



# Housing Needs Assessment for the State of West Virginia

West Virginia Housing Development Fund  
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# 1. Executive Summary

This statewide Housing Needs Assessment (HNA), undertaken on behalf of West Virginia Housing Development Fund (WVHDF), consists of six primary sections:

- 1) an overview of demographics and existing housing types and sizes;
- 2) the development of an Opportunity Index that identifies areas of high opportunity for residents related to ability to access quality schools, job centers, and a healthier environment;
- 3) the creation of a Housing Conditions Model that classifies counties and, where appropriate, census tracts by housing condition;
- 4) an analysis of housing costs and affordability, which includes an Unmet Need analysis that identifies the proportion of households by tenure and income tier that do not have affordable and available housing. The Unmet Need analysis is used to determine the Units of Unmet Need analysis that identifies the number of additional units needed so that all households would have available and affordable housing. The Units of Unmet Needs analysis includes housing demand projections for 2024;
- 5) a summary of existing multifamily housing assets and an analysis of subsidized developments with the periods of affordability; and
- 6) individual county summaries consisting of data tables specific to each of the State's 55 counties.

The analysis was largely conducted at the county level. However, five counties were studied at the census tract level – Kanawha, Cabell, Wood, Monongalia and Ohio Counties – because they are home to the five largest cities in West Virginia – Charleston, Huntington, Parkersburg, Morgantown and Wheeling.

## Demographics and Existing Housing Types and Sizes

Using American Community Survey (ACS) data, the analysis of demographics and existing housing types and sizes provides an overview of existing housing units and the households that occupy them. The overview includes data such as total population, age of the population, housing stock by type (single family or multifamily) and tenure (owner- or renter-occupied).

*The only age cohort to increase as a percentage of the population is the 65 and older group.* As the population ages, there are challenges for those householders who own their homes to maintain their properties and make necessary repairs and upgrades. Deferring maintenance until a later date deteriorates the housing stock and makes it more costly in the long-term to either rehabilitate the structure or demolish it and rebuild on the site.

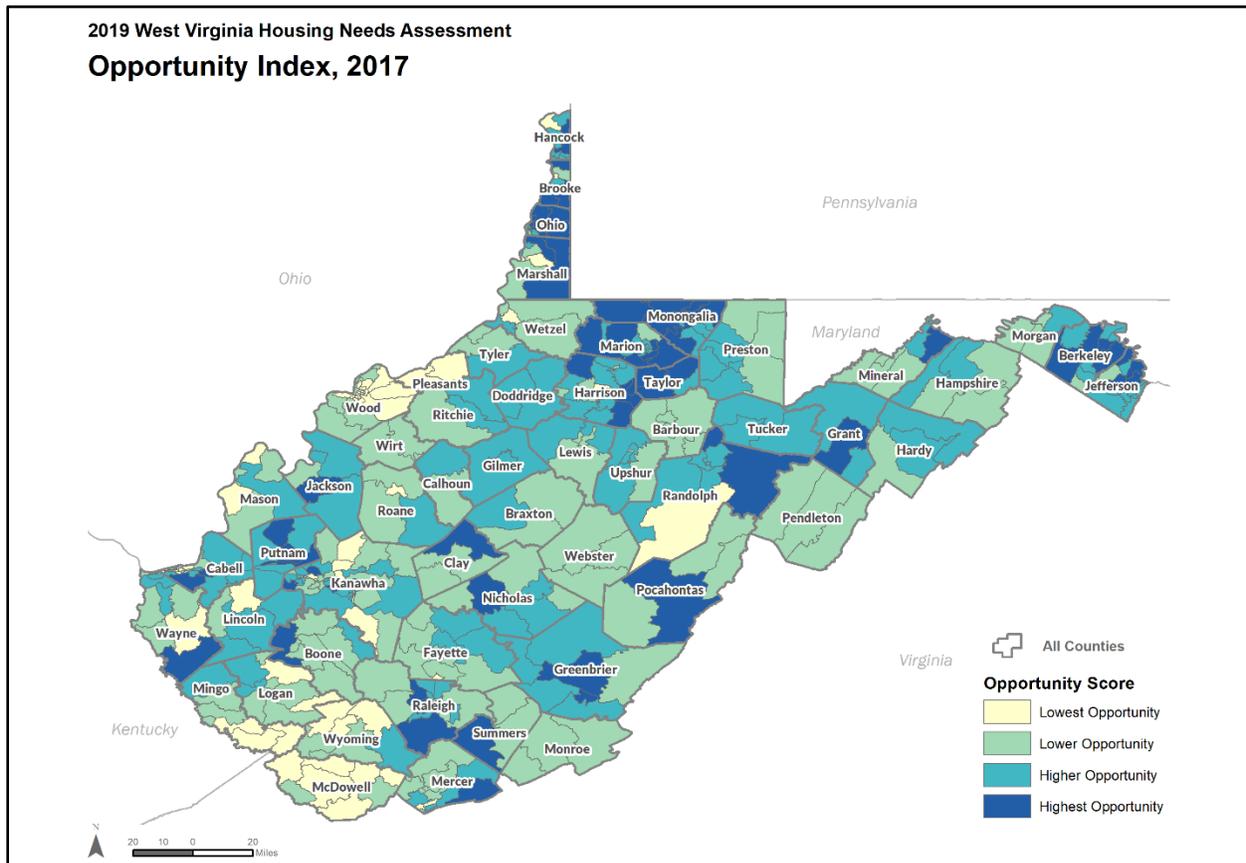
*Highest rental rates are found in Cabell and Monongalia Counties at 39.1% and 42.3%, respectively.* Approximately one quarter of households rent their homes, 40.4% of which are single-person households who would need smaller units. However, approximately 50% of renter-occupied units are families needing larger units; a mix of units is needed in the rental market.

## 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 residents being in closer proximity to community assets – quality schools, employment centers, and a cleaner environment.

*Areas of Higher and Highest Opportunity are scattered throughout West Virginia without a clear geographic pattern.* 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 other census tracts in West Virginia.

Figure 1-1 Map of Opportunity Index Scores

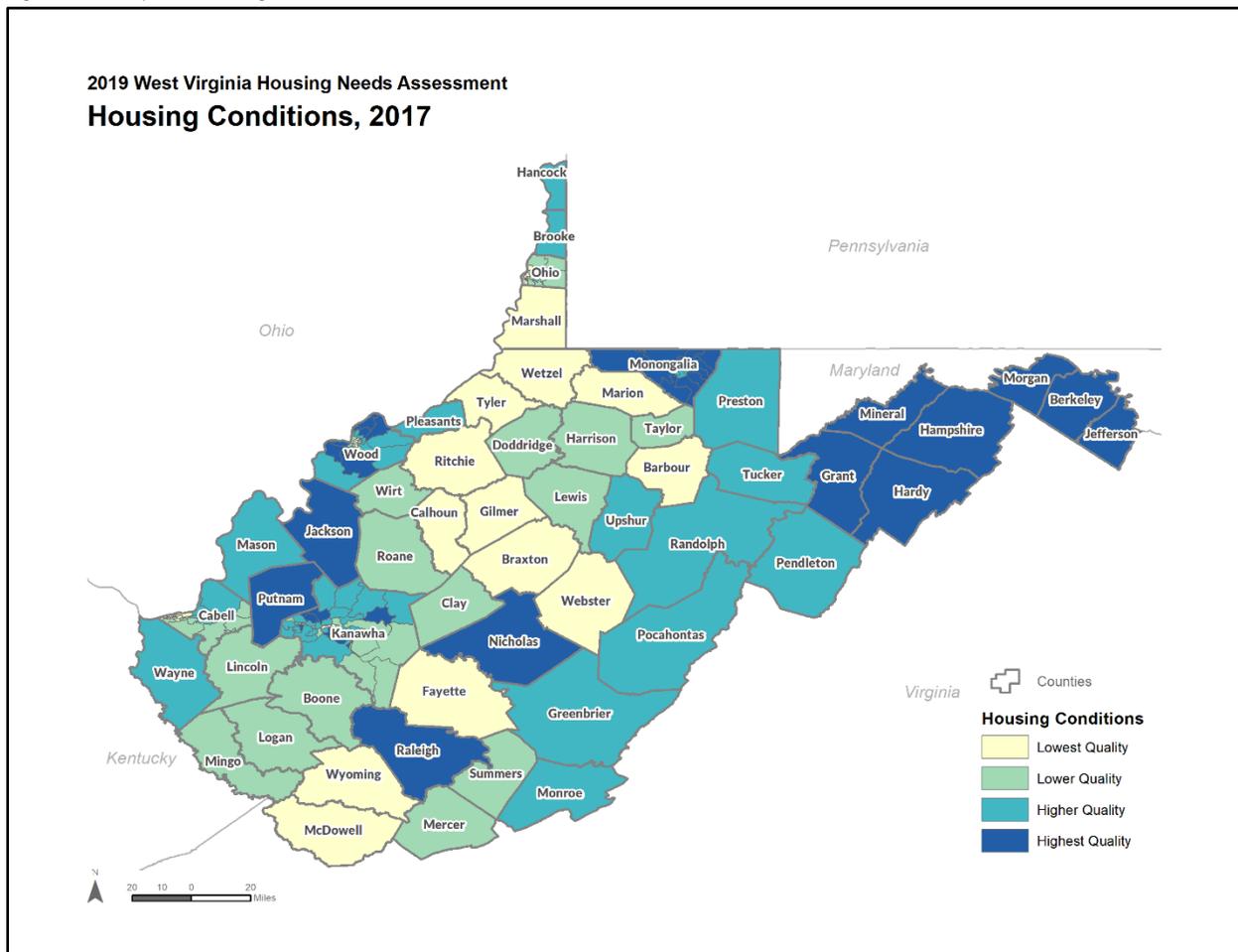


Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maponics 2016.

## Housing Conditions Model

The three counties with Highest Quality housing stock are, in descending order, Jefferson, Putnam and Berkeley Counties; the Lowest Quality housing stock is in Tyler, Wetzel and McDowell Counties. 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 throughout the State.

Figure 1-2 Map of Housing Conditions



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

## Housing Costs and Affordability

Generally speaking, the price of housing in West Virginia can be considered low by national standards; however, housing affordability depends on other factors to determine if it is 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 US Department of Housing and Urban Development (HUD), a household cannot spend more than 30% of gross income on housing expenses.

### Cost Burden

*Even with affordable housing, lower income groups are much more likely to be cost burdened, that is, they spend over 30% of income on housing costs.* According to the most recent Comprehensive Housing Affordability Strategy (CHAS) data released by HUD, 20.9% of all households in the State were cost burdened in 2015.<sup>1</sup> Lower income renters are more likely to be cost burdened than owners with 37.4% of all renters cost burdened compared to 14.7% of owners. Among renters with household income between 0-30% of the Area Median Income (AMI), 41 counties had cost burden rates above 50% with Hancock County having the highest incidence of cost burden at 80.9%. While the rates of cost burden are lower among households with incomes of 31-50% AMI, there are still high rates of cost burden among this group. This pattern persists among owner-occupied units. The highest rates of cost burden are among households with incomes of 0-30% AMI and a decreased level of cost burden among 0-60% AMI households. Overall, there are lower levels of cost burden among homeowners than renters.

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<sup>1</sup> Comprehensive Housing Affordability Strategy, based on 2011 – 2015 American Community Survey, Department of Housing and Urban Development.

## Unmet Need Analysis

The Unmet Need analysis indicates the proportion of households by tenure and income tier that do *not* have housing that is *both* affordable and available. To be *affordable*, the household must not pay more than 30% of household income on housing. To be *available*, the unit must be occupied by a household that can afford that unit or be vacant (so that a household at that income level could move in and afford the unit). The three income tiers are 0-30% AMI, 0-60% AMI, and 0-80% AMI.

### *Renters*

*There is a need for more affordable housing in the rental market, primarily for households with incomes in the 0-30% AMI income tier.* Across the State, the Unmet Need ranges from 48% to 80% among renter households with incomes between 0-30% AMI. This means that within this income tier, 48% to 80% of households do not have affordable and available housing across all counties. Within renter households in the 0-60% AMI tier, Putnam, Lincoln and Boone Counties have surpluses. Among the 52 counties without a surplus, the Unmet Need ranges from 2% to 28% of households without available and affordable housing. Among renter households with incomes between 0-80% AMI, only two counties (Preston and Monongalia) have Unmet Need, both of which are 4%.

### *Owners*

*There is significant need for affordable housing within the sales market in all income tiers.* Among owner households with incomes between 0-30% AMI, the Unmet Need ranges from 42% to 85% across all counties. Unmet Need decreases for owner households with incomes between 0-60% AMI to 27% to 69%. Even within the 0-80% AMI tier, which has a surplus of units in the rental market, approximately 19% to 53% of households do not have affordable and available housing. Unlike in the rental market, there are no income tiers among owners for which there is a surplus of affordable and available units.

## Units of Unmet Need and Projected Units of Unmet Need Analysis

The Units of Unmet Need analysis estimates the number of additional housing units that are needed to meet the housing needs of all households within a particular geography.

In the following discussion, a rank in the top third of need means there is greatest need whereas a rank in the lowest third indicates lowest need. Within any household type, counties with a surplus are not counted in the top, middle and lowest third of need. The following general observations can be made related to projected changes in Units of Unmet Need by income tier, tenure and elderly status as illustrated in the subsequent tables.

### *General Occupancy Renters*

- For all counties except Cabell, Mason, Monongalia, Preston and Wayne, there is a surplus of units in 2019 for households with incomes between 0-80% AMI.
- Only Monongalia County ranks in the top third highest need for all income tiers for both 2019 and 2024 and for changes between years. Cabell County is similar to Monongalia County except Cabell County ranks in the middle third in the 2019 number of Units of Unmet Need for 0-80% AMI.
- Among households with income between 0-80% AMI, eleven counties – Cabell, Hancock, Harrison, Jackson, Kanawha, Marion, Mineral, Preston, Raleigh, Wayne and Wood – go from having either minimal need or a surplus in 2019 to ranking in the top third for units of unmet need in 2024.

### *Elderly Renters*

- For all counties except Cabell, Mason, Preston, Monongalia and Wayne, there is a surplus of units in 2019 for households with incomes between 0-80% AMI. Only Boone, Lincoln and Putnam Counties have a surplus for households with incomes between 0-60% in 2019 and 2024.
- Ten counties – Berkeley, Cabell, Harrison, Kanawha, Marion, Mercer, Monongalia, Ohio, Raleigh and Wood – rank in the top third highest need for 0-30% AMI and 0-60% AMI households in 2019, 2024 and the change between years.
- Nine counties – Calhoun, Gilmer, Grant, Hardy, Pendleton, Pleasants, Tucker, Webster and Wirt – rank in the lowest third for all years for all income tiers including changes in units of unmet need. In some instances, there is a surplus.

### *General Occupancy Owners*

- Four counties – Cabell, Fayette, Kanawha and Mercer – rank in the top third highest need for all income tiers for both 2019 and 2024. Additionally, the change in need from 2019 to 2024 ranks in the top third for all income tiers.
- Among the lowest income households, 0-30% AMI, the change in units of unmet need are largely negative indicating that while there is still significant unmet need, fewer units will be needed.
- There is no county in which there is a surplus for any income tier below 80% AMI. Marion County is the only county with a surplus of units for households with incomes between 81-100% AMI and above 100% AMI in 2024.

### *Elderly Owners*

- Five counties – Cabell, Fayette, Kanawha, Raleigh and Wood – rank in the top third highest need for all income tiers for both 2019 and 2024 and for changes between years. Harrison and Wayne Counties rank in the top third of need in both years as well as the change in need for households for incomes up to 80% AMI.
- Among households with incomes between 0-30% AMI, there are declines in the units of unmet need between 2019 and 2024 for Grant, Hardy, Pendleton and Pocahontas Counties.
- Marion County saw declines in the units of unmet need among households with incomes over 80% AMI.
- Four counties – Calhoun, Doddridge, Gilmer and Tyler – rank in the lowest third for all years and all income tiers including changes in units of unmet need.

Table 1-1 Units of Unmet Need in 2019 and 2024, General Occupancy Renters

County	General Occupancy Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	273	297	24	37	95	57	(53)	14	66	16	22	7	2	20	18
Berkeley	1,235	1,162	(73)	247	353	106	(197)	(22)	175	102	127	25	35	67	32
Boone	278	293	15	(90)	(35)	54	(142)	(77)	65	2	15	13	0	27	27
Braxton	186	179	(7)	55	68	14	(2)	18	20	2	6	4	0	13	13
Brooke	262	286	24	35	138	103	(55)	81	136	0	34	34	0	65	65
Cabell	3,392	3,674	282	2,104	2,736	632	45	882	837	62	120	58	33	164	131
Calhoun	111	113	2	30	40	10	(1)	14	15	0	2	2	0	11	11
Clay	95	86	(9)	50	51	0	(3)	5	8	0	11	11	0	27	27
Doddridge	66	65	(1)	35	43	7	(5)	8	13	0	3	3	0	8	8
Fayette	520	517	(3)	210	263	53	(96)	(2)	95	5	109	104	17	306	289
Gilmer	141	144	3	40	57	16	(1)	21	22	1	5	3	0	8	8
Grant	109	95	(14)	14	14	0	(25)	(21)	4	0	1	1	0	3	3
Greenbrier	513	543	30	74	182	108	(92)	46	138	23	90	67	4	165	161
Hampshire	215	189	(26)	53	87	34	(36)	14	50	0	6	6	0	9	9
Hancock	362	414	52	56	211	155	(89)	110	199	0	39	39	0	110	110
Hardy	54	54	(0)	19	37	18	(33)	(4)	29	5	6	2	1	5	4
Harrison	885	895	10	431	629	198	(65)	266	331	27	82	55	3	184	181
Jackson	315	340	25	114	183	69	(4)	94	98	0	85	85	2	128	126
Jefferson	654	608	(46)	109	146	38	(82)	(16)	66	47	54	8	7	18	11
Kanawha	3,121	3,353	233	2,074	2,846	771	(134)	1,002	1,137	125	952	827	44	2,079	2,035
Lewis	271	291	21	37	80	43	(60)	(4)	56	5	9	4	8	23	14
Lincoln	239	258	19	(88)	(17)	70	(131)	(52)	78	6	8	2	0	9	9

County	General Occupancy Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Logan	459	485	26	23	101	78	(189)	(85)	103	0	18	18	6	59	53
Marion	810	851	41	352	487	135	(53)	153	205	0	(59)	(59)	6	(222)	(228)
Marshall	375	393	17	46	113	67	(75)	16	91	0	32	32	6	124	119
Mason	339	336	(3)	212	232	19	5	55	50	0	10	10	6	34	28
McDowell	281	280	(2)	13	54	41	(107)	(45)	62	0	26	26	0	62	62
Mercer	1,076	1,115	39	403	562	160	(180)	51	230	48	93	45	5	85	80
Mineral	428	437	9	73	179	106	(52)	86	138	0	2	2	0	23	23
Mingo	371	408	37	17	68	50	(139)	(76)	63	0	5	5	0	20	20
Monongalia	5,794	5,903	109	2,757	3,101	344	488	928	440	146	186	40	53	136	83
Monroe	118	119	1	18	25	7	(21)	(12)	10	0	20	20	4	47	44
Morgan	44	47	3	14	26	13	(12)	8	20	0	1	1	7	12	4
Nicholas	232	233	0	31	68	37	(37)	12	49	0	38	38	0	93	93
Ohio	781	766	(14)	94	187	93	(155)	(13)	142	28	75	47	12	172	160
Pendleton	30	31	1	6	8	2	(11)	(7)	5	9	12	3	8	12	4
Pleasants	83	86	3	23	42	19	(12)	15	27	0	12	12	0	7	7
Pocahontas	66	63	(3)	11	21	10	(15)	1	15	3	12	9	0	22	22
Preston	538	519	(19)	256	265	9	48	84	36	0	23	23	5	27	22
Putnam	315	316	1	(149)	(97)	52	(255)	(191)	64	0	6	6	5	20	15
Raleigh	1,147	1,174	27	450	646	197	(191)	87	278	30	63	34	7	119	112
Randolph	343	351	9	53	131	78	(85)	22	108	5	16	10	0	31	31
Ritchie	100	94	(5)	36	47	12	(1)	17	18	0	7	7	0	12	12
Roane	149	147	(3)	51	62	11	(2)	19	20	0	6	6	0	29	29
Summers	125	133	8	17	47	30	(22)	19	41	0	5	5	0	12	12
Taylor	175	170	(5)	79	90	11	(12)	11	23	0	11	11	12	39	28
Tucker	47	52	5	9	20	11	(15)	(1)	14	0	7	7	0	8	8

County	General Occupancy Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Tyler	99	98	(1)	30	46	16	(1)	21	22	0	3	3	0	21	21
Upshur	236	249	13	37	73	36	(64)	(13)	51	0	7	7	6	24	18
Wayne	769	713	(56)	401	426	25	8	95	86	7	27	20	0	45	45
Webster	136	148	12	15	46	32	(17)	20	37	0	6	6	0	18	18
Wetzel	276	293	17	81	107	26	(2)	28	31	0	10	10	0	27	27
Wirt	48	50	2	12	20	7	(6)	4	10	0	1	1	0	6	6
Wood	1,670	1,619	(51)	366	644	278	(172)	219	391	53	100	46	2	182	180
Wyoming	222	256	34	10	70	60	(81)	(6)	75	2	12	10	6	49	42
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Note: Numbers could be slightly off due to rounding.

Table 1-2 Units of Unmet Need in 2019 and 2024, Elderly Renters

County	Elderly Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	140	164	24	16	44	28	(24)	6	30	0	4	4	0	6	6
Berkeley	680	727	47	134	211	77	(98)	(12)	86	0	5	5	0	18	18
Boone	160	183	23	(56)	(24)	32	(86)	(50)	36	0	5	5	0	10	10
Braxton	143	151	8	49	66	17	(2)	18	20	0	2	2	0	10	10
Brooke	241	299	58	33	148	115	(49)	82	131	0	15	15	0	66	66
Cabell	1,417	1,582	166	782	1,051	269	16	317	302	0	20	20	18	89	71
Calhoun	44	51	7	15	24	9	(1)	10	10	0	2	2	0	5	5
Clay	113	127	14	65	80	15	(4)	8	12	0	12	12	0	29	29
Doddridge	75	85	10	33	45	12	(4)	7	12	0	2	2	0	8	8
Fayette	376	402	26	141	195	54	(64)	(1)	62	0	45	45	119	334	215
Gilmer	64	75	11	22	34	12	(1)	12	13	0	1	1	0	8	8
Grant	126	121	(5)	19	22	2	(29)	(25)	3	0	2	2	0	4	4
Greenbrier	359	405	46	44	118	74	(52)	28	81	0	24	24	77	244	167
Hampshire	245	277	32	33	68	35	(22)	12	34	0	4	4	0	6	6
Hancock	297	384	87	46	196	150	(74)	107	181	0	28	28	0	83	83
Hardy	132	144	11	21	45	24	(32)	(4)	28	0	3	3	0	6	6
Harrison	642	726	84	269	438	168	(37)	171	208	0	32	32	18	108	90
Jackson	310	356	45	96	163	67	(3)	69	72	0	68	68	0	125	125
Jefferson	347	384	38	57	91	34	(43)	(10)	33	0	2	2	0	8	8
Kanawha	2,278	2,585	308	1,266	1,866	600	(78)	626	704	0	411	411	50	1,384	1,333
Lewis	114	127	13	21	48	27	(32)	(2)	29	12	17	5	0	8	8
Lincoln	119	143	24	(43)	(10)	34	(65)	(29)	35	0	5	5	0	14	14
Logan	296	320	25	15	67	53	(123)	(59)	64	0	9	9	0	25	25

County	Elderly Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Marion	454	500	46	230	341	110	(31)	97	128	0	(30)	(30)	0	(101)	(101)
Marshall	237	270	33	38	100	62	(56)	13	69	0	11	11	0	68	68
Mason	294	306	12	151	182	30	3	37	35	0	1	1	0	16	16
McDowell	162	176	14	8	39	30	(69)	(30)	39	0	16	16	0	36	36
Mercer	590	645	55	214	317	103	(93)	28	121	0	22	22	0	66	66
Mineral	318	375	57	42	118	75	(29)	53	82	0	5	5	0	21	21
Mingo	336	374	38	15	64	48	(126)	(73)	53	0	3	3	0	7	7
Monongalia	823	936	113	426	517	91	76	154	78	273	310	37	0	20	20
Monroe	54	62	7	9	14	5	(12)	(8)	5	0	14	14	0	47	47
Morgan	122	141	20	24	51	27	(18)	12	30	0	1	1	0	4	4
Nicholas	239	284	45	29	75	46	(34)	13	47	0	33	33	0	76	76
Ohio	648	690	42	85	183	98	(126)	(12)	114	59	95	36	0	117	117
Pendleton	75	77	1	10	15	5	(16)	(10)	6	0	1	1	0	2	2
Pleasants	49	55	6	10	18	8	(4)	5	9	0	1	1	0	5	5
Pocahontas	67	74	8	9	19	11	(10)	1	11	0	6	6	0	27	27
Preston	384	425	41	170	210	40	28	56	29	0	5	5	0	20	20
Putnam	337	372	35	(102)	(72)	31	(162)	(129)	33	0	2	2	66	77	11
Raleigh	640	693	54	247	375	128	(101)	49	149	60	75	14	0	60	60
Randolph	353	389	36	46	121	75	(66)	18	84	0	7	7	0	26	26
Ritchie	108	107	(1)	38	56	19	(1)	21	22	0	3	3	0	13	13
Roane	146	152	6	51	69	18	(1)	18	20	0	5	5	0	10	10
Summers	129	150	20	15	46	31	(18)	17	35	0	4	4	0	8	8
Taylor	161	186	25	63	85	23	(8)	9	17	0	4	4	0	13	13
Tucker	80	88	8	8	18	10	(12)	(1)	11	0	1	1	0	4	4
Tyler	81	100	19	26	49	23	(1)	22	23	0	3	3	0	12	12

County	Elderly Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Upshur	220	236	16	31	65	34	(45)	(10)	36	0	2	2	0	8	8
Wayne	496	516	20	286	342	56	6	73	68	0	12	12	0	48	48
Webster	50	59	9	7	23	17	(8)	11	19	0	2	2	0	9	9
Wetzel	189	201	12	53	70	17	(2)	18	19	0	4	4	0	29	29
Wirt	50	62	12	13	23	10	(6)	5	10	0	1	1	0	2	2
Wood	838	904	66	199	391	192	(87)	124	210	0	30	30	0	105	105
Wyoming	139	166	27	9	67	58	(74)	(6)	68	0	11	11	0	21	21
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Note: Numbers could be slightly off due to rounding.

Table 1-3 Units of Unmet Need in 2019 and 2024, General Occupancy Owners

County	General Occupancy Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	98	91	(6)	208	200	(9)	265	262	(3)	13	14	1	15	29	15
Berkeley	974	795	(180)	1,980	1,702	(279)	2,134	1,969	(165)	618	578	(40)	634	713	79
Boone	222	246	24	255	304	48	236	303	66	43	43	0	34	52	17
Braxton	77	71	(6)	171	166	(5)	164	177	13	13	14	1	24	35	11
Brooke	82	73	(9)	218	226	7	252	303	51	22	25	3	16	90	73
Cabell	674	714	40	1,442	1,594	151	1,551	1,822	272	178	187	9	189	304	115
Calhoun	22	20	(1)	36	38	2	42	50	7	1	2	1	0	7	7
Clay	143	131	(12)	197	187	(10)	160	161	1	9	19	10	10	47	37
Doddridge	55	48	(8)	99	91	(8)	145	146	0	2	4	1	7	14	7
Fayette	381	389	7	781	812	32	742	827	85	75	117	42	50	291	241
Gilmer	72	79	7	112	128	17	105	128	23	2	3	1	1	9	7
Grant	49	34	(15)	212	179	(33)	273	247	(26)	39	36	(3)	35	38	3
Greenbrier	228	206	(22)	476	474	(2)	531	567	36	66	84	19	78	212	134
Hampshire	496	458	(38)	697	633	(64)	629	590	(39)	57	53	(3)	9	20	10
Hancock	183	182	(1)	495	551	56	559	716	157	30	44	14	48	152	103
Hardy	95	79	(16)	251	221	(30)	314	295	(19)	41	39	(2)	53	57	3
Harrison	440	417	(23)	699	689	(10)	865	940	74	47	64	17	123	283	159
Jackson	235	238	3	518	563	45	435	518	83	6	38	32	107	286	179
Jefferson	430	353	(78)	833	721	(112)	918	827	(91)	274	230	(44)	275	285	10
Kanawha	1,293	1,503	211	2,335	2,915	580	2,156	3,189	1,033	222	491	269	282	2,104	1,821
Lewis	136	140	4	314	312	(2)	323	326	3	8	9	1	17	27	10
Lincoln	165	168	3	235	256	21	227	266	39	3	5	1	45	54	9
Logan	245	264	19	327	386	60	285	384	99	24	27	2	35	72	37
Marion	272	232	(40)	618	549	(69)	676	628	(48)	24	(6)	(30)	35	(159)	(194)
Marshall	161	164	3	431	467	36	460	548	88	24	35	11	35	127	92

County	General Occupancy Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Mason	282	257	(25)	490	473	(17)	509	527	17	24	25	1	35	57	23
McDowell	132	162	30	216	285	69	178	269	91	4	12	7	0	45	45
Mercer	631	642	11	1,186	1,254	68	1,166	1,344	178	65	72	7	96	177	81
Mineral	266	231	(35)	489	458	(30)	448	440	(7)	39	37	(2)	59	80	20
Mingo	277	306	28	360	413	53	295	368	73	24	22	(1)	14	25	12
Monongalia	718	617	(101)	1,487	1,355	(133)	1,763	1,703	(60)	206	206	(1)	251	334	83
Monroe	137	140	3	250	256	6	246	263	17	32	37	6	13	58	44
Morgan	214	185	(29)	400	353	(48)	381	352	(29)	52	49	(3)	51	55	4
Nicholas	292	304	12	417	434	18	457	498	41	42	58	16	56	151	95
Ohio	199	193	(6)	576	602	26	656	765	109	65	77	12	42	183	141
Pendleton	59	41	(18)	133	111	(22)	140	123	(17)	16	15	(1)	3	6	3
Pleasants	60	61	1	103	104	1	71	87	16	13	12	(1)	8	18	10
Pocahontas	55	45	(9)	121	99	(22)	119	107	(12)	12	16	4	31	51	20
Preston	413	365	(48)	884	830	(54)	1,000	962	(37)	34	39	5	49	77	28
Putnam	332	330	(2)	574	589	15	629	691	62	168	156	(12)	137	149	12
Raleigh	596	589	(7)	1,319	1,365	46	1,277	1,436	159	172	171	(1)	125	209	84
Randolph	184	171	(13)	482	469	(13)	542	560	18	72	69	(3)	48	71	24
Ritchie	59	46	(13)	125	112	(13)	137	134	(3)	10	10	1	27	40	13
Roane	113	109	(4)	185	194	10	157	183	25	13	15	1	31	50	19
Summers	60	52	(8)	172	166	(6)	182	181	(1)	19	18	(1)	23	31	9
Taylor	159	156	(3)	265	270	5	274	300	26	17	19	2	16	39	23
Tucker	119	126	7	205	221	15	204	225	21	28	30	2	18	27	8
Tyler	126	131	6	173	184	12	161	187	26	14	16	3	5	18	13
Upshur	211	191	(19)	420	401	(19)	435	441	5	43	42	(1)	31	45	14
Wayne	462	435	(26)	803	787	(16)	828	874	46	60	64	4	56	110	54
Webster	44	46	2	108	118	10	104	122	18	2	3	1	6	17	11

County	General Occupancy Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Wetzel	103	121	18	197	245	48	206	283	77	9	13	5	11	39	28
Wirt	78	69	(9)	125	119	(6)	94	103	9	12	12	0	1	5	4
Wood	553	534	(18)	1,078	1,209	131	876	1,219	343	172	178	6	215	361	145
Wyoming	208	235	26	273	334	61	234	331	97	15	18	4	10	43	33
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Note: Numbers could be slightly off due to rounding.

Table 1-4 Units of Unmet Need in 2019 and 2024, Elderly Owners

County	Elderly Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	352	374	22	781	854	72	742	845	103	18	25	7	6	18	12
Berkeley	1,652	1,718	67	3,354	3,617	263	3,178	3,617	440	440	507	66	429	577	148
Boone	444	536	93	590	775	185	527	753	226	0	7	7	23	43	19
Braxton	348	390	42	548	640	92	460	581	120	21	25	4	58	76	18
Brooke	482	569	88	1,055	1,390	335	1,039	1,560	521	79	96	16	18	98	80
Cabell	2,049	2,306	257	3,654	4,309	655	3,535	4,425	890	98	132	34	164	278	115
Calhoun	102	116	14	238	293	55	222	306	84	0	2	2	0	10	10
Clay	272	286	15	445	488	43	377	439	62	0	9	9	0	23	23
Doddridge	199	217	19	295	337	42	291	355	64	0	3	3	0	8	8
Fayette	831	933	102	2,011	2,333	322	1,899	2,378	478	116	219	103	78	340	262
Gilmer	169	198	28	237	288	50	197	256	59	0	4	4	0	7	7
Grant	294	288	(7)	569	583	14	540	579	40	12	14	2	9	15	6
Greenbrier	776	828	52	1,466	1,679	213	1,338	1,646	308	107	172	65	48	234	186
Hampshire	1,150	1,154	4	1,635	1,703	68	1,315	1,426	111	160	168	8	0	9	9
Hancock	751	924	173	1,554	2,060	507	1,517	2,256	740	37	76	39	49	154	106
Hardy	252	251	(2)	517	548	31	513	566	53	0	2	2	60	75	15
Harrison	1,318	1,502	185	2,426	2,978	552	2,415	3,239	823	42	91	49	129	279	150
Jackson	714	852	138	1,210	1,520	310	992	1,359	366	0	45	45	65	213	148
Jefferson	1,051	1,093	43	1,624	1,773	150	1,474	1,666	192	247	274	27	340	432	91
Kanawha	3,665	4,682	1,017	6,398	8,962	2,564	5,490	9,106	3,616	211	712	500	243	2,229	1,986
Lewis	323	370	47	765	873	109	778	905	127	0	4	4	15	28	13
Lincoln	227	267	40	415	532	117	405	563	157	9	13	4	0	12	12
Logan	501	610	109	806	1,079	273	657	1,004	347	7	19	12	8	55	47
Marion	950	975	25	1,884	1,981	97	1,786	1,943	156	7	(28)	(35)	8	(146)	(154)

County	Elderly Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Marshall	708	842	134	1,533	1,951	418	1,462	2,033	571	7	36	29	8	103	95
Mason	715	783	68	1,382	1,586	204	1,322	1,618	296	7	14	8	8	34	26
McDowell	288	363	75	474	672	198	421	697	277	0	26	26	0	61	61
Mercer	1,493	1,663	169	3,007	3,512	505	2,647	3,360	713	99	125	25	8	102	94
Mineral	783	792	9	1,285	1,400	115	1,142	1,336	194	67	73	6	86	118	32
Mingo	402	501	99	620	790	170	515	713	197	98	97	(1)	17	29	12
Monongalia	1,685	1,946	261	3,035	3,579	544	3,157	3,796	639	61	72	11	146	208	62
Monroe	290	326	36	652	754	102	583	702	119	34	58	24	22	72	50
Morgan	406	416	11	852	890	38	742	826	84	35	40	5	128	158	30
Nicholas	559	615	56	1,117	1,270	153	1,028	1,230	202	14	47	32	27	117	90
Ohio	1,021	1,155	134	1,834	2,207	373	1,740	2,312	572	118	161	43	0	156	156
Pendleton	317	314	(4)	517	535	18	459	491	32	18	21	3	5	11	5
Pleasants	114	132	18	240	311	71	196	303	107	36	44	8	6	17	11
Pocahontas	158	148	(10)	381	383	2	382	417	34	15	22	8	44	84	40
Preston	1,146	1,232	86	2,086	2,288	202	2,111	2,384	273	39	51	11	75	111	36
Putnam	820	937	117	1,302	1,589	287	1,200	1,564	364	48	56	7	133	162	29
Raleigh	1,753	1,896	143	3,512	4,021	509	3,224	3,994	770	181	201	20	199	298	99
Randolph	610	639	29	1,239	1,362	123	1,172	1,366	195	74	81	7	18	56	38
Ritchie	189	197	8	342	381	39	298	360	62	22	26	4	46	69	23
Roane	275	318	42	534	660	125	469	650	181	30	37	7	94	122	28
Summers	327	348	21	626	691	65	589	686	97	8	13	6	13	27	14
Taylor	422	469	47	677	800	123	642	805	162	12	20	8	7	29	22
Tucker	214	226	13	400	429	30	381	420	39	58	60	3	14	21	7
Tyler	212	239	27	385	463	78	315	415	100	0	6	6	0	17	17
Upshur	579	645	65	1,145	1,291	146	1,055	1,247	193	10	14	5	44	62	18
Wayne	1,116	1,236	120	2,006	2,340	334	1,873	2,342	469	53	67	14	17	66	49

County	Elderly Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Webster	171	207	35	343	436	92	316	436	120	0	4	4	8	27	18
Wetzel	328	384	56	605	754	148	542	745	203	11	23	12	4	30	26
Wirt	193	218	25	313	376	63	214	283	69	36	40	4	0	3	3
Wood	1,519	1,776	256	2,768	3,693	926	2,048	3,345	1,297	262	319	57	279	468	189
Wyoming	301	377	76	541	747	206	459	729	270	10	23	13	0	31	31
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

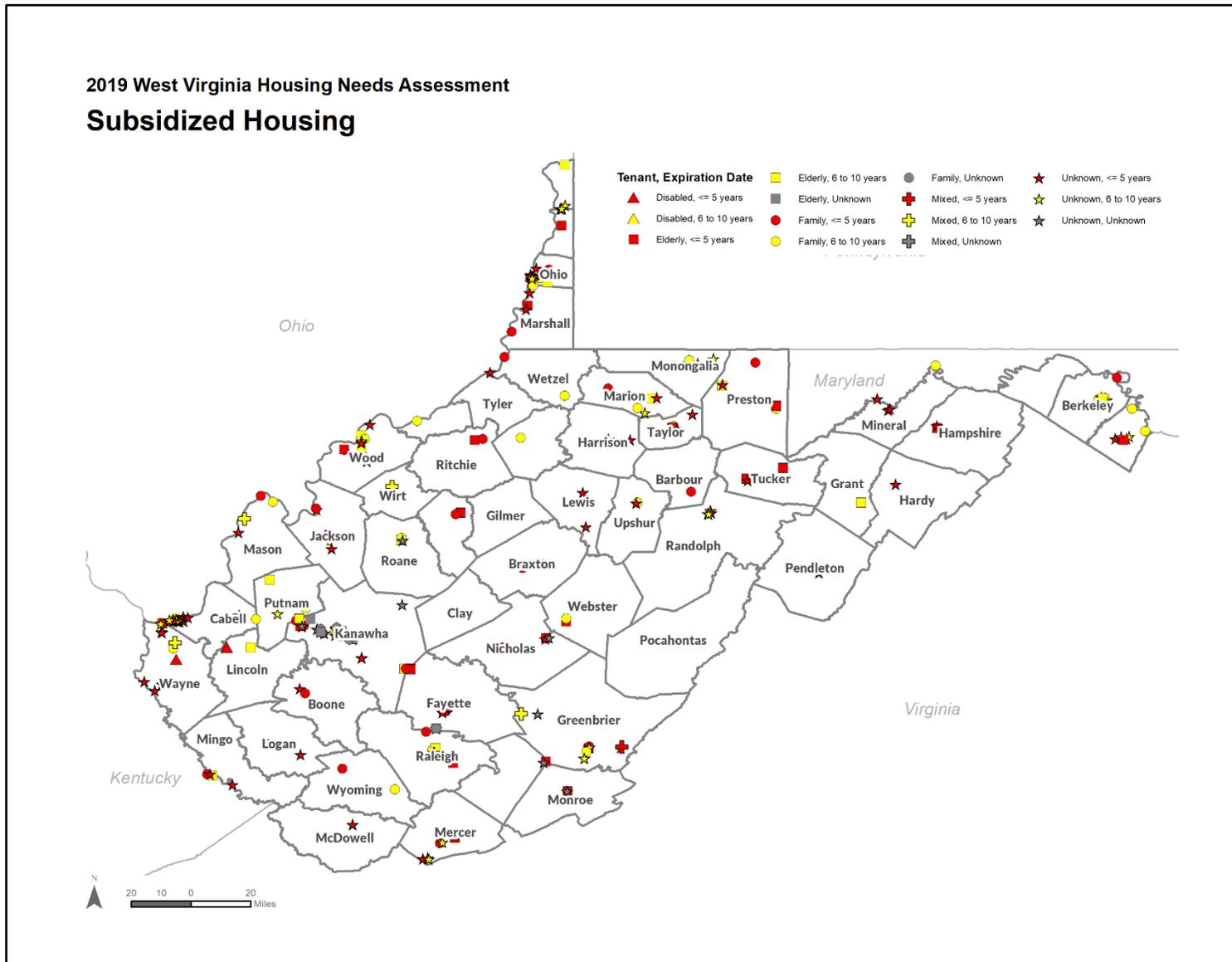
Note: Numbers could be slightly off due to rounding.

## Existing Multifamily Assets

*There are 26,752 affordable assisted housing units located throughout the State.* These units were developed with assistance from funders and programs such as the Low-Income Housing Tax Credit Program, Project-Based Section 8, and West Virginia Housing Development Fund.

*Without intervention, an estimated 2,634 units in 63 developments could lose their affordability restrictions in the next five years. In addition, another 3,687 units in 64 developments are at-risk within six to ten years.* The units are subject to income restrictions that keep them affordable for a finite period of time. Preservation of affordable units is more cost effective than the construction of new affordable units, so focusing on the renewal of these affordability restrictions will make a significant contribution to the total supply of affordable housing over the next decade.

Figure 1-3 Map of Assisted Housing Inventory



Source: NHPD and WVHDF databases

## 2. Rationale for Geographic Units of Study

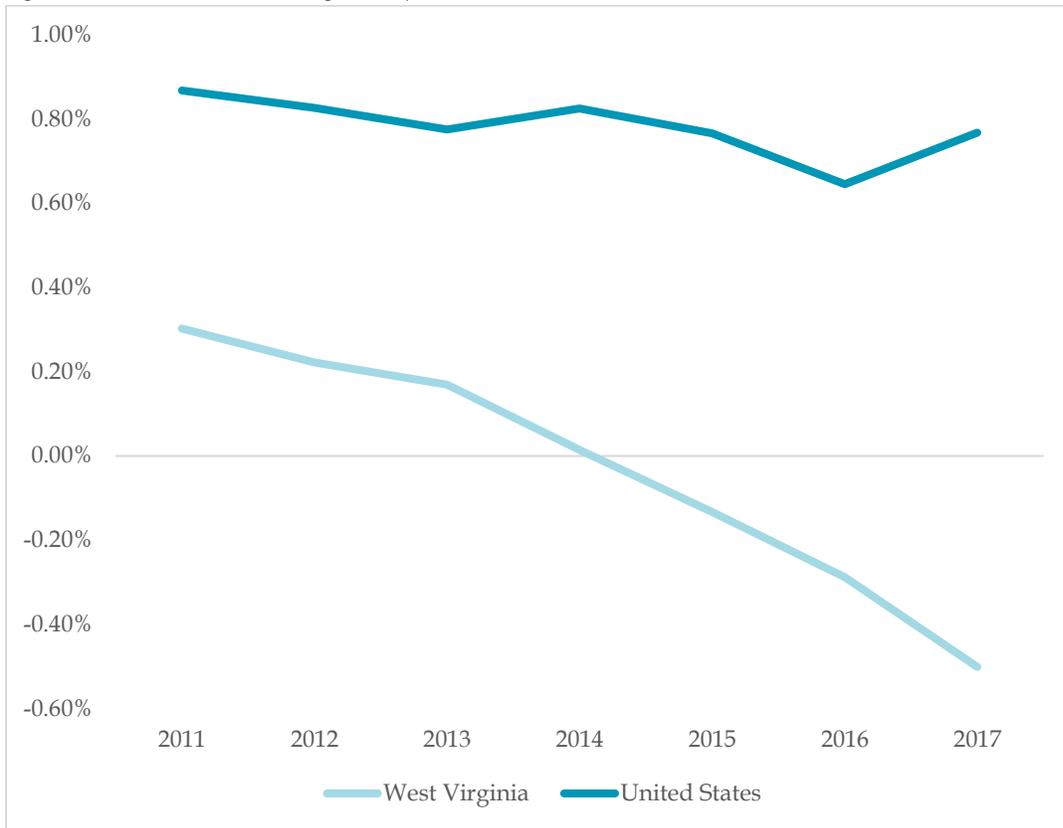
There is a wide variety of population sizes and densities in the 55 counties of West Virginia from dense urban areas in Kanawha and Monongalia Counties to rural communities in Pleasants and Wirt Counties. To preserve nuance, analysis was conducted at the census tract level where possible based on the largest population centers. Five counties were studied at the census tract level – Kanawha, Cabell, Wood, Monongalia and Ohio Counties – because they are home to the five largest cities in West Virginia – Charleston, Huntington, Parkersburg, Morgantown and Wheeling. The unit of analysis in all other counties was the county level.

### 3. Demographics, Housing Types and Sizes

#### Total Population

According to the American Community Survey (ACS), nine counties experienced population loss that exceeded 5.0% between 2010 and 2017. In 2017, West Virginia was estimated to have 1,836,843 residents, a slight drop of 0.8% since the 2010 Census. While marginal, this decrease contrasts with the nation's 5.3% population increase during the same period. Kanawha County experienced the largest population decrease, losing 5,236 people since 2010, however, this only represents a 2.7% population decrease. McDowell County lost 10.9% of its population during this period. Monongalia County experienced the largest population growth of all counties in West Virginia with an additional 7,526 people living in the county, representing a 7.8% population increase.

Figure 3-1 Annual Percent Change in Population, 2010-2017



Source: 2010 Decennial Census, 2013-2017 ACS

Figure 3-2 County Comparison: Total Population

	2010	2017	Change 2010 - 2017	
	#	#	#	%
Barbour County	16,589	16,790	201	1.2%
Berkeley County	104,169	111,610	7,441	7.1%
Boone County	24,629	23,236	(1,393)	-5.7%
Braxton County	14,523	14,345	(178)	-1.2%
Brooke County	24,069	23,067	(1,002)	-4.2%
Cabell County	96,319	96,100	(219)	-0.2%
Calhoun County	7,627	7,450	(177)	-2.3%
Clay County	9,386	8,901	(485)	-5.2%
Doddridge County	8,202	8,570	368	4.5%
Fayette County	46,039	44,602	(1,437)	-3.1%
Gilmer County	8,693	8,305	(388)	-4.5%
Grant County	11,937	11,673	(264)	-2.2%
Greenbrier County	35,480	35,523	43	0.1%
Hampshire County	23,964	23,412	(552)	-2.3%
Hancock County	30,676	29,921	(755)	-2.5%
Hardy County	14,025	13,812	(213)	-1.5%
Harrison County	69,099	68,438	(661)	-1.0%
Jackson County	29,211	29,123	(88)	-0.3%
Jefferson County	53,498	55,673	2,175	4.1%
Kanawha County	193,063	187,827	(5,236)	-2.7%
Lewis County	16,372	16,371	(1)	0.0%
Lincoln County	21,720	21,241	(479)	-2.2%
Logan County	36,743	34,428	(2,315)	-6.3%
McDowell County	22,113	19,707	(2,406)	-10.9%
Marion County	56,418	56,575	157	0.3%
Marshall County	33,107	32,006	(1,101)	-3.3%
Mason County	27,324	27,000	(324)	-1.2%
Mercer County	62,264	60,963	(1,301)	-2.1%
Mineral County	28,212	27,421	(791)	-2.8%
Mingo County	26,839	25,150	(1,689)	-6.3%
Monongalia County	96,189	103,715	7,526	7.8%
Monroe County	13,502	13,517	15	0.1%
Morgan County	17,541	17,510	(31)	-0.2%
Nicholas County	26,233	25,496	(737)	-2.8%
Ohio County	44,443	42,906	(1,537)	-3.5%
Pendleton County	7,695	7,138	(557)	-7.2%
Pleasants County	7,605	7,527	(78)	-1.0%
Pocahontas County	8,719	8,574	(145)	-1.7%
Preston County	33,520	33,760	240	0.7%
Putnam County	55,486	56,644	1,158	2.1%

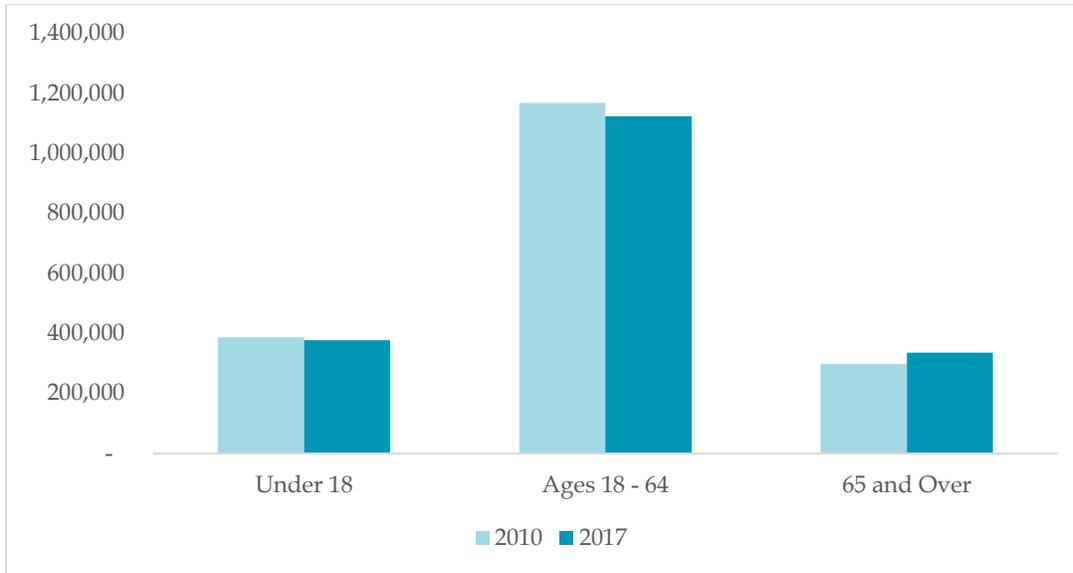
	2010	2017	Change 2010 - 2017	
	#	#	#	%
Raleigh County	78,859	77,097	(1,762)	-2.2%
Randolph County	29,405	29,152	(253)	-0.9%
Ritchie County	10,449	10,005	(444)	-4.2%
Roane County	14,926	14,348	(578)	-3.9%
Summers County	13,927	13,210	(717)	-5.1%
Taylor County	16,895	16,977	82	0.5%
Tucker County	7,141	7,035	(106)	-1.5%
Tyler County	9,208	8,949	(259)	-2.8%
Upshur County	24,254	24,604	350	1.4%
Wayne County	42,481	41,063	(1,418)	-3.3%
Webster County	9,154	8,637	(517)	-5.6%
Wetzel County	16,583	15,793	(790)	-4.8%
Wirt County	5,717	5,800	83	1.5%
Wood County	86,956	86,016	(940)	-1.1%
Wyoming County	23,796	22,130	(1,666)	-7.0%

Source: 2010 Decennial Census, 2013-2017 ACS

## Age of the Population

*West Virginia is home to an aging population.* According to ACS data, between 2010 and 2017 there was an increase of 13.1% in the proportion of the population aged 65 years and older; this was the only age group to increase. Nationally, there was an increase of 18.5% for this same cohort.

Figure 3-3 Age of West Virginia's Population



Source: 2010 Decennial Census, 2013-2017 ACS

Figure 3-4 County Comparison: Age of Population

	Aged 0 - 17 Years				Aged 18 - 64				Aged 65 and Older			
	2010	2017	Change 2010 - 2017		2010	2017	Change 2010 - 2017		2010	2017	Change 2010 - 2017	
	#	#	#	%	#	#	#	%	#	#	#	%
Barbour County	3,602	3,374	(228)	-6.3%	10,226	10,298	72	0.7%	2,761	3,118	357	12.9%
Berkeley County	26,216	26,764	548	2.1%	66,095	69,578	3,483	5.3%	11,858	15,268	3,410	28.8%
Boone County	5,625	5,123	(502)	-8.9%	15,515	14,031	(1,484)	-9.6%	3,489	4,082	593	17.0%
Braxton County	3,009	2,901	(108)	-3.6%	8,968	8,501	(467)	-5.2%	2,546	2,943	397	15.6%
Brooke County	4,577	4,171	(406)	-8.9%	14,890	13,856	(1,034)	-6.9%	4,602	5,040	438	9.5%
Cabell County	18,908	19,145	237	1.3%	62,047	60,209	(1,838)	-3.0%	15,364	16,746	1,382	9.0%
Calhoun County	1,514	1,443	(71)	-4.7%	4,728	4,346	(382)	-8.1%	1,385	1,661	276	19.9%
Clay County	2,219	2,030	(189)	-8.5%	5,695	5,194	(501)	-8.8%	1,472	1,677	205	13.9%
Doddridge County	1,676	1,483	(193)	-11.5%	5,197	5,424	227	4.4%	1,329	1,663	334	25.1%
Fayette County	9,456	9,327	(129)	-1.4%	28,781	26,782	(1,999)	-6.9%	7,802	8,493	691	8.9%
Gilmer County	1,257	1,278	21	1.7%	6,243	5,739	(504)	-8.1%	1,193	1,288	95	8.0%
Grant County	2,557	2,256	(301)	-11.8%	7,191	6,749	(442)	-6.1%	2,189	2,668	479	21.9%
Greenbrier County	7,116	6,985	(131)	-1.8%	21,526	20,766	(760)	-3.5%	6,838	7,772	934	13.7%
Hampshire County	5,386	4,701	(685)	-12.7%	14,680	13,975	(705)	-4.8%	3,898	4,736	838	21.5%
Hancock County	6,161	5,878	(283)	-4.6%	18,761	17,703	(1,058)	-5.6%	5,754	6,340	586	10.2%
Hardy County	3,009	2,777	(232)	-7.7%	8,687	8,272	(415)	-4.8%	2,329	2,763	434	18.6%
Harrison County	15,172	14,764	(408)	-2.7%	42,519	41,262	(1,257)	-3.0%	11,408	12,412	1,004	8.8%
Jackson County	6,589	6,384	(205)	-3.1%	17,457	17,202	(255)	-1.5%	5,165	5,537	372	7.2%
Jefferson County	12,704	12,692	(12)	-0.1%	34,480	34,835	355	1.0%	6,314	8,146	1,832	29.0%
Kanawha County	39,734	38,266	(1,468)	-3.7%	121,014	114,304	(6,710)	-5.5%	32,315	35,257	2,942	9.1%
Lewis County	3,397	3,420	23	0.7%	10,047	9,756	(291)	-2.9%	2,928	3,195	267	9.1%
Lincoln County	4,930	4,784	(146)	-3.0%	13,505	12,758	(747)	-5.5%	3,285	3,699	414	12.6%
Logan County	7,494	7,122	(372)	-5.0%	23,674	21,251	(2,423)	-10.2%	5,575	6,055	480	8.6%
McDowell County	4,414	3,984	(430)	-9.7%	14,041	11,961	(2,080)	-14.8%	3,658	3,762	104	2.8%
Marion County	11,205	11,379	174	1.6%	35,672	34,755	(917)	-2.6%	9,541	10,441	900	9.4%
Marshall County	6,892	6,533	(359)	-5.2%	20,401	19,041	(1,360)	-6.7%	5,814	6,432	618	10.6%
Mason County	5,932	5,663	(269)	-4.5%	16,738	16,088	(650)	-3.9%	4,654	5,249	595	12.8%
Mercer County	12,792	12,560	(232)	-1.8%	38,259	36,100	(2,159)	-5.6%	11,213	12,303	1,090	9.7%

	Aged 0 - 17 Years				Aged 18 - 64				Aged 65 and Older			
	2010		2017		Change 2010 - 2017		2010		2017		Change 2010 - 2017	
	#	#	#	%	#	#	#	%	#	#	#	%
Mineral County	5,871	5,634	(237)	-4.0%	17,448	16,303	(1,145)	-6.6%	4,893	5,484	591	12.1%
Mingo County	5,916	5,601	(315)	-5.3%	17,300	15,369	(1,931)	-11.2%	3,623	4,180	557	15.4%
Monongalia County	15,252	16,870	1,618	10.6%	71,111	75,095	3,984	5.6%	9,826	11,750	1,924	19.6%
Monroe County	2,838	2,693	(145)	-5.1%	8,013	7,513	(500)	-6.2%	2,651	3,311	660	24.9%
Morgan County	3,600	3,325	(275)	-7.6%	10,725	10,458	(267)	-2.5%	3,216	3,727	511	15.9%
Nicholas County	5,550	5,137	(413)	-7.4%	16,206	15,117	(1,089)	-6.7%	4,477	5,242	765	17.1%
Ohio County	8,465	8,204	(261)	-3.1%	27,765	26,037	(1,728)	-6.2%	8,213	8,665	452	5.5%
Pendleton County	1,463	1,274	(189)	-12.9%	4,551	4,071	(480)	-10.5%	1,681	1,793	112	6.7%
Pleasants County	1,551	1,461	(90)	-5.8%	4,826	4,717	(109)	-2.3%	1,228	1,349	121	9.9%
Pocahontas County	1,560	1,490	(70)	-4.5%	5,475	5,092	(383)	-7.0%	1,684	1,992	308	18.3%
Preston County	6,552	6,532	(20)	-0.3%	21,711	21,079	(632)	-2.9%	5,257	6,149	892	17.0%
Putnam County	13,124	12,909	(215)	-1.6%	34,385	34,259	(126)	-0.4%	7,977	9,476	1,499	18.8%
Raleigh County	16,380	16,158	(222)	-1.4%	49,818	46,479	(3,339)	-6.7%	12,661	14,460	1,799	14.2%
Randolph County	5,706	5,599	(107)	-1.9%	18,453	17,655	(798)	-4.3%	5,246	5,898	652	12.4%
Ritchie County	2,208	2,010	(198)	-9.0%	6,444	5,885	(559)	-8.7%	1,797	2,110	313	17.4%
Roane County	3,237	3,106	(131)	-4.0%	9,123	8,378	(745)	-8.2%	2,566	2,864	298	11.6%
Summers County	2,523	2,260	(263)	-10.4%	8,722	7,980	(742)	-8.5%	2,682	2,970	288	10.7%
Taylor County	3,514	3,464	(50)	-1.4%	10,637	10,369	(268)	-2.5%	2,744	3,144	400	14.6%
Tucker County	1,370	1,253	(117)	-8.5%	4,270	4,094	(176)	-4.1%	1,501	1,688	187	12.5%
Tyler County	1,925	1,778	(147)	-7.6%	5,583	5,320	(263)	-4.7%	1,700	1,851	151	8.9%
Upshur County	5,004	5,037	33	0.7%	15,206	14,930	(276)	-1.8%	4,044	4,637	593	14.7%
Wayne County	9,522	8,738	(784)	-8.2%	25,945	24,429	(1,516)	-5.8%	7,014	7,896	882	12.6%
Webster County	1,974	1,757	(217)	-11.0%	5,576	5,042	(534)	-9.6%	1,604	1,838	234	14.6%
Wetzel County	3,464	3,226	(238)	-6.9%	9,880	9,125	(755)	-7.6%	3,239	3,442	203	6.3%
Wirt County	1,201	1,297	96	8.0%	3,622	3,443	(179)	-4.9%	894	1,060	166	18.6%
Wood County	18,991	18,192	(799)	-4.2%	53,247	51,363	(1,884)	-3.5%	14,718	16,461	1,743	11.8%
Wyoming County	5,114	4,677	(437)	-8.5%	15,093	13,310	(1,783)	-11.8%	3,589	4,143	554	15.4%

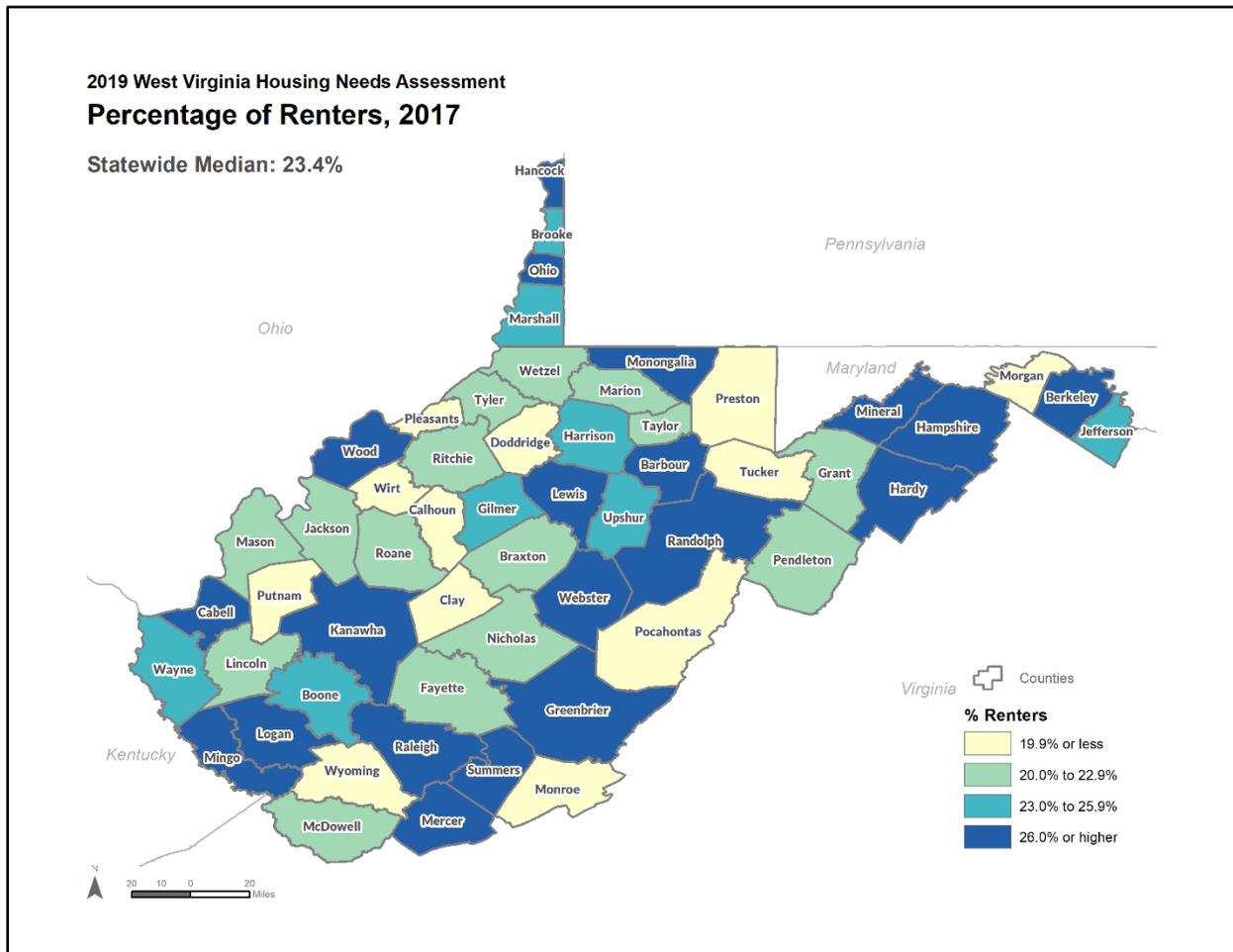
Source: 2010 Decennial Census, 2013-2017 ACS

## Renter Rate

According to the ACS, almost a quarter (23.4%) of West Virginia households rent their homes compared to the entire United States where the rate is 36.2%.

Over 33% of households in Cabell, Hampshire, Mineral, and Monongalia are renters. Monongalia has the highest rental rate in the State where 42.3% of households rent their homes. Kanawha County, where 24,798 households are renters, has the largest overall rental population. Throughout the State, there are 12 counties with less than 1,000 rental households.

Figure 3-5 Map of Percentage of Renters, 2017



Source: 2013-2017 ACS

Figure 3-6 County Comparison: Households by Tenure

	Renter Occupied Units		Owner Occupied Units		Total Units
	#	%	#	%	
Barbour County	1,785	28.4%	4,508	71.6%	6,293
Berkeley County	11,108	26.2%	31,348	73.8%	42,456
Boone County	2,150	23.1%	7,148	76.9%	9,298
Braxton County	1,231	22.4%	4,267	77.6%	5,498
Brooke County	2,521	25.3%	7,440	74.7%	9,961
Cabell County	15,716	39.1%	24,523	60.9%	40,239
Calhoun County	453	16.1%	2,355	83.9%	2,808
Clay County	626	18.6%	2,739	81.4%	3,365
Doddridge County	425	16.0%	2,237	84.0%	2,662
Fayette County	3,808	21.5%	13,889	78.5%	17,697
Gilmer County	695	25.7%	2,008	74.3%	2,703
Grant County	886	20.3%	3,486	79.7%	4,372
Greenbrier County	4,178	27.4%	11,077	72.6%	15,255
Hampshire County	3,432	35.5%	6,244	64.5%	9,676
Hancock County	3,611	28.3%	9,149	71.7%	12,760
Hardy County	1,510	27.2%	4,051	72.8%	5,561
Harrison County	7,029	25.5%	20,513	74.5%	27,542
Jackson County	2,506	22.5%	8,643	77.5%	11,149
Jefferson County	5,388	25.9%	15,420	74.1%	20,808
Kanawha County	24,798	30.9%	55,469	69.1%	80,267
Lewis County	1,952	29.6%	4,634	70.4%	6,586
Lincoln County	1,825	22.7%	6,221	77.3%	8,046
Logan County	3,641	26.0%	10,337	74.0%	13,978
McDowell County	1,585	20.6%	6,117	79.4%	7,702
Marion County	5,644	24.8%	17,074	75.2%	22,718
Marshall County	2,771	21.8%	9,924	78.2%	12,695
Mason County	2,493	22.5%	8,586	77.5%	11,079
Mercer County	7,060	28.2%	17,959	71.8%	25,019
Mineral County	3,744	33.2%	7,530	66.8%	11,274
Mingo County	2,855	26.2%	8,055	73.8%	10,910
Monongalia County	16,261	42.3%	22,149	57.7%	38,410
Monroe County	1,143	19.7%	4,672	80.3%	5,815
Morgan County	1,342	18.9%	5,776	81.1%	7,118
Nicholas County	2,197	20.6%	8,474	79.4%	10,671
Ohio County	5,464	30.6%	12,382	69.4%	17,846
Pendleton County	611	20.2%	2,421	79.8%	3,032
Pleasants County	528	18.4%	2,340	81.6%	2,868
Pocahontas County	667	18.3%	2,980	81.7%	3,647
Preston County	2,260	18.2%	10,160	81.8%	12,420
Putnam County	4,067	18.7%	17,667	81.3%	21,734

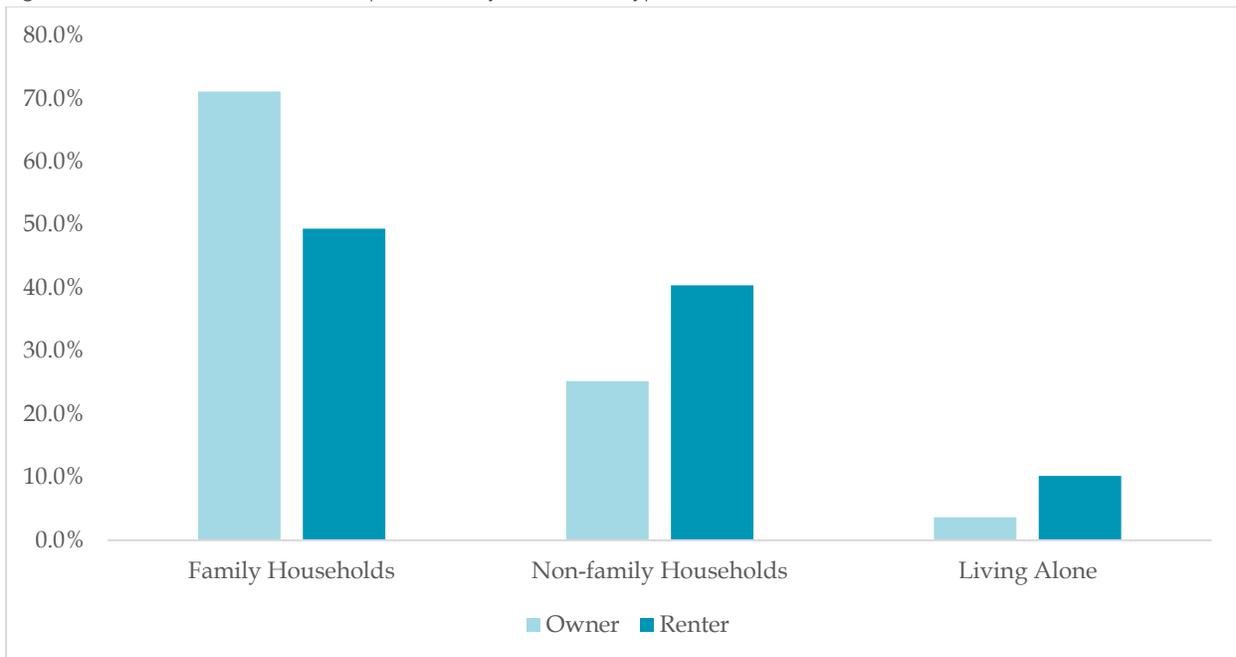
	Renter Occupied Units		Owner Occupied Units		Total Units
	#	%	#	%	
Raleigh County	8,333	26.8%	22,736	73.2%	31,069
Randolph County	3,156	27.7%	8,235	72.3%	11,391
Ritchie County	818	21.4%	3,007	78.6%	3,825
Roane County	1,197	20.6%	4,618	79.4%	5,815
Summers County	1,427	26.0%	4,055	74.0%	5,482
Taylor County	1,419	21.4%	5,197	78.6%	6,616
Tucker County	563	19.1%	2,388	80.9%	2,951
Tyler County	798	22.4%	2,765	77.6%	3,563
Upshur County	2,379	25.5%	6,962	74.5%	9,341
Wayne County	4,123	25.3%	12,182	74.7%	16,305
Webster County	1,057	28.6%	2,633	71.4%	3,690
Wetzel County	1,263	21.1%	4,716	78.9%	5,979
Wirt County	402	16.6%	2,025	83.4%	2,427
Wood County	10,423	28.9%	25,687	71.1%	36,110
Wyoming County	1,692	18.5%	7,477	81.5%	9,169

Source: 2013-2017 ACS

## Household Type

According to ACS data, one-half (50.2%) of West Virginia households contain at least one person who is aged 55 years or older – of these households, 83.4% are homeowners. Families with children account for 23.9% of households while 66.8% of households in this group are homeowners. Elderly households comprise a large share of renters in Hampshire, Nicholas, and Ritchie Counties, representing 40% or more of the renters in these counties. In Pleasants County, 59.1% of renters are families with children.

Figure 3-7 Owner- and Renter-Occupied Units by Household Type



Source: 2013-2017 ACS

Figure 3-8 County Comparison: Owner- and Renter-Occupied Units by Household Type

	Families w/ Children		Elderly		Other	
	#	%	#	%	#	%
<b>Owners</b>						
Barbour County	953	21.1%	2,543	56.4%	1,012	22.4%
Berkeley County	8,842	28.2%	14,448	46.1%	8,058	25.7%
Boone County	1,596	22.3%	4,074	57.0%	1,478	20.7%
Braxton County	775	18.2%	2,645	62.0%	847	19.9%
Brooke County	1,486	20.0%	4,670	62.8%	1,284	17.3%
Cabell County	5,109	20.8%	14,421	58.8%	4,993	20.4%
Calhoun County	468	19.9%	1,480	62.8%	407	17.3%
Clay County	534	19.5%	1,520	55.5%	685	25.0%
Doddridge County	222	9.9%	1,484	66.3%	531	23.7%
Fayette County	2,859	20.6%	7,919	57.0%	3,111	22.4%
Gilmer County	419	20.9%	1,116	55.6%	473	23.6%
Grant County	622	17.8%	2,105	60.4%	759	21.8%
Greenbrier County	2,275	20.5%	6,842	61.8%	1,960	17.7%
Hampshire County	1,138	18.2%	3,916	62.7%	1,190	19.1%
Hancock County	1,590	17.4%	5,892	64.4%	1,667	18.2%
Hardy County	813	20.1%	2,312	57.1%	926	22.9%
Harrison County	4,876	23.8%	11,605	56.6%	4,032	19.7%
Jackson County	1,694	19.6%	5,027	58.2%	1,922	22.2%
Jefferson County	4,365	28.3%	7,728	50.1%	3,327	21.6%
Kanawha County	11,955	21.6%	32,375	58.4%	11,139	20.1%
Lewis County	1,003	21.6%	2,805	60.5%	826	17.8%
Lincoln County	1,217	19.6%	3,533	56.8%	1,471	23.6%
Logan County	2,255	21.8%	6,302	61.0%	1,780	17.2%
McDowell County	1,207	19.7%	3,694	60.4%	1,216	19.9%
Marion County	3,807	22.3%	9,623	56.4%	3,644	21.3%
Marshall County	1,908	19.2%	6,102	61.5%	1,914	19.3%
Mason County	1,855	21.6%	5,174	60.3%	1,557	18.1%
Mercer County	3,617	20.1%	11,037	61.5%	3,305	18.4%
Mineral County	1,591	21.1%	4,379	58.2%	1,560	20.7%
Mingo County	1,938	24.1%	4,553	56.5%	1,564	19.4%
Monongalia County	5,807	26.2%	11,020	49.8%	5,322	24.0%
Monroe County	880	18.8%	2,926	62.6%	866	18.5%
Morgan County	1,074	18.6%	3,502	60.6%	1,200	20.8%
Nicholas County	1,627	19.2%	4,782	56.4%	2,065	24.4%
Ohio County	2,415	19.5%	7,670	61.9%	2,297	18.6%
Pendleton County	376	15.5%	1,609	66.5%	436	18.0%
Pleasants County	581	24.8%	1,279	54.7%	480	20.5%
Pocahontas County	406	13.6%	2,050	68.8%	524	17.6%
Preston County	2,035	20.0%	5,845	57.5%	2,280	22.4%

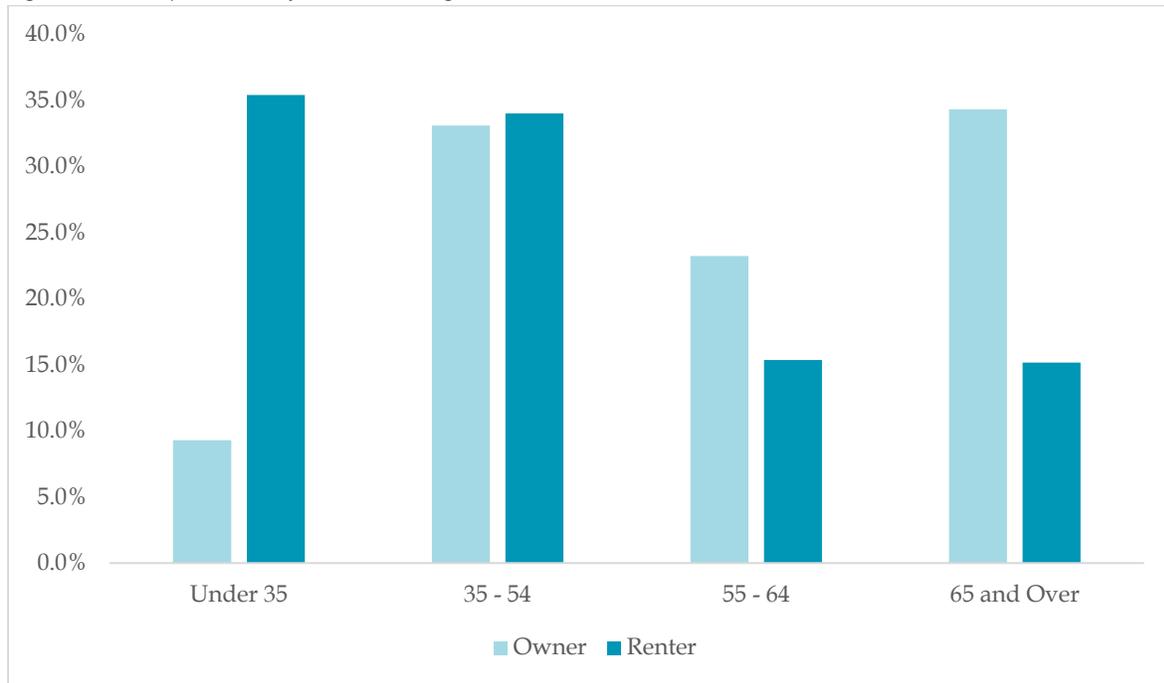
	Families w/ Children		Elderly		Other	
	#	%	#	%	#	%
Putnam County	5,324	30.1%	8,986	50.9%	3,357	19.0%
Raleigh County	4,791	21.1%	13,810	60.7%	4,135	18.2%
Randolph County	1,622	19.7%	5,078	61.7%	1,535	18.6%
Ritchie County	602	20.0%	1,791	59.6%	614	20.4%
Roane County	904	19.6%	2,642	57.2%	1,072	23.2%
Summers County	725	17.9%	2,615	64.5%	715	17.6%
Taylor County	1,174	22.6%	2,971	57.2%	1,052	20.2%
Tucker County	586	24.5%	1,460	61.1%	342	14.3%
Tyler County	459	16.6%	1,750	63.3%	556	20.1%
Upshur County	1,486	21.3%	4,079	58.6%	1,397	20.1%
Wayne County	2,677	22.0%	7,087	58.2%	2,418	19.8%
Webster County	427	16.2%	1,659	63.0%	547	20.8%
Wetzel County	713	15.1%	3,044	64.5%	959	20.3%
Wirt County	499	24.6%	1,125	55.6%	401	19.8%
Wood County	5,844	22.8%	14,803	57.6%	5,040	19.6%
Wyoming County	1,759	23.5%	4,210	56.3%	1,508	20.2%
<b>Renters</b>						
Barbour County	435	24.4%	562	31.5%	788	44.1%
Berkeley County	3,924	35.3%	3,110	28.0%	4,074	36.7%
Boone County	736	34.2%	592	27.5%	822	38.2%
Braxton County	360	29.2%	438	35.6%	433	35.2%
Brooke County	653	25.9%	788	31.3%	1,080	42.8%
Cabell County	3,876	24.7%	4,174	26.6%	7,666	48.8%
Calhoun County	145	32.0%	157	34.7%	151	33.3%
Clay County	182	29.1%	246	39.3%	198	31.6%
Doddridge County	180	42.4%	136	32.0%	109	25.6%
Fayette County	1,171	30.8%	1,290	33.9%	1,347	35.4%
Gilmer County	121	17.4%	188	27.1%	386	55.5%
Grant County	231	26.1%	353	39.8%	302	34.1%
Greenbrier County	1,088	26.0%	1,308	31.3%	1,782	42.7%
Hampshire County	593	17.3%	1,474	42.9%	1,365	39.8%
Hancock County	1,220	33.8%	1,343	37.2%	1,048	29.0%
Hardy County	505	33.4%	480	31.8%	525	34.8%
Harrison County	1,952	27.8%	2,194	31.2%	2,883	41.0%
Jackson County	693	27.7%	818	32.6%	995	39.7%
Jefferson County	1,854	34.4%	1,643	30.5%	1,891	35.1%
Kanawha County	7,114	28.7%	7,952	32.1%	9,732	39.2%
Lewis County	621	31.8%	501	25.7%	830	42.5%
Lincoln County	609	33.4%	699	38.3%	517	28.3%
Logan County	1,182	32.5%	1,144	31.4%	1,315	36.1%
McDowell County	409	25.8%	557	35.1%	619	39.1%

	Families w/ Children		Elderly		Other	
	#	%	#	%	#	%
Marion County	1,667	29.5%	1,612	28.6%	2,365	41.9%
Marshall County	920	33.2%	956	34.5%	895	32.3%
Mason County	888	35.6%	771	30.9%	834	33.5%
Mercer County	2,754	39.0%	2,030	28.8%	2,276	32.2%
Mineral County	951	25.4%	1,281	34.2%	1,512	40.4%
Mingo County	927	32.5%	965	33.8%	963	33.7%
Monongalia County	2,686	16.5%	2,514	15.5%	11,061	68.0%
Monroe County	500	43.7%	281	24.6%	362	31.7%
Morgan County	375	27.9%	482	35.9%	485	36.1%
Nicholas County	536	24.4%	927	42.2%	734	33.4%
Ohio County	1,077	19.7%	2,170	39.7%	2,217	40.6%
Pendleton County	277	45.3%	233	38.1%	101	16.5%
Pleasants County	312	59.1%	113	21.4%	103	19.5%
Pocahontas County	150	22.5%	204	30.6%	313	46.9%
Preston County	869	38.5%	536	23.7%	855	37.8%
Putnam County	1,256	30.9%	1,409	34.6%	1,402	34.5%
Raleigh County	3,132	37.6%	2,322	27.9%	2,879	34.5%
Randolph County	721	22.8%	1,041	33.0%	1,394	44.2%
Ritchie County	243	29.7%	327	40.0%	248	30.3%
Roane County	428	35.8%	409	34.2%	360	30.1%
Summers County	556	39.0%	538	37.7%	333	23.3%
Taylor County	413	29.1%	563	39.7%	443	31.2%
Tucker County	145	25.8%	215	38.2%	203	36.1%
Tyler County	237	29.7%	264	33.1%	297	37.2%
Upshur County	785	33.0%	713	30.0%	881	37.0%
Wayne County	1,272	30.9%	1,401	34.0%	1,450	35.2%
Webster County	328	31.0%	386	36.5%	343	32.5%
Wetzel County	407	32.2%	453	35.9%	403	31.9%
Wirt County	145	36.1%	156	38.8%	101	25.1%
Wood County	2,964	28.4%	3,371	32.3%	4,088	39.2%
Wyoming County	649	38.4%	595	35.2%	448	26.5%

Source: 2013-2017 ACS

According to the ACS, renters in West Virginia are generally younger than owners with 33% of renters under the age of 35. The chart below illustrates the age distribution of owner- and renter-occupied units. Only 9.2% of owners are under the age of 35. Conversely, 34.3% of owner-occupied units are over the age of 65 while only 15.2% of renters fall in this age group. Younger households are more likely to rent with over 69.5% of renters under the age of 55.

