



Great things are happening here!

Great Neighborhoods

Highland Ridge Elm Street

Community Gardens

Large Lots

Apartments

Great Place to Raise a Family

Historic Homes

Habitat for Humanity

Single Family Homes

LeMayne Avenue

Rich History

Tree Lined Streets

Small Lots

Affordability

Main Street

Upper Story Housing

Downtown Living

TRIPIL

Sidewalks

East Washington Historic District

Neighborhood Playgrounds

Yard of the Month

Chapter 3. A Plan for Housing

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Housing characteristics are key to evaluating where a community is headed and what it needs. Without adequate housing, a community can suffer; with it, older neighborhoods can be revitalized and new neighborhoods can develop. Housing needs vary from community to community, but a few factors remain the same: housing must be in good condition and appear attractive to current and potential new residents; housing must be a variety of types, sizes, and prices in order to appeal to a broad range of the population; and housing must be accessible to jobs and amenities that people want. In addition, in communities with an aging housing stock, housing that is accessible to residents with disabilities is an important factor to consider. With this in mind, a number of factors were examined closely to evaluate and identify current trends in City and Borough housing patterns, including deficiencies and needs as well as potential future areas for growth, infill, revitalization, and redevelopment.

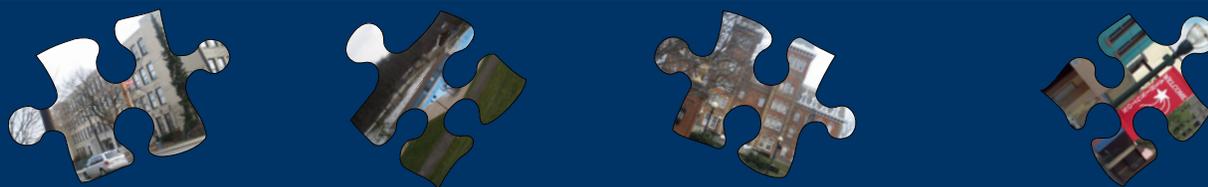
Housing Questions to Consider:

- What is the overall condition of the current housing stock?
- Where are distressed neighborhoods?
- How can historic areas be preserved?
- Are there areas that can support new or different types of housing?

A. COMMUNITY SNAPSHOT

Overall the existing housing stock within the City and Borough is good. While not as extensive as some other cities, Washington does offer some variety in housing types from single family homes to multi story apartment buildings. The Borough offers primarily single family homes, many of which are very well maintained historic structures. Over the years, some of the large homes within the borough have been converted to multi-family dwellings.

Both communities have strong neighborhoods each with their own identity, which should be used in any marketing campaign. These are great places to raise a family but does offer housing choices from large single family residential to small single family residential and multi-family residential.

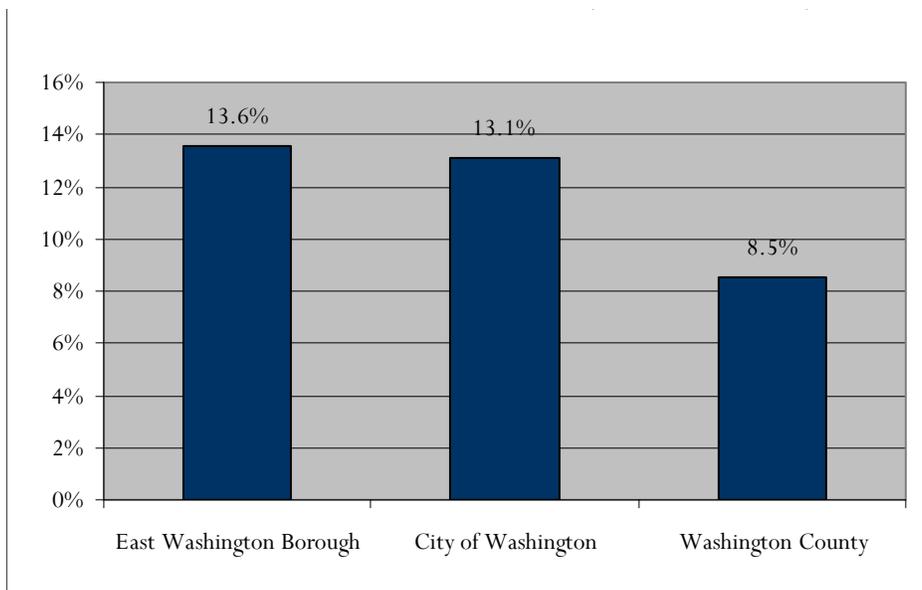


Data used in the charts on the following pages is derived from the US Census Bureau, 2000 and 2010 Census

Vacancy Rates

The Borough and the City have high vacancy rates especially compared to Washington County. As shown in **Chart 3-1**, the Borough's rate is 13.6 percent and the City's rate is 13.1 percent compared to 8.5 percent at the County.

