Housing Needs Assessment for the State of West Virginia 2025

West Virginia Housing Development Fund

EXTENSION

VCHR

Table of Contents

NOTE:

Data Appendices, which include supporting information for this document, can be found under separate cover.

Executive Summary

Housing plays a critical role in economic opportunity, affecting current and future workers, employers, communities and regional markets. To meet growing housing demand and address persistent gaps, communities must increase the pace of housing development, while also aligning new construction with shifting household trends, such as smaller unit sizes, improved affordability, and proximity to employment and services. At the same time, preserving and improving existing housing stock is essential, especially for low- and moderate-income households[1]. Strategic investments in rehabilitation and renovation, such as weatherization, critical home repair and accessibility modification, can reduce housing costs and improve quality of life.

Housing challenges will intensify without concerted and coordinated leadership from state and local governments. This includes raising and dedicating funds to support low-income households, encouraging the development of a variety of housing choices, and working *regionally* to establish *market-wide* housing goals, policies and programs. Local governments must be empowered to use the full range of tools available to them and supported in efforts to collaborate across jurisdictions. Sustainable progress also demands broad community engagement, including support from philanthropists, businesses and taxpayers, as well as a shared commitment to inclusive growth.

Meeting these complex challenges will require innovation and a collective willingness from all sectors – realtors, builders/developers, employers, housing providers, social services, residents and public leaders – to champion housing options that serve the state's diverse and changing communities.

Housing Need

Nationally and in West Virginia, the homebuilding industry faces challenges in housing production. These include construction labor supply constraints, especially skilled tradespeople; rapid increases in building costs; and in West Virginia, specifically, developable residential site shortages resulting from challenging topography, land ownership patterns and infrastructure constraints. The state faces a general lack of housing supply, and tight markets across the state indicate room for additional units. Specifically, the state lacks both owner-occupied and rental housing stock that is affordable and available to lower-income households. This trend can be seen in all regions of the state.

Housing unaffordability contributes to individual and family instability, forcing them into substandard housing or requiring that they sacrifice critical needs, like home maintenance, child educational enrichment, medical care or food. Across the state, more than 143,400 (20%) households are cost-burdened, paying more than 30% of their income for housing. These households may struggle to afford housing along with other necessities, such as

[1] HUD Income Limits are calculated by household size for extremely low (income less than 30% of area median income (AMI)), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low-income category. Income limits, which vary by county and region are discussed in more detail in their respective sections. In West Viriginia, 2023 area median income was $74,800. For a 2-person family HUD Income Limits are $17,150 for extremely low (income less than 30% of AMI), $28,550 for very low (30-50% of AMI), and $45, 750 low (50-80% of AMI) income levels.

transportation, healthcare or education. This includes more than 67,500 households (10% of all households and 47% of housing cost-burdened households) who are extremely cost-burdened and spend more than 50% of their income on housing. These households may be unable to afford housing without sacrificing other elements of their basic well-being. Additionally, there are more than 266,000 (37%) energy-burdened households in West Virginia who pay more than 6% of their household income on electricity and other fuel expenses.

Availability and affordability of housing also have distinct effects on businesses and markets. Research suggests that high housing prices coupled with few affordable options can constrain economic growth, and conversations with West Virginia housing stakeholders indicate that job-housing imbalances are making it difficult for businesses to recruit and retain employees, creating economic development challenges for communities across the state. Households critical to their region's economy (including both low-wage service workers and skilled professionals) can benefit from living closer to their jobs, buying a home for investment or trading up; however, tight markets across the state make it difficult for many workers to find a suitable and affordable live/work arrangement.

The lack of quality, affordable housing often excludes low- and moderate-income households from homeownership opportunities. These households include low-wage hospitality, retail, childcare and healthcare workers, and increasingly higher wage occupations, like nurses and K-12 educators. These households need both affordable rental opportunities and homeownership opportunities that will allow them to build wealth. Regions without affordable housing options may be unable to attract or keep the breadth of workers needed to sustain the development opportunities that healthy markets with stronger demand offer to them.

One-quarter (25%) of West Virginians are 62 years of age and over, and 260,277 (36%) West Virginia households are classified as elderly households. Of these elderly households, 47,626 (18%) are housing cost-burdened, including 20,311 (8%) that are severely cost-burdened. Seniors on fixed incomes across the state face growing hardships as housing costs rise and services remain inadequate. As a result, many older adults remain in aging homes that require repairs or accessibility modifications. Increasing resources for home modification and home repair will be critical to preserve and adapt existing housing to allow seniors to age safely and with dignity.

Homebuyer Market

Across the state, 73,229 (14%) homeowners are cost-burdened, paying more than 30% of their income toward housing costs, and may need more affordable housing. This includes 29,956 (40% of cost-burdened homeowners) who are severely cost-burdened, paying more than 50% of their income toward housing costs. Homeowners become cost-burdened due to economic hardship, such as job loss, death of a family member or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades, threatening both their well-being and the community's housing stock.

Unmet housing needs span income levels in tight for-sale housing markets across the state. With a lack of units priced appropriately for higher-earning households, many higher-income families occupy units that could potentially be afforded by lower-income households. High mortgage rates and lack of supply make "trading up" more difficult for households who could afford more expensive units at this time. A lack of deeply affordable for-sale units that are both affordable and available in this especially competitive market results in a high proportion of housing cost burden, especially among lower income households.

Rental Market

Across the state, 70,179 (38%) renters are cost-burdened, paying more than 30% of their income toward housing costs. This includes 37,630 renters (more than half) who are severely cost-burdened, paying more than 50% of their income toward housing costs. Cost-burdened renters with very low incomes may be at risk of homelessness in the event of an unexpected expense, like a health event or an increase in rent. Among cost-burdened renters, 43,005 (23%) may be at risk of experiencing homelessness.

Vacancy rates within the rental market vary across the state. However, even regions with a sufficient quantity of units suffer from gaps in local rental affordability, types and quality, especially for low-income households. Many regions in the state do not contain enough physical stock that is priced to affordably accommodate the number of renting households with low incomes. In those regions that do, much of this stock is occupied by higher-income households, meaning that there is not a single region that contains enough rental stock that is both affordable and available to low-income renters.

The Report

This report offers an in-depth analysis of West Virginia's regional housing markets as defined by the state's 11 Planning and Development Councils. Using a mixed methods approach that combines public and proprietary data from secondary sources with the experiences and insights of local housing stakeholders, it provides the West Virginia Housing Development Fund, state and local policy makers, and housing advocates with a comprehensive view of the state's housing landscape including demographics, housing quality, and housing availability and unmet need at the county, region and state levels. It is designed to support more creative thinking and stronger collaboration at the state, regional and local levels as West Virginia works to address its most pressing housing needs.

Introduction

The 2025 West Virginia Housing Needs Assessment provides updated housing data and analysis to quantify the current and anticipated housing needs across the state. The report condenses an extensive quantity of data into the essential characteristics of housing trends in the state by examining figures for individual regions and metropolitan statistical areas in detail. The report is a guide to the most noteworthy issues facing housing across the state, helping stakeholders understand the context and circumstances for more regional and local issues in each region.

The Virginia Center for Housing Research at Virginia Tech (VCHR) and West Virginia University (WVU) Extension staff compiled the most recent data from the U.S. Census and related public sources to develop reliable estimates of housing market trends in the state and component sub-regions, including housing stock characteristics, housing market demand and housing affordability. These public datasets supply a relatively comprehensive survey of issues relating to housing demand and preference covering all communities in the state, although trends for certain topics are more difficult to assess due to data limitations, such as unreliable estimates in very rural counties or categories with small populations. The report presents an array of trends for each topic to provide context to specific figures that can be produced through geospatial and quantitative analysis techniques. In addition, the team conducted more than 50 multi-stakeholder focus groups and interviews across the state to gather the insights and perspectives of housing providers, housing authorities, local government leaders, economic development entities and others to direct additional analysis and add context to the report's data analysis findings.

Since the last statewide housing needs assessment delivered in 2019, the U.S. weathered a global pandemic with significant short-run effects associated with economic downturn, and long-run behavioral and policy changes that have impacted where and how people work, the amount of time spent at home, and monetary and fiscal expansion which contributed to substantial housing price increases.[2] Between the end of 2019 and 2023, the cost of inputs to new residential construction (excluding capital investments) jumped 33% or more for common building materials including ready-mix concrete, lumber, and brick and clay structural tile (up 25%), gypsum (43%) and plastic construction products (50%).[3] For homebuyers, low interest rates helped buffer rising home prices. However, low rates have largely disappeared. After rising from less than 3.0% in late 2021 to a peak of 7.8% in October 2023, the 30-year mortgage rate continues to hold around 7%[2]. Increasing mortgage interest rates coupled with increasing home prices have pushed homeownership out of reach for many potential buyers. As monthly payments have increased, the income required to afford them has increased as well. Additionally, higher home prices necessitate larger down payments, further limiting access to homeownership. These combined effects leave many renters with few options to transition to homeownership.

While the direct impacts of the pandemic have subsided, most areas of the state and populations, including the elderly, young families, and other low- and moderate-income buyers, continue to feel the effects from rising home prices, reductions in household purchasing power from inflation and increased interest rates. The state's

[2] Schwartz, A. E., & Wachter, S. (2022). COVID-19's impacts on housing markets: Introduction. *Journal of Housing Economics*, *59*, 101911.

[3] Joint Center for Housing Studies of Harvard University. *State of the Nation's Housing 2024.* Harvard University. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2024.pdf

rural nature and topography continue to present challenges to infrastructure deployment, and construction costs coupled with a limited number of builders and developers further limits communities' ability to produce additional affordable units.

Study Team

The study team is a partnership between WVU Extension and VCHR. Both institutions are designated by the Carnegie Foundation for the Advancement of Teaching as both R1, "very high research activity," and Community Engaged universities. The team's approach is reflective of these designations and brings together a powerful and non-traditional approach to housing research that emphasizes high quality research design and data outputs, contextualization of that data in local communities and in the lived experiences of housing stakeholders, and collaborative research and learning alongside local housing stakeholders.

The Virginia General Assembly and Virginia Tech created VCHR in 1989 to respond to the housing research needs of Virginia and the nation. In its 25-year performance record, VCHR has established an unparalleled reputation for providing high-quality housing-related research for localities, states, federal agencies, nonprofit organizations and for-profit businesses, and is recognized throughout Appalachia as a leader in housing research, policy and innovative technologies. VCHR publishes numerous reports on topics, such as housing markets and affordability; preservation of federally assisted, low-income housing; regulatory impacts on affordable housing; public-private housing partnerships; and diffusion of innovative housing technologies in residential construction. Mel Jones, research scientist and associate director, led the quantitative analysis for this report. As a faculty member at VCHR, Jones has conducted housing studies for communities and regions throughout Virginia and beyond. Jones has developed a unique expertise in assessing housing data and applying it to help communities tackle housing affordability, community development and economic development goals. Jones was supported in her work by two research assistants, Ainsley Raymond and Davy Sell, and Dr. Seungbee Choi, assistant professor in the Department of Urban Planning and Landscape Architecture at Gachon University. Prior to his appointment at Gachon University, Choi conducted numerous research projects at VCHR. He specializes in quantitative and empirical research related to housing issues using various datasets. Choi has helped communities through in-depth research on residential mobility and housing policies.

WVU Extension's work is guided by collaboration and partnership, providing trusted, science-based practical education and helping people, businesses and communities solve problems, develop skills and build a better future. WVU Extension's community and economic development technical assistance and educational programs strengthen the capacity of citizens and organizations throughout the state of West Virginia to understand community change and identify opportunities to improve their social and economic well-being. While the organization's work occurs throughout the state, it places an emphasis on rural, underserved communities – places where housing data is often limited or unreliable. Daniel Eades, a WVU Extension associate professor and state specialist, coordinated local research efforts and stakeholder engagement to ground truth findings from secondary data, gather their insights, direct additional analysis and add context to the report's data analysis findings. These meetings generated rich data, helped establish and reinforce relationships with stakeholders active in their respective regions, and have connected end users to this final study document thus increasing the likelihood of future use of the study results in local policy making.

Other collaborators at WVU included Dr. John Deskins and Jackie Strager. Deskins is the director of the Bureau of Business and Economic Research (BBER), assistant dean for outreach and engagement and associate professor of economics at WVU. Deskins is recognized as an expert on the state's economy, and his work is routinely used by public entities to guide policy and programs. For this report, Deskins generated population projections which informed estimates of future housing demand in the state, regions and counties. Jackie Strager is a teaching assistant professor in WVU's Davis College of Agriculture and Natural Resources. She also serves as the assistant director for technical services at WVU's Natural Resource Analysis Center (NRAC). Strager has more than 25 years' experience with GIS and spatial analysis tools, including extensive experience in all aspects of creating, managing and presenting spatial information. Strager developed maps for key housing measures identified by the research team. Additionally, her previous research with team members was central to establishing methodologies for small geography estimates applied as part of this study.

Background

Housing choices are influenced by a variety of factors, including resources, amenities and opportunities. Families consider proximity to schools, grocery stores, family and social networks, and recreational facilities when selecting homes. Housing costs are among the top factors influencing where households choose to live and work. To ensure a high quality of life for all households, jurisdictions must encourage the development of housing that is affordable and suitable for individuals and families at every income level.

Housing Contributes to Healthy Individuals, Families and Workers

Housing is a critical determinant of family health, well-being and economic success, and unaffordable housing and housing instability can have profound negative effects on both families and the workforce. For families, housing instability—manifested through frequent moves, evictions, overcrowding or homelessness—can harm children's health, education and development. Housing insecurity also can strain family relationships and mental health, particularly when parents are forced to choose between paying rent and meeting other basic needs. Poor housing conditions, such as exposure to mold, pests, or inadequate heating and cooling, have been linked to various health problems, including asthma, lead poisoning and mental health disorders.[4] Overcrowded or unstable housing also can exacerbate stress and hinder children's educational outcomes, limiting long-term socioeconomic mobility.[5,6] This financial strain can trap families in cycles of poverty, reducing their chances of upward mobility.

[4] Krieger, J., & Higgins, D. L. (2002). *Housing and health: time again for public health action.* American Journal of Public Health, 92(5), 758-768.

[5] Coley, R. L., Leventhal, T., Lynch, A. D., & Kull, M. (2013). *Relations between housing characteristics and the well-being of low-income children and adolescents.* Developmental Psychology, 49(9), 1775–1789.

[6] Sandstrom, H., & Huerta, S. (2013). *The Negative Effects of Instability on Child Development: A Research Synthesis.* Urban Institute.

Conversely, access to affordable housing has been linked to improved financial security and greater opportunities for long-term economic success.[7] Children who grow up in stable homes are more likely to experience positive cognitive, emotional and physical development. For example, Newman and Holupka (2014)[8] found that families who are not cost-burdened are more likely to spend a portion of their income on child enrichment, benefiting children's cognitive achievement. Secure housing throughout the community provides not only a sense of safety and continuity but also is associated with higher-quality schools, recreational spaces and healthcare services.[9] The long-term economic impact of these environmental conditions also is significant. Children raised in stable, affordable homes in low-poverty neighborhoods are more likely to graduate from high school, attend college and earn higher incomes as adults. For example, the Moving to Opportunity (MTO) study[8] showed that children who were able to move away from high-poverty neighborhoods before age 13 experienced significant increases in income and college attendance rates compared to peers who remained in high-poverty areas[7]. Together, these findings demonstrate the importance of housing policy as not just social policy, but economic policy, with the power to shape generational outcomes.

For workers, housing decisions are crucial in shaping access to employment opportunities, affecting productivity and labor market outcomes. Workers burdened by high housing costs often experience increased financial stress, which can lead to lower productivity, higher absenteeism and even job loss. Long commutes from affordable housing located far from job centers can further reduce worker well-being and contribute to higher turnover rates.[10] According to the Brookings Institution, longer commutes are linked to higher employee turnover and lower economic mobility, especially for low-income workers who cannot afford to live near employment hubs.[11] This spatial mismatch between housing and jobs exacerbates inequality and impedes economic growth.

In rural areas, where employment centers are dispersed, and public transportation is limited or nonexistent, the interaction between housing decisions, commuting and employment opportunities presents unique challenges that can limit both individual and regional economic growth. Rural workers often travel longer distances to reach jobs, reducing productivity and job satisfaction.[12] Workers may have to choose between affordable housing in remote areas or relocating for better job access. These conditions also make it harder for rural employers to retain skilled workers, as limited housing and long commutes discourage long-term employment.

[7] Desmond, M. (2016). *Evicted: Poverty and profit in the American city.* Crown Publishing Group.

[8] Newman, S. J., & Holupka, C. S. (2014). Housing affordability and investments in children. *Journal of Housing Economics*, *24*, 89-100.

[9] Chetty, R., Hendren, N., & Katz, L. F. (2016). *The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment.* American Economic Review, 106(4), 855–902.

[10] Desmond, M., & Gershenson, C. (2016). Housing and employment insecurity among the working poor. *Social problems*, *63*(1), 46-67.

[11] Tomer, A., Kneebone, E., Puentes, R., & Berube, A. (2011). Missed opportunity: Transit and jobs in metropolitan America. Brookings Institution. Washington, D.C.

[12] Economic Research Service, U.S. Department of Agriculture (USDA). (2022). *Rural America at a glance: 2022 edition*. Retrieved from https://www.ers.usda.gov/publications/pub-details/?pubid=105011

Housing Contributes to Robust State and Regional Economies

An efficient housing market capable of providing affordable housing options to all West Virginia residents is crucial for the state's economic development and the vitality of its communities. As an industry, housing acts as an economic engine that drives growth, creates jobs and provides a foundation for the health, well-being and economic opportunities of individuals and families.

IMPLAN[13] data from 2023 estimates that new residential construction, including single- and multi-family homes, along with maintenance and repair of residential structures, provides employment for more than 16,000 West Virginia workers and business owners and generates over $946 million in labor income in the state.

As demonstrated in the previous sections, housing also plays a vital role in the economic opportunities available to individual workers and their families. However, while the benefits of appropriate and affordable housing, as well as the consequences of its absence, are most evident at the individual and neighborhood level, as demand conditions change and costs rise, the effects of housing availability and affordability ultimately extend to businesses and markets as well.

In high growth areas, a lack of affordable housing limits businesses' ability to attract and retain workers, as potential employees cannot find suitable housing nearby. When workers are priced out of housing markets or face long commutes, labor market participation decreases and productivity declines. In rural communities, geographic isolation and limited housing stock contribute to both population decline and reduced consumer spending, both of which hinder local economic development.[14,15] Ultimately, without sufficient housing options, communities risk a cycle of stagnation, where labor shortages and reduced productivity, insufficient or declining tax revenues, and underinvestment reinforce each other, exacerbating current and future economic challenges.

The rise of remote and hybrid work arrangements is reshaping the traditional relationship between housing and employment. Workers now have greater flexibility to choose housing based on quality of life rather than proximity to a physical workplace. This shift could improve worker retention and productivity by enabling employees to settle in more affordable or desirable locations.[16] It also could have positive impacts for rural labor markets, allowing workers to access a wider range of job opportunities without relocating. However, rural areas often lack the broadband infrastructure necessary to support remote work on a large scale. Research from the Federal Reserve shows that broadband access is strongly correlated with labor force participation and business formation

---

[13] IMPLAN an industry standard input-output model used to quantify the contribution and impact from changes in industry output, employment, and value added economic activity. Additional information about IMPLAN can be found at http://www.implan.com/

[14] Federal Reserve Bank of Atlanta. (2022). *Housing and economic development in rural America*. https://www.atlantafed.org/community-development/publications/partners-update/2022/01/housing-and-economic-development-in-rural-america

[15] Joint Center for Housing Studies of Harvard University. (2023). *The state of the nation's housing 2023*. Harvard University. https://www.jchs.harvard.edu/state-nations-housing-2023

[16] Barrero, J. M., Bloom, N., & Davis, S. J. (2021). *Why Working From Home Will Stick.* National Bureau of Economic Research. https://doi.org/10.3386/w28731

in rural areas.[17] Without reliable internet access, rural workers face disadvantages, and rural employers struggle to compete for talent.

Deliberate Investments Can Produce Results

Effective housing and economic development planning is essential for creating sustainable, livable communities and is crucial for improving worker productivity, retention and overall economic vitality in rural communities. This includes collaborative and coordinated planning to address not just communities' housing stock but also transportation access, infrastructure development and deployment, and flexible work policies. Poorly planned development can increase infrastructure costs by forcing local governments to extend utilities, roads and public services over vast areas, leading to inefficient land use and higher per capita costs for transportation and public works.[18] Moreover, inadequate coordination between housing and economic development can severely impact low-income workers, who often find themselves priced out of neighborhoods near job centers. When affordable housing is located far from employment opportunities, transportation costs rise and commute times lengthen, exacerbating economic hardship and limiting job accessibility.[19] In contrast, strategic, compact development patterns reduce these costs and promote fiscal sustainability by using existing infrastructure and encouraging density in areas already served by services.[20] Inclusive zoning policies can mitigate these issues by enabling mixed-income communities near public transit and employment hubs, improving both economic mobility and environmental outcomes. In short, integrated planning is essential for economic efficiency, equity and access.

Scope of Work

Geographies

Perhaps because of its rural nature and the alignment of school districts with county borders, West Virginians often think of their counties as home in the way more urban Americans think of their cities or neighborhoods.[21] However, like most economic issues, housing challenges rarely respect these borders. Rather, housing challenges are a function of both local conditions and the economic and demographic changes in neighboring counties, in some cases those occurring beyond state borders. Additionally, West Virginia is among those states that are most limiting in powers and responsibilities given to localities.[22] As a result, the legal and fiscal capacities of counties and municipalities tend to be constrained, making it difficult for local entities to respond to challenges posed by economic and demographic change.

---

[17] Gallardo, R., Whitacre, B., & Grant, A. (2020). *Broadband's Contribution to Economic Health in Rural America.* Federal Reserve Bank of Richmond.

[18] Burchell, R. W., Downs, A., McCann, B., & Mukherji, S. (2005). *Sprawl costs: Economic impacts of unchecked development*.

[19] Center for Housing Policy. (2006). *A Heavy Load: The Combined Housing and Transportation Burdens of Working Families*.

[20] Environmental Protection Agency (EPA). (2013). *Smart Growth and Economic Success: Benefits for Real Estate Developers, Investors, Businesses, and Local Governments*.

[21] Andrews, Donald R. "County Government." e-WV: The West Virginia Encyclopedia. 08 February 2024. https://www.wvencyclopedia.org/entries/1588

[22] Lego, B., Christiadi, Plein, C., Bowen, E., Deskins, J., Richardson, J., Garvey, K., and Waldie, S. (2017). "A Roadmap on Maximizing Local Government Effectiveness in West Virginia." Bureau of Business & Economic Research. https://researchrepository.wvu.edu/bureau_be/8

Recognizing both the regional nature of housing decisions and the limited powers of local governments, we chose to organize housing needs data around West Virginia's Regional Planning and Development Councils (RPDCs). The RPDCs play a vital role in shaping the state's economic and infrastructure landscape. Established under the 1971 Regional Planning & Development Act and reenacted in West Virginia Code, Chapter 8, Article 25, the councils serve as development districts, ensuring that local communities have access to funding and support for growth. Today, the state is divided into 11 regional councils, each tasked with helping their respective areas secure resources and implement strategic planning initiatives. The RPDCs can play a vital role in ensuring that housing development aligns with larger economic strategies, infrastructure expansion and long-term community sustainability.[23] By leveraging their regional reach, funding expertise, planning resources and stakeholder networks, they are well suited to provide a coordinated approach that makes housing development more strategic, efficient and impactful.

[23] https://www.wvregionalcouncils.com/

Map of West Virginia Planning and Development Council Regions and Component Counties

West Virginia PDC Regions and Component Counties Sorted by County and Region

Sorted by County

County	Region	County	Region	County	Region
Barbour	Region 7	Kanawha	Region 3	Pocahontas	Region 4
Berkeley	Region 9	Lewis	Region 7	Preston	Region 6
Boone	Region 3	Lincoln	Region 2	Putnam	Region 3
Braxton	Region 7	Logan	Region 2	Raleigh	Region 1
Brooke	Region 11	Marion	Region 6	Randolph	Region 7
Cabell	Region 2	Marshall	Region 10	Ritchie	Region 5
Calhoun	Region 5	Mason	Region 2	Roane	Region 5
Clay	Region 3	McDowell	Region 1	Summers	Region 1
Doddridge	Region 6	Mercer	Region 1	Taylor	Region 6
Fayette	Region 4	Mineral	Region 8	Tucker	Region 7
Gilmer	Region 7	Mingo	Region 2	Tyler	Region 5
Grant	Region 8	Monongalia	Region 6	Upshur	Region 7
Greenbrier	Region 4	Monroe	Region 1	Wayne	Region 2
Hampshire	Region 8	Morgan	Region 9	Webster	Region 4
Hancock	Region 11	Nicholas	Region 4	Wetzel	Region 10
Hardy	Region 8	Ohio	Region 10	Wirt	Region 5
Harrison	Region 6	Pendleton	Region 8	Wood	Region 5
Jackson	Region 5	Pleasants	Region 5	Wyoming	Region 1
Jefferson	Region 9				

Sorted by Region

Region	County	Region	County	Region	County
Region 1	McDowell	Region 4	Pocahontas	Region 7	Gilmer
Region 1	Mercer	Region 4	Webster	Region 7	Lewis
Region 1	Monroe	Region 5	Calhoun	Region 7	Randolph
Region 1	Raleigh	Region 5	Jackson	Region 7	Tucker
Region 1	Summers	Region 5	Pleasants	Region 7	Upshur
Region 1	Wyoming	Region 5	Ritchie	Region 8	Grant
Region 2	Cabell	Region 5	Roane	Region 8	Hampshire
Region 2	Lincoln	Region 5	Tyler	Region 8	Hardy
Region 2	Logan	Region 5	Wirt	Region 8	Mineral
Region 2	Mason	Region 5	Wood	Region 8	Pendleton
Region 2	Mingo	Region 6	Doddridge	Region 9	Berkeley
Region 2	Wayne	Region 6	Harrison	Region 9	Jefferson
Region 3	Boone	Region 6	Marion	Region 9	Morgan
Region 3	Clay	Region 6	Monongalia	Region 10	Marshall
Region 3	Kanawha	Region 6	Preston	Region 10	Ohio
Region 3	Putnam	Region 6	Taylor	Region 10	Wetzel
Region 4	Fayette	Region 7	Barbour	Region 11	Brooke
Region 4	Greenbrier	Region 7	Braxton	Region 11	Hancock
Region 4	Nicholas				

West Virginia's RPDCs are aligned with commuting patterns across the state, meaning that their spatial boundaries have a meaningful connection with regional economic activity. For most of the RPDCs, residents are more likely to both live and work within the regional boundary than to commute in or commute out of the region for work. In other words, these areas serve as approximations for wide housing markets across the state, often centered around large employers and anchor institutions. Exceptions to this include Region 8, where many residents commute to northern Virginia for work, Region 9, where many commute to Washington, D.C., and Region 11, where many commute to the Pittsburgh area. For these regions, additional analysis of housing prices and options in the markets residents commute into is included in the regional chapters.

The RPDCs' core mission is to facilitate economic development, infrastructure planning and community improvement. Activities include helping component local governments obtain and administer grants, managing public works projects and fostering business-friendly environments. They focus on a breadth of projects, including expansion and improvement of water and sewer facilities, infrastructure, transportation, employment and industry, health care, education and recreation[24]—all areas that stakeholders agreed were critical in addressing local housing challenges. In all their activities, the councils act as a bridge between local, state and federal agencies, ensuring that regional needs are met efficiently.

One of the most significant advantages of working with RPDCs on housing development is their ability to secure funding and grants. Housing projects often require significant financial resources, and RPDCs have extensive experience in securing support from the U.S. Department of Housing and Urban Development (HUD), the Economic Development Administration (EDA), United States Department of Agriculture (USDA) and state-level programs. By leveraging these funding opportunities, they help ensure that communities, especially those in rural and underserved areas, have the resources necessary to expand and improve housing options.

Similarly, housing development requires collaboration between the public and private sectors. RPDCs regularly act as facilitators, bringing together developers, financial institutions, nonprofits and government agencies to create innovative solutions to community and economic development problems. Whether it's mixed-use developments, tax-credit-supported projects or new workforce housing initiatives, these councils are well positioned to help build partnerships that will facilitate appropriate housing growth.

Our conversations with housing stakeholders across the state identified planning for infrastructure deployment as a critical component of housing development. Housing requires adequate water, sewer, transportation and broadband access. Because RPDCs already work on large-scale infrastructure projects, they can integrate housing development initiatives into existing regional plans, making them more feasible and sustainable.

Beyond financial and infrastructure support, RPDCs provide data-driven insights and technical expertise. They regularly conduct market analyses, demographic studies and generate land-use planning data that can identify where new housing is most needed in the region. They are also equipped to use data products for informed decision making.

---

[24] https://grants.wv.gov/funding-sources-2/Pages/Community-Development.aspx

Finally, by working with and across local government jurisdictions, they may be well positioned to assist in updating and aligning zoning and building codes, streamlining permitting processes and identifying development-ready areas, ensuring that policies support appropriate and quality construction, rather than hinder new construction.

Data and Methodologies

The study team analyzed housing data to better understand supply and demand dynamics, as well as specific housing needs across the state and its RPDC regions.

Data for this analysis was drawn from several sources, including:

- 2019–2023 U.S. Census Bureau American Community Survey (ACS) published tables
- 2019-2023 U.S. Census Bureau Public American Community Survey Use Microdata Sample (PUMS)
- 2017–2021 HUD Consolidated Housing Affordability Strategy (CHAS) data
- Bureau of Labor Statistics (BLS) Occupational Employment and Wage Estimates
- Lightcast Q3 2024 Dataset, 2021-2022 Occupation Table for all counties in West Virginia, accessed via institutional subscription in August 2024
- Data from the CoStar Property database, accessed via institutional subscription in May 2025
- U.S. Department of Housing and Urban Development's Homeless Management Information System (HMIS) 2023 Point-in-Time (PIT) Count and Housing Inventory Count (HIC) data
- The West Virginia Department of Education Count of West Virginia Students Experiencing Homelessness (SY23) (Counted under the McKinney-Vento Homeless Assistance Act)
- Workforce West Virginia's Labor Market Information program
- U.S. Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES) 2022 data accessed via OnTheMap
- Realtor.com® Economic Research, 2018-2024 Monthly Inventory Historical County Data, accessed Oct 2024, https://www.realtor.com/research/data/
- WVGIS Tech Center, 2018-2024 Statewide IAS Sales data
- West Virginia Housing Development Fund, select market studies (2019-2024), rent comparability studies, and subsidized property lists.

The team assessed the reliability of ACS and CHAS estimates and included only dependable data in the analysis. Where appropriate, the study was supplemented with proprietary data and insights gathered through interviews with local experts and stakeholders.

To assess the housing needs of workers, the team used occupational earnings data from BLS and Workforce West Virginia, along with 2022 OnTheMap data from the U.S. Census Bureau's Center for Economic Studies. The most recent available earnings data from 2023 also was used to evaluate whether local wages align with prevailing rental costs.

Qualitative data was gathered through more than 50 in-person and virtual focus groups, interviews, and stakeholder meetings. Participants included realtors, developers, housing providers, K–12 school representatives, elected officials, economic developers, community service providers, and other key stakeholders. These engagements provided valuable insight into local housing challenges and development opportunities.

Interview findings were used to interpret and validate the quantitative data. Throughout the report, quotes and examples from these interviews are included to illustrate key points and ground the analysis in real-life experiences.

Statewide Overview

West Virginia is a geographically and economically diverse state. The Southern Coalfields and the state's central counties have seen employment and population declines that have led to reduced demand for certain types of housing, while increasing the need for subsidized and low-cost units to accommodate low-wage workers and those on fixed incomes. In the Eastern Panhandle housing prices have surged and working families are struggling to keep up as they compete with relatively high-income buyers from the D.C. metro area. These are just two of the more extreme examples. However, data and conversations with local housing stakeholders point to common and complex challenges, including affordability gaps, demographic shifts, aging infrastructure and market inefficiencies.

Unmet Housing Need

The state faces a general lack of housing supply, and tight markets across the state indicate room for additional units. Specifically, the state lacks both owner-occupied and rental housing stock that is affordable and available to lower-income households. This trend can be seen in all RPDC regions in West Virginia.

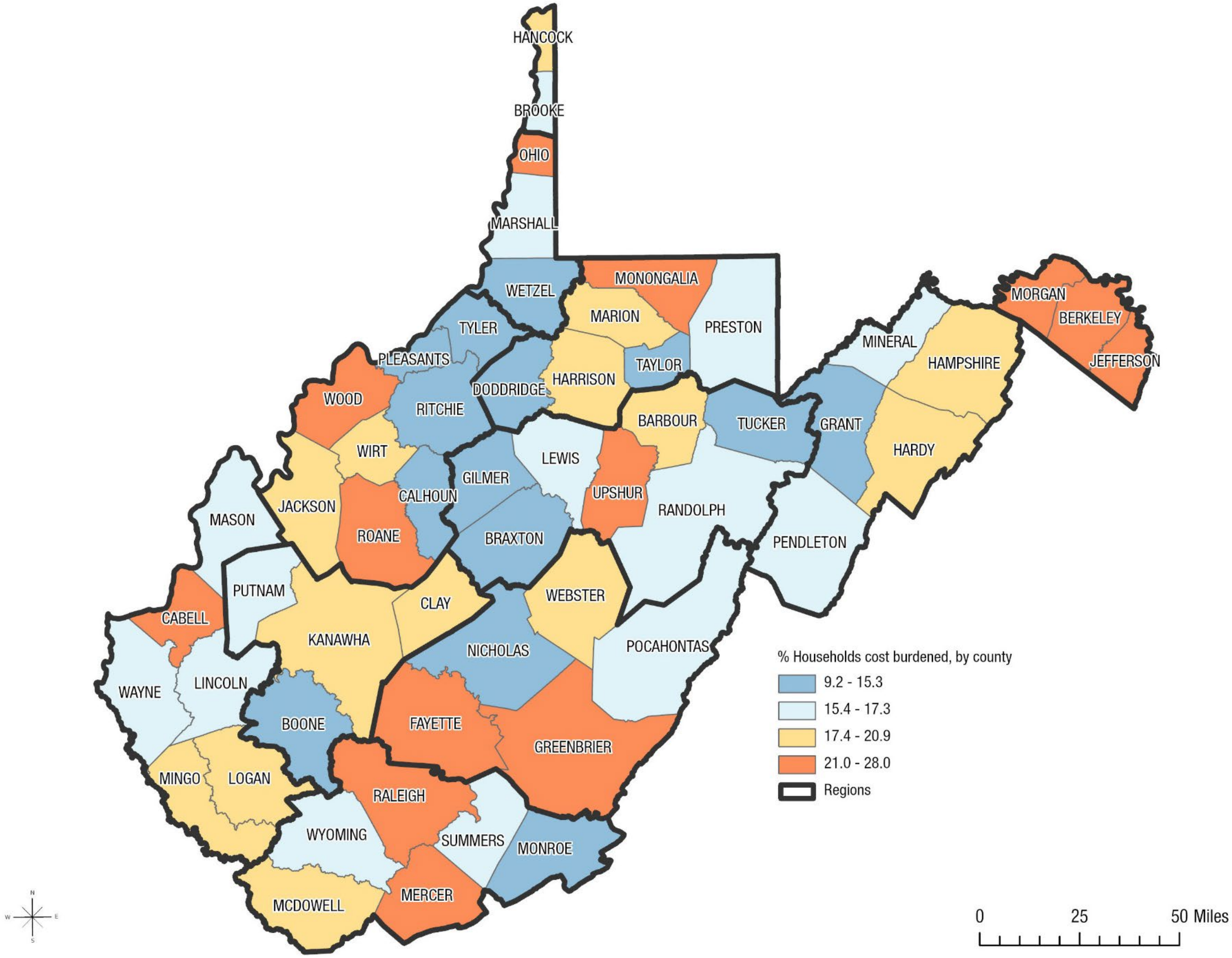
Across the state, more than 143,400 (20%) households are cost-burdened, paying more than 30% of their income for housing and may struggle to afford housing along with other necessities, such as transportation, healthcare or education. This includes **more than 67,500 households (10% of all households and 47% of cost-burdened households) who are extremely cost-burdened**, paying more than 50% of their income on housing and may have been unable to afford housing without sacrificing other elements of their basic well-being.

Homeownership Market

Across the state, 73,229 (14%) homeowners are cost-burdened, paying more than 30% of their income toward housing costs and may need more affordable housing. This includes **29,956 homeowners (6% of all homeowners and 41% of cost-burdened homeowners) who are extremely cost-burdened**, paying more than 50% of their income toward housing costs.

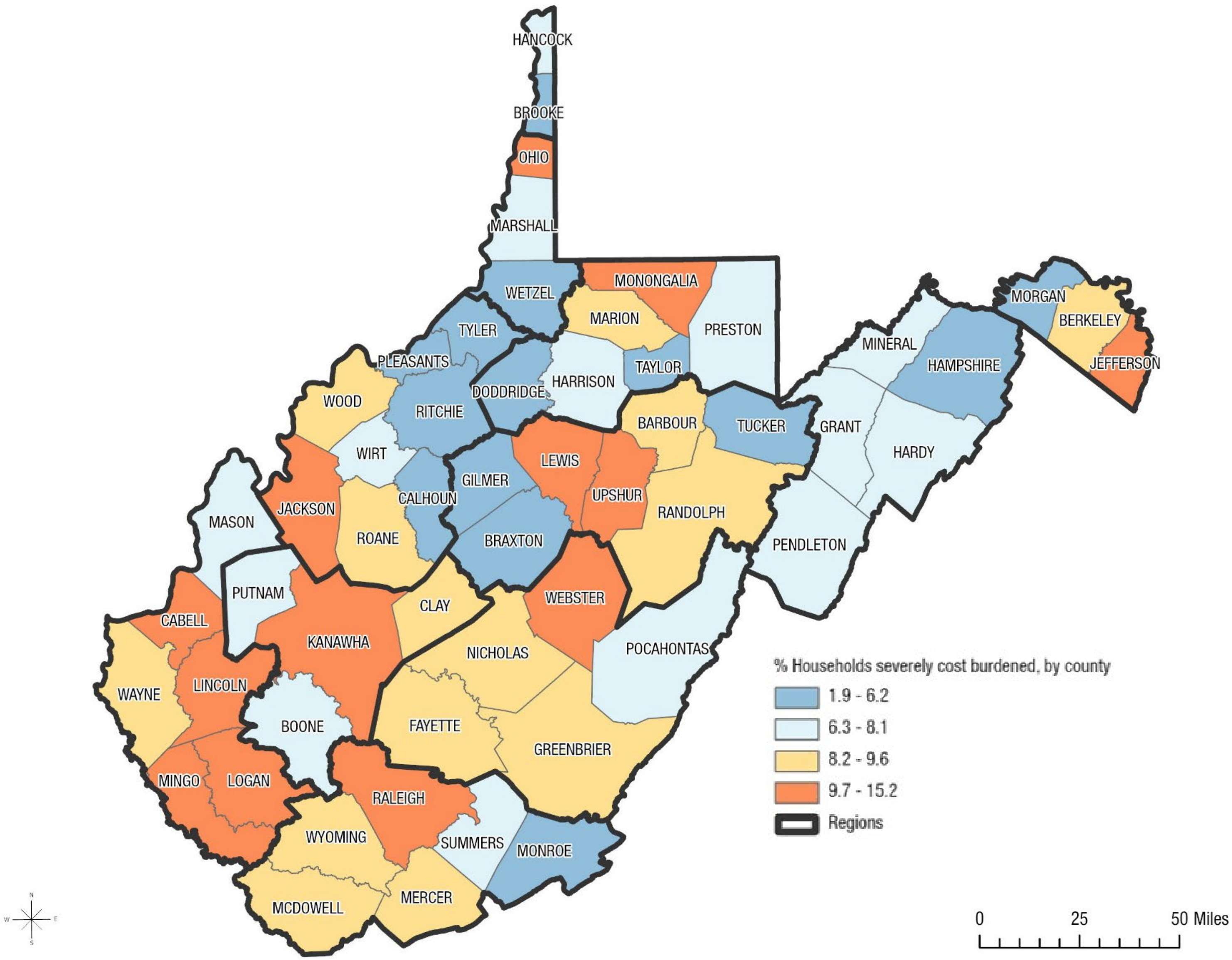
West Virginia Counties by Percent of Households that are Cost-Burdened

Source: CHAS 2017-2021 (Tabulation and aggregation of data from Table 9)



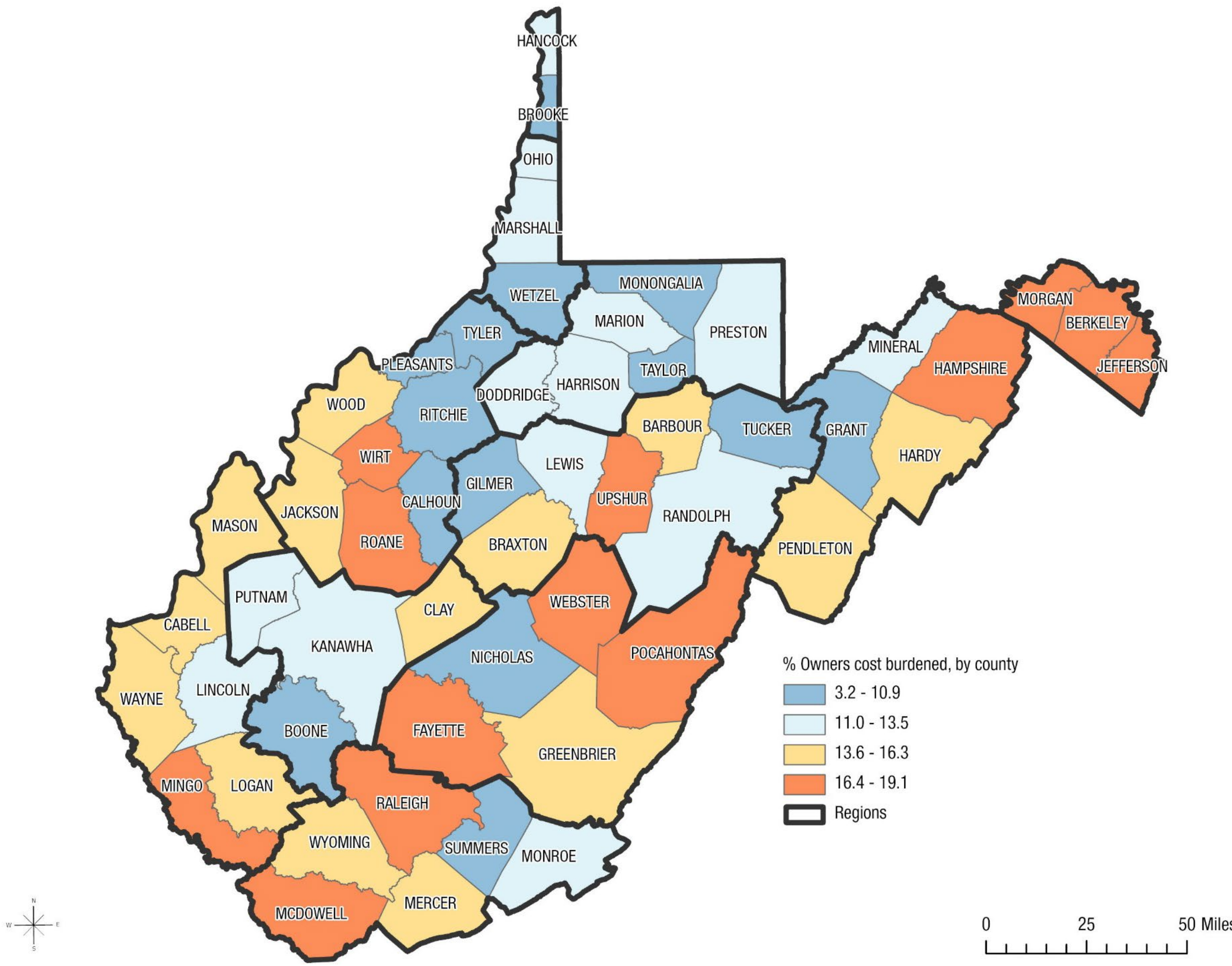
West Virginia Counties by Percent of Households that are Severely Cost-Burdened

Source: CHAS 2017-2021 (Tabulation and aggregation of data from Table 9)



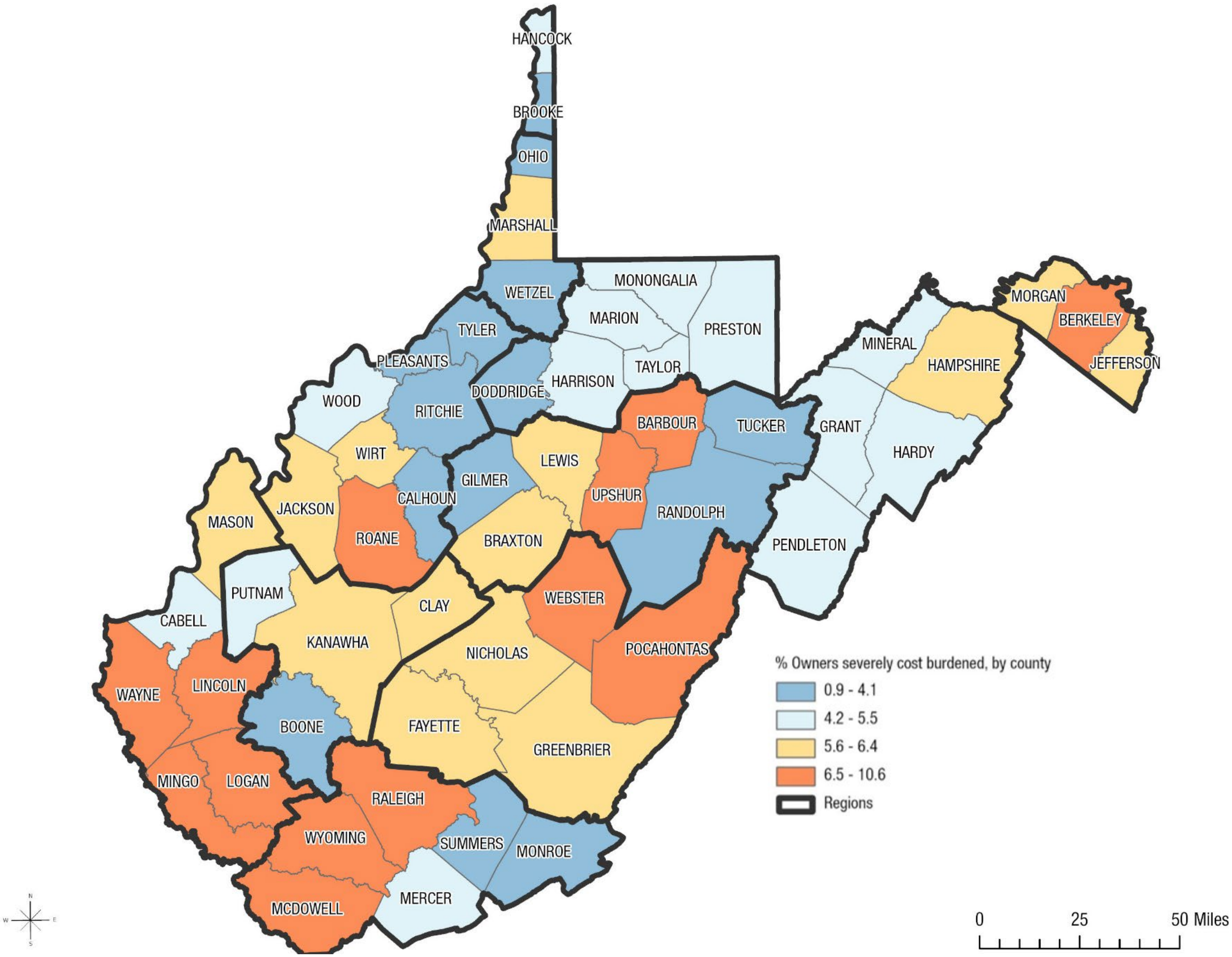
West Virginia Counties by Percent of Owners that are Cost-Burdened

Source: CHAS 2017-2021 (Tabulation and aggregation of data from Table 9)



West Virginia Counties by Percent of Owners that are Severely Cost-Burdened

Source: CHAS 2017-2021 (Tabulation and aggregation of data from Table 9)



Across the state, the owner-occupied housing stock is concentrated in value ranges that would be affordable to households earning below 50% of AMI. However, these homes are disproportionately owned by households with incomes above 100% of AMI. So little higher-valued stock exists for households earning above 80% of AMI that most higher-income households occupy lower-valued homes, limiting the availability of these units for lower-income households. When homeowners that could afford and would choose a higher cost unit must remain in a lower cost unit because no "upgrades" are available, the market is not adequately responding to demand and prevents both higher-income households (e.g., couples further along in their careers) and lower-income households (e.g., first-time homebuyer and single-earner households) from accessing the housing that would best accommodate their budget and preferences.

The lack of higher-cost stock creates bottlenecks where higher-income households compete with lower-income households for lower-cost units. The result is housing cost burden concentrated among lower-income homeowners, especially those that earn less than 50% of AMI. While the bulk of the state's owner-occupied housing stock would be affordable for households in this income range, much of it is occupied by higher-income households. The mismatch between available housing and community needs highlights the necessity for strategic planning and investment in workforce and affordable housing. As a local stakeholder in the Northern Panhandle said, "Families can't move up because there's nowhere to go. It just exacerbates the shortage at every level." Households across the state at the lower end of this income range could benefit from additional deeply affordable homeownership opportunities, and higher-income households across the state could benefit from the opportunity to "trade up" into new, higher-cost homes, thereby freeing up space in the market for lower-income homeowners.

Currently, Americans have widespread negative perceptions and expectations regarding housing affordability. According to the Cato Institute 2022 Housing Affordability National Survey, the majority of Americans are "very" or "extremely" concerned about the cost of housing, and 76% believe that now is a bad time for people in their area to buy a home. From the same survey, 73% say that "average people" cannot afford to buy a house in their area, and 55% do not think they would be able to afford the house they currently live in if they tried to buy it today.[25] In part, this hesitancy to buy new homes is related to current high mortgage rates. Mortgage rates in the U.S. reached historical lows from April 2020 through December 2021, with the Freddie Mac Primary Mortgage Market Survey reporting the average 30-year fixed-rate mortgage rate to be between 2.65% and 3.33% during this period.[26] During this time, many Americans refinanced their higher-rate mortgages to take advantage of the low rates. Notably, high-income homeowners were much more likely to refinance during this period than low-income homeowners.[27]

Since October 2022, the average 30-year mortgage rate in the U.S. has ranged from 6.08% to 7.79% according to the Freddie Mac Primary Mortgage Market Survey.[25] With current mortgage rates sitting at around twice the pandemic era rates, many homeowners feel "locked in" to their low-rate mortgages and are hesitant to trade up

[25] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.cato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[26] Freddie Mac. (2025). Primary Mortgage Market Survey. Retrieved June 11, 2025, from https://w ww.freddiemac.com/pmms

[27] Agarwal, S., et al. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

into more expensive housing. According to the New York Federal Reserve Bank Survey of Consumer Expectations, current homeowners predict mortgage rates to continue to increase, aligning with their decreasing reports of expecting to move into a new home sometime soon. Additionally, current renters perceive obtaining a mortgage as increasingly difficult and report decreasing expectations of ever owning a home.[28] These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower-cost, or lower-quality homes when they could comfortably afford to "trade up."

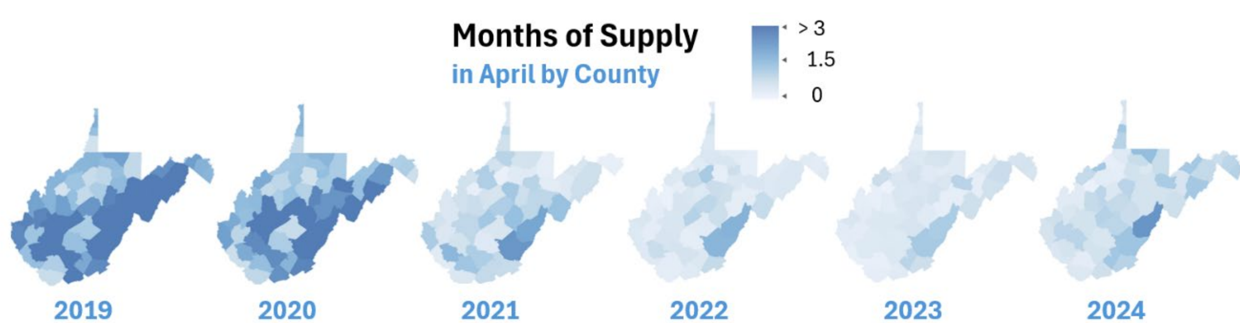
Across most of West Virginia, for-sale inventory is limited. All RPDC regions, except 7 and 11, have rates hovering just above the extremely low national average, which has remained below 1% since the second quarter of 2020.[29]

Months of supply is a calculated metric that gives insight into for-sale housing market tightness. Calculated using listings and sales data, the metric represents the number of months it would take for the current for-sale inventory to sell at the current sales pace. Generally, a market with less than three months of supply is considered to be a tight market, and one with greater than five months of supply is considered a buyer's market.

For this analysis, residential recorded sales and MLS listing data were used to calculate months of supply in each West Virginia county from 2019 to 2024. Markets across West Virginia were tightest in 2023 with inventory increasing slightly in 2024.

Change in Months of Housing Supply, April 2019-2024

Data Sources: Realtor.com® Economic Research, 2018-2024 Monthly Inventory Historical County Data, accessed Oct 2024, https://www.realtor.com/research/data/ and WVGIS Tech Center, 2018-2024 Statewide IAS Sales data



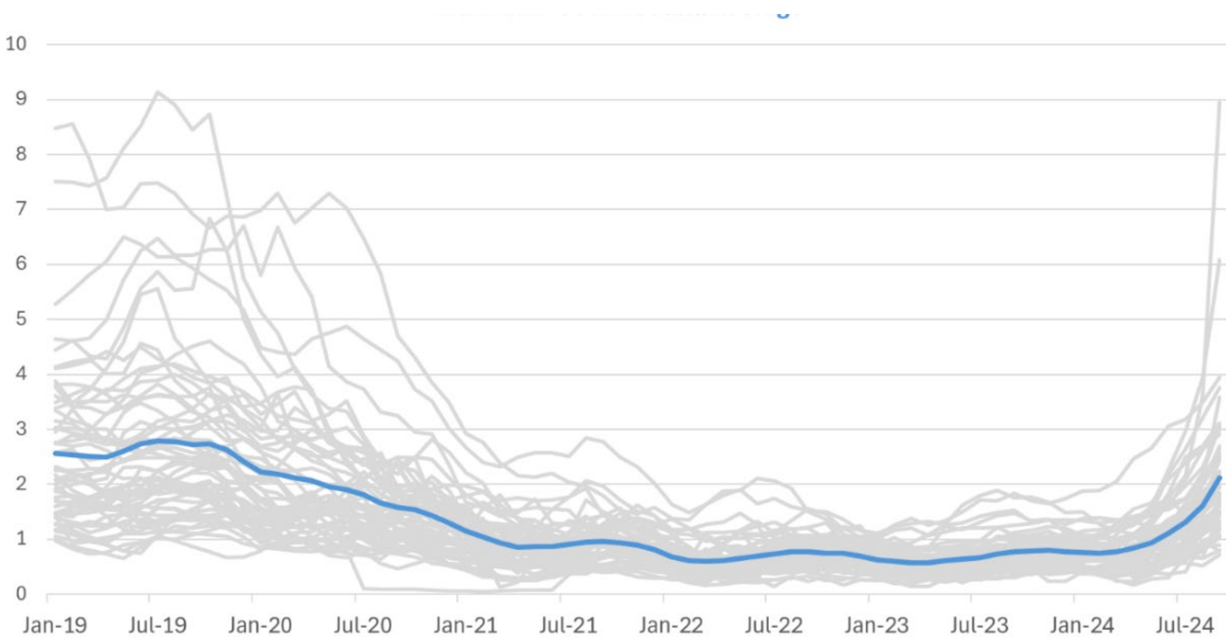
In 2019 and 2020, inventory varied substantially from county to county. As markets across the state tightened and interest rates increased from 2020 through 2024, inventory became similarly restricted across the state with only Mineral and Ohio as outliers in April 2024. Greenbrier, Pocahontas and Tucker counties consistently tended to have some of the highest months of supply numbers over the 2019 to 2024 period while Harrison, McDowell and Wirt were examples with consistently low inventory.

[28] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/housing#/housing_outlook_8

[29] U.S. Census Bureau, American Community Survey (5-year estimates) 2022, U.S. Census Bureau, Current Population Survey/Housing Vacancy Survey, April 30, 2024

West Virginia Months of Supply, Individual Counties (Gray) and Average (Blue)

Sources: Realtor.com® Economic Research, 2018-2024 Monthly Inventory Historical County Data, accessed Oct 2024, https://www.realtor.com/research/data/ and WVGIS Tech Center, 2018-2024 Statewide IAS Sales data



Counties across the state followed a similar trend, with months of supply gradually declining from 2019 to 2021, staying stagnant from 2021 to 2023 and gradually increasing from early 2024. The average months of supply across all counties remained under three months over this entire period, indicating a generally tight seller's market in most counties across West Virginia.

Unmet housing needs span income levels in tight for-sale housing markets across each of West Virginia's RPDCs. With a lack of units priced appropriately for households with incomes greater than 100% of AMI, many higher-income families occupy units that could potentially be afforded by lower-income households. In general, high mortgage rates and low months-of-supply make "trading up" more difficult for households who could afford more expensive units at this time. A lack of deeply affordable for-sale units that are both affordable and available in this especially competitive market results in a high proportion of housing cost burden, especially among households with incomes below 50% of AMI. Strategic planning is necessary to stimulate development in the appropriate locations and price ranges to address these unmet needs.

Rental Housing Gap Trends

Housing cost burden is more prevalent among renters.[30] **Across the state, 70,179 (38%) renters are cost-burdened**, paying more than 30% of their income toward housing costs. This includes **37,630 renters (20% of renting households and 54% of cost-burdened renters) who are extremely cost-burdened**, paying more than 50% of their income toward housing costs.

[30] In West Virginia, 38% of renters are housing cost burdened compared to 14% of owners. Across the state, 26% of all households are renters, but 49% of burdened households are renters.

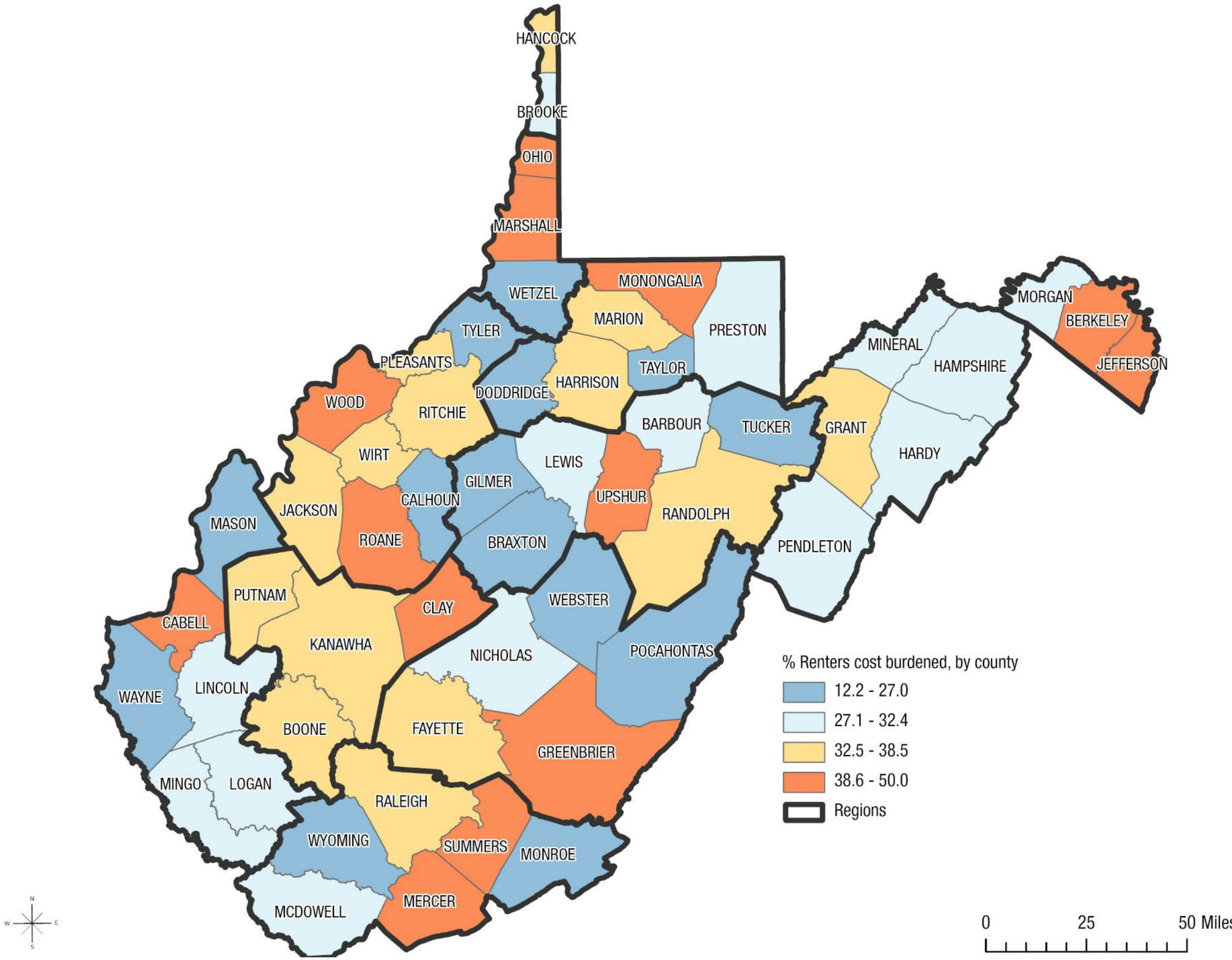
Across the state, vacancy rates within the rental market vary. Some regions (1, 2 and 7) have healthy rates, indicating an appropriate balance between the supply and demand for rental units in the area. Some regions (3, 4, 5, 6, 8 and 10) have high vacancy rates, indicating ample total units on the market. However, a sufficient quantity of units does not speak to key gaps in local rental affordability, or gaps in the types or quality of available units, especially for low-income households. Two regions (9 and 11) have unusually low rental vacancy rates, indicating a tight market with escalating rents.

Many RPDC regions do not contain enough physical stock that is priced to affordably accommodate the number of renting households earning less than 30% of AMI in the region. In the regions that do, much of this stock is occupied by higher-income households, meaning that there is not a single region that contains enough rental stock that is both affordable and available to the households earning less than 30% of AMI that live there. While some households choose to occupy rental units that cost less than what they could comfortably afford out of personal preference, some do so because of a lack of higher-cost units in the area. Across the state, regional rental markets contain few units at the upper end of the affordability range (for households earning above 80% of AMI) relative to the number of renting households in this income category. When renters that could afford and would choose a higher-cost unit must remain in a lower-cost unit because no "upgrades" are available, the market is not adequately responding to demand and prevents both higher-income households (e.g., couples further along in their careers) and lower-income households (e.g., young or single-earner households) from accessing the housing that would best accommodate their budget and preferences.

In non-rural areas, like Cabell County, and high growth areas, like the Eastern Panhandle, median rents have increased especially quickly. However, several rural areas have seen similar challenges, especially rural tourism destinations. Increasing demand for short-term rentals adds additional pressure to many markets that are already competitive, and thus, further increases the cost of rental housing in tourist areas. This is especially true for gateway communities to the Monongahela National Forest and the New River Gorge, but increasingly, also rural areas surrounding the Hatfield and McCoy Trail System (Mingo, Wyoming, and Logan counties). In Region 4, nearly 12% of the housing units are owned for seasonal or recreational use.

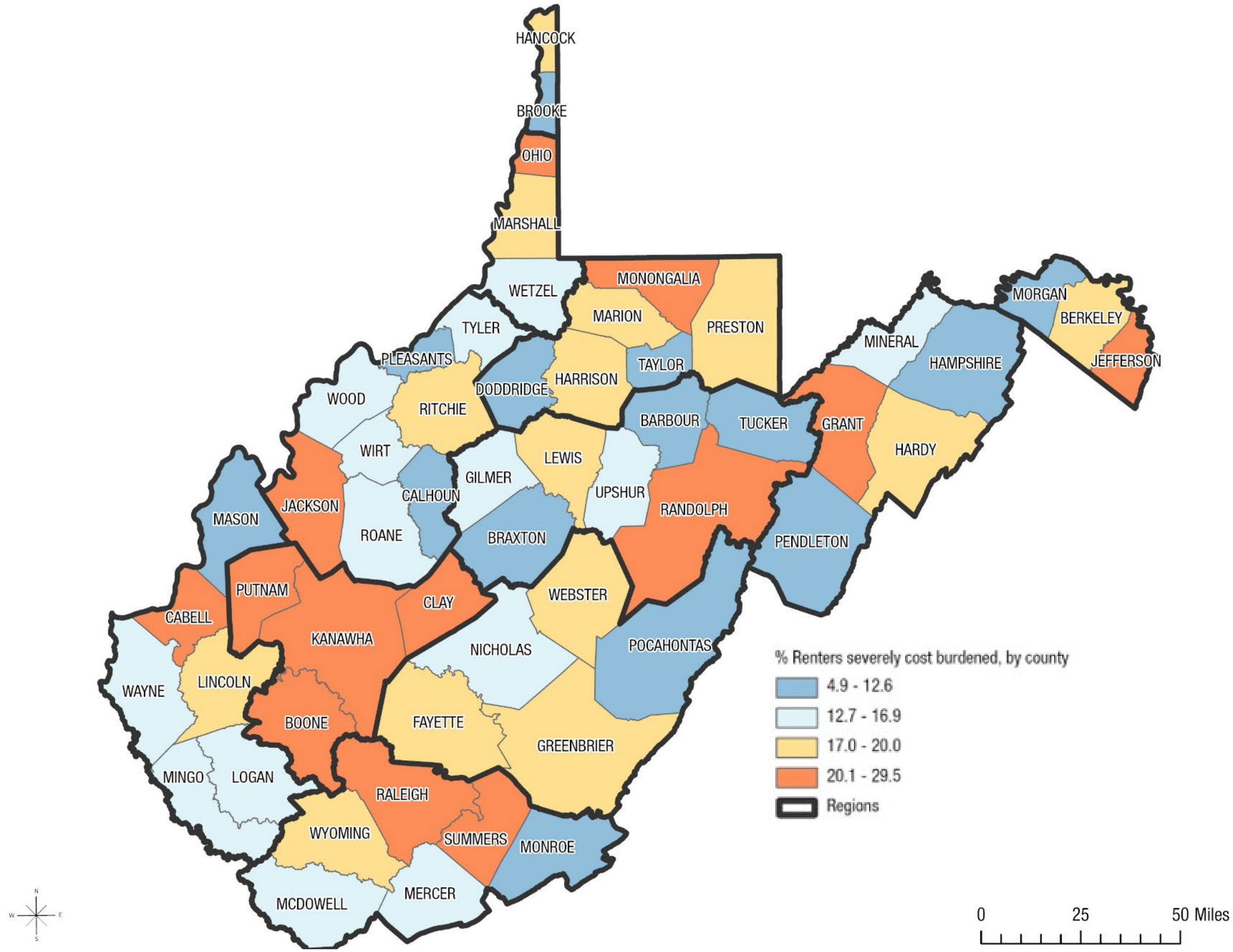
West Virginia Counties by Percent of Renters that are Cost-Burdened

Source: CHAS 2017-2021 (Tabulation and aggregation of data from Table 9)



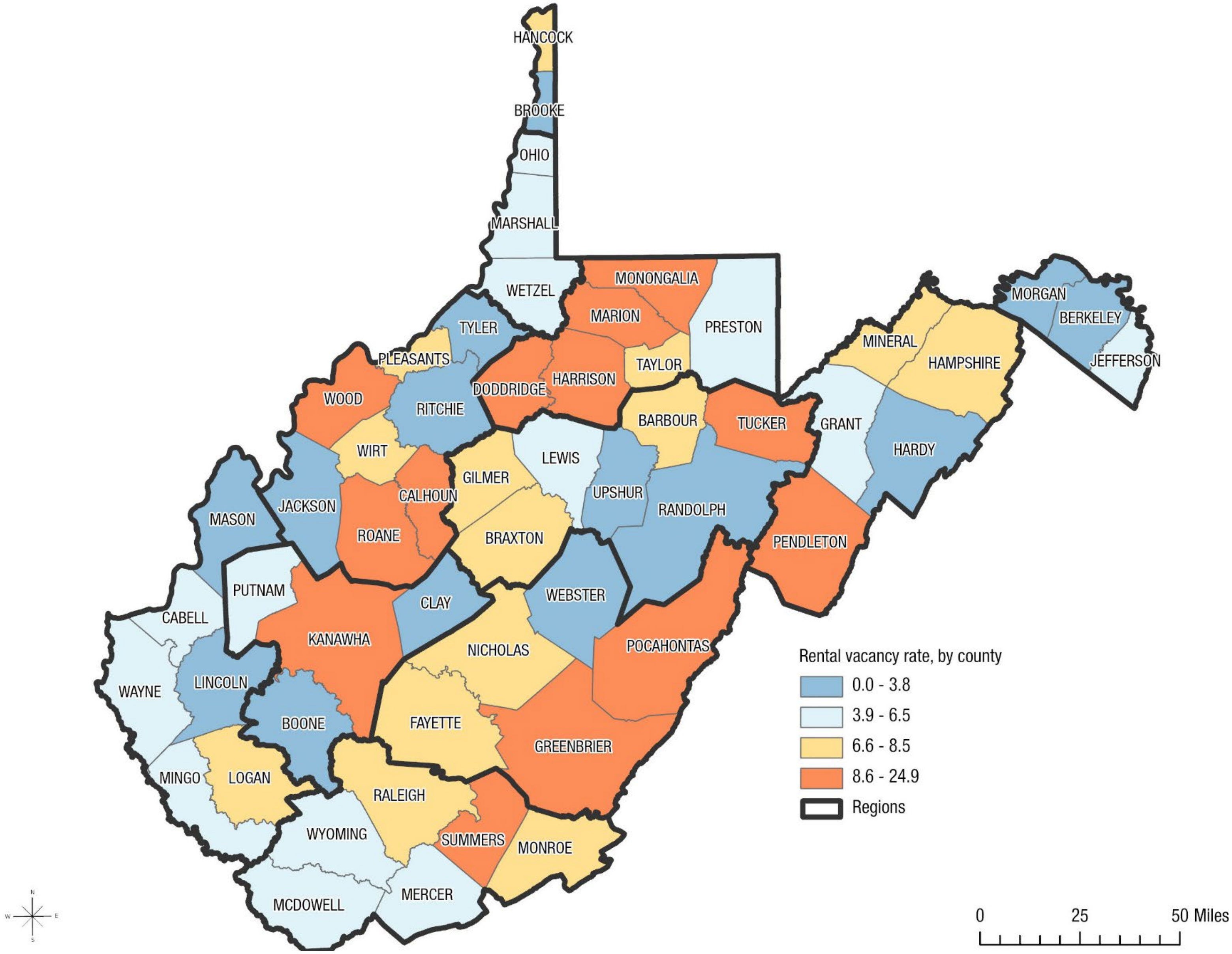
West Virginia Counties by Percent of Renters that are Severely Cost-Burdened

Source: CHAS 2017-2021 (Tabulation and aggregation of data from Table 9)



West Virginia Counties by Percent of Rental Vacancy

Source: 2019-2023 ACS (5-year estimates) and 2019-2023 PUMS (5-year estimates)



Subsidized housing profile

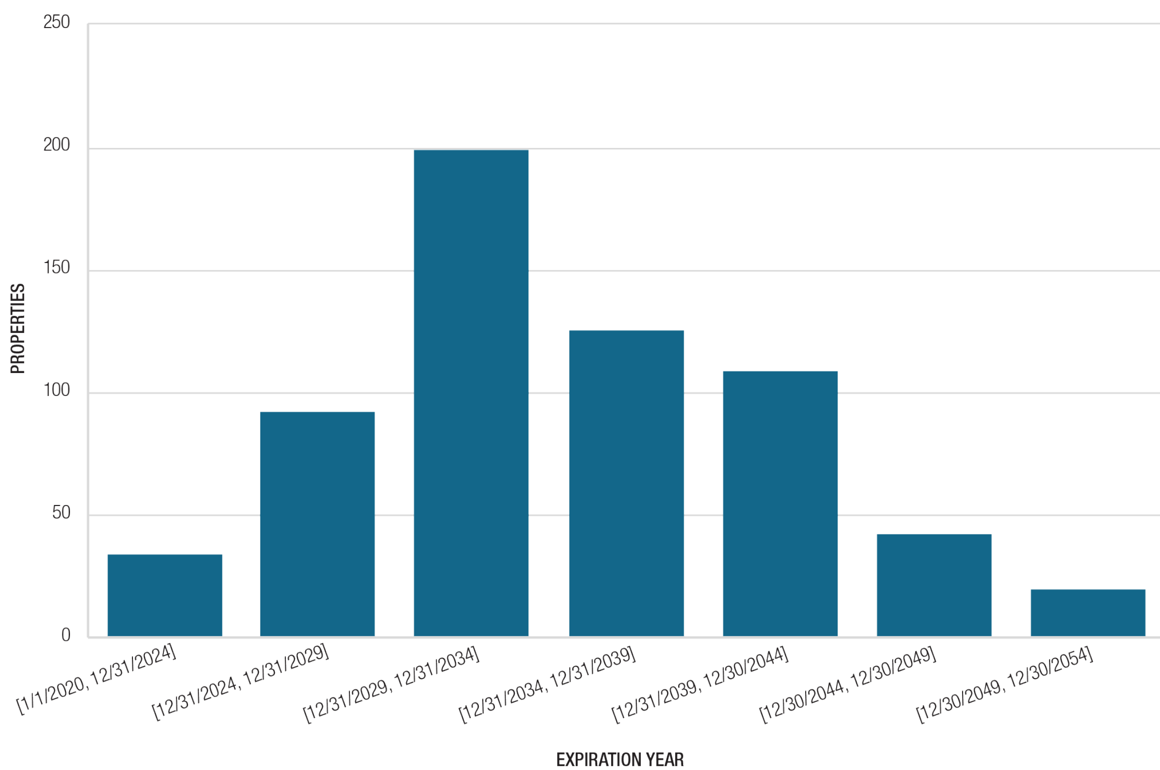
As of April 2024, there are at least 694 subsidized housing properties in West Virginia, containing a total of at least 32,882 units.[31] Active subsidies in the state fall under project-based Section 8, Section 202, Section 515, Section 518, HUD Insurance, LIHTC, HOME, Public Housing, Project Based Vouchers and the Moderate Rehabilitation program. Across the state, properties have an average of 1.39 active subsidies each.

Of properties with available data, 52% are intended to serve families, 28% are intended to serve elderly populations, 6% are intended to serve populations with disabilities and 14% are intended to serve mixed populations. The average occupancy rate of subsidized properties in the state is 92.6%, and the average tenancy is 72.43 months, or around six years. The average subsidized property contains 47 units, and of units with available data, 53% are studio or one-bedroom units, 35% are two-bedroom units and 12% have three or more bedrooms.

Over the next 10 years, 37% of these properties are due to expire from their income-restriction requirements. In 20 years, West Virginia could lose 75% of its already limited supply of housing that is affordable and reserved for low- and extremely low-income households, unless these subsidies are renewed or additional income-restricted properties are introduced.

Earliest Subsidy Expiration Date for West Virginia Properties

Source: National Housing Preservation Database, April 2024



[31] Nation Housing Preservation Database Properties, April 2024.

