



West Virginia Housing
Development Fund

www.wvhdf.com

(800) 933-1272

Affordable Housing for West Virginia

Erica L. Boggess

Acting Executive Director

Your Doorway
Home



[/wvhdf](https://www.facebook.com/wvhdf)



[@wvhdf](https://twitter.com/wvhdf)



NMMLS 198038



Mission & Purpose

- The Fund's primary purpose is to increase the supply of affordable residential housing for persons and families of low and moderate income.
- The Legislature also empowered the Fund to provide construction and permanent mortgage financing to public and private sponsors of such housing.
- This purpose has been expanded over time by the legislature to include, among other things; housing for persons of moderate income and temporary housing for homeless people and disaster victims.



Structure and Organization

- The Fund is governed by an 11-member Board of Directors
 - The Governor, Attorney General, Commissioner of Agriculture, and the State Treasurer serving as public directors
 - Seven private directors appointed by the Governor from the general public
 - The Governor is designated as the Chair of the Board of Directors

The Fund is a self-supported governmental entity and receives no State appropriations.



Better Credit Ratings = Lower Borrower Cost

- Our credit rating produces a lower cost mortgage for the families we serve, saving \$15 per month on the average loan.
- The Fund is the only state housing finance agency in the country with AAA/Aaa general obligation debt ratings.
- Experienced management and prudent financial leadership create the ability to serve more families.



“Child development is influenced by the physical condition of the home, as well as the learning environment it provides. Poor families, who have fewer housing choices than non-poor families, are more likely to live in substandard housing with lead paint and other unsafe conditions.”

- West Virginia Center on Budget & Policy, *Child Poverty in West Virginia: A Growing and Persistent Problem*. 2013 (West Virginia, February 2013)



- **“American Housing Survey data indicate that poor and near poor families tend to move much more frequently than higher income neighbors and the general population.”**
- **“Children who frequently move residences and/or change schools tend to fare worse than their peers in terms of educational outcomes and achievement.”**
 - Center for Housing Policy, *Should I Stay or Should I Go? Exploring the Effects of Housing Instability and Mobility on Children*. 2011(Washington, DC, February 2011)



Our Program Options

Rental

LIHTC

- New Construction
- Rehabilitation

HOME Rental

- New Construction
- Rehabilitation

MMRP

- Rehabilitation

Leverage Loans

Land Development

Demolition

Special Needs Assistance

Core Operations

We attempt to generate revenue through services, fees and client support.

Investment Earnings

Used to fund program allocations. Programs are designed to recycle funds for the next activity.

Ownership

Single Family Ownership

- First Time Buyer
- Movin' Up Buyer
- Secondary Market
- LAMP
- On-Site System Loan
- CASH



Low Income Housing Tax Credit

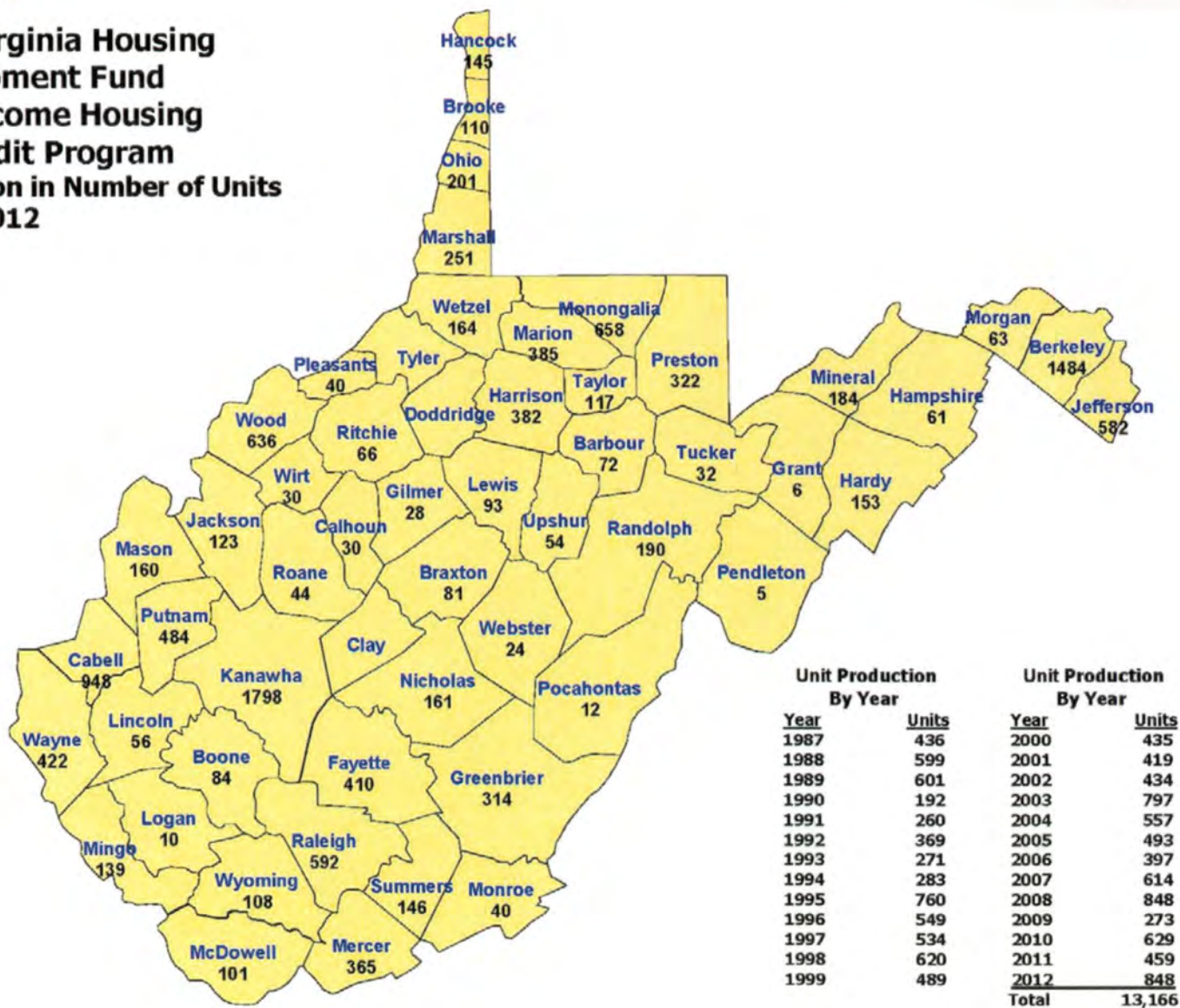


- 500 units of new or rehabilitated housing every year
- Properties must maintain affordable units for a minimum of 30 years
- Physical inspections = quality units
- Eligible tenants must be at or below 60% of area median income



West Virginia Housing
Development Fund

**West Virginia Housing
Development Fund
Low-Income Housing
Tax Credit Program
Production in Number of Units
1987 - 2012**





West Virginia Housing
Development Fund

www.wvhdf.com



Providence Greene I

Wheeling, Ohio County, WV
50 Residential Rental Units



MMRP – Mini Mod Rehabilitation Program

Provides financing to rehabilitate existing rental units or assist with the completion of new rental units



DEMO – Demolition Program

Designed to give WV cities and counties funding to demolish blighted and abandoned structures thereby improving neighborhoods



The Federal “HOME” Program



**Provides financing for
homeownership and rental
projects for low and very low
income families.**



- HOME is a federally funded HUD program – requires state matching funds
- Units must be maintained for an affordability period based on project cost
- Subject to annual physical inspections
- Eligible tenants must be at or below 80% of area median income



Land Development Program

The Land Development Program provides below-market interest rate loans for the purpose of acquiring and improving land for residential or non-residential construction.





Multifamily Lending

- The Fund's multifamily lending program provides permanent financing of rental properties.
- Financed properties may also receive funding from the HOME, tax credit or other Fund programs.
- Properties often have federal loan guarantees.