Figure 3-9 Occupied Units by Tenure and Age of Householder



Source:

2013-2017 ACS

Figure 3-10 Occupied Units by Tenure and Age of Householder

	Age 0 - 34 Years		Age 35 - 54 Years		Age 55-64 Years		Age 65 Years and Older	
	#	%	#	%	#	%	#	%
<b>Owners</b>								
Barbour County	379	8.4%	1,586	35.2%	1,072	23.8%	1,471	32.6%
Berkeley County	4,441	14.2%	12,459	39.7%	6,738	21.5%	7,710	24.6%
Boone County	624	8.7%	2,450	34.3%	1,747	24.4%	2,327	32.6%
Braxton County	287	6.7%	1,335	31.3%	1,090	25.5%	1,555	36.4%
Brooke County	596	8.0%	2,174	29.2%	1,938	26.0%	2,732	36.7%
Cabell County	2,490	10.2%	7,612	31.0%	5,477	22.3%	8,944	36.5%
Calhoun County	196	8.3%	679	28.8%	662	28.1%	818	34.7%
Clay County	228	8.3%	991	36.2%	654	23.9%	866	31.6%
Doddridge County	101	4.5%	652	29.1%	602	26.9%	882	39.4%
Fayette County	1,276	9.2%	4,694	33.8%	3,339	24.0%	4,580	33.0%
Gilmer County	254	12.6%	638	31.8%	424	21.1%	692	34.5%
Grant County	238	6.8%	1,143	32.8%	683	19.6%	1,422	40.8%
Greenbrier County	887	8.0%	3,348	30.2%	2,551	23.0%	4,291	38.7%
Hampshire County	367	5.9%	1,961	31.4%	1,493	23.9%	2,423	38.8%
Hancock County	563	6.2%	2,694	29.4%	2,204	24.1%	3,688	40.3%
Hardy County	294	7.3%	1,445	35.7%	892	22.0%	1,420	35.1%
Harrison County	1,831	8.9%	7,077	34.5%	4,775	23.3%	6,830	33.3%
Jackson County	719	8.3%	2,897	33.5%	2,006	23.2%	3,021	35.0%
Jefferson County	1,497	9.7%	6,195	40.2%	3,489	22.6%	4,239	27.5%
Kanawha County	4,898	8.8%	18,196	32.8%	12,686	22.9%	19,689	35.5%
Lewis County	374	8.1%	1,455	31.4%	1,147	24.8%	1,658	35.8%
Lincoln County	597	9.6%	2,091	33.6%	1,452	23.3%	2,081	33.5%
Logan County	742	7.2%	3,293	31.9%	2,722	26.3%	3,580	34.6%
McDowell County	487	8.0%	1,936	31.6%	1,614	26.4%	2,080	34.0%
Marion County	1,692	9.9%	5,759	33.7%	3,701	21.7%	5,922	34.7%
Marshall County	689	6.9%	3,133	31.6%	2,355	23.7%	3,747	37.8%
Mason County	802	9.3%	2,610	30.4%	2,021	23.5%	3,153	36.7%
Mercer County	1,580	8.8%	5,342	29.7%	4,408	24.5%	6,629	36.9%
Mineral County	685	9.1%	2,466	32.7%	1,668	22.2%	2,711	36.0%
Mingo County	862	10.7%	2,640	32.8%	1,980	24.6%	2,573	31.9%
Monongalia County	3,221	14.5%	7,908	35.7%	4,982	22.5%	6,038	27.3%
Monroe County	350	7.5%	1,396	29.9%	1,054	22.6%	1,872	40.1%
Morgan County	456	7.9%	1,818	31.5%	1,434	24.8%	2,068	35.8%
Nicholas County	651	7.7%	3,041	35.9%	1,796	21.2%	2,986	35.2%
Ohio County	1,019	8.2%	3,693	29.8%	3,216	26.0%	4,454	36.0%
Pendleton County	133	5.5%	679	28.0%	625	25.8%	984	40.6%
Pleasants County	227	9.7%	834	35.6%	532	22.7%	747	31.9%
Pocahontas County	192	6.4%	738	24.8%	836	28.1%	1,214	40.7%
Preston County	1,000	9.8%	3,315	32.6%	2,353	23.2%	3,492	34.4%

	Age 0 - 34 Years		Age 35 - 54 Years		Age 55-64 Years		Age 65 Years and Older	
	#	%	#	%	#	%	#	%
Putnam County	1,693	9.6%	6,988	39.6%	3,704	21.0%	5,282	29.9%
Raleigh County	2,152	9.5%	6,774	29.8%	5,406	23.8%	8,404	37.0%
Randolph County	721	8.8%	2,436	29.6%	1,984	24.1%	3,094	37.6%
Ritchie County	253	8.4%	963	32.0%	699	23.2%	1,092	36.3%
Roane County	392	8.5%	1,584	34.3%	1,057	22.9%	1,585	34.3%
Summers County	419	10.3%	1,021	25.2%	949	23.4%	1,666	41.1%
Taylor County	491	9.4%	1,735	33.4%	1,201	23.1%	1,770	34.1%
Tucker County	187	7.8%	741	31.0%	554	23.2%	906	37.9%
Tyler County	118	4.3%	897	32.4%	733	26.5%	1,017	36.8%
Upshur County	531	7.6%	2,352	33.8%	1,491	21.4%	2,588	37.2%
Wayne County	1,056	8.7%	4,039	33.2%	2,656	21.8%	4,431	36.4%
Webster County	191	7.3%	783	29.7%	622	23.6%	1,037	39.4%
Wetzel County	361	7.7%	1,311	27.8%	1,076	22.8%	1,968	41.7%
Wirt County	261	12.9%	639	31.6%	515	25.4%	610	30.1%
Wood County	2,430	9.5%	8,454	32.9%	6,013	23.4%	8,790	34.2%
Wyoming County	668	8.9%	2,599	34.8%	1,706	22.8%	2,504	33.5%
<b>Renters</b>								
Barbour County	600	33.6%	623	34.9%	236	13.2%	326	18.3%
Berkeley County	3,352	30.2%	4,646	41.8%	1,554	14.0%	1,556	14.0%
Boone County	624	29.0%	934	43.4%	297	13.8%	295	13.7%
Braxton County	333	27.1%	460	37.4%	213	17.3%	225	18.3%
Brooke County	832	33.0%	901	35.7%	365	14.5%	423	16.8%
Cabell County	6,365	40.5%	5,177	32.9%	2,107	13.4%	2,067	13.2%
Calhoun County	100	22.1%	196	43.3%	90	19.9%	67	14.8%
Clay County	206	32.9%	174	27.8%	100	16.0%	146	23.3%
Doddridge County	117	27.5%	172	40.5%	60	14.1%	76	17.9%
Fayette County	1,292	33.9%	1,226	32.2%	666	17.5%	624	16.4%
Gilmer County	377	54.2%	130	18.7%	72	10.4%	116	16.7%
Grant County	358	40.4%	175	19.8%	130	14.7%	223	25.2%
Greenbrier County	1,330	31.8%	1,540	36.9%	658	15.7%	650	15.6%
Hampshire County	641	18.7%	1,317	38.4%	792	23.1%	682	19.9%
Hancock County	950	26.3%	1,318	36.5%	697	19.3%	646	17.9%
Hardy County	456	30.2%	574	38.0%	234	15.5%	246	16.3%
Harrison County	2,566	36.5%	2,269	32.3%	1,079	15.4%	1,115	15.9%
Jackson County	769	30.7%	919	36.7%	462	18.4%	356	14.2%
Jefferson County	1,662	30.8%	2,083	38.7%	824	15.3%	819	15.2%
Kanawha County	8,566	34.5%	8,280	33.4%	4,433	17.9%	3,519	14.2%
Lewis County	699	35.8%	752	38.5%	218	11.2%	283	14.5%
Lincoln County	481	26.4%	645	35.3%	352	19.3%	347	19.0%
Logan County	1,026	28.2%	1,471	40.4%	561	15.4%	583	16.0%
McDowell County	504	31.8%	524	33.1%	288	18.2%	269	17.0%

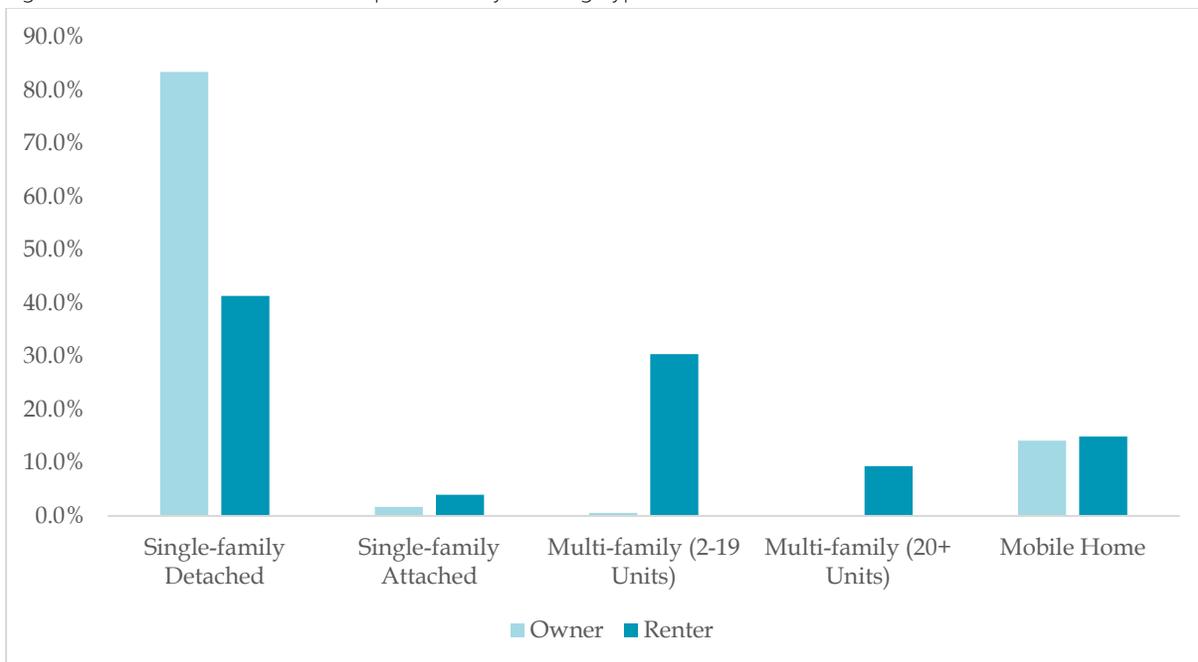
	Age 0 - 34 Years		Age 35 - 54 Years		Age 55-64 Years		Age 65 Years and Older	
	#	%	#	%	#	%	#	%
Marion County	2,547	45.1%	1,485	26.3%	896	15.9%	716	12.7%
Marshall County	980	35.4%	835	30.1%	488	17.6%	468	16.9%
Mason County	703	28.2%	1,019	40.9%	529	21.2%	242	9.7%
Mercer County	2,568	36.4%	2,462	34.9%	951	13.5%	1,079	15.3%
Mineral County	1,146	30.6%	1,317	35.2%	667	17.8%	614	16.4%
Mingo County	921	32.3%	969	33.9%	515	18.0%	450	15.8%
Monongalia County	9,838	60.5%	3,909	24.0%	1,441	8.9%	1,073	6.6%
Monroe County	467	40.9%	395	34.6%	71	6.2%	210	18.4%
Morgan County	380	28.3%	480	35.8%	197	14.7%	285	21.2%
Nicholas County	687	31.3%	583	26.5%	520	23.7%	407	18.5%
Ohio County	1,609	29.4%	1,685	30.8%	859	15.7%	1,311	24.0%
Pendleton County	184	30.1%	194	31.8%	114	18.7%	119	19.5%
Pleasants County	263	49.8%	152	28.8%	48	9.1%	65	12.3%
Pocahontas County	245	36.7%	218	32.7%	103	15.4%	101	15.1%
Preston County	815	36.1%	909	40.2%	250	11.1%	286	12.7%
Putnam County	1,305	32.1%	1,353	33.3%	897	22.1%	512	12.6%
Raleigh County	3,009	36.1%	3,002	36.0%	1,159	13.9%	1,163	14.0%
Randolph County	1,054	33.4%	1,061	33.6%	534	16.9%	507	16.1%
Ritchie County	230	28.1%	261	31.9%	152	18.6%	175	21.4%
Roane County	300	25.1%	488	40.8%	149	12.4%	260	21.7%
Summers County	371	26.0%	518	36.3%	209	14.6%	329	23.1%
Taylor County	451	31.8%	405	28.5%	211	14.9%	352	24.8%
Tucker County	182	32.3%	166	29.5%	57	10.1%	158	28.1%
Tyler County	196	24.6%	338	42.4%	103	12.9%	161	20.2%
Upshur County	912	38.3%	754	31.7%	299	12.6%	414	17.4%
Wayne County	1,093	26.5%	1,629	39.5%	756	18.3%	645	15.6%
Webster County	341	32.3%	330	31.2%	173	16.4%	213	20.2%
Wetzel County	335	26.5%	475	37.6%	197	15.6%	256	20.3%
Wirt County	113	28.1%	133	33.1%	64	15.9%	92	22.9%
Wood County	3,235	31.0%	3,817	36.6%	1,521	14.6%	1,850	17.7%
Wyoming County	553	32.7%	544	32.2%	257	15.2%	338	20.0%

Source: 2013-2017 ACS

## Units in Structure

According to 2017 ACS data, single-family units represent nearly three-quarters (72.8%) of the State's housing stock. Nearly all of these 740,874 housing units are detached structures. Owner-occupied housing has a higher rate of single-family detached homes (83.4%) than renter-occupied units (41.4%). Multi-family renter-occupied structures consisting of 2-19 units comprise 30.4% of renter-occupied and 0.6% of owner-occupied units, respectively. Among renter and owner households, 39.7% and 0.7%, respectively, inhabit multi-family units. Significantly, more West Virginians live in mobile homes than compared to residents of other states; 14.3% of all households live in mobile homes whereas the national rate is 6.3%.

Figure 3-11 Owner- and Renter-Occupied Units by Housing Type



Source: 2013-2017 ACS

Figure 3-12 Units in Structure by Tenure, 2017

	Single-family Detached		Single-family Attached		Multifamily 2 - 19 Units		Multifamily 20+ Units		Mobile Homes	
	#	%	#	%	#	%	#	%	#	%
<b>Owners</b>										
Barbour County	3,813	84.6%	12	0.3%	3	0.1%	0	0.0%	680	15.1%
Berkeley County	25,114	80.1%	2,528	8.1%	54	0.2%	0	0.0%	3,652	11.6%
Boone County	4,603	64.4%	49	0.7%	5	0.1%	0	0.0%	2,491	34.8%
Braxton County	3,440	80.6%	14	0.3%	19	0.4%	0	0.0%	794	18.6%
Brooke County	6,916	93.0%	58	0.8%	53	0.7%	0	0.0%	413	5.6%
Cabell County	21,602	88.1%	221	0.9%	268	1.1%	129	0.5%	2,303	9.4%
Calhoun County	1,700	72.2%	12	0.5%	0	0.0%	0	0.0%	643	27.3%
Clay County	1,800	65.7%	6	0.2%	0	0.0%	0	0.0%	933	34.1%
Doddridge County	1,872	83.7%	28	1.3%	14	0.6%	0	0.0%	323	14.4%
Fayette County	12,200	87.8%	94	0.7%	39	0.3%	0	0.0%	1,556	11.2%
Gilmer County	1,441	71.8%	0	0.0%	20	1.0%	0	0.0%	547	27.2%
Grant County	3,087	88.6%	23	0.7%	4	0.1%	0	0.0%	372	10.7%
Greenbrier County	9,329	84.2%	68	0.6%	14	0.1%	0	0.0%	1,666	15.0%
Hampshire County	5,356	85.8%	24	0.4%	19	0.3%	0	0.0%	845	13.5%
Hancock County	8,299	90.7%	84	0.9%	80	0.9%	0	0.0%	686	7.5%
Hardy County	3,418	84.4%	14	0.3%	12	0.3%	0	0.0%	607	15.0%
Harrison County	18,454	90.0%	226	1.1%	124	0.6%	0	0.0%	1,709	8.3%
Jackson County	7,184	83.1%	9	0.1%	0	0.0%	0	0.0%	1,450	16.8%
Jefferson County	13,396	86.9%	1,061	6.9%	97	0.6%	0	0.0%	866	5.6%
Kanawha County	47,392	85.4%	1,086	2.0%	712	1.3%	275	0.5%	6,004	10.8%
Lewis County	3,890	83.9%	9	0.2%	19	0.4%	0	0.0%	716	15.5%
Lincoln County	4,483	72.1%	0	0.0%	0	0.0%	0	0.0%	1,738	27.9%
Logan County	7,904	76.5%	68	0.7%	8	0.1%	4	0.0%	2,353	22.8%
McDowell County	4,238	69.3%	45	0.7%	25	0.4%	0	0.0%	1,809	29.6%
Marion County	15,314	89.7%	182	1.1%	129	0.8%	0	0.0%	1,449	8.5%
Marshall County	9,022	90.9%	100	1.0%	37	0.4%	4	0.0%	761	7.7%

	Single-family Detached		Single-family Attached		Multifamily 2 - 19 Units		Multifamily 20+ Units		Mobile Homes	
	#	%	#	%	#	%	#	%	#	%
Mason County	6,669	77.7%	31	0.4%	3	0.0%	0	0.0%	1,883	21.9%
Mercer County	13,927	77.5%	213	1.2%	17	0.1%	11	0.1%	3,791	21.1%
Mineral County	6,658	88.4%	35	0.5%	115	1.5%	0	0.0%	722	9.6%
Mingo County	5,107	63.4%	9	0.1%	3	0.0%	0	0.0%	2,936	36.4%
Monongalia County	17,670	79.8%	984	4.4%	270	1.2%	181	0.8%	3,044	13.7%
Monroe County	3,771	80.7%	44	0.9%	17	0.4%	0	0.0%	840	18.0%
Morgan County	5,107	88.4%	37	0.6%	16	0.3%	0	0.0%	616	10.7%
Nicholas County	6,301	74.4%	15	0.2%	36	0.4%	0	0.0%	2,122	25.0%
Ohio County	11,087	89.5%	488	3.9%	228	1.8%	19	0.2%	560	4.5%
Pendleton County	2,011	83.1%	25	1.0%	0	0.0%	0	0.0%	385	15.9%
Pleasants County	1,855	79.3%	11	0.5%	5	0.2%	0	0.0%	469	20.0%
Pocahontas County	2,460	82.6%	19	0.6%	9	0.3%	9	0.3%	483	16.2%
Preston County	8,315	81.8%	26	0.3%	15	0.1%	0	0.0%	1,804	17.8%
Putnam County	14,716	83.3%	438	2.5%	73	0.4%	18	0.1%	2,422	13.7%
Raleigh County	19,090	84.0%	393	1.7%	94	0.4%	0	0.0%	3,159	13.9%
Randolph County	6,825	82.9%	27	0.3%	38	0.5%	0	0.0%	1,345	16.3%
Ritchie County	2,453	81.6%	13	0.4%	7	0.2%	0	0.0%	534	17.8%
Roane County	3,709	80.3%	34	0.7%	19	0.4%	0	0.0%	856	18.5%
Summers County	3,464	85.4%	36	0.9%	80	2.0%	0	0.0%	475	11.7%
Taylor County	4,632	89.1%	0	0.0%	0	0.0%	5	0.1%	560	10.8%
Tucker County	2,152	90.1%	15	0.6%	3	0.1%	0	0.0%	218	9.1%
Tyler County	2,468	89.3%	0	0.0%	2	0.1%	0	0.0%	295	10.7%
Upshur County	5,654	81.2%	29	0.4%	1	0.0%	0	0.0%	1,278	18.4%
Wayne County	9,573	78.6%	70	0.6%	86	0.7%	0	0.0%	2,453	20.1%
Webster County	2,064	78.4%	4	0.2%	4	0.2%	0	0.0%	561	21.3%
Wetzel County	4,019	85.2%	11	0.2%	8	0.2%	0	0.0%	678	14.4%
Wirt County	1,511	74.6%	7	0.3%	25	1.2%	0	0.0%	482	23.8%
Wood County	23,563	91.7%	145	0.6%	137	0.5%	0	0.0%	1,842	7.2%
Wyoming County	5,509	73.7%	0	0.0%	11	0.1%	0	0.0%	1,957	26.2%

	Single-family Detached		Single-family Attached		Multifamily 2 - 19 Units		Multifamily 20+ Units		Mobile Homes	
	#	%	#	%	#	%	#	%	#	%
<b>Renters</b>										
Barbour County	922	51.7%	23	1.3%	482	27.0%	140	7.8%	218	12.2%
Berkeley County	3,362	30.3%	2,230	20.1%	2,738	24.6%	773	7.0%	2,005	18.1%
Boone County	783	36.4%	7	0.3%	297	13.8%	102	4.7%	961	44.7%
Braxton County	524	42.6%	44	3.6%	185	15.0%	48	3.9%	430	34.9%
Brooke County	1,087	43.1%	151	6.0%	943	37.4%	235	9.3%	105	4.2%
Cabell County	5,087	32.4%	519	3.3%	6,884	43.8%	2,178	13.9%	1,048	6.7%
Calhoun County	206	45.5%	9	2.0%	42	9.3%	12	2.6%	184	40.6%
Clay County	286	45.7%	0	0.0%	83	13.3%	73	11.7%	184	29.4%
Doddridge County	263	61.9%	0	0.0%	35	8.2%	0	0.0%	127	29.9%
Fayette County	2,091	54.9%	34	0.9%	759	19.9%	388	10.2%	536	14.1%
Gilmer County	250	36.0%	3	0.4%	286	41.2%	23	3.3%	133	19.1%
Grant County	361	40.7%	12	1.4%	274	30.9%	11	1.2%	228	25.7%
Greenbrier County	1,996	47.8%	146	3.5%	1,320	31.6%	152	3.6%	564	13.5%
Hampshire County	1,839	53.6%	36	1.0%	409	11.9%	63	1.8%	1,085	31.6%
Hancock County	1,669	46.2%	177	4.9%	1,215	33.6%	372	10.3%	178	4.9%
Hardy County	550	36.4%	24	1.6%	391	25.9%	11	0.7%	534	35.4%
Harrison County	3,456	49.2%	236	3.4%	1,976	28.1%	693	9.9%	668	9.5%
Jackson County	1,113	44.4%	26	1.0%	901	36.0%	70	2.8%	396	15.8%
Jefferson County	2,350	43.6%	693	12.9%	1,448	26.9%	193	3.6%	704	13.1%
Kanawha County	9,047	36.5%	775	3.1%	9,264	37.4%	3,398	13.7%	2,314	9.3%
Lewis County	785	40.2%	26	1.3%	462	23.7%	219	11.2%	460	23.6%
Lincoln County	963	52.8%	11	0.6%	116	6.4%	44	2.4%	691	37.9%
Logan County	1,813	49.8%	110	3.0%	650	17.9%	200	5.5%	868	23.8%
McDowell County	951	60.0%	47	3.0%	53	3.3%	73	4.6%	461	29.1%
Marion County	2,679	47.5%	176	3.1%	1,769	31.3%	437	7.7%	583	10.3%
Marshall County	1,228	44.3%	139	5.0%	915	33.0%	198	7.1%	291	10.5%
Mason County	1,151	46.2%	27	1.1%	484	19.4%	109	4.4%	722	29.0%
Mercer County	2,885	40.9%	105	1.5%	2,092	29.6%	473	6.7%	1,505	21.3%

	Single-family Detached		Single-family Attached		Multifamily 2 - 19 Units		Multifamily 20+ Units		Mobile Homes	
	#	%	#	%	#	%	#	%	#	%
Mineral County	1,898	50.7%	169	4.5%	708	18.9%	204	5.4%	765	20.4%
Mingo County	1,201	42.1%	36	1.3%	600	21.0%	219	7.7%	799	28.0%
Monongalia County	3,082	19.0%	876	5.4%	8,407	51.7%	2,523	15.5%	1,373	8.4%
Monroe County	740	64.7%	13	1.1%	48	4.2%	0	0.0%	342	29.9%
Morgan County	638	47.5%	29	2.2%	344	25.6%	4	0.3%	327	24.4%
Nicholas County	947	43.1%	0	0.0%	299	13.6%	267	12.2%	684	31.1%
Ohio County	1,712	31.3%	146	2.7%	2,112	38.7%	1,287	23.6%	207	3.8%
Pendleton County	313	51.2%	21	3.4%	103	16.9%	0	0.0%	174	28.5%
Pleasants County	253	47.9%	6	1.1%	135	25.6%	37	7.0%	97	18.4%
Pocahontas County	434	65.1%	0	0.0%	92	13.8%	23	3.4%	118	17.7%
Preston County	1,254	55.5%	53	2.3%	659	29.2%	20	0.9%	274	12.1%
Putnam County	1,701	41.8%	112	2.8%	1,231	30.3%	325	8.0%	698	17.2%
Raleigh County	4,315	51.8%	191	2.3%	2,210	26.5%	597	7.2%	1,020	12.2%
Randolph County	1,279	40.5%	81	2.6%	957	30.3%	298	9.4%	541	17.1%
Ritchie County	441	53.9%	8	1.0%	136	16.6%	38	4.6%	195	23.8%
Roane County	667	55.7%	0	0.0%	203	17.0%	98	8.2%	229	19.1%
Summers County	951	66.6%	5	0.4%	141	9.9%	99	6.9%	231	16.2%
Taylor County	630	44.4%	2	0.1%	353	24.9%	267	18.8%	167	11.8%
Tucker County	344	61.1%	8	1.4%	150	26.6%	21	3.7%	40	7.1%
Tyler County	462	57.9%	0	0.0%	147	18.4%	43	5.4%	146	18.3%
Upshur County	1,130	47.5%	100	4.2%	452	19.0%	224	9.4%	473	19.9%
Wayne County	2,105	51.1%	35	0.8%	811	19.7%	149	3.6%	1,023	24.8%
Webster County	518	49.0%	0	0.0%	216	20.4%	72	6.8%	251	23.7%
Wetzel County	567	44.9%	28	2.2%	336	26.6%	141	11.2%	191	15.1%
Wirt County	225	56.0%	0	0.0%	60	14.9%	5	1.2%	112	27.9%
Wood County	4,668	44.8%	217	2.1%	3,572	34.3%	1,087	10.4%	879	8.4%
Wyoming County	953	56.3%	35	2.1%	135	8.0%	20	1.2%	549	32.4%

Source: 2013-2017 ACS

Note: Excludes housing units that are boats and Recreational Vehicles.

## Household Size and Number of Bedrooms

### Household Size

*More than one-third of all households in the State consist of two people (37.1%) with the next largest group being single-person households (29.4%).* Renters are most likely to be in single-person households (40.4%) compared to owners (25.2%), however, due to West Virginia's large homeownership rate there are 135,454 single-person owner households compared to 81,222 single-person renter households. Slightly over 15% of both renters and owners are 3-person households.

### Number of Bedrooms

*Nearly half (49.0%) of all occupied units in West Virginia have three bedrooms and over a quarter (25.9%) have two bedrooms.* Homeowners are more likely to have housing with more bedrooms with 55.7% consisting of 3-bedroom units compared to 31.1% of renters. Among all housing with at least four bedrooms, 88.5% are in homeowner units.

Figure 3-13 County Comparison: Owner- and Renter-Occupied Units by Household Size

	1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
	#	%	#	%	#	%	#	%	#	%
<b>Owners</b>										
Barbour County	875	19.4%	2,001	44.4%	835	18.5%	513	11.4%	284	6.3%
Berkeley County	7,054	22.5%	12,319	39.3%	4,884	15.6%	4,196	13.4%	2,895	9.2%
Boone County	1,542	21.6%	3,115	43.6%	1,184	16.6%	810	11.3%	497	7.0%
Braxton County	762	17.9%	2,163	50.7%	729	17.1%	472	11.1%	141	3.3%
Brooke County	1,882	25.3%	3,206	43.1%	1,088	14.6%	889	11.9%	375	5.0%
Cabell County	7,314	29.8%	9,342	38.1%	3,744	15.3%	2,622	10.7%	1,501	6.1%
Calhoun County	532	22.6%	1,044	44.3%	299	12.7%	279	11.8%	201	8.5%
Clay County	578	21.1%	1,154	42.1%	405	14.8%	404	14.7%	198	7.2%
Doddridge County	548	24.5%	1,158	51.8%	289	12.9%	125	5.6%	117	5.2%
Fayette County	3,342	24.1%	5,680	40.9%	2,461	17.7%	1,370	9.9%	1,036	7.5%
Gilmer County	455	22.7%	911	45.4%	389	19.4%	139	6.9%	114	5.7%
Grant County	882	25.3%	1,585	45.5%	500	14.3%	323	9.3%	196	5.6%
Greenbrier County	3,182	28.7%	4,300	38.8%	1,667	15.0%	1,323	11.9%	605	5.5%
Hampshire County	1,669	26.7%	2,534	40.6%	995	15.9%	708	11.3%	338	5.4%
Hancock County	2,646	28.9%	3,891	42.5%	1,152	12.6%	1,037	11.3%	423	4.6%
Hardy County	911	22.5%	1,814	44.8%	700	17.3%	409	10.1%	217	5.4%
Harrison County	5,216	25.4%	7,635	37.2%	3,503	17.1%	2,559	12.5%	1,600	7.8%
Jackson County	2,058	23.8%	3,715	43.0%	1,355	15.7%	868	10.0%	647	7.5%
Jefferson County	3,067	19.9%	5,978	38.8%	2,531	16.4%	2,127	13.8%	1,717	11.1%
Kanawha County	14,815	26.7%	22,553	40.7%	8,569	15.4%	6,645	12.0%	2,887	5.2%
Lewis County	1,028	22.2%	2,010	43.4%	741	16.0%	530	11.4%	325	7.0%
Lincoln County	1,535	24.7%	2,554	41.1%	1,151	18.5%	555	8.9%	426	6.8%
Logan County	2,739	26.5%	3,753	36.3%	2,089	20.2%	1,119	10.8%	637	6.2%
McDowell County	1,655	27.1%	2,295	37.5%	1,003	16.4%	719	11.8%	445	7.3%
Marion County	4,444	26.0%	6,680	39.1%	2,703	15.8%	2,157	12.6%	1,090	6.4%
Marshall County	2,385	24.0%	4,494	45.3%	1,470	14.8%	941	9.5%	634	6.4%

	1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
	#	%	#	%	#	%	#	%	#	%
Mason County	2,180	25.4%	3,680	42.9%	1,357	15.8%	732	8.5%	637	7.4%
Mercer County	5,100	28.4%	6,813	37.9%	2,892	16.1%	2,046	11.4%	1,108	6.2%
Mineral County	1,703	22.6%	3,216	42.7%	1,177	15.6%	843	11.2%	591	7.8%
Mingo County	2,060	25.6%	3,025	37.6%	1,340	16.6%	1,019	12.7%	611	7.6%
Monongalia County	5,771	26.1%	8,502	38.4%	3,474	15.7%	3,103	14.0%	1,299	5.9%
Monroe County	1,369	29.3%	2,069	44.3%	507	10.9%	479	10.3%	248	5.3%
Morgan County	1,518	26.3%	2,459	42.6%	875	15.1%	562	9.7%	362	6.3%
Nicholas County	1,734	20.5%	4,007	47.3%	1,274	15.0%	669	7.9%	790	9.3%
Ohio County	3,387	27.4%	5,140	41.5%	1,703	13.8%	1,323	10.7%	829	6.7%
Pendleton County	725	29.9%	1,064	43.9%	329	13.6%	178	7.4%	125	5.2%
Pleasants County	443	18.9%	1,018	43.5%	357	15.3%	408	17.4%	114	4.9%
Pocahontas County	932	31.3%	1,400	47.0%	275	9.2%	258	8.7%	115	3.9%
Preston County	2,363	23.3%	4,551	44.8%	1,318	13.0%	1,311	12.9%	617	6.1%
Putnam County	3,759	21.3%	7,005	39.7%	3,226	18.3%	2,283	12.9%	1,394	7.9%
Raleigh County	5,576	24.5%	8,935	39.3%	4,084	18.0%	2,479	10.9%	1,662	7.3%
Randolph County	2,144	26.0%	3,471	42.1%	1,349	16.4%	797	9.7%	474	5.8%
Ritchie County	789	26.2%	1,255	41.7%	500	16.6%	319	10.6%	144	4.8%
Roane County	1,107	24.0%	1,968	42.6%	602	13.0%	488	10.6%	453	9.8%
Summers County	1,239	30.6%	1,609	39.7%	635	15.7%	357	8.8%	215	5.3%
Taylor County	1,331	25.6%	2,197	42.3%	802	15.4%	507	9.8%	360	6.9%
Tucker County	587	24.6%	1,023	42.8%	347	14.5%	265	11.1%	166	7.0%
Tyler County	766	27.7%	1,261	45.6%	309	11.2%	233	8.4%	196	7.1%
Upshur County	1,709	24.5%	3,177	45.6%	875	12.6%	719	10.3%	482	6.9%
Wayne County	3,282	26.9%	4,490	36.9%	1,859	15.3%	1,741	14.3%	810	6.6%
Webster County	587	22.3%	1,197	45.5%	322	12.2%	334	12.7%	193	7.3%
Wetzel County	1,318	27.9%	1,890	40.1%	951	20.2%	350	7.4%	207	4.4%
Wirt County	521	25.7%	880	43.5%	352	17.4%	187	9.2%	85	4.2%
Wood County	6,560	25.5%	10,515	40.9%	4,302	16.7%	2,827	11.0%	1,483	5.8%
Wyoming County	1,778	23.8%	2,945	39.4%	1,137	15.2%	1,030	13.8%	587	7.9%

	1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
	#	%	#	%	#	%	#	%	#	%
<b>Renters</b>										
Barbour County	744	41.7%	502	28.1%	215	12.0%	127	7.1%	197	11.0%
Berkeley County	3,467	31.2%	2,637	23.7%	2,152	19.4%	1,436	12.9%	1,416	12.7%
Boone County	782	36.4%	492	22.9%	440	20.5%	270	12.6%	166	7.7%
Braxton County	437	35.5%	293	23.8%	181	14.7%	229	18.6%	91	7.4%
Brooke County	1,193	47.3%	588	23.3%	265	10.5%	287	11.4%	188	7.5%
Cabell County	6,714	42.7%	4,630	29.5%	2,276	14.5%	1,414	9.0%	682	4.3%
Calhoun County	191	42.2%	131	28.9%	51	11.3%	49	10.8%	31	6.8%
Clay County	209	33.4%	223	35.6%	94	15.0%	55	8.8%	45	7.2%
Doddridge County	147	34.6%	97	22.8%	40	9.4%	63	14.8%	78	18.4%
Fayette County	1,547	40.6%	966	25.4%	810	21.3%	370	9.7%	115	3.0%
Gilmer County	280	40.3%	241	34.7%	132	19.0%	23	3.3%	19	2.7%
Grant County	313	35.3%	303	34.2%	125	14.1%	82	9.3%	63	7.1%
Greenbrier County	1,607	38.5%	1,359	32.5%	619	14.8%	369	8.8%	224	5.4%
Hampshire County	2,116	61.7%	728	21.2%	397	11.6%	57	1.7%	134	3.9%
Hancock County	1,307	36.2%	995	27.6%	676	18.7%	298	8.3%	335	9.3%
Hardy County	370	24.5%	563	37.3%	146	9.7%	270	17.9%	161	10.7%
Harrison County	2,889	41.1%	2,184	31.1%	882	12.5%	638	9.1%	436	6.2%
Jackson County	1,047	41.8%	542	21.6%	365	14.6%	163	6.5%	389	15.5%
Jefferson County	1,704	31.6%	1,522	28.2%	992	18.4%	686	12.7%	484	9.0%
Kanawha County	10,830	43.7%	6,808	27.5%	3,383	13.6%	2,232	9.0%	1,545	6.2%
Lewis County	626	32.1%	616	31.6%	406	20.8%	142	7.3%	162	8.3%
Lincoln County	631	34.6%	492	27.0%	368	20.2%	169	9.3%	165	9.0%
Logan County	1,072	29.4%	1,211	33.3%	739	20.3%	334	9.2%	285	7.8%
McDowell County	521	32.9%	479	30.2%	340	21.5%	102	6.4%	143	9.0%
Marion County	2,044	36.2%	1,593	28.2%	1,071	19.0%	635	11.3%	301	5.3%
Marshall County	1,214	43.8%	582	21.0%	250	9.0%	485	17.5%	240	8.7%
Mason County	863	34.6%	554	22.2%	406	16.3%	465	18.7%	205	8.2%
Mercer County	2,338	33.1%	1,749	24.8%	1,515	21.5%	926	13.1%	532	7.5%

	1-Person Household		2-Person Household		3-Person Household		4-Person Household		5+ Person Household	
	#	%	#	%	#	%	#	%	#	%
Mineral County	1,883	50.3%	1,214	32.4%	437	11.7%	184	4.9%	26	0.7%
Mingo County	1,097	38.4%	607	21.3%	393	13.8%	581	20.4%	177	6.2%
Monongalia County	7,381	45.4%	5,095	31.3%	2,341	14.4%	1,065	6.5%	379	2.3%
Monroe County	314	27.5%	273	23.9%	280	24.5%	109	9.5%	167	14.6%
Morgan County	562	41.9%	293	21.8%	200	14.9%	111	8.3%	176	13.1%
Nicholas County	1,062	48.3%	513	23.4%	403	18.3%	77	3.5%	142	6.5%
Ohio County	3,049	55.8%	1,379	25.2%	381	7.0%	390	7.1%	265	4.8%
Pendleton County	176	28.8%	172	28.2%	109	17.8%	74	12.1%	80	13.1%
Pleasants County	147	27.8%	58	11.0%	218	41.3%	67	12.7%	38	7.2%
Pocahontas County	303	45.4%	200	30.0%	26	3.9%	82	12.3%	56	8.4%
Preston County	757	33.5%	491	21.7%	422	18.7%	326	14.4%	264	11.7%
Putnam County	1,784	43.9%	932	22.9%	548	13.5%	433	10.6%	370	9.1%
Raleigh County	2,839	34.1%	2,447	29.4%	1,736	20.8%	679	8.1%	632	7.6%
Randolph County	1,321	41.9%	994	31.5%	381	12.1%	326	10.3%	134	4.2%
Ritchie County	332	40.6%	206	25.2%	137	16.7%	73	8.9%	70	8.6%
Roane County	471	39.3%	334	27.9%	140	11.7%	141	11.8%	111	9.3%
Summers County	497	34.8%	338	23.7%	215	15.1%	283	19.8%	94	6.6%
Taylor County	559	39.4%	388	27.3%	203	14.3%	200	14.1%	69	4.9%
Tucker County	288	51.2%	127	22.6%	97	17.2%	31	5.5%	20	3.6%
Tyler County	354	44.4%	186	23.3%	102	12.8%	153	19.2%	3	0.4%
Upshur County	1,028	43.2%	429	18.0%	512	21.5%	224	9.4%	186	7.8%
Wayne County	1,553	37.7%	1,197	29.0%	738	17.9%	312	7.6%	323	7.8%
Webster County	452	42.8%	276	26.1%	147	13.9%	57	5.4%	125	11.8%
Wetzel County	551	43.6%	264	20.9%	224	17.7%	144	11.4%	80	6.3%
Wirt County	143	35.6%	79	19.7%	73	18.2%	86	21.4%	21	5.2%
Wood County	4,559	43.7%	2,791	26.8%	1,330	12.8%	945	9.1%	798	7.7%
Wyoming County	557	32.9%	369	21.8%	470	27.8%	198	11.7%	98	5.8%

Source: 2013-2017 ACS

Figure 3-14 County Comparison: Owner- and Renter-Occupied Units by Number of Bedrooms

	0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
	#	%	#	%	#	%	#	%	#	%
<b>Owners</b>										
Barbour County	76	1.7%	1,022	22.7%	2,498	55.4%	716	15.9%	196	4.3%
Berkeley County	588	1.9%	4,113	13.1%	18,666	59.5%	6,516	20.8%	1,465	4.7%
Boone County	174	2.4%	2,187	30.6%	3,730	52.2%	895	12.5%	162	2.3%
Braxton County	117	2.7%	833	19.5%	2,404	56.3%	631	14.8%	282	6.6%
Brooke County	113	1.5%	1,652	22.2%	4,320	58.1%	1,149	15.4%	206	2.8%
Cabell County	612	2.5%	5,127	20.9%	13,172	53.7%	4,502	18.4%	1,110	4.5%
Calhoun County	116	4.9%	594	25.2%	1,316	55.9%	259	11.0%	70	3.0%
Clay County	70	2.6%	748	27.3%	1,557	56.8%	259	9.5%	105	3.8%
Doddridge County	97	4.3%	427	19.1%	1,132	50.6%	403	18.0%	178	8.0%
Fayette County	499	3.6%	3,770	27.1%	7,098	51.1%	2,051	14.8%	471	3.4%
Gilmer County	65	3.2%	415	20.7%	1,095	54.5%	353	17.6%	80	4.0%
Grant County	40	1.1%	672	19.3%	2,012	57.7%	598	17.2%	164	4.7%
Greenbrier County	163	1.5%	2,121	19.1%	6,523	58.9%	1,673	15.1%	597	5.4%
Hampshire County	252	4.0%	1,157	18.5%	3,797	60.8%	745	11.9%	293	4.7%
Hancock County	83	0.9%	2,243	24.5%	5,229	57.2%	1,438	15.7%	156	1.7%
Hardy County	168	4.1%	847	20.9%	2,359	58.2%	494	12.2%	183	4.5%
Harrison County	538	2.6%	4,309	21.0%	11,065	53.9%	3,571	17.4%	1,030	5.0%
Jackson County	165	1.9%	1,305	15.1%	5,254	60.8%	1,531	17.7%	388	4.5%
Jefferson County	312	2.0%	1,961	12.7%	7,598	49.3%	4,580	29.7%	969	6.3%
Kanawha County	913	1.6%	11,690	21.1%	30,011	54.1%	10,615	19.1%	2,240	4.0%
Lewis County	132	2.8%	831	17.9%	2,873	62.0%	660	14.2%	138	3.0%
Lincoln County	98	1.6%	1,349	21.7%	3,730	60.0%	876	14.1%	168	2.7%
Logan County	101	1.0%	2,586	25.0%	5,870	56.8%	1,386	13.4%	394	3.8%
McDowell County	148	2.4%	1,602	26.2%	2,997	49.0%	1,098	17.9%	272	4.4%
Marion County	452	2.6%	4,184	24.5%	9,195	53.9%	2,746	16.1%	497	2.9%
Marshall County	276	2.8%	2,485	25.0%	5,369	54.1%	1,525	15.4%	269	2.7%
Mason County	112	1.3%	2,129	24.8%	4,992	58.1%	1,171	13.6%	182	2.1%

	0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
	#	%	#	%	#	%	#	%	#	%
Mercer County	220	1.2%	3,761	20.9%	10,190	56.7%	3,126	17.4%	662	3.7%
Mineral County	84	1.1%	1,388	18.4%	4,682	62.2%	1,222	16.2%	154	2.0%
Mingo County	62	0.8%	1,911	23.7%	4,717	58.6%	1,196	14.8%	169	2.1%
Monongalia County	451	2.0%	4,181	18.9%	11,845	53.5%	4,286	19.4%	1,386	6.3%
Monroe County	80	1.7%	1,155	24.7%	2,518	53.9%	748	16.0%	171	3.7%
Morgan County	183	3.2%	1,096	19.0%	3,593	62.2%	732	12.7%	172	3.0%
Nicholas County	150	1.8%	1,861	22.0%	4,777	56.4%	1,476	17.4%	210	2.5%
Ohio County	324	2.6%	2,796	22.6%	6,474	52.3%	2,217	17.9%	571	4.6%
Pendleton County	57	2.4%	398	16.4%	1,338	55.3%	568	23.5%	60	2.5%
Pleasants County	59	2.5%	535	22.9%	1,279	54.7%	357	15.3%	110	4.7%
Pocahontas County	105	3.5%	656	22.0%	1,569	52.7%	486	16.3%	164	5.5%
Preston County	305	3.0%	2,224	21.9%	5,850	57.6%	1,507	14.8%	274	2.7%
Putnam County	193	1.1%	2,498	14.1%	9,903	56.1%	4,267	24.2%	806	4.6%
Raleigh County	386	1.7%	4,993	22.0%	12,830	56.4%	4,020	17.7%	507	2.2%
Randolph County	160	1.9%	1,518	18.4%	4,540	55.1%	1,573	19.1%	444	5.4%
Ritchie County	104	3.5%	647	21.5%	1,684	56.0%	466	15.5%	106	3.5%
Roane County	106	2.3%	872	18.9%	2,722	58.9%	753	16.3%	165	3.6%
Summers County	131	3.2%	1,239	30.6%	1,908	47.1%	598	14.7%	179	4.4%
Taylor County	139	2.7%	1,519	29.2%	2,687	51.7%	553	10.6%	299	5.8%
Tucker County	28	1.2%	353	14.8%	1,483	62.1%	379	15.9%	145	6.1%
Tyler County	114	4.1%	582	21.0%	1,547	55.9%	453	16.4%	69	2.5%
Upshur County	193	2.8%	1,108	15.9%	4,129	59.3%	1,287	18.5%	245	3.5%
Wayne County	135	1.1%	2,728	22.4%	7,047	57.8%	1,959	16.1%	313	2.6%
Webster County	81	3.1%	498	18.9%	1,449	55.0%	406	15.4%	199	7.6%
Wetzel County	124	2.6%	954	20.2%	2,721	57.7%	833	17.7%	84	1.8%
Wirt County	154	7.6%	670	33.1%	992	49.0%	204	10.1%	5	0.2%
Wood County	528	2.1%	4,710	18.3%	14,395	56.0%	4,709	18.3%	1,345	5.2%
Wyoming County	89	1.2%	1,629	21.8%	4,454	59.6%	1,053	14.1%	252	3.4%
<b>Renters</b>										

	0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
	#	%	#	%	#	%	#	%	#	%
Barbour County	399	22.4%	664	37.2%	432	24.2%	191	10.7%	99	5.5%
Berkeley County	1,752	15.8%	3,332	30.0%	4,968	44.7%	832	7.5%	224	2.0%
Boone County	205	9.5%	1,102	51.3%	654	30.4%	182	8.5%	7	0.3%
Braxton County	130	10.6%	578	47.0%	463	37.6%	49	4.0%	11	0.9%
Brooke County	840	33.3%	999	39.6%	485	19.2%	95	3.8%	102	4.0%
Cabell County	4,741	30.2%	6,528	41.5%	3,361	21.4%	970	6.2%	116	0.7%
Calhoun County	60	13.2%	194	42.8%	135	29.8%	56	12.4%	8	1.8%
Clay County	84	13.4%	291	46.5%	229	36.6%	22	3.5%	0	0.0%
Doddridge County	74	17.4%	127	29.9%	176	41.4%	48	11.3%	0	0.0%
Fayette County	855	22.5%	1,525	40.0%	1,242	32.6%	139	3.7%	47	1.2%
Gilmer County	195	28.1%	284	40.9%	179	25.8%	30	4.3%	7	1.0%
Grant County	157	17.7%	378	42.7%	260	29.3%	86	9.7%	5	0.6%
Greenbrier County	811	19.4%	1,741	41.7%	1,385	33.1%	174	4.2%	67	1.6%
Hampshire County	534	15.6%	1,327	38.7%	1,355	39.5%	183	5.3%	33	1.0%
Hancock County	669	18.5%	1,608	44.5%	1,089	30.2%	242	6.7%	3	0.1%
Hardy County	263	17.4%	299	19.8%	852	56.4%	66	4.4%	30	2.0%
Harrison County	1,584	22.5%	3,055	43.5%	1,798	25.6%	532	7.6%	60	0.9%
Jackson County	400	16.0%	1,082	43.2%	753	30.0%	204	8.1%	67	2.7%
Jefferson County	966	17.9%	1,529	28.4%	2,025	37.6%	753	14.0%	115	2.1%
Kanawha County	6,116	24.7%	10,609	42.8%	6,545	26.4%	1,189	4.8%	339	1.4%
Lewis County	352	18.0%	716	36.7%	757	38.8%	94	4.8%	33	1.7%
Lincoln County	213	11.7%	616	33.8%	830	45.5%	151	8.3%	15	0.8%
Logan County	472	13.0%	1,634	44.9%	1,286	35.3%	238	6.5%	11	0.3%
McDowell County	232	14.6%	701	44.2%	463	29.2%	172	10.9%	17	1.1%
Marion County	1,024	18.1%	2,611	46.3%	1,679	29.7%	294	5.2%	36	0.6%
Marshall County	633	22.8%	1,084	39.1%	745	26.9%	264	9.5%	45	1.6%
Mason County	340	13.6%	1,066	42.8%	919	36.9%	141	5.7%	27	1.1%
Mercer County	929	13.2%	2,961	41.9%	2,583	36.6%	515	7.3%	72	1.0%
Mineral County	368	9.8%	1,674	44.7%	1,582	42.3%	111	3.0%	9	0.2%

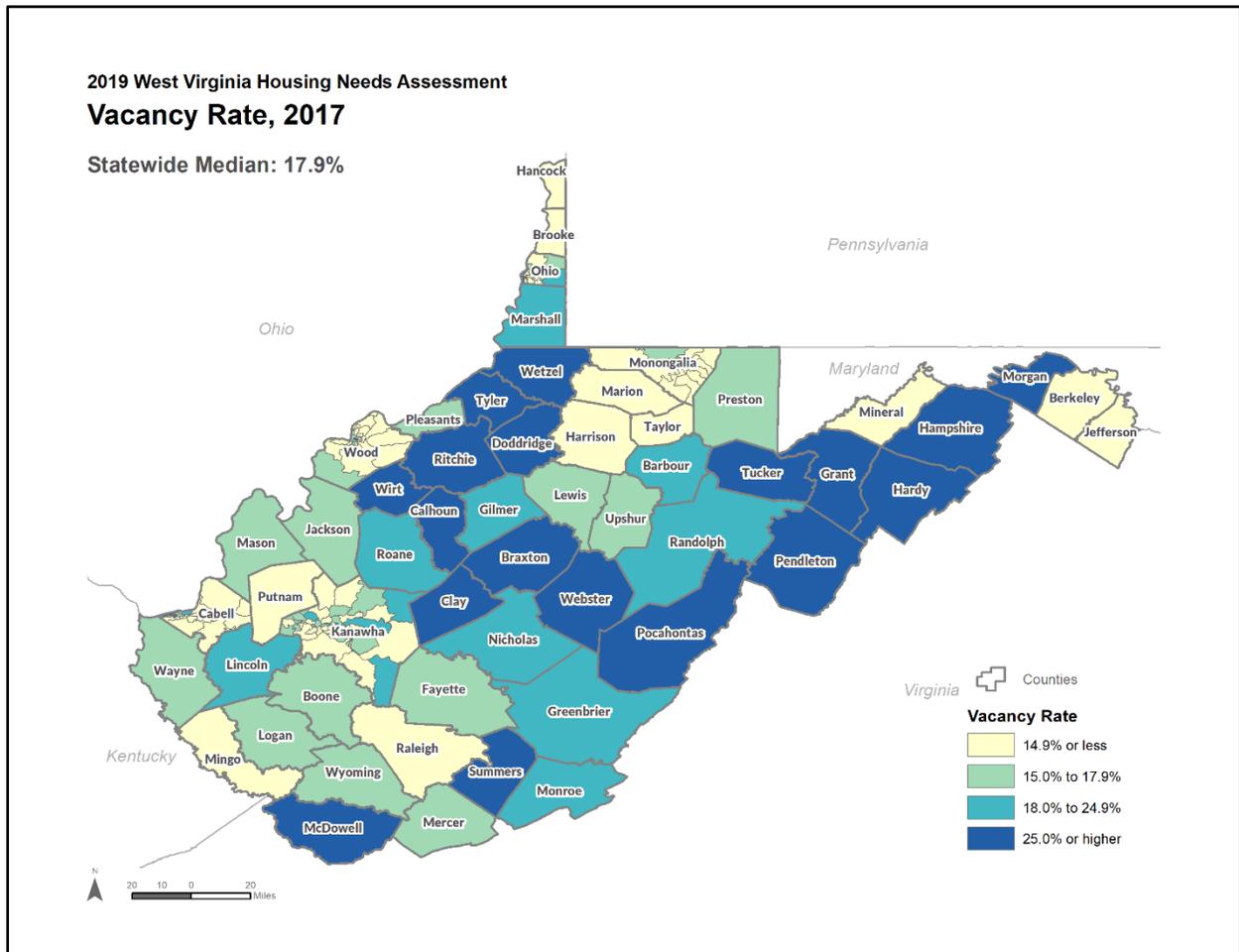
	0-1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms		5 or More Bedrooms	
	#	%	#	%	#	%	#	%	#	%
Mingo County	403	14.1%	1,054	36.9%	1,222	42.8%	150	5.3%	26	0.9%
Monongalia County	5,848	36.0%	6,669	41.0%	3,017	18.6%	669	4.1%	58	0.4%
Monroe County	77	6.7%	410	35.9%	478	41.8%	144	12.6%	34	3.0%
Morgan County	177	13.2%	524	39.0%	564	42.0%	46	3.4%	31	2.3%
Nicholas County	559	25.4%	519	23.6%	993	45.2%	86	3.9%	40	1.8%
Ohio County	2,175	39.8%	2,023	37.0%	1,052	19.3%	104	1.9%	110	2.0%
Pendleton County	44	7.2%	196	32.1%	231	37.8%	101	16.5%	39	6.4%
Pleasants County	71	13.4%	207	39.2%	244	46.2%	0	0.0%	6	1.1%
Pocahontas County	100	15.0%	190	28.5%	306	45.9%	46	6.9%	25	3.7%
Preston County	267	11.8%	785	34.7%	1,023	45.3%	98	4.3%	87	3.8%
Putnam County	697	17.1%	1,551	38.1%	1,485	36.5%	291	7.2%	43	1.1%
Raleigh County	1,382	16.6%	3,350	40.2%	2,890	34.7%	658	7.9%	53	0.6%
Randolph County	795	25.2%	1,183	37.5%	936	29.7%	187	5.9%	55	1.7%
Ritchie County	119	14.5%	280	34.2%	317	38.8%	77	9.4%	25	3.1%
Roane County	267	22.3%	436	36.4%	366	30.6%	119	9.9%	9	0.8%
Summers County	179	12.5%	611	42.8%	542	38.0%	95	6.7%	0	0.0%
Taylor County	318	22.4%	615	43.3%	444	31.3%	23	1.6%	19	1.3%
Tucker County	127	22.6%	165	29.3%	233	41.4%	32	5.7%	6	1.1%
Tyler County	129	16.2%	341	42.7%	303	38.0%	14	1.8%	11	1.4%
Upshur County	394	16.6%	826	34.7%	1,008	42.4%	131	5.5%	20	0.8%
Wayne County	705	17.1%	1,816	44.0%	1,353	32.8%	171	4.1%	78	1.9%
Webster County	170	16.1%	352	33.3%	386	36.5%	141	13.3%	8	0.8%
Wetzel County	227	18.0%	469	37.1%	462	36.6%	105	8.3%	0	0.0%
Wirt County	62	15.4%	125	31.1%	189	47.0%	14	3.5%	12	3.0%
Wood County	2,397	23.0%	4,510	43.3%	2,730	26.2%	639	6.1%	147	1.4%
Wyoming County	133	7.9%	686	40.5%	605	35.8%	138	8.2%	130	7.7%

Source: 2013-2017 ACS

## Vacancy rates

Between 2010 and 2017, vacancy rates in West Virginia rose 3.7%, which outpaced the national increase of 0.8%. Among all vacant units, only 18.3% include units for which the owner/landlord would like to sell or rent the unit. These types of vacancies in the sales and rental markets comprise 11.3% and 7.0% of all vacancies, respectively. The remaining 81.7% of vacant units include owners who may not want to rent or sell, may be making repairs or renovations, may be elderly and living elsewhere, are vacation homes, or are abandoned units. Pocahontas County has a vacancy rate of 59.0% due to the prevalence of seasonal and recreational housing (4,449 of the County's 8,903 units) that sits vacant most of the year. The Housing Conditions Model, discussed in a later section, indicates that there are likely many cabins and weekend homes in Pocahontas which contribute to a high vacancy rate in the county.

Figure 3-15 Map of Vacancy Rates, 2017



Source: 2013-2017 ACS

Figure 3-16 Vacancy Rates, 2017

	Occupied Housing Units	Vacant Housing Units	Vacancy Rate
Barbour County	6,293	1,608	20.4%
Berkeley County	42,456	4,757	10.1%
Boone County	9,298	1,857	16.6%
Braxton County	5,498	1,936	26.0%
Brooke County	9,961	909	8.4%
Cabell County	40,239	6,168	13.3%
Calhoun County	2,808	1,165	29.3%
Clay County	3,365	1,265	27.3%
Doddridge County	2,662	1,268	32.3%
Fayette County	17,697	3,866	17.9%
Gilmer County	2,703	808	23.0%
Grant County	4,372	2,186	33.3%
Greenbrier County	15,255	3,966	20.6%
Hampshire County	9,676	4,260	30.6%
Hancock County	12,760	1,653	11.5%
Hardy County	5,561	2,656	32.3%
Harrison County	27,542	4,089	12.9%
Jackson County	11,149	2,229	16.7%
Jefferson County	20,808	2,005	8.8%
Kanawha County	80,267	12,220	13.2%
Lewis County	6,586	1,371	17.2%
Lincoln County	8,046	1,884	19.0%
Logan County	13,978	2,862	17.0%
McDowell County	7,702	3,526	31.4%
Marion County	22,718	3,631	13.8%
Marshall County	12,695	3,090	19.6%
Mason County	11,079	1,972	15.1%
Mercer County	25,019	4,981	16.6%
Mineral County	11,274	1,851	14.1%
Mingo County	10,910	1,883	14.7%
Monongalia County	38,410	6,406	14.3%
Monroe County	5,815	1,815	23.8%
Morgan County	7,118	2,783	28.1%
Nicholas County	10,671	2,472	18.8%
Ohio County	17,846	3,129	14.9%
Pendleton County	3,032	2,164	41.6%

	Occupied Housing Units	Vacant Housing Units	Vacancy Rate
Pleasants County	2,868	526	15.5%
Pocahontas County	3,647	5,256	59.0%
Preston County	12,420	2,693	17.8%
Putnam County	21,734	2,244	9.4%
Raleigh County	31,069	5,104	14.1%
Randolph County	11,391	2,841	20.0%
Ritchie County	3,825	2,011	34.5%
Roane County	5,815	1,606	21.6%
Summers County	5,482	2,218	28.8%
Taylor County	6,616	923	12.2%
Tucker County	2,951	2,421	45.1%
Tyler County	3,563	1,431	28.7%
Upshur County	9,341	1,952	17.3%
Wayne County	16,305	3,023	15.6%
Webster County	3,690	1,755	32.2%
Wetzel County	5,979	2,176	26.7%
Wirt County	2,427	863	26.2%
Wood County	36,110	4,133	10.3%
Wyoming County	9,169	1,739	15.9%

Source: 2013-2017 ACS

## 4. Opportunity Index

The Opportunity Index was created to visualize access to employment, education, and a healthy environment. It utilizes four categories: Education, Labor Force Engagement, Jobs, and Environment. Data is collected at the census tract level, which allows the index to better pinpoint where opportunities are relative to other census tracts in West Virginia. High Opportunity areas offer residents better educational opportunities, easier access (and potentially lower cost access) to jobs, a local economy that keeps workers engaged in the workforce, and a healthy living environment.

These aspects of a High Opportunity area make it more desirable when considering where to build new housing compared to a Low Opportunity area. New housing in these areas will be more likely to maintain higher occupancy rates, higher values and lower rates of default or lapsed rental payments. When considering where new housing should be built, the Opportunity Index can be used as an additional tool for deciding between what may otherwise appear to be similar locations.

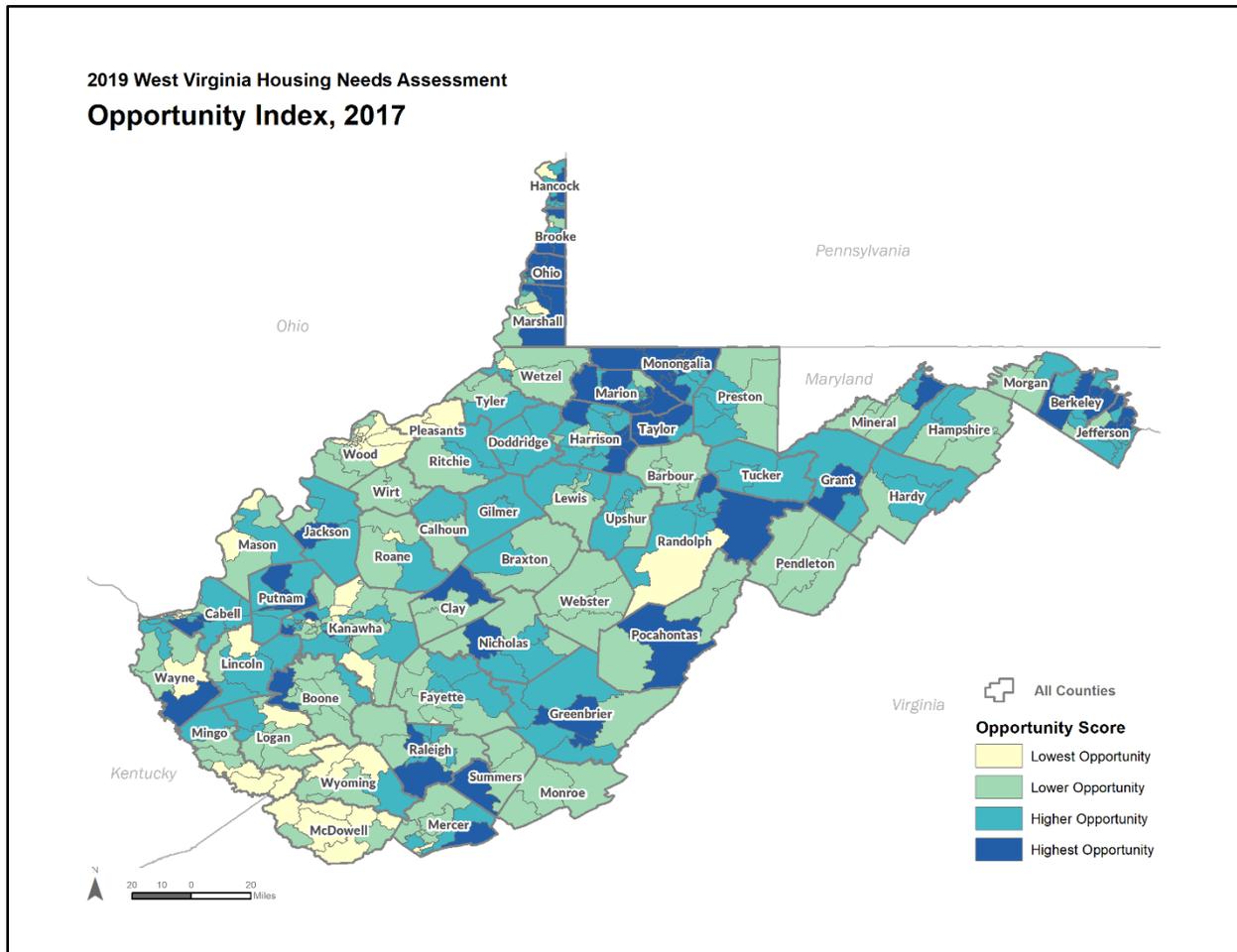
The Opportunity Index uses seven variables across four categories to produce a composite score for each census tract. The categories and their variables are listed below. Based on their composite scores, census tracts are then separated into four categories: Low/Lowest Opportunity and High/Highest Opportunity. The full methodology for the development of the Opportunity Index is found in Appendix B.

Figure 4-1 Opportunity Index Variables

Category
<b>Education</b>
Common Core School Proficiency Index 2013 - 2014
<b>Labor Force Engagement</b>
Unemployment Rate 2017
Labor Force Participation Rate 2017
Percent with at least 2 year college degree 2017
<b>Jobs</b>
Number of Jobs 2015
Commute Time 2017
<b>Environmental Health</b>
National Air Toxics Assessment (NATA) data, 2015

The following map illustrates the Opportunity Score for each census tract for all 55 counties.

Figure 4-2 Map of Opportunity Index Score by County

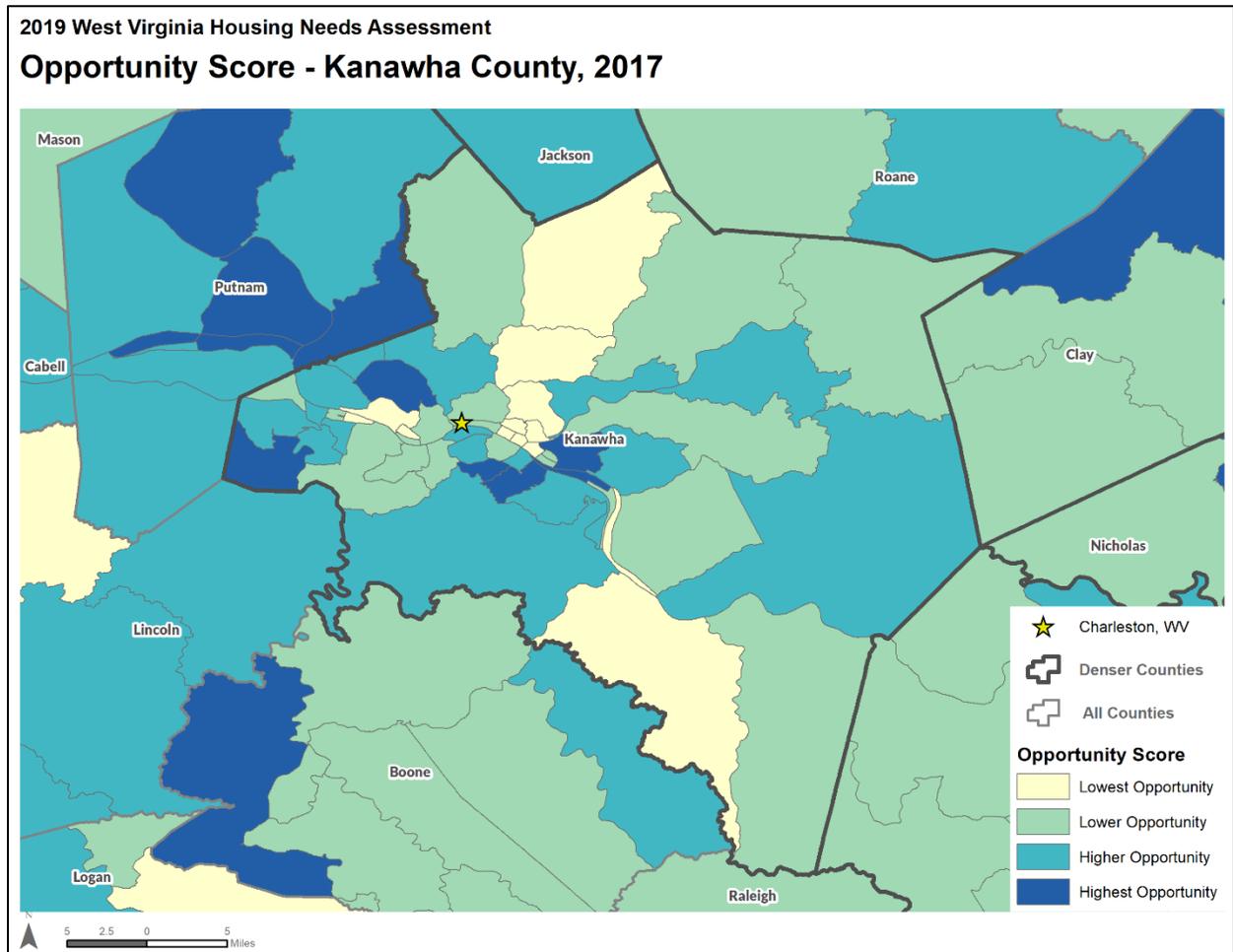


Source: Longitudinal Employment Household Dynamics; On The Map 2015; National Air Toxics Assessment 2015; Policy Map; 2013 – 2017 ACS; Great Schools 2013-2014; Common Core of Data 2013-14; Maconics 2016.

The Opportunity Index results reveal several large clusters available for consideration of new housing. These clusters are near employment opportunities with a strong, engaged workforce and possess better quality educational opportunities for families with children. They also have a cleaner environment that helps make them more desirable areas to live.

The following five larger scale maps and tables indicate the Opportunity Score for each census tract in the five selected counties as described in Section 2.

Figure 4-3 Map of Opportunity Index Score in Kanawha County



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

Six out of Kanawha County's 53 census tracts are considered to be among the Highest Opportunity areas. The majority of the County's census tracts are Lower Opportunity areas. There is no geographical pattern to where certain areas of opportunity are located.

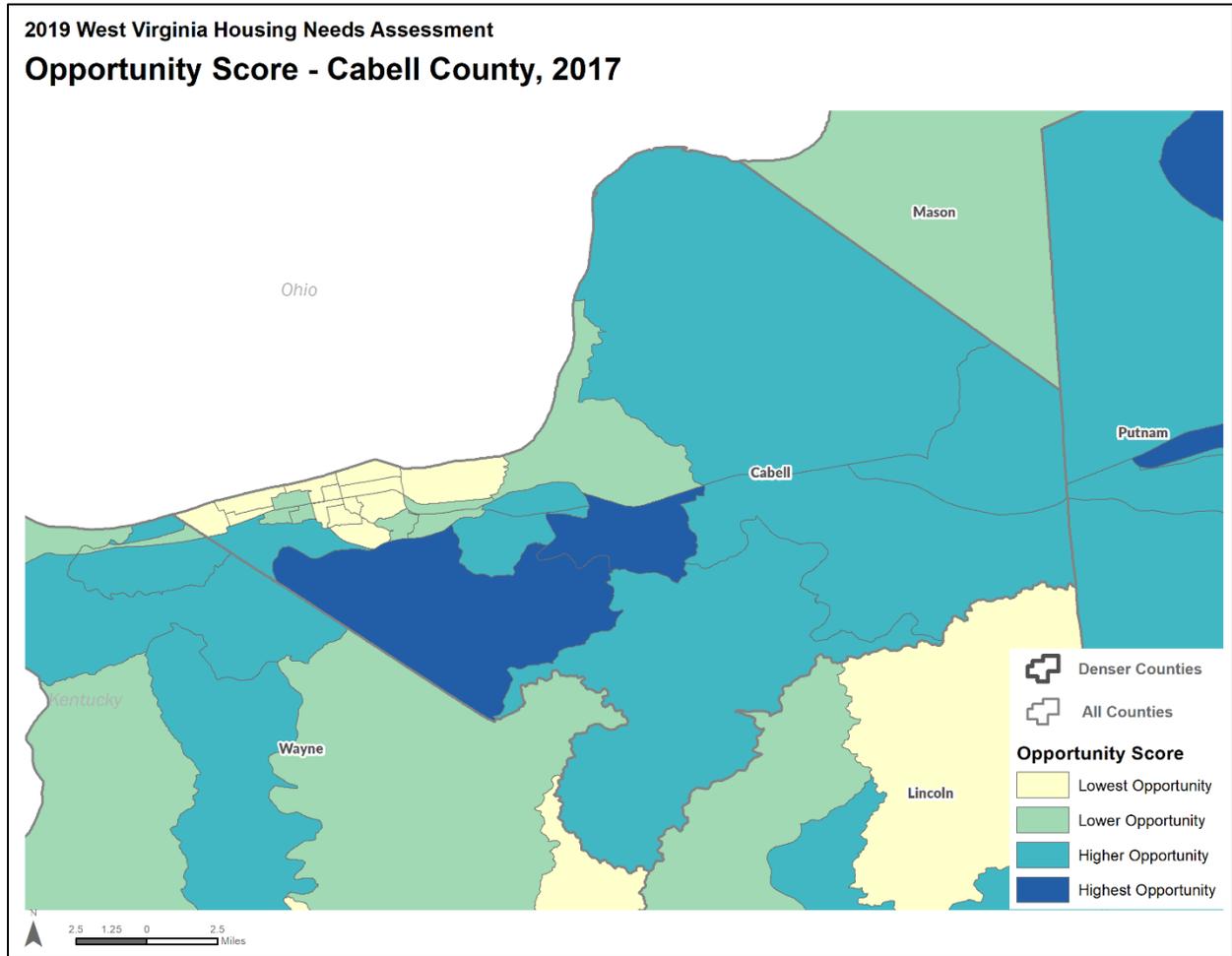
Figure 4-4 Kanawha County: Opportunity by Census Tract

	Classification	Rank Among all Census Tracts in the State
Census Tract 105, Kanawha County	Highest Opportunity	31
Census Tract 137.01, Kanawha County	Highest Opportunity	36
Census Tract 19.02, Kanawha County	Highest Opportunity	50
Census Tract 19.01, Kanawha County	Highest Opportunity	51
Census Tract 15, Kanawha County	Highest Opportunity	55
Census Tract 11, Kanawha County	Highest Opportunity	70
Census Tract 136, Kanawha County	Higher Opportunity	97
Census Tract 113.02, Kanawha County	Higher Opportunity	105
Census Tract 129, Kanawha County	Higher Opportunity	121
Census Tract 107.01, Kanawha County	Higher Opportunity	164
Census Tract 106, Kanawha County	Higher Opportunity	173
Census Tract 20, Kanawha County	Higher Opportunity	176
Census Tract 18, Kanawha County	Higher Opportunity	193
Census Tract 137.02, Kanawha County	Higher Opportunity	202
Census Tract 107.02, Kanawha County	Higher Opportunity	207
Census Tract 123, Kanawha County	Higher Opportunity	208
Census Tract 114.01, Kanawha County	Higher Opportunity	214
Census Tract 128, Kanawha County	Higher Opportunity	222
Census Tract 110, Kanawha County	Higher Opportunity	223
Census Tract 118, Kanawha County	Higher Opportunity	231
Census Tract 133, Kanawha County	Higher Opportunity	238
Census Tract 132, Kanawha County	Lower Opportunity	266
Census Tract 111, Kanawha County	Lower Opportunity	267
Census Tract 21, Kanawha County	Lower Opportunity	273
Census Tract 13, Kanawha County	Lower Opportunity	274
Census Tract 130, Kanawha County	Lower Opportunity	292
Census Tract 2, Kanawha County	Lower Opportunity	294
Census Tract 101, Kanawha County	Lower Opportunity	314
Census Tract 114.02, Kanawha County	Lower Opportunity	322
Census Tract 1, Kanawha County	Lower Opportunity	323
Census Tract 17, Kanawha County	Lower Opportunity	324
Census Tract 135, Kanawha County	Lower Opportunity	327
Census Tract 113.01, Kanawha County	Lower Opportunity	333
Census Tract 131, Kanawha County	Lower Opportunity	354

	Classification	Rank Among all Census Tracts in the State
Census Tract 112, Kanawha County	Lower Opportunity	365
Census Tract 108.01, Kanawha County	Lower Opportunity	374
Census Tract 102, Kanawha County	Lower Opportunity	376
Census Tract 138, Kanawha County	Lower Opportunity	385
Census Tract 12, Kanawha County	Lower Opportunity	390
Census Tract 121, Kanawha County	Lower Opportunity	395
Census Tract 9, Kanawha County	Lowest Opportunity	410
Census Tract 104, Kanawha County	Lowest Opportunity	418
Census Tract 103, Kanawha County	Lowest Opportunity	422
Census Tract 108.02, Kanawha County	Lowest Opportunity	428
Census Tract 122, Kanawha County	Lowest Opportunity	439
Census Tract 134, Kanawha County	Lowest Opportunity	444
Census Tract 115, Kanawha County	Lowest Opportunity	445
Census Tract 109, Kanawha County	Lowest Opportunity	449
Census Tract 5, Kanawha County	Lowest Opportunity	468
Census Tract 8, Kanawha County	Lowest Opportunity	472
Census Tract 3, Kanawha County	Lowest Opportunity	474
Census Tract 6, Kanawha County	Lowest Opportunity	478
Census Tract 7, Kanawha County	Lowest Opportunity	483

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 4-5 Map of Opportunity Index Score in Cabell County



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

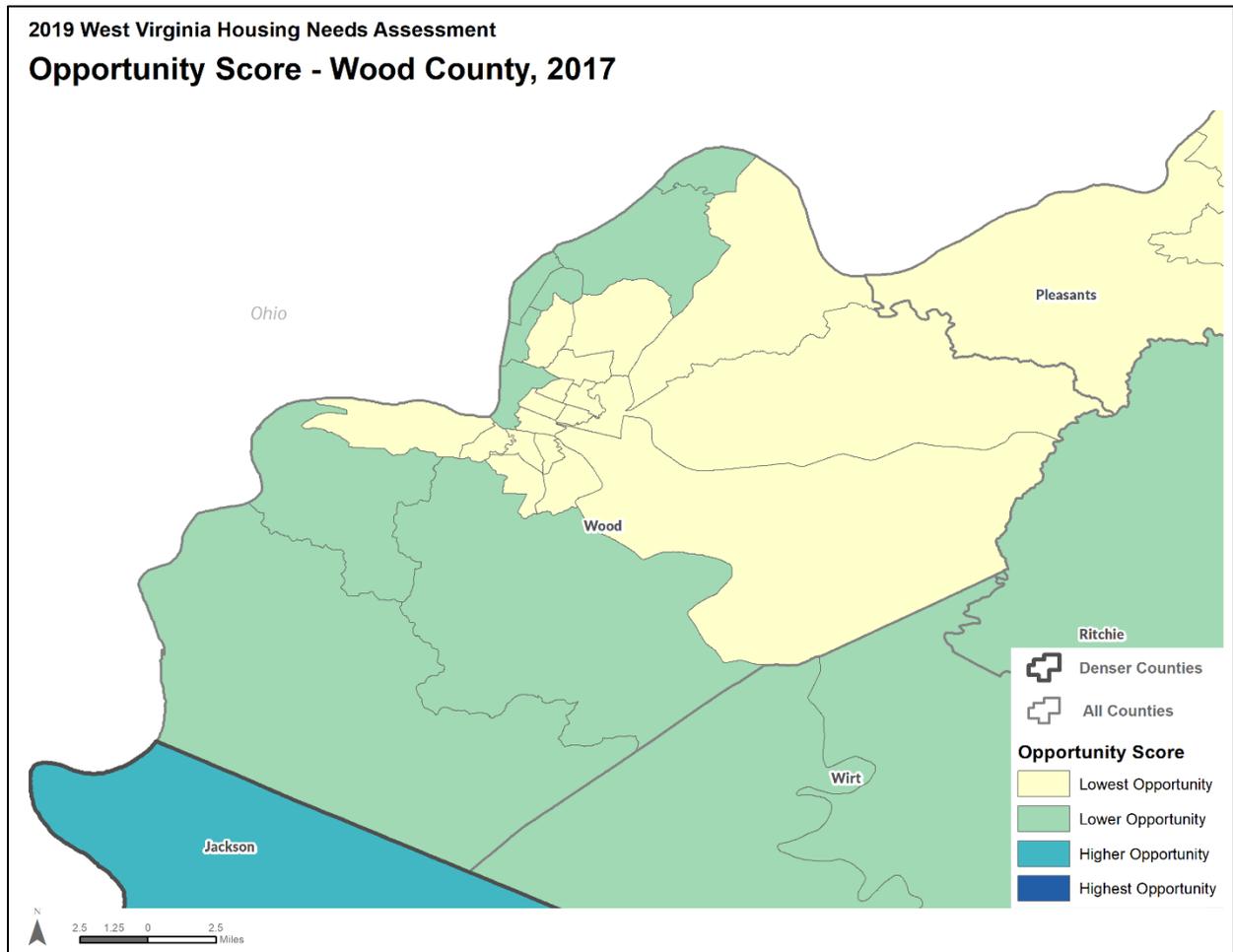
Two out of Cabell County's 29 census tracts are located in Highest Opportunity areas but a majority of the County's census tracts are categorized as Lowest Opportunity areas. The Higher Opportunity and Highest Opportunity census tracts are on the edge and outside of Huntington, the County's largest city.

Figure 4-6 Cabell County: Opportunity by Census Tract

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

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 4-7 Map of Opportunity Index Score in Wood County



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

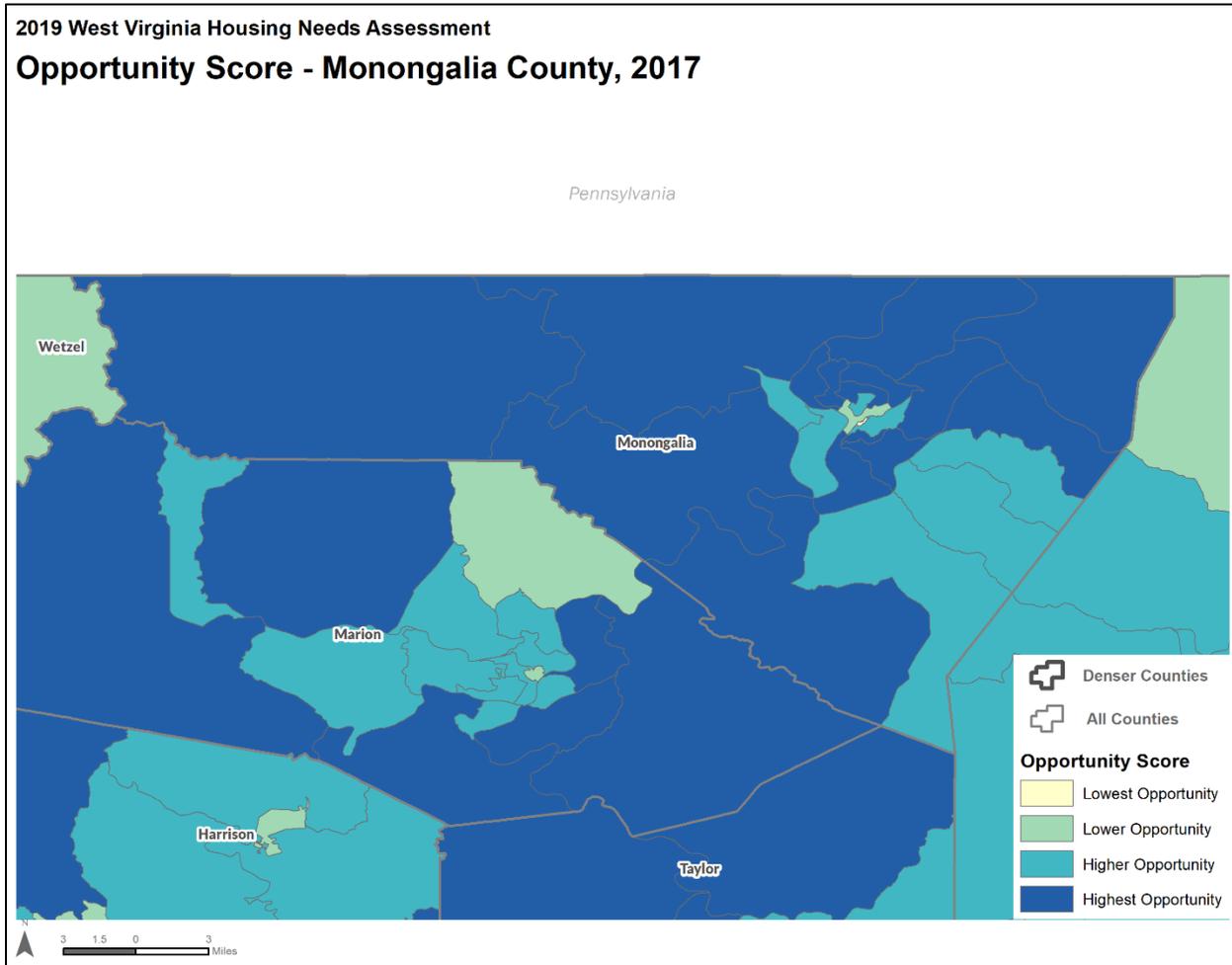
Wood County has no census tracts that are Highest or Higher Opportunity areas and a majority of the County's census tracts are categorized Lowest Opportunity areas. The Lower Opportunity census tracts are in the south and northwest portions of the County.

Figure 4-8 Wood County: Opportunity by Census Tract

	Classification	Rank Among all Census Tracts in the State
Census Tract 109.01, Wood County	Lower Opportunity	289
Census Tract 103, Wood County	Lower Opportunity	303
Census Tract 108, Wood County	Lower Opportunity	304
Census Tract 110, Wood County	Lower Opportunity	329
Census Tract 107.02, Wood County	Lower Opportunity	339
Census Tract 101.01, Wood County	Lower Opportunity	350
Census Tract 104, Wood County	Lower Opportunity	352
Census Tract 105.01, Wood County	Lower Opportunity	355
Census Tract 102, Wood County	Lower Opportunity	371
Census Tract 109.02, Wood County	Lowest Opportunity	408
Census Tract 1, Wood County	Lowest Opportunity	419
Census Tract 105.02, Wood County	Lowest Opportunity	427
Census Tract 101.02, Wood County	Lowest Opportunity	436
Census Tract 106.02, Wood County	Lowest Opportunity	438
Census Tract 106.01, Wood County	Lowest Opportunity	461
Census Tract 5, Wood County	Lowest Opportunity	464
Census Tract 3, Wood County	Lowest Opportunity	465
Census Tract 9.03, Wood County	Lowest Opportunity	466
Census Tract 9.02, Wood County	Lowest Opportunity	467
Census Tract 107.01, Wood County	Lowest Opportunity	469
Census Tract 4, Wood County	Lowest Opportunity	470
Census Tract 8.02, Wood County	Lowest Opportunity	473
Census Tract 7.02, Wood County	Lowest Opportunity	480
Census Tract 7.01, Wood County	Lowest Opportunity	481
Census Tract 9.01, Wood County	Lowest Opportunity	482
Census Tract 8.01, Wood County	Lowest Opportunity	484

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 4-9 Map of Opportunity Index Score in Monongalia County



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

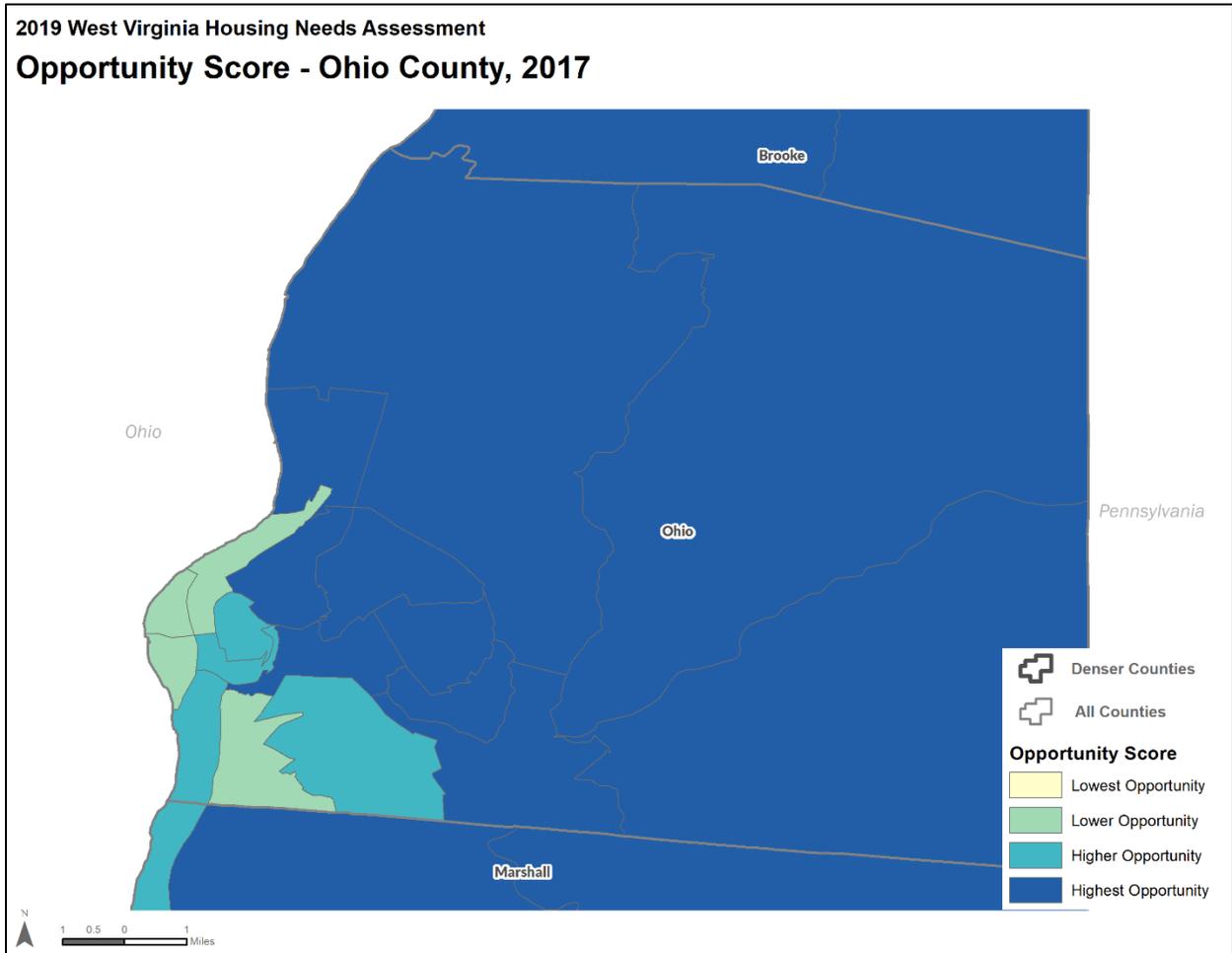
Of Monongalia County's 24 census tracts, 15 are located in Highest Opportunity areas. Only two of the County's census tracts are not categorized Higher or Highest Opportunity areas. There is no geographical pattern to where certain areas of opportunity are located.

Figure 4-10 Monongalia County: Opportunity by Census Tract

	Classification	Rank Among all Census Tracts in the State
Census Tract 106, Monongalia County	Highest Opportunity	1
Census Tract 110, Monongalia County	Highest Opportunity	2
Census Tract 102.01, Monongalia County	Highest Opportunity	4
Census Tract 108, Monongalia County	Highest Opportunity	8
Census Tract 118.06, Monongalia County	Highest Opportunity	13
Census Tract 117, Monongalia County	Highest Opportunity	14
Census Tract 104, Monongalia County	Highest Opportunity	19
Census Tract 116, Monongalia County	Highest Opportunity	24
Census Tract 120, Monongalia County	Highest Opportunity	37
Census Tract 109.01, Monongalia County	Highest Opportunity	42
Census Tract 115, Monongalia County	Highest Opportunity	45
Census Tract 109.02, Monongalia County	Highest Opportunity	54
Census Tract 119, Monongalia County	Highest Opportunity	69
Census Tract 113, Monongalia County	Highest Opportunity	79
Census Tract 114, Monongalia County	Highest Opportunity	82
Census Tract 111, Monongalia County	Higher Opportunity	89
Census Tract 118.04, Monongalia County	Higher Opportunity	99
Census Tract 107, Monongalia County	Higher Opportunity	108
Census Tract 102.02, Monongalia County	Higher Opportunity	136
Census Tract 112, Monongalia County	Higher Opportunity	153
Census Tract 118.05, Monongalia County	Higher Opportunity	184
Census Tract 118.03, Monongalia County	Higher Opportunity	224
Census Tract 101.02, Monongalia County	Lower Opportunity	288
Census Tract 101.01, Monongalia County	Lowest Opportunity	460

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 4-11 Map of Opportunity Index Score in Ohio County



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

Of Ohio County's 18 census tracts, 10 are located in Highest Opportunity areas. Only four of the County's census tracts are not categorized as Higher or Highest Opportunity areas. Highest Opportunity census tracts comprise the entire County except for the southwest corner.

Figure 4-12 Ohio County: Opportunity by Census Tract

	Classification	Rank Among all Census Tracts in the State
Census Tract 15, Ohio County	Highest Opportunity	11
Census Tract 22, Ohio County	Highest Opportunity	12
Census Tract 14, Ohio County	Highest Opportunity	16
Census Tract 21, Ohio County	Highest Opportunity	18
Census Tract 3, Ohio County	Highest Opportunity	23
Census Tract 17, Ohio County	Highest Opportunity	46
Census Tract 20, Ohio County	Highest Opportunity	53
Census Tract 18, Ohio County	Highest Opportunity	65
Census Tract 16, Ohio County	Highest Opportunity	67
Census Tract 2, Ohio County	Highest Opportunity	76
Census Tract 19.01, Ohio County	Higher Opportunity	106
Census Tract 26, Ohio County	Higher Opportunity	123
Census Tract 7, Ohio County	Higher Opportunity	186
Census Tract 27, Ohio County	Higher Opportunity	212
Census Tract 5, Ohio County	Lower Opportunity	246
Census Tract 4, Ohio County	Lower Opportunity	255
Census Tract 6, Ohio County	Lower Opportunity	310
Census Tract 13, Ohio County	Lower Opportunity	335

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

## 5. Housing Conditions Model

Given the infeasibility of inspecting each structure in the State to evaluate housing condition, a model was built to estimate the quality of housing.

The following metrics are included in the model and use the following weights:

- 1) median house value (25%);
- 2) percentage of households with incomplete plumbing (15%);
- 3) percentage of the population living below the federal poverty level (25%); and
- 4) percentage of structures over the age of 70 years (35%).

The output of the model is a numerical score used to classify counties and census tracts into four categories – Lowest, Lower, Higher and Highest Quality housing conditions. Classifications are based on the median score; jurisdictions with scores slightly or significantly lower than the median score are Lower and Lowest Quality, respectively. Jurisdictions slightly or significantly above the median scores are Higher and Highest Quality, respectively. The maps are based on the housing within a census tract, therefore, it is possible that a geographically small but highly populated census tract can drive the overall county score. The methodology employed in developing the model and maps for each of the four metrics included in the model are in Appendix C.



Figure 5-2 County Comparison: Housing Conditions Model Ranking

	Classification	Rank Among all 55 Counties
Jefferson County	Highest	1
Putnam County	Highest	2
Berkeley County	Highest	3
Morgan County	Highest	4
Jackson County	Highest	5
Monongalia County	Highest	6
Hampshire County	Highest	7
Grant County	Highest	8
Hardy County	Highest	9
Mineral County	Highest	10
Wood County	Highest	11
Raleigh County	Highest	12
Nicholas County	Highest	13
Kanawha County	Higher	14
Monroe County	Higher	15
Upshur County	Higher	16
Pocahontas County	Higher	17
Pleasants County	Higher	18
Mason County	Higher	19
Wayne County	Higher	20
Preston County	Higher	21
Brooke County	Higher	22
Tucker County	Higher	23
Hancock County	Higher	24
Pendleton County	Higher	25
Randolph County	Higher	26
Greenbrier County	Higher	27
Wirt County	Lower	28
Taylor County	Lower	29
Harrison County	Lower	30
Mercer County	Lower	31
Cabell County	Lower	32
Clay County	Lower	33
Roane County	Lower	34
Lincoln County	Lower	35
Mingo County	Lower	36
Lewis County	Lower	37

	Classification	Rank Among all 55 Counties
Boone County	Lower	38
Summers County	Lower	39
Doddridge County	Lower	40
Logan County	Lower	41
Calhoun County	Lowest	42
Braxton County	Lowest	43
Wyoming County	Lowest	44
Barbour County	Lowest	45
Gilmer County	Lowest	46
Fayette County	Lowest	47
Marion County	Lowest	48
Marshall County	Lowest	49
Ohio County	Lowest	50
Webster County	Lowest	51
Ritchie County	Lowest	52
Tyler County	Lowest	53
Wetzel County	Lowest	54
McDowell County	Lowest	55

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

## Housing Conditions at the County Level

In each of the following descriptions, the counties listed are in descending order of housing condition within that category.