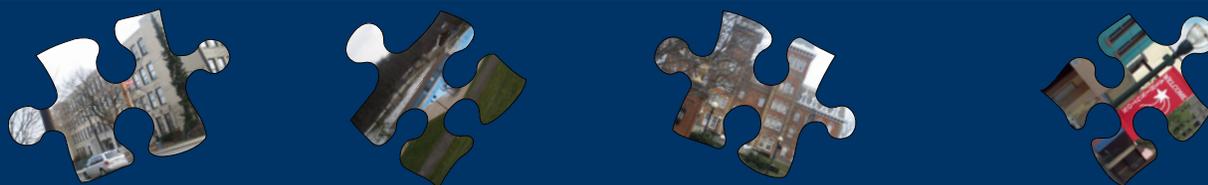
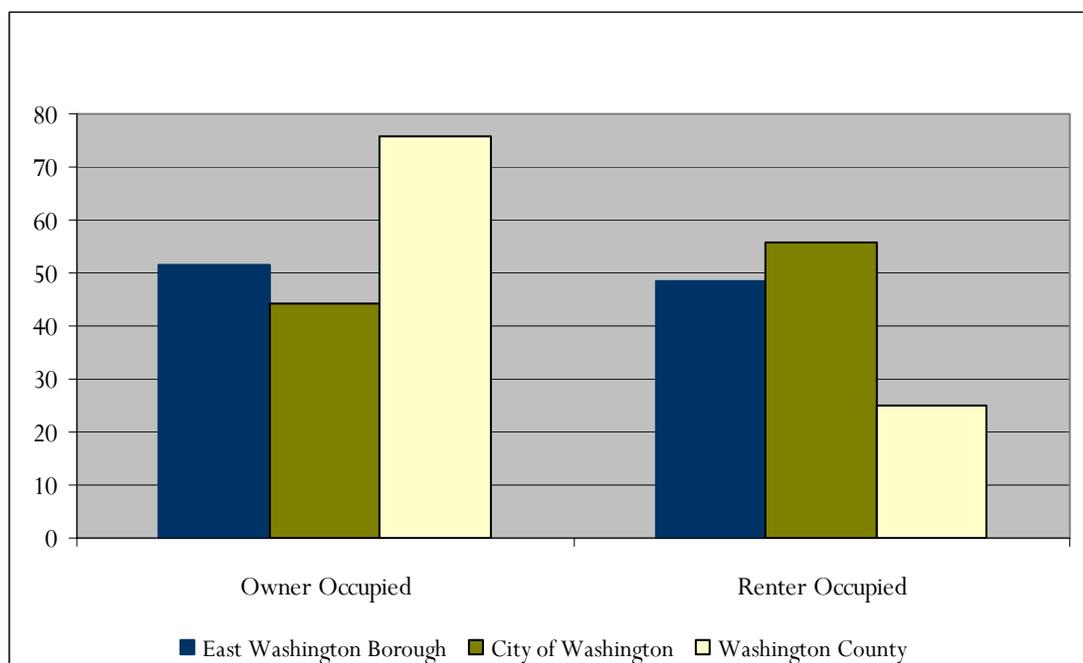
Chart 3-1: Housing Vacancy Rates



Home Ownership

Home ownership within the Borough and City is lower than Washington County as illustrated on **Chart 3.2**. Both municipalities have a high amount of residents that rent compared to the County. East Washington has 51.6 percent of residents that own their homes, compared with 48.4 percent that rent. The City of Washington has fewer residents that own their homes, with 44.3 percent owner occupied and 55.7 percent renter occupied. The City of Washington has fewer residents that own their homes, with 44.3 percent owner occupied and 55.7 percent renter occupied.

