



**Vogt Santer
Insights**

West Virginia Statewide Housing Needs Assessment

for

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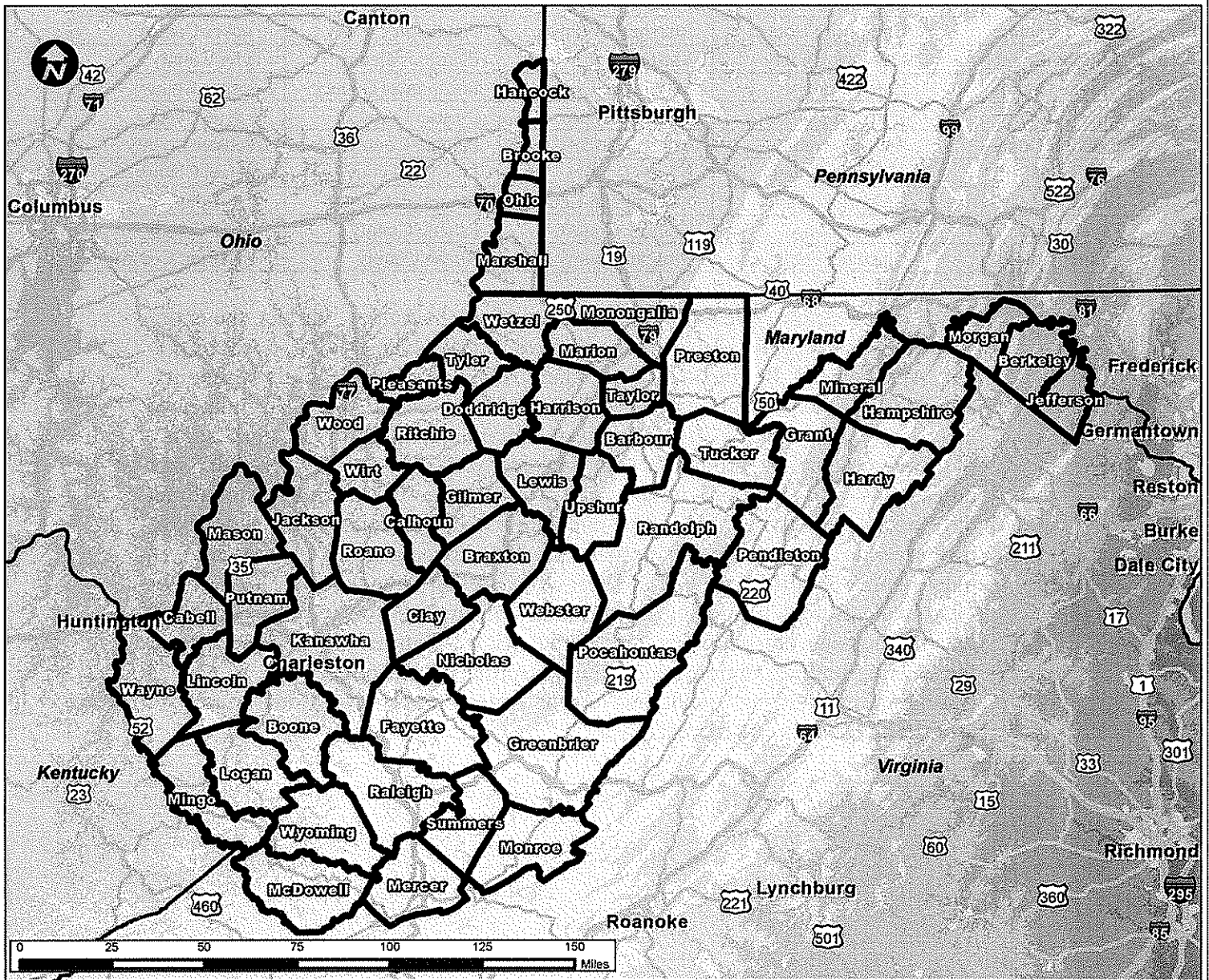
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I. Introduction

A. Purpose

The purpose of this analysis is to provide a comprehensive housing assessment that focuses on the current and anticipated housing need in each of the 55 counties of West Virginia. A detailed analysis of each county has been conducted to evaluate demographic trends, economic and housing market performance, household income projections and anticipated market demand with the focus on affordable housing.



This analysis has developed recommendations for increasing the availability of quality affordable housing in the state of West Virginia. These recommendations are based on detailed information collected from housing development professionals, experts, intermediaries and funders. This study was initiated by the West Virginia Housing Development Fund (WVHDF). In order to appropriately evaluate the state's housing needs, we have created individual evaluations for each of its 55 counties. The 55 counties in West Virginia are listed in the following table.

West Virginia Counties				
Barbour County	Grant County	Logan County	Nicholas County	Summers County
Berkeley County	Greenbrier County	Marion County	Ohio County	Taylor County
Boone County	Hampshire County	Marshall County	Pendleton County	Tucker County
Braxton County	Hancock County	Mason County	Pleasants County	Tyler County
Brooke County	Hardy County	McDowell County	Pocahontas County	Upshur County
Cabell County	Harrison County	Mercer County	Preston County	Wayne County
Calhoun County	Jackson County	Mineral County	Putnam County	Webster County
Clay County	Jefferson County	Mingo County	Raleigh County	Wetzel County
Doddridge County	Kanawha County	Monongalia County	Randolph County	Wirt County
Fayette County	Lewis County	Monroe County	Ritchie County	Wood County
Gilmer County	Lincoln County	Morgan County	Roane County	Wyoming County

Much of the state of West Virginia consists of rural counties. In fact, the entire state of West Virginia is part of the defined Appalachian Region, according to the Appalachian Regional Commission. Due to the region's economy, topography and population, much of the rural areas of West Virginia have historically experienced difficulties providing/maintaining an adequate supply of modern, quality, affordable housing for very low- to moderate-income households. In addition, it has been a challenge for the region to attract developers given the relatively low population densities, topography and lack of incentives to develop smaller properties. This housing needs assessment will help identify specific counties in West Virginia that have the greatest need for additional affordable housing (both rental and owner-occupied) based on the existing housing opportunities, the characteristics, features and performance of the existing housing options, economic performance and projections, as well as demographic statistics, trends and demand projections for various household sizes, tenures, ages and income levels.



B. Basic Methodologies

Methodologies used by Vogt Santer Insights include the following:

- The housing needs assessments in this analysis are conducted at the county level. We completed an evaluation of general characteristics for each of the 55 counties, including demographic and economic trends. The economic evaluation includes an assessment of area employment composition and trends, income growth (particularly among the target market) and area perceptions. The demographic evaluation uses the most recently issued Census information, as well as projections that consider the characteristics of the market. Specifically, we have evaluated area demographics based on 2000 and 2010 Census figures, as well as 2014 estimates and 2019 projections. An evaluation of total population, population by age, total households, households by age, tenure, size and income has been conducted for each county. In addition, the number and percentages of persons living in poverty (based on the federal definition) has also been provided.
- A survey of area Tax Credit properties was conducted (of projects containing more than 10 units in rural areas and more than 20 units in urban areas). All of these Tax Credit properties were identified by lists provided by the West Virginia Housing Development Fund (WVHDF). Both 9% and 4% allocation projects have been included. We surveyed these listed WVHDF properties in person in order to evaluate overall condition and quality.
- A survey of most available market-rate properties consisting of more than 10 units in rural areas and more than 20 units in urban areas was also conducted. For each county, we included details regarding all surveyed properties, including the overall vacancy rate, the number of units built per year, as well as the average rent and unit square footage for each unit type in the area.
- We conducted a survey of existing government-subsidized properties in each county. These properties were identified and analyzed because they provide housing for low- and very-low-income households in the area.
- A sample of non-conventional rental properties in each county was surveyed. These non-conventional rental properties include single-family rentals, duplex rentals, mobile homes and/or other non-conventional rental housing options that provide housing options for the target market

- Area building statistics and interviews with area officials familiar with area development provide identification of those housing properties that might be planned or proposed for the area that will have an impact on the rental housing market. In addition, an evaluation of the building permits (single-family vs. multifamily) issued has been conducted from 2004 through 2013. Planned and proposed projects are always in different stages of development. As a result, it is important to establish the likelihood of construction, the timing of the project and its impact on the market.
- An evaluation of Housing Choice Vouchers in use in each county has been conducted. We have attempted to obtain historical Housing Choice Voucher utilization rates for each county as well, for as far back as 2000. However, this data was not always available from each local Public Housing Authority. The Housing Choice Voucher utilization is important in establishing the amount of assisted housing for very-low and low-income households.
- Housing foreclosure rates for each county have been provided and evaluated. The current inventory of foreclosed homes and their impact on the for-rent and for-sale market has been considered. Since the 2008 housing collapse and economic downturn, foreclosures have had varying levels of impact on local West Virginia counties' housing markets. The foreclosure analysis includes numbers of foreclosed homes as well as the county's foreclosure rate compared to state and national trends.
- A demand analysis by income range was completed to determine the need for additional rental housing development in each of the 55 West Virginia counties. This analysis has been segregated into family demand (for households under the age of 55), as well as senior demand (for households age 55 and older). We have projected the number of income-qualified households at 0% to 40% of the Area Median Household Income (AMHI), 41% to 60% AMHI, 61% to 100% AMHI and over 100% AMHI for the years 2014 through 2019. Although most government-subsidized units actually target households with incomes up to 50% of AMHI and Tax Credit units often target households with incomes as low as 30% of AMHI, we used the income levels typical for specific program occupants. Typically, households with incomes below 40% of AMHI reside in government-subsidized units, while those with incomes between 41% and 60% typically reside in Tax Credit units and households with incomes between 61% and 100% of AMHI often reside in non-income-restricted market-rate units. Households with incomes above 100% of AMHI often reside in upscale non-conventional rentals, including single-family homes, duplexes, urban lofts, etc.



In addition, we have also projected the number of income-qualified households at 0% to 50% of AMHI, as this income segment typically qualifies for government-subsidized affordable rental housing.. A detailed explanation of the demand analysis methodology is included at the beginning of the demand section.

C. Sources

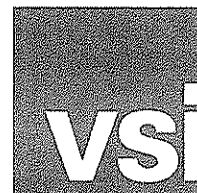
Vogt Santer Insights uses various sources to gather and confirm data used in each analysis. These sources include the following:

- The 2000 and 2010 Census on Housing
- 2007-2011 American Community Survey (ACS)
- ESRI
- Urban Decision Group
- Applied Geographic Solutions
- HISTA Data (household income by household size, tenure and age of head of household) by Ribbon Demographics
- U.S. Department of Labor
- Management for each property included in the survey
- Local planning and building officials
- Local housing authority representatives
- U.S. Department of Housing and Urban Development (HUD)

Definitions of terms used throughout this report may be viewed at VSInsights.com/terminology.

2010 Census Statement

The U.S. Census Bureau has transitioned to an entirely new system of collecting and releasing demographic data. The 2010 decennial Census is now complete, and the Census Bureau has released data for all geographies regarding variables, such as population, household characteristics and tenure. The Census Bureau, however, no longer collects detailed housing, income and employment data via the traditional long form, which has been replaced by the American Community Survey (ACS).



The ACS represents a fundamental change in the processes and methodologies that the Census Bureau employs to collect, analyze and disseminate data. The ACS now releases three datasets each year for various geographies. Only one dataset is available for all geographies, however, regardless of population. This dataset is a five-year average of estimates collected by the Census Bureau; the most recent data is available for the years 2007-2011, and the most recently released dataset is weighted to Census 2010. It should be noted that the five-year dataset has a significantly smaller sample size than that used to compile the Census 2000 long form data (commonly referred to as Summary File 3 data).

Vogt Santer Insights (VSI) has completed a transition to a new system that incorporates both the 2010 Census and the 2007-2011 American Community Survey five-year dataset. We now use the 2007-2011 variables instead of the Summary File 3 data. Although this data is updated each year, we believe it is important to present it as non-overlapping datasets. The data will be updated when the 2011-2015 ACS is available.

Additionally, VSI utilizes data from several different third-party providers, including ESRI and Nielsen. Each of these data providers has undergone significant internal changes to incorporate the results of both the Census 2010 and the 2007-2011 ACS into the algorithms used to calculate current-year and five-year projections of Census data.

Vogt Santer Insights uses the population, household and income data that is currently available for 2014 and 2019. This data is based on the latest Census data and projections available.

It is important to recognize that the 2010 Census results and projections are based on the 2010 Census boundaries. As a result, comparability to the 2000 Census results should be made with caution because areas may have increased in population and households through annexation, not due to natural births or migration.

Vogt Santer Insights will always provide the most accurate Census counts and estimates, *as well as* third-party estimates and projections when they are available. Because the Census Bureau and third-party data providers are in the process of transitioning to the new data that is less comprehensive, we believe it is necessary to adapt accordingly.

Where college-age students reside presents a special challenge in the Census of population. The Census counts college students in two ways:

- *College students living at their parental home while attending college* - Counted at their parental home.
- *College students living away from their parental home while attending college in the U.S. (living either on-campus or off-campus)* - Counted at the on-campus or off-campus residence where they live and sleep most of the time.

Based on the criteria above, most college students are counted where they are residing during their tenure at the college they attend and are therefore reflected in the demographic profiles provided in this report.

It should also be noted that most college students who reside on campus within a dormitory are considered to be living in group quarters, and not considered within the reported household counts. Only those college students living off-campus within a housing unit (single-family home, apartment, condominium, etc.) are included in the household counts.

D. Report Limitations

The intent of this report is to collect and analyze significant levels of data to determine the current housing conditions of the 55 counties in the state of West Virginia, and also to analyze macro-housing conditions among rental and for-sale residential components within the state. Vogt Santer Insights relies on a variety of data sources to generate this report. These data sources are not always verifiable; Vogt Santer Insights, however, makes a significant effort to assure accuracy. While this is not always possible, we believe our effort provides an acceptable standard margin of error. Vogt Santer Insights is not responsible for errors or omissions in the data provided by other sources.

The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions, and are our personal, unbiased professional analyses, opinions and conclusions. We have no present or prospective interest in any specific property that is the subject of this report and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event (such as the approval of a loan) resulting from the analyses, opinions, conclusions in or the use of this study.

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II. Executive Summary

The following is a summary of the findings of the West Virginia statewide housing needs assessment. We have compared and ranked various key data points by county in Section III.

Demographic Characteristics

- According to the 2010 Census, the state of West Virginia had 1,852,994 people. The five counties with the highest population bases in the state in 2010 are: Kanawha (193,063), Berkeley (104,169), Cabell (96,319), Monongalia (96,189) and Wood (86,956).
- Over the next five years (between 2014 and 2019), the population in West Virginia is projected to increase by 1.4%. The following counties are projected to experience the greatest rate of population growth over the next five years: Monongalia (9.6%), Berkeley (6.8%), Jefferson (4.7%), Putnam (3.8%) and Preston (3.1%). Typically, areas of increasing population often have positive economic factors.
- Based on the 2010 American Community Survey (five-year estimate) demographic information, the state of West Virginia had a 17.4% share of population living in poverty. Thirty-three (33) of the 55 West Virginia counties had larger shares of population living in poverty than the state (ranging from 17.5% in Wetzel County to 32.6% in McDowell County). Counties with larger shares of population living in poverty have high need for affordable housing.
- Despite the 1.4% projected increase in total population in West Virginia over the next five years, it is noteworthy that renter households in the state are projected to decline slightly (-0.4%) during the same time period. The following counties are projected to experience the greatest rate of renter household growth over the next five years: Monongalia (8.3%), Berkeley (3.0%), Calhoun (1.1%), Jefferson (1.0%) and Wirt (1.0%).
- While renter-occupied households are projected to increase in only eight (8) of the 55 counties in the state of West Virginia between 2014 and 2019, senior (age 55 and older) renter households are projected to increase in 54 of the 55 counties during the same time period. This trend indicates an aging base of renter households in most of West Virginia and many areas of the state have declining bases of households under the age of 55.

- As such, in many parts of West Virginia, seniors are considered to be aging in-place and are increasing demand for senior-specific housing. Older adults are generally inclined to remain in their communities, while younger individuals and households are moving away from the state seeking employment opportunities.

Economic Characteristics

- The Appalachian region of the United States, including the northern portion of West Virginia, has been positively impacted over the past few years by the increases in the Marcellus and Utica Shale natural gas exploration projects. High demand for Utica and Marcellus Shale natural gas liquids led to an influx of oil and gas industry activity in the state, primarily in the northern region. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 5,679 wells were on file (3,116 producing wells), with the top producing operators being Consol Gas Company and Dominion Transmission, who were responsible for 51% of the 1,028,331 MCF of gas produced in the state in December 2012.
- Within the state, the counties with the greatest employment growth between 2007 and 2012 (the most recent five-year period of year-end, finalized economic data) are Lewis (23.5%), McDowell (16.5%), Monongalia (11.4%), Gilmer (6.9%) and Barbour/Mineral (both 6.8%).
- Five counties with the lowest unemployment rate (as of the December 2013 unemployment rate statistics) are Monongalia (4.0%), Jefferson (4.8%), Cabell (5.4%), Pendleton (5.5%) and Taylor (5.6%). Conversely, the following five counties have the highest unemployment rate: Clay (13.0%), Calhoun (12.4%), Wetzell (12.4%), Mingo (12.2%) and Roane (11.5%).
- Economic opportunities in an area increase the demand for housing and the potential for new housing development (both for-sale and rental). Because workers in the oil and gas industries are more transient than in other employment situations. The benefits occurring to a community from oil and gas exploration are difficult to quantify. Typically, workers will move to an area for a six- to 12-month period to establish production operations. Once drilling operations are established, many move to other counties/areas/states to establish the next wells. It will be important for the state to be aware of the changing oil and gas exploration throughout the state. At this time, changes in the industry do not appear to have been significant enough, or have been tested long enough to justify policy changes with regard to housing programs. However, it is recommended that WVHDF be aware of the changes occurring in the industry and monitor the impact of this industry on the various counties in which oil and gas exploration is most active.

General Housing Characteristics

- According to the 2010 American Community Survey (five-year estimate), the median home value in West Virginia was \$94,500. Of the 55 counties, only 19 counties had median home values higher than the state median. Jefferson (\$255,800), Berkeley (\$193,700), Morgan (\$167,100), Monongalia (\$145,400) and Putnam (\$135,200) counties had the highest home values in the state. Conversely, McDowell (\$32,800), Webster (\$58,500), Wyoming (\$59,300), Wirt (\$61,800) and Mingo (\$63,900) counties had the lowest median home values.
- Given the declining demographic base of households in West Virginia, and the aging population base, we have evaluated the share of occupied non-conventional housing units, which includes mobile homes, boats, RVs, vans, etc. Based on the American Community Survey, West Virginia had a 14.9% share of occupied non-conventional housing units. Lincoln (34.3%), Boone (33.9%), Wirt (30.1%), Braxton (29.8%) and Mingo (27.9%) counties had significantly higher shares of non-conventional housing units. Often, non-conventional housing units are also considered to be functionally obsolete. Therefore, areas with large shares of non-conventional housing often have high demand for modern, quality housing.
- Overall, the recent foreclosure rates in most West Virginia counties is lower than the national rate. In general, based on interviews with local real estate professionals across the state, foreclosures do not appear to be a significant issue. Overall, similar to national trends, foreclosures have declined in the past few years as the national economy has recovered following the national recession.
- West Virginia, as well as 31 of the 55 counties, had low shares of substandard housing units (defined as housing units that lack complete plumbing facilities). The 2010 American Community Survey (five-year estimate) share of substandard units in West Virginia was just 0.7%, despite the fact that there were high shares of housing units that are non-conventional (mobile homes, boats, RVs, vans, etc.).

Surveyed Housing Characteristics

- Demand for affordable, government-subsidized, conventional rental housing appears to be generally strong throughout West Virginia. Of the 55 counties, 47 have overall government-subsidized occupancy rates of 98.0% or higher. Many projects maintain waiting lists. See pages III-38 and 39 for the comparison of government-subsidized unit occupancy levels for each county. Government-subsidized rental units generally target households with incomes below 50% of the Area Median Household Income (AMHI) level for the county where the units are located.
- The following table lists the 10 counties with the highest/lowest projected demographic growth among younger (under the age of 55) renter households with incomes between 0% and 50% of AMHI over the next five years (2014 to 2019). Following the family renter household growth table is a table listing 10 counties with the highest/lowest projected growth among senior (age 55 and older) households with incomes between 0% and 50% of AMHI over the next five years.

