



# **Housing Needs Assessment County Profiles for the State of West Virginia**

West Virginia Housing Development Fund  
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# 1. Contents

Summary: Barbour County .....	21
Demographics, Housing Types and Sizes .....	22
Opportunity Index.....	24
Housing Conditions.....	26
Housing Costs and Affordability in the Present and Future .....	28
Unmet Need.....	30
Subsidized Units .....	36
Conclusion of Unmet Need, Units of Unmet Need .....	38
Market Analysis and Assessment of Anticipated Demand.....	39
Summary: Berkeley County.....	47
Demographics, Housing Types and Sizes .....	48
Opportunity Index.....	50
Housing Conditions.....	53
Housing Costs and Affordability in the Present and Future .....	55
Unmet Need.....	57
Subsidized Units .....	63
Conclusion of Unmet Need, Units of Unmet Need .....	67
Market Analysis and Assessment of Anticipated Demand.....	68
Summary: Boone County .....	77
Demographics, Housing Types and Sizes .....	78
Opportunity Index.....	80
Housing Conditions.....	82
Housing Costs and Affordability in the Present and Future .....	84
Unmet Need.....	86
Subsidized Units .....	92
Conclusion of Unmet Need, Units of Unmet Need .....	94
Market Analysis and Assessment of Anticipated Demand.....	95

Summary: Braxton County .....	103
Demographics, Housing Types and Sizes .....	104
Opportunity Index.....	106
Housing Conditions.....	108
Housing Costs and Affordability in the Present and Future .....	110
Unmet Need.....	112
Subsidized Units .....	118
Conclusion of Unmet Need, Units of Unmet Need .....	120
Market Analysis and Assessment of Anticipated Demand.....	121
Summary: Brooke County .....	129
Demographics, Housing Types and Sizes .....	130
Opportunity Index.....	132
Housing Conditions.....	134
Housing Costs and Affordability in the Present and Future .....	136
Unmet Need.....	138
Subsidized Units .....	144
Conclusion of Unmet Need, Units of Unmet Need .....	146
Market Analysis and Assessment of Anticipated Demand.....	147
Summary: Brooke County .....	155
Demographics, Housing Types and Sizes .....	156
Opportunity Index.....	158
Housing Conditions.....	160
Housing Costs and Affordability in the Present and Future .....	162
Unmet Need.....	164
Subsidized Units .....	170
Conclusion of Unmet Need, Units of Unmet Need .....	172
Market Analysis and Assessment of Anticipated Demand.....	173
Summary: Cabell County.....	181

Demographics, Housing Types and Sizes .....	182
Opportunity Index.....	184
Housing Conditions.....	187
Housing Costs and Affordability in the Present and Future .....	190
Unmet Need.....	192
Subsidized Units .....	198
Conclusion of Unmet Need, Units of Unmet Need .....	202
Market Analysis and Assessment of Anticipated Demand.....	203
Summary: Calhoun County.....	219
Demographics, Housing Types and Sizes .....	220
Opportunity Index.....	222
Housing Conditions.....	224
Housing Costs and Affordability in the Present and Future .....	226
Unmet Need.....	228
Subsidized Units .....	234
Conclusion of Unmet Need, Units of Unmet Need .....	236
Market Analysis and Assessment of Anticipated Demand.....	237
Summary: Clay County.....	245
Demographics, Housing Types and Sizes .....	246
Opportunity Index.....	248
Housing Conditions.....	250
Housing Costs and Affordability in the Present and Future .....	252
Unmet Need.....	253
Subsidized Units .....	259
Conclusion of Unmet Need, Units of Unmet Need .....	261
Market Analysis and Assessment of Anticipated Demand.....	262
Summary: Doddridge County.....	270
Demographics, Housing Types and Sizes .....	271



Opportunity Index.....	273
Housing Conditions.....	275
Housing Costs and Affordability in the Present and Future .....	277
Unmet Need.....	279
Subsidized Units .....	285
Conclusion of Unmet Need, Units of Unmet Need .....	287
Market Analysis and Assessment of Anticipated Demand.....	288
Summary: Fayette County .....	296
Demographics, Housing Types and Sizes .....	297
Opportunity Index.....	299
Housing Conditions.....	302
Housing Costs and Affordability in the Present and Future .....	304
Unmet Need.....	305
Subsidized Units .....	312
Conclusion of Unmet Need, Units of Unmet Need .....	314
Market Analysis and Assessment of Anticipated Demand.....	315
Summary: Gilmer County .....	324
Demographics, Housing Types and Sizes .....	325
Opportunity Index.....	327
Housing Conditions.....	329
Housing Costs and Affordability in the Present and Future .....	331
Unmet Need.....	333
Subsidized Units .....	339
Conclusion of Unmet Need, Units of Unmet Need .....	341
Market Analysis and Assessment of Anticipated Demand.....	342
Summary: Grant County .....	350
Demographics, Housing Types and Sizes .....	351
Opportunity Index.....	353

Housing Conditions.....	355
Housing Costs and Affordability in the Present and Future .....	357
Unmet Need.....	359
Subsidized Units .....	365
Conclusion of Unmet Need, Units of Unmet Need .....	367
Market Analysis and Assessment of Anticipated Demand.....	368
Summary: Greenbrier County .....	376
Demographics, Housing Types and Sizes .....	377
Opportunity Index.....	379
Housing Conditions.....	381
Housing Costs and Affordability in the Present and Future .....	383
Unmet Need.....	384
Subsidized Units .....	390
Conclusion of Unmet Need, Units of Unmet Need .....	393
Market Analysis and Assessment of Anticipated Demand.....	394
Summary: Hampshire County.....	403
Demographics, Housing Types and Sizes .....	404
Opportunity Index.....	406
Housing Conditions.....	408
Housing Costs and Affordability in the Present and Future .....	410
Unmet Need.....	412
Subsidized Units .....	418
Conclusion of Unmet Need, Units of Unmet Need .....	420
Market Analysis and Assessment of Anticipated Demand.....	421
Summary: Hancock County .....	429
Demographics, Housing Types and Sizes .....	430
Opportunity Index.....	432
Housing Conditions.....	434

Housing Costs and Affordability in the Present and Future .....	436
Unmet Need.....	438
Subsidized Units .....	444
Conclusion of Unmet Need, Units of Unmet Need .....	446
Market Analysis and Assessment of Anticipated Demand.....	447
Summary: Hardy County .....	455
Demographics, Housing Types and Sizes .....	456
Opportunity Index.....	458
Housing Conditions.....	460
Housing Costs and Affordability in the Present and Future .....	462
Unmet Need.....	464
Subsidized Units .....	470
Conclusion of Unmet Need, Units of Unmet Need .....	472
Market Analysis and Assessment of Anticipated Demand.....	473
Summary: Harrison County.....	481
Demographics, Housing Types and Sizes .....	482
Opportunity Index.....	484
Housing Conditions.....	487
Housing Costs and Affordability in the Present and Future .....	489
Unmet Need.....	491
Subsidized Units .....	497
Conclusion of Unmet Need, Units of Unmet Need .....	501
Market Analysis and Assessment of Anticipated Demand.....	502
Summary: Jackson County .....	511
Demographics, Housing Types and Sizes .....	512
Opportunity Index.....	515
Housing Conditions.....	517
Housing Costs and Affordability in the Present and Future .....	519

Unmet Need.....	520
Subsidized Units.....	526
<b>Conclusion of Unmet Need, Units of Unmet Need .....</b>	<b>528</b>
Market Analysis and Assessment of Anticipated Demand.....	528
Summary: Jefferson County.....	537
Demographics, Housing Types and Sizes .....	538
Opportunity Index.....	540
Housing Conditions.....	543
Housing Costs and Affordability in the Present and Future .....	545
Unmet Need.....	547
Subsidized Units .....	553
Conclusion of Unmet Need, Units of Unmet Need .....	556
Market Analysis and Assessment of Anticipated Demand.....	557
Summary: Kanawha County .....	566
Demographics, Housing Types and Sizes .....	567
Opportunity Index.....	569
Housing Conditions.....	573
Housing Costs and Affordability in the Present and Future .....	576
Unmet Need.....	579
Subsidized Units .....	585
Conclusion of Unmet Need, Units of Unmet Need .....	593
Market Analysis and Assessment of Anticipated Demand.....	594
Summary: Lewis County .....	607
Demographics, Housing Types and Sizes .....	608
Opportunity Index.....	610
Housing Conditions.....	612
Housing Costs and Affordability in the Present and Future .....	614
Unmet Need.....	616

Subsidized Units .....	622
Conclusion of Unmet Need, Units of Unmet Need .....	624
Market Analysis and Assessment of Anticipated Demand.....	625
Summary: Lincoln County .....	633
Demographics, Housing Types and Sizes .....	634
Opportunity Index.....	636
Housing Conditions.....	638
Housing Costs and Affordability in the Present and Future .....	640
Unmet Need.....	641
Subsidized Units .....	647
Conclusion of Unmet Need, Units of Unmet Need .....	649
Market Analysis and Assessment of Anticipated Demand.....	650
Summary: Logan County.....	658
Demographics, Housing Types and Sizes .....	659
Opportunity Index.....	661
Housing Conditions.....	663
Housing Costs and Affordability in the Present and Future .....	665
Unmet Need.....	667
Subsidized Units .....	673
Conclusion of Unmet Need, Units of Unmet Need .....	675
Market Analysis and Assessment of Anticipated Demand.....	676
Summary: Marion County .....	685
Demographics, Housing Types and Sizes .....	686
Opportunity Index.....	688
Housing Conditions.....	691
Housing Costs and Affordability in the Present and Future .....	693
Unmet Need.....	695
Subsidized Units .....	701

Conclusion of Unmet Need, Units of Unmet Need .....	705
Market Analysis and Assessment of Anticipated Demand.....	706
Summary: Marshall County.....	715
Demographics, Housing Types and Sizes .....	716
Opportunity Index.....	718
Housing Conditions.....	720
Housing Costs and Affordability in the Present and Future .....	722
Unmet Need.....	724
Subsidized Units .....	730
Conclusion of Unmet Need, Units of Unmet Need .....	732
Market Analysis and Assessment of Anticipated Demand.....	733
Summary: Mason County.....	741
Demographics, Housing Types and Sizes .....	742
Opportunity Index.....	744
Housing Conditions.....	746
Housing Costs and Affordability in the Present and Future .....	748
Unmet Need.....	750
Subsidized Units .....	756
Conclusion of Unmet Need, Units of Unmet Need .....	758
Market Analysis and Assessment of Anticipated Demand.....	759
Summary: McDowell County.....	768
Demographics, Housing Types and Sizes .....	769
Opportunity Index.....	771
Housing Conditions.....	773
Housing Costs and Affordability in the Present and Future .....	775
Unmet Need.....	777
Subsidized Units .....	783
Conclusion of Unmet Need, Units of Unmet Need .....	785

Market Analysis and Assessment of Anticipated Demand.....	786
Summary: Mercer County .....	794
Demographics, Housing Types and Sizes .....	795
Opportunity Index.....	797
Housing Conditions.....	800
Housing Costs and Affordability in the Present and Future .....	802
Unmet Need.....	804
Subsidized Units .....	810
Conclusion of Unmet Need, Units of Unmet Need .....	814
Market Analysis and Assessment of Anticipated Demand.....	815
Summary: Mineral County .....	824
Demographics, Housing Types and Sizes .....	825
Opportunity Index.....	827
Housing Conditions.....	829
Housing Costs and Affordability in the Present and Future .....	831
Unmet Need.....	833
Subsidized Units .....	839
Conclusion of Unmet Need, Units of Unmet Need .....	841
Market Analysis and Assessment of Anticipated Demand.....	842
Summary: Mingo County .....	850
Demographics, Housing Types and Sizes .....	851
Opportunity Index.....	853
Housing Conditions.....	855
Housing Costs and Affordability in the Present and Future .....	857
Unmet Need.....	859
Subsidized Units .....	865
Conclusion of Unmet Need, Units of Unmet Need .....	867
Market Analysis and Assessment of Anticipated Demand.....	868

Summary: Monongalia County .....	877
Demographics, Housing Types and Sizes .....	878
Opportunity Index.....	880
Housing Conditions.....	883
Housing Costs and Affordability in the Present and Future .....	886
Unmet Need.....	888
Subsidized Units .....	894
Conclusion of Unmet Need, Units of Unmet Need .....	897
Market Analysis and Assessment of Anticipated Demand.....	898
Summary: Monroe County .....	909
Demographics, Housing Types and Sizes .....	910
Opportunity Index.....	912
Housing Conditions.....	914
Housing Costs and Affordability in the Present and Future .....	916
Unmet Need.....	917
Subsidized Units .....	923
Conclusion of Unmet Need, Units of Unmet Need .....	925
Market Analysis and Assessment of Anticipated Demand.....	926
Summary: Morgan County.....	934
Demographics, Housing Types and Sizes .....	935
Opportunity Index.....	937
Housing Conditions.....	939
Housing Costs and Affordability in the Present and Future .....	941
Unmet Need.....	943
Subsidized Units .....	949
Conclusion of Unmet Need, Units of Unmet Need .....	951
Market Analysis and Assessment of Anticipated Demand.....	952
Summary: Nicholas County .....	960



Demographics, Housing Types and Sizes .....	961
Opportunity Index.....	963
Housing Conditions.....	965
Housing Costs and Affordability in the Present and Future .....	967
Unmet Need.....	968
Subsidized Units .....	974
Conclusion of Unmet Need, Units of Unmet Need .....	976
Market Analysis and Assessment of Anticipated Demand.....	977
Summary: Ohio County .....	985
Demographics, Housing Types and Sizes .....	986
Opportunity Index.....	988
Housing Conditions.....	991
Housing Costs and Affordability in the Present and Future .....	994
Unmet Need.....	996
Subsidized Units .....	1002
Conclusion of Unmet Need, Units of Unmet Need .....	1006
Market Analysis and Assessment of Anticipated Demand.....	1007
Summary: Pendleton County .....	1016
Demographics, Housing Types and Sizes .....	1017
Opportunity Index.....	1019
Housing Conditions.....	1021
Housing Costs and Affordability in the Present and Future .....	1023
Unmet Need.....	1025
Subsidized Units .....	1031
Conclusion of Unmet Need, Units of Unmet Need .....	1033
Market Analysis and Assessment of Anticipated Demand.....	1034
Summary: Pleasants County .....	1042
Demographics, Housing Types and Sizes .....	1043

Opportunity Index.....	1045
Housing Conditions.....	1047
Housing Costs and Affordability in the Present and Future .....	1049
Unmet Need.....	1051
Subsidized Units .....	1057
Conclusion of Unmet Need, Units of Unmet Need .....	1059
Market Analysis and Assessment of Anticipated Demand.....	1060
Summary: Pocahontas County.....	1068
Demographics, Housing Types and Sizes .....	1069
Opportunity Index.....	1071
Housing Conditions.....	1073
Housing Costs and Affordability in the Present and Future .....	1075
Unmet Need.....	1076
Subsidized Units .....	1082
Conclusion of Unmet Need, Units of Unmet Need .....	1084
Market Analysis and Assessment of Anticipated Demand.....	1085
Summary: Preston County .....	1093
Demographics, Housing Types and Sizes .....	1094
Opportunity Index.....	1096
Housing Conditions.....	1098
Housing Costs and Affordability in the Present and Future .....	1100
Unmet Need.....	1102
Subsidized Units .....	1108
Conclusion of Unmet Need, Units of Unmet Need .....	1111
Market Analysis and Assessment of Anticipated Demand.....	1112
Summary: Putnam County.....	1120
Demographics, Housing Types and Sizes .....	1121
Opportunity Index.....	1123

Housing Conditions.....	1126
Housing Costs and Affordability in the Present and Future .....	1128
Unmet Need.....	1130
Subsidized Units.....	1136
Conclusion of Unmet Need, Units of Unmet Need .....	1138
Market Analysis and Assessment of Anticipated Demand.....	1139
Summary: Raleigh County.....	1149
Demographics, Housing Types and Sizes .....	1150
Opportunity Index.....	1152
Housing Conditions.....	1155
Housing Costs and Affordability in the Present and Future .....	1157
Unmet Need.....	1159
Subsidized Units .....	1165
Conclusion of Unmet Need, Units of Unmet Need .....	1169
Market Analysis and Assessment of Anticipated Demand.....	1170
Summary: Randolph County .....	1180
Demographics, Housing Types and Sizes .....	1181
Opportunity Index.....	1183
Housing Conditions.....	1185
Housing Costs and Affordability in the Present and Future .....	1187
Unmet Need.....	1189
Subsidized Units .....	1195
Conclusion of Unmet Need, Units of Unmet Need .....	1199
Market Analysis and Assessment of Anticipated Demand.....	1200
Summary: Ritchie County .....	1208
Demographics, Housing Types and Sizes .....	1209
Opportunity Index.....	1211
Housing Conditions.....	1213

Housing Costs and Affordability in the Present and Future .....	1215
Unmet Need.....	1217
Subsidized Units .....	1223
Conclusion of Unmet Need, Units of Unmet Need .....	1225
Market Analysis and Assessment of Anticipated Demand.....	1226
Summary: Roane County.....	1234
Demographics, Housing Types and Sizes .....	1235
Opportunity Index.....	1237
Housing Conditions.....	1239
Housing Costs and Affordability in the Present and Future .....	1241
Unmet Need.....	1242
Subsidized Units .....	1248
Conclusion of Unmet Need, Units of Unmet Need .....	1250
Market Analysis and Assessment of Anticipated Demand.....	1251
Summary: Summers County.....	1259
Demographics, Housing Types and Sizes .....	1260
Opportunity Index.....	1262
Housing Conditions.....	1264
Housing Costs and Affordability in the Present and Future .....	1266
Unmet Need.....	1267
Subsidized Units .....	1273
Conclusion of Unmet Need, Units of Unmet Need .....	1275
Market Analysis and Assessment of Anticipated Demand.....	1275
Summary: Taylor County.....	1284
Demographics, Housing Types and Sizes .....	1285
Opportunity Index.....	1287
Housing Conditions.....	1289
Housing Costs and Affordability in the Present and Future .....	1291

Unmet Need.....	1293
Subsidized Units.....	1299
Conclusion of Unmet Need, Units of Unmet Need .....	1301
Market Analysis and Assessment of Anticipated Demand.....	1302
Summary: Tucker County.....	1310
Demographics, Housing Types and Sizes .....	1311
Opportunity Index.....	1313
Housing Conditions.....	1315
Housing Costs and Affordability in the Present and Future .....	1317
Unmet Need.....	1319
Subsidized Units .....	1325
Conclusion of Unmet Need, Units of Unmet Need .....	1327
Market Analysis and Assessment of Anticipated Demand.....	1328
Summary: Tyler County .....	1336
Demographics, Housing Types and Sizes .....	1337
Opportunity Index.....	1339
Housing Conditions.....	1341
Housing Costs and Affordability in the Present and Future .....	1343
Unmet Need.....	1345
Subsidized Units .....	1351
Conclusion of Unmet Need, Units of Unmet Need .....	1353
Market Analysis and Assessment of Anticipated Demand.....	1354
Summary: Upshur County.....	1362
Demographics, Housing Types and Sizes .....	1363
Opportunity Index.....	1365
Housing Conditions.....	1367
Housing Costs and Affordability in the Present and Future .....	1369
Unmet Need.....	1371

Subsidized Units .....	1377
Conclusion of Unmet Need, Units of Unmet Need .....	1379
Market Analysis and Assessment of Anticipated Demand.....	1380
Summary: Wayne County .....	1388
Demographics, Housing Types and Sizes .....	1389
Opportunity Index.....	1391
Housing Conditions.....	1394
Housing Costs and Affordability in the Present and Future .....	1396
Unmet Need.....	1398
Subsidized Units .....	1404
Conclusion of Unmet Need, Units of Unmet Need .....	1407
Market Analysis and Assessment of Anticipated Demand.....	1408
Summary: Webster County.....	1417
Demographics, Housing Types and Sizes .....	1418
Opportunity Index.....	1421
Housing Conditions.....	1423
Housing Costs and Affordability in the Present and Future .....	1425
Unmet Need.....	1426
Subsidized Units .....	1432
Conclusion of Unmet Need, Units of Unmet Need .....	1434
Market Analysis and Assessment of Anticipated Demand.....	1434
Summary: Wetzel County.....	1443
Demographics, Housing Types and Sizes .....	1444
Opportunity Index.....	1446
Housing Conditions.....	1449
Housing Costs and Affordability in the Present and Future .....	1451
Unmet Need.....	1453
Subsidized Units .....	1459

Conclusion of Unmet Need, Units of Unmet Need .....	1461
Market Analysis and Assessment of Anticipated Demand.....	1462
Summary: Wirt County.....	1470
Demographics, Housing Types and Sizes .....	1471
Opportunity Index.....	1473
Housing Conditions.....	1475
Housing Costs and Affordability in the Present and Future .....	1477
Unmet Need.....	1479
Subsidized Units .....	1485
Conclusion of Unmet Need, Units of Unmet Need .....	1487
Market Analysis and Assessment of Anticipated Demand.....	1488
Summary: Wood County.....	1496
Demographics, Housing Types and Sizes .....	1497
Opportunity Index.....	1499
Housing Conditions.....	1502
Housing Costs and Affordability in the Present and Future .....	1505
Unmet Need.....	1507
Subsidized Units .....	1513
Conclusion of Unmet Need, Units of Unmet Need .....	1517
Market Analysis and Assessment of Anticipated Demand.....	1518
Summary: Wyoming County .....	1529
Demographics, Housing Types and Sizes .....	1530
Opportunity Index.....	1532
Housing Conditions.....	1534
Housing Costs and Affordability in the Present and Future .....	1536
Unmet Need.....	1538
Subsidized Units .....	1544
Conclusion of Unmet Need, Units of Unmet Need .....	1546

Market Analysis and Assessment of Anticipated Demand..... 1547



## Overview

The following document includes county level profiles as part of West Virginia's statewide Housing Needs Assessment. Each profile includes information unique to each of West Virginia's 55 counties which includes:

- Demographics and Housing Stock
- Opportunity
- Housing Conditions
- Housing Costs and Affordability
- Unmet Need
- Local Subsidized Housing Units

Each profile also includes a brief market analysis which determines the pent-up demand by product type and unit type and the fundamental housing unit demand. These profiles can be used as a snapshot of county level housing markets across the State.

## Summary: Barbour County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Barbour County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
16,589	16,790	201	1.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Barbour County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,602	3,374	(228)	-6.3%
Aged 18 - 64			
10,226	10,298	72	0.7%
Aged 65 and Older			
2,761	3,118	357	12.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Barbour County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,785	28.4%	4,508	71.6%	6,293

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Barbour County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
953	21.1%	2,543	56.4%	1,012	22.4%
Renters					
435	24.4%	562	31.5%	788	44.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Barbour County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
379	8.4%	1,586	35.2%	1,072	23.8%	1,471	32.6%
Renters							
600	33.6%	623	34.9%	236	13.2%	326	18.3%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Barbour County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
875	19.4%	2,001	44.4%	835	18.5%	513	11.4%	284	6.3%
Renters									
744	41.7%	502	28.1%	215	12.0%	127	7.1%	197	11.0%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

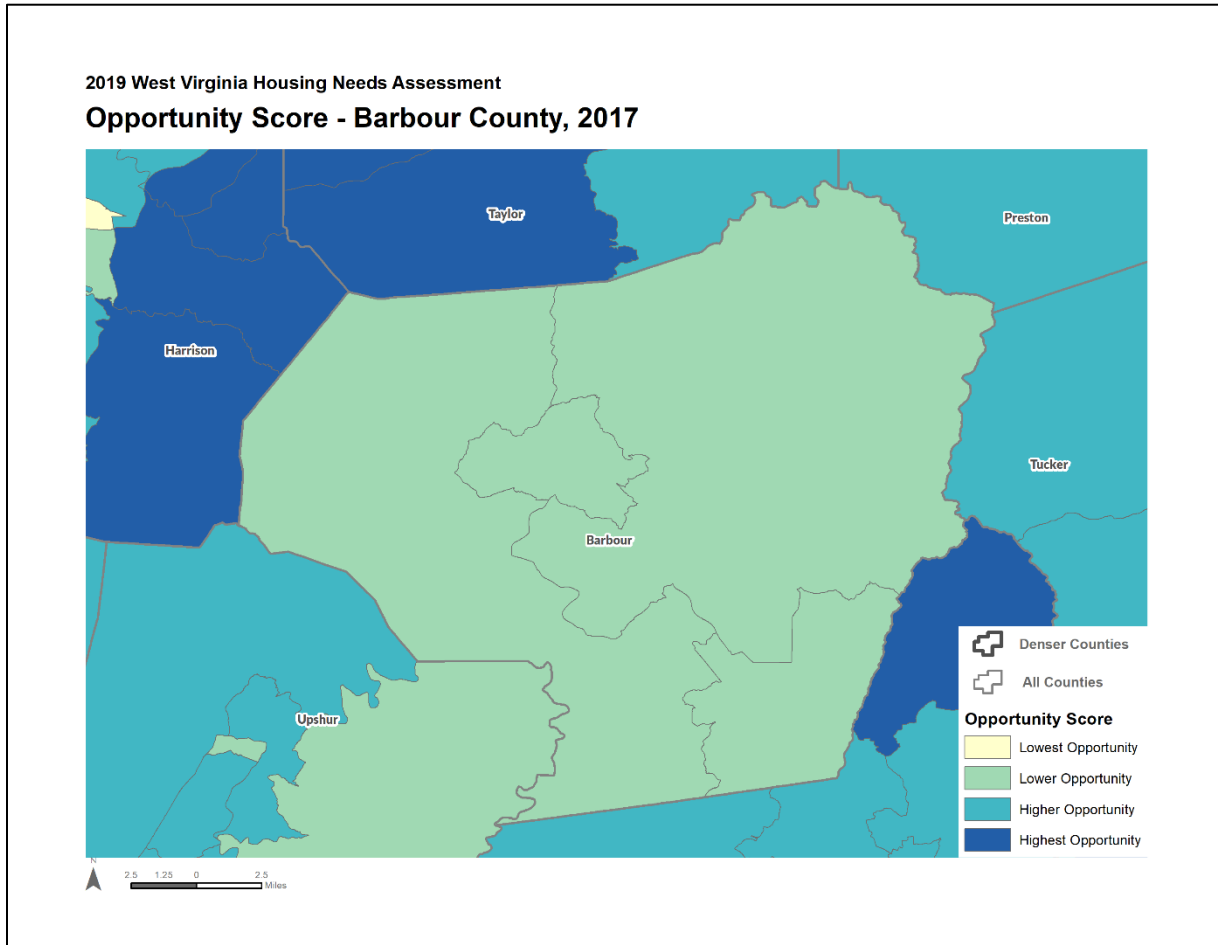
Barbour County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
76	1.7%	1,022	22.7%	2,498	55.4%	716	15.9%	196	4.3%
Renters									
399	22.4%	664	37.2%	432	24.2%	191	10.7%	99	5.5%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

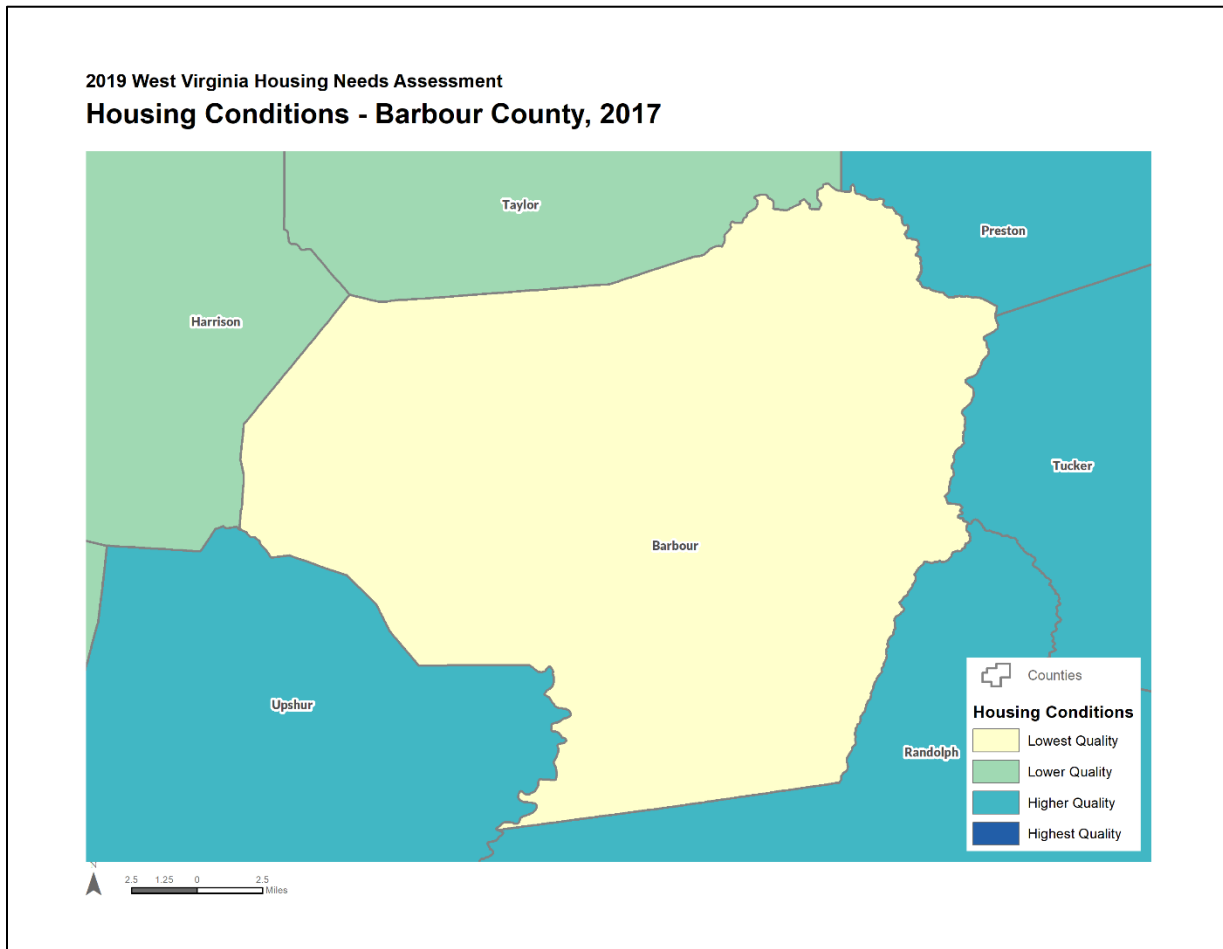
Barbour County: Opportunity Index		
	Classification	State Rank
Census Tract 9655, Barbour County	Low Opportunity	295
Census Tract 9656, Barbour County	Low Opportunity	364
Census Tract 9657, Barbour County	Low Opportunity	258
Census Tract 9658, Barbour County	Low Opportunity	332

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Barbour County: Housing Conditions		
	Classification	State Rank
Barbour County	Lowest	51

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Barbour County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Barbour County	\$37,516	8.9%	35.0%	29.7%	13.0%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Barbour County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
125	54	43.2%	235	64	27.2%	530	98	18.5%	830	14	1.7%
Elderly Renters											
155	54	34.8%	90	49	54.4%	55	14	25.5%	79	-	0.0%
General Occupancy Owners											
340	195	57.4%	395	130	32.9%	895	210	23.5%	2,775	65	2.3%
General Occupancy Renters											
610	345	56.6%	250	155	62.0%	280	65	23.2%	495	33	6.7%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Barbour County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	125	78.0%	98
0-60%	335	62.2%	208
0-80%	589	44.9%	265
Owners Elderly			
0-30%	451	78.0%	352
0-60%	1,256	62.2%	781
0-80%	1,652	44.9%	742
Renters General Occupancy			
0-30%	448	60.9%	273
0-60%	735	5.1%	37
0-80%	799	-6.6%	(53)
Renters Elderly			
0-30%	229	60.9%	140
0-60%	320	5.1%	16
0-80%	360	-6.6%	(24)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Barbour County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	166	7.7%	13
101%+	1,139	1.3%	15
Owners Elderly			
81-100%	398	4.5%	18
101%+	845	0.7%	6
Renters General Occupancy			
81-100%	64	24.2%	16
101%+	153	1.1%	2
Renters Elderly			
81-100%	43	0.0%	0
101%+	53	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Barbour County: Income by Tier		
	2017	2024
30% AMI	\$13,560	\$15,576
60% AMI	\$27,120	\$31,152
80% AMI	\$36,160	\$41,536
100% AMI	\$45,200	\$51,921

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Barbour County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	318	21.6%	448	30.4%	429	29.4%	(19)	-4.2%
0-60%	592	40.2%	735	49.9%	704	48.4%	(31)	-4.2%
0-80%	698	47.4%	799	54.3%	770	52.9%	(29)	-3.6%
81-100%	74	5.0%	64	4.4%	63	4.3%	(1)	-1.6%
100%+	197	13.4%	153	10.4%	164	11.2%	10	6.6%
Renters Elderly								
0-30%	214	14.5%	229	15.6%	237	16.2%	7	3.2%
0-60%	318	21.5%	320	21.7%	328	22.5%	8	2.4%
0-80%	369	25.0%	360	24.4%	364	25.0%	4	1.0%
81-100%	46	3.1%	43	2.9%	36	2.4%	(7)	-17.1%
100%+	91	6.1%	53	3.6%	60	4.1%	7	12.4%
Owners General Occupancy								
0-30%	122	2.7%	125	2.6%	109	2.3%	(16)	-13.0%
0-60%	263	5.8%	335	7.0%	293	6.2%	(42)	-12.5%
0-80%	449	9.8%	589	12.3%	515	10.9%	(74)	-12.6%
81-100%	185	4.0%	166	3.5%	150	3.2%	(16)	-9.5%
100%+	1,223	26.8%	1,139	23.8%	1,097	23.2%	(42)	-3.7%
Owners Elderly								
0-30%	373	8.2%	451	9.4%	445	9.4%	(6)	-1.4%
0-60%	1,033	22.6%	1,256	26.2%	1,252	26.5%	(4)	-0.3%
0-80%	1,381	30.2%	1,652	34.5%	1,662	35.2%	9	0.6%
81-100%	342	7.5%	398	8.3%	418	8.8%	20	5.1%
100%+	987	21.6%	845	17.6%	885	18.7%	40	4.7%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Barbour County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	109	91	(6)
0-60%	293	200	(9)
0-80%	515	262	(3)
Owners Elderly			
0-30%	445	374	22
0-60%	1,252	854	72
0-80%	1,662	845	103
Renters General Occupancy			
0-30%	429	297	24
0-60%	704	95	57
0-80%	770	14	66
Renters Elderly			
0-30%	237	164	24
0-60%	328	44	28
0-80%	364	6	30

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Barbour County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	150	14	1
101+%	1,097	29	15
Owners Elderly			
81-100%	418	25	7
101+%	885	18	12
Renters General Occupancy			
81-100%	63	22	7
101+%	164	20	18
Renters Elderly			
81-100%	36	4	4
101+%	60	6	6

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BARBOUR MANOR APTS	S8	8	Barbour County	ROUTE 250, THIRD STREET	JUNIOR, WV 26275	FAM	2032
BAUGHMAN TOWERS	S8	103	Barbour County	212 CHESTNUT STREET	PHILLIPI, WV 26416	ELD	2032
BRADSHAW STREET DUPLEX	HOME	2	Barbour County	BELINGTON	26250	UNK	UNK
COUNTRY WAY APTS.	HOME	6	Barbour County	BELINGTON	26250	UNK	UNK
HICE STREET ELDERLY	HOME	2	Barbour County	BELINGTON	26250	ELD	UNK
HYDEN GREENE	LIHTC	24	Barbour County	PHILIPPI	26416	FAM	2043
LAUREL VIEW	RD	38	Barbour County	71 SAMARITAN CIRCLE	BELINGTON, WV 26250	ELD	UNK
MOUNTAINVIEW APTS.	S8	8	Barbour County	HIGH STREET	BELINGTON, WV 26250	FAM	2031
PHILIPPI TERRACE	LIHTC	48	Barbour County	PHILIPPI	26416	FAM	2046
PINE BROOKE APTS. aka Spruce Villa	S8	8	Barbour County	100 DAYTON ROAD	PHILLIPI, WV 26416	FAM	2032
SOUTHSIDE SQUARE	UNK	4	Barbour County	BELINGTON	26250	UNK	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Barbour-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Barbour-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Barbour Manor	Route 250	Junior	S8	-	-	4	100%	4	100%	8	100%
Golden Rule	South Crim Avenue	Belingotn	TC	6	-	4	-	-	-	10	-
Hyden Greene	43 Hyden Dr	Belington	TC	-	-	24	100%	-	-	24	100%
Maple Terrace Apartments (Philippi Terrace)	601 Maple Ave	Philippi	TC	29	97%	15	93%	5	100%	49	96%
Mountainview Apartments	High Street	Belington	S8	-	-	4	100%	4	100%	8	100%
Pine Brooke Apartments	100 Dayton Road	Philippi	S8	-	-	4	75%	4	75%	8	75%
Southside Square	Belington	Belington	U	-	-	-	-	-	-	4	-
Total (Occupancy Based on Reporting Properties)				35	97%	55	96%	17	94%	111	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	1-BR %		2-BR %		Total Units	Total %	
					% Occ.	# 1-BR	% Occ.	# 2-BR			
Baughman Towers	66 Baughman Street	Philippi	S8	-	-	103	98%	-	-	103	98%
Laurel View Apartments	250 Fraternal Cemetary Rd	Belington	TC	6	83%	18	94%	14	100%	38	95%
Hice Street Elderly	408 Hice Street	Belington	HUD	-	-	-	-	2	100%	2	100%
Total (Occupancy Based on Reporting Properties)				6	83%	121	98%	16	100%	143	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
219-250 Beverly Pike	219-250 Beverly Pike	Belington	-	-	8	100%	2	100%	10	100%	10	100%	
Total (Occupancy Based on Reporting Properties)				-	-	8	100%	2	100%	10	100%		

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC			35	97%	55	96%	17	94%	111	96%
Senior Sub/TC	6	83%	121	98%	16	100%	-	-	143	97%
General Market	-	-	-	-	8	100%	2	100%	10	100%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>1</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>2</sup>

### General Subsidized/Pent-up Demand

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	35	97%	95%	1
2 Bedroom	55	96%	95%	1
3 Bedroom	17	94%	95%	0
Total	107	96%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>1</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>2</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

**Elderly & Disabled Subsidized/Pent-up Demand**

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	6	83%	95%	-1
1 Bedroom	121	98%	95%	4
2 Bedroom	16	100%	95%	1
<b>Total</b>	<b>143</b>	<b>97%</b>	<b>95%</b>	<b>4</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
2 Bedroom	8	100%	95%	0
3 Bedroom	2	100%	95%	0
<b>Total</b>	<b>10</b>	<b>100%</b>	<b>95%</b>	<b>0</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand for subsidized general occupancy and subsidized elderly units.



## Employment

The local economy is largely driven by the services, retail trade, and construction sectors.

Figure 30 Employment by Industry<sup>3</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	387	6.00%
Construction	625	9.70%
Manufacturing	400	6.20%
Wholesale trade	226	3.50%
Retail trade	812	12.60%
Transportation/Utilities	387	6.00%
Information	90	1.40%
Finance/Insurance/Real Estate Services	161	2.50%
Services	3,024	46.90%
Public Administration	335	5.20%
<b>Total</b>	<b>6,448</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Barbour County, WV	5.8%	5.0%	4.8%	3.7%	3.1%	3.5%	3.6%	3.2%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>3</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	905	255	259	367	910	539	553	646	49	25	4,508
Renter	519	146	199	159	311	238	136	58	2	17	1,785

Source: 2017 ACS (\*Tenure by Year Structure Built 1-Year Estimate not available for Barbour County. The tenure by year built 5 year estimate was used.

The decades with the most housing construction were prior to 1939 and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		51	207	258
Renter		29	159	188

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	905	204	1,109	25%
Renter	519	117	636	36%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 19 and 26 units of owner housing and between 12 and 19 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	26	75%	100%	19	26
Renter	19	64%	100%	12	19

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	19	26	11	31	37
Renter	12	19	(0)	12	19

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,516 the feasibility of constructing the 19 to 26 sales replacement housing units is unlikely.

## Summary: Berkeley County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Berkeley County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
104,169	111,610	7,441	7.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Berkeley County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
26,216	26,764	548	2.1%
Aged 18 - 64			
66,095	69,578	3,483	5.3%
Aged 65 and Older			
11,858	15,268	3,410	28.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Berkeley County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
11,108	26.2%	31,348	73.8%	42,456

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Berkeley County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
8,842	28.2%	14,448	46.1%	8,058	25.7%
Renters					
3,924	35.3%	3,110	28.0%	4,074	36.7%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Berkeley County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
4,441	14.2%	12,459	39.7%	6,738	21.5%	7,710	24.6%
Renters							
3,352	30.2%	4,646	41.8%	1,554	14.0%	1,556	14.0%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Berkeley County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
7,054	22.5%	12,319	39.3%	4,884	15.6%	4,196	13.4%	2,895	9.2%
Renters									
3,467	31.2%	2,637	23.7%	2,152	19.4%	1,436	12.9%	1,416	12.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

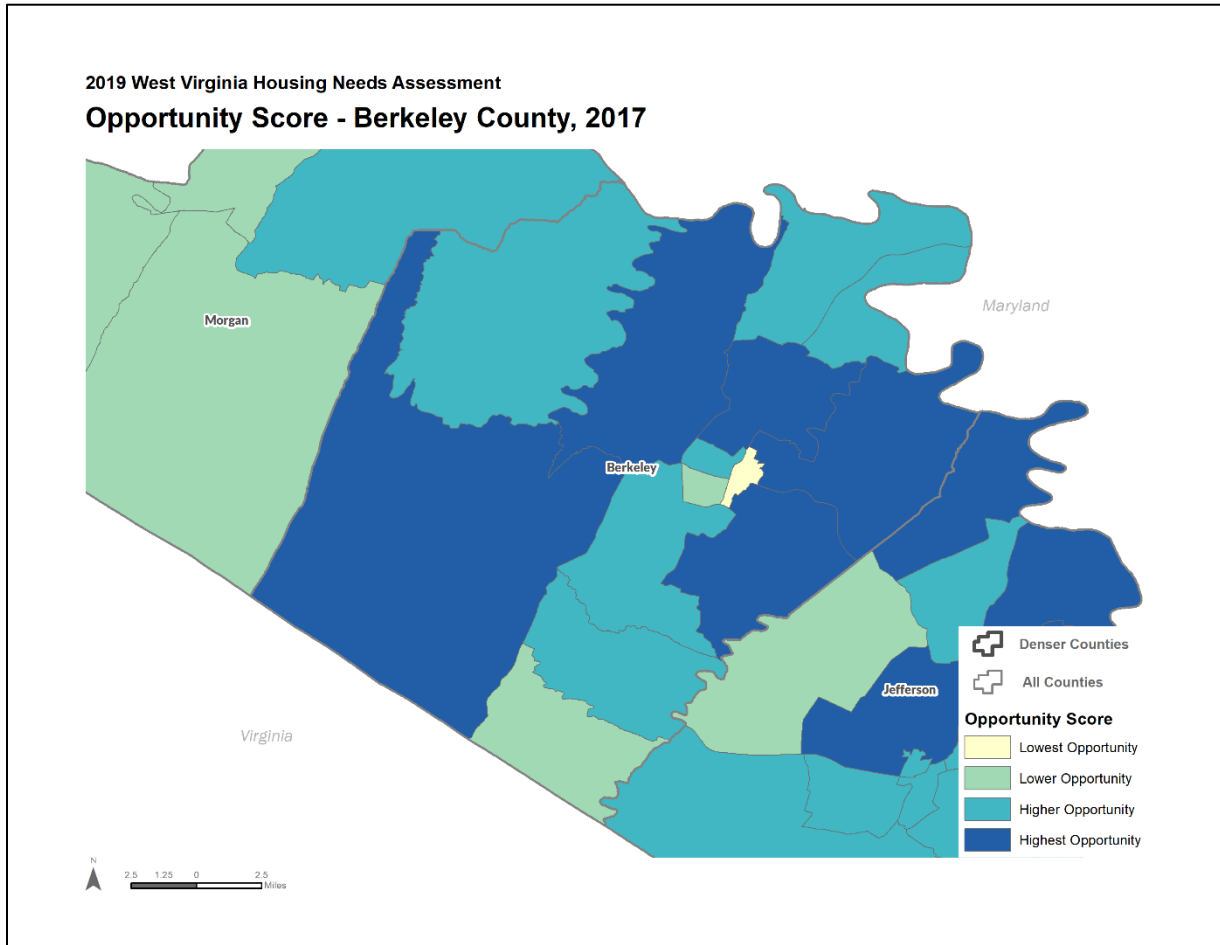
Berkeley County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
588	1.9%	4,113	13.1%	18,666	59.5%	6,516	20.8%	1,465	4.7%
Renters									
1,752	15.8%	3,332	30.0%	4,968	44.7%	832	7.5%	224	2.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.



Figure 9 Opportunity Index Classification and Rank

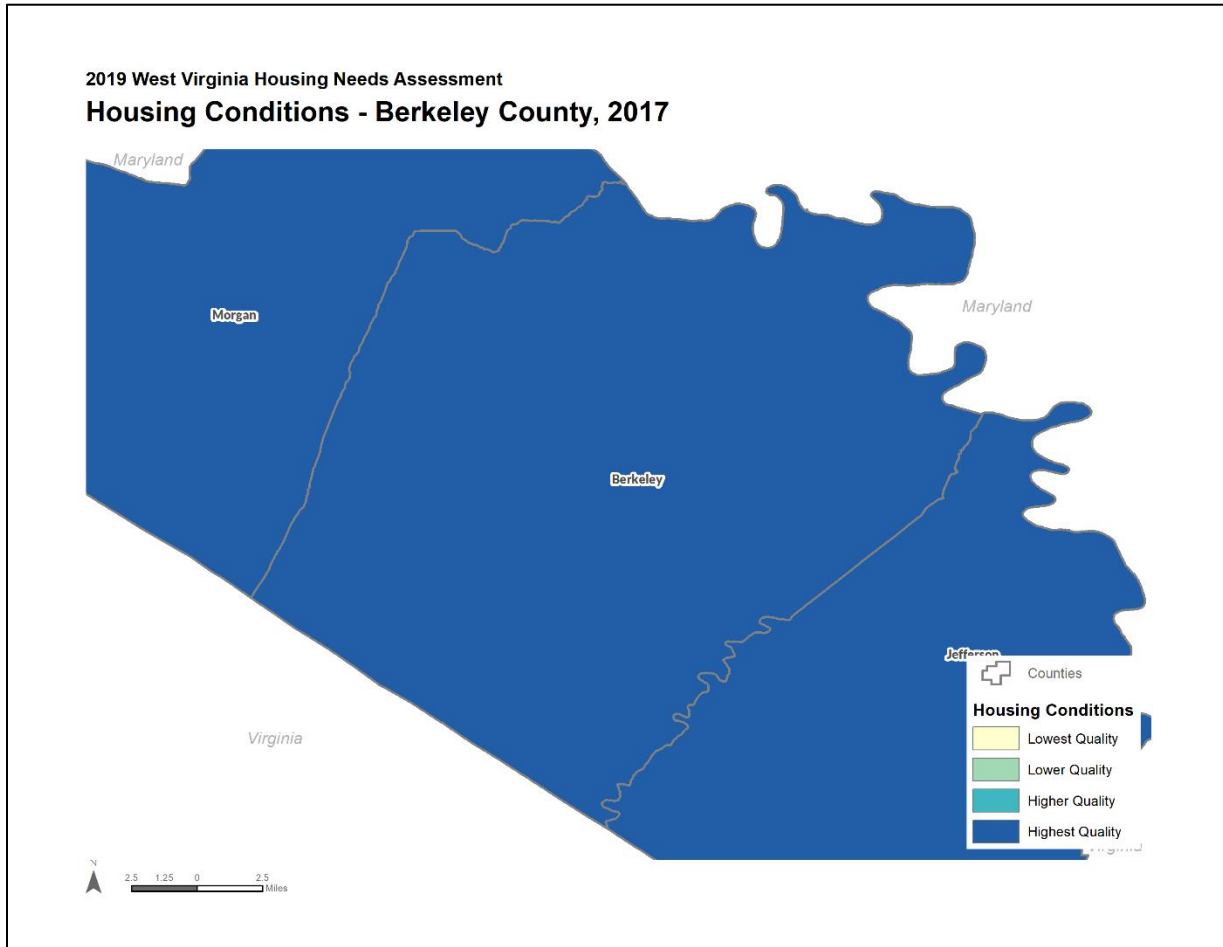
Berkeley County: Opportunity Index		
	Classification	State Rank
Census Tract 9711.01, Berkeley County	High Opportunity	204
Census Tract 9711.02, Berkeley County	High Opportunity	199
Census Tract 9712.01, Berkeley County	Highest Opportunity	72
Census Tract 9712.02, Berkeley County	Highest Opportunity	113
Census Tract 9713, Berkeley County	Highest Opportunity	5
Census Tract 9714, Berkeley County	Highest Opportunity	56
Census Tract 9715, Berkeley County	Lowest Opportunity	414
Census Tract 9716, Berkeley County	High Opportunity	180
Census Tract 9717, Berkeley County	Low Opportunity	343
Census Tract 9718, Berkeley County	Highest Opportunity	43
Census Tract 9719, Berkeley County	Highest Opportunity	120
Census Tract 9720, Berkeley County	Highest Opportunity	68
Census Tract 9721.01, Berkeley County	Low Opportunity	363
Census Tract 9721.02, Berkeley County	High Opportunity	195

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Berkeley County: Housing Conditions		
	Classification	State Rank
Berkeley County	Highest	3

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Berkeley County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Berkeley County	\$59,480	8.3%	24.0%	28.2%	18.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Berkeley County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
240	160	66.7%	375	90	24.0%	1,035	295	28.5%	3,820	425	11.1%
Elderly Renters											
35	20	57.1%	145	140	96.6%	100	55	55.0%	340	-	0.0%
General Occupancy Owners											
1,980	1,415	71.5%	2,735	1,365	49.9%	4,555	1,815	39.8%	20,725	2,200	10.6%
General Occupancy Renters											
2,565	1,720	67.1%	1,980	1,480	74.7%	1,975	1,035	52.4%	4,480	295	6.6%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Berkeley County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	1,245	78.3%	974
0-60%	3,703	53.5%	1,980
0-80%	5,800	36.8%	2,134
Owners Elderly			
0-30%	2,111	78.3%	1,652
0-60%	6,271	53.5%	3,354
0-80%	8,637	36.8%	3,178
Renters General Occupancy			
0-30%	2,073	59.6%	1,235
0-60%	4,181	5.9%	247
0-80%	5,333	-3.7%	(197)
Renters Elderly			
0-30%	1,140	59.6%	680
0-60%	2,272	5.9%	134
0-80%	2,641	-3.7%	(98)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Berkeley County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	2,081	29.7%	618
101%+	9,292	6.8%	634
Owners Elderly			
81-100%	1,657	26.6%	440
101%+	5,664	7.6%	429
Renters General Occupancy			
81-100%	583	17.5%	102
101%+	1,496	2.3%	35
Renters Elderly			
81-100%	256	0.0%	0
101%+	849	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Berkeley County: Income by Tier		
	2017	2024
30% AMI	\$21,420	\$24,605
60% AMI	\$42,840	\$49,210
80% AMI	\$57,120	\$65,613
100% AMI	\$71,400	\$82,016

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.



Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Berkeley County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,961	19.1%	2,073	18.6%	1,849	16.0%	(224)	-10.8%
0-60%	3,801	37.0%	4,181	37.5%	3,853	33.3%	(328)	-7.8%
0-80%	5,128	49.9%	5,333	47.8%	4,988	43.0%	(344)	-6.5%
81-100%	668	6.5%	583	5.2%	668	5.8%	85	14.5%
100%+	1,374	13.4%	1,496	13.4%	1,729	14.9%	233	15.6%
Renters Elderly								
0-30%	1,046	10.2%	1,140	10.2%	1,157	10.0%	16	1.4%
0-60%	1,850	18.0%	2,272	20.4%	2,306	19.9%	33	1.5%
0-80%	2,236	21.8%	2,641	23.7%	2,697	23.3%	56	2.1%
81-100%	199	1.9%	256	2.3%	313	2.7%	57	22.3%
100%+	668	6.5%	849	7.6%	1,193	10.3%	343	40.4%
Owners General Occupancy								
0-30%	1,504	4.9%	1,245	3.8%	954	2.8%	(291)	-23.4%
0-60%	3,852	12.5%	3,703	11.2%	2,909	8.4%	(794)	-21.4%
0-80%	6,337	20.6%	5,800	17.5%	4,711	13.6%	(1,090)	-18.8%
81-100%	2,085	6.8%	2,081	6.3%	1,930	5.6%	(152)	-7.3%
100%+	8,254	26.9%	9,292	28.0%	10,033	29.0%	740	8.0%
Owners Elderly								
0-30%	2,148	7.0%	2,111	6.4%	2,064	6.0%	(47)	-2.2%
0-60%	5,332	17.4%	6,271	18.9%	6,184	17.9%	(87)	-1.4%
0-80%	7,413	24.1%	8,637	26.1%	8,653	25.0%	15	0.2%
81-100%	1,614	5.3%	1,657	5.0%	1,887	5.5%	230	13.9%
100%+	5,015	16.3%	5,664	17.1%	7,344	21.3%	1,680	29.7%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Berkeley County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	954	795	(180)
0-60%	2,909	1,702	(279)
0-80%	4,711	1,969	(165)
Owners Elderly			
0-30%	2,064	1,718	67
0-60%	6,184	3,617	263
0-80%	8,653	3,617	440
Renters General Occupancy			
0-30%	1,849	1,162	(73)
0-60%	3,853	353	106
0-80%	4,988	(22)	175
Renters Elderly			
0-30%	1,157	727	47
0-60%	2,306	211	77
0-80%	2,697	(12)	86

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Berkeley County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	1,930	578	(40)
101+%	10,033	713	79
Owners Elderly			
81-100%	1,887	507	66
101+%	7,344	577	148
Renters General Occupancy			
81-100%	668	127	25
101+%	1,729	67	32
Renters Elderly			
81-100%	313	5	5
101+%	1,193	18	18

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BAKER HEIGHTS	LIHTC	56	Berkeley County	85 MEGAN STREET & 2485 CHARLES TOWN RD	MARTINSBURG	FAM	2040
BERKELEY SQUARE APTS.	LIHTC	64	Berkeley County	503 BERKELEY SQUARE	MARTINSBURG	ELD	2044
CAPITAL HEIGHTS	S8/LIHTC	110	Berkeley County	101 BOARMAN PLACE	MARTINSBURG, WV 25401	FAM	2034
COTTAGES OF MARTINSBURG	LIHTC	120	Berkeley County	RT 45/5 & EAGLE SCHOOL ROAD	MARTINSBURG	ELD	2027
FRANKLIN MANOR APTS.	S8	48	Berkeley County	700 WEST BURKE STREET	MARTINSBURG, WV 25401	FAM	2039
HOPE LIVING & LEARNING	HOME	11	Berkeley County	208 EAST JOHN ST	MARTINSBURG	UNK	UNK
JOSHUA GARDENS APTS.	LIHTC	46	Berkeley County	600 JOSHUA DRIVE	MARTINSBURG	FAM	2031
KINGS DAUGHTERS COURT	S8	80	Berkeley County	116 E KING STREET	MARTINSBURG, WV 25401-4224	ELD	2028
LINDSEY TERRACE APTS.	LIHTC	40	Berkeley County	1401 LINDSEY TERRACE/OLD RT 45	MARTINSBURG	FAM	2022
MARLOWE GARDENS	LIHTC	36	Berkeley County	9 BOWIE DRIVE	FALLING WATERS	FAM	2022
MARTIN'S LANDING	LIHTC	164	Berkeley County	TAVERN RD AT 2150 MARTIN'S WAY	MARTINSBURG	FAM	2044

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MARTIN'S LANDING II	LIHTC	40	Berkeley County	TAVERN RD AT 2100 MARTIN'S LANDING CIRCLE	MARTINSBURG	FAM	2044
OAK TREE VILLAGE	S8	51	Berkeley County	318 GARDEN DRIVE APT. #104	MARTINSBURG, WV 25401	FAM	2029
POLO GREENE TOWN HOMES	LIHTC	63	Berkeley County	ROCK CLIFF DRIVE	MARTINSBURG	FAM	2027
ROBERTS GARDENS	LIHTC	64	Berkeley County	402 ROBERTS DRIVE	MARTINSBURG	FAM	2042
SENIOR TOWERS	S8/LIHTC	93	Berkeley County	200 EAST STEPHEN STREET	MARTINSBURG, WV 25401	ELD	2041
STEPS I		6	Berkeley County	420 WEST KING STREET	MARTINSBURG	UNK	UNK
STEPS II	HOME	2	Berkeley County	614 VIRGINIA AVENUE	MARTINSBURG	UNK	UNK
TIMBERLEAF ESTATES	LIHTC	54	Berkeley County	COUNTY ROUTE 10 AT TAVERN ROAD	MARTINSBURG	FAM	2044
WASHINGTON MEWS	LIHTC	50	Berkeley County	216 FORBES DRIVE	MARTINSBURG	FAM	2044
WESLEY VILLAGE	LIHTC	36	Berkeley County	RT 9 & BERKELEY SQUARE DRIVE	MARTINSBURG	ELD	2022
WOODBURY CORNERS	LIHTC	48	Berkeley County	200 WOODBURY	MARTINSBURG	ELD	2022

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WV PANHANDLE/ FOUNTAINHEAD APTS. (4/9)	TCAP/LIHT C	40	Berkeley County	900 FOUNTAIN LANE	MARTINSBURG	FAM	2041
WV PANHANDLE/ FOUNTAINHEAD APTS. II (5/9)	TCAP/LIHT C	40	Berkeley County	900 FOUNTAIN LANE	MARTINSBURG	FAM	2041
WV PANHANDLE/CEDAR GREEN (1/9)	TCAP/LIHT C	44	Berkeley County	45 ABINGTON COURT	BUNKER HILL	FAM	2041
WV PANHANDLE/RUMSEY TERRACE APTS. II (2/9)	TCAP/LIHT C	44	Berkeley County	70 RUMSEY TERRACE	MARTINSBURG	FAM	2041
WV PANHANDLE/RUMSEY TERRACE APTS. II (3/9)	TCAP/LIHT C	30	Berkeley County	70 RUMSEY TERRACE	MARTINSBURG	FAM	2041

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.



## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$15,700	\$17,950	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$26,150	\$29,900	\$33,650	\$37,350	\$40,350	\$43,350	\$46,350	\$49,350
<b>80% of Median</b>	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Berkeley-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$26,150	\$29,900	\$33,650	\$37,350	\$40,350	\$43,350	\$46,350	\$49,350
<b>60% of Median</b>	\$31,380	\$35,880	\$40,380	\$44,820	\$48,420	\$52,020	\$55,620	\$59,220

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Berkeley-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Adams Stevens Homes	500 Wilson St	Martinsburg	PHA	-	-	14	100%	20	100%	13	100%	-	-	47	100%
Baker Heights Apartments	85 Megan St	Kearneysville	S8/TC	-	-	34	100%	22	100%	-	-	-	-	56	100%
Capital Heights Townhouses	101 Boarman Pl	Martinsburg	S8/TC	-	-	10	100%	52	98%	48	92%	-	-	110	95%
Cedar Green	76 Abbington Ct	Bunker Hill	TC	-	-	24	100%	20	100%	-	-	-	-	44	100%
Fountain Head Apartments	900 Fountainhead Ln	Martinsburg	S8/TC	-	-	48	98%	32	91%	-	-	-	-	80	95%
Franklin Manor Apartments	700 W Burke St	Martinsburg	S8	-	-	12	92%	28	100%	4	100%	4	100%	48	98%
HOPE Living/Learning Center	208 East John St	Martinsburg	HOME	11	45%	-	-	-	-	-	-	-	-	11	45%
Horatio Gates Village	600 Porter Ave	Martinsburg	PHA	-	-	22	100%	24	100%	5	100%	-	-	51	100%
Joshua Gardens Apartments	214 Joshua Dr	Martinsburg	S8/TC	-	-	16	100%	30	93%	-	-	-	-	46	96%
Leeland Apartments	201 N Kentucky Ave	Martinsburg	PHA	-	-	4	100%	8	100%	4	100%	4	100%	20	100%
Lindsey Terrace Apartments	11 Advantage Dr	Martinsburg	S8/TC	-	-	8	100%	32	97%	-	-	-	-	40	98%
Marlowe Gardens	65 Bowie	Martinsburg	S8/TC	-	-	19	95%	19	95%	-	-	-	-	38	95%
Martins Landing	2101 Martins Landing Cir	Martinsburg	TC	-	-	-	-	102	98%	102	98%	-	-	204	98%
Oak Tree Village Apartments	120 Garden Dr	Martinsburg	S8	-	-	32	97%	78	99%	22	86%	-	-	132	96%
Polo Greene Town Home	10 Worthy Dr	Martinsburg	TC	-	-	-	-	32	100%	32	100%	-	-	64	100%
Roberts Gardens Apartments	247 Roberts Dr	Martinsburg	S8/TC	-	-	20	80%	44	86%	-	-	-	-	64	84%
Rumsey Terrace	70 Rumsey Ter	Martinsburg	S8/TC	-	-	37	95%	37	92%	-	-	-	-	74	93%
Timberleaf Estates	Autumn Leaf Dr	Martinsburg	TC	-	-	-	-	-	-	-	-	54	93%	54	93%
Washington Mews	216 Forbes Dr	Martinsburg	TC	-	-	45	98%	5	80%	-	-	-	-	50	96%
Total (Occupancy Based on Reporting Properties)				11	45%	345	97%	585	96%	230	96%	62	94%	1,233	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		3-BR %		Total Units	Total %
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Berkeley Square Apartments	154 Jennings Dr	Martinsburg	S8/TC	-	-	64	100%	-	-	-	-	64	100%
Cottages of Martinsburg	17 Cottage Rd	Martinsburg	TC	-	-	-	-	54	91%	66	98%	120	95%
Woodbury Corners	200 Woodbury Ave	Martinsburg	TC	-	-	48	100%	-	-	-	-	48	100%
Ambrose Towers	703 Porter Ave	Martinsburg	PHA	63	100%	40	100%	1	100%	-	-	104	100%
Hoffmaster Houses	290 Lutz Ave	Martinsburg	HUD	-	-	14	7%	-	-	-	-	14	7%
Stonewall Haven	300 Silver Lane	Martinsburg	PHA	-	-	105	100%	-	-	-	-	105	100%
King's Daughters Court	116 E King Street	Martinsburg	S8	-	-	73	96%	7	86%	-	-	80	95%
NAR Roberts Apartments	91 Tavern Rd	Martinsburg	HUD	-	-	24	100%	-	-	-	-	24	100%
Senior Tower Apartments	200 E Stephen Street	Martinsburg	S8/TC	-	-	93	96%	-	-	-	-	93	96%
Wesley Village Apartments	75 Jennings Dr	Martinsburg	TC	-	-	36	97%	-	-	-	-	36	97%
Total (Occupancy Based on Reporting Properties)				63	100%	497	96%	62	91%	66	98%	688	96%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
131-135 N Queen St	131-135 N Queen St	Martinsburg	-	-	4	100%	8	100%	-	-	12	100%
154 Clover St	154 Clover St	Martinsburg	-	-	-	-	-	-	-	-	16	100%
174 Evergreen Dr	174 Evergreen Dr	Martinsburg	-	-	-	-	10	100%	-	-	10	100%
214-216 N Queen St	214-216 N Queen St	Martinsburg	-	-	-	-	-	-	-	-	9	-
224 E Martin St	224 E Martin St	Martinsburg	-	-	10	100%	-	-	-	-	10	100%
226-242 N Raleigh St	226-242 N Raleigh St	Martinsburg	-	-	-	-	-	-	-	-	9	-
227231 Neptune Way	227231 Neptune Way	Bunker Hill	-	-	-	-	-	-	-	-	10	-
281 Needy Rd	281 Needy Rd	Martinsburg	-	-	6	100%	6	100%	-	-	12	100%
331-333 Pendleton Dr	331-333 Pendleton Dr	Martinsburg	-	-	10	100%	10	100%	-	-	20	100%
396-398 W Race St	396-398 W Race St	Martinsburg	-	-	8	100%	-	-	-	-	8	100%
4100 Winchester Ave	4100 Winchester Ave	Martinsburg	-	-	8	100%	18	94%	-	-	26	96%
48-60 Janice St	48-60 Janice St	Martinsburg	-	-	8	100%	-	-	-	-	8	100%
54 Sopwith Way	54 Sopwith Way	Martinsburg	-	-	-	-	-	-	27	100%	27	100%
5450 Williamsport Pike	5450 Williamsport Pike	Martinsburg	-	-	10	100%	-	-	-	-	10	100%
82 Picture Mountain Dr	82 Picture Mountain Dr	Martinsburg	-	-	1	100%	15	93%	-	-	16	94%
9128 Williamsport Pike	9128 Williamsport Pike	Falling Waters	-	-	-	-	8	100%	-	-	8	100%
Courthouse Apartments	100 Courthouse Dr	Martinsburg	8	-	71	-	6	-	-	-	85	-
Eagle Run Pointe Townhouses	221 Karla Ct	Martinsburg	-	-	-	-	-	-	-	-	72	-
Elmtree Townhouse Apartments	125 Winslow Dr	Martinsburg	-	-	-	-	40	95%	57	96%	97	96%
Evergreen Apartments	31 Forevergreen Dr	Falling Waters	-	-	6	83%	27	96%	6	67%	39	90%
Fairlawn Gardens	128 Eclipse Ct	Martinsburg	-	-	17	-	64	-	14	-	95	-
Fegan Road Apartments	425 Fegan Rd	Bunker Hill	-	-	-	-	24	96%	-	-	24	96%
Foxcroft Village Apartments	600 Foxcroft Ave	Martinsburg	-	-	60	93%	48	92%	-	-	108	93%
Lee Trace Apartments	15000 Hood Cir	Martinsburg	-	-	56	96%	68	97%	32	97%	156	97%
Pheasant Run Apartments	1100 Myna Ct	Martinsburg	-	-	-	-	-	-	-	-	133	-
Priority Place Apartments	52 Priority Dr	Martinsburg	-	-	-	-	12	100%	12	100%	24	100%
Shenandoah Village Apartments	17 Wagley Dr	Martinsburg	-	-	36	-	11	-	97	-	144	-
Spring Mill Apartments	254 TJ Jackson Dr	Falling Waters	-	-	-	-	33	97%	56	93%	89	94%
Stony Pointe Apartments	42 Tevis Cir	Martinsburg	-	-	-	-	108	95%	-	-	108	95%
Suncrest Apartments	3020 Winchester Ave	Martinsburg	-	-	2	100%	20	95%	1	100%	23	96%
Tabler Station Manor	180 Disciple Ln	Inwood	-	-	-	-	29	100%	-	-	29	100%
The Reserve at Berkeley	Metro Dr	Martinsburg	-	-	-	-	-	-	-	-	234	-
The St. Ives	123-125 Burke St W	Martinsburg	13	100%	8	88%	-	-	-	-	21	95%
Townes at Willow Tree	11 Andalusian Ct	Martinsburg	-	-	-	-	-	-	88	97%	88	97%
Whitestone MHP	58 Brilliant Stone Dr	Martinsburg	-	-	-	-	-	-	-	-	78	-
Total (Occupancy Based on Reporting Properties)			21	100%	321	96%	565	96%	390	96%	1,858	96%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	11	45%	345	97%	585	96%	230	96%	62	94%	1,233	96%
Senior Sub/TC	63	100%	497	96%	62	91%	66	98%	-	-	688	96%
General Market	21	100%	321	96%	565	96%	390	96%	-	-	1,858	96%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>4</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>5</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	11	45%	95%	(5)
1 Bedroom	345	97%	95%	6
2 Bedroom	585	96%	95%	8
3 Bedroom	230	96%	95%	3
4 Bedroom	62	94%	95%	(1)
Total	1,233	96%	95%	10

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>4</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>5</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	63	100%	95%	3
1 Bedroom	497	96%	95%	4
2 Bedroom	62	91%	95%	(2)
3 Bedroom	66	98%	95%	2
<b>Total</b>	<b>688</b>	<b>96%</b>	<b>95%</b>	<b>7</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	21	100%	95%	1
1 Bedroom	321	96%	95%	3
2 Bedroom	565	96%	95%	6
3 Bedroom	390	96%	95%	3
<b>Total</b>	<b>1,297</b>	<b>96%</b>	<b>95%</b>	<b>13</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is significant pent-up demand in all product types.

## Employment

The local economy is largely driven by the services and retail trade.

Figure 30 Employment by Industry<sup>6</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	355	0.60%
Construction	4,020	6.80%
Manufacturing	5,202	8.80%
Wholesale trade	1,892	3.20%
Retail trade	7,980	13.50%
Transportation/Utilities	4,079	6.90%
Information	1,300	2.20%
Finance/Insurance/Real Estate Services	3,251	5.50%
Services	25,241	42.70%
Public Administration	5,734	9.70%
<b>Total</b>	<b>59,112</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Berkeley County, WV	5.8%	5.0%	4.8%	3.7%	3.1%	3.5%	3.6%	3.2%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>6</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	2,688	86	1,654	696	1,474	2,839	3,900	14,816	1,525	1,170	30,848
Renter	1,204	54	611	108	873	1,209	2,838	3,246	453	852	11,448

Source: 2017 ACS

The decade with the most housing construction was 2000-2009, 10-20 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	17	1,323	1,340	134
Renter	11	489	500	50

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	2,688	69	2,757	9%
Renter	1,204	43	1,247	11%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 122 and 134 units of owner housing and between 45 and 50 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	134	91%	100%	122	134
Renter	50	89%	100%	45	50

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	122	134	1,012	1,134	1,146
Renter	45	50	64	109	114

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. Given that the 2017 median household income is \$59,480, the feasibility of constructing the 122 to 134 sales replacement housing units is plausible.

## Summary: Boone County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Boone County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
24,629	23,236	(1,393)	-5.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Boone County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,625	5,123	(502)	-8.9%
Aged 18 - 64			
15,515	14,031	(1,484)	-9.6%
Aged 65 and Older			
3,489	4,082	593	17.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Boone County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,150	23.1%	7,148	76.9%	9,298

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Boone County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,596	22.3%	4,074	57.0%	1,478	20.7%
Renters					
736	34.2%	592	27.5%	822	38.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Boone County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
624	8.7%	2,450	34.3%	1,747	24.4%	2,327	32.6%
Renters							
624	29.0%	934	43.4%	297	13.8%	295	13.7%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Boone County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,542	21.6%	3,115	43.6%	1,184	16.6%	810	11.3%	497	7.0%
Renters									
782	36.4%	492	22.9%	440	20.5%	270	12.6%	166	7.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

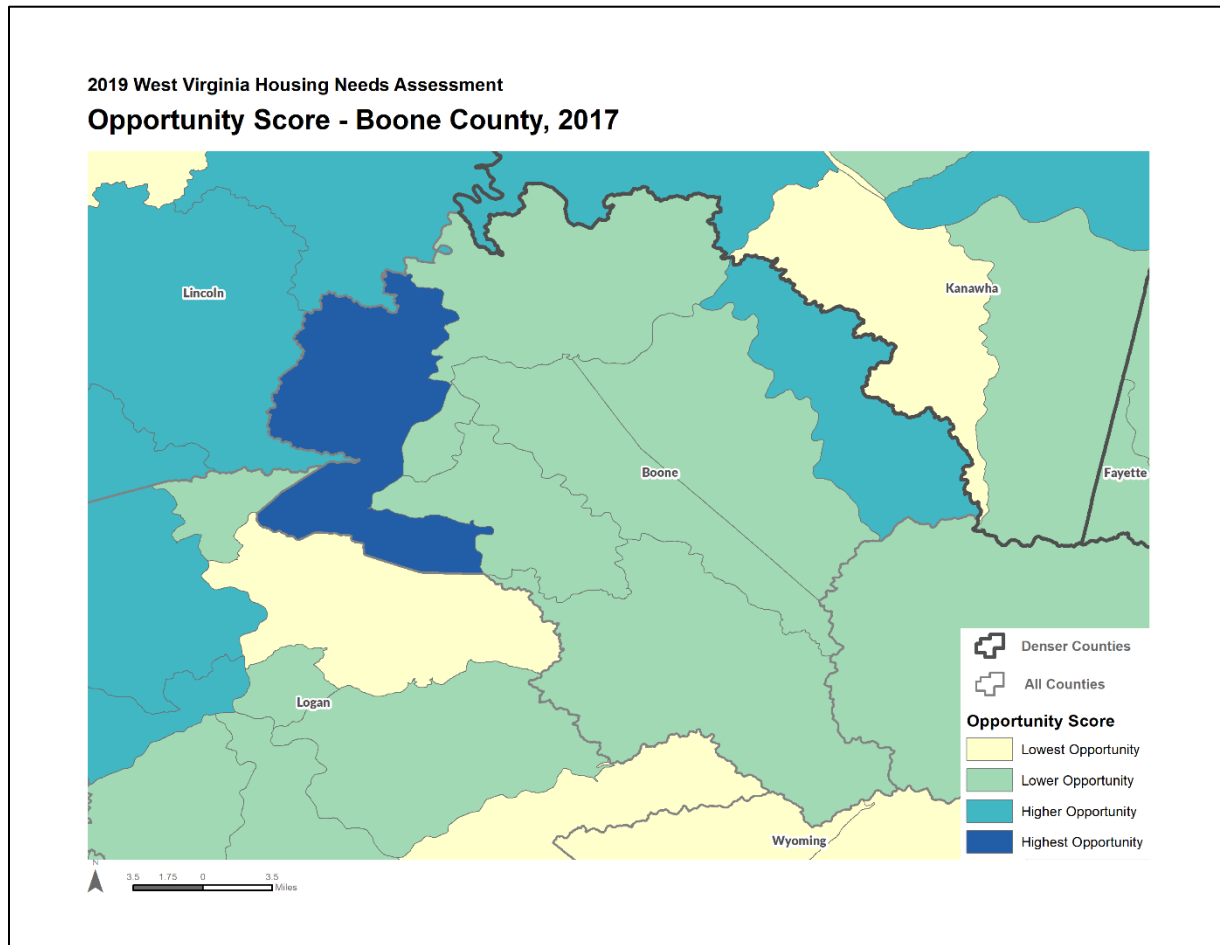
Boone County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
174	2.4%	2,187	30.6%	3,730	52.2%	895	12.5%	162	2.3%
Renters									
205	9.5%	1,102	51.3%	654	30.4%	182	8.5%	7	0.3%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

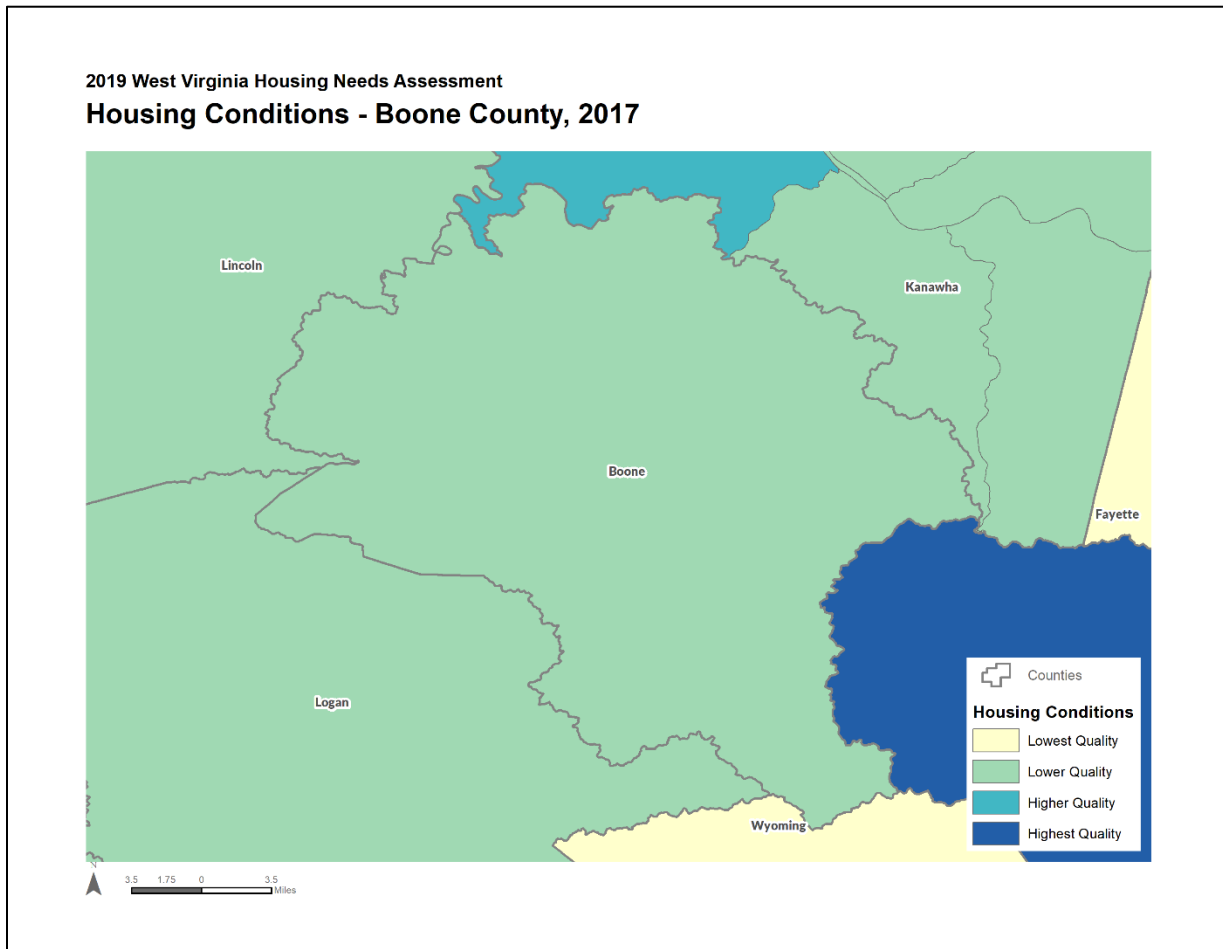
Boone County: Opportunity Index		
	Classification	State Rank
Census Tract 9582, Boone County	Low Opportunity	312
Census Tract 9583, Boone County	Highest Opportunity	73
Census Tract 9584, Boone County	Lowest Opportunity	372
Census Tract 9585.01, Boone County	Low Opportunity	270
Census Tract 9585.02, Boone County	Lowest Opportunity	393
Census Tract 9586, Boone County	High Opportunity	197
Census Tract 9587, Boone County	Lowest Opportunity	396
Census Tract 9588, Boone County	Low Opportunity	325

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Boone County: Housing Conditions		
	Classification	State Rank
Boone County	Lower	38

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Boone County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Boone County	\$37,955	10.6%	30.0%	33.8%	13.8%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Boone County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
70	35	50.0%	170	4	2.4%	255	60	23.5%	1,060	20	1.9%
Elderly Renters											
-	-	#DIV/0!	25	8	32.0%	25	-	0.0%	40	-	0.0%
General Occupancy Owners											
735	500	68.0%	825	135	16.4%	1,020	169	16.6%	4,735	215	4.5%
General Occupancy Renters											
710	430	60.6%	380	260	68.4%	450	120	26.7%	695	4	0.6%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Boone County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	522	42.5%	222
0-60%	939	27.2%	255
0-80%	1,198	19.7%	236
Owners Elderly			
0-30%	1,044	42.5%	444
0-60%	2,169	27.2%	590
0-80%	2,669	19.7%	527
Renters General Occupancy			
0-30%	585	47.5%	278
0-60%	841	-10.7%	(90)
0-80%	961	-14.8%	(142)
Renters Elderly			
0-30%	337	47.5%	160
0-60%	524	-10.7%	(56)
0-80%	584	-14.8%	(86)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Boone County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	309	13.9%	43
101%+	1,245	2.8%	34
Owners Elderly			
81-100%	368	0.0%	0
101%+	1,027	2.3%	23
Renters General Occupancy			
81-100%	84	2.4%	2
101%+	222	0.0%	0
Renters Elderly			
81-100%	30	0.0%	0
101%+	66	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Boone County: Income by Tier		
	2017	2024
30% AMI	\$16,740	\$19,229
60% AMI	\$33,480	\$38,458
80% AMI	\$44,640	\$51,277
100% AMI	\$55,800	\$64,097

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Boone County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	561	26.6%	585	30.0%	546	29.6%	(39)	-6.7%
0-60%	865	41.0%	841	43.2%	777	42.2%	(64)	-7.6%
0-80%	1,039	49.2%	961	49.4%	887	48.2%	(73)	-7.7%
81-100%	109	5.2%	84	4.3%	85	4.6%	1	1.2%
100%+	345	16.3%	222	11.4%	186	10.1%	(36)	-16.0%
Renters Elderly								
0-30%	235	11.1%	337	17.3%	341	18.5%	4	1.1%
0-60%	414	19.6%	524	26.9%	524	28.4%	(0)	0.0%
0-80%	499	23.6%	584	30.0%	582	31.6%	(3)	-0.4%
81-100%	42	2.0%	30	1.5%	33	1.8%	3	11.5%
100%+	78	3.7%	66	3.4%	69	3.8%	3	4.8%
Owners General Occupancy								
0-30%	449	6.0%	522	7.7%	483	7.5%	(40)	-7.6%
0-60%	921	12.4%	939	13.8%	853	13.2%	(86)	-9.2%
0-80%	1,231	16.6%	1,198	17.6%	1,076	16.7%	(122)	-10.2%
81-100%	327	4.4%	309	4.5%	271	4.2%	(39)	-12.4%
100%+	1,914	25.7%	1,245	18.3%	1,081	16.7%	(163)	-13.1%
Owners Elderly								
0-30%	782	10.5%	1,044	15.3%	1,054	16.3%	10	1.0%
0-60%	1,799	24.2%	2,169	31.8%	2,178	33.7%	9	0.4%
0-80%	2,353	31.6%	2,669	39.2%	2,678	41.5%	9	0.3%
81-100%	379	5.1%	368	5.4%	368	5.7%	(0)	-0.1%
100%+	1,232	16.6%	1,027	15.1%	986	15.3%	(41)	-4.0%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Boone County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	483	246	24
0-60%	853	304	48
0-80%	1,076	303	66
Owners Elderly			
0-30%	1,054	536	93
0-60%	2,178	775	185
0-80%	2,678	753	226
Renters General Occupancy			
0-30%	546	293	15
0-60%	777	(35)	54
0-80%	887	(77)	65
Renters Elderly			
0-30%	341	183	23
0-60%	524	(24)	32
0-80%	582	(50)	36

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Boone County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	271	43	0
101+%	1,081	52	17
Owners Elderly			
81-100%	368	7	7
101+%	986	43	19
Renters General Occupancy			
81-100%	85	15	13
101+%	186	27	27
Renters Elderly			
81-100%	33	5	5
101+%	69	10	10

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
COAL RIVER APTS.	LIHTC	32	Boone County	881 TONEYS BRANCH ROAD	BLOOMINGROSE	FAM	2040
MOUNTAIN TERRACE	S8	34	Boone County	37408 COAL RIVER ROAD	WHITESVILLE, WV 25209	ELD	2032
POST RIDGE APTS.	LIHTC	24	Boone County	219 JOSEPHINE AVENUE	MADISON	FAM	2021

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Boone-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Boone-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
Post Ridge Apartments	219 Josephine Ave	Madison	TC	-	-	24	100%	24	100%
Coal River Apartments	939 Toney's Branch Road	Bloomingrose	TC	16	81%	16	100%	32	91%
Total (Occupancy Based on Reporting Properties)				16	81%	40	100%	56	95%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio %		1-BR %		Total Units	Total %
					Occ.	# 1-BR	Occ.			
Black Diamond Arbors	824 Lick Creek Road	Danville	PHA	-	-	-	75	93%	75	93%
Mountain Terrace	37408 Coal River Road	Whitesville	S8	9	89%	25	92%	34	91%	
Total (Occupancy Based on Reporting Properties)				9	89%	100	93%	109	93%	

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	16	81%	40	100%	56	95%
Senior Sub/TC	9	89%	100	93%	-	-	109	93%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>7</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>8</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	16	81%	95%	(2)
2 Bedroom	40	100%	95%	2
Total	56	95%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	9	89%	95%	(1)
1 Bedroom	100	93%	95%	(2)
Total	109	93%	95%	(3)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>7</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>8</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is no pent-up demand for general subsidized units and a small over-supply of subsidized elderly/disabled units.



## Employment

The local economy is largely driven by the services and agriculture/mining sectors.

Figure 30 Employment by Industry<sup>9</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,438	20.00%
Construction	309	4.30%
Manufacturing	309	4.30%
Wholesale trade	79	1.10%
Retail trade	884	12.30%
Transportation/Utilities	474	6.60%
Information	93	1.30%
Finance/Insurance/Real Estate Services	201	2.80%
Services	3,055	42.50%
Public Administration	345	4.80%
<b>Total</b>	<b>7,189</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Boone County, WV	11.0%	8.8%	8.9%	9.9%	6.7%	6.1%	5.4%	4.3%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>9</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	913	437	684	435	1,196	1,160	1,116	979	152	76	7,148
Renter	147	213	169	123	593	388	330	163	24	0	2,150

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Barbour County. The tenure by year built 5 year estimate was used.)

The decade with the most housing construction was 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	87	547	635	63
Renter	43	135	178	18

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	913	350	1,263	18%
Renter	147	170	317	15%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 52 and 63 units of owner housing and between 15 and 18 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	63	82%	100%	52	63
Renter	18	85%	100%	15	18

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	52	63	(40)	12	23
Renter	15	18	(37)	(22)	(19)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,955 the feasibility of constructing the 52 to 63 sales replacement housing units is unlikely.

## Summary: Braxton County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Braxton County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
14,523	14,345	(178)	-1.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Braxton County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,009	2,901	(108)	-3.6%
Aged 18 - 64			
8,968	8,501	(467)	-5.2%
Aged 65 and Older			
2,546	2,943	397	15.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Braxton County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,231	22.4%	4,267	77.6%	5,498

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Braxton County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
775	18.2%	2,645	62.0%	847	19.9%
Renters					
360	29.2%	438	35.6%	433	35.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Braxton County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
287	6.7%	1,335	31.3%	1,090	25.5%	1,555	36.4%
Renters							
333	27.1%	460	37.4%	213	17.3%	225	18.3%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Braxton County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
762	17.9%	2,163	50.7%	729	17.1%	472	11.1%	141	3.3%
Renters									
437	35.5%	293	23.8%	181	14.7%	229	18.6%	91	7.4%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

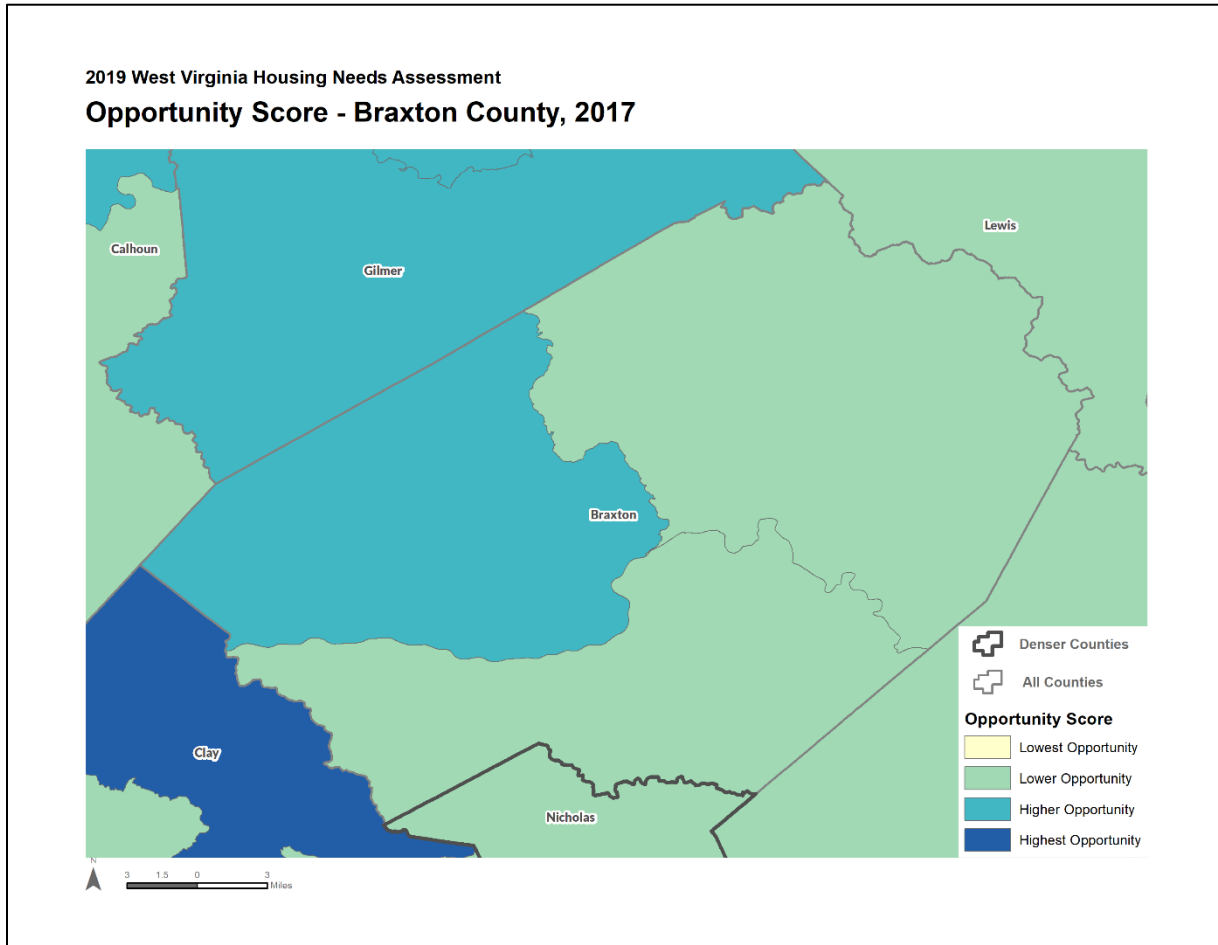
Braxton County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
117	2.7%	833	19.5%	2,404	56.3%	631	14.8%	282	6.6%
Renters									
130	10.6%	578	47.0%	463	37.6%	49	4.0%	11	0.9%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

Braxton County: Opportunity Index		
	Classification	State Rank
Census Tract 9679, Braxton County	Lower Opportunity	386
Census Tract 9680, Braxton County	Higher Opportunity	166
Census Tract 9681, Braxton County	Lower Opportunity	293

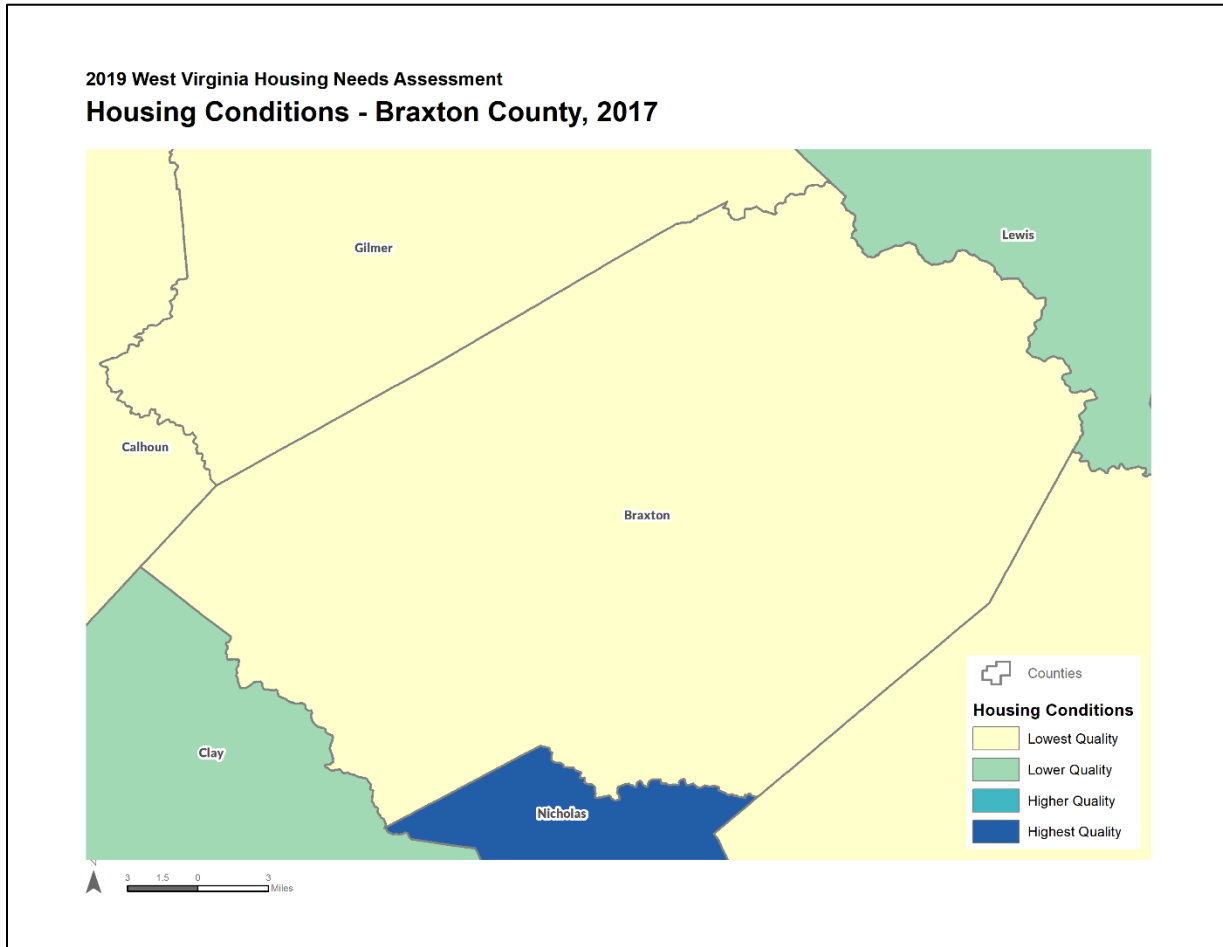
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.



## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Braxton County: Housing Conditions		
	Classification	State Rank
Braxton County	Lowest	43

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Braxton County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Braxton County	\$41,266	15.3%	39.0%	26.7%	11.8%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Braxton County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
105	64	61.0%	150	35	23.3%	195	15	7.7%	635	40	6.3%
Elderly Renters											
10	10	100.0%	35	25	71.4%	30	-	0.0%	24	-	0.0%
General Occupancy Owners											
420	235	56.0%	565	135	23.9%	725	155	21.4%	2,490	90	3.6%
General Occupancy Renters											
480	265	55.2%	200	160	80.0%	230	35	15.2%	500	4	0.8%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Braxton County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	117	65.5%	77
0-60%	375	45.7%	171
0-80%	546	30.0%	164
Owners Elderly			
0-30%	532	65.5%	348
0-60%	1,198	45.7%	548
0-80%	1,537	30.0%	460
Renters General Occupancy			
0-30%	286	64.9%	186
0-60%	452	12.1%	55
0-80%	536	-0.3%	(2)
Renters Elderly			
0-30%	220	64.9%	143
0-60%	407	12.1%	49
0-80%	483	-0.3%	(2)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Braxton County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	142	9.4%	13
101%+	996	2.4%	24
Owners Elderly			
81-100%	255	8.3%	21
101%+	994	5.8%	58
Renters General Occupancy			
81-100%	79	2.3%	2
101%+	219	0.0%	0
Renters Elderly			
81-100%	32	0.0%	0
101%+	139	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Braxton County: Income by Tier		
	2017	2024
30% AMI	\$13,860	\$15,921
60% AMI	\$27,720	\$31,842
80% AMI	\$36,960	\$42,455
100% AMI	\$46,200	\$53,069

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Braxton County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	321	22.8%	286	19.2%	260	17.5%	(26)	-9.2%
0-60%	488	34.8%	452	30.4%	424	28.6%	(28)	-6.3%
0-80%	544	38.7%	536	36.0%	499	33.7%	(37)	-6.9%
81-100%	74	5.3%	79	5.3%	70	4.7%	(9)	-11.8%
100%+	207	14.7%	219	14.7%	212	14.3%	(7)	-3.1%
Renters Elderly								
0-30%	199	14.2%	220	14.8%	219	14.8%	(2)	-0.7%
0-60%	353	25.1%	407	27.4%	411	27.7%	4	0.9%
0-80%	431	30.7%	483	32.5%	496	33.5%	12	2.6%
81-100%	37	2.6%	32	2.2%	36	2.4%	4	12.2%
100%+	112	8.0%	139	9.3%	168	11.4%	30	21.3%
Owners General Occupancy								
0-30%	176	4.2%	117	2.6%	97	2.2%	(21)	-17.6%
0-60%	416	9.9%	375	8.4%	312	7.0%	(64)	-16.9%
0-80%	575	13.7%	546	12.2%	470	10.5%	(76)	-14.0%
81-100%	130	3.1%	142	3.2%	135	3.0%	(8)	-5.4%
100%+	1,017	24.2%	996	22.3%	972	21.8%	(24)	-2.4%
Owners Elderly								
0-30%	446	10.6%	532	11.9%	533	11.9%	1	0.2%
0-60%	1,037	24.7%	1,198	26.8%	1,198	26.9%	(0)	0.0%
0-80%	1,370	32.6%	1,537	34.4%	1,542	34.6%	5	0.3%
81-100%	255	6.1%	255	5.7%	264	5.9%	9	3.4%
100%+	856	20.4%	994	22.2%	1,078	24.2%	84	8.5%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Braxton County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	97	71	(6)
0-60%	312	166	(5)
0-80%	470	177	13
Owners Elderly			
0-30%	533	390	42
0-60%	1,198	640	92
0-80%	1,542	581	120
Renters General Occupancy			
0-30%	260	179	(7)
0-60%	424	68	14
0-80%	499	18	20
Renters Elderly			
0-30%	219	151	8
0-60%	411	66	17
0-80%	496	18	20

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Braxton County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	135	14	1
101+%	972	35	11
Owners Elderly			
81-100%	264	25	4
101+%	1,078	76	18
Renters General Occupancy			
81-100%	70	6	4
101+%	212	13	13
Renters Elderly			
81-100%	36	2	2
101+%	168	10	10

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BRAXTON MANOR APTS.	S8	40	Braxton County	850 STATE STREET	GASSAWAY, WV 26624-9308	FAM	2026
BRAXTON MANOR II	LIHTC	24	Braxton County	79 JAMES LEMON DR	GASSAWAY, WV 26624	ELD	2023
CLARK'S TOWN HILL	RD	15	Braxton County	200 N SKIDMORE RD	SUTTON	UNK	UNK
DEER FOREST APTS.	RD538/LIHTC	32	Braxton County	380 ENTERPRISE DR	SUTTON	FAM	2033
ELK VILLAGE APTS.	LIHTC	25	Braxton County	245 AIRPPRT ROAD	SUTTON	ELD	2025
RIVERVIEW APTS.	S8	8	Braxton County	210 SOUTH STREET	BURNSVILLE, WV 26601	ELD	2031
SUTTON SCHOOL APTS.	LIHTC/ HOME RENT	23	Braxton County	411 NORTH HILL RD	SUTTON	ELD	2045

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Braxton-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Braxton-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Deer Forest Apartments	152 Enterprise Dr	Gassaway	TC	8	-	16	-	8	-	32	-
Clark's Town Hill	200 N Skidmore Rr	Sutton	RD	-	-	-	-	-	-	15	-
Braxton Manor	850 State St	Gassaway	S8	36	92%	4	100%	-	-	40	93%
Flint Apartments	1 S Pkwy	Sutton	HUD	11	100%	22	91%	-	-	33	94%
Total (Occupancy Based on Reporting Properties)				55	94%	42	92%	8	-	120	93%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.		
Braxton Manor II	79 James H Lemon Dr	Gassaway	TC	22	96%	2	100%	24	96%
Elk Village Apartments	437 Airport Road	Sutton	TC	18	95%	7	100%	25	96%
Riverview Apartments	Main St	Burnsville	S8	8	100%	-	-	8	100%
Sutton School Apartments	411 N Hill Road	Sutton	TC	15	-	8	-	23	-
Total (Occupancy Based on Reporting Properties)				63	96%	17	100%	80	96%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
-	-	-	-	-	-	-	-	-	-	-

Total (Occupancy Based on Reporting Properties)

Source: Valbridge Pittsburgh



## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	55	94%	42	92%	8	-	120	93%
Senior Sub/TC	63	96%	17	100%	-	-	80	96%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>10</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>11</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	55	94%	95%	(1)
2 Bedroom	42	92%	95%	(1)
Total	97	93%	95%	(2)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	63	96%	95%	1
2 Bedroom	17	100%	95%	1
Total	80	97%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>10</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>11</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
3 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

While this calculation does not take waiting lists into account, it suggests there is pent-up demand for subsidized elderly/disabled units and an oversupply of general subs

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>12</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	381	7.10%
Construction	521	9.70%
Manufacturing	231	4.30%
Wholesale trade	140	2.60%
Retail trade	870	16.20%
Transportation/Utilities	199	3.70%
Information	21	0.40%
Finance/Insurance/Real Estate Services	193	3.60%
Services	2,493	46.40%
Public Administration	322	6.00%
<b>Total</b>	<b>5,372</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Braxton County, WV	11.1%	10.5%	9.4%	8.6%	8.6%	8.2%	7.1%	6.0%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>12</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	633	215	330	248	420	782	826	662	134	17	4,267
Renter	175	28	94	93	325	238	143	131	4	0	1,231

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Braxton County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1980-1989, 30-40 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		43	264	307
Renter		6	75	81

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	633	172	805	19%
Renter	175	22	197	16%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 25 and 31 units of owner housing and between 7 and 8 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	31	81%	100%	25	31
Renter	8	84%	100%	7	8

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	25	31	10	35	41
Renter	7	8	(0)	6	8

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$41,266 the feasibility of constructing the 25 to 31 sales replacement housing units is unlikely.

## Summary: Brooke County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Brooke County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
24,069	23,067	(1,002)	-4.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Brooke County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
4,577	4,171	(406)	-8.9%
Aged 18 - 64			
14,890	13,856	(1,034)	-6.9%
Aged 65 and Older			
4,602	5,040	438	9.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Brooke County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,521	25.3%	7,440	74.7%	9,961

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Brooke County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,486	20.0%	4,670	62.8%	1,284	17.3%
Renters					
653	25.9%	788	31.3%	1,080	42.8%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Brooke County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
596	8.0%	2,174	29.2%	1,938	26.0%	2,732	36.7%
Renters							
832	33.0%	901	35.7%	365	14.5%	423	16.8%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Brooke County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,882	25.3%	3,206	43.1%	1,088	14.6%	889	11.9%	375	5.0%
Renters									
1,193	47.3%	588	23.3%	265	10.5%	287	11.4%	188	7.5%

Source: 2013 – 2017 ACS



Figure 7 Number of Bedrooms by Tenure, 2017

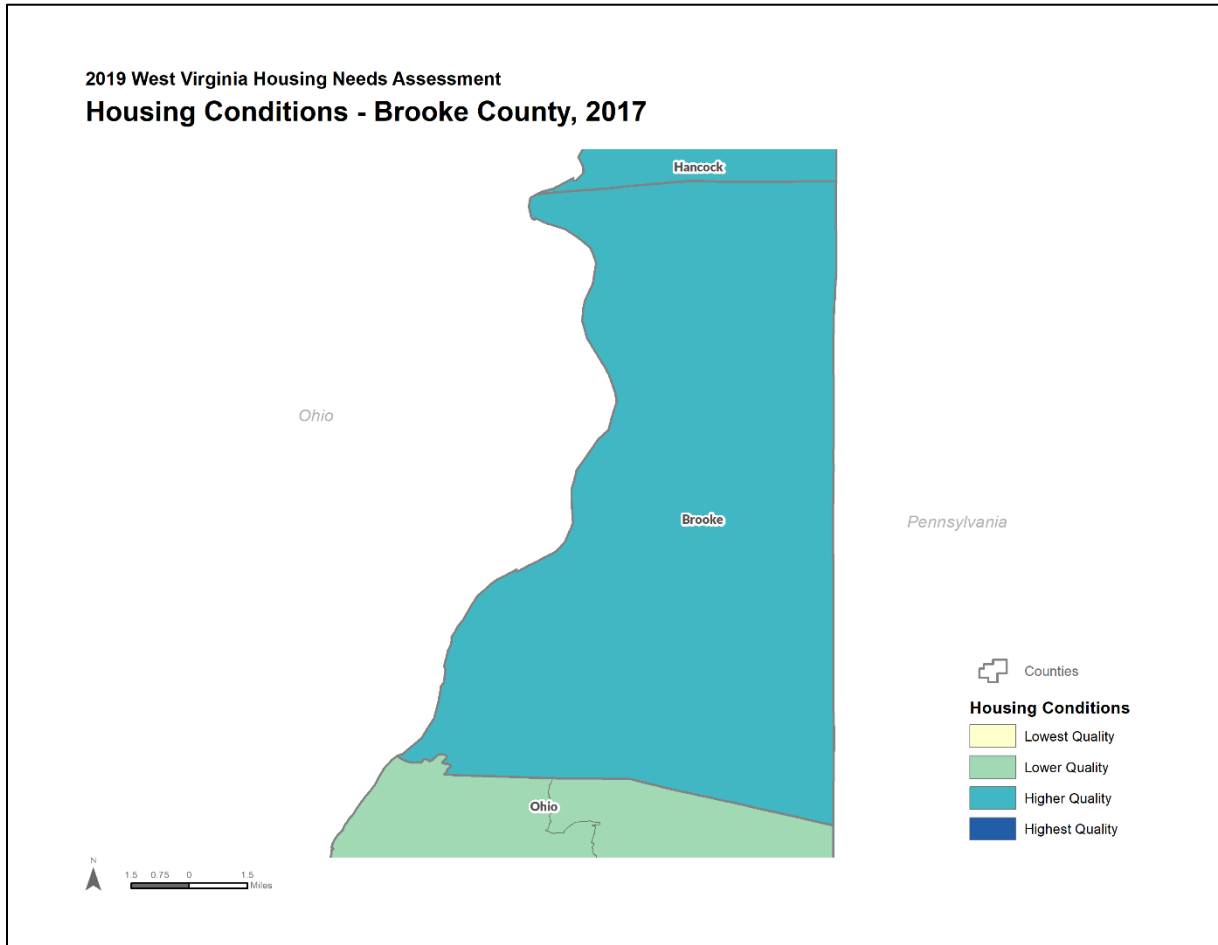
Brooke County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
113	1.5%	1,652	22.2%	4,320	58.1%	1,149	15.4%	206	2.8%
Renters									
840	33.3%	999	39.6%	485	19.2%	95	3.8%	102	4.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

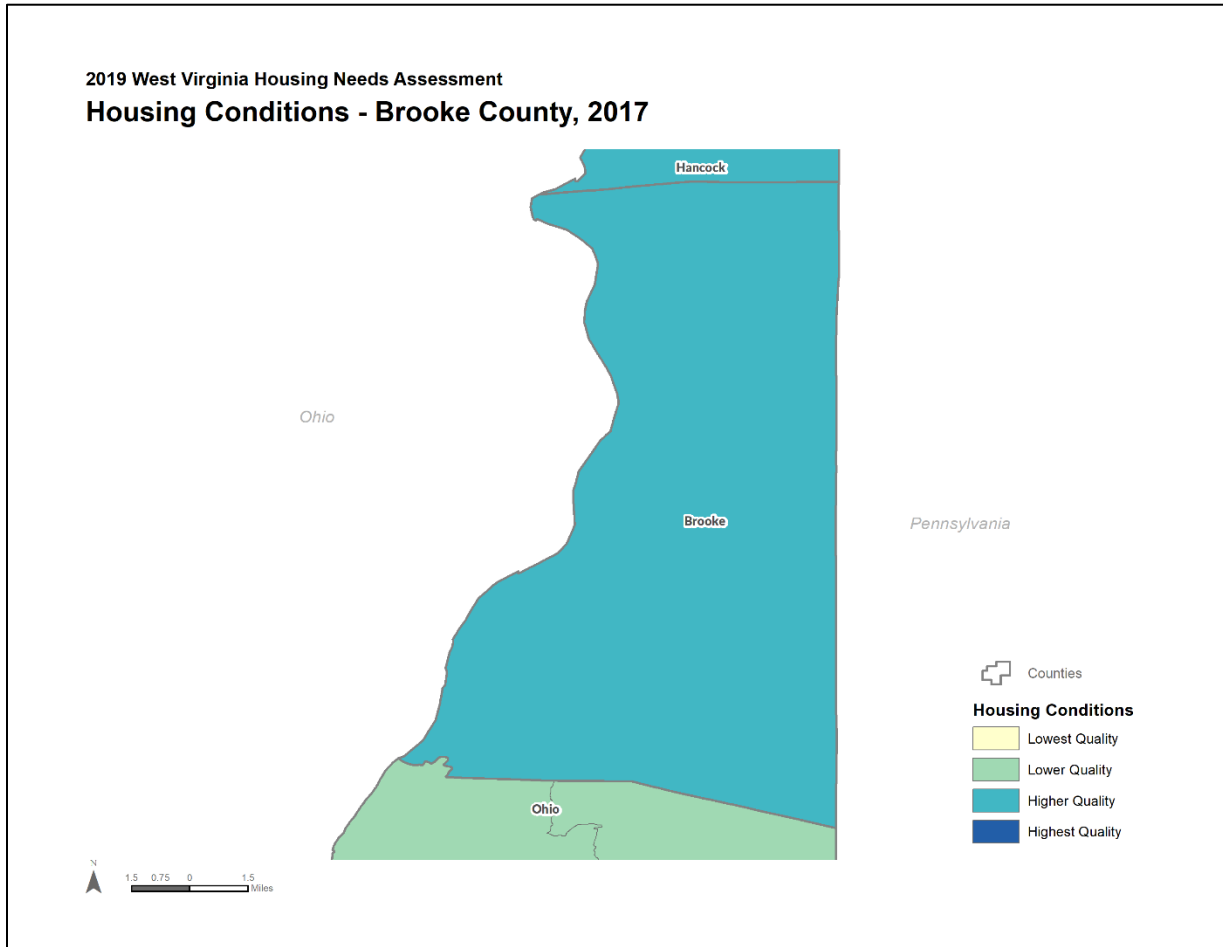
Brooke County: Opportunity Index		
	Classification	State Rank
Census Tract 311.01, Brooke County	Highest Opportunity	29
Census Tract 311.02, Brooke County	Lower Opportunity	250
Census Tract 312, Brooke County	Lowest Opportunity	455
Census Tract 314, Brooke County	Highest Opportunity	86
Census Tract 316, Brooke County	Highest Opportunity	6
Census Tract 317, Brooke County	Highest Opportunity	75

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Brooke County: Housing Conditions		
	Classification	State Rank
Brooke County	Higher	22

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Brooke County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Brooke County	\$48,835	3.5%	30.0%	25.7%	12.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Brooke County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
65	35	53.8%	95	20	21.1%	315	40	12.7%	1,260	60	4.8%
Elderly Renters											
-	-	-	10	10	100.0%	80	-	0.0%	30	-	0.0%
General Occupancy Owners											
370	275	74.3%	670	220	32.8%	1,270	265	20.9%	5,040	120	2.4%
General Occupancy Renters											
645	455	70.5%	565	395	69.9%	440	135	30.7%	1,035	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Brooke County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	102	80.4%	82
0-60%	351	62.1%	218
0-80%	564	44.6%	252
Owners Elderly			
0-30%	600	80.4%	482
0-60%	1,698	62.1%	1,055
0-80%	2,329	44.6%	1,039
Renters General Occupancy			
0-30%	441	59.6%	262
0-60%	732	4.8%	35
0-80%	861	-6.4%	(55)
Renters Elderly			
0-30%	404	59.6%	241
0-60%	692	4.8%	33
0-80%	766	-6.4%	(49)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Brooke County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	207	10.7%	22
101%+	1,762	0.9%	16
Owners Elderly			
81-100%	508	15.6%	79
101%+	1,698	1.1%	18
Renters General Occupancy			
81-100%	135	0.0%	0
101%+	232	0.0%	0
Renters Elderly			
81-100%	53	0.0%	0
101%+	199	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Brooke County: Income by Tier		
	2017	2024
30% AMI	\$16,140	\$18,540
60% AMI	\$32,280	\$37,080
80% AMI	\$43,040	\$49,439
100% AMI	\$53,800	\$61,799

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Brooke County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	527	21.7%	441	19.6%	374	17.2%	(67)	-15.2%
0-60%	965	39.8%	732	32.6%	631	29.1%	(101)	-13.8%
0-80%	1,093	45.1%	861	38.3%	757	34.9%	(104)	-12.1%
81-100%	125	5.2%	135	6.0%	124	5.7%	(12)	-8.7%
100%+	381	15.7%	232	10.3%	233	10.7%	1	0.4%
Renters Elderly								
0-30%	287	11.9%	404	18.0%	390	18.0%	(15)	-3.6%
0-60%	530	21.9%	692	30.8%	678	31.3%	(14)	-2.0%
0-80%	609	25.1%	766	34.1%	764	35.3%	(2)	-0.2%
81-100%	42	1.7%	53	2.4%	54	2.5%	1	1.4%
100%+	173	7.1%	199	8.9%	236	10.9%	37	18.6%
Owners General Occupancy								
0-30%	170	2.2%	102	1.4%	69	1.0%	(33)	-32.2%
0-60%	435	5.7%	351	5.0%	257	3.8%	(94)	-26.8%
0-80%	705	9.3%	564	8.0%	432	6.3%	(133)	-23.5%
81-100%	311	4.1%	207	2.9%	165	2.4%	(42)	-20.4%
100%+	2,107	27.7%	1,762	24.9%	1,713	25.0%	(49)	-2.8%
Owners Elderly								
0-30%	647	8.5%	600	8.5%	537	7.8%	(62)	-10.4%
0-60%	1,618	21.3%	1,698	24.0%	1,584	23.1%	(114)	-6.7%
0-80%	2,238	29.4%	2,329	33.0%	2,221	32.5%	(108)	-4.6%
81-100%	538	7.1%	508	7.2%	481	7.0%	(28)	-5.5%
100%+	1,707	22.4%	1,698	24.0%	1,833	26.8%	135	7.9%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Brooke County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	69	73	(9)
0-60%	257	226	7
0-80%	432	303	51
Owners Elderly			
0-30%	537	569	88
0-60%	1,584	1,390	335
0-80%	2,221	1,560	521
Renters General Occupancy			
0-30%	374	286	24
0-60%	631	138	103
0-80%	757	81	136
Renters Elderly			
0-30%	390	299	58
0-60%	678	148	115
0-80%	764	82	131

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Brooke County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	165	25	3
101+%	1,713	90	73
Owners Elderly			
81-100%	481	96	16
101+%	1,833	98	80
Renters General Occupancy			
81-100%	124	34	34
101+%	233	65	65
Renters Elderly			
81-100%	54	15	15
101+%	236	66	66

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BLUE RIDGE MANOR	RD	64	Brooke County	400 BLUE RIDGE MANOR	WELLSBURG, WV 26070	FAM	UNK
DALESSIO MANOR	S8	48	Brooke County	1048 MAIN STREET	FOLLANSBEE, WV 26307	ELD	2026
FREEDOM PLACE I	S8	110	Brooke County	3744 MAIN STREET	WEIRTON, WV 26062	ELD	2038
FREEDOM PLACE II	S8	108	Brooke County	3720 MAIN STREET	WEIRTON, WV 26062	ELD	2038
ROCKDALE VILLAGE	LIHTC	34	Brooke County	401 ROCKDALE ROAD	FOLLANSBEE, WV 26307	ELD	2022
SHILOH APTS.	S8	21	Brooke County	3025 PLEASANT AVENUE	WELLSBURG, WV 26070	ESN	2030
STONE BROOKE	LIHTC	42	Brooke County	87 GULLETTE LANE	WEIRTON, WV 26062	FAM	2045
WELLSBURG UNITY APTS.	S8/LIHTC	34	Brooke County	2702 COMMERCE STREET	WELLSBURG, WV 26070	ELD	2039

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,750	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,200
<b>50% of Median</b>	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
<b>80% of Median</b>	\$36,650	\$41,850	\$47,100	\$52,300	\$56,500	\$60,700	\$64,900	\$69,050

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Brooke-County>



Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
<b>60% of Median</b>	\$27,480	\$31,440	\$35,340	\$39,240	\$42,420	\$45,540	\$48,660	\$51,840

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Brooke-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Blue Ridge Manor	400 Blue Ridge Manor Dr	Wellsburg	RD	16	100%	46	100%	-	-	62	100%
Stone Brooke	87 Gullette Ln	Weirton	TC	8	88%	22	91%	12	92%	42	90%
Total (Occupancy Based on Reporting Properties)				24	96%	68	97%	12	92%	104	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	Total Units	Total % Occ.
Dalessio Manor Apartments	1048 Main St	Follansbee	S8	3	100%	45	98%	48	98%
Freedom Place Apartments I	3744 Main St	Weirton	S8	-	-	110	99%	110	99%
Freedom Place Apartments II	3720 Main St	Weirton	S8	-	-	108	100%	108	100%
Rockdale Village Senior Apartments	401 Rockdale Rd	Follansbee	TC	-	-	34	94%	34	94%
Shiloh Apartments	3025 Pleasant Ave #1	Wellsburg	S8	-	-	21	95%	21	95%
Wellsburg Unity Apartments	2702 Commerce St	Wellsburg	TC	9	89%	25	88%	34	88%
Total (Occupancy Based on Reporting Properties)				12	92%	343	98%	355	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Washington Trail Apartments	1120 Main St	Follansbee	26	92%	-	-	-	-	26	92%
Total (Occupancy Based on Reporting Properties)			26	92%	-	-	-	-	26	92%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	24	96%	68	97%	12	92%	104	96%
Senior Sub/TC	12	92%	343	98%	-	-	-	-	355	97%
General Market	-	-	26	92%	-	-	-	-	26	92%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>13</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>14</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	24	96%	95%	0
2 Bedroom	68	97%	95%	1
3 Bedroom	12	92%	95%	(0)
Total	104	96%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	12	92%	95%	0
1 Bedroom	343	98%	95%	9
Total	355	97%	95%	9

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>13</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>14</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	26	92%	95%	(1)
Total	26	92%	95%	(1)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand for subsidized general occupancy and elderly/disabled units and a small oversupply of market-rate.

## Employment

The local economy is largely driven by the services, retail trade and manufacturing sectors.

Figure 30 Employment by Industry<sup>15</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	218	2.00%
Construction	859	7.90%
Manufacturing	1,316	12.10%
Wholesale trade	239	2.20%
Retail trade	1,284	11.80%
Transportation/Utilities	685	6.30%
Information	76	0.70%
Finance/Insurance/Real Estate Services	424	3.90%
Services	5,254	48.30%
Public Administration	511	4.70%
<b>Total</b>	<b>10,878</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Brooke County, WV	8.2%	7.1%	6.7%	6.4%	5.8%	5.9%	5.5%	4.7%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>15</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,371	719	1,514	1,094	1,296	544	490	322	85	5	7,440
Renter	410	146	609	402	470	240	171	39	10	24	2,521

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Brooke County. The tenure by year built 5 year estimate was used.)

The decade with the most housing construction was 1950-1959, 60-70 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	144	1,211	1,355	136
Renter	29	487	516	52

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,371	575	1,946	26%
Renter	410	117	527	21%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 100 and 136 units of owner housing and between 41 and 52 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	136	74%	100%	100	136
Renter	52	79%	100%	41	52

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	100	136	(22)	78	114
Renter	41	52	(36)	5	16

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$48,835 the feasibility of constructing the 100 to 136 sales replacement housing units is unlikely.

## Summary: Brooke County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.



## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Brooke County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
24,069	23,067	(1,002)	-4.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Brooke County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
4,577	4,171	(406)	-8.9%
Aged 18 - 64			
14,890	13,856	(1,034)	-6.9%
Aged 65 and Older			
4,602	5,040	438	9.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Brooke County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,521	25.3%	7,440	74.7%	9,961

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Brooke County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,486	20.0%	4,670	62.8%	1,284	17.3%
Renters					
653	25.9%	788	31.3%	1,080	42.8%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Brooke County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
596	8.0%	2,174	29.2%	1,938	26.0%	2,732	36.7%
Renters							
832	33.0%	901	35.7%	365	14.5%	423	16.8%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Brooke County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,882	25.3%	3,206	43.1%	1,088	14.6%	889	11.9%	375	5.0%
Renters									
1,193	47.3%	588	23.3%	265	10.5%	287	11.4%	188	7.5%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

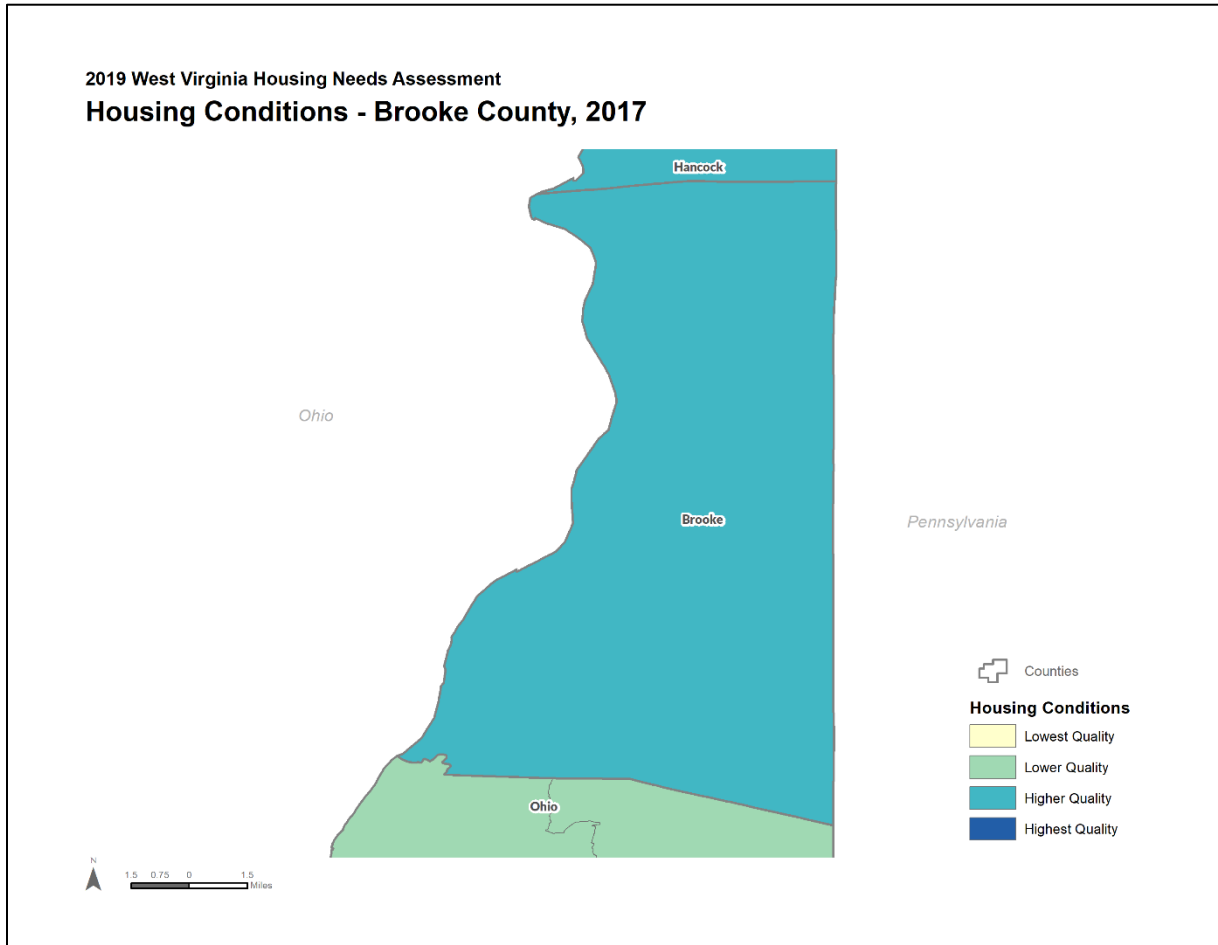
Brooke County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
113	1.5%	1,652	22.2%	4,320	58.1%	1,149	15.4%	206	2.8%
Renters									
840	33.3%	999	39.6%	485	19.2%	95	3.8%	102	4.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

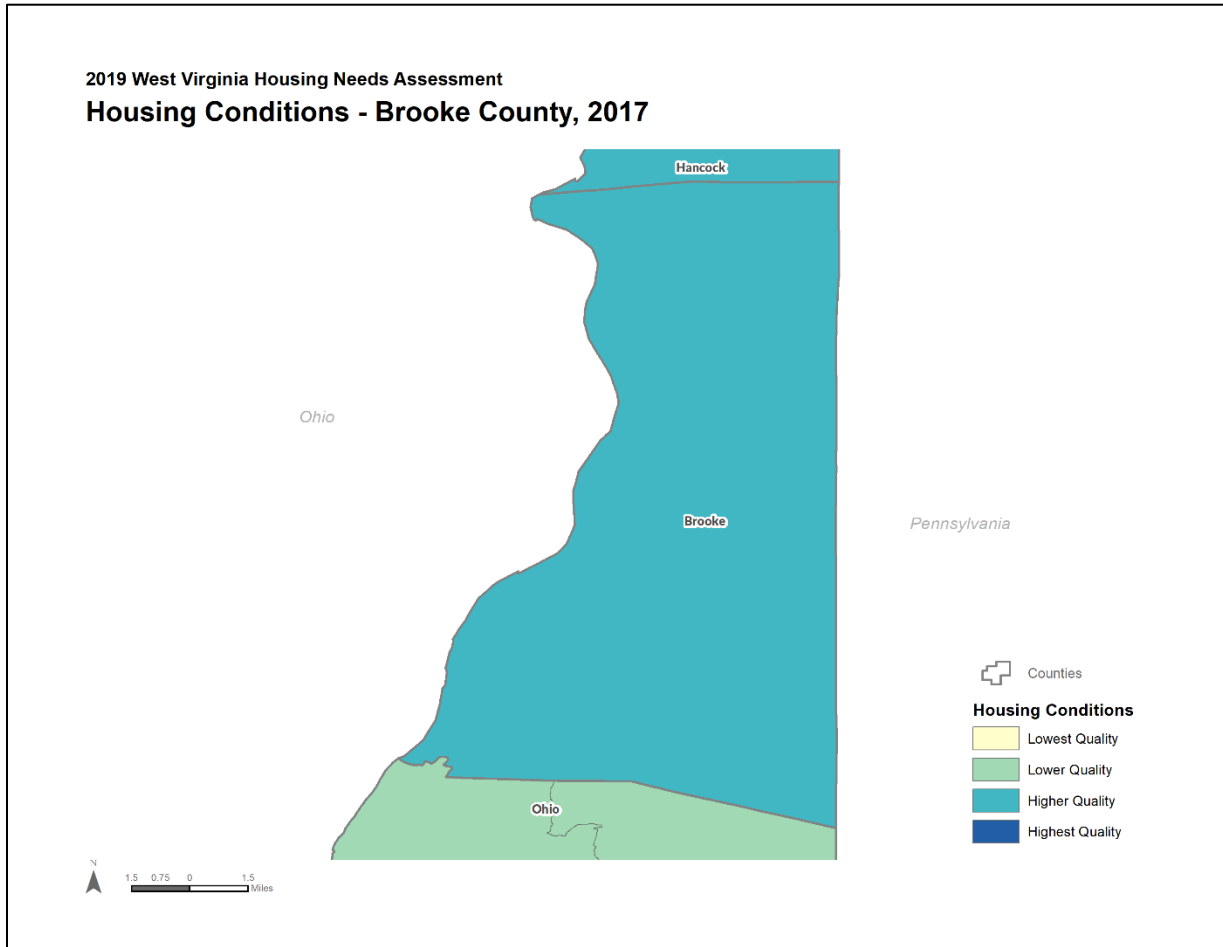
Brooke County: Opportunity Index		
	Classification	State Rank
Census Tract 311.01, Brooke County	Highest Opportunity	29
Census Tract 311.02, Brooke County	Lower Opportunity	250
Census Tract 312, Brooke County	Lowest Opportunity	455
Census Tract 314, Brooke County	Highest Opportunity	86
Census Tract 316, Brooke County	Highest Opportunity	6
Census Tract 317, Brooke County	Highest Opportunity	75

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Brooke County: Housing Conditions		
	Classification	State Rank
Brooke County	Higher	22

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Brooke County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Brooke County	\$48,835	3.5%	30.0%	25.7%	12.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Brooke County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
65	35	53.8%	95	20	21.1%	315	40	12.7%	1,260	60	4.8%
Elderly Renters											
-	-	-	10	10	100.0%	80	-	0.0%	30	-	0.0%
General Occupancy Owners											
370	275	74.3%	670	220	32.8%	1,270	265	20.9%	5,040	120	2.4%
General Occupancy Renters											
645	455	70.5%	565	395	69.9%	440	135	30.7%	1,035	-	0.0%

Source: CHAS 2015



## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Brooke County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	102	80.4%	82
0-60%	351	62.1%	218
0-80%	564	44.6%	252
Owners Elderly			
0-30%	600	80.4%	482
0-60%	1,698	62.1%	1,055
0-80%	2,329	44.6%	1,039
Renters General Occupancy			
0-30%	441	59.6%	262
0-60%	732	4.8%	35
0-80%	861	-6.4%	(55)
Renters Elderly			
0-30%	404	59.6%	241
0-60%	692	4.8%	33
0-80%	766	-6.4%	(49)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Brooke County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	207	10.7%	22
101%+	1,762	0.9%	16
Owners Elderly			
81-100%	508	15.6%	79
101%+	1,698	1.1%	18
Renters General Occupancy			
81-100%	135	0.0%	0
101%+	232	0.0%	0
Renters Elderly			
81-100%	53	0.0%	0
101%+	199	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Brooke County: Income by Tier		
	2017	2024
30% AMI	\$16,140	\$18,540
60% AMI	\$32,280	\$37,080
80% AMI	\$43,040	\$49,439
100% AMI	\$53,800	\$61,799

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Brooke County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	527	21.7%	441	19.6%	374	17.2%	(67)	-15.2%
0-60%	965	39.8%	732	32.6%	631	29.1%	(101)	-13.8%
0-80%	1,093	45.1%	861	38.3%	757	34.9%	(104)	-12.1%
81-100%	125	5.2%	135	6.0%	124	5.7%	(12)	-8.7%
100%+	381	15.7%	232	10.3%	233	10.7%	1	0.4%
Renters Elderly								
0-30%	287	11.9%	404	18.0%	390	18.0%	(15)	-3.6%
0-60%	530	21.9%	692	30.8%	678	31.3%	(14)	-2.0%
0-80%	609	25.1%	766	34.1%	764	35.3%	(2)	-0.2%
81-100%	42	1.7%	53	2.4%	54	2.5%	1	1.4%
100%+	173	7.1%	199	8.9%	236	10.9%	37	18.6%
Owners General Occupancy								
0-30%	170	2.2%	102	1.4%	69	1.0%	(33)	-32.2%
0-60%	435	5.7%	351	5.0%	257	3.8%	(94)	-26.8%
0-80%	705	9.3%	564	8.0%	432	6.3%	(133)	-23.5%
81-100%	311	4.1%	207	2.9%	165	2.4%	(42)	-20.4%
100%+	2,107	27.7%	1,762	24.9%	1,713	25.0%	(49)	-2.8%
Owners Elderly								
0-30%	647	8.5%	600	8.5%	537	7.8%	(62)	-10.4%
0-60%	1,618	21.3%	1,698	24.0%	1,584	23.1%	(114)	-6.7%
0-80%	2,238	29.4%	2,329	33.0%	2,221	32.5%	(108)	-4.6%
81-100%	538	7.1%	508	7.2%	481	7.0%	(28)	-5.5%
100%+	1,707	22.4%	1,698	24.0%	1,833	26.8%	135	7.9%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Brooke County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	69	73	(9)
0-60%	257	226	7
0-80%	432	303	51
Owners Elderly			
0-30%	537	569	88
0-60%	1,584	1,390	335
0-80%	2,221	1,560	521
Renters General Occupancy			
0-30%	374	286	24
0-60%	631	138	103
0-80%	757	81	136
Renters Elderly			
0-30%	390	299	58
0-60%	678	148	115
0-80%	764	82	131

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Brooke County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	165	25	3
101+%	1,713	90	73
Owners Elderly			
81-100%	481	96	16
101+%	1,833	98	80
Renters General Occupancy			
81-100%	124	34	34
101+%	233	65	65
Renters Elderly			
81-100%	54	15	15
101+%	236	66	66

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- LIHTC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program

### Household Type:

- DIS – Disabled
- ELD – Elderly
- FAM – Family
- SN – Special Needs
- UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BLUE RIDGE MANOR	RD	64	Brooke County	400 BLUE RIDGE MANOR	WELLSBURG, WV 26070	FAM	UNK
DALESSIO MANOR	S8	48	Brooke County	1048 MAIN STREET	FOLLANSBEE, WV 26307	ELD	2026
FREEDOM PLACE I	S8	110	Brooke County	3744 MAIN STREET	WEIRTON, WV 26062	ELD	2038
FREEDOM PLACE II	S8	108	Brooke County	3720 MAIN STREET	WEIRTON, WV 26062	ELD	2038
ROCKDALE VILLAGE	LIHTC	34	Brooke County	401 ROCKDALE ROAD	FOLLANSBEE, WV 26307	ELD	2022
SHILOH APTS.	S8	21	Brooke County	3025 PLEASANT AVENUE	WELLSBURG, WV 26070	ESN	2030
STONE BROOKE	LIHTC	42	Brooke County	87 GULLETTE LANE	WEIRTON, WV 26062	FAM	2045
WELLSBURG UNITY APTS.	S8/LIHTC	34	Brooke County	2702 COMMERCE STREET	WELLSBURG, WV 26070	ELD	2039

Source: WVHDF and NHPD databases



## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,750	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,200
<b>50% of Median</b>	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
<b>80% of Median</b>	\$36,650	\$41,850	\$47,100	\$52,300	\$56,500	\$60,700	\$64,900	\$69,050

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Brooke-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
<b>60% of Median</b>	\$27,480	\$31,440	\$35,340	\$39,240	\$42,420	\$45,540	\$48,660	\$51,840

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Brooke-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Blue Ridge Manor	400 Blue Ridge Manor Dr	Wellsburg	RD	16	100%	46	100%	-	-	62	100%
Stone Brooke	87 Gullette Ln	Weirton	TC	8	88%	22	91%	12	92%	42	90%
Total (Occupancy Based on Reporting Properties)				24	96%	68	97%	12	92%	104	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	Total Units	Total % Occ.
Dalessio Manor Apartments	1048 Main St	Follansbee	S8	3	100%	45	98%	48	98%
Freedom Place Apartments I	3744 Main St	Weirton	S8	-	-	110	99%	110	99%
Freedom Place Apartments II	3720 Main St	Weirton	S8	-	-	108	100%	108	100%
Rockdale Village Senior Apartments	401 Rockdale Rd	Follansbee	TC	-	-	34	94%	34	94%
Shiloh Apartments	3025 Pleasant Ave #1	Wellsburg	S8	-	-	21	95%	21	95%
Wellsburg Unity Apartments	2702 Commerce St	Wellsburg	TC	9	89%	25	88%	34	88%
Total (Occupancy Based on Reporting Properties)				12	92%	343	98%	355	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Washington Trail Apartments	1120 Main St	Follansbee	26	92%	-	-	-	-	26	92%
Total (Occupancy Based on Reporting Properties)			26	92%	-	-	-	-	26	92%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	24	96%	68	97%	12	92%	104	96%
Senior Sub/TC	12	92%	343	98%	-	-	-	-	355	97%
General Market	-	-	26	92%	-	-	-	-	26	92%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>16</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>17</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	24	96%	95%	0
2 Bedroom	68	97%	95%	1
3 Bedroom	12	92%	95%	(0)
Total	104	96%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	12	92%	95%	0
1 Bedroom	343	98%	95%	9
Total	355	97%	95%	9

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>16</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>17</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	26	92%	95%	(1)
Total	26	92%	95%	(1)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand for subsidized general occupancy and elderly/disabled units and a small oversupply of market-rate.

## Employment

The local economy is largely driven by the services, retail trade and manufacturing sectors.

Figure 30 Employment by Industry<sup>18</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	218	2.00%
Construction	859	7.90%
Manufacturing	1,316	12.10%
Wholesale trade	239	2.20%
Retail trade	1,284	11.80%
Transportation/Utilities	685	6.30%
Information	76	0.70%
Finance/Insurance/Real Estate Services	424	3.90%
Services	5,254	48.30%
Public Administration	511	4.70%
<b>Total</b>	<b>10,878</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Brooke County, WV	8.2%	7.1%	6.7%	6.4%	5.8%	5.9%	5.5%	4.7%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>18</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,371	719	1,514	1,094	1,296	544	490	322	85	5	7,440
Renter	410	146	609	402	470	240	171	39	10	24	2,521

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Brooke County. The tenure by year built 5 year estimate was used.)

The decade with the most housing construction was 1950-1959, 60-70 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	144	1,211	1,355	136
Renter	29	487	516	52

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,371	575	1,946	26%
Renter	410	117	527	21%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 100 and 136 units of owner housing and between 41 and 52 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	136	74%	100%	100	136
Renter	52	79%	100%	41	52

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	100	136	(22)	78	114
Renter	41	52	(36)	5	16

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$48,835 the feasibility of constructing the 100 to 136 sales replacement housing units is unlikely.