Homeownership Program

- Commonly know as “first time homebuyer” program
- Funded by tax-exempt mortgage revenue bonds
- Targeted to low and moderate income borrowers
- House price limits apply – Up to \$305,800*

Average Payment
\$582 – Including
Taxes and Insurance

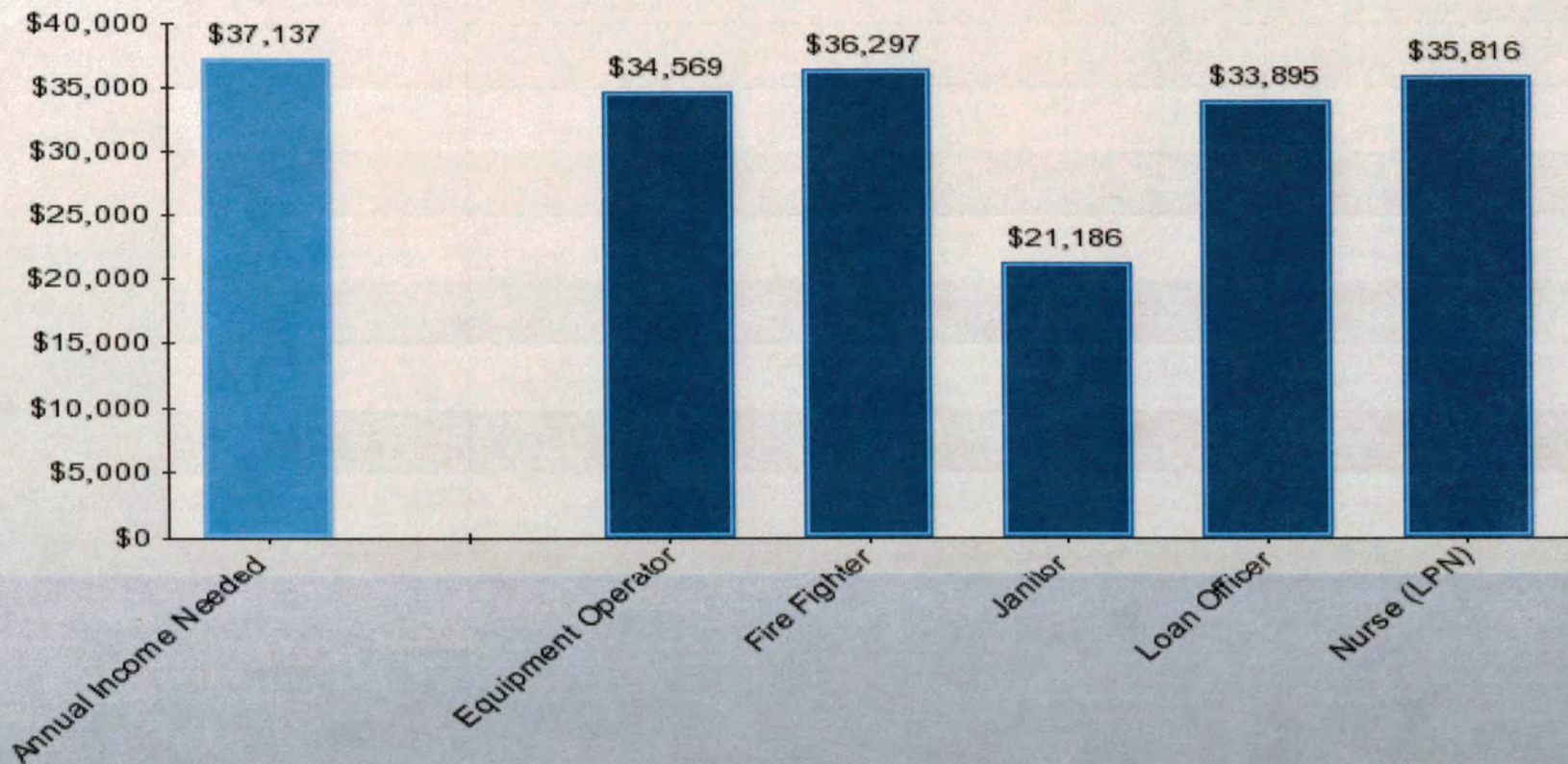
Average Sales Price
\$112,564 =
Affordable

Average Family
Income = \$43,865



Paycheck to Paycheck: Charleston, WV First Quarter 2012 Homeownership Market

2012 Median Home Price: \$131,500





Single Family Movin' Up

New initiative designed to help families Move Up to a better home.



- Designed for homeowners looking to purchase a bigger home, downsize or just make a change
- No first time homebuyer requirement
- House price and income limits set by the Fund's Board

**Income Limits \$110,640
Or \$129,080 for families**



Homeownership Assistance

Homeownership Assistance provides borrowers in the Fund's single family programs with down payment and closing costs of up to \$15,000.



Secondary Market

- Designed to provide liquidity to the State's small mortgage lenders
- The Fund purchases mortgages held by banks and then sells the loan in the secondary market to Fannie Mae
- Process provides banks funds for additional mortgages



C - Constructing

A - Affordable

S - Sensible

H - Homes

- CASH is a builder's incentive program which provides a stand-by purchase commitment to encourage homebuilders to build single-family homes
- CASH Maximum house price is \$250,000



LAMP

- LAMP provides a secondary market to Habitat for Humanity affiliates to increase home building production for very low income families
- The Fund purchases the loan for its portfolio
- Provides funds for Habitat to build its next home

Over \$7 million in loans
purchased in this award
winning program!



Special Assistance Lending

- Provides funding for non-traditional group housing for the homeless, substance and physical abuse recovery
- Provided through non-profit organizations throughout the State
- Repayment limited – only required if project does not fulfill mission



On-Site Systems Loan Program

- Partnership with the WV Department of Environmental Protection
- The Fund acts as conduit to loan DEP clean water revolving funds
- Provides for the upgrade, replacement or repair of inadequate septic systems



Loan Servicing

- The Fund services all loans in its portfolio and on behalf of other investors
- Provides personalized customer service
- Troubled loan work-out and loan modifications
- The Fund is the largest loan servicer in the State



Erica L. Boggess
Acting Executive Director
West Virginia Housing Development Fund
5710 MacCorkle Ave SE
Charleston WV 25304
eboggess@wvhdf.com
304-391-8638