Family (Under Age 55) Renter Household Growth Projection (2014-2019) (0% - 50% AMHI: Government-Subsidized Typical Income Target)			
Highest (i.e. Greatest Need)		Lowest (i.e. Lowest Need)	
Monongalia	6.0%	Raleigh	-14.3%
Jefferson	3.8%	McDowell	-13.9%
Gilmer	3.5%	Webster	-13.3%
Taylor	2.5%	Lewis	-13.1%
Marshall	0.8%	Wirt	-11.5%
Braxton	0.2%	Mason	-11.3%
Boone	-0.4%	Putnam	-11.1%
Nicholas	-0.5%	Clay	-11.0%
Pendleton	-0.5%	Lincoln	-10.8%
Summers	-1.3%	Pocahontas	-10.0%
Senior (55+) Renter Household Growth Projection (2014-2019) (0% - 50% AMHI: Government-Subsidized Typical Income Target)			
Highest (i.e. Greatest Need)		Lowest (i.e. Lowest Need)	
Monongalia	31.8%	Boone	-15.0%
Jefferson	22.2%	Raleigh	-5.2%
Jackson	20.8%	Mason	-3.8%
Logan	16.9%	Webster	-2.1%
Grant	16.3%	Pocahontas	-1.3%
Doddridge	14.6%	Tucker	-0.7%
Upshur	14.6%	Gilmer	0.0%
Wyoming	14.6%	Marshall	1.9%
Wetzel	14.5%	Lewis	2.0%
Hampshire	14.4%	Wood	2.2%

Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights

- Non-subsidized Tax Credit projects/units are less prevalent than government-subsidized rental projects/units in West Virginia. Twenty (20) counties in the state do not have any non-subsidized LIHTC rental units. These counties are listed later in this Executive Summary. Of the 35 counties with non-subsidized Tax Credit units, 24 have overall non-subsidized LIHTC occupancy rates of at least 95.0% (considered a stable rate for this type of rental housing). Most non-subsidized Tax Credit units typically target households with incomes between approximately 41% and 60% of AMHI.
- The following table lists the 10 counties with the highest/lowest projected demographic growth among younger (under the age of 55) renter households with incomes between 41% and 60% of AMHI over the next five years (2014 to 2019). Following the family renter household growth table is a table lists 10 counties with the highest/lowest projected growth among senior (age 55 and older) households with incomes between 41% and 60% of AMHI over the next five years.

Family (Under Age 55) Renter Household Growth Projection (2014-2019) (41% - 60% AMHI: Tax Credit Typical Income Target)			
Highest (i.e. Greatest Need)		Lowest (i.e. Lowest Need)	
Marshall	24.5%	Mingo	-30.0%
Barbour	4.7%	Taylor	-28.8%
Upshur	4.5%	Wetzel	-26.3%
Wirt	4.1%	Hampshire	-23.8%
Tucker	1.3%	Lewis	-17.8%
Braxton	0.0%	Clay	-17.2%
Doddridge	0.0%	Nicholas	-17.2%
Webster	0.0%	Grant	-16.7%
Brooke	-0.4%	Pleasants	-16.7%
Logan	-1.2%	Preston	-16.3%
Senior (55+) Renter Household Growth Projection (2014-2019) (41% - 60% AMHI: Tax Credit Typical Income Target)			
Highest (i.e. Greatest Need)		Lowest (i.e. Lowest Need)	
Summers	29.9%	Taylor	-39.2%
Doddridge	28.1%	Mingo	-32.3%
Monongalia	23.1%	Braxton	-20.5%
Preston	21.0%	Gilmer	-18.8%
Putnam	19.7%	Clay	-17.9%
Jackson	14.5%	McDowell	-17.0%
Berkeley	13.7%	Nicholas	-16.0%
Grant	12.9%	Tucker	-15.2%
Jefferson	12.8%	Wyoming	-13.1%
Hampshire	10.1%	Harrison	-12.0%

Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights

- The next table illustrates the 10 counties with the highest/lowest projected demographic growth among younger (under the age of 55) renter households with incomes between 61% and 100% of AMHI over the next five years (2014 to 2019). Typically, renter households with incomes higher than those qualified to live in government-subsidized and Tax Credit rental housing need to seek market-rate rental opportunities become homeowners. Younger renter households with incomes between 60% and 100% of AMHI are the most likely to become first-time home buyers. Evaluating the demographic growth among this market segment is important to understanding the potential changes in future demand from first-time home buyers. Housing programs designed to incentivize homeownership and provide down payment assistance typically target this age/tenure/income segment. As such, the following table illustrates the counties with the greatest/least projected demographic change over the next five years.

Family (Under Age 55) Renter Household Growth Projection (2014-2019) (61% - 100% AMHI: Potential First-Time Homebuyer Income Target)			
Highest (i.e. Greatest Need)		Lowest (i.e. Lowest Need)	
Monongalia	5.6%	Gilmer	-46.9%
Pocahontas	4.3%	Webster	-44.3%
Berkeley	3.9%	Marshall	-36.3%
Taylor	1.4%	Hampshire	-35.1%
Greenbrier	0.4%	Clay	-33.6%
Pleasants	0.0%	Grant	-27.1%
Wyoming	0.0%	Summers	-23.0%
Mercer	-1.3%	Ohio	-20.1%
Monroe	-1.7%	McDowell	-19.8%
Nicholas	-1.7%	Tyler	-18.3%

Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights

Housing Need – Penetration Rates

- Vogt Santer Insights has conducted penetration rate calculations for each county, which consider the number of existing affordable rental units (government-subsidized and/or Tax Credit) and Housing Choice Vouchers in-use, compared to the number of income-eligible renter households at specific Area Median Household Income (AMHI) thresholds. For the purpose of this analysis, we have calculated a government-subsidized (very low-income households) penetration rate, analyzing renter households with incomes up to 50% of AMHI.

- We have also calculated a non-subsidized penetration rate evaluating those households with incomes at 40% to 60% of AMHI, followed by an overall affordable (0% to 60% AMHI) calculation. In reality, most households occupying government-subsidized housing have incomes well below 50% AMHI. It is important to note that due to differences in population bases and the total number of households in each county, the “un-met” need is also an important factor when evaluating the penetration rates.
- The overall affordable penetration rate does not include Housing Choice Vouchers in-use at existing non-subsidized Tax Credit rental units in an effort to avoid double-counting and inflating the penetration rate. The overall affordable penetration rate (0% to 60% AMHI) considers all affordable rental units compared to the number of income-eligible renter households that could potentially qualify for residency in affordable housing.
- The following summarizes the counties with the 10 highest/lowest overall government-subsidized penetration rates. Note that counties with lower penetration rates indicate they have greater support potential for additional affordable housing. Counties with high penetration rates indicate they may have an adequate supply of existing affordable rental opportunities compared to income-eligible households. Thus, counties with low penetration rates may have greater demographic need for affordable rental housing.
- With the presence of West Virginia University in Monongalia County, we have provided a calculation of the penetration rate (in red) for government-subsidized family housing after eliminating the estimated number of income-eligible renter households under the age of 25. Clearly, not all households headed by a person under the age of 25 are college enrolled students. However, by deducting this share provides a more realistic range in those areas influenced by high shares of college students.

Family (Under Age 55) Government-Subsidized Penetration Rates			
Lowest (i.e. Greatest Potential Need)		Highest (i.e. Lowest Potential Need)	
Doddridge	2.4%	Summers	57.4%
Pocahontas	3.7%	Webster	46.8%
Monongalia	4.9% (8.6%)	Lewis	46.4%
Gilmer	6.3%	Wirt	45.9%
Monroe	7.1%	Kanawha	45.1%
Morgan	9.3%	Mason	43.3%
Clay	9.5%	Hardy	42.2%
McDowell	9.8%	Taylor	42.1%
Logan	10.2%	Raleigh	40.6%
Hampshire	10.4%	Nicholas	38.2%

Source: Vogt Santer Insights in-person field survey, HUD, Ribbon Demographics
 The calculations in red exclude the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

- The following summarizes the counties with the 10 highest/lowest overall senior-restricted (age 62 and older) government-subsidized penetration rates:

Senior Government-Subsidized Penetration Rates			
Lowest (i.e. Greatest Potential Need)		Highest (i.e. Lowest Potential Need)	
Pocahontas	7.8%	Brooke	61.4%
Mineral	8.3%	Ohio	59.9%
Pendleton	8.6%	Tucker	45.6%
Marshall	9.2%	Putnam	45.5%
Braxton	9.3%	Mingo	41.9%
Hardy	9.8%	Jackson	40.4%
Hampshire	10.0%	Barbour	39.4%
Doddridge	12.2%	Greenbrier	38.4%
Calhoun	13.5%	Summers	37.9%
Logan	15.1%	Marion	36.6%

Source: Vogt Santer Insights in-person field survey, HUD, Ribbon Demographics

The following counties do not have non-subsidized senior government-subsidized rental projects/units:

- Gilmer
- Morgan
- See pages III-46 and 48 for the comparison of government-subsidized penetration rates.
- The following summarizes the counties with the 10 highest/lowest overall non-subsidized Tax Credit penetration rates. Note, at 15.8%, three counties have the same penetration rate. Below the table are the counties without non-subsidized Tax Credit units:

Family (Under Age 55) Non-Subsidized Tax Credit Penetration Rates			
Lowest (i.e. Greatest Potential Need)		Highest (i.e. Lowest Potential Need)	
Fayette	6.2%	Wetzel	46.4%
Ohio	8.0%	Mason	45.5%
Summers	8.5%	Mineral	43.0%
Marion	9.3%	Putnam	40.3%
Cabell	10.8%	Marshall	39.5%
Randolph	13.9%	Preston	38.1%
Taylor	14.0%	Jackson	34.3%
Wood	14.2%	Hampshire	33.1%
Hancock	15.7%	Nicholas	32.8%
Braxton	15.8%	Morgan	28.6%
Brooke	15.8%		
Mercer	15.8%		

Source: Vogt Santer Insights in-person field survey, HUD, Ribbon Demographics

The following counties do not have non-subsidized Tax Credit projects/units:

- Barbour
- Boone
- Calhoun
- Clay
- Doddridge
- Gilmer
- Grant
- Lincoln
- Logan
- McDowell
- Mingo
- Monroe
- Pendleton
- Pleasants
- Pocahontas
- Roane
- Tyler
- Wayne
- Wirt
- Wyoming

- The following lists the only counties in West Virginia (11) with non-subsidized Tax Credit units and summarizes the overall senior-restricted (age 55 and older) non-subsidized Tax Credit penetration rates:

Senior Non-Subsidized Tax Credit Penetration Rates	
Lowest to Highest	
(i.e. Greatest to Lowest Potential Need)	
Mercer	6.7%
Harrison	8.5%
Kanawha	8.8%
Greenbrier	10.8%
Wayne	17.1%
Raleigh	18.6%
Ohio	19.0%
Cabell	23.5%
Randolph	31.8%
Putnam	45.1%
Monongalia	94.6%

Source: Vogt Santer Insights in-person field survey, HUD, Ribbon Demographics

- All 44 of the other counties in the state of West Virginia do not currently have non-subsidized, senior-restricted, Tax Credit projects/units. See pages III-50 and 52 for the comparison of non-subsidized Tax Credit penetration rates. The counties with the lowest penetration rates indicate a higher likelihood of greater proportionate need (based on county-size) for affordable housing. As previously stated, counties with higher penetration rates likely have a more than adequate share of conventional affordable rental housing compared to the counties with lower penetration rates. The counties with the lowest penetration rates indicate larger shares of income-eligible renters who could support additional affordable rental housing.

- Given the increasing senior demographic trends, the greatest potential rental housing need in West Virginia appears to be for affordable senior rental housing. Demand exists for other types of housing, based on the demographic trends and current supply of housing. However, the greatest housing need exists for affordable senior rental housing.
- The following table illustrates the 10 counties with the highest/lowest amount of HMDA-reported mortgage loan originations (for the most recent year data is available: 2012) in the state of West Virginia.

2012 HMDA-Reported Mortgage (Purchase*) Loans			
Highest		Fewest	
Kanawha	1,237	Calhoun	11
Berkeley	1,161	Tucker	14
Monongalia	968	Webster	18
Putnam	651	McDowell	21
Wood	606	Wirt	21
Cabell	556	Pendleton	23
Jefferson	529	Gilmer	24
Harrison	480	Summers	24
Raleigh	438	Doddridge	26
Marion	392	Ritchie	28

Source: Federal Financial Institutions Examination Council; Home Mortgage Disclosure Act (HMDA) Data

*Loans represent purchase loans only, not re-finance loans

- The following table illustrates the 10 counties with the highest/lowest amount of reported WHDV first-time homebuyer program loan origination in 2012. Note that although more recent data is available, we have analyzed the 2012 figures in an effort to compare the number of first-time homebuyer program loans to the total number of HMDA loans in each county, since that is the most recent year with available HMDA data.

2012 WVHDF 1 st Time Homebuyer Loans			
Highest		Fewest	
Kanawha	124	Boone	1
Wood	78	Hampshire	1
Harrison	47	Lewis	1
Monongalia	35	Pendleton	1
Berkeley	33	Randolph	1
Marion	25	Tucker	1
Fayette	19	Wirt	1
Putnam	19	Brooke	2
Jefferson	14	Grant	2
Ohio	14	Hardy	2
		Lincoln	2
		Logan	2
		Mason	2
		Ritchie	2

Source: West Virginia Housing Development Fund (WVHDF)

The following counties did not have any reported WVHDF first-time homebuyer program loan originations:

- Barbour
- Braxton
- Calhoun
- Clay
- Doddridge
- Gilmer
- Greenbrier
- McDowell
- Mercer
- Mingo
- Monroe
- Roane
- Summers
- Webster
- Wyoming

- The following table illustrates the 10 counties with the greatest and least potential “un-met” opportunity for first-time homebuyer loans in the state. The “un-met” need was calculated by taking the total number of income-eligible family (under age 55) renter households in each county (which represent the greatest potential demographic support base for the WVHDF first-time homebuyer loan program), applying the 1.8% state-wide average share of WVHDF first-time homebuyer loan recipients to income-eligible households (based on the total number of income-eligible renter households and the total number of first-time homebuyer loans) and subtracting the difference of the actual number of first-time homebuyer loan recipients in each county. Following is an example of the methodology used in this calculation: Barbour County = (219 income-eligible renters under age 55 X 1.8% (statewide average ratio of WVHD first-time homebuyer loan recipients) = 4 potential WVHDF first-time homebuyer loan recipients) – 0 (actual number of WVHDF first-time homebuyer loan recipients) = 4

The counties with the lowest potential are already serving a greater than average share of potential first-time homebuyers and are capturing a greater share of the potential demographic support base. The counties reflecting greater statistical potential should benefit from similar efforts to capture their fair share of potential first-time homebuyers. As such, the counties with higher potential opportunity are the most likely to increase their number of first-time homebuyer loan program originations. The counties with the lowest additional potential are already serving a higher than average share of potential first-time homebuyers and likely have a lower chance of increasing their current service reach. It is likely these counties have a good network to reach potential first-time homebuyers.

Potential 1st Time Homebuyer Loan Opportunity (61% - 100% AMHI)			
Highest (i.e. Greatest Additional Potential)		Lowest (i.e. Lowest Additional Potential)	
Cabell	28	Wood	-51
Mercer	14	Kanawha	-39
Greenbrier	13	Harrison	-27
Raleigh	11	Marion	-10
Monongalia	8	Fayette	-9
Logan	8	Putnam	-5
Mingo	6	Pleasants	-5
Randolph	6	Tyler	-4
Hancock	5	Wetzel	-4
Braxton	5	Morgan	-3
Brooke	5	Mineral	-3

Source: West Virginia Housing Development Fund (WVHDF); HUD; ESRI; Ribbon Demographics

The comprehensive list of the potential first-time homebuyer loan opportunity for all 55 counties is provided in Section III of this report.

III. Comparison of County Findings

The following is a summary of the findings of this statewide housing needs assessment of West Virginia. We have compared and ranked various key data points in the following tables.

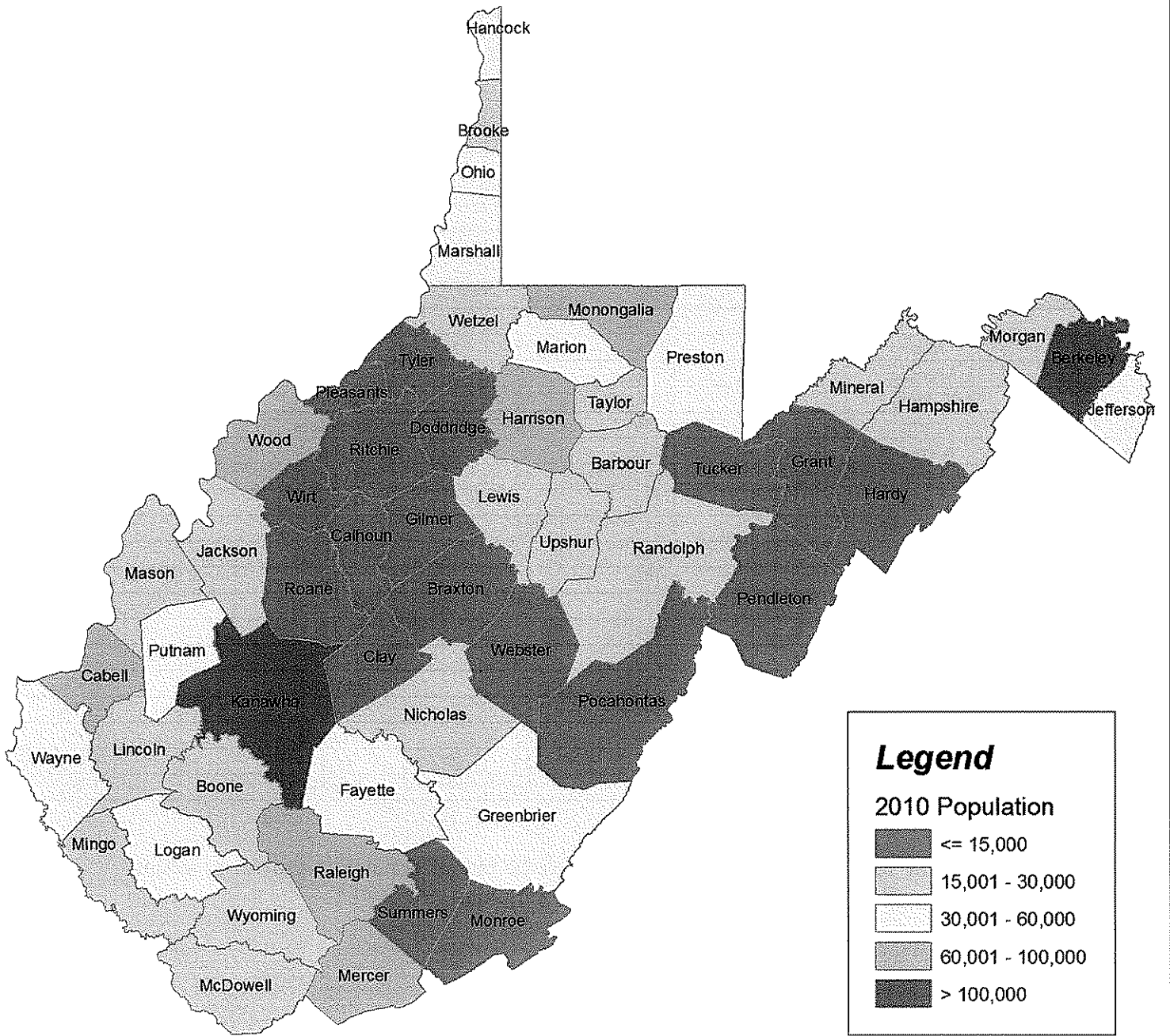
Demographic Characteristics

Total Population (2010)

Rank	County	Population	Rank	County	Population
	West Virginia	1,852,994	28	Brooke	24,069
1	Kanawha	193,063	29	Hampshire	23,964
2	Berkeley	104,169	30	Wyoming	23,796
3	Cabell	96,319	31	McDowell	22,113
4	Monongalia	96,189	32	Lincoln	21,720
5	Wood	86,956	33	Morgan	17,541
6	Raleigh	78,859	34	Taylor	16,895
7	Harrison	69,099	35	Barbour	16,589
8	Mercer	62,264	36	Wetzel	16,583
9	Marion	56,418	37	Lewis	16,372
10	Putnam	55,486	38	Roane	14,926
11	Jefferson	53,498	39	Braxton	14,523
12	Fayette	46,039	40	Hardy	14,025
13	Ohio	44,443	41	Summers	13,927
14	Wayne	42,481	42	Monroe	13,502
15	Logan	36,743	43	Grant	11,937
16	Greenbrier	35,480	44	Ritchie	10,449
17	Preston	33,520	45	Clay	9,386
18	Marshall	33,107	46	Tyler	9,208
19	Hancock	30,676	47	Webster	9,154
20	Randolph	29,405	48	Pocahontas	8,719
21	Jackson	29,211	49	Gilmer	8,693
22	Mineral	28,212	50	Doddridge	8,202
23	Mason	27,324	51	Pendleton	7,695
24	Mingo	26,839	52	Calhoun	7,627
25	Nicholas	26,233	53	Pleasants	7,605
26	Boone	24,629	54	Tucker	7,141
27	Upshur	24,254	55	Wirt	5,717

Source: 2010 Census

The following is a thematic map illustrating the total population by county for all 55 counties in the state of West Virginia.