Housing providers, including housing authorities across West Virginia, voiced shared structural, operational and economic challenges that constrain their ability to meet growing needs. Nearly every region reported long and often closed waitlists for both properties and voucher programs.

Property managers described insufficient operating and capital funds, which have not kept pace with rising costs of maintenance and repairs, as well as outdated funding models that limit their ability to react to the changing needs of the populations they work to house. As a result, housing providers often rely on inconsistent grants or earmarks to fill the gaps, defer maintenance, and limit their investments in existing or new housing units.

In many regions, voucher recipients are unable to find eligible units due to poor housing quality, lack of landlord participation, or units failing to meet inspection and accessibility standards. Even when units are available, households face financial hurdles, including high security deposits, screening requirements, and limited access to transportation, childcare and employment that further complicate housing access. In rural areas, these barriers are particularly acute, as aging housing stock, limited rental availability and a strong preference for staying close to family support systems often results in overcrowding or substandard living arrangements. Non-rural and surrounding areas, while typically having more housing infrastructure, still face affordability gaps and limited unit turnover.

Housing providers consistently described increasing demand for supportive services and infrastructure—such as accessible housing, transportation, mental health care and financial literacy education—that are essential for promoting long-term stability but are frequently underfunded or fragmented. Across regions, directors cited staff shortages, regulatory burdens, and a lack of policy flexibility as impediments to innovation or expansion. Many representatives felt that without coordinated investments in capital repair, service integration, and housing development incentives, housing authorities and other providers will remain stuck in a reactive posture of managing scarcity instead of building sustainable, community-rooted solutions to West Virginia's growing housing crisis.

Vulnerable Populations

Housing issues impact West Virginians of all incomes and demographics, but certain populations are especially vulnerable or have unique, complex housing challenges. These groups include elderly individuals, those who have experienced or are at risk of homelessness, individuals with disabilities and individuals in recovery. Across the state, 37% of households contain one or more individuals over 62 years of age (42% of homeowners and 22% of renters),[32] and 15% of households consist of an individual aged over 65 living alone.[33] Nearly 6,000 families with children may be experiencing homelessness,[34] and an additional estimated 7,068 households across the state are at risk or considered to be one financial crisis away from homelessness.[35] Special considerations for these vulnerable populations are crucial in addressing the state's housing issues.

---

[32] CHAS 2017-2021

[33] ACS 2019-2023

[34] VCHR calculated estimate based on WV Dept of Education McKinney-Vento counts and data from the ACS 2018-2022

[35] VCHR tabulation of households with income <30% AMI and housing cost burden >30% OR income 30-50% AMI and housing cost burden >50% from CHAS 2016-2020 data

Seniors

Across the state, 47,626 (18%) households with individuals over 62 years of age are classified as cost-burdened, including at least 19,187 (40% of elderly cost-burdened households) who are severely cost-burdened and spend more than 50% of their income on housing costs.

Nearly 90% of cost-burdened households with individuals over 62 years of age have low incomes. Low-income seniors in West Virginia face housing challenges driven by fixed incomes, rising costs, deteriorating housing conditions and limited access to supportive services. Many low-income seniors live in homes that are unsafe or in disrepair but are unable to afford needed maintenance or relocation. For those who wish to age in place, there is a shortage of home modification programs and repair services. As with other housing issues, even when resources are available, finding reliable contractors is difficult. Transportation barriers further isolate low-income seniors, particularly in areas without accessible public transit. Seniors often lack the means to travel to medical appointments, grocery stores or community programs, unless they live close to town centers.

Housing advocates who work with senior citizens called for additional funding and flexibility to explore creative housing models to address these gaps. Ideas include senior-specific home repair funds, new affordable housing developments, infill development and rehabilitation of housing along existing transportation routes, and integrated service models that combine housing with daily support.

Homelessness

The Continuums of Care (CoC) serving West Virginia report a total point-in-time (PIT) count of 1,416 individuals experiencing homelessness across the state, 960 (68%) of whom are reported to be sheltered, and 456 (32%) of whom are reported to be unsheltered[36]. Required by HUD, PIT counts represent the number of sheltered and unsheltered people experiencing homelessness on a single given night in January. While these numbers are important for understanding the extent of homelessness across the state, they generally under count, as they do not include common informal nighttime arrangements, like doubling-up or couch surfing, used by many individuals and families experiencing homelessness. McKinney-Vento counts of schoolchildren experiencing homelessness, however, do take into account these informal nighttime arrangements, and these counts may be extrapolated to estimate a more complete count of families experiencing homelessness across the state. According to McKinney-Vento counts, an estimated 5,860 families with children under 18 are experiencing homelessness throughout West Virginia.[37] Stakeholders working to address homelessness described a landscape shaped by limited housing, systemic barriers and shifting economic realities. The challenges differ from region to region—especially between rural and urban areas—but interviewees and focus group participants emphasized that demand for stable, affordable housing is far greater than the available supply.

While growth areas face limited supply and increased demand pressures that push middle-income households into competition with low-income households, in rural areas of the state, housing itself is often the issue. Many units that are affordable to those with the lowest incomes are uninhabitable, making it difficult to find properties

[36] VCHR tabulation of HUD 2023 PIT Estimates by CoC

[37] VCHR calculated estimate based on WV Dept of Education McKinney-Vento counts and data from the ACS 2018-2022

that meet HUD requirements. These scenarios underscore the need for subsidized, income-restricted housing in both strong and weaker markets. Further emphasizing this need, housing and homeless advocates expressed that many people in need do not want to leave their communities. As one stakeholder noted, the challenges that unhoused individuals face are not just about finding shelter, but also staying connected to family, jobs and the support systems people rely on.

When rural residents experience homelessness, many couch-surf, sleep in cars and/or squat in abandoned buildings. These households must relocate to access shelters or services which are concentrated in urban centers. As a result, many households from rural places are forced to endure unsafe situations in order to remain at their job and in their community.

Stakeholders working directly with people experiencing homelessness describe layers of challenges. Many people who seek assistance struggle to find landlords willing to rent to them, especially who need temporary (e.g., those exiting foster care) or permanent support (e.g., those with mental illnesses, intellectual disability or physical impairment). Felony convictions and drug offenses likewise limit rental opportunities. Standard 28 to 35 day treatment models for substance abuse fail to provide sufficient structure or fully equip participants with the skills and tools they need to reintegrate into society. Federal housing application processes require voucher applicants to provide a mailing address—a requirement that effectively shuts out those who need it most.

Focus group participants called for more rural outreach and low-barrier housing solutions tailored to the unique challenges of less populated areas. Additionally, there was an expressed need for more quality sober living environments, extended-stay recovery programs and Permanent Supportive Housing that would provide wrap around services, like case managers, peer navigators and support staff, to help individuals navigate complicated bureaucratic systems, and address healthcare, budgeting, education, employment, legal services and long-term life planning.

Workforce and Migration

Workforce housing shortages are an increasingly common barrier to community and economic development. In both growing areas and more isolated regions economic development officials described challenges for both employers and workers in securing appropriate housing within reasonable proximity to work. Workforce housing challenges are especially acute in counties that have experienced increases in tourism visitation where conversions to short-term rentals further tighten the market. While these rentals can boost local revenue and attract visitors, they also can reduce the stock available for long-term residents and essential workers.

In recent years, with the rise of remote work, the United States has seen a new domestic migration pattern with some higher-income workers moving from cities to more rural areas, particularly those with access to nature and outdoor recreation.[38] While many counties in southern Appalachia, specifically in the Carolinas, Tennessee, Kentucky, and parts of Virginia and Georgia, have seen the population growth effects of this trend, West Virginia

[38] Lombard, H. (2024). As remote work persists, migration surge continues in 2023 for rural America. University of Virginia Weldon Cooper Center for Public Service. https://www.coopercenter.org/research/remote-work-persists-migration-continues-rural-america

largely has not. According to the U.S. Department of Agriculture Economic Research Service, from July 2020 through June 2022, Morgan County was the only non-metropolitan county in the state to see a population increase of over 2% from domestic migration; Grant and Barbour Counties saw increases between 1% to 2%, but the rest saw very little change. Five counties, Ritchie, McDowell, Mingo, Logan and Wyoming, saw population losses of greater than a percent.[39] Located in the southwestern region of the state, the latter four have also seen larger, layered economic losses as employment in local coal mines has fallen over recent years.

With its many National and State Parks, access to watersports, winter sports, hiking trails and other outdoor recreation opportunities, West Virginia has the potential to take advantage of remote work and domestic migration patterns across the nation and welcome new families into the state. While this population growth could be a major economic development opportunity for rural counties with aging populations that have seen losses over recent years, it will be important to ensure that local housing markets are prepared to affordably accommodate both newcomers and longtime residents. Significant housing affordability gaps exist within the rental and owner-occupied stock across the state; by addressing these, West Virginia can help all of its families and communities have access to affordable, high-quality housing that meets their needs and goals.

Other Challenges

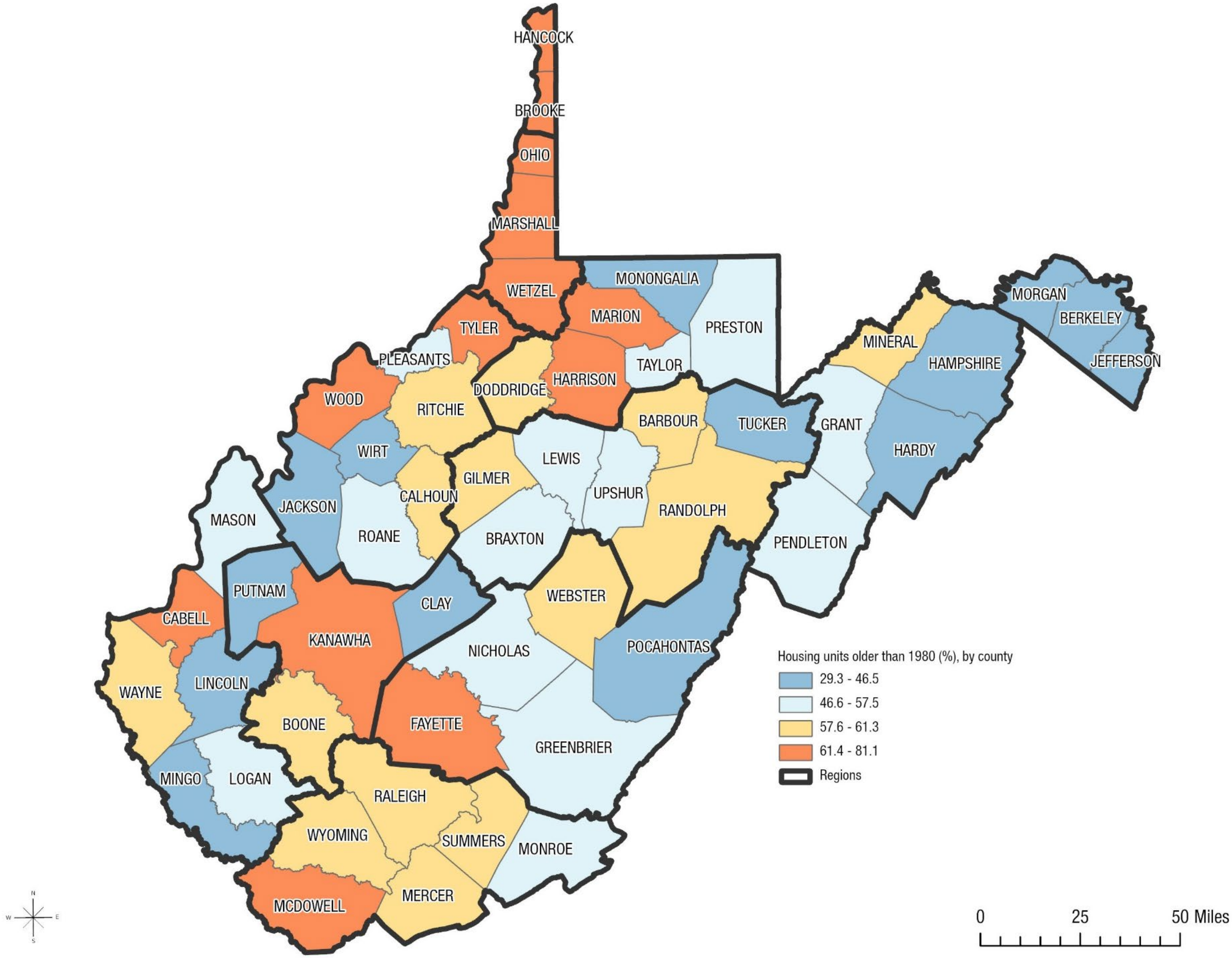
Beyond availability and affordability, we heard similar challenges echoed across the state related to the quality of communities' housing stock, issues surrounding topography and land development, water and sewer infrastructure, and a limited pool of builders and developers.

Much of West Virginia's housing—both rental and owner-occupied—is aging, and without adequate investment is at risk of deterioration, putting inhabitants at risk and further eroding communities' housing stock. Homes constructed prior to 1980 have an increased likelihood of containing dangerous lead-based paint. Across the state, 44% of households occupy homes that were constructed before 1980, including over 94,000 households that contain children.

[39] Davis, J.C., Cromartie, J., Farrigan, T., Genetin, B., Sanders, A., & Winikoff, J.B. (2023). Rural America at a glance: 2023 edition (Report No. EIB-261). U.S. Department of Agriculture, Economic Research Service. https://doi.org/10.32747/2023.8134362.ers

West Virginia Counties by Percent of Housing Built Before 1980

Source: 2019-2023 ACS (5-year estimates) and 2019-2023 PUMS (5-year estimates)



Households with high energy costs can be a proxy for housing conditions because older homes that are in poor condition and/or have not been updated tend to cost more to heat and cool. Approximately 36% (266,840) of West Virginia households are energy burdened and pay more than 6% of their household income on electricity and other fuel expenses. Twenty percent (20%, 61,118) of these burdened households are low-income and have among the top 25% highest energy costs in the state. These low-income, energy-burdened households with high energy cost would have the most potential benefit from weatherization and other energy efficiency programs.

Many communities face large inventories of vacant or dilapidated homes, particularly in urban cores and former industrial areas. The U.S. Census Bureau has categorized 78,339 vacant units (56% of all vacant units in the state) as "other vacant," meaning they are not for rent, for sale or sold/rented, but not occupied, held for seasonal use or held for migrant workers.[40] In some cases, these units are used for storage or are owned by elderly individuals who live elsewhere, but many of these "other vacant" units have fallen into disrepair. Indeed, 35% (23,947 units) of designated "other vacant" units in West Virginia are reported to be vacant either because they need repair or are currently being repaired, and an additional 15% (10,607 units) are reported to be completely abandoned or possibly condemned.[41] Up to 6,906 (9%) of these specifically dilapidated or abandoned units are in or near Charleston in Kanawha County. High demolition costs and low return on investment, coupled with title complications and outside ownership, discourage infill development, limiting the supply of safe, livable housing. Some local programs demonstrate promising models for addressing this issue, leveraging federal funds and creative partnerships to repurpose blighted properties. However, more investment and broader awareness among builders and developers are essential to scale these efforts statewide.

Overlaying these structural issues is the growing challenge of flood risk and climate resilience. Stakeholders across the state emphasized the need for a coordinated approach to identifying housing at risk of flooding and better mapping of both vulnerable areas and opportunities for relocation. In many cases, the financial assistance available through FEMA or state buyout programs is insufficient for homeowners to relocate to safer, comparable housing. Moving forward, more strategic investments are needed to ensure that new development avoids high-risk areas and that relocated residents have access to affordable, resilient housing options developed in ways that preserve communities.

Many stakeholders described challenges around outside corporate land ownership, land hoarding, heirs' property issues and other ownership challenges that limited communities' access to buildable properties. Even when land is available for new construction, developers face significant costs associated with grading and site preparation, and many areas face infrastructure constraints including inadequate or failing water and sewer systems. Stakeholders in several regions advocated for a regional inventory of "housing-ready" land—including details on infrastructure, zoning and flood risk—that could lower information barriers, help fast-track housing production and attract private investment to places with the most development potential.

Finally, the capacity to build more housing is itself constrained by a shortage of builders and developers. Small firms—especially in rural areas—struggle to access financing and face a limited pipeline of trained labor.

[40] ACS 2023 5-year estimates

[41] ACS 2023 1-year estimates

Expanding career and technical education (CTE) programs, offering development incentives, and creating financing tools for small-scale builders could significantly increase the supply of new housing and make it more tailored to local needs.

These overlapping barriers affect households across the age spectrum. Younger adults seeking to enter the housing market often find few options that match their income or lifestyle, while older residents may remain in large, aging homes simply because there are no smaller, lower-maintenance alternatives nearby. A concerted focus on building smaller homes in areas with existing physical infrastructure, close to services and amenities could serve a range of households and improve quality of life while easing pressure across the housing system.

Region 1

Counties: McDowell, Mercer, Monroe, Raleigh, Summers, Wyoming

Population: **196,323;** Households: **77,434,** Average Household Size: **2.5**;
Tenure: **75%** Homeowner, **25%** Renter; Cost Burden: **7,185** renters, **9,033** owners;
Severe Cost Burden: **3,954** renters, **4,250** owners

Local stakeholders across West Virginia's Regional Planning and Development Council (PDC) Region 1 consistently highlight interconnected challenges that hinder economic growth and housing stability. Many community members express frustration over workforce shortages, economic stagnation, and a persistent lack of quality, affordable housing. In the southern coal field counties, vacant and deteriorating properties stand as stark reminders of past prosperity and present decline. These abandoned homes not only pose health and safety hazards but also discourage new investment, as prospective homeowners and developers see little incentive to build or renovate in struggling areas.

Data analysis conducted for Region 1 shows single earners with median wages who are employed within the region's most common occupations can afford median rent, but they cannot afford homeownership costs. Available rental units at an affordable price for these workers may be scarce. The region lacks enough rental and owned/for-sale stock that is affordable for households with incomes less than $25,000 annually.[42] When households spend more than 30% of their income on housing, they will not be able to save for emergencies or investment in homeownership. Over 16,000 (20%) households are in this category and may even sacrifice necessities like food and healthcare to pay for housing. Many higher-income households in the region occupy units that cost less than their housing budgets can comfortably allow. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

Key Market Indicators[43]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[44]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
McDowell	$686	--	$901	-44%
Mercer	$813	2-6%	$1,141	-78%
Monroe	$677	--	$951	-59%
Raleigh	$847	4-10%	$1,170	-79%
Summers	$922	--	$1,024	-33%
Wyoming	$737	--	$952	-75%
Statewide	**$850**	**6.6%**	**$1,225**	**-68%**

[42] Loosely based on 50% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

[43] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[44] See rental vacancy rate definitions, page 52.

Background

Region 1 of West Virginia's eleven Regional PDCs is made up of McDowell, Mercer, Monroe, Raleigh, Summers and Wyoming Counties and covers twenty-seven municipalities. West Virginia's southernmost region, borders the Virginia counties of Buchanan, Tazewell, Bland, Giles and Craig. The region is very rural and dominated by steep and rugged mountainous terrain which makes infrastructure development costly and limits connectivity and access to services. The area covers many of the traditional coalfield counties. While the industry is still a major economic engine in the region, policy changes, increased mechanization, and declines in coal production have drastically changed the economy of the region. Between 2010 and 2023, the region's population declined by more than 10% including double digit declines in Wyoming (-15%), Summers (-17%), and McDowell (-21%) Counties.

The economic and infrastructural development of Region 1 is deeply rooted in its coal mining heritage. During the coal and railroad booms of the mid-to-late nineteenth century, urban centers such as Beckley, Bluefield, Princeton and Welch flourished, shaping the region's landscape and economy. While the decline of the coal industry has disrupted communities across West Virginia, Region 1 has remained relatively resilient. Between 2008 and 2022, coal mine employment in the region increased by 16%, with surface and underground mines providing jobs for 3,617 workers. Despite this continued presence, coal is no longer the dominant force in the local economy, with other industries—such as outdoor recreation, healthcare, and education—playing an increasingly significant role.

The region is geographically diverse, bisected by the New River and home to scenic assets such as Pipestem and Bluestone State Parks, both located in Summers County. The area also boasts several higher education institutions, including Concord University in Athens, Bluefield State University in Bluefield, WVU Tech in Beckley, and an annex of the University of Charleston, also in Beckley. These institutions serve as vital economic drivers, supporting workforce development and stabilizing local economies.

Beckley, the largest city in the region, serves as a hub for retail, healthcare, and education, benefiting from its strategic location at the intersection of Interstates 64 and 77. To the south, Bluefield and Princeton—both situated along Interstate 77—support a strong presence in higher education, retail, and healthcare. Meanwhile, former coalfield communities like Welch in McDowell County and Mullens and Pineville in Wyoming County have experienced continuous population declines since the 1960s. In contrast, Summers County has sought to leverage its outdoor recreation assets, positioning itself as a gateway to Bluestone State Park and the New River Gorge National Park. Monroe County, with its rolling farmland, scenic byways and historic towns like Union, remains anchored in agriculture.

Historically dominated by natural resource extraction, the region's economy has diversified over time. While companies such as Contura Energy, International Coal Group, Consol and Coronado continue to be major employers, the natural resource sector now accounts for just 5% of the local workforce. Instead, the economy is increasingly driven by education and health services, which together employ nearly 30% of the workforce. Major employers include local boards of education, Appalachian Regional Healthcare, WVU Medicine and Raleigh General Hospital. Retail trade also plays a significant role, employing 13% of the workforce, while tourism-driven leisure and hospitality industries make up 9%. These sectors have seen growth in recent years, fueled in part by the designation of the New River Gorge as a National Park and rising visitation to the Hatfield-McCoy Trail system.

Median earnings[45] in the region range from approximately $30,300 in Monroe County to $36,500 in Raleigh County. Poverty rates[46] in the region average 21% and range from less than 16% in Monroe County to nearly a third of the population (31%) in McDowell County.

Households

Region 1 is home to 196,323 people, comprising 77,434 households. Most households (69%) live in Mercer and Raleigh counties. While Mercer County saw no significant change in the number of households over the 2018-2023 period, all other counties have fewer households than in 2018.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
McDowell	6,484	-16%
Mercer	24,413	No Change
Monroe	4,736	-18%
Raleigh	29,062	-7%
Summers	4,813	-12%
Wyoming	7,926	-10%

Most households (75%) own their home. The region's renters are primarily concentrated in Mercer, Raleigh and McDowell counties where homeownership rates are 70%, 75% and 76%, respectively.

[45] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[46] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Total Households	Renters	Owners	Homeownership Rate
McDowell	6,484	1,578	4,906	76%
Mercer	24,413	7,388	17,025	70%
Monroe	4,736	822	3,914	83%
Raleigh	29,062	7,368	21,694	75%
Summers	4,813	679-1,171*	3,892	81%
Wyoming	7,926	1,311	6,615	83%

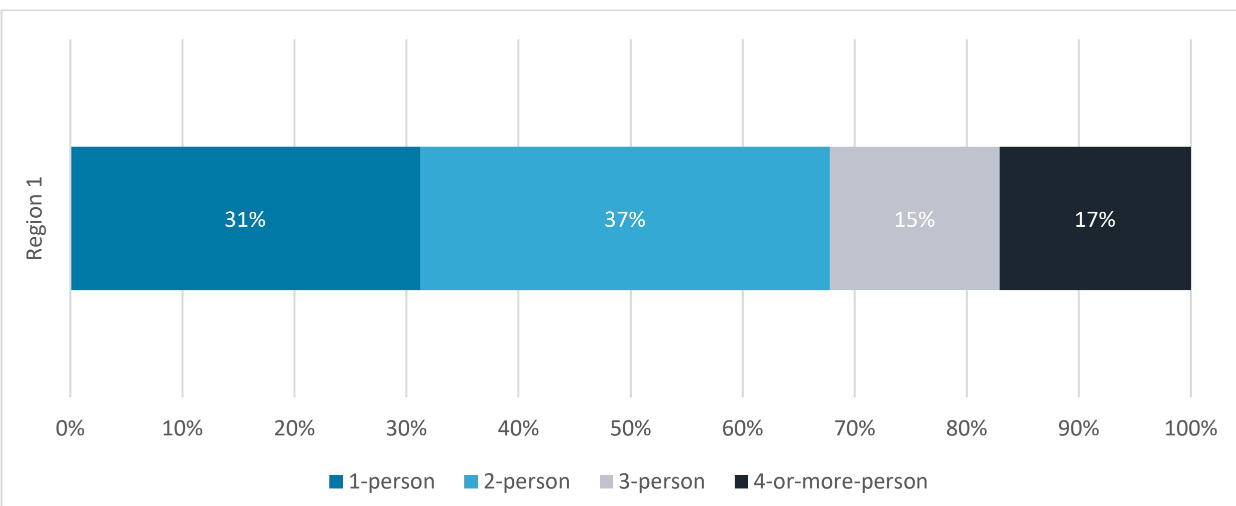
*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

The majority of households (68%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households made up the largest demographic subset, accounting for 37% of all households. While 31% of households are comprised of a single individual. The remaining households are made up of three people (15%) or four or more people (17%).

Approximately 21,000 households (20,778), or 27%, include one or more children under 18 years of age. More than 31,000 (31,616) households or 41%, include one or more individuals who are 65 years and over. Across the region, 24,203 (31%) households consist of a single householder living alone, including approximately 12,000 or 50% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
McDowell	2,355	1,180	2,397	540-902*	1,011
Mercer	7,341	3,420	9,248	3,595	4,229
Monroe	1,608	853	1,935	333-725*	664
Raleigh	9,012	4,593	10,292	4,596	5,162
Summers	1,947	1,183	1,617	581	668
Wyoming	1,940	692-1,202*	2,799	1,707	1,480

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 1 range from $29,980 in McDowell County to $54,508 in Monroe County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from approximately $35,000 in McDowell County to more than $60,000 in Raleigh County. In contrast, median household incomes for renters range from approximately $21,000 in McDowell County to just under $35,000 in Monroe County.

Median Household Income and Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
McDowell	$29,980	$35,093	$11,276-$32,150*
Mercer	$47,799	$58,237	$31,211
Monroe	$54,508	$58,145	$34,759
Raleigh	$52,055	$60,176	$26,201
Summers	$42,544	$43,652	$16,642-$47,010*
Wyoming	$48,038	$50,657	$12,259-$57,117*

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Workforce Affordability

In the region, 55% of households include at least one worker, and at least 22% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 36% (27,805) of householders in the region are aged 65+, 49% (38,277) of households receive some Social Security income, and 29% (22,742) receive retirement income other than Social Security. In Mercer County and Raleigh County, respectively, 9% and 7% of households receive Supplemental Security Income. Compared to other regions, Region 1 has the highest share of households receiving Social Security income and one of the highest shares of householders aged 65+.

Median wage, single-earner households in seven of the region's 10 most employed occupations cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 1. Even if they earn 90th percentile wages, homeownership in more expensive counties (Mercer and Raleigh) is not affordable for many single-earner households. With a secondary earner (22% of households in the region), median rents and homeowner costs across Region 1 counties are more reasonably affordable.

Single earners in three of these occupations by employment (food service workers, cashiers and home health aides) cannot comfortably afford median rent anywhere in the region without sacrificing spending on other necessities like food and healthcare. Median gross rent across all of Region 1 falls within the range $600 to $799. An estimated 23% of renters have units with rent within this median range, while 41% of renters deviate from it by more than $200, indicating a more widely dispersed rent distribution and county-specific median gross rents discussed in this analysis ($686 in Monroe and $922 in Summers) should be interpreted with caution, as they may not fully capture the wide regional rent distribution. While low-rent units exist, they are not available for every household that needs one.

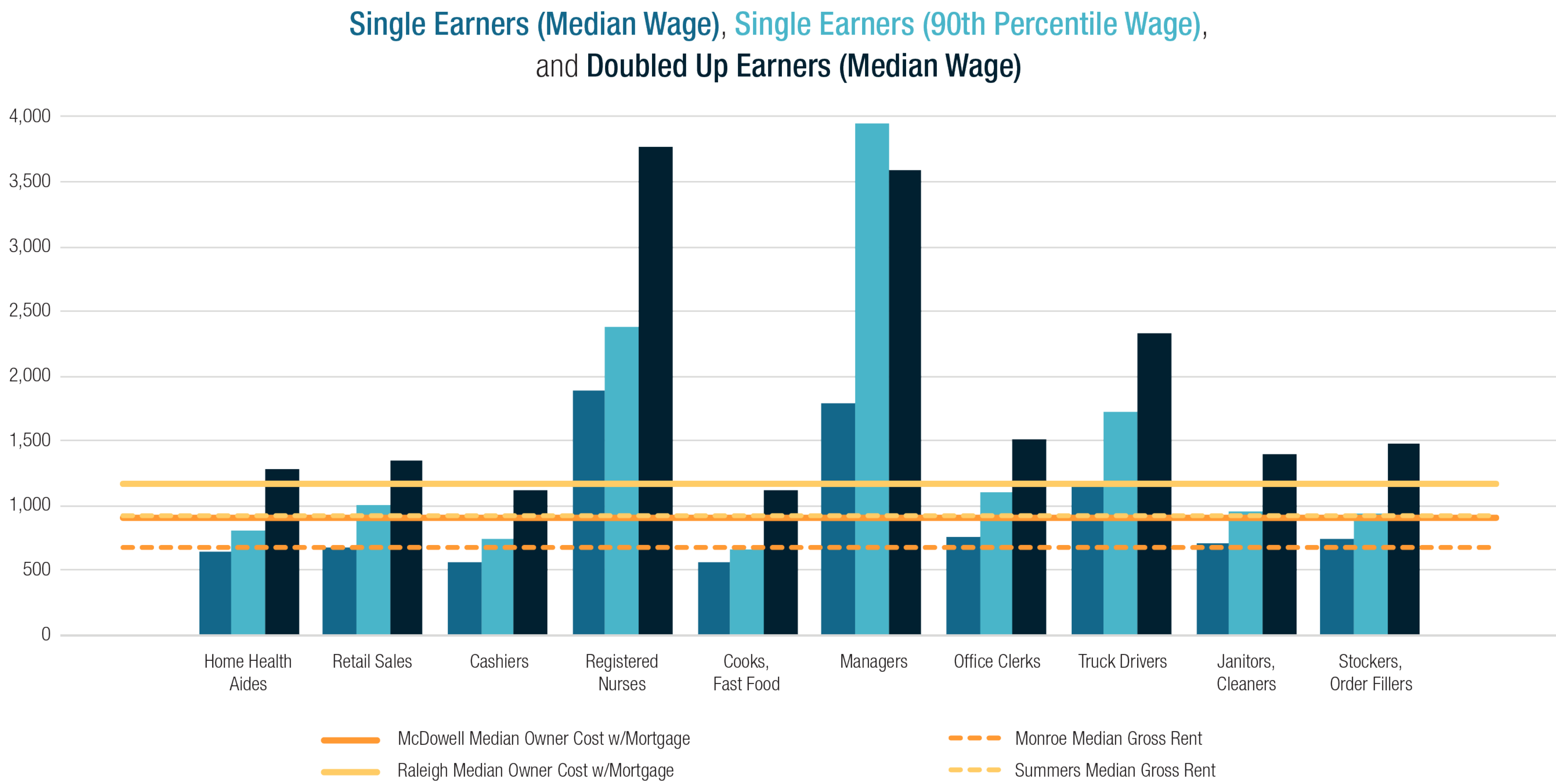
Stakeholders felt that while the supply of quality housing was limited, overall affordability remained higher than in many other areas of the state. Still, workforce shortages persist. Employers and community leaders also identified several related workforce issues that further complicate the housing landscape including limited access to job training, childcare and healthcare. Additionally, the lack of suitable housing near job sites forces many workers to endure long commutes—sometimes over an hour—making it difficult to attract and retain skilled labor. Stakeholders suggested that this disconnect between where people want to live and where jobs are located leads some to leave the region altogether. Even as certain industries expand, the available jobs do not always align with the skills or interests of the local workforce, leading to mismatches that hinder economic progress.

Local leaders pointed to a "chicken or egg" dilemma: new jobs are necessary to support housing development, yet a lack of adequate housing makes it difficult to attract and retain workers. Several economic development officials pointed to new business ventures that could bring dozens of jobs to the region; however, they expressed concern that without sufficient housing, workers would simply commute from outside communities. The McDowell County Stevens Correctional Center was cited as an example of a recent economic development effort that generated jobs but not necessarily new residents and community investment. At the same time, broadband expansion and outdoor amenities are beginning to attract remote workers and retirees, even as families continue to struggle with the combined costs of rent and childcare. In Greenbrier and Monroe Counties, temporary workers like agricultural workers and traveling medical professionals also face challenges securing appropriate housing, and stakeholders' concerns about workforce housing included both affordable properties for low-income workers, young professionals, and students, alongside a parallel need for higher-end rentals to accommodate doctors, executives and participants in remote work talent programs like Ascend WV. As in other regions, stakeholders felt that collaborative efforts that engaged businesses as partners could be beneficial for addressing both housing and economic development needs in tandem.

Housing Affordability for Top 10 Occupations by Employment in Region 1

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Unmet Housing Need

More than 16,000 (21%) households in Region 1 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 51% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 9,033 (15%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with the rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[47], the WVHDF's On-Site Systems Loan Program[48], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the resident and the community.

Additionally, a total of 7,185 (37%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. Across the region, 37% of renters are cost-burdened compared to just 21% of homeowners with a mortgage. Approximately 20% of renter households spend over 50% of their income on housing costs compared to 7% of homeowners. Among homeowners who own their homes free and clear, about 12% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk for homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. In Region 1, 48% of homeowners with very low income (below 50% of AMI), 60% of renters with extremely low income (less than 30% of AMI), and 64% renters with very low income (30-50% of AMI) are burdened by their housing costs.

---

[47] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[48] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Area Median Income (AMI) Percentage Descriptions

*Source: FY23 HUD Income Limits**

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 1			
Raleigh County	$19,720	$26,650	$42,650
All others	$19,720	$25,150	$40,200

*HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low-income category.

Households and Housing Cost Burden by Area Median Income (AMI) in Region 1

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	6,080	4,030	66%	2,930	48%	5,460	3,250	60%	2,925	54%
30-50% AMI	6,825	2,225	33%	--		3,810	2,450	64%	925	24%
50-60% AMI*	3,020	799	26%	424	14%	1,705	1,225	72%	328	19%
50-80% AMI	9,665	1,505	16%	--		3,795	1,293	34%	--	
80-100% AMI	5,670	--		--		1,310	--		--	
>100% AMI	30,570	--		--		5,185	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Housing for vulnerable populations, including seniors and individuals in recovery, was also identified as a critical housing gap. Both groups—particularly those at risk of homelessness—face intertwined challenges driven by both demographic and economic shifts.

Many of those most at risk face the familiar issues of mental health and substance use. Even when treatment is available, the standard short-term recovery models often fall short, failing to provide the sustained support necessary for long-term stability. Stakeholders identified the need for more resources including expanded case management, longer-term recovery housing, and digital service access—but recognized that this required investment and a shift in policy priorities that may be lacking in the state and region. Stakeholders also identified newly vulnerable populations at risk of or experiencing homelessness due to factors like aging, disability, release from institutional care or relocation. Stakeholders reported that systemic barriers such as criminal records and past evictions severely limit access to safe, stable housing.

Households experiencing homelessness are often less visible in suburban, exurban and rural contexts. Homelessness services are available in urbanized areas like Beckley; however, most of the region lacks services for those who are unsheltered. As a result, many of those who are unsheltered must leave their home county to obtain temporary shelter. Other households may "couch surf," moving between the homes of friends and family, squat in vacant homes and unused buildings, or camp.

The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 781 children and an estimated 303 families experiencing homelessness[49]. Numbers range from 85 children in Summers County to more than 230 in Raleigh County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

[49]Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
McDowell	51	14	148	40
Mercer	109	49	91	41
Monroe	95	26	130	35
Raleigh	84	40	236	113
Summers	37	17	85	39
Wyoming	45	18	91	36
Region 1	421	163	781	303

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

In Region 1, 5,572 (18%) households with individuals over 62 years of age are classified as housing cost burdened, including 2,735 (9%) who are severely cost burdened and spend more than 50% of their income on housing costs. Seniors on fixed incomes in the region were described as facing growing hardship as housing costs rise and services remain inadequate. Several stakeholders pointed to increased reliance on food programs as pointing to deeper financial insecurity, compounded by a shortage of affordable, accessible housing in the region. In many of the region's most rural areas, available housing is often substandard, while transportation barriers isolate seniors from needed care. Many older adults remain in aging homes that require repairs or accessibility modifications, yet funding and contractors are scarce. Programs like WV DHHR's Take Me Home Transition Program offer transition support, but stakeholders identified significant gaps in resources for home modification. Stakeholders called for localized repair funds, simplified grant processes and investments in preserving and adapting existing housing—strategies that would allow seniors to age in place safely and with dignity.

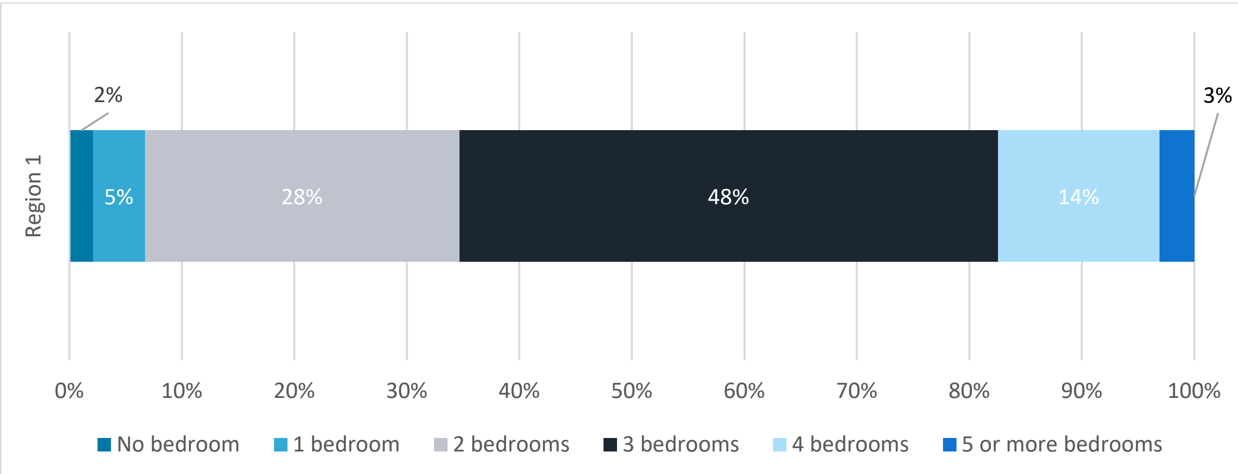
Housing Units

Region 1 largely consists of single-family homes, accounting for 91% of all housing options in the area. This includes 56,347 (73%) detached, site-built units (83% owner-occupied), and 14,289 (18%) mobile or manufactured homes (75% owner-occupied). Multifamily rental units are limited in the region, with ACS estimating 5,606 (7%) units in the region.

In Region 1, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 48% of housing stock. Housing units with four or more bedrooms make up about 17% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 65% of all units in the region. Considering that just 32% of households in Region 1 consist of three or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers; small, single-earner households or downsizing seniors who need more affordable housing.

Housing Units by Number of Bedrooms

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

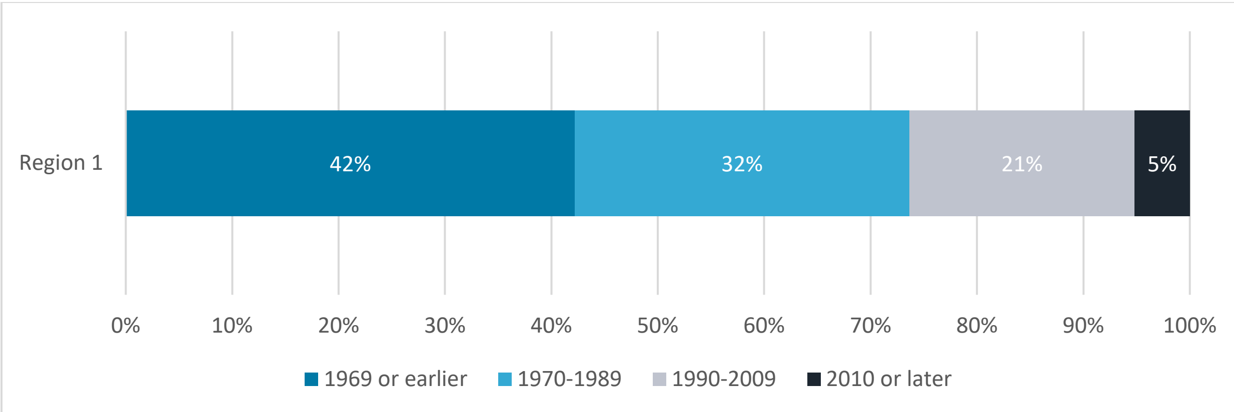
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
McDowell	--	--	38%	41%	14%	--
Mercer	--	5%	29%	47%	13%	--
Monroe	--	--	25%	51%	13%	--
Raleigh	--	4%	25%	48%	17%	4%
Summers	--	--	33%	44%	15%	2%
Wyoming	--	--	25%	56%	12%	--
Region 1	**2%**	**5%**	**28%**	**48%**	**14%**	**3%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 5% of the housing inventory in the region was constructed after the year 2010, and 21% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (74%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Built Year

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10 to 15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices should encourage investments, homeowners with tight-budgets and little savings may not have the means to make those investments. Focus group participants explained that many households do not have resources to maintain their housing. This, coupled with declining populations, have resulted in much of the region's housing stock falling into substandard condition. Vacant properties often deteriorate, become health hazards, or attract squatters. Further, low market vacancy may discourage investments in rental property since landlords have little competition, and renters must settle for what's available no matter the condition. This sentiment was echoed by stakeholders from a diversity of roles including local housing providers who discussed how the lack of quality housing stock limited the use of housing choice vouchers. In some places, extremely poor housing conditions have depressed values too much for substantial investments to be recovered—whether at sale or by renting the property—which may discourage investment despite market growth and strengthening.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Raleigh County *	01000	$310.83/month	$69,000 (Raleigh Metro FMR)
Mercer, Summer Monroe Counties *	01100	$330/month	$57,400 (Mercer County FMR)
Wyoming, McDowell Counties	01200	$340/month	$54,400 (Lincoln County)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 3,793 (5%) households in Region 1 have high energy costs[50]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an

[50] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $310.83/mo. in Raleigh County, greater than $330/mo. in Mercer, Summers and Monroe counties, greater than $340/mo. in Wyoming and McDowell counties.

energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be excellent candidates for home repair and rehabilitation incentives as well as Weatherization.

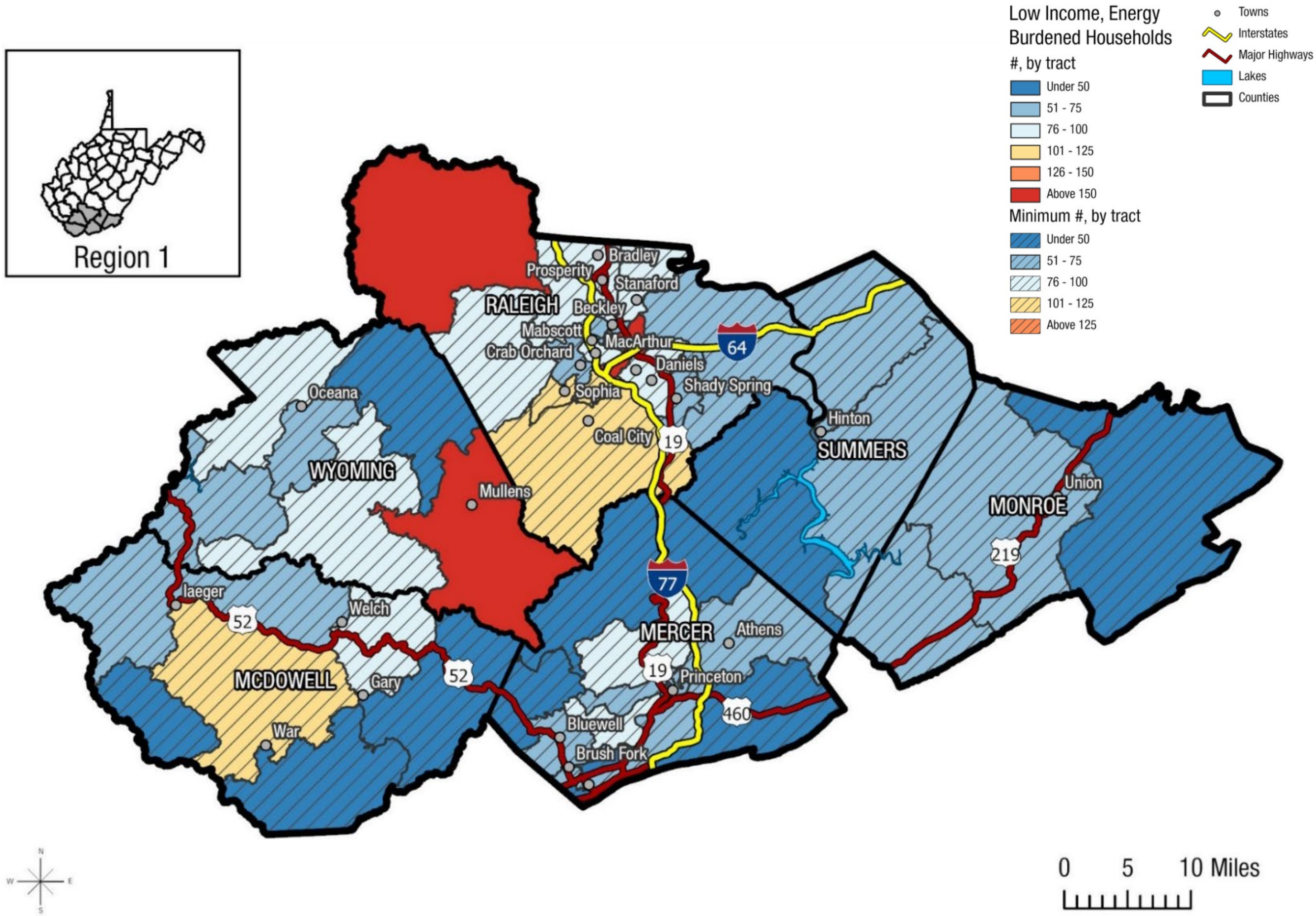
VCHR used ACS public use microdata and CHAS data to construct tract level estimates. Microdata is available for public use microdata areas (PUMAs). Region 1 is split up amongst three different Public Use Microdata Area (PUMA) geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative data available for each area. The three PUMAs that contain Region 1 make up the highest energy costs across the state, indicating energy inefficiencies in the housing stock and a high need for weatherization and energy efficiency programming.

Raleigh County is one of the counties in the state with the most consistent need across all census tracts with every tract having at least 50 low-income, high-energy cost and energy burdened households. The tracts with the greatest need (150+ households in this case) are Census Tract 3 in the center of the county and Census Tract 12 to the northwest of the county. Census Tracts 10, 15 and 18 in the center of Mercer County each have over 75 low-income households with high-energy costs and energy burden. Census Tract 32, around Mullens, West Virginia and its surrounding towns, in Wyoming County and Census Tract 9545.04 in the center of McDowell County each have over 100 low-income, high-energy cost and energy burdened households. PUMA 01200, which includes Wyoming and McDowell Counties, has the lowest representative AMI out of any other PUMA in the state at $54,400 based on the Lincoln County FMR.[51] PUMA 01200 also has 18,000 manufactured housing units—the most compared to any other PUMA region in West Virginia. Specific strategies focusing on manufactured housing may be useful in these counties. PUMA 01100 has 5,562 bottled/tank heated households, which is the 2nd highest number in the state. Programs specifically targeting updated heating systems may be useful in this area.

[51] The County AMIs of both Wyoming and McDowell County are lower than Lincoln County ($54,400), which was the representative median AMI for PUMA 01200. Wyoming's AMI is $53,600 and McDowell's AMI is $35,500. While Wyoming County's estimates are likely to be more accurate due to the similarity of the AMI's, the proportion of low-income households in McDowell County that would benefit from weatherization programs is likely to be even higher than the estimates here.

Region 1 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 1 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 22,060 (28%) people commute into the region for work, 20,424 (26%) residents commute out of the region for work, and 36,803 (46%) residents work within the region. A large share of out-commuters (3,564, 17%) travel north to work in Kanawha County (Region 3), and many work specifically within Charleston. Many others (4,601, 23%) travel to Fayette County (Region 4), Greenbrier County (Region 4), or Virginia's Tazewell County for work. The most common home county of in-commuters is Fayette (3,642, 17%), with many others (5,878, 27%) commuting from Kanawha, Greenbrier and Tazewell. Nearly half of the region's workers (47%) live in Raleigh County or Mercer County. The inflow and outflow commuting patterns for very low-income workers earning $15,000 or less annually are proportional to the patterns for higher-income workers, suggesting that very low-income households are not necessarily priced out of or boxed into the region.

Region 1 has a total of 96,169 housing units, reflecting 24% more units than households. Sixty-seven percent (67%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Additionally, 17% of vacant units are held for seasonal, recreational or other occasional use which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 2.4% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners and a continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $901 in McDowell County to $1,170 in Raleigh County. Median monthly costs for homeowners who own their home free-and-clear range from $293 in Summers County to $396 in Raleigh County. Median contract rents range from $465 in McDowell County to $613 in Raleigh County. Accounting for utilities, insurance, and other fees, median gross rents range from $677 in Monroe County to $922 in Summers County.

Median Monthly Housing Costs by County, *% Change 2018-2023, not adjusted for inflation*

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
McDowell	$901	--	$335	25%	$465	52%	$686	30%
Mercer	$1,141	21%	$386	28%	$561	25%	$813	26%
Monroe	$951	--	$346	18%	--	--	$677	--
Raleigh	$1,170	22%	$396	30%	$613	18%	$847	23%
Summers	$1,024	34%	$293	13%	--	--	$922	37%
Wyoming	$952	9%	$373	26%	$489	--	$737	--
Statewide	$1,225	20%	$385	21%	$642	23%	$850	20%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

In the lowest cost counties (McDowell, Monroe and Wyoming), median rents and homeowner costs (with mortgage) fall below statewide medians by $100 to $300. In Summers County, median homeowner costs are similar to other counties in the region, but median rents are high for the region, with median gross rent in Summers County exceeding the statewide median. Since 2018, rents and homeowner costs (with mortgage) in Summers County have increased more rapidly than other Region 1 counties and the state as a whole.

Rental Market

The counties in Region 1 have too few rental units to derive precise vacancy rates. Mercer County, which contains 37% of the region's rental units, has a rental vacancy rate between 2% and 6%, suggesting an adequate total quantity of rental housing. Although housing markets are regional, submarkets within the market can experience different levels of demand pressure. For example, Bluefield, West Virginia has historically experienced a tighter rental market even when Mercer County appears balanced. Additionally, the adequate quantity does not reflect poor conditions or market gaps.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Stakeholders identified the rental market as a major obstacle. Many felt the region lacked sufficient subsidized rental units affordable to low-income households, including essential low-wage workers. They also frequently pointed out that much of the available rental housing is in poor condition, yet costs remain high, especially in relation to the quality of the rental stock. Rent data from the region suggest that while median rent in most Region 1 counties is below the statewide median, utility costs cause total cost of renting to approach median homeownership costs with a mortgage. High utility costs may stem from poor conditions.

Stakeholders explained that many residents must endure high costs and poor conditions of rental housing because they are unable to purchase homes. The combined burden of unaffordable down payments and poor credit have kept homeownership out of reach for a significant portion of the population. The high cost of renting can prevent households from saving for a down payment and force tough choices to make ends meet.

Renter-Occupied Housing Gap

The region lacks enough rental stock that is both available and affordable for households with very low incomes, 30-50% of AMI. More than half (60%) of units priced affordably for households with extremely low incomes, less than 30% AMI, and 42% of units priced at the 30-50% AMI level are occupied by households with incomes that exceed these ranges.

There is a mismatch between the number of higher income households, incomes greater than 100% of AMI, and the number of rental units priced affordably for this group. Without enough stock to accommodate them, 3,700 (72%) of these higher income households compete with lower income households for lower cost units. If renters would prefer a higher cost unit but remain in a lower cost unit because no "upgrades" are available, the market may not be responding to demand adequately, preventing both higher and lower income households from accessing the housing that would best accommodate their budget and preferences.

When housing stock is limited, higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits or meeting stricter screening criteria. This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations.[52]

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Mercer, Monroe, and Raleigh Counties mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels. Summers County saw the greatest rebound in months of supply in the region, reaching nearly double the state average in April of 2024. Across this period, McDowell and Wyoming Counties consistently exhibited low supply levels compared to the rest of the region and the state, suggesting prolonged inventory shortages.

[52] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
McDowell	0.9	1	0.6	0.3	0.3	0.5
Mercer	3.7	2.6	0.9	0.4	0.4	0.8
Monroe	2.7	2.8	0.9	0.9	0.8	1.1
Raleigh	3.3	2.7	1.2	0.7	0.5	0.7
Summers	2.1	1.8	1	0.5	1.1	1.4
Wyoming	1.2	1.6	1.4	0.3	0.3	0.3
State Average	2.5	2.1	0.9	0.6	0.6	0.8

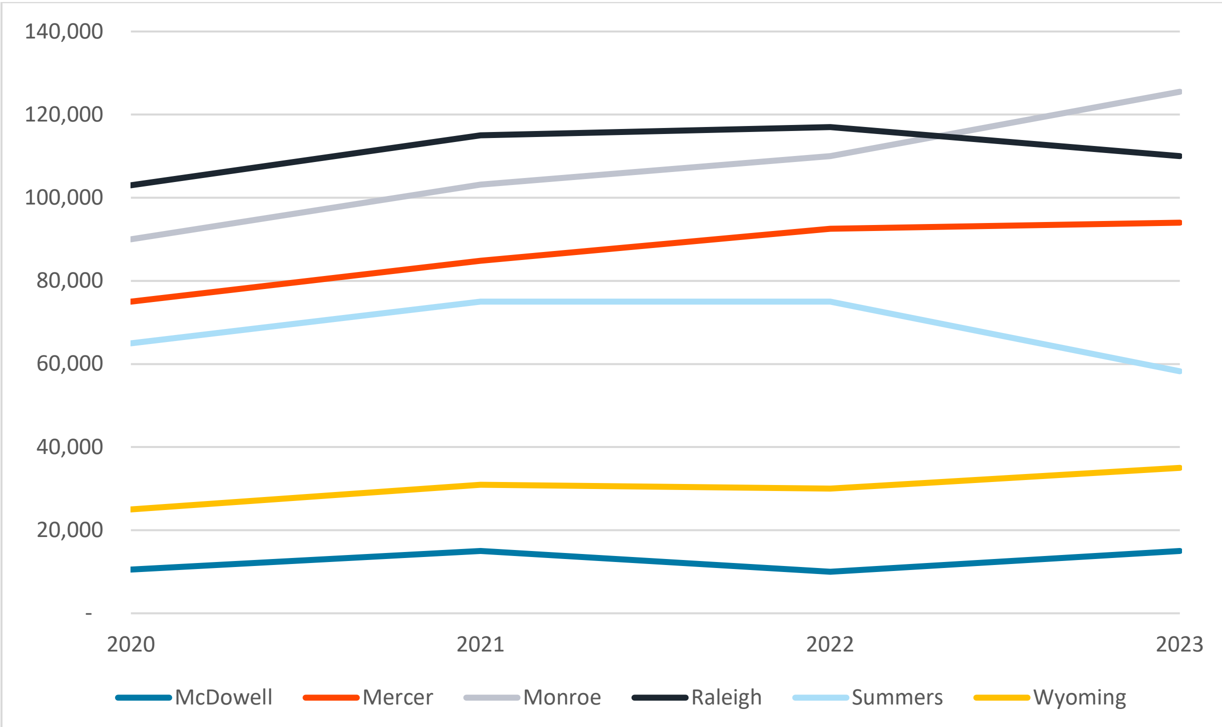
Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

While most counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region, except Summers County, experienced increasing prices. Summers County has the most inventory, and likely, a more balanced market. Mercer and Monroe Counties have seen substantial numbers of transactions and dramatic increases in median price, indicating increased demand for housing in these two counties. McDowell and Wyoming Counties have also seen a dramatic increase in median price and the number of transactions. Inventory in McDowell and Wyoming is slim.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Median Sale Price, Sale Price Change, and Number of Sales 2020 and 2023

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data

Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
McDowell	$15,000	43%	212	408
Mercer	$94,000	25%	1,018	1,477
Monroe	$125,500	39%	2,573	1,808
Raleigh	$110,000	7%	1,177	1,916
Summers	$58,241	-10%	373	329
Wyoming	$35,000	40%	186	426
State Average	$118,000	18%		

Owner-Occupied Housing Gap

Stakeholders identified challenges for low-income families finding affordable homeownership options and a lack of new development for more modest single-family homes. Additionally, in some areas of the region, tourism growth along the Hatfield and McCoy Trail system has led to the conversion of homes to short-term rentals and an increase in second homes both of which limit housing supply for the local population and fail to address local housing supply needs.

The region lacks enough owner-occupied/for-sale housing stock that is both affordable and available to low-income households, those earning less than 80% of AMI. Within Region 1, 68% of units that are affordable for households with income less than 50% AMI and 72% of units at the 50-80% AMI affordability level are occupied by households with incomes that exceed these ranges.

Many homeowners in the region with incomes greater than 80% of AMI also occupy units that cost less than their housing budgets can comfortably allow. If homeowners would prefer a higher cost unit but remain in a lower cost unit because no "upgrades" are available, the market may not be responding to demand adequately, preventing both higher and lower income households from accessing the housing that would best accommodate their budget and preferences. Finally, there are over 22,000 more homeowner households earning greater than 100% of AMI (which represents 72% of all homeowner households earning greater than 100% of AMI) than there are owner-occupied units with monthly costs which are affordable only for households in this income range. Around 2,000 (around 9%) of these households live in units priced in the 80% to 100% of AMI affordability range, and over 20,000 (over 91%) occupy units that could potentially be afforded by households earning less than 80% or less than 50% of AMI.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers.[53] Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership.[54,55,56] These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 4,442 subsidized, income-restricted housing units.

- Most of these units are part of Section 8, FHA insured, LIHTC, or Section 515 properties. The average number of active subsidies per property is 1.36, as many properties have layered funding sources.
- 52% of these units are studios or have one bedroom.
- 58% of these units are intended for families, 19% are intended for elderly occupants, 4% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 67 months, or around 5 ½ years.

[53] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[54] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[55] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[56] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

By 2034, over a third of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

Housing providers that participated in focus groups and interviews described programs that are severely strained, with waitlists stretching into the hundreds. Even when vouchers are issued, many recipients in rural areas struggle to find units that pass inspection or meet lease requirements, especially in rural counties where the housing stock is aging and inadequate. Barriers such as high security deposits and landlords' reluctance to participate in voucher programs further hinder low-income households from securing stable housing.

These issues are compounded by insufficient operating and capital funds, which have not kept pace with rising costs of maintenance and repairs. Housing authorities must often rely on inconsistent grants or earmarks to fill the gaps. One housing authority described exorbitant costs like $9,000 for a single plumbing repair. Crime, vandalism and drug activity are frequent problems in some properties, contributing to unsafe and unstable living conditions. Many tenants lack basic life skills needed for independent living, and the absence of tenant support programs leaves housing authorities with few tools to promote long-term stability. Executive leadership felt overwhelmed, citing a lack of support from policymakers and systemic obstacles that prevent meaningful reform. The situation is further complicated in rural areas, where residents prefer to stay close to family but face few rental options, resulting in overcrowded or shared living situations. To address these systemic challenges, stakeholders suggested that stronger collaboration with community agencies, better code enforcement, and advocacy for broader policy changes—including higher wages and more accessible housing subsidies—are urgently needed.

Those vulnerable individuals who ultimately experience homelessness are often unable to find sufficient services in rural areas. Raleigh County has 150 beds for emergency housing at the Pine Haven Center and the Union Mission in Bluefield has access to four rooms at a local hotel. Raleigh County also provides five emergency beds for youth at the Exceptional Youth Emergency Shelter. Beyond these establishments, no other emergency housing was identified for the region. Similarly, while the region has 220 beds at certified recovery residences only 12 of these (in Wyoming County) are located outside of Raleigh or Mercer counties. No Oxford Houses[57] were identified for the region.

Conclusion

Economic and demographic shifts throughout Region 1 and broader national trends are changing the region's housing needs. Population has declined in some places and held strong in others, but no matter the overarching population trends, the lack of new development (fewer than 5% of housing built since 2010) means the stock of housing has not kept up with new needs and demand. Limited supply has put upward pressure on home prices (increases in county median sale prices between 7% and 43%) and rents (increases in county median gross rent ranging from 23% to 37%). Increasing prices and limited availability are making the market for affordable, quality housing increasingly competitive.

[57] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

Interviewees frequently cited infrastructure deficits, including inadequate water, sewer and broadband access, as further deterrents to housing and business development. Stakeholders stated that public service districts struggle to maintain current systems, leaving little capacity for upgrades or expansions. Additionally, flat land is scarce and expensive, and thus often prioritized for other economic development projects. Out-of-state property ownership by coal, timber and gas interests creates further barriers to property acquisition and development. Interviewees expressed frustration with programs aimed at redevelopment or economic growth stating that program requirements are often designed for urban and densely populated areas and thus are mismatched to rural realities. These disconnects create "chicken or egg" problems where businesses avoid the area due to insufficient infrastructure and housing, while communities struggle to improve these conditions without new businesses or funding.

Despite these challenges, many in the region see clear opportunities for revitalization. Stakeholders point to the relatively low cost of housing compared to other regions as a potential asset for affordable housing initiatives. With tourism and broadband expansion bringing in remote workers and retirees, there is an emerging market for diverse housing options. Local leaders emphasize that targeted infrastructure investments—particularly in water, sewer and broadband—could create a foundation for sustainable growth, attracting both developers and businesses.

Finally, several stakeholders noted a need for more regional coordination where state and local governments align their efforts to tackle housing, infrastructure and economic development holistically. These efforts could include implementing zoning and building codes that encourage quality development while maintaining community character, incentivizing developers by providing infrastructure support and streamlined planning processes, conducting housing studies specifically in underserved areas to guide future investments and ensure resources are directed where they are needed most, and advocating for federal housing programs that are flexible and better suited to rural challenges.

The region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 1 community, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (16,000, 21% households) who, though working or retired, experience housing insecurity.

Region 2

Counties: Cabell, Lincoln, Logan, Mason, Mingo, Wayne

Population: **231,987**; Households: **94,189**, Average Household Size: **2.5**;

Tenure: **71%** Homeowner, **29%** Renter; Total Cost Burden: **10,507** renters, **10,077** owners;

Severe Cost Burden: **6,009** renters, **4,240** owners

Stakeholders across West Virginia's Regional Planning and Development Council (PDC) Region 2 described a housing market that is struggling to keep up with demand. A shortage of available homes, both for sale and rent, has led to rising prices and limited housing options at all income levels. Aging housing stock exacerbates the problem. A significant portion of owner-occupied homes are in substandard condition, making it difficult to attract new middle- and upper-income households. Rental properties, too, are deteriorating, with many units suffering from outdated infrastructure and maintenance issues.

Single earners with median wages who are employed within the region's most common occupations can afford median rent in lower-rent counties but may struggle to afford rent in Wayne and Cabell Counties and they cannot afford homeownership costs anywhere in the region. In Cabell, Lincoln, Mason and Wayne Counties, median rents have increased especially quickly in recent years. Mason and Lincoln's very tight rental markets are likely to deter prospective residents from moving to the area. Compared to other regions, Region 2 has a lack of rental units that are affordable to extremely low-income households earning less than $20,000[58]. Additionally, over 20,000 (22%) households in the region spend more than 30% of their income on housing, limiting their ability to save for emergencies or to invest in homeownership. Some may even sacrifice necessities like food and healthcare to pay for housing. Many higher-income households in the region occupy units that cost less than their housing budgets can comfortably allow. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

Key Market Indicators[59]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[60]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Cabell	$877	4-7%	$1,207	-73%
Lincoln	$727	0-1%	$1,067	-27%
Logan	$704	3-11%	$996	-82%
Mason	$654	0-1%	$1,064	-82%
Mingo	$604	--	$1,027	-65%
Wayne	$883	3-9%	$1,159	-77%
Statewide	**$850**	**6.6%**	**$1,225**	**-68%**

[58] Loosely based on 30% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

[59] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[60] See rental vacancy rate definitions, page 76.

Background

Region 2 of West Virginia's eleven Regional PDCs encompasses Cabell, Lincoln, Logan, Mason, Mingo and Wayne Counties. Located in the westernmost part of the state, it borders Kentucky's Boyd, Lawrence, Martin and Pike Counties, as well as Ohio's Meigs, Gallia and Lawrence Counties. Positioned along the Ohio and Big Sandy Rivers, the region developed as a key center for river trade and railroads during the nineteenth and twentieth centuries. It remains home to the Port of Huntington Tri-State, one of the largest and busiest inland shipping ports in the United States.

With the exception of Huntington, Region 2 is predominantly rural, featuring a diverse landscape ranging from rugged mountainous terrain in the coalfield counties of Mingo, Lincoln and Logan to more open, rolling land along the Ohio River. Huntington, the largest city in the region, serves as an economic hub, particularly in retail, healthcare and education. The city is home to Marshall University, a major driver of workforce development and economic stability, along with multiple campuses of Southern West Virginia Community and Technical College.

Historically, the region's economy was built on agriculture, timber, coal, oil and shipbuilding. While natural resource extraction—particularly coal and natural gas—was once the dominant industry, it now employs just 3% of the workforce. Companies like Contura Energy, Arch Resources, Coronado, Mingo Logan Coal Company and Ramco remain significant employers, but the local economy has shifted toward other industries.

Today, educational services, healthcare, and social assistance are the largest employment sectors, accounting for nearly 32% of the workforce. Major employers include local boards of education, Marshall University and Marshall Health, Village Caregiving, Lincoln Nursing and Rehabilitation, Lifepoint Hospital and Williamson Health and Wellness. Retail trade employs 13% of the workforce, while arts, entertainment, recreation, accommodation and food services account for another 9%. Manufacturing remains a strong sector (7%), with major employers in metal production (Huntington Alloys, Steel of West Virginia) and chemicals, plastics, and polymers (Allevard Sogefi USA, APG Polytech, Braskem America, ICL Supresta, Zim's Bagging Company). Professional services also contribute 7% to the region's employment base.

Despite these economic strengths, Region 2 has experienced a significant population decline, losing nearly 10% of its residents between 2010 and 2023. The coal-producing counties—Mingo, Lincoln and Logan—have been particularly affected, with Mingo County seeing an 18% drop and Logan County a 16% decrease in population. Economic challenges persist, as median earnings[61] for workers range from $33,530 in Cabell County to $40,400 in Mason County. Poverty[62] remains a concern, with rates varying from below 16% in Wayne County to 30% in Mingo County.

---

[61] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[62] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

The area has reported significant economic investments in recent years. In Lincoln County, a proposed solar installation at the former Hobet Mine site is estimated to yield 75 new long-term jobs. In Mason County, Nucor Corporation's Apple Grove facility is expected to employ 800-1,000 permanent workers earning $80,000 to $100,000 beginning in 2026. Peak construction employment is estimated at 2,500 workers. More than 300 Nucor employees are on site as of 2025, in addition to approximately 900 construction workers. A recent housing study for Advantage Valley[63] identified several other planned development projects including energy investments, a potential data center, and expansion of Apple Grove Polytech. Bowen National Research estimates more than 400 permanent jobs across these proposed facilities and more than 800 construction jobs.

Local investments in multi-family housing include 206 tax credit units in various stages of planning and construction in Cabell County, eight income restricted units in Wayne County, and plans a mixed-use housing and community space at the former Fort Gay Highschool. However, as described below, the region's current housing market may limit its ability to accommodate increased housing demand resulting from economic impacts in the area.

Households

Region 2 is home to 231,987 people, comprising 94,189 households. Most households (42%) live in Cabell County. While Cabell, Lincoln, and Wayne Counties saw no significant change in the number of households over the 2018-2023 period, all other counties have fewer households than in 2018.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Cabell	39,138	No Change
Lincoln	7,811	No Change
Logan	12,396	-11%
Mason	10,281	-5%
Mingo	9,013	-16%
Wayne	15,550	No Change

The majority of households (71%) own their home. The region's renters are primarily concentrated in Cabell, Lincoln and Mingo counties where homeownership rates are 64%, 75% and 72%, respectively.

[63] Bowen National Research. (2023). Housing Needs Assessment, Advantage Valley Region, West Virginia.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

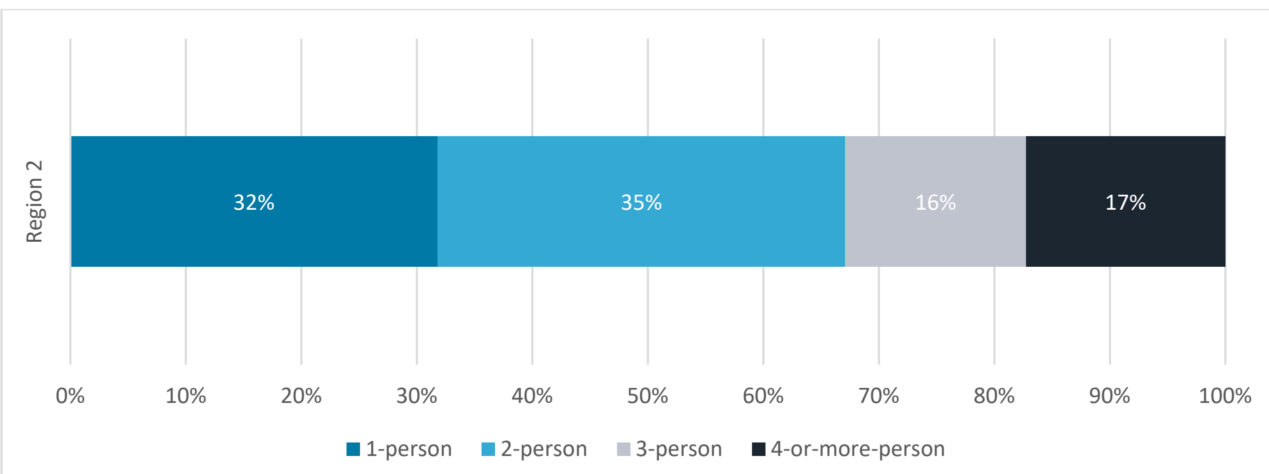
Geography	Total Households	Renters	Owners	Homeownership Rate
Cabell	39,138	14,283	24,855	64%
Lincoln	7,811	1,974	5,837	75%
Logan	12,396	2,884	9,512	77%
Mason	10,281	1,836	8,445	82%
Mingo	9,013	2,510	6,503	72%
Wayne	15,550	3,504	12,046	77%

The majority of households (67%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households made up the largest demographic subset, accounting for 35% of all households, while 32% of households are comprised of a single individual. The remaining households are made up of three people (16%) or four or more people (17%).

Approximately 25,000 households (24,862), or 26%, include one or more children under 18 years of age. More than 34,000 (34,401) households or 37%, include one or more individuals who are 65 years and over. Across the region, 29,950 (32%) households consist of a single householder living alone, including 13,808 or 46% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Cabell	13,941	5,656	13,728	5,547	5,922
Lincoln	2,198	967	2,588	1,420	1,605
Logan	3,356	1,944	4,508	2,318	2,214
Mason	3,145	1,613	3,900	1,347	1,889
Mingo	2,589	1,279	3,343	1,457	1,624
Wayne	4,721	2,349	5,184	2,645	3,000

Median household incomes in Region 2 range from $39,527 in Mingo County to $55,539 in Wayne County. Median household income among renter households is consistently lower than among households that own their home. Median household incomes for owners range from $44,749 in Mingo County to nearly $72,000 in Cabell County. In contrast, median household incomes for renters range from $21,266 in Mingo County to approximately $35,000 in Wayne County.

Median Household Income and Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Cabell	$52,828	$71,904	$26,802
Lincoln	$48,593	$54,609	$19,479-$32,877*
Logan	$47,237	$51,977	$26,037
Mason	$53,454	$60,295	$31,691
Mingo	$39,527	$44,749	$21,266
Wayne	$55,539	$62,311	$25,852-$44,194*

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Workforce Affordability

In the region, 59% of households include at least one worker, and at least 24% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 33% (25,796) of householders in the region are aged 65+, 42% (33,031) of households receive some Social Security income, and 26% (20,664) receive retirement income other than Social Security. At least 8% of Region 2 households receive Supplemental Security Income (Mason County data is excluded for reliability), and in Mingo County the share is 20%. SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources.

Median wage single-earner households in 8 of the region's 10 most employed occupations cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 2. Even if they earn 90th percentile wages, homeownership in more expensive counties (Cabell, Wayne) is not affordable for many single-earner households. With a secondary earner (24% of households in the region), median rents and homeowner costs across Region 2 counties are more reasonably affordable.

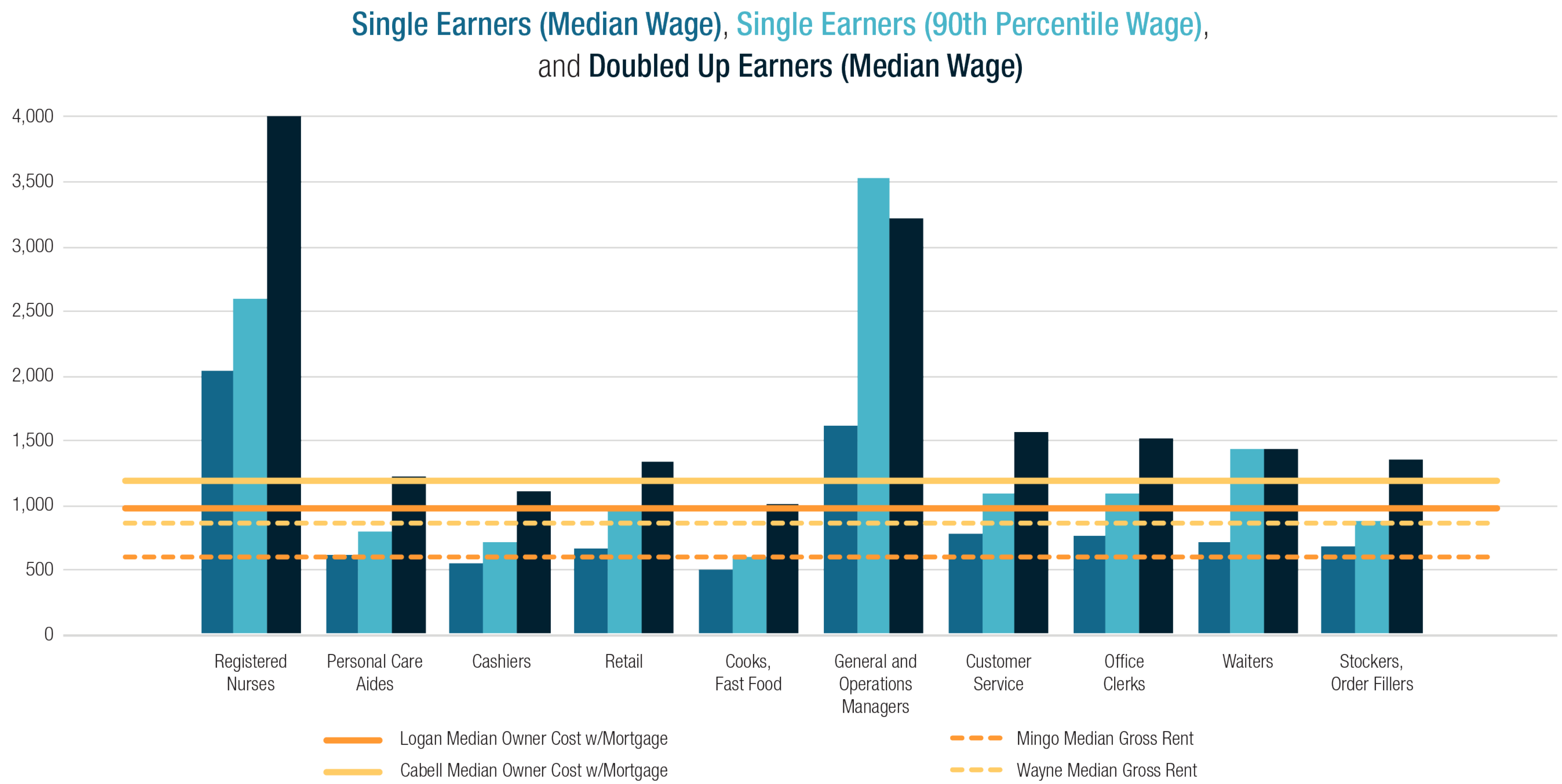
Households in two of these occupations (food service workers and cashiers) cannot comfortably afford median rent anywhere in the region without sacrificing spending on other necessities like food and healthcare. Median gross rent across all of Region 2 falls within the range of $800 to $999. An estimated 25% of renters fall within this median range, and 65% fall within the wider range of $600 to $1,249. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($686 in Mingo and $922 in Wayne) are generally consistent with the regional rent distribution.

