, and 74% of the homes were built prior to 1970. In Weirton, 72.4% of the city's housing stock was built prior to 1970. In Wheeling only 2.8% of the housing was built after 2009, in Weirton it's 3.9%.

According to 2018-2022 American Community Survey (ACS) data, the City of Wheeling has 7,730 owner-occupied housing units (63.2% of all occupied housing units) and 4,503 renter-occupied housing units (36.8% of all occupied housing units). In the City of Weirton, 67.5% were owner-occupied and 32.5% were renter-occupied housing units.

The overall condition of the housing stock is fair to poor. A large percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2018-2022, there are 2,419 vacant housing units in Wheeling and 504 vacant housing units in the City of Weirton. The City of Weirton has a lower housing vacancy rate than the City of Wheeling, at 5.7% and 16.5% respectively.

According to the 2018-2022 ACS data, the median home value in the cities of Wheeling and Weirton were \$131,600 and \$114,200 respectively, and the median contract rent was \$748/month and \$673/month respectively.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a) & (b)(2)

Introduction

According to the 2018-2022 American Community Survey (ACS) data, the City of Wheeling had 7,730 owner-occupied housing units (63.2% of all occupied housing units) and 4,503 renter-occupied housing units (36.8% of all occupied housing units). For the City of Weirton, 67.5% were owner-occupied and 32.5% were renter-occupied housing units. There are 2,419 (16.5%) vacant housing units in Wheeling, and 504 (5.7%) in Weirton. Much of the owner-occupied housing is 3 or more bedrooms, with 52% of all housing units in Wheeling and 62.1% in Weirton.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	34,165	73%
1-unit, attached structure	1,190	3%
2-4 units	3,434	7%
5-19 units	2,029	4%
20 or more units	1,889	4%
Mobile Home, boat, RV, van, etc.	3,873	8%
Total	46,580	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	56	0%	394	4%
1 bedroom	478	2%	2,488	24%
2 bedrooms	6,130	21%	4,215	40%
3 or more bedrooms	22,085	77%	3,469	33%
Total	28,749	100%	10,566	101%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The number of units in the cities of Wheeling, Weirton, and the Northern Panhandle that are assisted with Federal, State, and Local Programs are as follows:

- **Public Housing.** There are 662 public housing units in the City of Wheeling and 111 public housing units in the City of Weirton.
- **Low Income Housing Tax Credit (LIHTC).** There is a total of 671 LIHTC units in the City of Wheeling, according to HUD's Low-Income Housing Tax Credit (LIHTC) database. Of these, 549 are low-income units, and 122 are in the HOPE VI/LIHTC communities run by Wheeling Neighborhood Ventures, in partnership with Wheeling Housing Authority. The four communities are Historic North Wheeling, Wheeling Heights I & II, and Jacob Street Apartments. These communities were constructed to replace public housing that were eliminated through the HOPE VI Program. There is a total of 142 LIHTC units in the City of Weirton, of which 123 are low-income units.
- **First Time Homebuyers.** The Northern Panhandle HOME Consortium has assisted 121 households with downpayment and closing cost assistance to purchase a home from July 1, 2020, through June 30, 2023. Of the 121 homebuyers, 42 were in Wheeling. As of March 1, 2025, 5 homebuyers have been assisted in FY 2024.
- **Greater Wheeling Coalition for the Homeless.** The Northern Panhandle HOME Consortium previously funded a project with FYs 2017 and 2018 CHDO set-aside funds to the Greater Wheeling Coalition for the Homeless for rehabilitation of a single-family home in Triadelphia, WV. The construction was completed during FY 2020, and the house was sold to an eligible low-moderate income household during the FY 2021 CAPER reporting period.
- **CHANGE, Inc.** CHANGE, Inc. offers homebuyer education and financial workshops and is involved in the West Virginia Saves Program and the Earned Income Tax Coalition, which also provide programing to promote financial literacy. CHANGE also partnered with JP Morgan CHASE during the last CAPER period, to offer Money Smart Programs and provided a workshop on Fair Housing Education. All First Time Homebuyer applicants are required to complete homebuyer education and encouraged to utilize other community resources.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no affordable housing units that are expected to be lost and there is no anticipated expiration of Section 8 Contracts. The Wheeling and Weirton Housing Authorities do not administer any Section 8 contracts, but they do have Housing Choice Vouchers.

Does the availability of housing units meet the needs of the population?

Based on a comparison between the 2017 to 2022 population, the City of Wheeling had a 2.25% decrease in its population. The population decrease was 621 persons, and the housing demand decreased by 473 households. The median income of the area increased by 12.98% from \$41,171 to \$46,516 from 2017 to 2022. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2017 and 2022, the cumulative inflation rate was approximately

10.5%, meaning that the \$41,171 median income in 2017 would be \$47,665.92 if it were expressed in terms of 2022 dollars. By taking into consideration the rate of inflation, the median income in Wheeling has not been increasing faster than the rate of inflation.

Almost three-quarters of the City of Wheeling's housing stock (74%) was built prior to 1970. Only 2.8% of its housing stock was built after 2009. Approximately 43.2% of the city's housing stock was built prior to 1939. This means that the City of Wheeling has an aging housing stock and there is a need to preserve existing housing through significant rehabilitation and produce more housing through new construction.

While the City of Wheeling may have the necessary total amount of housing stock to meet the demand for Wheeling, the housing stock is older and requires significant rehabilitation and modernization to preserve and meet current housing quality needs and expectations.

Describe the need for specific types of housing:

Wheeling and Weirton Housing Authorities have a total of 343 people (328 in Wheeling and 15 in Weirton) on the public housing wait lists. This demonstrates that there is not enough subsidized, affordable housing for single-person households and family centered households, many of whom are elderly, disabled, single people, and families with small children living on fixed incomes.

Housing providers in Wheeling believe that a need exists in the city for more family-oriented and one-bedroom apartments that are affordable and accessible. Weirton housing providers indicated that there are a lot of senior housing options available, but they need to be more affordable and that there is a need for housing accessible for residents with disabilities. Both Wheeling and Weirton Housing Authorities have taken steps to "build out" and combine studio / one-bedroom apartments to meet the evolving dwelling type needs.

Discussion

The ratio of owner-occupied to renter-occupied housing units favors homeownership in the Northern Panhandle, at 63.2% owner-occupied and 36.8% renter-occupied in Wheeling, and 67.5% owner-occupied to 32.5% renter-occupied in Weirton. The goal of the Northern Panhandle HOME Consortium is to continue to encourage homeownership opportunities for low- to moderate income residents. Through the public participation and community engagement process, there is a common need expressed across the Northern Panhandle to look at how rental housing can be reclaimed from transient oil and gas employees so that they can be rented to residents who are invested in the community. Oil and gas industry demand and competition for housing impacted both availability and affordability.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Over the last few years, the cost of housing in the Northern Panhandle has increased. In Wheeling the average price of a single-family home has jumped from \$104,300 to \$131,600 (26.17%) over the last 5 years. Weirton also experienced a similar increase from \$91,500 to \$114,200 (24.80%). The more recent median list prices in the City of Wheeling are even higher according to Zillow.com. In the City of Wheeling, the median list price for a single-family home was \$152,927 in August 2024. However, median list prices are also higher in the City of Weirton. The median list price for a single-family home in Weirton in December 2024 was \$138,758.

The cost of rent has increased by 21.42% in Wheeling and 3.86% in Weirton from 2017 to 2022. This follows the qualitative information gathered through surveys and stakeholder discussions that there is a higher demand for rental units today than in previous years.

Wheeling and Weirton need to continue efforts to ensure homeownership opportunities and maintain affordable rental options, particularly for the elderly, persons with disabilities, and those on fixed incomes.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 28 – Cost of Housing

Data source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,815	55.2%
\$500-999	4,324	41.0%
\$1,000-1,499	220	2.1%
\$1,500-1,999	110	1.0%
\$2,000 or more	40	0.4%
Total	10,509	99.7%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,738	No Data
50% HAMFI	5,046	3,600
80% HAMFI	7,717	8,596
100% HAMFI	No Data	11,762

Table 30 – Housing Affordability

Data Source: 2016-2020 ACS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	563	647	827	1,074	1,227
High HOME Rent	548	552	702	900	1,092
Low HOME Rent	548	552	702	848	946

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels in the Northern Panhandle. When looking ACS and CHAS data in the Needs Analysis section of this plan, it shows that there is a need for the City of Wheeling and the Northern Panhandle HOME Consortium to continue supporting and expanding housing assistance opportunities for low- and extremely low-income families and individuals. Cost over burden is significant for the following groups, as presented in the NA-25 section of this plan.

The following households have housing costs that are 30% to 50% of their AMI:

- **White households** = 3,816 or 93.32% of households
- **Black/African American households** = 234 or 5.72% of households
- **Hispanic households** = 8 or 0.19% of households

The following households have housing costs that are greater than 50% of their AMI:

- **White households** = 2,872 or 89.84% of households
- **Black/African American households** = 180 or 5.63% of households
- **Hispanic households** = 75 or 2.34% of households

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost burdened, compared to that racial or ethnic group's percentage of the Northern Panhandle overall, a different picture presents itself. According to the 2016-2020 CHAS data, 7,521 households have at least 1 housing problem. Of those 7,521 households, 91.33% were white, 5.42% were Black and 1.36% were Hispanic.

When examining cost burdened status, where cost burdened by 30%-50%, 93.32% of the households were White households, 5.7% of the households were Black Households, and 1.95% of households were Hispanic households.

When looking at cost burdened by over 50%, 89.94% of the households were White households, 5.63% of the households were Black households, and 2.34% of the households were Hispanic households. These numbers show that the prevalence of cost burden and housing problems in the Northern Panhandle is

fairly even through the different racial demographics, no one racial group is considered a statistical outlier when compared to the total racial breakdown of the area.

How is the affordability of housing likely to change considering changes to home values and/or rents?

Existing housing conditions in the cities of Wheeling and Weirton, as well as across the Northern Panhandle, have made it difficult for residents to find rental units which meet federal affordability standards such as Fair Market Rent. While helping clients work with local landlords to locate affordable rental units, the staff for area housing provider agencies noted a substantial increase in regional housing costs over the last few years.

According to area housing agencies, the housing prices in the Northern Panhandle have increased, particularly in Wheeling, but the need for rehabilitation of housing has increased just the same. Almost three-quarters of the City of Wheeling's housing stock (74%) was built prior to 1970. Only 2.8% of its housing stock was built after 2009. Approximately 43.2% of the city's housing stock was built prior to 1939. Wheeling has an older housing stock that requires substantial rehabilitation in spite of these growing prices due to recent inflation. The area also has an aging population, but rehabilitation that creates reasonable modifications or accommodations is expensive and harder to accomplish as the residents grow in age.

If the demand for housing is high, and the housing stock within the Northern Panhandle continues to age, the price to buy and rent alike will continue to rise.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to zillow.com, the median rent in the City of Wheeling as of December 2024 was \$849. The median rent in the City of Weirton was \$689, which is a 1.85% decrease from the median rent in November 2024 of \$702, but a 6% increase from December of 2023 at \$650. Median rents on zillow.com are for all bedrooms, for one-bedroom apartments the Fair Market Rent for Wheeling is \$786, and for Weirton its \$711.

Discussion

The housing market is stronger in the City of Wheeling than it is in the City of Weirton, and affordability and accessibility in rentals are becoming an increasing problem for lower income residents across the Northern Panhandle.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Almost three-quarters of the City of Wheeling's housing stock (74%) was built prior to 1970. Only 2.8% of its housing stock was built after 2009. Approximately 43.2% of the City's housing stock was built prior to 1939. This means that the city has an aging housing stock and there is a need to construct new housing. Based on the 2022 American Community Survey (ACS), nearly three-quarters of the City of Weirton's housing stock (72.4%) was built prior to 1970. Only 3.9% of its housing stock was built after 2009. The oldest housing stock in the region is within the core of Weirton city; approximately 11.6% of the City's housing stock was built prior to 1939.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The following definitions are included in the table below:

"Selected Housing Conditions:"

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost burden

"Substandard Condition" Does not meet code standards or contains one of the selected housing conditions.

"Suitable for Rehabilitation" The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

"Not Suitable for Rehabilitation" The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,550	12	4,379	41
With two selected Conditions	119	0	125	1
With three selected Conditions	0	0	0	0
With four selected Conditions	0	0	0	0
No selected Conditions	25,100	87	6055	57
Total	28,769	99	10,559	99

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,547	9%	694	7%
1980-1999	4,314	15%	1,699	16%
1950-1979	13,559	47%	5,231	50%
Before 1950	8,320	29%	2,928	28%
Total	28,740	100%	10,552	101%

Table 33 – Year Unit Built

Data Source: 2016-2020 ACS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	21,879	76	8,159	77
Housing units built before 1980 with children present	1159	4	637	6

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	8,177	2,725	10,902
Abandoned Vacant Units	1263	421	1,684
REO Properties	61	22	83
Abandoned REO Properties	10	3	13

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Approximately three quarters of both Wheeling and Weirton's housing stock was built prior to 1970. Though property values have been rising, landlords are slow, if at all, to rehabilitate rental properties in Wheeling and in Weirton. In the City of Wheeling, a high number of low-income rental properties are located on Wheeling Island, which is largely located within the floodplain of the Ohio River.

There are many housing units across the Northern Panhandle that are suitable for rehabilitation work. However, the cost of rehabilitation exceeds the income and capital of most lower income homeowners. Landlords appear to be reluctant to invest in their properties, since they are already rented and there is a high demand for rental units whether they are up to code standards or not. Many landlords in the area have a steady supply of renters with oil and gas industry needing temporary housing.

Due to a gap in middle-income housing in the real estate market, there is a need for rehabilitation of both rental and homeowner housing. Few homes are available around the \$200,000 sales prices, though many

of the less expensive homes could be significantly rehabilitated and modernized to meet the needs of moderate-income individuals. Additionally, there is little vacant land in the City of Wheeling to build new housing subdivisions, leaving rehabilitation of low-value houses targeted toward middle-income residents as the primary option to provide housing for people at these income levels.

The City of Wheeling's Vacant Building Registration Program has worked to identify absent property owners. The city has responded both proactively through programs such as the Vacant Building Registration Program, and reactively through code enforcement. Common code enforcement complaints include high grass and abandoned vehicles, but these complaints will often lead to larger issues with the housing units. The neighborhoods of the city with the highest instances of code complaints are Wheeling Island, North Wheeling, South Wheeling, and Central Wheeling.

The City of Weirton does not have a vacant property registration program. Abandoned properties remain a blighting influence on the community. There is a need to create a rehabilitation program to address code enforcement issues in the City of Weirton. Additionally, several homeowners expressed the need to make home improvements but lack sufficient funds to do so. Though there is a weatherization program run by CHANGE, Inc., it does not meet the demand for homeowner rehabilitation in the City of Weirton.

There is a need for funding to address housing exteriors and sidewalks. There is also a need to make repairs to furnaces and hot water tanks, particularly on Wheeling Island due to its flooding issues.

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards. 91.205(e), 91.405

Based on the American Healthy Homes Survey II Lead Findings, 89% of houses units built prior to 1980 have one or more significant lead-based paint hazards. In Wheeling, 84.6% of houses (12,205) and 88.6% (8,236) of houses in Weirton, were built prior to 1980. It is reasonable to assume that around 18,192 homes within the two cities may have one or more significant lead-based paint hazards. According to City of Wheeling staff, there are very rarely any units in the city without chipped or peeling Lead Based Paint hazards somewhere, and the cost of lead abatement alone deters many from rehabilitating their homes or buildings. HUD's lead abatement threshold of \$25,000 in rehabilitation costs is prohibitive for the city to pursue a housing rehab program. The cost to rehab and abate a unit can be greater than the after-completed value.

Discussion

The Vacant Structure Code, adopted by the Wheeling City Council in 2009 was designed to determine and track the ownership of, as well as encourage responsibility for the maintenance of vacant buildings. Under the program, owners of vacant structures are required to register them with the city. Once registered, the owner has a year to renovate and occupy or tear down or sell the property before a fee is assessed. The fees increase with each year the structure remains on the vacant property registry. Specifically, the City of Wheeling's Vacant Building Registration Program imposes an increasing fee scale for vacant buildings. The fee structure is as follows: (1) No fee for properties that are vacant for less than one year;

(2) \$500.00 for properties that are vacant for at least one year but less than two years; (3) \$1,000.00 for properties that are vacant for at least two years but less than three years; (4) \$2,000.00 for properties that are vacant for at least three years but less than four years; (5) \$3,500.00 for properties that are vacant for at least four years but less than Five-Years; and (6) \$4,000.00 for properties that are vacant for at least Five-Years, plus an additional \$300.00 for each year in excess of five years.

DRAFT

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Wheeling Housing Authority (WHA) manages public housing units at nine (9) communities in the City of Wheeling. The Housing Authority of the City of Wheeling had an average occupancy rate of 96%. On October 21, 2024, there were 328 families/individuals on the waiting list for public housing. Public housing has site-based waiting lists, and all the waiting lists are still open. The breakdown for the waiting lists are:

- Hil-Dar: 220
 - Bishop Street: 12
- Riverview Towers: 51
- Luau Manor: 248
- Garden Park Terrace: 268
- Booker T Washington Plaza: 179
 - 54 13th Street: 139
- North Wheeling: 168
- South Wheeling (Jacob Street): 147
- Wheeling Heights: 170
- Wheeling Heights II: 133

The WHA owns and manages family communities, affordable housing units, and senior rental apartments. The apartments range in size from efficiency to five bedrooms and are located throughout the City of Wheeling. WHA has nine (9) public housing developments with a total of 662 public housing units, of which 74 (11.17%) are accessible. Family occupancy includes 464 units (70.09%), while the remainder (198 / 29.91%) are one-bedroom efficiencies.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			743	960			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Wheeling Housing Authority operates public housing units at nine (9) locations listed below:

- **Booker T. Washington** (mixed) 112 units
- **Riverview Towers** (elderly only) 74 units
- **Garden Park Terrace** (mixed) 155 units
- **North Wheeling** (mixed) 39 units
- **Hil-Dar** (family) 92 units
- **Wheeling Heights** (mixed) 47 units
- **Jacob Street Apartments** (mixed) 18 units
- **Luau Manor** (mixed) 105 units
- **Wheeling Heights II** (mixed) 18 units

Of the 664 public housing units, 91 family units are part of low-income housing tax credit developments built by Wheeling Neighborhood Ventures, in partnership with Wheeling Housing Authority. Wheeling Neighborhood Ventures offers three communities, with a total of 104 units, of which 91 units are subsidized: Historic North Wheeling, Wheeling Heights I & II, and Jacob Street Apartments. These communities were constructed to replace housing that was demolished and cleared through the HOPE VI program.

- **North Wheeling** (family). A total of 39 units, 20 that are subsidized
- **Wheeling Heights** (family) . A total of 47 units, 39 that are subsidized
- **Wheeling Heights II** (family) . A total of 18 units, 14 that are subsidized
- **Jacob Street** (family) . A total of 18 units, 18 that are subsidized

With public housing occupancy at 96%, there is more demand than supply. The Wheeling Housing Authority has explicitly described the lack of public housing and lack of affordable rental housing in the area.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The physical condition of the housing units owned by the Wheeling and Weirton housing authorities is good. According to the Wheeling HA, the following table identifies the most recent physical inspection scores for each of the public housing developments. All underwent a demonstration inspection. The last posted REAC overall score was 88 in 2015.

Public Housing Condition

Public Housing Development	Average Inspection Score
Jacob Street	87
Hil-Dar	70
Wheeling Heights II	82
North Wheeling	88
Garden Park	93
Luau Manor	96
Booker T. Washington	N/A
Riverview Towers	N/A
Wheeling Heights	N/A
Overbrook Towers-Wyles Terrace	90

Table 37 - Public Housing Condition

According to the Weirton HA, the inspection scores for the Overbrook Towers and Wyles Terrace was both 90.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Wheeling HA has implemented Asset Management for each of its public housing developments that provides for development/Asset Management Project (AMP) based accounting, personnel supervision at the AMP level, and short-term and long-term maintenance needs by staff at the AMP level including capital improvements. The Wheeling HA has not submitted its Five-Year Plan for the FY 2025 through FY 2029 Public Housing Capital Fund Program Grant. Wheeling HA proposed various activities to improve the overall living environment in the Authority's public housing projects, including funds for: bathroom upgrades; power washing buildings; replacing electric meters; replacing rooftop A/C units; exterior painting; roof replacement. Additionally, WHA makes accessibility improvements such as walk-in showers and ramps on an as-needed basis.