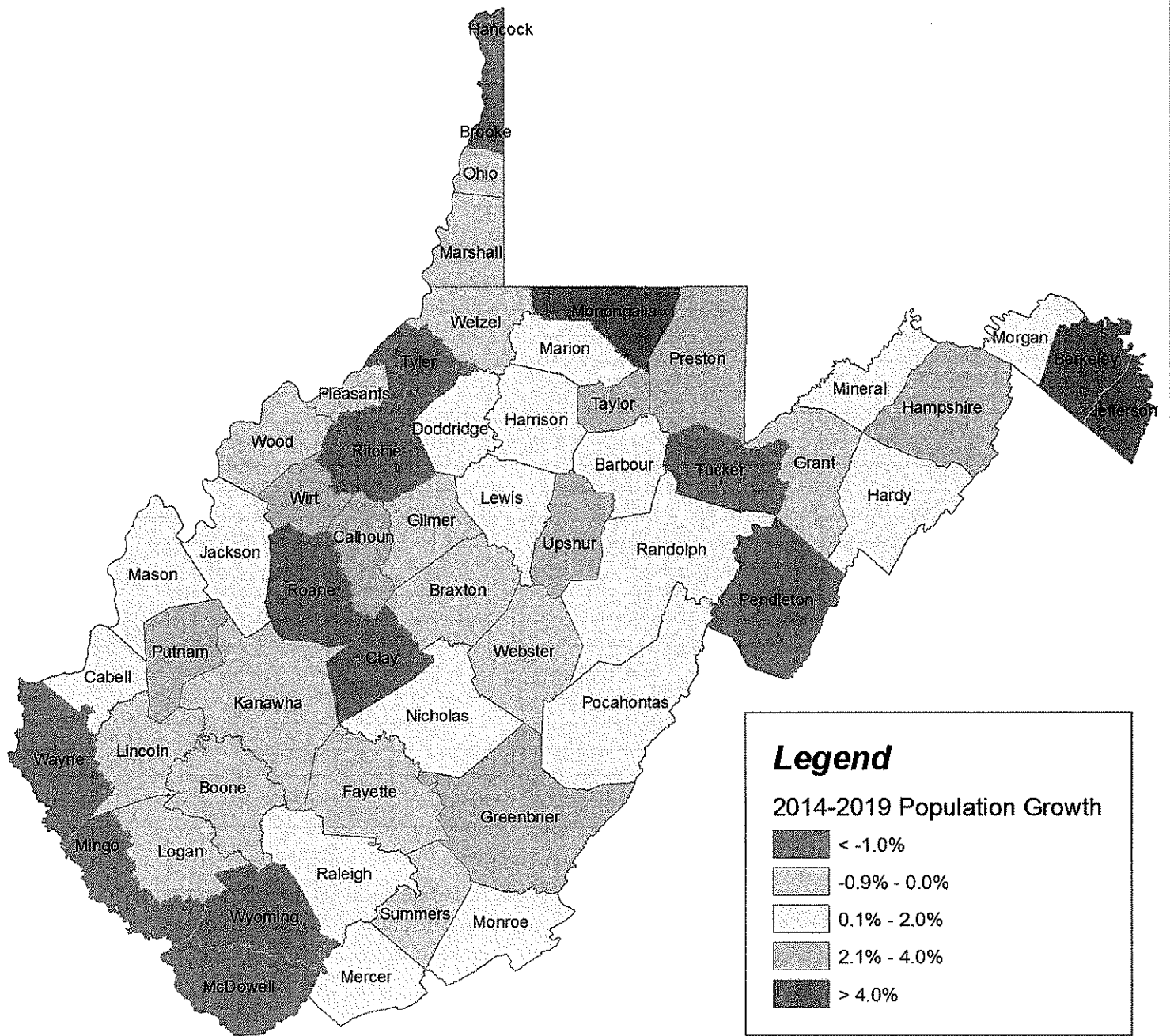


**Rate of Population Growth: Next 5-Years
(Projected 2014 to 2019)**

Rank	County	Rate of Growth	Rank	County	Rate of Growth
1	Monongalia	9.6%	28	Lewis	0.4%
2	Berkeley	6.8%	29	Mason	0.2%
3	Jefferson	4.7%	30	Lincoln	-0.1%
4	Putnam	3.8%	31	Fayette	-0.1%
5	Preston	3.1%	32	Logan	-0.2%
6	Upshur	2.9%	33	Pleasants	-0.3%
7	Hampshire	2.8%	34	Webster	-0.3%
8	Taylor	2.7%	35	Kanawha	-0.3%
9	Greenbrier	2.4%	36	Wetzel	-0.3%
10	Calhoun	2.3%	37	Braxton	-0.4%
11	Wirt	2.2%	38	Gilmer	-0.5%
12	Monroe	1.9%	39	Wood	-0.5%
13	Raleigh	1.8%	40	Boone	-0.6%
14	Hardy	1.5%	41	Summers	-0.6%
15	Mercer	1.4%	42	Ohio	-0.7%
West Virginia		1.4%	43	Marshall	-0.9
16	Cabell	1.4%	44	Grant	-1.0%
17	Randolph	1.2%	45	Wayne	-1.2%
18	Doddridge	1.2%	46	Wyoming	-1.3%
19	Jackson	1.1%	47	Clay	-1.3%
20	Morgan	1.1%	48	Pendleton	-1.3%
21	Harrison	1.0%	49	Brooke	-1.3%
22	Nicholas	0.8%	50	Tucker	-1.4%
23	Barbour	0.7%	51	Hancock	-1.5%
24	Pocahontas	0.5%	52	Roane	-1.7%
25	Mineral	0.4%	53	Mingo	-1.7%
26	Marion	0.4%	54	Tyler	-1.9%
27	Monongalia	9.6%	55	Ritchie	-2.3%

Source: 2010 Census; ESRI

The following thematic map illustrates the rate of population growth by county for all 55 counties in the state of West Virginia.

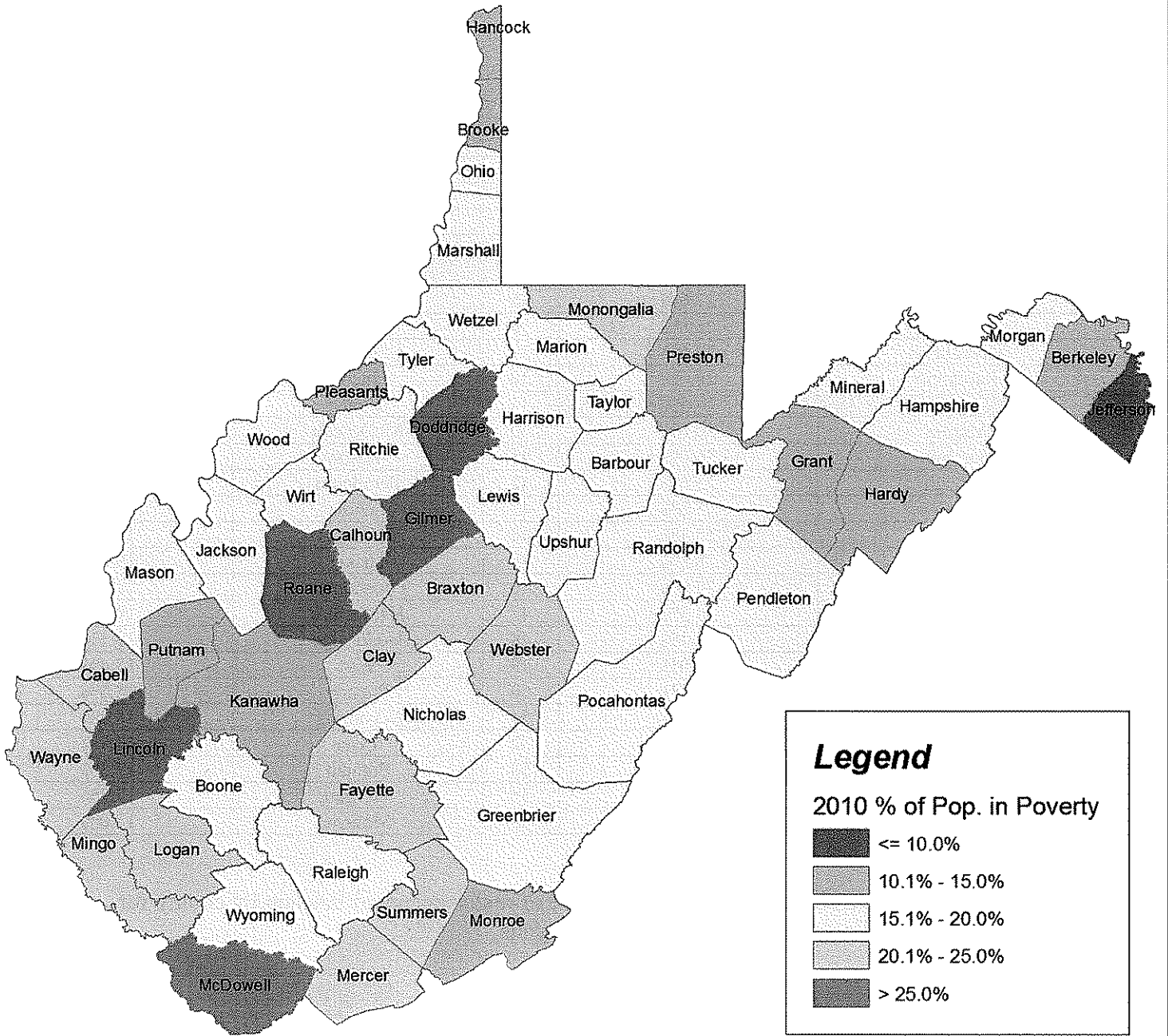


Share of Population Living in Poverty (2010)

Rank	County	Share of Population Living in Poverty	Rank	County	Share of Population Living in Poverty
1	McDowell	32.6%	29	Tyler	18.1%
2	Gilmer	30.3%	30	Marshall	18.0%
3	Roane	27.6%	31	Tucker	17.7%
4	Lincoln	26.6%	32	Raleigh	17.5%
5	Doddridge	25.1%	33	Wetzel	17.5%
6	Clay	23.7%	West Virginia		17.4%
7	Webster	22.9%	34	Wyoming	17.3%
8	Mercer	22.8%	35	Randolph	17.1%
9	Logan	21.8%	36	Marion	16.8%
10	Mingo	21.6%	37	Hampshire	16.4%
11	Summers	21.6%	38	Wood	16.4%
12	Fayette	21.3%	39	Mineral	16.1%
13	Braxton	21.0%	40	Ohio	15.9%
14	Monongalia	21.0%	41	Morgan	15.8%
15	Cabell	20.6%	42	Taylor	15.8%
16	Calhoun	20.5%	43	Pocahontas	15.3%
17	Wayne	20.2%	44	Pendleton	15.1%
18	Lewis	19.6%	45	Hardy	14.9%
19	Greenbrier	19.4%	46	Hancock	14.8%
20	Boone	19.3%	47	Preston	13.9%
21	Upshur	19.3%	48	Kanawha	13.7%
22	Wirt	19.2%	49	Pleasants	13.7%
23	Harrison	18.9%	50	Monroe	13.3%
24	Mason	18.9%	51	Grant	12.9%
25	Ritchie	18.9%	52	Brooke	11.0%
26	Nicholas	18.7%	53	Putnam	10.4%
27	Barbour	18.4%	54	Berkeley	10.1%
28	Jackson	18.1%	55	Jefferson	8.4%

Source: American Community Survey (ACS 5-year estimate)

The thematic map on the following page illustrates the share of population living in poverty by county for all 55 counties in the state of West Virginia.



Legend

2010 % of Pop. in Poverty

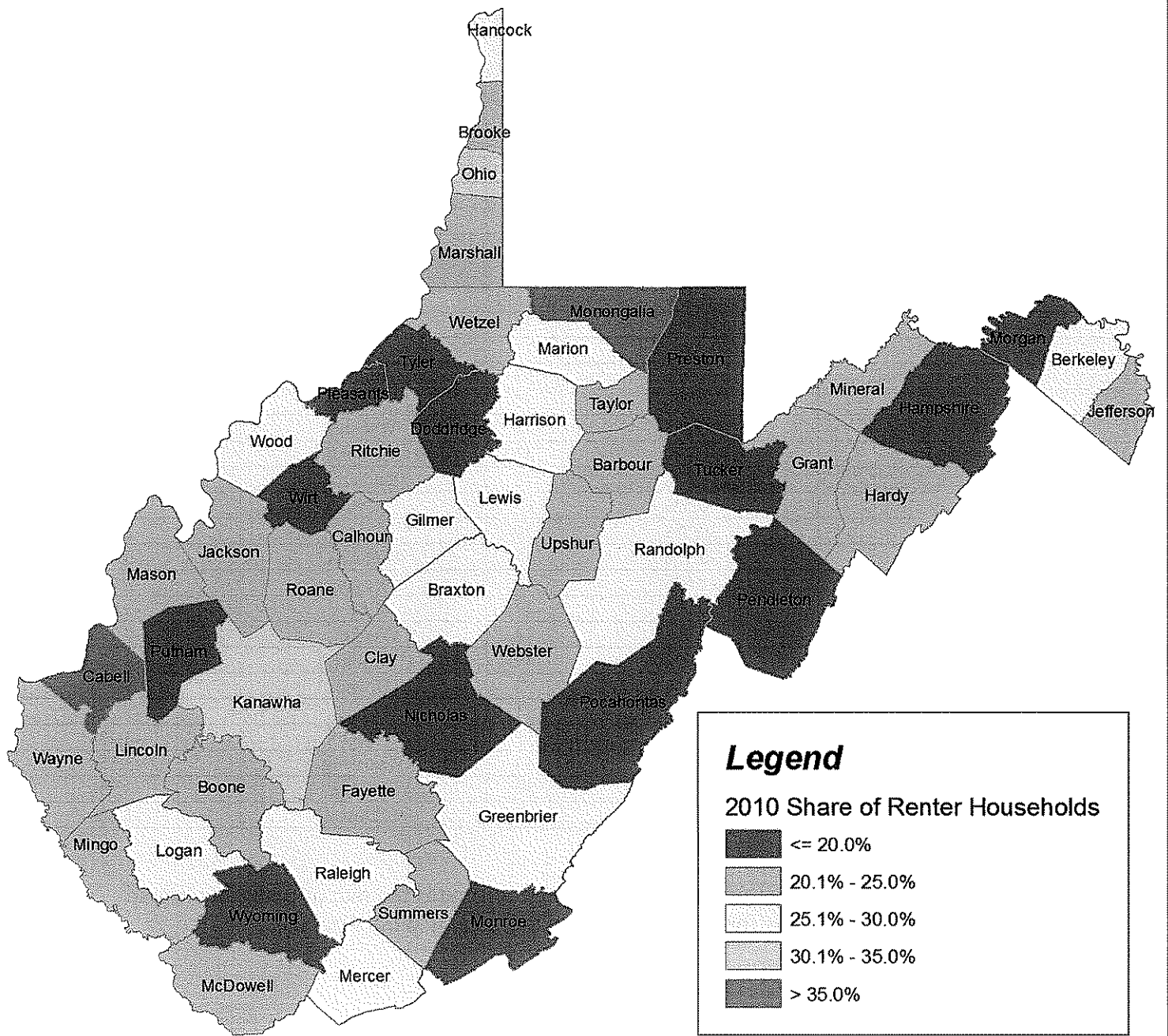
- <= 10.0%
- 10.1% - 15.0%
- 15.1% - 20.0%
- 20.1% - 25.0%
- > 25.0%

Share of Renter Households (2010)

Rank	County	Share of Renter Households	Rank	County	Share of Renter Households
1	Monongalia	44.3%	28	Mineral	23.0%
2	Cabell	37.6%	29	Calhoun	22.6%
3	Ohio	32.9%	30	Jackson	22.4%
4	Kanawha	31.4%	31	Wetzel	22.4%
5	Wood	28.3%	32	Boone	22.2%
6	Lewis	27.6%	33	Taylor	21.9%
7	Gilmer	27.2%	34	Webster	21.9%
8	Mercer	27.0%	35	Roane	21.7%
9	Hancock	26.8%	36	Grant	21.4%
10	Greenbrier	26.6%	37	Clay	21.1%
11	Randolph	26.6%	38	Lincoln	20.9%
West Virginia		26.6%	39	Ritchie	20.7%
12	Marion	26.6%	40	McDowell	20.5%
13	Harrison	26.0%	41	Mason	20.5%
14	Raleigh	25.6%	42	Pendleton	20.0%
15	Berkeley	25.3%	43	Nicholas	19.8%
16	Logan	25.1%	44	Pleasants	19.6%
17	Braxton	25.1%	45	Tucker	19.6%
18	Upshur	24.9%	46	Pocahontas	19.6%
19	Brooke	24.3%	47	Hampshire	19.5%
20	Fayette	24.1%	48	Doddridge	19.1%
21	Mingo	24.0%	49	Wirt	18.4%
22	Marshall	23.7%	50	Preston	18.3%
23	Barbour	23.5%	51	Wyoming	18.2%
24	Hardy	23.4%	52	Tyler	17.9%
25	Wayne	23.3%	53	Putnam	17.3%
26	Jefferson	23.2%	54	Morgan	17.2%
27	Summers	23.2%	55	Monroe	17.0%

Source: 2010 Census

The thematic map illustrates the share of renter-occupied housing by county for all 55 counties in the state of West Virginia.

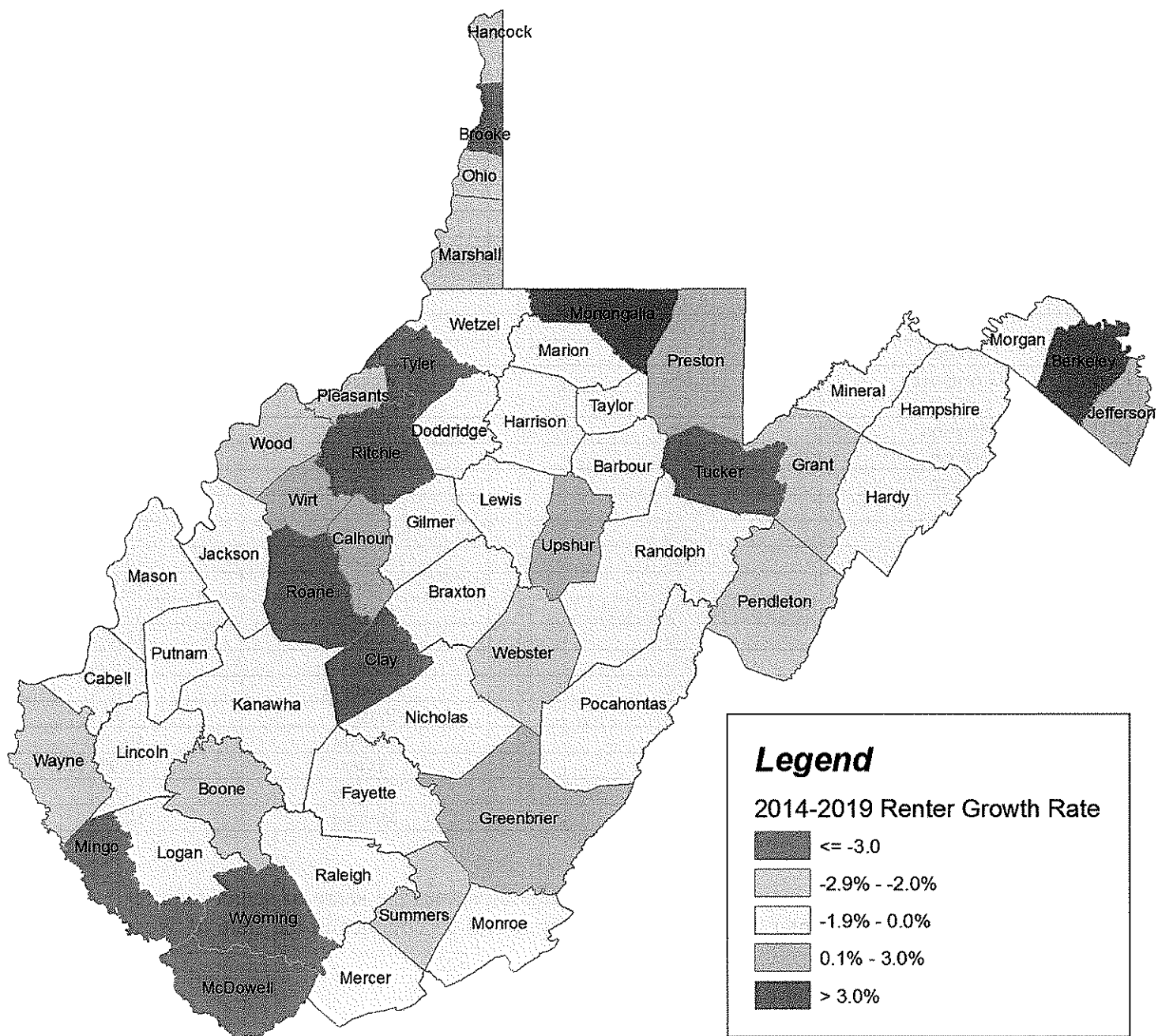


**Rate of Renter Household Growth
(Projected 2014 to 2019)**

Rank	County	Rate of Renter Household Growth	Rank	County	Rate of Renter Household Growth
1	Monongalia	8.3%	28	Mason	-1.7%
2	Berkeley	3.0%	29	Lincoln	-1.7%
3	Calhoun	1.1%	30	Fayette	-1.7%
4	Jefferson	1.0%	31	Braxton	-1.8%
5	Wirt	1.0%	32	Wetzel	-1.8%
6	Preston	0.5%	33	Logan	-1.8%
7	Upshur	0.4%	34	Gilmer	-1.9%
8	Greenbrier	0.3%	35	Kanawha	-2.0%
9	Doddridge	0.0%	36	Pleasants	-2.0%
10	Putnam	0.0%	37	Ohio	-2.1%
11	Taylor	0.0%	38	Wood	-2.2%
12	Randolph	-0.2%	39	Summers	-2.3%
13	Monroe	-0.2%	40	Webster	-2.3%
14	Hampshire	-0.2%	41	Marshall	-2.4%
	West Virginia	-0.4%	42	Pendleton	-2.6%
15	Hardy	-0.5%	43	Boone	-2.7%
16	Jackson	-0.5%	44	Grant	-2.8%
17	Cabell	-0.7%	45	Hancock	-3.0%
18	Mercer	-0.8%	46	Wayne	-3.0%
19	Raleigh	-0.9%	47	Clay	-3.0%
20	Nicholas	-0.9%	48	Tucker	-3.1%
21	Morgan	-1.0%	49	Brooke	-3.1%
22	Mineral	-1.1%	50	Roane	-3.2%
23	Pocahontas	-1.2%	51	Mingo	-3.2%
24	Lewis	-1.3%	52	Tyler	-3.4%
25	Barbour	-1.3%	53	Wyoming	-3.5%
26	Marion	-1.4%	54	Ritchie	-3.9%
27	Harrison	-1.5%	55	McDowell	-6.8%

Source: 2010 Census; ESRI

The thematic map on the following page illustrates the rate of renter household growth by county for all 55 counties in the state of West Virginia.