Stakeholders with whom we spoke identified a critical shortage of both rental and for-sale housing, particularly affordable options, which have far-reaching consequences for workers, families, employers and the broader economy. We heard that employees, including educators, service workers and other essential workers, are forced to commute long distances or double up in shared housing due to rising prices and limited availability near employment centers. This housing gap not only displaces families—affecting school enrollments and public services—but also hinders business growth and talent retention, as employers struggle to attract and keep workers without nearby housing options. Middle-income families and young professionals face significant affordability challenges and were among the populations most frequently identified as such by local stakeholders. With new economic developments including proposed energy projects and the expansion of manufacturing facilities like Nucor Corporation, the demand for workforce housing is expected to grow urgently. Stakeholders expressed a desire for more partnerships between employers and local governments to incentivize housing development and improve long-term affordability and livability across the region.

Housing Affordability for Top 10 Occupations by Employment in Region 2

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Unmet Housing Need

More than 20,000 (22%) households in Region 2 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care, and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, half spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 10,077 (15%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home, and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[64], WVHDF's On-Site Systems Loan Program[65], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the residents and the community.

Additionally, a total of 10,507 (39%) renters in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. In Region 2, 39% of renters are cost-burdened compared to 15% of homeowners with a mortgage. Additionally, approximately 23% of renter households spend over 50% of their income on housing costs compared to 6% of homeowners. Among homeowners who own their homes free and clear, about 10% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. In Region 2, 49% of homeowners with very low income (below 50% of AMI), 60% of renters with extremely low income (less than 30% of AMI), and 58% renters with very low income (30-50% of AMI) are burdened by their housing costs.

[64] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[65] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	Extremely low	Very low	Low
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 2			
Cabell, Wayne Counties	$19,720	$27,700	$44,300
Lincoln, Logan, Mingo Counties	$19,720	$25,150	$40,200
Mason County	$19,720	$26,050	$41,700

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low income category.

Households and Housing Cost Burden by Area Median Income (AMI) in Region 2

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	7,090	4,225	60%	2,760	39%	9,195	5,495	60%	4,505	49%
30-50% AMI	6,770	2,615	39%	--		4,770	2,745	58%	1,350	28%
50-60% AMI*	3,390	712	21%	269	8%	1,796	1,303	73%	102	6%
50-80% AMI	11,275	2,050	18%	--		4,220	1,984	47%	--	
80-100% AMI	6,105	1,008	17%	--		2,545	--		--	
>100% AMI	35,440	--		--		5,785	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Vulnerable populations in the region face increased challenges as they work to navigate housing shortages, rising costs of living and limited access to essential support systems. Housing across all price ranges is in short supply, with well-maintained properties in high amenity areas renting or selling almost immediately. The influx of industrial activity has added new pressure to the limited housing stock, further reducing housing availability while driving up prices. As a result, even middle-income workers are struggling to find affordable housing and many low-income families are left with few stable options. Additionally, stakeholders described how evictions from multifamily housing due to overcrowding or drug-related issues leave tenants with few alternatives, reinforcing cycles of displacement and instability.

The economic and social impacts of the COVID-19 pandemic magnified these problems. During the pandemic, temporary rental assistance helped keep many families housed, but with those programs now ended, a surge in doubled-up living arrangements has emerged—contributing to increases in homelessness and straining social services. Both economic development stakeholders and social service providers described how pandemic-era disruptions have led to long-term disengagement from work and school, with community leaders reporting a rise in apathy and reduced participation in workforce and educational programs.

Structural barriers further compound these issues. In remote parts of the region, residents face significant transportation challenges, especially those commuting to urban areas like Cabell and Putnam Counties or further to cities like Parkersburg. Families struggle to access childcare, job opportunities and healthcare, which limits their ability to move toward financial stability. The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 3,065 children and an estimated 1,263 families experiencing homelessness[66]. Numbers range from 310 children in Wayne County to 677 in Mason County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

[66] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
Cabell	427	188	535	235
Lincoln	407	161	581	230
Logan	314	138	554	244
Mason	423	160	677	256
Mingo	467	187	408	164
Wayne	128	56	310	135
Region 2	2,166	890	3,065	1,263

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

In Region 2, 5,908 (18%) households with individuals over 62 years of age are classified as cost burdened, including 2,171 (7%) that are severely cost burdened and spend more than 50% of their income on housing costs. Seniors on fixed incomes in the region were described as facing growing hardship as housing costs rise and services remain inadequate. Many elderly residents live in homes that are deteriorating but cannot afford the necessary repairs. Lacking transportation and facing a shortage of affordable alternatives, they often remain isolated and vulnerable. Stakeholders called for localized repair funds, simplified grant processes and investments in preserving and adapting existing housing in order to allow seniors to age in place safely and with dignity.

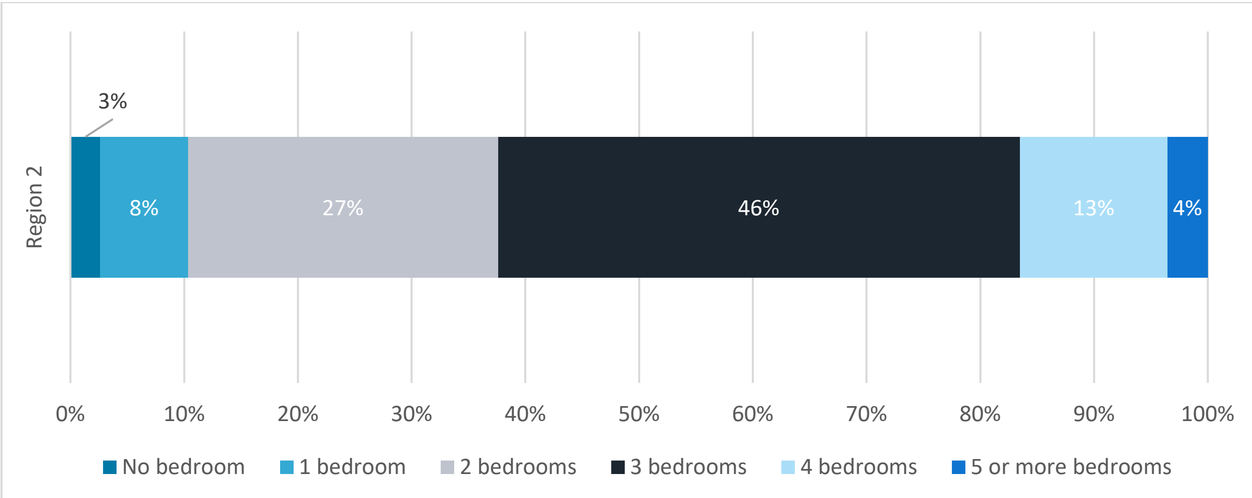
Housing Units

Region 2 largely consists of single-family homes, accounting for 85% of all housing options in the area. This includes 64,346 (68%) detached, site-built units (84% owner-occupied), and 15,939 (17%) mobile or manufactured homes (76% owner-occupied). Additionally, there are 12,230 (13%) multifamily rental units.

In Region 2, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 46% of housing stock. Housing units with four or more bedrooms make up about 17% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 63% of all units in the region. Considering that just 33% of households in Region 2 consist of 3 or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers; small, single-earner households or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

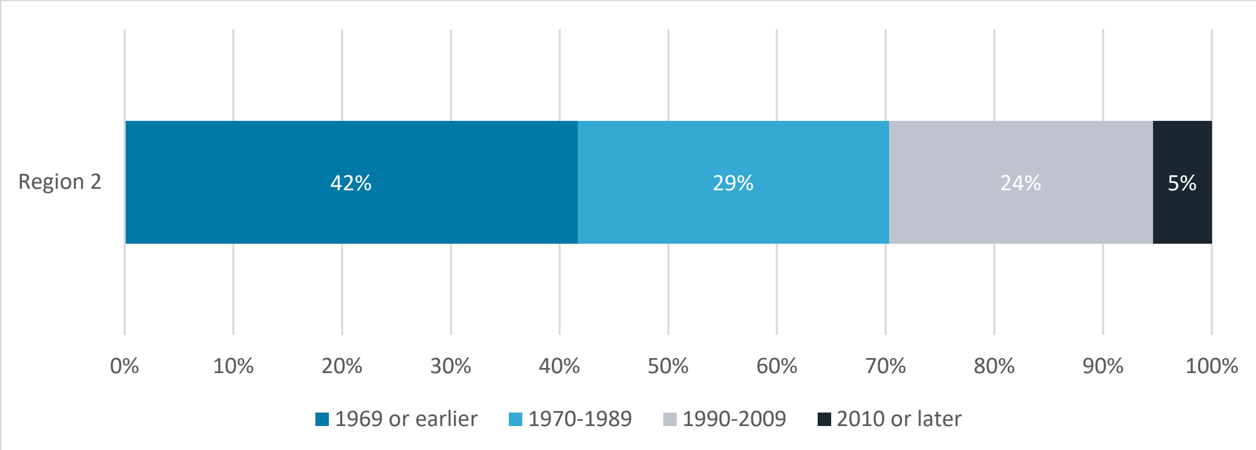
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Cabell	5%	10%	27%	40%	14%	4%
Lincoln	--	--	26%	49%	--	--
Logan	--	--	29%	51%	11%	--
Mason	--	--	28%	50%	12%	--
Mingo	--	9%	29%	51%	10%	--
Wayne	--	--	25%	49%	14%	--
Region 2	**3%**	**8%**	**27%**	**46%**	**13%**	**4%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 5% of the housing inventory in the region was constructed after the year 2010, and 24% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (71%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices observed throughout most of the region should encourage investments, homeowners with tight budgets and little savings may not have the means to make those investments. Focus group participants explained that many households do not have resources to maintain their housing and that a significant portion of owner-occupied homes are in substandard condition. This not only impacts current residents but limits opportunities to attract new middle- and upper-income households to the region. Rental properties too are deteriorating, with many units suffering from outdated infrastructure and maintenance issues.

Region 2 is split up amongst 2 different Public Use Microdata Area (PUMA) geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative cost and income thresholds for each area. The two PUMAs that contain Region 2 counties had reliable estimates of low-income, high-energy costs, energy burdened households, so VCHR was able to apply precise proportions of these households to census tract household estimates, rather than using a conservative, lower-bound proportion. The quality of data for this region results in a more accurate estimate of energy-burdened households.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Cabell and Mason Counties	00800	$300/month	$65,400 (Huntington-Ashland MSA)
Lincoln, Logan, Mingo, Wayne Counties	01200	$340/month	$54,400 (Lincoln County)

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 5,874 (6%) households have high energy costs[67]—within the

[67] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $300/mo. in Cabell and Mason counties, greater than $340/mo. in Lincoln, Logan, Mingo, Wayne counties.

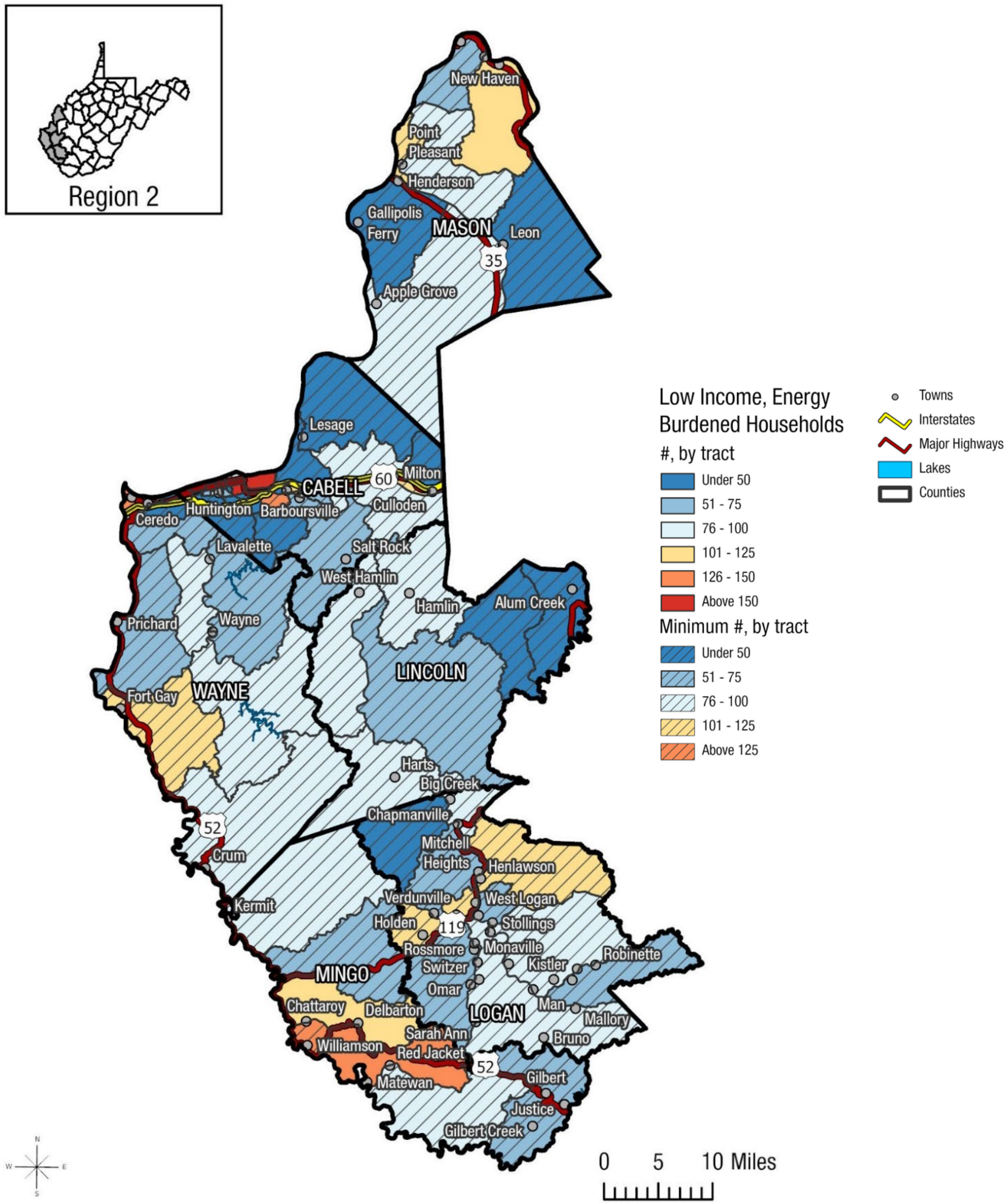
top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

In Cabell County, Census Tracts 6 and 8 in Huntington as well as tracts 2 and 102.2 along US Highway 60 have the greatest need with each of these tracts having over 125 low-income households with high-energy costs and energy burden. Census Tracts 9548.02 and 9550 to the north of Mason County each have over 100 low-income households with high-energy costs and energy burden. In Wayne County, Census Tracts 203 (in the northwest of the county along the Ohio River and 64) has 169 low-income households with high-energy costs and energy burden and 208 (along Route 52 in the west of the county) has at least 109 low-income, high-energy cost, energy burdened households. Census Tract 9555 in Lincoln County on the eastern side next to Putnam County lines has at least 100 low-income, high-energy cost, energy burdened households. Census Tracts 9562 and 9568 in Logan County are two horizontally aligned tracts in the center of the county that have over 105 and 125 low-income, high-energy cost, energy burdened households respectively. Census Tracts 9573, 9574 and 9575 in Mingo County along King Coal Hwy and Route 52 each have over 100 low-income, high-energy cost and energy burdened households. Mingo County appears to be one of the counties in the state with the most consistent need across all census tracts with every tract having at least 60 low-income, high-energy cost and energy burdened households.

PUMA 01200 has the lowest representative AMI at $54,400, based on the Lincoln County Fair Market Rent area, and 18,000 manufactured housing units —the most compared to any other PUMA in West Virginia. Specific strategies focusing on repair or replacement of manufactured housing may be useful in Lincoln, Logan, Mingo and Wayne counties.

Region 2 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 2 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 26,304 (30%) people commute into the region for work, 26,451 (30%) residents commute out of the region for work, and 34,220 (39%) residents work within the region. A large share of in-commuters (5,174, 20%) live in Lawrence County, Ohio, and many others (6,321, 24%) commute from Kanawha and Putnam Counties (both Region 3) in West Virginia. In-commuters from Ohio mostly work within the Huntington City area, directly across the Ohio River from their home county. These commuters represent a potential source of housing demand in the region. Over a third (37%) of the workers that live in Region 2 work in Cabell County, and most of them work specifically within Huntington City. Besides Cabell County, the most common county of employment for residents is outside of the region, with 13% working around the Charleston area in Kanawha (Region 3). Other out-commuters (6,205, 23%) work in Putnam County (Region 3), Raleigh County (Region 1), and Ohio's Lawrence County. The inflow and outflow commuting patterns for very low-income workers earning $15,000 or less annually are proportional to the patterns for higher-income workers, suggesting that very low-income households are not necessarily priced out of or boxed into the region.

Region 2 has a total of 112,455 housing units, reflecting 19% more units than households. Seventy-six percent (76%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Seven percent (7%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 2.1% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners, and a continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $996 in Logan County to $1,207 in Cabell County. Median monthly costs for homeowners who own their home free-and-clear range from $324 in Lincoln County to $441 in Cabell County. Median contract rents range from $395 in Mingo County to $686 in Cabell County. Accounting for utilities, insurance, and other fees, median gross rents range from $604 in Mingo County to $883 in Wayne County.

Median Monthly Housing Costs by County, *% Change 2018-2023, not adjusted for inflation*
Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Cabell	$1,207	13%	$441	29%	$686	25%	$877	19%
Lincoln	$1,067	34%	$324	19%	$525	33%	$727	26%
Logan	$996	--	$385	24%	$499	16%	$704	--
Mason	$1,064	22%	$417	37%	$501	35%	$654	--
Mingo	$1,027	--	$377	22%	$395	--	$604	--
Wayne	$1,159	19%	$371	27%	$574	23%	$883	31%
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Median homeowner costs (with a mortgage) is consistently below statewide medians. In Logan County, where costs are the lowest, median homeowner costs (with a mortgage) fall below the statewide median by more than $200. Gross rent in most of the regions' counties is between $125 and $250 less than the statewide median; however, both Cabell and Wayne Counties have median gross rents approximately $30 above the state median. Since 2018, Lincoln County has seen notable increases in both homeowner costs (with a mortgage) and gross rent. Similarly, gross rent has risen rapidly in Wayne County with the increase since 2018 well above the rate observed in other counties in the region or the state trend.

Rental Market

Rental vacancy rates across the region range from 0% to 11%. Although housing markets are regional, submarkets within the region can experience different levels of demand pressure. Lincoln and Mason Counties (both 1% vacancy rates) have tight rental markets and could likely absorb more rental units – this will be even more important as economic development investments in Mason County come on-line and further increase demand. Cabell County has a balanced market, indicating an adequate total quantity of rental units, though there may still be specific gaps in the market and gaps throughout the market which are discussed below. Data for the other counties in the region does not allow for precise interpretation, with vacancy rates that could be associated with balanced or weak markets in Wayne and Mason Counties. No data is available for Mingo County.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Costar data is available for the City of Huntington, which is within Cabell County. For units included in Costar[68], the vacancy rate was 5.5% in the second quarter of 2024, lower than it had been for the ten preceding years except for 2021. This is evidence of a balanced market with an adequate total number of rental units in the city. Similarly, absorption data suggests that supply and demand is balanced in Huntington with only slightly more units that are demanded in the city. The Huntington market has improved over the last 10 years, with vacancies substantially in the "healthy" range since 2020.

Housing providers suggested shrinking rental stock, especially in rural areas of the region, with some properties in Mingo and Logan Counties being converted into trail houses, further reducing the already limited housing supply. As the cost of insurance, property maintenance and repairs increases, many landlords have raised rents, placing additional financial pressure on low-income renters. In counties like Wayne, landlords are benchmarking their rental prices against those in neighboring Cabell County, which often forces rural housing authorities to raise payment standards to 110% of Fair Market Rent just to remain competitive. Meanwhile, the demand for assistance far exceeds the available resources. Many tenants struggle to pay for utilities and security deposits, making move-in difficult even when units are available. Additionally, the high cost of renting can prevent households from saving for a down payment and force tough choices to make ends meet.

Renter-Occupied Housing Gap

The region lacks sufficient rental housing that is both available and affordable for extremely low-income households earning less than 30% of the Area Median Income (AMI). Over half (53%) of the units priced at this income level are occupied by households with higher incomes, limiting access for the region's most economically vulnerable renters. Region 2 faces a more acute shortage of rental units at this affordability level compared to

[68] According to the American Community Survey (ACS) 5-year estimates for 2023, there are 6,512 multifamily housing units in Huntington. CoStar data records 5,878 units, which represents approximately 90.26% of the ACS estimate. This discrepancy suggests that while a significant portion of Huntington's multifamily units are accounted for in CoStar's more recent 2024 data, some units may not be included. Consequently, the vacancy rates derived from CoStar data could differ from those calculated by the ACS, highlighting the importance of considering both data sets for a comprehensive understanding of the housing market.

other parts of the state, highlighting the severity of the affordability gap for extremely low-income households in this area.

At the other end of the income spectrum, there is a mismatch between the number of households earning more than 80% of AMI and the availability of rental units priced appropriately for them. With too few higher-cost options in the market, over 3,500 (over 61% of renter households earning greater than 80% of AMI) higher-income households reside in lower-cost units, adding pressure to the segment of the housing stock that could serve lower-income renters.

When housing stock is limited, higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits or meeting stricter screening criteria. This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[69].

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Trends at the regional level mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels. Lincoln County saw the greatest rebound in months of supply in the region and is the only county in the region to reach an inventory greater than the state average in April of 2024.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Cabell	2.8	2.1	0.8	0.6	0.6	0.8
Lincoln	1.4	1.0	0.5	0.3	0.3	1.0
Logan	3.6	2.0	1.8	0.9	0.5	0.6
Mason	2.2	1.7	0.6	0.3	0.3	0.4
Mingo	1.5	0.9	0.4	0.5	0.3	0.5
Wayne	2.7	2.3	1.3	0.5	0.4	0.6
State Average	2.5	2.1	0.9	0.6	0.6	0.8

[69] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

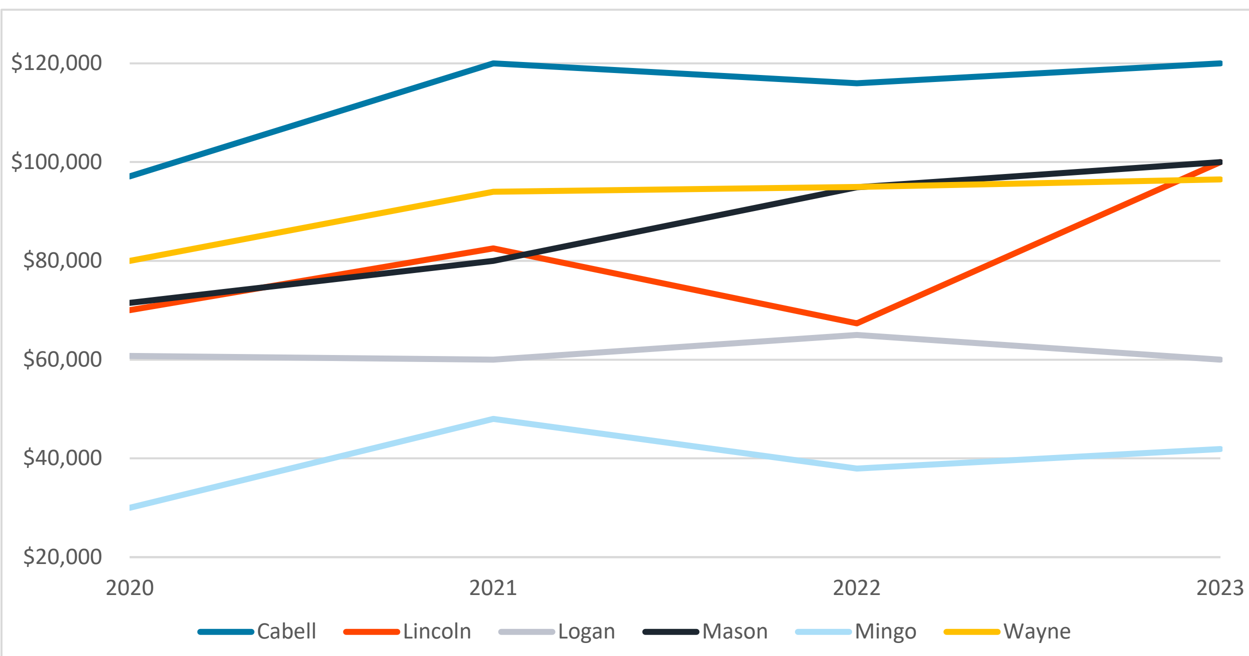
Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

Overall, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region, except Logan County, experienced increasing prices. Cabell, Lincoln, Mingo, Mason and Wayne Counties have all seen dramatic increases in median prices, indicating increased demand for housing in the five counties. New economic development initiatives in Mason and surrounding counties will add to this demand. Unfortunately, inventory across the region is slim which will pose challenges to future economic growth and worker attraction and retention.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Median Sale Price, Sale Price Change, and Number of Sales 2020 and 2023

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data

Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Cabell	$120,000	24%	2625	2274
Lincoln	$100,000	43%	234	247
Logan	$60,000	-1%	260	566
Mason	$100,000	40%	610	819
Mingo	$41,875	40%	302	338
Wayne	$96,500	21%	519	797
Statewide	**$118,000**	**18%**		

Owner Occupied Housing Gap

The region lacks enough owner-occupied/for-sale housing stock that is both affordable and available to low-income households. Many homeowners in the region with incomes above 100% of the Area Median Income (AMI) reside in homes that are priced below what their housing budgets could comfortably support, indicating a misalignment between the available for-sale housing stock and the budget potential of higher-income households. Though not all higher-income households would choose to move to a higher-cost home, there are few opportunities for households to trade up.

There are over 25,000 more homeowner households earning above 100% of AMI (over 71% of all homeowner households earning above 100% of AMI) than there are homes priced affordably for this income range. Fewer than 5,000 (fewer than 20%) of these households occupy homes priced for those earning between 80% and 100% of AMI, while over 20,000 (over 80%) live in homes that would be considered affordable to households earning less than 80%—or even less than 50%—of AMI.

This dynamic reduces access to homeownership opportunities for lower-income households, who already face significant barriers to entering the market. If higher-income households would prefer to purchase higher-priced homes but remain in lower-priced units due to a lack of available options, it suggests that the for-sale market is not adequately responding to demand. As a result, both higher- and lower-income households may be unable to access homes that align with their financial capacity and preferences.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[70]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated

[70] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

mortgage rates have constrained both homeowner mobility and renter access to homeownership[71,72,73]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 4,788 subsidized, income-restricted housing units, many of which are located near Huntington.

- Most of these units are part of Section 8, Public Housing, HUD Insured, and LIHTC properties. The average number of active subsidies per property is 1.4, as many properties have layered funding sources.
- 55% of these units are studios or have one bedroom.
- 49% of these units are intended for families, 24% are intended for elderly occupants, 18% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 69 months, or over 5 years.

By 2034, over a third of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

- Three of the properties aging out by this date are part of the Section 515 program, representing a total of 42 housing units between them.

Housing providers who participated in focus groups and interviews described programs under significant strain, with waitlists stretching into the hundreds. In some cases, such as housing choice vouchers, demand is so high that applications are no longer accepted. For example, the Huntington Housing Authority's housing choice voucher waitlist has been closed since summer of 2023.

Many tenants face serious financial barriers, including difficulties covering utility costs and security deposits, which often delay or prevent them from securing housing. Beyond financial hardship, substance abuse remains a persistent challenge that affects both housing eligibility and long-term stability. While local housing authorities offer supportive services focused on financial counseling, they are not equipped to address the broader array of personal and social issues clients face. Existing resources and social services tend to focus on immediate needs—such as food and temporary shelter—rather than long-term solutions like mental health care, substance abuse treatment, re-skilling programs or life skills education. As a result, many families continue to cycle through the same challenges, unable to escape generational poverty. Programs intended to foster behavioral change, including parent coaching and life skills workshops, often struggle with low participation rates.

---

[71] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[72] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[73] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

The post-COVID environment has intensified these difficulties, highlighting the need for more holistic and integrated support systems that foster long-term stability. Structural issues including limited access to childcare, job opportunities and reliable transportation further compound the housing crisis, making it difficult for families to maintain employment or achieve economic independence. Housing for individuals with disabilities is in especially short supply, with long waitlists and little availability in the private market. Despite the clear need, stakeholders cited bureaucratic constraints such as HUD regulations limiting unit conversions as clear barriers for housing providers working to adapt and fully utilize existing subsidized housing stock to meet the growing demand for accessible units.

In rural areas, individuals experiencing homelessness often struggle to find adequate services. The Cabell-Huntington-Wayne Continuum of Care (CoC) plays a central role in addressing these gaps, offering a range of programs to help people transition to permanent housing. These services include referrals, case management, and targeted support for specific populations such as veterans, individuals with serious mental illness, and families. These efforts have helped the CoC respond more quickly, serve diverse subpopulations and assist clients in overcoming housing-related barriers. However, emergency housing remains limited in the region. Cabell County hosts the Branches Domestic Violence Shelter and the Huntington City Mission, which offers 160 emergency beds. Outside of these facilities, no other emergency housing options were identified. Although the region has 332 beds in certified recovery residences, only 32 of these are located outside Cabell County—in Logan County—and no Oxford Houses[74] were reported within the region. This limited geographic distribution further restricts access to recovery support for those living in more remote or underserved communities.

Conclusion

Economic and demographic shifts throughout Region 2 and broader national trends are changing the region's housing needs. Population has declined across the region; however, the lack of new development (approximately 5% of housing built since 2010) suggests the stock of housing has not kept up with new needs and changing demands of the population. Limited supply has put upward pressure on home prices in all counties but Logan (increases in county median sale prices between 21% and 43%) and rents (increases in county median gross rent ranging from 19% to 31%). Increasing prices and limited availability are making the market for affordable, quality housing increasingly competitive. Community impacts from new economic development announcements are expected to add to the region's housing challenges.

Stakeholders across the region identified a lack of buildable land with access to infrastructure as one of the greatest barriers to housing development. While some areas have available land, much of it remains unusable due to inadequate water, sewers and transportation systems. Without substantial investment in these public utilities, large portions of the region will remain inaccessible for residential growth. In urban areas like Huntington, opportunities for infill development do exist, but high demolition costs, complicated title issues, and low returns on investment have prevented many vacant lots and deteriorating structures from being repurposed.

[74] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

Financial barriers further constrain new housing construction. Stakeholders cited high interest rates, developer risk aversion, and a lack of meaningful incentives as key deterrents to private investment. Infrastructure improvements were seen as essential to unlocking new development potential, particularly in rural areas. Stakeholders underscored the need for coordinated planning among federal, state and local entities to ensure that water, sewer and transportation projects align with long-term housing and economic development goals. Upgrades to core systems such as wastewater treatment, water lines and road networks would not only make new housing possible but also improve the livability of existing communities.

Finally, participants stressed the importance of cross-sector collaboration and creative development strategies. Greater coordination among housing authorities, economic development agencies, nonprofits and private developers could produce solutions that no single actor could implement alone. Stakeholders proposed exploring alternative housing solutions—such as prefabricated homes, mixed-use developments and adaptive reuse of vacant or industrial properties—to meet growing demand in a cost-effective and sustainable way. Expanding workforce training programs to grow the region's construction labor force was also identified as a priority. Local organizations like Coalfield Development offer proven models that could be scaled up to create jobs while addressing housing needs. By investing in both infrastructure and human capital, the region could lay the groundwork for a more resilient and inclusive housing market.

The region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 2 community, and new homebuyers who increasingly find the competitive market inaccessible. Stakeholders also noted that more education and training are needed for local officials, developers and builders to effectively navigate and utilize these programs. Community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (20,500, 22% households) who, though working or retired, experience housing insecurity.

Region 3

Counties: Boone, Clay, Kanawha, Putnam
Population: **264,706;** Households;**110,425;** Average Household Size: **2.4;**
Tenure: **74%** Homeowner, **26%** Renter; Total Cost Burden **10,889** renters, **10,406** owners;
Severe Cost Burden **6,145** renters, **4,328** owners

Stakeholders in West Virginia's Regional Planning and Development Council (PDC) Region 3 identified a range of issues, from deteriorating housing stock and affordability concerns to regulatory and infrastructure limitations that hinder new development. They explained that the limited number of homes available to middle-income families[75], low-wage workers and first-time homebuyers often require extensive repairs or are in lower-cost areas far from essential services and employment opportunities. Rental housing presents similar challenges, with many units in poor condition or unsuitable for the needs of local workers. Lower-income homeowners struggle to maintain their properties, which is worsened by the limited availability of contractors.

Data analysis conducted for Region 3 shows single earners with median wages who are employed within the region's most common occupations can afford median rent, but they cannot afford homeownership costs. However, available rental units at an affordable price for these workers may be scarce. The region lacks enough rental and owned/for-sale stock that is affordable for households with incomes less than $20,000 annually[76]. When households spend more than 30% of their income on housing, they will not be able to save for emergencies or to invest in homeownership. Over 21,000 (19%) households are in this category and may even sacrifice necessities like food and healthcare to pay for housing. Many higher-income households in the region occupy units that cost less than their housing budgets can comfortably allow. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

Key Market Indicators[77]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[78]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Boone	$823	0-5%	$1,167	-74%
Clay	$589	0-5%	$1,007	-73%
Kanawha	$879	7-11%	$1,190	-81%
Putnam	$975	--	$1,537	-80%
Statewide	**$850**	**6.6%**	**$1,225**	**-68%**

[75] Characterization by focus group participants; not defined by any number.
[76] Loosely based on 30% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.
[77] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.
[78] See rental vacancy rate definitions, page 98.

Background

Region 3 of West Virginia's eleven Regional PDCs encompasses Boone, Clay, Kanawha and Putnam Counties. Situated in the southwestern part of the state, it does not share a border with any neighboring states. Geographically, Region 3 is characterized by rugged terrain, rolling hills, and winding river valleys. The Kanawha River, flowing through Kanawha and Putnam Counties, has long served as a conduit for commerce and industry. The region's extensive transportation infrastructure—including Interstates 64, 77, and 79—enhances its role as a logistics and distribution hub. Major highways such as U.S. 119 (Appalachian Corridor G) and U.S. 35 further connect Charleston to surrounding rural communities and economic centers.

Demographic trends in the region reflect broader statewide population shifts. While Putnam County has seen modest growth (up 3% since 2010), the rest of the region has experienced notable declines. Boone and Clay Counties have lost over 16% of their population since 2010, while Kanawha County has seen a decline of more than 9%. Charleston, the state capital and largest city in the region, has experienced a 45% population decline since its peak in 1960, with fewer than 47,000 residents in 2023. In the fall of 2024, the WV State School Board voted to consolidate four elementary and two middle schools in Kanawha County. Clay County also reported a middle school consolidation and according to the county superintendent has lost almost a third of its enrolled students in less than 10 years.

The region has deep ties to the coal mining industry, with much of its urban and infrastructural development shaped by the coal and railroad booms of the mid-to-late nineteenth century. While the decline of the coal industry has caused economic disruptions across West Virginia, Region 3 has retained a significant presence in underground and surface mining, which continues to be a major employer.

Natural gas and chemical manufacturing also play a significant role in the region. Companies such as Dow Chemical, Rollin, AVN, and others have a long-standing presence, contributing to economic activity and employment. Other dominant industries include healthcare, education, and outdoor recreation.

Kanawha County is home to multiple higher education institutions, including the University of Charleston, West Virginia State University, BridgeValley Community and Technical College, and a branch of Marshall University in South Charleston. As the economic and political center of the region, Charleston is home to key government offices, major healthcare providers such as Vandalia Health and WVU Medicine, and several higher education institutions. Additionally, finance and insurance companies, including CareFirst BlueCross BlueShield, contribute to the city's economy. Along the Kanawha River, smaller communities like Dunbar and Nitro offer both suburban living and manufacturing opportunities.

Putnam County's economy reflects its growing role as a suburban hub positioned between Charleston and Huntington. The county has seen expansion in manufacturing, led by Toyota Motor Manufacturing, which employs approximately 1,600 workers. Commercial construction and utilities also play a significant role in the local economy, while residential and retail developments in Hurricane and Teays Valley indicate continued suburban growth.

In contrast, Boone and Clay Counties remain among the most rural areas in the state. While mining remains a key employer, with companies like Sev.en Energy, Consol Mining, and Eagle Coal operating in the region, job opportunities in extractive industries have steadily declined. Many residents now rely on employment in lower-wage sectors such as home healthcare (Advantage Home Health Care), rehabilitation and therapy services (Hillcrest Healthcare Center), and the state prison system.

Median earnings[79] vary widely, ranging from $35,400 in Clay County to $49,000 in Putnam County. Poverty levels[80] also fluctuate, with Putnam County reporting rates below 11%, while Clay County faces rates nearing 25%.

Households

Region 3 is home to 264,706 people, comprising 110,425 households. Most households (91%) live in Kanawha and Putnam Counties. Most counties in the region have fewer households than in 2018; however, Putnam County saw a 5% increase in the number of households over the 2018-2023 period.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Boone	7,894	-14%
Clay	2,960	-9%
Kanawha	76,806	-3%
Putnam	22,765	5%

The majority of households (74%) own their home. The region's renters are primarily concentrated in Kanawha County, where homeownership rates are 70%.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Total Households	Renters	Owners	Homeownership Rate
Boone	7,894	1,649	6,245	79%
Clay	2,960	468-778*	2,337	79%
Kanawha	76,806	22,913	53,893	70%
Putnam	22,765	3,941	18,824	83%

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

[79] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

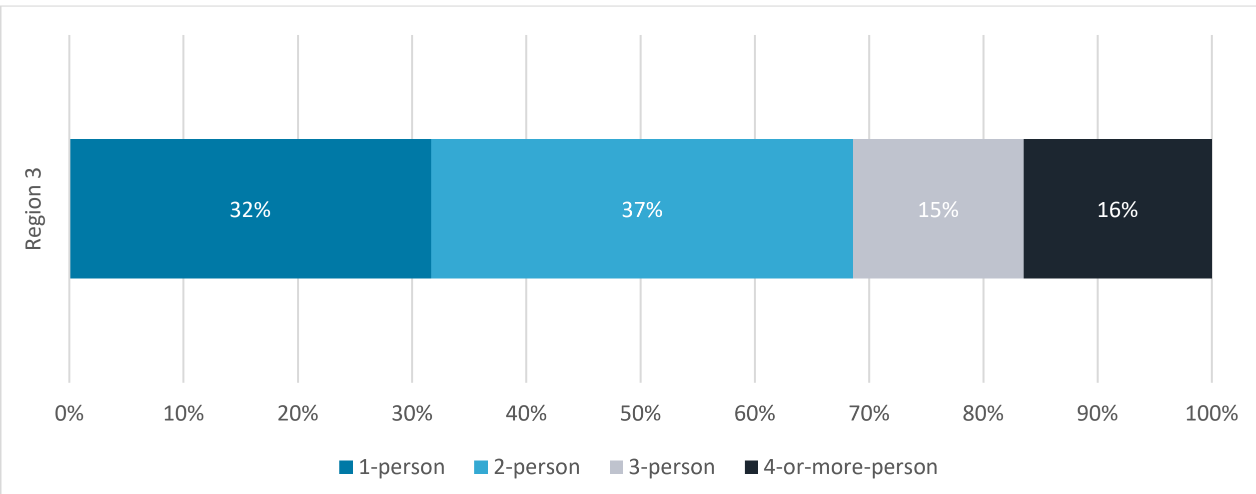
[80] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

The majority of households (69%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households make up the largest demographic subset, accounting for 37% of all households, while 32% of households are comprised of a single individual. The remaining households are made up of three people (15%) or four or more people (16%).

Approximately 29,000 households (29,473), or 27%, include one or more children under 18 years of age. More than 40,000 (40,079) households or 36%, include one or more individuals who are 65 years and over. Across the region, 34,999 (32%) households consist of a single householder living alone, including 16,069 or 46% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Boone	2,144	1,228	2,866	1,517	1,367
Clay	637-1,067*	354-618*	961	321-533*	519-927*
Kanawha	26,627	12,002	27,634	11,426	11,119
Putnam	5,379	2,353	9,314	3,066	5,006

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 3 range from $42,790 in Clay County to $77,871 in Putnam County. Median household income among renter households is consistently lower than for households that own their home. Median household incomes for owners range from $54,046 in Clay County to $89,608 in Putnam County. In contrast, median household incomes for renters range from approximately $19,000 in Clay County to just under $40,000 in Putnam County.

Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Boone	$56,152	$65,711	$26,384
Clay	$42,790	$54,046	$12,116-$25,140*
Kanawha	$58,887	$70,353	$34,665
Putnam	$77,871	$89,608	$39,593

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Workforce Affordability

In the region, 63% of households include at least one worker, and at least 28% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 33% (36,119) of householders in the region are aged 65+, 41% (45,470) of households receive some Social Security income, and 31% (33,829) receive retirement income other than Social Security. At least 6% of Region 3 households receive Supplemental Security Income (Clay County data is excluded for reliability).

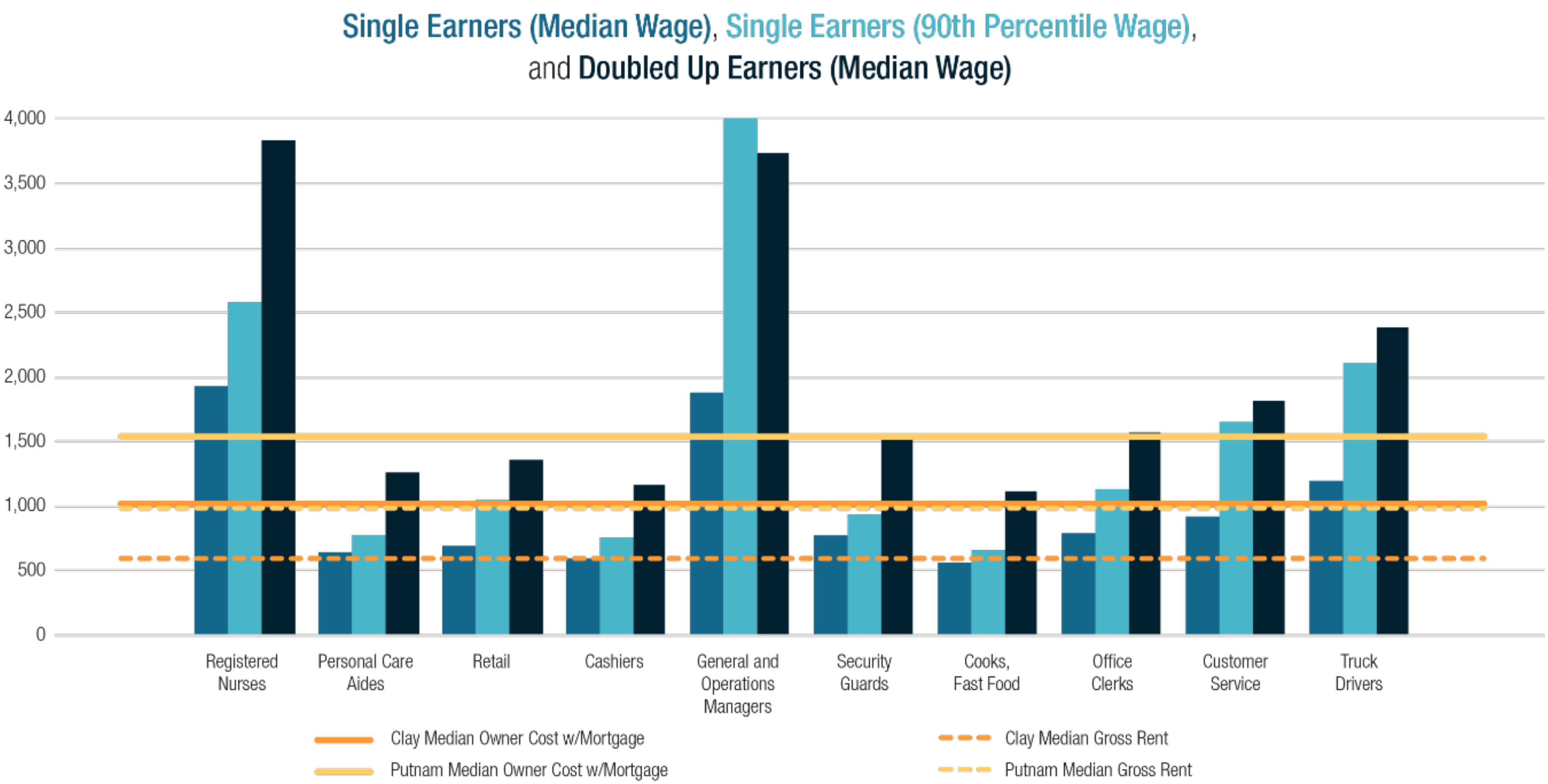
Median wage single-earner households in seven of the region's 10 most employed occupations, including food service workers, security guards, and cashiers, cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 3.

Median wage single-earner households in seven of the region's 10 most employed occupations and 90th percentile single-earners in four of these occupations cannot afford median rent in Putnam County. Even with a secondary median wage earner, homeownership in Putnam County is not affordable for many of these households.

Housing Affordability for Top 10 Occupations by Employment in Region 3

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Median wage single-earners in nine of the region's 10 most-employed occupations can afford median gross rent in Clay County, the county with the lowest median rents in Region 3. However, rural Clay County does not contain enough rental units to house all these workers, many of whom work in and around Charleston in Kanawha County. Median gross rent across all of Region 3 falls within the range of $800 to $999. An estimated 23% of renters fall within this median range, and 64% fall within the wider range $600 to $1,249. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($589 in Clay County and $975 in Putnam County) are generally consistent with the regional rent distribution.

Recent region-specific studies and our conversations with local stakeholders both identified challenges in attracting and retaining workers, largely due to a lack of affordable and appropriate housing options for the local workforce. Despite new job growth in areas like Putnam County—such as the expansion of Toyota in Buffalo—housing shortages remain a major barrier to recruitment and retention. While some new developments in Kanawha and Putnam Counties are underway, with price points ranging from $350,000 to $500,000, they are well beyond what most middle-income[81] families, and certainly lower wage, but essential workers can afford. This mismatch has made housing a central issue in economic development discussions, as businesses struggle to fill positions without adequate local housing options. A shortage of contractors and an aging construction workforce contribute to the problem. The Region 3 PDC Comprehensive Economic Development Strategy explicitly highlights housing, along with transportation and childcare, as critical factors that should be addressed in tandem with workforce development.

Unmet Housing Need

More than 21,000 (19%) households in Region 3 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care, and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 49% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 10,406 (13%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home, and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being

[81] Characterization by focus group participants; not defined by any number.

and the community's housing stock. Solutions like Weatherization[82], WVHDF's On-Site Systems Loan Program[83], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the residents and the community.

Additionally, a total of 10,889 (37%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. In Region 3, 37% of renters are cost-burdened compared to 19% of homeowners with a mortgage. Approximately 21% of renter households spend over 50% of their income on housing costs compared to 5% of homeowners. Among homeowners who own their homes free and clear, about 10% are cost burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. In Region 3, 50% of homeowners with very low income (below 50% of AMI), 65% of renters with extremely low income (less than 30% of AMI), and 67% renters with very low income (30-50% of AMI) are burdened by their housing costs.

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 3			
Boone County	$19,720	$25,150	$40,200
Clay & Kanawha Counties	$19,720	$28,150	$45,000
Putnam County	$20,850	$34,800	$55,600

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low-income category.

[82] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[83] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Households and Housing Cost Burden by Area Median Income (AMI) in Region 3

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	5,430	3,655	67%	2,505	46%	8,040	5,260	65%	4,485	56%
30-50% AMI	7,175	2,680	37%	1,040	14%	5,245	3,500	67%	--	
50-60% AMI*	3,843	877	23%	231	6%	2,127	1,309	62%	146	7%
50-80% AMI	12,525	2,095	17%	--		4,850	1,580	33%	--	
80-100% AMI	8,195	1,738	21%	--		3,114	--		--	
>100% AMI	47,240	1,005	2%	--		7,895	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Vulnerable populations, particularly low-income families and senior citizens, face a complex array of challenges in securing stable, affordable housing. High construction costs, limited housing stock, and a competitive real estate market have made both homeownership and rental housing increasingly inaccessible. For low-income individuals, barriers like high interest rates, down payment requirements and poor housing quality reduce housing options. Meanwhile, institutional investors purchasing low-cost properties have further increased prices. Unfortunately, stakeholders felt that many of these properties were poorly managed and poorly maintained. Deferred maintenance and absentee landlords worsen the region's housing challenges, leaving many in deteriorating living conditions or waiting indefinitely for assistance from overburdened housing authorities. Nonprofits that try to bridge the gap are hindered by skyrocketing material costs, difficulty acquiring buildable lots near infrastructure, and funding limitations that make repair programs financially unsustainable.

Households experiencing homelessness are often less visible in suburban, exurban and rural contexts. Since services for households experiencing homelessness in the county are limited, those who are unsheltered may have to leave the county for more urban areas like Charleston to obtain temporary shelter. The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 1,531 children and an estimated 704 families experiencing homelessness[84]. Numbers range from 63 children in Boone County to 810 in Kanawha County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
Boone	14	6	63	27
Clay	405	181	532	238
Putnam	53	26	126	63
Kanawha	520	242	810	377
Region 3	992	455	1531	704

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

In Region 3, 7,305 (18%) households with individuals over 62 years of age are classified as cost burdened, including 3,483 (9%) who are severely cost burdened and spend more than 50% of their income on housing costs. Programs like Take Me Home WV aim to help seniors transition back into community living, but housing modifications and accessibility upgrades are expensive and backlogged. The shortage of contractors willing to do small-scale accessibility work further limits progress. This results in many seniors being forced to stay in nursing homes simply because there is no accessible housing available for them to return to. Policy and systemic issues including funding restrictions, lack of support for small-scale accessible housing, and limited operational capacity in nonprofits exacerbate the situation. Additionally, the broader lack of infrastructure, childcare, transportation and mental health services create unsustainable conditions for both families and seniors, and points to the need for integrated community planning and more flexible, accessible funding mechanisms.

Housing Units

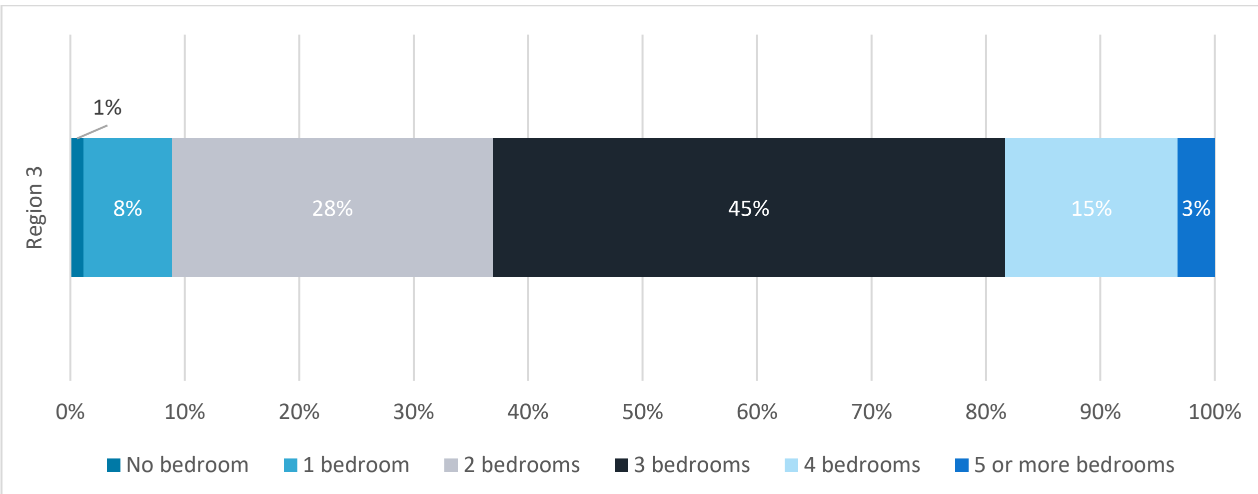
Region 3 largely consists of single-family homes, accounting for 84% of all housing options in the area. This includes 79,196 (72%) detached, site-built units (87% owner-occupied), and 13,223 (12%) mobile or manufactured homes (75% owner-occupied). The region has 14,177 (13%) multifamily rental units.

[84] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

In Region 3, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 45% of the housing stock. Housing units with four or more bedrooms make up about 18% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 63% of all units in the region. Considering that just 31% of households in Region 3 consist of three or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

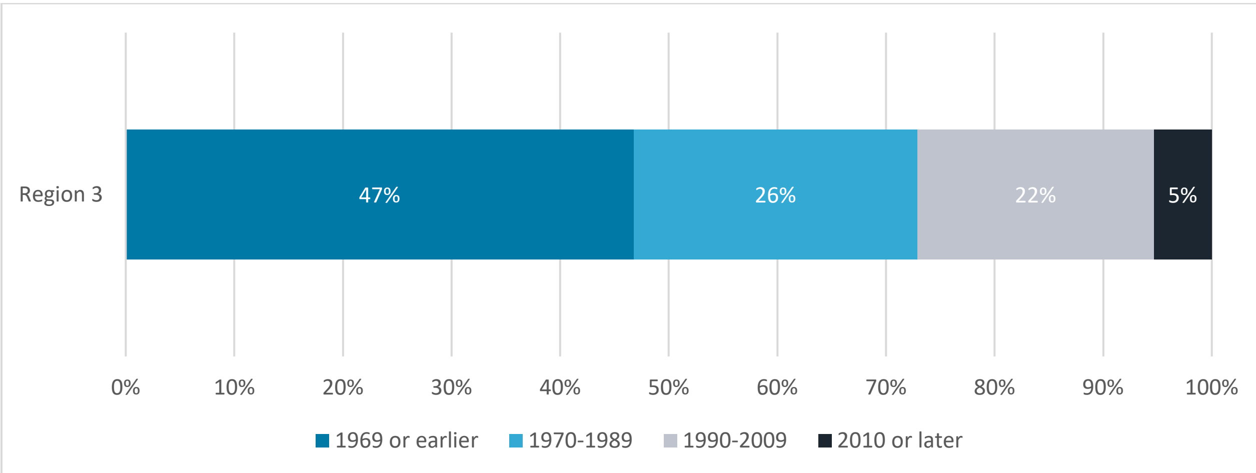
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Boone	--	--	32%	46%	12%	--
Clay	--	--	26%	49%	17%	--
Kanawha	--	9%	29%	43%	14%	3%
Putnam	--	--	21%	50%	21%	4%
Region 3	**1%**	**8%**	**28%**	**45%**	**15%**	**3%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. In many cases this is due to the possible absence of the these unit types.

Approximately 5% of the housing inventory in the region was constructed after the year 2010, and 22% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (73%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices observed throughout most of the region should encourage investments, homeowners with tight budgets and little savings may not have the means to make those investments. Focus group participants explained that many households do not have resources to maintain their housing. Additionally, local support agencies face increasing costs, reduced budgets, and logistical challenges including long waitlists and low returns on investment. This sentiment was echoed by stakeholders from a diversity of roles including rural housing providers who discussed how the lack of quality housing stock limited the use of housing choice vouchers.

Region 3's four counties are split up amongst four different Public Use Microdata Area (PUMA) geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative cost and income thresholds for each area.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Clay County*	00700	$260/month	$55,200(Roane County)
Putnam County	00800	$300/month	$65,400 (Huntington-Ashland MSA)
Kanawha County*	00900	$300/month	$66,400 (Charleston MSA)
Boone County	01200	$340/month	$54,400 (Lincoln County)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

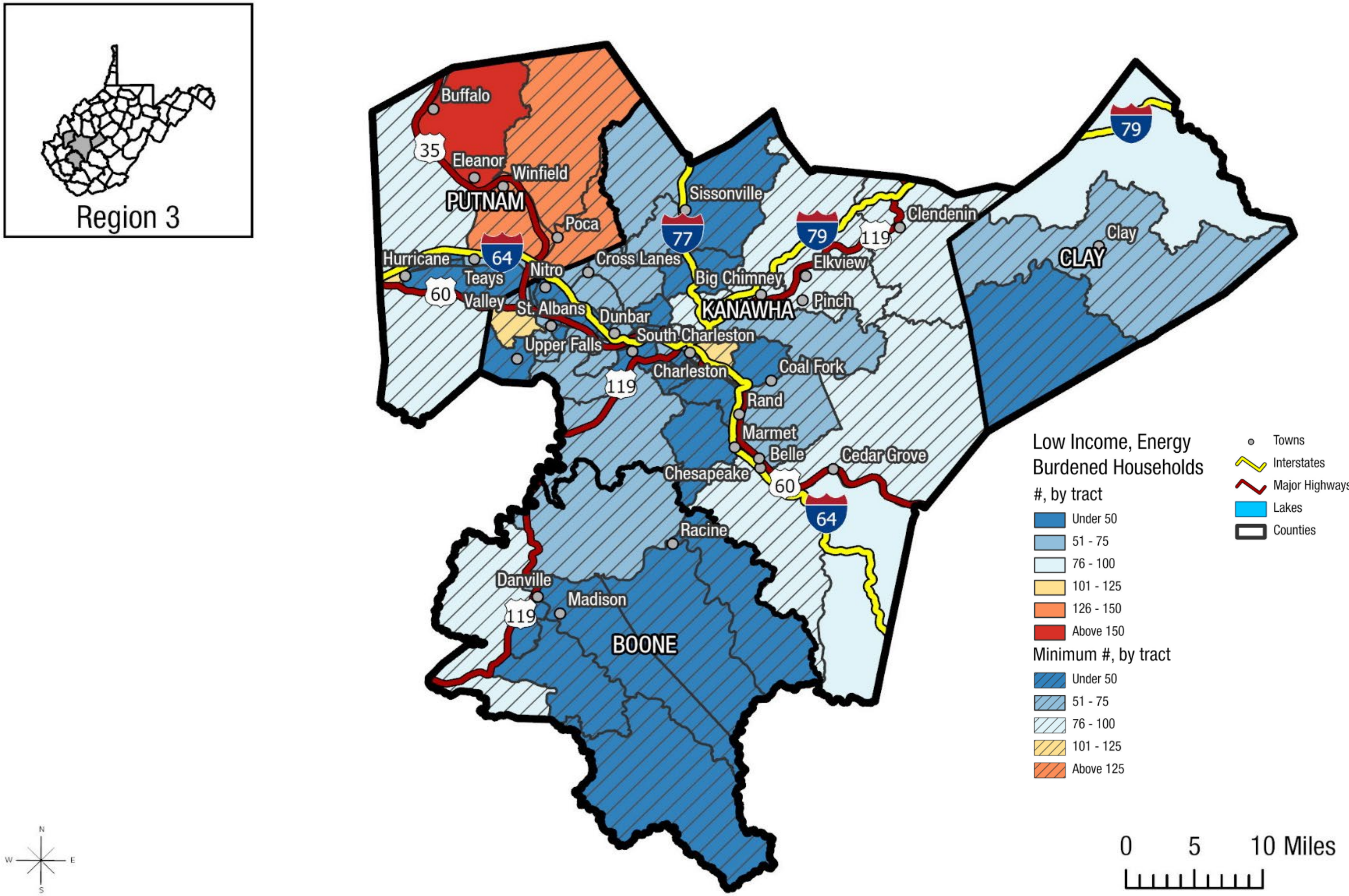
Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 4,872 (4%) households have high energy costs[85]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

In Clay County, Census Tract 9579 in the northern part of the county, along Interstate 79 has the greatest need, with 95 households with low incomes and high energy costs. In Kanawha County each of the following tracts has over 100 households with low incomes and high energy costs that may benefit for weatherization programs and incentives: Census Tracts 110 and 127 around Charleston, WV to the north and south of Yeager airport; Census Tract 121 along Interstate 64 in the southern part of the county; Census Tract 137.02 on the western side of St. Albans, West Virginia. Census Tracts 201, 202 and 205 east of the Kanawha River have the greatest need in Putnam County, with each of these tracts having over 140 low-income households with high-energy costs and energy burden. Two additional tracts of note are 204 on the eastern side of the Kanawha River and tract 206.8 in the western part of Hurricane, WV with 100+ low-income households with high energy costs that represent an energy burden. Census Tract 9583 west of highway 119 and north of Logan in Boone County has at least 91 low-income, high-energy cost, energy burdened households.

[85] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $260/mo. in Clay County, greater than $300/mo. in Putnam and Kanawha counties and greater than $340/mo. in Boone County

Region 3 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 3 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 45,405 (31%) people commute into the region for work, 24,072 (17%) residents commute out of the region for work, and 75,052 (52%) residents work within the region. A large share of out-commuters (5,615, 23%) travel west to work in Cabell County (Region 2), and many others (6,612, 27%) travel to Raleigh (Region 1), Wood (Region 5), Logan (Region 2) or Fayette (Region 4) Counties for work. The most common home county of in-commuters is Cabell (5,882, 13%), with many others (7,679, 17%) commuting from Jackson County (Region 5), Lincoln County (Region 2), or Fayette County. Nearly half of the region's workers (44%) live in Kanawha County, and over half of the workers that live in the region (61%) work in Kanawha County. In the region overall, the inflow and outflow commuting patterns for very low-income workers earning $15,000 or less annually are proportional to the patterns for higher-income workers, suggesting that very low-income households are not necessarily priced out of or boxed into the region. In rural Putnam County specifically, however, workers are more likely to commute out of the county for work (43%) than to commute in (38%) or both live and work inside (19%). In the county, very low-income workers are even less likely to commute in, further indicating that some workers may find housing outside Putnam County to be unaffordable.

Region 3 has a total of 129,931 housing units, reflecting 19% more units than households. Seventy percent (70%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. An additional 7% of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 3% of all housing units are available for sale or rent. This availability of housing units for rent or sale indicates a balanced housing market for both renters and owners; however, gaps for specific housing types and affordability levels still exist.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $1,007 in Clay County to $1,537 in Putnam County. Median monthly costs for homeowners who own their home free-and-clear range from $300 in Clay County to $460 in Putnam County. Median contract rents range from $401 in Clay County to $721 in Putnam County. Accounting for utilities, insurance, and other fees, median gross rents range from $589 in Clay County to $975 in Putnam County.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Boone	$1,167	22%	$376	21%	$510	22%	$823	28%
Clay	$1,007	--	$300	23%	$401	21%	$589	24%
Kanawha	$1,190	17%	$431	22%	$648	18%	$879	20%
Putnam	$1,537	24%	$460	31%	$721	17%	$975	20%
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

In the lowest cost county (Clay County), median rents and homeowner costs (with mortgage) fall below statewide medians by more than $200. In Kanawha County, median homeowner costs (with a mortgage) are slightly below the state median, and rent costs are comparable to the state median. In Putnam County median rents and homeownership costs (with a mortgage) are well above neighboring counties and between $75 and $325 more than the state median. Since 2018 homeowner costs (with a mortgage) have increased at rates similar to the state. Increases in gross rent are mostly in line with the state average; however, rent costs have increased faster in the rural counties of Boone and Clay than in the more urban and suburban counties of Kanawha and Putnam.

Rental Market

Rental vacancy rates suggest an adequate total quantity of rental housing for *most* of the region. Although housing markets are regional, submarkets within the market can experience different levels of demand pressure. For example, the limited availability of rental housing in Clay and Boone Counties is likely to make rental housing hard to find while the estimated vacancy rate in Kanawha County is between 7%-11%, suggesting a weak rental market there. The adequate or excess quantity in counties does not reflect poor conditions or market gaps which are discussed in the housing unit and rental housing gap sections.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Costar data is available for the City of Charleston, which is within Kanawha County. For units included in Costar[86], the vacancy rate was 5.4% in the second quarter of 2024. Though 5.4% suggests a balanced market, vacancies were much higher prior to COVID-19 lockdowns and is anticipated by Costar to return to pre-pandemic levels greater than 8%, similar to the rental vacancy rate estimated from ACS data. Zero or negative absorption likewise suggests that Charleston has more units than it needs to accommodate demand. When landlords have trouble leasing units, they may not have incentive to make investments in their properties, possibility contributing to poor conditions.

Renter-Occupied Housing Gap

The region does not have enough rental units that are affordable for households earning less than 30% of the Area Median Income (AMI). Over half (53%) of the units priced for this income group are occupied by higher-income households, reducing availability for those with the greatest need.

As a result, many extremely low-income households are forced to rent units above their affordability range, leading to housing cost burdens. One in four (25%) of the units priced for households earning 30–50% of AMI are occupied by renters with incomes below 30% of AMI, underscoring the lack of truly affordable options for the region's lowest-income households.

At the same time, there is a mismatch between the number of households earning above 80% of AMI and the limited supply of rental housing priced to serve them. In the absence of sufficient higher-cost options, more than 5,000 (over 63% of all renter households earning above 80% of AMI) higher-income households rent lower-cost units, adding to competition in an already strained segment of the market. While some of these households may prefer less expensive housing, others might "trade up" if higher-priced rental or homeownership opportunities are better aligned with their preferences and needs.

Much of the region's rental housing (42%) is priced within the affordability range for households earning 50–80% of AMI. However, the lack of supply on either end of the income spectrum—specifically for those earning below 30% and above 80% of AMI—concentrates both lower- and higher-income renters in this middle affordability band. Higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits or meeting stricter screening criteria. This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[87].

[86] CoStar data records 7,457 units, 719 more units than the estimate reported in the ACS 2023 (5-year estimates). CoStar's more recent 2024 data include newly built units that may not have been included in ACS sampling (note that only 5-year pooled estimate are available for table B25024: UNITS IN STRUCTURE). Consequently, the vacancy rates derived from CoStar data differ from those calculated by the ACS, highlighting the importance of considering both data sets for a comprehensive understanding of the housing market.

[87] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Region 3 counties mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. 2024 estimates remain well below April 2019 levels for all of the counties. A slight rebound was observed in Boone and Clay Counties, but Kanawha and Putnam Counties exhibited low supply levels compared to the rest of the region and the state, suggesting prolonged inventory shortages.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Boone	4.0	2.7	0.7	0.6	0.5	1.1
Clay	4.1	3.0	1.4	1.1	0.5	1.1
Kanawha	3.7	3.1	1.0	0.6	0.5	0.7
Putnam	2.8	1.6	0.6	0.4	0.4	0.6
State Average	2.5	2.1	0.9	0.6	0.6	0.8

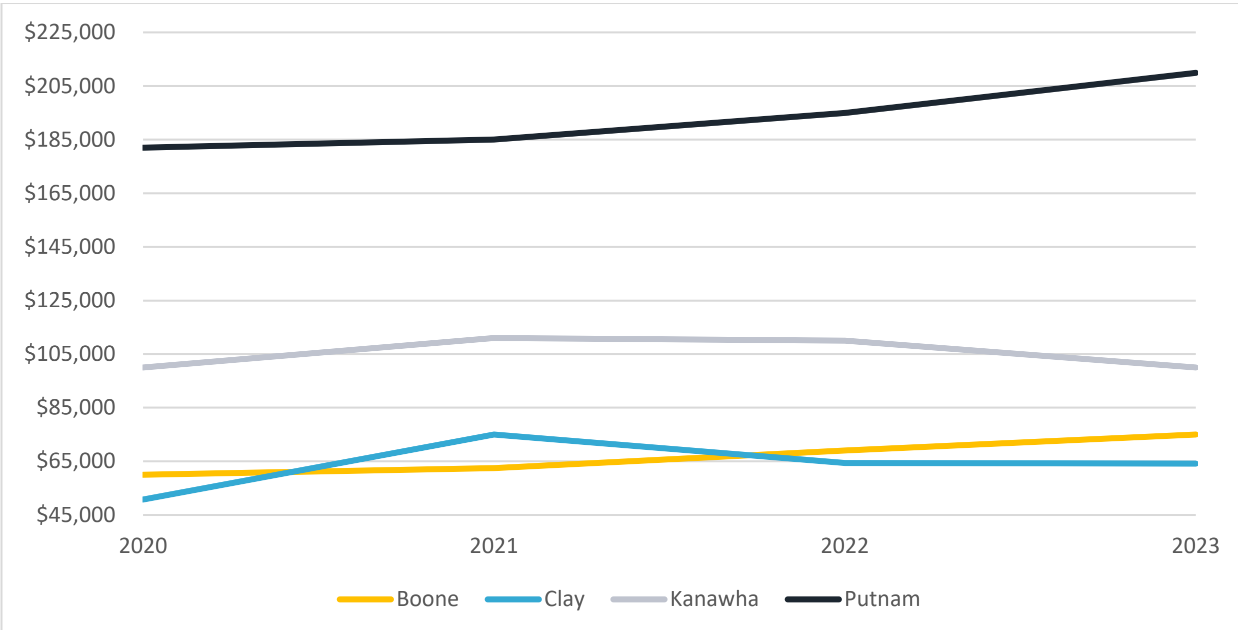
Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

While most counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region, except Kanawha County, experienced increasing prices. Putnam County has seen both substantial numbers of transactions and an increase in median price, indicating increased demand for housing in the county, yet inventory in the county remains slim. Boone and Clay Counties have also seen a dramatic increase in median price and an increase in the number of transactions.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Boone	$75,000	25%	238	346
Clay	$64,150	26%	100	151
Kanawha	$100,000	0%	3,204	4,562
Putnam	$209,900	15%	1,135	1,202
Statewide	**$118,000**	**18%**		

Owner Occupied Housing Gap

The region lacks a sufficient supply of owner-occupied housing that is both affordable and available to households earning less than 50% of the Area Median Income (AMI). Nearly three-quarters (74%) of the homes priced affordably for this income group are occupied by households with higher incomes, significantly limiting homeownership opportunities for lower-income households.

At the same time, many homeowner households with incomes above 50% of AMI reside in homes that cost less than their budgets could reasonably support. This includes over 34,000 households earning more than 100% of AMI (over 72% of all owner-occupied households earning more than 100% of AMI)—far exceeding the number of owner-occupied units priced affordably for this income group. Fewer than 6,000 (fewer than 18%) of these higher-income households live in homes priced for incomes between 80% and 100% of AMI, while over 28,000 (over 82%) occupy homes that could be affordable to households earning less than 80%, and in many cases, less than 50% of AMI.

If higher-income households would prefer to move into higher-cost homes but remain in lower-cost units due to a lack of available "step-up" options, the for-sale housing market may not be adequately responding to demand. This imbalance limits mobility across the income spectrum and restricts access to homeownership for lower-income households that are most in need of affordable housing options.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[88]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[89,90,91]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 5,648 subsidized, income-restricted housing units.

- Most of these units are part of LIHTC, Section 8, and Public Housing properties. The average number of active subsidies per property is 1.37, as many properties have layered funding sources.
- 50% of these units are studios or have one bedroom.
- 47% of these units are intended for families, 26% are intended for elderly occupants, 6% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is about 72 months, or around six years.

By 2039, over a quarter of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

Housing providers across the region face a range of challenges that hinder their ability to meet the growing demand for safe, affordable housing. Rising construction costs have made it difficult for organizations like Habitat for Humanity to build new homes that are accessible to low-income families. A typical Habitat home now costs at least $150,000, translating to monthly payments of $600 or more – a price that is increasingly out of reach for many of those with whom the organization works. While Habitat has built 185 homes in the area, the organization struggles to find affordable land near essential infrastructure. Partnerships with Charleston Land Reuse Agency and temporary funds like those from The American Rescue Plan Act (ARPA) offer some relief, but they are limited.

---

[88] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[89] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[90] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[91] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

Additionally, repair programs are proving financially unsustainable for nonprofits, as high costs and the absence of cost-recovery mechanisms make them difficult to maintain.

Public housing authorities echo similar concerns. The Charleston Housing Authority has identified a need for units for extremely low-income residents, especially one-bedroom apartments suitable for seniors and people with disabilities. Supportive services such as transportation to healthcare, nutrition assistance and wellness visits are also in high demand. Housing for homeless youth and transitional units remains insufficient, while a growing number of Section 8 voucher holders struggle to find properties that meet inspection standards or landlords willing to participate. Similar rental quality issues were also identified in Boone County, where despite being able to issue up to 500 housing choice vouchers, only a fraction are used due to a lack of rental units and landlord participation. Housing authorities in suburban areas spoke of common issues like waitlists and the need for additional resources but also spoke of tenant issues including substance abuse, doubling up, neglect of property and an unwillingness to take basic responsibilities, contributing to costly turnover and deteriorating conditions.

Vulnerable individuals who experience homelessness are often unable to find sufficient services in rural areas. We identified nine shelters with more than 250 emergency shelter beds available in the region; however, they are all in Kanawha County. Similarly, while the region has 409 beds at certified recovery residences, just 33 of these are located outside of Kanawha County, 18 of which are in Putnam County and 15 of which are in Boone County. The region has three Oxford Houses[92] each with a capacity for seven residents, 21 total. Again, all of these facilities are located in Kanawha County.

Conclusion

Economic and demographic shifts throughout Region 3 and broader national trends are changing the region's housing needs. Population has declined in much of the region but increased in places like Putnam County. However, no matter the overarching population trends, the lack of new development (5% of housing built since 2010) means the stock of housing has not kept up with new needs and demand. Limited supply of quality housing stock has put upward pressure on home prices, which have remained flat in Kanawha County but increased between 15% and 26% across the region's other counties. Similarly, increases in county median gross rents range from 20% to 28%. Increasing prices and limited availability are making the market for affordable, quality housing increasingly competitive.

Stakeholders in the region identified the area's challenging topography and infrastructure limitations as key barriers to housing development. Much of the available land is either unsuitable for construction—due to flood risk or lack of utilities—or located on steep hillsides, where the cost of grading and site preparation drives up the price of new housing. The high cost of land grading, utility installation, and site development, especially in the absence of federal funding, makes many projects financially unviable. Participants stressed the need for increased state-level investment in infrastructure to lower these barriers and unlock more affordable development. Additionally, fragmented land ownership and limited land inventories complicate efforts to identify viable building

[92] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

sites. Stakeholders advocated for state and regional initiatives to map and inventory developable land—prioritizing parcels with existing infrastructure, low flood risk, and high suitability for residential use. Such programs could streamline the development process, reduce project costs, and accelerate the pace of construction.

These conditions make it especially difficult to produce affordable housing, discouraging developers from pursuing projects that serve working-class or middle-income residents. With most new developments targeting high-income buyers, workforce households often have few realistic choices. Targeted tax incentives, funding mechanisms, and public-private partnerships were recommended to support the construction of modestly priced homes that align with local wage levels.

Stakeholders emphasized the need for regional collaboration, targeted policy reforms, and creative solutions to expand both rental and homeownership opportunities. Charleston Land Reuse Agency (CLRA) has emerged as a leading example of innovative land banking and community revitalization with initiatives that help preserve affordability while encouraging the redevelopment of underutilized land. However, ongoing challenges include resistance to affordable housing and the need for better education and outreach to builders about available funding sources and development incentives.