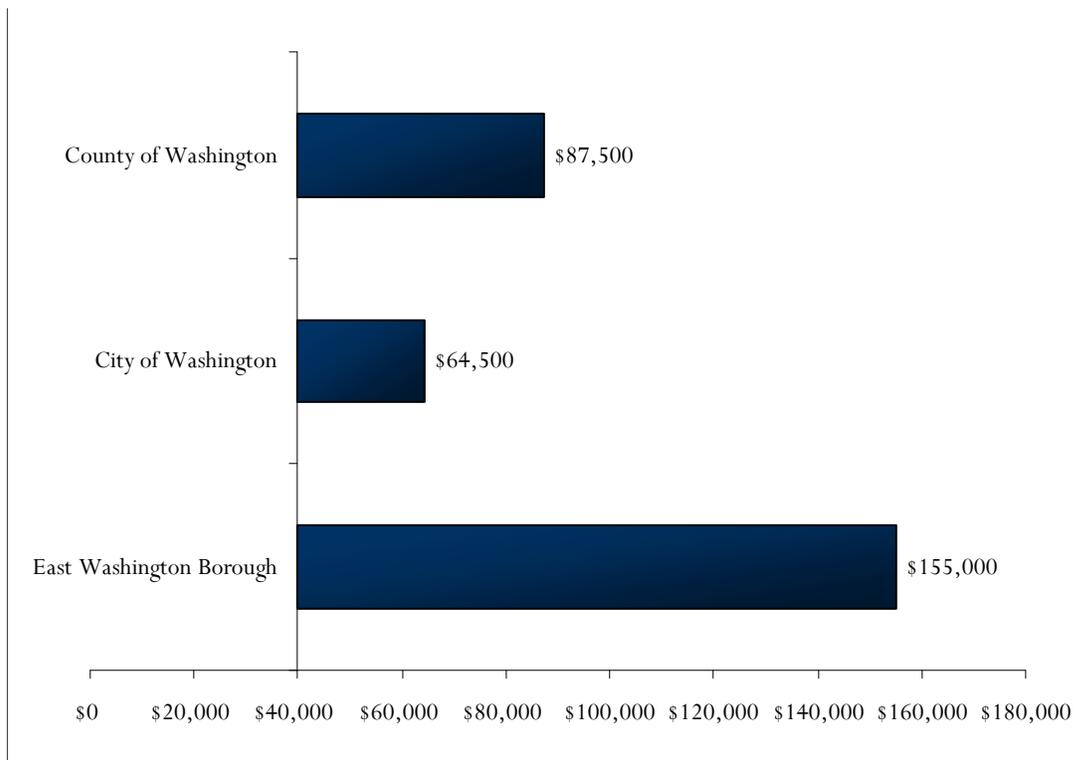
Chart 3-2: Home Ownership



Value of Homes

The value of homes can also tell a story about a community. Vibrant, stable neighborhoods tend to have higher home values, than struggling, transient neighborhoods. As shown on [Chart 3.3](#), the Borough has a significantly higher home value (\$155,000) than both the City of Washington (\$64,500) and the County of Washington (\$87,500).

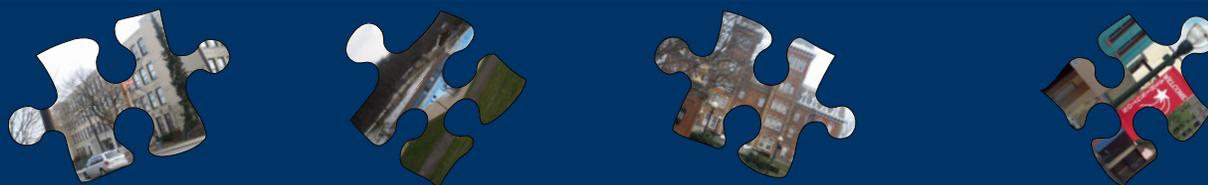
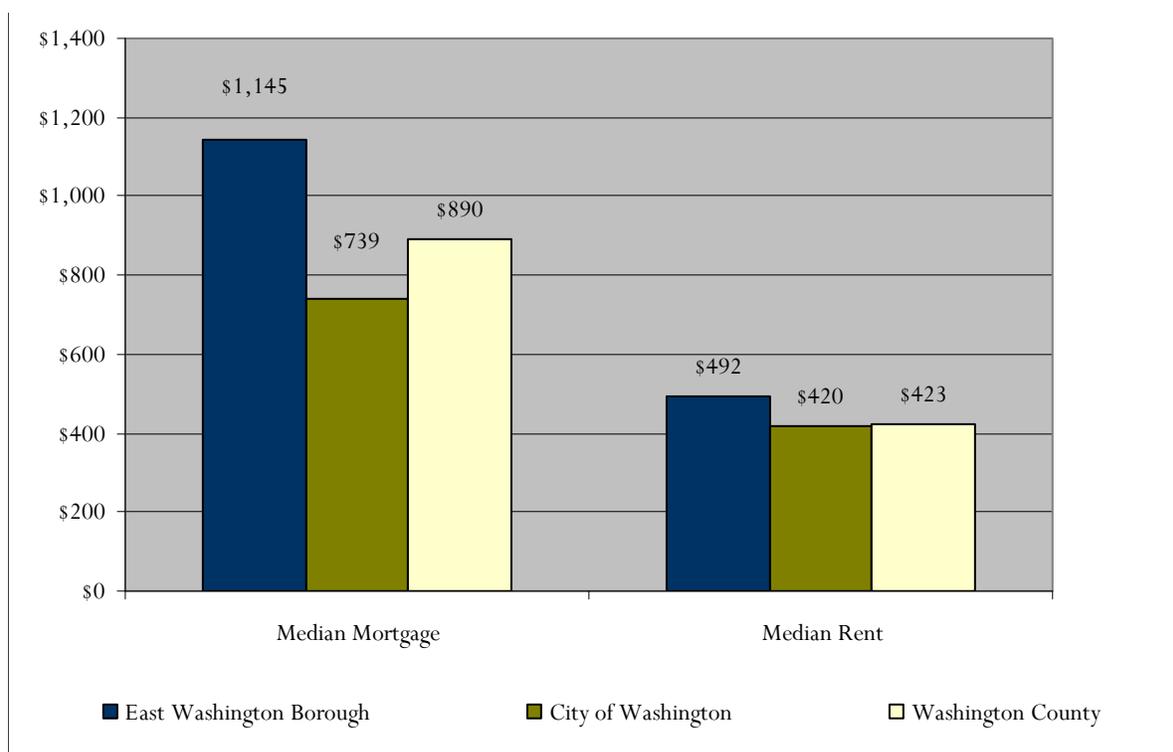
Chart 3-3: Median Housing Value