Share of Senior (55+) Renter Households (2010)

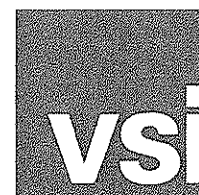
Rank	County	Share of Renter Households	Rank	County	Share of Renter Households
1	Ohio	25.8%	28	Marshall	15.3%
2	Cabell	22.2%	29	Marion	15.2%
3	Lewis	19.8%	30	Roane	15.1%
4	Kanawha	19.7%	31	Boone	15.0%
5	Hancock	19.0%	32	Barbour	14.7%
6	Randolph	18.4%	33	Mason	14.7%
7	Berkeley	18.3%	34	Wetzel	14.5%
8	Braxton	18.0%	35	Jackson	14.4%
9	Brooke	18.0%	36	Wayne	14.4%
10	Wood	17.7%	37	Hardy	14.3%
11	Greenbrier	17.6%	38	Webster	14.2%
12	Calhoun	17.5%	39	Lincoln	14.0%
13	Harrison	17.4%	40	Tucker	14.0%
14	Mercer	17.2%	41	McDowell	13.9%
15	Mingo	17.0%	42	Wirt	13.8%
16	Clay	16.9%	43	Pendleton	13.5%
17	Logan	16.8%	44	Hampshire	13.3%
18	Monongalia	16.8%	45	Pleasants	13.1%
19	Upshur	16.8%	46	Nicholas	12.9%
West Virginia		16.7%	47	Ritchie	12.9%
20	Fayette	16.3%	48	Doddridge	12.1%
21	Jefferson	16.0%	49	Pocahontas	12.1%
22	Taylor	16.0%	50	Wyoming	12.1%
23	Gilmer	15.9%	51	Preston	12.0%
24	Raleigh	15.9%	52	Putnam	10.9%
25	Summers	15.9%	53	Tyler	10.9%
26	Mineral	15.7%	54	Morgan	10.6%
27	Grant	15.5%	55	Monroe	10.4%

Source: 2010 Census and American Community Survey (ACS 5-year estimates)

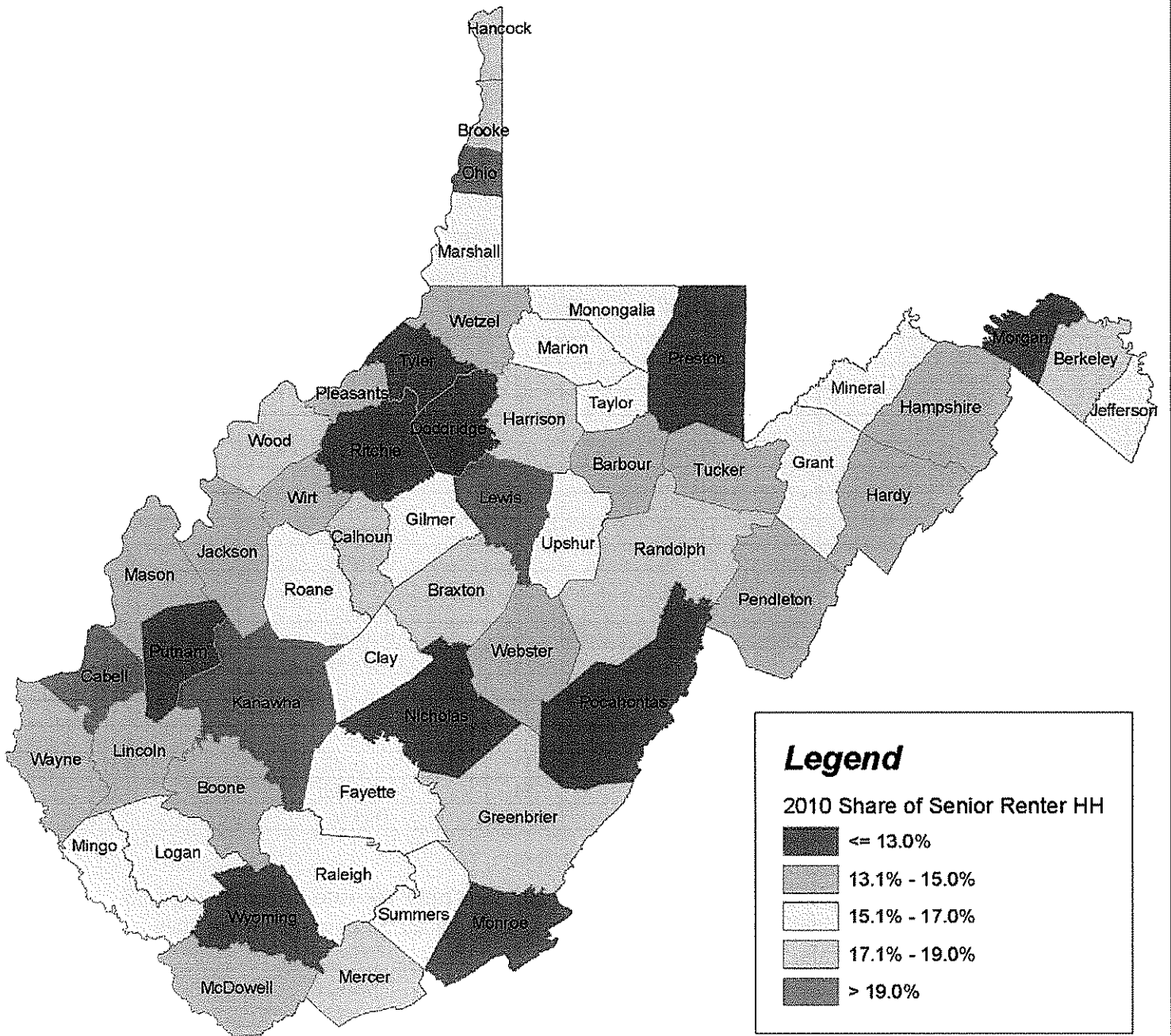
The thematic map on the following page illustrates the share of senior (age 55 and older) renter households by county for all 55 counties in the state of West Virginia.



West Virginia Housing
Development Fund



Vogt Santer
Insights

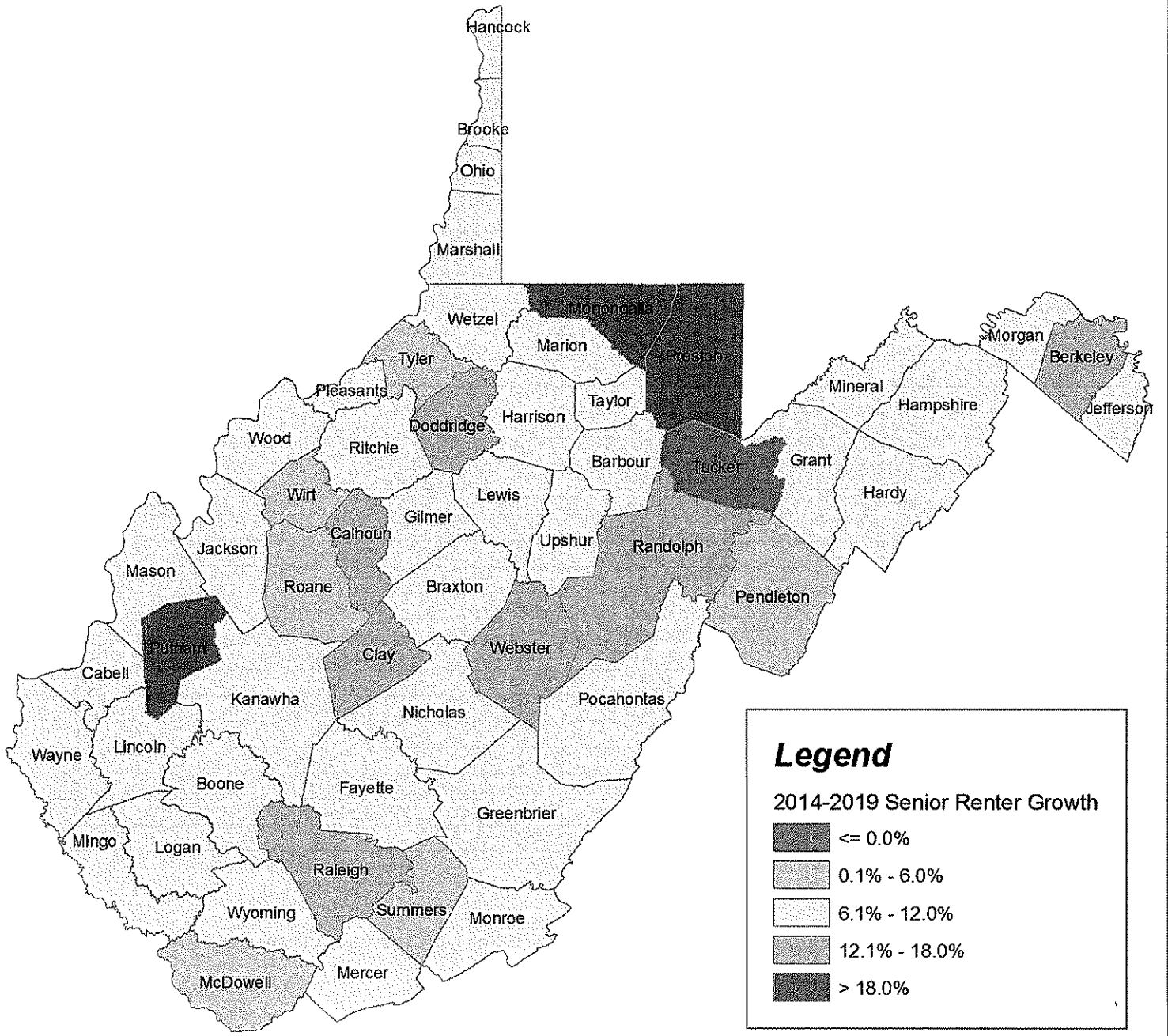


**Rate of Senior (55+) Renter Household Growth
(Projected 2014 to 2019)**

Rank	County	Rate of Renter Household Growth	Rank	County	Rate of Renter Household Growth
1	Monongalia	27.0%	28	Nicholas	9.4%
2	Preston	22.5%	29	Cabell	8.8%
3	Putnam	18.6%	30	Wyoming	8.5%
4	Clay	17.6%	31	Ritchie	8.5%
5	Doddridge	16.0%	32	Fayette	8.3%
6	Randolph	15.8%	33	Morgan	8.3%
7	Webster	14.4%	34	Hardy	8.3%
8	Calhoun	13.6%	35	Logan	7.6%
9	Raleigh	13.2%	36	Wood	7.5%
10	Berkeley	12.9%	37	Gilmer	7.3%
11	Jackson	12.0%	38	Ohio	7.2%
12	Jefferson	12.0%	39	Wayne	7.1%
13	Barbour	12.0%	40	Pleasants	6.9%
14	Marion	11.7%	41	Pocahontas	6.8%
15	Upshur	11.7%	42	Monroe	6.7%
16	Harrison	11.6%	43	Mason	6.7%
17	Mercer	11.3%	44	Brooke	6.5%
18	Lewis	10.7%	45	Mineral	6.4%
19	Grant	10.6%	46	Marshall	6.4%
20	Hampshire	10.4%	47	Boone	6.3%
	West Virginia	10.4%	48	Braxton	6.2%
21	Mingo	10.3%	49	Pendleton	6.0%
22	Kanawha	10.2%	50	Wirt	5.6%
23	Lincoln	10.1%	51	Roane	5.5%
24	Taylor	10.1%	52	Tyler	5.5%
25	Wetzel	10.1%	53	Summers	4.5%
26	Greenbrier	9.9%	54	McDowell	4.1%
27	Hancock	9.8%	55	Tucker	-1.3%

Source: 2010 Census; ESRI

The thematic map on the following page illustrates the rate of senior (age 55 and older) renter household growth by county for all 55 counties in the state of West Virginia.



Economic Trends

Total Employment*

Rank	County	Total Employment	Rank	County	Total Employment
	West Virginia	728,921	28	Boone	7,952
1	Kanawha	80,682	29	Lewis	7,555
2	Monongalia	47,900	30	Wyoming	7,163
3	Berkeley	43,440	31	Taylor	6,941
4	Cabell	40,377	32	Mingo	6,749
5	Wood	35,436	33	Lincoln	6,678
6	Raleigh	30,550	34	Morgan	6,617
7	Harrison	29,705	35	McDowell	6,596
8	Putnam	24,665	36	Barbour	6,380
9	Marion	24,628	37	Wetzel	5,834
10	Jefferson	23,250	38	Hardy	5,827
11	Mercer	21,430	39	Monroe	5,275
12	Ohio	18,901	40	Braxton	4,994
13	Fayette	15,796	41	Roane	4,787
14	Wayne	15,346	42	Grant	4,357
15	Preston	14,462	43	Ritchie	4,271
16	Greenbrier	13,819	44	Summers	4,144
17	Marshall	13,082	45	Tyler	3,403
18	Mineral	12,274	46	Pendleton	3,210
19	Hancock	12,163	47	Pocahontas	3,153
20	Logan	11,210	48	Doddridge	3,014
21	Randolph	11,159	49	Gilmer	2,939
22	Jackson	10,075	50	Pleasants	2,828
23	Upshur	9,452	51	Clay	2,718
24	Brooke	9,256	52	Webster	2,649
25	Nicholas	9,139	53	Tucker	2,589
26	Hampshire	8,781	54	Calhoun	2,562
27	Mason	8,644	55	Wirt	2,114

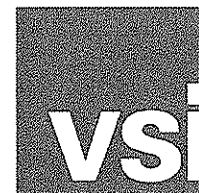
*Total employment statistics for 2013, estimated through December

Source: Bureau of Labor Statistics

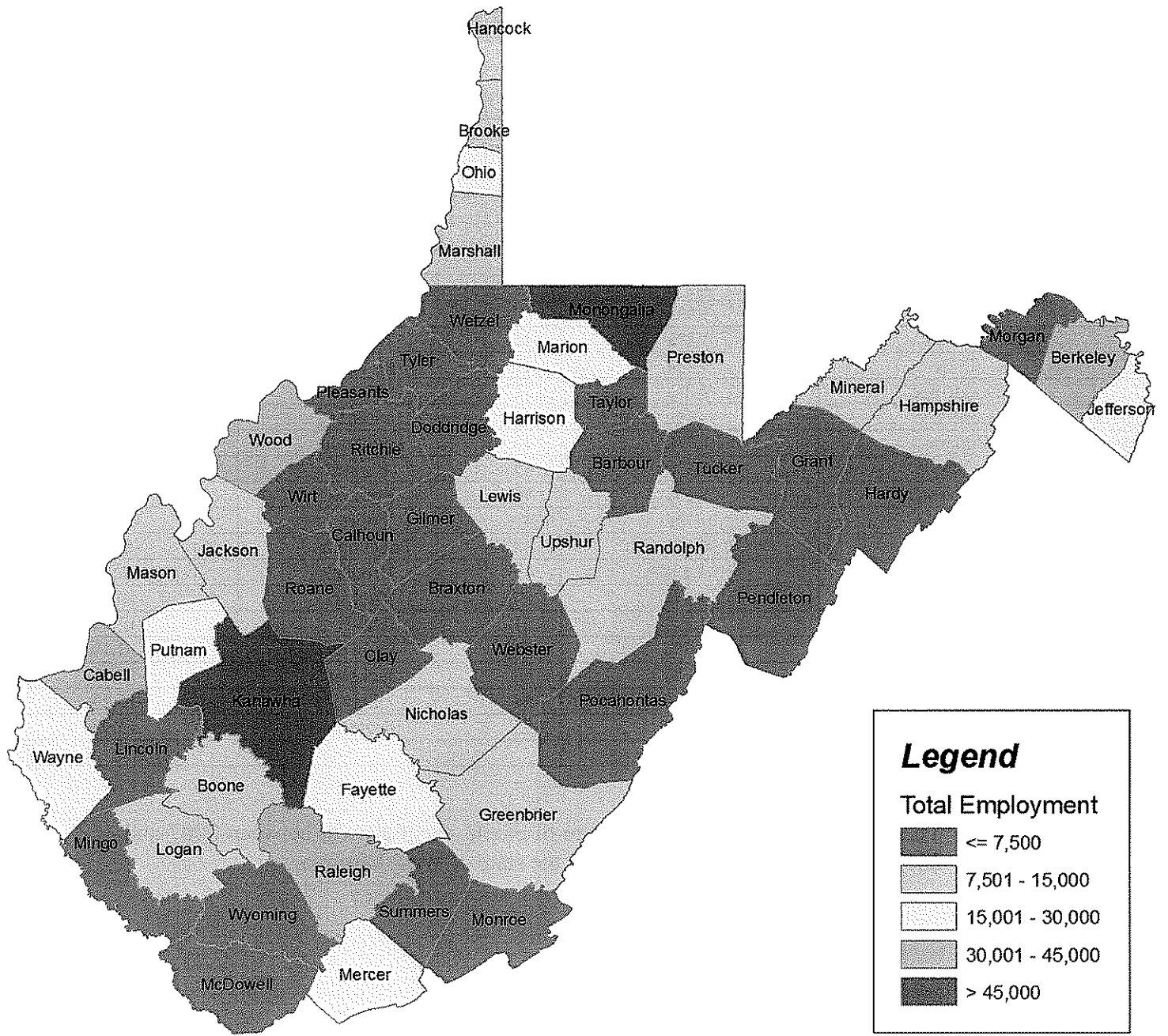
The thematic map on the following page illustrates the total employment for all of the 55 counties in the state of West Virginia.



