Vogt Santer Insights

West Virginia
Statewide Housing Needs Assessment

for

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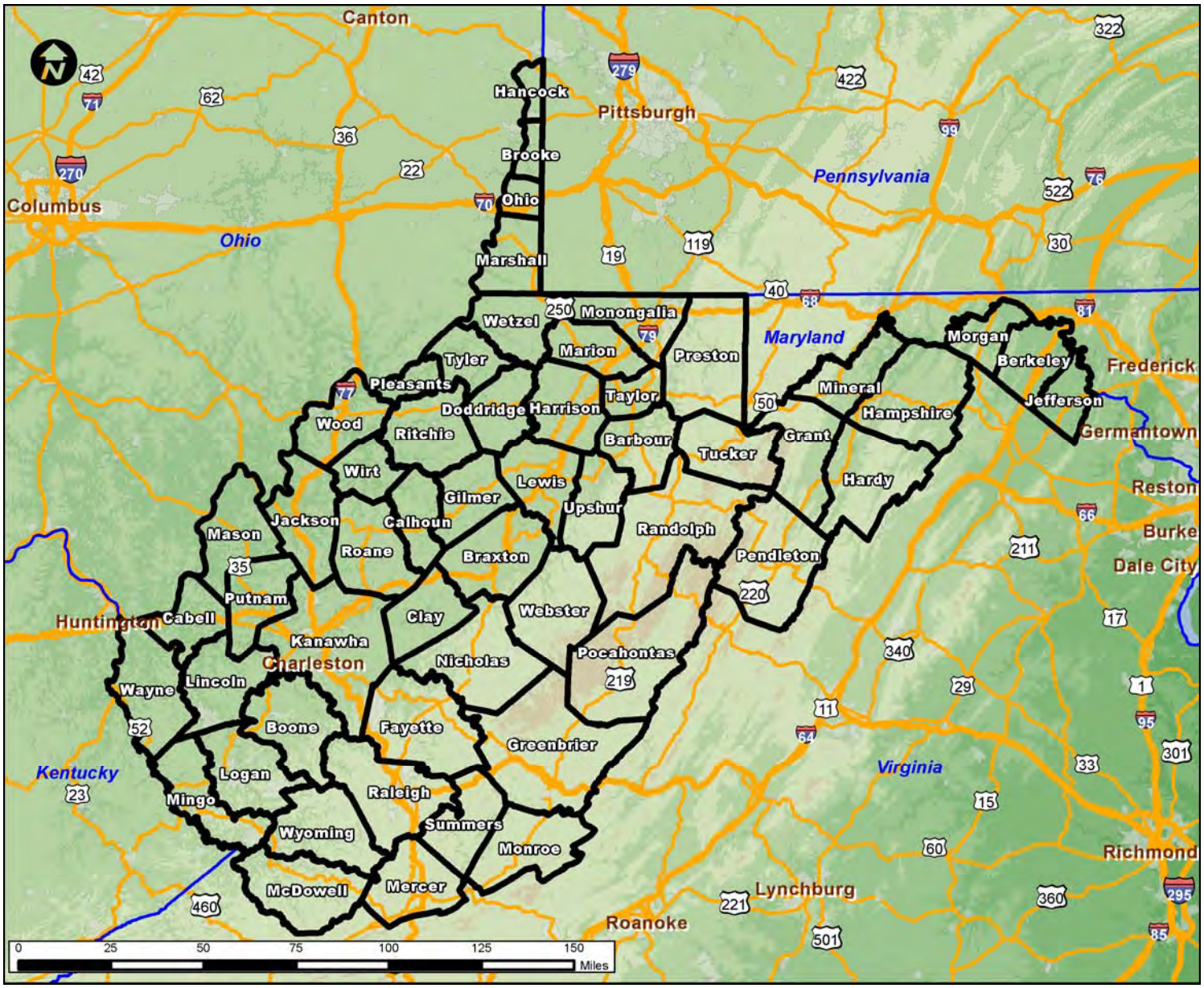
West Virginia Housing Development Fund

VSI Vogt Santer Insights

I. Introduction

A. Purpose

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



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

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

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

B. Basic Methodologies

Methodologies used by Vogt Santer Insights include the following:

- The housing needs assessments in this analysis are conducted at the county level. We completed an evaluation of general characteristics for each of the 55 counties, including demographic and economic trends. The economic evaluation includes an assessment of area employment composition and trends, income growth (particularly among the target market) and area perceptions. The demographic evaluation uses the most recently issued Census information, as well as projections that consider the characteristics of the market. Specifically, we have evaluated area demographics based on 2000 and 2010 Census figures, as well as 2014 estimates and 2019 projections. An evaluation of total population, population by age, total households, households by age, tenure, size and income has been conducted for each county. In addition, the number and percentages of persons living in poverty (based on the federal definition) has also been provided.

- A survey of area Tax Credit properties was conducted (of projects containing more than 10 units in rural areas and more than 20 units in urban areas). All of these Tax Credit properties were identified by lists provided by the West Virginia Housing Development Fund (WVHDF). Both 9% and 4% allocation projects have been included. We surveyed these listed WVHDF properties in person in order to evaluate overall condition and quality.

- A survey of most available market-rate properties consisting of more than 10 units in rural areas and more than 20 units in urban areas was also conducted. For each county, we included details regarding all surveyed properties, including the overall vacancy rate, the number of units built per year, as well as the average rent and unit square footage for each unit type in the area.

- We conducted a survey of existing government-subsidized properties in each county. These properties were identified and analyzed because they provide housing for low- and very-low-income households in the area.

- A sample of non-conventional rental properties in each county was surveyed. These non-conventional rental properties include single-family rentals, duplex rentals, mobile homes and/or other non-conventional rental housing options that provide housing options for the target market

- Area building statistics and interviews with area officials familiar with area development provide identification of those housing properties that might be planned or proposed for the area that will have an impact on the rental housing market. In addition, an evaluation of the building permits (single-family vs. multifamily) issued has been conducted from 2004 through 2013. Planned and proposed projects are always in different stages of development. As a result, it is important to establish the likelihood of construction, the timing of the project and its impact on the market.

- An evaluation of Housing Choice Vouchers in use in each county has been conducted. We have attempted to obtain historical Housing Choice Voucher utilization rates for each county as well, for as far back as 2000. However, this data was not always available from each local Public Housing Authority. The Housing Choice Voucher utilization is important in establishing the amount of assisted housing for very-low and low-income households.

- Housing foreclosure rates for each county have been provided and evaluated. The current inventory of foreclosed homes and their impact on the for-rent and for-sale market has been considered. Since the 2008 housing collapse and economic downturn, foreclosures have had varying levels of impact on local West Virginia counties' housing markets. The foreclosure analysis includes numbers of foreclosed homes as well as the county's foreclosure rate compared to state and national trends.

- A demand analysis by income range was completed to determine the need for additional rental housing development in each of the 55 West Virginia counties. This analysis has been segregated into family demand (for households under the age of 55), as well as senior demand (for households age 55 and older). We have projected the number of income-qualified households at 0% to 40% of the Area Median Household Income (AMHI), 41% to 60% AMHI, 61% to 100% AMHI and over 100% AMHI for the years 2014 through 2019. Although most government-subsidized units actually target households with incomes up to 50% of AMHI and Tax Credit units often target households with incomes as low as 30% of AMHI, we used the income levels typical for specific program occupants. Typically, households with incomes below 40% of AMHI reside in government-subsidized units, while those with incomes between 41% and 60% typically reside in Tax Credit units and households with incomes between 61% and 100% of AMHI often reside in non-income-restricted market-rate units. Households with incomes above 100% of AMHI often reside in upscale non-conventional rentals, including single-family homes, duplexes, urban lofts, etc.

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

C. Sources

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

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

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

2010 Census Statement

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

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

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

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

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

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

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

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

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

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

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

D. Report Limitations

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

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

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II. Executive Summary

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

Demographic Characteristics

- According to the 2010 Census, the state of West Virginia had 1,852,994 people. The five counties with the highest population bases in the state in 2010 are: Kanawha (193,063), Berkeley (104,169), Cabell (96,319), Monongalia (96,189) and Wood (86,956).

- Over the next five years (between 2014 and 2019), the population in West Virginia is projected to increase by 1.4%. The following counties are projected to experience the greatest rate of population growth over the next five years: Monongalia (9.6%), Berkeley (6.8%), Jefferson (4.7%), Putnam (3.8%) and Preston (3.1%). Typically, areas of increasing population often have positive economic factors.

- Based on the 2010 American Community Survey (five-year estimate) demographic information, the state of West Virginia had a 17.4% share of population living in poverty. Thirty-three (33) of the 55 West Virginia counties had larger shares of population living in poverty than the state (ranging from 17.5% in Wetzel County to 32.6% in McDowell County). Counties with larger shares of population living in poverty have high need for affordable housing.

- Despite the 1.4% projected increase in total population in West Virginia over the next five years, it is noteworthy that renter households in the state are projected to decline slightly (-0.4%) during the same time period. The following counties are projected to experience the greatest rate of renter household growth over the next five years: Monongalia (8.3%), Berkeley (3.0%), Calhoun (1.1%), Jefferson (1.0%) and Wirt (1.0%).

- While renter-occupied households are projected to increase in only eight (8) of the 55 counties in the state of West Virginia between 2014 and 2019, senior (age 55 and older) renter households are projected to increase in 54 of the 55 counties during the same time period. This trend indicates an aging base of renter households in most of West Virginia and many areas of the state have declining bases of households under the age of 55.

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

Economic Characteristics

- The Appalachian region of the United States, including the northern portion of West Virginia, has been positively impacted over the past few years by the increases in the Marcellus and Utica Shale natural gas exploration projects. High demand for Utica and Marcellus Shale natural gas liquids led to an influx of oil and gas industry activity in the state, primarily in the northern region. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 5,679 wells were on file (3,116 producing wells), with the top producing operators being Consol Gas Company and Dominion Transmission, who were responsible for 51% of the 1,028,331 MCF of gas produced in the state in December 2012.

- Within the state, the counties with the greatest employment growth between 2007 and 2012 (the most recent five-year period of year-end, finalized economic data) are Lewis (23.5%), McDowell (16.5%), Monongalia (11.4%), Gilmer (6.9%) and Barbour/Mineral (both 6.8%).

- Five counties with the lowest unemployment rate (as of the December 2013 unemployment rate statistics) are Monongalia (4.0%), Jefferson (4.8%), Cabell (5.4%), Pendleton (5.5%) and Taylor (5.6%). Conversely, the following five counties have the highest unemployment rate: Clay (13.0%), Calhoun (12.4%), Wetzel (12.4%), Mingo (12.2%) and Roane (11.5%).

- Economic opportunities in an area increase the demand for housing and the potential for new housing development (both for-sale and rental). Because workers in the oil and gas industries are more transient than in other employment situations. The benefits occurring to a community from oil and gas exploration are difficult to quantify. Typically, workers will move to an area for a six- to 12-month period to establish production operations. Once drilling operations are established, many move to other counties/areas/states to establish the next wells. It will be important for the state to be aware of the changing oil and gas exploration throughout the state. At this time, changes in the industry do not appear to have been significant enough, or have been tested long enough to justify policy changes with regard to housing programs. However, it is recommended that WVHDF be aware of the changes occurring in the industry and monitor the impact of this industry on the various counties in which oil and gas exploration is most active.

General Housing Characteristics

- According to the 2010 American Community Survey (five-year estimate), the median home value in West Virginia was $94,500. Of the 55 counties, only 19 counties had median home values higher than the state median. Jefferson ($255,800), Berkeley ($193,700), Morgan ($167,100), Monongalia ($145,400) and Putnam ($135,200) counties had the highest home values in the state. Conversely, McDowell ($32,800), Webster ($58,500), Wyoming ($59,300), Wirt ($61,800) and Mingo ($63,900) counties had the lowest median home values.

- Given the declining demographic base of households in West Virginia, and the aging population base, we have evaluated the share of occupied non-conventional housing units, which includes mobile homes, boats, RVs, vans, etc. Based on the American Community Survey, West Virginia had a 14.9% share of occupied non-conventional housing units. Lincoln (34.3%), Boone (33.9%), Wirt (30.1%), Braxton (29.8%) and Mingo (27.9%) counties had significantly higher shares of non-conventional housing units. Often, non-conventional housing units are also considered to be functionally obsolete. Therefore, areas with large shares of non-conventional housing often have high demand for modern, quality housing.

- Overall, the recent foreclosure rates in most West Virginia counties is lower than the national rate. In general, based on interviews with local real estate professionals across the state, foreclosures do not appear to be a significant issue. Overall, similar to national trends, foreclosures have declined in the past few years as the national economy has recovered following the national recession.

- West Virginia, as well as 31 of the 55 counties, had low shares of substandard housing units (defined as housing units that lack complete plumbing facilities). The 2010 American Community Survey (five-year estimate) share of substandard units in West Virginia was just 0.7%, despite the fact that there were high shares of housing units that are non-conventional (mobile homes, boats, RVs, vans, etc.).

Surveyed Housing Characteristics

- Demand for affordable, government-subsidized, conventional rental housing appears to be generally strong throughout West Virginia. Of the 55 counties, 47 have overall government-subsidized occupancy rates of 98.0% or higher. Many projects maintain waiting lists. See pages III-38 and 39 for the comparison of government-subsidized unit occupancy levels for each county. Government-subsidized rental units generally target households with incomes below 50% of the Area Median Household Income (AMHI) level for the county where the units are located.

- The following table lists the 10 counties with the highest/lowest projected demographic growth among younger (under the age of 55) renter households with incomes between 0% and 50% of AMHI over the next five years (2014 to 2019). Following the family renter household growth table is a table listing 10 counties with the highest/lowest projected growth among senior (age 55 and older) households with incomes between 0% and 50% of AMHI over the next five years.

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

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

- Non-subsidized Tax Credit projects/units are less prevalent than government-subsidized rental projects/units in West Virginia. Twenty (20) counties in the state do not have any non-subsidized LIHTC rental units. These counties are listed later in this Executive Summary. Of the 35 counties with non-subsidized Tax Credit units, 24 have overall non-subsidized LIHTC occupancy rates of at least 95.0% (considered a stable rate for this type of rental housing). Most non-subsidized Tax Credit units typically target households with incomes between approximately 41% and 60% of AMHI.

- The following table lists the 10 counties with the highest/lowest projected demographic growth among younger (under the age of 55) renter households with incomes between 41% and 60% of AMHI over the next five years (2014 to 2019). Following the family renter household growth table is a table lists 10 counties with the highest/lowest projected growth among senior (age 55 and older) households with incomes between 41% and 60% of AMHI over the next five years.

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

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

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

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

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

Housing Need – Penetration Rates

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

- We have also calculated a non-subsidized penetration rate evaluating those households with incomes at 40% to 60% of AMHI, followed by an overall affordable (0% to 60% AMHI) calculation. In reality, most households occupying government-subsidized housing have incomes well below 50% AMHI. It is important to note that due to differences in population bases and the total number of households in each county, the "un-met" need is also an important factor when evaluating the penetration rates.

- The overall affordable penetration rate does not include Housing Choice Vouchers in-use at existing non-subsidized Tax Credit rental units in an effort to avoid double-counting and inflating the penetration rate. The overall affordable penetration rate (0% to 60% AMHI) considers all affordable rental units compared to the number of income-eligible renter households that could potentially qualify for residency in affordable housing.

- The following summarizes the counties with the 10 highest/lowest overall government-subsidized penetration rates. Note that counties with lower penetration rates indicate they have greater support potential for additional affordable housing. Counties with high penetration rates indicate they may have an adequate supply of existing affordable rental opportunities compared to income-eligible households. Thus, counties with low penetration rates may have greater demographic need for affordable rental housing.

- With the presence of West Virginia University in Monongalia County, we have provided a calculation of the penetration rate (in red) for government-subsidized family housing after eliminating the estimated number of income-eligible renter households under the age of 25. Clearly, not all households headed by a person under the age of 25 are college enrolled students. However, by deducting this share provides a more realistic range in those areas influenced by high shares of college students.

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

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

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

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

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

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

- Gilmer
- Morgan

- See pages III-46 and 48 for the comparison of government-subsidized penetration rates.

- The following summarizes the counties with the 10 highest/lowest overall non-subsidized Tax Credit penetration rates. Note, at 15.8%, three counties have the same penetration rate. Below the table are the counties without non-subsidized Tax Credit units:

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

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

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

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

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

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

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

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

- Given the increasing senior demographic trends, the greatest potential rental housing need in West Virginia appears to be for affordable senior rental housing. Demand exists for other types of housing, based on the demographic trends and current supply of housing. However, the greatest housing need exists for affordable senior rental housing.

- The following table illustrates the 10 counties with the highest/lowest amount of HMDA-reported mortgage loan originations (for the most recent year data is available: 2012) in the state of West Virginia.

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

Source: Federal Financial Institutions Examination Council; Home Mortgage Disclosure Act (HMDA) Data
*Loans represent purchase loans only, not re-finance loans

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

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

Source: West Virginia Housing Development Fund (WVHDF)

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

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

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

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

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

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

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

III. Comparison of County Findings

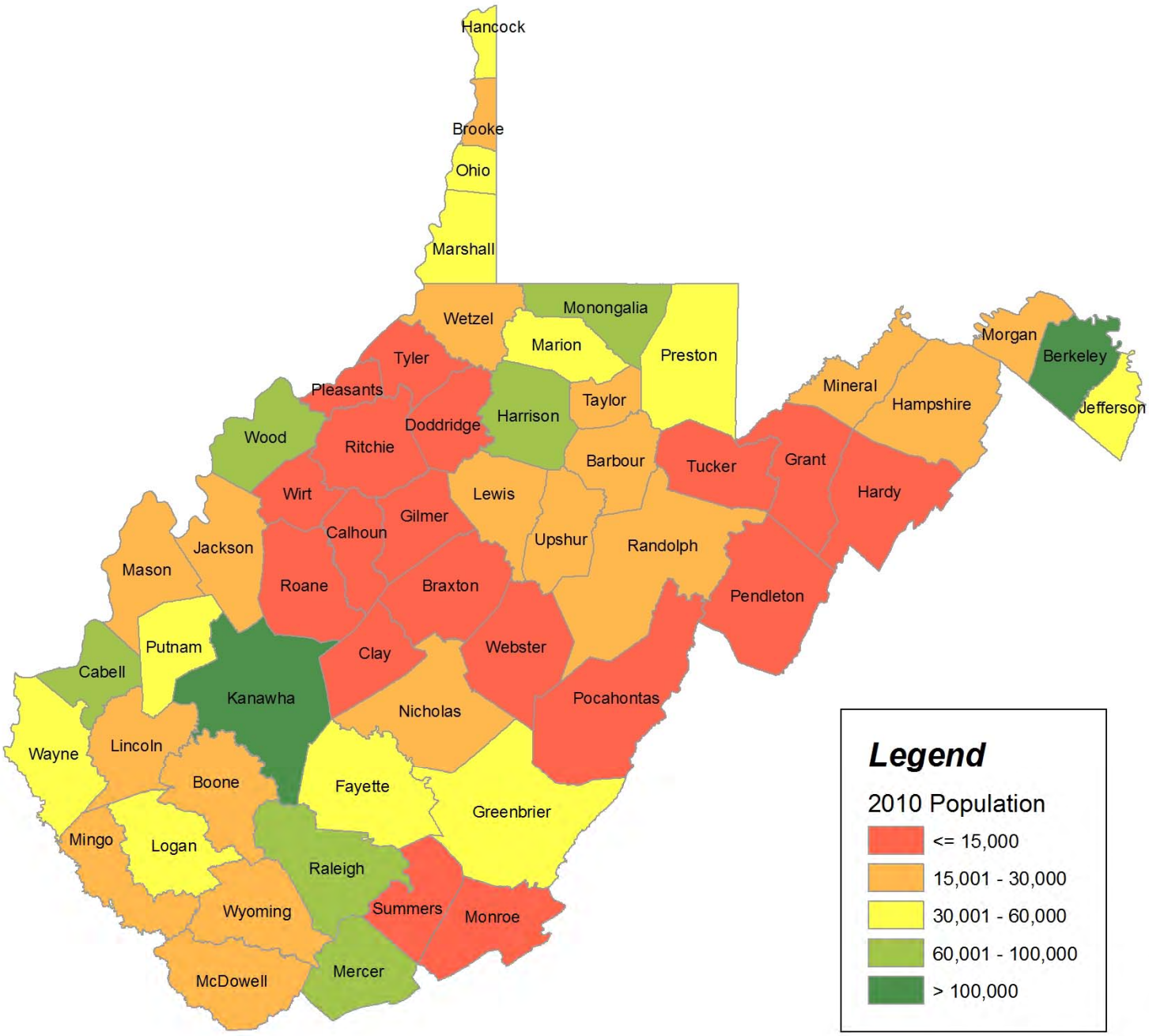
The following is a summary of the findings of this statewide housing needs assessment of West Virginia. We have compared and ranked various key data points in the following tables.

Demographic Characteristics

Total Population (2010)					
Rank	County	Population	Rank	County	Population
West Virginia		**1,852,994**	28	Brooke	24,069
1	Kanawha	193,063	29	Hampshire	23,964
2	Berkeley	104,169	30	Wyoming	23,796
3	Cabell	96,319	31	McDowell	22,113
4	Monongalia	96,189	32	Lincoln	21,720
5	Wood	86,956	33	Morgan	17,541
6	Raleigh	78,859	34	Taylor	16,895
7	Harrison	69,099	35	Barbour	16,589
8	Mercer	62,264	36	Wetzel	16,583
9	Marion	56,418	37	Lewis	16,372
10	Putnam	55,486	38	Roane	14,926
11	Jefferson	53,498	39	Braxton	14,523
12	Fayette	46,039	40	Hardy	14,025
13	Ohio	44,443	41	Summers	13,927
14	Wayne	42,481	42	Monroe	13,502
15	Logan	36,743	43	Grant	11,937
16	Greenbrier	35,480	44	Ritchie	10,449
17	Preston	33,520	45	Clay	9,386
18	Marshall	33,107	46	Tyler	9,208
19	Hancock	30,676	47	Webster	9,154
20	Randolph	29,405	48	Pocahontas	8,719
21	Jackson	29,211	49	Gilmer	8,693
22	Mineral	28,212	50	Doddridge	8,202
23	Mason	27,324	51	Pendleton	7,695
24	Mingo	26,839	52	Calhoun	7,627
25	Nicholas	26,233	53	Pleasants	7,605
26	Boone	24,629	54	Tucker	7,141
27	Upshur	24,254	55	Wirt	5,717

Source: 2010 Census

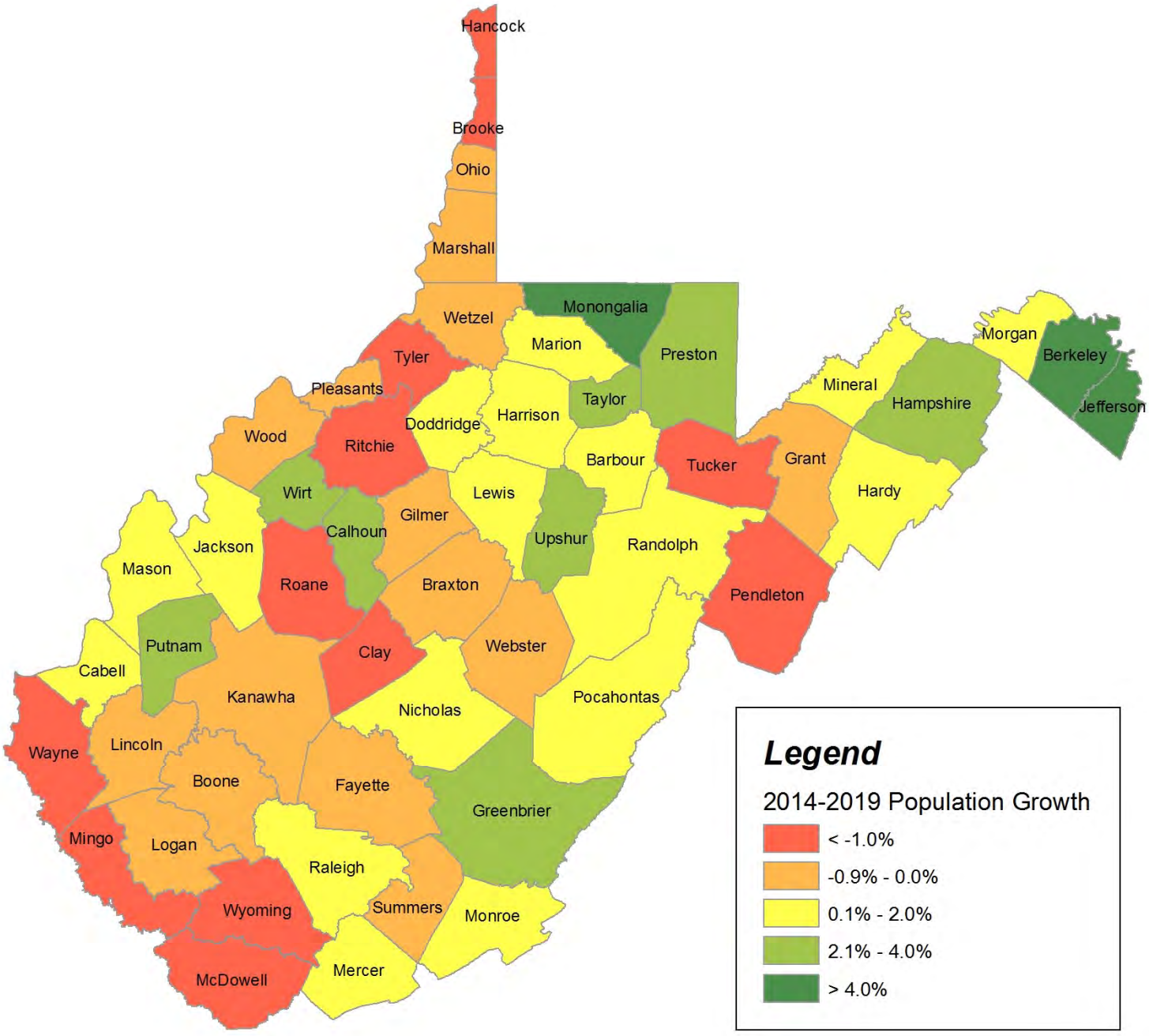
The following is a thematic map illustrating the total population by county for all 55 counties in the state of West Virginia.


Hancock
Brooke
Ohio
Marshall
Wetzel
Monongalia
Marion
Preston
Tyler
Pleasants
Taylor
Harrison
Doddridge
Ritchie
Wood
Barbour
Tucker
Grant
Mineral
Hampshire
Morgan
Berkeley
Jefferson
Wirt
Lewis
Gilmer
Calhoun
Upshur
Randolph
Hardy
Jackson
Mason
Roane
Braxton
Pendleton
Putnam
Clay
Webster
Cabell
Kanawha
Nicholas
Pocahontas
Wayne
Lincoln
Boone
Fayette
Greenbrier
Mingo
Logan
Raleigh
Summers
Monroe
Wyoming
McDowell
Mercer
Legend
2010 Population
<= 15,000
15,001 - 30,000
30,001 - 60,000
60,001 - 100,000
> 100,000

Rate of Population Growth: Next 5-Years (Projected 2014 to 2019)					
Rank	**County**	**Rate of Growth**	**Rank**	**County**	**Rate of Growth**
1	Monongalia	9.6%	28	Lewis	0.4%
2	Berkeley	6.8%	29	Mason	0.2%
3	Jefferson	4.7%	30	Lincoln	-0.1%
4	Putnam	3.8%	31	Fayette	-0.1%
5	Preston	3.1%	32	Logan	-0.2%
6	Upshur	2.9%	33	Pleasants	-0.3%
7	Hampshire	2.8%	34	Webster	-0.3%
8	Taylor	2.7%	35	Kanawha	-0.3%
9	Greenbrier	2.4%	36	Wetzel	-0.3%
10	Calhoun	2.3%	37	Braxton	-0.4%
11	Wirt	2.2%	38	Gilmer	-0.5%
12	Monroe	1.9%	39	Wood	-0.5%
13	Raleigh	1.8%	40	Boone	-0.6%
14	Hardy	1.5%	41	Summers	-0.6%
15	Mercer	1.4%	42	Ohio	-0.7%
West Virginia		**1.4%**	43	Marshall	-0.9
16	Cabell	1.4%	44	Grant	-1.0%
17	Randolph	1.2%	45	Wayne	-1.2%
18	Doddridge	1.2%	46	Wyoming	-1.3%
19	Jackson	1.1%	47	Clay	-1.3%
20	Morgan	1.1%	48	Pendleton	-1.3%
21	Harrison	1.0%	49	Brooke	-1.3%
22	Nicholas	0.8%	50	Tucker	-1.4%
23	Barbour	0.7%	51	Hancock	-1.5%
24	Pocahontas	0.5%	52	Roane	-1.7%
25	Mineral	0.4%	53	Mingo	-1.7%
26	Marion	0.4%	54	Tyler	-1.9%
27	Monongalia	9.6%	55	Ritchie	-2.3%

Source: 2010 Census; ESRI

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



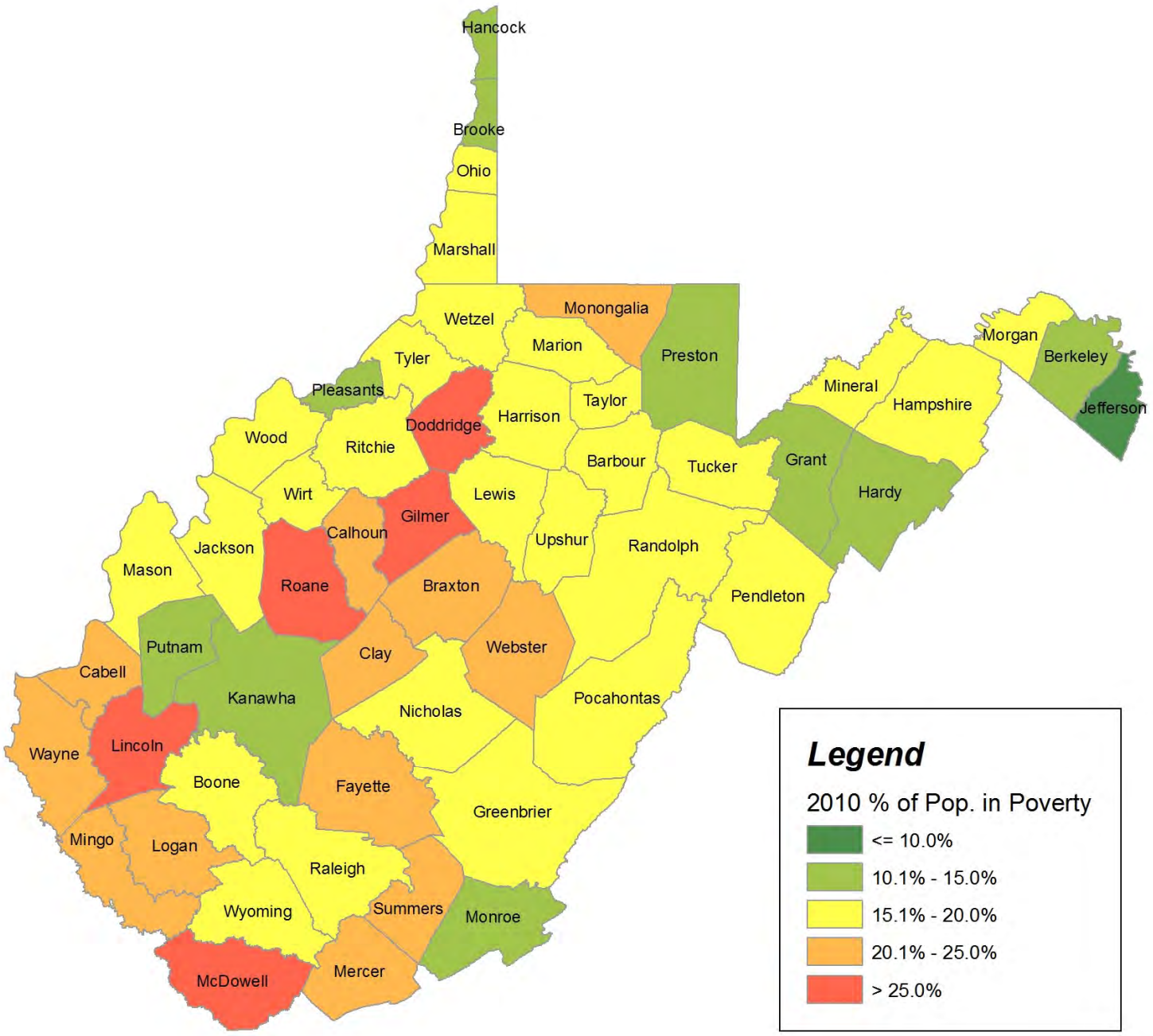
West Virginia Housing Development Fund

Vogt Santer Insights

Share of Population Living in Poverty (2010)					
Rank	County	Share of Population Living in Poverty	Rank	County	Share of Population Living in Poverty
1	McDowell	32.6%	29	Tyler	18.1%
2	Gilmer	30.3%	30	Marshall	18.0%
3	Roane	27.6%	31	Tucker	17.7%
4	Lincoln	26.6%	32	Raleigh	17.5%
5	Doddridge	25.1%	33	Wetzel	17.5%
6	Clay	23.7%	**West Virginia**		**17.4%**
7	Webster	22.9%	34	Wyoming	17.3%
8	Mercer	22.8%	35	Randolph	17.1%
9	Logan	21.8%	36	Marion	16.8%
10	Mingo	21.6%	37	Hampshire	16.4%
11	Summers	21.6%	38	Wood	16.4%
12	Fayette	21.3%	39	Mineral	16.1%
13	Braxton	21.0%	40	Ohio	15.9%
14	Monongalia	21.0%	41	Morgan	15.8%
15	Cabell	20.6%	42	Taylor	15.8%
16	Calhoun	20.5%	43	Pocahontas	15.3%
17	Wayne	20.2%	44	Pendleton	15.1%
18	Lewis	19.6%	45	Hardy	14.9%
19	Greenbrier	19.4%	46	Hancock	14.8%
20	Boone	19.3%	47	Preston	13.9%
21	Upshur	19.3%	48	Kanawha	13.7%
22	Wirt	19.2%	49	Pleasants	13.7%
23	Harrison	18.9%	50	Monroe	13.3%
24	Mason	18.9%	51	Grant	12.9%
25	Ritchie	18.9%	52	Brooke	11.0%
26	Nicholas	18.7%	53	Putnam	10.4%
27	Barbour	18.4%	54	Berkeley	10.1%
28	Jackson	18.1%	55	Jefferson	8.4%

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

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



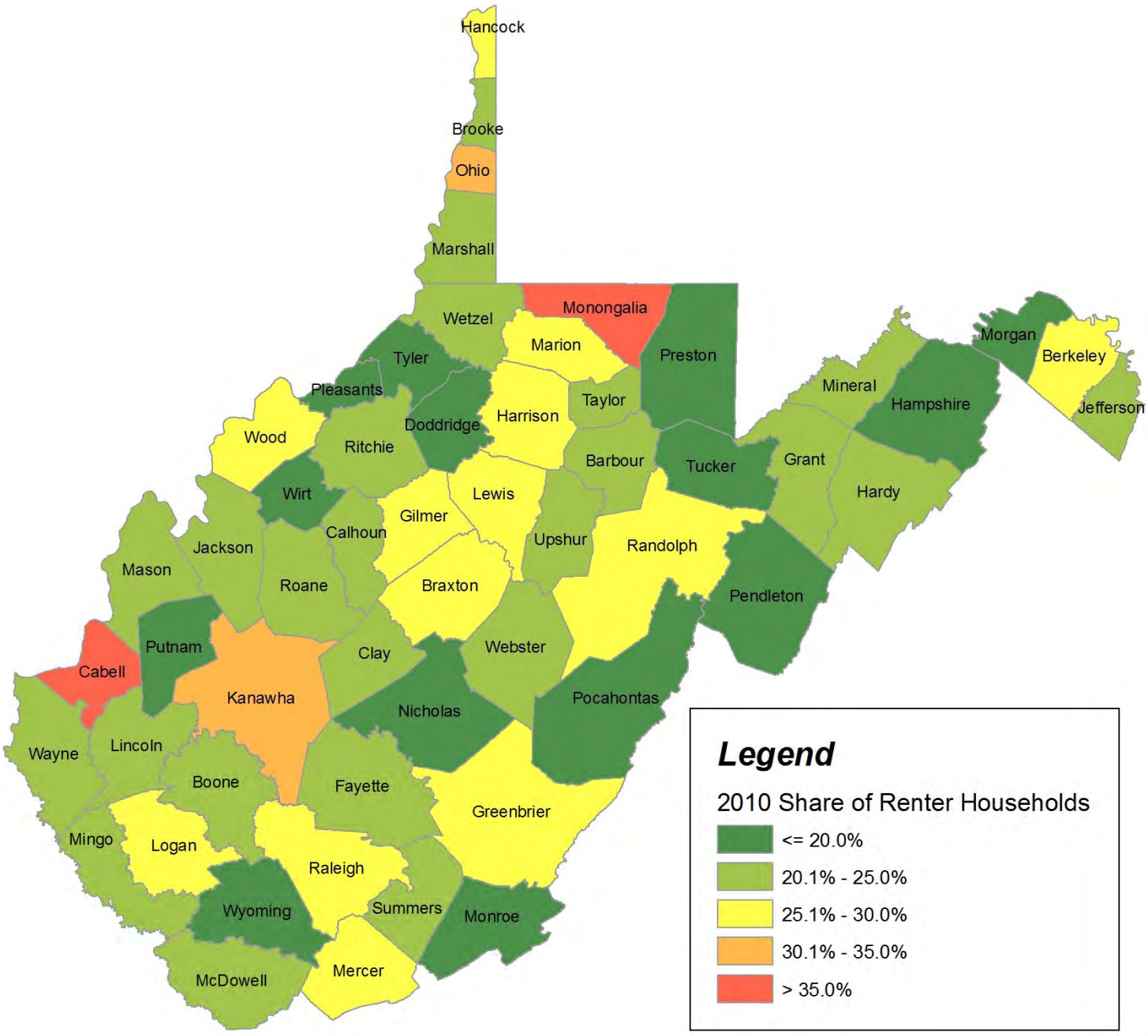
West Virginia Housing Development Fund

Vogt Santer Insights

Share of Renter Households (2010)					
Rank	County	Share of Renter Households	Rank	County	Share of Renter Households
1	Monongalia	44.3%	28	Mineral	23.0%
2	Cabell	37.6%	29	Calhoun	22.6%
3	Ohio	32.9%	30	Jackson	22.4%
4	Kanawha	31.4%	31	Wetzel	22.4%
5	Wood	28.3%	32	Boone	22.2%
6	Lewis	27.6%	33	Taylor	21.9%
7	Gilmer	27.2%	34	Webster	21.9%
8	Mercer	27.0%	35	Roane	21.7%
9	Hancock	26.8%	36	Grant	21.4%
10	Greenbrier	26.6%	37	Clay	21.1%
11	Randolph	26.6%	38	Lincoln	20.9%
West Virginia		**26.6%**	39	Ritchie	20.7%
12	Marion	26.6%	40	McDowell	20.5%
13	Harrison	26.0%	41	Mason	20.5%
14	Raleigh	25.6%	42	Pendleton	20.0%
15	Berkeley	25.3%	43	Nicholas	19.8%
16	Logan	25.1%	44	Pleasants	19.6%
17	Braxton	25.1%	45	Tucker	19.6%
18	Upshur	24.9%	46	Pocahontas	19.6%
19	Brooke	24.3%	47	Hampshire	19.5%
20	Fayette	24.1%	48	Doddridge	19.1%
21	Mingo	24.0%	49	Wirt	18.4%
22	Marshall	23.7%	50	Preston	18.3%
23	Barbour	23.5%	51	Wyoming	18.2%
24	Hardy	23.4%	52	Tyler	17.9%
25	Wayne	23.3%	53	Putnam	17.3%
26	Jefferson	23.2%	54	Morgan	17.2%
27	Summers	23.2%	55	Monroe	17.0%

Source: 2010 Census

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



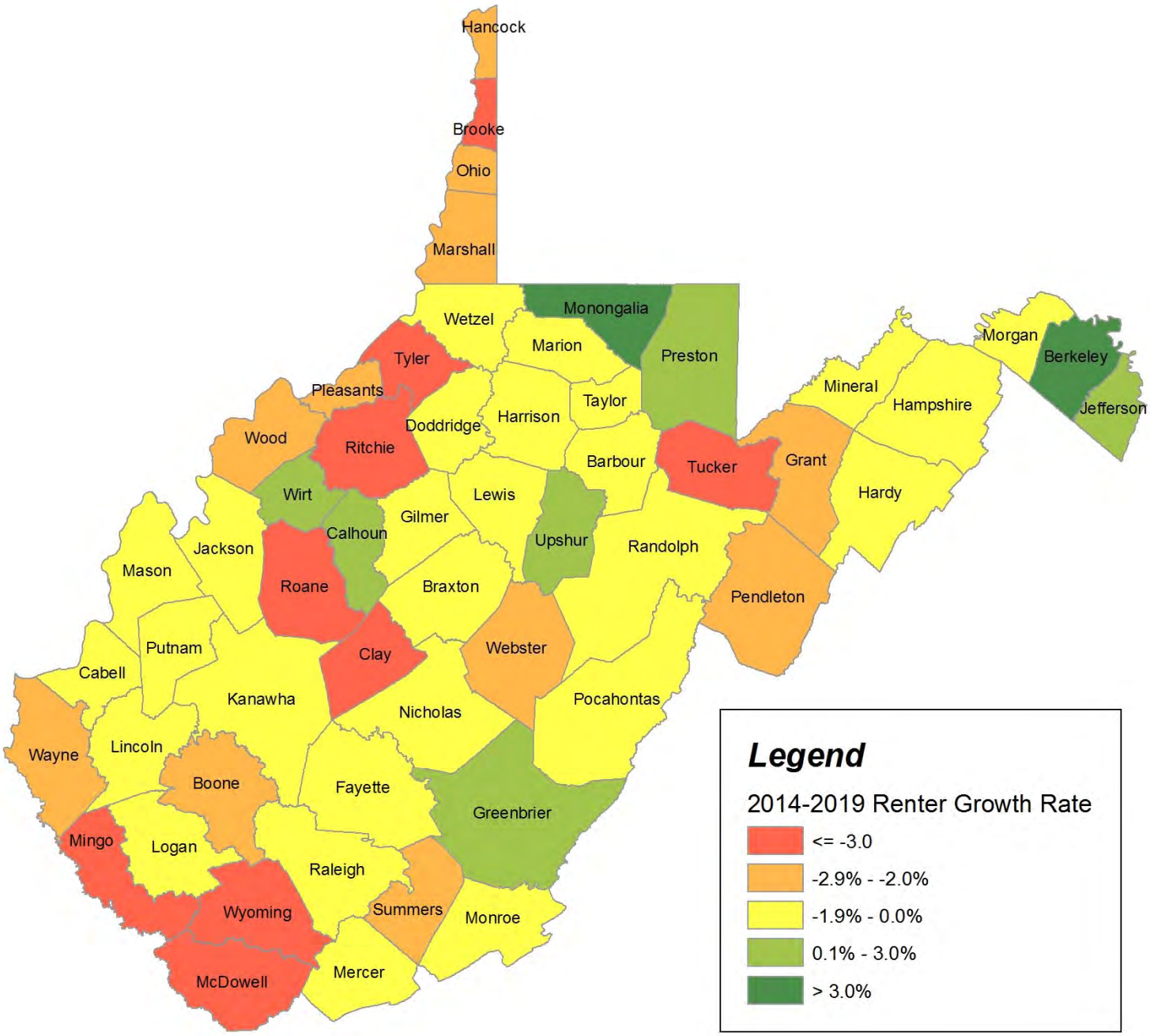
West Virginia Housing Development Fund

Vogt Santer Insights

Rate of Renter Household Growth (Projected 2014 to 2019)					
Rank	County	Rate of Renter Household Growth	Rank	County	Rate of Renter Household Growth
1	Monongalia	8.3%	28	Mason	-1.7%
2	Berkeley	3.0%	29	Lincoln	-1.7%
3	Calhoun	1.1%	30	Fayette	-1.7%
4	Jefferson	1.0%	31	Braxton	-1.8%
5	Wirt	1.0%	32	Wetzel	-1.8%
6	Preston	0.5%	33	Logan	-1.8%
7	Upshur	0.4%	34	Gilmer	-1.9%
8	Greenbrier	0.3%	35	Kanawha	-2.0%
9	Doddridge	0.0%	36	Pleasants	-2.0%
10	Putnam	0.0%	37	Ohio	-2.1%
11	Taylor	0.0%	38	Wood	-2.2%
12	Randolph	-0.2%	39	Summers	-2.3%
13	Monroe	-0.2%	40	Webster	-2.3%
14	Hampshire	-0.2%	41	Marshall	-2.4%
West Virginia		**-0.4%**	42	Pendleton	-2.6%
15	Hardy	-0.5%	43	Boone	-2.7%
16	Jackson	-0.5%	44	Grant	-2.8%
17	Cabell	-0.7%	45	Hancock	-3.0%
18	Mercer	-0.8%	46	Wayne	-3.0%
19	Raleigh	-0.9%	47	Clay	-3.0%
20	Nicholas	-0.9%	48	Tucker	-3.1%
21	Morgan	-1.0%	49	Brooke	-3.1%
22	Mineral	-1.1%	50	Roane	-3.2%
23	Pocahontas	-1.2%	51	Mingo	-3.2%
24	Lewis	-1.3%	52	Tyler	-3.4%
25	Barbour	-1.3%	53	Wyoming	-3.5%
26	Marion	-1.4%	54	Ritchie	-3.9%
27	Harrison	-1.5%	55	McDowell	-6.8%

Source: 2010 Census; ESRI

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



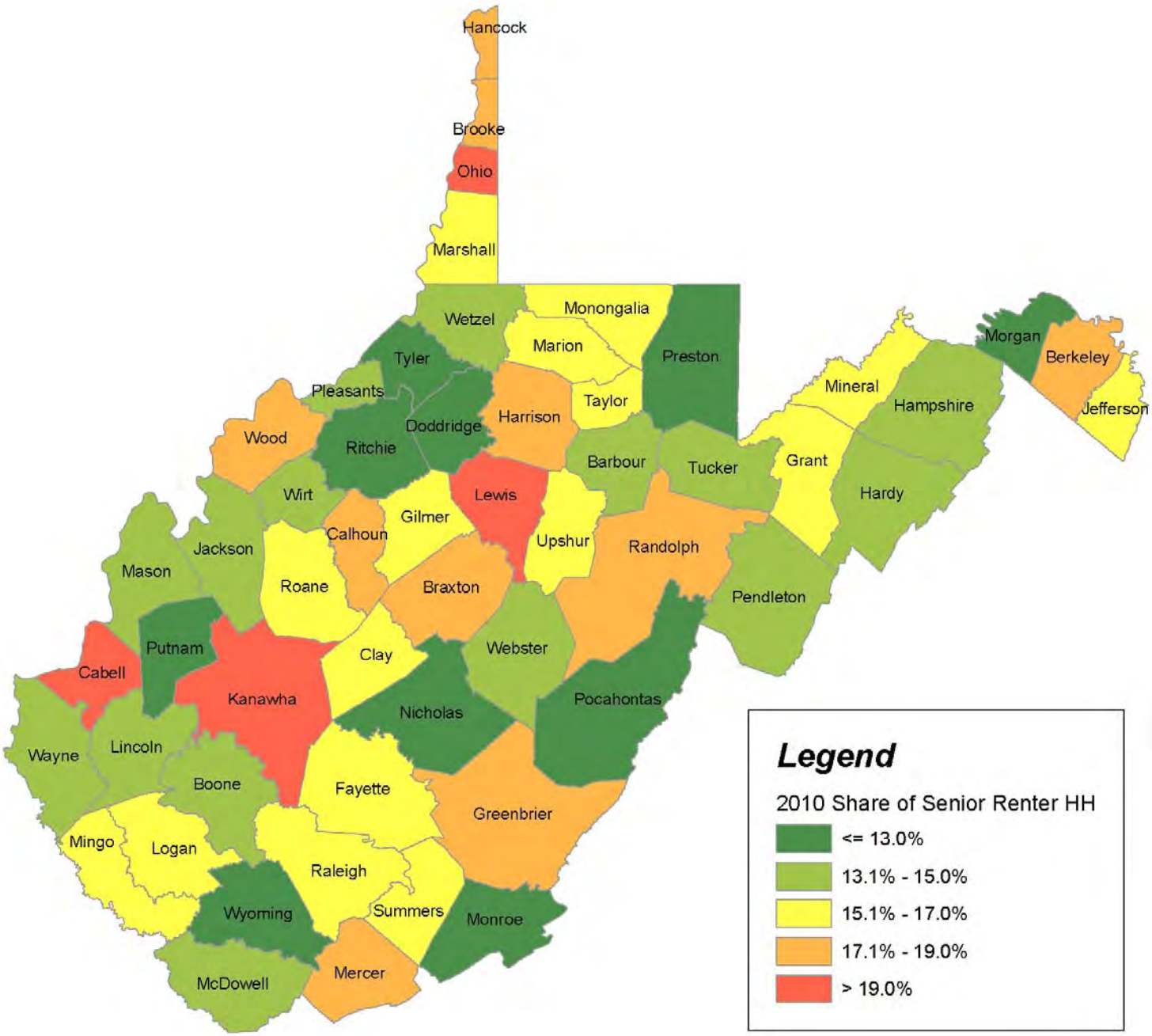
West Virginia Housing Development Fund

Vogt Santer Insights

Share of Senior (55+) Renter Households (2010)					
Rank	County	Share of Renter Households	Rank	County	Share of Renter Households
1	Ohio	25.8%	28	Marshall	15.3%
2	Cabell	22.2%	29	Marion	15.2%
3	Lewis	19.8%	30	Roane	15.1%
4	Kanawha	19.7%	31	Boone	15.0%
5	Hancock	19.0%	32	Barbour	14.7%
6	Randolph	18.4%	33	Mason	14.7%
7	Berkeley	18.3%	34	Wetzel	14.5%
8	Braxton	18.0%	35	Jackson	14.4%
9	Brooke	18.0%	36	Wayne	14.4%
10	Wood	17.7%	37	Hardy	14.3%
11	Greenbrier	17.6%	38	Webster	14.2%
12	Calhoun	17.5%	39	Lincoln	14.0%
13	Harrison	17.4%	40	Tucker	14.0%
14	Mercer	17.2%	41	McDowell	13.9%
15	Mingo	17.0%	42	Wirt	13.8%
16	Clay	16.9%	43	Pendleton	13.5%
17	Logan	16.8%	44	Hampshire	13.3%
18	Monongalia	16.8%	45	Pleasants	13.1%
19	Upshur	16.8%	46	Nicholas	12.9%
West Virginia		**16.7%**	47	Ritchie	12.9%
20	Fayette	16.3%	48	Doddridge	12.1%
21	Jefferson	16.0%	49	Pocahontas	12.1%
22	Taylor	16.0%	50	Wyoming	12.1%
23	Gilmer	15.9%	51	Preston	12.0%
24	Raleigh	15.9%	52	Putnam	10.9%
25	Summers	15.9%	53	Tyler	10.9%
26	Mineral	15.7%	54	Morgan	10.6%
27	Grant	15.5%	55	Monroe	10.4%