Housing Costs

The median monthly mortgage payment and rental payment for East Washington Borough, the City of Washington, and Washington County are displayed on **Chart 3-4**. The monthly mortgage is significantly higher in East Washington Borough than either the City or County; a result of the large stately homes found in the Borough. However, the median monthly rent is quite comparable amongst all three entities. Many of the rental properties in the Borough are older homes that have been converted to apartments.

Chart 3-4: Median Monthly Housing Costs



Type of Housing

Table 3-1 depicts the type of housing that is available within the City and Borough. In both communities, just over half of the housing units are traditional single-family homes (1 unit, detached). Over 40% of the City's housing stock classified as multi-family residential. Many of these multi-family units are part of large apartment complexes such as Washington Arbors and Canterbury Square. The housing stock of East Washington Borough is primarily single-family homes. Many of these homes have been converted into apartment buildings resulting in the 20% 3 or 4 unit structures.

	City of Washington	East Washington Borough
1 unit, detached	53.6%	53.0%
1 unit, attached	3.8%	1.1%
2 units	10.9%	5.6%
3 or 4 units	10.4%	20.2%
5 to 9 units	7.6%	9.8%
10 to 19 units	4.8%	8.9%
20 or more units	8.4%	1.1%
Mobile home	0.4%	0.3%
Boat, RV, van, etc	0.1%	0.0%

Public Housing

The Washington County Housing Authority's mission is to "develop, manage, and administer quality housing for low and moderate-income persons and to promote economic growth and quality living environments in our communities." The WCHA offers public housing through rent-assisted communities. Within the City of Washington, the WCHA owns and operates Maple Terrace, Lincoln Terrace Highland Avenue Apartments, Crumrine Tower and Jollick Manor, and Bassettown Manor. The WCHA also offers the Section 8 Program, which offers assistance to low-income families to live in the private rental market (<http://www.wacoha.com>).



B. NEEDS ASSESSMENT

Priority issues were identified for Washington and East Washington through the various public input methods described in Chapter 1. The following were determined to be the priority issues for the Housing element.

Absentee Landlords and Property Maintenance



Throughout the project area there are many properties that are not being maintained. This is due to property owners living out of the project area, property owners not being able to afford upkeep, and a need for greater enforcement.