## Summary: Cabell County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Cabell County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
96,319	96,100	(219)	-0.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Cabell County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
18,908	19,145	237	1.3%
Aged 18 - 64			
62,047	60,209	(1,838)	-3.0%
Aged 65 and Older			
15,364	16,746	1,382	9.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Cabell County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
15,716	39.1%	24,523	60.9%	40,239

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Cabell County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
5,109	20.8%	14,421	58.8%	4,993	20.4%
Renters					
3,876	24.7%	4,174	26.6%	7,666	48.8%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Cabell County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
2,490	10.2%	7,612	31.0%	5,477	22.3%	8,944	36.5%
Renters							
6,365	40.5%	5,177	32.9%	2,107	13.4%	2,067	13.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Cabell County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
7,314	29.8%	9,342	38.1%	3,744	15.3%	2,622	10.7%	1,501	6.1%
Renters									
6,714	42.7%	4,630	29.5%	2,276	14.5%	1,414	9.0%	682	4.3%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

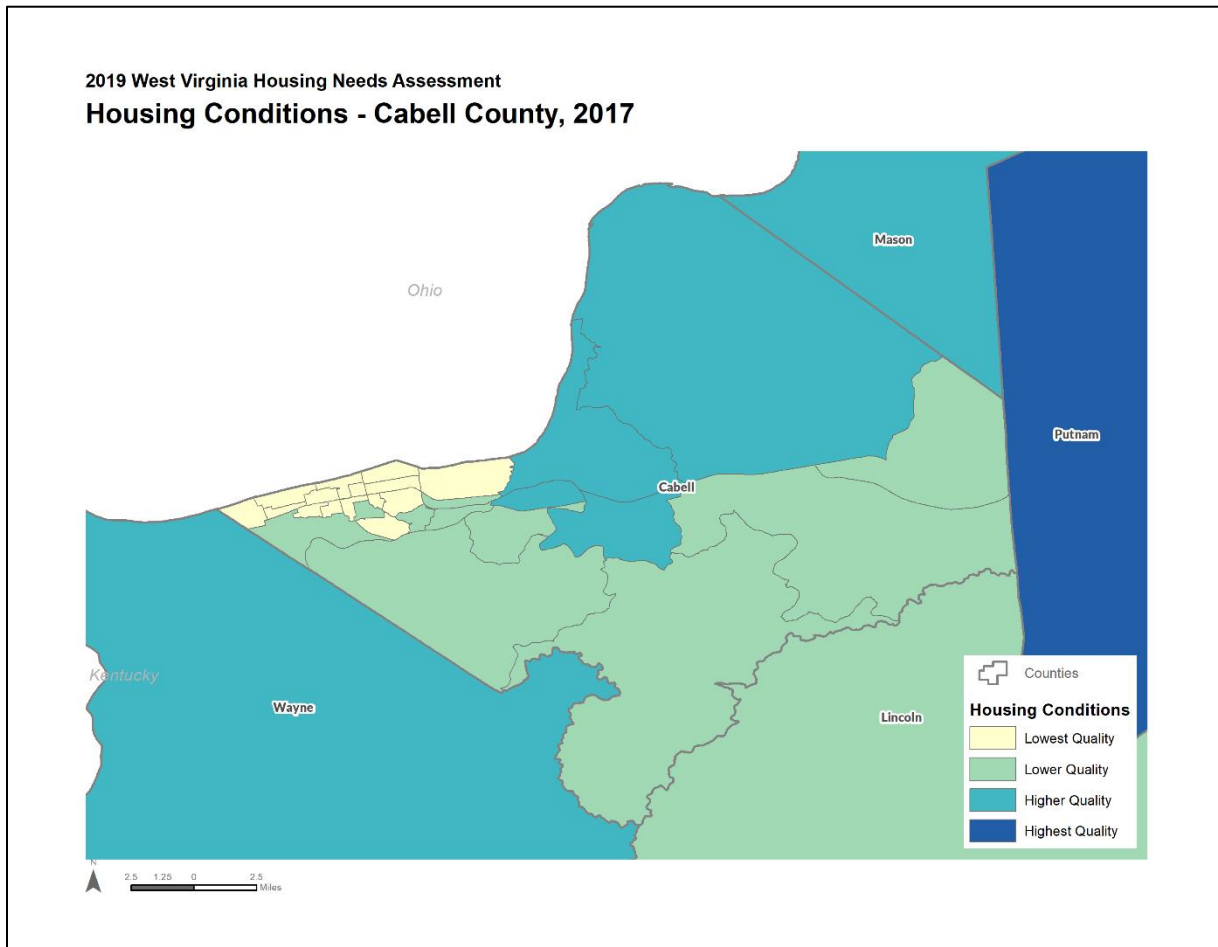
Cabell County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
612	2.5%	5,127	20.9%	13,172	53.7%	4,502	18.4%	1,110	4.5%
Renters									
4,741	30.2%	6,528	41.5%	3,361	21.4%	970	6.2%	116	0.7%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

Cabell County: Opportunity Index		
	Classification	State Rank
Census Tract 1.01, Cabell County	Lowest Opportunity	398
Census Tract 1.02, Cabell County	Lower Opportunity	275
Census Tract 2, Cabell County	Lowest Opportunity	456
Census Tract 3, Cabell County	Lowest Opportunity	440
Census Tract 4, Cabell County	Lowest Opportunity	441
Census Tract 5, Cabell County	Lowest Opportunity	475
Census Tract 6, Cabell County	Lowest Opportunity	462
Census Tract 9, Cabell County	Lowest Opportunity	452
Census Tract 10, Cabell County	Lowest Opportunity	476
Census Tract 11, Cabell County	Lowest Opportunity	479
Census Tract 12, Cabell County	Lower Opportunity	287
Census Tract 13, Cabell County	Lowest Opportunity	373
Census Tract 14, Cabell County	Lowest Opportunity	431
Census Tract 15, Cabell County	Lowest Opportunity	443
Census Tract 16, Cabell County	Lowest Opportunity	477
Census Tract 18, Cabell County	Lowest Opportunity	471
Census Tract 19, Cabell County	Lower Opportunity	336
Census Tract 20, Cabell County	Lowest Opportunity	412
Census Tract 21, Cabell County	Higher Opportunity	229
Census Tract 101.02, Cabell County	Highest Opportunity	80
Census Tract 102.01, Cabell County	Higher Opportunity	144
Census Tract 102.02, Cabell County	Higher Opportunity	142
Census Tract 103, Cabell County	Lowest Opportunity	366
Census Tract 104, Cabell County	Highest Opportunity	63
Census Tract 105, Cabell County	Higher Opportunity	219
Census Tract 106, Cabell County	Highest Opportunity	103
Census Tract 107, Cabell County	Highest Opportunity	87
Census Tract 108, Cabell County	Higher Opportunity	149
Census Tract 109, Cabell County	Lowest Opportunity	402

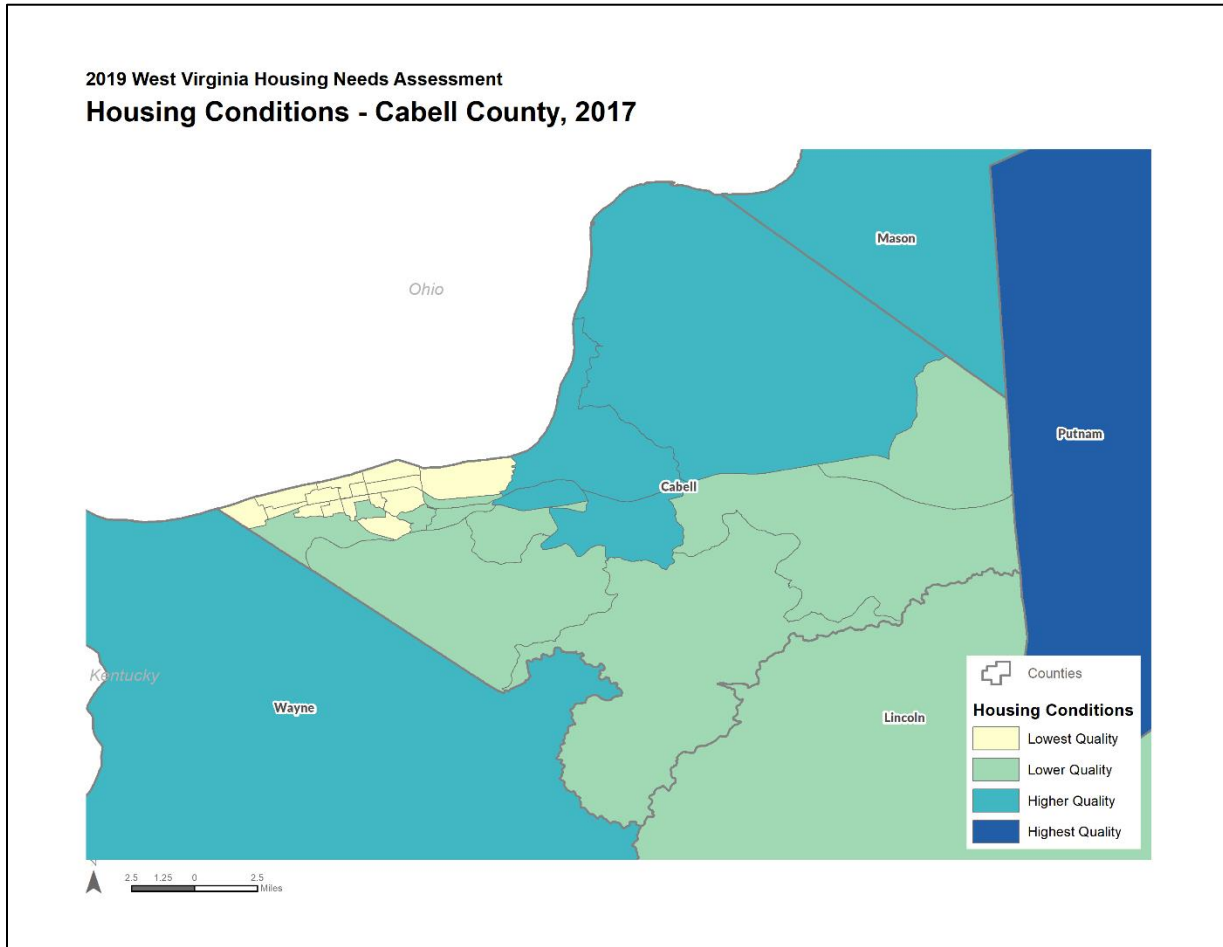
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Cabell County: Housing Conditions		
	Classification	State Rank
Census Tract 2, Cabell County	Lowest	364
Census Tract 3, Cabell County	Lowest	471
Census Tract 4, Cabell County	Lowest	475
Census Tract 5, Cabell County	Lowest	463
Census Tract 6, Cabell County	Lowest	455
Census Tract 9, Cabell County	Lowest	448
Census Tract 10, Cabell County	Lowest	474
Census Tract 11, Cabell County	Lowest	456
Census Tract 12, Cabell County	Lowest	445
Census Tract 13, Cabell County	Lowest	438
Census Tract 14, Cabell County	Lowest	446
Census Tract 15, Cabell County	Lower	248
Census Tract 16, Cabell County	Lowest	476
Census Tract 18, Cabell County	Lowest	481
Census Tract 19, Cabell County	Lower	226
Census Tract 20, Cabell County	Lowest	367
Census Tract 21, Cabell County	Lower	231
Census Tract 101.02, Cabell County	Lower	279
Census Tract 102.01, Cabell County	Higher	185
Census Tract 102.02, Cabell County	Higher	205
Census Tract 103, Cabell County	Higher	175
Census Tract 104, Cabell County	Higher	157
Census Tract 105, Cabell County	Lower	222
Census Tract 106, Cabell County	Lower	248
Census Tract 107, Cabell County	Higher	191
Census Tract 108, Cabell County	Lower	250
Census Tract 109, Cabell County	Lowest	442

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Cabell County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Census Tract 1.01, Cabell County	\$28,375	10.7%	27.0%	42.4%	19%
Census Tract 1.02, Cabell County	\$41,000	7.0%	28.0%	28.1%	12%
Census Tract 2, Cabell County	\$19,164	6.0%	27.0%	35.8%	18.3%
Census Tract 3, Cabell County	\$41,250	12.9%	25.0%	32.6%	15.1%
Census Tract 4, Cabell County	\$20,839	8.7%	24.0%	49.9%	23.4%
Census Tract 5, Cabell County	\$9,593	14.8%	21.0%	50.0%	11.5%
Census Tract 6, Cabell County	\$11,958	5.3%	21.0%	44.8%	15.7%
Census Tract 9, Cabell County	\$16,938	13.6%	24.0%	49.7%	15.4%
Census Tract 10, Cabell County	\$25,139	9.8%	26.0%	41.9%	17.0%
Census Tract 11, Cabell County	\$24,521	9.8%	25.0%	37.5%	11.7%
Census Tract 12, Cabell County	\$52,548	0.8%	26.0%	33.3%	14.0%
Census Tract 13, Cabell County	\$36,212	2.9%	24.0%	29.2%	15.0%
Census Tract 14, Cabell County	\$33,981	7.2%	24.0%	23.7%	15.4%
Census Tract 15, Cabell County	\$16,600	11.3%	25.0%	31.8%	16.5%
Census Tract 16, Cabell County	\$23,854	18.3%	26.0%	32.3%	20.7%
Census Tract 18, Cabell County	\$19,550	16.2%	26.0%	34.2%	20.7%
Census Tract 19, Cabell County	\$51,420	6.2%	29.0%	24.9%	14.8%
Census Tract 20, Cabell County	\$72,357	3.2%	29.0%	12.9%	15.3%
Census Tract 21, Cabell County	\$48,696	5.1%	29.0%	30.6%	13.8%
Census Tract 101.02, Cabell County	\$47,870	2.0%	32.0%	50.0%	12.6%
Census Tract 102.01, Cabell County	\$46,692	3.8%	27.0%	23.8%	16.5%
Census Tract 102.02, Cabell County	\$41,512	3.1%	27.0%	26.2%	15.8%
Census Tract 103, Cabell County	\$52,000	2.1%	31.0%	34.5%	13.1%
Census Tract 104, Cabell County	\$40,799	2.1%	27.0%	25.4%	17.1%
Census Tract 105, Cabell County	\$45,990	3.2%	33.0%	50.0%	15.2%
Census Tract 106, Cabell County	\$47,393	3.9%	31.0%	19.5%	13.9%
Census Tract 107, Cabell County	\$60,442	2.9%	32.0%	21.7%	13.5%
Census Tract 108, Cabell County	\$45,750	4.9%	30.0%	31.4%	15.7%
Census Tract 109, Cabell County	\$12,885	9.6%	21.0%	31.3%	16.1%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Cabell County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
60	50	83.3%	330	110	33.3%	895	150	16.8%	3,865	135	3.5%
Elderly Renters											
30	35	116.7%	95	35	36.8%	115	30	26.1%	245	4	1.6%
General Occupancy Owners											
1,415	865	61.1%	2,430	955	39.3%	3,575	845	23.6%	17,005	865	5.1%
General Occupancy Renters											
4,925	3,480	70.7%	3,385	2,085	61.6%	2,415	930	38.5%	4,825	209	4.3%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Cabell County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	875	77.0%	674
0-60%	2,373	60.8%	1,442
0-80%	3,536	43.8%	1,551
Owners Elderly			
0-30%	2,660	77.0%	2,049
0-60%	6,012	60.8%	3,654
0-80%	8,061	43.8%	3,535
Renters General Occupancy			
0-30%	4,479	75.7%	3,392
0-60%	7,631	27.6%	2,104
0-80%	8,993	0.5%	45
Renters Elderly			
0-30%	1,871	75.7%	1,417
0-60%	2,836	27.6%	782
0-80%	3,119	0.5%	16

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Cabell County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	972	18.3%	178
101%+	5,768	3.3%	189
Owners Elderly			
81-100%	1,551	6.3%	98
101%+	5,416	3.0%	164
Renters General Occupancy			
81-100%	635	9.8%	62
101%+	1,475	2.3%	33
Renters Elderly			
81-100%	218	0.0%	0
101%+	766	2.4%	18

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Cabell County: Income by Tier		
	2017	2024
30% AMI	\$15,720	\$18,057
60% AMI	\$31,440	\$36,115
80% AMI	\$41,920	\$48,153
100% AMI	\$52,400	\$60,191

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Cabell County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	4,158	27.9%	4,479	29.5%	4,304	28.6%	(175)	-3.9%
0-60%	6,772	45.4%	7,631	50.2%	7,350	48.8%	(280)	-3.7%
0-80%	7,953	53.3%	8,993	59.1%	8,690	57.7%	(303)	-3.4%
81-100%	945	6.3%	635	4.2%	656	4.4%	21	3.3%
100%+	2,029	13.6%	1,475	9.7%	1,522	10.1%	47	3.2%
Renters Elderly								
0-30%	1,484	10.0%	1,871	12.3%	1,854	12.3%	(17)	-0.9%
0-60%	2,614	17.5%	2,836	18.7%	2,824	18.8%	(12)	-0.4%
0-80%	2,886	19.4%	3,119	20.5%	3,128	20.8%	9	0.3%
81-100%	223	1.5%	218	1.4%	238	1.6%	20	9.2%
100%+	870	5.8%	766	5.0%	816	5.4%	50	6.5%
Owners General Occupancy								
0-30%	994	4.0%	875	3.5%	804	3.2%	(71)	-8.1%
0-60%	2,244	9.0%	2,373	9.4%	2,196	8.8%	(177)	-7.5%
0-80%	3,177	12.7%	3,536	14.0%	3,274	13.1%	(262)	-7.4%
81-100%	1,013	4.0%	972	3.8%	922	3.7%	(50)	-5.2%
100%+	6,897	27.5%	5,768	22.8%	5,783	23.1%	14	0.2%
Owners Elderly								
0-30%	2,155	8.6%	2,660	10.5%	2,595	10.3%	(64)	-2.4%
0-60%	5,448	21.7%	6,012	23.8%	5,937	23.7%	(75)	-1.2%
0-80%	7,045	28.1%	8,061	31.9%	7,951	31.7%	(111)	-1.4%
81-100%	1,461	5.8%	1,551	6.1%	1,595	6.4%	44	2.9%
100%+	5,474	21.8%	5,416	21.4%	5,557	22.2%	141	2.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Cabell County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	804	714	40
0-60%	2,196	1,594	151
0-80%	3,274	1,822	272
Owners Elderly			
0-30%	2,595	2,306	257
0-60%	5,937	4,309	655
0-80%	7,951	4,425	890
Renters General Occupancy			
0-30%	4,304	3,674	282
0-60%	7,350	2,736	632
0-80%	8,690	882	837
Renters Elderly			
0-30%	1,854	1,582	166
0-60%	2,824	1,051	269
0-80%	3,128	317	302

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Cabell County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	922	187	9
101+%	5,783	304	115
Owners Elderly			
81-100%	1,595	132	34
101+%	5,557	278	115
Renters General Occupancy			
81-100%	656	120	58
101+%	1,522	164	131
Renters Elderly			
81-100%	238	20	20
101+%	816	89	71

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ADAMS LANDING	S8	84	Cabell County	820 VIRGINIA AVENUE	HUNTINGTON, WV 25704	FAM	2023
ARTISAN HEIGHTS	LIHTC	22	Cabell County	834 28TH STREET	HUNTINGTON, WV	FAM	2040
BARBOURSVILLE APTS. aka MILLIE JEAN APTS.	RD	16	Cabell County	748 MAIN STREET	BARBOURSVILLE, WV	FAM	UNK
CABELL-HUNTINGTON COALITION	UNK	UNK	Cabell County	627 FOURTH AVENUE	HUNTINGTON, WV	UNK	UNK
CULLODEN MANOR APTS.	LIHTC	40	Cabell County	100 RIDGE RUN ROAD	CULLODEN, WV	FAM	2026
EVERGREEN PLACE	S8	19	Cabell County	900 W FIFTH AVENUE	HUNTINGTON, WV 25704	SN	2032
FIFTH AVENUE	S8	41	Cabell County	901 FIFTH AVENUE	HUNTINGTON, WV 25704	UNK	UNK
FORREST BLUFF APTS.	S8	143	Cabell County	7150 BEECH DRIVE	HUNTINGTON, WV 25535-2548	FAM	2024
FOUNDERS LANDING	S8/LIHTC	66	Cabell County	2402 FIFTH AVENUE	HUNTINGTON, WV 25704	FAM	2041
GLENBRIER APTS.	LIHTC	80	Cabell County	60 MARTI-JO DRIVE	HUNTINGTON, WV	FAM	2037
HICKORY WAY II	LIHTC	40	Cabell County	1150 FLORIDA STREET	MILTON, WV	FAM	2044
HIGHLAWN PLACE	S8	133	Cabell County	1130 THIRD AVENUE	HUNTINGTON, WV 25701	ELD	2029

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
HUNTINGTON GARDENS I	LIHTC	40	Cabell County	1663 DOULTON AVENUE	HUNTINGTON, WV	ELD	2046
HUNTINGTON HIGH RENAISSANCE	LIHTC	42	Cabell County	900 EIGHTH AVENUE	HUNTINGTON, WV	ELD	2045
MARY LANE ESTATES	LIHTC	58	Cabell County	3321 CYRUS CREEK ROAD	BARBOURSVILLE, WV	FAM	2040
MILTON HOUSING aka SUNRISE APTS.	RD	12	Cabell County	1050 CHURCH STREET	MILTON, WV	ELD	UNK
MILTON MANOR	RD	18	Cabell County	1315 SMITH STREET	MILTON, WV 25541	ELD	UNK
ONA APTS.	S8	8	Cabell County	2430 PRICHARD SCHOOL ROAD	ONA, WV 25545	FAM	2032
PINE HAVEN TERRACE	LIHTC	40	Cabell County	100 PINE DRIVE	MILTON, WV	ELD	2037
QUINTON COURT	RD538/LIHTC	38	Cabell County	2 QUINTON COURT	BARBOURSVILLE, WV	FAM	2038
RIVERVIEW MANOR	S8	114	Cabell County	99 13TH STREET	HUNTINGTON, WV 25701	ELD	2029
ROTARY GARDENS APTS.	S8	144	Cabell County	65 SMITH DRIVE	HUNTINGTON, WV 25705	FAM	2031
SIMMS SCHOOL APTS.	LIHTC	20	Cabell County	1680 ELEVENTH AVENUE	HUNTINGTON, WV	ELD	2027
SUE TERRACE II	RD538/LIHTC	39	Cabell County	100 SUE TERRACE WAY	MILTON, WV	FAM	2040
THE HAMLETS	LIHTC	50	Cabell County	112 HAMLET STREET	HUNTINGTON, WV	FAM	2034
THE PARKS	LIHTC	50	Cabell County	100 PARK CIRCLE	HUNTINGTON, WV	UNK	2035
VICTORY PLACE	LIHTC	50	Cabell County	6026 ROUTE 60	BARBOURSVILLE, WV	ELD	2035

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
VILLAGE MANOR	RD	12	Cabell County	742 MAIN STREET	BARBOURSVILLE, WV 25504	ELD	UNK
VIRGINIAN APTS.	S8/HFA	12	Cabell County	427 7TH STREET	HUNTINGTON, WV	UNK	UNK
WESTVIEW MANOR	S8	100	Cabell County	601 VETERANS MEMORIAL BLVD	HUNTINGTON, WV 25701	ELD	2025

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$32,750	\$35,000	\$37,250
<b>50% of Median</b>	\$19,750	\$22,600	\$25,400	\$28,200	\$30,500	\$32,750	\$35,000	\$37,250
<b>80% of Median</b>	\$31,600	\$36,100	\$40,600	\$45,100	\$48,750	\$52,350	\$55,950	\$59,550

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Cabell-County>



Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,750	\$22,600	\$25,400	\$28,200	\$30,500	\$32,750	\$35,000	\$37,250
<b>60% of Median</b>	\$23,700	\$27,120	\$30,480	\$33,840	\$36,600	\$39,300	\$42,000	\$44,700

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Cabell-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	% Occ.	# 1-BR	% Occ.	# 2-BR	% Occ.	# 3-BR	% Occ.	# 4-BR	% Occ.	Total Units	Total % Occ.
963 Washington Ave	963 Washington Ave	Huntington	PBHA	-	-	-	-	-	-	-	-	-	-	32	-
Acquisition Housing	Various Locations	Huntington	PBHA	-	-	-	-	-	-	12	-	2	-	14	-
Adams Landing Apartments	820-836 Virginia Ave W	Huntington	S8	-	-	8	88%	41	98%	35	94%	-	-	84	95%
Artisan Heights	834 28th St	Huntington	TC	-	-	-	-	-	-	-	-	-	-	22	-
Barboursville Apartments aka Millie Jean Apartments	748 Main Street	Barboursville	RD	-	-	-	-	-	-	-	-	-	-	16	-
Cabell-Huntington Coalation	627 Fourth Ave	Huntington	U	-	-	-	-	-	-	-	-	-	-	-	-
Carter G. Woodson	8th Ave & Hal Greer Boulevard	Huntington	PBHA	-	-	-	-	-	-	20	100%	-	-	20	100%
Culloden Manor Apartments	100 Ridge Run Rd	Culloden	TC	-	-	12	83%	28	89%	-	-	-	-	40	88%
Dunhill Apartments	6032 Hubbards Branch Rd	Huntington	TC	-	-	-	-	-	-	-	-	-	-	32	-
Fifth Avenue	901 5th Ave	Huntington	S8	-	-	41	71%	-	-	-	-	-	-	41	71%
Forrest Bluff Apartments	7150 Beech Dr	Huntington	S8	-	-	24	100%	83	98%	36	94%	-	-	143	97%
Founder's Landing	2402 Jefferson Ave	Huntington	S8/TC	-	-	-	-	44	100%	22	100%	-	-	66	100%
Glenbrier Apartments	60 Marti Jo Dr	Huntington	TC	-	-	-	-	81	99%	-	-	-	-	81	99%
Hickory Way Apartments	1150 Florida St	Milton	TC	-	-	-	-	40	93%	-	-	-	-	40	93%
Huntington Housing Authority	300 7th Ave	Huntington	PBHA	76	-	404	-	199	-	102	-	2	-	783	-
Marcum Terrace	1300 Marcum Ter	Huntington	PBHA	-	-	108	91%	122	91%	50	90%	-	-	280	91%
Mary Lane Estates	100 Berry Ln	Barboursville	TC	-	-	16	100%	43	98%	-	-	-	-	59	98%
Ona Apartments	2430 Prichard School Road	Ona	S8	-	-	-	-	4	100%	4	100%	-	-	8	100%
Pine Valley Apartments	2373 Spring Valley Dr	Huntington	TC	-	-	-	-	-	-	-	-	-	-	18	-
Quinton Court Apartments	2 Quintin Ct	Barboursville	TC	-	-	-	-	-	-	-	-	-	-	38	-
Rotary Gardens	65 Smith Dr	Huntington	S8	-	-	50	98%	50	98%	44	95%	-	-	144	97%
Shoals Manor Apartments	3720 Manor Dr	Huntington	TC	-	-	-	-	24	-	-	-	-	-	24	-
Sue Terrace II	100 Sue Terrace	Milton	TC	-	-	8	-	24	-	8	-	-	-	40	-
The Hamlets	112 Hamlet Ln	Huntington	TC	-	-	-	-	38	-	12	-	-	-	50	-
The Parks	100 Park Circle	Huntington	TC	-	-	-	-	38	-	12	-	-	-	50	-
W K Elliot Garden Apartments	510 Bridge St	Huntington	PBHA	-	-	30	93%	26	96%	10	90%	-	-	66	94%
Washington Square Apartments	1630 Artisan Ave	Huntington	PBHA	-	-	37	100%	32	100%	10	100%	-	-	79	100%
Total (Occupancy Based on Reporting Properties)				76	-	738	91%	917	96%	377	95%	4	-	2,270	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio		1-BR %		2-BR %		Total Units	Total %
				# Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Betsy Broh House	1625 6th Ave	Huntington	HUD	-	-	-	-	-	-	7	-
Cabell-Huntington Unity	601 6th Street	Huntington	HUD	-	-	24	92%	-	-	24	92%
Edna Park Apartments	730 10th Ave	Huntington	S8	-	-	20	-	-	-	20	-
Evergreen Place	900 5th Ave W	Huntington	S8	2	100%	17	82%	-	-	19	84%
Fairfield Apartments	1690 11th Ave	Huntington	S8	-	-	17	-	-	-	17	-
Fairfield Tower	1701 Franklin Ave	Huntington	PBHA	-	-	37	97%	30	100%	67	99%
G.R. Vale Home	928 9th Ave	Huntington	HUD	-	-	5	-	-	-	5	-
Green Gables	520 2nd St	Huntington	HUD	-	-	9	-	-	-	9	-
Highlawn Place	1130 3rd Ave	Huntington	S8	-	-	130	100%	3	100%	133	100%
Huntington Gardens Apartments	1663 Doulton Ave	Huntington	TC	-	-	30	-	10	-	40	-
Huntington High Renaissance	908 8th Street	Huntington	TC	-	-	31	-	11	-	42	-
Madison Manor	1301 Madison Ave	Huntington	S8	-	-	42	-	8	-	50	-
Mary E Woelfel Group Home	921 23rd St	Huntington	HUD	-	-	-	-	-	-	6	-
Milton Manor	1309 Harrison St	Huntington		-	-	-	-	-	-	22	-
Oak Tree Apartments	1905 9th Ave	Huntington	HUD	-	-	-	-	-	-	6	-
Pine Haven Terrace Apartments	100 Pine Haven Dr	Milton	TC	-	-	30	100%	10	100%	40	100%
Riverview East	225 Short St	Huntington	PBHA	1	100%	49	96%	10	80%	60	93%
Riverview Manor	99 13th St	Huntington	S8	-	-	107	97%	7	100%	114	97%
Simms School Apartments	1680 11th Ave	Huntington	TC	-	-	20	-	-	-	20	-
Sunrise Apartments	1050 Chruch St	Milton	TC	-	-	12	-	-	-	12	-
Trowbridge Manor	101 8th Ave	Huntington	S8	-	-	84	-	1	-	85	-
Victory Place	6026 Us-60 E	Huntington	TC	-	-	8	88%	42	100%	50	98%
Village Manor	742 Main St	Barboursville	RD	-	-	-	-	-	-	12	-
Washington Ave Apartments	201 Washington Ave	Huntington	HUD	-	-	-	-	-	-	10	-
Westmoreland Apartments	3609 Hughes St	Huntington	HUD	-	-	-	-	-	-	20	-
Westview Manor	601 Veterans Memorial Blvd	Huntington	S8	-	-	100	95%	-	-	100	95%
Total (Occupancy Based on Reporting Properties)				3	100%	772	97%	132	98%	990	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
1005 Washington Ave	1005 Washington Ave	Huntington	-	-	16	94%	-	-	-	-	-	-	16	94%
1010 8th St	1010 8th St	Huntington	-	-	-	-	-	-	-	-	-	-	20	-
101-103 9th Ave W	101-103 9th Ave W	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
1012 7th Ave	1012 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	18	-
1018-1020 9th Ave	1018-1020 9th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	15	-
1020 11th Ave	1020 11th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
102-120 Wood Ln	102-120 Wood Ln	Huntington	-	-	-	-	8	88%	2	100%	-	-	10	90%
1028 8th St	1028 8th St	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
1034 12th Ave	1034 12th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	17	-
10th Street	729 10th St	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
1108 Church St	1108 Church St	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
1112-1114 9th St	1112-1114 9th St	Huntington	-	-	20	90%	-	-	-	-	-	-	20	90%
1124-1142 9th Ave	1124-1142 9th Ave	Huntington	-	-	31	94%	-	-	-	-	-	-	31	94%
1168 Pike St	1168 Pike St	Milton	-	-	-	-	-	-	-	-	-	-	16	-
1201 28th St	1201 28th St	Huntington	-	-	-	-	-	-	-	-	-	-	9	-
1207 12th Ave	1207 12th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	9	-
1214 Mcclung Ave	1214 Mcclung Ave	Barboursville	-	-	-	-	-	-	-	-	-	-	10	-
1231 10th Ave	1231 10th Ave	Huntington	-	-	6	83%	2	100%	-	-	-	-	8	88%
12-34 Courtyard Ln	12-34 Courtyard Ln	Huntington	-	-	-	-	-	-	16	94%	-	-	16	94%
1235-1241 Charleston Ave	1235-1241 Charleston Ave	Huntington	-	-	-	-	-	-	-	-	-	-	19	-
1266 Huntington Ave	1266 Huntington Ave	Huntington	-	-	-	-	-	-	-	-	-	-	14	-
1302 Washington Ave	1302 Washington Ave	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
1312-1314 5th Ave	1312-1314 5th Ave	Huntington	-	-	7	86%	2	100%	-	-	-	-	9	89%
1320 12th St	1320 12th St	Huntington	-	-	-	-	-	-	-	-	-	-	15	-
1325 6th Ave	1325 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
1332 Central Ave	1332 Central Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
1340 4th Ave	1340 4th Ave	Huntington	44	93%	-	-	-	-	-	-	-	-	44	-
1401 5th Ave	1401 5th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	21	-

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
1402-1412 3rd Ave	1402-1412 3rd Ave	Huntington	-	-	13	92%	-	-	-	-	-	-	13	-
1408 6th Ave	1408 6th Ave	Huntington	-	-	7	86%	1	100%	-	-	-	-	8	88%
1410-1412 15th St	1410-1412 15th St	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
1411 7th Ave	1411 7th Ave	Huntington	-	-	4	100%	4	100%	-	-	-	-	8	100%
1417-1411 1/2 7th Ave	1417-1411 1/2 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	16	-
144 12th St	144 12th St	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
1505 6th Ave	1505 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
1510 7th Ave	1510 7th Ave	Huntington	-	-	5	100%	5	100%	4	100%	-	-	14	100%
1513 6th Ave	1513 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	11	-
1530 4th Ave	1530 4th Ave	Huntington	-	-	12	-	10	-	-	-	-	-	22	-
1535 4th Ave	1535 4th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
1539 4th Ave	1539 4th Ave	Huntington	-	-	9	89%	-	-	-	-	-	-	9	89%
1540 7th Ave	1540 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	14	-
1603-1605 7th Ave	1603-1605 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
1614-1628 Artisan Ave	1614-1628 Artisan Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
1624 7th Ave	1624 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	9	-
1625-1615 8th Ave	1625-1615 8th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	14	-
1633-1627 8th Ave	1633-1627 8th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
1639 6th Ave	1639 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	15	-
1660-1674 Artisan Ave	1660-1674 Artisan Ave	Huntington	-	-	-	-	-	-	-	-	-	-	18	-
1671-1675 6th Ave	1671-1675 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	14	-
1685-1671 8th Ave	1685-1671 8th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	15	-
1723 6th Ave	1723 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	30	-
1-8 Washington Sq	1-8 Washington Sq	Huntington	-	-	-	-	-	-	20	90%	-	-	20	90%
1903-1911 6th Ave	1903-1911 6th Ave	Huntington	-	-	12	83%	-	-	-	-	-	-	12	83%
1925 7th Ave	1925 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	11	-
1931-1933 Artisan Ave	1931-1933 Artisan Ave	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
1940 6th Ave	1940 6th Ave	Huntington	-	-	-	-	9	89%	-	-	-	-	9	89%

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
201 19th St	201 19th St	Huntington	-	-	-	-	-	-	-	-	-	-	9	-
209-215 19th St	209-215 19th St	Huntington	-	-	-	-	-	-	-	-	-	-	16	-
2301 8th Ave	2301 8th Ave	Huntington	4	100%	6	83%	-	-	-	-	-	-	10	90%
23-25 W 3rd Ave	23-25 W 3rd Ave	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
2341 Adams Ave	2341 Adams Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
240 6th Ave	240 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
2465 3rd Avenue	2465 3rd Ave	Huntington	-	-	-	-	-	-	-	-	-	-	13	-
270 Davis St	270 Davis St	Huntington	-	-	-	-	-	-	-	-	-	-	9	-
2950 5th Ave	2950 5th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
300 5th Ave	300 5th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	16	-
301 10th Ave	301 10th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
317 13th St W	317 13th St W	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
317 Trenton Pl	317 Trenton Pl	Huntington	-	-	-	-	-	-	-	-	-	-	18	-
321 5th Ave	321 5th Ave	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
323 5th Ave	323 5th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
332 12th St	332 12th St	Huntington	-	-	16	94%	-	-	-	-	-	-	16	94%
339 6th Ave	339 6th Ave	Huntington	-	-	-	-	12	92%	-	-	-	-	12	92%
340 6th Ave	340 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
40 7th Ave	40 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
400 10th St W	400 10th St W	Huntington	-	-	-	-	-	-	-	-	-	-	16	-
400 Washington Ave	400 Washington Ave	Huntington	-	-	-	-	-	-	-	-	-	-	24	-
400-404 Washington Ave	400-404 Washington Ave	Huntington	-	-	6	83%	15	93%	-	-	-	-	21	90%
402 7th Ave	402 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
419 4th St	419 4th St	Huntington	-	-	-	-	-	-	-	-	-	-	21	-
430 9th Ave	430 9th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
4340 Riverside Dr	4340 Riverside Dr	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
4620 Us-60	4620 Us-60	Huntington	-	-	-	-	-	-	-	-	-	-	18	-
467 7th St	467 7th St	Huntington	-	-	-	-	-	-	-	-	-	-	22	-

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
511 Washington Ave	511 Washington Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
5474 Shawnee Cir	5474 Shawnee Cir	Huntington	-	-	17	94%	1	100%	-	-	-	-	18	94%
5480 Shawnee Cir	5480 Shawnee Cir	Huntington	-	-	10	90%	10	90%	-	-	-	-	20	90%
549 2nd St	550 2nd St	Huntington	-	-	-	-	-	-	-	-	-	-	17	-
5844 E Pea Ridge Rd	5844 E Pea Ridge Rd	Huntington	-	-	-	-	-	-	-	-	-	-	14	-
5901 E Pea Ridge Rd	5901 E Pea Ridge Rd	Huntington	-	-	-	-	-	-	-	-	-	-	15	-
6000 Stiles Dr	6000 Stiles Dr	Huntington	-	-	-	-	-	-	-	-	-	-	26	-
6000-6032 E Pea Ridge Rd	6000-6032 E Pea Ridge Rd	Huntington	-	-	-	-	-	-	-	-	-	-	28	-
6007 E Pea Ridge Rd	6007 E Pea Ridge Rd	Huntington	-	-	9	89%	-	-	-	-	-	-	9	89%
6036 1/2 Baker Rd	6036 1/2 Baker Rd	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
6048 E Pea Ridge Rd	6048 E Pea Ridge Rd	Huntington	-	-	12	92%	-	-	-	-	-	-	12	92%
605 5th St	605 5th St	Huntington	-	-	-	-	8	88%	-	-	-	-	8	88%
6098-6116 E Pea Ridge Rd	6098-6116 E Pea Ridge Rd	Huntington	-	-	-	-	3	100%	5	80%	-	-	8	88%
6282 Beech Dr	6282 Beech Dr	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
6286 Beech Dr	6286 Beech Dr	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
6288 Beech Dr	6288 Beech Dr	Huntington	-	-	10	90%	-	-	-	-	-	-	10	90%
630 10th St	630 10th St	Huntington	-	-	4	100%	6	83%	1	100%	-	-	11	91%
637 7th Ave	637 7th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
642 7th St	642 7th St	Huntington	-	-	10	90%	-	-	-	-	-	-	10	90%
6450 Farmdale Rd	6450 Farmdale Rd	Huntington	-	-	-	-	16	94%	-	-	-	-	16	94%
6578 Cox Landing Ln	6578 Cox Landing Ln	Huntington	-	-	-	-	-	-	-	-	-	-	50	-
701 8th Ave	701 8th Ave	Huntington	-	-	8	88%	1	100%	-	-	-	-	9	89%
701-707 22nd St	701-707 22nd St	Huntington	-	-	-	-	-	-	-	-	-	-	13	-
702 13th Ave	702 13th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	11	-
707 6th St	707 6th St	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
800-816 6th St	800-816 6th St	Huntington	-	-	-	-	-	-	-	-	-	-	9	-
801 7th St	801 7th St	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
816 12th Ave	816 12th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	18	-

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
817 10th Ave	817 10th Ave	Huntington	-	-	12	92%	-	-	-	-	-	-	12	92%
819-801 17th St	819-801 17th St	Huntington	-	-	-	-	-	-	-	-	-	-	19	-
839 9th Ave	839 9th Ave	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
900 12th Ave	900 12th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
900-902 13th Ave	900-902 13th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	11	-
912 6th St	912 6th St	Huntington	-	-	4	75%	16	100%	-	-	-	-	20	95%
9-16 Washington Sq	9-16 Washington Sq	Huntington	-	-	-	-	-	-	-	-	-	-	18	-
928 9th Ave	928 9th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	11	-
936 12th Ave	936 12th Ave	Huntington	-	-	8	88%	-	-	-	-	-	-	8	88%
938-942 10th Ave	938-942 10th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	25	-
940 9th Ave	940 9th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	11	-
945 11th Ave	945 11th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	14	-
963 Washington Ave	963 Washington Ave	Huntington	-	-	-	-	-	-	-	-	-	-	32	-
Bluffington Arms	1909 7th Ave	Huntington	-	-	-	-	10	90%	-	-	-	-	10	90%
Buffington Arms Apartments	1908-1924 Buffington	Huntington	-	-	-	-	10	80%	-	-	-	-	10	80%
C.E. Price, Jr.	2981 3rd Ave	Huntington	-	-	-	-	-	-	-	-	-	-	15	-
Cavalier Apartments	1434 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
Cherry Arms	1677 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
Clay's Lakeview Estates	20 Lakeview Dr	Barboursville	-	-	-	-	-	-	-	-	-	-	24	-
Colonial	239 5th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	20	-
Country Club Apartments	6275 Country Club Dr	Huntington	-	-	108	85%	108	85%	-	-	-	-	216	85%
Cyprus Apartments	2829 3rd Ave	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
Delta Zeta	1695 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	18	-
Downton Apts @ 4th	124-128 4th Ave	Huntington	-	-	8	-	8	-	-	-	-	-	16	-
Downton Apts @ 8th	243 & 247 8th Ave	Huntington	-	-	-	-	18	94%	-	-	-	-	18	94%
East Pea Ridge Mall	5724 Stiles Dr	Huntington	-	-	-	-	13	92%	-	-	-	-	13	92%
Easthaven at Ona	32 Sugar Maple Ln 36	Ona	-	-	-	-	23	91%	-	-	-	-	23	91%
Executive House	1424 3rd Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-



Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
French Colony Apartments	2305 Adams Ave	Huntington	-	-	130	-	3	-	-	-	-	-	133	-
Garden Park Apartments	500 Garden Lane	Huntington	75	95%	135	95%	90	94%	-	-	-	-	300	95%
Garden Place	65-72 Aspen Pl	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
Green Tree Apartments East	3555 US Route 60 E	Barboursville	-	-	23	96%	20	95%	-	-	-	-	43	95%
Greentree Apartments	1615 6th Ave	Huntington	-	-	22	91%	-	-	-	-	-	-	22	91%
H&L Bunn Apartments	2914 4th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	12	-
Herdlane Apartments	726 9th Ave	Huntington	-	-	-	-	8	88%	-	-	-	-	8	88%
Hidden Brook	1 Hidden Brooke Way	Culloden	-	-	56	-	88	-	24	-	-	-	168	-
Hidden Park Apartments	100 Hidden Park Dr	Huntington	-	-	-	-	12	92%	-	-	-	-	12	92%
Huntington Land Apartments	144 Sunny Dr	Barboursville	-	-	128	100%	-	-	-	-	-	-	128	100%
Jamestown Apartments	515 Monroe Ave	Huntington	-	-	4	-	4	-	-	-	-	-	8	-
LaSalle Apartments	1024 8th St	Huntington	-	-	-	-	-	-	20	90%	-	-	20	90%
Lexingotn Building	1610 6th Ave	Huntington	-	-	-	-	12	100%	-	-	-	-	12	100%
Longbranch Building	1663-1665 6th Ave	Huntington	-	-	11	82%	-	-	-	-	-	-	11	82%
Marco Arms	1680 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
Mark Alan Apartments & Townhomes	6507 E Jefferson Dr	Huntington	-	-	40	98%	41	93%	-	-	-	-	81	95%
Marshall Campus	1528 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
Marshall University	3351-3363 Us-60	Huntington	-	-	-	-	-	-	-	-	-	-	153	-
Melody Manor Apartments	6009 E Pea Ridge Rd	Huntington	-	-	-	-	-	-	-	-	-	-	17	-
Monica Lynn Apartments	6297 E Pea Ridge Rd	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
Nottingham Condos	2411 Collis Ave	Huntington	-	-	12	92%	-	-	-	-	-	-	12	92%
Park Central Apartments	938 13th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	13	-
Pike Street Apartments	1247 Pike St	Milton	-	-	10	100%	2	100%	-	-	-	-	12	100%
Radcliff Place	824 9th Ave	Huntington	-	-	8	-	8	-	-	-	-	-	16	-
Regency	1002 12th Ave	Huntington	-	-	2	100%	7	86%	-	-	-	-	9	89%
Ridge Runner Apartments	6393 E Pea Ridge Rd	Huntington	-	-	-	-	-	-	-	-	-	-	16	-
Royal Oaks at Pea Ridge	9 Pyramid Dr	Huntington	-	-	24	92%	24	92%	-	-	-	-	48	92%

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Ryan Arms	1679 6th Ave	Huntington	-	-	10	90%	-	-	-	-	-	-	10	90%
Spicetree Building	1655 6th Ave	Huntington	-	-	-	-	22	100%	-	-	-	-	22	100%
Summit House	1123 13th St	Huntington	-	-	16	94%	-	-	-	-	-	-	16	94%
The Chalets	1682-1686 6th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	8	-
The Flats	625 6th Ave	Huntington	-	-	20	95%	-	-	-	-	-	-	20	95%
The Flats on 4th	1415 4th Ave	Huntington	90	84%	90	77%	-	-	-	-	-	-	180	81%
The Hamlets	112 Hamlet Ln	Huntington	-	-	-	-	73	89%	112	93%	-	-	185	91%
The Village on Sixth Avenue	2101 Sixth Ave	Huntington	-	-	24	96%	84	95%	-	-	140	95%	248	95%
Twentieth Street Apartments	626-630 20th St	Huntington	-	-	-	-	-	-	-	-	-	-	10	-
University Village	1715-1735 7th Ave	Huntington	-	-	22	91%	-	-	-	-	-	-	22	91%
Varsity Place	620 15th St	Huntington	-	-	11	100%	10	100%	-	-	-	-	21	100%
Washington Square Apartments	1- 8/12 8th Ave	Huntington	-	-	-	-	-	-	-	-	-	-	20	-
Waterford Village Apartments	450 Riverview Dr	Barboursville	-	-	53	100%	129	98%	28	96%	-	-	210	99%
Wedgewood Villa	5705 Pinecrest Dr	Huntington	-	-	-	-	44	93%	-	-	-	-	44	93%
Wexford Condos	2489 1st Ave	Huntington	-	-	15	93%	28	93%	-	-	-	-	43	93%
Windrush Apartments	38 7th Ave W	Huntington	-	-	12	92%	-	-	-	-	-	-	12	92%
Winwood II	2449 1st Ave	Huntington	-	-	23	65%	-	-	-	-	-	-	23	65%
Winwood III	2445 1st Ave	Huntington	-	-	20	90%	-	-	-	-	-	-	20	90%
Total (Occupancy Based on Reporting Properties)			213	90%	1,367	91%	1,028	98%	232	93%	140	95%	4,562	92%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	76	-	738	91%	917	96%	377	95%	4	-	2,270	94%
Senior Sub/TC	3	100%	772	97%	132	98%	-	-	-	-	990	97%
General Market	213	90%	1,367	91%	1,028	98%	232	93%	140	95%	4,562	92%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>19</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>20</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	738	91%	95%	(26)
2 Bedroom	917	96%	95%	9
3 Bedroom	377	95%	95%	(1)
Total	2,032	94%	95%	(18)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	3	100%	95%	0
1 Bedroom	772	97%	95%	12
2 Bedroom	132	98%	95%	4
Total	907	97%	95%	17

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>19</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>20</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	213	90%	95%	(10)
1 Bedroom	1,367	91%	95%	(53)
2 Bedroom	1,028	98%	95%	34
3 Bedroom	232	93%	95%	(5)
4 Bedroom	140	95%	95%	0
<b>Total</b>	<b>2,980</b>	<b>94%</b>	<b>95%</b>	<b>(34)</b>

While this calculation does not take waiting lists into account, it suggests there is a surplus of units for general subsidized units and market rate. However, there is a pent-up demand for elderly/disabled subsidized product type.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>21</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	362	0.90%
Construction	1,650	4.10%
Manufacturing	2,776	6.90%
Wholesale trade	1,449	3.60%
Retail trade	6,398	15.90%
Transportation/Utilities	1,610	4.00%
Information	604	1.50%
Finance/Insurance/Real Estate Services	1,529	3.80%
Services	22,574	56.10%
Public Administration	1,247	3.10%
<b>Total</b>	<b>40,239</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Cabell County, WV	6.1%	5.2%	4.8%	4.5%	4.1%	4.4%	4.2%	3.6%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>21</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	3,551	1,806	2,858	3,446	4,561	3,097	1,921	1,905	435	377	23,957
Renter	1,545	1,740	2,421	3,080	2,891	2,106	1,253	935	717	435	17,123

Source: 2017 ACS

The decade with the most housing construction were 1960-1969, 50-60 years ago, and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		361	2,286	2,648
Renter		348	1,937	2,285

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	3,551	1,445	4,996	21%
Renter	1,545	1,392	2,937	17%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 210 and 265 units of owner housing and between 189 and 228 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Annual Replacement		Annual Replacement
	Replacement Low	Replacement High	Replacement Low	Replacement High	High
Owner	265	79%	210	265	265
Renter	228	83%	189	228	228

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	210	265	34	243	298
Renter	189	228	(109)	80	119

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,816 the feasibility of constructing the 243 to 298 sales replacement housing units is unlikely.

## Summary: Calhoun County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.



## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Calhoun County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
7,627	7,450	(177)	-2.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Calhoun County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,514	1,443	(71)	-4.7%
Aged 18 - 64			
4,728	4,346	(382)	-8.1%
Aged 65 and Older			
1,385	1,661	276	19.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Calhoun County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
453	16.1%	2,355	83.9%	2,808

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Calhoun County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
468	19.9%	1,480	62.8%	407	17.3%
Renters					
145	32.0%	157	34.7%	151	33.3%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Calhoun County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
196	8.3%	679	28.8%	662	28.1%	818	34.7%
Renters							
100	22.1%	196	43.3%	90	19.9%	67	14.8%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Calhoun County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
532	22.6%	1,044	44.3%	299	12.7%	279	11.8%	201	8.5%
Renters									
191	42.2%	131	28.9%	51	11.3%	49	10.8%	31	6.8%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

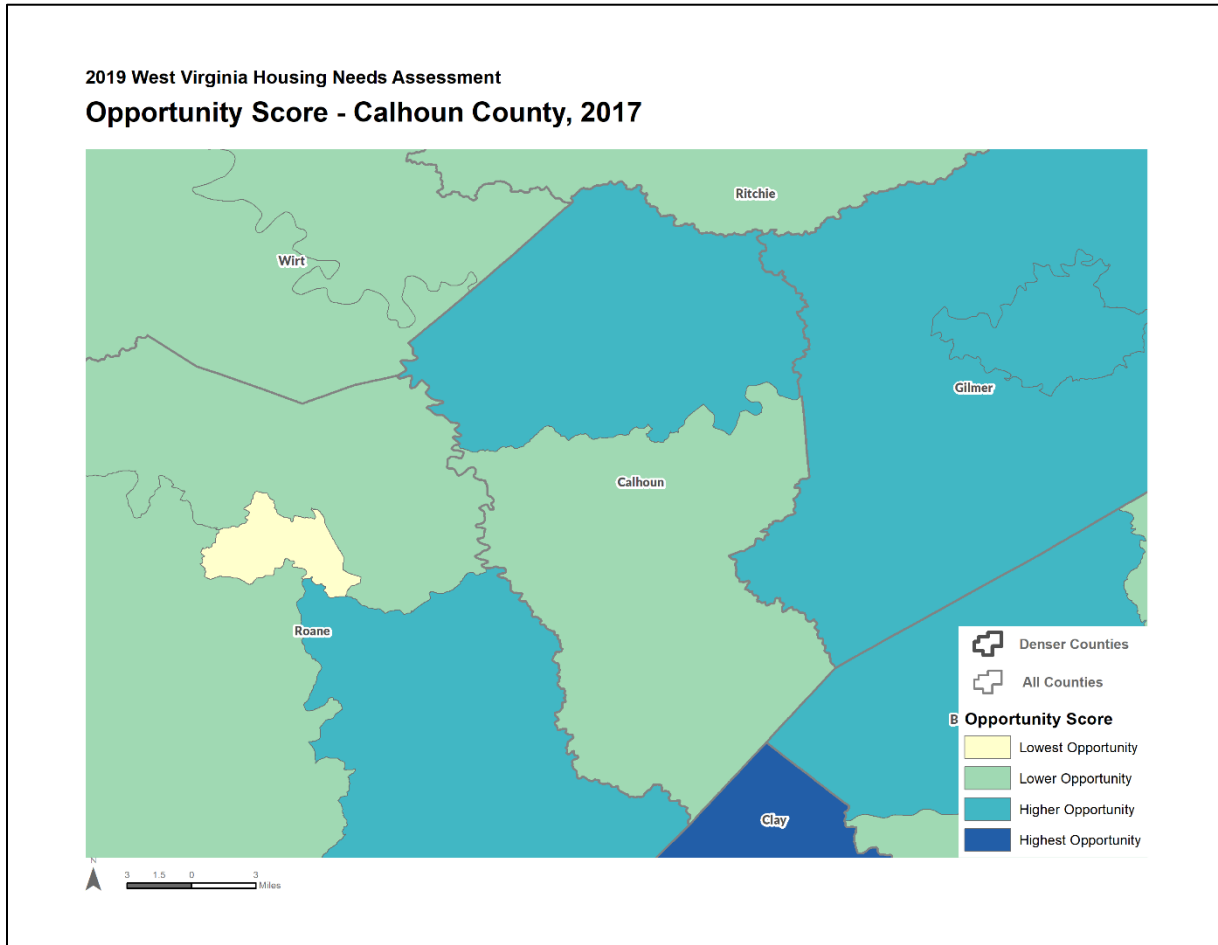
Calhoun County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
116	4.9%	594	25.2%	1,316	55.9%	259	11.0%	70	3.0%
Renters									
60	13.2%	194	42.8%	135	29.8%	56	12.4%	8	1.8%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

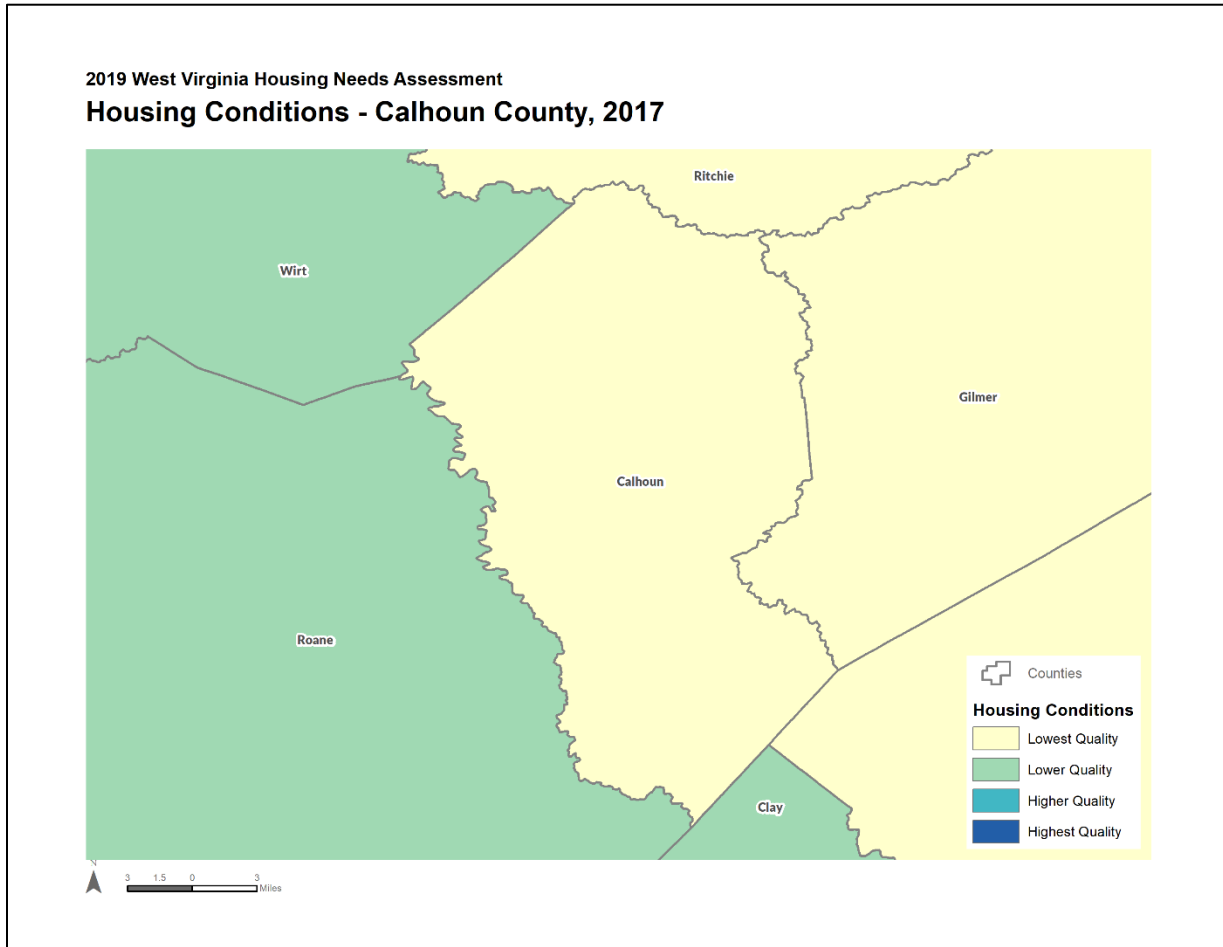
Calhoun County: Opportunity Index		
	Classification	State Rank
Census Tract 9626, Calhoun County	Higher Opportunity	131
Census Tract 9627, Calhoun County	Lowest Opportunity	387

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Calhoun County: Housing Conditions		
	Classification	State Rank
Calhoun County	Lowest	42

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Calhoun County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Calhoun County	\$36,279	14.5%	37.0%	27.4%	10.6%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Calhoun County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
20	10	50.0%	100	10	10.0%	140	-	0.0%	315	-	0.0%
Elderly Renters											
-	-	0.0%	-	-	0.0%	4	-	0.0%	-	-	0.0%
General Occupancy Owners											
195	95	48.7%	320	45	14.1%	530	65	12.3%	1,440	4	0.3%
General Occupancy Renters											
240	100	41.7%	100	24	24.0%	95	8	8.4%	170	-	0.0%

Source: CHAS 2015



## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Calhoun County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	33	65.5%	22
0-60%	79	45.7%	36
0-80%	141	30.0%	42
Owners Elderly			
0-30%	156	65.5%	102
0-60%	521	45.7%	238
0-80%	740	30.0%	222
Renters General Occupancy			
0-30%	171	64.9%	111
0-60%	250	12.1%	30
0-80%	281	-0.3%	(1)
Renters Elderly			
0-30%	68	64.9%	44
0-60%	126	12.1%	15
0-80%	160	-0.3%	(1)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Calhoun County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	86	1.6%	1
101%+	594	0.0%	0
Owners Elderly			
81-100%	148	0.0%	0
101%+	738	0.0%	0
Renters General Occupancy			
81-100%	29	0.0%	0
101%+	153	0.0%	0
Renters Elderly			
81-100%	27	0.0%	0
101%+	61	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Calhoun County: Income by Tier		
	2017	2024
30% AMI	\$11,100	\$12,750
60% AMI	\$22,200	\$25,501
80% AMI	\$29,600	\$34,001
100% AMI	\$37,000	\$42,501

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Calhoun County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	158	22.6%	171	24.1%	159	22.8%	(12)	-6.8%
0-60%	274	39.3%	250	35.1%	223	31.8%	(27)	-10.9%
0-80%	320	45.8%	281	39.5%	249	35.6%	(32)	-11.3%
81-100%	21	3.0%	29	4.1%	27	3.8%	(3)	-9.0%
100%+	134	19.2%	153	21.5%	153	21.9%	0	0.2%
Renters Elderly								
0-30%	65	9.3%	68	9.5%	72	10.2%	4	6.1%
0-60%	131	18.7%	126	17.8%	134	19.1%	8	6.0%
0-80%	153	21.9%	160	22.5%	168	24.0%	8	5.0%
81-100%	23	3.3%	27	3.8%	27	3.8%	(0)	-0.9%
100%+	48	6.9%	61	8.6%	76	10.9%	15	24.9%
Owners General Occupancy								
0-30%	52	2.2%	33	1.4%	26	1.1%	(7)	-19.8%
0-60%	120	5.0%	79	3.2%	66	2.8%	(12)	-15.8%
0-80%	183	7.6%	141	5.7%	119	4.9%	(22)	-15.4%
81-100%	73	3.1%	86	3.5%	74	3.1%	(12)	-14.2%
100%+	709	29.6%	594	24.3%	546	22.7%	(47)	-8.0%
Owners Elderly								
0-30%	130	5.4%	156	6.4%	150	6.2%	(6)	-3.9%
0-60%	426	17.8%	521	21.3%	510	21.2%	(11)	-2.1%
0-80%	641	26.8%	740	30.2%	733	30.5%	(7)	-0.9%
81-100%	109	4.6%	148	6.0%	151	6.3%	3	2.1%
100%+	677	28.3%	738	30.2%	784	32.6%	46	6.2%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Calhoun County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	26	20	(1)
0-60%	66	38	2
0-80%	119	50	7
Owners Elderly			
0-30%	150	116	14
0-60%	510	293	55
0-80%	733	306	84
Renters General Occupancy			
0-30%	159	113	2
0-60%	223	40	10
0-80%	249	14	15
Renters Elderly			
0-30%	72	51	7
0-60%	134	24	9
0-80%	168	10	10

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Calhoun County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	74	2	1
101+%	546	7	7
Owners Elderly			
81-100%	151	2	2
101+%	784	10	10
Renters General Occupancy			
81-100%	27	2	2
101+%	153	11	11
Renters Elderly			
81-100%	27	2	2
101+%	76	5	5

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BRAMBLEWOOD VILLAGE	S8/LIHTC	30	Calhoun County	690 VAUGHN ROAD	GRANTSVILLE, WV 26147	ELD	2031
CALHOUN HOMES INC.	S8/LIHTC	24	Calhoun County	125 CALHOUN HOMES DRIVE	MT ZION, WV 26151	FAM	2025
GRANTSVILLE MANOR APTS.	S8	8	Calhoun County	107 VICTOR STREET	GRANTSVILLE, WV 26147	FAM	2023

Source: WVHDF and NHPD databases



## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$32,550	\$34,800	\$37,050
<b>50% of Median</b>	\$19,650	\$22,450	\$25,250	\$28,050	\$30,300	\$32,550	\$34,800	\$37,050
<b>80% of Median</b>	\$31,450	\$35,950	\$40,450	\$44,900	\$48,500	\$52,100	\$55,700	\$59,300

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Calhoun-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,650	\$22,450	\$25,250	\$28,050	\$30,300	\$32,550	\$34,800	\$37,050
<b>60% of Median</b>	\$23,580	\$26,940	\$30,300	\$33,660	\$36,360	\$39,060	\$41,760	\$44,460

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Calhoun-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Calhoun Homes	125 Calhoun Homes Dr	Mount Zion	S8/TC	3	100%	5	100%	10	70%	6	83%	24	83%
Grantsville Manor	107 Victor St	Grantsville	S8	-	-	-	-	4	100%	4	75%	8	88%
Total (Occupancy Based on Reporting Properties)				3	100%	5	100%	14	79%	10	80%	32	84%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Bramblewood Village	690 Vaughn Rd	Grantsville	S8/TC	24	96%	6	83%	30	93%
Total (Occupancy Based on Reporting Properties)				24	96%	6	83%	30	93%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
-	-	-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	3	100%	5	100%	14	79%	10	80%	32	84%
Senior Sub/TC	-	-	24	96%	6	83%			30	93%
General Market	-	-	-	-	-	-			-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>22</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>23</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	3	100%	95%	0
1 Bedroom	5	100%	95%	0
2 Bedroom	14	79%	95%	(2)
3 Bedroom	10	80%	95%	(2)
Total	32	84%	95%	(3)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	24	96%	95%	0
2 Bedroom	6	83%	95%	(1)
Total	30	93%	95%	(1)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>22</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>23</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	-	-	95%	-
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

While this calculation does not take waiting lists into account, it suggests there is no pent-up demand for any product type and an over-supply of subsidized units.

## Employment

The local economy is largely driven by the services, construction and public administration sectors.

Figure 30 Employment by Industry<sup>24</sup>

Industry	2018 Estimate	Percent of Employment
Agriculture/Mining	183	8.10%
Construction	360	15.90%
Manufacturing	152	6.70%
Wholesale trade	0	0.00%
Retail trade	211	9.30%
Transportation/Utilities	159	7.00%
Information	0	0.00%
Finance/Insurance/Real Estate Services	106	4.70%
Services	881	38.90%
Public Administration	213	9.40%
<b>Total</b>	<b>2,265</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls significantly above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Calhoun County, WV	12.5%	11.4%	11.7%	14.7%	14.4%	12.2%	13.3%	12.4%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>24</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	308	120	215	189	447	375	425	190	37	49	2,355
Renter	43	45	46	106	113	51	15	4	4	26	453

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Calhoun County. The tenure by year built 5 year estimate was used.)

The decade with the most housing construction was 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	24	172	196	20
Renter	9	37	46	5

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	308	96	404	17%
Renter	43	36	79	17%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 16 and 20 units of owner housing and between 4 and 5 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	20	83%	100%	16	20
Renter	5	83%	100%	4	5

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	16	20	1	18	21
Renter	4	5	(1)	2	3

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$36,279 the feasibility of constructing the 16 to 20 sales replacement housing units is unlikely.

## Summary: Clay County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Clay County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
9,386	8,901	(485)	-5.2%

Source: 2010 Decennial Census, 2013-2017 ACS

Figure 2 Population by Age, 2017

Clay County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
2,219	2,030	(189)	-8.5%
Aged 18 - 64			
5,695	5,194	(501)	-8.8%
Aged 65 and Older			
1,472	1,677	205	13.9%

Source: 2010 Decennial Census, 2013-2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Clay County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
626	18.6%	2,739	81.4%	3,365

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Clay County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
534	19.5%	1,520	55.5%	685	25.0%
Renters					
182	29.1%	246	39.3%	198	31.6%

Source: 2013 – 2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Clay County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
228	8.3%	991	36.2%	654	23.9%	866	31.6%
Renters							
206	32.9%	174	27.8%	100	16.0%	146	23.3%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Clay County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
578	21.1%	1,154	42.1%	405	14.8%	404	14.7%	198	7.2%
Renters									
209	33.4%	223	35.6%	94	15.0%	55	8.8%	45	7.2%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

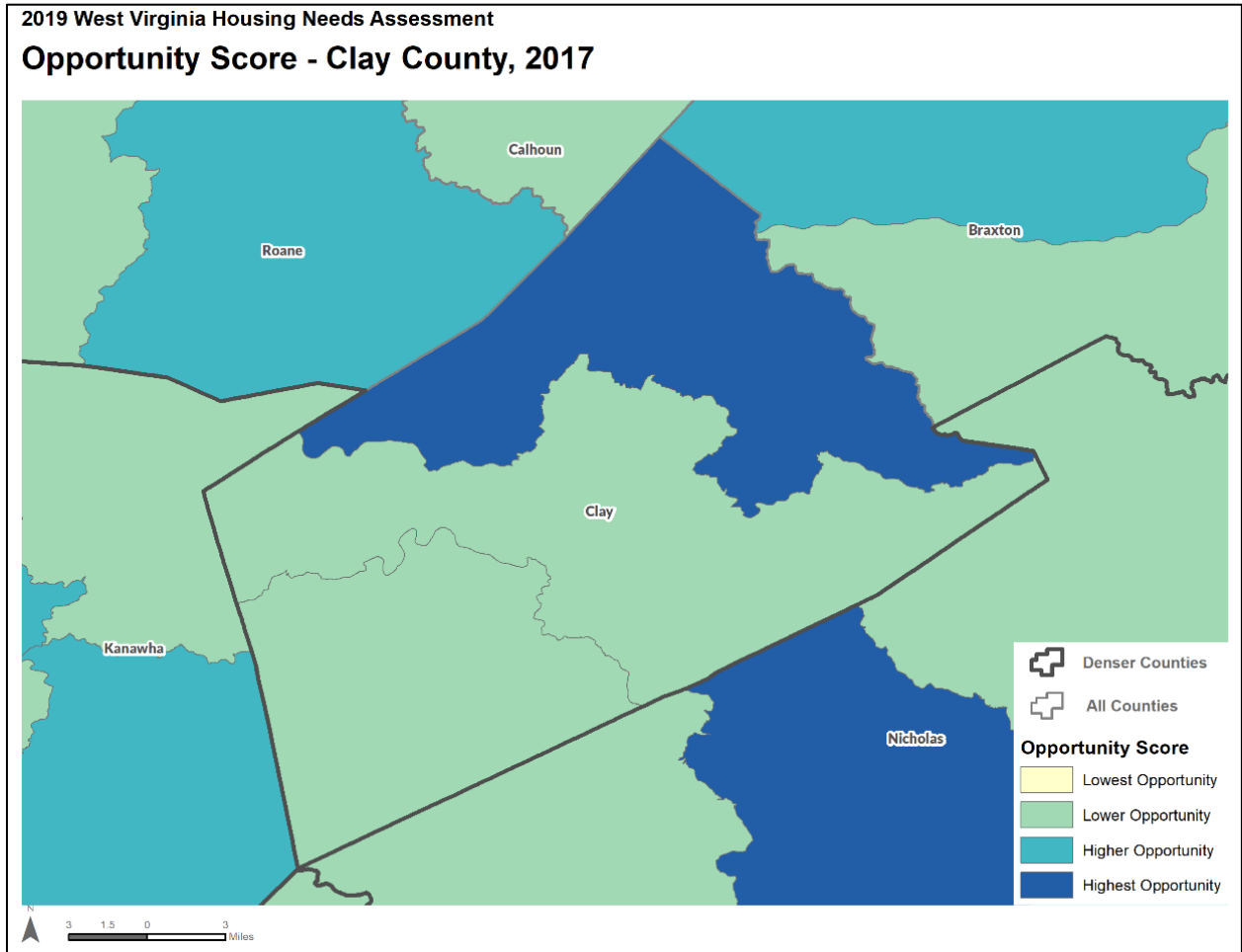
Clay County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
70	2.6%	748	27.3%	1,557	56.8%	259	9.5%	105	3.8%
Renters									
84	13.4%	291	46.5%	229	36.6%	22	3.5%	-	0.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

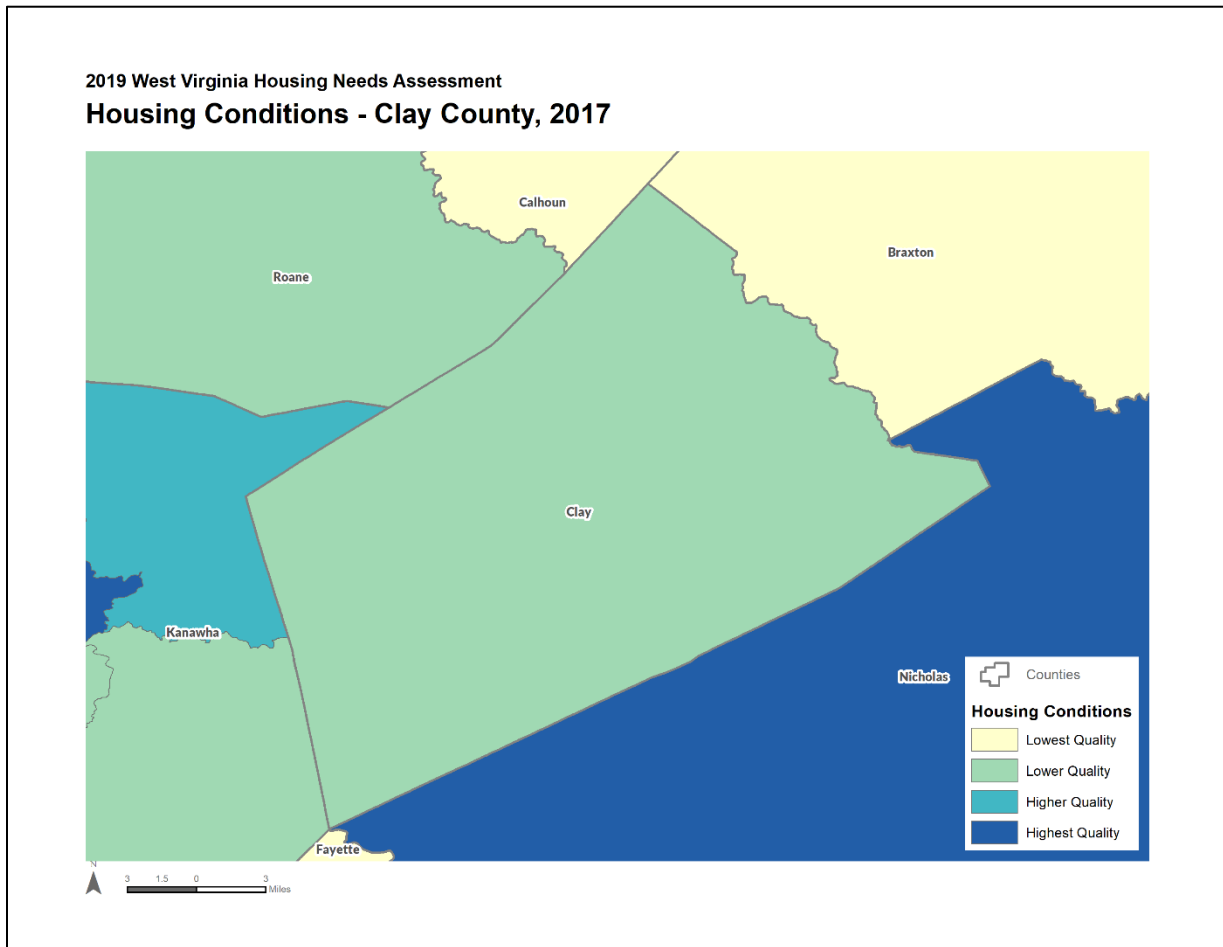
Clay County: Opportunity Index		
	Classification	State Rank
Census Tract 9579, Clay County	Highest Opportunity	30
Census Tract 9580, Clay County	Lower Opportunity	399
Census Tract 9581, Clay County	Lower Opportunity	388

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties; jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Clay County: Housing Conditions		
	Classification	State Rank
Clay County	Lower	33

Source: 2013 – 2017 ACS , Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Clay County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as a Percent of Household Income
Clay County	\$34,242	10.8%	31.0%	31.8%	11.8%

Source: 2013 – 2017 ACS , 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Clay County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	
Elderly Owners											
45	15	33.3%	60	4	6.7%	225	10	4.4%	330	-	0.0%
Elderly Renters											
320	155	48.4%	360	96	26.7%	465	50	10.8%	1,040	40	3.8%
General Occupancy Owners											
15	-	0.0%	30	-	0.0%	-	-	0.0%	10	-	0.0%
General Occupancy Renters											
320	155	48.4%	90	44	48.9%	80	4	5.0%	1,075	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding errors.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Clay County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	201	70.8%	143
0-60%	388	50.7%	197
0-80%	494	32.5%	160
Owners Elderly			
0-30%	384	70.8%	272
0-60%	877	50.7%	445
0-80%	1,160	32.5%	377
Renters General Occupancy			
0-30%	143	66.2%	95
0-60%	218	23.1%	50
0-80%	249	-1.2%	(3)
Renters Elderly			
0-30%	170	66.2%	113
0-60%	281	23.1%	65
0-80%	314	-1.2%	(4)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Clay County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	148	6.3%	9
101%+	524	1.9%	10
Owners Elderly			
81-100%	116	0.0%	0
101%+	303	0.0%	0
Renters General Occupancy			
81-100%	28	0.0%	0
101%+	60	0.0%	0
Renters Elderly			
81-100%	26	0.0%	0
101%+	56	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Clay County: Income by Tier		
	2017	2024
30% AMI	\$15,900	\$18,264
60% AMI	\$31,800	\$36,528
80% AMI	\$42,400	\$48,704
100% AMI	\$53,000	\$60,880

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Clay County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	191	25.9%	143	19.6%	124	17.3%	(20)	-13.9%
0-60%	282	38.2%	218	29.8%	190	26.5%	(29)	-13.1%
0-80%	321	43.5%	249	34.0%	218	30.4%	(32)	-12.7%
81-100%	29	3.9%	28	3.8%	23	3.2%	(4)	-16.1%
100%+	70	9.5%	60	8.2%	56	7.9%	(4)	-6.5%
Renters Elderly								
0-30%	120	16.3%	170	23.2%	182	25.4%	12	7.0%
0-60%	203	27.6%	281	38.3%	298	41.7%	18	6.3%
0-80%	225	30.5%	314	42.8%	331	46.3%	17	5.5%
81-100%	24	3.3%	26	3.6%	26	3.6%	(0)	-0.9%
100%+	69	9.3%	56	7.6%	61	8.5%	5	9.1%
Owners General Occupancy								
0-30%	233	8.6%	201	7.3%	171	6.4%	(30)	-15.0%
0-60%	473	17.4%	388	14.1%	330	12.4%	(57)	-14.8%
0-80%	628	23.1%	494	18.0%	421	15.7%	(73)	-14.7%
81-100%	119	4.4%	148	5.4%	139	5.2%	(8)	-5.7%
100%+	613	22.5%	524	19.1%	518	19.3%	(7)	-1.3%
Owners Elderly								
0-30%	288	10.6%	384	14.0%	374	14.0%	(10)	-2.5%
0-60%	698	25.6%	877	32.0%	864	32.3%	(13)	-1.5%
0-80%	899	33.0%	1,160	42.3%	1,149	43.0%	(10)	-0.9%
81-100%	148	5.4%	116	4.2%	125	4.7%	9	7.8%
100%+	315	11.6%	303	11.0%	323	12.1%	20	6.7%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Webster County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	58	46	2
0-60%	188	118	10
0-80%	254	122	18
Owners Elderly			
0-30%	260	207	35
0-60%	695	436	92
0-80%	906	436	120
Renters General Occupancy			
0-30%	216	148	12
0-60%	305	46	32
0-80%	331	20	37
Renters Elderly			
0-30%	86	59	9
0-60%	153	23	17
0-80%	179	11	19

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	50	3	1
101+%	456	17	11
Owners Elderly			
81-100%	151	4	4
101+%	707	27	18
Renters General Occupancy			
81-100%	34	6	6
101+%	100	18	18
Renters Elderly			
81-100%	11	2	2
101+%	52	9	9

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown



Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ANDERSON HEIGHTS GATEWAY MGMT SERVICE		32	Clay County	2626 PROCIIOUS MAYSEL ROAD	25133	ELD	2045
CLAY APTS	S8 TCA/HOME	8	Clay County	64 CARR STREET	25043	FAM	2035
HIGH STREET APTS		12	Clay County	136 HIGH STREET	25043	FAM	2032

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### Renter Housing Stock Characteristics

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,450	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$42,250
<b>50% of Median</b>	\$22,400	\$25,600	\$28,800	\$32,000	\$34,600	\$37,150	\$39,700	\$42,250
<b>80% of Median</b>	\$35,850	\$41,000	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Clay-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$22,400	\$25,600	\$28,800	\$32,000	\$34,600	\$37,150	\$39,700	\$42,250
<b>60% of Median</b>	\$26,880	\$30,720	\$34,560	\$38,400	\$41,520	\$44,580	\$47,640	\$50,700

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Clay-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
High Street Apartments	136 High Street	Clay	-	4	100%	8	100%	-	-	12	100%
Clay Apartments	64 Carr Street	Clay	S8/TCA	-	-	4	100%	4	100%	8	100%
Total (Occupancy from Reporting Properties)				4	100%	12	100%	4	100%	20	100%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Anderson Heights Gateway	2626 Precious Maysel Road	Clay	-	30	97%	2	100%	32	97%
Total				30	97%	2	100%	32	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name/Address	Address	City	# 2-BR	2-BR % Occ.	# 3-BR	Total Units	Total % Occ.
-	-	-	-	-	-	-	-
Total			-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	4	100%	12	100%	4	100%	20	100%
Senior Sub/TC	30	97%	2	100%	-	-	32	97%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>25</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>26</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	4	100%	95%	0
2 Bedroom	12	100%	95%	1
3 Bedroom	4	100%	95%	0
Total	20	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>25</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>26</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	30	97%	95%	1
2 Bedroom	2	100%	95%	0
<b>Total</b>	<b>32</b>	<b>97%</b>	<b>95%</b>	<b>1</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
-	-	-	95%	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>95%</b>	<b>-</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

There appears to be some pent-up demand for subsidized general occupancy and subsidized elderly units.

## Employment

The local economy is largely driven by the services and construction sectors.

Figure 30 Employment by Industry<sup>27</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	266	10.30%
Construction	346	13.40%
Manufacturing	243	9.40%
Wholesale trade	13	0.50%
Retail trade	181	7.00%
Transportation/Utilities	103	4.00%
Information	15	0.60%
Finance/Insurance/Real Estate Services	93	3.60%
Services	1,144	44.30%
Public Administration	173	6.70%
<b>Total</b>	<b>2,582</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Clay County, WV	6.3%	5.6%	5.5%	5.3%	4.7%	5.0%	4.7%	5.0%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>27</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.



## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	219	106	193	156	484	416	602	420	129	14	2,739
Renter	61	46	40	34	210	15	180	27	13	-	626

Source: ACS 2017

Significant housing unit construction occurred between 1990 and 1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	21	154	176	18
Renter	9	32	41	4

Source: ACS 2017

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	219	85	304	11%
Renter	61	37	98	16%

Source: ACS 2017

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall between 16 and 18 units of owner housing and between 3 and 4 units of renter housing. This is calculated as follows:

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	18	89%	100%	16	18
Renter	4	84%	100%	3	4

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	16	18	13	28	30
Renter	3	4	1	5	5

Source: ACS 2017

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$34,242, the feasibility of constructing the 28 to 30 sales replacement housing units is unlikely.

## Summary: Doddridge County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Doddridge County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
8,202	8,570	368	4.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Doddridge County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,676	1,483	(193)	-11.5%
Aged 18 - 64			
5,197	5,424	227	4.4%
Aged 65 and Older			
1,329	1,663	334	25.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Doddridge County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
425	16.0%	2,237	84.0%	2,662

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Doddridge County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
222	9.9%	1,484	66.3%	531	23.7%
Renters					
180	42.4%	136	32.0%	109	25.6%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Doddridge County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
101	4.5%	652	29.1%	602	26.9%	882	39.4%
Renters							
117	27.5%	172	40.5%	60	14.1%	76	17.9%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Doddridge County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
548	24.5%	1,158	51.8%	289	12.9%	125	5.6%	117	5.2%
Renters									
147	34.6%	97	22.8%	40	9.4%	63	14.8%	78	18.4%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

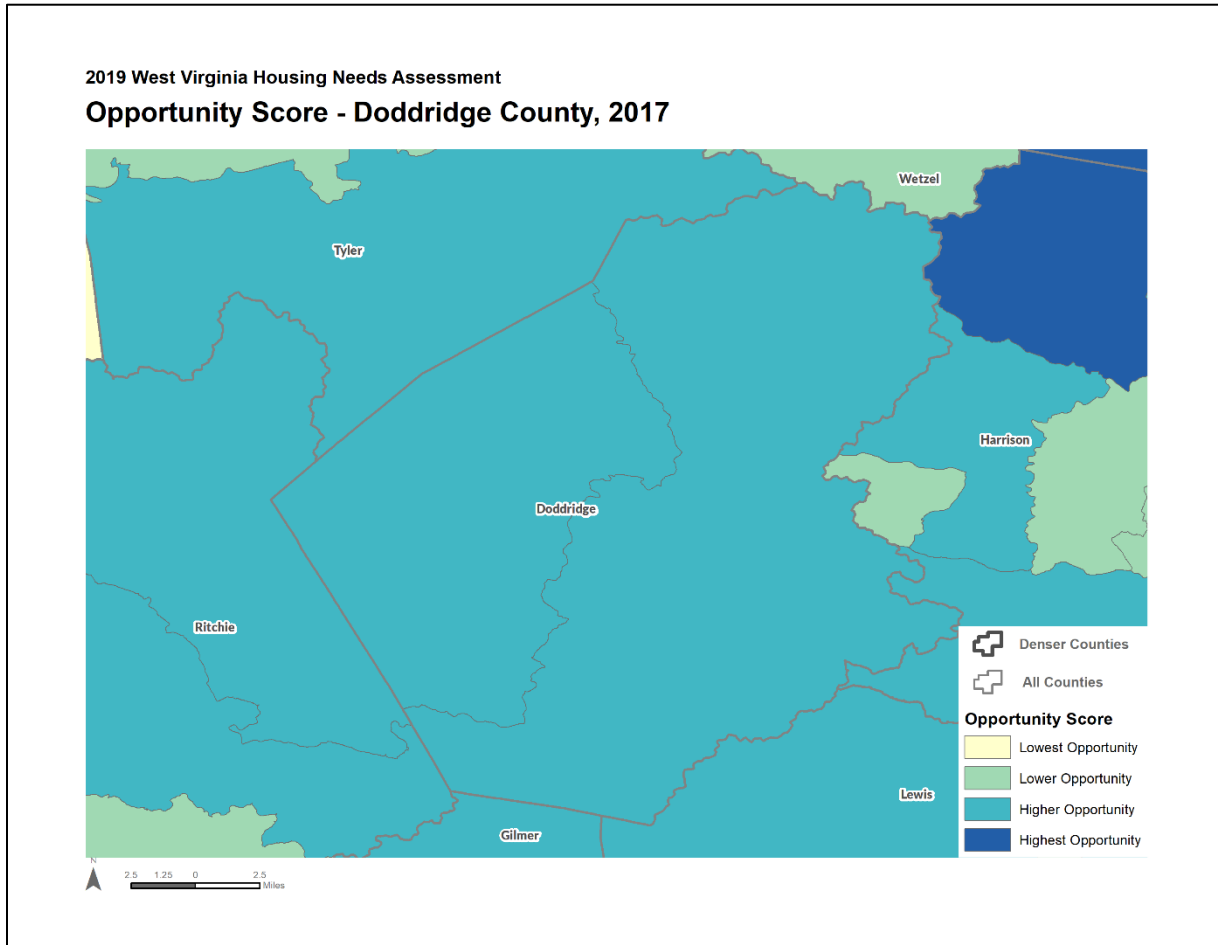
Doddridge County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
97	4.3%	427	19.1%	1,132	50.6%	403	18.0%	178	8.0%
Renters									
74	17.4%	127	29.9%	176	41.4%	48	11.3%	-	0.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

Doddridge County: Opportunity Index		
	Classification	State Rank
Census Tract 9650, Doddridge County	Higher Opportunity	237
Census Tract 9651, Doddridge County	Higher Opportunity	160

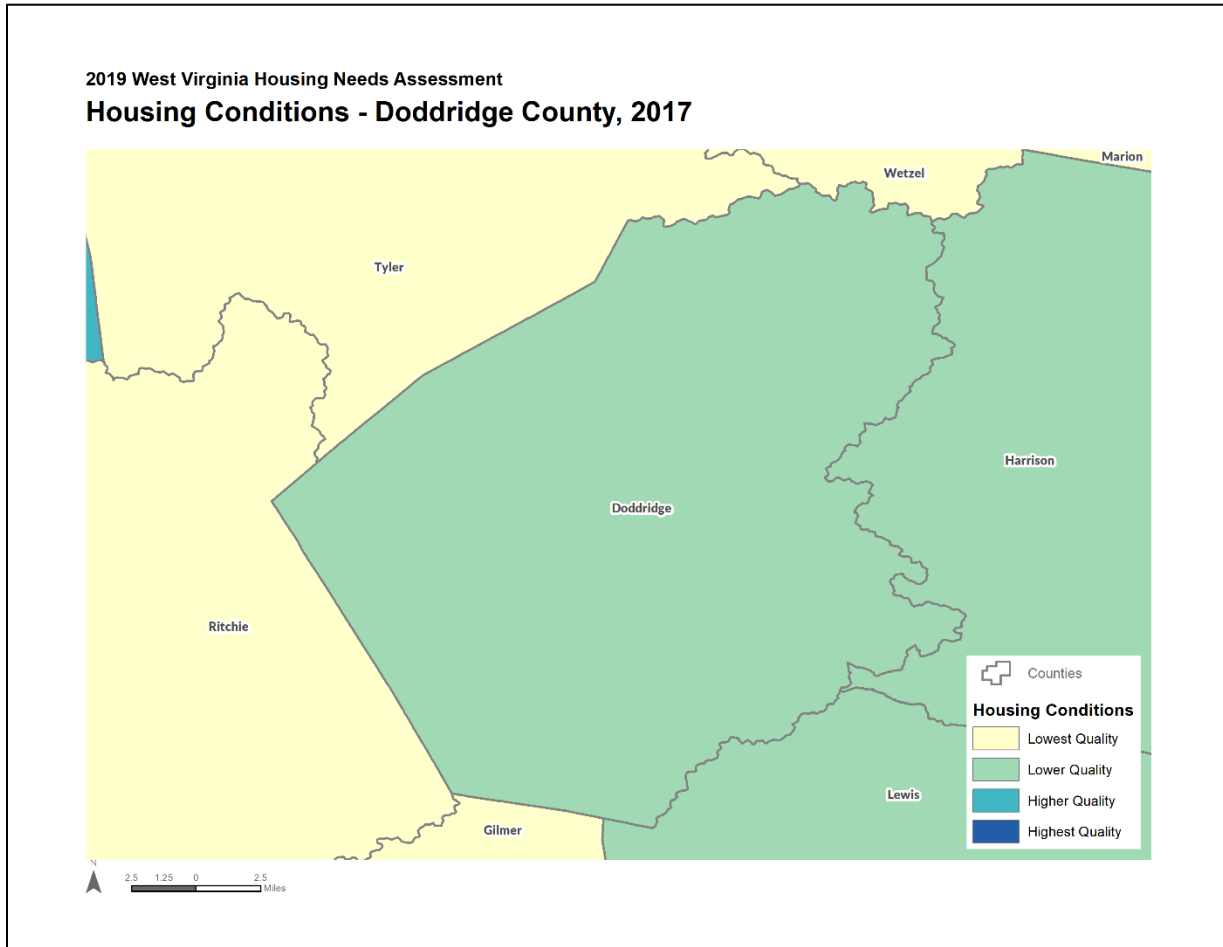
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Doddridge County: Housing Conditions		
	Classification	State Rank
Doddridge County	Lower	40

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Doddridge County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Doddridge County	\$44,437	6.5%	33.0%	28.4%	10.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Doddridge County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
15	-	0.0%	50	-	0.0%	70	10	14.3%	495	-	0.0%
Elderly Renters											
-	-	-	-	-	-	15	-	0.0%	14	-	0.0%
General Occupancy Owners											
230	100	43.5%	215	45	20.9%	385	70	18.2%	1,465	19	1.3%
General Occupancy Renters											
85	60	70.6%	95	35	36.8%	90	20	22.2%	115	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Doddridge County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	75	73.1%	55
0-60%	195	51.0%	99
0-80%	402	36.2%	145
Owners Elderly			
0-30%	272	73.1%	199
0-60%	579	51.0%	295
0-80%	805	36.2%	291
Renters General Occupancy			
0-30%	99	66.7%	66
0-60%	207	17.2%	35
0-80%	261	-2.0%	(5)
Renters Elderly			
0-30%	113	66.7%	75
0-60%	189	17.2%	33
0-80%	214	-2.0%	(4)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Doddridge County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	106	2.2%	2
101%+	577	1.2%	7
Owners Elderly			
81-100%	190	0.0%	0
101%+	535	0.0%	0
Renters General Occupancy			
81-100%	22	0.0%	0
101%+	48	0.0%	0
Renters Elderly			
81-100%	11	0.0%	0
101%+	62	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Doddridge County: Income by Tier		
	2017	2024
30% AMI	\$14,670	\$16,851
60% AMI	\$29,340	\$33,702
80% AMI	\$39,120	\$44,937
100% AMI	\$48,900	\$56,171

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Doddridge County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	79	15.4%	99	16.0%	91	14.3%	(8)	-8.3%
0-60%	167	32.6%	207	33.5%	189	29.7%	(18)	-8.6%
0-80%	222	43.4%	261	42.3%	240	37.9%	(21)	-8.0%
81-100%	10	2.0%	22	3.5%	22	3.5%	1	2.8%
100%+	61	11.8%	48	7.7%	65	10.3%	17	36.3%
Renters Elderly								
0-30%	68	13.4%	113	18.3%	118	18.6%	5	4.5%
0-60%	136	26.7%	189	30.7%	198	31.2%	9	4.6%
0-80%	160	31.2%	214	34.6%	222	35.0%	8	4.0%
81-100%	8	1.6%	11	1.7%	14	2.2%	4	33.8%
100%+	51	9.9%	62	10.1%	70	11.1%	8	12.7%
Owners General Occupancy								
0-30%	113	5.2%	75	2.9%	59	2.2%	(16)	-21.3%
0-60%	237	11.0%	195	7.4%	158	5.9%	(37)	-18.9%
0-80%	368	17.0%	402	15.4%	338	12.6%	(63)	-15.8%
81-100%	99	4.6%	106	4.1%	105	3.9%	(1)	-0.8%
100%+	503	23.3%	577	22.1%	555	20.7%	(22)	-3.7%
Owners Elderly								
0-30%	184	8.5%	272	10.4%	272	10.1%	(0)	0.0%
0-60%	451	20.9%	579	22.1%	583	21.8%	4	0.7%
0-80%	597	27.6%	805	30.8%	824	30.8%	19	2.3%
81-100%	153	7.1%	190	7.3%	219	8.2%	28	14.8%
100%+	442	20.5%	535	20.4%	636	23.7%	101	18.9%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Doddridge County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	59	48	(8)
0-60%	158	91	(8)
0-80%	338	146	0
Owners Elderly			
0-30%	272	217	19
0-60%	583	337	42
0-80%	824	355	64
Renters General Occupancy			
0-30%	91	65	(1)
0-60%	189	43	7
0-80%	240	8	13
Renters Elderly			
0-30%	118	85	10
0-60%	198	45	12
0-80%	222	7	12

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Doddridge County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	105	4	1
101+%	555	14	7
Owners Elderly			
81-100%	219	3	3
101+%	636	8	8
Renters General Occupancy			
81-100%	22	3	3
101+%	65	8	8
Renters Elderly			
81-100%	14	2	2
101+%	70	8	8

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	Contract Expiration as of 5/15/19
CHILDERS MANOR APTS	RD	15	Doddridge County	405 WEST MAIN STREET	WEST UNION, WV 26456	ELD	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Doddridge-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Doddridge-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Childers Manor Apartment	405 West Main Street	West Union	RD	-	-	12	100%	3	100%	15	100%
Total (Occupancy Based on Reporting Properties)				-	-	12	100%	3	100%	15	100%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
212 Columbia St	212 Columbia St	West Union	-	-	-	-	-	-	10	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	10	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	-	-	-	-
Senior Sub/TC	12	100%	3	100%	15	100%
Geneal Market	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>28</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>29</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	-	-	95%	-
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
Total			95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	12	100%	95%	1
2 Bedroom	3	100%	95%	0
Total	15	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>28</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>29</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	-	-	95%	-
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand in the subsidized elderly/disabled product type. There was insufficient data to calculate pent-up demand for general and market rate product types.

## Employment

The local economy is largely driven by the services and agriculture/mining sectors.

Figure 30 Employment by Industry<sup>30</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	418	15.0%
Construction	220	7.9%
Manufacturing	84	3.0%
Wholesale trade	165	5.9%
Retail trade	365	13.1%
Transportation/Utilities	329	11.8%
Information	25	0.9%
Finance/Insurance/Real Estate Services	89	3.2%
Services	856	30.7%
Public Administration	237	8.5%
Total	2,789	100%

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Doddridge County, WV	5.9%	5.1%	4.8%	5.5%	4.4%	3.9%	4.0%	3.9%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>30</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	459	89	173	125	443	334	274	306	15	19	2,237
Renter	108	47	46	54	50	15	65	40	0	0	425

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Doddridge County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	18	138	156	16
Renter	9	37	46	5

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	459	71	530	24%
Renter	108	38	146	34%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 12 and 16 units of owner housing and between 3 and 5 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	16	76%	100%	12	16
Renter	5	66%	100%	3	5

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	12	16	12	24	28
Renter	3	5	1	4	6

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$44,437, the feasibility of constructing the 12 to 16 sales replacement housing units is unlikely.

## Summary: Fayette County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data is available was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Fayette County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
46,039	44,602	(1,437)	-3.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Fayette County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
9,456	9,327	(129)	-1.4%
Aged 18 - 64			
28,781	26,782	(1,999)	-6.9%
Aged 65 and Older			
7,802	8,493	691	8.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Fayette County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
3,808	21.5%	13,889	78.5%	17,697

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Fayette County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
2,859	20.6%	7,919	57.0%	3,111	22.4%
Renters					
1,171	30.8%	1,290	33.9%	1,347	35.4%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Fayette County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,276	9.2%	4,694	33.8%	3,339	24.0%	4,580	33.0%
Renters							
1,292	33.9%	1,226	32.2%	666	17.5%	624	16.4%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Fayette County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
3,342	24.1%	5,680	40.9%	2,461	17.7%	1,370	9.9%	1,036	7.5%
Renters									
1,547	40.6%	966	25.4%	810	21.3%	370	9.7%	115	3.0%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Fayette County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
499	3.6%	3,770	27.1%	7,098	51.1%	2,051	14.8%	471	3.4%
Renters									
855	22.5%	1,525	40.0%	1,242	32.6%	139	3.7%	47	1.2%

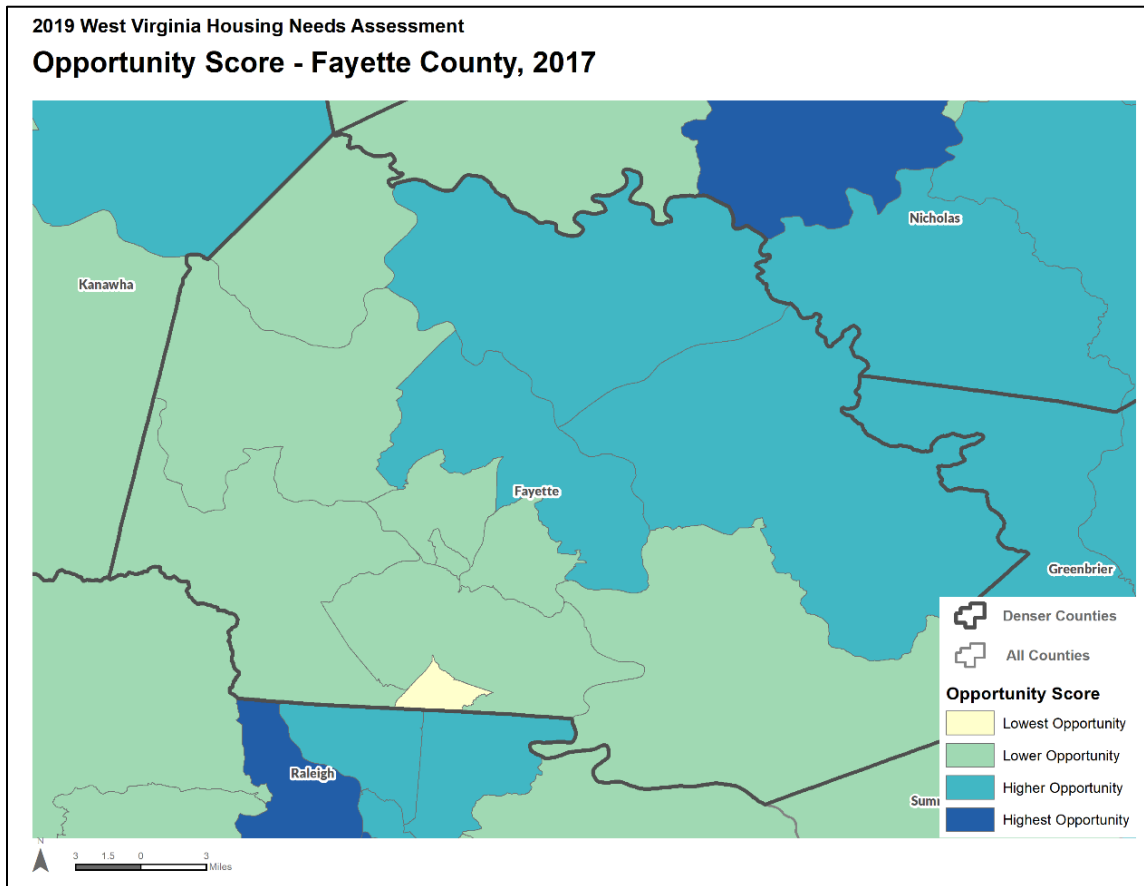
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

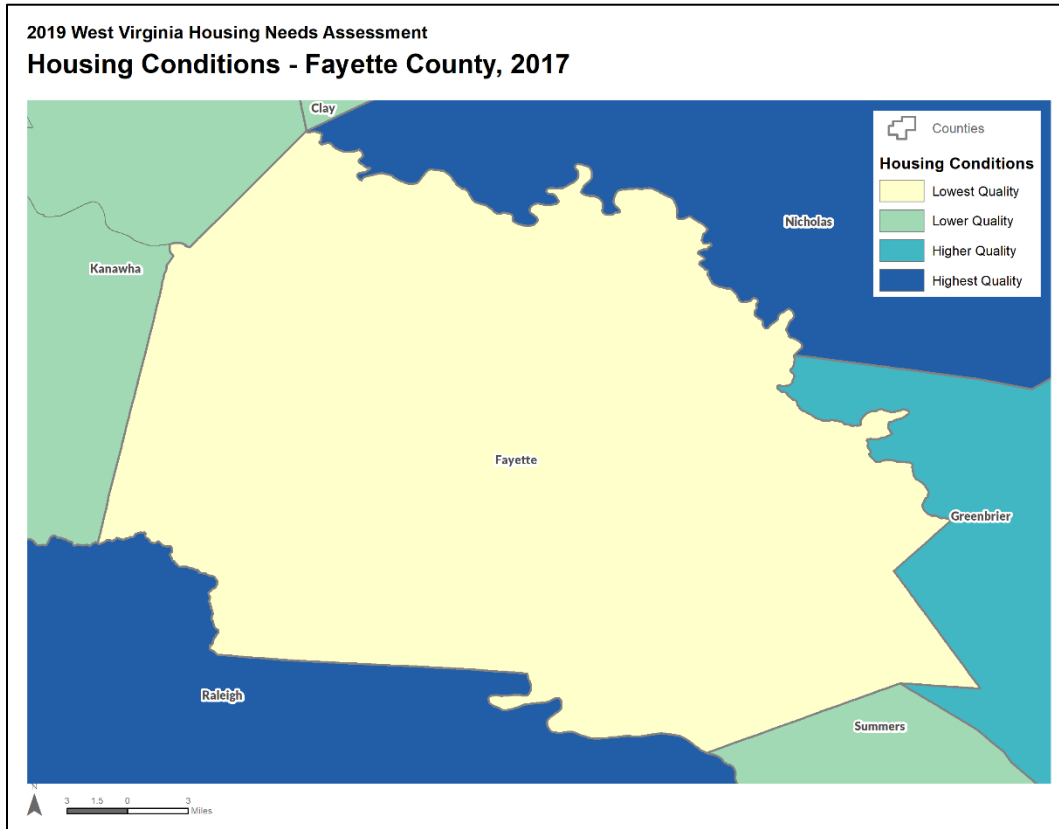
Fayette County: Opportunity Index		
	Classification	State Rank
Census Tract 201, Fayette County	Higher Opportunity	174
Census Tract 202.01, Fayette County	Lower Opportunity	392
Census Tract 202.02, Fayette County	Lower Opportunity	346
Census Tract 203, Fayette County	Lower Opportunity	308
Census Tract 204, Fayette County	Lower Opportunity	349
Census Tract 205, Fayette County	Lowest Opportunity	432
Census Tract 206, Fayette County	Lower Opportunity	379
Census Tract 207, Fayette County	Lower Opportunity	337
Census Tract 208, Fayette County	Lower Opportunity	401
Census Tract 209, Fayette County	Higher Opportunity	203
Census Tract 210, Fayette County	Higher Opportunity	226
Census Tract 211, Fayette County	Lower Opportunity	260

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties; jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Fayette County: Housing Conditions		
	Classification	State Rank
Fayette County	Lowest	47

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Fayette County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Fayette County	\$39,297	8.4%	32.0%	29.1%	14.0%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

## Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Fayette County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
130	80	61.5%	280	39	13.9%	480	125	26.0%	1,995	100	5.0%
Elderly Renters											
810	475	58.6%	1,515	616	40.7%	2,190	465	21.2%	6,170	200	3.2%
General Occupancy Owners											
60	60	100.0%	70	15	21.4%	45	35	77.8%	130	25	19.2%
General Occupancy Renters											
850	530	62.4%	885	565	63.8%	780	190	24.4%	7,015	14	0.2%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### Current Units of Unmet Need

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

#### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Fayette County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	482	79.1%	381
0-60%	1,222	63.9%	781
0-80%	1,707	43.5%	742
Owners Elderly			
0-30%	1,051	79.1%	831
0-60%	3,147	63.9%	2,011
0-80%	4,367	43.5%	1,899
Renters General Occupancy			
0-30%	740	70.2%	520
0-60%	1,418	14.8%	210
0-80%	1,736	-5.5%	(96)
Renters Elderly			
0-30%	535	70.2%	376
0-60%	954	14.8%	141
0-80%	1,147	-5.5%	(64)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Fayette County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	595	12.7%	75
101%+	2,921	1.7%	50
Owners Elderly			
81-100%	1,098	10.5%	116
101%+	2,780	2.8%	78
Renters General Occupancy			
81-100%	240	2.3%	5
101%+	578	3.0%	17
Renters Elderly			
81-100%	100	0.0%	0
101%+	428	27.8%	119

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Fayette County: Income by Tier		
	2017	2024
30% AMI	\$13,230	\$15,197
60% AMI	\$26,460	\$30,394
80% AMI	\$35,280	\$40,526
100% AMI	\$44,100	\$50,657

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Fayette County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	666	15.6%	740	17.5%	683	16.6%	(57)	-7.7%
0-60%	1,407	32.9%	1,418	33.5%	1,299	31.7%	(120)	-8.4%
0-80%	1,797	42.0%	1,736	41.0%	1,600	39.0%	(135)	-7.8%
81-100%	318	7.4%	240	5.7%	216	5.3%	(24)	-9.9%
100%+	737	17.2%	578	13.7%	597	14.6%	19	3.3%
Renters Elderly								
0-30%	415	9.7%	535	12.7%	531	12.9%	(5)	-0.9%
0-60%	814	19.0%	954	22.6%	962	23.4%	8	0.8%
0-80%	972	22.7%	1,147	27.1%	1,154	28.1%	7	0.6%
81-100%	116	2.7%	100	2.4%	94	2.3%	(6)	-5.6%
100%+	341	8.0%	428	10.1%	440	10.7%	12	2.8%
Owners General Occupancy								
0-30%	537	4.0%	482	3.6%	426	3.3%	(56)	-11.7%
0-60%	1,298	9.7%	1,222	9.1%	1,068	8.2%	(154)	-12.6%
0-80%	1,913	14.3%	1,707	12.7%	1,486	11.3%	(221)	-12.9%
81-100%	554	4.1%	595	4.4%	544	4.2%	(52)	-8.7%
100%+	3,429	25.6%	2,921	21.7%	2,757	21.0%	(164)	-5.6%
Owners Elderly								
0-30%	956	7.1%	1,051	7.8%	1,023	7.8%	(29)	-2.7%
0-60%	2,826	21.1%	3,147	23.4%	3,067	23.4%	(80)	-2.5%
0-80%	3,939	29.4%	4,367	32.4%	4,272	32.6%	(94)	-2.2%
81-100%	876	6.5%	1,098	8.2%	1,128	8.6%	29	2.7%
100%+	2,677	20.0%	2,780	20.6%	2,914	22.2%	134	4.8%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Fayette County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	426	389	7
0-60%	1,068	812	32
0-80%	1,486	827	85
Owners Elderly			
0-30%	1,023	933	102
0-60%	3,067	2,333	322
0-80%	4,272	2,378	478
Renters General Occupancy			
0-30%	683	517	(3)
0-60%	1,299	263	53
0-80%	1,600	(2)	95
Renters Elderly			
0-30%	531	402	26
0-60%	962	195	54
0-80%	1,154	(1)	62

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Fayette County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	544	117	42
101+%	2,757	291	241
Owners Elderly			
81-100%	1,128	219	103
101+%	2,914	340	262
Renters General Occupancy			
81-100%	216	109	104
101+%	597	306	289
Renters Elderly			
81-100%	94	45	45
101+%	440	334	215

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
AMOS E. LANDRUM	LIHTC	24	Fayette County	244 LYKENS AVENUE	SMITHERS, WV 25186	ELD	2023
ANSTED TERRACE APTS.	S8	8	Fayette County	CHURCH STREET	ANSTED, WV 25812	FAM	2032
BIRCH TREE APTS	LIHTC	20	Fayette County	1 TERRY AVENUE	OAK HILL, WV 25901	FAM	2022
FAYETTE HILLS APTS.	LIHTC	67	Fayette County	ROUTE 2, 75 LAUREL PLACE	FAYETTEVILLE, WV 25840	FAM	2038
FAYETTE HILLS UNITY APTS.	S8	18	Fayette County	300 HIGH STREET	OAK HILL, WV 25901	ELD	2020
FAYETTE MANOR	LIHTC	36	Fayette County	1300 VIRGINIA STREET	OAK HILL, WV 25901	ELD	2022
GERTRUDE APT.		24	Fayette County	255 KANAWHA AVENUE	MONTGOMERY, WV 25186	FAM	2039
HILL MANOR II	TCAP/LIHTC	28	Fayette County	LAUREL CREEK ROAD	FAYETTEVILLE, WV 25840	ELD	2041
HOPE LANDING	LIHTC	22	Fayette County	104 BROWN STREET	MT. HOPE, WV 25880	ELD	2045
MAPLE COURT APTS	LIHTC	28	Fayette County	198 MAPLE AVENUE	OAK HILL, WV 25901	UNK	2022
MID TOWN TERRACE	MT. HOPE HA	135	Fayette County	1 NORTH PAX AVENUE	MT. HOPE, WV 25880	ELD	UNK
PINEKNOLL APTS.	S8	104	Fayette County	99 PINEKNOLL ROAD	OAK HILL, WV 25901	FAM	2031
PLATEAU OAKS APTS.	RD538/LIHTC	32	Fayette County	ROBERTS AVE/100 PLATEAU OAKS DR	OAK HILL, WV 25901	FAM	2034
REGINA APTS.	HOME Rent	24	Fayette County	194 SCRABBLE CREEK ROAD	GAULEY BRIDGE, WV 25805	UNK	2032
RIVERMONT PRESBYTERIAN HOMES	S8	89	Fayette County	60 4TH AVENUE	MONTGOMERY, WV 25136	ELD	2034
STADIUM APTS.	MT. HOPE HA	50	Fayette County	1-50 NORTH PAX AVENUE	MT. HOPE, WV 25880	FAM	UNK
TWIN OAKS PLAZA	S8	59	Fayette County	201 OAK HILL AVENUE	OAK HILL, WV 25901	ELD	2038
WYLODENE APTS/GATEWAY MGMT		16	Fayette County	200 KANAWHA AVENUE	MONTGOMERY, WV 25186	FAM	2034

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### *Housing Stock Survey*

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Fayette-County>



Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Fayette-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Birch Tree Townhouses	1 Terry Ave	Oak Hill		-	-	-	-	20	100%	20	100%
Maple Court Apartments	198 Maple Ave	Oak Hill		14	100%	10	100%	4	100%	28	100%
Fayette Hills Apartments	75 Laurel Pl	Fayetteville	TC	12	100%	56	93%	-	-	68	100%
Gertrude Apartments	255 Kanawha Ave	Montgomery		-	-	-	-	-	-	24	-
Master Hill Apartments	Route 60	Fayetteville		-	-	-	-	-	-	28	-
Smithers II Apartments	Kanawha Avenue	Smithers		-	-	-	-	-	-	24	-
Wylodene Apartments	190 Kanawha Ave	Montgomery		-	-	-	-	-	-	16	-
Plateau Oaks Apartments	100 Plateau Oaks Drive	Oak Hill	TC	6	100%	16	100%	10	100%	32	100%
Pineknoll Apartment	99 Pineknoll Road	Oak Hill	S8	-	-	48	96%	56	91%	104	92%
Stadium Apartments	1-50 N Pax Ave	Mt Hope	U	14	93%	22	91%	14	93%	50	92%
Regina Apartments	194 Scrabble Creek Road	Gauley Bridge	S8	8	63%	16	63%	-	-	24	63%
Ansted Terrace Apartments	Church Street	Ansted	S8	-	-	4	100%	4	100%	8	100%
Total (Occupancy based on Reporting Units)				54	93%	172	92%	108	94%	426	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 0-BR	0-BR % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Amos E. Landrum Apartments	Johnson Street	Smithers	TC	-	-	20	100%	4	100%	-	-	24	100%
Hope Landing	104 Brown Stree	Mt Hope	TC	-	-	22	100%	-	-	-	-	22	100%
Fayette Manor Apartments	1300 Virginia St	Oak Hill	TC	-	-	32	97%	4	100%	-	-	36	97%
Midtown Terrace	Mt Hope Housin	Mt Hope	U	-	-	30	97%	45	91%	10	90%	85	93%
Rivermont Presbyterian Homes	60 4th Ave	Montgomery	U	-	-	89	92%	-	-	-	-	89	92%
Hill Manor	Laurel Creek Ro	Fayetteville	TC	-	-	28	100%	-	-	-	-	28	100%
Twin Oaks Plaza	201 Oak Hill Ave	Oak Hill	S8	16	94%	43	98%	-	-	-	-	59	97%
Fayette Hills Unity Apartments	300 High Street	Oak Hill	S8	-	-	18	-	-	-	-	-	18	-
Total (Occuancy based on Reporting Units)				16	94%	282	96%	53	92%	10	90%	361	95%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
140-146 Lively St	140-146 Lively St	Fayetteville	-	-	-	-	16	94%	16	94%
Indian Village Rd	Indian Village Rd	Montgomery	-	-	12	92%	-	-	12	92%
324 Main St	324 Main St	Mount Hope	10	90%	-	-	-	-	10	90%
609 2nd Ave	609 2nd Ave	Montgomery	8	88%	-	-	-	-	8	88%
The Summit On Midland Trail	19532 Midland Trl	Ansted	-	-	28	79%	-	-	28	79%
Falls View Apartments	5355 Us-60	Montgomery	-	-	-	-	-	-	16	-
70 4th Ave	70 4th Ave	Montgomery	-	-	-	-	-	-	12	-
302 Central Ave	302 Central Ave	Oak Hill	-	-	-	-	-	-	8	-
334 Jones Ave	334 Jones Ave	Oak Hill	-	-	-	-	-	-	10	-
201 Lewis St	201 Lewis St	Oak Hill	-	-	-	-	-	-	8	-
Total (Occupancy based on Reporting Units)			18	89%	40	83%	16	94%	128	87%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 0BR	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Units	Total Occupancy %
General Sub/TC	-	-	54	93%	172	92%	108	94%	426	94%
Senior Sub/TC	16	94%	282	96%	53	92%	10	90%	361	95%
General Market	-	-	18	89%	40	83%	16	94%	128	87%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Thus pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>31</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	54	93%	95%	(1)
2 Bedroom	172	92%	95%	(5)
3 Bedroom	108	94%	95%	(1)
Total	334	94%	95%	(7)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
0 Bedroom	16	94%	95%	0
1 Bedroom	282	96%	95%	4
2 Bedroom	53	92%	95%	(2)
3 Bedroom	10	90%	95%	(1)
Total	361	95%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>31</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	18	89%	95%	(1)
2 Bedroom	40	83%	95%	(5)
3 Bedroom	16	94%	95%	(0)
<b>Total</b>	<b>74</b>	<b>87%</b>	<b>95%</b>	<b>(6)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests pent-up demand only among elderly and disabled subsidized units.

## Employment

The local economy is largely driven by the services, retail trade, and construction sectors.

Figure 30 Employment by Industry<sup>32</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,211	7.20%
Construction	1,110	6.60%
Manufacturing	942	5.60%
Wholesale trade	488	2.90%
Retail trade	2,540	15.10%
Transportation/Utilities	908	5.40%
Information	336	2.00%
Finance/Insurance/Real Estate Services	706	4.20%
Services	7,450	44.30%
Public Administration	1,144	6.80%
Total	16,818	100.0%

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Fayette County, WV	9.4%	8.7%	8.1%	8.5%	6.9%	6.9%	6.2%	7.3%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>32</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014 <	Total
Owner	2,676	1,414	1,401	1,176	2,744	1,526	1,566	1,276	72	38	13,889
Renter	841	304	297	192	692	768	551	163	0	0	3,808

Source: ACS 2017

Significant housing unit construction occurred each decade starting in 1939, 70 years ago, and ending in 2010, nine years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	283	1,121	1,404	140
Renter	61	238	298	30

Source: ACS 2017

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	2,676	1,131	3,807	27%
Renter	841	243	1,084	28%

Source: ACS 2017

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 10 and 14 units of owner housing and between 2 and 3 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	140	73%	100%	10	14
Renter	30	72%	100%	2	3

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing in the owner cohort. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	102	140	(32)	70	210
Renter	21	30	(63)	(42)	(33)

Source: ACS 2017

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,516 the feasibility of constructing the 70 to 210 sales replacement housing units is unlikely.



## Summary: Gilmer County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Gilmer County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
8,693	8,305	(388)	-4.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Gilmer County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,257	1,278	21	1.7%
Aged 18 - 64			
6,243	5,739	(504)	-8.1%
Aged 65 and Older			
1,193	1,288	95	8.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Gilmer County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
695	25.7%	2,008	74.3%	2,703

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Gilmer County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
419	20.9%	1,116	55.6%	473	23.6%
Renters					
121	17.4%	188	27.1%	386	55.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Gilmer County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
254	12.6%	638	31.8%	424	21.1%	692	34.5%
Renters							
377	54.2%	130	18.7%	72	10.4%	116	16.7%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Gilmer County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
455	22.7%	911	45.4%	389	19.4%	139	6.9%	114	5.7%
Renters									
280	40.3%	241	34.7%	132	19.0%	23	3.3%	19	2.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

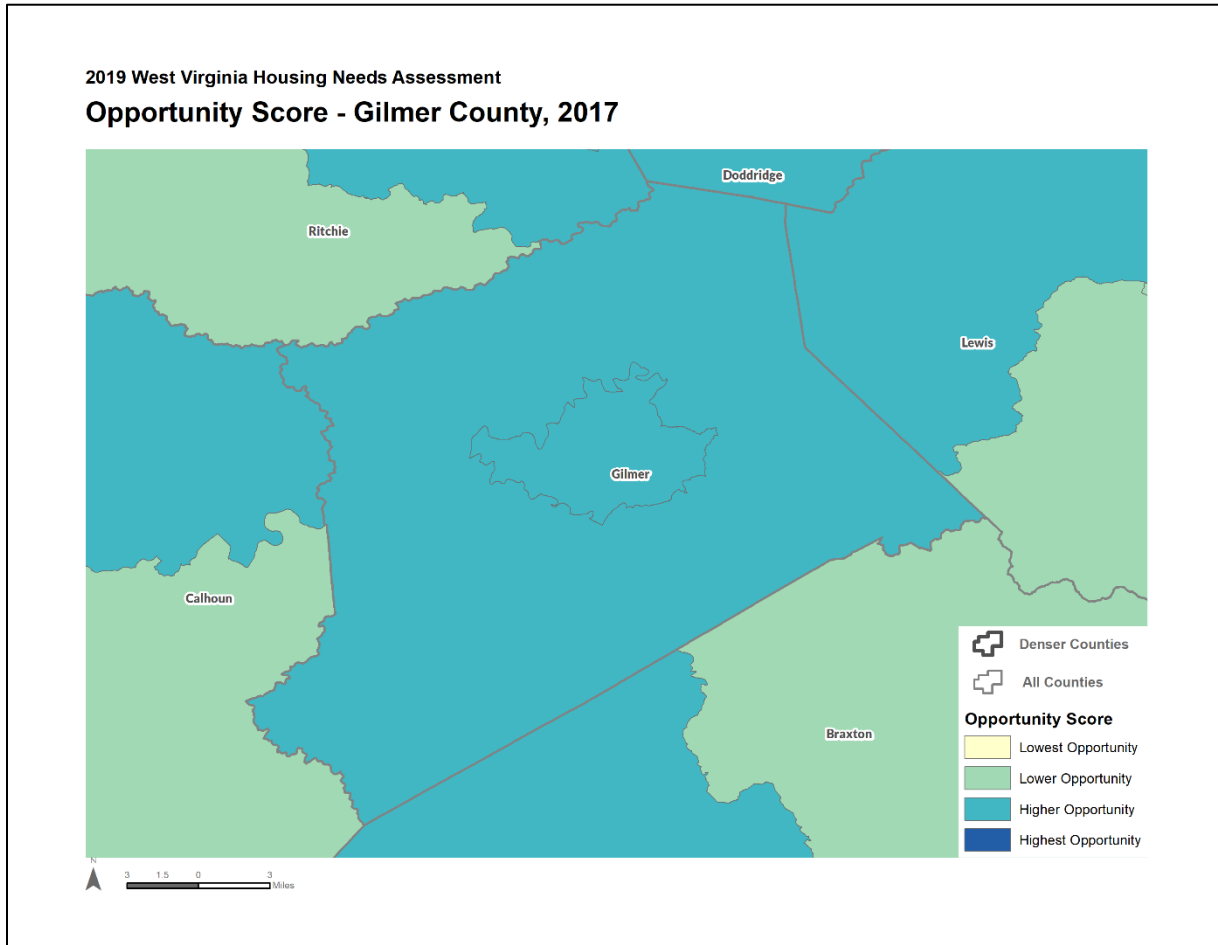
Gilmer County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
65	3.2%	415	20.7%	1,095	54.5%	353	17.6%	80	4.0%
Renters									
195	28.1%	284	40.9%	179	25.8%	30	4.3%	7	1.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

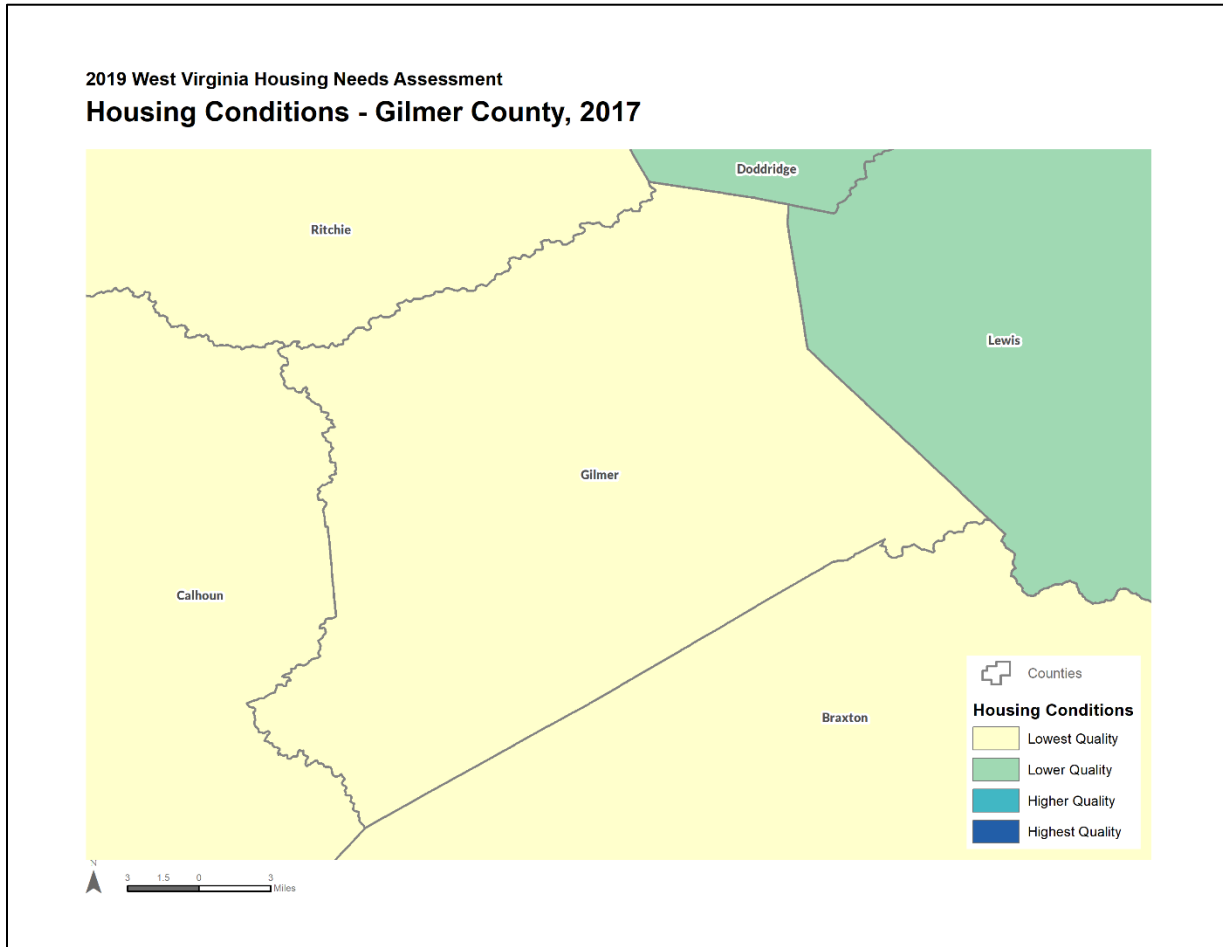
Gilmer County: Opportunity Index		
	Classification	State Rank
Census Tract 9677, Gilmer County	Higher Opportunity	161
Census Tract 9678, Gilmer County	Higher Opportunity	151

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Gilmer County: Housing Conditions		
	Classification	State Rank
Gilmer County	Lowest	46

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Gilmer County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Gilmer County	\$37,175	12.3%	34.0%	30.1%	15.5%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index



### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Gilmer County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
4	-	0.0%	65	20	30.8%	80	4	5.0%	320	-	0.0%
Elderly Renters											
10	8	80.0%	-	-	0.0%	10	-	0.0%	8	-	0.0%
General Occupancy Owners											
235	85	36.2%	265	65	24.5%	315	65	20.6%	1,305	8	0.6%
General Occupancy Renters											
160	85	53.1%	155	95	61.3%	130	10	7.7%	175	4	2.3%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Gilmer County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	110	65.5%	72
0-60%	245	45.7%	112
0-80%	350	30.0%	105
Owners Elderly			
0-30%	258	65.5%	169
0-60%	519	45.7%	237
0-80%	657	30.0%	197
Renters General Occupancy			
0-30%	218	64.9%	141
0-60%	333	12.1%	40
0-80%	399	-0.3%	(1)
Renters Elderly			
0-30%	98	64.9%	64
0-60%	179	12.1%	22
0-80%	207	-0.3%	(1)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Gilmer County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	65	2.5%	2
101%+	347	0.3%	1
Owners Elderly			
81-100%	172	0.0%	0
101%+	315	0.0%	0
Renters General Occupancy			
81-100%	17	8.9%	1
101%+	48	0.0%	0
Renters Elderly			
81-100%	6	0.0%	0
101%+	50	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Gilmer County: Income by Tier		
	2017	2024
30% AMI	\$15,510	\$17,816
60% AMI	\$31,020	\$35,632
80% AMI	\$41,360	\$47,510
100% AMI	\$51,700	\$59,387

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Gilmer County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	169	22.1%	218	29.9%	204	29.1%	(14)	-6.3%
0-60%	297	38.8%	333	45.8%	314	44.8%	(19)	-5.8%
0-80%	378	49.4%	399	54.9%	377	53.8%	(22)	-5.5%
81-100%	41	5.3%	17	2.3%	17	2.5%	1	5.3%
100%+	75	9.8%	48	6.7%	44	6.3%	(4)	-8.0%
Renters Elderly								
0-30%	79	10.3%	98	13.5%	106	15.1%	7	7.3%
0-60%	174	22.7%	179	24.6%	186	26.5%	7	3.9%
0-80%	212	27.7%	207	28.5%	214	30.5%	7	3.4%
81-100%	18	2.3%	6	0.8%	6	0.8%	(0)	-1.0%
100%+	42	5.4%	50	6.9%	42	6.0%	(8)	-15.9%
Owners General Occupancy								
0-30%	91	4.6%	110	5.8%	106	5.8%	(4)	-3.5%
0-60%	213	10.7%	245	12.8%	237	13.0%	(8)	-3.2%
0-80%	271	13.7%	350	18.4%	333	18.2%	(17)	-4.9%
81-100%	82	4.1%	65	3.4%	57	3.1%	(8)	-11.8%
100%+	486	24.6%	347	18.2%	313	17.1%	(33)	-9.6%
Owners Elderly								
0-30%	245	12.4%	258	13.6%	267	14.6%	9	3.3%
0-60%	505	25.5%	519	27.3%	531	29.0%	11	2.2%
0-80%	634	32.0%	657	34.5%	666	36.4%	8	1.3%
81-100%	115	5.8%	172	9.0%	165	9.0%	(7)	-4.1%
100%+	391	19.8%	315	16.5%	293	16.0%	(21)	-6.8%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Gilmer County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	106	79	7
0-60%	237	128	17
0-80%	333	128	23
Owners Elderly			
0-30%	267	198	28
0-60%	531	288	50
0-80%	666	256	59
Renters General Occupancy			
0-30%	204	144	3
0-60%	314	57	16
0-80%	377	21	22
Renters Elderly			
0-30%	106	75	11
0-60%	186	34	12
0-80%	214	12	13

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Gilmer County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	57	3	1
101+%	313	9	7
Owners Elderly			
81-100%	165	4	4
101+%	293	7	7
Renters General Occupancy			
81-100%	17	5	3
101+%	44	8	8
Renters Elderly			
81-100%	6	1	1
101+%	42	8	8

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown



Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	Contract Expiration
OAK VALLEY GARDENS	LIHTC	28	Gilmer County	103 MUDLICK RUN ROAD	GLENVILLE, WV 26351	FAM	2043

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Gilmer-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Gilmer-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Glenville Manor Apartments	597 W Main St	Glenville	S8	-	-	6	-	2	-	8	-
Oak Valley Gardens	119 Mudlick Run	Glenville	TC	8	-	12	-	8	-	28	-
Total (Occupancy Based on Reporting Properties)				8	-	18	-	10	-	36	-

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	1-BR %		2-BR %		Total Units	Total % Occ.	
					% Occ.	# 1-BR	Occ.	# 2-BR			Occ.
Glenville Gardens	605 W Main St	Glenville	TC	-	-	16	-	-	-	16	-
Total (Occupancy Based on Reporting Properties)				-	-	16	-	-	-	16	-

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# Studio	1-BR %		2-BR %		Total Units	Total % Occ.
				% Occ.	# 1-BR	Occ.	# 2-BR		
3 Sumac Ct	3 Sumac Ct	Glenville	-	-	-	-	-	10	-
Bungalow Village	601 Walnut St	Glenville	-	-	7	-	2	9	-
Mill Building	205 South Lewis St	Glenville	7	100%	3	100%	-	10	100%
Riverside Apartment Complex	103 Conrad Court	Glenville	10	90%	5	100%	-	15	93%
Vahorn Apartments	12 Vanhorn Drive	Glenville	9	100%	5	100%	-	14	100%
Total (Occupancy Based on Reporting Properties)			26	96%	20	100%	2	58	97%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	8	-	18	-	10	-	36	-
Senior Sub/TC	-	-	16	-	-	-	-	-	16	-
General Market	26	96%	20	100%	2	-	-	-	58	97%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>33</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>34</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	8	-	95%	-
2 Bedroom	18	-	95%	-
3 Bedroom	10	-	95%	-
Total	36	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	16	-	95%	-
Total	16	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>33</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>34</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	26	96%	95%	0
1 Bedroom	20	100%	95%	1
2 Bedroom	2	-	95%	-
<b>Total</b>	<b>48</b>	<b>97%</b>	<b>95%</b>	<b>1</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is a slight demand for market rate units. There was insufficient data to calculate pent-up demand for subsidized product types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>35</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	181	7.60%
Construction	146	6.10%
Manufacturing	136	5.70%
Wholesale trade	19	0.80%
Retail trade	246	10.30%
Transportation/Utilities	184	7.70%
Information	38	1.60%
Finance/Insurance/Real Estate Services	62	2.60%
Services	1,206	50.50%
Public Administration	170	7.10%
<b>Total</b>	<b>2,388</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Gilmer County, WV	7.5%	6.6%	6.5%	8.5%	7.1%	6.9%	5.9%	5.4%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>35</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.



## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	356	118	179	149	348	245	303	270	35	5	2,008
Renter	40	39	82	95	110	131	116	65	11	6	695

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Gilmer County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were prior to 1939 and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		24	143	167
Renter		8	66	73

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	356	94	450	22%
Renter	40	31	71	10%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 13 and 17 units of owner housing and 7 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	17	78%	100%	13	17
Renter	7	90%	100%	7	7

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	13	17	(6)	7	10
Renter	7	7	(4)	3	4

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,175 the feasibility of constructing the 13 to 17 sales replacement housing units is unlikely.

## Summary: Grant County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Grant County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
11,937	11,673	(264)	-2.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Grant County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
2,557	2,256	(301)	-11.8%
Aged 18 - 64			
7,191	6,749	(442)	-6.1%
Aged 65 and Older			
2,189	2,668	479	21.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Grant County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
886	20.3%	3,486	79.7%	4,372

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Grant County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
622	17.8%	2,105	60.4%	759	21.8%
Renters					
231	26.1%	353	39.8%	302	34.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Grant County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
238	6.8%	1,143	32.8%	683	19.6%	1,422	40.8%
Renters							
358	40.4%	175	19.8%	130	14.7%	223	25.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Grant County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
882	25.3%	1,585	45.5%	500	14.3%	323	9.3%	196	5.6%
Renters									
313	35.3%	303	34.2%	125	14.1%	82	9.3%	63	7.1%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

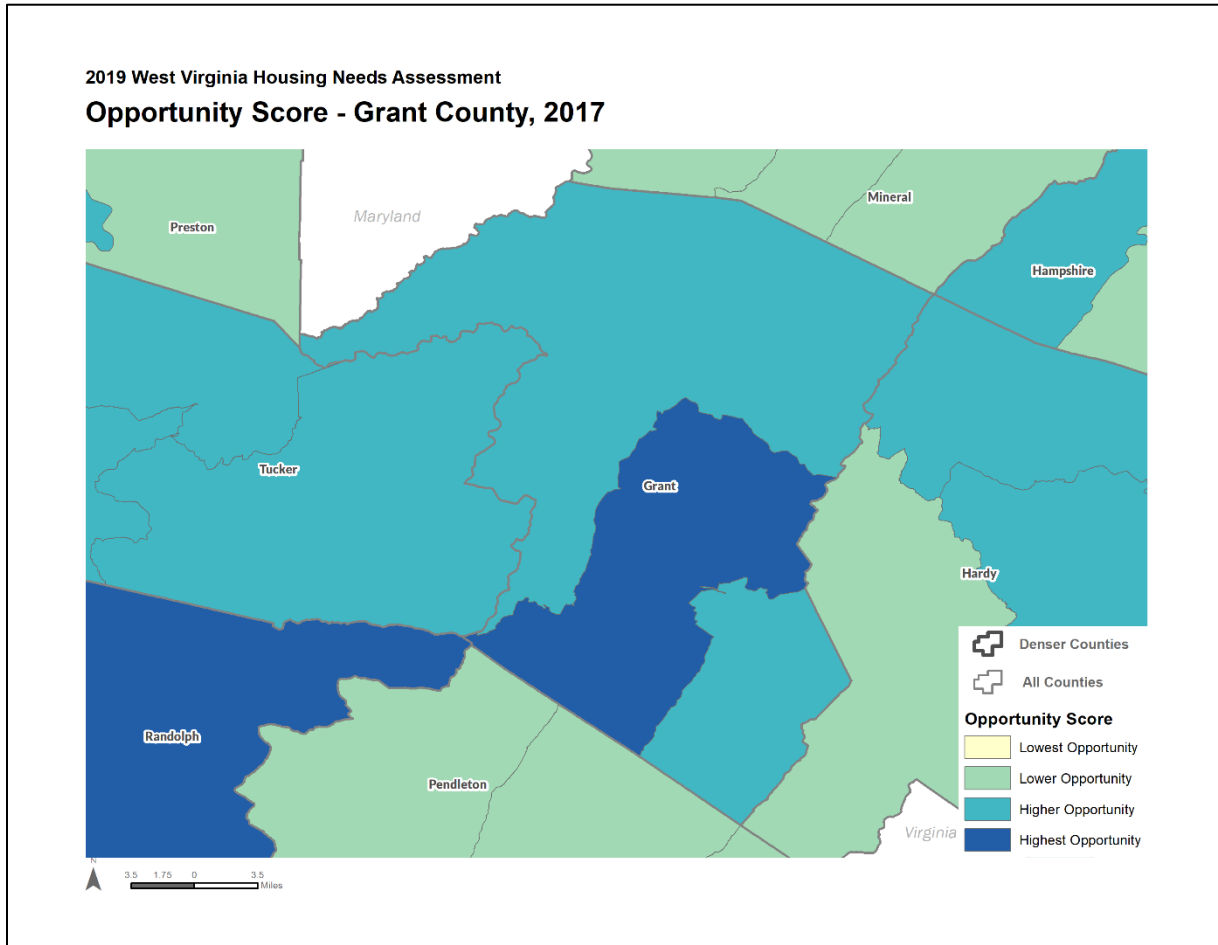
Grant County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
40	1.1%	672	19.3%	2,012	57.7%	598	17.2%	164	4.7%
Renters									
157	17.7%	378	42.7%	260	29.3%	86	9.7%	5	0.6%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

Grant County: Opportunity Index		
	Classification	State Rank
Census Tract 9694, Grant County	Highest Opportunity	111
Census Tract 9695, Grant County	Highest Opportunity	25
Census Tract 9696, Grant County	Higher Opportunity	169

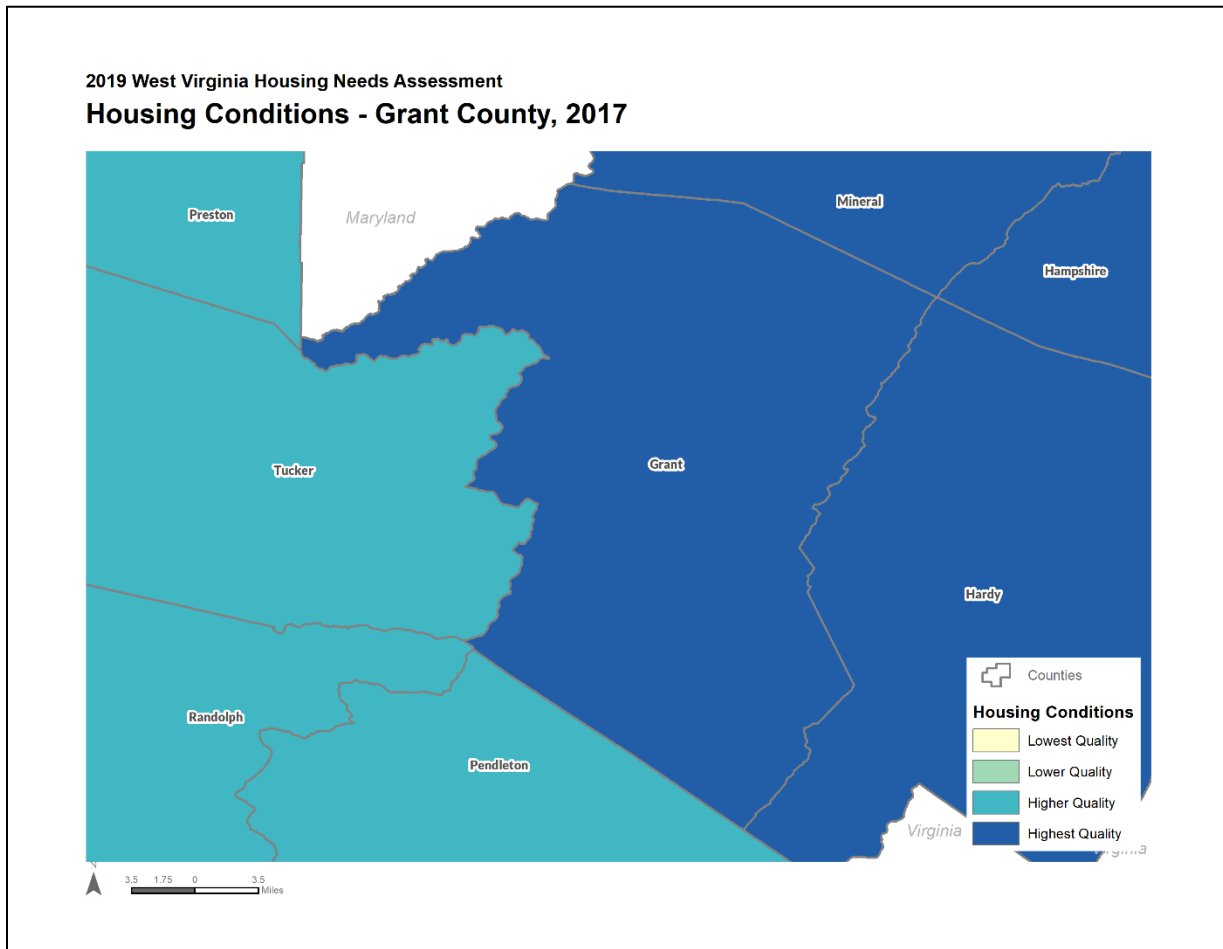
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Grant County: Housing Conditions		
	Classification	State Rank
Grant County	Highest	8

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Grant County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Grant County	\$40,093	5.2%	35.0%	24.5%	15.3%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Grant County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
4	4	100.0%	125	30	24.0%	210	10	4.8%	415	8	1.9%
Elderly Renters											
10	10	100.0%	25	24	96.0%	35	4	11.4%	30	-	0.0%
General Occupancy Owners											
145	75	51.7%	375	110	29.3%	665	65	9.8%	2,100	155	7.4%
General Occupancy Renters											
215	165	76.7%	165	85	51.5%	145	20	13.8%	365	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Grant County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	63	78.0%	49
0-60%	341	62.2%	212
0-80%	607	44.9%	273
Owners Elderly			
0-30%	377	78.0%	294
0-60%	915	62.2%	569
0-80%	1,202	44.9%	540
Renters General Occupancy			
0-30%	179	60.9%	109
0-60%	277	5.1%	14
0-80%	373	-6.6%	(25)
Renters Elderly			
0-30%	207	60.9%	126
0-60%	383	5.1%	19
0-80%	432	-6.6%	(29)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Grant County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	201	19.3%	39
101%+	782	4.5%	35
Owners Elderly			
81-100%	249	4.7%	12
101%+	781	1.2%	9
Renters General Occupancy			
81-100%	41	0.0%	0
101%+	74	0.0%	0
Renters Elderly			
81-100%	42	0.0%	0
101%+	85	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Grant County: Income by Tier		
	2017	2024
30% AMI	\$15,270	\$17,540
60% AMI	\$30,540	\$35,081
80% AMI	\$40,720	\$46,774
100% AMI	\$50,900	\$58,468

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Grant County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	154	17.1%	179	17.1%	155	14.8%	(24)	-13.3%
0-60%	227	25.2%	277	26.5%	247	23.5%	(31)	-11.0%
0-80%	297	33.0%	373	35.6%	345	32.9%	(29)	-7.7%
81-100%	66	7.3%	41	3.9%	40	3.8%	(1)	-2.3%
100%+	77	8.5%	74	7.0%	84	8.0%	11	14.3%
Renters Elderly								
0-30%	146	16.2%	207	19.7%	197	18.8%	(10)	-4.7%
0-60%	304	33.8%	383	36.6%	378	36.1%	(5)	-1.2%
0-80%	357	39.7%	432	41.3%	425	40.6%	(7)	-1.6%
81-100%	29	3.2%	42	4.0%	44	4.2%	2	3.7%
100%+	74	8.3%	85	8.1%	110	10.5%	25	30.1%
Owners General Occupancy								
0-30%	65	2.0%	63	1.6%	41	1.1%	(21)	-34.1%
0-60%	269	8.2%	341	8.9%	270	7.1%	(71)	-20.9%
0-80%	502	15.3%	607	15.9%	503	13.2%	(104)	-17.2%
81-100%	204	6.2%	201	5.3%	183	4.8%	(19)	-9.3%
100%+	707	21.6%	782	20.5%	774	20.3%	(9)	-1.1%
Owners Elderly								
0-30%	270	8.3%	377	9.9%	350	9.2%	(27)	-7.3%
0-60%	732	22.3%	915	23.9%	878	23.0%	(36)	-4.0%
0-80%	986	30.1%	1,202	31.4%	1,181	30.9%	(21)	-1.8%
81-100%	222	6.8%	249	6.5%	269	7.1%	21	8.3%
100%+	654	20.0%	781	20.4%	911	23.8%	130	16.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Grant County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	41	34	(15)
0-60%	270	179	(33)
0-80%	503	247	(26)
Owners Elderly			
0-30%	350	288	(7)
0-60%	878	583	14
0-80%	1,181	579	40
Renters General Occupancy			
0-30%	155	95	(14)
0-60%	247	14	0
0-80%	345	(21)	4
Renters Elderly			
0-30%	197	121	(5)
0-60%	378	22	2
0-80%	425	(25)	3

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Grant County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	183	36	(3)
101+%	774	38	3
Owners Elderly			
81-100%	269	14	2
101+%	911	15	6
Renters General Occupancy			
81-100%	40	1	1
101+%	84	3	3
Renters Elderly			
81-100%	44	2	2
101+%	110	4	4

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MOUNT STORM VILLAGE	RD	16	Grant County	STATE ROUTE 42	MOUNT STORM, WV 26739	FAM	UNK
MOUNTAIN VIEW APTS.	RD	16	Grant County	101 VALLEY STREET	PETERSBURG, WV 26847	ELD	UNK
MOUNTAIN VIEW II	RD	16	Grant County	501 VALLEY STREET	PETERSBURG, WV 26847	ELD	UNK
OVERLOOK APTS.	RD	23	Grant County	KEYSER AVENUE	PETERSBURG, WV 26847	ELD	UNK
RIVERVIEW APTS.	RD	12	Grant County	901 MICHAEL AVENUE	PETERSBURG, WV 26847	ELD	UNK
WOODLAND TERRACE APTS.	S8	48	Grant County	81 JOHNSON RUN ROAD	PETERSBURG, WV 26847	FAM	2026

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Grant-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Grant-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Mount Storm Village	St Rt 42	Mount Storm	RD	16	100%	-	-	-	-	16	100%
Woodland Terrace	81 Johnson Run Rd	Petersburg	S8	12	92%	26	88%	10	100%	48	92%
Total (Occupancy Based on Reporting Properties)				28	96%	26	88%	10	100%	64	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Joy Senior Apartments	105 Virginia Ave	Petersburg	HUD	-	-	-	-	-	-	16	-
Mountain View Apartment	501 Valley St	Petersburg	RD	-	-	16	100%	-	-	16	100%
Mountain View II	501 Valley St	Petersburg	RD	-	-	12	100%	4	100%	16	100%
Overlook Apartment	N. Main St	Petersburg	RD	-	-	16	100%	7	100%	23	100%
Riverview Apartment	901 Michael Ave	Petersburg	RD	-	-	12	100%	-	-	12	100%
Total (Occupancy Based on Reporting Properties)				-	-	56	100%	11	100%	83	100%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
21 Water St	21 Water St	Petersburg	7	-	1	-	-	-	8	-
Total (Occupancy Based on Reporting Properties)			7	-	1	-	-	-	8	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	28	96%	26	88%	10	100%	64	94%
Senior Sub/TC	56	100%	11	100%	-	-	67	100%
General Market	7	-	1	-	-	-	8	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>36</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>37</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	28	96%	95%	0
2 Bedroom	26	88%	95%	(2)
3 Bedroom	10	100%	95%	1
Total	64	94%	95%	(1)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	56	100%	95%	3
2 Bedroom	11	100%	95%	1
Total	67	0%	95%	3

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>36</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>37</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	7	-	95%	-
2 Bedroom	1	-	95%	-
3 Bedroom	-	-	95%	-
<b>Total</b>	<b>8</b>	<b>-</b>	<b>95%</b>	<b>-</b>

Source: Valbridge Pittsburgh

While this calculation does not take waiting lists into account, it suggests there is pent-up demand for subsidized elderly units and a slight oversupply of general occupancy units.

## Employment

The local economy is largely driven by the services, manufacturing, and construction sectors.

Figure 30 Employment by Industry<sup>38</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	126	2.50%
Construction	736	14.60%
Manufacturing	782	15.50%
Wholesale trade	156	3.10%
Retail trade	469	9.30%
Transportation/Utilities	293	5.80%
Information	25	0.50%
Finance/Insurance/Real Estate Services	207	4.10%
Services	2,023	40.10%
Public Administration	222	4.40%
<b>Total</b>	<b>5,044</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Grant County, WV	8.7%	8.6%	8.3%	6.9%	6.5%	6.1%	5.7%	4.5%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>38</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	525	112	148	400	504	594	676	457	70	0	3,486
Renter	144	92	59	89	181	85	189	47	0	0	886

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Grant County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		22	118	141
Renter		18	47	66

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	525	90	615	18%
Renter	144	74	218	25%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 12 and 14 units of owner housing and between 5 and 7 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	14	82%	100%	12	14
Renter	7	75%	100%	5	7

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	12	14	18	30	32
Renter	5	7	2	7	9

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$40,093, the feasibility of constructing the 12 to 14 sales replacement housing units is unlikely.

## Summary: Greenbrier County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample. This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS (PUMS).
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data is available was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Greenbrier County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
35,480	35,523	43	0.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Greenbrier County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
7,116	6,985	(131)	-1.8%
Aged 18 - 64			
21,526	20,766	(760)	-3.5%
Aged 65 and Older			
6,838	7,772	934	13.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Greenbrier County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
4,178	27.4%	11,077	72.6%	15,255

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Greenbrier County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
2,275	20.5%	6,842	61.8%	1,960	17.7%
Renters					
1,088	26.0%	1,308	31.3%	1,782	42.7%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Greenbrier County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
887	8.0%	3,348	30.2%	2,551	23.0%	4,291	38.7%
Renters							
1,330	31.8%	1,540	36.9%	658	15.7%	650	15.6%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Greenbrier County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
3,182	28.7%	4,300	38.8%	1,667	15.0%	1,323	11.9%	605	5.5%
Renters									
1,607	38.5%	1,359	32.5%	619	14.8%	369	8.8%	224	5.4%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Greenbrier County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
163	1.5%	2,121	19.1%	6,523	58.9%	1,673	15.1%	597	5.4%
Renters									
811	19.4%	1,741	41.7%	1,385	33.1%	174	4.2%	67	1.6%

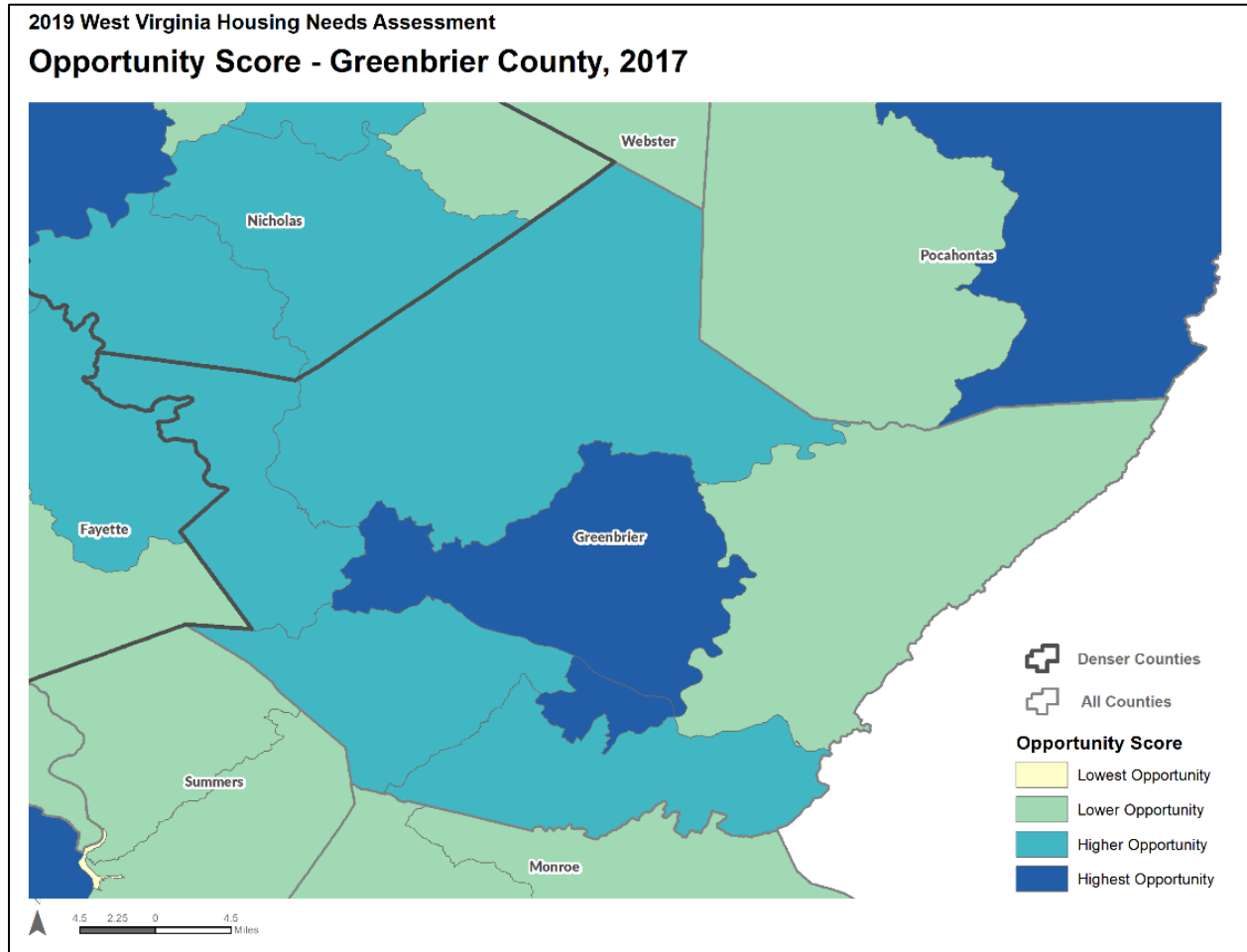
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

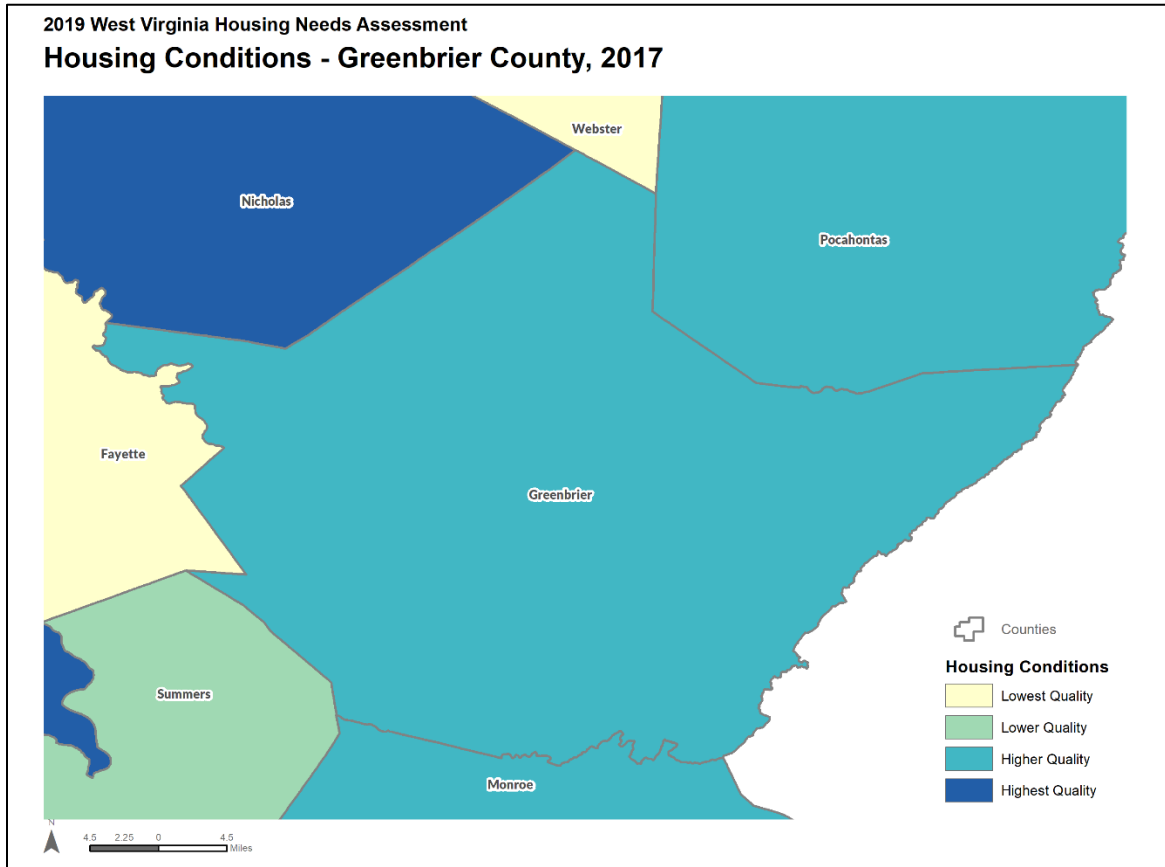
Greenbrier County: Opportunity Index		
	Classification	State Rank
Census Tract 9501, Greenbrier County	Lower Opportunity	306
Census Tract 9502, Greenbrier County	Higher Opportunity	217
Census Tract 9503, Greenbrier County	Higher Opportunity	146
Census Tract 9504, Greenbrier County	Highest Opportunity	77
Census Tract 9505, Greenbrier County	Higher Opportunity	100
Census Tract 9506, Greenbrier County	Highest Opportunity	3
Census Tract 9507, Greenbrier County	Higher Opportunity	134

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Greenbrier County: Housing Conditions		
	Classification	State Rank
Greenbrier County	Higher	27

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Greenbrier County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as a Percent of Household Income
Greenbrier County	\$40,483	6.8%	32.0%	27.9%	14.3%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Greenbrier County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	
Elderly Owners											
140	120	85.7%	175	60	34.3%	460	80	17.4%	2,085	64	3.1%
Elderly Renters											
700	450	64.3%	880	350	39.8%	1,435	275	19.2%	5,370	331	6.2%
General Occupancy Owners											
15	15	100.0%	15	8	53.3%	65	30	46.2%	60	10	16.7%
General Occupancy Renters											
1,100	550	50.0%	665	422	63.5%	705	295	41.8%	6,570	50	0.8%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Greenbrier County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	345	66.0%	228
0-60%	966	49.3%	476
0-80%	1,528	34.8%	531
Owners Elderly			
0-30%	1,175	66.0%	776
0-60%	2,974	49.3%	1,466
0-80%	3,849	34.8%	1,338
Renters General Occupancy			
0-30%	886	57.9%	513
0-60%	1,674	4.4%	74
0-80%	1,977	-4.6%	(92)
Renters Elderly			
0-30%	620	57.9%	359
0-60%	1,008	4.4%	44
0-80%	1,125	-4.6%	(52)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Greenbrier County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	502	13.1%	66
101%+	2,096	3.7%	78
Owners Elderly			
81-100%	994	10.7%	107
101%+	2,468	1.9%	48
Renters General Occupancy			
81-100%	197	11.5%	23
101%+	411	0.9%	4
Renters Elderly			
81-100%	71	0.0%	0
101%+	345	22.2%	77

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Greenbrier County: Income by Tier		
	2017	2024
30% AMI	\$15,720	\$18,057
60% AMI	\$31,440	\$36,115
80% AMI	\$41,920	\$48,153
100% AMI	\$52,400	\$60,191

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Greenbrier County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	882	21.3%	886	21.5%	834	20.2%	(52)	-5.8%
0-60%	1,699	41.1%	1,674	40.6%	1,576	38.2%	(98)	-5.9%
0-80%	1,994	48.3%	1,977	47.9%	1,871	45.3%	(106)	-5.4%
81-100%	299	7.2%	197	4.8%	187	4.5%	(10)	-5.0%
100%+	547	13.2%	411	10.0%	439	10.6%	28	6.8%
Renters Elderly								
0-30%	500	12.1%	620	15.0%	623	15.1%	3	0.5%
0-60%	844	20.4%	1,008	24.4%	1,024	24.8%	16	1.6%
0-80%	962	23.3%	1,125	27.3%	1,146	27.8%	21	1.9%
81-100%	85	2.1%	71	1.7%	67	1.6%	(4)	-5.8%
100%+	244	5.9%	345	8.4%	415	10.1%	70	20.2%
Owners General Occupancy								
0-30%	347	3.1%	345	3.0%	276	2.4%	(69)	-20.1%
0-60%	853	7.6%	966	8.4%	818	7.1%	(148)	-15.3%
0-80%	1,480	13.2%	1,528	13.4%	1,308	11.4%	(220)	-14.4%
81-100%	632	5.6%	502	4.4%	433	3.8%	(69)	-13.8%
100%+	2,539	22.6%	2,096	18.3%	2,104	18.4%	8	0.4%
Owners Elderly								
0-30%	964	8.6%	1,175	10.3%	1,109	9.7%	(66)	-5.6%
0-60%	2,551	22.8%	2,974	26.0%	2,899	25.3%	(74)	-2.5%
0-80%	3,341	29.8%	3,849	33.7%	3,795	33.1%	(55)	-1.4%
81-100%	777	6.9%	994	8.7%	1,006	8.8%	12	1.2%
100%+	2,440	21.8%	2,468	21.6%	2,819	24.6%	351	14.2%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Greenbrier County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	276	206	(22)
0-60%	818	474	(2)
0-80%	1,308	567	36
Owners Elderly			
0-30%	1,109	828	52
0-60%	2,899	1,679	213
0-80%	3,795	1,646	308
Renters General Occupancy			
0-30%	834	543	30
0-60%	1,576	182	108
0-80%	1,871	46	138
Renters Elderly			
0-30%	623	405	46
0-60%	1,024	118	74
0-80%	1,146	28	81

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Greenbrier County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	433	84	19
101+%	2,104	212	134
Owners Elderly			
81-100%	1,006	172	65
101+%	2,819	234	186
Renters General Occupancy			
81-100%	187	90	67
101+%	439	165	161
Renters Elderly			
81-100%	67	24	24
101+%	415	244	167

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
217 NORTH LEE STREET		36	Greenbrier County	217 NORTH LEE STREET	24901	UNK	2027
ALDERSON APTS.	S8	8	Greenbrier County	200 MAPLE AVE	ALDERSON, WV 24910	FAM	2032
ALDERSON MANOR	S8	56	Greenbrier County	336 ALDERSON CEMETERY ROAD	ALDERSON, WV 24910	ELD	2024
BROOK VILLAGE	RD538/LIHTC/TCAP	32	Greenbrier County	348 NORTHRIDGE DRIVE	24901	ELD /DIS	2041
CARL JONES PLACE I	HOME	3	Greenbrier County	248 WEST MAIN STREET	24970	UNK	2028
CARL JONES PLACE II	HOME	3	Greenbrier County	250 WEST MAIN STREET	24970	UNK	2030
FORT SPRINGS APTS.	RD538/LIHTC	36	Greenbrier County	DAVIS STUART ROAD	24902	FAM	2027
GIGGENBACH PROPERTY		13	Greenbrier County	41 SURBER ROAD	24986	ELD	2029
LAVERNE APTS/WHITE SULPHUR SPRGS ELDERLY APTS	LIHTC	24	Greenbrier County	261 OLD ANTHONY CREEK ROAD	24986	ELD/DIS	2023
LEWISBURG MANOR	S8	102	Greenbrier County	344 N COURT STREET	LEWISBURG, WV 24901	ELD	2031
LEWIS TERRACE/TABOR TOWERS	S8	84	Greenbrier County	313 NORTH COURT STREET	LEWISBURG, WV 24901	FAM	2022
MEADOW RIVER	HOME	4	Greenbrier County	149 SIXTH STREET	25984	UNK	UNK
MORGAN MANOR	LIHTC	32	Greenbrier County	303 AUSTIN STREET	24901	ELD	2047
ORIENT HILLS	S8 TCA/HFA	8	Greenbrier County	HC B4, BOX 59-4	25962	FAM	2034
QUINWOOD APTS.	S8	8	Greenbrier County	COUNTY ROUTE 18	25981	FAM	2032
RAINELLE APTS. I	S8	8	Greenbrier County	113 POPULAR STREET	RAINELLE, WV 25962	FAM	2032

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
RAINELLE APTS. II	S8	8	Greenbrier County	116 POPULAR STREET	RAINELLE, WV 25962	FAM	2033
RIVERVIEW APTS.		16	Greenbrier County	701 EAST EDGAR DRIVE	24970	ELD	2034
RONCEVERTE VILLAGE APTS.		24	Greenbrier County	1000 BLAKE AVENUE	24970	FAM	2039
RUPERT I	S8	8	Greenbrier County	HC82 BOX 59-A/1105 ANJEAN ROAD	RAINELLE, WV 25962	FAM	2032
RUPERT II	S8	8	Greenbrier County	HC82 BOX 59-A/1105 ANJEAN ROAD	RAINELLE, WV 25962	FAM	2033
RUTLEDGE RUN DUPLEXES	HOME	4	Greenbrier County	282-288 11TH STREET	25962	UNK	2032
SEWELL LANDING APTS.	LIHTC	52	Greenbrier County	634 PENNSYLVANIA AVENUE	25962	FAM	2026
SPRUCE COVE APTS.	RD538/LIHTC	56	Greenbrier County	410 NORTHRIDGE DRIVE	24901	FAM	2036
VERONICA APTS	LIHTC	32	Greenbrier County	50 CIRCLE DRIVE	24986	UNK	2047
VILLAGE ROAD DUPLEXES	HOME	4	Greenbrier County	175 VILLAGE ROAD	24901	UNK	2030
WEST VIRGINIA		8	Greenbrier County	202 MONROE STREET	24910	UNK	UNK
WESTERN GREENBRIER SENIOR HOUSING		17	Greenbrier County	268 GREENBRIER STREET	25984	ELD	2045
WILSHIRE LANDING	RD538/LIHTC	40	Greenbrier County	BRUSH ROAD/716 NORTHRIDGE DR.	24901	FAM	2039

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Greenbrier-County>

Figure 22 Section 42 LIHTC Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Greenbrier-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Lewis Terrace	631 N Jefferson St	Lewisburg	S8	-	-	24	100%	12	100%	4	100%	40	100%
Rainelle I	Popular Road	Rainelle	S8	-	-	4	100%	4	100%	-	-	8	100%
Rainelle II	Popular Road	Rainelle	S8	-	-	4	100%	4	100%	-	-	8	100%
Rupert I	1105 Anjean Rd	Rupert	S8	-	-	4	100%	4	100%	-	-	8	100%
Rupert II	1105 Anjean Rd	Rupert	S8	-	-	4	100%	4	100%	-	-	8	100%
Sewell Landing Apartments	634 Pennsylvania Ave	Rainelle	TC	36	100%	16	88%	-	-	-	-	52	100%
Spruce Cove Apts.	410 Northridge Dr	Lewisburg	S8/TC	6	100%	40	100%	10	100%	-	-	56	100%
Wilshire Landing	716 Northridge Dr	Lewisburg	TC	16	100%	8	100%	16	94%	-	-	40	98%
Fort Springs Apts.	867 Davis Stuart Rd	Lewisburg	S8/TC	4	50%	24	79%	8	88%	-	-	36	78%
Alderson LTD Apartment	230 Davis St	Alderson	S8	-	-	-	-	-	-	-	-	8	-
Veronica Apartments	50 Circle Drive	White Sulphur Springs	-	-	-	-	-	-	-	-	-	32	-
Orient Hills	126 Hill Ridgelane	Rainelle	S8/TC	-	-	4	-	4	-	-	-	8	-
Quinwood Apartments	County Route 18	Quinwood	S8	-	-	4	75%	4	75%	-	-	8	75%
Total (Occupancy Based on Reporting Properties)				62	97%	136	94%	70	95%	4	100%	312	95%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Tabor Towers	313 N Court St	Lewisburg	S8	44	100%	-	-	44	100%
Western Greenbrier Senior Housing	268 Greenbrier Street	Rupert	S8	-	-	-	-	17	100%
Brook Village	348 Northridge Dr	Lewisburg	TC	16	100%	16	88%	32	94%
Lewisburg Manor	344 N Court St	Lewisburg	S8	102	98%	-	-	102	98%
Morgan Manor Apartments	303 Austin St	Lewisburg	S8	-	-	-	-	32	-
Alderson Manor	100 Alderson Manor, PO Box 621	Alderson	S8	48	96%	8	100%	56	96%
Laverne Apartments aka White Sulphur Springs Elderly Apartments	261 Old Anthony Creek Rd	White Sulphur Springs	TC	22	-	2	-	24	-
Total (Occupancy from Reporting Properties)				232	98%	26	92%	307	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name/Address	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
131 W. Main St	131 W. Main St	White Sulphur Springs	10	100%	-	-	-	-	-	-	10	100%
300 N Court St	300 N Court St	Lewisburg	13	100%	10	100%	-	-	-	-	23	100%
Route 210 S	Route 210 S	Lewisburg	18	94%	-	-	-	-	-	-	18	94%
Ridgeview Estates	3648 Davis Stuart Road	Lewisburg	-	-	32	72%	-	-	-	-	32	72%
309 Seneca Trl	309 Seneca Trl	Ronceverte	-	-	8	100%	-	-	-	-	8	100%
Total (Occupancy based on Reporting Units)			41	98%	50	82%					91	89%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregate Tables & Projection of Suggested Demand

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	62	97%	136	94%	70	95%	4	100%	312	95%
Senior Sub/TC	232	98%	26	92%	-	-	-	-	307	97%
General Market	41	98%	50	82%	-	-	-	-	91	89%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>39</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 General Subsidized/Pent-up Demand<sup>40</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	62	97%	95%	1
2 Bedroom	136	94%	95%	-1
3 Bedroom	70	95%	95%	0
4 Bedroom	4	100%	95%	0
Total	272	95%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Senior Subsidized/Pent-up Demand<sup>41</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	232	98%	95%	7
2 Bedroom	26	92%	95%	-1
Total	258	97%	95%	6

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>39</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>40</sup> The variation in total versus sum of pent-up demand is due to rounding.