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

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



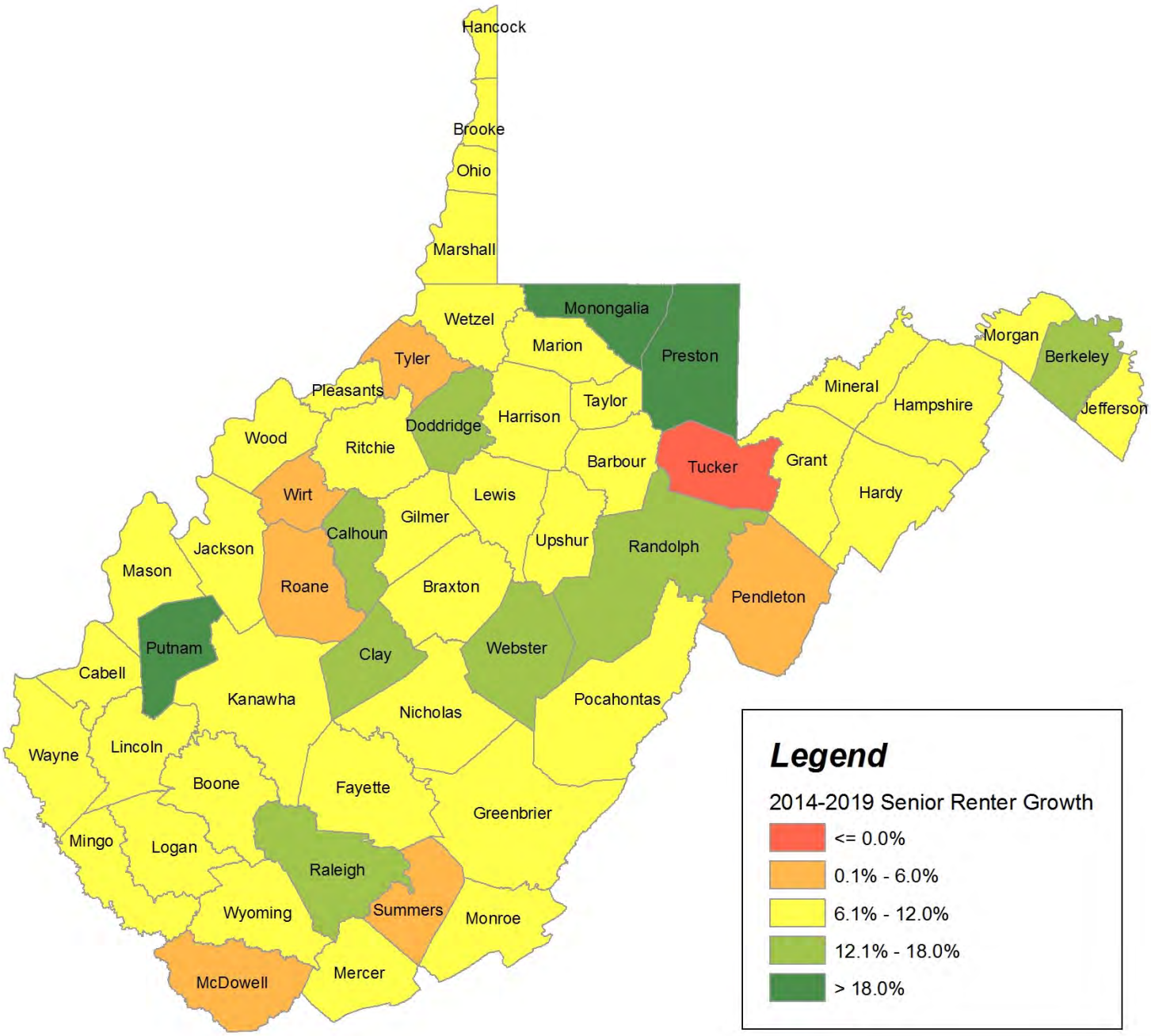
West Virginia Housing Development Fund

Vogt Santer Insights

Rate of Senior (55+) Renter Household Growth (Projected 2014 to 2019)					
Rank	County	Rate of Renter Household Growth	Rank	County	Rate of Renter Household Growth
1	Monongalia	27.0%	28	Nicholas	9.4%
2	Preston	22.5%	29	Cabell	8.8%
3	Putnam	18.6%	30	Wyoming	8.5%
4	Clay	17.6%	31	Ritchie	8.5%
5	Doddridge	16.0%	32	Fayette	8.3%
6	Randolph	15.8%	33	Morgan	8.3%
7	Webster	14.4%	34	Hardy	8.3%
8	Calhoun	13.6%	35	Logan	7.6%
9	Raleigh	13.2%	36	Wood	7.5%
10	Berkeley	12.9%	37	Gilmer	7.3%
11	Jackson	12.0%	38	Ohio	7.2%
12	Jefferson	12.0%	39	Wayne	7.1%
13	Barbour	12.0%	40	Pleasants	6.9%
14	Marion	11.7%	41	Pocahontas	6.8%
15	Upshur	11.7%	42	Monroe	6.7%
16	Harrison	11.6%	43	Mason	6.7%
17	Mercer	11.3%	44	Brooke	6.5%
18	Lewis	10.7%	45	Mineral	6.4%
19	Grant	10.6%	46	Marshall	6.4%
20	Hampshire	10.4%	47	Boone	6.3%
West Virginia		**10.4%**	48	Braxton	6.2%
21	Mingo	10.3%	49	Pendleton	6.0%
22	Kanawha	10.2%	50	Wirt	5.6%
23	Lincoln	10.1%	51	Roane	5.5%
24	Taylor	10.1%	52	Tyler	5.5%
25	Wetzel	10.1%	53	Summers	4.5%
26	Greenbrier	9.9%	54	McDowell	4.1%
27	Hancock	9.8%	55	Tucker	-1.3%

Source: 2010 Census; ESRI

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



West Virginia Housing Development Fund

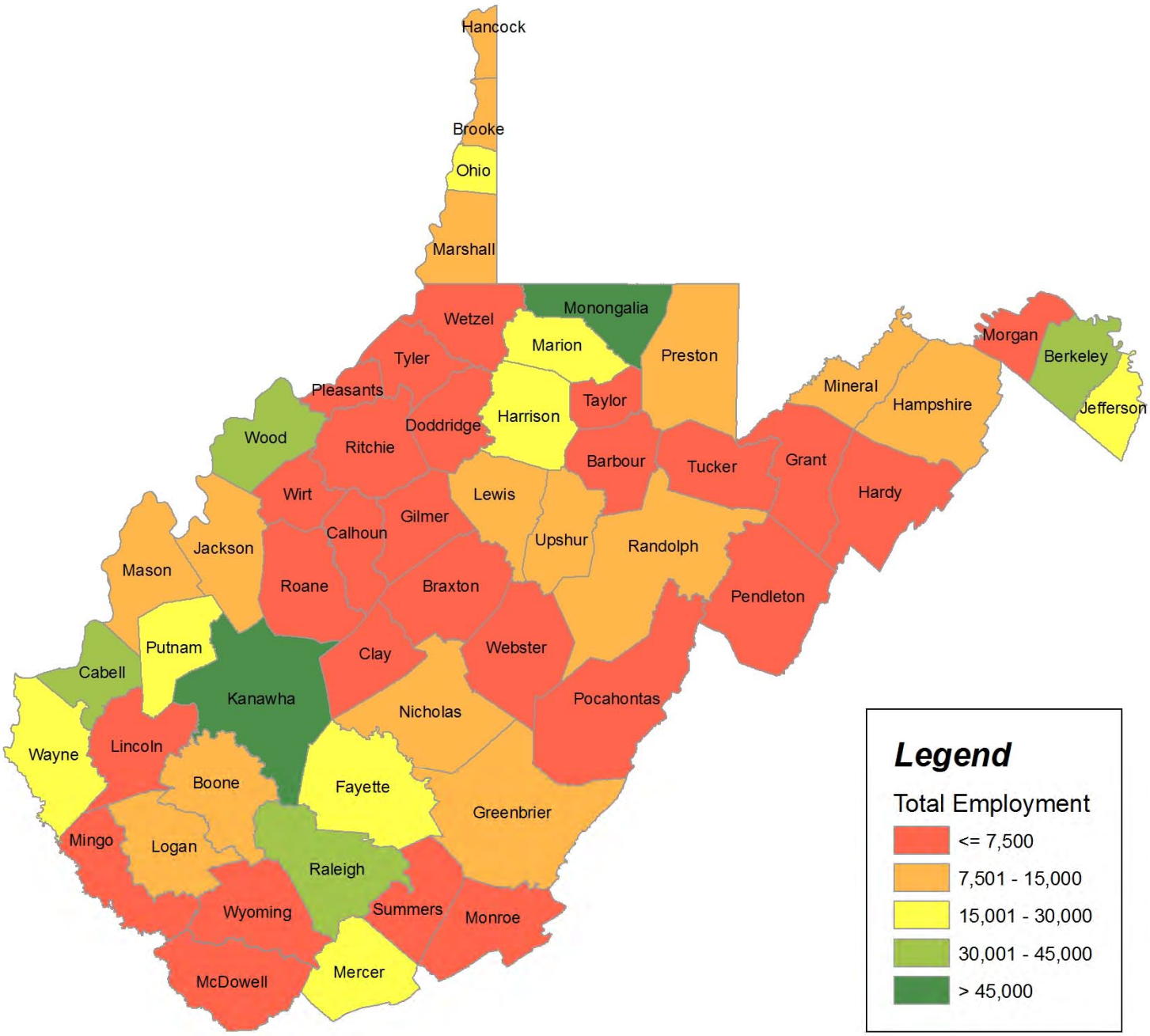
Vogt Santer Insights

Economic Trends

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

*Total employment statistics for 2013, estimated through December
Source: Bureau of Labor Statistics

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



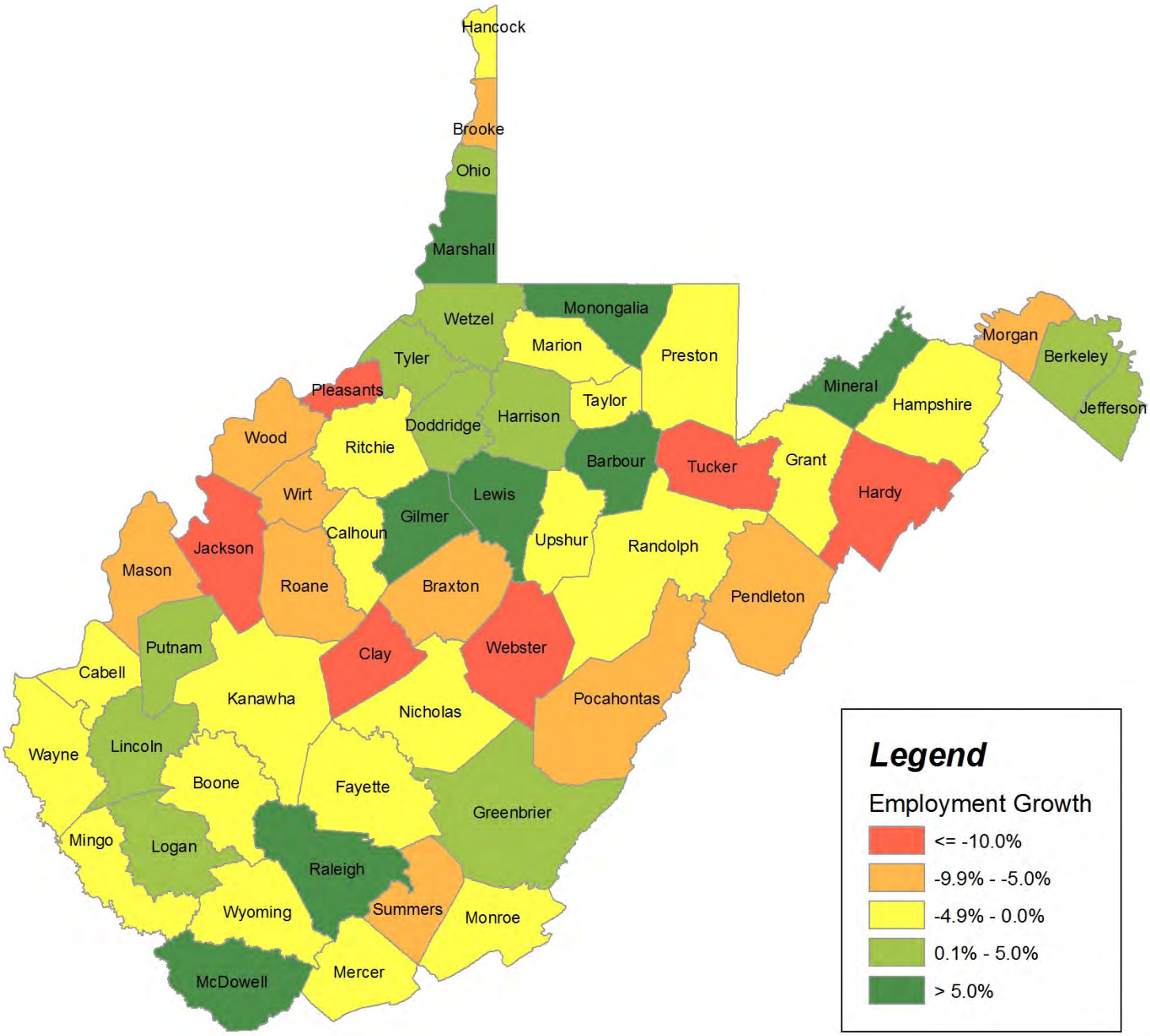
West Virginia Housing Development Fund

Vogt Santer Insights

Rate of Employment Growth (2007 to 2012)					
Rank	County	Growth Rate	Rank	County	Growth Rate
1	Lewis	23.5%	29	Nicholas	-3.1%
2	McDowell	16.5%	30	Kanawha	-3.2%
3	Monongalia	11.4%	31	Mercer	-3.5%
4	Gilmer	6.9%	32	Monroe	-3.7%
5	Barbour	6.8%	33	Ritchie	-3.8%
6	Mineral	6.8%	34	Preston	-3.9%
7	Raleigh	5.5%	35	Hancock	-4.0%
8	Marshall	5.2%	36	Mingo	-4.0%
9	Harrison	4.8%	37	Boone	-4.8%
10	Logan	4.2%	38	Grant	-4.8%
11	Lincoln	3.9%	39	Randolph	-4.9%
12	Wetzel	3.8%	40	Mason	-5.1%
13	Tyler	3.3%	41	Morgan	-5.1%
14	Doddridge	2.0%	42	Wood	-5.1%
15	Berkeley	1.7%	43	Summers	-5.8%
16	Putnam	1.7%	44	Pendleton	-7.2%
17	Ohio	1.6%	45	Roane	-7.2%
18	Jefferson	1.5%	46	Braxton	-7.3%
19	Greenbrier	0.1%	47	Wirt	-7.4%
20	Calhoun	-0.8%	48	Pocahontas	-8.2%
21	Marion	-1.1%	49	Brooke	-8.9%
22	Wyoming	-1.1%	50	Tucker	-10.2%
23	Wayne	-1.2%	51	Hardy	-12.7%
24	Hampshire	-1.3%	52	Webster	-14.1%
25	Fayette	-1.6%	53	Jackson	-14.7%
26	Taylor	-2.4%	54	Clay	-15.2%
27	Cabell	-2.5%	55	Pleasants	-15.9%
28	Upshur	-3.0%			

Source: Bureau of Labor Statistics

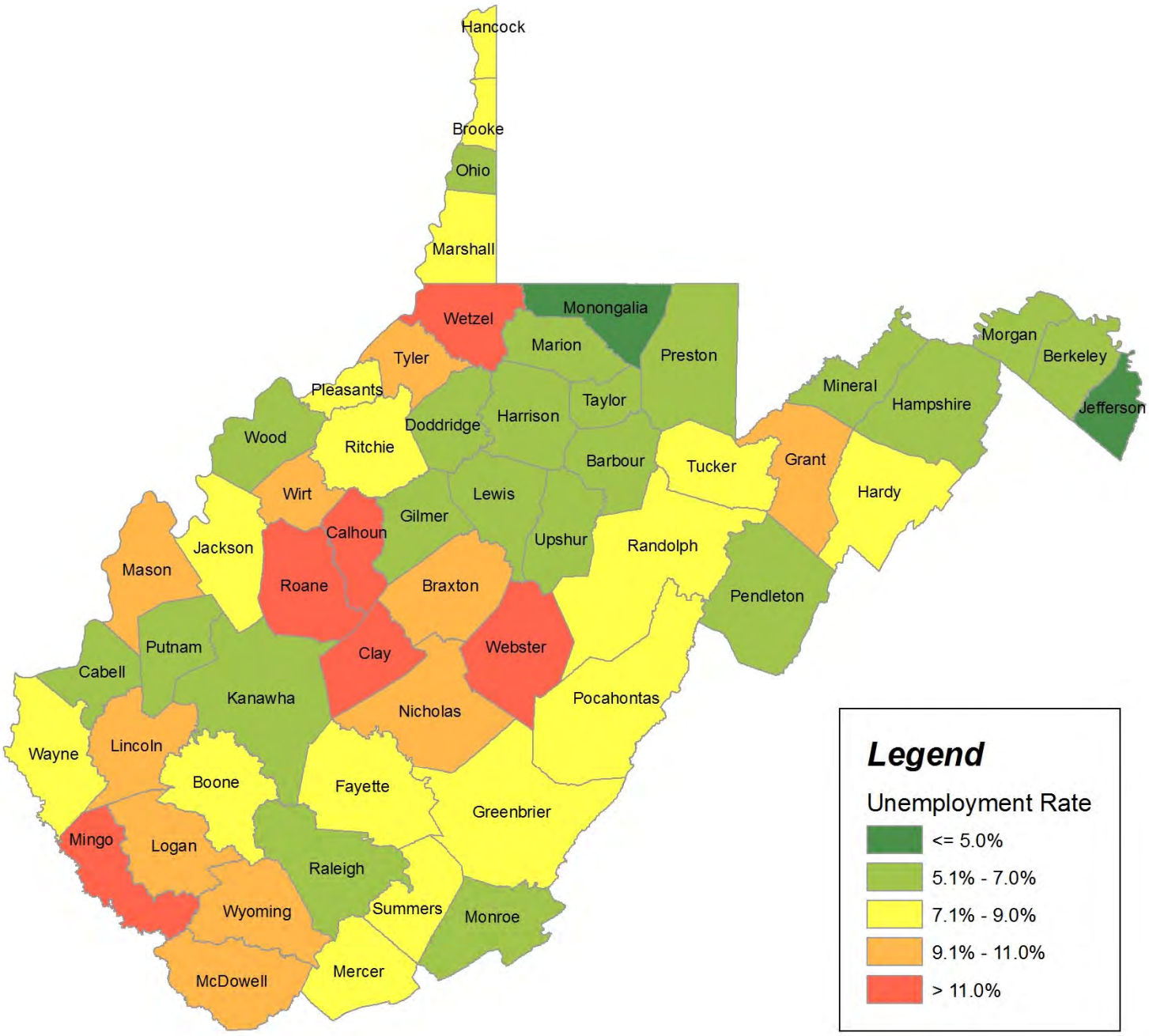
The thematic map illustrates the rate of employment growth between 2007 and 2012 by county for all 55 counties in the state of West Virginia.


Hancock
Brooke
Ohio
Marshall
Wetzel
Monongalia
Marion
Preston
Tyler
Pleasants
Taylor
Harrison
Doddridge
Wood
Ritchie
Barbour
Tucker
Wirt
Lewis
Gilmer
Calhoun
Upshur
Randolph
Jackson
Mason
Roane
Braxton
Pendleton
Putnam
Clay
Webster
Cabell
Kanawha
Nicholas
Pocahontas
Wayne
Lincoln
Boone
Fayette
Greenbrier
Mingo
Logan
Raleigh
Summers
Monroe
Wyoming
Mercer
McDowell
Morgan
Berkeley
Jefferson
Mineral
Hampshire
Grant
Hardy
Legend
Employment Growth
<= -10.0%
-9.9% - -5.0%
-4.9% - 0.0%
0.1% - 5.0%
> 5.0%

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

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

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



West Virginia Housing Development Fund

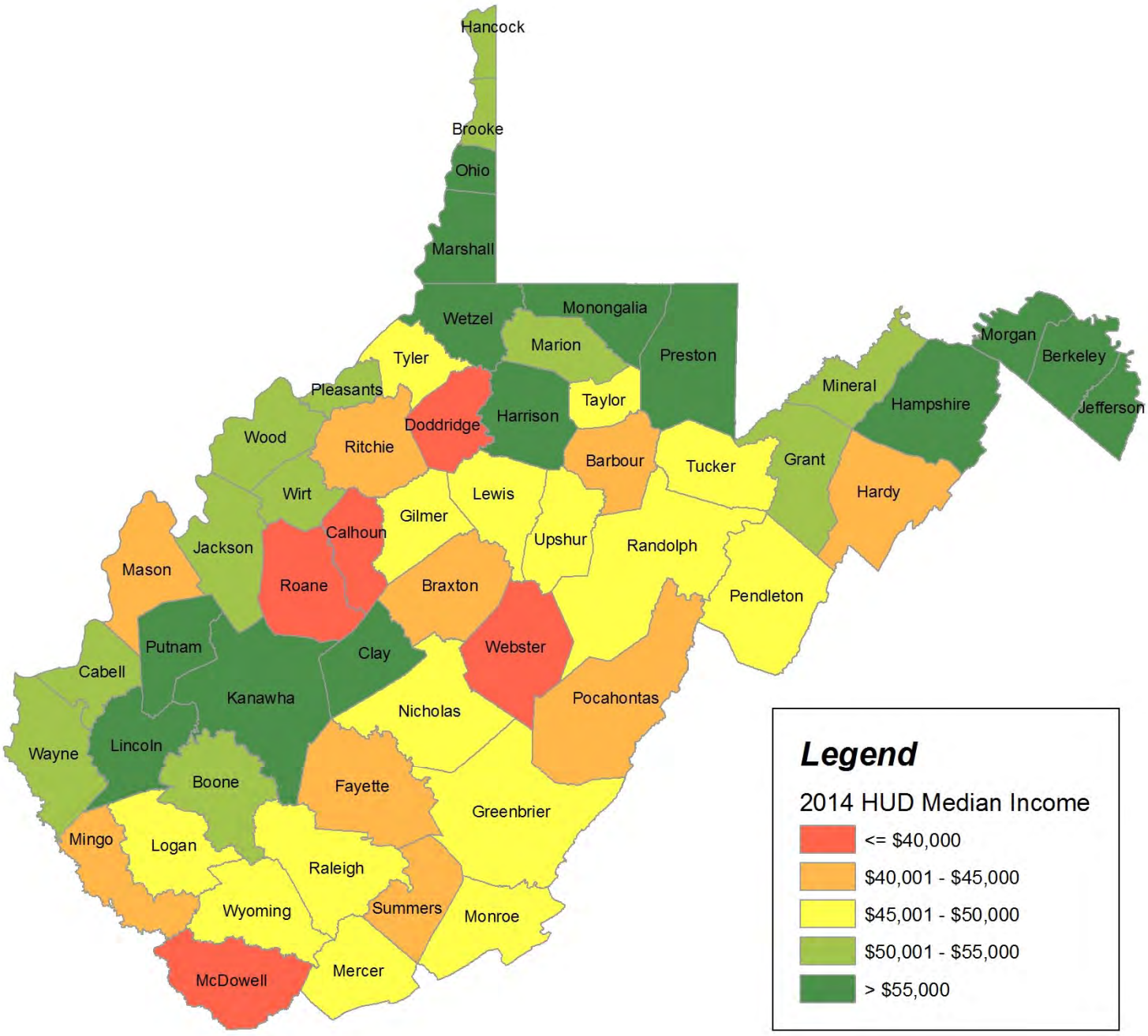
Vogt Santer Insights

Income Statistics

2014 HUD Median (4-Person) Household Income					
Rank	County	Income	Rank	County	Income
1	Jefferson	$79,300	29	Pendleton	$49,700
2	Hampshire	$67,600	30	Randolph	$49,600
3	Monongalia	$61,000	31	Tyler	$49,600
4	Preston	$61,000	32	Wyoming	$49,400
5	Marshall	$56,200	33	Nicholas	$48,700
6	Ohio	$56,200	34	Gilmer	$48,200
7	Berkeley	$55,900	35	Upshur	$48,100
8	Morgan	$55,900	36	Tucker	$46,800
9	Clay	$55,800	37	Monroe	$46,700
10	Kanawha	$55,800	38	Greenbrier	$46,500
11	Lincoln	$55,800	39	Mercer	$46,200
12	Putnam	$55,800	40	Logan	$45,700
13	Harrison	$55,500	41	Lewis	$45,200
14	Wetzel	$55,100	42	Fayette	$44,900
15	Jackson	$54,700	43	Pocahontas	$44,400
16	Mineral	$54,100	44	Mason	$43,700
17	Pleasants	$53,700	45	Mingo	$43,400
18	Wirt	$53,700	46	Braxton	$43,200
19	Wood	$53,700	47	Ritchie	$43,000
20	Marion	$53,600	48	Summers	$42,900
21	Brooke	$52,500	49	Hardy	$42,700
22	Hancock	$52,500	50	Barbour	$42,000
23	Boone	$52,300	51	Roane	$40,000
24	Grant	$52,100	52	Doddridge	$38,800
25	Cabell	$51,000	53	Calhoun	$36,600
26	Wayne	$51,000	54	Webster	$33,100
27	Taylor	$50,000	55	McDowell	$29,900
28	Raleigh	$49,800			

Source: Department of Housing and Urban Development (HUD)

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



West Virginia Housing Development Fund

Vogt Santer Insights

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

Family (Under Age 55) Renter Household Growth by AMHI Level

County	Rate of Renter Household Growth By AMHI Level 2014 to 2019				
	0%-40% AMHI	0%-50% AMHI	41%-60% AMHI	61%-100% AMHI	Over 100% AMHI
Barbour	-8.6%	-7.0%	4.7%	-14.6%	9.2%
Berkeley	-4.8%	-4.7%	-1.4%	3.9%	11.5%
Boone	2.2%	-0.4%	-15.6%	-3.3%	-32.7%
Braxton	-1.3%	0.2%	0.0%	-14.2%	-11.7%
Brooke	-8.1%	-7.2%	-0.4%	-8.9%	-25.0%
Cabell	-2.6%	-2.2%	-1.9%	-6.1%	-7.6%
Calhoun	-8.1%	-7.6%	-3.3%	-10.2%	-9.1%
Clay	-8.6%	-11.0%	-17.2%	-33.6%	30.0%
Doddridge	-11.0%	-9.7%	0.0%	-15.2%	35.6%
Fayette	-5.0%	-4.2%	-9.4%	-2.5%	-15.8%
Gilmer	3.8%	3.5%	-10.9%	-46.9%	-8.7%
Grant	-0.4%	-6.5%	-16.7%	-27.1%	-12.1%
Greenbrier	-6.3%	-5.9%	-4.3%	0.4%	-2.0%
Hampshire	-0.7%	-2.1%	-23.8%	-35.1%	-28.6%
Hancock	-6.3%	-8.3%	-12.5%	-9.5%	-15.7%
Hardy	-3.7%	-3.8%	-3.7%	-12.8%	-3.4%
Harrison	-1.5%	-4.9%	-13.8%	-9.7%	-17.2%
Jackson	-1.1%	-1.4%	-1.5%	-4.9%	-25.5%
Jefferson	5.7%	3.8%	-7.0%	-7.5%	-19.8%
Kanawha	-7.2%	-8.0%	-8.1%	-9.2%	-4.8%
Lewis	-12.2%	-13.1%	-17.8%	-3.3%	0.9%
Lincoln	-10.8%	-10.8%	-5.0%	-5.9%	4.1%
Logan	-1.8%	-1.4%	-1.2%	-14.9%	-13.1%
Marion	-8.5%	-8.4%	-4.3%	-12.3%	3.5%
Marshall	-5.4%	0.8%	24.5%	-36.3%	-4.9%
Mason	-11.0%	-11.3%	-13.0%	-6.5%	1.6%
McDowell	-14.8%	-13.9%	-2.4%	-19.8%	-0.8%
Mercer	-9.9%	-8.8%	-9.7%	-1.3%	3.4%
Mineral	-5.6%	-6.1%	-2.6%	-3.3%	-16.7%
Mingo	-1.8%	-3.3%	-30.0%	-6.5%	-10.6%
Monongalia	7.6%	6.0%	-10.7%	5.6%	10.1%
Monroe	-11.2%	-9.6%	-2.9%	-1.7%	0.0%

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

Continued:

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

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

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

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

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

Continued:

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

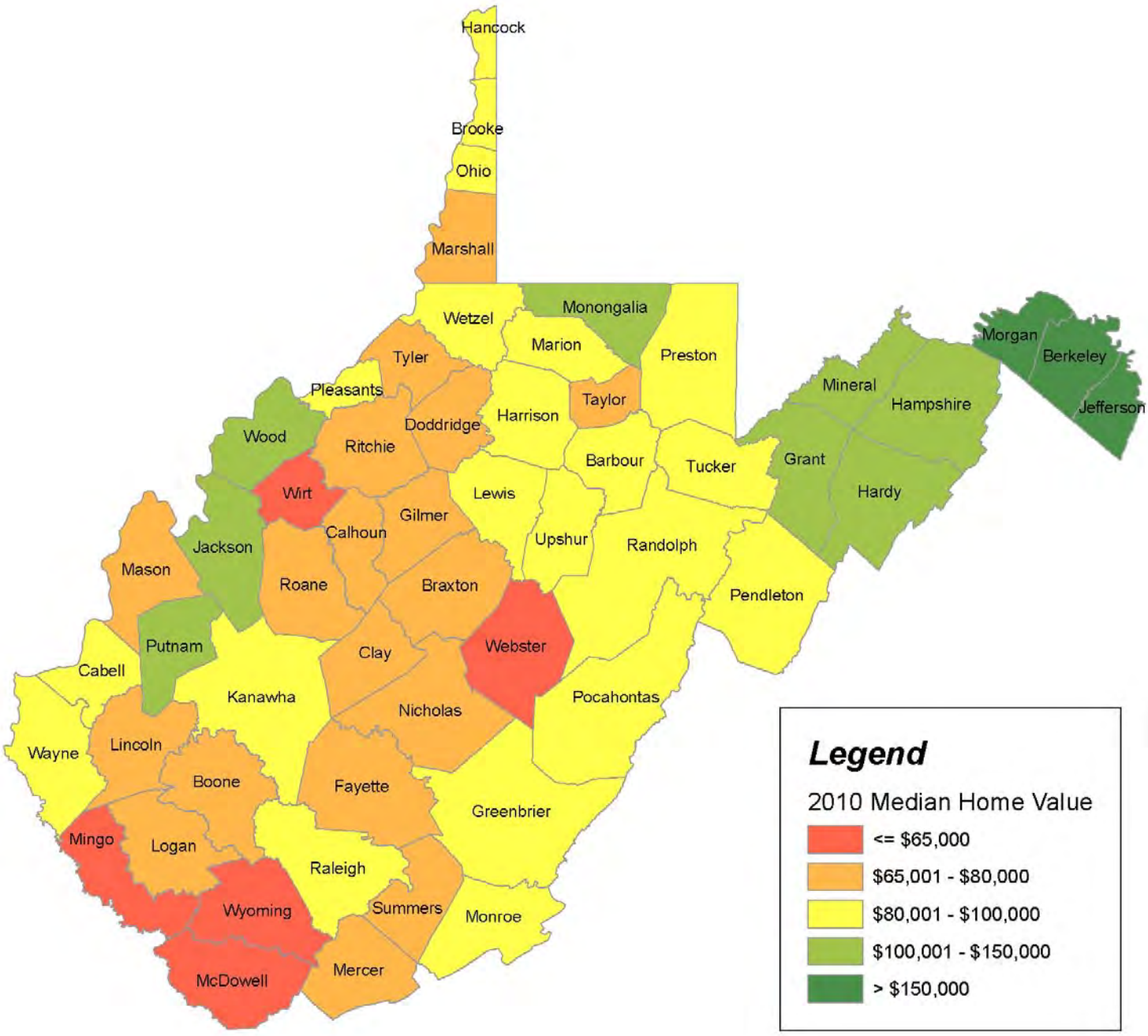
Source: HUD; ESRI; Ribbon Demographics, Vogt Santer Insights

Housing Statistics

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

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

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



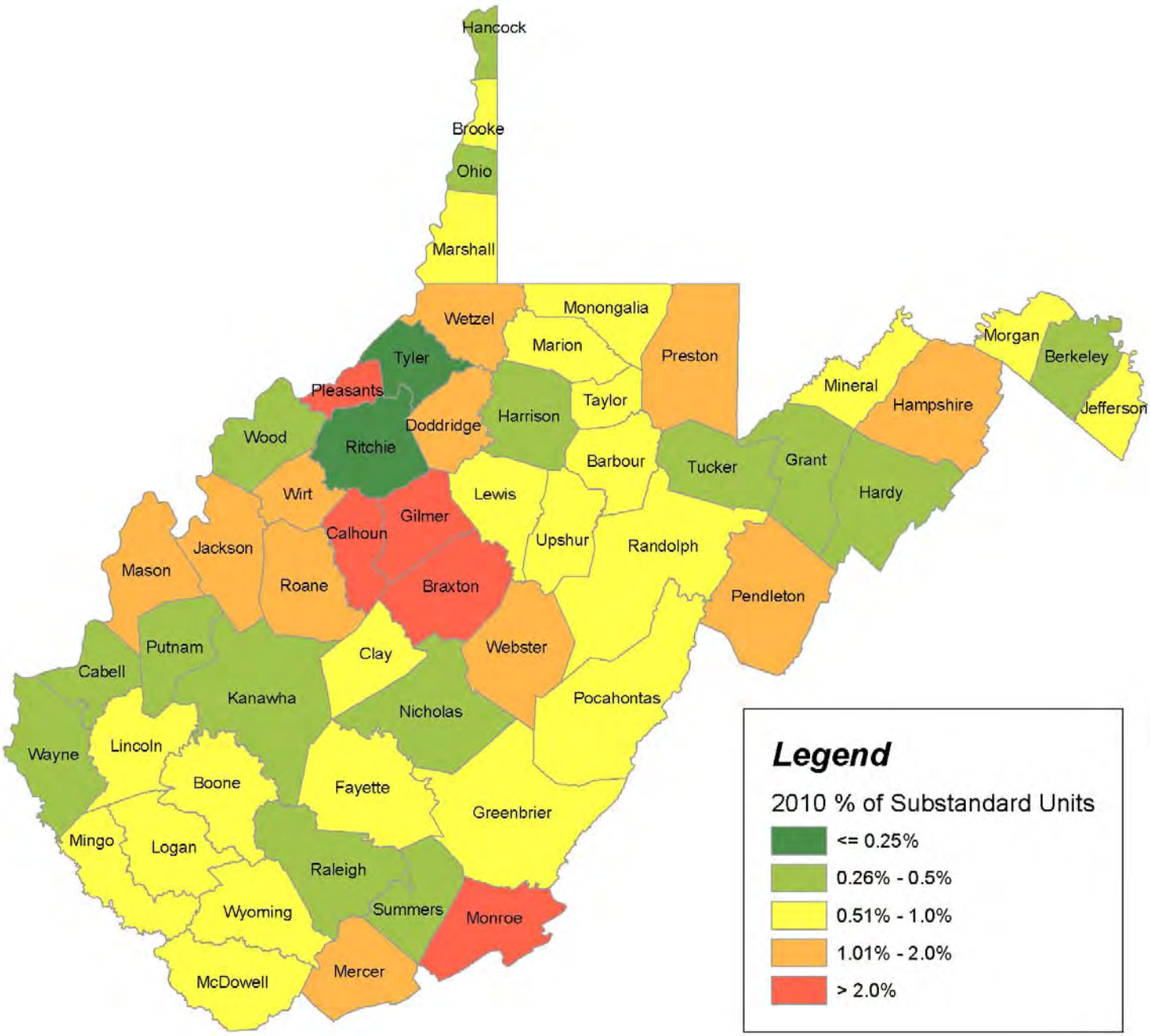
West Virginia Housing Development Fund

Vogt Santer Insights

Overall (Owner and Renter) Share of Substandard* Units (2010)					
Rank	County	Share of Substandard Units	Rank	County	Share of Substandard Units
1	Braxton	2.6%	28	Morgan	0.7%
2	Pleasants	2.5%	29	Lewis	0.6%
3	Gilmer	2.4%	30	Greenbrier	0.6%
4	Calhoun	2.2%	31	Wyoming	0.6%
5	Monroe	2.0%	32	Brooke	0.5%
6	Doddridge	1.8%	33	Monongalia	0.5%
7	Roane	1.6%	34	Mingo	0.5%
8	Preston	1.6%	35	Randolph	0.5%
9	Webster	1.5%	36	Logan	0.5%
10	Mason	1.5%	37	Marshall	0.5%
11	Pendleton	1.5%	38	Mineral	0.5%
12	Hampshire	1.4%	39	Cabell	0.5%
13	Wirt	1.3%	40	Nicholas	0.5%
14	Mercer	1.2%	41	Ohio	0.5%
15	Jackson	1.1%	42	Hardy	0.5%
16	Wetzel	1.0%	43	Tucker	0.4%
17	Marion	1.0%	44	Berkeley	0.4%
18	Taylor	1.0%	45	Summers	0.4%
19	Barbour	0.9%	46	Harrison	0.4%
20	Jefferson	0.9%	47	Kanawha	0.4%
21	Boone	0.9%	48	Wayne	0.3%
22	Upshur	0.9%	49	Putnam	0.3%
23	Pocahontas	0.8%	50	Hancock	0.3%
24	Fayette	0.7%	51	Grant	0.3%
West Virginia		**0.7%**	52	Wood	0.3%
25	Lincoln	0.7%	53	Raleigh	0.3%
26	McDowell	0.7%	54	Tyler	0.2%
27	Clay	0.7%	55	Ritchie	0.2%

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

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



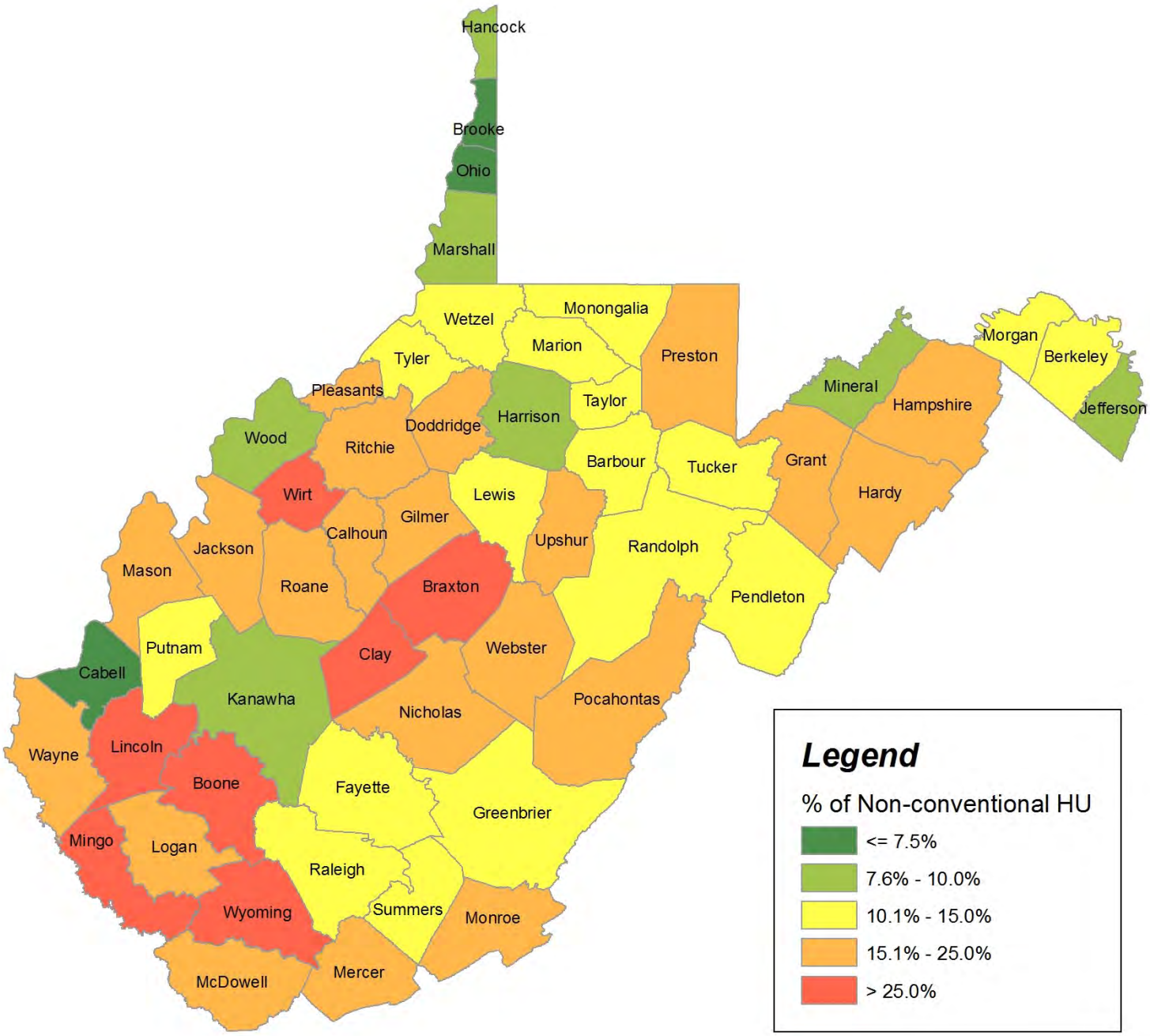
West Virginia Housing Development Fund

Vogt Santer Insights

Share of Occupied Non-Conventional Housing Units (Mobile Home, Boat, RV, Van, Etc.) (2010)					
Rank	County	Share of Occupied Non-Conventional Housing Units	Rank	County	Share of Occupied Non-Conventional Housing Units
1	Lincoln	34.3%	29	Fayette	15.0%
2	Boone	33.9%	30	Greenbrier	15.0%
3	Wirt	30.1%		**West Virginia**	**14.9%**
4	Braxton	29.8%	31	Barbour	14.8%
5	Mingo	27.9%	32	Raleigh	14.6%
6	Clay	26.9%	33	Randolph	14.4%
7	Wyoming	25.9%	34	Monongalia	14.1%
8	Mercer	23.1%	35	Berkeley	13.9%
9	Nicholas	22.9%	36	Putnam	13.0%
10	Calhoun	22.7%	37	Pendleton	13.0%
11	McDowell	22.2%	38	Lewis	12.9%
12	Mason	22.1%	39	Summers	12.3%
13	Hardy	21.6%	40	Morgan	12.0%
14	Logan	21.5%	41	Wetzel	11.6%
15	Gilmer	21.3%	42	Tyler	11.6%
16	Jackson	18.9%	43	Taylor	11.5%
17	Roane	18.8%	44	Tucker	11.0%
18	Hampshire	18.4%	45	Marion	10.0%
19	Doddridge	18.3%	46	Kanawha	9.9%
20	Monroe	18.0%	47	Mineral	9.4%
21	Webster	17.7%	48	Marshall	8.9%
22	Upshur	17.6%	49	Harrison	8.6%
23	Pocahontas	17.0%	50	Hancock	8.5%
24	Wayne	16.8%	51	Jefferson	8.2%
25	Grant	16.6%	52	Wood	8.2%
26	Preston	16.1%	53	Cabell	7.0%
27	Ritchie	15.6%	54	Brooke	6.3%
28	Pleasants	15.6%	55	Ohio	3.7%

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

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



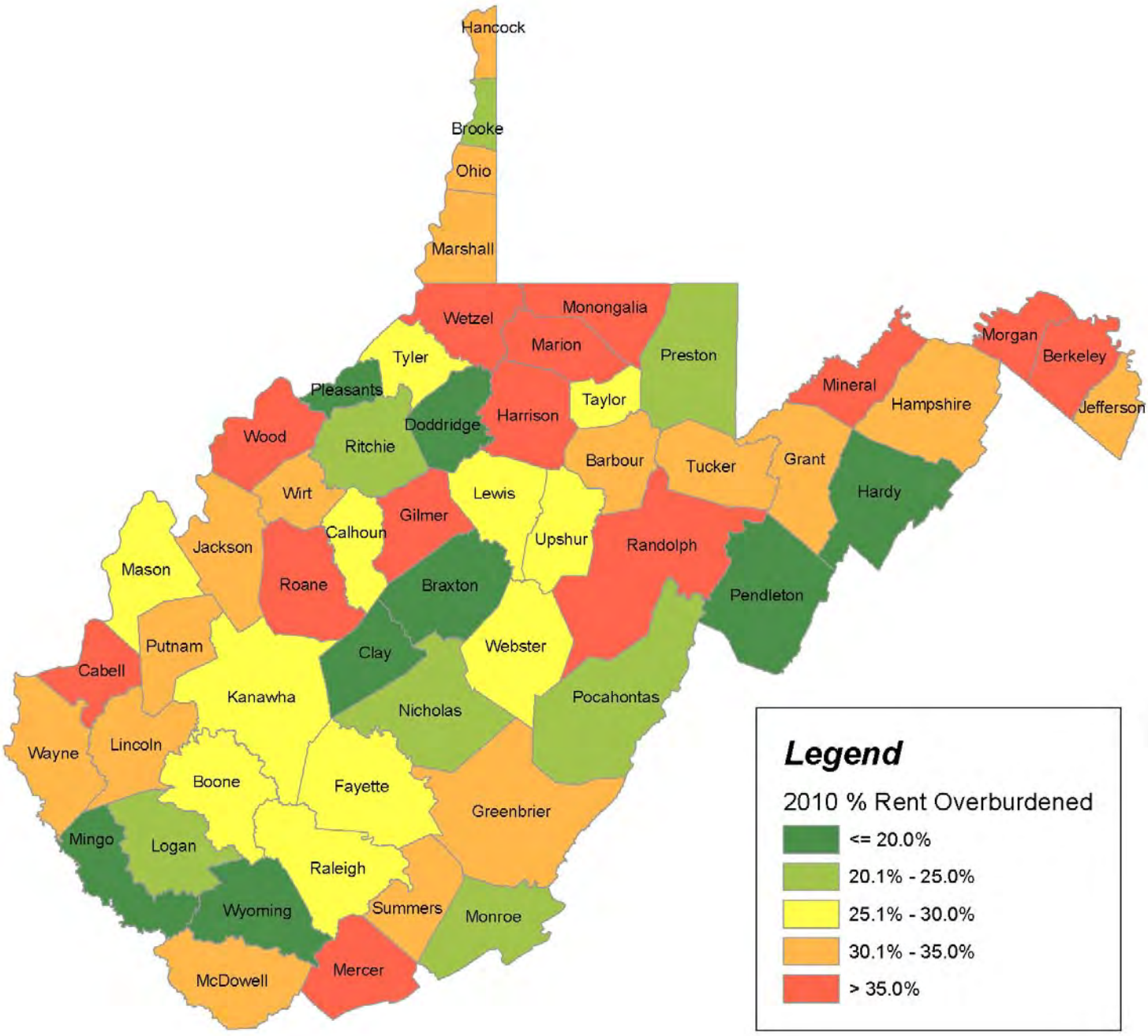
West Virginia Housing Development Fund

Vogt Santer Insights

Percentage of Rent Overburdened* Households (2010)					
Rank	County	Percentage of Rent Overburdened	Rank	County	Percentage of Rent Overburdened
1	Monongalia	41.2%	28	Jefferson	30.4%
2	Wood	40.2%	29	Grant	30.4%
3	Morgan	40.1%	30	Tyler	28.4%
4	Gilmer	39.9%	31	Kanawha	27.9%
5	Cabell	38.4%	32	Raleigh	27.8%
6	Mineral	37.5%	33	Fayette	26.6%
7	Mercer	36.8%	34	Upshur	26.2%
8	Harrison	36.8%	35	Webster	25.9%
9	Roane	36.2%	36	Boone	25.5%
10	Wetzel	36.2%	37	Lewis	25.2%
11	Randolph	35.9%	38	Taylor	25.1%
12	Berkeley	35.2%	39	Mason	25.1%
13	Marion	35.1%	40	Calhoun	25.0%
14	Summers	33.8%	41	Pocahontas	24.5%
15	Wayne	33.7%	42	Ritchie	24.5%
16	Jackson	33.3%	43	Nicholas	22.2%
17	Tucker	33.1%	44	Brooke	21.8%
18	Greenbrier	32.5%	45	Preston	21.7%
19	Hampshire	32.4%	46	Logan	21.4%
20	McDowell	32.3%	47	Monroe	21.1%
West Virginia		**32.0%**	48	Braxton	19.9%
21	Barbour	32.0%	49	Mingo	19.8%
22	Ohio	31.7%	50	Clay	19.8%
23	Hancock	31.6%	51	Wyoming	19.8%
24	Marshall	31.4%	52	Pendleton	19.7%
25	Putnam	31.3%	53	Doddridge	19.5%
26	Wirt	31.2%	54	Hardy	17.8%
27	Lincoln	31.1%	55	Pleasants	17.3%