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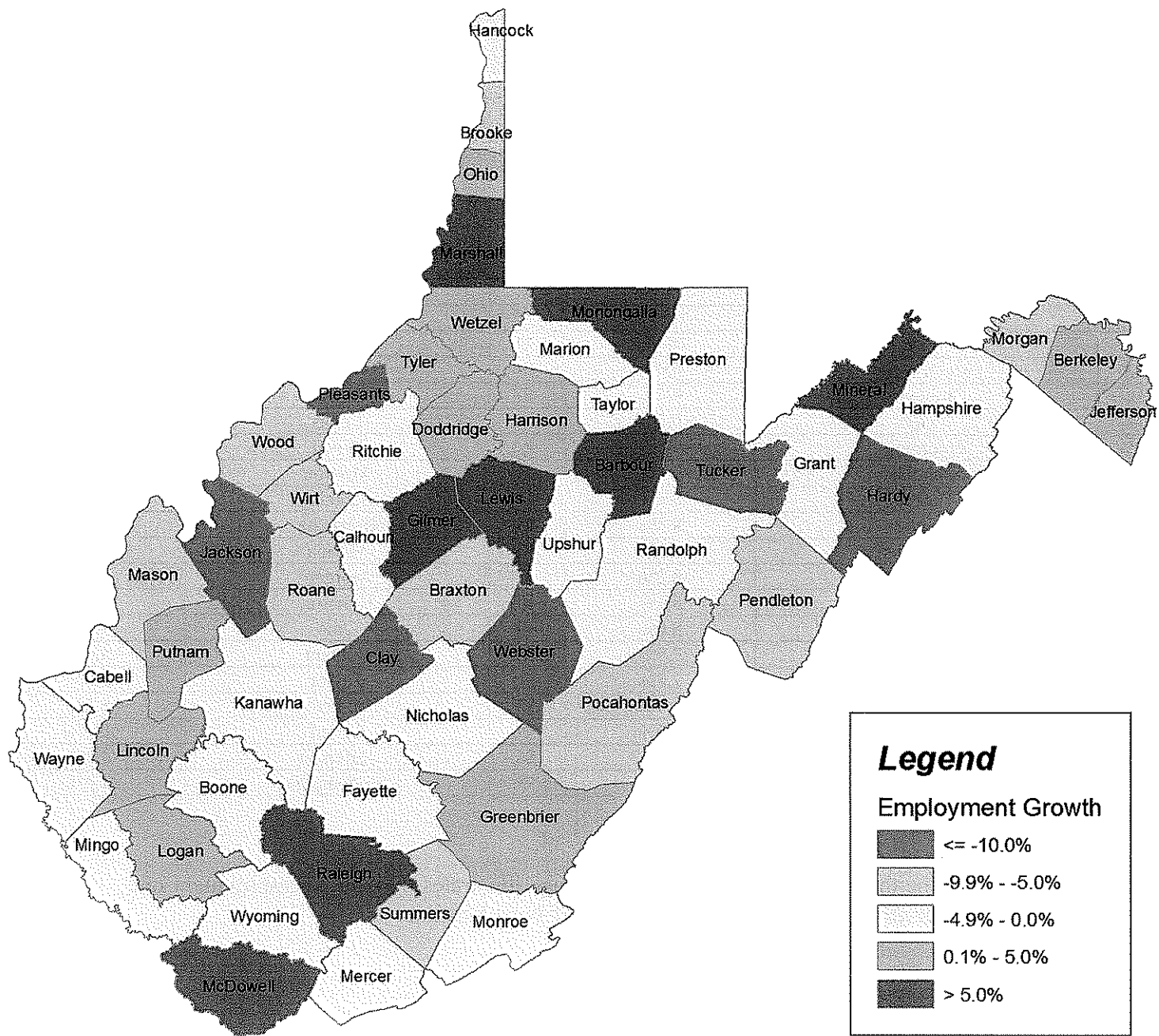


Rate of Employment Growth (2007 to 2012)

Rank	County	Growth Rate	Rank	County	Growth Rate
1	Lewis	23.5%	29	Nicholas	-3.1%
2	McDowell	16.5%	30	Kanawha	-3.2%
3	Monongalia	11.4%	31	Mercer	-3.5%
4	Gilmer	6.9%	32	Monroe	-3.7%
5	Barbour	6.8%	33	Ritchie	-3.8%
6	Mineral	6.8%	34	Preston	-3.9%
7	Raleigh	5.5%	35	Hancock	-4.0%
8	Marshall	5.2%	36	Mingo	-4.0%
9	Harrison	4.8%	37	Boone	-4.8%
10	Logan	4.2%	38	Grant	-4.8%
11	Lincoln	3.9%	39	Randolph	-4.9%
12	Wetzel	3.8%	40	Mason	-5.1%
13	Tyler	3.3%	41	Morgan	-5.1%
14	Doddridge	2.0%	42	Wood	-5.1%
15	Berkeley	1.7%	43	Summers	-5.8%
16	Putnam	1.7%	44	Pendleton	-7.2%
17	Ohio	1.6%	45	Roane	-7.2%
18	Jefferson	1.5%	46	Braxton	-7.3%
19	Greenbrier	0.1%	47	Wirt	-7.4%
20	Calhoun	-0.8%	48	Pocahontas	-8.2%
21	Marion	-1.1%	49	Brooke	-8.9%
22	Wyoming	-1.1%	50	Tucker	-10.2%
23	Wayne	-1.2%	51	Hardy	-12.7%
24	Hampshire	-1.3%	52	Webster	-14.1%
25	Fayette	-1.6%	53	Jackson	-14.7%
26	Taylor	-2.4%	54	Clay	-15.2%
27	Cabell	-2.5%	55	Pleasants	-15.9%
28	Upshur	-3.0%			

Source: Bureau of Labor Statistics

The thematic map illustrates the rate of employment growth between 2007 and 2012 by county for all 55 counties in the state of West Virginia.

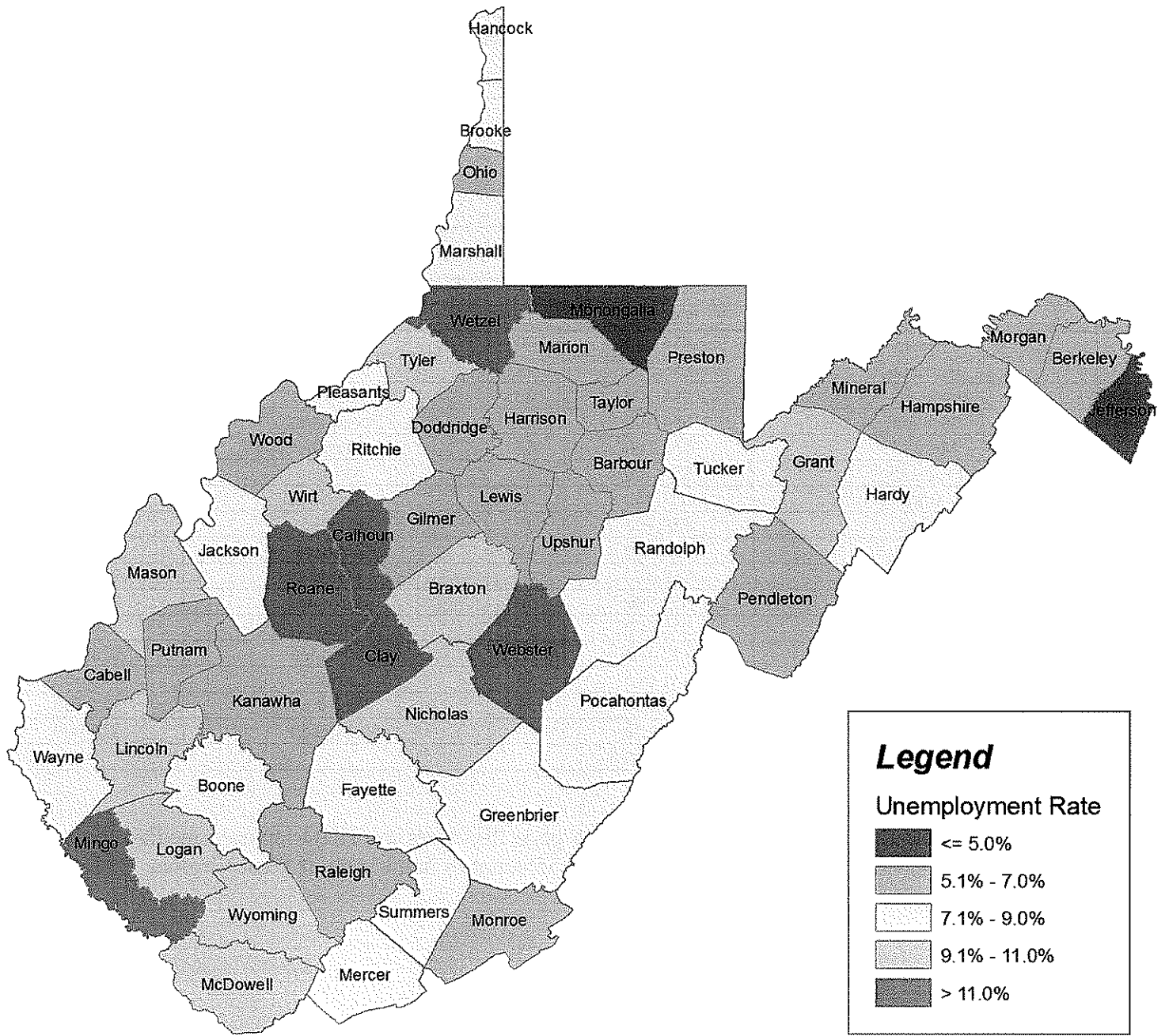


Unemployment Rate*

Rank	County	Unemployment Rate	Rank	County	Unemployment Rate
1	Clay	13.0%	29	Wayne	7.3%
2	Calhoun	12.4%	30	Randolph	7.2%
3	Wetzel	12.4%	31	Ritchie	7.2%
4	Mingo	12.2%		West Virginia	7.1%
5	Roane	11.5%	32	Mercer	7.1%
6	Webster	11.2%	33	Barbour	6.7%
7	Mason	10.8%	34	Doddridge	6.7%
8	Grant	10.4%	35	Mineral	6.5%
9	Braxton	10.1%	36	Raleigh	6.4%
10	Lincoln	10.0%	37	Upshur	6.4%
11	Wirt	10.0%	38	Hampshire	6.3%
12	McDowell	9.9%	39	Preston	6.2%
13	Logan	9.7%	40	Gilmer	6.1%
14	Tyler	9.5%	41	Lewis	6.1%
15	Wyoming	9.5%	42	Wood	6.1%
16	Nicholas	9.3%	43	Monroe	6.0%
17	Tucker	8.5%	44	Berkeley	5.9%
18	Fayette	8.3%	45	Kanawha	5.9%
19	Greenbrier	8.3%	46	Marion	5.9%
20	Hancock	8.3%	47	Morgan	5.9%
21	Summers	8.1%	48	Harrison	5.7%
22	Pleasants	8.0%	49	Ohio	5.7%
23	Marshall	7.9%	50	Putnam	5.7%
24	Pocahontas	7.8%	51	Taylor	5.6%
25	Jackson	7.7%	52	Pendleton	5.5%
26	Brooke	7.6%	53	Cabell	5.4%
27	Hardy	7.5%	54	Jefferson	4.8%
28	Boone	7.3%	55	Monongalia	4.0%

*Unemployment rate statistics for 2013, estimated through December
 Source: Bureau of Labor Statistics

The thematic map on the following page illustrates the total unemployment rate for all of the 55 counties in the state of West Virginia.



Income Statistics

2014 HUD Median (4-Person) Household Income

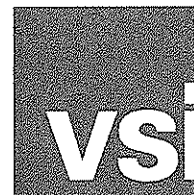
Rank	County	Income	Rank	County	Income
1	Jefferson	\$79,300	29	Pendleton	\$49,700
2	Hampshire	\$67,600	30	Randolph	\$49,600
3	Monongalia	\$61,000	31	Tyler	\$49,600
4	Preston	\$61,000	32	Wyoming	\$49,400
5	Marshall	\$56,200	33	Nicholas	\$48,700
6	Ohio	\$56,200	34	Gilmer	\$48,200
7	Berkeley	\$55,900	35	Upshur	\$48,100
8	Morgan	\$55,900	36	Tucker	\$46,800
9	Clay	\$55,800	37	Monroe	\$46,700
10	Kanawha	\$55,800	38	Greenbrier	\$46,500
11	Lincoln	\$55,800	39	Mercer	\$46,200
12	Putnam	\$55,800	40	Logan	\$45,700
13	Harrison	\$55,500	41	Lewis	\$45,200
14	Wetzel	\$55,100	42	Fayette	\$44,900
15	Jackson	\$54,700	43	Pocahontas	\$44,400
16	Mineral	\$54,100	44	Mason	\$43,700
17	Pleasants	\$53,700	45	Mingo	\$43,400
18	Wirt	\$53,700	46	Braxton	\$43,200
19	Wood	\$53,700	47	Ritchie	\$43,000
20	Marion	\$53,600	48	Summers	\$42,900
21	Brooke	\$52,500	49	Hardy	\$42,700
22	Hancock	\$52,500	50	Barbour	\$42,000
23	Boone	\$52,300	51	Roane	\$40,000
24	Grant	\$52,100	52	Doddridge	\$38,800
25	Cabell	\$51,000	53	Calhoun	\$36,600
26	Wayne	\$51,000	54	Webster	\$33,100
27	Taylor	\$50,000	55	McDowell	\$29,900
28	Raleigh	\$49,800			

Source: Department of Housing and Urban Development (HUD)

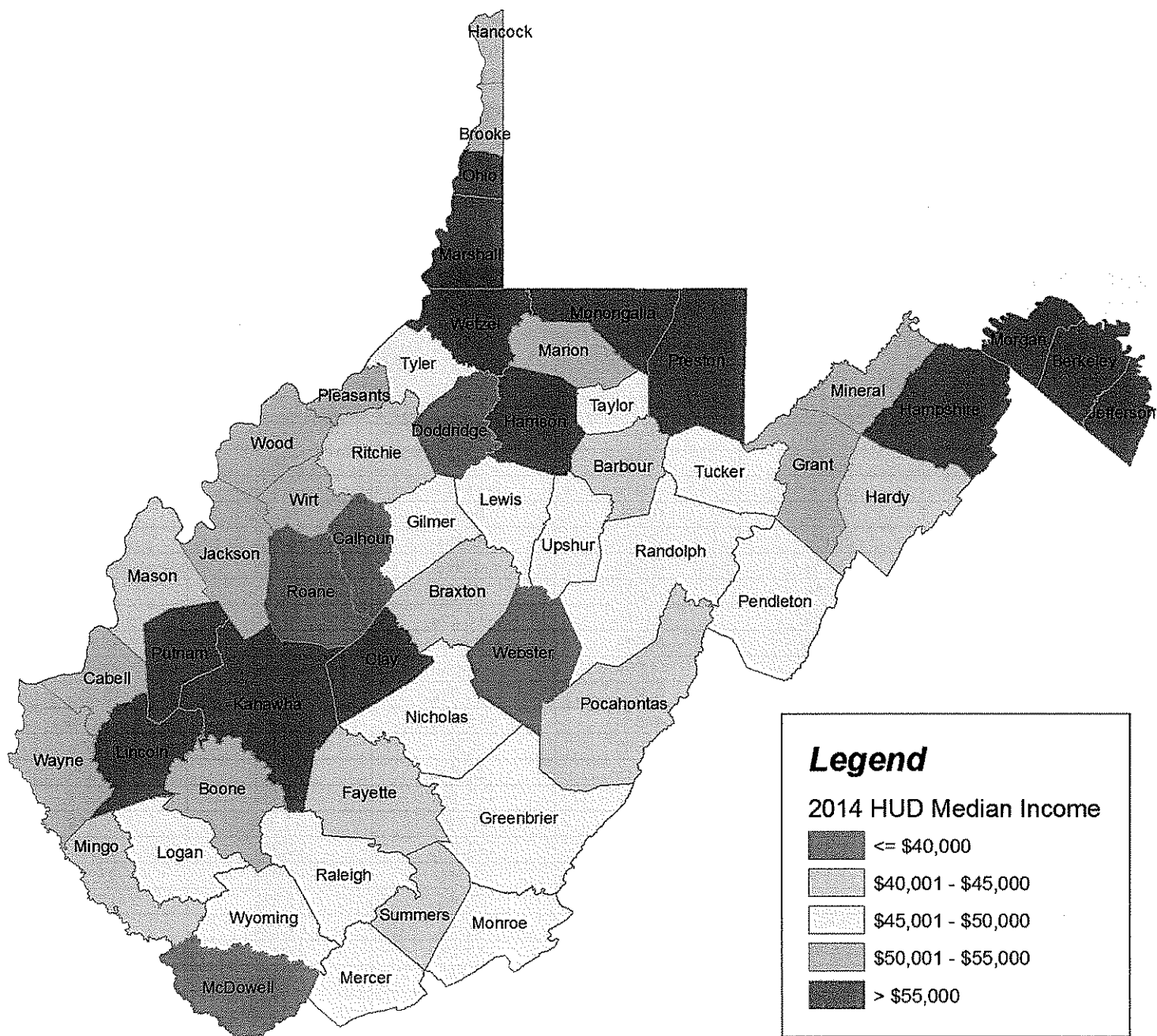
The thematic map on the following page illustrates the HUD-reported median four-person household income for all 55 counties in the state of West Virginia.



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To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated for each county. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The demographic statistics and projections for each county were evaluated with regard to the specific incomes ranges established by HUD for each county. The family (under age 55) renter household growth projections are summarized below:

Family (Under Age 55) Renter Household Growth by AMHI Level					
County	Rate of Renter Household Growth By AMHI Level				
	0%-40% AMHI	0%-50% AMHI	41%-60% AMHI	61%-100% AMHI	Over 100% AMHI
Barbour	-8.6%	-7.0%	4.7%	-14.6%	9.2%
Berkeley	-4.8%	-4.7%	-1.4%	3.9%	11.5%
Boone	2.2%	-0.4%	-15.6%	-3.3%	-32.7%
Braxton	-1.3%	0.2%	0.0%	-14.2%	-11.7%
Brooke	-8.1%	-7.2%	-0.4%	-8.9%	-25.0%
Cabell	-2.6%	-2.2%	-1.9%	-6.1%	-7.6%
Calhoun	-8.1%	-7.6%	-3.3%	-10.2%	-9.1%
Clay	-8.6%	-11.0%	-17.2%	-33.6%	30.0%
Doddridge	-11.0%	-9.7%	0.0%	-15.2%	35.6%
Fayette	-5.0%	-4.2%	-9.4%	-2.5%	-15.8%
Gilmer	3.8%	3.5%	-10.9%	-46.9%	-8.7%
Grant	-0.4%	-6.5%	-16.7%	-27.1%	-12.1%
Greenbrier	-6.3%	-5.9%	-4.3%	0.4%	-2.0%
Hampshire	-0.7%	-2.1%	-23.8%	-35.1%	-28.6%
Hancock	-6.3%	-8.3%	-12.5%	-9.5%	-15.7%
Hardy	-3.7%	-3.8%	-3.7%	-12.8%	-3.4%
Harrison	-1.5%	-4.9%	-13.8%	-9.7%	-17.2%
Jackson	-1.1%	-1.4%	-1.5%	-4.9%	-25.5%
Jefferson	5.7%	3.8%	-7.0%	-7.5%	-19.8%
Kanawha	-7.2%	-8.0%	-8.1%	-9.2%	-4.8%
Lewis	-12.2%	-13.1%	-17.8%	-3.3%	0.9%
Lincoln	-10.8%	-10.8%	-5.0%	-5.9%	4.1%
Logan	-1.8%	-1.4%	-1.2%	-14.9%	-13.1%
Marion	-8.5%	-8.4%	-4.3%	-12.3%	3.5%
Marshall	-5.4%	0.8%	24.5%	-36.3%	-4.9%
Mason	-11.0%	-11.3%	-13.0%	-6.5%	1.6%
McDowell	-14.8%	-13.9%	-2.4%	-19.8%	-0.8%
Mercer	-9.9%	-8.8%	-9.7%	-1.3%	3.4%
Mineral	-5.6%	-6.1%	-2.6%	-3.3%	-16.7%
Mingo	-1.8%	-3.3%	-30.0%	-6.5%	-10.6%
Monongalia	7.6%	6.0%	-10.7%	5.6%	10.1%
Monroe	-11.2%	-9.6%	-2.9%	-1.7%	0.0%

Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights



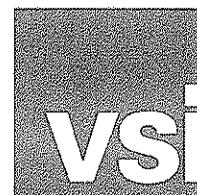
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Family (Under Age 55) Renter Household Growth by AMHI Level					
County	Rate of Renter Household Growth By AMHI Level 2014 to 2019				
	0%-40% AMHI	0%-50% AMHI	41%-60% AMHI	61%-100% AMHI	Over 100% AMHI
Morgan	-2.8%	-4.0%	-9.5%	-11.3%	-3.3%
Nicholas	-1.4%	-0.5%	-17.2%	-1.7%	-11.1%
Ohio	-2.1%	-4.9%	-7.6%	-20.1%	-17.2%
Pendleton	2.3%	-0.5%	-14.9%	-14.9%	-12.8%
Pleasants	-6.1%	-7.0%	-16.7%	0.0%	-11.0%
Pocahontas	-9.5%	-10.0%	-12.0%	4.3%	0.9%
Preston	-3.6%	-3.7%	-16.3%	-10.6%	-7.1%
Putnam	-7.6%	-11.1%	-9.9%	-11.3%	-1.1%
Raleigh	-14.2%	-14.3%	-9.5%	-7.6%	9.0%
Randolph	-7.4%	-6.6%	-11.7%	-4.2%	-5.8%
Ritchie	-8.7%	-8.2%	-6.5%	-7.2%	-16.5%
Roane	-8.6%	-9.1%	-12.4%	-7.6%	1.1%
Summers	-2.9%	-1.3%	-7.0%	-23.0%	-7.5%
Taylor	5.1%	2.5%	-28.8%	1.4%	-14.4%
Tucker	-7.9%	-7.4%	1.3%	-5.1%	1.6%
Tyler	-2.1%	-3.3%	-14.9%	-18.3%	-23.3%
Upshur	-3.8%	-3.6%	4.5%	-6.7%	-19.1%
Wayne	-6.9%	-6.1%	-12.7%	-2.7%	-5.7%
Webster	-15.4%	-13.3%	0.0%	-44.3%	67.0%
Wetzel	1.9%	-3.5%	-26.3%	-18.2%	-21.2%
Wirt	-12.8%	-11.5%	4.1%	-4.9%	14.8%
Wood	-8.3%	-8.4%	-11.2%	-5.8%	3.3%
Wyoming	-1.6%	-2.3%	-15.9%	0.0%	-25.3%

Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights



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The senior (age 55 and older) renter household growth projections for each targeted income level are summarized below:

Senior (55+) Renter Household Growth by AMHI Level					
County	Rate of Senior (55+) Renter Household Growth By AMHI Level 2014 to 2019				
	0%-40% AMHI	0%-50% AMHI	41%-60% AMHI	61%-100% AMHI	Over 100% AMHI
Barbour	9.9%	9.1%	-5.2%	9.4%	50.0%
Berkeley	6.8%	8.2%	13.7%	13.0%	29.9%
Boone	25.7%	-15.0%	-4.5%	-6.6%	13.7%
Braxton	16.2%	9.6%	-20.5%	13.9%	5.8%
Brooke	18.1%	13.7%	2.9%	0.9%	-4.4%
Cabell	14.9%	10.7%	-0.5%	7.3%	5.5%
Calhoun	11.3%	11.2%	5.2%	22.6%	28.3%
Clay	14.1%	7.7%	-17.9%	50.0%	44.8%
Doddridge	13.0%	14.6%	28.1%	-2.9%	37.5%
Fayette	14.4%	12.2%	0.3%	4.3%	6.5%
Gilmer	7.1%	0.0%	-18.8%	-10.5%	21.4%
Grant	21.2%	16.3%	12.9%	1.3%	4.8%
Greenbrier	11.3%	9.9%	-5.7%	11.2%	21.4%
Hampshire	14.1%	14.4%	10.1%	-8.3%	-4.8%
Hancock	13.5%	9.3%	5.2%	0.0%	13.4%
Hardy	14.1%	12.9%	6.7%	-1.7%	2.8%
Harrison	19.8%	10.8%	-12.0%	17.3%	8.2%
Jackson	23.4%	20.8%	14.5%	1.9%	1.0%
Jefferson	25.8%	22.2%	12.8%	9.2%	0.0%
Kanawha	9.3%	7.6%	8.1%	6.7%	15.0%
Lewis	4.4%	2.0%	-3.6%	20.1%	30.0%
Lincoln	8.5%	6.6%	1.8%	6.2%	26.3%
Logan	24.2%	16.9%	0.0%	1.4%	-0.6%
Marion	11.1%	6.3%	4.2%	19.7%	11.5%
Marshall	7.2%	1.9%	-11.0%	4.8%	18.4%
Mason	-3.2%	-3.8%	-1.6%	10.4%	36.7%
McDowell	6.9%	3.9%	-17.0%	17.1%	13.0%
Mercer	10.0%	8.2%	-1.5%	7.1%	25.7%
Mineral	5.1%	3.4%	-3.6%	13.2%	16.0%
Mingo	19.7%	4.5%	-32.3%	28.2%	15.4%
Monongalia	29.1%	31.8%	23.1%	15.2%	31.8%
Monroe	1.4%	2.3%	9.6%	8.7%	8.5%
Morgan	8.9%	9.3%	6.0%	4.3%	13.6%
Nicholas	21.3%	12.9%	-16.0%	11.9%	7.0%
Ohio	15.4%	12.2%	9.7%	-8.5%	5.2%
Pendleton	15.0%	10.8%	-2.1%	5.1%	-10.0%
Pleasants	14.3%	13.6%	4.5%	-4.8%	-8.5%

Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights

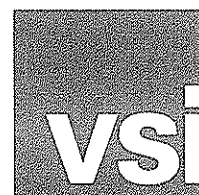
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Senior (55+) Renter Household Growth by AMHI Level					
County	Rate of Senior (55+) Renter Household Growth By AMHI Level 2014 to 2019				
	0%-40% AMHI	0%-50% AMHI	41%-60% AMHI	61%-100% AMHI	Over 100% AMHI
Pocahontas	-0.9%	-1.3%	-1.5%	21.3%	15.9%
Preston	13.6%	14.0%	21.0%	43.5%	25.6%
Putnam	9.1%	12.0%	19.7%	15.4%	24.0%
Raleigh	-2.9%	-5.2%	-3.2%	18.9%	37.6%
Randolph	11.2%	6.6%	1.5%	-3.7%	50.8%
Ritchie	9.6%	8.2%	2.0%	5.7%	14.8%
Roane	4.0%	3.3%	-2.4%	7.7%	21.1%
Summers	8.2%	10.9%	29.9%	-7.7%	-4.9%
Taylor	25.6%	10.2%	-39.2%	47.0%	-9.2%
Tucker	-0.9%	-0.7%	-15.2%	33.3%	-6.3%
Tyler	12.9%	10.3%	0.0%	8.7%	-6.7%
Upshur	19.8%	14.6%	-9.6%	11.8%	13.5%
Wayne	10.4%	5.7%	-6.4%	5.5%	11.9%
Webster	-2.5%	-2.1%	4.2%	23.8%	61.2%
Wetzel	19.3%	14.5%	4.7%	-27.7%	28.4%
Wirt	6.8%	4.6%	-10.3%	6.7%	10.0%
Wood	3.9%	2.2%	3.9%	8.0%	16.8%
Wyoming	23.9%	14.6%	-13.1%	18.9%	-5.8%

Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights



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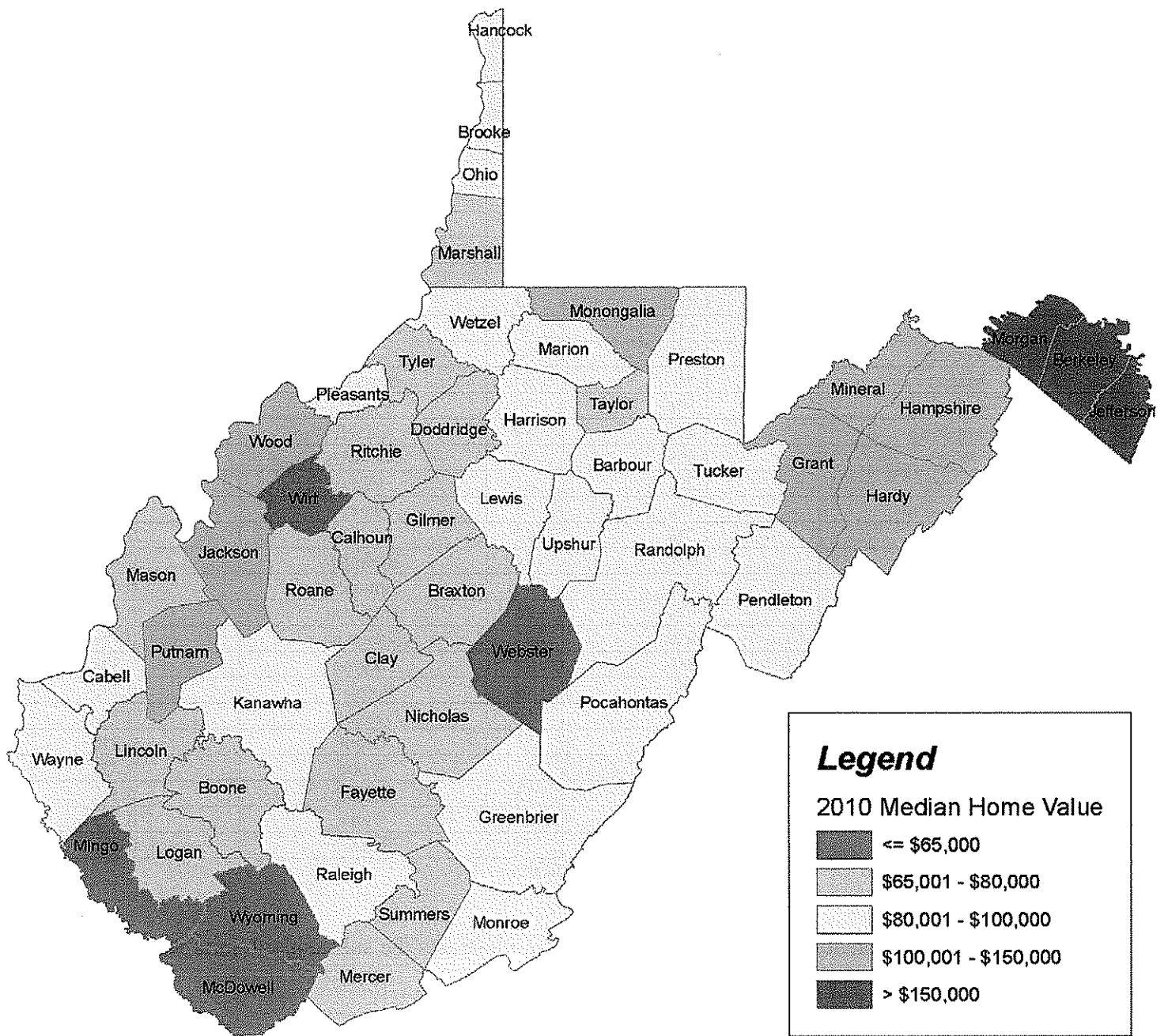
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Insights

Housing Statistics

Median Home Value (2010)					
Rank	County	Median Home Value	Rank	County	Median Home Value
1	Jefferson	\$255,800	28	Wayne	\$85,500
2	Berkeley	\$193,700	29	Brooke	\$85,300
3	Morgan	\$167,100	30	Hancock	\$85,300
4	Monongalia	\$145,400	31	Wetzel	\$82,200
5	Putnam	\$135,200	32	Barbour	\$80,300
6	Hampshire	\$134,100	33	Logan	\$79,700
7	Hardy	\$130,600	34	Mason	\$79,400
8	Mineral	\$114,700	35	Marshall	\$77,900
9	Grant	\$105,300	36	Tyler	\$77,700
10	Wood	\$102,500	37	Taylor	\$77,000
11	Jackson	\$102,100	38	Boone	\$76,400
12	Pocahontas	\$100,000	39	Clay	\$76,400
13	Upshur	\$99,700	40	Braxton	\$76,200
14	Kanawha	\$98,500	41	Doddridge	\$75,900
15	Cabell	\$97,500	42	Roane	\$75,000
16	Harrison	\$95,500	43	Summers	\$74,100
17	Pendleton	\$95,300	44	Mercer	\$73,500
18	Monroe	\$95,200	45	Nicholas	\$73,400
19	Ohio	\$94,800	46	Calhoun	\$71,200
West Virginia		\$94,500	47	Ritchie	\$70,000
20	Randolph	\$94,100	48	Gilmer	\$69,000
21	Greenbrier	\$93,900	49	Fayette	\$67,800
22	Pleasants	\$89,400	50	Lincoln	\$65,100
23	Raleigh	\$88,000	51	Mingo	\$63,900
24	Tucker	\$87,900	52	Wirt	\$61,800
25	Preston	\$87,700	53	Wyoming	\$59,300
26	Marion	\$87,500	54	Webster	\$58,500
27	Lewis	\$87,400	55	McDowell	\$32,800

Source: American Community Survey (ACS 5-year estimate)

The thematic map on the following page illustrates the estimated median home value for all 55 counties in the state of West Virginia.

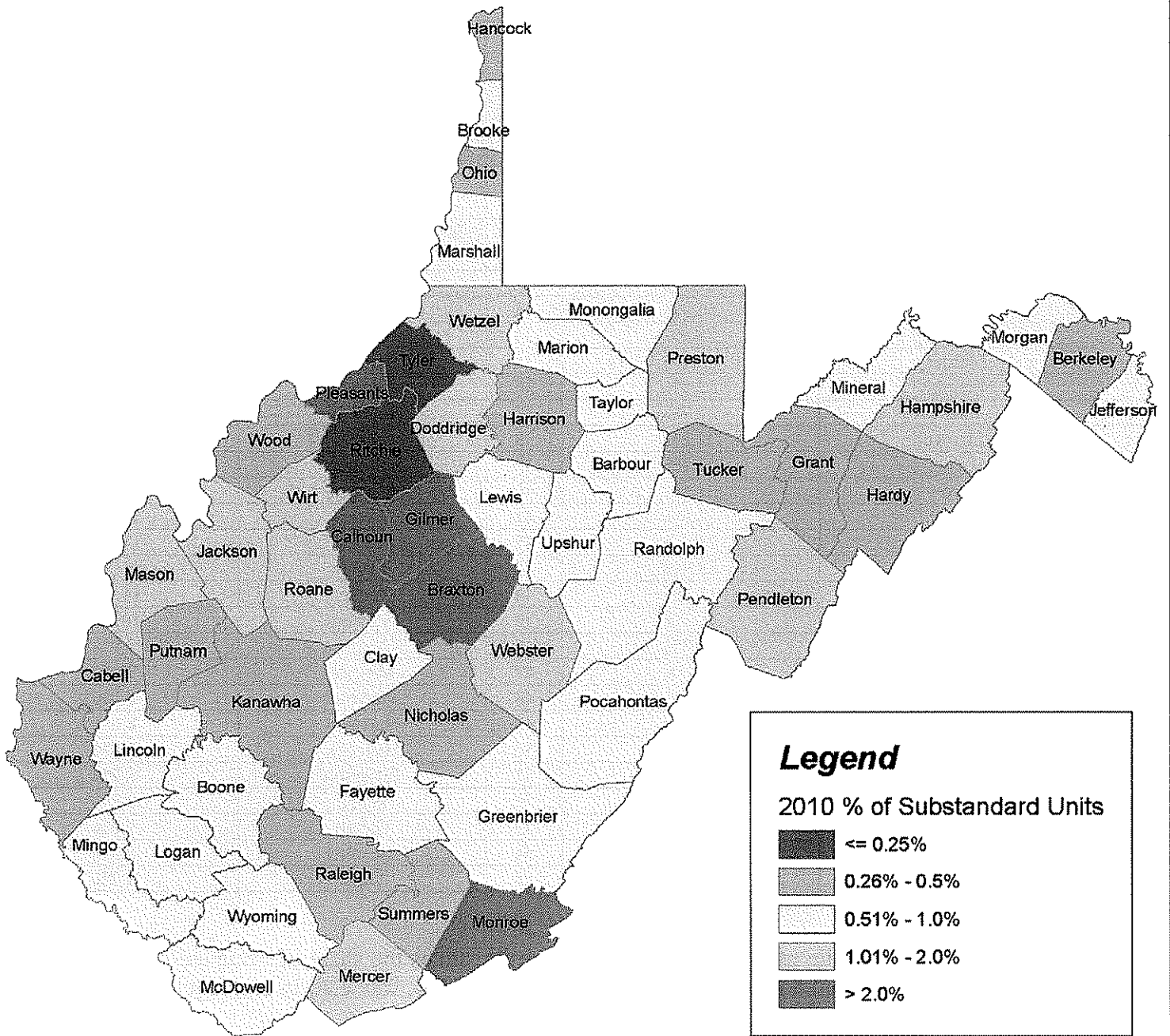


**Overall (Owner and Renter) Share of Substandard* Units
(2010)**

Rank	County	Share of Substandard Units	Rank	County	Share of Substandard Units
1	Braxton	2.6%	28	Morgan	0.7%
2	Pleasants	2.5%	29	Lewis	0.6%
3	Gilmer	2.4%	30	Greenbrier	0.6%
4	Calhoun	2.2%	31	Wyoming	0.6%
5	Monroe	2.0%	32	Brooke	0.5%
6	Doddridge	1.8%	33	Monongalia	0.5%
7	Roane	1.6%	34	Mingo	0.5%
8	Preston	1.6%	35	Randolph	0.5%
9	Webster	1.5%	36	Logan	0.5%
10	Mason	1.5%	37	Marshall	0.5%
11	Pendleton	1.5%	38	Mineral	0.5%
12	Hampshire	1.4%	39	Cabell	0.5%
13	Wirt	1.3%	40	Nicholas	0.5%
14	Mercer	1.2%	41	Ohio	0.5%
15	Jackson	1.1%	42	Hardy	0.5%
16	Wetzel	1.0%	43	Tucker	0.4%
17	Marion	1.0%	44	Berkeley	0.4%
18	Taylor	1.0%	45	Summers	0.4%
19	Barbour	0.9%	46	Harrison	0.4%
20	Jefferson	0.9%	47	Kanawha	0.4%
21	Boone	0.9%	48	Wayne	0.3%
22	Upshur	0.9%	49	Putnam	0.3%
23	Pocahontas	0.8%	50	Hancock	0.3%
24	Fayette	0.7%	51	Grant	0.3%
West Virginia		0.7%	52	Wood	0.3%
25	Lincoln	0.7%	53	Raleigh	0.3%
26	McDowell	0.7%	54	Tyler	0.2%
27	Clay	0.7%	55	Ritchie	0.2%

*Substandard housing units is defined as housing that lacks complete plumbing facilities
Source: American Community Survey (ACS 5-year estimate)

The thematic map on the following page illustrates the substandard units for all 55 counties in the state of West Virginia.

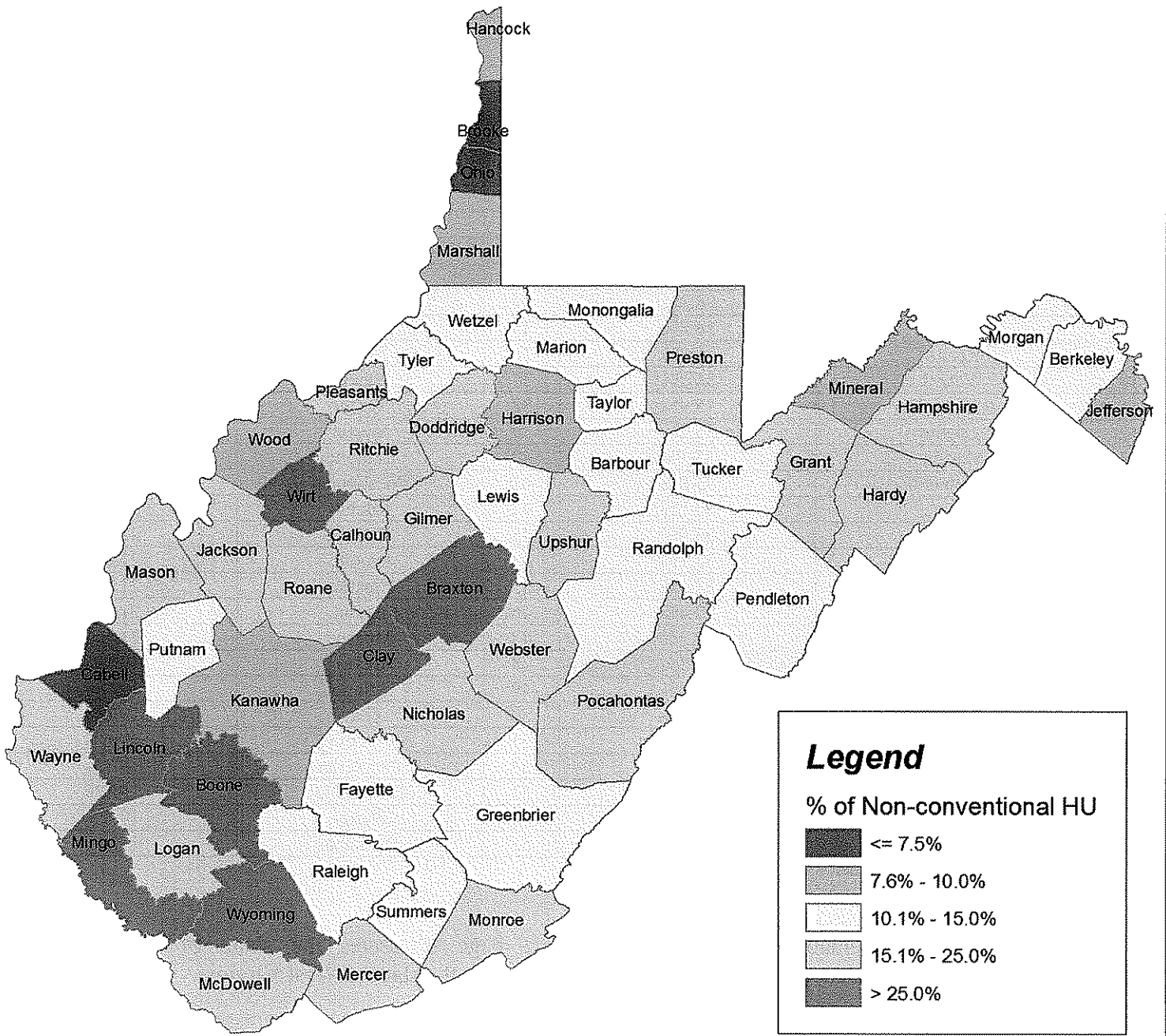


**Share of Occupied Non-Conventional Housing Units
(Mobile Home, Boat, RV, Van, Etc.)
(2010)**

Rank	County	Share of Occupied Non-Conventional Housing Units	Rank	County	Share of Occupied Non-Conventional Housing Units
1	Lincoln	34.3%	29	Fayette	15.0%
2	Boone	33.9%	30	Greenbrier	15.0%
3	Wirt	30.1%		West Virginia	14.9%
4	Braxton	29.8%	31	Barbour	14.8%
5	Mingo	27.9%	32	Raleigh	14.6%
6	Clay	26.9%	33	Randolph	14.4%
7	Wyoming	25.9%	34	Monongalia	14.1%
8	Mercer	23.1%	35	Berkeley	13.9%
9	Nicholas	22.9%	36	Putnam	13.0%
10	Calhoun	22.7%	37	Pendleton	13.0%
11	McDowell	22.2%	38	Lewis	12.9%
12	Mason	22.1%	39	Summers	12.3%
13	Hardy	21.6%	40	Morgan	12.0%
14	Logan	21.5%	41	Wetzel	11.6%
15	Gilmer	21.3%	42	Tyler	11.6%
16	Jackson	18.9%	43	Taylor	11.5%
17	Roane	18.8%	44	Tucker	11.0%
18	Hampshire	18.4%	45	Marion	10.0%
19	Doddridge	18.3%	46	Kanawha	9.9%
20	Monroe	18.0%	47	Mineral	9.4%
21	Webster	17.7%	48	Marshall	8.9%
22	Upshur	17.6%	49	Harrison	8.6%
23	Pocahontas	17.0%	50	Hancock	8.5%
24	Wayne	16.8%	51	Jefferson	8.2%
25	Grant	16.6%	52	Wood	8.2%
26	Preston	16.1%	53	Cabell	7.0%
27	Ritchie	15.6%	54	Brooke	6.3%
28	Pleasants	15.6%	55	Ohio	3.7%

Source: American Community Survey (ACS 5-year estimate)

The thematic map on the following page illustrates the share of occupied non-conventional housing units (mobile home, boat, RV, van, etc.) in each county in West Virginia.