<sup>41</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 General Market/Pent-up Demand<sup>42</sup>

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	41	98%	95%	1
2 Bedroom	50	82%	95%	-7
<b>Total</b>	<b>91</b>	<b>89%</b>	<b>95%</b>	<b>-5</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests a pent-up demand for senior units and a surplus among market rate units.

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<sup>42</sup> The variation in total versus sum of pent-up demand is due to rounding.

## Employment

The local economy is largely driven by the services, retail trade, construction and manufacturing sectors.

Figure 30 Employment by Industry<sup>43</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	460	3.10%
Construction	906	6.10%
Manufacturing	802	5.40%
Wholesale trade	564	3.80%
Retail trade	2,302	15.50%
Transportation/Utilities	668	4.50%
Information	149	1.00%
Finance/Insurance/Real Estate Services	698	4.70%
Services	7,723	52.00%
Public Administration	609	4.10%
<b>Total</b>	<b>14,851</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Greenbrier County, WV	8.1%	7.5%	6.7%	5.9%	4.8%	5.3%	5.0%	6.5%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>43</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	2,046	816	891	696	2,179	1,266	1,666	1,323	194	-	11,077
Renter	605	281	462	307	1,059	511	491	445	12	5	4,178

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Greenbrier County. The tenure by year built 5 year estimate was used

Significant housing unit construction occurred between 1970 and 1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	163	713	876	88
Renter	56	370	426	43

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	2,046	653	2,699	24%
Renter	605	225	830	20%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 66 and 88 units of owner housing and between 34 and 43 units of renter housing. This is calculated as follows:

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Annual Replacement		Annual Replacement
	Replacement Low	Replacement High	Replacement Low	Replacement High	High
Owner	88	76%	100%	66	88
Renter	43	80%	100%	34	43

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	66	88	34	100	122
Renter	34	43	2	36	45

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,516 the feasibility of constructing the 100 to 122 sales replacement housing units is unlikely.

## Summary: Hampshire County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.



## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Hampshire County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
23,964	23,412	(552)	-2.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Hampshire County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,386	4,701	(685)	-12.7%
Aged 18 - 64			
14,680	13,975	(705)	-4.8%
Aged 65 and Older			
3,898	4,736	838	21.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Hampshire County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
3,432	35.5%	6,244	64.5%	9,676

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Hampshire County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,138	18.2%	3,916	62.7%	1,190	19.1%
Renters					
593	17.3%	1,474	42.9%	1,365	39.8%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Hampshire County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
367	5.9%	1,961	31.4%	1,493	23.9%	2,423	38.8%
Renters							
641	18.7%	1,317	38.4%	792	23.1%	682	19.9%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Hampshire County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,669	26.7%	2,534	40.6%	995	15.9%	708	11.3%	338	5.4%
Renters									
2,116	61.7%	728	21.2%	397	11.6%	57	1.7%	134	3.9%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

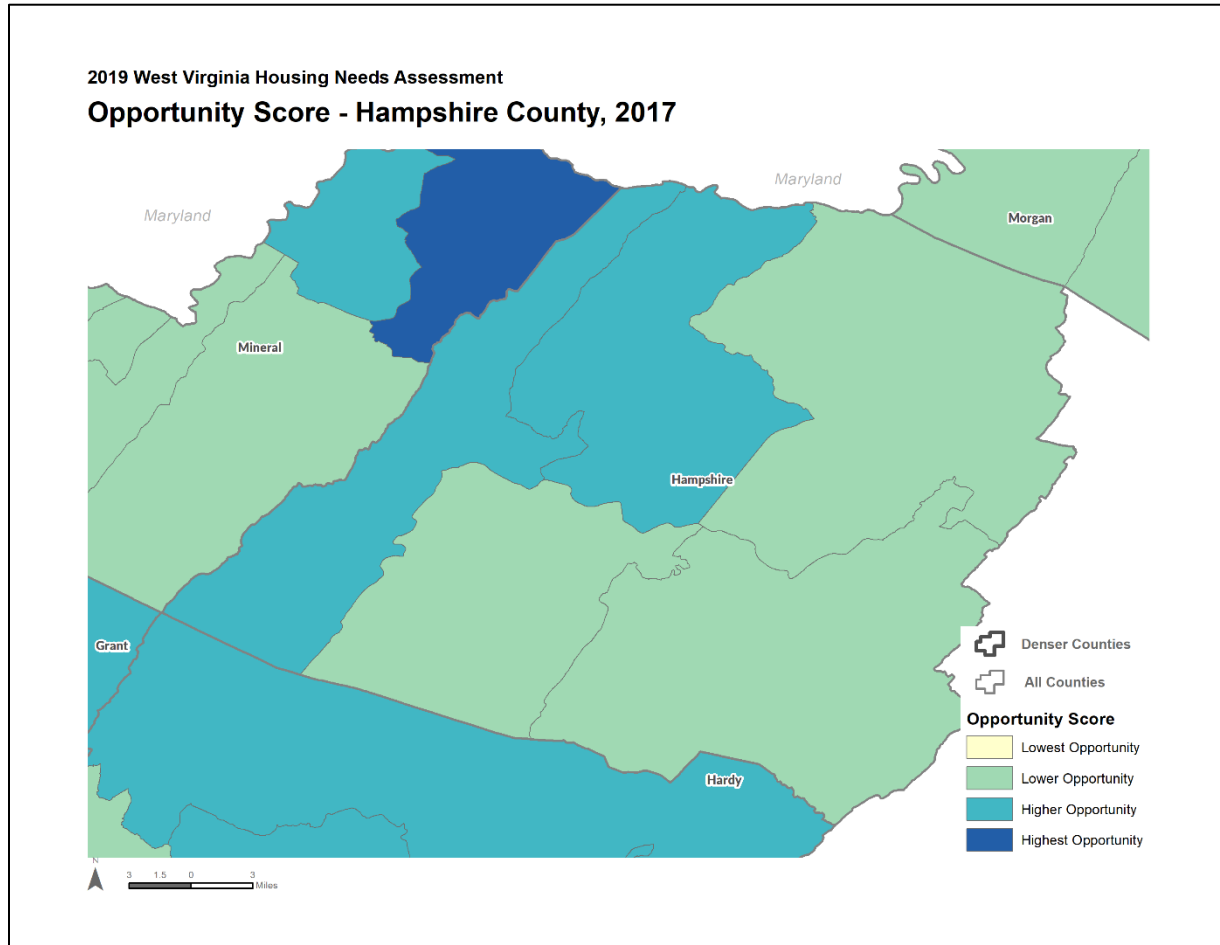
Hampshire County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
252	4.0%	1,157	18.5%	3,797	60.8%	745	11.9%	293	4.7%
Renters									
534	15.6%	1,327	38.7%	1,355	39.5%	183	5.3%	33	1.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

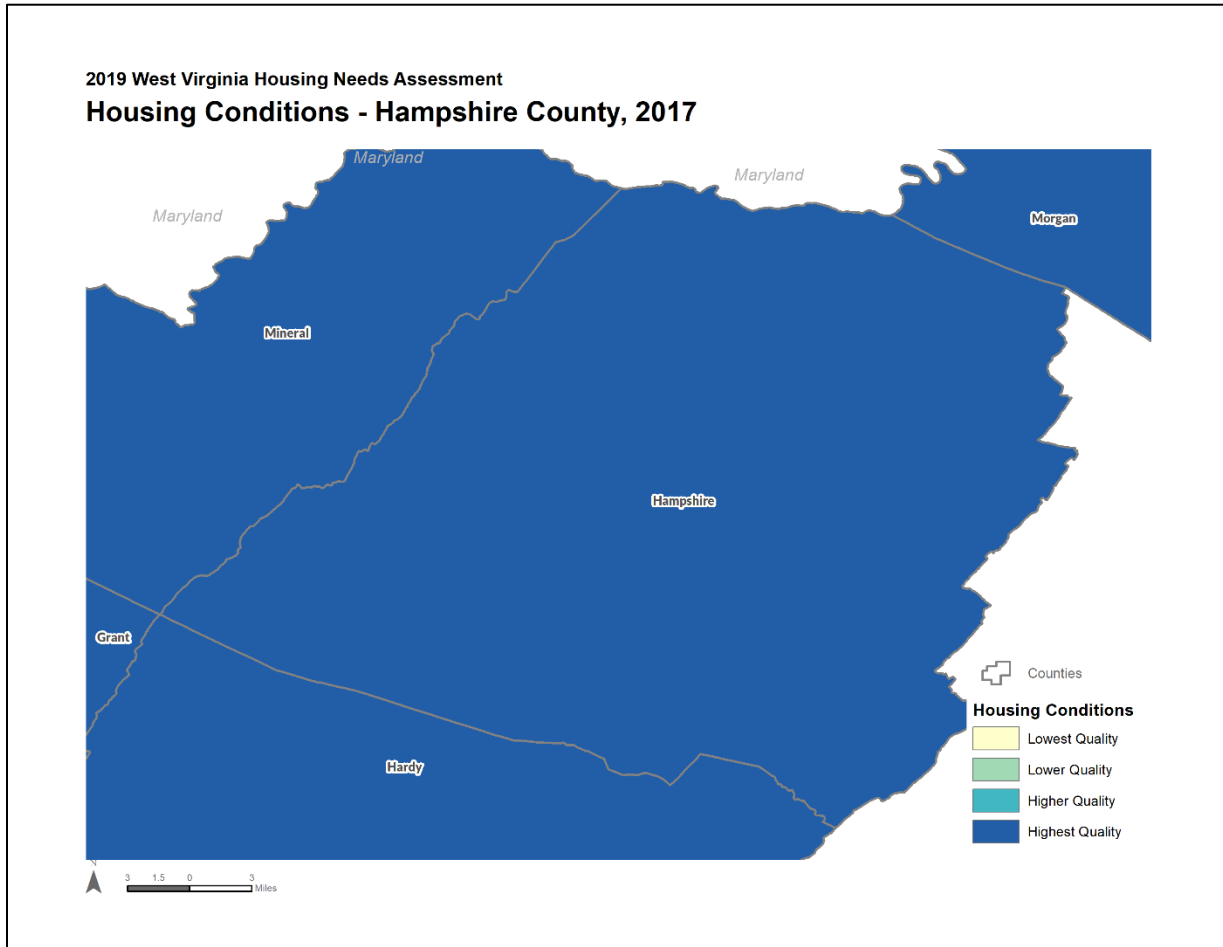
Hampshire County: Opportunity Index		
	Classification	State Rank
Census Tract 9682, Hampshire County	Lower Opportunity	256
Census Tract 9683, Hampshire County	Higher Opportunity	236
Census Tract 9684, Hampshire County	Higher Opportunity	213
Census Tract 9685, Hampshire County	Lower Opportunity	326
Census Tract 9686, Hampshire County	Lower Opportunity	265

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Hampshire County: Housing Conditions		
	Classification	State Rank
Hampshire County	Highest	7

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Hampshire County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Hampshire County	\$36,575	5.7%	26.0%	26.6%	14.2%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Hampshire County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
75	25	33.3%	185	14	7.6%	450	20	4.4%	440	40	9.1%
Elderly Renters											
40	14	35.0%	70	35	50.0%	25	4	16.0%	30	-	0.0%
General Occupancy Owners											
960	395	41.1%	830	285	34.3%	1,410	135	9.6%	2,345	100	4.3%
General Occupancy Renters											
1,795	750	41.8%	1,115	425	38.1%	855	115	13.5%	885	-	0.0%

Source: CHAS 2015



## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Hampshire County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	633	78.3%	496
0-60%	1,302	53.5%	697
0-80%	1,709	36.8%	629
Owners Elderly			
0-30%	1,469	78.3%	1,150
0-60%	3,057	53.5%	1,635
0-80%	3,573	36.8%	1,315
Renters General Occupancy			
0-30%	361	59.6%	215
0-60%	907	5.9%	53
0-80%	967	-3.7%	(36)
Renters Elderly			
0-30%	411	59.6%	245
0-60%	554	5.9%	33
0-80%	587	-3.7%	(22)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Hampshire County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	323	12.9%	42
101%+	913	0.6%	6
Owners Elderly			
81-100%	358	29.6%	106
101%+	810	0.0%	0
Renters General Occupancy			
81-100%	86	0.0%	0
101%+	129	0.0%	0
Renters Elderly			
81-100%	23	0.0%	0
101%+	59	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Hampshire County: Income by Tier		
	2017	2024
30% AMI	\$20,430	\$23,468
60% AMI	\$40,860	\$46,935
80% AMI	\$54,480	\$62,580
100% AMI	\$68,100	\$78,225

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Hampshire County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	380	19.1%	361	19.5%	322	17.4%	(39)	-10.7%
0-60%	937	47.2%	907	49.0%	756	40.7%	(151)	-16.7%
0-80%	1,021	51.4%	967	52.2%	815	43.9%	(152)	-15.7%
81-100%	37	1.9%	86	4.6%	79	4.2%	(7)	-8.4%
100%+	144	7.2%	129	7.0%	168	9.1%	39	29.9%
Renters Elderly								
0-30%	490	24.7%	411	22.2%	430	23.2%	19	4.6%
0-60%	656	33.1%	554	29.9%	594	32.0%	40	7.2%
0-80%	700	35.3%	587	31.7%	652	35.1%	65	11.1%
81-100%	23	1.2%	23	1.2%	39	2.1%	16	70.2%
100%+	60	3.0%	59	3.2%	104	5.6%	45	76.0%
Owners General Occupancy								
0-30%	804	9.8%	633	8.2%	467	6.0%	(167)	-26.3%
0-60%	1,622	19.8%	1,302	16.9%	1,079	14.0%	(223)	-17.1%
0-80%	2,013	24.5%	1,709	22.2%	1,464	19.0%	(245)	-14.3%
81-100%	396	4.8%	323	4.2%	276	3.6%	(47)	-14.7%
100%+	1,182	14.4%	913	11.9%	984	12.7%	71	7.7%
Owners Elderly								
0-30%	1,628	19.8%	1,469	19.1%	1,369	17.7%	(101)	-6.8%
0-60%	2,982	36.3%	3,057	39.8%	3,035	39.3%	(22)	-0.7%
0-80%	3,458	42.1%	3,573	46.5%	3,615	46.8%	42	1.2%
81-100%	339	4.1%	358	4.7%	362	4.7%	4	1.2%
100%+	821	10.0%	810	10.5%	1,020	13.2%	210	25.9%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Hampshire County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	467	458	(38)
0-60%	1,079	633	(64)
0-80%	1,464	590	(39)
Owners Elderly			
0-30%	1,369	1,154	4
0-60%	3,035	1,703	68
0-80%	3,615	1,426	111
Renters General Occupancy			
0-30%	322	189	(26)
0-60%	756	87	34
0-80%	815	14	50
Renters Elderly			
0-30%	430	277	32
0-60%	594	68	35
0-80%	652	12	34

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Hampshire County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	276	53	(3)
101+%	984	19	9
Owners Elderly			
81-100%	362	167	8
101+%	1,020	10	10
Renters General Occupancy			
81-100%	79	5	5
101+%	168	11	11
Renters Elderly			
81-100%	39	2	2
101+%	104	7	7

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BETH PLACE APTS.	RD	10	Hampshire County	675 KUREKNDALL STREET	ROMNEY, WV 26757	ELD	UNK
ELK PLACE APTS.	RD	8	Hampshire County	356 ELK PLACE	ROMNEY, WV 26757	ELD	UNK
GRAVEL LANE APTS.	S8	8	Hampshire County	351 WEST GRAVEL LANE	ROMNEY, WV 26757	ELD	2022
MUIRWOOD GREENE LTD	RD538/LIHTC	50	Hampshire County	JERSEY MOUNTAIN ROAD	ROMNEY, WV 26757	FAM	2034
SILVERTREE OF ROMNEY I	RD	4	Hampshire County	450 DEPOT STREET	ROMNEY, WV 26757	ELD	UNK
SILVERTREE OF ROMNEY II	RD	16	Hampshire County	450 DEPOT STREET	ROMNEY, WV 26757	ELD	UNK

Source: WVHDF and NHPD databases



## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$15,450	\$17,650	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$25,750	\$29,400	\$33,100	\$36,750	\$39,700	\$42,650	\$45,600	\$48,550
<b>80% of Median</b>	\$41,200	\$47,050	\$52,950	\$58,800	\$63,550	\$68,250	\$72,950	\$77,650

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Hampshire-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$25,750	\$29,400	\$33,100	\$36,750	\$39,700	\$42,650	\$45,600	\$48,550
<b>60% of Median</b>	\$30,900	\$35,280	\$39,720	\$44,100	\$47,640	\$51,180	\$54,720	\$58,260

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Hampshire-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Muirwood Greene	55 Muirwood Greene Dr	Romney	TC	10	100%	22	95%	18	83%	50	92%
Valley View Apartments	101 Valley View Dr	Romney	PHA	-	-	45	98%	15	93%	60	97%
Total (Occupancy Based on Reporting Properties)				10	100%	67	97%	33	88%	110	95%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.		
Gravel Lane Apartments	351 W Gravel Ln	Romney	S8	-	-	8	75%	8	75%
Beth Place Apartments	675 Kuykendall St	Romney	RD	10	100%	-	-	10	100%
Elk Place Apartments	356 Elk Pl	Romney	RD	-	-	-	-	8	-
Romney Unity Apartments	250 Fairfax St	Romney	HUD	32	100%	-	-	32	100%
Silvertree of Romney I	450 Depot St	Romney	RD	24	100%	-	-	24	100%
Silvertree of Romney II	450 Depot St	Romney	RD	16	100%	-	-	16	100%
Total (Occupancy Based on Reporting Properties)				82	100%	8	75%	98	98%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
150 S Bolton St	150 S Bolton St	Romney	8	-	-	-	-	-	8	-
Total (Occupancy Based on Reporting Properties)			8	-	-	-	-	-	8	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	10	100%	67	97%	33	88%	110	95%
Senior Sub/TC	82	100%	8	75%	-	-	98	98%
General Market	8	-	-	-	-	-	8	-

Source: Valbridge Pittsburgh  
Occupancy\_Unit\_Type

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>44</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>45</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	10	100%	95%	1
2 Bedroom	67	97%	95%	1
3 Bedroom	33	88%	95%	(2)
Total	110	95%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	82	100%	95%	4
2 Bedroom	8	75%	95%	(2)
Total	90	98%	95%	3

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>44</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>45</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	8	-	95%	-
2 Bedroom	-	-	95%	-
3 Bedroom	-	-	95%	-
<b>Total</b>			95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is no pent-up demand for general subsidized units. There is pent-up demand for the elderly/disabled subsidized units.

## Employment

The local economy is largely driven by the services, retail trade, manufacturing, and construction.

Figure 30 Employment by Industry<sup>46</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	356	3.40%
Construction	1,297	12.40%
Manufacturing	1,443	13.80%
Wholesale trade	240	2.30%
Retail trade	1,453	13.90%
Transportation/Utilities	502	4.80%
Information	63	0.60%
Finance/Insurance/Real Estate Services	261	2.50%
Services	4,161	39.80%
Public Administration	669	6.40%
<b>Total</b>	<b>10,456</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Hampshire County, WV	7.6%	6.5%	5.8%	4.7%	4.0%	3.9%	4.0%	3.2%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>46</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	674	239	339	495	1,096	979	1,287	1,036	37	62	6,244
Renter	189	271	132	618	915	513	425	344	25	0	3,432

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Hampshire County. The tenure by year built 5 year estimate was use

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	48	271	319	32
Renter	54	106	160	16

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	674	191	865	14%
Renter	189	217	406	12%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 27 and 32 units of owner housing and between 14 and 16 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	32	86%	100%	27	32
Renter	16	88%	100%	14	16

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	27	32	66	93	98
Renter	14	16	(5)	9	11

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$36,575, the feasibility of constructing the 27 to 32 sales replacement housing units is unlikely.

## Summary: Hancock County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Hancock County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
30,676	29,921	(755)	-2.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Hancock County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
6,161	5,878	(283)	-4.6%
Aged 18 - 64			
18,761	17,703	(1,058)	-5.6%
Aged 65 and Older			
5,754	6,340	586	10.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Hancock County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
3,611	28.3%	9,149	71.7%	12,760

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Hancock County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,590	17.4%	5,892	64.4%	1,667	18.2%
Renters					
1,220	33.8%	1,343	37.2%	1,048	29.0%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Hancock County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
563	6.2%	2,694	29.4%	2,204	24.1%	3,688	40.3%
Renters							
950	26.3%	1,318	36.5%	697	19.3%	646	17.9%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Hancock County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,646	28.9%	3,891	42.5%	1,152	12.6%	1,037	11.3%	423	4.6%
Renters									
1,307	36.2%	995	27.6%	676	18.7%	298	8.3%	335	9.3%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

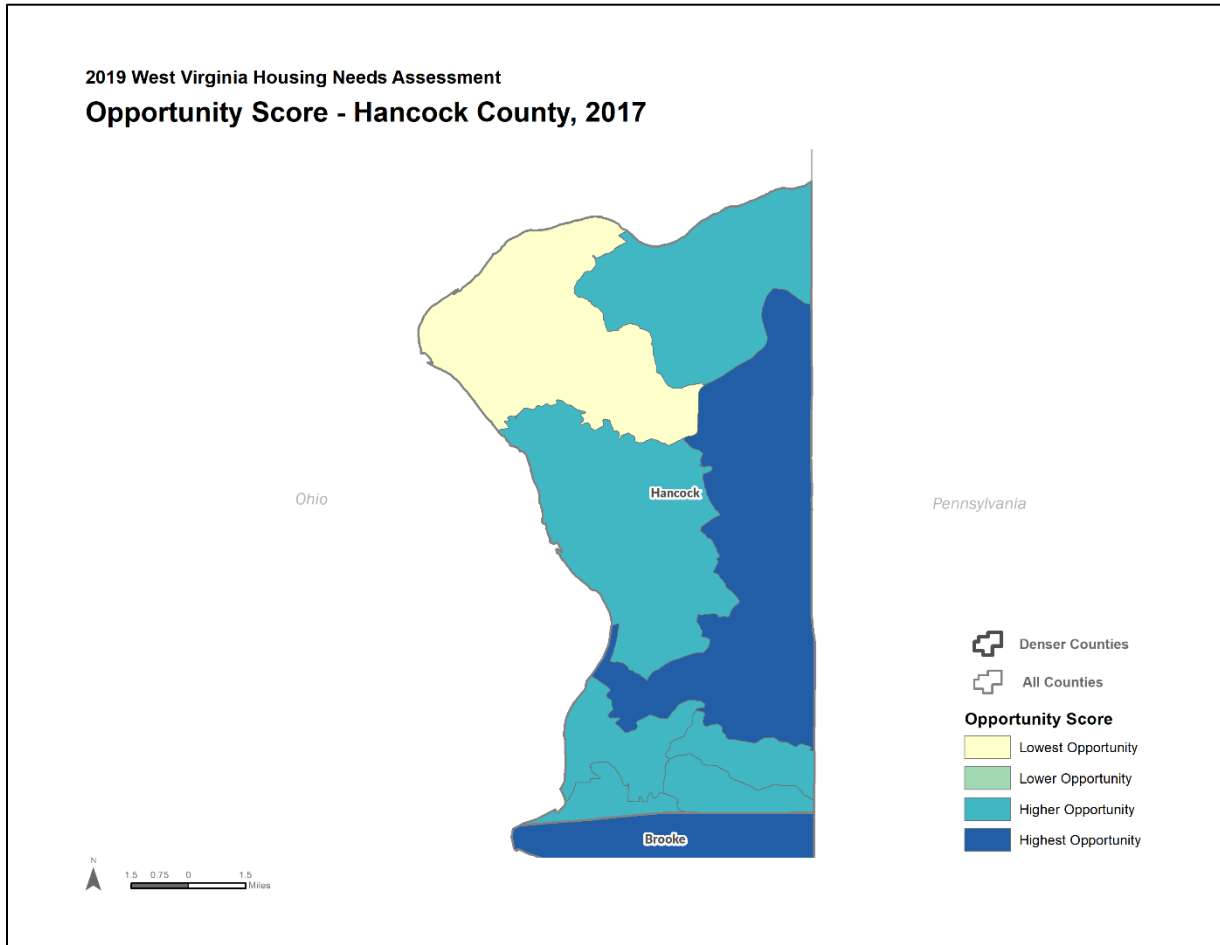
Hancock County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
83	0.9%	2,243	24.5%	5,229	57.2%	1,438	15.7%	156	1.7%
Renters									
669	18.5%	1,608	44.5%	1,089	30.2%	242	6.7%	3	0.1%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

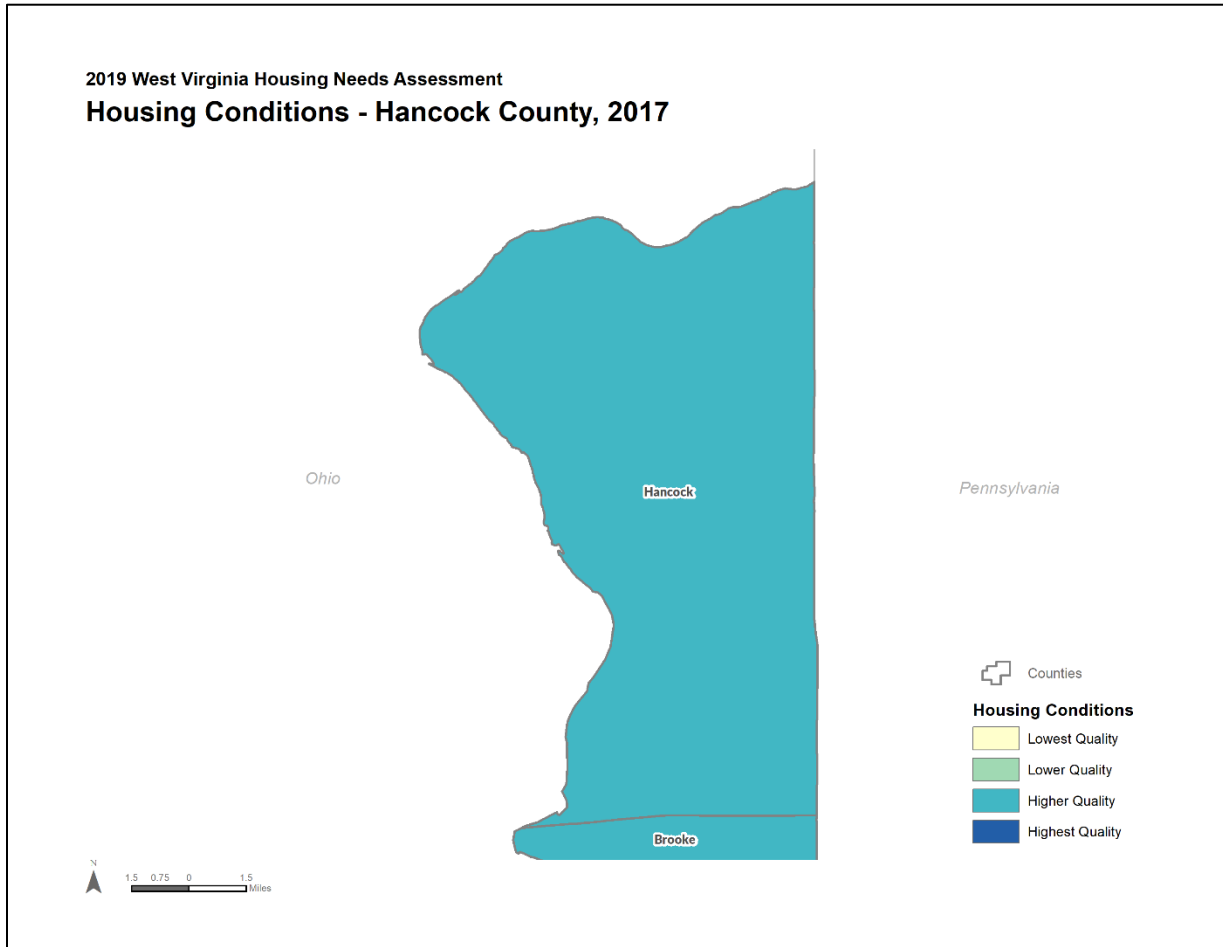
Hancock County: Opportunity Index		
	Classification	State Rank
Census Tract 206, Hancock County	Higher Opportunity	181
Census Tract 207, Hancock County	Highest Opportunity	110
Census Tract 209, Hancock County	Lowest Opportunity	426
Census Tract 211, Hancock County	Highest Opportunity	74
Census Tract 212, Hancock County	Highest Opportunity	104
Census Tract 213, Hancock County	Higher Opportunity	239
Census Tract 214, Hancock County	Higher Opportunity	157
Census Tract 215, Hancock County	Higher Opportunity	192

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Hancock County: Housing Conditions		
	Classification	State Rank
Hancock County	Higher	24

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Hancock County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Hancock County	\$43,634	7.5%	30.0%	26.2%	13.6%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Hancock County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
75	15	20.0%	105	29	27.6%	450	55	12.2%	1,580	55	3.5%
Elderly Renters											
4	-	0.0%	70	55	78.6%	45	20	44.4%	39	-	0.0%
General Occupancy Owners											
735	455	61.9%	890	355	39.9%	1,885	270	14.3%	5,965	210	3.5%
General Occupancy Renters											
810	655	80.9%	585	435	74.4%	860	265	30.8%	1,170	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Hancock County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	227	80.4%	183
0-60%	797	62.1%	495
0-80%	1,252	44.6%	559
Owners Elderly			
0-30%	934	80.4%	751
0-60%	2,501	62.1%	1,554
0-80%	3,399	44.6%	1,517
Renters General Occupancy			
0-30%	607	59.6%	362
0-60%	1,156	4.8%	56
0-80%	1,379	-6.4%	(89)
Renters Elderly			
0-30%	499	59.6%	297
0-60%	953	4.8%	46
0-80%	1,158	-6.4%	(74)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Hancock County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	372	8.1%	30
101%+	2,017	2.4%	48
Owners Elderly			
81-100%	643	5.8%	37
101%+	1,720	2.8%	49
Renters General Occupancy			
81-100%	160	0.0%	0
101%+	393	0.0%	0
Renters Elderly			
81-100%	107	0.0%	0
101%+	263	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Hancock County: Income by Tier		
	2017	2024
30% AMI	\$16,140	\$18,540
60% AMI	\$32,280	\$37,080
80% AMI	\$43,040	\$49,439
100% AMI	\$53,800	\$61,799

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Hancock County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	576	16.7%	607	17.5%	553	16.2%	(54)	-8.9%
0-60%	1,115	32.3%	1,156	33.4%	1,051	30.8%	(105)	-9.1%
0-80%	1,376	39.8%	1,379	39.9%	1,251	36.6%	(129)	-9.3%
81-100%	178	5.2%	160	4.6%	144	4.2%	(16)	-10.2%
100%+	532	15.4%	393	11.4%	405	11.9%	12	3.1%
Renters Elderly								
0-30%	385	11.1%	499	14.4%	514	15.0%	15	3.0%
0-60%	820	23.7%	953	27.5%	977	28.6%	23	2.5%
0-80%	1,016	29.4%	1,158	33.5%	1,207	35.3%	49	4.2%
81-100%	98	2.8%	107	3.1%	102	3.0%	(5)	-4.6%
100%+	256	7.4%	263	7.6%	306	9.0%	43	16.4%
Owners General Occupancy								
0-30%	228	2.4%	227	2.4%	177	1.9%	(51)	-22.3%
0-60%	694	7.4%	797	8.5%	651	7.0%	(146)	-18.4%
0-80%	1,248	13.2%	1,252	13.3%	1,064	11.5%	(188)	-15.0%
81-100%	412	4.4%	372	4.0%	331	3.6%	(41)	-11.1%
100%+	2,369	25.1%	2,017	21.4%	1,953	21.1%	(64)	-3.2%
Owners Elderly								
0-30%	860	9.1%	934	9.9%	897	9.7%	(37)	-4.0%
0-60%	2,263	24.0%	2,501	26.6%	2,431	26.2%	(70)	-2.8%
0-80%	2,988	31.7%	3,399	36.2%	3,356	36.2%	(44)	-1.3%
81-100%	595	6.3%	643	6.8%	679	7.3%	36	5.6%
100%+	1,826	19.3%	1,720	18.3%	1,881	20.3%	162	9.4%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Hancock County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	177	182	(1)
0-60%	651	551	56
0-80%	1,064	716	157
Owners Elderly			
0-30%	897	924	173
0-60%	2,431	2,060	507
0-80%	3,356	2,256	740
Renters General Occupancy			
0-30%	553	414	52
0-60%	1,051	211	155
0-80%	1,251	110	199
Renters Elderly			
0-30%	514	384	87
0-60%	977	196	150
0-80%	1,207	107	181

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Hancock County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	331	44	14
101+%	1,953	152	103
Owners Elderly			
81-100%	679	76	39
101+%	1,881	154	106
Renters General Occupancy			
81-100%	144	39	39
101+%	405	110	110
Renters Elderly			
81-100%	102	28	28
101+%	306	83	83

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ALICIA ARMS	TCEP	32	Hancock County	850 PLUTUS DRIVE	CHESTER, WV 26034	UNK	2041
CHESTNUT MANOR	HOME CHDO	20	Hancock County	220 ARANGO STREET	WEIRTON, WV 26062	UNK	UNK
HANCOCK COUNTY SHELTERED WORKSHOP, INC			Hancock County	1100 PENNSYLVANIA AVENUE	WEIRTON, WV 26062	UNK	UNK
HANCOCK HOUSE LTD	S8	108	Hancock County	720 3RD AVENUE	NEW CUMBERLAND, WV 26047	ELD	2038
HEATHERMOOR	LIHTC	49	Hancock County	LINTON LANE	WEIRTON, WV 26062	FAM	2033
HEATHERMOOR II	LIHTC	32	Hancock County	711 HEATHERMOOR DRIVE	WEIRTON, WV 26062	FAM	2035
WESTMINSTER PLACE	RD	8	Hancock County	508 INDIANA AVENUE	CHESTER, WV 26034	ELD	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,750	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,200
<b>50% of Median</b>	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
<b>80% of Median</b>	\$36,650	\$41,850	\$47,100	\$52,300	\$56,500	\$60,700	\$64,900	\$69,050

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Hancock-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
<b>60% of Median</b>	\$27,480	\$31,440	\$35,340	\$39,240	\$42,420	\$45,540	\$48,660	\$51,840

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Hancock-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				#	Occ.	#	Occ.	#	Occ.	#	Occ.		
Chestnut Manor	220 Arango St	Weirton	HOME	20	-	-	-	-	-	-	-	20	-
Heathermoor	Linton Lane	Weirton	TC	8	100%	26	100%	16	94%	-	-	50	98%
Heathermoor II	711 Heathermoor Dr	Weirton	TC	6	100%	6	100%	12	92%	8	88%	32	94%
Total (Occupancy Based on Reporting Properties)				34	100%	32	100%	28	93%	8	88%	102	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		# 3-BR	Total Units	Total %
				#	Occ.	#	Occ.			
Alicia Arms Apartments	850 Plutus Ave	Chester	TC	32	100%	-	-	-	32	100%
Hancock House	720 3rd Ave	New Cumberland	S8	108	95%	-	-	-	108	95%
Westminster Place	508 Indiana Ave	Chester	RD	8	-	-	-	-	8	-
Total (Occupancy Based on Reporting Properties)				148	96%	-	-	-	148	96%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		# 4-BR	4-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.								
109-117 California Avenue	109 - 117 California Avenue	Chester	8	88%	-	-	-	-	-	-	-	-	-	-	8	88%
800 Phoenix Avenue	800 Phoenix Avenue	Chester	5	100%	4	100%	-	-	-	-	-	-	-	-	9	100%
Total (Occupancy Based on Reporting Properties)			13	92%	4	100%	-	-	-	-	-	-	-	-	17	94%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total	Total
	Units	%	Units	%	Units	%	Units	%	Units	Occupancy %
General Sub/TC	34	100%	32	100%	28	93%	8	88%	102	96%
Senior Sub/TC	148	96%	-	-	-	-	-	-	148	96%
General Market	13	92%	4	100%	-	-	-	-	17	94%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>47</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>48</sup>

	# of Units	Occupancy	Stabilized	Pent-up
			Occupancy	Demand
1 Bedroom	34	100%	95%	2
2 Bedroom	32	100%	95%	2
3 Bedroom	28	93%	95%	(1)
4 Bedroom	8	88%	95%	(1)
Total	102	96%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized	Pent-up
			Occupancy	Demand
1 Bedroom	148	96%	95%	2
Total	148	96%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>47</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>48</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	13	92%	95%	0
2 Bedroom	4	100%	95%	0
<b>Total</b>	<b>17</b>	<b>94%</b>	<b>95%</b>	<b>0</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand for subsidized general and elderly/disabled occupancy units.



## Employment

The local economy is largely driven by the services and manufacturing sectors.

Figure 30 Employment by Industry<sup>49</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	243	1.70%
Construction	544	3.80%
Manufacturing	2,317	16.20%
Wholesale trade	343	2.40%
Retail trade	2,117	14.80%
Transportation/Utilities	987	6.90%
Information	86	0.60%
Finance/Insurance/Real Estate Services	458	3.20%
Services	6,594	46.10%
Public Administration	629	4.40%
<b>Total</b>	<b>14,303</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Hancock County, WV	8.6%	7.7%	7.5%	7.1%	5.8%	6.1%	5.1%	4.4%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>49</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,443	1,195	2,204	1,249	1,411	449	511	596	64	27	9,149
Renter	513	467	821	544	548	343	183	167	25	0	3,611

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Hancock County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1950-1959, 60-70 years ago, and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		239	1,763	2,002
Renter		93	657	750

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,443	956	2,399	26%
Renter	513	374	887	25%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 148 and 200 units of owner housing and between 57 and 75 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	200	74%	100%	148	200
Renter	75	75%	100%	57	75

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	148	200	(13)	135	188
Renter	57	75	(41)	16	34

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$43,634, the feasibility of constructing the 148 to 200 sales replacement housing units is unlikely.

## Summary: Hardy County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Hardy County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
14,025	13,812	(213)	-1.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Hardy County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,009	2,777	(232)	-7.7%
Aged 18 - 64			
8,687	8,272	(415)	-4.8%
Aged 65 and Older			
2,329	2,763	434	18.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Hardy County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,510	27.2%	4,051	72.8%	5,561

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Hardy County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
813	20.1%	2,312	57.1%	926	22.9%
Renters					
505	33.4%	480	31.8%	525	34.8%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Hardy County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
294	7.3%	1,445	35.7%	892	22.0%	1,420	35.1%
Renters							
456	30.2%	574	38.0%	234	15.5%	246	16.3%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Hardy County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
911	22.5%	1,814	44.8%	700	17.3%	409	10.1%	217	5.4%
Renters									
370	24.5%	563	37.3%	146	9.7%	270	17.9%	161	10.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

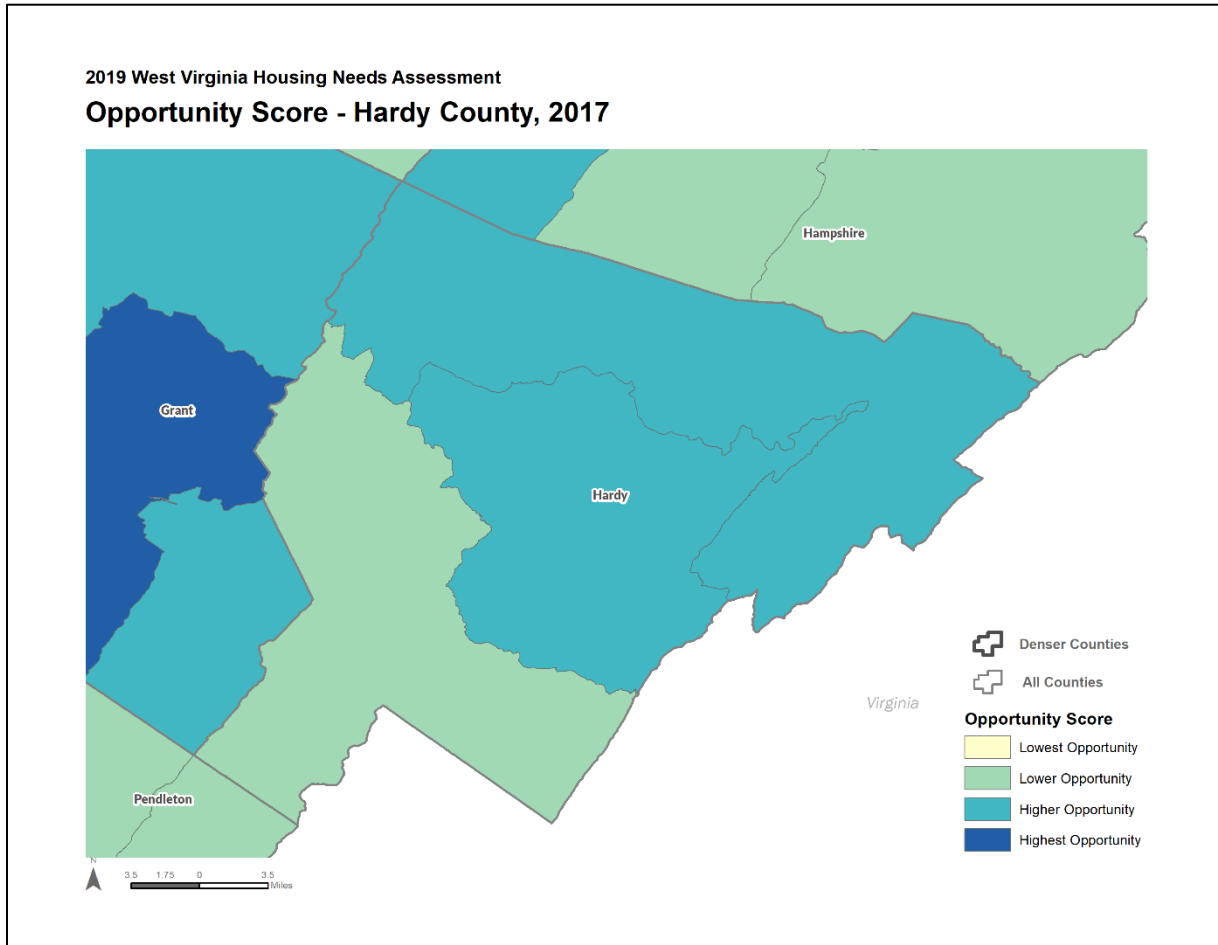
Hardy County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
168	4.1%	847	20.9%	2,359	58.2%	494	12.2%	183	4.5%
Renters									
263	17.4%	299	19.8%	852	56.4%	66	4.4%	30	2.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

Hardy County: Opportunity Index		
	Classification	State Rank
Census Tract 9701, Hardy County	Higher Opportunity	114
Census Tract 9702, Hardy County	Higher Opportunity	177
Census Tract 9703, Hardy County	Lower Opportunity	305

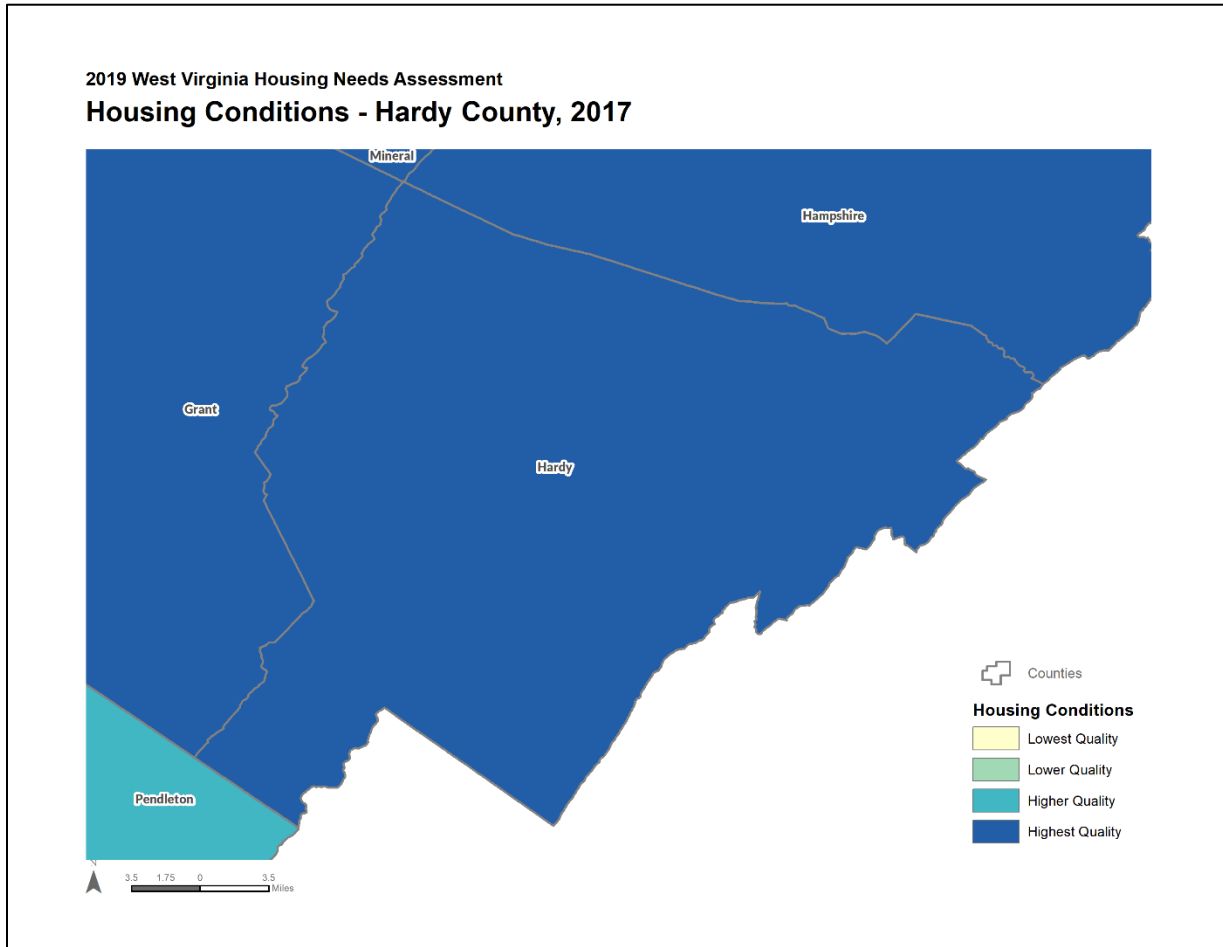
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.



## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Hardy County: Housing Conditions		
	Classification	State Rank
Hardy County	Highest	9

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Hardy County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Hardy County	\$42,573	5.1%	36.0%	23.2%	16.1%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Hardy County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
40	19	47.5%	95	40	42.1%	125	35	28.0%	790	39	4.9%
Elderly Renters											
-	-	-	10	-	0.0%	20	-	0.0%	65	-	0.0%
General Occupancy Owners											
265	170	64.2%	400	105	26.3%	600	150	25.0%	2,665	205	7.7%
General Occupancy Renters											
135	69	51.1%	225	110	48.9%	390	140	35.9%	475	19	4.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Hardy County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	122	78.0%	95
0-60%	404	62.2%	251
0-80%	699	44.9%	314
Owners Elderly			
0-30%	323	78.0%	252
0-60%	831	62.2%	517
0-80%	1,143	44.9%	513
Renters General Occupancy			
0-30%	88	60.9%	54
0-60%	380	5.1%	19
0-80%	498	-6.6%	(33)
Renters Elderly			
0-30%	217	60.9%	132
0-60%	415	5.1%	21
0-80%	488	-6.6%	(32)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Hardy County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	226	18.1%	41
101%+	971	5.5%	53
Owners Elderly			
81-100%	299	0.0%	0
101%+	1,031	5.8%	60
Renters General Occupancy			
81-100%	54	8.8%	5
101%+	97	1.3%	1
Renters Elderly			
81-100%	60	0.0%	0
101%+	127	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Hardy County: Income by Tier		
	2017	2024
30% AMI	\$14,130	\$16,231
60% AMI	\$28,260	\$32,462
80% AMI	\$37,680	\$43,282
100% AMI	\$47,100	\$54,103

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Hardy County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	105	8.7%	88	6.7%	80	6.1%	(8)	-8.8%
0-60%	308	25.4%	380	28.7%	344	26.2%	(36)	-9.5%
0-80%	418	34.5%	498	37.6%	460	35.1%	(38)	-7.7%
81-100%	68	5.6%	54	4.1%	50	3.8%	(4)	-8.0%
100%+	122	10.1%	97	7.3%	99	7.6%	3	2.7%
Renters Elderly								
0-30%	172	14.2%	217	16.4%	215	16.4%	(2)	-0.9%
0-60%	352	29.0%	415	31.4%	409	31.2%	(6)	-1.4%
0-80%	411	33.9%	488	36.9%	485	36.9%	(3)	-0.7%
81-100%	57	4.7%	60	4.6%	65	4.9%	5	7.6%
100%+	137	11.3%	127	9.6%	153	11.7%	27	21.1%
Owners General Occupancy								
0-30%	157	4.0%	122	2.8%	94	2.2%	(28)	-22.8%
0-60%	373	9.5%	404	9.2%	326	7.5%	(77)	-19.2%
0-80%	581	14.7%	699	16.0%	584	13.4%	(115)	-16.4%
81-100%	215	5.5%	226	5.2%	211	4.9%	(16)	-6.9%
100%+	1,034	26.2%	971	22.2%	937	21.5%	(34)	-3.5%
Owners Elderly								
0-30%	288	7.3%	323	7.4%	300	6.9%	(23)	-7.3%
0-60%	729	18.5%	831	19.0%	808	18.6%	(23)	-2.7%
0-80%	994	25.2%	1,143	26.2%	1,122	25.8%	(21)	-1.8%
81-100%	239	6.1%	299	6.8%	319	7.3%	19	6.5%
100%+	879	22.3%	1,031	23.6%	1,176	27.0%	145	14.1%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Hardy County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	94	79	(16)
0-60%	326	221	(30)
0-80%	584	295	(19)
Owners Elderly			
0-30%	300	251	(2)
0-60%	808	548	31
0-80%	1,122	566	53
Renters General Occupancy			
0-30%	80	54	(0)
0-60%	344	37	18
0-80%	460	(4)	29
Renters Elderly			
0-30%	215	144	11
0-60%	409	45	24
0-80%	485	(4)	28

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Hardy County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	211	39	(2)
101+%	937	57	3
Owners Elderly			
81-100%	319	2	2
101+%	1,176	75	15
Renters General Occupancy			
81-100%	50	6	2
101+%	99	5	4
Renters Elderly			
81-100%	65	3	3
101+%	153	6	6

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CHIPLEY LANE II APTS.	RD	10	Hardy County	230 CHIPLEY LANE	MOOREFIELD, WV 26836	FAM	UNK
EA HOUSE APTS.	RD	12	Hardy County	17987 STATE ROAD 55	BAKER, WV 26801	ELD	UNK
HIDDEN RIVER GARDEN	RD	14	Hardy County	115 OAK STREET	WARDENSVILLE, WV 26851	ELD	UNK
RIVERVIEW TERRACE	RD	8	Hardy County	13 W BRIGHTON AVENUE	MOOREFIELD, WV 26836	FAM	UNK
VALLEY TERRACE APTS.	RD	32	Hardy County	600 RAILROAD STREET	MOOREFIELD, WV 26836	FAM	UNK
WV PANHANDLE PORTFOLIO (SITE 6 OF 9) LEE STREET APARTMENTS I	TCAP/LIHTC	24	Hardy County	310 LEE STREET	MOOREFIELD, WV 26836	ELD	2041
WV PANHANDLE PORTFOLIO (SITE 7 OF 9) LEE STREET APARTMENTS II	TCAP/LIHTC	40	Hardy County	310 LEE STREET	MOOREFIELD, WV 26836	ELD	2041
YELLOWBUD PLACE	LIHTC	49	Hardy County	CALEDONIA HEIGHTS ROAD	MOOREFIELD, WV 26836	FAM	2033

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Hardy-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Hardy-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Chipley Lane II Apartments	230 Chipley Lane	Moorefield	RD	4	-	6	-	-	-	-	-	10	-
Riverview Terrace	13 West Brighton Ave	Moorefield	RD	4	-	4	-	-	-	-	-	8	-
Valley Terrace Apartments	600 Railroad St	Moorefield	RD	8	75%	20	95%	4	75%	-	-	32	88%
Yellowbud Place	Caledonia Heights Rd	Moorefield	TC	10	100%	24	96%	16	81%	-	-	50	92%
Total (Occupancy Based on Reporting Properties)				26	89%	54	95%	20	80%	-	-	100	90%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
EA House Apartments	17987 State Road 55	Baker	RD	12	-	-	-	12	-
Hidden River Garden	115 Oak St	Wardensville	RD	14	100%	-	-	14	100%
Lee Street Apartments I	310 Lee St	Moorefield	TC	24	83%	-	-	24	83%
Lee Street Apartments II	310 Lee St	Moorefield	TC	32	72%	8	88%	40	75%
Total (Occupancy Based on Reporting Properties)				82	81%	8	88%	90	82%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total %
			-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)			-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh



## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	26	89%	54	95%	20	80%	100	90%
Senior Sub/TC	82	81%	8	88%	-	-	90	82%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>50</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>51</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	26	89%	95%	(2)
2 Bedroom	54	95%	95%	0
3 Bedroom	20	80%	95%	(3)
Total	100	90%	95%	(4)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	-	-	95%	-
1 Bedroom	82	81%	95%	(11)
2 Bedroom	8	88%	95%	(1)
Total	90	82%	95%	(12)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>50</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>51</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
Total	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is no pent-up demand for general occupancy nor elderly/disabled subsidized units.

## Employment

The local economy is largely driven by the services, manufacturing and retail trade sectors.

Figure 30 Employment by Industry<sup>52</sup>

<b>Industry</b>	<b>2019 Estimate</b>	<b>Percent of Employment</b>
Agriculture/Mining	293	4.40%
Construction	440	6.60%
Manufacturing	1,293	19.40%
Wholesale trade	200	3.00%
Retail trade	820	12.30%
Transportation/Utilities	387	5.80%
Information	47	0.70%
Finance/Insurance/Real Estate Services	187	2.80%
Services	2,706	40.60%
Public Administration	293	4.40%
<b>Total</b>	<b>6,666</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

<b>Area</b>	<b>YE 2012</b>	<b>YE 2013</b>	<b>YE 2014</b>	<b>YE 2015</b>	<b>YE 2016</b>	<b>YE 2017</b>	<b>YE 2018</b>	<b>YTD 2019</b>
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Hardy County, WV	10.7%	9.2%	8.1%	6.6%	5.5%	5.7%	5.8%	4.4%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>52</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	356	165	190	328	620	580	848	835	95	34	4,051
Renter	231	52	120	162	417	367	117	62	0	0	1,528

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Hardy County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		33	152	185
Renter		10	96	106

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	356	132	488	12%
Renter	231	42	273	18%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 16 and 19 units of owner housing and between 9 and 11 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	19	88%	100%	16	19
Renter	11	82%	100%	9	11

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	16	19	18	35	37
Renter	9	11	3	12	14

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$42,573, the feasibility of constructing the 35 to 37 sales replacement housing units is unlikely.

## Summary: Harrison County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Harrison County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
69,099	68,438	(661)	-1.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Harrison County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
15,172	14,764	(408)	-2.7%
Aged 18 - 64			
42,519	41,262	(1,257)	-3.0%
Aged 65 and Older			
11,408	12,412	1,004	8.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Harrison County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
7,029	25.5%	20,513	74.5%	27,542

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Harrison County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
4,876	23.8%	11,605	56.6%	4,032	19.7%
Renters					
1,952	27.8%	2,194	31.2%	2,883	41.0%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Harrison County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,831	8.9%	7,077	34.5%	4,775	23.3%	6,830	33.3%
Renters							
2,566	36.5%	2,269	32.3%	1,079	15.4%	1,115	15.9%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Harrison County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
5,216	25.4%	7,635	37.2%	3,503	17.1%	2,559	12.5%	1,600	7.8%
Renters									
2,889	41.1%	2,184	31.1%	882	12.5%	638	9.1%	436	6.2%

Source: 2013 – 2017 ACS



Figure 7 Number of Bedrooms by Tenure, 2017

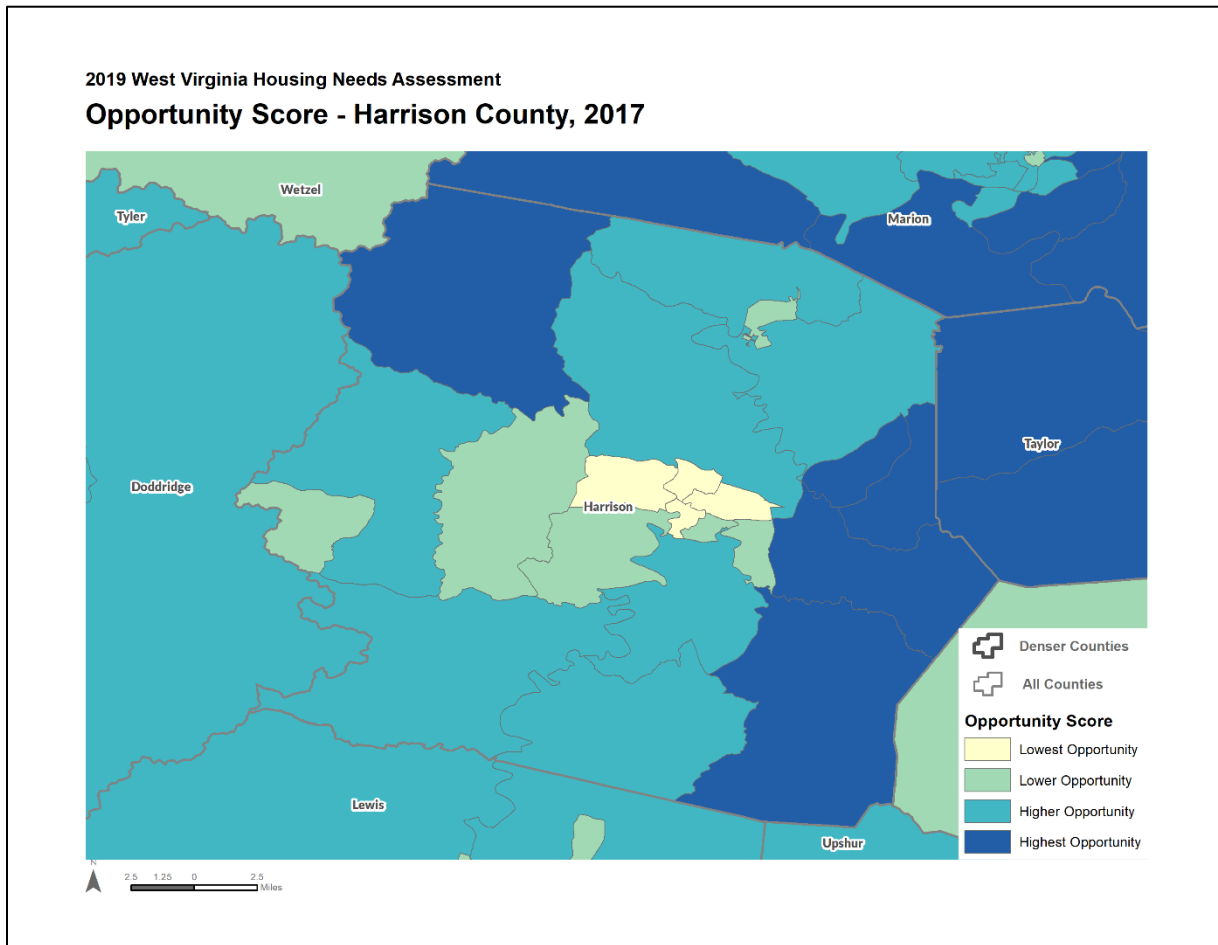
Harrison County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
538	2.6%	4,309	21.0%	11,065	53.9%	3,571	17.4%	1,030	5.0%
Renters									
1,584	22.5%	3,055	43.5%	1,798	25.6%	532	7.6%	60	0.9%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

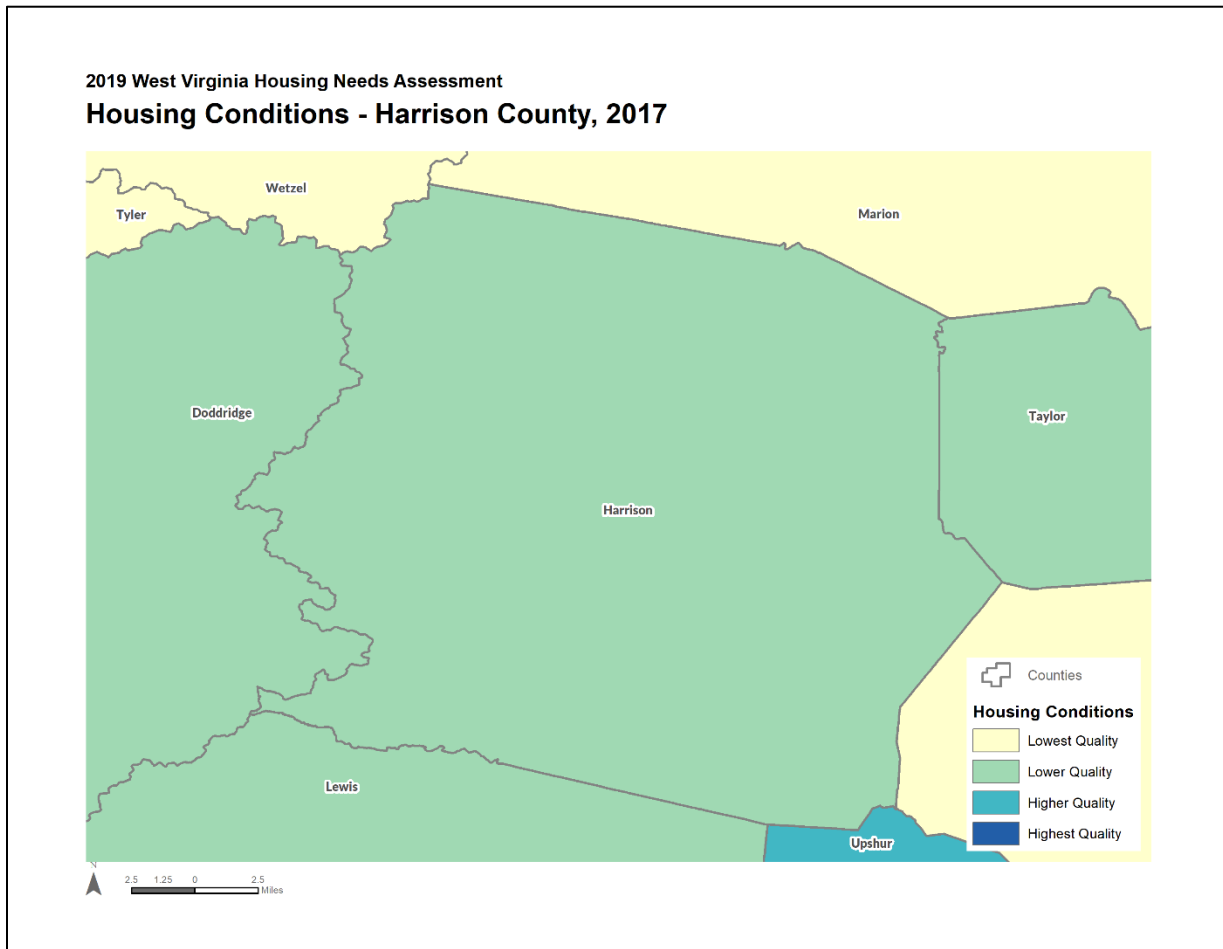
Harrison County: Opportunity Index		
	Classification	State Rank
Census Tract 301, Harrison County	Lowest Opportunity	425
Census Tract 302, Harrison County	Lowest Opportunity	430
Census Tract 303, Harrison County	Lowest Opportunity	417
Census Tract 304, Harrison County	Lower Opportunity	331
Census Tract 305, Harrison County	Higher Opportunity	124
Census Tract 306.01, Harrison County	Lowest Opportunity	451
Census Tract 306.02, Harrison County	Lower Opportunity	338
Census Tract 307, Harrison County	Lower Opportunity	351
Census Tract 308, Harrison County	Higher Opportunity	171
Census Tract 310, Harrison County	Lower Opportunity	286
Census Tract 311, Harrison County	Highest Opportunity	10
Census Tract 312, Harrison County	Highest Opportunity	41
Census Tract 313, Harrison County	Higher Opportunity	228
Census Tract 314, Harrison County	Higher Opportunity	206
Census Tract 315, Harrison County	Higher Opportunity	141
Census Tract 316, Harrison County	Lower Opportunity	247
Census Tract 317, Harrison County	Highest Opportunity	40
Census Tract 318, Harrison County	Higher Opportunity	183
Census Tract 319, Harrison County	Lower Opportunity	280
Census Tract 320, Harrison County	Highest Opportunity	109
Census Tract 321.01, Harrison County	Highest Opportunity	21
Census Tract 321.02, Harrison County	Highest Opportunity	20

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Harrison County: Housing Conditions		
	Classification	State Rank
Harrison County	Lower	30

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Harrison County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Harrison County	\$48,315	6.5%	30.0%	28.7%	13.0%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Harrison County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
105	40	38.1%	350	150	42.9%	945	95	10.1%	2,670	85	3.2%
Elderly Renters											
4	4	100.0%	45	15	33.3%	105	30	28.6%	140	4	2.9%
General Occupancy Owners											
1,480	1,015	68.6%	2,015	695	34.5%	3,630	575	15.8%	13,120	370	2.8%
General Occupancy Renters											
2,255	1,355	60.1%	1,250	735	58.8%	1,585	410	25.9%	2,170	43	2.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Harrison County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	602	73.1%	440
0-60%	1,372	51.0%	699
0-80%	2,394	36.2%	865
Owners Elderly			
0-30%	1,802	73.1%	1,318
0-60%	4,760	51.0%	2,426
0-80%	6,682	36.2%	2,415
Renters General Occupancy			
0-30%	1,328	66.7%	885
0-60%	2,510	17.2%	431
0-80%	3,182	-2.0%	(65)
Renters Elderly			
0-30%	962	66.7%	642
0-60%	1,569	17.2%	269
0-80%	1,840	-2.0%	(37)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Harrison County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	719	6.6%	47
101%+	5,650	2.2%	123
Owners Elderly			
81-100%	1,255	3.3%	42
101%+	4,109	3.1%	129
Renters General Occupancy			
81-100%	335	8.2%	27
101%+	1,190	0.2%	3
Renters Elderly			
81-100%	192	0.0%	0
101%+	500	3.6%	18

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Harrison County: Income by Tier		
	2017	2024
30% AMI	\$16,890	\$19,401
60% AMI	\$33,780	\$38,803
80% AMI	\$45,040	\$51,737
100% AMI	\$56,300	\$64,671

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Harrison County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,458	20.4%	1,328	18.3%	1,144	16.0%	(184)	-13.9%
0-60%	2,713	38.0%	2,510	34.7%	2,186	30.5%	(324)	-12.9%
0-80%	3,325	46.6%	3,182	44.0%	2,787	38.9%	(395)	-12.4%
81-100%	402	5.6%	335	4.6%	379	5.3%	44	13.3%
100%+	1,162	16.3%	1,190	16.4%	1,339	18.7%	149	12.5%
Renters Elderly								
0-30%	860	12.0%	962	13.3%	928	12.9%	(35)	-3.6%
0-60%	1,431	20.0%	1,569	21.7%	1,522	21.2%	(46)	-3.0%
0-80%	1,675	23.5%	1,840	25.4%	1,788	25.0%	(52)	-2.8%
81-100%	176	2.5%	192	2.6%	239	3.3%	47	24.5%
100%+	401	5.6%	500	6.9%	632	8.8%	133	26.6%
Owners General Occupancy								
0-30%	862	4.2%	602	2.9%	472	2.3%	(130)	-21.5%
0-60%	1,866	9.2%	1,372	6.6%	1,041	5.0%	(331)	-24.1%
0-80%	2,654	13.0%	2,394	11.5%	1,828	8.8%	(566)	-23.6%
81-100%	878	4.3%	719	3.5%	681	3.3%	(38)	-5.2%
100%+	5,401	26.5%	5,650	27.2%	5,686	27.5%	36	0.6%
Owners Elderly								
0-30%	1,963	9.6%	1,802	8.7%	1,700	8.2%	(102)	-5.7%
0-60%	4,935	24.2%	4,760	22.9%	4,497	21.7%	(264)	-5.5%
0-80%	6,394	31.4%	6,682	32.1%	6,300	30.5%	(381)	-5.7%
81-100%	1,161	5.7%	1,255	6.0%	1,486	7.2%	230	18.4%
100%+	3,872	19.0%	4,109	19.7%	4,700	22.7%	591	14.4%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Harrison County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	472	417	(23)
0-60%	1,041	689	(10)
0-80%	1,828	940	74
Owners Elderly			
0-30%	1,700	1,502	185
0-60%	4,497	2,978	552
0-80%	6,300	3,239	823
Renters General Occupancy			
0-30%	1,144	895	10
0-60%	2,186	629	198
0-80%	2,787	266	331
Renters Elderly			
0-30%	928	726	84
0-60%	1,522	438	168
0-80%	1,788	171	208

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Harrison County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	681	64	17
101+%	5,686	283	159
Owners Elderly			
81-100%	1,486	91	49
101+%	4,700	279	150
Renters General Occupancy			
81-100%	379	82	55
101+%	1,339	184	181
Renters Elderly			
81-100%	239	32	32
101+%	632	108	90

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ADAMSTON APARTMENTS	S8 TCA	8	Harrison County	1325 WEST PIKE STREET	CLARKSBURG, WV 26301	DIS	2035
ALPHA STREET SRO	HOME	3	Harrison County	1420 ALPHA AVENUE	CLARKSBURG, WV 26301	UNK	UNK
ALTA VISTA YOUTH SHELTER (GENESIS YOUTH CRISIS CENTER)			Harrison County	261 HAYMOND HIGHWAY	CLARKSBURG, WV 26301	UNK	UNK
ARC AT LOCUST	HOME Rent	3	Harrison County	624 LOCUST AVENUE	CLARKSBURG, WV 26301	UNK	UNK
BARBARA HEIGHTS	RD 538/LIHTC	48	Harrison County	803 BARBARA HEIGHTS DRIVE	SHINNSTON, WV 26431	FAM	2037
BRIDGEPORT MANOR	S8	70	Harrison County	130 PHILADELPHIA AVENUE	BRIDGEPORT, WV 26330	ELD	2030
CHELSEA GREENE	LIHTC	32	Harrison County	28 ROOSEVELT STREET	SHINNSTON, WV 26431	ELD	2043
CLARKSBURG TOWERS	S8	90	Harrison County	620 WEST PIKE STREET	CLARKSBURG, WV 26301	ELD	2024
CLARKSBURG URBAN RENEWAL AUTHORITY (DEMO LOAN)			Harrison County	222 WEST MAIN ST	CLARKSBURG, WV 26301	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
GRAND AVENUE SRO	HOME	3	Harrison County	348 GRAND AVENUE	BRIDGEPORT, WV 26330	UNK	UNK
HICKORY HILLS APTS.	S8	8	Harrison County	103 NEW YORK AVENUE	SALEM, WV 26426	FAM	2032
HICKORY VIEW TOWNHOUSES	LIHTC	50	Harrison County	SHAYLA LANE	SHINNSTON, WV 26431	FAM	2043
LINCOLN APTS.	S8/LIHTC	32	Harrison County	33 LINCOLN DRIVE	SHINNSTON, WV 26431	FAM	2032
LOCUST VIEW APARTMENTS	LIHTC	36	Harrison County	WEST VIRGINIA ROUTE 19/2	CLARKSBURG, WV 26301	FAM	2044
MAPLE VIEW APARTMENTS	LIHTC	44	Harrison County	1 MAPLE VIEW DRIVE	CLARKSBURG, WV 26301	FAM	2042
MEADOW VIEW APTS.	RD	48	Harrison County	602 MEADOW VIEW DRIVE	CLARKSBURG, WV 26301	FAM	UNK
MOC - RENTAL 2010 - 1BR - IDIS 4666	HOME	4	Harrison County	1008 PIKE STREET	CLARKSBURG, WV 26301	UNK	UNK
MOC - RENTAL 2010 - 2BR - IDIS 4584	HOME CHDO		Harrison County	1315 GOFF STREET	CLARKSBURG, WV 26301	UNK	UNK
MOC RENTAL 2015	HOME	4	Harrison County	401 MONTICELLO AVENUE	CLARKSBURG, WV 26301	UNK	UNK
MONTICELLO AVENUE PROJECT			Harrison County	MONTICELLO AVENUE	CLARKSBURG, WV 26301	UNK	UNK



PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
OAKMOUND APTS.	S8	159	Harrison County	1100 OAKMOUND DRIVE	CLARKSBURG, WV 26301	FAM/ELD	2027
RANDOLPH TERRACE APTS.	S8	95	Harrison County	1 NEW YORK AVENUE	SALEM, WV 26426	FAM	2029
RENTAL 2009 (MOC)	HOME CHDO	4	Harrison County	2208 PEARLMAN AVENUE	CLARKSBURG, WV 26301	UNK	UNK
RESERVE AT ROSEBUD	LIHTC/HOME	35	Harrison County	100 OAK SPRING COURT	CLARKSBURG, WV 26301	FAM	2045
RIVERDALE ESTATES - PHASE 1			Harrison County	EAST PIKE STREET EXTENSION	SHINNSTON, WV 26431	UNK	UNK
SALEM MANOR APTS.	RD	32	Harrison County	153 W HIGH STREET	SALEM, WV 26426	ELD	UNK
STONEWALL GARDENS APARTMENTS	LIHTC	44	Harrison County	1 STONE LANE	BRIDGEPORT, WV 26330	FAM	2034
THE PALACE ON MAIN	LIHTC/HOME /NHTF	40	Harrison County	168 W MAIN STREET	CLARKSBURG, WV 26301	FAM	2049
VIRGINIA WAY	RD 538/LIHTC	32	Harrison County	725 VIRGINIA WAY	SHINNSTON, WV 26431	ELD	2040
WILLOW GREENE	RD 538/LIHTC	49	Harrison County	200 EMMY LU LANE	BRIDGEPORT, WV 26330	FAM	2046

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$14,500	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$24,150	\$27,600	\$31,050	\$34,450	\$37,250	\$40,000	\$42,750	\$45,500
<b>80% of Median</b>	\$38,600	\$44,100	\$49,600	\$55,100	\$59,550	\$63,950	\$68,350	\$72,750

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Harrison-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$24,150	\$27,600	\$31,050	\$34,450	\$37,250	\$40,000	\$42,750	\$45,500
<b>60% of Median</b>	\$28,980	\$33,120	\$37,260	\$41,340	\$44,700	\$48,000	\$51,300	\$54,600

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Harrison-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio		1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Barbara Heights Apartments	803 Barbara Heights Dr	Shinnston	RD/TC	-	-	-	-	-	-	-	-	-	-	48	-
Hickory Hills Apartments	103 New York Ave	Salem	S8	-	-	-	-	4	75%	4	50%	-	-	8	63%
Hickory View Townhouses	15 Hickory View Way	Shinnston	TC	-	-	-	-	34	100%	16	100%	-	-	50	100%
Lincoln Apartments	33 Lincoln Dr	Shinnston	S8/TC	-	-	16	100%	16	100%	-	-	-	-	32	100%
Locust View Apartments	West Virginia Route 19/2	Clarksburg	TC	-	-	-	-	-	-	-	-	-	-	36	-
Maple View Apartments	1 Maple View Dr	Clarksburg	TC	-	-	-	-	-	-	-	-	-	-	44	-
Meadow View Apartments	602 Meadow View Dr	Clarksburg	RD	-	-	24	100%	24	96%	-	-	-	-	48	98%
Oakmound Apartments	1100 Oakmound Dr	Clarksburg	S8	-	-	79	96%	60	100%	20	100%	-	-	159	98%
Randolph Terrace Apartments	1 New York Ave	Salem	S8	6	50%	41	83%	42	79%	6	67%	-	-	95	78%
Reserve at Oak Spring	100 Oak Spring Court	Clarksburg	TC/HOME	-	-	-	-	-	-	-	-	-	-	35	-
Stonewall Gardens Apartments	1 Stone Lane	Bridgeport	TC	-	-	22	95%	22	95%	-	-	-	-	44	95%
The Palace on Main	168 W Main St	Clarksburg	TC/HOME	-	-	27	96%	7	100%	6	100%	-	-	40	98%
Willow Greene	200 Emmy Lu Lane	Bridgeport	RD/TC	-	-	10	100%	20	100%	15	100%	4	100%	49	100%
Total (Occupancy Based on Reporting Properties)				6	50%	219	95%	229	95%	67	94%	4	100%	688	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio		1-BR %		2-BR %		Total Units	Total %
				Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Adamston Apartments	1325 W Pike St	Clarksburg	S8	-	-	-	-	-	-	8	-
Bridgeport Manor	130 Philadelphia Ave	Bridgeport	S8	-	-	70	99%	-	-	70	99%
Chelsea Greene	28 Roosevelt St	Shinnston	TC	-	-	32	100%	-	-	32	100%
Clarksburg Towers	620 W Pike St	Clarksburg	S8	-	-	90	99%	-	-	90	99%
Salem Manor Apartments	153 W High St	Salem	RD	-	-	-	-	-	-	32	-
Virginia Way Apartments	725 Virginia Way	Shinnston	RD/TC	-	-	16	100%	16	100%	32	100%
Total (Occupancy Based on Reporting Properties)				-	-	208	99%	16	100%	264	99%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
1 Bruce St	1 Bruce St	Clarksburg	5	100%	4	100%	-	-	9	100%
356 Washington Ave	356 Washington Ave	Clarksburg	10	100%	2	100%	-	-	12	100%
50 Crestview Terrace	50 Crestview Terrace	Bridgeport	-	-	45	98%	35	97%	80	98%
91 George St	91 George St	Salem	5	100%	4	100%	-	-	9	100%
Hall Valley Apartments	100 Hall Valley Dr	Bridgeport	16	94%	30	93%	6	83%	52	92%
Hidden Valley Estates	300 Arthur Ave	Clarksburg	-	-	24	96%	-	-	24	96%
Jamestowne Village	700 James St	Bridgeport	8	100%	48	96%	-	-	56	96%
Lodgeville Estates	700 Lodgeville Rd	Bridgeport	-	-	36	97%	-	-	36	97%
Mason House	130 Washington Ave	Clarksburg	-	-	-	-	-	-	64	-
Meadow Creek	117 Sassafras Way	Bridgeport	75	100%	47	96%	98	100%	220	99%
The Gables Apartments at Maple Lake	102 Gables Pl	Bridgeport	23	100%	23	91%	23	100%	69	97%
The Quarry Apartments	7700 Quarry Dr	Bridgeport	-	-	40	98%	-	-	40	98%
Washington Apartments	130 W Pike st	Clarksburg	-	-	-	-	-	-	9	-
Total (Occupancy Based on Reporting Properties)			142	99%	303	96%	162	99%	680	98%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	6	50%	219	95%	229	95%	67	94%	4	100%	688	94%
Senior Sub/TC	-	-	208	99%	16	100%	-	-	-	-	264	99%
General Market	-	-	142	99%	303	96%	162	99%	-	-	680	98%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>53</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>54</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	6	50%	95%	(3)
1 Bedroom	219	95%	95%	(1)
2 Bedroom	229	95%	95%	(1)
3 Bedroom	67	94%	95%	(1)
4 Bedroom	4	100%	95%	0
Total	525	94%	95%	(5)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>53</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>54</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	208	99%	95%	8
2 Bedroom	16	100%	95%	1
<b>Total</b>	<b>224</b>	<b>99%</b>	<b>95%</b>	<b>9</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	142	99%	95%	6
2 Bedroom	303	96%	95%	3
3 Bedroom	162	99%	95%	6
<b>Total</b>	<b>607</b>	<b>98%</b>	<b>95%</b>	<b>15</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply in the general subsidized product type. Additionally, the calculation demonstrates pent-up demand in the elderly and disabled subsidized product type and the market rate product type.



## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>55</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,943	5.80%
Construction	2,412	7.20%
Manufacturing	1,574	4.70%
Wholesale trade	1,206	3.60%
Retail trade	5,058	15.10%
Transportation/Utilities	2,144	6.40%
Information	335	1.00%
Finance/Insurance/Real Estate Services	971	2.90%
Services	15,309	45.70%
Public Administration	2,512	7.50%
<b>Total</b>	<b>33,498</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state but above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Harrison County, WV	6.2%	5.2%	4.9%	5.8%	4.8%	4.5%	4.2%	3.8%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>55</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	4,583	1,731	2,670	2,660	2,811	1,799	2,460	1,907	256	107	20,984
Renter	1,236	272	1,262	661	1,100	298	1,131	315	124	110	6,509

Source: 2017 ACS

The periods with the most housing construction were prior to 1939, over 80 years ago, 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		346	2,136	2,482
Renter		54	1,010	1,064

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	4,583	1,385	5,968	28%
Renter	1,236	218	1,454	22%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 178 and 248 units of owner housing and between 83 and 106 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	248	72%	100%	178	248
Renter	106	78%	100%	83	106

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	178	248	(31)	147	217
Renter	83	106	(13)	69	93

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$48,315, the feasibility of constructing the 147 to 217 sales replacement housing units is unlikely.

## Summary: Jackson County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data is available was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Jackson County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
29,211	29,123	(88)	-0.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Jackson County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
6,589	6,384	(205)	-3.1%
Aged 18 - 64			
17,457	17,202	(255)	-1.5%
Aged 65 and Older			
5,165	5,537	372	7.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Jackson County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,506	22.5%	8,643	77.5%	11,149

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Jackson County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,694	19.6%	5,027	58.2%	1,922	22.2%
Renters					
693	27.7%	818	32.6%	995	39.7%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Jackson County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
719	8.3%	2,897	33.5%	2,006	23.2%	3,021	35.0%
Renters							
769	30.7%	919	36.7%	462	18.4%	356	14.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Jackson County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,058	23.8%	3,715	43.0%	1,355	15.7%	868	10.0%	647	7.5%
Renters									
1,047	41.8%	542	21.6%	365	14.6%	163	6.5%	389	15.5%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Jackson County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
165	1.9%	1,305	15.1%	5,254	60.8%	1,531	17.7%	388	4.5%
Renters									
400	16.0%	1,082	43.2%	753	30.0%	204	8.1%	67	2.7%

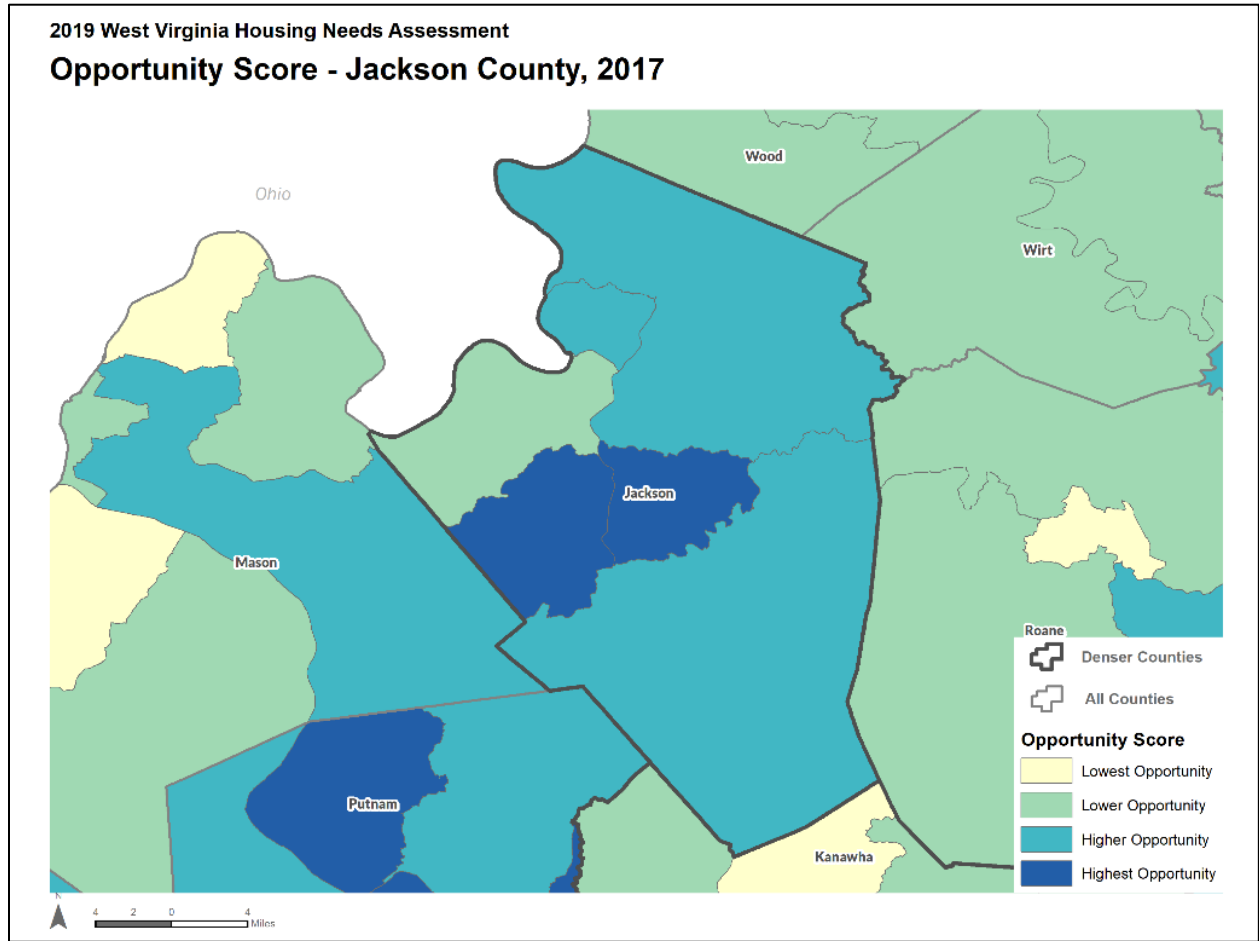
Source: 2013 – 2017 ACS

## Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

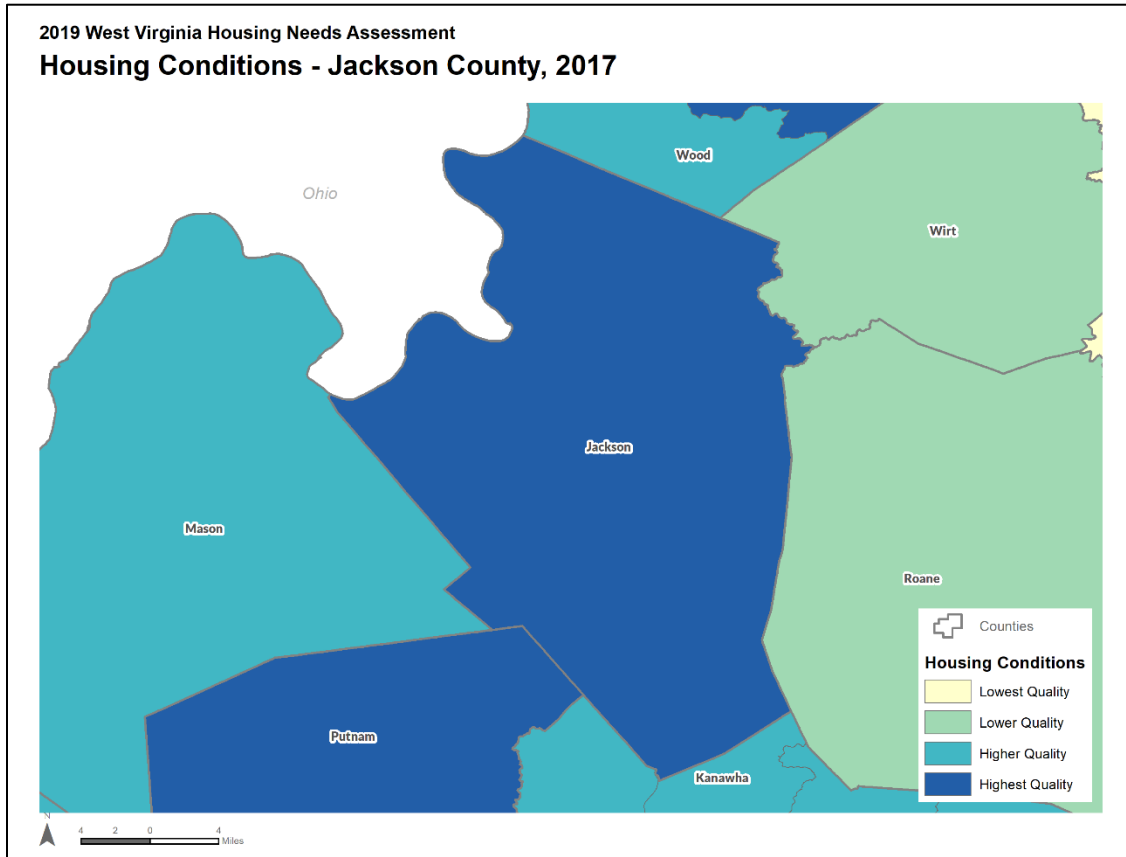
Jackson County: Opportunity Index		
	Classification	State Rank
Census Tract 9632, Jackson County	Higher Opportunity	101
Census Tract 9633, Jackson County	Higher Opportunity	235
Census Tract 9634, Jackson County	Lower Opportunity	257
Census Tract 9635, Jackson County	Highest Opportunity	85
Census Tract 9636, Jackson County	Highest Opportunity	71
Census Tract 9637, Jackson County	Higher Opportunity	102

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Jackson County: Housing Conditions		
	Classification	State Rank
Jackson County	Highest	5

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Jackson County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as a Percent of Household Income
Jackson County	\$41,731	4.6%	33.0%	26.1%	13.9%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Jackson County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
120	60	50.0%	165	10	6.1%	535	60	11.2%	1,210	40	3.3%
Elderly Renters											
595	375	63.0%	780	360	46.2%	1,225	235	19.2%	4,040	195	4.8%
General Occupancy Owners											
-	-	0.0%	20	20	100.0%	-	-	0.0%	10	-	0.0%
General Occupancy Renters											
885	500	56.5%	230	150	65.2%	525	95	18.1%	4,695	10	0.2%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Jackson County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	359	65.5%	235
0-60%	1,133	45.7%	518
0-80%	1,454	30.0%	435
Owners Elderly			
0-30%	1,089	65.5%	714
0-60%	2,648	45.7%	1,210
0-80%	3,312	30.0%	992
Renters General Occupancy			
0-30%	486	64.9%	315
0-60%	943	12.1%	114
0-80%	1,302	-0.3%	(4)
Renters Elderly			
0-30%	478	64.9%	310
0-60%	793	12.1%	96
0-80%	873	-0.3%	(3)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Jackson County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	397	1.5%	6
101%+	2,175	4.9%	107
Owners Elderly			
81-100%	486	0.0%	0
101%+	1,501	4.3%	65
Renters General Occupancy			
81-100%	107	0.0%	0
101%+	142	1.5%	2
Renters Elderly			
81-100%	73	0.0%	0
101%+	165	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Jackson County: Income by Tier		
	2017	2024
30% AMI	\$16,860	\$19,367
60% AMI	\$33,720	\$38,734
80% AMI	\$44,960	\$51,645
100% AMI	\$56,200	\$64,556

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Jackson County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	522	20.9%	486	18.3%	467	17.6%	(18)	-3.8%
0-60%	877	35.1%	943	35.4%	918	34.5%	(25)	-2.6%
0-80%	1,174	47.0%	1,302	48.9%	1,253	47.1%	(49)	-3.7%
81-100%	214	8.6%	107	4.0%	104	3.9%	(2)	-2.3%
100%+	188	7.5%	142	5.3%	154	5.8%	12	8.5%
Renters Elderly								
0-30%	346	13.9%	478	18.0%	489	18.4%	11	2.3%
0-60%	604	24.2%	793	29.8%	818	30.7%	25	3.2%
0-80%	683	27.4%	873	32.8%	914	34.3%	41	4.7%
81-100%	71	2.9%	73	2.7%	84	3.1%	11	14.8%
100%+	164	6.6%	165	6.2%	153	5.8%	(12)	-7.3%
Owners General Occupancy								
0-30%	393	4.6%	359	3.9%	318	3.4%	(41)	-11.3%
0-60%	1,009	11.7%	1,133	12.2%	1,023	10.9%	(111)	-9.8%
0-80%	1,363	15.8%	1,454	15.6%	1,319	14.1%	(134)	-9.2%
81-100%	243	2.8%	397	4.3%	368	3.9%	(29)	-7.4%
100%+	2,262	26.2%	2,175	23.3%	2,073	22.2%	(102)	-4.7%
Owners Elderly								
0-30%	838	9.7%	1,089	11.7%	1,138	12.2%	49	4.5%
0-60%	2,119	24.6%	2,648	28.4%	2,763	29.6%	114	4.3%
0-80%	2,772	32.2%	3,312	35.5%	3,460	37.0%	148	4.5%
81-100%	465	5.4%	486	5.2%	508	5.4%	22	4.6%
100%+	1,517	17.6%	1,501	16.1%	1,616	17.3%	115	7.7%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Jackson County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	318	238	3
0-60%	1,023	563	45
0-80%	1,319	518	83
Owners Elderly			
0-30%	1,138	852	138
0-60%	2,763	1,520	310
0-80%	3,460	1,359	366
Renters General Occupancy			
0-30%	467	340	25
0-60%	918	183	69
0-80%	1,253	94	98
Renters Elderly			
0-30%	489	356	45
0-60%	818	163	67
0-80%	914	69	72

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Jackson County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	368	38	32
101+%	2,073	286	179
Owners Elderly			
81-100%	508	45	45
101+%	1,616	213	148
Renters General Occupancy			
81-100%	104	85	85
101+%	154	128	126
Renters Elderly			
81-100%	84	68	68
101+%	153	125	125

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
COTTAGEVILLE APTS.	S8	8	Jackson County	35 FIREHOUSE LANE	COTTAGEVILLE, WV 25239	FAM	2032
ELIZABETH WAY APTS.	LIHTC	32	Jackson County	ROUTE 21/SOUTH CHURCH STREET	25239	ELD/DIS	2047
FAIRFAX GARDENS	LIHTC/HOME	18	Jackson County	101-B FAIRFAX COURT	RIPLEY, WV 25271	ELD/DIS	2044
FAIRPLAIN APTS.	S8	8	Jackson County	3942 CHARLESTON ROAD	RIPLEY, WV 25271	FAM	2032
HUDSON PLACE	RD538/LIHTC	44	Jackson County	100 HUDSON PLACE DRIVE	RIPLEY, WV 25271	FAM	2039
MULBERRY PLACE, BLDG 1	LIHTC	5	Jackson County	310 MULBERRY STREET	26164	ELD	2041
MULBERRY PLACE, BLDG 2	LIHTC	6	Jackson County	310 SAND STREET	26164	ELD	2041
RAVENSWOOD STATION	S8	133	Jackson County	510 SOUTH RITCHIE AVENUE	RAVENSWOOD, WV 26164	FAM	2022
ROLLING MEADOWS	PHA	71	Jackson County	FAIRPLAIN		FAM	UNK
SUITE VIEW APTS.	LIHTC	50	Jackson County	800 SUITE VIEW DRIVE	RIPLEY, WV 25271	FAM	2032
TANGLEWOOD VILLA	PHA	74	Jackson County	RIPLEY	25271	ELD/DIS	UNK
WEDGEWOOD VILLAGE APTS		32	Jackson County	132 MILLER DRIVE	25271	FAM	2034

Source: WVHDF and NHPD databases

### **Conclusion of Unmet Need, Units of Unmet Need**

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

### **Market Analysis and Assessment of Anticipated Demand**

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

#### ***Renter Housing Stock Characteristics***

##### **Housing Stock Survey**

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier:

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$34,150	\$36,500	\$38,850
<b>50% of Median</b>	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
<b>80% of Median</b>	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150

Source : <https://affordablehousingonline.com/housing-search/West-Virginia/Jackson-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size and Income Tier for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
<b>60% of Median</b>	\$24,720	\$28,260	\$31,800	\$35,280	\$38,160	\$40,980	\$43,800	\$46,620

Source : <https://affordablehousingonline.com/housing-search/West-Virginia/Jackson-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
HUD – Housing and Urban Development  
LIHTC or TC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PBHA – Project Based Housing Assistance  
PBV – Project PH or PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8 (Project Based or Voucher Program)  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program  
U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total % Occ.
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Hudson Place	100 Hudson Place Drive	Ripley	TC	-	-	8	-	16	-	16	-	4	-	44	91%
Suite View Apartments	800 Suite View Drive	Ripley	TC	-	-	-	-	38	100%	12	83%	-	-	50	96%
Ravenswood Station	510 S Ritchie Ave	Ravenswood	S8	-	-	62	100%	52	96%	19	100%	-	-	133	98%
Cottageville Apartments	35 Firehouse Lane	Cottageville	S8	-	-	-	-	4	100%	4	100%	-	-	8	100%
Fairplain Apartments	3942 Charleston Rd	Ripley	S8	-	-	-	-	4	100%	4	100%	-	-	8	100%
Wedgewood Village	132 Miller Dr	Ripley	-	-	-	-	-	-	-	-	-	-	-	32	-
Rolling Meadow Village	1 Blue Bird Ln	Ripley	PHA	-	-	-	-	-	-	-	-	-	-	145	-
Total (Occupancy Based on Reporting Properties)				-	-	70	100%	114	98%	55	95%	4	-	420	97%

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		Total Units	Total % Occ.
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Elizabeth Way Apartments	Rt. 21 and South Church Street	Ripley	-	-	-	-	-	-	-	32	-
Fairfax Gardens	101 Fairfax Ct	Ripley	TC	-	-	11	100%	7	100%	18	100%
Mulberry Place	310-320 Sand St	Ravenswood	S8	-	-	-	-	-	-	11	100%
Total (Occupancy Based on Reporting Properties)				-	-	11	100%	7	100%	61	100%

Figure 25 Market Rate Supply

Property Name/Address	Address	City	Studio %		1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total % Occ.
			Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Building A	501 Race St	Ravenswood	12	100%	-	-	-	-	-	-	-	-	12	100%
Building C	501 Race St	Ravenswood	11	100%	-	-	-	-	-	-	-	-	11	100%
Route 2 Box 54	Route 2 Box 54	Ripley	-	-	-	-	8	100%	-	-	-	-	8	100%
Laurel Commons	14 N Ritchie Ave	Ravenswood	-	-	10	100%	13	92%	100	97%	5	100%	128	97%
Viking Village Apartments	455 Charleston Dr	Ripley	-	-	12	92%	20	95%	-	-	-	-	32	94%
100 Virginia St	100 Virginia St	Ravenswood	-	-	-	-	-	-	-	-	-	-	27	-
402 Sand St	402 Sand St	Ravenswood	-	-	-	-	-	-	-	-	-	-	14	-
438 Washington St	438 Washington St	Ravenswood	-	-	-	-	-	-	-	-	-	-	18	-
Building B	501 Race St	Ravenswood	-	-	-	-	-	-	-	-	-	-	10	-
Box 328 WV-62	Box 328 WV-62	Ripley	-	-	-	-	-	-	-	-	-	-	10	-
Box 81 HC 80	Box 81 HC 80	Ripley	-	-	-	-	-	-	-	-	-	-	22	-
Total (Occupancy Based on Reporting Properties)			23	100%	22	95%	41	95%	100	97%	5	100%	292	97%



## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size<sup>56</sup>

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Units	Total Occupancy %
General Sub/TC	-	-	70	100%	114	98%	55	95%	4	-	420	97%
Senior Sub/TC	-	-	11	100%	7	100%	-	-	-	-	61	100%
General Market	23	100%	22	95%	41	95%	100	97%	5	100%	292	97%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>57</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>58</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	70	100%	95%	4
2 Bedroom	114	98%	95%	3
3 Bedroom	55	95%	95%	0
Total	239	98%	95%	7

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>56</sup> The unit make up of some properties are unknown. Therefore, total units may not agree with previous lists.

<sup>57</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>58</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units<sup>59</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	11	100%	95%	1
2 Bedroom	7	100%	95%	0
<b>Total</b>	<b>18</b>	<b>100%</b>	<b>95%</b>	<b>1</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units<sup>60</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
0 Bedroom	23	100%	95%	1
1 Bedroom	22	95%	95%	0
2 Bedroom	41	95%	95%	0
3 Bedroom	100	97%	95%	2
4 Bedroom	5	100%	95%	0
<b>Total</b>	<b>191</b>	<b>97%</b>	<b>95%</b>	<b>4</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests a pent-up demand across all product types.

<sup>59</sup> The variation in total versus sum of pent-up demand is due to rounding.

<sup>60</sup> The variation in total versus sum of pent-up demand is due to rounding.

## Employment

The local economy is largely driven by the services, retail trade, manufacturing and construction sectors.

Figure 30 Employment by Industry<sup>61</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	396	2.20%
Construction	1,870	10.40%
Manufacturing	1,852	10.30%
Wholesale trade	557	3.10%
Retail trade	2,086	11.60%
Transportation/Utilities	827	4.60%
Information	108	0.60%
Finance/Insurance/Real Estate Services	665	3.70%
Services	8,540	47.50%
Public Administration	1,043	5.80%
<b>Total</b>	<b>17,979</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and slightly above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Jackson County, WV	7.7%	6.3%	6.6%	6.5%	5.7%	5.5%	3.2%	3.9%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>61</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built, 2017

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	788	240	1,048	902	1,665	1,049	1,370	1,427	140	14	8,643
Renter	205	114	395	257	657	438	206	194	22	0	2,488

Source: 2017 ACS

Significant housing unit construction occurred between 1970 and 1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold, 2017

	1948-1949	1950-1957	Total	Annual Total
Owner	48	838	886	89
Renter	23	316	339	34

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70 or More Years Ago, 2017

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	788	192	980	11%
Renter	205	91	296	12%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall between 79 and 89 units of owner housing and between 30 and 34 units of renter housing.

Figure 35 Annual Replacement Units, 2017

	Annual Homes			Annual Replacement Low	Annual Replacement High
	Reaching 70 years	Replacement Low	Replacement High		
Owner	89	89%	100%	79	89
Renter	34	88%	100%	30	34

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	79	89	25	104	114
Renter	30	34	1	30	34

Source: 2017 ACS, Calculations by Valbridge

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$41,731, the feasibility of constructing the 104 to 114 for sale replacement housing units is unlikely.

## Summary: Jefferson County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Jefferson County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
53,498	55,673	2,175	4.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Jefferson County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
12,704	12,692	(12)	-0.1%
Aged 18 - 64			
34,480	34,835	355	1.0%
Aged 65 and Older			
6,314	8,146	1,832	29.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Jefferson County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
5,388	25.9%	15,420	74.1%	20,808

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Jefferson County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
4,365	28.3%	7,728	50.1%	3,327	21.6%
Renters					
1,854	34.4%	1,643	30.5%	1,891	35.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Jefferson County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,497	9.7%	6,195	40.2%	3,489	22.6%	4,239	27.5%
Renters							
1,662	30.8%	2,083	38.7%	824	15.3%	819	15.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Jefferson County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
3,067	19.9%	5,978	38.8%	2,531	16.4%	2,127	13.8%	1,717	11.1%
Renters									
1,704	31.6%	1,522	28.2%	992	18.4%	686	12.7%	484	9.0%

Source: 2013 – 2017 ACS



Figure 7 Number of Bedrooms by Tenure, 2017

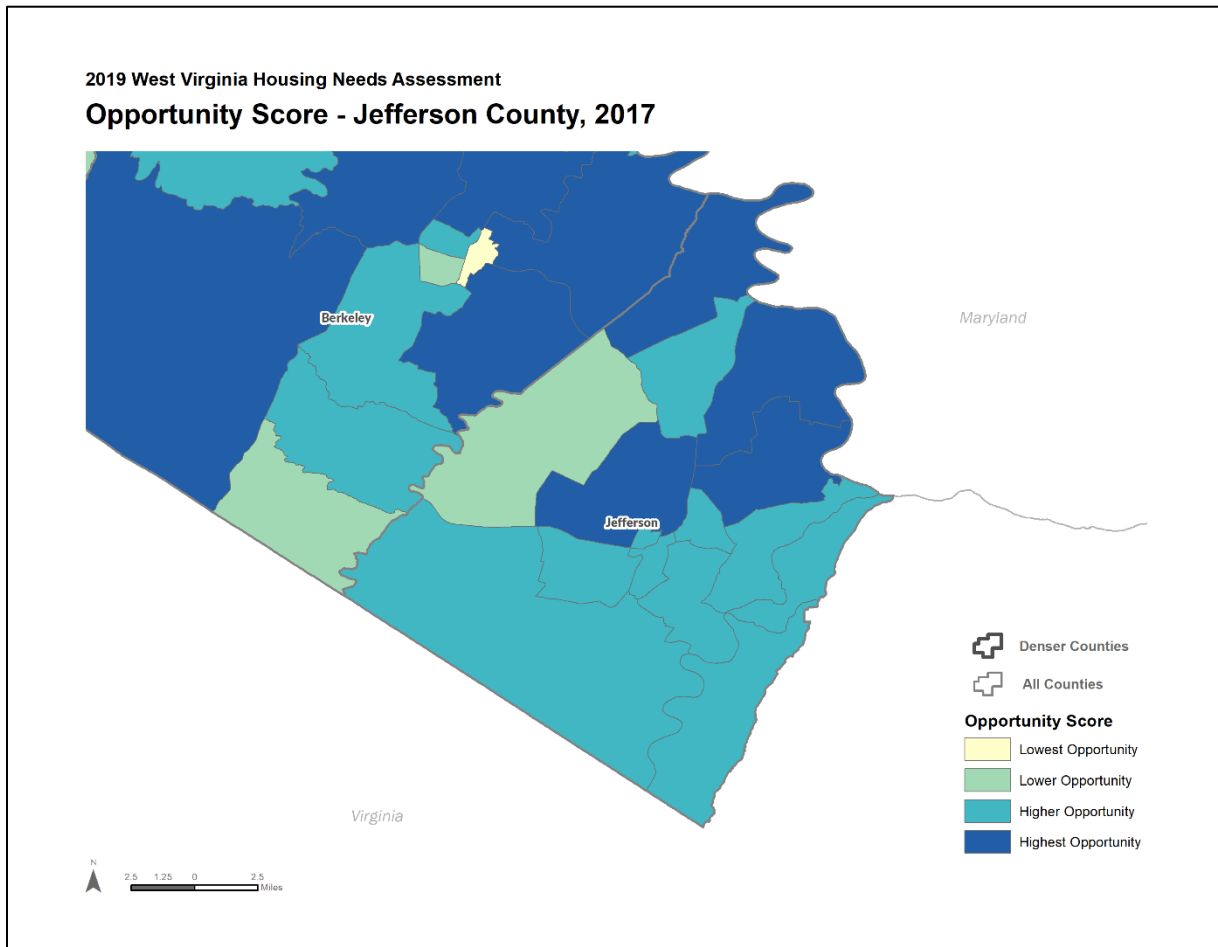
Jefferson County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
312	2.0%	1,961	12.7%	7,598	49.3%	4,580	29.7%	969	6.3%
Renters									
966	17.9%	1,529	28.4%	2,025	37.6%	753	14.0%	115	2.1%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

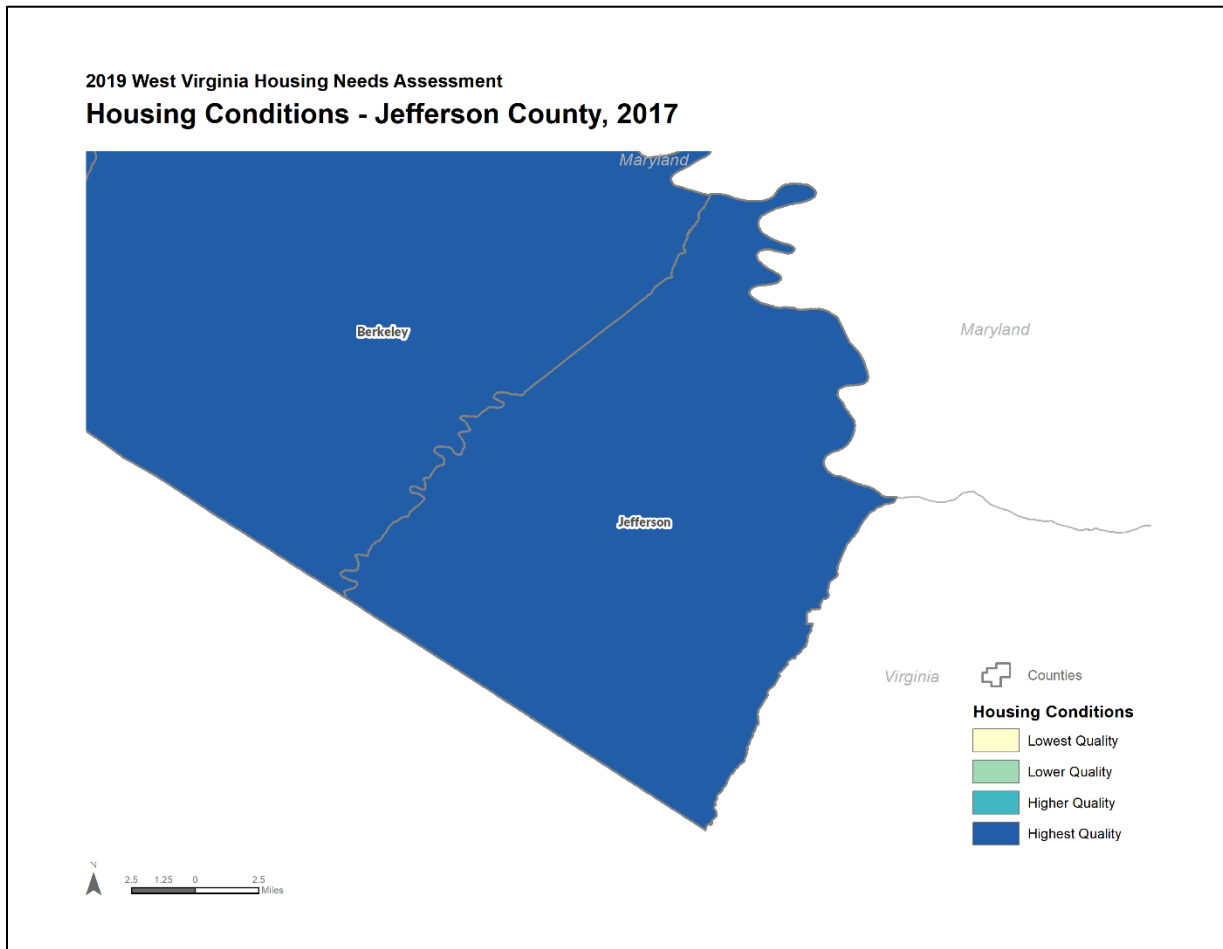
Jefferson County: Opportunity Index		
	Classification	State Rank
Census Tract 9722.01, Jefferson County	Highest Opportunity	58
Census Tract 9722.03, Jefferson County	Highest Opportunity	61
Census Tract 9722.04, Jefferson County	Highest Opportunity	91
Census Tract 9723, Jefferson County	Lower Opportunity	248
Census Tract 9724.01, Jefferson County	Higher Opportunity	167
Census Tract 9724.02, Jefferson County	Highest Opportunity	38
Census Tract 9725.01, Jefferson County	Highest Opportunity	95
Census Tract 9725.03, Jefferson County	Highest Opportunity	118
Census Tract 9725.05, Jefferson County	Higher Opportunity	241
Census Tract 9725.06, Jefferson County	Highest Opportunity	96
Census Tract 9726.01, Jefferson County	Highest Opportunity	94
Census Tract 9726.02, Jefferson County	Highest Opportunity	27
Census Tract 9727.01, Jefferson County	Higher Opportunity	218
Census Tract 9727.02, Jefferson County	Highest Opportunity	115
Census Tract 9728, Jefferson County	Higher Opportunity	150

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Jefferson County: Housing Conditions		
	Classification	State Rank
Jefferson County	Highest	1

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Jefferson County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Jefferson County	\$72,526	7.3%	17.0%	28.7%	17.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Jefferson County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
90	65	72.2%	275	40	14.5%	505	170	33.7%	1,940	260	13.4%
Elderly Renters											
15	10	66.7%	80	55	68.8%	50	4	8.0%	69	-	0.0%
General Occupancy Owners											
1,125	835	74.2%	1,395	635	45.5%	2,190	895	40.9%	10,340	1,200	11.6%
General Occupancy Renters											
1,365	890	65.2%	1,165	965	82.8%	840	330	39.3%	1,910	90	4.7%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Jefferson County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	550	78.3%	430
0-60%	1,557	53.5%	833
0-80%	2,496	36.8%	918
Owners Elderly			
0-30%	1,343	78.3%	1,051
0-60%	3,036	53.5%	1,624
0-80%	4,005	36.8%	1,474
Renters General Occupancy			
0-30%	1,098	59.6%	654
0-60%	1,840	5.9%	109
0-80%	2,207	-3.7%	(82)
Renters Elderly			
0-30%	582	59.6%	347
0-60%	960	5.9%	57
0-80%	1,176	-3.7%	(43)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Jefferson County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	759	36.1%	274
101%+	4,582	6.0%	275
Owners Elderly			
81-100%	882	28.0%	247
101%+	3,438	9.9%	340
Renters General Occupancy			
81-100%	259	18.1%	47
101%+	650	1.0%	7
Renters Elderly			
81-100%	140	0.0%	0
101%+	406	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Jefferson County: Income by Tier		
	2017	2024
30% AMI	\$24,060	\$27,637
60% AMI	\$48,120	\$55,275
80% AMI	\$64,160	\$73,700
100% AMI	\$80,200	\$92,125

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Jefferson County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,025	21.9%	1,098	22.7%	973	19.8%	(124)	-11.3%
0-60%	1,870	39.9%	1,840	38.0%	1,662	33.8%	(178)	-9.7%
0-80%	2,189	46.7%	2,207	45.6%	2,007	40.8%	(200)	-9.1%
81-100%	315	6.7%	259	5.4%	278	5.6%	19	7.2%
100%+	803	17.1%	650	13.4%	711	14.4%	61	9.5%
Renters Elderly								
0-30%	449	9.6%	582	12.0%	615	12.5%	33	5.7%
0-60%	752	16.0%	960	19.8%	1,032	21.0%	73	7.6%
0-80%	892	19.0%	1,176	24.3%	1,269	25.8%	93	7.9%
81-100%	141	3.0%	140	2.9%	160	3.2%	20	13.9%
100%+	349	7.4%	406	8.4%	499	10.1%	93	23.0%
Owners General Occupancy								
0-30%	617	3.9%	550	3.4%	428	2.6%	(122)	-22.2%
0-60%	1,734	11.1%	1,557	9.6%	1,250	7.6%	(307)	-19.7%
0-80%	2,798	17.9%	2,496	15.4%	2,018	12.2%	(477)	-19.1%
81-100%	928	5.9%	759	4.7%	632	3.8%	(127)	-16.8%
100%+	4,596	29.4%	4,582	28.4%	4,563	27.6%	(19)	-0.4%
Owners Elderly								
0-30%	1,189	7.6%	1,343	8.3%	1,326	8.0%	(17)	-1.2%
0-60%	2,653	17.0%	3,036	18.8%	3,074	18.6%	39	1.3%
0-80%	3,599	23.0%	4,005	24.8%	4,065	24.6%	60	1.5%
81-100%	771	4.9%	882	5.5%	971	5.9%	89	10.1%
100%+	2,950	18.9%	3,438	21.3%	4,257	25.8%	819	23.8%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Jefferson County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	428	353	(78)
0-60%	1,250	721	(112)
0-80%	2,018	827	(91)
Owners Elderly			
0-30%	1,326	1,093	43
0-60%	3,074	1,773	150
0-80%	4,065	1,666	192
Renters General Occupancy			
0-30%	973	608	(46)
0-60%	1,662	146	38
0-80%	2,007	(16)	66
Renters Elderly			
0-30%	615	384	38
0-60%	1,032	91	34
0-80%	1,269	(10)	33

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Jefferson County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	632	230	(44)
101+%	4,563	285	10
Owners Elderly			
81-100%	971	274	27
101+%	4,257	432	91
Renters General Occupancy			
81-100%	278	54	8
101+%	711	18	11
Renters Elderly			
81-100%	160	2	2
101+%	499	8	8

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments by Expiration Year

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
APPLE TREE GARDENS	S8/LIHTC	93	Jefferson County	821 NORTH MILDRED STREET	RANSON, WV 25438	FAM	2042
BOLIVAR COURT	LIHTC	34	Jefferson County	32 BOLIVAR COURT	HARPERS FERRY, WV 25425	FAM	2044
CHARLES TOWERS APARTMENTS	S8	81	Jefferson County	151 AUGUSTINE AVENUE	CHARLES TOWN, WV 25414	ELD	2031
CRANES MEADOW APARTMENTS	LIHTC	64	Jefferson County	229 AUTUMN DRIVE	CHARLES TOWN, WV 25414	FAM	2027
CRANES MEADOW II APARTMENTS	LIHTC	50	Jefferson County	229 AUTUMN DRIVE	CHARLES TOWN, WV 25414	FAM	2044
LOWE GARDEN APTS.	S8/LIHTC	24	Jefferson County	350 SOUTH CHURCH STREET	SHEPHERDSTOWN, WV 25443	FAM	2043
PATRICK HENRY APARTMENTS	LIHTC	50	Jefferson County	411 PATRICK HENRY WAY	CHARLES TOWN, WV 25414	ELD	2027
SHEPHERDS GLEN APARTMENTS	LIHTC	44	Jefferson County	101 MADDOX COURT	SHEPHERDSTOWN, WV 25443	FAM	2043
SPRING RUN APARTMENTS	LIHTC	38	Jefferson County	306 JEFFERSON COURT	CHARLES TOWN, WV 25414	FAM	2044
WASHINGTON VILLAGE I	RD	48	Jefferson County	512 S GEORGE COURT #1	CHARLES TOWN, WV 25414	FAM	UNK
WASHINGTON VILLAGE II	RD	30	Jefferson County	512 S GEORGE COURT #1	CHARLES TOWN, WV 25414	ELD	UNK
WILLOW SPRING FARM	RD	52	Jefferson County	NEW OAK TREEK COURT	CHARLES TOWN, WV 25414	FAM	UNK
WILLOW SPRING FARM APARTMENTS V	LIHTC	40	Jefferson County	100 SYCAMORE CIRCLE	CHARLES TOWN, WV 25414	ELD	2024
WILLOW SPRING FARM APARTMENTS VI	TCEP	50	Jefferson County	20 MULBERRY TREE STREET	CHARLES TOWN, WV 25414	FAM	2039
WILLOW SPRING FARM II	RD	40	Jefferson County	NEW PEACH TREE COURT	CHARLES TOWN, WV 25414	FAM	UNK
WILLOW SPRING FARM III	RD	40	Jefferson County	NEW PLUM TREE COURT	CHARLES TOWN, WV 25414	FAM	UNK
WV PANHANDLE PORTFOLIO (SITE 8 OF 9) POTOMAC TERRACE	TCAP/LIHTC	31	Jefferson County	361 SPRING STREET	HARPERS FERRY, WV 25425	ELD	2041

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WV PANHANDLE PORTFOLIO (SITE 9 OF 9) MAPLE GREEN	TCAP/LIHTC	12	Jefferson County	540 SOUTH CHURCH STREET	SHEPHERDSTOWN, WV 25443	FAM	2041

Source: WVHDF and NHPD databases



## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$19,250	\$22,000	\$24,750	\$27,500	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$32,100	\$36,700	\$41,300	\$45,850	\$49,550	\$53,200	\$56,900	\$60,550
<b>80% of Median</b>	\$51,350	\$58,700	\$66,050	\$73,350	\$79,250	\$85,100	\$91,000	\$96,850

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Jefferson-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$32,100	\$36,700	\$41,300	\$45,850	\$49,550	\$53,200	\$56,900	\$60,550
<b>60% of Median</b>	\$38,520	\$44,040	\$49,560	\$55,020	\$59,460	\$63,840	\$68,280	\$72,660

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Jefferson-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR %		2-BR %		3-BR %		Total Units	Total %
					Occ.	# 2-BR	Occ.	# 3-BR	Occ.			
Apple Tree Gardens	821 North Mildred St	Ranson	S8/TC	12	100%	50	94%	31	94%	93	95%	
Bolivar Court	32 Bolivar Ct	Harpers Ferry	TC	18	-	16	-	-	-	34	-	
Cranes Meadow Apartments (Combined)	229 Autumn Dr	Charles Town	TC	24	96%	24	96%	16	100%	64	97%	
Cranes Meadow Apartments II	229 Autumn Dr	Charles Town	TC	20	100%	20	90%	10	100%	50	96%	
Lowe Garden Apartments	350 Church St	Shepherdstown	S8/TC	24	100%	-	-	-	-	24	100%	
Shepherds Glen Apartments	101 Maddox Ct	Shepherdstown	TC	24	-	20	-	-	-	44	-	
Spring Run Apartments	306 Jefferson Ct	Charles Town	TC	6	-	32	-	-	-	38	-	
Washington Village I	512 S George Ct #1	Charles Town	RD	-	-	48	-	-	-	48	-	
Willow Spring Farm	New Oak Tree Ct	Charles Town	RD	20	100%	32	94%	-	-	52	96%	
Willow Spring Farm Apartments VI	Apple Tree Ct & Hickory Tree Ct	Charles Town	TC	16	100%	26	85%	8	100%	50	92%	
Willow Spring Farm II	New Peach Tree Ct & New Pear Tree Ct	Charles Town	RD	20	100%	20	90%	-	-	40	95%	
Willow Spring Farm III	New Plum Treet Ct & Dogwood Tree Ct	Charles Town	RD	20	95%	20	100%	-	-	40	98%	
WV Panhandle Portfolio (Site 9 of 9) Maple Green	540 South Church St	Shepherdstown	TC	-	-	12	100%	-	-	12	100%	
Total (Occupancy Based on Reporting Properties)				204	99%	320	93%	65	97%	589	96%	

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio		1-BR %		2-BR %		Total Units	Total %
				#	% Occ.	#	% Occ.	#	% Occ.		
Charles Towers Apartments	151 Augustine Ave	Charles Town	S8	-	-	81	98%	-	-	81	98%
Patrick Henry Apartments	411 Patrick Henry Way	Charles Town	TC	-	-	50	-	-	-	50	-
Washington Village II	512 S George Court #1	Charles Town	RD	-	-	12	-	18	-	30	-
Willow Spring Farm Apartments V	44 New Sycamore Cir	Charles Town	TC	-	-	40	95%	-	-	40	95%
WV Panhandle Portfolio (Site 8 of 9) Potomac Terrace	361 Spring St	Harpers Ferry	TC	-	-	31	-	-	-	31	-
Total (Occupancy Based on Reporting Properties)				-	-	214	97%	18	-	232	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				% Occ.	% Occ.		% Occ.	% Occ.					
102 N George St	102 N George St	Ranson	-	-	8	88%	-	-	-	-	8	88%	
200 S Marshall St	200 S Marshall St	Ranson	-	-	-	-	-	-	-	-	18	-	
300 S Marshall St	300 S Marshall St	Ranson	10	100%	-	-	-	-	-	-	10	100%	
Marware Apartments	429 E North St	Charles Town	15	93%	5	100%	-	-	-	-	20	95%	
110 Perth Way	110 Perth Way	Shepherdstown	10	90%	-	-	-	-	-	-	10	90%	
Residences at Jefferson Crossing	55 Pimlico Dr	Charles Town	36	97%	54	91%	30	97%	-	-	120	94%	
253 Potomac Ave	253 Potomac Ave	Shenandoah Junction	12	92%	-	-	-	-	-	-	12	92%	
205 S Princess St	205 S Princess St	Shepherdstown	-	-	-	-	-	-	-	-	8	-	
Total (Occupancy Based on Reporting Properties)				83	95%	67	91%	30	97%	-	-	206	94%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	204	99%	320	93%	65	97%	589	96%
Senior Sub/TC	214	97%	18	-	-	-	232	97%
General Market	83	95%	67	91%	30	97%	206	94%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>62</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>63</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	204	99%	95%	8
2 Bedroom	320	93%	95%	(6)
3 Bedroom	65	97%	95%	1
Total	589	96%	95%	3

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	214	97%	95%	4
Total	214	97%	95%	4

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>62</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>63</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	83	95%	95%	0
2 Bedroom	67	91%	95%	(3)
3 Bedroom	30	97%	95%	1
<b>Total</b>	<b>180</b>	<b>94%</b>	<b>95%</b>	<b>(2)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand in the subsidized general occupancy and elderly/disabled product type.

## Employment

The local economy is largely driven by the services, retail trade and public administration.

Figure 30 Employment by Industry<sup>64</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	303	1.00%
Construction	2,485	8.20%
Manufacturing	1,909	6.30%
Wholesale trade	333	1.10%
Retail trade	3,545	11.70%
Transportation/Utilities	1,576	5.20%
Information	576	1.90%
Finance/Insurance/Real Estate Services	1,091	3.60%
Services	15,152	50.00%
Public Administration	3,303	10.90%
<b>Total</b>	<b>30,303</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Jefferson County, WV	4.9%	4.4%	4.0%	3.2%	2.7%	2.9%	3.0%	2.7%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>64</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.



## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,425	271	569	1,084	2,010	2,029	2,772	4,629	492	139	15,420
Renter	981	121	206	307	1,094	832	835	924	49	39	5,388

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Jefferson County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1990-1999, 20-30 years ago and 2000-2009, 10-20 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		54	455	509
Renter		24	165	189

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,425	217	1,642	11%
Renter	981	97	1,078	20%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 46 and 51 units of owner housing and between 15 and 19 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	51	89%	100%	46	51
Renter	19	80%	100%	15	19

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	46	51	473	518	524
Renter	15	19	31	47	50

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$72,526, the feasibility of constructing the 518 to 524 sales replacement housing units is possible.

## Summary: Kanawha County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Kanawha County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
193,063	187,827	(5,236)	-2.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Kanawha County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
39,734	38,266	(1,468)	-3.7%
Aged 18 - 64			
121,014	114,304	(6,710)	-5.5%
Aged 65 and Older			
32,315	35,257	2,942	9.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Kanawha County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
24,798	30.9%	55,469	69.1%	80,267

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Kanawha County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
11,955	21.6%	32,375	58.4%	11,139	20.1%
Renters					
7,114	28.7%	7,952	32.1%	9,732	39.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Kanawha County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
4,898	8.8%	18,196	32.8%	12,686	22.9%	19,689	35.5%
Renters							
8,566	34.5%	8,280	33.4%	4,433	17.9%	3,519	14.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Kanawha County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
14,815	26.7%	22,553	40.7%	8,569	15.4%	6,645	12.0%	2,887	5.2%
Renters									
10,830	43.7%	6,808	27.5%	3,383	13.6%	2,232	9.0%	1,545	6.2%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

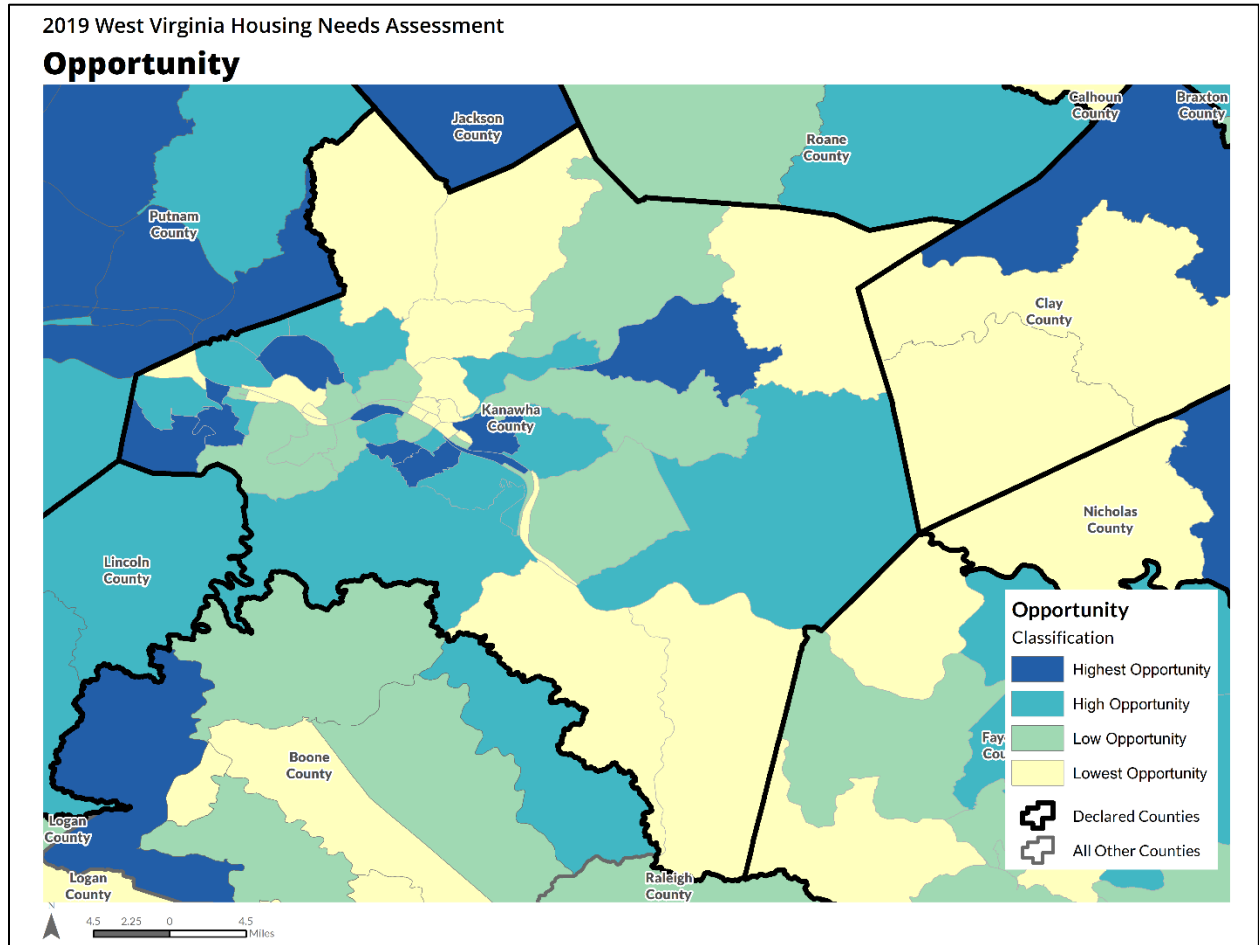
Kanawha County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
913	1.6%	11,690	21.1%	30,011	54.1%	10,615	19.1%	2,240	4.0%
Renters									
6,116	24.7%	10,609	42.8%	6,545	26.4%	1,189	4.8%	339	1.4%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maronics 2016.

Figure 9 Opportunity Index Classification and Rank

Kanawha County: Opportunity Index		
	Classification	State Rank
Census Tract 1, Kanawha County	Lower Opportunity	323
Census Tract 2, Kanawha County	Lower Opportunity	294
Census Tract 3, Kanawha County	Lowest Opportunity	474
Census Tract 5, Kanawha County	Lowest Opportunity	468
Census Tract 6, Kanawha County	Lowest Opportunity	478
Census Tract 7, Kanawha County	Lowest Opportunity	483
Census Tract 8, Kanawha County	Lowest Opportunity	472
Census Tract 9, Kanawha County	Lowest Opportunity	410
Census Tract 11, Kanawha County	Highest Opportunity	70
Census Tract 12, Kanawha County	Lower Opportunity	390
Census Tract 13, Kanawha County	Lower Opportunity	274
Census Tract 15, Kanawha County	Highest Opportunity	55
Census Tract 17, Kanawha County	Lower Opportunity	324
Census Tract 18, Kanawha County	Higher Opportunity	193
Census Tract 19.01, Kanawha County	Highest Opportunity	51
Census Tract 19.02, Kanawha County	Highest Opportunity	50
Census Tract 20, Kanawha County	Higher Opportunity	176
Census Tract 21, Kanawha County	Lower Opportunity	273
Census Tract 101, Kanawha County	Lower Opportunity	314
Census Tract 102, Kanawha County	Lower Opportunity	376
Census Tract 103, Kanawha County	Lowest Opportunity	422
Census Tract 104, Kanawha County	Lowest Opportunity	418
Census Tract 105, Kanawha County	Highest Opportunity	31
Census Tract 106, Kanawha County	Higher Opportunity	173
Census Tract 107.01, Kanawha County	Higher Opportunity	164
Census Tract 107.02, Kanawha County	Higher Opportunity	207

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.



Figure 9 Opportunity Index (Cont.)

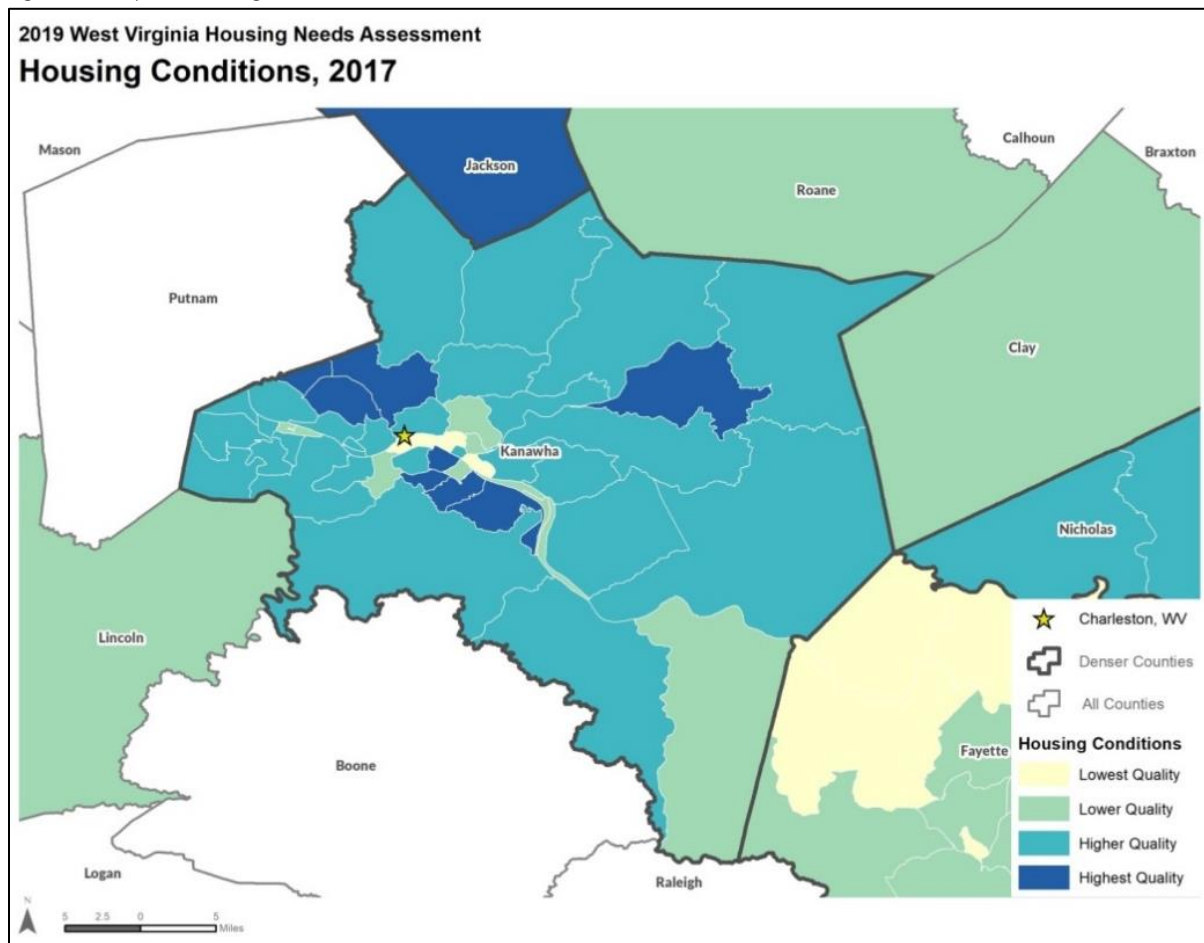
Kanawha County: Opportunity Index		
	Classification	State Rank
Census Tract 108.01, Kanawha County	Lower Opportunity	374
Census Tract 108.02, Kanawha County	Lowest Opportunity	428
Census Tract 109, Kanawha County	Lowest Opportunity	449
Census Tract 110, Kanawha County	Higher Opportunity	223
Census Tract 111, Kanawha County	Lower Opportunity	267
Census Tract 112, Kanawha County	Lower Opportunity	365
Census Tract 113.01, Kanawha County	Lower Opportunity	333
Census Tract 113.02, Kanawha County	Higher Opportunity	105
Census Tract 114.01, Kanawha County	Higher Opportunity	214
Census Tract 114.02, Kanawha County	Lower Opportunity	322
Census Tract 115, Kanawha County	Lowest Opportunity	445
Census Tract 118, Kanawha County	Higher Opportunity	231
Census Tract 121, Kanawha County	Lower Opportunity	395
Census Tract 122, Kanawha County	Lowest Opportunity	439
Census Tract 123, Kanawha County	Higher Opportunity	208
Census Tract 128, Kanawha County	Higher Opportunity	222
Census Tract 129, Kanawha County	Higher Opportunity	121
Census Tract 130, Kanawha County	Lower Opportunity	292
Census Tract 131, Kanawha County	Lower Opportunity	354
Census Tract 132, Kanawha County	Lower Opportunity	266
Census Tract 133, Kanawha County	Higher Opportunity	238
Census Tract 134, Kanawha County	Lowest Opportunity	444
Census Tract 135, Kanawha County	Lower Opportunity	327
Census Tract 136, Kanawha County	Higher Opportunity	97
Census Tract 137.01, Kanawha County	Highest Opportunity	36
Census Tract 137.02, Kanawha County	Higher Opportunity	202
Census Tract 138, Kanawha County	Lower Opportunity	385

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Kanawha County: Housing Conditions		
	Classification	State Rank
Census Tract 1, Kanawha County	Lowest	427
Census Tract 2, Kanawha County	Higher	184
Census Tract 3, Kanawha County	Lower	341
Census Tract 5, Kanawha County	Lower	334
Census Tract 6, Kanawha County	Lowest	422
Census Tract 7, Kanawha County	Lowest	443
Census Tract 8, Kanawha County	Higher	146
Census Tract 9, Kanawha County	Lowest	378
Census Tract 11, Kanawha County	Higher	146
Census Tract 12, Kanawha County	Lowest	391
Census Tract 13, Kanawha County	Lowest	365
Census Tract 15, Kanawha County	Lower	258
Census Tract 17, Kanawha County	Lower	282
Census Tract 18, Kanawha County	Highest	27
Census Tract 19.01, Kanawha County	Highest	36
Census Tract 19.02, Kanawha County	Highest	9
Census Tract 20, Kanawha County	Lower	212
Census Tract 21, Kanawha County	Highest	70
Census Tract 101, Kanawha County	Higher	181
Census Tract 102, Kanawha County	Higher	170
Census Tract 103, Kanawha County	Lower	206
Census Tract 104, Kanawha County	Higher	167
Census Tract 105, Kanawha County	Highest	87
Census Tract 106, Kanawha County	Higher	173
Census Tract 107.01, Kanawha County	Highest	79

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model (Cont.)

Kanawha County: Housing Conditions		
	Classification	State Rank
Census Tract 107.02, Kanawha County	Highest	88
Census Tract 108.01, Kanawha County	Higher	159
Census Tract 108.02, Kanawha County	Higher	152
Census Tract 109, Kanawha County	Higher	146
Census Tract 110, Kanawha County	Higher	110
Census Tract 111, Kanawha County	Higher	174
Census Tract 112, Kanawha County	Higher	183
Census Tract 113.01, Kanawha County	Lower	217
Census Tract 113.02, Kanawha County	Highest	82
Census Tract 114.01, Kanawha County	Higher	164
Census Tract 114.02, Kanawha County	Lower	210
Census Tract 115, Kanawha County	Lower	236
Census Tract 118, Kanawha County	Lower	234
Census Tract 121, Kanawha County	Lower	266
Census Tract 122, Kanawha County	Lower	255
Census Tract 123, Kanawha County	Higher	150
Census Tract 128, Kanawha County	Higher	105
Census Tract 129, Kanawha County	Lowest	414
Census Tract 130, Kanawha County	Lower	283
Census Tract 131, Kanawha County	Higher	126
Census Tract 132, Kanawha County	Higher	178
Census Tract 133, Kanawha County	Highest	98
Census Tract 134, Kanawha County	Lower	329
Census Tract 135, Kanawha County	Lower	269
Census Tract 136, Kanawha County	Higher	107
Census Tract 137.01, Kanawha County	Higher	131
Census Tract 137.02, Kanawha County	Higher	171
Census Tract 138, Kanawha County	Lower	242

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Kanawha County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Employment to Population Ratio	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Census Tract 1, Kanawha County	\$21,700	57.6%	22.0%	34.0%	15.8%
Census Tract 2, Kanawha County	\$35,363	56.7%	27.0%	37.0%	13.0%
Census Tract 3, Kanawha County	\$37,841	48.9%	27.0%	25.8%	17.5%
Census Tract 5, Kanawha County	\$46,471	55.4%	24.0%	33.0%	14.8%
Census Tract 6, Kanawha County	\$39,286	54.5%	25.0%	37.4%	16.8%
Census Tract 7, Kanawha County	\$23,750	44.4%	22.0%	35.0%	18.0%
Census Tract 8, Kanawha County	\$25,613	48.6%	21.0%	36.0%	16.0%
Census Tract 9, Kanawha County	\$15,100	28.9%	17.0%	28.5%	11.3%
Census Tract 11, Kanawha County	\$41,631	54.3%	23.0%	24.4%	15.8%
Census Tract 12, Kanawha County	\$29,375	63.7%	20.0%	31.1%	14.2%
Census Tract 13, Kanawha County	\$38,488	59.3%	19.0%	20.0%	17.0%
Census Tract 15, Kanawha County	\$66,628	56.6%	23.0%	22.4%	12.2%
Census Tract 17, Kanawha County	\$38,350	58.9%	24.0%	28.2%	15.5%
Census Tract 18, Kanawha County	\$72,031	49.9%	28.0%	19.3%	14.0%
Census Tract 19.01, Kanawha County	\$102,083	59.8%	27.0%	24.4%	12.4%
Census Tract 19.02, Kanawha County	\$113,438	64.0%	27.0%	21.5%	13.6%
Census Tract 20, Kanawha County	\$78,304	67.1%	25.0%	18.7%	13.2%
Census Tract 21, Kanawha County	\$54,359	60.8%	25.0%	30.5%	14.2%
Census Tract 101, Kanawha County	\$41,387	61.4%	25.0%	20.2%	17.0%
Census Tract 102, Kanawha County	\$46,222	54.3%	24.0%	24.1%	12.2%
Census Tract 103, Kanawha County	\$48,396	50.6%	25.0%	24.1%	15.9%
Census Tract 104, Kanawha County	\$38,816	43.6%	26.0%	23.3%	17.9%
Census Tract 105, Kanawha County	\$59,318	61.2%	27.0%	33.0%	14.5%
Census Tract 106, Kanawha County	\$48,170	59.0%	26.0%	23.8%	16.3%
Census Tract 107.01, Kanawha County	\$61,623	56.3%	28.0%	21.9%	16.9%
Census Tract 107.02, Kanawha County	\$56,563	59.0%	29.0%	28.0%	13.1%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

Figure 12 Income, Employment, and Various Housing Costs, 2017 (Cont.)