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

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



West Virginia Housing Development Fund

Vogt Santer Insights

Surveyed Rental Housing

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

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

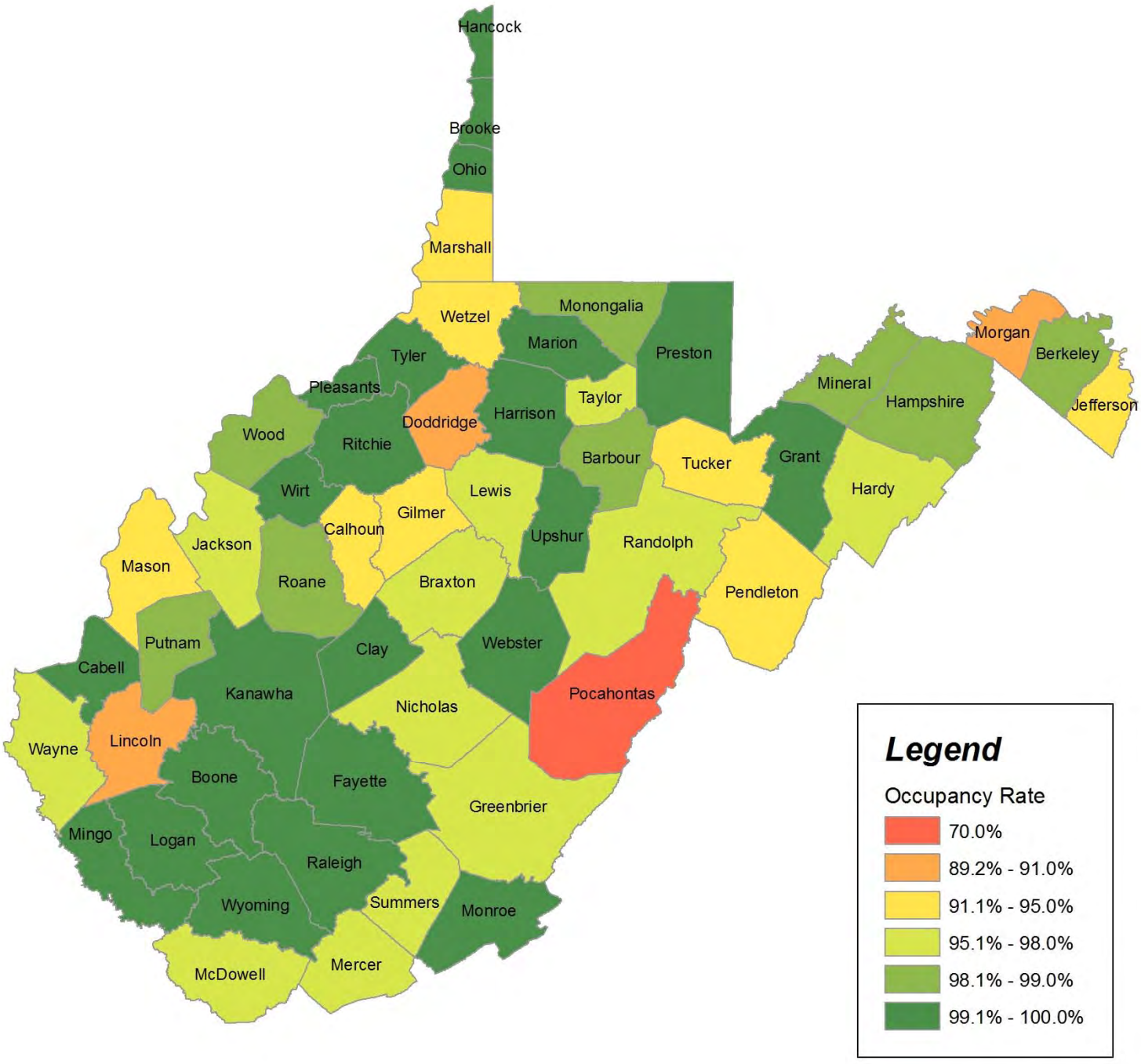
Source: Vogt Santer Insights in-person field survey

Continued:

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

Source: Vogt Santer Insights in-person field survey

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



West Virginia Housing Development Fund

Vogt Santer Insights

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

Source: Vogt Santer Insights in-person field survey

Continued:

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

Source: Vogt Santer Insights in-person field survey

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

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

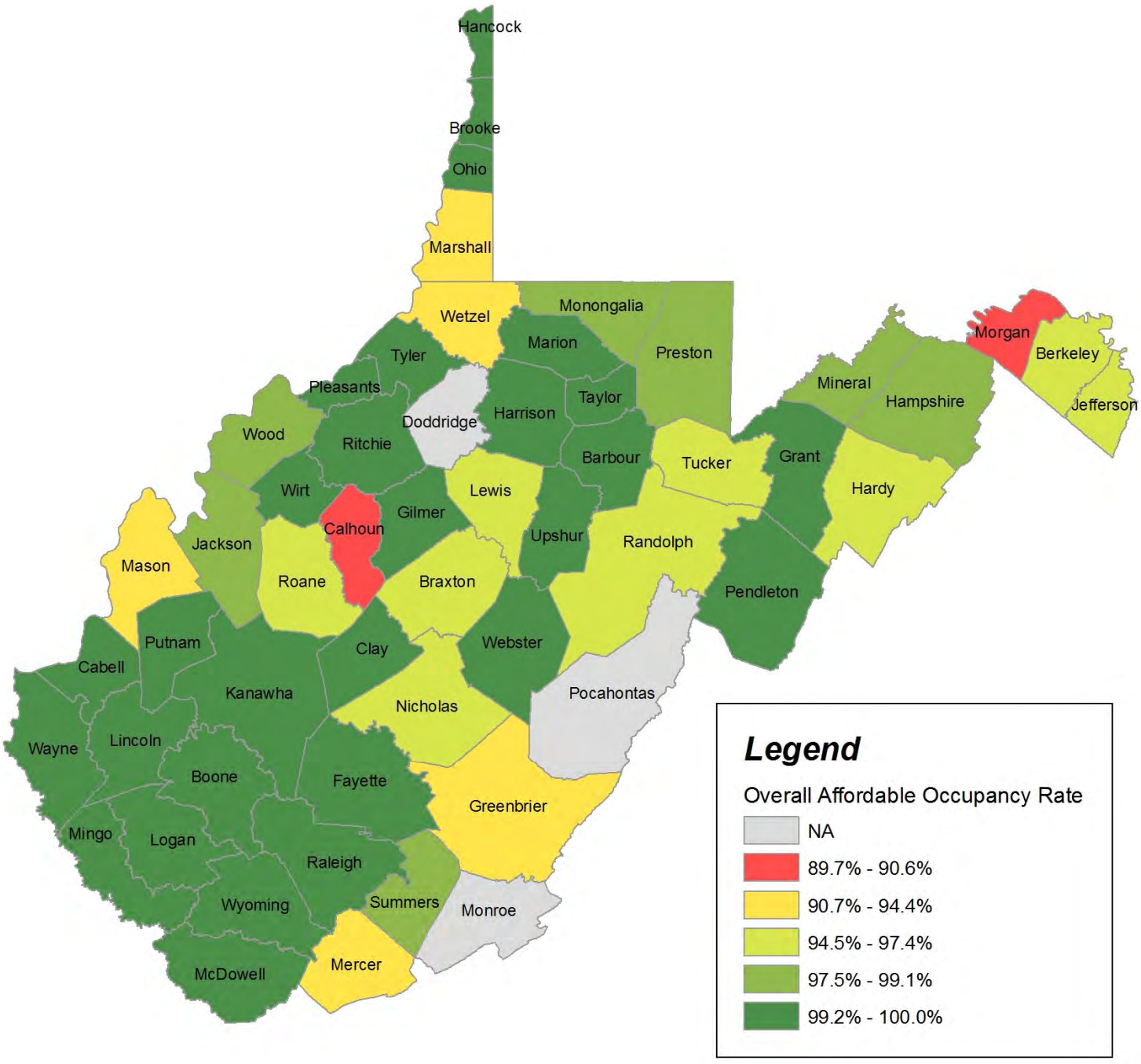
Source: Vogt Santer Insights in-person field survey

Continued:

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

Source: Vogt Santer Insights in-person field survey

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



West Virginia Housing Development Fund

Vogt Santer Insights

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

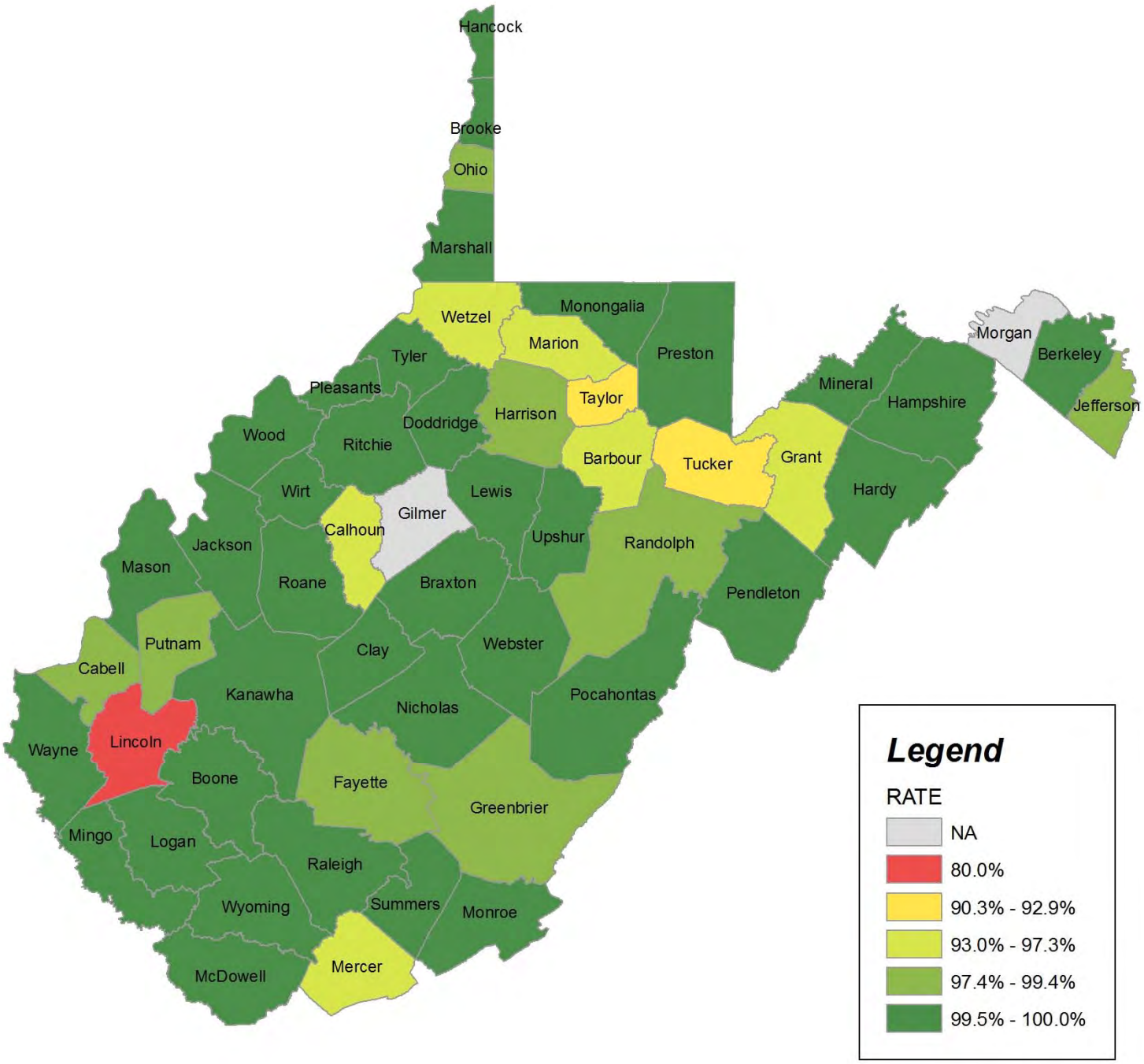
Source: Vogt Santer Insights in-person field survey

Continued:

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

Source: Vogt Santer Insights in-person field survey

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



West Virginia Housing Development Fund

Vogt Santer Insights

Penetration Rate Comparison

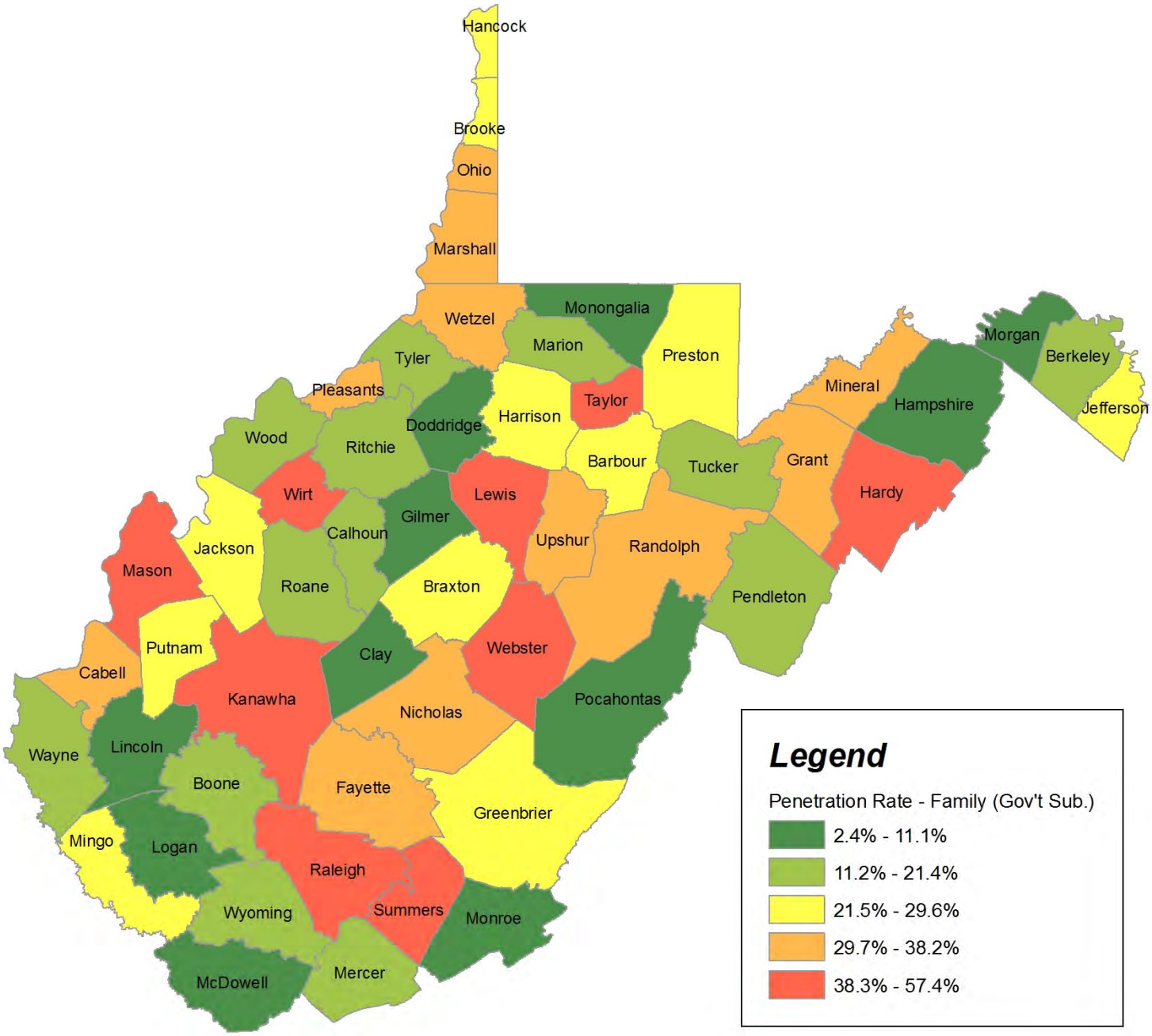
The following table lists the penetration rates for affordable housing in each county. The penetration rates take into considers the number of existing affordable rental units (government-subsidized and/or Tax Credit) and Housing Choice Vouchers in-use in each county compared to the number of income-eligible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

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

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

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

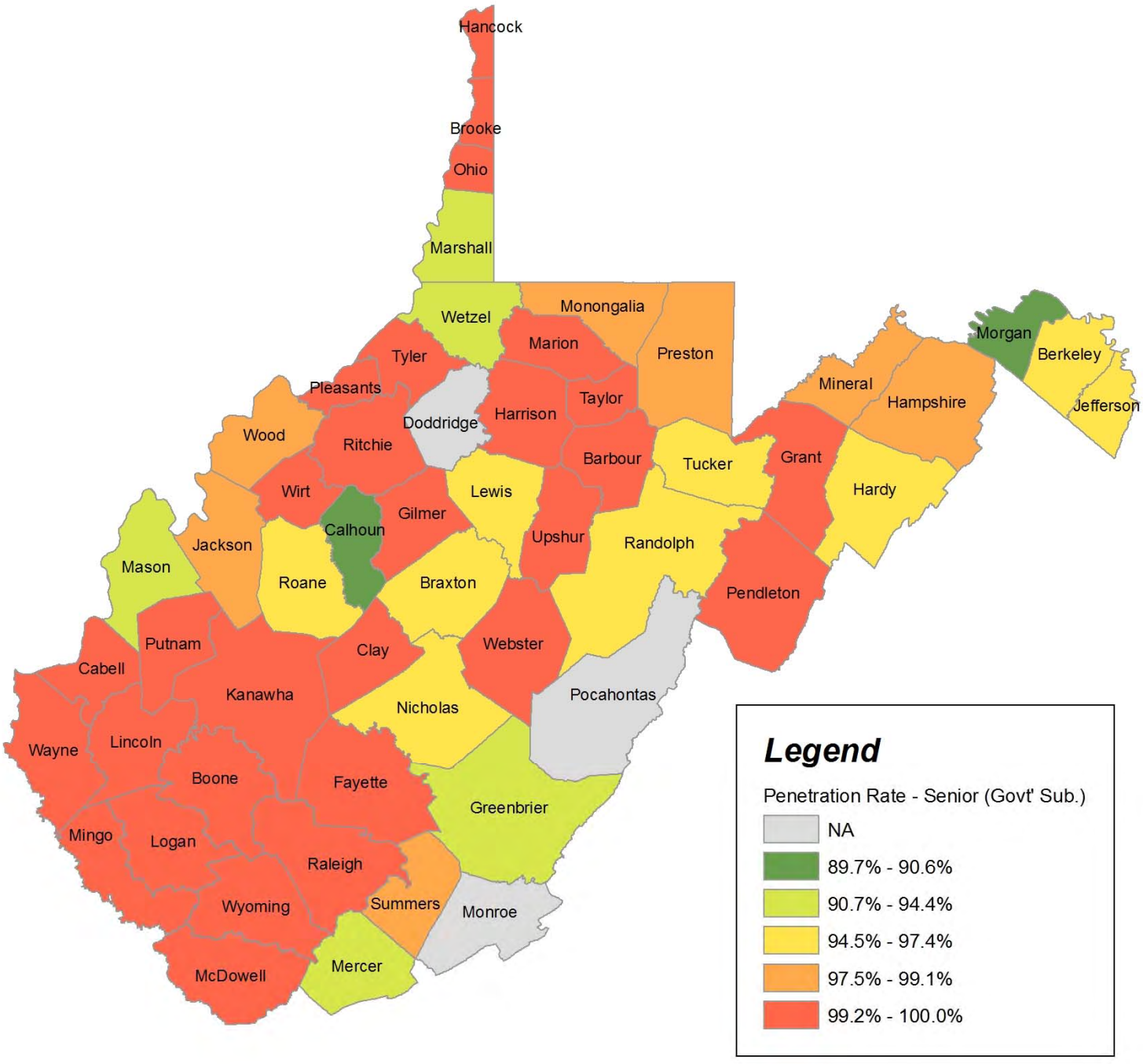
The thematic map below illustrates the family (under age 55) penetration rate for households with incomes between 0% and 50% of AMHI in each county.



Senior (Age 62+) Penetration Rate Comparison – 2014: Government-Subsidized (0% - 50% AMHI)					
Rank	County	Penetration Rate	Rank	County	Penetration Rate
1	Pocahontas	7.8%	29	Tyler	27.6%
2	Mineral	8.3%	30	Grant	27.7%
3	Pendleton	8.6%	31	Ritchie	27.8%
4	Marshall	9.2%	32	Jefferson	28.2%
5	Braxton	9.3%	33	McDowell	28.4%
6	Hardy	9.8%	34	Kanawha	29.6%
7	Hampshire	10.0%	35	Lewis	30.1%
8	Doddridge	12.2%	36	Fayette	30.2%
9	Calhoun	13.5%	37	Monongalia	30.2%
10	Logan	15.1%	38	Webster	31.2%
11	Clay	15.5%	39	Pleasants	33.3%
12	Preston	16.4%	40	Nicholas	34.2%
13	Lincoln	16.6%	41	Mason	34.5%
14	Hancock	17.5%	42	Taylor	35.1%
15	Wyoming	18.3%	43	Wood	36.4%
16	Berkeley	18.4%	44	Marion	36.6%
17	Harrison	19.2%	45	Summers	37.9%
18	Wetzel	20.9%	46	Greenbrier	38.4%
19	Raleigh	21.1%	47	Barbour	39.4%
20	Cabell	21.4%	48	Jackson	40.4%
21	Boone	21.7%	49	Mingo	41.9%
22	Wirt	22.0%	50	Putnam	45.5%
23	Monroe	22.9%	51	Tucker	45.6%
24	Roane	23.1%	52	Ohio	59.9%
25	Randolph	23.4%	53	Brooke	61.4%
26	Wayne	24.9%	54	Gilmer	None
27	Mercer	27.4%	55	Morgan	None
28	Upshur	27.4%			

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

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



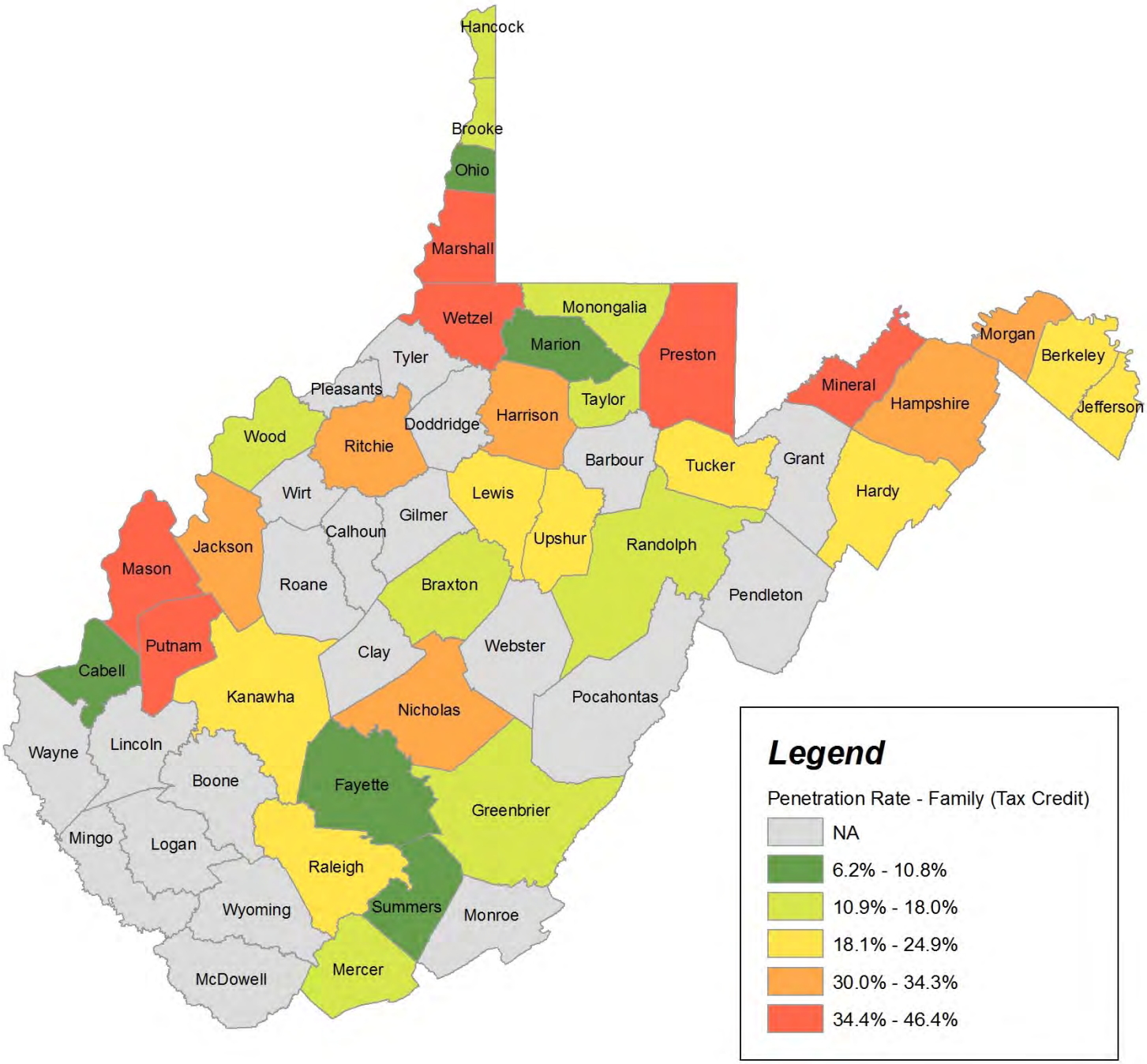
West Virginia Housing Development Fund

Vogt Santer Insights

Family (Under Age 55) Penetration Rate Comparison – 2014: Tax Credit (41% - 60% AMHI)					
Rank	County	Penetration Rate	Rank	County	Penetration Rate
1	Fayette	6.2%	29	Preston	38.1%
2	Ohio	8.0%	30	Marshall	39.5%
3	Summers	8.5%	31	Putnam	40.3%
4	Marion	9.3%	32	Mineral	43.0%
5	Cabell	10.8%	33	Mason	45.5%
6	Randolph	13.9%	34	Wetzel	46.4%
7	Taylor	14.0%	35	Barbour	None
8	Wood	14.2%	36	Boone	None
9	Hancock	15.7%	37	Calhoun	None
10	Braxton	15.8%	38	Clay	None
11	Brooke	15.8%	39	Doddridge	None
12	Mercer	15.8%	40	Gilmer	None
13	Monongalia	16.5%	41	Grant	None
14	Greenbrier	18.0%	42	Lincoln	None
15	Kanawha	19.2%	43	Logan	None
16	Tucker	19.7%	44	McDowell	None
17	Upshur	20.6%	45	Mingo	None
18	Hardy	20.7%	46	Monroe	None
19	Jefferson	20.9%	47	Pendleton	None
20	Raleigh	22.6%	48	Pleasants	None
21	Berkeley	24.9%	49	Pocahontas	None
22	Lewis	24.9%	50	Roane	None
23	Ritchie	27.5%	51	Tyler	None
24	Harrison	28.1%	52	Wayne	None
25	Morgan	28.6%	53	Webster	None
26	Nicholas	32.8%	54	Wirt	None
27	Hampshire	33.1%	55	Wyoming	None
28	Jackson	34.3%			

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

The thematic map on the following page illustrates the family (under age 55) penetration rate for households with incomes between 41% and 60% of AMHI in each county.



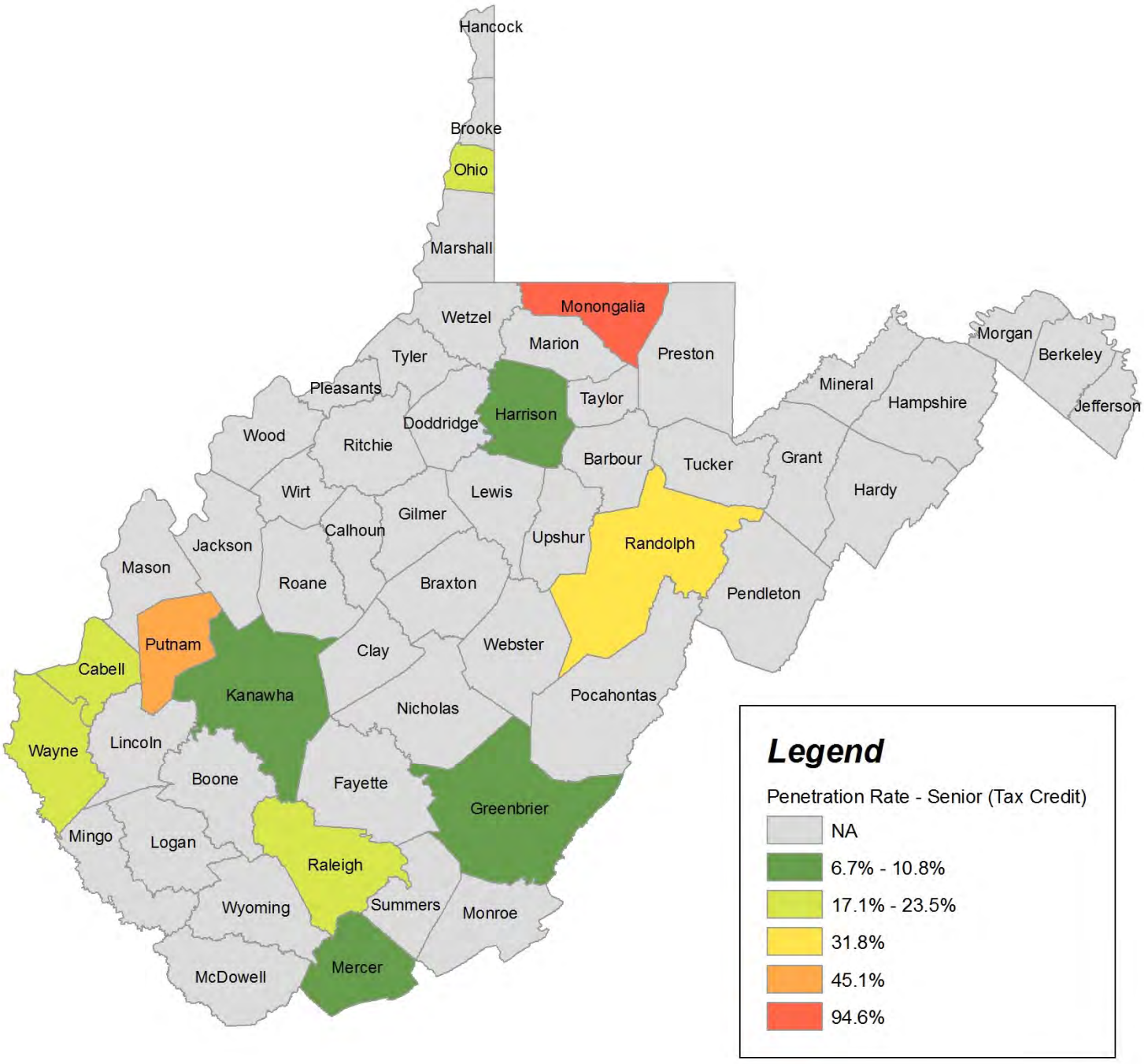
West Virginia Housing Development Fund

Vogt Santer Insights

Senior (55+) Penetration Rate Comparison – 2014: Tax Credit (41% - 60% AMHI)					
Rank	County	Penetration Rate	Rank	County	Penetration Rate
1	Mercer	6.7%	29	Lincoln	None
2	Harrison	8.5%	30	Logan	None
3	Kanawha	8.8%	31	Marion	None
4	Greenbrier	10.8%	32	Marshall	None
5	Wayne	17.1%	33	Mason	None
6	Raleigh	18.6%	34	McDowell	None
7	Ohio	19.0%	35	Mineral	None
8	Cabell	23.5%	36	Mingo	None
9	Randolph	31.8%	37	Monroe	None
10	Putnam	45.1%	38	Morgan	None
11	Monongalia	94.6%	39	Nicholas	None
12	Barbour	None	40	Pendleton	None
13	Berkeley	None	41	Pleasants	None
14	Boone	None	42	Pocahontas	None
15	Braxton	None	43	Preston	None
16	Brooke	None	44	Ritchie	None
17	Calhoun	None	45	Roane	None
18	Clay	None	46	Summers	None
19	Doddridge	None	47	Taylor	None
20	Fayette	None	48	Tucker	None
21	Gilmer	None	49	Tyler	None
22	Grant	None	50	Upshur	None
23	Hampshire	None	51	Webster	None
24	Hancock	None	52	Wetzel	None
25	Hardy	None	53	Wirt	None
26	Jackson	None	54	Wood	None
27	Jefferson	None	55	Wyoming	None
28	Lewis	None			

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

The thematic map on the following page illustrates the senior (age 55 and older) penetration rate for households with incomes between 41% and 60% of AMHI in each county.



West Virginia Housing Development Fund

Vogt Santer Insights

Potential "Un-Met" Housing Need

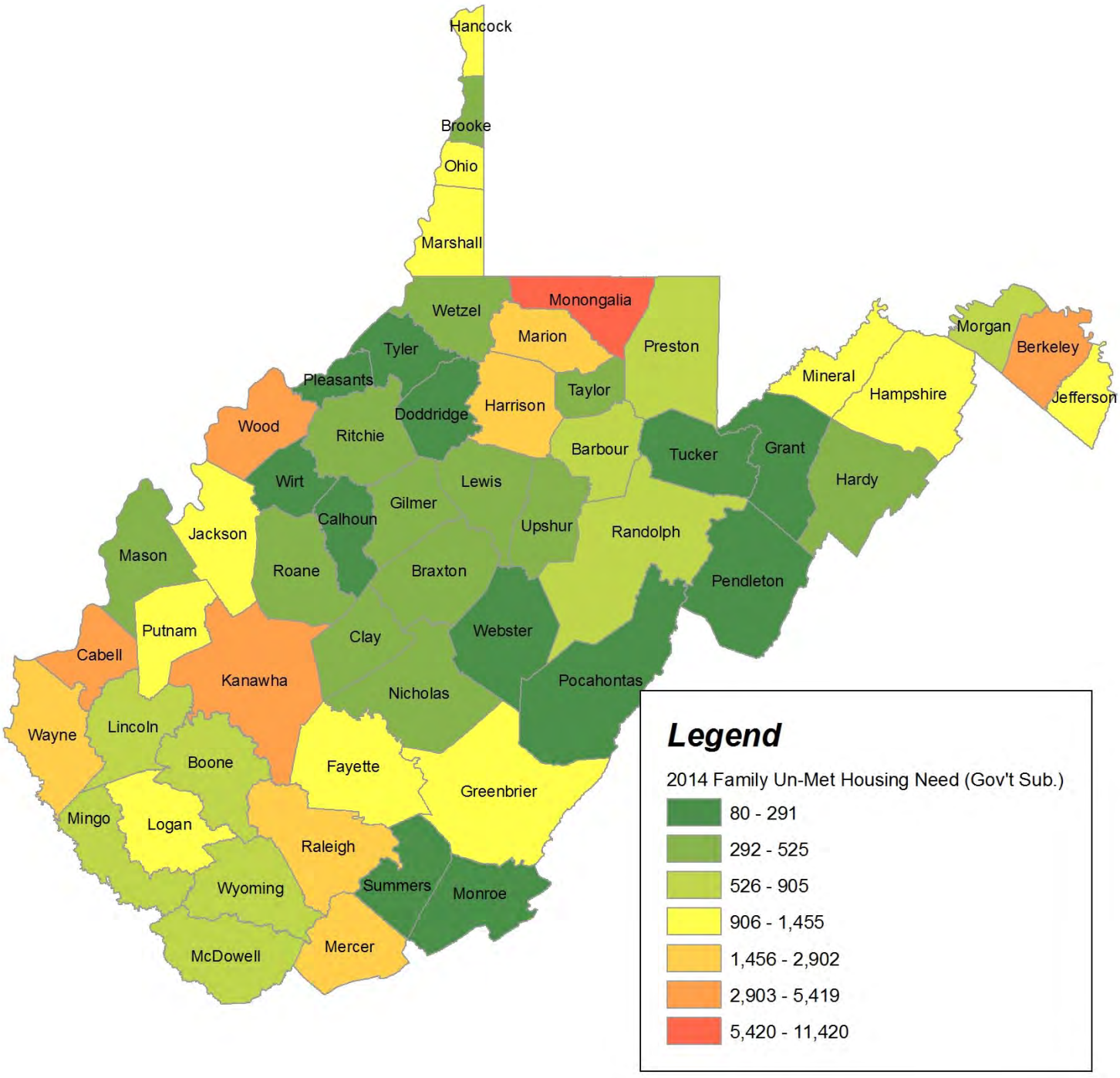
The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need.

Family (Under Age 55) Potential "Un-Met" Housing Need – 2014: Government-Subsidized (0% - 50% AMHI)

Rank	County	"Un-Met" Need Number	Rank	County	"Un-Met" Need Number
1	Monongalia	11,420 (6,256)	29	Boone	661
2	Kanawha	5,419	30	Barbour	627
3	Cabell	5,248 (3,826)	31	Roane	525
4	Berkeley	4,062	32	Upshur	514
5	Wood	3,793	33	Wetzel	507
6	Mercer	2,902	34	Brooke	505
7	Harrison	2,451	35	Nicholas	451
8	Marion	2,431	36	Mason	445
9	Raleigh	2,029	37	Braxton	438
10	Wayne	1,823	38	Gilmer	405
11	Ohio	1,455	39	Clay	380
12	Jefferson	1,403	40	Ritchie	353
13	Fayette	1,377	41	Lewis	352
14	Logan	1,355	42	Taylor	349
15	Greenbrier	1,272	43	Hardy	321
16	Hampshire	1,160	44	Calhoun	291
17	Putnam	1,041	45	Tyler	272
18	Hancock	1,006	46	Monroe	262
19	Marshall	989	47	Pocahontas	261
20	Mineral	984	48	Grant	260
21	Jackson	971	49	Doddridge	242
22	Randolph	905	50	Summers	203
23	Lincoln	808	51	Tucker	186
24	Preston	799	52	Pleasants	171
25	McDowell	794	53	Webster	160
26	Mingo	715	54	Pendleton	144
27	Wyoming	709	55	Wirt	80
28	Morgan	708			

Source: Vogt Santer Insights in-person field survey, HUD, Ribbon Demographics
The "un-met" need in red excludes the estimated share of renter households under age of 25 to compensate for low-income college students

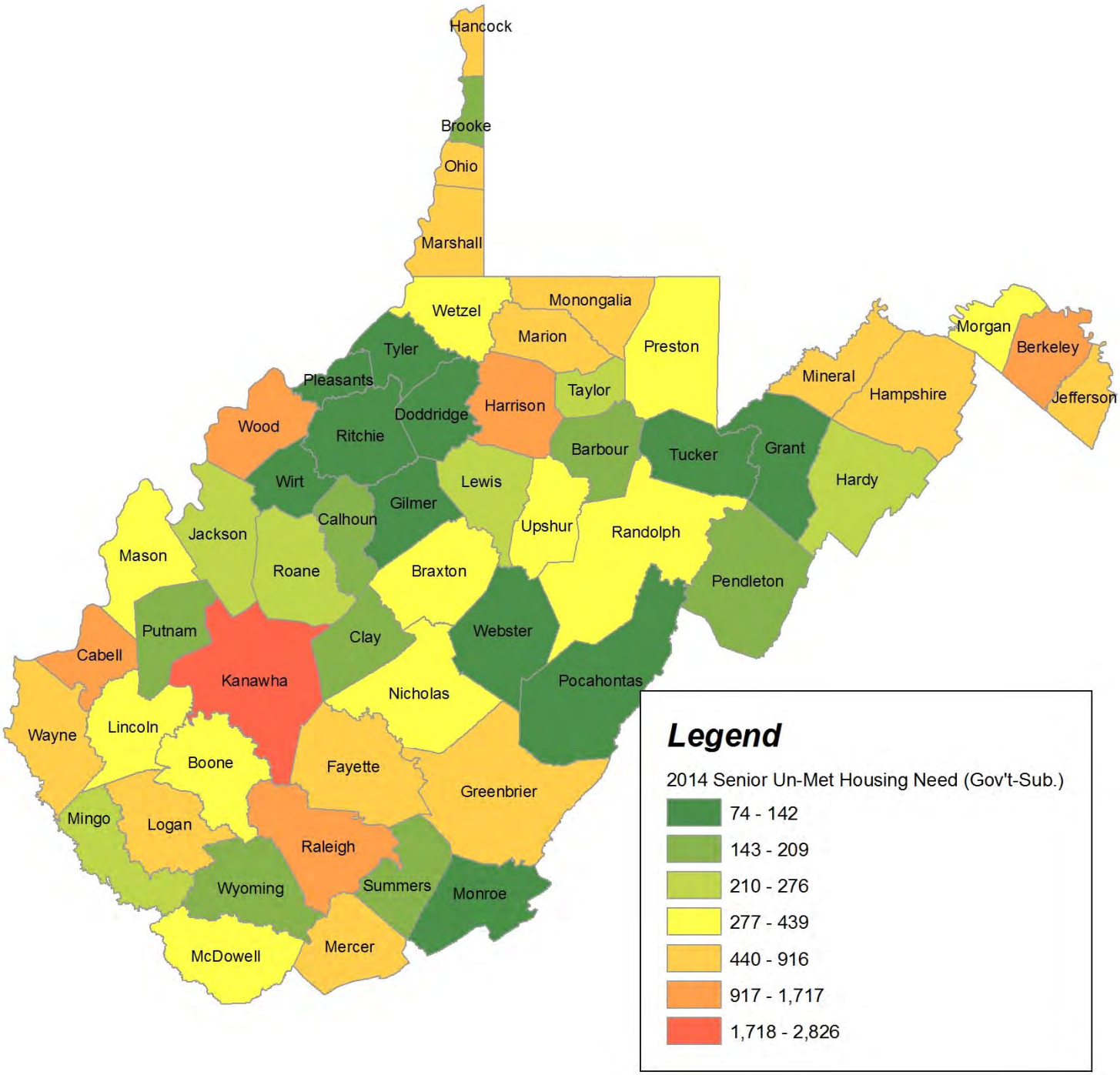
The thematic map below illustrates the family (under age 55) "un-met" housing need among units targeting households with incomes between 0% and 50% of AMHI in each county.



Senior (55+) Potential "Un-Met" Housing Need – 2014: Government-Subsidized (0% - 50% AMHI)					
Rank	County	"Un-Met" Need Number	Rank	County	"Un-Met" Need Number
1	Kanawha	2,826	29	Nicholas	321
2	Cabell	1,717	30	Braxton	320
3	Berkeley	1,419	31	Lewis	276
4	Wood	1,124	32	Taylor	261
5	Raleigh	1,115	33	Mingo	243
6	Harrison	1,097	34	Hardy	238
7	Mercer	916	35	Roane	230
8	Mineral	731	36	Jackson	226
9	Hancock	664	37	Brooke	209
10	Fayette	599	38	Putnam	200
11	Wayne	594	39	Summers	200
12	Monongalia	569	40	Calhoun	193
13	Ohio	550	41	Wyoming	179
14	Marion	522	42	Clay	175
15	Marshall	516	43	Pendleton	170
16	Hampshire	512	44	Barbour	160
17	Logan	493	45	Pocahontas	142
18	Greenbrier	483	46	Gilmer	135
19	Jefferson	481	47	Monroe	135
20	Randolph	439	48	Grant	133
21	Boone	394	49	Webster	130
22	Upshur	374	50	Tyler	126
23	Morgan	356	51	Ritchie	114
24	Mason	345	52	Doddridge	108
25	McDowell	332	53	Pleasants	108
26	Lincoln	327	54	Wirt	85
27	Preston	322	55	Tucker	74
28	Wetzel	322			

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

The thematic map on the following page illustrates the family (under age 55) "un-met" housing need among units targeting households with incomes between 0% and 50% of AMHI in each county.



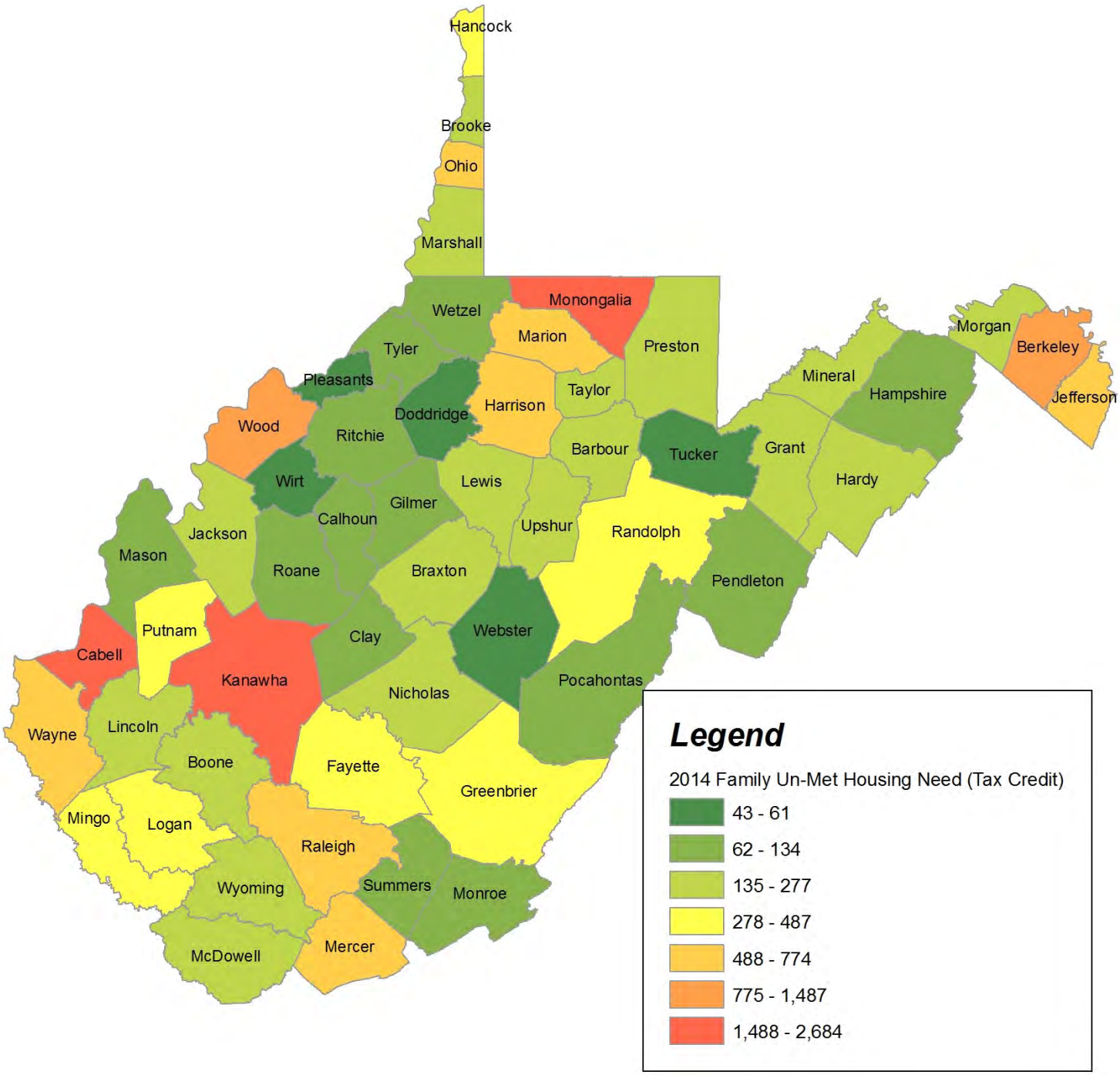
West Virginia Housing Development Fund

Vogt Santer Insights

Family (Under Age 55) Potential "Un-Met" Housing Need – 2014: Tax Credit (41% - 60% AMHI)					
Rank	County	"Un-Met" Need Number	Rank	County	"Un-Met" Need Number
1	Kanawha	2,684	29	Jackson	180
2	Monongalia	1,864	30	Boone	173
3	Cabell	1,798	31	Barbour	170
4	Berkeley	1,487	32	Braxton	170
5	Wood	1,060	33	Lewis	169
6	Raleigh	774	34	McDowell	165
7	Marion	759	35	Lincoln	161
8	Mercer	704	36	Morgan	157
9	Ohio	666	37	Mineral	154
10	Jefferson	619	38	Mason	134
11	Harrison	583	39	Roane	121
12	Wayne	534	40	Gilmer	119
13	Fayette	487	41	Summers	118
14	Hancock	445	42	Wetzel	104
15	Greenbrier	438	43	Monroe	102
16	Logan	412	44	Hampshire	101
17	Putnam	368	45	Pocahontas	100
18	Mingo	320	46	Ritchie	100
19	Randolph	310	47	Pendleton	94
20	Marshall	277	48	Clay	93
21	Preston	273	49	Calhoun	90
22	Brooke	229	50	Tyler	87
23	Grant	210	51	Tucker	61
24	Upshur	193	52	Pleasants	54
25	Hardy	191	53	Webster	52
26	Wyoming	189	54	Wirt	49
27	Taylor	185	55	Doddridge	43
28	Nicholas	184			

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

The thematic map on the following page illustrates the family (under age 55) "un-met" housing need among units targeting households with incomes between 41% and 60% of AMHI in each county.