Improving housing quality was another key priority. Stakeholders advocated strengthening building codes and enforcement across the region to protect homeowners and renters from substandard living conditions. By centralizing inspection services and supporting regional collaboration, communities can improve code compliance while advancing long-term housing stability.

The region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 3 community, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (more than 21,000 households) who, though working or retired, experience housing insecurity.

Region 4

Counties: Fayette, Greenbrier, Nicholas, Pocahontas, Webster
Population: 113,229; Households: 46,344; Average Household Size: 2.4;
Tenure: 77% Homeowner, 23% Renter; Total Cost Burdened Households: 3,756 renters, 5,335 owners; Severe Cost Burdened Households: 4,155 households[93]

As employment in traditional industries declines, West Virginia's Regional Planning and Development Council (PDC) Region 4 is diversifying its economy. However, the transition to a service-oriented economy results in lower incomes and revenues, making infrastructure improvements challenging. Water, wastewater, and broadband access remain inadequate, limiting business and housing development. Poor housing conditions and affordability concerns make it hard to attract and retain workers.

Single earners with median wages employed in the region's most common occupations can often afford median rent but not homeownership. Available units at an affordable rent for these workers may be scarce. The region lacks enough affordable rental units for households with incomes less than $20,000 annually[94] and lacks enough owned/for-sale units affordable for households with incomes less than $25,000[95]. When households spend over 30% of their income on housing, they cannot save for emergencies or invest in homeownership. Over 9,000 (20%) households are in this category and may sacrifice food and healthcare to pay for housing.

Nearly 12% of housing units (over 7,000) are owned for seasonal or recreational use. Second homes and short-term rentals contribute to property tax revenue and support the tourism economy, but increase demand pressure on existing housing and, without additional development, can increase housing costs. Many higher-income households in the region occupy units that cost less than their housing budgets can comfortably allow, resulting in competition with lower-income households for available housing. Market gaps and slim for-sale inventory prevent residents from moving within the region to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging) and workers from building wealth via homeownership.

[93] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.
[94] Loosely based on 30% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.
[95] Loosely based on 50% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

Key Market Indicators[96]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[97]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Fayette	$777	4-10%	$1,135	-61%
Greenbrier	$834	7-16%	$1,120	-77%
Nicholas	$669	--	$1,032	-19%
Pocahontas	$688	6-22%	$1,126	-65%
Webster	$687	0-3%	$949	-73%
Statewide	$850	6.6%	$1,225	-68%

Background

Region 4 of West Virginia's eleven Regional PDCs is made up of Fayette, Greenbrier, Nicholas, Pocahontas and Webster Counties. In the southeast region of the state, it borders the Virginia counties of Pendleton, Highland, Bath, and Alleghany. The region is an expanse of rugged mountains, deep river valleys, and dense forests. Defined by the Allegheny Mountains and traversed by the New River, Greenbrier River, and Gauley River, the region boasts breathtaking landscapes and is a key location for outdoor recreation tourism resources in the state. The region's population has decreased by more than 11% since 2010, a loss of nearly 14,500 residents. Declines range from 8% in Nicholas County to over 15% in Fayette County.

Like most of the state, education and health services represent the largest share of employment in the region (27%) and local boards of education, hospitals (including Vandalia Health, Pocahontas Memorial, etc.) and smaller medical centers (Camden-On-Gauley Medical Center, Webster Nursing and Rehabilitation) are all also significant employers. However, timber and wood-products manufacturing companies including Allegheny Wood Products, Inter-State Hardwoods, Beckwith Lumber, Jim C. Hamer Company, Northwest Hardwoods, and others still employ many workers in the region. Natural resources and manufacturing represent 12% of employment, and in rural areas like Webster County these industries represent more than a quarter of employment. The region's natural resources and outdoor amenities are also leveraged for tourism development. Outdoor recreation activities in the Monongahela National Forest, the recent designation of New River Gorge as a National Park, and Summersville Lake's designation as a state park have bolstered the tourism industry, bringing new business opportunities, including the opportunity to attract remote workers. Finally, agriculture, particularly in Greenbrier County, contributes to the economy through cattle farming, specialty crops, and agritourism.

The region's population centers are small but vibrant and serve as local hubs of commerce and culture. Lewisburg is a historic town known for its arts community, the West Virginia School of Osteopathic Medicine, and the world-famous Greenbrier Resort, which serves as a key economic and cultural anchor. Summersville, the largest town in Nicholas County, thrives on lake tourism and serves as a gateway to outdoor adventures. Oak Hill and Fayetteville,

[96] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[97] See rental vacancy rate definitions, page 121.

situated near the New River Gorge, have seen growth due to increased tourism, while both Marlinton (Pocahontas County) and Webster Springs (Webster County) remain connected to the region's deep forestry and natural resource industries.

Median earnings[98] range from $25,200 in Pocahontas County to $36,000 in Fayette County. Poverty rates[99] in the region average 20% and range from approximately 18% in Fayette County to more than 22% in Webster County.

With the rise of remote work, the United States has seen a new domestic migration pattern with some higher-income workers moving from cities to more rural areas, particularly those with access to nature and outdoor recreation. While counties in southern Appalachia, specifically in the Carolinas, Tennessee, and parts of Virginia and Kentucky, have seen the population growth effects of this trend, West Virginia has largely not seen growth, with some population loss from its southwest region. However, Region 4 specifically has seen some of this domestic migration, with the largest impact in Pocahontas County, and some effects on Greenbrier and Nicholas Counties[100]. With Pocahontas and Greenbrier Counties containing luxury resorts, access to State and National Forests, and outdoor recreation opportunities, Region 4 has the potential to welcome additional households as more remote workers move towards rural communities. The region's housing supply will need to adapt to make room for these higher-income households while also ensuring that lower-income households have access to units that are affordable to them.

Households

Region 4 is home to 113,229 people, comprising of 46,344 households. Most households (67%) live in Fayette and Greenbrier Counties. While Greenbrier County saw no significant change in the number of households over the 2018-2023 period, all other counties have fewer households than in 2018.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Fayette	16,109	-9%
Greenbrier	14,710	No Change
Nicholas	9,595	-8%
Pocahontas	3,092	-14%
Webster	2,838	-26%

[98] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[99] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

[100] UVA Cooper Center tabulation of Census Bureau Intercensal County Population Estimates 2020 to 2023 Components of Change

The majority of households (77%) own their home. The region's renters are primarily concentrated in Fayette and Greenbrier counties where homeownership rates are 76% and 74%, respectively.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

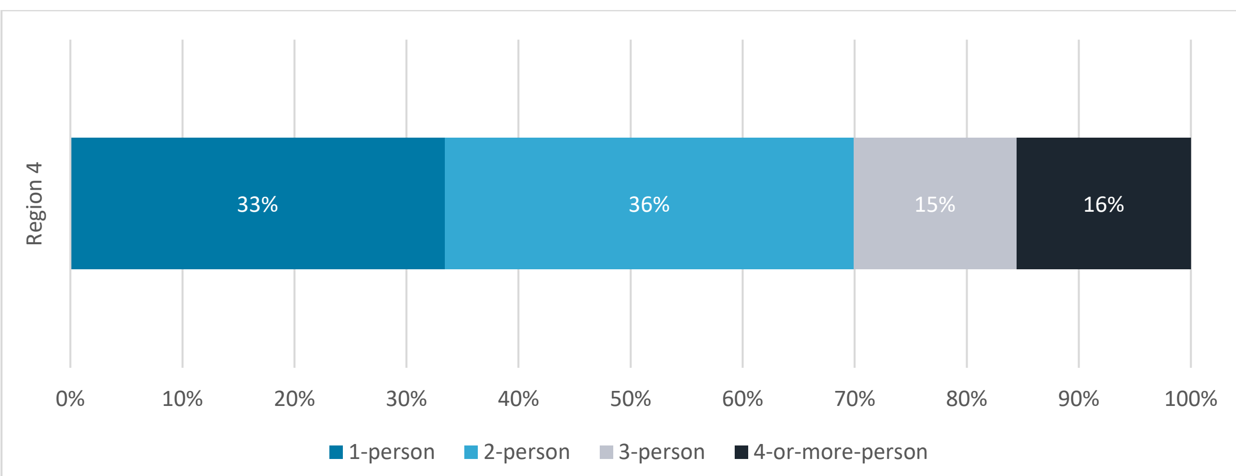
Geography	Total Households	Renters	Owners	Homeownership Rate
Fayette	16,109	3,915	12,194	76%
Greenbrier	14,710	3,831	10,879	74%
Nicholas	9,595	1,701	7,894	82%
Pocahontas	3,092	523	2,569	83%
Webster	2,838	637	2,201	78%

The majority of households (69%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households made up the largest demographic subset, accounting for 36% of all households, while 33% of households are comprised of a single individual. The remaining households are made up of three people (15%) or four or more people (16%).

Approximately 11,000 households (11,132), or 24%, include one or more children under 18 years of age. More than 19,000 (19,024) households or 41%, include one or more individuals who are 65 years and over. Across the region, 15,499 (33%) households consist of a single householder living alone, including 8,110 or 52% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Fayette	5,080	2,583	5,862	2,489	2,678
Greenbrier	5,362	2,761	5,264	1,905	2,179
Nicholas	3,022	1,602	3,470	1,521	1,582
Pocahontas	1,210	692	1,169	212-438*	281-495*
Webster	825	472	1,130	346-672*	270-478*

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 4 range from $41,200 in Pocahontas County to $52,672 in Fayette County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $42,293 in Pocahontas County to $60,537 in Fayette County. In contrast, median household incomes for renters range from approximately $12,500 in Webster County to slightly less than $30,000 in Pocahontas and surrounding counties.

Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Fayette	$52,672	$60,537	$18,025-$34,257*
Greenbrier	$48,662	$58,327	$24,931
Nicholas	$49,280	$54,354	$26,604
Pocahontas	$41,200	$42,293	$15,560-$43,876*
Webster	$42,061	$48,816	$5,753-$19,119*

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Workforce Affordability

In the region, 56% of households include at least one worker, and at least 21% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 37% (17,285) of householders in the region are aged 65+, 48% (22,227) of households receive some Social Security income, and 31% (14,204) receive retirement income other than Social Security. At least 7% of Region 4 households receive Supplemental Security Income (Pocahontas and Webster Counties excluded for data reliability).

Median wage single-earner households in seven of the region's 10 most employed occupations cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 4. Even if they earn 90th percentile wages, homeownership in more expensive counties (Greenbrier, Pocahontas) is not affordable for many single-earner households. With a secondary earner (21% of households in the region), median rents and homeowner costs across Region 4 counties are more reasonably affordable.

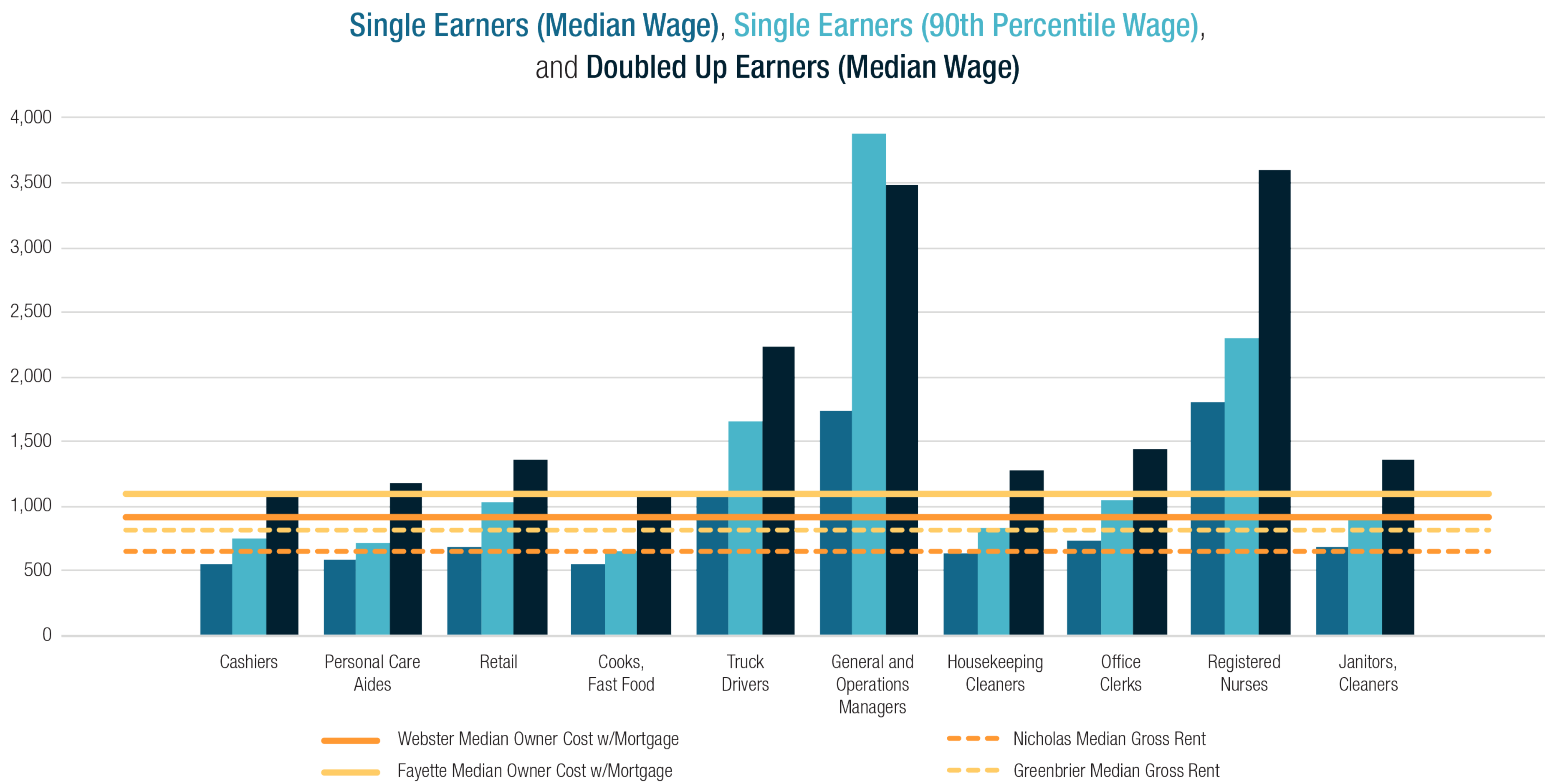
Households in three of these occupations (food service workers, cashiers and personal care aides) cannot comfortably afford median rent anywhere in the region without sacrificing spending on other necessities like food and healthcare. Median gross rent across all of Region 4 falls within the range of $600 to $799. An estimated 26% of renters fall within this median range, and 64% fall within $200 of it. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($669 in Nicholas County and $834 in Greenbrier County) are generally consistent with the regional rent distribution.

The lack of quality affordable housing was identified as a major obstacle to attracting businesses and professionals to the region. This includes low-income workers but also higher earners like teachers and healthcare workers. In more rural areas of the region, the decline of mining, timber, and other traditional industries has reduced employment opportunities, making it difficult for communities to sustain or attract residents. In tourism destinations already suffering from a lack of workforce housing, increased visitation coupled with limited lodging facilities is further straining the housing supply. Rising housing costs—driven by second-home buyers, out-of-town investors, transitions of workforce housing to short term rental, and the impacts of the New River Gorge's designation as a National Park—have priced out many residents in communities like Fayetteville and beyond. Similarly, seasonal and full-time workers, particularly in areas like Snowshoe in Pocahontas County, often struggle to find affordable housing close to employment opportunities. As an employer, Snowshoe has committed to significant wage and housing investments to support their workforce, including increasing minimum wage rates and providing workforce housing directly. Stakeholders felt similar investments done in coordination with local employers could be useful for addressing housing issues across the state.

Housing Affordability for Top 10 Occupations by Employment in Region 4

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Unmet Housing Need

More than 9,000 (20%) households in Region 4 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 43% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 5,335 (15%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home, and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[101], WVHDF's On-Site Systems Loan Program[102], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the residents and the community.

Additionally, a total of 3,756 (36%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. In Region 4, 36% of renters are cost-burdened compared to just 23% of homeowners with a mortgage and 15% of all homeowners. Approximately 17% of renter households spend over 50% of their income on housing costs compared to 7% of homeowners. Among homeowners who own their homes free and clear, about 9% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. Forty-eight (48%) of homeowners with very low income (below 50% of AMI), 48% of renters with extremely low income (less than 30% of AMI), and 55% renters with very low income (30-50% of AMI) are burdened by their housing costs.

---

[101] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[102] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Area Median Income (AMI) Percentage Descriptions
Source: FY23 HUD Income Limits

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 4			
Pocahontas County	$19,720	$25,700	$41,100
All others	$19,720	$25,150	$40,200

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low-income category.

Households and Housing Cost Burden by Area Median Income (AMI) in Region 4
Source: VCHR tabulation of 2017–2021 CHAS Data

	Homeowners					Renters				
Income	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	2,790	1,835	66%	1,165	42%	2,830	1,369	48%	1,105	39%
30-50% AMI	3,955	1,370	35%	--		2,135	1,184	55%	--	
50-60% AMI*	1,885	500	27%	269	14%	943	654	69%	171	18%
50-80% AMI	5,710	1,120	20%	--		2,375	--		--	
80-100% AMI	3,890	--		--		920	--		--	
>100% AMI	19,210	--		--		2,305	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.
*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Stakeholders working directly with people experiencing homelessness describe layers of challenges beyond just securing a roof over someone's head. Many people who enter the system—especially those recently released from jail, psychiatric hospitals, or foster care—struggle to find landlords willing to rent to them. Mental health and substance use are also critical factors, but stakeholders emphasized that these issues are often symptoms of deeper instability, rather than the root cause of homelessness.

A growing number of children are being raised by grandparents due to increased instances of parental rights termination linked to abuse and neglect. This trend, combined with rising rates of youth mental health issues like anxiety and depression which require in-patient care, is placing immense pressure on both families and public education systems. Additionally, a surge in homeschooling removes many students from formal oversight and support networks. The affordability crisis looms large, with costs of essential goods, housing and rent increasing substantially over the past two decades. Despite some renewed economic stability in traditional industries like coal mining, development has stalled in many areas, leaving families in prolonged post-disaster recovery situations, such as those still doubled up in shared housing since the 2016 floods.

Households experiencing homelessness are often less visible in suburban, exurban and rural contexts. Since services for households experiencing homelessness in the region are limited, those who are unsheltered may have to leave the region to obtain temporary shelter. The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 1,001 children and an estimated 392 families experiencing homelessness[103]. Numbers range from 58 children in Pocahontas County to 497 in Nicholas County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
Fayette	149	58	218	85
Greenbrier	80	34	139	59
Nicholas	283	116	497	203
Pocahontas	60	19	58	18
Webster	80	24	89	27
Region 4	652	250	1001	392

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

[103] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

For low-income senior citizens, housing challenges are compounded by age and disability-related needs. In Region 4, 3,484 (18%) households with individuals over 62 years of age are classified as cost burdened, including 1,431 (7%) who are severely cost burdened and spend more than 50% of their income on housing costs.

Access to affordable housing is further strained by the influx of wealthier out-of-state buyers and the growth of short-term rentals like Airbnb's – especially in areas around tourism destinations like Fayette and Pocahontas County- which reduce long-term housing options and distort economic indicators that determine eligibility for aid. Transportation and utility costs deepen the burden on low-income residents. Persistent poverty is compounded by educational and digital access barriers, limiting mobility and opportunity. In response, there is a growing recognition of the need for integrated, community-based solutions including coordinated physical and community infrastructure planning, investment in trades training, and unconventional housing initiatives that leverage donated land and modular construction. Many stakeholders advocated for not just more funding, but comprehensive and strategic planning models, and stronger collaboration among local stakeholders to better deploy funding and sustainably address the interconnected needs of housing, education, and economic development.

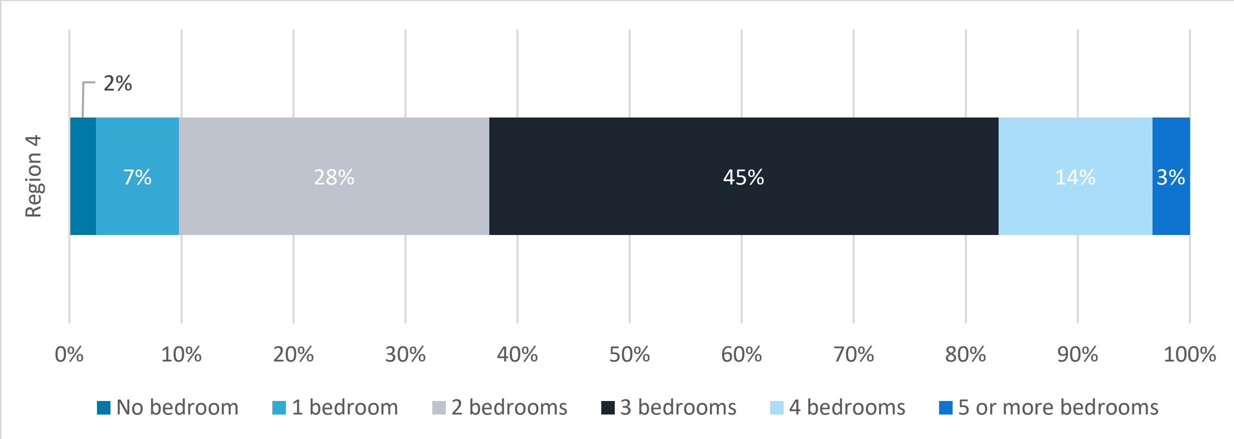
Housing Units

Region 4 largely consists of single-family homes, accounting for 92% of all housing options in the area. This includes 34,815 (75%) detached, site-built units (85% owner-occupied), and 7,603 (16%) mobile or manufactured homes (78% owner-occupied). Multifamily rental units are limited in the region, with ACS estimating just 3,501 (8%) units.

In Region 4, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 45% of the housing stock. Housing units with four or more bedrooms make up about 17% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 63% of all units in the region. Considering that just 30% of households in Region 4 consist of three or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers; small, single-earner households or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

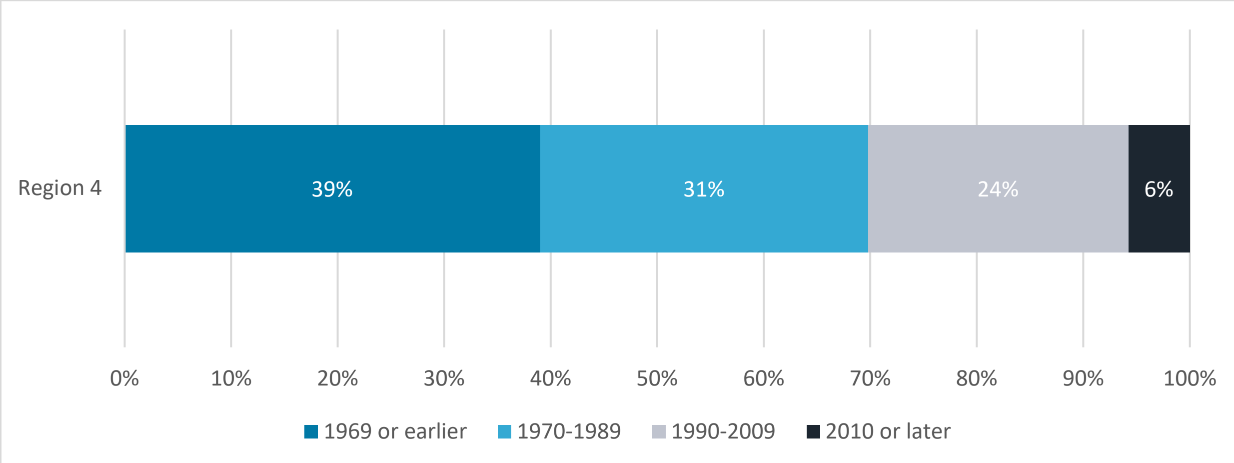
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Fayette	--	6%	32%	46%	13%	--
Greenbrier	--	8%	27%	45%	15%	--
Nicholas	--	--	23%	52%	13%	--
Pocahontas	9%	12%	28%	33%	13%	--
Webster	--	--	26%	47%	--	--
Region 4	2%	7%	28%	45%	14%	3%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. In many places the small sample is related to the small number or absence of these units.

Approximately 6% of the housing inventory in the region was constructed after 2010, and 24% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (70%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices observed throughout most of the region should encourage investment, homeowners with tight-budgets and little savings may not have the means to make those investments. Focus group participants explained that many households do not have resources to maintain their housing. Additionally, aging and unsafe housing, including old coal and timber camp housing, and reliance on outdated mobile homes increase maintenance costs and, in some cases, put owners and renters at risk of death from fire, carbon monoxide, poisoning, etc. This low-quality stock is difficult to qualify for rural, low-income programs like those offered by USDA, Rural Development and limits low-income renters' ability to use housing choice vouchers. It may offer opportunities for replacement through USDA and other programs, but residents will need significant guidance to understand, apply for and use these resources.

Region 4 is split up amongst 3 different PUMA geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative cost and income thresholds for each area.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Nicholas County*	00700	$260/month	$55,200 (Roane County)
Fayette County *	01000	$310.83/month	$69,000 (Raleigh Metro FMR)
Greenbrier, Webster and Pocahontas Counties *	01100	$330/month	$57,400 (Mercer County)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

At least 2,008 (4%) households have high energy costs[104]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

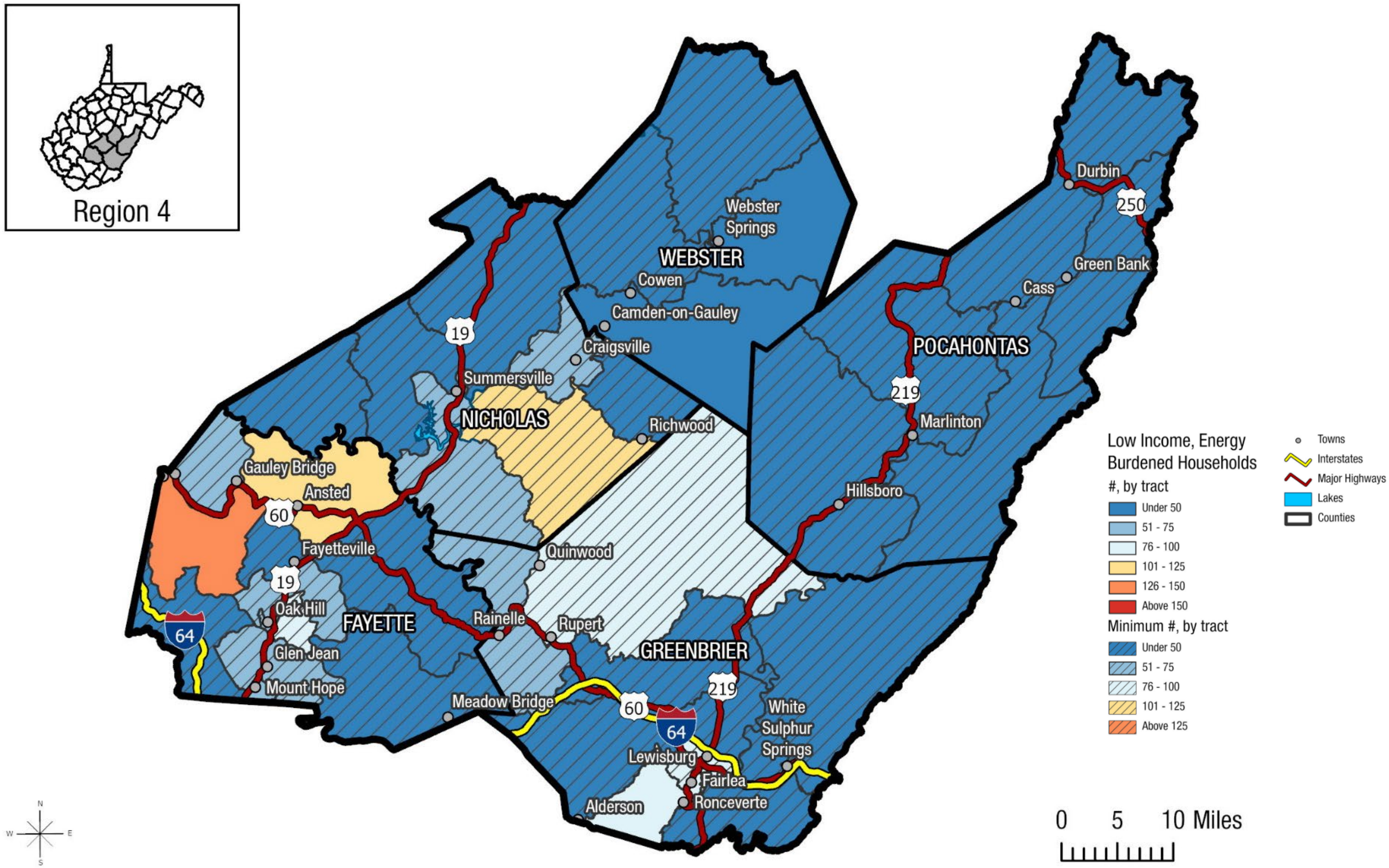
Census Tract 9506 located around Nettie, West Virginia and its surrounding towns in Nicholas County has at least 104 low-income, high-energy cost, energy burdened households. Census Tract 207, located in the western part of Fayette County, and Census Tract 209 between the Gauley River and New River in Fayette County have at least 115 low-income, high-energy cost, energy burdened households. Among the three counties in PUMA 01100, Greenbrier, West Virginia shows the highest number of energy burdened households in specific census tracts. The area of greatest need appears to be in tracts 9506 and 9507.1 along Highland Trail (Highway 63) and around Lewisburg, West Virginia, to the west of Greenbrier Resort. The other area of need is tract 9502 in the northern part of the county on the perimeter of Monongahela National Forest. PUMA 01100 has 5,562 households that have bottled/tank gas heat as their primary heating source, which is the 2nd highest number in the state. In Pocahontas and Webster Counties, approximately 25% of households utilize these high-cost heating systems.[105]

[104] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $260/mo. in Nicholas County, greater than $310.83/mo. in Fayette County and greater than $330/mo. in Greenbrier, Webster and Pocahontas counties.

[105] ACS 2022 5-Year Estimates. *DP04: Selected Housing Characteristics.*

Region 4 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 4 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 11,309 (23%) people commute into the region for work, 19,374 (39%) residents commute out of the region for work, and 19,567 (39%) residents work within the region. A large share of out-commuters (4,816, 25%) travel south to work in Raleigh County (Region 1), where many specifically work in Beckley. Many others (3,936, 20%) travel to Charleston or elsewhere in Kanawha County (Region 3) for work. The most common home county of in-commuters is Raleigh (1,740, 15%), with many others (1,442, 13%) commuting from Kanawha County. Nearly a quarter of the region's workers (23%) live in Greenbrier County, while Pocahontas and Webster, two of West Virginia's most rural counties, contain comparatively few residents and workers. The inflow and outflow commuting patterns for very low-income workers earning $15,000 or less annually are roughly proportional to the patterns for higher-income workers, suggesting that very low-income households are not necessarily priced out of or boxed into the region.

Many homes, particularly in rural areas like Webster County, are outdated or abandoned. Generational properties often sit vacant as owners hesitate to sell, leading to neighborhood decline and reducing available housing for new residents. This deterioration not only affects the appearance of communities but also discourages investment and limits opportunities for growth. Region 4 has a total of 41,677 housing units, reflecting 38% more units than households. Thirty-eight percent (38%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Forty-eight percent (48%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 4% of all housing units are available for sale or rent.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $949 in Webster County to $1,135 in Fayette County. Median monthly costs for homeowners who own their home free-and-clear (insurance, taxes and utilities) range from $315 in Pocahontas County to $385 in Fayette County. Median contract rents range from $429 in Nicholas County to $592 in Greenbrier County. Accounting for utilities, insurance, and other fees, median gross rents range from $669 in Nicholas County to $834 in Greenbrier County.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Fayette	$1,135	30%	$385	18%	$544	37%	$777	28%
Greenbrier	$1,120	14%	$364	26%	$592	23%	$834	24%
Pocahontas	$1,126	41%	$315	17%	$467	--	$688	--
Nicholas	$1,032	15%	$352	14%	$429	--	$669	--
Webster	$949	--	$325	25%	$461	23%	$687	--
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Median housing costs in the region fall consistently below statewide medians. In Webster County, homeowner costs (with a mortgage) are more than $275 below the state median. In Nicholas County, where contract and gross rents are lowest, median rent prices are between $180-215 lower than the state median. Housing cost increases for homeowners (with a mortgage) in Greenbrier and Nicholas Counties have been less than the change observed at the state level; however, homeowner costs (with a mortgage) in Fayette and Pocahontas Counties have increased much more than the state rate. Fewer counties have data for changes in rent. Both Fayette and Greenbrier Counties have seen gross rent increase faster than the state rate.

Rental Market

Although housing markets are regional, submarkets within the region can experience different levels of pressure. Rental vacancy rates across the region range from tight to weak. Webster County, where rental vacancy is the lowest, less than 3%, could likely absorb more rental units to meet demand. Other counties' vacancy rates suggest an adequate total quantity of rental housing;, however, the adequate or excess quantity does not reflect poor conditions or market gaps. Greenbrier County, where the vacancy rate is between 7%-16% and Pocahontas County, where the vacancy rate is between 6%-22%, have weaker rental markets.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Fayette County likely has a balanced market, with a vacancy rate of 4%-10% and increasing contract rents which rule out weakness in the market. Short-term rentals may also influence the rental market in places with few rental properties in general, like Nicholas County. Transitions from long-term to short-term rental can be very disruptive for existing and prospective residents alike. Following the designation of the New River Gorge National Park there was some concern about the increase in short-term rentals, and evidence suggests that in some areas like Nicholas County, these have more than doubled. However, we also heard from multiple stakeholders that in Fayette County, at least some of the short-term rental stock has transitioned back to long-term housing providing relief to workers in search of rental housing.

Renter-Occupied Housing Gap

The region lacks sufficient rental housing that is both available and affordable for households earning less than 30% of the Area Median Income (AMI). Over half (54%) of the units priced for this income group are currently occupied by households with higher incomes, reducing availability for those most in need.

There is also a mismatch between the number of households earning more than 80% of AMI and the supply of rental units priced appropriately for their income level. In the absence of adequate higher-cost options, more than 1,500 (more than 65% of renter households earning more than 80% of AMI) of these higher-income households turn to lower-cost units, competing with lower-income households for a limited pool of affordable rentals.

Notably, most (60%) of the units priced for households earning more than 80% of AMI are occupied by households with lower incomes. This reversal highlights a broader disconnect between income levels and housing affordability. While some higher-income renters may intentionally opt for more affordable units—potentially due to preferences for lower costs, proximity to work, or desirable neighborhoods—the result is increased competition for units meant to serve lower-income populations.

Because higher-income renters are often more attractive to landlords, they may secure preferred units ahead of lower-income households, even when those units are priced affordably. Low-income renters may be forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[106].In this context, income-targeted or dedicated affordable housing may be necessary to ensure that the region's lowest-income households are not priced out of the units designed to serve them.

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Counties in the region mirrored the statewide trend of a sharp decline reaching its minimum

[106] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels. Pocahontas County saw the greatest rebound in months of supply in the region, reaching more than double the state average in April of 2024 and one of the few counties in the state with sufficient quantity of inventory. However, as in the rental market, type and affordability gaps persist. Fayette and Webster Counties continue to exhibit low supply levels compared to the rest of the region and the state, suggesting prolonged inventory shortages and demand for new units.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Fayette	1.5	1.2	0.5	0.3	0.5	0.6
Greenbrier	6.1	4.6	2.5	1.8	1.3	1.4
Nicholas	1.3	0.9	0.6	0.4	0.7	1.0
Pocahontas	7.0	7.0	2.2	1.9	1.3	2.5
Webster	3.0	3.7	1.5	0.9	0.4	0.8
State Average	2.5	2.1	0.9	0.6	0.6	0.8

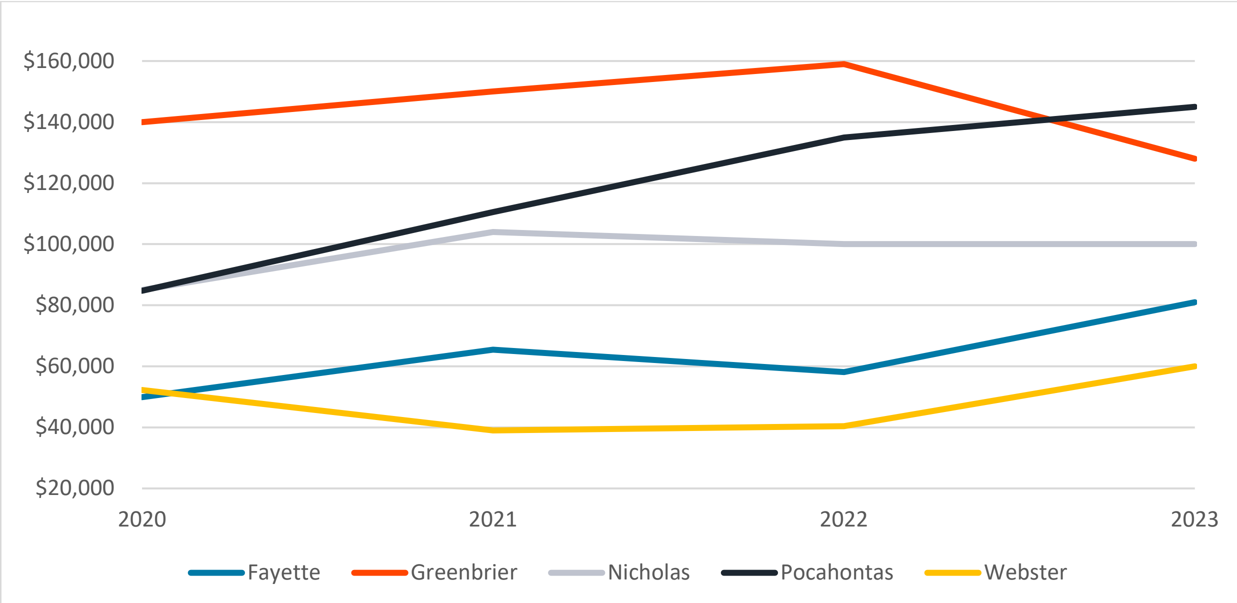
Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

While most counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region, except Greenbrier County, experienced increasing sales prices. Pocahontas County has the most inventory, and likely, a more balanced market; however, given the number of second homes in the county, there may still be mismatches between available homes and the needs of current and potential residents. Outside of Nicholas County transactions have increased across the region. This, coupled with increased sales prices suggests an increased demand for housing across much of the region. However, for-sale inventory remains slim.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Fayette	$81,000	62%	1005	1064
Greenbrier	$128,000	-9%	686	894
Nicholas	$100,000	18%	853	494
Pocahontas	$145,000	71%	447	592
Webster	$60,000	15%	88	147
Statewide	$118,000	18%		

Owner Occupied Housing Gap

The region lacks a sufficient supply of for-sale housing that is both affordable and available to households earning less than 50% of the Area Median Income (AMI). Nearly three-quarters (72%) of the units priced for this income level are currently occupied by households with higher incomes, limiting access to homeownership for lower-income residents.

Many homeowners earning more than 50% of AMI reside in homes that are priced below what their incomes could comfortably support. If these households would prefer to purchase higher-priced homes but are unable to do so due to limited supply, it suggests that the homeownership market is not adequately meeting demand. This restricts housing choice for both lower- and higher-income households and may contribute to inefficiencies in the market.

There are more than 12,000 more homeowner households earning over 100% of AMI (greater than 62% of homeowner households earning over 100% of AMI) than there are owner-occupied homes priced affordably for this group. Fewer than 2,000 (fewer than 17%) of these households occupy homes priced for incomes between 80% and 100% of AMI, while over 10,000 (over 83%) live in homes that could otherwise serve households earning less than 80% or even less than 50% of AMI. This misalignment in the for-sale housing marketplaces added pressure on the already limited supply of affordable homes, further disadvantaging lower-income households seeking homeownership.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[107]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[108,109,110]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 1,856 subsidized, income-restricted housing units.

- Most of these units are part of Section 8, LIHTC, and HUD insured properties. The average number of active subsidies per property is 1.45, as many properties have layered funding sources.
- 56% of these units are studios or have one bedroom.
- 50% of these units are intended for families, 40% are intended for elderly occupants, 2% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 67 months, or around 5 ½ years.

By 2034, over a third of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

The challenges facing rural housing authorities impact both their operations and the communities they serve. One of the most pressing issues is the limited availability of safe, affordable housing in remote counties, especially Pocahontas and Webster Counties. While the demand for housing assistance is high – Mount Hope Housing Authority's 1 and 3 bedroom waitlist has been closed for three years and the Southern WV Housing Authority has a waitlist of more than 30 for housing developments and nearing 1,000 for vouchers – many vouchers go unused because recipients simply cannot find units that meet inspection standards or overcome household barriers like securing sufficient money to cover security deposits. In these rural areas, housing options are scarce, and economic activity is limited to just a few employers. Additionally, many residents need to stay near family and

[107] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[108] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[109] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[110] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

support networks (for childcare, eldercare, transportation, etc.), often resulting in overcrowded or substandard living conditions and limiting their options to find suitable housing.

These housing difficulties are compounded by broader economic and infrastructure barriers. Even as wages have increased, housing remains unaffordable for many, particularly when paired with the lack of reliable transportation and inadequate utility infrastructure. Efforts to address homelessness have shown some progress over the last decade, but community resistance—especially in homeowner-dominated neighborhoods—remains a significant hurdle. Housing authorities also face a shortage of smaller units, especially one-bedroom apartments, which are desperately needed for elderly individuals and single residents. The situation is further complicated by the need for supportive services like tenant education in basic life skills like financial literacy and household management, securing employment, etc. Housing providers with whom we spoke described the need for expanded home inspection and code enforcement, support for economic development to retain population, and state and local education efforts to foster policy and community support for affordable housing initiatives.

Those vulnerable individuals who ultimately experience homelessness are often unable to find sufficient services in rural areas. While Greenbrier County has one domestic violence shelter, no other emergency shelter options were identified in the region. The region has 56 beds at certified recovery residences; 17 in Fayette County and 39 in Greenbrier County. No Oxford Houses[111] were identified for the region.

Conclusion

Economic and demographic shifts throughout Region 4 and broader national trends are changing the region's housing needs. Population has declined across the region; however, the lack of new development (approximately 6% of housing built since 2010) suggests the stock of housing has not kept up with new needs and changing demands of the population. Limited supply of quality housing stock has put upward pressure on home prices throughout much of the region. While the median sale price in Greenbrier County declined between 2020 and 2023, most counties median sale prices increase between 15% and 71%) and rents (increases in county median gross rent ranging from 24% to 28%). Increasing prices and limited availability is making the market for affordable, quality housing increasingly competitive.

The region faces a complex mix of housing challenges driven by aging housing stock, infrastructure deficits, and economic decline. Population loss and workforce shortages have further weakened economic resilience, while gaps in water, wastewater, and broadband access hinder both residential and commercial development. In many areas, vacant and deteriorating properties—often held as generational assets or tied up by unclear titles—contribute to neighborhood decline and make redevelopment costly and difficult.

Despite these obstacles, stakeholders see clear opportunities for revitalization. There is strong interest in rehabilitating or removing abandoned homes, particularly mobile homes, to create space for new development. Expanding housing options beyond traditional single-family homes—such as duplexes, townhouses and

[111] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

manufactured housing—could help meet the needs of seniors, workers, and young families. Multi-generational living is already a reality for many households in the region. Supporting home modifications that facilitate these arrangements—such as creating separate entrances or accessible living areas—could help address housing shortages in a cost-effective way. At the same time, increasing the availability of housing near job hubs and essential services would make it easier for employers to recruit and retain a stable workforce. Similar investments in senior housing could allow aging residents to remain in their communities while freeing up larger homes for new families.

Stakeholders emphasized the need for strategic, region-wide approaches to address these interconnected housing and infrastructure challenges. This planning could align infrastructure improvements with housing goals and economic development priorities, creating a framework for sustainable community and economic growth. Improving access to water, sewer and broadband is essential for enabling new construction and enhancing livability. With coordinated planning and targeted investments, communities in the region can begin reversing decline and building a more sustainable, inclusive housing market.

The region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 4 community, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (more than 9,000, 19% households) who, though working or retired, experience housing insecurity.

Region 5

Counties: Calhoun, Jackson, Pleasants, Ritchie, Roane, Tyler, Wirt, Wood
Population: 160,917; Households: 66,275, Average Household Size: 2.4;
Tenure: 77% Homeowner, 23% Renter; Cost Burden: 5,811 renters, 6,852 owners;
Severe Cost Burden: 5,165 households[112]

The housing needs identified by stakeholders in West Virginia's Regional Planning and Development Council (PDC) Region 5 reflect both common challenges and the region's diverse geography. Across the region, land constraints, including steep slopes, floodplains, and a lack of coordinated planning, were perceived as limiting opportunities for new development. Common threads across our conversations included affordability, aging homes, and lack of diverse housing options – especially the "missing middle" housing including townhomes, duplexes and apartments – and homes for specific populations like senior housing and workforce housing. Stakeholders expressed concerns that these factors are and would continue to limit the region's ability to attract and retain residents.

Data analysis conducted for Region 5 shows that single earners with median wages who are employed in half of the region's most common occupations can afford median rent in lower cost counties, but they cannot afford homeownership costs anywhere in the region. The region lacks enough rental units that are available and affordable for both households with extremely low incomes below $20,000 and those with incomes above $45,000[113]. Without higher-cost stock to accommodate them, over 3,400 higher-income renters (over 94% of renter households earning greater than 80% of AMI) compete with lower-income households for lower-cost units. Over 12,500 (20%) households are classified as housing burdened, meaning they spend more than 30% of their income on housing. These households are unable to save for emergencies or to invest in homeownership and may even sacrifice necessities like food and healthcare to pay for housing. Like the rental market, many higher-income households in the region occupy units that cost less than their housing budgets and can comfortably allow creating competition with lower-income households for limited affordable housing stock. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

[112] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.
[113] Loosely based on 30% and 80% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

Key Market Indicators[114]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[115]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Calhoun	--	--	$814	-37%
Jackson	$720	--	$1,078	-78%
Pleasants	$700	--	$1,050	-22%
Ritchie	$583	--	$952	-75%
Roane	$590	2-16%	$1,138	-61%
Tyler	$707	0-7%	$989	-87%
Wirt	--	--	$888	-76%
Wood	$789	6-13%	$1,097	-52%
Statewide	**$850**	**6.6%**	**$1,225**	**-68%**

Background

Region 5 of West Virginia's eleven Regional PDCs is made up of Calhoun, Jackson, Pleasants, Ritchie, Roane, Tyler, Wirt and Wood Counties. In the northwest region of the state, it borders the Ohio counties of Monroe, Washington, Athens and Meigs. Located in the northwestern part of the state along the Ohio River, the region is characterized by broad lowlands and river terraces along the river and more rugged landscapes with steep slopes and narrow valleys in the interior. The region is connected via Interstate 77 running north-south and Route 50 running east-west.

The region contains some of West Virginia's most rural and least populous counties and towns, with the exception of Parkersburg in Wood County, which serves as the economic and cultural hub of the area. Parkersburg's housing market is intertwined with those of neighboring cities and towns along the Ohio River, as many residents of Vienna, Belpre, and other nearby towns commute into the city for work. While Parkersburg is connected to the more rural parts of the region through commuting patterns and regional institutions, each face unique housing challenges.

The region's population declined by more than 7% between 2010 and 2023. While population declines were observed in all the region's counties, they were particularly evident in the most rural areas. Wirt and Tyler Counties had population declines of 13% and 14% respectively. In Calhoun and Ritchie Counties, the population declined by 22%.

The region's economic landscape is diverse, with key industries including education and health services (25%), retail (13%), manufacturing (11%), and natural gas production and transmission. Education and Health Services employ a quarter of the area's workforce and represent the largest share of employment in the region. Local

[114] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[115] See rental vacancy rate definitions, page 146.

boards of education are among the leading employers in all the counties. In Wood County, West Virginia University at Parkersburg both educates the local workforce and fosters economic development through training programs and partnerships with businesses. Hospitals and medical centers in Parkersburg serve as major employers. WVU Medicine's Camden Clark Medical Center in Parkersburg is the third largest hospital in the state by patient volume and supports a network of healthcare professionals. The more rural counties support smaller health centers and hospitals like Roane General Hospital and Minnie Hamilton Health Care Center (Calhoun), and a mix of nursing, rehabilitation, and end of life services including Pineview Nursing and Rehabilitation Center (Ritchie), WVU Medicine Home Health and Hospice (Wirt).

Manufacturing remains a cornerstone of the region's economy, particularly in Wood County, where companies produce chemicals, plastics and industrial materials. Leading manufacturing employers in Wood County include Chemours Company, Dupont, Hino Motors, and Wincore Windows Company. Other counties in the region support smaller manufacturing enterprises that produce goods ranging from metal components to automotive parts. Leading employers include Star Plastics in Jackson County, Momentive Performance Materials and Real Alloy Recycling in Tyler County. Constellium Rolled Products located in Ravenswood (Jackson County) is one of the largest aluminum rolled products facilities in the world and employes more than 1,100 people.

State and local governments employ approximately 7% of the local workforce and include the WV Department of Highways, St. Mary's Correctional Center, WV Division of Natural Resources, and in rural counties, local county commissions. The area also has significant construction employment (7%) resulting from the Marcellus and Utica shale gas pipeline distribution.

Median earnings[116] range from $29,400 in Tyler County to $46,700 in Jackson County. The region's poverty rate[117] was 17%; however, there were stark regional differences with rates as low as 8% in Pleasants County to more than a third (33.4%) of the population in Calhoun County.

Households

Region 5 is home to 160,917 people, comprising 66,275 households. Most households (71%) live in Wood and Jackson Counties. More than half of the counties in the region saw no significant change in the number of households over the 2018-2023 period; however, Calhoun, Ritchie and Wirt counties all have fewer households than in 2018.

Number of Households and Household Change

[116] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[117] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Calhoun	2,391	-17%
Jackson	11,317	No Change
Pleasants	2,779	No Change
Ritchie	3,327	-15%
Roane	5,533	No Change
Tyler	3,151	No Change
Wirt	2,071	-17
Wood	35,706	No Change

The majority of households (77%) own their home. The region's renters are primarily concentrated in Jackson, Roane, and Wood counties where homeownership rates are 77%, 77%, and 74%, respectively.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Total Households	Renters	Owners	Homeownership Rate
Calhoun	2,391	282-562*	1,969	82%
Jackson	11,317	2,587	8,730	77%
Pleasants	2,779	491	2,288	82%
Ritchie	3,327	524	2,803	84%
Roane	5,533	1,269	4,264	77%
Tyler	3,151	418	2,733	87%
Wirt	2,071	188-380*	1,787	86%
Wood	35,706	9,134	26,572	74%

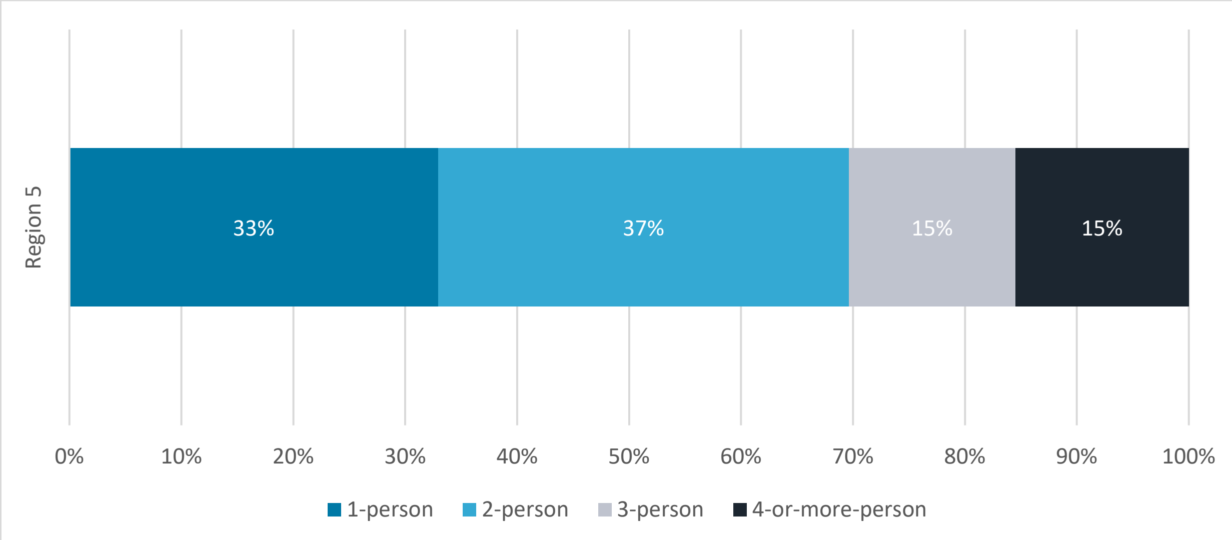
*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

The majority of households (70%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households make up the largest demographic subset, accounting for 37% of all households, while 33% of households are comprised of a single individual. The remaining households are made up of three people (15%) or four or more people (15%).

Nearly 16,000 households (15,770), or 24%, include one or more children under 18 years of age. More than 25,000 (25,275) households or 38%, include one or more individuals who are 65 years and over. Across the region, 21,833 (33%) households consist of a single householder living alone, including approximately 11,000 or 50% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Calhoun	740	294-540*	1,013	245-485*	161-385*
Jackson	3,682	1,704	4,002	1,780	1,853
Pleasants	707	208-360*	1,226	347-587*	266-492*
Ritchie	989	566	1,194	369-619*	650
Roane	1,812	975	2,179	479-813*	896
Tyler	1,128	540	1,111	215-405*	602
Wirt	400-680*	235-427*	867	201-429*	231-467*
Wood	12,235	6,109	12,734	5,468	5,269

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 5 range from $41,424 in Calhoun County to $61,038 in Pleasants County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $43,484 in Calhoun County to $70,888 in Jackson County. In contrast, household incomes for renters range from an approximate median of $14,500 in Calhoun County to $31,669 in Jackson County.

Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Calhoun	$41,421	$43,484	$7,296-$21,704*
Jackson	$55,671	$70,888	$31,669
Pleasants	$61,038	$67,500	$16,058-$37,510*
Ritchie	$50,256	$54,665	$20,720-$34,638*
Roane	$45,194	$50,110	$25,419
Tyler	$58,293	$65,313	$5,037-$38,963*
Wirt	$54,688	$56,943	--
Wood	$56,193	$68,626	$31,091

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Workforce Affordability

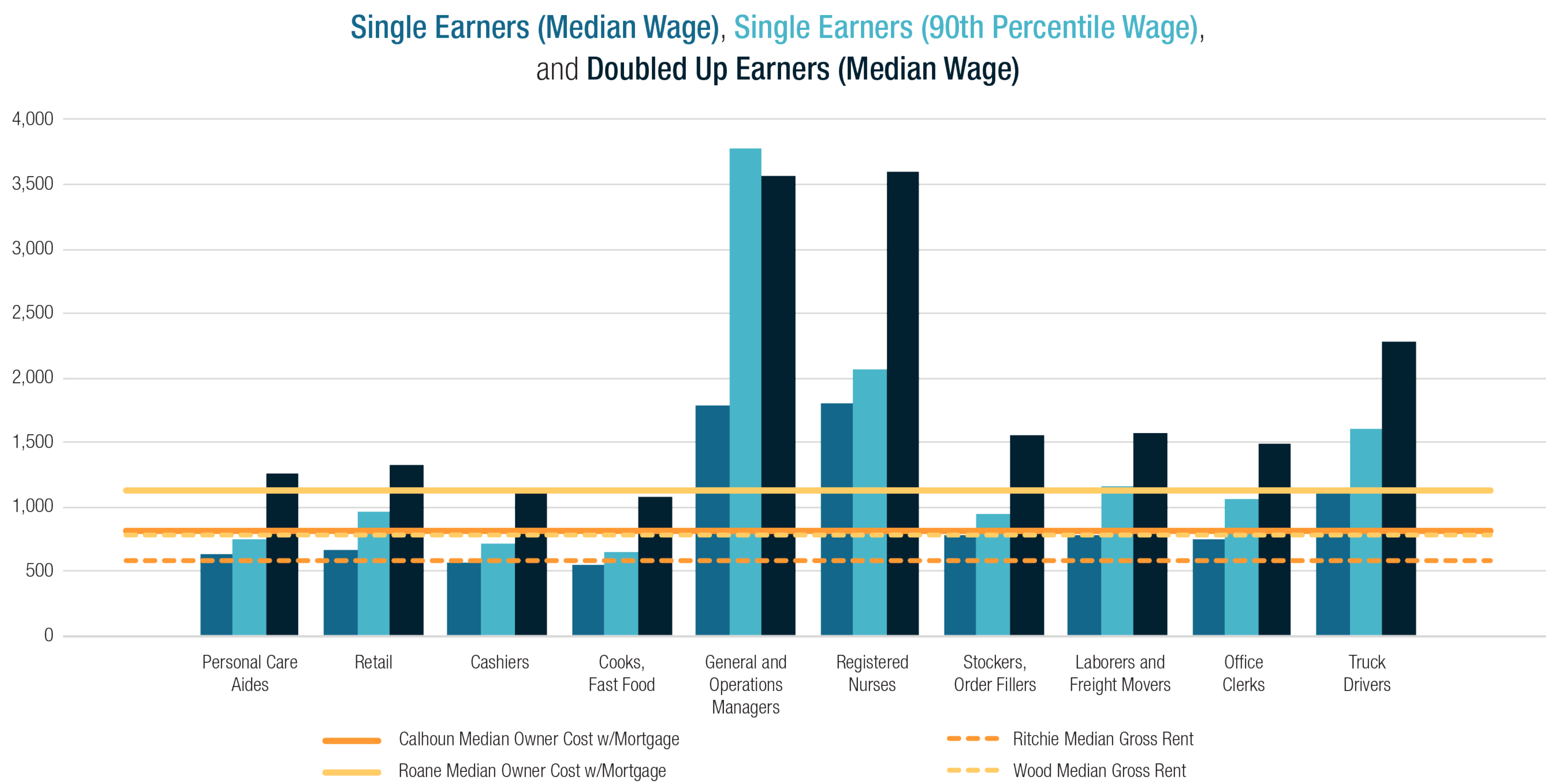
In the region, 59% of households include at least one worker, and at least 24% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 35% (22,877) of householders in the region are aged 65+, 43% (28,644) of households receive some Social Security income, and 32% (21,213) receive retirement income other than Social Security.

Median wage single-earner households in 5 of the region's 10 most employed occupations (including personal care aides, food service workers and office clerks) cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 5. Even if they earn 90th percentile wages, homeownership in more expensive counties (Wood, Jackson, Pleasants, Roane) is not affordable for many single-earner households. With a secondary earner (24% of households in the region), median rents and homeowner costs across Region 5 counties are more reasonably affordable.

Housing Affordability for Top 10 Occupations by Employment in Region 5

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Though median rents in lower cost counties (Calhoun, Wirt, Ritchie) may be affordable for median wage single-earner households, there may not be enough rental options available in these rural areas to house this part of the region's workforce. Median gross rent across all of Region 5 falls within the range of $600 to $799. An estimated 27% of renters fall within this median range, and 64% fall within $200 of it. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($583 in Ritchie County and $789 in Wood County) are generally consistent with the regional rent distribution.

Across Region 5, economic development and other housing stakeholders reported difficulties attracting and retaining workers due to a lack of affordable and desirable living options. In Wood County, and surrounding areas, the shortage of for-sale-housing priced under $200,000 and rentals below $1,000 is severely limiting families' ability to thrive and employers' capacity to attract and retain workers. In other smaller communities like Ravenswood in Jackson County, significant economic development investments are planned or underway, yet there is little evidence of investment in new multi-family or single-family residences, creating a widening gap between economic expansion and housing availability. While the shortage of housing for lower wage workers is a concern, stakeholders also reported unmet demand for "missing middle" housing, such as townhomes, duplexes and modest apartments suitable for young professionals and higher earning households. One stakeholder described challenges housing some professionals, such as medical residents, who were forced to live in hotels due to the lack of available rental properties. Stakeholders stated that local talent is increasingly leaving the region for places like Marietta, Ohio or Charleston, West Virginia, drawn by better amenities and modern housing. Without coordinated action to address workforce housing needs, the region risks falling behind economically despite strong job prospects, as even modest industrial expansions are constrained by the housing crisis.

Unmet Housing Need

More than 12,500 (20%) households in Region 5 spend more than 30% of their income for housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 41% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 6,852 (14%) homeowners are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[118], WVHDF's On-Site Systems Loan Program[119], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the residents and the community.

Additionally, a total of 5,811 (38%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. In Region 5, 38% of renters are cost-burdened compared to just 20% of homeowners with a mortgage. Approximately 17% of renter households spend over 50% of their income on housing costs compared to 5% of homeowners. Among homeowners who own their homes free and clear, about 8% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. Across the region, 47% of homeowners with very low income (below 50% of AMI), 63% of renters with extremely low income (less than 30% of AMI), and 65% renters with very low income (30-50% of AMI) are burdened by their housing costs.

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 5			
Calhoun, Ritchie, Roane	$19,720	$25,150	$40,200
Jackson	$19,720	$29,200	$46,750
Pleasants	$19,720	$29,600	$47,400
Tyler	$19,720	$26,850	$43,000
Wirt, Wood	$19,720	$28,650	$45,850

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low income category.

[118] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[119] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Households and Housing Cost Burden by Area Median Income (AMI) in Region 5

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	4,275	2,710	63%	1,855	43%	4,225	2,680	63%	1,835	43%
30-50% AMI	4,510	1,459	32%	--		3,250	2,123	65%	--	
50-60% AMI*	2,827	941	33%	136	5%	1,254	849	68%	231	18%
50-80% AMI	7,915	1,675	21%	--		2,795	908	32%	--	
80-100% AMI	4,885	--		--		1,595	--		--	
>100% AMI	27,825	--		--		3,615	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Housing for vulnerable populations, including individuals in recovery and low-income families, was identified as a critical housing gap. Both groups—particularly those at risk of homelessness—face intertwined challenges driven by both demographic and economic shifts.

Many of those most at risk face issues include mental health and substance use. Even when treatment is available, the standard short-term recovery models often fall short, failing to provide the sustained support necessary for long-term stability. Stakeholders identified the need for more resources including expanded case management, longer-term recovery housing, and alternative means of accessing services—but recognized that this required investment and a shift in policy priorities that may be lacking in the state and region. Across the state and region, stakeholders also identified newly vulnerable populations at risk of or experiencing homelessness due to factors like aging, disability, release from institutional care, or relocation. Stakeholders reported that systemic barriers such as criminal records and past evictions limit access to safe, stable housing.

In the region's rural areas especially, residents face multifaceted challenges around housing, transportation, and social service deficiencies. Regular influxes of transient oil and gas workers, bolstered by higher wages and housing stipends, drive up rental costs but create little incentive to invest in upgrades that would enhance housing quality. This has created a competitive disadvantage for low-income families who often cannot keep up with rising prices. In areas like Jackson and neighboring Mason (Region 2) Counties, new economic development tied to the energy sector and metals manufacturing has already begun to replicate these trends. Meanwhile, the lack of affordable or subsidized housing leaves many with no viable alternatives after eviction, particularly those with past drug-related offenses who remain disqualified from assistance programs despite overcoming addiction.

Children and families also face housing instability, often masked by "doubling up" with extended family or friends rather than experiencing visible homelessness. This instability disrupts social support networks but can also prevent students from being identified in official homeless statistics, limiting their access to aid. The absence of local mental health facilities and shelters often forces families in crisis to travel outside their communities for basic support. Thus, while emergency homelessness may appear to have declined, the broader, persistent challenges around housing stability and service access remain.

The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 1,154 children and an estimated 479 families experiencing homelessness[120]. Numbers range from nine children in Tyler County to 373 children in Wood County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

[120] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY99 McKinney? Vento Count	SY99 Estimated Families Experiencing Homelessness	SY9 0 McKinney? Vento Count	SY9 0 Estimated Families Experiencing Homelessness
Calhoun	184	77	186	77
Jackson	14	6	39	15
Pleasants	89	44	98	48
Ritchie	80	34	104	44
Roane	78	26	210	70
Tyler	5	2	9	3
Wirt	104	43	135	56
Wood	195	86	373	164
Region 5	749	317	1154	479

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

For low-income senior citizens, housing challenges are compounded by age and disability-related needs. In Region 5, 4,613 (18%) households with individuals over 62 years of age are classified as cost burdened including 1,639 (7%) who are severely cost burdened and spend more than 50% of their income on housing costs.

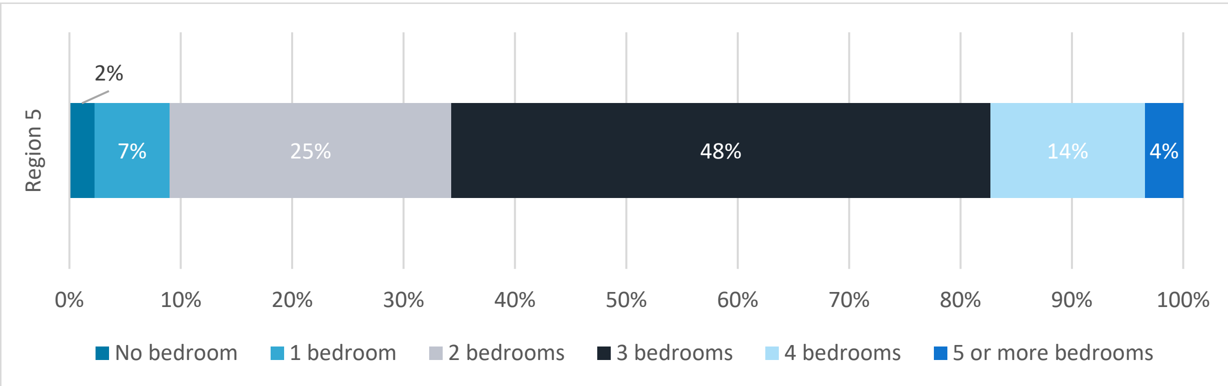
Housing Units

Region 5 largely consists of single-family homes, accounting for 88% of all housing options in the area. This includes 49,246 (74%) detached, site-built units (88% owner-occupied), and 9,338 (14%) mobile or manufactured homes (77% owner-occupied). Multifamily rental units are limited in the region, with ACS estimating 6,824 (10%) units.

In Region 5, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 48% of housing stock. Housing units with four or more bedrooms make up about 18% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 66% of all units in the region. Considering that just 30% of households in Region 5 consist of 3 or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

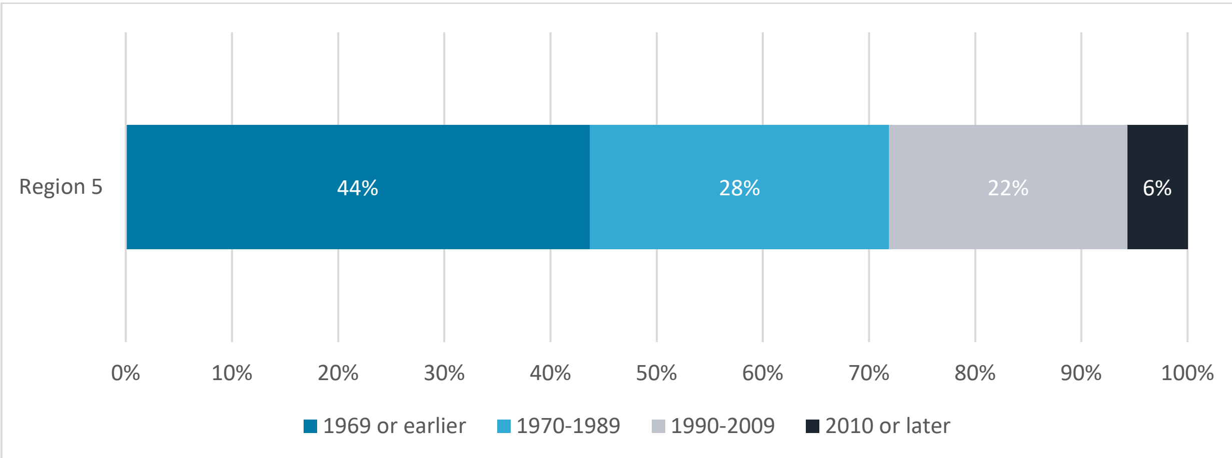
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Calhoun	--	--	26%	50%	--	--
Jackson	--	--	21%	55%	12%	--
Pleasants	--	--	23%	51%	--	--
Ritchie	--	--	29%	47%	14%	--
Roane	--	--	27%	46%	15%	--
Tyler	--	--	26%	48%	16%	--
Wirt	--	--	27%	52%	0%	--
Wood	--	8%	26%	46%	14%	4%
Region 5	**2%**	**7%**	**25%**	**48%**	**14%**	**3%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 6% of the housing inventory in the region was constructed after the year 2010, and 22% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (72%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units Year Built Year

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare, and medical care. Though the tightening housing market and increasing sale prices observed throughout the region should encourage investments, homeowners with tight-budgets and little savings may not have the means to make those investments. Focus group participants explained that many households, especially elderly households on fixed income, do not have resources to maintain their housing.

Region 5 is split up amongst two different PUMA geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative data available for each area.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Wood, Wirt, Ritchie, Pleasants, Tyler Counties	00200	$250/month	$69,500 (Parkersburg-Vienna MSA)
Jackson, Roane, Calhoun Counties*	00700	$260/month	$55,200 (Roane County)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 4,151 (6%) households have high energy costs[121]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy

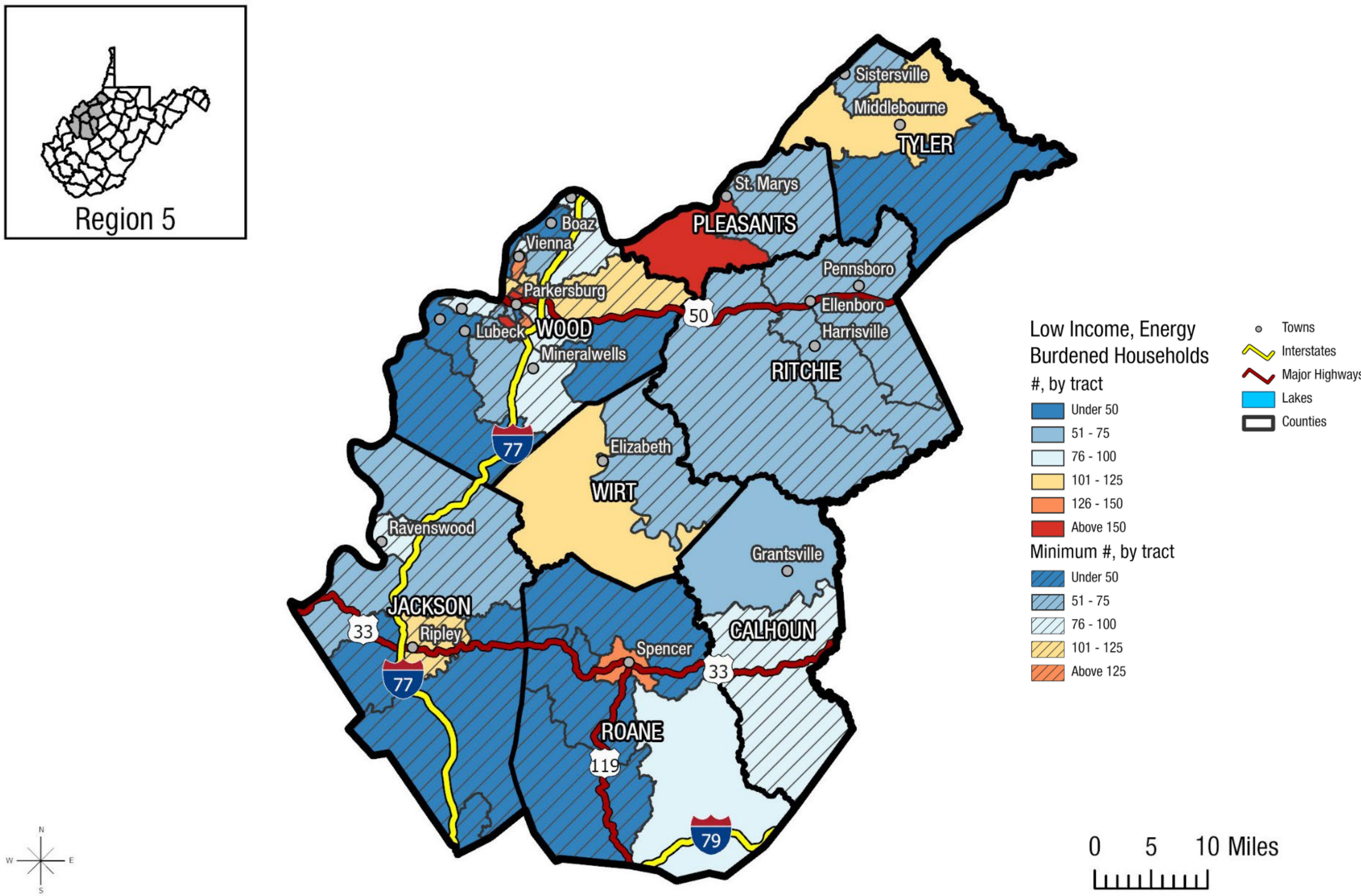
[121] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $260/mo. in Jackson, Roane, and Calhoun counties and greater than $250/mo. in Wood, Wirt, Ritchie, Pleasants, and Tyler counties.

burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be excellent candidates for home repair and rehabilitation incentives as well as Weatherization.

Census Tract 9636, located around Ripley, West Virginia and its surrounding towns in Jackson County, has at least 124 low-income, high-energy cost, energy burdened households. Census Tract 9630 in Roane County around the city of Spencer has 145 households that would be great candidates for weatherization programs. In Wood County, there are multiple tracts around Parkersburg that have over 125 low-income, high-energy cost, energy burdened households including 3, 5, 7.01, 105.02 and 8.02. Census Tract 9619 around Middlebourne, West Virginia in Tyler County has 101 low-income, high-energy cost, energy burdened households. Census Tract 9622 in Pleasants County has 152 households who may benefit from weatherization programming. Census Tract 301.01 in the eastern part of Wirt Count has 101 low-income, high-energy cost, energy burdened households.

Region 5 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 5 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 18,526 (24%) people commute into the region for work, 23,428 (31%) residents commute out of the region for work, and 33,712 (45%) residents work within the region. A large share of out-commuters (6,187, 26%) travel south to work in Kanawha County (Region 3), and many others (3,882, 17%) travel to Ohio's Washington County for work. These commuters may find the region's rural housing market more affordable or desirable than the options in these counties. The most common home county of in-commuters is Washington County, Ohio (4,890, 26%), with many others (1,575, 9%) commuting from Kanawha County. These commuters may find these more urban counties' housing options more abundant or diverse than the options within Region 5. Over a third of the region's workers (38.4%) live in Wood County and, specifically, live in Parkersburg city. The inflow and outflow commuting patterns for very low-income workers earning $15,000 or less annually in the region are proportional to the patterns for higher-income workers, suggesting that very low-income households are not necessarily priced out of or boxed into the region. The same is true for the commuting patterns in and out of Parkersburg, specifically.

Region 5 has a total of 77,806 housing units, reflecting 17% more units than households. Fifty-six percent (56%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Nineteen percent (19%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 2.8% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners and a continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $814 in Calhoun County to $1,138 in Roane County. Median monthly costs for homeowners who own their home free-and-clear range from $234 in Calhoun County to $396 in Jackson County. Median contract rents for counties in which reliable estimates are available range from $431 in Ritchie County to $638 in Wood County. Accounting for utilities, insurance, and other fees, median gross rents in counties in which reliable estimates are available range from $583 in Ritchie County to $789 in Wood County.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Calhoun	$814	24%	$234	22%	--	--	--	--
Jackson	$1,078	14%	$396	26%	$516	--	$720	11%
Pleasants	$1,050	--	$347	10%	--	--	$700	--
Ritchie	$952	25%	$261	--	$431	--	$583	--
Roane	$1,138	38%	$302	19%	$436	--	$590	--
Tyler	$989	--	$355	25%	$476	--	$707	--
Wirt	$888	13%	$310	27%	--	--	--	--
Wood	$1,097	15%	$360	10%	$638	20%	$789	12%
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Median housing costs in the region fall consistently below statewide medians. In Calhoun County, the lowest cost county, homeowner costs (with a mortgage) are more than $400 below the state median. In Ritchie County, median rent prices are between $200-300 lower than the state median. With the exception of Roane County, price increases for homeowners (with a mortgage) have not been significantly different than the change observed at the state level. While data for changes in rent prices are not available for most of the counties, where data is available the change since 2018 has been less than that observed at the state level.