WVHDF SINGLE FAMILY INCOME AND HOUSE PRICE LIMITS

MORTGAGE REVENUE BOND INCOME AND HOUSE PRICE LIMITS

| NONTARGETED COUNTY | AREA MEDIAN FAMILY INCOME LIMIT APPLICABLE TO FAMILY SIZES OF | | | TARGETED COUNTY | AREA MEDIAN FAMILY INCOME LIMIT APPLICABLE TO FAMILY SIZES OF | | |
|--------------------|---|-------------------|-------------|-----------------|---|-------------------|-------------|
| | 1-2 PERSONS | 3 OR MORE PERSONS | HOUSE PRICE | | 1-2 PERSONS | 3 OR MORE PERSONS | HOUSE PRICE |
| BARBOUR | \$55,320 | \$64,540 | \$250,200 | BRAXTON | \$62,400 | \$72,800 | \$305,800 |
| BERKELEY | \$91,440 | \$106,680 | \$348,461 | CALHOUN | \$62,400 | \$72,800 | \$305,800 |
| BOONE | \$60,000 | \$70,000 | \$250,200 | CLAY | \$69,120 | \$80,640 | \$305,800 |
| BROOKE | \$63,600 | \$74,200 | \$250,200 | DODDRIDGE | \$62,400 | \$72,800 | \$305,800 |
| CABELL | \$60,960 | \$71,120 | \$250,200 | FAYETTE | \$62,400 | \$72,800 | \$305,800 |
| GREENBRIER | \$55,320 | \$64,540 | \$250,200 | GILMER | \$62,400 | \$72,800 | \$305,800 |
| HANCOCK | \$63,600 | \$74,200 | \$250,200 | GRANT | \$62,400 | \$72,800 | \$305,800 |
| HARRISON | \$63,360 | \$73,920 | \$250,200 | HAMPSHIRE | \$78,840 | \$91,980 | \$535,896 |
| JEFFERSON | \$98,400 | \$114,800 | \$673,615 | HARDY | \$62,400 | \$72,800 | \$305,800 |
| KANAWHA | \$67,908 | \$78,094 | \$250,200 | JACKSON | \$63,000 | \$73,500 | \$305,800 |
| MARION | \$62,520 | \$72,940 | \$250,200 | LEWIS | \$62,400 | \$72,800 | \$305,800 |
| MARSHALL | \$62,040 | \$72,380 | \$250,200 | LINCOLN | \$69,120 | \$80,640 | \$305,800 |
| MASON | \$55,320 | \$64,540 | \$250,200 | LOGAN | \$62,400 | \$72,800 | \$305,800 |
| MERCER | \$55,320 | \$64,540 | \$250,200 | MCDOWELL | \$62,400 | \$72,800 | \$305,800 |
| MONONGALIA | \$67,548 | \$77,680 | \$250,200 | MINERAL | \$91,440 | \$106,680 | \$305,800 |
| MORGAN | \$91,440 | \$106,680 | \$348,461 | MINGO | \$62,400 | \$72,800 | \$305,800 |
| OHIO | \$62,040 | \$72,380 | \$250,200 | MONROE | \$62,400 | \$72,800 | \$305,800 |
| PUTNAM | \$67,908 | \$78,094 | \$250,200 | NICHOLAS | \$62,400 | \$72,800 | \$305,800 |
| RALEIGH | \$64,920 | \$75,740 | \$250,200 | PENDLETON | \$63,240 | \$73,780 | \$305,800 |
| WOOD | \$66,960 | \$78,120 | \$250,200 | PLEASANTS | \$66,960 | \$78,120 | \$305,800 |
| | | | | POCAHONTAS | \$62,400 | \$72,800 | \$305,800 |
| | | | | PRESTON | \$71,280 | \$83,160 | \$305,800 |
| | | | | RANDOLPH | \$62,400 | \$72,800 | \$305,800 |
| | | | | RITCHIE | \$62,400 | \$72,800 | \$305,800 |
| | | | | ROANE | \$62,400 | \$72,800 | \$305,800 |
| | | | | SUMMERS | \$62,400 | \$72,800 | \$305,800 |
| | | | | TAYLOR | \$62,400 | \$72,800 | \$305,800 |
| | | | | TUCKER | \$62,400 | \$72,800 | \$305,800 |
| | | | | TYLER | \$62,400 | \$72,800 | \$305,800 |
| | | | | UPSHUR | \$62,400 | \$72,800 | \$305,800 |
| | | | | WAYNE | \$62,400 | \$72,800 | \$305,800 |
| | | | | WEBSTER | \$62,400 | \$72,800 | \$305,800 |
| | | | | WETZEL | \$62,400 | \$72,800 | \$305,800 |
| | | | | WIRT | \$66,960 | \$78,120 | \$305,800 |
| | | | | WYOMING | \$62,400 | \$72,800 | \$305,800 |

MOVIN' UP PROGRAM INCOME AND HOUSE PRICE LIMITS

| AREA MEDIAN FAMILY INCOME LIMIT APPLICABLE TO | | | |
|---|-------------|-------------------|-------------|
| | 1-2 PERSONS | 3 OR MORE PERSONS | HOUSE PRICE |
| ALL COUNTIES | \$110,640 | \$129,080 | * |

* House Price Limits for the Movin' Up Program are the same as the Homeownership Program listed above