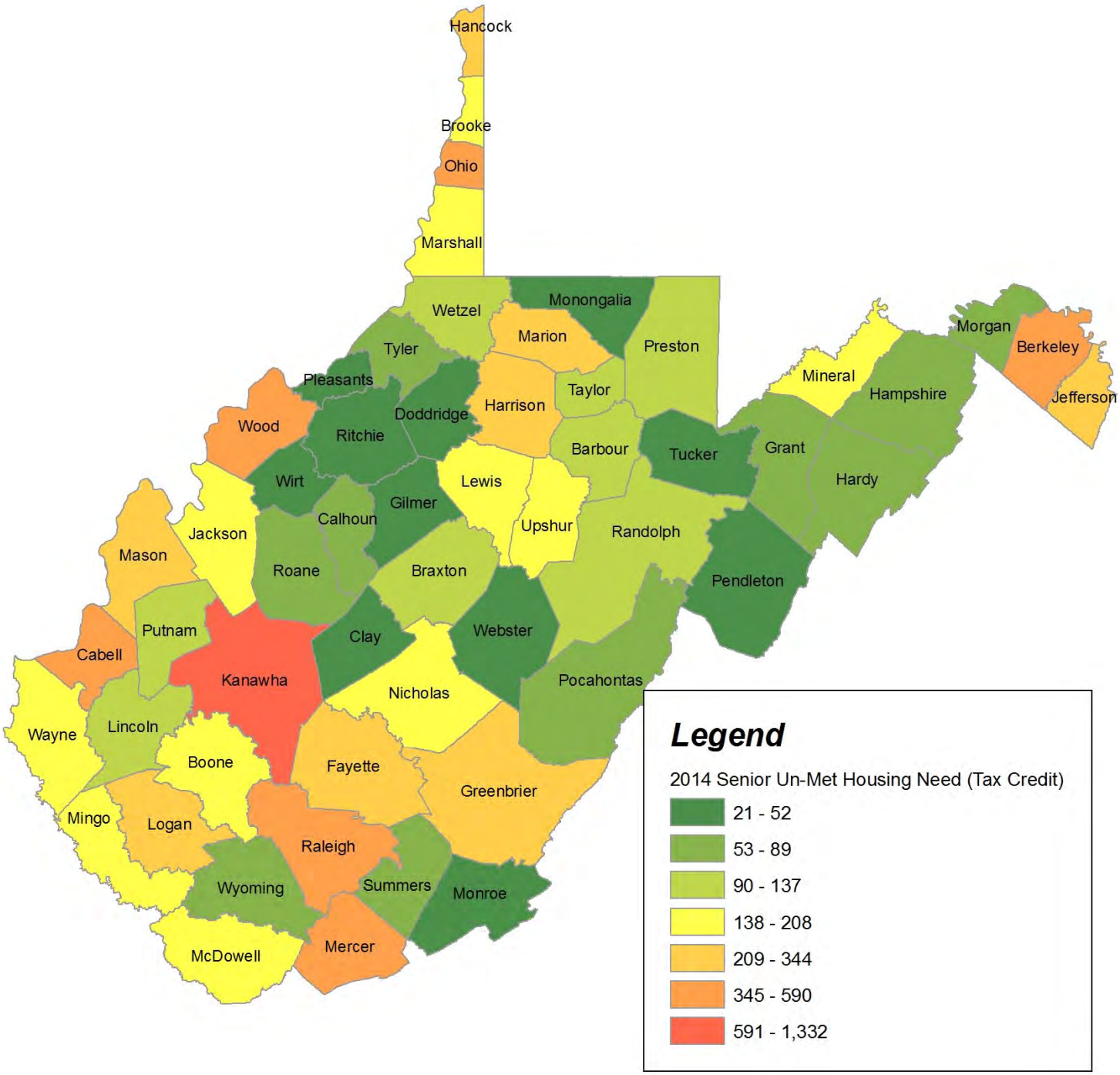
West Virginia Housing Development Fund

Vogt Santer Insights

Senior (55+) Potential "Un-Met" Housing Need – 2014: Tax Credit (41% - 60% AMHI)					
Rank	County	"Un-Met" Need Number	Rank	County	"Un-Met" Need Number
1	Kanawha	1,332	29	Braxton	122
2	Wood	590	30	Putnam	117
3	Cabell	489	31	Lincoln	113
4	Berkeley	466	32	Preston	105
5	Mercer	448	33	Taylor	102
6	Raleigh	429	34	Barbour	97
7	Ohio	427	35	Hardy	89
8	Harrison	344	36	Grant	85
9	Fayette	299	37	Morgan	84
10	Logan	291	38	Roane	84
11	Hancock	287	39	Calhoun	77
12	Greenbrier	264	40	Tyler	75
13	Mason	250	41	Hampshire	69
14	Jefferson	242	42	Summers	67
15	Marion	238	43	Pocahontas	66
16	Brooke	208	44	Wyoming	61
17	Lewis	195	45	Monroe	52
18	Wayne	194	46	Ritchie	49
19	Upshur	178	47	Pendleton	48
20	Mineral	168	48	Webster	48
21	Marshall	163	49	Pleasants	45
22	Nicholas	162	50	Clay	39
23	Mingo	161	51	Tucker	33
24	Jackson	159	52	Doddridge	32
25	Boone	147	53	Gilmer	32
26	McDowell	147	54	Wirt	29
27	Randolph	137	55	Monongalia	21
28	Wetzel	129			

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

The thematic map on the following page illustrates the senior (age 55 and older) "un-met" housing need among units targeting households with incomes between 41% and 60% of AMHI in each county.



West Virginia Housing Development Fund

Vogt Santer Insights

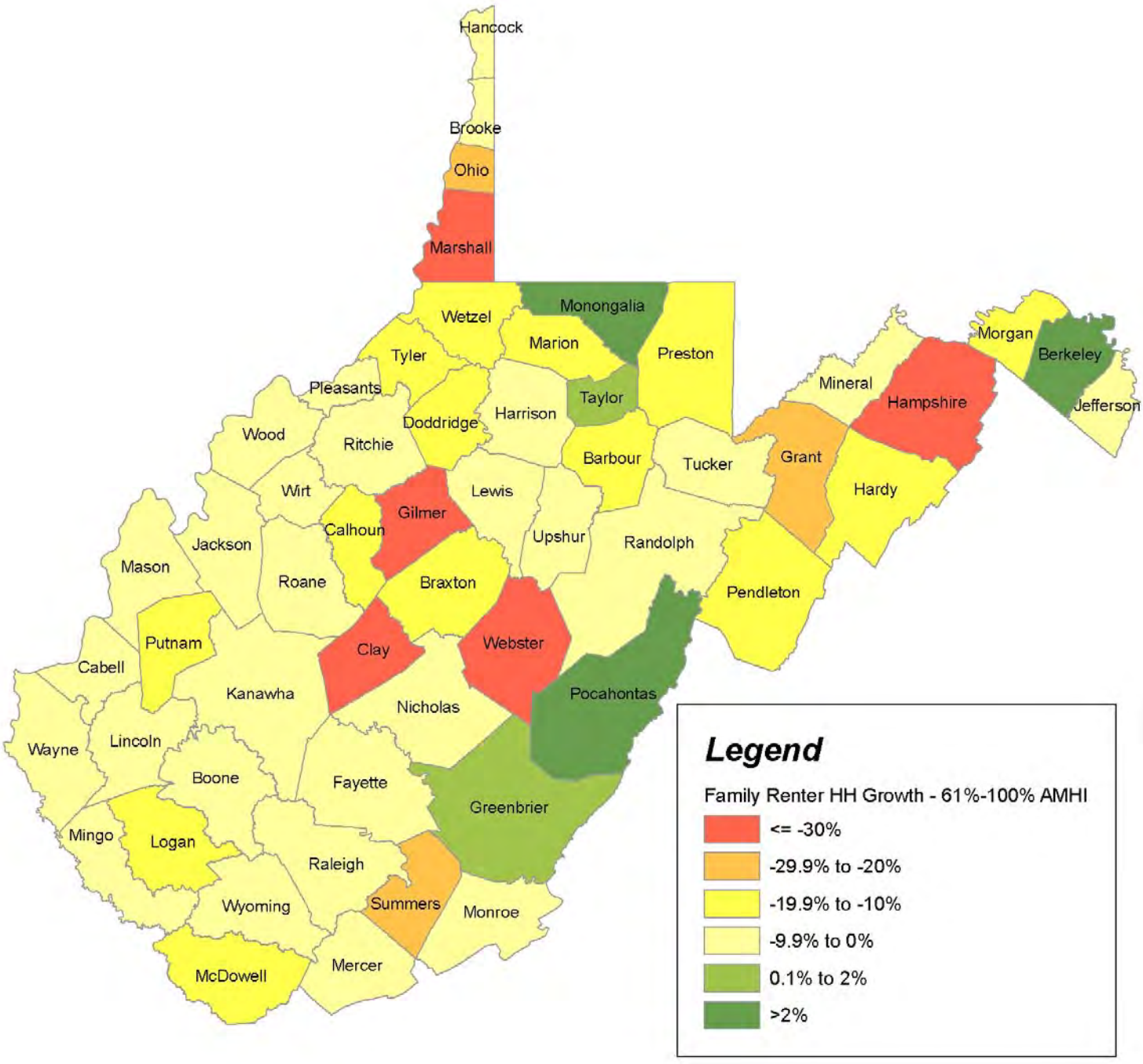
The next table illustrates the projected share of demographic growth among younger (under the age of 55) renter households with incomes between 61% and 100% of AMHI over the next five years (2014 to 2019). Typically, younger renter households with incomes between 61% and 100% of AMHI are the most likely demographic segment to qualify for and take advantage of the WVHDF first-time homebuyer loan program.

Family (Under Age 55) Renter Household Growth Projection (2014-2019)
(61%-100% AMHI: Potential First-Time Homebuyer Income Target

Rank	County	Growth Projection	Rank	County	Growth Projection
1	Monongalia	5.6%	29	Roane	-7.6%
2	Pocahontas	4.3%	30	Brooke	-8.9%
3	Berkeley	3.9%	31	Kanawha	-9.2%
4	Taylor	1.4%	32	Hancock	-9.5%
5	Greenbrier	0.4%	33	Harrison	-9.7%
6	Pleasants	0.0%	34	Calhoun	-10.2%
7	Wyoming	0.0%	35	Preston	-10.6%
8	Mercer	-1.3%	36	Morgan	-11.3%
9	Monroe	-1.7%	37	Putnam	-11.3%
10	Nicholas	-1.7%	38	Marion	-12.3%
11	Fayette	-2.5%	39	Hardy	-12.8%
12	Wayne	-2.7%	40	Braxton	-14.2%
13	Boone	-3.3%	41	Barbour	-14.6%
14	Lewis	-3.3%	42	Logan	-14.9%
15	Mineral	-3.3%	43	Pendleton	-14.9%
16	Randolph	-4.2%	44	Doddridge	-15.2%
17	Jackson	-4.9%	45	Wetzel	-18.2%
18	Wirt	-4.9%	46	Tyler	-18.3%
19	Tucker	-5.1%	47	McDowell	-19.8%
20	Wood	-5.8%	48	Ohio	-20.1%
21	Lincoln	-5.9%	49	Summers	-23.0%
22	Cabell	-6.1%	50	Grant	-27.1%
23	Mason	-6.5%	51	Clay	-33.6%
24	Mingo	-6.5%	52	Hampshire	-35.1%
25	Upshur	-6.7%	53	Marshall	-36.3%
26	Ritchie	-7.2%	54	Webster	-44.3%
27	Jefferson	-7.5%	55	Gilmer	-46.9%
28	Raleigh	-7.6%			

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

The thematic map on the following page illustrates the family (under age 55) renter households growth projection between 2014 and 2019 among renter households with incomes between 61% and 100% of AMHI. The areas of greatest growth indication potential for first-time homebuyers.



West Virginia Housing Development Fund

Vogt Santer Insights

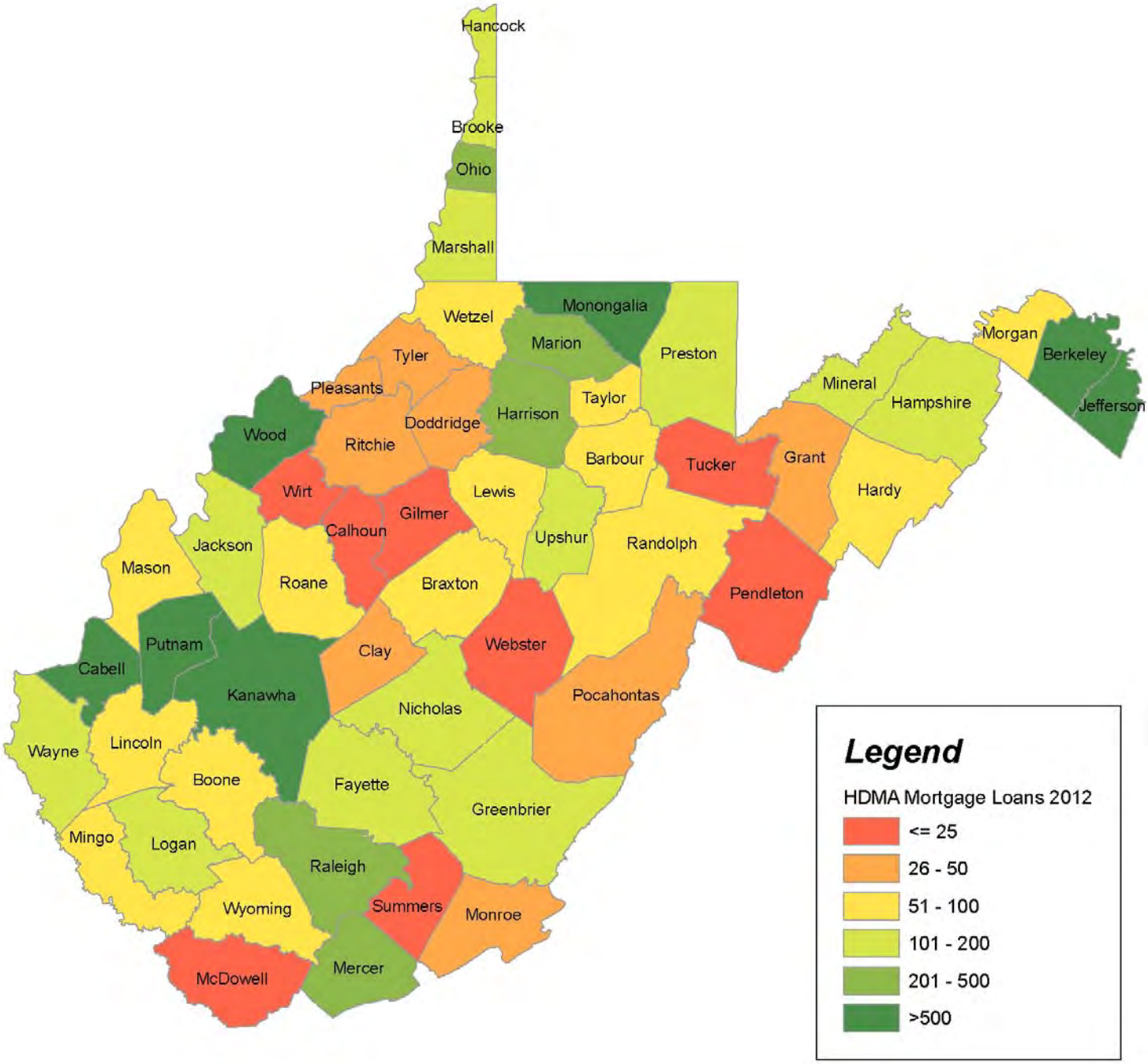
The following table illustrates the total number of reported HMDA home loans made in 2012. Note that these loans are only the initial purchase and do not include refinancings.

Total HMDA-Reported Mortgage (Purchase*) Loans (2012)

Rank	County	# of Loans	Rank	County	# of Loans
1	Kanawha	1,237	29	Lewis	88
2	Berkeley	1,161	30	Mason	85
3	Monongalia	968	31	Taylor	82
4	Putnam	651	32	Roane	73
5	Wood	606	33	Lincoln	72
6	Cabell	556	34	Mingo	69
7	Jefferson	529	35	Wetzel	69
8	Harrison	480	36	Hardy	68
9	Raleigh	438	37	Braxton	63
10	Marion	392	38	Wyoming	58
11	Ohio	308	39	Barbour	56
12	Mercer	275	40	Grant	46
13	Hancock	183	41	Monroe	43
14	Mineral	177	42	Pleasants	41
15	Greenbrier	175	43	Clay	40
16	Marshall	175	44	Tyler	35
17	Logan	171	45	Pocahontas	34
18	Wayne	170	46	Ritchie	28
19	Fayette	162	47	Doddridge	26
20	Upshur	158	48	Gilmer	24
21	Preston	156	49	Summers	24
22	Jackson	150	50	Pendleton	23
23	Nicholas	150	51	McDowell	21
24	Hampshire	134	52	Wirt	21
25	Brooke	102	53	Webster	18
26	Boone	97	54	Tucker	14
27	Randolph	96	55	Calhoun	11
28	Morgan	89			

Source: Federal Financial Institutions Examination Council; Home Mortgage Disclosure Act (HMDA) Data
*Loans represent purchase loans only, not re-finance loans

The thematic map on the following page illustrates the total number of HMDA-reported mortgage loans in each county.



West Virginia Housing Development Fund

Vogt Santer Insights

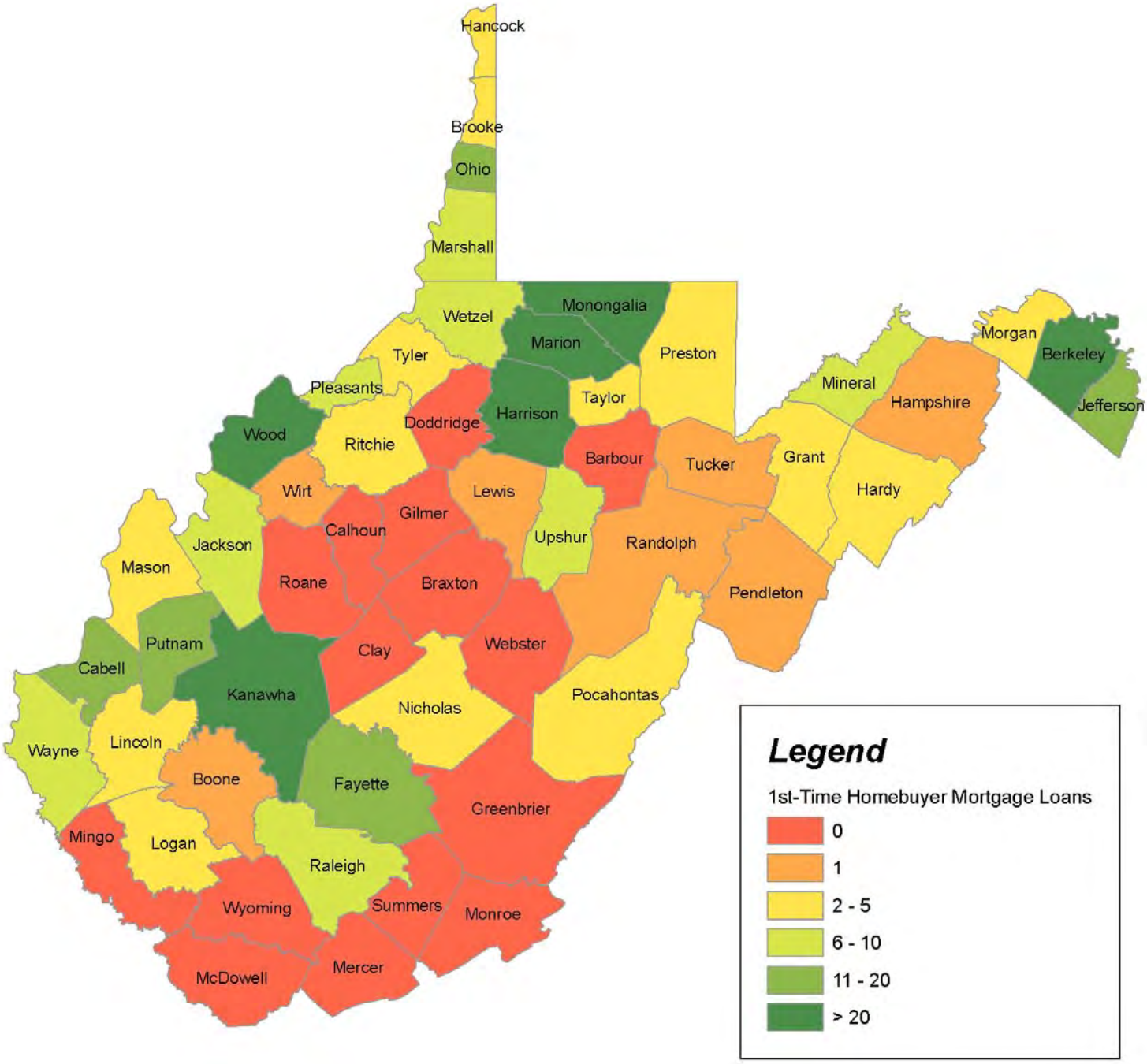
This table illustrates the total number of WVHDF first-time homebuyer mortgage loans originated in 2012.

Total WVHDF 1st-Time Homebuyer Mortgage Loans (2012)

Rank	County	# of Loans	Rank	County	# of Loans
1	Kanawha	124	29	Hardy	2
2	Wood	78	30	Lincoln	2
3	Harrison	47	31	Logan	2
4	Monongalia	35	32	Mason	2
5	Berkeley	33	33	Ritchie	2
6	Marion	25	34	Boone	1
7	Fayette	19	35	Hampshire	1
8	Putnam	19	36	Lewis	1
9	Jefferson	14	37	Pendleton	1
10	Ohio	14	38	Randolph	1
11	Cabell	12	39	Tucker	1
12	Raleigh	10	40	Wirt	1
13	Jackson	9	41	Barbour	None
14	Mineral	7	42	Braxton	None
15	Wayne	7	43	Calhoun	None
16	Wetzel	7	44	Clay	None
17	Marshall	6	45	Doddridge	None
18	Pleasants	6	46	Gilmer	None
19	Upshur	6	47	Greenbrier	None
20	Morgan	5	48	McDowell	None
21	Nicholas	5	49	Mercer	None
22	Tyler	5	50	Mingo	None
23	Preston	4	51	Monroe	None
24	Hancock	3	52	Roane	None
25	Pocahontas	3	53	Summers	None
26	Taylor	3	54	Webster	None
27	Brooke	2	55	Wyoming	None
28	Grant	2			

Source: West Virginia Housing Development Fund (WVHDF)

The thematic map on the following page illustrates the total number of WVHDF first-time homebuyer mortgage loans in each county.



West Virginia Housing Development Fund

Vogt Santer Insights

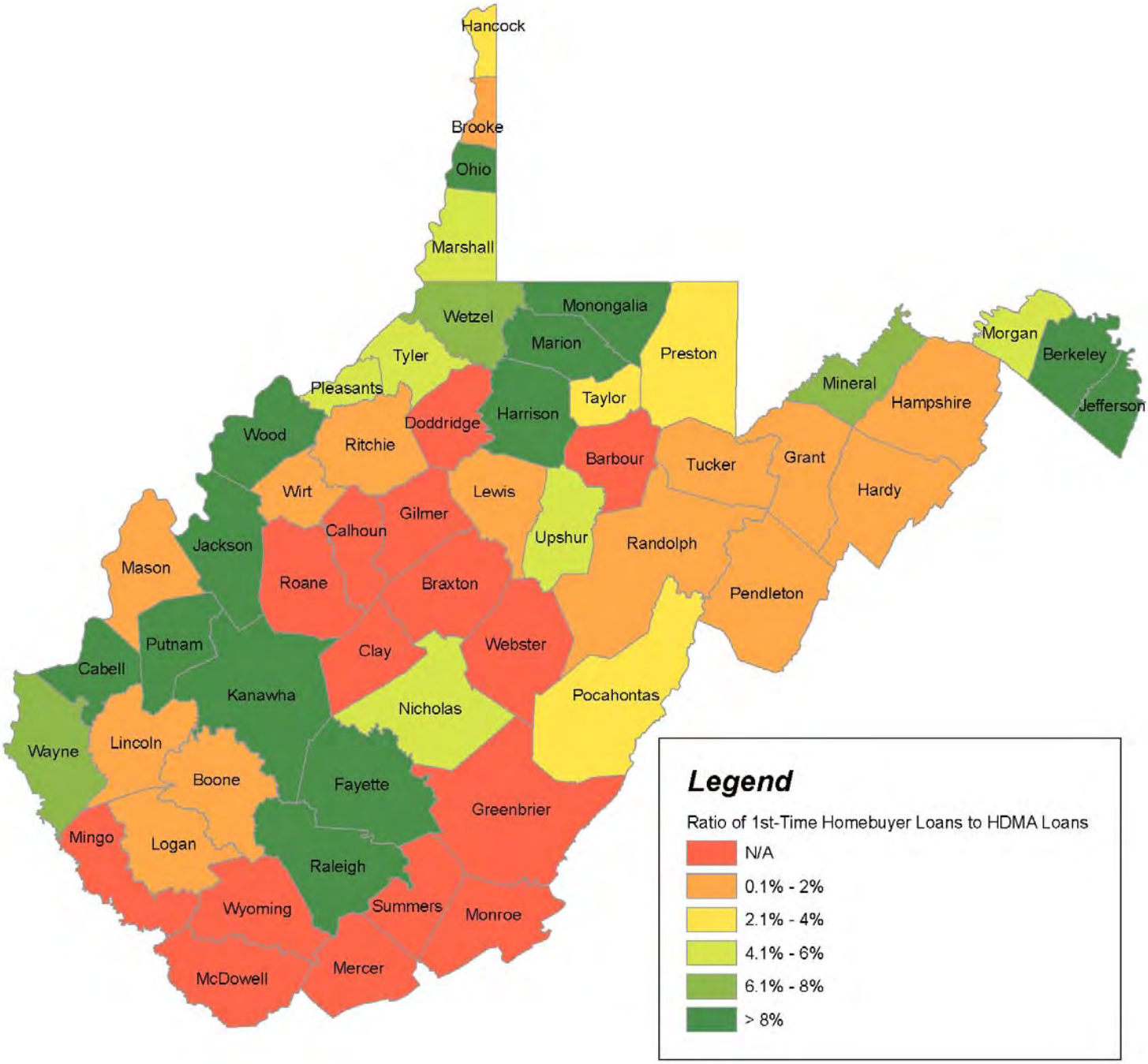
This table illustrates the share of WVHDF first-time homebuyer loans to the total number of HMDA mortgage loans in 2012.

Ratio of WVHDF 1st-Time Homebuyer Loans to HMDA Loans (2012)

Rank	County	Ratio	Rank	County	Ratio
1	Hampshire	0.7%	28	Morgan	5.6%
2	Boone	1.0%	29	Jackson	6.0%
3	Randolph	1.0%	30	Marion	6.4%
4	Lewis	1.1%	31	Ritchie	7.1%
5	Logan	1.2%	32	Tucker	7.1%
6	Hancock	1.6%	33	Pocahontas	8.8%
7	Brooke	2.0%	34	Harrison	9.8%
8	Cabell	2.2%	35	Kanawha	10.0%
9	Raleigh	2.3%	36	Wetzel	10.1%
10	Mason	2.4%	37	Fayette	11.7%
11	Preston	2.6%	38	Wood	12.9%
12	Jefferson	2.6%	39	Tyler	14.3%
13	Lincoln	2.8%	40	Pleasants	14.6%
14	Berkeley	2.8%	41	Barbour	-
15	Putnam	2.9%	42	Braxton	-
16	Hardy	2.9%	43	Calhoun	-
17	Nicholas	3.3%	44	Clay	-
18	Marshall	3.4%	45	Doddridge	-
19	Monongalia	3.6%	46	Gilmer	-
20	Taylor	3.7%	47	Greenbrier	-
21	Upshur	3.8%	48	McDowell	-
22	Mineral	4.0%	49	Mercer	-
23	Wayne	4.1%	50	Mingo	-
24	Grant	4.3%	51	Monroe	-
25	Pendleton	4.3%	52	Roane	-
26	Ohio	4.5%	53	Summers	-
West Virginia		**4.7%**	54	Webster	-
27	Wirt	4.8%	55	Wyoming	-

Source: West Virginia Housing Development Fund (WVHDF)

The thematic map on the following page illustrates the ratio of WVHDF first-time homebuyer loans to HMDA mortgage loans originated in 2012.



West Virginia Housing Development Fund

Vogt Santer Insights

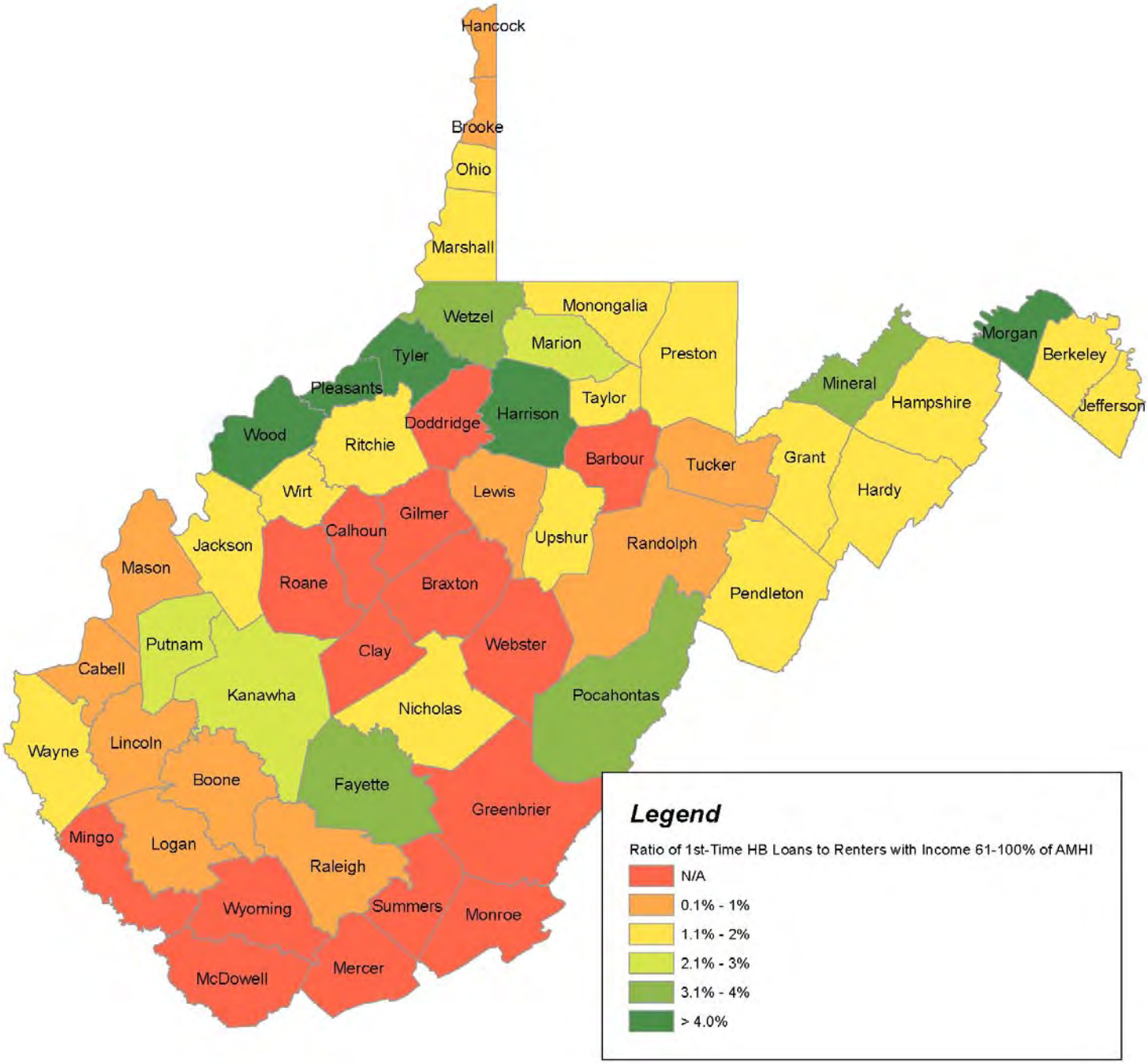
The following table illustrates the share of WVHDF first-time homebuyer loans to the total number of renter households under the age of 55 with incomes between 61% and 100% of AMHI. These renter households represent the likely pool of potential first-time homebuyers.

Ratio of 2012 WVHDF 1st Time Homebuyer Loans to # of Renter Households with Income between 61% and 100% of AMHI

Rank	County	Ratio	Rank	County	Ratio
1	Randolph	0.3%	28	Jackson	1.9%
2	Boone	0.3%	29	Putnam	2.4%
3	Lewis	0.4%	30	Kanawha	2.6%
4	Logan	0.4%	31	Marion	3.0%
5	Cabell	0.5%	32	Pocahontas	3.3%
6	Brooke	0.5%	33	Mineral	3.3%
7	Hancock	0.7%	34	Fayette	3.4%
8	Tucker	0.7%	35	Wetzel	3.9%
9	Mason	0.8%	36	Harrison	4.3%
10	Lincoln	0.8%	37	Morgan	4.7%
11	Raleigh	0.9%	38	Wood	5.2%
12	Upshur	1.2%	39	Tyler	7.0%
13	Marshall	1.2%	40	Pleasants	12.8%
14	Preston	1.3%	41	Barbour	-
15	Hampshire	1.3%	42	Braxton	-
16	Ritchie	1.3%	43	Calhoun	-
17	Pendleton	1.4%	44	Clay	-
18	Taylor	1.4%	45	Doddridge	-
19	Monongalia	1.5%	46	Gilmer	-
20	Wayne	1.6%	47	Greenbrier	-
21	Hardy	1.6%	48	McDowell	-
22	Jefferson	1.6%	49	Mercer	-
23	Wirt	1.6%	50	Mingo	-
24	Berkeley	1.7%	51	Monroe	-
25	Grant	1.7%	52	Roane	-
26	Nicholas	1.7%	53	Summers	-
27	Ohio	1.8%	54	Webster	-
West Virginia		**1.8%**	55	Wyoming	-

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

The thematic map on the following page illustrates the ratio of WVHDF first-time homebuyer loans to the number of renter households in each county with incomes between 61% and 100% of AMHI for each respective county.



West Virginia Housing Development Fund

Vogt Santer Insights

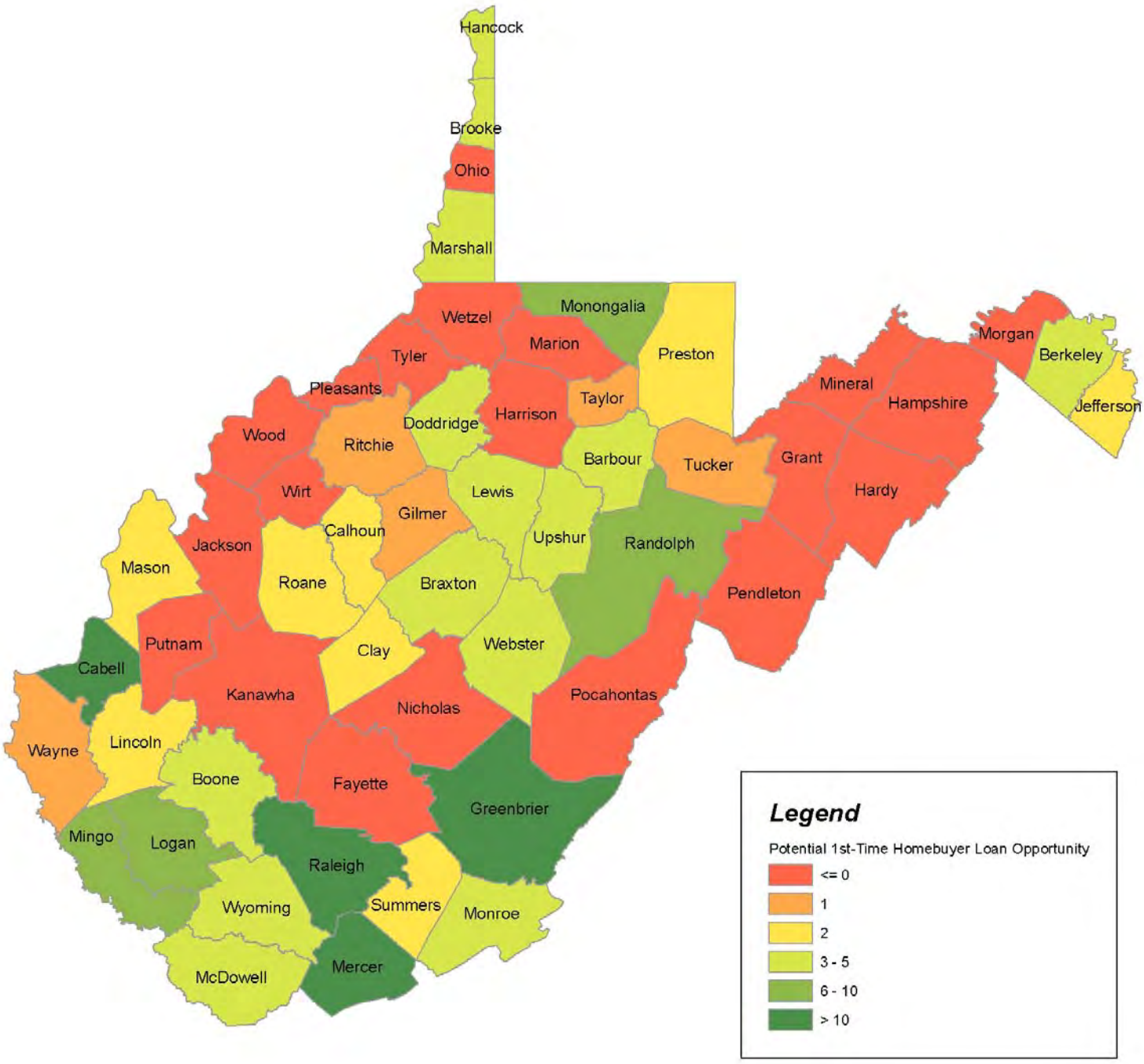
The following table illustrates the potential opportunity for first-time homebuyer loans in each county in the state. The opportunity need was calculated by taking the total number of income-eligible family (under age 55) renter households in each county (which represent the greatest potential demographic support base for the WVHDF first-time homebuyer loan program), applying the 1.8% state-wide average share of WVHDF first-time homebuyer loan recipients to income-eligible households (based on the total number of income-eligible renter households and the total number of first-time homebuyer loans) and subtracting the difference of the actual number of first-time homebuyer loan recipients in each county.

Potential 1st Time Homebuyer Loan Opportunity (61% - 100% AMHI)

Rank	County	Number	Rank	County	Number
1	Cabell	28	29	Calhoun	2
2	Mercer	14	30	Jefferson	2
3	Greenbrier	13	31	Tucker	1
4	Raleigh	11	32	Gilmer	1
5	Monongalia	8	33	Wayne	1
6	Logan	8	34	Taylor	1
7	Mingo	6	35	Ritchie	1
8	Randolph	6	36	Hampshire	0
9	Hancock	5	37	Pendleton	0
10	Braxton	5	38	Hardy	0
11	Brooke	5	39	Nicholas	0
12	Wyoming	4	40	Grant	0
13	Boone	4	41	Wirt	0
14	Monroe	4	42	Ohio	0
15	McDowell	4	43	Jackson	-1
16	Lewis	4	44	Pocahontas	-1
17	Barbour	4	45	Morgan	-3
18	Webster	3	46	Mineral	-3
19	Upshur	3	47	Tyler	-4
20	Doddridge	3	48	Wetzel	-4
21	Marshall	3	49	Putnam	-5
22	Berkeley	3	50	Pleasants	-5
23	Mason	2	51	Fayette	-9
24	Roane	2	52	Marion	-10
25	Lincoln	2	53	Harrison	-27
26	Summers	2	54	Kanawha	-39
27	Clay	2	55	Wood	-51
28	Preston	2			

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

The thematic map on the following page illustrates the potential first-time homebuyer loan opportunity for each county, based on the statewide average of first-time homebuyer loan program efforts.



West Virginia Housing Development Fund

Vogt Santer Insights

IV. Explanation of Methodologies

The following is a description of the methodologies used in the West Virginia statewide housing needs analysis.

A. General Description

Basic county statistics are provided, including the population, the number of households, incomes and home value information, as well as maps illustrating the locations of the counties.

B. Demographic Characteristics and Trends

Key demographic information is provided from the 2000 Census and the 2010 Census. In addition, demographic estimates and projections are made for 2014 (current-year estimate) and 2019 (projection). Data includes a variety of population statistics, distribution of ages and poverty status, as well as a distribution of population by race and population by geographic mobility (immigrant statistics). Household data that includes totals, trends, tenure, age and size is provided. Detailed household income data, including distributions of income levels by household size, tenure and age, is provided.

Demographic projections are provided by ESRI, a national provider of demographic projections, and Ribbon Demographics, a provider of HISTA data. This detailed data of households by household size, income, tenure and age is important to conducting detailed evaluations of housing demand compared to existing supply of housing choices.

The tables provided in the demographic section of each county analysis contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

Annually, HUD projects the median household income level for each metro and non-metro county in the U.S. HUD's reported median household income for each metro and county (for four-person households) has been projected forward based on the actual historic HUD median income estimates. An analysis of the HUD reported median four-person household income over the past five years has been conducted to help estimate five-year projections.

C. Economic Trends

A distribution of labor force in each county is provided. Total employment and unemployment rates are included in this section of the analysis, as well as an evaluation of "in-place" employment that reports the share of employed persons living in the county who commute outside the county for employment. We have also included a list of the major employers in the area and a summary of economic findings based on interviews with local economic representatives.

D. Overview of Housing

The overview of housing provides additional demographic statistics relevant to the housing market in each county. This data includes information about tenure, type of vacancies, substandard housing, housing structures by year built, occupied housing units by structure type (including distribution of single-family homes up to 50+-unit structures, mobile homes, boat/RV/Van/etc.), tenure by occupants per room and percentage of renter overburdened households. Building permit data has been presented for the previous 10 years for single-family and multifamily units.

E. Rental Housing Inventory

A field survey of Tax Credit properties is provided (consists of projects containing more than 10 units in rural areas and more than 20 units in urban areas). All of these Tax Credit properties have been identified through lists provided by the West Virginia Housing Development Fund (WVHDF). Both 9% and 4% bond allocated projects have been included. We surveyed these listed WVHDF properties in person in order to evaluate overall condition and quality. The survey of housing was conducted between the time period of August 2013 and March 2014.

A survey of most available market-rate properties consisting of more than 10 units in rural areas and more than 20 units in urban areas was also conducted. For each property we collected details regarding, vacancies, unit and project amenities, year of construction, rent detail and unit square footage for each bedroom/unit type.

We conducted a survey of existing government-subsidized properties in each county. These properties were identified and surveyed to identify the supply of low- and very-low income housing choices.

A sample of non-conventional rental properties in each county was provided. These non-conventional rental properties include single-family homes, duplexes, mobile homes and/or other non-conventional housing options.

We identified planned and proposed affordable rental projects based on allocation lists provided by WVHDF.

Aggregate data has been calculated and provided, including occupancy levels, project/units surveyed by type, bedrooms, gross rents by bedroom/unit type, etc. We have summarized units surveyed by year built, as well as quality.

We rated each property surveyed on a scale of A through F based on quality and overall appearance (i.e. aesthetic appeal, building appearance, landscaping and grounds appearance). Our rating system is described as follows, with + and - variations assigned according to variances from the following general descriptions:

A – Upscale/high quality property
B – Good condition and quality
C – Fair condition, in need of minor improvements
D – Poor condition
F – Serious disrepair, dilapidated

F. Single-Family Housing

We have completed an analysis of the typical cost of owning a home in each county based on current estimated housing values. An analysis of sold homes in 2011, 2012 and 2013 is provided for the counties in which the data was available. This home data includes number of homes sold, median sales price, median square footage, median price per square foot, median year built, median number of bedrooms and median number of bathrooms. In addition, the most recent sales data available is provided by bedroom type, when available.

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF.

An analysis of the number of foreclosures and foreclosure rates for each county are provided. We have completed a "point-in-time" analysis from March 2014 to determine the number of foreclosed homes, as well as how the foreclosure rates compare to state and national trends, to identify those areas impacted by the housing crisis. The source of this data is RealtyTrac.

G. Income-Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels.

For the purpose of evaluating support levels, we needed to establish income ranges for the types of housing for which households would qualify. For support of family housing, we used the maximum allowable five-person household income level. For the purpose of evaluating the senior demographic support, we have considered the maximum allowable two-person household income level..

For example, the maximum income for a two-person senior household with income between 0% and 40% of AMHI in Barbour County is $15,200. Therefore, we assume that the minimum income requirement for a two-person household in the 41% to 60% AMHI income category would be $15,201. This approach eliminates overlap between the various targeted income levels and avoids double-counting eligible households in the market. The minimum income requirement for the subsidized units is $0.

Although most government-subsidized units actually target households with incomes up to 50% of AMHI and Tax Credit units often target households with incomes as low as 30% of AMHI, we used the income levels that are typical for specific program occupants. Typically, households with incomes below 40% of AMHI reside in government-subsidized units, while those with incomes between 41% and 60% typically reside in Tax Credit units and households with incomes between 61% and 100% of AMHI often reside in non-income-restricted market-rate units. Households with incomes above 100% of AMHI often reside in upscale non-conventional rentals, including single-family homes, duplexes, urban lofts, etc.

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

We have provided a detailed estimate of the number of income-eligible households in the county at various income levels (based on the current 2014 maximum allowable income limits and projecting forward through 2019). We have determined the projected change in income-eligible households for each specific age, income level and tenure. The source of this data is Ribbon Demographics HISTA (household income by household size, tenure and age of head of household) and ESRI data.

H. Penetration Rate Analysis

This analysis takes considers the number of existing affordable rental units (government-subsidized and/or Tax Credit) and Housing Choice Vouchers in-use compared to the number of income-eligible renter households at various AMHI levels. Essentially, this is the share of renter households being served by the various types of housing. For the purpose of this analysis, we have calculated a government-subsidized (very low-income households) penetration rate, analyzing renter households with incomes up to 50% of AMHI. We have also calculated a non-subsidized penetration rate analysis evaluating those households with incomes at 40% to 60% of AMHI, followed by an overall affordable (0% to 60% AMHI) calculation. Note that for counties where the distribution of Voucher holders by seniors/non-seniors was not available, we have assumed all Voucher holders are under the age of 55.

The overall affordable penetration rate does not include Housing Choice Vouchers in-use at existing non-subsidized Tax Credit rental units in an effort to avoid double-counting and inflating the penetration rate. The overall affordable penetration rate (0% to 60% AMHI) considers all affordable rental units compared to the number of income-eligible renter households that could potentially qualify for existing affordable housing.

I. "Un-Met" Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county.

Any new product will capture only a fraction of the overall potential "un-met" housing need. The ability of any specific project to draw support from an entire county limits the project size and, at the very least, is determined by numerous factors, such as design type (garden vs. townhouse), unit mix and bedroom types, amenities, rents, targeted AMHI, targeted household type (senior vs. family) and location (proximity to community services), employment opportunities, visibility, access and surrounding land uses. Other factors that will also contribute to a project's ability to draw support include characteristics of the existing supply and any planned rental projects, as well as and the economic and demographic trends and characteristics of the market.

Our demand projections assume that any new project will be well-designed, offer competitive rents and features, be within a good location and will have the ability to draw from its Primary Market Area (PMA). The site-specific PMA will depend on the location, size and features of the proposed site and will rarely coincide with the boundaries of the county.

Well-designed projects with marketable features, location and rents could potentially capture a greater share than the 10% or 20%. Conversely, a poorly designed project, with inferior amenities and low quality, and disproportionately high rents may have difficulty capturing 20% of the market. Therefore, planning and research should be conducted for each project being considered for development. A site-specific market study will be important to determine the specific amount of support for the subject county.

J. Interviews

Interviews and local perspectives from realtors, government officials and housing authority representatives are included in this section. This final section of the analysis provides local stakeholder interviews regarding the general description of each specific county.

V.