Rental Market

The counties in Region 5 have too few rental units to derive precise vacancy rates. Wood County, which contains most of the region's rental units, has a rental vacancy rate between 7% and 13% (for counties for which data is available), suggesting an adequate total quantity of rental housing. Although housing markets are regional, submarkets within the market can experience different levels of demand pressure. Additionally, the adequate quantity does not reflect poor conditions or market gaps.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Costar data is available for the City of Parkersburg and the City of Vienna, both of which are within Wood County. For units included in Costar[122], the vacancy rate in Parkersburg was 2.2% in the second quarter of 2024 and 1.3% in Vienna. Vienna has experienced a steady decline in vacancy over the past 10 years and now has a too-tight market that may indicate that demand has overtaken supply. As such, Vienna could likely absorb additional rental units. Parkersburg experienced a substantial decrease in vacancy during 2020 and early 2021, with higher demand balancing the market. However, very-low vacancy rates are not expected to be sustained, and negative absorption indicates that additional units are not needed. Focus group participants explained that demand in Vienna is not readily absorbed by Parkersburg's greater supply of rental units, despite their proximity, because of differences in the two submarkets.

Stakeholders described a rental market that was both expensive and limited. Young professionals and those on fixed incomes are unable to find either available or affordable rental properties. One economic development official described a local hospital having to house medical residents in a suite style hotel because there were no units available for rent. Others described duplexes renting for $1,400/month in the Parkersburg area. However, we also heard of individuals purchasing land to build affordable rental housing but later abandoning the endeavor or building mixed retail which would generate higher rents. Others described how increased building and rehabilitation costs, coupled with requirements to address safety and accessibility, especially in adaptive reuse projects, reduced developer's margins and thus discouraged new investment.

Renter-Occupied Housing Gap

The region does not have enough rental housing that is both available and affordable for households earning less than 30% of the Area Median Income (AMI). More than half (55%) of the units priced for this income level are occupied by households with higher incomes, limiting access for the lowest-income renters.

[122] According to the American Community Survey (ACS) 5-year estimates for 2023, there are 3,039 multifamily housing units in Parkersburg and 573 multifamily housing units in Vienna. CoStar data records 2,417 units in Parkersburg, which represents approximately 79.53% of the ACS estimate, and 558 units in Vienna, which represents approximately 97.38% of the ACS estimate. This discrepancy suggests that while a significant portion of multifamily units in Parkersburg and Vienna are accounted for in CoStar's more recent 2024 data, some units may not be included. Consequently, the vacancy rates derived from CoStar data could differ from those calculated by the ACS, highlighting the importance of considering both data sets for a comprehensive understanding of the housing market.

There is also a broader mismatch between the number of households earning less than 80% of AMI and the supply of rental units priced exclusively for this group. The vast majority (97%) of the region's rental stock falls within the 0–80% AMI affordability range. However, because there are too few units priced for households earning above this threshold, more than 3,400 higher-income renters (over 94% of all renter households earning greater than 80% of AMI) also compete for these lower-cost units—further restricting availability for those who need them most.

If renters would prefer a higher cost unit but remain in a lower cost unit because no "upgrades" are available, the market may not be responding to demand adequately, preventing both higher and lower income households from accessing the housing that would best accommodate their budget and preferences.

When housing stock is limited, higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits, or meeting stricter screening criteria. This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[123]. Expanding rental options across the income spectrum could help alleviate this pressure, improving access to affordable housing for lower-income households.

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Counties throughout the region mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels in all counties, and in Tyler and Ritchie Counties have declined below 2023 levels. Pleasants County saw the greatest rebound in months of supply in the region, reaching levels greater than the state average in April of 2024. During this period, Jackson, Ritchie, Tyler, and Wirt Counties consistently exhibited low supply levels compared to the rest of the region and the state, suggesting prolonged inventory shortages.

[123] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Calhoun	1.6	1.2	0.7	0.6	0.6	1.0
Jackson	1.8	1.7	0.8	0.2	0.3	0.4
Pleasants	1.7	1.4	1.2	0.2	0.3	1.3
Ritchie	1.4	1.0	1.2	0.9	0.6	0.4
Roane	2.3	3.2	0.9	0.6	0.4	0.9
Tyler	1.8	1.4	0.7	0.4	0.6	0.2
Wirt	0.7	1.0	0.3	0.3	0.1	0.2
Wood	1.8	2.1	0.8	0.5	0.9	0.9
State Average	2.5	2.1	0.9	0.6	0.6	0.8

Months of Supply Defined

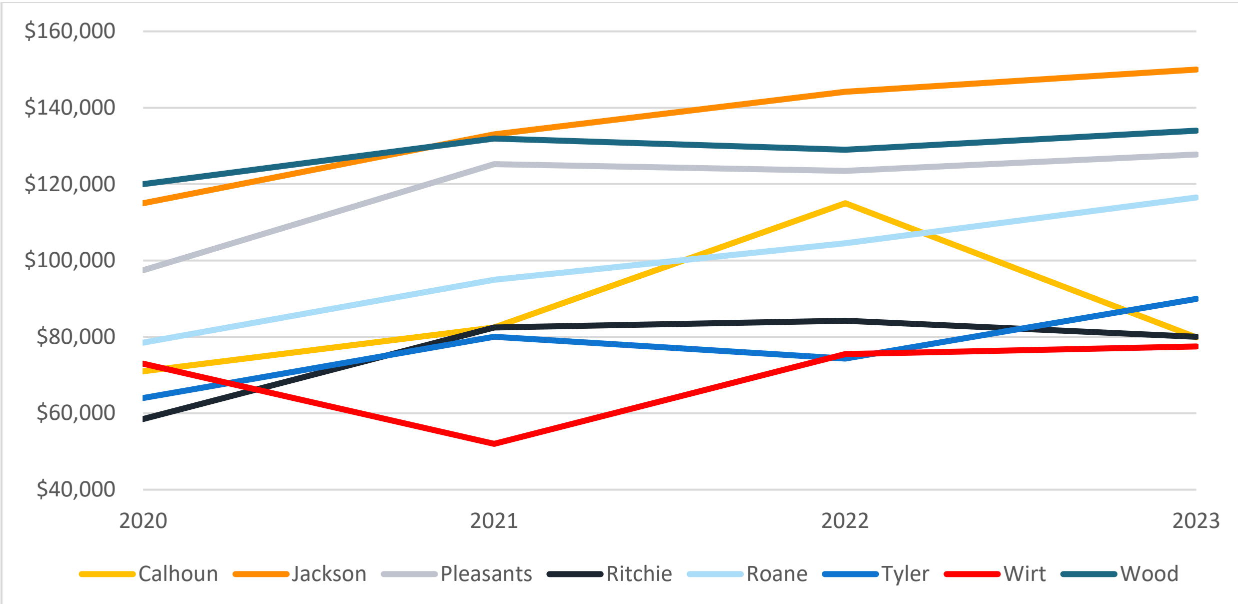
Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

While most counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region experienced increasing prices. Pleasants County has the most inventory, and likely, a more balanced market. Wood County recorded the highest number of transactions and accounted for more than 44% of all transactions in the region. Jackson, Pleasants, Ritchie, Roane, and Tyler Counties have all experienced dramatic increases in median price and an increase in transactions indicating increased demand for housing in these counties. However, for-sale inventory across the region remains slim.

Stakeholders also described tight homeownership markets. In some cases, this was because of increased demand in desirable communities like Vienna and Williamstown. In others it was because of a lack of demand. For example, one stakeholder described how communities like Parkersburg had a "desirability problem" as aging housing stock, a lack of code enforcement, and a lack of resources for investment by older residents on fixed incomes or their heirs has led to less desirable communities and thus less investment. Others described the challenge of luring a limited supply of builders/developers to the area. As one stakeholder stated, "It costs the same to build here as it does in Columbus, Ohio, but you can sell the house for five times what you could here. Even in Athens, Ohio they could probably sell for double. So why build here?"

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	9790 Median Home Sale Price	▿ Change 9797 ?9790	Home sales 9797	Home sales 9790
Calhoun	$79,900	13%	146	224
Jackson	$150,000	30%	552	676
Pleasants	$127,756	31%	79	125
Ritchie	$80,000	37%	124	207
Roane	$116,500	48%	240	339
Tyler	$89,950	41%	112	211
Wirt	$77,500	6%	138	149
Wood	$134,000	12%	1420	1529
Statewide	**$118,000**	**18%**		

Owner Occupied Housing Gap

Many homeowners in the region with incomes above 100% of the Area Median Income (AMI) reside in homes that are priced well below what their budgets could comfortably support. This dynamic suggests that higher-income households may not be accessing homes that fully align with their preferences or purchasing power.

There are over 19,500 more homeowner households earning above 100% of AMI (representing over 70% of all homeowner households earning above 100% of AMI) than there are ownership units priced specifically for this income group. Fewer than 3,500 (fewer than 18%) of these households live in units priced affordably for incomes between 80% and 100% of AMI. Over 16,000 (over 82%) occupy homes that could otherwise be attainable to households earning less than 80%—or even less than 50%—of AMI. If higher-income households remain in lower-cost homes because the market lacks available "trade-up" options that better reflect their needs or desires, it signals a mismatch in supply. This can reduce mobility across the income spectrum and diminish the availability of affordable homeownership opportunities for lower-income households who most need them.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[124]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[125,126,127]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 2,661 subsidized, income-restricted housing units.

- Most of these units are part of Section 8, LIHTC, Section 515, and Public Housing properties. The average number of active subsidies per property is 1.54, as many properties have layered funding sources.
- 52% of these units are studios or have one bedroom.
- 50% of these units are intended for families, 32% are intended for elderly occupants, 2% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 74 months, or around 6 years.

By 2034, over a quarter of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

Housing authorities across the region are grappling with several challenges that limit their ability to meet the demand for affordable housing. Perhaps most notable is the stark mismatch between the number of vouchers available and the number of landlords willing to accept them. In Jackson County, although 918 Section 8 vouchers are funded, only about 450 are in use due to a lack of participating landlords and available rental units. Parkersburg faces a similar situation: despite managing 1,509 housing choice vouchers, the waitlist extends 9–12 months. The housing authority directors with whom we spoke expressed a desire for more investment but also recognized that simply increasing voucher availability would be largely ineffective without landlord participation.

Public housing supply is also strained, especially for smaller units. In Jackson County, one-bedroom units are in high demand, with waitlists exceeding a year. Parkersburg's one-bedroom public housing waitlist is currently closed, and other bedroom categories range from two to six months. In Spencer, which operates 109 public

---

[124] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[125] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[126] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[127] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

housing units, demand also outweighs supply—particularly for one- and two-bedroom units—with long waitlists despite modest population size.

Compounding these supply and participation issues are rising operational costs. Spencer's housing authority highlighted that while tenants pay 30% of their income, increased living expenses leave little else for necessities. Meanwhile, housing authorities must absorb growing utility costs and material prices that have doubled over the past five years, while funding levels have remained relatively flat. These financial pressures, combined with stagnant federal support, make it increasingly difficult for housing authorities to meet community needs.

Those vulnerable individuals who ultimately experience homelessness are often unable to find sufficient services in rural areas. Wood County has 120 beds for emergency housing at the Salvation Army Parkersburg Shelter (40 beds) and Latrobe Street Mission (80 beds). Beyond these establishments, no other emergency housing was identified for the region. Similarly, while the region has 200 beds at certified recovery residences, all but 12 of these are located in Parkersburg (Wood County), with the remainder in Ravenswood (Jackson County). The region has six Oxford Houses[128] with capacity for 49 individuals. Again, all the facilities are located in Wood County.

Conclusion

Economic and demographic shifts throughout Region 5 and broader national trends are changing the region's housing needs. Population has declined across the region, especially in the most rural counties. However, the lack of new development (fewer than 6% of housing built since 2010) suggests the stock of housing has not kept up with the existing population's changing needs and demand pressures. Limited supply has put upward pressure on home prices (increases in county median sale prices between 6% and 48%) and rents (increases in county median gross rent of 11% to 12% for counties for which data is available). Increasing prices and limited availability are making the market for affordable, quality housing increasingly competitive. Impacts from new economic development announcements in neighboring regions are expected to add to the region's housing challenges.

Stakeholders highlighted several persistent housing challenges, including a lack of buildable land and inconsistent land use planning. These constraints, combined with affordability concerns and an aging housing stock, limit the availability of diverse housing options. Stakeholders noted the lack of "missing middle" home types like townhomes, duplexes, and apartments. The lack of housing tailored to specific populations, such as seniors and workforce households, threatens the region's ability to attract and retain residents, especially as demographic shifts increase demand for senior-friendly and alternative housing options, and economic development announcements in neighboring regions increases demand pressures for workforce housing.

The region's more rural counties face obstacles tied to stagnant economic growth and a lack of new multifamily or senior housing developments. Stakeholders emphasized the importance of stronger regional collaboration to align infrastructure planning, land use policies, and economic incentives. Comprehensive and coordinated efforts to align housing and workforce development are critical to ensuring that residential growth keeps pace with job

[128] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

creation, particularly a focus on expanding affordable homeownership, multifamily units, and senior housing to support a diverse and stable population.

Revitalizing existing neighborhoods offers opportunities for new development. Many communities have vacant or underutilized properties available for infill development and redevelopment, which can be accelerated through streamlined zoning and land use planning, unified code enforcement, and financial incentives for renovation. Expanding housing diversity by embracing policies that encourage townhomes, duplexes, and small-footprint homes could provide more options for young professionals, aging residents, and small families, creating a more resilient and inclusive housing market across the region.

The region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 5 community, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (more than 12,600, 19% households) who, though working or retired, experience housing insecurity.

Region 6

Counties: Doddridge, Harrison, Marion, Monongalia, Preston, Taylor

Population: **286,483;** Households: **115,190;** Average Household Size: **2.5;**

Tenure**: 70%** Homeowner, **30%** Renter; Total Cost Burden: **14,643** renters, **9,154** owners;

Severe Cost Burden: **8,460** renters, **3,691** owners

Local stakeholders across West Virginia's Regional Planning and Development Council (PDC) Region 6 voiced concerns about a shortage of safe, affordable housing that meets basic quality standards. This issue is particularly pronounced in rural areas, where limited investment and depreciating housing stock starkly contrast the growth seen in urbanized hubs like Bridgeport and Morgantown. Stakeholders from Marion and Preston Counties emphasized the prevalence of aging and substandard housing, insufficient affordable rental units, high construction costs, and significant barriers to homeownership. The most affected groups are low-income families, seniors, young professionals and a rising number of individuals and families experiencing homelessness and seeking services in urban areas. Households from rural areas are often displaced when they experience a housing crisis because few services are available in their home counties. Nearly 23,800 (21%) households in the region spend more than 30% of their income on housing and may even sacrifice necessities like food and healthcare to pay for housing. Stakeholders advocated for coordinated efforts to overcome existing barriers and capitalize on opportunities for housing development and rehabilitation.

The Region 6 housing market is diverse. More than half of the counties in the region show median owner costs below the state median. At the same time, Monongalia County has the second highest median homeowner costs (with a mortgage), and third highest median contract rent in West Virginia. This is in part due to the more than 19,700 West Virginia University (WVU) undergraduate and graduate students (70% of the student body) who live off campus in the Morgantown area and significantly influence the local market. Data analysis conducted for Region 6 shows single earners with median wages who are employed in four of the region's most common occupations cannot afford median rent anywhere in the region and fewer workers can afford median rent in higher cost, Monongalia County. Rental vacancy rates range from healthy to high, but the region lacks enough rental stock that is affordable for households with incomes less than $20,000 annually[129]. As single earners with median wages, workers in seven of the region's 10 most employed occupations cannot afford median homeownership costs anywhere in the region. Even if they earn 90th percentile wages, homeownership is still not an affordable option in any Region 6 counties for workers in five of these occupations. Many higher-income households in the region occupy units that cost less than their housing budgets and can comfortably allow causing competition with lower-income households for the region's limited housing stock. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

[129] Loosely based on 30% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

Key Market Indicators[130]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[131]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Doddridge	$827	--	$1,143	-66%
Harrison	$848	12-20%	$1,174	-30%
Marion	$901	6-12%	$1,192	-48%
Monongalia	$943	7-11%	$1,545	-32%
Preston	$753	1-7%	$1,300	-13%
Taylor	--	--	$1,110	-67%
Statewide	$850	6.6%	$1,225	-68%

Background

Region 6 of West Virginia's eleven Regional PDCs is made up of Doddridge, Harrison, Monongalia, Marion, Preston, and Taylor Counties. One of the state's northernmost regions, it borders the Pennsylvania counties of Green and Fayette and Maryland's Garrett County. The region encompasses a diverse landscape, including urban centers like Morgantown (Monongalia County), Fairmont (Marion County), and Clarksburg and Bridgeport (Harrison County), as well as rural areas: Doddridge, Preston and Taylor Counties. The terrain, which features rolling hills, river valleys, and in the east, portions of the Allegheny Mountains, presents both opportunities and challenges for development.

Unlike most of the state, the region has seen a population increase – up 2% between 2010 and 2023. However, this small increase masks challenges at the regional level. For example, Monongalia County has seen significant growth with the population increasing 12% between 2010 and 2023. Resident population has been relatively flat in Marion and Preston Counties (decreasing 1% in Marion County and increasing 2% in Preston County). Meanwhile, Taylor, Harrison, and Doddridge Counties recorded population declines ranging from 3% in Taylor County to 6.5% in Doddridge and Harrison Counties. Both population growth and decline present unique housing challenges that will require coordinated regional efforts and tailored responses at the local level.

The economic landscape of Region 6 is varied but is generally dominated by education and healthcare (32%), retail trade (11%), professional and business services and leisure and hospitality (both 9%), and government (7%). Monongalia County stands as a significant economic hub within the region, primarily due to the presence of WVU in Morgantown. WVU enrolls over 28,000 students annually and is the largest employer in the county, with approximately 7,654 employees. The university's medical center, WVU Medicine, employs an additional 6,000 individuals, while the Mon Health system employs several thousand additional workers across the region underscoring the county and region's emphasis on education and healthcare sectors. As large population and employment centers, the Morgantown housing market is intertwined with those of neighboring cities and towns

[130] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[131] See rental vacancy rate definitions, page 171.

along the Monongahela River, and Interstate 68, as many residents of outer suburbs of Cheat Lake, Brookhaven, Westover, Star City and other nearby towns commute into the city for work.

In Harrison and Marion Counties, the economy is diversified across several sectors. In Harrison County, the aerospace industry plays a pivotal role, with companies like MHI RJ Aviation and Pratt & Whitney maintaining significant operations in the area. Additionally, the energy sector, particularly natural gas extraction and distribution, contributes to the county's economic activities. The presence of various manufacturing firms further diversifies the local economy, providing employment opportunities across different skill levels. Marion County's economic landscape is shaped by a combination of healthcare, education, and manufacturing industries. Fairmont State University serves as a key educational institution, contributing to both employment and educational advancement in the area. Marion County also hosts several manufacturing companies, which play a crucial role in providing jobs and supporting the local economy.

Finally, the rural counties of Doddridge, Preston, and Taylor Counties have economies centered around traditional natural resource activities including agriculture and coal and gas production, small-scale manufacturing, and government services. Preston and Taylor Counties have a mix of public sector employment and private enterprises. In both Preston and Taylor Counties, the local Board of Education and state and federal correctional centers are among the major employers. Additionally, companies like Vandalia Health Mon Health Center, Walmart, and Allegheny Wood Products contribute to the local economy. In Taylor and Doddridge Counties the energy sector is a major employer. This is especially true in Doddridge County, due to the development of shale gas resources. This has led to new employment opportunities and economic activities related to energy extraction and associated services.

Median earnings[132] range from $35,000 in Monongalia County to $40,900 in Doddridge County. Poverty rates[133] in the region average 16% and range from less than 14% in Marion and Harrison Counties to nearly 21% in Monongalia County. However, Monongalia County’s rate is likely skewed by the large number of students at West Virginia University.

Households

Region 6 is home to 286,483 people, comprising 115,190 households. Most households (81%) live along the I-79 corridor counties of Harrison, Marion, and Monongalia Counties. While most counties in the region saw no significant change in the number of households over the 2018-2023 period, Harrison County has fewer households than in 2018, while Monongalia has 14% more than in 2018.

[132] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[133] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Doddridge	2,415	No Change
Harrison	26,020	-5%
Marion	22,965	No Change
Monongalia	44,361	14%
Preston	12,797	No Change
Taylor	6,632	No Change

The majority of households (70%) own their home. The region's renters are primarily concentrated in Monongalia County where the homeownership rate is just 58%, typical for a place with a large student population.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Total Households	Renters	Owners	Homeownership Rate
Doddridge	2,415	182-374*	2,137	88%
Harrison	26,020	6,860	19,160	74%
Marion	22,965	5,554	17,411	76%
Monongalia	44,361	18,814	25,547	58%
Preston	12,797	2,487	10,310	81%
Taylor	6,632	855-1,419*	5,495	83%

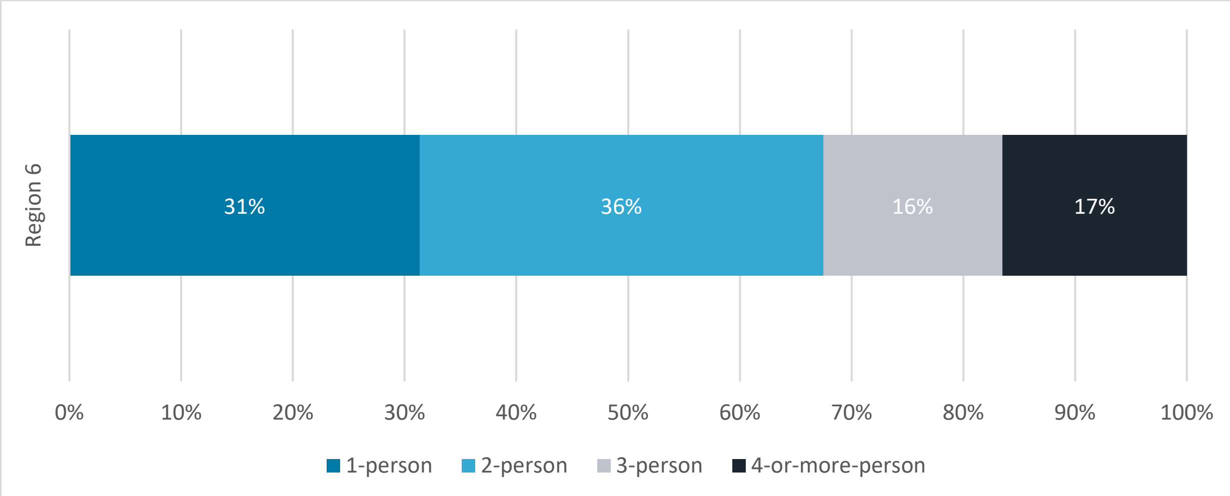
*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

The majority of households (67%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households made up the largest demographic subset, accounting for 36% of all households, while 31% of households are comprised of a single individual. The remaining households are made up of three people (16%) or four or more people (17%). Students often live in large households, sharing rent with two or more other individuals, making the percentage of large households higher than other regions.

Approximately 29,000 households (29,242), or 25%, include one or more children under 18 years of age. Nearly 36,000 (35,787) households or 31%, include one or more individuals who are 65 years and over. Across the region, 36,123 (31%) households consist of a single householder living alone, including over 14,000 or 40% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Doddridge	627	191-387*	1,060	232-510*	227-487*
Harrison	9,104	4,114	8,771	3,631	4,514
Marion	6,207	3,134	8,848	4,199	3,711
Monongalia	15,097	4,030	15,178	7,126	6,960
Preston	3,244	1,950	5,228	2,063	2,262
Taylor	1,844	828	2,491	765-1411*	1,209

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household income in Region 6 ranges from $56,807 in Taylor County to $67,537 in Marion County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $62,859 in Taylor County to more than $102,000 in Monongalia County. In contrast, median household incomes for renters range from $31,221 in Taylor County to $41,227 in Doddridge County.

Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Doddridge	$61,164	$67,641	$41,227
Harrison	$58,326	$71,368	$35,623
Marion	$67,537	$78,022	$39,554
Monongalia	$62,704	$102,097	$32,759
Preston	$61,373	$67,280	$36,169
Taylor	$56,807	$62,859	$31,221

Student-Led Households

The nearly 25,500 undergraduate and graduate students enrolled at WVU make up a significant portion of the housing market in Morgantown and the surrounding area. Nearly all graduate students and a university estimated 76% of undergraduates live off campus. In the region encompassed by Monongalia, Marion, and Preston Counties, 11% of all households are student-led, with 63% of those being led by undergraduates. Among undergraduate-led households, 84% are non-family households, and 78% are led by someone under 24 years old. Among graduate student-led households, 74% are non-family households, and 25% are led by someone under 24 years old. Eighty-six percent (86%) of undergraduate-led households and 75% of graduate student-led households are renters.

University students face unique housing challenges. In Monongalia, Marion, and Preston Counties, 58% of student-led households are housing cost burdened (61% and 54% for undergraduate and graduate students respectively) and 43% are severely burdened (47% and 37% respectively). Compared to Region 6 renters overall, who experience housing cost burden at a rate of 41% and severe burden at a rate of 24%, housing cost burden is unusually high among the area's student-led households. In some cases, student households may receive monetary support that is not recorded by the Census Bureau. Nevertheless, the literature shows that many college students nationwide experience housing insecurity.

Housing Insecurity Among College Students

Housing challenges among college students are hard to document using publicly available data as they often live with roommates and all sources of financial support are not readily documented. However, research on housing challenges nationwide has shown that many college students experience housing insecurity. The concept of housing insecurity includes not only homelessness, which is an extreme form of insecurity, but also unaffordability, which is represented by moving frequently or having difficulty paying rent or utilities. Major causes of housing insecurity for students include shortage of affordable housing, high college costs, and insufficient financial aid. Limited expansion of financial aid has created significant financial stress on individuals and their families[1]. If the total cost of attendance is overlooked, students may have limited access to the amount of financial aid they need to pay for college[2]. This, in turn, may reduce food and housing spending[3].

In a survey of 4,000 students in 10 community colleges, the Wisconsin HOPE Lab found that nearly half of respondents struggle with food or housing insecurity[4]. The article explains that many students struggle to find adequate affordable housing and that at least 56,000 college students experience homelessness. A survey of 390 undergraduate students at the University of Massachusetts Boston shows that about 5% of students are homeless[5]. Broton and Goldrick-Rab (2018) explored the housing insecurity of college students using four surveys conducted by the Wisconsin HOPE Lab research team and affiliates. They found that approximately two-thirds of two-year students are housing insecure and that over 14% of them are homeless; furthermore, 11%-19% of four-year students are housing-insecure[6].

Students who pursue degrees without consistent access to affordable housing are more likely to leave college without degrees[7]. Students experiencing housing insecurity, including homelessness, are often disconnected from their peers and face challenges. The Chronicle of Higher Education (2015)[8] explains that college student homelessness is not well documented and that “homeless college students remain a largely invisible population — often indistinguishable from their peers and overlooked in policy debates. They get less attention than former foster youth and are often excluded from programs and policies benefiting such students.”

[1] Goldrick-Rab, Sara. (2016) Paying the Price: College Costs, Financial Aid, and the Betrayal of the American Dream. Chicago: University of Chicago Press.
[2] ibid
[3] Goldrick-Rab, S., Richardson, J., Schneider, J., Hernandez, A., & Cady C. (2018) “Still Hungry and Homeless in College.” Wisconsin HOPE Lab. Retrieved from: https://hope4college.com/wp-content/uploads/2018/09/Wisconsin-HOPE-Lab-Still-Hungry-and-Homeless.pdf[4] HUD PD&R guidebook “Addressing Housing Insecurity and Living Costs in Higher Education” (2016).
[5] Silva, M. R., Kleinert, W. L., Sheppard, A. V., Cantrell, K. A., Freeman-Coppadge, D. J., Tsoy, E., Roberts, T., & Pearrow, M. (2017). The Relationship Between Food Security, Housing Stability, and School Performance Among College Students in an Urban University. Journal of College Student Retention: Research, Theory and Practice, 19(3), 284–299. https://doi.org/10.1177/1521025115621918
[6] Broton KM, Goldrick-Rab S. (2018) Going Without: An Exploration of Food and Housing Insecurity Among Undergraduates. Educational Researcher, 47(2):121-133. doi:10.3102/0013189X17741303

Workforce Affordability

In the region, 69% of households include at least one worker, and at least 32% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 28% (39,174) of householders in the region are aged 65+, 34% (39,174) of households receive some Social Security income, and 26% (30,108) receive retirement income other than Social Security. At least 5% of households receive Supplemental Security income (data from Doddridge and Taylor Counties excluded for reliability).

Median wage single-earner households in 7 of the region's 10 most employed occupations (including personal care aides, food service workers and building care workers) cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 6. Even if they earn 90th percentile wages, homeownership is still not an affordable option in any Region 6 counties for workers in 5 of these occupations.

Households in three of the region's most employed occupations cannot comfortably afford median rent anywhere in the region without sacrificing spending on other necessities like food and healthcare. With a secondary earner (32% of households in the region), median rents and homeowner costs across Region 6 counties are more reasonably affordable.

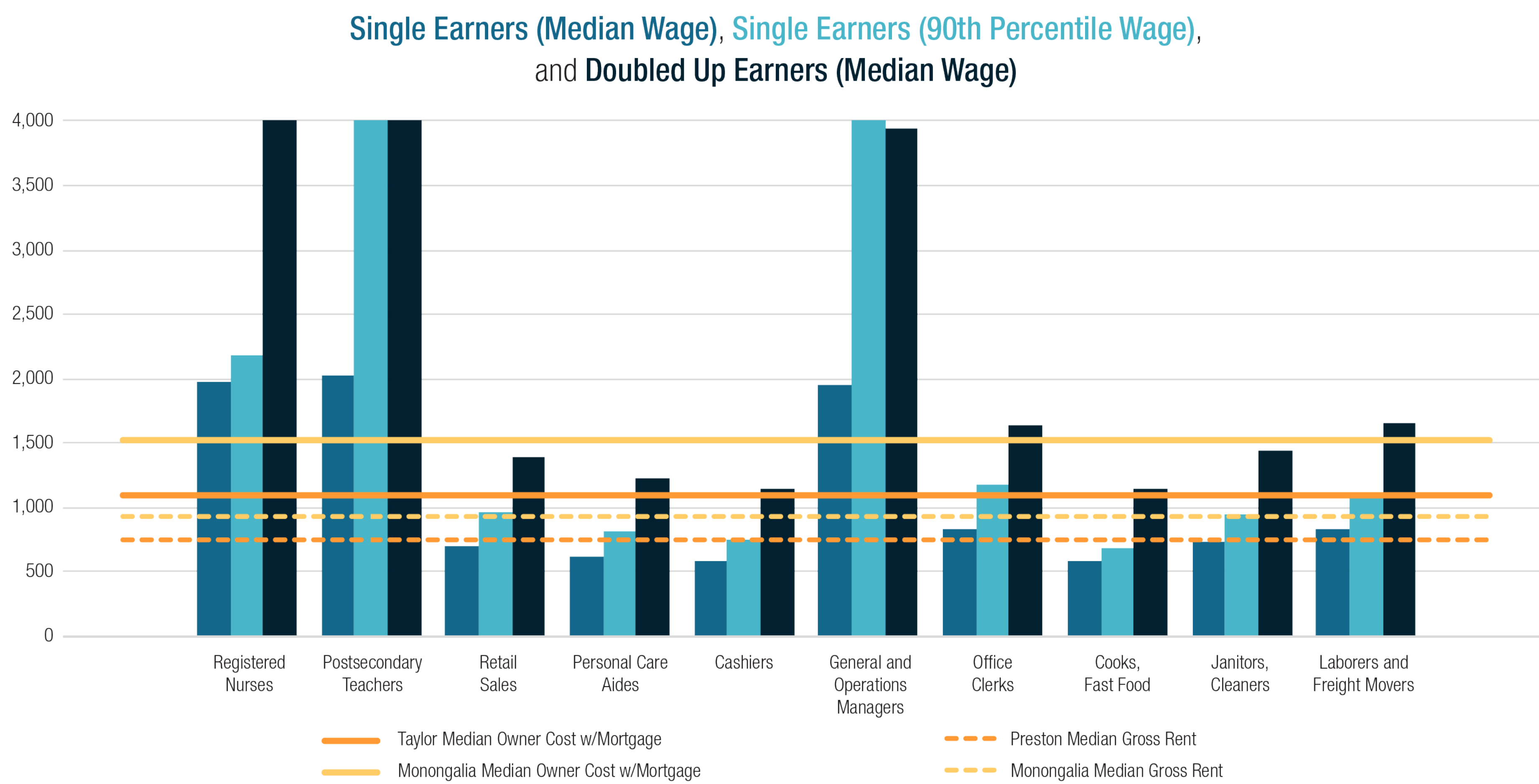
Median gross rent across all of Region 6 falls within the range $800 to $999. An estimated 25% of renters fall within this median range, and 67% fall within the wider range of $600 to $1,249. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($753 in Preston County and $943 in Monongalia County) are generally consistent with the regional rent distribution.

Stakeholders expressed concerns that a growing number of residents are unable to secure stable housing due to persistently low wages, employment instability, and escalating rents for housing that is often substandard or deteriorating. Rural communities face even steeper challenges, including aging housing stock, limited new development, and transportation barriers that restrict access to employment and essential services. Additionally, the disparity between entry-level wages and housing costs limit opportunities for young, educated workers and undermines the region's long-term economic vitality. While the region has seen population, household, and housing construction growth, a shortage of trained construction workers and qualified contractors, constrains new housing development, prioritizes high-price builds, and limits the pool of workers available for rehabilitation efforts. Addressing workforce housing requires strategic investment in both infrastructure and human capital. Innovative programs, like Fairmont State's Middle College for foster youth, provide transitional housing, workforce training, and financial education, offering a promising model to support vulnerable populations. Similar programs could also be used to address the needs of low-income workers and strengthen the workforce housing pipeline.

Housing Affordability for Top 10 Occupations by Employment in Region 6

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Unmet Housing Needs

More than 23,500 (20%+) households in Region 6 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 51% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 9,154 (11%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home, and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[134], WVHDF's On-Site Systems Loan Program[135], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the residents and the community.

Additionally, a total of 14,643 (42%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. Across the region, 42% of renters are cost-burdened compared to just 17% of homeowners with a mortgage. Approximately 24% of renter households spend over 50% of their income on housing costs compared to 5% of homeowners. Among homeowners who own their homes free and clear, about 8% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. In Region 6, 44% of homeowners with very low income (below 50% of AMI), 76% of renters with extremely low income (less than 30% of AMI), and 65% renters with very low income (30-50% of AMI) are burdened by their housing costs.

---

[134] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[135] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 6			
Doddridge County	$19,720	$29,100	$46,450
Harrison County	$19,720	$32,600	$52,200
Marion County	$19,720	$29,700	$47,500
Monongalia, Preston Counties	$21,650	$36,100	$57,750
Taylor County	$19,720	$29,050	$46,500

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low income category.

Households and Housing Cost Burden by Area Median Income (AMI) in Region 6

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	5,765	3,670	64%	2,390	41%	10,750	8,160	76%	6,765	63%
30-50% AMI	8,000	2,400	30%	--		6,795	4,388	65%	1,449	21%
50-60% AMI*	3,319	653	20%	258	8%	2,407	1,404	58%	103	4%
50-80% AMI	12,780	1,890	15%	--		6,710	1,725	26%	--	
80-100% AMI	7,630	920	12%	--		2,825	--		--	
>100% AMI	44,895	--		--		8,295	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Stakeholders identified several groups at risk for housing insecurity including working families with low wages, the elderly in need of home repairs, people with disabilities who lack accessible housing, foster youth, immigrants facing language barriers, and individuals in recovery. All groups—particularly those at risk of homelessness—face intertwined challenges driven by both demographic and economic shifts.

Many of those most at risk face familiar issues of mental health and substance use. Even when treatment is available, the standard short-term recovery models often fall short, failing to provide the sustained support necessary for long-term stability. As one housing provider stated,

> “We see more and more people struggling with mental illness and drug abuse. There is a big gap between what we can do and what they need. There has to be a bridge between public housing and prison. The public seems to think that public housing can solve the problem, but they need more than just a roof and for so many, more than we are able to provide. Even when we try there is so much bureaucracy. It's easy for balls to get dropped and people to fall through the cracks.”

Stakeholders identified the need for more resources including expanded case management, longer-term recovery housing, and digital service access—but recognized that this required investment and a shift in policy priorities that may be lacking in the state and region. Stakeholders also identified newly vulnerable populations at risk of or experiencing homelessness due to factors like aging, disability, release from institutional care or relocation. Stakeholders reported that systemic barriers such as criminal records, past evictions and lengthy housing ban lists severely limit access to safe, stable housing.

Vulnerable groups across the region face a shortage of affordable and safe housing. Much of the existing housing stock in very rural areas is in disrepair, yet rental prices remain disproportionately high relative to income levels. For many families, the inability to afford upfront housing costs—such as security deposits or multiple months' rent—has created an environment of chronic instability. As a result, transient living situations, overcrowding, and displacement are becoming increasingly common.

These challenges most acutely impact families and individuals with low or unstable incomes. Many families are forced to “double up” with relatives or friends in overcrowded conditions, often relocating every few weeks. At the same time, mental health challenges, substance use, and a lack of trust in support systems further limit access to housing services. Despite the presence of shelters and social service agencies, resource limitations, such as strict eligibility requirements and insufficient capacity, have left many without viable options.

Geographic differences compound the issue. Marion County, for example, has significantly fewer housing options compared to Monongalia County, where the presence of WVU brings greater housing development and service infrastructure. However, even areas with more resources often experience high rents for substandard units, often controlled by a limited number of landlords in the rental market. Broader systemic issues such as financial illiteracy, unemployment driven by mental health and addiction, and sudden increases in childcare costs, further destabilize families. Additionally, communities are seeing a rise in transient people experiencing chronic homelessness, particularly in urban areas like Fairmont, Clarksburg, and Morgantown, underscoring the need for strategic, long-term investment in affordable housing, mental health services, and skills-based support that fosters financial resilience and sustainable housing outcomes.

The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 1,156 children and an estimated 528 families experiencing homelessness[136]. Numbers range from 24 children in Doddridge County to 551 in Harrison County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Estimate	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Estimate	SY23 Estimated Families Experiencing Homelessness
Doddridge	32	10	24	7
Harrison	423	174	551	227
Monongalia	124	71	162	93
Marion	52	27	116	59
Preston	246	118	253	121
Taylor	7	3	50	21
Region 6	884	402	1156	528

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

For low-income senior citizens, housing challenges are compounded by age and disability-related needs. In Region 6, 6,237 (17%) households with individuals over 62 years of age are classified as cost burdened, including 2,582 (7%) that are severely cost burdened and spend more than 50% of their income on housing costs.

Housing Units

Region 6 largely consists of single-family homes, accounting for 77% of all housing options in the area. This includes 78,904 (68%) detached, site-built units (87% owner-occupied), and 10,186 (9%) mobile or manufactured homes (77% owner-occupied). The region has 20,689 (18%) multifamily rental units, nearly two-thirds (13,344, 64%) in Monongalia County, and the rest spread primarily across Harrison (3,162, 15%) and Marion (2,666, 13%)

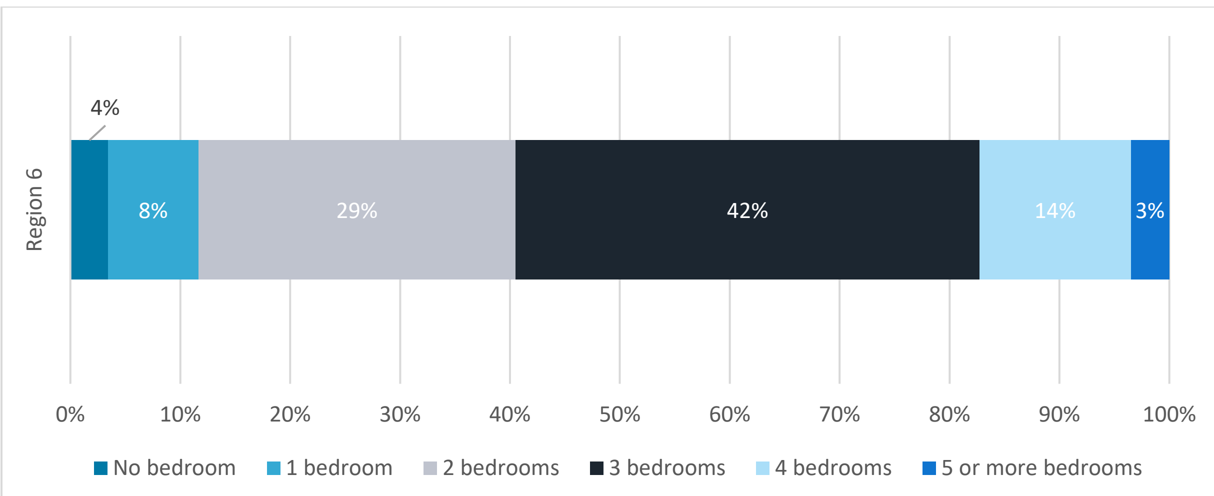
[136] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

Counties. There are at least 655 multifamily rental units in Preston County and at least 368 in Taylor County[137] which together account for approximately 7% of the region's multi-family rental stock.

In Region 6, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 42% of housing stock. Housing units with four or more bedrooms make up about 17% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 59% of all units in the county. Considering that just 33% of households in Region 6 consist of three or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



[137] The population sample is too small to create a reliable estimate at a 90% confidence level. Reliable ranges are 655-1,142 multi-family rental units in Preston County and 368-790 multi-family rental units in Taylor County.

Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

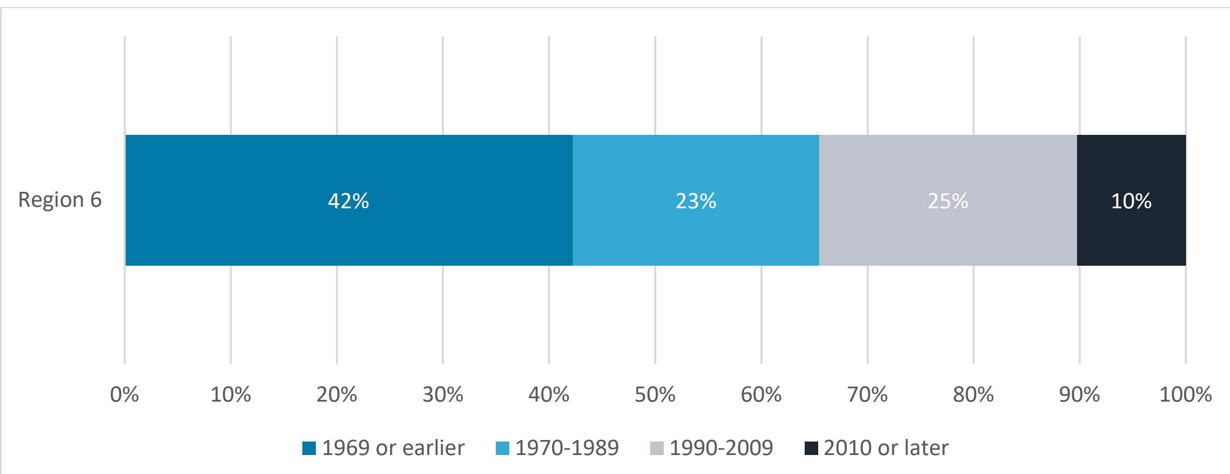
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Doddridge	--	--	27%	42%	--	--
Harrison	8%	7%	27%	41%	13%	--
Marion	--	7%	31%	45%	13%	--
Monongalia	--	11%	29%	37%	15%	4%
Preston	--	--	27%	53%	12%	--
Taylor	--	--	30%	46%	15%	--
Region 6	**3%**	**8%**	**29%**	**42%**	**14%**	**3%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 10% of the housing inventory in the region was constructed after the year 2010, and 25% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (65%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices observed throughout the region should encourage investments, homeowners with tight budgets and little savings may not have the means to make those investments. Focus group participants explained that many households do not have resources to maintain their housing. Additionally, aging housing in both urban and rural areas, particularly in Marion and Preston Counties, often fails to meet safety and energy efficiency standards. Stakeholders stated that costs for weatherization and home repairs are prohibitive, with long waitlists for assistance programs. Region 6 is split up amongst three different PUMA geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative cost and income thresholds for each area.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Doddridge County	00200	$250/month	$69,500 (Parkersburg-Vienna MSA)
Monongalia, Marion, Preston Counties*	00300	$247/month	$94,200 (Morgantown MSA)
Taylor and Harrison Counties	00600	$250/month	$62,900 (Randolph County)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 5,218 (5%) households in Region 6 have high energy costs[138]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as weatherization.

In Monongalia County, the majority of the need for rehabilitation and weatherization services is near Morgantown, West Virginia. Census Tract 102.2, which includes the Wiles Hill-Highland Park neighborhood, has at least 143 low-income, high-energy cost, energy burdened households likely to benefit from assistance. There is also greater need for tract 108 from the Morgantown Municipal Airport up to Cheat River and tract 110 which includes a majority of the First Ward neighborhood.

In Preston County tracts 9639, 9640, 9641 and 9643 each have over 75 low-income, high-energy cost, energy burdened households. Marion County does not seem to have as great a number of households that would benefit from rehabilitation and weatherization as Monongalia and Preston Counties, but there is a notable increase around Fairmont, West Virginia.

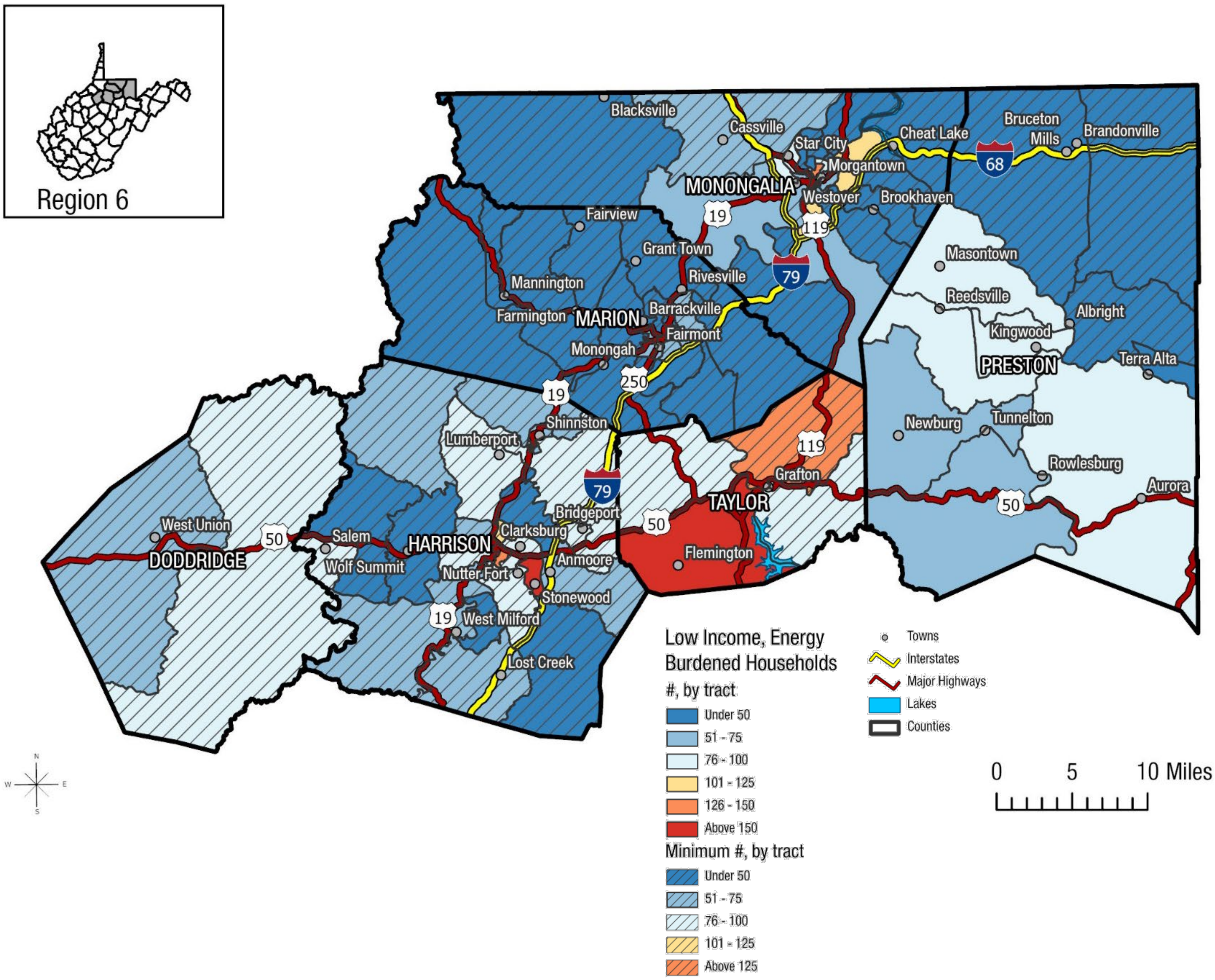
In Doddridge County, Census Tract 9650 on the eastern side of the county has the largest need with at least 81 low-income, high-energy cost, energy burdened households who may benefit from rehabilitation and weatherization. There are only two census tracts in Doddridge County, the other being census tract 8651 with 65 households that have low incomes and high energy costs.

Census Tract 9646 and 9648 located around Route 119 and its surrounding towns in Taylor County each have at least 140 low-income, high-energy cost, energy burdened households. In Harrison County, the greatest need appears to be located around Clarksburg, WV in Census Tracts 301 and 310. East View and Stonewood areas have 168 low-income, high-energy cost, energy burdened households.

[138] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $250/mo. in Doddridge, Taylor, and Harrison counties, and greater than $247/mo. in Monongalia, Marion, and Preston counties

Region 6 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 6 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 33,876 (25%) people commute into the region for work, 23,221 (17%) residents commute out of the region for work, and 81,100 (59%) residents work within the region. Many out-commuters (2,204, 10%) travel to Lewis County (Region 7) or Wood County (Region 5) for work. The most common home county of in-commuters is Fayette County, Pennsylvania (3,200, 9%), with many others (5,108, 15%) commuting from Barbour, Upshur or Lewis Counties (all Region 7). Over a quarter of the region's workers (26.7%) live in Monongalia County, specifically, Morgantown. The inflow and outflow commuting patterns for very low-income workers earning $15,000 or less annually in the region are proportional to the patterns for higher-income workers, suggesting that very low-income households are not necessarily priced out of or boxed into the region. In Morgantown, specifically, low-income residents are more likely to commute out of the city for work when compared to all income levels. These residents may find the housing stock within the city more affordable, desirable, or otherwise fit to their needs than the more rural surrounding housing markets.

Region 6 has a total of 132,518 housing units, reflecting 15% more units than households. Forty-seven percent (47%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Fifteen percent (15%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from a limited number of second-home buyers, over and above demand from residents and prospective residents. Less than 4% of all housing units are available for sale or rent.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $1,110 in Taylor County to $1,545 in Monongalia County. Median monthly costs for homeowners who own their home free-and-clear range from $287 in Doddridge County to $427 in Monongalia County. Median contract rents for counties for which reliable estimates are available range from $586 in Preston County to $809 in Monongalia County. Accounting for utilities, insurance, and other fees, median gross rents in counties for which reliable estimates are available range from $753 in Preston County to $943 in Monongalia County.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Doddridge	$1,143	28%	$287	--	--	--	$827	--
Harrison	$1,174	19%	$387	18%	$656	22%	$848	14%
Marion	$1,192	23%	$403	19%	$713	36%	$901	22%
Monongalia	$1,545	22%	$427	22%	$809	14%	$943	15%
Preston	$1,300	35%	$368	12%	$586	24%	$753	16%
Taylor	$1,110	21%	$362	11%	--	--	--	--
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Housing costs vary greatly across Region 6, with costs in some counties (Doddridge, Preston and Taylor Counties) sitting consistently at or below statewide medians while Monongalia County has the second highest median homeowner cost (with mortgage) and third highest median contract rent in West Virginia. Since 2018, homeowner costs (with mortgage) have largely mirrored state level trends, although costs have increased rapidly in Preston and Doddridge Counties. Similarly, median gross rent increases since 2018 have either followed the state trend or in several cases (Harrison, Monongalia and Preston Counties) been lower than changes observed at the state level.

Rental Market

Rental vacancy rates across the region suggest an adequate total quantity of rental housing for most of the region. Although housing markets are regional, submarkets within the market can experience different levels of pressure. For example, the vacancy rate in Preston County is between 1%-7%, which along with a 24% increase in contract rents indicates a tightening rental market, while in Harrison County, the vacancy rate is between 12%-20% indicating a weak market. The adequate or excess quantity of available rental units in the region and component counties does not reflect poor conditions or market gaps, and steep increases in rent indicate that rental market across the region is becoming increasingly competitive.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Stakeholders identified the rental market as a major obstacle and frequently pointed out that much of the available rental housing is in poor condition, yet costs remain high, especially in relation to the quality of the rental stock. As one stakeholder described, “People are paying a good bit for a dump. Even in places like downtown Fairmont you have older homes that are falling apart and it’s upwards of $1,000 a month, and heating and cooling are not included. You couple the price with energy costs and a lot of people just can’t make it work.”

Another stakeholder explained, "We would like to move into something smaller, but we can’t find anything. Anymore, things are like $400,000 here in Marion County and rents have always been high here – 2 months' rent to get into something is crazy for folks that can't afford even a monthly payment. And with (home) prices rising they're also looking at a payment that could be twice what they pay to rent now."

Costar data is available for the City of Morgantown in Monongalia County, the City of Fairmont in Marion County and the City of Clarksburg in Harrison County. For units included in Costar[139], the vacancy rate in Morgantown was 6.8% in the second quarter of 2024, 3% in Fairmont and 5.4% in Clarksburg. Fairmont has experienced a steady decline in vacancies over the past 10 years and now has a balanced market. Fairmont will need to "keep up" with demand to retain the balance market that promotes investment in rental properties. Both Morgantown and Clarksburg experienced a substantial decrease in vacancies during 2020 and early 2021, however vacancies have since increased suggesting that demand has decreased and neither place can absorb more units in the near term.

Renter-Occupied Housing Gap

The region lacks sufficient rental housing that is both available and affordable for extremely low-income households earning less than 30% of the Area Median Income (AMI). Fewer than 8,500 units (fewer than 22% of all rental units) are priced to serve this income group, yet more than 10,500 households (more than 32% of all renter households) fall within this range—leaving a gap of over 2,000 units. Compounding the issue, over half (51%) of these deeply affordable units are occupied by households with higher incomes, further limiting access for those most in need.

At the same time, there is a mismatch between the number of households earning above 80% of AMI and the availability of units priced appropriately for them. With an insufficient supply of higher-cost rental options, more than 5,500 (representing over 66% of renter households earning above 80% of AMI) higher-income households turn to lower-cost units, intensifying competition for housing intended for lower-income renters.

The majority (72%) of the region's rental units are priced within a middle affordability band, targeting households earning 30–80% of AMI (very low to low-income). The shortage of stock both above and below this range forces households across the income spectrum to compete for the same units. This dynamic disproportionately impacts lower-income households, who face the greatest barriers to securing affordable housing in an increasingly competitive rental market.

[139] According to the American Community Survey (ACS) 5-year estimate data from 2023, there are 5,297 multifamily housing units in Morgantown. CoStar, a commercial real estate information provider, has data on 6,470 units, which is approximately 122% of the ACS estimate. The more up-to-date Costar data represents recently built units that may not have been captured in ACS sampling. According to the American Community Survey (ACS) 5-year estimate data from 2023, Fairmont City has an estimated 1,502 multifamily housing units. In comparison, Costar data records 1,455 units, which is approximately 96.87% of the ACS estimate. This high percentage indicates that Costar's data is largely comprehensive, reflecting a close match to the ACS figures. It highlights the reliability of Costar's data in capturing the multifamily housing units in Fairmont. However, the slight discrepancies underscore the need to consider potential variations in vacancy rates calculated by ACS and Costar, especially given that Costar data is more recent, from 2024. According to the American Community Survey (ACS) 5-year estimate data for 2023, Clarksburg city has an estimated 1,441 multifamily housing units. In comparison, costar reports data on 771 units, which accounts for approximately 53.50% of the ACS estimate. The rental vacancy rate for Clarksburg calculated from 2023 ACS 5-year estimates indicates an oversupply of rental units, agreeing with Costar indicators that the city cannot absorb any additional rental units.

While some higher-income households may intentionally choose to rent lower-cost units, others may be unable to secure housing that better fits their needs due to limited supply at higher price points. Expanding rental options across the income spectrum could help alleviate this pressure, improving access to affordable housing for lower-income households. If renters would prefer a higher cost unit but remain in a lower cost unit because no "upgrades" are available, the market may not be responding to demand adequately, preventing both higher and lower income households from accessing the housing that would best accommodate their budget and preferences.

When housing stock is limited, higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits, or meeting stricter screening criteria. This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[140].

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. With the exception of Doddridge County, all counties in the region mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but for all counties, 2024 estimates remain below April 2019 levels. Doddridge has experienced a more fluctuating inventory but ultimately had the least inventory in 2024. Monongalia County saw the greatest rebound in months of supply in the region, reaching double the state average in April 2024. During this period, the more rural counties (Doddridge, Preston, and Taylor) and Harrison County consistently exhibited low supply levels compared to the rest of the region and the state, suggesting prolonged inventory shortages.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Doddridge	0.9	1.4	0.2	1.3	0.7	0.3
Harrison	1.0	0.8	0.5	0.3	0.5	0.7
Marion	1.6	1.5	0.7	0.6	0.6	0.8
Monongalia	2.3	1.8	0.7	0.4	0.7	1.6
Preston	1.0	1.3	0.3	0.3	0.4	0.9
Taylor	1.5	1.6	0.5	0.8	0.4	0.5
State Average	2.5	2.1	0.9	0.6	0.6	0.8

[140] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

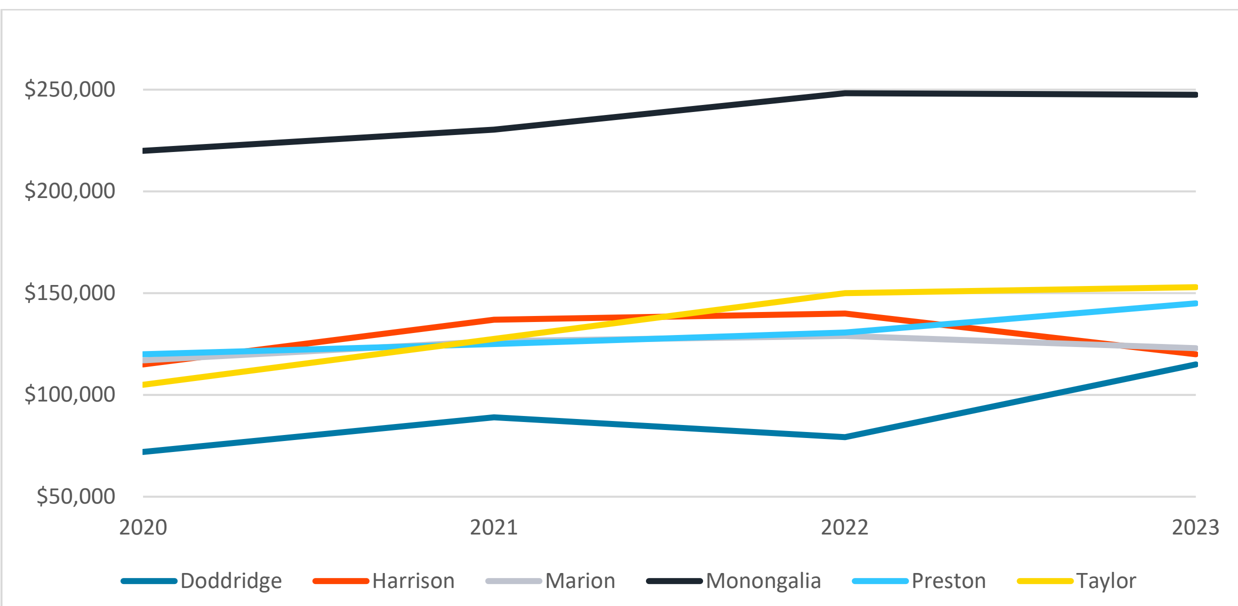
Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

While most counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region experienced increasing prices. Monongalia County has the most inventory, and likely, a more balanced market. Changes in transactions have varied across the region with Doddridge, Marion and Taylor Counties seeing an increase in transactions, while Harrison, Monongalia and Preston Counties have seen declines in transactions. The increase in both price and transactions has been especially notable in rural areas like Doddridge and Taylor Counties. Across counties and market conditions, the region's inventory remains slim.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Doddridge	$115,000	60%	82	178
Harison	$120,000	4%	2298	2092
Marion	$123,000	5%	1052	1423
Monongalia	$247,500	13%	2573	1808
Preston	$145,000	21%	766	688
Taylor	$152,950	46%	254	391
Statewide	**$118,000**	**18%**		

Owner Occupied Housing Gap

The region lacks sufficient owner-occupied housing that is both affordable and available to households earning less than 50% of the Area Median Income (AMI). Nearly three-quarters (72%) of the units priced for this income range are currently occupied by households with higher incomes, reducing access for the very households these homes are intended to serve.

At the same time, many homeowners with incomes greater than 100% of AMI are living in homes that cost well below what their housing budgets could support. This may indicate that higher-income households are remaining in lower-cost units because there are not enough higher-priced options that meet their needs or preferences. When this happens, the market fails to match households with appropriately priced homes, limiting mobility and opportunity across the range of household incomes and levels of affordability.

This mismatch is particularly stark: there are over 29,000 more households earning above 100% of AMI (representing over 65% of all homeowner households earning above 100% of AMI) than there are owner-occupied units priced affordably for that group. Without adequate higher-cost options, these households may continue to occupy units that could otherwise serve lower-income families, further tightening access to affordable homeownership.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[141]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[142,143,144]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

---

[141] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[142] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[143] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[144] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

Subsidized Housing

As of April 2024, the region contains up to 3,624 subsidized, income-restricted housing units.

- Most of these units are part of LIHTC, Section 8, Public Housing, and HUD/FHA insured properties. The average number of active subsidies per property is 1.35, as many properties have layered funding sources.
- 43% of these units are studios or have one bedroom.
- 63% of these units are intended for families, 11% are intended for elderly occupants, 2% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 93 months, or 7 to 8 years.

By 2034, over one third of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

Conversations with local housing authorities described a housing system that is overstretched, under-resourced, and increasingly reactive. Directors spoke of the need for permanent housing solutions, increased staffing, flexible funding for rehabilitation, and stronger quality standards across providers in order to stabilize communities and create pathways out of homelessness.

The Morgantown Fairmont Housing Authority is grappling with a breadth of issues driven by limited resources, escalating demand, and external policy pressures. A critical shortage of housing vouchers has left more than 700 on waitlists. While the Authority once led proactive development efforts in neighborhood stabilization, housing rehab, and workforce training, the organization was forced to pivot during the COVID-19 pandemic toward emergency rental support using American Rescue Plan funds. Those dollars allowed the hiring of a Housing Navigator and foreclosure specialist but came at the cost of homeownership programs and broader resident empowerment initiatives, such as credit management and financial literacy, which have dwindled to fewer than 20 cases post-pandemic.

There are limited numbers of rental properties and landlords in the region but demand for supportive housing has increased. As a result, multiple service providers are drawing from the same pool of private landlords, reducing the availability of units for housing authority clients—particularly given the constraints of fair market rent levels in Morgantown. The recent implementation of the state and local camping bans is anticipated to only deepen the crisis. By pushing unhoused individuals out of encampments without providing adequate permanent housing alternatives, the ban is expected to increase incarceration rates and further complicate reentry and housing access due to criminal records. While transitional sites like Hazel's House of Hope offer some relief, they remain insufficient to meet regional demand.

There is also an urgent need to revive and fund programs that once made a tangible difference, including barrier-free housing initiatives, emergency repair loans, and homeownership support. Legal liability concerns and rigid funding regulations have sidelined these efforts, leaving many aging or structurally compromised properties to deteriorate. A flexible pool of repair funding is essential—not just for superficial fixes, but for major foundational work like wiring, plumbing, and accessibility modifications that keep homes habitable and safe.

Meanwhile, the Clarksburg Housing Authority, while more stable, faces its own housing supply and affordability issues. The waitlist for public housing reopened (February 2024), with a manageable three-month wait time and about 140 individuals actively seeking housing. Yet the region still suffers from a scarcity of affordable housing, particularly among tax-exempt properties whose operating costs continue to outpace stagnant household incomes. The closure of the Clarksburg Mission has removed the community's primary emergency shelter option, increasing the need for rapid rehousing programs. The Authority's three case workers are now under greater strain, handling a growing volume of referrals from partners like the WV Coalition to End Homelessness.

Vulnerable individuals in the region who ultimately experience homelessness are often unable to find sufficient services in rural areas. The region has approximately 70 beds for emergency housing. This includes 8-10 beds at the Union Mission of Fairmont and 58 beds in Morgantown at Grace Shelter/Catholic Charities (Hazels House of Hope), Rainbow House and Caritas House. Beyond these establishments, no other emergency housing was identified for the region. Similarly, while the region has 126 beds at certified recovery residences, these beds are located only in Monongalia and Harrison counties. The region has three Oxford Houses[145] with capacity for 23 individuals; all are located in Monongalia County.

Conclusion

Economic and demographic shifts throughout Region 6 and broader national trends are changing the region's housing needs. Population has declined in many of the region's rural communities and increased in and around urban centers like Morgantown. However, across the region, a lack of new development (just 10% of housing built since 2010) means the stock of housing has not kept up with new needs and demand. Limited supply has put upward pressure on home prices (increases in county median sale prices between 4% and 60%) and rents (increases in county median gross rent ranging from 14% to 22%). Increasing prices and limited availability is making the market for affordable, quality housing increasingly competitive.

Stakeholders across the region expressed concern over the lack of safe, affordable housing. This includes aging, substandard homes in rural communities, and a lack of new investment in urban growth hubs like Bridgeport and Morgantown. Marion and Preston Counties were frequently cited as facing some of the steepest challenges, including deteriorating housing stock, few affordable rental options, and barriers to homeownership for low-income families, seniors, and young professionals. Vulnerable populations, such as foster youth and individuals experiencing homelessness, face additional hurdles related to financial insecurity, housing resource gaps, and limited shelter availability.

Stakeholders identified a need to expand affordable housing options through both new construction and rehabilitation of existing homes, particularly in older urban neighborhoods and rural communities. Absentee landlords and the inability of those on fixed incomes to afford repairs both contribute to poor housing conditions and create a need for housing rehabilitation. At the same time, high rents in cities like Morgantown, driven by the

[145] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

student market, are pricing out non-student residents. The mismatch between wages and housing costs continues to push young workers out of the region, and negatively impacts seniors and low-wage workers, weakening economic resilience and long-term population stability.

Improving infrastructure and coordinating efforts across sectors were seen as essential next steps. Expanding broadband and modernizing water, sewer and transportation infrastructure could unlock development potential in rural areas while improving overall quality of life. Stakeholders also called for stronger partnerships between governments, nonprofits, and the private sector to align housing development with community needs. Workforce training for contractors, streamlined resource navigation, and shared investment strategies were identified as critical components of a regional solution to housing affordability, quality, and access.

The region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 6 community, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (nearly 23,800, 21% households) who, though working or retired, experience housing insecurity.

Region 7

Counties: Barbour, Braxton, Gilmer, Lewis, Randolph, Tucker, Upshur
Population: 110,221; Households: 42,600; Average Household Size: 2.6;
Tenure: 77% Homeowner, 23% Renter; Total Cost Burden 7,346 households[146];
Severe Cost Burden: at least 3,536 households[147]

Stakeholders across West Virginia's Regional Planning and Development Council (PDC) Region 7 emphasized the need for more housing, improved infrastructure and strategic policy changes to support growth and sustainability. There is a critical shortage of housing at all price points, limiting both rental and homeownership opportunities. In many rural and low-growth areas, stakeholders expressed that rent prices and affordable single-family home prices are too low for developers to find new construction profitable, yet the available housing in the region is still too expensive for many residents. In areas experiencing increased demand, limited housing stock has led to rapid increases in housing prices. In both cases, the lack of diverse housing options is impacting both locals and newcomers, making it difficult to attract new residents or retain existing ones, which in turn affects workforce and community stability.

Data analysis conducted for Region 7 shows single earners with median wages who are employed within the region's most common occupations face challenges paying median rent costs in the region's more expensive counties, and median wage single earners in 7 of the region's top 10 most-employed occupations cannot afford median homeowner costs anywhere in the region. Most of the rental units in the region are priced within the range that is affordable to households with incomes between \$20,000 and \$40,000[148]. However, the region lacks rental housing affordable to households with incomes below or above these thresholds. The lack of lower rent and higher rent units causes higher-income households to compete with low and middle-income households for units. Lower income households are generally disadvantaged in this competition and often must accept substandard housing or housing cost-burdens to obtain a unit at all. Over 7,000 (18%) households in the region are burdened by their housing costs and are likely unable to save for emergencies or to invest in homeownership and may even sacrifice necessities like food and healthcare to pay for housing. Vacancy rates are low across the region, especially among owner-occupied housing units. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

[146] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.
[147] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.
[148] Loosely based on 30% and 80% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

Key Market Indicators[149]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[150]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Barbour	$803	--	$1,025	-60%
Braxton	$578	--	$979	-63%
Gilmer	$764	--	--	-46%
Lewis	$737	--	$1,058	-16%
Randolph	$807	1-6%	$1,045	-80%
Tucker	$689	--	$1,146	-83%
Upshur	$799	0-6%	$1,147	-76%
Statewide	$850	6.6%	$1,225	-68%

Background

Running predominantly east-west, Region 7 of West Virginia's eleven Regional PDCs covers the central portion of West Virginia, including seven counties: Barbour, Braxton, Gilmer, Lewis, Randolph, Tucker and Upshur. The area is characterized by its rural nature and diverse geography, with rolling hills, dense forests, and in the east, portions of the Allegheny Mountains. Transportation access within the region was regularly cited as a challenge; however, major investments in highways like US 33 and especially US 48/Appalachian Development Highway System Corridor H have made the region more accessible to major US metropolitan regions in the east, particularly the Washington D.C. metro area. While the increased connectivity is largely viewed as positive, it has also contributed to housing challenges, particularly in Tucker County.

The region has experienced population decline and an increasingly aging population, both of which strain local resources and services. Across the region, population declined 7% between 2010 and 2023; however, the most rural western counties of Braxton and Gilmer recorded population declines exceeding 16%. Lewis County was the only county in the region to record a population increase (up 0.8% between 2010 and 2023); however, current population estimates show a loss of more than 500 residents since 2020, a 3% decrease in Lewis County's population.

Economically, the region has traditionally relied on industries such as coal mining, timber and agriculture. Although in recent years, there has been a concerted effort to diversify the economy by expanding tourism and outdoor recreational activities, leveraging outdoor amenities for remote worker recruitment, and promoting small businesses and renewable energy projects. Most regional employment is in the education and health services (27%) and retail trade (13%) sectors. However, the region also has significant employment in construction activities (9%) related to oil and gas and manufacturing (9%), especially in wood products.

[149] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[150] See rental vacancy rate definitions, page 197.

The area's most rural counties are anchored largely by public sector entities, such as local boards of education, healthcare facilities, and state and local governments. In Braxton County, this includes the local board of education and health services including Central WV Aging Service, WVU Medicine, and the County Senior Center. Barbour County has a similar mix of local and home healthcare providers but is also home to several large metallurgical mining operations, Wolf Run Mining Company (Arch Coal, Inc.) and Century Mining; however, many of these employees are from outside of the immediate area.

Gilmer, Upshur, Lewis, and Randolph Counties feature a mix of education, healthcare, and light manufacturing. Leading employers include Glenville State University (Gilmer County), West Virginia Wesleyan College (Upshur County), and Davis and Elkins College (Randolph County), healthcare facilities representing both small local facilities and large regional health networks (Davis Health System, Vandalia Health, WVU Medicine), and wood products manufacturers like Armstrong Flooring, Weyerhaeuser, Lignetics (hardwood heating and BBQ pellets), and Fairman Building Components (building materials and trusses).

In Tucker County, the area's natural resources are leveraged for extraction, manufacturing, and outdoor recreation tourism. Major employers include Regency West Virginia Ventures (Canaan Valley Resort), Timberline Mountain, Mettiki Coal and Kingsford Manufacturing.

Median earnings[151] range from $28,700 in Braxton County to $43,000 in Lewis County. The region's poverty rate[152] is 17% however, there were stark regional differences with rates as low as 13% percent in Tucker and Lewis Counties to nearly 2% in Barbour County.

Households

Region 7 is home to 110,221 people, comprising 42,600 households. Most households (63%) live in Randolph, Upshur, and Lewis Counties. While Upshur County saw no significant change in the number of households over the 2018-2023 period, most counties have fewer households than in 2018. Only Lewis County has more households (6%) than in 2018.

[151] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[152] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Barbour	5,871	-8%
Braxton	4,733	-14%
Gilmer	2,228	-17%
Lewis	6,940	6%
Randolph	10,385	-8%
Tucker	2,855	-8%
Upshur	9,588	No Change

The majority of households (77%) own their home. The region's renters are primarily concentrated in Gilmer, Lewis, and Randolph Counties where homeownership rates are 76%, 71% and 77%, respectively.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Total Households	Renters	Owners	Homeownership Rate
Barbour	5,871	1,215	4,656	79%
Braxton	4,733	982	3,751	79%
Gilmer	2,228	387-663*	1,703	76%
Lewis	6,940	2,034	4,906	71%
Randolph	10,385	2,376	8,009	77%
Tucker	2,855	530	2,325	81%
Upshur	9,588	1,948	7,640	80%

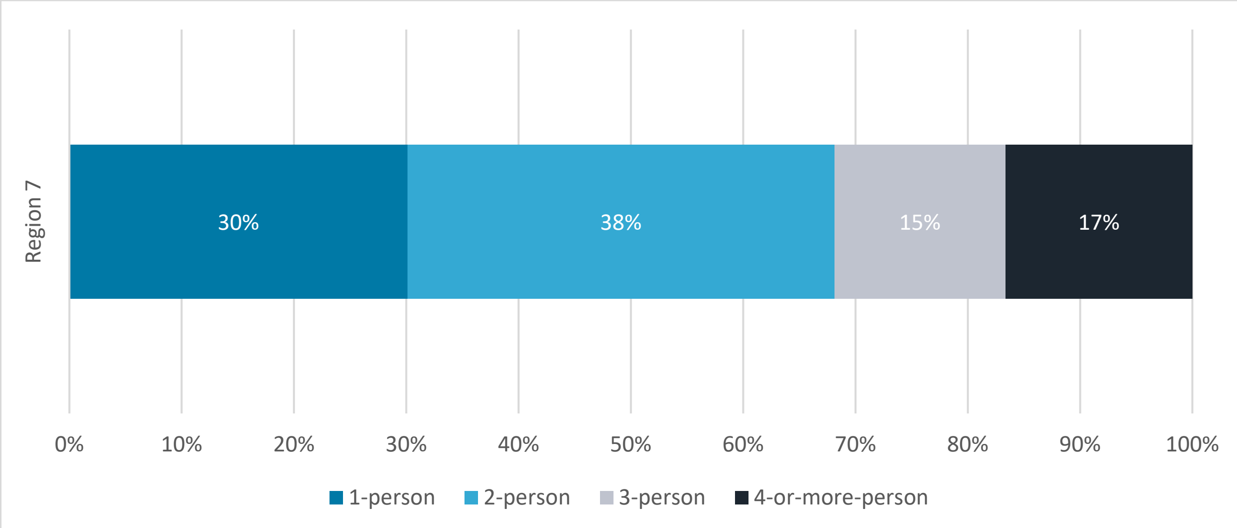
*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

The majority of households (68%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households made up the largest demographic subset, accounting for 38% of all households, while 30% of households are comprised of a single individual. The remaining households are made up of three people (15%) or four or more people (17%).