The Wheeling HA noted their interest in the opportunity to create mixed use developments with business owners. WHA has the capability to partner with organizations that can help recruit businesses but has not obtained any partnerships yet. WHA noted a lack of contractors in the area, both for these types of developments, and for general developments in the area.

The WHA noted some vacancies in its properties, particularly in Garden Park and in its LIHTC developments. However, many of these vacancies are either due to renovations or applicants unable to meet the public housing requirements. Garden Park requires renovations due to asbestos.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

WHA noted the need to modernize and maintain its public housing. However, WHA also noted that there is a significant need for more public housing in the city. For residents of public housing already residing in Wheeling, there are several regular quality of life programs. Hil-Dar has active youth programs and is

the site of a summer feeding program and a summer tutoring program. Hil-Dar works as a host to youth workers as they begin to build their career skills. The high-rise developments have Resident Opportunities and Self-Sufficiency (ROSS) programming, and an on-site ROSS Coordinator who organizes and delivers health-related activities, community building activities, and wellness/social coordination. Resident councils operate at the Hil-Dar, Garden Park, Luau Manor, and Booker T. Washington public housing developments.

In addition, WHA will continue efforts to reduce vacancies and unit turnaround time for public housing and continue efforts to develop additional affordable housing utilizing Capital Fund Program and Replacement Housing Factor funds, and the LIHTC program.

Discussion:

Wheeling and Weirton Housing Authorities both operate a total of eleven (11) public housing communities. The public housing communities operated by the respected housing authorities are listed below:

- **Wyles Terrace** (family) - 49 total units, all these units are located at Byron Street in Weirton.
- **Overbrook Towers** (elderly & disabled living) - Approximately 62 units, 62 are for mixed elderly / disabled population. These units are located at 525 Cove Road in Weirton. The unit count is approximate because WHA is in the process of converting efficiency units into one-bedroom units to better suit the needs of their clients.
- **Booker T. Washington** (mixed) - 112 total units, 5 ADA units. Located at 1030 Chapline Street, Wheeling.
- **Riverview Towers** (elderly only) - 74 total units, 5 ADA units. Located at 601 Main Street, Wheeling.
- **Garden Park Terrace** (mixed) - 155 total units, 10 ADA units. Located at 208 Warwood Avenue, Wheeling.
- **North Wheeling** (mixed) - 39 total units, 6 ADA units. Located at 1st to 3rd Street and West Street, Wheeling.
- **Hil-Dar** (family) - 94 total units, 7 ADA units. Located at Hil Dar Streets, Wheeling.
- **Wheeling Heights** (mixed) - 47 total units, 9 ADA units. Located at Walters Avenue, Summit Street, and Serig Drive, Wheeling.
- **Jacob Street Apartments** (mixed) - 18 total units, 3 ADA units. Located at Jacob Street, Wheeling.
- **Luau Manor** (mixed) - 105 total units, 7 ADA units. Located at 2230 Chapline Street, Wheeling.
- **Wheeling Heights II** (mixed) - 18 total units, 3 ADA units. Located at Cherry Street, Wheeling.

Both housing authorities will submit their respective Five-Year and Annual Plan for the FY 2025 Public Housing Capital Fund Program Grant.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The Northern Panhandle Continuum of Care's (NPCoC) goal is to empower individuals and families experiencing homelessness in the Northern Panhandle of West Virginia by providing comprehensive support services and advocating for sustainable solutions. Through collaboration with local stakeholders and adherence to HUD regulations, the CoC strives to promote community-wide commitment to ending homelessness, facilitate access to housing resources, and foster self-sufficiency among those in need.

The NPCoC's area of operation is Hancock, Brooke, Ohio, Marshall and Wetzel counties. It is a collaborative body consisting of formerly homeless individuals, advocates, government agencies, and organizations that serve homeless households. Under the direction of a Board of Directors, its function is to carry out the responsibilities required by the Department of Housing and Urban Development (HUD) Continuum of Care (CoC) Program.

Located in the City of Wheeling, the Greater Wheeling Coalition for the Homeless (GWCH) is a non-profit organization dedicated to providing housing solutions and supportive services to homeless individuals and families in the NPCoC's area of operation. According to the GW Coalition, "We are the only facility in the region offering an Equal Access Shelter for adult couples and adults with children who are not separated based on household composition or gender identity...we offer clients access to a continuum of services, ensuring continuity of care by working with the same case manager from outreach and initial assessment to permanent housing and post-housing stabilization services." GWCH offers many services including outreach, crisis response, temporary shelter, housing and supportive services.

Unfortunately, there are no demographics available of drug abuse within the PIT count and the homeless population. According to stakeholder interviews, drug abuse is prevalent in the region. Drug abuse and dependency is directly correlated with lower incomes. Emergency shelters have strict stipulations regarding sobriety and often are not equipped, due to their dormitory setting, to offer privacy for a client who is experiencing serious alcohol and drug activities and psychological symptoms. Unsheltered clients actively abusing substances or are experiencing psychosis or psychosocial difficulties are not permitted to remain in the available shelters and there are no low- or no-barrier shelters operating within the NPCoC's area of operation.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	14		13	0	0
Households with Only Adults	50		17	0	0
Chronically Homeless Households					
Veterans	11				
Unaccompanied Youth	21				

Table 38 - Facilities Targeted to Homeless Persons**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Mainstream wraparound services, such as health care, mental health services, and employment services, play a critical role in permanently housing the unsheltered. These services work in coordination with NPCoC programs to provide comprehensive support that addresses the root causes and consequences of homelessness, ensuring individuals and families achieve stability, health, and long-term housing retention. NPCoC providers that work directly with homeless individuals are engaging with and coordinating mainstream services every day to prevent homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

- Catholic Charities, WV - Emergency Homeless Services, Food Pantry, Rapid Rehousing, Utility Assistance, Case Management
- YWCA - Services for victims of domestic violence and homeless women, emergency shelter, transitional housing, case management
- Helping Heroes - Emergency Shelter for Veterans, Rapid Rehousing, Transitional Housing, Supportive Case Management
- Northwood - Mental Health and Substance Abuse, Emergency Shelter for homeless individuals, Extensive Case Management
- Salvation Army - High Barrier Emergency Shelter for males only
- Life HUB - Low Barrier Emergency Shelter

- Greater Wheeling Coalition to End Homelessness - Emergency Shelter, Transitional Housing, Supportive Housing, Case Management
- Soup Kitchen - Emergency Financial Assistance for homelessness prevention and feeding programs.
- CHANGE, Inc. - Emergency Assistance, ESG, HOPWA

DRAFT

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The Northern Panhandle CoC, the Greater Wheeling Coalition for the Homeless, the Cities of Wheeling and Weirton, and the Northern Panhandle HOME Consortium have identified priorities for the special need's population, and the services and facilities needed to support that population. The population classified as "special needs" includes elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

To support the special needs populations in the region, the Greater Wheeling Coalition for the Homeless (GWCH) has developed a Community Resource Guide. This guide is provided to clients to make readily available contact information on social service and shelter providers within the NPCoC's area of operation. The guide includes information on other service providers in the region. GWCH offers weekday walk-in hours in Wheeling and by appointment with households who lack transportation. GWCH staff evaluates the residents seeking homelessness assistance by determining eligibility and developing a service plan intended to secure housing and the assistance needed to achieve stability.

The following needs and objectives are established under this Five-Year Consolidated Plan:

- **Elderly** - rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessible improvements, reasonable accommodation within rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addiction and dependency and life skills and job training
- **Public Housing Residents** - downpayment assistance, job training and employment opportunities, housing counseling for homeownership, and assistance in finding affordable attainable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services and training programs, and permanent supportive housing options

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

According to WV Division of Health legislative rule, hospitals are required to have a discharge planning process for post-hospital services. Unfortunately, most patients often return to their prior living situation upon discharge from hospitals and healthcare facilities. When a hospital discharges patients who do not have access to shelter or a support network such as friends and family, the GWCH will contact the hospital discharge planner to learn if a plan is in place. If no discharge plan is in place for clients unable to care for themselves, GWCH provides referrals to resources such as personal care homes and assisted living facilities or offer direct support when available or direct services to the patients. These services can include assistance with an application for public housing, searches for private market housing, referral to local social service providers, including supportive housing projects if applicable, and mainstream benefit providers. Specific destinations for people discharged from healthcare facilities include private market apartments, the homes of family and friends, or state- and locally funded housing options.

The NPCoC regularly works with the Northern Panhandle Re-Entry Council, Workforce WV, and liaisons with local school districts to discuss planning protocols for the discharge of individuals from public institutions and foster care. Catholic Charities of WV, the NPCoC Lead Agency, also offers trainings on discharge planning to educate NPCoC membership and develop a consistent message / understanding regarding the need for adherence to proper discharge planning standards. The NPCoC works with a number of mental health providers to aid homeless individuals and families, including domestic violence survivors. Formal partnerships have been formed with mental health agencies, providers, doctors, hospitals, clinics, and mobile health units to provide supplemental aid.

The NPCoC noted the need for additional discharge planning in the area to ensure individuals exiting care are not discharged into a situation where they are homeless. Both the NPCoC and the GWCH expressed the need for additional case worker assistance to adequately respond to demand.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Transitional housing in the region has had a 92% success rate since its inception in 2001 and continues to be funded in the region. Transitional housing is offered to women and their children who are survivors of domestic violence and offers free residential living for up to two (2) years. The Greater Wheeling Coalition for the Homeless (GWCH) previously received Community Housing Development Organization (CHDO) funds through the Northern Panhandle HOME Consortium to rehabilitate housing for formerly homeless residents in the area.

During Centralized Intake and Assessment (CIA), GWCH, on behalf of all shelter programs in the region, asks potential clients to consider if there are any options remaining to them before they enter the homeless support system. In addition to using these diversion techniques to reduce the number of people

who require assistance, GWHC is able to provide prevention assistance through sources such as the state Emergency Solutions Grant (ESG) and the Veterans Administration's Supportive Services for Veteran Families to help people who are at imminent risk of becoming homeless from doing so. Unfortunately, these funding sources place strict limits on the degree of prevention assistance that can be provided.

The NPCoC identified major supportive service needs for peer recovery, sobriety services, and addiction services. Overall, there is a need for more specialized case workers, as the current case management system is burdened. There is also a need for overnight staff at all institutions to ensure that goals and outcomes are reached.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

At least 15% of HOME Investment Partnerships Program (HOME) funds must be set aside for specific activities to be undertaken by a special type of nonprofit called a Community Housing Development Organization (CHDO). The Northern Panhandle HOME Consortium has not yet chosen its CHDO project for FY 2025, although the allocation for FY 2025 for the CHDO Set-Aside project is \$44,062.

CHANGE, Inc., which manages some of the Northern Panhandle HOME Consortium's member jurisdiction's downpayment assistance program, has assisted approximately 121 homebuyers since 2020. Participants are required to participate in housing counseling and fair housing education.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The City of Wheeling did not identify any negative effects of its public policies that serve as barriers to affordable housing. The city has continued to revise and update its Zoning Ordinance and is consistent with the Fair Housing Act, Section 504, and the Americans with Disabilities Act. There are no other public policies that restrict fair housing.

Affordable housing in Wheeling faces several interconnected challenges that hinder the development and availability of housing options for low- and moderate-income residents. Primary barriers include:

- **Aging Housing Stock and Maintenance Costs.** A significant portion of Wheeling's housing is over 50 years old, much of which require extensive repairs or modernization, and requires significant rehabilitation. The cost of maintaining or rehabilitating older homes can make it unfeasible for low-income residents or developers to invest in affordable options. An older housing stock can also pose health risks, such as lead-based paint hazards. Many homes occupied by low-income residents are in flood-prone areas along the Ohio River and Wheeling Creek, complicating investment and the cost to insure them.
- **Market Dynamics on Affordability.** The pre-pandemic influx of out-of-state workers in industries like natural gas drove up housing demand and pushed rents and home prices higher. While some neighborhoods have seen more recent stabilization in housing price growth, the overall year-over-year trend in Wheeling continues to see significant increases, placing substantial pressures on low- to moderate income residents and a shortage of affordable housing.
- **Stagnant or Declining Population and Limited New Construction.** Wheeling has experienced population decline, which discourages large-scale housing production. Developers are less incentivized and are exposed to greater return on investment risk in building new affordable units in areas with low growth.
- **Economic Challenges and Limited Incomes.** A significant portion of Wheeling and the Northern Panhandle population earns below the area median income. Many households are cost-burdened, spending more than 30% of their income on housing, which limits housing and mobility options.
- **Insufficient Public and Private Investment.** Federal and state housing subsidies (e.g., Section 8 Housing Choice Vouchers, Low-Income Housing Tax Credits, etc.) are limited and competitive.
- **Lack of Supportive Services.** Many residents who need affordable housing also require social services, such as mental health support, addiction recovery, or employment assistance. Without a strong wraparound support system, housing stability is hard to maintain for at-risk populations,

increasing the cycle of homelessness.

- **Infrastructure and Community Development Needs.** Wheeling faces challenges related to aging infrastructure and limited resources, which affect the maintenance and replacement of essential services. These issues complicate efforts to improve housing conditions and revitalize neighborhoods necessary to attract new residents. Additionally, the city's declining population and economic base strain its capacity to invest in necessary community development initiatives.

Addressing these barriers requires coordinated efforts between local government, developers, and community organizations to create sustainable housing solutions.

DRAFT

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The Wheeling City Council established the Economic and Community Development Department to coordinate economic and community development, housing, neighborhood enhancements, and other tasks required in the City of Wheeling. Department staff plans and recommends to City Council through the City Manager activities to cultivate and support economic growth and development in the city. Department staff also provide and coordinate neighborhood and community development activities and supervise and administer federal (Brownfields, CDBG, HOME, etc.), state, and other grant programs to advance housing, neighborhood and community development goals and objectives.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	334	4	3	0	3
Arts, Entertainment, Accommodations	1,823	2,371	15	11	-4
Construction	644	780	5	4	-2
Education and Health Care Services	3,059	7,535	25	35	10
Finance, Insurance, and Real Estate	608	1,602	5	8	3
Information	155	323	1	2	0
Manufacturing	657	851	5	4	-1
Other Services	527	1,072	4	5	1
Professional, Scientific, Management Services	911	2,071	7	10	2
Public Administration	0	0	0	0	0
Retail Trade	1,689	1,542	14	7	-7
Transportation & Warehousing	339	132	3	1	-2
Wholesale Trade	663	1,281	5	6	1
Grand Total	11,409	19,564	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	12,200
Civilian Employed Population 16 years and over	11,425
Unemployment Rate	6.43
Unemployment Rate for Ages 16-24	19.71
Unemployment Rate for Ages 25-65	3.63

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,340
Farming, fisheries and forestry occupations	305
Service	1,370
Sales and office	2,465
Construction, extraction, maintenance and repair	805
Production, transportation and material moving	505

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,713	81%
30-59 Minutes	1,458	14%
60 or More Minutes	580	5%
Total	10,751	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	360	25	625
High school graduate (includes equivalency)	2,705	120	1,520
Some college or Associate's degree	2,230	245	1,090
Bachelor's degree or higher	3,485	95	540

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	10	53	18	185	195
9th to 12th grade, no diploma	204	173	259	324	324
High school graduate, GED, or alternative	560	960	770	2,619	2,790
Some college, no degree	1,199	620	610	1,310	1,275
Associate's degree	82	254	150	620	275
Bachelor's degree	155	695	685	1,000	920
Graduate or professional degree	43	360	605	775	665

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	73,624
High school graduate (includes equivalency)	78,760
Some college or Associate's degree	106,354
Bachelor's degree	162,967
Graduate or professional degree	180,484

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sectors (by number of workers) within the City of Wheeling are Education and Health Care Services (3,059 / 26.8%), Arts, Entertainment, Accommodations (1,823 / 15.97%) and Retail Trade (1,689 / 14.80%). This shows that while there are high paying employment opportunities within the city, a large portion of the city's employed workers are employed in low to mid-paying sectors normally associated with retail trade, entertainment, accommodations, and hospitality.

Describe the workforce and infrastructure needs of the business community:

The city needs to continue enhancing the development and expansion of higher paying and high wage career opportunities, not only to attract employers and employees to the area but also to current residents. Investment in workforce development is needed within Education and Health Care Services as well as Professional, Scientific, Management Services sectors as there appears to be a surplus of employment opportunities but a lack of workers to fill those jobs.

The continued development and adaptive reuse within the downtown area is critical in attracting more businesses and promoting business expansion. A thriving downtown area will also attract downtown housing demand. Many employers near the city are separated from workers in the city due to sprawling development over the past several decades and a lack of more frequent and connected public transit. Affordable housing tends to be located away from employment centers as well.

A vibrant and lively downtown area offers a range of amenities like restaurants, shops, entertainment, and cultural attractions, which can draw people to live nearby. People are often attracted to areas where they can easily access these services without needing to travel long distances. When the central business district is bustling, the demand for housing increases within and adjoining that area. This demand can drive the development of more residential buildings, making housing options more available. Increased demand often leads to higher property values, making it a potentially good investment for developers and homeowners alike. A thriving downtown offers a variety of job opportunities. Being close to businesses, corporate offices, and other workplaces can reduce commuting time and costs, making downtown housing desirable for professionals and young workers across income levels. A vibrant downtown is a focal point for development and investment, leading to continued revitalization.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Investment in the City of Wheeling, both public and private, is key to growing the economy of the city. In public funding, the State of West Virginia, through former Governor Jim Justice and former West Virginia Tourism Secretary Chelsea Ruby, presented the City of Wheeling with a \$4.4 million Abandoned Mine Land Economic Revitalization (AML) Grant to the Wheeling Gateway Center Project. The Wheeling Gateway Center will serve as a welcome center to the City of Wheeling as well as to the State of West Virginia. The Wheeling Gateway Center project is expected to transform the former Wheeling Inn property into 20,000-square-foot visitors center on Wheeling's Main Street at the base of the famous Wheeling Suspension Bridge. The welcome center is planned to include retail shops, event spaces, a heritage museum, a restaurant, office spaces, and more.

In private funding, a \$63 million project for Hotel, Dining, Retail and Event Center is planned for the Wheeling waterfront area. The Waterfront area plan is headed by the development company "Vol for Life" and will replace the former Wheeling Coffee & Spice Co. and National Equipment Co. building with a new mixed commercial and residential space. The new development will include a hotel, restaurant, coffee shop, retail space, a 2,600-square-foot event center, 122 hotel rooms, and eight (8) condominiums.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The City of Wheeling has an unemployment rate of 3.6%, which is slightly higher than the West Virginia unemployment rate of 3.1% for that same period. In Wheeling, there are 11,409 workers and 19,564 jobs. The unemployment rate is also larger in the 16–24-year-old age group as opposed to the 25–65-year-old age group. This suggests that as younger members of the workforce leave school and enter the workforce, they are struggling to find employment. The number of entry level / low skill jobs available for the youngest members of the workforce is not enough to meet the demand needed.

According to the 2018-2022 American Community Survey (ACS) data in the Business Activity Table above, the Northern Panhandle is experiencing an employment deficiency (the number of jobs available exceeds the number of qualified workers) in the following sectors:

- Agriculture, Mining, Oil and Gas Extraction - 100% of the sector jobs are filled
- Arts, Entertainment, Accommodations - 77% of the sector jobs are filled
- Construction - 82.56% of the sector jobs are filled
- Education and Health Care Services - 40.60% of the sector jobs are filled
- Finance, Insurance, and Real Estate - 37.95% of the sector jobs are filled
- Information - 47.99% of the sector jobs are filled
- Manufacturing - 77.20% of the sector jobs are filled
- Other Services - 49.16% of the sector jobs are filled
- Professional, Scientific, and Management Services - 43.99% of the sector jobs are filled
- Retail Trade - 100% of the sector jobs are filled
- Transportation and Warehousing - 100% of the sector jobs are filled
- Wholesale Trade - 51.76% of the sector jobs are filled

The data for jobs in the Public Administration sector was not available.