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|--|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Barbour County (001) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Berkeley County (003) Hagerstown-Martinsburg, MD-WV MSA | 30% | \$ 16,000 | \$ 18,300 | \$ 20,600 | \$ 22,850 | \$ 24,700 | \$ 26,550 | \$ 28,350 | \$ 30,200 |
| | 50% | \$ 26,700 | \$ 30,500 | \$ 34,300 | \$ 38,100 | \$ 41,150 | \$ 44,200 | \$ 47,250 | \$ 50,300 |
| | 60% | \$ 32,040 | \$ 36,600 | \$ 41,160 | \$ 45,720 | \$ 49,380 | \$ 53,040 | \$ 56,700 | \$ 60,360 |
| | 80% | \$ 42,700 | \$ 48,800 | \$ 54,900 | \$ 60,950 | \$ 65,850 | \$ 70,750 | \$ 75,600 | \$ 80,500 |
| | 100% | \$ 53,400 | \$ 61,000 | \$ 68,600 | \$ 76,200 | \$ 82,300 | \$ 88,400 | \$ 94,500 | \$ 100,600 |
| Boone County (005) | 30% | \$ 10,500 | \$ 12,000 | \$ 13,500 | \$ 15,000 | \$ 16,200 | \$ 17,400 | \$ 18,600 | \$ 19,800 |
| | 50% | \$ 17,500 | \$ 20,000 | \$ 22,500 | \$ 25,000 | \$ 27,000 | \$ 29,000 | \$ 31,000 | \$ 33,000 |
| | 60% | \$ 21,000 | \$ 24,000 | \$ 27,000 | \$ 30,000 | \$ 32,400 | \$ 34,800 | \$ 37,200 | \$ 39,600 |
| | 80% | \$ 28,000 | \$ 32,000 | \$ 36,000 | \$ 40,000 | \$ 43,200 | \$ 46,400 | \$ 49,600 | \$ 52,800 |
| | 100% | \$ 35,000 | \$ 40,000 | \$ 45,000 | \$ 50,000 | \$ 54,000 | \$ 58,000 | \$ 62,000 | \$ 66,000 |
| Braxton County (007) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Brooke County (009) Steubenville-Weirton, OH-WV MSA | 30% | \$ 11,150 | \$ 12,750 | \$ 14,350 | \$ 15,900 | \$ 17,200 | \$ 18,450 | \$ 19,750 | \$ 21,000 |
| | 50% | \$ 18,550 | \$ 21,200 | \$ 23,850 | \$ 26,500 | \$ 28,650 | \$ 30,750 | \$ 32,900 | \$ 35,000 |
| | 60% | \$ 22,260 | \$ 25,440 | \$ 28,620 | \$ 31,800 | \$ 34,380 | \$ 36,900 | \$ 39,480 | \$ 42,000 |
| | 80% | \$ 29,700 | \$ 33,950 | \$ 38,200 | \$ 42,400 | \$ 45,800 | \$ 49,200 | \$ 52,600 | \$ 56,000 |
| | 100% | \$ 37,100 | \$ 42,400 | \$ 47,700 | \$ 53,000 | \$ 57,300 | \$ 61,500 | \$ 65,800 | \$ 70,000 |
| Cabell County (011) Huntington-Ashland, WV-KY-OH MSA | 30% | \$ 10,700 | \$ 12,200 | \$ 13,750 | \$ 15,250 | \$ 16,500 | \$ 17,700 | \$ 18,950 | \$ 20,150 |
| | 50% | \$ 17,800 | \$ 20,350 | \$ 22,900 | \$ 25,400 | \$ 27,450 | \$ 29,500 | \$ 31,500 | \$ 33,550 |
| | 60% | \$ 21,360 | \$ 24,420 | \$ 27,480 | \$ 30,480 | \$ 32,940 | \$ 35,400 | \$ 37,800 | \$ 40,260 |
| | 80% | \$ 28,500 | \$ 32,550 | \$ 36,600 | \$ 40,650 | \$ 43,950 | \$ 47,200 | \$ 50,450 | \$ 53,700 |
| | 100% | \$ 35,600 | \$ 40,700 | \$ 45,800 | \$ 50,800 | \$ 54,900 | \$ 59,000 | \$ 63,000 | \$ 67,100 |
| Calhoun County (013) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|---|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Clay County (015) Charleston, WV MSA | 30% | \$ 12,150 | \$ 13,850 | \$ 15,600 | \$ 17,300 | \$ 18,700 | \$ 20,100 | \$ 21,500 | \$ 22,850 |
| | 50% | \$ 20,200 | \$ 23,050 | \$ 25,950 | \$ 28,800 | \$ 31,150 | \$ 33,450 | \$ 35,750 | \$ 38,050 |
| | 60% | \$ 24,240 | \$ 27,660 | \$ 31,140 | \$ 34,560 | \$ 37,380 | \$ 40,140 | \$ 42,900 | \$ 45,660 |
| | 80% | \$ 32,250 | \$ 36,850 | \$ 41,450 | \$ 46,050 | \$ 49,750 | \$ 53,450 | \$ 57,150 | \$ 60,800 |
| | 100% | \$ 40,400 | \$ 46,100 | \$ 51,900 | \$ 57,600 | \$ 62,300 | \$ 66,900 | \$ 71,500 | \$ 76,100 |
| Doddridge County (017) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Fayette County (019) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Gilmer County (021) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Grant County (023) | 30% | \$ 10,350 | \$ 11,800 | \$ 13,300 | \$ 14,750 | \$ 15,950 | \$ 17,150 | \$ 18,300 | \$ 19,500 |
| | 50% | \$ 17,200 | \$ 19,650 | \$ 22,100 | \$ 24,550 | \$ 26,550 | \$ 28,500 | \$ 30,450 | \$ 32,450 |
| | 60% | \$ 20,640 | \$ 23,580 | \$ 26,520 | \$ 29,460 | \$ 31,860 | \$ 34,200 | \$ 36,540 | \$ 38,940 |
| | 80% | \$ 27,550 | \$ 31,450 | \$ 35,400 | \$ 39,300 | \$ 42,450 | \$ 45,600 | \$ 48,750 | \$ 51,900 |
| | 100% | \$ 34,400 | \$ 39,300 | \$ 44,200 | \$ 49,100 | \$ 53,100 | \$ 57,000 | \$ 60,900 | \$ 64,900 |
| Greenbrier County (025) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Hampshire County (027) Winchester, VA-WV MSA | 30% | \$ 13,800 | \$ 15,800 | \$ 17,750 | \$ 19,700 | \$ 21,300 | \$ 22,900 | \$ 24,450 | \$ 26,050 |
| | 50% | \$ 23,000 | \$ 26,300 | \$ 29,600 | \$ 32,850 | \$ 35,500 | \$ 38,150 | \$ 40,750 | \$ 43,400 |
| | 60% | \$ 27,600 | \$ 31,560 | \$ 35,520 | \$ 39,420 | \$ 42,600 | \$ 45,780 | \$ 48,900 | \$ 52,080 |
| | 80% | \$ 36,800 | \$ 42,050 | \$ 47,300 | \$ 52,550 | \$ 56,800 | \$ 61,000 | \$ 65,200 | \$ 69,400 |
| | 100% | \$ 46,000 | \$ 52,600 | \$ 59,200 | \$ 65,700 | \$ 71,000 | \$ 76,300 | \$ 81,500 | \$ 86,800 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMERent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|---|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Hancock County (029) Steubenville-Weirton, OH-WV MSA | 30% | \$ 11,150 | \$ 12,750 | \$ 14,350 | \$ 15,900 | \$ 17,200 | \$ 18,450 | \$ 19,750 | \$ 21,000 |
| | 50% | \$ 18,550 | \$ 21,200 | \$ 23,850 | \$ 26,500 | \$ 28,650 | \$ 30,750 | \$ 32,900 | \$ 35,000 |
| | 60% | \$ 22,260 | \$ 25,440 | \$ 28,620 | \$ 31,800 | \$ 34,380 | \$ 36,900 | \$ 39,480 | \$ 42,000 |
| | 80% | \$ 29,700 | \$ 33,950 | \$ 38,200 | \$ 42,400 | \$ 45,800 | \$ 49,200 | \$ 52,600 | \$ 56,000 |
| | 100% | \$ 37,100 | \$ 42,400 | \$ 47,700 | \$ 53,000 | \$ 57,300 | \$ 61,500 | \$ 65,800 | \$ 70,000 |
| Hardy County (031) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Harrison County (033) | 30% | \$ 11,100 | \$ 12,700 | \$ 14,300 | \$ 15,850 | \$ 17,150 | \$ 18,400 | \$ 19,700 | \$ 20,950 |
| | 50% | \$ 18,500 | \$ 21,150 | \$ 23,800 | \$ 26,400 | \$ 28,550 | \$ 30,650 | \$ 32,750 | \$ 34,850 |
| | 60% | \$ 22,200 | \$ 25,380 | \$ 28,560 | \$ 31,680 | \$ 34,260 | \$ 36,780 | \$ 39,300 | \$ 41,820 |
| | 80% | \$ 29,600 | \$ 33,800 | \$ 38,050 | \$ 42,250 | \$ 45,650 | \$ 49,050 | \$ 52,400 | \$ 55,800 |
| | 100% | \$ 37,000 | \$ 42,300 | \$ 47,600 | \$ 52,800 | \$ 57,100 | \$ 61,300 | \$ 65,500 | \$ 69,700 |
| Jackson County (035) | 30% | \$ 11,050 | \$ 12,600 | \$ 14,200 | \$ 15,750 | \$ 17,050 | \$ 18,300 | \$ 19,550 | \$ 20,800 |
| | 50% | \$ 18,400 | \$ 21,000 | \$ 23,650 | \$ 26,250 | \$ 28,350 | \$ 30,450 | \$ 32,550 | \$ 34,650 |
| | 60% | \$ 22,080 | \$ 25,200 | \$ 28,380 | \$ 31,500 | \$ 34,020 | \$ 36,540 | \$ 39,060 | \$ 41,580 |