Approximately 11,000 households (11,117), or 26%, include one or more children under 18 years of age. More than 16,500 (16,570) households or 39%, include one or more individuals who are 65 years and over. Across the region, 12,832 (30%) households consist of a single householder living alone, including over 6,600 or 52% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more- person
Barbour	1,606	1,050	2,223	633-1099*	1,176
Braxton	1,375	497-859*	1,697	838	823
Gilmer	604	221-469*	857	278-534*	300-486*
Lewis	2,020	1,031	2,825	947	1,148
Randolph	3,267	1,687	4,069	1,371	1,678
Tucker	961	532	1,158	343	393
Upshur	2,999	1,320	3,360	1,725	1,504

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 7 range from $44,449 in Braxton County to $55,057 in Randolph County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $47,939 in Braxton County to $63,790 in Lewis County. In contrast, median household incomes for renters range from $24,272 in Lewis County to just over $44,000 in Barbour County.

Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Barbour	$48,347	$49,780	$44,007
Braxton	$44,449	$47,939	$20,821-$38,023*
Gilmer	$50,991	$56,349	$19,847-$48,393*
Lewis	$52,279	$63,790	$24,272
Randolph	$55,057	$61,832	$17,867-$41,921*
Tucker	$53,475	$61,387	$33,393
Upshur	$51,859	$58,873	$28,265

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Workforce Affordability

In the region, 59% of households include at least one worker, and at least 24% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 36% (15,225) of householders in the region are aged 65+, 43% (18,402) of households receive some Social Security income, and 31% (13,031) receive retirement income other than Social Security.

Median wage single-earner households in 7 of the region's 10 most employed occupations cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 7. Even if they earn 90th percentile wages, homeownership in more expensive counties (Tucker, Upshur) is not affordable for many single-earner households. With a secondary earner (24% of households in the region), median rents and homeowner costs across Region 7 are more reasonably affordable.

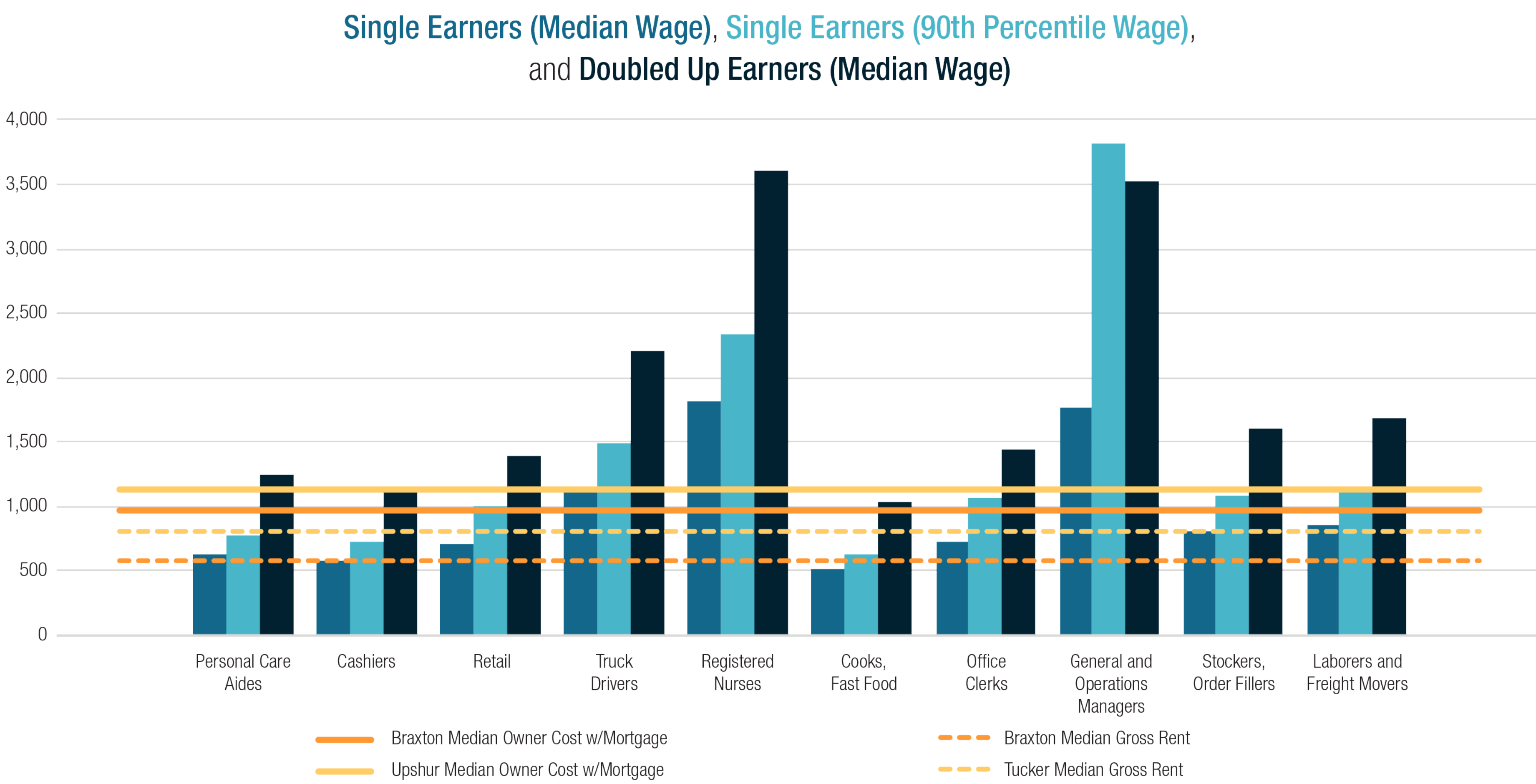
Median wage single earners working in food service cannot afford median rent anywhere in the region, and those working in half of the region's 10 most employed occupations cannot afford median rent in the region's more expensive counties (Randolph, Barbour, and Upshur). Median gross rent across all of Region 7 falls within the range $600 to $799. An estimated 22% of renters fall within this median range, and 64% fall within $200 of it. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($578 in Braxton County and $807 in Randolph County) are generally consistent with the regional rent distribution.

Conversations with local stakeholders across the region underscored a critical shortage of workforce housing, driven by increased employment opportunities and inadequate housing supply. Expanding mining operations, such as Arch Coal's Leer South site and Allegheny Met, are expected to employ over 800 workers combined, intensifying demand. However, both high- and low-income households are competing for a limited supply of rental and homeownership options, with professionals like doctors and attorneys unable to find suitable homes despite strong incomes. In areas like Gilmer County, employers such as the Department of Corrections and Minnie Hamilton Health System face serious challenges retaining staff due to the lack of moderate- and higher-income housing. This housing gap forces many workers to live outside the region in cities like Bridgeport, weakening the local workforce and economy. Transportation and internet access also present major barriers, with limited public transit hours and poor connectivity affecting worker reliability and recruitment. Development remains difficult, as builders and developers are scarce, land is limited, and new housing—particularly in places like Tucker County—remains unaffordable to many residents. Long waitlists for income-restricted units further reflect the need for housing solutions that can support both workforce retention and community stability.

Housing Affordability for Top 10 Occupations by Employment in Region 7

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Unmet Housing Need

More than 7,000 (18%) households in Region 7 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 48% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 4,179 (13%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[153], WVHDF's On-Site Systems Loan Program[154], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the residents and the community.

Additionally, at least 3,167 (32%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. Thirty-two percent (32%) of renters in Region 7 are cost-burdened compared to just 13% of homeowners with a mortgage. Approximately 17% of renter households spend over 50% of their income on housing costs compared to 6% of homeowners. Among homeowners who own their homes free and clear, about 8% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. Forty three percent (43%) of homeowners with very low income (below 50% of AMI), 57% of renters with extremely low income (less than 30% of AMI), and 51% renters with very low income (30-50% of AMI) are burdened by their housing costs.

---

[153] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[154] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 7			
Barbour, Braxton, & Lewis Counties	$19,720	$25,150	$40,200
Gilmer County	$19,720	$26,400	$42,250
Randolph County	$19,720	$26,650	$42,600
Tucker County	$19,720	$27,200	$43,500
Upshur County	$19,720	$26,000	$41,600

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low-income category.

Households and Housing Cost Burden by Area Median Income (AMI) in Region 7

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	2620	1605	61%	1060	40%	2760	1572	57%	1320	48%
30-50% AMI	3455	1024	30%	--		1695	864	51%	--	
50-60% AMI*	1703	442	26%	104	6%	700	334	48%	44	6%
50-80% AMI	5070	978	19%	--		1860	908	31%	--	
80-100% AMI	3370	--		--		1105	--		--	
>100% AMI	17055	--		--		2585	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Housing for vulnerable populations, including seniors and individuals in recovery, was also identified as a critical housing gap. Both groups—particularly those at risk of homelessness—face intertwined challenges driven by both demographic and economic shifts.

Like other parts of the state, Region 7 faces significant challenges in housing vulnerable populations, many of which are deeply intertwined with substance abuse and mental health issues. A critical shortage of units at or below fair market rent has exacerbated the problem, especially as rental prices remain high post-pandemic, and temporary relief programs such as rental support and emergency housing funds have largely vanished. Many at-risk individuals continue to struggle with mental health and substance use, and even when treatment is available, short-term recovery models often fall short of providing the sustained support needed for long-term stability. Many stakeholders described a need for expanded services including more case management, long-term recovery housing, and other wholistic approaches that focus on the breadth of individuals' needs. For example, many individuals served by social service and housing support agencies are fleeing domestic violence, often with children, and require a spectrum of trauma-informed support, legal advocacy and child-focused services. Veterans and others with specialized needs add to the growing demand for comprehensive and adaptable housing responses. Growing needs have forced many housing providers in the region to remain reactive, continually overwhelmed and under-resourced in the face of mounting challenges.

The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 1,062 children and 470 families experiencing homelessness[155]. Numbers range from 17 children in Gilmer County to 443 in Upshur County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

[155] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024).

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
Barbour	7	3	19	8
Braxton	36	15	54	22
Gilmer	2	1	17	5
Lewis	182	83	204	93
Randolph	162	63	246	95
Tucker	46	23	79	40
Upshur	340	159	443	207
Region 7	775	346	1062	470

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

Low-income seniors in the region face housing challenges driven by fixed incomes, rising costs, deteriorating housing conditions, and limited access to supportive services. Many low-income seniors live in homes that are unsafe. In Region 7, 2,400 (15%) households with individuals over 62 are classified as cost burdened, including at least 695 (4%) that are severely cost burdened and spend more than 50% of their income on housing costs.

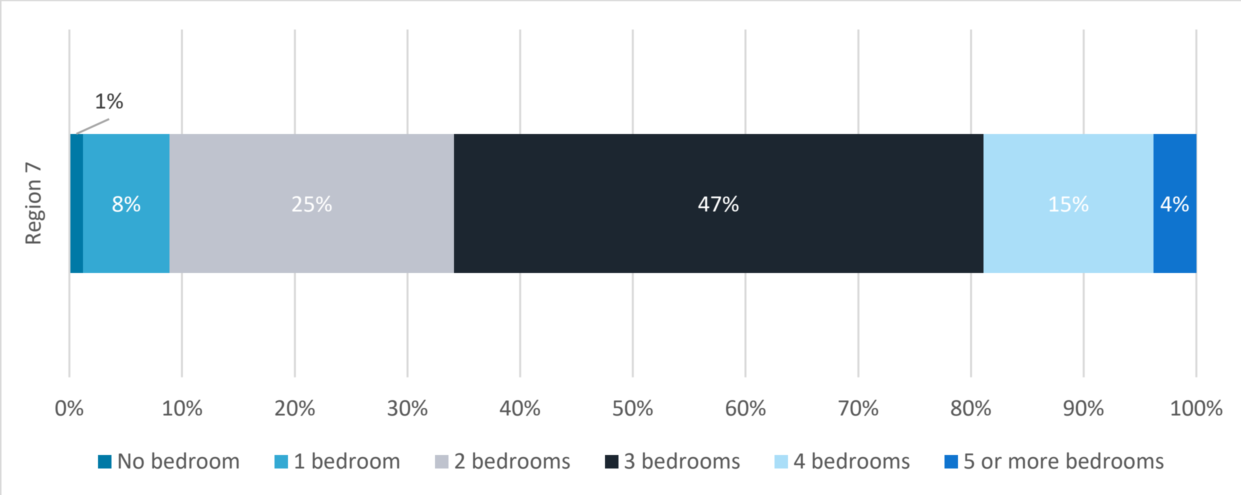
Housing Units

Region 7 largely consists of single-family homes, accounting for 92% of all housing options in the area. This includes 30,596 (72%) detached, site-built units (84% owner-occupied), and 8,613 (20%) mobile or manufactured homes (79% owner-occupied). Multifamily rental units are limited in the region, with ACS estimating just 2,870 (7%) units.

In Region 7, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 47% of housing stock. Housing units with four or more bedrooms make up about 19% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 66% of all units in the region. Considering that just 32% of households in Region 7 consist of three or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

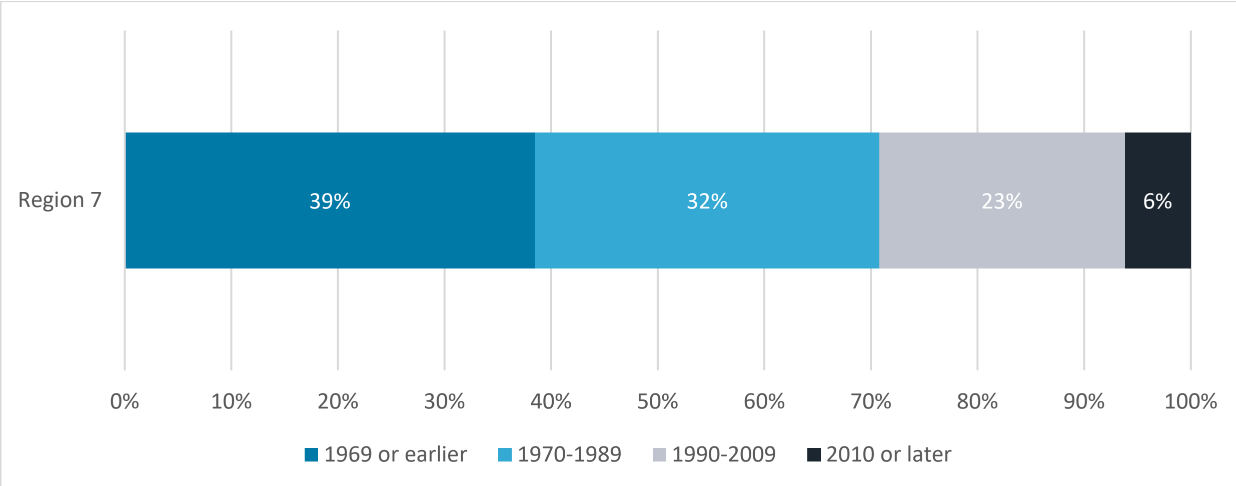
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Barbour	--	--	25%	49%	14%	--
Braxton	--	--	30%	44%	16%	--
Gilmer	--	--	27%	51%	--	--
Lewis	--	10%	26%	46%	12%	--
Randolph	--	10%	25%	46%	15%	--
Tucker	--	--	20%	47%	19%	--
Upshur	--	--	24%	48%	17%	--
Region 7	1%	8%	25%	47%	15%	4%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 6% of the housing inventory in the region was constructed after the year 2010, and 23% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (71%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare, and medical care. Though the tightening housing market and increasing sale prices observed throughout the region should encourage investments, homeowners with tight-budgets and little savings may not have the means to make those investments. Vacant and dilapidated housing was identified as a widespread problem in the region. This was attributed to several challenges including limited household budgets, the location of properties in flood prone areas, a lack of code enforcement, and a lack of builders to support redevelopment efforts. Several housing providers discussed how the lack of quality housing stock limited the use of housing choice vouchers, putting additional strain on families.

Region 7 is split up amongst three different PUMA geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative cost and income thresholds for each area.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Tucker County*	00500	$251.67/month	$65,800 (Grant County)
Barbour, Lewis, Randolph and Upshur Counties	00600	$250/month	$62,900 (Randolph County)
Braxton and Gilmer Counties *	00700	$260/month	$55,200(Roane County)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 2,899 (7%) households in Region 7 have low incomes and high energy costs[156]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

Census Tract 9653, around Canaan Valley, has the most low-income, high-energy cost, energy burdened households in Tucker County with at least 76 households with low incomes and high energy costs. Census Tracts 9679, northeast of Sutton Lake, and 9680, northwest of Route 79, in Braxton County each have over 75 low-income, high-energy cost, energy burdened households. Census Tract 9677.01 in Gilmer County, which makes up the entire county outside of Glenville and its surrounding areas, has at least 64 households with low incomes and high energy costs.

In Barbour County, Census Tracts 9656 and 9657 have at least 111 and 126 low-income, high-energy cost, energy burdened households respectively. Tract 9658 around Belington, WV has the largest number with 131 households[157]. In Lewis County, Census Tracts 9674, between interstate 79 and Highway 19 N, and 9676, around Stonewall Jackson Lake State Park, each have over 100 low-income, high-energy cost, energy burdened households. In Randolph County, Census Tract 9665 bordering Monongahela National Forest, and Tract 9661, around Elkins, WV each have at least 160 households that are low-income, high-energy cost, energy burdened households.

Finally, 4 of the 6 census tracts in Upshur County (9666, 9668, 9670 and 9671) each have at least 125 low-income, high-energy cost, energy burdened households. Tract 9668 on the eastern side of Buckhannon, WV has the largest number with 200 households[158].

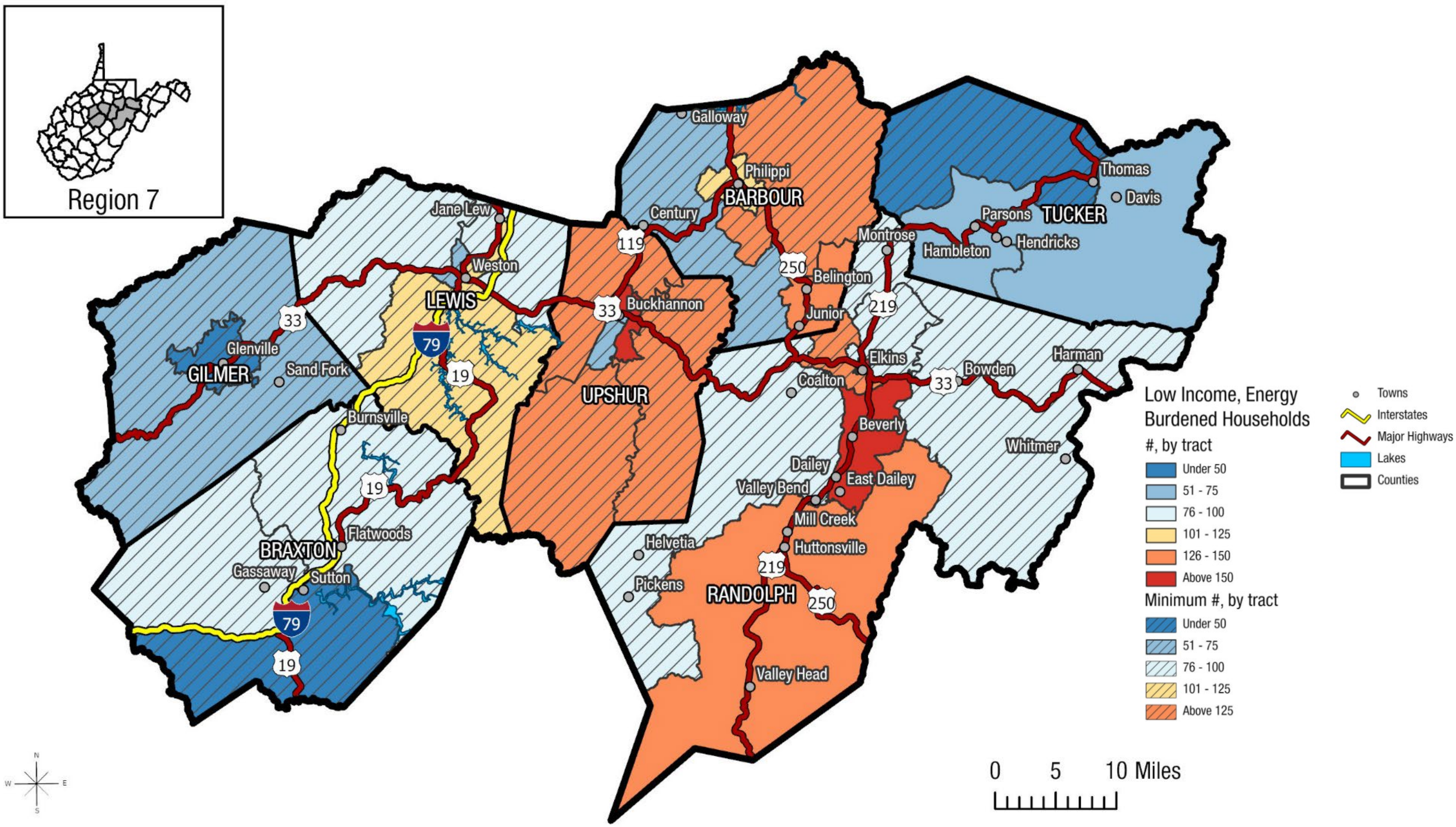
[156] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $251.67/mo. in Tucker County, greater than $250/mo. Barbour, Lewis, Randolph and Upshur counties, and greater than $260/mo. in Braxton County.

[157] To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound. This estimate did not require the application of the lower bound, meaning the precise number derived from reliable proportion of low-income households with a high energy cost that represents an energy burden in PUMA 00600 and a reliable CHAS estimate of low-income households for Barbour County, tract 9858.

[158] To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound. This estimate did not require the application of the lower bound, meaning the precise number derived from reliable proportion of low-income households with a high energy cost that represents an energy burden in PUMA 00600 and a reliable CHAS estimate of low-income households for Upshur County tract 9668.

Region 7 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 7 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 10,572 (21%) people commute into the region for work, 17,039 (34%) residents commute out of the region for work, and 21,999 (44%) residents work within the region. A large share of out-commuters (3,896, 23%) travel north to work in Harrison County (Region 6) where many work in Clarksburg and Bridgeport. Many others (3,386, 20%) travel to Kanawha County (Region 3) or Monongalia County (Region 6) for work, where many work in Charleston or Morgantown. The most common home county of in-commuters is Harrison (1,557, 15%), with many others (1,310, 12%) commuting from Marion (Region 6) or Monongalia Counties. Over a third of the region's workers (35%) live in Randolph and Upshur Counties. The inflow and outflow commuting patterns for very low-income workers earning $15,000 or less annually in the region are proportional to the patterns for higher-income workers, suggesting that very low-income households are not necessarily priced out of or boxed into the region.

Region 7 has a total of 53,707 housing units, reflecting 26% more units than households. Forty-six percent (46%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Forty-two percent (42%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 1.5% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners and a continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) in counties for which reliable estimates are available range from $979 in Braxton County to $1,147 in Upshur County. Median monthly costs for homeowners who own their home free-and-clear range from $261 in Gilmer County to $361 in Barbour County. Median contract rents range from $391 in Braxton County to $610 in Upshur County. Accounting for utilities, insurance, and other fees, median gross rents range from $578 in Braxton County to $807 in Randolph County.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Barbour	$1,025	--	$361	22%	$586	44%	$803	44%
Braxton	$979	--	$298	15%	$391	--	$578	--
Gilmer	--	--	$261	22%	$528	22%	$764	41%
Lewis	$1,058	21%	$335	25%	$531	12%	$737	14%
Randolph	$1,045	18%	$354	15%	$583	26%	$807	26%
Tucker	$1,146	36%	$335	--	$512	41%	$689	36%
Upshur	$1,147	20%	$329	18%	$610	27%	$799	21%
Statewide	$1,225	20%	$385	21%	$642	23%	$850	20%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Median housing costs across the region are consistently below statewide medians. In Braxton County, where costs are the lowest, median rents and homeowner costs (with mortgage) fall below statewide medians by $225 to $275. Where reliable data are available, most counties have seen housing cost increases comparable to the state average. However, since 2018 rents in Tucker, Barbour, and Gilmer Counties have risen extremely quickly in recent years compared to the rest of the region and the state. In Barbour County, the increase is likely driven by the increased need for workforce housing following the expansion of metallurgical mining operations in the county. In Tucker County, the increase is largely driven by the county's increasing prominence as a rural tourism destination and the accompanying increase in short-term rentals, which have more than doubled since 2019.

Rental Market

The counties in Region 7 have too few rental units to derive precise vacancy rates. Randolph and Upshur counties, which contain 45% of the region's rental units, have rental vacancy rates between 0% and 6%, suggesting the market is certainly healthy, but may have too little rental housing. Although housing markets are regional, submarkets within the market can experience different levels of demand pressure. For example, while reliable data are unavailable for Tucker County, stakeholders with whom we spoke frequently described a lack of available rental housing, especially to support the workforce–a problem exacerbated by the rapid increase in short-term rentals. Additionally, an adequate quantity does not reflect poor conditions or market gaps.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Costar data is available for the City of Elkins, which is within Randolph County. For units included in Costar[159], the vacancy rate was 9.1% in the second quarter of 2024. With more than enough total units, the City should focus on preservation and rehabilitation of existing units, rather than the addition of new units. At present, landlords may be discouraged from investing in their properties because of high vacancy.

Stakeholders identified the rental market as a major obstacle. This includes both a lack of available rentals at a diversity of price points, and poor quality of rental stock in many areas, especially the region's most rural areas. The increasing number of short-term rentals, especially in tourism dependent regions, was also cited as a challenge, especially for low-income renters and those working in service industries. In Randolph and Tucker Counties the number of short-term rentals has more than doubled since 2019. In Davis, West Virginia the town council attempted to pass legislation capping the number of short-term rentals, but the ordinance was rejected by voters, in part because of accompanying zoning regulations that would be required to enforce the ordinance. State legislation related to accessory dwelling units also limits municipalities' abilities to regulate short-term rentals. Stakeholders acknowledged the value short-term rentals can provide, both as a lodging option in rural areas that may lack tourism amenities and as a source of income for homeowners; however, they called for a balanced approach that also recognized the needs of workers, especially those in occupations supporting tourism economies.

Renter-Occupied Housing Gap

The region does not have enough rental units that are both available and affordable for households earning less than 30% of the Area Median Income (AMI). A majority (57%) of the units priced at this income level are occupied by households with higher incomes, further limiting access for the region's lowest-income renters.

[159] According to the American Community Survey (ACS) 5-year estimates for 2023, there are 723 multifamily housing units in Elkins. CoStar data records 436 units in Elkins, which represents approximately 60.30% of the ACS estimate. This discrepancy suggests that while a significant portion of multifamily units in Parkersburg and Vienna are accounted for in CoStar's more recent 2024 data, some units may not be included. Consequently, the vacancy rates derived from CoStar data could differ from those calculated by the ACS, highlighting the importance of considering both data sets for a comprehensive understanding of the housing market.

As a result, many low-income households must accept units they cannot comfortably afford. Twenty percent (20%) of units priced for households earning 30–50% of AMI, and 28% of units priced for those earning 50–80% of AMI, are occupied by renters with incomes below these affordability thresholds. These households are likely to be housing cost burdened, as they stretch their budgets to afford rents above their means.

There is also a shortage of units priced for households earning more than 80% of AMI. Although 94% of the region's rental stock is priced within the 0–80% AMI affordability range, it must serve both lower-income households and over 1,800 higher-income renters (over 70% of all renter households earning greater than 80% of AMI). With too few units priced exclusively for the latter group, these higher-income households compete for the same lower-cost units, crowding out lower-income renters. As a result, low-income renters are forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[160].

Some higher-income renters may intentionally choose to occupy lower-cost units, but others may be constrained by the lack of higher-priced options that better suit their preferences or needs. This unmet demand at the upper end of the market ultimately contributes to affordability pressures throughout the range of household incomes and affordability needs.

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Counties across the region mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels. Across this period, Gilmer County consistently exhibited low supply levels compared to the rest of the region and the state; however, the sluggish recovery across the region suggests prolonged inventory shortages.

[160] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Barbour	1.7	1.3	1.1	0.6	0.6	0.7
Braxton	2.5	3.2	1.2	1.0	0.7	0.9
Gilmer	0.9	1.5	0.6	0.5	0.5	0.5
Lewis	1.2	1.1	1.4	0.9	0.6	1.0
Randolph	3.5	2.5	1.0	0.3	0.3	0.7
Tucker	7.6	3.6	0.4	0.6	1.1	1.3
Upshur	2.8	2.8	0.8	0.8	0.7	0.7
State Average	2.5	2.1	0.9	0.6	0.6	0.8

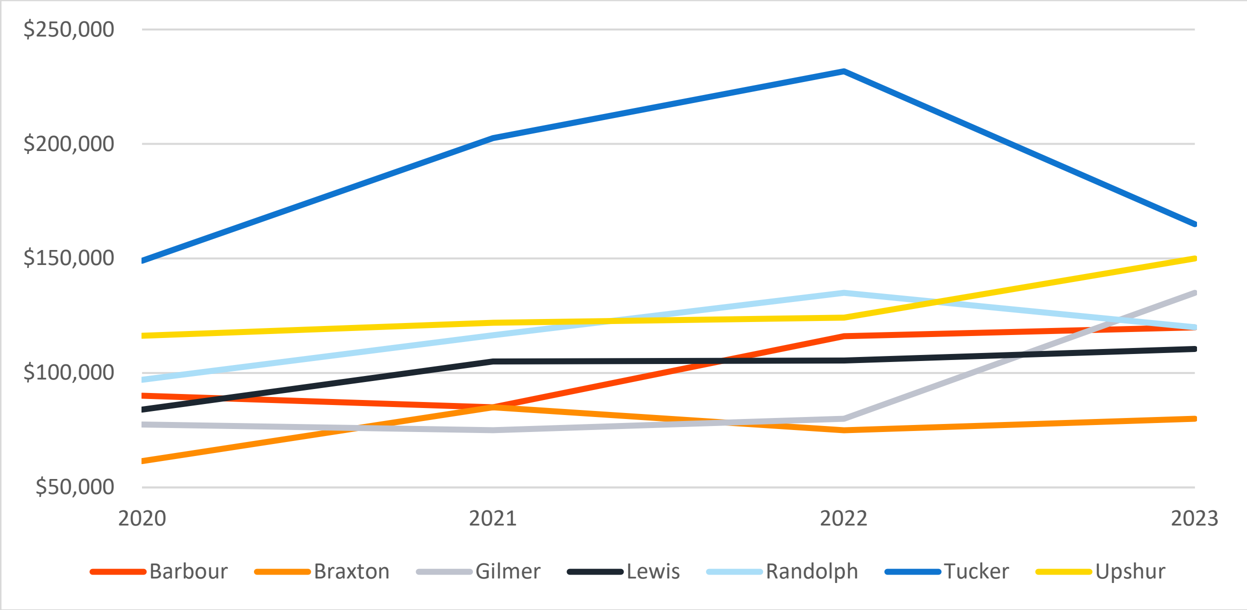
Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

While some counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region experienced increasing prices. Tucker County has the most inventory, and likely, a more balanced market; however, the county's increasing role as a tourism destination means that increased inventory may still not be targeted to the needs of local residents to meet the county's needs. All counties in the region except Tucker and Lewis have experienced increases in the number of transactions and all counties have observed increases in median price – in the case of Gilmer County quite dramatic – indicating increased demand for housing in the region. However, inventory across the region remains slim.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Barbour	$119,900	33%	185	385
Braxton	$80,000	30%	140	294
Gilmer	$135,000	74%	110	176
Lewis	$110,473	32%	301	302
Randolph	$120,000	24%	448	650
Tucker	$165,000	11%	276	258
Upshur	$150,000	29%	322	470
Statewide	$118,000	18%		

Owner Occupied Housing Gap

Many homeowners in the region with incomes above 100% of the Area Median Income (AMI) live in homes that cost less than their housing budgets can comfortably accommodate. This trend suggests that, for some higher-income households, the market may not offer enough appropriately priced ownership opportunities that align with their preferences or needs.

There are more than 10,000 additional homeowner households earning above 100% of AMI (representing over 59% of all homeowner households earning greater than 100% of AMI) than there are owner-occupied units priced affordably for this income group. Fewer than 2,500 (fewer than 25%) of these households reside in homes priced for incomes between 80% and 100% of AMI, while over 7,500 (over 75%) occupy units that could otherwise serve households earning less than 80%—and in many cases, less than 50%—of AMI.

If higher-income households would prefer to "trade up" but are unable to do so due to limited availability, the for-sale housing market may be failing to respond adequately to demand. This misalignment not only constrains options for higher-income buyers but also reduces the availability of affordable units for lower-income households who most need them.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[161]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[162,163,164]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 1,878 subsidized, income-restricted housing units.

- Most of these units are part of Section 8, HUD Insured, and LIHTC properties. The average number of active subsidies per property is 1.35, as many properties have layered funding sources.
- 60% of these units are studios or have one bedroom.
- 54% of these units are intended for families, 27% are intended for elderly occupants, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 66 months, or around 5 ½ years.

By 2034, nearly half of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

Housing authorities across the region face operational, demographic, and economic challenges as they work to meet the needs of low-income residents. One of the most pressing issues is the mismatch between the available housing stock and what residents need. This includes accessible first-floor units for seniors and people with disabilities, and larger multi-bedroom units for working families and grandparents raising grandchildren. With long waiting lists and limited turnover, the housing authorities are operating at full capacity yet also reporting increased demand. This situation is made worse by aging properties requiring significant maintenance and few new properties or available vouchers coming online.

[161] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.cato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf
[162] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://www.freddiemac.com/pmms
[163] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133
[164] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/housing#/housing_outlook_8

As in other rural regions, the poor quality of rental properties was identified by several stakeholders. With only 60 days (plus possible short extensions) to find a qualifying unit, many applicants end up losing their housing choice vouchers due to the lack of suitable housing that meets HUD standards. This is particularly problematic in sparsely populated areas where housing stock is not only limited but often outdated or not handicap-accessible. The lack of landlords willing to accept vouchers further restricts housing options, and many units that are available may not be near necessary services like healthcare, groceries, and schools.

Funding constraints and regulatory burdens were also identified as challenges. Local providers report that HUD's changing rules and complex compliance requirements make it difficult to develop new units or even maintain existing ones. Meanwhile, the affordability gap for larger family units continues to grow, making it financially unfeasible for many providers to build or renovate the kinds of housing that are most needed. Despite limited resources to serve local populations, many housing authorities are also navigating increased voucher use by individuals from neighboring metro areas in Maryland and Northern Virginia, where housing waitlists can stretch for decades. The requirement to serve these new residents adds to existing pressures and sometimes local resentment, even though the newcomers are often desperate families seeking stability.

Those vulnerable individuals who ultimately experience homelessness are often unable to find sufficient services in rural areas. While Randolph County has one homeless shelter with 13 emergency beds, no other emergency shelter options were identified in the region. The region has just 12 beds at certified recovery residences, all in Upshur County. No Oxford Houses[165] were identified for the region.

Conclusion

Economic and demographic shifts throughout Region 7 and broader national trends are changing the region's housing needs. Population has declined across the region; however, the lack of new development (6% of housing built since 2010) suggests the stock of housing has not kept up with new needs and changing demands of the population. Limited supply has put upward pressure on home prices (increases in county median sale prices between 11% and 74%) and rents (increases in county median gross rent ranging from 14% to 44%). Increasing prices and limited availability is making the market for affordable, quality housing increasingly competitive.

Stakeholders described widespread housing shortages that affect both rentals and homeownership across nearly all income levels. In rural and low-growth areas, housing prices, while increasing, are too low to incentivize new development, yet remain unaffordable for many residents. Meanwhile, communities experiencing increased demand, such as tourism hubs like Thomas and Davis, are seeing price spikes and workforce housing displacement due to short-term rental conversions and second-home purchases. This imbalance has made it difficult to attract and retain residents, especially service industry employees, undermining workforce stability and long-term community viability.

[165] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

Barriers to housing development include limited land availability, absentee ownership, and high infrastructure costs. In counties like Lewis, Upshur, and Gilmer, land hoarding for mineral rights ownership limit access to developable parcels. Even when land is available, outdated water and sewer systems and a shortage of local builders increase development costs. Vacant and deteriorating properties further compound the problem. While some communities—such as Buckhannon, Elkins, and Phillippi—see opportunities for infill development and reinvestment, they face challenges in preserving historic character and attracting necessary resources for rehabilitation.

Stakeholders stressed the need for tailored policy solutions that address the region's diverse needs. Local leaders called for more flexible land use planning, more home rule authority, and state-level collaboration to remove regulatory barriers and attract investment. Financial incentives and increased infrastructure funding were also seen as essential tools to support small-scale developers and promote housing at a range of price points. A more consistent, region-wide approach to land use regulation and code enforcement could support coordinated growth, improve housing quality, and help communities capitalize on redevelopment opportunities.

The region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 7 community, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (more than 7,300, 17% households) who, though working or retired, experience housing insecurity.

Region 8

Counties: Grant, Hampshire, Hardy, Mineral, Pendleton
Population: **81,581;** Households: **31,544;** Average Household Size: **2.6;**
Tenure**: 81%** Homeowner, **19%** Renter; Cost Burden**: 5,321** households[166];
Severe Cost Burden: **at least 2,123** households[167]

Stakeholders in West Virginia's Regional Planning and Development Council (PDC) Region 8 voiced concerns over affordability, infrastructure limitations and a lack of available rental properties. Many locals worry that the influx of new residents, particularly those from urban areas to the east, is driving up home prices and disrupting the region's rural lifestyle. While some welcome new economic opportunities, others see urban-to-rural migration as a double-edged sword. Housing costs have surged in recent years, meanwhile, incomes have remained largely stagnant, making homeownership increasingly out of reach for local families and essential workers such as teachers and nurses. The rental market has also seen dramatic increases fueled by high demand for worker housing and an increase in short-term rentals, which are reducing the availability of long-term housing, especially for workers.

Data analysis conducted for Region 8 shows a diverse housing market. Median housing costs in Grant and Pendleton Counties fall below the statewide medians, while costs in Hampshire and Hardy Counties are similar to the statewide medians and have increased quickly in recent years as the region increasingly serves as a more affordable housing market for some workers who commute to Northern Virginia. Generally, median wage single earners in the region's most employed occupations can afford median rent within the region, but they cannot afford homeownership costs. Additionally, available units at an affordable price point for these workers are likely to be scarce as the region lacks enough rental and owned/for-sale stock that is affordable for households with very low incomes ranging from $25,150 in Pendleton County to $38,550 in Hampshire County. More than 5,000 (17%) households in the region spend more than 30% of their income on housing, making it difficult to save for emergencies or invest in homeownership. They may also sacrifice necessities like food and healthcare to pay for housing. Many higher-income households in the region occupy units that cost less than their housing budgets and can comfortably allow and compete with lower-income households for lower-cost housing within the region. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

[166] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.
[167] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.

Key Market Indicators[168]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[169]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Grant	$612	--	$975	-81%
Hampshire	$732	2-12%	$1,204	-79%
Hardy	$820	0-4%	$1,249	-74%
Mineral	$684	3-14%	$1,212	-49%
Pendleton	$754	5-21%	$955	-82%
Statewide	$850	6.6%	$1,225	-68%

Background

Region 8 of West Virginia's eleven Regional PDCs is made up of Grant, Hardy, Hampshire, Mineral and Pendleton Counties. In the northeast portion of the state, the region borders the Maryland counties of Garrett and Allegany and the Virginia counties of Frederick, Shenandoah, Rockingham and Augusta. The region's population declined by nearly 5% between 2010 and 2023. While population declines were observed in all but Hardy County (+1.6%), they were particularly evident in Pendleton and Grant Counties which saw their populations decline by 22% and 9%, respectively. Since 2020, populations have remained relatively flat, with only Hampshire County reporting an increase (2%).

This rural region has economic roots in natural resources and agriculture, specifically in timber and poultry farming. The latter is especially important in the region, with Pilgrim's Pride (Hardy County's largest employer) employing more than 1,700 workers directly and supporting many local growing operations. Other than these, education and health services (23%), and manufacturing (17%) represent some of the most prominent industries and employers in the region. Region 8 contains Potomac State College (in Keyser, Mineral County) and Eastern West Virginia Community and Technical College (in Moorefield, Hardy County) which provide employment and economic support. It also provides access to many outdoor recreation spots, including South Branch Potomac River, Smoke Hole Caverns, Lost River State Park, North Fork Mountain, Spruce Knob, Seneca Caverns, and the Monongahela and George Washington National Forests.

Median earnings[170] range from $32,000 in Hardy County to $41,600 in Mineral County. Poverty rates[171] in the region average 15% and range from just over 13% in Grant County to over 17.5% in Hardy County.

[168] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[169] See rental vacancy rate definitions, page 220.

[170] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[171] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

Households

Region 8 is home to 81,581 people, comprising 31,544 households. Most households (60%) live in Mineral and Hampshire Counties. While Grant County saw no significant change in the number of households over the 2018-2023 period, most counties have fewer households than in 2018. Only Hardy County has more households than in 2018.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Grant	4,284	No Change
Hampshire	8,354	-14%
Hardy	5,909	7%
Mineral	10,698	-4%
Pendleton	2,299	-27%

The majority of households (81%) own their home. The region's renters are primarily concentrated in Mineral, Hampshire, and Hardy Counties.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

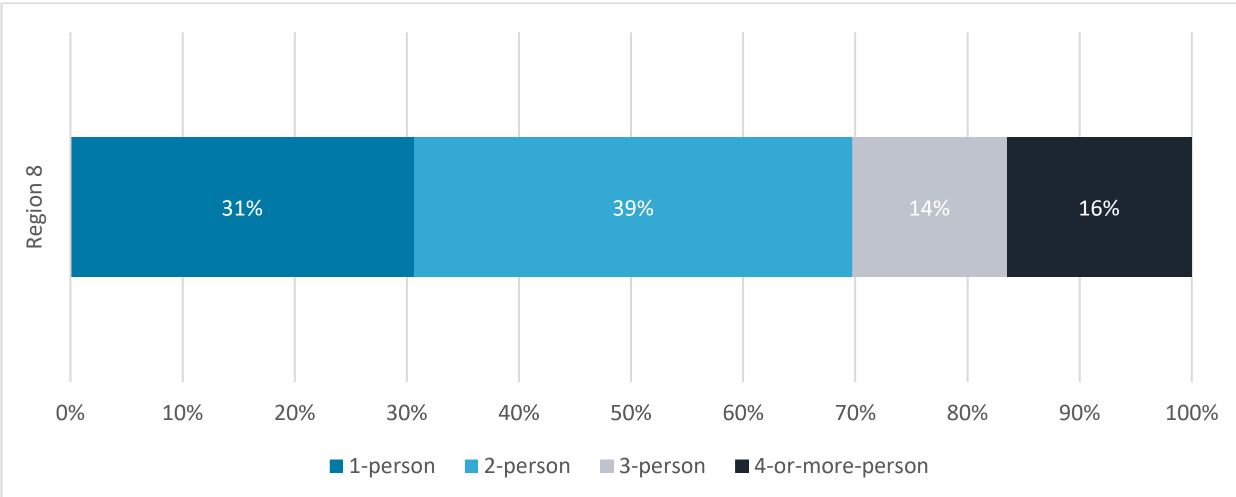
Geography	Total Households	Renters	Owners	Homeownership Rate
Grant	4,284	818	3,466	81%
Hampshire	8,354	1,478	6,876	82%
Hardy	5,909	1,209	4,700	80%
Mineral	10,698	2,184	8,514	80%
Pendleton	2,299	403	1,896	82%

The majority of households (70%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households make up the largest demographic subset, accounting for 39% of all households. While 31% of households are comprised of a single individual. The remaining households are made up of three people (14%) or four or more people (16%).

Approximately 8,000 households (7,647), or 24%, include one or more children under 18 years of age. Nearly 14,000 (13,606) households or 43%, include one or more individuals who are 65 years and over. Across the region, 9,680 (31%) households consist of a single householder living alone, including more than 5,000 or 55% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Grant	1,242	723	1,648	409-791*	794
Hampshire	2,711	1,610	3,295	1,186	1,162
Hardy	1,910	817	2,335	383-693*	1,126
Mineral	3,229	1,772	3,990	1,687	1,792
Pendleton	588	271-469*	1,047	230-430*	235-433*

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 8 range from $49,302 in Hardy County to $68,049 in Mineral County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $55,335 in Hardy County to $81,789 in Mineral County. In contrast, median household incomes for renters range from $26,071 in Grant County to approximately $40,500 in Hampshire County.

Median Household Income by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Grant	$61,530	$68,285	$26,071
Hampshire	$60,299	$66,233	$22,296-$58,723*
Hardy	$49,302	$55,335	$38,148
Mineral	$68,049	$81,789	$17,059-$37,941*
Pendleton	$61,738	$63,762	$20,174-43,298*

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Workforce Affordability

In the region, 62% of households include at least one worker, and at least 29% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 39% (12,156) of householders in the region are aged 65+, 47% (14,913) of households receive some Social Security income, and 33% (10,447) receive retirement income other than Social Security.

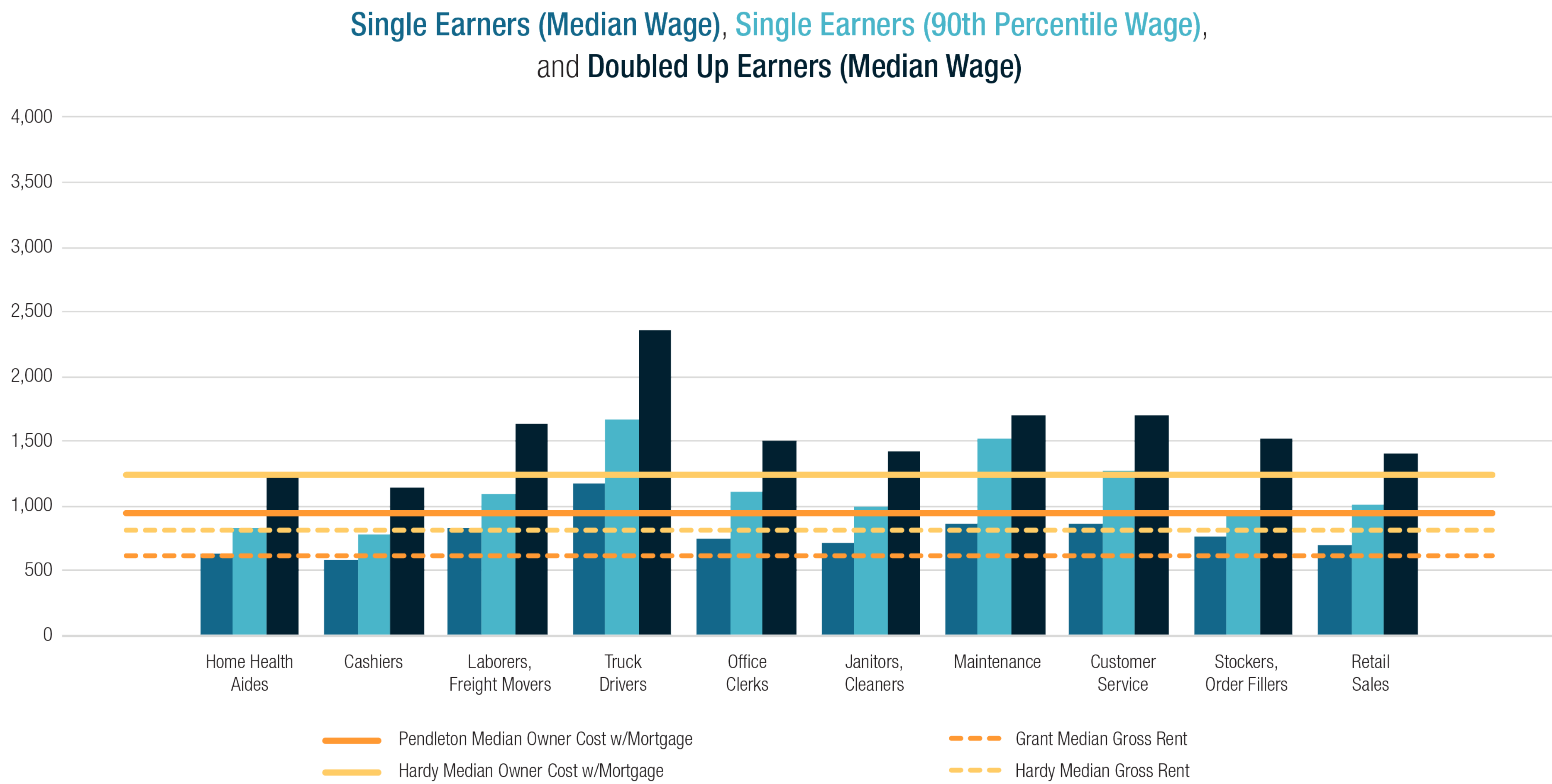
Median wage single-earner households in nine of the region's 10 most employed occupations cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 8. Even if they earn 90th percentile wages, homeownership in more expensive counties (Hampshire, Hardy, Mineral) is not affordable for many single-earner households. With a secondary earner (29% of households in the region), median rents and homeowner costs across Region 8 are more reasonably affordable.

Median wage single earners working as cashiers cannot afford median rent anywhere in the region, and those working in six of the region's 10 most employed occupations cannot afford median rent in the region's most expensive county (Hampshire). Median gross rent across all of Region 8 falls within the range of $600 to $799. An estimated 17% of renters fall within this median range, and 67% fall within $200 of it. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($612 in Grant County and $820 in Hardy County) are generally consistent with the regional rent distribution.

Housing Affordability for Top 10 Occupations by Employment in Region 8

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Housing stakeholders in the region described significant challenges impacting workforce housing. While low-wage workers are most at risk for displacement, young professionals, teachers, and nurses are also impacted. Those we spoke with described a surge in prices following the COVID-19 pandemic from previous ranges of $110,000–180,000 to $180,000–240,000, while local incomes have remained stagnant. This affordability gap is exacerbated by competition from out-of-state cash buyers, particularly from metropolitan areas like Washington, DC, who are pricing out local residents. Overcrowding in rental properties has become common, and one stakeholder described situations in which more than a dozen immigrant agricultural workers would share trailers in rotating shifts. To combat these conditions Pilgrim's Pride Corporation has made significant investments in workforce housing. However, the rental market remains increasingly strained, with rates climbing from $350 to $750 per month, as landlords prioritize corporate and immigrant housing contracts. Limited access to low-income housing is pushing some residents into substandard living conditions or forcing them to move to more rural areas and commute to work. In places like Pendleton and Grant Counties, this displacement is particularly acute, driven by both remote workers with metro-level salaries and corporate contracts with major employers like the poultry industry. The challenges faced by Region 8 communities, workers, and employers point to the importance of integrating housing into broader discussions of economic development. New housing units built by Pilgrim's Pride demonstrate the positive impact employers can have in addressing workforce housing challenges. However, the rapid changes in the housing market also show the need to thoughtfully consider and plan for the needs of vulnerable populations like immigrants, low-wage workers and their families, and others on fixed incomes.

Unmet Housing Need

More than 5,000 (17%) households in Region 8 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care, and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 40% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 3,511 (14%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[172], WVHDF's On-Site Systems Loan Program[173], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the residents and the community.

Additionally, at least 1,112 (at least 18%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. Approximately 14% of all renter households spend over 50% of their income on housing costs compared to 5% of homeowners. Among homeowners who own their homes free and clear, about 10% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. Forty-six percent (46%) of homeowners with very low income (below 50% of AMI), 56% of renters with extremely low income (less than 30% of AMI), and 55% renters with very low income (30-50% of AMI) are burdened by their housing costs.

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 8			
Grant County	$19,720	$26,800	$42,800
Hampshire County	$23,150	$38,550	$61,650
Hardy County	$19,720	$25,300	$40,450
Mineral County	$20,450	$34,100	$54,550
Pendleton County	$19,720	$25,150	$40,200

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low-income category.

---

[172] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[173] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Households and Housing Cost Burden by Area Median Income (AMI) in Region 8

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	2,065	1,320	64%	--		1,660	--		--	
30-50% AMI	2,680	--		--		1,285	--		--	
50-60% AMI*	1,767	577	33%	273	15%	377	257	68%	--	
50-80% AMI	4,395	--		--		1,300	--		--	
80-100% AMI	2,875	--		--		580	--		--	
>100% AMI	12,475	--		--		1,290	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Housing for vulnerable populations including veterans and individuals in recovery was also identified as a critical housing gap. However, working families are increasingly experiencing housing challenges as well. Stakeholders described challenges driven by limited housing availability and increasing housing costs, especially post-COVID. This shortage impacts both homeownership and, perhaps more urgently, the rental market. The lack of available, quality rental housing has become a critical barrier for low-income residents and working families alike.

Families searching for affordable housing face limited options. Rising housing costs, compounded by rising prices of other necessities, are forcing tough choices that often compromise quality of life. Local social service providers stated that increasingly, households are doubling or even tripling up. While the problem is greatest among those on fixed incomes, or those suffering from compounding issues like substance abuse and mental illness, it increasingly impacts working families as cost-increases for housing, construction, and maintenance have outpaced their incomes, leaving them unable to afford the rising cost of living.

Households experiencing homelessness are often less visible in suburban, exurban and rural contexts. Since services for households experiencing homelessness in the region are unavailable, those who are unsheltered either leave the region to obtain temporary shelter or move between family and friends as they work to obtain more permanent options. The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 633 children and an estimated 259 families experiencing homelessness[174]. Numbers range from 13 children in Pendleton County to 422 in Mineral County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Counts	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Counts	SY23 Estimated Families Experiencing Homelessness
Grant	48	19	96	39
Hampshire	87	26	37	11
Hardy	53	21	65	26
Mineral	414	175	422	178
Pendleton	11	4	13	5
Region 8	613	245	633	259

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

Veterans were identified as a particular group for whom homelessness was on the rise. Additionally, many low-income seniors are unable to find affordable housing or maintain their existing homes. For low-income senior citizens, housing challenges are compounded by age and disability-related needs. In Region 8, 2,622 (19%) households with individuals over 62 years of age are classified as cost burdened, including 2,582 (7%) who are severely cost burdened and spend more than 50% of their income on housing costs. Stakeholders described how housing condemnations, coupled with a lack of alternatives, are pushing more people into homelessness. Inadequate code enforcement enables predatory landlords to neglect repairs, knowing tenants—often with nowhere else to go—are afraid to report unsafe conditions. Support systems in the region are stretched thin. And, while there is some rental assistance for specific populations, resources for others are limited or inaccessible. For example, non-veteran residents are often referred to the West Virginia Coalition to End Homelessness but demand far exceeds capacity and wait times for housing can stretch into months.

[174] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

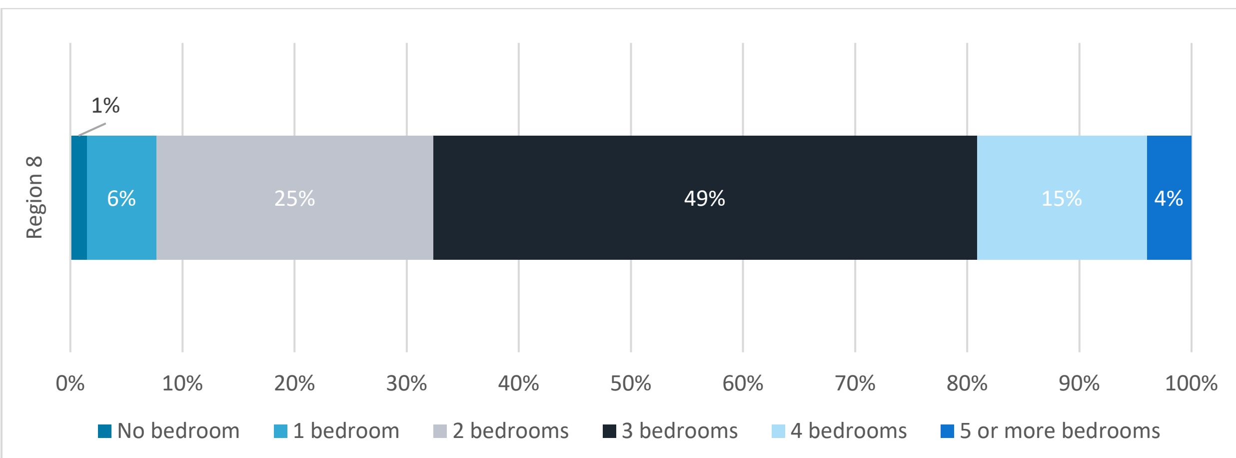
Housing Units

Region 8 largely consists of single-family homes, accounting for 92% of all housing options in the area. This includes 25,170 (80%) detached, site-built units (89% owner-occupied), and 3,704 (12%) mobile or manufactured homes (73% owner-occupied). Multifamily rental units are limited in the region, with ACS estimating just 2,140 (7%) units.

In Region 8, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 49% of the housing stock. Housing units with four or more bedrooms make up about 19% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 68% of all units in the county. Considering that just 30% of households in Region 8 consist of three or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



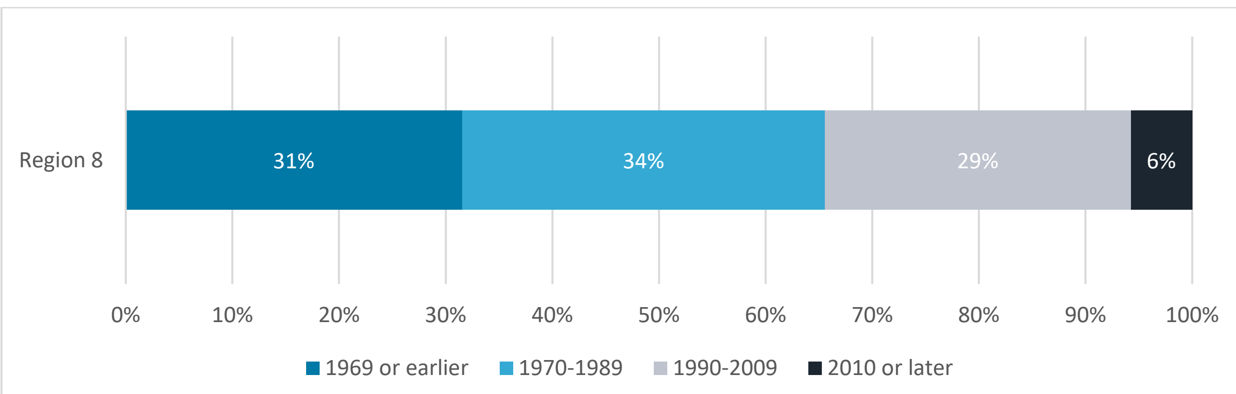
Housing Units by Number of Bedrooms by County
Source: ACS 2023 (5-year estimates) Table B25041

Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Grant	--	--	23%	49%	14%	--
Hampshire	--	8%	32%	43%	10%	--
Hardy	--	--	20%	52%	18%	--
Mineral	--	--	23%	51%	16%	--
Pendleton	--	--	17%	51%	21%	--
Region 8	1%	6%	25%	49%	15%	4%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 6% of the housing inventory in the county was constructed after the year 2010, and 29% was constructed between 1990 and 2009. However, the bulk of the region's housing stock (65%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built
Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices observed throughout the region should encourage investments, homeowners with tight-budgets and little savings may not have the means to make those investments. Focus groups participants explained that many households do not have resources to maintain their housing. Groups like Eastern Community Action Agency described how efforts to improve housing conditions through weatherization and energy efficiency upgrades are hamstrung by outdated funding structures and program limitations. While programs like the Low Income Home Energy Assistance Program (LIHEAP) and federal weatherization grants offer vital support, they often fall short of addressing the complex, real-world challenges families face today. One of the most persistent barriers identified was the misalignment between available funding and the actual costs of construction, repair, and maintenance. Specifically, federal and state programs still operate under budget caps that fail to account for inflation or rising material and labor costs, limiting their impact. As a result, weatherization providers frequently encounter homes where the needs extend well beyond what the programs are designed to handle.

Home repairs, in particular, are a growing concern for the agency. While funds may be available for sealing drafts or replacing HVAC systems, critical issues like mold remediation, handicap accessibility, or structural deficiencies often go unaddressed. A stroke survivor in need of a ramp or a family living under a roof compromised by persistent leaks may fall outside the narrow parameters of existing aid—even though these issues directly impact health and safety. Larger questions of cost-effectiveness were also identified. For example, housing providers regularly grapple with the futility of investing substantial sums—often $15,000 to $20,000—into aging, deteriorated homes that cannot be made sufficiently safe or efficient. Practitioners argued that in many cases it would be more practical and humane to use that funding to construct a small, efficient, code-compliant unit instead. But current rules do not allow that kind of flexibility.

In poorly insulated or inadequately heated homes, families often resort to dangerous solutions like space heaters, which have tragically led to deadly fires. In some recent cases, children have died in trailer fires linked to unsafe heating methods. Child Protective Services (CPS) is increasingly involved in identifying unsafe living conditions, yet even when families are not removed, there is often no viable path to remediation.

Households with high-energy costs can be a proxy for housing condition because older homes that have not been updated tend to cost more to heat and cool. At least 1,613 (5%) households in Region 8 have high energy costs[175] and low incomes which result in an energy burden. VCHR defined "low income" using the AMI for Grant County, the most representative AMI based on the median AMI of the 7 counties in the PUMA. This put the 80% AMI threshold at $50,550 for the Low-Income population. Across Region 8, 9,643 (31%) households fall within this low-income population. VCHR defined households with "high" energy costs as those with costs greater than the top 25th percentile.

Geography	PUMA	Top 25% Energy Costs	Representative AMI
Grant, Mineral, Hampshire, Pendleton and Hardy Counties*	00500	$251.67/month	$65,800 (Grant County)

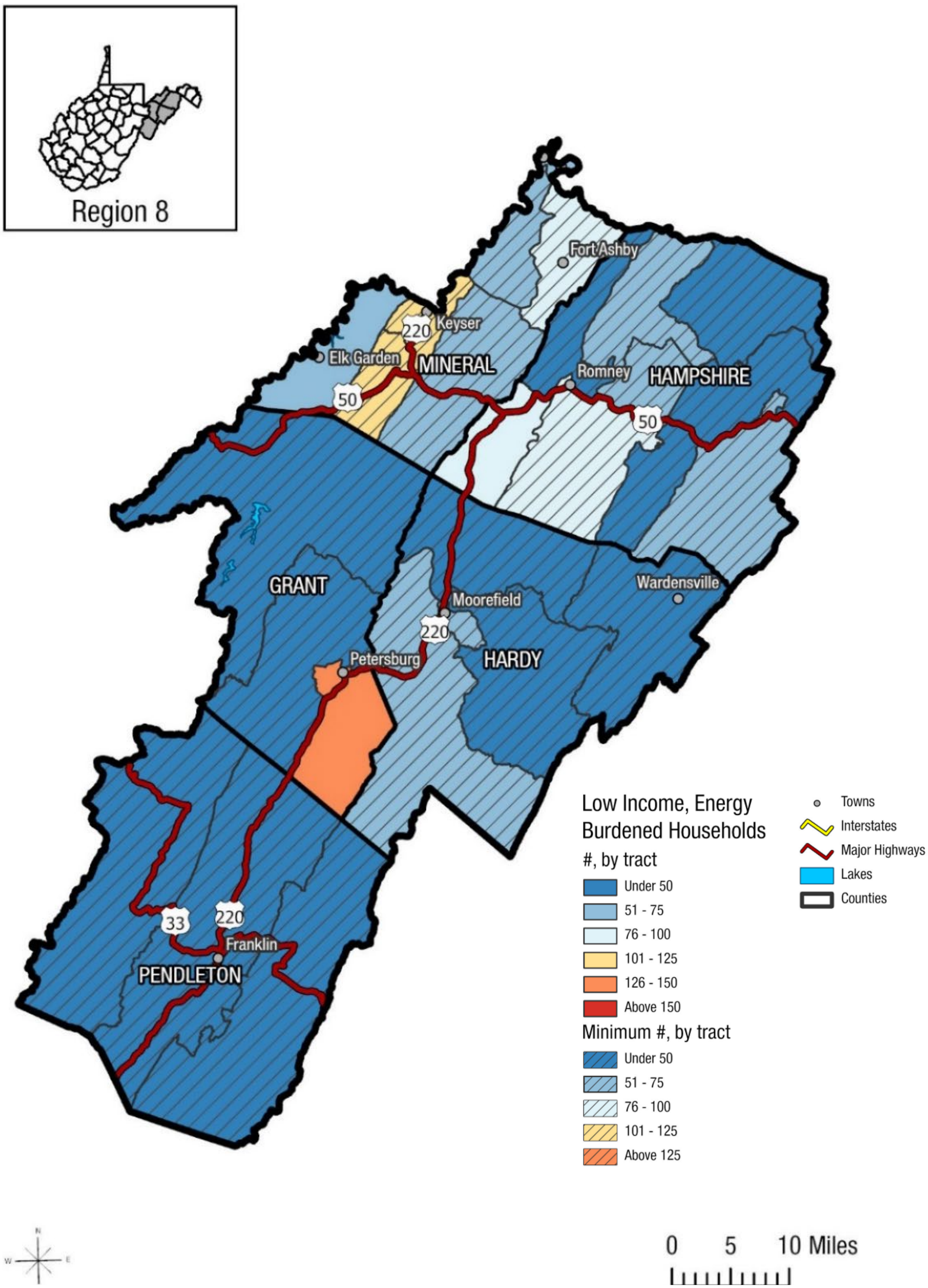
* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households in this region to ensure that our findings are as reliable as possible. In this case, the conservative estimate is at least 1,613 in Region 8 have high energy costs—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

[175] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $251.67/mo. in Region 8

Region 8 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



In Grant County, Census Tract 9696 around Grant County Airport and southeast of Route 220, there are at least 143 households that could benefit from weatherization programs. In Hampshire County, Census Tract 9685 south of Route 50 and east of S. Branch River Rd has at least 101 households that are low-income, high-energy cost and energy burdened. Census Tracts 105 and 106 in Mineral County around Claysville and West Virginia University Potomac State College both have over 100 households that could benefit from weatherization programs. While Pendleton County contains the fewest households in the region, it also has the lowest overall AMI of any of the other counties in this region.

Market Conditions

As of 2021, 6,258 (16%) people commute into the region for work, 18,714 (47%) residents commute out of the region for work, and 14,636 (37%) residents work within the region. The most common home county of in-commuters is Maryland's Allegany County (1,722, 28%). The inflow commuting patterns for very low-income workers earning $15,000 or less annually in the region are proportional to the patterns for higher-income workers, suggesting that very low-income households that work in the region are not disproportionately priced out of living there. Workers in this income range are less likely to commute outside of the region for work; in other words, workers employed outside the region who choose to live inside the region are more likely to have incomes that exceed this range.

More Region 8 residents leave the region for work than are employed inside; a large share of out-commuters (3,101, 17%) travel north to work in Maryland's Allegany, and many others (4,022, 21%) travel to Virginia's Frederick County, Winchester City, and Fairfax County for work. These commuters may find Region 8's rural housing stock more affordable or its proximity to nature more desirable than the urban housing markets in Maryland and northern Virginia. While median housing costs in Allegany County, Maryland are comparable to those within Region 8, the costs in Frederick County, Winchester City, and Fairfax County, Virginia are considerably higher. In Fairfax County, the median gross rent and median monthly owner costs for homeowners with a mortgage ($2,230 and $3,164, respectively) are over twice those in Hardy County, which is the county in Region 8 with the highest median housing costs ($820 and $1,249, respectively). Frederick County and Winchester city's costs also exceed Hardy County's by at least 40%. Workers employed in these northern Virginia counties may choose to rent or buy homes in Region 8 because its housing market provides more affordable options than the markets where they work.

Region 8 has a total of 42,692 housing units, reflecting 35% more units than households. Thirty-seven percent (37%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Fifty-five percent (55%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of substantial demand from second-home buyers over and above demand from residents and prospective residents. Less than 1.8% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners and a continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $955 in Pendleton County to $1,249 in Hardy County. Median monthly costs for homeowners who own their home free-and-clear range from $348 in Pendleton County to $392 in Mineral County. Median contract rents range from $460 in Pendleton County to $579 in Hampshire County. Accounting for utilities, insurance, and other fees, median gross rents range from $612 in Grant County to $820 in Hampshire County.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

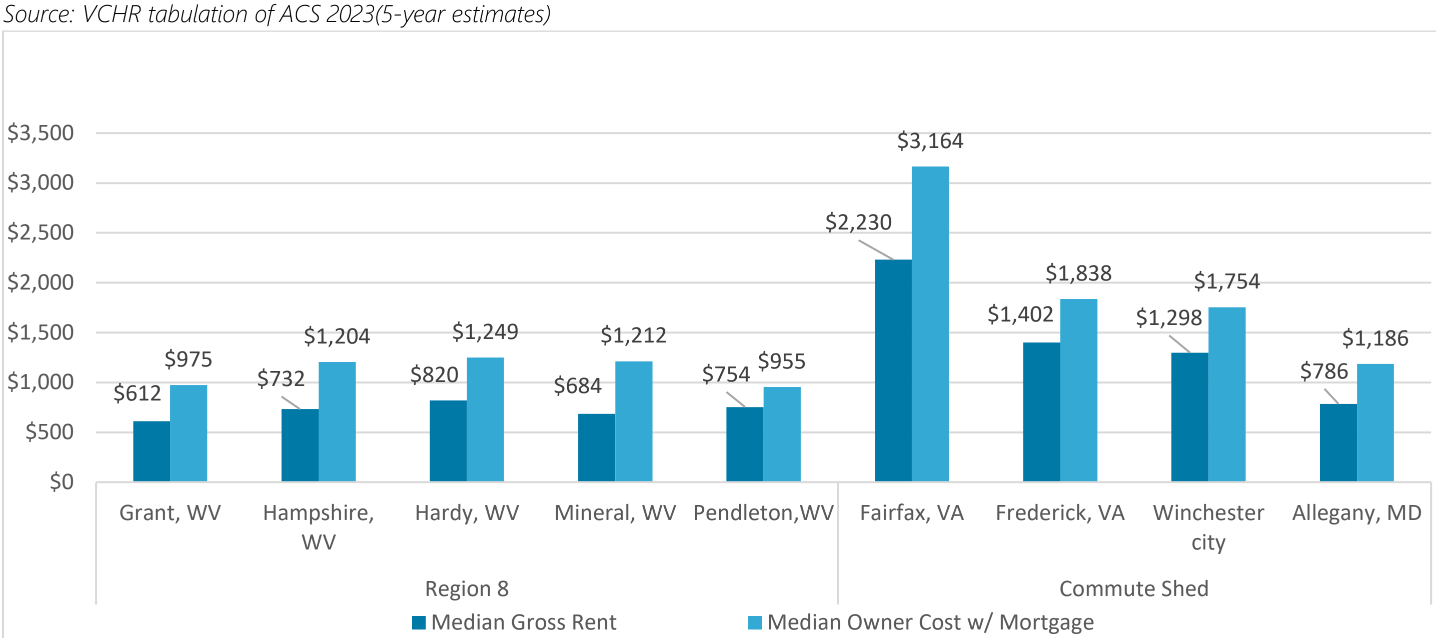
Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Grant	$975	--	$373	29%	$464	--	$612	--
Hampshire	$1,204	20%	$364	25%	$536	--	$732	--
Hardy	$1,249	31%	$387	31%	$579	15%	$820	13%
Mineral	$1,212	28%	$392	18%	$474	--	$684	--
Pendleton	$955	--	$348	29%	$460	23%	$754	41%
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

In the lowest cost counties (Grant and Pendleton), median rents and homeowner costs (with mortgage) fall below statewide medians by approximately $100-$300. Homeowner costs in Hampshire, Hardy and Mineral Counties are aligned with statewide medians. Since 2018, median homeowner costs in Hardy County have risen especially rapidly compared to statewide medians.

Median Housing Costs in Region 8 and Out-of-State Commute Shed, Gross Rent and Monthly Owner Costs (w/ Mortgage)

Source: VCHR tabulation of ACS 2023(5-year estimates)



Rental Market

Rental vacancy rates across the region range from 0% to 21%. Although housing markets are regional, submarkets within the market can experience different levels of demand pressure. For example, the estimated rental vacancy rate in Hardy County is between 0% and 4%, indicating a balanced, or possibly tight market, likely driven in part by workforce housing pressures associated with the poultry industry. The rental vacancy rates throughout the rest of the region indicate balanced or possibly weak rental markets. The adequate or excess quantity of housing does not reflect poor conditions or market gaps.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Stakeholders identified the rental market as a major obstacle and frequently pointed out that much of the available rental housing is in poor condition, yet costs remain high. Rents have risen dramatically, with stakeholders describing rents in some cases more than doubling, particularly in high growth areas and those counties struggling with workforce housing issues, particularly due to landlords prioritizing corporate housing contracts. High demand coupled with limited availability of affordable housing units has forced some residents to move farther away from jobs or settle for substandard conditions.

Renter-Occupied Housing Gap

The region continues to face a shortfall of rental housing that is both available and affordable for households with extremely low incomes earning less than 30% of the Area Median Income (AMI). Over half (52%) of the units priced for this income level are occupied by households with higher incomes, limiting access for the lowest-income renters.

While the majority (76%) of the region's rental stock is priced within the affordability range for very low and extremely low-income households earning 0–50% of AMI, these units are not exclusively occupied by households within that income bracket. When housing stock is limited, higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits or meeting stricter screening criteria.

This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[176].

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Counties in the region mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels. Hardy and Mineral Counties saw the greatest rebound in months of supply in the region in April of 2024. Since 2021, Grant and Hampshire Counties have consistently exhibited low supply levels compared to the rest of the region, and for Grant County, the state as well, suggesting prolonged inventory shortages.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Grant	3.3	1.5	0.5	0.5	0.3	0.6
Hampshire	4.4	2.4	0.8	0.6	0.9	0.9
Hardy	5.0	3.7	0.8	0.6	0.8	1.3
Mineral	2.6	1.5	0.6	0.4	0.5	1.3
Pendleton	4.3	5.4	1.5	0.9	0.8	0.8
State Average	2.5	2.1	0.9	0.6	0.6	0.8

Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

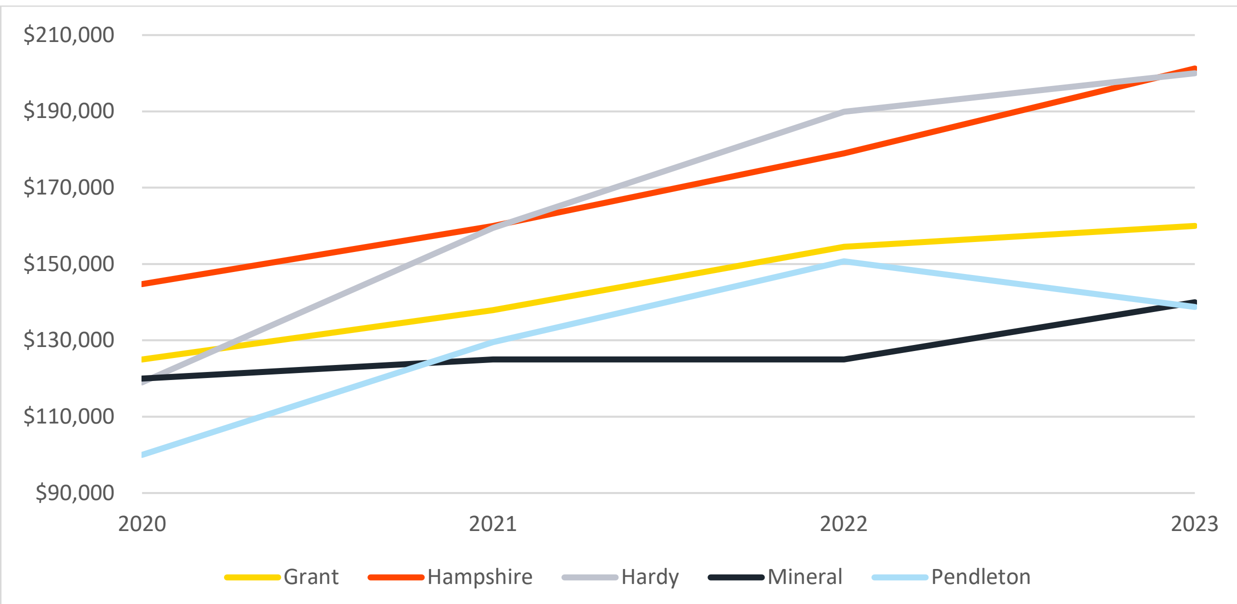
[176] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

While most counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Every county in the region experienced increasing prices, and with the exception of Mineral County, all have seen increased transaction numbers as well. In Hardy, Hampshire and Pendelton Counties median sale price increases have been dramatic. Taken together, these trends indicate increased demand for housing throughout the region; however, inventory remains slim.