*Lowest Quality Housing Conditions: Calhoun, Braxton, Wyoming, Barbour, Gilmer, Fayette, Marion, Marshall, Ohio, Webster, Ritchie, Tyler, Wetzell and McDowell Counties*

Overall, these areas exhibit characteristics of higher or highest poverty rates, a higher percentage of older housing stock, and low housing value. There is no pattern with regard to prevalence of incomplete plumbing.

*Lower Quality Housing Conditions: Taylor, Harrison, Mercer, Cabell, Clay, Roane, Lincoln, Mingo, Lewis, Boone, Summers, Doddridge and Logan Counties*

These counties tend to have poverty rates slightly above the median, older housing stock, and median to below-median housing values. Incomplete plumbing is also common in these counties.

*Higher Quality Housing Conditions: Kanawha, Monroe, Upshur, Pocahontas, Pleasants, Mason, Wayne, Preston, Brooke, Tucker, Hancock, Pendleton, Randolph, Greenbrier and Wirt Counties*

These counties tend to have average poverty rates, median levels of older housing stock, median or higher home values, and more complete plumbing.

*Highest Quality Housing Conditions: Jefferson, Putnam, Berkeley, Morgan, Jackson, Monongalia, Hampshire, Grant, Hardy, Mineral, Wood, Raleigh and Nicholas Counties*

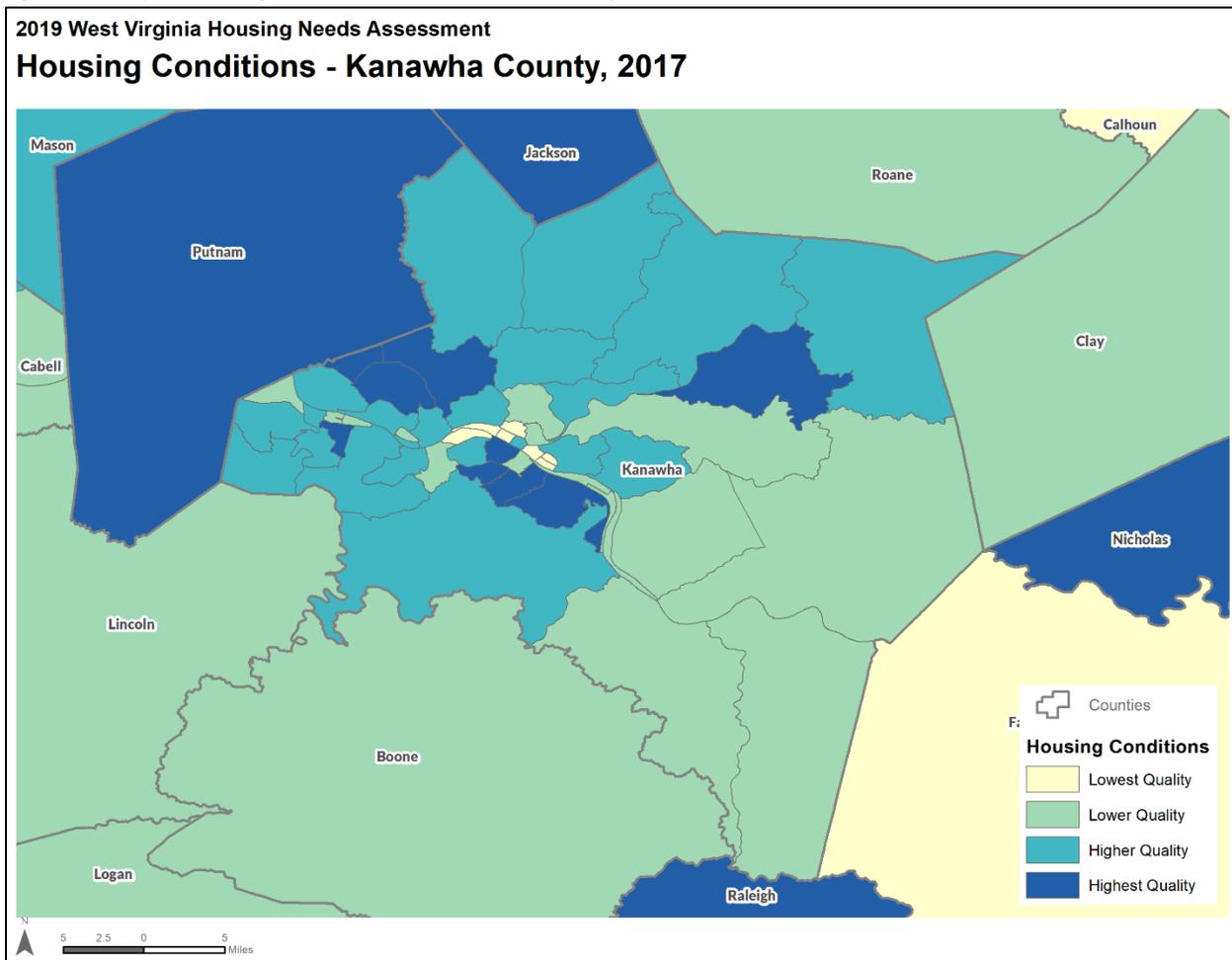
The jurisdictions with Highest Quality scores tend to have median to low poverty rates, higher housing values, and decreased prevalence of incomplete plumbing; there is no pattern with regard to age of housing stock.

## Housing Conditions at the Census Tract Level for Denser Counties

### Kanawha County

A majority of Kanawha County's census tracts are classified as having Higher Quality housing conditions. There are several pockets in which housing conditions are Highest Quality including: parts of downtown Charleston, the area southeast of Elkview, and the area northeast of St. Albans along the Putnam County border. Several tracts on the southeastern side of Charleston along the Kanawha River are ranked as having Lower Quality housing conditions.

Figure 5-3 Map of Housing Conditions Score, Kanawha County



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

Figure 5-4 Census Tract Rankings, Kanawha County

	Classification	Rank Among all Census Tracts in the State
Census Tract 19.02, Kanawha County	Highest	9
Census Tract 18, Kanawha County	Highest	27
Census Tract 19.01, Kanawha County	Highest	36
Census Tract 21, Kanawha County	Highest	70
Census Tract 107.01, Kanawha County	Highest	79
Census Tract 113.02, Kanawha County	Highest	82
Census Tract 105, Kanawha County	Highest	87
Census Tract 107.02, Kanawha County	Highest	88
Census Tract 133, Kanawha County	Highest	98
Census Tract 128, Kanawha County	Higher	105
Census Tract 136, Kanawha County	Higher	107
Census Tract 110, Kanawha County	Higher	110
Census Tract 131, Kanawha County	Higher	126
Census Tract 137.01, Kanawha County	Higher	131
Census Tract 8, Kanawha County	Higher	146
Census Tract 11, Kanawha County	Higher	146
Census Tract 109, Kanawha County	Higher	146
Census Tract 123, Kanawha County	Higher	150
Census Tract 108.02, Kanawha County	Higher	152
Census Tract 108.01, Kanawha County	Higher	159
Census Tract 114.01, Kanawha County	Higher	164
Census Tract 104, Kanawha County	Higher	167
Census Tract 102, Kanawha County	Higher	170
Census Tract 137.02, Kanawha County	Higher	171
Census Tract 106, Kanawha County	Higher	173
Census Tract 111, Kanawha County	Higher	174
Census Tract 132, Kanawha County	Higher	178
Census Tract 101, Kanawha County	Higher	181
Census Tract 112, Kanawha County	Higher	183
Census Tract 2, Kanawha County	Higher	184
Census Tract 103, Kanawha County	Lower	206
Census Tract 114.02, Kanawha County	Lower	210
Census Tract 20, Kanawha County	Lower	212
Census Tract 113.01, Kanawha County	Lower	217
Census Tract 118, Kanawha County	Lower	234

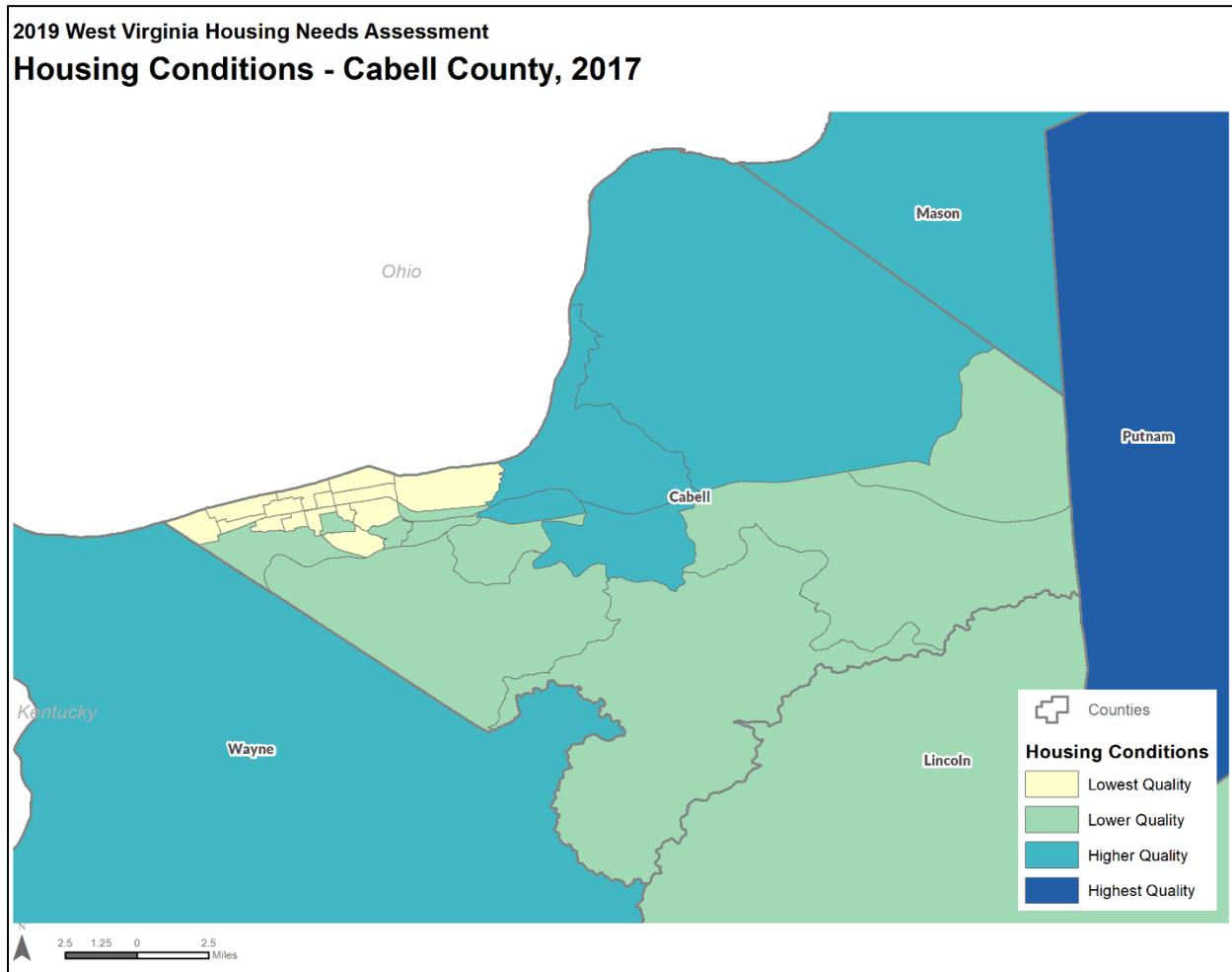
	Classification	Rank Among all Census Tracts in the State
Census Tract 115, Kanawha County	Lower	236
Census Tract 138, Kanawha County	Lower	242
Census Tract 122, Kanawha County	Lower	255
Census Tract 15, Kanawha County	Lower	258
Census Tract 121, Kanawha County	Lower	266
Census Tract 135, Kanawha County	Lower	269
Census Tract 17, Kanawha County	Lower	282
Census Tract 130, Kanawha County	Lower	283
Census Tract 134, Kanawha County	Lower	329
Census Tract 5, Kanawha County	Lower	334
Census Tract 3, Kanawha County	Lower	341
Census Tract 13, Kanawha County	Lowest	365
Census Tract 9, Kanawha County	Lowest	378
Census Tract 12, Kanawha County	Lowest	391
Census Tract 129, Kanawha County	Lowest	414
Census Tract 6, Kanawha County	Lowest	422
Census Tract 1, Kanawha County	Lowest	427
Census Tract 7, Kanawha County	Lowest	443

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

## Cabell County

Cabell County's housing is clustered by condition. Census tracts ranked as Lowest Quality are in the northwestern part of the county while the Higher Quality housing is located in the northeast portion of the county border. The remainder of census tracts are rated as Lower Quality.

Figure 5-5 Map of Housing Conditions Score, Cabell County



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

Figure 5-6 Census Tract Rankings, Cabell County

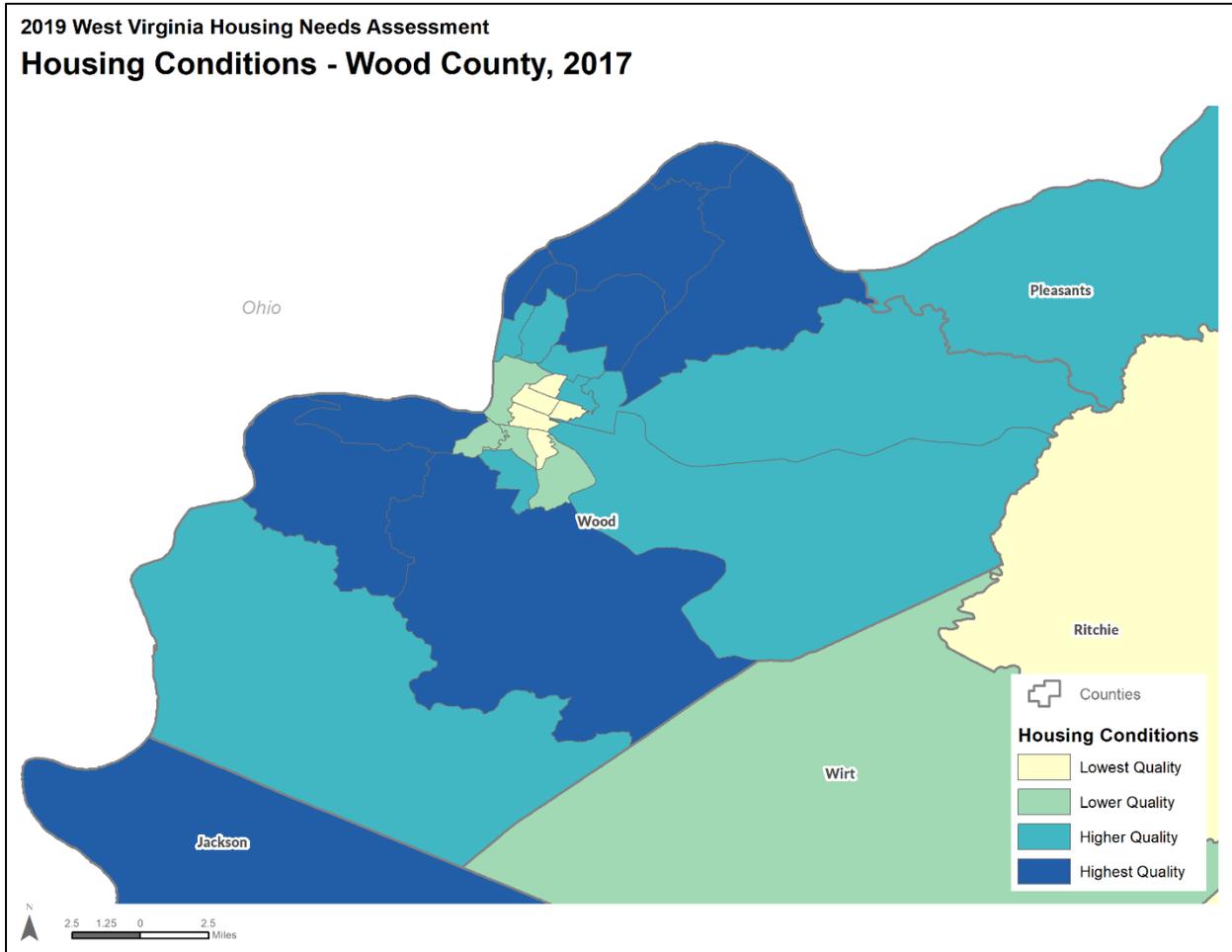
	Classification	Rank Among all Census Tracts in the State
Census Tract 104, Cabell County	Higher	157
Census Tract 103, Cabell County	Higher	175
Census Tract 102.01, Cabell County	Higher	185
Census Tract 107, Cabell County	Higher	191
Census Tract 102.02, Cabell County	Higher	205
Census Tract 105, Cabell County	Lower	222
Census Tract 19, Cabell County	Lower	226
Census Tract 21, Cabell County	Lower	231
Census Tract 1.02, Cabell County	Lower	244
Census Tract 15, Cabell County	Lower	248
Census Tract 106, Cabell County	Lower	248
Census Tract 108, Cabell County	Lower	250
Census Tract 101.02, Cabell County	Lower	279
Census Tract 1.01, Cabell County	Lower	344
Census Tract 2, Cabell County	Lowest	364
Census Tract 20, Cabell County	Lowest	367
Census Tract 13, Cabell County	Lowest	438
Census Tract 109, Cabell County	Lowest	442
Census Tract 12, Cabell County	Lowest	445
Census Tract 14, Cabell County	Lowest	446
Census Tract 9, Cabell County	Lowest	448
Census Tract 6, Cabell County	Lowest	455
Census Tract 11, Cabell County	Lowest	456
Census Tract 5, Cabell County	Lowest	463
Census Tract 3, Cabell County	Lowest	471
Census Tract 10, Cabell County	Lowest	474
Census Tract 4, Cabell County	Lowest	475
Census Tract 16, Cabell County	Lowest	476
Census Tract 18, Cabell County	Lowest	481

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

## Wood County

The housing stock outside of Parkersburg is rated as Higher and Highest Quality while a majority of census tracts in Parkersburg are rated as Lower and Lowest Quality.

Figure 5-7 Map of Housing Conditions Score, Wood County



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

Figure 5-8 Census Tract Rankings, Wood County

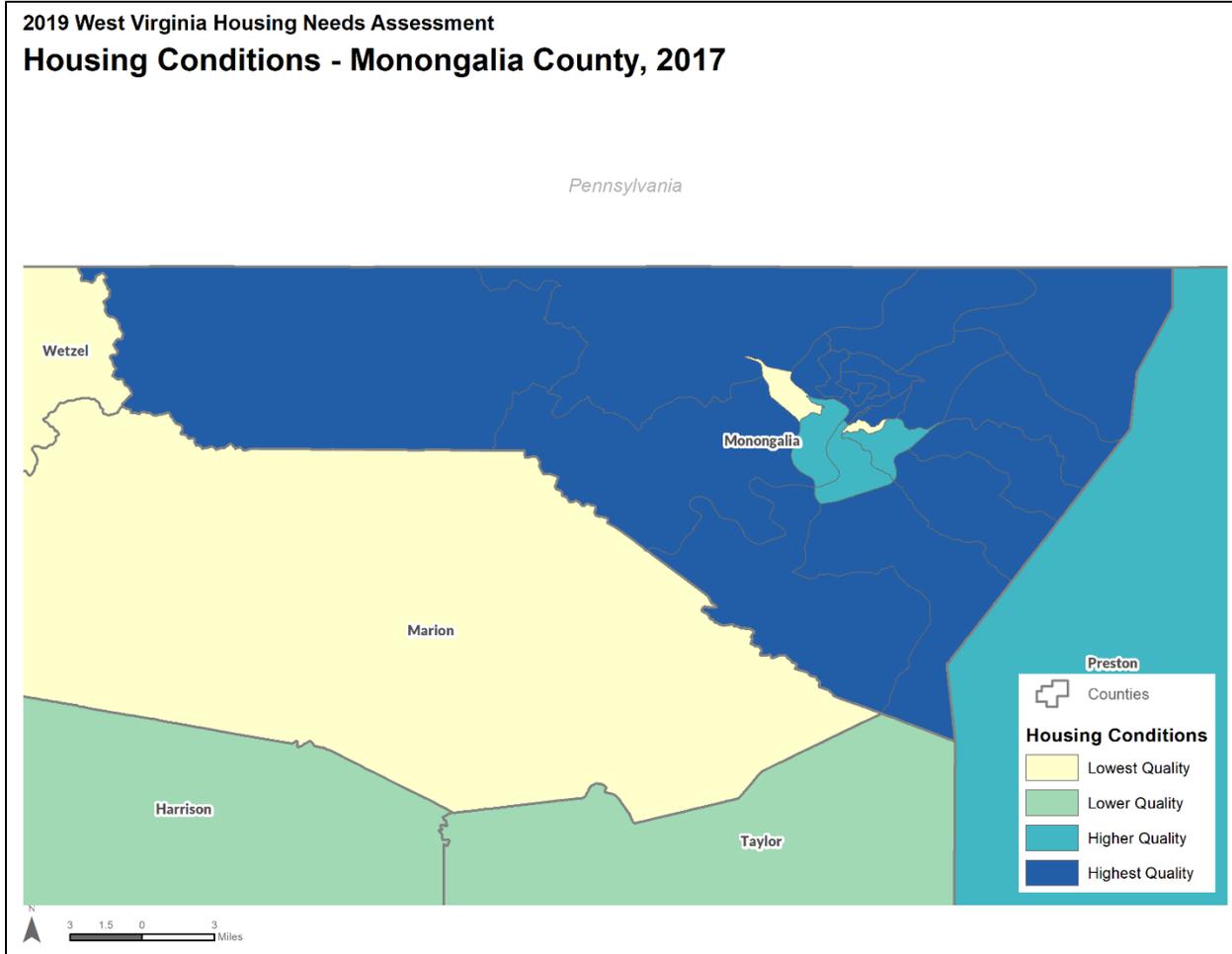
	Classification	Rank Among all Census Tracts in the State
Census Tract 101.02, Wood County	Highest	67
Census Tract 107.02, Wood County	Highest	73
Census Tract 104, Wood County	Highest	74
Census Tract 103, Wood County	Highest	76
Census Tract 106.01, Wood County	Highest	91
Census Tract 101.01, Wood County	Highest	94
Census Tract 102, Wood County	Highest	94
Census Tract 109.02, Wood County	Highest	97
Census Tract 109.01, Wood County	Highest	99
Census Tract 4, Wood County	Highest	100
Census Tract 107.01, Wood County	Higher	108
Census Tract 108, Wood County	Higher	127
Census Tract 105.02, Wood County	Higher	136
Census Tract 106.02, Wood County	Higher	139
Census Tract 9.03, Wood County	Higher	154
Census Tract 105.01, Wood County	Higher	158
Census Tract 1, Wood County	Higher	163
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 110, Wood County	Lower	337
Census Tract 3, Wood County	Lowest	418
Census Tract 7.02, Wood County	Lowest	421
Census Tract 7.01, Wood County	Lowest	439
Census Tract 8.01, Wood County	Lowest	466
Census Tract 5, Wood County	Lowest	477

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

## Monongalia County

The housing stock outside of Morgantown is rated at Highest Quality while the census tracts within the city are either Higher or Lowest Quality.

Figure 5-9 Map of Housing Conditions Score, Monongalia County



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

Figure 5-10 Census Tract Rankings, Monongalia County

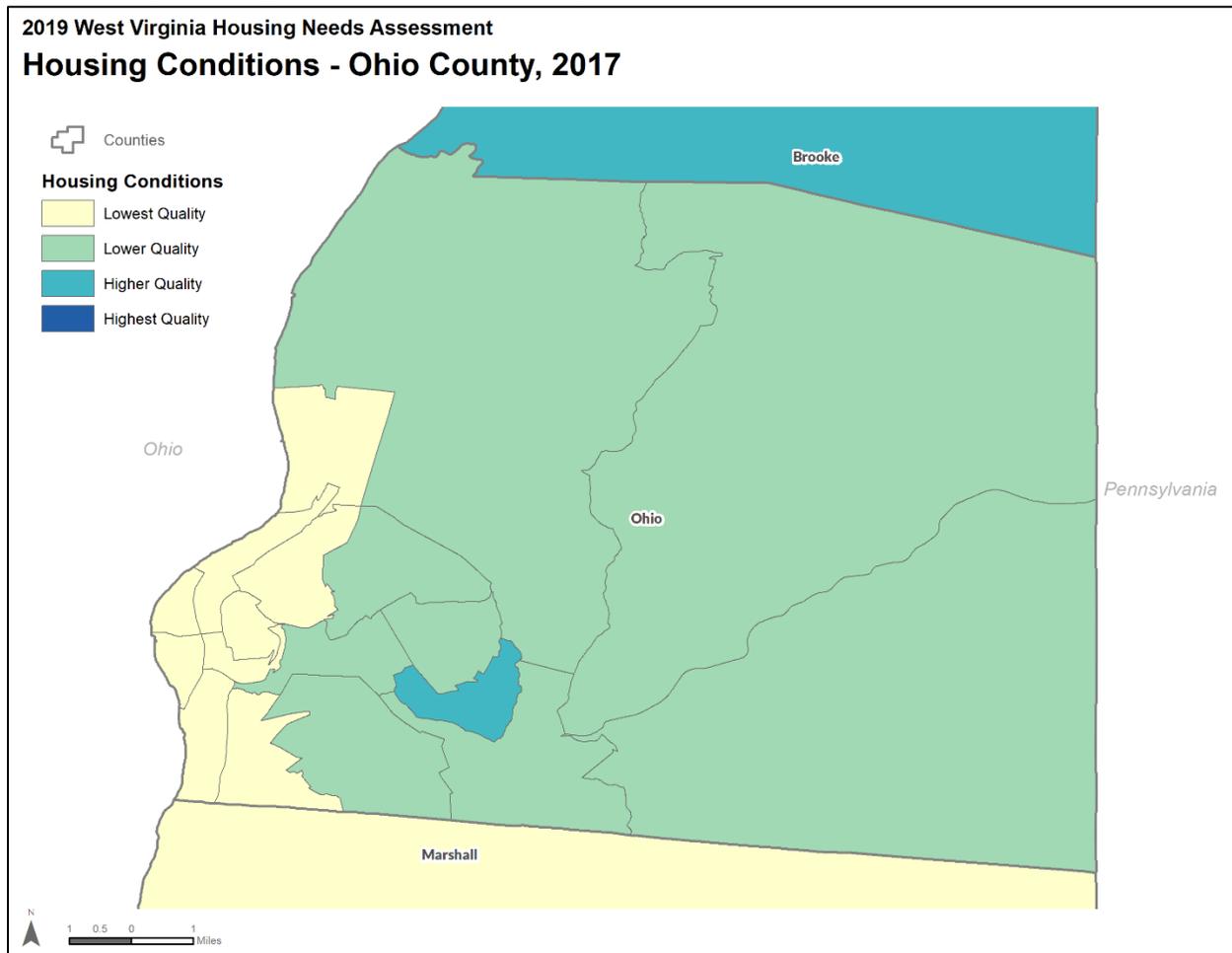
	Classification	Rank Among all Census Tracts in the State
Census Tract 120, Monongalia County	Highest	16
Census Tract 118.06, Monongalia County	Highest	19
Census Tract 118.05, Monongalia County	Highest	41
Census Tract 118.04, Monongalia County	Highest	43
Census Tract 119, Monongalia County	Highest	47
Census Tract 102.02, Monongalia County	Highest	48
Census Tract 101.02, Monongalia County	Highest	51
Census Tract 102.01, Monongalia County	Highest	51
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 108, Monongalia County	Highest	57
Census Tract 104, Monongalia County	Highest	60
Census Tract 118.03, Monongalia County	Highest	63
Census Tract 107, Monongalia County	Highest	64
Census Tract 106, Monongalia County	Highest	77
Census Tract 101.01, Monongalia County	Highest	83
Census Tract 113, Monongalia County	Highest	86
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 109.01, Monongalia County	Lowest	400

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

## Ohio County

Ohio County is largely comprised of census tracts rated as Lowest and Lower Quality. There is one tract within Wheeling rated as Higher Quality.

Figure 5-11 Map of Housing Conditions Score, Ohio County



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

Figure 5-12 Census Tract Rankings, Ohio County

	Classification	Rank Among all Census Tracts in the State
Census Tract 17, Ohio County	Higher	118
Census Tract 18, Ohio County	Lower	228
Census Tract 21, Ohio County	Lower	274
Census Tract 20, Ohio County	Lower	281
Census Tract 15, Ohio County	Lower	298
Census Tract 19.01, Ohio County	Lower	318
Census Tract 16, Ohio County	Lower	325
Census Tract 14, Ohio County	Lower	358
Census Tract 22, Ohio County	Lower	363
Census Tract 3, Ohio County	Lowest	387
Census Tract 13, Ohio County	Lowest	395
Census Tract 4, Ohio County	Lowest	413
Census Tract 7, Ohio County	Lowest	426
Census Tract 27, Ohio County	Lowest	431
Census Tract 2, Ohio County	Lowest	461
Census Tract 5, Ohio County	Lowest	478
Census Tract 26, Ohio County	Lowest	480
Census Tract 6, Ohio County	Lowest	483

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

## 6. Present and Future Housing Costs and Affordability

Housing affordability is defined as paying no more than 30% of gross income on total housing costs. Households can, therefore, increase earnings or minimize expenditures to maintain housing affordability. This analysis 1) considers employment rates, household income and ability to access jobs as measured by commute times as a way to explore the ability of households to earn income and 2) investigates the costs of renting and homeownership including transportation costs as households must balance living in a more affordable area with higher transportation costs versus a higher housing cost area with lower transportation costs.

The analysis includes a discussion on cost burden by tenure and income tier as well as a related analysis that identifies the Unmet Need, which is the proportion of households that do not have affordable and available housing. HISTA data is used to put the Unmet Need numbers into context for jurisdictions of varying sizes and to determine the Units of Unmet Need. Lastly, five-year demand projections provide insight at the macro level into which income and tenure groups are likely to have an increased need for affordable housing in the future.

### **Employment, Transportation Costs, and Household Income**

Household income and employment rates point to a household's ability to pay for rental housing or to make debt service payments on a home. Commute times and transportation costs affect quality of life and ability to afford life's necessities. If employment and income are low while transportation costs are high, in part due to long commutes, then even low-cost housing can be considered unaffordable to many households.



Figure 6-2 County Comparisons: Employment 2010 – 2017

	Percent Employed 2010	Percent Employed 2017	Change in Percent Employed
Barbour County	48.7%	46.5%	-2.2%
Berkeley County	61.7%	59.8%	-1.9%
Boone County	43.6%	37.4%	-6.2%
Braxton County	43.9%	44.8%	0.9%
Brooke County	53.4%	53.5%	0.1%
Cabell County	53.3%	50.0%	-3.3%
Calhoun County	42.9%	36.9%	-6.0%
Clay County	41.9%	35.2%	-6.7%
Doddridge County	45.8%	39.2%	-6.6%
Fayette County	43.5%	44.3%	0.8%
Gilmer County	34.4%	35.2%	0.8%
Grant County	61.1%	50.0%	-11.1%
Greenbrier County	49.2%	47.7%	-1.5%
Hampshire County	51.7%	47.9%	-3.8%
Hancock County	52.2%	54.3%	2.1%
Hardy County	53.3%	57.1%	3.8%
Harrison County	52.9%	54.7%	1.8%
Jackson County	50.6%	47.5%	-3.1%
Jefferson County	62.4%	61.3%	-1.1%
Kanawha County	55.9%	53.2%	-2.7%
Lewis County	47.4%	47.3%	-0.1%
Lincoln County	38.5%	42.1%	3.6%
Logan County	39.5%	38.0%	-1.5%
McDowell County	29.4%	25.3%	-4.1%
Marion County	54.0%	54.1%	0.1%
Marshall County	48.3%	49.2%	0.9%
Mason County	47.4%	42.0%	-5.4%
Mercer County	45.0%	45.4%	0.4%
Mineral County	52.5%	49.6%	-2.9%
Mingo County	38.1%	36.0%	-2.1%
Monongalia County	55.3%	56.1%	0.8%
Monroe County	50.4%	46.8%	-3.6%
Morgan County	50.7%	48.5%	-2.2%
Nicholas County	47.9%	47.0%	-0.9%
Ohio County	56.7%	56.0%	-0.7%
Pendleton County	59.3%	45.2%	-14.1%

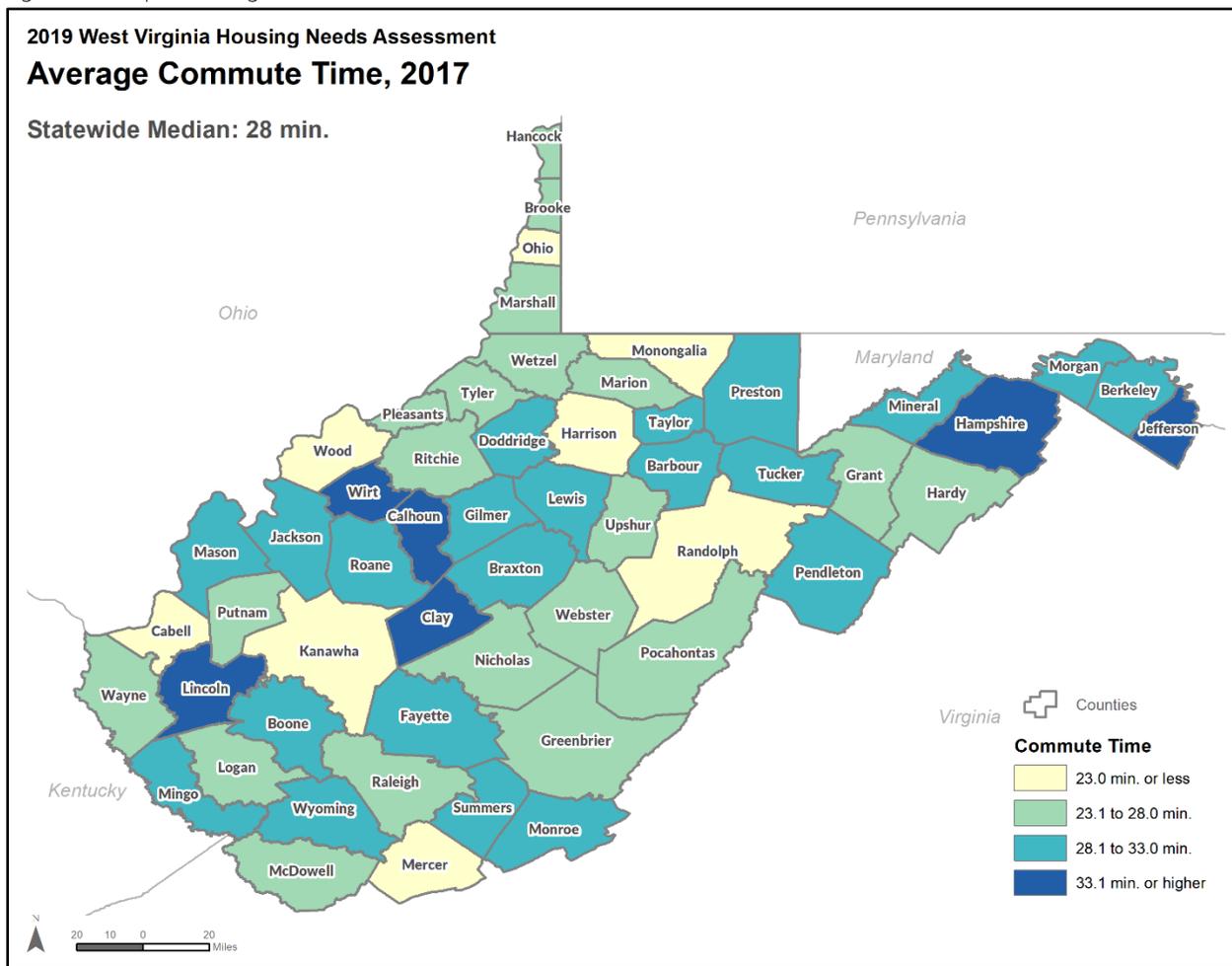
	Percent Employed 2010	Percent Employed 2017	Change in Percent Employed
Pleasants County	45.4%	47.6%	2.2%
Pocahontas County	49.2%	48.5%	-0.7%
Preston County	50.4%	48.3%	-2.1%
Putnam County	57.4%	56.9%	-0.5%
Raleigh County	47.3%	46.2%	-1.1%
Randolph County	48.5%	47.6%	-0.9%
Ritchie County	49.8%	45.4%	-4.4%
Roane County	40.5%	41.0%	0.5%
Summers County	36.7%	39.3%	2.6%
Taylor County	51.1%	49.6%	-1.5%
Tucker County	54.2%	48.2%	-6.0%
Tyler County	42.8%	43.1%	0.3%
Upshur County	49.3%	48.8%	-0.5%
Wayne County	47.7%	43.2%	-4.5%
Webster County	44.8%	41.9%	-2.9%
Wetzel County	47.1%	41.5%	-5.6%
Wirt County	49.6%	43.6%	-6.0%
Wood County	53.7%	52.8%	-0.9%
Wyoming County	39.9%	35.0%	-4.9%

Source: 2010 Decennial Census, 2013-2017 ACS

## Commute Time

*The median time spent commuting to work in West Virginia is 28 minutes.* Clay County has the longest average commute time – the average worker must travel 45 minutes to a job. Clay County's average commute time increased by nearly ten minutes or 27.4% from 2010 to 2017, the largest increase in the State. Ohio County had the shortest commute, averaging just under 20 minutes. Roane County saw commutes decline at the fastest rate with a 16.9% decrease falling from 38 minutes to just under 32 minutes from 2010 to 2017. Roane and Calhoun Counties' commutes decreased by 6.5 minutes, the largest total decreases in the State.

Figure 6-3 Map of Average Commute Time, 2017



Source: 2013-2017 ACS

Figure 6-4 County Comparison: Average Commute Time in Minutes, 2010 - 2017

	Average Commute Time 2010 (Minutes)	Average Commute Time 2017 (Minutes)	Change in Commute Time (Minutes)
Barbour County	29.9	29.2	(0.7)
Berkeley County	30.0	31.2	1.2
Boone County	29.1	32.9	3.8
Braxton County	32.4	30.2	(2.2)
Brooke County	25.8	26.1	0.3
Cabell County	19.9	20.5	0.6
Calhoun County	39.6	33.1	(6.5)
Clay County	35.4	45.1	9.7
Doddridge County	37.8	31.6	(6.2)
Fayette County	27.5	28.2	0.7
Gilmer County	21.9	31.1	9.2
Grant County	25.2	27.6	2.4
Greenbrier County	24.0	25.2	1.2
Hampshire County	35.8	37.0	1.2
Hancock County	23.2	23.9	0.7
Hardy County	25.1	24.9	(0.2)
Harrison County	22.0	22.3	0.3
Jackson County	28.5	29.9	1.4
Jefferson County	38.3	37.4	(0.9)
Kanawha County	21.0	20.9	(0.1)
Lewis County	26.9	28.2	1.3
Lincoln County	36.5	35.4	(1.1)
Logan County	25.9	25.1	(0.8)
McDowell County	27.6	24.8	(2.8)
Marion County	25.4	23.8	(1.6)
Marshall County	23.5	25.0	1.5
Mason County	26.3	32.2	5.9
Mercer County	22.5	21.6	(0.9)
Mineral County	27.9	28.5	0.6
Mingo County	28.4	28.8	0.4
Monongalia County	20.9	20.9	0.0
Monroe County	31.7	30.1	(1.6)
Morgan County	32.7	33.0	0.3
Nicholas County	26.8	28.0	1.2
Ohio County	19.4	19.7	0.3

	Average Commute Time 2010 (Minutes)	Average Commute Time 2017 (Minutes)	Change in Commute Time (Minutes)
Pendleton County	30.9	32.1	1.2
Pleasants County	24.5	27.2	2.7
Pocahontas County	28.9	27.3	(1.6)
Preston County	31.3	30.2	(1.1)
Putnam County	25.6	24.7	(0.9)
Raleigh County	23.0	24.2	1.2
Randolph County	20.2	21.4	1.2
Ritchie County	26.1	25.6	(0.5)
Roane County	38.4	31.9	(6.5)
Summers County	31.7	29.7	(2.0)
Taylor County	31.2	30.2	(1.0)
Tucker County	28.2	28.9	0.7
Tyler County	28.1	28.0	(0.1)
Upshur County	24.7	26.1	1.4
Wayne County	25.0	26.7	1.7
Webster County	31.0	26.7	(4.3)
Wetzel County	28.8	26.9	(1.9)
Wirt County	31.5	35.0	3.5
Wood County	19.2	20.3	1.1
Wyoming County	32.5	30.1	(2.4)

Source: 2010 Decennial Census, 2013-2017 ACS



Figure 6-6 County Comparison: Median Household Income 2010 - 2017

	Median Household Income 2010 (2017 Dollars)	Median Household Income 2017	Percent Change in Household Income
Barbour County	\$34,957	\$37,516	7.3%
Berkeley County	\$59,200	\$59,480	0.5%
Boone County	\$44,557	\$37,955	-14.8%
Braxton County	\$36,017	\$41,266	14.6%
Brooke County	\$44,212	\$48,835	10.5%
Cabell County	\$38,631	\$37,816	-2.1%
Calhoun County	\$30,153	\$36,279	20.3%
Clay County	\$34,484	\$34,242	-0.7%
Doddridge County	\$33,621	\$44,437	32.2%
Fayette County	\$35,741	\$39,297	9.9%
Gilmer County	\$33,271	\$37,175	11.7%
Grant County	\$39,864	\$40,093	0.6%
Greenbrier County	\$37,780	\$40,483	7.2%
Hampshire County	\$35,607	\$36,575	2.7%
Hancock County	\$43,193	\$43,634	1.0%
Hardy County	\$35,109	\$42,573	21.3%
Harrison County	\$43,894	\$48,315	10.1%
Jackson County	\$46,375	\$41,731	-10.0%
Jefferson County	\$73,475	\$72,526	-1.3%
Kanawha County	\$47,789	\$46,859	-1.9%
Lewis County	\$37,288	\$39,793	6.7%
Lincoln County	\$34,572	\$37,075	7.2%
Logan County	\$39,721	\$37,859	-4.7%
McDowell County	\$24,812	\$25,595	3.2%
Marion County	\$42,689	\$48,158	12.8%
Marshall County	\$38,549	\$42,473	10.2%
Mason County	\$40,350	\$38,977	-3.4%
Mercer County	\$35,987	\$37,763	4.9%
Mineral County	\$40,960	\$40,749	-0.5%
Mingo County	\$36,850	\$31,227	-15.3%
Monongalia County	\$43,867	\$49,624	13.1%
Monroe County	\$44,323	\$36,684	-17.2%
Morgan County	\$41,755	\$46,346	11.0%
Nicholas County	\$43,072	\$39,037	-9.4%
Ohio County	\$44,429	\$45,777	3.0%

	Median Household Income 2010 (2017 Dollars)	Median Household Income 2017	Percent Change in Household Income
Pendleton County	\$37,322	\$39,554	6.0%
Pleasants County	\$43,548	\$45,152	3.7%
Pocahontas County	\$36,020	\$37,111	3.0%
Preston County	\$45,643	\$46,673	2.3%
Putnam County	\$58,932	\$59,113	0.3%
Raleigh County	\$42,600	\$42,386	-0.5%
Randolph County	\$40,517	\$40,094	-1.0%
Ritchie County	\$36,533	\$41,497	13.6%
Roane County	\$30,719	\$37,931	23.5%
Summers County	\$31,046	\$35,218	13.4%
Taylor County	\$41,391	\$45,916	10.9%
Tucker County	\$36,637	\$43,294	18.2%
Tyler County	\$37,516	\$40,902	9.0%
Upshur County	\$40,448	\$39,434	-2.5%
Wayne County	\$39,288	\$38,905	-1.0%
Webster County	\$31,388	\$33,390	6.4%
Wetzel County	\$41,032	\$40,694	-0.8%
Wirt County	\$41,110	\$38,936	-5.3%
Wood County	\$47,204	\$45,537	-3.5%
Wyoming County	\$40,704	\$37,644	-7.5%

Source: 2010 Decennial Census, 2013-2017 ACS

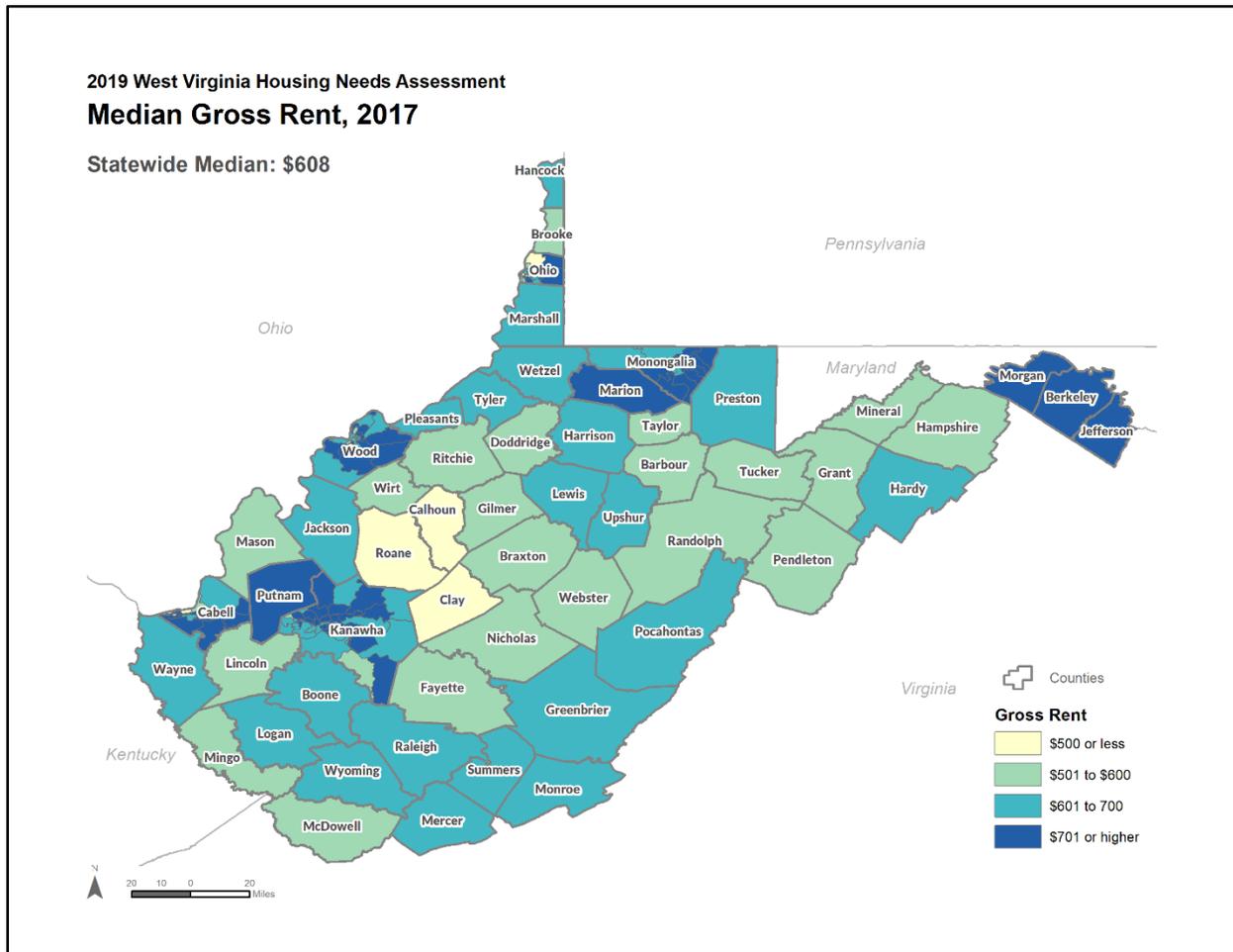
## Households Expenses: The Cost of Renting and Homeownership

The other side of affordability relates to the expenses incurred by households to pay for housing in the form of rental payments or mortgage payments on a house. Transportation costs are also included in this discussion.

### Cost of Rent

*Median gross rent in West Virginia was \$608 in 2017.* Berkeley and Jefferson Counties have the highest rents at \$964 and \$979, respectively. Calhoun, Clay, and Roane Counties had medians below \$500. Nine counties experienced rent increases of at least 20.0% including Berkeley County, which increased 22.4% from an inflation adjusted median rent of \$787 in 2010. Rents in Gilmer and Pendleton Counties decreased by 14.6% and 15.1%, respectively – the largest drops in the State.

Figure 6-7 Map of Gross Rent, 2017



Source: 2013-2017 ACS

Figure 6-8 County Comparison: Median Gross Rent, 2010 – 2017

	Median Gross Rent 2010 (2017 Dollars)	Median Gross Rent 2017	Percent Change in Gross Rent
Barbour County	\$538	\$553	2.9%
Berkeley County	\$787	\$964	22.4%
Boone County	\$492	\$603	22.6%
Braxton County	\$556	\$524	-5.7%
Brooke County	\$575	\$589	2.5%
Cabell County	\$661	\$707	7.0%
Calhoun County	\$401	\$495	23.5%
Clay County	\$431	\$441	2.3%
Doddridge County	\$599	\$558	-6.9%
Fayette County	\$538	\$573	6.6%
Gilmer County	\$618	\$528	-14.6%
Grant County	\$542	\$567	4.6%
Greenbrier County	\$640	\$700	9.5%
Hampshire County	\$544	\$594	9.1%
Hancock County	\$605	\$648	7.1%
Hardy County	\$547	\$668	22.2%
Harrison County	\$625	\$700	12.0%
Jackson County	\$586	\$630	7.6%
Jefferson County	\$913	\$979	7.3%
Kanawha County	\$660	\$712	7.9%
Lewis County	\$528	\$622	17.9%
Lincoln County	\$543	\$536	-1.3%
Logan County	\$534	\$605	13.2%
McDowell County	\$432	\$529	22.4%
Marion County	\$643	\$732	13.9%
Marshall County	\$541	\$608	12.4%
Mason County	\$549	\$565	3.0%
Mercer County	\$570	\$614	7.7%
Mineral County	\$543	\$586	7.9%
Mingo County	\$480	\$600	24.9%
Monongalia County	\$721	\$788	9.3%
Monroe County	\$507	\$604	19.0%
Morgan County	\$762	\$751	-1.4%
Nicholas County	\$529	\$573	8.4%
Ohio County	\$563	\$625	10.9%
Pendleton County	\$681	\$578	-15.1%

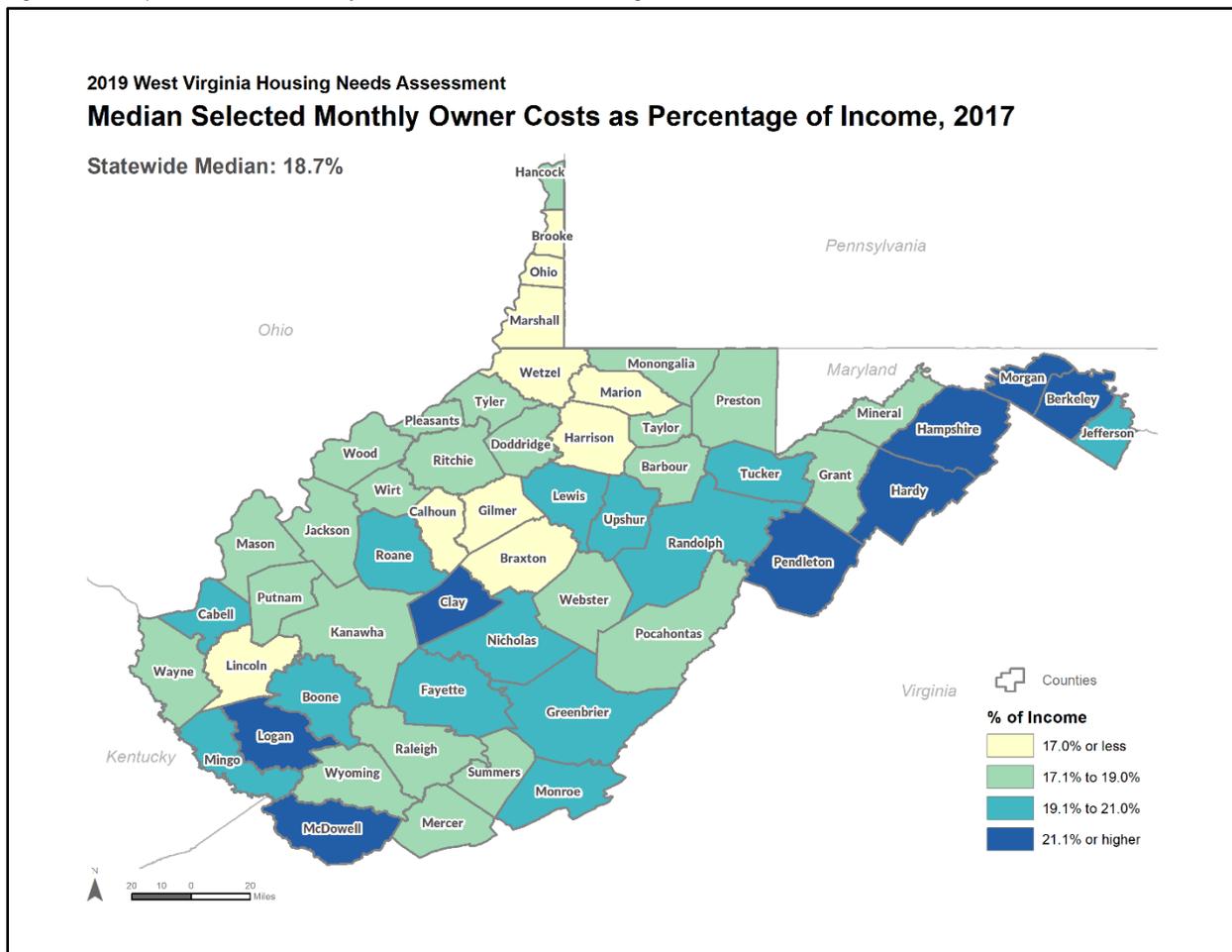
	Median Gross Rent 2010 (2017 Dollars)	Median Gross Rent 2017	Percent Change in Gross Rent
Pleasants County	\$517	\$647	25.0%
Pocahontas County	\$521	\$612	17.5%
Preston County	\$512	\$630	23.1%
Putnam County	\$701	\$791	12.8%
Raleigh County	\$571	\$664	16.2%
Randolph County	\$516	\$585	13.3%
Ritchie County	\$556	\$576	3.7%
Roane County	\$488	\$481	-1.5%
Summers County	\$485	\$634	30.7%
Taylor County	\$521	\$577	10.8%
Tucker County	\$516	\$507	-1.8%
Tyler County	\$538	\$618	15.0%
Upshur County	\$567	\$662	16.8%
Wayne County	\$588	\$649	10.4%
Webster County	\$489	\$508	3.8%
Wetzel County	\$540	\$630	16.7%
Wirt County	\$528	\$513	-2.8%
Wood County	\$637	\$676	6.1%
Wyoming County	\$516	\$613	18.7%

Source: 2010 Decennial Census, 2013-2017 ACS

## Cost of Homeownership

*In West Virginia, a household with a mortgage spends 18.7% of its income on selected monthly owner costs, which is the sum of payment for a mortgage, real estate taxes, various insurances, and utilities.* Generally speaking, the cost of homeownership is low in West Virginia; however, more analysis is needed to determine if it's affordable for West Virginians. In Pendleton County, homeowner costs took the largest proportion of incomes, requiring 24.5% of the median household's income. Monthly owner costs were the least burdensome in Gilmer County where they only comprised 15.5% of the median household's budget. Costs as a percent of household income have generally fallen across the State since 2010. Only 11 of the State's 55 counties experienced an increase in the proportion of income homeowners spent on housing. The largest increase was in Boone County where costs went up by 4.5 percentage points, reaching 20.7% in 2017.

Figure 6-9 Map of Selected Monthly Owner Costs as a Percentage of Income, 2017



Source: 2013-2017 ACS

Figure 6-10 County Comparison: Median Selected Monthly Owner Costs (SMOC) as Percent of Household Income, 2010 – 2017

	Median SMOC for Households with a Mortgage as Percent of Income 2010	Median SMOC for Households with a Mortgage as Percent of Income 2017	Change in Percentage Points of Median SMOC
Barbour County	21.2%	17.7%	(0.0)
Berkeley County	23.6%	21.4%	(2.2)
Boone County	16.2%	20.7%	4.5
Braxton County	19.3%	16.3%	(3.0)
Brooke County	19.2%	16.2%	(3.0)
Cabell County	19.8%	19.3%	(0.5)
Calhoun County	18.4%	17.0%	(1.4)
Clay County	17.8%	21.9%	4.1
Doddridge County	23.5%	18.5%	(5.0)
Fayette County	19.4%	19.1%	(0.3)
Gilmer County	19.8%	15.5%	(4.3)
Grant County	20.7%	19.0%	(1.7)
Greenbrier County	21.7%	19.7%	(0.0)
Hampshire County	22.1%	21.7%	(0.4)
Hancock County	19.5%	17.7%	(1.8)
Hardy County	20.8%	21.2%	0.4
Harrison County	19.7%	16.8%	(2.9)
Jackson County	18.4%	18.4%	0.0
Jefferson County	24.8%	20.0%	(4.8)
Kanawha County	19.0%	17.9%	(1.1)
Lewis County	19.4%	19.7%	0.3
Lincoln County	21.1%	16.2%	(4.9)
Logan County	19.1%	21.1%	2.0
McDowell County	21.8%	23.4%	1.6
Marion County	19.2%	16.9%	(0.0)
Marshall County	19.5%	16.1%	(3.4)
Mason County	18.3%	18.9%	0.6
Mercer County	19.7%	18.8%	(0.9)
Mineral County	20.1%	18.5%	(1.6)
Mingo County	19.5%	19.3%	(0.2)
Monongalia County	19.3%	17.8%	(1.5)

	Median SMOC for Households with a Mortgage as Percent of Income 2010	Median SMOC for Households with a Mortgage as Percent of Income 2017	Change in Percentage Points of Median SMOC
Monroe County	20.0%	19.1%	(0.9)
Morgan County	22.5%	23.8%	1.3
Nicholas County	18.7%	19.2%	0.5
Ohio County	18.7%	16.4%	(2.3)
Pendleton County	22.3%	24.5%	2.2
Pleasants County	19.7%	17.8%	(0.0)
Pocahontas County	23.6%	18.6%	(5.0)
Preston County	19.1%	17.8%	(1.3)
Putnam County	19.1%	17.9%	(1.2)
Raleigh County	19.2%	18.1%	(1.1)
Randolph County	21.9%	19.2%	(2.7)
Ritchie County	21.6%	17.3%	(4.3)
Roane County	21.9%	19.9%	(2.0)
Summers County	20.3%	19.0%	(1.3)
Taylor County	19.4%	18.9%	(0.5)
Tucker County	22.4%	19.6%	(2.8)
Tyler County	18.9%	17.8%	(1.1)
Upshur County	20.9%	19.4%	(0.0)
Wayne County	20.3%	18.9%	(1.4)
Webster County	22.2%	18.7%	(3.5)
Wetzel County	18.6%	16.0%	(2.6)
Wirt County	15.6%	17.6%	2.0
Wood County	19.9%	18.1%	(1.8)
Wyoming County	18.3%	17.9%	(0.4)

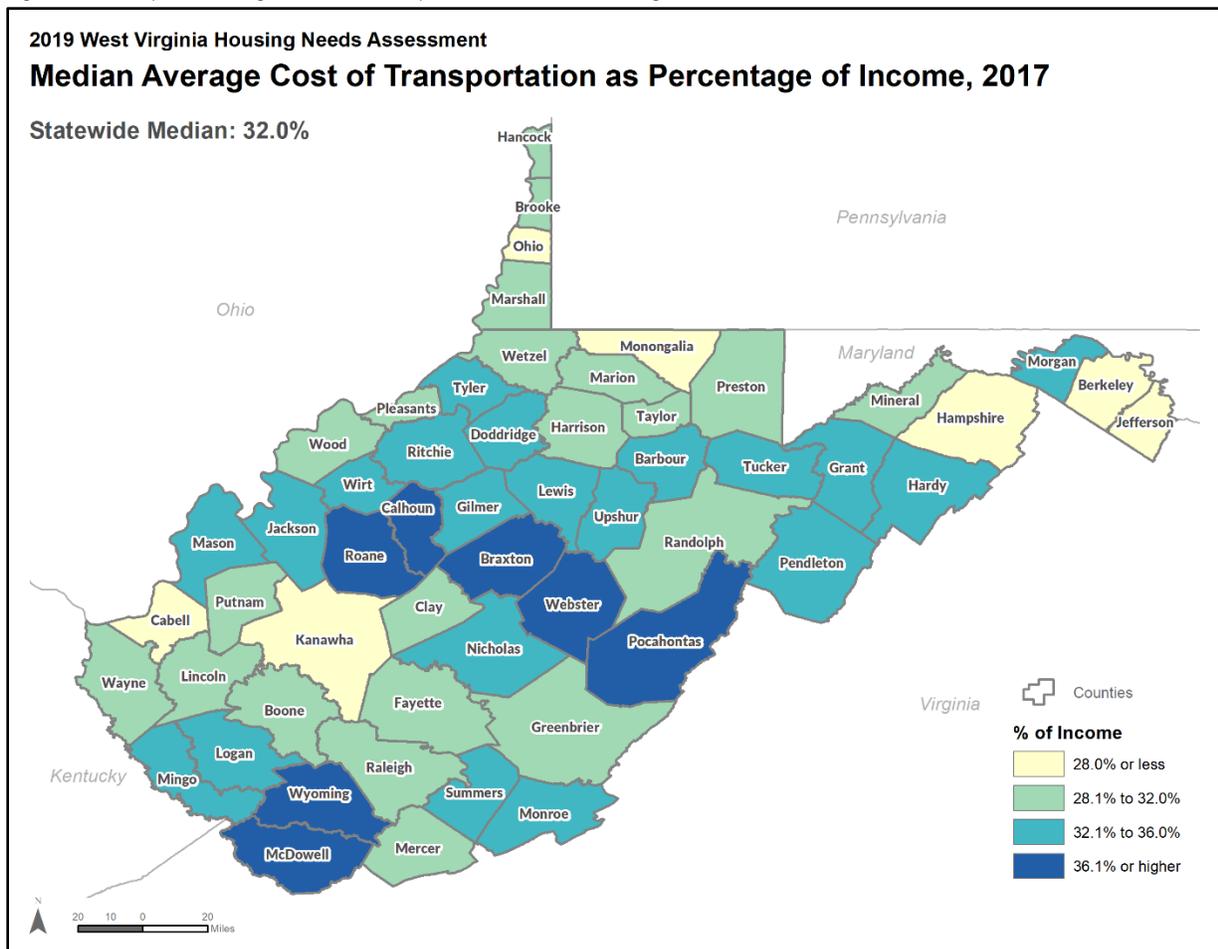
Source: 2010 Decennial Census, 2013-2017 ACS

### Transportation Costs

The cost of transportation affects a household's ability to pay for housing and basic necessities. A household spending 30% of its income on housing and an additional 30% on transportation will have less disposable income remaining for needs such as groceries, healthcare, and other necessities.

*According to the Housing and Transportation Affordability Index (H&T Index), in McDowell, Roane and Webster Counties, the typical household can expect to spend over 40% of its income on transportation despite decreases in average commute times.* In McDowell County, a household earning 80.0% of Area Median Income (AMI) can expect to spend as much as half of its income on transportation costs. In Jefferson County, a household earning the median income will only 17.0% of income is spent on transportation. The median across all counties in West Virginia is 32.0%. This rises to 37.0% for households earning 80.0% of AMI.

Figure 6-11 Map of Average Cost of Transportation as a Percentage of Income, 2017



Source: Housing and Transportation Affordability Index

Figure 6-12 County Comparison: Average Transportation Costs as Percent of Income, 2017

	Avg. Transp. Costs as Percent of Income for Households Earning AMI	Avg. Transp. Costs as Percent of Income for Households Earning 80% AMI
Barbour County	35.0%	40.0%
Berkeley County	24.0%	28.0%
Boone County	30.0%	32.0%
Braxton County	39.0%	45.0%
Brooke County	30.0%	33.0%
Cabell County	28.0%	30.0%
Calhoun County	37.0%	42.0%
Clay County	31.0%	35.0%
Doddridge County	33.0%	37.0%
Fayette County	32.0%	37.0%
Gilmer County	34.0%	39.0%
Grant County	35.0%	40.0%
Greenbrier County	32.0%	37.0%
Hampshire County	26.0%	30.0%
Hancock County	30.0%	32.0%
Hardy County	36.0%	39.0%
Harrison County	30.0%	32.0%
Jackson County	33.0%	36.0%
Jefferson County	17.0%	20.0%
Kanawha County	27.0%	29.0%
Lewis County	34.0%	38.0%
Lincoln County	32.0%	35.0%
Logan County	34.0%	38.0%
McDowell County	46.0%	50.0%
Marion County	30.0%	33.0%
Marshall County	30.0%	33.0%
Mason County	34.0%	39.0%
Mercer County	32.0%	37.0%
Mineral County	32.0%	36.0%
Mingo County	35.0%	40.0%
Monongalia County	27.0%	30.0%
Monroe County	36.0%	41.0%
Morgan County	33.0%	37.0%
Nicholas County	33.0%	38.0%
Ohio County	27.0%	29.0%
Pendleton County	35.0%	41.0%

	Avg. Transp. Costs as Percent of Income for Households Earning AMI	Avg. Transp. Costs as Percent of Income for Households Earning 80% AMI
Pleasants County	31.0%	34.0%
Pocahontas County	37.0%	42.0%
Preston County	32.0%	35.0%
Putnam County	31.0%	34.0%
Raleigh County	31.0%	35.0%
Randolph County	32.0%	37.0%
Ritchie County	36.0%	41.0%
Roane County	40.0%	46.0%
Summers County	34.0%	39.0%
Taylor County	32.0%	35.0%
Tucker County	35.0%	39.0%
Tyler County	34.0%	38.0%
Upshur County	34.0%	37.0%
Wayne County	31.0%	34.0%
Webster County	42.0%	49.0%
Wetzel County	32.0%	36.0%
Wirt County	34.0%	37.0%
Wood County	29.0%	31.0%
Wyoming County	37.0%	43.0%

Source: Housing and Transportation Affordability Index

### Three-Year Housing Affordability Trend

*On average, housing affordability has changed little from 2015 to 2017, however, there are some counties that have experienced large shifts in incomes and/or housing costs.* As depicted in Figure 6-13, in Braxton, Mineral, and Roane Counties, the inflation-adjusted median household income increased significantly while rent and monthly owner costs increased only slightly or decreased, respectively. In Hampshire County, median household income increased 25.6% compared to a 7.6% increase in rent and a 4.1% increase in homeowner costs. Consequentially, these four counties had the largest decreases in housing costs as a percent of household income. Owner costs decreased 9.0% in Mineral County from 2015 to 2017.

The median rent increased by 17.6%, the largest increase in the State, in Wetzel County but still remained modest at \$630 per month, which equates to 18.6% of household income as portrayed in Figure 6-14. Owner costs increased the most in Doddridge County, going up 8.3% over this period, however, as a percent of income, home ownership only takes 23.5% of income and rose only 0.3%. The median rent is highest in Berkeley and Jefferson Counties but only comprises 19.4% and 16.2% of renters' incomes, respectively. There were 21 counties that witnessed a reduction in both rental and owner costs as a percent of household income, all but one of which had rising household incomes. This suggests that income growth has been one of the most important factors at making housing more affordable for households earning close to or more than the median income. In contrast, housing is largely unaffordable to households earning less than 80% of the median income, which included approximately 136,202 households across the State in 2015, the most recent year with available data. This analysis is included in the following Cost Burden section.

Figure 6-13 Three-Year Housing Affordability Trend

	Median Household Income			Median Rent			Selected Monthly Owner Costs		
	2015	2017	Percent Change	2015	2017	Percent Change	2015	2017	Percent Change
Barbour County	\$38,549	\$37,516	-2.7%	\$562	\$553	-1.5%	\$863	\$891	3.2%
Berkeley County	\$57,449	\$59,480	3.5%	\$956	\$964	0.9%	\$1,337	\$1,281	-4.2%
Boone County	\$41,556	\$37,955	-8.7%	\$595	\$603	1.4%	\$1,012	\$954	-5.7%
Braxton County	\$34,060	\$41,266	21.2%	\$508	\$524	3.2%	\$837	\$793	-5.3%
Brooke County	\$48,064	\$48,835	1.6%	\$596	\$589	-1.2%	\$960	\$934	-2.7%
Cabell County	\$39,878	\$37,816	-5.2%	\$679	\$707	4.1%	\$1,034	\$1,044	1.0%
Calhoun County	\$36,991	\$36,279	-1.9%	\$573	\$495	-13.6%	\$673	\$703	4.5%
Clay County	\$32,578	\$34,242	5.1%	\$496	\$441	-11.1%	\$956	\$886	-7.3%
Doddridge County	\$41,573	\$44,437	6.9%	\$553	\$558	0.9%	\$805	\$872	8.3%
Fayette County	\$37,745	\$39,297	4.1%	\$608	\$573	-5.8%	\$840	\$855	1.7%
Gilmer County	\$39,037	\$37,175	-4.8%	\$583	\$528	-9.5%	\$722	\$728	0.9%
Grant County	\$40,652	\$40,093	-1.4%	\$592	\$567	-4.2%	\$900	\$940	4.5%
Greenbrier County	\$41,336	\$40,483	-2.1%	\$655	\$700	6.8%	\$898	\$912	1.6%
Hampshire County	\$29,115	\$36,575	25.6%	\$552	\$594	7.6%	\$1,003	\$1,044	4.1%
Hancock County	\$41,557	\$43,634	5.0%	\$654	\$648	-0.9%	\$925	\$911	-1.5%
Hardy County	\$41,915	\$42,573	1.6%	\$624	\$668	7.1%	\$979	\$927	-5.3%
Harrison County	\$45,746	\$48,315	5.6%	\$674	\$700	3.9%	\$963	\$963	0.0%
Jackson County	\$42,967	\$41,731	-2.9%	\$590	\$630	6.8%	\$942	\$914	-3.0%
Jefferson County	\$69,344	\$72,526	4.6%	\$922	\$979	6.1%	\$1,633	\$1,571	-3.8%
Kanawha County	\$47,717	\$46,859	-1.8%	\$726	\$712	-1.9%	\$1,006	\$995	-1.1%
Lewis County	\$39,363	\$39,793	1.1%	\$568	\$622	9.5%	\$831	\$840	1.1%
Lincoln County	\$37,232	\$37,075	-0.4%	\$545	\$536	-1.6%	\$832	\$812	-2.4%
Logan County	\$38,234	\$37,859	-1.0%	\$584	\$605	3.5%	\$940	\$932	-0.9%
McDowell County	\$25,918	\$25,595	-1.2%	\$542	\$529	-2.4%	\$709	\$730	2.9%
Marion County	\$44,892	\$48,158	7.3%	\$708	\$732	3.4%	\$1,007	\$976	-3.1%
Marshall County	\$46,989	\$42,473	-9.6%	\$601	\$608	1.1%	\$896	\$873	-2.6%
Mason County	\$37,906	\$38,977	2.8%	\$524	\$565	7.8%	\$817	\$843	3.1%
Mercer County	\$37,643	\$37,763	0.3%	\$620	\$614	-0.9%	\$911	\$934	2.5%
Mineral County	\$33,062	\$40,749	23.3%	\$552	\$586	6.1%	\$1,035	\$969	-6.4%
Mingo County	\$34,550	\$31,227	-9.6%	\$607	\$600	-1.2%	\$917	\$918	0.1%
Monongalia County	\$47,286	\$49,624	4.9%	\$777	\$788	1.4%	\$1,231	\$1,245	1.1%
Monroe County	\$38,395	\$36,684	-4.5%	\$598	\$604	1.0%	\$940	\$945	0.5%

	Median Household Income			Median Rent			Selected Monthly Owner Costs		
	2015	2017	Percent Change	2015	2017	Percent Change	2015	2017	Percent Change
Morgan County	\$40,897	\$46,346	13.3%	\$738	\$751	1.7%	\$1,241	\$1,199	-3.4%
Nicholas County	\$40,738	\$39,037	-4.2%	\$570	\$573	0.5%	\$939	\$892	-5.0%
Ohio County	\$42,192	\$45,777	8.5%	\$589	\$625	6.2%	\$970	\$961	-1.0%
Pendleton County	\$38,431	\$39,554	2.9%	\$631	\$578	-8.4%	\$877	\$871	-0.7%
Pleasants County	\$46,060	\$45,152	-2.0%	\$654	\$647	-1.1%	\$1,002	\$1,022	2.0%
Pocahontas County	\$38,300	\$37,111	-3.1%	\$572	\$612	7.0%	\$881	\$778	-11.7%
Preston County	\$46,867	\$46,673	-0.4%	\$607	\$630	3.7%	\$987	\$961	-2.6%
Putnam County	\$59,045	\$59,113	0.1%	\$760	\$791	4.0%	\$1,182	\$1,184	0.1%
Raleigh County	\$42,673	\$42,386	-0.7%	\$667	\$664	-0.4%	\$983	\$945	-3.8%
Randolph County	\$41,035	\$40,094	-2.3%	\$582	\$585	0.4%	\$885	\$847	-4.3%
Ritchie County	\$39,141	\$41,497	6.0%	\$601	\$576	-4.2%	\$778	\$762	-2.0%
Roane County	\$33,086	\$37,931	14.6%	\$474	\$481	1.4%	\$895	\$838	-6.4%
Summers County	\$38,117	\$35,218	-7.6%	\$583	\$634	8.7%	\$823	\$779	-5.3%
Taylor County	\$45,729	\$45,916	0.4%	\$610	\$577	-5.5%	\$957	\$945	-1.2%
Tucker County	\$42,154	\$43,294	2.7%	\$546	\$507	-7.1%	\$918	\$843	-8.2%
Tyler County	\$40,408	\$40,902	1.2%	\$578	\$618	6.9%	\$836	\$849	1.5%
Upshur County	\$41,943	\$39,434	-6.0%	\$615	\$662	7.7%	\$922	\$931	0.9%
Wayne County	\$37,771	\$38,905	3.0%	\$613	\$649	5.9%	\$918	\$933	1.6%
Webster County	\$30,249	\$33,390	10.4%	\$509	\$508	-0.1%	\$725	\$769	6.1%
Wetzel County	\$40,660	\$40,694	0.1%	\$536	\$630	17.6%	\$837	\$807	-3.6%
Wirt County	\$40,926	\$38,936	-4.9%	\$515	\$513	-0.3%	\$749	\$777	3.8%
Wood County	\$43,559	\$45,537	4.5%	\$647	\$676	4.5%	\$946	\$929	-1.8%
Wyoming County	\$35,079	\$37,644	7.3%	\$573	\$613	7.0%	\$803	\$813	1.3%

Source: 2011 – 2015, 2013-2017 ACS

Figure 6-14 Housing Costs as a Percent of Household Income

	Median Rent			Selected Monthly Owner Costs		
	2015	2017	Change	2015	2017	Change
Barbour County	17.5%	17.7%	0.2%	26.9%	28.5%	1.6%
Berkeley County	20.0%	19.4%	-0.5%	27.9%	25.8%	-2.1%
Boone County	17.2%	19.1%	1.9%	29.2%	30.2%	0.9%
Braxton County	17.9%	15.2%	-2.6%	29.5%	23.1%	-6.4%
Brooke County	14.9%	14.5%	-0.4%	24.0%	23.0%	-1.0%
Cabell County	20.4%	22.4%	2.0%	31.1%	33.1%	2.0%
Calhoun County	18.6%	16.4%	-2.2%	21.8%	23.3%	1.4%
Clay County	18.3%	15.5%	-2.8%	35.2%	31.0%	-4.2%
Doddridge County	16.0%	15.1%	-0.9%	23.2%	23.5%	0.3%
Fayette County	19.3%	17.5%	-1.8%	26.7%	26.1%	-0.6%
Gilmer County	17.9%	17.0%	-0.9%	22.2%	23.5%	1.3%
Grant County	17.5%	17.0%	-0.5%	26.6%	28.1%	1.6%
Greenbrier County	19.0%	20.7%	1.7%	26.1%	27.0%	1.0%
Hampshire County	22.8%	19.5%	-3.3%	41.3%	34.3%	-7.1%
Hancock County	18.9%	17.8%	-1.1%	26.7%	25.1%	-1.6%
Hardy County	17.9%	18.8%	1.0%	28.0%	26.1%	-1.9%
Harrison County	17.7%	17.4%	-0.3%	25.3%	23.9%	-1.3%
Jackson County	16.5%	18.1%	1.6%	26.3%	26.3%	0.0%
Jefferson County	16.0%	16.2%	0.2%	28.3%	26.0%	-2.3%
Kanawha County	18.3%	18.2%	0.0%	25.3%	25.5%	0.2%
Lewis County	17.3%	18.8%	1.4%	25.3%	25.3%	0.0%
Lincoln County	17.6%	17.3%	-0.2%	26.8%	26.3%	-0.5%
Logan County	18.3%	19.2%	0.8%	29.5%	29.5%	0.0%
McDowell County	25.1%	24.8%	-0.3%	32.8%	34.2%	1.4%
Marion County	18.9%	18.2%	-0.7%	26.9%	24.3%	-2.6%
Marshall County	15.4%	17.2%	1.8%	22.9%	24.7%	1.8%
Mason County	16.6%	17.4%	0.8%	25.9%	26.0%	0.1%
Mercer County	19.8%	19.5%	-0.2%	29.0%	29.7%	0.6%
Mineral County	20.0%	17.3%	-2.8%	37.6%	28.5%	-9.0%
Mingo County	21.1%	23.1%	2.0%	31.9%	35.3%	3.4%
Monongalia County	19.7%	19.1%	-0.7%	31.2%	30.1%	-1.1%
Monroe County	18.7%	19.8%	1.1%	29.4%	30.9%	1.5%
Morgan County	21.7%	19.4%	-2.2%	36.4%	31.0%	-5.4%
Nicholas County	16.8%	17.6%	0.8%	27.7%	27.4%	-0.2%
Ohio County	16.7%	16.4%	-0.4%	27.6%	25.2%	-2.4%
Pendleton County	19.7%	17.5%	-2.2%	27.4%	26.4%	-1.0%
Pleasants County	17.0%	17.2%	0.2%	26.1%	27.2%	1.1%
Pocahontas County	17.9%	19.8%	1.9%	27.6%	25.2%	-2.4%
Preston County	15.6%	16.2%	0.6%	25.3%	24.7%	-0.6%
Putnam County	15.5%	16.1%	0.6%	24.0%	24.0%	0.0%
Raleigh County	18.7%	18.8%	0.1%	27.6%	26.8%	-0.9%
Randolph County	17.0%	17.5%	0.5%	25.9%	25.4%	-0.5%
Ritchie County	18.4%	16.7%	-1.8%	23.8%	22.0%	-1.8%
Roane County	17.2%	15.2%	-2.0%	32.5%	26.5%	-6.0%
Summers County	18.4%	21.6%	3.2%	25.9%	26.5%	0.6%
Taylor County	16.0%	15.1%	-0.9%	25.1%	24.7%	-0.4%

	Median Rent			Selected Monthly Owner Costs		
	2015	2017	Change	2015	2017	Change
Tucker County	15.5%	14.1%	-1.5%	26.1%	23.4%	-2.8%
Tyler County	17.2%	18.1%	1.0%	24.8%	24.9%	0.1%
Upshur County	17.6%	20.1%	2.6%	26.4%	28.3%	1.9%
Wayne County	19.5%	20.0%	0.6%	29.2%	28.8%	-0.4%
Webster County	20.2%	18.3%	-1.9%	28.8%	27.6%	-1.1%
Wetzel County	15.8%	18.6%	2.8%	24.7%	23.8%	-0.9%
Wirt County	15.1%	15.8%	0.7%	22.0%	23.9%	2.0%
Wood County	17.8%	17.8%	0.0%	26.1%	24.5%	-1.6%
Wyoming County	19.6%	19.5%	-0.1%	27.5%	25.9%	-1.5%

Source: 2011 – 2015, 2013-2017 ACS

### Cost Burden

The previous analysis used aggregated data to determine a broad measure of housing affordability for large populations in West Virginia. Using Comprehensive Housing Affordability Strategy (CHAS) data creates a more granular picture, which allows for a more nuanced analysis, especially of lower income groups. The CHAS dataset is a custom tabulation of census data produced by HUD. It provides actual household counts within each income tier and adjusts for household size, while ACS data only provides aggregated data such as median household income for a county.

Because of the added nuance provided by CHAS data, the conclusions reached in this analysis may seem contradictory to conclusions reached in the previous Three-Year Housing Affordability Trends section. In reality, the cost burden analysis is meant to supplement the previous analysis by providing a greater level of detail, particularly among the lowest income groups, which can be missed when focusing on aggregated measures like median income and median rent.

In this analysis, a household is considered cost burdened if the household spends more than 30% of household income on housing. CHAS data was used to determine cost burden by income tier and tenure. Because CHAS data is a custom tabulation created for HUD, there are limitations on the income tiers that can be analyzed. The income tiers utilized are 0-30% AMI, 31-50% AMI, 51-80% AMI and above 80% AMI.

*In 2015, 20.9% of all households in the State were cost burdened.* Renters are more likely to be cost burdened than owners with 37.4% of all renters paying more than 30% of their household income on housing costs compared to 14.7% of owners. Wetzel County, where 47.2% of renters

are cost burdened, has the highest proportion of cost burdened renters. Morgan County contains the highest proportion of cost burdened owners at 25.0%. Wirt County contains the lowest proportion of renter households that are cost burdened at 20.9%. With 8.4% of homeowners being cost burdened, Calhoun County has the lowest proportion of cost burdened owners.

### ***Renters***

*Renters earning 0-30% AMI were less likely to be cost burdened than homeowners in the same income range; however, there are large variations between counties.* Over half of renters who earned 0-30% AMI are cost burdened in 41 counties across the State. Renters in this income tier were least likely to be cost burdened in Morgan County where 35.7% of those earning between 0-30% were cost burdened.

Among renters earning 31-50% AMI, those in Jefferson County were most likely to be cost burdened with 82.8% of households paying more than 30%. Kanawha County accounted for the largest number of cost burdened renters in the State at 8,850 households – the majority of them earning 50% AMI or less. As income rose, the degree of cost burden decreased. Renters earning 51-80% AMI were significantly less likely to be cost burdened in most counties, accounting for 32.4% of all renters in this income tier. There were 28 counties with less than 100 cost burdened renters in this income tier. In Clay County, there were only four renters at this tier who were cost burdened compared to 155 earning 0-30% AMI and 44 earning 31-50% AMI. There were no cost burdened renters over 50% AMI in Ritchie County. Only 4.7% of renter households in the State earning over 80% AMI were cost burdened, suggesting that many higher income renters are occupying rental units that are at price points that would also make them available to lower income tiers.

As illustrated by the figures below, cost burden affects the lowest income renter households more than any other group.

Figure 6-15 Cost Burdened Renter-Occupied Households by Income Tier

	Renter Households	Renter Cost Burdened Households									
		Total		0 - 30%		31 - 50%		51 - 80%		81%+	
		#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened
Barbour County	1,635	627	38.3%	345	56.6%	155	62.0%	65	23.2%	62	12.5%
Berkeley County	11,000	4,750	43.2%	1,720	67.1%	1,480	74.7%	1,035	52.4%	515	11.5%
Boone County	2,235	818	36.6%	430	60.6%	260	68.4%	120	26.7%	8	1.2%
Braxton County	1,405	468	33.3%	265	55.2%	160	80.0%	35	15.2%	8	1.6%
Brooke County	2,680	985	36.8%	455	70.5%	395	69.9%	135	30.7%	0	0.0%
Cabell County	15,550	6,834	43.9%	3,480	70.7%	2,085	61.6%	930	38.5%	339	7.0%
Calhoun County	605	132	21.8%	100	41.7%	24	24.0%	8	8.4%	0	0.0%
Clay County	615	203	33.0%	155	46.3%	44	36.7%	4	5.0%	0	0.0%
Doddridge County	385	115	29.9%	60	70.6%	35	36.8%	20	22.2%	0	0.0%
Fayette County	4,100	1,434	35.0%	590	64.8%	580	60.7%	225	27.3%	39	2.8%
Gilmer County	620	198	31.9%	85	53.1%	95	61.3%	10	7.7%	8	4.6%
Grant County	890	270	30.3%	165	76.7%	85	51.5%	20	13.8%	0	0.0%
Greenbrier County	4,090	1,380	33.7%	565	50.7%	430	63.2%	325	42.2%	60	3.9%
Hampshire County	4,650	1,290	27.7%	750	41.8%	425	38.1%	115	13.5%	0	0.0%
Hancock County	3,425	1,355	39.6%	655	80.9%	435	74.4%	265	30.8%	0	0.0%
Hardy County	1,225	353	28.8%	69	51.1%	110	48.9%	140	35.9%	34	7.2%
Harrison County	7,260	2,582	35.6%	1,355	60.1%	735	58.8%	410	25.9%	82	3.8%
Jackson County	2,450	775	31.6%	500	56.5%	170	68.0%	95	18.1%	10	1.3%
Jefferson County	5,280	2,350	44.5%	890	65.2%	965	82.8%	330	39.3%	165	8.6%
Kanawha County	25,115	8,850	35.2%	3,765	65.8%	3,020	66.7%	1,780	37.4%	285	2.8%
Lewis County	1,935	695	35.9%	400	73.4%	120	70.6%	135	27.3%	40	5.5%
Lincoln County	1,845	675	36.6%	345	55.2%	275	54.5%	35	22.6%	20	3.6%
Logan County	3,380	1,160	34.3%	605	63.4%	370	56.9%	175	31.5%	10	0.8%
McDowell County	1,905	660	34.6%	395	45.7%	210	43.8%	55	19.0%	0	0.0%
Marion County	5,265	2,160	41.0%	920	68.4%	790	67.8%	360	34.8%	90	5.2%
Marshall County	3,070	905	29.5%	425	61.6%	285	50.9%	145	25.4%	50	4.0%

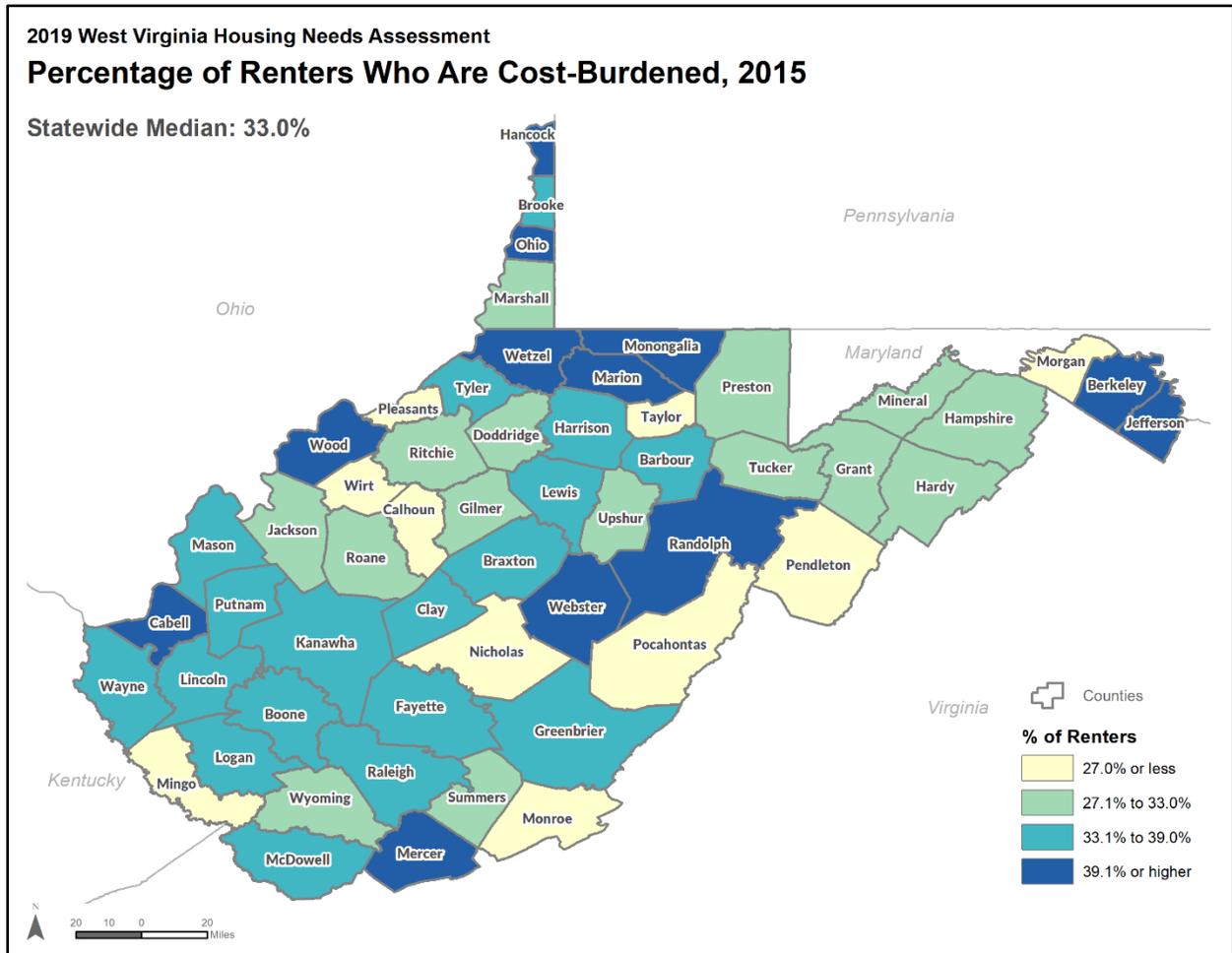
	Renter Households	Renter Cost Burdened Households									
		Total		0 - 30%		31 - 50%		51 - 80%		81%+	
		#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened
Mason County	2,225	795	35.7%	445	65.0%	175	38.9%	175	44.9%	0	0.0%
Mercer County	7,130	3,129	43.9%	1,355	70.4%	1,160	75.1%	474	31.6%	140	6.5%
Mineral County	4,810	1,550	32.2%	840	43.8%	655	43.8%	55	8.4%	0	0.0%
Mingo County	2,610	670	25.7%	405	40.1%	200	44.4%	65	20.3%	0	0.0%
Monongalia County	15,860	7,335	46.2%	4,065	68.9%	1,700	71.3%	1,145	42.0%	425	8.8%
Monroe County	1,120	253	22.6%	109	43.6%	85	32.7%	49	24.5%	10	2.4%
Morgan County	2,155	565	26.2%	205	35.7%	250	71.4%	95	19.2%	15	2.0%
Nicholas County	2,245	565	25.2%	270	37.0%	210	53.2%	85	20.5%	0	0.0%
Ohio County	5,825	2,544	43.7%	1,310	71.0%	625	61.3%	455	41.2%	154	8.3%
Pendleton County	665	159	23.9%	79	45.1%	15	15.8%	10	13.3%	55	17.2%
Pleasants County	485	120	24.7%	70	58.3%	40	57.1%	10	7.7%	0	0.0%
Pocahontas County	725	184	25.4%	70	46.7%	55	35.5%	55	23.9%	4	2.1%
Preston County	2,530	765	30.2%	480	57.5%	215	50.0%	50	9.8%	20	2.6%
Putnam County	3,710	1,255	33.8%	680	66.7%	415	63.4%	150	22.2%	10	0.7%
Raleigh County	8,495	2,850	33.5%	1,300	59.6%	940	57.0%	505	34.4%	105	3.3%
Randolph County	3,130	1,275	40.7%	630	73.7%	375	69.4%	250	37.0%	20	1.9%
Ritchie County	810	220	27.2%	130	52.0%	90	46.2%	-	0.0%	0	0.0%
Roane County	1,385	420	30.3%	230	51.7%	145	34.9%	45	14.5%	0	0.0%
Summers County	1,210	350	28.9%	230	63.0%	55	31.4%	65	18.8%	0	0.0%
Taylor County	1,425	354	24.8%	185	46.8%	95	46.3%	54	22.0%	20	3.5%
Tucker County	630	185	29.4%	85	54.8%	65	44.8%	35	50.0%	0	0.0%
Tyler County	825	280	33.9%	105	38.9%	155	81.6%	20	10.0%	0	0.0%
Upshur County	2,185	600	27.5%	285	55.3%	185	47.4%	120	30.8%	10	1.1%
Wayne County	3,855	1,355	35.1%	795	57.4%	365	56.6%	175	22.7%	20	1.9%
Webster County	1,020	425	41.7%	330	71.7%	65	33.3%	30	23.1%	0	0.0%
Wetzel County	1,355	640	47.2%	325	67.7%	215	72.9%	100	43.5%	0	0.0%
Wirt County	450	94	20.9%	55	68.8%	29	44.6%	10	11.8%	0	0.0%

	Renter Households	Renter Cost Burdened Households									
		Total		0 - 30%		31 - 50%		51 - 80%		81%+	
		#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened
Wood County	10,400	4,704	45.2%	1,820	74.4%	1,540	75.9%	1,010	42.2%	334	9.5%
Wyoming County	1,740	472	27.1%	225	38.8%	185	57.8%	39	16.3%	23	3.8%

Source: 2015 CHAS

Many of the census tracts containing the largest proportion of cost burdened renters are found in Kanawha County. Many of these census tracts are located in Charleston or within commuting distance of the city. Clustered near the centers of both Fayette and Jackson Counties, there are several census tracts in which over a third of renters are cost burdened.