When speaking to local stakeholders, business development agencies, and residents, there are needs for more trade workers and “white collar” job opportunities. There is also a need to continue advancing skilled workforce training and professional certificate education across sectors. Continual support for trades schools and more cost-effective secondary education (community colleges) was identified as the primary means to career vacancies.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Within the City of Wheeling, there has been a focus on offering job training and professional certification opportunities through community colleges over four-year degree institutions. Enrollment in these programs has been steady, in spite of the fact that the area population has been declining.

The Northern Panhandle Workforce Development Board, Inc. was established in 1987 and is one of seven (7) local Workforce Investment Boards in the State of West Virginia. The Northern Panhandle Region, Region 5, consists of Hancock, Brooke, Ohio, Marshall, Wetzel and Tyler counties and the cities of Weirton and Wheeling.

The Northern Panhandle Workforce Development Board operates three (3) local WORKFORCE West Virginia Career Centers. They are in Weirton, Wheeling, and New Martinsville. WORKFORCE West Virginia Career Centers are a one-stop center for work force resources, including job opportunities, unemployment compensation, training, tax incentives and labor market information.

WORKFORCE West Virginia Career Centers are designed to help businesses find qualified workers and help job seekers and workers obtain employment and training services to advance their careers. The Workforce Development Board provides easy access to in-demand occupations and job openings in the area.

West Virginia Northern Community College (WVNCC) is located in Wheeling's downtown. WVNCC has campuses in Wheeling, Weirton, and New Martinsville. They provide numerous pathways and programs for students including health care, Construction/Manufacturing/Energy/Transportation, Public Safety & Social Services, Education, business and computer information technology and culinary and hospitality. The Center for Economic and Workforce Development contributes to economic development of the area by enhancing the regional workforce through training, continuing education, and consulting for individuals and employers. Relying upon partnerships and a flexible learning methodology that allows for customized solutions, the Center addresses workforce development needs of the emerging, existing, entrepreneurial and developmental workforces through specific programs in continuing education, technical education partnerships, the Small Business Development Center, and customized training.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Wheeling is included in the Belomar Regional Council Comprehensive Economic Development Strategy/Regional Development Plan, 2022 Update. The Belomar Regional Council (Belomar) is an interstate regional planning and development council of governments whose service area includes Ohio, Marshall, and Wetzel Counties in West Virginia and Belmont County in Ohio.

The Belomar Regional Council, in coordination and cooperation with other public and private agencies, proposed to pursue the following goals, objectives, and strategies for the Belomar region.

Goal I: To create stable jobs providing employees with a decent standard of living.

Objective 1 To expand and improve the pool of industrial and commercial site locations.

Strategies:

1. Improve and expand water and sewer systems to existing industrial and commercial business parks to meet future demand.
2. Develop new industrial and business park sites.
3. Encourage the reuse of abandoned industrial and commercial sites.
4. Encourage public land banking where feasible.
5. Support the development of an outlet mall or similar concept.
6. Continue to support and pursue federal and state funding for the development of a second interchange at "The Highlands".
7. Pursue federal funding to assess the extent of Brownfield sites (certain properties where hazardous contaminants may be present) in the region and their potential for cleanup and economic reuse or revitalization.

Objective 2: To attract new business to the region and help existing ones expand.

Strategies:

1. Pursue new business from outside the region, from industrial sectors where the region appears to have competitive advantages.
2. Continue to provide a good mix of public and private financing tools for businesses to fund improvements and expansion activities.
3. Work with local businesses to help identify expansion opportunities and address business needs.
4. Continue to support the development of high-tech business initiatives.
5. Pursue full implementation of Wheeling's Heritage Area Plan.
6. Encourage the development of projects that capitalize on the region's rich historical resources.

7. Continue support for the growth of Oglebay Park and Grand Vue Park.

Goal II: To improve and expand water and wastewater systems and other community facilities that will support future growth and ensure the health and safety of all residents.

Objective 1: To improve funding opportunities for local governments seeking financial aid for water, wastewater, and community development projects.

Strategies:

1. Provide communities with project pre-application technical assistance.
2. Assist communities with the preparation of grant applications for state and federal aid.
3. Administer water, wastewater, and community development projects for communities lacking administrative capacity.
4. Work with state and federal agencies to help identify the most critical priorities in the region.

Objective 2: To encourage adequate planning, development, and operation of water and wastewater systems.

Strategies:

1. Encourage communities to adopt capital investment programs to ensure that water and wastewater systems are adequately maintained and developed.
2. Encourage the consolidation of water and wastewater systems where feasible.
3. Encourage the West Virginia Legislature to approve legislation to assist communities with Geographic Information Systems technology to map municipal water and wastewater systems.

Objective 3: To expand public water and wastewater service into unserved areas.

Strategies:

1. Identify rural areas that have critical need for public water and wastewater facilities.
2. Increase the acceptance of public wastewater systems by residents of rural areas.

Goal III: To create and maintain safe and affordable housing for the region's low- and moderate-income population.

Objective 1: To ensure that the region's modestly priced housing is maintained.

Strategies:

1. Prepare Community Housing Improvement Program (CHIP) grant applications for eligible communities.

2. Administer Community Housing Improvement Programs for communities needing assistance.
3. Recruit local banks to participate as CHIP lenders.
4. Encourage communities to adopt housing codes that represent community standards and can be enforced by code officials.
5. Develop new housing and rehabilitate older housing that is affordable.

Goal IV: Provide safe, fast, and economic movement of goods and people.

Objective 1: Promote commercial utilization of rail service to enhance economic development.

Strategies:

1. Improve the database for rail transportation.
2. Develop new users and new interfaces with the rail system.

Objective 2 Upgrade existing water facilities and develop new facilities.

Objective 3 Generate industrial data for areas along the Ohio River.

Strategies:

1. Develop new water port facilities along the Ohio River where justification can be made related to the overall development activity in the area.
2. Improve and upgrade already existing water facilities.
3. Use waterway transportation to promote economic development in areas along water routes.

Objective 4: Expand and improve air carrier and general aviation facilities and services.

Objective 5: Use air transportation to promote economic development in the region.

Strategies:

1. Improve access to the Wheeling-Ohio County airport by improving the roads leading to the airport.

Goal V: Improve the quality of life of residents.

Objective 1: Promote health for all residents, especially young and senior populations.

Strategies:

1. Provide drug awareness education and improve treatment and recovery options.
2. Encourage volunteerism and community involvement.

3. Encourage environmental stewardship of natural resources.
4. Improve recreation and leisure opportunities for area residents and visitors. Goal VI: Improve education opportunities.

Objective 1: Encourage collaboration among school districts, institutions of higher education, and technical and trade schools in developing educational strategies and processes.

Objective 2: Encourage collaboration with business and industry to identify and address training needs.

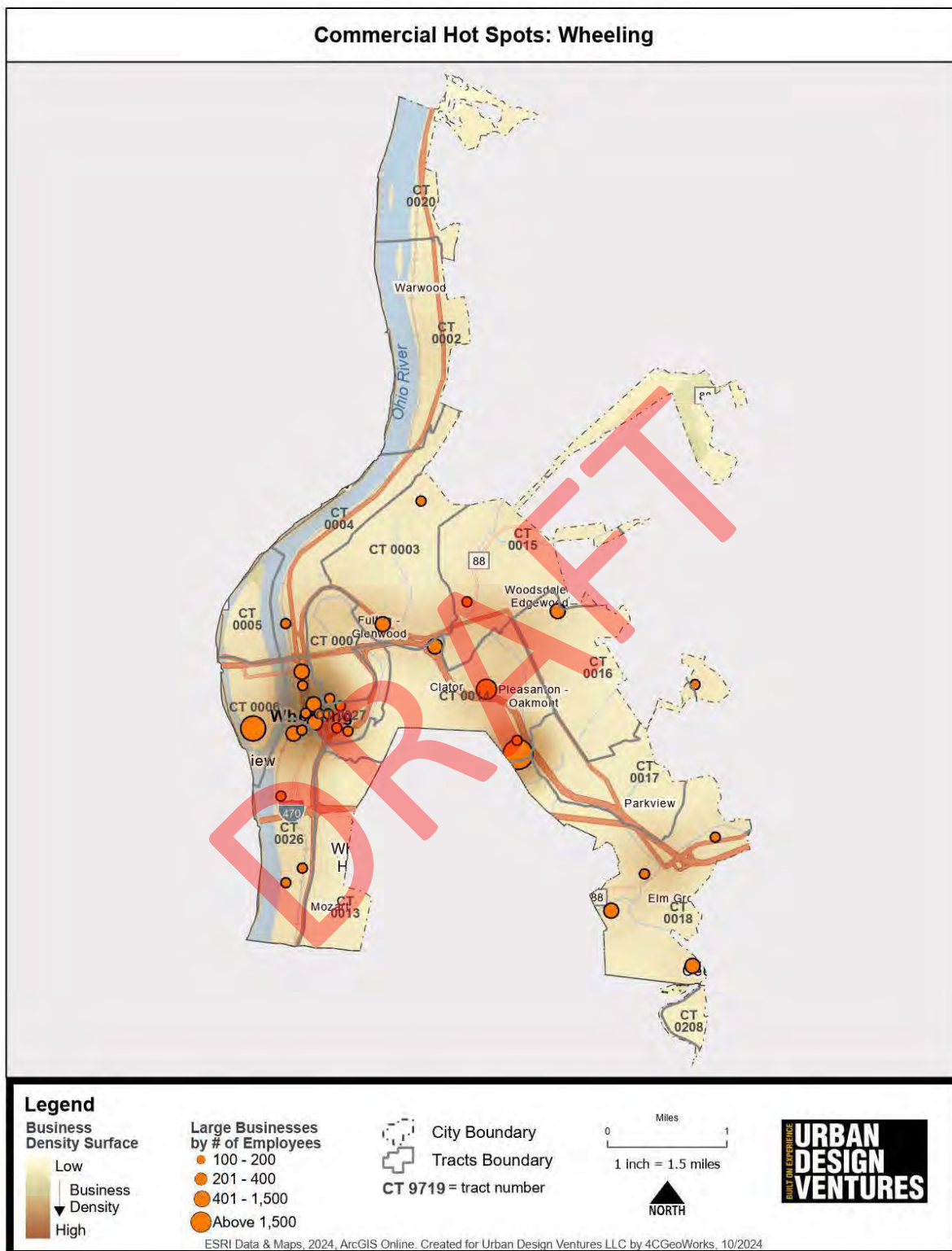
Goal VII: Advance economic resiliency

Objective 1: Expand business and job growth in economic sectors to reduce regional economic and financial risk.

Objective 2: Promote hazard mitigation planning

Commercial Hotspot Maps

Attached is a Commercial Hotspot Map for the City of Wheeling.



Discussion

When looking at the Commercial Hotspot Map, most of the businesses' commercial activity is in downtown Wheeling as well as on the southernmost section of Wheeling Island. The City of Wheeling must continue to develop and grow businesses within the city but also work to attract businesses / startup businesses to locate themselves within the City of Wheeling. Workforce training and education remain critical to securing living wage employment and advancing resident retention and attracting new residents. This education can either be done by outside sources or by the companies themselves. Continued support for the local community colleges and trades schools that give citizens an opportunity to advance their careers without being burdened by the cost for a four-year traditional college or university.

DRAFT

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The following maps show the concentrations of Moderate-Income, Low-Income, and Extremely Low-Income Households with one or more of four severe housing problems. Concentration is defined as any Census Tract that has above average substandard housing percentage as compared to the City as a whole.

According to the Wheeling maps, Census Tract 3 has the highest concentration of severe housing problems for moderate-income households, followed by Census Tract 6. For low-income households, Census Tracts 3, 6, and 15 have concentrations of severe housing problems, although Census Tracts 4, 6, 7 and 27 seem to have a significantly high concentration of low-income households. For extremely low-income households, Census Tracts of 13, 6, 5, and 15 have concentrations of severe housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The Hispanic and minority populations are concentrated in the center of the city near and within the Wheeling Island neighborhood. The most recent data HUD has made available concerning the concentration of racial or ethnic minorities is the 2018-2022 American Community Survey (ACS). According to this data, the City of Wheeling has a minority population of 10.0% of its total population.

The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population."

The Black/African American and other minority populations are concentrated in the center of the city, Wheeling Island, and along the river in the norther part of the city. There are no Census Tracts or Block Groups in the City where the minority population exceeds 50%, but Census Tract 7, Block Group 2 has a minority percentage of 40.84% and a Black/African American percentage of 27.02%.

What are the characteristics of the market in these areas/neighborhoods?

The market characteristics of the entire city apply to these Census Tracts and Block Groups close to downtown Wheeling. When speaking with stakeholders and social service agencies, one comment on the Wheeling housing market was repeated, housing prices are too high throughout the city. Property and housing is in very high demand and likely to sell quickly. According to rocket.com, the average listing age of a home was 93 days in 2024, that is a 52.1% decrease from 2023 when it was 195 days. Housing for sale in the Wheeling area does not sit on the market very long regardless of the condition. When looking

at the median list price of homes on rocket.com, the list price of homes in Wheeling has increased by 85.2% since last year.

Owner-occupied households in Wheeling outnumber renter households at 60.67% to 39.33%. However, only 9.3% of owner-occupied households are cost burdened by more than 30% of their income, compared with 55.4% of renters, according to the 2018-2022 American Community Survey (ACS). Almost two thirds (74%) of the housing stock were built prior to 1970, and much of it is in need of significant rehabilitation or demolition.

Are there any community assets in these areas/neighborhoods?

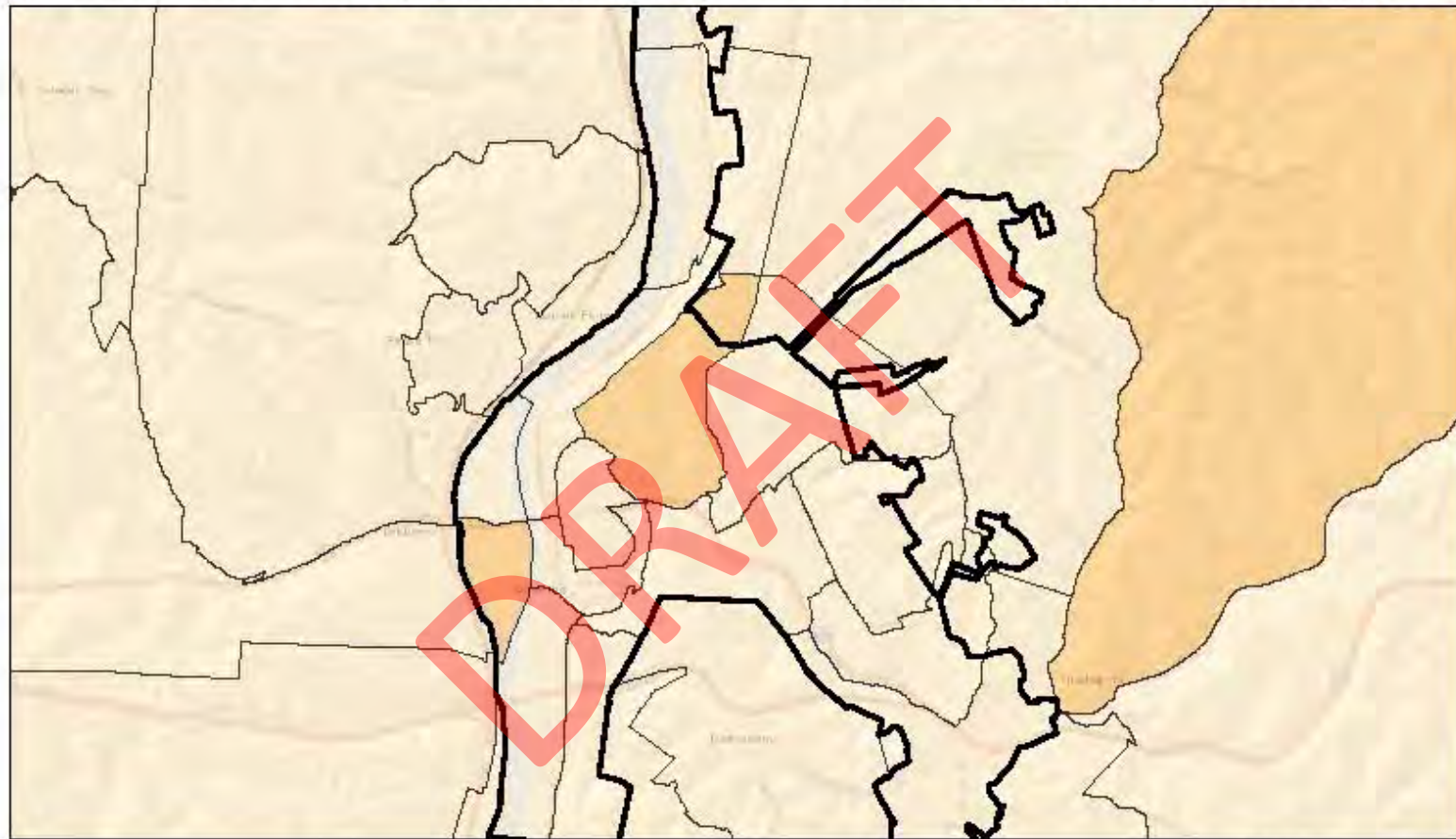
The largest concentration of low-income residents in Wheeling in the areas of Wheeling Island (especially the southern half), the central downtown area, and areas along the Ohio river. The community assets in these areas include the central business district, West Virginia Northern Community College, the Centre Market, WesBanco Arena, as well as the Wheeling Racetrack / Casino and Heritage Point with waterfront amenities.

Are there other strategic opportunities in any of these areas?

These areas contain the historic districts of the City of Wheeling. There is an opportunity for historic tax credits and revitalization of historic portions of the city. The central business district and the Centre Market are also in these areas, which encourages an economic development strategy to continue the revitalization efforts of the downtown. The Centre Market Square Historic District is a historic district in Wheeling, West Virginia, listed on the National Register of Historic Places. Substantial public investment has been made in improving the central business district's streetscapes. When completed, the project will significantly enhance the design and functionality of downtown's pedestrian experience through improved aesthetics and visual appeal, enhanced walkability, increased economic activity, boost property values, and enhance cultural and community identity, encourage social interaction, and promote local pride and civic engagement.