| | 80% | \$ 29,400 | \$ 33,600 | \$ 37,800 | \$ 42,000 | \$ 45,400 | \$ 48,750 | \$ 52,100 | \$ 55,450 |
| | 100% | \$ 36,800 | \$ 42,000 | \$ 47,300 | \$ 52,500 | \$ 56,700 | \$ 60,900 | \$ 65,100 | \$ 69,300 |
| Jefferson County (037) Jefferson County, WV HMFA | 30% | \$ 17,250 | \$ 19,700 | \$ 22,150 | \$ 24,600 | \$ 26,600 | \$ 28,550 | \$ 30,550 | \$ 32,500 |
| | 50% | \$ 28,700 | \$ 32,800 | \$ 36,900 | \$ 41,000 | \$ 44,300 | \$ 47,600 | \$ 50,850 | \$ 54,150 |
| | 60% | \$ 34,440 | \$ 39,360 | \$ 44,280 | \$ 49,200 | \$ 53,160 | \$ 57,120 | \$ 61,020 | \$ 64,980 |
| | 80% | \$ 45,100 | \$ 51,550 | \$ 58,000 | \$ 64,400 | \$ 69,600 | \$ 74,750 | \$ 79,900 | \$ 85,050 |
| | 100% | \$ 57,400 | \$ 65,600 | \$ 73,800 | \$ 82,000 | \$ 88,600 | \$ 95,200 | \$ 101,700 | \$ 108,300 |
| Kanawha County (039) Charleston, WV MSA | 30% | \$ 12,150 | \$ 13,850 | \$ 15,600 | \$ 17,300 | \$ 18,700 | \$ 20,100 | \$ 21,500 | \$ 22,850 |
| | 50% | \$ 20,200 | \$ 23,050 | \$ 25,950 | \$ 28,800 | \$ 31,150 | \$ 33,450 | \$ 35,750 | \$ 38,050 |
| | 60% | \$ 24,240 | \$ 27,660 | \$ 31,140 | \$ 34,560 | \$ 37,380 | \$ 40,140 | \$ 42,900 | \$ 45,660 |
| | 80% | \$ 32,250 | \$ 36,850 | \$ 41,450 | \$ 46,050 | \$ 49,750 | \$ 53,450 | \$ 57,150 | \$ 60,800 |
| | 100% | \$ 40,400 | \$ 46,100 | \$ 51,900 | \$ 57,600 | \$ 62,300 | \$ 66,900 | \$ 71,500 | \$ 76,100 |
| Lewis County (041) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMERent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|--|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Lincoln County (043) Charleston, WV MSA | 30% | \$ 12,150 | \$ 13,850 | \$ 15,600 | \$ 17,300 | \$ 18,700 | \$ 20,100 | \$ 21,500 | \$ 22,850 |
| | 50% | \$ 20,200 | \$ 23,050 | \$ 25,950 | \$ 28,800 | \$ 31,150 | \$ 33,450 | \$ 35,750 | \$ 38,050 |
| | 60% | \$ 24,240 | \$ 27,660 | \$ 31,140 | \$ 34,560 | \$ 37,380 | \$ 40,140 | \$ 42,900 | \$ 45,660 |
| | 80% | \$ 32,250 | \$ 36,850 | \$ 41,450 | \$ 46,050 | \$ 49,750 | \$ 53,450 | \$ 57,150 | \$ 60,800 |
| | 100% | \$ 40,400 | \$ 46,100 | \$ 51,900 | \$ 57,600 | \$ 62,300 | \$ 66,900 | \$ 71,500 | \$ 76,100 |
| Logan County (045) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,200 | \$ 18,500 | \$ 20,800 | \$ 23,100 | \$ 24,950 | \$ 26,800 | \$ 28,650 | \$ 30,500 |
| | 60% | \$ 19,440 | \$ 22,200 | \$ 24,960 | \$ 27,720 | \$ 29,940 | \$ 32,160 | \$ 34,380 | \$ 36,600 |
| | 80% | \$ 25,900 | \$ 29,600 | \$ 33,300 | \$ 36,950 | \$ 39,950 | \$ 42,900 | \$ 45,850 | \$ 48,800 |
| | 100% | \$ 32,400 | \$ 37,000 | \$ 41,600 | \$ 46,200 | \$ 49,900 | \$ 53,600 | \$ 57,300 | \$ 61,000 |
| McDowell County (047) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Marion County (049) | 30% | \$ 11,000 | \$ 12,550 | \$ 14,100 | \$ 15,650 | \$ 16,950 | \$ 18,200 | \$ 19,450 | \$ 20,700 |
| | 50% | \$ 18,250 | \$ 20,850 | \$ 23,450 | \$ 26,050 | \$ 28,150 | \$ 30,250 | \$ 32,350 | \$ 34,400 |
| | 60% | \$ 21,900 | \$ 25,020 | \$ 28,140 | \$ 31,260 | \$ 33,780 | \$ 36,300 | \$ 38,820 | \$ 41,280 |
| | 80% | \$ 29,200 | \$ 33,400 | \$ 37,550 | \$ 41,700 | \$ 45,050 | \$ 48,400 | \$ 51,750 | \$ 55,050 |
| | 100% | \$ 36,500 | \$ 41,700 | \$ 46,900 | \$ 52,100 | \$ 56,300 | \$ 60,500 | \$ 64,700 | \$ 68,800 |
| Marshall County (051) Wheeling, WV-OH MSA | 30% | \$ 10,850 | \$ 12,400 | \$ 13,950 | \$ 15,500 | \$ 16,750 | \$ 18,000 | \$ 19,250 | \$ 20,500 |
| | 50% | \$ 18,100 | \$ 20,700 | \$ 23,300 | \$ 25,850 | \$ 27,950 | \$ 30,000 | \$ 32,100 | \$ 34,150 |
| | 60% | \$ 21,720 | \$ 24,840 | \$ 27,960 | \$ 31,020 | \$ 33,540 | \$ 36,000 | \$ 38,520 | \$ 40,980 |
| | 80% | \$ 28,950 | \$ 33,100 | \$ 37,250 | \$ 41,350 | \$ 44,700 | \$ 48,000 | \$ 51,300 | \$ 54,600 |
| | 100% | \$ 36,200 | \$ 41,400 | \$ 46,600 | \$ 51,700 | \$ 55,900 | \$ 60,000 | \$ 64,200 | \$ 68,300 |
| Mason County (053) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Mercer County (055) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|--|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Mineral County (057) Cumberland, MD-WV MSA | 30% | \$ 16,000 | \$ 18,300 | \$ 20,600 | \$ 22,850 | \$ 24,700 | \$ 26,550 | \$ 28,350 | \$ 30,200 |
| | 50% | \$ 26,700 | \$ 30,500 | \$ 34,300 | \$ 38,100 | \$ 41,150 | \$ 44,200 | \$ 47,250 | \$ 50,300 |
| | 60% | \$ 32,040 | \$ 36,600 | \$ 41,160 | \$ 45,720 | \$ 49,380 | \$ 53,040 | \$ 56,700 | \$ 60,360 |
| | 80% | \$ 42,700 | \$ 48,800 | \$ 54,900 | \$ 60,950 | \$ 65,850 | \$ 70,750 | \$ 75,600 | \$ 80,500 |
| | 100% | \$ 53,400 | \$ 61,000 | \$ 68,600 | \$ 76,200 | \$ 82,300 | \$ 88,400 | \$ 94,500 | \$ 100,600 |
| Mingo County (059) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Monongalia County (061) Morgantown, WV MSA | 30% | \$ 12,500 | \$ 14,250 | \$ 16,050 | \$ 17,800 | \$ 19,250 | \$ 20,650 | \$ 22,100 | \$ 23,500 |
| | 50% | \$ 20,800 | \$ 23,800 | \$ 26,750 | \$ 29,700 | \$ 32,100 | \$ 34,500 | \$ 36,850 | \$ 39,250 |
| | 60% | \$ 24,960 | \$ 28,560 | \$ 32,100 | \$ 35,640 | \$ 38,520 | \$ 41,400 | \$ 44,220 | \$ 47,100 |
| | 80% | \$ 33,250 | \$ 38,000 | \$ 42,750 | \$ 47,500 | \$ 51,300 | \$ 55,100 | \$ 58,900 | \$ 62,700 |
| | 100% | \$ 41,600 | \$ 47,600 | \$ 53,500 | \$ 59,400 | \$ 64,200 | \$ 69,000 | \$ 73,700 | \$ 78,500 |
| Monroe County (063) | 30% | \$ 10,050 | \$ 11,500 | \$ 12,950 | \$ 14,350 | \$ 15,500 | \$ 16,650 | \$ 17,800 | \$ 18,950 |
| | 50% | \$ 16,800 | \$ 19,200 | \$ 21,600 | \$ 23,950 | \$ 25,900 | \$ 27,800 | \$ 29,700 | \$ 31,650 |
| | 60% | \$ 20,160 | \$ 23,040 | \$ 25,920 | \$ 28,740 | \$ 31,080 | \$ 33,360 | \$ 35,640 | \$ 37,980 |
| | 80% | \$ 26,850 | \$ 30,650 | \$ 34,500 | \$ 38,300 | \$ 41,400 | \$ 44,450 | \$ 47,500 | \$ 50,600 |
| | 100% | \$ 33,600 | \$ 38,400 | \$ 43,200 | \$ 47,900 | \$ 51,800 | \$ 55,600 | \$ 59,400 | \$ 63,300 |
| Morgan County (065) Hagerstown-Martinsburg, MD-WV MSA | 30% | \$ 16,000 | \$ 18,300 | \$ 20,600 | \$ 22,850 | \$ 24,700 | \$ 26,550 | \$ 28,350 | \$ 30,200 |
| | 50% | \$ 26,700 | \$ 30,500 | \$ 34,300 | \$ 38,100 | \$ 41,150 | \$ 44,200 | \$ 47,250 | \$ 50,300 |
| | 60% | \$ 32,040 | \$ 36,600 | \$ 41,160 | \$ 45,720 | \$ 49,380 | \$ 53,040 | \$ 56,700 | \$ 60,360 |
| | 80% | \$ 42,700 | \$ 48,800 | \$ 54,900 | \$ 60,950 | \$ 65,850 | \$ 70,750 | \$ 75,600 | \$ 80,500 |
| | 100% | \$ 53,400 | \$ 61,000 | \$ 68,600 | \$ 76,200 | \$ 82,300 | \$ 88,400 | \$ 94,500 | \$ 100,600 |