Figure 6-16 Map of Cost Burdened Renters, 2015



Source: 2015 CHAS

### Owners

Among homeowners in West Virginia with household incomes between 0-30% AMI, 62.0% are cost burdened. In the State, 14.7% of all homeowners in all income tiers were cost burdened with some variation across counties. When segregated by income, however, there are clear differences. In Marshall County, 78.0% of owners in this income tier are cost burdened. Only in nine counties were less than half of owners in this income tier cost burdened. Homeowners with household incomes between 31-50% of AMI are less likely to be cost burdened than those

in the 0-30% AMI income tier. In the State, 35.0% of homeowners in this income tier were cost burdened. In Lincoln County, where 64.0% of owners earning 0-30% AMI were cost burdened, only 13.1% of owners earning 31-50% were cost burdened. In Morgan County, 51.4% of owners earning 31-50% AMI were cost burdened – the largest proportion of owners in this group.

*Homeowners with household incomes between 51-80% AMI were significantly less likely to be cost burdened than those households earning 50% AMI or less.* Nearly half of all owners earning less than 51% AMI were cost burdened compared to 7.7% of those earning more than 50% AMI. In Berkeley and Wood Counties, there were more cost burdened households earning over 50% AMI than those earning less than 50% AMI. Jefferson County has among the highest proportion of owners that are cost burdened in all income groups, suggesting that it has some of the least affordable housing in the State when cost burden is analyzed.

Figure 6-17 Cost Burdened Owner-Occupied Households by Income Tier

	Owner Households	Owner Cost Burdened Households									
		Total		0 - 30%		31 - 50%		51 - 80%		81%+	
		#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened
Barbour County	4,405	600	13.6%	195	57.4%	130	32.9%	210	23.5%	65	2.3%
Berkeley County	29,990	6,795	22.7%	1,415	71.5%	1,365	49.9%	1,815	39.8%	2,200	10.6%
Boone County	7,310	1,019	13.9%	500	68.0%	135	16.4%	169	16.6%	215	4.5%
Braxton County	4,200	615	14.6%	235	56.0%	135	23.9%	155	21.4%	90	3.6%
Brooke County	7,350	880	12.0%	275	74.3%	220	32.8%	265	20.9%	120	2.4%
Cabell County	24,420	3,530	14.5%	865	61.1%	955	39.3%	845	23.6%	865	5.1%
Calhoun County	2,485	209	8.4%	95	48.7%	45	14.1%	65	12.3%	4	0.3%
Clay County	2,845	370	13.0%	170	46.6%	100	23.8%	60	8.7%	40	2.9%
Doddridge County	2,290	234	10.2%	100	43.5%	45	20.9%	70	18.2%	19	1.3%
Fayette County	13,570	2,100	15.5%	555	59.0%	655	36.5%	590	22.1%	300	3.7%
Gilmer County	2,125	223	10.5%	85	36.2%	65	24.5%	65	20.6%	8	0.6%
Grant County	3,285	405	12.3%	75	51.7%	110	29.3%	65	9.8%	155	7.4%
Greenbrier County	11,250	1,730	15.4%	570	67.9%	410	38.9%	355	18.7%	395	5.3%
Hampshire County	5,540	915	16.5%	395	41.1%	285	34.3%	135	9.6%	100	4.3%
Hancock County	9,470	1,290	13.6%	455	61.9%	355	39.9%	270	14.3%	210	3.5%
Hardy County	3,930	630	16.0%	170	64.2%	105	26.3%	150	25.0%	205	7.7%
Harrison County	20,240	2,655	13.1%	1,015	68.6%	695	34.5%	575	15.8%	370	2.8%
Jackson County	8,670	1,335	15.4%	435	60.8%	370	39.2%	295	16.8%	235	4.5%
Jefferson County	15,050	3,565	23.7%	835	74.2%	635	45.5%	895	40.9%	1,200	11.6%
Kanawha County	57,135	7,090	12.4%	1,925	63.6%	2,165	39.6%	1,640	19.3%	1,360	3.4%
Lewis County	4,590	520	11.3%	220	54.3%	75	20.8%	155	21.5%	70	2.3%
Lincoln County	6,150	768	12.5%	400	64.0%	80	13.1%	185	16.0%	103	2.7%
Logan County	10,660	1,735	16.3%	680	64.8%	440	36.5%	410	19.7%	205	3.2%
McDowell County	6,275	799	12.7%	470	51.1%	250	21.8%	64	4.9%	15	0.5%
Marion County	17,220	2,115	12.3%	675	62.5%	595	32.6%	480	16.2%	365	3.2%

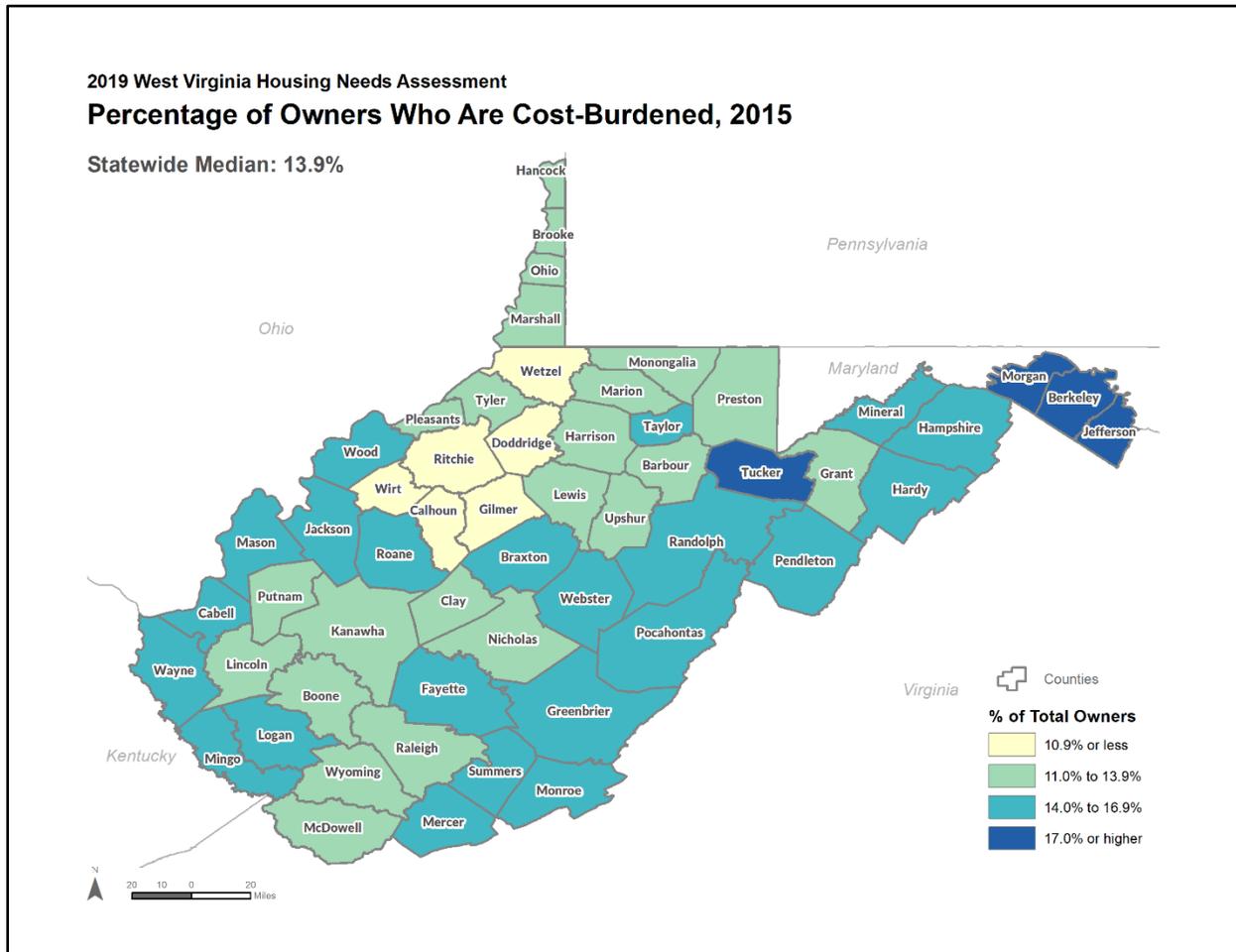
	Owner Households	Owner Cost Burdened Households									
		Total		0 - 30%		31 - 50%		51 - 80%		81%+	
		#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened
Marshall County	10,500	1,243	11.8%	460	78.0%	445	45.9%	224	11.2%	114	1.6%
Mason County	8,615	1,440	16.7%	425	62.5%	430	47.0%	455	27.7%	130	2.4%
Mercer County	18,320	2,904	15.9%	1,120	69.3%	735	37.8%	625	19.6%	424	3.7%
Mineral County	6,455	955	14.8%	315	52.9%	265	29.9%	220	14.6%	155	4.5%
Mingo County	8,230	1,314	16.0%	575	59.6%	285	26.1%	355	23.1%	99	2.1%
Monongalia County	21,175	2,720	12.8%	1,055	64.7%	480	27.5%	510	17.1%	675	4.6%
Monroe County	4,700	680	14.5%	205	56.2%	140	33.7%	210	19.4%	125	4.4%
Morgan County	5,195	1,300	25.0%	285	61.3%	360	51.4%	450	37.7%	205	7.2%
Nicholas County	8,540	1,165	13.6%	455	59.1%	285	38.0%	170	11.4%	255	4.6%
Ohio County	12,585	1,705	13.5%	615	69.9%	370	37.9%	410	19.9%	310	3.6%
Pendleton County	2,430	408	16.8%	160	55.2%	95	32.2%	95	20.9%	58	4.2%
Pleasants County	2,405	335	13.9%	105	72.4%	95	33.9%	70	19.7%	65	4.0%
Pocahontas County	3,015	464	15.4%	85	63.0%	120	40.0%	130	19.1%	129	6.8%
Preston County	9,945	1,285	12.9%	470	49.7%	370	27.6%	275	14.4%	170	3.0%
Putnam County	18,000	2,460	13.7%	925	75.8%	415	27.4%	510	17.1%	610	5.0%
Raleigh County	22,780	2,965	13.0%	690	59.5%	845	33.7%	660	18.2%	770	5.0%
Randolph County	8,435	1,205	14.3%	375	63.6%	245	28.2%	310	23.0%	275	4.9%
Ritchie County	3,130	293	9.4%	80	43.2%	70	17.9%	64	11.1%	79	4.0%
Roane County	4,485	655	14.6%	285	64.8%	115	21.7%	160	17.8%	95	3.6%
Summers County	4,375	690	15.8%	190	65.5%	185	30.8%	145	23.6%	170	5.9%
Taylor County	5,310	830	15.6%	275	64.7%	275	48.2%	185	24.0%	95	2.7%
Tucker County	2,380	409	17.2%	80	47.1%	150	47.6%	70	17.5%	109	7.3%
Tyler County	2,790	354	12.7%	150	56.6%	60	24.0%	105	21.2%	39	2.2%
Upshur County	6,910	920	13.3%	285	52.3%	210	30.2%	270	20.3%	155	3.6%
Wayne County	12,840	1,810	14.1%	680	50.9%	520	31.3%	365	16.7%	245	3.2%
Webster County	2,870	480	16.7%	195	70.9%	135	26.7%	125	21.4%	25	1.7%
Wetzel County	5,170	544	10.5%	245	53.8%	145	30.5%	99	11.4%	55	1.6%

	Owner Households	Owner Cost Burdened Households									
		Total		0 - 30%		31 - 50%		51 - 80%		81%+	
		#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened	#	% Cost Burdened
Wirt County	1,980	198	10.0%	50	52.6%	100	36.4%	25	6.0%	23	1.9%
Wood County	25,790	4,015	15.6%	1,000	73.3%	955	44.7%	1,175	26.3%	885	5.0%
Wyoming County	7,460	910	12.2%	345	41.1%	330	29.3%	165	12.0%	70	1.7%

Source: 2015 CHAS

There are only four counties where 17.0% or more of homeowners are cost burdened. Three of these counties are in the eastern panhandle bordering Maryland and Virginia. Among all homeowners in the State, 14.7% are cost burdened. Calhoun County has the lowest rate of cost burden at 8.4% and Morgan has the highest rate with 25.0%.

Figure 6-18 Map of Cost Burdened Owners, 2015



Source: 2015 CHAS

## Unmet Need and Units of Unmet Need Analysis

There are two parts to this analysis: 1) calculating the Unmet Need and 2) using the Unmet Need to estimate the Units of Unmet Need for each county. The following definitions are used throughout the analysis:

*The Unmet Need is the proportion of households by tenure and income tier that do not have housing that is both affordable and available.* To be *affordable*, the household must not pay more than 30% of household income on housing. To be *available*, the unit must be occupied by a household that can afford that unit or be vacant (so that a household at that income level could move in and afford the unit).

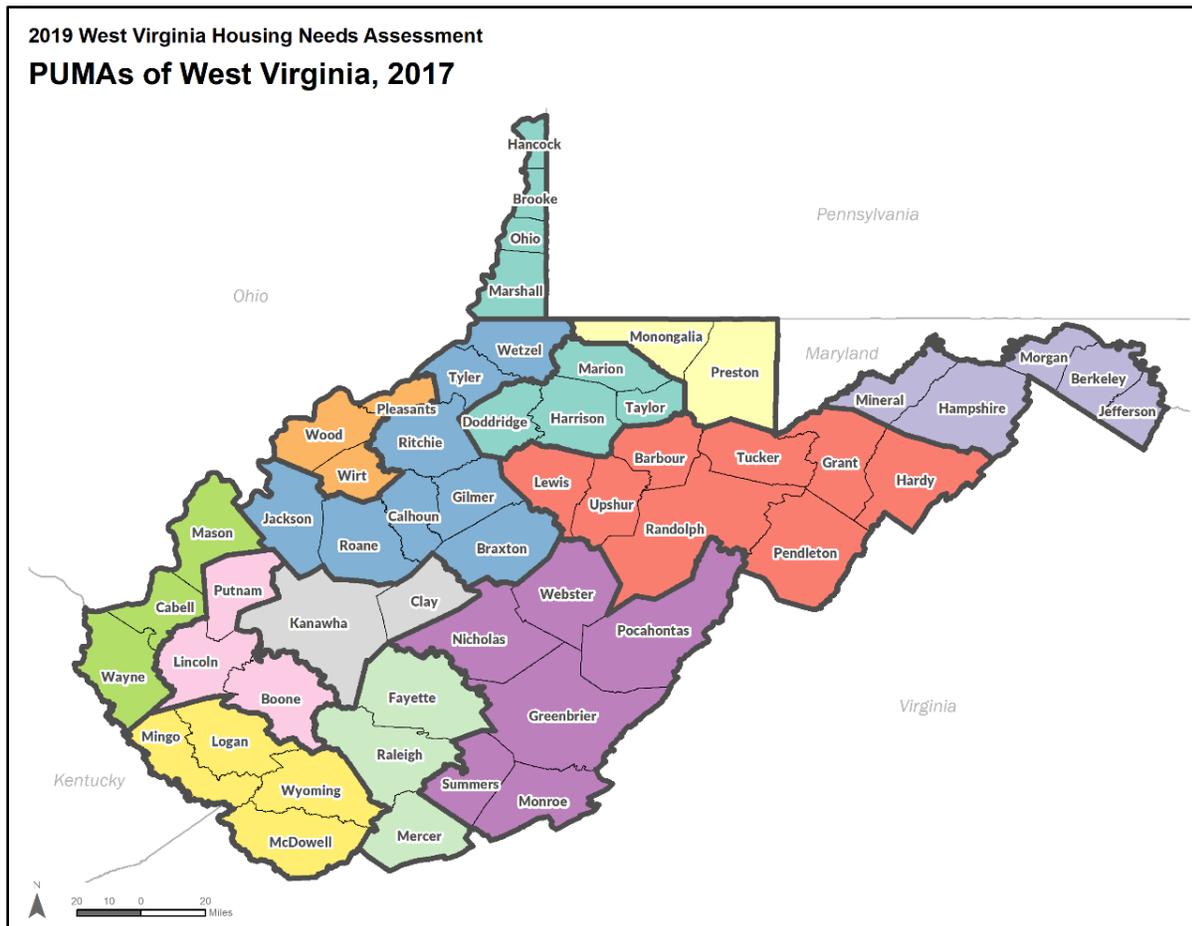
*The Units of Unmet Need analysis estimates the number of additional housing units that are needed to meet the housing needs of all households within a particular geography.* For example, if two counties both have Unmet Need of 42 but one county has 1,000 households and the other has 10,000 households, then the less populated county will have 420 Units of Unmet Need (42% of 1,000) while the more populated county will have 4,200 Units of Unmet Need (42% of 10,000).

## Unmet Need Analysis

The Unmet Need analysis indicates the proportion of households by tenure and income tier that do *not* have housing that is *both* affordable and available. The methodology for determining the Unmet Need is in Appendix D.

Using Public Use Micro Sample (PUMS) data, which is a sample of raw data files from the ACS, it is possible to estimate the proportion of households with available and affordable housing by income tier and tenure. Because each row of PUMS data corresponds to a specific person or household and the Census Bureau has an obligation to protect the confidentiality of each respondent, PUMS data are only available at the Public Use Microdata Area (PUMA) level. PUMAs are geographic areas that contain at least 100,000 people and are contained within a single state. There are 13 PUMAs in West Virginia. While it is known which counties are within a PUMA there is no way to know in which county a given respondent lives. *For this reason, it is not possible to draw conclusions in jurisdictions smaller than at the PUMA level and all counties within a PUMA are assumed to have the same Unmet Need.*

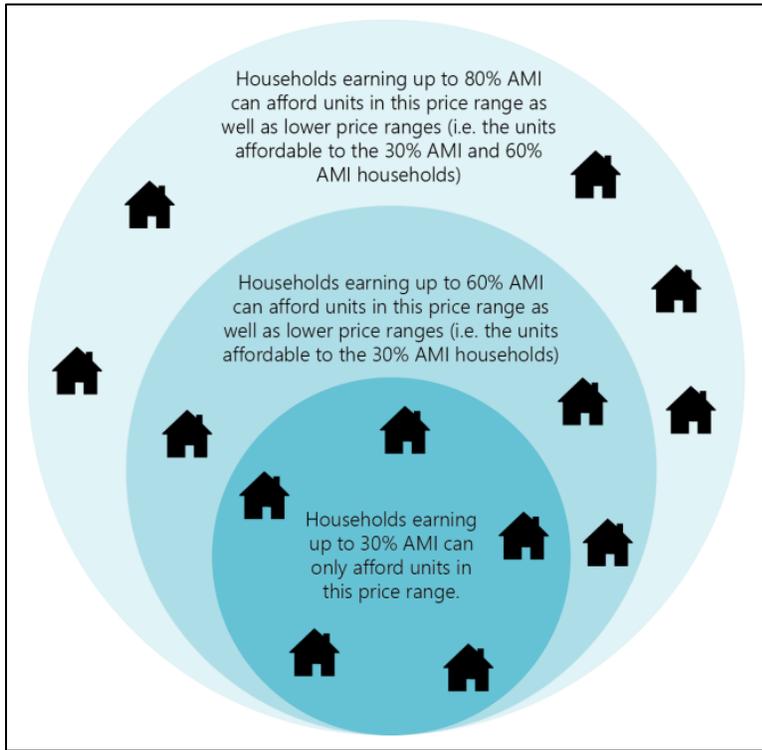
Figure 6-19 PUMA Boundaries



Source: US Census Bureau

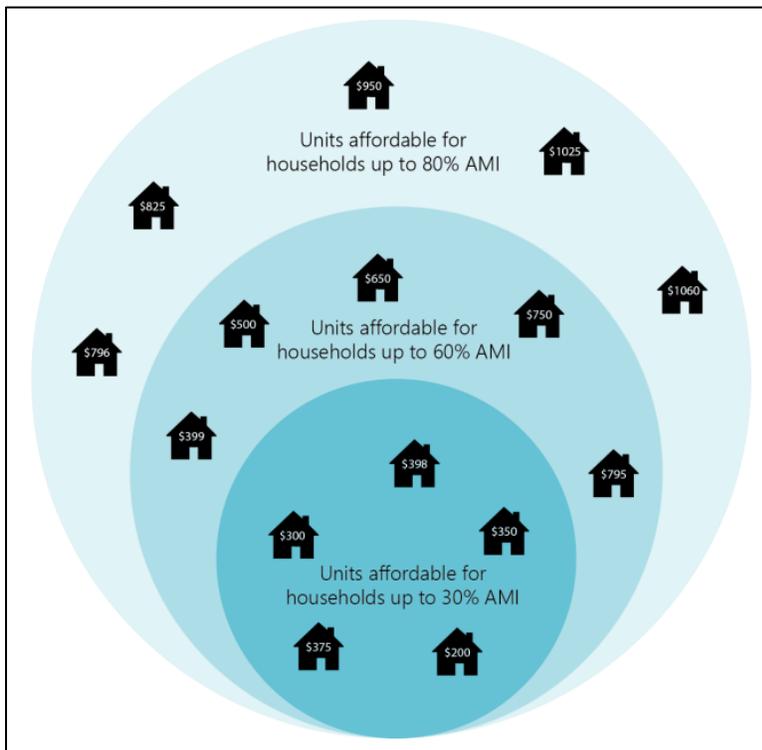
Using the area median income at the county level, affordability ceilings were determined for each of the following income levels: 0-30% AMI, 0 - 60% AMI, and 0 - 80% AMI. The ranges are cumulative (i.e. they all start at 0% AMI) because while there is a ceiling of affordability (i.e. 30% of household income), there is no floor on affordability (i.e. a household can choose to spend less than 30% of income on housing). Units rented by households spending less than 30% of their income on housing are included in the income tier of those households. For example, if a unit is rented by a household making 50% of AMI but the rent paid would be affordable for a household making 25% of AMI, it would be included in the 0-60% AMI tier but not the 0-30% AMI tier. This is because that unit is not technically available to households making 0-30% AMI as it is being rented by a household from a higher tier. If that unit were vacated and the rent remained the same, it would be counted in the 0-30% and 0-60% categories. The Venn diagrams on the following pages illustrate why the income bands are cumulative.

Figure 6-20 Cumulative Nature of Income Tiers of the Unmet Need Analysis



This figure illustrates the general principle of why the income ranges are cumulative. Households with incomes from 0 - 30% AMI can only afford units in the smallest blue circle. Households with incomes up to 60% AMI can afford the units in the smallest circle and they can afford units in the middle circle. Similarly, households with incomes up to 80% AMI can afford units in the smallest and middle-sized circles and can also afford units in the largest circle. Because of the ability of higher-income households to afford all units that are affordable to those with lower incomes, the affordability ceilings are cumulative.

Figure 6-21 Cumulative Nature of Income Tiers within Unmet Need Analysis, Kanawha County



This figure illustrates the principle as applied to Kanawha County, which has a monthly AMI of \$4,417. A household earning 30% AMI could spend up to \$398 per month (30% of 30% AMI). These households could spend less on housing as shown by the house icons with costs lower than \$398. Households with incomes at 60% AMI can afford up to \$795 monthly (30% of 60% AMI) but could also spend less. Households with incomes at 80% AMI can afford \$1,060 monthly (30% of 80% AMI) but could live in a unit that is affordable to those with incomes up to 60% AMI. In this case, the unit would be available and affordable to the household at 80% AMI but, while affordable to a household at 60% AMI, it is not available because a higher-income household occupies the unit.

The following table illustrates the Unmet Need for each county by income tier and tenure. Unmet Need is the proportion of the population in a particular group that does **not** have both *available* and *affordable* housing; a negative number indicates a surplus and a positive number indicates a need for additional units. For example, among renters in Clay County, 66% and 23% of households with household incomes of 0-30% AMI and 0-60% AMI, respectively, do not have available and affordable housing. This means that for every 100 households at 0-30% AMI, 66 households do not have housing that is affordable and available to them. Within the 0-60% AMI income tier, 23 of every 100 households do not have housing that is affordable and available to them. Among households from 0-80% AMI, there is a surplus of 1% of the units demanded by this income tier (i.e. for every 100 households there are approximately 101 affordable and available housing units).

Figure 6-22 Unmet Need by Income Tier and Tenure, 2017

	Renters (Elderly and General Occupancy)			Owners (Elderly and General Occupancy)		
	0-30%	0-60%	0-80%	0-30%	0-60%	0-80%
Barbour	61%	5%	-7%	78%	62%	45%
Berkeley	60%	6%	-4%	78%	53%	37%
Boone	48%	-11%	-15%	42%	27%	20%
Braxton	65%	12%	0%	66%	46%	30%
Brooke	60%	5%	-6%	80%	62%	45%
Cabell	76%	28%	0%	77%	61%	44%
Calhoun	65%	12%	0%	66%	46%	30%
Clay	66%	23%	-1%	71%	51%	32%
Doddridge	67%	17%	-2%	73%	51%	36%
Fayette	70%	15%	-6%	79%	64%	44%
Gilmer	65%	12%	0%	66%	46%	30%
Grant	61%	5%	-7%	78%	62%	45%
Greenbrier	58%	4%	-5%	66%	49%	35%
Hampshire	60%	6%	-4%	78%	53%	37%
Hancock	60%	5%	-6%	80%	62%	45%
Hardy	61%	5%	-7%	78%	62%	45%
Harrison	67%	17%	-2%	73%	51%	36%
Jackson	65%	12%	0%	66%	46%	30%
Jefferson	60%	6%	-4%	78%	53%	37%
Kanawha	66%	23%	-1%	71%	51%	32%
Lewis	61%	5%	-7%	78%	62%	45%
Lincoln	48%	-11%	-15%	42%	27%	20%
Logan	65%	2%	-15%	43%	28%	19%
Marion	67%	17%	-2%	73%	51%	36%
Marshall	60%	5%	-6%	80%	62%	45%

	Renters (Elderly and General Occupancy)			Owners (Elderly and General Occupancy)		
	0-30%	0-60%	0-80%	0-30%	0-60%	0-80%
Mason	76%	28%	0%	77%	61%	44%
McDowell	65%	2%	-15%	43%	28%	19%
Mercer	70%	15%	-6%	79%	64%	44%
Mineral	60%	6%	-4%	78%	53%	37%
Mingo	65%	2%	-15%	43%	28%	19%
Monongalia	80%	24%	4%	85%	69%	53%
Monroe	58%	4%	-5%	66%	49%	35%
Morgan	60%	6%	-4%	78%	53%	37%
Nicholas	58%	4%	-5%	66%	49%	35%
Ohio	60%	5%	-6%	80%	62%	45%
Pendleton	61%	5%	-7%	78%	62%	45%
Pleasants	68%	9%	-3%	71%	48%	26%
Pocahontas	58%	4%	-5%	66%	49%	35%
Preston	80%	24%	4%	85%	69%	53%
Putnam	48%	-11%	-15%	42%	27%	20%
Raleigh	70%	15%	-6%	79%	64%	44%
Randolph	61%	5%	-7%	78%	62%	45%
Ritchie	65%	12%	0%	66%	46%	30%
Roane	65%	12%	0%	66%	46%	30%
Summers	58%	4%	-5%	66%	49%	35%
Taylor	67%	17%	-2%	73%	51%	36%
Tucker	61%	5%	-7%	78%	62%	45%
Tyler	65%	12%	0%	66%	46%	30%
Upshur	61%	5%	-7%	78%	62%	45%
Wayne	76%	28%	0%	77%	61%	44%
Webster	58%	4%	-5%	66%	49%	35%
Wetzel	65%	12%	0%	66%	46%	30%
Wirt	68%	9%	-3%	71%	48%	26%
Wood	68%	9%	-3%	71%	48%	26%
Wyoming	65%	2%	-15%	43%	28%	19%

Source: PUMS 2013-2017, Calculations by Mullin & Lonergan Associates, Inc.

*There is a need for more affordable housing in the rental market, primarily for households with incomes in the 0-30% AMI income tier.* Across the State, the Unmet Need ranges from 48% to 80% among renter households with incomes between 0-30% AMI. This means that within this income tier, 48% to 80% of households do not have affordable and available housing across all counties. Within renter households in the 0-60% AMI tier, Putnam, Lincoln and Boone Counties have surpluses. Among the 52 counties without a surplus, the Unmet Need ranges from 2% to 28% of households without available and affordable housing. Among renter households with incomes between 0-80% AMI, only two counties (Preston and Monongalia) have Unmet Need, both of which are 4%.

*There is significant need for affordable housing within the sales market in all income tiers.* Among owner households with incomes between 0-30% AMI, the Unmet Need ranges from 42% to 85% across all counties. Unmet Need decreases for owner households with incomes between 0-60% AMI to 27% to 69%. Even within the 0-80% AMI tier, which has a surplus of units in the rental market, approximately 19% to 53% of households do not have affordable and available housing.

To determine Unmet Need for households with incomes above 80% AMI, HUD's Comprehensive Housing Affordability Strategy (CHAS) cost burden data was used as a proxy. The following observations are made based on the following table:

- Among general occupancy renters with incomes between 81-100% AMI, Barbour County had the highest level of Unmet Need at 24.2%.
- Among general occupancy renters with incomes above 100% AMI, Pendleton County had the highest level of Unmet Need at 11.1%.
- Among elderly renters with incomes between 81-100% AMI, only four counties had Unmet Need: Lewis, Ohio, Raleigh and Monongalia, which had the highest level of Unmet Need where 100% of households are unable to find rental units affordable to their income.
- Among elderly renters with incomes above 100% AMI, only six counties had Unmet Need: Cabell, Fayette, Greenbrier, Harrison, Kanawha and Putnam, which had the highest level of Unmet Need at 28.6%.

- Among general occupancy owners with incomes between 81-100% AMI, Jefferson County had the highest level of Unmet Need at 36.1%.
- Among general occupancy owners with incomes above 100% AMI, Berkeley County had the highest level of Unmet Need at 6.8%.
- Among elderly owners with incomes between 81-100% AMI, Tucker County had the highest level of Unmet Need at 37.5%.
- Among elderly owners with incomes above 100% AMI, Morgan County had the highest level of Unmet Need at 10.1%.

Figure 6-23 Unmet Need with Incomes above 80% AMI

	Renters (General Occupancy)		Renters (Elderly)		Owners (General Occupancy)		Owners (Elderly)	
	81 - 100%	100%+	81 - 100%	100%+	81 - 100%	100%+	81 - 100%	100%+
Barbour County	24.2%	1.1%	0.0%	0.0%	7.7%	1.3%	4.5%	0.7%
Berkeley County	17.5%	2.3%	0.0%	0.0%	29.7%	6.8%	26.6%	7.6%
Boone County	2.4%	0.0%	0.0%	0.0%	13.9%	2.8%	0.0%	2.3%
Braxton County	2.3%	0.0%	0.0%	0.0%	9.4%	2.4%	8.3%	5.8%
Brooke County	0.0%	0.0%	0.0%	0.0%	10.7%	0.9%	15.6%	1.1%
Cabell County	9.8%	2.3%	0.0%	2.4%	18.3%	3.3%	6.3%	3.0%
Calhoun County	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%
Clay County	0.0%	0.0%	0.0%	0.0%	6.3%	1.9%	0.0%	0.0%
Doddridge County	0.0%	0.0%	0.0%	0.0%	2.2%	1.2%	0.0%	0.0%
Fayette County	2.3%	3.0%	0.0%	27.8%	12.7%	1.7%	10.5%	2.8%
Gilmer County	8.9%	0.0%	0.0%	0.0%	2.5%	0.3%	0.0%	0.0%
Grant County	0.0%	0.0%	0.0%	0.0%	19.3%	4.5%	4.7%	1.2%
Greenbrier County	11.5%	0.9%	0.0%	22.2%	13.1%	3.7%	10.7%	1.9%
Hampshire County	0.0%	0.0%	0.0%	0.0%	12.9%	0.6%	29.6%	0.0%
Hancock County	0.0%	0.0%	0.0%	0.0%	8.1%	2.4%	5.8%	2.8%
Hardy County	8.8%	1.3%	0.0%	0.0%	18.1%	5.5%	0.0%	5.8%
Harrison County	8.2%	0.2%	0.0%	3.6%	6.6%	2.2%	3.3%	3.1%
Jackson County	0.0%	1.5%	0.0%	0.0%	1.5%	4.9%	0.0%	4.3%
Jefferson County	18.1%	1.0%	0.0%	0.0%	36.1%	6.0%	28.0%	9.9%
Kanawha County	8.2%	1.3%	0.0%	2.5%	10.0%	2.2%	6.3%	1.9%
Lewis County	6.7%	3.5%	26.7%	0.0%	4.8%	1.6%	0.0%	1.6%
Lincoln County	16.0%	0.0%	0.0%	0.0%	1.3%	3.0%	2.0%	0.0%
Logan County	0.0%	0.9%	0.0%	0.0%	10.7%	1.8%	1.3%	0.4%
McDowell County	0.0%	0.0%	0.0%	0.0%	2.4%	0.0%	0.0%	0.0%
Marion County	11.0%	0.0%	0.0%	0.0%	14.2%	1.1%	11.0%	1.9%
Marshall County	7.1%	1.0%	0.0%	0.0%	6.6%	0.6%	11.3%	0.0%
Mason County	0.0%	0.0%	0.0%	0.0%	6.3%	1.4%	0.0%	2.7%
Mercer County	11.2%	0.6%	0.0%	0.0%	9.8%	2.4%	8.8%	0.2%
Mineral County	0.0%	0.0%	0.0%	0.0%	9.5%	3.2%	12.8%	5.5%
Mingo County	0.0%	0.0%	0.0%	0.0%	8.8%	1.0%	21.4%	1.6%
Monongalia County	13.2%	2.1%	100.0%	0.0%	13.7%	3.4%	4.3%	2.7%
Monroe County	0.0%	4.3%	0.0%	0.0%	18.2%	1.5%	8.7%	2.6%
Morgan County	0.0%	3.7%	0.0%	0.0%	22.4%	4.1%	10.0%	10.1%
Nicholas County	0.0%	0.0%	0.0%	0.0%	11.6%	3.1%	2.8%	1.9%
Ohio County	13.4%	1.8%	42.9%	0.0%	16.1%	1.5%	16.7%	0.0%
Pendleton County	15.8%	11.1%	0.0%	0.0%	16.4%	0.7%	13.0%	1.1%
Pleasants County	0.0%	0.0%	0.0%	0.0%	16.7%	1.5%	26.7%	1.2%
Pocahontas County	8.9%	0.0%	0.0%	0.0%	11.0%	5.8%	8.0%	6.5%

	Renters (General Occupancy)		Renters (Elderly)		Owners (General Occupancy)		Owners (Elderly)	
	81 - 100%	100%+	81 - 100%	100%+	81 - 100%	100%+	81 - 100%	100%+
Preston County	0.0%	4.0%	0.0%	0.0%	5.5%	2.3%	6.0%	4.4%
Putnam County	0.0%	0.9%	0.0%	28.6%	15.3%	3.0%	4.9%	4.3%
Raleigh County	7.7%	0.6%	42.9%	0.0%	17.5%	2.6%	12.1%	4.3%
Randolph County	4.0%	0.0%	0.0%	0.0%	14.9%	3.0%	12.1%	0.9%
Ritchie County	0.0%	0.0%	0.0%	0.0%	5.2%	3.8%	8.0%	7.1%
Roane County	0.0%	0.0%	0.0%	0.0%	7.3%	2.9%	10.4%	9.7%
Summers County	0.0%	0.0%	0.0%	0.0%	15.7%	3.3%	2.5%	1.7%
Taylor County	0.0%	4.5%	0.0%	0.0%	8.6%	1.2%	3.4%	0.7%
Tucker County	0.0%	0.0%	0.0%	0.0%	22.2%	4.0%	37.5%	3.6%
Tyler County	0.0%	0.0%	0.0%	0.0%	8.9%	1.0%	0.0%	0.0%
Upshur County	0.0%	1.6%	0.0%	0.0%	11.9%	1.8%	2.1%	2.9%
Wayne County	3.9%	0.0%	0.0%	0.0%	8.5%	2.0%	7.4%	0.8%
Webster County	0.0%	0.0%	0.0%	0.0%	3.4%	1.2%	0.0%	1.2%
Wetzel County	0.0%	0.0%	0.0%	0.0%	5.3%	1.0%	2.7%	0.4%
Wirt County	0.0%	0.0%	0.0%	0.0%	10.0%	0.4%	25.0%	0.0%
Wood County	15.4%	0.2%	0.0%	0.0%	14.6%	3.5%	15.5%	4.9%
Wyoming County	3.6%	3.0%	0.0%	0.0%	6.4%	0.7%	2.1%	0.0%

Source: 2015 CHAS

### *Units of Unmet Need Analysis*

To add context to the calculated Unmet Need and to estimate the number of units of additional housing that are needed to ensure that all households have available and affordable housing, the Units of Unmet Needs Analysis uses HISTA (Household, Income, Size, Tenure, Age) data from Ribbon Demographics, LLC to estimate the number of households in each income tier by tenure and elderly status. The Unmet Need, which is the percentage of the population in a particular group without available and affordable housing, is multiplied by the number of households in that group to determine the number of Units of Unmet Need for each household type. In the table below a number in parentheses represents a surplus.

Figure 6-24 Units of Unmet Need for General Occupancy Renters, 2019

General Occupancy Renters			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Barbour	273	37	(53)
Berkeley	1,235	247	(197)
Boone	278	(90)	(142)
Braxton	186	55	(2)
Brooke	262	35	(55)
Cabell	3,392	2,104	45
Calhoun	111	30	(1)
Clay	95	50	(3)
Doddridge	66	35	(5)
Fayette	520	210	(96)
Gilmer	141	40	(1)
Grant	109	14	(25)
Greenbrier	513	74	(92)
Hampshire	215	53	(36)
Hancock	362	56	(89)
Hardy	54	19	(33)
Harrison	885	431	(65)
Jackson	315	114	(4)
Jefferson	654	109	(82)
Kanawha	3,121	2,074	(134)
Lewis	271	37	(60)
Lincoln	239	(88)	(131)
Logan	459	23	(189)
Marion	810	352	(53)
Marshall	375	46	(75)

General Occupancy Renters			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Mason	339	212	5
McDowell	281	13	(107)
Mercer	1,076	403	(180)
Mineral	428	73	(52)
Mingo	371	17	(139)
Monongalia	5,794	2,757	488
Monroe	118	18	(21)
Morgan	44	14	(12)
Nicholas	232	31	(37)
Ohio	781	94	(155)
Pendleton	30	6	(11)
Pleasants	83	23	(12)
Pocahontas	66	11	(15)
Preston	538	256	48
Putnam	315	(149)	(255)
Raleigh	1,147	450	(191)
Randolph	343	53	(85)
Ritchie	100	36	(1)
Roane	149	51	(2)
Summers	125	17	(22)
Taylor	175	79	(12)
Tucker	47	9	(15)
Tyler	99	30	(1)
Upshur	236	37	(64)
Wayne	769	401	8
Webster	136	15	(17)
Wetzel	276	81	(2)
Wirt	48	12	(6)
Wood	1,670	366	(172)
Wyoming	222	10	(81)

Sources: 2013-2017 ACS; HISTA by Ribbon Demographics, LLC; 2013-2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Figure 6-25 Units of Unmet Need for Elderly Renters, 2019

Elderly Renters			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Barbour	140	16	(24)
Berkeley	680	134	(98)
Boone	160	(56)	(86)
Braxton	143	49	(2)
Brooke	241	33	(49)
Cabell	1,417	782	16
Calhoun	44	15	(1)
Clay	113	65	(4)
Doddridge	75	33	(4)
Fayette	376	141	(64)
Gilmer	64	22	(1)
Grant	126	19	(29)
Greenbrier	359	44	(52)
Hampshire	245	33	(22)
Hancock	297	46	(74)
Hardy	132	21	(32)
Harrison	642	269	(37)
Jackson	310	96	(3)
Jefferson	347	57	(43)
Kanawha	2,278	1,266	(78)
Lewis	114	21	(32)
Lincoln	119	(43)	(65)
Logan	296	15	(123)
Marion	454	230	(31)
Marshall	237	38	(56)
Mason	294	151	3
McDowell	162	8	(69)
Mercer	590	214	(93)
Mineral	318	42	(29)
Mingo	336	15	(126)
Monongalia	823	426	76
Monroe	54	9	(12)
Morgan	122	24	(18)
Nicholas	239	29	(34)
Ohio	648	85	(126)
Pendleton	75	10	(16)
Pleasants	49	10	(4)

Elderly Renters			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Pocahontas	67	9	(10)
Preston	384	170	28
Putnam	337	(102)	(162)
Raleigh	640	247	(101)
Randolph	353	46	(66)
Ritchie	108	38	(1)
Roane	146	51	(1)
Summers	129	15	(18)
Taylor	161	63	(8)
Tucker	80	8	(12)
Tyler	81	26	(1)
Upshur	220	31	(45)
Wayne	496	286	6
Webster	50	7	(8)
Wetzel	189	53	(2)
Wirt	50	13	(6)
Wood	838	199	(87)
Wyoming	139	9	(74)

Sources: 2013-2017 ACS; HISTA by Ribbon Demographics, LLC; 2013-2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Figure 6-26 Units of Unmet Need for General Occupancy Owners, 2019

General Occupancy Owners			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Barbour	98	208	265
Berkeley	974	1,980	2,134
Boone	222	255	236
Braxton	77	171	164
Brooke	82	218	252
Cabell	674	1,442	1,551
Calhoun	22	36	42
Clay	143	197	160
Doddridge	55	99	145
Fayette	381	781	742
Gilmer	72	112	105
Grant	49	212	273
Greenbrier	228	476	531
Hampshire	496	697	629
Hancock	183	495	559
Hardy	95	251	314
Harrison	440	699	865
Jackson	235	518	435
Jefferson	430	833	918
Kanawha	1,293	2,335	2,156
Lewis	136	314	323
Lincoln	165	235	227
Logan	245	327	285
Marion	272	618	676
Marshall	161	431	460
Mason	282	490	509
McDowell	132	216	178
Mercer	631	1,186	1,166
Mineral	266	489	448
Mingo	277	360	295
Monongalia	718	1,487	1,763
Monroe	137	250	246
Morgan	214	400	381

General Occupancy Owners			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Nicholas	292	417	457
Ohio	199	576	656
Pendleton	59	133	140
Pleasants	60	103	71
Pocahontas	55	121	119
Preston	413	884	1,000
Putnam	332	574	629
Raleigh	596	1,319	1,277
Randolph	184	482	542
Ritchie	59	125	137
Roane	113	185	157
Summers	60	172	182
Taylor	159	265	274
Tucker	119	205	204
Tyler	126	173	161
Upshur	211	420	435
Wayne	462	803	828
Webster	44	108	104
Wetzel	103	197	206
Wirt	78	125	94
Wood	553	1,078	876
Wyoming	208	273	234

Sources: 2013-2017 ACS; HISTA by Ribbon Demographics, LLC; 2013-2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Figure 6-27 Units of Unmet Need for Elderly Owners, 2019

Elderly Owners			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Barbour	352	781	742
Berkeley	1,652	3,354	3,178
Boone	444	590	527
Braxton	348	548	460
Brooke	482	1,055	1,039
Cabell	2,049	3,654	3,535
Calhoun	102	238	222
Clay	272	445	377
Doddridge	199	295	291
Fayette	831	2,011	1,899
Gilmer	169	237	197
Grant	294	569	540
Greenbrier	776	1,466	1,338
Hampshire	1,150	1,635	1,315
Hancock	751	1,554	1,517
Hardy	252	517	513
Harrison	1,318	2,426	2,415
Jackson	714	1,210	992
Jefferson	1,051	1,624	1,474
Kanawha	3,665	6,398	5,490
Lewis	323	765	778
Lincoln	227	415	405
Logan	501	806	657
Marion	950	1,884	1,786
Marshall	708	1,533	1,462
Mason	715	1,382	1,322
McDowell	288	474	421
Mercer	1,493	3,007	2,647
Mineral	783	1,285	1,142
Mingo	402	620	515
Monongalia	1,685	3,035	3,157
Monroe	290	652	583
Morgan	406	852	742
Nicholas	559	1,117	1,028
Ohio	1,021	1,834	1,740
Pendleton	317	517	459
Pleasants	114	240	196

Elderly Owners			
	0-30% AMI	0-60% AMI	0-80% AMI
County	Units of Unmet Need 2019	Units of Unmet Need 2019	Units of Unmet Need 2019
Pocahontas	158	381	382
Preston	1,146	2,086	2,111
Putnam	820	1,302	1,200
Raleigh	1,753	3,512	3,224
Randolph	610	1,239	1,172
Ritchie	189	342	298
Roane	275	534	469
Summers	327	626	589
Taylor	422	677	642
Tucker	214	400	381
Tyler	212	385	315
Upshur	579	1,145	1,055
Wayne	1,116	2,006	1,873
Webster	171	343	316
Wetzel	328	605	542
Wirt	193	313	214
Wood	1,519	2,768	2,048
Wyoming	301	541	459

Sources: 2013-2017 ACS; HISTA by Ribbon Demographics, LLC; 2013-2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

To estimate the Units of Unmet Need for households with incomes above 80% AMI, CHAS cost burdened data was used as a proxy for Unmet Need. The proportion of households in a particular group that is cost burdened was multiplied by the number of households in that group as determined by the HISTA data in the same manner as for households with incomes up to 80% AMI.

The following is a summary of the findings for households with incomes above 80% AMI:

#### General Occupancy Owners

- There are less than 100 Units of Unmet Need for general occupancy owners at 81-100% AMI in all counties except Berkeley, Cabell, Jefferson, Kanawha, Monongalia, Putnam, Raleigh and Wood Counties.
- In addition, Berkeley, Cabell, Harrison, Jackson, Jefferson, Kanawha, Monongalia, Putnam, Raleigh and Wood Counties have more than 100 Units of Unmet Need for general occupancy owners with household incomes above 100% AMI.

#### Elderly Owners

- There are less than 100 Units of Unmet Need for elderly owners at 81-100% AMI in all counties except Berkeley, Fayette, Greenbrier, Hampshire, Jefferson, Kanawha, Ohio, Raleigh and Wood Counties.
- In addition, Berkeley, Cabell, Harrison, Jefferson, Kanawha, Monongalia, Morgan, Putnam, Raleigh, and Wood Counties have more than 100 Units of Unmet Need for elderly owners with household incomes above 100% AMI.

#### General Occupancy Renters

- There are less than 100 Units of Unmet Need for general occupancy renters with incomes between 81-100% AMI in all counties except Berkeley, Kanawha and Monongalia Counties.
- There are no counties in which there are more than 100 Units of Unmet Need among households with incomes above 100% AMI.

#### Elderly Renters

- Among elderly renters with incomes greater than 80% AMI, the only counties with Units of Unmet need greater than 100 units are Monongalia County for households with

incomes between 81-100% AMI and Fayette County for households with incomes above 100% AMI. Most other counties have no Units of Unmet Need.

Figure 6-28 Units of Unmet Need by Tenure and Elderly Status for Households with Incomes 81% AMI and Above, 2019

	General Occupancy Owners		Elderly Owners		General Occupancy Renters		Elderly Renters	
	81-100% AMI	100%+ AMI	81-100% AMI	100%+ AMI	81-100% AMI	100%+ AMI	81-100% AMI	100%+ AMI
Barbour County	13	15	18	6	16	2	0	0
Berkeley County	618	634	440	429	102	35	0	0
Boone County	43	34	0	23	2	0	0	0
Braxton County	13	24	21	58	2	0	0	0
Brooke County	22	16	79	18	0	0	0	0
Cabell County	178	189	98	164	62	33	0	18
Calhoun County	1	0	0	0	0	0	0	0
Clay County	9	10	0	0	0	0	0	0
Doddridge County	2	7	0	0	0	0	0	0
Fayette County	75	50	116	78	5	17	0	119
Gilmer County	2	1	0	0	1	0	0	0
Grant County	39	35	12	9	0	0	0	0
Greenbrier County	66	78	107	48	23	4	0	77
Hampshire County	57	9	160	0	0	0	0	0
Hancock County	30	48	37	49	0	0	0	0
Hardy County	41	53	0	60	5	1	0	0
Harrison County	47	123	42	129	27	3	0	18
Jackson County	6	107	0	65	0	2	0	0
Jefferson County	274	275	247	340	47	7	0	0
Kanawha County	222	282	211	243	125	44	0	50
Lewis County	8	17	0	15	5	8	12	0
Lincoln County	3	45	9	0	6	0	0	0
Logan County	24	35	7	8	0	6	0	0
Marion County	24	35	7	8	0	6	0	0
Marshall County	24	35	7	8	0	6	0	0
Mason County	24	35	7	8	0	6	0	0
McDowell County	4	0	0	0	0	0	0	0
Mercer County	65	96	99	8	48	5	0	0
Mineral County	39	59	67	86	0	0	0	0
Mingo County	24	14	98	17	0	0	0	0
Monongalia County	206	251	61	146	146	53	273	0
Monroe County	32	13	34	22	0	4	0	0
Morgan County	52	51	35	128	0	7	0	0
Nicholas County	42	56	14	27	0	0	0	0

	General Occupancy Owners		Elderly Owners		General Occupancy Renters		Elderly Renters	
	81-100% AMI	100%+ AMI	81-100% AMI	100%+ AMI	81-100% AMI	100%+ AMI	81-100% AMI	100%+ AMI
Ohio County	65	42	118	0	28	12	59	0
Pendleton County	16	3	18	5	9	8	0	0
Pleasants County	13	8	36	6	0	0	0	0
Pocahontas County	12	31	15	44	3	0	0	0
Preston County	34	49	39	75	0	5	0	0
Putnam County	168	137	48	133	0	5	0	66
Raleigh County	172	125	181	199	30	7	60	0
Randolph County	72	48	74	18	5	0	0	0
Ritchie County	10	27	22	46	0	0	0	0
Roane County	13	31	30	94	0	0	0	0
Summers County	19	23	8	13	0	0	0	0
Taylor County	17	16	12	7	0	12	0	0
Tucker County	28	18	58	14	0	0	0	0
Tyler County	14	5	0	0	0	0	0	0
Upshur County	43	31	10	44	0	6	0	0
Wayne County	60	56	53	17	7	0	0	0
Webster County	2	6	0	8	0	0	0	0
Wetzel County	9	11	11	4	0	0	0	0
Wirt County	12	1	36	0	0	0	0	0
Wood County	172	215	262	279	53	2	0	0
Wyoming County	15	10	10	0	2	6	0	0

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

## Future Demand Projections for 2024

Changing the number of units in the housing stock is a slow process; it takes time to plan, fund, and build developments. Having insight into potential changes in income, tenure and elderly status demographics is useful for planning purposes. The following analysis aims to provide guidance on potential changes in the percentage of total households by county in each of the three income tiers (0-30%, 0-60%, 0-80%) in 2024. The methodology for demand projections is in Appendix E.

Projection data from Ribbon Demographics, LLC. were utilized; Ribbon Demographics specializes in county demographic projections and includes data related to the number of households by income, size, tenure and age.

### *Changes in the Number of Households by Income Tier, Tenure and Elderly Status for 2024*

*There is projected population decline in nearly every county for many household types.* The tables found in Appendix H show projected changes in the number of households in each household type. The tables include color coding to show the five smallest (green) and five largest (blue) numbers in each column. In many cases, the largest numbers are very nearly zero, indicating that there is projected population decline in nearly every county for many household types. Because of the vast amount of data provided in Appendix H, only summary information is provided here.

#### **General Occupancy Renters**

- For households with incomes between 0-30%, 0-60% and 0-80% AMI, there is no county that shows significant growth in this household type. Harrison County ranks in the top five for declining population in both relative and absolute terms for all three of these income tiers.
- For households with incomes between 81-100% AMI, Berkeley, Harrison and Monongalia are all projected to be among the top five largest growth counties in absolute and relative terms.
- For households with incomes above 100% AMI, Monongalia is projected to be among the top five largest growth counties in absolute and relative terms.

#### **Elderly Renters**

- Among households with incomes between 0-30% AMI, Harrison and Wood Counties rank in the top five for population decline in absolute and relative terms while Monongalia is expected to be in the top five for growth.

- Among households with incomes between 0-60% AMI, Harrison County ranks in the top five for population decline in absolute and relative terms while Jefferson and Preston Counties are expected to be in the top five for growth.
- Among households with incomes between 0-80% AMI, Harrison, McDowell and Upshur Counties rank in the top five for population decline in absolute and relative terms while Hampshire and Preston Counties are expected to be in the top five for growth.
- Among households with incomes between 81-100% AMI, Barbour, Mingo and Pendleton Counties rank in the top five for population decline in absolute and relative terms while Harrison County ranks in the top five for growth in both absolute and relative terms.
- Among households with incomes above 100% AMI, Gilmer, Jackson, Mingo, Tyler and Wyoming Counties rank as the top five for population decline in absolute and relative terms while Berkeley and Wood Counties are expected to be in the top five for growth.

#### **General Occupancy Owners**

- Among households with incomes between 0-30% AMI, Hampshire County ranks in the top five for population decline in absolute and relative terms. There were no counties with an anticipated growth.
- Among households with incomes between 0-60% AMI, Harrison County ranks in the top five for population decline in absolute and relative terms. There were no counties with an anticipated growth.
- Among households with incomes between 0-80% AMI, Harrison County ranks in the top five for population decline in absolute and relative terms. There were no counties with an anticipated growth.
- Among households with incomes between 81-100% AMI, the smallest declines in population are in Pocahontas, Tucker and Wetzel Counties where the populations are expected to have small declines or to be stagnant. Some counties such as Brooke, Richie and Webster are expected to have declines of over 20% in this household type.
- Among households with incomes above 100% AMI, Boone and Mingo Counties rank in the top five for population decline in absolute and relative terms while Berkeley, Hampshire, Monongalia and Wood Counties are expected to be in the top five for growth.

## Elderly Owners

- Among households with incomes between 0-30% AMI, Wood County ranks in the top five for population decline in absolute and relative terms while Jackson, Lewis, Mingo and Monongalia Counties are expected to be in the top five for growth.
- Among households with incomes between 0-60% AMI, Harrison and Ohio Counties rank in the top five for population decline in absolute and relative terms while Jackson, Lewis, Mingo and Monongalia Counties are expected to be in the top five for growth.
- Among households with incomes between 0-80% AMI, Harrison and Wood Counties rank in the top five for population decline in absolute and relative terms while Jackson, Lewis, Monongalia and Putman Counties are expected to be in the top five for growth.
- Among households with incomes between 81-100% AMI, McDowell, Mingo and Pleasants Counties rank in the top five for population decline in absolute and relative terms while Berkeley, Harrison and Jefferson Counties rank in the top five for growth in both absolute and relative terms.
- Among households with incomes above 100% AMI, Boone, McDowell, Mingo and Wyoming Counties rank in the top five for population decline in absolute and relative terms while Berkeley and Jefferson Counties are expected to be in the top five for growth.

## **Projected Units of Unmet Need**

The following methodology was used to estimate the projected units of Unmet Need in 2024 for each county by income tier, tenure and elderly status. The baseline for Units of Unmet Need is the current Units of Unmet Need. The number of units to be added/lost from the inventory due to new construction/age were added to the baseline. Lastly, changes in household formation were included to estimate the 2024 Units of Unmet Need. For example, within the 0-30% AMI general occupancy owners, Greenbrier County had 228 Units of Unmet Need in 2019 and was expected to lose 24 housing units (due to age) and 46 households. Therefore, the 2024 Units of Unmet Need is 206 units. For the methodology, refer to Appendix F.

In the following discussion, a rank in the top third of need means there is greatest need whereas a rank in the lowest third indicates lowest need. Within any household type, counties with a surplus are not counted in the top, middle and lowest third of need. The following general observations can be made related to projected changes in Units of Unmet Need by income tier, tenure and elderly status as illustrated in the subsequent tables.

### ***General Occupancy Renters***

- For all counties except Cabell, Mason, Monongalia, Preston and Wayne, there is a surplus of units in 2019 for households with incomes between 0-80% AMI.
- Only Monongalia County ranks in the top third highest need for all income tiers for both 2019 and 2024 and for changes between years. Cabell County is similar to Monongalia County except Cabell County ranks in the middle third in the 2019 number of Units of Unmet Need for 0-80% AMI.
- Among households with income between 0-80% AMI, eleven counties – Cabell, Hancock, Harrison, Jackson, Kanawha, Marion, Mineral, Preston, Raleigh, Wayne and Wood – go from having either minimal need or a surplus in 2019 to ranking in the top third for units of unmet need in 2024.

### ***Elderly Renters***

- For all counties except Cabell, Mason, Preston, Monongalia and Wayne, there is a surplus of units in 2019 for households with incomes between 0-80% AMI. Only Boone, Lincoln and Putnam Counties have a surplus for households with incomes between 0-60% in 2019 and 2024.

- Ten counties – Berkeley, Cabell, Harrison, Kanawha, Marion, Mercer, Monongalia, Ohio, Raleigh and Wood – rank in the top third highest need for 0-30% AMI and 0-60% AMI households in 2019, 2024 and the change between years.
- Nine counties – Calhoun, Gilmer, Grant, Hardy, Pendleton, Pleasants, Tucker, Webster and Wirt – rank in the lowest third for all years for all income tiers including changes in units of unmet need. In some instances, there is a surplus.

### *General Occupancy Owners*

- Four counties – Cabell, Fayette, Kanawha and Mercer – rank in the top third highest need for all income tiers for both 2019 and 2024. Additionally, the change in need from 2019 to 2024 ranks in the top third for all income tiers.
- Among the lowest income households, 0-30% AMI, the change in units of unmet need are largely negative indicating that while there is still significant unmet need, fewer units will be needed.
- There is no county in which there is a surplus for any income tier below 80% AMI. Marion County is the only county with a surplus of units for households with incomes between 81-100% AMI and above 100% AMI in 2024.

### *Elderly Owners*

- Five counties – Cabell, Fayette, Kanawha, Raleigh and Wood – rank in the top third highest need for all income tiers for both 2019 and 2024 and for changes between years. Harrison and Wayne Counties rank in the top third of need in both years as well as the change in need for households for incomes up to 80% AMI.
- Among households with incomes between 0-30% AMI, there are declines in the units of unmet need between 2019 and 2024 for Grant, Hardy, Pendleton and Pocahontas Counties.
- Marion County saw declines in the units of unmet need among households with incomes over 80% AMI.
- Four counties – Calhoun, Doddridge, Gilmer and Tyler – rank in the lowest third for all years and all income tiers including changes in units of unmet need.

Figure 6-29 Units of Unmet Need in 2019 and 2024, General Occupancy Renters

County	General Occupancy Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	273	297	24	37	95	57	(53)	14	66	16	22	7	2	20	18
Berkeley	1,235	1,162	(73)	247	353	106	(197)	(22)	175	102	127	25	35	67	32
Boone	278	293	15	(90)	(35)	54	(142)	(77)	65	2	15	13	0	27	27
Braxton	186	179	(7)	55	68	14	(2)	18	20	2	6	4	0	13	13
Brooke	262	286	24	35	138	103	(55)	81	136	0	34	34	0	65	65
Cabell	3,392	3,674	282	2,104	2,736	632	45	882	837	62	120	58	33	164	131
Calhoun	111	113	2	30	40	10	(1)	14	15	0	2	2	0	11	11
Clay	95	86	(9)	50	51	0	(3)	5	8	0	11	11	0	27	27
Doddridge	66	65	(1)	35	43	7	(5)	8	13	0	3	3	0	8	8
Fayette	520	517	(3)	210	263	53	(96)	(2)	95	5	109	104	17	306	289
Gilmer	141	144	3	40	57	16	(1)	21	22	1	5	3	0	8	8
Grant	109	95	(14)	14	14	0	(25)	(21)	4	0	1	1	0	3	3
Greenbrier	513	543	30	74	182	108	(92)	46	138	23	90	67	4	165	161
Hampshire	215	189	(26)	53	87	34	(36)	14	50	0	6	6	0	9	9
Hancock	362	414	52	56	211	155	(89)	110	199	0	39	39	0	110	110
Hardy	54	54	(0)	19	37	18	(33)	(4)	29	5	6	2	1	5	4
Harrison	885	895	10	431	629	198	(65)	266	331	27	82	55	3	184	181
Jackson	315	340	25	114	183	69	(4)	94	98	0	85	85	2	128	126
Jefferson	654	608	(46)	109	146	38	(82)	(16)	66	47	54	8	7	18	11
Kanawha	3,121	3,353	233	2,074	2,846	771	(134)	1,002	1,137	125	952	827	44	2,079	2,035
Lewis	271	291	21	37	80	43	(60)	(4)	56	5	9	4	8	23	14
Lincoln	239	258	19	(88)	(17)	70	(131)	(52)	78	6	8	2	0	9	9
Logan	459	485	26	23	101	78	(189)	(85)	103	0	18	18	6	59	53

County	General Occupancy Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Marion	810	851	41	352	487	135	(53)	153	205	0	(59)	(59)	6	(222)	(228)
Marshall	375	393	17	46	113	67	(75)	16	91	0	32	32	6	124	119
Mason	339	336	(3)	212	232	19	5	55	50	0	10	10	6	34	28
McDowell	281	280	(2)	13	54	41	(107)	(45)	62	0	26	26	0	62	62
Mercer	1,076	1,115	39	403	562	160	(180)	51	230	48	93	45	5	85	80
Mineral	428	437	9	73	179	106	(52)	86	138	0	2	2	0	23	23
Mingo	371	408	37	17	68	50	(139)	(76)	63	0	5	5	0	20	20
Monongalia	5,794	5,903	109	2,757	3,101	344	488	928	440	146	186	40	53	136	83
Monroe	118	119	1	18	25	7	(21)	(12)	10	0	20	20	4	47	44
Morgan	44	47	3	14	26	13	(12)	8	20	0	1	1	7	12	4
Nicholas	232	233	0	31	68	37	(37)	12	49	0	38	38	0	93	93
Ohio	781	766	(14)	94	187	93	(155)	(13)	142	28	75	47	12	172	160
Pendleton	30	31	1	6	8	2	(11)	(7)	5	9	12	3	8	12	4
Pleasants	83	86	3	23	42	19	(12)	15	27	0	12	12	0	7	7
Pocahontas	66	63	(3)	11	21	10	(15)	1	15	3	12	9	0	22	22
Preston	538	519	(19)	256	265	9	48	84	36	0	23	23	5	27	22
Putnam	315	316	1	(149)	(97)	52	(255)	(191)	64	0	6	6	5	20	15
Raleigh	1,147	1,174	27	450	646	197	(191)	87	278	30	63	34	7	119	112
Randolph	343	351	9	53	131	78	(85)	22	108	5	16	10	0	31	31
Ritchie	100	94	(5)	36	47	12	(1)	17	18	0	7	7	0	12	12
Roane	149	147	(3)	51	62	11	(2)	19	20	0	6	6	0	29	29
Summers	125	133	8	17	47	30	(22)	19	41	0	5	5	0	12	12
Taylor	175	170	(5)	79	90	11	(12)	11	23	0	11	11	12	39	28
Tucker	47	52	5	9	20	11	(15)	(1)	14	0	7	7	0	8	8
Tyler	99	98	(1)	30	46	16	(1)	21	22	0	3	3	0	21	21

County	General Occupancy Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Upshur	236	249	13	37	73	36	(64)	(13)	51	0	7	7	6	24	18
Wayne	769	713	(56)	401	426	25	8	95	86	7	27	20	0	45	45
Webster	136	148	12	15	46	32	(17)	20	37	0	6	6	0	18	18
Wetzel	276	293	17	81	107	26	(2)	28	31	0	10	10	0	27	27
Wirt	48	50	2	12	20	7	(6)	4	10	0	1	1	0	6	6
Wood	1,670	1,619	(51)	366	644	278	(172)	219	391	53	100	46	2	182	180
Wyoming	222	256	34	10	70	60	(81)	(6)	75	2	12	10	6	49	42
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Note: Numbers could be slightly off due to rounding.

Figure 6-30 Units of Unmet Need in 2019 and 2024, Elderly Renters

County	Elderly Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	140	164	24	16	44	28	(24)	6	30	0	4	4	0	6	6
Berkeley	680	727	47	134	211	77	(98)	(12)	86	0	5	5	0	18	18
Boone	160	183	23	(56)	(24)	32	(86)	(50)	36	0	5	5	0	10	10
Braxton	143	151	8	49	66	17	(2)	18	20	0	2	2	0	10	10
Brooke	241	299	58	33	148	115	(49)	82	131	0	15	15	0	66	66
Cabell	1,417	1,582	166	782	1,051	269	16	317	302	0	20	20	18	89	71
Calhoun	44	51	7	15	24	9	(1)	10	10	0	2	2	0	5	5
Clay	113	127	14	65	80	15	(4)	8	12	0	12	12	0	29	29
Doddridge	75	85	10	33	45	12	(4)	7	12	0	2	2	0	8	8
Fayette	376	402	26	141	195	54	(64)	(1)	62	0	45	45	119	334	215
Gilmer	64	75	11	22	34	12	(1)	12	13	0	1	1	0	8	8
Grant	126	121	(5)	19	22	2	(29)	(25)	3	0	2	2	0	4	4
Greenbrier	359	405	46	44	118	74	(52)	28	81	0	24	24	77	244	167
Hampshire	245	277	32	33	68	35	(22)	12	34	0	4	4	0	6	6
Hancock	297	384	87	46	196	150	(74)	107	181	0	28	28	0	83	83
Hardy	132	144	11	21	45	24	(32)	(4)	28	0	3	3	0	6	6
Harrison	642	726	84	269	438	168	(37)	171	208	0	32	32	18	108	90
Jackson	310	356	45	96	163	67	(3)	69	72	0	68	68	0	125	125
Jefferson	347	384	38	57	91	34	(43)	(10)	33	0	2	2	0	8	8
Kanawha	2,278	2,585	308	1,266	1,866	600	(78)	626	704	0	411	411	50	1,384	1,333
Lewis	114	127	13	21	48	27	(32)	(2)	29	12	17	5	0	8	8
Lincoln	119	143	24	(43)	(10)	34	(65)	(29)	35	0	5	5	0	14	14
Logan	296	320	25	15	67	53	(123)	(59)	64	0	9	9	0	25	25
Marion	454	500	46	230	341	110	(31)	97	128	0	(30)	(30)	0	(101)	(101)

County	Elderly Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Marshall	237	270	33	38	100	62	(56)	13	69	0	11	11	0	68	68
Mason	294	306	12	151	182	30	3	37	35	0	1	1	0	16	16
McDowell	162	176	14	8	39	30	(69)	(30)	39	0	16	16	0	36	36
Mercer	590	645	55	214	317	103	(93)	28	121	0	22	22	0	66	66
Mineral	318	375	57	42	118	75	(29)	53	82	0	5	5	0	21	21
Mingo	336	374	38	15	64	48	(126)	(73)	53	0	3	3	0	7	7
Monongalia	823	936	113	426	517	91	76	154	78	273	310	37	0	20	20
Monroe	54	62	7	9	14	5	(12)	(8)	5	0	14	14	0	47	47
Morgan	122	141	20	24	51	27	(18)	12	30	0	1	1	0	4	4
Nicholas	239	284	45	29	75	46	(34)	13	47	0	33	33	0	76	76
Ohio	648	690	42	85	183	98	(126)	(12)	114	59	95	36	0	117	117
Pendleton	75	77	1	10	15	5	(16)	(10)	6	0	1	1	0	2	2
Pleasants	49	55	6	10	18	8	(4)	5	9	0	1	1	0	5	5
Pocahontas	67	74	8	9	19	11	(10)	1	11	0	6	6	0	27	27
Preston	384	425	41	170	210	40	28	56	29	0	5	5	0	20	20
Putnam	337	372	35	(102)	(72)	31	(162)	(129)	33	0	2	2	66	77	11
Raleigh	640	693	54	247	375	128	(101)	49	149	60	75	14	0	60	60
Randolph	353	389	36	46	121	75	(66)	18	84	0	7	7	0	26	26
Ritchie	108	107	(1)	38	56	19	(1)	21	22	0	3	3	0	13	13
Roane	146	152	6	51	69	18	(1)	18	20	0	5	5	0	10	10
Summers	129	150	20	15	46	31	(18)	17	35	0	4	4	0	8	8
Taylor	161	186	25	63	85	23	(8)	9	17	0	4	4	0	13	13
Tucker	80	88	8	8	18	10	(12)	(1)	11	0	1	1	0	4	4
Tyler	81	100	19	26	49	23	(1)	22	23	0	3	3	0	12	12
Upshur	220	236	16	31	65	34	(45)	(10)	36	0	2	2	0	8	8

County	Elderly Renters														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Wayne	496	516	20	286	342	56	6	73	68	0	12	12	0	48	48
Webster	50	59	9	7	23	17	(8)	11	19	0	2	2	0	9	9
Wetzel	189	201	12	53	70	17	(2)	18	19	0	4	4	0	29	29
Wirt	50	62	12	13	23	10	(6)	5	10	0	1	1	0	2	2
Wood	838	904	66	199	391	192	(87)	124	210	0	30	30	0	105	105
Wyoming	139	166	27	9	67	58	(74)	(6)	68	0	11	11	0	21	21
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Note: Numbers could be slightly off due to rounding.

Figure 6-31 Units of Unmet Need in 2019 and 2024, General Occupancy Owners

County	General Occupancy Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	98	91	(6)	208	200	(9)	265	262	(3)	13	14	1	15	29	15
Berkeley	974	795	(180)	1,980	1,702	(279)	2,134	1,969	(165)	618	578	(40)	634	713	79
Boone	222	246	24	255	304	48	236	303	66	43	43	0	34	52	17
Braxton	77	71	(6)	171	166	(5)	164	177	13	13	14	1	24	35	11
Brooke	82	73	(9)	218	226	7	252	303	51	22	25	3	16	90	73
Cabell	674	714	40	1,442	1,594	151	1,551	1,822	272	178	187	9	189	304	115
Calhoun	22	20	(1)	36	38	2	42	50	7	1	2	1	0	7	7
Clay	143	131	(12)	197	187	(10)	160	161	1	9	19	10	10	47	37
Doddridge	55	48	(8)	99	91	(8)	145	146	0	2	4	1	7	14	7
Fayette	381	389	7	781	812	32	742	827	85	75	117	42	50	291	241
Gilmer	72	79	7	112	128	17	105	128	23	2	3	1	1	9	7
Grant	49	34	(15)	212	179	(33)	273	247	(26)	39	36	(3)	35	38	3
Greenbrier	228	206	(22)	476	474	(2)	531	567	36	66	84	19	78	212	134
Hampshire	496	458	(38)	697	633	(64)	629	590	(39)	57	53	(3)	9	20	10
Hancock	183	182	(1)	495	551	56	559	716	157	30	44	14	48	152	103
Hardy	95	79	(16)	251	221	(30)	314	295	(19)	41	39	(2)	53	57	3
Harrison	440	417	(23)	699	689	(10)	865	940	74	47	64	17	123	283	159
Jackson	235	238	3	518	563	45	435	518	83	6	38	32	107	286	179
Jefferson	430	353	(78)	833	721	(112)	918	827	(91)	274	230	(44)	275	285	10
Kanawha	1,293	1,503	211	2,335	2,915	580	2,156	3,189	1,033	222	491	269	282	2,104	1,821
Lewis	136	140	4	314	312	(2)	323	326	3	8	9	1	17	27	10
Lincoln	165	168	3	235	256	21	227	266	39	3	5	1	45	54	9
Logan	245	264	19	327	386	60	285	384	99	24	27	2	35	72	37
Marion	272	232	(40)	618	549	(69)	676	628	(48)	24	(6)	(30)	35	(159)	(194)
Marshall	161	164	3	431	467	36	460	548	88	24	35	11	35	127	92

County	General Occupancy Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Mason	282	257	(25)	490	473	(17)	509	527	17	24	25	1	35	57	23
McDowell	132	162	30	216	285	69	178	269	91	4	12	7	0	45	45
Mercer	631	642	11	1,186	1,254	68	1,166	1,344	178	65	72	7	96	177	81
Mineral	266	231	(35)	489	458	(30)	448	440	(7)	39	37	(2)	59	80	20
Mingo	277	306	28	360	413	53	295	368	73	24	22	(1)	14	25	12
Monongalia	718	617	(101)	1,487	1,355	(133)	1,763	1,703	(60)	206	206	(1)	251	334	83
Monroe	137	140	3	250	256	6	246	263	17	32	37	6	13	58	44
Morgan	214	185	(29)	400	353	(48)	381	352	(29)	52	49	(3)	51	55	4
Nicholas	292	304	12	417	434	18	457	498	41	42	58	16	56	151	95
Ohio	199	193	(6)	576	602	26	656	765	109	65	77	12	42	183	141
Pendleton	59	41	(18)	133	111	(22)	140	123	(17)	16	15	(1)	3	6	3
Pleasants	60	61	1	103	104	1	71	87	16	13	12	(1)	8	18	10
Pocahontas	55	45	(9)	121	99	(22)	119	107	(12)	12	16	4	31	51	20
Preston	413	365	(48)	884	830	(54)	1,000	962	(37)	34	39	5	49	77	28
Putnam	332	330	(2)	574	589	15	629	691	62	168	156	(12)	137	149	12
Raleigh	596	589	(7)	1,319	1,365	46	1,277	1,436	159	172	171	(1)	125	209	84
Randolph	184	171	(13)	482	469	(13)	542	560	18	72	69	(3)	48	71	24
Ritchie	59	46	(13)	125	112	(13)	137	134	(3)	10	10	1	27	40	13
Roane	113	109	(4)	185	194	10	157	183	25	13	15	1	31	50	19
Summers	60	52	(8)	172	166	(6)	182	181	(1)	19	18	(1)	23	31	9
Taylor	159	156	(3)	265	270	5	274	300	26	17	19	2	16	39	23
Tucker	119	126	7	205	221	15	204	225	21	28	30	2	18	27	8
Tyler	126	131	6	173	184	12	161	187	26	14	16	3	5	18	13
Upshur	211	191	(19)	420	401	(19)	435	441	5	43	42	(1)	31	45	14
Wayne	462	435	(26)	803	787	(16)	828	874	46	60	64	4	56	110	54
Webster	44	46	2	108	118	10	104	122	18	2	3	1	6	17	11

County	General Occupancy Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Wetzel	103	121	18	197	245	48	206	283	77	9	13	5	11	39	28
Wirt	78	69	(9)	125	119	(6)	94	103	9	12	12	0	1	5	4
Wood	553	534	(18)	1,078	1,209	131	876	1,219	343	172	178	6	215	361	145
Wyoming	208	235	26	273	334	61	234	331	97	15	18	4	10	43	33
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

Note: Numbers could be slightly off due to rounding.

Figure 6-32 Units of Unmet Need in 2019 and 2024, Elderly Owners

County	Elderly Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Barbour	352	374	22	781	854	72	742	845	103	18	25	7	6	18	12
Berkeley	1,652	1,718	67	3,354	3,617	263	3,178	3,617	440	440	507	66	429	577	148
Boone	444	536	93	590	775	185	527	753	226	0	7	7	23	43	19
Braxton	348	390	42	548	640	92	460	581	120	21	25	4	58	76	18
Brooke	482	569	88	1,055	1,390	335	1,039	1,560	521	79	96	16	18	98	80
Cabell	2,049	2,306	257	3,654	4,309	655	3,535	4,425	890	98	132	34	164	278	115
Calhoun	102	116	14	238	293	55	222	306	84	0	2	2	0	10	10
Clay	272	286	15	445	488	43	377	439	62	0	9	9	0	23	23
Doddridge	199	217	19	295	337	42	291	355	64	0	3	3	0	8	8
Fayette	831	933	102	2,011	2,333	322	1,899	2,378	478	116	219	103	78	340	262
Gilmer	169	198	28	237	288	50	197	256	59	0	4	4	0	7	7
Grant	294	288	(7)	569	583	14	540	579	40	12	14	2	9	15	6
Greenbrier	776	828	52	1,466	1,679	213	1,338	1,646	308	107	172	65	48	234	186
Hampshire	1,150	1,154	4	1,635	1,703	68	1,315	1,426	111	160	168	8	0	9	9
Hancock	751	924	173	1,554	2,060	507	1,517	2,256	740	37	76	39	49	154	106
Hardy	252	251	(2)	517	548	31	513	566	53	0	2	2	60	75	15
Harrison	1,318	1,502	185	2,426	2,978	552	2,415	3,239	823	42	91	49	129	279	150
Jackson	714	852	138	1,210	1,520	310	992	1,359	366	0	45	45	65	213	148
Jefferson	1,051	1,093	43	1,624	1,773	150	1,474	1,666	192	247	274	27	340	432	91
Kanawha	3,665	4,682	1,017	6,398	8,962	2,564	5,490	9,106	3,616	211	712	500	243	2,229	1,986
Lewis	323	370	47	765	873	109	778	905	127	0	4	4	15	28	13
Lincoln	227	267	40	415	532	117	405	563	157	9	13	4	0	12	12
Logan	501	610	109	806	1,079	273	657	1,004	347	7	19	12	8	55	47
Marion	950	975	25	1,884	1,981	97	1,786	1,943	156	7	(28)	(35)	8	(146)	(154)
Marshall	708	842	134	1,533	1,951	418	1,462	2,033	571	7	36	29	8	103	95

County	Elderly Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Mason	715	783	68	1,382	1,586	204	1,322	1,618	296	7	14	8	8	34	26
McDowell	288	363	75	474	672	198	421	697	277	0	26	26	0	61	61
Mercer	1,493	1,663	169	3,007	3,512	505	2,647	3,360	713	99	125	25	8	102	94
Mineral	783	792	9	1,285	1,400	115	1,142	1,336	194	67	73	6	86	118	32
Mingo	402	501	99	620	790	170	515	713	197	98	97	(1)	17	29	12
Monongalia	1,685	1,946	261	3,035	3,579	544	3,157	3,796	639	61	72	11	146	208	62
Monroe	290	326	36	652	754	102	583	702	119	34	58	24	22	72	50
Morgan	406	416	11	852	890	38	742	826	84	35	40	5	128	158	30
Nicholas	559	615	56	1,117	1,270	153	1,028	1,230	202	14	47	32	27	117	90
Ohio	1,021	1,155	134	1,834	2,207	373	1,740	2,312	572	118	161	43	0	156	156
Pendleton	317	314	(4)	517	535	18	459	491	32	18	21	3	5	11	5
Pleasants	114	132	18	240	311	71	196	303	107	36	44	8	6	17	11
Pocahontas	158	148	(10)	381	383	2	382	417	34	15	22	8	44	84	40
Preston	1,146	1,232	86	2,086	2,288	202	2,111	2,384	273	39	51	11	75	111	36
Putnam	820	937	117	1,302	1,589	287	1,200	1,564	364	48	56	7	133	162	29
Raleigh	1,753	1,896	143	3,512	4,021	509	3,224	3,994	770	181	201	20	199	298	99
Randolph	610	639	29	1,239	1,362	123	1,172	1,366	195	74	81	7	18	56	38
Ritchie	189	197	8	342	381	39	298	360	62	22	26	4	46	69	23
Roane	275	318	42	534	660	125	469	650	181	30	37	7	94	122	28
Summers	327	348	21	626	691	65	589	686	97	8	13	6	13	27	14
Taylor	422	469	47	677	800	123	642	805	162	12	20	8	7	29	22
Tucker	214	226	13	400	429	30	381	420	39	58	60	3	14	21	7
Tyler	212	239	27	385	463	78	315	415	100	0	6	6	0	17	17
Upshur	579	645	65	1,145	1,291	146	1,055	1,247	193	10	14	5	44	62	18
Wayne	1,116	1,236	120	2,006	2,340	334	1,873	2,342	469	53	67	14	17	66	49
Webster	171	207	35	343	436	92	316	436	120	0	4	4	8	27	18

County	Elderly Owners														
	Units of Unmet Need														
	0-30%			0-60%			0-80%			81-100%			101%+		
	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change	2019	2024	Change
Wetzel	328	384	56	605	754	148	542	745	203	11	23	12	4	30	26
Wirt	193	218	25	313	376	63	214	283	69	36	40	4	0	3	3
Wood	1,519	1,776	256	2,768	3,693	926	2,048	3,345	1,297	262	319	57	279	468	189
Wyoming	301	377	76	541	747	206	459	729	270	10	23	13	0	31	31
Legend:		Surplus of Units		Lowest 1/3 of Units Needed		Middle 1/3 of Units Needed		Top 1/3 of Units Needed							

Sources: HISTA Projections from Ribbon Demographics, Valbridge Property Advisors, Inc., 2017 PUMS; Calculations by Mullin & Lonergan Associates, Inc.

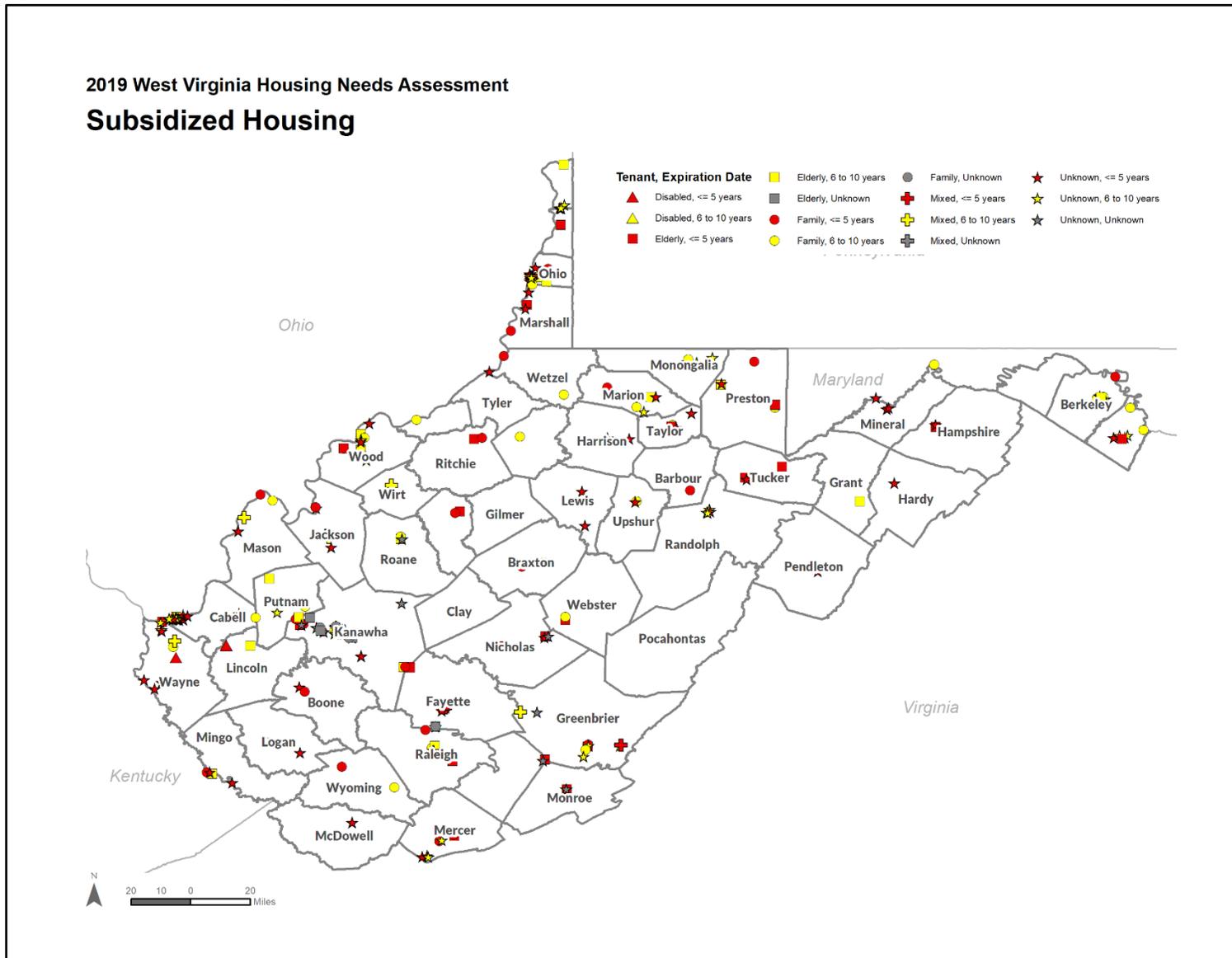
Note: Numbers could be slightly off due to rounding.