Conversion Apartments

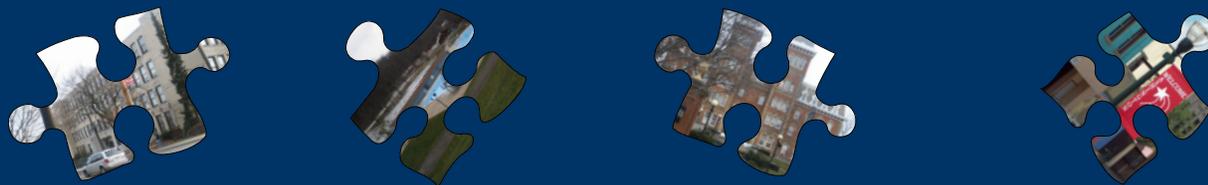


There are many large homes located in the project area, primarily with East Washington Borough. These homes are costly to maintain and many have been divided into multi-family rental units. This detracts from the character of the surrounding neighborhood and affects property values.

Lack of Housing Variety



It has been noted throughout the Comprehensive Plan process that the project area does not offer enough variety in housing type. There are especially gaps for people looking to purchase or rent low to moderate priced housing, accessible housing and elderly housing.



Improving Housing Energy Efficiency



There are many options available to homeowners to improve the energy efficiency of their homes and therefore realize cost savings over the long term. These cost savings can come in the form of reduced heating and cooling costs, reduced costs for water consumption and reduced electricity costs, just to name a few.



C. ACTION PLAN

Goal = Promote the continued investment in our vibrant and thriving neighborhoods

Objective = Preserve the residential character of East Washington Borough

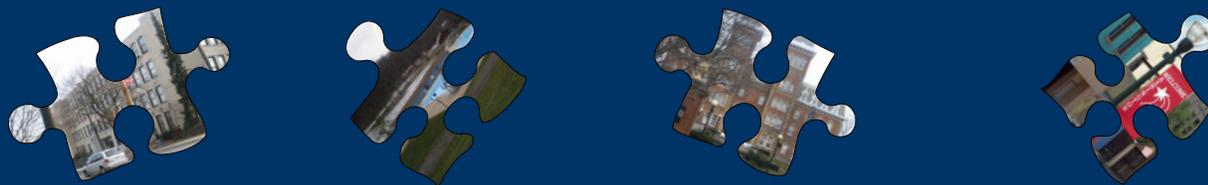
- ☑ Establish a low interest loan or grant program for façade improvements / property maintenance for property owners in the East Washington Historic District

The Borough should work with local institutions and business such as W&J College and local banks to contribute to a revolving loan fund. This would target homeowners who wish to make improvements to their homes within the East Washington Historic District that conform to the Design Guidelines. Private investment into the fund shows an acknowledgement that preservation of the District is to the benefit of the whole project area. It also helps concentrate the revitalization efforts in a neighborhood that has a lot at stake; the revitalization of downtown Washington and the long-term success of W&J College depend on this near-by neighborhood's success. As such, these constituents have a vested interest in the Historic District's success.

- ☑ Update the Borough's zoning ordinance to address issues with property conversions

Although it would be ideal to keep the large homes within the Borough as single family, many are not marketable because of the costs involved. A 4000+ square foot, multi-level home that requires extensive renovations is not likely to remain single-family. As such, the Borough should update its zoning ordinance to:

- Limit the size of apartments to 1,000 square feet as well as limit the number of unrelated persons living together in a single unit.
- Clearly define "family" to be consistent with the Fair Housing Act.



- Allow for certain kinds of live-work arrangements, limited to small professional offices and/or studios. The number of employees, kinds of business, and hours of operation would be regulated to be consistent with the residential nature of the Borough. This has been successful in other historic residential neighborhoods like Cleveland Heights and Shaker Heights, outside Cleveland, Ohio.

Objective = Encourage residential development that expands housing choices consistent with the existing character of the neighborhoods

- Offer incentives for property owners in the Central Business District (CBD) to develop upper story housing



The City of Washington could benefit from adding newer, market rate apartment or condominium living options in the CBD. Currently very few apartments and small dwelling units exist in the area.

Several potential owner/renter segments can find these options attractive to include: 1) younger professionals transitioning from the college environment, 2) faculty members in search of flexible rental leases, 3) Marcellus shale workers in the area on a rotating basis, 4) retired residents in the process of downsizing, and 5) professional health care workers employed through the Washington Hospital system.

In the past, local stakeholders explored attempts to renovate the second and third floors above store fronts within the business improvement district. While there is some physical capacity to accommodate such renovation, costs associated with those improvements were perceived to be prohibitive. Recent changes in code requirements related to fire safety and elevators were cited as factors contributing to the cost barriers.

A cost estimate to determine the potential gap that may exist between the cost of renovation and the lease rates required to pay for the capital



improvements is detailed in Appendix G.