	Median Household Income	Employment to Population Ratio	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Income
Census Tract 108.01, Kanawha County	\$50,071	4.2%	30.0%	24.2%	13.0%
Census Tract 108.02, Kanawha County	\$37,485	5.3%	30.0%	45.8%	14.4%
Census Tract 109, Kanawha County	\$46,280	4.2%	29.0%	23.4%	14.1%
Census Tract 110, Kanawha County	\$55,494	4.4%	27.0%	20.4%	14.7%
Census Tract 111, Kanawha County	\$43,151	5.7%	29.0%	42.7%	14.5%
Census Tract 112, Kanawha County	\$40,162	9.2%	30.0%	16.5%	16.3%
Census Tract 113.01, Kanawha County	\$45,142	10.2%	29.0%	27.1%	14.5%
Census Tract 113.02, Kanawha County	\$64,632	8.0%	28.0%	18.1%	12.0%
Census Tract 114.01, Kanawha County	\$51,518	3.6%	28.0%	20.5%	13.7%
Census Tract 114.02, Kanawha County	\$45,224	2.4%	30.0%	27.7%	12.6%
Census Tract 115, Kanawha County	\$40,863	15.7%	25.0%	25.8%	15.7%
Census Tract 118, Kanawha County	\$42,816	5.0%	29.0%	23.1%	13.6%
Census Tract 121, Kanawha County	\$46,746	11.9%	30.0%	27.9%	13.1%
Census Tract 122, Kanawha County	\$30,385	19.4%	28.0%	24.4%	17.2%
Census Tract 123, Kanawha County	\$42,410	5.0%	29.0%	28.2%	12.6%
Census Tract 128, Kanawha County	\$59,830	6.3%	26.0%	25.8%	13.0%
Census Tract 129, Kanawha County	\$36,875	3.7%	23.0%	24.5%	14.4%
Census Tract 130, Kanawha County	\$42,340	4.0%	25.0%	26.3%	11.9%
Census Tract 131, Kanawha County	\$50,273	7.5%	26.0%	29.0%	12.3%
Census Tract 132, Kanawha County	\$39,348	8.6%	29.0%	42.9%	14.5%
Census Tract 133, Kanawha County	\$69,306	7.1%	29.0%	14.0%	14.4%
Census Tract 134, Kanawha County	\$38,309	12.8%	24.0%	31.8%	14.5%
Census Tract 135, Kanawha County	\$42,500	2.6%	25.0%	28.6%	13.7%
Census Tract 136, Kanawha County	\$51,092	5.1%	26.0%	25.5%	14.6%
Census Tract 137.01, Kanawha County	\$66,274	2.8%	30.0%	17.2%	13.3%
Census Tract 137.02, Kanawha County	\$45,625	9.8%	29.0%	24.9%	16.1%
Census Tract 138, Kanawha County	\$24,393	11.1%	27.0%	34.4%	14.6%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

## Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Kanawha County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
225	115	51.1%	780	195	25.0%	1,895	320	16.9%	9,135	250	2.7%
Elderly Renters											
2,800	1,810	64.6%	4,685	1,970	42.0%	6,620	1,320	19.9%	30,990	1,110	3.6%
General Occupancy Owners											
120	44	36.7%	95	34	35.8%	230	65	28.3%	550	10	1.8%
General Occupancy Renters											
5,600	3,721	66.4%	4,430	2,986	67.4%	4,530	1,715	37.9%	35,765	275	0.8%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Kanawha County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	1,827	70.8%	1,293
0-60%	4,603	50.7%	2,335
0-80%	6,638	32.5%	2,156
Owners Elderly			
0-30%	5,179	70.8%	3,665
0-60%	12,610	50.7%	6,398
0-80%	16,905	32.5%	5,490
Renters General Occupancy			
0-30%	4,713	66.2%	3,121
0-60%	8,996	23.1%	2,074
0-80%	10,795	-1.2%	(134)
Renters Elderly			
0-30%	3,440	66.2%	2,278
0-60%	5,491	23.1%	1,266
0-80%	6,245	-1.2%	(78)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Kanawha County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	2,221	10.0%	222
101%+	12,744	2.2%	282
Owners Elderly			
81-100%	3,351	6.3%	211
101%+	12,538	1.9%	243
Renters General Occupancy			
81-100%	1,524	8.2%	125
101%+	3,457	1.3%	44
Renters Elderly			
81-100%	675	0.0%	0
101%+	1,987	2.5%	50

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Kanawha County: Income by Tier		
	2017	2024
30% AMI	\$15,900	\$18,264
60% AMI	\$31,800	\$36,528
80% AMI	\$42,400	\$48,704
100% AMI	\$53,000	\$60,880

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Kanawha County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	4,580	18.0%	4,713	19.1%	4,326	18.1%	(387)	-8.2%
0-60%	8,864	34.8%	8,996	36.4%	8,281	34.6%	(715)	-7.9%
0-80%	11,071	43.5%	10,795	43.7%	9,964	41.6%	(831)	-7.7%
81-100%	1,623	6.4%	1,524	6.2%	1,408	5.9%	(116)	-7.6%
100%+	4,864	19.1%	3,457	14.0%	3,428	14.3%	(29)	-0.8%
Renters Elderly								
0-30%	2,289	9.0%	3,440	13.9%	3,335	13.9%	(105)	-3.0%
0-60%	4,328	17.0%	5,491	22.2%	5,431	22.7%	(60)	-1.1%
0-80%	5,140	20.2%	6,245	25.3%	6,226	26.0%	(20)	-0.3%
81-100%	601	2.4%	675	2.7%	692	2.9%	16	2.4%
100%+	2,149	8.4%	1,987	8.1%	2,234	9.3%	247	12.4%
Owners General Occupancy								
0-30%	1,889	3.3%	1,827	3.4%	1,616	3.1%	(211)	-11.5%
0-60%	4,678	8.2%	4,603	8.5%	3,993	7.6%	(610)	-13.2%
0-80%	6,947	12.2%	6,638	12.2%	5,826	11.0%	(812)	-12.2%
81-100%	2,545	4.5%	2,221	4.1%	1,951	3.7%	(270)	-12.2%
100%+	15,893	28.0%	12,744	23.4%	12,102	22.9%	(642)	-5.0%
Owners Elderly								
0-30%	3,801	6.7%	5,179	9.5%	5,033	9.5%	(146)	-2.8%
0-60%	10,866	19.1%	12,610	23.2%	12,277	23.2%	(333)	-2.6%
0-80%	15,006	26.4%	16,905	31.1%	16,636	31.5%	(269)	-1.6%
81-100%	3,590	6.3%	3,351	6.2%	3,314	6.3%	(37)	-1.1%
100%+	12,821	22.6%	12,538	23.0%	13,031	24.7%	493	3.9%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Kanawha County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	1,616	1,503	211
0-60%	3,993	2,915	580
0-80%	5,826	3,189	1,033
Owners Elderly			
0-30%	5,033	4,682	1,017
0-60%	12,277	8,962	2,564
0-80%	16,636	9,106	3,616
Renters General Occupancy			
0-30%	4,326	3,353	233
0-60%	8,281	2,846	771
0-80%	9,964	1,002	1,137
Renters Elderly			
0-30%	3,335	2,585	308
0-60%	5,431	1,866	600
0-80%	6,226	626	704

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Kanawha County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	1,951	491	269
101+%	12,102	2,104	1,821
Owners Elderly			
81-100%	3,314	712	500
101+%	13,031	2,229	1,986
Renters General Occupancy			
81-100%	1,408	952	827
101+%	3,428	2,079	2,035
Renters Elderly			
81-100%	692	411	411
101+%	2,234	1,384	1,333

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization

HA – Housing Authority

HFA – Housing Finance Agency

HOME – HOME Investment Partnership Program

LIHTC – Low Income Housing Tax Credit

NHTF – National Housing Trust Fund

NSP – Neighborhood Stabilization Program

PHA – Public Housing Authority

RD – Rural Development

RD 538 – Rural Development Section 538

S8 – Section 8

TCA – Traditional Contract Administration

TCAP – Tax Credit Allocation Program

TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled

ELD – Elderly

FAM – Family

SN – Special Needs

UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
918 BEECH AVENUE	LIHTC	2	Kanawha	918 BEECH AVENUE	25302	UNK	2020
AGSTEN MANOR	S8	103	Kanawha	715 RANDOLPH STREET	CHARLESTON, WV 25302	ELD	2030
ASSALEY PLACE APTS.		8	Kanawha	1532 JACKSON STREET	25311	ELD	2030
BRECKS GARDENS APTS.		44	Kanawha	5270 DEWITT ROAD	25313	UNK	2048
BROOKS MANOR	S8	24	Kanawha	23 BROOKS STREET	CHARLESTON, WV 25301	ELD	2029
CARRIAGE HILL	LIHTC	50	Kanawha	100-708 SURREY TERRACE	25177	FAM	2036
CARROLL TERRACE	PHA	199	Kanawha	1546 KANAWHA BOULEVARD		ELD	UNK
CARTE STREET	LIHTC	2	Kanawha	910 CARTE STREET	25311	UNK	2022
CHARLESTON ARBORS	S8	204	Kanawha	100 WASHINGTON STREET EAST	CHARLESTON, WV 25301	ELD	2031
CHARLESTON REPLACEMENT HOUSING #1 (Patrick Street, Jarret, Orchard)	LIHTC	44	Kanawha	723 PATRICK STREET	25312	FAM	2037
CHARLESTON REPLACEMENT HOUSING #10 (Littlepage)		20	Kanawha	REBECCA STREET AND 7TH AVENUE	25387	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CHARLESTON REPLACEMENT HOUSING #2 (Littlepage, Orchard, Washington)	LIHTC/TCEP	44	Kanawha	1809 WEST WASHINGTON STREET	25312	FAM	2038
CHARLESTON REPLACEMENT HOUSING #3 (Littlepage, Washington Manor)	TCAP/LIHTC	96	Kanawha	50 IDA MAE WAY	25301	FAM	2042
CHARLESTON REPLACEMENT HOUSING #4	LIHTC	12	Kanawha	ORCHARD ELDERLY HOMES	25312	ELD	2039
CHARLESTON REPLACEMENT HOUSING #5 (Washington Manor)	LIHTC	66	Kanawha	600 CLENDENIN STREET	25301	ELD/DIS	2042
CHARLESTON REPLACEMENT HOUSING #6 (Littlepage Terrace)	LIHTC	23	Kanawha	100 MCVEY WAY	25301	FAM	2041
CHARLESTON REPLACEMENT HOUSING #7	LIHTC	36	Kanawha	1901-1925 WASHINGTON ST WEST	25387	FAM	2043



PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
(Greystone, Washington Manor)							
CHARLESTON REPLACEMENT HOUSING #8 (Greystone, Legion Townhomes)	LIHTC	31	Kanawha	1904-1906 WASHINGTON ST WEST	25387	FAM	2043
CHARLESTON REPLACEMENT HOUSING #9 (Littlepage)		24	Kanawha	100 Nesmith Court	25387	FAM	2046
CHELYAN VILLAGE APTS.	LIHTC	48	Kanawha	205 APPALACHIAN STREET	25035	ELD/DIS	2040
CHESTERFIELD VILLAGE	LIHTC	24	Kanawha	5201 CHESTERFIELD AVENUE	25304	FAM	2032
CLENDENIN SCHOOL APTS.	LIHTC	18	Kanawha	107 KOONTZ AVENUE	25045	UNK	UNK
COMMUNITY HOUSING		8	Kanawha	1573 JACKSON STREET	25311	DIS	2035
CONCORD HOUSE I & II		18	Kanawha	551 NOYES AVENUE	25304	DIS	2033
CROSS LANES UNITY APTS.	S8	24	Kanawha	101 UNITY LANE		ELD	UNK
CROSSROADS VILLAGE I APTS.	LIHTC	48	Kanawha	240 40TH STREET		UNK	2034

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CROSSROADS VILLAGE II APTS.	LIHTC	26	Kanawha	240 40TH STREET	25143	FAM	2036
DOUGLAS STREET		7	Kanawha	DOUGLAS STREET	25064	UNK	2032
DUNBAR TOWERS	S8	102	Kanawha	1000 MYERS AVENUE	DUNBAR, WV 25064	ELD	2035
DUTCH HOLLOW APARTMENTS	PHA	75	Kanawha	900 DUTCH HOLLOW ROAD	25064	FAM	UNK
EAST WEST APTS.	LIHTC	20	Kanawha	RUFFNER AVENUE	25301	UNK	UNK
ELK CROSSING APTS.	RD538/LIHTC	32	Kanawha	507 FRAME ROAD	25071	FAM	2038
ELK VALLEY I	LIHTC	28	Kanawha	301 SOUTH PINCH ROAD	25071	FAM	2040
ELK VALLEY II	LIHTC	32	Kanawha	301 SOUTH PINCH ROAD	25071	FAM	2044
ELK VILLAGE	RD538/LIHTC	48	Kanawha	185 ELK VILLAGE DRIVE	25071	ELD	2044
ELLE BELLA VILLA APTS.	RD538/LIHTC	50	Kanawha	100 EVERETTE LANE	25064	ELD	2038
GLENWOOD AT LUNA PARK aka GLENWOOD SCHOOL PLACE	LIHTC	31	Kanawha	810 GRANT STREET	25302	ELD/DIS	2043
GRANT STREET		4	Kanawha	603 GRANT STREET	25302	UNK	UNK
HARRIS/ANDERSON APTS.		93	Kanawha	110 SMOOT AVENUE	25064	UNK	UNK
HIGHVIEW UNITY APTS.		20	Kanawha	701 GARVIN AVENUE	25302	ELD	2042
HILLCREST-OAKHURST	PHA	140	Kanawha	109 HUNT AVENUE	25302	FAM	UNK
HOPE TOWNHOUSES		16	Kanawha	1320 SECOND AVE		UNK	UNK
JACOB ARBORS	S8	104	Kanawha	521 JACOB STREET	CHARLESTON, WV 25301	ELD	2030

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
JARRETT TERRACE	PHA	90	Kanawha			ELD	UNK
JENNA LANDING	RD538/LIHTC	48	Kanawha	100 JENNA WAY	25320	FAM	2034
KANAWHA COURT APTS.	LIHTC	32	Kanawha	400 KANAWHA COURT	25177	FAM	2034
KNOLLVIEW VILLAGE APTS.	RD538/LIHTC	48	Kanawha	571 MACCORKLE AVENUE	25177	ELD/DIS	2035
LEE TERRACE	PHA	80	Kanawha	1319 LEE STREET EAST	25301	ELD	UNK
LIPPERT TERRACE	PHA	112	Kanawha	4420 MACCORKLE AVE SE	25304	ELD	UNK
LYNNELLE LANDING APTS.	RD538/LIHTC	56	Kanawha	100 LORETTA LANE	25309	FAM	2032
MEG VILLAGE	LIHTC	44	Kanawha	1 MEG DRIVE	25320	FAM	2037
MILL CREEK LANDING	RD538/LIHTC	48	Kanawha	1 WISE ACRES DRIVE	25311	FAM	2045
MIRACLE ACRES	S8	100	Kanawha	101 MIRACLE DRIVE	ST ALBANS, WV 25177	FAM	2020
MYERS AVENUE	PHA	26	Kanawha	1225 MYERS AVENUE	25064	ELD	UNK
NEWPORT ONE	NSP	24	Kanawha	721 BRAWLEY WALKWAY	25301	UNK	UNK
OAKHURST VILLAGE		48	Kanawha	W. 39 LAWNDAL LANE	25314	UNK	UNK
OAKWOOD TERRACE APTS.	S8	124	Kanawha	872 WESTMINISTER WAY	CHARLESTON, WV 25314	FAM	2028
ORCHARD MANOR	PHA	150	Kanawha	2064 LIPPERT STREET	25387	FAM	UNK
PARKLAND TERRACE	PHA	97	Kanawha	4420 PENNSYLVANIA AVENUE SW	25309	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
PERKINS PARKE APTS.	RD538/LIHTC	56	Kanawha	101 DREXEL ROAD/DOC BAILEY RD	25313	FAM	2033
PINE MEADOWS	LIHTC	40	Kanawha	601 OLD FERRELL ROAD	25177	FAM	2038
POCATILICO VILLAGE APTS.	LIHTC	38	Kanawha	2001 TERESA LANE	25320	FAM	2045
RECOVERY POINT OF CHARLESTON	LIHTC	24	Kanawha	1613 6TH AVENUE	25387	FAM	2046
RIVERMONT HOMES	S8	47	Kanawha	800 FOURTH AVENUE	MONTGOMERY, WV 25136	FAM	2021
RIVERVIEW TOWERS	S8	136	Kanawha	1 KANAWHA TERRACE	ST ALBANS, WV 25177	ELD	2021
ROBINSON ESTATES	LIHTC	2	Kanawha	118 EAST DUPONT AVENUE	25015	UNK	2020
ROBINSON ESTATES - GARDNER	LIHTC	2	Kanawha	109 GARDNER AVENUE	25015	UNK	2021
SANCTUARY APARTMENTS	S8	72	Kanawha	1 CRESTMONT DRIVE	25311	UNK	UNK
SHREWSBURY VILLAGE	LIHTC	32	Kanawha	502 DICKINSON STREET	25301	ELD/DIS	2044
SOUTH CHARLESTON UNITY APTS.	S8	42	Kanawha	4718 KANAWHA AVENUE SW	25309	ELD	2039
SOUTH PARK VILLAGE	PHA	67	Kanawha	680 South Park Road	25304	FAM	UNK
SOUTHMOOR HILLS APTS.	S8	162	Kanawha	4992 RICHLAND DRIVE	S CHARLESTON, WV 25309	FAM	2032

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
THE VILLAGE ON PARK	S8	59	Kanawha	1600 PARK AVENUE	NITRO, WV 25143	ELD	2028
TRACE RIDGE	RD538/LIHTC	48	Kanawha	800 LORETTA LANE	25309	ELD/DIS	2037
TYLER HEIGHTS	RD538/LIHTC	40	Kanawha	100 TYLER RIDGE ROAD	25313	FAM	2037
UPPER FALLS LANDING	LIHTC	24	Kanawha	1304 THIRD AVENUE	25136	ELD	2029
VANDALIA TERRACE APTS.	S8	71	Kanawha	1507 DORCHESTER ROAD	CHARLESTON, WV 25303	FAM	2025
VICKERS PARK APTS.	LIHTC	40	Kanawha	316 AMANITA DRIVE	25309	FAM	2046
VILLAGER APARTMENTS		30	Kanawha	6TH STREET	25177	UNK	UNK
VISTA VIEW APTS.	S8	333	Kanawha	1300 RENAISSANCE CIRCLE	CHARLESTON, WV 25311	FAM	2036
WESTMORELAND APARTMENTS	S8	62	Kanawha	1607 BIGLEY AVE, CHARLESTON		UNK	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,450	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$42,250
<b>50% of Median</b>	\$22,400	\$25,600	\$28,800	\$32,000	\$34,600	\$37,150	\$39,700	\$42,250
<b>80% of Median</b>	\$35,850	\$41,000	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Kanawha-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$22,400	\$25,600	\$28,800	\$32,000	\$34,600	\$37,150	\$39,700	\$42,250
<b>60% of Median</b>	\$26,880	\$30,720	\$34,560	\$38,400	\$41,520	\$44,580	\$47,640	\$50,700

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Kanawha-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U – Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Pocatalico Village Apartments	2001 Teresa Lane	Sissonville	TC	-	-	16	94%	22	100%	-	-	-	-	38	97%
Perkins Parke Apartments	101 Drexel Place/Doc Bailey Road	Cross Lanes	TC	-	-	8	100%	40	95%	8	100%	-	-	56	96%
Miracle Acres	101 Miracle Drive	St Albans	S8	-	-	100	96%	-	-	-	-	-	-	100	96%
Oakhurst Village	1039 Lawndale Lane	Charleston	PHA	-	-	8	100%	22	95%	14	93%	4	100%	48	96%
Recovery Point of Charleston	1613 6th Ave	Charleston	TC	-	-	24	96%	-	-	-	-	-	-	24	96%
South Park Village	680 South Park Road	Charleston	PHA	-	-	-	-	-	-	53	96%	14	93%	67	96%
Breck Gardens Apartments	5270 Dewitt Road	Cross Lanes	S8	-	-	20	95%	24	96%	-	-	-	-	44	95%
Littlepage Terrace Phase III	129 Cairns Ct	Charleston	TC	-	-	19	95%	5	100%	9	89%	-	-	33	94%
Villager Apartments	650 6th St	St Albans	U	-	-	30	93%	-	-	-	-	-	-	30	93%
Elk Valley I Apartments	301 S Pinch Rd	Elkview	U	-	-	12	92%	16	94%	-	-	-	-	28	93%
Carriage Hill	100 - 708 Surrey Terrace	Saint Albans	S8/TC	-	-	-	-	32	88%	18	94%	-	-	50	90%
Elk Valley II Apartments	303 S Pinch Rd	Elkview	U	-	-	12	100%	20	80%	-	-	-	-	32	88%
Southmoor Hills Apartments	4992 Richland Drive	Charleston	S8/TC	-	-	16	100%	112	81%	90	82%	30	90%	248	84%
Charleston Replacement Housing #10	Rebecca Street & 7th Avenue	Charleston	U	-	-	12	-	8	-	-	-	-	-	20	-
CROSSROADS VILLAGE I APARTMENTS	240 40th Street	Nitro	TC	-	-	6	-	8	-	26	-	8	-	48	-
CROSSROADS VILLAGE II APARTMENTS	240 40th Street	Nitro	TC	-	-	6	-	16	-	-	-	4	-	26	-
Hope Townhouses	1320 Second Avenue	Charleston	TC	-	-	-	-	6	-	10	-	-	-	16	-
Jenna Landing	100 Jenna Way	Charleston	TC	-	-	8	-	32	-	8	-	-	-	48	-
KANAWHA COURT APARTMENTS	500 Kanawha Court	St Albans	TC	-	-	-	-	24	-	8	-	-	-	32	-
Pine Meadows	711 Ferrell Road	St Albans	TC	-	-	16	-	24	-	-	-	-	-	40	-
Rivermont Homes	800 4th Ave	Montgomery	S8	-	-	12	83%	12	67%	23	74%	-	-	47	74%
Charleston Replacement Housing #1	723 Patrick Street	Charleston	TC	-	-	8	100%	14	100%	16	100%	6	-	44	100%
Charleston Replacement Housing #2	1809 West Washington Street	Charleston	TC	-	-	8	100%	18	100%	16	100%	2	-	44	100%
Charleston Replacement Housing #3	50 Ida mae Way	Charleston	TC	-	-	52	100%	24	100%	20	100%	-	-	96	100%

Figure 23 General Occupancy/Subsidized/TC Supply (cont.)

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Charleston Replacement Housing #6	100 McVey Way	Charleston	TC	-	-	4	100%	15	100%	4	100%	-	-	23	100%
Charleston Replacement Housing #7	1901-1925 Washington Street West	Charleston	TC	-	-	20	100%	16	100%	-	-	-	-	36	100%
Charleston Replacement Housing #8	1904-1906 Washington Street West	Charleston	TC	-	-	16	100%	15	100%	-	-	-	-	31	100%
Charleston Replacement Housing #9	Rebecca Street & 7th Avenue	Charleston	PBVs	-	-	8	100%	16	100%	-	-	-	-	24	100%
Chesterfield Village	5201 Chesterfield Avenue	Charleston	TC	-	-	-	-	12	100%	12	100%	-	-	24	100%
Dutch Hollow Apartments	900 Dutch Hollow Road	Dunbar	PHA	-	-	-	-	38	100%	28	100%	9	-	75	100%
Elk Crossing Apartments	507 Frame Road	Elkview	S8/TC	-	-	-	-	16	100%	16	100%	-	-	32	100%
Lynelle Landing Apartments	100 Loretta Lane	Charleston	TC	-	-	8	100%	40	100%	8	100%	-	-	56	100%
Meg Village	1 Meg Drive	Charleston	TC	-	-	20	-	24	-	-	-	-	-	44	100%
Mill Creek Landing	1 Wise Acres Drive	Charleston	TC	-	-	8	100%	32	100%	8	100%	-	-	48	100%
Newport One	721 Brawley Walkway	Charleston	MFL	-	-	16	100%	8	100%	-	-	-	-	24	100%
Oakwood Terrace Apartments	872 Westminster Way	Charleston	S8	-	-	-	-	66	100%	20	100%	66	100%	152	100%
Orchard Manor	900 Griffin Drive	Charleston	PHA	-	-	4	100%	118	100%	28	100%	-	-	150	100%
Parkland Terrace Apartments	4420 Pennsylvania Ave	Charleston	PHA	17	100%	30	100%	14	100%	30	100%	6	100%	97	100%
Tyler Heights	100 Tyler Ridge Road	Charleston	TC	-	-	8	100%	25	100%	7	100%	-	-	40	100%
Vandalia Terrace Apartments	1507 Dorchester Road	Charleston	S8	-	-	8	100%	35	100%	28	100%	-	-	71	100%
Vickers Park Apartments	316 Amanita Drive	Charleston	TC	-	-	9	100%	31	100%	-	-	-	-	40	100%
Vista View Apartments	1300 Renaissance Circle	Charleston	S8/TC	15	100%	151	100%	116	100%	48	100%	3	100%	333	100%
Westmorland Apartments	1607 Bigley Avenue	Charleston	S8	-	-	-	-	-	-	-	-	-	-	62	100%
Sanctuary Apartments	1 Crestmont Drive	Charleston	S8	-	-	-	-	72	99%	-	-	-	-	72	99%
Total (Occupancy Based on Reporting Properties)				32	100%	703	96%	1,188	96%	556	95%	152	97%	2,693	97%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy #	Studio %		1-BR %		2-BR %		Total	Total %
				Occ.	# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Units	Occ.
Agsten Manor	715 Randolph Street	Charleston	S8	-	-	103	100%	-	-	103	100%
Brooks Manor	23 Brooks Street	Charleston	S8	33	100%	24	100%	-	-	57	100%
Carroll Terrace	1546 Kanawha Boulevard	Charleston	PHA	153	100%	44	100%	2	100%	199	100%
Charleston Arbors	100 Washington Street East	Charleston	S8	-	-	190	100%	14	100%	204	100%
Charleston Replacement Housing #4	185 Elk Village Drive	Elkview	TC	-	-	12	100%	-	-	12	100%
Charleston Replacement Housing #5	600 Clendenin Street	Charleston	TC	-	-	44	100%	22	100%	66	100%
Chelyan Village Apartments	205 Appalachian Street	Cabin Creek	TC	-	-	48	100%	-	-	48	100%
Cross Lanes Unity Apartments	101 Unity Lane	Charleston	S8	-	-	24	100%	-	-	24	100%
Dunbar Towers	1000 Myers Avenue	Dunbar	S8	-	-	102	100%	-	-	102	100%
Glenwood At Luna Park	810 Grant Street	Charleston	TC	-	-	27	100%	4	100%	31	100%
Jacob Arbors	521 Jacob Street	Charleston	S8	-	-	104	100%	-	-	104	100%
Jarrett Terrace	824 Central Avenue	Charleston	PHA	54	100%	36	100%	-	-	90	100%
Lee Terrace	1319 Lee Street	Charleston	PHA	-	-	80	100%	-	-	80	100%
Lippert Terrace	4420 McCorkle Avenue	Kanawha City	PHA	-	-	112	100%	-	-	112	100%
South Charleston Unity Apartments	4718 Kanawha Avenue	South Charleston	S8	-	-	42	100%	1	100%	43	100%
The Village on Park	1600 Park Avenue	Nitro	HUD	15	100%	44	100%	-	-	59	100%
Upper Falls Landing	1304 Third Avenue	Montgomery	TC	-	-	24	92%	-	-	24	92%
Trace Ridge Apartments	800 Loretta Lane	Charleston	TC	-	-	24	100%	24	100%	48	100%
Riverview Towers	1 Kanawha Terrace	St Albans	S8	-	-	136	98%	-	-	136	98%
Highview Unity Apartments	701 Garvin Avenue	Charleston	S8	-	-	19	89%	1	-	20	89%
Myers Avenue	1225 Myers Avenue	Dunbar	PHA	16	100%	10	100%	-	-	26	100%
ELLE BELLA VILLA APARTMENTS	100 EVERETTE LANE	Dunbar	TC	-	-	25	100%	25	100%	50	100%
KNOLLVIEW VILLAGE APARTMENTS	571 MacCorkle Avenue West	Charleston	TC	-	-	-	-	24	96%	48	100%
Elk Village	185 Elk Village Drive	Elkview	TC	-	-	-	-	-	-	55	-
Total (Occupancy Based on Reporting Properties)				271	100%	1,274	99%	117	99%	1,741	100%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Belle Apartments	314 7th St	Belle	-	-	-	-	6	100%	-	-	2	100%	8	100%
Bermick Apartments	5119 Big Tyler Rd	Charleston	-	-	15	100%	5	100%	-	-	-	-	20	100%
Broadway Gardens	109 Broadway Ave	Nitro	-	-	-	-	-	-	44	100%	-	-	44	100%
Grandview Pointe Apartments	800 Grandview Pt	Dunbar	-	-	26	100%	70	100%	-	-	-	-	96	100%
Greenbrier Garden Apartments	721 Oxford Circle	Charleston	17	100%	44	100%	88	100%	26	100%	-	-	175	100%
Greenbrier Gardens Apartments and Townhomes	700 Canterbury Dr	Charleston	-	-	125	100%	50	100%	-	-	-	-	175	100%
MacWayne	4901 Washington Ave SE	Charleston	-	-	-	-	36	100%	-	-	-	-	36	100%
Marmet Apartments	9100 California Ave	Marmet	-	-	-	-	48	100%	-	-	-	-	48	100%
Oakridge Village Apartments	2183 Oakridge Dr	Charleston	-	-	4	100%	4	100%	2	100%	-	-	10	100%
Parkview Terrace	227-229 Henson Ave	Charleston	-	-	11	100%	-	-	-	-	-	-	11	100%
Salina Village Apartments	211 Georges Dr	Charleston	-	-	-	-	48	100%	-	-	-	-	48	100%
Smith Street Station Apartments	801 Smith St	Charleston	-	-	29	100%	-	-	-	-	-	-	29	100%
Stratford Apartments	1216 E. Village Drive	Charleston	7	100%	56	100%	17	100%	-	-	-	-	80	100%
308 50th St	308 50th St	Charleston	-	-	-	-	8	100%	-	-	-	-	8	100%
5408 Big Tyler Rd	5408 Big Tyler Rd	Cross Lanes	-	-	-	-	8	100%	-	-	-	-	8	100%
114-116 D St	114-116 D St	South Charleston	-	-	8	100%	-	-	-	-	-	-	8	100%
1528 Lee St E	1528 Lee St E	Charleston	2	100%	6	100%	-	-	-	-	-	-	8	100%
425-427 Rosemont Ave	425-427 Rosemont Ave	South Charleston	-	-	-	-	8	100%	-	-	-	-	8	100%
600 Walnut St	600 Walnut St	Nitro	-	-	8	100%	-	-	-	-	-	-	8	100%
404 High St	404 High St	St Albans	-	-	4	100%	4	100%	1	100%	-	-	9	100%
103 Hudson St	103 Hudson St	St Albans	-	-	8	100%	1	100%	-	-	-	-	9	100%
122 Riggs St	122 Riggs St	Montgomery	-	-	1	100%	7	100%	1	100%	-	-	9	100%
702 Thompson St	702 Thompson St	Charleston	-	-	4	100%	5	100%	-	-	-	-	9	100%
330 12th St	330 12th St	Belle	-	-	7	100%	2	100%	1	100%	-	-	10	100%
1200-1230 Main Ave	1200-1230 Main Ave	Nitro	-	-	-	-	7	100%	3	100%	-	-	10	100%
714 High St	714 High St	St Albans	-	-	-	-	12	100%	-	-	-	-	12	100%
2411 Shaver Ave	2411 Shaver Ave	East Bank	-	-	4	100%	8	100%	-	-	-	-	12	100%
131 6th Ave	131 6th Ave	Charleston	-	-	6	100%	10	100%	-	-	-	-	16	100%
6735 MacCorkle Ave	6735 MacCorkle Ave	Charleston	-	-	15	100%	6	100%	-	-	-	-	21	100%

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Presidio Apartments	1 Presidio Pointe Pt	Charleston	-	-	34	100%	133	99%	33	100%	-	-	200	100%
Roxalana Hills Apartments	700 Roxalana Hills Apartments	Dunbar	-	-	149	99%	128	99%	-	-	-	-	277	99%
The Oaks Apartments	120 Oaks Drive	Dunbar	-	-	16	-	68	-	-	-	-	-	84	99%
Country Club Village	4017 Kanawha Turnpike	South Charleston	-	-	85	100%	75	96%	-	-	-	-	160	98%
One Morris Apartments	1 Morris St	Charleston	-	-	82	98%	2	100%	-	-	-	-	84	98%
Kanawha Village Apartments	140 Hickory Road	Charleston	-	-	-	-	20	95%	20	100%	-	-	40	98%
Byrnside Apartments	622 Cross Lanes Dr	Nitro	-	-	-	-	37	97%	-	-	-	-	37	97%
Edview Circle Apartments	101 Edview Cir	Cross Lanes	-	-	-	-	8	88%	28	100%	-	-	36	97%
Log Garden Apartments	86 Boundary St	Nitro	-	-	6	100%	28	96%	-	-	-	-	34	97%
Shady Pines Apartments	5371 Big Tyler Rd	Cross Lanes	4	75%	47	98%	53	98%	28	96%	-	-	132	97%
Maier Village	110 29th St SE	Charleston	-	-	20	95%	36	97%	9	100%	-	-	65	97%
Country Club Village Apartments	33 Pope Way	South Charleston	-	-	30	97%	112	96%	-	-	-	-	142	96%
Chilton Manor Apartments	1211 Bridge Rd	Charleston	-	-	-	-	28	96%	-	-	-	-	28	96%
Heritage Gardens Apartments	126 Goff Mountain Rd	Cross Lanes	-	-	1	100%	26	96%	-	-	-	-	27	96%
1000 Whispering Oaks	1000 Whispering Oaks	St Albans	-	-	79	96%	-	-	-	-	-	-	79	96%
Aracoma Apartments	1420 Virginia St	Charleston	13	100%	13	92%	-	-	-	-	-	-	26	96%
119 Lock St	119 Lock St	Nitro	-	-	13	100%	13	92%	-	-	-	-	26	96%
Riverside Landing	140 Main Ave	Nitro	-	-	-	-	24	96%	-	-	-	-	24	96%
Walnut Hills	1050 Ben Rd	St Albans	-	-	-	-	28	96%	-	-	-	-	28	96%
Olde English Apartments	5096 Washington St	Charleston	-	-	21	95%	45	96%	-	-	-	-	66	95%
Lockwood Garden Apartments	5140 Russet Dr	Charleston	-	-	21	95%	-	-	-	-	-	-	21	95%
Victorian Arms Apartments	1500 Bridge Rd	Charleston	-	-	40	95%	20	95%	-	-	-	-	60	95%
1030 Kanawha Ter	1030 Kanawha Ter	St Albans	-	-	-	-	20	95%	-	-	-	-	20	95%
Shamrock Villa Apartments	150 Cadle Dr	Charleston	-	-	-	-	20	95%	17	94%	-	-	37	95%
The Belvedere	1506 Virginia St	Charleston	19	95%	16	94%	-	-	-	-	-	-	35	94%
River East	1607 W Dupont Ave	Belle	-	-	16	94%	-	-	-	-	-	-	16	94%
Summerfield	1331 Virginia St	Charleston	-	-	18	94%	-	-	-	-	-	-	18	94%
3228 Kanawha Ter	3228 Kanawha Ter	St Albans	-	-	-	-	-	-	16	94%	-	-	16	94%
93 Saratoga St	93 Saratoga St	Charleston	-	-	-	-	17	94%	-	-	-	-	17	94%

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Governor's Court Apartments	1621 Virginia Street	Charleston	-	-	-	-	16	94%	-	-	-	-	16	94%
Tyler Apartments	5518 Big Tyler Road	Charleston	-	-	16	94%	-	-	-	-	-	-	16	94%
1511 Washington St E	1511 Washington St E	Charleston	-	-	6	100%	9	89%	-	-	-	-	15	93%
223-225 Capitol St	223-225 Capitol St	Charleston	-	-	27	93%	-	-	-	-	-	-	27	93%
Chateau Apartments	24 Bradford St	Charleston	-	-	-	-	14	93%	-	-	-	-	14	93%
The Town House Apartments	1202 Kanawha Blvd	Charleston	18	83%	24	100%	12	92%	-	-	-	-	54	93%
Eagle View Apartments	84 Silver Maple Rdg	Charleston	-	-	73	93%	156	93%	260	93%	60	87%	549	92%
West Gate	5102-5124 Robin St	Cross Lanes	-	-	-	-	12	92%	-	-	-	-	12	92%
Jefferson Place	200 Morris St	Charleston	-	-	8	100%	12	92%	4	75%	-	-	24	92%
1101 Main Ave	1101 Main Ave	Nitro	-	-	6	100%	6	83%	-	-	-	-	12	92%
2420 Washington St E	2420 Washington St E	Charleston	-	-	12	92%	-	-	-	-	-	-	12	92%
Charleston Center Village	400 Clendenin St	Charleston	-	-	8	88%	35	91%	-	-	-	-	43	91%
Cavalier Apartments	1316 Virginia St E	Charleston	2	50%	30	93%	-	-	-	-	-	-	32	91%
5118 Raven Dr	5118 Raven Dr	Charleston	-	-	10	90%	-	-	-	-	-	-	10	90%
2213-2215 Washington St E	2213-2215 Washington St E	Charleston	-	-	10	90%	-	-	-	-	-	-	10	90%
Village Hill Apartments	5400 Big Tyler Rd	Charleston	-	-	70	90%	35	89%	-	-	-	-	105	90%
9 Veazey St	9 Veazey St	Charleston	-	-	9	89%	-	-	-	-	-	-	9	89%
1620 Franklin Ave	1620 Franklin Ave	Charleston	-	-	19	89%	-	-	-	-	-	-	19	89%
100 Laura Ln	100 Laura Ln	Charleston	-	-	-	-	8	88%	1	100%	-	-	9	89%
River Island Apartments	11760 Coal River Rd	St Albans	-	-	-	-	16	88%	-	-	-	-	16	88%
1243-1305 Crescent Rd	1243-1305 Crescent Rd	Charleston	-	-	-	-	8	88%	-	-	-	-	8	88%
240 Offutt Dr	240 Offutt Dr	Charleston	-	-	8	88%	-	-	-	-	-	-	8	88%
713 Orchard St	713 Orchard St	Charleston	-	-	-	-	8	88%	-	-	-	-	8	88%
Imperial Tower	1800 Roundhill Ter	Charleston	-	-	10	80%	10	90%	-	-	-	-	20	85%
Rose Lane Apartments	2700 Rose Lane Dr	Charleston	10	70%	10	80%	20	95%	-	-	-	-	40	85%
Edgewater	1330 Kanawha Blvd E	Charleston	11	91%	41	83%	12	83%	-	-	-	-	64	84%
The Highlands	1400 Highland Dr	St Albans	-	-	-	-	64	72%	-	-	-	-	64	72%
611 Garrett Street	611 Garrett Street	Charleston	-	-	-	-	-	-	-	-	-	-	10	-
229 Capitol Street	229 Capitol Street	Charleston	-	-	-	-	-	-	-	-	-	-	12	-
1621 Virginia St	1621 Virginia St	Charleston	-	-	-	-	12	92%	-	-	-	-	12	-
16 Green Valley Dr	16 Green Valley Dr	St Albans	-	-	-	-	22	95%	-	-	-	-	22	95%
11 Greenbrier St	11 Greenbrier St	Charleston	-	-	15	87%	10	90%	-	-	-	-	25	88%
1031 Quarrier St	1031 Quarrier St	Charleston	-	-	14	-	35	-	-	-	-	-	49	-
The Ambassador Apartments	19 Bradford St	Charleston	-	-	40	95%	-	-	-	-	-	-	40	95%
Total (Occupancy Based on Reporting Properties)			103	90%	1,554	96%	1,931	96%	494	96%	62	87%	4,166	96%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	32	100%	703	96%	1,188	96%	556	95%	152	97%	2,693	97%
Senior Sub/TC	271	100%	1,274	99%	117	99%	-	-	-	-	1,741	100%
General Market	103	90%	1,554	96%	1,931	96%	494	96%	62	87%	4,166	96%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>65</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>66</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	32	100%	95%	2
1 Bedroom	703	96%	95%	8
2 Bedroom	1,188	96%	95%	15
3 Bedroom	556	95%	95%	-2
4 Bedroom	152	97%	95%	3
Total	2,631	96%	95%	26

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>65</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>66</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	271	100%	95%	14
1 Bedroom	1,274	99%	95%	57
2 Bedroom	117	99%	95%	5
<b>Total</b>	<b>1,662</b>	<b>100%</b>	<b>95%</b>	<b>76</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	103	90%	95%	-5
1 Bedroom	1,554	96%	95%	19
2 Bedroom	1,931	96%	95%	11
3 Bedroom	494	96%	95%	3
4 Bedroom	62	87%	95%	-5
<b>Total</b>	<b>4,144</b>	<b>96%</b>	<b>95%</b>	<b>23</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

The majority of pent-up demand is for elderly housing, particularly for one-bedroom units; however, there is demand for additional general subsidized and market rate units as well.



## Employment

The local economy is largely driven by the services, retail trade, and public administration sectors.

Figure 30 Employment by Industry<sup>67</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,543	1.90%
Construction	4,303	5.30%
Manufacturing	3,978	4.90%
Wholesale trade	2,030	2.50%
Retail trade	9,986	12.30%
Transportation/Utilities	4,871	6.00%
Information	1,624	2.00%
Finance/Insurance/Real Estate Services	4,790	5.90%
Services	40,189	49.50%
Public Administration	8,038	9.90%
<b>Total</b>	<b>81,190</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Kanawha County, WV	6.3%	5.6%	5.5%	5.3%	4.7%	5.0%	4.7%	5.0%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>67</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

Tenure by Year Built											
	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	6,330	6,726	10,816	6,723	8,007	4,918	5,046	3,058	800	376	52,800
Renter	2,194	3,037	3,816	2,671	4,829	1,928	1,992	1,540	267	726	23,000

Source: 2017 ACS

A large amount of housing unit construction occurred in all decades with a significant slowdown beginning in 2010 – likely as a result of the housing market crash that affected the whole nation.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

Annual Units Reaching 70 Year Threshold					
	1948-1949	1950-1957	Total	Annual Total	
Owner	1,345	8,653	9,998	1,000	
Renter	607	3,053	3,660	366	

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

Units Built 70+ Years Ago				
	Prior to 1939	1940-1947	Total	% of Total Units
Owner	6,330	5,381	11,711	22%
Renter	2,194	2,430	4,624	20%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 778 and 1,000 units of owner housing and between 292 and 366 units of renter housing.

Figure 35 Annual Replacement Units

	<b>Annual Homes Reaching 70 years</b>	<b>Replacement Low</b>	<b>Replacement High</b>	<b>Annual Replacement Low</b>	<b>Annual Replacement High</b>
Owner	1,000	78%	100%	778	1,000
Renter	366	80%	100%	292	366

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing particularly among the owner cohort. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

<b>Fundamental Housing Demand</b>					
<b>Cohort</b>	<b>Replacement Housing Low</b>	<b>Replacement Housing High</b>	<b>Annual Household Change</b>	<b>Fundamental Demand Low</b>	<b>Fundamental Demand High</b>
Owner	778	1,000	(202)	576	798
Renter	292	366	(332)	(40)	34

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$46,859, the feasibility of constructing the 576 to 798 sales replacement housing units is unlikely.

## Summary: Lewis County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Lewis County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
16,372	16,371	(1)	0.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Lewis County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,397	3,420	23	0.7%
Aged 18 - 64			
10,047	9,756	(291)	-2.9%
Aged 65 and Older			
2,928	3,195	267	9.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Lewis County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,952	29.6%	4,634	70.4%	6,586

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Lewis County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,003	21.6%	2,805	60.5%	826	17.8%
Renters					
621	31.8%	501	25.7%	830	42.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Lewis County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
374	8.1%	1,455	31.4%	1,147	24.8%	1,658	35.8%
Renters							
699	35.8%	752	38.5%	218	11.2%	283	14.5%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Lewis County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,028	22.2%	2,010	43.4%	741	16.0%	530	11.4%	325	7.0%
Renters									
626	32.1%	616	31.6%	406	20.8%	142	7.3%	162	8.3%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

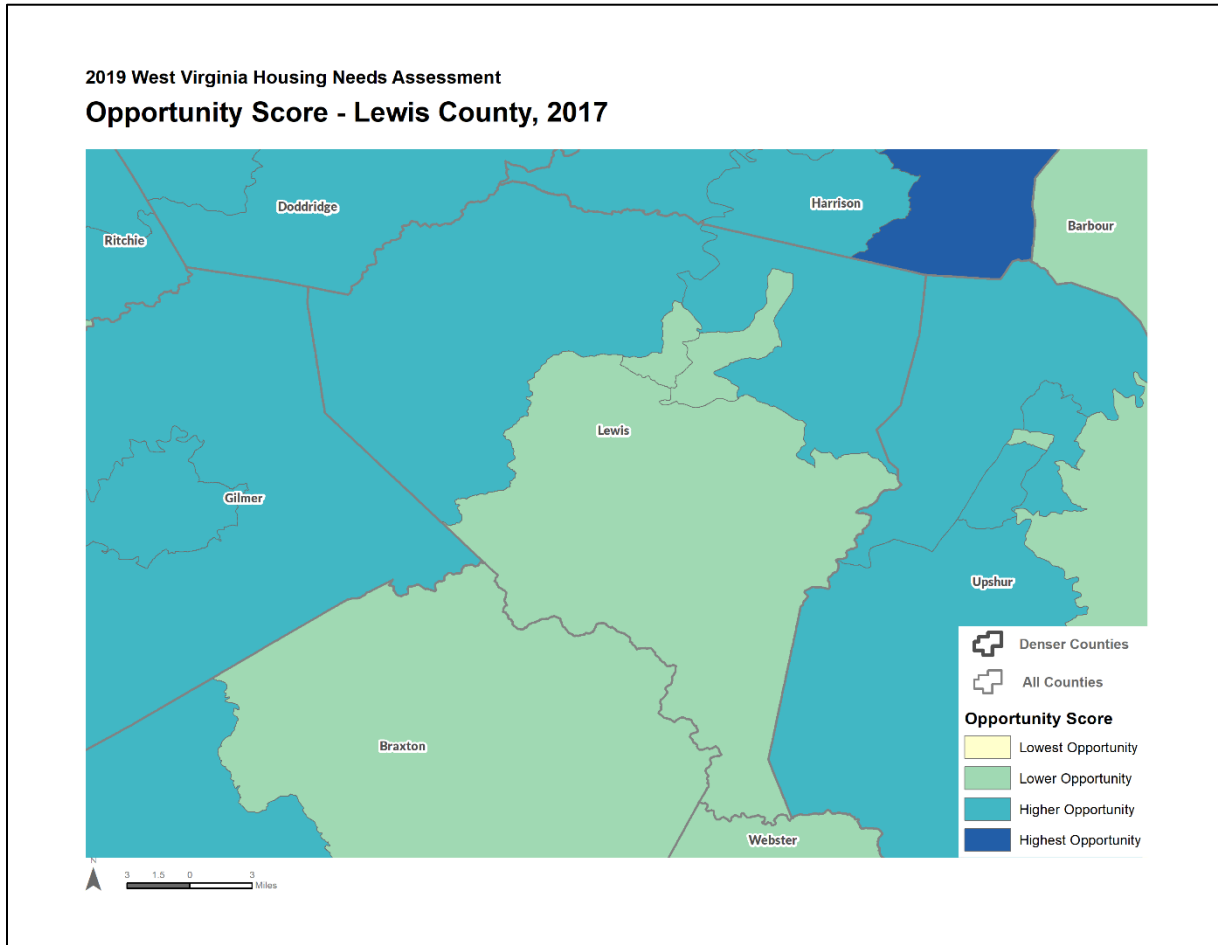
Lewis County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
132	2.8%	831	17.9%	2,873	62.0%	660	14.2%	138	3.0%
Renters									
352	18.0%	716	36.7%	757	38.8%	94	4.8%	33	1.7%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

Lewis County: Opportunity Index		
	Classification	State Rank
Census Tract 9672, Lewis County	Higher Opportunity	159
Census Tract 9673, Lewis County	Higher Opportunity	172
Census Tract 9674, Lewis County	Lower Opportunity	400
Census Tract 9675, Lewis County	Lower Opportunity	367
Census Tract 9676, Lewis County	Lower Opportunity	319

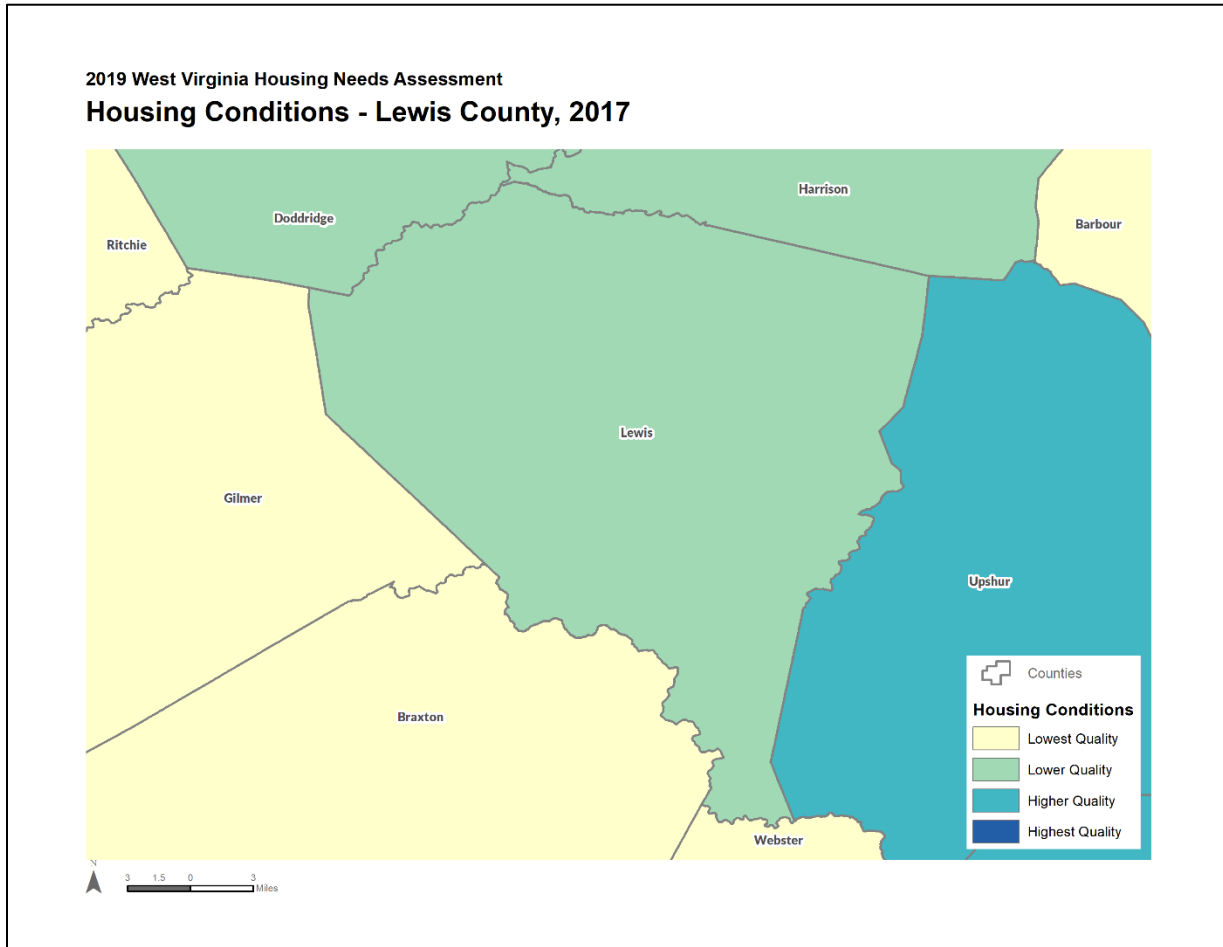
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.



## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Lewis County: Housing Conditions		
	Classification	State Rank
Lewis County	Lower	37

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Lewis County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Lewis County	\$39,793	7.5%	34.0%	25.4%	12.3%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Lewis County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
45	4	8.9%	85	25	29.4%	220	24	10.9%	825	10	1.2%
Elderly Renters											
-	-	-	-	-	-	20	-	0.0%	70	4	5.7%
General Occupancy Owners											
405	220	54.3%	360	75	20.8%	720	155	21.5%	3,110	70	2.3%
General Occupancy Renters											
545	400	73.4%	170	120	70.6%	495	135	27.3%	725	30	4.1%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Lewis County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	174	78.0%	136
0-60%	504	62.2%	314
0-80%	720	44.9%	323
Owners Elderly			
0-30%	414	78.0%	323
0-60%	1,229	62.2%	765
0-80%	1,732	44.9%	778
Renters General Occupancy			
0-30%	444	60.9%	271
0-60%	729	5.1%	37
0-80%	908	-6.6%	(60)
Renters Elderly			
0-30%	186	60.9%	114
0-60%	410	5.1%	21
0-80%	484	-6.6%	(32)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Lewis County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	160	4.8%	8
101%+	1,045	1.6%	17
Owners Elderly			
81-100%	343	0.0%	0
101%+	984	1.6%	15
Renters General Occupancy			
81-100%	70	6.7%	5
101%+	237	3.5%	8
Renters Elderly			
81-100%	45	26.7%	12
101%+	128	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Lewis County: Income by Tier		
	2017	2024
30% AMI	\$14,430	\$16,576
60% AMI	\$28,860	\$33,151
80% AMI	\$38,480	\$44,201
100% AMI	\$48,100	\$55,252

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Lewis County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	414	23.3%	444	23.7%	435	23.3%	(10)	-2.2%
0-60%	624	35.1%	729	39.0%	713	38.3%	(16)	-2.2%
0-80%	784	44.1%	908	48.5%	880	47.2%	(28)	-3.1%
81-100%	93	5.3%	70	3.8%	66	3.6%	(4)	-5.4%
100%+	309	17.4%	237	12.7%	229	12.3%	(8)	-3.5%
Renters Elderly								
0-30%	156	8.8%	186	10.0%	189	10.1%	2	1.2%
0-60%	327	18.4%	410	21.9%	427	23.0%	18	4.4%
0-80%	404	22.7%	484	25.8%	511	27.5%	27	5.7%
81-100%	53	3.0%	45	2.4%	51	2.7%	6	12.6%
100%+	134	7.5%	128	6.8%	125	6.7%	(3)	-2.4%
Owners General Occupancy								
0-30%	177	3.7%	174	3.5%	169	3.4%	(5)	-2.6%
0-60%	427	9.0%	504	10.1%	467	9.4%	(38)	-7.5%
0-80%	598	12.6%	720	14.4%	659	13.2%	(61)	-8.5%
81-100%	171	3.6%	160	3.2%	144	2.9%	(16)	-9.8%
100%+	1,160	24.4%	1,045	21.0%	966	19.4%	(79)	-7.6%
Owners Elderly								
0-30%	415	8.7%	414	8.3%	448	9.0%	34	8.2%
0-60%	1,040	21.9%	1,229	24.7%	1,306	26.2%	77	6.3%
0-80%	1,521	32.0%	1,732	34.8%	1,828	36.7%	95	5.5%
81-100%	306	6.4%	343	6.9%	358	7.2%	16	4.5%
100%+	994	20.9%	984	19.7%	1,029	20.6%	45	4.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Lewis County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	169	140	4
0-60%	467	312	(2)
0-80%	659	326	3
Owners Elderly			
0-30%	448	370	47
0-60%	1,306	873	109
0-80%	1,828	905	127
Renters General Occupancy			
0-30%	435	291	21
0-60%	713	80	43
0-80%	880	(4)	56
Renters Elderly			
0-30%	189	127	13
0-60%	427	48	27
0-80%	511	(2)	29

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Lewis County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	144	9	1
101+%	966	27	10
Owners Elderly			
81-100%	358	4	4
101+%	1,029	28	13
Renters General Occupancy			
81-100%	66	9	4
101+%	229	23	14
Renters Elderly			
81-100%	51	17	5
101+%	125	8	8

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
JANE LEW APTS.	S8	59	Lewis County	107 VIRGINIA ST	JANE LEW, WV 26378	FAM	2023
JANE LEW MANOR APTS.	RD	32	Lewis County	MAIN & LOCUST STREETS	JANE LEW, WV 26378	FAM	UNK
NEW BEGINNINGS (MOUNTAIN HAVEN)	HOME	4	Lewis County	22 MOUNTAIN HAVEN ROAD	WESTON, WV 26452	UNK	UNK
QUARRY GLENN APARTMENTS	RD538/LIHTC	56	Lewis County	32 QUARRY GLEN DRIVE	WESTON, WV 26452	FAM	2035
WESTON ARBORS	S8	119	Lewis County	401 JOHN STREET	WESTON, WV 26452	ELD	2031
WESTON COMMONS	HOME/LIHTC	48	Lewis County	650 CRAIG ST	WESTON, WV 26452	ELD	2045
WESTON MANOR APTS.	RD	36	Lewis County	41 HICKORY LANE	WESTON, WV 26452	FAM	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Lewis-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Lewis-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Jane Lew Apartments	107 Virginia St	Jane Lew	S8	8	100%	31	94%	20	100%	59	97%
Jane Lew Manor Apartments	9 Trolley St	Jane Lew	RD	20	100%	12	83%	-	-	32	94%
Quarry Glenn Apartments	32 Quarry Glenn Dr	Weston	RD/TC	-	-	-	-	-	-	56	-
Weston Manor Apartments	41 Hickory Lane	Weston	RD	12		24		-	-	36	-
Total (Occupancy Based on Reporting Properties)				40	100%	67	91%	20	100%	183	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
Weston Arbors	650 Craig St	Weston	S8	119	99%	-	-	119	99%
Weston Commons	41 Hickory Ln	Weson	HOME/TC	48	-	-	-	48	-
Total (Occupancy Based on Reporting Properties)				167	99%	-	-	167	99%

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
38-43 Depot St	38-43 Depot St	Jane Lew	9	100%	-	-	-	-	-	9	100%		
502-504 Main Ave	502-504 Main Ave	Weston	2	100%	6	83%	-	-	-	8	88%		
Total (Occupancy Based on Reporting Properties)				11	100%	6	83%	-	-	17	94%		

Source: Valbridge Pittsburgh



## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	40	100%	67	91%	20	100%	183	96%
Senior Sub/TC	167	99%	-	-	-	-	167	99%
General Market	11	100%	6	83%	-	-	17	94%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>68</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>69</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	40	100%	95%	2
2 Bedroom	67	91%	95%	(3)
3 Bedroom	20	100%	95%	1
Total	127	95%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	167	99%	95%	7
Total	167	99%	95%	7

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>68</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>69</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	11	100%	95%	1
2 Bedroom	6	83%	95%	(1)
<b>Total</b>	<b>17</b>	<b>94%</b>	<b>95%</b>	<b>0</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand in the elderly/disabled subsidized product type and subsidized general occupancy and market rate units are at equilibrium.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>70</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	475	7.00%
Construction	693	10.20%
Manufacturing	306	4.50%
Wholesale trade	251	3.70%
Retail trade	917	13.50%
Transportation/Utilities	489	7.20%
Information	75	1.10%
Finance/Insurance/Real Estate Services	319	4.70%
Services	2,926	43.10%
Public Administration	340	5.00%
<b>Total</b>	<b>6,790</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Lewis County, WV	7.1%	6.4%	5.9%	8.8%	7.1%	6.5%	5.3%	5.2%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>70</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,007	291	213	269	745	611	494	847	138	19	4,634
Renter	314	77	188	97	418	375	219	220	44	0	1,952

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Lewis County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	58	170	229	23
Renter	15	150	166	17

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,007	233	1,240	27%
Renter	314	62	376	19%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 17 and 23 units of owner housing and between 13 and 17 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	23	73%	100%	17	23
Renter	17	81%	100%	13	17

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	17	23	(7)	10	16
Renter	13	17	(8)	6	9

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$39,793, the feasibility of constructing the 10 to 16 sales replacement housing units is unlikely.

## Summary: Lincoln County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Lincoln County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
21,720	21,241	(479)	-2.2%

Source: 2010 Decennial Census, 2013 - 2017 ACS

Figure 2 Population by Age, 2017

Lincoln County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
4,930	4,784	(146)	-3.0%
Aged 18 - 64			
13,505	12,758	(747)	-5.5%
Aged 65 and Older			
3,285	3,699	414	12.6%

Source: 2010 Decennial Census, 2013 - 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Lincoln County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,825	22.7%	6,221	77.3%	8,046

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Lincoln County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,217	19.6%	3,533	56.8%	1,471	23.6%
Renters					
609	33.4%	699	38.3%	517	28.3%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Lincoln County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
597	9.6%	2,091	33.6%	1,452	23.3%	2,081	33.5%
Renters							
481	26.4%	645	35.3%	352	19.3%	347	19.0%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Lincoln County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,535	24.7%	2,554	41.1%	1,151	18.5%	555	8.9%	426	6.8%
Renters									
631	34.6%	492	27.0%	368	20.2%	169	9.3%	165	9.0%

Source: 2013 – 2017 ACS



Figure 7 Number of Bedrooms by Tenure, 2017

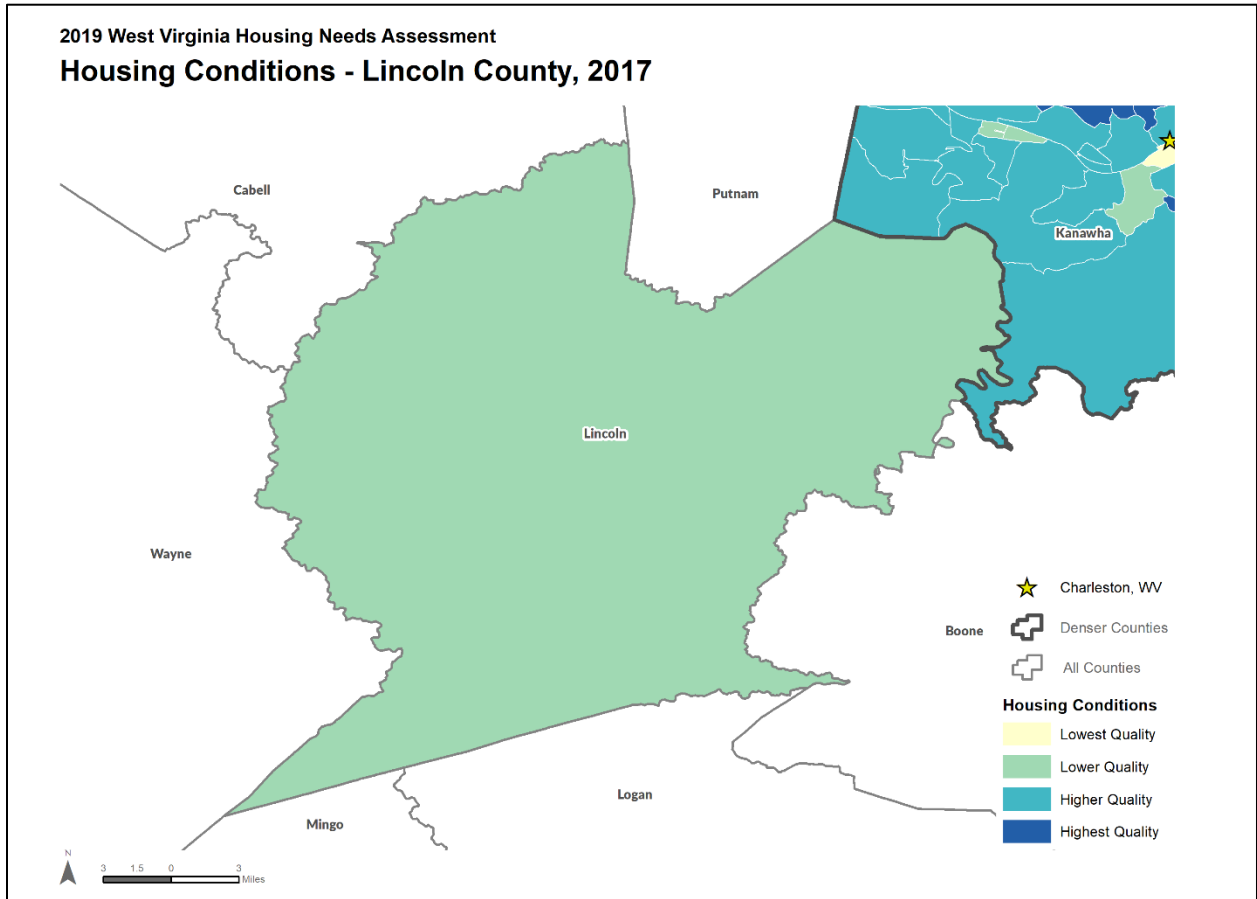
Lincoln County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
98	1.6%	1,349	21.7%	3,730	60.0%	876	14.1%	168	2.7%
Renters									
213	11.7%	616	33.8%	830	45.5%	151	8.3%	15	0.8%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

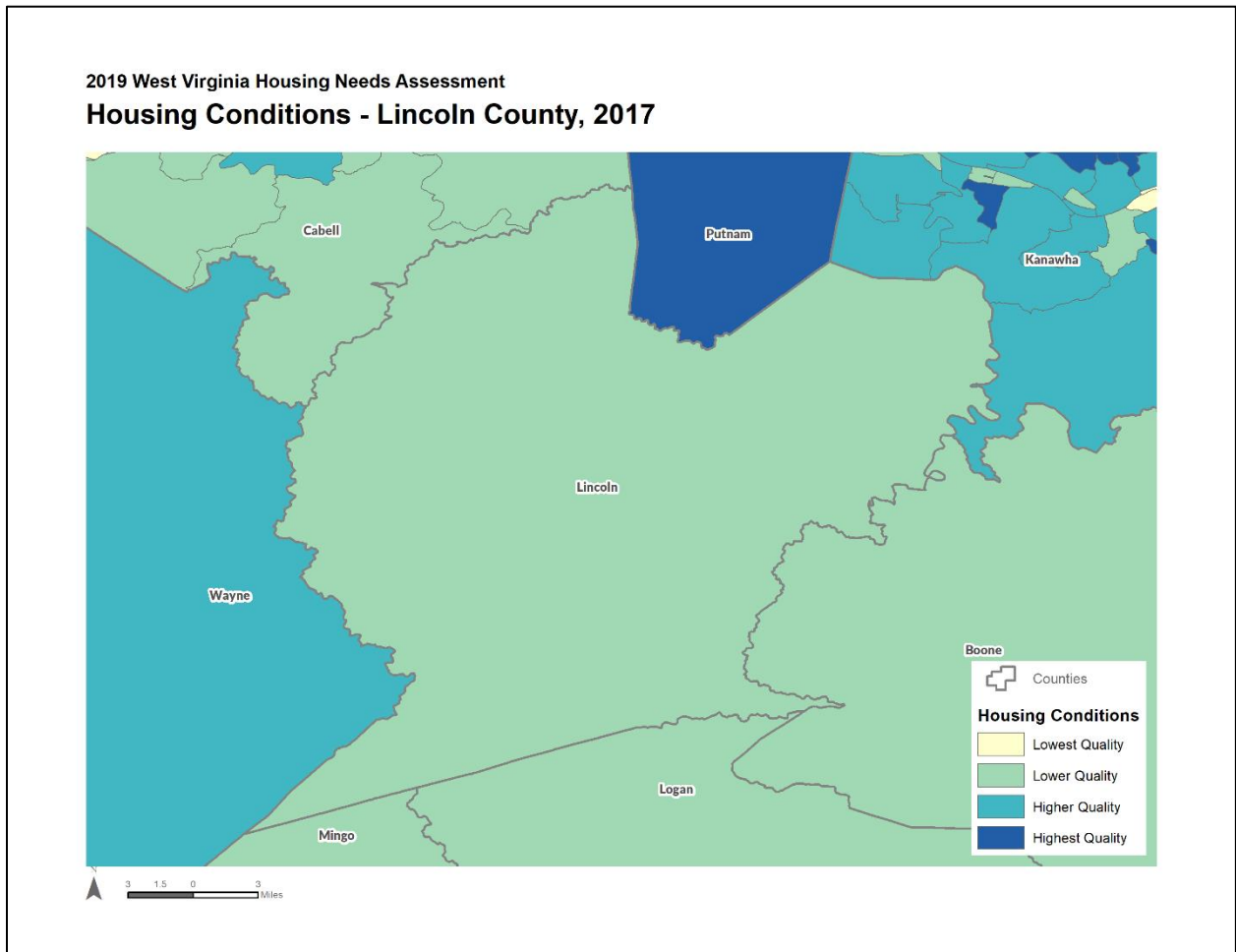
Lincoln County: Opportunity Index		
	Classification	State Rank
Census Tract 9554, Lincoln County	Higher Opportunity	152
Census Tract 9555, Lincoln County	Lowest Opportunity	434
Census Tract 9556, Lincoln County	Lower Opportunity	313
Census Tract 9557, Lincoln County	Higher Opportunity	170
Census Tract 9558, Lincoln County	Higher Opportunity	189

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Lincoln County: Housing Conditions		
	Classification	State Rank
Lincoln County	Lower	35

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Lincoln County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as a Percent of Household Income
Lincoln County	\$37,075	7.3%	32.0%	39.6%	11.4%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Lincoln County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	
Elderly Owners											
95	44	46.3%	165	10	6.1%	205	25	12.2%	860	4	0.5%
Elderly Renters											
530	356	67.2%	445	70	15.7%	950	160	16.8%	2,905	99	3.4%
General Occupancy Owners											
-	-	0.0%	35	10	28.6%	25	-	0.0%	80	-	0.0%
General Occupancy Renters											
625	345	55.2%	470	265	56.4%	130	35	26.9%	3,200	20	0.6%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Lincoln County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	389	42.5%	165
0-60%	865	27.2%	235
0-80%	1,150	19.7%	227
Owners Elderly			
0-30%	534	42.5%	227
0-60%	1,526	27.2%	415
0-80%	2,054	19.7%	405
Renters General Occupancy			
0-30%	504	47.5%	239
0-60%	821	-10.7%	(88)
0-80%	882	-14.8%	(131)
Renters Elderly			
0-30%	251	47.5%	119
0-60%	406	-10.7%	(43)
0-80%	437	-14.8%	(65)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Lincoln County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	246	1.3%	3
101%+	1,487	3.0%	45
Owners Elderly			
81-100%	432	2.0%	9
101%+	1,344	0.0%	0
Renters General Occupancy			
81-100%	38	16.0%	6
101%+	115	0.0%	0
Renters Elderly			
81-100%	75	0.0%	0
101%+	205	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Lincoln County: Income by Tier		
	2017	2024
30% AMI	\$13,650	\$15,680
60% AMI	\$27,300	\$31,359
80% AMI	\$36,400	\$41,812
100% AMI	\$45,500	\$52,265

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.



Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Lincoln County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	461	27.6%	504	28.7%	462	26.9%	(42)	-8.3%
0-60%	712	42.6%	821	46.8%	745	43.4%	(76)	-9.2%
0-80%	811	48.5%	882	50.4%	809	47.1%	(74)	-8.3%
81-100%	54	3.2%	38	2.2%	35	2.0%	(3)	-7.1%
100%+	125	7.5%	115	6.6%	136	7.9%	21	18.5%
Renters Elderly								
0-30%	242	14.5%	251	14.3%	256	15.0%	6	2.3%
0-60%	400	24.0%	406	23.2%	420	24.5%	13	3.3%
0-80%	441	26.4%	437	24.9%	452	26.4%	15	3.5%
81-100%	54	3.2%	75	4.3%	77	4.5%	1	2.0%
100%+	186	11.2%	205	11.7%	206	12.0%	1	0.6%
Owners General Occupancy								
0-30%	297	4.7%	389	5.8%	341	5.2%	(48)	-12.3%
0-60%	699	11.1%	865	12.9%	751	11.4%	(114)	-13.2%
0-80%	960	15.2%	1,150	17.1%	998	15.1%	(152)	-13.2%
81-100%	277	4.4%	246	3.7%	214	3.2%	(31)	-12.7%
100%+	1,764	27.9%	1,487	22.2%	1,388	21.0%	(100)	-6.7%
Owners Elderly								
0-30%	476	7.5%	534	8.0%	541	8.2%	7	1.3%
0-60%	1,284	20.3%	1,526	22.7%	1,560	23.6%	34	2.2%
0-80%	1,744	27.6%	2,054	30.6%	2,110	32.0%	57	2.8%
81-100%	366	5.8%	432	6.4%	448	6.8%	16	3.7%
100%+	1,211	19.2%	1,344	20.0%	1,443	21.9%	99	7.4%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Lincoln County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	341	168	3
0-60%	751	256	21
0-80%	998	266	39
Owners Elderly			
0-30%	541	267	40
0-60%	1,560	532	117
0-80%	2,110	563	157
Renters General Occupancy			
0-30%	462	258	19
0-60%	745	(17)	70
0-80%	809	(52)	78
Renters Elderly			
0-30%	256	143	24
0-60%	420	(10)	34
0-80%	452	(29)	35

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Lincoln County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	214	5	1
101+%	1,388	54	9
Owners Elderly			
81-100%	448	13	4
101+%	1,443	12	12
Renters General Occupancy			
81-100%	35	8	2
101+%	136	9	9
Renters Elderly			
81-100%	77	5	5
101+%	206	14	14

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ALUM CREEK APTS.	LIHTC	28	Lincoln County	200 ELM STREET	25003	FAM	2043
BARBARA APTS.		24	Lincoln County	8201 ANNA AVENUE	25523	FAM	2036
BRANCLAND APTS.	S8	8	Lincoln County	RT. 2 BOX 497	BRANCLAND, WV 25506	FAM	2032
COLONEL MCGHEE'S HOUSING FOR THE ELDERLY	S8	16	Lincoln County	8121B SWEETLAND AVE	HAMLIN, WV 25523	ELD	2029
EMERALD GARDENS	RD/HOME/LIHTC	41	Lincoln County	10 CLAUDIA COURT	25506	UNK	2047
HIGHLAND HEIGHTS	S8	8	Lincoln County	312 HIGHLAND STREET	HAMLIN, WV 25523	FAM	2031
LINCOLN UNITY APTS.		49	Lincoln County	7 LINCOLN PLAZA	25506	ELD	2033
WEST HAMLIN UNITY APTS.		15	Lincoln County	22 LINCOLN PLAZA	25506	DIS	2042

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier:

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Lincoln-County>

Figure 22 Section 42 LIHTC Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Lincoln-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Emerald Gardens	10 Claudia Ct	Branchland	TC	-	-	24	96%	18	94%	42	95%
Alum Creek Apartments	200 Elm St	Alum Creek	TC	-	-	-	-	-	-	28	-
Highland Heights	312 Highland St	Hamlin	S8	-	-	4	100%	4	100%	8	100%
Barbara Apartments	8201 Anna Ave	Hamlin	-	6	100%	18	94%	-	-	24	96%
Branchland Apartments	Rt 2 Box 497	Branchland	S8	-	-	4	75%	4	100%	8	88%
Total (Occupancy Based on Reporting Properties)				6	100%	50	94%	26	96%	110	95%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		Total Units	Total % Occ.
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Col McGhee's Housing for The Elderly	8121B Sweetland Avenue	Hamlin	S8	-	-	16	100%	-	-	16	100%
Lincoln Unity Apartments	7 Lincoln Plz	Branchland	HUD	-	-	48	90%	-	-	48	90%
West Hamlin Group	8134 Scites St	West Hamlin	-	-	-	-	-	-	-	6	-
West Hamlin Unity	22 Lincoln Plz	Branchland	HUD	-	-	15	73%	-	-	15	73%
Total (Occupancy Based on Reporting Properties)				-	-	79	89%	-	-	85	89%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
			# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Wellsburgh Pleasant Apartments	2849-2851 Pleasant Avnue	Wellsburg	8	100%	4	100%	-	-	12	100%
4484 McClellan Hwy	4484 McClellan Hwy	Branchland	-	-	4	100%	4	100%	8	100%
25 Lori Ln	25 Lori Ln	Sheridan	-	-	20	95%	5	100%	25	96%
7600 Lynn Ave	7600 Lynn Ave	Hamlin	-	-	-	-	-	-	100	-
Total (Occupancy Based on Reporting Properties)			8	100%	28	96%	9	100%	145	98%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size<sup>71</sup>

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	6	100%	50	94%	26	96%	110	95%
Senior Sub/TC	79	89%	-	-	-	-	85	89%
General Market	8	100%	28	96%	9	100%	145	98%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>72</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>73</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	6	100%	95%	0
2 Bedroom	50	94%	95%	-1
3 Bedroom	26	96%	95%	0
Total	82	95%	95%	-1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>71</sup> The unit make up of some properties are unknown. Therefore, total units may not agree with previous lists.

<sup>72</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>73</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units<sup>74</sup>

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	79	89%	95%	-5
Total	79	89%	95%	-5

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units<sup>75</sup>

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	8	100%	95%	0
2 Bedroom	28	96%	95%	0
3 Bedroom	9	100%	95%	0
Total	45	98%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is no pent-up demand.

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<sup>74</sup> The variation in total versus sum of pent-up demand is due to rounding.

<sup>75</sup> The variation in total versus sum of pent-up demand is due to rounding.

## Employment

The local economy is largely driven by the services, retail trade and constructions sectors.

Figure 30 Employment by Industry<sup>76</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	471	6.00%
Construction	816	10.40%
Manufacturing	479	6.10%
Wholesale trade	212	2.70%
Retail trade	1,130	14.40%
Transportation/Utilities	597	7.60%
Information	31	0.40%
Finance/Insurance/Real Estate Services	447	5.70%
Services	3,273	41.70%
Public Administration	400	5.10%
<b>Total</b>	<b>7,849</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Lincoln County, WV	10.2%	9.0%	8.7%	9.4%	6.9%	6.7%	6.3%	6.8%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>76</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built, 2017

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	578	371	447	517	1,274	1,040	925	914	149	6	6,221
Renter	128	161	216	154	313	324	326	199	0	4	1,825

Source: 2017 ACS

Significant housing unit construction occurred between 1970 and 1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold, 2017

	1948-1949	1950-1957	Total	Annual Total
Owner	74	358	432	43
Renter	32	173	205	21

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70 or More Years Ago, 2017

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	578	297	875	14%
Renter	128	129	257	14%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall between 37 and 43 units of owner housing and between 18 and 21 units of renter housing.

## Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. Thus annual fundamental housing demand by tenure is calculated as follows:

Figure 35 Annual Replacement Units, 2017

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	43	86%	100%	37	43
Renter	21	86%	100%	18	21

Source: 2017 ACS

Figure 36 Fundamental Housing Demand

Fundamental Housing Demand					
Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	37	43	(16)	21	27
Renter	18	21	(10)	7	10

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,075, the feasibility of constructing the 21 to 27 for sale replacement housing units is unlikely.

## Summary: Logan County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Logan County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
36,743	34,428	(2,315)	-6.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Logan County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
7,494	7,122	(372)	-5.0%
Aged 18 - 64			
23,674	21,251	(2,423)	-10.2%
Aged 65 and Older			
5,575	6,055	480	8.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS



## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Logan County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
3,641	26.0%	10,337	74.0%	13,978

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Logan County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
2,255	21.8%	6,302	61.0%	1,780	17.2%
Renters					
1,182	32.5%	1,144	31.4%	1,315	36.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Logan County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
742	7.2%	3,293	31.9%	2,722	26.3%	3,580	34.6%
Renters							
1,026	28.2%	1,471	40.4%	561	15.4%	583	16.0%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Logan County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,739	26.5%	3,753	36.3%	2,089	20.2%	1,119	10.8%	637	6.2%
Renters									
1,072	29.4%	1,211	33.3%	739	20.3%	334	9.2%	285	7.8%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

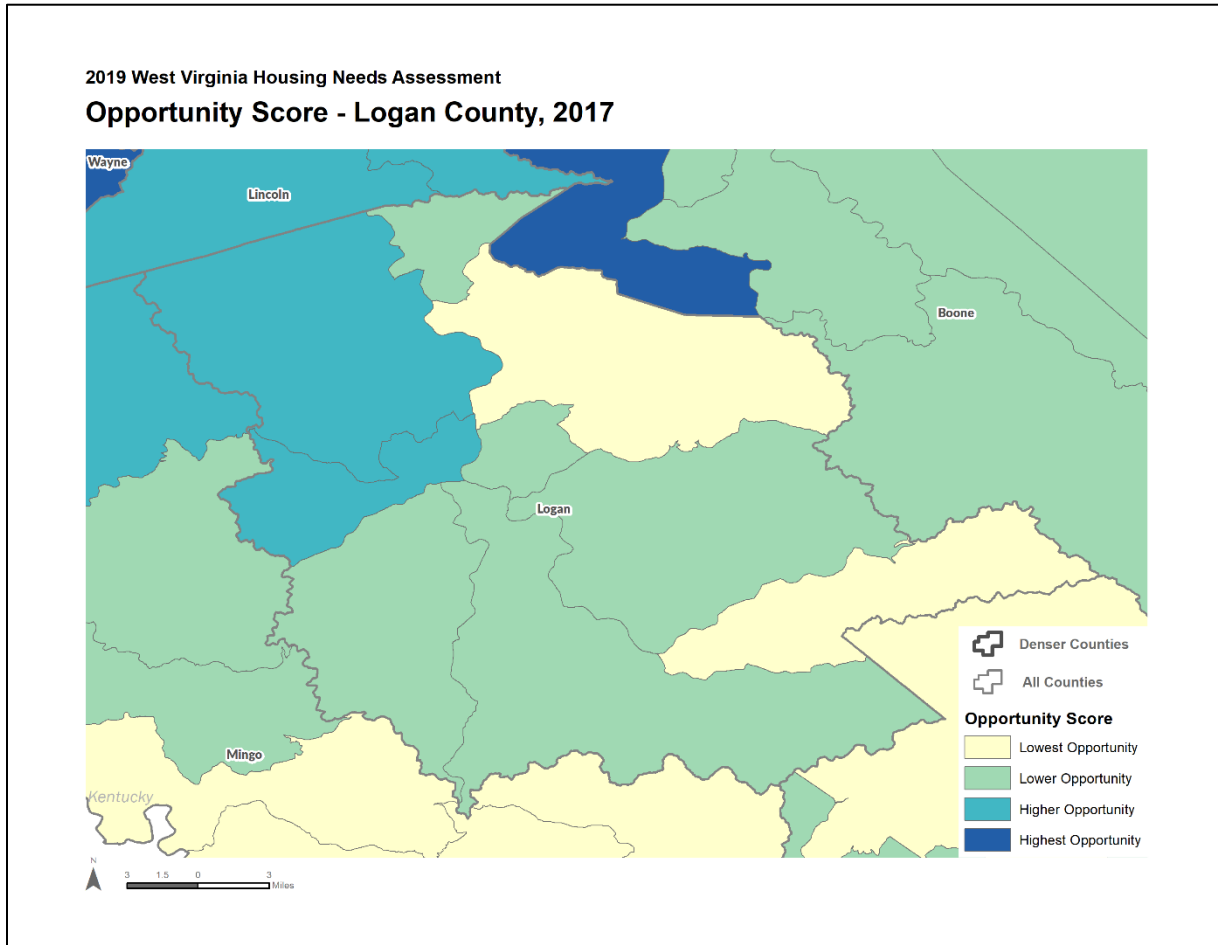
Logan County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
101	1.0%	2,586	25.0%	5,870	56.8%	1,386	13.4%	394	3.8%
Renters									
472	13.0%	1,634	44.9%	1,286	35.3%	238	6.5%	11	0.3%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

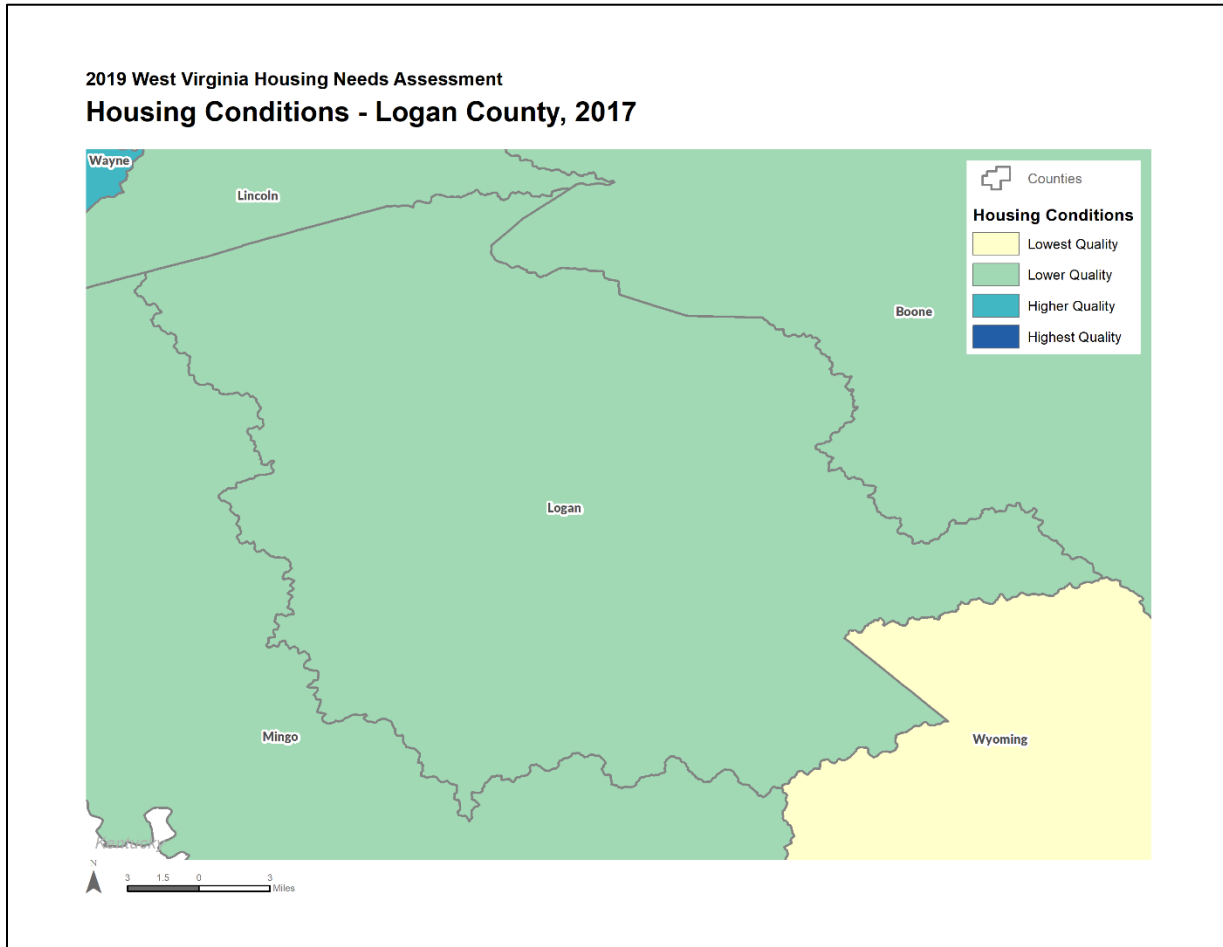
Logan County: Opportunity Index		
	Classification	State Rank
Census Tract 9561.01, Logan County	Higher Opportunity	135
Census Tract 9561.02, Logan County	Lower Opportunity	296
Census Tract 9562, Logan County	Higher Opportunity	220
Census Tract 9564, Logan County	Lower Opportunity	378
Census Tract 9565, Logan County	Lowest Opportunity	433
Census Tract 9566, Logan County	Lower Opportunity	301
Census Tract 9567, Logan County	Lower Opportunity	283
Census Tract 9568, Logan County	Lowest Opportunity	421
Census Tract 9569, Logan County	Lower Opportunity	360

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Logan County: Housing Conditions		
	Classification	State Rank
Logan County	Lower	41

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Logan County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Logan County	\$37,859	12.8%	34.0%	29.9%	14.2%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Logan County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
80	55	68.8%	320	130	40.6%	425	115	27.1%	1,335	8	0.6%
Elderly Renters											
-	-	-	75	55	73.3%	15	-	-	50	-	-
General Occupancy Owners											
1,050	680	64.8%	1,205	440	36.5%	2,080	410	19.7%	6,325	205	3.2%
General Occupancy Renters											
955	605	63.4%	650	370	56.9%	555	175	31.5%	1,220	10	0.8%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Logan County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	575	42.6%	245
0-60%	1,152	28.4%	327
0-80%	1,532	18.6%	285
Owners Elderly			
0-30%	1,178	42.6%	501
0-60%	2,842	28.4%	806
0-80%	3,538	18.6%	657
Renters General Occupancy			
0-30%	706	65.0%	459
0-60%	1,160	2.0%	23
0-80%	1,301	-14.5%	(189)
Renters Elderly			
0-30%	454	65.0%	296
0-60%	738	2.0%	15
0-80%	846	-14.5%	(123)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Logan County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	227	10.7%	24
101%+	1,940	1.8%	35
Owners Elderly			
81-100%	537	1.3%	7
101%+	2,029	0.4%	8
Renters General Occupancy			
81-100%	206	0.0%	0
101%+	590	0.9%	6
Renters Elderly			
81-100%	92	0.0%	0
101%+	241	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Logan County: Income by Tier		
	2017	2024
30% AMI	\$14,670	\$16,851
60% AMI	\$29,340	\$33,702
80% AMI	\$39,120	\$44,937
100% AMI	\$48,900	\$56,171

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Logan County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	720	20.4%	706	21.5%	670	21.7%	(36)	-5.1%
0-60%	1,325	37.5%	1,160	35.4%	1,076	34.8%	(85)	-7.3%
0-80%	1,445	40.9%	1,301	39.7%	1,201	38.9%	(101)	-7.8%
81-100%	167	4.7%	206	6.3%	184	5.9%	(22)	-10.9%
100%+	876	24.8%	590	18.0%	541	17.5%	(49)	-8.3%
Renters Elderly								
0-30%	387	11.0%	454	13.9%	442	14.3%	(12)	-2.7%
0-60%	657	18.6%	738	22.5%	718	23.2%	(20)	-2.7%
0-80%	760	21.5%	846	25.8%	827	26.8%	(19)	-2.2%
81-100%	75	2.1%	92	2.8%	90	2.9%	(2)	-2.2%
100%+	208	5.9%	241	7.4%	248	8.0%	7	2.9%
Owners General Occupancy								
0-30%	661	6.3%	575	5.9%	499	5.4%	(76)	-13.2%
0-60%	1,273	12.1%	1,152	11.8%	999	10.8%	(153)	-13.3%
0-80%	1,776	16.9%	1,532	15.6%	1,329	14.4%	(203)	-13.2%
81-100%	244	2.3%	227	2.3%	205	2.2%	(22)	-9.7%
100%+	2,520	24.0%	1,940	19.8%	1,731	18.7%	(209)	-10.8%
Owners Elderly								
0-30%	1,002	9.5%	1,178	12.0%	1,155	12.5%	(23)	-2.0%
0-60%	2,660	25.3%	2,842	29.0%	2,790	30.1%	(52)	-1.8%
0-80%	3,444	32.8%	3,538	36.1%	3,477	37.6%	(61)	-1.7%
81-100%	530	5.0%	537	5.5%	528	5.7%	(9)	-1.7%
100%+	1,998	19.0%	2,029	20.7%	1,989	21.5%	(40)	-2.0%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Logan County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	499	264	19
0-60%	999	386	60
0-80%	1,329	384	99
Owners Elderly			
0-30%	1,155	610	109
0-60%	2,790	1,079	273
0-80%	3,477	1,004	347
Renters General Occupancy			
0-30%	670	485	26
0-60%	1,076	101	78
0-80%	1,201	(85)	103
Renters Elderly			
0-30%	442	320	25
0-60%	718	67	53
0-80%	827	(59)	64

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Logan County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	205	27	2
101+%	1,731	72	37
Owners Elderly			
81-100%	528	19	12
101+%	1,989	55	47
Renters General Occupancy			
81-100%	184	18	18
101+%	541	59	53
Renters Elderly			
81-100%	90	9	9
101+%	248	25	25

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BUFFALO CREEK APTS.	S8	90	Logan County	1 ROUTE 16 BUFFALO CREEK ROAD	KISTLER, WV 25606	FAM	2031
CHAPMANVILLE TOWERS	S8	88	Logan County	647 MAIN STREET	CHAPMANVILLE, WV 25508	ELD	2027
LAURELWOOD APTS.	S8/RD	44	Logan County	189 LAURELWOOD LANE	LOGAN, WV 25601	FAM	2027
LOGAN SENIOR HOUSING	LIHTC	36	Logan County	740 STRATTON ST	LOGAN, WV 25601	ELD	2049

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.



## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Logan-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Logan-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subs	# 1-BR	1-BR %		2-BR %		3-BR %		Total Units	Total %
					Occ.	# 2-BR	Occ.	# 3-BR	Occ.			
Buffalo Creek Apartments	1 Route 16 Buffalo Creek Rd	Kistler	S8	56	91%	24	96%	10	90%	90	92%	
Island Creek	Address Not Available	Switzer	PH	-	-	-	-	-	-	21	-	
Laurelwood Apartments	189 Laurelwood Ln	Logan	S8/RI	12	92%	24	71%	8	50%	44	73%	
Total (Occupancy Based on Reporting Properties)				68	91%	48	83%	18	72%	155	86%	

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR %		2-BR %		Total Units	Total %
					Occ.	# 2-BR	Occ.			
Chapmanville Towers	647 Main St	Chapmanville	S8	88	97%	-	-	88	97%	
Logan Senior Housing	740 Stratton St	Logan	TC	27	100%	9	100%	36	100%	
Total (Occupancy Based on Reporting Properties)				115	97%	9	100%	124	98%	

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
6119 Adams St	6119 Adams St	Chapmanville	-	-	-	-	-	-	-	-	-	-	12	-
Cr-3/13	Cr-3/13	Chapmanville	-	-	-	-	-	-	-	-	-	-	12	-
Elloise Ave	Elloise Ave	Chapmanville	-	-	-	-	-	-	-	-	-	-	9	-
700 Elm St	700 Elm St	Chapmanville	-	-	-	-	-	-	-	-	-	-	9	-
702 Elm St	702 Elm St	Chapmanville	-	-	-	-	-	-	-	-	-	-	12	-
703 Elm St	703 Elm St	Chapmanville	-	-	-	-	-	-	-	-	-	-	14	-
19 Guyan Dr	19 Guyan Dr	Chapmanville	-	-	-	-	-	-	-	-	-	-	10	-
31 Guyan Dr	31 Guyan Dr	Chapmanville	-	-	-	-	-	-	-	-	-	-	15	-
Hudgins St	Hudgins St	Logan	-	-	-	-	-	-	-	-	-	-	15	-
103 Justice St	103 Justice St	Logan	-	-	-	-	-	-	-	-	-	-	14	-
106 Justice St	106 Justice St	Logan	-	-	-	-	-	-	-	-	-	-	14	-
Lana Kay Aprtments	1-36 Knob Hill Dr	Chapmanville	-	-	-	-	-	-	-	-	-	-	70	-
S Main St	S Main St	Chapmanville	-	-	-	-	-	-	-	-	-	-	12	-
Pigeon Roost Rd	Pigeon Roost Rd	Chapmanville	-	-	-	-	-	-	-	-	-	-	16	-
407 Stratton St	407 Stratton St	Logan	10	100%	-	-	-	-	-	-	-	-	10	100%
433 Stratton St	433 Stratton St	Logan	-	-	-	-	-	-	-	-	-	-	34	-
539 Stratton St	539 Stratton St	Logan	-	-	-	-	-	-	-	-	-	-	13	-
540 Stratton St	540 Stratton St	Logan	-	-	-	-	-	-	-	-	-	-	33	-
559 Stratton St	559 Stratton St	Logan	-	-	-	-	-	-	-	-	-	-	9	-
569 Stratton St	569 Stratton St	Logan	-	-	-	-	-	-	-	-	-	-	12	-
589 Stratton St	589 Stratton St	Logan	-	-	-	-	-	-	-	-	-	-	24	-
644 Stratton St	644 Stratton St	Logan	-	-	-	-	-	-	-	-	-	-	12	-
Water St	Water St	Chapmanville	-	-	-	-	-	-	-	-	-	-	14	-
Total (Occupancy Based on Reporting Properties)			10	100%	0	0	0	0	0	0	0	0	395	100%

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	56	91%	24	96%	10	90%	90	92%
Senior Sub/TC	-	-	115	97%	9	100%	-	-	124	98%
General Market	10	100%	-	-	-	-	-	-	395	100%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>77</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>78</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	56	91%	95%	(2)
2 Bedroom	24	96%	95%	0
3 Bedroom	10	90%	95%	0
Total	90	92%	95%	(2)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	115	97%	95%	3
2 Bedroom	9	100%	95%	0
Total	124	98%	95%	3

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>77</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>78</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	10	100%	95%	1
Total	10	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an over supply of general subsidized units and some pent-up demand in the elderly & disabled subsidized product type and market rate product type.

## Employment

The local economy is largely driven by the services, agriculture/mining and retail trade sectors.

Figure 30 Employment by Industry<sup>79</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,783	15.80%
Construction	508	4.50%
Manufacturing	485	4.30%
Wholesale trade	338	3.00%
Retail trade	1,546	13.70%
Transportation/Utilities	677	6.00%
Information	79	0.70%
Finance/Insurance/Real Estate Services	293	2.60%
Services	4,987	44.20%
Public Administration	587	5.20%
<b>Total</b>	<b>11,282</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Logan County, WV	10.2%	10.3%	9.8%	10.9%	7.9%	7.3%	6.4%	5.4%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>79</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,399	1,083	972	595	1,319	1,584	1,960	1,204	174	47	10,337
Renter	511	359	291	153	548	555	828	338	21	37	3,641

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Logan County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1980-1989, 30-40 years ago and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		217	778	994
Renter		72	233	305

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,399	866	2,265	22%
Renter	511	287	798	22%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 78 and 99 units of owner housing and between 24 and 30 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement Low	Replacement High	Annual Replacement Low	Annual Replacement High
Owner	99	78%		100%	78	99
Renter	30	78%		100%	24	30

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Fundamental Housing Demand					
Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	78	99	(9)	68	90
Renter	24	30	(44)	(21)	(14)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,859, the feasibility of constructing the 68 to 90 sales replacement housing units is unlikely.

## Summary: Marion County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Marion County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
56,418	56,575	157	0.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Marion County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
11,205	11,379	174	1.6%
Aged 18 - 64			
35,672	34,755	(917)	-2.6%
Aged 65 and Older			
9,541	10,441	900	9.4%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Marion County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
5,644	24.8%	17,074	75.2%	22,718

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Marion County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
3,807	22.3%	9,623	56.4%	3,644	21.3%
Renters					
1,667	29.5%	1,612	28.6%	2,365	41.9%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Marion County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,692	9.9%	5,759	33.7%	3,701	21.7%	5,922	34.7%
Renters							
2,547	45.1%	1,485	26.3%	896	15.9%	716	12.7%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Marion County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
4,444	26.0%	6,680	39.1%	2,703	15.8%	2,157	12.6%	1,090	6.4%
Renters									
2,044	36.2%	1,593	28.2%	1,071	19.0%	635	11.3%	301	5.3%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

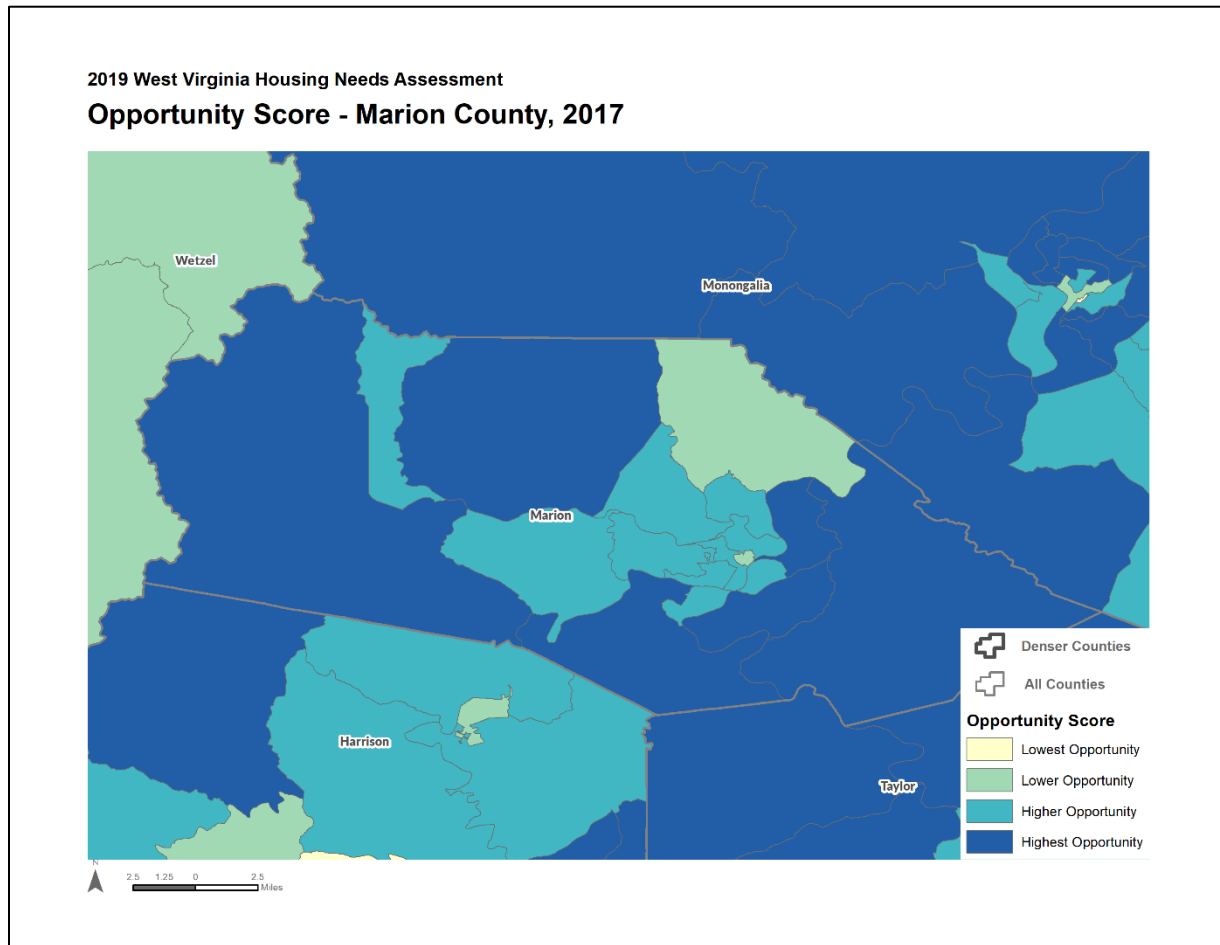
Marion County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
452	2.6%	4,184	24.5%	9,195	53.9%	2,746	16.1%	497	2.9%
Renters									
1,024	18.1%	2,611	46.3%	1,679	29.7%	294	5.2%	36	0.6%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

Marion County: Opportunity Index		
	Classification	State Rank
Census Tract 201, Marion County	Lower Opportunity	358
Census Tract 202, Marion County	Higher Opportunity	130
Census Tract 203, Marion County	Higher Opportunity	93
Census Tract 204, Marion County	Higher Opportunity	201
Census Tract 205, Marion County	Higher Opportunity	191
Census Tract 206, Marion County	Higher Opportunity	205
Census Tract 207, Marion County	Highest Opportunity	78
Census Tract 208, Marion County	Higher Opportunity	190
Census Tract 209, Marion County	Highest Opportunity	81
Census Tract 210, Marion County	Highest Opportunity	34
Census Tract 211, Marion County	Higher Opportunity	234
Census Tract 212, Marion County	Highest Opportunity	9
Census Tract 213, Marion County	Higher Opportunity	156
Census Tract 214, Marion County	Higher Opportunity	148
Census Tract 215, Marion County	Lower Opportunity	254
Census Tract 216, Marion County	Highest Opportunity	39
Census Tract 217, Marion County	Higher Opportunity	127
Census Tract 218, Marion County	Highest Opportunity	62

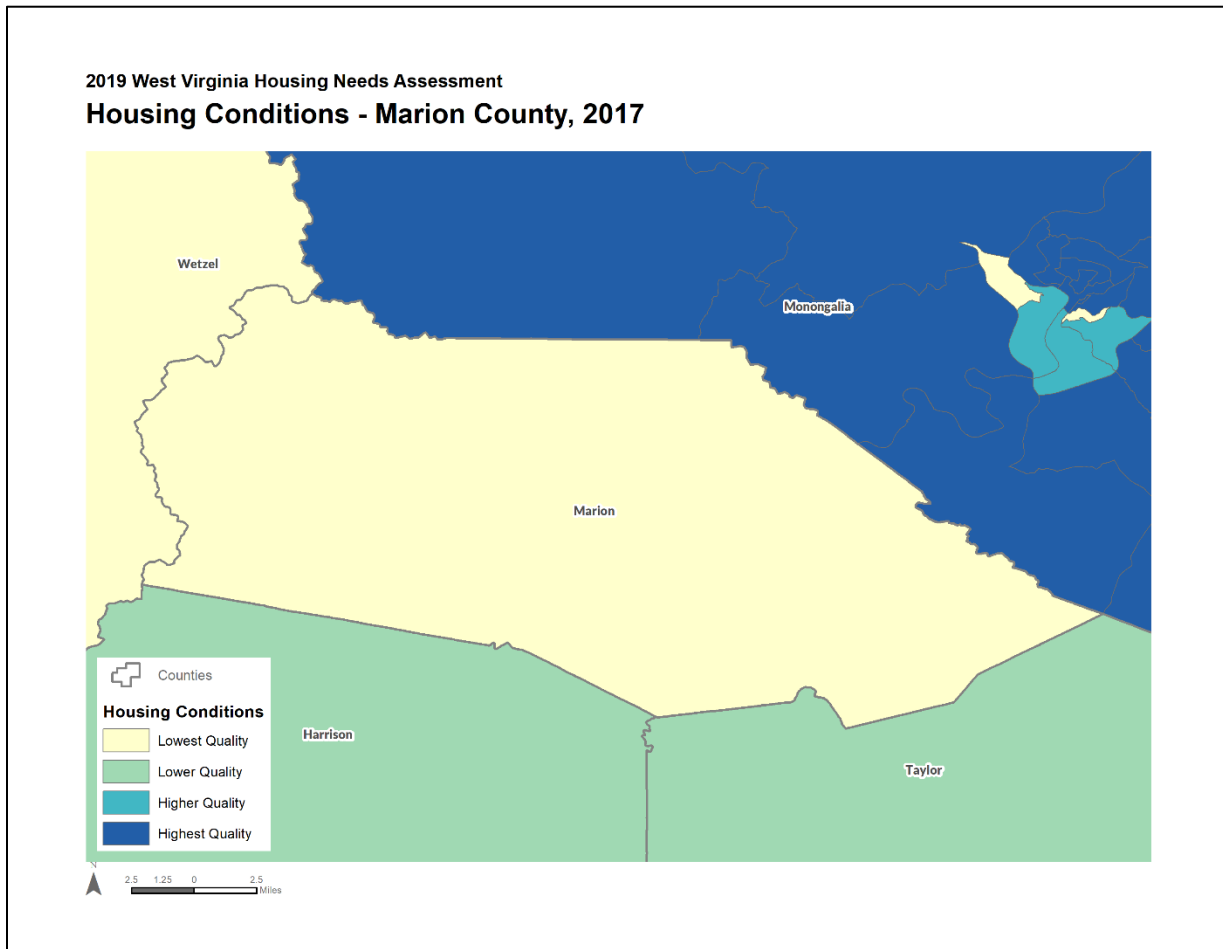
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Marion County: Housing Conditions		
	Classification	State Rank
Marion County	Lowest	48

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Marion County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Marion County	\$48,158	5.5%	30.0%	28.1%	13.6%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Marion County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
125	80	64.0%	245	60	24.5%	960	105	10.9%	2,415	100	4.1%
Elderly Renters											
10	10	100.0%	50	45	90.0%	110	4	3.6%	100	-	0.0%
General Occupancy Owners											
1,080	675	62.5%	1,825	595	32.6%	2,955	480	16.2%	11,365	365	3.2%
General Occupancy Renters											
1,345	920	68.4%	1,165	790	67.8%	1,035	360	34.8%	1,725	45	2.6%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Marion County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	372	73.1%	272
0-60%	1,212	51.0%	618
0-80%	1,869	36.2%	676
Owners Elderly			
0-30%	1,300	73.1%	950
0-60%	3,696	51.0%	1,884
0-80%	4,941	36.2%	1,786
Renters General Occupancy			
0-30%	1,214	66.7%	810
0-60%	2,052	17.2%	352
0-80%	2,588	-2.0%	(53)
Renters Elderly			
0-30%	681	66.7%	454
0-60%	1,342	17.2%	230
0-80%	1,537	-2.0%	(31)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Marion County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	672	14.2%	95
101%+	5,075	1.1%	53
Owners Elderly			
81-100%	980	11.0%	108
101%+	3,940	1.9%	76
Renters General Occupancy			
81-100%	343	11.0%	38
101%+	1,218	0.0%	0
Renters Elderly			
81-100%	164	0.0%	0
101%+	499	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Marion County: Income by Tier		
	2017	2024
30% AMI	\$14,670	\$16,851
60% AMI	\$29,340	\$33,702
80% AMI	\$39,120	\$44,937
100% AMI	\$48,900	\$56,171

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Marion County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,100	18.6%	1,214	19.1%	1,135	17.8%	(79)	-6.5%
0-60%	1,946	33.0%	2,052	32.3%	1,914	30.1%	(138)	-6.7%
0-80%	2,433	41.2%	2,588	40.8%	2,438	38.3%	(150)	-5.8%
81-100%	432	7.3%	343	5.4%	327	5.1%	(16)	-4.7%
100%+	1,144	19.4%	1,218	19.2%	1,312	20.6%	94	7.7%
Renters Elderly								
0-30%	522	8.9%	681	10.7%	667	10.5%	(15)	-2.1%
0-60%	1,129	19.1%	1,342	21.1%	1,339	21.0%	(3)	-0.2%
0-80%	1,288	21.8%	1,537	24.2%	1,541	24.2%	4	0.3%
81-100%	169	2.9%	164	2.6%	171	2.7%	7	4.0%
100%+	434	7.4%	499	7.9%	580	9.1%	81	16.1%
Owners General Occupancy								
0-30%	493	3.0%	372	2.1%	305	1.7%	(67)	-18.1%
0-60%	1,219	7.4%	1,212	6.9%	1,018	5.8%	(194)	-16.0%
0-80%	1,867	11.3%	1,869	10.7%	1,604	9.2%	(265)	-14.2%
81-100%	636	3.8%	672	3.8%	625	3.6%	(47)	-7.0%
100%+	5,153	31.1%	5,075	29.0%	5,098	29.2%	23	0.4%
Owners Elderly								
0-30%	1,115	6.7%	1,300	7.4%	1,282	7.3%	(18)	-1.4%
0-60%	3,283	19.8%	3,696	21.2%	3,672	21.0%	(24)	-0.7%
0-80%	4,481	27.0%	4,941	28.3%	4,966	28.4%	25	0.5%
81-100%	929	5.6%	980	5.6%	1,011	5.8%	31	3.1%
100%+	3,515	21.2%	3,940	22.5%	4,182	23.9%	242	6.1%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Marion County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	305	232	(40)
0-60%	1,018	549	(69)
0-80%	1,604	628	(48)
Owners Elderly			
0-30%	1,282	975	25
0-60%	3,672	1,981	97
0-80%	4,966	1,943	156
Renters General Occupancy			
0-30%	1,135	851	41
0-60%	1,914	487	135
0-80%	2,438	153	205
Renters Elderly			
0-30%	667	500	46
0-60%	1,339	341	110
0-80%	1,541	97	128

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Marion County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	625	(6)	(30)
101+%	5,098	(159)	(194)
Owners Elderly			
81-100%	1,011	(28)	(35)
101+%	4,182	(146)	(154)
Renters General Occupancy			
81-100%	327	(59)	(59)
101+%	1,312	(222)	(228)
Renters Elderly			
81-100%	171	(30)	(30)
101+%	580	(101)	(101)

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

The following table provides an overview of the identified subsidized developments and are arranged in alphabetical order.

The following abbreviations are used in the table below to indicate:

### Subsidy Sources:

CHDO – Community Housing Development Organization

HA – Housing Authority

HFA – Housing Finance Agency

HOME – HOME Investment Partnership Program

LIHTC – Low Income Housing Tax Credit

NHTF – National Housing Trust Fund

NSP – Neighborhood Stabilization Program

PHA – Public Housing Authority

RD – Rural Development

RD 538 – Rural Development Section 538

S8 – Section 8

TCA – Traditional Contract Administration

TCAP – Tax Credit Allocation Program

TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled

ELD – Elderly

FAM – Family

SN – Special Needs

UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
330 HOLBERT AVENUE		1	Marion County	330 HOLBERT AVENUE	FAIRMONT, WV 26554	UNK	UNK
816/818 VIRGINIA AVENUE	HOME CHDO	2	Marion County	816 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
817/819 VIRGINIA AVENUE	HOME CHDO	2	Marion County	817 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
825/827 VIRGINIA AVENUE	HOME	2	Marion County	825 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
829/831 VIRGINIA AVENUE	HOME CHDO	2	Marion County	829 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
832-834 VIRGINIA AVENUE	HOME CHDO	2	Marion County	834 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
836/838 VIRGINIA AVENUE	HOME CHDO	2	Marion County	838 VIRGINIA AVE	FAIRMONT, WV 26554	UNK	UNK
844-846 VIRGINIA AVENUE	HOME CHDO	2	Marion County	846 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
BIRCH VIEW APARTMENTS	LIHTC	40	Marion County	1 BIRCHVIEW DRIVE	FAIRMONT, WV 26554	FAM	2043
CAROLINA ARBORS	S8	8	Marion County	8 5TH STREET	CAROLINA, WV 26563	FAM	2032
CHICAGO RENTAL	HOME CHDO	3	Marion County	218 HOWARD STREET	FAIRMONT, WV 26554	UNK	UNK
EASTVIEW UNITY APTS.	S8/LIHTC	85	Marion County	200 JEFFERSON STREET	FAIRMONT, WV 26554	ELD	2039
FAIRMONT ARBORS	S8	119	Marion County	410 CLEVELAND AVENUE	FAIRMONT, WV 26554	ELD	2029

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
FAIRMONT HILLS TOWNHOMES	LIHTC	38	Marion County	788 CLEVELAND AVENUE	FAIRMONT, WV 26554	FAM	2046
FCDP - 920/922 VIRGINIA AVENUE		4	Marion County	922 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
MANNINGTON MANOR APARTMENTS	LIHTC	30	Marion County	300 PARKVIEW DRIVE	MANNINGTON, WV 26582	FAM	2024
MARION UNITY APTS.	S8	98	Marion County	401 QUINCY STREET	FAIRMONT, WV 26554	ELD	2039
MILLER SCHOOL	LIHTC	46	Marion County	2 PENNSYLVANIA AVENUE	FAIRMONT, WV 26554	ELD	2047
MONONGAH HEIGHTS	LIHTC	40	Marion County	MANLEY CHAPEL ROAD, ROUTE 58/1	FAIRMONT, WV 26554	FAM	2026
NEXT STEP PERMANENT HOUSING	HOME CHDO	5	Marion County	214 ROBINSON STREET	FAIRMONT, WV 26554	UNK	UNK
NEXT STEP TRANSITIONAL HOUSING	HOME	4	Marion County	419 CORBIN PLACE	FAIRMONT, WV 26554	UNK	UNK
PARKRIDGE MANOR I	S8	8	Marion County	STATE ROUTE 218	IDAMAY, WV 26576	FAM	2031
PAW PAW MANOR	S8	8	Marion County	JACKSON STREET	RIVESVILLE, WV 26588	FAM	2033
SPENCE-MAPLE RENTAL	HOME	3	Marion County	2 SPENCE STREET	FAIRMONT, WV 26554	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
SWISHER HILL/PARKRIDGE MANOR II	S8	8	Marion County	RT. #1 BOX 196-H	FAIRMONT, WV 26554	FAM	2032
UNITY TERRACE APTS.	S8/LIHTC	99	Marion County	480 LEONARD AVENUE	FAIRMONT, WV 26554	FAM	2041
VANDALIA HERITAGE FOUNDATION		12	Marion County	P.O. Box 2585	FAIRMONT, WV 26554	UNK	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,100	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$38,600	\$41,100
<b>50% of Median</b>	\$21,800	\$24,900	\$28,000	\$31,100	\$33,600	\$36,100	\$38,600	\$41,100
<b>80% of Median</b>	\$34,850	\$39,800	\$44,800	\$49,750	\$53,750	\$57,750	\$61,700	\$65,700

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Marion-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$21,800	\$24,900	\$28,000	\$31,100	\$33,600	\$36,100	\$38,600	\$41,100
<b>60% of Median</b>	\$26,160	\$29,880	\$33,600	\$37,320	\$40,320	\$43,320	\$46,320	\$49,320

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Marion-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio		1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total % Occ.
				Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Birch View Apartments	1 Birchview Dr	Fairmont	TC	-	-	-	-	32	94%	8	88%	-	-	40	93%
Carolina Arbors	8 5th St	Fairmont	S8	-	-	-	-	8	63%	-	-	-	-	8	63%
Fairmont Hills Townhomes	788 Cleveland Ave	Fairmont	TC	-	-	-	-	-	-	32	100%	6	100%	38	100%
Mannington Manor Apartments	300 Parkview Dr	Mannington	TC	-	-	6	-	24	-	-	-	-	-	30	-
Monongah Heights	Manley Chapel Rd, Route 58/1	Fairmont	TC	-	-	20	-	20	-	-	-	-	-	40	-
Parkridge Manor I	State Route 218	Idamay	S8	-	-	-	-	8	100%	-	-	-	-	8	100%
Paw Paw Manor	Jackson St	Rivesville	S8	-	-	-	-	8	100%	-	-	-	-	8	100%
Swisher Hill/Parkridge Manor II	Rt. #1 Box 196-H	Fairmont	S8	-	-	-	-	8	88%	-	-	-	-	8	88%
Unity Terrace Apartments	480 Leonard Ave	Fairmont	S8/TC	4	75%	20	100%	50	94%	25	96%	-	-	99	95%
Vandalia Heritage Foundation	P.O. Box 2585	Fairmont	U	-	-	-	-	-	-	-	-	-	-	12	-
Total (Occupancy Based on Reporting Properties)				4	75%	46	100%	158	92%	65	97%	6	100%	291	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		Total Units	Total % Occ.
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Eastview Unity Apartments	200 Jefferson Street	Fairmont	S8/TC	6	83%	76	80%	3	67%	85	80%
Fairmont Arbors	410 Cleveland Avenue	Fairmont	S8	-	-	119	94%	-	-	119	94%
Marion Unity Apartments	401 Quincy St	Fairmont	S8	-	-	93	85%	5	80%	98	85%
Miller School	2 Pennsylvania Ave	Fairmont	TC	-	-	26	46%	20	95%	46	67%
Total (Occupancy Based on Reporting Properties)				6	83%	314	84%	28	89%	348	84%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
The Woodlands Apartments	1000 Airport Rd	Fairmont	16	100%	79	97%	4	100%	99	98%
Crosswinds Apartments	1300 Airport Rd	Fairmont	-	-	40	98%	-	-	40	98%
Freedom I and II	34-35 Brodick St	Fairmont	-	-	16	88%	-	-	16	88%
Columbia Ave	Columbia Ave	Fairmont	8	100%	-	-	1	100%	9	100%
Westwood Village	1400 Country Club Rd	Fairmont	50	100%	11	91%	-	-	61	98%
Crosswinds Apartments	100 Crosswinds Ct	Fairmont	-	-	40	98%	-	-	40	98%
Swisher Hill Apartments	4020 Freedom Hwy	Fairmont	-	-	7	86%	1	100%	8	88%
1002 Fritz Cir	1002 Fritz Cir	Fairmont	12	100%	-	-	-	-	12	100%
511-519 Gaston Ave	511-519 Gaston Ave	Fairmont	-	-	-	-	-	-	18	-
824 Gaston Ave	824 Gaston Ave	Fairmont	-	-	-	-	-	-	8	-
South Haven Apartments	100 S Haven Ln	Fairmont	-	-	10	100%	4	75%	14	86%
56 Husky Hwy	56 Husky Hwy	Fairmont	-	-	-	-	-	-	12	-
405-407 Jackson St	405-407 Jackson St	Fairmont	-	-	-	-	-	-	8	-
15 Locust Ave	15 Locust Ave	Fairmont	6	100%	5	100%	-	-	11	100%
Falconcrest	200 Locust Ave	Fairmont	18	100%	36	100%	-	-	54	100%
Falconcrest	801 Locust Ave	Fairmont	-	-	54	100%	-	-	54	100%
1367-1369 Locust Ave	1367-1369 Locust Ave	Fairmont	-	-	-	-	-	-	17	-
Southwind Apartments	1061 Southwind Dr	Fairmont	-	-	44	98%	-	-	44	98%
104 Ullom St	104 Ullom St	Fairmont	-	-	8	100%	-	-	8	100%
The Village Chateau South	200-1008 Village Dr	Fairmont	77	100%	98	100%	40	100%	215	100%
Total (Occupancy Based on Reporting Properties)			187	100%	448	98%	50	98%	748	99%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	4	75%	46	100%	158	92%	65	97%	6	100%	291	94%
Senior Sub/TC	6	83%	314	84%	28	89%	-	-	-	-	348	84%
General Market	-	-	187	100%	448	98%	50	98%	-	-	748	99%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>80</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>81</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studios	4	75%	95%	(1)
1 Bedroom	46	100%	95%	2
2 Bedroom	158	92%	95%	(5)
3 Bedroom	65	97%	95%	1
4 Bedroom	6	100%	95%	0
Total	279	94%	95%	(2)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>80</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>81</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	6	83%	95%	(1)
1 Bedroom	314	84%	95%	(34)
2 Bedroom	28	89%	95%	(2)
<b>Total</b>	<b>348</b>	<b>84%</b>	<b>95%</b>	<b>(37)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	187	100%	95%	9
2 Bedroom	448	98%	95%	13
3 Bedroom	50	98%	95%	2
<b>Total</b>	<b>685</b>	<b>99%</b>	<b>95%</b>	<b>24</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized product types and pent-up demand in the market rate product type.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>82</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,712	6.70%
Construction	1,661	6.50%
Manufacturing	1,712	6.70%
Wholesale trade	767	3.00%
Retail trade	2,734	10.70%
Transportation/Utilities	1,610	6.30%
Information	204	0.80%
Finance/Insurance/Real Estate Services	997	3.90%
Services	12,827	50.20%
Public Administration	1,303	5.10%
<b>Total</b>	<b>25,552</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Marion County, WV	6.2%	5.4%	5.3%	6.0%	5.2%	5.5%	5.1%	4.5%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>82</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	4,732	1,549	1,949	1,498	2,405	1,598	1,681	1,265	355	42	17,074
Renter	1,537	884	598	436	791	544	656	125	73	0	5,644

Source: 2017 ACS(Tenure by Year Structure Built 1-Year Estimate not available for Marion County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		310	1,559	1,869
Renter		177	478	655

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	4,732	1,239	5,971	35%
Renter	1,537	707	2,244	40%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 122 and 187 units of owner housing and between 39 and 66 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	187	65%	100%	122	187
Renter	66	60%	100%	39	66

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	122	187	31	153	218
Renter	39	66	(5)	35	61

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$48,158, the feasibility of constructing the 153 to 218 sales replacement housing units is unlikely.

## Summary: Marshall County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.



## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Marshall County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
33,107	32,006	(1,101)	-3.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Marshall County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
6,892	6,533	(359)	-5.2%
Aged 18 - 64			
20,401	19,041	(1,360)	-6.7%
Aged 65 and Older			
5,814	6,432	618	10.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Marshall County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,771	21.8%	9,924	78.2%	12,695

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Marshall County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,908	19.2%	6,102	61.5%	1,914	19.3%
Renters					
920	33.2%	956	34.5%	895	32.3%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Marshall County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
689	6.9%	3,133	31.6%	2,355	23.7%	3,747	37.8%
Renters							
980	35.4%	835	30.1%	488	17.6%	468	16.9%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Marshall County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,385	24.0%	4,494	45.3%	1,470	14.8%	941	9.5%	634	6.4%
Renters									
1,214	43.8%	582	21.0%	250	9.0%	485	17.5%	240	8.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

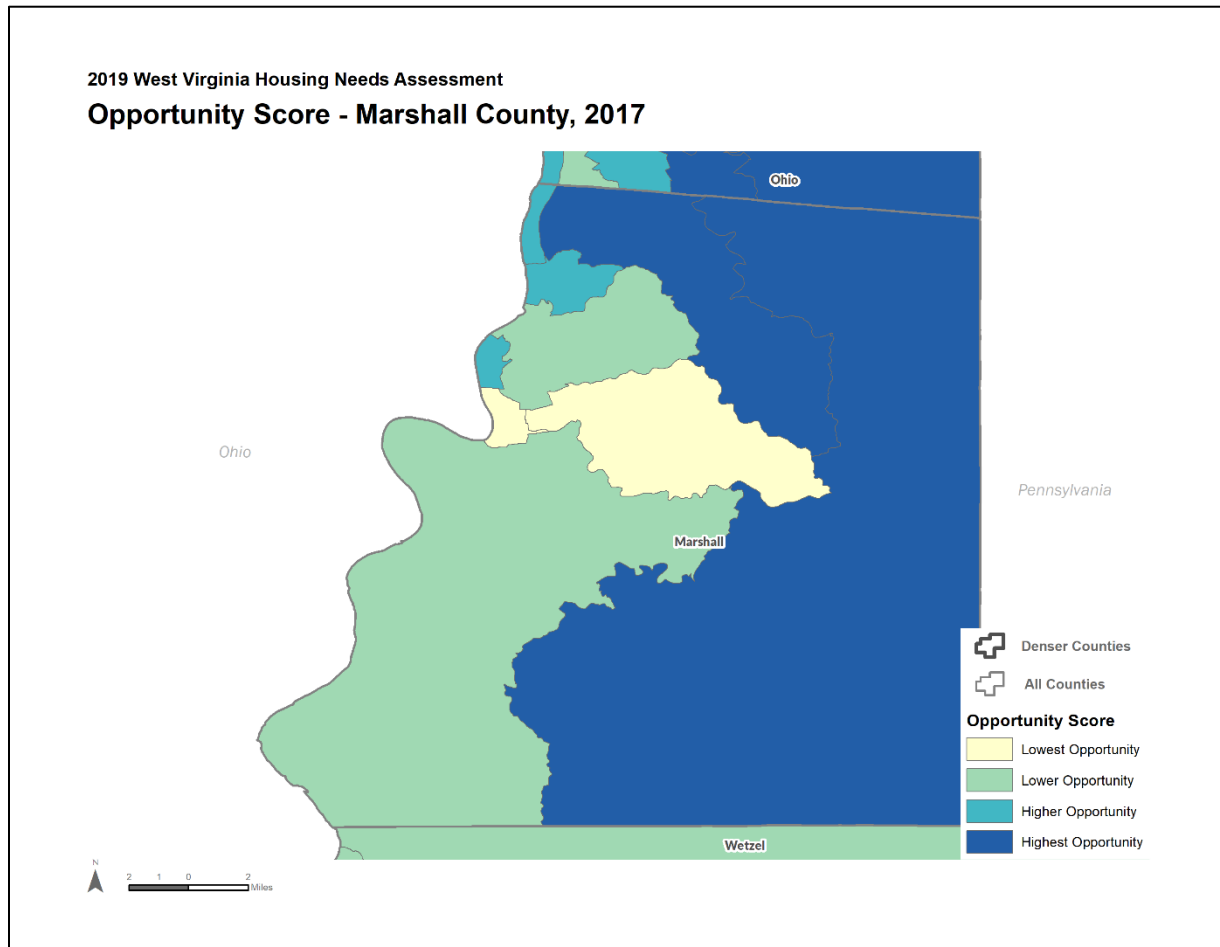
Marshall County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
276	2.8%	2,485	25.0%	5,369	54.1%	1,525	15.4%	269	2.7%
Renters									
633	22.8%	1,084	39.1%	745	26.9%	264	9.5%	45	1.6%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

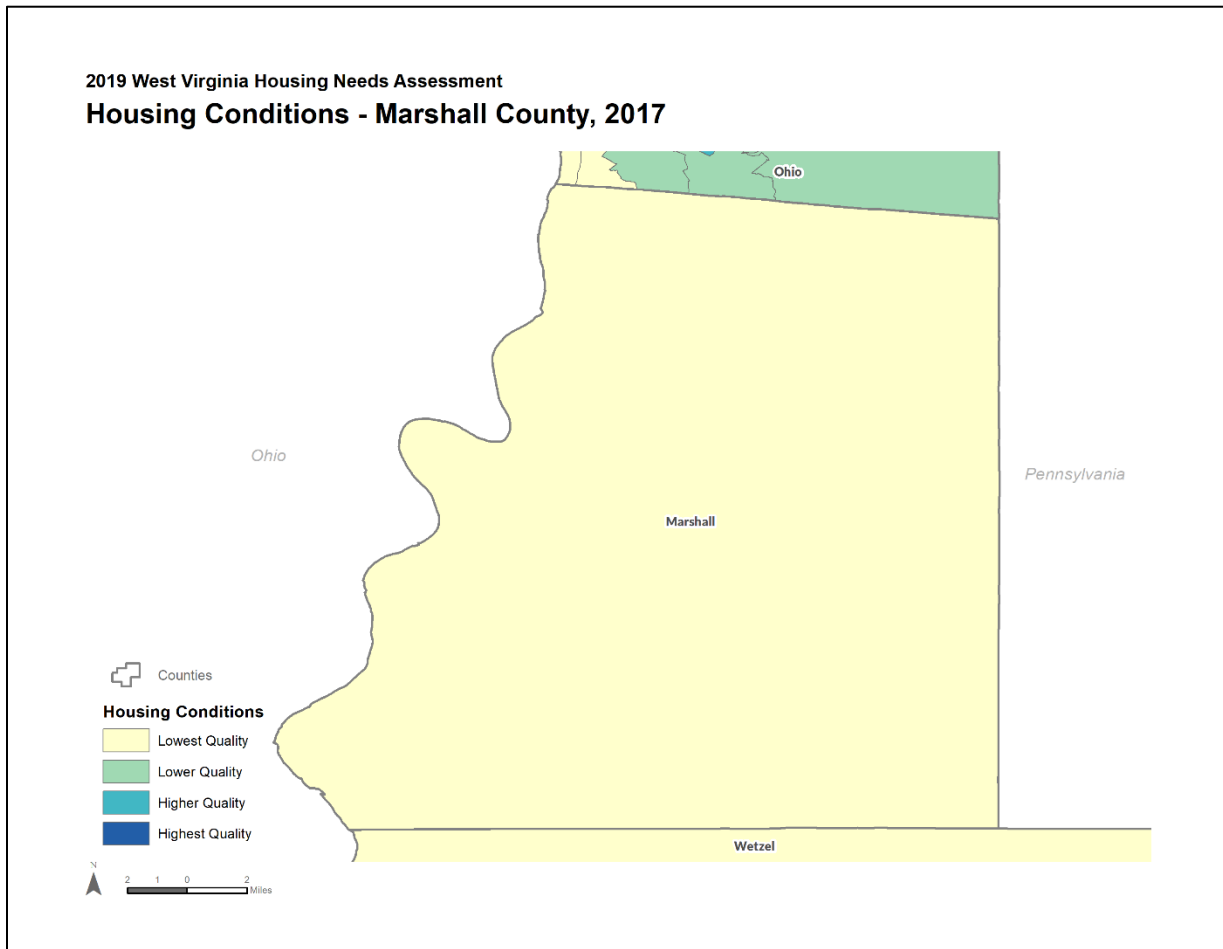
Marshall County: Opportunity Index		
	Classification	State Rank
Census Tract 202, Marshall County	Lowest Opportunity	459
Census Tract 205, Marshall County	Higher Opportunity	242
Census Tract 206.01, Marshall County	Higher Opportunity	179
Census Tract 207.02, Marshall County	Higher Opportunity	178
Census Tract 208, Marshall County	Highest Opportunity	66
Census Tract 209, Marshall County	Lower Opportunity	285
Census Tract 210, Marshall County	Lowest Opportunity	415
Census Tract 211, Marshall County	Lower Opportunity	320
Census Tract 213, Marshall County	Highest Opportunity	52

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Marshall County: Housing Conditions		
	Classification	State Rank
Marshall County	Lowest	49

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Marshall County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Marshall County	\$42,473	5.9%	30.0%	28.9%	13.4%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Marshall County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
40	25	62.5%	145	20	13.8%	580	29	5.0%	1,820	45	2.5%
Elderly Renters											
-	-	-	20	20	100.0%	60	15	25.0%	100	-	0.0%
General Occupancy Owners											
590	460	78.0%	970	445	45.9%	2,000	224	11.2%	6,945	114	1.6%
General Occupancy Renters											
690	425	61.6%	560	285	50.9%	570	145	25.4%	1,245	30	2.4%

Source: CHAS 2015



## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Marshall County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	200	80.4%	161
0-60%	693	62.1%	431
0-80%	1,031	44.6%	460
Owners Elderly			
0-30%	881	80.4%	708
0-60%	2,468	62.1%	1,533
0-80%	3,277	44.6%	1,462
Renters General Occupancy			
0-30%	630	59.6%	375
0-60%	957	4.8%	46
0-80%	1,170	-6.4%	(75)
Renters Elderly			
0-30%	397	59.6%	237
0-60%	793	4.8%	38
0-80%	877	-6.4%	(56)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Marshall County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	374	6.6%	25
101%+	2,402	0.6%	14
Owners Elderly			
81-100%	663	11.3%	75
101%+	2,236	0.0%	0
Renters General Occupancy			
81-100%	153	7.1%	11
101%+	552	1.0%	6
Renters Elderly			
81-100%	48	0.0%	0
101%+	283	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Marshall County: Income by Tier		
	2017	2024
30% AMI	\$14,670	\$16,851
60% AMI	\$29,340	\$33,702
80% AMI	\$39,120	\$44,937
100% AMI	\$48,900	\$56,171

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Marshall County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	673	21.1%	630	20.4%	582	19.5%	(48)	-7.7%
0-60%	1,062	33.3%	957	31.0%	888	29.7%	(69)	-7.2%
0-80%	1,238	38.8%	1,170	37.9%	1,083	36.2%	(87)	-7.4%
81-100%	216	6.8%	153	5.0%	145	4.9%	(8)	-5.2%
100%+	726	22.7%	552	17.9%	536	17.9%	(16)	-2.9%
Renters Elderly								
0-30%	289	9.0%	397	12.9%	400	13.4%	3	0.6%
0-60%	629	19.7%	793	25.7%	788	26.3%	(6)	-0.7%
0-80%	729	22.8%	877	28.4%	872	29.2%	(5)	-0.6%
81-100%	55	1.7%	48	1.6%	49	1.6%	1	1.6%
100%+	230	7.2%	283	9.2%	305	10.2%	22	7.9%
Owners General Occupancy								
0-30%	220	2.1%	200	2.0%	167	1.7%	(33)	-16.5%
0-60%	697	6.7%	693	6.9%	584	6.0%	(109)	-15.8%
0-80%	1,044	10.1%	1,031	10.3%	878	9.0%	(153)	-14.8%
81-100%	428	4.1%	374	3.8%	329	3.4%	(45)	-12.1%
100%+	2,969	28.6%	2,402	24.1%	2,258	23.3%	(144)	-6.0%
Owners Elderly								
0-30%	727	7.0%	881	8.8%	858	8.8%	(23)	-2.6%
0-60%	2,063	19.9%	2,468	24.7%	2,442	25.2%	(26)	-1.0%
0-80%	2,895	27.9%	3,277	32.8%	3,259	33.6%	(19)	-0.6%
81-100%	693	6.7%	663	6.6%	673	6.9%	10	1.5%
100%+	2,347	22.6%	2,236	22.4%	2,306	23.8%	71	3.2%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Marshall County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	167	164	3
0-60%	584	467	36
0-80%	878	548	88
Owners Elderly			
0-30%	858	842	134
0-60%	2,442	1,951	418
0-80%	3,259	2,033	571
Renters General Occupancy			
0-30%	582	393	17
0-60%	888	113	67
0-80%	1,083	16	91
Renters Elderly			
0-30%	400	270	33
0-60%	788	100	62
0-80%	872	13	69

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Marshall County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	329	35	11
101+%	2,258	127	92
Owners Elderly			
81-100%	673	36	29
101+%	2,306	103	95
Renters General Occupancy			
81-100%	145	32	32
101+%	536	124	119
Renters Elderly			
81-100%	49	11	11
101+%	305	68	68

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CARNATION PLACE APARTMENTS	RD	16	Marshall County	RR 4 BOX 49	CAMERON, WV 26033	ELD	UNK
CRESTFIELD APARTMENTS	LIHTC	28	Marshall County	WEST VIRGINIA STATE ROUTE 2, 610 WASHINGTON AVENUE	GLEN DALE, WV 26038	FAM	2044
EAGLE HOLLOW APARTMENTS	S8/RD	48	Marshall County	RURAL DELIVERY #3	WHEELING, WV 26003	FAM	2026
HILL VIEW APARTMENTS	LIHTC	48	Marshall County	7001 RIFFLE DRIVE	MOUNDSVILLE, WV 26041	FAM	2047
HILL VIEW II APARTMENTS	LIHTC	40	Marshall County	409 PEBBLE DRIVE	MOUNDSVILLE, WV 26041	FAM	2036
MOUNDSVILLE RENTALS	HOME CHDO	8	Marshall County	82 LINDEN AVENUE	MOUNDSVILLE, WV 26041	UNK	UNK
POTTERY TERRACE APARTMENTS	RD	32	Marshall County	MAIN STREET AND GRAPEVIEW RIDGE	CAMERON, WV 26033	FAM	UNK
STACEY CROSSING APARTMENTS	LIHTC	44	Marshall County	WEST VIRGINIA ROUTE 5	WHEELING, WV 26003	FAM	2043
STACEY VILLAGE HOMES	LIHTC	19	Marshall County	BIG WHEELING CREEK ROAD	WHEELING, WV 26003	FAM	2043
WASHINGTON LANDS APARTMENTS	RD	48	Marshall County	RD 4, BOX 333B	MOUNDSVILLE, WV 26041	FAM	UNK
WOODLAND KNOLLS APARTMENTS	LIHTC	56	Marshall County	248 WOODLAND KNOLLS BOULEVARD	MOUNDSVILLE, WV 26041	FAM	2024

Source: WVHDF and NHPD databases



## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,700	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,050
<b>50% of Median</b>	\$22,850	\$26,100	\$29,350	\$32,600	\$35,250	\$37,850	\$40,450	\$43,050
<b>80% of Median</b>	\$36,550	\$41,750	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Marshall-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$22,850	\$26,100	\$29,350	\$32,600	\$35,250	\$37,850	\$40,450	\$43,050
<b>60% of Median</b>	\$27,420	\$31,320	\$35,220	\$39,120	\$42,300	\$45,420	\$48,540	\$51,660

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Marshall-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Crestfield Apartments	WV SR2, 610 Washington Ave	Glen Dale	TC	-	-	-	-	-	-	28	-
Eagle Hollow Apartments	Rural Delivery #3	Wheeling	S8/RD	24	100%	24	63%	-	-	48	81%
Hillview Apartments	7001 Riffle Dr	Moundsville	TC	-	-	-	-	-	-	48	-
Hill View II Apartments	409 Peeble Dr	Moundsville	TC	-	-	-	-	-	-	40	-
Moundsville Rentals	82 Linden Ave	Moundsville	HOME/ CHDO	-	-	-	-	-	-	8	-
Pottery Terrace Apartments	Main St and Grapeview Ridge	Cameron	RD	24	-	8	-	-	-	32	-
Stacey Crossing Apartments	WV R5	Wheeling	TC	-	-	32	100%	12	92%	44	98%
Stacey Village Homes	Big Wheeling Creek Rd	Wheeling	TC	-	-	-	-	19	100%	19	100%
Washington Lands Apartments	RD 4, Box 333B	Moundsville	RD	32	-	16	-	-	-	48	-
Woodland Knolls Apartments	248 Woodland Knolls Blvd	Moundsville	TC	32	66%	24	88%	-	-	56	75%
Total (Occupancy Based on Reporting Properties)				112	80%	104	85%	31	97%	371	86%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
Carnation Place Apartments	RR 4 Box 49	Cameron	RD	16	75%	-	-	16	75%
Total (Occupancy Based on Reporting Properties)				16	75%	-	-	16	75%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
868-874 Fairmont Pike	868-874 Fairmont Pike	Wheeling	12	100%	-	-	-	-	-	12	100%		
Total (Occupancy Based on Reporting Properties)				12	100%	-	-	-	-	12	100%		

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	112	80%	104	85%	31	97%	371	86%
Senior Sub/TC	16	75%	-	-	-	-	16	75%
General Market	12	100%	-	-	-	-	12	100%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>83</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>84</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	112	80%	95%	(16)
2 Bedroom	104	85%	95%	(10)
3-Bedroom	31	97%	95%	1
Total	247	86%	95%	(26)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	16	75%	95%	(3)
Total	16	75%	95%	(3)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>83</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>84</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	12	100%	95%	1
Total	12	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized product types and pent-up demand in the market rate product type.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>85</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	836	5.90%
Construction	1,219	8.60%
Manufacturing	1,034	7.30%
Wholesale trade	312	2.20%
Retail trade	2,253	15.90%
Transportation/Utilities	822	5.80%
Information	71	0.50%
Finance/Insurance/Real Estate Services	496	3.50%
Services	6,249	44.10%
Public Administration	879	6.20%
<b>Total</b>	<b>14,171</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Marshall County, WV	8.0%	7.1%	7.3%	8.0%	6.5%	5.7%	5.2%	5.3%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>85</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	2,436	857	1,625	1,128	1,570	744	810	622	121	11	9,924
Renter	485	376	294	370	463	290	345	148	0	0	2,771

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Marshall County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	171	1,300	1,471	147
Renter	75	235	310	31

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	2,436	686	3,122	31%
Renter	485	301	786	28%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 101 and 147 units of owner housing and between 22 and 31 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	147	69%	100%	101	147
Renter	31	72%	100%	22	31

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	101	147	(30)	71	117
Renter	22	31	(49)	(27)	(18)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$42,473 the feasibility of constructing the 101 to 147 sales replacement housing units is unlikely.

## Summary: Mason County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Mason County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
27,324	27,000	(324)	-1.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Mason County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,932	5,663	(269)	-4.5%
Aged 18 - 64			
16,738	16,088	(650)	-3.9%
Aged 65 and Older			
4,654	5,249	595	12.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Mason County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,493	22.5%	8,586	77.5%	11,079

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Mason County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,855	21.6%	5,174	60.3%	1,557	18.1%
Renters					
888	35.6%	771	30.9%	834	33.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Mason County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
802	9.3%	2,610	30.4%	2,021	23.5%	3,153	36.7%
Renters							
703	28.2%	1,019	40.9%	529	21.2%	242	9.7%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Mason County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,180	25.4%	3,680	42.9%	1,357	15.8%	732	8.5%	637	7.4%
Renters									
863	34.6%	554	22.2%	406	16.3%	465	18.7%	205	8.2%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

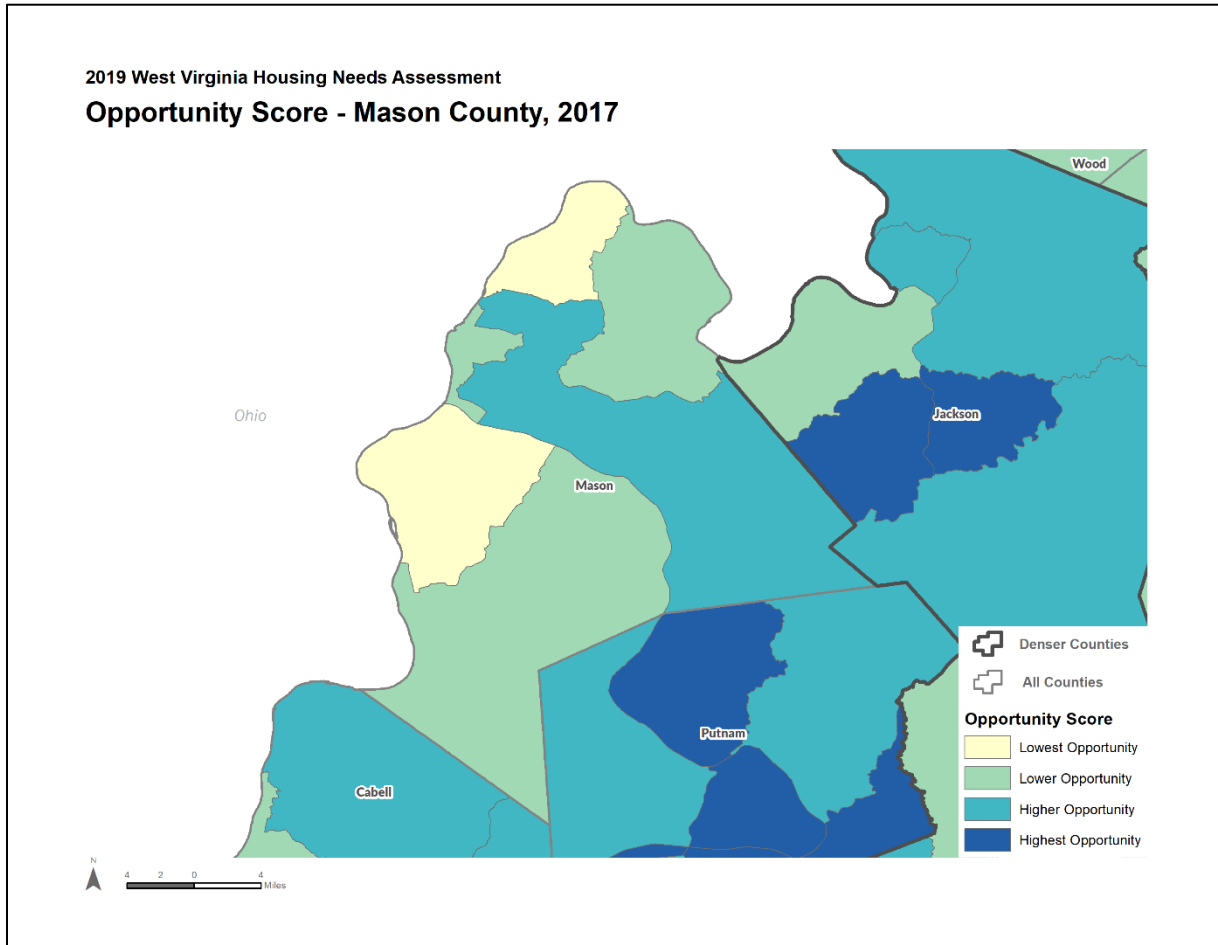
Mason County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
112	1.3%	2,129	24.8%	4,992	58.1%	1,171	13.6%	182	2.1%
Renters									
340	13.6%	1,066	42.8%	919	36.9%	141	5.7%	27	1.1%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

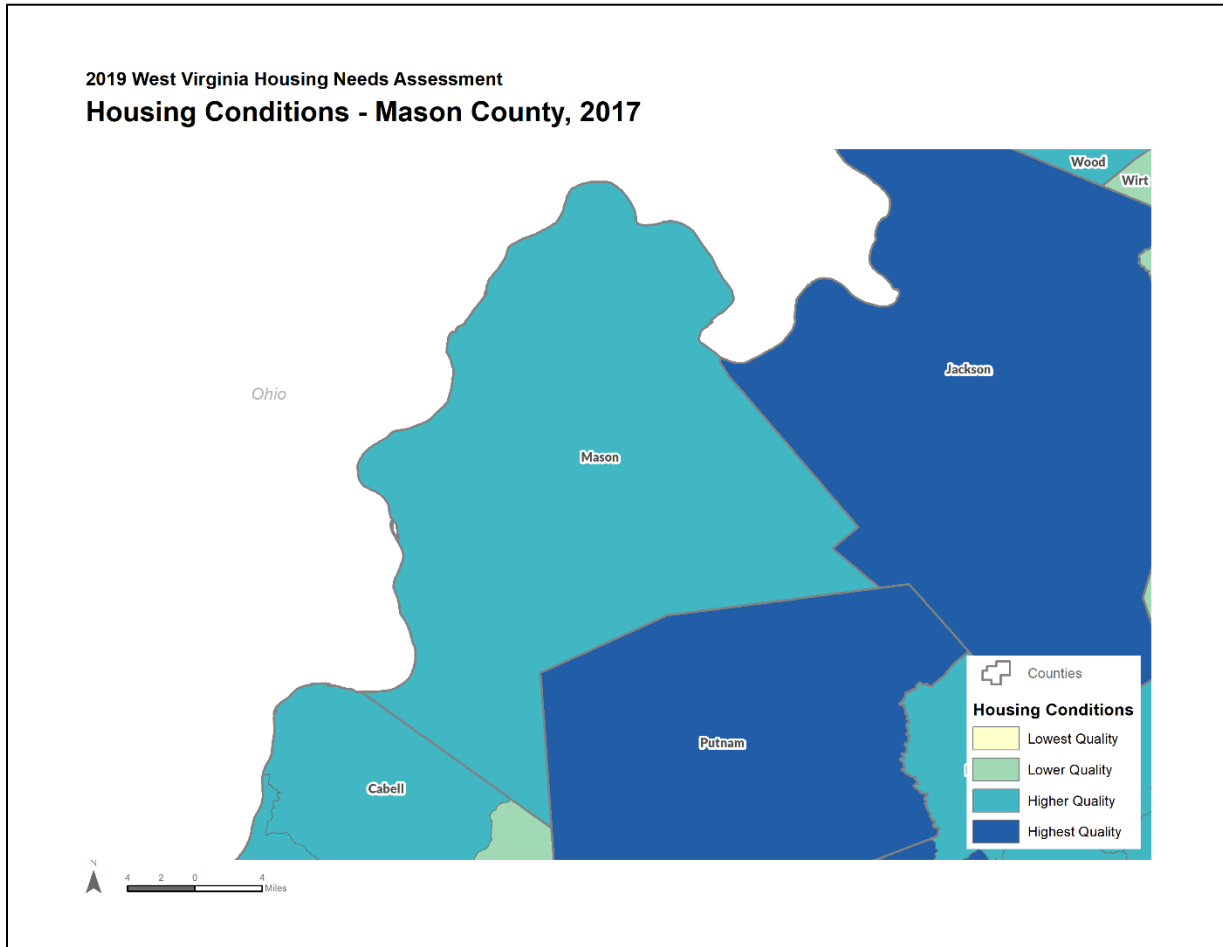
Mason County: Opportunity Index		
	Classification	State Rank
Census Tract 9548.01, Mason County	Lowest Opportunity	420
Census Tract 9548.02, Mason County	Lower Opportunity	263
Census Tract 9549, Mason County	Higher Opportunity	162
Census Tract 9550, Mason County	Lower Opportunity	328
Census Tract 9551.01, Mason County	Lowest Opportunity	450
Census Tract 9551.02, Mason County	Lower Opportunity	281

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Mason County: Housing Conditions		
	Classification	State Rank
Mason County	Higher	19

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Mason County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Mason County	\$38,977	7.7%	34.0%	29.4%	13.0%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Mason County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
95	45	47.4%	165	55	33.3%	375	45	12.0%	1,270	25	2.0%
Elderly Renters											
4	4	100.0%	-	-	-	15	4	26.7%	-	-	-
General Occupancy Owners											
680	425	62.5%	915	430	47.0%	1,640	455	27.7%	5,375	130	2.4%
General Occupancy Renters											
685	445	65.0%	450	175	38.9%	390	175	44.9%	700	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Mason County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	365	77.0%	282
0-60%	806	60.8%	490
0-80%	1,162	43.8%	509
Owners Elderly			
0-30%	928	77.0%	715
0-60%	2,274	60.8%	1,382
0-80%	3,015	43.8%	1,322
Renters General Occupancy			
0-30%	448	75.7%	339
0-60%	770	27.6%	212
0-80%	947	0.5%	5
Renters Elderly			
0-30%	388	75.7%	294
0-60%	549	27.6%	151
0-80%	592	0.5%	3

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Mason County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	389	6.3%	24
101%+	1,872	1.4%	26
Owners Elderly			
81-100%	637	0.0%	0
101%+	1,641	2.7%	44
Renters General Occupancy			
81-100%	152	0.0%	0
101%+	343	0.0%	0
Renters Elderly			
81-100%	8	0.0%	0
101%+	171	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Mason County: Income by Tier		
	2017	2024
30% AMI	\$14,670	\$16,851
60% AMI	\$29,340	\$33,702
80% AMI	\$39,120	\$44,937
100% AMI	\$48,900	\$56,171

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Mason County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	429	19.1%	448	20.3%	412	18.8%	(36)	-8.0%
0-60%	772	34.4%	770	34.8%	692	31.6%	(77)	-10.1%
0-80%	930	41.4%	947	42.8%	857	39.1%	(90)	-9.6%
81-100%	136	6.1%	152	6.9%	140	6.4%	(12)	-7.6%
100%+	482	21.5%	343	15.5%	383	17.5%	40	11.7%
Renters Elderly								
0-30%	305	13.6%	388	17.5%	375	17.1%	(13)	-3.4%
0-60%	508	22.6%	549	24.8%	544	24.8%	(6)	-1.0%
0-80%	572	25.5%	592	26.7%	587	26.8%	(5)	-0.8%
81-100%	10	0.4%	8	0.4%	10	0.5%	2	30.9%
100%+	116	5.1%	171	7.7%	213	9.7%	42	24.3%
Owners General Occupancy								
0-30%	333	3.9%	365	4.2%	293	3.4%	(72)	-19.8%
0-60%	764	8.9%	806	9.2%	664	7.7%	(142)	-17.6%
0-80%	1,138	13.2%	1,162	13.3%	969	11.2%	(193)	-16.6%
81-100%	374	4.3%	389	4.5%	338	3.9%	(52)	-13.2%
100%+	2,002	23.3%	1,872	21.5%	1,902	22.0%	30	1.6%
Owners Elderly								
0-30%	687	8.0%	928	10.6%	894	10.3%	(34)	-3.7%
0-60%	1,994	23.2%	2,274	26.1%	2,224	25.7%	(49)	-2.2%
0-80%	2,835	33.0%	3,015	34.6%	2,976	34.3%	(39)	-1.3%
81-100%	556	6.5%	637	7.3%	651	7.5%	14	2.2%
100%+	1,686	19.6%	1,641	18.8%	1,828	21.1%	187	11.4%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Mason County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	293	257	(25)
0-60%	664	473	(17)
0-80%	969	527	17
Owners Elderly			
0-30%	894	783	68
0-60%	2,224	1,586	204
0-80%	2,976	1,618	296
Renters General Occupancy			
0-30%	412	336	(3)
0-60%	692	232	19
0-80%	857	55	50
Renters Elderly			
0-30%	375	306	12
0-60%	544	182	30
0-80%	587	37	35

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Mason County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	338	25	1
101+%	1,902	57	23
Owners Elderly			
81-100%	651	14	8
101+%	1,828	34	26
Renters General Occupancy			
81-100%	140	10	10
101+%	383	34	28
Renters Elderly			
81-100%	10	1	1
101+%	213	16	16

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ELLM VIEW APARTMENTS	LIHTC	32	Mason County	23 CIERRA DRIVE/SMITH STREET	HARTFORD, WV 25247	FAM	2035
JORDAN LANDING	RD538/LIHTC	48	Mason County	58 JORDAN LANDING DRIVE	PT. PLEASANT, WV 25550	FAM	2038
LYDIA APARTMENTS	RD	8	Mason County	930 ANDERSON STREET	MASON, WV 25260	FAM	UNK
MILTON PLACE	TCEP	32	Mason County	381 POCONO PLACE	PT. PLEASANT, WV 25550	ELD	2041
NEW HAVEN APTS	S8	8	Mason County	606 6TH STREET	NEW HAVEN, WV 25265	FAM	2032
OLD ASH VILLAGE APARTMENTS	LIHTC	24	Mason County	GEORGE STREET	NEW HAVEN, WV 25265	FAM	2026
PLEASANT VALLEY	S8	82	Mason County	1151 EVERGREEN DRIVE	PT. PLEASANT, WV 25550	FAM	2031
RIVER BEND PLACE	S8	24	Mason County	619 5TH STREET	NEW HAVEN, WV 25265	ELD	2029
SIMMS PERMANENT HOUSING (SOUTHWESTERN COMMUNITY ACTION COUNCIL, INC.)		5	Mason County	700 22ND STREET	PT. PLEASANT, WV 25550	UNK	UNK
TWIN RIVERS TOWER	S8	107	Mason County	200 SECOND STREET	POINT PLEASANT, WV 25550	ELD	2031
VALLEY APTS	S8	8	Mason County	2ND AND ADAMS	MASON, WV 25260	FAM	2032

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mason-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mason-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	2-BR %		3-BR %		4-BR %		Total Units	Total %
				#	Occ.	#	Occ.	#	Occ.		
Ellm View Apartments	23 Cierra Dr/Smith St	Hartford	TC	-	-	-	-	-	-	32	-
Jordan Landing	58 Jordan Landing Dr	Point Pleasant	RD/TC	-	-	-	-	-	-	48	-
Lydia Apartments	930 Anderson St	Point Pleasant	RD	-	-	-	-	-	-	8	-
New Haven Apartments	606 6th St	New Haven	S8	4	100%	4	100%	-	-	8	100%
Old Ash Village	George Street	New Haven	TC	-	-	-	-	-	-	24	-
Pleasant Valley	1151 Evergreen Drive	Point Pleasant	S8	50	100%	28	96%	4	100%	82	99%
Simms Permanent Housing	700 22nd Street	Point Pleasant	U	-	-	-	-	-	-	5	-
Valley Apartments	2nd and Adams	Mason	S8	4	100%	4	100%	-	-	8	100%
Total (Occupancy Based on Reporting Properties)				58	100%	36	97%	4	100%	215	99%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				#	Occ.	#	Occ.		
Milton Place	381 Pocony Place	Point Pleasant	TCEP	-	-	-	-	32	-
River Bend Place	619 5th Street	New Haven	S8	24	96%	-	-	24	96%
Twin Rivers Tower	200 2nd Street	Point Pleasant	S8	-	-	107	100%	107	100%
Total (Occupancy Based on Reporting Properties)				24	96%	107	100%	163	80%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
100 - 510 2nd St	100 - 510 2nd St	Point Pleasant	-	-	-	-	-	-	9	-
105-125 Main st	105-125 Main St	Point Pleasant	-	-	-	-	-	-	4	-
233 Main St	233 Main St	Point Pleasant	-	-	-	-	-	-	14	-
2412 Jefferson	2412 Jefferson	Point Pleasant	-	-	-	-	-	-	6	-
408 1st St	408 1st St	Point Pleasant	11	91%	-	-	-	-	11	91%
706 Viand St	706 Viand St	Point Pleasant	-	-	-	-	-	-	4	-
Mason Flats	897 South 3rd St	Mason	10	100%	-	-	-	-	10	100%
River Bend Apartments	650 5th St	New Haven	15	93%	10	90%	-	-	25	92%
Tracy's Apartments	3317 Franklin Ave	Point Pleasant	20	95%	-	-	-	-	20	95%
Total (Occupancy Based on Reporting Properties)			56	95%	10	90%	-	-	103	94%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	58	100%	36	97%	4	100%	215	99%
Senior Sub/TC	24	96%	107	100%	-	-	-	-	163	80%
General Market	56	95%	10	90%	-	-	-	-	103	94%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>86</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>87</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
2 Bedroom	58	100%	95%	3
3 Bedroom	36	97%	95%	1
4 Bedroom	4	100%	95%	0
Total	98	99%	95%	4

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	24	96%	95%	0
2 Bedroom	107	100%	95%	5
Total	131	99%	95%	5

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>86</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>87</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	56	95%	95%	0
2 Bedroom	10	90%	95%	0
Total	66	94%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand in the subsidized general and elderly/disabled product types.