## 7. Existing Multifamily Assets

### Assisted Housing Inventory

*There are 26,752 known affordable assisted housing units located throughout the State.* These units were developed with assistance from funders and programs such as the Low-Income Housing Tax Credit Program, Project-Based Section 8, and West Virginia Housing Development Fund. This section highlights developments with periods of affordability that are set to expire within the next ten years. Refer to Appendix G for the complete inventory.

Figure 7-1 Map of Assisted Housing Inventory



Source: National Housing Preservation Database and WVHDF databases

*Without intervention, an estimated 2,634 units in 63 developments could lose their affordability restrictions in the next five years. In addition, another 3,687 units in 64 developments are at-risk within six to ten years.* The units are subject to income restrictions that keep them affordable for a finite period of time. Preservation of affordable units is more cost effective than the construction of new affordable units, so focusing on the renewal of these affordability restrictions will make a significant contribution to the total supply of affordable housing over the next decade.

Appendix G contains a complete table with the identified developments and associated information such as address, expiration date, and target market and is not limited to developments with periods of affordability set to expire within the next five years.

The following abbreviations are used throughout the following tables to indicate:

Subsidy Sources:

- HFA – Housing Finance Agency
- HOME – HOME Investment Partnership Program
- LIHTC – Low Income Housing Tax Credit
- RD – Rural Development
- RD 538 – Rural Development Section 538
- S8 – Section 8
- TCA – Traditional Contract Administration

Household Type:

- DIS – Disabled
- ELD – Elderly
- FAM – Family
- UNK - Unknown

The tables contained in this section are limited to developments for which the periods of affordability are known.

Figure 7-2 Developments Set to Expire Within Five Years

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
FIFTH AVENUE	-	41	Cabell	901 Fifth Avenue	HUNTINGTON, WV 25701	FAM	2020
FAYETTE HILLS UNITY APTS.	S8	18	Fayette	300 HIGH STREET	OAK HILL, WV 25901	ELD	2020
918 BEECH AVENUE	LIHTC	2	Kanawha	918 BEECH AVENUE	25302	UNK	2020
MIRACLE ACRES	S8	100	Kanawha	101 MIRACLE DRIVE	ST ALBANS, WV 25177	FAM	2020
ROBINSON ESTATES	LIHTC	2	Kanawha	118 EAST DUPONT AVENUE	25015	UNK	2020
MAPLE VALLEY APARTMENTS	S8 TCA	8	Raleigh	MAPLE FORK ROAD	Bradley, WV 25818	FAM	2020
CARDINAL GARDENS APARTMENTS	S8 TCA/RD	16	Ritchie	OLD ROUTE 50/LAMBERTON ROAD	PENNSBORO, WV 26415	ELD/DIS	2020
POST RIDGE APTS.	LIHTC	24	Boone	219 JOSEPHINE AVENUE	MADISON	FAM	2021
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 - GARDNER	LIHTC	2	Kanawha	109 GARDNER AVENUE	25015	UNK	2021
PLUM HILL TERRACE APARTMENTS	LIHTC	24	Preston	ROUTE 7	MASONTOWN, WV 26537	ELD	2021
KIMBERLY APARTMENTS	LIHTC	24	Raleigh	STATE ROUTE 3	SHADY SPRINGS, WV 25918	ELD	2021
LINDSEY TERRACE APTS.	LIHTC	40	Berkeley	1401 LINDSEY TERRACE/OLD RT 45	MARTINSBURG	FAM	2022
MARLOWE GARDENS	LIHTC	36	Berkeley	9 BOWIE DRIVE	FALLING WATERS	FAM	2022
WESLEY VILLAGE	LIHTC	36	Berkeley	RT 9 & BERKELEY SQUARE DRIVE	MARTINSBURG	ELD	2022
WOODBURY CORNERS	LIHTC	48	Berkeley	200 WOODBURY	MARTINSBURG	ELD	2022
ROCKDALE VILLAGE	LIHTC	34	Brooke	401 ROCKDALE ROAD	FOLLANSBEE, WV 26307	ELD	2022

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
BIRCH TREE APTS	LIHTC	20	Fayette	1 TERRY AVENUE	OAK HILL, WV 25901	FAM	2022
FAYETTE MANOR	LIHTC	36	Fayette	1300 VIRGINIA STREET	OAK HILL, WV 25901	ELD	2022
MAPLE COURT APTS	LIHTC	28	Fayette	198 MAPLE AVENUE	OAK HILL, WV 25901	UNK	2022
LEWIS TERRACE/TABOR TOWERS	S8	84	Greenbrier	313 NORTH COURT STREET	LEWISBURG, WV 24901	FAM	2022
GRAVEL LANE APTS.	S8	8	Hampshire	351 WEST GRAVEL LANE	ROMNEY, WV 26757	ELD	2022
RAVENSWOOD STATION	S8	133	Jackson	510 SOUTH RITCHIE AVENUE	RAVENSWOOD, WV 26164	FAM	2022
CARTE STREET	LIHTC	2	Kanawha	910 CARTE STREET	25311	UNK	2022
SMITH TOWERS	S8	100	Mingo	RT 49 HATFIELD BOTTOM	MATEWAN, WV 25678	ELD	2022
CRAIGSVILLE II APTS.	LIHTC	16	Nicholas	WV ROUTE 20	26205	UNK	2022
KENNETH RITCHIE APTS.	LIHTC	16	Nicholas	100 RITCHIE APT DRIVE	26205	ELD	2022
BELMONT MANOR APARTMENTS	S8 TCA	8	Pleasants	CLARK STREET	BELMONT, WV 26314	FAM	2022
BROOKSIDE APARTMENTS	LIHTC	28	Ritchie	158 BROOKSIDE DRIVE	PENNSBORO, WV 26415	FAM	2022
PINEVIEW APTS/CORTLAND	S8/RD	24	Tucker	HC 60 BOX 98/39 CORTLAND ACRES LANE	THOMAS, WV 26292	ELD	2022
PADEN CITY GARDENS	LIHTC	16	Wetzel	ROUTE 2	PADEN CITY, WV 26159	ELD	2022
THE COURTYARD APARTMENTS	LIHTC	24	Wood	RURAL ROUTE 3, BOX 179	LUBECK, WV 26101	ELD	2022
BRAXTON MANOR II	LIHTC	24	Braxton	79 JAMES LEMON DR	GASSAWAY, WV 26624	ELD	2023
ADAMS LANDING	S8	84	Cabell	820 VIRGINIA AVENUE	HUNTINGTON, WV 25704	FAM	2023
GRANTSVILLE MANOR APTS.	S8	8	Calhoun	107 VICTOR STREET	GRANTSVILLE, WV 26147	FAM	2023

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
AMOS E. LANDRUM	LIHTC	24	Fayette	244 LYKENS AVENUE	SMITHERS, WV 25186	ELD	2023
LAVERNE APTS/WHITE SULPHUR SPRGS ELDERLY APTS	LIHTC	24	Greenbrier	261 OLD ANTHONY CREEK ROAD	24986	ELD/DIS	2023
JANE LEW APTS.	S8	59	Lewis	107 VIRGINIA ST	JANE LEW, WV 26378	FAM	2023
943 BUILDING APARTMENTS	LIHTC	4	Mercer	943 MERCER STREET	PRINCETON, WV 24740	FAM	2023
PRINCETON VILLAGE APTS.	S8	104	Mercer	601 LOW GAP ROAD	PRINCETON, WV 24740	FAM	2023
CANTRELL MANOR APARTMENTS	HOME/LIHTC	16	Mingo	1500 WEST FIFTH AVENUE	WILLIAMSON, WV 25661	FAM	2023
WHEELING STATION APTS.	S8	60	Ohio	103 STATION LANE	WHEELING, WV 26003	FAM	2023
101 HULL STREET	LIHTC	2	Raleigh	101 HULL STREET	BECKLEY, WV 25801	FAM	2023
BECKLEY WEST APTS.	S8	159	Raleigh	100 MOUNTAINVIEW DRIVE	BECKLEY, WV 25801	FAM	2023
WILDWOOD HOUSE	S8	162	Raleigh	150 AUTUMN LANE	BECKLEY, WV 25801	ELD	2023
GRAFTON MANOR	LIHTC	36	Taylor	850 WEST MAIN STREET	GRAFTON, WV 26354	ELD	2023
VICKI LYNN APTS. aka COWEN ELDERLY APTS.	LIHTC	24	Webster	WV ROUTE 20	26206	ELD	2023
LUBECK GARDENS	LIHTC	24	Wood	117 LUBECK ROAD	PARKERSBURG, WV 26101	FAM	2023
FORREST BLUFF APTS.	S8	143	Cabell	7150 BEECH DRIVE	HUNTINGTON, WV 25535-2548	FAM	2024
ALDERSON MANOR	S8	56	Greenbrier	336 ALDERSON CEMETERY ROAD	ALDERSON, WV 24910	ELD	2024
CLARKSBURG TOWERS	S8	90	Harrison	620 WEST PIKE STREET	CLARKSBURG, WV 26301	ELD	2024

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
WILLOW SPRING FARM APARTMENTS V	LIHTC	40	Jefferson	100 SYCAMORE CIRCLE	CHARLES TOWN, WV 25414	ELD	2024
MANNINGTON MANOR APARTMENTS	LIHTC	30	Marion	300 PARKVIEW DRIVE	MANNINGTON, WV 26582	FAM	2024
WOODLAND KNOLLS APARTMENTS	LIHTC	56	Marshall	248 WOODLAND KNOLLS BOULEVARD	MOUNDSVILLE, WV 26041	FAM	2024
BLUESTONE APARTMENTS	LIHTC	38	Mercer	BLUE ROCK CIRCLE AND COUNTY ROUTE 71/9	PRINCETON, WV 24739	ELD	2024
WILLIAMSON TOWERS	S8	75	Mingo	730 EAST FOURTH AVENUE	WILLIAMSON, WV 25661	ELD	2024
UNION PLACE	LIHTC	24	Monroe	219 SOUTH STREET	24983	FAM	2024
PLUM HILL TERRACE II	LIHTC	20	Preston	WEST VIRGINIA STATE ROUTE 7	MASONTOWN, WV 26542	ELD	2024
SMITH FIELD ESTATES	LIHTC	14	Putnam	69 SHIRLEY STREET	BUFFALO, WV 25033	ELD	2024
SOUTH OAKWOOD APARTMENTS		12	Raleigh	713 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2024
OSAGE HOUSE	LIHTC	1	Taylor	ROUTE 3, BOX 188	GRAFTON, WV 26354	FAM	2024
POST GLEN	LIHTC	40	Wyoming	WEST VIRGINIA ROUTE 10	OCEANA, WV 24870	FAM	2024
<i>Subtotal of Number of Units Expiring Within Five Years</i>		<b>2,634</b>					

Source: NHPD and WVHDF database

Figure 7-3 Developments Set to Expire Within Six to Ten Years

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Six to Ten Years</b>							
ELK VILLAGE APTS.	LIHTC	25	Braxton	245 AIRPRT ROAD	SUTTON	ELD	2025
WESTVIEW MANOR	S8	100	Cabell	601 VETERANS MEMORIAL BLVD	HUNTINGTON, WV 25701	ELD	2025
CALHOUN HOMES INC.	S8/LIHTC	24	Calhoun	125 CALHOUN HOMES DRIVE	MT ZION, WV 26151	FAM	2025
VANDALIA TERRACE APTS.	S8	71	Kanawha	1507 DORCHESTER ROAD	CHARLESTON, WV 25303	FAM	2025
RIDGELEY APARTMENTS, LTD.	S8 TCA	8	Mineral	ROUTE 3, BOX 113	RIDGELEY, WV 26753	FAM	2025
PLEASANTS HEIGHTS	LIHTC	40	Pleasants	717 RIVERVIEW DRIVE	BELMONT, WV 26314	FAM	2025
SOUTH OAKWOOD III		12	Raleigh	513 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2025
TYGART VALLEY APARTMENTS	LIHTC	32	Randolph	330 WILSON LANE	ELKINS, WV 26241	ELD	2025
BRAXTON MANOR APTS.	S8	40	Braxton	850 STATE STREET	GASSAWAY, WV 26624-9308	FAM	2026
DALESSIO MANOR	S8	48	Brooke	1048 MAIN STREET	FOLLANSBEE, WV 26307	ELD	2026
CULLODEN MANOR APTS.	LIHTC	40	Cabell	100 RIDGE RUN ROAD	CULLODEN, WV	FAM	2026
WOODLAND TERRACE APTS.	S8	48	Grant	81 JOHNSON RUN ROAD	PETERSBURG, WV 26847	FAM	2026
SEWELL LANDING APTS.	LIHTC	52	Greenbrier	634 PENNSYLVANIA AVENUE	25962	FAM	2026
MONONGAH HEIGHTS	LIHTC	40	Marion	MANLEY CHAPEL ROAD, ROUTE 58/1	FAIRMONT, WV 26554	FAM	2026
EAGLE HOLLOW APARTMENTS	S8/RD	48	Marshall	RURAL DELIVERY #3	WHEELING, WV 26003	FAM	2026
OLD ASH VILLAGE APARTMENTS	LIHTC	24	Mason	GEORGE STREET	NEW HAVEN, WV 25265	FAM	2026
GREENE GLEN TOWNHOMES	LIHTC	47	Monongalia	VAN VOORHIS ROAD	MORGANTOWN, WV 26505	FAM	2026
NORTH PARK APARTMENTS	S8	103	Ohio	EAGLE COURT, BLDG. #2	WHEELING, WV 26003	FAM	2026

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Six to Ten Years</b>							
CIRCLE BROOK MANOR	S8	50	Webster	6 ERBACON ROAD	COWEN, WV 26206	FAM	2026
MARKET MANOR	S8	111	Wood	1030 MARKET STREET	PARKERSBURG, WV 26101	ELD	2026
COTTAGES OF MARTINSBURG	LIHTC	120	Berkeley	RT 45/5 & EAGLE SCHOOL ROAD	MARTINSBURG	ELD	2027
POLO GREENE TOWN HOMES	LIHTC	63	Berkeley	ROCK CLIFF DRIVE	MARTINSBURG	FAM	2027
SIMMS SCHOOL APTS.	LIHTC	20	Cabell	1680 ELEVENTH AVENUE	HUNTINGTON, WV	ELD	2027
217 NORTH LEE STREET		36	Greenbrier	217 NORTH LEE STREET	24901	UNK	2027
FORT SPRINGS APTS.	RD538/LIHTC	36	Greenbrier	DAVIS STUART ROAD	24902	FAM	2027
OAKMOUND APTS.	S8	159	Harrison	1100 OAKMOUND DRIVE	CLARKSBURG, WV 26301	FAM/ELD	2027
CRANES MEADOW APARTMENTS	LIHTC	64	Jefferson	229 AUTUMN DRIVE	CHARLES TOWN, WV 25414	FAM	2027
PATRICK HENRY APARTMENTS	LIHTC	50	Jefferson	411 PATRICK HENRY WAY	CHARLES TOWN, WV 25414	ELD	2027
CHAPMANVILLE TOWERS	S8	88	Logan	647 MAIN STREET	CHAPMANVILLE, WV 25508	ELD	2027
LAURELWOOD APTS.	S8/RD	44	Logan	189 LAURELWOOD LANE	LOGAN, WV 25601	FAM	2027
GREENE GLEN II TOWNHOMES	LIHTC	31	Monongalia	GLEN ABBEY LANE	MORGANTOWN, WV 26505	FAM	2027
TWIN KNOBS APARTMENTS	LIHTC	68	Monongalia	81 TWIN KNOBS DRIVE & ROUTE 6	MORGANTOWN, WV 26505	FAM	2027
WHEELING TOWERS (G. W. PETROPLUS)	S8	160	Ohio	1414 NATIONAL ROAD	WHEELING, WV 26003	ELD	2027
BRIARCLIFF APTS./GRAFTON	S8/RD	48	Taylor	RR4 BOX 25A	GRAFTON, WV 26354	FAM	2027
VALLEY GREEN APTS.	S8	120	Upshur	345 SOUTH FLORIDA STREET	BUCKHANNON, WV 26201	FAM	2027
SMITHFIELD APARTMENTS	S8/RD	20	Wetzel	RR 1, BOX 173	SMITHFIELD, WV 26437	FAM	2027

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Six to Ten Years</b>							
JORDYN TERRACE AKA MINERAL WELLS TERRACE	LIHTC	36	Wood	100 JORDYN LANE	MINERAL WELLS, WV 26150	FAM	2027
KINGS DAUGHTERS COURT	S8	80	Berkeley	116 E KING STREET	MARTINSBURG, WV 25401-4224	ELD	2028
CARL JONES PLACE I	HOME	3	Greenbrier	248 WEST MAIN STREET	24970	UNK	2028
OAKWOOD TERRACE APTS.	S8	124	Kanawha	872 WESTMINISTER WAY	CHARLESTON, WV 25314	FAM	2028
THE VILLAGE ON PARK	S8	59	Kanawha	1600 PARK AVENUE	NITRO, WV 25143	ELD	2028
SUMMERSVILLE MANOR		36	Nicholas	810 KENTUCKY ROAD	26651	FAM	2028
ST PAUL TERRACE	S8	63	Ohio	2546 NATIONAL ROAD	WHEELING, WV 26003	ELD	2028
SABLE POINT APARTMENTS	LIHTC	80	Putnam	TEAYS LANE & 145 SABLE POINTE DRIVE	HURRICANE, WV 25560	FAM	2028
JEVUE APARTMENTS	LIHTC	40	Wetzel	1250 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2028
ST. PAUL TERRACE	LIHTC	43	Wood	3850 CENTRAL AVENUE	PARKERSBURG, WV 26102	FAM	2028
OAK TREE VILLAGE	S8	51	Berkeley	318 GARDEN DRIVE APT. #104	MARTINSBURG, WV 25401	FAM	2029
HIGHLAWN PLACE	S8	133	Cabell	1130 THIRD AVENUE	HUNTINGTON, WV 25701	ELD	2029
RIVERVIEW MANOR	S8	114	Cabell	99 13TH STREET	HUNTINGTON, WV 25701	ELD	2029
GIGGENBACH PROPERTY		13	Greenbrier	41 SURBER ROAD	24986	ELD	2029
RANDOLPH TERRACE APTS.	S8	95	Harrison	1 NEW YORK AVENUE	SALEM, WV 26426	FAM	2029
BROOKS MANOR	S8	24	Kanawha	23 BROOKS STREET	CHARLESTON, WV 25301	ELD	2029
UPPER FALLS LANDING	LIHTC	24	Kanawha	1304 THIRD AVENUE	25136	ELD	2029
COLONEL MCGHEE'S HOUSING FOR THE ELDERLY	S8	16	Lincoln	8121B SWEETLAND AVENUE	HAMLIN, WV 25523	ELD	2029

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Six to Ten Years</b>							
FAIRMONT ARBORS	S8	119	Marion	410 CLEVELAND AVENUE	FAIRMONT, WV 26554	ELD	2029
RIVER BEND PLACE	S8	24	Mason	619 5TH STREET	NEW HAVEN, WV 25265	ELD	2029
PRINCETON TOWERS	S8 TCA/HFA	119	Mercer	901 STAFFORD DRIVE	PRINCETON, WV 25434	ELD/DIS	2029
HINTON HOUSE	S8	102	Summers	459 STOKES DRIVE	HINTON, WV 25951	ELD	2029
NEW MARTINSVILLE TOWERS	S8	69	Wetzel	191 STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	ELD	2029
NEW MARTINSVILLE VILLAS	S8	76	Wetzel	187 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2029
ASHTON POINTE I	LIHTC	16	Wirt	JEFFERSON STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE II	LIHTC	8	Wirt	FRANKLIN STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE III	LIHTC	6	Wirt	MULBERRY & MILL STREETS	ELIZABETH, WV 26143	ELD	2029
SENIOR SQUARE APTS.	S8	24	Wirt	835 WASHINGTON STREET	ELIZABETH, WV 26143	ELD	2029
<i>Subtotal of Number of Units Expiring Within Six to Ten Years</i>		<b>3,687</b>					

Source: NHPD and WWHDF database

# Appendices

# Appendix A: Determination of Reliability of Census Data at Census Tract Level

## Overview

Data from the 2013-2017 American Community Survey (ACS) was utilized throughout the analysis. However, because of the low populations in many West Virginia counties, not all data is reliable at the census tract level. To determine the extent to which data is reliable, the methodology outlined in the July/August 2017 Planning Advisory Service (PAS) Memo entitled *Data-Driven Housing Assessments and Action Plans, Part 2: Analytical Techniques and Taking Action* published by the American Planning Association was employed.

## Methodology

Using the margins of error provided in the ACS data, the standard error – and subsequently the coefficient of variation – was determined. Census tracts with coefficients of variation larger than 15% were deemed unreliable. Census tracts for which the data was deemed unreliable were assigned the value of the county for that data point as the county level data was reliable.

The extent to which census tracts had high coefficients of variation depended largely on the population size of the census tract as well as the level of nesting for a particular data point. The ACS is a survey, which means that the data is subject to inherent uncertainty. However, there are some questions for which all or nearly all applicants will respond (i.e. a population count) versus a question for which only a small subset of the population will respond in the affirmative (i.e. presence of incomplete plumbing), making it less likely to be identified in the survey. Data points that fall into the latter category are more prone to higher margins of error.

## Appendix B: Opportunity Index Methodology

### Overview

The Opportunity Index was created in order to visualize access to employment, education, and a healthy environment. It utilizes four categories: Education, Labor Force Engagement, Jobs, and Environment. Data is collected at the census tract level, which allows the index to better pinpoint where opportunities lie relative to other census tracts in West Virginia.

### The Categories and Metrics Included in the Opportunity Index

**Education:** Values are percentile ranked and range from 0 to 100. The higher the score, the higher the school system quality. The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The school proficiency index is a function of the percent of 4th grade students proficient in reading and math on state test scores for up to three schools within 1.5 miles of the block-group. Scores are assigned to a census tract by taking the average of the block groups.

Source: Great Schools (proficiency data, 2013-14); Common Core of Data (4th grade school addresses and enrollment, 2013-14); Maponics (attendance boundaries, 2016).

**Labor Force Engagement:** This is a combination of unemployment and labor force participation rates of a census tract and the percentage of residents with at least a two-year college degree.

Source: Census Bureau, 2013 – 2017 American Community Survey (S2301, S1501)

**Jobs:** Proximity to jobs is estimated by finding the average commute time to work for each census tract and the number of jobs located in a census tract. Commute time is weighted to provide 75% of Jobs score to prevent census tracts that are central business districts with large number of jobs but very few residents from dominating the Jobs score.

Source: Census Bureau, 2013 – 2017 American Community Survey (B08303); Longitudinal Employment Household Dynamics (LEHD), On the Map 2015.

**Environmental Health Index:** The environmental health hazard exposure index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood.

Source: National Air Toxics Assessment (NATA) data, 2015; Policy Map

### The Need to Normalize the Data

The computational problem arises in that the metrics all use different scales; metrics with larger values (i.e. housing values) would overpower those with smaller values (poverty levels). To solve this problem, each metric was normalized so that the average of the normalized score is zero. A county/census tract with a score of 0 would indicate a census tract with a score exactly in the middle of the highest and lowest scoring county/census tract. A negative score is below the average and a positive score is above the average.

### Determination of the Opportunity Index Score

The variables in each category are normalized and an average of these scores is used to create a score for each category. An average is then taken across categories to create an individual score at the census tract level. Finally, the score is normalized to create a composite score. Scores are separated into quartiles and categorized as Low Opportunity, Lowest Opportunity, High Opportunity and Highest Opportunity areas.

## Appendix C: Housing Conditions Model

### Overview

The following model serves as a proxy for housing conditions within different geographical areas (i.e. counties and census tracts) since a housing conditions analysis of each individual structure throughout the state is infeasible. The following pages include a discussion on the metrics included in and the methodology and results of the model.

### The Metrics Included in the Housing Conditions Model

Variables from four tables from the 2013-2017 American Community Survey (ACS) were incorporated into the model. The metrics included are:

- 1) median housing value;
- 2) percentage of households with incomplete plumbing;
- 3) percentage of the population living below the federal poverty level; and
- 4) percentage of structures over the age of 70 years.

### The Need to Normalize the Data

The computational problem arises in that the metrics all use different scales; metrics with larger values (i.e. housing values) would overpower those with smaller values (poverty levels). To solve this problem, each metric was normalized to have a score between 0 and 100 with 100 being the preferred score. A county/census tract with a score of 50 would indicate a census tract with a score exactly in the middle of the highest and lowest scoring county/census tract. A score of 50 does *not* indicate the median score.

### Weighting Each Metric

To determine a composite score for housing condition, the following weights were assigned:

- 1) 25% - median housing value;
- 2) 15% - percentage of housing units with incomplete plumbing;
- 3) 25% - percentage of the population living below the federal poverty level; and
- 4) 35% - percentage of structures over the age of 70 years

Sensitivity analysis was conducted to determine the extent to which the results changed depending on the selected weights; varying the weights did not significantly alter the results. The results of the Housing Conditions Model are meaningful to the extent to which the ACS provides reliable data. For example, the margins of errors are too large for the incomplete

plumbing data to be considered reliable for all counties. However, the ACS remains the best source of data for this metric. Appendix A provides an overview on how the reliability of data was determined.

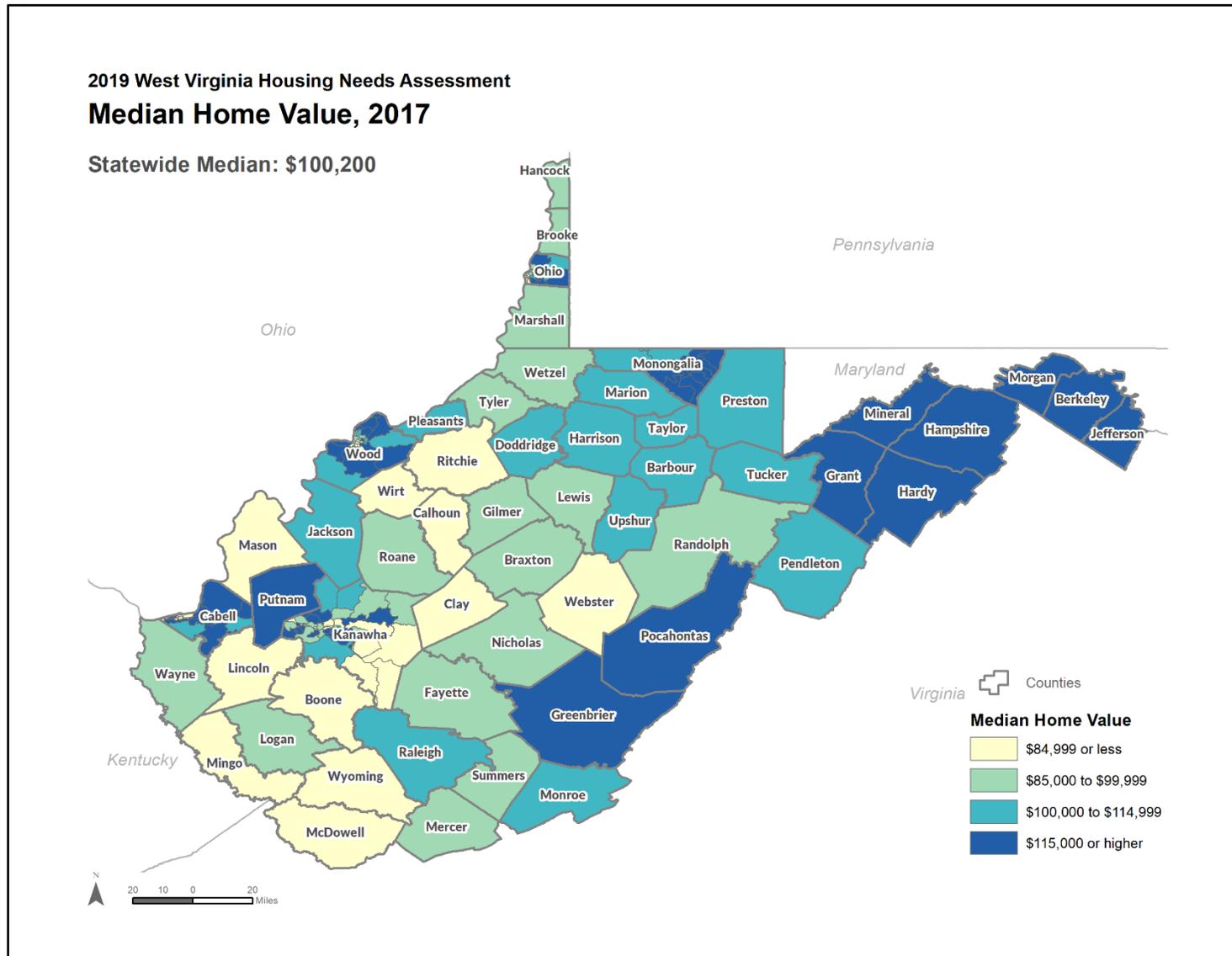
### Determination of Housing Conditions Score

To determine the composite score, (i.e. the Housing Conditions Scores) for each county, the normalized score for each metric was multiplied by the weight of that metric and these four numbers were added. Because the specific numerical value is not universally understood, a better way to understand the scores is to compare each county's score to the median score. Counties were classified in Lowest, Lower, Higher and Highest Quality areas depending on the extent to which the county score was below or above the median score. The same process was applied for census tracts.

### Maps of the Components of the Housing Conditions Model

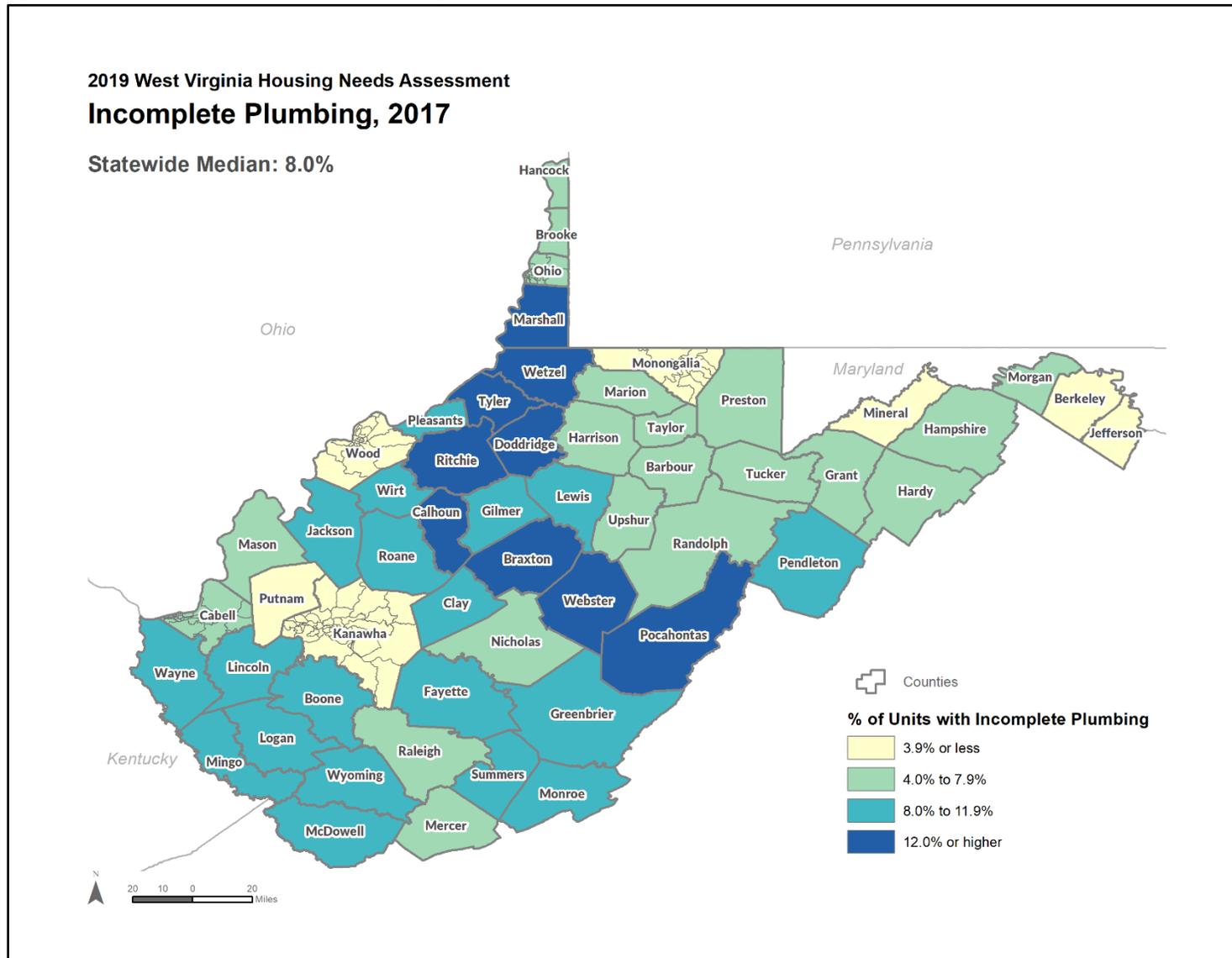
The first four of the following five maps illustrate the individual components of the Housing Conditions Model at the county level. The fifth map illustrates the median age of units for each county to further explore the age of housing units.

Figure C-1 Map of Median Home Value, 2017



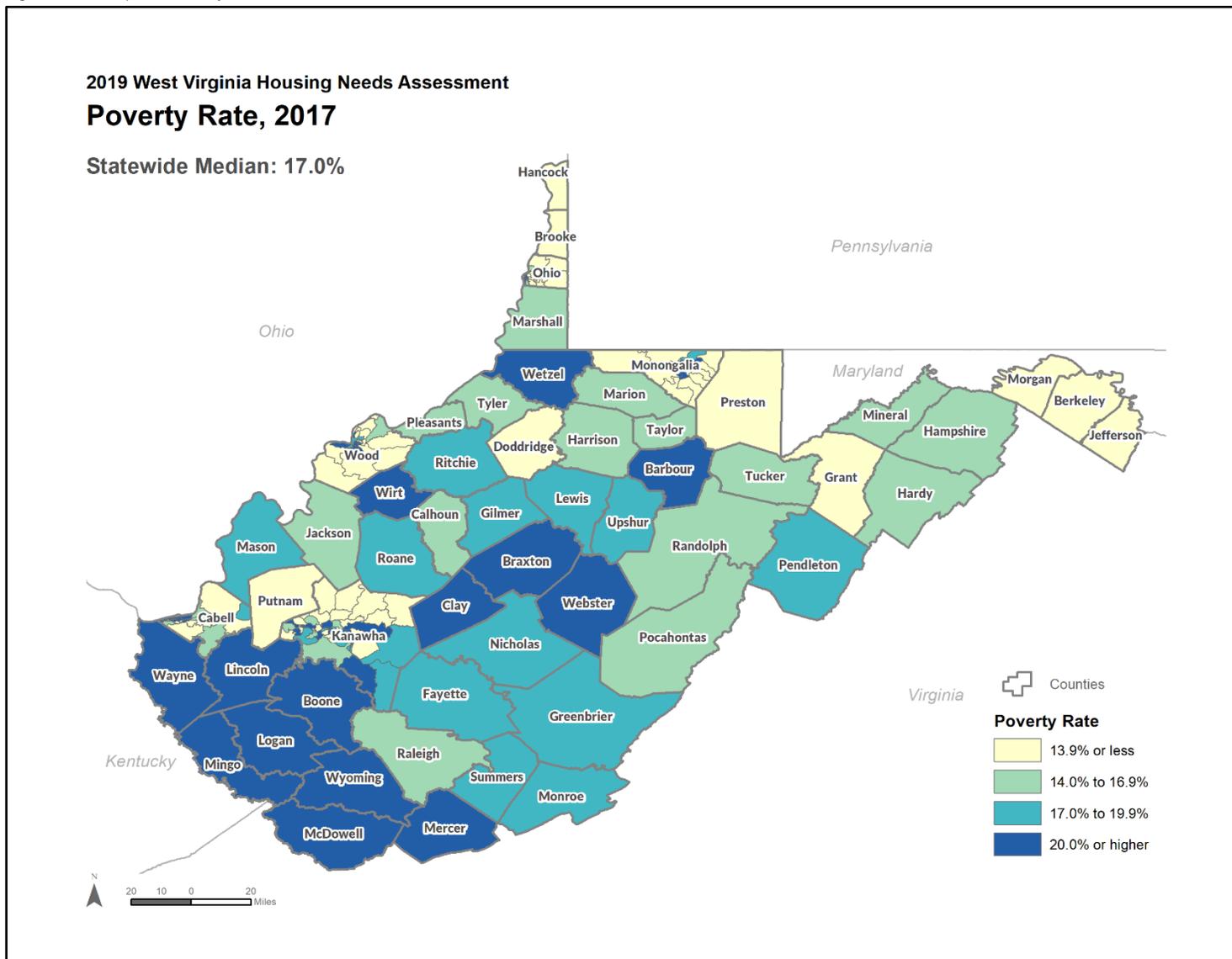
Source: 2013-2017 ACS

Figure C-2 Map of Presence of Incomplete Plumbing, 2017



Source: 2013-2017 ACS

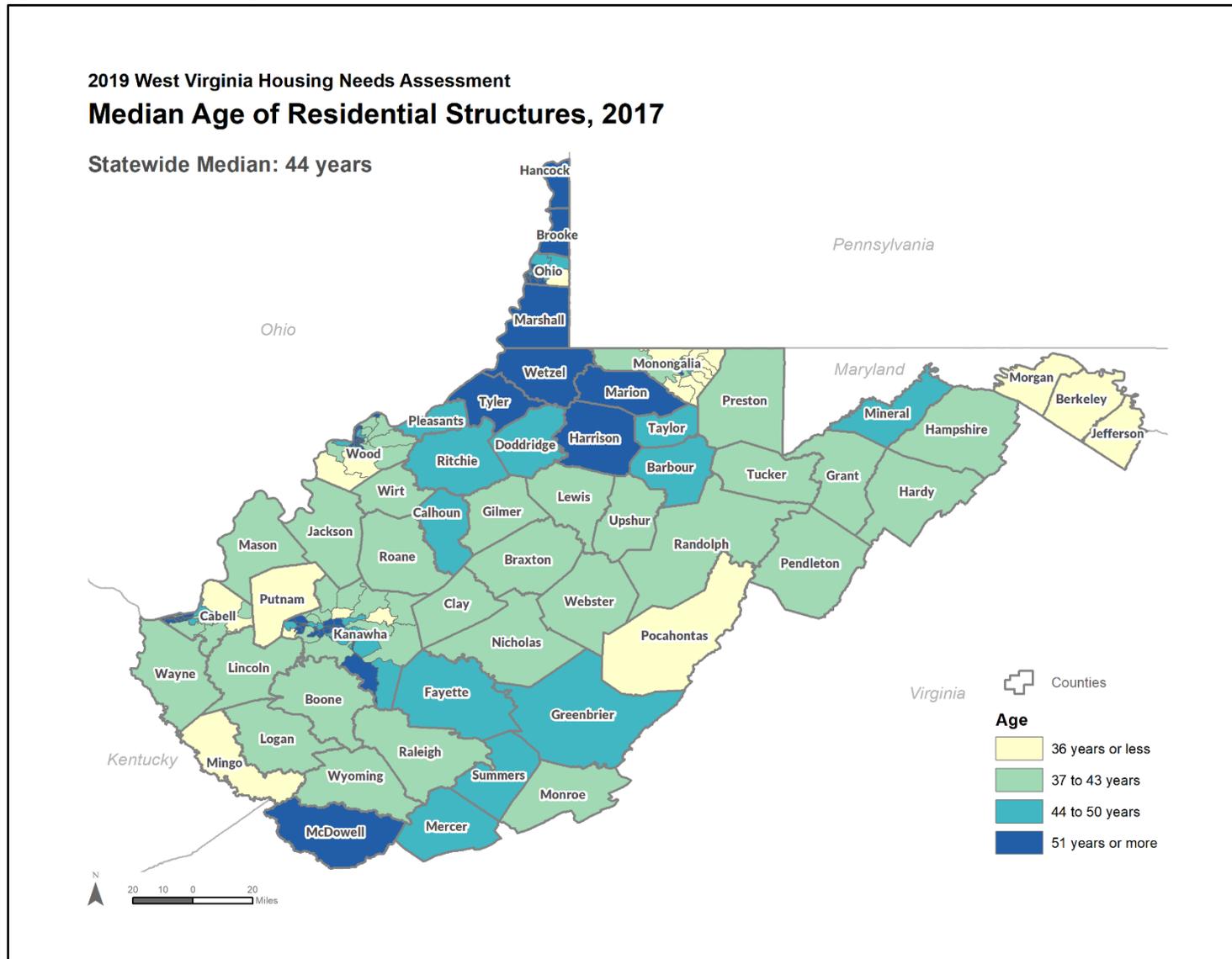
Figure C-3 Map of Poverty Rate, 2017



Source: 2013-2017 ACS



Figure C-5 Map of Median Age of Residential Structures, 2017



Source: 2013-2017 ACS

## Appendix D: Unmet Need Analysis

### Overview

The Unmet Need analysis indicates the proportion of households in various income brackets that do not have access to units that are both affordable and available. To be affordable, the household in the unit must not pay more than 30% of household income for housing costs. To be available, the unit must be occupied by a household that can afford that unit or be vacant (so that a household at a given income tier could move in and afford the unit). A unit is unaffordable for a household if the household would be cost burdened living there. A unit is unavailable to a household if the unit is occupied by a household in a higher income tier.

### Determination of what is “Affordable” in Each County by Income Tier and Tenure

HUD defines affordability as a household not spending more than 30% of its household income on housing costs. Using the area median income at the county level, affordability ceilings were determined for each of the following income levels: 0-30% AMI; 0 - 60% AMI; and 0 - 80% AMI. The ranges are cumulative (i.e. they all start at 0% AMI) because while there is a ceiling of affordability (i.e. 30% of household income), there is no floor on affordability (i.e. a household can choose to spend less than 30% of income on housing).

To determine affordability at the median income level for each county within the sales market, several assumptions were made:

- 1) a home owner made a 10% down payment;
- 2) Private Mortgage Insurance (PMI) is 0.75% of the entire loan amount annually;
- 3) the mortgage is a 30-year fixed rate mortgage; and
- 4) utility costs in the rental market scale to the home owner market. That is, the median percentage of household expenses spent on utilities in the rental market is the same as the percentage spent in the owner market.

For each county, the maximum affordable purchase price was determined for a household at the median income level assuming that the total monthly housing costs (principal, interest, taxes, insurance, and utilities) did not exceed 30% of monthly household income. To determine the maximum purchase price at each of the income levels (30%, 60% and 80%), the values were scaled accordingly. Within the rental market, a similar procedure was done assuming that the gross rent (rent plus utilities) cannot exceed 30% of household income for any income level.

### **Determination of the Unmet Need for each PUMA by Income Tier and Tenure**

Using the Public Use Micro Sample (PUMS) data, which is a sample of raw data files from the American Community Survey, it is possible to estimate the Unmet Need in available and affordable housing units by income tier and tenure. Because each row of PUMS data corresponds to a specific person or household and the Census Bureau has an obligation to protect the confidentiality of each respondent, PUMS data are only available at the Public Use Microdata Area (PUMA) level. PUMAs are geographic areas that contain at least 100,000 people and are contained within a single state. There are 13 PUMAs in West Virginia. While it is known which counties are within a PUMA there is no way to know in which county a given respondent lives. *For this reason, it is not possible to draw conclusions in jurisdictions smaller than at the PUMA level and all counties within a PUMA are assumed to have the same Unmet Need.*

Each household included in the PUMS data was classified by tenure and their reported housing costs were compared to 30% of their income (adjusted for household size). If a household lived in a unit that was affordable, then this household was recorded as being in an affordable and available unit. Likewise, units that are vacant and affordable to households in a given income tier are recorded as affordable and available (because a household at that income level could move in). Cost burdened households were tallied as being in a particular income level but not as having available and affordable housing. Units that are affordable to a lower income household but occupied by a higher income household were not recorded as affordable and available to lower income households because the unit was not available to the lower income household. This unit is, however, classified as affordable and available for households at higher income levels because the unit is occupied by a household that can afford the unit.

The output of the analysis is an estimation of the proportion of households in a given income tier and housing tenure within a PUMA that has housing that is both available and affordable. From this, it can be determined the proportion of households for which there is Unmet Need.

While the Unmet Need is the same for each county within a PUMA, there are differences between counties in the Units of Unmet Need (i.e. the number of additional units that are needed to ensure that all households in a particular income tier, tenure and elderly status have an affordable and available unit) because of differences in demographics among the counties within a PUMA.

Household Income Size Tenure Age (HISTA) HISTA data by Ribbon Demographics, LLC was used to estimate the number of households by income tier, tenure and elderly status in each group. The Unmet Need (which is a proportion of the households in a particular group that need affordable and available housing) is multiplied by the number of households in that group to determine the Units of Unmet Need.

## Appendix E – Projections Methodology

### Overview

Projection data from Ribbon Demographics, LLC. were utilized. Ribbon Demographics specializes in county demographic projections and includes data related to number of households by income, size, tenure and age. Projections are inherently subject to uncertainty as they are based assumptions which may or may not bear out over time. While projections can be useful for overall planning purposes at a macro level, they should be used with caution when applied on a micro level.

### Estimating the Projected Number of Households by Income Tier

Income thresholds for 30% AMI, 60% AMI, and 80% AMI were calculated using the median incomes for each jurisdiction. Because the HISTA data provides the number of households in income brackets from \$0 to \$10,000, \$10,001 to 20,000, etc., it was necessary to regroup households into income tiers used in the study. It was assumed that households are uniformly distributed among the HISTA income tiers.

To determine the number of households in each income tier, tenure and elderly status in 2024, a similar procedure was used. However, it was assumed that the current area median income remained the same when adjusted for inflation; inflation was assumed to be 2% annually.

## Appendix F – Projected Units of Unmet Need

### Overview

The following assumptions were made in determining the projected Units of Unmet Need:

- 1) The 2024 Unmet Need remains unchanged from the current Unmet Need. That is, the proportion of households without available affordable housing units remains the same but there can be changes to the Units of Unmet Need due to shifts in demographics and/or changes in the number of housing units.
- 2) All housing units lost to age are units that would be occupied by households with incomes between 0-80% AMI.
- 3) Any newly constructed units would be occupied by households with incomes above 80% AMI.
- 4) The units lost/gained due to age/new construction are divided into the various income tiers in proportion to the county demographics.

### Estimating the Projected Units of Unmet Need

The current Units of Unmet Need was used as a baseline. Added to the baseline were units lost due to age and subtracted were replacement units. While this may seem counterintuitive, Units of Unmet Need is inherently a negative number (i.e. it is a lack of units). If a unit is lost from the inventory, then it further increases the need for additional units whereas building new units would decrease the need for additional units. Changes in the number of units in the sales and rental inventories were determined by Valbridge Property Advisors, Inc.

Next, the number of households in each group (i.e. by tenure, income tier and elderly status) determined by the HISTA data was multiplied by the current Unmet Need to estimate the number of households in that group that would need available and affordable housing in 2024. This was added to the baseline plus/minus changes in units in the housing stock to arrive at the projected Units of Unmet Need.

## Appendix G – Assisted Housing Inventory

The following tables list the developments expiring in five years, six to ten years and more than ten years. The tables are sorted first by earliest year of expiration then by county. The data utilized was provided by WVHDF and the National Housing Preservation Database. The first two tables contain data for developments for which the expiration date is known. For developments with unknown expiration dates, they are included in the table containing developments with periods of affordability set to expire in ten years or more.

The following abbreviations are used throughout the following tables 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 G-1 Developments Expiring Within Five Years

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
FIFTH AVENUE	-	41	Cabell	901 Fifth Avenue	HUNTINGTON, WV 25701	FAM	2020
FAYETTE HILLS UNITY APTS.	S8	18	Fayette	300 HIGH STREET	OAK HILL, WV 25901	ELD	2020
918 BEECH AVENUE	LIHTC	2	Kanawha	918 BEECH AVENUE	25302	UNK	2020
MIRACLE ACRES	S8	100	Kanawha	101 MIRACLE DRIVE	ST ALBANS, WV 25177	FAM	2020
ROBINSON ESTATES	LIHTC	2	Kanawha	118 EAST DUPONT AVENUE	25015	UNK	2020
MAPLE VALLEY APARTMENTS	S8 TCA	8	Raleigh	MAPLE FORK ROAD	Bradley, WV 25818	FAM	2020
CARDINAL GARDENS APARTMENTS	S8 TCA/RD	16	Ritchie	OLD ROUTE 50/LAMBERTON ROAD	PENNSBORO, WV 26415	ELD/DIS	2020
POST RIDGE APTS.	LIHTC	24	Boone	219 JOSEPHINE AVENUE	MADISON	FAM	2021
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 - GARDNER	LIHTC	2	Kanawha	109 GARDNER AVENUE	25015	UNK	2021
PLUM HILL TERRACE APARTMENTS	LIHTC	24	Preston	ROUTE 7	MASONTOWN, WV 26537	ELD	2021
KIMBERLY APARTMENTS	LIHTC	24	Raleigh	STATE ROUTE 3	SHADY SPRINGS, WV 25918	ELD	2021
LINDSEY TERRACE APTS.	LIHTC	40	Berkeley	1401 LINDSEY TERRACE/OLD RT 45	MARTINSBURG	FAM	2022
MARLOWE GARDENS	LIHTC	36	Berkeley	9 BOWIE DRIVE	FALLING WATERS	FAM	2022
WESLEY VILLAGE	LIHTC	36	Berkeley	RT 9 & BERKELEY SQUARE DRIVE	MARTINSBURG	ELD	2022
WOODBURY CORNERS	LIHTC	48	Berkeley	200 WOODBURY	MARTINSBURG	ELD	2022
ROCKDALE VILLAGE	LIHTC	34	Brooke	401 ROCKDALE ROAD	FOLLANSBEE, WV 26307	ELD	2022
BIRCH TREE APTS	LIHTC	20	Fayette	1 TERRY AVENUE	OAK HILL, WV 25901	GEN	2022
FAYETTE MANOR	LIHTC	36	Fayette	1300 VIRGINIA STREET	OAK HILL, WV 25901	ELD	2022
MAPLE COURT APTS	LIHTC	28	Fayette	198 MAPLE AVENUE	OAK HILL, WV 25901	UNK	2022

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
LEWIS TERRACE/TABOR TOWERS	S8	84	Greenbrier	313 NORTH COURT STREET	LEWISBURG, WV 24901	FAM	2022
GRAVEL LANE APTS.	S8	8	Hampshire	351 WEST GRAVEL LANE	ROMNEY, WV 26757	ELD	2022
RAVENSWOOD STATION	S8	133	Jackson	510 SOUTH RITCHIE AVENUE	RAVENSWOOD, WV 26164	FAM	2022
CARTE STREET	LIHTC	2	Kanawha	910 CARTE STREET	25311	UNK	2022
SMITH TOWERS	S8	100	Mingo	RT 49 HATFIELD BOTTOM	MATEWAN, WV 25678	ELD	2022
CRAIGSVILLE II APTS.	LIHTC	16	Nicholas	WV ROUTE 20	26205	UNK	2022
KENNETH RITCHIE APTS.	LIHTC	16	Nicholas	100 RITCHIE APT DRIVE	26205	ELD	2022
BELMONT MANOR APARTMENTS	S8 TCA	8	Pleasants	CLARK STREET	BELMONT, WV 26314	FAM	2022
BROOKSIDE APARTMENTS	LIHTC	28	Ritchie	158 BROOKSIDE DRIVE	PENNSBORO, WV 26415	FAM	2022
PINEVIEW APTS/CORTLAND	S8/RD	24	Tucker	HC 60 BOX 98/39 CORTLAND ACRES LANE	THOMAS, WV 26292	ELD	2022
PADEN CITY GARDENS	LIHTC	16	Wetzel	ROUTE 2	PADEN CITY, WV 26159	ELD	2022
THE COURTYARD APARTMENTS	LIHTC	24	Wood	RURAL ROUTE 3, BOX 179	LUBECK, WV 26101	ELD	2022
BRAXTON MANOR II	LIHTC	24	Braxton	79 JAMES LEMON DR	GASSAWAY, WV 26624	ELD	2023
ADAMS LANDING	S8	84	Cabell	820 VIRGINIA AVENUE	HUNTINGTON, WV 25704	FAM	2023
GRANTSVILLE MANOR APTS.	S8	8	Calhoun	107 VICTOR STREET	GRANTSVILLE, WV 26147	FAM	2023
AMOS E. LANDRUM	LIHTC	24	Fayette	244 LYKENS AVENUE	SMITHERS, WV 25186	ELD	2023
LAVERNE APTS/WHITE SULPHUR SPRGS ELDERLY APTS	LIHTC	24	Greenbrier	261 OLD ANTHONY CREEK ROAD	24986	ELD/DIS	2023
JANE LEW APTS.	S8	59	Lewis	107 VIRGINIA ST	JANE LEW, WV 26378	FAM	2023
943 BUILDING APARTMENTS	LIHTC	4	Mercer	943 MERCER STREET	PRINCETON, WV 24740	FAM	2023
PRINCETON VILLAGE APTS.	S8	104	Mercer	601 LOW GAP ROAD	PRINCETON, WV 24740	FAM	2023
CANTRELL MANOR APARTMENTS	HOME/LIHTC	16	Mingo	1500 WEST FIFTH AVENUE	WILLIAMSON, WV 25661	FAM	2023

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
WHEELING STATION APTS.	S8	60	Ohio	103 STATION LANE	WHEELING, WV 26003	FAM	2023
101 HULL STREET	LIHTC	2	Raleigh	101 HULL STREET	BECKLEY, WV 25801	FAM	2023
BECKLEY WEST APTS.	S8	159	Raleigh	100 MOUNTAINVIEW DRIVE	BECKLEY, WV 25801	FAM	2023
WILDWOOD HOUSE	S8	162	Raleigh	150 AUTUMN LANE	BECKLEY, WV 25801	ELD	2023
GRAFTON MANOR	LIHTC	36	Taylor	850 WEST MAIN STREET	GRAFTON, WV 26354	ELD	2023
VICKI LYNN APTS. aka COWEN ELDERLY APTS.	LIHTC	24	Webster	WV ROUTE 20	26206	ELD	2023
LUBECK GARDENS	LIHTC	24	Wood	117 LUBECK ROAD	PARKERSBURG, WV 26101	FAM	2023
FORREST BLUFF APTS.	S8	143	Cabell	7150 BEECH DRIVE	HUNTINGTON, WV 25535-2548	FAM	2024
ALDERSON MANOR	S8	56	Greenbrier	336 ALDERSON CEMETERY ROAD	ALDERSON, WV 24910	ELD	2024
CLARKSBURG TOWERS	S8	90	Harrison	620 WEST PIKE STREET	CLARKSBURG, WV 26301	ELD	2024
WILLOW SPRING FARM APARTMENTS V	LIHTC	40	Jefferson	100 SYCAMORE CIRCLE	CHARLES TOWN, WV 25414	ELD	2024
MANNINGTON MANOR APARTMENTS	LIHTC	30	Marion	300 PARKVIEW DRIVE	MANNINGTON, WV 26582	FAM	2024
WOODLAND KNOLLS APARTMENTS	LIHTC	56	Marshall	248 WOODLAND KNOLLS BOULEVARD	MOUNDSVILLE, WV 26041	FAM	2024
BLUESTONE APARTMENTS	LIHTC	38	Mercer	BLUE ROCK CIRCLE AND COUNTY ROUTE 71/9	PRINCETON, WV 24739	ELD	2024
WILLIAMSON TOWERS	S8	75	Mingo	730 EAST FOURTH AVENUE	WILLIAMSON, WV 25661	ELD	2024
UNION PLACE	LIHTC	24	Monroe	219 SOUTH STREET	24983	FAM	2024
PLUM HILL TERRACE II	LIHTC	20	Preston	WEST VIRGINIA STATE ROUTE 7	MASONTOWN, WV 26542	ELD	2024
SMITH FIELD ESTATES	LIHTC	14	Putnam	69 SHIRLEY STREET	BUFFALO, WV 25033	ELD	2024

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Five Years</b>							
SOUTH OAKWOOD APARTMENTS		12	Raleigh	713 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2024
OSAGE HOUSE	LIHTC	1	Taylor	ROUTE 3, BOX 188	GRAFTON, WV 26354	FAM	2024
POST GLEN	LIHTC	40	Wyoming	WEST VIRGINIA ROUTE 10	OCEANA, WV 24870	FAM	2024
<i>Subtotal of Number of Units Expiring Within Five Years</i>			<b>2,634</b>				

Source: NHPD and WVHDF Databases

Figure G-2 Developments Expiring in Six to Ten Years

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring Within Six to Ten Years</b>							
ELK VILLAGE APTS.	LIHTC	25	Braxton	245 AIRPRT ROAD	SUTTON	ELD	2025
WESTVIEW MANOR	S8	100	Cabell	601 VETERANS MEMORIAL BLVD	HUNTINGTON, WV 25701	ELD	2025
CALHOUN HOMES INC.	S8/LIHTC	24	Calhoun	125 CALHOUN HOMES DRIVE	MT ZION, WV 26151	FAM	2025
VANDALIA TERRACE APTS.	S8	71	Kanawha	1507 DORCHESTER ROAD	CHARLESTON, WV 25303	FAM	2025
RIDGELEY APARTMENTS, LTD.	S8 TCA	8	Mineral	ROUTE 3, BOX 113	RIDGELEY, WV 26753	FAM	2025
PLEASANTS HEIGHTS	LIHTC	40	Pleasants	717 RIVERVIEW DRIVE	BELMONT, WV 26314	FAM	2025
SOUTH OAKWOOD III		12	Raleigh	513 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2025
TYGART VALLEY APARTMENTS	LIHTC	32	Randolph	330 WILSON LANE	ELKINS, WV 26241	ELD	2025
BRAXTON MANOR APTS.	S8	40	Braxton	850 STATE STREET	GASSAWAY, WV 26624-9308	FAM	2026
DALESSIO MANOR	S8	48	Brooke	1048 MAIN STREET	FOLLANSBEE, WV 26307	ELD	2026
CULLODEN MANOR APTS.	LIHTC	40	Cabell	100 RIDGE RUN ROAD	CULLODEN, WV	FAM	2026
WOODLAND TERRACE APTS.	S8	48	Grant	81 JOHNSON RUN ROAD	PETERSBURG, WV 26847	FAM	2026
SEWELL LANDING APTS.	LIHTC	52	Greenbrier	634 PENNSYLVANIA AVENUE	25962	FAM	2026
MONONGAH HEIGHTS	LIHTC	40	Marion	MANLEY CHAPEL ROAD, ROUTE 58/1	FAIRMONT, WV 26554	FAM	2026
EAGLE HOLLOW APARTMENTS	S8/RD	48	Marshall	RURAL DELIVERY #3	WHEELING, WV 26003	FAM	2026
OLD ASH VILLAGE APARTMENTS	LIHTC	24	Mason	GEORGE STREET	NEW HAVEN, WV 25265	FAM	2026
GREENE GLEN TOWNHOMES	LIHTC	47	Monongalia	VAN VOORHIS ROAD	MORGANTOWN, WV 26505	FAM	2026

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
NORTH PARK APARTMENTS	S8	103	Ohio	EAGLE COURT, BLDG. #2	WHEELING, WV 26003	FAM	2026
CIRCLE BROOK MANOR	S8	50	Webster	6 ERBACON ROAD	COWEN, WV 26206	FAM	2026
MARKET MANOR	S8	111	Wood	1030 MARKET STREET	PARKERSBURG, WV 26101	ELD	2026
COTTAGES OF MARTINSBURG	LIHTC	120	Berkeley	RT 45/5 & EAGLE SCHOOL ROAD	MARTINSBURG	ELD	2027
POLO GREENE TOWN HOMES	LIHTC	63	Berkeley	ROCK CLIFF DRIVE	MARTINSBURG	FAM	2027
SIMMS SCHOOL APTS.	LIHTC	20	Cabell	1680 ELEVENTH AVENUE	HUNTINGTON, WV	ELD	2027
217 NORTH LEE STREET		36	Greenbrier	217 NORTH LEE STREET	24901	UNK	2027
FORT SPRINGS APTS.	RD538/LIHTC	36	Greenbrier	DAVIS STUART ROAD	24902	FAM	2027
OAKMOUND APTS.	S8	159	Harrison	1100 OAKMOUND DRIVE	CLARKSBURG, WV 26301	FAM/ELD	2027
CRANES MEADOW APARTMENTS	LIHTC	64	Jefferson	229 AUTUMN DRIVE	CHARLES TOWN, WV 25414	FAM	2027
PATRICK HENRY APARTMENTS	LIHTC	50	Jefferson	411 PATRICK HENRY WAY	CHARLES TOWN, WV 25414	ELD	2027
CHAPMANVILLE TOWERS	S8	88	Logan	647 MAIN STREET	CHAPMANVILLE, WV 25508	ELD	2027
LAURELWOOD APTS.	S8/RD	44	Logan	189 LAURELWOOD LANE	LOGAN, WV 25601	FAM	2027
GREENE GLEN II TOWNHOMES	LIHTC	31	Monongalia	GLEN ABBEY LANE	MORGANTOWN, WV 26505	FAM	2027
TWIN KNOBS APARTMENTS	LIHTC	68	Monongalia	81 TWIN KNOBS DRIVE & ROUTE 6	MORGANTOWN, WV 26505	FAM	2027
WHEELING TOWERS (G. W. PETROPLUS)	S8	160	Ohio	1414 NATIONAL ROAD	WHEELING, WV 26003	ELD	2027
BRIARCLIFF APTS./GRAFTON	S8/RD	48	Taylor	RR4 BOX 25A	GRAFTON, WV 26354	FAM	2027
VALLEY GREEN APTS.	S8	120	Upshur	345 SOUTH FLORIDA STREET	BUCKHANNON, WV 26201	FAM	2027
SMITHFIELD APARTMENTS	S8/RD	20	Wetzel	RR 1, BOX 173	SMITHFIELD, WV 26437	FAM	2027

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
JORDYN TERRACE AKA MINERAL WELLS TERRACE	LIHTC	36	Wood	100 JORDYN LANE	MINERAL WELLS, WV 26150	FAM	2027
KINGS DAUGHTERS COURT	S8	80	Berkeley	116 E KING STREET	MARTINSBURG, WV 25401-4224	ELD	2028
CARL JONES PLACE I	HOME	3	Greenbrier	248 WEST MAIN STREET	24970	UNK	2028
OAKWOOD TERRACE APTS.	S8	124	Kanawha	872 WESTMINISTER WAY	CHARLESTON, WV 25314	FAM	2028
THE VILLAGE ON PARK	S8	59	Kanawha	1600 PARK AVENUE	NITRO, WV 25143	ELD	2028
SUMMERSVILLE MANOR		36	Nicholas	810 KENTUCKY ROAD	26651	FAM	2028
ST PAUL TERRACE	S8	63	Ohio	2546 NATIONAL ROAD	WHEELING, WV 26003	ELD	2028
SABLE POINT APARTMENTS	LIHTC	80	Putnam	TEAYS LANE & 145 SABLE POINTE DRIVE	HURRICANE, WV 25560	FAM	2028
JEVUE APARTMENTS	LIHTC	40	Wetzel	1250 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2028
ST. PAUL TERRACE	LIHTC	43	Wood	3850 CENTRAL AVENUE	PARKERSBURG, WV 26102	FAM	2028
OAK TREE VILLAGE	S8	51	Berkeley	318 GARDEN DRIVE APT. #104	MARTINSBURG, WV 25401	FAM	2029
HIGHLAWN PLACE	S8	133	Cabell	1130 THIRD AVENUE	HUNTINGTON, WV 25701	ELD	2029
RIVERVIEW MANOR	S8	114	Cabell	99 13TH STREET	HUNTINGTON, WV 25701	ELD	2029
GIGGENBACH PROPERTY		13	Greenbrier	41 SURBER ROAD	24986	ELD	2029
RANDOLPH TERRACE APTS.	S8	95	Harrison	1 NEW YORK AVENUE	SALEM, WV 26426	FAM	2029
BROOKS MANOR	S8	24	Kanawha	23 BROOKS STREET	CHARLESTON, WV 25301	ELD	2029
UPPER FALLS LANDING	LIHTC	24	Kanawha	1304 THIRD AVENUE	25136	ELD	2029

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
COLONEL MCGHEE'S HOUSING FOR THE ELDERLY	S8	16	Lincoln	8121B SWEETLAND AVENUE	HAMLIN, WV 25523	ELD	2029
FAIRMONT ARBORS	S8	119	Marion	410 CLEVELAND AVENUE	FAIRMONT, WV 26554	ELD	2029
RIVER BEND PLACE	S8	24	Mason	619 5TH STREET	NEW HAVEN, WV 25265	ELD	2029
PRINCETON TOWERS	S8 TCA/HFA	119	Mercer	901 STAFFORD DRIVE	PRINCETON, WV 25434	ELD/DIS	2029
HINTON HOUSE	S8	102	Summers	459 STOKES DRIVE	HINTON, WV 25951	ELD	2029
NEW MARTINSVILLE TOWERS	S8	69	Wetzel	191 STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	ELD	2029
NEW MARTINSVILLE VILLAS	S8	76	Wetzel	187 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2029
ASHTON POINTE I	LIHTC	16	Wirt	JEFFERSON STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE II	LIHTC	8	Wirt	FRANKLIN STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE III	LIHTC	6	Wirt	MULBERRY & MILL STREETS	ELIZABETH, WV 26143	ELD	2029
SENIOR SQUARE APTS.	S8	24	Wirt	835 WASHINGTON STREET	ELIZABETH, WV 26143	ELD	2029
<i>Subtotal of Number of Units Expiring Within Six to Ten Years</i>		<b>3,687</b>					

Source: NHPD and WVHDF Databases

Figure G-3 Developments Expiring in More than Ten Years or with Unknown Expiration Dates

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Developments Expiring in More than Ten Years and Developments with Unknown Expiration Dates</b>							
SHILOH APTS.	S8	21	Brooke	3025 PLEASANT AVENUE	WELLSBURG, WV 26070	ELD/SN	2030
CARL JONES PLACE II	HOME	3	Greenbrier	250 WEST MAIN STREET	24970	UNK	2030
VILLAGE ROAD DUPLEXES	HOME	4	Greenbrier	175 VILLAGE ROAD	24901	UNK	2030
BRIDGEPORT MANOR	S8	70	Harrison	130 PHILADELPHIA AVENUE	BRIDGEPORT, WV 26330	ELD	2030
AGSTEN MANOR	S8	103	Kanawha	715 RANDOLPH STREET	CHARLESTON, WV 25302	ELD	2030
ASSALEY PLACE APTS.		8	Kanawha	1532 JACKSON STREET	25311	ELD	2030
JACOB ARBORS	S8	104	Kanawha	521 JACOB STREET	CHARLESTON, WV 25301	ELD	2030
MONTANI TOWER	S8	100	Ohio	940 MARKET STREET	WHEELING, WV 26003	ELD	2030
TUCKER REHABILITATION APTS.	S8	20	Ohio	200 29TH STREET	WHEELING, WV 26003	SN	2030
HADLEY MANOR	S8	32	Pleasants	505 GALLAHER STREET	ST. MARYS, WV 26170	ELD	2030
GREEN ACRES APTS.	S8/HOME	42	Preston	203 PLEASANT AVENUE	KINGWOOD, WV 26537	FAM	2030
VALLEY MANOR	S8	40	Wetzel	PO BOX 566	PINE GROVE, WV 26419	FAM	2030
PARKLAND PLACE	S8/HFA	133	Wood	1250 31ST. STREET	PARKERSBURG, WV 26104	ELD	2030
MOUNTAINVIEW APTS.	S8	8	Barbour	HIGH STREET	BELINGTON, WV 26250	FAM	2031
JOSHUA GARDENS APTS.	LIHTC	46	Berkeley	600 JOSHUA DRIVE	MARTINSBURG	FAM	2031
RIVERVIEW APTS.	S8	8	Braxton	210 SOUTH STREET	BURNSVILLE, WV 26601	ELD	2031
ROTARY GARDENS APTS.	S8	144	Cabell	65 SMITH DRIVE	HUNTINGTON, WV 25705	FAM	2031

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BRAMBLEWOOD VILLAGE	S8/LIHTC	30	Calhoun	690 VAUGHN ROAD	GRANTSVILLE, WV 26147	ELD	2031
PINEKNOLL APTS.	S8	104	Fayette	99 PINEKNOLL ROAD	OAK HILL, WV 25901	FAM	2031
LEWISBURG MANOR	S8	102	Greenbrier	344 N COURT STREET	LEWISBURG, WV 24901	ELD	2031
CHARLES TOWERS APARTMENTS	S8	81	Jefferson	151 AUGUSTINE AVENUE	CHARLES TOWN, WV 25414	ELD	2031
CHARLESTON ARBORS	S8	204	Kanawha	100 WASHINGTON STREET EAST	CHARLESTON, WV 25301	ELD	2031
WESTON ARBORS	S8	119	Lewis	401 JOHN STREET	WESTON, WV 26452	ELD	2031
HIGHLAND HEIGHTS	S8	8	Lincoln	312 HIGHLAND STREET	HAMLIN, WV 25523	FAM	2031
BUFFALO CREEK APTS.	S8	90	Logan	1 ROUTE 16 BUFFALO CREEK ROAD	KISTLER, WV 25606	FAM	2031
PARKRIDGE MANOR I	S8	8	Marion	STATE ROUTE 218	IDAMAY, WV 26576	FAM	2031
PLEASANT VALLEY	S8	82	Mason	1151 EVERGREEN DRIVE	PT. PLEASANT, WV 25550	FAM	2031
TWIN RIVERS TOWER	S8	107	Mason	200 SECOND STREET	POINT PLEASANT, WV 25550	ELD	2031
POTOMAC HEIGHTS	S8	140	Mineral	500 CARSKADON LANE	KEYSER, WV 26726	FAM/ELD	2031
CREEKWOOD LTD.	S8/RD	57	Mingo	ROUTE 6, MATE CREEK ROAD	NEWTOWN, WV 25686	FAM	2031
EDGEWOOD VILLAGE	S8	34	Nicholas	40 EDGEWOOD AVENUE	RICHWOOD, WV 26261	ELD	2031
SOUTH STREET APTS.	S8	8	Nicholas	200 SOUTH STREET	SUMMERSVILLE, WV 26651	FAM	2031
BEVERLY MANOR	S8	80	Randolph	P.O. BOX 245	BEVERLY, WV 26253	FAM	2031
CEDARWOOD I	S8	8	Taylor	914 GEORGE WASHINGTON HIGHWAY	GRAFTON, WV 26354	FAM	2031
LINWOOD APTS.	S8	8	Tucker	425 BLACKWATER AVENUE	DAVIS, WV 26260	FAM	2031
PLEASANTVIEW TOWERS	S8	116	Wood	1205 9TH STREET	VIENNA, WV 26105	ELD	2031
BARBOUR MANOR APTS	S8	8	Barbour	ROUTE 250, THIRD STREET	JUNIOR, WV 26275	FAM	2032
BAUGHMAN TOWERS	S8	103	Barbour	212 CHESTNUT STREET	PHILLIPI, WV 26416	ELD	2032

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
PINE BROOKE APTS. aka Spruce Villa	S8	8	Barbour	100 DAYTON ROAD	PHILLIPI, WV 26416	FAM	2032
MOUNTAIN TERRACE	S8	34	Boone	37408 COAL RIVER ROAD	WHITESVILLE, WV 25209	ELD	2032
EVERGREEN PLACE	S8	19	Cabell	900 W FIFTH AVENUE	HUNTINGTON, WV 25704	SN	2032
ONA APTS.	S8	8	Cabell	2430 PRICHARD SCHOOL ROAD	ONA, WV 25545	FAM	2032
HIGH STREET APTS		12	Clay	136 HIGH STREET	25043	FAM	2032
ANSTED TERRACE APTS.	S8	8	Fayette	CHURCH STREET	ANSTED, WV 25812	FAM	2032
REGINA APTS.	HOME Rent	24	Fayette	194 SCRABBLE CREEK ROAD	GAULEY BRIDGE, WV 25805	UNK	2032
ALDERSON APTS.	S8	8	Greenbrier	200 MAPLE AVE	ALDERSON, WV 24910	FAM	2032
QUINWOOD APTS.	S8	8	Greenbrier	COUNTY ROUTE 18	25981	FAM	2032
RAINELLE APTS. I	S8	8	Greenbrier	113 POPULAR STREET	RAINELLE, WV 25962	FAM	2032
RUPERT I	S8	8	Greenbrier	HC82 BOX 59-A/1105 ANJEAN ROAD	RAINELLE, WV 25962	FAM	2032
RUTLEDGE RUN DUPLEXES	HOME	4	Greenbrier	282-288 11TH STREET	25962	UNK	2032
HICKORY HILLS APTS.	S8	8	Harrison	103 NEW YORK AVENUE	SALEM, WV 26426	FAM	2032
LINCOLN APTS.	S8/LIHTC	32	Harrison	33 LINCOLN DRIVE	SHINNSTON, WV 26431	FAM	2032
COTTAGEVILLE APTS.	S8	8	Jackson	35 FIREHOUSE LANE	COTTAGEVILLE, WV 25239	FAM	2032
FAIRPLAIN APTS.	S8	8	Jackson	3942 CHARLESTON ROAD	RIPLEY, WV 25271	FAM	2032
SUITE VIEW APTS.	LIHTC	50	Jackson	800 SUITE VIEW DRIVE	RIPLEY, WV 25271	FAM	2032
CHESTERFIELD VILLAGE	LIHTC	24	Kanawha	5201 CHESTERFIELD AVENUE	25304	FAM	2032
DOUGLAS STREET		7	Kanawha	DOUGLAS STREET	25064	UNK	2032
LYNNELLE LANDING APTS.	RD538/LIHTC	56	Kanawha	100 LORETTA LANE	25309	FAM	2032
SOUTHMOOR HILLS APTS.	S8	162	Kanawha	4992 RICHLAND DRIVE	S CHARLESTON, WV 25309	FAM	2032
BRANCHLAND APTS.	S8	8	Lincoln	RT. 2 BOX 497	BRANCHLAND, WV 25506	FAM	2032

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CAROLINA ARBORS	S8	8	Marion	8 5TH STREET	CAROLINA, WV 26563	FAM	2032
SWISHER HILL/PARKRIDGE MANOR II	S8	8	Marion	RT. #1 BOX 196-H	FAIRMONT, WV 26554	FAM	2032
NEW HAVEN APTS	S8	8	Mason	606 6TH STREET	NEW HAVEN, WV 25265	FAM	2032
VALLEY APTS	S8	8	Mason	2ND AND ADAMS	MASON, WV 25260	FAM	2032
ELKHORN TOWERS	S8/LIHTC	101	McDowell	45 RIVERSIDE DRIVE	WELCH, WV 24801	ELD	2032
ATHENS TERRACE APTS.	S8	8	Mercer	CALDWELL DRIVE	ATHENS, WV 26012	FAM	2032
MILL VILLAGE APTS.	S8	8	Monroe	1 LOWER MILL STREET	PETERSTOWN, WV 24963	FAM	2032
HARRISON AVENUE APTS.	S8	8	Morgan	301 HOVERMALE STREET	KEARNEYSVILLE, WV	FAM	2032
HAYDENTOWN APTS.	S8	8	Preston	ROUTE 3 BOX 231	BRUCETON MILLS, WV 26525	FAM	2032
MAPLEWOOD TOWNHOUSES II	S8	8	Preston	209 AURORA AVENUE	TERRA ALTA, WV 26764	FAM	2032
HUNTER RIDGE I	S8/HFA	8	Raleigh	5 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
HUNTER RIDGE II	S8/HFA	8	Raleigh	9 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
HUNTER RIDGE III	S8/HFA	8	Raleigh	17 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
VANMETER HEIGHTS APARTMENTS	RD538/LIHTC	40	Raleigh	100 JEROME VANMETER DRIVE/EISENHOWER DRIVE	BECKLEY, WV 25801	FAM	2032
WILDWOOD MANOR APTS.	S8	8	Randolph	EAST DAILY ROAD	EAST DAILY, WV 26259	FAM	2032
GREEN VALLEY TOWNHOUSES	S8	8	Summers	MOUNTAIN VIEW ROAD P.O. BOX 27	JUMPING BRANCH, WV 25969	FAM	2032
CEDARWOOD II	S8	8	Taylor	916 GEORGE WASHINGTON HIGHWAY	GRAFTON, WV 26354	FAM	2032
BUCKHANNON MANOR	S8	141	Upshur	12 NONA STREET	BUCKHANNON, WV 26201	ELD	2032
WAYNE APARTMENTS	S8	8	Wayne	5724 ROUTE 152	WAYNE, WV 25570	FAM	2032

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CHERRY FALLS	S8	6	Webster	807 POINT MOUNTAIN ROAD	WEBSTER SPRINGS, WV 26288	FAM	2032
HOLLISTER TOWNHOUSES	S8	8	Webster	1 PARK STREET	COWEN, WV 26206	FAM	2032
BEVERLY APTS.	S8	8	Wirt	1 BEVERLY STREET EXTENSION	ELIZABETH, WV 26143	FAM	2032
OCEANA APTS.	S8	100	Wyoming	100 ELKINS COVE	OCEANA, WV 24870	FAM	2032
PINEY GARDENS APTS.	S8/LIHTC	44	Wyoming	HCR 72 100 PINEY DRIVE	PINEVILLE, WV 24874	FAM	2032
DEER FOREST APTS.	RD538/LIHTC	32	Braxton	380 ENTERPRISE DR	SUTTON	FAM	2033
RAINELLE APTS. II	S8	8	Greenbrier	116 POPULAR STREET	RAINELLE, WV 25962	FAM	2033
RUPERT II	S8	8	Greenbrier	HC82 BOX 59-A/1105 ANJEAN ROAD	RAINELLE, WV 25962	FAM	2033
HEATHERMOOR	LIHTC	49	Hancock	LINTON LANE	WEIRTON, WV 26062	FAM	2033
YELLOWBUD PLACE	LIHTC	49	Hardy	CALEDONIA HEIGHTS ROAD	MOOREFIELD, WV 26836	FAM	2033
CONCORD HOUSE I & II		18	Kanawha	551 NOYES AVENUE	25304	DIS	2033
PERKINS PARKE APTS.	RD538/LIHTC	56	Kanawha	101 DREXEL ROAD/DOC BAILEY RD	25313	FAM	2033
LINCOLN UNITY APTS.		49	Lincoln	7 LINCOLN PLAZA	25506	ELD	2033
PAW PAW MANOR	S8	8	Marion	JACKSON STREET	RIVESVILLE, WV 26588	FAM	2033
GREENBRIER ESTATES (HILLCREST)	S8	10	Raleigh	105 SANDSTONE DRIVE	BECKLEY, WV 25801	FAM	2033
MANOR HOUSE	S8	102	Raleigh	624 JOHNSTOWN ROAD	BECKLEY, WV 25801	ELD	2033
CHATEAU HILLS	S8	99	Wood	147 CHATEAU HILLS	PARKERSBURG, WV 26101	FAM	2033
CAPITAL HEIGHTS	S8/LIHTC	110	Berkeley	101 BOARMAN PLACE	MARTINSBURG, WV 25401	FAM	2034
THE HAMLETS	LIHTC	50	Cabell	112 HAMLET STREET	HUNTINGTON, WV	FAM	2034
PLATEAU OAKS APTS.	RD538/LIHTC	32	Fayette	ROBERTS AVE/100 PLATEAU OAKS DR	OAK HILL, WV 25901	FAM	2034
RIVERMONT PRESBYTERIAN HOMES	S8	89	Fayette	60 4TH AVENUE	MONTGOMERY, WV 25136	ELD	2034

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WYLODENE APTS/GATEWAY MGMT		16	Fayette	200 KANAWHA AVENUE	MONTGOMERY, WV 25186	FAM	2034
ORIENT HILLS	S8 TCA/HFA	8	Greenbrier	HC B4, BOX 59-4	25962	FAM	2034
RIVERVIEW APTS.		16	Greenbrier	701 EAST EDGAR DRIVE	24970	ELD	2034
MUIRWOOD GREENE LTD	RD538/LIHTC	50	Hampshire	JERSEY MOUNTAIN ROAD	ROMNEY, WV 26757	FAM	2034
STONEWALL GARDENS APARTMENTS	LIHTC	44	Harrison	1 STONE LANE	BRIDGEPORT, WV 26330	FAM	2034
WEDGEWOOD VILLAGE APTS		32	Jackson	132 MILLER DRIVE	25271	FAM	2034
CROSSROADS VILLAGE I APTS.	LIHTC	48	Kanawha	240 40TH STREET		UNK	2034
JENNA LANDING	RD538/LIHTC	48	Kanawha	100 JENNA WAY	25320	FAM	2034
KANAWHA COURT APTS.	LIHTC	32	Kanawha	400 KANAWHA COURT	25177	FAM	2034
HEINTZ HOUSE APTS.	S8	16	Monroe	HEALTH CENTER DRIVE	UNION, WV 24983	ELD	2034
PAW PAW TOWNHOUSES	S8 TCA	8	Morgan	WINCHESTER AVENUE	PAW PAW, WV 25434	FAM	2034
DYLAN HEIGHTS APTS.	RD538/LIHTC	48	Nicholas	210 DYLAN HEIGHTS DR/WV ROUTE 41	26651	FAM	2034
WHEELING HEIGHTS - LOWER GRANDVIEW HOPE VI	LIHTC	27	Ohio	802 WALTERS AVENUE/GRANDVIEW STREET	WHEELING, WV 26003	FAM	2034
WINDSOR MANOR	S8	87	Ohio	1143 MAIN STREET	WHEELING, WV 26003	ELD	2034
MAPLEWOOD I	S8 TCA	8	Preston	209 AURORA AVENUE	TERRA ALTA, WV 26764	FAM	2034
EDWARD'S CROSSING	LIHTC	44	Raleigh	ROUTE 307, GRANDVIEW ROAD	BEAVER, WV 25813	FAM	2034
HERITAGE HOUSE	LIHTC	50	Raleigh	6 YELLOW WOOD WAY	BECKLEY, WV 25801	ELD	2034
WILLBRIAN APTS.	S8	100	Raleigh	510 EWART AVENUE	BECKLEY, WV 25801	FAM	2034
CANTERBURY PLACE	RD538/LIHTC	50	Randolph	OLD U.S. 250-219	ELKINS, WV 26241	FAM	2034
EDGEVIEW SQUARE	S8	24	Ritchie	11 EDGEVIEW LANE	HARRISVILLE, WV 26362	ELD	2034
CEREDO MANOR	S8	104	Wayne	357 HIGH STREET	CEREDO, WV 25507	ELD	2034

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ELK RIVERVIEW TERRACE	S8	35	Webster	1 SOUTH MAIN STREET	WEBSTER SPRINGS, WV 26288	ELD	2034
THE PARKS	LIHTC	50	Cabell	100 PARK CIRCLE	HUNTINGTON, WV	UNK	2035
VICTORY PLACE	LIHTC	50	Cabell	6026 ROUTE 60	BARBOURSVILLE, WV	ELD	2035
CLAY APTS	S8 TCA/HOME	8	Clay	64 CARR STREET	25043	FAM	2035
HEATHERMOOR II	LIHTC	32	Hancock	711 HEATHERMOOR DRIVE	WEIRTON, WV 26062	FAM	2035
ADAMSTON APARTMENTS	S8 TCA	8	Harrison	1325 WEST PIKE STREET	CLARKSBURG, WV 26301	DIS	2035
COMMUNITY HOUSING		8	Kanawha	1573 JACKSON STREET	25311	DIS	2035
DUNBAR TOWERS	S8	102	Kanawha	1000 MYERS AVENUE	DUNBAR, WV 25064	ELD	2035
KNOLLVIEW VILLAGE APTS.	RD538/LIHTC	48	Kanawha	571 MACCORKLE AVENUE	25177	ELD/DIS	2035
QUARRY GLENN APARTMENTS	RD538/LIHTC	56	Lewis	32 QUARRY GLEN DRIVE	WESTON, WV 26452	FAM	2035
ELLM VIEW APARTMENTS	LIHTC	32	Mason	23 CIERRA DRIVE/SMITH STREET	HARTFORD, WV 25247	FAM	2035
PAULI HEIGHTS	RD538/LIHTC	56	Mercer	230 PAULI HEIGHTS PLACE	BLUEFIELD, WV 24701	FAM	2035
KEYSERHOUSE	S8	44	Mineral	12 NORTH MAIN STREET	KEYSER, WV 26726	ELD	2035
FORREST PLACE APARTMENTS	LIHTC	39	Mingo	US ROUTE 52	KERMIT, WV 25674	FAM	2035
PROVIDENCE GREENE	LIHTC	50	Ohio	8 FIFTH STREET	WHEELING, WV 26003	ELD	2035
RUSSELL NESBITT APT.	S8 TCA	8	Ohio	501 NORTH MAIN STREET	WHEELING, WV 26003	DIS	2035
WHEELING HEIGHTS - UPPER GRANDVIEW HOPE VI	LIHTC	14	Ohio	SERIG DRIVE	WHEELING, WV 26003	FAM	2035
KRYS VIEW APARTMENTS	LIHTC	40	Preston	641 KRYS VIEW DIVE	BRUCETON MILLS, WV 26525	FAM	2035
BECKLEY TOWNHOMES	S8	49	Raleigh	123 HAGER STREET APT. #6	BECKLEY, WV 25801	FAM	2035
EDWARD'S CROSSING II	LIHTC	44	Raleigh	ROUTE 307/GRANDVIEW ROAD, 700-714 EDWARD'S LANE	BEAVER, WV 25813	FAM	2035

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OAKMONT GREENE II	LIHTC	50	Raleigh	NORTH SAND BRANCH ROAD/100 PAMELA STREET	MOUNT HOPE, WV 25880	FAM	2035
HILLVIEW TERRACE	S8	62	Wood	1500-12TH STREET	VIENNA, WV 26105	ELD	2035
SPRUCE COVE APTS.	RD538/LIHTC	56	Greenbrier	410 NORTHRIDGE DRIVE	24901	FAM	2036
CARRIAGE HILL	LIHTC	50	Kanawha	100-708 SURREY TERRACE	25177	FAM	2036
CROSSROADS VILLAGE II APTS.	LIHTC	26	Kanawha	240 40TH STREET	25143	FAM	2036
VISTA VIEW APTS.	S8	333	Kanawha	1300 RENAISSANCE CIRCLE	CHARLESTON, WV 25311	FAM	2036
BARBARA APTS.		24	Lincoln	8201 ANNA AVENUE	25523	FAM	2036
HILL VIEW II APARTMENTS	LIHTC	40	Marshall	409 PEBBLE DRIVE	MOUNDSVILLE, WV 26041	FAM	2036
CEDAR GLEN II	LIHTC	50	Monongalia	500 ABIGAIL COURT	MORGANTOWN, WV 26505	FAM	2036
SUMMERSVILLE PLACE	S8	101	Nicholas	908 MAIN STREET BOX 100	SUMMERSVILLE, WV 26651	ELD	2036
PROVIDENCE GREENE II	LIHTC	50	Ohio	6 FIFTH STREET	WHEELING, WV 26003	ELD	2036
LAKEVIEW MANOR	LIHTC	40	Wayne	5100 ROUTE 152	LAVALETTE, WV 25535	ELD	2036
GLENBRIER APTS.	LIHTC	80	Cabell	60 MARTI-JO DRIVE	HUNTINGTON, WV	FAM	2037
PINE HAVEN TERRACE	LIHTC	40	Cabell	100 PINE DRIVE	MILTON, WV	ELD	2037
BARBARA HEIGHTS	RD 538/LIHTC	48	Harrison	803 BARBARA HEIGHTS DRIVE	SHINNSTON, WV 26431	FAM	2037
CHARLESTON REPLACEMENT HOUSING #1 (Patrick Street, Jarret, Orchard)	LIHTC	44	Kanawha	723 PATRICK STREET	25312	FAM	2037
MEG VILLAGE	LIHTC	44	Kanawha	1 MEG DRIVE	25320	FAM	2037
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