County Profiles and Analyses

1. Barbour County

A. General Description

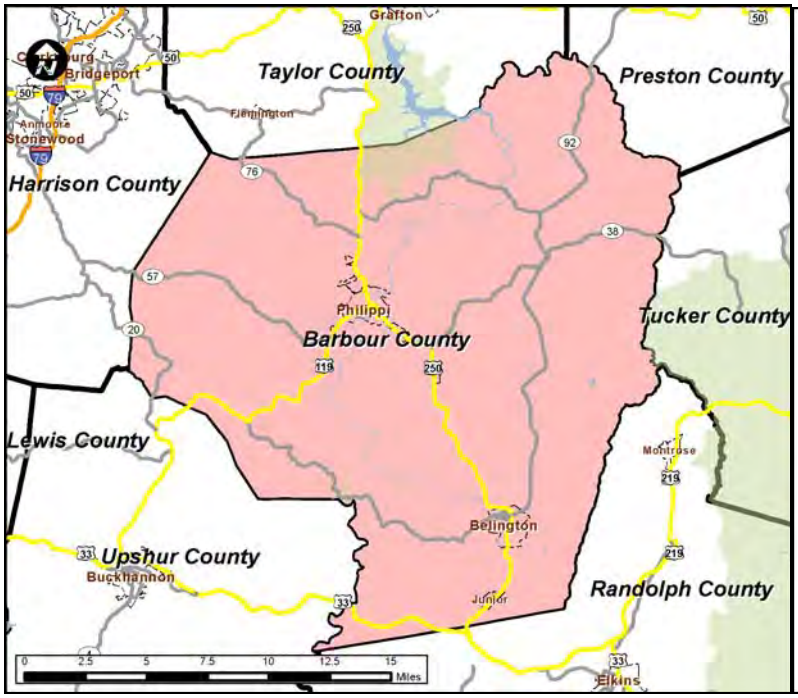
County Seat: Philippi
County Size: 342.75 square miles

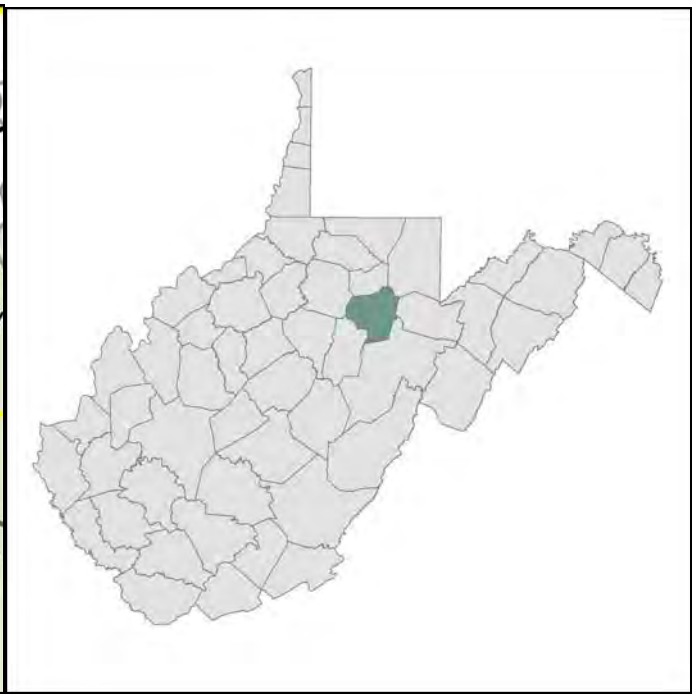
2000 (Census) Population: 15,557
2010 (Census) Population: 16,589
Population Change: +1,032 (6.6%)

2000 (Census) Households: 6,123
2010 (Census) Households: 6,548
Household Change: +425 (6.9%)

2000 (Census) Median Household Income: $24,389
2010 (Estimate) Median Household Income: $33,585
Income Change: +$9,196 (37.7%)

2000 (Census) Median Home Value: $53,000
2010 (American Community Survey) Median Home Value: $80,300
Home Value Change: +$27,300 (51.5%)





B. Demographic Characteristics and Trends

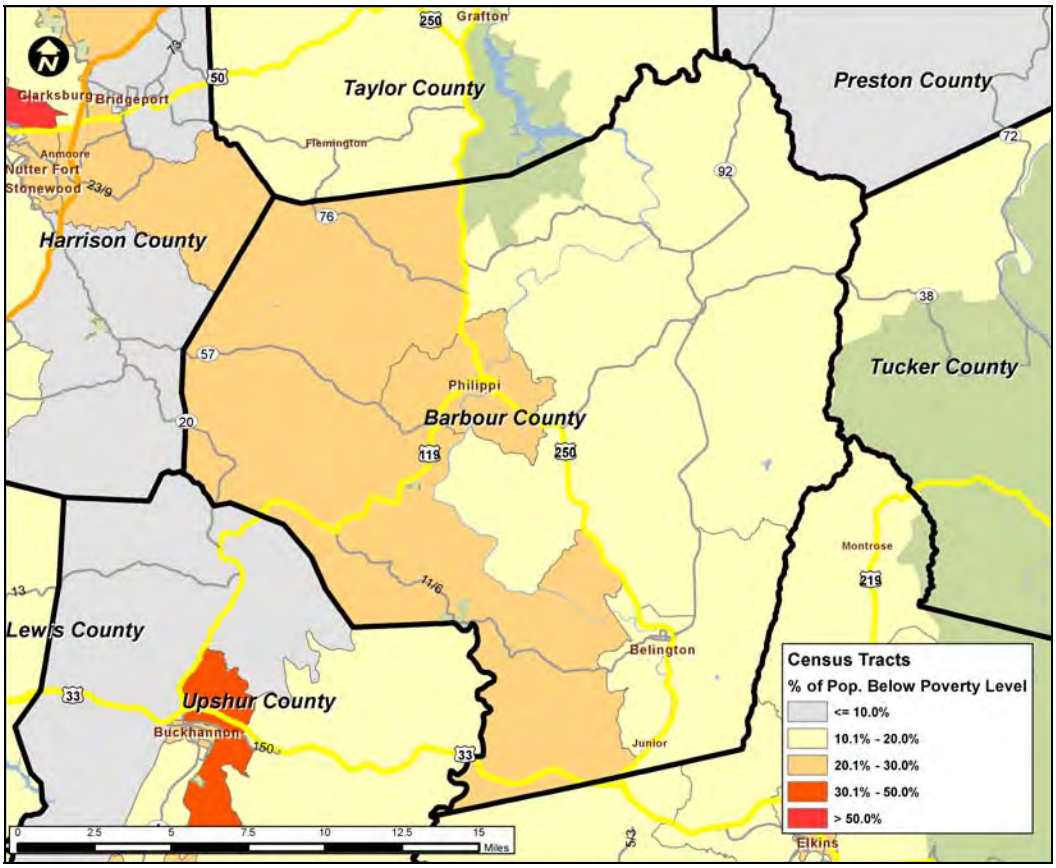
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Barbour County	Population	15,557	16,589	16,777	16,896
	Population Change	-	1,032	177	119
	Percent Change	-	6.6%	1.1%	0.7%
County Seat: Philippi	Population	2,870	2,966	3,155	3,302
	Population Change	-	96	189	147
	Percent Change	-	3.3%	6.4%	4.7%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (Census and ACS)	
	Number	Percent
Population living in poverty	3,052	18.4%
Population not living in poverty	13,537	81.6%
Total	16,589	100.0%

Source: American Community Survey (ACS)

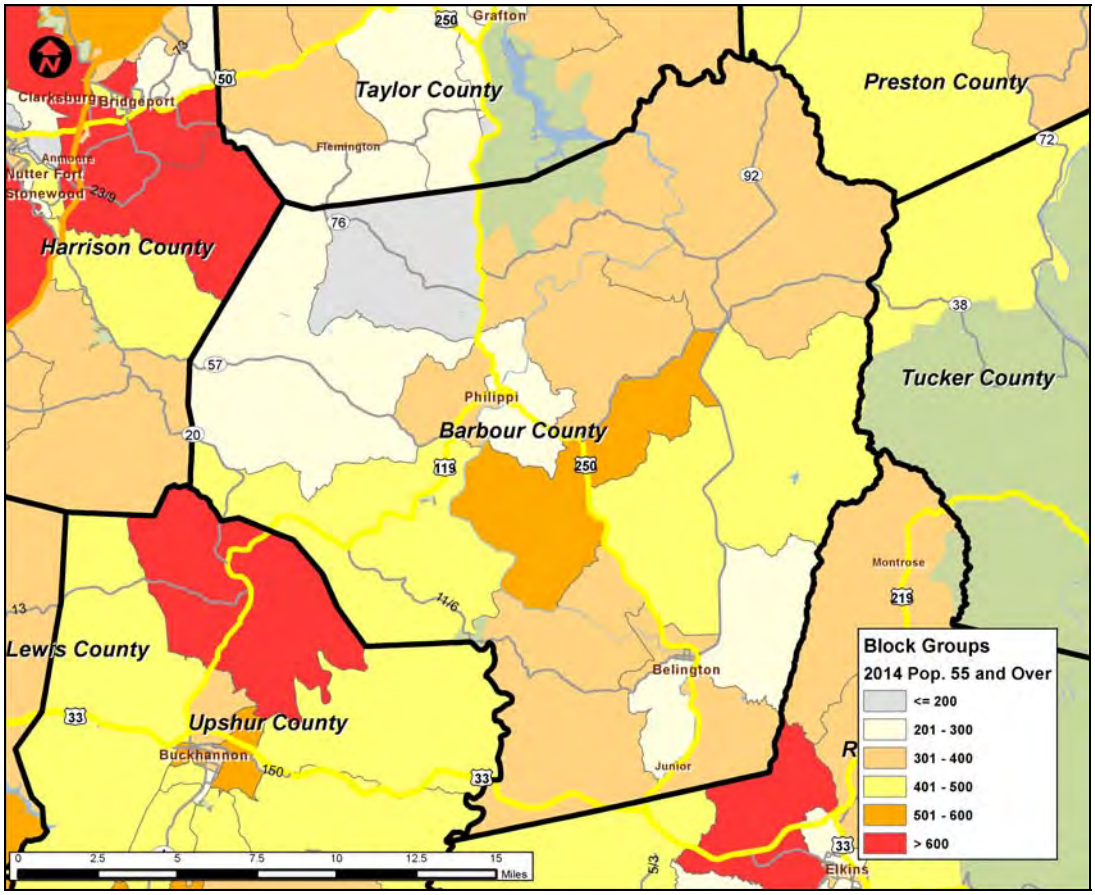


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	4,131	24.9%	3,931	23.4%	3,825	22.6%	-106	-2.7%
20 to 24	1,029	6.2%	1,066	6.4%	950	5.6%	-116	-10.9%
25 to 34	1,758	10.6%	1,867	11.1%	1,894	11.2%	27	1.4%
35 to 44	2,123	12.8%	2,014	12.0%	1,902	11.3%	-112	-5.6%
45 to 54	2,472	14.9%	2,382	14.2%	2,232	13.2%	-150	-6.3%
55 to 64	2,306	13.9%	2,446	14.6%	2,529	15.0%	83	3.4%
65 to 74	1,576	9.4%	1,823	10.9%	2,179	12.9%	356	19.5%
75 & Over	1,194	7.2%	1,248	7.4%	1,385	8.2%	137	11.0%
Total	16,589	100.0%	16,777	100.0%	16,896	100.0%	119	0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	16,058	96.8%
Black	116	0.7%
Indian	100	0.6%
Asian	33	0.2%
Pacific Islander	0	0.0%
Some Other Race	33	0.2%
Two or More Races	249	1.5%
Total	16,589	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	14,947	90.1%
Moved within Same County	962	5.8%
Different County Same State	415	2.5%
Moved from Different State	265	1.6%
Moved from Abroad	0	0.0%
Total	16,589	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

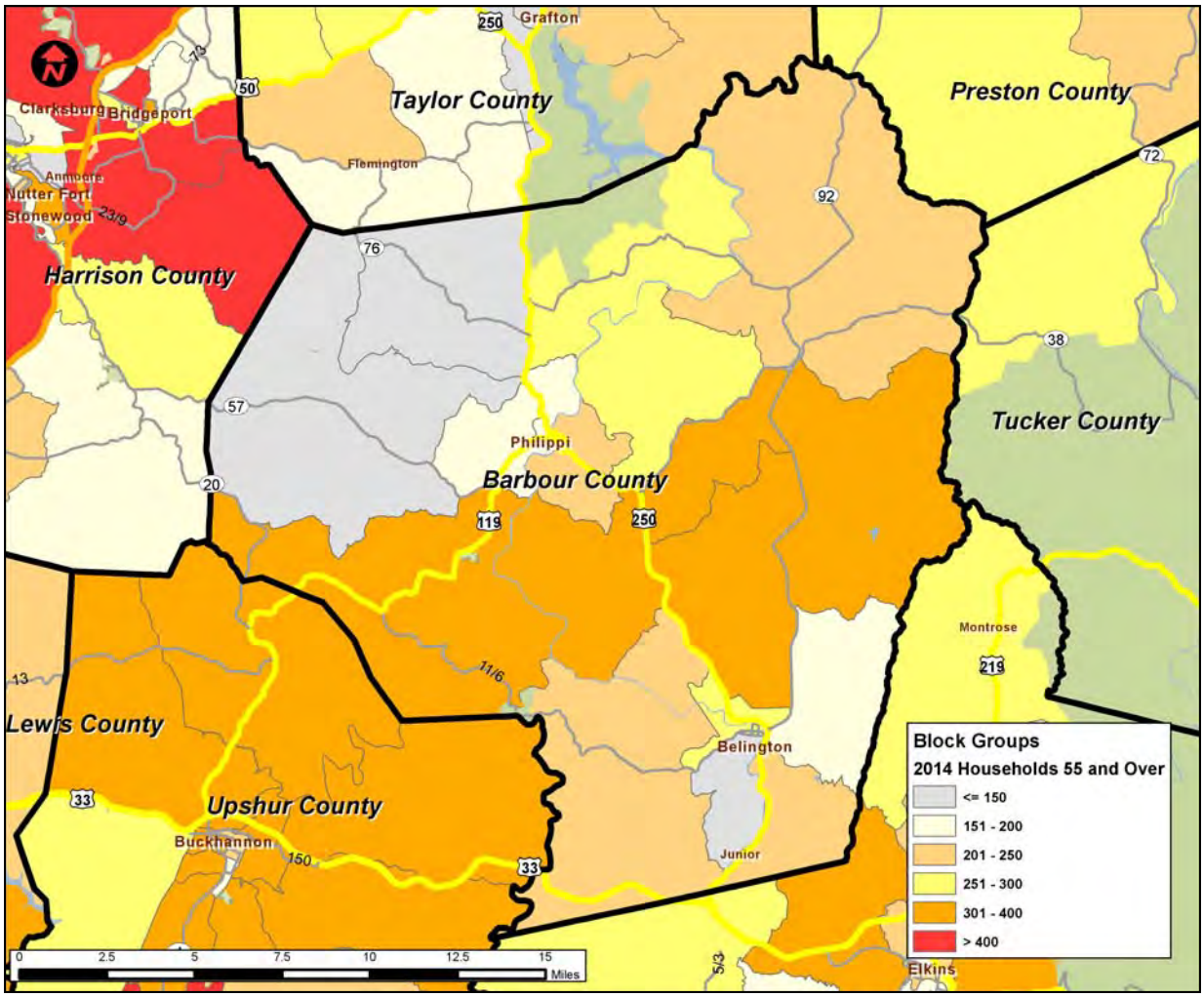
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Barbour County	Households	6,123	6,548	6,642	6,693
	Household Change	-	425	89	51
	Percent Change	-	6.9%	1.4%	0.8%
	Household Size	2.54	2.53	2.46	2.45
County Seat: Philippi	Households	1,119	1,185	1,265	1,325
	Household Change	-	66	80	60
	Percent Change	-	5.9%	6.8%	4.7%
	Household Size	2.6	2.5	2.49	2.49

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	242	3.7%	227	3.4%	200	3.0%	-27	-11.9%
25 to 34	733	11.2%	765	11.5%	760	11.4%	-5	-0.7%
35 to 44	1,094	16.7%	1,022	15.4%	940	14.0%	-82	-8.0%
45 to 54	1,316	20.1%	1,247	18.8%	1,139	17.0%	-108	-8.7%
55 to 64	1,349	20.6%	1,399	21.1%	1,411	21.1%	12	0.9%
65 to 74	1,002	15.3%	1,148	17.3%	1,336	20.0%	188	16.4%
75 to 84	589	9.0%	639	9.6%	631	9.4%	-7	-1.2%
85 & Over	223	3.4%	197	3.0%	277	4.1%	80	40.8%
Total	6,548	100.0%	6,643	100.0%	6,694	100.0%	51	0.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



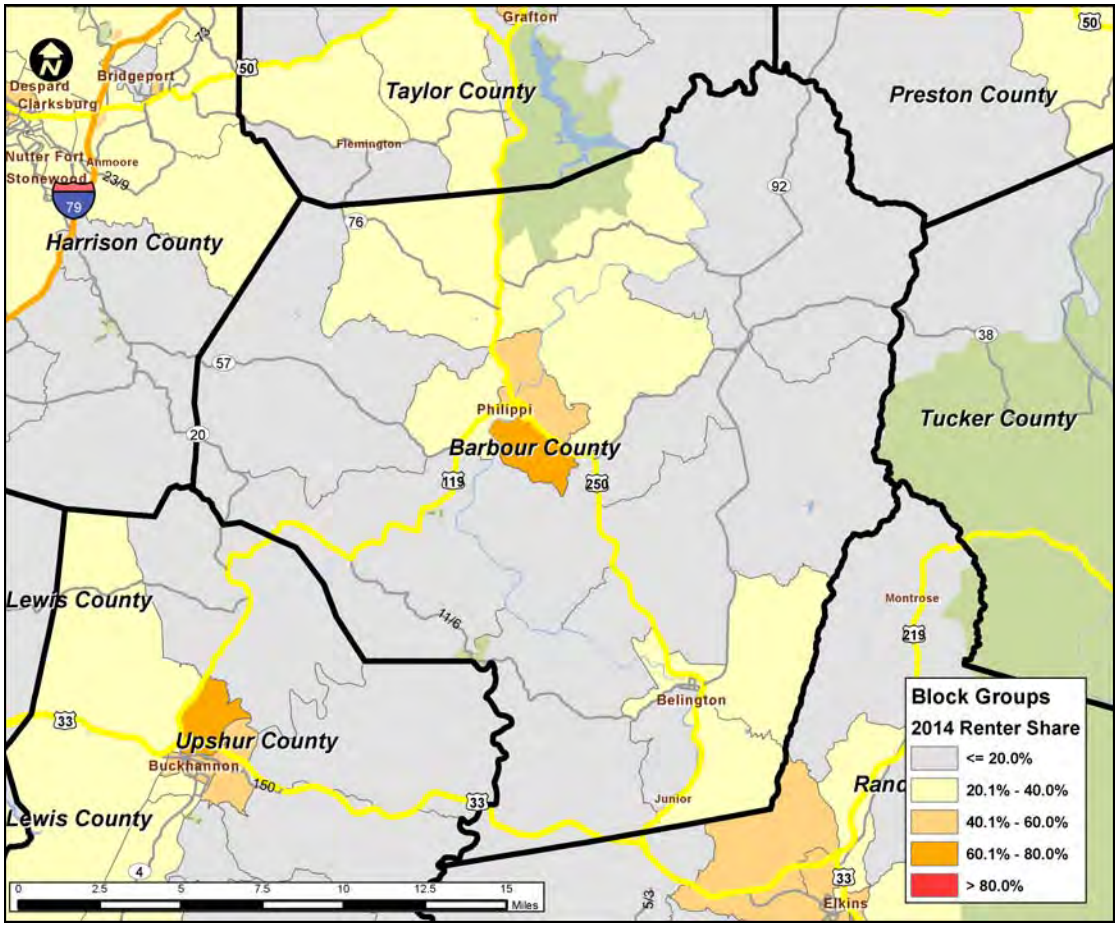
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	5,009	76.5%	4,910	73.9%	4,984	74.5%
Renter-Occupied	1,539	23.5%	1,732	26.1%	1,709	25.5%
Total	6,548	100.0%	6,642	100.0%	6,693	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,698	85.3%	2,922	86.4%	3,140	85.9%
Renter-Occupied	465	14.7%	460	13.6%	515	14.1%
Total	3,163	100.0%	3,383	100.0%	3,656	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	606	35.0%	598	35.0%	-8	-1.3%
2 Persons	457	26.4%	449	26.3%	-8	-1.7%
3 Persons	325	18.8%	322	18.9%	-3	-0.8%
4 Persons	195	11.3%	192	11.2%	-3	-1.8%
5 Persons+	149	8.6%	147	8.6%	-1	-0.9%
Total	1,732	100.0%	1,709	100.0%	-23	-1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,031	21.0%	1,053	21.1%	22	2.1%
2 Persons	2,046	41.7%	2,070	41.5%	25	1.2%
3 Persons	839	17.1%	858	17.2%	18	2.2%
4 Persons	617	12.6%	623	12.5%	6	1.0%
5 Persons+	377	7.7%	380	7.6%	3	0.9%
Total	4,910	100.0%	4,984	100.0%	74	1.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	314	68.2%	353	68.6%	39	12.5%
2 Persons	118	25.6%	134	25.9%	16	13.5%
3 Persons	28	6.2%	28	5.5%	0	-0.9%
4 Persons	0	0.0%	0	0.0%	0	N/A
5 Persons+	0	0.0%	0	0.0%	0	N/A
Total	460	100.0%	515	100.0%	55	11.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	908	31.1%	954	30.4%	45	5.0%
2 Persons	1,518	51.9%	1,627	51.8%	110	7.2%
3 Persons	251	8.6%	288	9.2%	37	14.9%
4 Persons	168	5.8%	188	6.0%	19	11.5%
5 Persons+	77	2.6%	84	2.7%	6	8.2%
Total	2,922	100.0%	3,140	100.0%	218	7.5%

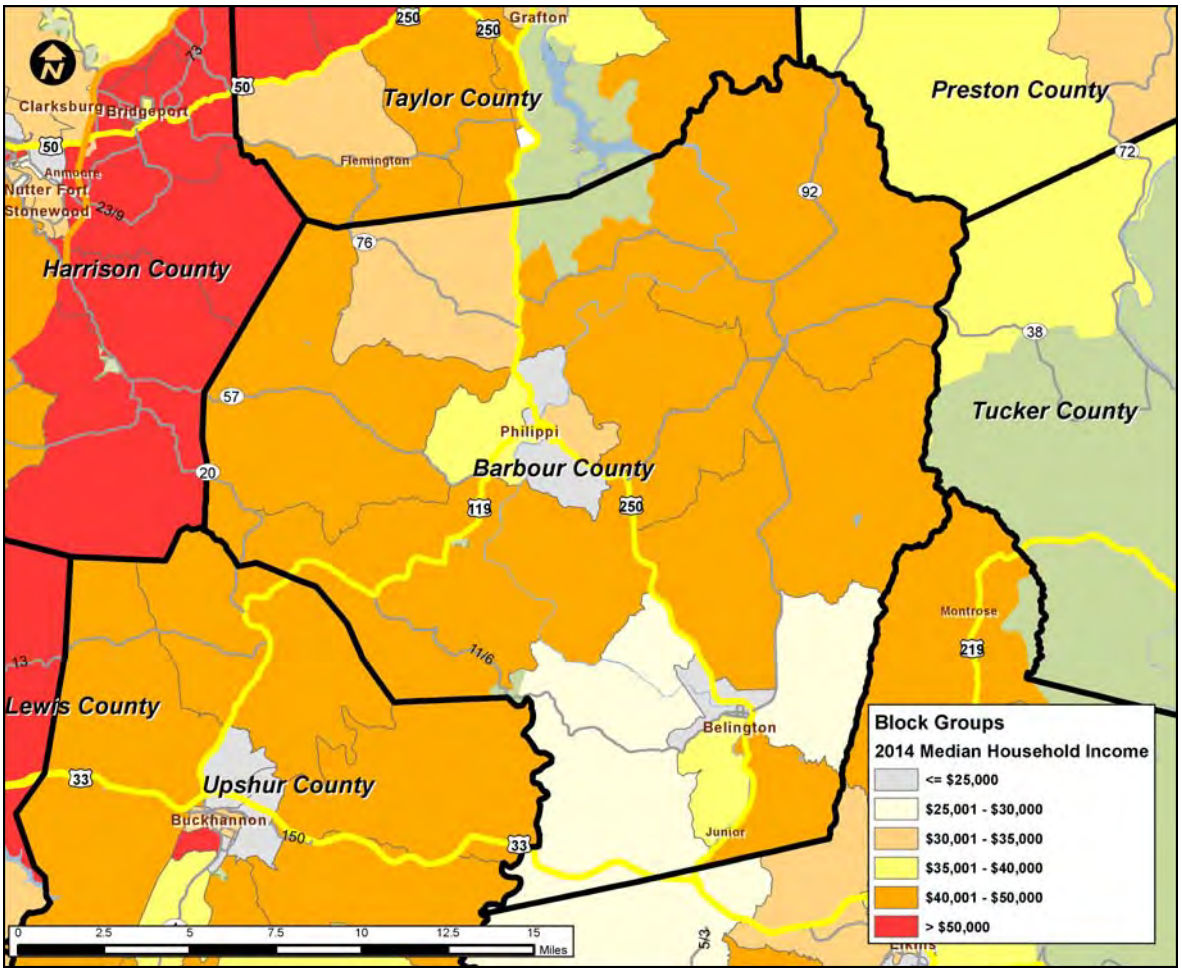
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	701	10.7%	745	11.2%	684	10.2%
$10,000 to $19,999	1,303	19.9%	1,371	20.6%	1,234	18.4%
$20,000 to $29,999	1,002	15.3%	1,050	15.8%	1,015	15.2%
$30,000 to $39,999	753	11.5%	728	11.0%	715	10.7%
$40,000 to $49,999	661	10.1%	657	9.9%	673	10.1%
$50,000 to $59,999	511	7.8%	501	7.5%	508	7.6%
$60,000 to $74,999	655	10.0%	609	9.2%	615	9.2%
$75,000 to $99,999	583	8.9%	599	9.0%	663	9.9%
$100,000 to $124,999	183	2.8%	200	3.0%	329	4.9%
$124,999 to $149,999	72	1.1%	75	1.1%	118	1.8%
$150,000 to $199,999	59	0.9%	43	0.7%	63	0.9%
$200,000+	65	1.0%	64	1.0%	78	1.2%
Total	6,548	100.0%	6,642	100.0%	6,693	100.0%
Median Income	$33,585		$32,131		$35,796	

Source: 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



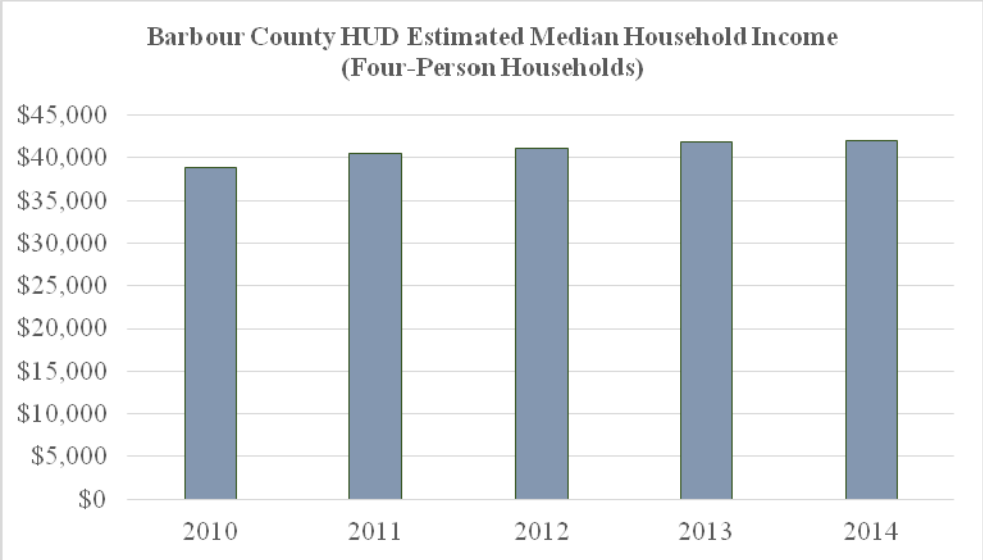
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	326	10.3%	339	10.0%	339	9.3%
$10,000 to $19,999	819	25.9%	837	24.7%	793	21.7%
$20,000 to $29,999	557	17.6%	617	18.2%	629	17.2%
$30,000 to $39,999	398	12.6%	417	12.3%	453	12.4%
$40,000 to $49,999	269	8.5%	305	9.0%	357	9.8%
$50,000 to $59,999	237	7.5%	251	7.4%	280	7.7%
$60,000 to $74,999	209	6.6%	225	6.7%	282	7.7%
$75,000 to $99,999	212	6.7%	236	7.0%	267	7.3%
$100,000 to $124,999	66	2.1%	84	2.5%	142	3.9%
$124,999 to $149,999	19	0.6%	22	0.7%	48	1.3%
$150,000 to $199,999	22	0.7%	20	0.6%	24	0.6%
$200,000+	28	0.9%	30	0.9%	41	1.1%
Total	3,163	100.0%	3,383	100.0%	3,656	100.0%
Median Income	$27,854		$28,354		$31,474	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$38,800	-
2011	$40,500	1.8%
2012	$41,100	1.5%
2013	$41,900	1.9%
2014	$42,000	0.2%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	206	63	60	15	37	380
$10,000 to $19,999	222	129	64	67	42	524
$20,000 to $29,999	24	75	50	62	0	211
$30,000 to $39,999	38	28	78	0	38	182
$40,000 to $49,999	13	37	12	19	0	80
$50,000 to $59,999	5	0	12	0	13	29
$60,000 to $74,999	5	50	0	8	0	64
$75,000 to $99,999	15	14	0	0	0	28
$100,000 to $124,999	4	1	7	2	0	15
$125,000 to $149,999	4	7	2	0	1	15
$150,000 to $199,999	0	0	0	1	1	2
$200,000 & Over	3	3	0	0	2	8
Total	539	408	285	174	133	1,539

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	231	71	60	20	43	425
$10,000 to $19,999	244	155	77	76	47	600
$20,000 to $29,999	27	72	70	72	0	240
$30,000 to $39,999	41	39	80	0	41	201
$40,000 to $49,999	22	42	14	18	1	97
$50,000 to $59,999	6	0	16	0	13	34
$60,000 to $74,999	6	51	0	9	0	66
$75,000 to $99,999	18	19	0	0	0	37
$100,000 to $124,999	5	1	5	0	0	11
$125,000 to $149,999	4	5	1	0	2	12
$150,000 to $199,999	0	0	0	0	1	2
$200,000 & Over	3	2	2	0	0	6
Total	606	457	325	195	149	1,732

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	219	60	56	18	44	397
$10,000 to $19,999	221	140	73	73	43	551
$20,000 to $29,999	22	66	73	76	0	237
$30,000 to $39,999	37	45	75	0	40	198
$40,000 to $49,999	32	44	18	14	0	108
$50,000 to $59,999	10	0	15	0	15	40
$60,000 to $74,999	10	52	0	9	0	71
$75,000 to $99,999	20	24	0	0	0	44
$100,000 to $124,999	18	6	10	0	3	36
$125,000 to $149,999	5	6	3	0	1	14
$150,000 to $199,999	0	3	0	1	0	4
$200,000 & Over	4	4	0	0	1	9
Total	598	449	322	192	147	1,709

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	92	60	57	15	37	260
$10,000 to $19,999	87	92	64	67	42	353
$20,000 to $29,999	7	33	32	62	0	135
$30,000 to $39,999	24	4	78	0	38	144
$40,000 to $49,999	1	26	12	19	0	58
$50,000 to $59,999	0	0	12	0	13	24
$60,000 to $74,999	2	48	0	8	0	59
$75,000 to $99,999	0	12	0	0	0	11
$100,000 to $124,999	1	1	7	1	0	10
$125,000 to $149,999	4	7	2	0	0	14
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	2	2	0	0	0	4
Total	220	286	264	173	129	1,072

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	117	68	57	20	43	305
$10,000 to $19,999	121	119	77	76	47	440
$20,000 to $29,999	13	37	45	72	0	167
$30,000 to $39,999	27	11	80	0	41	159
$40,000 to $49,999	3	31	14	18	1	67
$50,000 to $59,999	1	0	16	0	13	30
$60,000 to $74,999	3	49	0	9	0	61
$75,000 to $99,999	2	17	0	0	0	19
$100,000 to $124,999	1	1	5	0	0	6
$125,000 to $149,999	3	5	1	0	2	12
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	2	2	1	0	0	5
Total	292	339	297	195	149	1,272

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	103	58	51	18	44	274
$10,000 to $19,999	93	103	73	73	43	386
$20,000 to $29,999	11	34	50	76	0	170
$30,000 to $39,999	19	10	75	0	40	144
$40,000 to $49,999	4	29	18	14	0	65
$50,000 to $59,999	1	0	15	0	15	31
$60,000 to $74,999	4	49	0	9	0	62
$75,000 to $99,999	2	21	0	0	0	23
$100,000 to $124,999	3	3	10	0	3	19
$125,000 to $149,999	4	5	3	0	1	12
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	1	4	0	0	1	6
Total	245	316	294	192	147	1,194

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	14	46	16	33	4	114
$10,000 to $19,999	22	64	25	14	4	130
$20,000 to $29,999	10	123	90	17	71	311
$30,000 to $39,999	7	68	54	26	57	211
$40,000 to $49,999	9	39	131	128	23	331
$50,000 to $59,999	68	71	5	25	84	252
$60,000 to $74,999	14	120	122	114	16	386
$75,000 to $99,999	6	116	104	95	40	361
$100,000 to $124,999	1	45	36	8	16	106
$125,000 to $149,999	0	3	23	16	1	44
$150,000 to $199,999	0	3	17	13	2	34
$200,000 & Over	15	11	3	0	3	32
Total	168	709	627	487	322	2,312

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	11	36	19	29	5	101
$10,000 to $19,999	7	49	21	14	4	94
$20,000 to $29,999	2	99	80	17	68	266
$30,000 to $39,999	7	36	38	24	47	152
$40,000 to $49,999	8	28	114	114	22	286
$50,000 to $59,999	62	51	4	21	81	220
$60,000 to $74,999	10	84	118	97	14	322
$75,000 to $99,999	2	94	108	100	40	345
$100,000 to $124,999	1	42	47	6	13	109
$125,000 to $149,999	0	0	24	17	0	41
$150,000 to $199,999	0	2	13	8	0	22
$200,000 & Over	13	8	3	0	5	29
Total	123	528	589	448	299	1,988

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	8	22	13	23	5	70
$10,000 to $19,999	0	28	13	10	4	55
$20,000 to $29,999	-1	70	67	16	63	216
$30,000 to $39,999	7	18	33	19	41	118
$40,000 to $49,999	7	22	98	100	25	251
$50,000 to $59,999	52	46	2	24	73	197
$60,000 to $74,999	10	64	101	85	12	271
$75,000 to $99,999	5	90	120	112	45	373
$100,000 to $124,999	-1	74	61	10	23	167
$125,000 to $149,999	0	1	33	25	0	58
$150,000 to $199,999	0	3	23	12	0	38
$200,000 & Over	13	7	4	0	6	31
Total	99	443	570	435	296	1,843

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	114	3	3	0	0	121
$10,000 to $19,999	134	37	0	0	0	172
$20,000 to $29,999	17	41	18	0	0	76
$30,000 to $39,999	14	24	0	0	0	38
$40,000 to $49,999	12	11	0	0	0	22
$50,000 to $59,999	5	0	0	0	0	5
$60,000 to $74,999	3	2	0	0	0	5
$75,000 to $99,999	15	2	0	0	0	17
$100,000 to $124,999	3	0	0	1	0	4
$125,000 to $149,999	0	0	0	0	1	1
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	1	1	0	0	2	4
Total	319	122	21	1	4	467

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	114	3	3	0	0	120
$10,000 to $19,999	124	37	0	0	0	160
$20,000 to $29,999	14	35	24	0	0	73
$30,000 to $39,999	14	28	0	0	0	42
$40,000 to $49,999	20	11	0	0	0	31
$50,000 to $59,999	5	0	0	0	0	5
$60,000 to $74,999	3	1	0	0	0	5
$75,000 to $99,999	16	2	0	0	0	18
$100,000 to $124,999	4	0	0	0	0	4
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	1	0	0	1
Total	314	118	28	0	0	460

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	116	2	4	0	0	123
$10,000 to $19,999	128	37	0	0	0	165
$20,000 to $29,999	11	32	24	0	0	67
$30,000 to $39,999	19	35	0	0	0	54
$40,000 to $49,999	28	16	0	0	0	43
$50,000 to $59,999	9	0	0	0	0	9
$60,000 to $74,999	6	4	0	0	0	9
$75,000 to $99,999	18	3	0	0	0	22
$100,000 to $124,999	15	3	0	0	0	17
$125,000 to $149,999	1	1	0	0	0	3
$150,000 to $199,999	0	3	0	0	0	3
$200,000 & Over	3	0	0	0	0	2
Total	353	134	28	0	0	515

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	115	60	14	10	7	207
$10,000 to $19,999	390	209	37	4	7	648
$20,000 to $29,999	186	207	29	34	25	481
$30,000 to $39,999	33	268	51	10	0	362
$40,000 to $49,999	42	171	28	3	4	248
$50,000 to $59,999	25	149	20	28	10	232
$60,000 to $74,999	26	136	10	30	1	203
$75,000 to $99,999	34	123	15	19	4	195
$100,000 to $124,999	10	31	9	8	5	64
$125,000 to $149,999	7	6	2	0	1	16
$150,000 to $199,999	2	18	2	0	0	22
$200,000 & Over	7	15	2	0	0	25
Total	878	1,392	220	146	65	2,702

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	121	61	19	9	9	219
$10,000 to $19,999	389	231	45	4	8	677
$20,000 to $29,999	198	241	32	42	30	544
$30,000 to $39,999	32	279	54	9	0	375
$40,000 to $49,999	39	191	33	4	7	274
$50,000 to $59,999	27	155	18	33	14	246
$60,000 to $74,999	35	141	13	30	1	220
$75,000 to $99,999	38	140	14	21	4	218
$100,000 to $124,999	11	37	18	13	1	80
$125,000 to $149,999	8	8	3	0	2	22
$150,000 to $199,999	3	15	0	1	0	20
$200,000 & Over	8	19	1	0	0	28
Total	908	1,518	251	168	77	2,922

Source: Ribbon Demographics; ESRI; Urban Decision Group

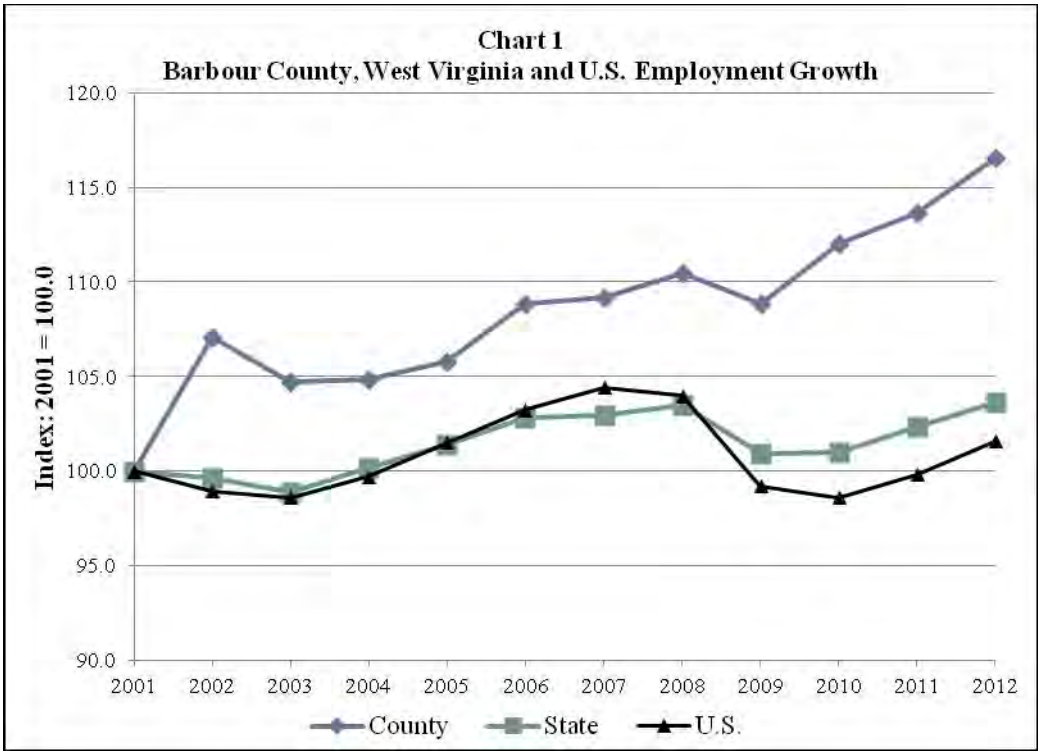
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	121	54	23	9	9	217
$10,000 to $19,999	367	206	41	5	10	629
$20,000 to $29,999	208	259	27	44	24	562
$30,000 to $39,999	36	291	62	9	0	399
$40,000 to $49,999	36	225	40	4	9	314
$50,000 to $59,999	43	157	18	37	16	271
$60,000 to $74,999	47	175	18	32	1	273
$75,000 to $99,999	51	150	19	21	5	246
$100,000 to $124,999	17	52	30	19	8	125
$125,000 to $149,999	16	23	4	3	-1	46
$150,000 to $199,999	2	12	3	4	1	21
$200,000 & Over	10	23	5	0	1	39
Total	954	1,627	288	188	84	3,140

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Barbour County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Barbour County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Barbour County, State and U.S. Employment, 2001-2012						
	Barbour County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,963		686		129,636	
2002	3,172	7.1%	683	-0.4%	128,234	-1.1%
2003	3,103	-2.2%	678	-0.8%	127,796	-0.3%
2004	3,106	0.1%	687	1.3%	129,278	1.2%
2005	3,134	0.9%	695	1.2%	131,572	1.8%
2006	3,225	2.9%	705	1.4%	133,834	1.7%
2007	3,235	0.3%	706	0.1%	135,366	1.1%
2008	3,273	1.2%	710	0.5%	134,806	-0.4%
2009	3,226	-1.4%	692	-2.5%	128,608	-4.6%
2010	3,320	2.9%	692	0.1%	127,820	-0.6%
2011	3,367	1.4%	702	1.4%	129,411	1.2%
2012	3,454	2.6%	711	1.2%	131,696	1.8%
Change						
2001-12	491	16.6%	25	3.6%	2,061	1.6%
2001-03	140	4.7%	-8	-1.1%	-1,840	-1.4%
2003-07	132	4.3%	28	4.2%	7,570	5.9%
2007-12	219	6.8%	4	0.6%	-3,670	-2.7%

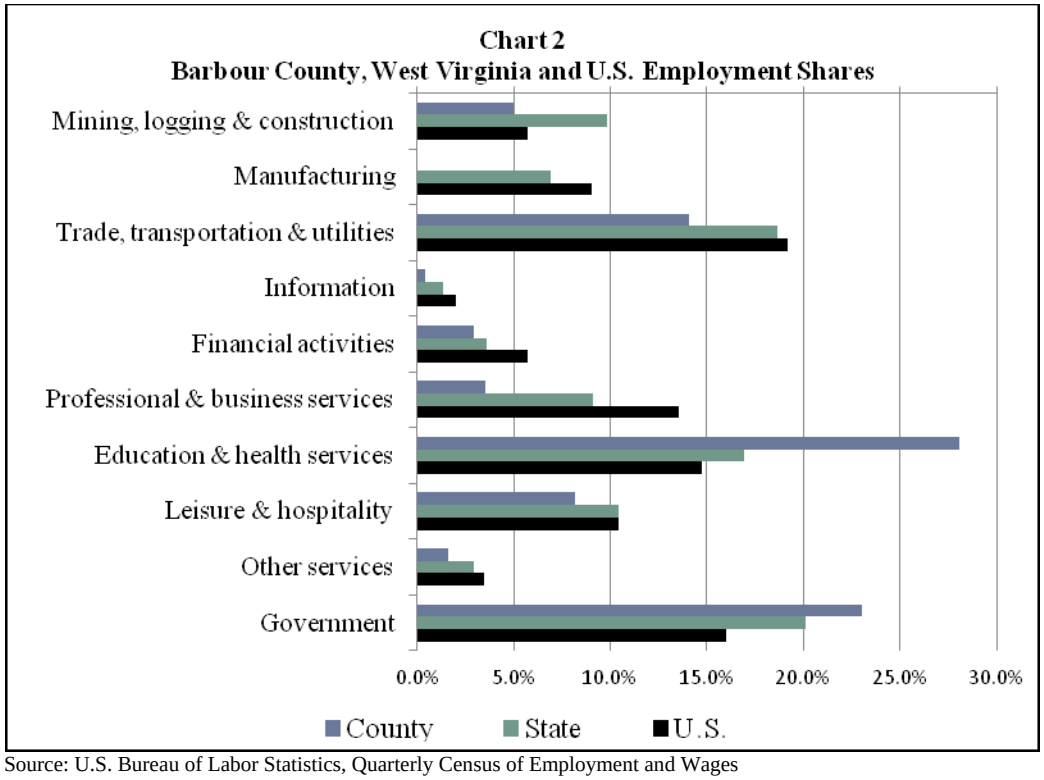
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Barbour County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Barbour County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	172	5.0%	50.5	86.6
Manufacturing	ND	0.0%	0.0	0.0
Trade, Transportation and Utilities	487	14.1%	75.5	73.6
Information	15	0.4%	32.3	21.4
Financial Activities	101	2.9%	81.6	51.3
Professional and Business Services	122	3.5%	38.9	26.0
Educational and Health Services	970	28.1%	165.8	190.6
Leisure and Hospitality	283	8.2%	78.4	78.5
Other Services	56	1.6%	54.6	46.9
Total Private Sector	**2,658**	**77.0%**	**96.4**	**91.6**
Total Government	**796**	**23.0%**	**114.4**	**144.2**
Total Payroll Employment	**3,454**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data no not meet BLS or State agency disclosure standards.

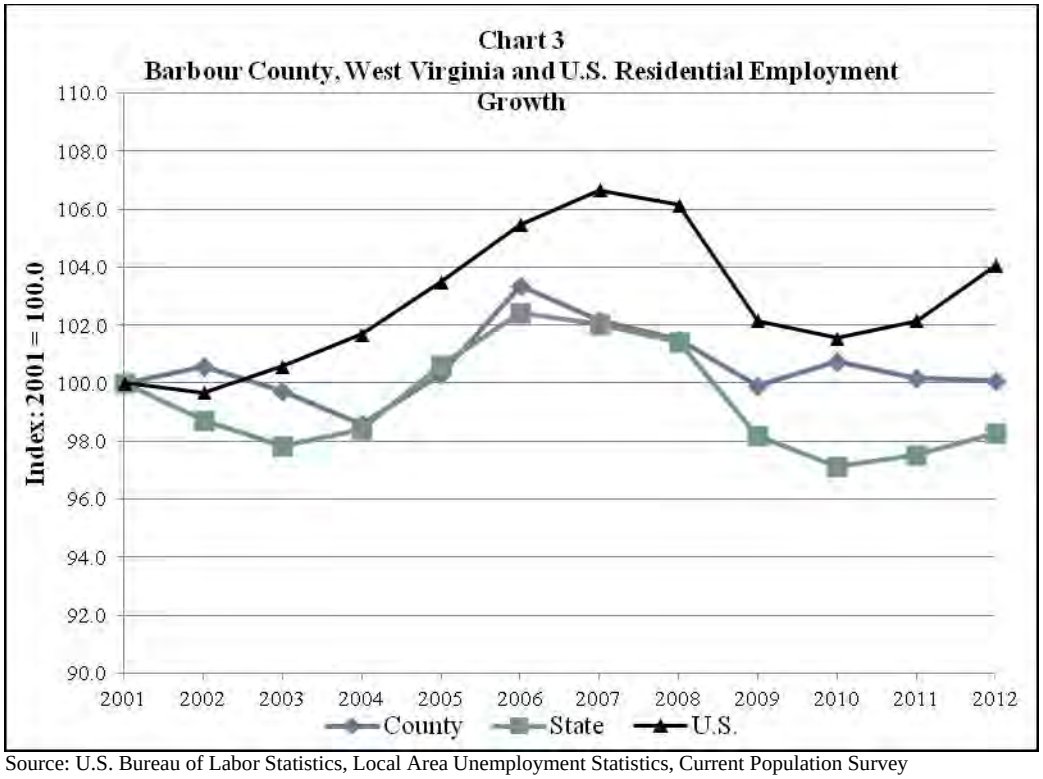


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Barbour County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Barbour County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Barbour County; this one considers the number of Barbour County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

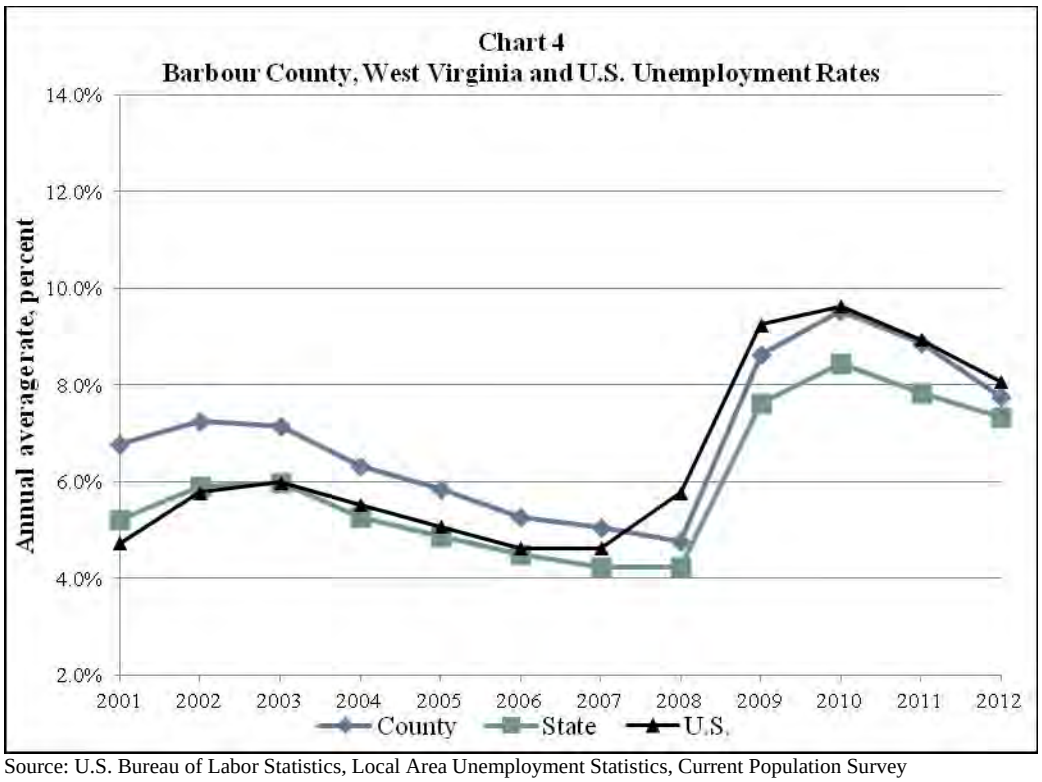
Table 3 Barbour County, State and U.S. Residential Employment, 2001-2012						
	Barbour County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,234		759		136,933	
2002	6,269	0.6%	749	-1.3%	136,485	-0.3%
2003	6,216	-0.8%	742	-0.9%	137,736	0.9%
2004	6,146	-1.1%	747	0.6%	139,252	1.1%
2005	6,254	1.8%	764	2.3%	141,730	1.8%
2006	6,442	3.0%	777	1.8%	144,427	1.9%
2007	6,370	-1.1%	774	-0.4%	146,047	1.1%
2008	6,327	-0.7%	769	-0.6%	145,362	-0.5%
2009	6,227	-1.6%	745	-3.2%	139,878	-3.8%
2010	6,281	0.9%	737	-1.1%	139,064	-0.6%
2011	6,244	-0.6%	740	0.4%	139,869	0.6%
2012	6,238	-0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	4	0.1%	-13	-1.7%	5,536	4.0%
2001-03	-18	-0.3%	-16	-2.2%	803	0.6%
2003-07	154	2.5%	32	4.3%	8,311	6.0%
2007-10	-89	-1.4%	-37	-4.8%	-6,983	-4.8%
2010-12	-43	-0.7%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Barbour County, state and U.S. unemployment rates over the past decade. The table also shows the Barbour County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4: Barbour County Labor Force Statistics and Comparative Unemployment Rates						
	Barbour County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Barbour County	West Virginia	U.S.
2001	6,688	6,234	454	6.8%	5.2%	4.7%
2002	6,759	6,269	490	7.2%	5.9%	5.8%
2003	6,694	6,216	478	7.1%	6.0%	6.0%
2004	6,562	6,146	416	6.3%	5.3%	5.5%
2005	6,643	6,254	389	5.9%	4.9%	5.1%
2006	6,800	6,442	358	5.3%	4.5%	4.6%
2007	6,709	6,370	339	5.1%	4.2%	4.6%
2008	6,643	6,327	316	4.8%	4.2%	5.8%
2009	6,815	6,227	588	8.6%	7.6%	9.3%
2010	6,943	6,281	662	9.5%	8.4%	9.6%
2011	6,851	6,244	607	8.9%	7.8%	8.9%
2012	6,763	6,238	525	7.8%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Barbour County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	6,851	6,244	607	8.9%
2012 January	6,589	5,993	596	9%
2012 February	6,656	6,044	612	9.2%
2012 March	6,649	6,123	526	7.9%
2012 April	6,700	6,209	491	7.3%
2012 May	6,773	6,258	515	7.6%
2012 June	6,868	6,311	557	8.1%
2012 July	6,841	6,341	500	7.3%
2012 August	6,896	6,382	514	7.5%
2012 September	6,922	6,436	486	7%
2012 October	6,809	6,337	472	6.9%
2012 November	6,724	6,230	494	7.3%
2012 December	6,719	6,186	533	7.9%
2012 Annual	6,763	6,238	525	7.8%
2013 January	6,782	6,173	609	9%
2013 February	6,784	6,187	597	8.8%
2013 March	6,705	6,212	493	7.4%
2013 April	6,745	6,301	444	6.6%
2013 May	6,772	6,367	405	6%
2013 June	6,933	6,503	430	6.2%
2013 July	6,931	6,517	414	6%
2013 August	6,973	6,587	386	5.5%
2013 September	7,164	6,817	347	4.8%
2013 October	6,713	6,357	356	5.3%
2013 November	6,649	6,322	327	4.9%
2013 December	6,635	6,261	374	5.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Barbour County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Barbour County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	501	7.9%	156.5	420.2
Construction	631	10.0%	140.0	146.5
Manufacturing	579	9.1%	105.5	84.8
Wholesale Trade	110	1.7%	76.4	59.2
Retail Trade	563	8.9%	71.4	77.2
Transportation and Utilities	514	8.1%	145.7	160.5
Information	120	1.9%	107.2	82.5
Financial Activities	239	3.8%	85.6	54.9
Professional and Business Services	305	4.8%	65.2	45.7
Educational and Health Services	1,635	25.8%	100.0	114.7
Leisure and Hospitality	422	6.7%	77.1	73.9
Other Services, Except Public Administration	205	3.2%	70.8	65.9
Public Administration	511	8.1%	127.9	164.2
Total Employment	**6,335**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Barbour County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,400	22.1%	72.0	61.9
Service	1,166	18.4%	100.0	105.1
Sales and Office	1,508	23.8%	96.4	94.8
Natural Resources, Construction and Maintenance	1,128	17.8%	139.1	187.4
Production, Transportation and Material Moving	1,128	17.8%	132.8	145.9
Total Employment	**6,335**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Barbour County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Barbour County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Barbour County.