Moderate Income Households with One or More of Four Severe housing problems - Wheeling, WV

Moderate-Income Households with One or More of Four Severe housing problems - Wheeling, WV



March 12, 2025

Override 1

30.19-43.14%

MIHHWithHousingProblems

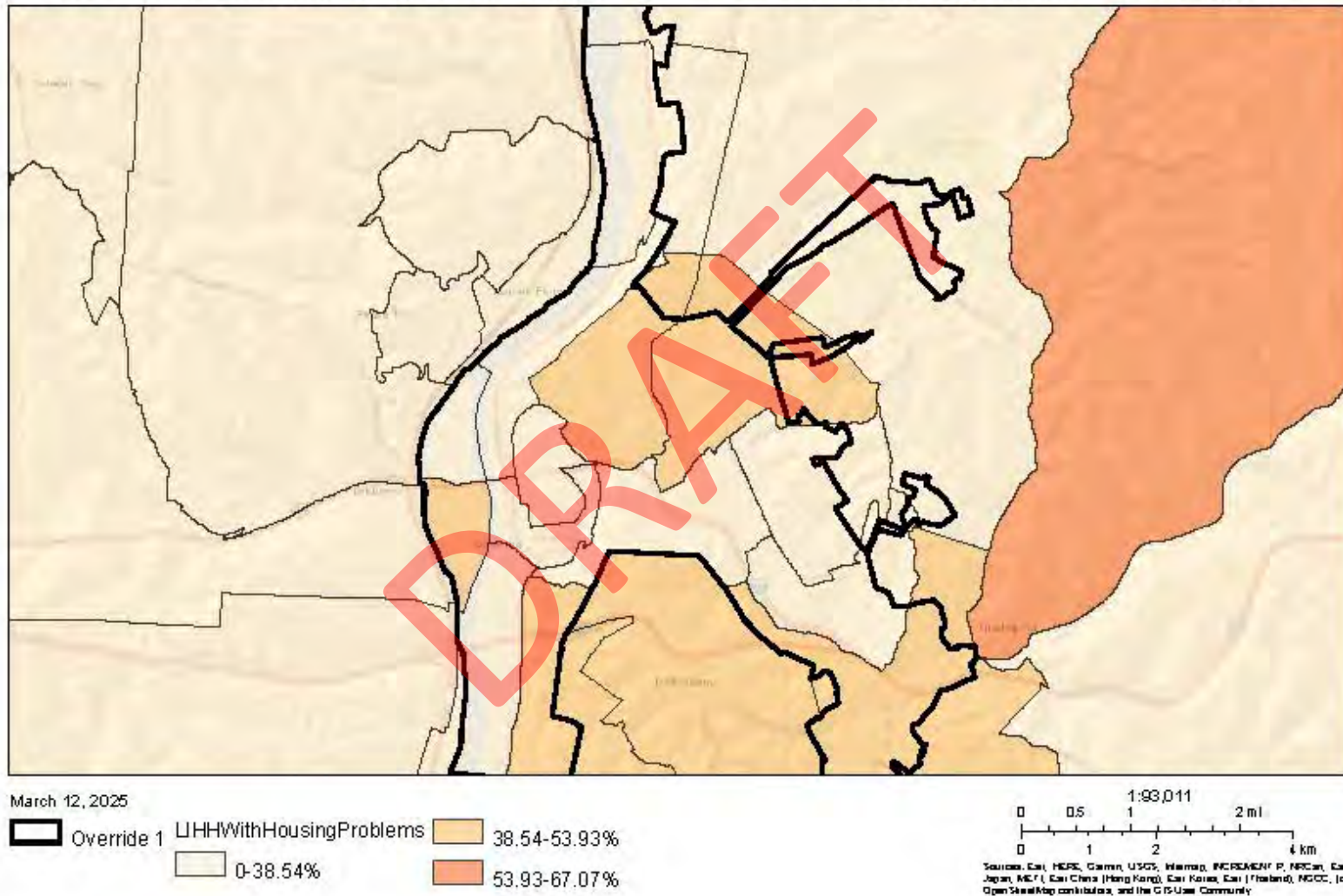
0-30.19%

1:93,011
0 0.5 1 2 mi
0 1 2 4 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGIS, (c) OpenStreetMap contributors, and the GIS User Community

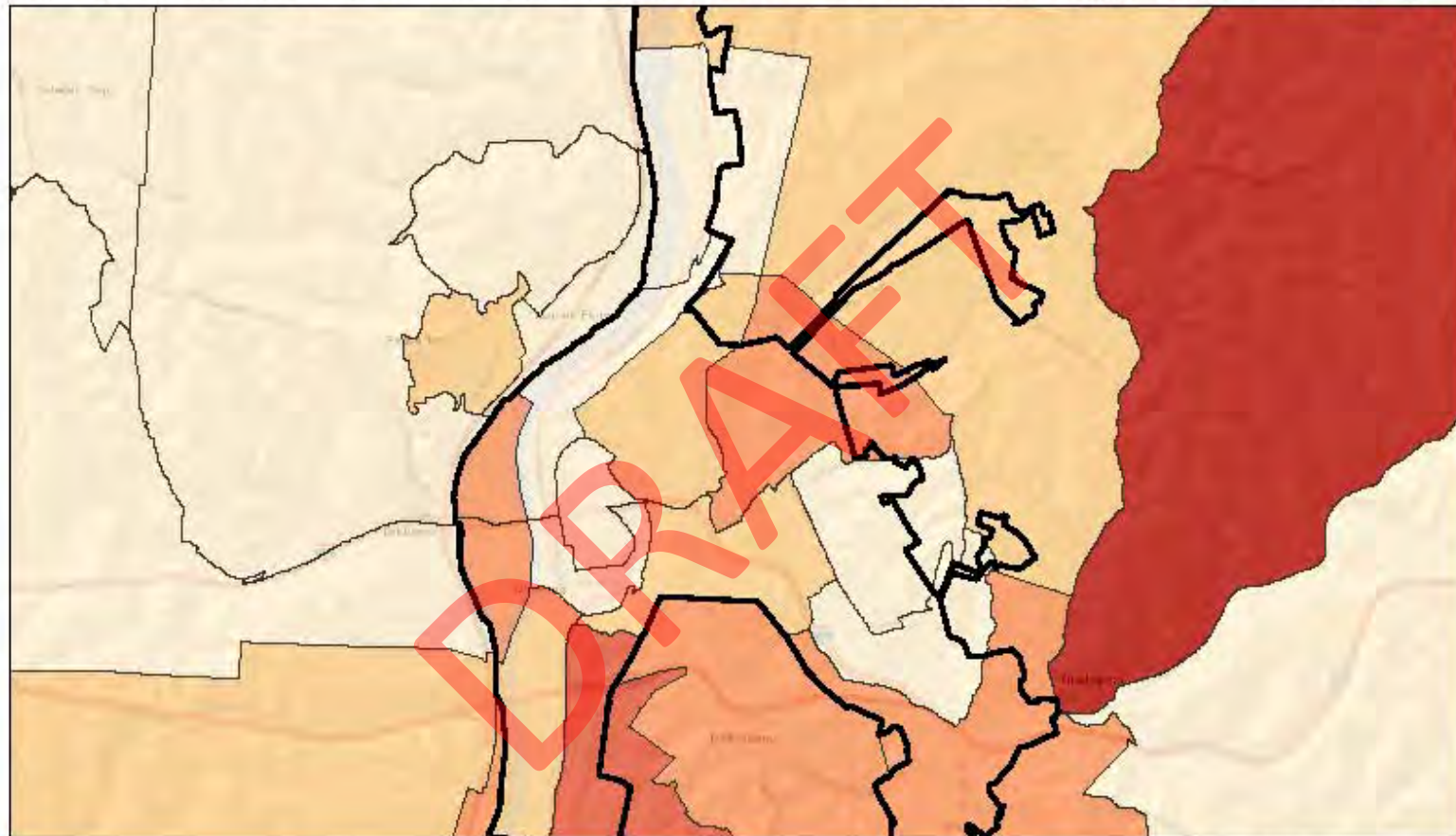
Low-Income Households with One or More of Four Severe housing problems - Wheeling, WV

Low-Income Households with One or More of Four Severe housing problems - Wheeling, WV



Extremely Low-Income Households with One or More of Four Severe housing problems - Wheeling, WV

Extremely Low-Income Households with One or More of Four Severe housing problems - Wheeling, WV



March 12, 2025

Override 1

ELHHWithHousingProblems

0-39.29%

39.29-57.46%

57.46-72.31%

72.31-86.84%

>86.84%

1:93,011
0 0.5 1 2 mi
0 1 2 4 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Based on the 2018-2022 ACS, it is estimated that 18.1% of residents of the City of Wheeling do not have Internet access. The State of West Virginia has allocated \$1.5 million in CDBG funding to improve the broadband planning and infrastructure using six projects across 37 counties and has initiated broadband planning among county commissions to increase broadband access throughout the state. Marshall County has acted as the lead applicant for a \$125,000 study into broadband connectivity for Ohio, Marshall, and Wetzel Counties in collaboration with the Brooke County Commission to supply faster affordable internet.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

On December 31, 2019, the State of West Virginia Published its' 2020-2025 Broadband Plan. The Broadband Plan enhances on the state's efforts to expand access to broadband services, including, but not limited to, middle mile, last mile, and wireless applications. The West Virginia State Broadband Plan 2020-2025 details those efforts, while recognizing barriers and challenges to development.

The State of West Virginia conducted speed tests of all broadband providers in each West Virginia County. Marshall County has six (6) internet providers, only one of which has a download speed above 100 MB/s: XFINITY/Comcast. XFINITY/Comcast had 3,298 subscribers, which is considerably more than CityNet, its closest competitor in Marshall County. Broadband is more competitive in Ohio County, with seven (7) providers. Average download speeds are highest for CityNet in Ohio County, and an additional service provider named Zayo operates in Ohio County with download speeds above 100 mb/s. Though CityNet has the highest download and upload speeds in Ohio County, it has the second-most subscribers (1,056) compared to the slower internet provided by XFINITY/Comcast's 7,018 subscribers. There is a need to build the capacity of smaller internet providers and market effective providers to consumers in the area.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In recognition of the growing risks to communities within the State of West Virginia posed by climate change, the State of West Virginia offers a variety of hazard mitigation grants, recovery grants, and preparedness trainings.

Emergency Management duties in the City of Wheeling are under the jurisdiction of the Ohio County Homeland Security and Emergency Management Agency. According to the agency

- They monitor the county for natural hazards and other emergency situations.
- During an emergency, the agency coordinates the response of all local, county, state, and federal agencies and disseminates key information to the rest of the community.
- The agency is also responsible for restoring vital functioning components to the area that has been affected."
- During day-to-day operations the agency monitors the county for potential threats and ensures that the emergency operations plan is logistically possible if an emergency arises.
- During an emergency the agency activates its state-of-the-art Emergency Operations Center. This command-and-control center is the heart of the activities and relief efforts of the county, state, federal, and private organizations for the county.
- The emergency management agency responds to both natural and technological events. Ohio County has three major creeks within its boundaries along with the Ohio River that borders the county's western boundary. Seven dams make up the Wheeling Creek watershed. Also, being in the Eastern United States, the county faces the annual threat of winter storms.

The Agency's strategy to improve emergency management services within the jurisdiction has relied on training citizens to prepare for emergencies and serve the community with their skills. Residents are trained through the Citizen Corps and Community Emergency Response Teams (CERT) to volunteer in the face of disaster and to prepare communities for emergency response.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Flooding is a consistent problem in Ohio County and has increased in recent years. The entirety of Wheeling Island is in a flood zone, and many island residents are predominantly low- and moderate-income. Other major roadways and businesses along the Ohio River, as well as housing in those areas are vulnerable to flooding. Other, smaller flood zones can be found along the Wheeling Creek, which borders low- and moderate-income neighborhoods as well. The City of Wheeling must continue to monitor and attempt to alleviate the damage that flood waters may do to the city.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Five-Year Consolidated Plan is a guide for the City of Wheeling to use in its housing, community development, and economic programs and initiatives. The Strategic Plan portion of the Five-Year Consolidated Plan establishes the City's priorities and goals to address its need for:

- Housing (HSS)
- Homelessness (HMS)
- Other Special Needs (SNS)
- Community Development (CDS)
- Economic Development (EDS)
- Administration, Planning, and Management (AMS)

These priorities and goals have been developed as the result of:

- The Needs Assessment and Market Analysis of the Five-Year Consolidated Plan.
- Analysis of data obtained from Federal, state, and local sources, as well as non-governmental and nonprofit organizations.
- Consultation with City Department Heads and staff.
- Stakeholder meetings with questionnaire responses of social and human service providers, housing organizations, community and economic development agencies, and faith-based organizations.
- Community meetings.
- Survey responses solicited from Wheeling residents; and
- Public hearings.

The City of Wheeling's overriding priority is to assist low- and moderate-income residents [incomes of less than 80% of the area median income (AMI)] through these strategies. These residents are referred to as the "target income" group. The city abides by the Federal Regulation that at least 70% of all its CDBG funds must principally benefit low- and moderate-income people. The city is committed to this and has developed its Strategic Plan to meet that requirement.

The key factors affecting the determination of the city's Five-Year priorities included:

- Targeting the income households with the greatest needs in the city.
- Identifying areas with the greatest concentration of low-income households.

- Selecting activities/projects that will best address the needs of City residents.
- Utilizing the limited amount of funding available to meet the needs in the city.
- Leveraging additional financial resources to meet the needs of residents.

Using the above guidance, the City of Wheeling has identified the following priorities and goals for the five-year period of FY 2025 through FY 2029:

Housing Priority

There is a continuing need to improve the quality and range of the housing stock in the City of Wheeling by increasing the supply of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers, which is affordable to low- and moderate-income persons and households.

Goals:

- **HSS-1 Homeownership.** Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
- **HSS-2 Housing Rehabilitation.** Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and the removal of architectural accessibility barriers to persons with disabilities.
- **HSS-3 Housing Construction.** Increase the supply and range of new affordable and accessible housing units in the city for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.
- **HSS-4 Rent and Utility Assistance.** Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.

Homeless Priority

There is a continuing need for housing and supportive services for unsheltered persons, families, those at risk of becoming homeless, and victims of domestic violence.

Goals:

- **HMS-1 Housing.** Support the Continuum of Care's efforts to provide emergency shelter and transitional housing and to develop permanent supportive housing and other permanent housing opportunities for unsheltered individuals and families.

- **HMS-2 Operation/Support.** Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
- **HMS-3 Prevention and Re-Housing.** Assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing including Tenant-Based Rental Assistance.

Other Special Needs Priority

There is a continuing need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Goals:

- **SNS-1 Housing.** Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through the rehabilitation of existing buildings and new construction.
- **SNS-2 Services/Facilities.** Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Priority

There is a continuing need to improve public and community facilities, infrastructure, public social/welfare services, food programming, public safety, clearance, and quality of life for all City of Wheeling residents.

Goals:

- **CDS-1 Infrastructure.** Improve and enhance the City's public infrastructure and spaces through rehabilitation, restoration, reconstruction, and new construction of streets, sidewalks, bridges, curbs, walkways, waterlines, sanitary sewers, stormwater management, hillside stabilization, etc. and the removal of architectural accessibility barriers to persons with disabilities.
- **CDS-2 Public Services.** Improve and enhance social and human services, programming, food and nutrition assistance, and transportation for low- and moderate-income persons and households, the youth, the elderly, and persons with disabilities within the City of Wheeling.
- **CDS-3 Community Facilities.** Improve and enhance the quality, location, and accessibility of the City's parks, recreational facilities, public spaces, trails, bikeways, and all public and community facilities.

- **CDS-4 Public Safety.** Improve and enhance public safety facilities, equipment, programming, and emergency response and preparedness within the City of Wheeling.
- **CDS-5 Clearance/Demolition.** Remove and eliminate slum and blighting conditions throughout the City of Wheeling.

Economic Development Priority

There is a continuing need to increase and expand employment, job training, technical assistance, work force development, and economic empowerment of low- and moderate-income residents in the City of Wheeling.

Goals:

- **EDS-1 Employment.** Support and encourage new and varied job creation, job retention, workforce development, employment, and job training opportunities for unemployed and underemployed persons, including youth training and employment programs.
- **EDS-2 Development.** Support and encourage the planning and promotion of business and commercial enterprise growth, variation, and expansion through new development, revitalization, and redevelopment.

Administration, Planning, and Management Priority

There is a continuing need for sound planning, administration, management, and oversight of Federal, State, and local funding, programming, and investment.

Goals:

- **AMS-1 Overall Coordination.** Provide program management and oversight for the successful administration of Federal, State, and local funded programs and compliance with related laws and regulations, including planning services for special studies, the five-year consolidated plan, annual action plans, substantial amendments, consolidated annual performance and evaluation reports, environmental reviews and clearance, etc.
- **AMS-2 Fair Housing.** Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Wheeling.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**Geographic Area**

1.	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	Low-Mod Census Tracts and Block Groups in the City of Wheeling.
	HUD Approval Date:	-
	% of Low/ Mod:	49.20%
	Revitalization Type:	Other
	Other Revitalization Description:	Low- and Moderate-Income Qualifying Areas throughout the City of Wheeling.
	Identify the neighborhood boundaries for this target area.	This is based off the city boundary.
	Include specific housing and commercial characteristics of this target area.	Aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through agency and resident surveys, community meetings, stakeholder meetings, and the City's Comprehensive Plan.
	Identify the needs in this target area.	The needs are public service programs, housing rehabilitation, new construction, demolition, job creation and retention, public and community facility improvements, infrastructure improvements, code enforcement, public safety improvements, and community policing.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation.
	Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest of private investors.
2.	Area Name:	Northern Panhandle HOME Consortium
	Area Type:	Local Target area
	Other Target Area Description:	The HOME Consortium, consisting of Hancock, Brooke, Ohio and Marshall counties, and the cities of Wheeling and Weirton.
	HUD Approval Date:	-
	% of Low/ Mod:	-
	Revitalization Type:	Housing

	Other Revitalization Description:	-
	Identify the neighborhood boundaries for this target area.	The boundaries are the Northern Panhandle HOME Consortium members.
	Include specific housing and commercial characteristics of this target area.	Aging and deteriorating housing stock.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through agency and resident surveys, community meetings, stakeholders' meetings, and the City's Comprehensive Plan.
	Identify the needs in this target area.	The needs are housing rehabilitation, new construction, and downpayment assistance.
	What are the opportunities for improvement in this target area?	The opportunities for improvements are housing rehabilitation for resale or rent, new construction for sale or rent, and downpayment assistance for First Time Homebuyers.
	Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest of private investors.
3.	Area Name:	Low/Mod Areas
	Area Type:	Local Target Area
	Other Target Area Description:	Low/Mod Areas of the City
	HUD Approval Date:	-
	% of Low/ Mod:	-
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	-
	Identify the neighborhood boundaries for this target area.	All Block Groups located in the City of Wheeling with a low- and moderate-income population over 51% of the total population.
	Include specific housing and commercial characteristics of this target area.	The housing stock and commercial areas vary. Housing is typically of poorer quality. Some commercial districts require additional investment.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Low- and Moderate-Income data from the US Census.
	Identify the needs in this target area.	Housing rehabilitation, social services, and infrastructure improvements are needed in the area.

	What are the opportunities for improvement in this target area?	Census Tracts and Block Groups vary. Commercial districts are available in some block groups. Others are in floodplains or along hillsides that make development difficult.
	Are there barriers to improvement in this target area?	Census Tracts and Block Groups vary. Some block groups have recently become low- and moderate-income and can be assisted quickly. Others experience longer-term, generational poverty.

Table 46 - Geographic Priority Areas

General Allocation Priorities

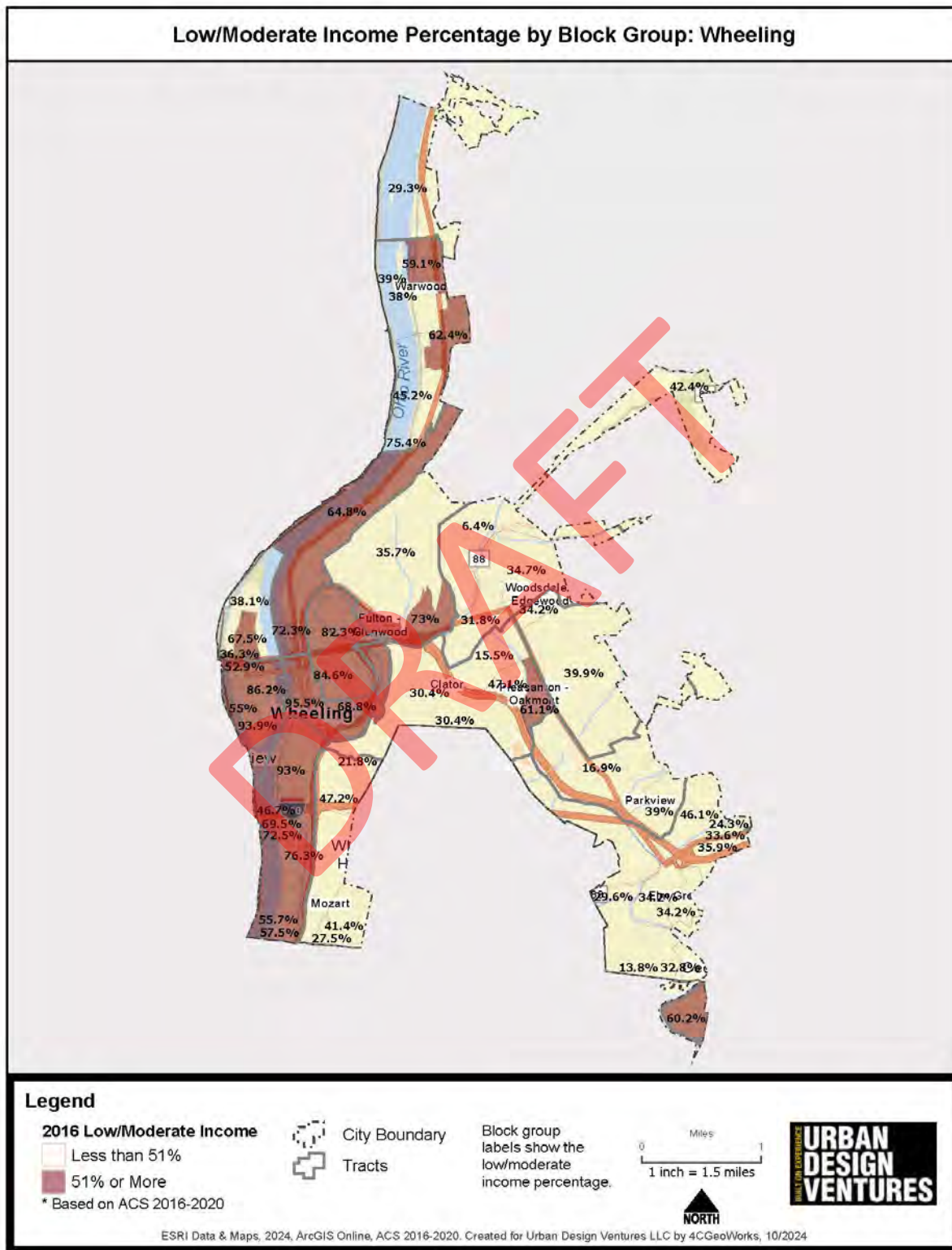
Describe the basis for allocating investments geographically within the state

The proposed activities to be funded under the CDBG program are in areas with the highest percentages of low- and moderate income persons. The following Census Tracts (CT) and Block Groups (BG) in Wheeling have over 51% low- and moderate income residents:

CT 000200, BG 1: 59.10% (Ohio Co)	CT 002100, BG 1: 56.50%
CT 000200, BG 3: 62.40%	CT 002100, BG 2: 64.40%
CT 000300, BG 2: 73.00%	CT 002100, BG 4: 54.50%
CT 000400, BG 1: 72.30%	CT 002600, BG 1: 76.30%
CT 000400, BG 2: 64.80%	CT 002600, BG 2: 72.50%
CT 000500, BG 2: 67.50%	CT 002600, BG 3: 55.70%
CT 000600, BG 1: 93.90%	CT 002600, BG 4: 93.00%
CT 000600, BG 2: 86.20%	CT 002700, BG 1: 95.50%
CT 000700, BG 1: 82.30%	CT 002700, BG 2: 68.80%
CT 000700, BG 2: 84.60%	CT 000200, BG 1: 60.20% (Marshall Co.)
CT 001400, BG 4: 61.10%	

The HOME funds will be used for administration and for housing projects. These funds will be targeted to low-income persons and projects designed to provide affordable housing for low-income persons.