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DARA HEIGHTS APARTMENTS	RD538/LIHTC	48	Mercer	214 DARA HEIGHTS PLACE	PRINCETON, WV 24740	FAM	2037
GILBERT HEIGHTS	LIHTC	35	Mingo	US ROUTE 52	GILBERT, WV 25621	FAM	2037
TEAYS VALLEY MANOR	S8	41	Putnam	4118 TEAYS VALLEY ROAD	SCOTT DEPOT, WV 25560	ELD	2037
ELKINS MANOR	S8	102	Randolph	100 TALLMAN AVENUE	ELKINS, WV 26241	ELD	2037
VALLEY VILLAGE APARTMENTS	RD538/LIHTC	48	Randolph	218 WARD ROAD/ROUTE 3, BOX 128	ELKINS, WV 26241	ELD	2037
NORTH BEND APARTMENTS	LIHTC	38	Ritchie	158 MYKALA LANE	HARRISVILLE, WV 26362	FAM	2037
ABBIE VIEW APARTMENTS	LIHTC	44	Wetzel	109 ABBIE DRIVE	NEW MARTINSVILLE, WV 26155	FAM	2037
FREEDOM PLACE I	S8	110	Brooke	3744 MAIN STREET	WEIRTON, WV 26062	ELD	2038
FREEDOM PLACE II	S8	108	Brooke	3720 MAIN STREET	WEIRTON, WV 26062	ELD	2038
QUINTON COURT	RD538/LIHTC	38	Cabell	2 QUINTON COURT	BARBOURSVILLE, WV	FAM	2038
FAYETTE HILLS APTS.	LIHTC	67	Fayette	ROUTE 2, 75 LAUREL PLACE	FAYETTEVILLE, WV 25840	FAM	2038
TWIN OAKS PLAZA	S8	59	Fayette	201 OAK HILL AVENUE	OAK HILL, WV 25901	ELD	2038
HANCOCK HOUSE LTD	S8	108	Hancock	720 3RD AVENUE	NEW CUMBERLAND, WV 26047	ELD	2038
CHARLESTON REPLACEMENT HOUSING #2 (Littlepage, Orchard, Washington)	LIHTC/TCEP	44	Kanawha	1809 WEST WASHINGTON STREET	25312	FAM	2038
ELK CROSSING APTS.	RD538/LIHTC	32	Kanawha	507 FRAME ROAD	25071	FAM	2038
ELLE BELLA VILLA APTS.	RD538/LIHTC	50	Kanawha	100 EVERETTE LANE	25064	ELD	2038
PINE MEADOWS	LIHTC	40	Kanawha	601 OLD FERRELL ROAD	25177	FAM	2038
JORDAN LANDING	RD538/LIHTC	48	Mason	58 JORDAN LANDING DRIVE	PT. PLEASANT, WV 25550	FAM	2038
HAMPSHIRE PARK/ALPINE VILLAGE	S8/LIHTC	44	Preston	500 SHAFFER AVENUE	TERRA ALTA, WV 26764	FAM	2038

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ROLLING HILLS TOWNHOMES & COTTAGES/ POWELL APARTMENTS	S8/LIHTC	100	Wood	106 BRANAM DRIVE	PARKERSBURG, WV 26104	FAM	2038
WOOD VALLEY	LIHTC	24	Wood	100 WOOD VALLEY DRIVE	WILLIAMSTOWN, WV 26187	FAM	2038
FRANKLIN MANOR APTS.	S8	48	Berkeley	700 WEST BURKE STREET	MARTINSBURG, WV 25401	FAM	2039
WELLSBURG UNITY APTS.	S8/LIHTC	34	Brooke	2702 COMMERCE STREET	WELLSBURG, WV 26070	ELD	2039
GERTRUDE APT.		24	Fayette	255 KANAWHA AVENUE	MONTGOMERY, WV 25186	FAM	2039
RONCEVERTE VILLAGE APTS.		24	Greenbrier	1000 BLAKE AVENUE	24970	FAM	2039
WILSHIRE LANDING	RD538/LIHTC	40	Greenbrier	BRUSH ROAD/716 NORTHRIDGE DR.	24901	FAM	2039
HUDSON PLACE	RD538/LIHTC	44	Jackson	100 HUDSON PLACE DRIVE	RIPLEY, WV 25271	FAM	2039
WILLOW SPRING FARM APARTMENTS VI	TCEP	50	Jefferson	20 MULBERRY TREE STREET	CHARLES TOWN, WV 25414	FAM	2039
CHARLESTON REPLACEMENT HOUSING #4	LIHTC	12	Kanawha	ORCHARD ELDERLY HOMES	25312	ELD	2039
SOUTH CHARLESTON UNITY APTS.	S8	42	Kanawha	4718 KANAWHA AVENUE SW	25309	ELD	2039
EASTVIEW UNITY APTS.	S8/LIHTC	85	Marion	200 JEFFERSON STREET	FAIRMONT, WV 26554	ELD	2039
MARION UNITY APTS.	S8	98	Marion	401 QUINCY STREET	FAIRMONT, WV 26554	ELD	2039
KENNEDY CENTER	LIHTC	28	Mercer	525 BLAND STREET	BLUEFIELD, WV 24701	FAM	2039
WEST VIRGINIAN MANOR	S8 TCA	150	Mercer	415 FEDERAL STREET	BLUEFIELD, WV 24701	ELD/DIS	2039
MORGANTOWN UNITY MANOR	S8/LIHTC	121	Monongalia	400 N WILLEY STREET	MORGANTOWN, WV 26505	ELD	2039
GARRETT MILLS APARTMENTS	RD538/LIHTC	32	Taylor	63 GARRETT MILLS LANE	GRAFTON, WV 26354	FAM	2039

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GIHON UNITY APTS.	S8/LIHTC	49	Wood	2601 UNITY PLACE	PARKERSBURG, WV 26101-7169	ELD	2039
MINERAL MANOR	RD538/LIHTC	48	Wood	100 MINERAL MANOR WAY	PARKERSBURG, WV 26101	FAM	2039
SOUTH PARKERSBURG UNITY PLAZA	S8	60	Wood	2600 UNITY PLAZA	PARKERSBURG, WV 26101	ELD	2039
BAKER HEIGHTS	LIHTC	56	Berkeley	85 MEGAN STREET & 2485 CHARLES TOWN RD	MARTINSBURG	FAM	2040
COAL RIVER APTS.	LIHTC	32	Boone	881 TONEYS BRANCH ROAD	BLOOMINGROSE	FAM	2040
ARTISAN HEIGHTS	LIHTC	22	Cabell	834 28TH STREET	HUNTINGTON, WV	FAM	2040
MARY LANE ESTATES	LIHTC	58	Cabell	3321 CYRUS CREEK ROAD	BARBOURSVILLE, WV	FAM	2040
SUE TERRACE II	RD538/LIHTC	39	Cabell	100 SUE TERRACE WAY	MILTON, WV	FAM	2040
VIRGINIA WAY	RD 538/LIHTC	32	Harrison	725 VIRGINIA WAY	SHINNSTON, WV 26431	ELD	2040
CHELYAN VILLAGE APTS.	LIHTC	48	Kanawha	205 APPALACHIAN STREET	25035	ELD/DIS	2040
ELK VALLEY I	LIHTC	28	Kanawha	301 SOUTH PINCH ROAD	25071	FAM	2040
CHURCH HILL VILLAGE	LIHTC	38	Monongalia	VAN VOORHIS ROAD/ 1000 CHURCH HILL DRIVE	MORGANTOWN, WV 26505	FAM	2040
STONEPATH TOWNHOUSES	TCEP/LIHTC	46	Monongalia	1000 STONE PATH LANE	MORGANTOWN, WV 26508	FAM	2040
JACOB STREET APARTMENTS - SOUTH WHEELING	TCAP/LIHTC	18	Ohio	JACOB STREET, 33RD TO 35TH STREET	WHEELING, WV 26003	FAM	2040
WILLOW TREE VILAGE	RD538/LIHTC	48	Putnam	RAYMOND PEAK WAY/100 WILLOW TREE WAY	HURRICANE, WV 25526	ELD	2040
HINTON CENTER	LIHTC	11	Summers	316 3RD STREET	25951	ELD	2040
CHARTER HOUSE	S8/LIHTC	72	Wayne	712 ASBURY ROAD	WAYNE, WV 25570	ELD	2040
JAMESTOWN APARTMENTS	LIHTC	71	Wayne	2100 POPLAR STREET	KENOVA, WV 25530	FAM	2040
SENIOR TOWERS	S8/LIHTC	93	Berkeley	200 EAST STEPHEN STREET	MARTINSBURG, WV 25401	ELD	2041

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WV PANHANDLE/ FOUNTAINHEAD APTS. (4/9)	TCAP/LIHTC	40	Berkeley	900 FOUNTAIN LANE	MARTINSBURG	FAM	2041
WV PANHANDLE/ FOUNTAINHEAD APTS. II (5/9)	TCAP/LIHTC	40	Berkeley	900 FOUNTAIN LANE	MARTINSBURG	FAM	2041
WV PANHANDLE/CEDAR GREEN (1/9)	TCAP/LIHTC	44	Berkeley	45 ABINGTON COURT	BUNKER HILL	FAM	2041
WV PANHANDLE/RUMSEY TERRACE APTS. II (2/9)	TCAP/LIHTC	44	Berkeley	70 RUMSEY TERRACE	MARTINSBURG	FAM	2041
WV PANHANDLE/RUMSEY TERRACE APTS. II (3/9)	TCAP/LIHTC	30	Berkeley	70 RUMSEY TERRACE	MARTINSBURG	FAM	2041
FOUNDERS LANDING	S8/LIHTC	66	Cabell	2402 FIFTH AVENUE	HUNTINGTON, WV 25704	FAM	2041
HILL MANOR II	TCAP/LIHTC	28	Fayette	LAUREL CREEK ROAD	FAYETTEVILLE, WV 25840	ELD	2041
BROOK VILLAGE	RD538/LIHTC/TCAP	32	Greenbrier	348 NORTHRIDGE DRIVE	24901	ELD /DIS	2041
ALICIA ARMS	TCEP	32	Hancock	850 PLUTUS DRIVE	CHESTER, WV 26034	UNK	2041
WV PANHANDLE PORTFOLIO (SITE 6 OF 9) LEE STREET APARTMENTS I	TCAP/LIHTC	24	Hardy	310 LEE STREET	MOOREFIELD, WV 26836	ELD	2041
WV PANHANDLE PORTFOLIO (SITE 7 OF 9) LEE STREET APARTMENTS II	TCAP/LIHTC	40	Hardy	310 LEE STREET	MOOREFIELD, WV 26836	ELD	2041
MULBERRY PLACE, BLDG 1	LIHTC	5	Jackson	310 MULBERRY STREET	26164	ELD	2041
MULBERRY PLACE, BLDG 2	LIHTC	6	Jackson	310 SAND STREET	26164	ELD	2041
WV PANHANDLE PORTFOLIO (SITE 8 OF 9) POTOMAC TERRACE	TCAP/LIHTC	31	Jefferson	361 SPRING STREET	HARPERS FERRY, WV 25425	ELD	2041
WV PANHANDLE PORTFOLIO (SITE 9 OF 9) MAPLE GREEN	TCAP/LIHTC	12	Jefferson	540 SOUTH CHURCH STREET	SHEPHERDSTOWN, WV 25443	FAM	2041

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CHARLESTON REPLACEMENT HOUSING #6 (Littlepage Terrace)	LIHTC	23	Kanawha	100 MCVEY WAY	25301	FAM	2041
UNITY TERRACE APTS.	S8/LIHTC	99	Marion	480 LEONARD AVENUE	FAIRMONT, WV 26554	FAM	2041
MILTON PLACE	TCEP	32	Mason	381 POCONO PLACE	PT. PLEASANT, WV 25550	ELD	2041
MERCER MANOR	TCEP	37	Mercer	200 CHURCH LANE	PRINCETON, WV 24740	ELD	2041
HOLLY VIEW TOWNHOUSES	TCEP/LIHTC	40	Monongalia	ROUTE 857, 9000 KATHRYN DRIVE	MORGANTOWN, WV 26508	FAM	2041
NORTH WHEELING HOPE VI	HOME/LIHTC	39	Ohio	MAIN STREET	WHEELING, WV 26003	FAM	2041
BREEZE VIEW TOWNHOUSES	TCEP/LIHTC	40	Preston	ROUTE 7, 600 BREEZE VIEW DRIVE	REEDSVILLE, WV 26547	FAM	2041
PATTON PLACE APARTMENTS	TCEP/LIHTC	32	Putnam	3259 WINFIELD ROAD	WINFIELD, WV 25213	ELD	2041
CRESTVIEW VILLAGE	RD538/TCAP/LIHTC	48	Raleigh	222 CRESTVIEW DRIVE	BECKLEY, WV 25801	ELD	2041
CROSSROADS APARTMENTS	TCAP/LIHTC	49	Raleigh	110 MILLER BRAGG CIRCLE	MOUNT HOPE, WV 25880	FAM	2041
SUMMERS LANDING/GREENBRIER TERR/HEDRICK HOUSE	TCEP	60	Summers	505 GREENBRIER TERRACE	24981	FAM	2041
CHAPEL VIEW APARTMENTS	TCEP	48	Wetzel	130 N BRIDGE STREET	NEW MARTINSVILLE, WV 26155	FAM	2041
ROBERTS GARDENS	LIHTC	64	Berkeley	402 ROBERTS DRIVE	MARTINSBURG	FAM	2042
MAPLE VIEW APARTMENTS	LIHTC	44	Harrison	1 MAPLE VIEW DRIVE	CLARKSBURG, WV 26301	FAM	2042
APPLE TREE GARDENS	S8/LIHTC	93	Jefferson	821 NORTH MILDRED STREET	RANSON, WV 25438	FAM	2042
CHARLESTON REPLACEMENT HOUSING #3 (Littlepage, Washington Manor)	TCAP/LIHTC	96	Kanawha	50 IDA MAE WAY	25301	FAM	2042

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CHARLESTON REPLACEMENT HOUSING #5 (Washington Manor)	LIHTC	66	Kanawha	600 CLENDENIN STREET	25301	ELD/DIS	2042
HIGHVIEW UNITY APTS.		20	Kanawha	701 GARVIN AVENUE	25302	ELD	2042
WEST HAMLIN UNITY APTS.		15	Lincoln	22 LINCOLN PLAZA	25506	DIS	2042
PINE VALLEY APARTMENTS/ TWELVEPOLE VALLEY APARTMENTS/LENA APTS	LIHTC	18	Wayne	2377 SPRING VALLEY DRIVE	HUNTINGTON, WV 25704	FAM	2042
PETTYVILLE GARDENS	LIHTC	24	Wood	6854 PIKE STREET	MINERAL WELLS, WV 26150	FAM	2042
HYDEN GREENE	LIHTC	24	Barbour	PHILIPPI	26416	FAM	2043
OAK VALLEY GARDENS	LIHTC	28	Gilmer	103 MUDLICK RUN ROAD	GLENVILLE, WV 26351	FAM	2043
CHELSEA GREENE	LIHTC	32	Harrison	28 ROOSEVELT STREET	SHINNSTON, WV 26431	ELD	2043
HICKORY VIEW TOWNHOUSES	LIHTC	50	Harrison	SHAYLA LANE	SHINNSTON, WV 26431	FAM	2043
LOWE GARDEN APTS.	S8/LIHTC	24	Jefferson	350 SOUTH CHURCH STREET	SHEPHERDSTOWN, WV 25443	FAM	2043
SHEPHERDS GLEN APARTMENTS	LIHTC	44	Jefferson	101 MADDOX COURT	SHEPHERDSTOWN, WV 25443	FAM	2043
CHARLESTON REPLACEMENT HOUSING #7 (Greystone, Washington Manor)	LIHTC	36	Kanawha	1901-1925 WASHINGTON ST WEST	25387	FAM	2043
CHARLESTON REPLACEMENT HOUSING #8 (Greystone, Legion Townhomes)	LIHTC	31	Kanawha	1904-1906 WASHINGTON ST WEST	25387	FAM	2043
GLENWOOD AT LUNA PARK aka GLENWOOD SCHOOL PLACE	LIHTC	31	Kanawha	810 GRANT STREET	25302	ELD/DIS	2043
ALUM CREEK APTS.	LIHTC	28	Lincoln	200 ELM STREET	25003	FAM	2043

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BIRCH VIEW APARTMENTS	LIHTC	40	Marion	1 BIRCHVIEW DRIVE	FAIRMONT, WV 26554	FAM	2043
STACEY CROSSING APARTMENTS	LIHTC	44	Marshall	WEST VIRGINIA ROUTE 5	WHEELING, WV 26003	FAM	2043
STACEY VILLAGE HOMES	LIHTC	19	Marshall	BIG WHEELING CREEK ROAD	WHEELING, WV 26003	FAM	2043
LINA LANDING	LIHTC	32	Mercer	OLD OAKVALE ROAD	PRINCETON, WV 24740	ELD	2043
PINE WOODS APARTMENTS	LIHTC	32	Mineral	100 BETSON ROAD	RIDGELEY, WV 26753	FAM	2043
MARJORIE GARDENS	S8/LIHTC	126	Monongalia	1100 DORSEY LANE	MORGANTOWN, WV 26501	FAM	2043
BREEZE VIEW II TOWNHOUSES	LIHTC	40	Preston	600 ALEXANDRIA DRIVE	REEDSVILLE, WV 26547	FAM	2043
WILLOW TREE II	LIHTC	48	Putnam	166 WILLOW TREE WAY	HURRICANE, WV 25526	ELD	2043
GREENBRIER ESTATES	HOME/LIHTC	126	Raleigh	105 SANDSTONE DRIVE	BECKLEY, WV 25801	FAM	2043
FIRST WARD SCHOOL APARTMENTS	LIHTC	16	Randolph	1301 SOUTH DAVIS AVENUE	ELKINS, WV 26241	ELD	2043
TUCKER MANOR APTS.	S8/LIHTC/HOME	30	Tucker	103 CHESTNUT STREET	PARSONS, WV 26287	ELD	2043
FORT GAY APARTMENTS	LIHTC	32	Wayne	8550 ORCHARD STREET	FORT GAY, WV 25514	FAM	2043
DUTCH RIDGE	LIHTC	24	Wood	2983 DUTCH RIDGE ROAD	DAVISVILLE, WV 26104	FAM	2043
GUYANDOTTE HILLS APARTMENTS	LIHTC	24	Wyoming	208 TRACE STREET	MULLENS, WV 25882	FAM	2043
BERKELEY SQUARE APTS.	LIHTC	64	Berkeley	503 BERKELEY SQUARE	MARTINSBURG	ELD	2044
MARTIN'S LANDING	LIHTC	164	Berkeley	TAVERN RD AT 2150 MARTIN'S WAY	MARTINSBURG	FAM	2044
MARTIN'S LANDING II	LIHTC	40	Berkeley	TAVERN RD AT 2100 MARTIN'S LANDING CIRCLE	MARTINSBURG	FAM	2044
TIMBERLEAF ESTATES	LIHTC	54	Berkeley	COUNTY ROUTE 10 AT TAVERN ROAD	MARTINSBURG	FAM	2044
WASHINGTON MEWS	LIHTC	50	Berkeley	216 FORBES DRIVE	MARTINSBURG	FAM	2044
HICKORY WAY II	LIHTC	40	Cabell	1150 FLORIDA STREET	MILTON, WV	FAM	2044

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LOCUST VIEW APARTMENTS	LIHTC	36	Harrison	WEST VIRGINIA ROUTE 19/2	CLARKSBURG, WV 26301	FAM	2044
FAIRFAX GARDENS	LIHTC/HOME	18	Jackson	101-B FAIRFAX COURT	RIPLEY, WV 25271	ELD/DIS	2044
BOLIVAR COURT	LIHTC	34	Jefferson	32 BOLIVAR COURT	HARPERS FERRY, WV 25425	FAM	2044
CRANES MEADOW II APARTMENTS	LIHTC	50	Jefferson	229 AUTUMN DRIVE	CHARLES TOWN, WV 25414	FAM	2044
SPRING RUN APARTMENTS	LIHTC	38	Jefferson	306 JEFFERSON COURT	CHARLES TOWN, WV 25414	FAM	2044
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
SHREWSBURY VILLAGE	LIHTC	32	Kanawha	502 DICKINSON STREET	25301	ELD/DIS	2044
CRESTFIELD APARTMENTS	LIHTC	28	Marshall	WEST VIRGINIA STATE ROUTE 2, 610 WASHINGTON AVENUE	GLEN DALE, WV 26038	FAM	2044
RYAN VILLAGE APARTMENTS	LIHTC	44	Mercer	200 RYAN VILLAGE	PRINCETON, WV 24740	FAM	2044
BAYRIDGE GREENE	LIHTC	40	Mineral	507 SIMONS STREET	KEYSER, WV 26726	FAM	2044
KATHLYN APTS.		24	Monroe	RT 1, RACE STREET	24963	FAM	2044
CAROLYN APTS.		16	Nicholas	100 CAROLYN APT LANE	26205	FAM	2044
GLENN VIEW TOWNHOUSES	LIHTC	32	Ohio	GLENN'S RUN ROAD/CHERRY HILL ROAD	WHEELING, WV 26003	FAM	2044
DIANE APTS.		12	Pocahontas	916 10TH AVENUE	24954	ELD	2044
MAPLEWOOD II APARTMENTS	LIHTC	48	Putnam	ETTA STREET AND MORRIS STREET	POCA, WV 25159	FAM	2044
SABLE POINT APARTMENTS II	LIHTC	64	Putnam	TEAYS LANE & 145 SABLE POINTE DRIVE	TEAYS VALLEY, WV 25560	FAM	2044
HART HOUSE	LIHTC	20	Roane	400 CHURCH STREET	25276	ELD	2044
PRINGLE HOUSE	LIHTC	40	Upshur	405 STATE ROUTE 20	BUCKHANNON, WV 26201	ELD	2044
DUNHILL APARTMENTS	LIHTC	32	Wayne	6032 HUBBARD BRANCH ROAD	HUNTINGTON, WV 25704	FAM	2044

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JAMES H. BOOTON MEMORIAL APARTMENTS	LIHTC	19	Wayne	11081 ROUTE 152	WAYNE, WV 25570	ELD	2044
SHOALS MANOR APARTMENTS	LIHTC	24	Wayne	3720 MANOR DRIVE	SHOALS, WV 25704	FAM	2044
SUTTON SCHOOL APTS.	LIHTC/ HOME RENT	23	Braxton	411 NORTH HILL RD	SUTTON	ELD	2045
STONE BROOKE	LIHTC	42	Brooke	87 GULLETTE LANE	WEIRTON, WV 26062	FAM	2045
HUNTINGTON HIGH RENAISSANCE	LIHTC	42	Cabell	900 EIGHTH AVENUE	HUNTINGTON, WV	ELD	2045
ANDERSON HEIGHTS GATEWAY MGMT SERVICE		32	Clay	2626 PROCIOUS MAYSEL ROAD	25133	ELD	2045
HOPE LANDING	LIHTC	22	Fayette	104 BROWN STREET	MT. HOPE, WV 25880	ELD	2045
WESTERN GREENBRIER SENIOR HOUSING		17	Greenbrier	268 GREENBRIER STREET	25984	ELD	2045
RESERVE AT ROSEBUD	LIHTC/HOME	35	Harrison	100 OAK SPRING COURT	CLARKSBURG, WV 26301	FAM	2045
MILL CREEK LANDING	RD538/LIHTC	48	Kanawha	1 WISE ACRES DRIVE	25311	FAM	2045
POCATILICO VILLAGE APTS.	LIHTC	38	Kanawha	2001 TERESA LANE	25320	FAM	2045
WESTON COMMONS	HOME/LIHTC	48	Lewis	650 CRAIG ST	WESTON, WV 26452	ELD	2045
BAYBERRY PLACE	LIHTC	65	Mineral	2010 BAYBERRY DRIVE	KEYSER, WV 26726	FAM	2045
GREENE GABLES	LIHTC	50	Mineral	7047 GREEN GABLES DRIVE	RIDGELEY, WV 26753	FAM	2045
CEDAR GLEN II	LIHTC	47	Monongalia	SCOTT AVENUE	MORGANTOWN, WV 26505	FAM	2045
CAPITAL GREENE	LIHTC	40	Ohio	2510 LINCOLN AVENUE	WHEELING, WV 26003	ELD	2045
GLENN VIEW II TOWNHOUSES	LIHTC	32	Ohio	35 CERISE LANE	WHEELING, WV 26003	FAM	2045
LABELLE GREENE	LIHTC	40	Ohio	18 MAYO STREET	WHEELING, WV 26003	FAM	2045
BRITTANY POINT APARTMENTS	LIHTC	56	Putnam	3245 WINFIELD ROAD	WINFIELD, WV 25213	FAM	2045

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MAURY VILLAGE APARTMENTS	LIHTC	44	Putnam	1064 MOUNT VERNON ROAD	HURRICANE, WV 25109	FAM	2045
ROBERTS VILLAGE APARTMENTS	LIHTC	44	Raleigh	100 SUNVIEW DRIVE	BEAVER, WV 25813	FAM	2045
RANDOLPH VILLAGE APARTMENTS	LIHTC	44	Randolph	302 NATHAN STREET	ELKINS, WV 26241	FAM	2045
LYNNVIEW APTS.	LIHTC/HOME	24	Roane	265 LYNN STREET	25276	FAM	2045
MCCORMICK GREENE	LIHTC	23	Tyler	244 WOOD STREET	SISTERVILLE, WV 26175	FAM	2045
CAMBRIDGE HEIGHTS	LIHTC	49	Upshur	1 CAMBRIDGE HEIGHTS DRIVE	BUCKHANNON, WV 26201	FAM	2045
SUNNY BUCK GARDENS	HOME/LIHTC	42	Upshur	43 ELM MEADOWS WAY	BUCKHANNON, WV 26201	FAM	2045
WOODYARD GREENE	LIHTC	30	Wirt	56 PIONEER CIRCLE	ELIZABETH, WV 26143	FAM	2045
13TH AND AVERY STREETS APARTMENTS	LIHTC	23	Wood	401 13TH STREET	PARKERSBURG, WV 26101	FAM	2045
LINCOLNSHIRE APARTMENTS	LIHTC	24	Wood	DUBLIN ROAD	MINERAL WELLS, WV 26150	ELD	2045
PARKERSBURG SENIOR RESIDENCE AKA WORTHINGTON CREEK	LIHTC	36	Wood	2700 EMERSON AVENUE	PARKERSBURG, WV 26104	ELD	2045
TERRAPIN PARK	LIHTC	49	Wood	2412 COVERT STREET	PARKERSBURG, WV 26101	FAM	2045
PHILIPPI TERRACE	LIHTC	48	Barbour	PHILIPPI	26416	FAM	2046
HUNTINGTON GARDENS I	LIHTC	40	Cabell	1663 DOULTON AVENUE	HUNTINGTON, WV	ELD	2046
WILLOW GREENE	RD 538/LIHTC	49	Harrison	200 EMMY LU LANE	BRIDGEPORT, WV 26330	FAM	2046
CHARLESTON REPLACEMENT HOUSING #9 (Littlepage)		24	Kanawha	100 Nesmith Court	25387	FAM	2046
RECOVERY POINT OF CHARLESTON	LIHTC	24	Kanawha	1613 6TH AVENUE	25387	FAM	2046
VICKERS PARK APTS.	LIHTC	40	Kanawha	316 AMANITA DRIVE	25309	FAM	2046

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
FAIRMONT HILLS TOWNHOMES	LIHTC	38	Marion	788 CLEVELAND AVENUE	FAIRMONT, WV 26554	FAM	2046
CATAWBA CLUB	RD538/LIHTC	63	Morgan	9 CATAWBA CLUB DRIVE	BERKELEY SPRINGS, WV 25411	FAM	2046
JOSEPH'S CROSSING	LIHTC	41	Nicholas	215 RED STONE WAY	26651	UNK	2046
RESERVE AT EDISON HILL	LIHTC	30	Wood	800 LILY LANE	PARKERSBURG, WV 26104	FAM	2046
MORGAN MANOR	LIHTC	32	Greenbrier	303 AUSTIN STREET	24901	ELD	2047
VERONICA APTS	LIHTC	32	Greenbrier	50 CIRCLE DRIVE	24986	UNK	2047
ELIZABETH WAY APTS.	LIHTC	32	Jackson	ROUTE 21/SOUTH CHURCH STREET	25239	ELD/DIS	2047
EMERALD GARDENS	RD/HOME/LIHTC	41	Lincoln	10 CLAUDIA COURT	25506	UNK	2047
MILLER SCHOOL	LIHTC	46	Marion	2 PENNSYLVANIA AVENUE	FAIRMONT, WV 26554	ELD	2047
HILL VIEW APARTMENTS	LIHTC	48	Marshall	7001 RIFFLE DRIVE	MOUNDSVILLE, WV 26041	FAM	2047
MIDTOWN APARTMENT COMPLEX		49	Mercer	700 BLOCK OF MERCER ST	PRINCETON, WV 24740	FAM	2047
WHEELING HEIGHTS PHASE II	LIHTC	18	Ohio	GRANDVIEW, WALTERS, CHERRY STREET	WHEELING, WV 26003	FAM	2047
RICH VIEW APARTMENTS	LIHTC	48	Preston	STATE ROUTE 7, 701 RICH VIEW DRIVE	KINGWOOD, WV 26537	FAM	2047
CRANBERRY COVE APARTMENTS	LIHTC	28	Raleigh	MCCULLOCH DRIVE	BECKLEY, WV 25801	FAM	2047
OAKMONT GREENE'	LIHTC	47	Raleigh	100 OAKMONT WAY	MOUNT HOPE, WV 25880	FAM	2047
BRIER VIEW APARTMENTS	LIHTC	48	Taylor	1049 BRIER VIEW DRIVE, U.S. ROUTE 50 EAST	BRIDGEPORT, WV 26330	FAM	2047
BRECKS GARDENS APTS.		44	Kanawha	5270 DEWITT ROAD	25313	UNK	2048
LABELLE GREENE III	LIHTC	40	Ohio	31ST STREET/WOOD STREET	WHEELING, WV 26003	FAM	2048
THE PALACE ON MAIN	LIHTC/HOME/NHTF	40	Harrison	168 W MAIN STREET	CLARKSBURG, WV 26301	FAM	2049

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
LOGAN SENIOR HOUSING	LIHTC	36	Logan	740 STRATTON ST	LOGAN, WV 25601	ELD	2049
SENECA VILLAGE	LIHTC	36	Monongalia	709 BEECHURST AVENUE	MORGANTOWN, WV 26505	ELD	2049
PARKERSBURG ELDERLY HOUSING	LIHTC	40	Wood	1508 RAYON DRIVE	PARKERSBURG, WV 26101	ELD	2049
BRADSHAW STREET DUPLEX	HOME	2	Barbour	BELINGTON	26250	UNK	UNK
COUNTRY WAY APTS.	HOME	6	Barbour	BELINGTON	26250	UNK	UNK
HICE STREET ELDERLY	HOME	2	Barbour	BELINGTON	26250	ELD	UNK
LAUREL VIEW	RD	38	Barbour	71 SAMARITAN CIRCLE	BELINGTON, WV 26250	ELD	UNK
SOUTHSIDE SQUARE		4	Barbour	BELINGTON	26250	UNK	UNK
HOPE LIVING & LEARNING	HOME	11	Berkeley	208 EAST JOHN ST	MARTINSBURG	UNK	UNK
STEPS I		6	Berkeley	420 WEST KING STREET	MARTINSBURG	UNK	UNK
STEPS II	HOME	2	Berkeley	614 VIRGINIA AVENUE	MARTINSBURG	UNK	UNK
CLARK'S TOWN HILL	RD	15	Braxton	200 N SKIDMORE RD	SUTTON	UNK	UNK
BLUE RIDGE MANOR	RD	64	Brooke	400 BLUE RIDGE MANOR	WELLSBURG, WV 26070	FAM	UNK
BARBOURSVILLE APTS. aka MILLIE JEAN APTS.	RD	16	Cabell	748 MAIN STREET	BARBOURSVILLE, WV	FAM	UNK
CABELL-HUNTINGTON COALITION			Cabell	627 FOURTH AVENUE	HUNTINGTON, WV	UNK	UNK
MILTON HOUSING aka SUNRISE APTS.	RD	12	Cabell	1050 CHURCH STREET	MILTON, WV	ELD	UNK
MILTON MANOR	RD	18	Cabell	1315 SMITH STREET	MILTON, WV 25541	ELD	UNK
VILLAGE MANOR	RD	12	Cabell	742 MAIN STREET	BARBOURSVILLE, WV 25504	ELD	UNK
VIRGINIAN APTS.	S8/HFA	12	Cabell	427 7TH STREET	HUNTINGTON, WV	UNK	UNK
CHILDERS MANOR APTS	RD	15	Doddridge	405 WEST MAIN STREET	WEST UNION, WV 26456	ELD	UNK
MID TOWN TERRACE	MT. HOPE HA	135	Fayette	1 NORTH PAX AVENUE	MT. HOPE, WV 25880	ELD	UNK
STADIUM APTS.	MT. HOPE HA	50	Fayette	1-50 NORTH PAX AVENUE	MT. HOPE, WV 25880	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MOUNT STORM VILLAGE	RD	16	Grant	STATE ROUTE 42	MOUNT STORM, WV 26739	FAM	UNK
MOUNTAIN VIEW APTS.	RD	16	Grant	101 VALLEY STREET	PETERSBURG, WV 26847	ELD	UNK
MOUNTAIN VIEW II	RD	16	Grant	501 VALLEY STREET	PETERSBURG, WV 26847	ELD	UNK
OVERLOOK APTS.	RD	23	Grant	KEYSER AVENUE	PETERSBURG, WV 26847	ELD	UNK
RIVERVIEW APTS.	RD	12	Grant	901 MICHAEL AVENUE	PETERSBURG, WV 26847	ELD	UNK
MEADOW RIVER	HOME	4	Greenbrier	149 SIXTH STREET	25984	UNK	UNK
WEST VIRGINIA		8	Greenbrier	202 MONROE STREET	24910	UNK	UNK
BETH PLACE APTS.	RD	10	Hampshire	675 KUREKNDALL STREET	ROMNEY, WV 26757	ELD	UNK
ELK PLACE APTS.	RD	8	Hampshire	356 ELK PLACE	ROMNEY, WV 26757	ELD	UNK
SILVERTREE OF ROMNEY I	RD	4	Hampshire	450 DEPOT STREET	ROMNEY, WV 26757	ELD	UNK
SILVERTREE OF ROMNEY II	RD	16	Hampshire	450 DEPOT STREET	ROMNEY, WV 26757	ELD	UNK
CHESTNUT MANOR	HOME CHDO	20	Hancock	220 ARANGO STREET	WEIRTON, WV 26062	UNK	UNK
HANCOCK COUNTY SHELTERED WORKSHOP, INC			Hancock	1100 PENNSYLVANIA AVENUE	WEIRTON, WV 26062	UNK	UNK
WESTMINSTER PLACE	RD	8	Hancock	508 INDIANA AVENUE	CHESTER, WV 26034	ELD	UNK
CHIPLEY LANE II APTS.	RD	10	Hardy	230 CHIPLEY LANE	MOOREFIELD, WV 26836	FAM	UNK
EA HOUSE APTS.	RD	12	Hardy	17987 STATE ROAD 55	BAKER, WV 26801	ELD	UNK
HIDDEN RIVER GARDEN	RD	14	Hardy	115 OAK STREET	WARDENSVILLE, WV 26851	ELD	UNK
RIVERVIEW TERRACE	RD	8	Hardy	13 W BRIGHTON AVENUE	MOOREFIELD, WV 26836	FAM	UNK
VALLEY TERRACE APTS.	RD	32	Hardy	600 RAILROAD STREET	MOOREFIELD, WV 26836	FAM	UNK
ALPHA STREET SRO	HOME	3	Harrison	1420 ALPHA AVENUE	CLARKSBURG, WV 26301	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ALTA VISTA YOUTH SHELTER (GENESIS YOUTH CRISIS CENTER)			Harrison	261 HAYMOND HIGHWAY	CLARKSBURG, WV 26301	UNK	UNK
ARC AT LOCUST	HOME Rent	3	Harrison	624 LOCUST AVENUE	CLARKSBURG, WV 26301	UNK	UNK
CLARKSBURG URBAN RENEWAL AUTHORITY (DEMO LOAN)			Harrison	222 WEST MAIN ST	CLARKSBURG, WV 26301	UNK	UNK
GRAND AVENUE SRO	HOME	3	Harrison	348 GRAND AVENUE	BRIDGEPORT, WV 26330	UNK	UNK
MEADOW VIEW APTS.	RD	48	Harrison	602 MEADOW VIEW DRIVE	CLARKSBURG, WV 26301	FAM	UNK
MOC - RENTAL 2010 - 1BR - IDIS 4666	HOME	4	Harrison	1008 PIKE STREET	CLARKSBURG, WV 26301	UNK	UNK
MOC - RENTAL 2010 - 2BR - IDIS 4584	HOME CHDO		Harrison	1315 GOFF STREET	CLARKSBURG, WV 26301	UNK	UNK
MOC RENTAL 2015	HOME	4	Harrison	401 MONTICELLO AVENUE	CLARKSBURG, WV 26301	UNK	UNK
MONTICELLO AVENUE PROJECT			Harrison	MONTICELLO AVENUE	CLARKSBURG, WV 26301	UNK	UNK
RENTAL 2009 (MOC)	HOME CHDO	4	Harrison	2208 PEARLMAN AVENUE	CLARKSBURG, WV 26301	UNK	UNK
RIVERDALE ESTATES - PHASE 1			Harrison	EAST PIKE STREET EXTENSION	SHINNSTON, WV 26431	UNK	UNK
SALEM MANOR APTS.	RD	32	Harrison	153 W HIGH STREET	SALEM, WV 26426	ELD	UNK
ROLLING MEADOWS	PHA	71	Jackson	FAIRPLAIN		FAM	UNK
TANGLEWOOD VILLA	PHA	74	Jackson	RIPLEY	25271	ELD/DIS	UNK
WASHINGTON VILLAGE I	RD	48	Jefferson	512 S GEORGE COURT #1	CHARLES TOWN, WV 25414	FAM	UNK
WASHINGTON VILLAGE II	RD	30	Jefferson	512 S GEORGE COURT #1	CHARLES TOWN, WV 25414	ELD	UNK
WILLOW SPRING FARM	RD	52	Jefferson	NEW OAK TREEK COURT	CHARLES TOWN, WV 25414	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WILLOW SPRING FARM II	RD	40	Jefferson	NEW PEACH TREE COURT	CHARLES TOWN, WV 25414	FAM	UNK
WILLOW SPRING FARM III	RD	40	Jefferson	NEW PLUM TREE COURT	CHARLES TOWN, WV 25414	FAM	UNK
CARROLL TERRACE	PHA	199	Kanawha	1546 KANAWHA BOULEVARD		ELD	UNK
CHARLESTON REPLACEMENT HOUSING #10 (Littlepage)		20	Kanawha	REBECCA STREET AND 7TH AVENUE	25387	UNK	UNK
CLENDENIN SCHOOL APTS.	LIHTC	18	Kanawha	107 KOONTZ AVENUE	25045	UNK	UNK
CROSS LANES UNITY APTS.	S8	24	Kanawha	101 UNITY LANE		ELD	UNK
DUTCH HOLLOW APARTMENTS	PHA	75	Kanawha	900 DUTCH HOLLOW ROAD	25064	FAM	UNK
EAST WEST APTS.	LIHTC	20	Kanawha	RUFFNER AVENUE	25301	UNK	UNK
GRANT STREET		4	Kanawha	603 GRANT STREET	25302	UNK	UNK
HARRIS/ANDERSON APTS.		93	Kanawha	110 SMOOT AVENUE	25064	UNK	UNK
HILLCREST-OAKHURST	PHA	140	Kanawha	109 HUNT AVENUE	25302	FAM	UNK
HOPE TOWNHOUSES		16	Kanawha	1320 SECOND AVE		UNK	UNK
JARRETT TERRACE	PHA	90	Kanawha			ELD	UNK
LEE TERRACE	PHA	80	Kanawha	1319 LEE STREET EAST	25301	ELD	UNK
LIPPERT TERRACE	PHA	112	Kanawha	4420 MACCORKLE AVE SE	25304	ELD	UNK
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 LAWNSDALE LANE	25314	UNK	UNK
ORCHARD MANOR	PHA	150	Kanawha	2064 LIPPERT STREET	25387	FAM	UNK
PARKLAND TERRACE	PHA	97	Kanawha	4420 PENNSYLVANIA AVENUE SW	25309	UNK	UNK
SANCTUARY APARTMENTS	S8	72	Kanawha	1 CRESTMONT DRIVE	25311	UNK	UNK
SOUTH PARK VILLAGE	PHA	67	Kanawha	680 South Park Road	25304	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
VILLAGER APARTMENTS		30	Kanawha	6TH STREET	25177	UNK	UNK
WESTMORELAND APARTMENTS	S8	62	Kanawha	1607 BIGLEY AVE, CHARLESTON		UNK	UNK
JANE LEW MANOR APTS.	RD	32	Lewis	MAIN & LOCUST STREETS	JANE LEW, WV 26378	FAM	UNK
NEW BEGINNINGS (MOUNTAIN HAVEN)	HOME	4	Lewis	22 MOUNTAIN HAVEN ROAD	WESTON, WV 26452	UNK	UNK
WESTON MANOR APTS.	RD	36	Lewis	41 HICKORY LANE	WESTON, WV 26452	FAM	UNK
330 HOLBERT AVENUE		1	Marion	330 HOLBERT AVENUE	FAIRMONT, WV 26554	UNK	UNK
816/818 VIRGINIA AVENUE	HOME CHDO	2	Marion	816 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
817/819 VIRGINIA AVENUE	HOME CHDO	2	Marion	817 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
825/827 VIRGINIA AVENUE	HOME	2	Marion	825 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
829/831 VIRGINIA AVENUE	HOME CHDO	2	Marion	829 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
832-834 VIRGINIA AVENUE	HOME CHDO	2	Marion	834 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
836/838 VIRGINIA AVENUE	HOME CHDO	2	Marion	838 VIRGINIA AVE	FAIRMONT, WV 26554	UNK	UNK
844-846 VIRGINIA AVENUE	HOME CHDO	2	Marion	846 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
CHICAGO RENTAL	HOME CHDO	3	Marion	218 HOWARD STREET	FAIRMONT, WV 26554	UNK	UNK
FCDP - 920/922 VIRGINIA AVENUE		4	Marion	922 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
NEXT STEP PERMANENT HOUSING	HOME CHDO	5	Marion	214 ROBINSON STREET	FAIRMONT, WV 26554	UNK	UNK
NEXT STEP TRANSITIONAL HOUSING	HOME	4	Marion	419 CORBIN PLACE	FAIRMONT, WV 26554	UNK	UNK
SPENCE-MAPLE RENTAL	HOME	3	Marion	2 SPENCE STREET	FAIRMONT, WV 26554	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
VANDALIA HERITAGE FOUNDATION		12	Marion	P.O. Box 2585	FAIRMONT, WV 26554	UNK	UNK
CARNATION PLACE APARTMENTS	RD	16	Marshall	RR 4 BOX 49	CAMERON, WV 26033	ELD	UNK
MOUNDSVILLE RENTALS	HOME CHDO	8	Marshall	82 LINDEN AVENUE	MOUNDSVILLE, WV 26041	UNK	UNK
POTTERY TERRACE APARTMENTS	RD	32	Marshall	MAIN STREET AND GRAPEVIEW RIDGE	CAMERON, WV 26033	FAM	UNK
WASHINGTON LANDS APARTMENTS	RD	48	Marshall	RD 4, BOX 333B	MOUNDSVILLE, WV 26041	FAM	UNK
LYDIA APARTMENTS	RD	8	Mason	930 ANDERSON STREET	MASON, WV 25260	FAM	UNK
SIMMS PERMANENT HOUSING (SOUTHWESTERN COMMUNITY ACTION COUNCIL, INC.)		5	Mason	700 22ND STREET	PT. PLEASANT, WV 25550	UNK	UNK
ELIZABETH DREWRY	RD	15	McDowell	200 DREWRY ROAD	ECKMAN, WV 24829	ELD	UNK
SAFE TRANSITIONAL HEMPHILL	HOME CHDO	17	McDowell	12419 LOOP SEVEN HIGHWAY	WELCH, WV 24801	UNK	UNK
SHED RENTAL 2009	HOME CHDO	4	McDowell	BIG FOUR	KIMBALL, WV 24853	UNK	UNK
SHED RENTAL 2014	HOME CHDO	3	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
STARLAND HEIGHTS I	HOME CHDO	8	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	FAM	UNK
STARLAND HEIGHTS II	HOME CHDO	8	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
STARLAND HEIGHTS III	HOME CHDO	24	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
WILLIAMSON TOWERS	S8	75	McDowell	730 E 4TH STREET	KIMBALL, WV 24853	UNK	UNK
CASE RENTAL HOUSING 2008	HOME CHDO	4	Mercer	304 AUSTIN STREET	PRINCETON, WV 24740	UNK	UNK
CASE RENTAL HOUSING 2009	HOME CHDO	4	Mercer	1109 HIGHLAND AVENUE	BLUEFIELD, WV 24701	UNK	UNK
CASEWV - SOUTH AVENUE APARTMENTS	HOME CHDO	2	Mercer	1316 SOUTH AVENUE	PRINCETON, WV 24740	UNK	UNK
FOX RIDGE APTS	RD	48	Mercer	100 CHURCH LANE	PRINCETON, WV 24740	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
FOX RIDGE APTS II	RD	60	Mercer	100 CHURCH LANE	PRINCETON, WV 24740	FAM	UNK
PEPPERIDGE APTS	RD	42	Mercer	137 BRATTON AVENUE	PRINCETON, WV 24740	FAM	UNK
PRESTON STREET TRANSITIONAL HOUSING	HOME	4	Mercer	321 PRESTON STREET	BLUEFIELD, WV 24701	UNK	UNK
TREMONT PARK APARTMENTS	RD	36	Mercer	400 TREMONT PARK CIRCLE	BLUEFIELD, WV 24701	FAM	UNK
COUNTRY VILLA APTS	RD	23	Mineral	STATE ROUTE 46W	FORT ASHBY, WV 26719	ELD	UNK
SILVERTREE OF FORT ASHBY	RD	16	Mineral	STATE ROUTE 46	FORT ASHBY, WV 26719	ELD	UNK
VELENNA JO APTS	RD	32	Mineral	1555 TERRI STREET	KEYSER, WV 26726	FAM	UNK
GW HATFIELD BUILDING	LIHTC	10	Mingo	MATE STREET	MATEWAN, WV 25678	FAM	UNK
HELENA MANOR	HOME/LIHTC	11	Mingo	5030 HELENA AVENUE	DELBARTON, WV 25670	UNK	UNK
MOUNTAINEER DEVELOPMENT CORPORATION			Mingo	TOWN OF DELBARTON	DELBARTON, WV 25670	UNK	UNK
PAYNE BUILDING	HOME CHDO	16	Mingo	25 BANK STREET	WILLIAMSON, WV 25661	UNK	UNK
BROOK VIEW APTS	RD	44	Monongalia	700 BROOKHAVEN ROAD	MORGANTOWN, WV 26508	FAM	UNK
MON COUNTY HABITAT FOR HUMANITY, INC.			Monongalia	209 GREENBAG ROAD	MORGANTOWN, WV 26501	UNK	UNK
SKY VIEW APTS	RD	44	Monongalia	409 SKYVIEW	MORGANTOWN, WV 26508	FAM	UNK
WEST RUN PERMANENT HOUSING	HOME Rent	40	Monongalia	10 WEST RUN ROAD	MORGANTOWN, WV 26508	UNK	UNK
WEST RUN TRANSITIONAL HOUSING	HOME Rent	11	Monongalia	10 WEST RUN ROAD	MORGANTOWN, WV 26508	UNK	UNK
PATTERSON STREET DUPLEX	HOME	2	Monroe	57 PATTERSON ROAD	24983	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BERKELEY SQUARE APTS	RD	24	Morgan	308 EWING STREET	BERKELEY SPRINGS, WV 25411	FAM	UNK
NORTH BERKELEY APTS	RD	8	Morgan	21 ANNEX STREET	BERKELEY SPRINGS, WV 25411	FAM	UNK
VILLAGE SQUARE APTS	RD	24	Morgan	233 WINCHESTER STREET	PAW PAW, WV 25434	FAM	UNK
76 CROW STREET		1	Nicholas	40 CROW STREET	26205	UNK	UNK
BROOKPARK PLACE	S8	30	Ohio	1290 NATIONAL ROAD	WHEELING, WV 26003	ELD	UNK
EAGLE HOLLOW APARTMENTS	S8	48	Ohio	140 EAGLE HOLLOW DRIVE	WHEELING, WV 26003	UNK	UNK
OGLEBAY VILLAGE I	RD	46	Ohio	200 VILLAGE LANE	WHEELING, WV 26003	FAM	UNK
OGLEBAY VILLAGE II APTS	RD	46	Ohio	200 VILLAGE LANE	WHEELING, WV 26003	FAM	UNK
ANDERSON HILL APARTMENTS	RD	4	Pendleton	620 DOGWOOD LANE	FRANKLIN, WV 26807	FAM	UNK
FRANKLIN I APARTMENTS	RD	8	Pendleton	622 DOGWOOD LANE	FRANKLIN, WV 26807	FAM	UNK
FRANKLIN II APARTMENTS	RD	16	Pendleton	611 ACORN STREET	FRANKLIN, WV 26807	FAM	UNK
POTOMAC HIGHLAND APARTMENTS	RD	16	Pendleton	711 GLOVER LANE	FRANKLIN, WV 26807	ELD	UNK
JAY-MAR APTS	RD	22	Pleasants	103 CENTRAL BLVD	BELMONT, WV 26314	ELD	UNK
SANDPIPER VILLAGE	RD	32	Pleasants	200 SANDPIPER VILLAGE	ST. MARYS, WV 26170	FAM	UNK
KINGWOOD MANOR APARTMENTS	RD	24	Preston	114 CHESTNUT STREET	KINGWOOD, WV 26537	ELD	UNK
PARK PLACE APARTMENTS		8	Preston	NORTH PARK AVENUE	ALBRIGHT, WV, 26519	ELD	UNK
PARK SIDE APARTMENTS	HOME	20	Preston	1 SHOBEZ AVENUE	TERRA ALTA, WV 26764	UNK	UNK
PARKRIDGE APARTMENTS		10	Preston	HAYDENTOWN ROAD, ROUTE 4	BRUCETON MILLS, WV 26525	FAM	UNK
PRESTON MANOR APTS	RD	40	Preston	ROUTE 7 EAST	KINGWOOD, WV 26537	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
HOMETOWN APARTMENTS	HOME/RD	18	Putnam	19 SCHOOL LANE	RED HOUSE, WV 25618	FAM	UNK
WINGATE VILLAGE APTS	RD	20	Putnam	412 WEST FIR STREET	ELEANOR, WV 25070	ELD	UNK
ASHLEY MANOR APARTMENTS	RD	24	Raleigh	301 DANIELS DRIVE	SOPHIA, WV 25921	FAM	UNK
ASHLEY MANOR II APARTMENTS	RD	16	Raleigh	301 DANIELS DRIVE	SOPHIA, WV 25921	ELD	UNK
JUDITH ANN APTS	RD	24	Raleigh	1 JUDITH ANN DRIVE	WHITE OAK, WV 25989	FAM	UNK
KNOLLS APARTMENTS	RD	36	Raleigh	409 KNOLLS DRIVE	DANIELS, WV 25832	FAM	UNK
MAXINE APARTMENTS	RD	32	Raleigh	100 BOLTON DRIVE	CRAB ORCHARD, WV 25827	FAM	UNK
RALEIGH COUNTY COMMUNITY ACTION ASSOCIATION, INC		8	Raleigh	111 WILLOW LANE	BECKLEY, WV 25801	UNK	UNK
3RD STREET APARTMENTS	HOME	3	Randolph	308 MINK ALLEY	DAVIS, WV 26260	UNK	UNK
AZALEA PLACE	HOME	4	Randolph	ROUTE 1, BOX 260	MILL CREEK, WV 26280	UNK	UNK
HIGHLAND PARK	HOME	8	Randolph	300 BOUNDARY STREET	ELKINS, WV 26241	UNK	UNK
HILLSIDE TERRACE	HOME	4	Randolph	231 DIAMOND STREET	ELKINS, WV 26241	UNK	UNK
MATTHEW STREET SRO	HOME	3	Randolph	122 MATTHEW STREET	ELKINS, WV 26241	UNK	UNK
MIDLAND APARTMENTS	HOME CHDO	4	Randolph	102 MIDLAND STREET	ELKINS, WV 26241	UNK	UNK
MILL CREEK SENIOR HOUSING	HOME CHDO	4	Randolph	50 WALNUT LANE	MILL CREEK, WV 26280	ELD	UNK
MILL CREEK SENIOR/DISABLED HOUSING PHASE II	HOME Rent	4	Randolph	54 WALNUT LANE	MILL CREEK, WV 26280	ELD/DIS	UNK
MILL POND APARTMENTS	HOME	4	Randolph	POND STREET	MILL CREEK, WV 26280	UNK	UNK
NORTHVIEW SENIOR APARTMENTS	HOME	4	Randolph	1 ROSEBUD LANE	ELKINS, WV 26241	UNK	UNK
PLEASANT AVENUE APARTMENTS	HOME Rent	4	Randolph	126 PLEASANT AVENUE	ELKINS, WV 26241	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
PORTER STREET APARTMENTS	HOME CHDO	3	Randolph	3 CENTRAL STREET	ELKINS, WV 26241	UNK	UNK
REDBUD SENIOR APARTMENTS		4	Randolph	41, 45, 49, AND 53 REDBUD LANE	ELKINS, WV 26241	UNK	UNK
WAYNE AVENUE DUPLEX	HOME CHDO	2	Randolph	200 WAYNE AVENUE	ELKINS, WV 26241	UNK	UNK
WILMOTH STREET APARTMENTS	HOME	4	Randolph	201 WILMOTH STREET	ELKINS, WV 26241	UNK	UNK
WOODLANDS LANE	HOME CHDO	4	Randolph	201 WOODLANDS LANE	ELKINS, WV 26241	UNK	UNK
FAIRWAY VILLAS	RD	16	Ritchie	825 W HIGHT STREET	HARRISVILLE, WV 26362	FAM	UNK
ROBINSON APTS PHASE I	RD	2	Ritchie	518 E SOUTH STREET	HARRISVILLE, WV 26362	ELD	UNK
ROBINSON APTS PHASE II	RD	2	Ritchie	518 E SOUTH STREET	HARRISVILLE, WV 26362	ELD	UNK
601 MARKET STREET	PHA	29	Roane	601 MARKET STREET		ELD	UNK
ANN/LOONEY MARCAP MANOR		110	Roane	101 SMITH STREET	25276	UNK	UNK
JAMESON STREET APARTMENTS	HOME	4	Tucker	JAMESON AVENUE	PARSONS, WV 26287	UNK	UNK
MOUNTAIN VIEW APARTMENTS	HOME	8	Tucker	THIRD STREET	HAMBLETON, WV 26269	UNK	UNK
PINE VIEW	HOME	3	Tucker	JAMESON AVENUE	PARSONS, WV 26287	UNK	UNK
VILLAGE AT DAVIS	RD	8	Tucker	5TH AND WILLIAMS AVENUE	DAVIS, WV 26260	ELD	UNK
MIDDLEBORNE MANOR	RD	24	Tyler	FAIR AVENUE	MIDDLEBORNE, WV 26149	ELD	UNK
TIMBER RIDGE APTS	RD	48	Tyler	230 WOOD STREET	SISTERVILLE, WV 26175	FAM	UNK
GLENWOOD I (MT. VIEW APTS)	HOME	2	Upshur	HC 78 ROUTE 20 SOUTH	ROCK CAVE, WV 26234	UNK	UNK
GLENWOOD II (MT. VIEW RENTALS)	HOME	4	Upshur	HC 78 ROUTE 20 SOUTH	ROCK CAVE, WV 26234	UNK	UNK
RIVER PLACE APTS	RD	31	Upshur	JAMES COURT/VICKSBURG RD	BUCKHANNON, WV 26201	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
GOLDEN GIRL GROUP HOME			Wayne	999 B STREET	CEREDO, WV 25507	UNK	UNK
GOLDEN GIRL GROUP HOME (2014)			Wayne	951 B STREET	CEREDO, WV 25507	UNK	UNK
GOLDEN GIRLS INCORPORATED			Wayne	239 3RD STREET	CEREDO, WV 25507	UNK	UNK
LAVALETTE APARTMENTS		24	Wayne	STATE ROUTE 75	SHOALS, WV 25562	UNK	UNK
CHANGE, INC. - PADEN CITY TRIPLEX - IDIS 4617	HOME CHDO	3	Wetzel	8TH STREET	PADEN CITY, WV 26159	UNK	UNK
LILLIAN APARTMENTS	RD	16	Wetzel	PENNSYLVANIA AVE/ROUTE 69	HUNDRED, WV 26575	ELD	UNK
BOAZ GARDENS	RD	48	Wood	101 BOAZ GARDENS DRIVE	WILLIAMSTOWN, WV 26187	FAM	UNK
MURDOCH HEIGHTS APARTMENTS	LIHTC	50	Wood	1602 MURDOCH AVENUE	PARKERSBURG, WV 26101	ELD	UNK
OXFORD HOUSE	LIHTC		Wood	513 ELDER STREET #1	PARKERSBURG, WV 26101	UNK	UNK
PINEWOOD VILLAGE	LIHTC	37	Wood	2503 BEVERLY STREET	PARKERSBURG, WV 26101	UNK	UNK
POST MILL	RD	32	Wood	74 POST MILL WAY	MINERAL WELLS, WV 26150	FAM	UNK
TOMLINSON VILLAGE	RD	16	Wood	101 BOAZ GARDENS DRIVE	WILLIAMSTOWN, WV 26187	FAM	UNK
TOWNE MANOR	RD	24	Wood	121 4 1/2 STREET	WILLIAMSTOWN, WV 26187	ELD	UNK
<i>Subtotal of Number of known units Expiring in More than Ten Years or the date is unknown</i>		20,431					
<b>Total Units</b>		<b>26,752</b>					

Source: NHPD and WWHDF Databases

The table that follows is sorted first by county then by expiration date and includes all known developments and units.

Figure G-4 Expiration Dates by County

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Barbour County</b>							
MOUNTAINVIEW APTS.	S8	8	Barbour	HIGH STREET	BELINGTON, WV 26250	FAM	2031
BARBOUR MANOR APTS	S8	8	Barbour	ROUTE 250, THIRD STREET	JUNIOR, WV 26275	FAM	2032
BAUGHMAN TOWERS	S8	103	Barbour	212 CHESTNUT STREET	PHILLIPI, WV 26416	ELD	2032
PINE BROOKE APTS. aka Spruce Villa	S8	8	Barbour	100 DAYTON ROAD	PHILLIPI, WV 26416	FAM	2032
HYDEN GREENE	LIHTC	24	Barbour	PHILIPPI	26416	FAM	2043
PHILIPPI TERRACE	LIHTC	48	Barbour	PHILIPPI	26416	FAM	2046
BRADSHAW STREET DUPLEX	HOME	2	Barbour	BELINGTON	26250	UNK	UNK
COUNTRY WAY APTS.	HOME	6	Barbour	BELINGTON	26250	UNK	UNK
HICE STREET ELDERLY	HOME	2	Barbour	BELINGTON	26250	ELD	UNK
LAUREL VIEW	RD	38	Barbour	71 SAMARITAN CIRCLE	BELINGTON, WV 26250	ELD	UNK
SOUTHSIDE SQUARE	UNK	4	Barbour	BELINGTON	26250	UNK	UNK
<i>Subtotal</i>		<b>251</b>					
<b>Berkeley County</b>							
LINDSEY TERRACE APTS.	LIHTC	40	Berkeley	1401 LINDSEY TERRACE/OLD RT 45	MARTINSBURG	FAM	2022
MARLOWE GARDENS	LIHTC	36	Berkeley	9 BOWIE DRIVE	FALLING WATERS	FAM	2022
WESLEY VILLAGE	LIHTC	36	Berkeley	RT 9 & BERKELEY SQUARE DRIVE	MARITNSBURG	ELD	2022
WOODBURY CORNERS	LIHTC	48	Berkeley	200 WOODBURY	MARTINSBURG	ELD	2022

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
COTTAGES OF MARTINSBURG	LIHTC	120	Berkeley	RT 45/5 & EAGLE SCHOOL ROAD	MARTINSBURG	ELD	2027
POLO GREENE TOWN HOMES	LIHTC	63	Berkeley	ROCK CLIFF DRIVE	MARTINSBURG	FAM	2027
KINGS DAUGHTERS COURT	S8	80	Berkeley	116 E KING STREET	MARTINSBURG, WV 25401-4224	ELD	2028
OAK TREE VILLAGE	S8	51	Berkeley	318 GARDEN DRIVE APT. #104	MARTINSBURG, WV 25401	FAM	2029
JOSHUA GARDENS APTS.	LIHTC	46	Berkeley	600 JOSHUA DRIVE	MARTINSBURG	FAM	2031
CAPITAL HEIGHTS	S8/LIHTC	110	Berkeley	101 BOARMAN PLACE	MARTINSBURG, WV 25401	FAM	2034
FRANKLIN MANOR APTS.	S8	48	Berkeley	700 WEST BURKE STREET	MARTINSBURG, WV 25401	FAM	2039
BAKER HEIGHTS	LIHTC	56	Berkeley	85 MEGAN STREET & 2485 CHARLES TOWN RD	MARTINSBURG	FAM	2040
SENIOR TOWERS	S8/LIHTC	93	Berkeley	200 EAST STEPHEN STREET	MARTINSBURG, WV 25401	ELD	2041
WV PANHANDLE/ FOUNTAINHEAD APTS. (4/9)	TCAP/LIHTC	40	Berkeley	900 FOUNTAIN LANE	MARTINSBURG	FAM	2041
WV PANHANDLE/ FOUNTAINHEAD APTS. II (5/9)	TCAP/LIHTC	40	Berkeley	900 FOUNTAIN LANE	MARTINSBURG	FAM	2041
WV PANHANDLE/CEDAR GREEN (1/9)	TCAP/LIHTC	44	Berkeley	45 ABINGTON COURT	BUNKER HILL	FAM	2041
WV PANHANDLE/RUMSEY TERRACE APTS. II (2/9)	TCAP/LIHTC	44	Berkeley	70 RUMSEY TERRACE	MARTINSBURG	FAM	2041
WV PANHANDLE/RUMSEY TERRACE APTS. II (3/9)	TCAP/LIHTC	30	Berkeley	70 RUMSEY TERRACE	MARTINSBURG	FAM	2041
ROBERTS GARDENS	LIHTC	64	Berkeley	402 ROBERTS DRIVE	MARTINSBURG	FAM	2042
BERKELEY SQUARE APTS.	LIHTC	64	Berkeley	503 BERKELEY SQUARE	MARTINSBURG	ELD	2044
MARTIN'S LANDING	LIHTC	164	Berkeley	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	TAVERN RD AT 2100 MARTIN'S LANDING CIRCLE	MARTINSBURG	FAM	2044
TIMBERLEAF ESTATES	LIHTC	54	Berkeley	COUNTY ROUTE 10 AT TAVERN ROAD	MARTINSBURG	FAM	2044
WASHINGTON MEWS	LIHTC	50	Berkeley	216 FORBES DRIVE	MARTINSBURG	FAM	2044
HOPE LIVING & LEARNING	HOME	11	Berkeley	208 EAST JOHN ST	MARTINSBURG	UNK	UNK
STEPS I		6	Berkeley	420 WEST KING STREET	MARTINSBURG	UNK	UNK
STEPS II	HOME	2	Berkeley	614 VIRGINIA AVENUE	MARTINSBURG	UNK	UNK
<i>Subtotal</i>		<b>1,480</b>					
<b>Boone County</b>							
POST RIDGE APTS.	LIHTC	24	Boone	219 JOSEPHINE AVENUE	MADISON	FAM	2021
MOUNTAIN TERRACE	S8	34	Boone	37408 COAL RIVER ROAD	WHITESVILLE, WV 25209	ELD	2032
COAL RIVER APTS.	LIHTC	32	Boone	881 TONEYS BRANCH ROAD	BLOOMINGROSE	FAM	2040
<i>Subtotal</i>		<b>90</b>					
<b>Braxton County</b>							
BRAXTON MANOR II	LIHTC	24	Braxton	79 JAMES LEMON DR	GASSAWAY, WV 26624	ELD	2023
ELK VILLAGE APTS.	LIHTC	25	Braxton	245 AIRPPRT ROAD	SUTTON	ELD	2025
BRAXTON MANOR APTS.	S8	40	Braxton	850 STATE STREET	GASSAWAY, WV 26624-9308	FAM	2026
RIVERVIEW APTS.	S8	8	Braxton	210 SOUTH STREET	BURNSVILLE, WV 26601	ELD	2031
DEER FOREST APTS.	RD538/LIHTC	32	Braxton	380 ENTERPRISE DR	SUTTON	FAM	2033
SUTTON SCHOOL APTS.	LIHTC/ HOME RENT	23	Braxton	411 NORTH HILL RD	SUTTON	ELD	2045
CLARK'S TOWN HILL	RD	15	Braxton	200 N SKIDMORE RD	SUTTON	UNK	UNK
<i>Subtotal</i>		<b>167</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Brooke County</b>							
ROCKDALE VILLAGE	LIHTC	34	Brooke	401 ROCKDALE ROAD	FOLLANSBEE, WV 26307	ELD	2022
DALESSIO MANOR	S8	48	Brooke	1048 MAIN STREET	FOLLANSBEE, WV 26307	ELD	2026
SHILOH APTS.	S8	21	Brooke	3025 PLEASANT AVENUE	WELLSBURG, WV 26070	ESN	2030
FREEDOM PLACE I	S8	110	Brooke	3744 MAIN STREET	WEIRTON, WV 26062	ELD	2038
FREEDOM PLACE II	S8	108	Brooke	3720 MAIN STREET	WEIRTON, WV 26062	ELD	2038
WELLSBURG UNITY APTS.	S8/LIHTC	34	Brooke	2702 COMMERCE STREET	WELLSBURG, WV 26070	ELD	2039
STONE BROOKE	LIHTC	42	Brooke	87 GULLETTE LANE	WEIRTON, WV 26062	FAM	2045
BLUE RIDGE MANOR	RD	64	Brooke	400 BLUE RIDGE MANOR	WELLSBURG, WV 26070	FAM	UNK
<i>Subtotal</i>		<b>461</b>					
<b>Cabell County</b>							
FIFTH AVENUE		41	Cabell	901 FIFTH AVENUE	HUNTINGTON, WV 25701	FAM	2020
ADAMS LANDING	S8	84	Cabell	820 VIRGINIA AVENUE	HUNTINGTON, WV 25704	FAM	2023
FORREST BLUFF APTS.	S8	143	Cabell	7150 BEECH DRIVE	HUNTINGTON, WV 25535-2548	FAM	2024
WESTVIEW MANOR	S8	100	Cabell	601 VETERANS MEMORIAL BLVD	HUNTINGTON, WV 25701	ELD	2025
CULLODEN MANOR APTS.	LIHTC	40	Cabell	100 RIDGE RUN ROAD	CULLODEN, WV	FAM	2026
SIMMS SCHOOL APTS.	LIHTC	20	Cabell	1680 ELEVENTH AVENUE	HUNTINGTON, WV	ELD	2027
HIGHLAWN PLACE	S8	133	Cabell	1130 THIRD AVENUE	HUNTINGTON, WV 25701	ELD	2029
RIVERVIEW MANOR	S8	114	Cabell	99 13TH STREET	HUNTINGTON, WV 25701	ELD	2029

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
ROTARY GARDENS APTS.	S8	144	Cabell	65 SMITH DRIVE	HUNTINGTON, WV 25705	FAM	2031
EVERGREEN PLACE	S8	19	Cabell	900 W FIFTH AVENUE	HUNTINGTON, WV 25704	SN	2032
ONA APTS.	S8	8	Cabell	2430 PRICHARD SCHOOL ROAD	ONA, WV 25545	FAM	2032
THE HAMLETS	LIHTC	50	Cabell	112 HAMLET STREET	HUNTINGTON, WV	FAM	2034
THE PARKS	LIHTC	50	Cabell	100 PARK CIRCLE	HUNTINGTON, WV	UNK	2035
VICTORY PLACE	LIHTC	50	Cabell	6026 ROUTE 60	BARBOURSVILLE, WV	ELD	2035
GLENBRIER APTS.	LIHTC	80	Cabell	60 MARTI-JO DRIVE	HUNTINGTON, WV	FAM	2037
PINE HAVEN TERRACE	LIHTC	40	Cabell	100 PINE DRIVE	MILTON, WV	ELD	2037
QUINTON COURT	RD538/LIHTC	38	Cabell	2 QUINTON COURT	BARBOURSVILLE, WV	FAM	2038
ARTISAN HEIGHTS	LIHTC	22	Cabell	834 28TH STREET	HUNTINGTON, WV	FAM	2040
MARY LANE ESTATES	LIHTC	58	Cabell	3321 CYRUS CREEK ROAD	BARBOURSVILLE, WV	FAM	2040
SUE TERRACE II	RD538/LIHTC	39	Cabell	100 SUE TERRACE WAY	MILTON, WV	FAM	2040
FOUNDERS LANDING	S8/LIHTC	66	Cabell	2402 FIFTH AVENUE	HUNTINGTON, WV 25704	FAM	2041
HICKORY WAY II	LIHTC	40	Cabell	1150 FLORIDA STREET	MILTON, WV	FAM	2044
HUNTINGTON HIGH RENAISSANCE	LIHTC	42	Cabell	900 EIGHTH AVENUE	HUNTINGTON, WV	ELD	2045
HUNTINGTON GARDENS I	LIHTC	40	Cabell	1663 DOULTON AVENUE	HUNTINGTON, WV	ELD	2046
BARBOURSVILLE APTS. aka MILLIE JEAN APTS.	RD	16	Cabell	748 MAIN STREET	BARBOURSVILLE, WV	FAM	UNK
CABELL-HUNTINGTON COALITION			Cabell	627 FOURTH AVENUE	HUNTINGTON, WV	UNK	UNK
MILTON HOUSING aka SUNRISE APTS.	RD	12	Cabell	1050 CHURCH STREET	MILTON, WV	ELD	UNK
MILTON MANOR	RD	18	Cabell	1315 SMITH STREET	MILTON, WV 25541	ELD	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
VILLAGE MANOR	RD	12	Cabell	742 MAIN STREET	BARBOURSVILLE, WV 25504	ELD	UNK
VIRGINIAN APTS.	S8/HFA	12	Cabell	427 7TH STREET	HUNTINGTON, WV	UNK	UNK
<i>Subtotal</i>		<b>1,531</b>					
<b>Calhoun County</b>							
GRANTSVILLE MANOR APTS.	S8	8	Calhoun	107 VICTOR STREET	GRANTSVILLE, WV 26147	FAM	2023
CALHOUN HOMES INC.	S8/LIHTC	24	Calhoun	125 CALHOUN HOMES DRIVE	MT ZION, WV 26151	FAM	2025
BRAMBLEWOOD VILLAGE	S8/LIHTC	30	Calhoun	690 VAUGHN ROAD	GRANTSVILLE, WV 26147	ELD	2031
<i>Subtotal</i>		<b>62</b>					
<b>Clay County</b>							
HIGH STREET APTS		12	Clay	136 HIGH STREET	25043	FAM	2032
CLAY APTS	S8 TCA/HOME	8	Clay	64 CARR STREET	25043	FAM	2035
ANDERSON HEIGHTS GATEWAY MGMT SERVICE		32	Clay	2626 PROCIOS MAYSEL ROAD	25133	ELD	2045
<i>Subtotal</i>		<b>52</b>					
<b>Doddridge County</b>							
CHILDERS MANOR APTS	RD	15	Doddridge	405 WEST MAIN STREET	WEST UNION, WV 26456	ELD	UNK
<i>Subtotal</i>		<b>15</b>					
<b>Fayette County</b>							
FAYETTE HILLS UNITY APTS.	S8	18	Fayette	300 HIGH STREET	OAK HILL, WV 25901	ELD	2020
FAYETTE MANOR	LIHTC	36	Fayette	1300 VIRGINIA STREET	OAK HILL, WV 25901	ELD	2022
BIRCH TREE APTS	LIHTC	20	Fayette	1 TERRY AVENUE	OAK HILL, WV 25901	FAM	2022

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MAPLE COURT APTS	LIHTC	28	Fayette	198 MAPLE AVENUE	OAK HILL, WV 25901	UNK	2022
AMOS E. LANDRUM	LIHTC	24	Fayette	244 LYKENS AVENUE	SMITHERS, WV 25186	ELD	2023
PINEKNOLL APTS.	S8	104	Fayette	99 PINEKNOLL ROAD	OAK HILL, WV 25901	FAM	2031
ANSTED TERRACE APTS.	S8	8	Fayette	CHURCH STREET	ANSTED, WV 25812	FAM	2032
REGINA APTS.	HOME Rent	24	Fayette	194 SCRABBLE CREEK ROAD	GAULEY BRIDGE, WV 25805	UNK	2032
RIVERMONT PRESBYTERIAN HOMES	S8	89	Fayette	60 4TH AVENUE	MONTGOMERY, WV 25136	ELD	2034
PLATEAU OAKS APTS.	RD538/LIHTC	32	Fayette	ROBERTS AVE/100 PLATEAU OAKS DR	OAK HILL, WV 25901	FAM	2034
WYLODENE APTS/GATEWAY MGMT		16	Fayette	200 KANAWHA AVENUE	MONTGOMERY, WV 25186	FAM	2034
TWIN OAKS PLAZA	S8	59	Fayette	201 OAK HILL AVENUE	OAK HILL, WV 25901	ELD	2038
FAYETTE HILLS APTS.	LIHTC	67	Fayette	ROUTE 2, 75 LAUREL PLACE	FAYETTEVILLE, WV 25840	FAM	2038
GERTRUDE APT.		24	Fayette	255 KANAWHA AVENUE	MONTGOMERY, WV 25186	FAM	2039
HILL MANOR II	TCAP/LIHTC	28	Fayette	LAUREL CREEK ROAD	FAYETTEVILLE, WV 25840	ELD	2041
HOPE LANDING	LIHTC	22	Fayette	104 BROWN STREET	MT. HOPE, WV 25880	ELD	2045
MID TOWN TERRACE	MT. HOPE HA	135	Fayette	1 NORTH PAX AVENUE	MT. HOPE, WV 25880	ELD	UNK
STADIUM APTS.	MT. HOPE HA	50	Fayette	1-50 NORTH PAX AVENUE	MT. HOPE, WV 25880	FAM	UNK
<i>Subtotal</i>		<b>784</b>					
<b>Gilmer County</b>							
OAK VALLEY GARDENS	LIHTC	28	Gilmer	103 MUDLICK RUN ROAD	GLENVILLE, WV 26351	FAM	2043
<i>Subtotal</i>		<b>28</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Grant County</b>							
WOODLAND TERRACE APTS.	S8	48	Grant	81 JOHNSON RUN ROAD	PETERSBURG, WV 26847	FAM	2026
MOUNT STORM VILLAGE	RD	16	Grant	STATE ROUTE 42	MOUNT STORM, WV 26739	FAM	UNK
MOUNTAIN VIEW APTS.	RD	16	Grant	101 VALLEY STREET	PETERSBURG, WV 26847	ELD	UNK
MOUNTAIN VIEW II	RD	16	Grant	501 VALLEY STREET	PETERSBURG, WV 26847	ELD	UNK
OVERLOOK APTS.	RD	23	Grant	KEYSER AVENUE	PETERSBURG, WV 26847	ELD	UNK
RIVERVIEW APTS.	RD	12	Grant	901 MICHAEL AVENUE	PETERSBURG, WV 26847	ELD	UNK
<i>Subtotal</i>		<b>131</b>					
<b>Greenbrier County</b>							
LEWIS TERRACE/TABOR TOWERS	S8	84	Greenbrier	313 NORTH COURT STREET	LEWISBURG, WV 24901	FAM	2022
LAVERNE APTS/WHITE SULPHUR SPRGS ELDERLY APTS	LIHTC	24	Greenbrier	261 OLD ANTHONY CREEK ROAD	24986	ELD/DIS	2023
ALDERSON MANOR	S8	56	Greenbrier	336 ALDERSON CEMETERY ROAD	ALDERSON, WV 24910	ELD	2024
SEWELL LANDING APTS.	LIHTC	52	Greenbrier	634 PENNSYLVANIA AVENUE	25962	FAM	2026
217 NORTH LEE STREET		36	Greenbrier	217 NORTH LEE STREET	24901	UNK	2027
FORT SPRINGS APTS.	RD538/LIHTC	36	Greenbrier	DAVIS STUART ROAD	24902	FAM	2027
CARL JONES PLACE I	HOME	3	Greenbrier	248 WEST MAIN STREET	24970	UNK	2028
GIGGENBACH PROPERTY		13	Greenbrier	41 SURBER ROAD	24986	ELD	2029
CARL JONES PLACE II	HOME	3	Greenbrier	250 WEST MAIN STREET	24970	UNK	2030
VILLAGE ROAD DUPLEXES	HOME	4	Greenbrier	175 VILLAGE ROAD	24901	UNK	2030

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
LEWISBURG MANOR	S8	102	Greenbrier	344 N COURT STREET	LEWISBURG, WV 24901	ELD	2031
RUPERT I	S8	8	Greenbrier	HC82 BOX 59-A/1105 ANJEAN ROAD	RAINELLE, WV 25962	FAM	2032
ALDERSON APTS.	S8	8	Greenbrier	200 MAPLE AVE	ALDERSON, WV 24910	FAM	2032
QUINWOOD APTS.	S8	8	Greenbrier	COUNTY ROUTE 18	25981	FAM	2032
RAINELLE APTS. I	S8	8	Greenbrier	113 POPULAR STREET	RAINELLE, WV 25962	FAM	2032
RUTLEDGE RUN DUPLEXES	HOME	4	Greenbrier	282-288 11TH STREET	25962	UNK	2032
RAINELLE APTS. II	S8	8	Greenbrier	116 POPULAR STREET	RAINELLE, WV 25962	FAM	2033
RUPERT II	S8	8	Greenbrier	HC82 BOX 59-A/1105 ANJEAN ROAD	RAINELLE, WV 25962	FAM	2033
ORIENT HILLS	S8 TCA/HFA	8	Greenbrier	HC B4, BOX 59-4	25962	FAM	2034
RIVERVIEW APTS.		16	Greenbrier	701 EAST EDGAR DRIVE	24970	ELD	2034
SPRUCE COVE APTS.	RD538/LIHTC	56	Greenbrier	410 NORTHRIDGE DRIVE	24901	FAM	2036
WILSHIRE LANDING	RD538/LIHTC	40	Greenbrier	BRUSH ROAD/716 NORTHRIDGE DR.	24901	FAM	2039
RONCEVERTE VILLAGE APTS.		24	Greenbrier	1000 BLAKE AVENUE	24970	FAM	2039
BROOK VILLAGE	RD538/LIHTC/TC AP	32	Greenbrier	348 NORTHRIDGE DRIVE	24901	ELD /DIS	2041
WESTERN GREENBRIER SENIOR HOUSING		17	Greenbrier	268 GREENBRIER STREET	25984	ELD	2045
MORGAN MANOR	LIHTC	32	Greenbrier	303 AUSTIN STREET	24901	ELD	2047
VERONICA APTS	LIHTC	32	Greenbrier	50 CIRCLE DRIVE	24986	UNK	2047
MEADOW RIVER	HOME	4	Greenbrier	149 SIXTH STREET	25984	UNK	UNK
WEST VIRGINIA		8	Greenbrier	202 MONROE STREET	24910	UNK	UNK
<i>Subtotal</i>		<b>734</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Hampshire County</b>							
GRAVEL LANE APTS.	S8	8	Hampshire	351 WEST GRAVEL LANE	ROMNEY, WV 26757	ELD	2022
MUIRWOOD GREENE LTD	RD538/LIHTC	50	Hampshire	JERSEY MOUNTAIN ROAD	ROMNEY, WV 26757	FAM	2034
BETH PLACE APTS.	RD	10	Hampshire	675 KUREKNDALL STREET	ROMNEY, WV 26757	ELD	UNK
ELK PLACE APTS.	RD	8	Hampshire	356 ELK PLACE	ROMNEY, WV 26757	ELD	UNK
SILVERTREE OF ROMNEY I	RD	4	Hampshire	450 DEPOT STREET	ROMNEY, WV 26757	ELD	UNK
SILVERTREE OF ROMNEY II	RD	16	Hampshire	450 DEPOT STREET	ROMNEY, WV 26757	ELD	UNK
<i>Subtotal</i>		<b>96</b>					
<b>Hancock County</b>							
HEATHERMOOR	LIHTC	49	Hancock	LINTON LANE	WEIRTON, WV 26062	FAM	2033
HEATHERMOOR II	LIHTC	32	Hancock	711 HEATHERMOOR DRIVE	WEIRTON, WV 26062	FAM	2035
HANCOCK HOUSE LTD	S8	108	Hancock	720 3RD AVENUE	NEW CUMBERLAND, WV 26047	ELD	2038
ALICIA ARMS	TCEP	32	Hancock	850 PLUTUS DRIVE	CHESTER, WV 26034	UNK	2041
CHESTNUT MANOR	HOME CHDO	20	Hancock	220 ARANGO STREET	WEIRTON, WV 26062	UNK	UNK
HANCOCK COUNTY SHELTERED WORKSHOP, INC			Hancock	1100 PENNSYLVANIA AVENUE	WEIRTON, WV 26062	UNK	UNK
WESTMINSTER PLACE	RD	8	Hancock	508 INDIANA AVENUE	CHESTER, WV 26034	ELD	UNK
<i>Subtotal</i>		<b>249</b>					
<b>Hardy County</b>							
YELLOWBUD PLACE	LIHTC	49	Hardy	CALEDONIA HEIGHTS ROAD	MOOREFIELD, WV 26836	FAM	2033
WV PANHANDLE PORTFOLIO (SITE 6 OF 9) LEE STREET APARTMENTS I	TCAP/LIHTC	24	Hardy	310 LEE STREET	MOOREFIELD, WV 26836	ELD	2041

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WV PANHANDLE PORTFOLIO (SITE 7 OF 9) LEE STREET APARTMENTS II	TCAP/LIHTC	40	Hardy	310 LEE STREET	MOOREFIELD, WV 26836	ELD	2041
CHIPLEY LANE II APTS.	RD	10	Hardy	230 CHIPLEY LANE	MOOREFIELD, WV 26836	FAM	UNK
EA HOUSE APTS.	RD	12	Hardy	17987 STATE ROAD 55	BAKER, WV 26801	ELD	UNK
HIDDEN RIVER GARDEN	RD	14	Hardy	115 OAK STREET	WARDENSVILLE, WV 26851	ELD	UNK
RIVERVIEW TERRACE	RD	8	Hardy	13 W BRIGHTON AVENUE	MOOREFIELD, WV 26836	FAM	UNK
VALLEY TERRACE APTS.	RD	32	Hardy	600 RAILROAD STREET	MOOREFIELD, WV 26836	FAM	UNK
<i>Subtotal</i>		<b>189</b>					
<b>Harrison County</b>							
CLARKSBURG TOWERS	S8	90	Harrison	620 WEST PIKE STREET	CLARKSBURG, WV 26301	ELD	2024
OAKMOUND APTS.	S8	159	Harrison	1100 OAKMOUND DRIVE	CLARKSBURG, WV 26301	FAM/EL D	2027
RANDOLPH TERRACE APTS.	S8	95	Harrison	1 NEW YORK AVENUE	SALEM, WV 26426	FAM	2029
BRIDGEPORT MANOR	S8	70	Harrison	130 PHILADELPHIA AVENUE	BRIDGEPORT, WV 26330	ELD	2030
HICKORY HILLS APTS.	S8	8	Harrison	103 NEW YORK AVENUE	SALEM, WV 26426	FAM	2032
LINCOLN APTS.	S8/LIHTC	32	Harrison	33 LINCOLN DRIVE	SHINNSTON, WV 26431	FAM	2032
STONEWALL GARDENS APARTMENTS	LIHTC	44	Harrison	1 STONE LANE	BRIDGEPORT, WV 26330	FAM	2034
ADAMSTON APARTMENTS	S8 TCA	8	Harrison	1325 WEST PIKE STREET	CLARKSBURG, WV 26301	DIS	2035
BARBARA HEIGHTS	RD 538/LIHTC	48	Harrison	803 BARBARA HEIGHTS DRIVE	SHINNSTON, WV 26431	FAM	2037
VIRGINIA WAY	RD 538/LIHTC	32	Harrison	725 VIRGINIA WAY	SHINNSTON, WV 26431	ELD	2040