Largest Employers in Barbour County		
Employer	**Industry**	**Employment**
Barbour County Board of Education	Education	350
Alderson Broaddus College	Education	200
Broaddus Hospital	Health Care	170
Division of Environmental Protection	Government	80
Barbour County Good Samaritan Center	Skilled Care/Senior Living	70
Barbour County Senior Center	Community Services	60
Sunrise Construction, Inc.	Construction/General Contractor	50
Dingess Lumber	Lumber Wholesaler	48
City of Philippi	Government	35
Freedom Bank	Financial Services	31
	Total	**1,094**

Source: West Virginia Department of Commerce; Barbour County Development Authority

According to Alice McDonald of the Barbour County Development Authority, Barbour County is a smaller mostly rural county with an economy largely based on mining, wood products and agriculture in addition to locally owned businesses and professional services. Although employment in the mining industry has declined dramatically since the late 1970s and early 1980s, many residents are now employed at government, education and health service agencies. The top employers are not anticipating any short-term increases or decreases in workforce numbers.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Barbour County during the past 24 months.

Philippi is the county seat and the only incorporated city in Barbour County. Local facilities include schools, churches, recreational facilities, a public library, hospital and clinics, a modern motel, a bed and breakfast, restaurants, three banks and a variety of service businesses. Philippi completed construction of a new water treatment plant in 2013 with the aid of a rural development grant. The city owns its own electrical, broadband fiber and television cable systems. A city-owned 50,000-square-foot building and a 20-acre industrial park are available for new industry.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	5,009	76.5%
Renter-Occupied	1,539	23.5%
Total-Occupied Units*	6,548	83.4%
Vacant For Rent	148	11.4%
Vacant For-Sale Only	81	6.2%
Vacant Rented/Sold, Not Occ.	35	2.7%
Vacant Seasonal, Recreational	561	43.1%
All Other Vacant	476	36.6%
Total Vacant Units	1,301	16.6%
Total	7,849	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Occupied Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	5,009	76.5%	4,964	45	0.9%
Renter-Occupied	1,539	23.5%	1,524	15	1.0%
Total	6,548	100.0%	6,488	60	0.9%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	80	1.6%	18	1.2%
2000 to 2004	155	3.1%	26	1.7%
1990 to 1999	726	14.5%	83	5.4%
1980 to 1989	731	14.6%	215	14.0%
1970 to 1979	1,247	24.9%	360	23.4%
1960 to 1969	336	6.7%	95	6.2%
1940 to 1959	681	13.6%	240	15.6%
1939 or Earlier	1,052	21.0%	502	32.6%
Total	5,009	100.0%	1,539	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (Census and ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	4,203	83.9%	853	55.4%
1 Attached	35	0.7%	46	3.0%
2 to 4	5	0.1%	134	8.7%
5 to 9	0	0.0%	126	8.2%
10 to 19	0	0.0%	23	1.5%
20 to 49	0	0.0%	3	0.2%
50 or More	0	0.0%	155	10.1%
Mobile Home,	771	15.4%	200	13.0%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	5,009	100.0%	1,539	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (Census and ACS)	
Units in Structure	Number	Percent
Owner-Occupied	5,009	100.0%
0.50 or Less Occupants Per Room	4,017	80.2%
0.51 to 1.00 Occupants Per Room	977	19.5%
1.01 to 1.50 Occupants Per Room	15	0.3%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,539	100.0%
0.50 or Less Occupants Per Room	1,096	71.2%
0.51 to 1.00 Occupants Per Room	434	28.2%
1.01 to 1.50 Occupants Per Room	5	0.3%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	5	0.3%
Total	6,548	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
County	31.9%
West Virginia	32.0%

Source: American Community Survey
*Households paying more than 35% of their gross income to rent

Building Permit Data – Barbour County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	8	4	0	8	3	8	8	8	6	0
Units in Single-Family Structures	8	4	0	6	1	8	8	6	4	0
Units in All Multi-Family Structures	0	0	0	2	2	0	0	2	2	0
Units in 2-unit Multi-Family Structures	0	0	0	2	2	0	0	2	2	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

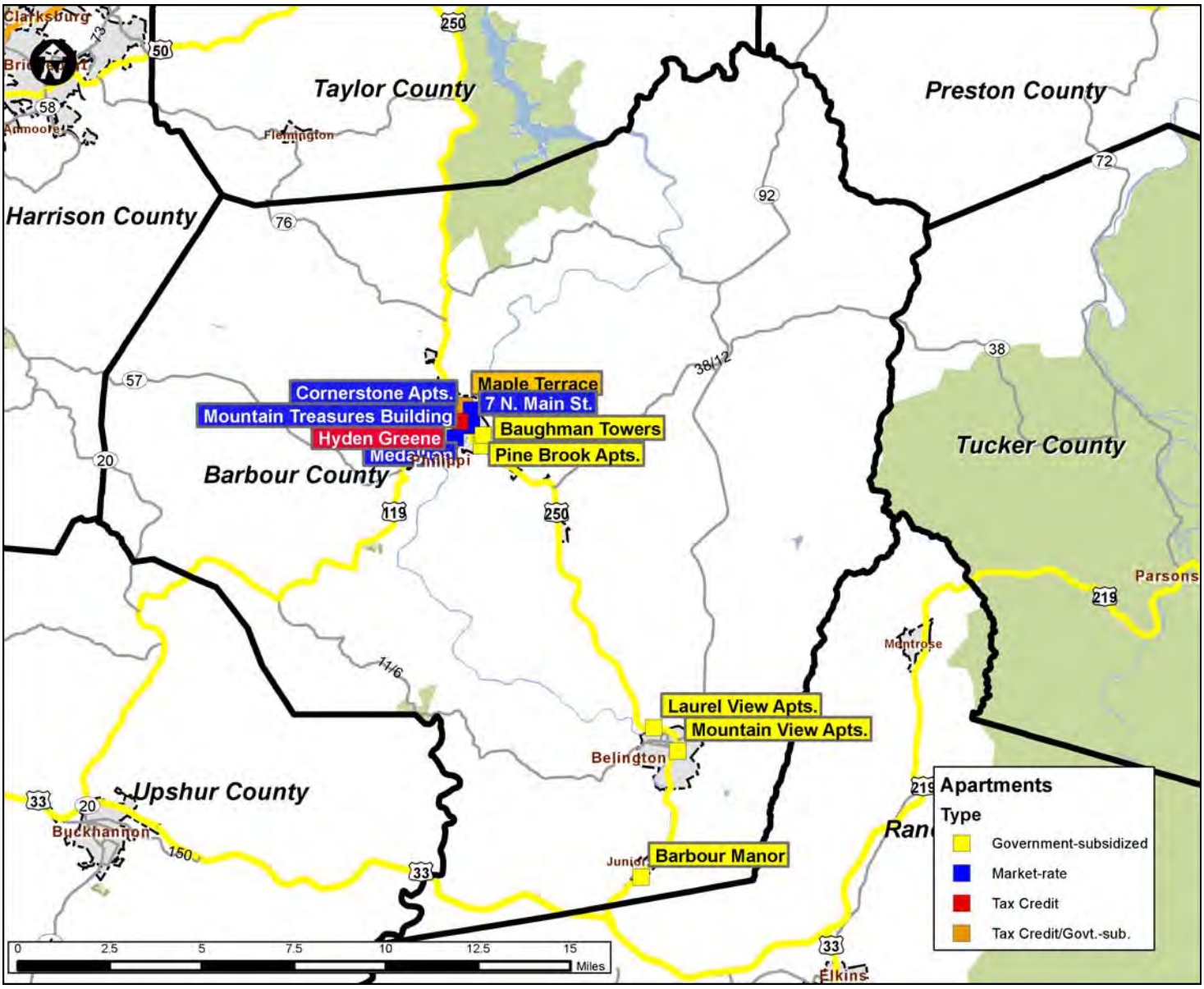
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	5	90	0	100.0%
Tax Credit/Government-Subsidized	1	48	0	100.0%
Government-Subsidized	5	166	4	97.6%
Total	11	304	4	98.7%

Market-Rate						
Bedrooms	**Baths**	**Units**	**Distribution**	**Vacant Units**	**Percent Vacant**	**Median Gross Rent**
Studio	1.0	4	4.4%	0	0.0%	$310
One-Bedroom	1.0	26	28.9%	0	0.0%	$760
Two-Bedroom	1.0	23	25.6%	0	0.0%	$616
Two-Bedroom	1.5	30	33.3%	0	0.0%	$819
Three-Bedroom	1.0	1	1.1%	0	0.0%	$792
Three-Bedroom	1.5	6	6.7%	0	0.0%	$948
Total Market Rate		**90**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	**Baths**	**Units**	**Distribution**	**Vacant Units**	**Percent Vacant**	**Median Gross Rent**
One-Bedroom	1.0	24	50.0%	0	0.0%	N/A
Two-Bedroom	1.0	16	33.3%	0	0.0%	N/A
Three-Bedroom	1.0	8	16.7%	0	0.0%	N/A
Total Tax Credit		**48**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	**Baths**	**Units**	**Distribution**	**Vacant Units**	**Percent Vacant**	**Median Gross Rent**
Studio	1.0	6	3.6%	0	0.0%	N/A
One-Bedroom	1.0	122	73.5%	4	3.3%	N/A
Two-Bedroom	1.0	26	15.7%	0	0.0%	N/A
Three-Bedroom	1.0	8	4.8%	0	0.0%	N/A
Three-Bedroom	1.5	4	2.4%	0	0.0%	N/A
Total		**166**	**100.0%**	**4**	**97.6%**	**N/A**
Grand Total		**304**	**100.0%**	**4**	**98.7%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.


Taylor County
Preston County
Harrison County
Tucker County
Barbour County
Upshur County
Cornerstone Apts.
Mountain Treasures Building
Hyden Greene
Maple Terrace
7 N. Main St.
Baughman Towers
Pine Brook Apts.
Laurel View Apts.
Mountain View Apts.
Barbour Manor
Fleming
Belington
Buckhannon
Parsons
Montrose
Elkins
Apartments
Type
Government-subsidized
Market-rate
Tax Credit
Tax Credit/Govt.-sub.
0 2.5 5 7.5 10 12.5 15
Miles

Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Prior to 1970	3	13	0
1970 to 1979	2	63	0
1980 to 1989	3	120	4
1990 to 1999	2	60	0
2000 to 2004	1	48	0
2005 to 2009	0	0	0
2010	0	0	0
2011	0	0	0
2012	0	0	0
2013	0	0	0
2014*	0	0	0
Total	11	304	1.3%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	56	0.0%
B	2	9	0.0%
C	1	25	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	152	2.6%
B	1	8	0.0%
B-	1	38	0.0%
C+	1	8	0.0%
C	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	11	200	0	100.0%
Senior (Age 55+)	1	104	4	96.2%
Total	12	304	4	98.7%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	110	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	110	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	104	4	96.2%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	104	4	96.2%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space	Year Built
Main Str. at Blue and Gray HW	Philippi	$625.00	2	1	1000	-

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is one planned multifamily rental project in the area. This project, Hyde Greene, will be developed in Philippi and will contain 24 units.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $94,833. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $661, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$94,833
Mortgaged Value = 95% of Median Home Price	$90,091
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$484
Estimated Taxes & Insurance*	$121
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$661

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Barbour County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	8	4	0	6	1	8	8	6	4	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	56	-	0
Average Loan Amount	-	$104,286	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$61,704	-	-
Income to Loan Ratio	-	59.2%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

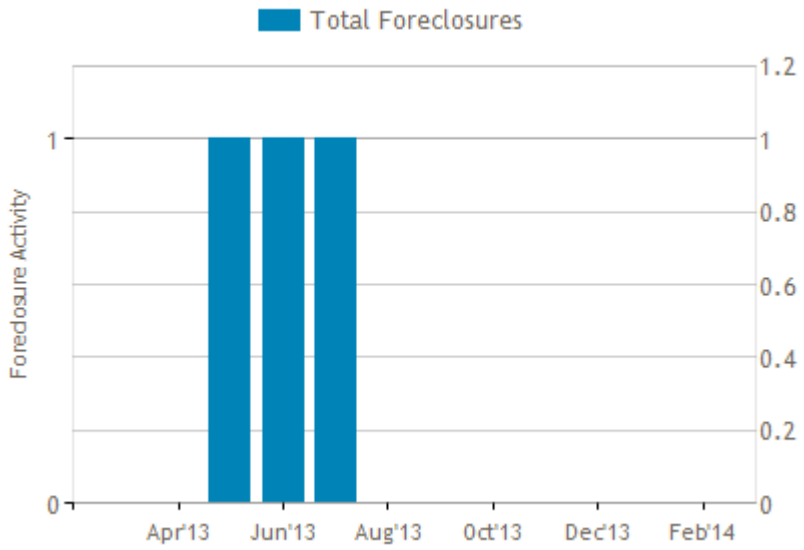
Total Current For-Sale Listings					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Listings	4	9	35	12	2
Median Listing Price	$58,675	$99,133	$127,122	$155,175	$162,400
Median Square Footage	1,500	1,323	1,562	2,122	3,332
Median Price Per Square Foot	1921	1950	1975	1980	1900
Median Year Built	1	1	2	2	3
Median Number of Bathrooms	4	9	35	12	2

Source: MLS

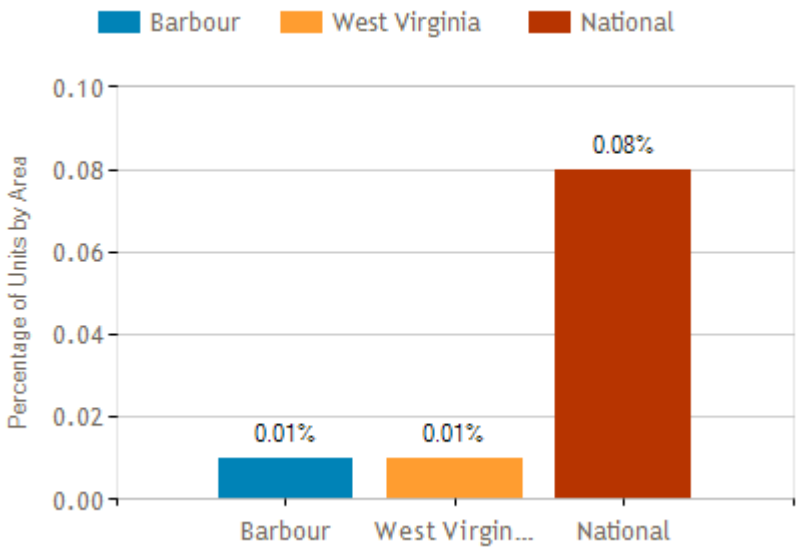
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Barbour County, WV



Geographical Comparison – Barbour County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	753	$0	$21,620	688	-8.6%
41% - 60% AMHI	$20,481	$30,720	170	$21,621	$32,420	178	4.7%
61% - 100% AMHI	$30,721	$51,200	219	$32,421	$54,040	187	-14.6%
Over 100% AMHI	$51,201	No Limit	130	$54,041	No Limit	142	9.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	208	$0	$21,620	160	-23.1%
41% - 60% AMHI	$20,481	$30,720	265	$21,621	$32,420	210	-20.8%
61% - 100% AMHI	$30,721	$51,200	453	$32,421	$54,040	419	-7.5%
Over 100% AMHI	$51,201	No Limit	1,061	$54,041	No Limit	1,055	-0.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	961	$0	$21,620	848	-11.8%
41% - 60% AMHI	$20,481	$30,720	435	$21,621	$32,420	388	-10.8%
61% - 100% AMHI	$30,721	$51,200	672	$32,421	$54,040	606	-9.8%
Over 100% AMHI	$51,201	No Limit	1,191	$54,041	No Limit	1,197	0.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	203	$0	$16,050	223	9.9%
41% - 60% AMHI	$15,201	$22,800	97	$16,051	$24,070	92	-5.2%
61% - 100% AMHI	$22,801	$38,000	85	$24,071	$40,110	93	9.4%
Over 100% AMHI	$38,001	No Limit	72	$40,111	No Limit	108	50.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	571	$0	$16,050	597	4.6%
41% - 60% AMHI	$15,201	$22,800	477	$16,051	$24,070	477	0.0%
61% - 100% AMHI	$22,801	$38,000	691	$24,071	$40,110	735	6.4%
Over 100% AMHI	$38,001	No Limit	1,183	$40,111	No Limit	1,331	12.5%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	774	$0	$16,050	820	5.9%
41% - 60% AMHI	$15,201	$22,800	574	$16,051	$24,070	569	-0.9%
61% - 100% AMHI	$22,801	$38,000	776	$24,071	$40,110	828	6.7%
Over 100% AMHI	$38,001	No Limit	1,255	$40,111	No Limit	1,439	14.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	839	$0	$27,020	780	-7.0%
Senior (Age 55+)	$0	$19,000	264	$0	$20,060	288	9.1%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(110 + 102 HCV) 212	0	(110 + 102 HCV*) 212
Number of Income-Eligible Family Renter Households	839	170	923
Existing Affordable Housing Penetration Rate – 2014	= 25.3%	N/A	= 23.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	104	0	104
Number of Income-Eligible Senior Renter Households	264	97	300
Penetration Rate – 2014	= 39.4%	N/A	= 34.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(110 + 102 HCV) 212	24	(110 + 102 HCV*) 212
Number of Income-Eligible Family Renter Households	780	178	866
Existing Affordable Housing Penetration Rate – 2019	= 27.2%	= 13.5%	= 24.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	104	0	104
Number of Income-Eligible Senior Renter Households	288	92	315
Penetration Rate – 2019	= 36.1%	N/A	= 33.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	627	160	568	184
41%-60% AMHI (Tax Credit)	170	97	154	92

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Dean Springer, Executive Director, Barbour County Development Authority, 304-457-1225

According to Mr. Springer, one low-income multifamily rental project is planned in the city of Philippi that is proposed to include 27 townhouse units; however, no multifamily development has occurred in the last few years. He stated the area consistently has a need for more housing, and he feels that the greatest need presently is housing for students of Alderson Broaddus University in Philippi. Recent road improvements have included repaving and relining of roads throughout Barbour County. Oil and gas activity has become a very integral part of the local economy. Mr. Springer stated that over 65 well permits have been issued in Barbour County for gas and fracking purposes. Two coal companies that left Barbour County at the time of the recession in 2009 have recently returned to the area. The natural gas business in Barbour County has stimulated the economy. The main barrier to entry for other industries is lack of highway access in much of the county. Currently, ample land is available for development; specifically, Mr. Springer mentioned Belington Industrial, an 88-acre parcel of land ready for development. Plenty of uncleared land is also available in Barbour County.

John Cutright, Barbour County Assessor, (304) 457-2336

Mr. Cutright also mentioned the planned low-income multifamily rental project in Philippi and said that other than that project, no multifamily housing developments are proposed and none has been developed in Barbour County in the last few years; however, some single-family homes have been converted into rental units. Mr. Cutright does not feel a significant need for housing exists in the area and that most of the housing needs that are present include student housing near Alderson Broaddus University in Philippi. In addition to a boom in the natural gas industry in the area, Mr. Cutright cited growth in small businesses and said that, overall, the economy is growing slowly and is very stable. The largest barrier to entry in most parts of Barbour County is lack of accessibility to a four-lane highway, although two separate rail lines run between Philippi and Belington. Mr. Cutright also mentioned the availability of land for development, including the industrial park near Belington.

Tammy Stemple, City Clerk, Philippi, (304) 457-3700

Ms. Stemple also cited the low-income townhouse project as the only multifamily development currently underway in the county. According to Ms. Stemple, the only new multifamily housing that has been built in recent years is student housing. She stated that a desperate need for housing exists, mostly due to the presence of Alderson Broaddus University. The city of Philippi needs more housing for the students, as well as the faculty at the school. Much of the faculty has to commute from neighboring towns and counties. The only infrastructure improvements in the last few years have been general road upkeep. Ms. Stemple feels the fracking industry has had a positive impact on the local economy and that several small businesses have developed due to the increased numbers of workers in the area for fracking and gas exploration. She said that ample land is available for development; however, the biggest barrier to entry is absent landlords. She explained that property owners of vacant land or vacant buildings, both inside and outside the city limits, often do to not properly upkeep their property, creating a general perception of dilapidation about the city. She further explained that these landlords typically are unwilling to sell their property or if they are willing to sell, are asking prohibitively high price points that prevent it from being purchased. Ms. Stemple feels the issue with such negligent property owners has deterred many businesses from locating in Barbour County and the city of Philippi.

2. Berkeley County

A. General Description

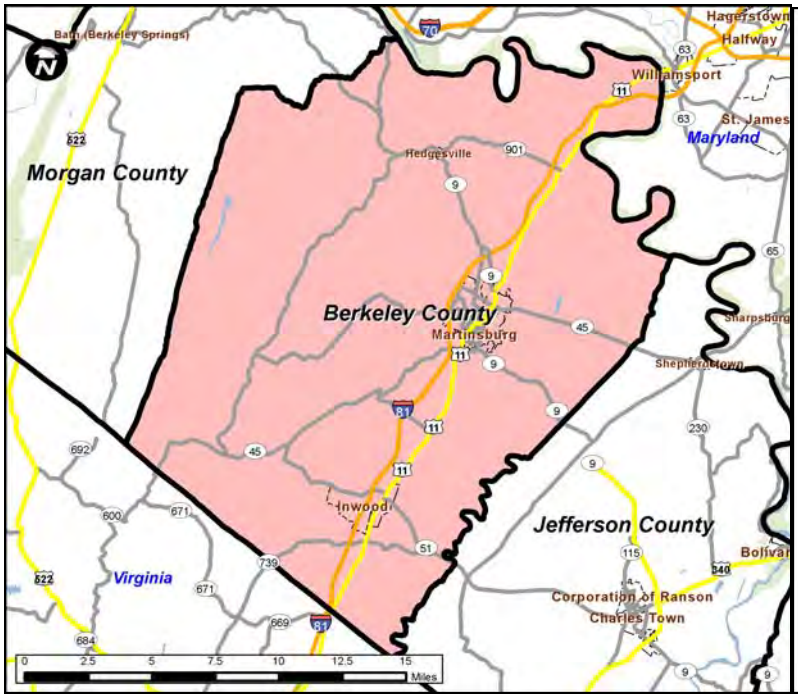
County Seat: Martinsburg
County Size: 321.54 square miles

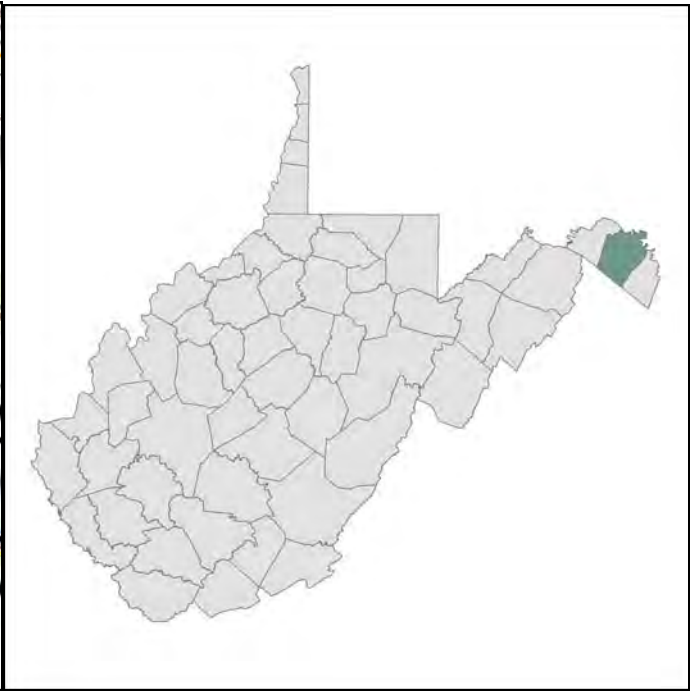
2000 (Census) Population: 75,905
2010 (Census) Population: 104,169
Population Change: +28,264 (37.2%)

2000 (Census) Households: 29,569
2010 (Census) Households: 39,855
Household Change: +10,286 (34.8%)

2000 (Census) Median Household Income: $38,492
2010 (Estimate) Median Household Income: $52,862
Income Change: +$14,370 (37.3%)

2000 (Census) Median Home Value: $91,000
2010 (American Community Survey) Median Home Value: $193,700
Home Value Change: +$102,700 (112.9%)





B. Demographic Characteristics and Trends

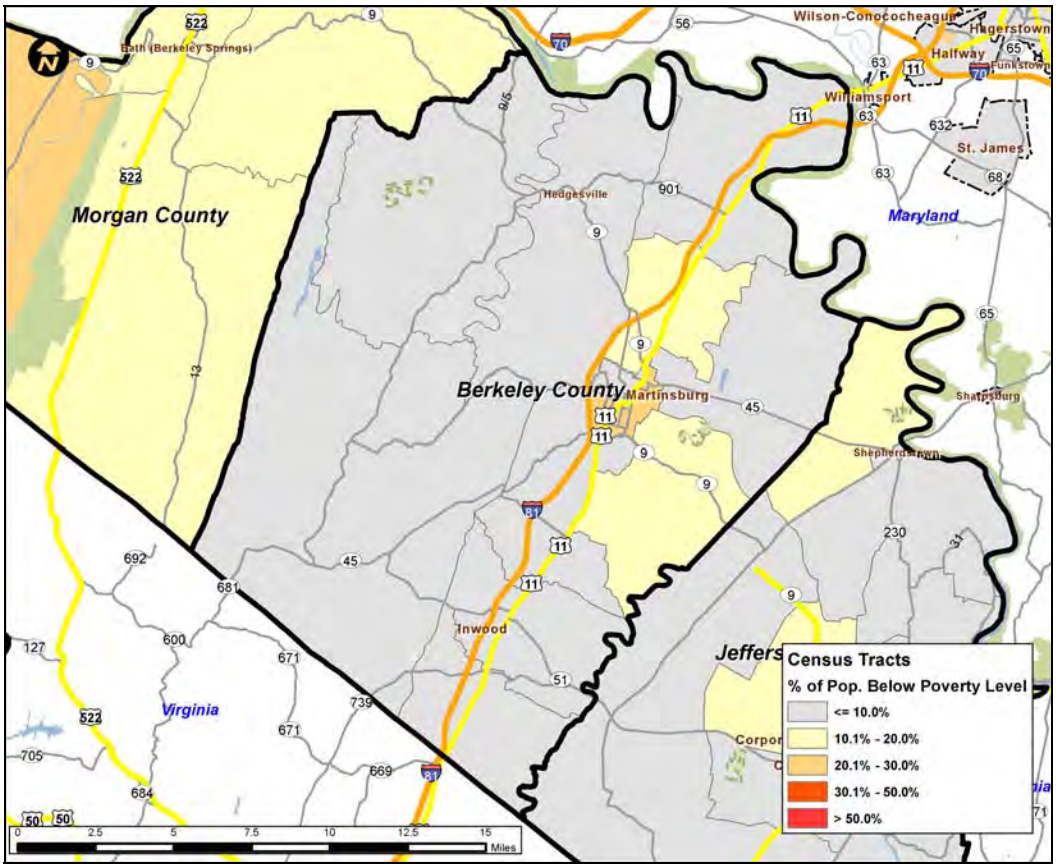
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Berkeley County	Population	75,905	104,169	109,831	117,167
	Population Change	-	28,264	5,662	7,336
	Percent Change	-	37.2%	5.4%	6.7%
County Seat: Martinsburg	Population	14,972	17,227	17,530	18,298
	Population Change	-	2,255	303	768
	Percent Change	-	15.1%	1.8%	4.4%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	10,547	10.1%
Population not living in poverty	93,622	89.9%
Total	104,169	100.0%

Source: American Community Survey (ACS)

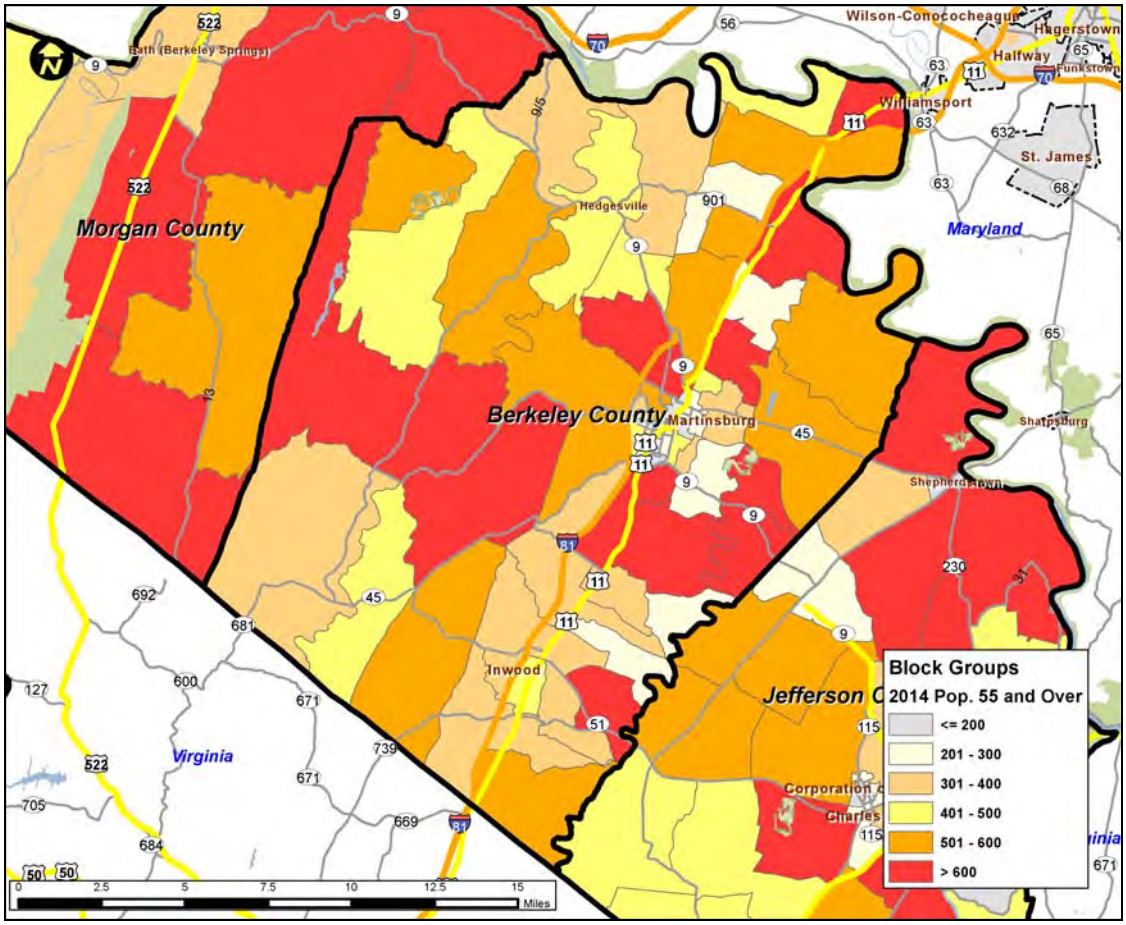


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	28,549	27.4%	29,131	26.5%	30,670	26.2%	1,539	5.3%
20 to 24	5,732	5.5%	6,196	5.6%	5,995	5.1%	-201	-3.2%
25 to 34	14,133	13.6%	14,347	13.1%	14,578	12.4%	231	1.6%
35 to 44	15,218	14.6%	15,294	13.9%	16,016	13.7%	722	4.7%
45 to 54	15,714	15.1%	16,152	14.7%	16,372	14.0%	220	1.4%
55 to 64	12,965	12.4%	14,447	13.2%	15,781	13.5%	1,334	9.2%
65 to 74	7,182	6.9%	9,013	8.2%	11,490	9.8%	2,477	27.5%
75 & Over	4,676	4.5%	5,251	4.8%	6,265	5.3%	1,014	19.3%
Total	104,169	100.0%	109,831	100.0%	117,167	100.0%	7,336	6.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	91,500	87.8%
Black	7,432	7.1%
Indian	286	0.3%
Asian	878	0.8%
Pacific Islander	38	0.0%
Some Other Race	1,289	1.2%
Two or More Races	2,746	2.6%
Total	104,169	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	89,454	85.9%
Moved within Same County	8,530	8.2%
Different County Same State	1,616	1.6%
Moved from Different State	4,219	4.0%
Moved from Abroad	349	0.3%
Total	104,169	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

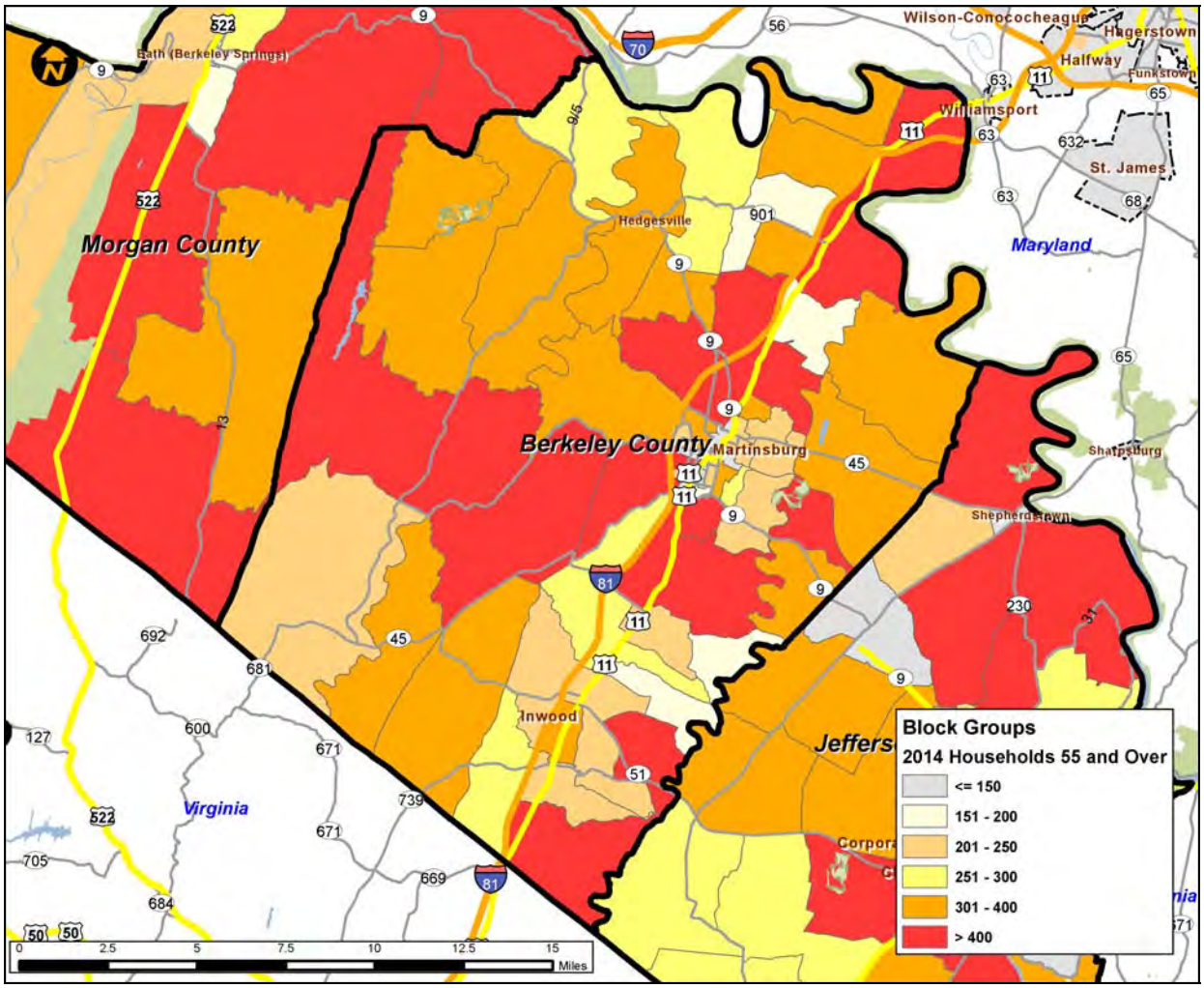
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Berkeley County	Households	29,569	39,855	42,025	44,670
	Household Change	-	10,286	2,170	2,645
	Percent Change	-	34.8%	5.4%	6.3%
	Household Size	2.57	2.61	2.59	2.60
County Seat: Martinsburg	Households	6,684	7,293	7,427	7,730
	Household Change	-	609	134	303
	Percent Change	-	9.1%	1.8%	4.1%
	Household Size	2.2	2.4	2.36	2.37

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	1,450	3.6%	1,454	3.5%	1,434	3.2%	-20	-1.4%
25 to 34	6,450	16.2%	6,449	15.3%	6,403	14.3%	-46	-0.7%
35 to 44	8,019	20.1%	7,963	18.9%	8,199	18.4%	236	3.0%
45 to 54	8,714	21.9%	8,821	21.0%	8,754	19.6%	-67	-0.8%
55 to 64	7,602	19.1%	8,337	19.8%	8,916	20.0%	579	6.9%
65 to 74	4,500	11.3%	5,555	13.2%	6,933	15.5%	1,378	24.8%
75 to 84	2,398	6.0%	2,737	6.5%	3,015	6.8%	278	10.2%
85 & Over	722	1.8%	710	1.7%	1,017	2.3%	307	43.2%
Total	39,855	100.0%	42,025	100.0%	44,670	100.0%	2,645	6.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



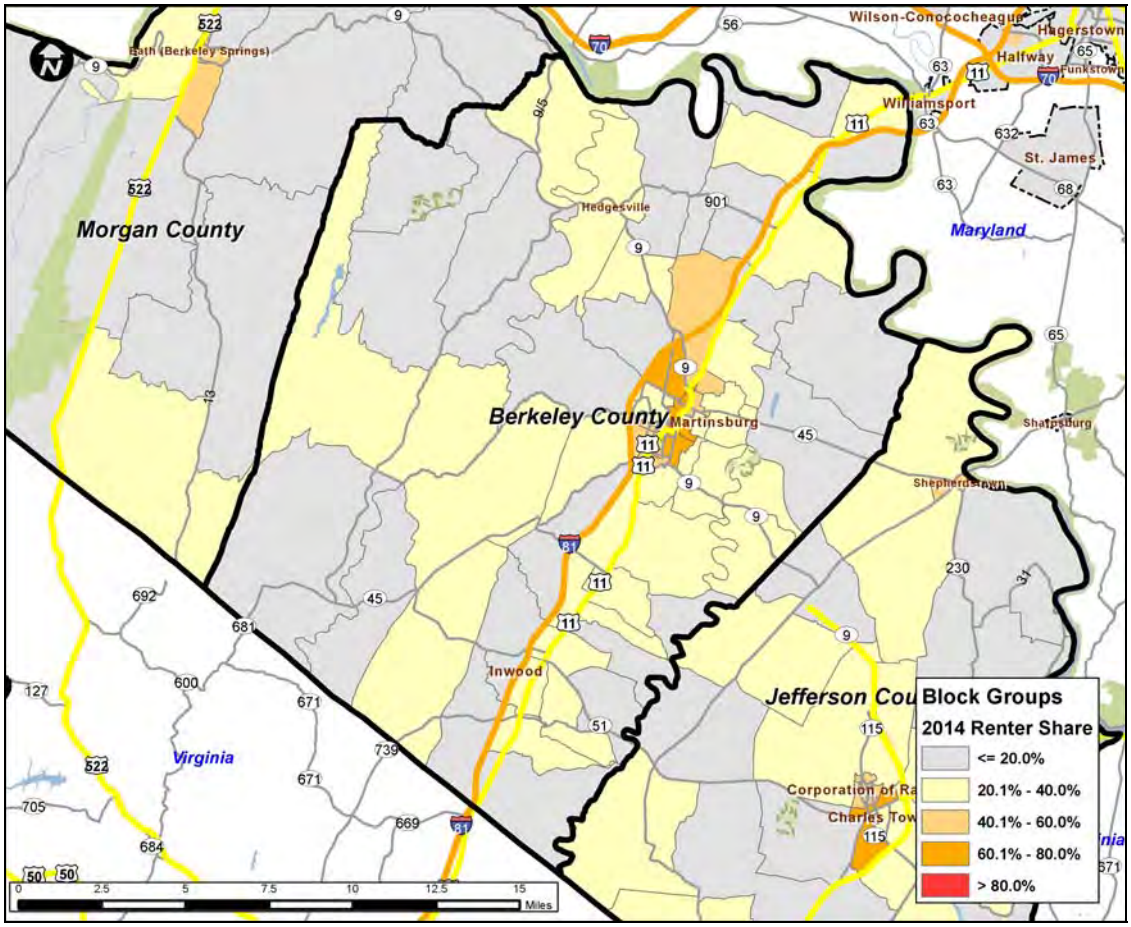
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	29,764	74.7%	30,306	72.1%	32,599	73.0%
Renter-Occupied	10,091	25.3%	11,719	27.9%	12,071	27.0%
Total	39,855	100.0%	42,025	100.0%	44,670	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	12,440	81.7%	14,266	82.3%	16,412	82.6%
Renter-Occupied	2,782	18.3%	3,072	17.7%	3,469	17.4%
Total	15,222	100.0%	17,338	100.0%	19,880	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,949	33.7%	4,073	33.7%	124	3.1%
2 Persons	3,036	25.9%	3,103	25.7%	67	2.2%
3 Persons	1,906	16.3%	1,972	16.3%	66	3.5%
4 Persons	1,552	13.2%	1,585	13.1%	32	2.1%
5 Persons+	1,276	10.9%	1,340	11.1%	63	5.0%
Total	11,719	100.0%	12,071	100.0%	352	3.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	6,055	20.0%	6,543	20.1%	489	8.1%
2 Persons	11,345	37.4%	12,082	37.1%	737	6.5%
3 Persons	5,457	18.0%	5,901	18.1%	444	8.1%
4 Persons	4,263	14.1%	4,553	14.0%	290	6.8%
5 Persons+	3,187	10.5%	3,520	10.8%	333	10.4%
Total	30,306	100.0%	32,599	100.0%	2,293	7.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,918	62.4%	2,137	61.6%	219	11.4%
2 Persons	711	23.1%	836	24.1%	125	17.6%
3 Persons	216	7.0%	234	6.7%	18	8.2%
4 Persons	166	5.4%	193	5.6%	28	16.6%
5 Persons+	61	2.0%	69	2.0%	8	12.4%
Total	3,072	100.0%	3,469	100.0%	397	12.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	4,261	29.9%	4,811	29.3%	550	12.9%
2 Persons	7,362	51.6%	8,362	51.0%	1,000	13.6%
3 Persons	1,478	10.4%	1,789	10.9%	311	21.1%
4 Persons	613	4.3%	750	4.6%	137	22.4%
5 Persons+	553	3.9%	699	4.3%	146	26.4%
Total	14,266	100.0%	16,412	100.0%	2,145	15.0%