## Employment

The local economy is largely driven by the services and manufacturing sectors.

Figure 30 Employment by Industry<sup>88</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	206	2.20%
Construction	645	6.90%
Manufacturing	1,328	14.20%
Wholesale trade	187	2.00%
Retail trade	1,113	11.90%
Transportation/Utilities	935	10.00%
Information	9	0.10%
Finance/Insurance/Real Estate Services	178	1.90%
Services	4,301	46.00%
Public Administration	449	4.80%
<b>Total</b>	<b>9,351</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Mason County, WV	9.1%	9.1%	8.5%	7.1%	6.1%	7.9%	6.1%	5.1%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>88</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	860	411	939	924	1,503	1,129	1,555	1,076	189	0	8,586
Renter	429	104	189	255	656	265	280	236	79	0	2,493
	1,289	515	1,128	1,179	2,159	1,394	1,835	1,312	268	0	

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Mason County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		82	751	833
Renter		21	151	172

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	860	329	1,189	14%
Renter	429	83	512	21%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 72 and 83 units of owner housing and between 14 and 17 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	83	86%	100%	72	83
Renter	17	79%	100%	14	17

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	72	83	(19)	52	64
Renter	14	17	(10)	3	7

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$38,977 the feasibility of constructing the 72 to 83 sales replacement housing units is unlikely.

## Summary: McDowell County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

McDowell County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
22,113	19,707	(2,406)	-10.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

McDowell County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
4,414	3,984	(430)	-9.7%
Aged 18 - 64			
14,041	11,961	(2,080)	-14.8%
Aged 65 and Older			
3,658	3,762	104	2.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

McDowell County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,585	20.6%	6,117	79.4%	7,702

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

McDowell County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,207	19.7%	3,694	60.4%	1,216	19.9%
Renters					
409	25.8%	557	35.1%	619	39.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

McDowell County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
487	8.0%	1,936	31.6%	1,614	26.4%	2,080	34.0%
Renters							
504	31.8%	524	33.1%	288	18.2%	269	17.0%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

McDowell County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,655	27.1%	2,295	37.5%	1,003	16.4%	719	11.8%	445	7.3%
Renters									
521	32.9%	479	30.2%	340	21.5%	102	6.4%	143	9.0%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

McDowell County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
148	2.4%	1,602	26.2%	2,997	49.0%	1,098	17.9%	272	4.4%
Renters									
232	14.6%	701	44.2%	463	29.2%	172	10.9%	17	1.1%

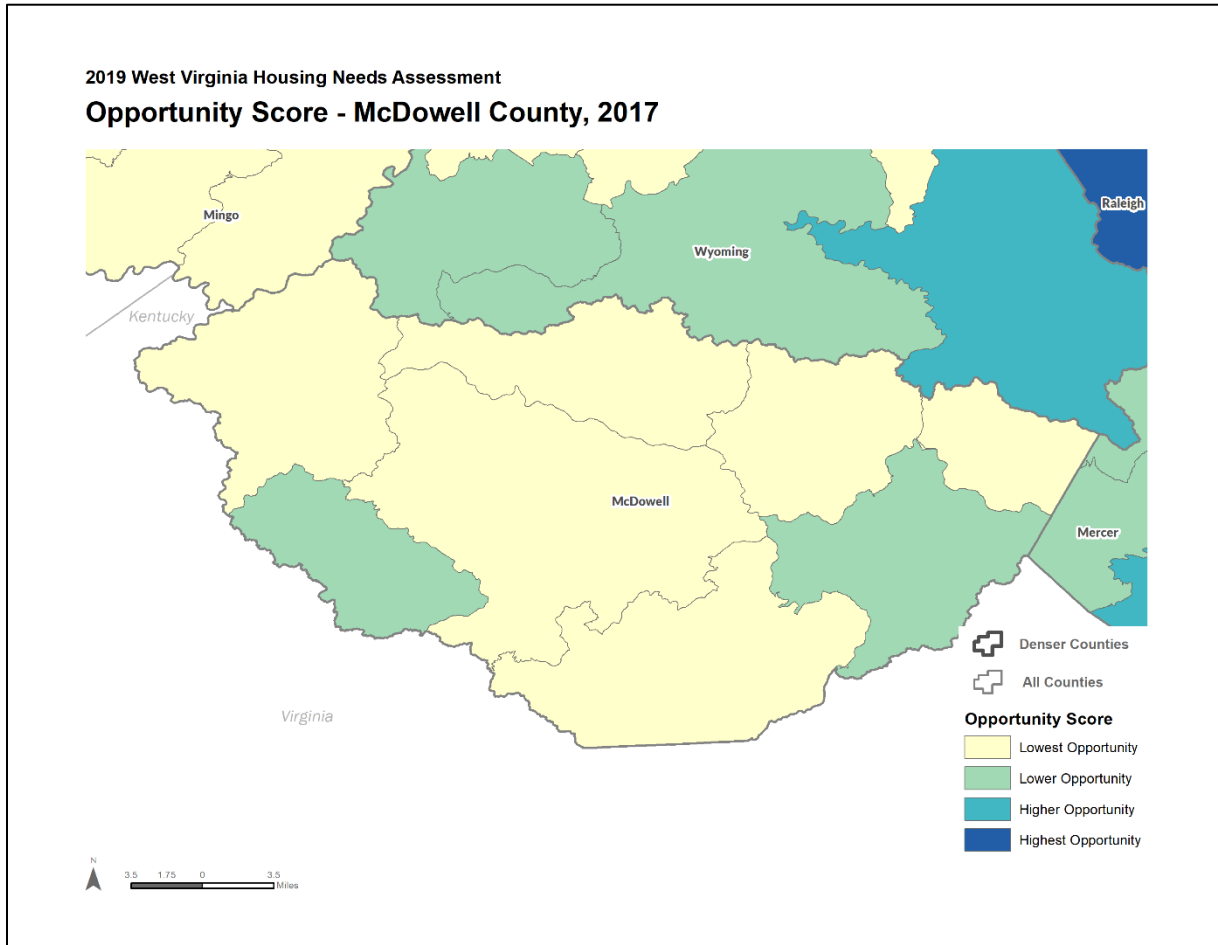
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

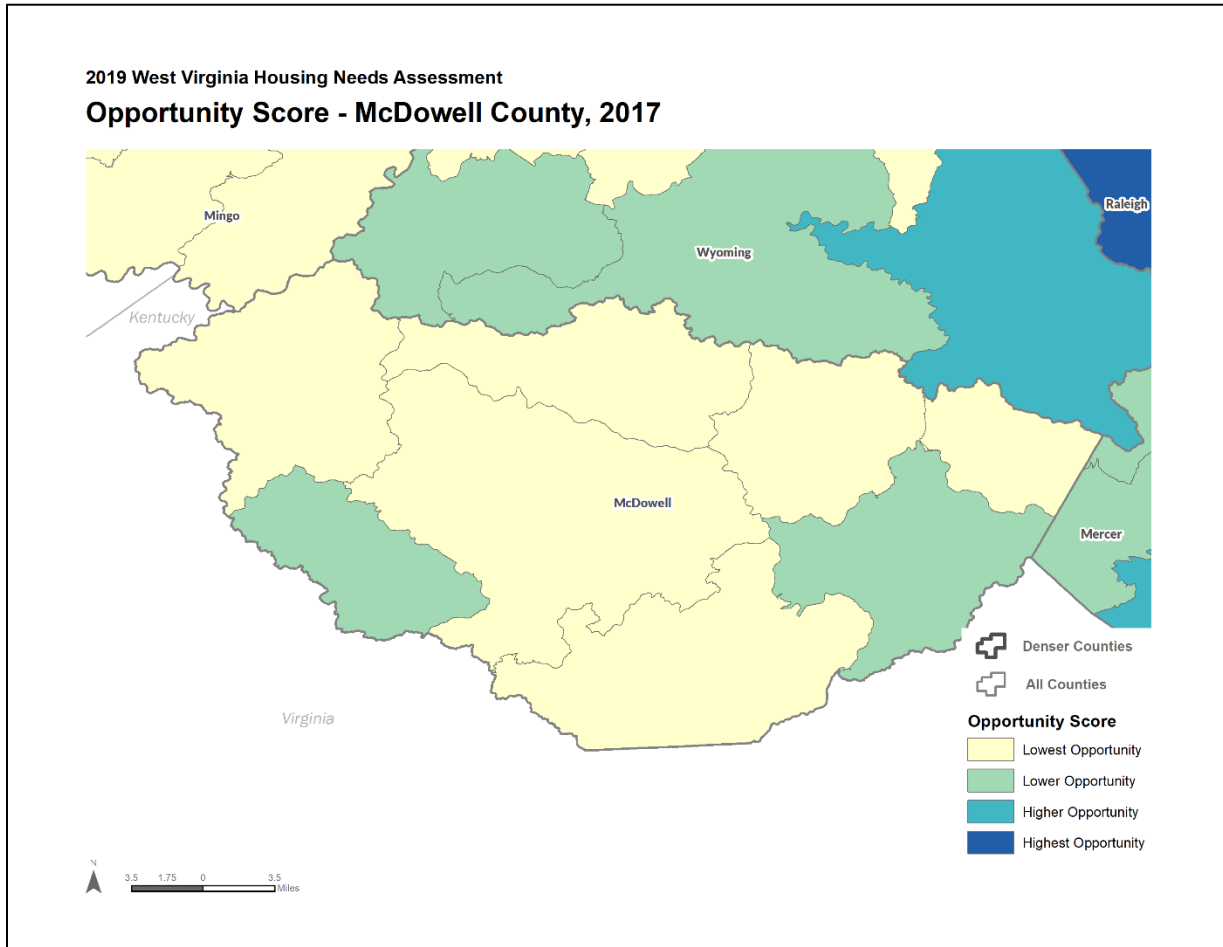
McDowell County: Opportunity Index		
	Classification	State Rank
Census Tract 9536, McDowell County	Lowest Opportunity	424
Census Tract 9538, McDowell County	Lowest Opportunity	458
Census Tract 9539, McDowell County	Lowest Opportunity	457
Census Tract 9540, McDowell County	Lower Opportunity	315
Census Tract 9542, McDowell County	Lowest Opportunity	463
Census Tract 9545.01, McDowell County	Lower Opportunity	369
Census Tract 9545.03, McDowell County	Lowest Opportunity	435
Census Tract 9545.04, McDowell County	Lowest Opportunity	453

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

McDowell County: Housing Conditions		
	Classification	State Rank
McDowell County	Lowest	55

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

McDowell County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
McDowell County	\$25,595	11.2%	46.0%	36.2%	12.0%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

McDowell County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
55	39	70.9%	195	30	15.4%	370	10	2.7%	720	-	0.0%
Elderly Renters											
4	4	100.0%	85	35	41.2%	35	-	0.0%	4	-	0.0%
General Occupancy Owners											
920	470	51.1%	1,145	250	21.8%	1,315	64	4.9%	2,900	15	0.5%
General Occupancy Renters											
865	395	45.7%	480	210	43.8%	290	55	19.0%	265	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

McDowell County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	310	42.6%	132
0-60%	761	28.4%	216
0-80%	959	18.6%	178
Owners Elderly			
0-30%	677	42.6%	288
0-60%	1,672	28.4%	474
0-80%	2,265	18.6%	421
Renters General Occupancy			
0-30%	432	65.0%	281
0-60%	628	2.0%	13
0-80%	735	-14.5%	(107)
Renters Elderly			
0-30%	250	65.0%	162
0-60%	417	2.0%	8
0-80%	477	-14.5%	(69)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

McDowell County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	173	2.4%	4
101%+	938	0.0%	0
Owners Elderly			
81-100%	482	0.0%	0
101%+	1,148	0.0%	0
Renters General Occupancy			
81-100%	63	0.0%	0
101%+	155	0.0%	0
Renters Elderly			
81-100%	38	0.0%	0
101%+	76	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

McDowell County: Income by Tier		
	2017	2024
30% AMI	\$10,230	\$11,751
60% AMI	\$20,460	\$23,502
80% AMI	\$27,280	\$31,336
100% AMI	\$34,100	\$39,170

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.



Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

McDowell County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	511	30.3%	432	28.0%	384	27.2%	(48)	-11.1%
0-60%	692	41.1%	628	40.7%	554	39.2%	(74)	-11.7%
0-80%	808	48.0%	735	47.6%	657	46.5%	(78)	-10.6%
81-100%	85	5.1%	63	4.1%	58	4.1%	(5)	-8.6%
100%+	247	14.7%	155	10.0%	139	9.9%	(16)	-10.1%
Renters Elderly								
0-30%	190	11.3%	250	16.2%	242	17.2%	(7)	-2.9%
0-60%	363	21.5%	417	27.0%	397	28.1%	(20)	-4.8%
0-80%	419	24.9%	477	30.9%	443	31.4%	(34)	-7.0%
81-100%	37	2.2%	38	2.5%	35	2.5%	(3)	-8.2%
100%+	88	5.2%	76	4.9%	80	5.6%	4	4.8%
Owners General Occupancy								
0-30%	324	5.0%	310	5.2%	289	5.3%	(22)	-6.9%
0-60%	864	13.3%	761	12.8%	682	12.5%	(80)	-10.4%
0-80%	1,073	16.5%	959	16.1%	841	15.4%	(117)	-12.2%
81-100%	184	2.8%	173	2.9%	143	2.6%	(31)	-17.6%
100%+	1,415	21.8%	938	15.7%	777	14.3%	(161)	-17.2%
Owners Elderly								
0-30%	542	8.3%	677	11.3%	649	11.9%	(28)	-4.1%
0-60%	1,457	22.4%	1,672	28.0%	1,609	29.5%	(63)	-3.8%
0-80%	1,968	30.3%	2,265	38.0%	2,181	40.0%	(84)	-3.7%
81-100%	422	6.5%	482	8.1%	451	8.3%	(31)	-6.5%
100%+	1,434	22.1%	1,148	19.2%	1,059	19.4%	(89)	-7.8%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

McDowell County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	289	162	30
0-60%	682	285	69
0-80%	841	269	91
Owners Elderly			
0-30%	649	363	75
0-60%	1,609	672	198
0-80%	2,181	697	277
Renters General Occupancy			
0-30%	384	280	(2)
0-60%	554	54	41
0-80%	657	(45)	62
Renters Elderly			
0-30%	242	176	14
0-60%	397	39	30
0-80%	443	(30)	39

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

McDowell County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	143	12	7
101+%	777	45	45
Owners Elderly			
81-100%	451	26	26
101+%	1,059	61	61
Renters General Occupancy			
81-100%	58	26	26
101+%	139	62	62
Renters Elderly			
81-100%	35	16	16
101+%	80	36	36

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ELIZABETH DREWRY	RD	15	McDowell County	200 DREWRY ROAD	ECKMAN, WV 24829	ELD	UNK
ELKHORN TOWERS	S8/LIHTC	101	McDowell County	45 RIVERSIDE DRIVE	WELCH, WV 24801	ELD	2032
SAFE TRANSITIONAL HEMPHILL	HOME CHDO	17	McDowell County	12419 LOOP SEVEN HIGHWAY	WELCH, WV 24801	UNK	UNK
SHED RENTAL 2009	HOME CHDO	4	McDowell County	BIG FOUR	KIMBALL, WV 24853	UNK	UNK
SHED RENTAL 2014	HOME CHDO	3	McDowell County	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
STARLAND HEIGHTS I	HOME CHDO	8	McDowell County	600 W MAIN STREET	KIMBALL, WV 24853	FAM	UNK
STARLAND HEIGHTS II	HOME CHDO	8	McDowell County	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
STARLAND HEIGHTS III	HOME CHDO	24	McDowell County	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
WILLIAMSON TOWERS	S8	75	McDowell County	730 E 4TH STREET	KIMBALL, WV 24853	UNK	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### Renter Housing Stock Characteristics

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/McDowell-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/McDowell-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	#	Studio	1-BR %		2-BR %		Total	Total %
				Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.	Units	Occ.
Safe Transitional Hemphill	12419 Loop Seven Hwy	Welch	HOME CHDO	-	-	17	94%	-	-	17	94%
Payne Building	19 Bank St	Welch	S8	1	100%	3	100%	12	75%	16	81%
Shed Rental 2009	164 Galaxy St	Kimball	HOME CHDO	-	-	-	-	4	100%	4	100%
Shed Rental 2014	162 Galaxy St	Kimball	HOME CHDO	-	-	-	-	3	100%	3	100%
Starland Heights I	600 W Main St	Kimball	HOME CHDO	-	-	-	-	8	100%	8	100%
Starland Heights II	600 W Main St	Kimball	HOME CHDO	-	-	-	-	8	100%	8	100%
Starland Heights III	600 W Main st	Kimball	HOME CHDO	-	-	-	-	24	88%	24	88%
Total (Occupancy Based on Reporting Properties)				1	100%	20	95%	59	90%	80	91%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		Total	Total %
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.	Units	Occ.
Elizabeth Drewry	200 Drewry Road	Eckman	RD	-	-	15	93%	-	-	15	93%
The Oaks	Church St	Gary	TC	-	-	15	80%	-	-	15	80%
Starland Heights	600 W Main St	Kimball	RD	-	-	8	100%	-	-	8	100%
Elkhorn Towers	45 Riverside Drive	Welch	S8/TC	-	-	101	89%	-	-	101	89%
Total (Occupancy Based on Reporting Properties)				-	-	139	89%	-	-	139	89%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Buckingham Apartments	87 Court Street	Welch	-	-	32	-	-	-	32	-
Total (Occupancy Based on Reporting Properties)			-	-	32	-	-	-	32	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	1	100%	20	95%	59	90%	80	91%
Senior Sub/TC	-	-	139	89%	-	-	139	89%
General Market	-	-	32	-	-	-	32	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>89</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>90</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	1	100%	95%	0
1 Bedroom	20	95%	95%	0
2 Bedroom	59	90%	95%	(3)
Total	80	91%	95%	(3)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	139	89%	95%	(8)
Total	139	89%	95%	(8)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>89</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>90</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	32	-	95%	-
Total	32	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized product types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>91</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	482	12.50%
Construction	85	2.20%
Manufacturing	81	2.10%
Wholesale trade	4	0.10%
Retail trade	614	15.90%
Transportation/Utilities	417	10.80%
Information	19	0.50%
Finance/Insurance/Real Estate Services	189	4.90%
Services	1,675	43.40%
Public Administration	293	7.60%
<b>Total</b>	<b>3,859</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
McDowell County, WV	13.2%	12.5%	12.3%	10.9%	10.1%	7.7%	10.7%	8.3%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>91</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,563	635	851	260	1,048	716	528	434	69	13	6,117
Renter	396	148	177	129	245	234	185	65	6	0	1,585

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for McDowell County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	127	681	808	81
Renter	30	142	171	17

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,563	508	2,071	34%
Renter	396	118	514	32%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 53 and 81 units of owner housing and between 12 and 17 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	81	66%	100%	53	81
Renter	17	68%	100%	12	17

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	53	81	(27)	27	54
Renter	12	17	(12)	(1)	5

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$25,595, the feasibility of constructing the 53 to 81 sales replacement housing units is unlikely.

## Summary: Mercer County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Mercer County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
62,264	60,963	(1,301)	-2.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Mercer County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
12,792	12,560	(232)	-1.8%
Aged 18 - 64			
38,259	36,100	(2,159)	-5.6%
Aged 65 and Older			
11,213	12,303	1,090	9.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS



## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Mercer County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
7,060	28.2%	17,959	71.8%	25,019

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Mercer County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
3,617	20.1%	11,037	61.5%	3,305	18.4%
Renters					
2,754	39.0%	2,030	28.8%	2,276	32.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Mercer County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,580	8.8%	5,342	29.7%	4,408	24.5%	6,629	36.9%
Renters							
2,568	36.4%	2,462	34.9%	951	13.5%	1,079	15.3%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Mercer County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
5,100	28.4%	6,813	37.9%	2,892	16.1%	2,046	11.4%	1,108	6.2%
Renters									
2,338	33.1%	1,749	24.8%	1,515	21.5%	926	13.1%	532	7.5%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

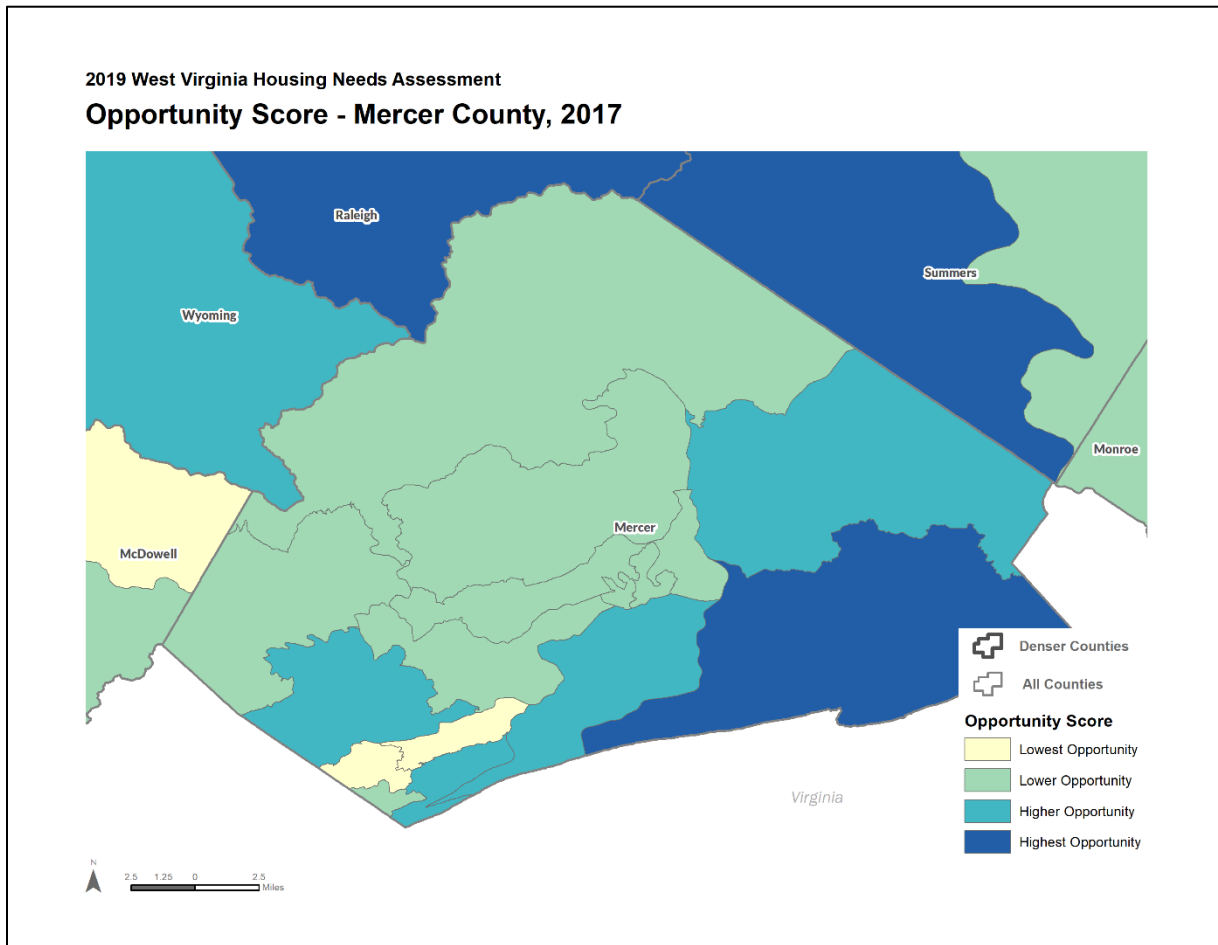
Mercer County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
220	1.2%	3,761	20.9%	10,190	56.7%	3,126	17.4%	662	3.7%
Renters									
929	13.2%	2,961	41.9%	2,583	36.6%	515	7.3%	72	1.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

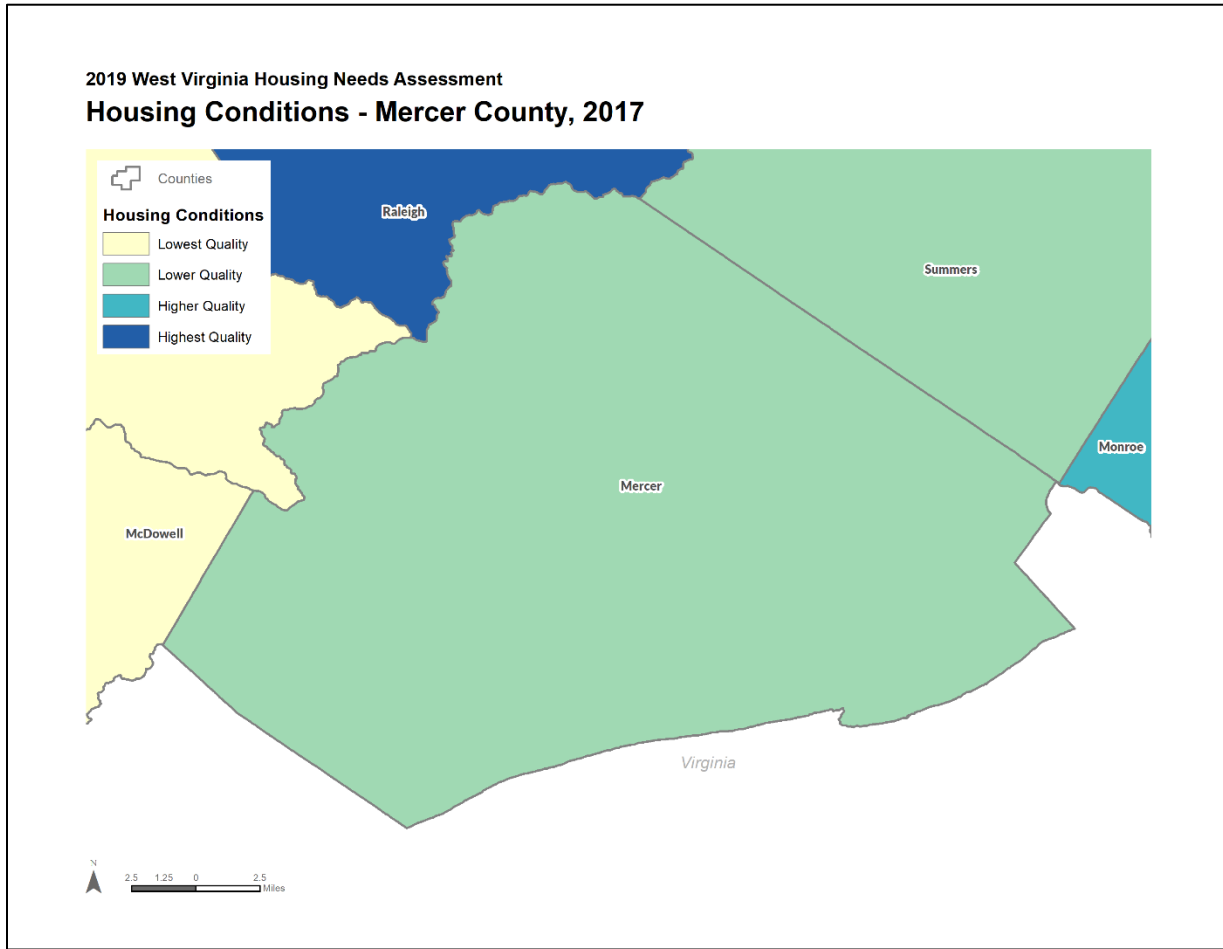
Mercer County: Opportunity Index		
	Classification	State Rank
Census Tract 9, Mercer County	Lower Opportunity	279
Census Tract 10, Mercer County	Lower Opportunity	357
Census Tract 11, Mercer County	Higher Opportunity	126
Census Tract 12, Mercer County	Lower Opportunity	297
Census Tract 13, Mercer County	Lower Opportunity	381
Census Tract 14, Mercer County	Lower Opportunity	262
Census Tract 15, Mercer County	Lower Opportunity	251
Census Tract 16, Mercer County	Lower Opportunity	261
Census Tract 17, Mercer County	Higher Opportunity	128
Census Tract 18, Mercer County	Lower Opportunity	277
Census Tract 19, Mercer County	Lowest Opportunity	442
Census Tract 20, Mercer County	Lowest Opportunity	411
Census Tract 21, Mercer County	Lower Opportunity	272
Census Tract 22, Mercer County	Higher Opportunity	221
Census Tract 23, Mercer County	Higher Opportunity	188
Census Tract 24, Mercer County	Highest Opportunity	59

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Mercer County: Housing Conditions		
	Classification	State Rank
Mercer County	Lower	31

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Mercer County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Mercer County	\$37,763	6.2%	32.0%	30.2%	14.1%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Mercer County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
140	80	57.1%	290	95	32.8%	790	144	18.2%	2,665	54	2.0%
Elderly Renters											
15	15	100.0%	70	20	28.6%	140	95	67.9%	100	-	0.0%
General Occupancy Owners											
1,615	1,120	69.3%	1,945	735	37.8%	3,185	625	19.6%	11,575	424	3.7%
General Occupancy Renters											
1,925	1,355	70.4%	1,545	1,160	75.1%	1,500	474	31.6%	2,160	75	3.5%

Source: CHAS 2015



## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Mercer County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	799	79.1%	631
0-60%	1,856	63.9%	1,186
0-80%	2,681	43.5%	1,166
Owners Elderly			
0-30%	1,889	79.1%	1,493
0-60%	4,705	63.9%	3,007
0-80%	6,086	43.5%	2,647
Renters General Occupancy			
0-30%	1,531	70.2%	1,076
0-60%	2,722	14.8%	403
0-80%	3,241	-5.5%	(180)
Renters Elderly			
0-30%	840	70.2%	590
0-60%	1,447	14.8%	214
0-80%	1,677	-5.5%	(93)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Mercer County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	662	9.8%	65
101%+	3,962	2.4%	96
Owners Elderly			
81-100%	1,124	8.8%	99
101%+	4,119	0.2%	8
Renters General Occupancy			
81-100%	431	11.2%	48
101%+	714	0.6%	5
Renters Elderly			
81-100%	187	0.0%	0
101%+	509	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Mercer County: Income by Tier		
	2017	2024
30% AMI	\$14,310	\$16,438
60% AMI	\$28,620	\$32,875
80% AMI	\$38,160	\$43,834
100% AMI	\$47,700	\$54,792

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Mercer County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,434	20.9%	1,531	22.7%	1,440	21.8%	(92)	-6.0%
0-60%	2,788	40.6%	2,722	40.3%	2,556	38.8%	(166)	-6.1%
0-80%	3,356	48.8%	3,241	48.0%	3,049	46.3%	(192)	-5.9%
81-100%	459	6.7%	431	6.4%	410	6.2%	(21)	-5.0%
100%+	942	13.7%	714	10.6%	699	10.6%	(16)	-2.2%
Renters Elderly								
0-30%	702	10.2%	840	12.4%	832	12.6%	(8)	-0.9%
0-60%	1,280	18.6%	1,447	21.4%	1,441	21.9%	(6)	-0.4%
0-80%	1,493	21.7%	1,677	24.8%	1,668	25.3%	(8)	-0.5%
81-100%	162	2.4%	187	2.8%	189	2.9%	2	1.1%
100%+	462	6.7%	509	7.5%	576	8.7%	67	13.3%
Owners General Occupancy								
0-30%	819	4.4%	799	4.3%	700	3.8%	(99)	-12.4%
0-60%	1,778	9.6%	1,856	10.0%	1,636	9.0%	(220)	-11.8%
0-80%	2,612	14.1%	2,681	14.4%	2,390	13.1%	(291)	-10.9%
81-100%	781	4.2%	662	3.6%	602	3.3%	(60)	-9.1%
100%+	4,657	25.1%	3,962	21.3%	3,842	21.1%	(120)	-3.0%
Owners Elderly								
0-30%	1,615	8.7%	1,889	10.1%	1,812	9.9%	(77)	-4.1%
0-60%	4,175	22.5%	4,705	25.2%	4,582	25.1%	(123)	-2.6%
0-80%	5,539	29.8%	6,086	32.7%	5,976	32.7%	(110)	-1.8%
81-100%	1,065	5.7%	1,124	6.0%	1,133	6.2%	9	0.8%
100%+	3,924	21.1%	4,119	22.1%	4,308	23.6%	190	4.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Mercer County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	700	642	11
0-60%	1,636	1,254	68
0-80%	2,390	1,344	178
Owners Elderly			
0-30%	1,812	1,663	169
0-60%	4,582	3,512	505
0-80%	5,976	3,360	713
Renters General Occupancy			
0-30%	1,440	1,115	39
0-60%	2,556	562	160
0-80%	3,049	51	230
Renters Elderly			
0-30%	832	645	55
0-60%	1,441	317	103
0-80%	1,668	28	121

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Mercer County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	602	72	7
101+%	3,842	177	81
Owners Elderly			
81-100%	1,133	125	25
101+%	4,308	102	94
Renters General Occupancy			
81-100%	410	93	45
101+%	699	85	80
Renters Elderly			
81-100%	189	22	22
101+%	576	66	66

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
943 BUILDING APARTMENTS	LIHTC	4	Mercer County	943 MERCER STREET	PRINCETON, WV 24740	FAM	2023
ATHENS TERRACE APTS.	S8	8	Mercer County	CALDWELL DRIVE	ATHENS, WV 26012	FAM	2032
BLUESTONE APARTMENTS	LIHTC	38	Mercer County	BLUE ROCK CIRCLE AND COUNTY ROUTE 71/9	PRINCETON, WV 24739	ELD	2024
CASE RENTAL HOUSING 2008	HOME CHDO	4	Mercer County	304 AUSTIN STREET	PRINCETON, WV 24740	UNK	UNK
CASE RENTAL HOUSING 2009	HOME CHDO	4	Mercer County	1109 HIGHLAND AVENUE	BLUEFIELD, WV 24701	UNK	UNK
CASEWV - SOUTH AVENUE APARTMENTS	HOME CHDO	2	Mercer County	1316 SOUTH AVENUE	PRINCETON, WV 24740	UNK	UNK
DARA HEIGHTS APARTMENTS	RD538/LIHTC	48	Mercer County	214 DARA HEIGHTS PLACE	PRINCETON, WV 24740	FAM	2037
FOX RIDGE APTS	RD	48	Mercer County	100 CHURCH LANE	PRINCETON, WV 24740	FAM	UNK
FOX RIDGE APTS II	RD	60	Mercer County	100 CHURCH LANE	PRINCETON, WV 24740	FAM	UNK



PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
KENNEDY CENTER	LIHTC	28	Mercer County	525 BLAND STREET	BLUEFIELD, WV 24701	FAM	2039
LINA LANDING	LIHTC	32	Mercer County	OLD OAKVALE ROAD	PRINCETON, WV 24740	ELD	2043
MERCER MANOR	TCEP	37	Mercer County	200 CHURCH LANE	PRINCETON, WV 24740	ELD	2041
MIDTOWN APARTMENT COMPLEX		49	Mercer County	700 BLOCK OF MERCER ST	PRINCETON, WV 24740	FAM	2047
PAULI HEIGHTS	RD538/LIHTC	56	Mercer County	230 PAULI HEIGHTS PLACE	BLUEFIELD, WV 24701	FAM	2035
PEPPERIDGE APTS	RD	42	Mercer County	137 BRATTON AVENUE	PRINCETON, WV 24740	FAM	UNK
PRESTON STREET TRANSITIONAL HOUSING	HOME	4	Mercer County	321 PRESTON STREET	BLUEFIELD, WV 24701	UNK	UNK
PRINCETON TOWERS	S8 TCA/HFA	119	Mercer County	901 STAFFORD DRIVE	PRINCETON, WV 25434	ELD/DIS	2029
PRINCETON VILLAGE APTS.	S8	104	Mercer County	601 LOW GAP ROAD	PRINCETON, WV 24740	FAM	2023
RYAN VILLAGE APARTMENTS	LIHTC	44	Mercer County	200 RYAN VILLAGE	PRINCETON, WV 24740	FAM	2044
TREMONT PARK APARTMENTS	RD	36	Mercer County	400 TREMONT PARK CIRCLE	BLUEFIELD, WV 24701	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WEST VIRGINIAN MANOR	S8 TCA	150	Mercer County	415 FEDERAL STREET	BLUEFIELD, WV 24701	ELD/DIS	2039

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mercer-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mercer-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio		1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Athens Terrace Apartments	Caldwell Dr	Athens	S8	-	-	-	-	4	100%	4	100%	-	-	8	100%
Dara Heights Apartments	214 Dara Heights Pl	Princeton	RD/TC	-	-	-	-	-	-	-	-	-	-	48	-
Fox Ridge Apartments	100 Church Ln	Princeton	RD	-	-	-	-	44	-	4	-	-	-	48	-
Fox Ridge Apartments II	100 Church Ln	Princeton	RD	-	-	-	-	55	-	5	-	-	-	60	-
Kennedy Center	525 Bland St	Bluefield	TC	2	100%	6	100%	20	70%	-	-	-	-	28	79%
King Bridge	Roanoke St	Bluefield	TC	-	-	10	80%	13	100%	-	-	-	-	23	91%
Midtown Apartment Complex	700 Block of Mercer St	Princeton	U	-	-	-	-	-	-	-	-	-	-	49	-
Pauli Heights	230 Pauli Heights Pl	Bluefield	RD/TC	-	-	-	-	-	-	-	-	-	-	56	-
Pepperidge Apartments	137 Bratton Ave	Princeton	RD	-	-	16	100%	26	96%	-	-	-	-	42	98%
Princeton Village Apartments	200 Princeton Village	Princeton	S8	-	-	20	95%	50	94%	30	87%	4	100%	104	92%
Ryan Village Apartments	200 Ryan Village	Princeton	TC	-	-	12	-	32	-	-	-	-	-	44	-
Tiffany Manor	1600 Hill Ave	Bluefield	PH	10	100%	18	100%	50	94%	60	87%	4	75%	142	92%
Tremont Park Apartments	400 Tremont Park Cir	Bluefield	RD	-	-	12	-	24	-	-	-	-	-	36	-
Total (Occupancy Based on Reporting Properties)				12	100%	94	96%	318	92%	103	87%	8	88%	688	92%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		Total Units	Total %
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Bluestone Apartments	Blue Rock Cir and County Rt	Princeton	TC	-	-	38	97%	-	-	38	97%
Lina Landing	Old Oakvale Road	Princeton	TC	-	-	-	-	-	-	32	-
Mercer Manor	200 Church Lane	Princeton	TCEP	-	-	37	-	-	-	37	-
Princeton Towers	901 Stafford Drive	Princeton	S8 TCA/HFA	-	-	119	99%	-	-	119	99%
West Virginia Manor	415 Federal Street	Bluefield	S8 TCA	20	90%	129	91%	1	100%	150	91%
Total (Occupancy Based on Reporting Properties)				20	90%	323	95%	1	100%	376	95%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
101 Thorn Street	101 Thorn Street	Princeton	-	-	-	-	-	-	18	-
102-122 Glendale Ave	102-122 Glendale Ave	Princeton	-	-	-	-	-	-	9	-
107 Bailey St	107 Bailey St	Princeton	-	-	12	100%	-	-	12	100%
111 Preston Street	111 Preston Street	Bluefield	2	100%	7	100%	1	100%	10	100%
1409-1411 East Main Street	1409-1411 East Main Street	Princeton	-	-	-	-	-	-	13	-
1413-1417 East Main Street	1413-1417 East Main Street	Princeton	-	-	-	-	-	-	14	-
1713-1717 Bluefield Avenue	1713-1717 Bluefield Avenue	Bluefield	9	100%	5	100%	-	-	14	100%
1901 College Avenue	1901 College Avenue	Bluefield	16	100%	-	-	-	-	16	100%
320 Federal Street	320 Federal Street	Bluefield	-	-	-	-	-	-	32	-
349 Mercer St	349 Mercer St	Princeton	-	-	9	100%	-	-	9	100%
500-506 Straley Ave	500-506 Straley Ave	Princeton	9	100%	-	-	-	-	9	100%
518 Oakvale Road	518 Oakvale Road	Princeton	-	-	-	-	-	-	25	-
589 10th St	589 10th St	Princeton	-	-	-	-	-	-	10	-
731 Straley Avenue	731 Straley Avenue	Princeton	-	-	-	-	-	-	22	-
760 Mercer Street	760 Mercer Street	Princeton	-	-	-	-	-	-	31	-
910 Princeton Ave	910 Princeton Ave	Bluefield	9	100%	-	-	-	-	9	100%
Eden Road Apartments	505 Oakvale Road	Princeton	-	-	13	92%	3	33%	16	81%
Fair-Hotel Apartments	275 Mercer Street	Princeton	-	-	12	100%	-	-	12	100%
Highland Avenue Efficiency	108 Highland Avenue	Princeton	-	-	-	-	-	-	9	-
Laurel Place Apartments	600 North Street	Bluefield	-	-	-	-	-	-	16	-
Lilly Apartments	708 Monroe street	Princeton	-	-	-	-	-	-	10	-
Low Gap Rd	Low Gap Rd	Princeton	-	-	12	100%	4	100%	16	100%
Opera House Apartments	212 Federal Street	Bluefield	-	-	12	100%	-	-	12	100%
Parkway Townhouses	265 Middlesex Avenue	Princeton	-	-	10	100%	-	-	10	100%
Sherwood Apartments	150 East Reynolds	Princeton	-	-	-	-	-	-	70	-
Tanglewood Apartments	201 Springdale Ave	Princeton	-	-	-	-	-	-	8	-
Total (Occupancy Based on Reporting Properties)			45	100%	92	99%	8	75%	432	98%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	12	100%	94	96%	318	92%	103	87%	8	88%	688	92%
Senior Sub/TC	20	90%	323	95%	1	100%	-	-	-	-	376	95%
General Market	-	-	45	100%	92	99%	8	75%	-	-	432	98%

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>92</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>93</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	12	100%	95%	1
1 Bedroom	94	96%	95%	1
2 Bedroom	318	92%	95%	(9)
3 Bedroom	103	87%	95%	(8)
4 Bedroom	8	88%	95%	(1)
Total	535	92%	95%	(17)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>92</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>93</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	20	90%	95%	(1)
1 Bedroom	323	95%	95%	0
2 Bedroom	1	100%	95%	0
<b>Total</b>	<b>344</b>	<b>95%</b>	<b>95%</b>	<b>(1)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	45	100%	95%	2
2 Bedroom	92	99%	95%	4
3 Bedroom	8	75%	95%	(2)
<b>Total</b>	<b>145</b>	<b>98%</b>	<b>95%</b>	<b>4</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized product types and pent-up demand in the market rate product type.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>94</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	683	3.10%
Construction	992	4.50%
Manufacturing	1,521	6.90%
Wholesale trade	573	2.60%
Retail trade	3,593	16.30%
Transportation/Utilities	1,234	5.60%
Information	220	1.00%
Finance/Insurance/Real Estate Services	749	3.40%
Services	11,506	52.20%
Public Administration	970	4.40%
<b>Total</b>	<b>22,043</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Mercer County, WV	8.2%	7.3%	6.8%	6.2%	5.7%	5.6%	5.8%	5.2%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>94</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	2,451	1,476	2,288	1,399	3,235	1,969	2,948	2,039	97	57	17,959
Renter	1,238	402	747	620	1,594	659	1,241	453	106	0	7,060

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Mercer County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		295	1,830	2,126
Renter	80		598	678

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	2,451	1,181	3,632	20%
Renter	1,238	322	1,560	22%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 170 and 213 units of owner housing and between 53 and 68 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	213	80%	100%	170	213
Renter	68	78%	100%	53	68

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	170	213	(49)	121	164
Renter	53	68	(104)	(52)	(37)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,763, the feasibility of constructing the 170 to 213 sales replacement housing units is unlikely.

## Summary: Mineral County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Mineral County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
28,212	27,421	(791)	-2.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Mineral County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,871	5,634	(237)	-4.0%
Aged 18 - 64			
17,448	16,303	(1,145)	-6.6%
Aged 65 and Older			
4,893	5,484	591	12.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Mineral County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
3,744	33.2%	7,530	66.8%	11,274

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Mineral County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,591	21.1%	4,379	58.2%	1,560	20.7%
Renters					
951	25.4%	1,281	34.2%	1,512	40.4%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Mineral County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
685	9.1%	2,466	32.7%	1,668	22.2%	2,711	36.0%
Renters							
1,146	30.6%	1,317	35.2%	667	17.8%	614	16.4%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Mineral County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,703	22.6%	3,216	42.7%	1,177	15.6%	843	11.2%	591	7.8%
Renters									
1,883	50.3%	1,214	32.4%	437	11.7%	184	4.9%	26	0.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Mineral County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
84	1.1%	1,388	18.4%	4,682	62.2%	1,222	16.2%	154	2.0%
Renters									
368	9.8%	1,674	44.7%	1,582	42.3%	111	3.0%	9	0.2%

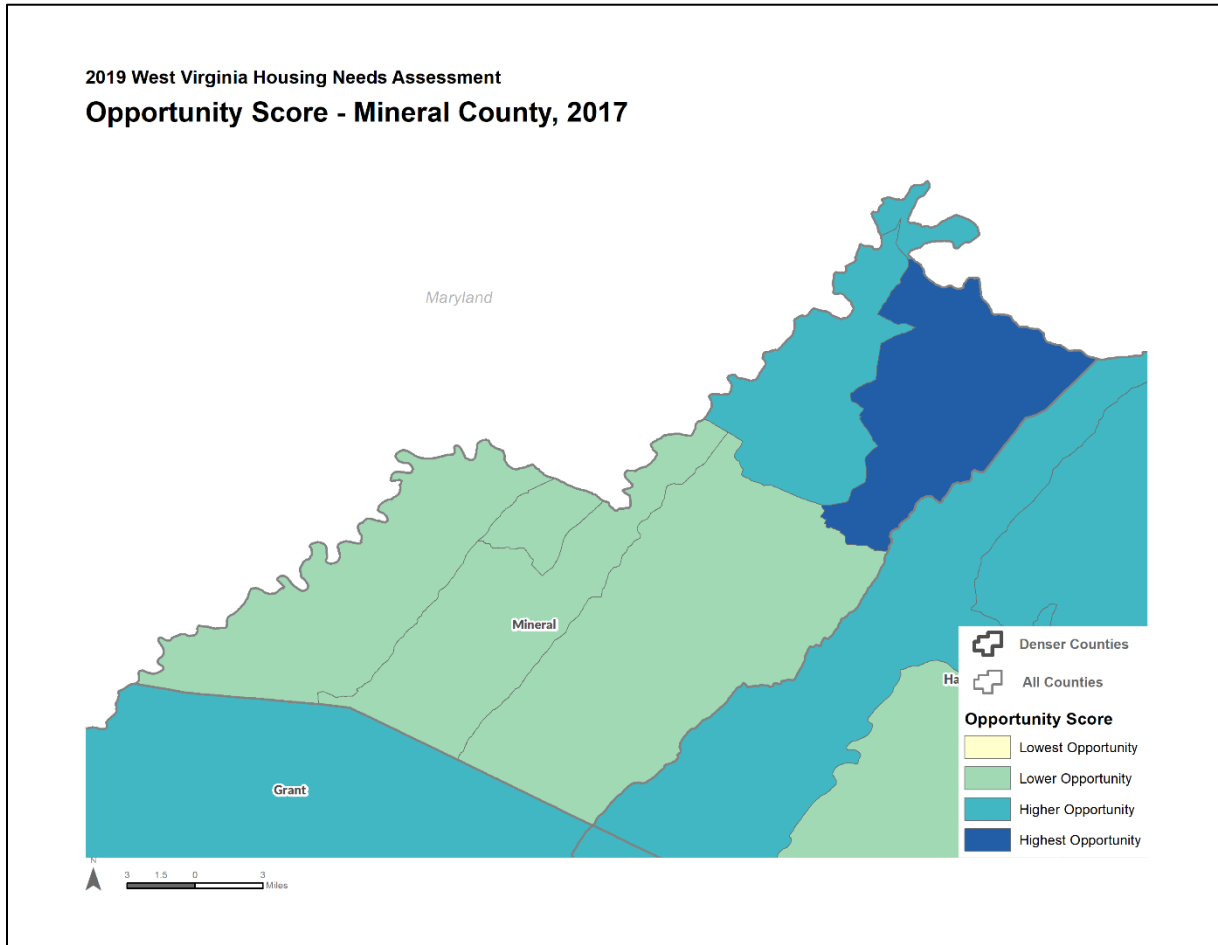
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

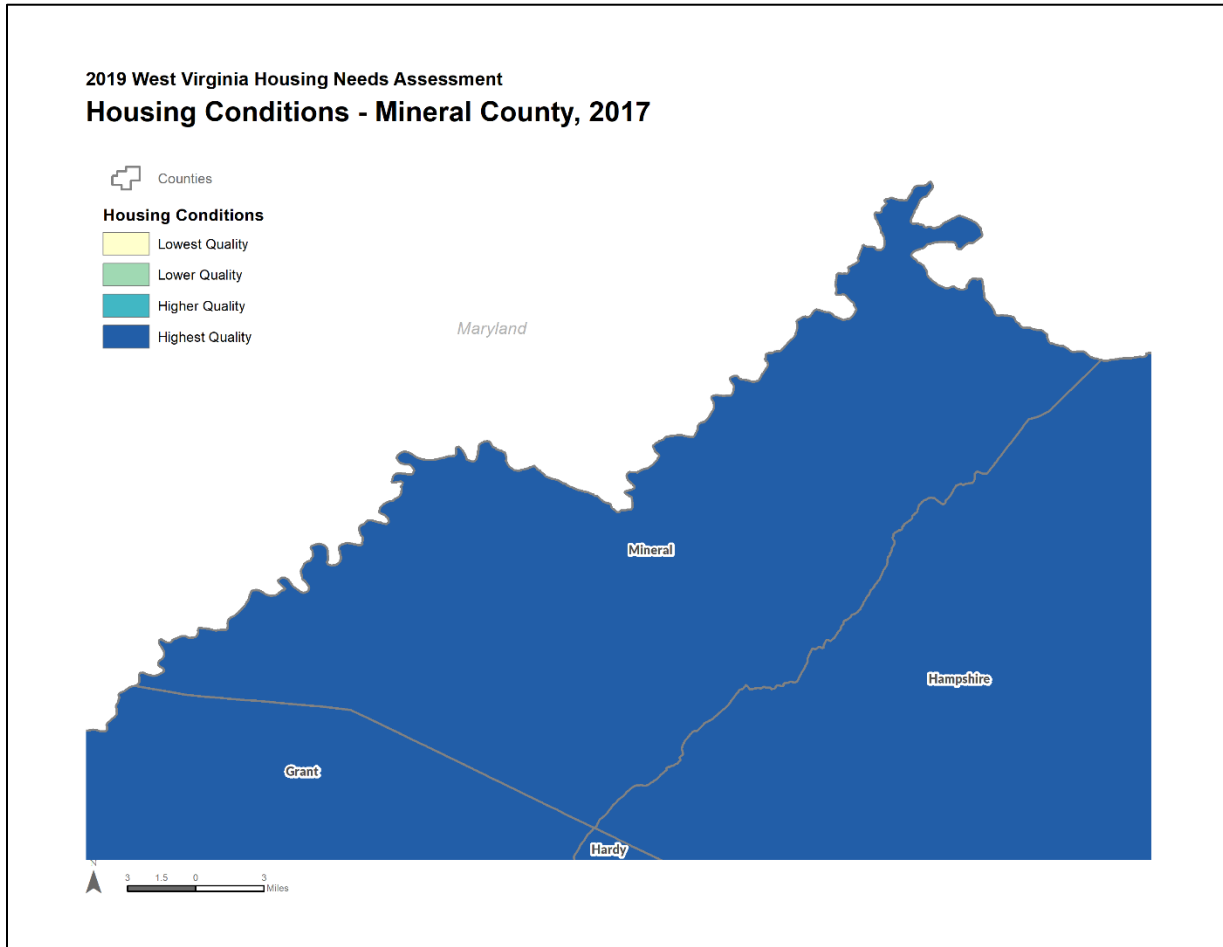
Mineral County: Opportunity Index		
	Classification	State Rank
Census Tract 101, Mineral County	Higher Opportunity	147
Census Tract 102, Mineral County	Higher Opportunity	88
Census Tract 103, Mineral County	Highest Opportunity	28
Census Tract 104, Mineral County	Lower Opportunity	259
Census Tract 105, Mineral County	Lower Opportunity	244
Census Tract 106, Mineral County	Lower Opportunity	394
Census Tract 107, Mineral County	Lower Opportunity	282

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Mineral County: Housing Conditions		
	Classification	State Rank
Mineral County	Highest	10

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Mineral County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Mineral County	\$40,749	6.9%	32.0%	28.2%	13.9%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Mineral County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
105	20	19.0%	270	50	18.5%	510	85	16.7%	875	65	7.4%
Elderly Renters											
25	25	100.0%	90	25	27.8%	15	-	0.0%	64	-	0.0%
General Occupancy Owners											
595	315	52.9%	885	265	29.9%	1,510	220	14.6%	3,465	155	4.5%
General Occupancy Renters											
1,920	840	43.8%	1,495	655	43.8%	655	55	8.4%	740	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Mineral County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	340	78.3%	266
0-60%	914	53.5%	489
0-80%	1,217	36.8%	448
Owners Elderly			
0-30%	1,000	78.3%	783
0-60%	2,402	53.5%	1,285
0-80%	3,105	36.8%	1,142
Renters General Occupancy			
0-30%	718	59.6%	428
0-60%	1,246	5.9%	73
0-80%	1,407	-3.7%	(52)
Renters Elderly			
0-30%	534	59.6%	318
0-60%	715	5.9%	42
0-80%	777	-3.7%	(29)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Mineral County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	411	9.5%	39
101%+	1,826	3.2%	59
Owners Elderly			
81-100%	527	12.8%	67
101%+	1,573	5.5%	86
Renters General Occupancy			
81-100%	17	0.0%	0
101%+	212	0.0%	0
Renters Elderly			
81-100%	48	0.0%	0
101%+	178	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Mineral County: Income by Tier		
	2017	2024
30% AMI	\$16,200	\$18,609
60% AMI	\$32,400	\$37,217
80% AMI	\$43,200	\$49,623
100% AMI	\$54,000	\$62,029

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.



Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Mineral County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	712	27.8%	718	27.2%	624	23.6%	(94)	-13.1%
0-60%	1,229	48.0%	1,246	47.2%	1,094	41.4%	(152)	-12.2%
0-80%	1,435	56.1%	1,407	53.3%	1,269	48.1%	(139)	-9.9%
81-100%	88	3.4%	17	0.7%	19	0.7%	2	10.6%
100%+	172	6.7%	212	8.0%	267	10.1%	55	25.8%
Renters Elderly								
0-30%	438	17.1%	534	20.2%	536	20.3%	2	0.3%
0-60%	614	24.0%	715	27.1%	717	27.2%	3	0.4%
0-80%	658	25.7%	777	29.4%	781	29.6%	4	0.5%
81-100%	52	2.0%	48	1.8%	59	2.2%	12	24.6%
100%+	155	6.0%	178	6.8%	245	9.3%	66	37.2%
Owners General Occupancy								
0-30%	422	4.8%	340	3.9%	272	3.2%	(69)	-20.1%
0-60%	1,025	11.8%	914	10.6%	761	8.9%	(152)	-16.7%
0-80%	1,449	16.6%	1,217	14.1%	1,012	11.8%	(205)	-16.9%
81-100%	400	4.6%	411	4.7%	352	4.1%	(59)	-14.3%
100%+	1,923	22.1%	1,826	21.1%	1,832	21.3%	6	0.3%
Owners Elderly								
0-30%	1,073	12.3%	1,000	11.6%	932	10.8%	(68)	-6.8%
0-60%	2,409	27.7%	2,402	27.7%	2,324	27.0%	(78)	-3.2%
0-80%	2,984	34.3%	3,105	35.9%	3,070	35.7%	(34)	-1.1%
81-100%	517	5.9%	527	6.1%	529	6.2%	2	0.4%
100%+	1,432	16.5%	1,573	18.2%	1,801	20.9%	227	14.5%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Mineral County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	272	231	(35)
0-60%	761	458	(30)
0-80%	1,012	440	(7)
Owners Elderly			
0-30%	932	792	9
0-60%	2,324	1,400	115
0-80%	3,070	1,336	194
Renters General Occupancy			
0-30%	624	437	9
0-60%	1,094	179	106
0-80%	1,269	86	138
Renters Elderly			
0-30%	536	375	57
0-60%	717	118	75
0-80%	781	53	82

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Mineral County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	352	37	(2)
101+%	1,832	80	20
Owners Elderly			
81-100%	529	73	6
101+%	1,801	118	32
Renters General Occupancy			
81-100%	19	2	2
101+%	267	23	23
Renters Elderly			
81-100%	59	5	5
101+%	245	21	21

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BAYBERRY PLACE	LIHTC	65	Mineral County	2010 BAYBERRY DRIVE	KEYSER, WV 26726	FAM	2045
BAYRIDGE GREENE	LIHTC	40	Mineral County	507 SIMONS STREET	KEYSER, WV 26726	FAM	2044
COUNTRY VILLA APTS	RD	23	Mineral County	STATE ROUTE 46W	FORT ASHBY, WV 26719	ELD	UNK
GREENE GABLES	LIHTC	50	Mineral County	7047 GREEN GABLES DRIVE	RIDGELEY, WV 26753	FAM	2045
KEYSERHOUSE	S8	44	Mineral County	12 NORTH MAIN STREET	KEYSER, WV 26726	ELD	2035
PINE WOODS APARTMENTS	LIHTC	32	Mineral County	100 BETSON ROAD	RIDGELEY, WV 26753	FAM	2043
POTOMAC HEIGHTS	S8	140	Mineral County	500 CARSKADON LANE	KEYSER, WV 26726	FAM/ELD	2031
RIDGELEY APARTMENTS, LTD.	S8 TCA	8	Mineral County	ROUTE 3, BOX 113	RIDGELEY, WV 26753	FAM	2025
SILVERTREE OF FORT ASHBY	RD	16	Mineral County	STATE ROUTE 46	FORT ASHBY, WV 26719	ELD	UNK
VELENNA JO APTS	RD	32	Mineral County	1555 TERRI STREET	KEYSER, WV 26726	FAM	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$14,350	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$23,950	\$27,400	\$30,800	\$34,200	\$36,950	\$39,700	\$42,450	\$45,150
<b>80% of Median</b>	\$38,300	\$43,800	\$49,250	\$54,700	\$59,100	\$63,500	\$67,850	\$72,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mineral-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$23,950	\$27,400	\$30,800	\$34,200	\$36,950	\$39,700	\$42,450	\$45,150
<b>60% of Median</b>	\$28,740	\$32,880	\$36,960	\$41,040	\$44,340	\$47,640	\$50,940	\$54,180

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mineral-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Bayberry Place	2010 Bayberry Dr	Keyser	TC	14	100%	44	91%	8	100%	66	94%
Bayridge Greene	507 Simons St	Keyser	TC	20	100%	15	73%	5	60%	40	85%
Greene Gables	7047 Green Gables Dr	Ridgeley	TC	16	100%	30	100%	5	100%	51	100%
Pine Woods Apartments	100 Betson Rd	Ridgeley	TC	16	-	16	-	-	-	32	-
Potomac Heights	500 Carskadon Lane	Keyser	S8	102	99%	32	97%	6	100%	140	99%
Ridgeley Apartments	Route 3, Box 113	Ridgeley	S8/TCA	-	-	8	100%	-	-	8	100%
Velenna Jo Apartments	1555 Terri Street	Keyser	RD	8	100%	24	100%	-	-	32	100%
Total (Occupancy Based on Reporting Properties)				176	99%	169	94%	24	92%	369	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio		1-BR %		2-BR %		Total Units	Total %
				# Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Country Villa Apartments	SR 46 West	Fort Ashby	RD	-	-	20	100%	3	100%	23	100%
Keyserhouse	12 N Main Street	Keyser	S8	4	100%	40	95%	-	-	44	95%
Silvertree of Fort Ashby	State Route 46	Fort Ashby	RD	-	-	16	100%	-	-	16	100%
Total (Occupancy Based on Reporting Properties)				4	100%	76	97%	3	100%	83	98%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
-	-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	176	99%	169	94%	24	92%	369	96%
Senior Sub/TC	4	100%	76	97%	3	100%	-	-	83	98%
General Market	-	-	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>95</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>96</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	176	99%	95%	8
2 Bedroom	169	94%	95%	(1)
3 Bedroom	24	92%	95%	(1)
Total	369	96%	95%	5

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

General\_Subsidized\_Pentup\_Demand

<sup>95</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>96</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	4	100%	95%	0
1 Bedroom	76	97%	95%	2
2 Bedroom	3	100%	95%	0
<b>Total</b>	<b>83</b>	<b>98%</b>	<b>95%</b>	<b>2</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>95%</b>	<b>-</b>

Source: Valbridge Pittsburgh

While this calculation does not take waiting lists into account, it suggests there is a pent up demand of the subsidized product types.

## Employment

The local economy is largely driven by the services and manufacturing sectors.

Figure 30 Employment by Industry<sup>97</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	213	1.70%
Construction	953	7.60%
Manufacturing	2,108	16.80%
Wholesale trade	138	1.10%
Retail trade	1,719	13.70%
Transportation/Utilities	853	6.80%
Information	125	1.00%
Finance/Insurance/Real Estate Services	289	2.30%
Services	5,382	42.90%
Public Administration	765	6.10%
<b>Total</b>	<b>12,546</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Mineral County, WV	8.1%	7.7%	7.7%	6.3%	5.4%	5.3%	5.2%	4.4%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>97</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	901	553	551	1,158	1,392	1,160	929	781	81	24	7,530
Renter	671	375	445	296	790	536	302	306	23	0	3,744

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Mineral County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1980-1989, 30-40 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		111	441	551
Renter		75	356	431

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	901	442	1,343	18%
Renter	671	300	971	26%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 45 and 55 units of owner housing and between 32 and 43 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	55	82%	100%	45	55
Renter	43	74%	100%	32	43

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	45	55	5	50	60
Renter	32	43	(6)	26	37

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$40,749, the feasibility of constructing the 45 to 55 sales replacement housing units is unlikely.

## Summary: Mingo County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Mingo County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
26,839	25,150	(1,689)	-6.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Mingo County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,916	5,601	(315)	-5.3%
Aged 18 - 64			
17,300	15,369	(1,931)	-11.2%
Aged 65 and Older			
3,623	4,180	557	15.4%

Source: 2010 Decennial Census, 2013 – 2017 ACS



## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Mingo County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,855	26.2%	8,055	73.8%	10,910

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Mingo County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,938	24.1%	4,553	56.5%	1,564	19.4%
Renters					
927	32.5%	965	33.8%	963	33.7%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Mingo County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
862	10.7%	2,640	32.8%	1,980	24.6%	2,573	31.9%
Renters							
921	32.3%	969	33.9%	515	18.0%	450	15.8%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Mingo County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,060	25.6%	3,025	37.6%	1,340	16.6%	1,019	12.7%	611	7.6%
Renters									
1,097	38.4%	607	21.3%	393	13.8%	581	20.4%	177	6.2%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

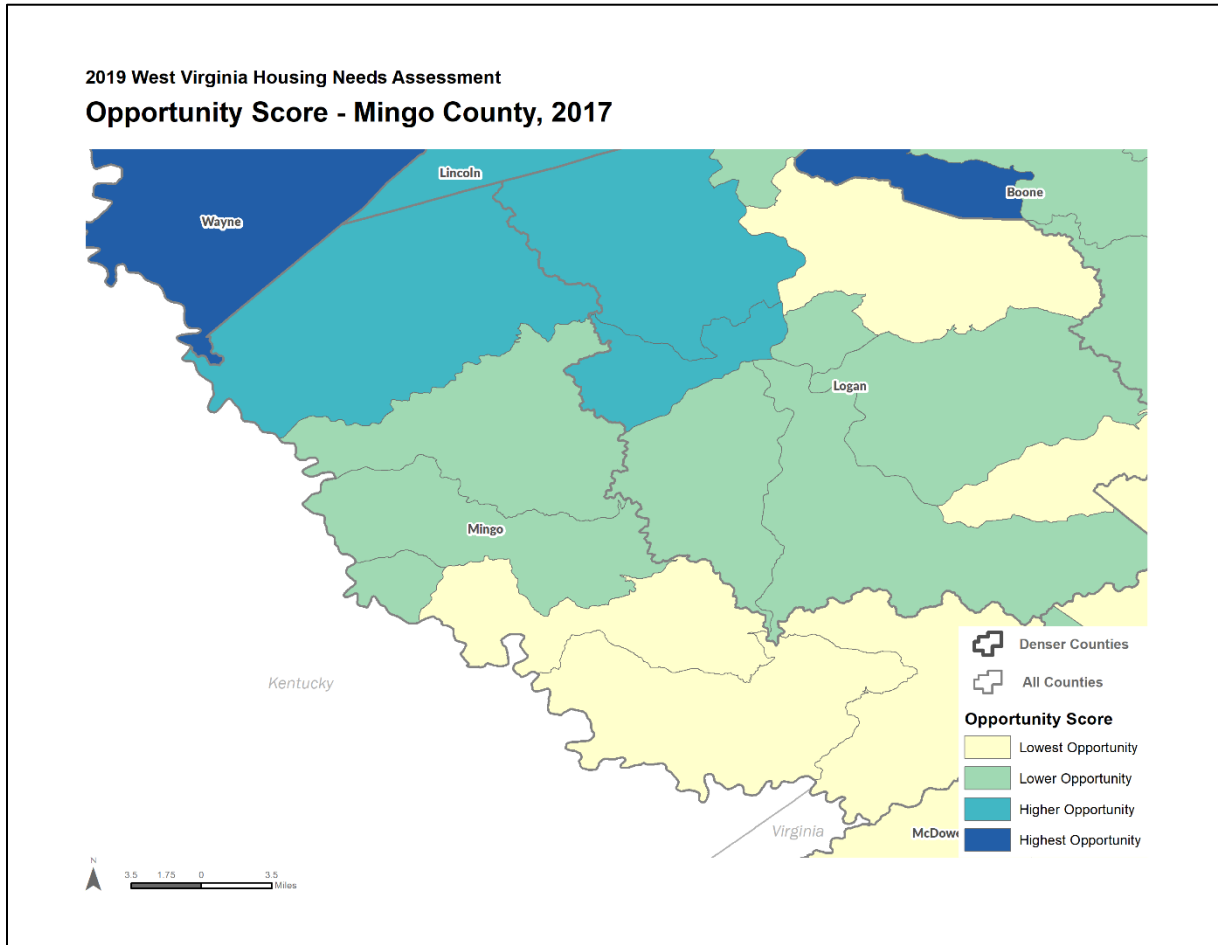
Mingo County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
62	0.8%	1,911	23.7%	4,717	58.6%	1,196	14.8%	169	2.1%
Renters									
403	14.1%	1,054	36.9%	1,222	42.8%	150	5.3%	26	0.9%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

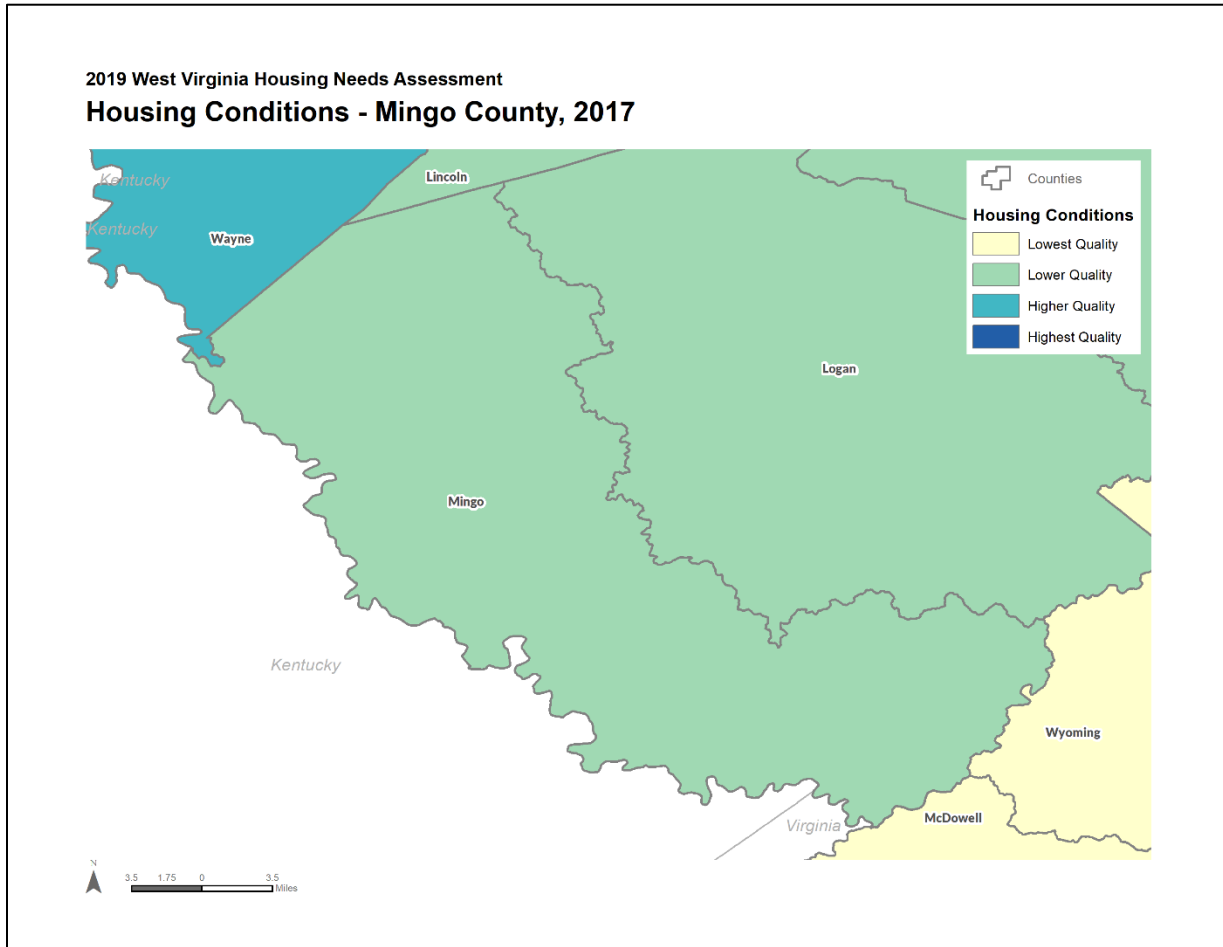
Mingo County: Opportunity Index		
	Classification	State Rank
Census Tract 9571, Mingo County	Higher Opportunity	117
Census Tract 9572, Mingo County	Lower Opportunity	317
Census Tract 9573, Mingo County	Lower Opportunity	344
Census Tract 9574, Mingo County	Lower Opportunity	276
Census Tract 9575, Mingo County	Lowest Opportunity	454
Census Tract 9576, Mingo County	Lowest Opportunity	437
Census Tract 9577, Mingo County	Lower Opportunity	405

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Mingo County: Housing Conditions		
	Classification	State Rank
Mingo County	Lower	36

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Mingo County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Mingo County	\$31,227	15.6%	35.0%	35.4%	14.0%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Mingo County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
80	65	81.3%	195	75	38.5%	395	45	11.4%	1,010	44	4.4%
Elderly Renters											
-	-	-	40	15	37.5%	-	-	-	60	-	0.0%
General Occupancy Owners											
965	575	59.6%	1,090	285	26.1%	1,540	355	23.1%	4,630	99	2.1%
General Occupancy Renters											
1,010	405	40.1%	450	200	44.4%	320	65	20.3%	835	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Mingo County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	652	42.6%	277
0-60%	1,269	28.4%	360
0-80%	1,587	18.6%	295
Owners Elderly			
0-30%	944	42.6%	402
0-60%	2,187	28.4%	620
0-80%	2,774	18.6%	515
Renters General Occupancy			
0-30%	570	65.0%	371
0-60%	853	2.0%	17
0-80%	959	-14.5%	(139)
Renters Elderly			
0-30%	516	65.0%	336
0-60%	769	2.0%	15
0-80%	866	-14.5%	(126)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Mingo County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	273	8.8%	24
101%+	1,378	1.0%	14
Owners Elderly			
81-100%	459	21.4%	98
101%+	1,039	1.6%	17
Renters General Occupancy			
81-100%	82	0.0%	0
101%+	319	0.0%	0
Renters Elderly			
81-100%	56	0.0%	0
101%+	114	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Mingo County: Income by Tier		
	2017	2024
30% AMI	\$14,280	\$16,403
60% AMI	\$28,560	\$32,806
80% AMI	\$38,080	\$43,742
100% AMI	\$47,600	\$54,677

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Mingo County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	648	25.1%	570	23.8%	572	25.1%	2	0.3%
0-60%	923	35.8%	853	35.6%	828	36.3%	(25)	-3.0%
0-80%	1,057	40.9%	959	40.0%	916	40.2%	(43)	-4.5%
81-100%	87	3.4%	82	3.4%	70	3.1%	(12)	-14.3%
100%+	457	17.7%	319	13.3%	276	12.1%	(43)	-13.4%
Renters Elderly								
0-30%	444	17.2%	516	21.6%	525	23.0%	9	1.8%
0-60%	712	27.6%	769	32.1%	779	34.2%	10	1.3%
0-80%	795	30.8%	866	36.2%	871	38.2%	4	0.5%
81-100%	54	2.1%	56	2.3%	46	2.0%	(10)	-17.1%
100%+	132	5.1%	114	4.8%	100	4.4%	(14)	-12.1%
Owners General Occupancy								
0-30%	719	8.7%	652	8.7%	625	8.8%	(27)	-4.1%
0-60%	1,307	15.8%	1,269	16.9%	1,191	16.7%	(78)	-6.2%
0-80%	1,677	20.3%	1,587	21.1%	1,476	20.7%	(111)	-7.0%
81-100%	286	3.5%	273	3.6%	224	3.1%	(49)	-17.9%
100%+	1,961	23.7%	1,378	18.3%	1,136	15.9%	(242)	-17.6%
Owners Elderly								
0-30%	769	9.3%	944	12.6%	1,024	14.4%	80	8.5%
0-60%	1,987	24.0%	2,187	29.1%	2,276	32.0%	90	4.1%
0-80%	2,509	30.4%	2,774	36.9%	2,861	40.2%	87	3.1%
81-100%	436	5.3%	459	6.1%	429	6.0%	(30)	-6.6%
100%+	1,393	16.9%	1,039	13.8%	1,000	14.0%	(39)	-3.8%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Mingo County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	625	306	28
0-60%	1,191	413	53
0-80%	1,476	368	73
Owners Elderly			
0-30%	1,024	501	99
0-60%	2,276	790	170
0-80%	2,861	713	197
Renters General Occupancy			
0-30%	572	408	37
0-60%	828	68	50
0-80%	916	(76)	63
Renters Elderly			
0-30%	525	374	38
0-60%	779	64	48
0-80%	871	(73)	53

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Mingo County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	224	22	(1)
101+%	1,136	25	12
Owners Elderly			
81-100%	429	97	(1)
101+%	1,000	29	12
Renters General Occupancy			
81-100%	70	5	5
101+%	276	20	20
Renters Elderly			
81-100%	46	3	3
101+%	100	7	7

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CANTRELL MANOR APARTMENTS	HOME/LIHTC	16	Mingo County	1500 WEST FIFTH AVENUE	WILLIAMSON, WV 25661	FAM	2023
CREEKWOOD LTD.	S8/RD	57	Mingo County	ROUTE 6, MATE CREEK ROAD	NEWTOWN, WV 25686	FAM	2031
FORREST PLACE APARTMENTS	LIHTC	39	Mingo County	US ROUTE 52	KERMIT, WV 25674	FAM	2035
GILBERT HEIGHTS	LIHTC	35	Mingo County	US ROUTE 52	GILBERT, WV 25621	FAM	2037
GW HATFIELD BUILDING	LIHTC	10	Mingo County	MATE STREET	MATEWAN, WV 25678	FAM	UNK
HELENA MANOR	HOME/LIHTC	11	Mingo County	5030 HELENA AVENUE	DELBARTON, WV 25670	UNK	UNK
MOUNTAINEER DEVELOPMENT CORPORATION			Mingo County	TOWN OF DELBARTON	DELBARTON, WV 25670	UNK	UNK
PAYNE BUILDING	HOME CHDO	16	Mingo County	25 BANK STREET	WILLIAMSON, WV 25661	UNK	UNK
SMITH TOWERS	S8	100	Mingo County	RT 49 HATFIELD BOTTOM	MATEWAN, WV 25678	ELD	2022
WILLIAMSON TOWERS	S8	75	Mingo County	730 EAST FOURTH AVENUE	WILLIAMSON, WV 25661	ELD	2024

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.



## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mingo-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Mingo-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Cantrell Manor Apartments	1500 West 5th Ave	Williamson	HOME/TC	3	100%	13	100%	-	-	-	-	16	100%
Helena Manor	5030 Helena Avenue	Delbarton	HOME	-	-	11	100%	-	-	-	-	11	100%
Magnolia Garden	Hatfield Bottom	Matewan	PH	-	-	-	-	30	100%	5	100%	35	100%
Creekwood Ltd.	Route 6, Mate Creek Rd	Newtown	S8/RD	6	83%	37	84%	14	79%	-	-	57	82%
Forrest Place Apartments	US Route 52	Kermit	TC	15	-	25	-	-	-	-	-	40	-
Gilbert Heights	US Route 52	Gilbert	TC	11	-	24	-	-	-	-	-	35	-
GW Hatfield Building	Mate Street	Matewan	TC	-	-	-	-	-	-	-	-	10	-
Victoria Court	502 Gum Street	Williamson	PH	28	100%	28	96%	16	94%	-	-	72	97%
Williamson Terrace	1026 Vinson Street	Williamson	PH	14	100%	16	100%	8	100%	-	-	38	100%
Liberty Heights	325 Liberty Street	Williamson	PH	-	-	18	100%	14	93%	4	100%	36	94%
Mountaineer Development Corp	Town of Delbarton	Delbarton	U	-	-	-	-	-	-	-	-	-	-
Payne Building	25 Bank Street	Williamson	HOME/ CHDO	-	-	-	-	-	-	-	-	16	-
Total (Occupancy Based on Reporting Properties)				77	98%	172	94%	82	94%	9	100%	366	95%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
Smith Towers	Rt 49 Hatfield Bottom	Matewan	S8	100	99%	-	-	100	99%
Goodman Manor	16-40 West 4th Ave	Williamson	U	126	100%	-	-	126	100%
Williamson Towers	Vinson Street	Williamson	S8	76	97%	-	-	76	97%
Total (Occupancy Based on Reporting Properties)				302	99%	-	-	302	99%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
1528-1532 West 3rd Avenue	1528-1532 West 3rd Ave	Williamson	-	-	-	-	11	-
Cantrell Manor	1612 West 6th St	Williamson	58	97%	38	97%	96	97%
511 Dickinson Street	511 Dickinson St	Williamson	-	-	-	-	16	-
630 Harvey St	630 Harvey St	Williamson	-	-	-	-	12	-
Total (Occupancy Based on Reporting Properties)			58	97%	38	97%	135	97%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total	Total
	Units	%	Units	%	Units	%	Units	%	Units	Occupancy %
General Sub/TC	77	98%	172	94%	82	94%	9	100%	366	95%
Senior Sub/TC	302	99%	-	-	-	-	-	-	302	99%
General Market	58	97%	38	97%	-	-	-	-	135	97%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>98</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>99</sup>

	# of Units	Occupancy	Stabilized	Pent-up
			Occupancy	Demand
1 Bedroom	77	98%	95%	2
2 Bedroom	172	94%	95%	(1)
3 Bedroom	82	94%	95%	(1)
3 Bedroom	9	100%	95%	0
Total	340	95%	95%	(1)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized	Pent-up
			Occupancy	Demand
1 Bedroom	302	99%	95%	12
Total	302	99%	95%	12

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>98</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>99</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	58	97%	95%	1
2 Bedroom	38	97%	95%	1
<b>Total</b>	<b>96</b>	<b>97%</b>	<b>95%</b>	<b>2</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand in subsidized elderly/disabled and market rate units and a small surplus in the subsidized general occupancy product type.

## Employment

The local economy is largely driven by the services and agriculture/mining sectors.

Figure 30 Employment by Industry<sup>100</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,224	15.40%
Construction	493	6.20%
Manufacturing	310	3.90%
Wholesale trade	270	3.40%
Retail trade	1,073	13.50%
Transportation/Utilities	620	7.80%
Information	40	0.50%
Finance/Insurance/Real Estate Services	215	2.70%
Services	3,355	42.20%
Public Administration	350	4.40%
<b>Total</b>	<b>7,951</b>	<b>100.0%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Mingo County, WV	10.8%	11.4%	11.3%	12.7%	9.9%	8.0%	6.4%	5.8%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>100</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	584	544	549	333	1,392	1,282	1,817	1,360	168	26	8,055
Renter	186	158	234	194	639	530	546	308	43	17	2,855

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		109	439	548
Renter		32	187	219

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	584	435	1,019	13%
Renter	186	126	312	11%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 48 and 55 units of owner housing and between 19 and 22 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement Low	Annual Replacement High
	Reaching 70 years	Replacement Low	Replacement High		
Owner	55	87%	100%	48	55
Renter	22	89%	100%	19	22

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	48	55	3	51	58
Renter	19	22	(7)	13	15

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$31,227, the feasibility of constructing the 48 to 55 sales replacement housing units is unlikely.

## Summary: Monongalia County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Monongalia County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
96,189	103,715	7,526	7.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Monongalia County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
15,252	16,870	1,618	10.6%
Aged 18 - 64			
71,111	75,095	3,984	5.6%
Aged 65 and Older			
9,826	11,750	1,924	19.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Monongalia County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
16,261	42.3%	22,149	57.7%	38,410

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Monongalia County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
5,807	26.2%	11,020	49.8%	5,322	24.0%
Renters					
2,686	16.5%	2,514	15.5%	11,061	68.0%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Monongalia County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
3,221	14.5%	7,908	35.7%	4,982	22.5%	6,038	27.3%
Renters							
9,838	60.5%	3,909	24.0%	1,441	8.9%	1,073	6.6%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Monongalia County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
5,771	26.1%	8,502	38.4%	3,474	15.7%	3,103	14.0%	1,299	5.9%
Renters									
7,381	45.4%	5,095	31.3%	2,341	14.4%	1,065	6.5%	379	2.3%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

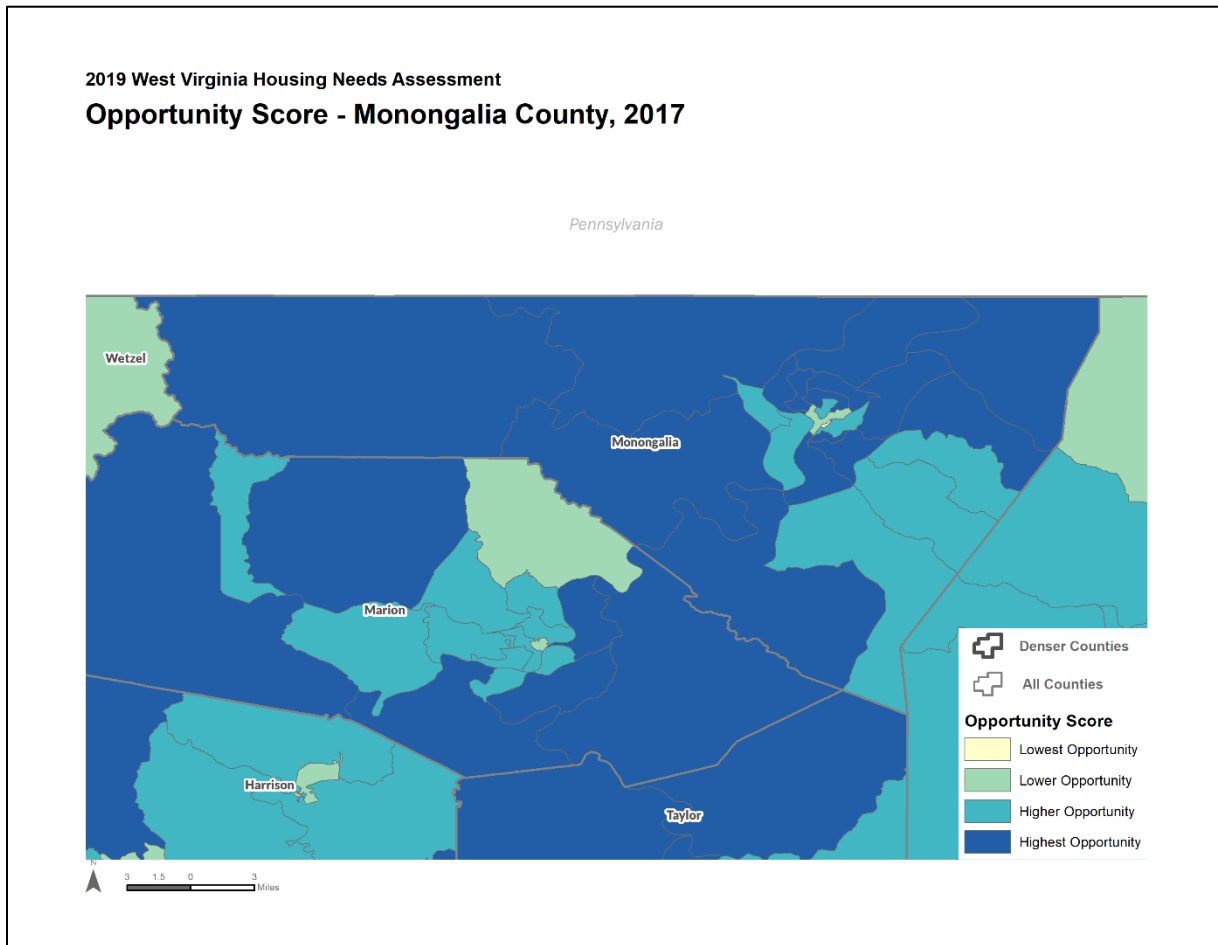
Monongalia County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
451	2.0%	4,181	18.9%	11,845	53.5%	4,286	19.4%	1,386	6.3%
Renters									
5,848	36.0%	6,669	41.0%	3,017	18.6%	669	4.1%	58	0.4%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

Monongalia County: Opportunity Index		
	Classification	State Rank
Census Tract 101.01, Monongalia County	Lowest Opportunity	460
Census Tract 101.02, Monongalia County	Lower Opportunity	288
Census Tract 102.01, Monongalia County	Highest Opportunity	4
Census Tract 102.02, Monongalia County	Higher Opportunity	136
Census Tract 104, Monongalia County	Highest Opportunity	19
Census Tract 106, Monongalia County	Highest Opportunity	1
Census Tract 107, Monongalia County	Higher Opportunity	108
Census Tract 108, Monongalia County	Highest Opportunity	8
Census Tract 109.01, Monongalia County	Highest Opportunity	42
Census Tract 109.02, Monongalia County	Highest Opportunity	54
Census Tract 110, Monongalia County	Highest Opportunity	2
Census Tract 111, Monongalia County	Higher Opportunity	89
Census Tract 112, Monongalia County	Higher Opportunity	153
Census Tract 113, Monongalia County	Highest Opportunity	79
Census Tract 114, Monongalia County	Highest Opportunity	82
Census Tract 115, Monongalia County	Highest Opportunity	45
Census Tract 116, Monongalia County	Highest Opportunity	24
Census Tract 117, Monongalia County	Highest Opportunity	14
Census Tract 118.03, Monongalia County	Higher Opportunity	224
Census Tract 118.04, Monongalia County	Higher Opportunity	99
Census Tract 118.05, Monongalia County	Higher Opportunity	184
Census Tract 118.06, Monongalia County	Highest Opportunity	13
Census Tract 119, Monongalia County	Highest Opportunity	69
Census Tract 120, Monongalia County	Highest Opportunity	37

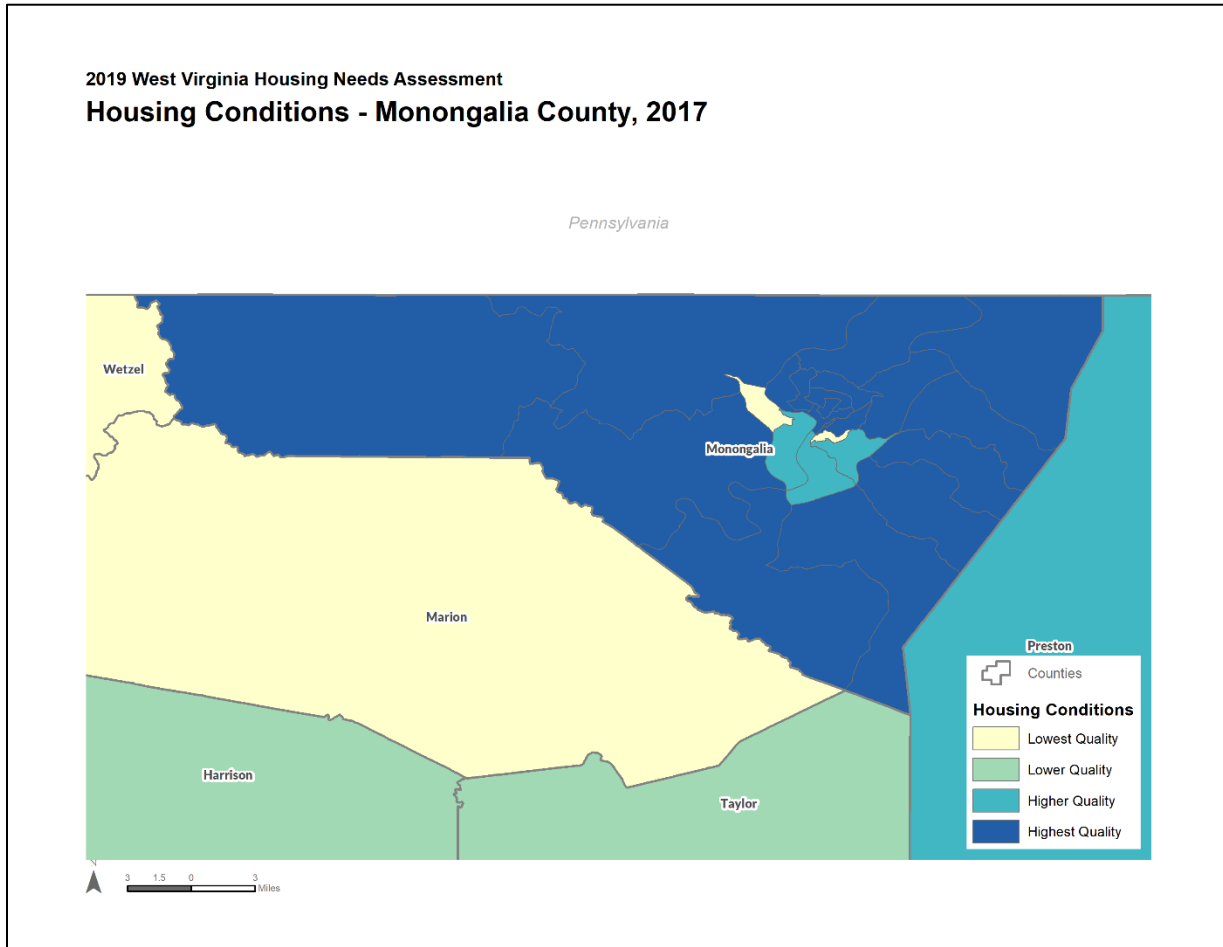
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Monongalia County: Housing Conditions		
	Classification	State Rank
Census Tract 101.01, Monongalia County	Highest	83
Census Tract 101.02, Monongalia County	Highest	51
Census Tract 102.01, Monongalia County	Highest	51
Census Tract 102.02, Monongalia County	Highest	48
Census Tract 104, Monongalia County	Highest	60
Census Tract 106, Monongalia County	Highest	77
Census Tract 107, Monongalia County	Highest	64
Census Tract 108, Monongalia County	Highest	57
Census Tract 109.01, Monongalia County	Lowest	400
Census Tract 109.02, Monongalia County	Higher	104
Census Tract 110, Monongalia County	Higher	115
Census Tract 111, Monongalia County	Higher	182
Census Tract 112, Monongalia County	Lowest	383
Census Tract 113, Monongalia County	Highest	86
Census Tract 114, Monongalia County	Highest	51
Census Tract 115, Monongalia County	Highest	51
Census Tract 116, Monongalia County	Highest	51
Census Tract 117, Monongalia County	Highest	51
Census Tract 118.03, Monongalia County	Highest	63
Census Tract 118.04, Monongalia County	Highest	43
Census Tract 118.05, Monongalia County	Highest	41
Census Tract 118.06, Monongalia County	Highest	19
Census Tract 119, Monongalia County	Highest	47
Census Tract 120, Monongalia County	Highest	16

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Census Tract 101.01, Monongalia County	\$38,934	29.9%	22.0%	50.0%	13%
Census Tract 101.02, Monongalia County	\$13,269	17.0%	22.0%	50.0%	12%
Census Tract 102.01, Monongalia County	\$30,403	12.6%	23.0%	32.9%	12%
Census Tract 102.02, Monongalia County	\$27,375	4.9%	23.0%	50.0%	15%
Census Tract 104, Monongalia County	\$47,778	3.9%	26.0%	26.4%	15%
Census Tract 106, Monongalia County	\$35,128	2.8%	24.0%	42.4%	14%
Census Tract 107, Monongalia County	\$33,158	9.7%	25.0%	34.0%	14%
Census Tract 108, Monongalia County	\$56,974	3.1%	28.0%	32.1%	16%
Census Tract 109.01, Monongalia County	\$38,934	5.5%	24.0%	35.6%	15%
Census Tract 109.02, Monongalia County	\$79,091	3.4%	28.0%	22.4%	14%
Census Tract 110, Monongalia County	\$45,424	11.1%	25.0%	31.5%	14%
Census Tract 111, Monongalia County	\$42,269	6.8%	27.0%	33.6%	14%
Census Tract 112, Monongalia County	\$40,428	7.2%	28.0%	22.8%	14%
Census Tract 113, Monongalia County	\$55,035	6.6%	32.0%	28.1%	14%
Census Tract 114, Monongalia County	\$50,260	6.1%	32.0%	13.9%	11%
Census Tract 115, Monongalia County	\$56,045	1.9%	31.0%	26.3%	15%
Census Tract 116, Monongalia County	\$52,981	6.0%	27.0%	29.2%	14%
Census Tract 117, Monongalia County	\$70,911	3.8%	30.0%	28.2%	14%
Census Tract 118.03, Monongalia County	\$64,286	1.8%	31.0%	18.7%	13%
Census Tract 118.04, Monongalia County	\$66,016	1.5%	32.0%	14.5%	16%
Census Tract 118.05, Monongalia County	\$73,313	4.2%	30.0%	38.0%	14%
Census Tract 118.06, Monongalia County	\$100,000	3.0%	31.0%	29.2%	15%
Census Tract 119, Monongalia County	\$72,821	3.3%	33.0%	23.3%	14%
Census Tract 120, Monongalia County	\$63,155	9.1%	27.0%	28.4%	12%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Monongalia County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
90	50	55.6%	310	70	22.6%	710	75	10.6%	2,570	75	2.9%
Elderly Renters											
-	-	-	90	29	32.2%	115	4	3.5%	130	10	7.7%
General Occupancy Owners											
1,630	1,055	64.7%	1,745	480	27.5%	2,990	510	17.1%	14,810	675	4.6%
General Occupancy Renters											
5,900	4,065	68.9%	2,385	1,700	71.3%	2,725	1,145	42.0%	4,855	250	5.1%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Monongalia County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	845	85.0%	718
0-60%	2,154	69.1%	1,487
0-80%	3,301	53.4%	1,763
Owners Elderly			
0-30%	1,982	85.0%	1,685
0-60%	4,394	69.1%	3,035
0-80%	5,911	53.4%	3,157
Renters General Occupancy			
0-30%	7,227	80.2%	5,794
0-60%	11,407	24.2%	2,757
0-80%	13,342	3.7%	488
Renters Elderly			
0-30%	1,027	80.2%	823
0-60%	1,764	24.2%	426
0-80%	2,090	3.7%	76

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Monongalia County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	1,501	13.7%	206
101%+	7,471	3.4%	251
Owners Elderly			
81-100%	1,413	4.3%	61
101%+	5,415	2.7%	146
Renters General Occupancy			
81-100%	1,106	13.2%	146
101%+	2,508	2.1%	53
Renters Elderly			
81-100%	273	100.0%	273
101%+	769	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Monongalia County: Income by Tier		
	2017	2024
30% AMI	\$19,230	\$22,089
60% AMI	\$38,460	\$44,178
80% AMI	\$51,280	\$58,905
100% AMI	\$64,100	\$73,631

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Monongalia County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	5,929	37.1%	7,227	36.0%	7,071	33.7%	(157)	-2.2%
0-60%	8,926	55.9%	11,407	56.8%	11,282	53.7%	(125)	-1.1%
0-80%	10,318	64.7%	13,342	66.4%	13,292	63.3%	(50)	-0.4%
81-100%	1,002	6.3%	1,106	5.5%	1,200	5.7%	93	8.4%
100%+	2,017	12.6%	2,508	12.5%	3,097	14.8%	589	23.5%
Renters Elderly								
0-30%	808	5.1%	1,027	5.1%	1,121	5.3%	94	9.2%
0-60%	1,499	9.4%	1,764	8.8%	1,882	9.0%	118	6.7%
0-80%	1,788	11.2%	2,090	10.4%	2,213	10.5%	122	5.9%
81-100%	219	1.4%	273	1.4%	303	1.4%	30	10.9%
100%+	615	3.9%	769	3.8%	888	4.2%	119	15.4%
Owners General Occupancy								
0-30%	1,053	5.0%	845	3.4%	666	2.6%	(179)	-21.2%
0-60%	2,232	10.6%	2,154	8.6%	1,764	6.8%	(390)	-18.1%
0-80%	3,136	14.9%	3,301	13.2%	2,785	10.7%	(516)	-15.6%
81-100%	1,248	5.9%	1,501	6.0%	1,421	5.5%	(80)	-5.4%
100%+	6,677	31.7%	7,471	29.9%	8,157	31.3%	686	9.2%
Owners Elderly								
0-30%	1,724	8.2%	1,982	7.9%	2,099	8.1%	117	5.9%
0-60%	3,918	18.6%	4,394	17.6%	4,660	17.9%	266	6.0%
0-80%	4,965	23.6%	5,911	23.6%	6,209	23.8%	299	5.1%
81-100%	973	4.6%	1,413	5.6%	1,426	5.5%	14	1.0%
100%+	4,081	19.4%	5,415	21.7%	6,064	23.3%	649	12.0%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Monongalia County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	666	617	(101)
0-60%	1,764	1,355	(133)
0-80%	2,785	1,703	(60)
Owners Elderly			
0-30%	2,099	1,946	261
0-60%	4,660	3,579	544
0-80%	6,209	3,796	639
Renters General Occupancy			
0-30%	7,071	5,903	109
0-60%	11,282	3,101	344
0-80%	13,292	928	440
Renters Elderly			
0-30%	1,121	936	113
0-60%	1,882	517	91
0-80%	2,213	154	78

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Monongalia County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	1,421	206	(1)
101+%	8,157	334	83
Owners Elderly			
81-100%	1,426	72	11
101+%	6,064	208	62
Renters General Occupancy			
81-100%	1,200	186	40
101+%	3,097	136	83
Renters Elderly			
81-100%	303	310	37
101+%	888	20	20

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BROOK VIEW APTS	RD	44	Monongalia County	700 BROOKHAVEN ROAD	MORGANTOWN, WV 26508	FAM	UNK
CEDAR GLEN II	LIHTC	50	Monongalia County	500 ABIGAIL COURT	MORGANTOWN, WV 26505	FAM	2036
CEDAR GLEN I	LIHTC	47	Monongalia County	SCOTT AVENUE	MORGANTOWN, WV 26505	FAM	2045
CHURCH HILL VILLAGE	LIHTC	38	Monongalia County	VAN VOORHIS ROAD/ 1000 CHURCH HILL DRIVE	MORGANTOWN, WV 26505	FAM	2040
GREENE GLEN II TOWNHOMES	LIHTC	31	Monongalia County	GLEN ABBEY LANE	MORGANTOWN, WV 26505	FAM	2027
GREENE GLEN TOWNHOMES	LIHTC	47	Monongalia County	VAN VOORHIS ROAD	MORGANTOWN, WV 26505	FAM	2026
HOLLY VIEW TOWNHOUSES	TCEP/LIHTC	40	Monongalia County	ROUTE 857, 9000 KATHRYN DRIVE	MORGANTOWN, WV 26508	FAM	2041
MARJORIE GARDENS	S8/LIHTC	126	Monongalia County	1100 DORSEY LANE	MORGANTOWN, WV 26501	FAM	2043
MON COUNTY HABITAT FOR HUMANITY, INC.			Monongalia County	209 GREENBAG ROAD	MORGANTOWN, WV 26501	UNK	UNK
MORGANTOWN UNITY MANOR	S8/LIHTC	121	Monongalia County	400 N WILLEY STREET	MORGANTOWN, WV 26505	ELD	2039

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
SENECA VILLAGE	LIHTC	36	Monongalia County	709 BEECHURST AVENUE	MORGANTOWN, WV 26505	ELD	2049
SKY VIEW APTS	RD	44	Monongalia County	409 SKYVIEW	MORGANTOWN, WV 26508	FAM	UNK
STONEPATH TOWNHOUSES	TCEP/LIHTC	46	Monongalia County	1000 STONE PATH LANE	MORGANTOWN, WV 26508	FAM	2040
TWIN KNOBS APARTMENTS	LIHTC	68	Monongalia County	81 TWIN KNOBS DRIVE & ROUTE 6	MORGANTOWN, WV 26505	FAM	2027
WEST RUN PERMANENT HOUSING	HOME Rent	40	Monongalia County	10 WEST RUN ROAD	MORGANTOWN, WV 26508	UNK	UNK
WEST RUN TRANSITIONAL HOUSING	HOME Rent	11	Monongalia County	10 WEST RUN ROAD	MORGANTOWN, WV 26508	UNK	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$15,700	\$17,950	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$26,150	\$29,850	\$33,600	\$37,300	\$40,300	\$43,300	\$46,300	\$49,250
<b>80% of Median</b>	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Monongalia-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$26,150	\$29,850	\$33,600	\$37,300	\$40,300	\$43,300	\$46,300	\$49,250
<b>60% of Median</b>	\$31,380	\$35,820	\$40,320	\$44,760	\$48,360	\$51,960	\$55,560	\$59,100

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Monongalia-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	Units	Occ.
Brook View Apartments	700 Brookhaven Rd	Morgantown	RD	20	100%	24	100%	-	-	44	100%
Cedar Glen I	500 Abigail Court	Morgantown	TC	12	100%	24	100%	12	100%	48	100%
Cedar Glen II	Scott Avenue	Morgantown	TC	6	100%	21	100%	24	100%	51	100%
Church Hill Village	Van Voorhis Road/1000 Church Hill	Morgantown	TC	-	-	-	-	-	-	38	-
Greene Glen I	205 Glen Abbey Lane	Morgantown	TC	8	100%	47	91%	23	100%	78	95%
Holly View Townhouses	Route 857/9000 Kathryn Drive	Morgantown	TCEP/TC	-	-	28	86%	12	100%	40	90%
Marjorie Gardens	1100 Dorsey Lane	Morgantown	S8/TC	42	100%	40	88%	44	80%	126	89%
Skyview Apartments	409 Skyview	Morgantown	RD	16	100%	28	100%	-	-	44	100%
Stonepath Townhouses	1000 Stone Path Lane	Morgantown	TCEP/TC	-	-	46	100%	-	-	46	100%
Twin Knobs Apartments	81 Twin Knobs Drive & Route 6	Morgantown	TC	-	-	56	95%	12	92%	68	94%
West Run Permanent Housing	10 West Run Road	Morgantown	HOME Rent	34	-	6	-	-	-	40	100%
West Run Transitional Housing	10 West Run Road	Morgantown	HOME Rent	11	-	-	-	-	-	11	100%
Total (Occupancy Based on Reporting Properties)				149	100%	320	95%	127	92%	634	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	Units	Occ.
Morgantown Unity Manor	400 North Wiley Street	Morgantown	S8/TC	113	99%	8	63%	121	97%
Seneca Village	709 Beechurst Avenue	Morgantown	TC	-	-	-	-	36	-
Total (Occupancy Based on Reporting Properties)				113	99%	8	63%	157	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
111 West Butler Drive	111 West Butler Drive	Morgantown	-	-	-	-	-	-	-	-	-	-	8	-
4, 6, 6 1/2 Millan St	4, 6, 6 1/2 Millan St	Westover	-	-	7	43%	3	100%	11	100%	-	-	21	81%
1443-1449 Van Voorhis road	1443-1449 Van Voorhis road	Morgantown	-	-	-	-	50	94%	-	-	-	-	50	94%
1445 Van Voorhis Road	1445 Van Voorhis Road	Morgantown	-	-	36	75%	14	86%	-	-	-	-	50	78%
1166-1168 Summers School Rd	1166-1168 Summers School Rd	Morgantown	-	-	10	90%	2	100%	2	100%	-	-	14	93%
160 Fayette Street	160 Fayette Street	Morgantown	-	-	21	90%	-	-	-	-	-	-	21	90%
1705 Van Voorhis Road	1705 Van Voorhis Road	Morgantown	-	-	11	91%	14	93%	154	94%	22	95%	201	94%
211 Richwood Avenue	211 Richwood Avenue	Morgantown	-	-	-	-	10	90%	20	95%	-	-	30	93%
229 Beechurst Ave	229 Beechurst Ave	Morgantown	-	-	-	-	15	93%	-	-	-	-	15	93%
2700 University Avenue	2700 University Avenue	Morgantown	-	-	-	-	-	-	8	88%	-	-	8	88%
2760 University Avenue	2760 University Avenue	Morgantown	-	-	-	-	64	94%	-	-	-	-	64	94%
3406 Collins Ferry Road	3406 Collins Ferry Road	Morgantown	-	-	12	92%	-	-	-	-	-	-	12	92%
419 High Street	419 High Street	Morgantown	-	-	18	89%	-	-	-	-	-	-	18	89%
440 Dunkard Ave	440 Dunkard Ave	Westover	-	-	28	-	-	-	1	-	-	-	29	-
473 White Avenue	473 White Avenue	Morgantown	-	-	10	90%	-	-	-	-	-	-	10	90%
521 Beverly Avenue	521 Beverly Avenue	Morgantown	-	-	-	-	31	97%	-	-	-	-	31	97%
56-61 Airport Road	56-61 Airport Road	Morgantown	-	-	60	95%	-	-	-	-	-	-	60	95%
89 Brookhaven Road	89 Brookhaven Road	Morgantown	-	-	15	93%	-	-	-	-	-	-	15	93%
98 South Walnut Street	98 South Walnut Street	Morgantown	-	-	10	90%	-	-	-	-	-	-	10	90%
984 Valley View Drive	984 Valley View Drive	Morgantown	-	-	-	-	12	92%	-	-	-	-	12	92%
Alpine Apartments	803 Alpine Street	Morgantown	-	-	2	100%	13	92%	2	100%	-	-	17	94%
Alpine Apartments	807 Alpine Street	Morgantown	-	-	2	100%	13	92%	2	100%	-	-	17	94%
Alpine Apartments	811 Alpine Street	Morgantown	-	-	8	75%	37	76%	6	67%	-	-	51	75%
Ashley Oaks	200 McCullough Street	Morgantown	-	-	-	-	47	96%	-	-	-	-	47	96%
Bakers Landing	Van Voorhis Rd	Morgantown	-	-	-	-	24	100%	5	100%	5	100%	34	100%
Barrington North Apartments	108 Wedgewood Drive	Morgantown	-	-	-	-	58	95%	-	-	-	-	58	95%
Black Bear Village	University Town Centre	Granville	-	-	85	100%	85	100%	80	100%	-	-	250	100%
Bon Villa/Bon Vista	1325 Stewartstown Road	Morgantown	-	-	180	99%	139	99%	-	-	-	-	319	99%
Braemar Townhouses	49 Alderman Drive	Morgantown	-	-	20	95%	25	96%	20	95%	-	-	65	95%
Brook Creek Apartments	75 Brookhaven Road	Morgantown	-	-	46	93%	-	-	-	-	-	-	46	93%

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Brunswick Apartments	1602 Brunswick Court	Morgantown	37	97%	120	98%	26	96%	-	-	-	-	183	97%
Campus View Apartments	1067 Maple Drive	Morgantown	-	-	66	97%	278	97%	16	94%	-	-	360	97%
Cedarstone Apartments	940 Stewart Street	Morgantown	-	-	12	92%	24	96%	-	-	-	-	36	94%
CEV Morgantown	1000 District Drive	Morgantown	-	-	-	-	42	76%	112	77%	126	77%	280	77%
Chateau Royale Apartments	90 Chateau Royale Court	Morgantown	98	100%	190	100%	95	98%	30	87%	-	-	413	99%
Chestnut Hill	960 Chestnut Ridge Road	Morgantown	1	100%	82	94%	99	96%	18	94%	2	100%	202	95%
City Gardens	1503 Willey Street	Morgantown	-	-	22	95%	74	95%	-	-	-	-	96	95%
Columbus Lofts	223 & 227 Chestnut Street	Morgantown	-	-	13	100%	6	100%	2	100%	1	100%	22	100%
Copper Beech at Morgantown	200 Tupelo Drive	Morgantown	-	-	62	92%	65	92%	104	91%	104	91%	335	92%
Copperfield Court	1010 Irwin Street	Morgantown	-	-	65	89%	41	90%	-	-	-	-	106	89%
Courtyard East	331 Willey Street	Morgantown	-	-	59	100%	-	-	-	-	-	-	59	100%
Courtyard West	327 Willey Street	Morgantown	-	-	-	-	24	92%	-	-	-	-	24	92%
Creekside Condos	Creekside Dr	Morgantown	-	-	15	100%	-	-	-	-	-	-	15	100%
Domain at Town Centre	5000 Domain	Morgantown	-	-	48	94%	120	93%	48	94%	120	93%	336	93%
Fairway Villas	St. Andrews Drive	Morgantown	-	-	-	-	-	-	15	80%	-	-	15	80%
Forest Hills	1211 Grants Drive	Morgantown	-	-	68	94%	-	-	-	-	-	-	68	94%
Glenlock North	2108 University Avenue	Morgantown	-	-	14	100%	10	100%	-	-	-	-	24	100%
Grapevine Village	1324 Airport Road	Morgantown	-	-	14	93%	38	95%	7	86%	-	-	59	93%
Greyclif Townhouses	Van Voorhis Road/1000 Church Hill	Morgantown	-	-	-	-	22	100%	54	100%	54	89%	130	97%
Heritage Apartments	688 Killarney Drive	Morgantown	-	-	-	-	66	94%	-	-	-	-	66	94%
Jones Place Townhomes	42-64 Old Golden Blue Lane	Morgantown	-	-	8	88%	10	100%	10	100%	10	100%	38	97%
Lakeside Village	200 Lakeside	Morgantown	-	-	31	94%	31	94%	30	93%	-	-	92	93%
Lockwood Townhomes	13 Lockwood Drive	Morgantown	-	-	24	96%	16	94%	-	-	-	-	40	95%
Meadow Ridge	110 Meadow Ridge Dr	Morgantown	-	-	-	-	-	-	25	100%	-	-	25	100%
Metro Towers	2577 University Avenue	Morgantown	-	-	36	94%	14	57%	-	-	-	-	50	84%
Mode Roman Apartments	13898 University Avenue	Morgantown	-	-	12	100%	13	100%	1	100%	-	-	26	100%
Mona	295 Kovach Street	Granville	-	-	112	95%	-	-	-	-	-	-	112	95%
Morgan Pointe Apartments	300 Morgan Point	Morgantown	-	-	49	94%	29	93%	-	-	-	-	78	94%
Mountain Valley	1000 Mountain Valley Drive	Morgantown	-	-	112	98%	150	98%	82	98%	-	-	344	98%
Mountaineer Court	1093 Water Street	Morgantown	-	-	-	-	15	93%	16	94%	-	-	31	94%

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Mountaineer Place Apartments	251 Stewart Street	Morgantown	1	100%	4	75%	4	50%	11	55%	17	59%	37	59%
Mountainview Apartments	Mountain Golf Drive	Morgantown	-	-	-	-	8	75%	8	100%	-	-	16	88%
MTW Apartments	100-102 3rd Street	Morgantown	-	-	18	89%	-	-	-	-	-	-	18	89%
Newberry	986 Chestnut Ridge Road	Morgantown	-	-	100	94%	-	-	-	-	-	-	100	94%
Northpointe Townhomes	Donna Avenue	Morgantown	-	-	-	-	-	-	55	98%	-	-	55	98%
Orchard Crossings	300 Orchard Crossing	Morgantown	-	-	-	-	77	99%	21	100%	-	-	98	99%
Pierpont Place Apartments	445 Oakland Street	Morgantown	-	-	1	100%	59	100%	67	100%	-	-	127	100%
Pinecrest Plaza	200 Pinecrest Avenue	Morgantown	-	-	10	90%	8	88%	-	-	-	-	18	89%
Pinnacle Height Apartments	110 Pinnacle Height Drive	Morgantown	-	-	50	84%	124	90%	-	-	-	-	174	88%
Prete Apartments Evansdale	2876 University Avenue	Morgantown	22	91%	90	92%	69	93%	-	-	-	-	181	92%
Rystan Townhomes	Collins Ferry Fd	Morgantown	-	-	2	100%	3	100%	26	92%	-	-	31	94%
Skyline Apartments	1005-1316 Van Guilder Avenue	Morgantown	-	-	-	-	48	94%	12	83%	-	-	60	97%
State on Campus	331 Beechurst Ave	Morgantown	48	81%	18	83%	144	82%	22	82%	-	-	232	82%
Street's Apartments	1202 Van Voorhis Road	Morgantown	-	-	-	-	29	100%	-	-	-	-	29	100%
Suites at West Park	999 West Ryb Riad	Morgantown	-	-	-	-	31	94%	-	-	-	-	31	94%
Suncrest Townhomes	Suncrest Court	Morgantown	-	-	-	-	17	100%	-	-	-	-	17	100%
Sunnyside Area of WVU	217-227 Jones Ave	Morgantown	-	-	-	-	-	-	8	88%	-	-	8	88%
Terrace Heights	2470 - 2772 University Ave	Morgantown	-	-	18	100%	34	100%	7	100%	1	100%	60	100%
The Dayton	701 Richwood	Morgantown	-	-	6	100%	15	93%	-	-	-	-	21	95%
The Firehouse Apartments	730 Werner Street	Morgantown	-	-	6	100%	1	100%	-	-	-	-	7	100%
The Lofts Apartments	5000 Station Street	Morgantown	-	-	38	97%	38	97%	34	97%	108	98%	218	98%
The Outlooks	Waterside Drive	Morgantown	-	-	-	-	-	-	56	100%	-	-	56	100%
The Ridge	350 Wedgewood Drive	Morgantown	-	-	-	-	-	-	28	89%	140	76%	168	79%
Timberline Apartments	3557 Collins Ferry Road	Morgantown	-	-	106	77%	171	67%	36	83%	-	-	313	72%
Timothy Place	440 Kensington Avenue	Morgantown	-	-	28	93%	13	89%	-	-	-	-	41	92%
U Club Sunnyside	2188 University Avenue	Morgantown	-	-	-	-	35	100%	-	-	99	100%	134	100%
University Park	442 Oakland Street	Morgantown	-	-	36	100%	88	98%	-	-	49	98%	173	98%
University Park Aprtments	475 Oakland Street	Morgantown	-	-	30	93%	60	95%	-	-	83	94%	173	94%
University Place	2151 University Avenue	Morgantown	-	-	580	91%	-	-	-	-	-	-	580	91%
Valley View Woods	1210 Valley View Drive	Morgantown	-	-	22	100%	50	96%	1	100%	-	-	73	97%
Villages at West Run	100 Eagle Run Drive	Morgantown	-	-	13	92%	75	93%	-	-	-	-	88	93%
Vista Del Rio	1213 Vista Del Rio Drive	Morgantown	-	-	-	-	48	96%	-	-	-	-	48	96%
Wedgewood Flats	100 Trescott Lane	Morgantown	-	-	21	95%	-	-	-	-	-	-	21	95%
West Point	West Run Road	Morgantown	-	-	-	-	-	-	68	96%	-	-	68	96%
West Run Apartments	500 Koehler Drive	Morgantown	-	-	-	-	98	92%	98	92%	126	92%	322	92%
Windwood Place	98 Windwood Drive	Morgantown	-	-	26	96%	50	96%	2	50%	-	-	78	95%
WVU Student Rental Portfolio	780 Weaver Street	Morgantown	-	-	-	-	-	-	-	-	-	-	15	-
<b>Total (Occupancy Based on Reporting Properties)</b>			<b>207</b>	<b>94%</b>	<b>3,038</b>	<b>94%</b>	<b>3,361</b>	<b>93%</b>	<b>1,441</b>	<b>93%</b>	<b>1,067</b>	<b>90%</b>	<b>9,137</b>	<b>93%</b>

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total	Total
											Units	Occupancy %
General Sub/TC	-	-	149	100%	320	95%	127	92%	-	-	634	96%
Senior Sub/TC	-	-	113	99%	8	63%	-	-	-	-	157	97%
General Market	207	94%	3,038	94%	3,361	93%	1,441	93%	1,067	90%	9,137	93%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>101</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>102</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	149	100%	95%	7
2 Bedroom	320	95%	95%	(0)
3 Bedroom	127	92%	95%	(4)
Total	596	96%	95%	3

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	113	99%	95%	5
2 Bedroom	8	63%	95%	(3)
Total	121	97%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>101</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>102</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	207	94%	95%	(2)
1 Bedroom	3,038	94%	95%	(43)
2 Bedroom	3,361	93%	95%	(70)
3 Bedroom	1,441	93%	95%	(32)
4 Bedroom	1,067	90%	95%	(58)
<b>Total</b>	<b>9,114</b>	<b>93%</b>	<b>95%</b>	<b>(205)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of market rate units and some pent-up demand in the subsidized product types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>103</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,537	3.00%
Construction	2,921	5.70%
Manufacturing	2,562	5.00%
Wholesale trade	974	1.90%
Retail trade	6,047	11.80%
Transportation/Utilities	1,691	3.30%
Information	615	1.20%
Finance/Insurance/Real Estate Services	1,947	3.80%
Services	30,541	59.60%
Public Administration	2,357	4.60%
<b>Total</b>	<b>51,243</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and below the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Monongalia County, WV	4.8%	4.0%	3.7%	3.9%	3.3%	3.5%	3.9%	3.4%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>103</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	2,003	996	1,665	1,389	3,001	3,464	3,604	3,784	1,726	509	22,141
Renter	1,582	451	2,209	646	2,074	1,592	2,837	3,040	2,040	774	17,245

Source: 2017 ACS

The decades with the most housing construction were 1990-1999, 20-30 years ago, and 2000-2009, 10-20 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	199	1,332	1,531	153
Renter	90	1,767	1,857	186

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	2,003	797	2,800	13%
Renter	1,582	361	1,943	11%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 134 and 153 units of owner housing and between 165 and 186 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	153	87%	100%	134	153
Renter	186	89%	100%	165	186

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	134	153	355	488	508
Renter	165	186	107	272	293

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$49,624, the feasibility of constructing the 134 to 153 sales replacement housing units is unlikely.

## Summary: Monroe County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample. This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Monroe County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
13,502	13,517	15	0.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Monroe County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
2,838	2,693	(145)	-5.1%
Aged 18 - 64			
8,013	7,513	(500)	-6.2%
Aged 65 and Older			
2,651	3,311	660	24.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Monroe County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,143	19.7%	4,672	80.3%	5,815

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Monroe County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
880	18.8%	2,926	62.6%	866	18.5%
Renters					
500	43.7%	281	24.6%	362	31.7%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Monroe County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
350	7.5%	1,396	29.9%	1,054	22.6%	1,872	40.1%
Renters							
467	40.9%	395	34.6%	71	6.2%	210	18.4%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Monroe County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,369	29.3%	2,069	44.3%	507	10.9%	479	10.3%	248	5.3%
Renters									
314	27.5%	273	23.9%	280	24.5%	109	9.5%	167	14.6%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

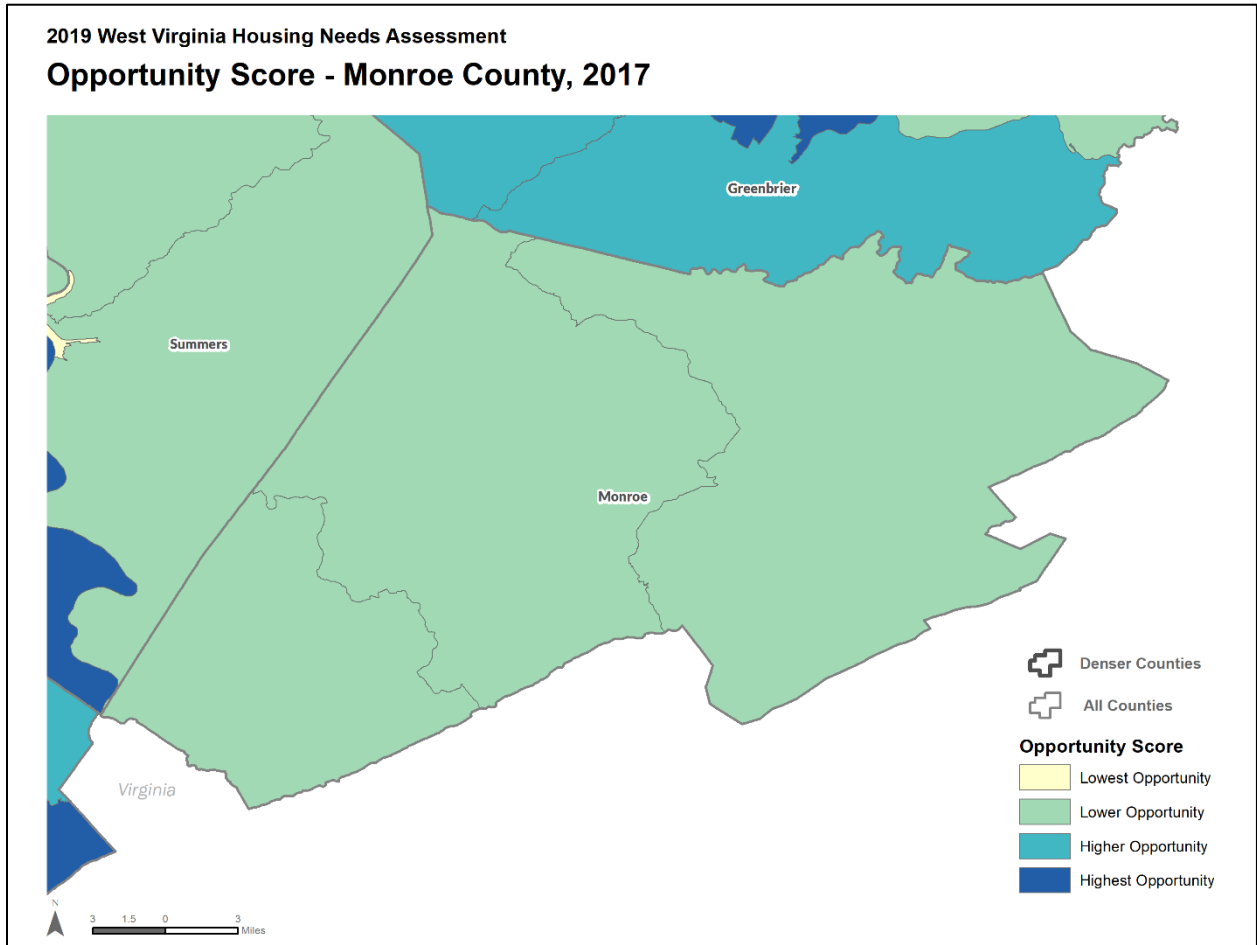
Monroe County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
80	1.7%	1,155	24.7%	2,518	53.9%	748	16.0%	171	3.7%
Renters									
77	6.7%	410	35.9%	478	41.8%	144	12.6%	34	3.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

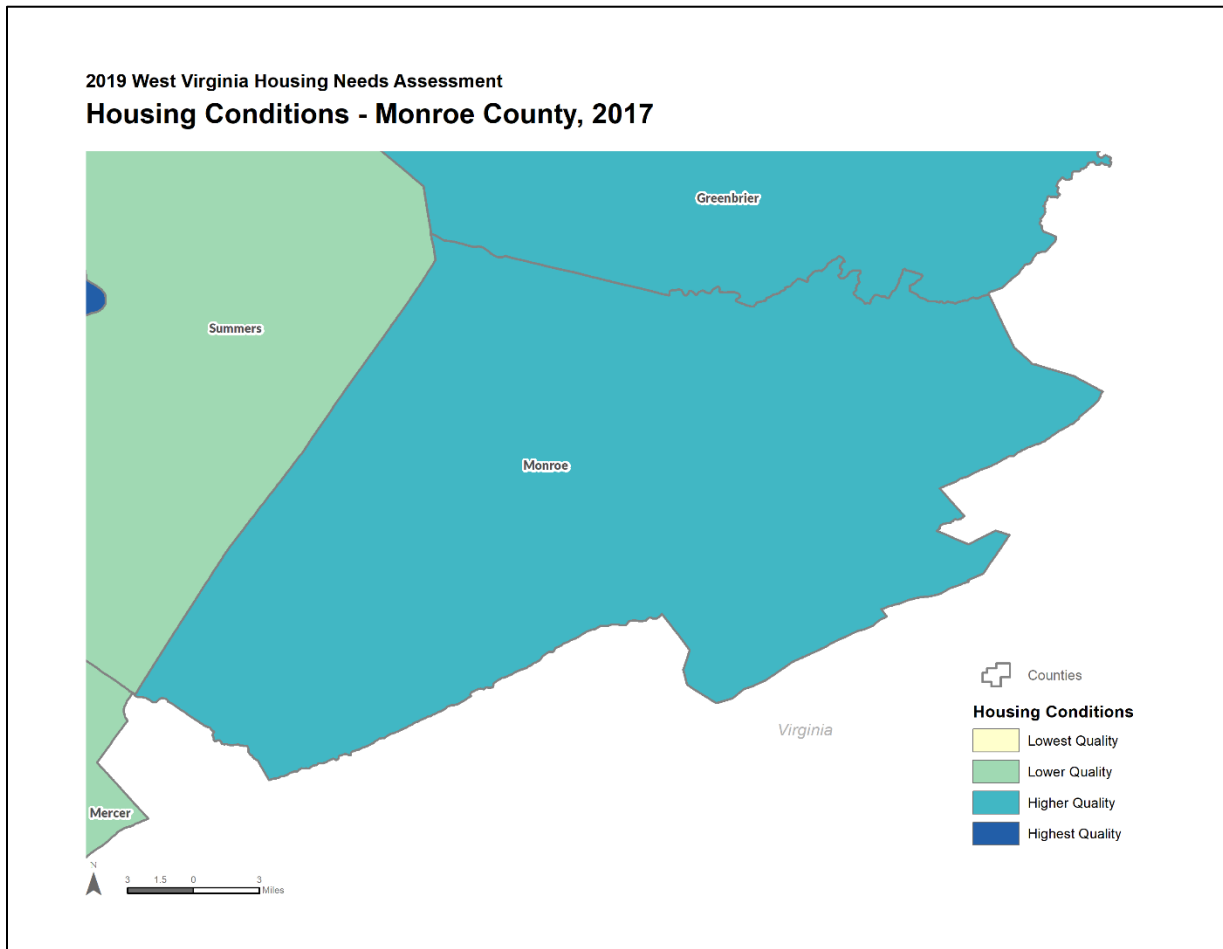
Monroe County: Opportunity Index		
	Classification	State Rank
Census Tract 9501, Monroe County	Lower Opportunity	300
Census Tract 9502, Monroe County	Lower Opportunity	302
Census Tract 9503, Monroe County	Lower Opportunity	356

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Monroe County: Housing Conditions		
	Classification	State Rank
Monroe County	Higher	15

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Monroe County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Monroe County	\$36,684	9.0%	36.0%	25.8%	14.5%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which this dataset has been released. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Monroe County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
30	10	33.3%	80	20	25.0%	260	70	26.9%	685	25	3.6%
Elderly Renters											
335	195	58.2%	335	120	35.8%	820	140	17.1%	2,150	100	4.7%
General Occupancy Owners											
-	-	0.0%	15	-	0.0%	10	-	0.0%	80	-	0.0%
General Occupancy Renters											
250	109	43.6%	245	85	34.7%	190	49	25.8%	2,435	10	0.4%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Monroe County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	207	66.0%	137
0-60%	507	49.3%	250
0-80%	708	34.8%	246
Owners Elderly			
0-30%	439	66.0%	290
0-60%	1,323	49.3%	652
0-80%	1,676	34.8%	583
Renters General Occupancy			
0-30%	203	57.9%	118
0-60%	406	4.4%	18
0-80%	463	-4.6%	(21)
Renters Elderly			
0-30%	94	57.9%	54
0-60%	194	4.4%	9
0-80%	267	-4.6%	(12)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. Because there is currently no CHAS data available after 2015, it was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Monroe County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	175	18.2%	32
101%+	878	1.5%	13
Owners Elderly			
81-100%	395	8.7%	34
101%+	838	2.6%	22
Renters General Occupancy			
81-100%	39	0.0%	0
101%+	87	4.3%	4
Renters Elderly			
81-100%	21	0.0%	0
101%+	78	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Monroe County: Income by Tier		
	2017	2024
30% AMI	\$13,860	\$15,921
60% AMI	\$27,720	\$31,842
80% AMI	\$36,960	\$42,455
100% AMI	\$46,200	\$53,069

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Monroe County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	183	18.5%	203	21.3%	198	20.8%	(5)	-2.5%
0-60%	344	34.9%	406	42.5%	390	41.0%	(16)	-3.9%
0-80%	447	45.3%	463	48.4%	442	46.4%	(21)	-4.6%
81-100%	55	5.5%	39	4.1%	34	3.6%	(5)	-13.5%
100%+	166	16.9%	87	9.1%	76	8.0%	(10)	-12.0%
Renters Elderly								
0-30%	72	7.3%	94	9.8%	103	10.8%	9	9.7%
0-60%	145	14.7%	194	20.3%	212	22.3%	18	9.2%
0-80%	210	21.2%	267	28.0%	294	30.9%	27	10.0%
81-100%	43	4.3%	21	2.2%	24	2.5%	3	12.0%
100%+	66	6.7%	78	8.2%	82	8.6%	4	4.7%
Owners General Occupancy								
0-30%	192	4.0%	207	4.4%	196	4.2%	(12)	-5.6%
0-60%	432	8.9%	507	10.9%	466	10.0%	(41)	-8.2%
0-80%	615	12.7%	708	15.2%	651	14.0%	(57)	-8.0%
81-100%	210	4.3%	175	3.7%	158	3.4%	(17)	-9.8%
100%+	1,203	24.9%	878	18.8%	822	17.7%	(56)	-6.4%
Owners Elderly								
0-30%	353	7.3%	439	9.4%	455	9.8%	15	3.5%
0-60%	1,079	22.3%	1,323	28.3%	1,372	29.5%	49	3.7%
0-80%	1,427	29.5%	1,676	35.9%	1,737	37.3%	61	3.6%
81-100%	317	6.6%	395	8.5%	407	8.7%	12	3.1%
100%+	1,063	22.0%	838	17.9%	881	18.9%	43	5.1%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Monroe County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	196	140	3
0-60%	466	256	6
0-80%	651	263	17
Owners Elderly			
0-30%	455	326	36
0-60%	1,372	754	102
0-80%	1,737	702	119
Renters General Occupancy			
0-30%	198	119	1
0-60%	390	25	7
0-80%	442	(12)	10
Renters Elderly			
0-30%	103	62	7
0-60%	212	14	5
0-80%	294	(8)	5

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Monroe County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	158	37	6
101+%	822	58	44
Owners Elderly			
81-100%	407	58	24
101+%	881	72	50
Renters General Occupancy			
81-100%	34	20	20
101+%	76	47	44
Renters Elderly			
81-100%	24	14	14
101+%	82	47	47

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown



Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
HEINTZ HOUSE APTS.	S8	16	Monroe County	HEALTH CENTER DRIVE	UNION, WV 24983	ELD	2034
KATHLYN APTS.	UNK	24	Monroe County	RT 1, RACE STREET	24963	FAM	2044
MILL VILLAGE APTS.	S8	8	Monroe County	1 LOWER MILL STREET	PETERSTOWN, WV 24963	FAM	2032
PATTERSON STREET DUPLEX	HOME	2	Monroe County	57 PATTERSON ROAD	24983	UNK	UNK
UNION PLACE	LIHTC	24	Monroe County	219 SOUTH STREET	24983	FAM	2024

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### Renter Housing Stock Characteristics

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% of Median	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
50% of Median	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
80% of Median	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Monroe-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Monroe-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Union Place Apts	Rt 219 and Main St, Po Box 575	Union	TC	-	-	24	88%	-	-	24	88%
Kathlyn Apts	11 Race Street	Peterstown	U	14	-	10	-	-	-	24	-
Mill Village	81 Lower Mill Road	Peterstown	S8	-	-	4	100%	4	100%	8	100%
Total (Occupancy from Reporting Properties)				14	-	38	89%	4	100%	56	91%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Heintz House Apts	Health Center Dr	Union	S8/TC	15	93%	1	100%	16	94%
Total (Occupancy from Reporting Properties)				15	93%	1	100%	16	94%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
-	-	-	-	-	-	-	-	-
Total			-	-	-	-	-	-

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	14	-	38	89%	4	100%	56	91%
Senior Sub/TC	15	93%	1	100%	-	-	16	94%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>104</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>105</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
2 Bedroom	38	89%	95%	(2)
3 Bedroom	4	100%	95%	0
Total	42	90%	95%	(2)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	15	93%	95%	0
2 Bedroom	1	100%	95%	0
Total	16	94%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>104</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>105</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
2 Bedroom	-	-	95%	-
3 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is no pent-up demand across all product types.

## Employment

The local economy is largely driven by the services, manufacturing, and retail trade sectors.

Figure 30 Employment by Industry<sup>106</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	278	5.70%
Construction	443	9.10%
Manufacturing	687	14.10%
Wholesale trade	146	3.00%
Retail trade	609	12.50%
Transportation/Utilities	375	7.70%
Information	54	1.10%
Finance/Insurance/Real Estate Services	209	4.30%
Services	2,002	41.10%
Public Administration	73	1.50%
<b>Total</b>	<b>4,872</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Monroe County, WV	7.1%	6.0%	5.5%	4.8%	3.7%	4.4%	4.5%	5.1%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>106</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.



## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	642	154	304	576	891	645	865	532	63	-	4,672
Renter	179	64	21	126	251	162	76	193	71	-	1,143

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	31	243	274	27
Renter	13	17	30	3

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	642	123	765	16%
Renter	179	51	230	20%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 23 and 27 units of owner housing and between 2 and 3 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement Low	Replacement High	Annual Replacement Low	Annual Replacement High
Owner	27	84%		100%	23	27
Renter	3	80%		100%	2	3

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	23	27	(1)	22	26
Renter	2	3	(4)	(1)	(1)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$36,684, the feasibility of constructing the 22 to 26 sales replacement housing units is unlikely.

## Summary: Morgan County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Morgan County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
17,541	17,510	(31)	-0.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Morgan County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,600	3,325	(275)	-7.6%
Aged 18 - 64			
10,725	10,458	(267)	-2.5%
Aged 65 and Older			
3,216	3,727	511	15.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Morgan County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,342	18.9%	5,776	81.1%	7,118

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Morgan County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,074	18.6%	3,502	60.6%	1,200	20.8%
Renters					
375	27.9%	482	35.9%	485	36.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Morgan County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
456	7.9%	1,818	31.5%	1,434	24.8%	2,068	35.8%
Renters							
380	28.3%	480	35.8%	197	14.7%	285	21.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Morgan County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,518	26.3%	2,459	42.6%	875	15.1%	562	9.7%	362	6.3%
Renters									
562	41.9%	293	21.8%	200	14.9%	111	8.3%	176	13.1%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

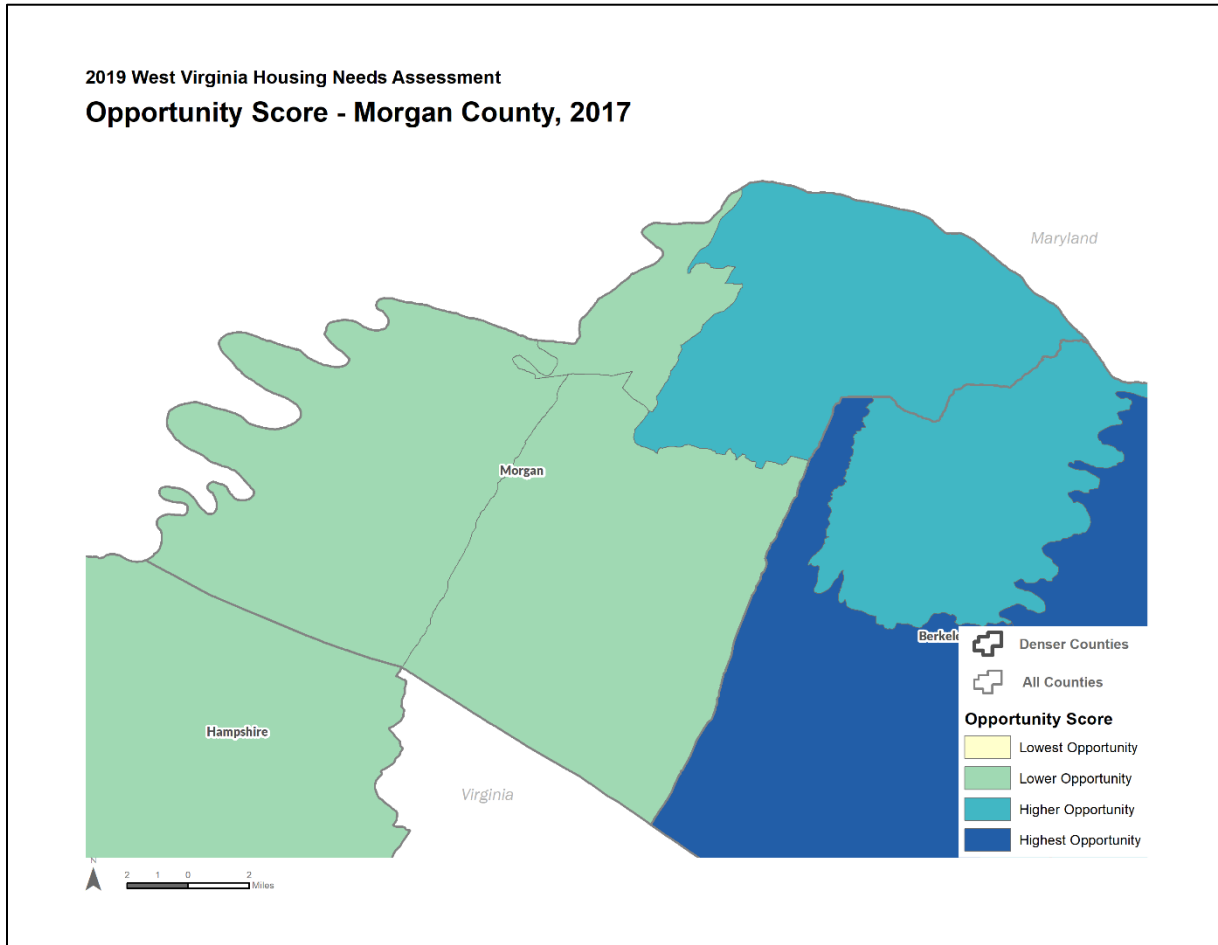
Morgan County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
183	3.2%	1,096	19.0%	3,593	62.2%	732	12.7%	172	3.0%
Renters									
177	13.2%	524	39.0%	564	42.0%	46	3.4%	31	2.3%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

Morgan County: Opportunity Index		
	Classification	State Rank
Census Tract 9707, Morgan County	Higher Opportunity	138
Census Tract 9708, Morgan County	Lower Opportunity	359
Census Tract 9709, Morgan County	Lower Opportunity	311
Census Tract 9710, Morgan County	Lower Opportunity	361

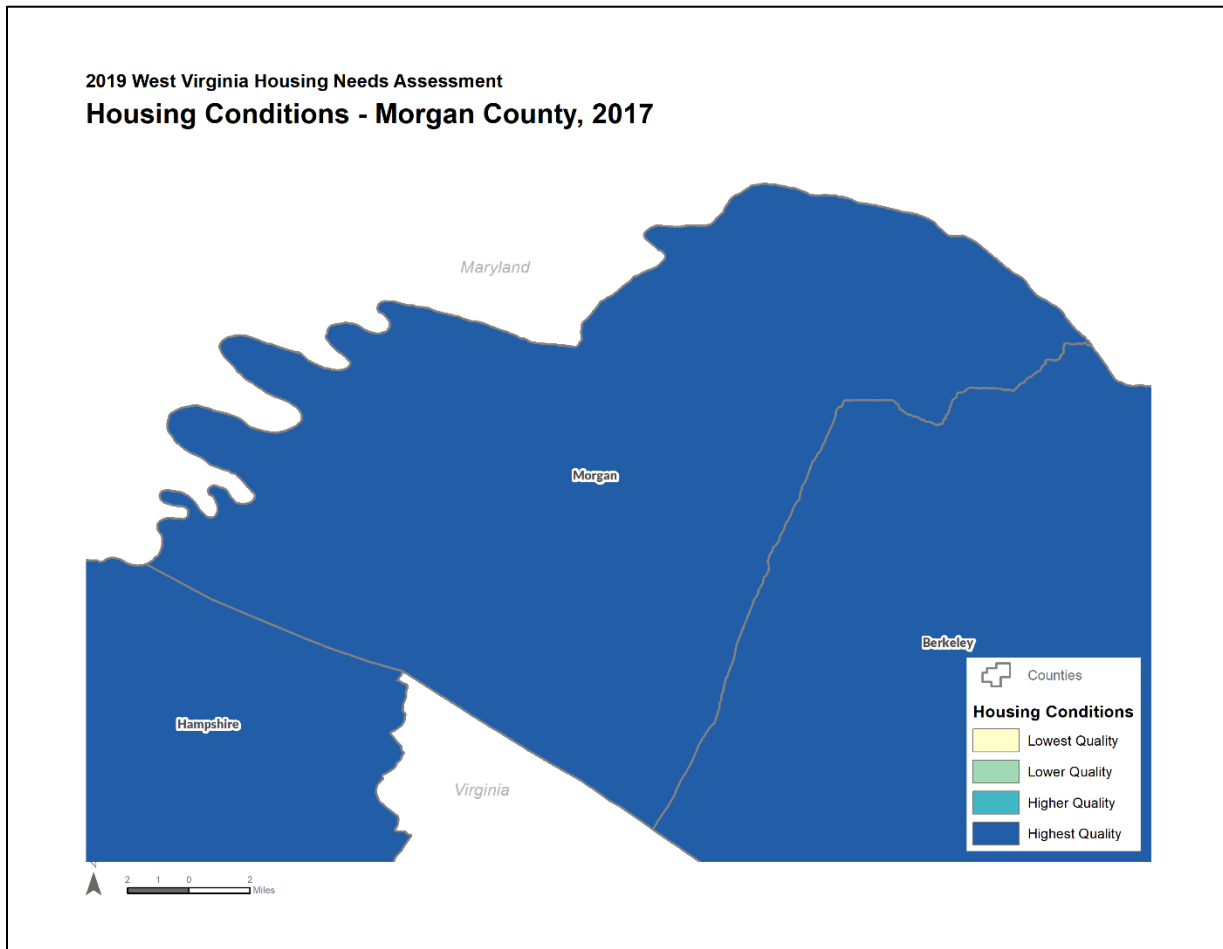
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Morgan County: Housing Conditions		
	Classification	State Rank
Morgan County	Highest	4

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Morgan County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Morgan County	\$46,346	11.1%	33.0%	27.1%	17.3%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Morgan County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
10	-	0.0%	150	55	36.7%	170	45	26.5%	595	60	10.1%
Elderly Renters											
15	15	100.0%	25	25	100.0%	40	14	35.0%	50	-	0.0%
General Occupancy Owners											
465	285	61.3%	700	360	51.4%	1,195	450	37.7%	2,830	205	7.2%
General Occupancy Renters											
575	205	35.7%	350	250	71.4%	495	95	19.2%	735	15	2.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Morgan County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	273	78.3%	214
0-60%	749	53.5%	400
0-80%	1,037	36.8%	381
Owners Elderly			
0-30%	519	78.3%	406
0-60%	1,593	53.5%	852
0-80%	2,016	36.8%	742
Renters General Occupancy			
0-30%	74	59.6%	44
0-60%	231	5.9%	14
0-80%	335	-3.7%	(12)
Renters Elderly			
0-30%	204	59.6%	122
0-60%	408	5.9%	24
0-80%	487	-3.7%	(18)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Morgan County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	233	22.4%	52
101%+	1,263	4.1%	51
Owners Elderly			
81-100%	353	10.0%	35
101%+	1,265	10.1%	128
Renters General Occupancy			
81-100%	68	0.0%	0
101%+	202	3.7%	7
Renters Elderly			
81-100%	44	0.0%	0
101%+	140	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Morgan County: Income by Tier		
	2017	2024
30% AMI	\$16,200	\$18,609
60% AMI	\$32,400	\$37,217
80% AMI	\$43,200	\$49,623
100% AMI	\$54,000	\$62,029

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Morgan County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	81	6.4%	74	5.8%	72	5.6%	(2)	-2.5%
0-60%	183	14.4%	231	18.1%	217	16.8%	(14)	-6.0%
0-80%	288	22.6%	335	26.2%	309	23.9%	(25)	-7.6%
81-100%	92	7.2%	68	5.4%	64	4.9%	(4)	-6.3%
100%+	238	18.7%	202	15.8%	203	15.7%	2	0.9%
Renters Elderly								
0-30%	193	15.2%	204	16.0%	215	16.6%	11	5.2%
0-60%	388	30.6%	408	32.0%	418	32.3%	10	2.5%
0-80%	447	35.2%	487	38.2%	497	38.3%	10	2.1%
81-100%	70	5.5%	44	3.4%	47	3.7%	4	8.3%
100%+	137	10.7%	140	11.0%	175	13.5%	35	25.2%
Owners General Occupancy								
0-30%	337	5.5%	273	4.4%	225	3.6%	(48)	-17.7%
0-60%	776	12.8%	749	12.1%	612	9.8%	(137)	-18.2%
0-80%	1,113	18.3%	1,037	16.8%	859	13.7%	(178)	-17.1%
81-100%	306	5.0%	233	3.8%	217	3.5%	(16)	-6.7%
100%+	1,338	22.0%	1,263	20.5%	1,263	20.2%	(1)	-0.1%
Owners Elderly								
0-30%	490	8.1%	519	8.4%	505	8.1%	(13)	-2.6%
0-60%	1,312	21.6%	1,593	25.8%	1,543	24.6%	(50)	-3.1%
0-80%	1,814	29.8%	2,016	32.7%	2,016	32.2%	(0)	0.0%
81-100%	295	4.9%	353	5.7%	392	6.3%	40	11.2%
100%+	1,211	19.9%	1,265	20.5%	1,515	24.2%	250	19.7%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Morgan County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	225	185	(29)
0-60%	612	353	(48)
0-80%	859	352	(29)
Owners Elderly			
0-30%	505	416	11
0-60%	1,543	890	38
0-80%	2,016	826	84
Renters General Occupancy			
0-30%	72	47	3
0-60%	217	26	13
0-80%	309	8	20
Renters Elderly			
0-30%	215	141	20
0-60%	418	51	27
0-80%	497	12	30

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Morgan County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	217	49	(3)
101+%	1,263	55	4
Owners Elderly			
81-100%	392	40	5
101+%	1,515	158	30
Renters General Occupancy			
81-100%	64	1	1
101+%	203	12	4
Renters Elderly			
81-100%	47	1	1
101+%	175	4	4

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BERKELEY SQUARE APTS	RD	24	Morgan County	308 EWING STREET	BERKELEY SPRINGS, WV 25411	FAM	UNK
CATAWBA CLUB	RD538/LIHTC	63	Morgan County	9 CATAWBA CLUB DRIVE	BERKELEY SPRINGS, WV 25411	FAM	2046
HARRISON AVENUE APTS.	S8	8	Morgan County	301 HOVERMALE STREET	KEARNEYSVILLE, WV	FAM	2032
NORTH BERKELEY APTS	RD	8	Morgan County	21 ANNEX STREET	BERKELEY SPRINGS, WV 25411	FAM	UNK
PAW PAW TOWNHOUSES	S8 TCA	8	Morgan County	WINCHESTER AVENUE	PAW PAW, WV 25434	FAM	2034
VILLAGE SQUARE APTS	RD	24	Morgan County	233 WINCHESTER STREET	PAW PAW, WV 25434	FAM	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$13,000	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$38,400	\$40,900
<b>50% of Median</b>	\$21,700	\$24,800	\$27,900	\$30,950	\$33,450	\$35,950	\$38,400	\$40,900
<b>80% of Median</b>	\$34,700	\$39,650	\$44,600	\$49,550	\$53,550	\$57,500	\$61,450	\$65,450

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Morgan-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$21,700	\$24,800	\$27,900	\$30,950	\$33,450	\$35,950	\$38,400	\$40,900
<b>60% of Median</b>	\$26,040	\$29,760	\$33,480	\$37,140	\$40,140	\$43,140	\$46,080	\$49,080

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Morgan-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Berkeley Square Apartments	308 Ewing Street	Berkeley Springs	RD	12	-	12	-	-	-	-	-	24	-
Catawba Club	9 Catawba Club Drive	Berkeley Springs	RD538/LIHTC	8	100%	32	94%	16	100%	8	88%	64	95%
Harrison Avenue Apartments	301 Hovermale Street	Kearneysville	S8	-	-	8	100%	-	-	-	-	8	100%
North Berkeley Apartments	21 Annex Street	Berkeley Springs	RD	4	50%	4	100%	-	-	-	-	8	75%
Paw Paw Townhouses	Winchester Avenue	Paw Paw	S8 TCA	-	-	8	-	-	-	-	-	8	-
Village Square Apartments	233 Winchester Street	Paw Paw	RD	12	75%	12	83%	-	-	-	-	24	79%
Total (Occupancy Based on Reporting Properties)				36	79%	76	93%	16	100%	8	88%	136	90%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio %		1-BR %		2-BR %		Total Units	Total %
				# Studio	Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
-	-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
7 Dr Randolph Spencer Road	7 Dr Randolph Spencer Road	Great Cacapon	-			8	100%	-				8	100%
292 North Washington Street	292 North Washington Street	Berkeley Springs	1	100%		7	100%	1	100%			9	100%
Total (Occupancy Based on Reporting Properties)				1	100%	15	100%	1	100%			17	100%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	36	79%	76	93%	16	100%	8	88%	136	90%
Senior Sub/TC	-	-	-	-	-	-	-	-	-	-
General Market	1	100%	15	100%	1	100%	-	-	17	100%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>107</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>108</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	36	79%	95%	(6)
2 Bedroom	76	93%	95%	(2)
3 Bedroom	16	100%	95%	1
4 Bedroom	8	88%	95%	(1)
Total	136	90%	95%	(8)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

<sup>107</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>108</sup> The variation in total versus sum of pent-up demand is due to rounding.