City of Wheeling, WV - Low/Moderate Income Percentage by Block Group Map



SP-25 Priority Needs - 91.415, 91.215(a)(2)**Priority Needs**

1	Priority Need Name	Housing Strategy
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide Northern Panhandle HOME Consortium
	Associated Goals	HSS-1 Homeownership HSS-2 Housing Rehabilitation HS-3 Housing Construction
	Description	There is a need to improve the quality of the housing stock in the community and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.
	Basis for Relative Priority	This priority was determined through consultations, data analysis, and resident input.
2	Priority Need Name	Homeless Strategy
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities

		Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	HMS-1 Housing HMS-2 Operation/Support HMS-3 Prevention and Re-Housing
	Description	There is a need for housing and services for homeless persons and persons at-risk of becoming homeless through anti-eviction and other programs for rapid re-housing including Tenant-Based Rental Assistance.
	Basis for Relative Priority	This priority was determined through consultations, data analysis, and resident input.
3	Priority Need Name	Other Special Needs Strategy
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	SNS-1 Housing SNS-2 Services/Facilities
	Description	There is a need for housing, services, and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.
	Basis for Relative Priority	This priority was determined through consultations, data analysis, and resident input.

4	Priority Need Name	Community Development Strategy
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	CDS-1 Infrastructure CDS-2 Public Services CDS-3 Community Facilities CDS-4 Public Safety CDS-5 Clearance/Demolition
	Description	There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life.
	Basis for Relative Priority	This priority was determined through consultations, data analysis, and resident input.
5	Priority Need Name	Economic Development Strategy
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development Other

	Geographic Areas Affected	Citywide
	Associated Goals	EDS-1 Employment EDS-2 Development
	Description	There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment for residents of the City of Wheeling.
	Basis for Relative Priority	This priority was determined through consultations, data analysis, and resident input.
6	Priority Need Name	Administration, Planning, and Management Strategy
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Other
	Geographic Areas Affected	Citywide
	Associated Goals	AMS-1 Overall Coordination AMS-2 Fair Housing
	Description	There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	This priority was determined through consultations, data analysis, and resident input.

Table 54 – Priority Needs Summary

Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, economic development, and administration are as follows:

- **High Priority** - Activities are assigned a high priority if the city expects to fund them during the Five-Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the city during the Five-Year Consolidated Plan period. The city may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)**Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There is a need to increase the production and preservation of affordable housing for owners and renters. With the limited amount of HOME funds and resources, the city is not able to fund TBRA activities.
TBRA for Non-Homeless Special Needs	There is a need to increase the production and preservation of affordable housing for owners and renters. With the limited amount of HOME funds and resources, the city is not able to fund TBRA activities.
New Unit Production	There is a need for new housing units in the city. The city aims to provide more decent, safe, sanitary and affordable housing by supporting the production of new housing units in the city.
Rehabilitation	Most of the dwelling units in the Northern Panhandle HOME Consortium area were built prior to 1960. Due to the age of these structures, there is a need for housing preservation through rehabilitation. In some cases, it is more economical to rehab an existing home than to construct a new home. However, the cost of requisite lead-based paint abatement can make the cost of rehabilitation surpass the after-rehabilitation value.
Acquisition, including preservation	<p>The cost to acquire property is expensive, especially when relocation benefits are required. There are eleven (11) National Register Historic Districts in Wheeling:</p> <ul style="list-style-type: none"> • Centre Market Square • Chapline Street Row • Downtown Wheeling • East Wheeling • Highland Park • Monroe Street East • National Road Corridor • North Wheeling • Wheeling Island • Wheeling Warehouse • Woodsdale – Edgewood <p>The city has developed guidelines for historic preservation that can be found in the City of Wheeling Zoning Ordinance.</p>

Table 55 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**Introduction**

The City of Wheeling is receiving \$1,131,704.00 in CDBG funds, \$293,744.16 in HOME funds for the FY 2025 Program Year. In this plan, the city will work under the assumption that it will receive allocations similar to the FY 2025 CDBG and HOME awards in fiscal years 2026-2029. The city anticipates that it will receive the following funds over the next five-year period:

- **FY 2025** = \$1,131,704.00 CDBG; \$293,744.16 HOME
- **FY 2026** = \$1,120,000.00 CDBG; \$280,000.00 HOME
- **FY 2027** = \$1,120,000.00 CDBG; \$280,000.00 HOME
- **FY 2028** = \$1,120,000.00 CDBG; \$280,000.00 HOME
- **FY 2029** = \$1,120,000.00 CDBG; \$280,000.00 HOME
- **Total** = **\$5,611,704.00 CDBG; \$1,413,744.16 HOME**

The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,131,704	0	0	\$1,131,704	\$4,480,000.00	Due to fluctuations in CDBG funding allocations, the city estimates that it will receive \$4,480,000 for the remainder of the Consolidated Plan period.
HOME	public - federal	Homebuyer assistance Admin and Planning	\$293,744.16	0	0	\$293,744.16	\$1,120,000.00	Due to fluctuations in HOME funding allocations, the city estimates that it will receive \$1,120,000 for the remainder of the Consolidated Plan period.

Table 476 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The following financial resources may be available for FY 2025, including anticipated funds to address the priority needs and specific goals identified in the City of Wheeling's Five-Year Consolidated Plan and Strategy.

Northern Panhandle HOME Consortium: The Northern Panhandle HOME Consortium, administered by the City of Wheeling, will receive \$293,744.16 under FY 2025 HOME funds. Funding for the Homebuyer Assistance Program will be awarded on a first-come, first-served basis to eligible homebuyers in the six (6) HOME Consortium jurisdictions.

Public Housing: The Wheeling Housing Authority received \$1,265,511 as a HUD Capital Fund Grant in FY 2024. The WHA does not propose or finalize a budget until the start of their fiscal year, which goes from October 1st to September 30th. It is anticipated that the funds will be used for the following activities: Operations, Administration, Fees and Costs, Dwelling Structures, and Site Improvements.

Other Resources: The City of Wheeling will leverage public and private financial resources to address the priorities and goals identified in this Five-Year Consolidated Plan and implemented under the FY 2025 Annual Action Plan. In addition to the HUD entitlement funds, the city anticipates the following federal resources may be available to local organizations to undertake the strategies identified in this Plan.

- EDI-CPF Congressionally Directed Funding
- Home Equity Conversion Mortgage (HECM) Program
- FHA Title I
- FHA 203(k) Mortgage Insurance Program
- Low-Income Housing Preservation Program
- Supportive Housing Program
- Emergency Solutions Grant Program
- Housing Opportunities for Persons with AIDS Program (HOPWA)
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Shelter Plus Care
- Supplemental Assistance to Facilities to Assist the Homeless (SAFAH)
- Safe Havens Demonstration Program
- Land or Property Resources
- EPA Brownfields Assessment and/or cleanup grants

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The city will continue to utilize federal, state, and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community revitalization initiatives. Currently, the city has not acquired or improved any land, property, or buildings with CDBG funds that are available for sale.

Discussion

The city established its Consolidated Plan priorities and goals based on its expected allocation of CDBG and HOME entitlement grant funds.

DRAFT

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Wheeling	Government	Planning	Jurisdiction
Wheeling Public Housing Authority	PHA	Public Housing	Jurisdiction
Northern Panhandle HOME Consortium	Regional Organization	Planning	Region
Northern Panhandle Continuum of Care	CoC	Homelessness	Region

Table 57 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Wheeling is tasked as the primary responsibility for the administration of the Five-Year Consolidated Plan. The administration of this Plan will be covered by the City of Wheeling's Department of Economic and Community Development (DECD). DECD staff consulted with the public, city departments, and local non-profit agencies and organizations during the planning process to develop this Plan's priorities and goals. Coordination and collaboration between agencies are paramount to ensuring the needs in the community are identified and addressed.

DECD staff consulted with city department heads, social and human service providers, housing organizations, community and economic development agencies, and faith-based organizations to identify needs and develop priorities and goals.

Effective implementation of the Five-Year Consolidated Plan involves a variety of agencies both in the city and throughout the Northern Panhandle HOME Consortium area. Coordination and collaboration between agencies are important to ensure that the community's needs are addressed. The key agencies involved in the implementation of the Plan, as well as additional resources that may be available, are described below.

Public Sector - City of Wheeling: The City's Department of Economic and Community Development (DECD) will be responsible for the administration of the city's community development programs, including some of the local programs that assist target income residents. DECD's responsibilities include managing and implementation of the city's affordable housing policies, including the Consolidated Plan and related documents. Several other city departments will continue to serve an integral role in meeting the Consolidated Plan priorities and goals.

Public Sector - The Wheeling Housing Authority: The Wheeling Housing Authority (WHA) is one of the primary providers of affordable housing within the community. WHA owns and manages the city's public housing developments and administers the Housing Choice (Section 8) Voucher Program. The city will continue to work in close consultation with WHA regarding affordable housing issues in Wheeling.

Public Sector - Other Housing & Development Agencies: The City and its DECD staff will continue to serve as the Participating Jurisdiction (PJ) for the Northern Panhandle HOME Consortium and will continue to collaborate with the Wheeling Housing Authority, the Northern Panhandle Continuum (NPCoC) and its lead Agency Catholic Charities of WV, city departments, Bel-O-Mar Regional Council, Wheeling National Heritage Area Corp, Regional Economic Development (RED) Partnership, other local and regional government agencies, non-governmental organizations, and nonprofit organizations to meet the Consolidated Plan's priorities and goals.

Nonprofit Sector - Social and Human Service Providers: There are several non-profit and community agencies that serve low- and moderate-income households in the Wheeling area, including but not limited to the Catholic Charities of WV, Greater Wheeling Coalition for the Homeless, Ohio Valley Regional Transportation Authority (OVRTA) and the Eastern Ohio Regional Transit Authority (EORTA), Wheeling Health Right, YWCA, Youth Service System, Helping Heroes, YMCA, Family Services of Upper Ohio Valley, Russell Nesbitt Services, CHANGE Inc., King's Daughters' Child Care, House of the Carpenter, etc. The city will continue its consultation and collaboration with these essential service providers.

Private Sector - Developers, Lenders, and Economic Development Organizations: The private sector is an important collaborator in the services and programs associated with the Consolidated Plan, bringing additional resources and expertise that are not available to the public sector. These can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer assistance to residents such as housing, childcare, healthcare, small business assistance, home loan programs, home equity loan programs, and assisted housing, among others.

The city is committed to continuing its participation and coordination with federal, state, county, and local agencies, as well as with the private and nonprofit sectors, to serve the needs of target income individuals and families in the community. Their input is critical to and valued by the city, their services are vital, and their role in meeting the city's needs is recognized and encouraged.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	-	-
Mortgage Assistance	X	-	X
Rental Assistance	X	X	X
Utilities Assistance	X	-	X
Street Outreach Services			
Law Enforcement	-	-	-
Mobile Clinics	X	X	-
Other Street Outreach Services	X	X	-
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	-	-
Education	X	-	-
Employment and Employment Training	X	X	-
Healthcare	X	-	X
HIV/AIDS	-	-	X
Life Skills	X	X	-
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other	-	-	-

Table 58 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:

Persons with HIV/AIDS and their families comprise a small percentage of the city's overall population. According to the State of West Virginia's West Virginia's Office of Epidemiology and Prevention Services' data tool, there were nine (9) HIV/AIDS cases in 2024 living in the Northern Panhandle, which includes Hancock, Brook, Ohio, Marshall, and Wetzel counties. Over 59.8% of those with HIV/AIDS, (contracted through drug use) living in the State of West Virginia are males. From 2018-2022 65% of all newly diagnosed HIV cases in West Virginia were PWD (Persons Who Inject Drugs). Males are disproportionately affected, and the HIV/AIDS population is still growing in numbers across the state of West Virginia. There are no statistics available for only the cities of Wheeling or Weirton on their own.

Located in Wheeling the AIDS Task Force of the Upper Ohio Valley (ATF) is a not-for-profit community based organization committed to providing a compassionate and collaborative statewide response to the

needs of West Virginians infected, affected and at risk of HIV/AIDS, while respecting the inherent dignity of every individual. ATF provides Ryan White Part B services, including the AIDS Drug Assistance Program (ADAP) to persons living with HIV/AIDS throughout the State of West Virginia. Services provided by medical case managers include:

- assessments of needs
- treatment adherence counseling
- service plan development
- benefits counseling
- referrals for medical care and support services
- linkage to healthcare and psychosocial services
- outpatient ambulatory medical care
- pharmacy assistance
- oral health
- home health
- mental health therapy
- outpatient substance abuse treatment
- health insurance continuation
- transportation for HIV primary care
- food vouchers
- limited vision services

Additionally, WVU's Positive Health Clinic is another one of 27 institutions nationwide awarded federal Ryan White Care Act funding. The clinic is staffed by professionals trained and dedicated to the care of HIV-positive patients. In addition to the services offered at the Physician Office Center in Morgantown, WV, the program includes a satellite clinic in Wheeling.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the service delivery system include the housing first model, the centralized assessment process, and the collaboration between community agencies to serve people with the most urgent needs. The housing first model enables the Northern Panhandle Continuum of Care (NPCoC) network to pool resources and come together to solve issues that no one agency could address alone.

The weakness of the service delivery system is the difficulty in coordinating comprehensive supportive services and the need for more wraparound case managers and resources to retain qualified and dedicated staff. Though area service providers and the NPCoC are attempting to close all the gaps, there is still a need for assistance for all homeless individuals, persons at risk of homelessness, and special needs populations such as seniors, people with disabilities, and persons with HIV/AIDS.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

There will always be a need for improvements in the assessment and referral system within the city and throughout the Northern Panhandle homeless and housing provider network. Not all social service organizations are directly involved with the Northern Panhandle Continuum of Care (NPCoC), receive funding through NPCoC, or participate in HMIS. Regardless, these organizations and agencies play a key role in reducing homelessness and supporting individuals seeking permanent housing, and their work advances addressing the region's needs.

To ease the demands on the Wheeling and Northern Panhandle social service institutional structure, the region needs more decent, safe, sound, and affordable rental housing as well as employment opportunities that support at least a living wage for those at risk of becoming homeless. The institutions and organizations involved also need to strengthen their joint comprehensive housing strategy, including case management, substance abuse treatment, mental and physical healthcare, and educational and job training opportunities.

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SP-45 Goals - 91.415, 91.215(a)(4)**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HSS-1 Homeownership	2025	2029	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	CDBG: \$0 HOME: \$1,060,308.16	Direct Financial Assistance to Homebuyers: 106 Households Assisted
2	HSS-2 Housing Rehabilitation	2025	2029	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	CDBG: \$0 HOME: \$84,000	Rental units rehabilitated: 2 Household/Housing Unit
3	HSS-3 Housing Construction	2025	2029	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	CDBG: \$0 HOME: \$128,062	Rental units constructed: 1 Household/Housing Unit
4	HSS-4 Rent and Utility Assistance	2025	2029	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	CDBG: \$0 HOME: \$0	Public service activities for low/moderate-income housing benefit: 0 Households Assisted
5	HMS-1 Housing	2025	2029	Homeless	Citywide	Homeless Priority	CDBG: \$0 HOME: \$0	Overnight/Emergency shelter/Transitional housing beds added: 0 Beds
6	HMS-2 Operation/Support	2025	2029	Homeless	Citywide	Homeless Priority	CDBG: \$74,700 HOME: \$0	Homeless prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HMS-3 Prevention and Re-Housing	2025	2029	Homeless	Citywide	Homeless Priority	CDBG: \$0 HOME: \$0	Tenant-based rental assistance/Rapid rehousing: 0 Persons Assisted
8	SNS-1 Housing	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$50,000 HOME: \$0	Rental units rehabilitated: 10 Household/Housing Units
9	SNS-2 Services / Facilities	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$24,600 HOME: \$0	Public service activities other than low/moderate-income housing benefit: 40 Persons Assisted
10	CDS-1 Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Areas	Community Development Priority	CDBG: \$1,215,000 HOME: \$0	Public facility or infrastructure activities other than low/moderate-income housing benefit: 8 Other
11	CDS-2 Public Services	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$480,000 HOME: \$0	Public service activities other than low/moderate-income housing benefit: 2,160 Persons Assisted
12	CDS-3 Community Facilities	2025	2029	Non-Housing Community Development	Citywide Low/Mod Areas	Community Development Priority	CDBG: \$1,127,000 HOME: \$0	Public facility or infrastructure activities other than low/moderate-income housing benefit: 17 Other
13	CDS-4 Public Safety	2025	2029	Non-Housing Community Development	Citywide Low/Mod Areas	Community Development Priority	CDBG: \$440,000 HOME: \$0	Other (Specify): 4 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	CDS-5 Clearance/Demolition	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$0 HOME: \$0	Buildings demolished: 0 Buildings
15	EDS-1 Employment	2025	2029	Economic Development	Citywide Low/Mod Areas	Economic Development Priority	CDBG: \$0 HOME: \$0	Jobs created/retained: 0 Jobs
16	EDS-2 Development	2025	2029	Economic Development	Citywide Low/Mod Areas	Economic Development Priority	CDBG: \$0 HOME: \$0	Businesses assisted: 0 Businesses Assisted
17	AMS-1 Overall Coordination	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$1,126,340 HOME: \$141,374	Other (Specify): 2 Other
18	AMS-2 Fair Housing	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$20,000 HOME: \$0	Other (Specify): 1 Other
19	AMS-3 Section 108 Loan Repayment	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$1,054,064 HOME: \$0	Other (Specify): 1 Other

Table 59 – Goals Summary

Goal Descriptions

1	Goal Name	HSS-1 Homeownership
	Goal Description	Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
2	Goal Name	HSS-2 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units for owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, and the removal of architectural accessibility barriers to persons with disabilities.
3	Goal Name	HSS-3 Housing Construction
	Goal Description	Increase the supply and range of new affordable and accessible housing units in the City for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.
4	Goal Name	HSS-4 Rent and Utility Assistance
	Goal Description	Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.
5	Goal Name	HMS-1 Housing
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter and transitional housing and to develop permanent supportive housing and other permanent housing opportunities for unsheltered individuals and families.
6	Goal Name	HMS-2 Operation/Support
	Goal Description	Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
7	Goal Name	HMS-3 Prevention and Re-Housing
	Goal Description	Assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing including Tenant-Based Rental Assistance.
8	Goal Name	SNS-1 Housing
	Goal Description	Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug

		dependency, and persons with other special needs through the rehabilitation of existing buildings and new construction.
9	Goal Name	SNS-2 Services/Facilities
	Goal Description	Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
10	Goal Name	CDS-1 Infrastructure
	Goal Description	Improve and enhance the City's public infrastructure and spaces through rehabilitation, restoration, reconstruction, and new construction of streets, sidewalks, bridges, curbs, walkways, waterlines, sanitary sewers, stormwater management, hillside stabilization, etc. and the removal of architectural accessibility barriers to persons with disabilities.
11	Goal Name	CDS-2 Public Services
	Goal Description	Improve and enhance social and human services, programming, food and nutrition assistance, and transportation for low- and moderate-income persons and households, the youth, the elderly, and persons with disabilities within the City of Wheeling.
12	Goal Name	CDS-3 Community Facilities
	Goal Description	Improve and enhance the quality, location, and accessibility of the City's parks, recreational facilities, public spaces, trails, bikeways, and all public and community facilities.
13	Goal Name	CDS-4 Public Safety
	Goal Description	Improve and enhance public safety facilities, equipment, programming, and emergency response and preparedness within the City of Wheeling.
14	Goal Name	CDS-5 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions throughout the City of Wheeling.
15	Goal Name	EDS-1 Employment
	Goal Description	Support and encourage new and varied job creation, job retention, workforce development, employment, and job training opportunities for unemployed and underemployed persons, including youth training and employment programs.