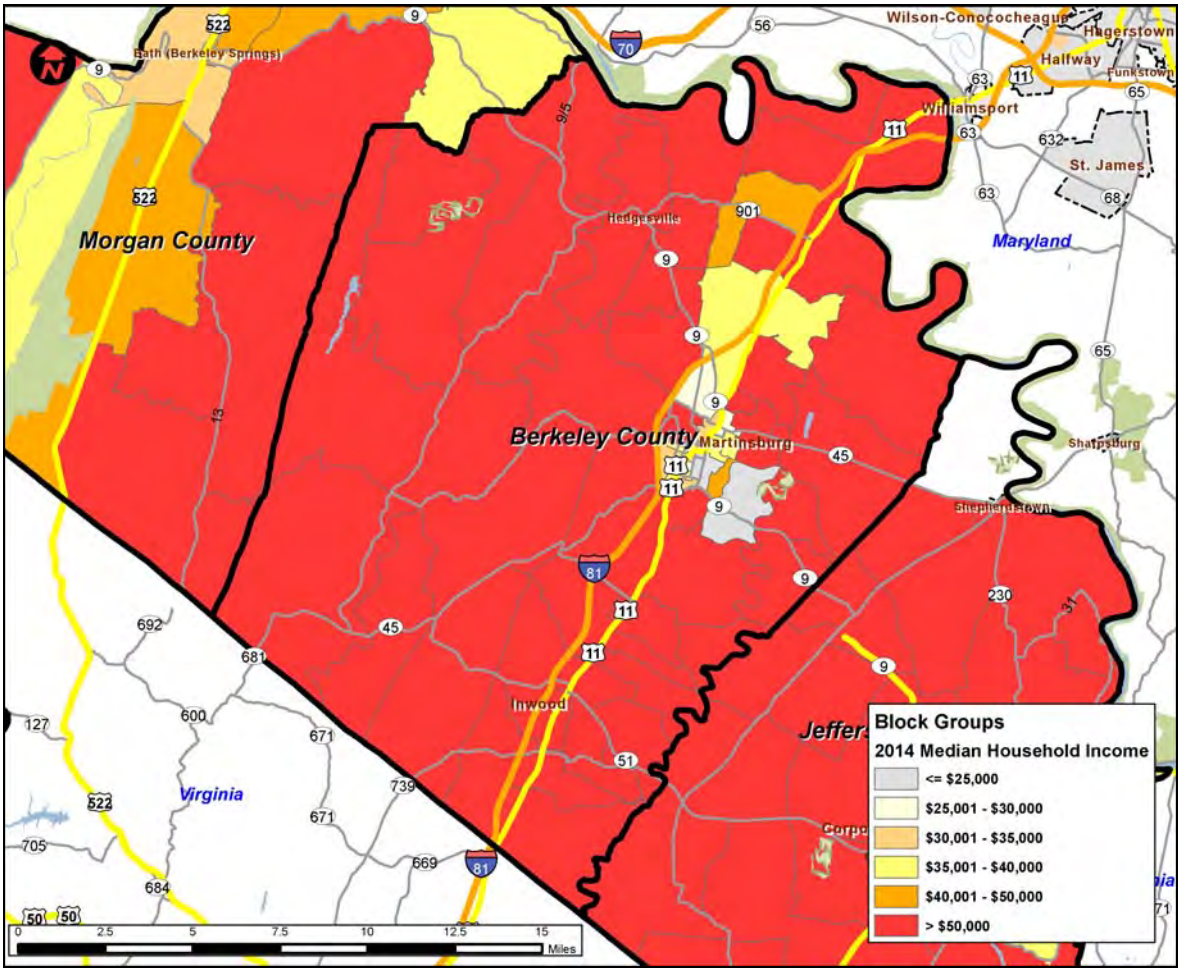
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	2,279	5.7%	2,946	7.0%	2,987	6.7%
$10,000 to $19,999	4,105	10.3%	4,211	10.0%	4,167	9.3%
$20,000 to $29,999	3,732	9.4%	3,939	9.4%	4,115	9.2%
$30,000 to $39,999	5,009	12.6%	5,199	12.4%	5,176	11.6%
$40,000 to $49,999	3,847	9.7%	4,406	10.5%	4,612	10.3%
$50,000 to $59,999	3,336	8.4%	3,778	9.0%	3,954	8.9%
$60,000 to $74,999	4,729	11.9%	4,454	10.6%	4,759	10.7%
$75,000 to $99,999	6,177	15.5%	6,467	15.4%	6,764	15.1%
$100,000 to $124,999	3,134	7.9%	2,906	6.9%	3,585	8.0%
$124,999 to $149,999	1,617	4.1%	1,719	4.1%	2,001	4.5%
$150,000 to $199,999	1,177	3.0%	1,528	3.6%	1,803	4.0%
$200,000+	714	1.8%	473	1.1%	747	1.7%
Total	39,855	100.0%	42,025	100.0%	44,670	100.0%
Median Income	$52,862		$50,825		$53,233	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



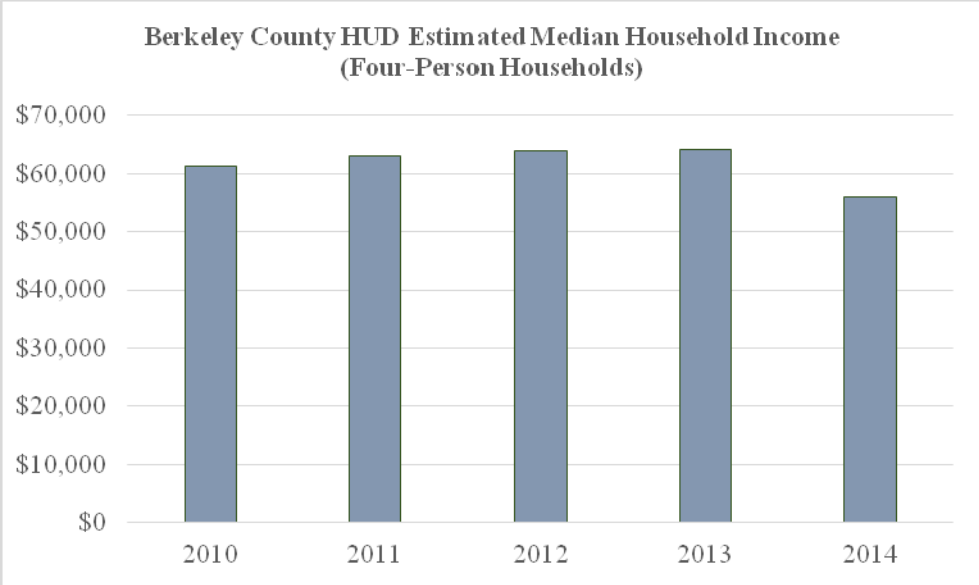
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,060	7.0%	1,436	8.3%	1,554	7.8%
$10,000 to $19,999	2,256	14.8%	2,307	13.3%	2,410	12.1%
$20,000 to $29,999	1,644	10.8%	1,794	10.3%	2,092	10.5%
$30,000 to $39,999	2,018	13.3%	2,262	13.0%	2,439	12.3%
$40,000 to $49,999	1,432	9.4%	1,882	10.9%	2,125	10.7%
$50,000 to $59,999	1,386	9.1%	1,590	9.2%	1,839	9.3%
$60,000 to $74,999	1,486	9.8%	1,566	9.0%	1,894	9.5%
$75,000 to $99,999	1,723	11.3%	2,038	11.8%	2,370	11.9%
$100,000 to $124,999	868	5.7%	907	5.2%	1,207	6.1%
$124,999 to $149,999	550	3.6%	666	3.8%	783	3.9%
$150,000 to $199,999	471	3.1%	650	3.7%	788	4.0%
$200,000+	327	2.1%	239	1.4%	379	1.9%
Total	15,222	100.0%	17,338	100.0%	19,880	100.0%
Median Income	$44,423		$44,624		$46,799	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$61,200	-
2011	$63,000	2.9%
2012	$63,900	1.4%
2013	$64,000	0.2%
2014	$55,900	-12.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	561	186	207	58	63	1,076
$10,000 to $19,999	1,049	516	175	53	159	1,952
$20,000 to $29,999	596	413	231	226	36	1,503
$30,000 to $39,999	483	409	283	278	81	1,534
$40,000 to $49,999	310	327	86	145	271	1,138
$50,000 to $59,999	148	215	161	140	297	960
$60,000 to $74,999	80	310	205	206	20	822
$75,000 to $99,999	98	164	144	165	95	665
$100,000 to $124,999	17	38	67	29	10	162
$125,000 to $149,999	58	24	25	23	5	136
$150,000 to $199,999	33	8	2	5	6	54
$200,000 & Over	23	27	22	7	10	89
Total	3,456	2,638	1,609	1,335	1,053	10,091

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	827	247	311	77	73	1,535
$10,000 to $19,999	1,180	545	197	63	198	2,183
$20,000 to $29,999	581	490	261	257	49	1,637
$30,000 to $39,999	527	471	306	324	85	1,712
$40,000 to $49,999	361	431	114	160	316	1,382
$50,000 to $59,999	185	233	220	169	381	1,189
$60,000 to $74,999	78	353	200	212	22	865
$75,000 to $99,999	88	159	171	214	125	757
$100,000 to $124,999	14	47	65	28	15	169
$125,000 to $149,999	57	26	32	32	0	147
$150,000 to $199,999	43	14	14	11	6	88
$200,000 & Over	9	19	14	7	7	56
Total	3,949	3,036	1,906	1,552	1,276	11,719

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	843	231	318	82	63	1,537
$10,000 to $19,999	1,177	500	185	57	206	2,125
$20,000 to $29,999	611	494	264	246	50	1,664
$30,000 to $39,999	505	475	301	327	87	1,695
$40,000 to $49,999	381	448	124	151	332	1,435
$50,000 to $59,999	195	225	237	191	401	1,248
$60,000 to $74,999	90	408	202	216	30	946
$75,000 to $99,999	107	173	172	224	136	812
$100,000 to $124,999	23	60	87	34	15	219
$125,000 to $149,999	64	34	38	34	1	172
$150,000 to $199,999	55	22	13	13	8	111
$200,000 & Over	22	32	30	11	12	106
Total	4,073	3,103	1,972	1,585	1,340	12,071

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	205	172	186	46	61	670
$10,000 to $19,999	427	405	147	37	154	1,170
$20,000 to $29,999	355	334	204	213	28	1,133
$30,000 to $39,999	317	291	227	258	74	1,167
$40,000 to $49,999	212	245	74	133	271	935
$50,000 to $59,999	50	181	154	113	281	779
$60,000 to $74,999	10	191	195	199	17	611
$75,000 to $99,999	64	141	138	140	92	576
$100,000 to $124,999	3	19	62	18	10	111
$125,000 to $149,999	39	15	20	16	1	90
$150,000 to $199,999	18	3	0	1	0	21
$200,000 & Over	10	9	20	4	4	46
Total	1,709	2,004	1,427	1,177	993	7,309

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	324	230	283	66	69	972
$10,000 to $19,999	540	450	170	45	189	1,395
$20,000 to $29,999	325	396	237	242	41	1,241
$30,000 to $39,999	347	345	247	307	81	1,328
$40,000 to $49,999	262	315	97	150	315	1,139
$50,000 to $59,999	99	202	211	134	363	1,009
$60,000 to $74,999	15	202	191	203	20	632
$75,000 to $99,999	49	133	156	187	121	646
$100,000 to $124,999	2	24	58	21	11	116
$125,000 to $149,999	40	14	26	23	0	103
$150,000 to $199,999	23	4	3	3	3	36
$200,000 & Over	5	9	11	3	3	31
Total	2,031	2,324	1,690	1,387	1,215	8,647

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	298	215	287	68	59	927
$10,000 to $19,999	508	405	157	36	202	1,307
$20,000 to $29,999	312	374	240	231	43	1,200
$30,000 to $39,999	309	330	240	310	81	1,271
$40,000 to $49,999	267	320	99	143	328	1,158
$50,000 to $59,999	97	192	228	145	382	1,043
$60,000 to $74,999	16	224	193	208	26	667
$75,000 to $99,999	52	137	156	193	129	667
$100,000 to $124,999	2	31	77	23	13	145
$125,000 to $149,999	42	17	32	27	0	118
$150,000 to $199,999	28	8	3	2	3	44
$200,000 & Over	6	13	25	5	6	54
Total	1,936	2,266	1,738	1,391	1,271	8,603

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	172	134	107	92	44	550
$10,000 to $19,999	198	147	138	81	115	680
$20,000 to $29,999	268	362	108	166	52	955
$30,000 to $39,999	479	520	336	136	354	1,825
$40,000 to $49,999	320	406	265	335	154	1,479
$50,000 to $59,999	132	366	290	258	124	1,170
$60,000 to $74,999	260	890	572	610	300	2,631
$75,000 to $99,999	240	938	1,000	987	713	3,878
$100,000 to $124,999	29	633	669	494	329	2,155
$125,000 to $149,999	23	176	323	291	164	977
$150,000 to $199,999	15	235	196	121	119	685
$200,000 & Over	13	76	110	104	38	341
Total	2,148	4,883	4,113	3,675	2,506	17,324

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	165	128	131	77	38	539
$10,000 to $19,999	119	104	120	66	99	509
$20,000 to $29,999	204	327	104	204	64	903
$30,000 to $39,999	401	375	326	133	376	1,610
$40,000 to $49,999	305	328	271	339	142	1,385
$50,000 to $59,999	107	334	292	282	164	1,179
$60,000 to $74,999	232	657	508	563	297	2,256
$75,000 to $99,999	193	797	1,022	994	777	3,783
$100,000 to $124,999	26	488	580	464	324	1,883
$125,000 to $149,999	17	139	342	301	151	949
$150,000 to $199,999	14	268	214	175	170	841
$200,000 & Over	11	39	70	52	31	202
Total	1,794	3,982	3,979	3,650	2,634	16,039

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	157	116	121	78	33	506
$10,000 to $19,999	123	85	102	55	85	449
$20,000 to $29,999	202	285	92	189	56	824
$30,000 to $39,999	374	317	282	118	375	1,466
$40,000 to $49,999	287	310	251	332	148	1,328
$50,000 to $59,999	99	277	270	267	158	1,071
$60,000 to $74,999	221	572	526	571	309	2,199
$75,000 to $99,999	179	708	1,032	990	820	3,728
$100,000 to $124,999	37	548	683	567	398	2,232
$125,000 to $149,999	17	149	396	353	186	1,100
$150,000 to $199,999	18	287	248	207	211	971
$200,000 & Over	19	67	110	77	42	314
Total	1,732	3,720	4,112	3,802	2,820	16,187

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	356	15	21	12	2	406
$10,000 to $19,999	622	111	28	17	5	782
$20,000 to $29,999	241	80	27	13	8	370
$30,000 to $39,999	166	118	56	20	7	367
$40,000 to $49,999	97	82	12	11	0	203
$50,000 to $59,999	97	34	7	27	16	181
$60,000 to $74,999	70	119	10	7	3	210
$75,000 to $99,999	33	23	6	25	2	89
$100,000 to $124,999	15	20	5	11	0	51
$125,000 to $149,999	20	9	5	7	4	46
$150,000 to $199,999	16	5	2	4	6	33
$200,000 & Over	13	19	2	3	6	44
Total	1,747	634	182	159	60	2,782

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	503	17	28	12	4	564
$10,000 to $19,999	640	95	26	18	9	788
$20,000 to $29,999	256	94	23	14	8	396
$30,000 to $39,999	180	126	59	16	4	385
$40,000 to $49,999	99	116	18	10	1	243
$50,000 to $59,999	86	31	10	35	18	180
$60,000 to $74,999	63	151	9	9	1	233
$75,000 to $99,999	39	26	15	26	4	111
$100,000 to $124,999	12	22	8	7	4	52
$125,000 to $149,999	16	12	6	9	0	43
$150,000 to $199,999	20	10	11	8	3	51
$200,000 & Over	4	11	3	3	4	25
Total	1,918	711	216	166	61	3,072

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	545	16	31	14	4	610
$10,000 to $19,999	670	96	28	21	4	818
$20,000 to $29,999	299	120	25	14	7	464
$30,000 to $39,999	196	145	60	17	5	424
$40,000 to $49,999	114	127	25	8	3	277
$50,000 to $59,999	98	33	9	46	20	205
$60,000 to $74,999	74	184	9	8	3	279
$75,000 to $99,999	55	37	15	32	7	145
$100,000 to $124,999	21	29	11	11	2	73
$125,000 to $149,999	23	17	6	7	1	54
$150,000 to $199,999	27	14	10	11	5	67
$200,000 & Over	15	19	5	5	7	52
Total	2,137	836	234	193	69	3,469

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	396	190	45	14	9	653
$10,000 to $19,999	997	355	88	32	2	1,474
$20,000 to $29,999	585	610	55	11	13	1,274
$30,000 to $39,999	666	779	98	24	84	1,651
$40,000 to $49,999	340	772	80	15	22	1,229
$50,000 to $59,999	255	744	149	36	21	1,205
$60,000 to $74,999	164	792	167	90	64	1,276
$75,000 to $99,999	192	963	209	117	153	1,634
$100,000 to $124,999	84	478	118	99	38	817
$125,000 to $149,999	55	309	84	30	27	505
$150,000 to $199,999	34	299	62	16	28	438
$200,000 & Over	33	158	21	50	21	284
Total	3,802	6,448	1,175	533	481	12,440

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	527	266	57	12	9	872
$10,000 to $19,999	1,012	394	87	23	3	1,519
$20,000 to $29,999	631	679	67	10	11	1,399
$30,000 to $39,999	749	881	130	32	85	1,877
$40,000 to $49,999	423	1,060	99	25	32	1,639
$50,000 to $59,999	303	818	225	39	24	1,410
$60,000 to $74,999	156	821	196	98	62	1,333
$75,000 to $99,999	229	1,081	269	157	192	1,927
$100,000 to $124,999	79	500	125	111	39	855
$125,000 to $149,999	82	354	112	38	38	623
$150,000 to $199,999	44	394	94	20	47	599
$200,000 & Over	25	114	16	47	12	214
Total	4,261	7,362	1,478	613	553	14,266

Source: Ribbon Demographics; ESRI; Urban Decision Group

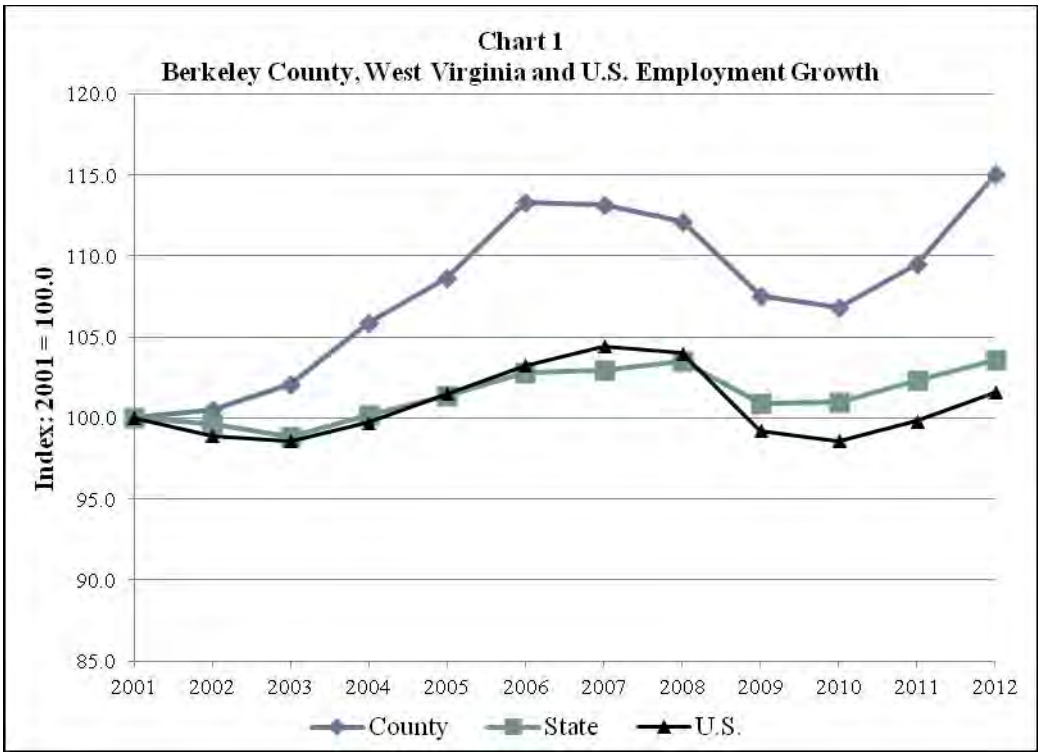
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	584	273	64	13	9	944
$10,000 to $19,999	1,066	410	87	22	6	1,592
$20,000 to $29,999	739	774	82	14	17	1,627
$30,000 to $39,999	816	936	135	38	90	2,015
$40,000 to $49,999	475	1,187	115	27	45	1,849
$50,000 to $59,999	358	923	279	44	31	1,635
$60,000 to $74,999	200	977	244	115	78	1,615
$75,000 to $99,999	269	1,205	330	182	239	2,225
$100,000 to $124,999	111	643	173	155	52	1,134
$125,000 to $149,999	98	394	146	45	46	729
$150,000 to $199,999	55	474	106	25	61	721
$200,000 & Over	39	166	28	71	24	327
Total	4,811	8,362	1,789	750	699	16,412

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Berkeley County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Berkeley County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Berkeley County, State and U.S. Employment, 2001-2012						
	Berkeley County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	26,447		686		129,636	
2002	26,583	0.5%	683	-0.4%	128,234	-1.1%
2003	26,994	1.5%	678	-0.8%	127,796	-0.3%
2004	28,001	3.7%	687	1.3%	129,278	1.2%
2005	28,743	2.6%	695	1.2%	131,572	1.8%
2006	29,973	4.3%	705	1.4%	133,834	1.7%
2007	29,924	-0.2%	706	0.1%	135,366	1.1%
2008	29,661	-0.9%	710	0.5%	134,806	-0.4%
2009	28,447	-4.1%	692	-2.5%	128,608	-4.6%
2010	28,260	-0.7%	692	0.1%	127,820	-0.6%
2011	28,958	2.5%	702	1.4%	129,411	1.2%
2012	30,426	5.1%	711	1.2%	131,696	1.8%
Change						
2001-12	3,979	15.0%	25	3.6%	2,061	1.6%
2001-03	547	2.1%	-8	-1.1%	-1,840	-1.4%
2003-07	2,930	10.9%	28	4.2%	7,570	5.9%
2007-12	502	1.7%	4	0.6%	-3,670	-2.7%

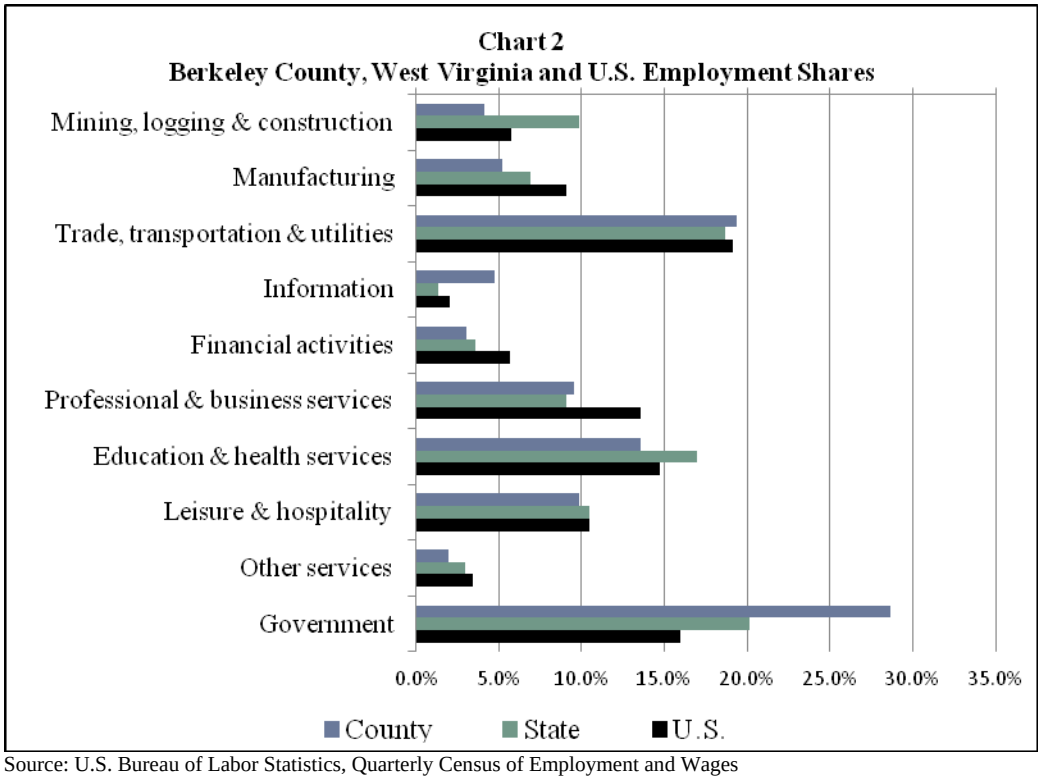
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Berkeley County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Berkeley County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,255	4.1%	41.8	71.7
Manufacturing	1,583	5.2%	75.4	57.6
Trade, Transportation and Utilities	5,890	19.4%	103.7	101.1
Information	1,432	4.7%	349.8	231.5
Financial Activities	925	3.0%	84.9	53.3
Professional and Business Services	2,891	9.5%	104.6	70.0
Educational and Health Services	4,119	13.5%	79.9	91.9
Leisure and Hospitality	3,000	9.9%	94.4	94.5
Other Services	607	2.0%	67.2	57.8
Total Private Sector	**21,707**	**71.3%**	**89.3**	**84.9**
Total Government	**8,719**	**28.7%**	**142.2**	**179.3**
Total Payroll Employment	**30,426**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

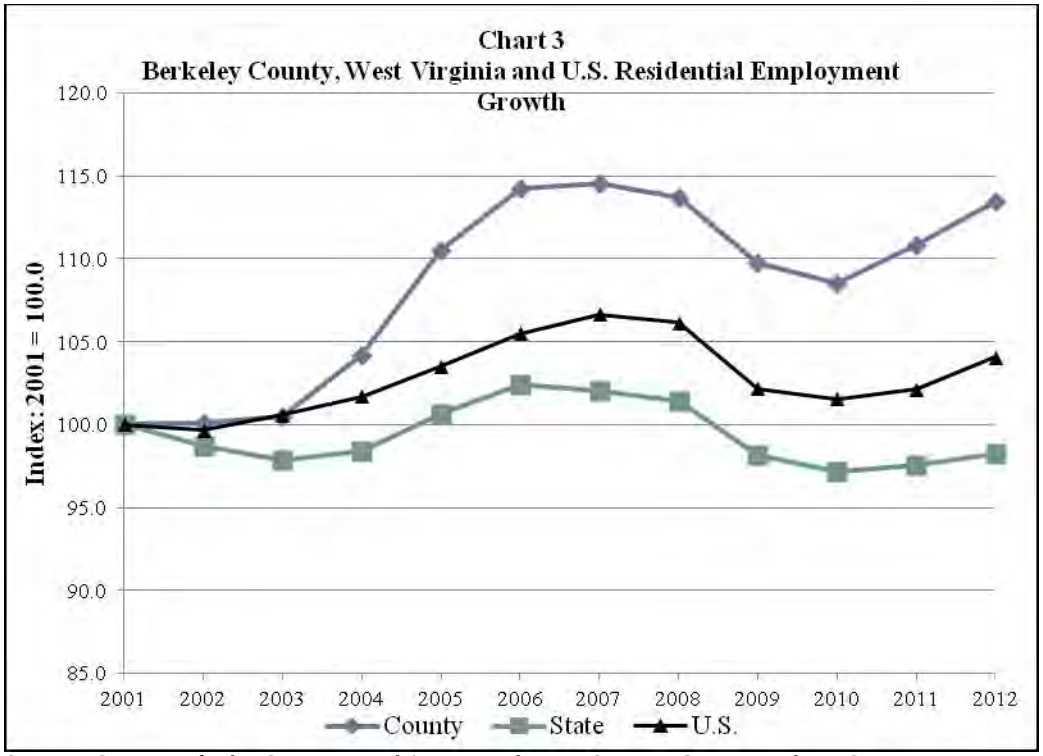


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Berkeley County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Berkeley County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Berkeley County; this one considers the number of Berkeley County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

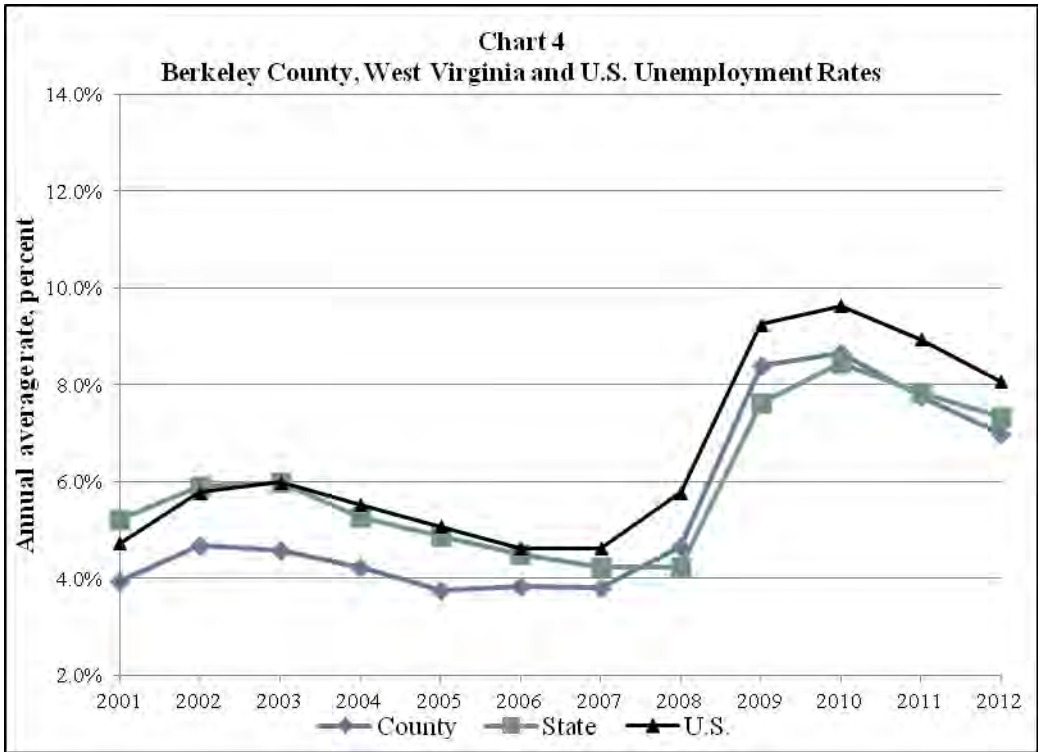
Table 3 Berkeley County, State and U.S. Residential Employment, 2001-2012						
	Berkeley County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	38,519		759		136,933	
2002	38,546	0.1%	749	-1.3%	136,485	-0.3%
2003	38,719	0.4%	742	-0.9%	137,736	0.9%
2004	40,145	3.7%	747	0.6%	139,252	1.1%
2005	42,579	6.1%	764	2.3%	141,730	1.8%
2006	44,007	3.4%	777	1.8%	144,427	1.9%
2007	44,126	0.3%	774	-0.4%	146,047	1.1%
2008	43,795	-0.8%	769	-0.6%	145,362	-0.5%
2009	42,273	-3.5%	745	-3.2%	139,878	-3.8%
2010	41,789	-1.1%	737	-1.1%	139,064	-0.6%
2011	42,696	2.2%	740	0.4%	139,869	0.6%
2012	43,712	2.4%	746	0.8%	142,469	1.9%
Change						
2001-12	5,193	13.5%	-13	-1.7%	5,536	4.0%
2001-03	200	0.5%	-16	-2.2%	803	0.6%
2003-07	5,407	14.0%	32	4.3%	8,311	6.0%
2007-10	-2,337	-5.3%	-37	-4.8%	-6,983	-4.8%
2010-12	1,923	4.6%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Berkeley County, state and U.S. unemployment rates over the past decade. The table also shows the Berkeley County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Berkeley County Labor Force Statistics and Comparative Unemployment Rates						
	Berkeley County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Berkeley County	West Virginia	U.S.
2001	40,103	38,519	1,584	3.9%	5.2%	4.7%
2002	40,440	38,546	1,894	4.7%	5.9%	5.8%
2003	40,581	38,719	1,862	4.6%	6.0%	6.0%
2004	41,925	40,145	1,780	4.2%	5.3%	5.5%
2005	44,240	42,579	1,661	3.8%	4.9%	5.1%
2006	45,770	44,007	1,763	3.9%	4.5%	4.6%
2007	45,871	44,126	1,745	3.8%	4.2%	4.6%
2008	45,930	43,795	2,135	4.6%	4.2%	5.8%
2009	46,146	42,273	3,873	8.4%	7.6%	9.3%
2010	45,751	41,789	3,962	8.7%	8.4%	9.6%
2011	46,285	42,696	3,589	7.8%	7.8%	8.9%
2012	47,002	43,712	3,290	7.0%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Berkeley County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	46,285	42,696	3,589	7.8%
2012 January	45,827	42,264	3,563	7.8%
2012 February	46,165	42,435	3,730	8.1%
2012 March	46,311	42,505	3,806	8.2%
2012 April	47,021	43,527	3,494	7.4%
2012 May	47,268	43,907	3,361	7.1%
2012 June	48,241	44,666	3,575	7.4%
2012 July	48,333	44,861	3,472	7.2%
2012 August	47,027	43,743	3,284	7%
2012 September	46,996	44,186	2,810	6%
2012 October	47,106	44,241	2,865	6.1%
2012 November	46,970	44,238	2,732	5.8%
2012 December	46,758	43,967	2,791	6%
2012 Annual	47,002	43,712	3,290	7%
2013 January	46,460	43,346	3,114	6.7%
2013 February	46,284	43,100	3,184	6.9%
2013 March	46,432	43,328	3,104	6.7%
2013 April	47,030	44,084	2,946	6.3%
2013 May	47,368	44,660	2,708	5.7%
2013 June	47,528	44,645	2,883	6.1%
2013 July	47,565	44,927	2,638	5.5%
2013 August	46,879	44,325	2,554	5.4%
2013 September	46,678	44,425	2,253	4.8%
2013 October	46,975	44,544	2,431	5.2%
2013 November	46,387	44,276	2,111	4.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Berkeley County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Berkeley County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	259	0.5%	10.6	28.5
Construction	4,221	8.7%	122.7	128.4
Manufacturing	5,564	11.5%	132.9	106.8
Wholesale Trade	1,449	3.0%	131.9	102.2
Retail Trade	5,394	11.2%	89.7	96.9
Transportation and Utilities	3,365	7.0%	125.0	137.6
Information	1,104	2.3%	129.3	99.5
Financial Activities	2,316	4.8%	108.7	69.8
Professional and Business Services	4,048	8.4%	113.3	79.5
Educational and Health Services	10,337	21.4%	82.8	95.0
Leisure and Hospitality	3,680	7.6%	88.1	84.5
Other Services, Except Public Administration	1,932	4.0%	87.5	81.4
Public Administration	4,680	9.7%	153.5	197.1
Total Employment	**48,349**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Berkeley County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	15,085	31.2%	101.6	87.4
Service	8,316	17.2%	93.5	98.3
Sales and Office	11,700	24.2%	98.0	96.4
Natural Resources, Construction and Maintenance	5,512	11.4%	89.1	120.0
Production, Transportation and Material Moving	7,687	15.9%	118.7	130.3
Total Employment	**48,349**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Berkeley County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Berkeley County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Berkeley County.

Largest Employers in Berkeley County		
Employer	**Industry**	**Employment**
State and Local Government	Government	4,930
Federal Government	Government	3,790
Berkeley County Board of Education	Education	2,300
Veterans Administration Center	Health Care	1,569
Quad/Graphics (2)	Printing	1,357
West Virginia Air National Guard	Training Center	1,230
West Virginia University Hospital- East	Health Care	900
Enterprise Computing Center	IRS Data Center	900
U.S. Coast Guard (3 Centers)	Operations, Maritime Center	875
Macy's	Distribution Center	700
	Total	**18,551**

Source: Berkeley County Development Authority, 1/2013; West Virginia Department of Commerce, 3/2013

Berkeley County is the fastest growing county in the state and among the fastest in the nation due, in part, to its proximity to Washington D.C., Baltimore, Maryland and Virginia. Interstate 81, a major north-south roadway that runs directly through the county, connects to Interstate 70, a major east-west roadway, and provides access to the Eastern Seaboard and other major markets. The county is within two-thirds of all industrial activity in the U.S. Nearly half (46%) of Berkeley County's employed residents commute beyond the county and state borders, according to the West Virginia Department of Commerce.

The largest city and the county seat of Berkeley County is Martinsburg. It is also the most rapidly expanding city in West Virginia. Downtown revitalization, interstate-related commerce expansion, modernization of infrastructure, land annexation to allow for growth and economic development incentives have all contributed to this growth. Quad/Graphics, EcoLab, Macy's (distribution center) and FedEx are major employers in and around the Martinsburg area.

The West Virginia Department of Commerce reports government entities (federal, state and local) account for 28% Berkeley County's employment. Martinsville has numerous federal government employers including the Internal Revenue Service (IRS); U.S. Coast Guard Operations Systems Center; U.S. Coast Guard National Maritime Center; Bureau of Alcohol, Tobacco, Firearms, and Explosives; and the Veteran Administration Center. There are also several companies in the Tri-county that have contracts with various agencies.

The West Virginia Department of Commerce has received one Worker Adjustment and Retraining Notification (WARN) for Jefferson County during the past 18 months; the closure of Chenega Aerospace in May 2013 affected 128 jobs in both Jefferson and Berkeley counties.

DC Corp, a colocation, disaster recovery and managed services provider, broke ground October, 2013 on a 100,000-square-foot expansion of a new raised data center space at a cost of $100 million. The data center will be the first of its kind in the United States, according to the company's CEO Charles Asbury. The company will bring dark fiber from Washington D.C. and New York City to the area. Once complete (projected third quarter of 2014), the center will offer 280,000 square feet, provide enough rental space for approximately 50 to 100 tenants and employ more than 50 people. The construction phase will employ an estimated 250 workers. DC Corp. plans a similar expansion ($75 to $100 million and an additional 100,000 square feet) in the next two years.

In January 2014, the Eastern Panhandle Transit Authority announced negotiations with Cumbo Yard Industrial Park's businesses to permanently expand services to the park. The route would provide services to at least five companies and employ one bus driver. Current tenants of the industrial park include Macy's Internet fulfillment center, WorkForce West Virginia Career Center and Quad/Graphics.

City Hospital in Martinsburg, which was renamed Berkeley Medical Center in May 2013, has undergone $30 million in improvements over the last few years that included a new emergency department with renovated emergency room, and remodeled obstetrics, radiology and lobby areas. A new cardiac catheterization lab and intensive care units have also been added. The hospital has added more than 100 physicians since 2005.

In November 2013, the Volvo Group announced it will invest $30 million to expand its Hagerstown, Maryland facility, which is about 10 miles beyond Berkeley County's border. Volvo is one of the largest producers of heavy duty diesel engines, and plans to add as many as 140 new full-time jobs.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	29,764	74.7%
Renter-Occupied	10,091	25.3%
Total-Occupied Units*	39,855	89.0%
Vacant For Rent	1,291	26.3%
Vacant For-Sale Only	867	17.7%
Vacant Rented/Sold, Not Occ.	199	4.1%
Vacant Seasonal, Recreational	1,420	28.9%
All Other Vacant	1,129	23.0%
Total Vacant Units	4,906	11.0%
Total	44,761	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	29,764	74.7%	29,642	122	0.4%
Renter-Occupied	10,091	25.3%	10,039	52	0.5%
Total	39,855	100.0%	39,681	174	0.4%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	3,138	10.5%	562	5.6%
2000 to 2004	5,380	18.1%	883	8.7%
1990 to 1999	7,604	25.5%	1,805	17.9%
1980 to 1989	4,387	14.7%	1,533	15.2%
1970 to 1979	3,280	11.0%	1,846	18.3%
1960 to 1969	1,379	4.6%	1,070	10.6%
1940 to 1959	2,023	6.8%	1,121	11.1%
1939 or Earlier	2,572	8.6%	1,272	12.6%
Total	29,764	100.0%	10,091	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	24,479	82.2%	3,014	29.9%
1 Attached	1,321	4.4%	893	8.9%
2 to 4	89	0.3%	1,142	11.3%
5 to 9	15	0.1%	1,466	14.5%
10 to 19	0	0.0%	832	8.2%
20 to 49	0	0.0%	399	4.0%
50 or More	21	0.1%	609	6.0%
Mobile Home,	3,838	12.9%	1,736	17.2%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	29,764	100.0%	10,091	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	29,764	100.0%
0.50 or Less Occupants Per Room	23,082	77.6%
0.51 to 1.00 Occupants Per Room	6,248	21.0%
1.01 to 1.50 Occupants Per Room	405	1.4%
1.51 to 2.00 Occupants Per Room	19	0.1%
2.01 or More Occupants Per Room	9	0.0%
Renter-Occupied	10,091	100.0%
0.50 or Less Occupants Per Room	6,538	64.8%
0.51 to 1.00 Occupants Per Room	3,251	32.2%
1.01 to 1.50 Occupants Per Room	248	2.5%
1.51 to 2.00 Occupants Per Room	53	0.5%
2.01 or More Occupants Per Room	0	0.0%
Total	39,855	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
County	35.2%
West Virginia	32.0%

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

Building Permit Data – Berkeley County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	1,811	1,935	1,659	1,258	775	485	400	324	526	524
Units in Single-Family Structures	1,616	1,866	1,546	1,077	721	445	400	324	409	524
Units in All Multi-Family Structures	195	69	113	181	54	40	0	0	117	0
Units in 2-unit Multi-Family Structures	16	30	30	2	6	4	0	0	4	0
Units in 3- and 4-unit Multi-Family Structures	34	10	10	23	12	0	0	0	23	0
Units in 5+ Unit Multi-Family Structures	145	29	73	156	36	36	0	0	90	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	15	1,005	15	98.5%
Market-rate/Government-Subsidized	1	132	0	100.0%
Tax Credit	5	492	27	94.5%
Tax Credit/Government-Subsidized	15	855	7	99.2%
Government-Subsidized	4	166	0	100.0%
Total	40	2,650	49	98.2%

Market-Rate

Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	9	0.8%	0	0.0%	$620
One-Bedroom	1.0	205	18.9%	5	2.4%	$742
Two-Bedroom	1.0	306	28.2%	1	0.3%	$829
Two-Bedroom	1.5	41	3.8%	0	0.0%	$936
Two-Bedroom	2.0	235	21.6%	6	2.6%	$988
Two-Bedroom	2.5	52	4.8%	2	3.8%	$1,075
Three-Bedroom	1.0	39	3.6%	0	0.0%	$1,052
Three-Bedroom	1.5	57	5.2%	0	0.0%	$1,040
Three-Bedroom	2.0	27	2.5%	0	0.0%	$899
Three-Bedroom	2.5	115	10.6%	1	0.9%	$1,321
Total Market Rate		**1,086**	**100.0%**	**15**	**1.4%**	-

Tax Credit, Non-Subsidized

Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	45	9.1%	0	0.0%	$676
Two-Bedroom	1.0	196	39.8%	8	4.1%	$871
Three-Bedroom	1.0	165	33.5%	15	9.1%	$1,000
Three-Bedroom	1.5	32	6.5%	2	6.3%	$915
Four-Bedroom	2.0	54	11.0%	2	3.7%	$1,224
Total Tax Credit		**492**	**100.0%**	**27**	**5.5%**	-

Tax Credit, Government-Subsidized

Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	429	50.2%	0	0.0%	N/A
Two-Bedroom	1.0	346	40.5%	7	2.0%	N/A
Three-Bedroom	1.0	48	5.6%	0	0.0%	N/A
Three-Bedroom	1.5	32	3.7%	0	0.0%	N/A
Total Tax Credit		**855**	**100.0%**	**7**	**0.8%**	**N/A**

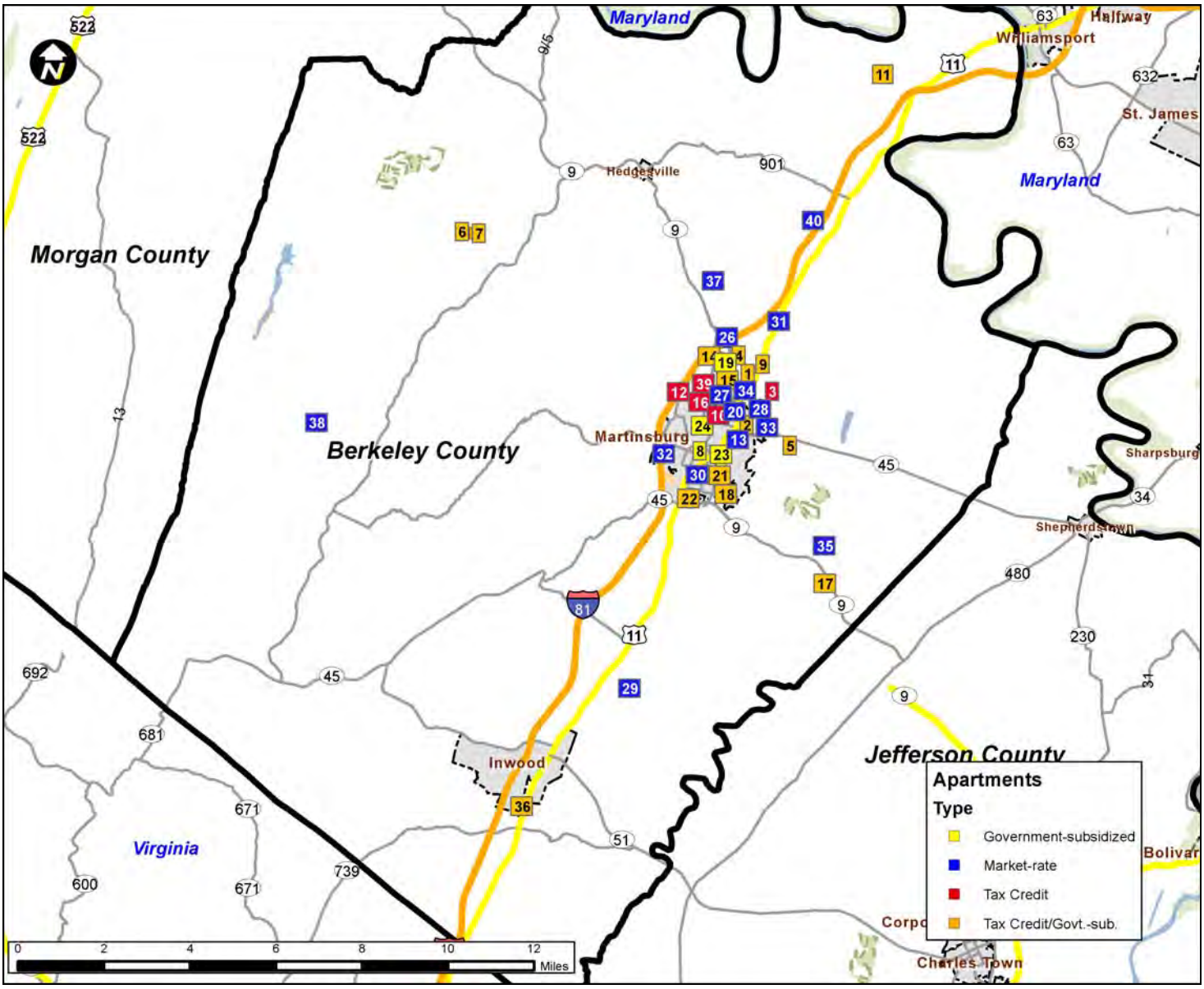
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	14	6.5%	0	0.0%	N/A
One-Bedroom	1.0	117	53.9%	0	0.0%	N/A
Two-Bedroom	1.0	69	31.8%	0	0.0%	N/A
Three-Bedroom	1.0	9	4.1%	0	0.0%	N/A
Three-Bedroom	2.0	4	1.8%	0	0.0%	N/A
Four-Bedroom	2.0	4	1.8%	0	0.0%	N/A
Total		**217**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**2,650**	**100.0%**	**49**	**1.8%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Joshua Gardens Apts.	TGS	B	1993 / 2002	46	0	100.0%
2	Woodbury Corners	TGS	B	1993	48	0	100.0%
3	The Cottages of Martinsburg	TAX	A-	1997	120	6	95.0%
4	Wesley Village Apts.	TGS	B+	1992	36	0	100.0%
5	Lindsey Terrace	TGS	C+	1993	40	5	87.5%
6	Rumsey Terrace Apts.	TGS	B	1990 / 2011	44	0	100.0%
7	Rumsey Terrace Apts. II	TGS	B	1995 / 2011	30	0	100.0%
8	Franklin Manor	GSS	B	1973	48	0	100.0%
9	Roberts Gardens	TGS	B-	1979 / 1998	64	0	100.0%
10	Washington Mews Apts.	TAX	B+	1999	50	0	100.0%
11	Marlowe Garden Apts.	TGS	B+	1988 / 1992	36	2	94.4%
12	Martin's Landing I & II	TAX	B+	1997	204	12	94.1%
13	High Street	MRR	C	1995 / 2004	2	0	100.0%
14	Polo Greene	TGS	B	1997	64	0	100.0%
15	Berkeley Square Apts.	TGS	B+	1979 / 1999	64	0	100.0%
16	Timberleaf	TAX	B+	1998	54	2	96.3%
17	Baker Heights Apts. I & II	TGS	B+	1983 / 2010	56	0	100.0%
18	Capital Heights Twnhms.	TGS	B+	1968 / 2004	110	0	100.0%
19	Hoffmaster Houses	GSS	C	1978	14	0	100.0%
20	Fairlawn Garden Apts.	MRR	B	1968 / 2007	95	0	100.0%
21	Senior Towers Apts.	TGS	B	1965 / 2010	93	0	100.0%
22	Fountain Head I & II	TGS	B	1987 / 2011	80	0	100.0%
23	Kings Daughters Court	GSS	B+	1948 / 1982	80	0	100.0%
24	Nar Roberts Jr.	GSS	C	1975	24	0	100.0%
25	Oak Tree Village	MRG	B	1974 / 2008	132	0	100.0%
26	Shenandoah Village Apts.	MRR	B+	1974 / 2010	143	0	100.0%
27	Courthouse Apts.	MRR	B	1989	85	0	100.0%
28	Pheasant Run Apt. Homes	MRR	A	2004	133	5	96.2%
29	Sweenies Valley View Apts.	MRR	B	1975 / 2009	9	0	100.0%
30	O'Roke Apts.	MRR	C	1940 / 1995	15	3	80.0%
31	Elmtree Townhouse Apts.	MRR	B	1984 / 2006	97	0	100.0%
32	Foxcroft Village Apts.	MRR	B	1985 / 2013	102	2	98.0%
33	Eagle Run Pointe	MRR	B	1994	71	1	98.6%
34	Stony Pointe	MRR	A	2008	108	3	97.2%
35	Townes of Willow Tree	MRR	A	2003 / 2013	88	0	100.0%
36	Cedar Green Apts.	TGS	B	1984 / 2011	44	0	100.0%
37	Gantts Mobile Home Community	MRR	C	1975	15	0	100.0%

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
38	Dunham's Mobile Home Park	MRR	C	1970	3	1	66.7%
39	Polo Greene Apts.	TAX	B	1998	64	7	89.1%
40	Evergreen Center	MRR	A-	2008	39	0	100.0%

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	5	393	0.8%
1970 to 1979	10	516	0.2%
1980 to 1989	7	500	0.8%
1990 to 1999	14	873	3.8%
2000 to 2004	2	221	2.3%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	2	147	2.0%
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	40	2,650	1.8%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	3	329	2.4%
A-	1	39	0.0%
B+	1	143	0.0%
B	7	540	0.6%
C	4	35	11.4%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	120	5.0%
B+	3	308	4.5%
B	1	64	10.9%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	6	382	0.5%
B	10	548	0.0%
B-	1	64	0.0%
C+	1	40	12.5%
C	2	38	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	35	2,329	49	97.9%
Senior (Age 55+)	5	321	0	100.0%
Total	40	2,650	49	98.2%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	751	7	99.1%
40% - 60% AMHI (Tax Credit)	492	27	94.5%
0-60% AMHI (All Affordable)	1,243	34	97.3%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	321	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	321	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
11 Lombard Lane	Bunker Hill	SFH	$1,300	3	3.5	2640
115 Scarboro Drive	Bunker Hill	TH	$1,050	3	2	1320
102 Lombard Lane	Bunker Hill	TH	$1,095	3	2.5	2159
179 Scarboro Drive	Bunker Hill	TH	$1,050	3	2.5	1745
39 Ripple Way	Falling Waters	SFH	$1,295	3	2	1350
203 Tidewater Ter.	Falling Waters	TH	$1,150	3	2	1500
32 Lullwater Way	Falling Waters	TH	$1,295	3	2.5	2393
207 Morningside Drive	Falling Waters	TH	$1,200	3	2.5	1672
202 Morningside Drive	Falling Waters	TH	$1,200	3	3.5	1836
162 Bluff Trial	Gerrardstown	SFH	$800	3	1	1267
157 Calypso Trial	Great Cacapon	SFH	$625	2	1	1784
88 Conifer Lane	Hedgesville	SFH	$850	1	1	560
10 Pileated Woodpecker Ln.	Hedgesville	SFH	$850	2	1	900
21 Lemen Court	Hedgesville	SFH	$1,450	3	2	2300
42 Morningstar Drive	Hedgesville	SFH	$895	3	3.5	1812
112 Fishhook Lane	Hedgesville	TH	$1,200	3	2.5	2024
222 Dorothy Court	Inwood	SFH	$600	2	2	1126
344 True Apple Way	Inwood	SFH	$600	3	2	864
18 Solora Court	Inwood	SFH	$1,700	4	3.5	2534
152 Topaz Lane	Inwood	TH	$950	3	2.5	1536
51 Hokes Run	Inwood	TH	$1,200	3	3	1791
67 Richwood Hall Road	Kearneysville	SFH	$1,695	4	3.5	3800

Continued from previous page:

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
1754 Rock Cliff Drive	Martinsburg	SFH	$1,200	0	-	-
838 Jenny Wren Drive	Martinsburg	SFH	$1,000	2	1	-
616 Winchester Ave.	Martinsburg	SFH	$995	2	1.5	734
416 W. John Street	Martinsburg	SFH	$850	3	1.5	1600
76 Ritter Drive	Martinsburg	SFH	$1,250	3	2.5	1740
315 Botany Drive	Martinsburg	SFH	$1,200	3	2.5	1800
91 Hook Drive	Martinsburg	SFH	$1,550	3	3	3034
92 Kendig Lane	Martinsburg	SFH	$1,750	3	3	2804
216 Pierce Arrow Way	Martinsburg	SFH	$1,200	4	2.5	2400
208 Rubens Circle	Martinsburg	SFH	$1,695	4	2.5	3260
101 Wren Street N	Martinsburg	SFH	$1,450	4	2.5	2133
1324 Gainsboro Drive	Martinsburg	SFH	$1,700	4	2.5	3100
597 Bashore Drive	Martinsburg	SFH	$1,750	4	3.5	2888
116 E. South St.	Martinsburg	TH	$745	3	1	1150
230 Surrey Court	Martinsburg	TH	$725	3	1.5	1056
124 S Kentucky Ave.	Martinsburg	TH	$850	3	2	1284
115 Abino Hills Way E	Martinsburg	TH	$1,850	3	2.5	2136
68 Mabel Lane	Martinsburg	TH	$995	3	2.5	1360
23 Tersky Court	Martinsburg	TH	$1,020	3	2.5	1896
48 Carmody Lane	Martinsburg	TH	$1,350	4	2.5	1880
958 Aztec Drive	Martinsburg	TH	$1,200	4	4	1950

SFH – Single-family rental
TH – Townhouse rental in small property not included in field survey

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is a considerable amount of single-family development occurring in the area. This is discussed in the interview section of this analysis. In addition to the single-family development, it should also be noted that there are three acquisition/rehab projects of multifamily rental communities occurring. These project will help improve the current rental housing stock in the area. Note there are no concrete plans for additional/new-construction multifamily rental housing at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $155,564. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $1,084, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$155,564
Mortgaged Value = 95% of Median Home Price	$147,786
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$793
Estimated Taxes & Insurance*	$198
Estimated Private Mortgage Insurance**	$92
Estimated Monthly Mortgage Payment	$1,084

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Berkeley County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	1,616	1,866	1,546	1,077	721	445	400	324	409	524

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county through 2014.