	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	-	0%	95%	0
1 Bedroom	-	0%	95%	0
2 Bedroom	-	0%	95%	0
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>95%</b>	<b>0</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	1	100%	95%	0
2 Bedroom	15	100%	95%	1
3 Bedroom	1	100%	95%	0
<b>Total</b>	<b>17</b>	<b>100%</b>	<b>95%</b>	<b>1</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the general occupancy subsidized product type and a slight pent-up demand for market rate units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>109</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	264	3.4%
Construction	667	8.6%
Manufacturing	667	8.6%
Wholesale trade	279	3.6%
Retail trade	1,008	13.0%
Transportation/Utilities	334	4.3%
Information	116	1.5%
Finance/Insurance/Real Estate Services	644	8.3%
Services	3,521	45.4%
Public Administration	264	3.4%
<b>Total</b>	<b>7,756</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and below the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Morgan County, WV	7.0%	5.4%	5.2%	4.4%	3.8%	3.6%	3.9%	3.4%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>109</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	475	205	254	368	474	910	1,170	1,758	162	0	5,776
Renter	237	32	111	104	287	229	159	183	0	0	1,342

Source: 2017 ACS (Tenure by Year Structure Built 1-Year Estimate not available for Morgan County. The tenure by year built 5 year estimate was used.)

The decades with the most housing construction were 1990-1999, 20-30 years ago, and 2000-2009, 10-20 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	41	203	244	24
Renter	6	89	95	10

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	475	164	639	11%
Renter	237	26	263	20%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 22 and 24 units of owner housing and between 8 and 10 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	24	89%	100%	22	24
Renter	10	80%	100%	8	10

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	22	24	57	79	82
Renter	8	10	(8)	(1)	1

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$46,346 the feasibility of constructing the 22 to 24 sales replacement housing units is unlikely.

## Summary: Nicholas County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample. This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Nicholas County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
26,233	25,496	(737)	-2.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Nicholas County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,550	5,137	(413)	-7.4%
Aged 18 - 64			
16,206	15,117	(1,089)	-6.7%
Aged 65 and Older			
4,477	5,242	765	17.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Nicholas County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,197	20.6%	8,474	79.4%	10,671

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Nicholas County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,627	19.2%	4,782	56.4%	2,065	24.4%
Renters					
536	24.4%	927	42.2%	734	33.4%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Nicholas County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
651	7.7%	3,041	35.9%	1,796	21.2%	2,986	35.2%
Renters							
687	31.3%	583	26.5%	520	23.7%	407	18.5%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Nicholas County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,734	20.5%	4,007	47.3%	1,274	15.0%	669	7.9%	790	9.3%
Renters									
1,062	48.3%	513	23.4%	403	18.3%	77	3.5%	142	6.5%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Nicholas County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
150	1.8%	1,861	22.0%	4,777	56.4%	1,476	17.4%	210	2.5%
Renters									
559	25.4%	519	23.6%	993	45.2%	86	3.9%	40	1.8%

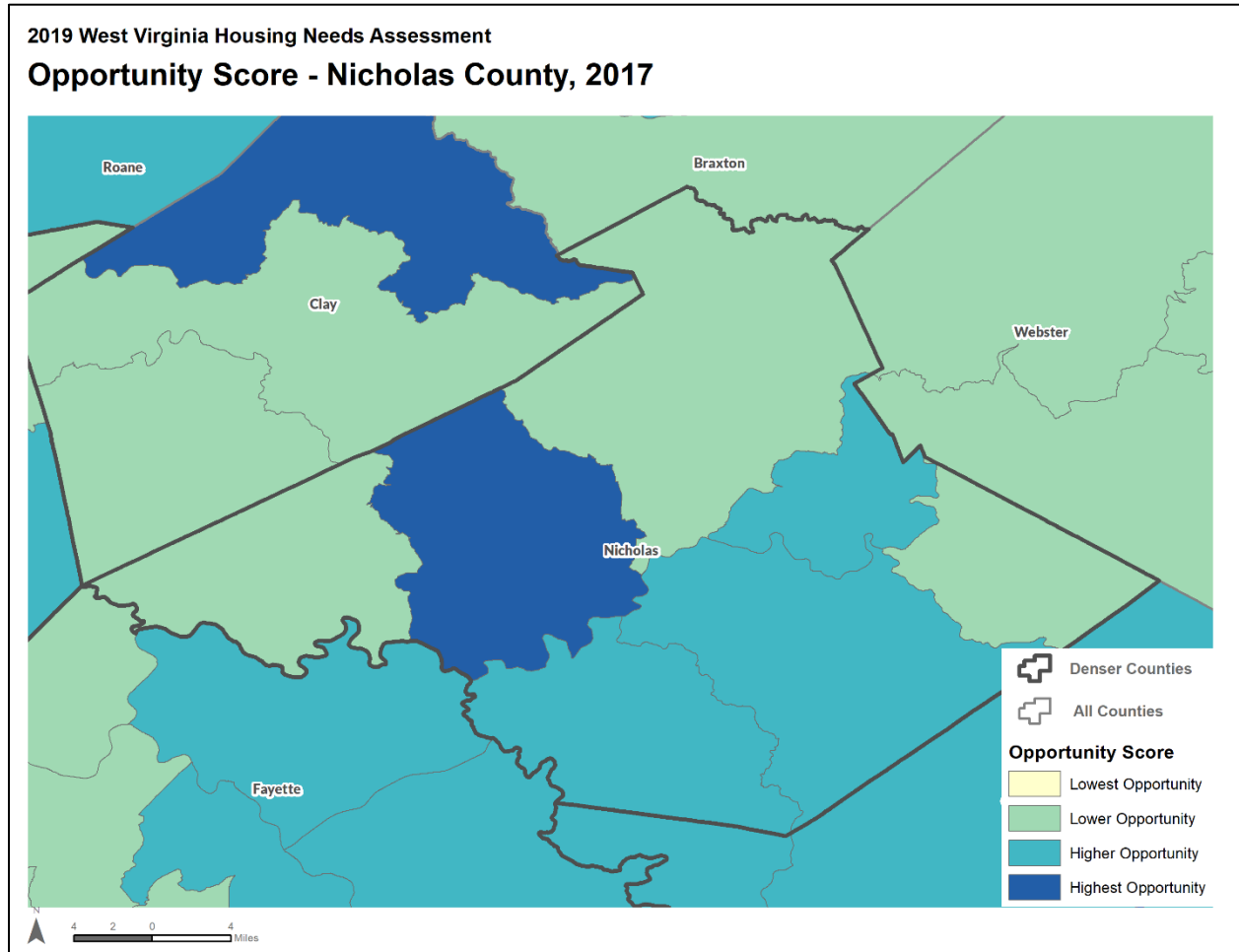
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

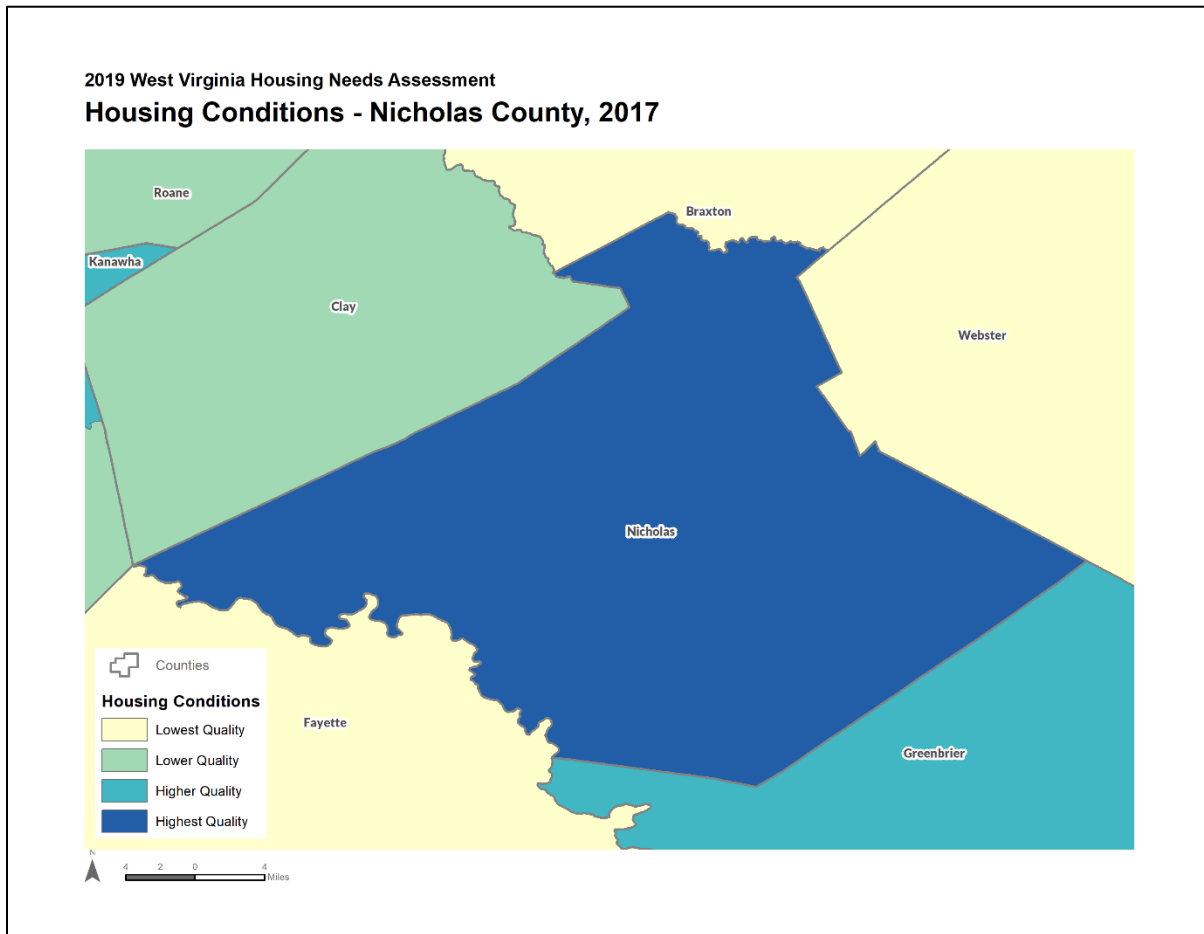
Nicholas County: Opportunity Index		
	Classification	State Rank
Census Tract 9501, Nicholas County	Lower Opportunity	245
Census Tract 9502, Nicholas County	Highest Opportunity	17
Census Tract 9503, Nicholas County	Lower Opportunity	389
Census Tract 9504, Nicholas County	Higher Opportunity	112
Census Tract 9505, Nicholas County	Lower Opportunity	334
Census Tract 9506, Nicholas County	Higher Opportunity	198
Census Tract 9507, Nicholas County	Higher Opportunity	90

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Nicholas County: Housing Conditions		
	Classification	State Rank
Nicholas County	Highest	13

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Census Tract 9501, Nicholas County	\$40,172	11.1%	34.0%	40.7%	11%
Census Tract 9502, Nicholas County	\$39,830	5.4%	31.0%	28.8%	15%
Census Tract 9503, Nicholas County	\$36,750	7.7%	33.0%	13.8%	11.5%
Census Tract 9504, Nicholas County	\$39,137	3.5%	32.0%	35.4%	14.4%
Census Tract 9505, Nicholas County	\$26,786	4.0%	33.0%	32.1%	12.0%
Census Tract 9506, Nicholas County	\$39,286	10.8%	35.0%	36.2%	12.8%
Census Tract 9507, Nicholas County	\$42,349	8.9%	34.0%	28.6%	14.4%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which this dataset has been released. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Nicholas County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
75	44	58.7%	125	10	8.0%	460	55	12.0%	1,435	30	2.1%
Elderly Renters											
695	411	59.1%	625	275	44.0%	1,030	115	11.2%	4,095	225	5.5%
General Occupancy Owners											
20	-	0.0%	-	-	0.0%	30	-	0.0%	35	-	0.0%
General Occupancy Renters											
710	270	38.0%	395	210	53.2%	385	85	22.1%	4,650	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Nicholas County: Current Unmet Need and Units of Unmet Need 2019 (0-80% AMI)				
Income Tier	Number of HH	HH as a Percentage of Total HH	Unmet Need 2019	Units of Unmet Need 2019
Owners General Occupancy				
0-30%	442	12.7%	66.0%	292
0-60%	845	24.2%	49.3%	417
0-80%	1,315	37.7%	34.8%	457
Owners Elderly				
0-30%	846	17.2%	66.0%	559
0-60%	2,265	45.9%	49.3%	1,117
0-80%	2,957	60.0%	34.8%	1,028
Renters General Occupancy				
0-30%	401	36.6%	57.9%	232
0-60%	702	64.1%	4.4%	31
0-80%	797	72.8%	-4.6%	(37)
Renters Elderly				
0-30%	412	42.2%	57.9%	239
0-60%	655	67.0%	4.4%	29
0-80%	733	75.0%	-4.6%	(34)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. Because there is currently no CHAS data available after 2015, it was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Nicholas County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	367	11.6%	42
101%+	1,808	3.1%	56
Owners Elderly			
81-100%	521	2.8%	14
101%+	1,454	1.9%	27
Renters General Occupancy			
81-100%	88	0.0%	0
101%+	211	0.0%	0
Renters Elderly			
81-100%	73	0.0%	0
101%+	172	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Nicholas County: Income by Tier		
	2017	2024
30% AMI	\$15,090	\$17,334
60% AMI	\$30,180	\$34,667
80% AMI	\$40,240	\$46,223
100% AMI	\$50,300	\$57,779

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Nicholas County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	421	19.8%	401	19.3%	362	17.8%	(39)	-9.7%
0-60%	734	34.5%	702	33.9%	634	31.1%	(68)	-9.6%
0-80%	856	40.3%	797	38.4%	721	35.4%	(76)	-9.6%
81-100%	52	2.5%	88	4.2%	84	4.1%	(4)	-4.8%
100%+	319	15.0%	211	10.2%	206	10.1%	(4)	-2.1%
Renters Elderly								
0-30%	348	16.4%	412	19.9%	442	21.7%	29	7.1%
0-60%	578	27.2%	655	31.6%	702	34.5%	48	7.3%
0-80%	661	31.1%	733	35.4%	783	38.5%	50	6.8%
81-100%	54	2.5%	73	3.5%	73	3.6%	0	0.5%
100%+	185	8.7%	172	8.3%	169	8.3%	(2)	-1.4%
Owners General Occupancy								
0-30%	503	5.8%	442	5.2%	420	5.1%	(22)	-4.9%
0-60%	1,015	11.7%	845	10.0%	781	9.5%	(64)	-7.5%
0-80%	1,376	15.9%	1,315	15.6%	1,212	14.7%	(103)	-7.8%
81-100%	465	5.4%	367	4.4%	334	4.0%	(33)	-9.0%
100%+	2,219	25.6%	1,808	21.5%	1,679	20.3%	(129)	-7.1%
Owners Elderly								
0-30%	749	8.6%	846	10.0%	850	10.3%	4	0.5%
0-60%	2,061	23.8%	2,265	26.9%	2,284	27.6%	19	0.8%
0-80%	2,717	31.4%	2,957	35.1%	2,997	36.3%	40	1.3%
81-100%	552	6.4%	521	6.2%	536	6.5%	15	2.9%
100%+	1,330	15.4%	1,454	17.3%	1,506	18.2%	52	3.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.



Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Nicholas County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	420	304	12
0-60%	781	434	18
0-80%	1,212	498	41
Owners Elderly			
0-30%	850	615	56
0-60%	2,284	1,270	153
0-80%	2,997	1,230	202
Renters General Occupancy			
0-30%	362	233	0
0-60%	634	68	37
0-80%	721	12	49
Renters Elderly			
0-30%	442	284	45
0-60%	702	75	46
0-80%	783	13	47

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Nicholas County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	334	58	16
101+%	1,679	151	95
Owners Elderly			
81-100%	536	47	32
101+%	1,506	117	90
Renters General Occupancy			
81-100%	84	38	38
101+%	206	93	93
Renters Elderly			
81-100%	73	33	33
101+%	169	76	76

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
76 CROW STREET		1	Nicholas County	40 CROW STREET	26205	UNK	UNK
CAROLYN APTS.		16	Nicholas County	100 CAROLYN APT LANE	26205	FAM	2044
CRAIGSVILLE II APTS.	LIHTC	16	Nicholas County	WV ROUTE 20	26205	UNK	2022
DYLAN HEIGHTS APTS.	RD538/LIHTC	48	Nicholas County	210 DYLAN HEIGHTS DR/WV ROUTE 41	26651	FAM	2034
EDGEWOOD VILLAGE	S8	34	Nicholas County	40 EDGEWOOD AVENUE	RICHWOOD, WV 26261	ELD	2031
JOSEPH'S CROSSING	LIHTC	41	Nicholas County	215 RED STONE WAY	26651	UNK	2046
KENNETH RITCHIE APTS.	LIHTC	16	Nicholas County	100 RITCHIE APT DRIVE	26205	ELD	2022
SOUTH STREET APTS.	S8	8	Nicholas County	200 SOUTH STREET	SUMMERSVILLE, WV 2665	FAM	2031
SUMMERSVILLE MANOR		36	Nicholas County	810 KENTUCKY ROAD	26651	FAM	2028
SUMMERSVILLE PLACE	S8	101	Nicholas County	908 MAIN STREET BOX 100	SUMMERSVILLE, WV 2665	ELD	2036

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Nicholas-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Nicholas-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Joseph's Crossing	215 Red Stone Way	Summersville	TC	8	88%	22	100%	12	100%	42	98%
Dylan Heights Apartments	210 Dylan Heights Drive	Summersville	S8/TC	8	100%	32	100%	8	75%	48	96%
Summersville Manor	810 Kentucky Rd	Summersville	TC	12	92%	24	92%	-	-	36	92%
Craigsville II Apartments	WV Route 20	Craigsville	TC	-	-	-	-	-	-	16	-
Carolyn Apartments	100 Carolyn Aparment Lr	Craigsville	-	-	-	-	-	-	-	16	-
76 Crow Street	40 Crow Street	Craigsville	-	-	-	-	-	-	-	1	-
Summers Village Apartments	1026 Broad St	Summersville	-	-	-	-	-	-	-	24	-
South Street Apartments	200 South Street	Summersville	S8/TC	-	-	4	100%	4	100%	8	100%
Total (Occupancy from Reporting Properties)				28	93%	82	98%	24	92%	191	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.		
Edgewood Village	40 Edgewood Ave	Richwood	Section 8	34	97%	-	-	34	97%
Summersville Place	908 Main St Box 100	Summersville	Section 8	52	96%	50	96%	102	96%
Rose Mary Apartments aka Reddy	140 Broad Street	Summersville	S8/TC	16	-	-	-	16	-
Kenneth E. Ritchie Apartments	100 Kenneth E. Ritchie	Craigsville	Tax Credit	14	-	2	-	16	-
Total (Occupancy Based on Reporting Properties)				116	97%	52	96%	168	96%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name/Address	Address	City	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
			# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Nicholas Manor Apartments	620 Dotson Ct	Summersville	20	100%	20	100%	-	-	40	100%
Total (Occupancy from Reporting Properties)			20	100%	20	100%	-	-	40	100%

Source: Valbridge Pittsburgh



## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	28	93%	82	98%	24	92%	191	96%
Senior Sub/TC	116	97%	52	96%	-	-	168	96%
General Market	20	100%	20	100%	-	-	40	100%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Thus pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>110</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	28	93%	95%	-1
2 Bedroom	82	98%	95%	2
3 Bedroom	24	92%	95%	-1
Total	134	96%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>110</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	116	97%	95%	2
2 Bedroom	52	96%	95%	1
<b>Total</b>	<b>168</b>	<b>96%</b>	<b>95%</b>	<b>2</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	20	100%	95%	1
2 Bedroom	20	100%	95%	1
<b>Total</b>	<b>40</b>	<b>100%</b>	<b>95%</b>	<b>2</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests slight pent-up demand for 2-bedroom general occupancy subsidized units and more pent-up demand for elderly/disabled subsidized units. There is also slight pent-up demand for market rate units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>111</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	820	8.50%
Construction	859	8.90%
Manufacturing	521	5.40%
Wholesale trade	367	3.80%
Retail trade	1,476	15.30%
Transportation/Utilities	550	5.70%
Information	106	1.10%
Finance/Insurance/Real Estate Services	251	2.60%
Services	4,207	43.60%
Public Administration	483	5.00%
Total	9,650	100.0%

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Nicholas County, WV	10.2%	9.6%	8.5%	8.4%	8.1%	6.9%	6.1%	6.8%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>111</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	773	410	563	615	1,770	1,317	1,648	1,153	221	4	8,474
Renter	257	123	210	203	372	432	285	261	54	-	2,197

Source: 2017 ACS

Significant housing unit construction occurred between 1970 and 1999, 20-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	82	450	532	53
Renter	25	168	193	19

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	773	328	1,101	13%
Renter	257	98	355	16%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall at about 5 units of owner housing and 2 units of renter housing. This is calculated as follows:

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Annual Replacement		Annual Replacement
	Replacement Low	Replacement High	Replacement Low	Replacement High	High
Owner	53	87%	100%	5	5
Renter	19	84%	100%	2	2

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	46	53	24	70	77
Renter	16	19	1	17	20

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$43,072, the feasibility of constructing the 70 to 77 sales replacement housing units is unlikely.

## Summary: Ohio County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Ohio County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
44,443	42,906	(1,537)	-3.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Ohio County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
8,465	8,204	(261)	-3.1%
Aged 18 - 64			
27,765	26,037	(1,728)	-6.2%
Aged 65 and Older			
8,213	8,665	452	5.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Ohio County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
5,464	30.6%	12,382	69.4%	17,846

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Ohio County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
2,415	19.5%	7,670	61.9%	2,297	18.6%
Renters					
1,077	19.7%	2,170	39.7%	2,217	40.6%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Ohio County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,019	8.2%	3,693	29.8%	3,216	26.0%	4,454	36.0%
Renters							
1,609	29.4%	1,685	30.8%	859	15.7%	1,311	24.0%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Ohio County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
3,387	27.4%	5,140	41.5%	1,703	13.8%	1,323	10.7%	829	6.7%
Renters									
3,049	55.8%	1,379	25.2%	381	7.0%	390	7.1%	265	4.8%

Source: 2013 – 2017 ACS



Figure 7 Number of Bedrooms by Tenure, 2017

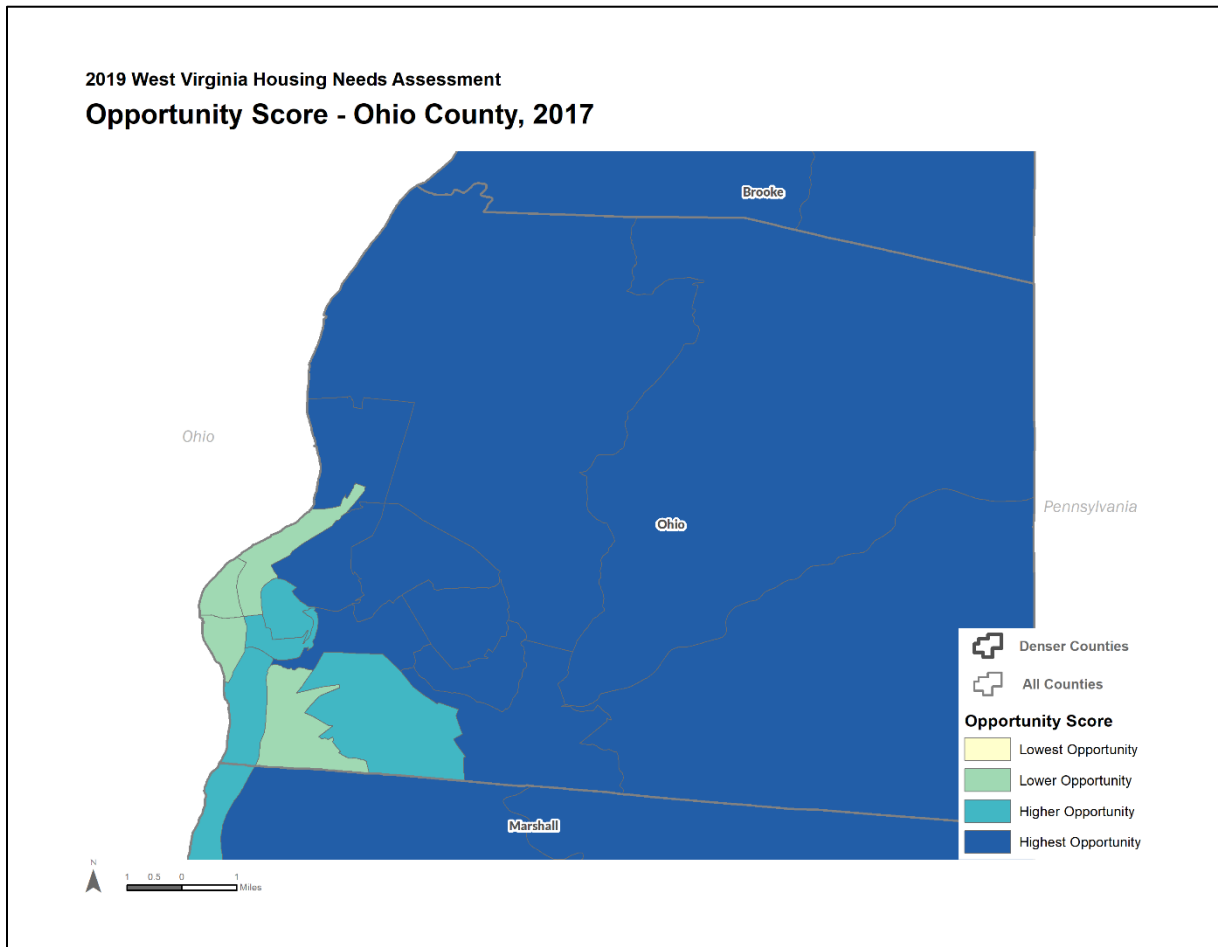
Ohio County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
324	2.6%	2,796	22.6%	6,474	52.3%	2,217	17.9%	571	4.6%
Renters									
2,175	39.8%	2,023	37.0%	1,052	19.3%	104	1.9%	110	2.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

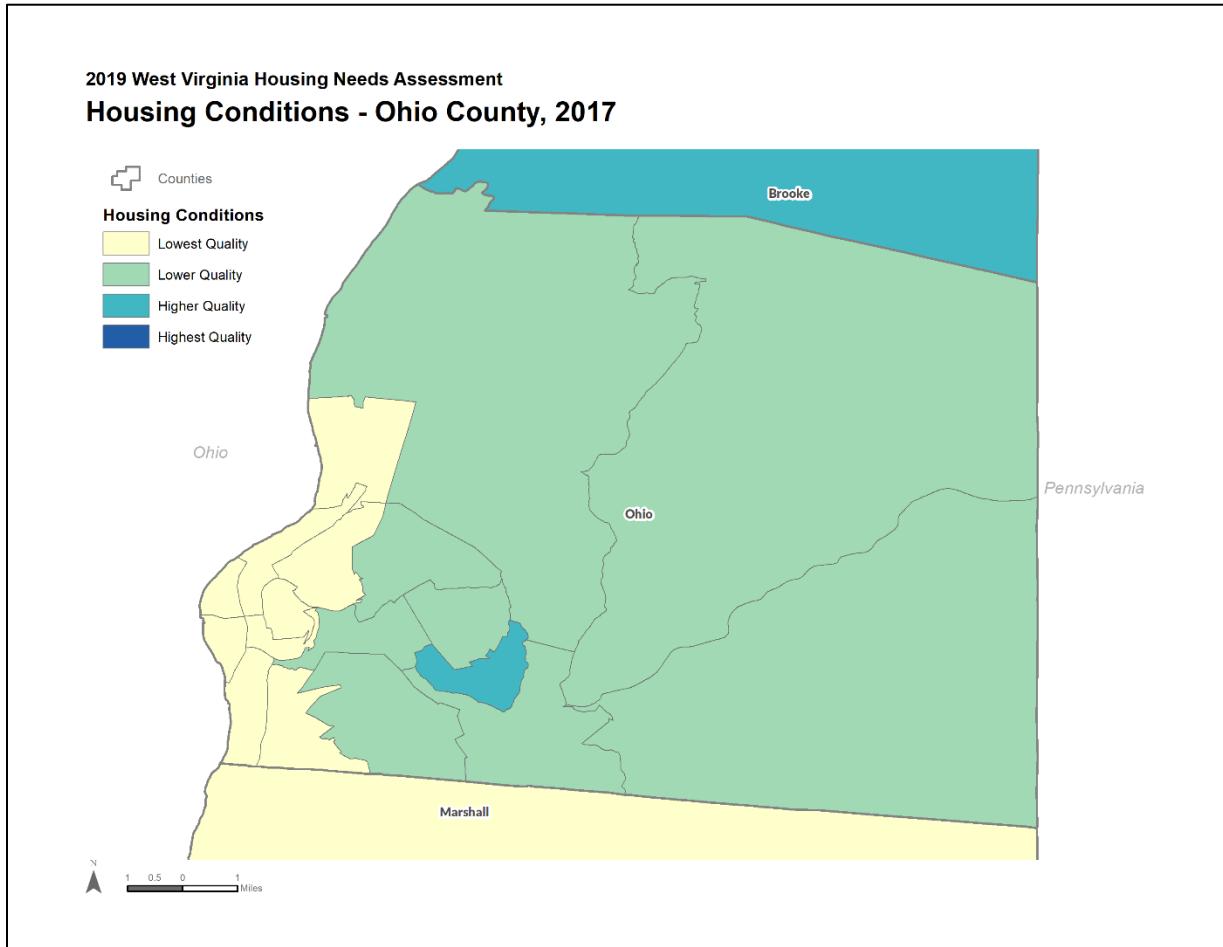
Ohio County: Opportunity Index		
	Classification	State Rank
Census Tract 2, Ohio County	Highest Opportunity	76
Census Tract 3, Ohio County	Highest Opportunity	23
Census Tract 4, Ohio County	Lower Opportunity	255
Census Tract 5, Ohio County	Lower Opportunity	246
Census Tract 6, Ohio County	Lower Opportunity	310
Census Tract 7, Ohio County	Higher Opportunity	186
Census Tract 13, Ohio County	Lower Opportunity	335
Census Tract 14, Ohio County	Highest Opportunity	16
Census Tract 15, Ohio County	Highest Opportunity	11
Census Tract 16, Ohio County	Highest Opportunity	67
Census Tract 17, Ohio County	Highest Opportunity	46
Census Tract 18, Ohio County	Highest Opportunity	65
Census Tract 19.01, Ohio County	Higher Opportunity	106
Census Tract 20, Ohio County	Highest Opportunity	53
Census Tract 21, Ohio County	Highest Opportunity	18
Census Tract 22, Ohio County	Highest Opportunity	12
Census Tract 26, Ohio County	Higher Opportunity	123
Census Tract 27, Ohio County	Higher Opportunity	212

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Ohio County: Housing Conditions		
	Classification	State Rank
Census Tract 2, Ohio County	Lowest	461
Census Tract 3, Ohio County	Lowest	387
Census Tract 4, Ohio County	Lowest	413
Census Tract 5, Ohio County	Lowest	478
Census Tract 6, Ohio County	Lowest	483
Census Tract 7, Ohio County	Lowest	426
Census Tract 13, Ohio County	Lowest	395
Census Tract 14, Ohio County	Lower	358
Census Tract 15, Ohio County	Lower	298
Census Tract 16, Ohio County	Lower	325
Census Tract 17, Ohio County	Higher	118
Census Tract 18, Ohio County	Lower	228
Census Tract 19.01, Ohio County	Lower	318
Census Tract 20, Ohio County	Lower	281
Census Tract 21, Ohio County	Lower	274
Census Tract 22, Ohio County	Lower	363
Census Tract 26, Ohio County	Lowest	480
Census Tract 27, Ohio County	Lowest	431

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Ohio County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Ohio County	\$45,777	5.1%	27.0%	29.7%	12.6%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Ohio County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
105	65	61.9%	165	44	26.7%	510	115	22.5%	2,035	55	2.7%
Elderly Renters											
-	-	-	10	4	40.0%	75	20	26.7%	110	15	13.6%
General Occupancy Owners											
880	615	69.9%	975	370	37.9%	2,065	410	19.9%	8,665	310	3.6%
General Occupancy Renters											
1,845	1,310	71.0%	1,020	625	61.3%	1,105	455	41.2%	1,855	89	4.8%

Source: CHAS 2015



## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Ohio County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	248	80.4%	199
0-60%	927	62.1%	576
0-80%	1,469	44.6%	656
Owners Elderly			
0-30%	1,271	80.4%	1,021
0-60%	2,953	62.1%	1,834
0-80%	3,900	44.6%	1,740
Renters General Occupancy			
0-30%	1,311	59.6%	781
0-60%	1,958	4.8%	94
0-80%	2,412	-6.4%	(155)
Renters Elderly			
0-30%	1,087	59.6%	648
0-60%	1,767	4.8%	85
0-80%	1,957	-6.4%	(126)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Ohio County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	406	16.1%	65
101%+	2,805	1.5%	42
Owners Elderly			
81-100%	707	16.7%	118
101%+	2,791	0.0%	0
Renters General Occupancy			
81-100%	208	13.4%	28
101%+	677	1.8%	12
Renters Elderly			
81-100%	138	42.9%	59
101%+	473	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Ohio County: Income by Tier		
	2017	2024
30% AMI	\$16,830	\$19,332
60% AMI	\$33,660	\$38,665
80% AMI	\$44,880	\$51,553
100% AMI	\$56,100	\$64,441

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Ohio County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,307	21.7%	1,311	22.4%	1,172	20.5%	(139)	-10.6%
0-60%	2,079	34.5%	1,958	33.4%	1,761	30.7%	(197)	-10.1%
0-80%	2,518	41.8%	2,412	41.1%	2,190	38.2%	(222)	-9.2%
81-100%	307	5.1%	208	3.5%	210	3.7%	2	0.8%
100%+	835	13.9%	677	11.5%	720	12.6%	43	6.4%
Renters Elderly								
0-30%	848	14.1%	1,087	18.5%	1,055	18.4%	(33)	-3.0%
0-60%	1,506	25.0%	1,767	30.1%	1,725	30.1%	(42)	-2.4%
0-80%	1,754	29.1%	1,957	33.4%	1,930	33.7%	(27)	-1.4%
81-100%	120	2.0%	138	2.4%	146	2.6%	8	5.5%
100%+	489	8.1%	473	8.1%	531	9.3%	58	12.3%
Owners General Occupancy								
0-30%	334	2.7%	248	2.1%	197	1.7%	(50)	-20.3%
0-60%	1,082	8.7%	927	7.7%	758	6.4%	(169)	-18.2%
0-80%	1,609	13.0%	1,469	12.2%	1,235	10.5%	(234)	-15.9%
81-100%	501	4.0%	406	3.4%	362	3.1%	(44)	-10.8%
100%+	3,309	26.7%	2,805	23.2%	2,740	23.2%	(65)	-2.3%
Owners Elderly								
0-30%	1,094	8.8%	1,271	10.5%	1,182	10.0%	(88)	-7.0%
0-60%	2,727	22.0%	2,953	24.4%	2,779	23.5%	(174)	-5.9%
0-80%	3,639	29.4%	3,900	32.3%	3,734	31.6%	(166)	-4.3%
81-100%	644	5.2%	707	5.9%	736	6.2%	29	4.1%
100%+	2,681	21.6%	2,791	23.1%	3,010	25.5%	219	7.8%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Ohio County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	197	193	(6)
0-60%	758	602	26
0-80%	1,235	765	109
Owners Elderly			
0-30%	1,182	1,155	134
0-60%	2,779	2,207	373
0-80%	3,734	2,312	572
Renters General Occupancy			
0-30%	1,172	766	(14)
0-60%	1,761	187	93
0-80%	2,190	(13)	142
Renters Elderly			
0-30%	1,055	690	42
0-60%	1,725	183	98
0-80%	1,930	(12)	114

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Ohio County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	362	77	12
101+%	2,740	183	141
Owners Elderly			
81-100%	736	161	43
101+%	3,010	156	156
Renters General Occupancy			
81-100%	210	75	47
101+%	720	172	160
Renters Elderly			
81-100%	146	95	36
101+%	531	117	117

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BROOKPARK PLACE	S8	30	Ohio County	1290 NATIONAL ROAD	WHEELING, WV 26003	ELD	UNK
CAPITAL GREENE	LIHTC	40	Ohio County	2510 LINCOLN AVENUE	WHEELING, WV 26003	ELD	2045
EAGLE HOLLOW APARTMENTS	S8	48	Ohio County	140 EAGLE HOLLOW DRIVE	WHEELING, WV 26003	UNK	UNK
GLENN VIEW II TOWNHOUSES	LIHTC	32	Ohio County	35 CERISE LANE	WHEELING, WV 26003	FAM	2045
GLENN VIEW TOWNHOUSES	LIHTC	32	Ohio County	GLENN'S ROAD/CHERRY ROAD	WHEELING, WV 26003	FAM	2044
JACOB STREET APARTMENTS - SOUTH WHEELING	TCAP/LIHTC	18	Ohio County	JACOB STREET, 33RD TO 35TH STREET	WHEELING, WV 26003	FAM	2040
LABELLE GREENE	LIHTC	40	Ohio County	18 MAYO STREET	WHEELING, WV 26003	FAM	2045
LABELLE GREENE III	LIHTC	40	Ohio County	31ST STREET/WOOD STREET	WHEELING, WV 26003	FAM	2048
MONTANI TOWER	S8	100	Ohio County	940 MARKET STREET	WHEELING, WV 26003	ELD	2030
NORTH PARK APARTMENTS	S8	103	Ohio County	EAGLE COURT, BLDG. #2	WHEELING, WV 26003	FAM	2026
NORTH WHEELING HOPE VI	HOME/LIHTC	39	Ohio County	MAIN STREET	WHEELING, WV 26003	FAM	2041



PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
OGLEBAY VILLAGE I	RD	46	Ohio County	200 VILLAGE LANE	WHEELING, WV 26003	FAM	UNK
PROVIDENCE GREENE	LIHTC	50	Ohio County	8 FIFTH STREET	WHEELING, WV 26003	ELD	2035
PROVIDENCE GREENE II	LIHTC	50	Ohio County	6 FIFTH STREET	WHEELING, WV 26003	ELD	2036
RUSSELL NESBITT APT.	S8 TCA	8	Ohio County	501 NORTH MAIN STREET	WHEELING, WV 26003	DIS	2035
ST PAUL TERRACE	S8	63	Ohio County	2546 NATIONAL ROAD	WHEELING, WV 26003	ELD	2028
TUCKER REHABILITATION APTS.	S8	20	Ohio County	200 29TH STREET	WHEELING, WV 26003	SN	2030
WHEELING HEIGHTS - LOWER GRANDVIEW HOPE VI	LIHTC	27	Ohio County	802 WALTERS AVENUE/GRANDVIEW STREET	WHEELING, WV 26003	FAM	2034
WHEELING HEIGHTS - UPPER GRANDVIEW HOPE VI	LIHTC	14	Ohio County	SERIG DRIVE	WHEELING, WV 26003	FAM	2035
WHEELING HEIGHTS PHASE II	LIHTC	18	Ohio County	GRANDVIEW, WALTERS, CHERRY STREET	WHEELING, WV 26003	FAM	2047
WHEELING STATION APTS.	S8	60	Ohio County	103 STATION LANE	WHEELING, WV 26003	FAM	2023

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WHEELING TOWERS (G. W. PETROPLUS)	S8	160	Ohio County	1414 NATIONAL ROAD	WHEELING, WV 26003	ELD	2027
WINDSOR MANOR	S8	87	Ohio County	1143 MAIN STREET	WHEELING, WV 26003	ELD	2034
OGLEBAY VILLAGE II APTS	RD	46	Ohio County	200 VILLAGE LANE	WHEELING, WV 26003	FAM	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$13,700	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,050
<b>50% of Median</b>	\$22,850	\$26,100	\$29,350	\$32,600	\$35,250	\$37,850	\$40,450	\$43,050
<b>80% of Median</b>	\$36,550	\$41,750	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Ohio-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$22,850	\$26,100	\$29,350	\$32,600	\$35,250	\$37,850	\$40,450	\$43,050
<b>60% of Median</b>	\$27,420	\$31,320	\$35,220	\$39,120	\$42,300	\$45,420	\$48,540	\$51,660

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Ohio-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Eagle Hollow Apartments	140 Eagle Hollow Drive	Wheeling	S8 PBCA	10	100%	10	100%	-	-	-	-	20	100%
Glenn View Townhouses II	35 Cerise Lane	Wheeling	LIHTC	-	-	20	100%	12	92%	-	-	32	97%
Glenn View Townhouses	Glenn's Run Road/Cherry Hill Road	Wheeling	LIHTC	-	-	20	95%	12	83%	-	-	32	91%
Jacob Street Apartments	Jacob Street, 33rd to 35th Street	Wheeling	TCAP/ LIHTC	6	100%	10	100%	2	100%	-	-	18	100%
Labelle Greene	18 Mayo Street	Wheeling	LIHTC	-	-	40	100%	40	100%	-	-	80	100%
Labelle Greene III	31st Street/Wood Street	Wheeling	LIHTC	-	-	-	-	-	-	-	-	-	-
North Park Apartments	Eagle Court, Bldg. #2	Wheeling	S8	47	91%	49	86%	7	86%	-	-	103	88%
North Wheeling Hope VI	Main Street	Wheeling	HOME/ LIHTC	-	-	-	-	-	-	-	-	39	-
Oglebay Village I	200 Village Lane	Wheeling	RD	25	100%	35	100%	-	-	-	-	60	100%
Russell Nesbit	501 North Main Street	Wheeling	S8 TCA	8	-	-	-	-	-	-	-	8	-
Tucker Rehabilitation Apartments	200 29th Street	Wheeling	S8	20	95%	-	-	-	-	-	-	20	95%
Wheeling Heights Lower Grandview	802 Walters Ave/Grandview Str	Wheeling	LIHTC	9	95%	5	100%	32	100%	1	100%	47	100%
Wheeling Heights Phase II	Grandview Walters, Cherry Street	Wheeling	PHA/ LIHTC	4	100%	14	100%	-	-	-	-	18	100%
Wheeling Station Apartments	103 Station Street	Wheeling	S8	-	-	46	80%	14	93%	-	-	60	83%
Oglebay Village II Apartments	200 Village Lane	Wheeling	RD	12	100%	75	92%	-	-	-	-	87	93%
Total (Occupancy Based on Reporting Properties)				141	96%	324	93%	119	96%	1	100%	624	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio		1-BR %		2-BR %		3-BR %		Total Units	Total %
				# Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Brookpark Pace	1290 National Road	Wheeling	S8	36	67%	116	96%	-	-	-	-	152	89%
Capital Greene	2510 Lincoln Avenue	Wheeling	LIHTC	-	-	20	100%	20	100%	-	-	40	100%
Montani Tower	940 Market Street	Wheeling	S8	-	-	100	94%	-	-	-	-	100	94%
Providence Greene	8 Fifth Street	Wheeling	LIHTC	-	-	12	100%	30	100%	8	100%	50	100%
Providence Greene II	6 Fifth Street	Wheeling	LIHTC	-	-	12	100%	30	100%	8	100%	50	100%
St. Paul Terrace	2546 National Road	Elm Grove	S8	-	-	63	86%	-	-	-	-	63	86%
Wheeling Towers	1414 National Road	Wheeling	S8	-	-	160	91%	-	-	-	-	160	91%
Windsor Manor	1143 Main Street	Wheeling	S8	-	-	12	100%	75	92%	-	-	87	93%
Total (Occupancy Based on Reporting Properties)				36	67%	495	93%	155	96%	16	100%	702	93%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
93 12th Street	93 12th Street	Wheeling	-	-	8	100%	9	100%	-	-	-	-	17	100%
Boury Lofts	2 16th Street	Wheeling	-	-	20	95%	20	95%	33	97%	-	-	73	96%
102 Caramel Road	102 Caramel Road	Wheeling	8	100%	7	100%	5	100%	1	100%	-	-	21	100%
150 East Cove Avenue	150 East Cove Avenue	Wheeling	-	-	-	-	9	100%	-	-	-	-	9	100%
21-39 Eagle Avenue	21-39 Eagle Avenue	Wheeling	-	-	8	100%	8	100%	-	-	-	-	16	100%
23 Garden Court	23 Garden Court	Wheeling	-	-	5	100%	4	100%	-	-	-	-	9	100%
Howard Mansion	26 Guilford Drive	Wheeling	-	-	6	100%	12	100%	-	-	-	-	18	100%
520 South Huron Street	520 South Huron Street	Wheeling	-	-	8	100%	1	100%	-	-	-	-	9	100%
53-57 Joan Street	53-57 Joan Street	Wheeling	8	100%	4	100%	-	-	-	-	-	-	12	100%
425 Jones Street	425 Jones Street	Wheeling	-	-	-	-	12	100%	-	-	-	-	12	100%
Highland Park Apts and TH	113 Macallan Land	Triadelphia	-	-	86	97%	93	96%	43	95%	-	-	222	96%
836-838 Main Street	836-838 Main Street	Wheeling	-	-	6	100%	2	100%	-	-	-	-	8	100%
623-625 Market Street	623-625 Market Street	Wheeling	-	-	16	94%	-	-	-	-	-	-	16	94%
823-825 Market Street	823-825 Market Street	Wheeling	-	-	11	100%	-	-	-	-	-	-	11	100%
Stone Center Lofts	1025 Market Street	Wheeling	-	-	10	60%	12	58%	-	-	-	-	22	59%
Extended Stay Apartments	1200 Market Street	Wheeling	12	100%	18	100%	-	-	-	-	-	-	30	100%
Northwood Village Apartments	600 Northwood Court	Wheeling	-	-	12	92%	24	92%	-	-	-	-	36	92%
Briarcliff Manor	93 Westgate Drive	Wheeling	8	88%	16	94%	52	98%	21	100%	7	86%	104	96%
Total (Occupancy Based on Reporting Properties)			36	97%	241	95%	263	95%	98	97%	7	86%	645	96%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	141	96%	324	93%	119	96%	1	100%	624	94%
Senior Sub/TC	36	67%	495	93%	155	96%	16	100%	-	-	702	93%
General Market	36	97%	241	95%	263	95%	98	97%	7	86%	645	96%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>112</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>113</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	141	96%	95%	2
2 Bedroom	324	93%	95%	(7)
3 Bedroom	119	96%	95%	1
4 Bedroom	1	100%	95%	0
Total	585	94%	95%	(4)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>112</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>113</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	36	67%	95%	(10)
1 Bedroom	495	93%	95%	(9)
2 Bedroom	155	96%	95%	2
<b>Total</b>	<b>686</b>	<b>92%</b>	<b>95%</b>	<b>(18)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	36	97%	95%	1
1 Bedroom	241	95%	95%	1
2 Bedroom	263	95%	95%	0
3 Bedroom	98	97%	95%	2
4 Bedroom	7	86%	95%	(1)
<b>Total</b>	<b>645</b>	<b>96%</b>	<b>95%</b>	<b>3</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of subsidized product type and pent-up demand in the market rate units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>114</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	694	3.1%
Construction	1,119	5.0%
Manufacturing	1,231	5.5%
Wholesale trade	604	2.7%
Retail trade	3,133	14.0%
Transportation/Utilities	1,052	4.7%
Information	269	1.2%
Finance/Insurance/Real Estate Services	985	4.4%
Services	12,063	53.9%
Public Administration	1,209	5.4%
<b>Total</b>	<b>22,381</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Ohio County, WV	6.1%	5.1%	4.9%	4.8%	4.6%	4.2%	3.8%	3.9%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>114</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	4,129	1,258	1,840	1,363	1,638	576	752	686	88	52	12,382
Renter	1,764	597	453	701	1,056	358	222	220	90	3	5,464

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	252	1,472	1,724	172
Renter	119	362	482	48

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	4,129	1,006	5,135	41%
Renter	1,764	478	2,242	41%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 101 and 172 units of owner housing and between 28 and 48 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	172	59%	100%	101	172
Renter	48	59%	100%	28	48

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	101	172	(17)	83	155
Renter	28	48	(61)	(33)	(13)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$45,777, the feasibility of constructing the 83 to 155 sales replacement housing units is unlikely.

## Summary: Pendleton County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Pendleton County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
7,695	7,138	(557)	-7.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Pendleton County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,463	1,274	(189)	-12.9%
Aged 18 - 64			
4,551	4,071	(480)	-10.5%
Aged 65 and Older			
1,681	1,793	112	6.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Pendleton County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
611	20.2%	2,421	79.8%	3,032

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Pendleton County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
376	15.5%	1,609	66.5%	436	18.0%
Renters					
277	45.3%	233	38.1%	101	16.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Pendleton County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
133	5.5%	679	28.0%	625	25.8%	984	40.6%
Renters							
184	30.1%	194	31.8%	114	18.7%	119	19.5%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Pendleton County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
725	29.9%	1,064	43.9%	329	13.6%	178	7.4%	125	5.2%
Renters									
176	28.8%	172	28.2%	109	17.8%	74	12.1%	80	13.1%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Pendleton County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
57	2.4%	398	16.4%	1,338	55.3%	568	23.5%	60	2.5%
Renters									
44	7.2%	196	32.1%	231	37.8%	101	16.5%	39	6.4%

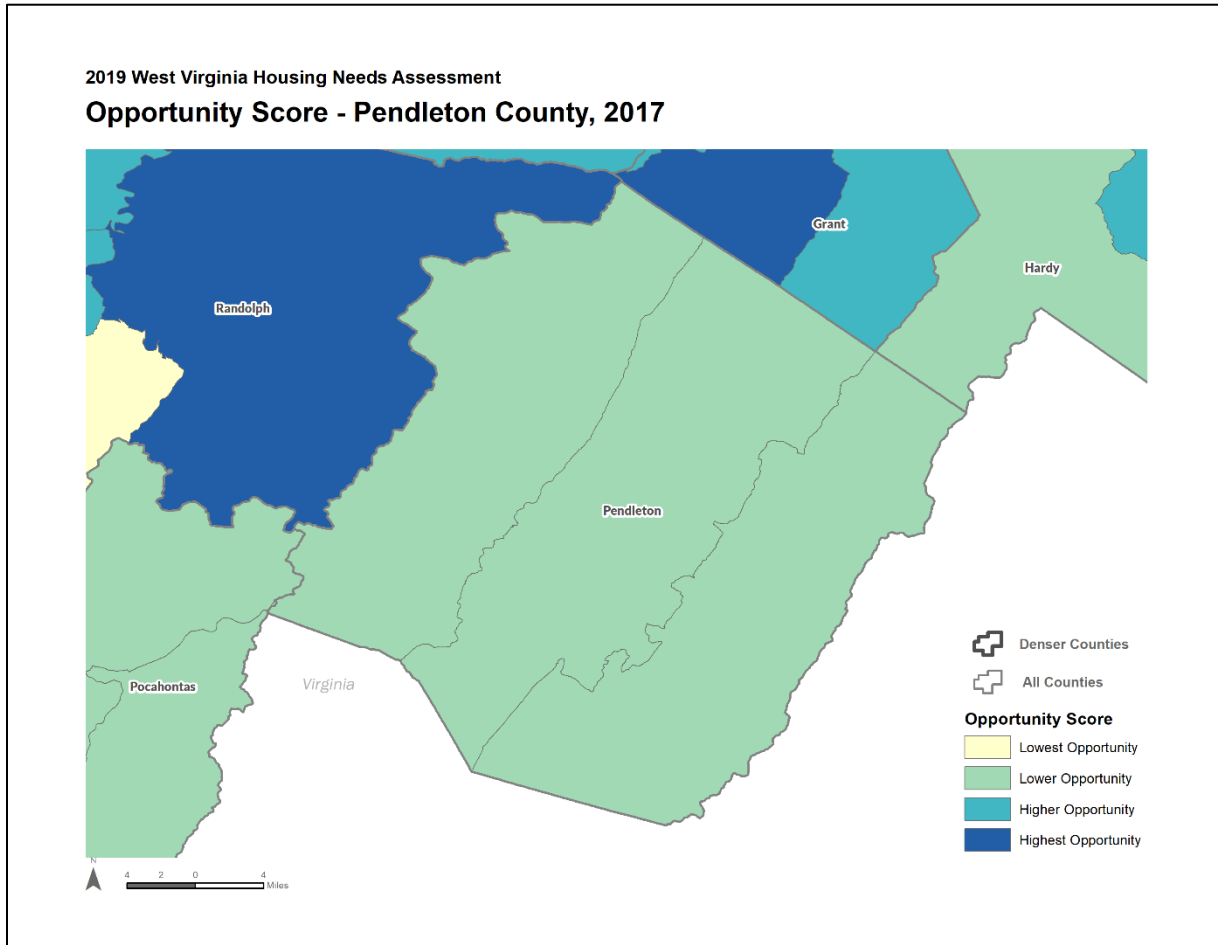
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

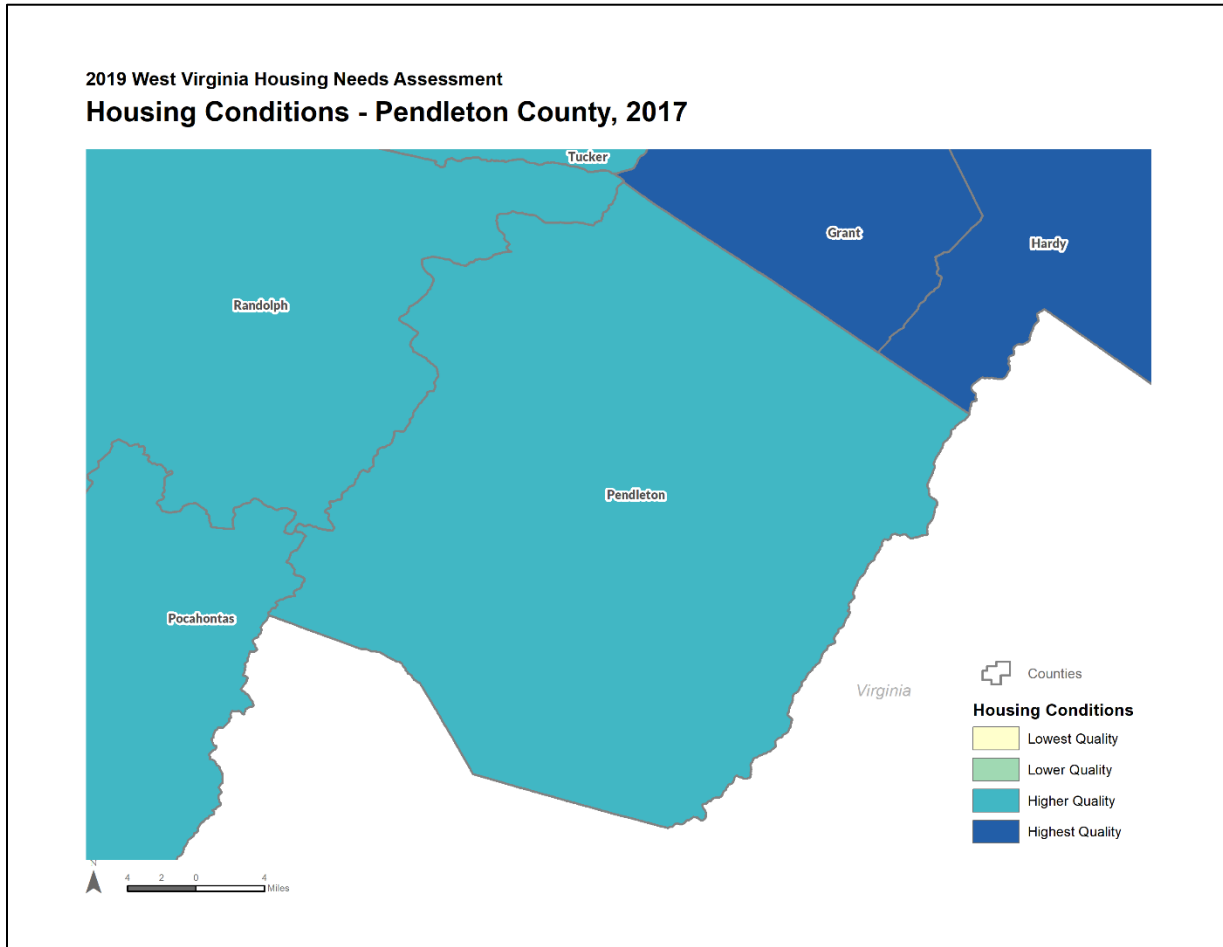
Pendleton County: Opportunity Index		
	Classification	State Rank
Census Tract 9704, Pendleton County	Lower Opportunity	298
Census Tract 9705, Pendleton County	Lower Opportunity	264
Census Tract 9706, Pendleton County	Lower Opportunity	269

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Pendleton County: Housing Conditions		
	Classification	State Rank
Pendleton County	Higher	25

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Pendleton County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Pendleton County	\$39,554	5.0%	35.0%	21.4%	12.3%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Pendleton County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
25	-	0.0%	40	15	37.5%	125	-	0.0%	490	19	3.9%
Elderly Renters											
-	-	-	4	-	0.0%	20	-	0.0%	25	-	0.0%
General Occupancy Owners											
290	160	55.2%	295	95	32.2%	455	95	20.9%	1,395	58	4.2%
General Occupancy Renters											
175	79	45.1%	95	15	15.8%	75	10	13.3%	320	40	12.5%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Pendleton County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	76	78.0%	59
0-60%	213	62.2%	133
0-80%	313	44.9%	140
Owners Elderly			
0-30%	407	78.0%	317
0-60%	832	62.2%	517
0-80%	1,022	44.9%	459
Renters General Occupancy			
0-30%	49	60.9%	30
0-60%	110	5.1%	6
0-80%	173	-6.6%	(11)
Renters Elderly			
0-30%	124	60.9%	75
0-60%	205	5.1%	10
0-80%	247	-6.6%	(16)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Pendleton County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	99	16.4%	16
101%+	361	0.7%	3
Owners Elderly			
81-100%	139	13.0%	18
101%+	493	1.1%	5
Renters General Occupancy			
81-100%	58	15.8%	9
101%+	76	11.1%	8
Renters Elderly			
81-100%	20	0.0%	0
101%+	33	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Pendleton County: Income by Tier		
	2017	2024
30% AMI	\$15,390	\$17,678
60% AMI	\$30,780	\$35,357
80% AMI	\$41,040	\$47,142
100% AMI	\$51,300	\$58,928

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.



Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Pendleton County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	71	11.3%	49	8.1%	49	8.3%	(1)	-1.1%
0-60%	111	17.9%	110	18.0%	106	17.9%	(4)	-3.4%
0-80%	183	29.4%	173	28.5%	166	28.2%	(7)	-3.9%
81-100%	66	10.5%	58	9.5%	58	9.9%	1	1.1%
100%+	144	23.0%	76	12.5%	73	12.4%	(3)	-3.8%
Renters Elderly								
0-30%	85	13.6%	124	20.4%	121	20.5%	(3)	-2.2%
0-60%	157	25.2%	205	33.8%	200	34.0%	(5)	-2.2%
0-80%	182	29.2%	247	40.6%	239	40.5%	(8)	-3.2%
81-100%	29	4.6%	20	3.3%	15	2.5%	(6)	-27.8%
100%+	20	3.2%	33	5.5%	39	6.6%	5	16.4%
Owners General Occupancy								
0-30%	102	4.1%	76	3.1%	50	2.1%	(27)	-34.8%
0-60%	276	11.2%	213	8.8%	165	7.0%	(48)	-22.7%
0-80%	374	15.1%	313	12.9%	247	10.5%	(65)	-20.9%
81-100%	107	4.3%	99	4.1%	88	3.8%	(11)	-10.9%
100%+	468	18.9%	361	14.9%	340	14.4%	(22)	-6.0%
Owners Elderly								
0-30%	275	11.1%	407	16.8%	378	16.1%	(28)	-6.9%
0-60%	650	26.3%	832	34.3%	798	33.9%	(34)	-4.0%
0-80%	835	33.8%	1,022	42.1%	986	41.9%	(35)	-3.5%
81-100%	144	5.8%	139	5.7%	148	6.3%	9	6.7%
100%+	544	22.0%	493	20.3%	544	23.1%	51	10.4%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Pendleton County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	50	41	(18)
0-60%	165	111	(22)
0-80%	247	123	(17)
Owners Elderly			
0-30%	378	314	(4)
0-60%	798	535	18
0-80%	986	491	32
Renters General Occupancy			
0-30%	49	31	1
0-60%	106	8	2
0-80%	166	(7)	5
Renters Elderly			
0-30%	121	77	1
0-60%	200	15	5
0-80%	239	(10)	6

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Pendleton County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	88	15	(1)
101+%	340	6	3
Owners Elderly			
81-100%	148	21	3
101+%	544	11	5
Renters General Occupancy			
81-100%	58	12	3
101+%	73	12	4
Renters Elderly			
81-100%	15	1	1
101+%	39	2	2

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	Contract Expiration as of 5/15/19
ANDERSON HILL APARTMENTS	RD	4	Pendleton County	620 DOGWOOD LANE	FRANKLIN, WV 26807	FAM	UNK
FRANKLIN II APARTMENTS	RD	16	Pendleton County	611 ACORN STREET	FRANKLIN, WV 26807	FAM	UNK
FRANKLIN I APARTMENTS	RD	8	Pendleton County	622 DOGWOOD LANE	FRANKLIN, WV 26807	FAM	UNK
POTOMAC HIGHLAND APARTMENTS	RD	16	Pendleton County	711 GLOVER LANE	FRANKLIN, WV 26807	ELD	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Pendleton-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Pendleton-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Anderson Hill Apartments	620 Dogwood Ln	Franklin	RD	-	-	2	100%	2	100%	4	100%
Franklin II Apartments	611 Alcorn St	Franklin	RD	-	-	8	100%	8	100%	16	100%
Franklin Apartments	622 Dogwood Ln	Franklin	RD	-	-	6	100%	2	100%	8	100%
Total (Occupancy Based on Reporting Properties)				-	-	16	100%	12	100%	28	100%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	Total Units	Total % Occ.
Potomac Highland	711 Glover Ln	Franklin	RD	-	-	16	100%	16	100%
Total (Occupancy Based on Reporting Properties)				-	-	16	100%	16	100%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
-	-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	16	100%	12	100%	28	100%
Senior Sub/TC	16	100%	-	-	16	100%
General Market	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>115</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>116</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	16	100%	95%	1
2 Bedroom	12	100%	95%	1
Total	28	100%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	16	100%	95%	1
Total	16	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>115</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>116</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is some pent-up demand for subsidized units.

## Employment

The local economy is largely driven by the services and construction sectors.

Figure 30 Employment by Industry<sup>117</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	188	6.6%
Construction	464	16.3%
Manufacturing	339	11.9%
Wholesale trade	20	0.7%
Retail trade	293	10.3%
Transportation/Utilities	228	8.0%
Information	6	0.2%
Finance/Insurance/Real Estate Services	71	2.5%
Services	1,087	38.2%
Public Administration	151	5.3%
<b>Total</b>	<b>2,846</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and below the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Pendleton County, WV	6.5%	5.3%	4.9%	4.7%	3.6%	3.6%	4.3%	3.6%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>117</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	374	96	126	156	462	294	492	364	32	25	2,421
Renter	87	28	17	72	51	196	121	39	0	0	611

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		19	101	120
Renter		6	14	19

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	374	77	451	19%
Renter	87	22	109	18%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 10 and 12 units of owner housing and between 2 and 2 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	12	81%	100%	10	12
Renter	2	82%	100%	2	2

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	10	12	(13)	(3)	(1)
Renter	2	2	(11)	(10)	(9)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates negative owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$39,554, the feasibility of constructing the 10 to 12 sales replacement housing units is unlikely.

## Summary: Pleasants County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Pleasants County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
7,605	7,527	(78)	-1.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Pleasants County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,551	1,461	(90)	-5.8%
Aged 18 - 64			
4,826	4,717	(109)	-2.3%
Aged 65 and Older			
1,228	1,349	121	9.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS



## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Pleasants County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
528	18.4%	2,340	81.6%	2,868

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Pleasants County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
581	24.8%	1,279	54.7%	480	20.5%
Renters					
312	59.1%	113	21.4%	103	19.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Pleasants County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
227	9.7%	834	35.6%	532	22.7%	747	31.9%
Renters							
263	49.8%	152	28.8%	48	9.1%	65	12.3%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Pleasants County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
443	18.9%	1,018	43.5%	357	15.3%	408	17.4%	114	4.9%
Renters									
147	27.8%	58	11.0%	218	41.3%	67	12.7%	38	7.2%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

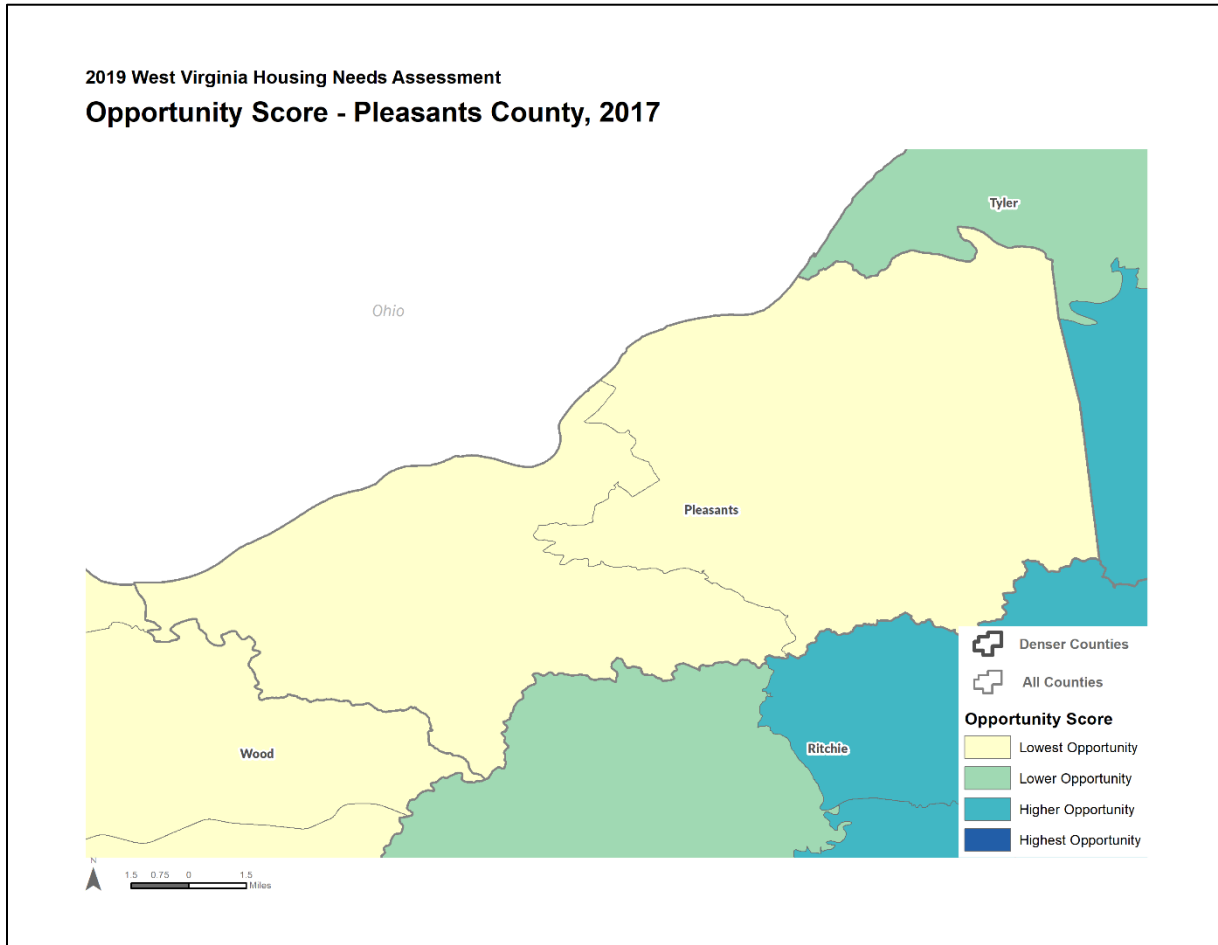
Pleasants County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
59	2.5%	535	22.9%	1,279	54.7%	357	15.3%	110	4.7%
Renters									
71	13.4%	207	39.2%	244	46.2%	-	0.0%	6	1.1%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

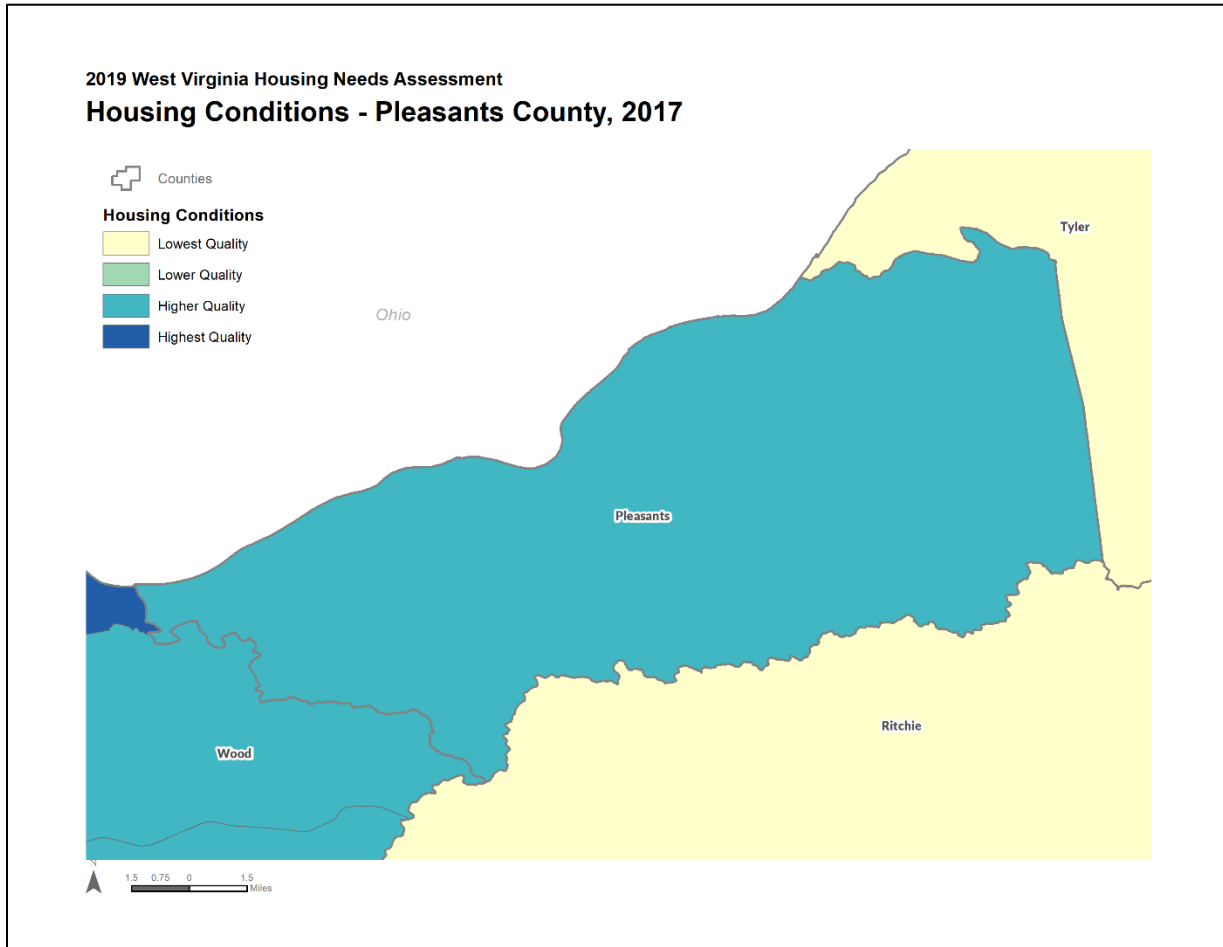
Pleasants County: Opportunity Index		
	Classification	State Rank
Census Tract 9621, Pleasants County	Lowest Opportunity	448
Census Tract 9622, Pleasants County	Lowest Opportunity	409

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Pleasants County: Housing Conditions		
	Classification	State Rank
Pleasants County	Higher	18

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Pleasants County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Pleasants County	\$45,152	7.4%	31.0%	23.9%	12.8%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Pleasants County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
30	24	80.0%	25	-	0.0%	130	24	18.5%	420	24	5.7%
Elderly Renters											
4	4	-	-	-	-	-	-	-	-	-	-
General Occupancy Owners											
145	105	72.4%	280	95	33.9%	355	70	19.7%	1,625	65	4.0%
General Occupancy Renters											
120	70	58.3%	70	40	57.1%	130	10	7.7%	165	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Pleasants County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	86	70.6%	60
0-60%	215	47.7%	103
0-80%	271	26.1%	71
Owners Elderly			
0-30%	162	70.6%	114
0-60%	503	47.7%	240
0-80%	751	26.1%	196
Renters General Occupancy			
0-30%	123	67.8%	83
0-60%	268	8.6%	23
0-80%	357	-3.4%	(12)
Renters Elderly			
0-30%	73	67.8%	49
0-60%	114	8.6%	10
0-80%	116	-3.4%	(4)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Pleasants County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	77	16.7%	13
101%+	536	1.5%	8
Owners Elderly			
81-100%	137	26.7%	36
101%+	501	1.2%	6
Renters General Occupancy			
81-100%	45	0.0%	0
101%+	19	0.0%	0
Renters Elderly			
81-100%	1	0.0%	0
101%+	18	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Pleasants County: Income by Tier		
	2017	2024
30% AMI	\$17,340	\$19,918
60% AMI	\$34,680	\$39,836
80% AMI	\$46,240	\$53,115
100% AMI	\$57,800	\$66,394

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Pleasants County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	108	19.1%	123	22.1%	114	20.5%	(9)	-7.3%
0-60%	215	37.9%	268	48.3%	256	46.3%	(12)	-4.5%
0-80%	317	55.9%	357	64.2%	340	61.4%	(17)	-4.7%
81-100%	91	16.1%	45	8.1%	50	9.0%	5	10.8%
100%+	34	6.0%	19	3.4%	27	4.9%	8	41.3%
Renters Elderly								
0-30%	56	9.9%	73	13.1%	73	13.1%	(0)	0.0%
0-60%	107	18.8%	114	20.5%	111	20.0%	(3)	-2.6%
0-80%	116	20.4%	116	20.9%	113	20.3%	(4)	-3.2%
81-100%	1	0.2%	1	0.2%	3	0.5%	2	138.2%
100%+	8	1.4%	18	3.2%	22	3.9%	4	23.6%
Owners General Occupancy								
0-30%	109	4.7%	86	3.8%	72	3.2%	(14)	-16.3%
0-60%	265	11.4%	215	9.5%	166	7.3%	(49)	-22.7%
0-80%	356	15.3%	271	11.9%	214	9.4%	(58)	-21.2%
81-100%	51	2.2%	77	3.4%	66	2.9%	(11)	-13.9%
100%+	594	25.6%	536	23.6%	526	23.2%	(10)	-1.8%
Owners Elderly								
0-30%	204	8.8%	162	7.1%	155	6.8%	(7)	-4.3%
0-60%	522	22.4%	503	22.1%	499	22.0%	(4)	-0.8%
0-80%	726	31.2%	751	33.0%	742	32.7%	(9)	-1.1%
81-100%	162	7.0%	137	6.0%	155	6.8%	18	13.3%
100%+	437	18.8%	501	22.1%	564	24.9%	62	12.4%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Pleasants County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	72	61	1
0-60%	166	104	1
0-80%	214	87	16
Owners Elderly			
0-30%	155	132	18
0-60%	499	311	71
0-80%	742	303	107
Renters General Occupancy			
0-30%	114	86	3
0-60%	256	42	19
0-80%	340	15	27
Renters Elderly			
0-30%	73	55	6
0-60%	111	18	8
0-80%	113	5	9

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Pleasants County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	66	12	(1)
101+%	526	18	10
Owners Elderly			
81-100%	155	44	8
101+%	564	17	11
Renters General Occupancy			
81-100%	50	12	12
101+%	27	7	7
Renters Elderly			
81-100%	3	1	1
101+%	22	5	5

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BELMONT MANOR APARTMENTS	S8 TCA	8	Pleasants County	CLARK STREET	BELMONT, WV 26314	FAM	2022
HADLEY MANOR	S8	32	Pleasants County	505 GALLAHER STREET	ST. MARYS, WV 26170	ELD	2030
JAY-MAR APTS	RD	22	Pleasants County	103 CENTRAL BLVD	BELMONT, WV 26314	ELD	UNK
PLEASANTS HEIGHTS	LIHTC	40	Pleasants County	717 RIVERVIEW DRIVE	BELMONT, WV 26314	FAM	2025
SANDPIPER VILLAGE	RD	32	Pleasants County	200 SANDPIPER VILLAGE	ST. MARYS, WV 26170	FAM	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.



## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,900	\$32,100	\$34,300	\$36,500
<b>50% of Median</b>	\$19,400	\$22,150	\$24,900	\$27,650	\$29,900	\$32,100	\$34,300	\$36,500
<b>80% of Median</b>	\$31,000	\$35,400	\$39,850	\$44,250	\$47,800	\$51,350	\$54,900	\$58,450

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Pleasants-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,400	\$22,150	\$24,900	\$27,650	\$29,900	\$32,100	\$34,300	\$36,500
<b>60% of Median</b>	\$23,280	\$26,580	\$29,880	\$33,180	\$35,880	\$38,520	\$41,160	\$43,800

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Pleasants-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Belmont Manor	Clark Street	Belmont	S8/TCA	-	-	-	-	-	-	8	-
Pleasants Heights	717 Rearview Drive	Belmont	LIHTC	8	100%	24	92%	8	88%	40	93%
Sandpiper Village	200 Sandpiper Village	St. Marys	RD	16	100%	16	100%	-	-	32	100%
Total (Occupancy Based on Reporting Properties)				24	100%	40	95%	8	88%	80	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Hadley Manor	505 Gallaher St	St. Marys	S8 TCA	32	100%	-	-	-	-	32	100%
Jay-Mar Apartments	103 Central Blvd.	Belmont	RD	22	-	-	-	-	-	22	-
Total (Occupancy Based on Reporting Properties)				54	100%	-	-	-	-	54	100%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
100 Dock Ln	100 Dock Ln	St. Marys	55	96%	-	-	-	-	-	55	96%		
Total (Occupancy Based on Reporting Properties)				55	96%	-	-	-	-	55	96%		

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	24	100%	40	95%	8	88%	80	96%
Senior Sub/TC	54	100%	-	-	-	-	54	100%
General Market	55	96%	-	-	-	-	55	96%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>118</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>119</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	24	100%	95%	1
2 Bedroom	40	95%	95%	0
3 Bedroom	8	88%	95%	(1)
Total	72	96%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	54	100%	95%	3
Total	54	100%	95%	3

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>118</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>119</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	55	96%	95%	1
Total	55	96%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand for subsidized elderly/disabled and market rate units.

## Employment

The local economy is largely driven by the services and manufacturing sectors.

Figure 30 Employment by Industry<sup>120</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	137	4.5%
Construction	204	6.7%
Manufacturing	399	13.1%
Wholesale trade	122	4.0%
Retail trade	316	10.4%
Transportation/Utilities	213	7.0%
Information	37	1.2%
Finance/Insurance/Real Estate Services	97	3.2%
Services	1,339	44.0%
Public Administration	180	5.9%
<b>Total</b>	<b>3,043</b>	<b>100%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Pleasants County, WV	7.7%	7.2%	6.9%	9.0%	7.1%	7.4%	5.8%	6.5%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>120</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	341	99	319	218	350	325	331	297	58	2	2,340
Renter	133	0	85	9	152	74	57	6	12	0	528

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	20	255	275	28
Renter	-	68	68	7

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	341	79	420	18%
Renter	133	-	133	25%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 23 and 28 units of owner housing and between 5 and 7 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	28	82%	100%	23	28
Renter	7	75%	100%	5	7

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	23	28	5	28	33
Renter	5	7	(0)	5	7

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$45,152, the feasibility of constructing the 28 to 33 sales replacement housing units is unlikely.



## Summary: Pocahontas County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample. This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Pocahontas County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
8,719	8,574	(145)	-1.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Pocahontas County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,560	1,490	(70)	-4.5%
Aged 18 - 64			
5,475	5,092	(383)	-7.0%
Aged 65 and Older			
1,684	1,992	308	18.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Pocahontas County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
667	18.3%	2,980	81.7%	3,647

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Pocahontas County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
406	13.6%	2,050	68.8%	524	17.6%
Renters					
150	22.5%	204	30.6%	313	46.9%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Pocahontas County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
192	6.4%	738	24.8%	836	28.1%	1,214	40.7%
Renters							
245	36.7%	218	32.7%	103	15.4%	101	15.1%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Pocahontas County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
932	31.3%	1,400	47.0%	275	9.2%	258	8.7%	115	3.9%
Renters									
303	45.4%	200	30.0%	26	3.9%	82	12.3%	56	8.4%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

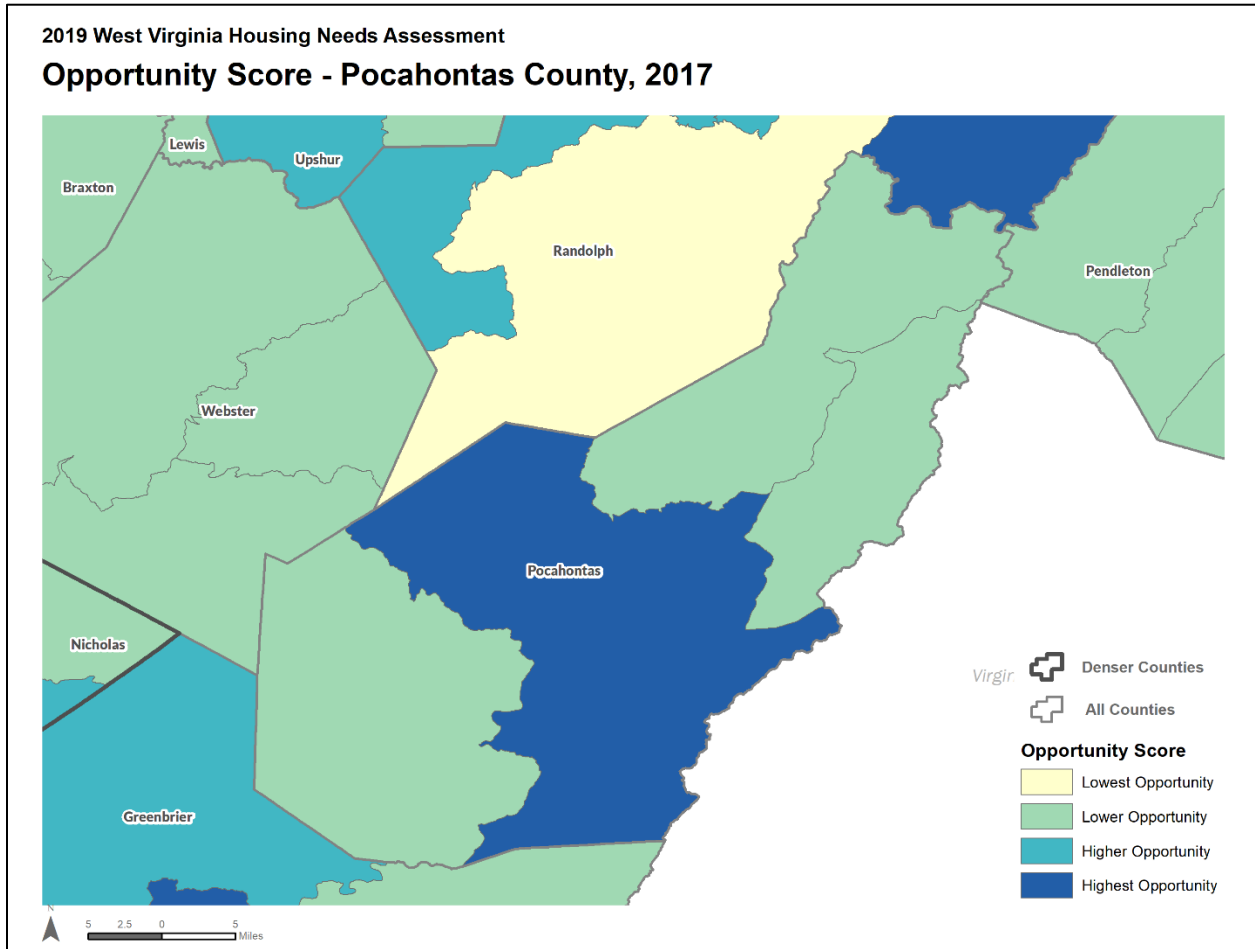
Pocahontas County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
105	3.5%	656	22.0%	1,569	52.7%	486	16.3%	164	5.5%
Renters									
100	15.0%	190	28.5%	306	45.9%	46	6.9%	25	3.7%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

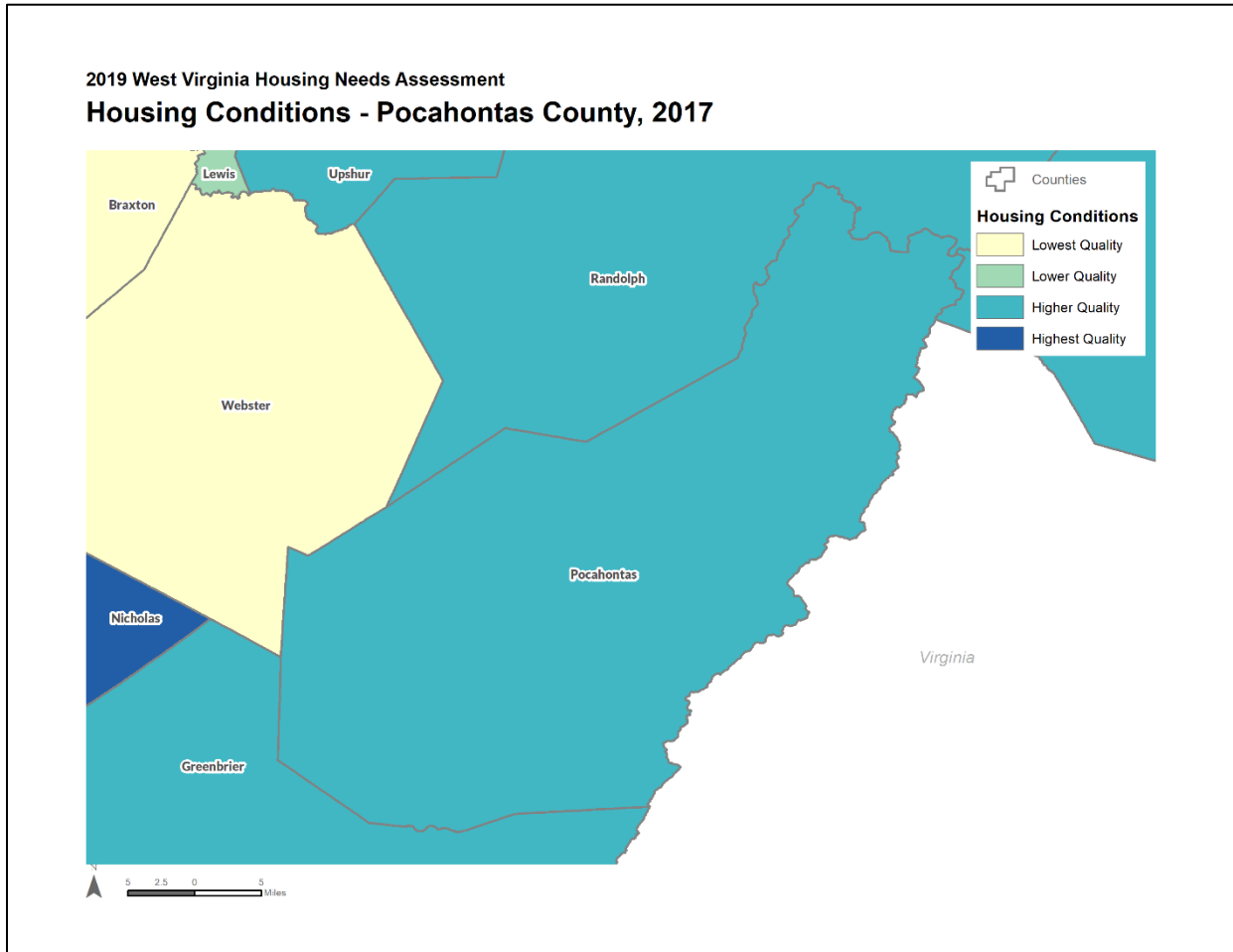
Pocahontas County: Opportunity Index		
	Classification	State Rank
Census Tract 9601.01, Pocahontas County	Lower Opportunity	384
Census Tract 9601.02, Pocahontas County	Lower Opportunity	345
Census Tract 9602, Pocahontas County	Highest Opportunity	83
Census Tract 9603, Pocahontas County	Lower Opportunity	249

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Pocahontas County: Housing Conditions		
	Classification	State Rank
Pocahontas County	Higher	17

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Pocahontas County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Pocahontas County	\$37,111	6.3%	37.0%	25.8%	12.8%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which this dataset has been released. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Pocahontas County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
15	8	53.3%	4	-	0.0%	180	30	16.7%	510	35	6.9%
Elderly Renters											
120	77	64.2%	296	120	40.5%	500	100	20.0%	1,390	94	6.8%
General Occupancy Owners											
4	-	0.0%	4	4	100.0%	4	-	0.0%	45	-	0.0%
General Occupancy Renters											
146	70	47.9%	151	51	33.8%	226	55	24.3%	1,545	4	0.3%

Source: CHAS 2015



## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Pocahontas County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	83	66.0%	55
0-60%	246	49.3%	121
0-80%	342	34.8%	119
Owners Elderly			
0-30%	239	66.0%	158
0-60%	773	49.3%	381
0-80%	1,100	34.8%	382
Renters General Occupancy			
0-30%	114	57.9%	66
0-60%	257	4.4%	11
0-80%	313	-4.6%	(15)
Renters Elderly			
0-30%	115	57.9%	67
0-60%	194	4.4%	9
0-80%	220	-4.6%	(10)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. Because there is currently no CHAS data available after 2015, it was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Pocahontas County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	113	11.0%	12
101%+	524	5.8%	31
Owners Elderly			
81-100%	182	8.0%	15
101%+	685	6.5%	44
Renters General Occupancy			
81-100%	33	8.9%	3
101%+	61	0.0%	0
Renters Elderly			
81-100%	18	0.0%	0
101%+	76	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Pocahontas County: Income by Tier		
	2017	2024
30% AMI	\$14,490	\$16,644
60% AMI	\$28,980	\$33,289
80% AMI	\$38,640	\$44,385
100% AMI	\$48,300	\$55,482

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Pocahontas County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	116	16.0%	114	15.9%	101	14.1%	(14)	-11.9%
0-60%	288	39.5%	257	35.7%	226	31.7%	(31)	-12.0%
0-80%	350	48.0%	313	43.4%	277	38.8%	(36)	-11.6%
81-100%	51	7.0%	33	4.6%	29	4.1%	(4)	-11.8%
100%+	78	10.7%	61	8.5%	69	9.7%	8	13.4%
Renters Elderly								
0-30%	99	13.5%	115	15.9%	118	16.5%	3	2.9%
0-60%	165	22.7%	194	26.8%	207	28.9%	13	6.7%
0-80%	178	24.3%	220	30.4%	236	33.1%	17	7.6%
81-100%	22	3.1%	18	2.6%	19	2.7%	1	3.3%
100%+	50	6.9%	76	10.6%	84	11.7%	8	10.0%
Owners General Occupancy								
0-30%	109	3.6%	83	2.8%	63	2.2%	(19)	-23.4%
0-60%	310	10.3%	246	8.3%	182	6.2%	(64)	-26.1%
0-80%	421	14.0%	342	11.6%	267	9.2%	(75)	-21.9%
81-100%	144	4.8%	113	3.8%	110	3.8%	(4)	-3.4%
100%+	649	21.6%	524	17.8%	512	17.6%	(12)	-2.3%
Owners Elderly								
0-30%	214	7.1%	239	8.1%	207	7.1%	(33)	-13.6%
0-60%	707	23.5%	773	26.2%	701	24.1%	(72)	-9.3%
0-80%	960	31.9%	1,100	37.3%	1,038	35.7%	(61)	-5.6%
81-100%	214	7.1%	182	6.2%	184	6.3%	2	1.2%
100%+	620	20.6%	685	23.2%	799	27.5%	114	16.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Pocahontas County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	63	45	(9)
0-60%	182	99	(22)
0-80%	267	107	(12)
Owners Elderly			
0-30%	207	148	(10)
0-60%	701	383	2
0-80%	1,038	417	34
Renters General Occupancy			
0-30%	101	63	(3)
0-60%	226	21	10
0-80%	277	1	15
Renters Elderly			
0-30%	118	74	8
0-60%	207	19	11
0-80%	236	1	11

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Pocahontas County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	110	16	4
101+%	512	51	20
Owners Elderly			
81-100%	184	22	8
101+%	799	84	40
Renters General Occupancy			
81-100%	29	12	9
101+%	69	22	22
Renters Elderly			
81-100%	19	6	6
101+%	84	27	27

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
DIANE APTS.		12	Pocahontas County	916 10TH AVENUE	24954	ELD	2044

Source: WVHDF and NHPD databases



## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$32,750	\$35,000	\$37,250
<b>50% of Median</b>	\$19,750	\$22,600	\$25,400	\$28,200	\$30,500	\$32,750	\$35,000	\$37,250
<b>80% of Median</b>	\$31,600	\$36,100	\$40,600	\$45,100	\$48,750	\$52,350	\$55,950	\$59,550

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Pocahontas-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,750	\$22,600	\$25,400	\$28,200	\$30,500	\$32,750	\$35,000	\$37,250
<b>60% of Median</b>	\$23,700	\$27,120	\$30,480	\$33,840	\$36,600	\$39,300	\$42,000	\$44,700

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Pocahontas-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.
-	-		0%	-	-	-	-	-	-
<b>Total</b>				-	-	-	-	-	-

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	Total Units	Total % Occ.
Diane Apartments	916 10th Avenue	Marlinton	12	100%	12	100%
<b>Total</b>			-	100%	12	100%

Figure 25 Market Rate Supply

Property Name/Address	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Greenbrier Building Apartments	819 3rd Ave	Marlinton	2	50%	8	88%	2	0%	1	100%	13	77%
237 Sherrad St	237 Sherrad St	Marlinton	-	-	16	50%	16	50%	-	-	32	50%
Total (Occupancy based on Reporting Units)			2	50%	24	63%	18	44%	1	100%	45	58%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	-	-	-	-	-	-	-	-
Senior Subsidized	-	-	12	100%	-	-	-	-	12	100%
General Market	2	50%	24	63%	18	44%	1	100%	45	58%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>121</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>122</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
-	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	12	100%	95%	1
<b>Total</b>	12	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>121</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>122</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
0 Bedroom	2	50%	95%	-1
1 Bedroom	24	63%	95%	-8
2 Bedroom	18	44%	95%	-9
3 Bedroom	1	100%	95%	0
<b>Total</b>	<b>45</b>	<b>58%</b>	<b>95%</b>	<b>-18</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests an oversupply across all market rate unit types except 3-bedroom units. There was limited data with respect to the elderly subsidized product type and no available data for general occupancy subsidized or market rate senior product.

## Employment

The local economy is largely driven by the services sector.

Figure 30 Employment by Industry<sup>123</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	184	5.50%
Construction	295	8.80%
Manufacturing	228	6.80%
Wholesale trade	77	2.30%
Retail trade	204	6.10%
Transportation/Utilities	265	7.90%
Information	50	1.50%
Finance/Insurance/Real Estate Services	131	3.90%
Services	1,702	50.80%
Public Administration	218	6.50%
<b>Total</b>	<b>3,351</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Pocahontas County, WV	8.5%	6.8%	7.1%	6.6%	5.1%	5.8%	4.9%	6.8%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>123</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	445	198	130	229	597	381	606	299	95	-	2,980
Renter	149	49	47	92	114	74	93	49	-	-	667

Source: 2017 ACS

Significant housing unit construction occurred between 1970 – 1979, and 1990 -1999.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	40	104	144	14
Renter	10	38	47	5

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	445	158	603	20%
Renter	149	39	188	28%

Source: 2017 ACS



Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall between 11 and 14 units of owner housing and between 3 and 5 units of renter housing. This is calculated as follows:

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	14	80%	100%	11	14
Renter	5	72%	100%	3	5

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing		Annual Household Change	Fundamental Demand	
	Low	High		Low	High
Owner	11	14	(9)	2	5
Renter	3	5	(13)	(10)	(8)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,111, the feasibility of constructing the 2 to 5 sales replacement housing units is unlikely.

## Summary: Preston County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Preston County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
33,520	33,760	240	0.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Preston County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
6,552	6,532	(20)	-0.3%
Aged 18 - 64			
21,711	21,079	(632)	-2.9%
Aged 65 and Older			
5,257	6,149	892	17.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Preston County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,260	18.2%	10,160	81.8%	12,420

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Preston County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
2,035	20.0%	5,845	57.5%	2,280	22.4%
Renters					
869	38.5%	536	23.7%	855	37.8%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Preston County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,000	9.8%	3,315	32.6%	2,353	23.2%	3,492	34.4%
Renters							
815	36.1%	909	40.2%	250	11.1%	286	12.7%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Preston County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,363	23.3%	4,551	44.8%	1,318	13.0%	1,311	12.9%	617	6.1%
Renters									
757	33.5%	491	21.7%	422	18.7%	326	14.4%	264	11.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

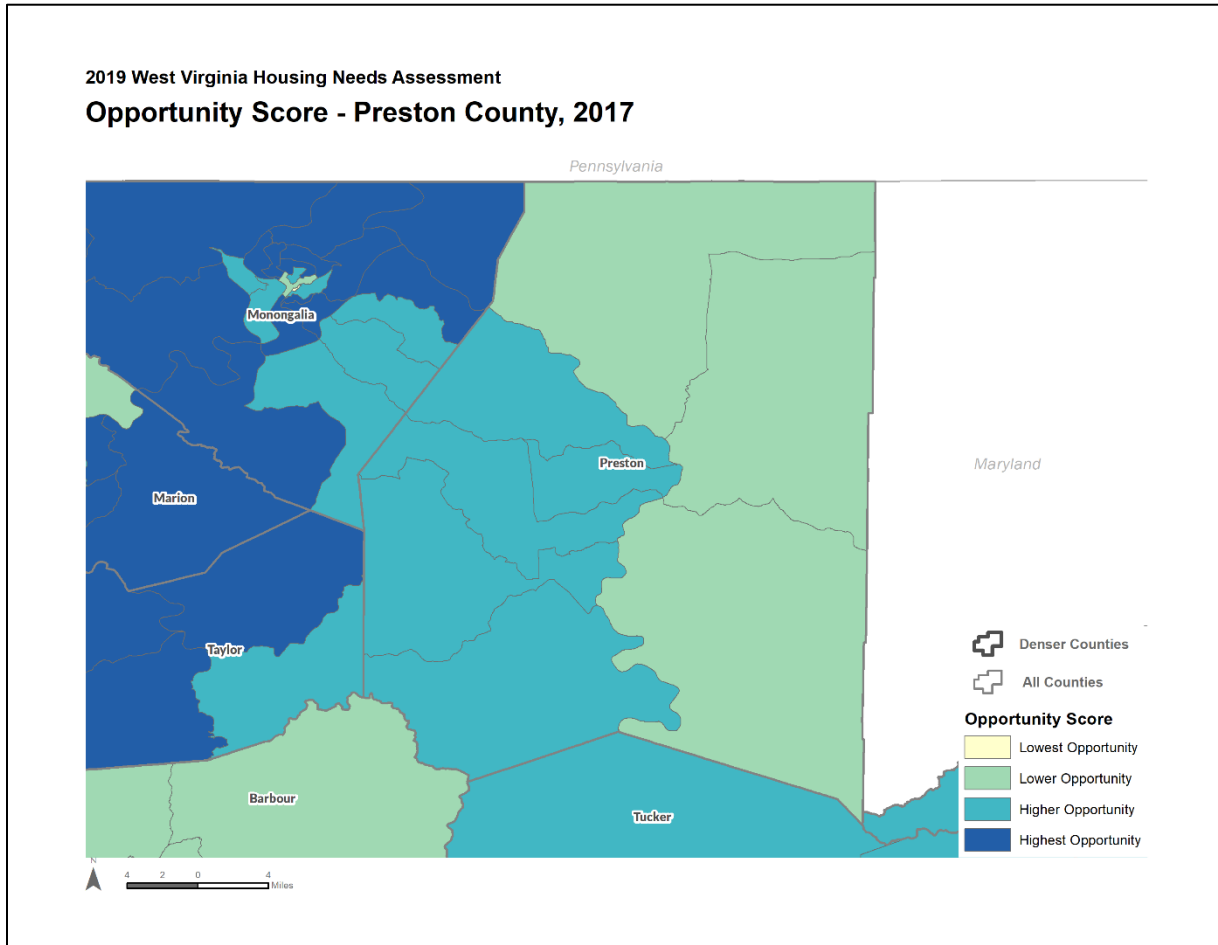
Preston County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
305	3.0%	2,224	21.9%	5,850	57.6%	1,507	14.8%	274	2.7%
Renters									
267	11.8%	785	34.7%	1,023	45.3%	98	4.3%	87	3.8%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

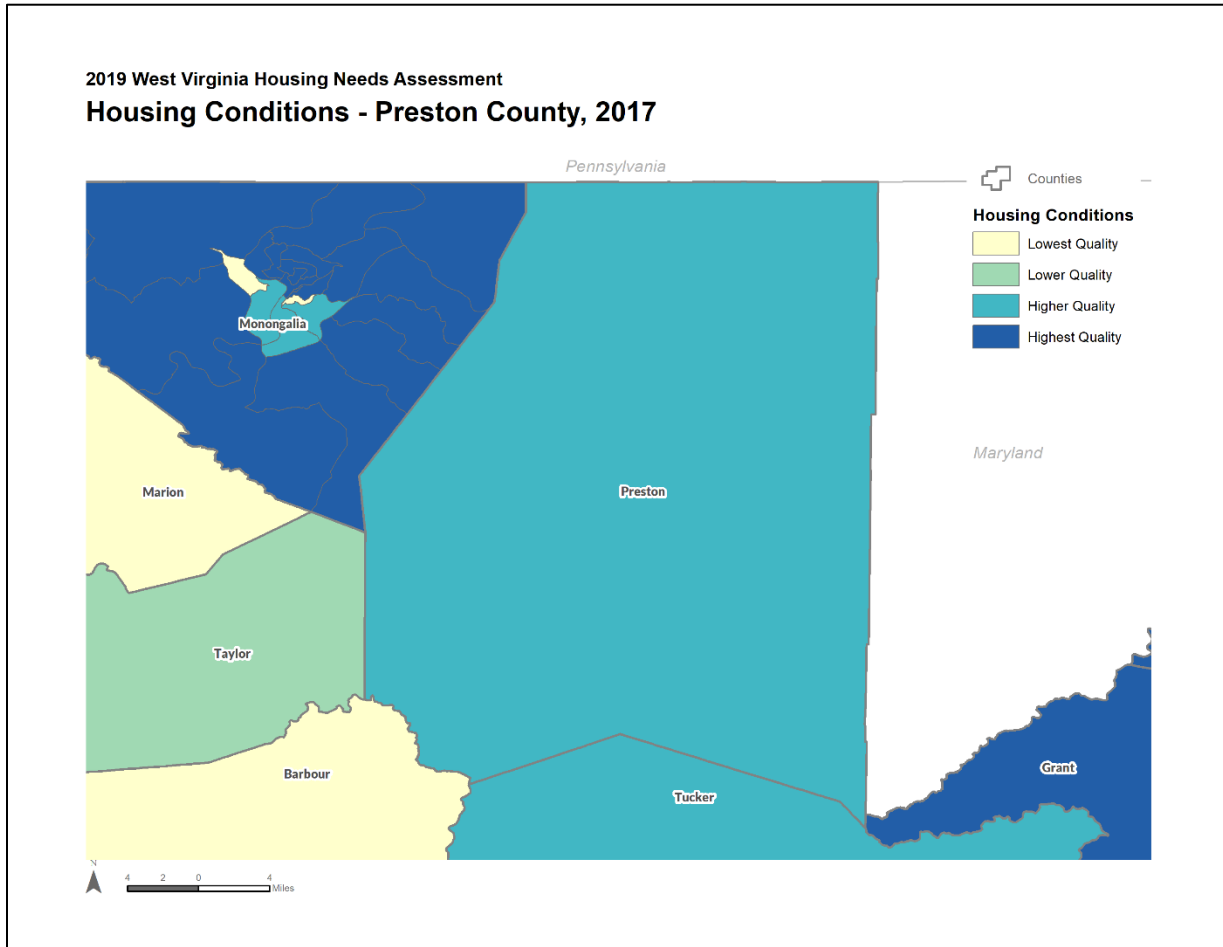
Preston County: Opportunity Index		
	Classification	State Rank
Census Tract 9638, Preston County	Lower Opportunity	375
Census Tract 9639, Preston County	Higher Opportunity	182
Census Tract 9640, Preston County	Higher Opportunity	185
Census Tract 9641, Preston County	Lower Opportunity	383
Census Tract 9642, Preston County	Lower Opportunity	307
Census Tract 9643, Preston County	Higher Opportunity	163
Census Tract 9644, Preston County	Higher Opportunity	225
Census Tract 9645, Preston County	Higher Opportunity	216

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Preston County: Housing Conditions		
	Classification	State Rank
Preston County	Higher	21

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Preston County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Preston County	\$46,673	8.4%	32.0%	27.2%	13.4%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Preston County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
85	50	58.8%	285	54	18.9%	640	49	7.7%	1,240	60	4.8%
Elderly Renters											
50	30	-	-	-	-	35	10	-	35	-	-
General Occupancy Owners											
945	470	49.7%	1,340	370	27.6%	1,915	275	14.4%	5,745	170	3.0%
General Occupancy Renters											
835	480	57.5%	430	215	50.0%	510	50	9.8%	755	20	2.6%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Preston County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	486	85.0%	413
0-60%	1,280	69.1%	884
0-80%	1,872	53.4%	1,000
Owners Elderly			
0-30%	1,348	85.0%	1,146
0-60%	3,020	69.1%	2,086
0-80%	3,953	53.4%	2,111
Renters General Occupancy			
0-30%	671	80.2%	538
0-60%	1,060	24.2%	256
0-80%	1,304	3.7%	48
Renters Elderly			
0-30%	480	80.2%	384
0-60%	705	24.2%	170
0-80%	752	3.7%	28

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Preston County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	618	5.5%	34
101%+	2,121	2.3%	49
Owners Elderly			
81-100%	657	6.0%	39
101%+	1,699	4.4%	75
Renters General Occupancy			
81-100%	150	0.0%	0
101%+	127	4.0%	5
Renters Elderly			
81-100%	28	0.0%	0
101%+	95	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Preston County: Income by Tier		
	2017	2024
30% AMI	\$19,230	\$22,089
60% AMI	\$38,460	\$44,178
80% AMI	\$51,280	\$58,905
100% AMI	\$64,100	\$73,631

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Preston County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	604	26.6%	671	27.3%	623	25.0%	(48)	-7.2%
0-60%	980	43.2%	1,060	43.2%	971	39.0%	(89)	-8.4%
0-80%	1,183	52.1%	1,304	53.1%	1,227	49.3%	(77)	-5.9%
81-100%	168	7.4%	150	6.1%	147	5.9%	(3)	-2.0%
100%+	188	8.3%	127	5.2%	135	5.4%	8	5.9%
Renters Elderly								
0-30%	389	17.1%	480	19.5%	510	20.5%	30	6.3%
0-60%	599	26.4%	705	28.7%	769	30.9%	64	9.1%
0-80%	638	28.1%	752	30.6%	825	33.1%	74	9.8%
81-100%	19	0.8%	28	1.1%	34	1.3%	6	21.3%
100%+	74	3.3%	95	3.9%	123	4.9%	28	28.9%
Owners General Occupancy								
0-30%	465	4.6%	486	4.5%	404	3.7%	(82)	-16.8%
0-60%	1,204	11.8%	1,280	11.7%	1,116	10.1%	(164)	-12.8%
0-80%	1,780	17.4%	1,872	17.1%	1,641	14.8%	(232)	-12.4%
81-100%	619	6.1%	618	5.7%	576	5.2%	(42)	-6.7%
100%+	2,369	23.2%	2,121	19.4%	2,136	19.3%	15	0.7%
Owners Elderly								
0-30%	1,083	10.6%	1,348	12.3%	1,365	12.3%	17	1.2%
0-60%	2,542	24.9%	3,020	27.7%	3,078	27.8%	59	1.9%
0-80%	3,389	33.2%	3,953	36.2%	4,064	36.8%	111	2.8%
81-100%	500	4.9%	657	6.0%	696	6.3%	38	5.9%
100%+	1,546	15.2%	1,699	15.6%	1,942	17.6%	243	14.3%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Preston County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	404	365	(48)
0-60%	1,116	830	(54)
0-80%	1,641	962	(37)
Owners Elderly			
0-30%	1,365	1,232	86
0-60%	3,078	2,288	202
0-80%	4,064	2,384	273
Renters General Occupancy			
0-30%	623	519	(19)
0-60%	971	265	9
0-80%	1,227	84	36
Renters Elderly			
0-30%	510	425	41
0-60%	769	210	40
0-80%	825	56	29

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Preston County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	576	39	5
101+%	2,136	77	28
Owners Elderly			
81-100%	696	51	11
101+%	1,942	111	36
Renters General Occupancy			
81-100%	147	23	23
101+%	135	27	22
Renters Elderly			
81-100%	34	5	5
101+%	123	20	20

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- LIHTC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program

### Household Type:

- DIS – Disabled
- ELD – Elderly
- FAM – Family
- SN – Special Needs
- UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BREEZE VIEW II TOWNHOUSES	LIHTC	40	Preston County	600 ALEXANDRIA DRIVE	REEDSVILLE, WV 26547	FAM	2043
BREEZE VIEW TOWNHOUSES	TCEP/LIHTC	40	Preston County	ROUTE 7, 600 BREEZE VIEW DRIVE	REEDSVILLE, WV 26547	FAM	2041
GREEN ACRES APTS.	S8/HOME	42	Preston County	203 PLEASANT AVENUE	KINGWOOD, WV 26537	FAM	2030
HAMPSHIRE PARK/ALPINE VILLAGE	S8/LIHTC	44	Preston County	500 SHAFFER AVENUE	TERRA ALTA, WV 26764	FAM	2038
HAYDENTOWN APTS.	S8	8	Preston County	ROUTE 3 BOX 231	BRUCETON MILLS, WV 26525	FAM	2032
KINGWOOD MANOR APARTMENTS	RD	24	Preston County	114 CHESTNUT STREET	KINGWOOD, WV 26537	ELD	UNK
KRYS VIEW APARTMENTS	LIHTC	40	Preston County	641 KRYS VIEW DIVE	BRUCETON MILLS, WV 26525	FAM	2035
MAPLEWOOD I	S8 TCA	8	Preston County	209 AURORA AVENUE	TERRA ALTA, WV 26764	FAM	2034
MAPLEWOOD TOWNHOUSES II	S8	8	Preston County	209 AURORA AVENUE	TERRA ALTA, WV 26764	FAM	2032
PARK PLACE APARTMENTS		8	Preston County	NORTH PARK AVENUE	ALBRIGHT, WV, 26519	ELD	UNK
PARK SIDE APARTMENTS	HOME	20	Preston County	1 SHOBEZ AVENUE	TERRA ALTA, WV 26764	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
PARKRIDGE APARTMENTS		10	Preston County	HAYDENTOWN ROAD, ROUTE 4	BRUCETON MILLS, WV 26525	FAM	UNK
PLUM HILL TERRACE APARTMENTS	LIHTC	24	Preston County	ROUTE 7	MASONTOWN, WV 26537	ELD	2021
PLUM HILL TERRACE II	LIHTC	20	Preston County	WEST VIRGINIA STATE ROUTE 7	MASONTOWN, WV 26542	ELD	2024
PRESTON MANOR APTS	RD	40	Preston County	ROUTE 7 EAST	KINGWOOD, WV 26537	FAM	UNK
RICH VIEW APARTMENTS	LIHTC	48	Preston County	STATE ROUTE 7, 701 RICH VIEW DRIVE	KINGWOOD, WV 26537	FAM	2047

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$15,700	\$17,950	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$26,150	\$29,850	\$33,600	\$37,300	\$40,300	\$43,300	\$46,300	\$49,250
<b>80% of Median</b>	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Preston-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$26,150	\$29,850	\$33,600	\$37,300	\$40,300	\$43,300	\$46,300	\$49,250
<b>60% of Median</b>	\$31,380	\$35,820	\$40,320	\$44,760	\$48,360	\$51,960	\$55,560	\$59,100

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Preston-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Breeze View Townhouses II	600 Alexandria Dr	Reedsville	LIHTC	-	-	20	95%	20	100%	40	98%
Breeze View Townhouses	Route 7, 600 Breeze View Dr	Reedsville	TCEP/LIHTC	-	-	20	95%	20	90%	40	93%
Green Acres Apartments	203 Pleasant Avenue	Kingwood	S8/HOME	7	100%	23	96%	12	83%	42	93%
Alpine Village	500 Shaffer Ave	Terra Alta	S8/LIHTC	20	90%	24	92%	-	-	44	91%
Haydentown	Route 3	Bruceton Mills	S8	-	-	4	100%	4	75%	8	88%
Krys View Apartments	641 Krys View Drive	Bruceton Mills	LIHTC	-	-	32	88%	8	75%	40	85%
Maplewood TH II	209 Aurora Ave	Terra Alta	S8	-	-	4	75%	4	100%	8	88%
Park Side Apartments	1 Shobez Ave	Terra Alta	HOME/S8	19	100%	-	-	-	-	19	100%
Parkridge Apartments	Haydentown Road, Route 4	Bruceton Mills	RD	10	100%	12	92%	-	-	22	95%
Preston Manor Apts	311 Miller Rd	Kingwood	RD	16	94%	24	96%	-	-	40	95%
Rich View Apartments	Route 7, 701 Rich View Drive	Kingwood	LIHTC	-	-	24	100%	24	100%	48	100%
Total (Occupancy Based on Reporting Properties)				72	96%	187	94%	92	92%	351	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Kingwood Manor	114 Chestnut St	Kingwood	RD	24	100%	-	-	-	-	24	100%
Park Place Apartments	North Park Ave	Albright		8	88%	-	-	-	-	8	88%
Plum Hill Terrace Apartments	Route 7, 600 Breeze View Dr	Masontown	LIHTC	22	95%	2	100%	-	-	24	96%
Plum Hill Terrace II	West Virginia State Route 7	Masontown	LIHTC	18	100%	2	100%	-	-	20	100%
Total (Occupancy Based on Reporting Properties)				72	97%	4	100%	-	-	76	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total %
1489 Dogtown Road	1489 Dogtown Road	Reedsville	52	-	-	-	-	-	52	-
Total (Occupancy Based on Reporting Properties)			52	-	-	-	-	-	52	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	72	96%	187	94%	92	92%	351	94%
Senior Sub/TC	72	97%	4	100%	-	-	76	97%
General Market	-	-	-	-	-	-	52	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>124</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>125</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	72	96%	95%	1
2 Bedroom	187	94%	95%	(3)
3 Bedroom	92	92%	95%	(2)
Total	351	94%	95%	(4)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	72	97%	95%	2
2 Bedroom	4	100%	95%	0
Total	76	97%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>124</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>125</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of general subsidized units and a pent-up demand for elderly/disabled subsidized units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>126</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	1,020	7.0%
Construction	1,545	10.6%
Manufacturing	1,472	10.1%
Wholesale trade	248	1.7%
Retail trade	1,851	12.7%
Transportation/Utilities	991	6.8%
Information	219	1.5%
Finance/Insurance/Real Estate Services	364	2.5%
Services	6,239	42.8%
Public Administration	612	4.2%
<b>Total</b>	<b>14,577</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Preston County, WV	7.0%	6.0%	5.4%	5.8%	4.9%	5.0%	5.0%	4.0%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>126</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,868	558	613	646	1,639	1,636	1,557	1,429	162	52	10,160
Renter	654	130	134	161	274	512	181	180	26	8	2,260

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-2009, 10-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		51	207	258
Renter		29	159	188

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,868	446	2,314	23%
Renter	654	104	758	34%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 46 and 60 units of owner housing and between 9 and 13 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	60	77%	100%	46	60
Renter	13	66%	100%	9	13

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	46	60	37	83	97
Renter	9	13	3	11	16

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$46,673, the feasibility of constructing the 83 to 97 sales replacement housing units is unlikely.

## Summary: Putnam County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Putnam County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
55,486	56,644	1,158	2.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Putnam County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
13,124	12,909	(215)	-1.6%
Aged 18 - 64			
34,385	34,259	(126)	-0.4%
Aged 65 and Older			
7,977	9,476	1,499	18.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Putnam County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
4,067	18.7%	17,667	81.3%	21,734

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Putnam County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
5,324	30.1%	8,986	50.9%	3,357	19.0%
Renters					
1,256	30.9%	1,409	34.6%	1,402	34.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Putnam County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,693	9.6%	6,988	39.6%	3,704	21.0%	5,282	29.9%
Renters							
1,305	32.1%	1,353	33.3%	897	22.1%	512	12.6%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Putnam County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
3,759	21.3%	7,005	39.7%	3,226	18.3%	2,283	12.9%	1,394	7.9%
Renters									
1,784	43.9%	932	22.9%	548	13.5%	433	10.6%	370	9.1%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Putnam County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
193	1.1%	2,498	14.1%	9,903	56.1%	4,267	24.2%	806	4.6%
Renters									
697	17.1%	1,551	38.1%	1,485	36.5%	291	7.2%	43	1.1%

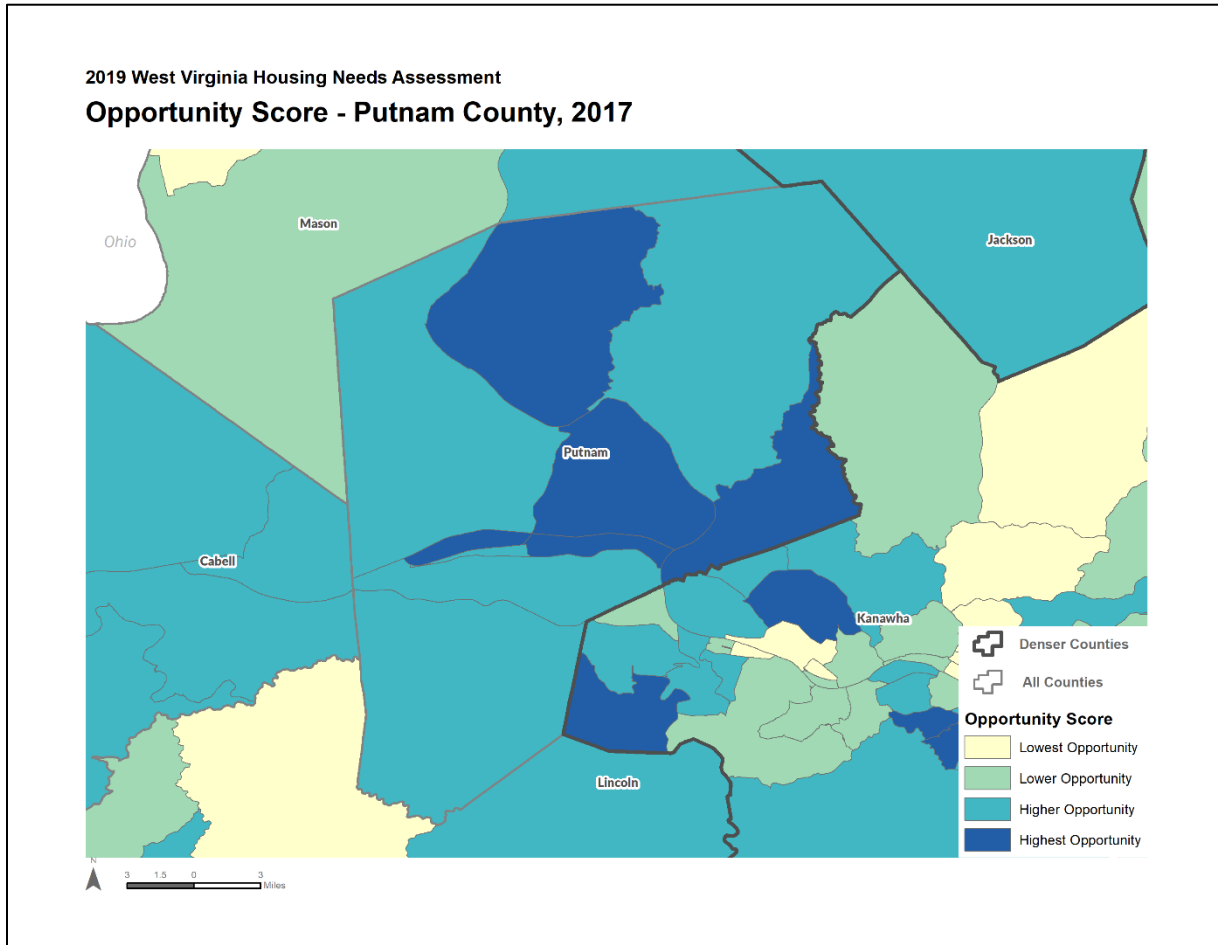
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

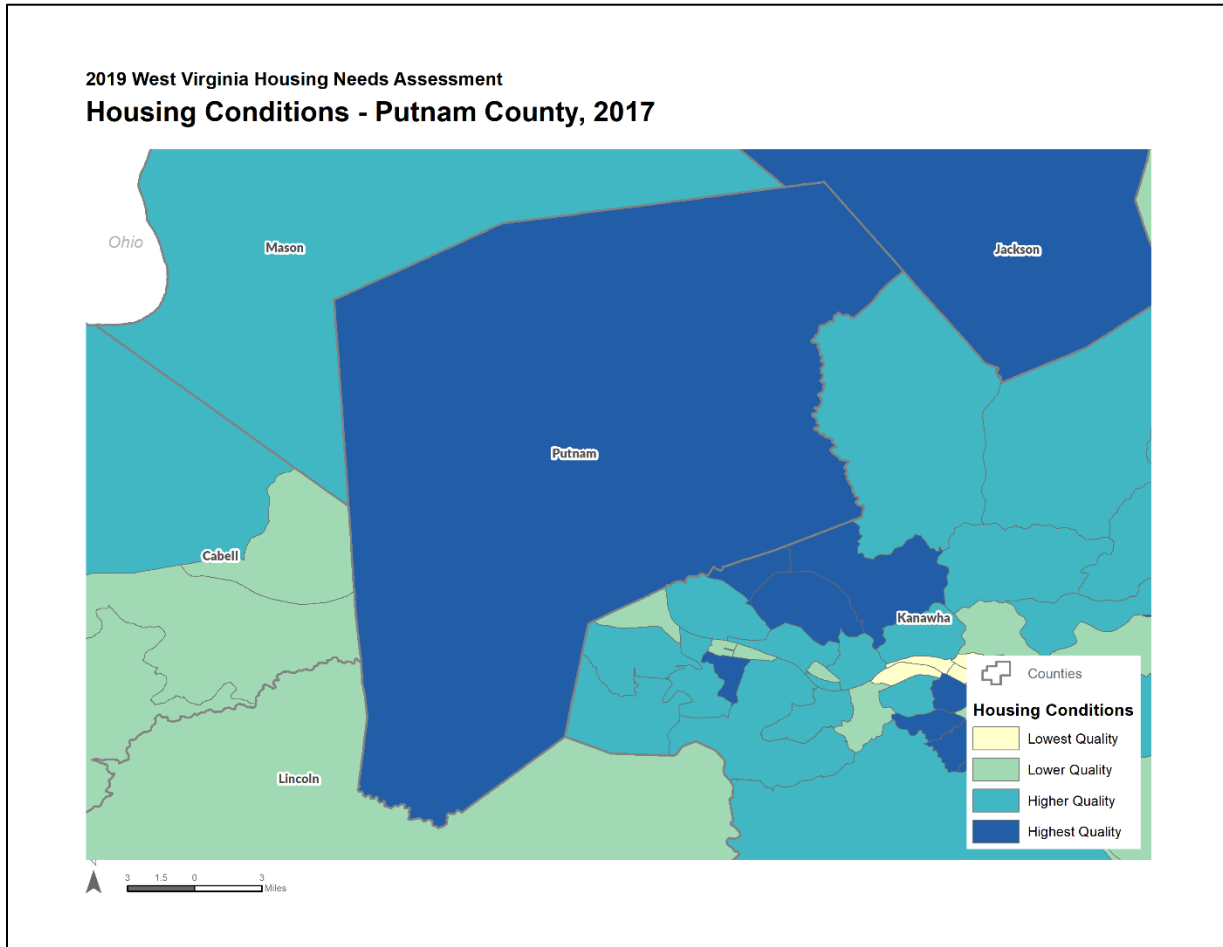
Putnam County: Opportunity Index		
	Classification	State Rank
Census Tract 201, Putnam County	Higher Opportunity	168
Census Tract 202, Putnam County	Highest Opportunity	84
Census Tract 203, Putnam County	Higher Opportunity	119
Census Tract 204, Putnam County	Highest Opportunity	22
Census Tract 205, Putnam County	Highest Opportunity	35
Census Tract 206.01, Putnam County	Highest Opportunity	15
Census Tract 206.03, Putnam County	Higher Opportunity	98
Census Tract 206.04, Putnam County	Higher Opportunity	139
Census Tract 206.05, Putnam County	Highest Opportunity	33
Census Tract 207, Putnam County	Higher Opportunity	209

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Putnam County: Housing Conditions		
	Classification	State Rank
Putnam County	Highest	2

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Putnam County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Putnam County	\$59,113	3.5%	31.0%	24.8%	13.9%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Putnam County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
125	85	68.0%	415	40	9.6%	865	119	13.8%	2,560	115	4.5%
Elderly Renters											
20	-	-	15	10	-	-	-	-	35	10	-
General Occupancy Owners											
1,220	925	75.8%	1,515	415	27.4%	2,985	510	17.1%	12,275	610	5.0%
General Occupancy Renters											
1,020	680	66.7%	655	415	63.4%	675	150	22.2%	1,360	10	0.7%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Putnam County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	782	42.5%	332
0-60%	2,112	27.2%	574
0-80%	3,185	19.7%	629
Owners Elderly			
0-30%	1,931	42.5%	820
0-60%	4,785	27.2%	1,302
0-80%	6,080	19.7%	1,200
Renters General Occupancy			
0-30%	663	47.5%	315
0-60%	1,397	-10.7%	(149)
0-80%	1,725	-14.8%	(255)
Renters Elderly			
0-30%	709	47.5%	337
0-60%	959	-10.7%	(102)
0-80%	1,096	-14.8%	(162)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Putnam County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	1,096	15.3%	168
101%+	4,499	3.0%	137
Owners Elderly			
81-100%	982	4.9%	48
101%+	3,074	4.3%	133
Renters General Occupancy			
81-100%	211	0.0%	0
101%+	533	0.9%	5
Renters Elderly			
81-100%	84	0.0%	0
101%+	232	28.6%	66

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Putnam County: Income by Tier		
	2017	2024
30% AMI	\$20,910	\$24,019
60% AMI	\$41,820	\$48,038
80% AMI	\$55,760	\$64,051
100% AMI	\$69,700	\$80,063

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Putnam County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	605	16.1%	663	17.1%	621	15.9%	(42)	-6.4%
0-60%	1,311	35.0%	1,397	36.0%	1,331	34.0%	(65)	-4.7%
0-80%	1,670	44.5%	1,725	44.4%	1,672	42.7%	(52)	-3.0%
81-100%	228	6.1%	211	5.4%	227	5.8%	16	7.4%
100%+	611	16.3%	533	13.7%	547	14.0%	13	2.5%
Renters Elderly								
0-30%	512	13.7%	709	18.3%	731	18.7%	22	3.1%
0-60%	741	19.7%	959	24.7%	985	25.1%	27	2.8%
0-80%	892	23.8%	1,096	28.2%	1,132	28.9%	35	3.2%
81-100%	120	3.2%	84	2.2%	92	2.4%	9	10.5%
100%+	231	6.2%	232	6.0%	247	6.3%	15	6.5%
Owners General Occupancy								
0-30%	865	4.8%	782	4.1%	699	3.6%	(82)	-10.5%
0-60%	2,064	11.5%	2,112	11.2%	1,846	9.6%	(266)	-12.6%
0-80%	3,127	17.4%	3,185	16.8%	2,824	14.7%	(360)	-11.3%
81-100%	1,052	5.9%	1,096	5.8%	998	5.2%	(98)	-8.9%
100%+	5,035	28.0%	4,499	23.8%	4,463	23.2%	(36)	-0.8%
Owners Elderly								
0-30%	1,334	7.4%	1,931	10.2%	1,986	10.3%	55	2.9%
0-60%	3,662	20.4%	4,785	25.3%	4,978	25.9%	193	4.0%
0-80%	4,937	27.5%	6,080	32.1%	6,395	33.2%	315	5.2%
81-100%	884	4.9%	982	5.2%	1,067	5.5%	84	8.6%
100%+	2,920	16.3%	3,074	16.2%	3,494	18.2%	421	13.7%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Putnam County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	699	330	(2)
0-60%	1,846	589	15
0-80%	2,824	691	62
Owners Elderly			
0-30%	1,986	937	117
0-60%	4,978	1,589	287
0-80%	6,395	1,564	364
Renters General Occupancy			
0-30%	621	316	1
0-60%	1,331	(97)	52
0-80%	1,672	(191)	64
Renters Elderly			
0-30%	731	372	35
0-60%	985	(72)	31
0-80%	1,132	(129)	33

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Putnam County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	998	156	(12)
101+%	4,463	149	12
Owners Elderly			
81-100%	1,067	56	7
101+%	3,494	162	29
Renters General Occupancy			
81-100%	227	6	6
101+%	547	20	15
Renters Elderly			
81-100%	92	2	2
101+%	247	77	11

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BRITTANY POINT APARTMENTS	LIHTC	56	Putnam County	3245 WINFIELD ROAD	WINFIELD, WV 25213	FAM	2045
HOMETOWN APARTMENTS	HOME/RD	18	Putnam County	19 SCHOOL LANE	RED HOUSE, WV 25618	FAM	UNK
MAPLEWOOD II APARTMENTS	LIHTC	48	Putnam County	ETTA STREET AND MORRIS STRE	POCA, WV 25159	FAM	2044
MAURY VILLAGE APARTMENTS	LIHTC	44	Putnam County	1064 MOUNT VERNON ROAD	HURRICANE, WV 25109	FAM	2045
PATTON PLACE APARTMENTS	TCEP/LIHTC	32	Putnam County	3259 WINFIELD ROAD	WINFIELD, WV 25213	ELD	2041
SABLE POINT APARTMENTS	LIHTC	80	Putnam County	TEAYS LANE & 145 SABLE POINT	HURRICANE, WV 25560	FAM	2028
SABLE POINT APARTMENTS II	LIHTC	64	Putnam County	TEAYS LANE & 145 SABLE POINT	TEAYS VALLEY, WV 25560	FAM	2044
SMITH FIELD ESTATES	LIHTC	14	Putnam County	69 SHIRLEY STREET	BUFFALO, WV 25033	ELD	2024
TEAYS VALLEY MANOR	S8	41	Putnam County	4118 TEAYS VALLEY ROAD	SCOTT DEPOT, WV 25560	ELD	2037
WILLOW TREE II	LIHTC	48	Putnam County	166 WILLOW TREE WAY	HURRICANE, WV 25526	ELD	2043
WILLOW TREE VILAGE	RD538/LIHTC	48	Putnam County	RAYMOND PEAK WAY/100 WILLOW TREE WAY	HURRICANE, WV 25526	ELD	2040
WINGATE VILLAGE APTS	RD	20	Putnam County	412 WEST FIR STREET	ELEANOR, WV 25070	ELD	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$15,550	\$17,750	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>50% of Median</b>	\$25,850	\$29,550	\$33,250	\$36,900	\$39,900	\$42,850	\$45,800	\$48,750
<b>80% of Median</b>	\$41,350	\$47,250	\$53,150	\$59,050	\$63,800	\$68,500	\$73,250	\$77,950

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Putnam-County>



Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$25,850	\$29,550	\$33,250	\$36,900	\$39,900	\$42,850	\$45,800	\$48,750
<b>60% of Median</b>	\$31,020	\$35,460	\$39,900	\$44,280	\$47,880	\$51,420	\$54,960	\$58,500

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Putnam-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		4-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.	# 4-BR	Occ.		
Brittany Point Aparatments	3245 Winfield Rd	Winfield	LIHTC	-	-	8	88%	40	100%	8	100%	56	98%
Hometown Apartments	19 School Ln	Red House	HOME/RD	8	88%	10	90%	-	-	-	-	18	89%
Maplewood II Apartments	Etta and Morris St	Poca	LIHTC	-	-	48	69%	-	-	-	-	48	69%
Maury Village Apartments	1064 Mount Vernon Rd	Hurricane	LIHTC	16	100%	24	92%	4	100%	-	-	44	96%
Sable Point Apartments I & II	Teays Ln & Sable Pointe Dr	Hurricane	LIHTC	-	-	20	95%	124	94%	-	-	144	94%
Total (Occupancy Based on Reporting Properties)				24	96%	110	82%	168	96%	8	100%	310	91%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	Studio		1-BR %		2-BR %		Total Units	Total %
				# Studio	% Occ.	# 1-BR	Occ.	# 2-BR	Occ.		
Patton Place	3259 Winfield Rd	Winfield	EXCHG/LIHTC	-	-	30	93%	2	0%	32	88%
Smith Field Estates	69 Shirley St	Buffalo	LIHTC	-	-	-	-	-	-	14	-
Teays Valley Manor	4118 Teays Valley Rd	Scott Depot	S8	11	100%	30	100%	-	-	41	100%
Willow Tree II	166 Willow Tree Way	Hurricane	RD538/LIHTC	-	-	24	100%	24	100%	48	100%
Willow Tree I	140 Willow Treey Way	Hurricane	RD538/LIHTC	-	-	24	100%	24	100%	48	100%
Wingate Village Apartments	412 West Fir Street	Elanor	RD	-	-	20	100%	-	-	20	100%
Total (Occupancy Based on Reporting Properties)				11	100%	128	98%	50	96%	203	98%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
1-9 2nd Street	1-9 2nd Street	Winfield	-	-	-	-	-	-	-	-	13	-
107 Arbaugh Dr	107 Arbaugh Dr	Hurricane	-	-	-	-	-	-	-	-	15	-
111 Beech St	111 Beech St	Red House	-	-	-	-	-	-	-	-	22	-
214 Cross Lanes Dr	214 Cross Lanes Dr	Nitro	-	-	20	100%	-	-	-	-	20	100%
Wexford Village at Devonshire	98 Devonshire Dr	Scott Depot	60	85%	244	85%	36	89%	-	-	340	85%
Wingate Village Apartments	412 W Fir St	Eleanor	20	100%	-	-	-	-	-	-	20	100%
Greenbrier Hills Townhomes	100-118 Greenbrier Hills	Scott Depot	-	-	11	91%	5	100%	-	-	16	94%
1-8 Harbour Ln	1-8 Harbour Ln	Hurricane	-	-	-	-	-	-	-	-	24	-
Teays Valley Apartments	100 Hedrick Rd	Scott Depot	-	-	-	-	-	-	-	-	18	-
The Oaks Townhouses	2624 Henderson Ave	Hurricane	18	94%	21	95%	-	-	-	-	39	95%
Jenny Lynn Apartments	420 Lakeview Dr	Hurricane	6	83%	20	90%	-	-	-	-	26	88%
Mallard Landing	40 Lambert Dr	Hurricane	20	90%	36	100%	2	100%	-	-	58	97%
BB Way Townhomes	2472 Main St	Hurricane	-	-	8	100%	30	97%	-	-	38	98%
Rosewood Village	2600 Main St	Hurricane	-	-	15	87%	-	-	-	-	15	87%
Lakeside Townhomes	1023 Marina Dr	Hurricane	-	-	-	-	-	-	-	-	23	-
Happy Times Apartments	200 Midland Trl	Hurricane	24	96%	8	100%	-	-	-	-	32	97%
5 & 20 Mile Creek Rd	5 & 20 Mile Creek Rd	Fraziers Bottom	20	95%	-	-	-	-	-	-	20	95%
Colonial Townhouses	110 Mount Vernon Ln	Hurricane	-	-	35	91%	5	100%	-	-	40	92%
1002 Mount Vernon Ln	1002 Mount Vernon Ln	Hurricane	-	-	-	-	-	-	-	-	10	-
Prestige Apartments	2140 Mt Vernon Rd	Hurricane	-	-	-	-	-	-	-	-	18	-
Red Deer Apartments	2880 Mt Vernon Rd	Hurricane	46	98%	13	92%	-	-	-	-	66	96%
9049 Mt Vernon Rd	9049 Mt Vernon Rd	Hurricane	-	-	36	92%	-	-	-	-	36	92%
Oak Bridge	301-312 Oakbridge Dr	Hurricane	-	-	-	-	-	-	-	-	19	-
2700 Putnam Ave	2700 Putnam Ave	Hurricane	-	-	-	-	-	-	-	-	19	-
665 Rocky Step Rd	665 Rocky Step Rd	Winfield	-	-	18	94%	-	-	-	-	18	94%
Rolling Acres	102 Rolling	Winfield	-	-	-	-	-	-	-	-	11	-

Figure 25 Market Rate Supply (cont'd)

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
931 Roosevelt Blvd	931 Roosevelt Blvd	Red House	-	-	-	-	-	-	-	-	10	-
952 Roosevelt Blvd	952 Roosevelt Blvd	Red House	-	-	-	-	-	-	-	-	10	-
401-418 Seville Dr	401-418 Seville Dr	Hurricane	-	-	18	94%	-	-	-	-	18	94%
3811-3850 Sleepy Hollow Dr	3811-3850 Sleepy Hollow Dr	Hurricane	-	-	-	-	32	97%	-	-	32	97%
Colonial Garden Apartments	3598 Teays Valley Rd	Hurricane	24	100%	8	100%	-	-	-	-	32	100%
4007 Teays Valley Rd	4007 Teays Valley Rd	Scott Depot	-	-	-	-	-	-	-	-	14	-
Patton Place	3259 Winfield Rd	Winfield	30	93%	2	100%	-	-	8	100%	40	95%
4016 Teays Valley Rd	4016 Teays Valley Rd	Scott Depot	-	-	-	-	-	-	-	-	14	-
The Gardens	4226 Teays Valley Rd	Scott Depot	-	-	-	-	-	-	-	-	25	-
Virginia Pointe	100 Virginia Pt	Winfield	-	-	-	-	-	-	-	-	14	-
Total (Occupancy Based on Reporting Properties)			268	93%	513	90%	110	95%	8	100%	1,185	92%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	24	96%	110	82%	168	96%	8	100%	310	91%
Senior Sub/TC	11	100%	128	98%	50	96%	-	-	-	-	203	98%
General Market	7	86%	268	93%	513	90%	110	95%	8	100%	1,185	92%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>127</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>128</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	24	96%	95%	0
2 Bedroom	110	82%	95%	(15)
3 Bedroom	168	96%	95%	1
4 Bedroom	8	100%	95%	0
Total	310	91%	95%	(14)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>127</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>128</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	11	100%	95%	1
1 Bedroom	128	98%	95%	4
2 Bedroom	48	96%	95%	0
<b>Total</b>	<b>187</b>	<b>98%</b>	<b>95%</b>	<b>5</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	7	86%	95%	(1)
1 Bedroom	268	93%	95%	(5)
2 Bedroom	513	90%	95%	(26)
3 Bedroom	110	95%	95%	(0)
4 Bedroom	8	100%	95%	0
<b>Total</b>	<b>906</b>	<b>92%</b>	<b>95%</b>	<b>(32)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized general occupancy and market rate units, while there is some pent-up demand for elderly subsidized units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>129</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	159	0.6%
Construction	1,964	7.4%
Manufacturing	2,574	9.7%
Wholesale trade	902	3.4%
Retail trade	3,768	14.2%
Transportation/Utilities	2,070	7.8%
Information	292	1.1%
Finance/Insurance/Real Estate Services	1,460	5.5%
Services	11,491	43.3%
Public Administration	1,778	6.7%
<b>Total</b>	<b>26,537</b>	<b>100%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Putnam County, WV	6.0%	5.3%	5.1%	4.8%	4.3%	4.7%	4.6%	4.0%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>129</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	715	619	937	1,600	3,331	3,174	3,945	2,552	656	138	17,667
Renter	301	69	215	349	760	628	1,059	338	301	47	4,067

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	124	750	873	87
Renter	14	172	186	19

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	715	495	1,210	7%
Renter	301	55	356	9%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 81 and 87 units of owner housing and between 17 and 19 units of renter housing.



Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	87	93%	100%	81	87
Renter	19	91%	100%	17	19

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	81	87	124	205	211
Renter	17	19	(9)	8	10

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$59,113, the feasibility of constructing the 205 to 211 sales replacement housing units is possible.