16	Goal Name	EDS-2 Development
	Goal Description	Support and encourage the planning and promotion of business and commercial enterprise growth, variation, and expansion through new development, revitalization, and redevelopment.
17	Goal Name	AMS-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and local funded programs and compliance with related laws and regulations, including planning services for special studies, the five-year consolidated plan, annual action plans, substantial amendments, consolidated annual performance and evaluation reports, environmental reviews and clearance, etc.
18	Goal Name	AMS-2 Fair Housing
	Goal Description	Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Wheeling.
19	Goal Name	AMS-3 Section 108 Loan Repayment
	Goal Description	Provide funds to make interest and principal payments on a Section 108 Loan.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The city will continue to provide direct assistance for homeownership. The city estimates approximately 106 households will be served over the next five years, to include:

- **Extremely Low Income** - 4 households
- **Low Income** - 17 households
- **Moderate Income** - 85 households

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Wheeling Housing Authority currently has fifty-five (55) housing units designated as ADA units.

- Booker T Washington Plaza: 5 ADA Units
- Riverview Towers: 5 ADA Units
- Garden Park Terrace: 9 ADA Units
- North Wheeling: 6 ADA Units
- Hil-Dar: 7 ADA Units
- Wheeling Heights: 9 ADA Units
- Jacob Street Apartments: 3 ADA Units
- Luau Manor: 7 ADA Units
- Wheeling Heights II: 3 ADA Units

The Weirton Housing Authority currently has 62 units designated for use by mixed (elderly and disabled) population. These units are located at Wyles Terrace.

The Wheeling and Weirton Housing Authorities have been working to make reasonable accommodations to their public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. Wheeling's public housing portfolio consists of a total of 55 accessible units, which is 10.2% of their portfolio. While Weirton's accessible public housing is approximately 56% of its portfolio.

Activities to Increase Resident Involvements

The Wheeling Housing Authority (WHA) has an active Resident Advisory Board that provides feedback on the Housing Authority's plans and policies. WHA's Resident Services Department offers many activities and community services for WHA residents. WHA contracts with local social service providers and community agencies to provide recreational and educational programs for their youth and families. They also provide recreational activities and health care services links for elderly residents. Although the Housing Authority does not have a homeownership program, it refers interested tenants to the City of Wheeling for the Homebuyer Assistance Program.

Family Self-Sufficiency Program. WHA's Family Self-Sufficiency (FSS) Program is a voluntary program that helps families improve their economic situation, so they don't have to depend on public assistance. Each FSS participant creates a five-year plan that includes employment goals and identifies training and educational needs. A case manager works with the family to identify and secure the services they need to accomplish these goals.

Youth Programs. Educational and recreational activities are available to Wheeling Housing Authority children on-site in partnership with area agencies and organizations.

Senior Programs. A coordinator works with high rises residents to access needed social services to maintain their independent living status. The coordinator also works with elected resident councils to plan activities and trips. The goal is to improve the quality of life in the high rise developments and to link residents with existing services in the community

The Weirton Housing Authority has an active tenant council consisting of five (5) members that provides feedback on the Housing Authority's plans and policies. They review the Five-Year Plan and invite the public housing residents to attend meetings. The Weirton Housing Authority hosts social events in addition to tenant meetings and reviews of the Five-Year Capital Fund Plan.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not Applicable. Neither the Wheeling Housing Authority, nor the Weirton Housing Authority, are designated as troubled.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

To ensure the health, safety, and quality of life of residents while minimizing barriers that may impede the development of affordable housing, the city uses zoning and subdivision regulations, building and property maintenance codes, permit systems, and inspections. These measures are not intended to restrict the affordability of housing, though these regulations may on occasion affect the price of housing. There are no known public policies in the city that are a barrier to affordable housing.

The most significant barrier to affordable housing involve recent increases in housing costs and the quality and condition of an aging housing stock, especially for residents with low or fixed incomes. The cost of maintenance, renovation, or redevelopment is very high in the city. Many structures, as noted earlier, are old and may contain both lead-based paint and asbestos, which must be remediated to bring the structure up to code. These factors make housing expensive and regularly put quality affordable housing out of the reach of low-income households. Other barriers include:

- a limited supply of sites suitable for new housing production;
- the expense of available buildable sites;
- a lengthy and sometimes complex regulatory process for residential development, compared to unregulated development in unincorporated areas of the county; and,
- negative public attitudes toward affordable housing, especially public or multifamily housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The city will continue to work with existing affordable housing providers and seek out additional developers with experience in creating affordable housing. The city will also continue to promote Fair Housing education and awareness through: presentations to community-based organizations, social service agencies, civic/neighborhood organizations, faith-based organizations, and/or academic groups; informational/training sessions for CDBG subrecipients, local government staff, City Council and other interested parties; and, continued collaboration with the Wheeling Human Rights Commission and the HUD Office of Fair Housing and Equal Opportunity.

The city will continue to explore policy and financial incentives to advance attainable housing ranges as well as continue to offer programs for homeowners and landlords to maintain their properties through rehabilitation. These programs will be in conjunction with targeted neighborhood improvements to enhance neighborhood attractiveness and vitality.

SP-60 Homelessness Strategy - 91.415, 91.215(d)**Describe how the jurisdiction's strategic plan goals contribute to Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Northern Panhandle Continuum of Care (NPCoC) is designed to promote a community-wide commitment to the goal of ending homelessness by administering federal and state funds and coordinating the work of providers. Efficient and effective coordination is intended to quickly rehouse individuals and families experiencing homelessness, persons experiencing trauma or a lack of safety related to fleeing or attempting to flee domestic violence, dating violence, sexual assault, and stalking, and youth experiencing homelessness while minimizing the trauma and dislocation caused by homelessness. Efficient access to and effective utilization of mainstream programs by homeless individuals and families advances permanent housing and self-sufficiency.

The City of Wheeling and Weirton work within the context of the NPCoC network of housing and service providers. Both Wheeling and Weirton experience similar barriers and challenges when addressing the needs of homeless populations. Quarterly strategic planning meetings of NPCoC community members and leaders are shared between the two cities. These meetings enhance planning and provide the opportunity to share successes and barriers that homeless providers encounter.

In conjunction with the NPCoC, the city has established the following priorities and goals:

Homeless Priority

There is a continuing need for housing and supportive services for unsheltered persons, families, those at risk of becoming homeless, and victims of domestic violence.

Goals:

- **HSS-4 Rent and Utility Assistance.** Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.
- **HMS-1 Housing.** Support the Continuum of Care's efforts to provide emergency shelter and transitional housing and to develop permanent supportive housing and other permanent housing opportunities for unsheltered individuals and families.
- **HMS-2 Operation/Support.** Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
- **HMS-3 Prevention and Re-Housing.** Assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing including Tenant-Based Rental Assistance.

Addressing the emergency and transitional housing needs of homeless persons

Within the City of Wheeling there are several emergency shelter providers. These providers include the Greater Wheeling Coalition for the Homeless, Salvation Army, Helping Heroes, YWCA, Youth Services System, and Northwood Health Systems are all located in Ohio County. CHANGE, Inc. also offers a domestic violence shelter in Weirton, WV.

In addition to these emergency shelter providers, three organizations operate Transitional Housing projects in the region. Those providers are Greater Wheeling Coalition for the Homelessness (GWCH), Helping Heroes, and YWCA. GWCH's Transitional Housing project offers eight (8) units of shelter in two (2) buildings, one dedicated to families with children and the other for single adults/couples who are not separated by gender or by household composition. Helping Heroes offers transitional housing to Veterans and their families. YWCA serves single women as well as those with children.

In 2023, The Life HUB low barrier shelter was opened for operation in Wheeling. The Life HUB facility added 28 beds, to the already existing emergency shelter inventory within the NPCoC are of operation. The benefit of The Life HUB is its low-barrier entrance for unsheltered residents. Other emergency shelters in the NPCoC, except for Northwood, are not low-barrier and individuals must meet extensive requirements for entry. The Life HUB receives funding from multiple sources, but is not currently supported with federal funding. The NPCoC benefited from the Greater Wheeling Homeless Coalitions' conversions of transitional housing to meet low-barrier standards in 2024. This conversion broadened the scope of homeless individuals that can be accommodated for transitional housing within the City of Wheeling. The GWCH also secured funding from the Federal Home Loan Bank of Pittsburgh to assist with the rehabilitation of the Gertrude Flats Apartments in East Wheeling. This grant will be used to rehabilitate housing for 18 homeless individuals with disabilities that are designated as "hard to house" chronically homeless and provide a shelter alternative for their clients that are unable to take part in transitional housing due to their disability.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Utilizing the Housing First model, homeless individuals and families are housed as soon as they are eligible for housing, based on a centralized assessment as well as housing availability. Prior to housing, homeless individuals/families are assigned to a supportive services team to receive supportive service once they obtain their housing. This model has been effective in housing retention.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from

a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

West Virginia 211 is the statewide clearinghouse linking people in need with appropriate community resources. Supported by the West Virginia United Way Collaborative, which is a consortium of 14 United Way chapters across the state including the United Way of Upper Ohio Valley, West Virginia 211 provides connections to basic needs intended to prevent individuals and families from becoming homeless. In FY 2024, WV 211 handled 25,569 calls, 3,133 texts, 3,324 chats, and 127,515 website searches for West Virginians seeking assistance. Statewide, the top five needs were Utility Assistance (41%), Rent/Mortgage Assistance (27%), Food Insecurity (11%), Shelter/Homeless Support (6%), and Volunteer Income Tax Assistance (VITA) Tax Prep (3%).

Agency representation is also part of the Northern Panhandle Continuum of Care's (NPCoC) centralized assessment team meetings, during which agency representatives gather to discuss individuals that have been identified with needs and connect those individuals with services that are available through the various agencies being represented. Assessment team members also assist individuals with applications for various resources to assist them in addressing their particular need. Individuals being discharged from inpatient mental healthcare and substance abuse treatment programs are particularly targeted for these services. However, these services are also available for other homeless, chronic homeless, or those near homelessness.

Once an individual is on the centralized assessment completion roster or another supportive services team roster, their needs are individually reviewed and assessed through the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) system and the individual is connected with the services that they need to be permanently housed and thrive in their community. This includes access to various resources, employment programs, primary care, mental health, or other specific needs identified by the team.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead-based paint poses a particular hazard to children under the age of six and is the focus of efforts by the U.S. Department of Housing and Urban Development (HUD) to raise awareness of the problem and mitigate or eliminate the hazard. Housing that was constructed prior to 1978, when lead-based paint was banned, typically contains related lead hazards to some degree. All homes that receive rehabilitation assistance are tested for the presence of lead-based paint. When evidence of the paint is found, the paint surfaces are removed, or the material is encapsulated to prevent exposure.

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities, including housing rehabilitation and property acquisition, which are supported by the CDBG and HOME Programs. The City of Wheeling, along with its partners, comply with 24 CFR Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule) for its projects that are funded with CDBG and HOME funds.

Lead reduction involves the implementation of a lead-based paint treatment program carried out in conjunction with the City of Wheeling's CDBG and HOME funded housing activities. The goal of the lead-based paint treatment program is the reduction of lead paint hazards. The lead-based paint treatment program includes the following responsibilities:

- financial management and recordkeeping of all funds
- qualification of households
- inspection and treatment of non-lead aspects of the projects
- procurement of third-party service contractors
- relocation of households where required
- implementation of the bidding process
- awarding of contracts
- monitoring of ongoing projects
- preparation of progress and final payments to contractors
- overall responsibility for program compliance with HUD 24 CFR Parts 905, 941, 965, and 968

The work tasks of third-party service contractors include:

- initial lead risk assessments
- testing of all painted surfaces in structures which include testing by approved XRF and Spectrum

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead-based paint (LBP) in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint in housing built prior to 1979, before lead-based paint was banned in the United States. In 2021, HUD published its American Healthy Home Survey II (AHHS II) which updated its lead-based paint estimates for housing units in the United States based on various factors, estimating that as of 2017, 29.4% of housing units contain LBP. Further, it estimated that LBP is present in about 44.2% of housing in the Northeast Region (including West Virginia). In Wheeling, 84.6% of houses (12,205) were built prior to 1980.

The most recent CDC Childhood Blood Lead Surveillance Data Report was conducted in 2021. Based on the report, lead levels of 5 µg/dL, or 10 µg/dL were both present in Ohio or Marshall County but the counts were fewer than six (6) so the numbers were suppressed to protect confidentiality. According to city staff and local housing providers, dwelling units with chipped or peeling LBP hazards are common.

How are the actions listed above integrated into housing policies and procedures?

To meet the requirements of the current lead-based paint regulations, the City of Wheeling and the Northern Panhandle HOME Consortium have integrated lead-based paint mitigation measures into its HOME funded projects/activities to include the following actions:

Rehabilitation Programs - The city will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determine whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.

- Program staff monitor owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Homeownership Programs - The city will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff determine whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization, and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35 when required.
- The home purchaser receives the required lead-based paint pamphlet and notices.

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SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the U.S. Census 2018-2022 ACS Five-Year Estimates, approximately 18.2% of the Wheeling residents live in poverty, which is higher than Ohio County (14.7%) and Marshall County (14.7%) and lower than the State of West Virginia (16.8%). Female-headed households with children are particularly affected by poverty at 26%, and 21.6% of all youth under the age of 18 were living in poverty. The city's goal is to reduce the extent of poverty based on actions the city has authority over, or actions in which the city will cooperate with outside agencies.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The city's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low-income residents, as well as advancing supportive services for target income residents. The following strategies to help reduce the poverty level are:

- Slum and blight removal
- Neighborhood revitalization in concentrated areas of poverty
- Workforce development
- Promotion of new businesses and business retention and expansion in the city
- Assistance for food, shelter, and training programs
- Commercial/industrial infrastructure development
- Rehabilitation of commercial/industrial facilities
- Promoting small business and micro-enterprises

During the City of Wheeling's FY 2025 CDBG and HOME Program Year, the city will continue to improve its working relationship with the various social service agencies in the area. The city will also continue to support economic development and related programs such as job training, transportation, and childcare. These activities will advance new job opportunities for unemployed and underemployed Wheeling residents under the city's following Consolidated Plan goals:

- **EDS-1 Employment** - Support and encourage new and varied job creation, job retention, workforce development, employment, and job training opportunities for unemployed and underemployed persons, including youth training and employment programs.
- **EDS-2 Development** - Support and encourage the planning and promotion of business and commercial enterprise growth, variation, and expansion through new development, revitalization, and redevelopment.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Wheeling's Department of Economic and Community Development (DECD) has a "Monitoring Process" that is directed towards the following:

- Program Performance
- Financial Performance
- Regulatory Compliance

DECD has developed a "monitoring checklist" that is utilized when programs and activities are reviewed. This checklist was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2)

DECD staff conduct monitoring of Community Development Block Grant (CDBG) Program and HOME Program funded projects/activities. Staff are assigned various activities and subrecipients to monitor, including nonprofit (social service) agencies.

In the planning stage, subrecipients are required to submit "applications for funding." These applications are reviewed by DECD staff for eligibility, and recommendations are then forwarded to city administration and City Council for final approval of funds. After a subrecipient is approved for funding, DECD staff conducts "orientation" meetings (either individually or a group meeting) to provide agencies information on their regulatory, financial, and performance responsibilities. In addition, the monitoring process is outlined for the groups who then enter the "implementation" phase of the project. A scope of services and budget are finalized and the contract with each subrecipient is executed.

While the funded project/activity is underway, DECD staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed, and "corrective actions" are taken to resolve any potential deficiencies or problems.

Subrecipients submit letters of transmittal accompanied by a "Requisition for Reimbursement" with supportive expenditure documentation and an activity progress report. DECD staff perform internal monitoring by reviewing each Requisition for Reimbursement for compliance with 2 CFR Part 200 "Uniform Administrative Requirements, Cost Principles, and Audit Requirements." On-site financial monitoring of subrecipients is conducted as needed.

The city requests copies of independent audits, or use of auditing procedures as outlined in 2 CFR Part 200, for all subrecipients with Federal contracts over \$750,000.

In the expenditure of CDBG and HOME funds for housing construction or project improvements, the city's inspectors make periodic on-site inspections to ensure compliance with applicable State Building Code requirements (International Code Council adopted by the State Legislature). The city also requires submittal of architectural drawings, site plans, and work specifications for this work. These are reviewed prior to the issuance of building permits and the distribution of CDBG or HOME funds.

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Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Wheeling is receiving \$1,131,704 CDBG and \$293,744.16 in HOME FY 2025 Program Year funds. For projection purposes, the city is working on the assumption that it will receive allocations similar to the FY 2025 CDBG and HOME awards in fiscal years 2026-2029. The City anticipates that it will receive the following funds over the next five years:

- FY 2025 - \$1,131,704 (CDBG), \$293,744.16 (HOME)
- FY 2026 - \$1,120,000.00 (CDBG), \$280,000.00 (HOME)
- FY 2027 - \$1,120,000.00 (CDBG), \$280,000.00 (HOME)
- FY 2028 - \$1,120,000.00 (CDBG), \$280,000.00 (HOME)
- FY 2029 - \$1,120,000.00 (CDBG), \$280,000.00 (HOME)
- **Total - \$5,611,704.00 (CDBG), \$1,413,744.16 (HOME)**

The FY 2025 Program Year runs from July 1, 2025 through June 30, 2026. These funds will be used to address the following priority needs:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,131,704.00	0	0	\$1,131,704.00	\$4,480,000.00	Due to fluctuations in CDBG funding allocations, the city estimates that it will receive \$4,480,000 for the remainder of the Consolidated Plan period. During the FY 2025 CDBG Program Year, the city is funding 16 projects/activities.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$293,744.16	0	0	\$293,744.16	\$1,120,000.00	Due to fluctuations in HOME funding allocations, the city estimates that it will receive \$1,120,000 for the remainder of the Consolidated Plan period. During the FY 2025 HOME Program Year, the Northern Panhandle HOME Consortium is funding 3 projects/activities.

Table 60 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The following financial resources may be available in FY 2025, including anticipated funds to address the priority needs and specific objectives identified in the City of Wheeling's Five-Year Consolidated Plan and Strategy.

Northern Panhandle HOME Consortium: The Northern Panhandle HOME Consortium, administered by the City of Wheeling, will receive \$220,308.16 for the First Time Homebuyer Program will be awarded on a first come, first served basis to eligible homebuyers in the six (6) jurisdictions.