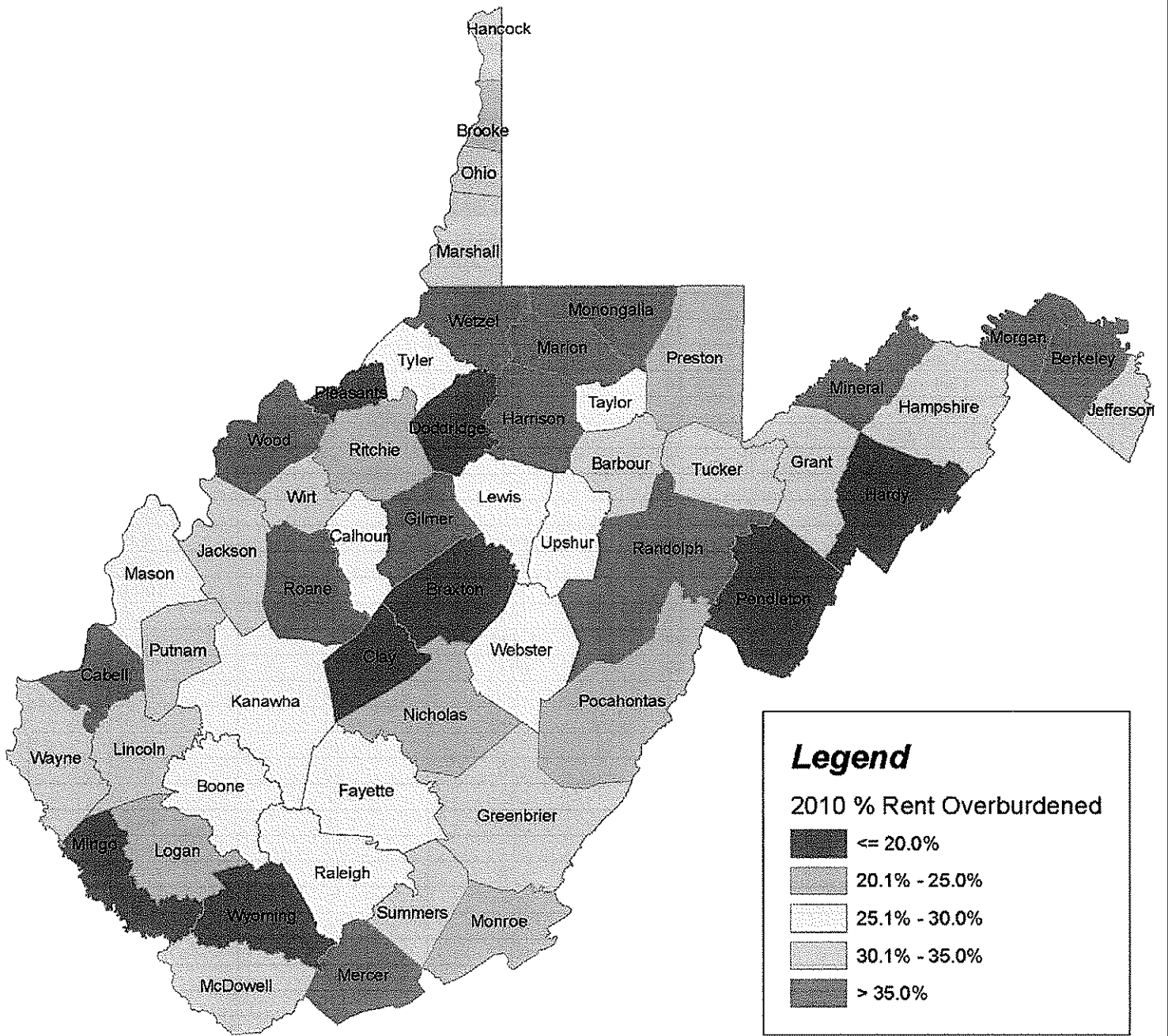


**Percentage of Rent Overburdened* Households
(2010)**

Rank	County	Percentage of Rent Overburdened	Rank	County	Percentage of Rent Overburdened
1	Monongalia	41.2%	28	Jefferson	30.4%
2	Wood	40.2%	29	Grant	30.4%
3	Morgan	40.1%	30	Tyler	28.4%
4	Gilmer	39.9%	31	Kanawha	27.9%
5	Cabell	38.4%	32	Raleigh	27.8%
6	Mineral	37.5%	33	Fayette	26.6%
7	Mercer	36.8%	34	Upshur	26.2%
8	Harrison	36.8%	35	Webster	25.9%
9	Roane	36.2%	36	Boone	25.5%
10	Wetzel	36.2%	37	Lewis	25.2%
11	Randolph	35.9%	38	Taylor	25.1%
12	Berkeley	35.2%	39	Mason	25.1%
13	Marion	35.1%	40	Calhoun	25.0%
14	Summers	33.8%	41	Pocahontas	24.5%
15	Wayne	33.7%	42	Ritchie	24.5%
16	Jackson	33.3%	43	Nicholas	22.2%
17	Tucker	33.1%	44	Brooke	21.8%
18	Greenbrier	32.5%	45	Preston	21.7%
19	Hampshire	32.4%	46	Logan	21.4%
20	McDowell	32.3%	47	Monroe	21.1%
West Virginia		32.0%	48	Braxton	19.9%
21	Barbour	32.0%	49	Mingo	19.8%
22	Ohio	31.7%	50	Clay	19.8%
23	Hancock	31.6%	51	Wyoming	19.8%
24	Marshall	31.4%	52	Pendleton	19.7%
25	Putnam	31.3%	53	Doddridge	19.5%
26	Wirt	31.2%	54	Hardy	17.8%
27	Lincoln	31.1%	55	Pleasants	17.3%

*Households paying more than 35% of their gross income to rent
Source: American Community Survey (ACS 5-year estimate)

The thematic map on the following page illustrates the share of rent overburdened households for all 55 counties in the state of West Virginia.



Surveyed Rental Housing

The following is a summary of the in-person field survey of existing rentals conducted by Vogt Santer Insights in each county.

Surveyed Rentals				
County	Total Properties	Total # of Units	Total # of Vacant Units	Overall Occupancy Rate
Barbour	23	252	4	98.4%
Berkeley	100	2,650	49	98.2%
Boone	8	177	0	100.0%
Braxton	15	200	4	98.0%
Brooke	24	578	2	99.7%
Cabell	141	3,895	17	99.6%
Calhoun	10	70	5	92.9%
Clay	8	58	0	100.0%
Doddridge	10	37	4	89.2%
Fayette	50	751	6	99.2%
Gilmer	18	102	9	91.2%
Grant	27	236	2	99.2%
Greenbrier	66	856	29	96.6%
Hampshire	14	212	3	98.6%
Hancock	28	389	0	100.0%
Hardy	18	195	5	97.4%
Harrison	98	1,822	6	99.7%
Jackson	49	691	21	97.0%
Jefferson	57	1,168	59	94.9%
Kanawha	251	6,169	44	99.3%
Lewis	28	472	20	95.8%
Lincoln	10	130	13	90.0%
Logan	9	232	0	100.0%
Marion	82	1495	9	99.4%
Marshall	45	712	37	94.8%
Mason	48	558	28	95.0%
McDowell	16	254	5	98.0%
Mercer	30	801	36	95.5%
Mineral	38	627	7	98.9%
Mingo	16	470	0	100.0%
Monongalia	299	9,662	129	98.7%
Monroe	3	40	0	100.0%
Morgan	15	126	13	89.7%
Nicholas	26	398	10	97.5%
Ohio	101	1,894	9	99.5%
Pendleton	11	90	6	93.3%
Pleasants	9	134	0	100.0%
Pocahontas	4	50	15	70.0%
Preston	39	474	4	99.2%
Putnam	47	1,063	13	98.8%

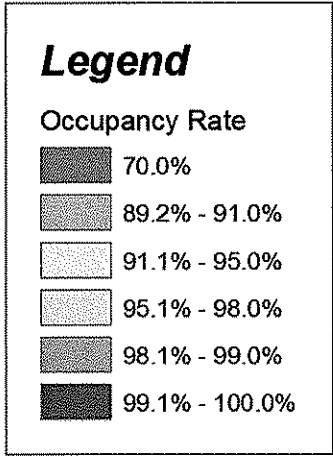
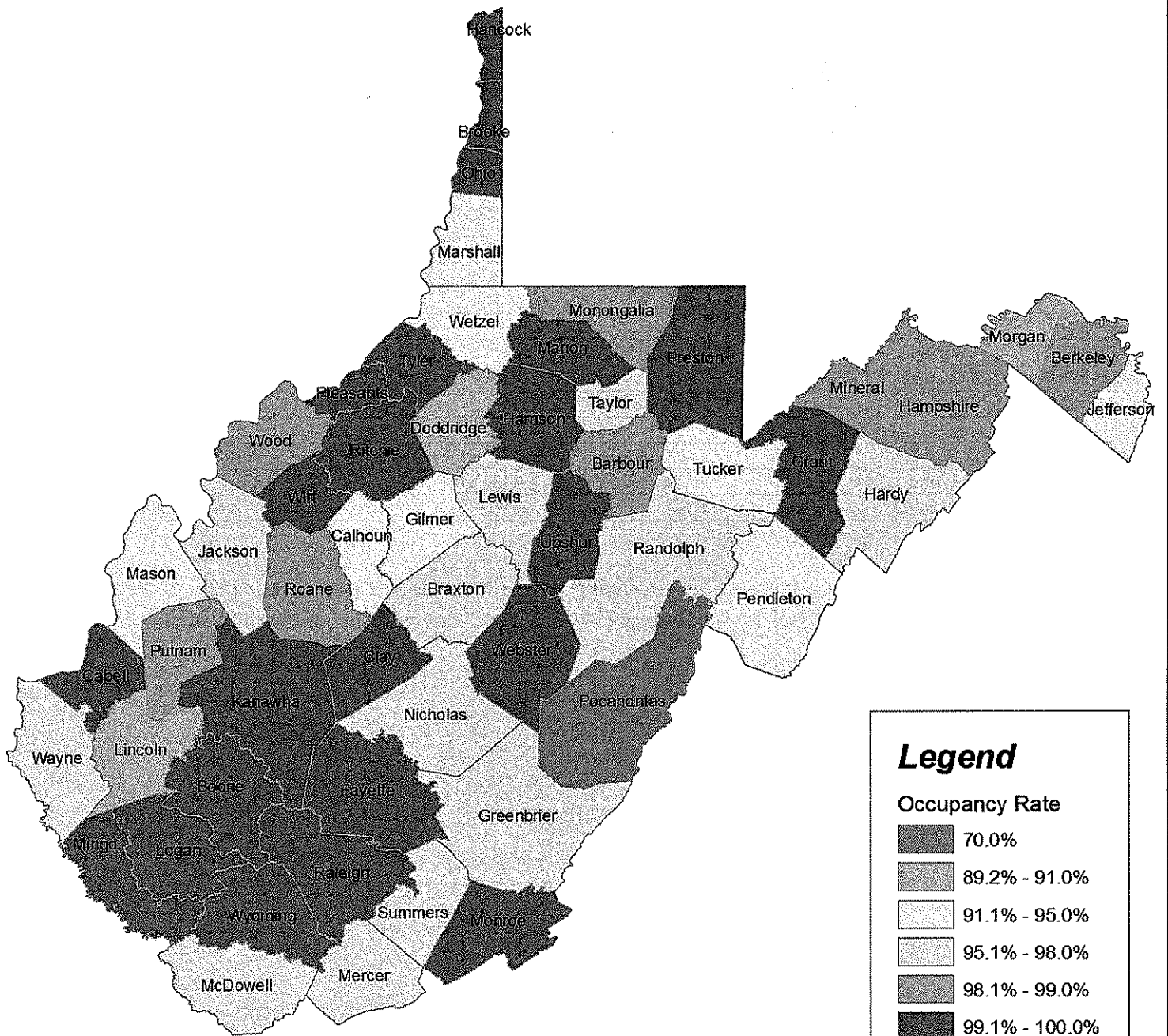
Source: Vogt Santer Insights in-person field survey

Continued:

Surveyed Rentals				
County	Total Properties	Total # of Units	Total # of Vacant Units	Overall Occupancy Rate
Raleigh	114	2,275	8	99.6%
Randolph	73	859	30	96.5%
Ritchie	12	132	0	100.0%
Roane	12	184	3	98.4%
Summers	14	234	5	97.9%
Taylor	26	431	10	97.7%
Tucker	15	86	7	91.9%
Tyler	7	107	0	100.0%
Upshur	22	445	0	100.0%
Wayne	40	680	21	96.9%
Webster	18	154	1	99.4%
Wetzel	19	391	23	94.1%
Wirt	12	62	0	100.0%
Wood	136	2,643	36	98.6%
Wyoming	30	256	0	100.0%

Source: Vogt Santer Insights in-person field survey

The thematic map on the following page illustrates the overall occupancy rate among surveyed rental units in each of the 55 counties in the state of West Virginia.



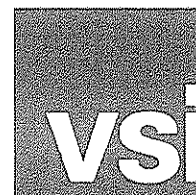
Surveyed Conventional Rentals

County	Market-Rate Units	Market-Rate % Occupied	(Non-Sub) Tax Credit Units	(Non-Sub) Tax Credit % Occupied	Subsidized Units	Subsidized % Occupied
Barbour	38	100.0%	0	0.0%	214	98.1%
Berkeley	1,086	98.6%	492	94.5%	1,072	99.3%
Boone	12	100.0%	0	0.0%	165	100.0%
Braxton	57	98.2%	32	90.6%	111	100.0%
Brooke	119	98.3%	43	100.0%	416	100.0%
Cabell	1,458	99.1%	390	100.0%	2,047	99.8%
Calhoun	8	87.5%	0	0.0%	62	93.5%
Clay	6	100.0%	32	100.0%	52	100.0%
Doddridge	22	81.8%	0	0.0%	15	100.0%
Fayette	87	97.7%	0	0.0%	632	99.4%
Gilmer	94	90.4%	0	0.0%	8	100.0%
Grant	98	100.0%	0	0.0%	138	98.6%
Greenbrier	223	97.8%	128	95.3%	505	96.4%
Hampshire	6	100.0%	50	94.0%	156	100.0%
Hancock	22	100.0%	83	100.0%	284	100.0%
Hardy	3	100.0%	50	96.0%	142	97.9%
Harrison	621	99.7%	260	99.2%	941	99.8%
Jackson	238	92.9%	94	100.0%	359	98.9%
Jefferson	353	90.1%	164	92.7%	651	98.2%
Kanawha	1,966	98.0%	766	100.0%	3,437	99.9%
Lewis	59	86.4%	56	87.5%	357	98.6%
Lincoln	0	0.0%	0	0.0%	130	90.0%
Logan	10	100.0%	0	0.0%	222	100.0%
Marion	778	100.0%	78	100.0%	639	98.6%
Marshall	6	100.0%	181	86.7%	525	97.5%
Mason	34	91.2%	112	84.8%	412	98.1%
McDowell	66	92.4%	0	0.0%	188	100.0%
Mercer	27	92.6%	164	79.9%	610	99.8%
Mineral	8	100.0%	116	98.3%	503	99.0%
Mingo	10	100.0%	0	0.0%	460	100.0%
Monongalia	8,926	98.6%	369	98.6%	367	99.7%
Monroe	0	0.0%	0	0.0%	40	100.0%
Morgan	0	0.0%	63	100.0%	63	79.4%
Nicholas	17	94.1%	90	90.0%	291	100.0%
Ohio	321	99.7%	158	99.4%	1,415	99.5%
Pendleton	46	87.0%	0	0.0%	44	100.0%
Pleasants	0	0.0%	0	0.0%	134	100.0%
Pocahontas	38	60.5%	0	0.0%	12	100.0%
Preston	31	100.0%	168	97.6%	275	100.0%
Putnam	428	97.9%	344	99.1%	291	99.7%
Raleigh	676	98.8%	324	100.0%	1,275	100.0%
Randolph	401	95.3%	114	96.5%	344	98.0%
Ritchie	6	100.0%	38	100.0%	88	100.0%

Source: Vogt Santer Insights in-person field survey



West Virginia Housing
Development Fund



Vogt Santer
Insights

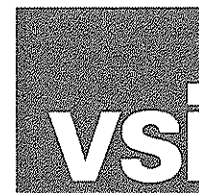
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Surveyed Conventional Rentals						
County	Market-Rate Units	Market-Rate % Occupied	(Non-Sub) Tax Credit Units	(Non-Sub) Tax Credit % Occupied	Subsidized Units	Subsidized % Occupied
Roane	0	0.0%	0	0.0%	184	98.4%
Summers	13	76.9%	11	81.8%	210	100.0%
Taylor	56	100.0%	30	100.0%	345	97.1%
Tucker	1	100.0%	15	93.3%	70	91.4%
Tyler	5	100.0%	0	0.0%	102	100.0%
Upshur	50	100.0%	50	100.0%	345	100.0%
Wayne	282	92.9%	40	100.0%	358	99.7%
Webster	31	96.8%	0	0.0%	123	100.0%
Wetzel	6	100.0%	92	100.0%	293	92.2%
Wirt	0	0.0%	0	0.0%	62	100.0%
Wood	1,258	97.6%	176	96.6%	1,209	100.0%
Wyoming	48	100.0%	0	0.0%	208	100.0%

Source: Vogt Santer Insights in-person field survey



West Virginia Housing
Development Fund



Vogt Santer
Insights

Distribution and Occupancy Levels of Affordable General Occupancy (Family) Conventional Rentals

County	Subsidized Units	Subsidized % Occupied	(Non-Sub) Tax Credit Units	(Non-Sub) Tax Credit % Occupied	All Affordable Units	All Affordable % Occupied
	0% - 50% AMHI		40% - 60% AMHI		0% - 60% AMHI	
Barbour	110	100.0%	0	-	110	100.0%
Berkeley	751	99.1%	492	94.5%	1,243	97.3%
Boone	56	100.0%	0	-	56	100.0%
Braxton	78	100.0%	32	90.6%	110	97.3%
Brooke	84	100.0%	43	100.0%	127	100.0%
Cabell	1,300	100.0%	240	100.0%	1,540	100.0%
Calhoun	32	90.6%	0	-	32	90.6%
Clay	20	100.0%	0	-	20	100.0%
Doddridge	0	-	0	-	0	-
Fayette	373	100.0%	32	100.0%	405	100.0%
Gilmer	8	100.0%	0	-	8	100.0%
Grant	87	100.0%	0	-	87	100.0%
Greenbrier	204	93.1%	96	93.8%	300	93.3%
Hampshire	99	100.0%	50	94.0%	149	98.0%
Hancock	143	100.0%	83	100.0%	226	100.0%
Hardy	116	97.4%	50	96.0%	166	97.0%
Harrison	551	99.6%	180	100.0%	731	99.7%
Jackson	206	98.1%	94	100.0%	300	98.7%
Jefferson	462	97.8%	164	92.7%	626	96.5%
Kanawha	1,944	99.8%	594	100.0%	2,538	99.8%
Lewis	238	97.9%	56	87.5%	294	95.9%
Lincoln	65	100.0%	0	-	65	100.0%
Logan	134	100.0%	0	-	134	100.0%
Marion	338	100.0%	78	100.0%	416	100.0%
Marshall	473	97.3%	137	84.7%	610	94.4%
Mason	230	96.5%	112	84.8%	342	92.7%
McDowell	56	100.0%	0	-	56	100.0%
Mercer	265	99.6%	132	82.6%	397	94.0%
Mineral	437	98.9%	116	98.3%	553	98.7%
Mingo	285	100.0%	0	-	285	100.0%
Monongalia	246	99.6%	369	98.6%	615	99.0%
Monroe	0	-	0	-	0	-
Morgan	63	79.4%	63	100.0%	126	89.7%
Nicholas	124	100.0%	90	90.0%	214	95.8%
Ohio	143	100.0%	12	100.0%	155	100.0%
Pendleton	28	100.0%	0	-	28	100.0%
Pleasants	80	100.0%	0	-	80	100.0%
Pocahontas	0	-	0	-	0	-
Preston	212	100.0%	168	97.6%	380	98.9%
Putnam	124	99.2%	248	99.6%	372	99.5%
Raleigh	977	100.0%	226	100.0%	1,203	100.0%