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MAPLE VIEW APARTMENTS	LIHTC	44	Harrison	1 MAPLE VIEW DRIVE	CLARKSBURG, WV 26301	FAM	2042
CHELSEA GREENE	LIHTC	32	Harrison	28 ROOSEVELT STREET	SHINNSTON, WV 26431	ELD	2043
HICKORY VIEW TOWNHOUSES	LIHTC	50	Harrison	SHAYLA LANE	SHINNSTON, WV 26431	FAM	2043
LOCUST VIEW APARTMENTS	LIHTC	36	Harrison	WEST VIRGINIA ROUTE 19/2	CLARKSBURG, WV 26301	FAM	2044
RESERVE AT ROSEBUD	LIHTC/HOME	35	Harrison	100 OAK SPRING COURT	CLARKSBURG, WV 26301	FAM	2045
WILLOW GREENE	RD 538/LIHTC	49	Harrison	200 EMMY LU LANE	BRIDGEPORT, WV 26330	FAM	2046
THE PALACE ON MAIN	LIHTC/HOME/NHTF	40	Harrison	168 W MAIN STREET	CLARKSBURG, WV 26301	FAM	2049
ALPHA STREET SRO	HOME	3	Harrison	1420 ALPHA AVENUE	CLARKSBURG, WV 26301	UNK	UNK
ALTA VISTA YOUTH SHELTER (GENESIS YOUTH CRISIS CENTER)			Harrison	261 HAYMOND HIGHWAY	CLARKSBURG, WV 26301	UNK	UNK
ARC AT LOCUST	HOME Rent	3	Harrison	624 LOCUST AVENUE	CLARKSBURG, WV 26301	UNK	UNK
CLARKSBURG URBAN RENEWAL AUTHORITY (DEMO LOAN)			Harrison	222 WEST MAIN ST	CLARKSBURG, WV 26301	UNK	UNK
GRAND AVENUE SRO	HOME	3	Harrison	348 GRAND AVENUE	BRIDGEPORT, WV 26330	UNK	UNK
MEADOW VIEW APTS.	RD	48	Harrison	602 MEADOW VIEW DRIVE	CLARKSBURG, WV 26301	FAM	UNK
MOC - RENTAL 2010 - 1BR - IDIS 4666	HOME	4	Harrison	1008 PIKE STREET	CLARKSBURG, WV 26301	UNK	UNK
MOC - RENTAL 2010 - 2BR - IDIS 4584	HOME CHDO		Harrison	1315 GOFF STREET	CLARKSBURG, WV 26301	UNK	UNK
MOC RENTAL 2015	HOME	4	Harrison	401 MONTICELLO AVENUE	CLARKSBURG, WV 26301	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MONTICELLO AVENUE PROJECT			Harrison	MONTICELLO AVENUE	CLARKSBURG, WV 26301	UNK	UNK
RENTAL 2009 (MOC)	HOME CHDO	4	Harrison	2208 PEARLMAN AVENUE	CLARKSBURG, WV 26301	UNK	UNK
RIVERDALE ESTATES - PHASE 1			Harrison	EAST PIKE STREET EXTENSION	SHINNSTON, WV 26431	UNK	UNK
SALEM MANOR APTS.	RD	32	Harrison	153 W HIGH STREET	SALEM, WV 26426	ELD	UNK
<i>Subtotal</i>		<b>973</b>					
<b>Jackson County</b>							
RAVENSWOOD STATION	S8	133	Jackson	510 SOUTH RITCHIE AVENUE	RAVENSWOOD, WV 26164	FAM	2022
COTTAGEVILLE APTS.	S8	8	Jackson	35 FIREHOUSE LANE	COTTAGEVILLE, WV 25239	FAM	2032
FAIRPLAIN APTS.	S8	8	Jackson	3942 CHARLESTON ROAD	RIPLEY, WV 25271	FAM	2032
SUITE VIEW APTS.	LIHTC	50	Jackson	800 SUITE VIEW DRIVE	RIPLEY, WV 25271	FAM	2032
WEDGEWOOD VILLAGE APTS		32	Jackson	132 MILLER DRIVE	25271	FAM	2034
HUDSON PLACE	RD538/LIHTC	44	Jackson	100 HUDSON PLACE DRIVE	RIPLEY, WV 25271	FAM	2039
MULBERRY PLACE, BLDG 1	LIHTC	5	Jackson	310 MULBERRY STREET	26164	ELD	2041
MULBERRY PLACE, BLDG 2	LIHTC	6	Jackson	310 SAND STREET	26164	ELD	2041
FAIRFAX GARDENS	LIHTC/HOME	18	Jackson	101-B FAIRFAX COURT	RIPLEY, WV 25271	ELD/DIS	2044
ELIZABETH WAY APTS.	LIHTC	32	Jackson	ROUTE 21/SOUTH CHURCH STREET	25239	ELD/DIS	2047
ROLLING MEADOWS	PHA	71	Jackson	FAIRPLAIN		FAM	UNK
TANGLEWOOD VILLA	PHA	74	Jackson	RIPLEY	25271	ELD/DIS	UNK
<i>Subtotal</i>		<b>481</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Jefferson County</b>							
WILLOW SPRING FARM APARTMENTS V	LIHTC	40	Jefferson	100 SYCAMORE CIRCLE	CHARLES TOWN, WV 25414	ELD	2024
CRANES MEADOW APARTMENTS	LIHTC	64	Jefferson	229 AUTUMN DRIVE	CHARLES TOWN, WV 25414	FAM	2027
PATRICK HENRY APARTMENTS	LIHTC	50	Jefferson	411 PATRICK HENRY WAY	CHARLES TOWN, WV 25414	ELD	2027
CHARLES TOWERS APARTMENTS	S8	81	Jefferson	151 AUGUSTINE AVENUE	CHARLES TOWN, WV 25414	ELD	2031
WILLOW SPRING FARM APARTMENTS VI	TCEP	50	Jefferson	20 MULBERRY TREE STREET	CHARLES TOWN, WV 25414	FAM	2039
WV PANHANDLE PORTFOLIO (SITE 8 OF 9) POTOMAC TERRACE	TCAP/LIHTC	31	Jefferson	361 SPRING STREET	HARPERS FERRY, WV 25425	ELD	2041
WV PANHANDLE PORTFOLIO (SITE 9 OF 9) MAPLE GREEN	TCAP/LIHTC	12	Jefferson	540 SOUTH CHURCH STREET	SHEPHERDSTOWN, WV 25443	FAM	2041
APPLE TREE GARDENS	S8/LIHTC	93	Jefferson	821 NORTH MILDRED STREET	RANSON, WV 25438	FAM	2042
LOWE GARDEN APTS.	S8/LIHTC	24	Jefferson	350 SOUTH CHURCH STREET	SHEPHERDSTOWN, WV 25443	FAM	2043
SHEPHERDS GLEN APARTMENTS	LIHTC	44	Jefferson	101 MADDOX COURT	SHEPHERDSTOWN, WV 25443	FAM	2043
BOLIVAR COURT	LIHTC	34	Jefferson	32 BOLIVAR COURT	HARPERS FERRY, WV 25425	FAM	2044
CRANES MEADOW II APARTMENTS	LIHTC	50	Jefferson	229 AUTUMN DRIVE	CHARLES TOWN, WV 25414	FAM	2044
SPRING RUN APARTMENTS	LIHTC	38	Jefferson	306 JEFFERSON COURT	CHARLES TOWN, WV 25414	FAM	2044
WASHINGTON VILLAGE I	RD	48	Jefferson	512 S GEORGE COURT #1	CHARLES TOWN, WV 25414	FAM	UNK
WASHINGTON VILLAGE II	RD	30	Jefferson	512 S GEORGE COURT #1	CHARLES TOWN, WV 25414	ELD	UNK
WILLOW SPRING FARM	RD	52	Jefferson	NEW OAK TREEK COURT	CHARLES TOWN, WV 25414	FAM	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WILLOW SPRING FARM II	RD	40	Jefferson	NEW PEACH TREE COURT	CHARLES TOWN, WV 25414	FAM	UNK
WILLOW SPRING FARM III	RD	40	Jefferson	NEW PLUM TREE COURT	CHARLES TOWN, WV 25414	FAM	UNK
<i>Subtotal</i>		<b>821</b>					
<b>Kanawha County</b>							
918 BEECH AVENUE	LIHTC	2	Kanawha	918 BEECH AVENUE	25302	UNK	2020
MIRACLE ACRES	S8	100	Kanawha	101 MIRACLE DRIVE	ST ALBANS, WV 25177	FAM	2020
ROBINSON ESTATES	LIHTC	2	Kanawha	118 EAST DUPONT AVENUE	25015	UNK	2020
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 - GARDNER	LIHTC	2	Kanawha	109 GARDNER AVENUE	25015	UNK	2021
CARTE STREET	LIHTC	2	Kanawha	910 CARTE STREET	25311	UNK	2022
VANDALIA TERRACE APTS.	S8	71	Kanawha	1507 DORCHESTER ROAD	CHARLESTON, WV 25303	FAM	2025
OAKWOOD TERRACE APTS.	S8	124	Kanawha	872 WESTMINISTER WAY	CHARLESTON, WV 25314	FAM	2028
THE VILLAGE ON PARK	S8	59	Kanawha	1600 PARK AVENUE	NITRO, WV 25143	ELD	2028
BROOKS MANOR	S8	24	Kanawha	23 BROOKS STREET	CHARLESTON, WV 25301	ELD	2029
UPPER FALLS LANDING	LIHTC	24	Kanawha	1304 THIRD AVENUE	25136	ELD	2029
AGSTEN MANOR	S8	103	Kanawha	715 RANDOLPH STREET	CHARLESTON, WV 25302	ELD	2030
ASSALEY PLACE APTS.		8	Kanawha	1532 JACKSON STREET	25311	ELD	2030
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
CHARLESTON ARBORS	S8	204	Kanawha	100 WASHINGTON STREET EAST	CHARLESTON, WV 25301	ELD	2031
CHESTERFIELD VILLAGE	LIHTC	24	Kanawha	5201 CHESTERFIELD AVENUE	25304	FAM	2032
DOUGLAS STREET		7	Kanawha	DOUGLAS STREET	25064	UNK	2032
LYNNELLE LANDING APTS.	RD538/LIHTC	56	Kanawha	100 LORETTA LANE	25309	FAM	2032
SOUTHMOOR HILLS APTS.	S8	162	Kanawha	4992 RICHLAND DRIVE	S CHARLESTON, WV 25309	FAM	2032
CONCORD HOUSE I & II		18	Kanawha	551 NOYES AVENUE	25304	DIS	2033
PERKINS PARKE APTS.	RD538/LIHTC	56	Kanawha	101 DREXEL ROAD/DOC BAILEY RD	25313	FAM	2033
CROSSROADS VILLAGE I APTS.	LIHTC	48	Kanawha	240 40TH STREET		UNK	2034
JENNA LANDING	RD538/LIHTC	48	Kanawha	100 JENNA WAY	25320	FAM	2034
KANAWHA COURT APTS.	LIHTC	32	Kanawha	400 KANAWHA COURT	25177	FAM	2034
COMMUNITY HOUSING		8	Kanawha	1573 JACKSON STREET	25311	DIS	2035
DUNBAR TOWERS	S8	102	Kanawha	1000 MYERS AVENUE	DUNBAR, WV 25064	ELD	2035
KNOLLVIEW VILLAGE APTS.	RD538/LIHTC	48	Kanawha	571 MACCORKLE AVENUE	25177	ELD/DIS	2035
CARRIAGE HILL	LIHTC	50	Kanawha	100-708 SURREY TERRACE	25177	FAM	2036
CROSSROADS VILLAGE II APTS.	LIHTC	26	Kanawha	240 40TH STREET	25143	FAM	2036
VISTA VIEW APTS.	S8	333	Kanawha	1300 RENAISSANCE CIRCLE	CHARLESTON, WV 25311	FAM	2036
CHARLESTON REPLACEMENT HOUSING #1 (Patrick Street, Jarret, Orchard)	LIHTC	44	Kanawha	723 PATRICK STREET	25312	FAM	2037
MEG VILLAGE	LIHTC	44	Kanawha	1 MEG DRIVE	25320	FAM	2037
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

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
ELK CROSSING APTS.	RD538/LIHTC	32	Kanawha	507 FRAME ROAD	25071	FAM	2038
ELLE BELLA VILLA APTS.	RD538/LIHTC	50	Kanawha	100 EVERETTE LANE	25064	ELD	2038
PINE MEADOWS	LIHTC	40	Kanawha	601 OLD FERRELL ROAD	25177	FAM	2038
CHARLESTON REPLACEMENT HOUSING #4	LIHTC	12	Kanawha	ORCHARD ELDERLY HOMES	25312	ELD	2039
SOUTH CHARLESTON UNITY APTS.	S8	42	Kanawha	4718 KANAWHA AVENUE SW	25309	ELD	2039
CHELYAN VILLAGE APTS.	LIHTC	48	Kanawha	205 APPALACHIAN STREET	25035	ELD/DIS	2040
ELK VALLEY I	LIHTC	28	Kanawha	301 SOUTH PINCH ROAD	25071	FAM	2040
CHARLESTON REPLACEMENT HOUSING #6 (Littlepage Terrace)	LIHTC	23	Kanawha	100 MCVEY WAY	25301	FAM	2041
CHARLESTON REPLACEMENT HOUSING #3 (Littlepage, Washington Manor)	TCAP/LIHTC	96	Kanawha	50 IDA MAE WAY	25301	FAM	2042
CHARLESTON REPLACEMENT HOUSING #5 (Washington Manor)	LIHTC	66	Kanawha	600 CLENDENIN STREET	25301	ELD/DIS	2042
HIGHVIEW UNITY APTS.		20	Kanawha	701 GARVIN AVENUE	25302	ELD	2042
CHARLESTON REPLACEMENT HOUSING #7 (Greystone, Washington Manor)	LIHTC	36	Kanawha	1901-1925 WASHINGTON ST WEST	25387	FAM	2043
CHARLESTON REPLACEMENT HOUSING #8 (Greystone, Legion Townhomes)	LIHTC	31	Kanawha	1904-1906 WASHINGTON ST WEST	25387	FAM	2043

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
GLENWOOD AT LUNA PARK aka GLENWOOD SCHOOL PLACE	LIHTC	31	Kanawha	810 GRANT STREET	25302	ELD/DIS	2043
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
SHREWSBURY VILLAGE	LIHTC	32	Kanawha	502 DICKINSON STREET	25301	ELD/DIS	2044
MILL CREEK LANDING	RD538/LIHTC	48	Kanawha	1 WISE ACRES DRIVE	25311	FAM	2045
POCATILICO VILLAGE APTS.	LIHTC	38	Kanawha	2001 TERESA LANE	25320	FAM	2045
CHARLESTON REPLACEMENT HOUSING #9 (Littlepage)		24	Kanawha	100 Nesmith Court	25387	FAM	2046
RECOVERY POINT OF CHARLESTON	LIHTC	24	Kanawha	1613 6TH AVENUE	25387	FAM	2046
VICKERS PARK APTS.	LIHTC	40	Kanawha	316 AMANITA DRIVE	25309	FAM	2046
BRECKS GARDENS APTS.		44	Kanawha	5270 DEWITT ROAD	25313	UNK	2048
CARROLL TERRACE	PHA	199	Kanawha	1546 KANAWHA BOULEVARD		ELD	UNK
CHARLESTON REPLACEMENT HOUSING #10 (Littlepage)		20	Kanawha	REBECCA STREET AND 7TH AVENUE	25387	UNK	UNK
CLENDENIN SCHOOL APTS.	LIHTC	18	Kanawha	107 KOONTZ AVENUE	25045	UNK	UNK
CROSS LANES UNITY APTS.	S8	24	Kanawha	101 UNITY LANE		ELD	UNK
DUTCH HOLLOW APARTMENTS	PHA	75	Kanawha	900 DUTCH HOLLOW ROAD	25064	FAM	UNK
EAST WEST APTS.	LIHTC	20	Kanawha	RUFFNER AVENUE	25301	UNK	UNK
GRANT STREET		4	Kanawha	603 GRANT STREET	25302	UNK	UNK
HARRIS/ANDERSON APTS.		93	Kanawha	110 SMOOT AVENUE	25064	UNK	UNK
HILLCREST-OAKHURST	PHA	140	Kanawha	109 HUNT AVENUE	25302	FAM	UNK
HOPE TOWNHOUSES		16	Kanawha	1320 SECOND AVE		UNK	UNK
JARRETT TERRACE	PHA	90	Kanawha			ELD	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
LEE TERRACE	PHA	80	Kanawha	1319 LEE STREET EAST	25301	ELD	UNK
LIPPERT TERRACE	PHA	112	Kanawha	4420 MACCORKLE AVE SE	25304	ELD	UNK
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 LAWNDALE LANE	25314	UNK	UNK
ORCHARD MANOR	PHA	150	Kanawha	2064 LIPPERT STREET	25387	FAM	UNK
PARKLAND TERRACE	PHA	97	Kanawha	4420 PENNSYLVANIA AVENUE SW	25309	UNK	UNK
SANCTUARY APARTMENTS	S8	72	Kanawha	1 CRESTMONT DRIVE	25311	UNK	UNK
SOUTH PARK VILLAGE	PHA	67	Kanawha	680 South Park Road	25304	FAM	UNK
VILLAGER APARTMENTS		30	Kanawha	6TH STREET	25177	UNK	UNK
WESTMORELAND APARTMENTS	S8	62	Kanawha	1607 BIGLEY AVE, CHARLESTON		UNK	UNK
<i>Subtotal</i>		<b>4,602</b>					
<b>Lewis County</b>							
JANE LEW APTS.	S8	59	Lewis	107 VIRGINIA ST	JANE LEW, WV 26378	FAM	2023
WESTON ARBORS	S8	119	Lewis	401 JOHN STREET	WESTON, WV 26452	ELD	2031
QUARRY GLENN APARTMENTS	RD538/LIHTC	56	Lewis	32 QUARRY GLEN DRIVE	WESTON, WV 26452	FAM	2035
WESTON COMMONS	HOME/LIHTC	48	Lewis	650 CRAIG ST	WESTON, WV 26452	ELD	2045
JANE LEW MANOR APTS.	RD	32	Lewis	MAIN & LOCUST STREETS	JANE LEW, WV 26378	FAM	UNK
NEW BEGINNINGS (MOUNTAIN HAVEN)	HOME	4	Lewis	22 MOUNTAIN HAVEN ROAD	WESTON, WV 26452	UNK	UNK
WESTON MANOR APTS.	RD	36	Lewis	41 HICKORY LANE	WESTON, WV 26452	FAM	UNK
<i>Subtotal</i>		<b>354</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Lincoln County</b>							
COLONEL MCGHEE'S HOUSING FOR THE ELDERLY	S8	16	Lincoln	8121B SWEETLAND AVENUE	HAMLIN, WV 25523	ELD	2029
HIGHLAND HEIGHTS	S8	8	Lincoln	312 HIGHLAND STREET	HAMLIN, WV 25523	FAM	2031
BRANCLAND APTS.	S8	8	Lincoln	RT. 2 BOX 497	BRANCLAND, WV 25506	FAM	2032
LINCOLN UNITY APTS.		49	Lincoln	7 LINCOLN PLAZA	25506	ELD	2033
BARBARA APTS.		24	Lincoln	8201 ANNA AVENUE	25523	FAM	2036
WEST HAMLIN UNITY APTS.		15	Lincoln	22 LINCOLN PLAZA	25506	DIS	2042
ALUM CREEK APTS.	LIHTC	28	Lincoln	200 ELM STREET	25003	FAM	2043
EMERALD GARDENS	RD/HOME/LIHTC	41	Lincoln	10 CLAUDIA COURT	25506	UNK	2047
<i>Subtotal</i>		<b>189</b>					
<b>Logan County</b>							
CHAPMANVILLE TOWERS	S8	88	Logan	647 MAIN STREET	CHAPMANVILLE, WV 25508	ELD	2027
LAURELWOOD APTS.	S8/RD	44	Logan	189 LAURELWOOD LANE	LOGAN, WV 25601	FAM	2027
BUFFALO CREEK APTS.	S8	90	Logan	1 ROUTE 16 BUFFALO CREEK ROAD	KISTLER, WV 25606	FAM	2031
LOGAN SENIOR HOUSING	LIHTC	36	Logan	740 STRATTON ST	LOGAN, WV 25601	ELD	2049
<i>Subtotal</i>		<b>258</b>					
<b>Marion County</b>							
MANNINGTON MANOR APARTMENTS	LIHTC	30	Marion	300 PARKVIEW DRIVE	MANNINGTON, WV 26582	FAM	2024
MONONGAH HEIGHTS	LIHTC	40	Marion	MANLEY CHAPEL ROAD, ROUTE 58/1	FAIRMONT, WV 26554	FAM	2026
FAIRMONT ARBORS	S8	119	Marion	410 CLEVELAND AVENUE	FAIRMONT, WV 26554	ELD	2029

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
PARKRIDGE MANOR I	S8	8	Marion	STATE ROUTE 218	IDAMAY, WV 26576	FAM	2031
CAROLINA ARBORS	S8	8	Marion	8 5TH STREET	CAROLINA, WV 26563	FAM	2032
SWISHER HILL/PARKRIDGE MANOR II	S8	8	Marion	RT. #1 BOX 196-H	FAIRMONT, WV 26554	FAM	2032
PAW PAW MANOR	S8	8	Marion	JACKSON STREET	RIVESVILLE, WV 26588	FAM	2033
EASTVIEW UNITY APTS.	S8/LIHTC	85	Marion	200 JEFFERSON STREET	FAIRMONT, WV 26554	ELD	2039
MARION UNITY APTS.	S8	98	Marion	401 QUINCY STREET	FAIRMONT, WV 26554	ELD	2039
UNITY TERRACE APTS.	S8/LIHTC	99	Marion	480 LEONARD AVENUE	FAIRMONT, WV 26554	FAM	2041
BIRCH VIEW APARTMENTS	LIHTC	40	Marion	1 BIRCHVIEW DRIVE	FAIRMONT, WV 26554	FAM	2043
FAIRMONT HILLS TOWNHOMES	LIHTC	38	Marion	788 CLEVELAND AVENUE	FAIRMONT, WV 26554	FAM	2046
MILLER SCHOOL	LIHTC	46	Marion	2 PENNSYLVANIA AVENUE	FAIRMONT, WV 26554	ELD	2047
330 HOLBERT AVENUE		1	Marion	330 HOLBERT AVENUE	FAIRMONT, WV 26554	UNK	UNK
816/818 VIRGINIA AVENUE	HOME CHDO	2	Marion	816 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
817/819 VIRGINIA AVENUE	HOME CHDO	2	Marion	817 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
825/827 VIRGINIA AVENUE	HOME	2	Marion	825 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
829/831 VIRGINIA AVENUE	HOME CHDO	2	Marion	829 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
832-834 VIRGINIA AVENUE	HOME CHDO	2	Marion	834 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
836/838 VIRGINIA AVENUE	HOME CHDO	2	Marion	838 VIRGINIA AVE	FAIRMONT, WV 26554	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
844-846 VIRGINIA AVENUE	HOME CHDO	2	Marion	846 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
CHICAGO RENTAL	HOME CHDO	3	Marion	218 HOWARD STREET	FAIRMONT, WV 26554	UNK	UNK
FCDP - 920/922 VIRGINIA AVENUE		4	Marion	922 VIRGINIA AVENUE	FAIRMONT, WV 26554	UNK	UNK
NEXT STEP PERMANENT HOUSING	HOME CHDO	5	Marion	214 ROBINSON STREET	FAIRMONT, WV 26554	UNK	UNK
NEXT STEP TRANSITIONAL HOUSING	HOME	4	Marion	419 CORBIN PLACE	FAIRMONT, WV 26554	UNK	UNK
SPENCE-MAPLE RENTAL	HOME	3	Marion	2 SPENCE STREET	FAIRMONT, WV 26554	UNK	UNK
VANDALIA HERITAGE FOUNDATION		12	Marion	P.O. Box 2585	FAIRMONT, WV 26554	UNK	UNK
<i>Subtotal</i>		<b>673</b>					
<b>Marshall County</b>							
WOODLAND KNOLLS APARTMENTS	LIHTC	56	Marshall	248 WOODLAND KNOLLS BOULEVARD	MOUNDSVILLE, WV 26041	FAM	2024
EAGLE HOLLOW APARTMENTS	S8/RD	48	Marshall	RURAL DELIVERY #3	WHEELING, WV 26003	FAM	2026
HILL VIEW II APARTMENTS	LIHTC	40	Marshall	409 PEBBLE DRIVE	MOUNDSVILLE, WV 26041	FAM	2036
STACEY CROSSING APARTMENTS	LIHTC	44	Marshall	WEST VIRGINIA ROUTE 5	WHEELING, WV 26003	FAM	2043
STACEY VILLAGE HOMES	LIHTC	19	Marshall	BIG WHEELING CREEK ROAD	WHEELING, WV 26003	FAM	2043
CRESTFIELD APARTMENTS	LIHTC	28	Marshall	WEST VIRGINIA STATE ROUTE 2, 610 WASHINGTON AVENUE	GLEN DALE, WV 26038	FAM	2044
HILL VIEW APARTMENTS	LIHTC	48	Marshall	7001 RIFFLE DRIVE	MOUNDSVILLE, WV 26041	FAM	2047
CARNATION PLACE APARTMENTS	RD	16	Marshall	RR 4 BOX 49	CAMERON, WV 26033	ELD	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
MOUNDSVILLE RENTALS	HOME CHDO	8	Marshall	82 LINDEN AVENUE	MOUNDSVILLE, WV 26041	UNK	UNK
POTTERY TERRACE APARTMENTS	RD	32	Marshall	MAIN STREET AND GRAPEVIEW RIDGE	CAMERON, WV 26033	FAM	UNK
WASHINGTON LANDS APARTMENTS	RD	48	Marshall	RD 4, BOX 333B	MOUNDSVILLE, WV 26041	FAM	UNK
<i>Subtotal</i>		<b>387</b>					
<b>Mason County</b>							
OLD ASH VILLAGE APARTMENTS	LIHTC	24	Mason	GEORGE STREET	NEW HAVEN, WV 25265	FAM	2026
RIVER BEND PLACE	S8	24	Mason	619 5TH STREET	NEW HAVEN, WV 25265	ELD	2029
PLEASANT VALLEY	S8	82	Mason	1151 EVERGREEN DRIVE	PT. PLEASANT, WV 25550	FAM	2031
TWIN RIVERS TOWER	S8	107	Mason	200 SECOND STREET	POINT PLEASANT, WV 25550	ELD	2031
NEW HAVEN APTS	S8	8	Mason	606 6TH STREET	NEW HAVEN, WV 25265	FAM	2032
VALLEY APTS	S8	8	Mason	2ND AND ADAMS	MASON, WV 25260	FAM	2032
ELLM VIEW APARTMENTS	LIHTC	32	Mason	23 CIERRA DRIVE/SMITH STREET	HARTFORD, WV 25247	FAM	2035
JORDAN LANDING	RD538/LIHTC	48	Mason	58 JORDAN LANDING DRIVE	PT. PLEASANT, WV 25550	FAM	2038
MILTON PLACE	TCEP	32	Mason	381 POCONO PLACE	PT. PLEASANT, WV 25550	ELD	2041
LYDIA APARTMENTS	RD	8	Mason	930 ANDERSON STREET	MASON, WV 25260	FAM	UNK
SIMMS PERMANENT HOUSING (SOUTHWESTERN COMMUNITY ACTION COUNCIL, INC.)		5	Mason	700 22ND STREET	PT. PLEASANT, WV 25550	UNK	UNK
<i>Subtotal</i>		<b>378</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>McDowell County</b>							
ELKHORN TOWERS	S8/LIHTC	101	McDowell	45 RIVERSIDE DRIVE	WELCH, WV 24801	ELD	2032
ELIZABETH DREWRY	RD	15	McDowell	200 DREWRY ROAD	ECKMAN, WV 24829	ELD	UNK
SAFE TRANSITIONAL HEMPHILL	HOME CHDO	17	McDowell	12419 LOOP SEVEN HIGHWAY	WELCH, WV 24801	UNK	UNK
SHED RENTAL 2009	HOME CHDO	4	McDowell	BIG FOUR	KIMBALL, WV 24853	UNK	UNK
SHED RENTAL 2014	HOME CHDO	3	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
STARLAND HEIGHTS I	HOME CHDO	8	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	FAM	UNK
STARLAND HEIGHTS II	HOME CHDO	8	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
STARLAND HEIGHTS III	HOME CHDO	24	McDowell	600 W MAIN STREET	KIMBALL, WV 24853	UNK	UNK
WILLIAMSON TOWERS	S8	75	McDowell	730 E 4TH STREET	KIMBALL, WV 24853	UNK	UNK
<i>Subtotal</i>		<b>255</b>					
<b>Mercer County</b>							
943 BUILDING APARTMENTS	LIHTC	4	Mercer	943 MERCER STREET	PRINCETON, WV 24740	FAM	2023
PRINCETON VILLAGE APTS.	S8	104	Mercer	601 LOW GAP ROAD	PRINCETON, WV 24740	FAM	2023
BLUESTONE APARTMENTS	LIHTC	38	Mercer	BLUE ROCK CIRCLE AND COUNTY ROUTE 71/9	PRINCETON, WV 24739	ELD	2024
PRINCETON TOWERS	S8 TCA/HFA	119	Mercer	901 STAFFORD DRIVE	PRINCETON, WV 25434	ELD/DIS	2029
ATHENS TERRACE APTS.	S8	8	Mercer	CALDWELL DRIVE	ATHENS, WV 26012	FAM	2032
PAULI HEIGHTS	RD538/LIHTC	56	Mercer	230 PAULI HEIGHTS PLACE	BLUEFIELD, WV 24701	FAM	2035
DARA HEIGHTS APARTMENTS	RD538/LIHTC	48	Mercer	214 DARA HEIGHTS PLACE	PRINCETON, WV 24740	FAM	2037
KENNEDY CENTER	LIHTC	28	Mercer	525 BLAND STREET	BLUEFIELD, WV 24701	FAM	2039
WEST VIRGINIAN MANOR	S8 TCA	150	Mercer	415 FEDERAL STREET	BLUEFIELD, WV 24701	ELD/DIS	2039
MERCER MANOR	TCEP	37	Mercer	200 CHURCH LANE	PRINCETON, WV 24740	ELD	2041

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
LINA LANDING	LIHTC	32	Mercer	OLD OAKVALE ROAD	PRINCETON, WV 24740	ELD	2043
RYAN VILLAGE APARTMENTS	LIHTC	44	Mercer	200 RYAN VILLAGE	PRINCETON, WV 24740	FAM	2044
MIDTOWN APARTMENT COMPLEX		49	Mercer	700 BLOCK OF MERCER ST	PRINCETON, WV 24740	FAM	2047
CASE RENTAL HOUSING 2008	HOME CHDO	4	Mercer	304 AUSTIN STREET	PRINCETON, WV 24740	UNK	UNK
CASE RENTAL HOUSING 2009	HOME CHDO	4	Mercer	1109 HIGHLAND AVENUE	BLUEFIELD, WV 24701	UNK	UNK
CASEWV - SOUTH AVENUE APARTMENTS	HOME CHDO	2	Mercer	1316 SOUTH AVENUE	PRINCETON, WV 24740	UNK	UNK
FOX RIDGE APTS	RD	48	Mercer	100 CHURCH LANE	PRINCETON, WV 24740	FAM	UNK
FOX RIDGE APTS II	RD	60	Mercer	100 CHURCH LANE	PRINCETON, WV 24740	FAM	UNK
PEPPERIDGE APTS	RD	42	Mercer	137 BRATTON AVENUE	PRINCETON, WV 24740	FAM	UNK
PRESTON STREET TRANSITIONAL HOUSING	HOME	4	Mercer	321 PRESTON STREET	BLUEFIELD, WV 24701	UNK	UNK
TREMONT PARK APARTMENTS	RD	36	Mercer	400 TREMONT PARK CIRCLE	BLUEFIELD, WV 24701	FAM	UNK
<i>Subtotal</i>		<b>917</b>					
<b>Mineral County</b>							
RIDGELEY APARTMENTS, LTD.	S8 TCA	8	Mineral	ROUTE 3, BOX 113	RIDGELEY, WV 26753	FAM	2025
POTOMAC HEIGHTS	S8	140	Mineral	500 CARSKADON LANE	KEYSER, WV 26726	FAM/EL D	2031
KEYSERHOUSE	S8	44	Mineral	12 NORTH MAIN STREET	KEYSER, WV 26726	ELD	2035
PINE WOODS APARTMENTS	LIHTC	32	Mineral	100 BETSON ROAD	RIDGELEY, WV 26753	FAM	2043
BAYRIDGE GREENE	LIHTC	40	Mineral	507 SIMONS STREET	KEYSER, WV 26726	FAM	2044

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BAYBERRY PLACE	LIHTC	65	Mineral	2010 BAYBERRY DRIVE	KEYSER, WV 26726	FAM	2045
GREENE GABLES	LIHTC	50	Mineral	7047 GREEN GABLES DRIVE	RIDGELEY, WV 26753	FAM	2045
COUNTRY VILLA APTS	RD	23	Mineral	STATE ROUTE 46W	FORT ASHBY, WV 26719	ELD	UNK
SILVERTREE OF FORT ASHBY	RD	16	Mineral	STATE ROUTE 46	FORT ASHBY, WV 26719	ELD	UNK
VELENNA JO APTS	RD	32	Mineral	1555 TERRI STREET	KEYSER, WV 26726	FAM	UNK
<i>Subtotal</i>		<b>450</b>					
<b>Mingo County</b>							
SMITH TOWERS	S8	100	Mingo	RT 49 HATFIELD BOTTOM	MATEWAN, WV 25678	ELD	2022
CANTRELL MANOR APARTMENTS	HOME/LIHTC	16	Mingo	1500 WEST FIFTH AVENUE	WILLIAMSON, WV 25661	FAM	2023
WILLIAMSON TOWERS	S8	75	Mingo	730 EAST FOURTH AVENUE	WILLIAMSON, WV 25661	ELD	2024
CREEKWOOD LTD.	S8/RD	57	Mingo	ROUTE 6, MATE CREEK ROAD	NEWTOWN, WV 25686	FAM	2031
FORREST PLACE APARTMENTS	LIHTC	39	Mingo	US ROUTE 52	KERMIT, WV 25674	FAM	2035
GILBERT HEIGHTS	LIHTC	35	Mingo	US ROUTE 52	GILBERT, WV 25621	FAM	2037
GW HATFIELD BUILDING	LIHTC	10	Mingo	MATE STREET	MATEWAN, WV 25678	FAM	UNK
HELENA MANOR	HOME/LIHTC	11	Mingo	5030 HELENA AVENUE	DELBARTON, WV 25670	UNK	UNK
MOUNTAINEER DEVELOPMENT CORPORATION			Mingo	TOWN OF DELBARTON	DELBARTON, WV 25670	UNK	UNK
PAYNE BUILDING	HOME CHDO	16	Mingo	25 BANK STREET	WILLIAMSON, WV 25661	UNK	UNK
<i>Subtotal</i>		<b>359</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Monongalia County</b>							
GREENE GLEN TOWNHOMES	LIHTC	47	Monongalia	VAN VOORHIS ROAD	MORGANTOWN, WV 26505	FAM	2026
GREENE GLEN II TOWNHOMES	LIHTC	31	Monongalia	GLEN ABBEY LANE	MORGANTOWN, WV 26505	FAM	2027
TWIN KNOBS APARTMENTS	LIHTC	68	Monongalia	81 TWIN KNOBS DRIVE & ROUTE 6	MORGANTOWN, WV 26505	FAM	2027
CEDAR GLEN II	LIHTC	50	Monongalia	500 ABIGAIL COURT	MORGANTOWN, WV 26505	FAM	2036
MORGANTOWN UNITY MANOR	S8/LIHTC	121	Monongalia	400 N WILLEY STREET	MORGANTOWN, WV 26505	ELD	2039
CHURCH HILL VILLAGE	LIHTC	38	Monongalia	VAN VOORHIS ROAD/ 1000 CHURCH HILL DRIVE	MORGANTOWN, WV 26505	FAM	2040
STONEPATH TOWNHOUSES	TCEP/LIHTC	46	Monongalia	1000 STONE PATH LANE	MORGANTOWN, WV 26508	FAM	2040
HOLLY VIEW TOWNHOUSES	TCEP/LIHTC	40	Monongalia	ROUTE 857, 9000 KATHRYN DRIVE	MORGANTOWN, WV 26508	FAM	2041
MARJORIE GARDENS	S8/LIHTC	126	Monongalia	1100 DORSEY LANE	MORGANTOWN, WV 26501	FAM	2043
CEDAR GLEN II	LIHTC	47	Monongalia	SCOTT AVENUE	MORGANTOWN, WV 26505	FAM	2045
SENECA VILLAGE	LIHTC	36	Monongalia	709 BEECHURST AVENUE	MORGANTOWN, WV 26505	ELD	2049
BROOK VIEW APTS	RD	44	Monongalia	700 BROOKHAVEN ROAD	MORGANTOWN, WV 26508	FAM	UNK
MON COUNTY HABITAT FOR HUMANITY, INC.			Monongalia	209 GREENBAG ROAD	MORGANTOWN, WV 26501	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
SKY VIEW APTS	RD	44	Monongalia	409 SKYVIEW	MORGANTOWN, WV 26508	FAM	UNK
WEST RUN PERMANENT HOUSING	HOME Rent	40	Monongalia	10 WEST RUN ROAD	MORGANTOWN, WV 26508	UNK	UNK
WEST RUN TRANSITIONAL HOUSING	HOME Rent	11	Monongalia	10 WEST RUN ROAD	MORGANTOWN, WV 26508	UNK	UNK
<i>Subtotal</i>		<b>789</b>					
<b>Monroe County</b>							
UNION PLACE	LIHTC	24	Monroe	219 SOUTH STREET	24983	FAM	2024
MILL VILLAGE APTS.	S8	8	Monroe	1 LOWER MILL STREET	PETERSTOWN, WV 24963	FAM	2032
HEINTZ HOUSE APTS.	S8	16	Monroe	HEALTH CENTER DRIVE	UNION, WV 24983	ELD	2034
KATHLYN APTS.		24	Monroe	RT 1, RACE STREET	24963	FAM	2044
PATTERSON STREET DUPLEX	HOME	2	Monroe	57 PATTERSON ROAD	24983	UNK	UNK
<i>Subtotal</i>		<b>74</b>					
<b>Morgan County</b>							
HARRISON AVENUE APTS.	S8	8	Morgan	301 HOVERMALE STREET	KEARNEYSVILLE, WV	FAM	2032
PAW PAW TOWNHOUSES	S8 TCA	8	Morgan	WINCHESTER AVENUE	PAW PAW, WV 25434	FAM	2034
CATAWBA CLUB	RD538/LIHTC	63	Morgan	9 CATAWBA CLUB DRIVE	BERKELEY SPRINGS, WV 25411	FAM	2046
BERKELEY SQUARE APTS	RD	24	Morgan	308 EWING STREET	BERKELEY SPRINGS, WV 25411	FAM	UNK
NORTH BERKELEY APTS	RD	8	Morgan	21 ANNEX STREET	BERKELEY SPRINGS, WV 25411	FAM	UNK
VILLAGE SQUARE APTS	RD	24	Morgan	233 WINCHESTER STREET	PAW PAW, WV 25434	FAM	UNK
<i>Subtotal</i>		<b>135</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Nicholas County</b>							
KENNETH RITCHIE APTS.	LIHTC	16	Nicholas	100 RITCHIE APT DRIVE	26205	ELD	2022
CRAIGSVILLE II APTS.	LIHTC	16	Nicholas	WV ROUTE 20	26205	UNK	2022
SUMMERSVILLE MANOR		36	Nicholas	810 KENTUCKY ROAD	26651	FAM	2028
SOUTH STREET APTS.	S8	8	Nicholas	200 SOUTH STREET	SUMMERSVILLE, WV 26651	FAM	2031
EDGEWOOD VILLAGE	S8	34	Nicholas	40 EDGEWOOD AVENUE	RICHWOOD, WV 26261	ELD	2031
DYLAN HEIGHTS APTS.	RD538/LIHTC	48	Nicholas	210 DYLAN HEIGHTS DR/WV ROUTE 41	26651	FAM	2034
SUMMERSVILLE PLACE	S8	101	Nicholas	908 MAIN STREET BOX 100	SUMMERSVILLE, WV 26651	ELD	2036
CAROLYN APTS.		16	Nicholas	100 CAROLYN APT LANE	26205	FAM	2044
JOSEPH'S CROSSING	LIHTC	41	Nicholas	215 RED STONE WAY	26651	UNK	2046
76 CROW STREET		1	Nicholas	40 CROW STREET	26205	UNK	UNK
<i>Subtotal</i>		<b>317</b>					
<b>Ohio County</b>							
WHEELING STATION APTS.	S8	60	Ohio	103 STATION LANE	WHEELING, WV 26003	FAM	2023
NORTH PARK APARTMENTS	S8	103	Ohio	EAGLE COURT, BLDG. #2	WHEELING, WV 26003	FAM	2026
WHEELING TOWERS (G. W. PETROPLUS)	S8	160	Ohio	1414 NATIONAL ROAD	WHEELING, WV 26003	ELD	2027
ST PAUL TERRACE	S8	63	Ohio	2546 NATIONAL ROAD	WHEELING, WV 26003	ELD	2028
MONTANI TOWER	S8	100	Ohio	940 MARKET STREET	WHEELING, WV 26003	ELD	2030
TUCKER REHABILITATION APTS.	S8	20	Ohio	200 29TH STREET	WHEELING, WV 26003	SN	2030

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WHEELING HEIGHTS - LOWER GRANDVIEW HOPE VI	LIHTC	27	Ohio	802 WALTERS AVENUE/GRANDVIEW STREET	WHEELING, WV 26003	FAM	2034
WINDSOR MANOR	S8	87	Ohio	1143 MAIN STREET	WHEELING, WV 26003	ELD	2034
PROVIDENCE GREENE	LIHTC	50	Ohio	8 FIFTH STREET	WHEELING, WV 26003	ELD	2035
RUSSELL NESBITT APT.	S8 TCA	8	Ohio	501 NORTH MAIN STREET	WHEELING, WV 26003	DIS	2035
WHEELING HEIGHTS - UPPER GRANDVIEW HOPE VI	LIHTC	14	Ohio	SERIG DRIVE	WHEELING, WV 26003	FAM	2035
PROVIDENCE GREENE II	LIHTC	50	Ohio	6 FIFTH STREET	WHEELING, WV 26003	ELD	2036
JACOB STREET APARTMENTS - SOUTH WHEELING	TCAP/LIHTC	18	Ohio	JACOB STREET, 33RD TO 35TH STREET	WHEELING, WV 26003	FAM	2040
NORTH WHEELING HOPE VI	HOME/LIHTC	39	Ohio	MAIN STREET	WHEELING, WV 26003	FAM	2041
GLENN VIEW TOWNHOUSES	LIHTC	32	Ohio	GLENN'S RUN ROAD/CHERRY HILL ROAD	WHEELING, WV 26003	FAM	2044
CAPITAL GREENE	LIHTC	40	Ohio	2510 LINCOLN AVENUE	WHEELING, WV 26003	ELD	2045
GLENN VIEW II TOWNHOUSES	LIHTC	32	Ohio	35 CERISE LANE	WHEELING, WV 26003	FAM	2045
LABELLE GREENE	LIHTC	40	Ohio	18 MAYO STREET	WHEELING, WV 26003	FAM	2045
WHEELING HEIGHTS PHASE II	LIHTC	18	Ohio	GRANDVIEW, WALTERS, CHERRY STREET	WHEELING, WV 26003	FAM	2047
LABELLE GREENE III	LIHTC	40	Ohio	31ST STREET/WOOD STREET	WHEELING, WV 26003	FAM	2048
BROOKPARK PLACE	S8	30	Ohio	1290 NATIONAL ROAD	WHEELING, WV 26003	ELD	UNK
EAGLE HOLLOW APARTMENTS	S8	48	Ohio	140 EAGLE HOLLOW DRIVE	WHEELING, WV 26003	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
OGLEBAY VILLAGE I	RD	46	Ohio	200 VILLAGE LANE	WHEELING, WV 26003	FAM	UNK
OGLEBAY VILLAGE II APTS	RD	46	Ohio	200 VILLAGE LANE	WHEELING, WV 26003	FAM	UNK
<i>Subtotal</i>		<b>1,171</b>					
<b>Pendleton County</b>							
ANDERSON HILL APARTMENTS	RD	4	Pendleton	620 DOGWOOD LANE	FRANKLIN, WV 26807	FAM	UNK
FRANKLIN II APARTMENTS	RD	16	Pendleton	611 ACORN STREET	FRANKLIN, WV 26807	FAM	UNK
FRANKLIN I APARTMENTS	RD	8	Pendleton	622 DOGWOOD LANE	FRANKLIN, WV 26807	FAM	UNK
POTOMAC HIGHLAND APARTMENTS	RD	16	Pendleton	711 GLOVER LANE	FRANKLIN, WV 26807	ELD	UNK
<i>Subtotal</i>		<b>44</b>					
<b>Pleasants County</b>							
BELMONT MANOR APARTMENTS	S8 TCA	8	Pleasants	CLARK STREET	BELMONT, WV 26314	FAM	2022
PLEASANTS HEIGHTS	LIHTC	40	Pleasants	717 RIVERVIEW DRIVE	BELMONT, WV 26314	FAM	2025
HADLEY MANOR	S8	32	Pleasants	505 GALLAHER STREET	ST. MARYS, WV 26170	ELD	2030
JAY-MAR APTS	RD	22	Pleasants	103 CENTRAL BLVD	BELMONT, WV 26314	ELD	UNK
SANDPIPER VILLAGE	RD	32	Pleasants	200 SANDPIPER VILLAGE	ST. MARYS, WV 26170	FAM	UNK
<i>Subtotal</i>		<b>134</b>					
<b>Pocahontas County</b>							
DIANE APTS.		12	Pocahontas	916 10TH AVENUE	24954	ELD	2044
<i>Subtotal</i>		<b>12</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Preston County</b>							
PLUM HILL TERRACE APARTMENTS	LIHTC	24	Preston	ROUTE 7	MASONTOWN, WV 26537	ELD	2021
PLUM HILL TERRACE II	LIHTC	20	Preston	WEST VIRGINIA STATE ROUTE 7	MASONTOWN, WV 26542	ELD	2024
GREEN ACRES APTS.	S8/HOME	42	Preston	203 PLEASANT AVENUE	KINGWOOD, WV 26537	FAM	2030
HAYDENTOWN APTS.	S8	8	Preston	ROUTE 3 BOX 231	BRUCETON MILLS, WV 26525	FAM	2032
MAPLEWOOD TOWNHOUSES II	S8	8	Preston	209 AURORA AVENUE	TERRA ALTA, WV 26764	FAM	2032
MAPLEWOOD I	S8 TCA	8	Preston	209 AURORA AVENUE	TERRA ALTA, WV 26764	FAM	2034
KRYS VIEW APARTMENTS	LIHTC	40	Preston	641 KRYS VIEW DIVE	BRUCETON MILLS, WV 26525	FAM	2035
HAMPSHIRE PARK/ALPINE VILLAGE	S8/LIHTC	44	Preston	500 SHAFFER AVENUE	TERRA ALTA, WV 26764	FAM	2038
BREEZE VIEW TOWNHOUSES	TCEP/LIHTC	40	Preston	ROUTE 7, 600 BREEZE VIEW DRIVE	REEDSVILLE, WV 26547	FAM	2041
BREEZE VIEW II TOWNHOUSES	LIHTC	40	Preston	600 ALEXANDRIA DRIVE	REEDSVILLE, WV 26547	FAM	2043
RICH VIEW APARTMENTS	LIHTC	48	Preston	STATE ROUTE 7, 701 RICH VIEW DRIVE	KINGWOOD, WV 26537	FAM	2047
KINGWOOD MANOR APARTMENTS	RD	24	Preston	114 CHESTNUT STREET	KINGWOOD, WV 26537	ELD	UNK
PARK PLACE APARTMENTS		8	Preston	NORTH PARK AVENUE	ALBRIGHT, WV, 26519	ELD	UNK
PARK SIDE APARTMENTS	HOME	20	Preston	1 SHOBEZ AVENUE	TERRA ALTA, WV 26764	UNK	UNK
PARKRIDGE APARTMENTS		10	Preston	HAYDENTOWN ROAD, ROUTE 4	BRUCETON MILLS, WV 26525	FAM	UNK
PRESTON MANOR APTS	RD	40	Preston	ROUTE 7 EAST	KINGWOOD, WV 26537	FAM	UNK
<i>Subtotal</i>		<b>424</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Putnam County</b>							
SMITH FIELD ESTATES	LIHTC	14	Putnam	69 SHIRLEY STREET	BUFFALO, WV 25033	ELD	2024
SABLE POINT APARTMENTS	LIHTC	80	Putnam	TEAYS LANE & 145 SABLE POINTE DRIVE	HURRICANE, WV 25560	FAM	2028
TEAYS VALLEY MANOR	S8	41	Putnam	4118 TEAYS VALLEY ROAD	SCOTT DEPOT, WV 25560	ELD	2037
WILLOW TREE VILAGE	RD538/LIHTC	48	Putnam	RAYMOND PEAK WAY/100 WILLOW TREE WAY	HURRICANE, WV 25526	ELD	2040
PATTON PLACE APARTMENTS	TCEP/LIHTC	32	Putnam	3259 WINFIELD ROAD	WINFIELD, WV 25213	ELD	2041
WILLOW TREE II	LIHTC	48	Putnam	166 WILLOW TREE WAY	HURRICANE, WV 25526	ELD	2043
MAPLEWOOD II APARTMENTS	LIHTC	48	Putnam	ETTA STREET AND MORRIS STREET	POCA, WV 25159	FAM	2044
SABLE POINT APARTMENTS II	LIHTC	64	Putnam	TEAYS LANE & 145 SABLE POINTE DRIVE	TEAYS VALLEY, WV 25560	FAM	2044
BRITTANY POINT APARTMENTS	LIHTC	56	Putnam	3245 WINFIELD ROAD	WINFIELD, WV 25213	FAM	2045
MAURY VILLAGE APARTMENTS	LIHTC	44	Putnam	1064 MOUNT VERNON ROAD	HURRICANE, WV 25109	FAM	2045
HOMETOWN APARTMENTS	HOME/RD	18	Putnam	19 SCHOOL LANE	RED HOUSE, WV 25618	FAM	UNK
WINGATE VILLAGE APTS	RD	20	Putnam	412 WEST FIR STREET	ELEANOR, WV 25070	ELD	UNK
<i>Subtotal</i>		<b>513</b>					
<b>Raleigh County</b>							
MAPLE VALLEY APARTMENTS	S8 TCA	8	Raleigh	MAPLE FORK ROAD	Bradley, WV 25818	FAM	2020
KIMBERLY APARTMENTS	LIHTC	24	Raleigh	STATE ROUTE 3	SHADY SPRINGS, WV 25918	ELD	2021
101 HULL STREET	LIHTC	2	Raleigh	101 HULL STREET	BECKLEY, WV 25801	FAM	2023
BECKLEY WEST APTS.	S8	159	Raleigh	100 MOUNTAINVIEW DRIVE	BECKLEY, WV 25801	FAM	2023

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
WILDWOOD HOUSE	S8	162	Raleigh	150 AUTUMN LANE	BECKLEY, WV 25801	ELD	2023
SOUTH OAKWOOD APARTMENTS		12	Raleigh	713 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2024
SOUTH OAKWOOD III		12	Raleigh	513 SOUTH OAKWOOD	BECKLEY, WV 25801	FAM	2025
HUNTER RIDGE I	S8/HFA	8	Raleigh	5 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
HUNTER RIDGE II	S8/HFA	8	Raleigh	9 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
HUNTER RIDGE III	S8/HFA	8	Raleigh	17 SAND BRANCH ROAD	MOUNT HOPE, WV 25880	FAM	2032
VANMETER HEIGHTS APARTMENTS	RD538/LIHTC	40	Raleigh	100 JEROME VANMETER DRIVE/EISENHOWER DRIVE	BECKLEY, WV 25801	FAM	2032
GREENBRIER ESTATES (HILLCREST)	S8	10	Raleigh	105 SANDSTONE DRIVE	BECKLEY, WV 25801	FAM	2033
MANOR HOUSE	S8	102	Raleigh	624 JOHNSTOWN ROAD	BECKLEY, WV 25801	ELD	2033
EDWARD'S CROSSING	LIHTC	44	Raleigh	ROUTE 307, GRANDVIEW ROAD	BEAVER, WV 25813	FAM	2034
HERITAGE HOUSE	LIHTC	50	Raleigh	6 YELLOW WOOD WAY	BECKLEY, WV 25801	ELD	2034
WILLBRIAN APTS.	S8	100	Raleigh	510 EWART AVENUE	BECKLEY, WV 25801	FAM	2034
BECKLEY TOWNHOMES	S8	49	Raleigh	123 HAGER STREET APT. #6	BECKLEY, WV 25801	FAM	2035
EDWARD'S CROSSING II	LIHTC	44	Raleigh	ROUTE 307/GRANDVIEW ROAD, 700-714 EDWARD'S LANE	BEAVER, WV 25813	FAM	2035
OAKMONT GREENE II	LIHTC	50	Raleigh	NORTH SAND BRANCH ROAD/100 PAMELA STREET	MOUNT HOPE, WV 25880	FAM	2035
CRESTVIEW VILLAGE	RD538/TCAP/ LIHTC	48	Raleigh	222 CRESTVIEW DRIVE	BECKLEY, WV 25801	ELD	2041
CROSSROADS APARTMENTS	TCAP/LIHTC	49	Raleigh	110 MILLER BRAGG CIRCLE	MOUNT HOPE, WV 25880	FAM	2041
GREENBRIER ESTATES	HOME/LIHTC	126	Raleigh	105 SANDSTONE DRIVE	BECKLEY, WV 25801	FAM	2043
ROBERTS VILLAGE APARTMENTS	LIHTC	44	Raleigh	100 SUNVIEW DRIVE	BEAVER, WV 25813	FAM	2045

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
CRANBERRY COVE APARTMENTS	LIHTC	28	Raleigh	MCCULLOCH DRIVE	BECKLEY, WV 25801	FAM	2047
OAKMONT GREENE`	LIHTC	47	Raleigh	100 OAKMONT WAY	MOUNT HOPE, WV 25880	FAM	2047
ASHLEY MANOR APARTMENTS	RD	24	Raleigh	301 DANIELS DRIVE	SOPHIA, WV 25921	FAM	UNK
ASHLEY MANOR II APARTMENTS	RD	16	Raleigh	301 DANIELS DRIVE	SOPHIA, WV 25921	ELD	UNK
JUDITH ANN APTS	RD	24	Raleigh	1 JUDITH ANN DRIVE	WHITE OAK, WV 25989	FAM	UNK
KNOLLS APARTMENTS	RD	36	Raleigh	409 KNOLLS DRIVE	DANIELS, WV 25832	FAM	UNK
MAXINE APARTMENTS	RD	32	Raleigh	100 BOLTON DRIVE	CRAB ORCHARD, WV 25827	FAM	UNK
RALEIGH COUNTY COMMUNITY ACTION ASSOCIATION, INC		8	Raleigh	111 WILLOW LANE	BECKLEY, WV 25801	UNK	UNK
<i>Subtotal</i>		<b>1,374</b>					
<b>Randolph County</b>							
TYGART VALLEY APARTMENTS	LIHTC	32	Randolph	330 WILSON LANE	ELKINS, WV 26241	ELD	2025
BEVERLY MANOR	S8	80	Randolph	P.O. BOX 245	BEVERLY, WV 26253	FAM	2031
WILDWOOD MANOR APTS.	S8	8	Randolph	EAST DAILY ROAD	EAST DAILY, WV 26259	FAM	2032
CANTERBURY PLACE	RD538/LIHTC	50	Randolph	OLD U.S. 250-219	ELKINS, WV 26241	FAM	2034
ELKINS MANOR	S8	102	Randolph	100 TALLMAN AVENUE	ELKINS, WV 26241	ELD	2037
VALLEY VILLAGE APARTMENTS	RD538/LIHTC	48	Randolph	218 WARD ROAD/ROUTE 3, BOX 128	ELKINS, WV 26241	ELD	2037
FIRST WARD SCHOOL APARTMENTS	LIHTC	16	Randolph	1301 SOUTH DAVIS AVENUE	ELKINS, WV 26241	ELD	2043
RANDOLPH VILLAGE APARTMENTS	LIHTC	44	Randolph	302 NATHAN STREET	ELKINS, WV 26241	FAM	2045
3RD STREET APARTMENTS	HOME	3	Randolph	308 MINK ALLEY	DAVIS, WV 26260	UNK	UNK

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
AZALEA PLACE	HOME	4	Randolph	ROUTE 1, BOX 260	MILL CREEK, WV 26280	UNK	UNK
HIGHLAND PARK	HOME	8	Randolph	300 BOUNDARY STREET	ELKINS, WV 26241	UNK	UNK
HILLSIDE TERRACE	HOME	4	Randolph	231 DIAMOND STREET	ELKINS, WV 26241	UNK	UNK
MATTHEW STREET SRO	HOME	3	Randolph	122 MATTHEW STREET	ELKINS, WV 26241	UNK	UNK
MIDLAND APARTMENTS	HOME CHDO	4	Randolph	102 MIDLAND STREET	ELKINS, WV 26241	UNK	UNK
MILL CREEK SENIOR HOUSING	HOME CHDO	4	Randolph	50 WALNUT LANE	MILL CREEK, WV 26280	ELD	UNK
MILL CREEK SENIOR/DISABLED HOUSING PHASE II	HOME Rent	4	Randolph	54 WALNUT LANE	MILL CREEK, WV 26280	ELD/DIS	UNK
MILL POND APARTMENTS	HOME	4	Randolph	POND STREET	MILL CREEK, WV 26280	UNK	UNK
NORTHVIEW SENIOR APARTMENTS	HOME	4	Randolph	1 ROSEBUD LANE	ELKINS, WV 26241	UNK	UNK
PLEASANT AVENUE APARTMENTS	HOME Rent	4	Randolph	126 PLEASANT AVENUE	ELKINS, WV 26241	UNK	UNK
PORTER STREET APARTMENTS	HOME CHDO	3	Randolph	3 CENTRAL STREET	ELKINS, WV 26241	UNK	UNK
REDBUD SENIOR APARTMENTS		4	Randolph	41, 45, 49, AND 53 REDBUD LANE	ELKINS, WV 26241	UNK	UNK
WAYNE AVENUE DUPLEX	HOME CHDO	2	Randolph	200 WAYNE AVENUE	ELKINS, WV 26241	UNK	UNK
WILMOTH STREET APARTMENTS	HOME	4	Randolph	201 WILMOTH STREET	ELKINS, WV 26241	UNK	UNK
WOODLANDS LANE	HOME CHDO	4	Randolph	201 WOODLANDS LANE	ELKINS, WV 26241	UNK	UNK
<i>Subtotal</i>		<b>443</b>					
<b>Ritchie County</b>							
CARDINAL GARDENS APARTMENTS	S8 TCA/RD	16	Ritchie	OLD ROUTE 50/LAMBERTON ROAD	PENNSBORO, WV 26415	ELD/DIS	2020
BROOKSIDE APARTMENTS	LIHTC	28	Ritchie	158 BROOKSIDE DRIVE	PENNSBORO, WV 26415	FAM	2022

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
EDGEVIEW SQUARE	S8	24	Ritchie	11 EDGEVIEW LANE	HARRISVILLE, WV 26362	ELD	2034
NORTH BEND APARTMENTS	LIHTC	38	Ritchie	158 MYKALA LANE	HARRISVILLE, WV 26362	FAM	2037
FAIRWAY VILLAS	RD	16	Ritchie	825 W HIGHT STREET	HARRISVILLE, WV 26362	FAM	UNK
ROBINSON APTS PHASE I	RD	2	Ritchie	518 E SOUTH STREET	HARRISVILLE, WV 26362	ELD	UNK
ROBINSON APTS PHASE II	RD	2	Ritchie	518 E SOUTH STREET	HARRISVILLE, WV 26362	ELD	UNK
<i>Subtotal</i>		<b>126</b>					
<b>Roane County</b>							
HART HOUSE	LIHTC	20	Roane	400 CHURCH STREET	25276	ELD	2044
LYNNVIEW APTS.	LIHTC/HOME	24	Roane	265 LYNN STREET	25276	FAM	2045
601 MARKET STREET	PHA	29	Roane	601 MARKET STREET		ELD	UNK
ANN/LOONEY MARCAP MANOR		110	Roane	101 SMITH STREET	25276	UNK	UNK
<i>Subtotal</i>		<b>183</b>					
<b>Summers County</b>							
HINTON HOUSE	S8	102	Summers	459 STOKES DRIVE	HINTON, WV 25951	ELD	2029
GREEN VALLEY TOWNHOUSES	S8	8	Summers	MOUNTAIN VIEW ROAD P.O. BOX 27	JUMPING BRANCH, WV 25969	FAM	2032
HINTON CENTER	LIHTC	11	Summers	316 3RD STREET	25951	ELD	2040
SUMMERS LANDING/GREENBRIER TERR/HEDRICK HOUSE	TCEP	60	Summers	505 GREENBRIER TERRACE	24981	FAM	2041
<i>Subtotal</i>		<b>181</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Taylor County</b>							
GRAFTON MANOR	LIHTC	36	Taylor	850 WEST MAIN STREET	GRAFTON, WV 26354	ELD	2023
OSAGE HOUSE	LIHTC	1	Taylor	ROUTE 3, BOX 188	GRAFTON, WV 26354	FAM	2024
BRIARCLIFF APTS./GRAFTON	S8/RD	48	Taylor	RR4 BOX 25A	GRAFTON, WV 26354	FAM	2027
CEDARWOOD I	S8	8	Taylor	914 GEORGE WASHINGTON HIGHWAY	GRAFTON, WV 26354	FAM	2031
CEDARWOOD II	S8	8	Taylor	916 GEORGE WASHINGTON HIGHWAY	GRAFTON, WV 26354	FAM	2032
GARRETT MILLS APARTMENTS	RD538/LIHTC	32	Taylor	63 GARRETT MILLS LANE	GRAFTON, WV 26354	FAM	2039
BRIER VIEW APARTMENTS	LIHTC	48	Taylor	1049 BRIER VIEW DRIVE, U.S. ROUTE 50 EAST	BRIDGEPORT, WV 26330	FAM	2047
<i>Subtotal</i>		<b>181</b>					
<b>Tucker County</b>							
PINEVIEW APTS/CORTLAND	S8/RD	24	Tucker	HC 60 BOX 98/39 CORTLAND ACRES LANE	THOMAS, WV 26292	ELD	2022
LINWOOD APTS.	S8	8	Tucker	425 BLACKWATER AVENUE	DAVIS, WV 26260	FAM	2031
TUCKER MANOR APTS.	S8/LIHTC/HOME	30	Tucker	103 CHESTNUT STREET	PARSONS, WV 26287	ELD	2043
JAMESON STREET APARTMENTS	HOME	4	Tucker	JAMESON AVENUE	PARSONS, WV 26287	UNK	UNK
MOUNTAIN VIEW APARTMENTS	HOME	8	Tucker	THIRD STREET	HAMBLETON, WV 26269	UNK	UNK
PINE VIEW	HOME	3	Tucker	JAMESON AVENUE	PARSONS, WV 26287	UNK	UNK
VILLAGE AT DAVIS	RD	8	Tucker	5TH AND WILLIAMS AVENUE	DAVIS, WV 26260	ELD	UNK
<i>Subtotal</i>		<b>85</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Tyler County</b>							
MCCORMICK GREENE	LIHTC	23	Tyler	244 WOOD STREET	SISTERVILLE, WV 26175	FAM	2045
MIDDLEBORNE MANOR	RD	24	Tyler	FAIR AVENUE	MIDDLEBORNE, WV 26149	ELD	UNK
TIMBER RIDGE APTS	RD	48	Tyler	230 WOOD STREET	SISTERVILLE, WV 26175	FAM	UNK
<i>Subtotal</i>		<b>95</b>					
<b>Upshur County</b>							
VALLEY GREEN APTS.	S8	120	Upshur	345 SOUTH FLORIDA STREET	BUCKHANNON, WV 26201	FAM	2027
BUCKHANNON MANOR	S8	141	Upshur	12 NONA STREET	BUCKHANNON, WV 26201	ELD	2032
PRINGLE HOUSE	LIHTC	40	Upshur	405 STATE ROUTE 20	BUCKHANNON, WV 26201	ELD	2044
CAMBRIDGE HEIGHTS	LIHTC	49	Upshur	1 CAMBRIDGE HEIGHTS DRIVE	BUCKHANNON, WV 26201	FAM	2045
SUNNY BUCK GARDENS	HOME/LIHTC	42	Upshur	43 ELM MEADOWS WAY	BUCKHANNON, WV 26201	FAM	2045
GLENWOOD I (MT. VIEW APTS)	HOME	2	Upshur	HC 78 ROUTE 20 SOUTH	ROCK CAVE, WV 26234	UNK	UNK
GLENWOOD II (MT. VIEW RENTALS)	HOME	4	Upshur	HC 78 ROUTE 20 SOUTH	ROCK CAVE, WV 26234	UNK	UNK
RIVER PLACE APTS	RD	31	Upshur	JAMES COURT/VICKSBURG RD	BUCKHANNON, WV 26201	FAM	UNK
<i>Subtotal</i>		<b>429</b>					
<b>Wayne County</b>							
WAYNE APARTMENTS	S8	8	Wayne	5724 ROUTE 152	WAYNE, WV 25570	FAM	2032
CEREDO MANOR	S8	104	Wayne	357 HIGH STREET	CEREDO, WV 25507	ELD	2034
LAKEVIEW MANOR	LIHTC	40	Wayne	5100 ROUTE 152	LAVALETTE, WV 25535	ELD	2036
CHARTER HOUSE	S8/LIHTC	72	Wayne	712 ASBURY ROAD	WAYNE, WV 25570	ELD	2040

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
JAMESTOWN APARTMENTS	LIHTC	71	Wayne	2100 POPLAR STREET	KENOVA, WV 25530	FAM	2040
PINE VALLEY APARTMENTS/ TWELVEPOLE VALLEY APARTMENTS/LENA APTS	LIHTC	18	Wayne	2377 SPRING VALLEY DRIVE	HUNTINGTON, WV 25704	FAM	2042
FORT GAY APARTMENTS	LIHTC	32	Wayne	8550 ORCHARD STREET	FORT GAY, WV 25514	FAM	2043
DUNHILL APARTMENTS	LIHTC	32	Wayne	6032 HUBBARD BRANCH ROAD	HUNTINGTON, WV 25704	FAM	2044
JAMES H. BOOTON MEMORIAL APARTMENTS	LIHTC	19	Wayne	11081 ROUTE 152	WAYNE, WV 25570	ELD	2044
SHOALS MANOR APARTMENTS	LIHTC	24	Wayne	3720 MANOR DRIVE	SHOALS, WV 25704	FAM	2044
GOLDEN GIRL GROUP HOME			Wayne	999 B STREET	CEREDO, WV 25507	UNK	UNK
GOLDEN GIRL GROUP HOME (2014)			Wayne	951 B STREET	CEREDO, WV 25507	UNK	UNK
GOLDEN GIRLS INCORPORATED			Wayne	239 3RD STREET	CEREDO, WV 25507	UNK	UNK
LAVALETTE APARTMENTS		24	Wayne	STATE ROUTE 75	SHOALS, WV 25562	UNK	UNK
<i>Subtotal</i>		<b>444</b>					
<b>Webster County</b>							
VICKI LYNN APTS. aka COWEN ELDERLY APTS.	LIHTC	24	Webster	WV ROUTE 20	26206	ELD	2023
CIRCLE BROOK MANOR	S8	50	Webster	6 ERBACON ROAD	COWEN, WV 26206	FAM	2026
CHERRY FALLS	S8	6	Webster	807 POINT MOUNTAIN ROAD	WEBSTER SPRINGS, WV 26288	FAM	2032
HOLLISTER TOWNHOUSES	S8	8	Webster	1 PARK STREET	COWEN, WV 26206	FAM	2032
ELK RIVERVIEW TERRACE	S8	35	Webster	1 SOUTH MAIN STREET	WEBSTER SPRINGS, WV 26288	ELD	2034
<i>Subtotal</i>		<b>123</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Wetzel County</b>							
PADEN CITY GARDENS	LIHTC	16	Wetzel	ROUTE 2	PADEN CITY, WV 26159	ELD	2022
SMITHFIELD APARTMENTS	S8/RD	20	Wetzel	RR 1, BOX 173	SMITHFIELD, WV 26437	FAM	2027
JEVUE APARTMENTS	LIHTC	40	Wetzel	1250 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2028
NEW MARTINSVILLE TOWERS	S8	69	Wetzel	191 STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	ELD	2029
NEW MARTINSVILLE VILLAS	S8	76	Wetzel	187 NORTH STATE ROUTE 2	NEW MARTINSVILLE, WV 26155	FAM	2029
VALLEY MANOR	S8	40	Wetzel	PO BOX 566	PINE GROVE, WV 26419	FAM	2030
ABBIE VIEW APARTMENTS	LIHTC	44	Wetzel	109 ABBIE DRIVE	NEW MARTINSVILLE, WV 26155	FAM	2037
CHAPEL VIEW APARTMENTS	TCEP	48	Wetzel	130 N BRIDGE STREET	NEW MARTINSVILLE, WV 26155	FAM	2041
CHANGE, INC. - PADEN CITY TRIPLEX - IDIS 4617	HOME CHDO	3	Wetzel	8TH STREET	PADEN CITY, WV 26159	UNK	UNK
LILLIAN APARTMENTS	RD	16	Wetzel	PENNSYLVANIA AVE/ROUTE 69	HUNDRED, WV 26575	ELD	UNK
<i>Subtotal</i>		<b>372</b>					
<b>Wirt County</b>							
ASHTON POINTE I	LIHTC	16	Wirt	JEFFERSON STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE II	LIHTC	8	Wirt	FRANKLIN STREET	ELIZABETH, WV 26143	ELD	2029
ASHTON POINTE III	LIHTC	6	Wirt	MULBERRY & MILL STREETS	ELIZABETH, WV 26143	ELD	2029
SENIOR SQUARE APTS.	S8	24	Wirt	835 WASHINGTON STREET	ELIZABETH, WV 26143	ELD	2029

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
BEVERLY APTS.	S8	8	Wirt	1 BEVERLY STREET EXTENSION	ELIZABETH, WV 26143	FAM	2032
WOODYARD GREENE	LIHTC	30	Wirt	56 PIONEER CIRCLE	ELIZABETH, WV 26143	FAM	2045
<i>Subtotal</i>		<b>92</b>					
<b>Wood County</b>							
THE COURTYARD APARTMENTS	LIHTC	24	Wood	RURAL ROUTE 3, BOX 179	LUBECK, WV 26101	ELD	2022
LUBECK GARDENS	LIHTC	24	Wood	117 LUBECK ROAD	PARKERSBURG, WV 26101	FAM	2023
MARKET MANOR	S8	111	Wood	1030 MARKET STREET	PARKERSBURG, WV 26101	ELD	2026
JORDYN TERRACE AKA MINERAL WELLS TERRACE	LIHTC	36	Wood	100 JORDYN LANE	MINERAL WELLS, WV 26150	FAM	2027
ST. PAUL TERRACE	LIHTC	43	Wood	3850 CENTRAL AVENUE	PARKERSBURG, WV 26102	FAM	2028
PARKLAND PLACE	S8/HFA	133	Wood	1250 31ST. STREET	PARKERSBURG, WV 26104	ELD	2030
PLEASANTVIEW TOWERS	S8	116	Wood	1205 9TH STREET	VIENNA, WV 26105	ELD	2031
CHATEAU HILLS	S8	99	Wood	147 CHATEAU HILLS	PARKERSBURG, WV 26101	FAM	2033
HILLVIEW TERRACE	S8	62	Wood	1500-12TH STREET	VIENNA, WV 26105	ELD	2035
ROLLING HILLS TOWNHOMES & COTTAGES/ POWELL APARTMENTS	S8/LIHTC	100	Wood	106 BRANAM DRIVE	PARKERSBURG, WV 26104	FAM	2038
WOOD VALLEY	LIHTC	24	Wood	100 WOOD VALLEY DRIVE	WILLIAMSTOWN, WV 26187	FAM	2038
GIHON UNITY APTS.	S8/LIHTC	49	Wood	2601 UNITY PLACE	PARKERSBURG, WV 26101-7169	ELD	2039
MINERAL MANOR	RD538/LIHTC	48	Wood	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
SOUTH PARKERSBURG UNITY PLAZA	S8	60	Wood	2600 UNITY PLAZA	PARKERSBURG, WV 26101	ELD	2039
PETTYVILLE GARDENS	LIHTC	24	Wood	6854 PIKE STREET	MINERAL WELLS, WV 26150	FAM	2042
DUTCH RIDGE	LIHTC	24	Wood	2983 DUTCH RIDGE ROAD	DAVISVILLE, WV 26104	FAM	2043
13TH AND AVERY STREETS APARTMENTS	LIHTC	23	Wood	401 13TH STREET	PARKERSBURG, WV 26101	FAM	2045
LINCOLNSHIRE APARTMENTS	LIHTC	24	Wood	DUBLIN ROAD	MINERAL WELLS, WV 26150	ELD	2045
PARKERSBURG SENIOR RESIDENCE AKA WORTHINGTON CREEK	LIHTC	36	Wood	2700 EMERSON AVENUE	PARKERSBURG, WV 26104	ELD	2045
TERRAPIN PARK	LIHTC	49	Wood	2412 COVERT STREET	PARKERSBURG, WV 26101	FAM	2045
RESERVE AT EDISON HILL	LIHTC	30	Wood	800 LILY LANE	PARKERSBURG, WV 26104	FAM	2046
PARKERSBURG ELDERLY HOUSING	LIHTC	40	Wood	1508 RAYON DRIVE	PARKERSBURG, WV 26101	ELD	2049
BOAZ GARDENS	RD	48	Wood	101 BOAZ GARDENS DRIVE	WILLIAMSTOWN, WV 26187	FAM	UNK
MURDOCH HEIGHTS APARTMENTS	LIHTC	50	Wood	1602 MURDOCH AVENUE	PARKERSBURG, WV 26101	ELD	UNK
OXFORD HOUSE	LIHTC		Wood	513 ELDER STREET #1	PARKERSBURG, WV 26101	UNK	UNK
PINEWOOD VILLAGE	LIHTC	37	Wood	2503 BEVERLY STREET	PARKERSBURG, WV 26101	UNK	UNK
POST MILL	RD	32	Wood	74 POST MILL WAY	MINERAL WELLS, WV 26150	FAM	UNK
TOMLINSON VILLAGE	RD	16	Wood	101 BOAZ GARDENS DRIVE	WILLIAMSTOWN, WV 26187	FAM	UNK
TOWNE MANOR	RD	24	Wood	121 4 1/2 STREET	WILLIAMSTOWN, WV 26187	ELD	UNK
<b>Subtotal</b>		<b>1,386</b>					

PROPERTY NAME	CONTRACT TYPE	# OF SUBSIDIZED UNITS	COUNTY	PHYSICAL ADDRESS	CITY, STATE, ZIP	TYPE	CONTRACT EXPIRATION
<b>Wyoming County</b>							
POST GLEN	LIHTC	40	Wyoming	WEST VIRGINIA ROUTE 10	OCEANA, WV 24870	FAM	2024
OCEANA APTS.	S8	100	Wyoming	100 ELKINS COVE	OCEANA, WV 24870	FAM	2032
PINEY GARDENS APTS.	S8/LIHTC	44	Wyoming	HCR 72 100 PINEY DRIVE	PINEVILLE, WV 24874	FAM	2032
GUYANDOTTE HILLS APARTMENTS	LIHTC	24	Wyoming	208 TRACE STREET	MULLENS, WV 25882	FAM	2043
<i>Subtotal</i>		<b>208</b>					

Source: NHPD and WWHDF Database

## Appendix H - Households Projection Tables

The following tables indicate the number of households by tenure in each income tier in 2015 (actual), 2019 (estimated) and 2024 (projected). The columns are color coded: blue shading indicates one of the five highest values and green indicates one of the five lowest values. Using the color coding, it is possible to see which counties have both the highest number of households in a particular group as well as which counties have the highest relative number of households in the group. Note that the percentages shown are percentage of households in that tenure (i.e. not percentage among all households).

## General Occupancy Renters

Figure H-1 Renter General Occupancy 0-30% AMI Households Projections

Renter General Occupancy								
0-30% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	318	21.6%	448	30.4%	429	29.4%	(19)	-4.2%
Berkeley	1,961	19.1%	2,073	18.6%	1,849	16.0%	(224)	-10.8%
Boone	561	26.6%	585	30.0%	546	29.6%	(39)	-6.7%
Braxton	321	22.8%	286	19.2%	260	17.5%	(26)	-9.2%
Brooke	527	21.7%	441	19.6%	374	17.2%	(67)	-15.2%
Cabell	4,158	27.9%	4,479	29.5%	4,304	28.6%	(175)	-3.9%
Calhoun	158	22.6%	171	24.1%	159	22.8%	(12)	-6.8%
Clay	191	25.9%	143	19.6%	124	17.3%	(20)	-13.9%
Doddridge	79	15.4%	99	16.0%	91	14.3%	(8)	-8.3%
Fayette	666	15.6%	740	17.5%	683	16.6%	(57)	-7.7%
Gilmer	169	22.1%	218	29.9%	204	29.1%	(14)	-6.3%
Grant	154	17.1%	179	17.1%	155	14.8%	(24)	-13.3%
Greenbrier	882	21.3%	886	21.5%	834	20.2%	(52)	-5.8%
Hampshire	380	19.1%	361	19.5%	322	17.4%	(39)	-10.7%
Hancock	576	16.7%	607	17.5%	553	16.2%	(54)	-8.9%
Hardy	105	8.7%	88	6.7%	80	6.1%	(8)	-8.8%
Harrison	1,458	20.4%	1,328	18.3%	1,144	16.0%	(184)	-13.9%
Jackson	522	20.9%	486	18.3%	467	17.6%	(18)	-3.8%
Jefferson	1,025	21.9%	1,098	22.7%	973	19.8%	(124)	-11.3%
Kanawha	4,580	18.0%	4,713	19.1%	4,326	18.1%	(387)	-8.2%
Lewis	414	23.3%	444	23.7%	435	23.3%	(10)	-2.2%
Lincoln	461	27.6%	504	28.7%	462	26.9%	(42)	-8.3%
Logan	720	20.4%	706	21.5%	670	21.7%	(36)	-5.1%
Marion	1,100	18.6%	1,214	19.1%	1,135	17.8%	(79)	-6.5%
Marshall	673	21.1%	630	20.4%	582	19.5%	(48)	-7.7%
Mason	429	19.1%	448	20.3%	412	18.8%	(36)	-8.0%
McDowell	511	30.3%	432	28.0%	384	27.2%	(48)	-11.1%
Mercer	1,434	20.9%	1,531	22.7%	1,440	21.8%	(92)	-6.0%
Mineral	712	27.8%	718	27.2%	624	23.6%	(94)	-13.1%
Mingo	648	25.1%	570	23.8%	572	25.1%	2	0.3%
Monongalia	5,929	37.1%	7,227	36.0%	7,071	33.7%	(157)	-2.2%
Monroe	183	18.5%	203	21.3%	198	20.8%	(5)	-2.5%
Morgan	81	6.4%	74	5.8%	72	5.6%	(2)	-2.5%
Nicholas	421	19.8%	401	19.3%	362	17.8%	(39)	-9.7%
Ohio	1,307	21.7%	1,311	22.4%	1,172	20.5%	(139)	-10.6%

Renter General Occupancy								
0-30% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pendleton	71	11.3%	49	8.1%	49	8.3%	(1)	-1.1%
Pleasants	108	19.1%	123	22.1%	114	20.5%	(9)	-7.3%
Pocahontas	116	16.0%	114	15.9%	101	14.1%	(14)	-11.9%
Preston	604	26.6%	671	27.3%	623	25.0%	(48)	-7.2%
Putnam	605	16.1%	663	17.1%	621	15.9%	(42)	-6.4%
Raleigh	1,975	24.9%	1,633	21.6%	1,496	20.5%	(138)	-8.4%
Randolph	643	20.7%	563	18.1%	506	16.4%	(56)	-10.0%
Ritchie	182	22.1%	154	18.2%	132	16.1%	(21)	-13.9%
Roane	222	17.3%	230	18.0%	212	17.0%	(18)	-8.0%
Summers	240	18.6%	216	18.1%	199	17.2%	(17)	-7.8%
Taylor	244	16.7%	262	17.3%	240	15.6%	(23)	-8.6%
Tucker	65	11.1%	77	13.1%	77	13.1%	-	0.0%
Tyler	511	30.3%	432	28.0%	384	27.2%	(48)	-11.1%
Upshur	397	17.9%	388	15.9%	377	15.3%	(11)	-2.8%
Wayne	1,027	26.7%	1,016	26.9%	873	23.8%	(143)	-14.0%
Webster	248	28.6%	234	31.6%	216	30.5%	(19)	-8.0%
Wetzel	398	27.1%	425	29.1%	425	29.1%	-	0.0%
Wirt	62	13.9%	71	15.8%	68	14.9%	(3)	-4.3%
Wood	2,225	21.8%	2,462	24.5%	2,130	21.5%	(331)	-13.5%
Wyoming	348	20.8%	341	22.5%	326	22.9%	(15)	-4.4%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-2 Renter General Occupancy 0-60% AMI Households Projections

Renter General Occupancy								
0-60% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	592	40.2%	735	49.9%	704	48.4%	(31)	-4.2%
Berkeley	3,801	37.0%	4,181	37.5%	3,853	33.3%	(328)	-7.8%
Boone	865	41.0%	841	43.2%	777	42.2%	(64)	-7.6%
Braxton	488	34.8%	452	30.4%	424	28.6%	(28)	-6.3%
Brooke	965	39.8%	732	32.6%	631	29.1%	(101)	-13.8%
Cabell	6,772	45.4%	7,631	50.2%	7,350	48.8%	(280)	-3.7%
Calhoun	274	39.3%	250	35.1%	223	31.8%	(27)	-10.9%
Clay	282	38.2%	218	29.8%	190	26.5%	(29)	-13.1%
Doddridge	167	32.6%	207	33.5%	189	29.7%	(18)	-8.6%
Fayette	1,407	32.9%	1,418	33.5%	1,299	31.7%	(120)	-8.4%
Gilmer	297	38.8%	333	45.8%	314	44.8%	(19)	-5.8%
Grant	227	25.2%	277	26.5%	247	23.5%	(31)	-11.0%
Greenbrier	1,699	41.1%	1,674	40.6%	1,576	38.2%	(98)	-5.9%
Hampshire	937	47.2%	907	49.0%	756	40.7%	(151)	-16.7%
Hancock	1,115	32.3%	1,156	33.4%	1,051	30.8%	(105)	-9.1%
Hardy	308	25.4%	380	28.7%	344	26.2%	(36)	-9.5%
Harrison	2,713	38.0%	2,510	34.7%	2,186	30.5%	(324)	-12.9%
Jackson	877	35.1%	943	35.4%	918	34.5%	(25)	-2.6%
Jefferson	1,870	39.9%	1,840	38.0%	1,662	33.8%	(178)	-9.7%
Kanawha	8,864	34.8%	8,996	36.4%	8,281	34.6%	(715)	-7.9%
Lewis	624	35.1%	729	39.0%	713	38.3%	(16)	-2.2%
Lincoln	712	42.6%	821	46.8%	745	43.4%	(76)	-9.2%
Logan	1,325	37.5%	1,160	35.4%	1,076	34.8%	(85)	-7.3%
Marion	692	41.1%	628	40.7%	554	39.2%	(74)	-11.7%
Marshall	1,062	33.3%	957	31.0%	888	29.7%	(69)	-7.2%
Mason	772	34.4%	770	34.8%	692	31.6%	(77)	-10.1%
McDowell	692	41.1%	628	40.7%	554	39.2%	(74)	-11.7%
Mercer	2,788	40.6%	2,722	40.3%	2,556	38.8%	(166)	-6.1%
Mineral	1,229	48.0%	1,246	47.2%	1,094	41.4%	(152)	-12.2%
Mingo	923	35.8%	853	35.6%	828	36.3%	(25)	-3.0%
Monongalia	8,926	55.9%	11,407	56.8%	11,282	53.7%	(125)	-1.1%
Monroe	344	34.9%	406	42.5%	390	41.0%	(16)	-3.9%
Morgan	183	14.4%	231	18.1%	217	16.8%	(14)	-6.0%
Nicholas	734	34.5%	702	33.9%	634	31.1%	(68)	-9.6%
Ohio	2,079	34.5%	1,958	33.4%	1,761	30.7%	(197)	-10.1%
Pendleton	111	17.9%	110	18.0%	106	17.9%	(4)	-3.4%
Pleasants	215	37.9%	268	48.3%	256	46.3%	(12)	-4.5%

Renter General Occupancy								
0-60% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	288	39.5%	257	35.7%	226	31.7%	(31)	-12.0%
Preston	980	43.2%	1,060	43.2%	971	39.0%	(89)	-8.4%
Putnam	1,311	35.0%	1,397	36.0%	1,331	34.0%	(65)	-4.7%
Raleigh	3,312	41.7%	3,040	40.1%	2,800	38.3%	(239)	-7.9%
Randolph	1,128	36.3%	1,052	33.8%	970	31.3%	(82)	-7.8%
Ritchie	692	41.1%	628	40.7%	554	39.2%	(74)	-11.7%
Roane	402	31.4%	421	32.9%	380	30.4%	(41)	-9.7%
Summers	426	33.1%	380	31.8%	351	30.2%	(29)	-7.5%
Taylor	441	30.2%	460	30.3%	421	27.5%	(38)	-8.3%
Tucker	133	22.6%	178	30.1%	178	30.1%	-	0.0%
Tyler	245	37.6%	249	37.8%	222	34.2%	(27)	-10.8%
Upshur	704	31.8%	739	30.3%	710	28.9%	(29)	-4.0%
Wayne	1,670	43.4%	1,454	38.5%	1,271	34.6%	(183)	-12.6%
Webster	381	44.0%	334	45.0%	305	43.1%	(29)	-8.8%
Wetzel	638	43.5%	665	45.5%	665	45.5%	-	0.0%
Wirt	131	29.4%	142	31.4%	136	29.7%	(7)	-4.6%
Wood	4,142	40.6%	4,266	42.5%	3,841	38.7%	(425)	-10.0%
Wyoming	538	32.2%	487	32.2%	457	32.1%	(30)	-6.2%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-3 Renter General Occupancy 0-80% AMI Households Projections

Renter General Occupancy								
0-80% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	698	47.4%	799	54.3%	770	52.9%	(29)	-3.6%
Berkeley	5,128	49.9%	5,333	47.8%	4,988	43.0%	(344)	-6.5%
Boone	1,039	49.2%	961	49.4%	887	48.2%	(73)	-7.7%
Braxton	544	38.7%	536	36.0%	499	33.7%	(37)	-6.9%
Brooke	1,093	45.1%	861	38.3%	757	34.9%	(104)	-12.1%
Cabell	7,953	53.3%	8,993	59.1%	8,690	57.7%	(303)	-3.4%
Calhoun	320	45.8%	281	39.5%	249	35.6%	(32)	-11.3%
Clay	321	43.5%	249	34.0%	218	30.4%	(32)	-12.7%
Doddridge	222	43.4%	261	42.3%	240	37.9%	(21)	-8.0%
Fayette	1,797	42.0%	1,736	41.0%	1,600	39.0%	(135)	-7.8%
Gilmer	378	49.4%	399	54.9%	377	53.8%	(22)	-5.5%
Grant	297	33.0%	373	35.6%	345	32.9%	(29)	-7.7%
Greenbrier	1,994	48.3%	1,977	47.9%	1,871	45.3%	(106)	-5.4%
Hampshire	1,021	51.4%	967	52.2%	815	43.9%	(152)	-15.7%
Hancock	1,376	39.8%	1,379	39.9%	1,251	36.6%	(129)	-9.3%
Hardy	418	34.5%	498	37.6%	460	35.1%	(38)	-7.7%
Harrison	3,325	46.6%	3,182	44.0%	2,787	38.9%	(395)	-12.4%
Jackson	1,174	47.0%	1,302	48.9%	1,253	47.1%	(49)	-3.7%
Jefferson	2,189	46.7%	2,207	45.6%	2,007	40.8%	(200)	-9.1%
Kanawha	11,071	43.5%	10,795	43.7%	9,964	41.6%	(831)	-7.7%
Lewis	784	44.1%	908	48.5%	880	47.2%	(28)	-3.1%
Lincoln	811	48.5%	882	50.4%	809	47.1%	(74)	-8.3%
Logan	1,445	40.9%	1,301	39.7%	1,201	38.9%	(101)	-7.8%
Marion	2,433	41.2%	2,588	40.8%	2,438	38.3%	(150)	-5.8%
Marshall	1,238	38.8%	1,170	37.9%	1,083	36.2%	(87)	-7.4%
Mason	930	41.4%	947	42.8%	857	39.1%	(90)	-9.6%
McDowell	808	48.0%	735	47.6%	657	46.5%	(78)	-10.6%
Mercer	3,356	48.8%	3,241	48.0%	3,049	46.3%	(192)	-5.9%
Mineral	1,435	56.1%	1,407	53.3%	1,269	48.1%	(139)	-9.9%
Mingo	1,057	40.9%	959	40.0%	916	40.2%	(43)	-4.5%
Monongalia	10,318	64.7%	13,342	66.4%	13,292	63.3%	(50)	-0.4%
Monroe	447	45.3%	463	48.4%	442	46.4%	(21)	-4.6%
Morgan	288	22.6%	335	26.2%	309	23.9%	(25)	-7.6%
Nicholas	856	40.3%	797	38.4%	721	35.4%	(76)	-9.6%
Ohio	2,518	41.8%	2,412	41.1%	2,190	38.2%	(222)	-9.2%
Pendleton	183	29.4%	173	28.5%	166	28.2%	(7)	-3.9%
Pleasants	317	55.9%	357	64.2%	340	61.4%	(17)	-4.7%

Renter General Occupancy								
0-80% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	350	48.0%	313	43.4%	277	38.8%	(36)	-11.6%
Preston	1,183	52.1%	1,304	53.1%	1,227	49.3%	(77)	-5.9%
Putnam	1,670	44.5%	1,725	44.4%	1,672	42.7%	(52)	-3.0%
Raleigh	3,890	49.0%	3,438	45.4%	3,173	43.4%	(265)	-7.7%
Randolph	1,433	46.1%	1,292	41.6%	1,212	39.2%	(80)	-6.2%
Ritchie	345	41.9%	326	38.5%	285	34.6%	(40)	-12.4%
Roane	520	40.5%	525	41.1%	480	38.4%	(46)	-8.7%
Summers	556	43.2%	479	40.0%	449	38.6%	(30)	-6.3%
Taylor	528	36.2%	580	38.2%	527	34.4%	(53)	-9.1%
Tucker	215	36.5%	227	38.5%	227	38.5%	-	0.0%
Tyler	273	41.9%	281	42.6%	253	38.9%	(29)	-10.1%
Upshur	808	48.0%	735	47.6%	657	46.5%	(78)	-10.6%
Wayne	1,822	47.4%	1,692	44.8%	1,474	40.2%	(218)	-12.9%
Webster	424	48.9%	361	48.7%	331	46.9%	(30)	-8.3%
Wetzel	739	50.3%	782	53.5%	782	53.5%	-	0.0%
Wirt	174	39.0%	169	37.3%	158	34.6%	(11)	-6.4%
Wood	5,120	50.2%	5,074	50.6%	4,569	46.1%	(505)	-9.9%
Wyoming	609	36.4%	555	36.7%	514	36.1%	(42)	-7.5%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-4 Renter General Occupancy 81-100% AMI Households Projections

Renter General Occupancy								
81-100% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	74	5.0%	64	4.4%	63	4.3%	(1)	-1.6%
Berkeley	668	6.5%	583	5.2%	668	5.8%	85	14.5%
Boone	109	5.2%	84	4.3%	85	4.6%	1	1.2%
Braxton	74	5.3%	79	5.3%	70	4.7%	(9)	-11.8%
Brooke	125	5.2%	135	6.0%	124	5.7%	(12)	-8.7%
Cabell	945	6.3%	635	4.2%	656	4.4%	21	3.3%
Calhoun	21	3.0%	29	4.1%	27	3.8%	(3)	-9.0%
Clay	29	3.9%	28	3.8%	23	3.2%	(4)	-16.1%
Doddridge	10	2.0%	22	3.5%	22	3.5%	1	2.8%
Fayette	318	7.4%	240	5.7%	216	5.3%	(24)	-9.9%
Gilmer	41	5.3%	17	2.3%	17	2.5%	1	5.3%
Grant	66	7.3%	41	3.9%	40	3.8%	(1)	-2.3%
Greenbrier	299	7.2%	197	4.8%	187	4.5%	(10)	-5.0%
Hampshire	37	1.9%	86	4.6%	79	4.2%	(7)	-8.4%
Hancock	178	5.2%	160	4.6%	144	4.2%	(16)	-10.2%
Hardy	68	5.6%	54	4.1%	50	3.8%	(4)	-8.0%
Harrison	402	5.6%	335	4.6%	379	5.3%	44	13.3%
Jackson	214	8.6%	107	4.0%	104	3.9%	(2)	-2.3%
Jefferson	315	6.7%	259	5.4%	278	5.6%	19	7.2%
Kanawha	1,623	6.4%	1,524	6.2%	1,408	5.9%	(116)	-7.6%
Lewis	93	5.3%	70	3.8%	66	3.6%	(4)	-5.4%
Lincoln	54	3.2%	38	2.2%	35	2.0%	(3)	-7.1%
Logan	167	4.7%	206	6.3%	184	5.9%	(22)	-10.9%
Marion	432	7.3%	343	5.4%	327	5.1%	(16)	-4.7%
Marshall	216	6.8%	153	5.0%	145	4.9%	(8)	-5.2%
Mason	136	6.1%	152	6.9%	140	6.4%	(12)	-7.6%
McDowell	85	5.1%	63	4.1%	58	4.1%	(5)	-8.6%
Mercer	459	6.7%	431	6.4%	410	6.2%	(21)	-5.0%
Mineral	88	3.4%	17	0.7%	19	0.7%	2	10.6%
Mingo	87	3.4%	82	3.4%	70	3.1%	(12)	-14.3%
Monongalia	1,002	6.3%	1,106	5.5%	1,200	5.7%	93	8.4%
Monroe	55	5.5%	39	4.1%	34	3.6%	(5)	-13.5%
Morgan	92	7.2%	68	5.4%	64	4.9%	(4)	-6.3%
Nicholas	52	2.5%	88	4.2%	84	4.1%	(4)	-4.8%
Ohio	307	5.1%	208	3.5%	210	3.7%	2	0.8%
Pendleton	66	10.5%	58	9.5%	58	9.9%	1	1.1%
Pleasants	85	5.1%	63	4.1%	58	4.1%	(5)	-8.6%