| Nicholas County (067) | 30% | \$ 10,100 | \$ 11,550 | \$ 13,000 | \$ 14,400 | \$ 15,600 | \$ 16,750 | \$ 17,900 | \$ 19,050 |
| | 50% | \$ 16,800 | \$ 19,200 | \$ 21,600 | \$ 24,000 | \$ 25,950 | \$ 27,850 | \$ 29,800 | \$ 31,700 |
| | 60% | \$ 20,160 | \$ 23,040 | \$ 25,920 | \$ 28,800 | \$ 31,140 | \$ 33,420 | \$ 35,760 | \$ 38,040 |
| | 80% | \$ 26,900 | \$ 30,750 | \$ 34,600 | \$ 38,400 | \$ 41,500 | \$ 44,550 | \$ 47,650 | \$ 50,700 |
| | 100% | \$ 33,600 | \$ 38,400 | \$ 43,200 | \$ 48,000 | \$ 51,900 | \$ 55,700 | \$ 59,600 | \$ 63,400 |
| Ohio County (069) Wheeling, WV-OH MSA | 30% | \$ 10,850 | \$ 12,400 | \$ 13,950 | \$ 15,500 | \$ 16,750 | \$ 18,000 | \$ 19,250 | \$ 20,500 |
| | 50% | \$ 18,100 | \$ 20,700 | \$ 23,300 | \$ 25,850 | \$ 27,950 | \$ 30,000 | \$ 32,100 | \$ 34,150 |
| | 60% | \$ 21,720 | \$ 24,840 | \$ 27,960 | \$ 31,020 | \$ 33,540 | \$ 36,000 | \$ 38,520 | \$ 40,980 |
| | 80% | \$ 28,950 | \$ 33,100 | \$ 37,250 | \$ 41,350 | \$ 44,700 | \$ 48,000 | \$ 51,300 | \$ 54,600 |
| | 100% | \$ 36,200 | \$ 41,400 | \$ 46,600 | \$ 51,700 | \$ 55,900 | \$ 60,000 | \$ 64,200 | \$ 68,300 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|---|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Pendleton County (071) | 30% | \$ 11,100 | \$ 12,650 | \$ 14,250 | \$ 15,800 | \$ 17,100 | \$ 18,350 | \$ 19,600 | \$ 20,900 |
| | 50% | \$ 18,450 | \$ 21,100 | \$ 23,750 | \$ 26,350 | \$ 28,500 | \$ 30,600 | \$ 32,700 | \$ 34,800 |
| | 60% | \$ 22,140 | \$ 25,320 | \$ 28,500 | \$ 31,620 | \$ 34,200 | \$ 36,720 | \$ 39,240 | \$ 41,760 |
| | 80% | \$ 29,550 | \$ 33,750 | \$ 37,950 | \$ 42,150 | \$ 45,550 | \$ 48,900 | \$ 52,300 | \$ 55,650 |
| | 100% | \$ 36,900 | \$ 42,200 | \$ 47,500 | \$ 52,700 | \$ 57,000 | \$ 61,200 | \$ 65,400 | \$ 69,600 |
| Pleasants County (073) Parkersburg-Marietta, WV-OH MSA | 30% | \$ 11,750 | \$ 13,400 | \$ 15,100 | \$ 16,750 | \$ 18,100 | \$ 19,450 | \$ 20,800 | \$ 22,150 |
| | 50% | \$ 19,550 | \$ 22,350 | \$ 25,150 | \$ 27,900 | \$ 30,150 | \$ 32,400 | \$ 34,600 | \$ 36,850 |
| | 60% | \$ 23,460 | \$ 26,820 | \$ 30,180 | \$ 33,480 | \$ 36,180 | \$ 38,880 | \$ 41,520 | \$ 44,220 |
| | 80% | \$ 31,300 | \$ 35,750 | \$ 40,200 | \$ 44,650 | \$ 48,250 | \$ 51,800 | \$ 55,400 | \$ 58,950 |
| | 100% | \$ 39,100 | \$ 44,700 | \$ 50,300 | \$ 55,800 | \$ 60,300 | \$ 64,800 | \$ 69,200 | \$ 73,700 |
| Pocahontas County (075) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Preston County (077) Morgantown, WV MSA | 30% | \$ 12,500 | \$ 14,250 | \$ 16,050 | \$ 17,800 | \$ 19,250 | \$ 20,650 | \$ 22,100 | \$ 23,500 |
| | 50% | \$ 20,800 | \$ 23,800 | \$ 26,750 | \$ 29,700 | \$ 32,100 | \$ 34,500 | \$ 36,850 | \$ 39,250 |
| | 60% | \$ 24,960 | \$ 28,560 | \$ 32,100 | \$ 35,640 | \$ 38,520 | \$ 41,400 | \$ 44,220 | \$ 47,100 |
| | 80% | \$ 33,250 | \$ 38,000 | \$ 42,750 | \$ 47,500 | \$ 51,300 | \$ 55,100 | \$ 58,900 | \$ 62,700 |
| | 100% | \$ 41,600 | \$ 47,600 | \$ 53,500 | \$ 59,400 | \$ 64,200 | \$ 69,000 | \$ 73,700 | \$ 78,500 |
| Putnam County (079) Charleston, WV MSA | 30% | \$ 12,150 | \$ 13,850 | \$ 15,600 | \$ 17,300 | \$ 18,700 | \$ 20,100 | \$ 21,500 | \$ 22,850 |
| | 50% | \$ 20,200 | \$ 23,050 | \$ 25,950 | \$ 28,800 | \$ 31,150 | \$ 33,450 | \$ 35,750 | \$ 38,050 |
| | 60% | \$ 24,240 | \$ 27,660 | \$ 31,140 | \$ 34,560 | \$ 37,380 | \$ 40,140 | \$ 42,900 | \$ 45,660 |
| | 80% | \$ 32,250 | \$ 36,850 | \$ 41,450 | \$ 46,050 | \$ 49,750 | \$ 53,450 | \$ 57,150 | \$ 60,800 |
| | 100% | \$ 40,400 | \$ 46,100 | \$ 51,900 | \$ 57,600 | \$ 62,300 | \$ 66,900 | \$ 71,500 | \$ 76,100 |
| Raleigh County (081) | 30% | \$ 11,400 | \$ 13,000 | \$ 14,650 | \$ 16,250 | \$ 17,550 | \$ 18,850 | \$ 20,150 | \$ 21,450 |
| | 50% | \$ 18,950 | \$ 21,650 | \$ 24,350 | \$ 27,050 | \$ 29,250 | \$ 31,400 | \$ 33,550 | \$ 35,750 |
| | 60% | \$ 22,740 | \$ 25,980 | \$ 29,220 | \$ 32,460 | \$ 35,100 | \$ 37,680 | \$ 40,260 | \$ 42,900 |
| | 80% | \$ 30,350 | \$ 34,650 | \$ 39,000 | \$ 43,300 | \$ 46,800 | \$ 50,250 | \$ 53,700 | \$ 57,200 |
| | 100% | \$ 37,900 | \$ 43,300 | \$ 48,700 | \$ 54,100 | \$ 58,500 | \$ 62,800 | \$ 67,100 | \$ 71,500 |
| Randolph County (083) | 30% | \$ 10,400 | \$ 11,900 | \$ 13,400 | \$ 14,850 | \$ 16,050 | \$ 17,250 | \$ 18,450 | \$ 19,650 |
| | 50% | \$ 17,350 | \$ 19,800 | \$ 22,300 | \$ 24,750 | \$ 26,750 | \$ 28,750 | \$ 30,700 | \$ 32,700 |
| | 60% | \$ 20,820 | \$ 23,760 | \$ 26,760 | \$ 29,700 | \$ 32,100 | \$ 34,500 | \$ 36,840 | \$ 39,240 |
| | 80% | \$ 27,750 | \$ 31,700 | \$ 35,650 | \$ 39,600 | \$ 42,800 | \$ 45,950 | \$ 49,150 | \$ 52,300 |
| | 100% | \$ 34,700 | \$ 39,600 | \$ 44,600 | \$ 49,500 | \$ 53,500 | \$ 57,500 | \$ 61,400 | \$ 65,400 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|-----------------------------|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Ritchie County (085) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Roane County (087) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Summers County (089) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Taylor County (091) | 30% | \$ 10,200 | \$ 11,650 | \$ 13,100 | \$ 14,550 | \$ 15,750 | \$ 16,900 | \$ 18,050 | \$ 19,250 |
| | 50% | \$ 17,000 | \$ 19,400 | \$ 21,850 | \$ 24,250 | \$ 26,200 | \$ 28,150 | \$ 30,100 | \$ 32,050 |
| | 60% | \$ 20,400 | \$ 23,280 | \$ 26,220 | \$ 29,100 | \$ 31,440 | \$ 33,780 | \$ 36,120 | \$ 38,460 |
| | 80% | \$ 27,200 | \$ 31,050 | \$ 34,950 | \$ 38,800 | \$ 41,950 | \$ 45,050 | \$ 48,150 | \$ 51,250 |
| | 100% | \$ 34,000 | \$ 38,800 | \$ 43,700 | \$ 48,500 | \$ 52,400 | \$ 56,300 | \$ 60,200 | \$ 64,100 |
| Tucker County (093) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Tyler County (095) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Upshur County (097) | 30% | \$ 10,050 | \$ 11,500 | \$ 12,950 | \$ 14,350 | \$ 15,500 | \$ 16,650 | \$ 17,800 | \$ 18,950 |
| | 50% | \$ 16,750 | \$ 19,150 | \$ 21,550 | \$ 23,900 | \$ 25,850 | \$ 27,750 | \$ 29,650 | \$ 31,550 |
| | 60% | \$ 20,100 | \$ 22,980 | \$ 25,860 | \$ 28,680 | \$ 31,020 | \$ 33,300 | \$ 35,580 | \$ 37,860 |
| | 80% | \$ 26,800 | \$ 30,600 | \$ 34,450 | \$ 38,250 | \$ 41,350 | \$ 44,400 | \$ 47,450 | \$ 50,500 |
| | 100% | \$ 33,500 | \$ 38,300 | \$ 43,100 | \$ 47,800 | \$ 51,700 | \$ 55,500 | \$ 59,300 | \$ 63,100 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