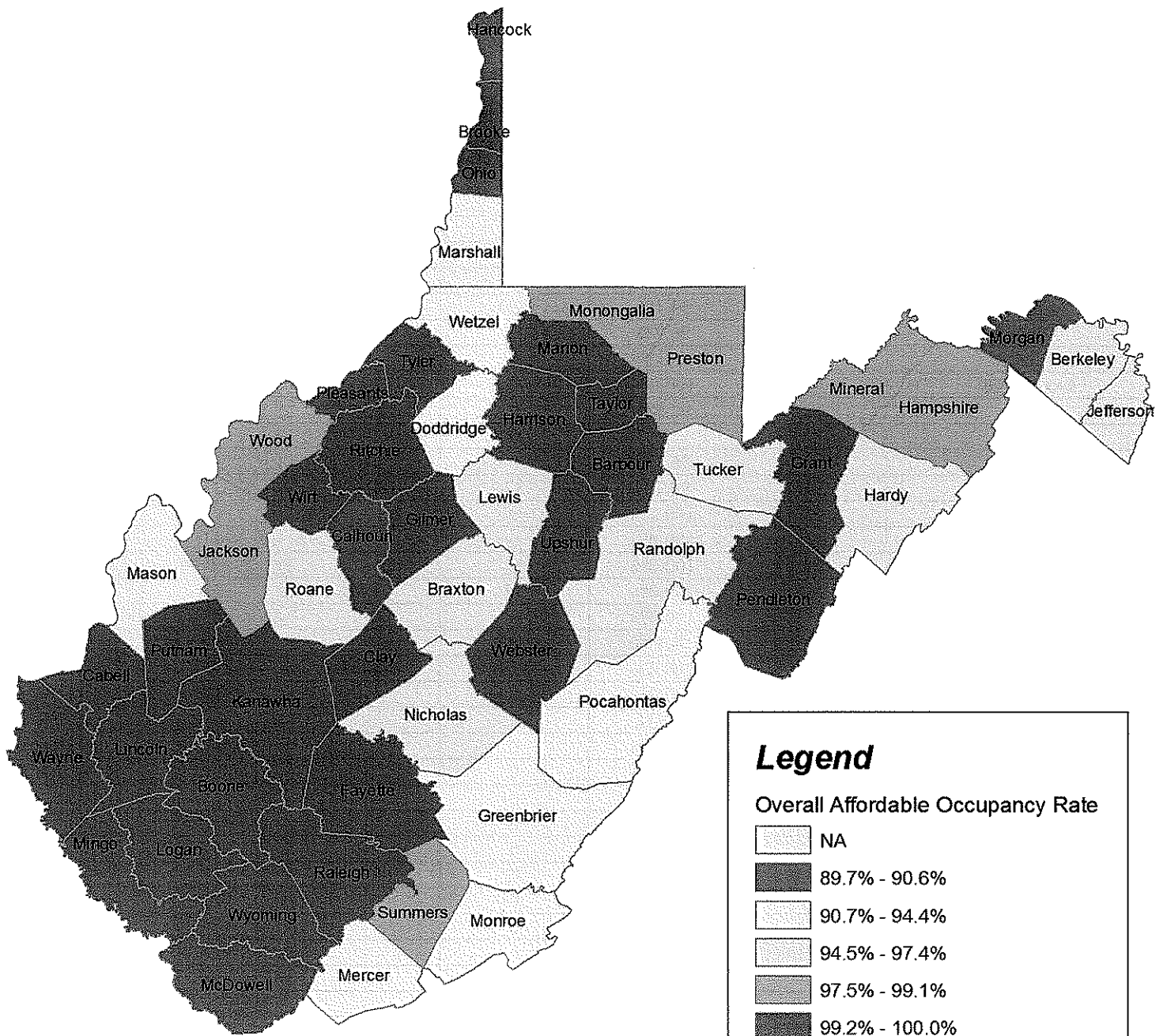
Source: Vogt Santer Insights in-person field survey

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Distribution and Occupancy Levels of Affordable General Occupancy (Family) Conventional Rentals						
County	Subsidized Units	Subsidized % Occupied	(Non-Sub) Tax Credit Units	(Non-Sub) Tax Credit % Occupied	All Affordable Units	All Affordable % Occupied
	0% - 50% AMHI		40% - 60% AMHI		0% - 60% AMHI	
Randolph	132	94.7%	50	100.0%	182	96.2%
Ritchie	44	100.0%	38	100.0%	82	100.0%
Roane	115	97.4%	0	-	115	97.4%
Summers	88	100.0%	11	81.8%	99	98.0%
Taylor	204	100.0%	30	100.0%	234	100.0%
Tucker	8	100.0%	15	93.3%	23	95.7%
Tyler	54	100.0%	0	-	54	100.0%
Upshur	204	100.0%	50	100.0%	254	100.0%
Wayne	161	99.4%	0	-	161	99.4%
Webster	64	100.0%	0	-	64	100.0%
Wetzel	208	90.9%	92	100.0%	300	93.7%
Wirt	38	100.0%	0	-	38	100.0%
Wood	526	100.0%	128	95.3%	654	99.1%
Wyoming	168	100.0%	0	-	168	100.0%

Source: Vogt Santer Insights in-person field survey

The thematic map on the following page illustrates the overall occupancy levels among general occupancy (family) affordable rental units (both government subsidized and Tax Credit) in each county of the state.



Distribution and Occupancy Levels of Affordable Senior-Restricted Conventional Rentals

County	Subsidized Units	Subsidized % Occupied	(Non-Sub) Tax Credit Units	(Non-Sub) Tax Credit % Occupied	All Affordable Units	All Affordable % Occupied
	0% - 50% AMHI		40% - 60% AMHI		0% - 60% AMHI	
Barbour	104	96.2%	0	-	104	96.2%
Berkeley	321	100.0%	0	-	321	100.0%
Boone	109	100.0%	0	-	109	100.0%
Braxton	33	100.0%	0	-	33	100.0%
Brooke	332	100.0%	0	-	332	100.0%
Cabell	467	99.1%	150	100.0%	617	99.4%
Calhoun	30	96.7%	0	-	30	96.7%
Clay	32	100.0%	0	-	32	100.0%
Doddridge	15	100.0%	0	-	15	100.0%
Fayette	259	98.5%	0	-	259	98.5%
Gilmer	0	-	0	-	0	-
Grant	51	96.1%	0	-	51	96.1%
Greenbrier	301	98.7%	32	100.0%	333	98.8%
Hampshire	57	100.0%	0	-	57	100.0%
Hancock	141	100.0%	0	-	141	100.0%
Hardy	26	100.0%	0	-	26	100.0%
Harrison	261	100.0%	32	93.8%	293	99.3%
Jackson	153	100.0%	0	-	153	100.0%
Jefferson	189	98.9%	0	-	189	98.9%
Kanawha	1,191	100.0%	129	100.0%	1,320	100.0%
Lewis	119	100.0%	0	-	119	100.0%
Lincoln	65	80.0%	0	-	65	80.0%
Logan	88	100.0%	0	-	88	100.0%
Marion	301	97.0%	0	-	301	97.0%
Marshall	52	100.0%	0	-	52	100.0%
Mason	182	100.0%	0	-	182	100.0%
McDowell	132	100.0%	0	-	132	100.0%
Mercer	345	100.0%	32	68.8%	377	97.3%
Mineral	66	100.0%	0	-	66	100.0%
Mingo	175	100.0%	0	-	175	100.0%
Monongalia	121	100.0%	0	-	121	100.0%
Monroe	40	100.0%	0	-	40	100.0%
Morgan	0	-	0	-	0	-
Nicholas	167	100.0%	0	-	167	100.0%
Ohio	820	99.1%	100	100.0%	920	99.2%
Pendleton	16	100.0%	0	-	16	100.0%
Pleasants	54	100.0%	0	-	54	100.0%
Pocahontas	12	100.0%	0	-	12	100.0%
Preston	63	100.0%	0	-	63	100.0%
Putnam	167	100.0%	96	97.9%	263	99.2%
Raleigh	298	100.0%	98	100.0%	396	100.0%

Source: Vogt Santer Insights in-person field survey

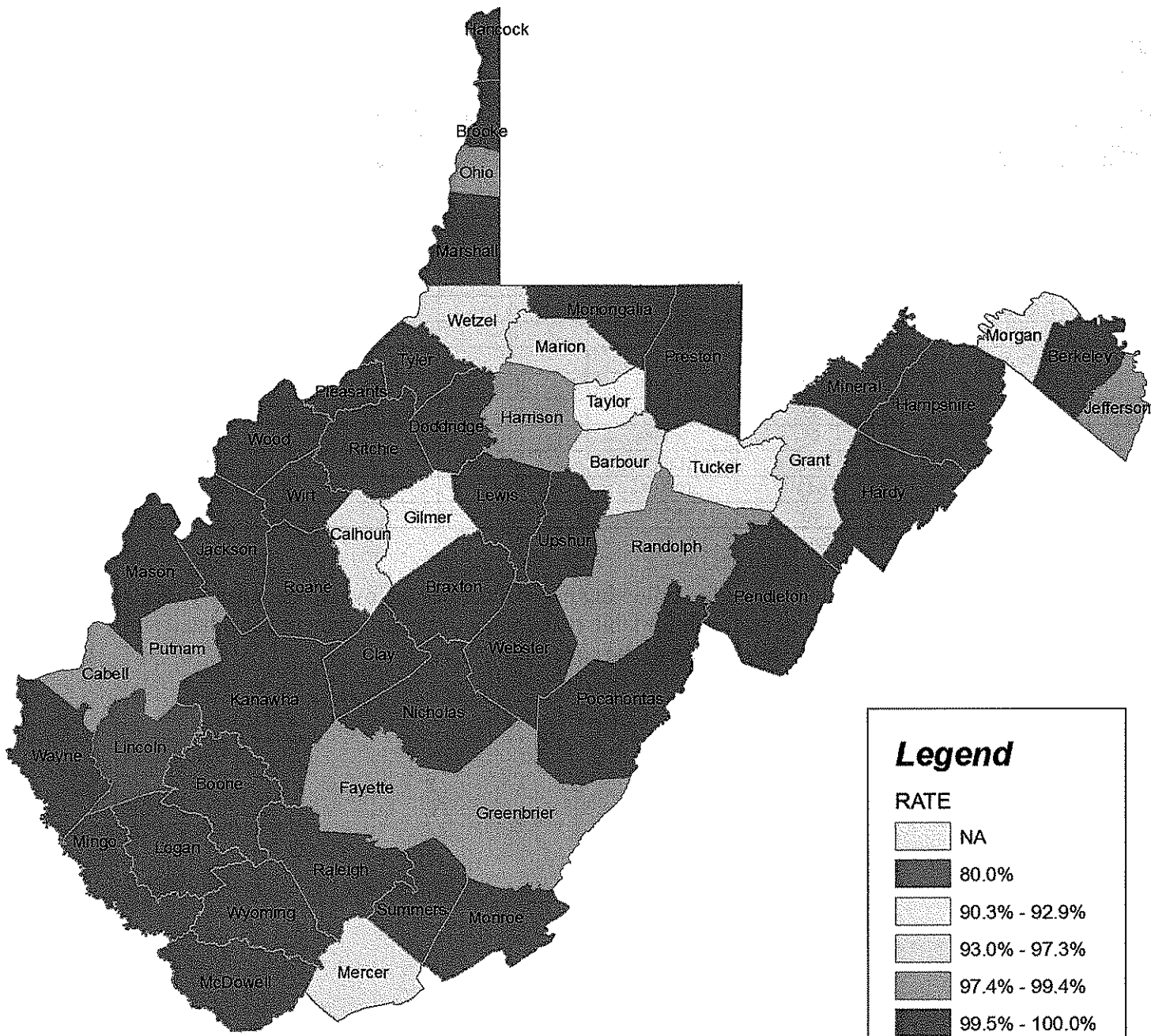
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Distribution and Occupancy Levels of Affordable Senior-Restricted Conventional Rentals

County	Subsidized Units	Subsidized % Occupied	(Non-Sub) Tax Credit Units	(Non-Sub) Tax Credit % Occupied	All Affordable Units	All Affordable % Occupied
	0% - 50% AMHI		40% - 60% AMHI		0% - 60% AMHI	
Randolph	212	100.0%	64	93.8%	276	98.6%
Ritchie	44	100.0%	0	-	44	100.0%
Roane	69	100.0%	0	-	69	100.0%
Summers	122	100.0%	0	-	122	100.0%
Taylor	141	92.9%	0	-	141	92.9%
Tucker	62	90.3%	0	-	62	90.3%
Tyler	48	100.0%	0	-	48	100.0%
Upshur	141	100.0%	0	-	141	100.0%
Wayne	197	100.0%	40	100.0%	237	100.0%
Webster	59	100.0%	0	-	59	100.0%
Wetzel	85	95.3%	0	-	85	95.3%
Wirt	24	100.0%	0	-	24	100.0%
Wood	643	100.0%	0	-	643	100.0%
Wyoming	40	100.0%	0	-	40	100.0%

Source: Vogt Santer Insights in-person field survey

The thematic map on the following page illustrates the overall occupancy levels among senior-restricted affordable rental units (both government subsidized and Tax Credit) in each county of the state.



Penetration Rate Comparison

The following table lists the penetration rates for affordable housing in each county. The penetration rates take into consideration the number of existing affordable rental units (government-subsidized and/or Tax Credit) and Housing Choice Vouchers in-use in each county compared to the number of income-eligible renter households at various AMHI levels. Essentially, this is the share of renter households being served by the various types of housing. For the purpose of this analysis, we have calculated a government-subsidized (very low-income households) penetration rate, analyzing renter households with incomes up to 50% of AMHI. We have also calculated a non-subsidized penetration rate analysis evaluating those households with incomes at 40% to 60% of AMHI.

Family (Under Age 55) Penetration Rate Comparison – 2014: Government-Subsidized (0% - 50% AMHI)

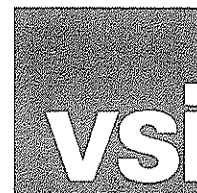
Rank	County	Penetration Rate	Rank	County	Penetration Rate
1	Doddridge	2.4%	29	Hancock	26.3%
2	Pocahontas	3.7%	30	Jefferson	26.5%
3	Monongalia	4.9% (8.6%)	31	Brooke	26.9%
4	Gilmer	6.3%	32	Preston	28.1%
5	Monroe	7.1%	33	Putnam	28.9%
6	Morgan	9.3%	34	Harrison	29.6%
7	Clay	9.5%	35	Mingo	29.6%
8	McDowell	9.8%	36	Fayette	32.4%
9	Logan	10.2%	37	Wetzel	32.5%
10	Hampshire	10.4%	38	Mineral	32.9%
11	Lincoln	11.1%	39	Marshall	33.5%
12	Ritchie	12.4%	40	Pleasants	33.5%
13	Tucker	13.5%	41	Randolph	33.8%
14	Wayne	14.0%	42	Cabell	34.3% (41.7%)
15	Mercer	14.7%	43	Grant	34.5%
16	Calhoun	14.9%	44	Upshur	35.8%
17	Wood	16.2%	45	Ohio	36.7%
18	Marion	16.7%	46	Nicholas	38.2%
19	Tyler	17.8%	47	Raleigh	40.6%
20	Berkeley	18.1%	48	Taylor	42.1%
21	Boone	19.1%	49	Hardy	42.2%
22	Roane	19.2%	50	Mason	43.3%
23	Pendleton	20.9%	51	Kanawha	45.1%
24	Wyoming	21.4%	52	Wirt	45.9%
25	Braxton	24.0%	53	Lewis	46.4%
26	Jackson	24.6%	54	Webster	46.8%
27	Barbour	25.3%	55	Summers	57.4%
28	Greenbrier	25.4%			

Source: Vogt Santer Insights in-person field survey, HUD, Ribbon Demographics

The calculations in red exclude the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

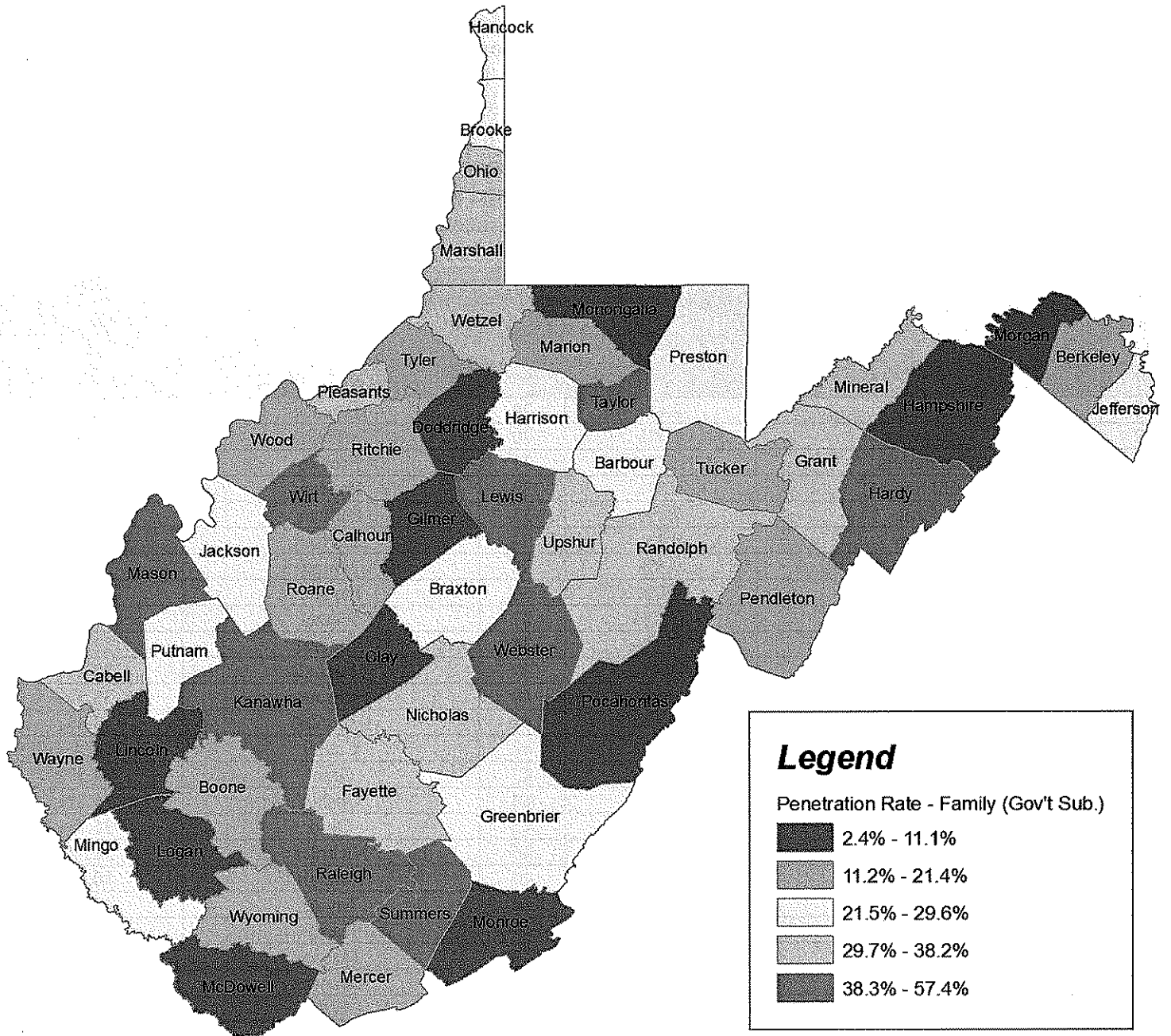


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The thematic map below illustrates the family (under age 55) penetration rate for households with incomes between 0% and 50% of AMHI in each county.



**Senior (Age 62+) Penetration Rate Comparison – 2014:
Government-Subsidized (0% - 50% AMHI)**

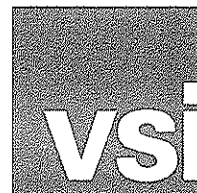
Rank	County	Penetration Rate	Rank	County	Penetration Rate
1	Pocahontas	7.8%	29	Tyler	27.6%
2	Mineral	8.3%	30	Grant	27.7%
3	Pendleton	8.6%	31	Ritchie	27.8%
4	Marshall	9.2%	32	Jefferson	28.2%
5	Braxton	9.3%	33	McDowell	28.4%
6	Hardy	9.8%	34	Kanawha	29.6%
7	Hampshire	10.0%	35	Lewis	30.1%
8	Doddridge	12.2%	36	Fayette	30.2%
9	Calhoun	13.5%	37	Monongalia	30.2%
10	Logan	15.1%	38	Webster	31.2%
11	Clay	15.5%	39	Pleasants	33.3%
12	Preston	16.4%	40	Nicholas	34.2%
13	Lincoln	16.6%	41	Mason	34.5%
14	Hancock	17.5%	42	Taylor	35.1%
15	Wyoming	18.3%	43	Wood	36.4%
16	Berkeley	18.4%	44	Marion	36.6%
17	Harrison	19.2%	45	Summers	37.9%
18	Wetzel	20.9%	46	Greenbrier	38.4%
19	Raleigh	21.1%	47	Barbour	39.4%
20	Cabell	21.4%	48	Jackson	40.4%
21	Boone	21.7%	49	Mingo	41.9%
22	Wirt	22.0%	50	Putnam	45.5%
23	Monroe	22.9%	51	Tucker	45.6%
24	Roane	23.1%	52	Ohio	59.9%
25	Randolph	23.4%	53	Brooke	61.4%
26	Wayne	24.9%	54	Gilmer	None
27	Mercer	27.4%	55	Morgan	None
28	Upshur	27.4%			

Source: Vogt Santer Insights in-person field survey, HUD, Ribbon Demographics

The thematic map on the following page illustrates the senior (age 62 and older) penetration rate for households with incomes between 0% and 50% of AMHI in each county.



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