Renter General Occupancy								
81-100% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	51	7.0%	33	4.6%	29	4.1%	(4)	-11.8%
Preston	168	7.4%	150	6.1%	147	5.9%	(3)	-2.0%
Putnam	228	6.1%	211	5.4%	227	5.8%	16	7.4%
Raleigh	295	3.7%	384	5.1%	371	5.1%	(13)	-3.3%
Randolph	138	4.4%	137	4.4%	128	4.1%	(9)	-6.5%
Ritchie	39	4.8%	46	5.5%	41	4.9%	(6)	-12.6%
Roane	66	5.1%	35	2.8%	37	3.0%	2	6.2%
Summers	62	4.8%	59	4.9%	58	5.0%	(1)	-0.9%
Taylor	126	8.6%	124	8.2%	113	7.4%	(11)	-8.6%
Tucker	33	5.5%	65	11.1%	65	11.1%	-	0.0%
Tyler	22	3.4%	13	1.9%	11	1.7%	(1)	-11.5%
Upshur	105	4.8%	170	7.0%	160	6.5%	(10)	-5.8%
Wayne	196	5.1%	189	5.0%	174	4.7%	(15)	-8.0%
Webster	40	4.6%	31	4.2%	34	4.8%	3	9.4%
Wetzel	77	5.3%	29	2.0%	29	2.0%	-	0.0%
Wirt	23	5.2%	14	3.2%	14	3.2%	0	0.2%
Wood	508	5.0%	345	3.4%	350	3.5%	5	1.4%
Wyoming	59	3.5%	61	4.0%	51	3.6%	(10)	-16.2%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-5 Renter General Occupancy above 100% AMI Households Projections

Renter General Occupancy								
Above 100% AMI								
Percentages are of the total rental population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	197	13.4%	153	10.4%	164	11.2%	10	6.6%
Berkeley	1,374	13.4%	1,496	13.4%	1,729	14.9%	233	15.6%
Boone	345	16.3%	222	11.4%	186	10.1%	(36)	-16.0%
Braxton	207	14.7%	219	14.7%	212	14.3%	(7)	-3.1%
Brooke	381	15.7%	232	10.3%	233	10.7%	1	0.4%
Cabell	2,029	13.6%	1,475	9.7%	1,522	10.1%	47	3.2%
Calhoun	134	19.2%	153	21.5%	153	21.9%	0	0.2%
Clay	70	9.5%	60	8.2%	56	7.9%	(4)	-6.5%
Doddridge	61	11.8%	48	7.7%	65	10.3%	17	36.3%
Fayette	737	17.2%	578	13.7%	597	14.6%	19	3.3%
Gilmer	75	9.8%	48	6.7%	44	6.3%	(4)	-8.0%
Grant	77	8.5%	74	7.0%	84	8.0%	11	14.3%
Greenbrier	547	13.2%	411	10.0%	439	10.6%	28	6.8%
Hampshire	144	7.2%	129	7.0%	168	9.1%	39	29.9%
Hancock	532	15.4%	393	11.4%	405	11.9%	12	3.1%
Hardy	122	10.1%	97	7.3%	99	7.6%	3	2.7%
Harrison	1,162	16.3%	1,190	16.4%	1,339	18.7%	149	12.5%
Jackson	188	7.5%	142	5.3%	154	5.8%	12	8.5%
Jefferson	803	17.1%	650	13.4%	711	14.4%	61	9.5%
Kanawha	4,864	19.1%	3,457	14.0%	3,428	14.3%	(29)	-0.8%
Lewis	309	17.4%	237	12.7%	229	12.3%	(8)	-3.5%
Lincoln	125	7.5%	115	6.6%	136	7.9%	21	18.5%
Logan	876	24.8%	590	18.0%	541	17.5%	(49)	-8.3%
Marion	1,144	19.4%	1,218	19.2%	1,312	20.6%	94	7.7%
Marshall	726	22.7%	552	17.9%	536	17.9%	(16)	-2.9%
Mason	482	21.5%	343	15.5%	383	17.5%	40	11.7%
McDowell	247	14.7%	155	10.0%	139	9.9%	(16)	-10.1%
Mercer	942	13.7%	714	10.6%	699	10.6%	(16)	-2.2%
Mineral	172	6.7%	212	8.0%	267	10.1%	55	25.8%
Mingo	457	17.7%	319	13.3%	276	12.1%	(43)	-13.4%
Monongalia	2,017	12.6%	2,508	12.5%	3,097	14.8%	589	23.5%
Monroe	166	16.9%	87	9.1%	76	8.0%	(10)	-12.0%
Morgan	238	18.7%	202	15.8%	203	15.7%	2	0.9%
Nicholas	319	15.0%	211	10.2%	206	10.1%	(4)	-2.1%
Ohio	835	13.9%	677	11.5%	720	12.6%	43	6.4%
Pendleton	144	23.0%	76	12.5%	73	12.4%	(3)	-3.8%
Pleasants	34	6.0%	19	3.4%	27	4.9%	8	41.3%

Renter General Occupancy								
Above 100% AMI								
Percentages are of the total rental population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	78	10.7%	61	8.5%	69	9.7%	8	13.4%
Preston	188	8.3%	127	5.2%	135	5.4%	8	5.9%
Putnam	611	16.3%	533	13.7%	547	14.0%	13	2.5%
Raleigh	1,558	19.6%	1,185	15.6%	1,204	16.5%	19	1.6%
Randolph	387	12.4%	360	11.6%	378	12.2%	18	5.0%
Ritchie	74	9.0%	65	7.7%	69	8.4%	4	6.6%
Roane	213	16.6%	174	13.6%	175	14.0%	1	0.8%
Summers	203	15.7%	137	11.4%	134	11.5%	(2)	-1.8%
Taylor	341	23.4%	260	17.1%	277	18.0%	16	6.3%
Tucker	117	19.8%	72	12.2%	72	12.2%	-	0.0%
Tyler	83	12.7%	71	10.8%	73	11.3%	2	2.7%
Upshur	368	16.6%	386	15.8%	414	16.8%	27	7.1%
Wayne	337	8.7%	320	8.5%	375	10.2%	55	17.2%
Webster	190	22.0%	108	14.5%	100	14.1%	(8)	-7.4%
Wetzel	82	5.6%	75	5.1%	75	5.1%	-	0.0%
Wirt	65	14.6%	62	13.7%	65	14.1%	3	4.4%
Wood	1,240	12.2%	1,215	12.1%	1,379	13.9%	164	13.5%
Wyoming	328	19.6%	211	13.9%	205	14.4%	(6)	-3.1%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Elderly Renters

Figure H-6 Renter Elderly 0-30% AMI Households Projections

Renter Elderly								
0-30% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	214	14.5%	229	15.6%	237	16.2%	7	3.2%
Berkeley	1,046	10.2%	1,140	10.2%	1,157	10.0%	16	1.4%
Boone	235	11.1%	337	17.3%	341	18.5%	4	1.1%
Braxton	199	14.2%	220	14.8%	219	14.8%	(2)	-0.7%
Brooke	287	11.9%	404	18.0%	390	18.0%	(15)	-3.6%
Cabell	1,484	10.0%	1,871	12.3%	1,854	12.3%	(17)	-0.9%
Calhoun	65	9.3%	68	9.5%	72	10.2%	4	6.1%
Clay	120	16.3%	170	23.2%	182	25.4%	12	7.0%
Doddridge	68	13.4%	113	18.3%	118	18.6%	5	4.5%
Fayette	415	9.7%	535	12.7%	531	12.9%	(5)	-0.9%
Gilmer	79	10.3%	98	13.5%	106	15.1%	7	7.3%
Grant	146	16.2%	207	19.7%	197	18.8%	(10)	-4.7%
Greenbrier	500	12.1%	620	15.0%	623	15.1%	3	0.5%
Hampshire	490	24.7%	411	22.2%	430	23.2%	19	4.6%
Hancock	385	11.1%	499	14.4%	514	15.0%	15	3.0%
Hardy	172	14.2%	217	16.4%	215	16.4%	(2)	-0.9%
Harrison	860	12.0%	962	13.3%	928	12.9%	(35)	-3.6%
Jackson	346	13.9%	478	18.0%	489	18.4%	11	2.3%
Jefferson	449	9.6%	582	12.0%	615	12.5%	33	5.7%
Kanawha	2,289	9.0%	3,440	13.9%	3,335	13.9%	(105)	-3.0%
Lewis	156	8.8%	186	10.0%	189	10.1%	2	1.2%
Lincoln	242	14.5%	251	14.3%	256	15.0%	6	2.3%
Logan	387	11.0%	454	13.9%	442	14.3%	(12)	-2.7%
Marion	522	8.9%	681	10.7%	667	10.5%	(15)	-2.1%
Marshall	289	9.0%	397	12.9%	400	13.4%	3	0.6%
Mason	305	13.6%	388	17.5%	375	17.1%	(13)	-3.4%
McDowell	190	11.3%	250	16.2%	242	17.2%	(7)	-2.9%
Mercer	702	10.2%	840	12.4%	832	12.6%	(8)	-0.9%
Mineral	438	17.1%	534	20.2%	536	20.3%	2	0.3%
Mingo	444	17.2%	516	21.6%	525	23.0%	9	1.8%
Monongalia	808	5.1%	1,027	5.1%	1,121	5.3%	94	9.2%
Monroe	72	7.3%	94	9.8%	103	10.8%	9	9.7%
Morgan	193	15.2%	204	16.0%	215	16.6%	11	5.2%
Nicholas	348	16.4%	412	19.9%	442	21.7%	29	7.1%
Ohio	848	14.1%	1,087	18.5%	1,055	18.4%	(33)	-3.0%

Renter Elderly								
0-30% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pendleton	85	13.6%	124	20.4%	121	20.5%	(3)	-2.2%
Pleasants	56	9.9%	73	13.1%	73	13.1%	(0)	0.0%
Pocahontas	99	13.5%	115	15.9%	118	16.5%	3	2.9%
Preston	389	17.1%	480	19.5%	510	20.5%	30	6.3%
Putnam	512	13.7%	709	18.3%	731	18.7%	22	3.1%
Raleigh	699	8.8%	911	12.0%	883	12.1%	(28)	-3.1%
Randolph	504	16.2%	579	18.6%	560	18.1%	(19)	-3.2%
Ritchie	144	17.5%	166	19.7%	151	18.3%	(16)	-9.5%
Roane	179	13.9%	225	17.6%	221	17.6%	(5)	-2.1%
Summers	161	12.5%	223	18.7%	224	19.3%	1	0.3%
Taylor	167	11.5%	242	15.9%	263	17.1%	21	8.7%
Tucker	108	18.4%	131	22.2%	131	22.2%	-	0.0%
Tyler	190	11.3%	250	16.2%	242	17.2%	(7)	-2.9%
Upshur	237	10.7%	361	14.8%	357	14.5%	(5)	-1.3%
Wayne	593	15.4%	655	17.4%	632	17.2%	(23)	-3.4%
Webster	66	7.6%	86	11.5%	86	12.1%	-	0.0%
Wetzel	259	17.6%	292	19.9%	292	19.9%	-	0.0%
Wirt	57	12.9%	74	16.3%	84	18.5%	11	14.8%
Wood	1,187	11.6%	1,235	12.3%	1,190	12.0%	(46)	-3.7%
Wyoming	223	13.4%	214	14.1%	212	14.9%	(2)	-1.1%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-7 Renter Elderly 0-60% AMI Households Projections

Renter Elderly								
0-60% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	318	21.5%	320	21.7%	328	22.5%	8	2.4%
Berkeley	1,850	18.0%	2,272	20.4%	2,306	19.9%	33	1.5%
Boone	414	19.6%	524	26.9%	524	28.4%	(0)	0.0%
Braxton	353	25.1%	407	27.4%	411	27.7%	4	0.9%
Brooke	530	21.9%	692	30.8%	678	31.3%	(14)	-2.0%
Cabell	2,614	17.5%	2,836	18.7%	2,824	18.8%	(12)	-0.4%
Calhoun	131	18.7%	126	17.8%	134	19.1%	8	6.0%
Clay	203	27.6%	281	38.3%	298	41.7%	18	6.3%
Doddridge	136	26.7%	189	30.7%	198	31.2%	9	4.6%
Fayette	814	19.0%	954	22.6%	962	23.4%	8	0.8%
Gilmer	174	22.7%	179	24.6%	186	26.5%	7	3.9%
Grant	304	33.8%	383	36.6%	378	36.1%	(5)	-1.2%
Greenbrier	844	20.4%	1,008	24.4%	1,024	24.8%	16	1.6%
Hampshire	656	33.1%	554	29.9%	594	32.0%	40	7.2%
Hancock	820	23.7%	953	27.5%	977	28.6%	23	2.5%
Hardy	352	29.0%	415	31.4%	409	31.2%	(6)	-1.4%
Harrison	1,431	20.0%	1,569	21.7%	1,522	21.2%	(46)	-3.0%
Jackson	604	24.2%	793	29.8%	818	30.7%	25	3.2%
Jefferson	752	16.0%	960	19.8%	1,032	21.0%	73	7.6%
Kanawha	4,328	17.0%	5,491	22.2%	5,431	22.7%	(60)	-1.1%
Lewis	327	18.4%	410	21.9%	427	23.0%	18	4.4%
Lincoln	400	24.0%	406	23.2%	420	24.5%	13	3.3%
Logan	657	18.6%	738	22.5%	718	23.2%	(20)	-2.7%
Marion	363	21.5%	417	27.0%	397	28.1%	(20)	-4.8%
Marshall	629	19.7%	793	25.7%	788	26.3%	(6)	-0.7%
Mason	508	22.6%	549	24.8%	544	24.8%	(6)	-1.0%
McDowell	363	21.5%	417	27.0%	397	28.1%	(20)	-4.8%
Mercer	1,280	18.6%	1,447	21.4%	1,441	21.9%	(6)	-0.4%
Mineral	614	24.0%	715	27.1%	717	27.2%	3	0.4%
Mingo	712	27.6%	769	32.1%	779	34.2%	10	1.3%
Monongalia	1,499	9.4%	1,764	8.8%	1,882	9.0%	118	6.7%
Monroe	145	14.7%	194	20.3%	212	22.3%	18	9.2%
Morgan	388	30.6%	408	32.0%	418	32.3%	10	2.5%
Nicholas	578	27.2%	655	31.6%	702	34.5%	48	7.3%
Ohio	1,506	25.0%	1,767	30.1%	1,725	30.1%	(42)	-2.4%
Pendleton	157	25.2%	205	33.8%	200	34.0%	(5)	-2.2%
Pleasants	107	18.8%	114	20.5%	111	20.0%	(3)	-2.6%

Renter Elderly								
0-60% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	165	22.7%	194	26.8%	207	28.9%	13	6.7%
Preston	599	26.4%	705	28.7%	769	30.9%	64	9.1%
Putnam	741	19.7%	959	24.7%	985	25.1%	27	2.8%
Raleigh	1,487	18.7%	1,669	22.0%	1,626	22.3%	(42)	-2.5%
Randolph	829	26.7%	915	29.4%	897	29.0%	(18)	-2.0%
Ritchie	363	21.5%	417	27.0%	397	28.1%	(20)	-4.8%
Roane	342	26.7%	422	33.1%	421	33.7%	(2)	-0.4%
Summers	287	22.3%	351	29.4%	346	29.8%	(4)	-1.2%
Taylor	284	19.5%	365	24.0%	400	26.1%	36	9.8%
Tucker	163	27.7%	164	27.8%	164	27.8%	-	0.0%
Tyler	197	30.3%	217	33.0%	236	36.3%	18	8.4%
Upshur	462	20.9%	622	25.5%	635	25.8%	13	2.1%
Wayne	1,009	26.2%	1,037	27.5%	1,020	27.8%	(17)	-1.6%
Webster	127	14.7%	152	20.5%	153	21.7%	1	0.9%
Wetzel	417	28.4%	437	29.9%	437	29.9%	-	0.0%
Wirt	123	27.7%	154	34.1%	161	35.1%	6	4.0%
Wood	2,323	22.8%	2,316	23.1%	2,331	23.5%	16	0.7%
Wyoming	448	26.8%	450	29.7%	437	30.7%	(13)	-2.8%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-8 Renter Elderly 0-80% AMI Households Projections

Renter Elderly								
0-80% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	369	25.0%	360	24.4%	364	25.0%	4	1.0%
Berkeley	2,236	21.8%	2,641	23.7%	2,697	23.3%	56	2.1%
Boone	499	23.6%	584	30.0%	582	31.6%	(3)	-0.4%
Braxton	431	30.7%	483	32.5%	496	33.5%	12	2.6%
Brooke	609	25.1%	766	34.1%	764	35.3%	(2)	-0.2%
Cabell	2,886	19.4%	3,119	20.5%	3,128	20.8%	9	0.3%
Calhoun	153	21.9%	160	22.5%	168	24.0%	8	5.0%
Clay	203	27.6%	314	42.8%	331	46.3%	17	5.5%
Doddridge	160	31.2%	214	34.6%	222	35.0%	8	4.0%
Fayette	814	19.0%	1,147	27.1%	1,154	28.1%	7	0.6%
Gilmer	212	27.7%	207	28.5%	214	30.5%	7	3.4%
Grant	357	39.7%	432	41.3%	425	40.6%	(7)	-1.6%
Greenbrier	844	20.4%	1,125	27.3%	1,146	27.8%	21	1.9%
Hampshire	700	35.3%	587	31.7%	652	35.1%	65	11.1%
Hancock	1,016	29.4%	1,158	33.5%	1,207	35.3%	49	4.2%
Hardy	411	33.9%	488	36.9%	485	36.9%	(3)	-0.7%
Harrison	1,675	23.5%	1,840	25.4%	1,788	25.0%	(52)	-2.8%
Jackson	604	24.2%	873	32.8%	914	34.3%	41	4.7%
Jefferson	892	19.0%	1,176	24.3%	1,269	25.8%	93	7.9%
Kanawha	4,328	17.0%	6,245	25.3%	6,226	26.0%	(20)	-0.3%
Lewis	404	22.7%	484	25.8%	511	27.5%	27	5.7%
Lincoln	400	24.0%	437	24.9%	452	26.4%	15	3.5%
Logan	760	21.5%	846	25.8%	827	26.8%	(19)	-2.2%
Marion	1,288	21.8%	1,537	24.2%	1,541	24.2%	4	0.3%
Marshall	729	22.8%	877	28.4%	872	29.2%	(5)	-0.6%
Mason	572	25.5%	592	26.7%	587	26.8%	(5)	-0.8%
McDowell	419	24.9%	477	30.9%	443	31.4%	(34)	-7.0%
Mercer	1,493	21.7%	1,677	24.8%	1,668	25.3%	(8)	-0.5%
Mineral	658	25.7%	777	29.4%	781	29.6%	4	0.5%
Mingo	795	30.8%	866	36.2%	871	38.2%	4	0.5%
Monongalia	1,788	11.2%	2,090	10.4%	2,213	10.5%	122	5.9%
Monroe	145	14.7%	267	28.0%	294	30.9%	27	10.0%
Morgan	447	35.2%	487	38.2%	497	38.3%	10	2.1%
Nicholas	578	27.2%	733	35.4%	783	38.5%	50	6.8%
Ohio	1,754	29.1%	1,957	33.4%	1,930	33.7%	(27)	-1.4%
Pendleton	182	29.2%	247	40.6%	239	40.5%	(8)	-3.2%
Pleasants	116	20.4%	116	20.9%	113	20.3%	(4)	-3.2%

Renter Elderly								
0-80% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	165	22.7%	220	30.4%	236	33.1%	17	7.6%
Preston	638	28.1%	752	30.6%	825	33.1%	74	9.8%
Putnam	892	23.8%	1,096	28.2%	1,132	28.9%	35	3.2%
Raleigh	1,672	21.0%	1,814	24.0%	1,776	24.3%	(38)	-2.1%
Randolph	902	29.0%	996	32.1%	980	31.7%	(16)	-1.6%
Ritchie	313	38.0%	345	40.8%	339	41.2%	(6)	-1.7%
Roane	342	26.7%	465	36.4%	468	37.5%	3	0.7%
Summers	287	22.3%	395	33.1%	391	33.6%	(5)	-1.2%
Taylor	332	22.7%	401	26.4%	441	28.7%	39	9.8%
Tucker	170	28.8%	184	31.2%	184	31.2%	-	0.0%
Tyler	222	34.0%	238	36.1%	260	40.0%	22	9.0%
Upshur	419	24.9%	477	30.9%	443	31.4%	(34)	-7.0%
Wayne	1,131	29.4%	1,148	30.4%	1,143	31.1%	(5)	-0.5%
Webster	127	14.7%	176	23.7%	179	25.3%	3	1.9%
Wetzel	474	32.3%	485	33.2%	485	33.2%	-	0.0%
Wirt	146	32.9%	175	38.7%	183	40.0%	8	4.4%
Wood	2,635	25.9%	2,558	25.5%	2,584	26.0%	25	1.0%
Wyoming	517	30.9%	509	33.6%	498	35.0%	(10)	-2.0%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-9 Renter Elderly 81-100% AMI Households Projections

Renter Elderly								
81-100% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	46	3.1%	43	2.9%	36	2.4%	(7)	-17.1%
Berkeley	199	1.9%	256	2.3%	313	2.7%	57	22.3%
Boone	42	2.0%	30	1.5%	33	1.8%	3	11.5%
Braxton	37	2.6%	32	2.2%	36	2.4%	4	12.2%
Brooke	42	1.7%	53	2.4%	54	2.5%	1	1.4%
Cabell	223	1.5%	218	1.4%	238	1.6%	20	9.2%
Calhoun	23	3.3%	27	3.8%	27	3.8%	(0)	-0.9%
Clay	24	3.3%	26	3.6%	26	3.6%	(0)	-0.9%
Doddridge	8	1.6%	11	1.7%	14	2.2%	4	33.8%
Fayette	116	2.7%	100	2.4%	94	2.3%	(6)	-5.6%
Gilmer	18	2.3%	6	0.8%	6	0.8%	(0)	-1.0%
Grant	29	3.2%	42	4.0%	44	4.2%	2	3.7%
Greenbrier	85	2.1%	71	1.7%	67	1.6%	(4)	-5.8%
Hampshire	23	1.2%	23	1.2%	39	2.1%	16	70.2%
Hancock	98	2.8%	107	3.1%	102	3.0%	(5)	-4.6%
Hardy	57	4.7%	60	4.6%	65	4.9%	5	7.6%
Harrison	176	2.5%	192	2.6%	239	3.3%	47	24.5%
Jackson	71	2.9%	73	2.7%	84	3.1%	11	14.8%
Jefferson	141	3.0%	140	2.9%	160	3.2%	20	13.9%
Kanawha	601	2.4%	675	2.7%	692	2.9%	16	2.4%
Lewis	53	3.0%	45	2.4%	51	2.7%	6	12.6%
Lincoln	54	3.2%	75	4.3%	77	4.5%	1	2.0%
Logan	75	2.1%	92	2.8%	90	2.9%	(2)	-2.2%
Marion	169	2.9%	164	2.6%	171	2.7%	7	4.0%
Marshall	55	1.7%	48	1.6%	49	1.6%	1	1.6%
Mason	10	0.4%	8	0.4%	10	0.5%	2	30.9%
McDowell	37	2.2%	38	2.5%	35	2.5%	(3)	-8.2%
Mercer	162	2.4%	187	2.8%	189	2.9%	2	1.1%
Mineral	52	2.0%	48	1.8%	59	2.2%	12	24.6%
Mingo	54	2.1%	56	2.3%	46	2.0%	(10)	-17.1%
Monongalia	219	1.4%	273	1.4%	303	1.4%	30	10.9%
Monroe	43	4.3%	21	2.2%	24	2.5%	3	12.0%
Morgan	70	5.5%	44	3.4%	47	3.7%	4	8.3%
Nicholas	54	2.5%	73	3.5%	73	3.6%	0	0.5%
Ohio	120	2.0%	138	2.4%	146	2.6%	8	5.5%
Pendleton	29	4.6%	20	3.3%	15	2.5%	(6)	-27.8%
Pleasants	37	2.2%	38	2.5%	35	2.5%	(3)	-8.2%

Renter Elderly								
81-100% AMI								
Percentages are of the total renter population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	22	3.1%	18	2.6%	19	2.7%	1	3.3%
Preston	19	0.8%	28	1.1%	34	1.3%	6	21.3%
Putnam	120	3.2%	84	2.2%	92	2.4%	9	10.5%
Raleigh	98	1.2%	140	1.9%	143	2.0%	3	1.9%
Randolph	60	1.9%	77	2.5%	81	2.6%	4	4.7%
Ritchie	21	2.5%	16	1.9%	16	1.9%	(1)	-5.2%
Roane	27	2.1%	27	2.1%	29	2.3%	2	8.5%
Summers	60	4.7%	47	3.9%	46	4.0%	(1)	-1.6%
Taylor	16	1.1%	32	2.1%	39	2.6%	7	21.5%
Tucker	18	3.1%	9	1.5%	9	1.5%	-	0.0%
Tyler	17	2.7%	10	1.5%	11	1.7%	1	14.9%
Upshur	25	1.2%	60	2.5%	59	2.4%	(1)	-1.5%
Wayne	70	1.8%	99	2.6%	102	2.8%	3	3.1%
Webster	14	1.6%	11	1.4%	11	1.6%	0	4.3%
Wetzel	27	1.9%	11	0.8%	11	0.8%	-	0.0%
Wirt	13	2.9%	9	2.1%	9	2.1%	(0)	-0.3%
Wood	174	1.7%	224	2.2%	233	2.3%	9	4.0%
Wyoming	45	2.7%	57	3.8%	52	3.7%	(5)	-8.1%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-10 Renter Elderly above 100% AMI Households Projections

Renter Elderly								
Above 100% AMI								
Percentages are of the total rental population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	91	6.1%	53	3.6%	60	4.1%	7	12.4%
Berkeley	668	6.5%	849	7.6%	1,193	10.3%	343	40.4%
Boone	78	3.7%	66	3.4%	69	3.8%	3	4.8%
Braxton	112	8.0%	139	9.3%	168	11.4%	30	21.3%
Brooke	173	7.1%	199	8.9%	236	10.9%	37	18.6%
Cabell	870	5.8%	766	5.0%	816	5.4%	50	6.5%
Calhoun	48	6.9%	61	8.6%	76	10.9%	15	24.9%
Clay	69	9.3%	56	7.6%	61	8.5%	5	9.1%
Doddridge	51	9.9%	62	10.1%	70	11.1%	8	12.7%
Fayette	341	8.0%	428	10.1%	440	10.7%	12	2.8%
Gilmer	42	5.4%	50	6.9%	42	6.0%	(8)	-15.9%
Grant	74	8.3%	85	8.1%	110	10.5%	25	30.1%
Greenbrier	244	5.9%	345	8.4%	415	10.1%	70	20.2%
Hampshire	60	3.0%	59	3.2%	104	5.6%	45	76.0%
Hancock	256	7.4%	263	7.6%	306	9.0%	43	16.4%
Hardy	137	11.3%	127	9.6%	153	11.7%	27	21.1%
Harrison	401	5.6%	500	6.9%	632	8.8%	133	26.6%
Jackson	164	6.6%	165	6.2%	153	5.8%	(12)	-7.3%
Jefferson	349	7.4%	406	8.4%	499	10.1%	93	23.0%
Kanawha	2,149	8.4%	1,987	8.1%	2,234	9.3%	247	12.4%
Lewis	134	7.5%	128	6.8%	125	6.7%	(3)	-2.4%
Lincoln	186	11.2%	205	11.7%	206	12.0%	1	0.6%
Logan	208	5.9%	241	7.4%	248	8.0%	7	2.9%
Marion	434	7.4%	499	7.9%	580	9.1%	81	16.1%
Marshall	230	7.2%	283	9.2%	305	10.2%	22	7.9%
Mason	116	5.1%	171	7.7%	213	9.7%	42	24.3%
McDowell	88	5.2%	76	4.9%	80	5.6%	4	4.8%
Mercer	462	6.7%	509	7.5%	576	8.7%	67	13.3%
Mineral	155	6.0%	178	6.8%	245	9.3%	66	37.2%
Mingo	132	5.1%	114	4.8%	100	4.4%	(14)	-12.1%
Monongalia	615	3.9%	769	3.8%	888	4.2%	119	15.4%
Monroe	66	6.7%	78	8.2%	82	8.6%	4	4.7%
Morgan	137	10.7%	140	11.0%	175	13.5%	35	25.2%
Nicholas	185	8.7%	172	8.3%	169	8.3%	(2)	-1.4%
Ohio	489	8.1%	473	8.1%	531	9.3%	58	12.3%
Pendleton	20	3.2%	33	5.5%	39	6.6%	5	16.4%
Pleasants	8	1.4%	18	3.2%	22	3.9%	4	23.6%

Renter Elderly								
Above 100% AMI								
Percentages are of the total rental population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Pocahontas	50	6.9%	76	10.6%	84	11.7%	8	10.0%
Preston	74	3.3%	95	3.9%	123	4.9%	28	28.9%
Putnam	231	6.2%	232	6.0%	247	6.3%	15	6.5%
Raleigh	431	5.4%	613	8.1%	639	8.7%	26	4.2%
Randolph	190	6.1%	245	7.9%	316	10.2%	72	29.3%
Ritchie	31	3.8%	47	5.6%	74	9.0%	27	56.6%
Roane	65	5.1%	52	4.1%	61	4.9%	8	15.8%
Summers	81	6.3%	79	6.6%	85	7.3%	6	8.1%
Taylor	117	8.0%	121	7.9%	136	8.9%	16	12.9%
Tucker	37	6.2%	32	5.5%	32	5.5%	-	0.0%
Tyler	35	5.4%	46	7.0%	41	6.4%	(5)	-10.7%
Upshur	168	7.6%	171	7.0%	197	8.0%	25	14.7%
Wayne	292	7.6%	325	8.6%	402	10.9%	77	23.8%
Webster	46	5.3%	56	7.5%	52	7.4%	(4)	-6.7%
Wetzel	69	4.7%	79	5.4%	79	5.4%	-	0.0%
Wirt	24	5.3%	22	5.0%	28	6.1%	5	23.5%
Wood	516	5.1%	618	6.2%	806	8.1%	189	30.5%
Wyoming	114	6.8%	123	8.1%	103	7.3%	(19)	-15.8%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## General Occupancy Owners

Figure H-11 Owner General Occupancy 0-30% AMI Households Projections

Owner General Occupancy								
0-30% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	122	2.7%	125	2.6%	109	2.3%	(16)	-13.0%
Berkeley	1,504	4.9%	1,245	3.8%	954	2.8%	(291)	-23.4%
Boone	449	6.0%	522	7.7%	483	7.5%	(40)	-7.6%
Braxton	176	4.2%	117	2.6%	97	2.2%	(21)	-17.6%
Brooke	170	2.2%	102	1.4%	69	1.0%	(33)	-32.2%
Cabell	994	4.0%	875	3.5%	804	3.2%	(71)	-8.1%
Calhoun	52	2.2%	33	1.4%	26	1.1%	(7)	-19.8%
Clay	233	8.6%	201	7.3%	171	6.4%	(30)	-15.0%
Doddridge	113	5.2%	75	2.9%	59	2.2%	(16)	-21.3%
Fayette	537	4.0%	482	3.6%	426	3.3%	(56)	-11.7%
Gilmer	91	4.6%	110	5.8%	106	5.8%	(4)	-3.5%
Grant	65	2.0%	63	1.6%	41	1.1%	(21)	-34.1%
Greenbrier	347	3.1%	345	3.0%	276	2.4%	(69)	-20.1%
Hampshire	804	9.8%	633	8.2%	467	6.0%	(167)	-26.3%
Hancock	228	2.4%	227	2.4%	177	1.9%	(51)	-22.3%
Hardy	157	4.0%	122	2.8%	94	2.2%	(28)	-22.8%
Harrison	862	4.2%	602	2.9%	472	2.3%	(130)	-21.5%
Jackson	393	4.6%	359	3.9%	318	3.4%	(41)	-11.3%
Jefferson	617	3.9%	550	3.4%	428	2.6%	(122)	-22.2%
Kanawha	1,889	3.3%	1,827	3.4%	1,616	3.1%	(211)	-11.5%
Lewis	177	3.7%	174	3.5%	169	3.4%	(5)	-2.6%
Lincoln	297	4.7%	389	5.8%	341	5.2%	(48)	-12.3%
Logan	661	6.3%	575	5.9%	499	5.4%	(76)	-13.2%
Marion	493	3.0%	372	2.1%	305	1.7%	(67)	-18.1%
Marshall	220	2.1%	200	2.0%	167	1.7%	(33)	-16.5%
Mason	333	3.9%	365	4.2%	293	3.4%	(72)	-19.8%
McDowell	324	5.0%	310	5.2%	289	5.3%	(22)	-6.9%
Mercer	819	4.4%	799	4.3%	700	3.8%	(99)	-12.4%
Mineral	422	4.8%	340	3.9%	272	3.2%	(69)	-20.1%
Mingo	719	8.7%	652	8.7%	625	8.8%	(27)	-4.1%
Monongalia	1,053	5.0%	845	3.4%	666	2.6%	(179)	-21.2%

Owner General Occupancy								
0-30% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Monroe	192	4.0%	207	4.4%	196	4.2%	(12)	-5.6%
Morgan	337	5.5%	273	4.4%	225	3.6%	(48)	-17.7%
Nicholas	503	5.8%	442	5.2%	420	5.1%	(22)	-4.9%
Ohio	334	2.7%	248	2.1%	197	1.7%	(50)	-20.3%
Pendleton	102	4.1%	76	3.1%	50	2.1%	(27)	-34.8%
Pleasants	109	4.7%	86	3.8%	72	3.2%	(14)	-16.3%
Pocahontas	109	3.6%	83	2.8%	63	2.2%	(19)	-23.4%
Preston	465	4.6%	486	4.5%	404	3.7%	(82)	-16.8%
Putnam	865	4.8%	782	4.1%	699	3.6%	(82)	-10.5%
Raleigh	1,009	4.3%	753	3.4%	645	3.0%	(108)	-14.3%
Randolph	302	3.6%	236	2.8%	197	2.3%	(39)	-16.5%
Ritchie	109	3.5%	90	2.8%	62	2.0%	(28)	-30.9%
Roane	178	3.9%	172	3.7%	140	3.1%	(31)	-18.3%
Summers	141	3.3%	91	2.2%	73	1.8%	(18)	-20.1%
Taylor	235	4.5%	218	4.1%	193	3.6%	(25)	-11.6%
Tucker	136	5.6%	153	6.3%	153	6.3%	-	0.0%
Tyler	324	5.0%	310	5.2%	289	5.3%	(22)	-6.9%
Upshur	242	3.5%	270	3.7%	225	3.0%	(45)	-16.6%
Wayne	730	5.7%	599	4.8%	480	3.9%	(119)	-19.8%
Webster	49	1.6%	66	2.5%	58	2.3%	(8)	-12.5%
Wetzel	142	2.8%	157	3.1%	157	3.1%	-	0.0%
Wirt	111	5.6%	111	5.5%	90	4.4%	(20)	-18.4%
Wood	781	3.0%	783	3.0%	600	2.3%	(183)	-23.4%
Wyoming	635	8.4%	489	7.1%	434	6.7%	(55)	-11.3%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Loneran Associates, Inc.

Figure H-12 Owner General Occupancy 0-60% AMI Households Projections

Owner General Occupancy								
0-60% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	263	5.8%	335	7.0%	293	6.2%	(42)	-12.5%
Berkeley	3,852	12.5%	3,703	11.2%	2,909	8.4%	(794)	-21.4%
Boone	921	12.4%	939	13.8%	853	13.2%	(86)	-9.2%
Braxton	416	9.9%	375	8.4%	312	7.0%	(64)	-16.9%
Brooke	435	5.7%	351	5.0%	257	3.8%	(94)	-26.8%
Cabell	2,244	9.0%	2,373	9.4%	2,196	8.8%	(177)	-7.5%
Calhoun	120	5.0%	79	3.2%	66	2.8%	(12)	-15.8%
Clay	473	17.4%	388	14.1%	330	12.4%	(57)	-14.8%
Doddridge	237	11.0%	195	7.4%	158	5.9%	(37)	-18.9%
Fayette	1,298	9.7%	1,222	9.1%	1,068	8.2%	(154)	-12.6%
Gilmer	213	10.7%	245	12.8%	237	13.0%	(8)	-3.2%
Grant	269	8.2%	341	8.9%	270	7.1%	(71)	-20.9%
Greenbrier	853	7.6%	966	8.4%	818	7.1%	(148)	-15.3%
Hampshire	1,622	19.8%	1,302	16.9%	1,079	14.0%	(223)	-17.1%
Hancock	694	7.4%	797	8.5%	651	7.0%	(146)	-18.4%
Hardy	373	9.5%	404	9.2%	326	7.5%	(77)	-19.2%
Harrison	1,866	9.2%	1,372	6.6%	1,041	5.0%	(331)	-24.1%
Jackson	1,009	11.7%	1,133	12.2%	1,023	10.9%	(111)	-9.8%
Jefferson	1,734	11.1%	1,557	9.6%	1,250	7.6%	(307)	-19.7%
Kanawha	4,678	8.2%	4,603	8.5%	3,993	7.6%	(610)	-13.2%
Lewis	427	9.0%	504	10.1%	467	9.4%	(38)	-7.5%
Lincoln	699	11.1%	865	12.9%	751	11.4%	(114)	-13.2%
Logan	1,273	12.1%	1,152	11.8%	999	10.8%	(153)	-13.3%
Marion	864	13.3%	761	12.8%	682	12.5%	(80)	-10.4%
Marshall	697	6.7%	693	6.9%	584	6.0%	(109)	-15.8%
Mason	764	8.9%	806	9.2%	664	7.7%	(142)	-17.6%
McDowell	864	13.3%	761	12.8%	682	12.5%	(80)	-10.4%
Mercer	1,778	9.6%	1,856	10.0%	1,636	9.0%	(220)	-11.8%
Mineral	1,025	11.8%	914	10.6%	761	8.9%	(152)	-16.7%
Mingo	1,307	15.8%	1,269	16.9%	1,191	16.7%	(78)	-6.2%
Monongalia	2,232	10.6%	2,154	8.6%	1,764	6.8%	(390)	-18.1%
Monroe	432	8.9%	507	10.9%	466	10.0%	(41)	-8.2%
Morgan	776	12.8%	749	12.1%	612	9.8%	(137)	-18.2%

Owner General Occupancy								
0-60% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	1,015	11.7%	845	10.0%	781	9.5%	(64)	-7.5%
Ohio	1,082	8.7%	927	7.7%	758	6.4%	(169)	-18.2%
Pendleton	276	11.2%	213	8.8%	165	7.0%	(48)	-22.7%
Pleasants	265	11.4%	215	9.5%	166	7.3%	(49)	-22.7%
Pocahontas	310	10.3%	246	8.3%	182	6.2%	(64)	-26.1%
Preston	1,204	11.8%	1,280	11.7%	1,116	10.1%	(164)	-12.8%
Putnam	2,064	11.5%	2,112	11.2%	1,846	9.6%	(266)	-12.6%
Raleigh	2,395	10.3%	2,064	9.3%	1,793	8.3%	(271)	-13.1%
Randolph	867	10.3%	775	9.2%	659	7.8%	(116)	-14.9%
Ritchie	864	13.3%	761	12.8%	682	12.5%	(80)	-10.4%
Roane	465	10.1%	404	8.8%	336	7.5%	(68)	-16.9%
Summers	362	8.4%	349	8.5%	301	7.5%	(48)	-13.7%
Taylor	504	9.6%	521	9.7%	458	8.5%	(62)	-12.0%
Tucker	277	11.5%	330	13.7%	330	13.7%	-	0.0%
Tyler	374	12.6%	378	12.4%	337	11.2%	(41)	-10.9%
Upshur	787	11.4%	675	9.2%	580	7.8%	(96)	-14.2%
Wayne	1,587	12.4%	1,322	10.6%	1,059	8.7%	(263)	-19.9%
Webster	243	8.1%	219	8.3%	188	7.5%	(31)	-14.2%
Wetzel	353	7.0%	431	8.5%	431	8.5%	-	0.0%
Wirt	232	11.7%	261	12.9%	220	10.7%	(41)	-15.8%
Wood	2,454	9.4%	2,260	8.7%	1,826	7.1%	(434)	-19.2%
Wyoming	1,153	15.3%	961	14.0%	837	13.0%	(124)	-12.9%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-13 Owner General Occupancy 0-80% AMI Households Projections

Owner General Occupancy								
0-80% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	449	9.8%	589	12.3%	515	10.9%	(74)	-12.6%
Berkeley	6,337	20.6%	5,800	17.5%	4,711	13.6%	(1,090)	-18.8%
Boone	1,231	16.6%	1,198	17.6%	1,076	16.7%	(122)	-10.2%
Braxton	575	13.7%	546	12.2%	470	10.5%	(76)	-14.0%
Brooke	705	9.3%	564	8.0%	432	6.3%	(133)	-23.5%
Cabell	3,177	12.7%	3,536	14.0%	3,274	13.1%	(262)	-7.4%
Calhoun	183	7.6%	141	5.7%	119	4.9%	(22)	-15.4%
Clay	628	23.1%	494	18.0%	421	15.7%	(73)	-14.7%
Doddridge	368	17.0%	402	15.4%	338	12.6%	(63)	-15.8%
Fayette	1,913	14.3%	1,707	12.7%	1,486	11.3%	(221)	-12.9%
Gilmer	271	13.7%	350	18.4%	333	18.2%	(17)	-4.9%
Grant	502	15.3%	607	15.9%	503	13.2%	(104)	-17.2%
Greenbrier	1,480	13.2%	1,528	13.4%	1,308	11.4%	(220)	-14.4%
Hampshire	2,013	24.5%	1,709	22.2%	1,464	19.0%	(245)	-14.3%
Hancock	1,248	13.2%	1,252	13.3%	1,064	11.5%	(188)	-15.0%
Hardy	581	14.7%	699	16.0%	584	13.4%	(115)	-16.4%
Harrison	2,654	13.0%	2,394	11.5%	1,828	8.8%	(566)	-23.6%
Jackson	1,363	15.8%	1,454	15.6%	1,319	14.1%	(134)	-9.2%
Jefferson	2,798	17.9%	2,496	15.4%	2,018	12.2%	(477)	-19.1%
Kanawha	6,947	12.2%	6,638	12.2%	5,826	11.0%	(812)	-12.2%
Lewis	598	12.6%	720	14.4%	659	13.2%	(61)	-8.5%
Lincoln	960	15.2%	1,150	17.1%	998	15.1%	(152)	-13.2%
Logan	1,776	16.9%	1,532	15.6%	1,329	14.4%	(203)	-13.2%
Marion	1,867	11.3%	1,869	10.7%	1,604	9.2%	(265)	-14.2%
Marshall	1,044	10.1%	1,031	10.3%	878	9.0%	(153)	-14.8%
Mason	1,138	13.2%	1,162	13.3%	969	11.2%	(193)	-16.6%
McDowell	1,073	16.5%	959	16.1%	841	15.4%	(117)	-12.2%
Mercer	2,612	14.1%	2,681	14.4%	2,390	13.1%	(291)	-10.9%
Mineral	1,449	16.6%	1,217	14.1%	1,012	11.8%	(205)	-16.9%
Mingo	1,677	20.3%	1,587	21.1%	1,476	20.7%	(111)	-7.0%
Monongalia	3,136	14.9%	3,301	13.2%	2,785	10.7%	(516)	-15.6%
Monroe	615	12.7%	708	15.2%	651	14.0%	(57)	-8.0%
Morgan	1,113	18.3%	1,037	16.8%	859	13.7%	(178)	-17.1%

Owner General Occupancy								
0-80% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	1,376	15.9%	1,315	15.6%	1,212	14.7%	(103)	-7.8%
Ohio	1,609	13.0%	1,469	12.2%	1,235	10.5%	(234)	-15.9%
Pendleton	374	15.1%	313	12.9%	247	10.5%	(65)	-20.9%
Pleasants	356	15.3%	271	11.9%	214	9.4%	(58)	-21.2%
Pocahontas	421	14.0%	342	11.6%	267	9.2%	(75)	-21.9%
Preston	1,780	17.4%	1,872	17.1%	1,641	14.8%	(232)	-12.4%
Putnam	3,127	17.4%	3,185	16.8%	2,824	14.7%	(360)	-11.3%
Raleigh	3,399	14.6%	2,936	13.2%	2,578	11.9%	(358)	-12.2%
Randolph	1,215	14.4%	1,208	14.3%	1,040	12.4%	(167)	-13.9%
Ritchie	489	15.7%	456	14.0%	353	11.2%	(104)	-22.7%
Roane	623	13.6%	524	11.4%	434	9.7%	(91)	-17.3%
Summers	553	12.9%	524	12.8%	447	11.2%	(77)	-14.7%
Taylor	764	14.5%	759	14.2%	680	12.6%	(79)	-10.4%
Tucker	393	16.2%	454	18.8%	454	18.8%	-	0.0%
Tyler	514	17.3%	537	17.6%	478	15.9%	(59)	-11.0%
Upshur	1,073	16.5%	959	16.1%	841	15.4%	(117)	-12.2%
Wayne	2,168	16.9%	1,888	15.1%	1,522	12.5%	(366)	-19.4%
Webster	370	12.2%	300	11.3%	254	10.1%	(46)	-15.3%
Wetzel	561	11.1%	687	13.6%	687	13.6%	-	0.0%
Wirt	332	16.7%	360	17.8%	317	15.4%	(43)	-12.0%
Wood	3,729	14.3%	3,355	13.0%	2,731	10.6%	(625)	-18.6%
Wyoming	1,511	20.1%	1,261	18.4%	1,101	17.1%	(160)	-12.7%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-14 Owner General Occupancy 81-100% AMI Households Projections

Owner General Occupancy								
81-100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	185	4.0%	166	3.5%	150	3.2%	(16)	-9.5%
Berkeley	2,085	6.8%	2,081	6.3%	1,930	5.6%	(152)	-7.3%
Boone	327	4.4%	309	4.5%	271	4.2%	(39)	-12.4%
Braxton	130	3.1%	142	3.2%	135	3.0%	(8)	-5.4%
Brooke	311	4.1%	207	2.9%	165	2.4%	(42)	-20.4%
Cabell	1,013	4.0%	972	3.8%	922	3.7%	(50)	-5.2%
Calhoun	73	3.1%	86	3.5%	74	3.1%	(12)	-14.2%
Clay	119	4.4%	148	5.4%	139	5.2%	(8)	-5.7%
Doddridge	99	4.6%	106	4.1%	105	3.9%	(1)	-0.8%
Fayette	554	4.1%	595	4.4%	544	4.2%	(52)	-8.7%
Gilmer	82	4.1%	65	3.4%	57	3.1%	(8)	-11.8%
Grant	204	6.2%	201	5.3%	183	4.8%	(19)	-9.3%
Greenbrier	632	5.6%	502	4.4%	433	3.8%	(69)	-13.8%
Hampshire	396	4.8%	323	4.2%	276	3.6%	(47)	-14.7%
Hancock	412	4.4%	372	4.0%	331	3.6%	(41)	-11.1%
Hardy	215	5.5%	226	5.2%	211	4.9%	(16)	-6.9%
Harrison	878	4.3%	719	3.5%	681	3.3%	(38)	-5.2%
Jackson	243	2.8%	397	4.3%	368	3.9%	(29)	-7.4%
Jefferson	928	5.9%	759	4.7%	632	3.8%	(127)	-16.8%
Kanawha	2,545	4.5%	2,221	4.1%	1,951	3.7%	(270)	-12.2%
Lewis	171	3.6%	160	3.2%	144	2.9%	(16)	-9.8%
Lincoln	277	4.4%	246	3.7%	214	3.2%	(31)	-12.7%
Logan	244	2.3%	227	2.3%	205	2.2%	(22)	-9.7%
Marion	636	3.8%	672	3.8%	625	3.6%	(47)	-7.0%
Marshall	428	4.1%	374	3.8%	329	3.4%	(45)	-12.1%
Mason	374	4.3%	389	4.5%	338	3.9%	(52)	-13.2%
McDowell	184	2.8%	173	2.9%	143	2.6%	(31)	-17.6%
Mercer	781	4.2%	662	3.6%	602	3.3%	(60)	-9.1%
Mineral	400	4.6%	411	4.7%	352	4.1%	(59)	-14.3%
Mingo	286	3.5%	273	3.6%	224	3.1%	(49)	-17.9%
Monongalia	1,248	5.9%	1,501	6.0%	1,421	5.5%	(80)	-5.4%
Monroe	210	4.3%	175	3.7%	158	3.4%	(17)	-9.8%
Morgan	306	5.0%	233	3.8%	217	3.5%	(16)	-6.7%

Owner General Occupancy								
81-100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	465	5.4%	367	4.4%	334	4.0%	(33)	-9.0%
Ohio	501	4.0%	406	3.4%	362	3.1%	(44)	-10.8%
Pendleton	107	4.3%	99	4.1%	88	3.8%	(11)	-10.9%
Pleasants	184	2.8%	173	2.9%	143	2.6%	(31)	-17.6%
Pocahontas	144	4.8%	113	3.8%	110	3.8%	(4)	-3.4%
Preston	619	6.1%	618	5.7%	576	5.2%	(42)	-6.7%
Putnam	1,052	5.9%	1,096	5.8%	998	5.2%	(98)	-8.9%
Raleigh	1,071	4.6%	985	4.4%	883	4.1%	(102)	-10.3%
Randolph	555	6.6%	479	5.7%	418	5.0%	(61)	-12.7%
Ritchie	174	5.6%	186	5.7%	145	4.6%	(41)	-22.0%
Roane	153	3.3%	181	3.9%	157	3.5%	(23)	-12.9%
Summers	151	3.5%	124	3.0%	106	2.6%	(18)	-14.6%
Taylor	191	3.6%	201	3.7%	184	3.4%	(17)	-8.4%
Tucker	106	4.4%	126	5.2%	126	5.2%	-	0.0%
Tyler	129	4.4%	154	5.0%	141	4.7%	(13)	-8.7%
Upshur	361	5.2%	362	4.9%	329	4.4%	(33)	-9.1%
Wayne	595	4.6%	702	5.6%	613	5.0%	(89)	-12.6%
Webster	81	2.7%	64	2.4%	50	2.0%	(14)	-21.7%
Wetzel	213	4.2%	166	3.3%	166	3.3%	-	0.0%
Wirt	120	6.0%	120	5.9%	108	5.2%	(12)	-10.3%
Wood	1,318	5.1%	1,181	4.6%	1,051	4.1%	(130)	-11.0%
Wyoming	288	3.8%	228	3.3%	197	3.1%	(31)	-13.6%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-15 Owner General Occupancy above 100% AMI Households Projections

Owner General Occupancy								
Above 100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	1,223	26.8%	1,139	23.8%	1,097	23.2%	(42)	-3.7%
Berkeley	8,254	26.9%	9,292	28.0%	10,033	29.0%	740	8.0%
Boone	1,914	25.7%	1,245	18.3%	1,081	16.7%	(163)	-13.1%
Braxton	1,017	24.2%	996	22.3%	972	21.8%	(24)	-2.4%
Brooke	2,107	27.7%	1,762	24.9%	1,713	25.0%	(49)	-2.8%
Cabell	6,897	27.5%	5,768	22.8%	5,783	23.1%	14	0.2%
Calhoun	709	29.6%	594	24.3%	546	22.7%	(47)	-8.0%
Clay	613	22.5%	524	19.1%	518	19.3%	(7)	-1.3%
Doddridge	503	23.3%	577	22.1%	555	20.7%	(22)	-3.7%
Fayette	3,429	25.6%	2,921	21.7%	2,757	21.0%	(164)	-5.6%
Gilmer	486	24.6%	347	18.2%	313	17.1%	(33)	-9.6%
Grant	707	21.6%	782	20.5%	774	20.3%	(9)	-1.1%
Greenbrier	2,539	22.6%	2,096	18.3%	2,104	18.4%	8	0.4%
Hampshire	1,182	14.4%	913	11.9%	984	12.7%	71	7.7%
Hancock	2,369	25.1%	2,017	21.4%	1,953	21.1%	(64)	-3.2%
Hardy	1,034	26.2%	971	22.2%	937	21.5%	(34)	-3.5%
Harrison	5,401	26.5%	5,650	27.2%	5,686	27.5%	36	0.6%
Jackson	2,262	26.2%	2,175	23.3%	2,073	22.2%	(102)	-4.7%
Jefferson	4,596	29.4%	4,582	28.4%	4,563	27.6%	(19)	-0.4%
Kanawha	15,893	28.0%	12,744	23.4%	12,102	22.9%	(642)	-5.0%
Lewis	1,160	24.4%	1,045	21.0%	966	19.4%	(79)	-7.6%
Lincoln	1,764	27.9%	1,487	22.2%	1,388	21.0%	(100)	-6.7%
Logan	2,520	24.0%	1,940	19.8%	1,731	18.7%	(209)	-10.8%
Marion	5,153	31.1%	5,075	29.0%	5,098	29.2%	23	0.4%
Marshall	2,969	28.6%	2,402	24.1%	2,258	23.3%	(144)	-6.0%
Mason	2,002	23.3%	1,872	21.5%	1,902	22.0%	30	1.6%
McDowell	1,415	21.8%	938	15.7%	777	14.3%	(161)	-17.2%
Mercer	4,657	25.1%	3,962	21.3%	3,842	21.1%	(120)	-3.0%
Mineral	1,923	22.1%	1,826	21.1%	1,832	21.3%	6	0.3%
Mingo	1,961	23.7%	1,378	18.3%	1,136	15.9%	(242)	-17.6%
Monongalia	6,677	31.7%	7,471	29.9%	8,157	31.3%	686	9.2%
Monroe	1,203	24.9%	878	18.8%	822	17.7%	(56)	-6.4%
Morgan	1,338	22.0%	1,263	20.5%	1,263	20.2%	(1)	-0.1%

Owner General Occupancy								
Above 100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	2,219	25.6%	1,808	21.5%	1,679	20.3%	(129)	-7.1%
Ohio	3,309	26.7%	2,805	23.2%	2,740	23.2%	(65)	-2.3%
Pendleton	468	18.9%	361	14.9%	340	14.4%	(22)	-6.0%
Pleasants	594	25.6%	536	23.6%	526	23.2%	(10)	-1.8%
Pocahontas	649	21.6%	524	17.8%	512	17.6%	(12)	-2.3%
Preston	2,369	23.2%	2,121	19.4%	2,136	19.3%	15	0.7%
Putnam	5,035	28.0%	4,499	23.8%	4,463	23.2%	(36)	-0.8%
Raleigh	6,036	25.9%	4,838	21.7%	4,703	21.8%	(134)	-2.8%
Randolph	1,912	22.6%	1,572	18.6%	1,554	18.5%	(18)	-1.1%
Ritchie	718	23.0%	702	21.6%	697	22.0%	(5)	-0.6%
Roane	1,240	27.0%	1,056	23.0%	1,009	22.5%	(47)	-4.5%
Summers	1,012	23.6%	683	16.7%	633	15.8%	(50)	-7.3%
Taylor	1,484	28.1%	1,283	24.0%	1,229	22.8%	(54)	-4.2%
Tucker	540	22.3%	458	18.9%	458	18.9%	-	0.0%
Tyler	660	22.3%	522	17.1%	477	15.9%	(45)	-8.6%
Upshur	1,658	24.1%	1,700	23.0%	1,678	22.6%	(22)	-1.3%
Wayne	3,202	24.9%	2,817	22.5%	2,826	23.2%	8	0.3%
Webster	765	25.3%	519	19.6%	456	18.1%	(62)	-12.0%
Wetzel	1,217	24.1%	1,029	20.4%	1,029	20.4%	-	0.0%
Wirt	415	20.9%	339	16.7%	336	16.3%	(3)	-1.0%
Wood	6,464	24.9%	6,112	23.6%	6,165	24.0%	53	0.9%
Wyoming	1,800	23.9%	1,319	19.3%	1,174	18.3%	(144)	-11.0%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Elderly Owners

Figure H-16 Owner Elderly 0-30% AMI Households Projections

Owner Elderly								
0-30% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	373	8.2%	451	9.4%	445	9.4%	(6)	-1.4%
Berkeley	2,148	7.0%	2,111	6.4%	2,064	6.0%	(47)	-2.2%
Boone	782	10.5%	1,044	15.3%	1,054	16.3%	10	1.0%
Braxton	446	10.6%	532	11.9%	533	11.9%	1	0.2%
Brooke	647	8.5%	600	8.5%	537	7.8%	(62)	-10.4%
Cabell	2,155	8.6%	2,660	10.5%	2,595	10.3%	(64)	-2.4%
Calhoun	130	5.4%	156	6.4%	150	6.2%	(6)	-3.9%
Clay	288	10.6%	384	14.0%	374	14.0%	(10)	-2.5%
Doddridge	184	8.5%	272	10.4%	272	10.1%	(0)	0.0%
Fayette	956	7.1%	1,051	7.8%	1,023	7.8%	(29)	-2.7%
Gilmer	245	12.4%	258	13.6%	267	14.6%	9	3.3%
Grant	270	8.3%	377	9.9%	350	9.2%	(27)	-7.3%
Greenbrier	964	8.6%	1,175	10.3%	1,109	9.7%	(66)	-5.6%
Hampshire	1,628	19.8%	1,469	19.1%	1,369	17.7%	(101)	-6.8%
Hancock	860	9.1%	934	9.9%	897	9.7%	(37)	-4.0%
Hardy	288	7.3%	323	7.4%	300	6.9%	(23)	-7.3%
Harrison	1,963	9.6%	1,802	8.7%	1,700	8.2%	(102)	-5.7%
Jackson	838	9.7%	1,089	11.7%	1,138	12.2%	49	4.5%
Jefferson	1,189	7.6%	1,343	8.3%	1,326	8.0%	(17)	-1.2%
Kanawha	3,801	6.7%	5,179	9.5%	5,033	9.5%	(146)	-2.8%
Lewis	415	8.7%	414	8.3%	448	9.0%	34	8.2%
Lincoln	476	7.5%	534	8.0%	541	8.2%	7	1.3%
Logan	1,002	9.5%	1,178	12.0%	1,155	12.5%	(23)	-2.0%
Marion	1,115	6.7%	1,300	7.4%	1,282	7.3%	(18)	-1.4%
Marshall	727	7.0%	881	8.8%	858	8.8%	(23)	-2.6%
Mason	687	8.0%	928	10.6%	894	10.3%	(34)	-3.7%
McDowell	542	8.3%	677	11.3%	649	11.9%	(28)	-4.1%
Mercer	1,615	8.7%	1,889	10.1%	1,812	9.9%	(77)	-4.1%
Mineral	1,073	12.3%	1,000	11.6%	932	10.8%	(68)	-6.8%
Mingo	769	9.3%	944	12.6%	1,024	14.4%	80	8.5%
Monongalia	1,724	8.2%	1,982	7.9%	2,099	8.1%	117	5.9%

Owner Elderly								
0-30% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Monroe	353	7.3%	439	9.4%	455	9.8%	15	3.5%
Morgan	490	8.1%	519	8.4%	505	8.1%	(13)	-2.6%
Nicholas	749	8.6%	846	10.0%	850	10.3%	4	0.5%
Ohio	1,094	8.8%	1,271	10.5%	1,182	10.0%	(88)	-7.0%
Pendleton	275	11.1%	407	16.8%	378	16.1%	(28)	-6.9%
Pleasants	204	8.8%	162	7.1%	155	6.8%	(7)	-4.3%
Pocahontas	214	7.1%	239	8.1%	207	7.1%	(33)	-13.6%
Preston	1,083	10.6%	1,348	12.3%	1,365	12.3%	17	1.2%
Putnam	1,334	7.4%	1,931	10.2%	1,986	10.3%	55	2.9%
Raleigh	2,040	8.7%	2,217	10.0%	2,077	9.6%	(140)	-6.3%
Randolph	769	9.1%	782	9.2%	735	8.8%	(47)	-6.0%
Ritchie	251	8.0%	289	8.9%	268	8.5%	(21)	-7.3%
Roane	341	7.4%	420	9.2%	409	9.1%	(11)	-2.6%
Summers	372	8.7%	496	12.1%	484	12.1%	(12)	-2.3%
Taylor	425	8.1%	577	10.8%	578	10.7%	1	0.2%
Tucker	215	8.9%	274	11.3%	274	11.3%	-	0.0%
Tyler	542	8.3%	677	11.3%	649	11.9%	(28)	-4.1%
Upshur	583	8.5%	742	10.1%	759	10.2%	16	2.2%
Wayne	1,331	10.4%	1,448	11.6%	1,364	11.2%	(84)	-5.8%
Webster	202	6.7%	259	9.8%	260	10.3%	1	0.4%
Wetzel	512	10.1%	500	9.9%	500	9.9%	-	0.0%
Wirt	208	10.5%	274	13.5%	284	13.8%	10	3.5%
Wood	2,204	8.5%	2,153	8.3%	1,993	7.8%	(160)	-7.4%
Wyoming	668	8.9%	707	10.3%	698	10.9%	(9)	-1.3%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Loneran Associates, Inc.

Figure H-17 Owner Elderly 0-60% AMI Households Projections

Owner Elderly								
0-60% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	1,033	22.6%	1,256	26.2%	1,252	26.5%	(4)	-0.3%
Berkeley	5,332	17.4%	6,271	18.9%	6,184	17.9%	(87)	-1.4%
Boone	1,799	24.2%	2,169	31.8%	2,178	33.7%	9	0.4%
Braxton	1,037	24.7%	1,198	26.8%	1,198	26.9%	(0)	0.0%
Brooke	1,618	21.3%	1,698	24.0%	1,584	23.1%	(114)	-6.7%
Cabell	5,448	21.7%	6,012	23.8%	5,937	23.7%	(75)	-1.2%
Calhoun	426	17.8%	521	21.3%	510	21.2%	(11)	-2.1%
Clay	698	25.6%	877	32.0%	864	32.3%	(13)	-1.5%
Doddridge	451	20.9%	579	22.1%	583	21.8%	4	0.7%
Fayette	2,826	21.1%	3,147	23.4%	3,067	23.4%	(80)	-2.5%
Gilmer	505	25.5%	519	27.3%	531	29.0%	11	2.2%
Grant	732	22.3%	915	23.9%	878	23.0%	(36)	-4.0%
Greenbrier	2,551	22.8%	2,974	26.0%	2,899	25.3%	(74)	-2.5%
Hampshire	2,982	36.3%	3,057	39.8%	3,035	39.3%	(22)	-0.7%
Hancock	2,263	24.0%	2,501	26.6%	2,431	26.2%	(70)	-2.8%
Hardy	729	18.5%	831	19.0%	808	18.6%	(23)	-2.7%
Harrison	4,935	24.2%	4,760	22.9%	4,497	21.7%	(264)	-5.5%
Jackson	2,119	24.6%	2,648	28.4%	2,763	29.6%	114	4.3%
Jefferson	2,653	17.0%	3,036	18.8%	3,074	18.6%	39	1.3%
Kanawha	10,866	19.1%	12,610	23.2%	12,277	23.2%	(333)	-2.6%
Lewis	1,040	21.9%	1,229	24.7%	1,306	26.2%	77	6.3%
Lincoln	1,284	20.3%	1,526	22.7%	1,560	23.6%	34	2.2%
Logan	2,660	25.3%	2,842	29.0%	2,790	30.1%	(52)	-1.8%
Marion	1,457	22.4%	1,672	28.0%	1,609	29.5%	(63)	-3.8%
Marshall	2,063	19.9%	2,468	24.7%	2,442	25.2%	(26)	-1.0%
Mason	1,994	23.2%	2,274	26.1%	2,224	25.7%	(49)	-2.2%
McDowell	1,457	22.4%	1,672	28.0%	1,609	29.5%	(63)	-3.8%
Mercer	4,175	22.5%	4,705	25.2%	4,582	25.1%	(123)	-2.6%
Mineral	2,409	27.7%	2,402	27.7%	2,324	27.0%	(78)	-3.2%
Mingo	1,987	24.0%	2,187	29.1%	2,276	32.0%	90	4.1%
Monongalia	3,918	18.6%	4,394	17.6%	4,660	17.9%	266	6.0%
Monroe	1,079	22.3%	1,323	28.3%	1,372	29.5%	49	3.7%
Morgan	1,312	21.6%	1,593	25.8%	1,543	24.6%	(50)	-3.1%

Owner Elderly								
0-60% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	2,061	23.8%	2,265	26.9%	2,284	27.6%	19	0.8%
Ohio	2,727	22.0%	2,953	24.4%	2,779	23.5%	(174)	-5.9%
Pendleton	650	26.3%	832	34.3%	798	33.9%	(34)	-4.0%
Pleasants	522	22.4%	503	22.1%	499	22.0%	(4)	-0.8%
Pocahontas	707	23.5%	773	26.2%	701	24.1%	(72)	-9.3%
Preston	2,542	24.9%	3,020	27.7%	3,078	27.8%	59	1.9%
Putnam	3,662	20.4%	4,785	25.3%	4,978	25.9%	193	4.0%
Raleigh	5,331	22.9%	5,495	24.7%	5,283	24.5%	(212)	-3.9%
Randolph	1,943	23.0%	1,992	23.5%	1,915	22.8%	(77)	-3.9%
Ritchie	1,457	22.4%	1,672	28.0%	1,609	29.5%	(63)	-3.8%
Roane	991	21.6%	1,169	25.5%	1,141	25.4%	(29)	-2.4%
Summers	1,008	23.5%	1,269	31.1%	1,252	31.3%	(17)	-1.3%
Taylor	1,022	19.4%	1,329	24.8%	1,357	25.2%	28	2.1%
Tucker	579	23.9%	643	26.6%	643	26.6%	-	0.0%
Tyler	667	22.5%	842	27.6%	845	28.1%	3	0.3%
Upshur	1,519	22.1%	1,841	24.9%	1,868	25.2%	27	1.5%
Wayne	3,224	25.1%	3,300	26.3%	3,147	25.8%	(152)	-4.6%
Webster	653	21.6%	697	26.3%	695	27.5%	(1)	-0.2%
Wetzel	1,234	24.4%	1,325	26.3%	1,325	26.3%	-	0.0%
Wirt	495	25.0%	657	32.4%	697	33.9%	40	6.1%
Wood	5,733	22.0%	5,805	22.5%	5,578	21.7%	(227)	-3.9%
Wyoming	1,785	23.7%	1,908	27.9%	1,876	29.2%	(32)	-1.7%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-18 Owner Elderly 0-80% AMI Households Projections

Owner Elderly								
0-80% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	1,381	30.2%	1,652	34.5%	1,662	35.2%	9	0.6%
Berkeley	7,413	24.1%	8,637	26.1%	8,653	25.0%	15	0.2%
Boone	2,353	31.6%	2,669	39.2%	2,678	41.5%	9	0.3%
Braxton	1,370	32.6%	1,537	34.4%	1,542	34.6%	5	0.3%
Brooke	2,238	29.4%	2,329	33.0%	2,221	32.5%	(108)	-4.6%
Cabell	7,045	28.1%	8,061	31.9%	7,951	31.7%	(111)	-1.4%
Calhoun	641	26.8%	740	30.2%	733	30.5%	(7)	-0.9%
Clay	899	33.0%	1,160	42.3%	1,149	43.0%	(10)	-0.9%
Doddridge	597	27.6%	805	30.8%	824	30.8%	19	2.3%
Fayette	3,939	29.4%	4,367	32.4%	4,272	32.6%	(94)	-2.2%
Gilmer	634	32.0%	657	34.5%	666	36.4%	8	1.3%
Grant	986	30.1%	1,202	31.4%	1,181	30.9%	(21)	-1.8%
Greenbrier	3,341	29.8%	3,849	33.7%	3,795	33.1%	(55)	-1.4%
Hampshire	3,458	42.1%	3,573	46.5%	3,615	46.8%	42	1.2%
Hancock	2,988	31.7%	3,399	36.2%	3,356	36.2%	(44)	-1.3%
Hardy	994	25.2%	1,143	26.2%	1,122	25.8%	(21)	-1.8%
Harrison	6,394	31.4%	6,682	32.1%	6,300	30.5%	(381)	-5.7%
Jackson	2,772	32.2%	3,312	35.5%	3,460	37.0%	148	4.5%
Jefferson	3,599	23.0%	4,005	24.8%	4,065	24.6%	60	1.5%
Kanawha	15,006	26.4%	16,905	31.1%	16,636	31.5%	(269)	-1.6%
Lewis	1,521	32.0%	1,732	34.8%	1,828	36.7%	95	5.5%
Lincoln	1,744	27.6%	2,054	30.6%	2,110	32.0%	57	2.8%
Logan	3,444	32.8%	3,538	36.1%	3,477	37.6%	(61)	-1.7%
Marion	4,481	27.0%	4,941	28.3%	4,966	28.4%	25	0.5%
Marshall	2,895	27.9%	3,277	32.8%	3,259	33.6%	(19)	-0.6%
Mason	2,835	33.0%	3,015	34.6%	2,976	34.3%	(39)	-1.3%
McDowell	1,968	30.3%	2,265	38.0%	2,181	40.0%	(84)	-3.7%
Mercer	5,539	29.8%	6,086	32.7%	5,976	32.7%	(110)	-1.8%
Mineral	2,984	34.3%	3,105	35.9%	3,070	35.7%	(34)	-1.1%
Mingo	2,509	30.4%	2,774	36.9%	2,861	40.2%	87	3.1%
Monongalia	4,965	23.6%	5,911	23.6%	6,209	23.8%	299	5.1%
Monroe	1,427	29.5%	1,676	35.9%	1,737	37.3%	61	3.6%
Morgan	1,814	29.8%	2,016	32.7%	2,016	32.2%	(0)	0.0%

Owner Elderly								
0-80% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	2,717	31.4%	2,957	35.1%	2,997	36.3%	40	1.3%
Ohio	3,639	29.4%	3,900	32.3%	3,734	31.6%	(166)	-4.3%
Pendleton	835	33.8%	1,022	42.1%	986	41.9%	(35)	-3.5%
Pleasants	726	31.2%	751	33.0%	742	32.7%	(9)	-1.1%
Pocahontas	960	31.9%	1,100	37.3%	1,038	35.7%	(61)	-5.6%
Preston	3,389	33.2%	3,953	36.2%	4,064	36.8%	111	2.8%
Putnam	4,937	27.5%	6,080	32.1%	6,395	33.2%	315	5.2%
Raleigh	7,244	31.0%	7,411	33.3%	7,170	33.2%	(242)	-3.3%
Randolph	2,452	29.0%	2,609	30.8%	2,538	30.2%	(72)	-2.7%
Ritchie	888	28.5%	995	30.6%	947	30.0%	(47)	-4.8%
Roane	1,327	28.9%	1,566	34.1%	1,545	34.4%	(21)	-1.3%
Summers	1,442	33.6%	1,696	41.5%	1,690	42.2%	(6)	-0.3%
Taylor	1,547	29.3%	1,776	33.1%	1,823	33.8%	47	2.6%
Tucker	733	30.3%	848	35.1%	848	35.1%	-	0.0%
Tyler	817	27.5%	1,053	34.5%	1,063	35.4%	10	1.0%
Upshur	1,968	30.3%	2,265	38.0%	2,181	40.0%	(84)	-3.7%
Wayne	4,172	32.5%	4,272	34.1%	4,080	33.4%	(192)	-4.5%
Webster	875	29.0%	910	34.4%	906	35.9%	(4)	-0.5%
Wetzel	1,609	31.8%	1,810	35.9%	1,810	35.9%	-	0.0%
Wirt	661	33.3%	819	40.4%	872	42.4%	53	6.5%
Wood	7,709	29.7%	7,845	30.3%	7,493	29.2%	(352)	-4.5%
Wyoming	2,306	30.6%	2,470	36.1%	2,425	37.7%	(46)	-1.9%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-19 Owner Elderly 81-100% AMI Households Projections

Owner Elderly								
81-100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	342	7.5%	398	8.3%	418	8.8%	20	5.1%
Berkeley	1,614	5.3%	1,657	5.0%	1,887	5.5%	230	13.9%
Boone	379	5.1%	368	5.4%	368	5.7%	(0)	-0.1%
Braxton	255	6.1%	255	5.7%	264	5.9%	9	3.4%
Brooke	538	7.1%	508	7.2%	481	7.0%	(28)	-5.5%
Cabell	1,461	5.8%	1,551	6.1%	1,595	6.4%	44	2.9%
Calhoun	109	4.6%	148	6.0%	151	6.3%	3	2.1%
Clay	148	5.4%	116	4.2%	125	4.7%	9	7.8%
Doddridge	153	7.1%	190	7.3%	219	8.2%	28	14.8%
Fayette	876	6.5%	1,098	8.2%	1,128	8.6%	29	2.7%
Gilmer	115	5.8%	172	9.0%	165	9.0%	(7)	-4.1%
Grant	222	6.8%	249	6.5%	269	7.1%	21	8.3%
Greenbrier	777	6.9%	994	8.7%	1,006	8.8%	12	1.2%
Hampshire	339	4.1%	358	4.7%	362	4.7%	4	1.2%
Hancock	595	6.3%	643	6.8%	679	7.3%	36	5.6%
Hardy	239	6.1%	299	6.8%	319	7.3%	19	6.5%
Harrison	1,161	5.7%	1,255	6.0%	1,486	7.2%	230	18.4%
Jackson	465	5.4%	486	5.2%	508	5.4%	22	4.6%
Jefferson	771	4.9%	882	5.5%	971	5.9%	89	10.1%
Kanawha	3,590	6.3%	3,351	6.2%	3,314	6.3%	(37)	-1.1%
Lewis	306	6.4%	343	6.9%	358	7.2%	16	4.5%
Lincoln	366	5.8%	432	6.4%	448	6.8%	16	3.7%
Logan	530	5.0%	537	5.5%	528	5.7%	(9)	-1.7%
Marion	929	5.6%	980	5.6%	1,011	5.8%	31	3.1%
Marshall	693	6.7%	663	6.6%	673	6.9%	10	1.5%
Mason	556	6.5%	637	7.3%	651	7.5%	14	2.2%
McDowell	422	6.5%	482	8.1%	451	8.3%	(31)	-6.5%
Mercer	1,065	5.7%	1,124	6.0%	1,133	6.2%	9	0.8%
Mineral	517	5.9%	527	6.1%	529	6.2%	2	0.4%
Mingo	436	5.3%	459	6.1%	429	6.0%	(30)	-6.6%
Monongalia	973	4.6%	1,413	5.6%	1,426	5.5%	14	1.0%
Monroe	317	6.6%	395	8.5%	407	8.7%	12	3.1%
Morgan	295	4.9%	353	5.7%	392	6.3%	40	11.2%

Owner Elderly								
81-100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	552	6.4%	521	6.2%	536	6.5%	15	2.9%
Ohio	644	5.2%	707	5.9%	736	6.2%	29	4.1%
Pendleton	144	5.8%	139	5.7%	148	6.3%	9	6.7%
Pleasants	422	6.5%	482	8.1%	451	8.3%	(31)	-6.5%
Pocahontas	214	7.1%	182	6.2%	184	6.3%	2	1.2%
Preston	500	4.9%	657	6.0%	696	6.3%	38	5.9%
Putnam	884	4.9%	982	5.2%	1,067	5.5%	84	8.6%
Raleigh	1,527	6.5%	1,503	6.7%	1,444	6.7%	(59)	-3.9%
Randolph	578	6.8%	608	7.2%	590	7.0%	(17)	-2.9%
Ritchie	243	7.8%	271	8.3%	259	8.2%	(12)	-4.4%
Roane	262	5.7%	291	6.4%	299	6.7%	8	2.7%
Summers	328	7.6%	304	7.5%	321	8.0%	17	5.5%
Taylor	295	5.6%	346	6.5%	369	6.8%	23	6.6%
Tucker	177	7.3%	154	6.4%	154	6.4%	-	0.0%
Tyler	197	6.6%	207	6.8%	211	7.0%	5	2.3%
Upshur	460	6.7%	477	6.5%	496	6.7%	19	4.0%
Wayne	736	5.7%	709	5.7%	717	5.9%	7	1.0%
Webster	160	5.3%	152	5.7%	151	6.0%	(1)	-0.5%
Wetzel	351	6.9%	422	8.4%	422	8.4%	-	0.0%
Wirt	149	7.5%	143	7.1%	154	7.5%	11	7.6%
Wood	1,721	6.6%	1,689	6.5%	1,789	7.0%	100	5.9%
Wyoming	424	5.6%	474	6.9%	464	7.2%	(9)	-2.0%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

Figure H-20 Owner Elderly above 100% AMI Households Projections

Owner Elderly								
Above 100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Barbour	987	21.6%	845	17.6%	885	18.7%	40	4.7%
Berkeley	5,015	16.3%	5,664	17.1%	7,344	21.3%	1,680	29.7%
Boone	1,232	16.6%	1,027	15.1%	986	15.3%	(41)	-4.0%
Braxton	856	20.4%	994	22.2%	1,078	24.2%	84	8.5%
Brooke	1,707	22.4%	1,698	24.0%	1,833	26.8%	135	7.9%
Cabell	5,474	21.8%	5,416	21.4%	5,557	22.2%	141	2.6%
Calhoun	677	28.3%	738	30.2%	784	32.6%	46	6.2%
Clay	315	11.6%	303	11.0%	323	12.1%	20	6.7%
Doddridge	442	20.5%	535	20.4%	636	23.7%	101	18.9%
Fayette	2,677	20.0%	2,780	20.6%	2,914	22.2%	134	4.8%
Gilmer	391	19.8%	315	16.5%	293	16.0%	(21)	-6.8%
Grant	654	20.0%	781	20.4%	911	23.8%	130	16.6%
Greenbrier	2,440	21.8%	2,468	21.6%	2,819	24.6%	351	14.2%
Hampshire	821	10.0%	810	10.5%	1,020	13.2%	210	25.9%
Hancock	1,826	19.3%	1,720	18.3%	1,881	20.3%	162	9.4%
Hardy	879	22.3%	1,031	23.6%	1,176	27.0%	145	14.1%
Harrison	3,872	19.0%	4,109	19.7%	4,700	22.7%	591	14.4%
Jackson	1,517	17.6%	1,501	16.1%	1,616	17.3%	115	7.7%
Jefferson	2,950	18.9%	3,438	21.3%	4,257	25.8%	819	23.8%
Kanawha	12,821	22.6%	12,538	23.0%	13,031	24.7%	493	3.9%
Lewis	994	20.9%	984	19.7%	1,029	20.6%	45	4.6%
Lincoln	1,211	19.2%	1,344	20.0%	1,443	21.9%	99	7.4%
Logan	1,998	19.0%	2,029	20.7%	1,989	21.5%	(40)	-2.0%
Marion	3,515	21.2%	3,940	22.5%	4,182	23.9%	242	6.1%
Marshall	2,347	22.6%	2,236	22.4%	2,306	23.8%	71	3.2%
Mason	1,686	19.6%	1,641	18.8%	1,828	21.1%	187	11.4%
McDowell	1,434	22.1%	1,148	19.2%	1,059	19.4%	(89)	-7.8%
Mercer	3,924	21.1%	4,119	22.1%	4,308	23.6%	190	4.6%
Mineral	1,432	16.5%	1,573	18.2%	1,801	20.9%	227	14.5%
Mingo	1,393	16.9%	1,039	13.8%	1,000	14.0%	(39)	-3.8%
Monongalia	4,081	19.4%	5,415	21.7%	6,064	23.3%	649	12.0%
Monroe	1,063	22.0%	838	17.9%	881	18.9%	43	5.1%
Morgan	1,211	19.9%	1,265	20.5%	1,515	24.2%	250	19.7%

Owner Elderly								
Above 100% AMI								
Percentages are of the total owner population								
County	2015		2019		2024		Change 2019-2024	
	#	%	#	%	#	%	#	%
Nicholas	1,330	15.4%	1,454	17.3%	1,506	18.2%	52	3.6%
Ohio	2,681	21.6%	2,791	23.1%	3,010	25.5%	219	7.8%
Pendleton	544	22.0%	493	20.3%	544	23.1%	51	10.4%
Pleasants	437	18.8%	501	22.1%	564	24.9%	62	12.4%
Pocahontas	620	20.6%	685	23.2%	799	27.5%	114	16.6%
Preston	1,546	15.2%	1,699	15.6%	1,942	17.6%	243	14.3%
Putnam	2,920	16.3%	3,074	16.2%	3,494	18.2%	421	13.7%
Raleigh	4,051	17.4%	4,597	20.6%	4,816	22.3%	219	4.8%
Randolph	1,743	20.6%	1,993	23.5%	2,264	26.9%	271	13.6%
Ritchie	606	19.4%	641	19.7%	760	24.0%	119	18.6%
Roane	984	21.4%	968	21.1%	1,040	23.2%	72	7.4%
Summers	809	18.8%	754	18.5%	809	20.2%	55	7.3%
Taylor	992	18.8%	994	18.5%	1,105	20.5%	112	11.2%
Tucker	473	19.5%	380	15.7%	380	15.7%	-	0.0%
Tyler	648	21.8%	582	19.1%	633	21.1%	50	8.6%
Upshur	1,462	21.3%	1,520	20.6%	1,665	22.4%	144	9.5%
Wayne	1,971	15.3%	2,139	17.1%	2,440	20.0%	302	14.1%
Webster	770	25.5%	703	26.5%	707	28.0%	4	0.6%
Wetzel	1,106	21.9%	932	18.5%	932	18.5%	-	0.0%
Wirt	308	15.5%	244	12.0%	271	13.2%	27	10.9%
Wood	5,058	19.5%	5,671	21.9%	6,449	25.1%	778	13.7%
Wyoming	1,198	15.9%	1,093	16.0%	1,069	16.6%	(24)	-2.2%

Source: HISTA Projections by Ribbon Demographics, calculations by Mullin & Lonergan Associates, Inc.

## Appendix I

The following tables indicate the Units of Unmet Need by household type for households with incomes between 0-60% AMI. The tables are sorted descending from highest Units of Unmet Need.

Figure I-1 Units of Unmet Need, General Occupancy Renters, 2019

General Occupancy Renters		
Rank	County	Units of Unmet Need
1	Monongalia	2,757
2	Cabell	2,104
3	Kanawha	2,074
4	Raleigh	450
5	Harrison	431
6	Mercer	403
7	Wayne	401
8	Wood	366
9	Marion	352
10	Preston	256
11	Berkeley	247
12	Mason	212
13	Fayette	210
14	Jackson	114
15	Jefferson	109
16	Ohio	94
17	Wetzel	81
18	Taylor	79
19	Greenbrier	74
20	Mineral	73
21	Hancock	56
22	Braxton	55
23	Hampshire	53
24	Randolph	53
25	Roane	51
26	Clay	50
27	Marshall	46
28	Gilmer	40
29	Upshur	37

General Occupancy Renters		
Rank	County	Units of Unmet Need
30	Barbour	37
31	Lewis	37
32	Ritchie	36
33	Doddridge	35
34	Brooke	35
35	Nicholas	31
36	Calhoun	30
37	Tyler	30
38	Logan	23
39	Pleasants	23
40	Hardy	19
41	Monroe	18
42	Mingo	17
43	Summers	17
44	Webster	15
45	Grant	14
46	Morgan	14
47	McDowell	13
48	Wirt	12
49	Pocahontas	11
50	Wyoming	10
51	Tucker	9
52	Pendleton	6
53	Lincoln	(88)
54	Boone	(90)
55	Putnam	(149)

Source: 2013-2017 PUMS; HISTA from Ribbon Demographics LLC; Valbridge Property Advisors  
Calculations by Mullin & Lonergan Associates, Inc.

Figure I-2 Units of Unmet Need, Elderly Renters, 2019

Elderly Renters		
Rank	County	Units of Unmet Need
1	Kanawha	1,266
2	Cabell	782
3	Monongalia	426
4	Wayne	286
5	Harrison	269
6	Raleigh	247
7	Marion	230
8	Mercer	214
9	Wood	199
10	Preston	170
11	Mason	151
12	Fayette	141
13	Berkeley	134
14	Jackson	96
15	Ohio	85
16	Clay	65
17	Taylor	63
18	Jefferson	57
19	Wetzel	53
20	Roane	51
21	Braxton	49
22	Randolph	46
23	Hancock	46
24	Greenbrier	44
25	Mineral	42
26	Marshall	38
27	Ritchie	38
28	Brooke	33
29	Hampshire	33
30	Doddridge	33
31	Upshur	31
32	Nicholas	29
33	Tyler	26
34	Morgan	24
35	Gilmer	22
36	Hardy	21
37	Lewis	21
38	Grant	19

Elderly Renters		
Rank	County	Units of Unmet Need
39	Barbour	16
40	Summers	15
41	Mingo	15
42	Calhoun	15
43	Logan	15
44	Wirt	13
45	Pendleton	10
46	Pleasants	10
47	Wyoming	9
48	Monroe	9
49	Pocahontas	9
50	McDowell	8
51	Tucker	8
52	Webster	7
53	Lincoln	(43)
54	Boone	(56)
55	Putnam	(102)

Source: 2013-2017 PUMS; HISTA from Ribbon Demographics LLC; Valbridge Property Advisors; Calculations by Mullin & Lonergan Associates, Inc

Figure I-3 Units of Unmet Need, General Occupancy Owners, 2019

General Occupancy Owners		
Rank	County	Units of Unmet Need
1	Kanawha	2,335
2	Berkeley	1,980
3	Monongalia	1,487
4	Cabell	1,442
5	Raleigh	1,319
6	Mercer	1,186
7	Wood	1,078
8	Preston	884
9	Jefferson	833
10	Wayne	803
11	Fayette	781
12	Harrison	699
13	Hampshire	697
14	Marion	618
15	Ohio	576
16	Putnam	574
17	Jackson	518
18	Hancock	495
19	Mason	490
20	Mineral	489
21	Randolph	482
22	Greenbrier	476
23	Marshall	431
24	Upshur	420
25	Nicholas	417
26	Morgan	400
27	Mingo	360
28	Logan	327
29	Lewis	314
30	Wyoming	273
31	Taylor	265
32	Boone	255
33	Hardy	251
34	Monroe	250
35	Lincoln	235
36	Brooke	218
37	McDowell	216
38	Grant	212

General Occupancy Owners		
Rank	County	Units of Unmet Need
39	Barbour	208
40	Tucker	205
41	Wetzel	197
42	Clay	197
43	Roane	185
44	Tyler	173
45	Summers	172
46	Braxton	171
47	Pendleton	133
48	Ritchie	125
49	Wirt	125
50	Pocahontas	121
51	Gilmer	112
52	Webster	108
53	Pleasants	103
54	Doddridge	99
55	Calhoun	36

Source: 2013-2017 PUMS; HISTA from Ribbon Demographics LLC; Valbridge Property Advisors; Calculations by Mullin & Lonergan Associates, Inc

Figure I-4 Units of Unmet Need, Elderly Owners, 2019

Elderly Owners		
Rank	County	Units of Unmet Need
1	Kanawha	6,398
2	Cabell	3,654
3	Raleigh	3,512
4	Berkeley	3,354
5	Monongalia	3,035
6	Mercer	3,007
7	Wood	2,768
8	Harrison	2,426
9	Preston	2,086
10	Fayette	2,011
11	Wayne	2,006
12	Marion	1,884
13	Ohio	1,834
14	Hampshire	1,635
15	Jefferson	1,624
16	Hancock	1,554
17	Marshall	1,533
18	Greenbrier	1,466
19	Mason	1,382
20	Putnam	1,302
21	Mineral	1,285
22	Randolph	1,239
23	Jackson	1,210
24	Upshur	1,145
25	Nicholas	1,117
26	Brooke	1,055
27	Morgan	852
28	Logan	806
29	Barbour	781
30	Lewis	765
31	Taylor	677
32	Monroe	652
33	Summers	626
34	Mingo	620
35	Wetzel	605
36	Boone	590
37	Grant	569
38	Braxton	548

Elderly Owners		
Rank	County	Units of Unmet Need
39	Wyoming	541
40	Roane	534
41	Pendleton	517
42	Hardy	517
43	McDowell	474
44	Clay	445
45	Lincoln	415
46	Tucker	400
47	Tyler	385
48	Pocahontas	381
49	Webster	343
50	Ritchie	342
51	Wirt	313
52	Doddridge	295
53	Pleasants	240
54	Calhoun	238
55	Gilmer	237

Source: 2013-2017 PUMS; HISTA from Ribbon Demographics LLC; Valbridge Property Advisors; Calculations by Mullin & Lonergan Associates, Inc