The cost estimate shows that significant funding gaps exist for any renovation beyond the most basic improvements. While it is difficult to predict the level of demand that would exist with a total private funding project offering the most basic features, it is fair to say that some type of public/private partnership would need to be in place to encourage the more extensive, higher-end renovations. This would likely consist of a combination of low interest loans, grants and long-term master lease agreements negotiated in advance of the renovation project commencing.

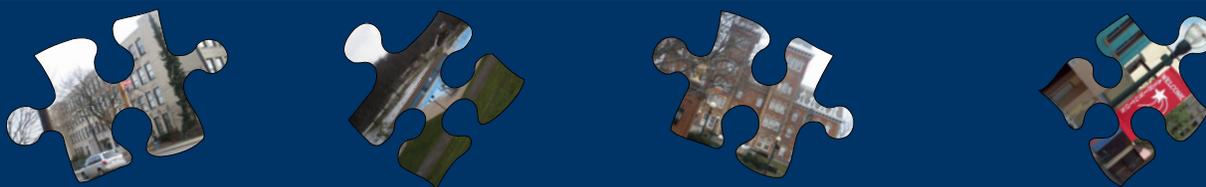
One notable public/private housing partnership model is found in Carlisle, PA, where Dickinson College partnered with a local developer to renovate a former YMCA Building (Patriot News, April 27, 2007).

- ☑ Establish Real Estate Round Table to identify housing needs and opportunities

This group would be appointed by City and Borough Council and would be made up of local realtors, developers, housing organizations, school district representatives and municipal officials. They would meet on a regular basis to discuss opportunities for housing development and redevelopment.

- ☑ Develop ADA accessible housing

One area that is lacking in terms of housing variety is accessible housing. Accessible Dreams, an organization that works with local builders, developers and real estate agents to build accessible housing for people with disabilities, has expressed interest in working with the City and Borough to identify opportunities to build this type of housing. A major roadblock for the organization is the cost of land. As land becomes available through tax delinquency, the City and / or Borough could donate or sell the land (at a low cost) to Accessible Dreams, which would then build the housing units and sell them to their waiting list of potential home buyers.



Objective = Increase energy efficiency in residential neighborhoods

Promote local and state weatherization programs

There are several local and state programs available to low to moderate income families to help save money on heating and cooling costs through home weatherization repairs. The City and Borough should promote these programs through their websites and other municipal mailings to ensure that residents are aware of these valuable programs.

- **Action Housing Weatherization Program** – This free program is funded through the Pennsylvania Department of Community and Economic Development and is available to residents of Washington County that meet the income guidelines. The program provides approved contractors to make energy efficient upgrades, such as replace broken windows, weather-strip doors and windows, insulation, and safety checks for furnaces and hot water tanks, to the applicant's home (www.actionhousing.org/consumers.php).
- **Community Action Southwest** – This organization provides many needed services to low to moderate income residents in Washington and Greene Counties. One of their program areas is focused on assisting with the rising costs of utilities (www.caswg.org).

Offer incentives to homeowners to utilize energy efficient renovations

The City and Borough should work together to encourage residents and business owners to utilize energy efficient products in renovations to their properties. Several options include:

- Offer a "sign up" list at the municipal buildings and on the municipal websites where people could indicate the type of product they are interested in purchasing (such as energy efficient windows). Once a certain number of people signed up, it would allow for a bulk purchase to decrease the cost of the product.
- Residents or business owners applying for permits for renovations could be given reduced fees if they are using energy efficient or green products.



Goal = Focus rehabilitation efforts to encourage new investment in our declining neighborhoods

Objective = Improve property maintenance

- Utilize provisions in Act 900 to reduce blighted conditions

This Act went into effect in April 2011. Under the law, if a property is in serious violation of a building or housing code, a municipality may take action to prevent, restrain, correct or abate the problem. The Act authorizes municipalities to bypass the administrative penalty process by bringing a civil action against the owner of a blighted property. A municipality may do so if:

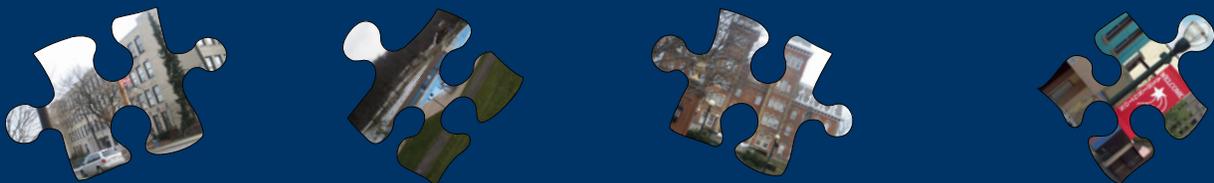
- The owner takes no substantial step to correct a continuing violation within 6 months of receiving an order to do so and
- There is no pending appeal before an agency or court. The action must seek payment of the penalties imposed for failing to correct the violation and the cost the municipality incurred to abate it. The bill allows a municipality to place a lien against the owner's assets if a judgment, decree, or order is entered against the property owner.