Public Housing: The Wheeling Housing Authority received \$1,265,511 as a HUD Capital Fund Grant in FY 2024. The WHA does not propose or finalize a budget until the start of their fiscal year, which goes from October 1st to September 30th. It is anticipated that the funds will be used for the following activities: Operations, Administration, Fees and Costs, Dwelling Structures, and Site Improvements.

Other Resources: The City of Wheeling will leverage public and private financial resources to address the priorities and goals identified in this Five-Year Consolidated Plan and implemented under the FY 2025 Annual Action Plan. In addition to the HUD entitlement funds, the city anticipates the following federal resources may be available to local organizations to undertake the housing strategies identified in this Plan.

- EDI-CPF Congressionally Directed Fund
- Home Equity Conversion Mortgage (HECM) Program
- FHA Title I
- FHA 203(k) Mortgage Insurance Program
- Low Income Housing Preservation Program
- Supportive Housing Program
- Emergency Solutions Grant Program
- Housing Opportunities for Persons with AIDS Program (HOPWA)
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Shelter Plus Care
- Supplemental Assistance to Facilities to Assist the Homeless (SAFAH)
- Safe Havens Demonstration Program
- Land or Property Resources
- Public Housing Development

- EPA Brownfields Assessment and/or cleanup grants

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable. The City has not acquired or improved any land, property, or buildings with CDBG funds that are available for sale.

Discussion

Private and non-federal resources that may be available in FY 2025 to address needs identified in the FY 2025-2029 Five Year Consolidated Plan could include.

- **West Virginia Housing Development Fund Home Purchase Programs.** The West Virginia Housing Development Fund (WVHDF) is a public body corporate and governmental instrumentality of the State of West Virginia established to increase the supply of residential housing for persons and families of low- and moderate-income, and to provide construction and permanent mortgage financing to public and private sponsors of such housing. The WVHDF reports that it has issued more than \$4.5 billion in bonds and has financed more than 165,000 housing units since it began operation in 1969.
- **Low-Income Housing Tax Credit (LIHTC) Program.** LIHTC is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of approximately \$10 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. The WV Housing Development Fund (WVHDF) is the LIHTC allocating agency within the State of West Virginia.
- **West Virginia Neighborhood Investment Program.** The West Virginia Neighborhood Investment Program Act (W. Va. Code § 11-13J) provides credit to individuals and private sector businesses which make eligible contributions to community based nonprofit organizations that establish projects to assist neighborhoods and local communities. These projects provide services such as health care, counseling, emergency assistance, crime prevention, education, housing, job training and physical and environmental improvements.
- **West Virginia Division of Rehabilitation Services.** The West Virginia Division of Rehabilitation Services will provide funds to make housing units accessible if such improvements will assist persons with disabilities in an employment situation.
- **Federal Home Loan Bank Affordable Housing Program (AHP).** Congress mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

- **Historic Preservation Tax Credit (HPTC) Program.** HPTC provides tax credits to qualified taxpayers who will be completing the restoration of a qualified historic structure into an income producing property. All projects must include a qualified rehabilitation plan that is approved by the WV Department of Arts, Culture & History as being consistent with the standards for rehabilitation of historic buildings as adopted by the United States Secretary of the Interior.
- **New Markets Tax Credit (NMTC).** NMTC provides a federal tax credit to investors who invest in qualified Community Development Entities (CDEs), which in turn invest in low-income communities. This incentivizes private sector investment in these areas and helps revitalize local economies.

DRAFT

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HSS-1 Homeownership	2025	2029	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	CDBG: \$0 HOME: \$220,308.16	Direct Financial Assistance to Homebuyers: 22 Households Assisted
	HSS-3 Housing Construction	2025	2029	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	CDBG: \$0 HOME: \$44,062.00	Rental Housing Constructed: 1 Household / Housing Unit
2.	HMS-2 Operation/Support	2025	2029	Homeless	Citywide	Homeless Priority	CDBG: \$14,700 HOME: \$0	Homeless prevention: 20 Persons Assisted
3.	SNS-1 Housing	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$25,000 HOME: \$0	Rental units rehabilitated: 5 Household/Housing Units
4.	SNS-2 Services / Facilities	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$4,600 HOME:	Public service activities other than low/moderate-income housing benefit:

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							\$0	8 Persons Assisted
5.	CDS-2 Public Services	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$80,000 HOME: \$0	Public service activities other than low/moderate-income housing benefit: 420 Persons Assisted
6.	CDS-3 Community Facilities	2025	2029	Non-Housing Community Development	Citywide Low/Mod Areas	Community Development Priority	CDBG: \$327,000 HOME: \$0	Public facility or infrastructure activities other than low/moderate-income housing benefit: 5 Other
7.	AMS-1 Overall Coordination	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$226,340 HOME: \$29,374	Other (Specify): 2 Other
8.	AMS-3 Section 108 Loan Repayment	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$454,064 HOME: \$0	Other (Specify): 1 Other

Table 61 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
HSS-1 Homeownership	Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.

Goal Name	Goal Description
HSS-3 Housing Construction	Increase the supply and range of new affordable and accessible housing units in the City for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.
HMS-2 Operation/Support	Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
SNS-1 Housing	Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through the rehabilitation of existing buildings and new construction.
SNS-2 Services/Facilities	Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
CDS-2 Public Services	Improve and enhance social and human services, programming, food and nutrition assistance, and transportation for low- and moderate-income persons and households, the youth, the elderly, and persons with disabilities within the City of Wheeling
CDS-3 Community Facilities	Improve and enhance the quality, location, and accessibility of the City's parks, recreational facilities, public spaces, trails, bikeways, and all public and community facilities
AMS-1 Overall Coordination	Provide program management and oversight for the successful administration of Federal, State, and local funded programs and compliance with related laws and regulations, including planning services for special studies, the five-year consolidated plan, annual action plans, substantial amendments, consolidated annual performance and evaluation reports, environmental reviews and clearance, etc.
AMS-3 Section 108 Loan Repayment	Provided funds to make interests and principal payments on a Section 108 Loan.

AP-35 Projects - 91.420, 91.220(d)**Introduction**

#	Project Name
1.	CDBG Administration
2.	Section 108 Loan Repayment
3.	Upper Centre Market Restroom Accessibility Improvements
4.	36th St/Wheeling Island Pool House Roof Replacement
5.	36th Street Closure Gate Replacement
6.	Fulton Basketball Court Modernization
7.	Tunnel Greene Tennis Courts Modernization
8.	Russell Nesbitt Services - Accessible Bathroom Tubs
9.	Catholic Charities - Home-Delivered Meals Program
10.	Family Service - Senior Nutrition Program
11.	GWCH - Rapid Re-Housing for Young Adults
12.	House of the Carpenter
13.	Seeing Hand Association
14.	The Soup Kitchen - Feeding Program
15.	Wheeling YMCA
16.	Wheeling Health Right Clinic
17.	HOME Administration
18.	CHDO Set-Aside
19.	HOME Consortium - First Time Homebuyer Program

Table 48 – Project Information**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City of Wheeling and the Northern Panhandle HOME Consortium allocated its CDBG and HOME funds for FY 2025 to principally benefit low- and moderate-income persons.

- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.
- The Public Services activities are for social service organizations who principally serve low-income persons or whose clientele qualify under the presumed benefit category of the regulations.
- The rental units to be rehabilitated will be occupied by clientele who qualify under the presumed benefit category of the regulations
- The Homebuyer Assistance Program is restricted to assisting low- and moderate-income households throughout the Northern Panhandle HOME Consortium.

The proposed activities under the FY 2025 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons.

AP-38 Project Summary**Project Summary Information**

1.	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$226,340
	Description	CDBG funds will be used for administration, management, planning, and office expenses.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1.
	Location Description	1500 Chapline Street, Wheeling, WV 26003.
	Planned Activities	The project matrix code is 21A - General Program Administration [570.206].
2.	Project Name	Section 108 Loan Repayment
	Target Area	Citywide
	Goals Supported	AMS-3 Section 108 Loan Repayment
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$454,064 .00
	Description	CDBG funds will be use for the repayment of principal and interest on a Section 108 loan that was previously obtained through the U.S. Department of Housing and Urban Development (HUD).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	1500 Chapline Street, Wheeling, WV 26003.

	Planned Activities	The project codes are 19F - Planned Repayments of Section 108 Loans [570.705(c)] and 24A - Payment of Interest on Section 108 Loans [570.705(c)].
3.	Project Name	Upper Center Market Restroom Accessibility Improvements
	Target Area	Citywide
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$125,000
	Description	CDBG funds will be used to make accessibility renovations to the restrooms in the Upper Centre Market.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1.
	Location Description	2200 Market St, Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Clientele (LMC). The matrix code is 03Z- Other Public Improvements Not Listed in 03A-03T [570.201(c)] for activities that assist persons with disability by removing architectural barriers from or providing ADA improvements to government buildings.
4.	Project Name	36th Street / Wheeling Island Pool House Roof Replacement
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$125,000
	Description	CDBG funds will be used to replace the pool house roofs at the 36 th Street Pool and the Wheeling Island Pool facilities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 3,510. Other: 2 recreation facilities.
	Location Description	5 N Wabash St, Wheeling, WV 26003 Service Area: C.T. 6, B.G. 1 and 2; C.T. 5, B.G. 1 and 2

		3623 Wood St, Wheeling, WV 26003; Service Area: C.T. 26, B.G. 1 and 2.
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
5.	Project Name	36th Street Closure Gate Replacement
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$10,000
	Description	CDBG funds will be used to replace the closure gate at the 36 th Street Pool and Recreation facility.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 685. Other: 1 recreation facility.
	Location Description	3623 Wood St, Wheeling, WV 26003; Service Area: C.T. 26, B.G. 1 and 2.
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
6.	Project Name	Fulton Basketball Court Modernization
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$27,000
	Description	CDBG funds will be used to modernize the basketball court located adjacent to the Fulton Ballfield recreation facility.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 575. Other: 1 recreation facility.
	Location Description	526 Fulton St, Wheeling, WV 26003. C.T. 3, B.G. 2.

	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
7.	Project Name	Tunnel Green Tennis Courts Modernization
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$40,000
	Description	CDBG funds will be used to modernize the tennis court at Tunnel Green Park.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 160. Other: 1 recreation facility
	Location Description	Tunnel Green St, Wheeling, WV 26003, Service Area: C.T. 27, B.G. 2
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
8.	Project Name	Russell Nesbitt Services - Accessible Bathroom Tubs
	Target Area	Citywide
	Goals Supported	SNS-1 Housing
	Needs Addressed	Housing Priority
	Funding	CDBG: \$25,000
	Description	CDBG funds will be used to replace bathtubs with new accessible walk-in, low profile shower units within Russel Nesbitt Services' owned group homes located in Wheeling that are occupied by individuals with intellectual and developmental disabilities.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental Units Rehabilitated: 5
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC).

		The Matrix Code is 14A - Rehabilitation - Single-Unit Residential
9.	Project Name	Catholic Charities Center - Home-Delivered Meals Program
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$10,000
	Description	CDBG funds will be used to support the Home-delivered Meals Program by assisting in the purchase of food, containers, paper products, disposables, gasoline, etc. to prepare, provide, and deliver meals for the very low-income population.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 161.
	Location Description	125 18th Street Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 05W Food Banks.
10.	Project Name	Family Service - Senior Nutrition Program
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$20,000
	Description	CDBG funds requested to support the Family Service's Senior Nutrition Program by assisting in the purchase of food, containers, paper products, disposables, gasoline, etc. to prepare, provide, and deliver meals for the very low-income population.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 460.
	Location Description	2200 Main St, Wheeling, WV 26003.

	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The project matrix code is 05A – Senior Services [570.201(e)].
11.	Project Name	GWCH - Rapid Re-Housing for Young Adults
	Target Area	Citywide
	Goals Supported	HMS-2 Operation and Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$14,700
	Description	CDBG funds will be used to assist with the utilities, insurance, and municipal fire fee operating costs associated with the Joint Transitional Housing - Rapid Re-Housing (Joint TH-RRH) Program serving young adults (18-24 years of age).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 23
	Location Description	2 15th St, Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 03T – Homeless/AIDS Patients Programs [570.201(e)].
12.	Project Name	House of the Carpenter
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$10,000
	Description	CDBG funds will be used to support summer and winter break reading programs by assisting in the purchase of related materials for low- to moderate-income youth participants.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 240.
	Location Description	200 S Front St, Wheeling, WV 26003.

	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 05D Youth Services [570.201(e)].
13.	Project Name	Seeing Hand Association
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$4,600
	Description	CDBG funds will be used to assist with workshop and activity expenses for persons with visual impairments.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 8.
	Location Description	Citywide.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The project matrix code is 05B Services for Persons with Disabilities [570.201(e)].
14.	Project Name	The Soup Kitchen - Feeding Program
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$10,000
	Description	CDBG funds will be used to support the feeding program by assisting in the purchase of food and food containers to prepare and provide meals for the homeless and very low-income.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 400
	Location Description	1610 Eoff Street, Wheeling, WV 26003

	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The project matrix code is 05W Food Banks [570.201(e)].
15.	Project Name	Wheeling YMCA
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$5,000
	Description	CDBG funds will be used to assist in providing scholarships for membership and discounted health and wellness program fees for low- to moderate-income residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 55.
	Location Description	55 Lounez Ave, Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The project matrix code is 05M Health Services [570.201(e)].
16.	Project Name	Wheeling Health Right Clinic
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$25,000
	Description	CDBG funds requested to assist in purchasing pharmaceuticals for a free health clinic that serves the very low-income and the homeless.
	Target Date	6/20/2026
	Estimate the number and type of families that will benefit from the proposed activities	10,500 Individuals
	Location Description	61 29th St, Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC).

		The project matrix code is 05M - Health Services [570.201(e)].
17.	Project Name	HOME Administration
	Target Area	Northern Panhandle HOME Consortium
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	HOME: \$29,374
	Description	HOME funds will be used for the administrative expenses related to the housing programs for the (West Virginia) Northern Panhandle HOME Consortium.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1 organization.
	Location Description	Consortium wide.
	Planned Activities	The matrix code is 21A - General Program Administration [570.206(a)].
18.	Project Name	CHDO Set-Aside
	Target Area	Northern Panhandle HOME Consortium
	Goals Supported	HSS-3 Housing Construction
	Needs Addressed	Housing Strategy
	Funding	HOME: \$44,062
	Description	HOME funds will be set aside to fund an eligible Community Housing Development Organization (CHDO) housing project. This amount equates to 15% of the HOME Program entitlement awarded to the (West Virginia) Northern Panhandle HOME Consortium for FY 2025. Funds to be used for the production or preservation of housing affordable to low- to moderate-income residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1 Organization.
	Location Description	Consortium wide.
	Planned Activities	The national objective is Low/Mod Housing Benefit (LMH).

		The project matrix code is 12 - Construction of Housing [570.201(m)].
19.	Project Name	HOME Consortium - First Time Homebuyer Program
	Target Area	Northern Panhandle Home Consortium
	Goals Supported	HSS-1 Homeownership
	Needs Addressed	Housing Strategy
	Funding	HOME: \$220,308.16
	Description	HOME funds will be used to provide deferred, forgivable loans to qualified first time homebuyers who require downpayment and closing cost assistance with their purchase and who wish to purchase a house within the Northern Panhandle HOME Consortium Area, which consists of the City of Wheeling, the City of Weirton, and Hancock, Brooke, Ohio, and Marshall Counties. The \$220,308.16 for the First Time Homebuyer Program will be awarded on a first come, first served basis to eligible homebuyers in the six (6) jurisdictions.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Household / Housing Units to be Assisted: 22.
	Location Description	Consortium wide.
	Planned Activities	The national objective is Low/Mod Housing Benefit (LMH). The project matrix code is 13B - Homeownership Assistance - excluding Housing Counseling under 24 CFR 5.100.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

The following information provides a profile of the population age, and racial/ethnic composition of the City of Wheeling. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://data.census.gov>. The 2019-2023 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Wheeling. The 5-year estimates are the most recent data available for the city.

Population:

- The 2017 Census reports a population of 27,521 people, in 2023 the population was 26,670, or a decrease of 851 people (3.09% decrease).
- In 2023, the City's male population was 12,550, or 47.05% of the total population and the City's female population was 14,120, or 52.95% of the population.

Age:

- Median age in the City of Wheeling was 44.8 years, compared to 42.8 years in Ohio County and 42.7 years for West Virginia.
- Youth under the age of 18 accounted for 19.4% of the City's population.
- Seniors age 65 or over make up 24.1% of the City's population. This is above Ohio County's percentage of 22.3% of the population and the State's 20.7% of the population.

Race/Ethnicity:

- 89.38% are White
- 4.42% are Black or African American
- 1.53% are Hispanic or Latino

Income Profile:

The Median Family Household Income for a family of four is \$80,200 in the Wheeling, WV-OH Metropolitan Statistical Area according to HUD's FY 2025 Income Limits. The following is a summary of income statistics for the City of Wheeling:

- According to the 2019-2023 American Community Survey, median household income in the City of Wheeling was \$48,498 which was lower than Ohio County (\$57,867) and the State of West Virginia (\$57,917).
- 42.2% of households with earnings received Social Security income.

- 3.4% received public assistance.
- 30.2% received retirement income.
- 32.6% of female-headed households were living in poverty.
- 19.2% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for the City of Wheeling is a measurement of the area's needs. Wheeling has an overall low- and moderate-income percentage of 48.86%.

Economic Profile:

- 38.8% of the employed civilian population had occupations classified as management, professional, or related.
- 21.7% of the employed civilian population had occupations classified as sales and office.
- 18.3% were in the service sector.
- The education, health, and social service industry represented 27.4% of those employed.
- 80.6% of workers were considered in the private wage and salary workers' class.
- 3.6% of workers were considered self-employed workers in their own not incorporated business.

According to the U.S. Labor Department, the preliminary unemployment rate for Wheeling, WV-OH in March 2025 was 5.2%, compared to 3.8% for the State of West Virginia, and a national unemployment rate of 4.2%.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	67.3%
Northern Panhandle HOME Consortium	18.5%
Low/Mod Areas	14.2%

Table 49 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Wheeling has allocated its CDBG funds to those geographic areas whose populations are over 51% low and moderate income. At least 70% of all the city's CDBG funds will principally benefit low- and moderate-income persons.

The following guidelines for allocating CDBG and HOME funds was used by the City for the FY 2025

Program Year:

- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.
- The Public Services activities are for social service organizations who principally serve low-income persons or whose clientele qualify under the presumed benefit category of the regulations.
- The rental units to be rehabilitated will be occupied by clientele who qualify under the presumed benefit category of the regulations
- The Homebuyer Assistance Program is restricted to assisting low- and moderate-income households throughout the Northern Panhandle HOME Consortium.

Discussion

Not Applicable.

DRAFT

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The one-year goals for affordable housing in the Northern Panhandle HOME Consortium for FY 2025 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	0
Total	22

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	0
Acquisition of Existing Units	22
Total	23

Table 51 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Wheeling will fund the following projects with 2025 HOME funds:

- First Time Homebuyer Program.** HOME funds will be used to provide deferred, forgivable loans to qualified first time homebuyers who require downpayment and closing cost assistance with their purchase and who wish to purchase a house within the Northern Panhandle HOME Consortium are, which includes the Cities of Wheeling and Weirton and the Counties of Hancock, Brooke, Ohio, and Marshall. A total of \$220,308.16 in HOME funds will be allocated for the First Time Homebuyer Program and assistance will be awarded on a first-come, first-served basis to eligible homeowners in the six (6) jurisdictions. The HOME Consortium plans to assist at least twenty-two (22) households across the Consortium in FY 2025.
- CHDO Set-Aside** – HOME funds will be set aside to fund an eligible Community Housing Development Organization (CHDO) housing project. This amount equals 15% of the HOME Program entitlement awarded to the Northern Panhandle HOME Consortium for FY 2025.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Wheeling Housing Authority (WHA) owns and manages family communities, affordable housing units, and senior rental apartments. The apartments range in size from efficiency to five-bedroom units and are located throughout the City of Wheeling. WHA has nine (9) public housing developments with a total of 662 public housing units, of which 74 (11.17%) are accessible. Family occupancy includes 464 units (70.09%), while the remainder (198 / 29.91%) are one-bedroom efficiencies.