2013 WV HOME Program Income Limits

Effective Date: March 15, 2013

| AREA County (MSA) | % of Median | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
|---|----------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Wayne County (099) Huntington-Ashland, WV-KY-OH MSA | 30% | \$ 10,700 | \$ 12,200 | \$ 13,750 | \$ 15,250 | \$ 16,500 | \$ 17,700 | \$ 18,950 | \$ 20,150 |
| | 50% | \$ 17,800 | \$ 20,350 | \$ 22,900 | \$ 25,400 | \$ 27,450 | \$ 29,500 | \$ 31,500 | \$ 33,550 |
| | 60% | \$ 21,360 | \$ 24,420 | \$ 27,480 | \$ 30,480 | \$ 32,940 | \$ 35,400 | \$ 37,800 | \$ 40,260 |
| | 80% | \$ 28,500 | \$ 32,550 | \$ 36,600 | \$ 40,650 | \$ 43,950 | \$ 47,200 | \$ 50,450 | \$ 53,700 |
| | 100% | \$ 35,600 | \$ 40,700 | \$ 45,800 | \$ 50,800 | \$ 54,900 | \$ 59,000 | \$ 63,000 | \$ 67,100 |
| Webster County (101) | 30% | \$ 9,700 | \$ 11,100 | \$ 12,500 | \$ 13,850 | \$ 15,000 | \$ 16,100 | \$ 17,200 | \$ 18,300 |
| | 50% | \$ 16,150 | \$ 18,450 | \$ 20,750 | \$ 23,050 | \$ 24,900 | \$ 26,750 | \$ 28,600 | \$ 30,450 |
| | 60% | \$ 19,380 | \$ 22,140 | \$ 24,900 | \$ 27,660 | \$ 29,880 | \$ 32,100 | \$ 34,320 | \$ 36,540 |
| | 80% | \$ 25,850 | \$ 29,550 | \$ 33,250 | \$ 36,900 | \$ 39,900 | \$ 42,850 | \$ 45,800 | \$ 48,750 |
| | 100% | \$ 32,300 | \$ 36,900 | \$ 41,500 | \$ 46,100 | \$ 49,800 | \$ 53,500 | \$ 57,200 | \$ 60,900 |
| Wetzel County (103) | 30% | \$ 10,850 | \$ 12,400 | \$ 13,950 | \$ 15,500 | \$ 16,750 | \$ 18,000 | \$ 19,250 | \$ 20,500 |
| | 50% | \$ 18,100 | \$ 20,650 | \$ 23,250 | \$ 25,800 | \$ 27,900 | \$ 29,950 | \$ 32,000 | \$ 34,100 |
| | 60% | \$ 21,720 | \$ 24,780 | \$ 27,900 | \$ 30,960 | \$ 33,480 | \$ 35,940 | \$ 38,400 | \$ 40,920 |
| | 80% | \$ 28,950 | \$ 33,050 | \$ 37,200 | \$ 41,300 | \$ 44,650 | \$ 47,950 | \$ 51,250 | \$ 54,550 |
| | 100% | \$ 36,200 | \$ 41,300 | \$ 46,500 | \$ 51,600 | \$ 55,800 | \$ 59,900 | \$ 64,000 | \$ 68,200 |
| Wirt County (105) Parkersburg-Marietta, WV-OH MSA | 30% | \$ 11,750 | \$ 13,400 | \$ 15,100 | \$ 16,750 | \$ 18,100 | \$ 19,450 | \$ 20,800 | \$ 22,150 |
| | 50% | \$ 19,550 | \$ 22,350 | \$ 25,150 | \$ 27,900 | \$ 30,150 | \$ 32,400 | \$ 34,600 | \$ 36,850 |
| | 60% | \$ 23,460 | \$ 26,820 | \$ 30,180 | \$ 33,480 | \$ 36,180 | \$ 38,880 | \$ 41,520 | \$ 44,220 |
| | 80% | \$ 31,300 | \$ 35,750 | \$ 40,200 | \$ 44,650 | \$ 48,250 | \$ 51,800 | \$ 55,400 | \$ 58,950 |
| | 100% | \$ 39,100 | \$ 44,700 | \$ 50,300 | \$ 55,800 | \$ 60,300 | \$ 64,800 | \$ 69,200 | \$ 73,700 |
| Wood County (107) Parkersburg-Marietta, WV-OH MSA | 30% | \$ 11,750 | \$ 13,400 | \$ 15,100 | \$ 16,750 | \$ 18,100 | \$ 19,450 | \$ 20,800 | \$ 22,150 |
| | 50% | \$ 19,550 | \$ 22,350 | \$ 25,150 | \$ 27,900 | \$ 30,150 | \$ 32,400 | \$ 34,600 | \$ 36,850 |
| | 60% | \$ 23,460 | \$ 26,820 | \$ 30,180 | \$ 33,480 | \$ 36,180 | \$ 38,880 | \$ 41,520 | \$ 44,220 |
| | 80% | \$ 31,300 | \$ 35,750 | \$ 40,200 | \$ 44,650 | \$ 48,250 | \$ 51,800 | \$ 55,400 | \$ 58,950 |
| | 100% | \$ 39,100 | \$ 44,700 | \$ 50,300 | \$ 55,800 | \$ 60,300 | \$ 64,800 | \$ 69,200 | \$ 73,700 |
| Wyoming County (109) | 30% | \$ 10,050 | \$ 11,450 | \$ 12,900 | \$ 14,300 | \$ 15,450 | \$ 16,600 | \$ 17,750 | \$ 18,900 |
| | 50% | \$ 16,700 | \$ 19,050 | \$ 21,450 | \$ 23,800 | \$ 25,750 | \$ 27,650 | \$ 29,550 | \$ 31,450 |
| | 60% | \$ 20,040 | \$ 22,860 | \$ 25,740 | \$ 28,560 | \$ 30,900 | \$ 33,180 | \$ 35,460 | \$ 37,740 |
| | 80% | \$ 26,700 | \$ 30,500 | \$ 34,300 | \$ 38,100 | \$ 41,150 | \$ 44,200 | \$ 47,250 | \$ 50,300 |
| | 100% | \$ 33,400 | \$ 38,100 | \$ 42,900 | \$ 47,600 | \$ 51,500 | \$ 55,300 | \$ 59,100 | \$ 62,900 |

(xxx) FHA County Code No.