The City's Economic Development Council (discussed in Chapter 4) and Borough Council should spearhead the process for the City and Borough to utilize the new tools available through Act 900.

- Create a Property Maintenance Committee

The City and Borough each have properties that are in violation of property maintenance ordinances. Many times the property owner does not have the means to address the violation. A property maintenance



committee, led by the Code Enforcement Officer, could work with property owners on ways to address their violation and bring the property up to code. Some options could include waiving or reducing fines if the problem is addressed or connecting property owners with local contractors willing to provide services at a reduced fee. This committee should also keep a database of every reported code violation. This will allow for these violations to be visually tracked and provide a means to quickly identify trends and neighborhoods which may be in decline.

☑ Prioritize properties for demolition

As is often the case in older communities, there are many properties in the project area in need of demolition. Funding is limited and therefore the demolitions usually occur when there is an imminent threat or danger to the public. The City and Borough should survey dangerous properties to rank them in terms of condition. These rankings should be stored in an electronic database which can be updated easily. These surveys could take place neighborhood by neighborhood (or by Ward, in the case of the City) in order to make the data collection more manageable. The Property Maintenance Committee could help with collecting the information and interns could be utilized to create and maintain the database.

☑ Enact consistent property maintenance codes for the City and Borough

In order to promote consistency throughout the project area, the City and Borough should ensure that their property maintenance codes are complementary. Information regarding what is required in the codes should be easily available to existing and future residents through both the City and Borough websites. Short brochures highlighting the requirements should also be made available at both municipal buildings. Cranberry Township in Butler County is a good example of how to easily provide information to residents about various municipal codes and regulations (<http://www.twp.cranberry.pa.us/index.aspx?nid=1630>)



Objective = Re-establish traditional family neighborhoods

- ☑ Implement the Elm Street Plan for the Highland Ridge neighborhood

The Highland Ridge Community Development Corporation (CDC) was started in 2000 out of the need to address crime and deteriorating housing conditions within the Highland Ridge neighborhood. The CDC in partnership with the City of Washington and other key stakeholders obtained funding from the Pennsylvania Department of Community and Economic Development (DCED) for the Elm Street Program. Out of this, a document was created that highlighted the program's emphasis on a five-point approach:

- Clean, Safe and Green Activities
- Compatible Design Elements
- Marketing
- Neighborhood Restructuring
- Sustainable Organization

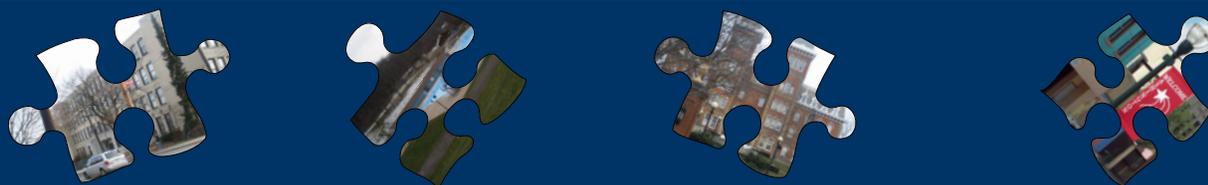


This plan contained various recommendations some of which the CDC has begun to implement including hiring an Elm Street manager, developing a quarterly newsletter and community website, organizing a spring clean up day, working with City Code Enforcement Officer on demolitions, conducting an annual survey of neighborhood residents, undertaking two streetscape projects, and implementing the homeowner assistance program.

It is important that the CDC and Elm Street manager continue to implement the recommendations contained within the Elm Street plan to ensure the future sustainability of this neighborhood.

- ☑ Develop Neighborhood Revitalization Plans for the 7th and 8th Wards

While the Elm Street Program is not available for new applicants, the state has an alternate program called Keystone Communities Program. This program assists communities in Pennsylvania with revitalization.



Funds will be available to help with physical improvements to residential neighborhoods as well as development or rehabilitation of existing housing stock (including accessible modifications for persons with physical disabilities).