## Summary: Raleigh County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Raleigh County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
78,859	77,097	(1,762)	-2.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Raleigh County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
16,380	16,158	(222)	-1.4%
Aged 18 - 64			
49,818	46,479	(3,339)	-6.7%
Aged 65 and Older			
12,661	14,460	1,799	14.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Raleigh County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
8,333	26.8%	22,736	73.2%	31,069

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Raleigh County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
4,791	21.1%	13,810	60.7%	4,135	18.2%
Renters					
3,132	37.6%	2,322	27.9%	2,879	34.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Raleigh County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
2,152	9.5%	6,774	29.8%	5,406	23.8%	8,404	37.0%
Renters							
3,009	36.1%	3,002	36.0%	1,159	13.9%	1,163	14.0%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Raleigh County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
5,576	24.5%	8,935	39.3%	4,084	18.0%	2,479	10.9%	1,662	7.3%
Renters									
2,839	34.1%	2,447	29.4%	1,736	20.8%	679	8.1%	632	7.6%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

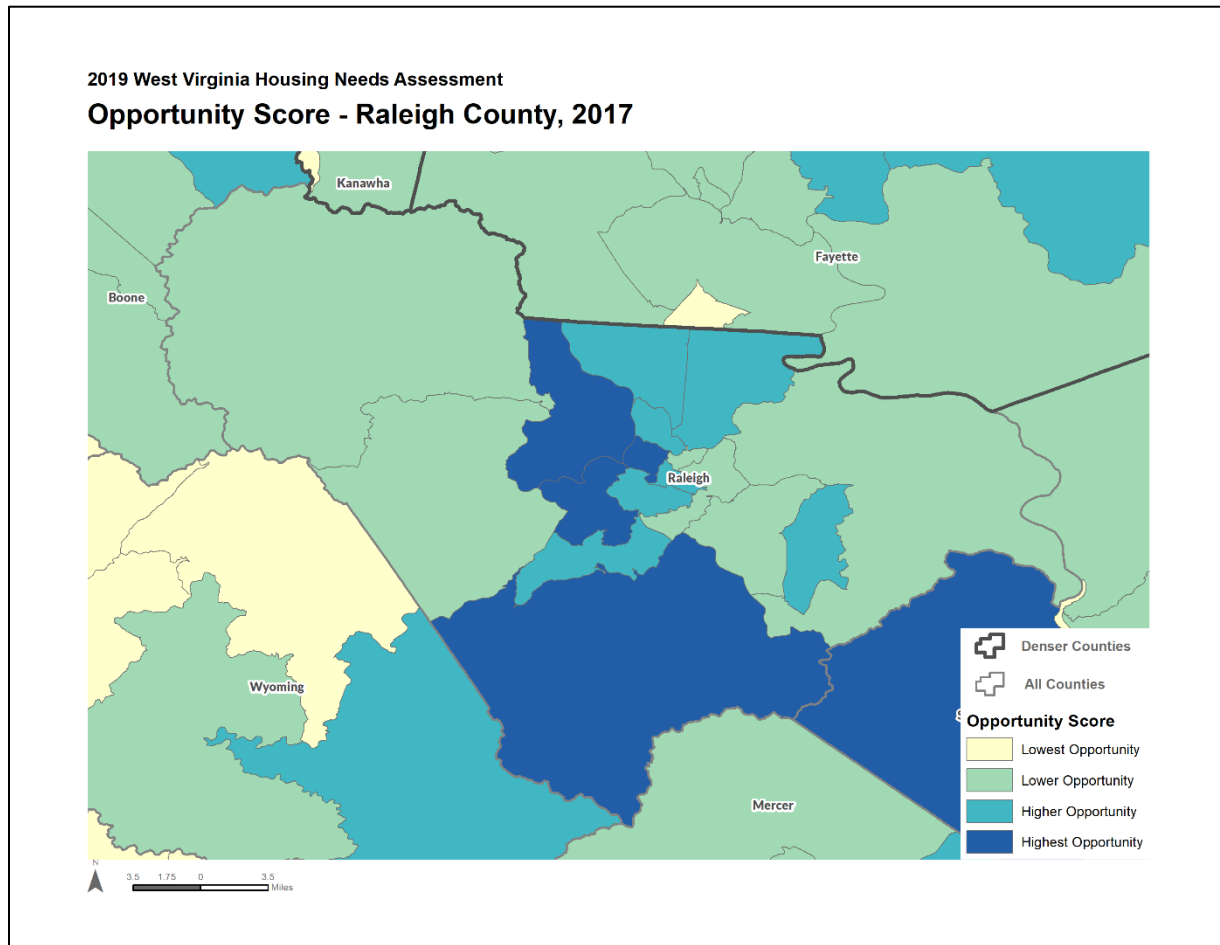
Raleigh County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
386	1.7%	4,993	22.0%	12,830	56.4%	4,020	17.7%	507	2.2%
Renters									
1,382	16.6%	3,350	40.2%	2,890	34.7%	658	7.9%	53	0.6%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

Raleigh County: Opportunity Index		
	Classification	State Rank
Census Tract 2, Raleigh County	Higher Opportunity	243
Census Tract 3, Raleigh County	Lower Opportunity	284
Census Tract 4, Raleigh County	Lower Opportunity	348
Census Tract 5, Raleigh County	Higher Opportunity	125
Census Tract 6, Raleigh County	Highest Opportunity	26
Census Tract 7, Raleigh County	Higher Opportunity	196
Census Tract 8.02, Raleigh County	Lower Opportunity	342
Census Tract 8.03, Raleigh County	Higher Opportunity	133
Census Tract 8.04, Raleigh County	Lower Opportunity	253
Census Tract 9, Raleigh County	Highest Opportunity	57
Census Tract 10.01, Raleigh County	Highest Opportunity	48
Census Tract 10.02, Raleigh County	Higher Opportunity	107
Census Tract 11, Raleigh County	Lower Opportunity	271
Census Tract 12, Raleigh County	Lower Opportunity	290
Census Tract 13, Raleigh County	Highest Opportunity	49
Census Tract 14, Raleigh County	Higher Opportunity	122
Census Tract 15, Raleigh County	Higher Opportunity	137

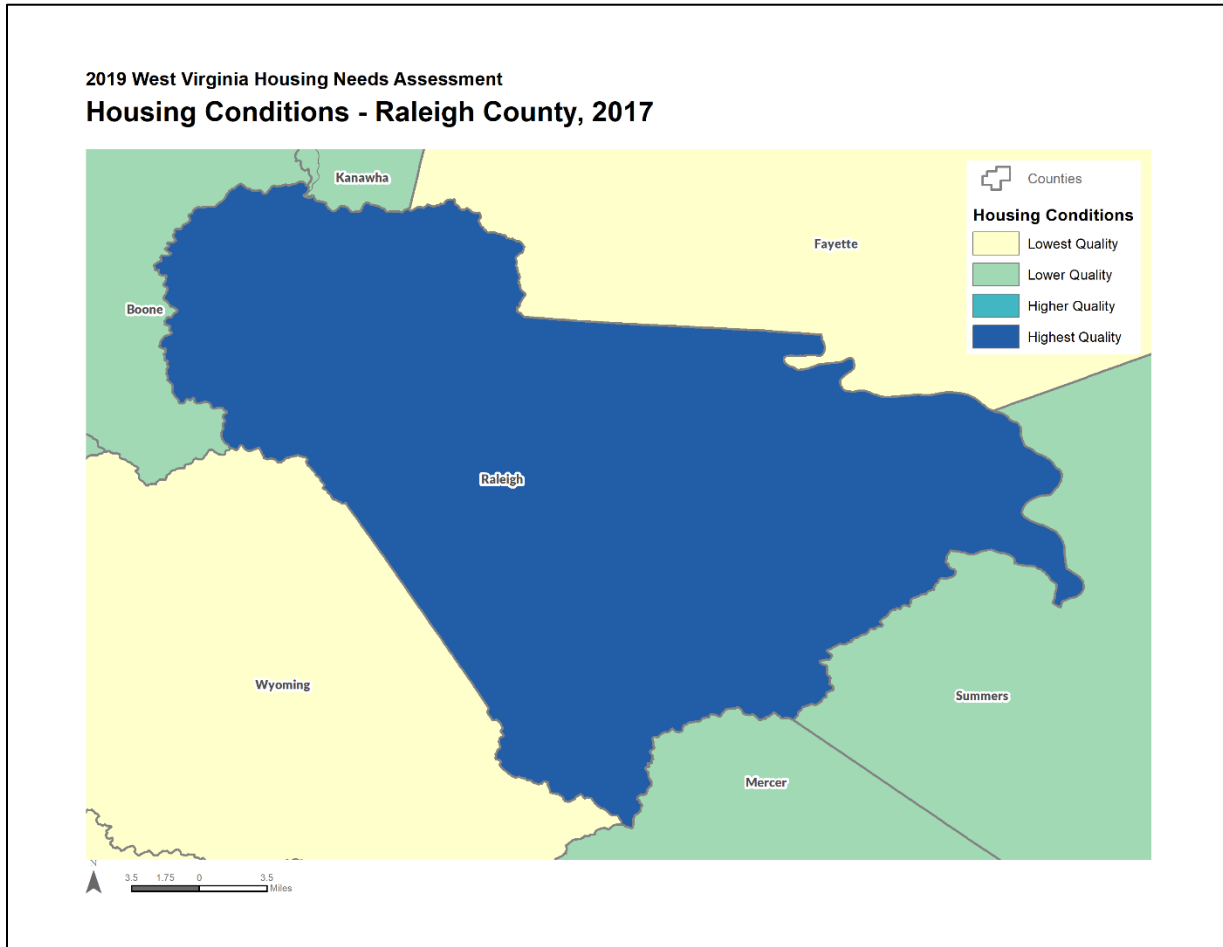
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Raleigh County: Housing Conditions		
	Classification	State Rank
Raleigh County	Highest	12

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Raleigh County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Raleigh County	\$42,386	7.6%	31.0%	27.5%	13.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Raleigh County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
55	49	89.1%	295	175	59.3%	1,070	105	9.8%	3,235	185	5.7%
Elderly Renters											
-	-	-	35	-	-	125	25	-	205	15	-
General Occupancy Owners											
1,160	690	59.5%	2,505	845	33.7%	3,630	660	18.2%	15,480	770	5.0%
General Occupancy Renters											
2,180	1,300	59.6%	1,650	940	57.0%	1,470	505	34.4%	3,195	60	1.9%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Raleigh County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	753	79.1%	596
0-60%	2,064	63.9%	1,319
0-80%	2,936	43.5%	1,277
Owners Elderly			
0-30%	2,217	79.1%	1,753
0-60%	5,495	63.9%	3,512
0-80%	7,411	43.5%	3,224
Renters General Occupancy			
0-30%	1,633	70.2%	1,147
0-60%	3,040	14.8%	450
0-80%	3,438	-5.5%	(191)
Renters Elderly			
0-30%	911	70.2%	640
0-60%	1,669	14.8%	247
0-80%	1,814	-5.5%	(101)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Raleigh County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	985	17.5%	172
101%+	4,838	2.6%	125
Owners Elderly			
81-100%	1,503	12.1%	181
101%+	4,597	4.3%	199
Renters General Occupancy			
81-100%	384	7.7%	30
101%+	1,185	0.6%	7
Renters Elderly			
81-100%	140	42.9%	60
101%+	613	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Raleigh County: Income by Tier		
	2017	2024
30% AMI	\$15,720	\$18,057
60% AMI	\$31,440	\$36,115
80% AMI	\$41,920	\$48,153
100% AMI	\$52,400	\$60,191

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Raleigh County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,975	24.9%	1,633	21.6%	1,496	20.5%	(138)	-8.4%
0-60%	3,312	41.7%	3,040	40.1%	2,800	38.3%	(239)	-7.9%
0-80%	3,890	49.0%	3,438	45.4%	3,173	43.4%	(265)	-7.7%
81-100%	295	3.7%	384	5.1%	371	5.1%	(13)	-3.3%
100%+	1,558	19.6%	1,185	15.6%	1,204	16.5%	19	1.6%
Renters Elderly								
0-30%	699	8.8%	911	12.0%	883	12.1%	(28)	-3.1%
0-60%	1,487	18.7%	1,669	22.0%	1,626	22.3%	(42)	-2.5%
0-80%	1,672	21.0%	1,814	24.0%	1,776	24.3%	(38)	-2.1%
81-100%	98	1.2%	140	1.9%	143	2.0%	3	1.9%
100%+	431	5.4%	613	8.1%	639	8.7%	26	4.2%
Owners General Occupancy								
0-30%	1,009	4.3%	753	3.4%	645	3.0%	(108)	-14.3%
0-60%	2,395	10.3%	2,064	9.3%	1,793	8.3%	(271)	-13.1%
0-80%	3,399	14.6%	2,936	13.2%	2,578	11.9%	(358)	-12.2%
81-100%	1,071	4.6%	985	4.4%	883	4.1%	(102)	-10.3%
100%+	6,036	25.9%	4,838	21.7%	4,703	21.8%	(134)	-2.8%
Owners Elderly								
0-30%	2,040	8.7%	2,217	10.0%	2,077	9.6%	(140)	-6.3%
0-60%	5,331	22.9%	5,495	24.7%	5,283	24.5%	(212)	-3.9%
0-80%	7,244	31.0%	7,411	33.3%	7,170	33.2%	(242)	-3.3%
81-100%	1,527	6.5%	1,503	6.7%	1,444	6.7%	(59)	-3.9%
100%+	4,051	17.4%	4,597	20.6%	4,816	22.3%	219	4.8%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Raleigh County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	645	589	(7)
0-60%	1,793	1,365	46
0-80%	2,578	1,436	159
Owners Elderly			
0-30%	2,077	1,896	143
0-60%	5,283	4,021	509
0-80%	7,170	3,994	770
Renters General Occupancy			
0-30%	1,496	1,174	27
0-60%	2,800	646	197
0-80%	3,173	87	278
Renters Elderly			
0-30%	883	693	54
0-60%	1,626	375	128
0-80%	1,776	49	149

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Raleigh County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	883	171	(1)
101+%	4,703	209	84
Owners Elderly			
81-100%	1,444	201	20
101+%	4,816	298	99
Renters General Occupancy			
81-100%	371	63	34
101+%	1,204	119	112
Renters Elderly			
81-100%	143	75	14
101+%	639	60	60

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
101 HULL STREET	LIHTC	2	Raleigh County	101 HULL STREET	BECKLEY, WV 25801	FAM	2023
ASHLEY MANOR APARTMENTS	RD	24	Raleigh County	301 DANIELS DRIVE	SOPHIA, WV 25921	FAM	UNK
ASHLEY MANOR II APARTMENTS	RD	16	Raleigh County	301 DANIELS DRIVE	SOPHIA, WV 25921	ELD	UNK
BECKLEY TOWNHOMES	S8	49	Raleigh County	123 HAGER STREET APT. #6	BECKLEY, WV 25801	FAM	2035
BECKLEY WEST APTS.	S8	159	Raleigh County	100 MOUNTAINVIEW DRIVE	BECKLEY, WV 25801	FAM	2023
CRANBERRY COVE APARTMENTS	LIHTC	28	Raleigh County	MCCULLOCH DRIVE	BECKLEY, WV 25801	FAM	2047
CRESTVIEW VILLAGE	RD538/TCAP/ LIHTC	48	Raleigh County	222 CRESTVIEW DRIVE	BECKLEY, WV 25801	ELD	2041
CROSSROADS APARTMENTS	TCAP/LIHTC	49	Raleigh County	110 MILLER BRAGG CIRCLE	MOUNT HOPE, WV 25880	FAM	2041
EDWARD'S CROSSING	LIHTC	44	Raleigh County	ROUTE 307, GRANDVIEW ROAD	BEAVER, WV 25813	FAM	2034
EDWARD'S CROSSING II	LIHTC	44	Raleigh County	ROUTE 307/GRANDVIEW ROAD, 700-714 EDWARD'S LANE	BEAVER, WV 25813	FAM	2035
GREENBRIER ESTATES	HOME/LIHTC	126	Raleigh County	105 SANDSTONE DRIVE	BECKLEY, WV 25801	FAM	2043

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
GREENBRIER ESTATES (HILLCREST)	S8	10	Raleigh County	105 SANDSTONE DRIVE	BECKLEY, WV 25801	FAM	2033
HERITAGE HOUSE	LIHTC	50	Raleigh County	6 YELLOW WOOD WAY	BECKLEY, WV 25801	ELD	2034
HUNTER RIDGE I	S8/HFA	8	Raleigh County	5 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
HUNTER RIDGE II	S8/HFA	8	Raleigh County	9 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
HUNTER RIDGE III	S8/HFA	8	Raleigh County	17 SAND BRANCH RAOD	MOUNT HOPE, WV 25880	FAM	2032
JUDITH ANN APTS	RD	24	Raleigh County	1 JUDITH ANN DRIVE	WHITE OAK, WV 25989	FAM	UNK
KIMBERLY APARTMENTS	LIHTC	24	Raleigh County	STATE ROUTE 3	SHADY SPRINGS, WV 25918	ELD	2021
KNOLLS APARTMENTS	RD	36	Raleigh County	409 KNOLLS DRIVE	DANIELS, WV 25832	FAM	UNK
MANOR HOUSE	S8	102	Raleigh County	624 JOHNSTOWN ROAD	BECKLEY, WV 25801	ELD	2033
MAPLE VALLEY APARTMENTS	S8 TCA	8	Raleigh County	MAPLE FORK ROAD	Bradley, WV 25818	FAM	2020
MAXINE APARTMENTS	RD	32	Raleigh County	100 BOLTON DRIVE	CRAB ORCHARD, WV 25827	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
OAKMONT GREENE II	LIHTC	50	Raleigh County	NORTH SAND BRANCH ROAD/100 PAMELA STREET	MOUNT HOPE, WV 25880	FAM	2035
OAKMONT GREENE`	LIHTC	47	Raleigh County	100 OAKMONT WAY	MOUNT HOPE, WV 25880	FAM	2047
RALEIGH COUNTY COMMUNITY ACTION ASSOCIATION, INC		8	Raleigh County	111 WILLOW LANE	BECKLEY, WV 25801	UNK	UNK
ROBERTS VILLAGE APARTMENTS	LIHTC	44	Raleigh County	100 SUNVIEW DRIVE	BEAVER, WV 25813	FAM	2045
SOUTH OAKWOOD APARTMENTS		12	Raleigh County	713 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2024
SOUTH OAKWOOD III		12	Raleigh County	513 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2025
VANMETER HEIGHTS APARTMENTS	RD538/LIHTC	40	Raleigh County	100 JEROME VANMETER DRIVE/EISENHOWER DRIVE	BECKLEY, WV 25801	FAM	2032
WILDWOOD HOUSE	S8	162	Raleigh County	150 AUTUMN LANE	BECKLEY, WV 25801	ELD	2023
WILLBRIAN APTS.	S8	100	Raleigh County	510 EWART AVENUE	BECKLEY, WV 25801	FAM	2034

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$33,300	\$35,600	\$37,900
<b>50% of Median</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900
<b>80% of Median</b>	\$32,150	\$36,750	\$41,350	\$45,900	\$49,600	\$53,250	\$56,950	\$60,600

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Raleigh-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$20,100	\$23,000	\$25,850	\$28,700	\$31,000	\$33,300	\$35,600	\$37,900
<b>60% of Median</b>	\$24,120	\$27,600	\$31,020	\$34,440	\$37,200	\$39,960	\$42,720	\$45,480

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Raleigh-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy #	1-BR %		2-BR %		3-BR %		Total Units	Total %
				1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Ashley Manor Apartments	301 Daniels Dr	Sophia	RD	6	67%	18	94%	-	-	24	88%
Beckley Townhomes	123 Hager St	Beckley	S8	15	100%	19	95%	15	100%	49	98%
Beckley West Apartments	100 Mountainview Dr	Beckley	S8	20	90%	79	77%	59	60%	158	72%
Beckwoods Housing Projects	100 Beckwoods Dr	Beckley	PHA	-	-	40	95%	20	95%	60	95%
Lewis-Ritchie Housing Projects	400 Industrial Dr	Beckley	PHA	-	-	-	-	45	84%	55	87%
East Park Housing Projects	9th Street, Broadway, and Saunders	Beckley	PHA	-	-	19	84%	9	67%	35	80%
Piney Oaks Housing Projects	Smoot, Barber and Antonio	Beckley	PHA	-	-	20	75%	25	64%	49	67%
Mod Rehab	613 South Fayette Street	Beckley	RD	11	82%	6	83%	1	100%	18	83%
Bays-Pugh Housing Projects	Randolph Street	Beckley	PHA	10	100%	-	-	-	-	10	100%
Cranberry Cove Apartments	McCulloch Dr	Beckley	LIHTC	4	100%	16	94%	8	88%	28	93%
Crossroads Apartments	110 Miller Bragg Cr	Mount Hope	TCAP/LII	1	100%	48	100%	-	-	49	100%
Edwards Crossing II	Route 307/Grandview Rd, 700-714 Edward's Ln	Beaver	LIHTC	16	100%	16	94%	10	100%	44	98%
Edwards Crossing I	Route 307/Grandview Rd, 700-714 Edward's Ln	Beaver	LIHTC	6	100%	16	100%	18	89%	44	95%
Greenbrier Estates	105 Sandstone Dr	Beckley	HOME/I	-	-	-	-	-	-	150	-
Hunter Ridge I	5 S and Branch Rd	Mount Hope	S8/HFA	-	-	4	75%	4	50%	8	63%
Hunter Ridge II	9 S and Branch Rd	Mount Hope	S8/HFA	-	-	4	100%	4	100%	8	100%
Hunter Ridge III	17 S and Branch Rd	Mount Hope	S8/HFA	-	-	4	75%	4	75%	8	75%
Judith Ann Apartments	1 Judith Ann Dr	White Oak	RD	3	100%	21	100%	-	-	24	100%
The Knolls Apartments	409 Knolls Dr	Daniels	RD	16	94%	20	95%	-	-	36	94%
Maple Valley Apartments	Maple Fork Rd	Bradley	S8/TCAF	-	-	-	-	-	-	8	-
Maxine Apartments	100 Bolton Dr	Crab Orchard	RD	4	100%	28	100%	-	-	32	100%
Oakmont Greene II	N Sand Branch Rd/100 Pamela	Mount Hope	LIHTC	16	94%	16	94%	14	100%	50	96%
Oakmont Greene	100 Oakmont Way	Mount Hope	LIHTC	12	92%	22	100%	14	100%	48	98%
Raleigh County Community Action	111 Willow Ln	Beckley	S8	-	-	-	-	5	80%	8	88%
Roberts Village Apartments	100 Sunview Dr	Beaver	LIHTC	20	100%	24	100%	-	-	44	100%
Vanmeter Heights	100 Jerome Vanmeter Dr	Beckley	RD538/I	8	88%	24	100%	8	88%	40	95%
Willbrian Apartments	510 Ewart Avenue	Beckley	S8	25	96%	62	97%	13	100%	100	97%
Total (Occupancy Based on Reporting Properties)				193	94%	526	93%	276	81%	1,187	90%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
Ashley Manor II Apartments	301 Daniels Dr	Sophia	RD	16	100%	-	-	16	100%
Crestview Village	222 Crestview Dr	Beckley	RD538/TCAP/LIHTC	24	-	24	-	48	-
Heritage House	6 Yellow Wood Way	Beckley	LIHTC	30	100%	20	100%	50	100%
Kimberly Apartments	State Route 3	Shady Springs	LIHTC	24	-	-	-	24	-
Manor House	624 Johnstown Rd	Beckley	S8	102	97%	-	-	102	97%
Wildwood House	150 Autumn Lane	Beckley	S8	162	96%	-	-	162	96%
Total (Occupancy Based on Reporting Properties)				358	97%	44	100%	402	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
109 Woodlawn Ave	109 Woodlawn Ave	Beckley	-	-	22	91%	-	-	-	-	22	91%
128 S Heber St	128 S Heber St	Beckley	11	91%	-	-	-	-	-	-	11	91%
130-140 Sherman Heights	130-140 Sherman Heights	Beckley	-	-	-	-	-	-	-	-	10	-
145-160 Beckwoods Dr	145-160 Beckwoods Dr	Beckley	-	-	162	92%	-	-	-	-	162	92%
1770 Ritter Dr	1770 Ritter Dr	Daniels	-	-	-	-	-	-	-	-	10	-
2210 S Kanawha	2210 S Kanawha	Beckley	-	-	-	-	-	-	-	-	16	-
309 Stanford Rd	309 Stanford Rd	Beckley	-	-	-	-	-	-	-	-	24	-
338 N Sandbranch Dr	338 N Sandbranch Dr	Mount Hope	-	-	-	-	-	-	-	-	24	-
613 S Fayette St	613 S Fayette St	Beckley	19	89%	-	-	-	-	-	-	19	89%
Bay Manor Apartments	5738 Robert C Byrd Dr	Mount Hope	-	-	-	-	77	92%	4	100%	81	93%
Cherrywood Apartments	35 Cherrywood Ter	Beaver	-	-	14	93%	10	90%	10	90%	34	91%
Cranberry Woods	201 Mihican Ln	Mount Hope	-	-	8	88%	123	87%	44	86%	175	87%
Lincoln Village	901 Johnstown Rd	Beckley	-	-	-	-	16	94%	4	100%	20	95%
Maple Wood Apartments	581 Prosperity Rd	Mount Hope	-	-	-	-	68	93%	-	-	68	93%
Pikeview Manor	315 Pikeview Dr	Beckley	-	-	96	99%	96	99%	-	-	192	99%
Presidential Hall	309 Neville St	Beckley	-	-	44	73%	-	-	-	-	44	73%
South Oakwood Apartments	713 South Oakwood	Beckley	-	-	-	-	12	100%	-	-	12	100%
South Oakwood Apartments	707 South Oakwood	Beckley	-	-	-	-	12	100%	-	-	12	100%
Turnison Apartments	218 Power Line Dr	Beckley	-	-	-	-	12	100%	-	-	12	100%
Villages at Greystone	200 Greystone Dr	Beaver	10	90%	70	91%	18	94%	-	-	98	92%
Woodlawn Terraces Apts	1024 Woodlawn Ave	Beckley	-	-	9	89%	36	100%	-	-	45	98%
Total (Occupancy Based on Reporting Properties)			40	90%	425	91%	480	94%	62	89%	1,091	92%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	193	94%	526	93%	276	81%	34	91%	1,187	90%
Senior Sub/TC	-	-	358	97%	44	100%	-	-	-	-	402	97%
General Market	40	90%	425	91%	480	94%	62	89%	-	-	1,091	92%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>130</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>131</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	193	94%	95%	(1)
2 Bedroom	526	93%	95%	(13)
3 Bedroom	276	81%	95%	(38)
4 Bedroom	34	91%	95%	(1)
Total	1,029	90%	95%	(54)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	358	97%	95%	6
2 Bedroom	44	100%	95%	2
Total	402	97%	95%	9

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>130</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>131</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	40	90%	95%	(2)
1 Bedroom	425	91%	95%	(16)
2 Bedroom	480	94%	95%	(7)
3 Bedroom	62	89%	95%	(4)
<b>Total</b>	<b>1,007</b>	<b>92%</b>	<b>95%</b>	<b>(29)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized general occupancy and market rate units, while there is pent-up demand for subsidized elderly/disabled units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>132</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	2,477	8.2%
Construction	1,631	5.4%
Manufacturing	967	3.2%
Wholesale trade	906	3.0%
Retail trade	4,501	14.9%
Transportation/Utilities	1,661	5.5%
Information	272	0.9%
Finance/Insurance/Real Estate Services	1,057	3.5%
Services	14,801	49.0%
Public Administration	1,933	6.4%
<b>Total</b>	<b>30,206</b>	<b>100%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Raleigh County, WV	7.8%	7.0%	6.8%	6.9%	5.7%	5.2%	4.9%	4.2%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>132</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	2,950	2,670	1,637	1,732	4,743	2,621	3,137	2,964	589	482	23,525
Renter	666	161	1,797	762	1,327	1,747	976	520	61	51	8,068

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1980-1989, 30-40 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		534	1,310	1,844
Renter		32	1,438	1,470

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	2,950	2,136	5,086	22%
Renter	666	129	795	10%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 145 and 184 units of owner housing and between 133 and 147 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	184	78%	100%	145	184
Renter	147	90%	100%	133	147

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	145	184	(32)	112	152
Renter	133	147	(108)	24	39

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$42,386, the feasibility of constructing the 112 to 152 sales replacement housing units is unlikely.



## Summary: Randolph County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Randolph County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
29,405	29,152	(253)	-0.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Randolph County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,706	5,599	(107)	-1.9%
Aged 18 - 64			
18,453	17,655	(798)	-4.3%
Aged 65 and Older			
5,246	5,898	652	12.4%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Randolph County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
3,156	27.7%	8,235	72.3%	11,391

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Randolph County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,622	19.7%	5,078	61.7%	1,535	18.6%
Renters					
721	22.8%	1,041	33.0%	1,394	44.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Randolph County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
721	8.8%	2,436	29.6%	1,984	24.1%	3,094	37.6%
Renters							
1,054	33.4%	1,061	33.6%	534	16.9%	507	16.1%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Randolph County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
2,144	26.0%	3,471	42.1%	1,349	16.4%	797	9.7%	474	5.8%
Renters									
1,321	41.9%	994	31.5%	381	12.1%	326	10.3%	134	4.2%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

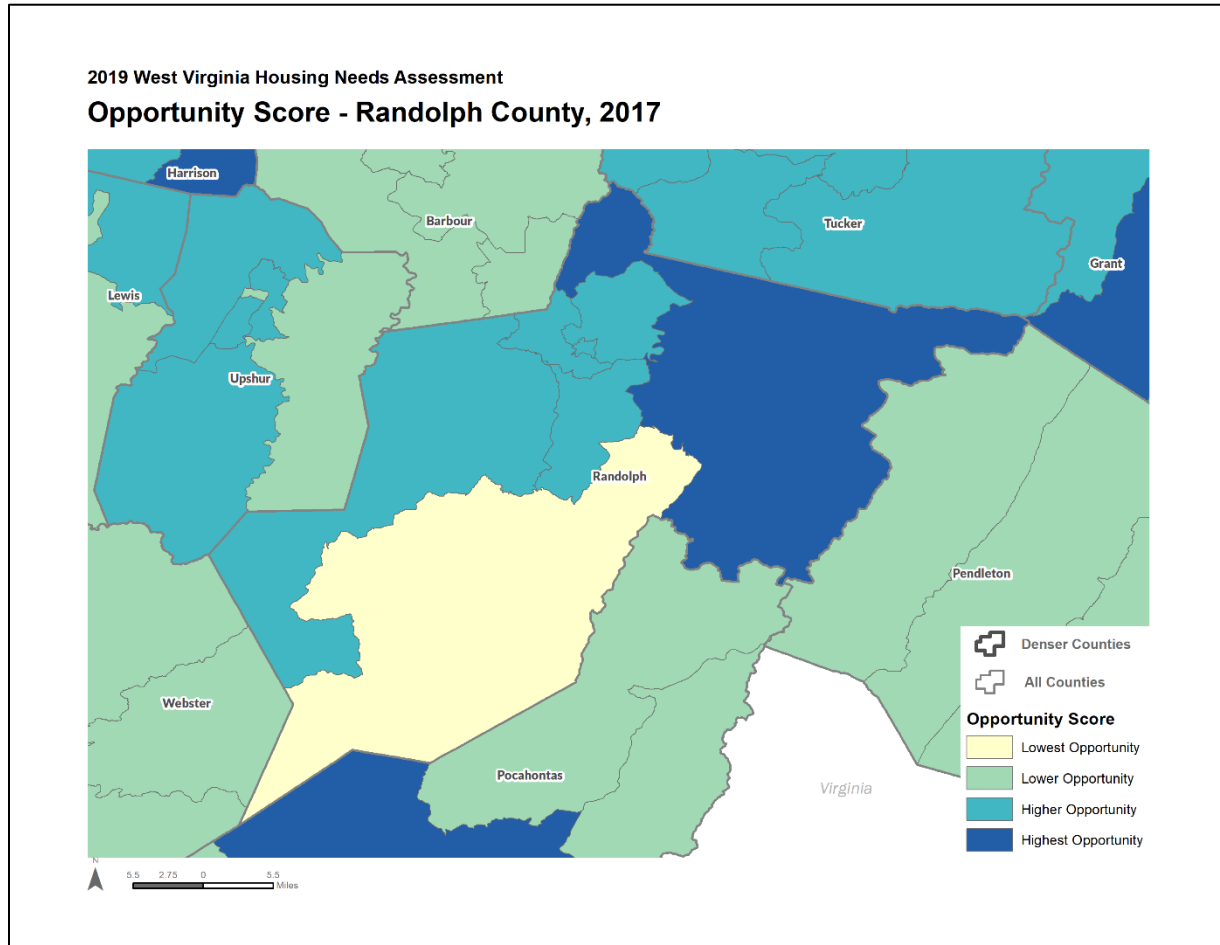
Randolph County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
160	1.9%	1,518	18.4%	4,540	55.1%	1,573	19.1%	444	5.4%
Renters									
795	25.2%	1,183	37.5%	936	29.7%	187	5.9%	55	1.7%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

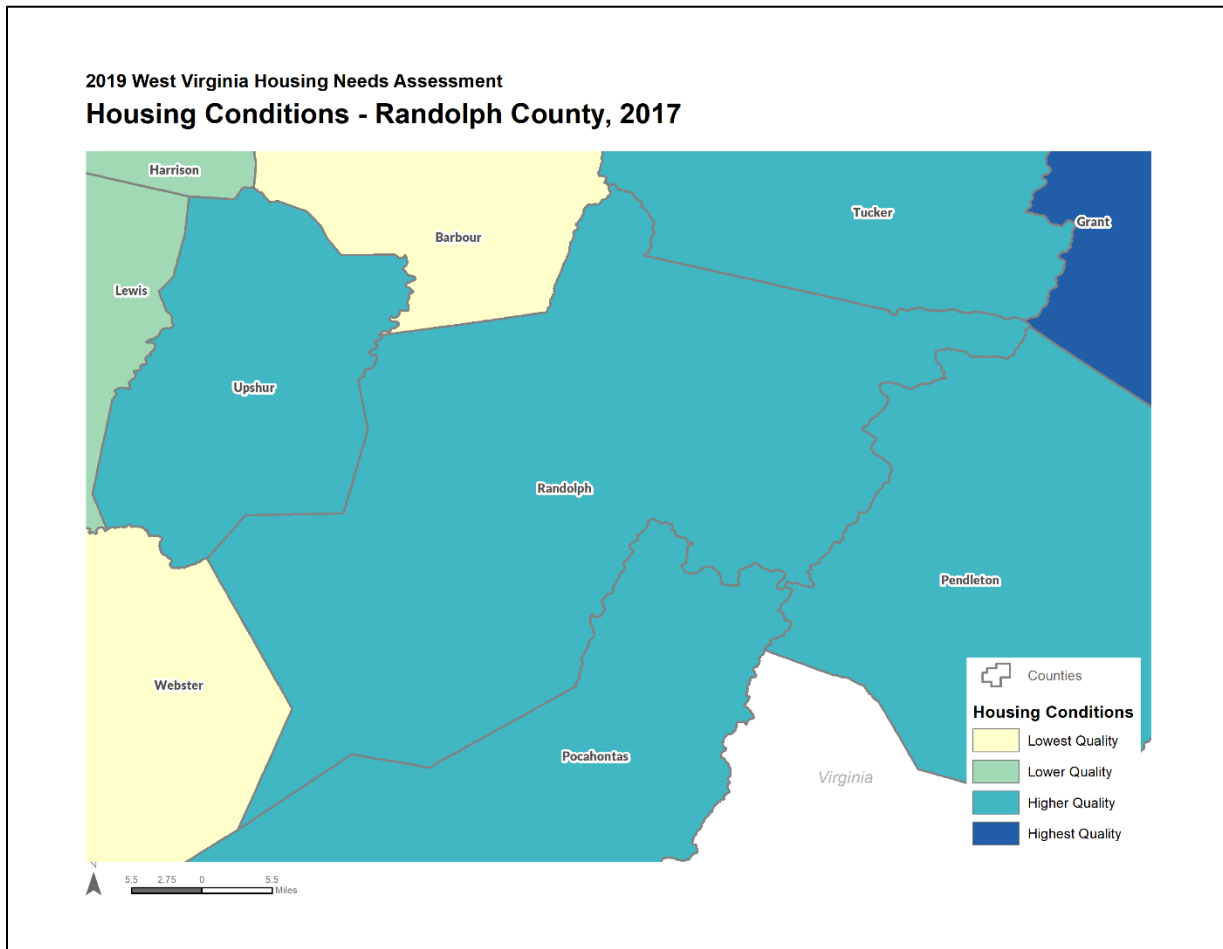
Randolph County: Opportunity Index		
	Classification	State Rank
Census Tract 9659, Randolph County	Higher Opportunity	143
Census Tract 9660, Randolph County	Higher Opportunity	132
Census Tract 9661, Randolph County	Higher Opportunity	154
Census Tract 9662, Randolph County	Higher Opportunity	145
Census Tract 9663, Randolph County	Highest Opportunity	44
Census Tract 9664, Randolph County	Higher Opportunity	194
Census Tract 9665, Randolph County	Lowest Opportunity	407

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Randolph County: Housing Conditions		
	Classification	State Rank
Randolph County	Higher	26

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Randolph County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Randolph County	\$40,094	7.3%	32.0%	26.1%	13.9%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index



### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Randolph County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
70	30	42.9%	205	60	29.3%	350	30	8.6%	1,265	30	2.4%
Elderly Renters											
4	-	-	60	34	-	65	20	-	40	-	-
General Occupancy Owners											
590	375	63.6%	870	245	28.2%	1,350	310	23.0%	5,630	275	4.9%
General Occupancy Renters											
855	630	73.7%	540	375	69.4%	675	250	37.0%	1,060	10	0.9%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Randolph County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	236	78.0%	184
0-60%	775	62.2%	482
0-80%	1,208	44.9%	542
Owners Elderly			
0-30%	782	78.0%	610
0-60%	1,992	62.2%	1,239
0-80%	2,609	44.9%	1,172
Renters General Occupancy			
0-30%	563	60.9%	343
0-60%	1,052	5.1%	53
0-80%	1,292	-6.6%	(85)
Renters Elderly			
0-30%	579	60.9%	353
0-60%	915	5.1%	46
0-80%	996	-6.6%	(66)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Randolph County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	479	14.9%	72
101%+	1,572	3.0%	48
Owners Elderly			
81-100%	608	12.1%	74
101%+	1,993	0.9%	18
Renters General Occupancy			
81-100%	137	4.0%	5
101%+	360	0.0%	0
Renters Elderly			
81-100%	77	0.0%	0
101%+	245	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Randolph County: Income by Tier		
	2017	2024
30% AMI	\$15,390	\$17,678
60% AMI	\$30,780	\$35,357
80% AMI	\$41,040	\$47,142
100% AMI	\$51,300	\$58,928

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Randolph County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	643	20.7%	563	18.1%	506	16.4%	(56)	-10.0%
0-60%	1,128	36.3%	1,052	33.8%	970	31.3%	(82)	-7.8%
0-80%	1,433	46.1%	1,292	41.6%	1,212	39.2%	(80)	-6.2%
81-100%	138	4.4%	137	4.4%	128	4.1%	(9)	-6.5%
100%+	387	12.4%	360	11.6%	378	12.2%	18	5.0%
Renters Elderly								
0-30%	504	16.2%	579	18.6%	560	18.1%	(19)	-3.2%
0-60%	829	26.7%	915	29.4%	897	29.0%	(18)	-2.0%
0-80%	902	29.0%	996	32.1%	980	31.7%	(16)	-1.6%
81-100%	60	1.9%	77	2.5%	81	2.6%	4	4.7%
100%+	190	6.1%	245	7.9%	316	10.2%	72	29.3%
Owners General Occupancy								
0-30%	302	3.6%	236	2.8%	197	2.3%	(39)	-16.5%
0-60%	867	10.3%	775	9.2%	659	7.8%	(116)	-14.9%
0-80%	1,215	14.4%	1,208	14.3%	1,040	12.4%	(167)	-13.9%
81-100%	555	6.6%	479	5.7%	418	5.0%	(61)	-12.7%
100%+	1,912	22.6%	1,572	18.6%	1,554	18.5%	(18)	-1.1%
Owners Elderly								
0-30%	769	9.1%	782	9.2%	735	8.8%	(47)	-6.0%
0-60%	1,943	23.0%	1,992	23.5%	1,915	22.8%	(77)	-3.9%
0-80%	2,452	29.0%	2,609	30.8%	2,538	30.2%	(72)	-2.7%
81-100%	578	6.8%	608	7.2%	590	7.0%	(17)	-2.9%
100%+	1,743	20.6%	1,993	23.5%	2,264	26.9%	271	13.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Randolph County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	197	171	(13)
0-60%	659	469	(13)
0-80%	1,040	560	18
Owners Elderly			
0-30%	735	639	29
0-60%	1,915	1,362	123
0-80%	2,538	1,366	195
Renters General Occupancy			
0-30%	506	351	9
0-60%	970	131	78
0-80%	1,212	22	108
Renters Elderly			
0-30%	560	389	36
0-60%	897	121	75
0-80%	980	18	84

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Randolph County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	418	69	(3)
101+%	1,554	71	24
Owners Elderly			
81-100%	590	81	7
101+%	2,264	56	38
Renters General Occupancy			
81-100%	128	16	10
101+%	378	31	31
Renters Elderly			
81-100%	81	7	7
101+%	316	26	26

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization

HA – Housing Authority

HFA – Housing Finance Agency

HOME – HOME Investment Partnership Program

LIHTC – Low Income Housing Tax Credit

NHTF – National Housing Trust Fund

NSP – Neighborhood Stabilization Program

PHA – Public Housing Authority

RD – Rural Development

RD 538 – Rural Development Section 538

S8 – Section 8

TCA – Traditional Contract Administration

TCAP – Tax Credit Allocation Program

TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled

ELD – Elderly

FAM – Family

SN – Special Needs

UNK - Unknown



Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
3RD STREET APARTMENTS	HOME	3	Randolph County	308 MINK ALLEY	DAVIS, WV 26260	UNK	UNK
AZALEA PLACE	HOME	4	Randolph County	ROUTE 1, BOX 260	MILL CREEK, WV 26280	UNK	UNK
BEVERLY MANOR	S8	80	Randolph County	P.O. BOX 245	BEVERLY, WV 26253	FAM	2031
CANTERBURY PLACE	RD538/LIHTC	50	Randolph County	OLD U.S. 250-219	ELKINS, WV 26241	FAM	2034
ELKINS MANOR	S8	102	Randolph County	100 TALLMAN AVENUE	ELKINS, WV 26241	ELD	2037
FIRST WARD SCHOOL APARTMENTS	LIHTC	16	Randolph County	1301 SOUTH DAVIS AVENUE	ELKINS, WV 26241	ELD	2043
HIGHLAND PARK	HOME	8	Randolph County	300 BOUNDARY STREET	ELKINS, WV 26241	UNK	UNK
HILLSIDE TERRACE	HOME	4	Randolph County	231 DIAMOND STREET	ELKINS, WV 26241	UNK	UNK
MATTHEW STREET SRO	HOME	3	Randolph County	122 MATTHEW STREET	ELKINS, WV 26241	UNK	UNK
MIDLAND APARTMENTS	HOME CHDO	4	Randolph County	102 MIDLAND STREET	ELKINS, WV 26241	UNK	UNK
MILL CREEK SENIOR HOUSING	HOME CHDO	4	Randolph County	50 WALNUT LANE	MILL CREEK, WV 26280	ELD	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MILL CREEK SENIOR/DISABLED HOUSING PHASE II	HOME Rent	4	Randolph County	54 WALNUT LANE	MILL CREEK, WV 26280	ELD/DIS	UNK
MILL POND APARTMENTS	HOME	4	Randolph County	POND STREET	MILL CREEK, WV 26280	UNK	UNK
NORTHVIEW SENIOR APARTMENTS	HOME	4	Randolph County	1 ROSEBUD LANE	ELKINS, WV 26241	UNK	UNK
PLEASANT AVENUE APARTMENTS	HOME Rent	4	Randolph County	126 PLEASANT AVENUE	ELKINS, WV 26241	UNK	UNK
PORTER STREET APARTMENTS	HOME CHDO	3	Randolph County	3 CENTRAL STREET	ELKINS, WV 26241	UNK	UNK
RANDOLPH VILLAGE APARTMENTS	LIHTC	44	Randolph County	302 NATHAN STREET	ELKINS, WV 26241	FAM	2045
REDBUD SENIOR APARTMENTS		4	Randolph County	41, 45, 49, AND 53 REDBUD LANE	ELKINS, WV 26241	UNK	UNK
TYGART VALLEY APARTMENTS	LIHTC	32	Randolph County	330 WILSON LANE	ELKINS, WV 26241	ELD	2025
VALLEY VILLAGE APARTMENTS	RD538/LIHTC	48	Randolph County	218 WARD ROAD/ROUTE 3, BOX 128	ELKINS, WV 26241	ELD	2037
WAYNE AVENUE DUPLEX	HOME CHDO	2	Randolph County	200 WAYNE AVENUE	ELKINS, WV 26241	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WILDWOOD MANOR APTS.	S8	8	Randolph County	EAST DAILY ROAD	EAST DAILY, WV 26259	FAM	2032
WILMOTH STREET APARTMENTS	HOME	4	Randolph County	201 WILMOTH STREET	ELKINS, WV 26241	UNK	UNK
WOODLANDS LANE	HOME CHDO	4	Randolph County	201 WOODLANDS LANE	ELKINS, WV 26241	UNK	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,650	\$31,850	\$34,050	\$36,250
<b>50% of Median</b>	\$19,250	\$22,000	\$24,750	\$27,450	\$29,650	\$31,850	\$34,050	\$36,250
<b>80% of Median</b>	\$30,750	\$35,150	\$39,550	\$43,900	\$47,450	\$50,950	\$54,450	\$57,950

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Randolph-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,250	\$22,000	\$24,750	\$27,450	\$29,650	\$31,850	\$34,050	\$36,250
<b>60% of Median</b>	\$23,100	\$26,400	\$29,700	\$32,940	\$35,580	\$38,220	\$40,860	\$43,500

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Randolph-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Beverly Manor	P.O. Box 245	Beverly	S8	-	-	20	95%	50	86%	10	80%	-	-	80	88%
Canterbury Place	Old U.S. 250-219	Elkins	RD538/LIHTC	-	-	16	88%	17	88%	17	100%	-	-	50	92%
Highland Park	300 Boundary St	Elkins	Home	-	-	-	-	6	100%	2	50%	-	-	8	88%
Gateway Apartments	1 Stoddard Avenue	Elkins	PHA	15	100%	226	100%	10	100%	23	100%	4	100%	278	100%
Randolph Village Apts	302 Nathan St	Elkins	LIHTC	-	-	16	94%	24	100%	4	75%	-	-	44	95%
Wildwood Manor	East Daily Road	East Daily	S8	-	-	-	-	4	100%	4	100%	-	-	8	100%
Total (Occupancy Based on Reporting Properties)				15	100%	278	99%	111	92%	60	93%	4	100%	468	96%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Elkins Manor	100 Tallman Ave	Elkins	S8	102	96%	-	-	102	96%
First Ward School Apartments	1301 South Davis Ave	Elkins	LIHTC	8	75%	8	100%	16	88%
Tygart Valley Apartments	350 Wilson Ln	Elkins	LIHTC	30	100%	2	100%	32	100%
Valley Village Apartments	218 Ward Road/Route 3	Elkins	RD538/LIHTC	24	100%	24	100%	48	100%
Total (Occupancy Based on Reporting Properties)				164	96%	34	100%	198	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.	
220 2nd St	220 2nd St	Elkins	-	-	10	90%	13	77%	10	80%	33	82%	
206 Davis Ave	206 Davis Ave	Elkins	9	89%	9	67%	9	78%	-	-	27	78%	
914 S Davis Ave	914 S Davis Ave	Elkins	-	-	5	60%	10	60%	3	67%	18	61%	
978 Harrison Ave	978 Harrison Ave	Elkins	-	-	2	100%	11	91%	-	-	13	92%	
Route 15	Route 15	Norton	-	-	-	-	-	-	-	-	10	-	
Total (Occupancy Based on Reporting Properties)				9	89%	26	77%	43	77%	13	77%	101	79%

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	15	100%	278	99%	111	92%	60	93%	4	100%	468	96%
Senior Sub/TC	-	-	164	96%	34	100%	-	-	-	-	198	97%
General Market	9	89%	26	77%	43	77%	13	77%	-	-	101	79%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>133</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>134</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	15	100%	95%	1
1 Bedroom	278	99%	95%	10
2 Bedroom	111	92%	95%	(3)
3 Bedroom	60	93%	95%	(1)
4 Bedroom	4	100%	95%	0
<b>Total</b>	<b>468</b>	<b>96%</b>	<b>95%</b>	<b>6</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>133</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>134</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	164	96%	95%	2
2 Bedroom	34	100%	95%	2
<b>Total</b>	<b>198</b>	<b>97%</b>	<b>95%</b>	<b>4</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	9	89%	95%	(1)
1 Bedroom	26	77%	95%	(5)
2 Bedroom	43	77%	95%	(8)
3 Bedroom	13	77%	95%	(2)
<b>Total</b>	<b>91</b>	<b>79%</b>	<b>95%</b>	<b>(15)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of market rate units and pent-up demand in both subsidized unit types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>135</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	431	3.6%
Construction	1,137	9.5%
Manufacturing	706	5.9%
Wholesale trade	299	2.5%
Retail trade	1,460	12.2%
Transportation/Utilities	599	5.0%
Information	84	0.7%
Finance/Insurance/Real Estate Services	467	3.9%
Services	6,069	50.7%
Public Administration	706	5.9%
<b>Total</b>	<b>11,971</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Randolph County, WV	8.0%	7.0%	7.0%	6.4%	5.4%	5.4%	5.6%	5.9%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>135</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,469	644	640	657	1,163	1,448	1,376	727	100	11	8,235
Renter	403	256	399	364	463	559	422	277	13	0	3,156

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1980-1989, 30-40 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	129	512	641	64
Renter	51	319	370	37

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,469	515	1,984	24%
Renter	403	205	608	19%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 49 and 64 units of owner housing and between 30 and 37 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	64	76%	100%	49	64
Renter	37	81%	100%	30	37

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	49	64	3	52	67
Renter	30	37	(8)	22	29

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$40,094 the feasibility of constructing the 52 to 67 sales replacement housing units is unlikely.

## Summary: Ritchie County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Ritchie County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
10,449	10,005	(444)	-4.2%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Ritchie County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
2,208	2,010	(198)	-9.0%
Aged 18 - 64			
6,444	5,885	(559)	-8.7%
Aged 65 and Older			
1,797	2,110	313	17.4%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Ritchie County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
818	21.4%	3,007	78.6%	3,825

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Ritchie County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
602	20.0%	1,791	59.6%	614	20.4%
Renters					
243	29.7%	327	40.0%	248	30.3%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Ritchie County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
253	8.4%	963	32.0%	699	23.2%	1,092	36.3%
Renters							
230	28.1%	261	31.9%	152	18.6%	175	21.4%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Ritchie County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
789	26.2%	1,255	41.7%	500	16.6%	319	10.6%	144	4.8%
Renters									
332	40.6%	206	25.2%	137	16.7%	73	8.9%	70	8.6%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Ritchie County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
104	3.5%	647	21.5%	1,684	56.0%	466	15.5%	106	3.5%
Renters									
119	14.5%	280	34.2%	317	38.8%	77	9.4%	25	3.1%

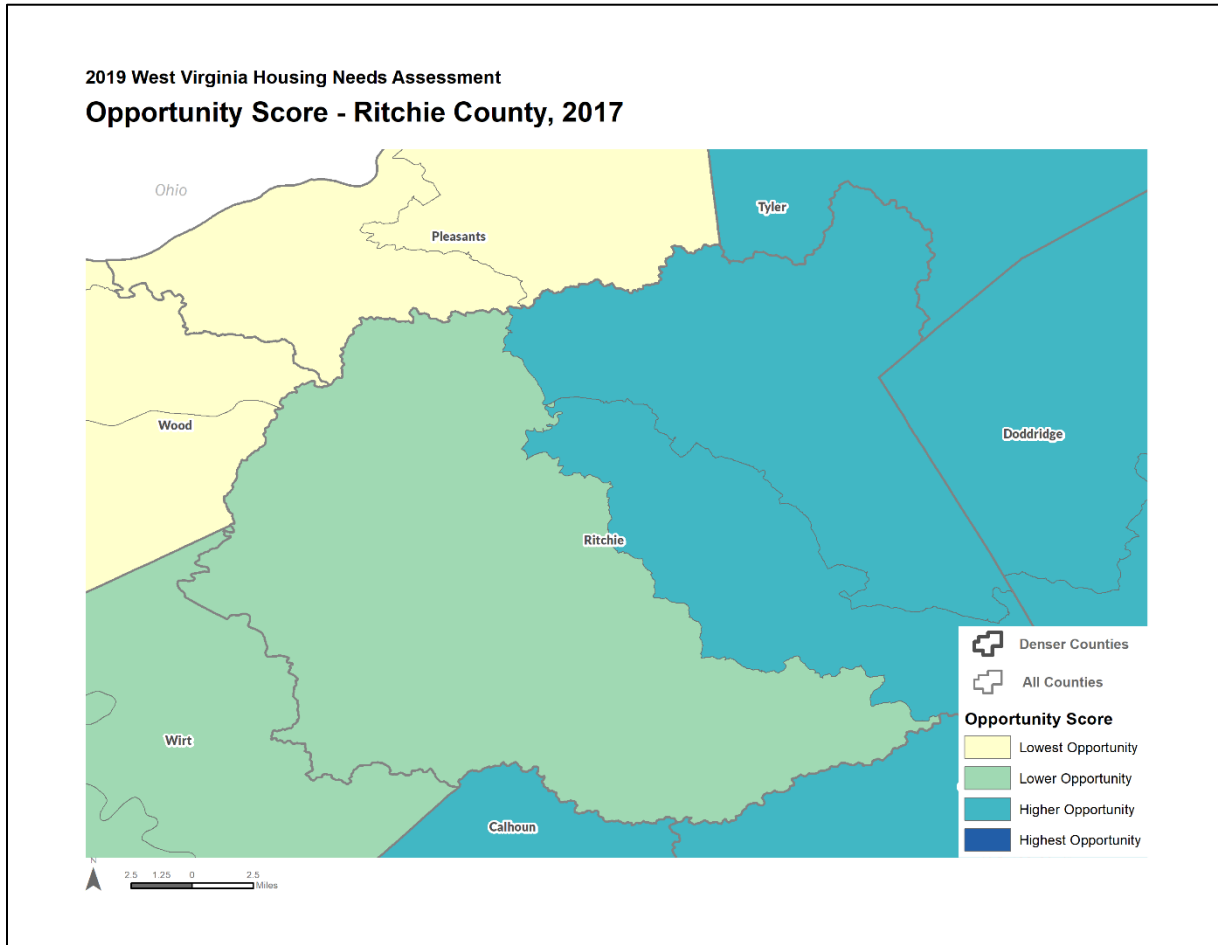
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

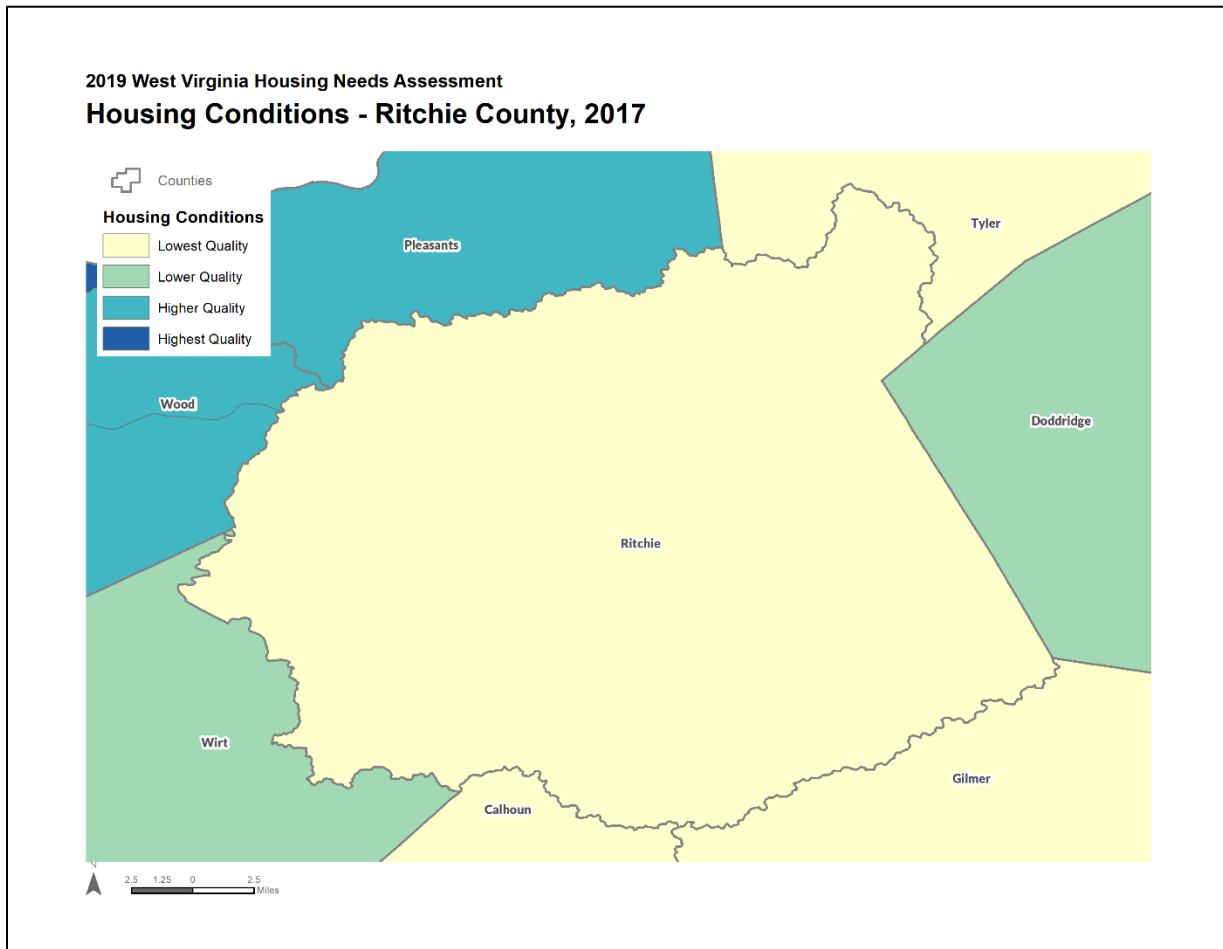
Ritchie County: Opportunity Index		
	Classification	State Rank
Census Tract 9623, Ritchie County	Higher Opportunity	210
Census Tract 9624, Ritchie County	Lower Opportunity	340
Census Tract 9625, Ritchie County	Higher Opportunity	230

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Ritchie County: Housing Conditions		
	Classification	State Rank
Ritchie County	Lowest	52

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Ritchie County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Ritchie County	\$41,497	8.5%	36.0%	28.8%	11.2%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Ritchie County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
30	19	63.3%	25	-	0.0%	80	4	5.0%	470	34	7.2%
Elderly Renters											
-	-	-	40	10	-	35	-	-	35	-	-
General Occupancy Owners											
185	80	43.2%	390	70	17.9%	575	64	11.1%	1,980	79	4.0%
General Occupancy Renters											
250	130	52.0%	195	90	46.2%	145	-	0.0%	215	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Ritchie County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	90	65.5%	59
0-60%	274	45.7%	125
0-80%	456	30.0%	137
Owners Elderly			
0-30%	289	65.5%	189
0-60%	749	45.7%	342
0-80%	995	30.0%	298
Renters General Occupancy			
0-30%	154	64.9%	100
0-60%	295	12.1%	36
0-80%	326	-0.3%	(1)
Renters Elderly			
0-30%	166	64.9%	108
0-60%	312	12.1%	38
0-80%	345	-0.3%	(1)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Ritchie County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	186	5.2%	10
101%+	702	3.8%	27
Owners Elderly			
81-100%	271	8.0%	22
101%+	641	7.1%	46
Renters General Occupancy			
81-100%	46	0.0%	0
101%+	65	0.0%	0
Renters Elderly			
81-100%	16	0.0%	0
101%+	47	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Ritchie County: Income by Tier		
	2017	2024
30% AMI	\$15,300	\$17,575
60% AMI	\$30,600	\$35,150
80% AMI	\$40,800	\$46,866
100% AMI	\$51,000	\$58,583

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.



Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Ritchie County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	182	22.1%	154	18.2%	132	16.1%	(21)	-13.9%
0-60%	331	40.1%	295	34.8%	256	31.1%	(38)	-13.0%
0-80%	345	41.9%	326	38.5%	285	34.6%	(40)	-12.4%
81-100%	39	4.8%	46	5.5%	41	4.9%	(6)	-12.6%
100%+	74	9.0%	65	7.7%	69	8.4%	4	6.6%
Renters Elderly								
0-30%	144	17.5%	166	19.7%	151	18.3%	(16)	-9.5%
0-60%	288	35.0%	312	36.9%	304	36.9%	(8)	-2.5%
0-80%	313	38.0%	345	40.8%	339	41.2%	(6)	-1.7%
81-100%	21	2.5%	16	1.9%	16	1.9%	(1)	-5.2%
100%+	31	3.8%	47	5.6%	74	9.0%	27	56.6%
Owners General Occupancy								
0-30%	109	3.5%	90	2.8%	62	2.0%	(28)	-30.9%
0-60%	277	8.9%	274	8.4%	208	6.6%	(66)	-24.1%
0-80%	489	15.7%	456	14.0%	353	11.2%	(104)	-22.7%
81-100%	174	5.6%	186	5.7%	145	4.6%	(41)	-22.0%
100%+	718	23.0%	702	21.6%	697	22.0%	(5)	-0.6%
Owners Elderly								
0-30%	251	8.0%	289	8.9%	268	8.5%	(21)	-7.3%
0-60%	690	22.1%	749	23.0%	708	22.4%	(41)	-5.4%
0-80%	888	28.5%	995	30.6%	947	30.0%	(47)	-4.8%
81-100%	243	7.8%	271	8.3%	259	8.2%	(12)	-4.4%
100%+	606	19.4%	641	19.7%	760	24.0%	119	18.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Ritchie County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	62	46	(13)
0-60%	208	112	(13)
0-80%	353	134	(3)
Owners Elderly			
0-30%	268	197	8
0-60%	708	381	39
0-80%	947	360	62
Renters General Occupancy			
0-30%	132	94	(5)
0-60%	256	47	12
0-80%	285	17	18
Renters Elderly			
0-30%	151	107	(1)
0-60%	304	56	19
0-80%	339	21	22

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Ritchie County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	145	10	1
101+%	697	40	13
Owners Elderly			
81-100%	259	26	4
101+%	760	69	23
Renters General Occupancy			
81-100%	41	7	7
101+%	69	12	12
Renters Elderly			
81-100%	16	3	3
101+%	74	13	13

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BROOKSIDE APARTMENTS	LIHTC	28	Ritchie County	158 BROOKSIDE DRIVE	PENNSBORO, WV 26415	FAM	2022
CARDINAL GARDENS APARTMENTS	S8 TCA/RD	16	Ritchie County	OLD ROUTE 50/LAMBERTON RD	PENNSBORO, WV 26415	ELD/DIS	2020
EDGEVIEW SQUARE	S8	24	Ritchie County	11 EDGEVIEW LANE	HARRISVILLE, WV 26362	ELD	2034
FAIRWAY VILLAS	RD	16	Ritchie County	825 W HIGHT STREET	HARRISVILLE, WV 26362	FAM	UNK
NORTH BEND APARTMENTS	LIHTC	38	Ritchie County	158 MYKALA LANE	HARRISVILLE, WV 26362	FAM	2037
ROBINSON APTS PHASE I	RD	2	Ritchie County	518 E SOUTH STREET	HARRISVILLE, WV 26362	ELD	UNK
ROBINSON APTS PHASE II	RD	2	Ritchie County	518 E SOUTH STREET	HARRISVILLE, WV 26362	ELD	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,350	\$31,500	\$33,700	\$35,850
<b>50% of Median</b>	\$19,050	\$21,750	\$24,450	\$27,150	\$29,350	\$31,500	\$33,700	\$35,850
<b>80% of Median</b>	\$30,450	\$34,800	\$39,150	\$43,450	\$46,950	\$50,450	\$53,900	\$57,400

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Ritchie-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,050	\$21,750	\$24,450	\$27,150	\$29,350	\$31,500	\$33,700	\$35,850
<b>60% of Median</b>	\$22,860	\$26,100	\$29,340	\$32,580	\$35,220	\$37,800	\$40,440	\$43,020

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Ritchie-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Brookside Apartments	158 Brookside Drive	Pennsboro	LIHTC	14	93%	14	100%	28	96%
Fairway Villas	825 W Hight St	Harrisville	RD	12	100%	4	100%	16	100%
North Bend Apartments	158 Mykala Ln	Harrisville	LIHTC	-	-	-	-	38	-
Total (Occupancy Based on Reporting Properties)				26	96%	18	100%	82	98%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Cardinal Gardens	Old Route 50/Lamberton Rd	Pennsboro	S8 TCA/RD	16	-	-	-	16	-
Edgeview Square	11 Edgeview Square	Harrisville	S8 TCA/RD	24	100%	-	-	24	100%
Total (Occupancy Based on Reporting Properties)				40	100%	-	-	40	100%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units
-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	26	96%	18	100%	82	98%
Senior Sub/TC	-	-	40	100%	-	-	40	100%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>136</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>137</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	26	96%	95%	0
2 Bedroom	18	100%	95%	1
Total	44	98%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	40	100%	95%	2
Total	40	100%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>136</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>137</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	-	-	95%	-
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
Total	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is some pent-up demand for subsidized product types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>138</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	350	9.4%
Construction	264	7.1%
Manufacturing	473	12.7%
Wholesale trade	141	3.8%
Retail trade	566	15.2%
Transportation/Utilities	264	7.1%
Information	15	0.4%
Finance/Insurance/Real Estate Services	167	4.5%
Services	1,254	33.7%
Public Administration	231	6.2%
<b>Total</b>	<b>3,722</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Ritchie County, WV	6.9%	5.9%	5.7%	6.7%	5.8%	5.6%	5.0%	4.8%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>138</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	801	177	214	221	442	365	514	210	18	45	3,007
Renter	225	38	87	117	109	115	48	63	16	0	818

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	35	171	207	21
Renter	8	70	77	8

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	801	142	943	31%
Renter	225	30	255	31%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 14 and 21 units of owner housing and between 5 and 8 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement		Annual Replacement	
	Low	High	Low	High	Low	High
Owner	21	69%	100%		14	21
Renter	8	69%	100%		5	8

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	14	21	(9)	6	12
Renter	5	8	(13)	(8)	(5)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$41,497, the feasibility of constructing the 6 to 12 sales replacement housing units is unlikely.

## Summary: Roane County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample. This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Roane County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
14,926	14,348	(578)	-3.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Roane County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,237	3,106	(131)	-4.0%
Aged 18 - 64			
9,123	8,378	(745)	-8.2%
Aged 65 and Older			
2,566	2,864	298	11.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS



## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Roane County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,197	20.6%	4,618	79.4%	5,815

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Roane County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
904	19.6%	2,642	57.2%	1,072	23.2%
Renters					
428	35.8%	409	34.2%	360	30.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Roane County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
392	8.5%	1,584	34.3%	1,057	22.9%	1,585	34.3%
Renters							
300	25.1%	488	40.8%	149	12.4%	260	21.7%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Roane County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,107	24.0%	1,968	42.6%	602	13.0%	488	10.6%	453	9.8%
Renters									
471	39.3%	334	27.9%	140	11.7%	141	11.8%	111	9.3%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

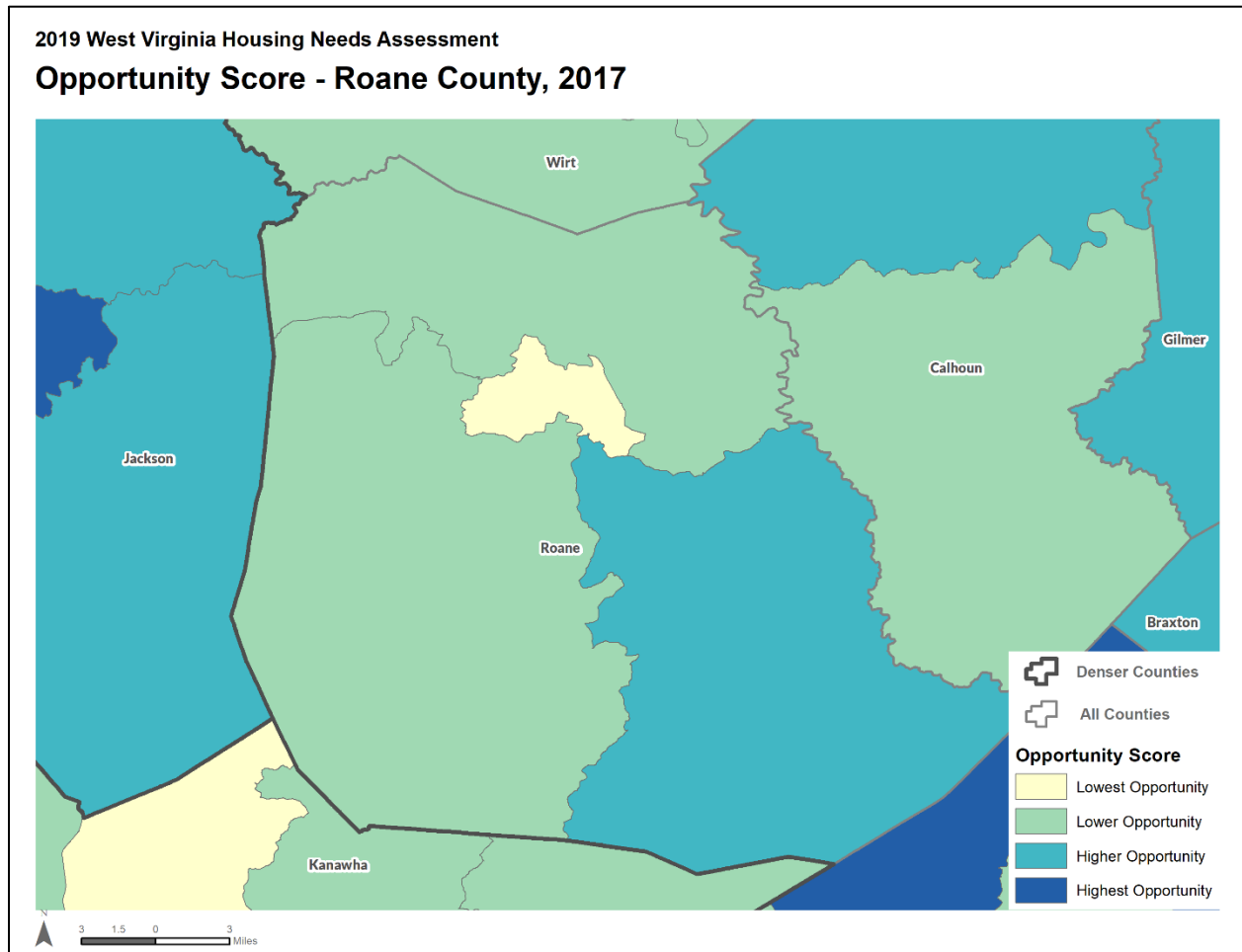
Roane County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
106	2.3%	872	18.9%	2,722	58.9%	753	16.3%	165	3.6%
Renters									
267	22.3%	436	36.4%	366	30.6%	119	9.9%	9	0.8%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

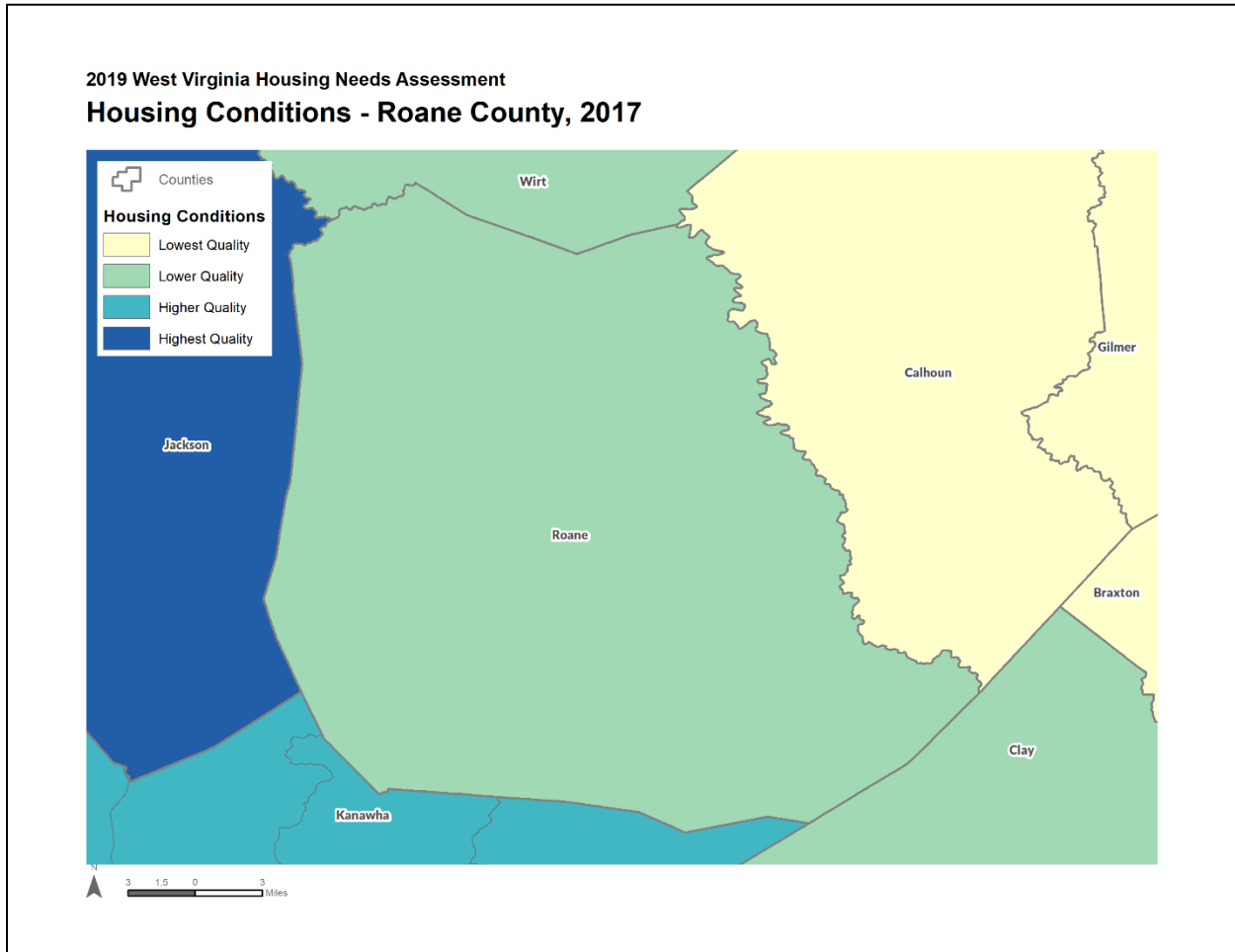
Roane County: Opportunity Index		
	Classification	State Rank
Census Tract 9628, Roane County	Lower Opportunity	321
Census Tract 9629, Roane County	Lower Opportunity	341
Census Tract 9630, Roane County	Lowest Opportunity	406
Census Tract 9631, Roane County	Higher Opportunity	200

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Roane County: Housing Conditions		
	Classification	State Rank
Roane County	Lower	34

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Roane County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Roane County	\$37,931	9.2%	40.0%	30.1%	11.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which this dataset has been released. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Roane County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
30	20	66.7%	90	14	15.6%	330	35	10.6%	495	49	9.9%
Elderly Renters											
410	265	64.6%	440	101	23.0%	570	125	21.9%	2,125	46	2.2%
General Occupancy Owners											
-	-	0.0%	55	-	0.0%	30	-	0.0%	4	-	0.0%
General Occupancy Renters											
445	230	51.7%	360	145	40.3%	280	45	16.1%	2,251	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Roane County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	172	65.5%	113
0-60%	404	45.7%	185
0-80%	524	30.0%	157
Owners Elderly			
0-30%	420	65.5%	275
0-60%	1,169	45.7%	534
0-80%	1,566	30.0%	469
Renters General Occupancy			
0-30%	230	64.9%	149
0-60%	421	12.1%	51
0-80%	525	-0.3%	(2)
Renters Elderly			
0-30%	225	64.9%	146
0-60%	422	12.1%	51
0-80%	465	-0.3%	(1)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. Because there is currently no CHAS data available after 2015, it was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Roane County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	181	7.3%	13
101%+	1,056	2.9%	31
Owners Elderly			
81-100%	291	10.4%	30
101%+	968	9.7%	94
Renters General Occupancy			
81-100%	35	0.0%	0
101%+	174	0.0%	0
Renters Elderly			
81-100%	27	0.0%	0
101%+	52	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### *Future Unmet Need*

#### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Roane County: Income by Tier		
	2017	2024
30% AMI	\$12,720	\$14,611
60% AMI	\$25,440	\$29,223
80% AMI	\$33,920	\$38,963
100% AMI	\$42,400	\$48,704

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Roane County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	222	17.3%	230	18.0%	212	17.0%	(18)	-8.0%
0-60%	402	31.4%	421	32.9%	380	30.4%	(41)	-9.7%
0-80%	520	40.5%	525	41.1%	480	38.4%	(46)	-8.7%
81-100%	66	5.1%	35	2.8%	37	3.0%	2	6.2%
100%+	213	16.6%	174	13.6%	175	14.0%	1	0.8%
Renters Elderly								
0-30%	179	13.9%	225	17.6%	221	17.6%	(5)	-2.1%
0-60%	342	26.7%	422	33.1%	421	33.7%	(2)	-0.4%
0-80%	392	30.6%	465	36.4%	468	37.5%	3	0.7%
81-100%	27	2.1%	27	2.1%	29	2.3%	2	8.5%
100%+	65	5.1%	52	4.1%	61	4.9%	8	15.8%
Owners General Occupancy								
0-30%	178	3.9%	172	3.7%	140	3.1%	(31)	-18.3%
0-60%	465	10.1%	404	8.8%	336	7.5%	(68)	-16.9%
0-80%	623	13.6%	524	11.4%	434	9.7%	(91)	-17.3%
81-100%	153	3.3%	181	3.9%	157	3.5%	(23)	-12.9%
100%+	1,240	27.0%	1,056	23.0%	1,009	22.5%	(47)	-4.5%
Owners Elderly								
0-30%	341	7.4%	420	9.2%	409	9.1%	(11)	-2.6%
0-60%	991	21.6%	1,169	25.5%	1,141	25.4%	(29)	-2.4%
0-80%	1,327	28.9%	1,566	34.1%	1,545	34.4%	(21)	-1.3%
81-100%	262	5.7%	291	6.4%	299	6.7%	8	2.7%
100%+	984	21.4%	968	21.1%	1,040	23.2%	72	7.4%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Roane County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	140	109	(4)
0-60%	336	194	10
0-80%	434	183	25
Owners Elderly			
0-30%	409	318	42
0-60%	1,141	660	125
0-80%	1,545	650	181
Renters General Occupancy			
0-30%	212	147	(3)
0-60%	380	62	11
0-80%	480	19	20
Renters Elderly			
0-30%	221	152	6
0-60%	421	69	18
0-80%	468	18	20

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Roane County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	157	15	1
101+%	1,009	50	19
Owners Elderly			
81-100%	299	37	7
101+%	1,040	122	28
Renters General Occupancy			
81-100%	37	6	6
101+%	175	29	29
Renters Elderly			
81-100%	29	5	5
101+%	61	10	10

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization

HA – Housing Authority

HFA – Housing Finance Agency

HOME – HOME Investment Partnership Program

LIHTC – Low Income Housing Tax Credit

NHTF – National Housing Trust Fund

NSP – Neighborhood Stabilization Program

PHA – Public Housing Authority

RD – Rural Development

RD 538 – Rural Development Section 538

S8 – Section 8

TCA – Traditional Contract Administration

TCAP – Tax Credit Allocation Program

TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled

ELD – Elderly

FAM – Family

SN – Special Needs

UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
601 MARKET STREET	PHA	29	Roane County	601 MARKET STREET		ELD	UNK
ANN/LOONEY MARCAP MANOR		110	Roane County	101 SMITH STREET	25276	UNK	UNK
HART HOUSE	LIHTC	20	Roane County	400 CHURCH STREET	25276	ELD	2044
LYNNVIEW APTS.	LIHTC/HOME	24	Roane County	265 LYNN STREET	25276	FAM	2045

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Roane-County>



Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Roane-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Ann/Looney Marcap Manor	101 Smith Street	Spencer	PHA	-	-	-	-	110	-
Lynnview Apartments	265 Lynn Street	Spencer	TC	4	100%	20	95%	24	96%
Total (Occupancy Based on Reporting Properties)				4	100%	20	95%	124	96%

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	Total Units	Total % Occ.
Hart House Apartments	400 Church St	Spencer	S8/TC	20	95%	20	95%
601 Market Street	601 Market Street	Spencer	PHA	29	100%	29	100%
Total (Occupancy Based on Reporting Properties)				49	98%	49	98%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name/Address	Address	City	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
145 Main St	145 Main St	Spencer	-	-	12	100%	-	-	12	100%
548 Ripley Rd	548 Ripley Rd	Spencer	10	100%	-	-	-	-	10	100%
111 Market St	111 Market St	Spencer	11	-	-	-	-	-	11	-
Imperial Gardens Apartments	407 Imperial Gardens Road	Spencer	-	-	15	-	16	-	31	-
Total (Occupancy Based on Reporting Properties)				21	100%	27	100%	16	64	100%

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	4	100%	20	95%	124	96%
Senior Sub/TC	-	-	49	98%	-	-	49	98%
General Market	21	100%	27	100%	16	-	64	100%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>139</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>140</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	4	100%	95%	0
2 Bedroom	20	95%	95%	0
Total	24	96%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	49	98%	95%	1
Total	49	98%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>139</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>140</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
0 Bedroom	21	100%	95%	1
1 Bedroom	27	100%	95%	1
<b>Total</b>	<b>48</b>	<b>100%</b>	<b>95%</b>	<b>2</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests a slight pent-up demand for subsidized elderly/disabled and market rate units.

## Employment

The local economy is largely driven by the services, retail trade and construction sectors.

Figure 30 Employment by Industry<sup>141</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	357	7.70%
Construction	602	13.00%
Manufacturing	204	4.40%
Wholesale trade	46	1.00%
Retail trade	630	13.60%
Transportation/Utilities	315	6.80%
Information	37	0.80%
Finance/Insurance/Real Estate Services	213	4.60%
Services	2,081	44.90%
Public Administration	153	3.30%
Total	4,634	100.0%

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Roane County, WV	11.2%	10.1%	10.1%	11.0%	9.6%	9.2%	8.3%	7.7%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

<sup>141</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	745	239	542	357	562	579	759	704	113	18	4,618
Renter	282	101	74	129	221	136	199	50	0	5	1,197

Source: 2017 ACS

Significant housing unit construction occurred between 1990 and 2009, 10-30 years ago.

## Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

Annual Units Reaching 70 Year Threshold				
	1948-1949	1950-1957	Total	Annual Total
Owner	48	434	481	48
Renter	20	59	79	8

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

Units Built 70+ Years Ago				
	Prior to 1939	1940-1947	Total	% of Total Units
Owner	745	191	936	20%
Renter	282	81	363	30%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall between 4 and 5 units of owner housing and 1 units of renter housing. This is calculated as follows:

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement High	Annual Replacement	
	Replacement Low	Replacement High		Replacement Low	Replacement High
Owner	48	80%	100%	4	5
Renter	8	70%	100%	1	1

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing for owners. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

<b>Fundamental Housing Demand</b>					
<b>Cohort</b>	<b>Replacement Housing Low</b>	<b>Replacement Housing High</b>	<b>Annual Household Change</b>	<b>Fundamental Demand Low</b>	<b>Fundamental Demand High</b>
Owner	38	48	(20)	19	29
Renter	6	8	(23)	(17)	(15)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,931, the feasibility of constructing the 19 to 29 sales replacement housing units is unlikely.

## Summary: Summers County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample. This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.



## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Summers County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
13,927	13,210	(717)	-5.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Summers County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
2,523	2,260	(263)	-10.4%
Aged 18 - 64			
8,722	7,980	(742)	-8.5%
Aged 65 and Older			
2,682	2,970	288	10.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Summers County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,427	26.0%	4,055	74.0%	5,482

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Summers County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
725	17.9%	2,615	64.5%	715	17.6%
Renters					
556	39.0%	538	37.7%	333	23.3%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Summers County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
419	10.3%	1,021	25.2%	949	23.4%	1,666	41.1%
Renters							
371	26.0%	518	36.3%	209	14.6%	329	23.1%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Summers County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,239	30.6%	1,609	39.7%	635	15.7%	357	8.8%	215	5.3%
Renters									
497	34.8%	338	23.7%	215	15.1%	283	19.8%	94	6.6%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

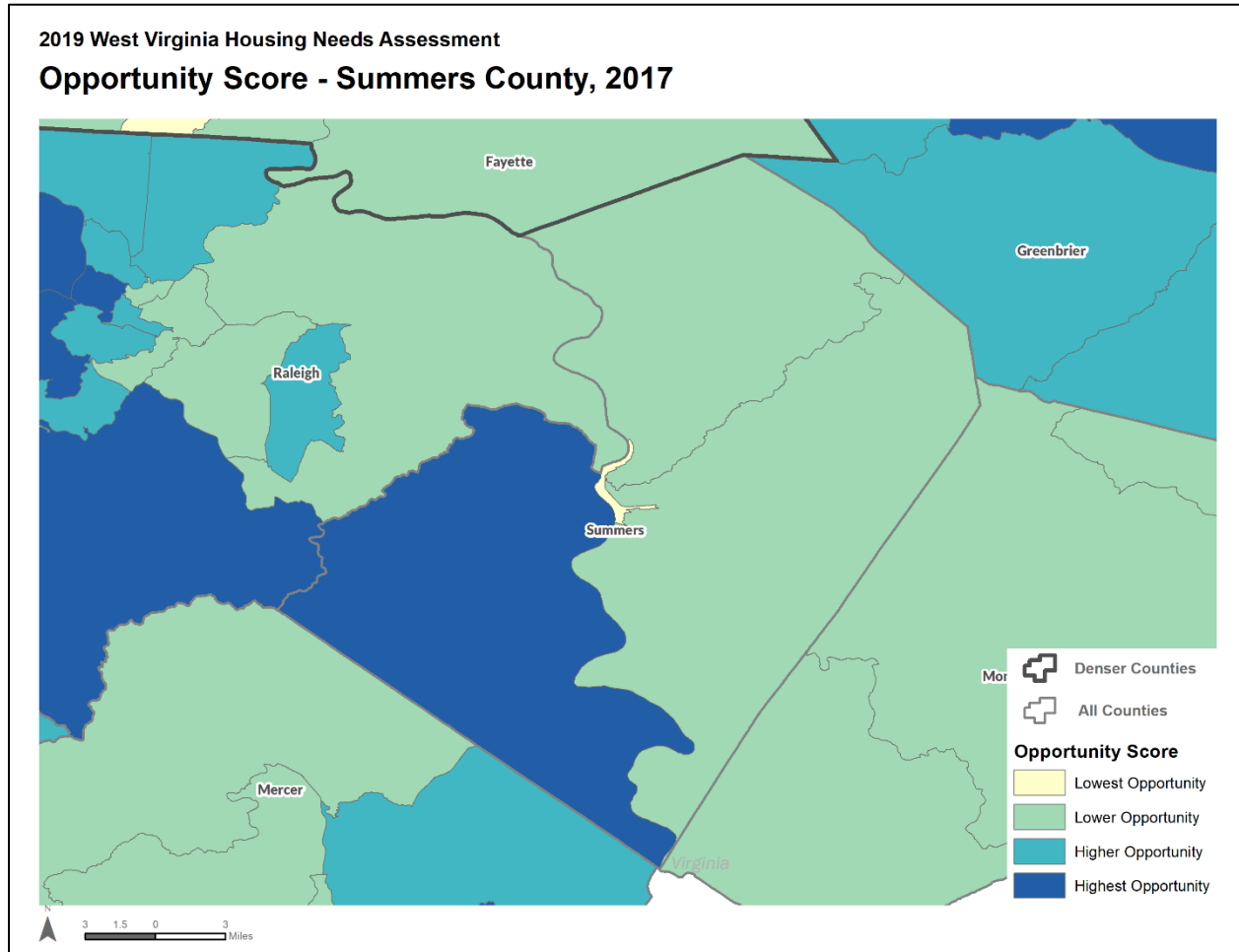
Summers County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
131	3.2%	1,239	30.6%	1,908	47.1%	598	14.7%	179	4.4%
Renters									
179	12.5%	611	42.8%	542	38.0%	95	6.7%	-	0.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

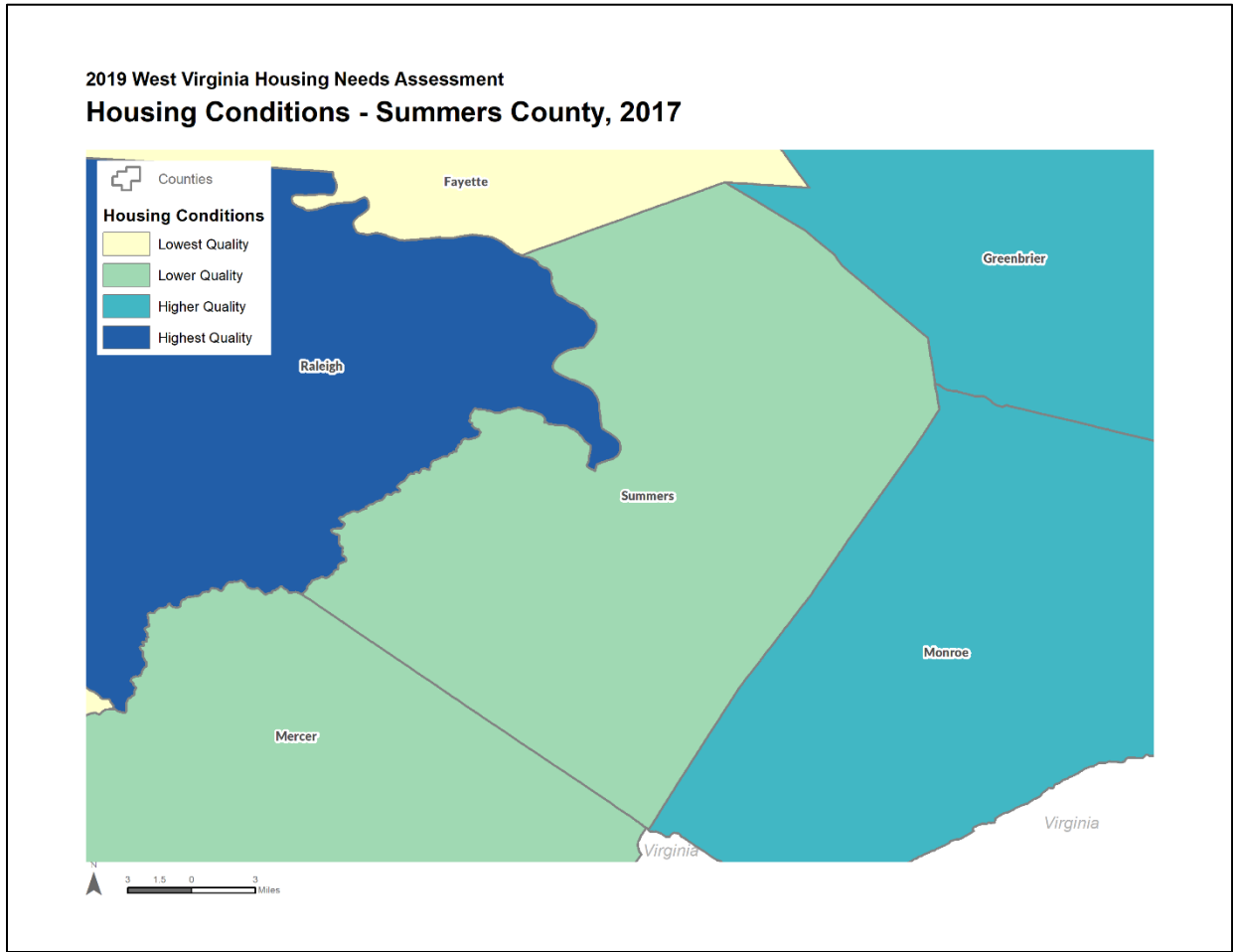
Summers County: Opportunity Index		
	Classification	State Rank
Census Tract 5, Summers County	Lower Opportunity	382
Census Tract 6, Summers County	Lower Opportunity	377
Census Tract 7, Summers County	Lowest Opportunity	429
Census Tract 8, Summers County	Highest Opportunity	60

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Summers County: Housing Conditions		
	Classification	State Rank
Summers County	Lower	39

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Summers County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Summers County	\$35,218	11.1%	34.0%	30.0%	12.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which this dataset has been released. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Summers County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
15	10	66.7%	65	10	15.4%	125	25	20.0%	755	14	1.9%
Elderly Renters											
275	180	65.5%	535	175	32.7%	490	120	24.5%	2,115	156	7.4%
General Occupancy Owners											
-	-	0.0%	10	-	0.0%	-	-	0.0%	10	-	0.0%
General Occupancy Renters											
365	230	63.0%	165	55	33.3%	345	65	18.8%	2,330	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Summers County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	91	66.0%	60
0-60%	349	49.3%	172
0-80%	524	34.8%	182
Owners Elderly			
0-30%	496	66.0%	327
0-60%	1,269	49.3%	626
0-80%	1,696	34.8%	589
Renters General Occupancy			
0-30%	216	57.9%	125
0-60%	380	4.4%	17
0-80%	479	-4.6%	(22)
Renters Elderly			
0-30%	223	57.9%	129
0-60%	351	4.4%	15
0-80%	395	-4.6%	(18)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. Because there is currently no CHAS data available after 2015, it was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Summers County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	124	15.7%	19
101%+	683	3.3%	23
Owners Elderly			
81-100%	304	2.5%	8
101%+	754	1.7%	13
Renters General Occupancy			
81-100%	59	0.0%	0
101%+	137	0.0%	0
Renters Elderly			
81-100%	47	0.0%	0
101%+	79	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Summers County: Income by Tier		
	2017	2024
30% AMI	\$14,430	\$16,576
60% AMI	\$28,860	\$33,151
80% AMI	\$38,480	\$44,201
100% AMI	\$48,100	\$55,252

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Summers County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	240	18.6%	216	18.1%	199	17.2%	(17)	-7.8%
0-60%	426	33.1%	380	31.8%	351	30.2%	(29)	-7.5%
0-80%	556	43.2%	479	40.0%	449	38.6%	(30)	-6.3%
81-100%	62	4.8%	59	4.9%	58	5.0%	(1)	-0.9%
100%+	203	15.7%	137	11.4%	134	11.5%	(2)	-1.8%
Renters Elderly								
0-30%	161	12.5%	223	18.7%	224	19.3%	1	0.3%
0-60%	287	22.3%	351	29.4%	346	29.8%	(4)	-1.2%
0-80%	326	25.3%	395	33.1%	391	33.6%	(5)	-1.2%
81-100%	60	4.7%	47	3.9%	46	4.0%	(1)	-1.6%
100%+	81	6.3%	79	6.6%	85	7.3%	6	8.1%
Owners General Occupancy								
0-30%	141	3.3%	91	2.2%	73	1.8%	(18)	-20.1%
0-60%	362	8.4%	349	8.5%	301	7.5%	(48)	-13.7%
0-80%	553	12.9%	524	12.8%	447	11.2%	(77)	-14.7%
81-100%	151	3.5%	124	3.0%	106	2.6%	(18)	-14.6%
100%+	1,012	23.6%	683	16.7%	633	15.8%	(50)	-7.3%
Owners Elderly								
0-30%	372	8.7%	496	12.1%	484	12.1%	(12)	-2.3%
0-60%	1,008	23.5%	1,269	31.1%	1,252	31.3%	(17)	-1.3%
0-80%	1,442	33.6%	1,696	41.5%	1,690	42.2%	(6)	-0.3%
81-100%	328	7.6%	304	7.5%	321	8.0%	17	5.5%
100%+	809	18.8%	754	18.5%	809	20.2%	55	7.3%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Summers County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	73	52	(8)
0-60%	301	166	(6)
0-80%	447	181	(1)
Owners Elderly			
0-30%	484	348	21
0-60%	1,252	691	65
0-80%	1,690	686	97
Renters General Occupancy			
0-30%	199	133	8
0-60%	351	47	30
0-80%	449	19	41
Renters Elderly			
0-30%	224	150	20
0-60%	346	46	31
0-80%	391	17	35

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Summers County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	106	18	(1)
101+%	633	31	9
Owners Elderly			
81-100%	321	13	6
101+%	809	27	14
Renters General Occupancy			
81-100%	58	5	5
101+%	134	12	12
Renters Elderly			
81-100%	46	4	4
101+%	85	8	8

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
GREEN VALLEY TOWNHOUSES	S8	8	Summers County	MOUNTAIN VIEW ROAD P.O. BOX 27	JUMPING BRANCH, WV 25969	FAM	2032
HINTON CENTER	LIHTC	11	Summers County	316 3RD STREET	25951	ELD	2040
HINTON HOUSE	S8	102	Summers County	459 STOKES DRIVE	HINTON, WV 25951	ELD	2029
SUMMERS LANDING/GREENBRIER TERR/HEDRICK HOUSE	TCEP	60	Summers County	505 GREENBRIER TERRACE	24981	FAM	2041

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.



The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Summers-County>

Figure 22 Section 42 LIHTC Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Summers-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

CHDO – Community Housing Development Organization

HA – Housing Authority

HFA – Housing Finance Agency

HOME – HOME Investment Partnership Program

HUD – Housing and Urban Development

LIHTC or TC – Low Income Housing Tax Credit

NHTF – National Housing Trust Fund

NSP – Neighborhood Stabilization Program

PBHA – Project Based Housing Assistance

PBV – Project PH or PHA – Public Housing Authority

RD – Rural Development

RD 538 – Rural Development Section 538

S8 – Section 8 (Project Based or Voucher Program)

TCA – Traditional Contract Administration

TCAP – Tax Credit Allocation Program

TCEP – Tax Credit Exchange Program

U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Greenbrier Terrace Hedrick House	505 Greenbrier Terrace	Talcott	TC	20	-	38	-	2	-	60	-
<b>Total</b>				20	-	38	-	2	-	60	-

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	Total Units	Total % Occ.
Hinton House	495 Stokes Drive # 126	Hinton	HUD	103	98%	103	98%
<b>Total</b>				103	98%	103	98%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name/Address	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
-	-		-	-	-	-	-	-	-	-
<b>Total</b>			-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregate Tables & Projection of Suggested Demand

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	20	-	38	-	2	-	60	-
Senior Sub/TC	103	98%	-	-	-	-	103	98%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>142</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 General Subsidized/Pent-up Demand<sup>143</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
3 Bedroom	-	-	95%	-
Total	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>142</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>143</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Senior Subsidized/Pent-up of Demand<sup>144</sup>

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	103	98%	95%	3
<b>Total</b>	<b>103</b>	<b>98%</b>	<b>95%</b>	<b>3</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
2 Bedroom	-	-	95%	-
3 Bedroom	-	-	95%	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>95%</b>	<b>-</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests that there is a pent-up demand for the elderly and disabled subsidized product type. There is insufficient information available to determine demand for either general subsidized units or market rate units.

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<sup>144</sup> The variation in total versus sum of pent-up demand is due to rounding.

## Employment

The local economy is largely driven by the services and construction sectors.

Figure 30 Employment by Industry<sup>145</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	44	1.00%
Construction	520	11.80%
Manufacturing	141	3.20%
Wholesale trade	88	2.00%
Retail trade	388	8.80%
Transportation/Utilities	436	9.90%
Information	22	0.50%
Finance/Insurance/Real Estate Services	172	3.90%
Services	2,357	53.50%
Public Administration	234	5.30%
<b>Total</b>	<b>4,406</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Summers County, WV	9.4%	7.6%	7.0%	6.6%	5.6%	6.6%	6.0%	4.8%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>145</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	833	206	260	303	700	520	662	469	70	32	4,055
Renter	355	117	155	57	241	277	137	88	-	-	1,427

Source: 2017 ACS

Significant housing unit construction occurred between 1970 and 1979, 40 - 50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	41	208	249	25
Renter	23	124	147	15

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 33 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	833	165	998	25%
Renter	355	94	449	31%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall between 19 and 25 units of owner housing and between 10 and 15 units of renter housing. This is calculated as follows:

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement		Annual Replacement
	Replacement Low	Replacement High	Replacement Low	Replacement High	High
Owner	25	75%	100%	19	25
Renter	15	69%	100%	10	15

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 35 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	19	25	1	20	26
Renter	10	15	(3)	7	11

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$35,218, the feasibility of constructing the 20 to 26 sales replacement housing units is unlikely.



## Summary: Taylor County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Taylor County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
16,895	16,977	82	0.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Taylor County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,514	3,464	(50)	-1.4%
Aged 18 - 64			
10,637	10,369	(268)	-2.5%
Aged 65 and Older			
2,744	3,144	400	14.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Taylor County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,419	21.4%	5,197	78.6%	6,616

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Taylor County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,174	22.6%	2,971	57.2%	1,052	20.2%
Renters					
413	29.1%	563	39.7%	443	31.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Taylor County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
491	9.4%	1,735	33.4%	1,201	23.1%	1,770	34.1%
Renters							
451	31.8%	405	28.5%	211	14.9%	352	24.8%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Taylor County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,331	25.6%	2,197	42.3%	802	15.4%	507	9.8%	360	6.9%
Renters									
559	39.4%	388	27.3%	203	14.3%	200	14.1%	69	4.9%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

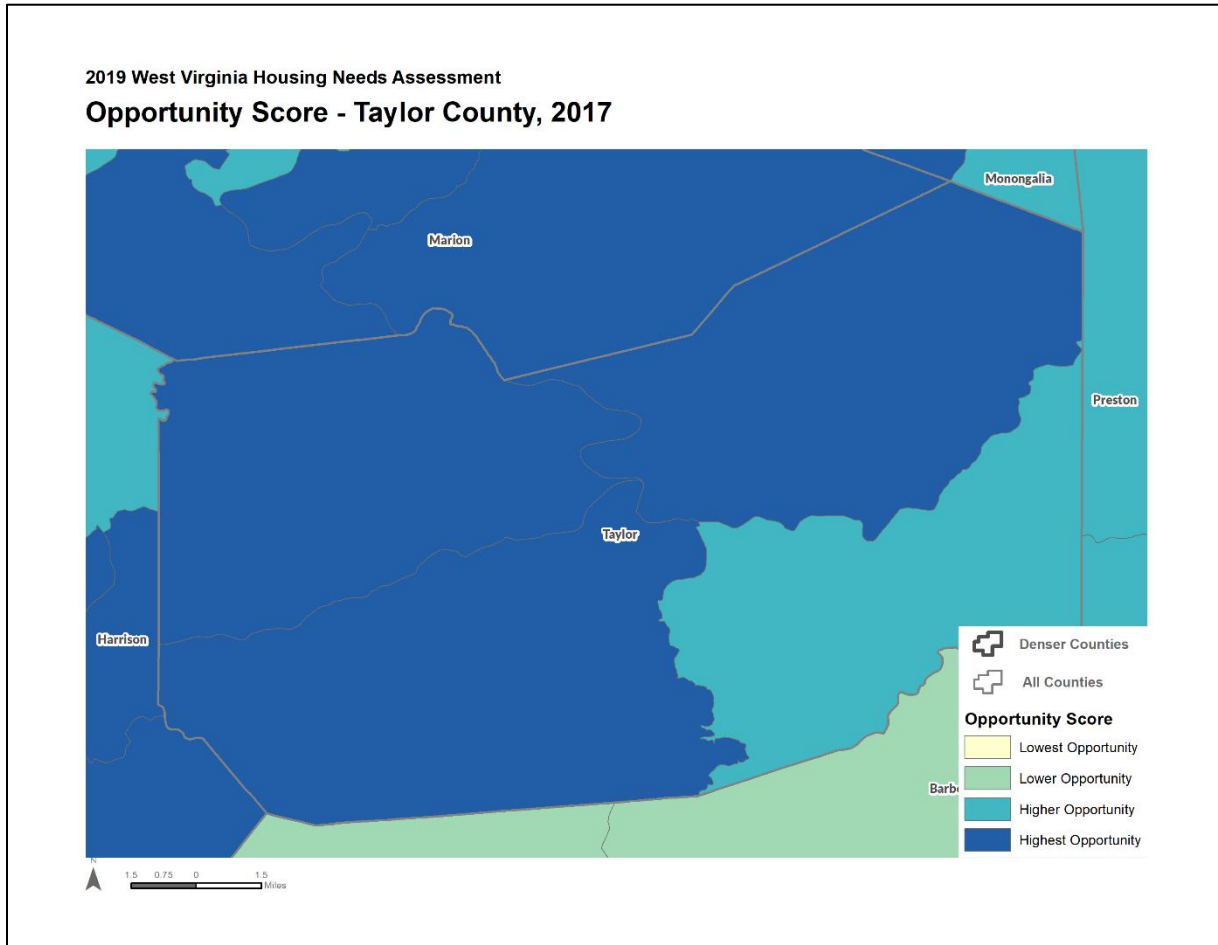
Taylor County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
139	2.7%	1,519	29.2%	2,687	51.7%	553	10.6%	299	5.8%
Renters									
318	22.4%	615	43.3%	444	31.3%	23	1.6%	19	1.3%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

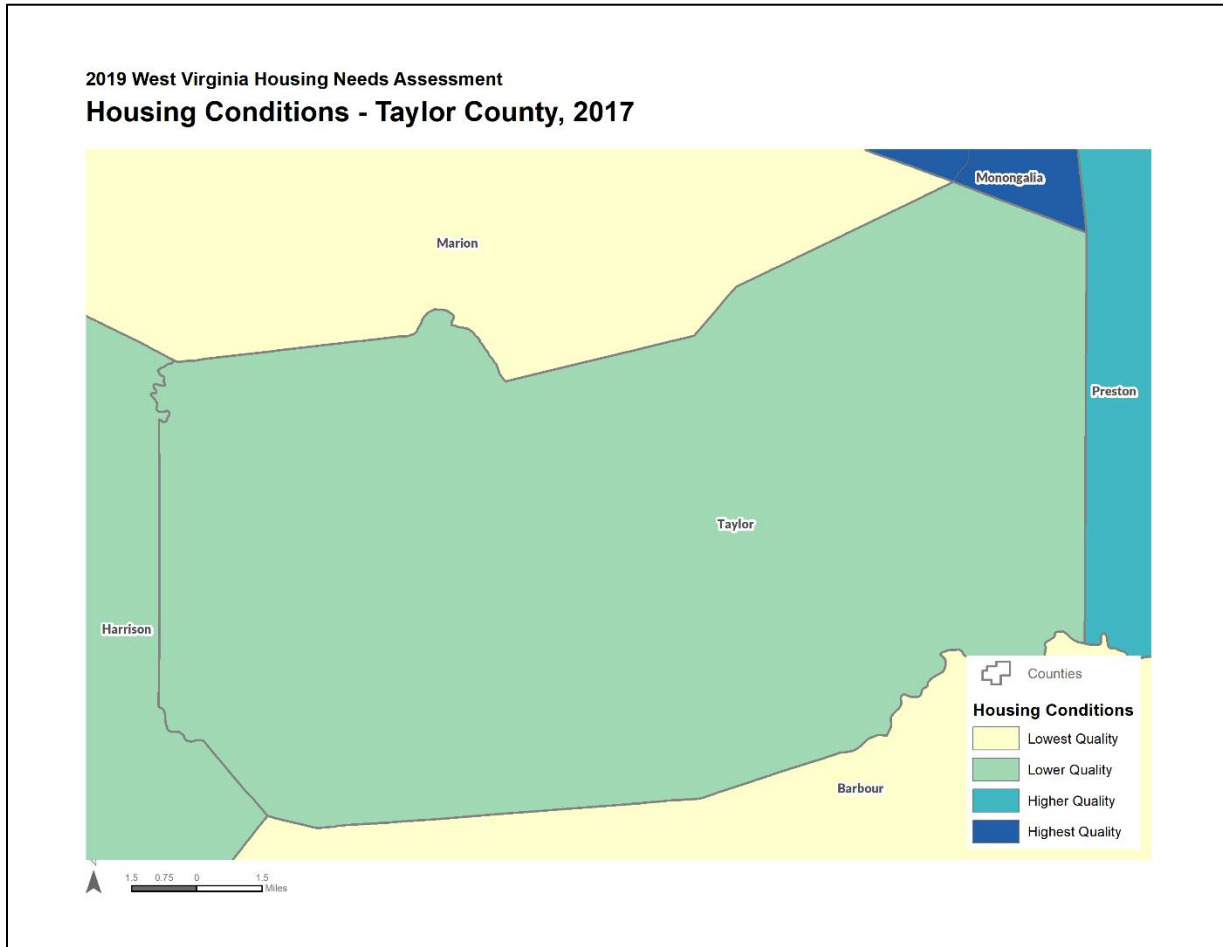
Taylor County: Opportunity Index		
	Classification	State Rank
Census Tract 9646, Taylor County	Highest Opportunity	47
Census Tract 9647, Taylor County	Highest Opportunity	7
Census Tract 9648, Taylor County	Highest Opportunity	32
Census Tract 9649, Taylor County	Higher Opportunity	232

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Taylor County: Housing Conditions		
	Classification	State Rank
Taylor County	Lower	29

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Taylor County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Taylor County	\$45,916	8.9%	32.0%	26.9%	14.2%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index



### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Taylor County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
35	35	100.0%	135	50	37.0%	170	30	17.6%	835	14	1.7%
Elderly Renters											
30	35	-	15	15	-	40	4	-	10	-	-
General Occupancy Owners											
425	275	64.7%	570	275	48.2%	770	185	24.0%	3,545	95	2.7%
General Occupancy Renters											
395	185	46.8%	205	95	46.3%	245	54	22.0%	575	20	3.5%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Taylor County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	218	73.1%	159
0-60%	521	51.0%	265
0-80%	759	36.2%	274
Owners Elderly			
0-30%	577	73.1%	422
0-60%	1,329	51.0%	677
0-80%	1,776	36.2%	642
Renters General Occupancy			
0-30%	262	66.7%	175
0-60%	460	17.2%	79
0-80%	580	-2.0%	(12)
Renters Elderly			
0-30%	242	66.7%	161
0-60%	365	17.2%	63
0-80%	401	-2.0%	(8)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Taylor County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	201	8.6%	17
101%+	1,283	1.2%	16
Owners Elderly			
81-100%	346	3.4%	12
101%+	994	0.7%	7
Renters General Occupancy			
81-100%	124	0.0%	0
101%+	260	4.5%	12
Renters Elderly			
81-100%	32	0.0%	0
101%+	121	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Taylor County: Income by Tier		
	2017	2024
30% AMI	\$15,450	\$17,747
60% AMI	\$30,900	\$35,494
80% AMI	\$41,200	\$47,326
100% AMI	\$51,500	\$59,157

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Taylor County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	244	16.7%	262	17.3%	240	15.6%	(23)	-8.6%
0-60%	441	30.2%	460	30.3%	421	27.5%	(38)	-8.3%
0-80%	528	36.2%	580	38.2%	527	34.4%	(53)	-9.1%
81-100%	126	8.6%	124	8.2%	113	7.4%	(11)	-8.6%
100%+	341	23.4%	260	17.1%	277	18.0%	16	6.3%
Renters Elderly								
0-30%	167	11.5%	242	15.9%	263	17.1%	21	8.7%
0-60%	284	19.5%	365	24.0%	400	26.1%	36	9.8%
0-80%	332	22.7%	401	26.4%	441	28.7%	39	9.8%
81-100%	16	1.1%	32	2.1%	39	2.6%	7	21.5%
100%+	117	8.0%	121	7.9%	136	8.9%	16	12.9%
Owners General Occupancy								
0-30%	235	4.5%	218	4.1%	193	3.6%	(25)	-11.6%
0-60%	504	9.6%	521	9.7%	458	8.5%	(62)	-12.0%
0-80%	764	14.5%	759	14.2%	680	12.6%	(79)	-10.4%
81-100%	191	3.6%	201	3.7%	184	3.4%	(17)	-8.4%
100%+	1,484	28.1%	1,283	24.0%	1,229	22.8%	(54)	-4.2%
Owners Elderly								
0-30%	425	8.1%	577	10.8%	578	10.7%	1	0.2%
0-60%	1,022	19.4%	1,329	24.8%	1,357	25.2%	28	2.1%
0-80%	1,547	29.3%	1,776	33.1%	1,823	33.8%	47	2.6%
81-100%	295	5.6%	346	6.5%	369	6.8%	23	6.6%
100%+	992	18.8%	994	18.5%	1,105	20.5%	112	11.2%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Taylor County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	193	156	(3)
0-60%	458	270	5
0-80%	680	300	26
Owners Elderly			
0-30%	578	469	47
0-60%	1,357	800	123
0-80%	1,823	805	162
Renters General Occupancy			
0-30%	240	170	(5)
0-60%	421	90	11
0-80%	527	11	23
Renters Elderly			
0-30%	263	186	25
0-60%	400	85	23
0-80%	441	9	17

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Taylor County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	184	19	2
101+%	1,229	39	23
Owners Elderly			
81-100%	369	20	8
101+%	1,105	29	22
Renters General Occupancy			
81-100%	113	11	11
101+%	277	39	28
Renters Elderly			
81-100%	39	4	4
101+%	136	13	13

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown



Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BRIARCLIFF APTS./GRAFTON	S8/RD	48	Taylor County	RR4 BOX 25A	GRAFTON, WV 26354	FAM	2027
BRIER VIEW APARTMENTS	LIHTC	48	Taylor County	1049 BRIER VIEW DRIVE, U.S. ROUTE 50 EAST	BRIDGEPORT, WV 26330	FAM	2047
CEDARWOOD I	S8	8	Taylor County	914 GEORGE WASHINGTON HIGHWAY	GRAFTON, WV 26354	FAM	2031
CEDARWOOD II	S8	8	Taylor County	916 GEORGE WASHINGTON HIGHWAY	GRAFTON, WV 26354	FAM	2032
GARRETT MILLS APARTMENTS	RD538/LIHTC	32	Taylor County	63 GARRETT MILLS LANE	GRAFTON, WV 26354	FAM	2039
GRAFTON MANOR	LIHTC	36	Taylor County	850 WEST MAIN STREET	GRAFTON, WV 26354	ELD	2023
OSAGE HOUSE	LIHTC	1	Taylor County	ROUTE 3, BOX 188	GRAFTON, WV 26354	FAM	2024

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$33,050	\$35,300	\$37,600
<b>50% of Median</b>	\$19,950	\$22,800	\$25,650	\$28,450	\$30,750	\$33,050	\$35,300	\$37,600
<b>80% of Median</b>	\$31,850	\$36,400	\$40,950	\$45,500	\$49,150	\$52,800	\$56,450	\$60,100

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Taylor-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,950	\$22,800	\$25,650	\$28,450	\$30,750	\$33,050	\$35,300	\$37,600
<b>60% of Median</b>	\$23,940	\$27,360	\$30,780	\$34,140	\$36,900	\$39,660	\$42,360	\$45,120

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Taylor-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Briarcliff Apartments	101 Lucas Dairy Rd	Grafton	S8/RD	24	92%	24	100%	-	-	48	96%
Brier View Apartments	1049 Brier View Dr, U.S. Rt 50	Bridgeport	LIHTC	-	-	40	90%	8	100%	48	92%
Byers Apartments	21 Dorsey St	Grafton	U	8		-	-	-	-	8	-
Boothsville Apartments	Rt. 73, D16	Shinnston	RD	16	100%	24	96%	-	-	40	98%
Cedarwood I	914 George Washington Hwy	Grafton	S8	-	-	4	100%	4	100%	8	100%
Cedarwood II	916 George Washington Hwy	Grafton	S8	-	-	4	100%	4	100%	8	100%
Garrett Mills Apartments	63 Garrett Mills Ln	Grafton	RD538/LIHTC	13	100%	11	91%	8	88%	32	94%
Total (Occupancy Based on Reporting Properties)				61	96%	107	94%	24	96%	192	95%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Grafton Manor	850 W Main Street	Grafton	LIHTC	32	97%	4	100%	-	-	36	97%
Total (Occupancy Based on Reporting Properties)				32	97%	4	100%	-	-	36	97%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
66-72 Latrobe Street	16-72 Latrobe Street	Grafton	-	-	-	-	-	-	-	-	-	17	-
215-217 Walnut Street	215-217 Walnut Street	Grafton	-	-	-	-	-	-	-	-	-	10	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-	27	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	61	96%	107	94%	24	96%	192	95%
Senior Sub/TC	32	97%	4	100%	-	-	36	97%
General Market	-	-	-	-	-	-	27	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>146</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>147</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	61	96%	95%	1
2 Bedroom	107	94%	95%	(1)
3 Bedroom	24	96%	95%	0
Total	192	95%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	32	97%	95%	1
2 Bedroom	4	100%	95%	0
Total	36	97%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>146</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>147</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is some pent-up demand for subsidized elderly units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>148</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	286	4.0%
Construction	436	6.1%
Manufacturing	486	6.8%
Wholesale trade	493	6.9%
Retail trade	857	12.0%
Transportation/Utilities	557	7.8%
Information	50	0.7%
Finance/Insurance/Real Estate Services	193	2.7%
Services	3,334	46.7%
Public Administration	443	6.2%
<b>Total</b>	<b>7,140</b>	<b>100%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Taylor County, WV	6.5%	5.2%	5.0%	5.6%	4.7%	4.6%	4.5%	4.1%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>148</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.



## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,084	451	385	195	936	596	766	672	68	44	5,197
Renter	290	109	78	149	411	190	85	103	0	4	1,419

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	90	308	398	40
Renter	22	62	84	8

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,084	361	1,445	28%
Renter	290	87	377	27%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 29 and 40 units of owner housing and between 6 and 8 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	40	72%	100%	29	40
Renter	8	73%	100%	6	8

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	29	40	1	30	41
Renter	6	8	(4)	3	5

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$45,916 the feasibility of constructing the 30 to 41 sales replacement housing units is unlikely.

## Summary: Tucker County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Tucker County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
7,141	7,035	(106)	-1.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Tucker County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,370	1,253	(117)	-8.5%
Aged 18 - 64			
4,270	4,094	(176)	-4.1%
Aged 65 and Older			
1,501	1,688	187	12.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Tucker County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
563	19.1%	2,388	80.9%	2,951

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Tucker County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
586	24.5%	1,460	61.1%	342	14.3%
Renters					
145	25.8%	215	38.2%	203	36.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Tucker County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
187	7.8%	741	31.0%	554	23.2%	906	37.9%
Renters							
182	32.3%	166	29.5%	57	10.1%	158	28.1%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Tucker County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
587	24.6%	1,023	42.8%	347	14.5%	265	11.1%	166	7.0%
Renters									
288	51.2%	127	22.6%	97	17.2%	31	5.5%	20	3.6%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

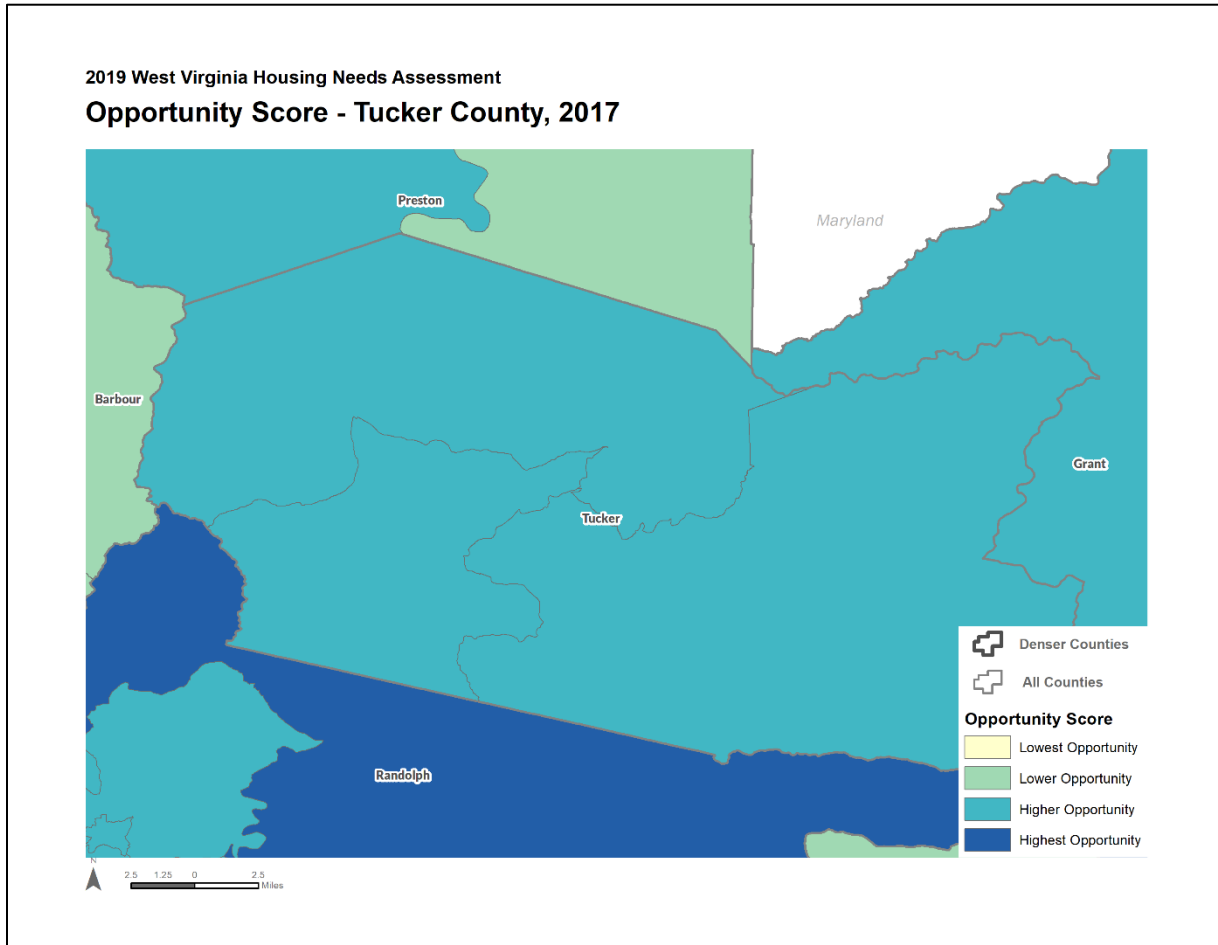
Tucker County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
28	1.2%	353	14.8%	1,483	62.1%	379	15.9%	145	6.1%
Renters									
127	22.6%	165	29.3%	233	41.4%	32	5.7%	6	1.1%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

Tucker County: Opportunity Index		
	Classification	State Rank
Census Tract 9652, Tucker County	Higher Opportunity	240
Census Tract 9653, Tucker County	Higher Opportunity	165
Census Tract 9654, Tucker County	Higher Opportunity	227

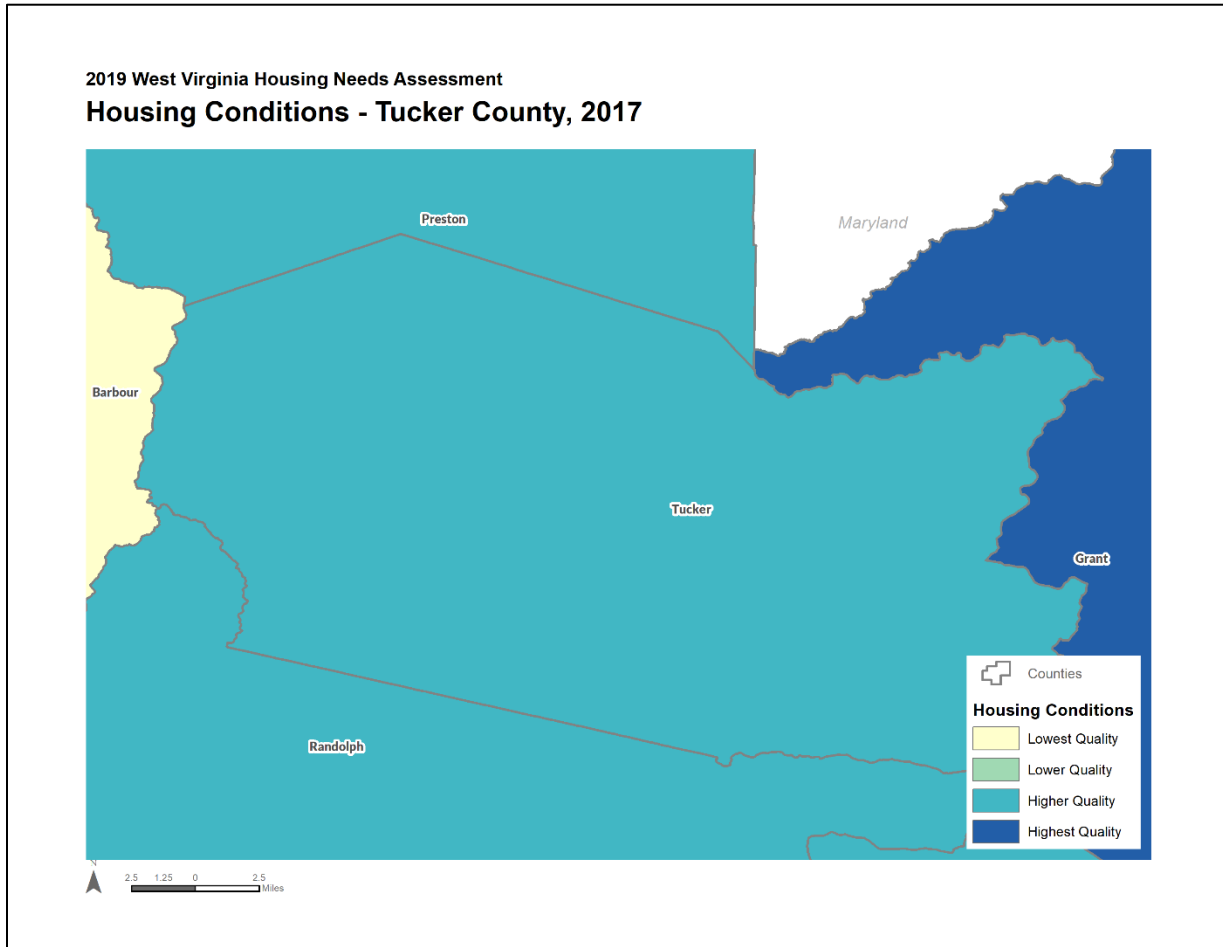
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Tucker County: Housing Conditions		
	Classification	State Rank
Tucker County	Higher	23

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Tucker County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Tucker County	\$43,294	7.4%	35.0%	27.4%	13.1%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Tucker County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
20	10	50.0%	50	8	16.0%	85	4	4.7%	355	40	11.3%
Elderly Renters											
-	-	-	-	-	-	4	-	-	20	-	-
General Occupancy Owners											
170	80	47.1%	315	150	47.6%	400	70	17.5%	1,495	109	7.3%
General Occupancy Renters											
155	85	54.8%	145	65	44.8%	70	35	50.0%	255	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Tucker County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	153	78.0%	119
0-60%	330	62.2%	205
0-80%	454	44.9%	204
Owners Elderly			
0-30%	274	78.0%	214
0-60%	643	62.2%	400
0-80%	848	44.9%	381
Renters General Occupancy			
0-30%	77	60.9%	47
0-60%	178	5.1%	9
0-80%	227	-6.6%	(15)
Renters Elderly			
0-30%	131	60.9%	80
0-60%	164	5.1%	8
0-80%	184	-6.6%	(12)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Tucker County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	126	22.2%	28
101%+	458	4.0%	18
Owners Elderly			
81-100%	154	37.5%	58
101%+	380	3.6%	14
Renters General Occupancy			
81-100%	65	0.0%	0
101%+	72	0.0%	0
Renters Elderly			
81-100%	9	0.0%	0
101%+	32	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Tucker County: Income by Tier		
	2017	2024
30% AMI	\$15,870	\$18,230
60% AMI	\$31,740	\$36,459
80% AMI	\$42,320	\$48,612
100% AMI	\$52,900	\$60,765

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Tucker County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	65	11.1%	77	13.1%	77	13.1%	0	0.0%
0-60%	133	22.6%	178	30.1%	178	30.1%	0	0.0%
0-80%	215	36.5%	227	38.5%	227	38.5%	0	0.0%
81-100%	33	5.5%	65	11.1%	65	11.1%	0	0.0%
100%+	117	19.8%	72	12.2%	72	12.2%	0	0.0%
Renters Elderly								
0-30%	108	18.4%	131	22.2%	131	22.2%	0	0.0%
0-60%	163	27.7%	164	27.8%	164	27.8%	0	0.0%
0-80%	170	28.8%	184	31.2%	184	31.2%	0	0.0%
81-100%	18	3.1%	9	1.5%	9	1.5%	0	0.0%
100%+	37	6.2%	32	5.5%	32	5.5%	0	0.0%
Owners General Occupancy								
0-30%	136	5.6%	153	6.3%	153	6.3%	0	0.0%
0-60%	277	11.5%	330	13.7%	330	13.7%	0	0.0%
0-80%	393	16.2%	454	18.8%	454	18.8%	0	0.0%
81-100%	106	4.4%	126	5.2%	126	5.2%	0	0.0%
100%+	540	22.3%	458	18.9%	458	18.9%	0	0.0%
Owners Elderly								
0-30%	215	8.9%	274	11.3%	274	11.3%	0	0.0%
0-60%	579	23.9%	643	26.6%	643	26.6%	0	0.0%
0-80%	733	30.3%	848	35.1%	848	35.1%	0	0.0%
81-100%	177	7.3%	154	6.4%	154	6.4%	0	0.0%
100%+	473	19.5%	380	15.7%	380	15.7%	0	0.0%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Tucker County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	153	126	7
0-60%	330	221	15
0-80%	454	225	21
Owners Elderly			
0-30%	274	226	13
0-60%	643	429	30
0-80%	848	420	39
Renters General Occupancy			
0-30%	77	52	5
0-60%	178	20	11
0-80%	227	(1)	14
Renters Elderly			
0-30%	131	88	8
0-60%	164	18	10
0-80%	184	(1)	11

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Tucker County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	126	30	2
101+%	458	27	8
Owners Elderly			
81-100%	154	60	3
101+%	380	21	7
Renters General Occupancy			
81-100%	65	7	7
101+%	72	8	8
Renters Elderly			
81-100%	9	1	1
101+%	32	4	4

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
JAMESON STREET APARTMENTS	HOME	4	Tucker County	JAMESON AVENUE	PARSONS, WV 26287	UNK	UNK
LINWOOD APTS.	S8	8	Tucker County	425 BLACKWATER AVENUE	DAVIS, WV 26260	FAM	2031
MOUNTAIN VIEW APARTMENTS	HOME	8	Tucker County	THIRD STREET	HAMBLETON, WV 26269	UNK	UNK
PINE VIEW	HOME	3	Tucker County	JAMESON AVENUE	PARSONS, WV 26287	UNK	UNK
PINEVIEW APTS/CORTLAND	S8/RD	24	Tucker County	HC 60 BOX 98/39 CORTLAND ACRES LANE	THOMAS, WV 26292	ELD	2022
TUCKER MANOR APTS.	S8/LIHTC/HOME	30	Tucker County	103 CHESTNUT STREET	PARSONS, WV 26287	ELD	2043
VILLAGE AT DAVIS	RD	8	Tucker County	5TH AND WILLIAMS AVENUE	DAVIS, WV 26260	ELD	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$32,700	\$34,950	\$37,200
<b>50% of Median</b>	\$19,750	\$22,550	\$25,350	\$28,150	\$30,450	\$32,700	\$34,950	\$37,200
<b>80% of Median</b>	\$31,550	\$36,050	\$40,550	\$45,050	\$48,700	\$52,300	\$55,900	\$59,500

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Tucker-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,750	\$22,550	\$25,350	\$28,150	\$30,450	\$32,700	\$34,950	\$37,200
<b>60% of Median</b>	\$23,700	\$27,060	\$30,420	\$33,780	\$36,540	\$39,240	\$41,940	\$44,640

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Tucker-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Linwood Apartments	425 Blackwater Ave	Davis	S8	-	-	4	100%	4	100%	8	100%
Mountain View Apartments	Third Street	Hambleton	Home	-	-	-	-	-	-	8	-
Total (Occupancy Based on Reporting Properties)				-	-	4	100%	4	100%	16	100%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
Pineview Apartments/Cortland	HC 60 Box 98/39 Cortland Acres	Thomas	S8/RD	24	83%	-	-	24	83%
Tucker Manor Apartments	103 Chestnut St	Parsons	S8/LIHTC/Home	30	100%	-	-	30	100%
Village at Davis	5th and Williams	Davis	RD	7	86%	1	0%	8	75%
Total (Occupancy Based on Reporting Properties)				61	92%	1	0%	62	90%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	4	100%	4	100%	16	100%
Senior Sub/TC	61	92%	1	0%	-	-	62	90%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>149</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>150</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
2 Bedroom	4	100%	95%	0
3 Bedroom	4	100%	95%	0
Total	8	100%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	61	92%	95%	(2)
Total	61	92%	95%	(2)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>149</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>150</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 29 Pent-up Demand for Market Rate Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is no pent up demand for general subsidized units and an oversupply of subsidized elderly/disabled units.

## Employment

The local economy is largely driven by the services and construction sectors.

Figure 30 Employment by Industry<sup>151</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	181	6.7%
Construction	350	13.0%
Manufacturing	151	5.6%
Wholesale trade	22	0.8%
Retail trade	186	6.9%
Transportation/Utilities	170	6.3%
Information	27	1.0%
Finance/Insurance/Real Estate Services	73	2.7%
Services	1,334	49.5%
Public Administration	202	7.5%
<b>Total</b>	<b>2,695</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls equal to the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Tucker County, WV	7.5%	6.4%	6.0%	6.3%	5.2%	5.2%	5.3%	4.9%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>151</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	578	133	111	169	371	378	317	306	20	5	2,388
Renter	118	32	57	25	148	76	38	23	46	0	563

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		27	89	115
Renter		6	46	52

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	578	106	684	29%
Renter	118	26	144	26%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 8 and 12 units of owner housing and between 4 and 5 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	12	71%	100%	8	12
Renter	5	74%	100%	4	5

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	8	12	(3)	5	9
Renter	4	5	(2)	2	3

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$43,294, the feasibility of constructing the 5 to 9 sales replacement housing units is unlikely.

## Summary: Tyler County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Tyler County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
9,208	8,949	(259)	-2.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Tyler County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,925	1,778	(147)	-7.6%
Aged 18 - 64			
5,583	5,320	(263)	-4.7%
Aged 65 and Older			
1,700	1,851	151	8.9%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Tyler County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
798	22.4%	2,765	77.6%	3,563

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Tyler County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
459	16.6%	1,750	63.3%	556	20.1%
Renters					
237	29.7%	264	33.1%	297	37.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Tyler County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
118	4.3%	897	32.4%	733	26.5%	1,017	36.8%
Renters							
196	24.6%	338	42.4%	103	12.9%	161	20.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Tyler County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
766	27.7%	1,261	45.6%	309	11.2%	233	8.4%	196	7.1%
Renters									
354	44.4%	186	23.3%	102	12.8%	153	19.2%	3	0.4%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Tyler County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
114	4.1%	582	21.0%	1,547	55.9%	453	16.4%	69	2.5%
Renters									
129	16.2%	341	42.7%	303	38.0%	14	1.8%	11	1.4%

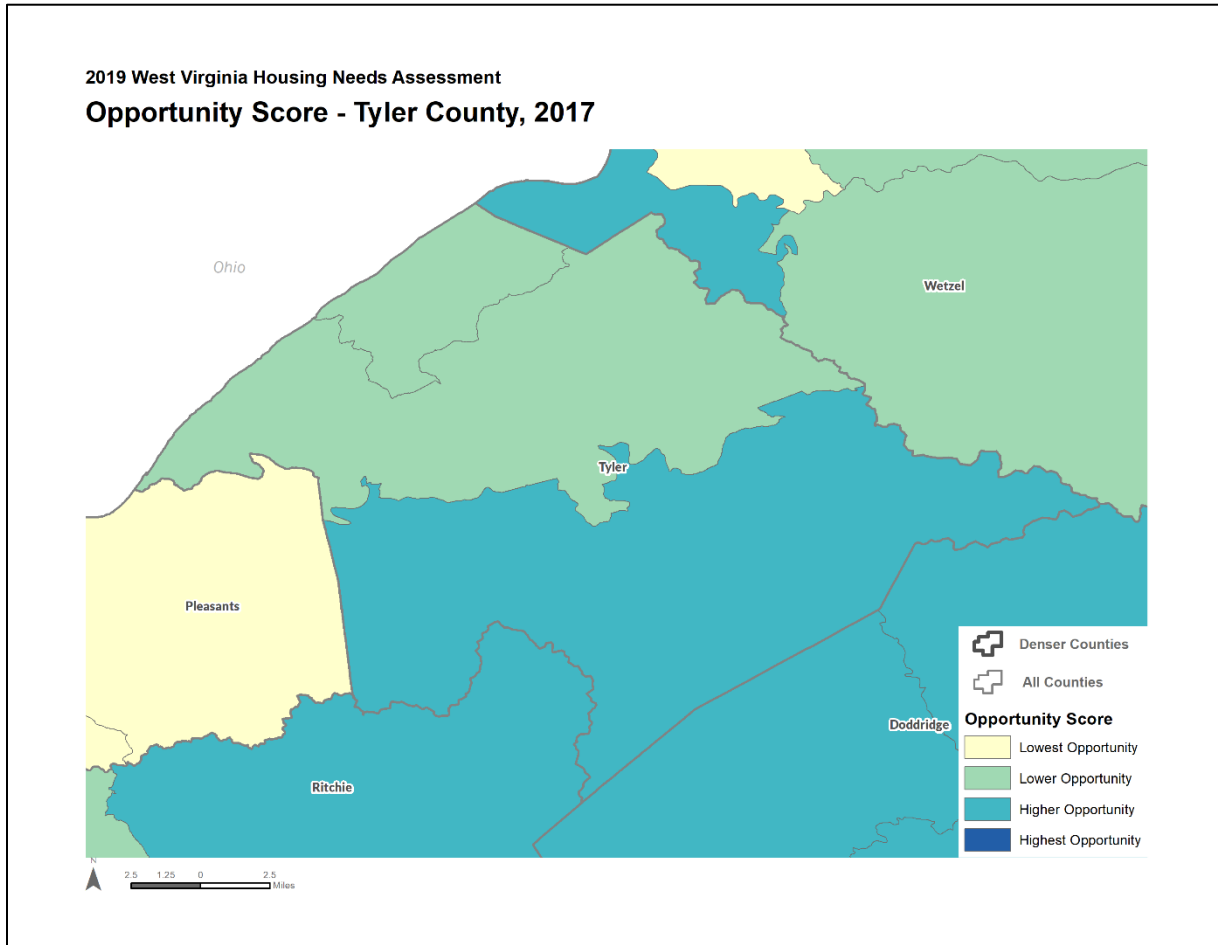
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

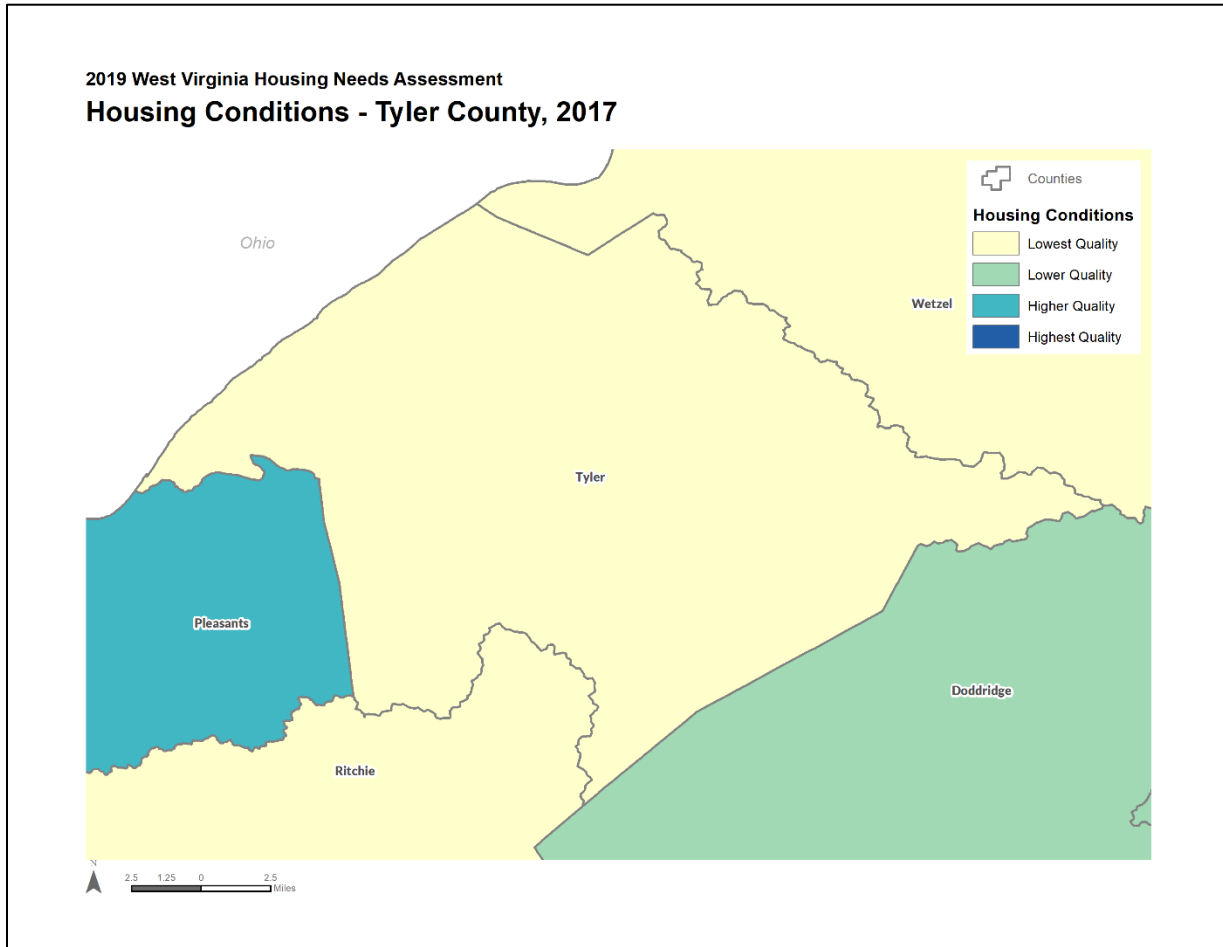
Tyler County: Opportunity Index		
	Classification	State Rank
Census Tract 9618, Tyler County	Lower Opportunity	330
Census Tract 9619, Tyler County	Lower Opportunity	299
Census Tract 9620, Tyler County	Higher Opportunity	187
Census Tract 9618, Tyler County	Lower Opportunity	330
Census Tract 9619, Tyler County	Lower Opportunity	299
Census Tract 9620, Tyler County	Higher Opportunity	187

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Tyler County: Housing Conditions		
	Classification	State Rank
Tyler County	Lowest	53

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Tyler County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Tyler County	\$40,902	8.2%	34.0%	29.4%	12.7%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Tyler County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
40	15	37.5%	25	4	16.0%	165	14	8.5%	505	-	0.0%
Elderly Renters											
15	-	-	4	-	-	4	-	-	25	-	-
General Occupancy Owners											
265	150	56.6%	250	60	24.0%	495	105	21.2%	1,785	39	2.2%
General Occupancy Renters											
270	105	38.9%	190	155	81.6%	200	20	10.0%	170	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Tyler County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	192	65.5%	126
0-60%	378	45.7%	173
0-80%	537	30.0%	161
Owners Elderly			
0-30%	323	65.5%	212
0-60%	842	45.7%	385
0-80%	1,053	30.0%	315
Renters General Occupancy			
0-30%	152	64.9%	99
0-60%	249	12.1%	30
0-80%	281	-0.3%	(1)
Renters Elderly			
0-30%	124	64.9%	81
0-60%	217	12.1%	26
0-80%	238	-0.3%	(1)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Tyler County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	154	8.9%	14
101%+	522	1.0%	5
Owners Elderly			
81-100%	207	0.0%	0
101%+	582	0.0%	0
Renters General Occupancy			
81-100%	13	0.0%	0
101%+	71	0.0%	0
Renters Elderly			
81-100%	10	0.0%	0
101%+	46	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Tyler County: Income by Tier		
	2017	2024
30% AMI	\$15,510	\$17,816
60% AMI	\$31,020	\$35,632
80% AMI	\$41,360	\$47,510
100% AMI	\$51,700	\$59,387

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.



Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Tyler County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	135	20.8%	152	23.1%	133	20.5%	(19)	-12.7%
0-60%	245	37.6%	249	37.8%	222	34.2%	(27)	-10.8%
0-80%	273	41.9%	281	42.6%	253	38.9%	(29)	-10.1%
81-100%	22	3.4%	13	1.9%	11	1.7%	(1)	-11.5%
100%+	83	12.7%	71	10.8%	73	11.3%	2	2.7%
Renters Elderly								
0-30%	104	16.0%	124	18.9%	136	20.9%	11	9.0%
0-60%	197	30.3%	217	33.0%	236	36.3%	18	8.4%
0-80%	222	34.0%	238	36.1%	260	40.0%	22	9.0%
81-100%	17	2.7%	10	1.5%	11	1.7%	1	14.9%
100%+	35	5.4%	46	7.0%	41	6.4%	(5)	-10.7%
Owners General Occupancy								
0-30%	181	6.1%	192	6.3%	176	5.9%	(16)	-8.3%
0-60%	374	12.6%	378	12.4%	337	11.2%	(41)	-10.9%
0-80%	514	17.3%	537	17.6%	478	15.9%	(59)	-11.0%
81-100%	129	4.4%	154	5.0%	141	4.7%	(13)	-8.7%
100%+	660	22.3%	522	17.1%	477	15.9%	(45)	-8.6%
Owners Elderly								
0-30%	256	8.6%	323	10.6%	321	10.7%	(3)	-0.8%
0-60%	667	22.5%	842	27.6%	845	28.1%	3	0.3%
0-80%	817	27.5%	1,053	34.5%	1,063	35.4%	10	1.0%
81-100%	197	6.6%	207	6.8%	211	7.0%	5	2.3%
100%+	648	21.8%	582	19.1%	633	21.1%	50	8.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Tyler County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	176	131	6
0-60%	337	184	12
0-80%	478	187	26
Owners Elderly			
0-30%	321	239	27
0-60%	845	463	78
0-80%	1,063	415	100
Renters General Occupancy			
0-30%	133	98	(1)
0-60%	222	46	16
0-80%	253	21	22
Renters Elderly			
0-30%	136	100	19
0-60%	236	49	23
0-80%	260	22	23

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Tyler County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	141	16	3
101+%	477	18	13
Owners Elderly			
81-100%	211	6	6
101+%	633	17	17
Renters General Occupancy			
81-100%	11	3	3
101+%	73	21	21
Renters Elderly			
81-100%	11	3	3
101+%	41	12	12

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	Contract Expiration as of 5/15/19
MCCORMICK GREENE	LIHTC	23	Tyler County	244 WOOD STREET	SISTERVILLE, WV 26175	FAM	2045
MIDDLEBORNE MANOR	RD	24	Tyler County	FAIR AVENUE	MIDDLEBORNE, WV 26149	ELD	UNK
TIMBER RIDGE APTS	RD	48	Tyler County	230 WOOD STREET	SISTERVILLE, WV 26175	FAM	UNK

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,500	\$31,700	\$33,900	\$36,050
<b>50% of Median</b>	\$19,150	\$21,850	\$24,600	\$27,300	\$29,500	\$31,700	\$33,900	\$36,050
<b>80% of Median</b>	\$30,600	\$35,000	\$39,350	\$43,700	\$47,200	\$50,700	\$54,200	\$57,700

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Tyler-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,150	\$21,850	\$24,600	\$27,300	\$29,500	\$31,700	\$33,900	\$36,050
<b>60% of Median</b>	\$22,980	\$26,220	\$29,520	\$32,760	\$35,400	\$38,040	\$40,680	\$43,260

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Tyler-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified



Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
McCormick Greene	244 Wood St	Sisterville	LIHTC	-	-	12	100%	12	100%	24	100%
Timber Ridge Apartments	230 Wood Street	Sisterville	RD	16	63%	32	66%	-	-	48	65%
Total (Occupancy Based on Reporting Properties)				16	63%	44	75%	12	100%	72	76%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		Total Units	Total % Occ.
				# 1-BR	Occ.		
Middleborne Manor	Fair Ave	Middleborne	RD	24	100%	24	100%
Total (Occupancy Based on Reporting Properties)				24	100%	24	100%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
				Occ.	Occ.							
Addie Grace Apartments	215 Fair Avenue	Middlebourne	10	100%	-	-	-	-	-	10	100%	
Total (Occupancy Based on Reporting Properties)				10	100%	-	-	-	-	10	100%	

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	16	63%	44	75%	12	100%	72	76%
Senior Sub/TC	24	100%	-	-	-	-	24	100%
General Market	10	100%	-	-	-	-	10	100%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>152</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>153</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	16	63%	95%	(5)
2 Bedroom	44	75%	95%	(9)
3 Bedroom	12	100%	95%	1
Total	72	76%	95%	(13)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	24	100%	95%	1
Total	24	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>152</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>153</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	10	100%	95%	1
Total	10	100%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of subsidized general occupancy units and some pent-up demand in the market rate and subsidized elderly/disabled units.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>154</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	222	7.1%
Construction	215	6.9%
Manufacturing	343	11.0%
Wholesale trade	75	2.4%
Retail trade	434	13.9%
Transportation/Utilities	250	8.0%
Information	59	1.9%
Finance/Insurance/Real Estate Services	144	4.6%
Services	1,224	39.2%
Public Administration	153	4.9%
<b>Total</b>	<b>3,122</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Tyler County, WV	8.9%	8.9%	8.3%	9.5%	8.4%	8.3%	7.0%	6.7%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>154</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	>1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	666	136	314	264	448	309	356	243	16	13	2,765
Renter	172	58	99	46	183	127	75	20	16	2	798

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		27	251	278
Renter		12	79	91

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	666	109	775	28%
Renter	172	46	218	27%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 20 and 28 units of owner housing and between 7 and 9 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	28	72%	100%	20	28
Renter	9	73%	100%	7	9

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	20	28	10	30	37
Renter	7	9	1	7	10

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$40,902, the feasibility of constructing the 30 to 37 sales replacement housing units is unlikely.

## Summary: Upshur County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Upshur County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
24,254	24,604	350	1.4%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Upshur County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,004	5,037	33	0.7%
Aged 18 - 64			
15,206	14,930	(276)	-1.8%
Aged 65 and Older			
4,044	4,637	593	14.7%

Source: 2010 Decennial Census, 2013 – 2017 ACS



## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Upshur County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
2,379	25.5%	6,962	74.5%	9,341

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Upshur County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,486	21.3%	4,079	58.6%	1,397	20.1%
Renters					
785	33.0%	713	30.0%	881	37.0%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Upshur County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
531	7.6%	2,352	33.8%	1,491	21.4%	2,588	37.2%
Renters							
912	38.3%	754	31.7%	299	12.6%	414	17.4%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Upshur County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,709	24.5%	3,177	45.6%	875	12.6%	719	10.3%	482	6.9%
Renters									
1,028	43.2%	429	18.0%	512	21.5%	224	9.4%	186	7.8%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

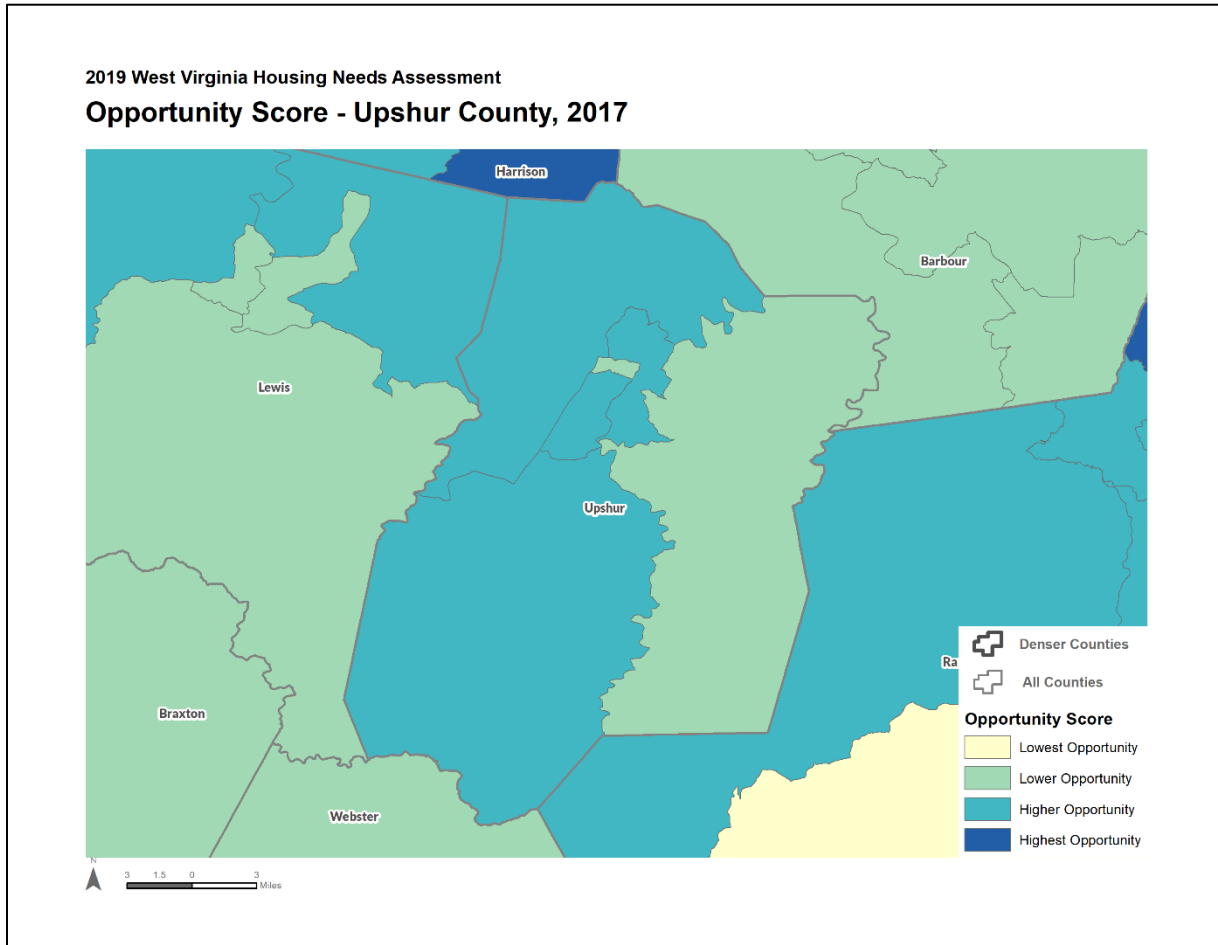
Upshur County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
193	2.8%	1,108	15.9%	4,129	59.3%	1,287	18.5%	245	3.5%
Renters									
394	16.6%	826	34.7%	1,008	42.4%	131	5.5%	20	0.8%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

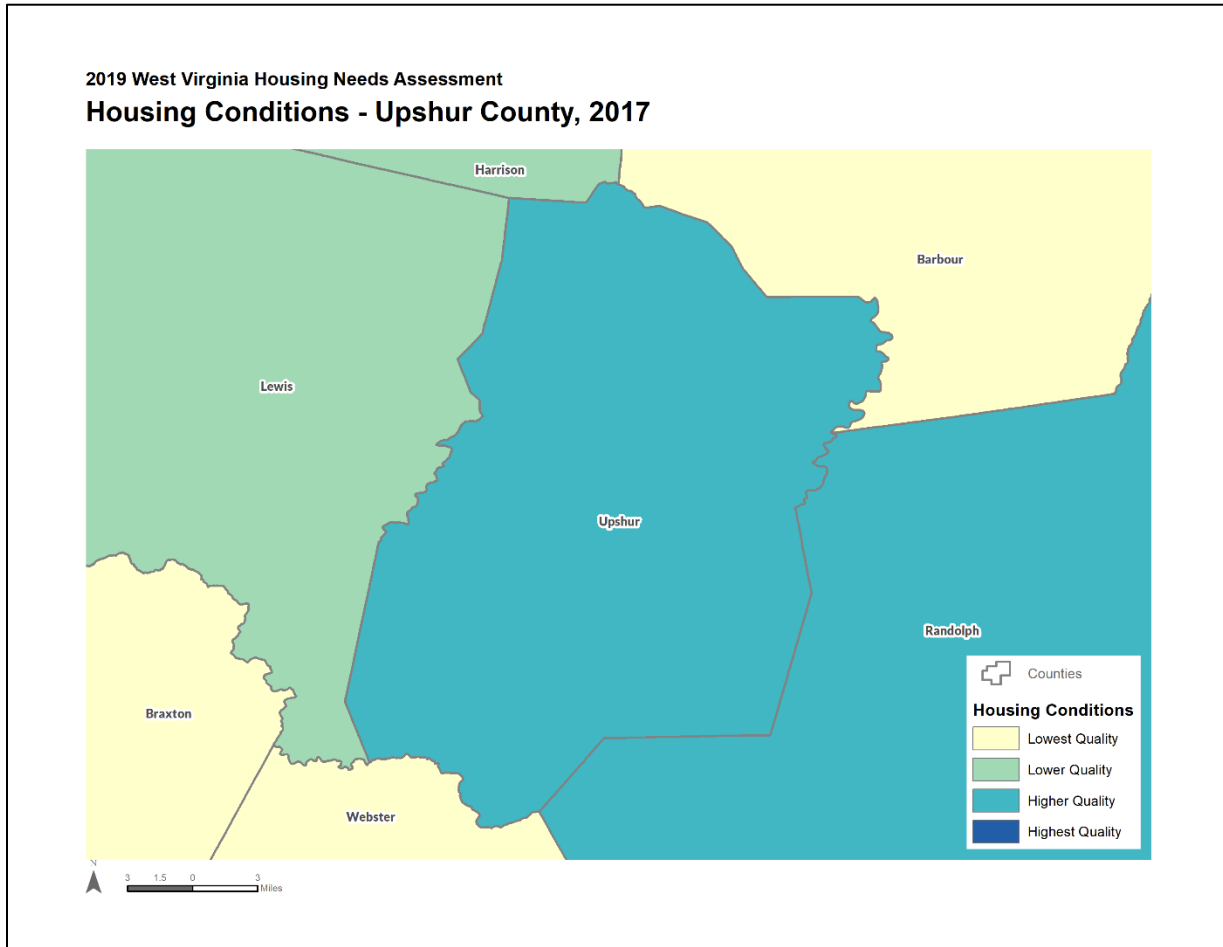
Upshur County: Opportunity Index		
	Classification	State Rank
Census Tract 9666, Upshur County	Higher Opportunity	215
Census Tract 9667, Upshur County	Lower Opportunity	252
Census Tract 9668, Upshur County	Higher Opportunity	158
Census Tract 9669, Upshur County	Higher Opportunity	129
Census Tract 9670, Upshur County	Higher Opportunity	175
Census Tract 9671, Upshur County	Lower Opportunity	309

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Upshur County: Housing Conditions		
	Classification	State Rank
Upshur County	Higher	16

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Upshur County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Upshur County	\$39,434	8.1%	34.0%	26.9%	13.9%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Upshur County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
30	20	66.7%	145	35	24.1%	385	60	15.6%	1,240	34	2.7%
Elderly Renters											
25	-	-	10	-	-	45	10	-	55	-	-
General Occupancy Owners											
545	285	52.3%	695	210	30.2%	1,330	270	20.3%	4,335	155	3.6%
General Occupancy Renters											
515	285	55.3%	390	185	47.4%	390	120	30.8%	890	10	1.1%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Upshur County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	270	78.0%	211
0-60%	675	62.2%	420
0-80%	970	44.9%	435
Owners Elderly			
0-30%	742	78.0%	579
0-60%	1,841	62.2%	1,145
0-80%	2,348	44.9%	1,055
Renters General Occupancy			
0-30%	388	60.9%	236
0-60%	739	5.1%	37
0-80%	965	-6.6%	(64)
Renters Elderly			
0-30%	361	60.9%	220
0-60%	622	5.1%	31
0-80%	688	-6.6%	(45)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Upshur County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	362	11.9%	43
101%+	1,700	1.8%	31
Owners Elderly			
81-100%	477	2.1%	10
101%+	1,520	2.9%	44
Renters General Occupancy			
81-100%	170	0.0%	0
101%+	386	1.6%	6
Renters Elderly			
81-100%	60	0.0%	0
101%+	171	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Upshur County: Income by Tier		
	2017	2024
30% AMI	\$14,970	\$17,196
60% AMI	\$29,940	\$34,392
80% AMI	\$39,920	\$45,856
100% AMI	\$49,900	\$57,319

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Upshur County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	397	17.9%	388	15.9%	377	15.3%	(11)	-2.8%
0-60%	704	31.8%	739	30.3%	710	28.9%	(29)	-4.0%
0-80%	993	44.8%	965	39.5%	928	37.8%	(36)	-3.8%
81-100%	105	4.8%	170	7.0%	160	6.5%	(10)	-5.8%
100%+	368	16.6%	386	15.8%	414	16.8%	27	7.1%
Renters Elderly								
0-30%	237	10.7%	361	14.8%	357	14.5%	(5)	-1.3%
0-60%	462	20.9%	622	25.5%	635	25.8%	13	2.1%
0-80%	555	25.1%	688	28.2%	699	28.5%	11	1.5%
81-100%	25	1.2%	60	2.5%	59	2.4%	(1)	-1.5%
100%+	168	7.6%	171	7.0%	197	8.0%	25	14.7%
Owners General Occupancy								
0-30%	242	3.5%	270	3.7%	225	3.0%	(45)	-16.6%
0-60%	787	11.4%	675	9.2%	580	7.8%	(96)	-14.2%
0-80%	953	13.9%	970	13.1%	850	11.5%	(119)	-12.3%
81-100%	361	5.2%	362	4.9%	329	4.4%	(33)	-9.1%
100%+	1,658	24.1%	1,700	23.0%	1,678	22.6%	(22)	-1.3%
Owners Elderly								
0-30%	583	8.5%	742	10.1%	759	10.2%	16	2.2%
0-60%	1,519	22.1%	1,841	24.9%	1,868	25.2%	27	1.5%
0-80%	1,985	28.9%	2,348	31.8%	2,407	32.4%	58	2.5%
81-100%	460	6.7%	477	6.5%	496	6.7%	19	4.0%
100%+	1,462	21.3%	1,520	20.6%	1,665	22.4%	144	9.5%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Upshur County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	225	191	(19)
0-60%	580	401	(19)
0-80%	850	441	5
Owners Elderly			
0-30%	759	645	65
0-60%	1,868	1,291	146
0-80%	2,407	1,247	193
Renters General Occupancy			
0-30%	377	249	13
0-60%	710	73	36
0-80%	928	(13)	51
Renters Elderly			
0-30%	357	236	16
0-60%	635	65	34
0-80%	699	(10)	36

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Upshur County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	329	42	(1)
101+%	1,678	45	14
Owners Elderly			
81-100%	496	14	5
101+%	1,665	62	18
Renters General Occupancy			
81-100%	160	7	7
101+%	414	24	18
Renters Elderly			
81-100%	59	2	2
101+%	197	8	8

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization

HA – Housing Authority

HFA – Housing Finance Agency

HOME – HOME Investment Partnership Program

LIHTC – Low Income Housing Tax Credit

NHTF – National Housing Trust Fund

NSP – Neighborhood Stabilization Program

PHA – Public Housing Authority

RD – Rural Development

RD 538 – Rural Development Section 538

S8 – Section 8

TCA – Traditional Contract Administration

TCAP – Tax Credit Allocation Program

TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled

ELD – Elderly

FAM – Family

SN – Special Needs

UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BUCKHANNON MANOR	S8	141	Upshur County	12 NONA STREET	BUCKHANNON, WV 26201	ELD	2032
CAMBRIDGE HEIGHTS	LIHTC	49	Upshur County	1 CAMBRIDGE HEIGHTS DRIVE	BUCKHANNON, WV 26201	FAM	2045
GLENWOOD I (MT. VIEW APTS)	HOME	2	Upshur County	HC 78 ROUTE 20 SOUTH	ROCK CAVE, WV 26234	UNK	UNK
GLENWOOD II (MT. VIEW RENTALS)	HOME	4	Upshur County	HC 78 ROUTE 20 SOUTH	ROCK CAVE, WV 26234	UNK	UNK
PRINGLE HOUSE	LIHTC	40	Upshur County	405 STATE ROUTE 20	BUCKHANNON, WV 26201	ELD	2044
RIVER PLACE APTS	RD	31	Upshur County	JAMES COURT/VICKSBURG RD	BUCKHANNON, WV 26201	FAM	UNK
SUNNY BUCK GARDENS	HOME/LIHTC	42	Upshur County	43 ELM MEADOWS WAY	BUCKHANNON, WV 26201	FAM	2045
VALLEY GREEN APTS.	S8	120	Upshur County	345 SOUTH FLORIDA STREET	BUCKHANNON, WV 26201	FAM	2027

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.



## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,950	\$32,150	\$34,350	\$36,600
<b>50% of Median</b>	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600
<b>80% of Median</b>	\$31,050	\$35,450	\$39,900	\$44,300	\$47,850	\$51,400	\$54,950	\$58,500

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Upshur-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600
<b>60% of Median</b>	\$23,280	\$26,640	\$29,940	\$33,240	\$35,940	\$38,580	\$41,220	\$43,920

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Upshur-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	# 5-BR	5-BR % Occ.	Total Units	Total % Occ.
Cambridge Heights	1 Cambridge Heights Dr	Buckhannon	LIHTC	-	-	13	100%	19	100%	18	100%	-	-	-	-	50	100%
Hinkle Drive Apartments	16 Hinkle Dr	Buckhannon	PHA	4	100%	20	95%	13	100%	39	97%	6	83%	2	100%	84	96%
Mountainview Apartments	HC 78 Rte20 S	Rock Cave	PHA	-	-	-	-	-	-	-	-	-	-	-	-	6	-
River Place Apartments	James Ct/Vicksburg Rd	Buckhannon	RD	-	-	16	100%	15	100%	-	-	-	-	-	-	31	100%
Sunny Buck Gardens	43 Elm Meadows Way	Buckhannon	Home/ LIHTC	-	-	-	-	27	100%	15	100%	-	-	-	-	42	100%
Valley Green Apartments	345 S Florida St	Buckhannon	S8	-	-	20	100%	50	100%	50	100%	-	-	-	-	120	100%
Total (Occupancy Based on Reporting Properties)				4	100%	69	99%	124	100%	122	99%	6	83%	2	100%	333	99%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Buckhannon Manor	12 Nova St	Buckhannon	S8	141	98%	-	-	141	98%
Pringle House	405 State Route 20	Buckhannon	LIHTC	32	97%	8	100%	40	98%
Total (Occupancy Based on Reporting Properties)				173	98%	8	100%	181	98%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	# 5-BR	5-BR % Occ.	Total Units	Total % Occ.
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	# 4-BR	Occupancy	# 5-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	4	100%	69	99%	124	100%	122	99%	6	83%	2	100%	333	99%
Senior Sub/TC	-	-	173	98%	8	100%	-	-	-	-	-	-	181	98%
General Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>155</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>156</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	4	100%	95%	0
1 Bedroom	69	99%	95%	2
2 Bedroom	124	100%	95%	6
3 Bedroom	122	99%	95%	5
4 Bedroom	6	83%	95%	(1)
5-Bedroom	2	100%	95%	0
Total	327	99%	95%	11

Source: Valbridge Pittsburgh

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	173	98%	95%	5
2 Bedroom	8	100%	95%	0
Total	181	98%	95%	5

Source: Valbridge Pittsburgh

<sup>155</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>156</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	-	-	95%	-
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

While this calculation does not take waiting lists into account, it suggests there is pent-up demand among both subsidized unit types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>157</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	752	7.6%
Construction	732	7.4%
Manufacturing	713	7.2%
Wholesale trade	238	2.4%
Retail trade	1,267	12.8%
Transportation/Utilities	416	4.2%
Information	10	0.1%
Finance/Insurance/Real Estate Services	386	3.9%
Services	4,850	49.0%
Public Administration	525	5.3%
<b>Total</b>	<b>9,897</b>	<b>100%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Upshur County, WV	7.9%	6.6%	6.1%	7.6%	6.7%	5.7%	6.2%	5.2%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>157</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	901	324	482	615	1,369	1,124	1,090	911	130	16	6,962
Renter	265	57	204	191	554	588	286	200	34	0	2,379

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1980-1989, 30-40 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		65	386	450
Renter		11	163	175

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner		901	259	1,160
Renter		265	46	311

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 38 and 45 units of owner housing and between 15 and 17 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	45	83%	100%	38	45
Renter	17	87%	100%	15	17

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	38	45	32	69	77
Renter	15	17	5	21	23

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$39,434, the feasibility of constructing the 38 to 45 sales replacement housing units is unlikely.



## Summary: Wayne County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Wayne County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
42,481	41,063	(1,418)	-3.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Wayne County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
9,522	8,738	(784)	-8.2%
Aged 18 - 64			
25,945	24,429	(1,516)	-5.8%
Aged 65 and Older			
7,014	7,896	882	12.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Wayne County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
4,123	25.3%	12,182	74.7%	16,305

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Wayne County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
2,677	22.0%	7,087	58.2%	2,418	19.8%
Renters					
1,272	30.9%	1,401	34.0%	1,450	35.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Wayne County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
1,056	8.7%	4,039	33.2%	2,656	21.8%	4,431	36.4%
Renters							
1,093	26.5%	1,629	39.5%	756	18.3%	645	15.6%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Wayne County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
3,282	26.9%	4,490	36.9%	1,859	15.3%	1,741	14.3%	810	6.6%
Renters									
1,553	37.7%	1,197	29.0%	738	17.9%	312	7.6%	323	7.8%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

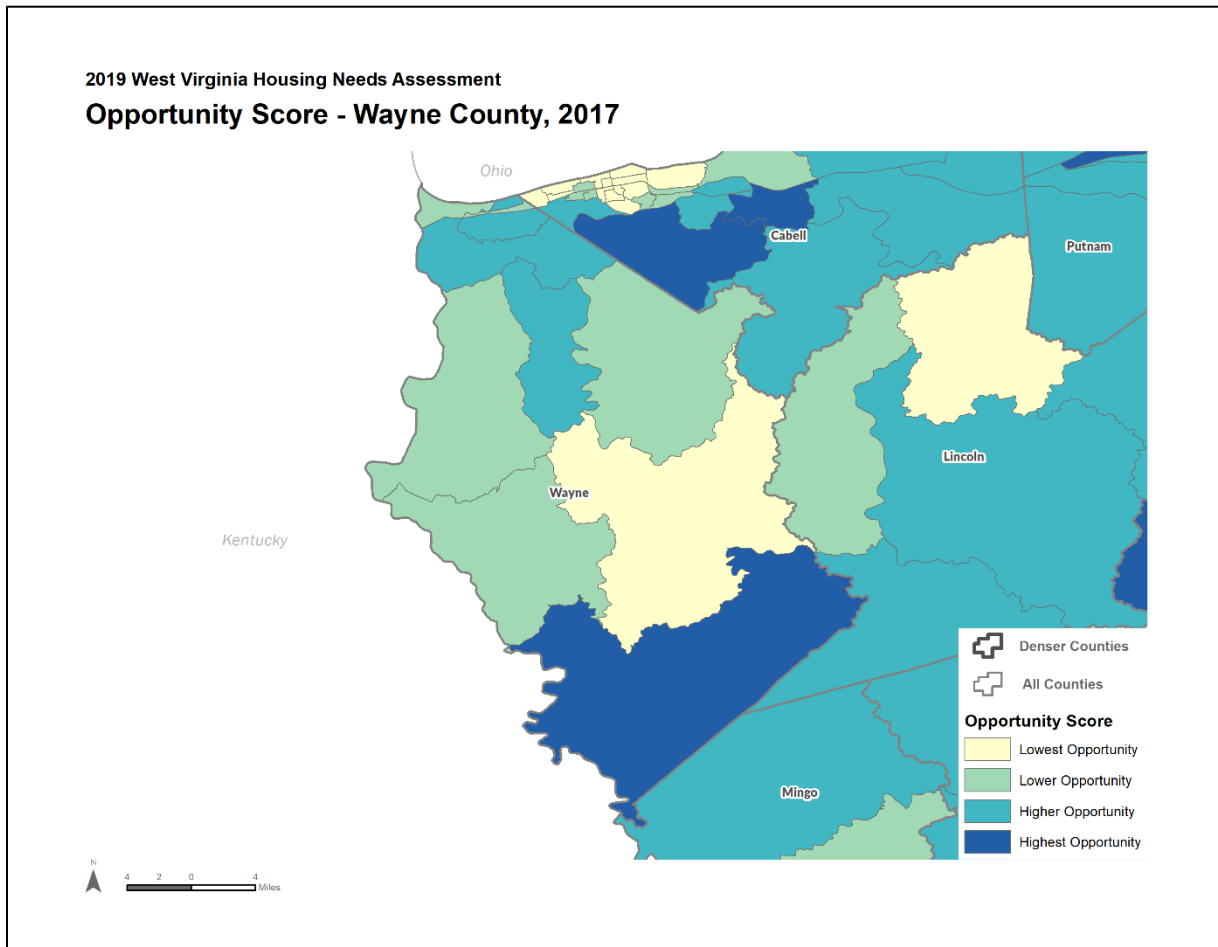
Wayne County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
135	1.1%	2,728	22.4%	7,047	57.8%	1,959	16.1%	313	2.6%
Renters									
705	17.1%	1,816	44.0%	1,353	32.8%	171	4.1%	78	1.9%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

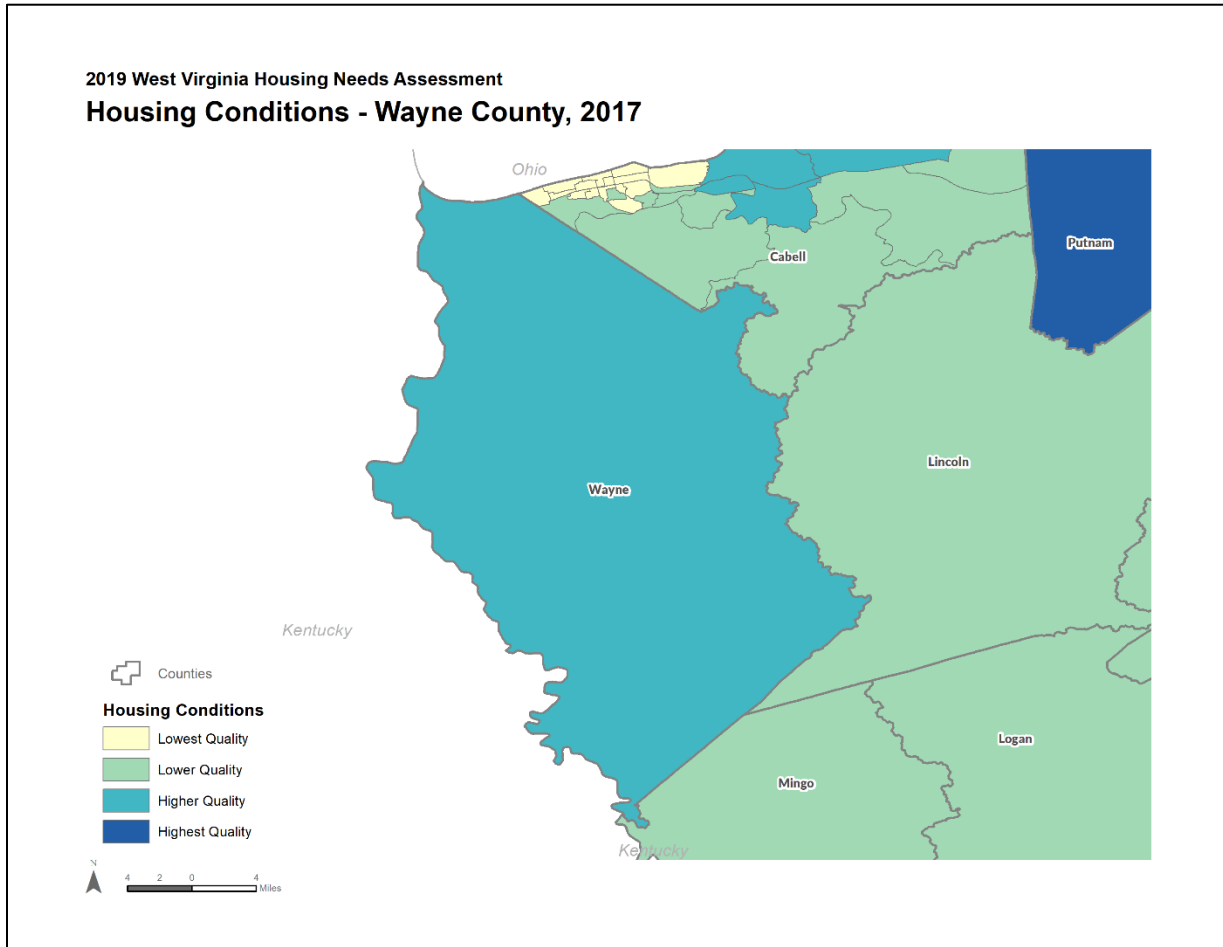
Wayne County: Opportunity Index		
	Classification	State Rank
Census Tract 51, Wayne County	Higher Opportunity	233
Census Tract 52, Wayne County	Lower Opportunity	397
Census Tract 201, Wayne County	Higher Opportunity	140
Census Tract 203, Wayne County	Lower Opportunity	391
Census Tract 204, Wayne County	Higher Opportunity	155
Census Tract 205, Wayne County	Lower Opportunity	362
Census Tract 206, Wayne County	Higher Opportunity	116
Census Tract 207, Wayne County	Lower Opportunity	370
Census Tract 208, Wayne County	Lower Opportunity	278
Census Tract 209, Wayne County	Lowest Opportunity	446
Census Tract 210, Wayne County	Highest Opportunity	64

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Wayne County: Housing Conditions		
	Classification	State Rank
Wayne County	Higher	20

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.



## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Wayne County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Wayne County	\$38,905	8.8%	31.0%	31.8%	14.1%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Wayne County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
140	95	67.9%	280	44	15.7%	530	65	12.3%	1,710	45	2.6%
Elderly Renters											
15	-	-	50	8	-	120	25	-	54	-	-
General Occupancy Owners											
1,335	680	50.9%	1,660	520	31.3%	2,180	365	16.7%	7,660	245	3.2%
General Occupancy Renters											
1,385	795	57.4%	645	365	56.6%	770	175	22.7%	1,055	10	0.9%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Wayne County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	599	77.0%	462
0-60%	1,322	60.8%	803
0-80%	1,888	43.8%	828
Owners Elderly			
0-30%	1,448	77.0%	1,116
0-60%	3,300	60.8%	2,006
0-80%	4,272	43.8%	1,873
Renters General Occupancy			
0-30%	1,016	75.7%	769
0-60%	1,454	27.6%	401
0-80%	1,692	0.5%	8
Renters Elderly			
0-30%	655	75.7%	496
0-60%	1,037	27.6%	286
0-80%	1,148	0.5%	6

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Wayne County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	702	8.5%	60
101%+	2,817	2.0%	56
Owners Elderly			
81-100%	709	7.4%	53
101%+	2,139	0.8%	17
Renters General Occupancy			
81-100%	189	3.9%	7
101%+	320	0.0%	0
Renters Elderly			
81-100%	99	0.0%	0
101%+	325	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Wayne County: Income by Tier		
	2017	2024
30% AMI	\$15,720	\$18,057
60% AMI	\$31,440	\$36,115
80% AMI	\$41,920	\$48,153
100% AMI	\$52,400	\$60,191

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Wayne County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	1,027	26.7%	1,016	26.9%	873	23.8%	(143)	-14.0%
0-60%	1,670	43.4%	1,454	38.5%	1,271	34.6%	(183)	-12.6%
0-80%	1,822	47.4%	1,692	44.8%	1,474	40.2%	(218)	-12.9%
81-100%	196	5.1%	189	5.0%	174	4.7%	(15)	-8.0%
100%+	337	8.7%	320	8.5%	375	10.2%	55	17.2%
Renters Elderly								
0-30%	593	15.4%	655	17.4%	632	17.2%	(23)	-3.4%
0-60%	1,009	26.2%	1,037	27.5%	1,020	27.8%	(17)	-1.6%
0-80%	1,131	29.4%	1,148	30.4%	1,143	31.1%	(5)	-0.5%
81-100%	70	1.8%	99	2.6%	102	2.8%	3	3.1%
100%+	292	7.6%	325	8.6%	402	10.9%	77	23.8%
Owners General Occupancy								
0-30%	730	5.7%	599	4.8%	480	3.9%	(119)	-19.8%
0-60%	1,587	12.4%	1,322	10.6%	1,059	8.7%	(263)	-19.9%
0-80%	2,168	16.9%	1,888	15.1%	1,522	12.5%	(366)	-19.4%
81-100%	595	4.6%	702	5.6%	613	5.0%	(89)	-12.6%
100%+	3,202	24.9%	2,817	22.5%	2,826	23.2%	8	0.3%
Owners Elderly								
0-30%	1,331	10.4%	1,448	11.6%	1,364	11.2%	(84)	-5.8%
0-60%	3,224	25.1%	3,300	26.3%	3,147	25.8%	(152)	-4.6%
0-80%	4,172	32.5%	4,272	34.1%	4,080	33.4%	(192)	-4.5%
81-100%	736	5.7%	709	5.7%	717	5.9%	7	1.0%
100%+	1,971	15.3%	2,139	17.1%	2,440	20.0%	302	14.1%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Wayne County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	480	435	(26)
0-60%	1,059	787	(16)
0-80%	1,522	874	46
Owners Elderly			
0-30%	1,364	1,236	120
0-60%	3,147	2,340	334
0-80%	4,080	2,342	469
Renters General Occupancy			
0-30%	873	713	(56)
0-60%	1,271	426	25
0-80%	1,474	95	86
Renters Elderly			
0-30%	632	516	20
0-60%	1,020	342	56
0-80%	1,143	73	68

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Wayne County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	613	64	4
101+%	2,826	110	54
Owners Elderly			
81-100%	717	67	14
101+%	2,440	66	49
Renters General Occupancy			
81-100%	174	27	20
101+%	375	45	45
Renters Elderly			
81-100%	102	12	12
101+%	402	48	48

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CEREDO MANOR	S8	104	Wayne County	357 HIGH STREET	CEREDO, WV 25507	ELD	2034
CHARTER HOUSE	S8/LIHTC	72	Wayne County	712 ASBURY ROAD	WAYNE, WV 25570	ELD	2040
DUNHILL APARTMENTS	LIHTC	32	Wayne County	6032 HUBBARD BRANCH ROAD	HUNTINGTON, WV 25704	FAM	2044
FORT GAY APARTMENTS	LIHTC	32	Wayne County	8550 ORCHARD STREET	FORT GAY, WV 25514	FAM	2043
GOLDEN GIRL GROUP HOME			Wayne County	999 B STREET	CEREDO, WV 25507	UNK	UNK
GOLDEN GIRL HOME (2014)			Wayne County	951 B STREET	CEREDO, WV 25507	UNK	UNK
GOLDEN GIRLS INCORPORATED			Wayne County	239 3RD STREET	CEREDO, WV 25507	UNK	UNK
JAMES H. BOOTON MEMORIAL APARTMENTS	LIHTC	19	Wayne County	11081 ROUTE 152	WAYNE, WV 25570	ELD	2044
JAMESTOWN APARTMENTS	LIHTC	71	Wayne County	2100 POPLAR STREET	KENOVA, WV 25530	FAM	2040
LAKEVIEW MANOR	LIHTC	40	Wayne County	5100 ROUTE 152	LAVALETTE, WV 25535	ELD	2036
LAVALETTE APARTMENTS		24	Wayne County	STATE ROUTE 75	SHOALS, WV 25562	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
PINE VALLEY APARTMENTS/ TWELVEPOLE VALLEY APARTMENTS/LENA APTS	LIHTC	18	Wayne County	2377 SPRING VALLEY DRIVE	HUNTINGTON, WV 25704	FAM	2042
SHOALS MANOR APARTMENTS	LIHTC	24	Wayne County	3720 MANOR DRIVE	SHOALS, WV 25704	FAM	2044
WAYNE APARTMENTS	S8	8	Wayne County	5724 ROUTE 152	WAYNE, WV 25570	FAM	2032

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$32,750	\$35,000	\$37,250
<b>50% of Median</b>	\$19,750	\$22,600	\$25,400	\$28,200	\$30,500	\$32,750	\$35,000	\$37,250
<b>80% of Median</b>	\$31,600	\$36,100	\$40,600	\$45,100	\$48,750	\$52,350	\$55,950	\$59,550

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wayne-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,750	\$22,600	\$25,400	\$28,200	\$30,500	\$32,750	\$35,000	\$37,250
<b>60% of Median</b>	\$23,700	\$27,120	\$30,480	\$33,840	\$36,600	\$39,300	\$42,000	\$44,700

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wayne-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				#	Occ.	#	Occ.	#	Occ.		
Dunhill Apartments	6032 Hubbard Branch Rd	Huntington	LIHTC	16	100%	16	88%	-	-	32	94%
Fort Gay Apartments	8550 Orchard Street	Fort Gay	LIHTC	8	100%	24	96%	-	-	32	97%
Jamestown Apartments	2100 Poplar St	Kenova	LIHTC	8	100%	56	96%	8	100%	72	97%
Lavalette Apartments	State Route 75	Shoals	N/A	-	-	24	100%	-	-	24	100%
Pine Valley/Twelvepole Valley/ Lena Apartments	3277 Spring Valley Dr	Huntington	LIHTC	-	-	18	100%	-	-	18	100%
Shoals Manor Apartments	3720 Manor Dr	Shoals	LIHTC	-	-	24	100%	-	-	24	100%
Wayne Apartments	5724 Route 152	Wayne	S8	-	-	8	100%	-	-	8	100%
Total (Occupancy Based on Reporting Properties)				32	100%	170	97%	8	100%	210	98%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				#	Occ.	#	Occ.	#	Occ.		
Ceredo Manor	357 High St	Ceredo	S8	102	99%	1	100%	-	-	103	99%
Charter House	712 Asbury Rd	Wayne	S8/LIHTC	72	100%	0	0%	-	-	72	100%
James H. Booton Apartments	11081 Route 152	Wayne	LIHTC/LLP	1	100%	18	100%	-	-	19	100%
Lakeview Manor	5100 Route 152	Lavette	LIHTC	30	100%	10	90%	-	-	40	98%
Total (Occupancy Based on Reporting Properties)				205	100%	29	97%	-	-	234	99%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Lynndale Apartments	602 West 1st St	Kenova	-	-	18	94%	17	94%	-	-	35	94%
166 W 2nd St	166 W 2nd St	Ceredo	-	-	8	100%	-	-	-	-	8	100%
Westmoreland Estates	2930-2950 Auburn Rd	Huntington	-	-	61	90%	48	90%	-	-	109	90%
Roxanna Booth Manor	1315 Chestnut St	Kenova	-	-	19	95%	4	100%	-	-	23	96%
16 Greenwood Dr	16 Greenwood Dr	Ceredo	-	-	-	-	24	100%	-	-	24	100%
18 Greenwood Dr	18 Greenwood Dr	Ceredo	-	-	-	-	24	100%	-	-	24	100%
Westmoreland Apartments	3609 Hughes St	Huntington	-	-	20	100%	-	-	-	-	20	100%
1402 Maple St	1402 Maple St	Kenova	-	-	10	90%	-	-	-	-	10	90%
6-24 May Dr	6-24 May Dr	Huntington	-	-	16	94%	3	100%	-	-	19	95%
3424 Route 75	3424 Route 75	Huntington	-	-	-	-	40	95%	-	-	40	95%
Park Place	1616 Spring Valley Dr	Huntington	2	50%	5	80%	46	93%	2	50%	55	89%
Total (Occupancy Based on Reporting Properties)			2	50%	157	93%	206	95%	2	50%	367	93%

Source: Valbridge Pittsburgh



## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	32	100%	170	97%	8	100%	210	98%
Senior Sub/TC	-	-	205	100%	29	97%	-	-	234	99%
General Market	2	50%	157	93%	206	95%	2	50%	367	93%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>158</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>159</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	32	100%	95%	2
2 Bedroom	170	97%	95%	4
3 Bedroom	8	100%	95%	0
Total	210	98%	95%	6

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	205	100%	95%	10
2 Bedroom	29	97%	95%	0
Total	234	99%	95%	10

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>158</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>159</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	2	50%	95%	(1)
1 Bedroom	157	93%	95%	(3)
2 Bedroom	206	95%	95%	0
3 Bedroom	2	50%	95%	(1)
<b>Total</b>	<b>367</b>	<b>93%</b>	<b>95%</b>	<b>(5)</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of market rate units and pent-up demand in both subsidized unit types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>160</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	314	2.1%
Construction	883	5.9%
Manufacturing	1,377	9.2%
Wholesale trade	389	2.6%
Retail trade	2,246	15.0%
Transportation/Utilities	1,452	9.7%
Information	90	0.6%
Finance/Insurance/Real Estate Services	419	2.8%
Services	7,156	47.8%
Public Administration	644	4.3%
<b>Total</b>	<b>14,970</b>	<b>100%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls equal to the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Wayne County, WV	7.2%	6.4%	6.4%	6.4%	5.8%	5.7%	5.6%	4.9%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>160</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	1,113	1,111	1,617	1,081	2,367	1,379	2,145	1,149	164	56	12,182
Renter	448	306	312	342	887	806	615	286	121	0	4,123

Source: 2017 ACS

The decades with the most housing construction were 1980-1989, 30-40 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		222	1,294	1,516
Renter		61	250	311

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	1,113	889	2,002	16%
Renter	448	245	693	17%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 127 and 152 units of owner housing and between 26 and 31 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	152	84%	100%	127	152
Renter	31	83%	100%	26	31

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	127	152	5	131	156
Renter	26	31	(49)	(23)	(18)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$38,905, the feasibility of constructing the 131 to 156 sales replacement housing units is unlikely.

## Summary: Webster County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample. This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Webster County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
9,154	8,637	(517)	-5.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Webster County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,974	1,757	(217)	-11.0%
Aged 18 - 64			
5,576	5,042	(534)	-9.6%
Aged 65 and Older			
1,604	1,838	234	14.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Webster County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,057	28.6%	2,633	71.4%	3,690

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Webster County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
427	16.2%	1,659	63.0%	547	20.8%
Renters					
328	31.0%	386	36.5%	343	32.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Webster County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
191	7.3%	783	29.7%	622	23.6%	1,037	39.4%
Renters							
341	32.3%	330	31.2%	173	16.4%	213	20.2%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Webster County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
587	22.3%	1,197	45.5%	322	12.2%	334	12.7%	193	7.3%
Renters									
452	42.8%	276	26.1%	147	13.9%	57	5.4%	125	11.8%

Source: 2013 – 2017 ACS



Figure 7 Number of Bedrooms by Tenure, 2017

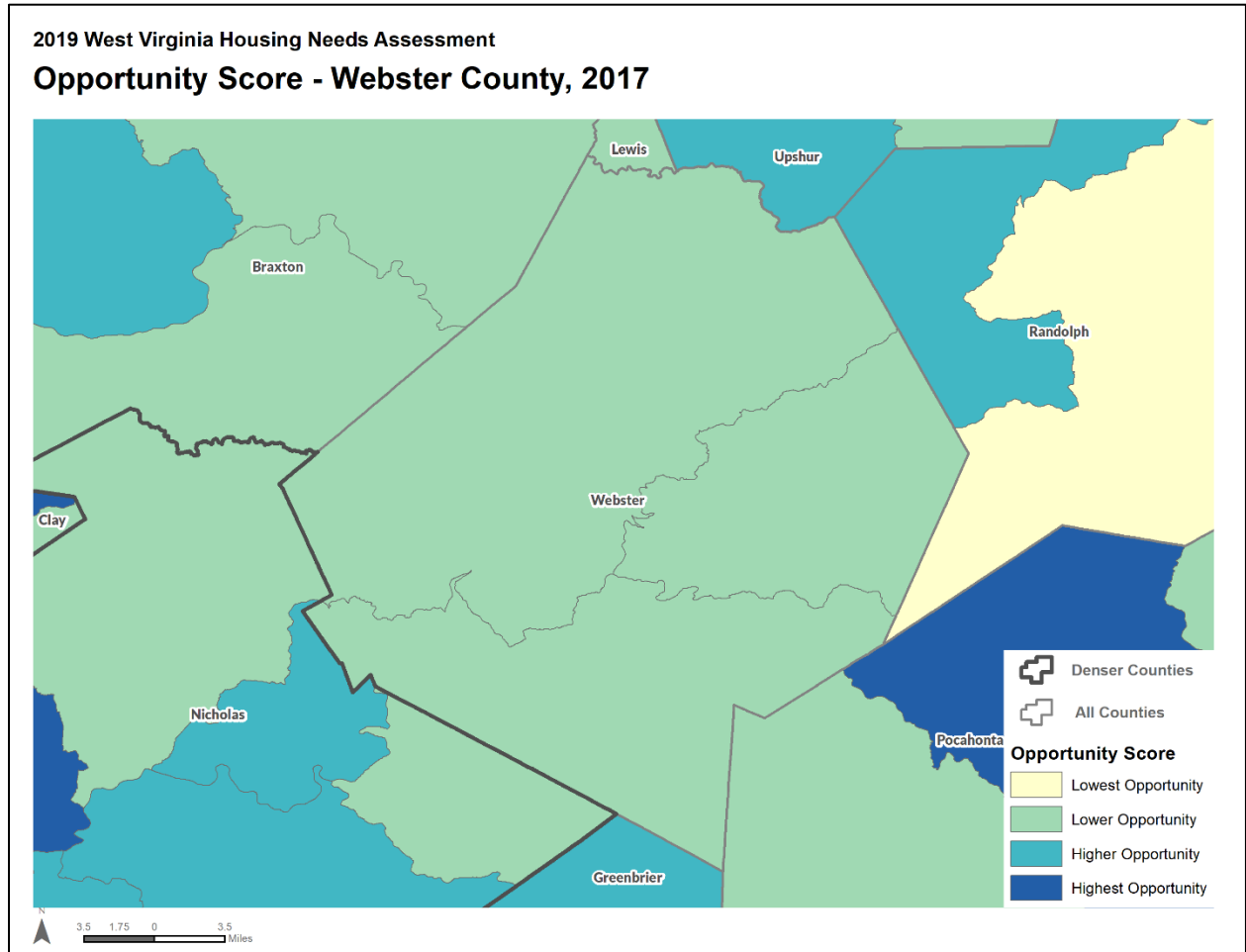
Webster County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
81	3.1%	498	18.9%	1,449	55.0%	406	15.4%	199	7.6%
Renters									
170	16.1%	352	33.3%	386	36.5%	141	13.3%	8	0.8%

Source: 2013 – 2017 ACS

## Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

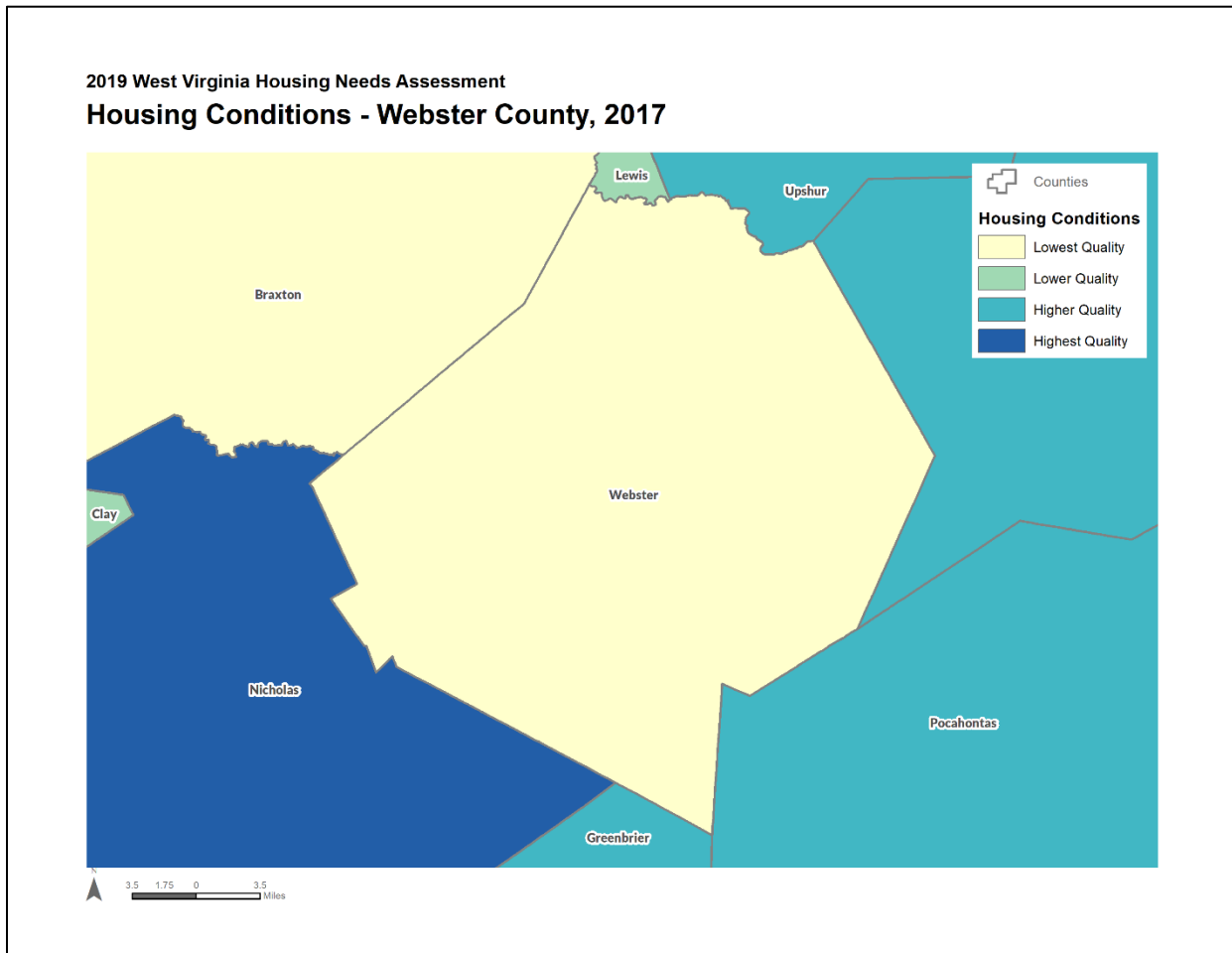
Webster County: Opportunity Index		
	Classification	State Rank
Census Tract 9701, Webster County	Lower Opportunity	318
Census Tract 9702, Webster County	Lower Opportunity	368
Census Tract 9703, Webster County	Lower Opportunity	404

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Webster County: Housing Conditions		
	Classification	State Rank
Webster County	Lowest	51

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### Income and Housing Cost

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Webster County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Webster County	\$33,390	10.6%	42.0%	37.8%	12.2%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which this dataset has been released. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Webster County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%	Total #	Cost Burdened #	%
Elderly Owners											
15	8	53.3%	130	8	6.2%	175	50	28.6%	380	4	1.1%
Elderly Renters											
260	187	71.9%	375	127	33.9%	410	75	18.3%	1,125	21	1.9%
General Occupancy Owners											
4	4	100.0%	4	4	100.0%	4	-	0.0%	29	-	0.0%
General Occupancy Renters											
456	326	71.5%	191	61	31.9%	126	30	23.8%	1,211	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Webster County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	66	66.0%	44
0-60%	219	49.3%	108
0-80%	300	34.8%	104
Owners Elderly			
0-30%	259	66.0%	171
0-60%	697	49.3%	343
0-80%	910	34.8%	316
Renters General Occupancy			
0-30%	234	57.9%	136
0-60%	334	4.4%	15
0-80%	361	-4.6%	(17)
Renters Elderly			
0-30%	86	57.9%	50
0-60%	152	4.4%	7
0-80%	176	-4.6%	(8)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. Because there is currently no CHAS data available after 2015, it was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Webster County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	64	3.4%	2
101%+	519	1.2%	6
Owners Elderly			
81-100%	152	0.0%	0
101%+	703	1.2%	8
Renters General Occupancy			
81-100%	31	0.0%	0
101%+	108	0.0%	0
Renters Elderly			
81-100%	11	0.0%	0
101%+	56	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Webster County: Income by Tier		
	2017	2024
30% AMI	\$10,680	\$12,268
60% AMI	\$21,360	\$24,536
80% AMI	\$28,480	\$32,715
100% AMI	\$35,600	\$40,893

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Webster County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	248	28.6%	234	31.6%	216	30.5%	(19)	-8.0%
0-60%	381	44.0%	334	45.0%	305	43.1%	(29)	-8.8%
0-80%	424	48.9%	361	48.7%	331	46.9%	(30)	-8.3%
81-100%	40	4.6%	31	4.2%	34	4.8%	3	9.4%
100%+	190	22.0%	108	14.5%	100	14.1%	(8)	-7.4%
Renters Elderly								
0-30%	66	7.6%	86	11.5%	86	12.1%	0	0.0%
0-60%	127	14.7%	152	20.5%	153	21.7%	1	0.9%
0-80%	153	17.6%	176	23.7%	179	25.3%	3	1.9%
81-100%	14	1.6%	11	1.4%	11	1.6%	0	4.3%
100%+	46	5.3%	56	7.5%	52	7.4%	(4)	-6.7%
Owners General Occupancy								
0-30%	49	1.6%	66	2.5%	58	2.3%	(8)	-12.5%
0-60%	243	8.1%	219	8.3%	188	7.5%	(31)	-14.2%
0-80%	370	12.2%	300	11.3%	254	10.1%	(46)	-15.3%
81-100%	81	2.7%	64	2.4%	50	2.0%	(14)	-21.7%
100%+	765	25.3%	519	19.6%	456	18.1%	(62)	-12.0%
Owners Elderly								
0-30%	202	6.7%	259	9.8%	260	10.3%	1	0.4%
0-60%	653	21.6%	697	26.3%	695	27.5%	(1)	-0.2%
0-80%	875	29.0%	910	34.4%	906	35.9%	(4)	-0.5%
81-100%	160	5.3%	152	5.7%	151	6.0%	(1)	-0.5%
100%+	770	25.5%	703	26.5%	707	28.0%	4	0.6%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Webster County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	58	46	2
0-60%	188	118	10
0-80%	254	122	18
Owners Elderly			
0-30%	260	207	35
0-60%	695	436	92
0-80%	906	436	120
Renters General Occupancy			
0-30%	216	148	12
0-60%	305	46	32
0-80%	331	20	37
Renters Elderly			
0-30%	86	59	9
0-60%	153	23	17
0-80%	179	11	19

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	50	3	1
101+%	456	17	11
Owners Elderly			
81-100%	151	4	4
101+%	707	27	18
Renters General Occupancy			
81-100%	34	6	6
101+%	100	18	18
Renters Elderly			
81-100%	11	2	2
101+%	52	9	9

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CHERRY FALLS	S8	6	Webster County	807 POINT MOUNTAIN ROAD	WEBSTER SPRINGS, WV 26288	FAM	2032
CIRCLE BROOK MANOR	S8	50	Webster County	6 ERBACON ROAD	COWEN, WV 26206	FAM	2026
ELK RIVERVIEW TERRACE	S8	35	Webster County	1 SOUTH MAIN STREET	WEBSTER SPRINGS, WV 26288	ELD	2034
HOLLISTER TOWNHOUSES	S8	8	Webster County	1 PARK STREET	COWEN, WV 26206	FAM	2032
VICKI LYNN APTS. aka COWEN ELDERLY APTS.	LIHTC	24	Webster County	WV ROUTE 20	26206	ELD	2023

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Webster-County>

Figure 22 Section 42 LIHTC Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Webster-County>



Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
HUD – Housing and Urban Development  
LIHTC or TC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PBHA – Project Based Housing Assistance  
PBV – Project PH or PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8 (Project Based or Voucher Program)  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program  
U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
Hollister Townhouses	1 Park Street	Cowen		4	100%	4	100%	8	100%
Cherry Falls	807 Point Mountain Road	Webster Springs		4	75%	4	100%	8	88%
Circle Brooke Manor	6 Erbacon Rd	Cowen	S8	33	97%	17	100%	50	98%
Total (Occupancy based on Reporting Units)				41	95%	25	100%	66	97%

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	Total Units	Total % Occ.
Elk Riverview Terrace Apartments	1 S Main St	Webster Springs	S8	13	92%	22	95%	-	-	35	94%
Cowen Elderly Apartments aka Vicki											
Lynn Apartments	5974 Webster Road	Cowen	TC	-	-	20	-	4	-	24	-
Total (Occupancy Based on Reporting Properties)				13	92%	42	95%	4	-	59	94%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name/Address	Address	City	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
-	-	-	-	-	-	-	-	-
Total			-	-	-	-	-	-

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregate Tables & Projection of Suggested Demand

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	-	-	41	95%	25	100%	66	97%
Senior Sub/TC	13	92%	42	95%	4	-	-	-	59	94%
General Market	-	-	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>161</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>162</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
2 Bedroom	41	95%	95%	0
3 Bedroom	25	100%	95%	1
Total	66	97%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
0 Bedroom	13	92%	95%	0
1 Bedroom	42	95%	95%	0
Total	55	94%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>161</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>162</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
2 Bedroom	-	-	95%	-
3 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests small pent-up demand for general subsidized units. There was insufficient data to calculate pent up for market rate product.

## Employment

The local economy is largely driven by the services, retail trade, and agriculture/mining.

Figure 30 Employment by Industry<sup>163</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	291	10.00%
Construction	230	7.90%
Manufacturing	245	8.40%
Wholesale trade	70	2.40%
Retail trade	382	13.10%
Transportation/Utilities	154	5.30%
Information	3	0.10%
Finance/Insurance/Real Estate Services	76	2.60%
Services	1,296	44.50%
Public Administration	166	5.70%
<b>Total</b>	<b>2,913</b>	<b>100.0%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.6%
West Virginia	7.9%	6.7%	5.4%	5.2%	5.3%	4.7%	4.2%	3.9%
Webster County, WV	11.1%	10.1%	7.4%	6.8%	7.7%	6.4%	5.5%	6.4%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>163</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	363	323	310	142	452	407	306	256	72	2	2,633
Renter	110	74	123	128	211	190	153	51	17	0	1,057

Source: 2017 ACS

Significant housing unit construction occurred between 1970 through 1999, 20 - 50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	65	248	313	31
Renter	15	98	113	11

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	363	258	621	24%
Renter	110	59	169	16%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year or age, the replacement housing should fall between 24 and 31 units of owner housing and between 10 and 11 units of renter housing. This is calculated as follows:

Figure 35 Annual Replacement Units

	Annual Homes Reaching 70 years		Replacement		Annual Replacement
	Low	High	Low	High	Low
Owner	31	76%	100%		24
Renter	11	84%	100%		10

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	24	31	4	28	35
Renter	10	11	(1)	8	10

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or are renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$33,390, the feasibility of constructing the 28 to 35 sales replacement housing units is unlikely.

## Summary: Wetzel County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.



## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Wetzel County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
16,583	15,793	(790)	-4.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Wetzel County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
3,464	3,226	(238)	-6.9%
Aged 18 - 64			
9,880	9,125	(755)	-7.6%
Aged 65 and Older			
3,239	3,442	203	6.3%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Wetzel County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,263	21.1%	4,716	78.9%	5,979

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Wetzel County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
713	15.1%	3,044	64.5%	959	20.3%
Renters					
407	32.2%	453	35.9%	403	31.9%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Wetzel County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
361	7.7%	1,311	27.8%	1,076	22.8%	1,968	41.7%
Renters							
335	26.5%	475	37.6%	197	15.6%	256	20.3%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Wetzel County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,318	27.9%	1,890	40.1%	951	20.2%	350	7.4%	207	4.4%
Renters									
551	43.6%	264	20.9%	224	17.7%	144	11.4%	80	6.3%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

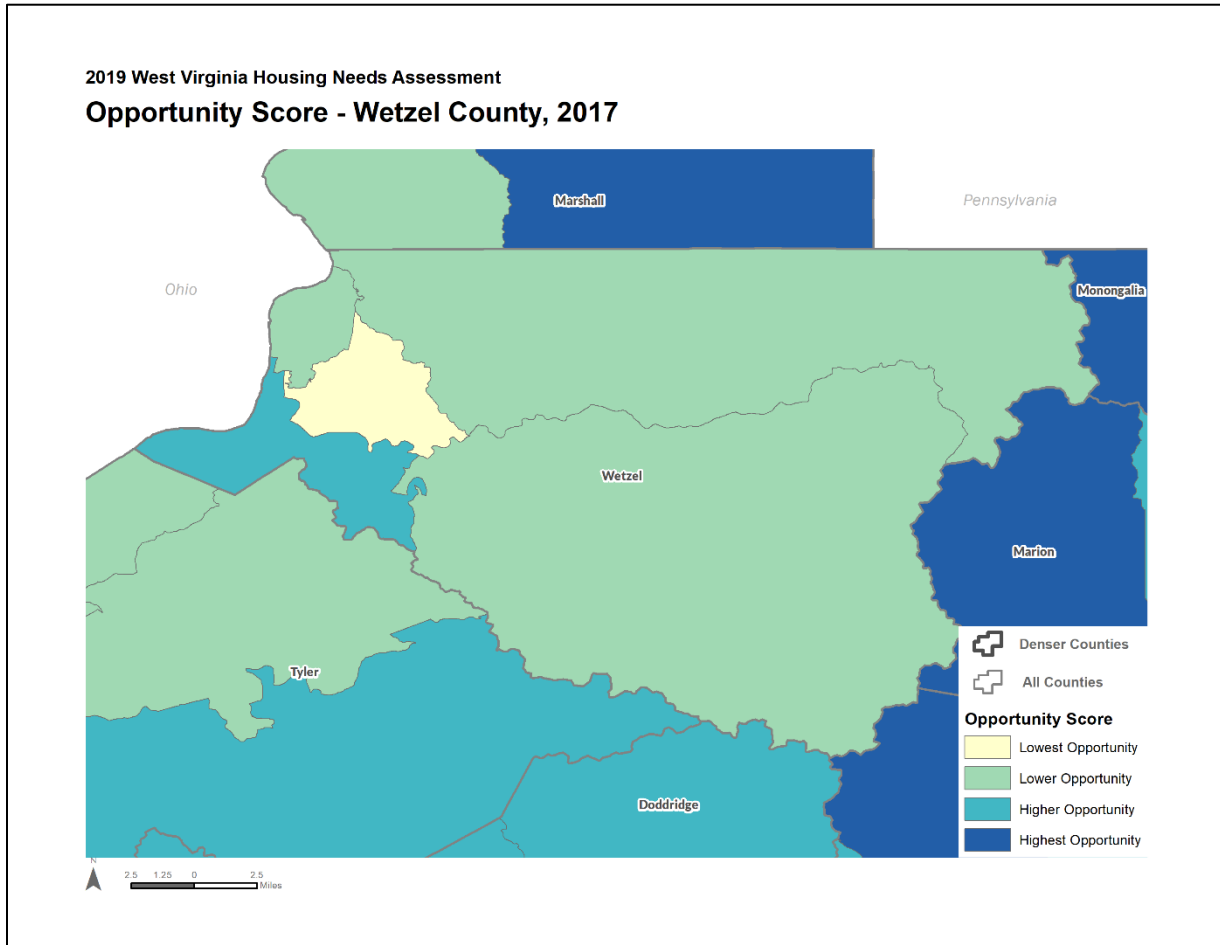
Wetzel County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
124	2.6%	954	20.2%	2,721	57.7%	833	17.7%	84	1.8%
Renters									
227	18.0%	469	37.1%	462	36.6%	105	8.3%	-	0.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

Figure 9 Opportunity Index Classification and Rank

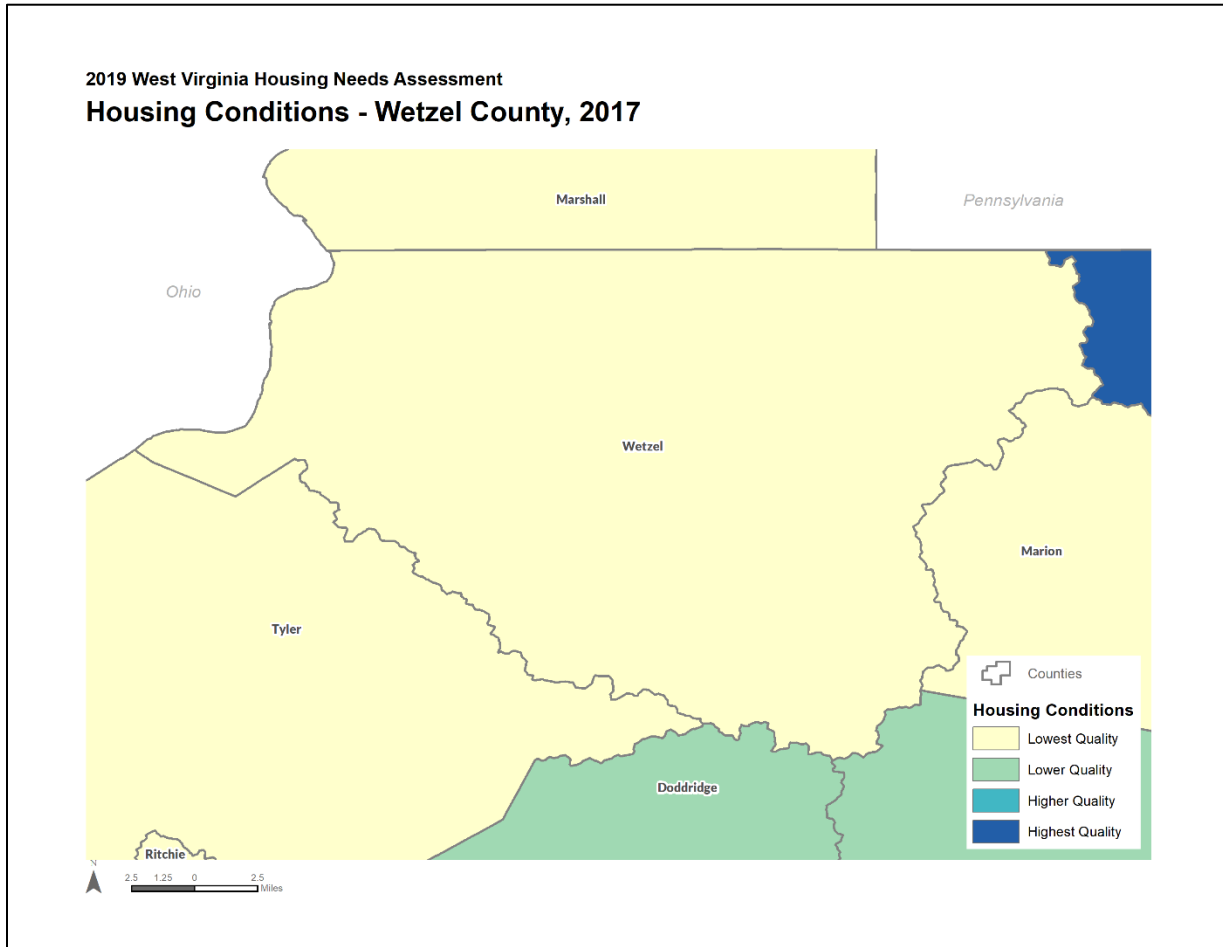
Wetzel County: Opportunity Index		
	Classification	State Rank
Census Tract 49, Wetzel County	Lower Opportunity	380
Census Tract 304, Wetzel County	Lower Opportunity	347
Census Tract 305, Wetzel County	Lower Opportunity	291
Census Tract 307, Wetzel County	Higher Opportunity	211
Census Tract 308, Wetzel County	Lowest Opportunity	447
Census Tract 49, Wetzel County	Lower Opportunity	380
Census Tract 304, Wetzel County	Lower Opportunity	347
Census Tract 305, Wetzel County	Lower Opportunity	291
Census Tract 307, Wetzel County	Higher Opportunity	211
Census Tract 308, Wetzel County	Lowest Opportunity	447

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Wetzel County: Housing Conditions		
	Classification	State Rank
Wetzel County	Lowest	54

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Wetzel County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Wetzel County	\$40,694	6.7%	32.0%	31.9%	10.9%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index



### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Wetzel County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
120	40	33.3%	75	14	18.7%	230	35	15.2%	1,055	8	0.8%
Elderly Renters											
-	-	-	4	4	-	15	-	-	45	-	-
General Occupancy Owners											
455	245	53.8%	475	145	30.5%	865	99	11.4%	3,375	55	1.6%
General Occupancy Renters											
480	325	67.7%	295	215	72.9%	230	100	43.5%	355	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Wetzel County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	157	65.5%	103
0-60%	431	45.7%	197
0-80%	687	30.0%	206
Owners Elderly			
0-30%	500	65.5%	328
0-60%	1,325	45.7%	605
0-80%	1,810	30.0%	542
Renters General Occupancy			
0-30%	425	64.9%	276
0-60%	665	12.1%	81
0-80%	782	-0.3%	(2)
Renters Elderly			
0-30%	292	64.9%	189
0-60%	437	12.1%	53
0-80%	485	-0.3%	(2)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Wetzel County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	166	5.3%	9
101%+	1,029	1.0%	11
Owners Elderly			
81-100%	422	2.7%	11
101%+	932	0.4%	4
Renters General Occupancy			
81-100%	29	0.0%	0
101%+	75	0.0%	0
Renters Elderly			
81-100%	11	0.0%	0
101%+	79	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Wetzel County: Income by Tier		
	2017	2024
30% AMI	\$15,900	\$18,264
60% AMI	\$31,800	\$36,528
80% AMI	\$42,400	\$48,704
100% AMI	\$53,000	\$60,880

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Wetzel County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	398	27.1%	425	29.1%	425	29.1%	0	0.0%
0-60%	638	43.5%	665	45.5%	665	45.5%	0	0.0%
0-80%	739	50.3%	782	53.5%	782	53.5%	0	0.0%
81-100%	77	5.3%	29	2.0%	29	2.0%	0	0.0%
100%+	82	5.6%	75	5.1%	75	5.1%	0	0.0%
Renters Elderly								
0-30%	259	17.6%	292	19.9%	292	19.9%	0	0.0%
0-60%	417	28.4%	437	29.9%	437	29.9%	0	0.0%
0-80%	474	32.3%	485	33.2%	485	33.2%	0	0.0%
81-100%	27	1.9%	11	0.8%	11	0.8%	0	0.0%
100%+	69	4.7%	79	5.4%	79	5.4%	0	0.0%
Owners General Occupancy								
0-30%	142	2.8%	157	3.1%	157	3.1%	0	0.0%
0-60%	353	7.0%	431	8.5%	431	8.5%	0	0.0%
0-80%	561	11.1%	687	13.6%	687	13.6%	0	0.0%
81-100%	213	4.2%	166	3.3%	166	3.3%	0	0.0%
100%+	1,217	24.1%	1,029	20.4%	1,029	20.4%	0	0.0%
Owners Elderly								
0-30%	512	10.1%	500	9.9%	500	9.9%	0	0.0%
0-60%	1,234	24.4%	1,325	26.3%	1,325	26.3%	0	0.0%
0-80%	1,609	31.8%	1,810	35.9%	1,810	35.9%	0	0.0%
81-100%	351	6.9%	422	8.4%	422	8.4%	0	0.0%
100%+	1,106	21.9%	932	18.5%	932	18.5%	0	0.0%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Wetzel County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	157	121	18
0-60%	431	245	48
0-80%	687	283	77
Owners Elderly			
0-30%	500	384	56
0-60%	1,325	754	148
0-80%	1,810	745	203
Renters General Occupancy			
0-30%	425	293	17
0-60%	665	107	26
0-80%	782	28	31
Renters Elderly			
0-30%	292	201	12
0-60%	437	70	17
0-80%	485	18	19

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Wetzel County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	166	13	5
101+%	1,029	39	28
Owners Elderly			
81-100%	422	23	12
101+%	932	30	26
Renters General Occupancy			
81-100%	29	10	10
101+%	75	27	27
Renters Elderly			
81-100%	11	4	4
101+%	79	29	29

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown



Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ABBIE VIEW APARTMENTS	LIHTC	44	Wetzel County	109 ABBIE DRIVE	NEW MARTINSVILLE, WV 26155	FAM	2037
CHANGE, INC. - PADEN CITY TRIPLEX - IDIS 4617	HOME CHDO	3	Wetzel County	8TH STREET	PADEN CITY, WV 26159	UNK	UNK
CHAPEL VIEW APARTMENTS	TCEP	48	Wetzel County	130 N BRIDGE STREET	NEW MARTINSVILLE, WV 26155	FAM	2041
JEVUE APARTMENTS	LIHTC	40	Wetzel County	1250 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2028
LILLIAN APARTMENTS	RD	16	Wetzel County	PENNSYLVANIA AVE/ROUTE 69	HUNDRED, WV 26575	ELD	UNK
NEW MARTINSVILLE TOWERS	S8	69	Wetzel County	191 STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	ELD	2029
NEW MARTINSVILLE VILLAS	S8	76	Wetzel County	187 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2029
PADEN CITY GARDENS	LIHTC	16	Wetzel County	ROUTE 2	PADEN CITY, WV 26159	ELD	2022
SMITHFIELD APARTMENTS	S8/RD	20	Wetzel County	RR 1, BOX 173	SMITHFIELD, WV 26437	FAM	2027
VALLEY MANOR	S8	40	Wetzel County	PO BOX 566	PINE GROVE, WV 26419	FAM	2030

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### Renter Housing Stock Characteristics

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wetzel-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
50% of Median	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
60% of Median	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wetzel-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Abbie View Apartments	109 Abbie Dr	New Martinsville	TC	-		33	100%	11	82%	44	95%
Chapel View Apartments	130 N Bridge St	New Martinsville	TCEP	24	100%	24	100%	-	-	48	100%
Jevue Apartments	1250 N State Route 2	New Martinsville	LIHTC	-	-	40	40%	-	-	40	40%
New Martinsville Villas	187 N State Route 2	New Martinsville	S8	-	-	64	94%	12	100%	76	95%
Smithfield Apartments	RR 1, Box 173	Smithfield	S8/RD	12	58%	8	75%	-	-	20	65%
Valley Manor	PO Box 566	Pine Grove	S8	-	-	18	89%	22	100%	40	95%
Total (Occupancy Based on Reporting Properties)				36	86%	187	83%	45	96%	268	85%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.		
Lillian Apartments	Pennsylvania Ave/Route 69	Hundred	RD	16	81%	-	-	16	81%
New Martinsville Towers	191 State Route 2	New Martinsville	S8	69	99%	-	-	69	99%
Paden City Gardens	RR1, Box 173	Paden City	LIHTC	12	92%	8	75%	20	85%
Total (Occupancy Based on Reporting Properties)				97	95%	8	75%	105	93%

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	Total Units	Total % Occ.
-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	36	86%	187	83%	45	96%	268	85%
Senior Sub/TC	97	95%	8	75%	-	-	105	93%
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>164</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>165</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	36	86%	95%	(3)
2 Bedroom	187	83%	95%	(23)
3 Bedroom	45	96%	95%	0
Total	268	85%	95%	(26)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	97	95%	95%	(0)
2 Bedroom	8	75%	95%	(2)
Total	105	93%	95%	(2)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>164</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>165</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
<b>Total</b>	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized product types. There was insufficient data to calculate pent-up demand in the market rate product type.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>166</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	303	5.8%
Construction	576	11.0%
Manufacturing	356	6.8%
Wholesale trade	146	2.8%
Retail trade	701	13.4%
Transportation/Utilities	398	7.6%
Information	10	0.2%
Finance/Insurance/Real Estate Services	183	3.5%
Services	2,391	45.7%
Public Administration	157	3.0%
Total	5,232	100%

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.9%
Wetzel County, WV	9.3%	10.3%	9.4%	9.1%	8.4%	8.2%	6.0%	6.6%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>166</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.



## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	965	353	788	616	882	554	368	364	60	0	4,950
Renter	201	69	93	145	350	181	195	54	0	0	1,288

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner	71	630	701	70
Renter	14	74	88	9

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	965	282	1,247	25%
Renter	201	55	256	20%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 52 and 70 units of owner housing and between 7 and 9 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Replacement Low	Replacement High
Owner	70	75%	100%	52	70
Renter	9	80%	100%	7	9

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	52	70	(23)	29	47
Renter	7	9	(26)	(19)	(17)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$40,694, the feasibility of constructing the 29 to 47 sales replacement housing units is unlikely.

## Summary: Wirt County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Wirt County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
5,717	5,800	83	1.5%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Wirt County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
1,201	1,297	96	8.0%
Aged 18 - 64			
3,622	3,443	(179)	-4.9%
Aged 65 and Older			
894	1,060	166	18.6%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Wirt County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
402	16.6%	2,025	83.4%	2,427

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Wirt County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
499	24.6%	1,125	55.6%	401	19.8%
Renters					
145	36.1%	156	38.8%	101	25.1%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Wirt County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
261	12.9%	639	31.6%	515	25.4%	610	30.1%
Renters							
113	28.1%	133	33.1%	64	15.9%	92	22.9%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Wirt County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
521	25.7%	880	43.5%	352	17.4%	187	9.2%	85	4.2%
Renters									
143	35.6%	79	19.7%	73	18.2%	86	21.4%	21	5.2%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

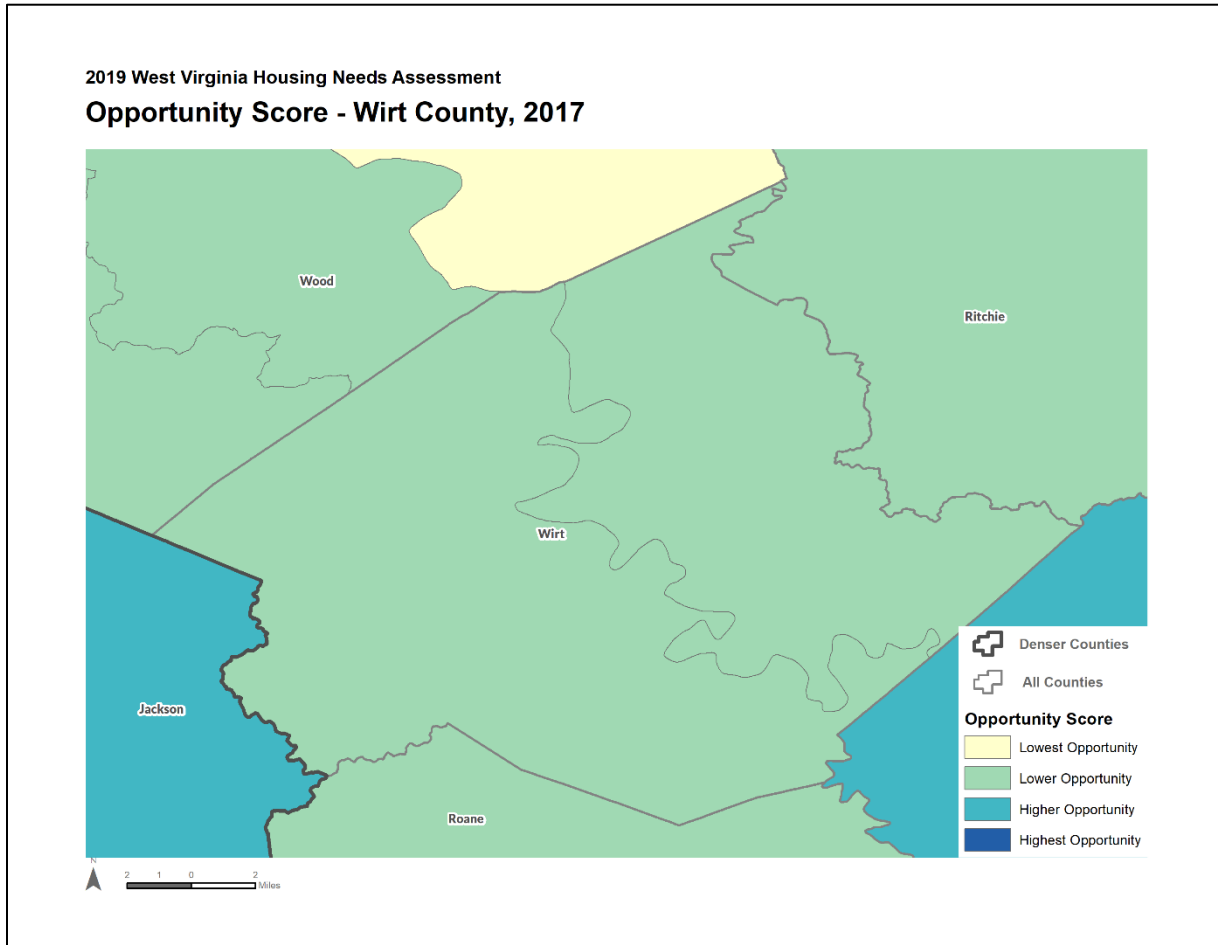
Wirt County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
154	7.6%	670	33.1%	992	49.0%	204	10.1%	5	0.2%
Renters									
62	15.4%	125	31.1%	189	47.0%	14	3.5%	12	3.0%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

Figure 9 Opportunity Index Classification and Rank

Wirt County: Opportunity Index		
	Classification	State Rank
Census Tract 301.01, Wirt County	Lower Opportunity	316
Census Tract 301.02, Wirt County	Lower Opportunity	403

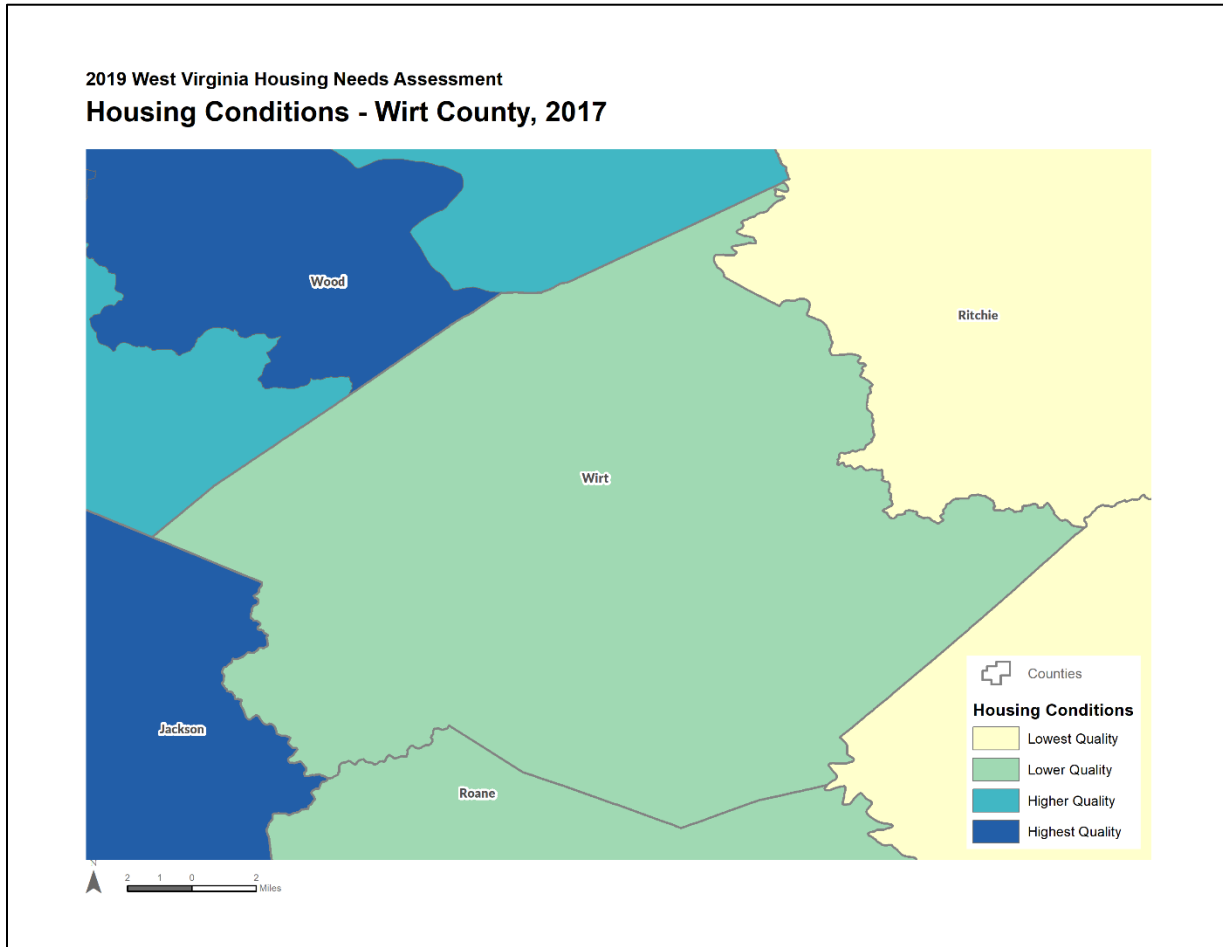
Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maaponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.



Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Wirt County: Housing Conditions		
	Classification	State Rank
Wirt County	Lower	28

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Wirt County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Wirt County	\$38,936	7.8%	34.0%	31.4%	10.8%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Wirt County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
-	-	-	50	50	100.0%	95	10	10.5%	195	15	7.7%
Elderly Renters											
-	-	-	15	4	-	-	-	-	4	-	-
General Occupancy Owners											
95	50	52.6%	275	100	36.4%	420	25	6.0%	1,195	23	1.9%
General Occupancy Renters											
80	55	68.8%	65	29	44.6%	85	10	11.8%	215	-	0.0%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Wirt County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	111	70.6%	78
0-60%	261	47.7%	125
0-80%	360	26.1%	94
Owners Elderly			
0-30%	274	70.6%	193
0-60%	657	47.7%	313
0-80%	819	26.1%	214
Renters General Occupancy			
0-30%	71	67.8%	48
0-60%	142	8.6%	12
0-80%	169	-3.4%	(6)
Renters Elderly			
0-30%	74	67.8%	50
0-60%	154	8.6%	13
0-80%	175	-3.4%	(6)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Wirt County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	120	10.0%	12
101%+	339	0.4%	1
Owners Elderly			
81-100%	143	25.0%	36
101%+	244	0.0%	0
Renters General Occupancy			
81-100%	14	0.0%	0
101%+	62	0.0%	0
Renters Elderly			
81-100%	9	0.0%	0
101%+	22	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Wirt County: Income by Tier		
	2017	2024
30% AMI	\$17,100	\$19,643
60% AMI	\$34,200	\$39,285
80% AMI	\$45,600	\$52,380
100% AMI	\$57,000	\$65,475

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Wirt County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	62	13.9%	71	15.8%	68	14.9%	(3)	-4.3%
0-60%	131	29.4%	142	31.4%	136	29.7%	(7)	-4.6%
0-80%	174	39.0%	169	37.3%	158	34.6%	(11)	-6.4%
81-100%	23	5.2%	14	3.2%	14	3.2%	0	0.2%
100%+	65	14.6%	62	13.7%	65	14.1%	3	4.4%
Renters Elderly								
0-30%	57	12.9%	74	16.3%	84	18.5%	11	14.8%
0-60%	123	27.7%	154	34.1%	161	35.1%	6	4.0%
0-80%	146	32.9%	175	38.7%	183	40.0%	8	4.4%
81-100%	13	2.9%	9	2.1%	9	2.1%	(0)	-0.3%
100%+	24	5.3%	22	5.0%	28	6.1%	5	23.5%
Owners General Occupancy								
0-30%	111	5.6%	111	5.5%	90	4.4%	(20)	-18.4%
0-60%	232	11.7%	261	12.9%	220	10.7%	(41)	-15.8%
0-80%	332	16.7%	360	17.8%	317	15.4%	(43)	-12.0%
81-100%	120	6.0%	120	5.9%	108	5.2%	(12)	-10.3%
100%+	415	20.9%	339	16.7%	336	16.3%	(3)	-1.0%
Owners Elderly								
0-30%	208	10.5%	274	13.5%	284	13.8%	10	3.5%
0-60%	495	25.0%	657	32.4%	697	33.9%	40	6.1%
0-80%	661	33.3%	819	40.4%	872	42.4%	53	6.5%
81-100%	149	7.5%	143	7.1%	154	7.5%	11	7.6%
100%+	308	15.5%	244	12.0%	271	13.2%	27	10.9%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Wirt County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	90	69	(9)
0-60%	220	119	(6)
0-80%	317	103	9
Owners Elderly			
0-30%	284	218	25
0-60%	697	376	63
0-80%	872	283	69
Renters General Occupancy			
0-30%	68	50	2
0-60%	136	20	7
0-80%	158	4	10
Renters Elderly			
0-30%	84	62	12
0-60%	161	23	10
0-80%	183	5	10

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Wirt County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	108	12	0
101+%	336	5	4
Owners Elderly			
81-100%	154	40	4
101+%	271	3	3
Renters General Occupancy			
81-100%	14	1	1
101+%	65	6	6
Renters Elderly			
81-100%	9	1	1
101+%	28	2	2

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ASHTON POINTE I	LIHTC	16	Wirt County	JEFFERSON STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE II	LIHTC	8	Wirt County	FRANKLIN STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE III	LIHTC	6	Wirt County	MULBERRY & MILL STREETS	ELIZABETH, WV 26143	ELD	2029
BEVERLY APTS.	S8	8	Wirt County	1 BEVERLY STREET EXTENSION	ELIZABETH, WV 26143	FAM	2032
SENIOR SQUARE APTS.	S8	24	Wirt County	835 WASHINGTON STREET	ELIZABETH, WV 26143	ELD	2029
WOODYARD GREENE	LIHTC	30	Wirt County	56 PIONEER CIRCLE	ELIZABETH, WV 26143	FAM	2045

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$34,150	\$36,500	\$38,850
<b>50% of Median</b>	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
<b>80% of Median</b>	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wirt-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
<b>60% of Median</b>	\$24,720	\$28,260	\$31,800	\$35,280	\$38,160	\$40,980	\$43,800	\$46,620

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wirt-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio		1-BR %		2-BR %		3-BR %		Total Units	Total %
					% Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.			
Beverly Apartments	1 Beverly St Ext	Elizabeth	S8	-	-	-	-	4	100%	4	75%	8	88%	
Woodyard Greene	56 Pioneer Cr	Elizabeth	TC	-	-	-	-	15	100%	15	100%	30	100%	
Total (Occupancy Based on Reporting Properties)				-	-	-	-	19	100%	19	95%	38	97%	

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio		1-BR %		2-BR %		Total Units	Total %
					% Occ.	# 1-BR	Occ.	# 2-BR	Occ.			
Senior Square Apts	855 Washington St	Elizabeth	S8	6	100%	18	94%	-	-	24	96%	
Ashton Pointe I (Building A & B)	Jefferson St	Elizabeth	RD/TC	-	-	8	100%	8	100%	16	100%	
Ashton Pointe II (Building C)	Mill St	Elizabeth	RD/TC	-	-	-	-	6	100%	6	100%	
Ashton Pointe III (Building D & E)	Beverly St	Elizabeth	RD/TC	-	-	4	100%	4	100%	8	100%	
Total (Occupancy Based on Reporting Properties)				6	100%	30	97%	18	100%	54	98%	

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio		1-BR %		2-BR %		3-BR %		Total Units	Total %
				% Occ.	# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.			
126-160 Jefferson St	126-160 Jefferson St	Elizabeth	-	-	-	-	-	-	-	-	-	30	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-	30	-

Source: Valbridge Pittsburgh

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occupancy	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total Units	Total Occupancy %
General Sub/TC	-	-	-	-	19	100%	19	95%	38	97%
Senior Sub/TC	6	100%	30	97%	18	100%	-	-	54	98%
General Market	-	-	-	-	-	-	-	-	30	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>167</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>168</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
2 Bedroom	19	100%	95%	1
3 Bedroom	19	95%	95%	0
Total	38	97%	95%	1

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	6	100%	95%	0
1 Bedroom	30	97%	95%	1
2 Bedroom	18	100%	95%	1
Total	54	98%	95%	2

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>167</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>168</sup> The variation in total versus sum of pent-up demand is due to rounding.



Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	0%	95%	0
2 Bedroom	-	0%	95%	0
3 Bedroom	-	0%	95%	0
<b>Total</b>	-	0%	95%	0

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand in the subsidized product types.

## Employment

The local economy is largely driven by the services and construction sectors.

Figure 30 Employment by Industry<sup>169</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	44	2.0%
Construction	335	15.1%
Manufacturing	238	10.7%
Wholesale trade	60	2.7%
Retail trade	289	13.0%
Transportation/Utilities	95	4.3%
Information	7	0.3%
Finance/Insurance/Real Estate Services	51	2.3%
Services	921	41.5%
Public Administration	182	8.2%
<b>Total</b>	<b>2,220</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Wirt County, WV	10.6%	9.6%	9.3%	9.7%	7.5%	8.1%	7.7%	6.3%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>169</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	195	100	160	136	496	305	396	189	48	0	2,025
Renter	79	24	43	26	94	61	75	0	0	0	402

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		20	128	148
Renter		5	34	39

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner		195	80	275
Renter		79	19	98

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 13 and 15 units of owner housing and between 3 and 4 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Replacement Low	Replacement High
Owner	15	86%	100%	13	15
Renter	4	76%	100%	3	4

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	13	15	(2)	10	12
Renter	3	4	(1)	2	3

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and positive renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$38,936, the feasibility of constructing the 10 to 12 sales replacement housing units is unlikely.

## Summary: Wood County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Wood County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
86,956	86,016	(940)	-1.1%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Wood County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
18,991	18,192	(799)	-4.2%
Aged 18 - 64			
53,247	51,363	(1,884)	-3.5%
Aged 65 and Older			
14,718	16,461	1,743	11.8%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Wood County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
10,423	28.9%	25,687	71.1%	36,110

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Wood County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
5,844	22.8%	14,803	57.6%	5,040	19.6%
Renters					
2,964	28.4%	3,371	32.3%	4,088	39.2%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Wood County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
2,430	9.5%	8,454	32.9%	6,013	23.4%	8,790	34.2%
Renters							
3,235	31.0%	3,817	36.6%	1,521	14.6%	1,850	17.7%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Wood County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
6,560	25.5%	10,515	40.9%	4,302	16.7%	2,827	11.0%	1,483	5.8%
Renters									
4,559	43.7%	2,791	26.8%	1,330	12.8%	945	9.1%	798	7.7%

Source: 2013 – 2017 ACS

Figure 7 Number of Bedrooms by Tenure, 2017

Wood County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
528	2.1%	4,710	18.3%	14,395	56.0%	4,709	18.3%	1,345	5.2%
Renters									
2,397	23.0%	4,510	43.3%	2,730	26.2%	639	6.1%	147	1.4%

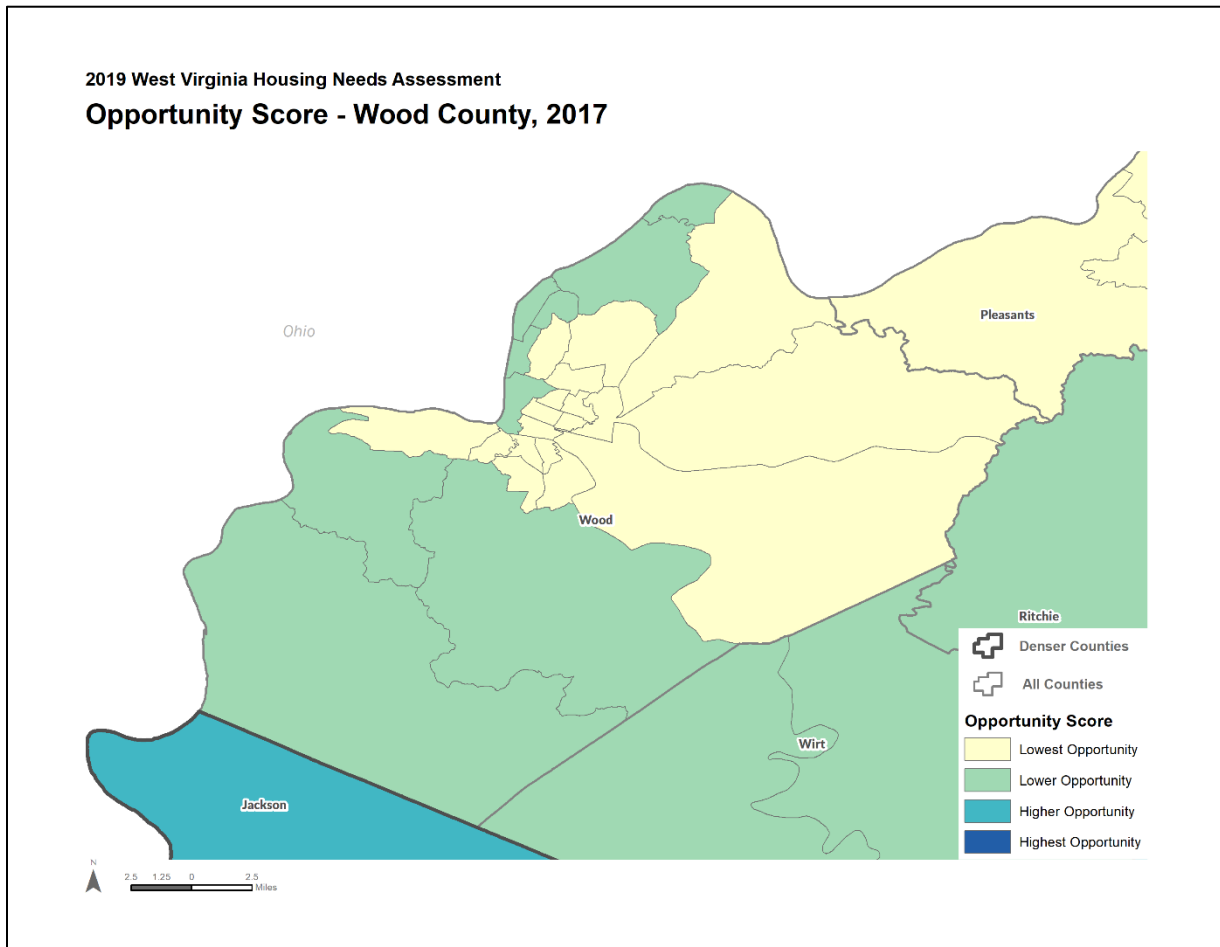
Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.



Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

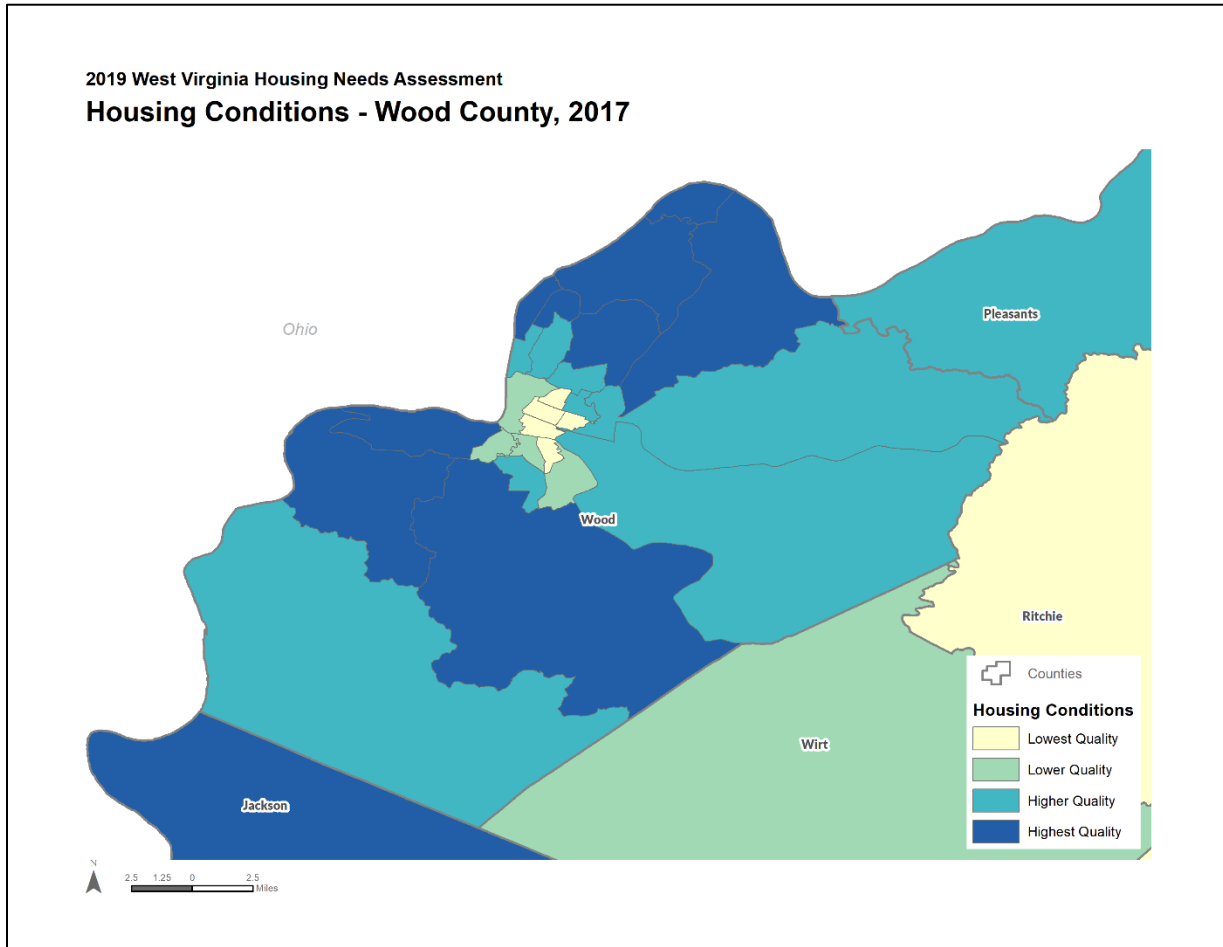
Wood County: Opportunity Index		
	Classification	State Rank
Census Tract 1, Wood County	Lowest Opportunity	419
Census Tract 3, Wood County	Lowest Opportunity	465
Census Tract 4, Wood County	Lowest Opportunity	470
Census Tract 5, Wood County	Lowest Opportunity	464
Census Tract 7.01, Wood County	Lowest Opportunity	481
Census Tract 7.02, Wood County	Lowest Opportunity	480
Census Tract 8.01, Wood County	Lowest Opportunity	484
Census Tract 8.02, Wood County	Lowest Opportunity	473
Census Tract 9.01, Wood County	Lowest Opportunity	482
Census Tract 9.02, Wood County	Lowest Opportunity	467
Census Tract 9.03, Wood County	Lowest Opportunity	466
Census Tract 101.01, Wood County	Lower Opportunity	350
Census Tract 101.02, Wood County	Lowest Opportunity	436
Census Tract 102, Wood County	Lower Opportunity	371
Census Tract 103, Wood County	Lower Opportunity	303
Census Tract 104, Wood County	Lower Opportunity	352
Census Tract 105.01, Wood County	Lower Opportunity	355
Census Tract 105.02, Wood County	Lowest Opportunity	427
Census Tract 106.01, Wood County	Lowest Opportunity	461
Census Tract 106.02, Wood County	Lowest Opportunity	438
Census Tract 107.01, Wood County	Lowest Opportunity	469
Census Tract 107.02, Wood County	Lower Opportunity	339
Census Tract 108, Wood County	Lower Opportunity	304
Census Tract 109.01, Wood County	Lower Opportunity	289
Census Tract 109.02, Wood County	Lowest Opportunity	408
Census Tract 110, Wood County	Lower Opportunity	329

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Wood County: Housing Conditions		
	Classification	State Rank
Census Tract 1, Wood County	Higher	163
Census Tract 3, Wood County	Lowest	418
Census Tract 4, Wood County	Highest	100
Census Tract 5, Wood County	Lowest	477
Census Tract 7.01, Wood County	Lowest	439
Census Tract 7.02, Wood County	Lowest	421
Census Tract 8.01, Wood County	Lowest	466
Census Tract 8.02, Wood County	Lower	209
Census Tract 9.01, Wood County	Lower	218
Census Tract 9.02, Wood County	Lower	227
Census Tract 9.03, Wood County	Higher	154
Census Tract 101.01, Wood County	Highest	94
Census Tract 101.02, Wood County	Highest	67
Census Tract 102, Wood County	Highest	94
Census Tract 103, Wood County	Highest	76
Census Tract 104, Wood County	Highest	74
Census Tract 105.01, Wood County	Higher	158
Census Tract 105.02, Wood County	Higher	136
Census Tract 106.01, Wood County	Highest	91
Census Tract 106.02, Wood County	Higher	139
Census Tract 107.01, Wood County	Higher	108
Census Tract 107.02, Wood County	Highest	73
Census Tract 108, Wood County	Higher	127
Census Tract 109.01, Wood County	Highest	99
Census Tract 109.02, Wood County	Highest	97
Census Tract 110, Wood County	Lower	337

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Wood County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Wood County	\$45,537	6.0%	29.0%	30.1%	13.9%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Wood County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
170	110	64.7%	375	150	40.0%	915	215	23.5%	4,200	275	6.5%
Elderly Renters											
15	15	-	140	110	78.6%	85	60	70.6%	120	-	0.0%
General Occupancy Owners											
1,365	1,000	73.3%	2,135	955	44.7%	4,475	1,175	26.3%	17,820	885	5.0%
General Occupancy Renters											
2,445	1,820	74.4%	2,030	1,540	75.9%	2,395	1,010	42.2%	3,530	169	4.8%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Wood County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	783	70.6%	553
0-60%	2,260	47.7%	1,078
0-80%	3,355	26.1%	876
Owners Elderly			
0-30%	2,153	70.6%	1,519
0-60%	5,805	47.7%	2,768
0-80%	7,845	26.1%	2,048
Renters General Occupancy			
0-30%	2,462	67.8%	1,670
0-60%	4,266	8.6%	366
0-80%	5,074	-3.4%	(172)
Renters Elderly			
0-30%	1,235	67.8%	838
0-60%	2,316	8.6%	199
0-80%	2,558	-3.4%	(87)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Wood County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	1,181	14.6%	172
101%+	6,112	3.5%	215
Owners Elderly			
81-100%	1,689	15.5%	262
101%+	5,671	4.9%	279
Renters General Occupancy			
81-100%	345	15.4%	53
101%+	1,215	0.2%	2
Renters Elderly			
81-100%	224	0.0%	0
101%+	618	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Future Unmet Need

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Wood County: Income by Tier		
	2017	2024
30% AMI	\$17,100	\$19,643
60% AMI	\$34,200	\$39,285
80% AMI	\$45,600	\$52,380
100% AMI	\$57,000	\$65,475

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Wood County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	2,225	21.8%	2,462	24.5%	2,130	21.5%	(331)	-13.5%
0-60%	4,142	40.6%	4,266	42.5%	3,841	38.7%	(425)	-10.0%
0-80%	5,120	50.2%	5,074	50.6%	4,569	46.1%	(505)	-9.9%
81-100%	508	5.0%	345	3.4%	350	3.5%	5	1.4%
100%+	1,240	12.2%	1,215	12.1%	1,379	13.9%	164	13.5%
Renters Elderly								
0-30%	1,187	11.6%	1,235	12.3%	1,190	12.0%	(46)	-3.7%
0-60%	2,323	22.8%	2,316	23.1%	2,331	23.5%	16	0.7%
0-80%	2,635	25.9%	2,558	25.5%	2,584	26.0%	25	1.0%
81-100%	174	1.7%	224	2.2%	233	2.3%	9	4.0%
100%+	516	5.1%	618	6.2%	806	8.1%	189	30.5%
Owners General Occupancy								
0-30%	781	3.0%	783	3.0%	600	2.3%	(183)	-23.4%
0-60%	2,454	9.4%	2,260	8.7%	1,826	7.1%	(434)	-19.2%
0-80%	3,729	14.3%	3,355	13.0%	2,731	10.6%	(625)	-18.6%
81-100%	1,318	5.1%	1,181	4.6%	1,051	4.1%	(130)	-11.0%
100%+	6,464	24.9%	6,112	23.6%	6,165	24.0%	53	0.9%
Owners Elderly								
0-30%	2,204	8.5%	2,153	8.3%	1,993	7.8%	(160)	-7.4%
0-60%	5,733	22.0%	5,805	22.5%	5,578	21.7%	(227)	-3.9%
0-80%	7,709	29.7%	7,845	30.3%	7,493	29.2%	(352)	-4.5%
81-100%	1,721	6.6%	1,689	6.5%	1,789	7.0%	100	5.9%
100%+	5,058	19.5%	5,671	21.9%	6,449	25.1%	778	13.7%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Wood County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	600	534	(18)
0-60%	1,826	1,209	131
0-80%	2,731	1,219	343
Owners Elderly			
0-30%	1,993	1,776	256
0-60%	5,578	3,693	926
0-80%	7,493	3,345	1,297
Renters General Occupancy			
0-30%	2,130	1,619	(51)
0-60%	3,841	644	278
0-80%	4,569	219	391
Renters Elderly			
0-30%	1,190	904	66
0-60%	2,331	391	192
0-80%	2,584	124	210

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Wood County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	1,051	178	6
101+%	6,165	361	145
Owners Elderly			
81-100%	1,789	319	57
101+%	6,449	468	189
Renters General Occupancy			
81-100%	350	100	46
101+%	1,379	182	180
Renters Elderly			
81-100%	233	30	30
101+%	806	105	105

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
13TH AND AVERY STREETS APARTMENTS	LIHTC	23	Wood County	401 13TH STREET	PARKERSBURG, WV 26101	FAM	2045
BOAZ GARDENS	RD	48	Wood County	101 BOAZ GARDENS DRIVE	WILLIAMSTOWN, WV 26187	FAM	UNK
CHATEAU HILLS	S8	99	Wood County	147 CHATEAU HILLS	PARKERSBURG, WV 26101	FAM	2033
DUTCH RIDGE	LIHTC	24	Wood County	2983 DUTCH RIDGE ROAD	DAVISVILLE, WV 26104	FAM	2043
GIHON UNITY APTS.	S8/LIHTC	49	Wood County	2601 UNITY PLACE	PARKERSBURG, WV 26101-7169	ELD	2039
HILLVIEW TERRACE	S8	62	Wood County	1500-12TH STREET	VIENNA, WV 26105	ELD	2035
JORDYN TERRACE AKA MINERAL WELLS TERRACE	LIHTC	36	Wood County	100 JORDYN LANE	MINERAL WELLS, WV 26150	FAM	2027
LINCOLNSHIRE APARTMENTS	LIHTC	24	Wood County	DUBLIN ROAD	MINERAL WELLS, WV 26150	ELD	2045
LUBECK GARDENS	LIHTC	24	Wood County	117 LUBECK ROAD	PARKERSBURG, WV 26101	FAM	2023
MARKET MANOR	S8	111	Wood County	1030 MARKET STREET	PARKERSBURG, WV 26101	ELD	2026
MINERAL MANOR	RD538/LIHTC	48	Wood County	100 MINERAL MANOR WAY	PARKERSBURG, WV 26101	FAM	2039

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MURDOCH HEIGHTS APARTMENTS	LIHTC	50	Wood County	1602 MURDOCH AVENUE	PARKERSBURG, WV 26101	ELD	UNK
OXFORD HOUSE	LIHTC		Wood County	513 ELDER STREET #1	PARKERSBURG, WV 26101	UNK	UNK
PARKERSBURG ELDERLY HOUSING	LIHTC	40	Wood County	1508 RAYON DRIVE	PARKERSBURG, WV 26101	ELD	2049
PARKERSBURG SENIOR RESIDENCE AKA WORTHINGTON CREEK	LIHTC	36	Wood County	2700 EMERSON AVENUE	PARKERSBURG, WV 26104	ELD	2045
PARKLAND PLACE	S8/HFA	133	Wood County	1250 31ST. STREET	PARKERSBURG, WV 26104	ELD	2030
PETTYVILLE GARDENS	LIHTC	24	Wood County	6854 PIKE STREET	MINERAL WELLS, WV 26150	FAM	2042
PINEWOOD VILLAGE	LIHTC	37	Wood County	2503 BEVERLY STREET	PARKERSBURG, WV 26101	UNK	UNK
PLEASANTVIEW TOWERS	S8	116	Wood County	1205 9TH STREET	VIENNA, WV 26105	ELD	2031
POST MILL	RD	32	Wood County	74 POST MILL WAY	MINERAL WELLS, WV 26150	FAM	UNK
RESERVE AT EDISON HILL	LIHTC	30	Wood County	800 LILY LANE	PARKERSBURG, WV 26104	FAM	2046



PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ROLLING HILLS TOWNHOMES & COTTAGES/ POWELL APARTMENTS	S8/LIHTC	100	Wood County	106 BRANAM DRIVE	PARKERSBURG, WV 26104	FAM	2038
SOUTH PARKERSBURG UNITY PLAZA	S8	60	Wood County	2600 UNITY PLAZA	PARKERSBURG, WV 26101	ELD	2039
ST. PAUL TERRACE	LIHTC	43	Wood County	3850 CENTRAL AVENUE	PARKERSBURG, WV 26102	FAM	2028
TERRAPIN PARK	LIHTC	49	Wood County	2412 COVERT STREET	PARKERSBURG, WV 26101	FAM	2045
THE COURTYARD APARTMENTS	LIHTC	24	Wood County	RURAL ROUTE 3, BOX 179	LUBECK, WV 26101	ELD	2022
TOMLINSON VILLAGE	RD	16	Wood County	101 BOAZ GARDENS DRIVE	WILLIAMSTOWN, WV 26187	FAM	UNK
TOWNE MANOR	RD	24	Wood County	121 4 1/2 STREET	WILLIAMSTOWN, WV 26187	ELD	UNK
WOOD VALLEY	LIHTC	24	Wood County	100 WOOD VALLEY DRIVE	WILLIAMSTOWN, WV 26187	FAM	2038

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$34,150	\$36,500	\$38,850
<b>50% of Median</b>	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
<b>80% of Median</b>	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wood-County>

Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>50% of Median</b>	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
<b>60% of Median</b>	\$24,720	\$28,260	\$31,800	\$35,280	\$38,160	\$40,980	\$43,800	\$46,620

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wood-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	% Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	# 5-BR	5-BR % Occ.	Total Units	Total % Occ.
13th and Avery St	13th and Avery St	Parkersburg	LIHTC	-	-	-	-	-	-	-	-	-	-	-	-	32	-
Boaz Gardens	101 Boaz Gardens Dr	Williamstown	RD	-	-	24	88%	24	83%	-	-	-	-	-	-	48	85%
Chateau Hills	147 Chateau Hills	Parkersburg	S8	-	-	24	96%	68	85%	-	-	-	-	-	-	92	88%
Dutch Ridge	2983 Dutch Ridge Rd	Davisville	LIHTC	-	-	12	100%	12	100%	-	-	-	-	-	-	24	100%
Jordyn Terrace/ Mineral Wells Terrace	100 Jordyn Lane	Mineral Wells	LIHTC	-	-	4	100%	24	88%	8	88%	-	-	-	-	36	89%
Lubeck Gardens	177 Lubeck Rd	Parkersburg	LIHTC	-	-	-	-	24	92%	-	-	-	-	-	-	24	92%
Homecrest Manor Apartments	1901 Cameron Ave	Parkersburg	LIHTC	-	-	16	94%	76	99%	36	100%	18	100%	2	100%	148	99%
Mineral Manor	100 Mineral Manor Way	Parkersburg	RD538/ LIHTC	-	-	-	-	-	-	-	-	-	-	-	-	48	-
Pettyville Gardens	6854 Pike St	Mineral Wells	LIHTC	-	-	-	-	24	83%	-	-	-	-	-	-	24	83%
Pinewood Village	2503 Beverly St	Parkersburg	LIHTC	-	-	43	98%	54	96%	20	95%	8	100%	-	-	125	97%
Post Mill	74 Post Mill Way	Mineral Wells	RD	-	-	10	100%	22	77%	-	-	-	-	-	-	32	84%
Reserve at Edison Hill	800 Lily Ln	Parkersburg	LIHTC	-	-	-	-	-	-	-	-	-	-	-	-	30	-
Rolling Hills TH & Cottages	106 Branam Dr	Parkersburg	S8/LIHTC	15	100%	20	95%	40	100%	25	100%	-	-	-	-	100	99%
St Paul Tererace	3850 Central Ave	Parkersburg	LIHTC	-	-	11	100%	25	96%	8	100%	-	-	-	-	44	98%
Terrapin Park	2412 Covert St	Parkersburg	LIHTC	-	-	24	96%	24	96%	24	96%	-	-	-	-	72	96%
Tomlinson Village	516 Bukey Ave	Williamson	RD	-	-	12	83%	4	100%	-	-	-	-	-	-	16	88%
Wood Valley	100 Wood Valley Dr	Williamstown	LIHTC	-	-	24	100%	-	-	-	-	-	-	-	-	24	100%
Total (Occupancy Based on Reporting Properties)				15	100%	224	96%	421	92%	121	98%	26	100%	2	100%	919	94%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	# Studio	Studio		1-BR %		2-BR %		Total Units	Total % Occ.
					% Occ.	#	Occ.	#	Occ.	#		
Gihon Unity Apartments	2601 Unity Place	Parkersburg	S8/LIHTC	13	100%	36	100%	-	-	49	100%	
Hillview Terrace	1500-12th St	Vienna	S8/LIHTC	16	100%	46	96%	-	-	62	97%	
Linconshire Apartments	Dublin Rd	Mineral Wells	LIHTC	-	-	24	96%	-	-	24	96%	
Market Manor	1030 Market St	Parkersburg	S8	-	-	111	96%	-	-	111	96%	
Murdoch Heights Apartmens	1602 Murdoch Ave	Parkersburg	LIHTC	-	-	-	-	-	-	50	-	
Parkersburg Elderly Housing	1508 Rayon Dr	Parkersburg	LIHTC	-	-	-	-	-	-	40	-	
Parkersburg Senior Residence	2700 Emerson Ave	Parkersburg	LIHTC	-	-	-	-	36	97%	36	97%	
Parkland Place	1259 31st St	Parkersburg	S8/HFA	-	-	131	97%	2	100%	133	97%	
Pleasantview Towers	1505 9th St	Vienna	S8	-	-	116	96%	-	-	116	96%	
South Parkersburg Unity Plaza	2600 Unity Plaza	Parkersburg	S8	-	-	54	100%	6	100%	60	100%	
Courtyard Apartments	RR 3, Box 179	Lubeck	LIHTC	-	-	24	100%	-	-	24	100%	
Towne Manor	121 4 1/2 st	Williamson	RD	-	-	-	-	-	-	24	-	
Total (Occupancy Based on Reporting Properties)				29	100%	542	97%	44	98%	729	97%	

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
526 5th St	526 5th St	Parkersburg	-	-	-	-	-	-	-	-	-	-	10	-
3022 7th St	3022 7th St	Parkersburg	-	-	-	-	14	100%	-	-	-	-	14	100%
310 9 1/2 St	310 9 1/2 St	Parkersburg	-	-	-	-	-	-	-	-	-	-	10	-
Amber Hill Apartments	4301 10th Ave	Parkersburg	-	-	4	75%	20	80%	-	-	-	-	24	79%
Ashbrook Corner	1000 19th St	Vienna	-	-	-	-	10	100%	20	95%	-	-	30	97%
1100 12th Ave	1100 12th Ave	Vienna	-	-	-	-	32	100%	-	-	-	-	32	100%
3409 12th Ave	3409 12th Ave	Vienna	-	-	-	-	-	-	-	-	-	-	12	-
Avery Apartments	401-415 13th St	Parkersburg	-	-	-	-	24	96%	-	-	-	-	24	96%
400 16th St	400 16th St	Parkersburg	-	-	8	-	-	-	-	-	-	-	8	-
2208-2206 16th St	2208-2206 16th St	Parkersburg	-	-	12	100%	-	-	-	-	-	-	12	100%
Leighton Court Apartments	1009-1105 18th St	Vienna	-	-	68	97%	-	-	-	-	-	-	68	97%
1012 18th St	1012 18th St	Vienna	-	-	8	100%	-	-	-	-	-	-	8	100%
1016 18th St	1016 18th St	Vienna	-	-	8	100%	-	-	-	-	-	-	8	100%
Oak Terrace	2100 1/2 19th Ave	Parkersburg	-	-	-	-	79	96%	-	-	-	-	79	96%
Ashbrook Manor Townhouses	1000 19th St	Parkersburg	-	-	-	-	-	-	20	95%	-	-	20	95%
Brookside Manor Apartments	3405 25th St	Parkersburg	-	-	20	95%	-	-	-	-	-	-	20	95%
1013 27th St	1013 27th St	Vienna	-	-	4	100%	4	100%	-	-	-	-	8	100%
1026 28th St	1026 28th St	Vienna	-	-	4	100%	4	100%	-	-	-	-	8	100%
Beechwood Manor	720 29th St	Parkersburg	-	-	40	100%	6	100%	-	-	-	-	46	100%
Pine Landing	716 30th St	Parkersburg	-	-	-	-	-	-	-	-	-	-	8	-
718-726 30th St	718-726 30th St	Parkersburg	-	-	-	-	-	-	-	-	-	-	10	-
1273 31st St	1273 31st St	Parkersburg	-	-	16	100%	-	-	-	-	-	-	16	100%
805 34th St	805 34th St	Vienna	-	-	-	-	-	-	-	-	-	-	12	-
1126 46th St	1126 46th St	Vienna	-	-	-	-	-	-	-	-	-	-	8	-
501 55th St	501 55th St	Vienna	-	-	-	-	10	100%	-	-	-	-	10	100%
2608 N Avery St	2608 N Avery St	Parkersburg	-	-	1	100%	12	100%	-	-	-	-	13	100%
Oakwood Village	2503 Beverly St	Parkersburg	-	-	43	98%	54	96%	20	95%	8	100%	125	97%
4506 Butler St	4506 Butler St	Parkersburg	-	-	-	-	-	-	-	-	-	-	9	-
Clement Ct	3209 Clement Ave	Parkersburg	-	-	6	100%	6	100%	-	-	-	-	12	100%
551 College Pkwy	551 College Pkwy	Parkersburg	12	100%	-	-	-	-	-	-	-	-	12	100%
585 College Pkwy	585 College Pkwy	Parkersburg	-	-	-	-	30	97%	3	100%	-	-	33	97%
Dutch Hill Terrace	98 Dutch Hill Ter	Parkersburg	-	-	-	-	8	75%	-	-	-	-	8	75%
Worthington Creek Apartments	2700 Emerson Ave	Parkersburg	-	-	-	-	36	97%	-	-	-	-	36	97%

Figure 25 Market Rate Supply (cont.)

Property Name	Address	City	Studio	Studio % Occ.	# 1-BR	1-BR % Occ.	# 2-BR	2-BR % Occ.	# 3-BR	3-BR % Occ.	# 4-BR	4-BR % Occ.	Total Units	Total % Occ.
Stonecrest Apartments	2801 Emerson Ave	Parkersburg	-	-	8	100%	28	96%	-	-	-	-	36	97%
Grandview	5327 Emerson Ave	Parkersburg	-	-	-	-	11	100%	-	-	-	-	11	100%
1601-1611 Fairfax St	1601-1611 Fairfax St	Parkersburg	-	-	-	-	-	-	-	-	-	-	24	-
2101 Fairfax	2101 Fairfax	Parkersburg	-	-	-	-	-	-	-	-	-	-	8	-
Windsor	25 Federal Ct	Parkersburg	-	-	-	-	-	-	-	-	-	-	28	-
Ashby Glen & Tremont Apartments	4400 Grand Central Ave	Vienna	-	-	2	50%	73	97%	-	-	-	-	75	96%
4810 Grand Central Ave	4810 Grand Central Ave	Vienna	-	-	-	-	-	-	-	-	-	-	14	-
705 Hall St	705 Hall St	Parkersburg	-	-	8	100%	-	-	-	-	-	-	8	100%
McPherson Apartments	1414 Hazel St	Parkersburg	-	-	-	-	8	100%	-	-	-	-	8	100%
Lakeview Estates	824 Lakeview Dr	Parkersburg	-	-	74	99%	93	98%	11	91%	-	-	178	98%
2300 Louisisana Ave	2300 Louisisana Ave	Parkersburg	-	-	14	100%	-	-	-	-	-	-	14	100%
947 Market St	947 Market St	Parkersburg	-	-	8	100%	-	-	-	-	-	-	8	100%
Virginia Apartment	1001 Market St	Parkersburg	-	-	16	94%	-	-	-	-	-	-	16	94%
1046 Market St	1046 Market St	Parkersburg	-	-	8	13%	-	-	-	-	-	-	8	13%
1130 Market St	1130 Market St	Parkersburg	-	-	-	-	-	-	-	-	-	-	15	-
1133 Market St	1133 Market St	Parkersburg	28	96%	2	100%	-	-	-	-	-	-	30	97%
1 S Park Villa Trailer Ct	1 S Park Villa Trailer Ct	Parkersburg	-	-	55	96%	-	-	-	-	-	-	55	96%
Parkville Apartments	35 Parkville Dr	Parkersburg	21	95%	20	95%	20	95%	-	-	-	-	61	95%
201 Parkway Pl	201 Parkway Pl	Parkersburg	-	-	-	-	-	-	-	-	-	-	30	-
2705 Pike St	2705 Pike St	Parkersburg	-	-	-	-	-	-	-	-	-	-	16	-
74 Post Mill Way	74 Post Mill Way	Mineral Wells	-	-	16	94%	-	-	-	-	-	-	16	94%
13th ST	100-301 Quincy St	Parkersburg	-	-	35	91%	43	86%	1	100%	-	-	79	89%
23 Rosemar Ter	23 Rosemar Ter	Parkersburg	-	-	-	-	-	-	-	-	-	-	20	-
1314 Spring St	1314 Spring St	Parkersburg	-	-	-	-	-	-	-	-	-	-	8	-
Gihon Unity Apartments	2601 Unity Plz	Parkersburg	54	96%	54	96%	-	-	-	-	-	-	108	96%
640 West Virginia Ave	640 West Virginia Ave	Parkersburg	-	-	-	-	-	-	-	-	-	-	8	-
1-14 Wilbur St	1-14 Wilbur St	Parkersburg	14	100%	-	-	-	-	-	-	-	-	14	100%
B Willowbrook Dr	B Willowbrook Dr	Parkersburg	-	-	-	-	-	-	-	-	-	-	15	-
100 Willowbrook Dr	100 Willowbrook Dr	Parkersburg	-	-	-	-	20	95%	-	-	-	-	20	95%
100 Willowbrook Dr	100 Willowbrook Dr	Parkersburg	-	-	-	-	36	100%	-	-	-	-	36	100%
643-699 Wood St	643-699 Wood St	Parkersburg	-	-	-	-	-	-	-	-	-	-	10	-
Berkshire Apartments	101 Wyndham Knob	Parkersburg	-	-	-	-	135	97%	-	-	-	-	135	97%
Total (Occupancy Based on Reporting Properties)			129	97%	562	96%	816	96%	75	95%	8	100%	1,865	96%

Source: Valbridge Pittsburgh



## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# Studio	Occ	# 1-BR	Occ	# 2-BR	Occ	# 3-BR	Occ	# 4-BR	Occ	# 5-BR	Occ	Total Units	Total Occupancy %
General Sub/TC	15	100%	224	96%	421	92%	121	98%	26	100%	2	100%	919	94%
Senior Sub/TC	29	100%	542	97%	44	98%	-	-	-	-	-	-	729	97%
General Market	129	97%	562	96%	816	96%	75	95%	8	100%	-	-	1,865	96%

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>170</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>171</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
Studio	15	100%	95%	1
1 Bedroom	224	96%	95%	1
2 Bedroom	421	92%	95%	(12)
3 Bedroom	121	98%	95%	3
4 Bedroom	26	100%	95%	1
5 Bedroom	2	100%	95%	0
Total	809	94%	95%	(6)

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

<sup>170</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>171</sup> The variation in total versus sum of pent-up demand is due to rounding.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	29	100%	95%	1
1 Bedroom	542	97%	95%	11
2 Bedroom	44	98%	95%	1
<b>Total</b>	<b>615</b>	<b>97%</b>	<b>95%</b>	<b>14</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
Studio	129	97%	95%	2
1 Bedroom	562	96%	95%	4
2 Bedroom	816	96%	95%	8
3 Bedroom	75	95%	95%	0
4 Bedroom	8	100%	95%	0
<b>Total</b>	<b>1,590</b>	<b>96%</b>	<b>95%</b>	<b>14</b>

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is an oversupply of the subsidized general product type and pent-up demand in the subsidized elderly/disabled and market rate product types.

## Employment

The local economy is largely driven by the services and retail trade sectors.

Figure 30 Employment by Industry<sup>172</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	614	1.6%
Construction	2,534	6.6%
Manufacturing	3,801	9.9%
Wholesale trade	691	1.8%
Retail trade	5,797	15.1%
Transportation/Utilities	2,035	5.3%
Information	461	1.2%
Finance/Insurance/Real Estate Services	1,958	5.1%
Services	17,890	46.6%
Public Administration	2,534	6.6%
<b>Total</b>	<b>38,391</b>	<b>100%</b>

Source: Site-to-Do-Business (STDB Online)

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls below the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Wood County, WV	6.6%	5.7%	5.6%	5.7%	5.0%	5.5%	5.2%	4.5%

Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted

<sup>172</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	3,706	1,613	3,945	3,337	3,526	1,647	2,267	3,423	309	50	23,823
Renter	2,297	506	895	828	1,503	1,004	2,095	1,089	94	328	10,639

Source: 2017 ACS

The decades with the most housing construction were prior to 1939, over 80 years ago and 1970-1979, 40-50 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		323	3,156	3,479
Renter		101	716	817

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	3,706	1,290	4,996	21%
Renter	2,297	405	2,702	25%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 275 and 348 units of owner housing and between 61 and 82 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes		Replacement High	Annual Replacement	
	Reaching 70 years	Replacement Low		Low	High
Owner	348	79%	100%	275	348
Renter	82	75%	100%	61	82

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	275	348	34	309	382
Renter	61	82	(83)	(22)	(1)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$45, 537, the feasibility of constructing the 309 to 382 sales replacement housing units is unlikely.

## Summary: Wyoming County

The following pages provide a summary of county level data and, where appropriate, census tract level data. For a full description of the data and methodology, refer to the primary document as well as the appendices.

To conduct the various discrete yet related analyses, multiple datasets were utilized including:

- The 2013-2017 American Community Survey (ACS), the most recent year for which ACS data is available.
- The 2013-2017 Public Use Microdata Sample (PUMS). This is a subset of the 2013-2017 ACS data and are the raw data files from the ACS.
- The 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), which is a custom tabulation of the 2011-2015 ACS data provided by HUD. This is the most recent year for which CHAS data was available at the time the analysis was conducted.
- HISTA (Household Income Size Tenure Age) projections by Ribbon Demographics, LLC. These projection data use 2011-2015 ACS as the base year and make estimations/projections for 2019 and 2024.

Because there is no one data source available for one year that will meet the needs of the analysis, there are instances in which it was necessary to combine datasets and/or years of datasets. As a check to determine if there were large variations from year to year, a comparison of the number of households in each county between 2015 and 2017 was done. The percent change in the number of households in each county was less than 5% except Calhoun, Hampshire, McDowell, Marshall, and Wetzel Counties which had decreases of up to 9.1%, and Hardy County which increased by 7.9%. Among these Counties Marshall County had more than 10,000 households in 2017 with a loss of 875 households since 2015. However, because these households are distributed among the tenures and household types analyzed, this change amounts to a relatively small difference within each group.

Due to limitations in the data sources, the definition of elderly varied by data source. For all sources *except* CHAS, the definition of elderly is age 55 and above. CHAS data defines elderly as age 62 and above.

## Demographics, Housing Types and Sizes

Demographics and existing housing types and sizes provide an overview of the existing housing units and the households that occupy them. The overview includes data such as total population, the age of the population, the housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

### Demographics

The following tables contain population data.

Figure 1 Population 2010 - 2017

Wyoming County: Population Change 2010 - 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
23,796	22,130	(1,666)	-7.0%

Source: 2010 Decennial Census, 2013 – 2017 ACS

Figure 2 Population by Age, 2017

Wyoming County: Age of Population, 2017			
2010	2017	Change 2010 - 2017	
#	#	#	%
Aged 0 - 17 Years			
5,114	4,677	(437)	-8.5%
Aged 18 - 64			
15,093	13,310	(1,783)	-11.8%
Aged 65 and Older			
3,589	4,143	554	15.4%

Source: 2010 Decennial Census, 2013 – 2017 ACS

## Households

The following tables contain data regarding households by tenure, elderly status (aged 55 and older), age of householder, size of household by tenure and unit size by tenure.

Figure 3 Households by Tenure, 2017

Wyoming County: Housing by Tenure, 2017				
Renter Occupied Units		Owner Occupied Units		Total Units
#	%	#	%	
1,692	18.5%	7,477	81.5%	9,169

Source: 2013 – 2017 ACS

Figure 4 Household Type by Tenure, 2017

Wyoming County: Household Type by Tenure, 2017					
Families w/ Children		Elderly		Other	
#	%	#	%	#	%
Owners					
1,759	23.5%	4,210	56.3%	1,508	20.2%
Renters					
649	38.4%	595	35.2%	448	26.5%

Source: 2013-2017 ACS

Figure 5 Age of Householder by Tenure, 2017

Wyoming County: Age of Householder by Tenure, 2017							
Aged 0 - 34 Years		Aged 35 - 54 Years		Aged 55-64 Years		Aged 65 Years and Older	
#	%	#	%	#	%	#	%
Owners							
668	8.9%	2,599	34.8%	1,706	22.8%	2,504	33.5%
Renters							
553	32.7%	544	32.2%	257	15.2%	338	20.0%

Source: 2013 – 2017 ACS

Figure 6 Household Size by Tenure, 2017

Wyoming County: Household Size by Tenure, 2017									
1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
#	%	#	%	#	%	#	%	#	%
Owners									
1,778	23.8%	2,945	39.4%	1,137	15.2%	1,030	13.8%	587	7.9%
Renters									
557	32.9%	369	21.8%	470	27.8%	198	11.7%	98	5.8%

Source: 2013 – 2017 ACS



Figure 7 Number of Bedrooms by Tenure, 2017

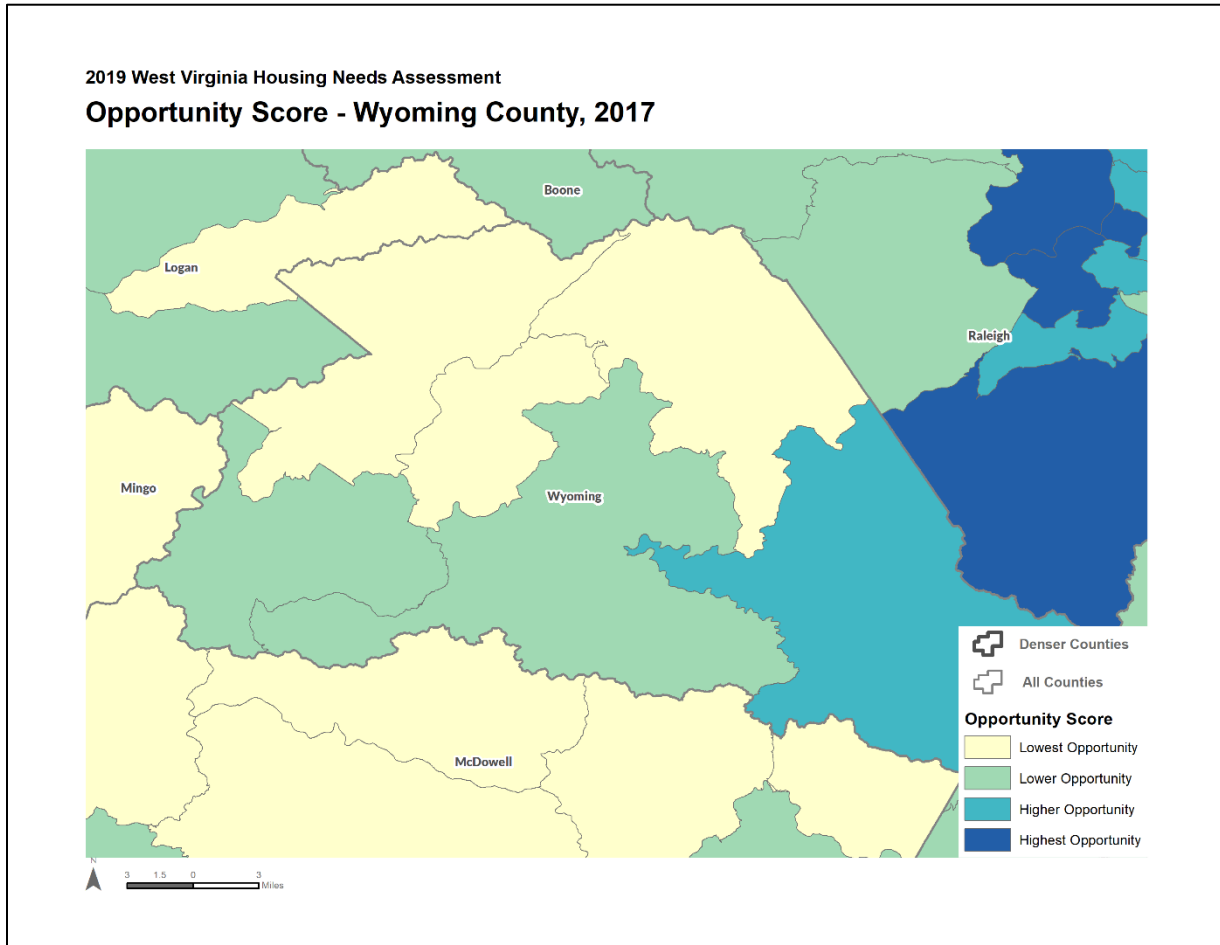
Wyoming County: Number of Bedrooms by Tenure, 2017									
0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
#	%	#	%	#	%	#	%	#	%
Owners									
89	1.2%	1,629	21.8%	4,454	59.6%	1,053	14.1%	252	3.4%
Renters									
133	7.9%	686	40.5%	605	35.8%	138	8.2%	130	7.7%

Source: 2013 – 2017 ACS

### Opportunity Index

An Opportunity Index was developed to determine areas of opportunity for West Virginians. The Opportunity Index identifies areas in which new multi-family developments may be more financially feasible in the long-term due to proximity to factors that allow residents to be successful – access to quality schools, employment centers, and a clean environment. The Index analyzes all census tracts in West Virginia based on four categories that correspond to K-12 school proficiency, labor force engagement, access to jobs, and environmental air quality. Census tracts are scored in each category relative to all of the other census tracts in West Virginia. A final composite score is given to each census tract based on its performance in each of the four categories. Census tracts were classified by quartile into one of four categories: Lowest, Low, High, and Highest Opportunity areas.

Figure 8 Map of Opportunity Index



Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

Figure 9 Opportunity Index Classification and Rank

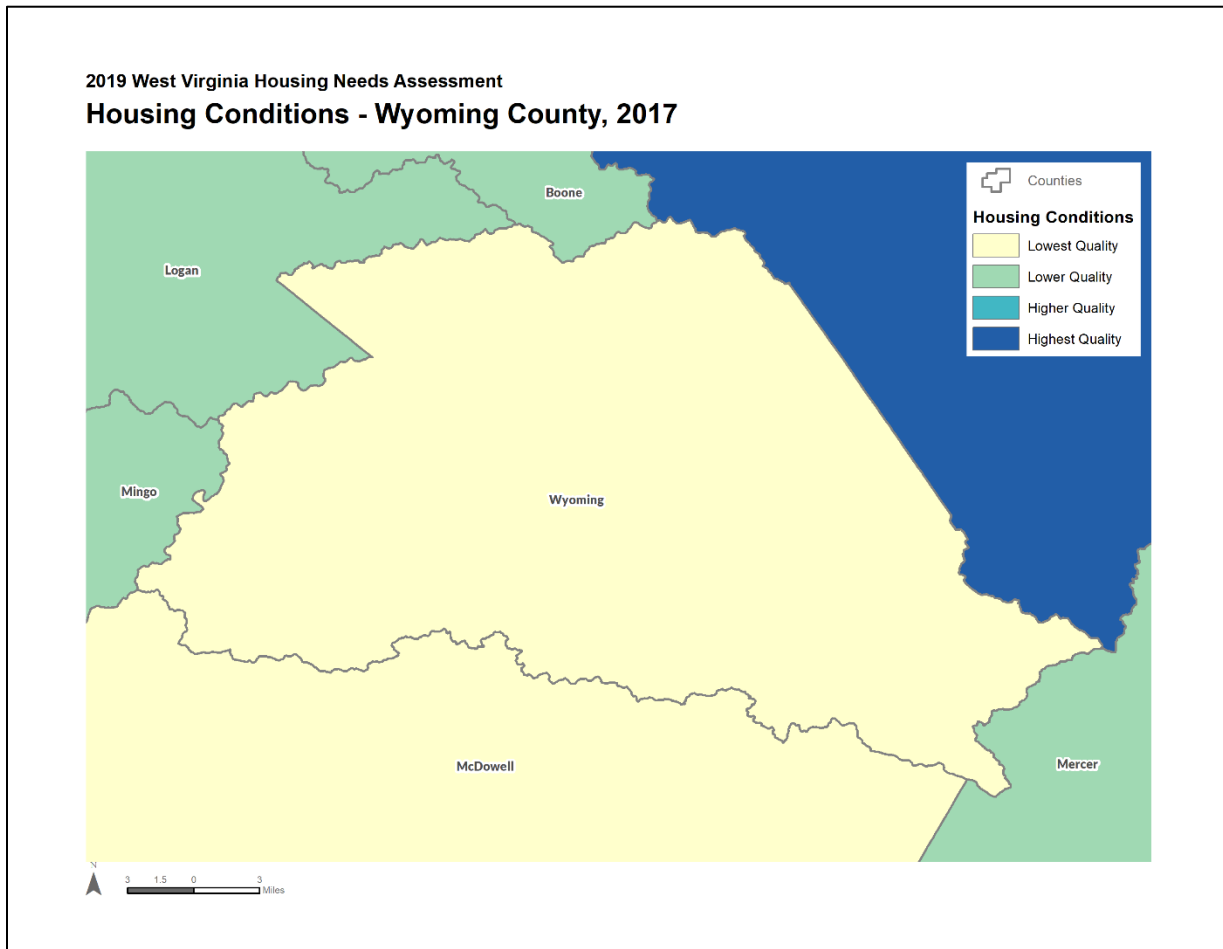
Wyoming County: Opportunity Index		
	Classification	State Rank
Census Tract 28, Wyoming County	Lowest Opportunity	413
Census Tract 29.01, Wyoming County	Lowest Opportunity	416
Census Tract 29.02, Wyoming County	Lowest Opportunity	423
Census Tract 30, Wyoming County	Lower Opportunity	353
Census Tract 31, Wyoming County	Lower Opportunity	268
Census Tract 32, Wyoming County	Higher Opportunity	92

Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions

A Housing Conditions Model was created to estimate the housing conditions in each county and, where appropriate, census tracts. The model utilizes data from the American Community Survey (ACS) and includes the following factors: 1) presence of incomplete plumbing, 2) age of unit, 3) median housing value, and 4) poverty levels. The output of the model is a numerical score used to classify jurisdictions' housing conditions into four categories – Lowest, Lower, Higher and Highest Quality. Classifications are based on the median score among the counties. Jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions with scores slightly or significantly above the median score are Higher and Highest Quality, respectively. Some counties are shown at the county level and others at the census tract level. For counties with unreliable data at the census tract level, maps are included at the county level. This largely occurred in counties with low populations.

Figure 10 Map of Housing Conditions



Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

Figure 11 Housing Condition Model

Wyoming County: Housing Conditions		
	Classification	State Rank
Wyoming County	Lowest	44

Source: 2013-2017 ACS, Mullin & Lonergan Associates, Inc.

## Housing Costs and Affordability in the Present and Future

### *Income and Housing Cost*

Generally speaking, the price of housing in West Virginia can be considered low; however, it depends on other factors in order to determine if it is considered affordable. Incomes must be high enough for residents to purchase or rent housing, while other household expenses must not be too high. For housing to be affordable, as defined by the US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses. Households exceeding this limit are cost-burdened.

Figure 12 Income, Employment, and Various Housing Costs, 2017

Wyoming County: Income, Employment, and Various Housing Costs, 2017					
	Median Household Income	Unemployment Rate	Median Transportation Costs as Percent of Income	Median Gross Rent as a Percentage of Household Income	Median Monthly Ownership Costs as Percent of Household Income
Wyoming County	\$37,644	11.7%	37.0%	26.8%	12.0%

Source: 2013 – 2017 ACS, 2017 Housing & Transportation Index

### Cost Burden

The following tables provide cost burden data by income tier, tenure and elderly status. Cost burden is determined using 2011-2015 CHAS data, the most recent year for which data was available at the time of analysis. CHAS uses the HUD definition of elderly which is 62 years of age or older.

Figure 13 Cost Burdened Households by Income Tier, Tenure, and Household Type, 2015

Wyoming County: Cost Burdened Households by Income Tier, Tenure, and Household Type											
0-30% AMI			31-50% AMI			51-80% AMI			81% or Greater% AMI		
Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
#	#	%	#	#	%	#	#	%	#	#	%
Elderly Owners											
10	10	-	250	49	19.6%	325	50	15.4%	980	4	0.4%
Elderly Renters											
15	15	-	4	4	-	25	-	-	49	-	-
General Occupancy Owners											
840	345	41.1%	1,125	330	29.3%	1,380	165	12.0%	4,115	70	1.7%
General Occupancy Renters											
580	225	38.8%	320	185	57.8%	240	39	16.3%	605	19	3.1%

Source: CHAS 2015

## Unmet Need

The tables in the following section may not add to 100% and/or totals may not align due to rounding.

### *Current Units of Unmet Need*

The following section is comprised of two parts – unmet need for households with incomes up to 80% AMI and households with incomes above 80% AMI. Unmet Need is defined as the proportion of households in an income tier, tenure and elderly status without available and affordable housing. Units of Unmet Need is an estimate of the number of units needed to provide affordable housing to those households with Unmet Need.

### Households with Incomes Up to 80% AMI

For low- and moderate-income households (up to 80% AMI), PUMS data was utilized to determine the Unmet Need which was paired with HISTA data to determine the Units of Unmet Need. Because there is no PUMS data available using 2019 data, it was assumed that the proportion of households without available and affordable housing has remained constant. In this analysis, elderly means age 55 and above.

Figure 14 Unmet Need and Units of Unmet Need by Type and Tenure

Wyoming County: Current Unmet Need and Units of Unmet Need for Households 0-80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
0-30%	489	42.6%	208
0-60%	961	28.4%	273
0-80%	1,261	18.6%	234
Owners Elderly			
0-30%	707	42.6%	301
0-60%	1,908	28.4%	541
0-80%	2,470	18.6%	459
Renters General Occupancy			
0-30%	341	65.0%	222
0-60%	487	2.0%	10
0-80%	555	-14.5%	(81)
Renters Elderly			
0-30%	214	65.0%	139
0-60%	450	2.0%	9
0-80%	509	-14.5%	(74)

Source: 2017 PUMS, HISTA data set from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

### Households with Incomes Above 80% AMI

For households with incomes above 80% AMI, CHAS cost burden data was utilized to determine the percentage of households without affordable housing. This percentage was paired with HISTA data to determine the current Units of Unmet Need. It was assumed that the proportion of cost burdened households has remained constant. Within CHAS data, elderly is defined as age 62 and above. CHAS data allows for the calculation of cost burden broken down by the income tiers 81-100% AMI and above 100% AMI.

Figure 15 Unmet Need and Units of Unmet Need by Type and Tenure, Household Income Greater than 80% AMI

Wyoming County: Current Unmet Need and Units of Unmet Need for Households with Incomes Greater than 80% AMI, 2019			
Income Tier	Number of HH	Unmet Need	Units of Unmet Need
Owners General Occupancy			
81-100%	228	6.4%	15
101%+	1,319	0.7%	10
Owners Elderly			
81-100%	474	2.1%	10
101%+	1,093	0.0%	0
Renters General Occupancy			
81-100%	61	3.6%	2
101%+	211	3.0%	6
Renters Elderly			
81-100%	57	0.0%	0
101%+	123	0.0%	0

Source: 2015 CHAS, HISTA data from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.



## *Future Unmet Need*

### Five-Year Projections of Number of Households by Income Tier, Tenure and Elderly Status

The following section includes projection data using HISTA tables produced by Ribbon Demographics, LLC for five-year projections to estimate the potential number of households by income tier, tenure and elderly status. To estimate AMI in 2024, an annual inflation rate of 2% was assumed and applied to the current HUD-provided AMI for each county for a family of four persons. The following table indicates the projected county AMI by income tier and are not programmatic income limits, which are released by HUD.

Figure 16 Projected Levels of AMI by Income Tier, 2017 and 2024

Wyoming County: Income by Tier		
	2017	2024
30% AMI	\$14,220	\$16,334
60% AMI	\$28,440	\$32,669
80% AMI	\$37,920	\$43,558
100% AMI	\$47,400	\$54,448

Source: 2017 HUD; 2024 Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Income Tier, Tenure and Elderly Status, 2015, 2019 and 2024

Wyoming County: Number of Households by Income Tier, Tenure and Elderly Status								
	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Renters General Occupancy								
0-30%	348	20.8%	341	22.5%	326	22.9%	(15)	-4.4%
0-60%	538	32.2%	487	32.2%	457	32.1%	(30)	-6.2%
0-80%	609	36.4%	555	36.7%	514	36.1%	(42)	-7.5%
81-100%	59	3.5%	61	4.0%	51	3.6%	(10)	-16.2%
100%+	328	19.6%	211	13.9%	205	14.4%	(6)	-3.1%
Renters Elderly								
0-30%	223	13.4%	214	14.1%	212	14.9%	(2)	-1.1%
0-60%	448	26.8%	450	29.7%	437	30.7%	(13)	-2.8%
0-80%	517	30.9%	509	33.6%	498	35.0%	(10)	-2.0%
81-100%	45	2.7%	57	3.8%	52	3.7%	(5)	-8.1%
100%+	114	6.8%	123	8.1%	103	7.3%	(19)	-15.8%
Owners General Occupancy								
0-30%	635	8.4%	489	7.1%	434	6.7%	(55)	-11.3%
0-60%	1,153	15.3%	961	14.0%	837	13.0%	(124)	-12.9%
0-80%	1,511	20.1%	1,261	18.4%	1,101	17.1%	(160)	-12.7%
81-100%	288	3.8%	228	3.3%	197	3.1%	(31)	-13.6%
100%+	1,800	23.9%	1,319	19.3%	1,174	18.3%	(144)	-11.0%
Owners Elderly								
0-30%	668	8.9%	707	10.3%	698	10.9%	(9)	-1.3%
0-60%	1,785	23.7%	1,908	27.9%	1,876	29.2%	(32)	-1.7%
0-80%	2,306	30.6%	2,470	36.1%	2,425	37.7%	(46)	-1.9%
81-100%	424	5.6%	474	6.9%	464	7.2%	(9)	-2.0%
100%+	1,198	15.9%	1,093	16.0%	1,069	16.6%	(24)	-2.2%

Note: The percentages by tenure and elderly status do not add to 100% because some income tiers are cumulative. That is, the percentage of households from 0-60% includes households from 0-30%. The percentages shown are the percentages of the total population.

Source: HISTA data projections by Ribbon Demographics; calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households 0-80% AMI, 2024

Wyoming County: Projected Units of Unmet Need for Households 0-80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
0-30%	434	235	26
0-60%	837	334	61
0-80%	1,101	331	97
Owners Elderly			
0-30%	698	377	76
0-60%	1,876	747	206
0-80%	2,425	729	270
Renters General Occupancy			
0-30%	326	256	34
0-60%	457	70	60
0-80%	514	(6)	75
Renters Elderly			
0-30%	212	166	27
0-60%	437	67	58
0-80%	498	(6)	68

Source: 2017 PUMS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure 19 Projected Unmet Need and Units of Unmet Need by Income, Tenure and Elderly Status for Households Above 80% AMI, 2024

Wyoming County: Projected Units of Unmet Need for Households Above 80% AMI in 2024 and Changes Between 2019 and 2024			
Income Tier	Number of HH in 2024	Units of Unmet Need in 2024	Change in Units of Unmet Need 2019-2024
Owners General Occupancy			
81-100%	197	18	4
101+%	1,174	43	33
Owners Elderly			
81-100%	464	23	13
101+%	1,069	31	31
Renters General Occupancy			
81-100%	51	12	10
101+%	205	49	42
Renters Elderly			
81-100%	52	11	11
101+%	103	21	21

Source: 2015 CHAS, HISTA from Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Subsidized Units

This section includes information related to identified subsidized developments and uses the following abbreviations:

### Subsidy Sources:

CHDO – Community Housing Development Organization  
HA – Housing Authority  
HFA – Housing Finance Agency  
HOME – HOME Investment Partnership Program  
LIHTC – Low Income Housing Tax Credit  
NHTF – National Housing Trust Fund  
NSP – Neighborhood Stabilization Program  
PHA – Public Housing Authority  
RD – Rural Development  
RD 538 – Rural Development Section 538  
S8 – Section 8  
TCA – Traditional Contract Administration  
TCAP – Tax Credit Allocation Program  
TCEP – Tax Credit Exchange Program

### Household Type:

DIS – Disabled  
ELD – Elderly  
FAM – Family  
SN – Special Needs  
UNK - Unknown

Figure 20 Subsidized Developments

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
GUYANDOTTE HILLS APARTMENTS	LIHTC	24	Wyoming County	208 TRACE STREET	MULLENS, WV 25882	FAM	2043
OCEANA APTS.	S8	100	Wyoming County	100 ELKINS COVE	OCEANA, WV 24870	FAM	2032
PINEY GARDENS APTS.	S8/LIHTC	44	Wyoming County	HCR 72 100 PINEY DRIVE	PINEVILLE, WV 24874	FAM	2032
POST GLEN	LIHTC	40	Wyoming County	WEST VIRGINIA ROUTE 10	OCEANA, WV 24870	FAM	2024

Source: WVHDF and NHPD databases

## Conclusion of Unmet Need, Units of Unmet Need

The previous analysis utilized HUD, ACS, PUMS, CHAS and HISTA data to estimate both the proportion and number of households without available and affordable housing in an effort to understand how many more additional units of housing – and for which income tier and tenure – are required to meet the current and projected demand within the county to eliminate cost burden among residents. Because of the inclusion of income tiers, elderly status and cost burden status in the analysis, the projected number of additional units is large relative to the analysis that follows in a subsequent section as will be described.

## Market Analysis and Assessment of Anticipated Demand

The previous Unmet Need and Units of Unmet Need analysis included income tiers, elderly status and cost burden status and aimed to estimate the projected number of additional units needed to eliminate cost burden among residents. The following analysis aims to estimate the pent-up demand for additional subsidized units as well as the number of additional units that are needed in the market rate rental and sales markets to maintain the status quo. Building additional subsidized units could reduce cost burden among residents as additional residents move into affordable units. Building additional market rate units may or may not decrease cost burden depending on the target households for whom the units are built.

### *Renter Housing Stock Characteristics*

#### Housing Stock Survey

The following pages provide a list of the current residential rental housing stock (eight units or more) including the property name, location, unit mix by number of bedrooms, subsidized or market rate, and occupancy levels by number of bedrooms when available. Data sources included WVHDF, CoStar and the Valbridge/Pittsburgh database. Attempts were made to identify the program under which the subsidized properties operate. Additionally, three attempts to connect with management companies/owners were made via phone calls to survey each property to confirm occupancy and unit mix data. If these attempts failed, occupancy and unit data is excluded from the following pages.

The following table indicates the income thresholds by household size and income tier.

Figure 21 Income Thresholds by Household Size and Income Tier, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>30% of Median</b>	\$12,490	\$16,910	\$21,330	\$25,750	\$29,300	\$31,450	\$33,650	\$35,800
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>80% of Median</b>	\$30,350	\$34,700	\$39,050	\$43,350	\$46,850	\$50,300	\$53,800	\$57,250

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wyoming-County>



Section 42 (LIHTC/Tax Credit) properties operate under the following income restrictions:

Figure 22 Income Thresholds by Household Size for LIHTC, 2019

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>50% of Median</b>	\$19,000	\$21,700	\$24,400	\$27,100	\$29,300	\$31,450	\$33,650	\$35,800
<b>60% of Median</b>	\$22,800	\$26,040	\$29,280	\$32,520	\$35,160	\$37,740	\$40,380	\$42,960

Source: <https://affordablehousingonline.com/housing-search/West-Virginia/Wyoming-County>

Housing occupancy statistics are presented by occupancy type in the tables on the following pages and use the following subsidy abbreviations:

- CHDO – Community Housing Development Organization
- HA – Housing Authority
- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- HUD – Housing and Urban Development
- LIHTC or TC – Low Income Housing Tax Credit
- NHTF – National Housing Trust Fund
- NSP – Neighborhood Stabilization Program
- PBHA – Project Based Housing Assistance
- PBV – Project PH or PHA – Public Housing Authority
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8 (Project Based or Voucher Program)
- TCA – Traditional Contract Administration
- TCAP – Tax Credit Allocation Program
- TCEP – Tax Credit Exchange Program
- U - Unverified

Figure 23 General Occupancy/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
Guyandotte Hills Apartments	208 Trace St	Mullens	LIHTC	6	-	18	-	-	-	24	-
Oceana Apartments	100 Elkins Cove	Oceana	S8	32	100%	40	100%	28	100%	100	100%
Piney Gardens Apartments	HCR 72 100 Piney Dr	Pineville	S8/LIHTC	18	100%	20	100%	6	100%	44	100%
Post Glen	West Virginia Route 10	Oceana	LIHTC	39	95%	1	100%	-	-	40	95%
Total (Occupancy Based on Reporting Properties)				95	98%	79	100%	34	100%	208	99%

Source: Valbridge Pittsburgh

Figure 24 Elderly and Disabled/Subsidized/TC Supply

Property Name	Address	City	Subsidy	1-BR %		2-BR %		3-BR %		Total Units	Total %
				# 1-BR	Occ.	# 2-BR	Occ.	# 3-BR	Occ.		
-	-	-	-	-	-	-	-	-	-	-	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

Figure 25 Market Rate Supply

Property Name	Address	City	# 1-BR	1-BR %		# 2-BR	2-BR %		# 3-BR	3-BR %		Total Units	Total %
				Occ.	Occ.		Occ.	Occ.					
East Route 10	East Route 10	Pineville	-	-	-	-	-	-	-	-	-	25	-
Total (Occupancy Based on Reporting Properties)				-	-	-	-	-	-	-	-	25	-

## Aggregate Tables & Projection of Suggested Demand

Figure 26 Aggregated Occupancy by Type and Bedroom Size

	# 1-BR	Occupancy	# 2-BR	Occupancy	# 3-BR	Occupancy	Total	Total
							Units	Occupancy %
General Sub/TC	95	98%	79	100%	34	100%	208	99%
Senior Sub/TC	-	-	-	-	-	-	-	-
General Market	-	-	-	-	-	-	-	-

Source: Valbridge Pittsburgh

The level of pent-up demand is based on the variation between actual occupancy and stabilized occupancy. Stabilized occupancy allows for frictional<sup>173</sup> vacancy. For the purposes of this analysis, frictional vacancy is estimated at 5%. The degree to which actual occupancy varies from the stabilized occupancy is indicative of the level of pent-up demand. For example, if the vacancy rate is less than the frictional vacancy rate, then there is pent-up demand; whereas if the vacancy rate is greater than the frictional vacancy rate, there is a potential oversupply. Therefore, pent-up demand, by unit type and property cohort, is estimated as follows:

Figure 27 Pent-up Demand for General Subsidized Units<sup>174</sup>

	# of Units	Occupancy	Stabilized Occupancy	Pent-up Demand
1 Bedroom	95	98%	95%	3
2 Bedroom	79	100%	95%	4
3 Bedroom	34	100%	95%	2
Total	208	99%	95%	8

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 28 Pent-up Demand for Elderly/Disabled Subsidized Units

<sup>173</sup> A typical vacancy rate in a given market operating in equilibrium.

<sup>174</sup> The variation in total versus sum of pent-up demand is due to rounding.

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
Total	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

Figure 29 Pent-up Demand for Market Rate Units

	<b># of Units</b>	<b>Occupancy</b>	<b>Stabilized Occupancy</b>	<b>Pent-up Demand</b>
1 Bedroom	-	-	95%	-
2 Bedroom	-	-	95%	-
Total	-	-	95%	-

Source: Valbridge Pittsburgh

Note: This table only reflects pent-up demand for units for which occupancy is known.

While this calculation does not take waiting lists into account, it suggests there is pent-up demand in the subsidized general product type. There is insufficient data to determine demand for elderly subsidized/disabled and market rate units.

## Employment

The local economy is largely driven by the services and agriculture/mining sectors.

Figure 30 Employment by Industry<sup>175</sup>

Industry	2019 Estimate	Percent of Employment
Agriculture/Mining	917	15.6%
Construction	217	3.7%
Manufacturing	135	2.3%
Wholesale trade	82	1.4%
Retail trade	699	11.9%
Transportation/Utilities	400	6.8%
Information	53	0.9%
Finance/Insurance/Real Estate Services	270	4.6%
Services	2,779	47.3%
Public Administration	323	5.5%
<b>Total</b>	<b>5,875</b>	<b>100%</b>

*Source: Site-to-Do-Business (STDB Online)*

## Unemployment

The following table exhibits current and past unemployment rates as obtained from the Bureau of Labor Statistics. In 2019, the county reports an unemployment rate that falls above the state and above the nation.

Figure 31 Unemployment Rates

Area	YE 2012	YE 2013	YE 2014	YE 2015	YE 2016	YE 2017	YE 2018	YTD 2019
United States	7.9%	6.7%	5.6%	5.0%	4.7%	4.1%	3.9%	3.8%
West Virginia	7.4%	6.8%	6.5%	6.4%	5.5%	5.4%	5.1%	4.7%
Wyoming County, WV	10.9%	9.7%	9.3%	8.9%	7.4%	6.4%	8.1%	6.2%

*Source: Bureau of Labor Statistics - Year End - National & State Seasonally Adjusted*

<sup>175</sup> The variation in total versus the sum of the 2018 estimates is due to rounding.

## Replacement Housing Analysis

### Tenure by Year Built

The age of the housing stock by year built is included in the following table.

Figure 32 Tenure by Year Built

	> 1939	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2013	2014<	Total
Owner	939	825	812	349	1,488	991	1,072	907	80	14	7,477
Renter	117	174	299	145	277	244	232	193	11	0	1,692

Source: 2017 ACS

The decades with the most housing construction were 1970-1979, 40-50 years ago, and 1990-1999, 20-30 years ago.

### Replacement Housing

Residential housing units have a typical life expectancy of 70 years. The number of units that will cross the 70-year threshold on an annual basis for the next 10 years is calculated as follows:

Figure 33 Annual Units Reaching 70-Year Threshold

	1948-1949	1950-1957	Total	Annual Total
Owner		165	650	815
Renter		35	239	274

Source: 2017 ACS

While a 70-year life is typical, housing units can be renovated over time. This is illustrated by the number of occupied units that exceed 70 years of age. The percentage of housing units that exceed 70 years of age by tenure are calculated as follows:

Figure 34 Units Built 70+ Years Ago

	Prior to 1939	1940-1947	Total	% of Total Units
Owner	939	660	1,599	21%
Renter	117	139	256	15%

Source: 2017 ACS

Assuming that a similar number of units are improved to maintain the ratio of total housing units to housing units exceeding 70 year of age, the replacement housing should fall between 64 and 81 units of owner housing and between 23 and 27 units of renter housing.

Figure 35 Annual Replacement Units

	Annual Homes			Annual Replacement	
	Reaching 70 years	Replacement Low	Replacement High	Low	High
Owner	81	79%	100%	64	81
Renter	27	85%	100%	23	27

Source: 2017 ACS

### Fundamental Housing Unit Demand Conclusion

Fundamental demand is calculated by adding the need for replacement housing to the change in households. As the household formation trends are negative in both the owner and renter cohorts, demand would be driven entirely by the need for replacement housing, particularly owner housing. Annual fundamental housing demand by tenure is calculated as follows:

Figure 36 Fundamental Housing Demand

Cohort	Replacement Housing Low	Replacement Housing High	Annual Household Change	Fundamental Demand Low	Fundamental Demand High
Owner	64	81	(54)	10	27
Renter	23	27	(36)	(13)	(8)

Source: 2017 ACS

The fundamental housing demand by tenure calculation indicates positive owner household demand and negative renter household demand. New housing costs, which generally exceed \$150,000, limit the income cohort that can afford to purchase new housing to those making in excess of \$50,000 per year. Generally speaking, households within this income bracket are likely homeowners or renters by choice. Additionally, they are more likely to live in better quality, better maintained homes that are less likely to become physically obsolete. However, given that the 2017 median household income is \$37,644, the feasibility of constructing the 10 to 27 sales replacement housing units is unlikely.