According to local stakeholders, housing affordability has become a growing concern as home prices have risen significantly while local incomes have remained largely stagnant. The widening gap has made it especially difficult for essential workers including lower-wage service workers, but also young professionals, nurses, and teachers to find attainable housing in the communities they serve. Compounding the problem is increased competition from out-of-state cash buyers, particularly from areas like Washington, DC, which increases prices and makes it even harder for local residents to compete in the housing market.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Grant	$160,000	28%	213	323
Hampshire	$201,250	39%	508	605
Hardy	$200,000	68%	359	399
Mineral	$140,000	17%	515	503
Pendleton	$138,750	39%	147	327
Statewide	$118,000	18%		

Owner Occupied Housing Gap

Many homeowners in the region with incomes above 80% of the Area Median Income (AMI) occupy homes that cost less than their housing budgets can comfortably accommodate. In cases where these households would prefer a higher-cost home but remain in lower-cost units due to a lack of available "upgrades," the for-sale housing market may not be adequately responding to demand. This dynamic restricts the ability of both higher- and lower-income households to access homes that align with their financial capacity and housing preferences.

There are more than 8,000 additional homeowner households earning over 100% of AMI (representing over 64% of all homeowner households earning over 100% of AMI) than there are for-sale units priced affordably for this income range. Fewer than 2,000 (fewer than 25%) of these households live in units priced for incomes between 80% and 100% of AMI, while over 6,000 (over 75%) occupy units that could otherwise be affordable to households earning less than 80%—and in many cases, less than 50%—of AMI.

This competition intensifies challenges for low-income homeowners. Currently, 71% of units affordable to households earning less than 50% of AMI are occupied by households with higher incomes. With a low vacancy rate among these homes, extremely low-income households face significant barriers in accessing the limited stock that is priced within their means.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[177]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[178,179,180]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains at least 1,496 subsidized, income-restricted housing units.

- Most of these are part of LIHTC, Section 515, and Section 8 properties. The average number of active subsidies per property is 1.24, as many properties have multiple funding sources.
- 44% of these units are intended for families, and 50% are intended for elderly occupants.
- The average occupant's tenure is 97 months, or 8 years.

---

[177] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[178] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[179] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[180] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

By 2039, over half of these properties will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

The housing authorities in Region 8 face significant challenges in meeting the housing needs of their respective communities, though the specific issues vary by location. Housing authority representatives with whom we spoke described waitlists for both properties and vouchers. Larger family units (2-5 bedrooms) are scarce in the region, but demand for these units is increasing. The need for more handicapped-accessible units, especially for families with disabled members, is another pressing concern, and representatives noted that the current focus on one-bedroom accessibility fails to meet the needs of multigenerational households or families caring for children with disabilities. A unique and growing challenge for housing authority properties is parking — a reflection of shifting economic conditions. In many households, two adults must work to make ends meet, meaning two vehicles per family. The current infrastructure is not equipped to handle this need, creating logistical problems that impact tenant satisfaction and property management.

The Housing Choice Voucher (HCV) program managed by the Housing Authority of Keyser is also under considerable strain, with 226 vouchers issued and approximately 150 families on a waitlist that can stretch a year or more. Even among those who receive vouchers, placement is not guaranteed — of 25 vouchers recently issued, only five were successfully used to lease units, highlighting the region's lack of affordable, quality rental housing that meets program standards. Additionally, while some rental units may be technically available, the upfront costs — such as security deposits and first and last month's rent — are out of reach for many low-income families. Additionally, screening criteria by landlords, such as credit checks or rental history requirements, may further prevent voucher holders from securing housing.

Those vulnerable individuals who ultimately experience homelessness are often unable to find sufficient services in rural areas. No emergency shelter options were identified in the region. The region has 87 beds in certified recovery residences; 32 in Hampshire County and 55 in Mineral County. No Oxford Houses[181] were identified for the region.

Conclusion

Economic and demographic shifts and broader national trends are changing the region's housing needs. Population has declined across much of the region, although some areas, particularly Hardy County, have seen population growth. Whether growing or declining, the lack of new development (less than 6% of housing built since 2010) suggests the stock of housing has not kept up with new needs and changing demands of the population. Limited supply has put upward pressure on home prices (increases in county median sale prices between 17% and 68%) and rents (increases in county median gross rent ranging from 13% to 41% for those counties for which reliable data are available). Increasing prices and limited availability are making the market for affordable, quality housing increasingly competitive.

---

[181] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

Across Region 8, stakeholders described a housing landscape under growing strain from rising prices, stagnant wages, and limited rental availability. The region's affordability crisis is driven by a combination of urban-to-rural migration, increased demand from employers, and surging construction and land costs. Locals report being priced out of both homeownership and rental opportunities, with essential workers like teachers, nurses, and immigrant laborers bearing the brunt of the housing shortage. In tourism and retirement-oriented communities, rising rents, second-home purchases, and conversions to short-term rentals have further depleted workforce housing, prompting overcrowding and long commutes.

Despite a recognized need for more development, communities face steep hurdles. Land prices have climbed sharply, infrastructure gaps are widespread, and few developers or tradespeople are available to meet demand. Outdated water and sewer systems, combined with unrealistic funding models for rural infrastructure expansion, make new construction prohibitively expensive. Community leaders expressed particular frustration with the burden placed on developers to cover infrastructure costs in remote areas with low customer density. Meanwhile, regulatory restrictions and limited popular support for local enforcement make it difficult to address the growing number of vacant and dilapidated properties.

State programs like the Reclamation of Abandoned and Dilapidated Properties initiative have been helpful in addressing vacant and dilapidated structures but funding has not kept up with demand. Key support programs for weatherization and home repairs are likewise underfunded and limited in the scope of services they are able to deliver for those in need. Local successes—such as employer-sponsored apartment complexes and townhomes—demonstrate the potential for collaborative solutions. However, concerns remain that corporate housing could inflate local rental markets or limit long-term wealth-building opportunities for workers. At the same time, community infrastructure and social service gaps—especially in childcare, transportation, and emergency care—pose challenges to attracting younger workers and families.

Addressing Region 8's housing challenges will require coordinated strategies that align housing, infrastructure and workforce investments. Communities called for more flexible and realistic rural funding models, expanded training in the building trades, and stronger partnerships among local governments, nonprofits, and private developers. There was also a strong desire to improve communication with state and federal policymakers to ensure that rural housing strategies reflect the unique realities of West Virginia's most remote communities. To move forward, the region will need to leverage federal, state, regional, and local funds to subsidize housing development and address critical gaps—particularly for low-wage workers providing essential services, seniors seeking to downsize, newcomers needing transitional rentals, and first-time buyers facing an increasingly competitive market. These community-led investments should attract private investment and encourage additional growth and investment. Further, they will help address the challenges of current residents (more than 5,000, 16% households) who, though working or retired, experience housing insecurity.

Region 9

Counties: Berkeley, Jefferson, Morgan

Population: 202,038; Households: 78,573; Average Household Size: 2.6;
Tenure: 77% Homeowner, 23% Renter; Total Cost Burden: 6,809 renters, 9,753 owners;
Severe Cost Burden: 7,008 households[182]

West Virginia's Regional Planning and Development Council (PDC) Region 9 is experiencing rapid population and household growth, largely driven by its proximity to the Washington, D.C. metro region. As a result, housing affordability and accessibility have become pressing concerns. Local officials, community leaders, and residents alike point to a widening affordability gap, increased displacement, and infrastructure challenges that threaten the long-term sustainability of the region. Stakeholders recognized the need for local governments, developers, and residents to take a proactive, collaborative approach to address the region's housing challenges.

Median housing costs in Berkeley and Jefferson Counties are noticeably higher than Morgan County and the rest of the state. Data analysis conducted for the region shows that homeownership is not affordable for median wage single-earner households in many of the region's most employed occupations. The region lacks enough rental stock that is affordable for all households with incomes less than $20,000 annually[183] and enough owned/for-sale stock that is affordable for all households with incomes less than $48,000 annually[184]. When households spend more than 30% of their income on housing, they will not be able to save for emergencies or to invest in homeownership. More than 16,500 (22%) households are in this category and may even sacrifice necessities like food and healthcare to pay for housing. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging). Additionally, many households in the region occupy units that cost less than their housing budgets can comfortably allow and compete with lower-income households for lower-cost housing within the region.

[182] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.
[183] Loosely based on 30% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.
[184] Loosely based on 80% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

Key Market Indicators[185]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[186]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Berkeley	$1,238	0-2%	$1,501	-46%
Jefferson	$1,103	2-7%	$1,801	-39%
Morgan	$832	0-2%	$1,247	-66%
Statewide	**$850**	**6.6%**	**$1,225**	**-68%**

Background

Located in West Virginia's Eastern Panhandle, Region 9 of West Virginia's eleven Regional PDCs is made up of Jefferson, Berkeley, and Morgan Counties. Characterized by a mix of rolling hills, fertile valleys, and riverfronts, the easternmost part of the state borders the Maryland counties of Washington and Allegany and the Virginia counties of Frederick, Clark, and Loudoun. In close proximity to major metropolitan areas like Washington, D.C., Baltimore, and Northern Virginia, Region 9 provides an alternative housing market for workers in these cities.

In contrast to much of the state, the region has seen rapid population growth. Across the three-county region, population increased nearly 20% between 2010 and 2023. Population growth was especially high in Berkely County which reported a 27% increase. Jefferson County reported a smaller, although still significant increase of nearly 12%, while the population in Morgan County was essentially flat at 0.6%; however, the county's population has begun to increase in recent years with Census population estimates indicating a 3% increase between 2020 and 2023.

Like much of northern West Virginia, the region has economic roots in agriculture and natural resources. Today, major employing industries include manufacturing (11%), education and health services (23%), professional and business services (11%) and tourism activities. Leading employers in the region include Proctor and Gamble, WVU Medicine, and Charles Town Gaming. In rural Morgan County, natural resource activities and light manufacturing are significant employers, led by Caperton Furniture Works and U.S. Silica. The region contains multiple colleges and universities, including Shepherd University and American Public University in Jefferson County, and Blue Ridge Community and Technical College and the Martinsburg campus of the University of Charleston (Berkeley County), as well as some outdoor recreation opportunities like the Berkeley Springs State Park, Harpers Ferry National Historical Park, Cacapon Resort State Park, and the Potomac and Shenandoah Rivers.

[185] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales.

[186] See rental vacancy rate definitions, page 242.

Median earnings[187] in the region range from $40,400 in Morgan County to $49,100 in Jefferson County. Poverty rates[188] in the region are relatively low at 11% and in Jefferson County the rate is less than 9%.

Households

Region 9 is home to 202,038 people, comprising 78,573 households. Most households (63%) live in Berkeley County. While Morgan County saw no significant change in the number of households over the 2018-2023 period, all other counties have more households than in 2018.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Berkeley	49,384	14%
Jefferson	21,978	5%
Morgan	7,211	No Change

The majority of households (77%) own their home. The region's renters are primarily concentrated in Berkeley and Jefferson Counties where homeownership rates are 75% and 79%, respectively.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Total Households	Renters	Owners	Homeownership Rate
Berkeley	49,384	12,150	37,234	75%
Jefferson	21,978	4,562	17,416	79%
Morgan	7,211	1,217	5,994	83%

The majority of households (62%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households made up the largest demographic subset, accounting for 36% of all households. While 26% of households are comprised of a single individual. The remaining households are made up of three people (16%) or four or more people (22%).

Approximately 25,000 households (25,101), or 32%, include one or more children under 18 years of age. More than 24,000 (24,351) households or 31%, include one or more individuals who are 65 years and over. Across the

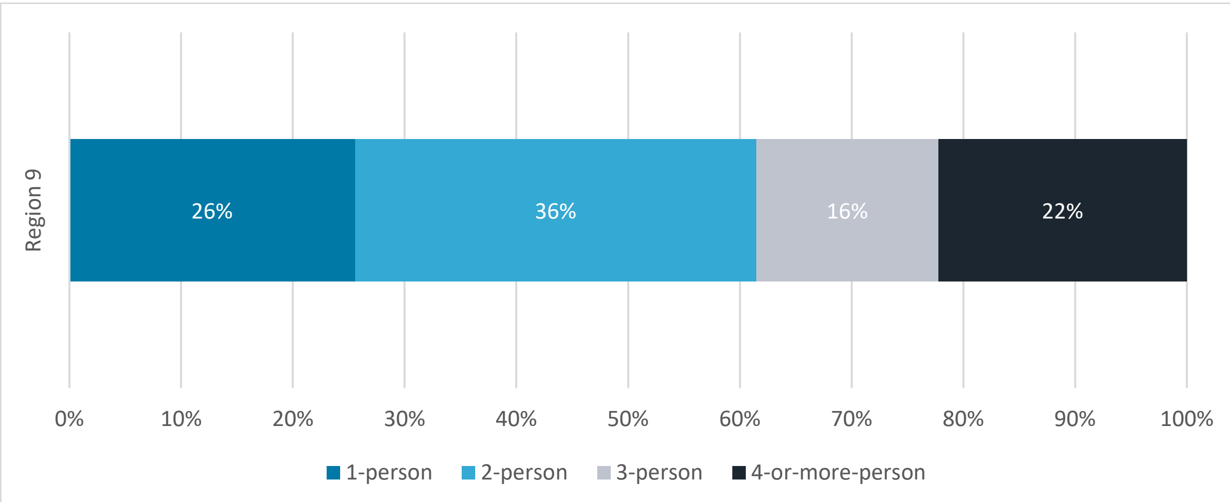
[187] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[188] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

region, 20,085 (26%) households consist of a single householder living alone, including 8,872 or 44% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Berkeley	12,639	4,928	17,335	8,777	10,633
Jefferson	5,452	2,746	7,737	3,295	5,494
Morgan	1,994	1,198	3,155	519-933*	1,336

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 9 range from $63,805 in Morgan County to $95,523 in Jefferson County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $76,192 in Morgan County to $108,676 in Jefferson County. In contrast, median household incomes for renters range from approximately $35,799 in Morgan County to just under $50,000 in Berkeley County.

Median Household Income (in 2023 Inflation-Adjusted Dollars) by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Berkeley	$77,329	$87,794	$49,872
Jefferson	$95,523	$108,676	$44,477
Morgan	$63,805	$76,192	$35,799

Workforce Affordability

In the region, 76% of households include at least one worker, and at least 38% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 27% (20,868) of householders in the region are aged 65+, 32% (25,369) of households receive some Social Security income, and 28% (21,622) receive retirement income other than Social Security.

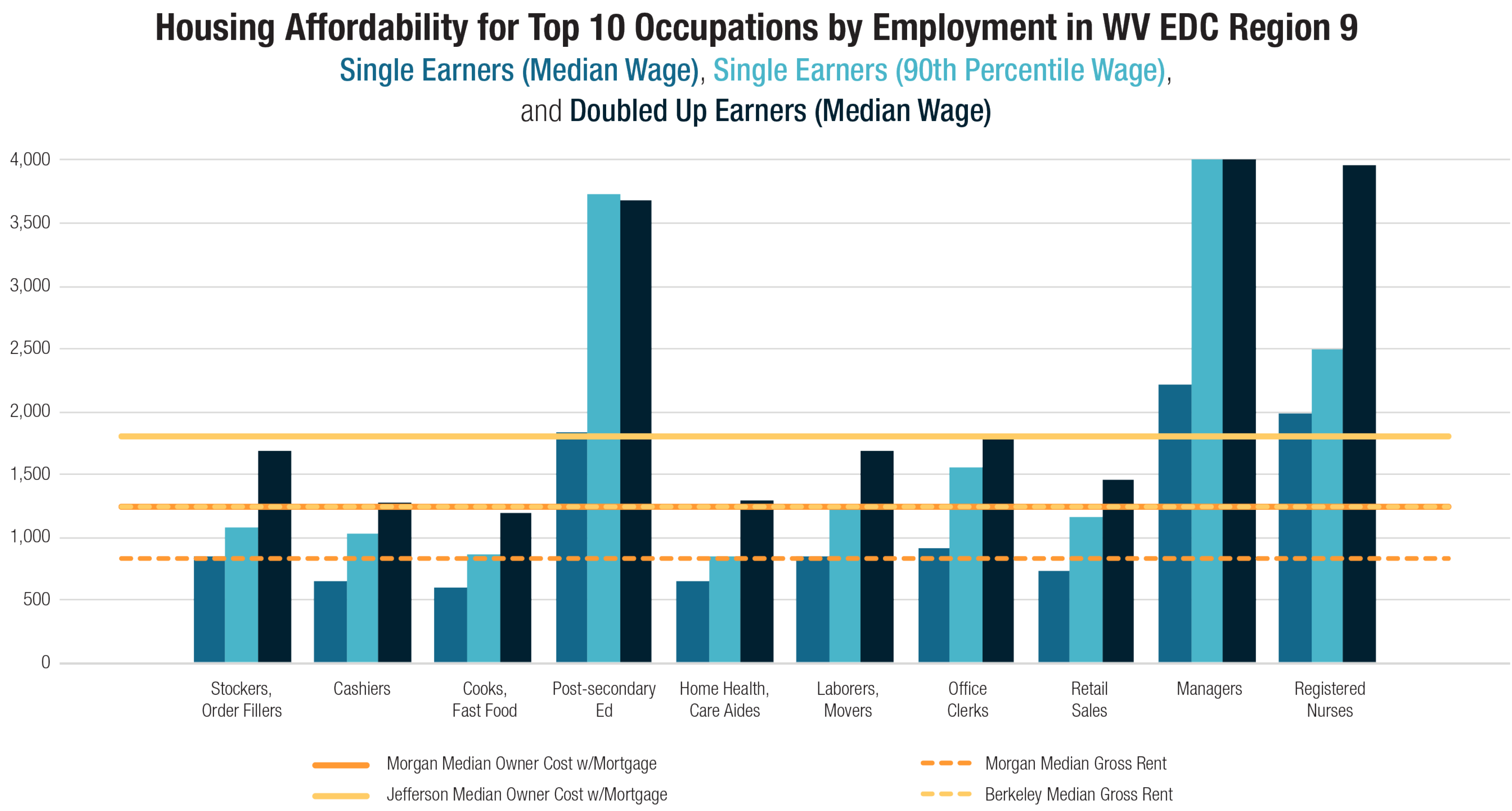
The profile of workforce households in Region 9 differs significantly from the rest of the regions in West Virginia. Specifically, the share of apparently retired households (i.e. those with householders aged 65+ and those receiving Social Security income) is comparatively low (6 and 9 percentage points lower than the statewide figures, respectively) and the shares of households with 1+ worker and 2+ workers are comparatively high (13 and 11 percentage points higher than the statewide figures, respectively). Located in the state's eastern panhandle, many households in Region 9 commute into Washington, D.C. and the surrounding metropolitan area for work. Competing in the higher-wage D.C. metropolitan area housing market, housing costs in Jefferson and Berkeley Counties are high compared to those in Morgan County and the rest of West Virginia. In Jefferson County, the median monthly homeowner cost (with a mortgage) exceeds the state median by over $500, and median gross rent exceeds the state median by over $350.

Median wage single-earner households in 7 of the region's 10 most employed occupations cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 9, and for half of these occupations, even 90th percentile wages do not allow affordable homeownership in the region. For dual-earner median wage households in all but one of these occupations, median homeowner costs are affordable in Morgan County, the county with the least expensive housing costs in the region. For median dual earners in six of these occupations, however, median homeowner costs in Jefferson County are not reasonably affordable.

Housing Affordability for Top 10 Occupations by Employment in Region 9

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Median wage single earners in four of the region's most employed occupations, including retail salespeople and home health aides, cannot afford median rent anywhere in the region. With 90th percentile wages, rent in Morgan County becomes more reasonably affordable for single earners.

Median gross rent across all of Region 9 falls within the range of $1,000 to $1,249. An estimated 19% of renters fall within this median range, while 46% of renters fall outside of the wider $800 to $1,500 range, indicating a more widely dispersed rent distribution. County-specific median gross rents discussed in this analysis ($832 in Morgan County and $1,238 in Berkeley County) should be interpreted with caution, as they may not fully capture the wide regional rent distribution.

Lower-wage workers and others on fixed incomes face significant challenges in obtaining secure housing in Region 9's current housing market. Current development in the area is heavily skewed toward high-end buyers, particularly those relocating from the DC metro region, leaving a significant gap in options for local residents. Homes priced under $250,000—once considered entry-level—are now virtually nonexistent, with most new construction exceeding $400,000 in Berkeley and Jefferson Counties. Even Morgan County, which has traditionally been more affordable, has seen sale prices for starter homes increase to above $250,000 as buyers bypass the higher priced eastern counties. Rental costs have also surged, with average monthly rents well above $1,200, placing them out of reach for many low-income households. Steep security deposit requirements, often totaling three months' rent, further limit access. Fixed-income households, younger adults and essential workers such as teachers and firefighters struggle to find affordable housing, often pushed to relocate to neighboring states or rural communities, significantly increasing their commuting burden. Additionally, local stakeholders described a rise in homelessness in Berkeley and Jefferson Counties, even among individuals and families with stable employment. Housing advocates expressed a need for additional wrap-around services that focused on housing and job training and support, household budgeting, and transportation access.

Unmet Housing Need

More than 16,500 (22%) households in Region 9 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 42% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 9,753 (17%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home, and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[189], WVHDF's On-Site Systems Loan Program[190], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the resident and the community.

Additionally, a total of 6,809 (38%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. Thirty-eight percent (38%) of renters in Region 9 are cost-burdened compared to 17% of homeowners with a mortgage. Additionally, approximately 19% of renter households spend over 50% of their income on housing costs compared to 6% of homeowners. Among homeowners who own their homes free and clear, about 9% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. Sixty-four percent (64%) of homeowners with very low income (below 50% of AMI), 70% of renters with extremely low income (less than 30% of AMI), and 60% renters with very low income (30-50% of AMI) are burdened by their housing costs.

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	*Extremely low*	*Very low*	*Low*
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 9			
Berkeley County	$19,720	$30,500	$48,800
Jefferson County	$27,650	$46,100	$73,750
Morgan County	$19,720	$29,800	$47,600

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low income category.

---

[189] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[190] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Households and Housing Cost Burden by Area Median Income (AMI) in Region 9

Source: VCHR tabulation of 2017–2021 CHAS Data

	Homeowners					Renters				
Income	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	3,460	2,605	75%	1,755	51%	3,580	2,505	70%	2,140	59%
30-50% AMI	3,365	1,745	52%	--		3,235	1,935	60%	--	
50-60% AMI*	3,100	893	29%	210	7%	1,822	1,068	59%	46	3%
50-80% AMI	8,115	2,855	35%	--		3,420	1,749	51%	--	
80-100% AMI	6,135	2,470	40%	1,235	20%	1,985	--		--	
>100% AMI	36,150	--		--		5,505	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Housing for vulnerable populations was identified as a critical housing gap. Housing insecurity in Region 9 is deepening, particularly among low-income and working families. Regional stakeholders report a significant rise in multigenerational households, with families "doubling up" in response to a lack of affordable options. Social service providers and K-12 representatives both indicated that parents and children living with grandparents due to the limited housing options were becoming increasingly common.

Berkeley County is experiencing a particularly acute housing shortage with few units available, especially rental options. This has contributed to steadily rising rents—now averaging approximately $1,300 per month across the region. At the same time, an increase in the number of students receiving free or reduced-price lunches signals growing economic distress among families, including an increase in homelessness.

Households experiencing homelessness are often less visible in suburban, exurban and rural contexts. Since services for households experiencing homelessness in the region are limited, those who are unsheltered may have to leave rural communities to obtain temporary shelter. Other households may “couch surf,” moving between the homes of friends and family or camp. In Berkeley County, community members shared accounts of multiple working families living in cars or camping due to the inability to afford stable housing. In Jefferson County, attendees reported at least 30 homeless families in the Charles Town area alone.

The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 2,649 children and an estimated 1,231 families experiencing homelessness[191]. The numbers range from 239 children in Morgan County to 1,582 in Jefferson County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
Berkeley	480	233	828	402
Jefferson	980	439	1582	709
Morgan	196	99	239	120
Region 9	1656	771	2649	1231

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

These challenges have intensified over the past five years, particularly in the wake of the COVID-19 pandemic. The temporary protections and financial supports that kept many families housed during the pandemic have expired, leading to a sharp increase in evictions. Stakeholders observed that both landlords and tenants adapted to the emergency rental assistance programs—sometimes in ways that created longer-term dependency or financial mismanagement. As pandemic-era relief ended and interest rates rose, housing costs increased and were passed down to renters, compounding affordability issues.

For low-income senior citizens, housing challenges are compounded by age and disability-related needs. In Region 9, 5,641 (25%) households with individuals over 62 years of age are cost burdened, including 2,693 (12%) that are severely cost burdened and spend more than 50% of their income on housing.

[191] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

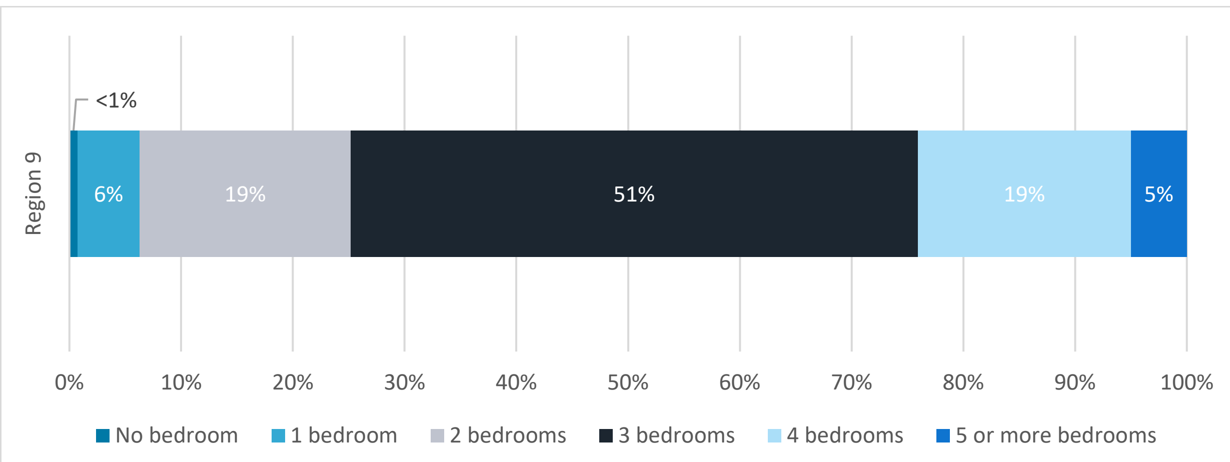
Housing Units

Region 9 largely consists of single-family homes, accounting for 81% of all housing options in the area. This includes 56,654 (72%) detached, site-built units (89% owner-occupied), and 7,121 (9%) mobile or manufactured homes (67% owner-occupied). The region has 6,924 (9%) multifamily rental units.

In Region 9, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 51% of housing stock. Housing units with four or more bedrooms make up about 24% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 75% of all units in the county. Considering that just 39% of households in Region 9 consist of three or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Housing Units by Number of Bedrooms by County

Source: ACS 2023 (5-year estimates) Table B25041

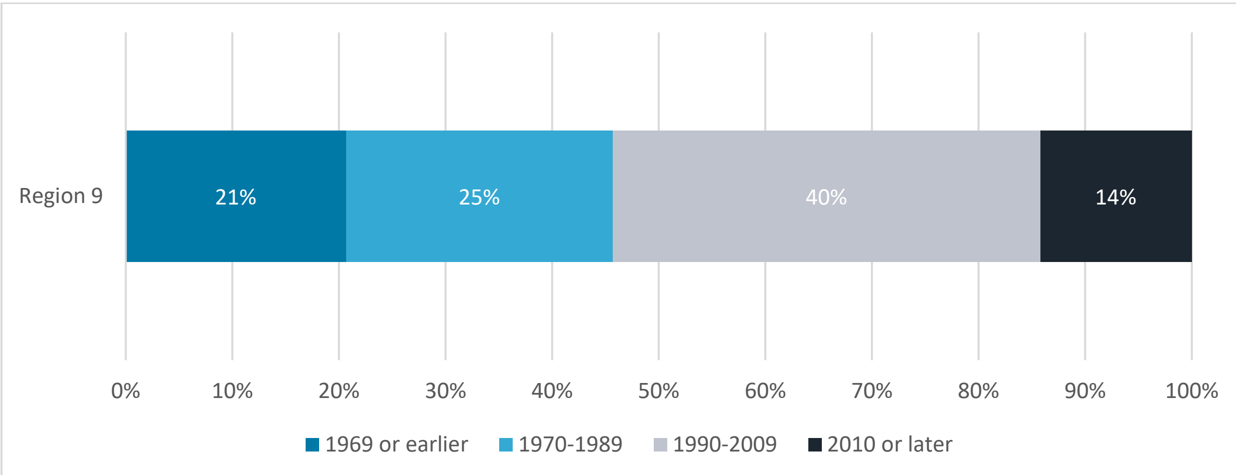
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Berkeley	--	5%	19%	53%	18%	4%
Jefferson	--	6%	17%	45%	24%	7%
Morgan	--	--	27%	51%	10%	--
Region 9	0.7%	5.6%	18.9%	50.7%	19.1%	5.0%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

The housing stock in Region 9 is relatively newer compared to the rest of the state. In the region, just 21% of stock was built before 1970 compared to 41% of stock statewide, and 54% of the region's stock was built after 1990 compared to 31% of stock across the state. The region's active housing market may be generating new construction and contributing to this younger inventory.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices observed throughout the region should encourage investments, homeowners with tight-budgets and little savings may not have the means to make those investments.

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 2,445 (3%) households in Region 9 have high energy costs[192]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

VCHR used ACS public use microdata and CHAS data to construct tract level estimates. Microdata is available for public use microdata areas (PUMAs). Region 9 makes up the entirety of PUMA 00400. The only county included in Region 9 not in PUMA 00400 is Morgan County (located in PUMA 00500). The representative AMI for Jefferson and Berkeley Counties was $72,000 (Martinsburg FMR), based on the largest number of households in PUMA 00400, while the representative AMI for Morgan County was $65,800 (Grant County), based on the median AMI in PUMA 00500. This puts the 80% AMI threshold at $57,600 for the Low-Income population ($50,550 in Morgan). In Region 9, 24,221 (31%) households fall within this low-income population. The top 25% of energy costs was $250/month.

[192] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $250/mo. Jefferson and Berkeley counties, and greater than $251.67/mo. in Morgan county

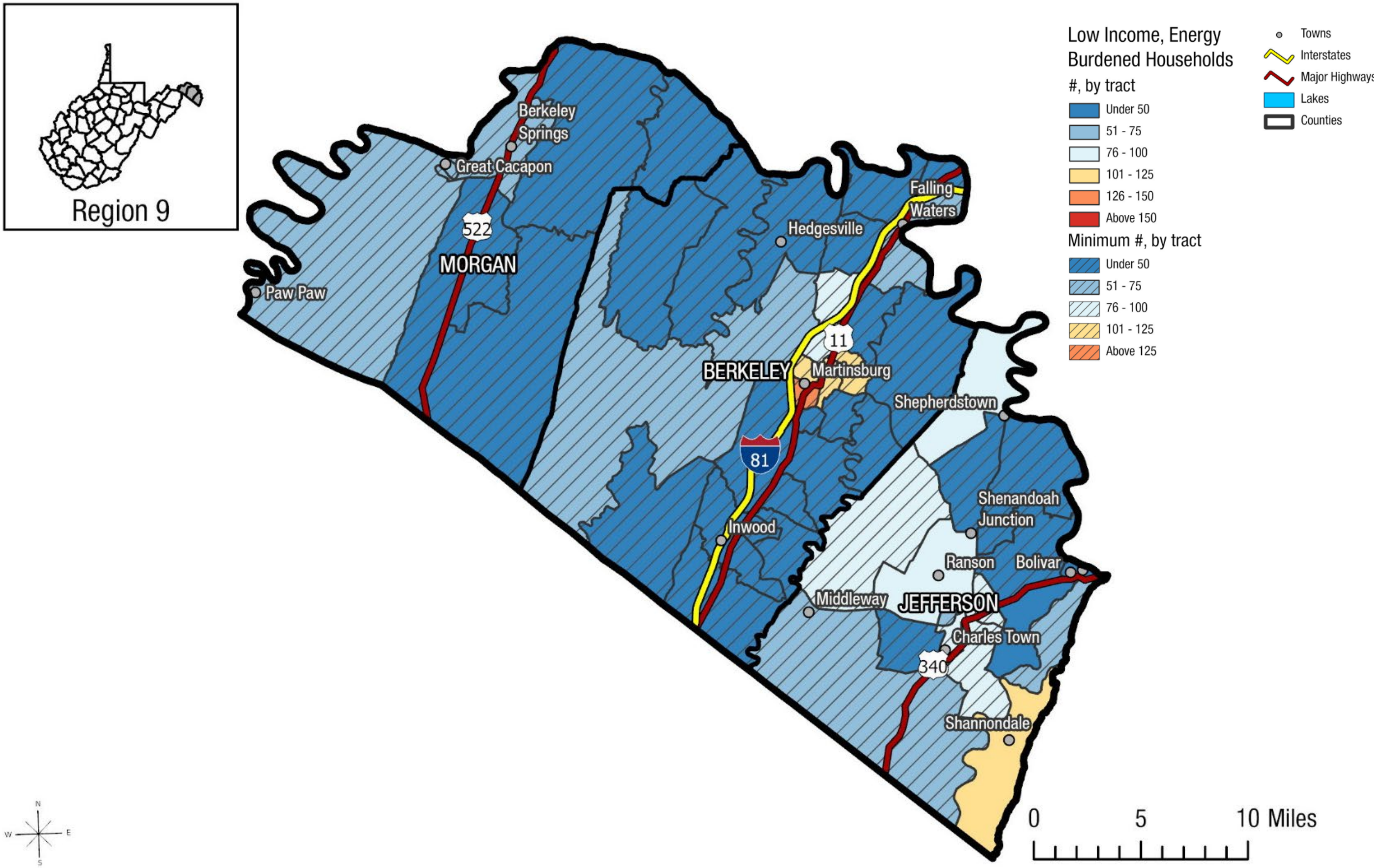
Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Jefferson + Berkeley Counties	00400*	$250/month	$72,000 (Martinsburg FMR)
Morgan County	00500*	$251.67/month	$65,800 (Grant County)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound.

Census Tract 9727.02 around Shannondale, WV in Jefferson County has at least 116 households that have low incomes and high energy costs that represent an energy burden. In Berkeley County, Census Tracts 9714.02, 9715, 9716 and 9717 around Martinsburg each have at least 103 low-income, high-energy cost and energy burdened households. Census Tracts 9708 and 9709 on the western side of Morgan County each have at least 64 low-income, high-energy cost and energy burdened households.

Region 9 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 9 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 13,510 (13%) people commute into the region for work, 48,783 (48%) residents commute out of the region for work, and 38,542 (38%) residents work within the region. The most common home county of in-commuters is Maryland's Washington (2,598, 19%). The inflow commuting patterns for very low-income workers earning $15,000 or less annually in the region are proportional to the patterns for higher-income workers, suggesting that very low-income households that work in the region are not disproportionately priced out of living there. Low-income residents are less likely to commute out of the region for work than higher-income residents.

A large share of out-commuters (10,132, 21%) travel to work in Virginia's Frederick, Loudoun, and Fairfax Counties, and many others (14,858, 30%) travel to Maryland's Washington and Frederick Counties for work. These commuters may find Region 9's housing stock more affordable, desirable, or better suited to their needs than the urban housing markets in Maryland and northern Virginia. While median housing costs in Washington and Frederick (VA) Counties are comparable to the costs in Region 9's Berkeley and Jefferson Counties, the costs in Frederick (MD), Fairfax (VA), and Loudoun (VA) Counties are considerably higher. Median gross rent in Loudoun County is over 75% more expensive than it is in the county with the highest median gross rent in Region 9. Similarly, the median owner cost in Loudoun County is over 75% more expensive. Workers employed in these Maryland and northern Virginia counties may choose to rent or buy homes in Region 9 because its housing market provides more affordable options than the markets where they work.

Region 9 has a total of 85,969 housing units, reflecting 9% more units than households. Thirty-nine percent (39%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Thirty-five percent (35%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 1.3% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners, and a continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $1,247 in Morgan County to $1,801 in Jefferson County. Median monthly costs for households who own their home free and clear are similar across counties, ranging from $348 in Morgan County to $459 in Jefferson County. Median contract rents range from $667 in Morgan County to $978 in Berkeley County. Accounting for utilities, median gross rents range from $832 in Morgan County to $1,238 in Berkeley County.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

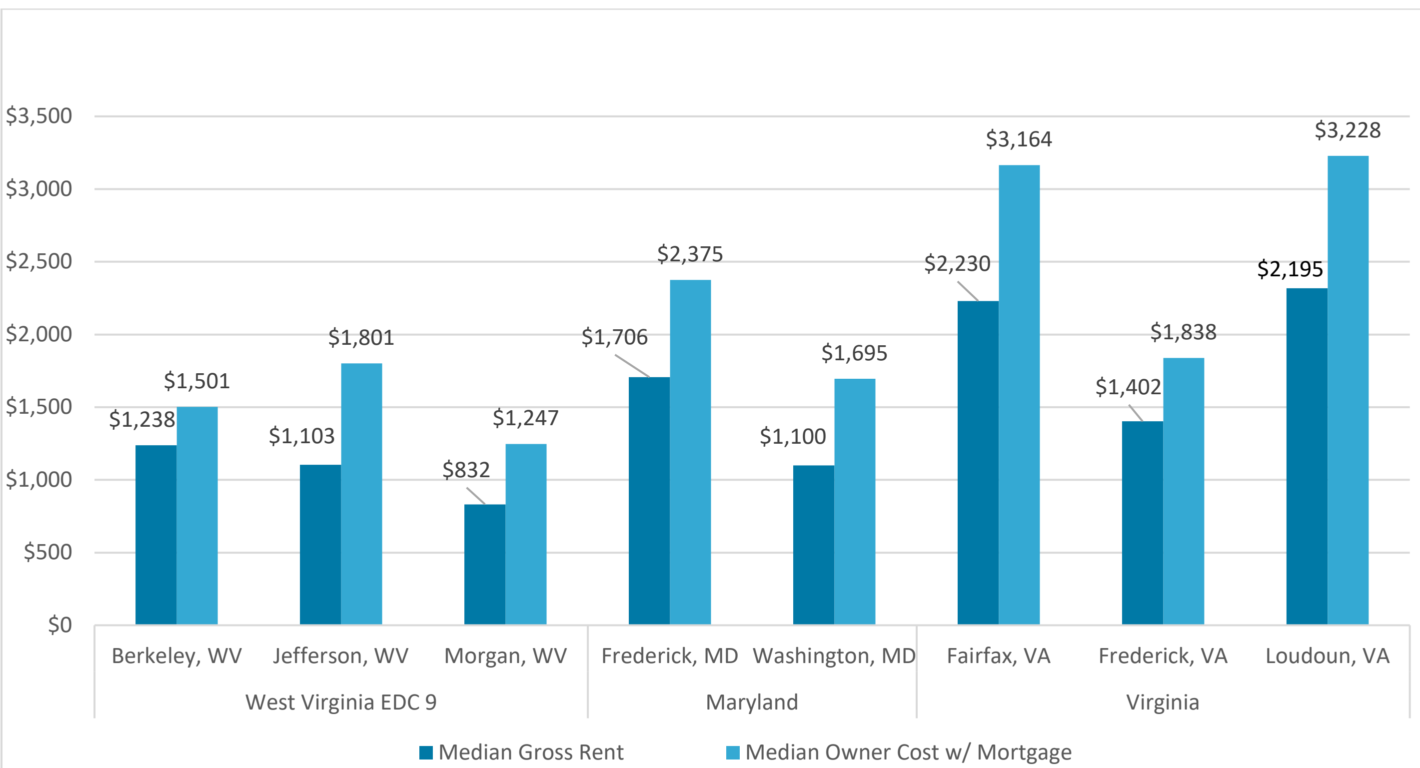
Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Berkeley	$1,501	*16%*	$408	11%	$978	*28%*	$1,238	27%
Jefferson	$1,801	*9%*	$459	13%	$911	*12%*	$1,103	12%
Morgan	$1,247	--	$348	--	$667	*22%*	$832	--
Statewide	$1,225	20	$385	21%	$642	23%	$850	20%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Median housing costs in Morgan County are similar to statewide median costs. Costs in Berkeley and Jefferson Counties are comparatively high. Median homeowner costs (with mortgage) in Berkeley County are about $275 higher and costs in Jefferson are over $500 higher than the state median. Median gross rent in Jefferson County is approximately $250 higher and gross rent in Berkeley County is over $300 higher. In addition to higher costs, rents in Berkeley County have increased faster than the state rate. Although reliable data are not available for Morgan County, stakeholders stated that housing costs have increased in recent years and that price differences are less than in the past as new residents and new development bypass Jefferson and Berkely Counties in favor of lower cost options in and around Berkeley Springs and Great Cacapon.

Median Housing Costs in Region 9 and Out-of-State Commute Shed, Gross Rent and Monthly Owner Costs (w/ Mortgage)

Source: VCHR tabulation of ACS 2023 (5-year estimates)



Rental Market

Rental vacancy rates across the region range from 0% to 7%. This suggests a limited quantity of available rental housing for most of the region. Although housing markets are regional, submarkets within the market can experience different levels of demand pressure. For example, the estimated vacancy rate in Jefferson County is between 2%-7%, suggesting a balanced market. In Berkeley and Morgan counties, rental vacancy rates are less than 2%, suggesting very tight markets. Additionally, quantity and availability of rental units do not reflect poor conditions or market gaps.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Costar data is available for the City of Martinsburg, which is within Berkeley County. For units included in Costar[193], the vacancy rate was 12% in the second quarter of 2024, reflecting the delivery of new units not yet leased. The stabilized vacancy rate, the vacancy rate among established properties, beyond initial lease-up, was 3%, indicating that though the market is balanced, more units could be absorbed in Martinsburg. Indeed, following a large number of units added in the first half of 2024, Costar anticipates the market could still absorb more than 100 units.

Stakeholders described the regional rental market as under severe strain, with an insufficient supply of available units and costs that far outpace local incomes. While ACS data show rents around $1,200, stakeholders stated that this amount would only provide individuals or families with something small and likely poorly maintained. Many landlords now require upfront payments totaling three months' rent (security deposit plus first and last month's rent) creating additional barriers for individuals and families already struggling to cover a single month's cost.

[193] According to the American Community Survey (ACS) 5-year estimate data for 2023, Martinsburg City has an estimated 2,020 multifamily housing units. In comparison, CoStar data shows 3,967 multifamily units, which is 196.39% of the ACS estimate. This discrepancy suggests that CoStar's dataset includes additional properties or more recent developments not captured by the ACS. The more recent 2024 Costar data may offer a more current reflection of the housing market, potentially explaining the differences observed. This comparison underscores the importance of using multiple data sources to obtain a comprehensive view of the housing market.

Enforcement of housing codes, while necessary for safety, presents a difficult tradeoff. When properties fail to meet standards, they are often closed, displacing tenants and further shrinking the already limited housing stock. Moreover, many rentals lack formal leases, weakening tenant protections and increasing vulnerability to sudden rent hikes or eviction. Renters are often reluctant to report issues for fear of losing their housing altogether.

Young adults, particularly those under 35, are disproportionately affected. Comparable housing costs in larger cities located within the region's commute-shed make the price point difficult to justify, especially given the limited amenities. Many individuals are opting to commute from more affordable areas such as Wardensville, WV (Region 8), Greencastle, PA or Winchester, VA.

Stakeholders stated that current income eligibility thresholds for housing assistance are misaligned with the realities of the local workforce. Many essential workers—teachers, sanitation workers, first responders—earn too much to qualify for aid but too little to secure stable housing and increasingly even middle-income[194] earners are finding themselves locked out of both ownership and rental markets. Stakeholders explained that many residents must endure high costs and poor conditions of rental housing because they are unable to purchase homes. The combined burden of unaffordable down payments and poor credit keep homeownership out of reach for a significant portion of the population. The high cost of renting can prevent households from saving for a down payment and force tough choices to make ends meet.

Renter-Occupied Housing Gap

The region faces a significant shortage of rental housing that is both available and affordable for households earning less than 30% of the Area Median Income (AMI). Currently, 58% of units priced for this income level are occupied by households with higher incomes, leaving fewer than 2,000 affordable units available to meet the needs of more than 3,580 (23% of renter households) extremely low-income households. A similar dynamic exists for very low-income households earning 30–50% of AMI, with half of the units priced for this group also occupied by higher-income renters.

At the other end of the income spectrum, many renters with incomes above 80% of AMI are living in units that cost less than their housing budgets can accommodate. This is partly due to a mismatch between the number of households at this income level and the limited supply of rental units priced appropriately for them. With insufficient higher-priced stock available, more than 2,500 higher-income households (representing over 45% of renter households earning greater than 80% of AMI) must compete with lower-income households for lower-cost units.

Nearly half (45%) of the region's rental housing is concentrated within a narrow affordability band—targeted to low-income households earning 50–80% of AMI. The undersupply of housing both above and below this range places increased pressure on these mid-range units. As a result, households from both lower and higher income brackets are funneled into this segment of the market, ultimately crowding out lower-income renters and worsening affordability challenges.

[194] Characterization by focus group participants; not defined by any number.

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Counties across the region mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels. Jefferson County saw the greatest rebound in months of supply in the region in April 2024. However, for most years, all counties in the region consistently exhibited low supply levels compared to the rest of the state, suggesting prolonged inventory shortages.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Berkeley	1.9	1.3	0.3	0.3	0.7	1.0
Jefferson	1.8	0.9	0.1	0.4	0.6	1.1
Morgan	2.3	1.2	0.2	0.4	0.7	0.8
State Average	2.5	2.1	0.9	0.6	0.6	0.8

Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

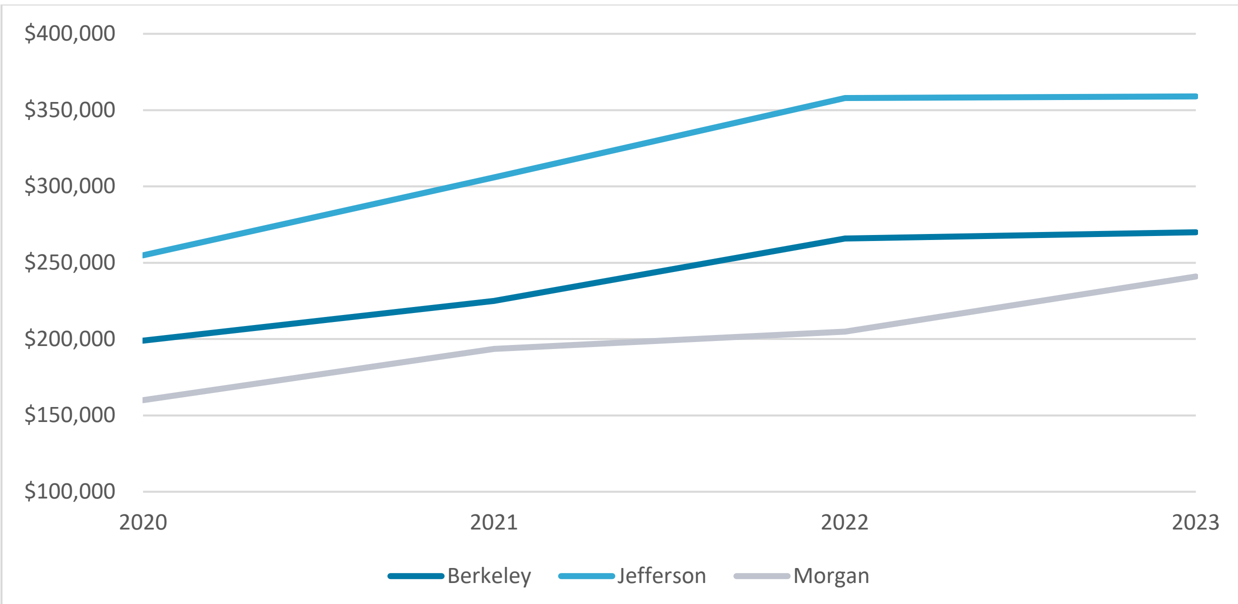
While most counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. While recorded sales declined in Berkeley and Morgan Counties, every county in the region experienced dramatic price increases, including a more than 50% increase in Morgan County. These rising prices reflect growing demand for housing throughout the area, even as inventory remains limited.

According to local housing stakeholders, current housing construction in the region is primarily targeting high-end buyers, particularly those relocating from the Washington, D.C. metro area. This trend has led to a shortage of homes affordable to local residents. Properties priced under $250,000 are rare, and even basic starter homes now typically exceed that threshold. Most new constructions are listed at over $400,000, further widening the affordability gap.

While Morgan County housing remains cheaper than in Berkeley and Jefferson Counties, the price difference is narrowing. Attendees at recent community meetings noted that the perceived gap in affordability between the counties is shrinking. Many buyers are now "hopscotching" westward into Morgan County, especially to areas around Berkeley Springs and Great Cacapon (about 10–15 minutes beyond Berkeley Springs) in search of more affordable options. However, even in Morgan County, the most affordable homes tend to be priced above $200,000 and are often in poor condition. Local economic development stakeholders report that "nice" starter homes now cost over $250,000, placing them out of reach for many longtime residents.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Berkeley	$270,000	36%	4,959	3,426
Jefferson	$359,000	41%	1,452	1,793
Morgan	$241,000	51%	987	799
Statewide	**$118,000**	**18%**		

Owner Occupied Housing Gap

The region lacks sufficient owner-occupied housing stock that is both affordable and available to households earning less than 50% of AMI and those earning between 50–80% of AMI.

At the lowest affordability level, 73% of units priced for households earning less than 50% of AMI are occupied by higher-income households, leaving fewer than 3,500 units available to meet the needs of more than 6,500 homeowner households in this income group (over 11% of all homeowner households). A similar mismatch exists at the next tier: seventy-three percent (73%) of units affordable to households earning 50–80% of AMI are also occupied by households with higher incomes, resulting in fewer than 5,500 units to serve over 8,000 households (over 14% of homeowner households) seeking homes in this price range.

Some higher-income households may deliberately choose to live in more modest homes well within their budgets. However, others may be occupying lower-cost units by necessity due to a lack of available "trade-up" options in the for-sale market. This dynamic can suppress housing mobility and reduce access to affordable homeownership opportunities for lower-income households.

The competition for affordable housing is further exacerbated by a shortfall in housing options for higher-income households. There are over 21,000 more households earning over 100% of AMI (representing over 58% of all homeowner households earning over 100% of AMI) than there are owner-occupied units priced exclusively for that income range. Fewer than 9,000 (fewer than 43%) of these households reside in units priced in the 80–100% AMI affordability range, while over 12,000 (over 57%) occupy homes that could otherwise be affordable to households with significantly lower incomes.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[195]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[196,197,198]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 3,362 subsidized, income-restricted housing units.

- Most of these are part of LIHTC, Section 8, or Section 515 properties. The average number of active subsidies per property is 1.49, as many properties have multiple funding sources.
- 48% of these units are studios or have one bedroom.
- 57% of these units are intended for families, 29% are intended for elderly occupants, 6% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 83 months, or around 7 years.

By 2035, over 22% of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

---

[195] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[196] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[197] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[198] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

The Martinsburg Housing Authority has limited capacity to house those struggling to secure housing. Stakeholders stated that the Authority's footprint has not sufficiently expanded to meet the region's growing needs. The housing authority's waitlists were closed as of February 2024, further limiting their ability to provide housing to the region's most vulnerable individuals.

Those individuals who ultimately experience homelessness have limited options outside of those located in Martinsburg. The region has 110 beds for emergency housing and an emergency shelter for victims of sexual assault (Eastern Panhandle Empowerment Center) all located in Martinsburg. We identified just one certified recovery residence, located in Kearneysville, with six beds. However, the region does have nine Oxford Houses[199] with capacity for 72 individuals. Again, all of these properties are in Martinsburg.

Conclusion

Economic and demographic shifts throughout Region 9 and broader national trends are changing the region's housing needs. Population has increased significantly throughout the region, especially in Berkeley and Jefferson Counties. However, the stock of housing has not kept up with the increasing demands of the population. Limited supply has put upward pressure on home prices (increases in county median sale prices between 36% and 51%) and rents (increases in county median gross rent ranging from 12% to 27%). Increasing prices and limited availability is making the market for affordable, quality housing increasingly competitive.

The region is experiencing significant population and household growth driven by its proximity to the Washington, D.C. metro area. While this growth is generally seen as positive for the region, the rapid expansion has increased pressure on housing resources. Stakeholders across the region described a deepening affordability gap, displacement of long-term residents, and mounting infrastructure strain. While new construction is occurring, much of it is targeted toward higher-income buyers from outside the region, leaving local families priced out of both homeownership and rental markets.

Working families, young adults, seniors on fixed incomes, and essential workers are particularly vulnerable to increasing housing costs. Local leaders noted that teachers, nurses and first responders are increasingly unable to live where they work, while older residents hoping to downsize have few options. As a result, many are relocating to more rural areas or even neighboring states, further straining regional connectivity and increasing commute burdens.

With significant numbers of new homes projected in the coming years, local governments have a chance to shape development that includes a meaningful share of affordable housing. Expanded use of tools like tax incentives, inclusionary zoning and stronger coordination across counties could help ensure that growth aligns with local needs. Investments in public transportation and other community infrastructure can also play a critical role in

[199] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

improving access to housing and employment. However, stakeholders stressed that without a shared regional strategy, current efforts risk being fragmented and insufficient.

The region will need to align policy, planning and public support to grow in a way that supports both its expanding population and its long-standing communities, especially those most at risk for displacement. This includes leveraging federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in the region, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (more than 16,500, 21% households) who, though working or retired, experience housing insecurity.

Region 10

Counties: Marshall, Ohio, Wetzel

Population: **86,266;** Households: **36,546;** Average Household Size: **2.4;**

Tenure: **74%** Homeowner, **26%** Renter; Cost Burden: **3,602** renters, **3,042** owners;

Severe Cost Burden: **2,963** households[200]

Stakeholders across West Virginia's Regional Planning and Development Council (PDC) Region 10 identified the struggle of young families to find affordable starter homes, seniors looking to downsize, and low-income residents facing rising rents and utility costs. Much of the region's housing stock was described as outdated and in need of significant repairs, including weatherization and accessibility upgrades for seniors. Many properties are in flood-prone areas, making them less safe and viable for long-term residency. For low-income households, homeownership was described as an uphill battle, often hindered by poor credit histories, a lack of living-wage jobs, and high costs associated with maintaining older properties. Local elected leaders also identified infrastructure and land ownership as a major hurdle for new development, a problem exacerbated by a shortage of builders and developers.

Data analysis conducted for Region 10 shows single earners with median wages who are employed within the region's most common occupations cannot afford median rent or homeownership costs anywhere in the region. The region has a particularly acute lack of rental units that are affordable to extremely low-income households earning less than $20,000[201]. Additionally, over 6,600 (19%) households in the region spend more than 30% of their income on housing, limiting their ability to save for emergencies or to invest in homeownership. Some may even sacrifice necessities like food and healthcare to pay for housing. Many households in the region occupy units that cost less than their housing budgets can comfortably allow, which is ultimately disadvantageous to the lower-income households in the region. Low vacancies among owner-occupied units and rapidly increasing median rents indicate a tight housing market that likely prevents residents from making moves to accommodate their changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

[200] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.

[201] Loosely based on 30% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

Key Market Indicators[202]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[203]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Marshall	$823	2-11%	$1,154	43%
Ohio	$823	4-8%	$1,171	-12%
Wetzel	$703	--	$1,024	-76%
Statewide	**$850**	**6.6%**	**$1,225**	**-68%**

Background

Region 10 of West Virginia's eleven Regional PDCs is made up of Ohio, Marshall and Wetzel Counties. In the state's northern panhandle, the region borders the Pennsylvania counties of Washington and Green and the Ohio counties of Jefferson, Belmont and Monroe. Between 2010 and 2023, Census data show a 10% decrease in population. Population loss was especially high in Wetzel County, which reported a 16% decrease. Marshall County also reported a double-digit decline (-11%). The population loss in Ohio County was smaller (-7%) but still significant. More recent Census estimate data covering the 2020-2023 period shows population declines of 3-4% across all three counties.

The region has economic roots in the energy sector, and mining and natural gas and oil extraction are still some of its most vital industries. Its location along the Ohio River has made the region a major water and rail trade hub. Prominent employers and industries include mining, especially in Marshall and Wetzel Counties (American Consolidated Natural Resources, Ohio County Coal Resources, and Consol), chemical manufacturing (Covestro), education and health services (WVU Medicine), and tourism and recreation (Wheeling Island Gaming). Though Region 10 is largely rural, Ohio County contains the populous city of Wheeling, which serves as an employment center and host to finance and insurance companies (Health Plan of WV) and business services (Williams Lea Group). Wheeling also contains a major WVU Medicine hospital as well as Wheeling University and West Virginia Northern Community College campuses, with West Liberty University located nearby.

Median earnings[204] in the region range from $35,600 in Wetzel County to $38,800 in Marshall County. Poverty rates[205] in the region average 16% and are relatively consistent across counties, ranging from 15% in Marshall County to 16.6% in Wetzel County.

[202] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales. For counties with "--," the population sample is too small to create a reliable estimate at a 90% confidence level.

[203] See rental vacancy rate definitions, page 264.

[204] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[205] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

Households

Region 10 is home to 86,266 people, comprising 36,546 households. Most households (50%) live in Ohio County. While Marshall and Wetzel counties saw no significant change in the number of households over the 2018-2023 period, Ohio County has fewer households than in 2018.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Marshall	12,489	No Change
Ohio	18,132	-5%
Wetzel	5,925	No Change

The majority of households (74%) own their home. The region's renters are primarily concentrated in Ohio County where the homeownership rate is just 67%.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

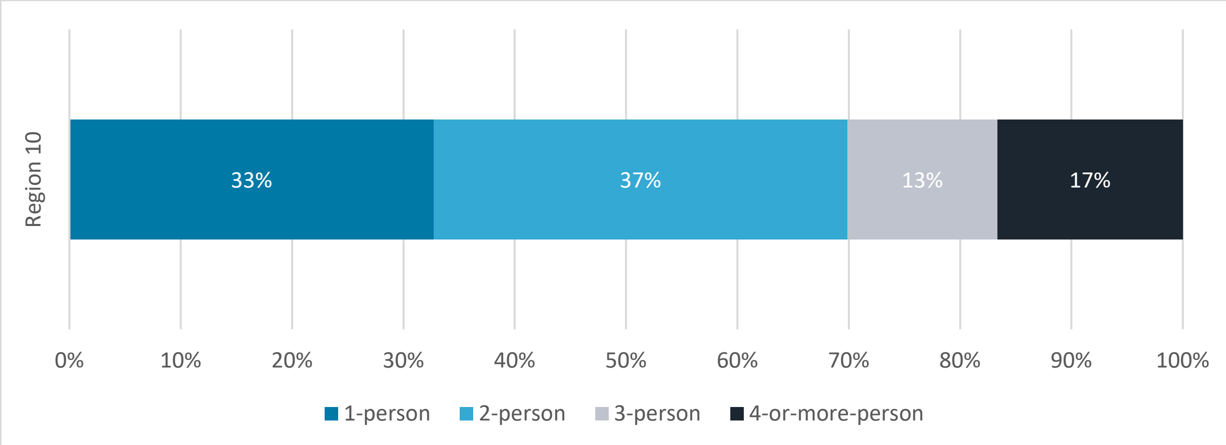
Geography	Total Households	Renters	Owners	Homeownership Rate
Marshall	12,489	2,622	9,867	79%
Ohio	18,132	5,917	12,215	67%
Wetzel	5,925	1,044	4,881	82%

The majority of households (70%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households make up the largest demographic subset, accounting for 37% of all households. While 33% of households are comprised of a single individual. The remaining households are made up of three people (13%) or four or more people (17%).

More than 9,000 households (9,408), or 26%, include one or more children under 18 years of age. More than 14,000 (14,307) households or 39%, include one or more individuals who are 65 years and over. Across the region, 11,959 (33%) households consist of a single householder living alone, including 6,344 or 53% who are single individuals 65 years and older.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Marshall	3,370	1,809	4,989	2,032	2,098
Ohio	6,687	3,501	6,378	2,245	2,822
Wetzel	1,902	1,034	2,211	476-808*	1,170

*The population sample is too small to create a reliable estimate at a 90% confidence level. VCHR applied the margin of error to provide a reliable range.

Median household incomes in Region 10 range from $53,341 in Wetzel County to $60,329 in Marshall County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $60,241 in Wetzel County to $81,473 in Ohio County. In contrast, median household incomes for renters range from $26,300 in Ohio County to $30,208 in Wetzel County.

Median Household Income (in 2023 Inflation-Adjusted Dollars) by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Marshall	$60,329	$68,548	$27,383
Ohio	$57,867	$81,473	$26,300
Wetzel	$53,341	$60,241	$30,208

Workforce Affordability

In the region, 61% of households include at least one worker, and at least 28% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 36% (13,294) of householders in the region are aged 65+, 42% (15,225) of households receive some Social Security income, and 32% (11,551) receive retirement income other than Social Security.

Median wage single-earner households in 8 of the region's 10 most employed occupations cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 10, and for seven of these occupations, even 90th percentile wages do not allow affordable homeownership in the region. With a secondary earner, median homeowner costs in the region are more reasonably affordable for median wage workers in the region's most employed occupations.

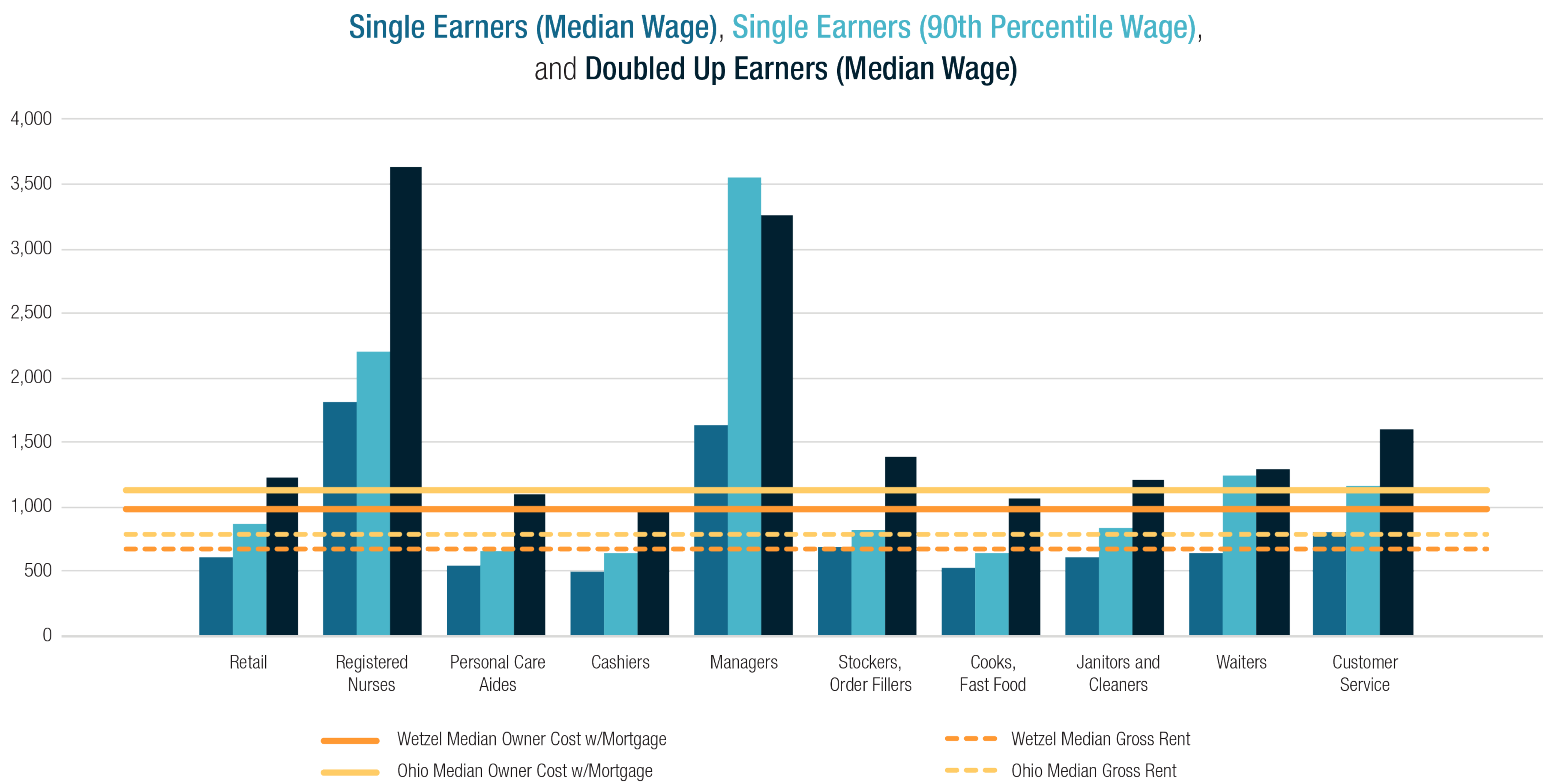
Median wage single earners in six of the region's most employed occupations, including janitors, personal care aides, and retail salespeople, cannot afford median rent in any Region 10 county. Even with 90th percentile wages, median rent is not affordable for workers in three of these occupations. Median rent throughout the region becomes more attainable for median wage workers when they split housing costs with a second earner. Median gross rent across all of Region 10 falls within the range of $800 to $999. An estimated 25% of renters fall within this median range, and 62% fall within the wider range of $600 to $1,249. This level of concentration indicates that the median range is a reasonably representative summary of rents in the region, and the lowest and highest county-specific median gross rents discussed in this analysis ($703 in Wetzel County and $823 in Ohio and Marshall Counties) are generally consistent with the regional rent distribution.

Our conversations with housing stakeholders identified a significant shortage of workforce housing across all income levels. According to local government and economic development stakeholders, housing has been identified as a top priority across the region, especially in Marshall and Wetzel Counties, just behind infrastructure improvements. For low-income households, the combination of inadequate housing and limited access to living-wage employment creates substantial barriers. Additionally, non-profit leaders elevated the need to link workforce housing and community amenities including a lack of transportation, limited childcare options, and community safety. In addition to the housing affordability challenges facing low-income workers, the availability of newer, higher-quality housing stock in neighboring Pennsylvania and Ohio makes it difficult to higher earning professionals, particularly in Marshall and Ohio Counties.

Housing Affordability for Top 10 Occupations by Employment in Region 10

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Unmet Housing Need

More than 6,600 (19%) households in Region 10 spend more than 30% of their income for housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care, and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 45% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, 3,042 (12%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[206], WVHDF's On-Site Systems Loan Program[207], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the resident and the community.

Additionally, a total of 3,602 (41%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. Forty-one percent (41%) of renters in Region 10 are cost-burdened compared to 17% of homeowners with a mortgage. Additionally, approximately 21% of renter households spend over 50% of their income on housing costs compared to 4% of homeowners. Among homeowners who own their homes free and clear, about 9% are cost-burdened

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. Forty-three percent (43%) of homeowners with very low income (below 50% of AMI), 69% of renters with extremely low income (less than 30% of AMI), and 65% of renters with very low income (30-50% of AMI) are burdened by their housing costs.

---

[206] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[207] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	Extremely low	Very low	Low
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 10			
Marshall, Ohio Counties	$19,720	$31,000	$49,600
Wetzel County	$19,720	$25,150	$40,200

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low-income category.

Households and Housing Cost Burden by Area Median Income (AMI) in Region 10

Source: VCHR tabulation of 2017–2021 CHAS Data

Income	Homeowners					Renters				
	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	2,000	1,250	63%	830	42%	2,665	1,850	69%	1475	55%
30-50% AMI	2,560	720	28%	--		1,995	1,305	65%	--	
50-60% AMI*	1,445	431	29%	209	14%	678	360	53%	53	8%
50-80% AMI	4,170	--		--		1,475	--		--	
80-100% AMI	2,510	--		--		690	--		--	
>100% AMI	14,895	--		--		1,905	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Housing for vulnerable populations, including seniors and individuals in recovery, was also identified as a critical housing gap. Both groups—particularly those at risk of homelessness—face intertwined challenges driven by both demographic and economic shifts. A shortage of safe, affordable, and accessible housing is a primary concern, exacerbated by limited access to living wage employment and essential services.

Many of those most at risk face the familiar issues of mental health and substance use. Even when treatment is available, the standard short-term recovery models often fall short, failing to provide the sustained support necessary for long-term stability. Stakeholders identified the need for more resources including expanded case management and longer-term recovery housing.

Households experiencing homelessness are often less visible in suburban, exurban and rural contexts. Since services for households experiencing homelessness in the region are limited, those who are unsheltered may have to leave the region to obtain temporary shelter. Other households may "couch surf," moving between the homes of friends and family, squat in unused buildings or camp.

The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 286 children and an estimated 123 families experiencing homelessness[208]. Numbers range from 22 children in Wetzel County to 192 in Marshall County. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
Ohio	59	28	72	34
Marshall	107	45	192	81
Wetzel	11	4	22	8
Region 10	**177**	**77**	**286**	**123**

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

Local non-profit agencies report that many residents, especially seniors, are struggling to maintain aging homes in deteriorating neighborhoods where crime, neglected properties, and slumlord ownership further diminish quality of life. Across Region 10, 2,413 (17%) households with individuals over 62 years of age are cost burdened, including at least 756 (5%) that are severely cost burdened and spend more than 50% of their income on housing

[208] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

costs. Many seniors live in older homes that require significant repairs yet lack the resources to invest in maintenance or relocate. The market offers few affordable, single-level housing options suitable for aging in place. High-rise units managed by local housing authorities are often overburdened and poorly maintained, with safety concerns and accessibility limitations that make them ill-suited to the needs of older adults and people with disabilities.

Flood-prone areas like Wheeling Island present additional risks, where elevated housing structures pose serious mobility challenges. Meanwhile, the absence of senior-specific amenities and social support within residential settings contributes to isolation and reduced quality of life. Transportation is another critical barrier, and limited access to reliable public transit affects both seniors and low-income residents, making it difficult to reach healthcare, grocery stores, and other essential services. While some community-based transportation programs exist—such as those offered by Family Service-Upper Ohio Valley—the demand exceeds capacity, and current options are often inefficient or impractical for those with mobility impairments.

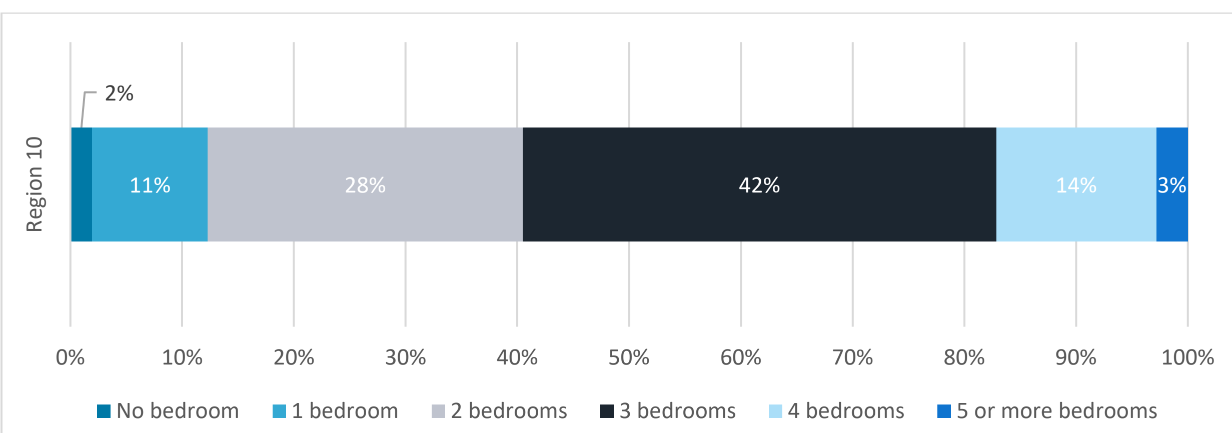
Housing Units

Region 10 largely consists of single-family homes, accounting for 82% of all housing options in the area. This includes 27,701 (76%) detached, site-built units (87% owner-occupied), and 2,178 (6%) mobile or manufactured homes (82% owner-occupied). The region has 5,264 (14%) multifamily rental units.

In Region 10, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 42% of housing stock. Housing units with four or more bedrooms make up about 17% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 59% of all units in the county. Considering that just 30% of households in Region 10 consist of 3 or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Share of Total Housing Units by Number of Bedrooms

Source: ACS 2023 (5-year estimates) Table B25041

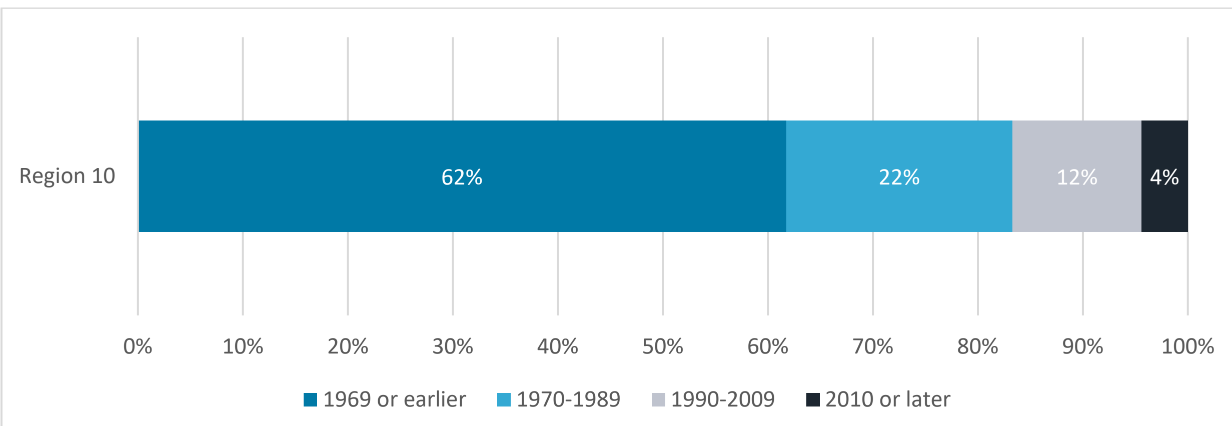
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Marshall	--	0%	30%	47%	13%	--
Ohio	--	13%	27%	39%	15%	3%
Wetzel	--	8%	28%	42%	16%	--
Region 10	2%	10%	28%	42%	14%	3%

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 4% of the housing inventory in the county was constructed after the year 2010, and just 12% was constructed between 1990 and 2009. The bulk of the region's housing stock (84%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare, and medical care. Though the tightening housing market and increasing sale prices observed throughout the region should encourage investments, homeowners with tight-budgets and little savings may not have the means to make those investments. Focus groups participants explained that many households do not have resources to maintain their housing, and recent community needs assessments confirmed that housing remains a top concern, with home repairs, utility assistance, and housing affordability among the most pressing issues for residents.