It is important for the City to work with these two neighborhoods to create plans to identify a vision and projects which could be eligible for funding assistance. By creating these neighborhood plans in advance, it will be easier to apply for funding in the future for priority projects.

Develop Community Gardens in vacant lots

Vacant lots negatively impact the appearance of a neighborhood and can also affect the redevelopment or reinvestment opportunities for the area. Unfortunately with limited funds and declining population, it is not always possible to redevelop all the vacant lots. This is especially true in a urban context. Moreover, many urban areas do not meet local or state requirements for open space and parks per capita, particularly minority communities that have fewer resources to obtain and maintain open space. An option that addresses both of these issues is to develop



community gardens. This is less costly than rebuilding and provides an asset for the community by increases the quality of life for those living and working in the neighborhood. The Highland Ridge Community Development Corporation already has a community garden within that neighborhood, which could serve as a model for a city-wide program.

Institute semi-annual community clean up days

The City and Borough should organize clean up days in different neighborhoods on a semi-annual basis. Various organizations and institutions throughout the project area such as the LeMoyne Center, Washington and Jefferson College, Washington School District, local businesses and others could be solicited for volunteers. Following the



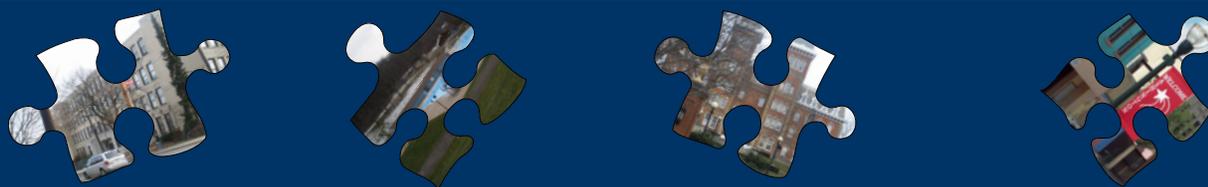
clean up day, the City and Borough could sponsor a social event along Main Street, at the LeMoyné Center or in Washington Park (or one of the neighborhood parks) to reward volunteers for their hard work. Assistance for these programs can be obtained from organizations like “Keep PA Beautiful”.

- ☑ Incentivize property owners to convert multi-family units back to single family homes

Many of the properties throughout the project area, especially in East Washington, are large and difficult to maintain. Due to this situation, over the years many single family homes have been converted into multi-family housing units. There is evidence that multi-family homes, in general, do not pay their fair share of local taxes because of the increase in services needed (such as police, fire, school, etc.). These units can also destabilize the community by decreasing the number of home owners and exacerbate issues such as parking in residential neighborhoods.



The City and Borough should encourage the conversion of these units back to single family homes to help stabilize these neighborhoods. One way to encourage this type of activity is to offer a revolving loan fund for people living and working in Washington and East Washington to assist with the costs of these conversions. The City and Borough should work with local institutions such as Washington and Jefferson College, Washington Hospital and banks to help identify money to start the fund. One example of a county offering forgivable loans for this type of program is Montgomery County, PA's Revitalization Grant Program. Other incentives that could be offered to these property owners include reduced permit fees, a streamlined approval process, and reduced zoning requirements.



- ☑ Develop programs to encourage employees to live in the City and Borough

The City and Borough are fortunate to have large employers such as the College, the hospital and others within their boundaries. Low interest loans could be offered to people who work at these locations to live within the City and Borough. The loans could be small or substantial and could be used for items like down payment assistance. The loan



programs would need to be a partnership between the major employers and the City and Borough, and should be offered in zones. For example, a program that was offered through the City and hospital should be for properties located near the hospital, and a program offered through the Borough and the college should be available for properties adjacent or in close proximity to the college.

- ☑ Work with the Washington County Habitat for Humanity

The Washington County Habitat for Humanity has built or renovated 44 homes for qualified, low income families in the county since 1989. The City and Borough should proactively work with this organization to publicize their program and identify qualified families because currently the demand is down.

- ☑ Amend the City's Rental Ordinance to require annual inspections of rental property

Currently the City's rental ordinance only requires inspections when there is a complaint against a property. This should be amended to require annual inspections so the City is able to accurately track rental properties and their condition. If a violation is found during the inspection, the City and property owner should develop a remediation plan that identifies the actions needed to address the violation.

Amendments to the ordinance should also include language that allows



the City to revoke a rental permit if a certain number of violations are reported within a determined period of time. Note: The Borough's rental ordinance currently does require annual inspections.



Chapter 3. A Plan for Housing