HOME Leverage Loan Program Loans, NewHOME Program Loans, HOMErent Loans and HOME CHDO Loans are not available in the following HOME Consortia Counties: Berkeley, Brooke, Cabell, Hancock, Jefferson, Kanawha, Marshall, Morgan, Ohio, Wayne and Wood

The Median Family Income for each county is based on the FY 2013 Median Family Income Documentation System. The median family income limits for other family sizes are obtained by multiplying the 4 person median family income limit by the appropriate family size adjustment factors. The median income, or base income (100%) was calculated by multiplying the 50% income limit by 2.

West Virginia Housing Census Data

| | Median Household Income ¹ | Population 2011 Estimate | Population Growth 2010-2011 | Housing Units ¹ | Renter Occupied ¹ | Owner Occupied ¹ | Median Value Owner/Occupied Housing ¹ |
|---------------|--------------------------------------|--------------------------|-----------------------------|----------------------------|------------------------------|-----------------------------|--|
| West Virginia | \$38,380 | 1,855,364 | 0.1% | 881,752 | 202,818 | 561,013 | \$96,500 |
| Barbour | \$33,158 | 16,520 | -0.4% | 7,829 | 1,473 | 4,737 | \$84,900 |
| Berkeley | \$52,504 | 105,750 | 1.5% | 44,250 | 9,641 | 29,662 | \$183,000 |
| Boone | \$41,359 | 24,444 | -0.7% | 11,146 | 2,207 | 7,548 | \$75,500 |
| Braxton | \$31,686 | 14,485 | -0.3% | 7,437 | 1,372 | 4,715 | \$78,600 |
| Brooke | \$41,441 | 23,844 | -0.9% | 10,984 | 2,052 | 7,704 | \$85,000 |
| Cabell | \$35,694 | 96,653 | 0.3% | 46,139 | 15,172 | 25,225 | \$99,500 |
| Calhoun | \$26,922 | 7,652 | 0.3% | 3,958 | 721 | 2,425 | \$72,900 |
| Clay | \$29,105 | 9,357 | -0.3% | 4,604 | 696 | 2,816 | \$76,400 |
| Doddridge | \$32,063 | 8,171 | -0.4% | 3,928 | 495 | 2,328 | \$78,100 |
| Fayette | \$32,940 | 45,699 | -0.7% | 21,678 | 3,962 | 13,839 | \$70,700 |
| Gilmer | \$33,309 | 8,705 | 0.1% | 3,464 | 582 | 1,838 | \$72,300 |
| Grant | \$40,008 | 11,891 | -0.4% | 6,362 | 1,053 | 3,862 | \$109,100 |
| Greenbrier | \$35,180 | 35,800 | 0.9% | 18,917 | 3,918 | 11,494 | \$99,600 |
| Hampshire | \$29,004 | 23,812 | -0.6% | 13,562 | 4,052 | 6,279 | \$138,600 |
| Hancock | \$38,565 | 30,571 | -0.3% | 14,569 | 3,150 | 9,999 | \$87,400 |
| Hardy | \$33,060 | 13,912 | -0.8% | 8,040 | 1,148 | 3,681 | \$134,100 |
| Harrison | \$40,556 | 60,436 | 0.5% | 31,462 | 7,372 | 20,324 | \$94,700 |
| Jackson | \$43,191 | 29,241 | 0.1% | 13,255 | 2,348 | 9,135 | \$104,200 |
| Jefferson | \$65,285 | 54,225 | 1.4% | 21,858 | 4,433 | 14,982 | \$237,100 |
| Kanawha | \$44,265 | 192,315 | -0.4% | 92,789 | 23,603 | 58,734 | \$99,900 |
| Lewis | \$34,617 | 16,416 | 0.3% | 7,969 | 1,819 | 7,468 | \$91,600 |
| Lincoln | \$31,880 | 21,550 | -0.8% | 9,912 | 1,869 | 6,842 | \$69,500 |
| Logan | \$36,562 | 36,457 | -0.8% | 16,800 | 3,985 | 10,675 | \$78,300 |
| Marion | \$39,870 | 56,586 | 0.3% | 26,520 | 5,651 | 17,143 | \$87,900 |
| Marshall | \$37,313 | 32,800 | -0.9% | 15,925 | 2,896 | 11,019 | \$81,200 |
| Mason | \$36,468 | 27,298 | -0.1% | 12,970 | 2,218 | 8,497 | \$83,200 |
| McDowell | \$21,967 | 21,729 | -1.7% | 11,488 | 1,982 | 6,310 | \$33,300 |
| Mercer | \$33,704 | 62,465 | 0.3% | 30,159 | 6,850 | 18,761 | \$74,400 |
| Mineral | \$34,691 | 28,192 | -0.1% | 13,011 | 3,012 | 8,264 | \$114,300 |
| Mingo | \$32,794 | 26,563 | -1.0% | 12,750 | 2,487 | 8,289 | \$63,500 |
| Monongalia | \$41,325 | 98,528 | 2.4% | 42,756 | 15,097 | 20,169 | \$154,900 |
| Monroe | \$39,047 | 13,534 | 0.2% | 7,590 | 765 | 4,850 | \$97,300 |
| Morgan | \$36,703 | 17,535 | Z | 9,690 | 2,370 | 4,801 | \$165,900 |
| Nicholas | \$39,636 | 26,268 | 0.1% | 13,055 | 1,837 | 8,312 | \$75,800 |
| Ohio | \$41,188 | 44,246 | -0.4% | 21,246 | 5,455 | 13,169 | \$95,800 |
| Pendleton | \$32,989 | 7,673 | -0.3% | 5,133 | 755 | 2,550 | \$93,900 |
| Pleasants | \$39,052 | 7,611 | 0.1% | 3,387 | 518 | 2,112 | \$92,400 |
| Pocahontas | \$33,816 | 8,786 | 0.7% | 8,770 | 694 | 3,125 | \$98,700 |
| Preston | \$43,434 | 33,723 | 0.6% | 14,998 | 2,232 | 10,676 | \$100,200 |
| Putnam | \$53,640 | 56,008 | 0.9% | 23,327 | 2,915 | 18,084 | \$140,800 |
| Raleigh | \$38,596 | 79,127 | 0.3% | 35,954 | 7,510 | 23,701 | \$89,100 |
| Randolph | \$35,560 | 29,465 | 0.2% | 14,172 | 2,550 | 8,726 | \$94,500 |
| Ritchie | \$34,204 | 10,295 | -1.5% | 5,830 | 872 | 3,255 | \$76,100 |
| Roane | \$27,772 | 14,858 | -0.5% | 7,356 | 1,396 | 4,574 | \$75,900 |
| Summers | \$32,194 | 13,867 | -0.4% | 7,663 | 1,028 | 4,080 | \$79,400 |
| Taylor | \$39,142 | 16,916 | 0.1% | 7,500 | 1,436 | 5,156 | \$80,600 |
| Tucker | \$36,502 | 7,021 | -1.7% | 5,300 | 636 | 2,579 | \$97,600 |
| Tyler | \$36,563 | 9,121 | -1.0% | 5,001 | 565 | 3,187 | \$76,300 |
| Upshur | \$37,689 | 24,322 | 0.3% | 11,115 | 1,975 | 7,164 | \$95,500 |
| Wayne | \$36,029 | 42,146 | -0.8% | 19,254 | 3,851 | 12,982 | \$84,300 |
| Webster | \$25,990 | 9,143 | -0.1% | 5,428 | 828 | 3,192 | \$62,300 |
| Wetzel | \$37,673 | 16,351 | -1.4% | 8,200 | 1,431 | 5,526 | \$81,500 |
| Wirt | \$37,482 | 5,762 | 0.8% | 3,244 | 386 | 1,939 | \$73,100 |
| Wood | \$42,257 | 87,120 | 0.2% | 40,235 | 9,339 | 26,651 | \$104,600 |
| Wyoming | \$36,641 | 23,419 | -1.6% | 11,023 | 1,636 | 7,329 | \$57,600 |

Z: Value greater than zero but less than half unit of measure show

¹ 2007-2011 Survey Data

Sources: The U.S. Census Bureau

U.S. Census Bureau, 2007-2011 American Community Survey

Compiled by: West Virginia Housing Development Fund