The aging housing stock in Region 10 poses serious challenges to livability, safety, and long-term affordability—particularly for seniors and low-income households. Many homes require significant repairs or upgrades and are located in areas vulnerable to flooding or neighborhood decline, further reducing their value and utility. Organizations like the Community Foundation for the Ohio Valley have promoted impact investing to maintain and restore existing properties, helping to prevent further deterioration and blight. CHANGE Inc., the regional community action agency, provides a range of services including weatherization and emergency repair programs. Weatherization and rehabilitation programs, while costly, are essential to improving energy efficiency and habitability, and stakeholders felt that educational initiatives for homeowners and contractors—focused on cost-effective renovation strategies and access to financing—could expand the reach of these efforts.

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 1,725 (5%) households in Region 10 have high energy costs[209]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

VCHR used ACS public use microdata and CHAS data to construct tract level estimates. Microdata is available for public use microdata areas (PUMAs). Region 10 is split up amongst 2 different PUMA geographies, so VCHR considered incomes, energy costs and proportions of households in each area to choose the most representative cost and income thresholds for each area.

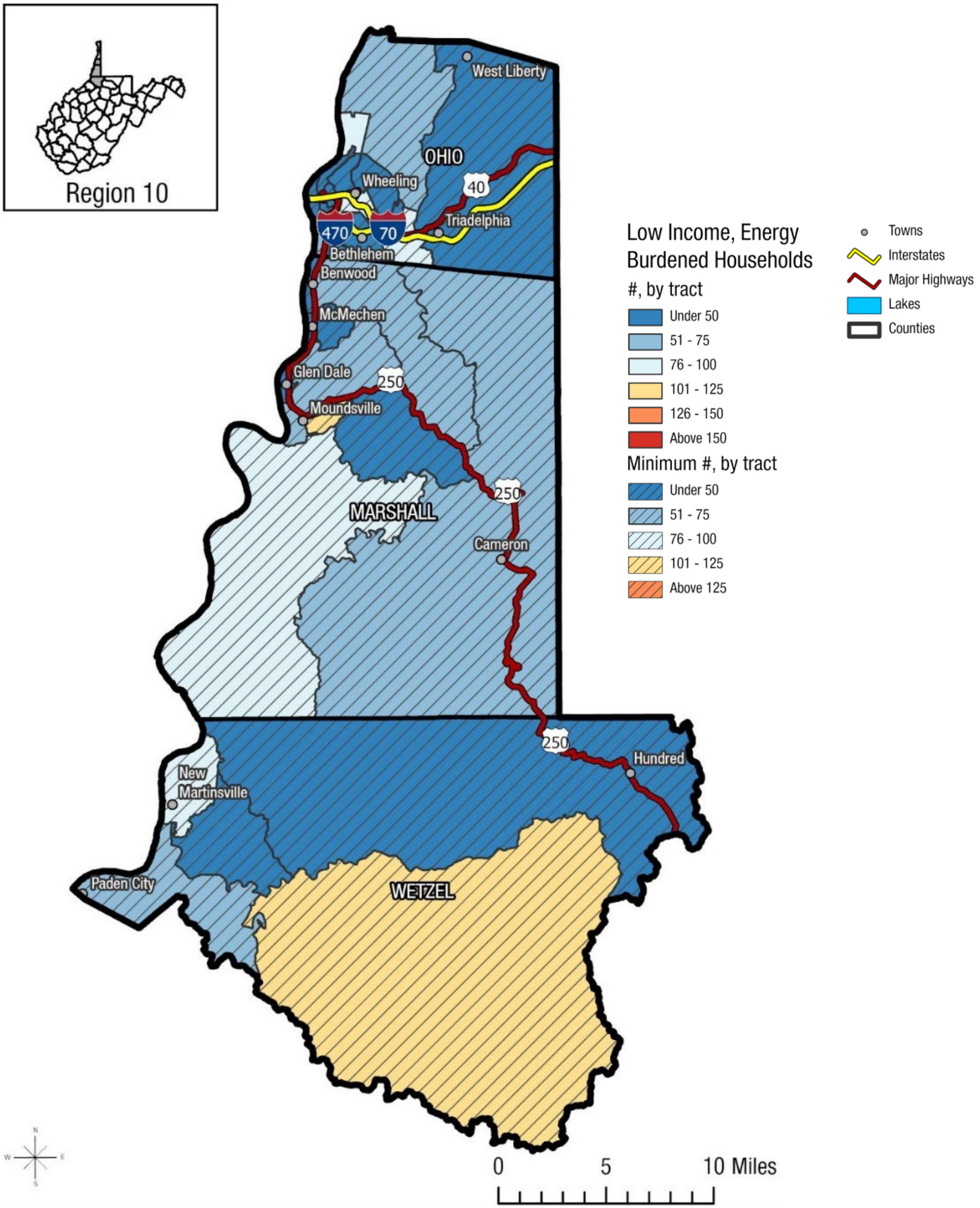
Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Ohio and Marshall Counties*	00100	$300/month	$75,400 (Wheeling MSA)
Wetzel County	00200	$250/month	$69,500 (Parkersburg-Vienna MSA)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound

209 Within the top 25% of energy costs by Public Use Microdata Areas, greater than $300/mo. in Ohio and Marshall counties, greater than $250/mo. Wetzel County

Region 10 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



The census tracts with the greatest number of households that could benefit most from weatherization programs in Ohio County is Census Tract 2, around Warwood, WV with 96 households that could benefit from weatherization assistance. Census tracts 18 and 14 around Cedar Rocks and Springdale along Interstate 70 to the eastern side of Wheeling each have over 80 households that are low-income, high-energy cost and energy burdened. In Marshall County, Census Tract 210.02 around the Moundsville East area of Moundsville, West Virginia has at least 110 low-income, high-energy cost and energy burdened households. Census Tract 305, which makes up the southeastern area of Wetzel County surrounding state highway 20, has great need for weatherization programming, with at least 103 low-income, high-energy cost and energy burdened households.

Market Conditions

Region 10 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 18,832 (35%) people commute into the region for work, 14,680 (27%) residents commute out of the region for work, and 20,698 (38%) residents work within the region. A large share of out-commuters (1,898, 13%) travel to work in Pittsburgh or elsewhere in Pennsylvania's Allegheny County, and many others (3,112, 21%) travel to Monongalia County (Region 6) or Ohio's Belmont County. Some of these commuters may find Region 10's housing stock more affordable or desirable than the urban housing markets near Pittsburgh and Morgantown. The most common home county for in-commuters is Ohio's Belmont (6,613, 35%), with many others (2,769, 15%) commuting from Brooke County (Region 11) or Ohio's Jefferson County. Interstate 70 facilitates easy commuting into the region from Belmont County, and these commuters may prefer the county's more rural housing stock or other amenities to the denser housing market in Wheeling. The outflow commuting patterns for very low-income workers earning $15,000 or less annually in the region are proportional to the patterns for higher-income workers. However, low-income workers are more likely to live within the region than to commute in for work, suggesting that they may find the region's housing stock more affordable than that of surrounding counties.

Region 10 has a total of 43,217 housing units, reflecting 18% more units than households. Seventy percent (70%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Thirteen percent (13%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 2.1% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners and continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $1,024 in Wetzel County to $1,171 in Marshall County. Median monthly costs for homeowners who own their home free-and-clear range from $358 in Wetzel County to $454 in Marshall County. Median contract rents range from $526 in Wetzel County to $668 in Marshall County. Accounting for utilities, insurance, and other fees, median gross rents range from $703 in Wetzel County to $823 in Marshall and Ohio Counties.

Median Monthly Housing Costs by County, % Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Marshall	$1,154	37%	$417	25%	$567	26%	$823	33%
Ohio	$1,171	17%	$454	28%	$668	29%	$823	25%
Wetzel	$1,024	19%	$358	19%	$526	26%	$703	--
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

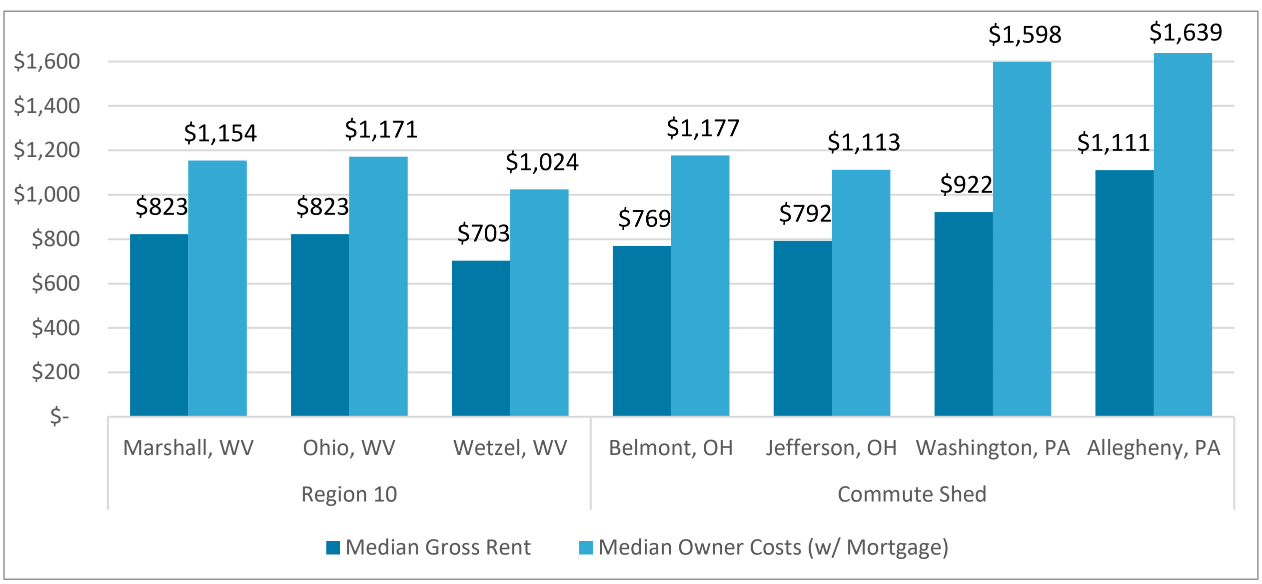
Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

In Wetzel County, where housing costs are lowest, median rents and homeowner costs (with mortgage) fall below statewide medians by $100 to $200. In Ohio County, median contract rent is slightly higher than the state median, but gross rent is slightly lower. Median homeowner costs in Ohio County are approximately $50 less than the state median. Since 2018, rents in the region have increased more rapidly than in the state as a whole. While homeowner costs with a mortgage have increased at rates comparable to or slightly less than the state rate in Ohio and Wetzel Counties, they have risen at nearly double the state rate in Marshall County.

Median costs for rental and owner-occupied housing in the region are comparable to neighboring Belmont and Jefferson Counties in Ohio. And, while median rents in Region 10 are only approximately $100 to $200 less than Washington County, PA, they are around $300-$400 less than Allegheny County, Pennsylvania. Moreover, median owner costs (with mortgage) are approximately $500-$600 less in Region 10 than in neighboring Pennsylvania counties.

Median Housing Costs in Region 10 and Out-of-State Commute Shed, Gross Rent and Monthly Owner Costs (w/ Mortgage)

Source: ACS 20223 (5-year estimates)



Rental Market

Rental vacancy rates across the region range from 2% to 11%. Ohio County, which contains 62% of the region's rental units, has a vacancy rate between 4% and 8%. While this suggests an adequate total quantity of rental housing for most of the region, submarkets within the market can experience different levels of demand pressure. Additionally, the quantity available does not speak to issues of quality or market gaps

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Costar data is available for the City of Wheeling. For units included in Costar[210], the vacancy rate was 6% in the second quarter of 2024, suggesting the rental market in the city is healthy, but that the addition of units may weaken the market and discourage investments. Indeed, Costar does not forecast the absorption of additional units in the near future.

Renter-Occupied Housing Gap

Region 10 faces a particularly severe shortage of rental units that are affordable for households earning less than 30% of the Area Median Income (AMI). Nearly half (49%) of the units priced for this income range are occupied by households with higher incomes, limiting access for the region's lowest-income renters. As a result, many extremely low-income households are forced into housing cost burden, renting units that exceed their affordability threshold. Twenty-one percent (21%) of units priced for very low-income households earning 30–50% of AMI are occupied by renters with incomes below this range, further exacerbating the shortage of affordable housing.

There is also a mismatch between the number of households earning above 80% of AMI and the availability of rental units priced appropriately for them. In the absence of sufficient higher-priced options, over 1,000 higher-income households (representing over 52% of all renter households earning above 80% of AMI) must seek out

[210] According to the American Community Survey (ACS) 5-year estimate data from 2023, Wheeling city has an estimated 3,561 multifamily housing units. In comparison, CoStar data includes 1,743 units, which represents approximately 48.95% of the ACS estimate. This discrepancy indicates that a significant portion of multifamily units in Wheeling are not accounted for in CoStar data. As a result, the vacancy rates provided by CoStar might differ from those calculated using ACS data due to the variation in the number of units included. This underscores the need to consider the differences in data coverage when assessing housing market conditions in Wheeling.

more affordable units, competing with lower-income renters for a limited supply of housing. While some of these higher-income households may choose to rent lower-cost units, others may "trade up" if higher-priced units—or even homeownership opportunities—that better align with their preferences and needs become available.

Much of the region's rental stock (36%) is concentrated in the affordability range for households earning 30–50% of AMI. The undersupply of units on either side of this range—both below 30% and above 80% of AMI—creates a situation where both lower- and higher-income households are competing for the same units. When housing stock is limited, higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits or meeting stricter screening criteria. This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[211].

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. While Marshall County and Ohio County saw a slight increase in housing supply between 2019 and 2020, the counties in Region 10 largely mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. While a slight rebound followed across most of the state, 2024 estimates for all counties in the region but Marshall show estimates below April 2019 levels, and Wetzel County observed a small drop in inventory between 2023 and 2024. Ohio County saw the greatest rebound in months of supply in the region, reaching nearly double the state average in April 2024.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Marshall	0.8	1.0	0.8	0.5	0.3	1.1
Ohio	1.5	1.7	1.0	0.7	0.7	1.4
Wetzel	1.8	1.4	1.1	0.5	0.5	0.4
State Average	2.5	2.1	0.9	0.6	0.6	0.8

[211] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

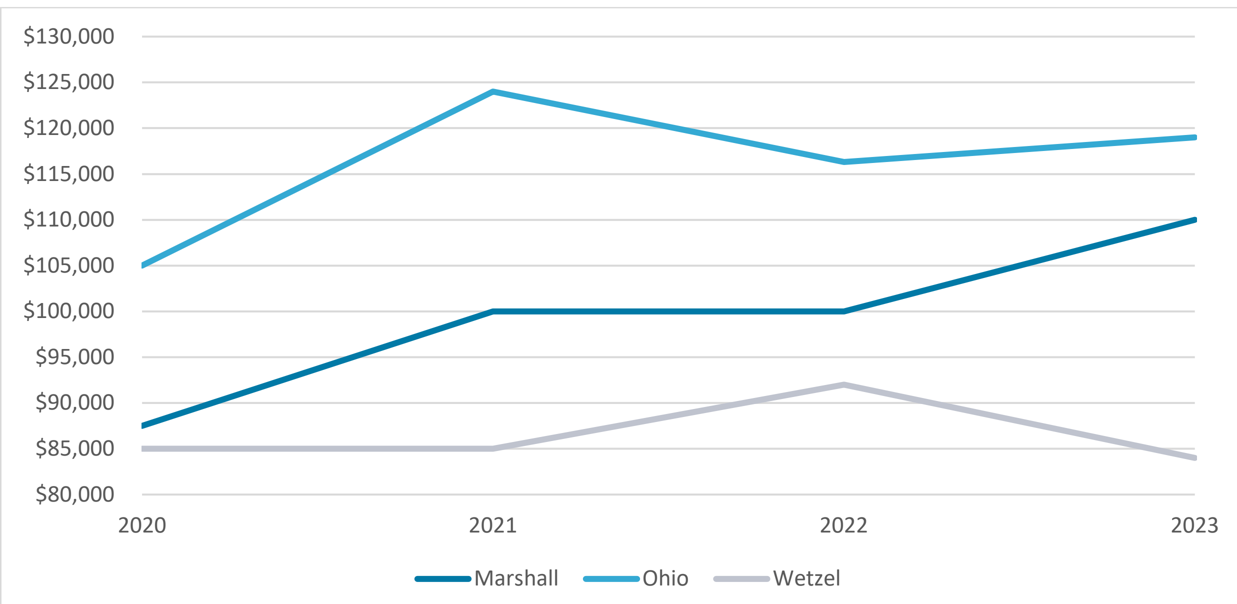
Months of Supply Defined

Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

While most counties are seeing at least some relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Both Marshall and Ohio Counties experienced increasing prices, and all counties saw an increase in the number of transactions. These trends indicate increased demand for housing in the region, yet inventories remain limited.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Marshall	$110,000	26%	593	812
Ohio	$119,000	13%	946	1079
Wetzel	$84,000	-1%	224	380
Statewide	$118,000	18%		

Owner Occupied Housing Gap

The region lacks sufficient owner-occupied housing that is both affordable and available to households earning less than 50% of AMI.

Three out of four units priced for this income range (75%) are currently occupied by households with higher incomes, leaving limited opportunities for the lowest-income homeowners to access housing that fits their budgets.

Many homeowners earning above 50% of AMI live in homes that cost significantly less than what their income would allow. While some may prefer to spend less on housing, others may remain in these more affordable homes simply because higher-priced, better-suited options are unavailable. This imbalance can restrict housing mobility and prevent both lower- and higher-income households from finding housing that aligns with their financial means and lifestyle needs.

This strain on the for-sale market is compounded by a lack of housing options for higher-income households. There are more than 10,000 additional homeowner households earning above 100% of AMI (representing over 67% of all homeowner households earning above 100% of AMI) than there are owner-occupied units priced affordably for them. Fewer than 2,500 (fewer than 25%) of these households live in units priced for the 80–100% AMI range, while more than 7,500 (more than 75%) occupy homes that could otherwise serve households earning less than 80%—or even less than 50%—of AMI.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[212]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[213,214,215]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 3,163 subsidized, income-restricted housing units.

- Most of these units are part of Section 8, LIHTC, and Public Housing properties. The average number of active subsidies per property is 1.27, as many properties have layered funding sources.
- 53% of these units are studios or have one bedroom.

---

[212] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[213] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[214] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[215] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

- 51% of these units are intended for families, 24% are intended for elderly occupants, 10% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 73 months, or around 6 years.

By 2034, over 30% of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

Local housing authorities in the region face both operational and capacity challenges. Waitlists for public housing and Housing Choice Vouchers are extensive—Wheeling Housing Authority alone reports over 600 individuals waiting for housing units and more than 300 awaiting vouchers. Representatives expressed concerns about the impact of recent and proposed federal funding cuts, which threaten to undermine existing operations at times when the need for affordable units is increasing. Staff support for property management, casework, and essential supportive services—such as mental health, addiction recovery and food access—has become increasingly critical as residents present with more complex needs. High development costs make new construction difficult, yet housing authority representatives see a clear demand for expansion, particularly for two-bedroom units and single-family home rental options. Stakeholders emphasized that without state-supported initiatives to help local authorities engage in housing development, the gap between demand and supply will continue to widen.

Vulnerable individuals who ultimately experience homelessness are often unable to find sufficient services in rural areas of the region. The region has approximately 50 beds for emergency housing at the Salvation Army Church and YWCA Wheeling. We also identified 30 beds for homeless youth at the Youth Service System's Samaritan House and Helinski Shelter. Outside of Wheeling, no other emergency housing was identified for the region. Similarly, while the region has 37 beds at certified recovery residences, the majority of these beds (31) are in Wheeling. No Oxford Houses[216] were identified in the region.

Conclusion

Economic and demographic shifts and broader national trends are changing Region 10's housing needs. Population has declined throughout the region; however, the lack of new construction (just 4% of housing built since 2010) suggests the stock of housing has not kept up with new needs and changing demands of the population. Home prices in Ohio and Marshall Counties saw prices increase of 13% and 26% respectively and rents have increased 25% to 33% in the region. Increasing prices and limited availability are making the market for affordable, quality housing increasingly competitive.

These trends were echoed by stakeholders who described a housing landscape defined by aging homes, infrastructure challenges, and widening gaps between supply and need. Young families struggle to find affordable starter homes, while seniors looking to downsize are unable to find either smaller homes or accessible options. Rising rents and utility costs have put added pressure on low-income residents, many of whom live in housing that is deteriorating or located in flood-prone areas. Stakeholders also expressed concerns about the quality of

---

[216] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model

the region's housing stock which is often in need of costly repairs, weatherization, or accessibility upgrades—often exceeding the resale value of the homes themselves, particularly in rural areas.

Local leaders pointed to fragmented infrastructure and limited access to developable land as major obstacles, especially in rural parts of the region. Even when viable land is identified, gaps in infrastructure planning—particularly around water, sewer and transportation—prevent new construction from moving forward. The region faces a shortage of builders and developers, and those that are working in the region expressed challenges with securing financing unless they have a proven track record or significant collateral, making it difficult to scale up or enter the market. Without targeted support, both new and experienced developers remain constrained, limiting the region's capacity to meet growing housing needs.

Stakeholders emphasized the need for coordinated policy and investment strategies. These include streamlining building codes and enforcement procedures to rehabilitate existing structures, investments in career and technical education to grow the local workforce needed to support construction, and leveraging federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers, seniors, newcomers who need to rent before they settle in the region, and new homebuyers. These community-led investments are likely to attract private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (more than 6,600, 18% households) who, though working or retired, experience housing insecurity.

Region 11

Counties: Brooke, Hancock

Population: 50,711; Households: 22,328; Average Household Size: 2.3;
Tenure: 74% Homeowner, 26% Renter; Total Cost Burden: 3,387 households[217];
Severe Cost Burden: at least 1,559 households[218]

Local stakeholders across West Virginia's Regional Planning and Development Council (PDC) Region 11 identified challenges in infrastructure, land availability, and economic alignment have left the housing market strained, limiting options for residents and complicating efforts to attract and retain a skilled workforce. Many participants pointed to a persistent imbalance in housing supply and demand. Developers, constrained by costs and limited incentives, have focused on high-end homes, leaving middle-income families[219] with few viable options. Meanwhile, elderly residents looking to downsize struggle to find suitable housing, and young professionals seeking modern rentals in walkable areas often find nothing available.

Region 11 is part of a larger housing market that includes Jefferson and Columbiana Counties in Ohio and Alleghany County in Pennsylvania. Data analysis shows single earners with median wages who are employed within the region's most common occupations can afford median rent, but they cannot afford homeownership costs without sharing housing costs with a second earner. Over 3,500 (17%) households are classified as housing burdened, meaning they spend more than 30% of their income on housing. These households are unable to save for emergencies or to invest in homeownership and may even sacrifice necessities like food and healthcare to pay for housing. Most of the rental stock in the region is affordable to households with incomes between $20,000 and $50,000[220]. However, because there aren't enough units to serve households with incomes on either side of this range, households compete for available housing which disadvantages lower-income households. Similarly, a lack of higher-priced owned/for-sale units means that many homeowners with incomes greater than $50,000 occupy units that cost less than their housing budgets can comfortably allow. Market gaps and slim for-sale inventory likely prevent residents from making the moves to accommodate changing needs (e.g. trading up to accommodate larger families and downsizing for aging).

[217] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.

[218] The population sample is too small to create a reliable estimate at a 90% confidence level for renters and owners separately.

[219] Characterization by focus group participants; not defined by any number.

[220] Loosely based on 30 and 80% of AMI for a 2-person household. Some households will earn more and still have trouble finding housing.

Key Market Indicators[221]

Geography	Median Gross Rent	Rental Vacancy Rate <2% Tight 2-7% Balanced >7% Weak[222]	Median Owner Costs (with a Mortgage)	Pct. Change in For-Sale Inventory 2019-2024
Brooke	$603	0-4%	$1,099	-78%
Hancock	$766	3-11%	$1,035	-58%
Statewide	$850	6.6%	$1,225	-68%

Background

West Virginia's Region 11 Regional PDC is made up of Brooke and Hancock Counties. Located in the state's Northern Panhandle, the region borders the Pennsylvania counties of Washington and Beaver and the Ohio counties of Jefferson and Columbiana. The region is characterized by rolling hills and river valleys, with the Ohio River playing a central role in its geography and economy, providing both natural beauty and serving as a vital transportation route, facilitating commerce and industry. Located near employment hubs like Pittsburgh and Wheeling, this region offers a more rural housing market for households to commute from; however, it also means that workers, especially those in higher wage occupations, may choose to live closer to urban amenities and commute to the region for work.

The region lost nearly 10% of its population between 2010 and 2023. Population loss was particularly high in Brooke County, which reported an 11% decrease. Population loss in Hancock County was smaller (-8%) but still significant. More recent census estimate data covering the 2020-2023 period show population declines of 3-5% across the counties.

Like much of the state, education and health services are the largest employers (25%), and both Weirton Medical Center and Bethany College are large employers, especially in Brooke County. Historically, the economies of Brooke and Hancock Counties have been anchored by manufacturing, particularly steel production, and the sector continues to be a major employer in the area, employing more than 10% of residents across the two counties and more than 11% in Hancock County. Significant employers include Wheeling-Nippon Steel, Justrite Manufacturing, Marsh Bellofram and Fiesta Tableware. However, like much of West Virginia, the region has faced economic challenges due to the decline of these traditional industries. In early 2024, Cleveland-Cliffs tinplate production idled its Weirton facility, impacting 900 employees. In recent years, there have been efforts to diversify the economic base, focusing on sectors such as energy production, including natural gas, and new manufacturing to support renewable energy, like the Form Energy iron-air battery manufacturing facility in Weirton which will employ approximately 600 workers. The leisure and hospitality sector employs approximately 10% of workers led by Mountaineer Casino and Resort.

[221] Median rent and owner costs are compiled from the 2023 ACS 5-year estimates. VCHR tabulated the rental vacancy rate using 2023 ACS 5-year estimates and the change in inventory using 2019-2024 Months of Supply derived from National Association of Realtors listing and recorded sales.

[222] See rental vacancy rate definitions, page 286.

Median earnings[223] in the region range from $36,200 in Brooke County to $38,300 in Hancock County. Poverty rates[224] in the region average 14% and range from 12% in Brooke County to 15% in Hancock County.

Households

Region 11 is home to 50,711 people, comprising 22,328 households. Most households (58%) live in Hancock County. While Hancock County saw no significant change in the number of households over the 2018-2023 period, Brooke County has fewer households than in 2018.

Number of Households and Household Change

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Households	Percent Change 2018-2023
Brooke	9,437	-5%
Hancock	12,891	No Change

The majority of households (52%) own their home. The region's renters are primarily concentrated in Hancock County where the homeownership rate is just 43%.

Households by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Total Households	Renters	Owners	Homeownership Rate
Brooke	9,437	2,513	6,924	73%
Hancock	12,891	3,268	9,623	75%

The majority of households (71%) are comprised of one or two individuals, indicating a prevalence of smaller family units including an aging population living alone or in couples and younger people living independently or as couples. Two-person households made up the largest demographic subset, accounting for 36% of all households. While 35% of households are comprised of a single individual. The remaining households are made up of three people (14%) or four or more people (15%).

Approximately 5,000 households (5,076), or 23%, include one or more children under 18 years of age. Nearly 9,000 (8,854) households or 40%, include one or more individuals who are 65 years and over. Across the region, 7,826 (35%) households consist of a single householder living alone, including 3,696 or 47% who are single individuals 65 years and older.

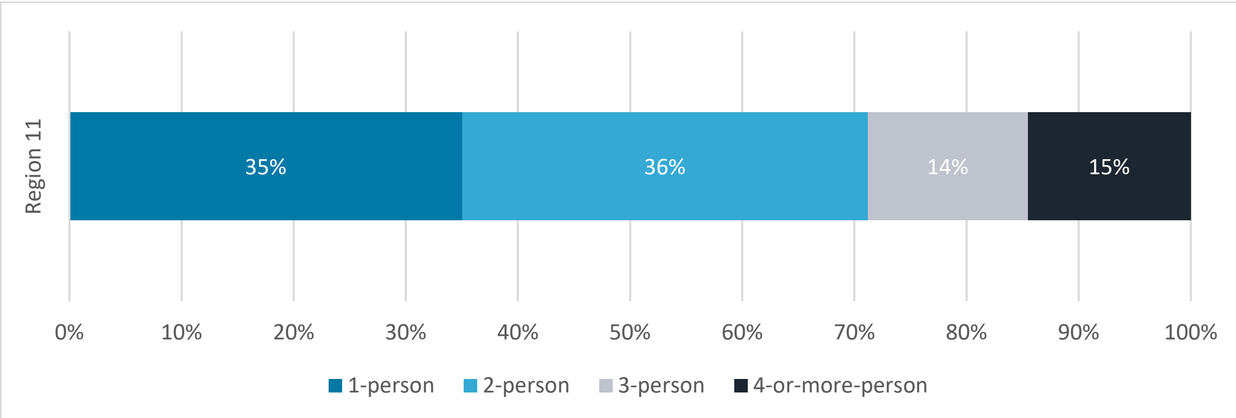
---

[223] U.S. Census Bureau, American Community Survey 5-Year Estimates, Table S2001 Earnings in the Past 12 Months (2023 Inflation-Adjusted Dollars)

[224] The poverty rate refers to the percentage of individuals or families whose income falls below a specific government-defined threshold, known as the poverty threshold. This threshold varies based on family size and composition and is updated annually by the US Department of Health and Human Services to account for inflation. The 2023 poverty guidelines set the poverty threshold for a single person at $14,580 and for a four-person family at $30,000 in the 48 contiguous states and the District of Columbia.

Share of Households by Size in the Region

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Number of Households by Size by County

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	1-person	1-person, 65+	2-person	3-person	4-or-more-person
Brooke	3,611	1,620	3,385	1,239	1,202
Hancock	4,215	2,076	4,684	1,955	2,037

Median household incomes in Region 11 range from $52,116 in Brooke County to $61,017 in Hancock County. Median household incomes for renter occupied households are consistently lower than for owner occupied households. Median household incomes for owners range from $69,398 in Brooke County to $71,615 in Hancock County. In contrast, median household incomes for renters range from $33,856 in Brooke County to $34,804 in Hancock County.

Median Household Income (in 2023 Inflation-Adjusted Dollars) by Tenure

Source: VCHR Tabulation of 2023 ACS 5-year Estimates

Geography	Median HHI All Households	Median HHI Owner-occupied	Median HHI Renter-occupied
Brooke	$52,116	$69,398	$33,856
Hancock	$61,017	$71,615	$34,804

Workforce Affordability

In the region, 63% of households include at least one worker, and at least 26% of households include two or more workers. Households in the region that do not include workers are likely to be retired, as 36% (7,966) of householders in the region are aged 65+, 42% (9,469) of households receive some Social Security income, and 33% (7,449) receive retirement income other than Social Security.

Median wage single-earner households in 7 of the region's 10 most employed occupations, including retail salespeople and food service workers, cannot comfortably afford median monthly homeowner costs (with mortgage) anywhere in Region 11. For workers in two of these occupations, even 90th percentile wages do not affordably cover median homeowner costs within the region. With a secondary earner, homeownership is more reasonably affordable for median wage workers in the region's most employed occupations.

Median rent in Brooke County is affordable for median wage single-earner households in 9 of the region's 10 most employed occupations. At 90th percentile wages, median rent in Hancock County also becomes affordable for these workers. Median gross rent across all of Region 11 falls within the range of $600 to $799. An estimated 31% of renters fall within this median range, and 76% fall within $200. This high level of concentration suggests that the regional median range is a strongly representative measure of typical rent, and the lowest and highest county-specific median gross rents discussed in this analysis ($603 in Brooke County and $766 in Hancock County) are reflective of the overall rent distribution.

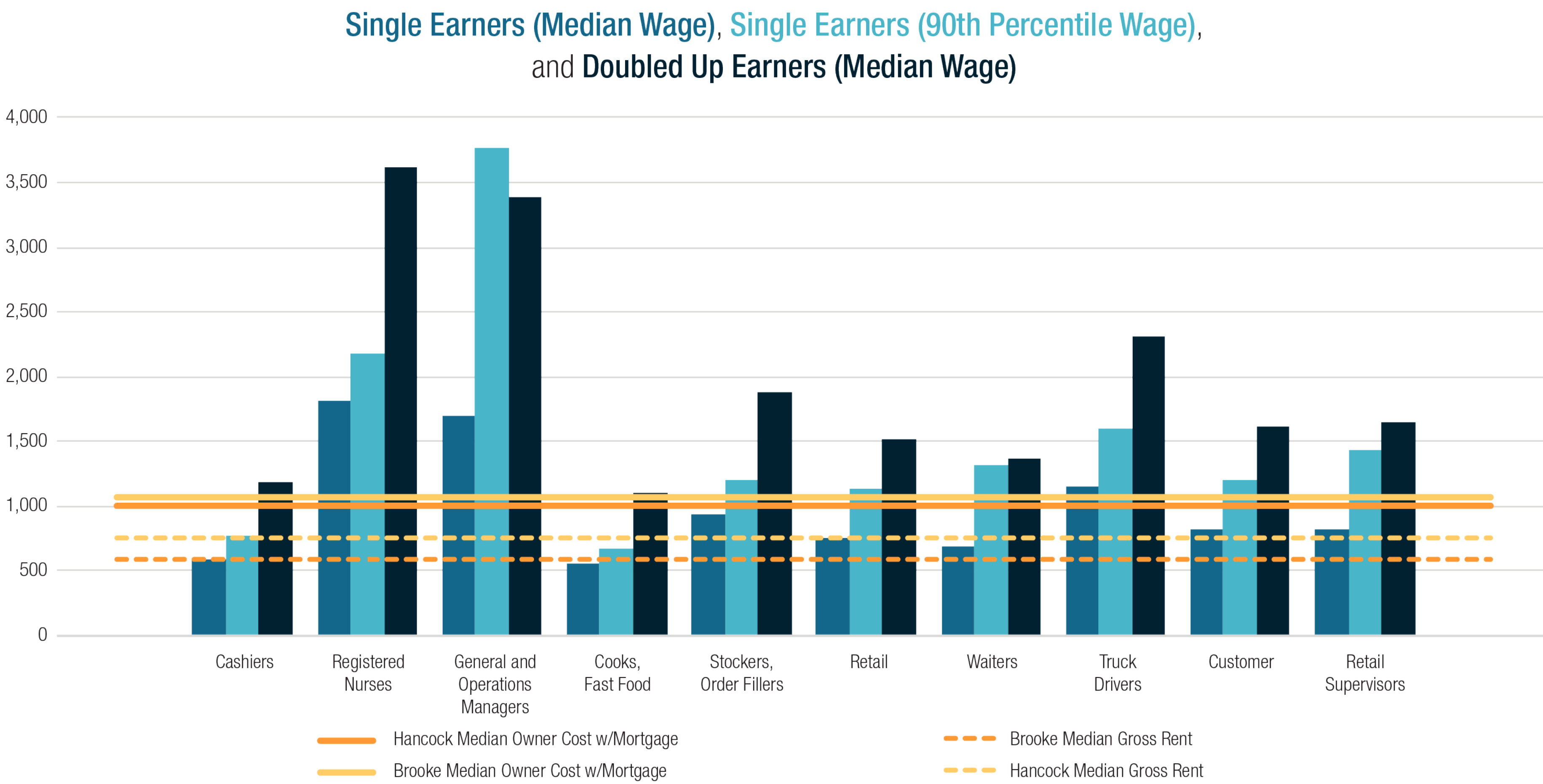
Local stakeholders consistently highlighted the lack of available, modern housing as a key barrier to attracting and retaining a productive workforce. The region is perceived as more affordable than neighboring states, especially places like Allegheny County, PA, and local officials actively market it as such. However, limited employment opportunities mean that the region also exports labor eastward for entry-level jobs. Similar to other areas, stakeholders pointed to the missing intersections between housing and community amenities like transportation, which hinders mobility for low-wage workers who might otherwise prefer to live locally.

Stakeholders also voiced concerns about the region's challenges attracting young workers. Much of the existing housing stock is outdated—often dating back to the 1970s—and fails to meet the expectations of today's homebuyers or renters, particularly younger professionals seeking walkable neighborhoods with modern amenities. As new employers like Form Energy commit to bringing hundreds of well-paying jobs to the region (750 by 2028, with an average salary of $63,000), there is growing concern that the area will miss out on the opportunity to absorb this workforce due to an insufficient housing supply, especially for middle- and higher-income earners.

Housing Affordability for Top 10 Occupations by Employment in Region 11

Source: VCHR tabulation of ACS 2023 (5-year estimates) and Lightcast 2024 Q3 Dataset

Note: Selected counties represent those with the highest (light orange) and lowest (dark orange) median owner costs (with a mortgage) and median gross rent.



Unmet Housing Need

Nearly 3,900 (17%) households in Region 11 spend more than 30% of their income on housing and may need more affordable housing options. Households spending more than 30% of their income on housing are considered cost-burdened. Cost-burdened households may have to compromise other necessities such as food, clothing, medical care and education to accommodate housing expenses. Moreover, a significant number of these cost-burdened households are severely cost-burdened, meaning they spend more than 50% of their income on housing. Among cost-burdened households, 40% spend more than 50% of their income on housing. Severely cost-burdened households often make choices between housing and other basic necessities and may be at risk of homelessness in the event of an emergency expense or economic hardship.

In the region, at least 1,289 (8%) homeowner households are burdened by their housing costs and may forgo home maintenance and upgrades to afford other necessities like food and healthcare. The mortgage finance system generally prevents homeowners from being cost-burdened when they buy their home, and often homeowners' income increases over the life of their mortgage. Homeowners also face relatively little change in housing costs compared to renters. Homeowners become cost-burdened due to economic hardship such as job loss, death of a family member, or fixed incomes that do not keep up with rising costs of taxes, utilities and insurance. When cost-burdened owners choose other necessities over housing, they may still make mortgage payments or even own their home free and clear. Instead, they often defer maintenance and forgo upgrades threatening both their well-being and the community's housing stock. Solutions like Weatherization[225], WVHDF's On-Site Systems Loan Program[226], and other home-repair programs can reduce housing costs and provide overdue upgrades which benefit both the resident and the community.

Additionally, at least 1,341 (22%) renting households in the region are burdened by their housing costs. Across the region, renters experience cost-burden at a higher rate than homeowners. An estimated 32% of renters in Region 11 are cost-burdened compared to 20% of homeowners with a mortgage. Additionally, approximately 15% of renter households spend over 50% of their income on housing costs compared to 4% of homeowners. Among homeowners who own their homes free and clear, about 8% are cost-burdened.

Households are more likely to make tough choices between housing and other needs when they have low incomes. These households are also more likely to be at risk of homelessness in the event of an unexpected household expense such as a medical expense or major appliance failure. Forty-two percent (42%) of homeowners with very low income (below 50% of AMI), 72% of renters with extremely low income (less than 30% of AMI), and 56% renters with very low income (30-50% of AMI) are burdened by their housing costs.

---

[225] The West Virginia Weatherization Assistance Program (WAP) is a federally funded program that helps to increase the energy efficiency of dwellings owned or occupied by persons with low-income, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden. State awarded funds are administered locally by non-profit Community Action Agencies. More information can be found at: https://wvcad.org/sustainability/weatherization-assistance-program

[226] The On-Site Systems Loan Program is a partnership between the West Virginia Housing Development Fund and the West Virginia Department of Environmental Protection, designed to help eligible homeowners repair or replace failing on-site septic systems or connect to a public treatment system. More information can be found at: https://www.wvhdf.com/programs/on-site-systems-loan-program

Area Median Income (AMI) Percentage Descriptions

Source: FY23 HUD Income Limits

Income Description	Extremely low	Very low	Low
Income as % of AMI	< 30%	30 – 50%	50 – 80%
2-Person Household Low Income Limits in Region 11			
Region 11	$19,720	$31,400	$50,200

HUD Income Limits are calculated by household size for extremely low (income less than 30% of AMI), very low (30-50% of AMI), and low (50-80% of AMI) income levels based on the median income for a family of four in fair market rent areas. These percentages are based on programmatic formulas and are adjusted to ensure that all households living below the national poverty line are included in the extremely low income category.

Households and Housing Cost Burden by Area Median Income (AMI) in Region 11

Source: VCHR tabulation of 2017–2021 CHAS Data

	Homeowners					Renters				
Income	Total	Housing Cost Burdened		Severely Housing Cost Burdened		Total	Housing Cost Burdened		Severely Housing Cost Burdened	
<30% AMI	1,195	--		--		1,430	1,030	72%	--	
30-50% AMI	1,790	--		--		1,390	--		--	
50-60% AMI*	879	233	27%	150	17%	392	195	50%	22	6%
50-80% AMI	2,790	--		--		1,200	--		--	
80-100% AMI	1,445	--		--		750	--		--	
>100% AMI	9,215	--		--		1,445	--		--	

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level. Generally, cost burden is less prevalent among higher income households, so in higher income categories reliable estimates are harder to derive, especially as the number of cost-burdened households approaches 0.

*The 50-60% AMI estimates were constructed by VCHR from 2019-2023 Public Use Microdata Samples. Percentages of households at the 50-60% AMI Affordability Level are assumed to be evenly distributed across the counties within a given PUMA. The tabulated values do NOT represent actual survey responses collected by the US Census Bureau, but instead represent an estimation calculated according to this assumption.

Vulnerable Populations

Vulnerable populations, including both seniors and individuals in recovery, face increasing challenges that limit their ability to find stable, suitable and affordable homes. Both groups—particularly those at risk of homelessness—face intertwined challenges driven by both demographic and economic shifts.

Many of those most at risk face the familiar issues of mental health and substance use. Even when treatment is available, the standard short-term recovery models often fall short, failing to provide the sustained support necessary for long-term stability. Stakeholders identified the need for more resources including expanded case management and longer-term recovery housing.

Households experiencing homelessness are often less visible in suburban, exurban and rural contexts. Since services for households experiencing homelessness in the region are limited, those who are unsheltered may have to leave their home community in order to obtain temporary shelter. Other households may "couch surf," moving between the homes of friends and family, squat in unused buildings or camp.

The annual point-in-time counts conducted by Continuums of Care count households experiencing literal homelessness, those who are living in a shelter or who are unsheltered and often cannot capture the full magnitude of homelessness experienced in areas with few services. As such, counts of school-aged children experiencing homelessness are often a better indicator of homelessness challenges in these contexts. During the 2023-24 school year, schools across the region reported 176 children and an estimated 75 families experiencing homelessness[227]. Since families must self-identify their housing struggles and worry about the stigma of receiving services, levels of insecurity are also sometimes undercounted.

School-aged Children Counted as Experiencing Homelessness, Estimated Families Experiencing Homelessness

Source: Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024)

Geography	SY22 McKinney-Vento Count	SY22 Estimated Families Experiencing Homelessness	SY23 McKinney-Vento Count	SY23 Estimated Families Experiencing Homelessness
Brooke	46	19	125	51
Hancock	23	11	51	24
Region 11	69	30	176	75

Note: The estimation of families with school-aged children experiencing homelessness is a constructed estimate based on McKinney-Vento data and ACS 2022 (5-year estimates) data. McKinney-Vento counts of public schoolchildren experiencing homelessness are tabulated by school year. For each county and region, the average number of children per family with children under 18 is calculated from ACS data. Using this number and the McKinney-Vento counts of schoolchildren experiencing homelessness in the county or region, an estimate of the total number of families with school-aged children is computed.

Seniors on fixed incomes in the region were described as facing growing hardship as housing costs rise and services remain inadequate. Across the region, 1,431 (15%) households with individuals over 62 years of age are classified as housing burdened, including at least 323 (3%) who are severely cost burdened and spend more than 50% of their income on housing. Many remain in homes that are too large or difficult to maintain simply because there are no affordable downsizing options nearby. This hosing gridlock not only traps seniors in place but limits housing options for growing families that could benefit from larger homes.

[227] Count of West Virginia Public School Students Experiencing Homeless (SY15-SY23), West Virginia Department of Education (2024) and VCHR calculation.

Stakeholders also described negative perceptions in the region around "low-income" and "affordable housing" which further complicates efforts to expand affordable development, despite growing costs that now push even modest new homes out of reach for many middle-income households.

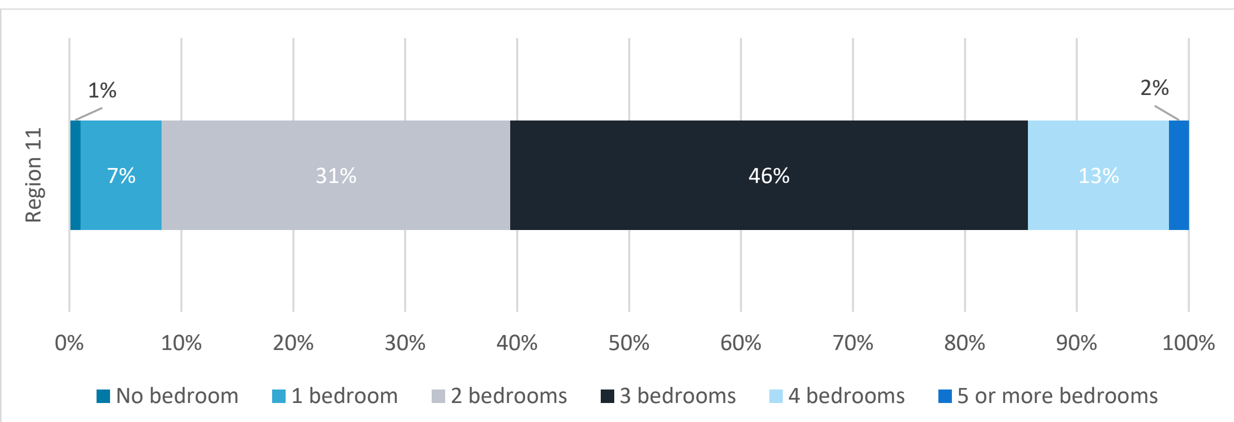
Housing Units

Region 11 largely consists of single-family homes, accounting for 85% of all housing options in the area. This includes 17,271 (77%) detached, site-built units (87% owner-occupied), and 1,689 (8%) mobile or manufactured homes (70% owner-occupied). Multifamily rental units are limited in the region, with ACS estimating just 2,574 (12%) units.

In Region 11, a significant portion of the housing stock is dominated by three-bedroom units, accounting for 46% of housing stock. Housing units with four or more bedrooms make up about 15% of the housing stock. Taken together, homes with three or more bedrooms account for a sizable 61% of all units in the county. Considering that just 29% of households in Region 11 consist of 3 or more people, there is a discrepancy between housing size and household size. Developing smaller, well-located units could be beneficial for both current and future residents, as the trend towards smaller households is consistent both locally and beyond. Further, smaller units may more readily accommodate younger, less experienced workers, small, single-earner households, or downsizing seniors who need more affordable housing, because smaller units tend to have lower rents.

Housing Units by Number of Bedrooms in Region

Source: ACS 2023 (5-year estimates)



Share of Total Housing Units by Number of Bedrooms

Source: ACS 2023 (5-year estimates) Table B25041

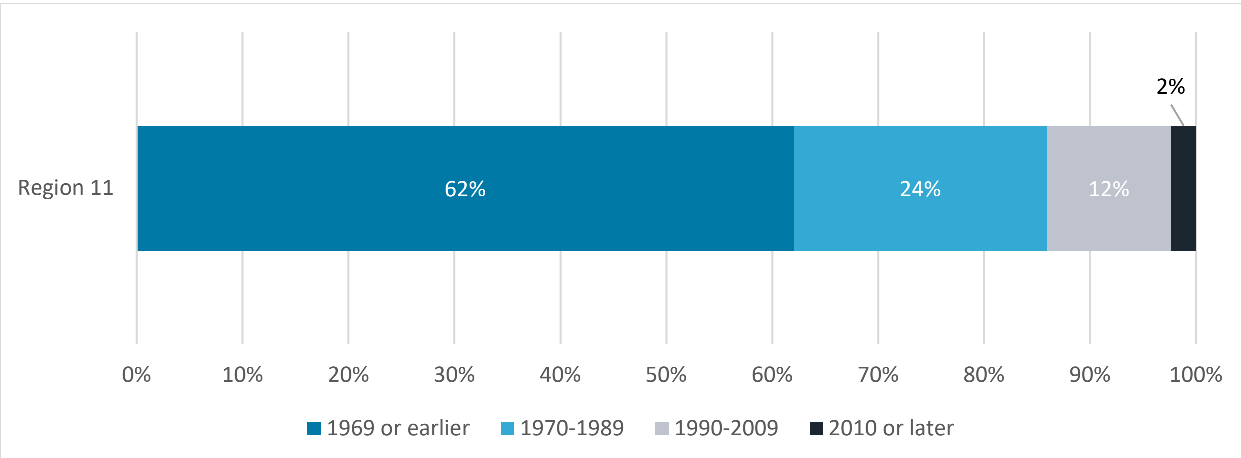
Geography	% No bedrooms	% 1 bedroom	% 2 bedrooms	% 3 bedrooms	% 4 bedrooms	% 5 bedrooms
Brooke	--	--	32%	45%	12%	--
Hancock	--	--	31%	47%	13%	--
Region 11	**1%**	**7%**	**31%**	**46%**	**13%**	**2%**

Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Approximately 2% of the housing inventory in the county was constructed after the year 2010, and just 12% was constructed between 1990 and 2009. The bulk of the region's housing stock (86%) was built before 1990, making it more likely that older homes will need repairs.

Housing Units by Year Built

Source: VCHR Tabulation of 2023 ACS 5-year Estimates



Homes need regular maintenance and periodic upgrades. Upgrades, modernizations and replacements are typically needed every 10-15 years. When homeowners face housing affordability challenges, they may choose to defer maintenance or forego upgrades in favor of necessities like food, childcare and medical care. Though the tightening housing market and increasing sale prices observed throughout the region should encourage investments, homeowners with tight-budgets and little savings may not have the means to make those investments. Focus group participants identified the region's aging housing stock as a significant challenge, both in terms of livability and market readiness. Much of the area's last major residential development occurred decades ago, with the most substantial buildouts dating back to the 1970s or earlier. Stakeholders stated that while the average home listing price is in the mid-$150,000 range, there are serious concerns about the quality of these properties—particularly whether they are structurally sound, energy efficient, or compliant with current building codes. In some neighborhoods, large numbers of vacant homes reflect disinvestment and deterioration, but the lack of financial incentives or effective enforcement tools makes revitalization difficult and contributes to a stagnant stock that fails to meet current demand or housing standards.

Households with high-energy costs can be a proxy for housing conditions because older homes that have not been updated tend to cost more to heat and cool. At least 1,125 (5%) households in Region 11 have high energy costs[228]—within the top 25% for their respective Public Use Microdata Area—and low incomes which result in an energy burden, meaning they spend 6% or more of their gross household income on energy costs. These households would be candidates for home repair and rehabilitation incentives as well as Weatherization.

---

[228] Within the top 25% of energy costs by Public Use Microdata Areas, greater than $300/mo.

VCHR used ACS public use microdata and CHAS data to construct tract level estimates. Microdata is available for public use microdata areas (PUMAs). Region 11 is fully contained in PUMA 00100, but it shares this geography with Ohio and Marshall County.

Geography	PUMA	Top 25% Energy Costs	Representative AMI (2022)
Brooke + Hancock Counties*	00100	$300/month	$75,400 (Wheeling MSA)

* To address the limitations of the existing data in this area, VCHR is using the lower bound of the estimated proportion of low-income, high-energy cost and energy burdened households resulting in a count that is conservatively low; there are most likely more households. Reliable measures are more accurate and always higher because of our application of the lower bound

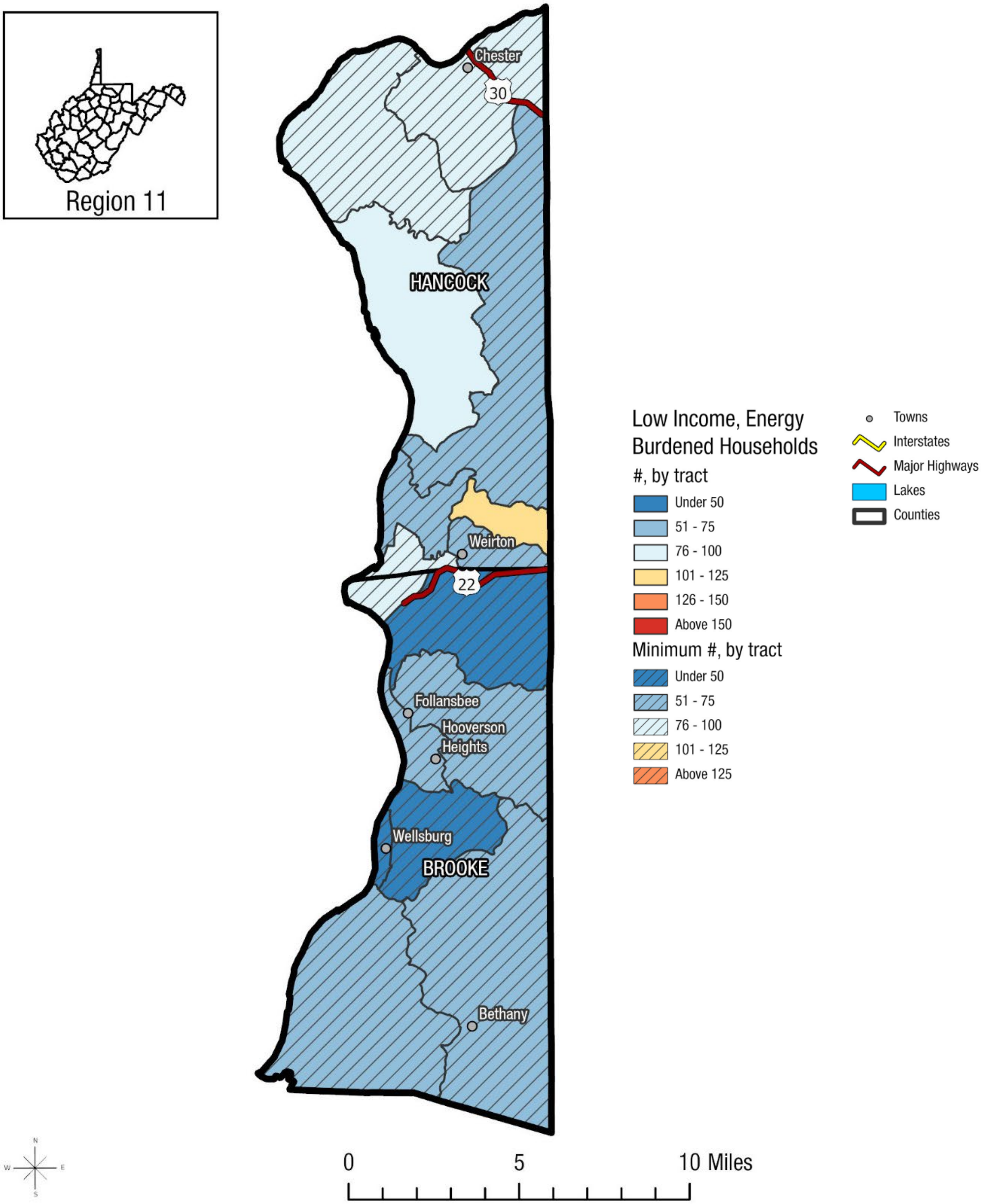
The representative AMI for this region was $75,400 (Wheeling MSA), based on the greatest number of households in the PUMA. This puts the 80% AMI threshold at $58,550 for the Low-Income population. Across the region, 7,106 (32%) households fall within this low-income population. The top 25% of energy costs was $300/month.

The census tracts with the greatest number of households at 115 that could benefit most from weatherization programs is Census Tracts 206, just north of state route 105 from the eastern border of the county to Weirton, West Virginia. In the northern region of Hancock County, tracts 209, 212 and 215 all have at least 89 households that are low-income, high-energy cost and energy burdened.

Another area of note is the Marland Heights neighborhood west of Highway 22 with tracts 213 in Hancock and 311.03 in Brooke County, both containing at least 83 households that may qualify and benefit from weatherization programs.

Region 11 Census Tracts by Number of Low Income, Energy Burdened Households

Source: VCHR Tabulation of ACS public use microdata and 2017–2021 CHAS Data



Market Conditions

Region 11 serves as a meaningful proxy for the regional housing market, with counties closely linked by commuting patterns and shared economic ties. As of 2021, 7,292 (25%) people commute into the region for work, 13,313 (46%) residents commute out of the region for work, and 8,095 (28%) residents work within the region. A large share of out-commuters (3,623, 27%) travel to work in Pittsburgh or elsewhere in Pennsylvania's Allegheny County, and many others (2,910, 22%) travel to Ohio County (Region 10) or Ohio's Jefferson County. Some of these commuters may find the region's housing stock more affordable or desirable than the urban housing markets near Pittsburgh and Wheeling. The most common home county for in-commuters is Ohio's Jefferson (2,148, 29%), with many others (1,412, 19%) commuting from Ohio's Columbiana County. These commuters may find the housing stock in these counties more affordable, abundant, or preferable to the stock within the region. Very low-income workers earning $15,000 or less annually in the region are more likely to live and work in the region than to commute in or out when compared to higher-income workers, suggesting that they may find affordable housing options more abundant in the region than in the surrounding counties.

Region 11 has a total of 24,918 housing units, reflecting 12% more units than households. Sixty-six percent (66%) of vacant units are long-term vacancies: abandoned, slated for demolition, or otherwise held in the long term without being occupied. Twelve percent (12%) of vacant units are held for seasonal, recreational or other occasional use, which is evidence of demand from second-home buyers over and above demand from residents and prospective residents. Less than 1.6% of all housing units are available for sale or rent. This limited availability of housing units indicates a tight housing market for both renters and owners and continued need for an increase in the number of available rental properties and homes for sale.

Housing Costs

Median monthly homeowner costs (with mortgage) range from $1,035 in Hancock County to $1,099 in Brooke County. Median monthly costs for homeowners who own their home free-and-clear range from $371 in Brooke County to $388 in Hancock County. Median contract rents range from $504 in Brooke County to $567 in Hancock County. Accounting for utilities, insurance, and other fees, median gross rents range from $603 in Brooke County to $766 in Hancock County.

Median Monthly Housing Costs by County, Percent Change 2018-2023, not adjusted for inflation

Source: VCHR tabulation of ACS 2023 (5-year estimates) data

Geography	Homeowner cost (mortgage)		Homeowner cost (no mortgage)		Contract rent		Gross rent	
Brooke	$1,099	17%	$371	15%	$504	25%	$603	--
Hancock	$1,035	14%	$388	24%	$567	23%	$766	16%
Statewide	**$1,225**	**20%**	**$385**	**21%**	**$642**	**23%**	**$850**	**20%**

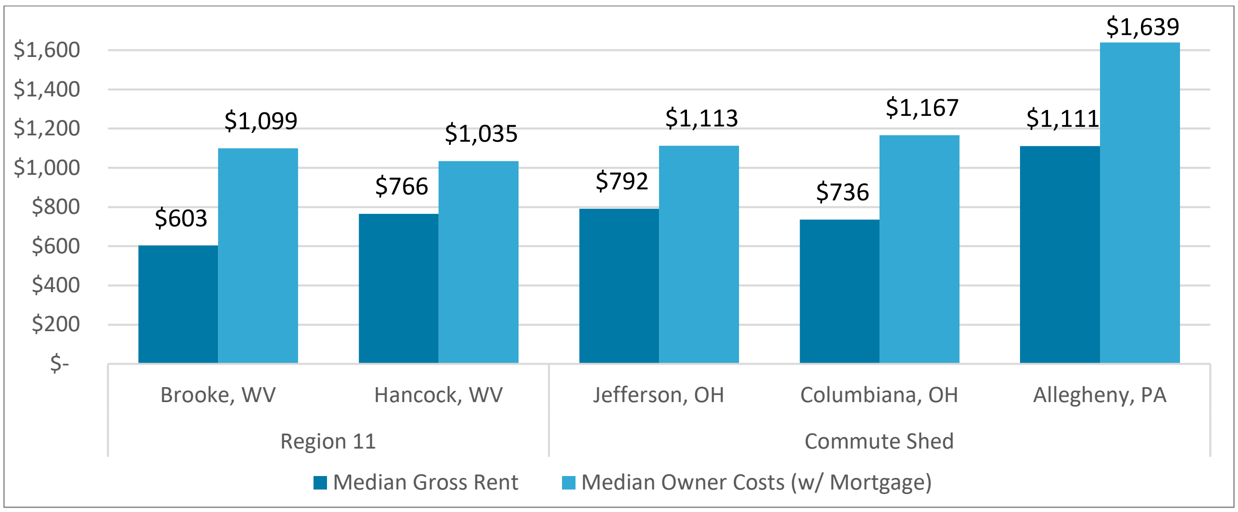
Note: Dashes (--) indicate that the population sample is too small to create a reliable estimate at a 90% confidence level.

Homeowner costs (with mortgage) fall below statewide medians by about $125 in Brooke County and by nearly $200 in Hancock County. Median contract rents are $75 less in Hancock County and more than $125 less in Brooke

County. While rents have increased at rates comparable to those seen across the state, homeownership costs (with mortgage) have not increased as rapidly. Median costs for rental and owner-occupied housing in the region are comparable to neighboring counites, including Jefferson and Columbiana counties in Ohio. However, compared to Allegheny County, Pennsylvania, median rent is around $300-$500 less in Region 11, and median owner costs (with mortgage) are $500-$600 less. While Brooke, Hancock, Jefferson and Columbiana counties share similar housing gap features, meaning that workers of all incomes likely find the counties similarly accessible, many workers, especially those earning less than 50% of AMI, may be priced out of Allegheny County and find Region 11's housing market more accessible and affordable.

Region 11 Commute Shed Median Monthly Housing Costs, Owner Costs with Mortgage and Contract Rent

Source: ACS 2023 (5-year estimates)



Rental Market

The counties in Region 11 have too few rental units to derive precise vacancy rates. Hancock County, which contains 57% of the region's rental units, has a rental vacancy rate between 3% and 11%, suggesting an adequate total quantity of rental housing. Although housing markets are regional, submarkets within the market can experience different levels of demand pressure. For example, Brooke County's estimated rental vacancy rate is between 0% and 4%, suggesting a tighter but still balanced market. Additionally, adequate quantity does not reflect poor conditions or market gaps.

Rental Vacancy Rates Defined

Term	Rate	Definition
Tight	<2%	Not enough units available to meet demand; investment in units may not be required to attract renters because many properties have wait lists; rents, deposits and application requirements are likely to increase in response to competition for units.
Balanced	2-7%	Enough units available to meet demand, market encourages landlords and property managers to invest in unit maintenance and upgrade to compete for renters
Weak	>7%	More units available than demand/need, landlords and property managers may avoid investment or upgrade expenses because units may not be leased

Costar data is available for the City of Weirton in Hancock County. For units included in Costar[229], the vacancy rate was 4.1% in the second quarter of 2024, suggesting the rental market in the city is healthy and with an adequate total quantity of units.

Stakeholders identified the rental market as a major obstacle. The rental housing market in the region is strained by a combination of limited supply, affordability issues, and development barriers. Renters seeking modest units—such as a two bedroom for $1,000 to $1,200 per month—often find nothing available. Developers cited high construction costs, elevated interest rates, and lack of builder incentives as major obstacles. Investor appetite for rental projects is weak and limited by limited access to capital and infrastructure gaps, especially in water and sewer systems. Additionally, local governments face capacity issues, including undertrained or underpaid building inspectors and uneven code enforcement across jurisdictions, which can delay or derail housing projects. Collectively, these barriers both restrict the region's ability to meet current rental demand or accommodate future growth.

Renter-Occupied Housing Gap

The region lacks sufficient rental housing that is both available and affordable for extremely low-income households earning less than 30% AMI. A significant portion (62%) of the units priced for this income group are occupied by households with higher incomes, limiting access for those most in need.

There is also a mismatch between the number of households earning above 80% of AMI and the availability of rental units priced exclusively for this group. With an insufficient supply of units for higher-income households, over 1,000 of these renters (representing over 69% of renter households earning above 80% of AMI) turn to lower-cost units, competing with lower-income households for affordable housing.

[229] According to the American Community Survey (ACS) 5-year estimate data from 2023, Weirton city has an estimated 1,267 multifamily housing units. In comparison, CoStar data includes 502 units, which represents approximately 39.62% of the ACS estimate. This discrepancy indicates that a significant portion of multifamily units in Weirton are not accounted for in CoStar data. As a result, the vacancy rates provided by CoStar might differ from those calculated using ACS data due to the variation in the number of units included. This underscores the need to consider the differences in data coverage when assessing housing market conditions in Weirton.

The majority (71%) of the rental units in the region are priced within the range that is affordable to households earning 30–80% of AMI. However, due to the lack of units available for households both below and above this range, higher-income households also compete for these units. When housing stock is limited, higher-income households are better positioned to secure available units, often by offering higher rents, making larger deposits or meeting stricter screening criteria. This economic advantage allows them to outcompete lower-income households, who are then left with fewer options. As a result, low-income renters are frequently forced to choose between more expensive housing or housing that fails to meet basic needs for safety, stability, or access to jobs and services. This dynamic not only deepens inequality but also exacerbates housing insecurity and displacement among the most vulnerable populations[230].

Homeownership Market

Months of supply, a key indicator of for-sale housing market balance, declined significantly across West Virginia from 2019 to 2021, reflecting tightening inventory and increased competition among buyers in the midst of the COVID-19 pandemic. Brooke and Hancock Counties mirrored the statewide trend of a sharp decline reaching its minimum in 2022-2023. A slight rebound followed, but 2024 estimates remain well below April 2019 levels. During this period, the region consistently exhibited low supply levels compared to the rest of the region and the state, suggesting prolonged inventory shortages.

Months of Supply (12-month Average, March of Prior Year through April of Listed Year)

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data and National Association of Realtors Listing Data

Geography	2019	2020	2021	2022	2023	2024
Brooke	2.0	1.9	0.5	0.9	0.3	0.4
Hancock	1.6	1.8	0.6	0.4	0.5	0.7
State Average	2.5	2.1	0.9	0.6	0.6	0.8

Months of Supply Defined

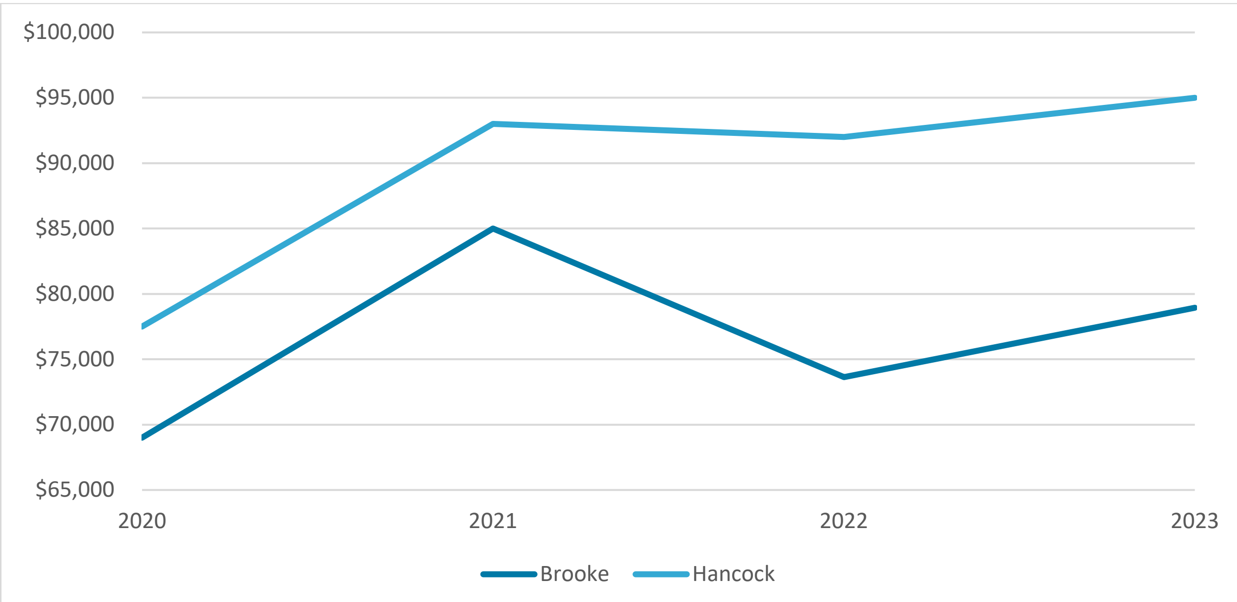
Term	Rate	Definition
Tight	<3%	Sellers' market. Homes are available for sale are sold quickly. Home prices may increase in response to demand.
Balanced	3-5%	Supply and demand for homes are matched, and price increases are moderate.
Surplus	>5%	Buyers' market. More homes are for sale than buyers. Listing prices are more negotiable and median sale price is likely to be stable.

[230] For more information, see: Desmond, M. (2016). Evicted: Poverty and profit in the American city. Crown Publishing Group., Joint Center for Housing Studies of Harvard University. (2023). The state of the nation's housing 2023. https://www.jchs.harvard.edu, and National Low Income Housing Coalition. (2023). Out of reach 2023: The high cost of housing. https://nlihc.org/oor

While counties are seeing slight relief, these estimates indicate that supply remains tight compared to pre-2020 levels, maintaining pressure on home prices in the region. Both counties in the region experienced increasing prices and substantial increases in the number of transactions indicating increased demand for housing in the two counties. However, inventory remains limited across the region.

Median Sale Price

Source: VCHR Tabulation of Recorded Sales in the WV Tax Assessors' Parcel Data



Geography	2023 Median Home Sale Price	% Change 2020-2023	Home sales 2020	Home sales 2023
Brooke	$78,950	14%	356	770
Hancock	$95,000	23%	524	999
Statewide	**$118,000**	**18%**		

Owner Occupied Housing Gap

Many homeowners in the region with incomes above 80% of AMI reside in homes that cost less than what their household budgets could comfortably support. While some may choose to live in lower-cost housing, others may be doing so due to a lack of available higher-cost options. This suggests that the for-sale market may not be fully meeting demand, limiting mobility for both higher- and lower-income households and restricting access to homes that better align with their financial capacities and lifestyle needs.

There are over 7,500 more homeowner households earning above 100% of AMI (representing over 81% of all homeowner households earning above 100% of AMI) than there are owner-occupied units priced affordably for this income group. Fewer than 1,000 (fewer than 13%) of these households live in homes priced in the 80%–100% AMI range, while more than 6,500 (more than 87%) occupy homes that could otherwise be affordable to lower-income households.

As a result, higher-income households compete with lower-income households for a limited supply of lower-cost homes. Currently, 77% of ownership units affordable to households earning less than 50% of AMI and 75% of units affordable to those earning between 50% and 80% of AMI are occupied by households with incomes that exceed these respective ranges.

Recent survey data indicates widespread negative perceptions and expectations regarding housing affordability, with the majority of Americans reporting that average households are unable to purchase homes in their area and that current market conditions are unfavorable for buyers[231]. Following historically low mortgage rates during the COVID-19 pandemic, which produced significant refinancing gains for higher-income homeowners, elevated mortgage rates have constrained both homeowner mobility and renter access to homeownership[232,233,234]. These financial considerations and expectations contribute to the trend of higher-income homeowners remaining in smaller, lower cost, or lower quality homes when they could comfortably afford to "trade up."

Subsidized Housing

As of April 2024, the region contains up to 1,089 subsidized, income-restricted housing units.

- Most of these are part of Section 8, FHA insured, or LIHTC properties. The average number of active subsidies per property is 1.47, as many properties have layered funding sources.
- 83% of these units are studios or have one bedroom.
- 21% of these units are intended for families, 50% are intended for elderly occupants, 21% are intended for occupants with disabilities, and the rest are intended for mixed occupancy.
- The average occupant's tenure is 91 months, or around 7 ½ years.

By 2030, a third of these units will have aged out of their income restriction requirements if their subsidies are not renewed or replaced.

The Weirton Housing Authority manages 120 public housing units and 350 Section 8 vouchers. The organization usually maintains a waitlist of 30-40 individuals; the waitlist remains open. Representatives from the housing authority expressed challenges in finding a sufficient number of rental units for voucher holders in the coverage area and expressed a need for more low- and moderate-income housing throughout Weirton specifically and the Northern Panhandle broadly.

Vulnerable individuals who experience homelessness are often unable to find sufficient services available locally. While emergency shelter services are available in nearby Wheeling (Ohio County), we identified no emergency

[231] Cato Institute. (2022). Cato Institute 2022 Housing Affordability National Survey. https://www.c ato.org/sites/cato.org/files/2022-12/housing-affordability-survey-toplines.pdf

[232] Freddie Mac. (2024). Primary Mortgage Market Survey. Retrieved June 12, 2024, from https://w ww.freddiemac.com/pmms

[233] Agarwal, S., Chomsisengphet, S., Kiefer, H., Kiefer, L. C., and Medina, P. C. (2023). Refinancing Inequality During the COVID-19 Pandemic. Federal Deposit Insurance Corporation Center for Financial Research Working Paper. https://ssrn.com/abstract=3750133

[234] Federal Reserve Bank of New York. (2024). Center for Microeconomic Data SCE Housing Survey. Retrieved June 12, 2024, from https://www.newyorkfed.org/microeconomics/sce/ housing#/housing_outlook_8

shelter options in Region 11. Similarly, while certified recovery residences are available in Wheeling, none are available in Region 11. No Oxford Houses[235] were identified for the region.

Conclusion

Economic and demographic shifts throughout Region 11 and broader national trends are changing the region's housing needs. Population has declined throughout the region; however, the lack of new construction (2% of housing built since 2010) suggests the stock of housing has not kept up with new needs and changing demands of the population. Home prices increased between 14% and 23% between 2020 and 2023; gross rents increased 16% in Hancock County (the only county for which reliable data was available) and contract rents increased between 23% and 25% between 2018 and 2023. Increasing prices and limited availability are making the market for affordable, quality housing increasingly competitive.

Conversations with local leaders revealed a persistent supply-demand imbalance that limits options across income levels and life stages, leaving middle-income families, seniors, and young professionals with few affordable, viable options. Infrastructure limitations present a significant barrier to expanding housing supply. While demand exists, aging water and sewer systems make development prohibitively expensive. Estimated costs to upgrade municipal systems run into tens of millions, rendering many otherwise developable sites financially unviable. Additionally, steep topography and fragmented land ownership restrict the supply of land that is realistically buildable. For builders, increased construction costs, labor shortages and high interest rates make it more profitable to build luxury homes than the modest units most residents need.

Stakeholders agreed that coordinated action—across public agencies, developers, and financial institutions—is essential to creating a more balanced, responsive housing market. This includes targeted infrastructure investment, stronger development incentives and thoughtful planning. Additionally, the region will need to leverage federal, regional, state and local funds for housing to subsidize development and address housing gaps for low-wage workers that provide important services and amenities, seniors who prefer to downsize out of family homes, newcomers who need to rent before they settle in a Region 11 community, and new homebuyers who increasingly find the competitive market inaccessible. These community-led investments should encourage private investment and be a catalyst for growth. Further, they will help address the challenges of current residents (approximately 4,000 (18%) households) who, though working or retired, experience housing insecurity.

[235] Oxford Houses are self-run, self-supported homes for individuals in recovery from a Substance Use Disorder. For more information see: https://www.oxfordhouse.org/model