Actions planned during the next year to address the needs to public housing

Each year WHA receives an allocation of funds from HUD under the Capital Fund Program to undertake physical improvements. In addition, the WHA receives operating subsidies to offset the operating deficits associated with public housing units and to carry out maintenance. WHA received \$1,265,511 under their FY 2024 HUD Capital Fund grant. The amount of WHA's FY 2025 allocation is forthcoming.

The Housing Authority's FY 2024 Budget (\$1,265,511.00) was as follows:

- **Operations** = \$251,302.20
 - **Administration** = \$125,651.10
 - **Physical Improvements** = \$888,557.70
- Total = \$1,265,511.00**

WHA's FY 2025 allocation is anticipated to be similarly distributed. Anticipated physical improvements at the Garden Park Terrace, Riverview Towers, Hil-Dar, Booker T. Washington Plaza and Luau Manor developments include, but is not limited to carbon monoxide/smoke detector replacement, roof replacement, kitchen modernization, new flooring, site work (grading, paving, etc.), generator replacement, point and tuck brick restoration, porch roofing replacement, elevator upgrades, metal railing replacement, entry door replacement, lighting upgrades, boiler replacement, painting, community room and common area renovation, balcony walls and deck recoating, fire door upgrades, electrical upgrades, etc.

WHA described the need for additional public housing in the region and is open to partnering with area entities to create new housing and rehabilitate mixed use properties.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

WHA has an active Resident Advisory Board that provides feedback on the Housing Authority's plans and policies. WHA's Resident Services Department offers many activities and community services for WHA residents. WHA contracts with local social service providers and community agencies to provide recreational and educational programs for their youth and families. They also provide recreational

activities and health care services links for elderly residents. The following is a summary of WHA programming.

- **Family Self-Sufficiency Program.** WHA's Family Self-Sufficiency (FSS) Program is a voluntary program that helps families improve their economic situation, so they don't have to depend on public assistance. Each FSS participant creates a five-year plan that includes employment goals and identifies training and educational needs. A case manager works with the family to identify and secure the services they need to accomplish these goals.
- **Youth Programs.** Educational and recreational activities are available to Wheeling Housing Authority children on-site in partnership with area agencies and organizations.
- **Senior Programs.** A coordinator works with high-rise residents to access needed social services to maintain their independent living status. The coordinator also works with elected resident councils to plan activities and trips. The goal is to improve the quality of life in the high-rise developments and to link residents with existing services in the community
- **Homeownership.** Although the Housing Authority does not have a homeownership program, it refers interested tenants to the City of Wheeling for the Homebuyer Assistance Program.

The Weirton Housing Authority has an active tenant council consisting of five (5) members that provides feedback on the Housing Authority's plans and policies. They review the Five-Year Plan and invite the public housing residents to attend meetings. The Weirton Housing Authority hosts social events in addition to tenant meetings and reviews of the Five-Year Capital Fund Plan

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Wheeling Housing Authority is not designated as troubled.

Discussion

Not Applicable.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The Northern Panhandle Continuum of Care works to develop a seamless system of supportive services for homeless people in this region, considering every stage of a homeless person's transition from life on the streets to stable, permanent housing. While the NPCoC has a total membership of more than 40 organizations. The NPCoC functions as a grassroots, proactive resolution body, as opposed to a fund-seeking entity. The constitution of the group is varied, and each member lends several strengths to the group's planning process by offering access to an array of factual data, a wellspring of resources and varied perspectives on the current issues.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The NPCoC is designed to promote a community-wide commitment to the goal of ending homelessness by administering federal and state funds and coordinating the work of providers. Efficient and effective coordination is intended to quickly rehouse individuals and families experiencing homelessness, persons experiencing trauma or a lack of safety related to fleeing or attempting to flee domestic violence, dating violence, sexual assault, and stalking, and youth experiencing homelessness while minimizing the trauma and dislocation caused by homelessness. Efficient access to and effective utilization of mainstream programs by homeless individuals and families advances permanent housing and self-sufficiency.

The City of Wheeling and Weirton work within the context of the NPCoC network of housing and service providers. Both Wheeling and Weirton experience similar barriers and challenges when addressing the needs of homeless populations. Quarterly strategic planning meetings of NPCoC community members and leaders are shared between the two cities. These meetings enhance planning and provide the opportunity to share successes and barriers that homeless providers encounter.

Addressing the emergency shelter and transitional housing needs of homeless persons

Within the City of Wheeling, there are several emergency shelter providers. These providers located in Ohio County include the Greater Wheeling Coalition for the Homeless, Salvation Army, Helping Heroes, YWCA, Youth Services System, and Northwood Health Systems. CHANGE Inc. also offers a domestic violence shelter in Weirton, WV.

In addition to these emergency shelter providers, three (3) organizations operate Transitional Housing projects in the region including the Greater Wheeling Coalition for the Homelessness (GWCH), Helping Heroes, and YWCA. GWCH's Transitional Housing project offers eight (8) units of shelter in two (2) buildings, one dedicated to families with children and the other for single adults/couples who are not separated by gender or by household composition. Helping Heroes offers transitional housing for

Veterans and their families. YWCA serves single women as well as those with children.

In 2023, The Life HUB low barrier shelter was opened for operation in Wheeling. The Life HUB facility added 28 beds to the already existing emergency shelter inventory within the NPCoC area of operation. The benefit of The Life HUB is its low-barrier entrance for unsheltered residents. Other emergency shelters in the NPCoC, except for Northwood, are not low-barrier and individuals must meet extensive requirements for entry. The Life HUB receives funding from multiple sources, but is not currently supported with federal funding. The NPCoC benefited from the Greater Wheeling Homeless Coalitions' conversions of transitional housing to meet low-barrier standards in 2024. This conversion broadened the scope of homeless individuals that can be accommodated for transitional housing within the City of Wheeling. The GWCH also secured funding from the Federal Home Loan Bank of Pittsburgh to assist with the rehabilitation of the Gertrude Flats Apartments in East Wheeling. This grant rehabilitated housing for 18 homeless individuals with disabilities that are designated as "hard to house" chronically homeless and provide a shelter alternative for their clients that are unable take part in transitional housing due to their disability.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Utilizing the Housing First model, homeless individuals and families are housed as soon as they are eligible for housing, based on a centralized assessment as well as housing availability. Prior to housing, homeless individuals/families are assigned to a supportive services team to receive supportive service once they obtain their housing. This model has been effective in housing retention.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

During Centralized Intake and Assessment (CIA), the Greater Wheeling Coalition for the Homelessness (GWCH), on behalf of all shelter programs in the region, asks potential clients to consider if there are any options remaining to them before they enter the homeless support system. In addition to using these diversion techniques to reduce the number of people who require assistance, GWCH is able to provide prevention assistance through sources such as the state Emergency Solutions Grant (ESG) and the Veterans Administration's Supportive Services for Veteran Families to help people who are at imminent risk of becoming homeless from doing so. Unfortunately, these funding sources place strict limits on the

degree of prevention assistance that can be provided.

The Northern Panhandle Continuum of Care (NPCoC) identified major supportive service needs for peer recovery, sobriety services, and addiction services. Overall, there is a need for more specialized case workers, as the current case management system is burdened. There is also a need for overnight staff at all institutions to ensure that goals and outcomes are reached.

There will always be a need for improvements in the assessment and referral system within the city and throughout the Northern Panhandle homeless and housing provider network. Not all social service organizations are directly involved with the NPCoC, receive funding through NPCoC, or participate in HMIS. Regardless, these organizations and agencies play a key role in reducing homelessness and supporting individuals seeking permanent housing, and their work advances addressing the region's needs.

To ease the demands on the Wheeling and Northern Panhandle social service institutional structure, the region needs more decent, safe, sound, and affordable rental housing as well as employment opportunities that support at least a living wage for those at risk of becoming homeless. The institutions and organizations involved also need to strengthen their joint comprehensive housing strategy, including case management, substance abuse treatment, mental and physical healthcare, and educational and job training opportunities

West Virginia 211 is the statewide clearinghouse linking people in need with appropriate community resources. Supported by the West Virginia United Way Collaborative, which is a consortium of 14 United Way chapters across the state including the United Way of Upper Ohio Valley, West Virginia 211 provides connections to basic needs intended to prevent individuals and families from becoming homeless. In FY 2024, WV 211 handled 25,569 calls, 3,133 texts, 3,324 chats, and 127,515 website searches for West Virginians seeking assistance. Statewide, the top five needs were Utility Assistance (41%), Rent/Mortgage Assistance (27%), Food Insecurity (11%), Shelter/Homeless Support (6%), and Volunteer Income Tax Assistance (VITA) Tax Prep (3%).

Agency representation is also part of the NPCoC centralized assessment team meetings, during which agency representatives gather to discuss individuals that have been identified with needs and connect those individuals with services that are available through the various agencies being represented. Assessment team members also assist individuals with applications for various resources to assist them in addressing their particular need. Individuals being discharged from inpatient mental healthcare and substance abuse treatment programs are particularly targeted for these services. However, these services are also available for other homeless, chronic homeless, or those near homelessness.

Once an individual is on the centralized assessment completion roster or another supportive services team roster, their needs are individually reviewed and assessed through the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) system and the individual is connected with the services that they need to be permanently housed and thrive in their community. This includes access to various resources, employment programs, primary care, mental health, or other specific needs identified by the

team

When no discharge plan is in place, or clients are unable to care for themselves, staff provide referral to resources such as personal care homes and assisted living facilities or direct support, including assistance with an application for public housing, searches for private market housing, and referral to local social service and mainstream benefit providers. Specific destinations for people discharged from health care facilities include private market apartments, the homes of family and friends, or state- and locally-funded housing options.

The NPCoC regularly meets with the Northern Panhandle Re-Entry Council, Workforce WV, and liaisons with local school districts to discuss discharge planning protocols for discharge of individuals from public institutions and foster care. The NPCoC Lead Agency also has offered trainings on discharge planning to educate the membership and develop a consistent message regarding the need for adhering to proper discharge planning standards.

Discussion

Not Applicable.

DRAFT

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

Affordable housing in Wheeling faces several interconnected challenges that hinder the development and availability of housing options for low- and moderate-income residents. Primary barriers include:

- **Aging Housing Stock and Maintenance Costs.** A significant portion of Wheeling's housing is over 50 years old, much of which require extensive repairs or modernization. and requires significant rehabilitation. The cost of maintaining or rehabilitating older homes can make it unfeasible for low-income residents or developers to invest in affordable options. An older housing stock can also pose health risks, such as lead-based point hazards. Many homes occupied by low-income residents are in flood-prone areas along the Ohio River and Wheeling Creek, complicating investment and the cost to insure them.
- **Market Dynamics on Affordability.** The pre-pandemic influx of out-of-state workers in industries like natural gas drove up housing demand and pushed rents and home prices higher. While some neighborhoods have seen more recent stabilization in housing price growth, the overall year-over-year trend in Wheeling continues to see significant increases, placing substantial pressures on low- to moderate income residents and a shortage of affordable housing.
- **Stagnant or Declining Population and Limited New Construction.** Wheeling has experienced population decline, which discourages large-scale housing production. Developers are less incentivized and are exposed to greater return on investment risk in building new affordable units in areas with low growth.
- **Economic Challenges and Limited Incomes.** A significant portion of Wheeling and the Northern Panhandle population earns below the area median income. Many households are cost-burdened, spending more than 30% of their income on housing, which limits housing and mobility options.
- **Insufficient Public and Private Investment.** Federal and state housing subsidies (e.g., Section 8 Housing Choice Vouchers, Low-Income Housing Tax Credits, etc.) are limited and competitive.
- **Lack of Supportive Services.** Many residents who need affordable housing also require social services, such as mental health support, addiction recovery, or employment assistance. Without a strong wraparound support system, housing stability is hard to maintain for at-risk populations, increasing the cycle of homelessness.
- **Infrastructure and Community Development Needs.** Wheeling faces challenges related to aging infrastructure and limited resources, which affect the maintenance and replacement of essential services. These issues complicate efforts to improve housing conditions and revitalize neighborhoods necessary to attract new residents. Additionally, the city's declining population

and economic base strain its capacity to invest in necessary community development initiatives.

Addressing these barriers requires coordinated efforts between local government, developers, and community organizations to create sustainable housing solutions.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Wheeling has not identified any negative effects of its public policies that serve as barriers to affordable housing. The city updated its zoning and land development regulations to be consistent with Fair Housing Act, Section 504, and the Americans with Disabilities Act. Additionally, the city recently completed the update to its Comprehensive Plan - Wheeling Forward 2034.

Wheeling is beginning to explore zoning reforms including infill development and smaller homes. Activating more flexible zoning, especially for small-scale multifamily and accessory dwelling units could open opportunities for more affordable housing without changing the character of neighborhoods drastically. Meaningful zoning reforms take time and require public education to overcome political and community resistance.

Discussion

During its FY 2025 program year, the City of Wheeling and the Northern Panhandle HOME Consortium will fund the following activities intended to address affordable housing barriers:

- Continue to fund the successful downpayment and closing cost assistance program throughout the HOME Consortium area.
- Continue to explore affordable housing production and preservation through collaboration with Community Housing Development Organizations (CHDOs).
- Continue to solicit interest and partnership in private investment to advance new housing production.
- Continue education, outreach, and training through the Human Rights Commission.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Wheeling has developed the following actions addressing obstacles to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based hazards, reducing the number of poverty-level families, developing institutional structures, and enhancing coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the city and social service providers, several significant obstacles to meeting underserved needs remain. Because resources are scarce, funding becomes the greatest obstacle. Insufficient resources hinder maintenance and limit the availability of funding to the many worthy public service programs, activities, and agencies. Planning and effective use of these limited resources will prove critical in addressing Wheeling's needs and improving the quality of life of its residents. The following obstacles need to be overcome to meet underserved needs:

- Shortage of jobs that provide a living wage
- Instability in household income
- Lack of affordable childcare and limited availability for second and third shifts and weekends
- High cost of housing
- Aging house stock requiring significant rehabilitation
- Lack of decent, sound, and affordable rental housing
- Increase in the number of persons requiring accessible housing
- Drug and alcohol abuse
- Shortage in mental health services
- Shortage in wraparound services and transitional housing for the unsheltered
- Aging population
- Programs needed for the youth and the elderly
- Modernization and accessibility of community and recreational facilities

The City of Wheeling will work to address these obstacles through the agencies and programs to be funded in FY 2025. Some of the activities to address these obstacles include:

- **CD-25-03** Upper Centre Market Restroom Accessibility Improvements
- **CD-25-04** 36th St/Wheeling Island Pool House Roof Replacement
- **CD-25-06** Fulton Basketball Court Modernization

- **CD-25-07** Tunnel Greene Tennis Courts Modernization
- **CD-25-09** Catholic Charities - Home-Delivered Meals Program
- **CD-25-10** Family Service - Senior Nutrition Program
- **CD-25-12** House of the Carpenter
- **CD-25-13** Seeing Hand Association
- **CD-25-14** The Soup Kitchen - Feeding Program
- **CD-25-15** Wheeling YMCA
- **CD-25-16** Wheeling Health Right Clinic

Actions planned to foster and maintain affordable housing

The City of Wheeling and the Northern Panhandle HOME Consortium will fund projects/activities under the following goals and strategies to foster and maintain affordable housing:

- **HSS-1 Homeownership.** Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
- **HMS-2 Operation/Support.** Assist homeless providers in the operation of housing and support services for those who are unsheltered and persons who are at-risk of becoming homeless.
- **SNS-1 Housing.** Increase the supply of affordable, accessible, decent, safe, sound, and sanitary housing for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through the rehabilitation of existing buildings and new construction.

During the FY 2025 program year, the City of Wheeling and the Northern Panhandle HOME Consortium will fund the following projects to foster and maintain affordable housing:

- **CD-25-08** Russell Nesbitt Services - Accessible Bathroom Tubs
- **CD-25-11** GWCH - Rapid Re-Housing for Young Adults
- **HOME-25-18** CHDO Set-Aside
- **HOME-25-19** First Time Homebuyer Program

Actions planned to reduce lead-based paint hazards

Under the First Time Homebuyer Assistance Program, the City of Wheeling and the Northern Panhandle HOME Consortium members will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead based paint

requirements.

- Staff determine whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soils.
- Prior to occupancy, properly qualified personnel perform paint stabilization, and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

If any rehabilitation projects are funded, the City of Wheeling and the Northern Panhandle HOME Consortium members will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determine whether proposed projects are exempt from some or all lead based paint safety requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified contractors perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitor owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Actions planned to reduce the number of poverty-level families

According to the 2019-2023 American Community Survey, 13.7% of the families in Wheeling are living in poverty. Nearly 33% of female-headed households were living in poverty. Of female-headed households with children under the age of 18, 51.8% were living below the poverty level and 39.% of female-headed

households with children under the age of 5 are living in poverty.

The city's anti-poverty strategy is based on attracting a range of businesses that provide living wages, advancing work force development and job-training, and furthering supportive services for low-income residents. During the FY 2025 program year, the City of Wheeling will fund the following:

- **CD-25-09** Catholic Charities - Home-Delivered Meals Program
- **CD-25-10** Family Service - Senior Nutrition Program
- **CD-25-11** GWCH - Rapid Re-Housing for Young Adults
- **CD-25-12** House of the Carpenter
- **CD-25-13** See Hand Association
- **CD-25-14** The Soup Kitchen - Feeding Program
- **CD-25-15** Wheeling YMCA
- **CD-25-16** Wheeling Health Right Clinic

Actions planned to develop institutional structure

Effective implementation of the Consolidated Plan and Annual Action Plan involves a variety of agencies both in the community and in the region. Coordination and collaboration between agencies are important to ensure that the needs in the community are addressed. The key agencies involved in the implementation of the Plan as well as additional resources that may be available are described below.

Public Sector:

- **City of Wheeling.** The City's Department of Economic and Community Development (DECD) will be responsible for the administration of the city's community development programs, including some of the local programs that assist target income residents. DECD's responsibilities will include managing and implementing the city's affordable housing policies, including the Consolidated Plan and related documents. Several other City Departments and Divisions will also be involved, including Planning, Code Enforcement, Public Works, Police, Fire, Recreation, Water, and Sewer.
- **The Wheeling Housing Authority.** The Wheeling Housing Authority is one of the primary owners of affordable housing within the community. The Housing Authority also administers the Housing Choice (Section 8) Voucher Program. The city will continue to work in close consultation with the Housing Authority regarding affordable housing issues in Wheeling.

Non-Profit Agencies:

There are several non-profit agencies that serve target income households in the greater Wheeling area. The city will continue to collaborate with these essential service providers. Some of them include:

- Catholic Charities of West Virginia
- Wheeling YMCA

- Wheeling Health Right
- Soup Kitchen of Greater Wheeling, Inc.
- YWCA Wheeling
- Family Service Upper Ohio Valley
- House of the Carpenter
- Laughlin Chapel
- Seeing Hand Association
- Russell Nesbitt Services
- Helping Heroes
- King's Daughters Child Care Center
- Youth Services System
- NAMI Greater Wheeling
- Greater Wheeling Coalition for the Homeless
- Wheeling Human Rights Commission

Private Sector:

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as healthcare, small business assistance, home loan programs, and assisted housing, among others. The city will work closely with this sector to meet Consolidated Plan goals and objectives. Funds for affordable housing are also provided through the Federal Home Loan Bank of Pittsburgh through its member banks.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Wheeling is committed to continuing its participation and coordination with public, housing, and social service agencies. The city solicits applications for CDBG and HOME funds. Upon request, the city sends out applications to agencies, organizations, and housing providers that have expressed an interest in submitting an application. Additionally, the city solicits applications for recipients of CHDO funds. The public service applications are reviewed by the Department of Economic and Community Development (DECD) and the City Manager to discuss any questions with the applicant. CHDO applications are reviewed by the DECD, the Northern Panhandle HOME Consortium members, and the city's consultants. The city provides technical assistance to its public and private agencies that they fund.

Discussion

Not Applicable.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. <u>The amount of income from float-funded activities</u>	<u>0</u>
Total Program Income	0

Other CDBG Requirements

1. The amount of urgently need activities	0
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HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Northern Panhandle HOME Consortium does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b). Not Applicable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

See Resale Recapture Policy in the Appendix.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

See Recapture Guidelines in Grantee Unique Appendices.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Northern Panhandle HOME Consortium does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds. Not Applicable.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not Applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not Applicable.