Overall For-Sale Analysis (2011 – 2014)				
	2011	2012	2013	2014
Total Number of Listings	5	28	80	3
Median Listing Price	$164,900	$128,500	$111,200	$156,000
Median Square Footage	1,840	1,619	1,792	2,178
Median Year Built	2006	1991	2004	2002
Median Number of Bedrooms	3	3	3	3
Median Number of Bathrooms	2.5	2	2.5	2.5

Source: County records, Zillow

According to local sales records, the following table lists the median sales price of a sample home sold in the county in 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013 Detailed For Sale Analysis				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Listings	0	5	48	26
Median Listing Price	N/A	$84,900	$125,000	$239,000
Median Square Footage	N/A	768	1,587	2,700
Median Year Built	N/A	1935	2,000	2007
Median Number of Bathrooms	N/A	1	2	3

Source: Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	33	1161	2.8%	33
Average Loan Amount	$129,183	$148,652	86.9%	$131,497
Average Age of Borrower	33	-	-	33
Average Gross Income of Borrower	$43,086	$59,625	72.3%	$43,523
Income to Loan Ratio	33.4%	40.1%	83.2%	33.1%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

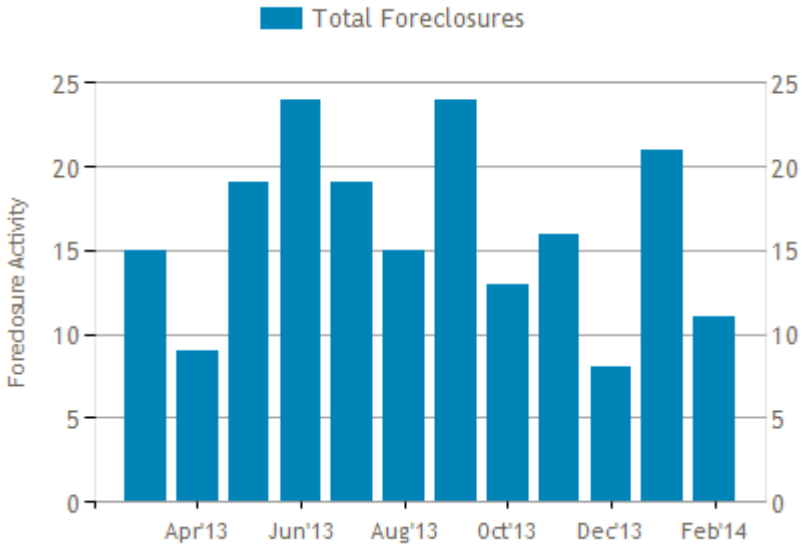
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	3	25	256	123	24	0
Median Listing Price	$26,900	$69,350	$179,900	$264,277	$301,321	n/a
Median Square Footage	672	1046	1,241	2467	3,142	n/a
Median Year Built	1940	1947	2000	2007	2002	n/a
Median Number of Bathrooms	1	1	2.5	3	3.5	n/a

Source: Zillow

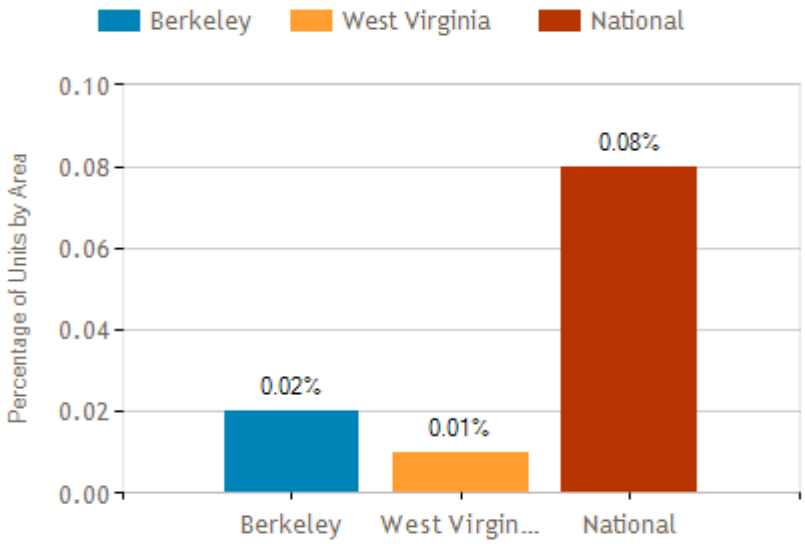
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Berkeley County, WV



Geographical Comparison – Berkeley County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	3,895	$0	$32,160	3,708	-4.8%
41% - 60% AMHI	$32,161	$48,240	1,979	$32,161	$48,240	1,951	-1.4%
61% - 100% AMHI	$48,241	$80,400	1,981	$48,241	$80,400	2,058	3.9%
Over 100% AMHI	$80,401	No Limit	793	$80,401	No Limit	884	11.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	2,299	$0	$32,160	2,096	-8.8%
41% - 60% AMHI	$32,161	$48,240	2,403	$32,161	$48,240	2,243	-6.7%
61% - 100% AMHI	$48,241	$80,400	4,496	$48,241	$80,400	4,308	-4.2%
Over 100% AMHI	$80,401	No Limit	6,840	$80,401	No Limit	7,539	10.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	6,194	$0	$32,160	5,804	-6.3%
41% - 60% AMHI	$32,161	$48,240	4,382	$32,161	$48,240	4,194	-4.3%
61% - 100% AMHI	$48,241	$80,400	6,477	$48,241	$80,400	6,366	-1.7%
Over 100% AMHI	$80,401	No Limit	7,633	$80,401	No Limit	8,423	10.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	1,504	$0	$23,840	1,606	6.8%
41% - 60% AMHI	$23,841	$35,760	466	$23,841	$35,760	530	13.7%
61% - 100% AMHI	$35,761	$59,600	579	$35,761	$59,600	654	13.0%
Over 100% AMHI	$59,601	No Limit	522	$59,601	No Limit	678	29.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	2,928	$0	$23,840	3,161	8.0%
41% - 60% AMHI	$23,841	$35,760	1,942	$23,841	$35,760	2,163	11.4%
61% - 100% AMHI	$35,761	$59,600	3,788	$35,761	$59,600	4,272	12.8%
Over 100% AMHI	$59,601	No Limit	5,607	$59,601	No Limit	6,816	21.6%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	4,432	$0	$23,840	4,767	7.6%
41% - 60% AMHI	$23,841	$35,760	2,408	$23,841	$35,760	2,693	11.8%
61% - 100% AMHI	$35,761	$59,600	4,367	$35,761	$59,600	4,926	12.8%
Over 100% AMHI	$59,601	No Limit	6,129	$59,601	No Limit	7,494	22.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$40,200	4,959	$0	$40,200	4,728	-4.7%
Senior (Age 55+)	$0	$29,800	1,740	$0	$29,800	1,883	8.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(751 + 146 HCV) 897	492	(1,243 + 120 HCV*) 1,263
Number of Income-Eligible Family Renter Households	4,959	1,979	5,874
Existing Affordable Housing Penetration Rate – 2014	= 18.1%	= 24.9%	= 21.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	321	0	321
Number of Income-Eligible Senior Renter Households	1,740	466	1,970
Penetration Rate – 2014	= 18.4%	N/A	= 16.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(751 + 146 HCV) 897	492	(1,243 + 120 HCV*) 1,263
Number of Income-Eligible Family Renter Households	4,728	1,951	5,659
Existing Affordable Housing Penetration Rate – 2019	= 19.0%	= 25.2%	= 22.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	321	0	321
Number of Income-Eligible Senior Renter Households	1,883	530	2,136
Penetration Rate – 2019	= 17.0%	N/A	= 15.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	4,062	1,419	3,831	1,562
41%-60% AMHI (Tax Credit)	1,487	466	1,459	530

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Mike Thompson, Berkeley County Planning Director, (304) 264-1963

Mr. Thomson feels a distinct dichotomy is present in Berkeley County among the household income levels of residents. On the upper end of the spectrum are employed residents who have good paying jobs in Baltimore, Maryland, or Washington, DC; these individuals find Berkeley County an attractive residential location due to its relatively affordable cost of living. New single-family and for-sale townhome developments are catering to these commuter households, including Prentice Point, The Gallery and The Village of Washington Trail, which are being developed by Dan Ryan Builders.

On the other end of the spectrum are low-income residents who are either unemployed or working minimum-wage jobs and struggle to meet basic needs. Mr. Thompson said a definite need exists in the area to adequately and stably house these low-income households. He feels that it is in the hands of the developers to "go through the hoops" to make subsidized housing development happen.

Lisa Neely, Leasing Director, Martinsburg Housing Authority, (304) 263-8891

Ms. Neely feels that based on the housing authority's waiting list, a severe shortage of subsidized housing is present in Berkeley County and Morgan County, which her agency also oversees. Ms. Neely said there are five Public Housing complexes in Berkeley County, two senior high-rises and three family properties, totaling 327 units. She said the Public Housing waiting list includes 300 households. With regards to the tenant-based Section 8 program, her agency has issued 281 Housing Choice Vouchers for both Berkeley and Morgan counties. The waiting list to obtain a voucher includes 381 households. She said lack of funds and government regulations prohibit the housing authority from building any additional housing or issuing any new vouchers. She feels that the demand for subsidized housing will only increase until community leaders come together to solve the housing issue.

Carol Harbin, Apartment Manager, Polo Greene Apartments, Martinsburg, West Virginia, (304) 262-2312

Ms. Harbin said she thinks a definite need exists for more affordable housing in Berkeley County. The property she manages is typically fully occupied and any vacancies are filled from applicants on the waiting list. To her knowledge, other Tax Credit properties in the Martinsburg area are either 100% occupied or are in the process of filling any vacancies from applicants on the waitlist.

3. Boone County

A. General Description

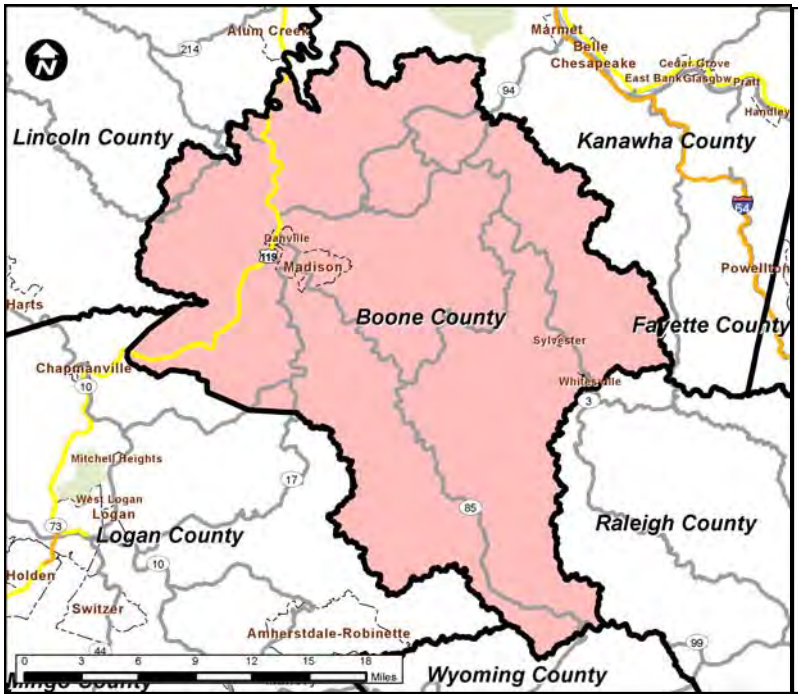
County Seat: Madison
County Size: 503.19 square miles

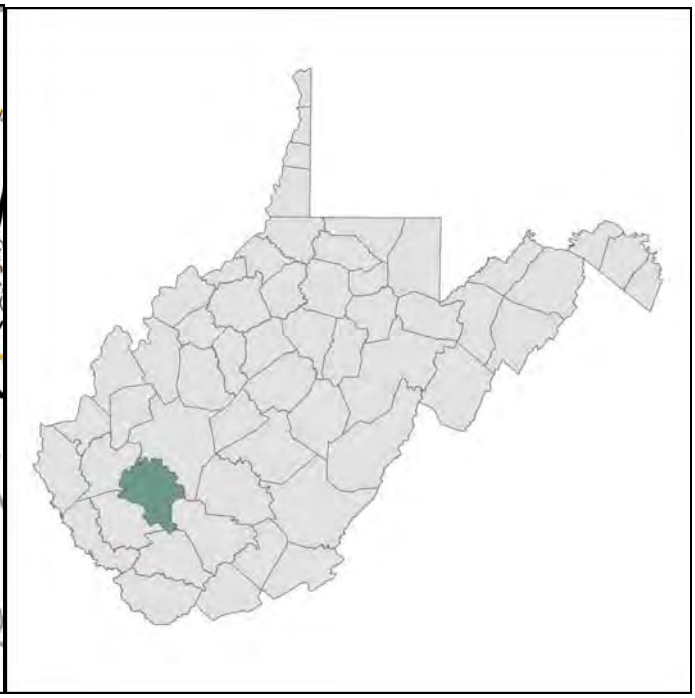
2000 (Census) Population: 25,535
2010 (Census) Population: 24,629
Population Change: -906 (-3.5%)

2000 (Census) Households: 10,291
2010 (Census) Households: 9,928
Household Change: -363 (-3.5%)

2000 (Census) Median Household Income: $25,416
2010 (Estimate) Median Household Income: $39,037
Income Change: +$13,621 (53.6%)

2000 (Census) Median Home Value: $52,100
2010 (American Community Survey) Median Home Value: $76,400
Home Value Change: +$24,300 (46.6%)





B. Demographic Characteristics and Trends

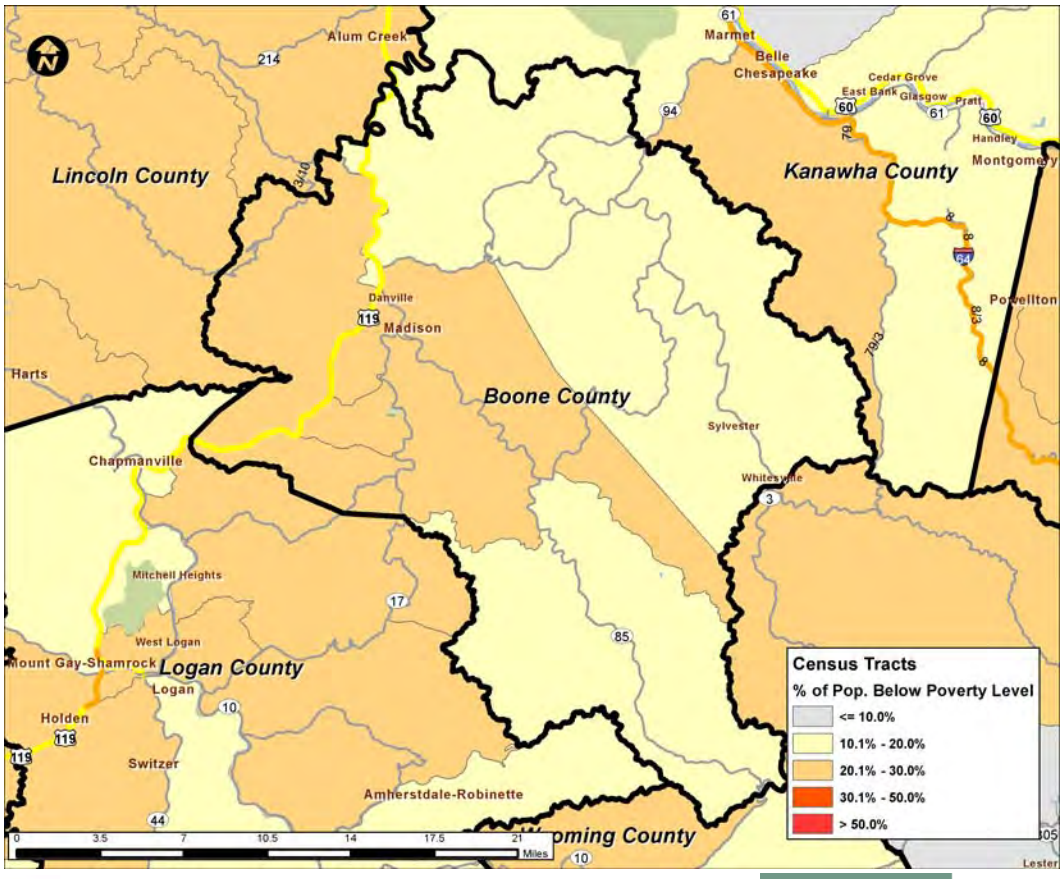
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Boone County	Population	25,535	24,629	24,606	24,458
	Population Change	-	-906	-23	-148
	Percent Change	-	-3.5%	-0.1%	-0.6%
County Seat: Madison	Population	2,677	3,076	3,011	2,936
	Population Change	-	399	-65	-75
	Percent Change	-	14.9%	-2.1%	-2.5%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,747	19.3%
Population not living in poverty	19,882	80.7%
Total	24,629	100.0%

Source: American Community Survey (ACS)

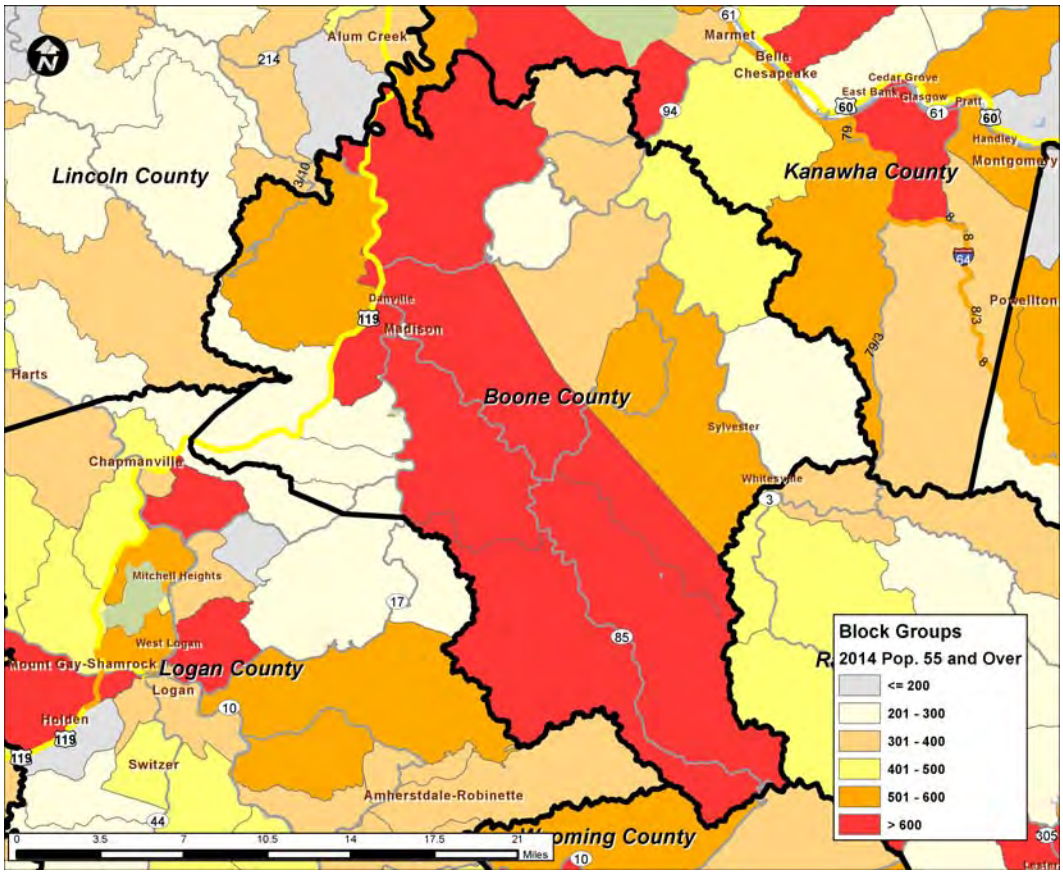


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	6,223	25.3%	5,995	24.4%	5,889	24.1%	-106	-1.8%
20 to 24	1,186	4.8%	1,238	5.0%	1,150	4.7%	-88	-7.1%
25 to 34	2,869	11.6%	2,676	10.9%	2,506	10.2%	-170	-6.4%
35 to 44	3,427	13.9%	3,391	13.8%	3,063	12.5%	-328	-9.7%
45 to 54	3,659	14.9%	3,427	13.9%	3,394	13.9%	-33	-1.0%
55 to 64	3,776	15.3%	3,884	15.8%	3,652	14.9%	-232	-6.0%
65 to 74	2,018	8.2%	2,474	10.1%	3,193	13.1%	719	29.1%
75 & Over	1,471	6.0%	1,521	6.2%	1,611	6.6%	90	5.9%
Total	24,629	100.0%	24,606	100.0%	24,458	100.0%	-148	-0.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	24,271	98.5%
Black	122	0.5%
Indian	35	0.1%
Asian	21	0.1%
Pacific Islander	1	0.0%
Some Other Race	41	0.2%
Two or More Races	138	0.6%
Total	24,629	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	22,213	90.2%
Moved within Same County	1,442	5.9%
Different County Same State	767	3.1%
Moved from Different State	179	0.7%
Moved from Abroad	27	0.1%
Total	24,629	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

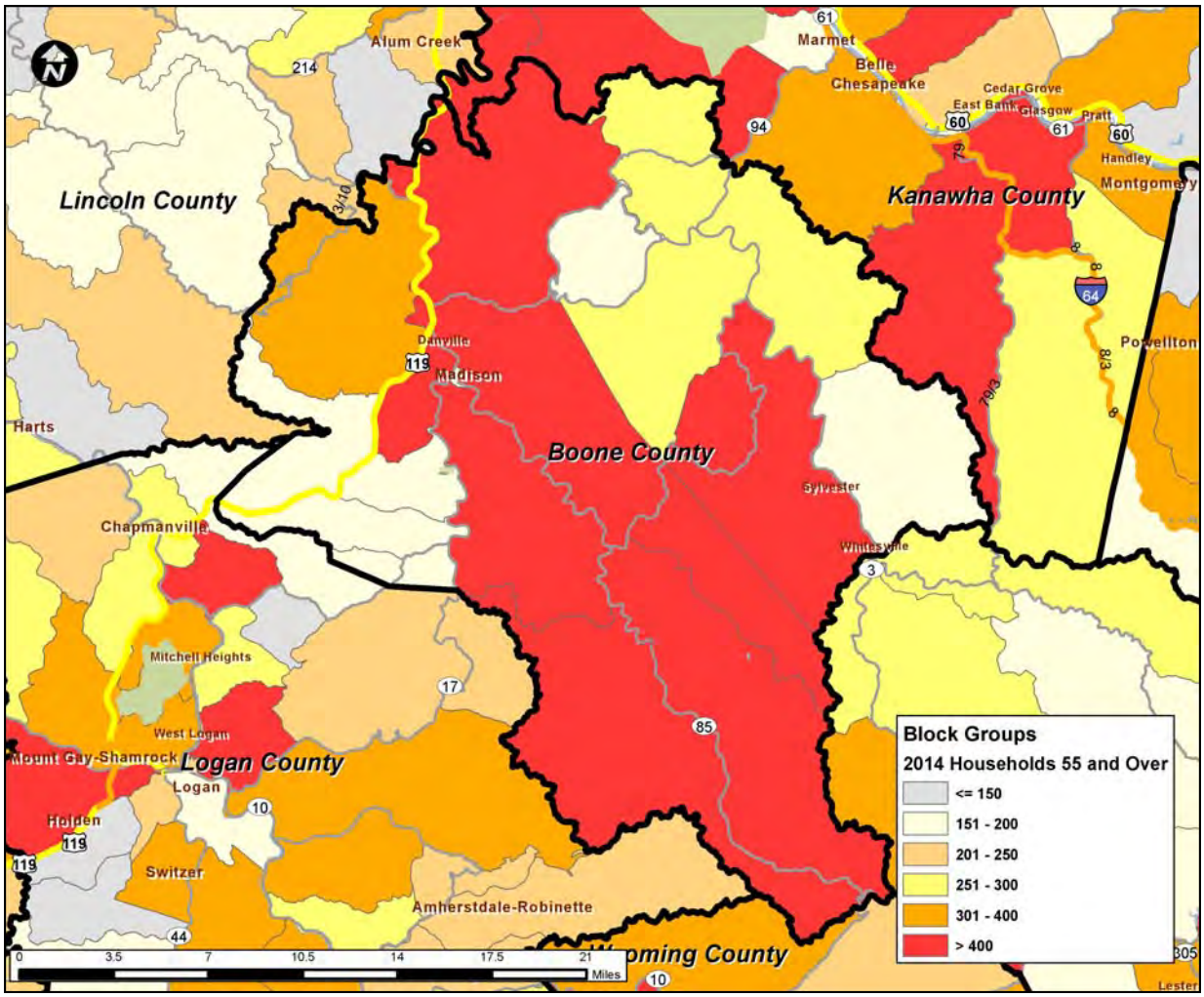
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Boone County	Households	10,291	9,928	9,947	9,887
	Household Change	-	-363	19	-60
	Percent Change	-	-3.5%	0.2%	-0.6%
	Household Size	2.48	2.48	2.46	2.46
County Seat: Madison	Households	1,191	1,299	1,273	1,238
	Household Change	-	108	-26	-35
	Percent Change	-	9.1%	-2.0%	-2.7%
	Household Size	2.2	2.4	2.37	2.37

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	302	3.0%	288	2.9%	268	2.7%	-20	-6.9%
25 to 34	1,209	12.2%	1,111	11.2%	1,019	10.3%	-92	-8.3%
35 to 44	1,730	17.4%	1,686	16.9%	1,491	15.1%	-195	-11.6%
45 to 54	1,978	19.9%	1,822	18.3%	1,762	17.8%	-60	-3.3%
55 to 64	2,245	22.6%	2,273	22.8%	2,091	21.1%	-182	-8.0%
65 to 74	1,382	13.9%	1,667	16.8%	2,113	21.4%	446	26.8%
75 to 84	812	8.2%	828	8.3%	829	8.4%	1	0.1%
85 & Over	270	2.7%	273	2.7%	315	3.2%	42	15.4%
Total	9,928	100.0%	9,947	100.0%	9,887	100.0%	-60	-0.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



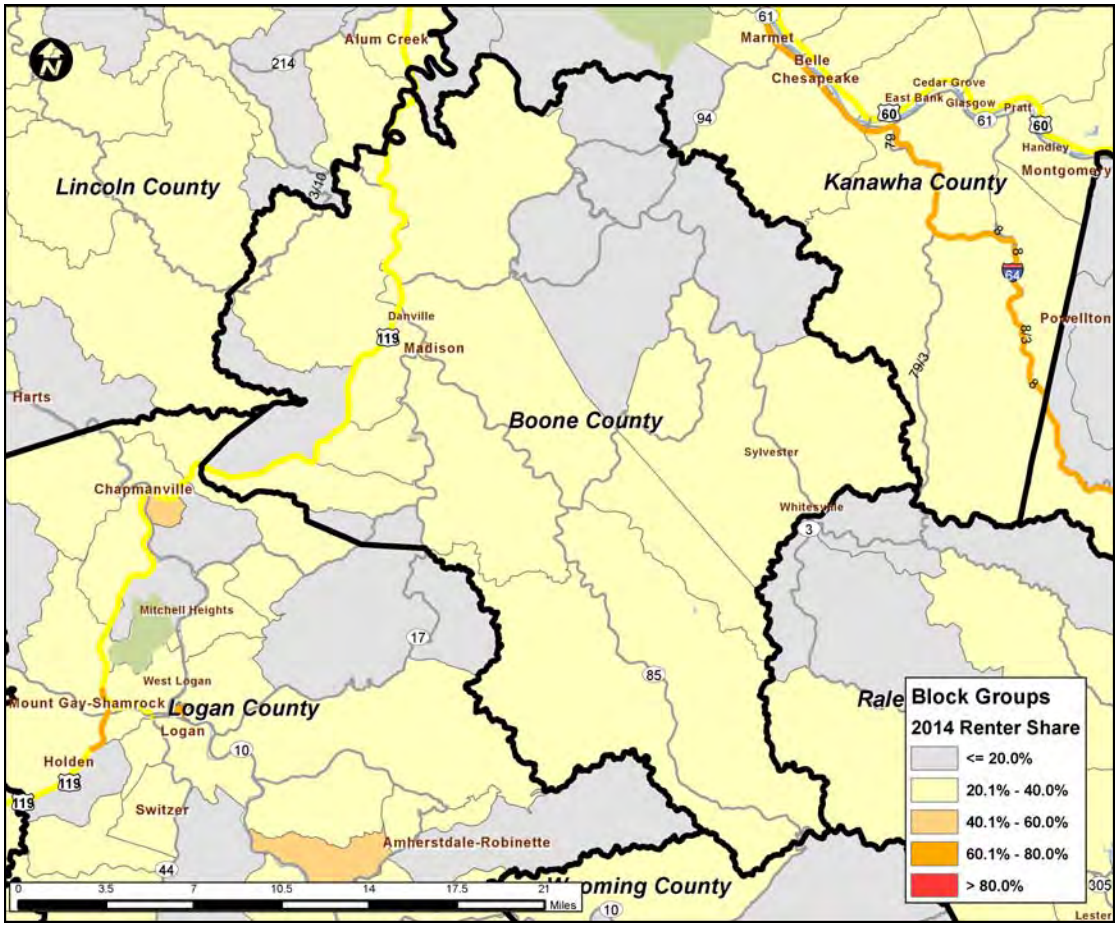
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,722	77.8%	7,482	75.2%	7,488	75.7%
Renter-Occupied	2,206	22.2%	2,465	24.8%	2,399	24.3%
Total	9,928	100.0%	9,947	100.0%	9,887	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,001	85.0%	4,088	81.1%	4,336	81.1%
Renter-Occupied	708	15.0%	952	18.9%	1,012	18.9%
Total	4,709	100.0%	5,040	100.0%	5,347	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	913	37.0%	892	37.2%	-20	-2.2%
2 Persons	666	27.0%	646	26.9%	-21	-3.1%
3 Persons	418	17.0%	406	16.9%	-12	-2.8%
4 Persons	301	12.2%	293	12.2%	-8	-2.6%
5 Persons+	167	6.8%	162	6.7%	-5	-3.1%
Total	2,465	100.0%	2,399	100.0%	-66	-2.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,686	22.5%	1,691	22.6%	6	0.3%
2 Persons	2,781	37.2%	2,779	37.1%	-3	-0.1%
3 Persons	1,377	18.4%	1,380	18.4%	3	0.2%
4 Persons	1,012	13.5%	1,010	13.5%	-2	-0.2%
5 Persons+	626	8.4%	628	8.4%	2	0.4%
Total	7,482	100.0%	7,488	100.0%	6	0.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
s; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	469	49.2%	497	49.1%	28	6.0%
2 Persons	355	37.2%	375	37.1%	21	5.9%
3 Persons	102	10.7%	110	10.9%	8	7.9%
4 Persons	9	1.0%	9	0.9%	0	1.8%
5 Persons+	18	1.9%	20	2.0%	2	13.5%
Total	952	100.0%	1,012	100.0%	59	6.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,358	33.2%	1,430	33.0%	72	5.3%
2 Persons	1,903	46.6%	2,024	46.7%	121	6.3%
3 Persons	530	13.0%	568	13.1%	38	7.3%
4 Persons	181	4.4%	190	4.4%	9	5.2%
5 Persons+	116	2.8%	123	2.8%	7	6.2%
Total	4,088	100.0%	4,336	100.0%	248	6.1%

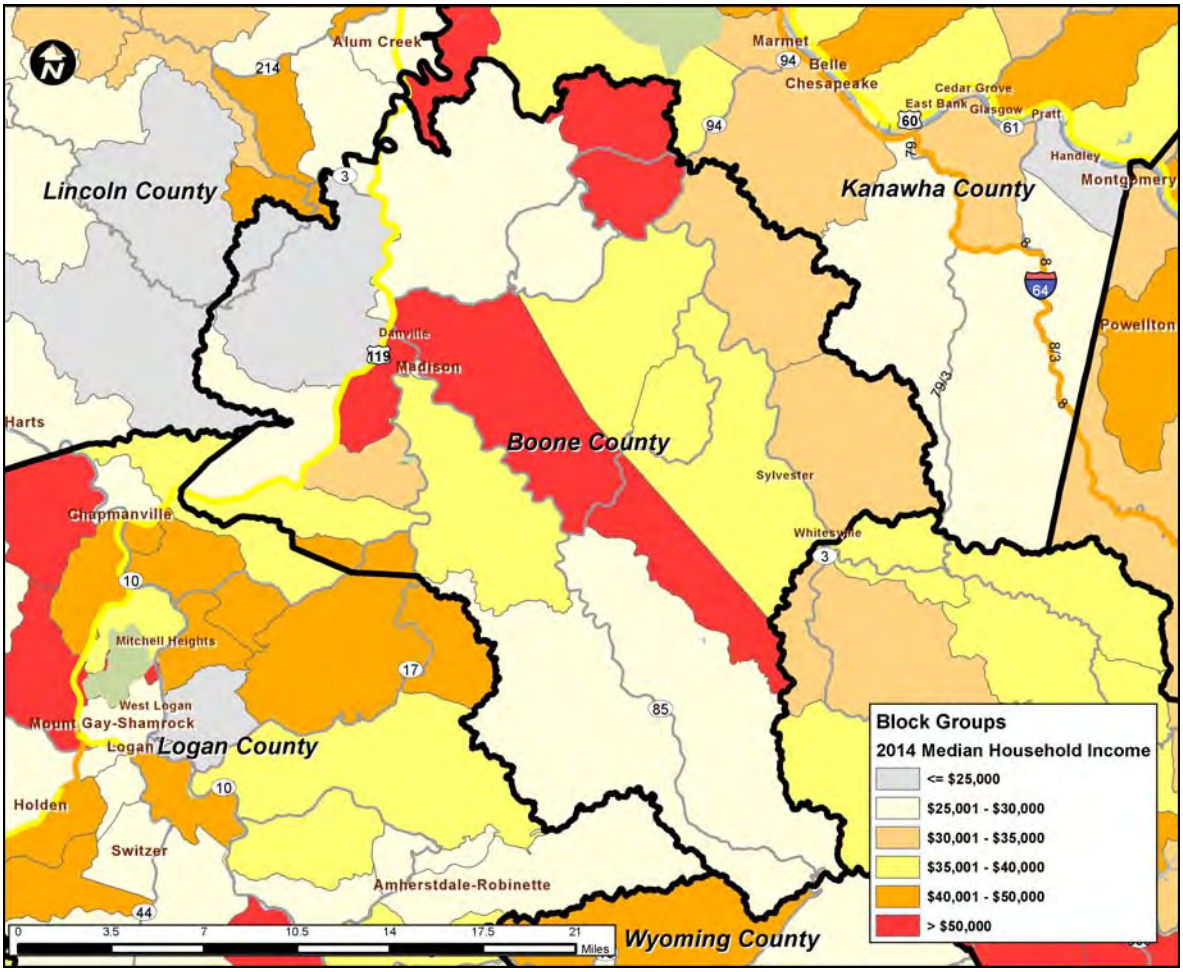
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,114	11.2%	1,264	12.7%	1,220	12.3%
$10,000 to $19,999	1,684	17.0%	1,638	16.5%	1,566	15.8%
$20,000 to $29,999	1,151	11.6%	1,170	11.8%	1,173	11.9%
$30,000 to $39,999	1,123	11.3%	980	9.8%	948	9.6%
$40,000 to $49,999	1,031	10.4%	976	9.8%	961	9.7%
$50,000 to $59,999	786	7.9%	882	8.9%	866	8.8%
$60,000 to $74,999	1,002	10.1%	1,040	10.5%	1,038	10.5%
$75,000 to $99,999	996	10.0%	901	9.1%	936	9.5%
$100,000 to $124,999	581	5.8%	608	6.1%	619	6.3%
$124,999 to $149,999	274	2.8%	276	2.8%	310	3.1%
$150,000 to $199,999	95	1.0%	91	0.9%	120	1.2%
$200,000+	91	0.9%	122	1.2%	129	1.3%
Total	9,928	100.0%	9,947	100.0%	9,887	100.0%
Median Income	$39,037		$39,201		$40,375	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



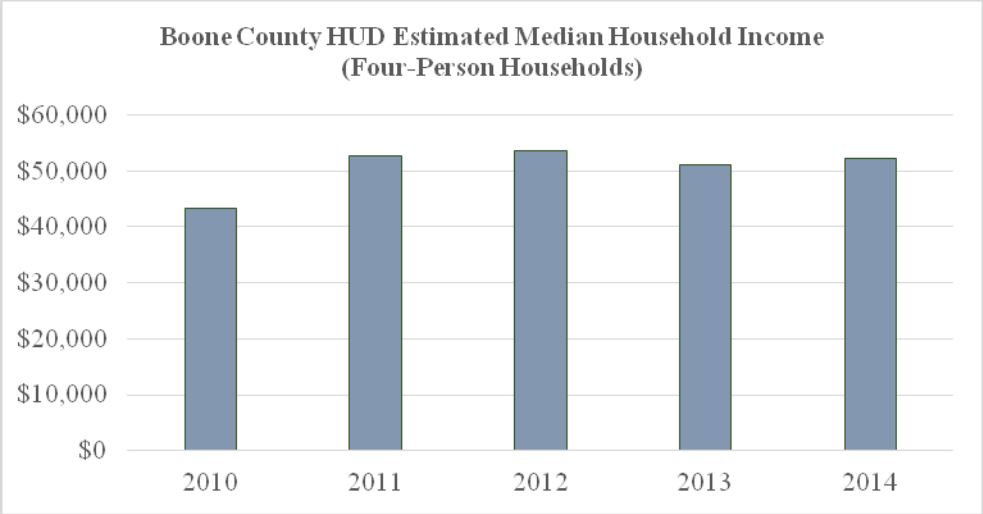
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	494	10.5%	589	11.7%	616	11.5%
$10,000 to $19,999	1,017	21.6%	1,025	20.3%	1,032	19.3%
$20,000 to $29,999	735	15.6%	762	15.1%	801	15.0%
$30,000 to $39,999	705	15.0%	639	12.7%	667	12.5%
$40,000 to $49,999	523	11.1%	542	10.8%	571	10.7%
$50,000 to $59,999	233	5.0%	324	6.4%	374	7.0%
$60,000 to $74,999	361	7.7%	425	8.4%	448	8.4%
$75,000 to $99,999	317	6.7%	340	6.7%	386	7.2%
$100,000 to $124,999	170	3.6%	203	4.0%	221	4.1%
$124,999 to $149,999	74	1.6%	86	1.7%	108	2.0%
$150,000 to $199,999	34	0.7%	39	0.8%	51	1.0%
$200,000+	45	1.0%	64	1.3%	72	1.3%
Total	4,709	100.0%	5,040	100.0%	5,347	100.0%
Median Income	$31,525		$32,235		$33,361	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$43,400	-
2011	$52,800	21.7%
2012	$53,500	1.3%
2013	$51,000	-4.7%
2014	$52,300	2.5%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	268	120	30	41	17	476
$10,000 to $19,999	216	140	76	82	29	543
$20,000 to $29,999	115	44	60	42	12	274
$30,000 to $39,999	39	38	57	10	25	168
$40,000 to $49,999	64	94	33	38	7	235
$50,000 to $59,999	61	27	31	12	1	131
$60,000 to $74,999	13	97	54	2	11	177
$75,000 to $99,999	9	24	20	16	4	72
$100,000 to $124,999	13	9	6	4	34	65
$125,000 to $149,999	10	3	8	14	8	42
$150,000 to $199,999	3	2	1	2	2	10
$200,000 & Over	4	1	1	6	1	13
Total	814	598	376	269	149	2,206

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	331	128	37	49	25	569
$10,000 to $19,999	221	176	70	96	29	592
$20,000 to $29,999	132	40	72	45	6	295
$30,000 to $39,999	23	37	54	12	26	152
$40,000 to $49,999	42	93	37	34	0	207
$50,000 to $59,999	96	27	42	11	2	178
$60,000 to $74,999	16	107	60	2	11	197
$75,000 to $99,999	21	31	23	27	2	103
$100,000 to $124,999	17	14	9	8	50	99
$125,000 to $149,999	8	6	8	13	10	47
$150,000 to $199,999	0	2	3	0	1	6
$200,000 & Over	5	3	4	4	5	20
Total	913	666	418	301	167	2,465

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	328	120	36	51	22	558
$10,000 to $19,999	201	173	66	84	31	556
$20,000 to $29,999	132	38	70	46	10	296
$30,000 to $39,999	20	28	55	10	22	134
$40,000 to $49,999	38	86	38	34	3	198
$50,000 to $59,999	95	27	41	10	4	177
$60,000 to $74,999	17	108	56	0	11	193
$75,000 to $99,999	26	32	21	32	0	111
$100,000 to $124,999	13	16	8	11	47	95
$125,000 to $149,999	14	4	11	17	12	57
$150,000 to $199,999	3	4	3	0	0	10
$200,000 & Over	6	8	0	0	0	14
Total	892	646	406	293	162	2,399

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	174	81	22	40	15	332
$10,000 to $19,999	119	46	65	81	28	339
$20,000 to $29,999	58	32	47	41	7	185
$30,000 to $39,999	10	26	41	10	22	108
$40,000 to $49,999	51	74	28	37	4	194
$50,000 to $59,999	39	22	28	12	0	101
$60,000 to $74,999	1	56	48	1	9	116
$75,000 to $99,999	6	3	8	15	2	35
$100,000 to $124,999	4	6	4	4	33	51
$125,000 to $149,999	3	1	4	13	7	28
$150,000 to $199,999	0	0	0	2	1	4
$200,000 & Over	1	0	0	3	0	5
Total	468	349	295	258	128	1,498

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	179	69	27	49	22	346
$10,000 to $19,999	99	44	60	96	25	323
$20,000 to $29,999	59	25	46	45	5	179
$30,000 to $39,999	7	25	39	11	24	106
$40,000 to $49,999	34	65	32	32	0	163
$50,000 to $59,999	44	18	36	11	1	111
$60,000 to $74,999	2	51	54	0	10	117
$75,000 to $99,999	14	4	12	26	2	58
$100,000 to $124,999	3	9	4	8	49	73
$125,000 to $149,999	1	2	4	12	8	28
$150,000 to $199,999	0	0	1	0	0	1
$200,000 & Over	2	1	2	2	2	8
Total	444	312	316	292	149	1,512

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	165	64	25	52	19	324
$10,000 to $19,999	81	37	55	84	27	285
$20,000 to $29,999	52	24	41	46	7	170
$30,000 to $39,999	4	17	38	7	21	87
$40,000 to $49,999	28	51	31	31	1	142
$50,000 to $59,999	41	14	37	9	1	102
$60,000 to $74,999	2	47	50	0	9	108
$75,000 to $99,999	17	3	11	31	0	61
$100,000 to $124,999	1	10	4	9	48	72
$125,000 to $149,999	2	0	4	16	8	30
$150,000 to $199,999	0	2	2	0	0	3
$200,000 & Over	2	2	0	0	0	2
Total	396	270	296	284	142	1,387

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	110	38	73	30	30	281
$10,000 to $19,999	0	59	56	133	101	349
$20,000 to $29,999	92	53	39	23	18	225
$30,000 to $39,999	0	73	122	113	21	329
$40,000 to $49,999	37	135	61	37	33	303
$50,000 to $59,999	11	92	194	75	73	446
$60,000 to $74,999	31	199	69	119	102	519
$75,000 to $99,999	70	137	129	191	111	638
$100,000 to $124,999	1	180	60	105	13	360
$125,000 to $149,999	0	42	74	38	19	173
$150,000 to $199,999	0	32	16	1	9	58
$200,000 & Over	0	4	34	2	0	41
Total	353	1,042	928	868	530	3,721

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	118	51	70	51	39	328
$10,000 to $19,999	2	53	60	81	94	289
$20,000 to $29,999	84	51	39	33	17	225
$30,000 to $39,999	0	65	71	92	12	239
$40,000 to $49,999	34	108	62	42	25	271
$50,000 to $59,999	13	68	196	102	68	447
$60,000 to $74,999	26	170	70	122	109	496
$75,000 to $99,999	50	94	96	167	96	503
$100,000 to $124,999	0	158	55	105	15	332
$125,000 to $149,999	0	31	78	34	19	162
$150,000 to $199,999	0	23	10	2	16	51
$200,000 & Over	0	8	39	1	1	49
Total	328	878	847	832	510	3,394

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	88	44	58	51	38	280
$10,000 to $19,999	2	43	50	72	83	250
$20,000 to $29,999	76	39	37	32	17	200
$30,000 to $39,999	0	48	59	83	8	197
$40,000 to $49,999	26	89	62	41	28	246
$50,000 to $59,999	5	51	182	89	62	389
$60,000 to $74,999	16	158	66	132	109	481
$75,000 to $99,999	48	80	94	168	99	489
$100,000 to $124,999	0	140	60	112	15	327
$125,000 to $149,999	0	28	85	34	25	172
$150,000 to $199,999	0	26	14	4	21	66
$200,000 & Over	1	8	46	1	0	55
Total	262	755	812	820	505	3,153

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	93	40	8	2	2	144
$10,000 to $19,999	98	94	11	1	1	204
$20,000 to $29,999	56	12	13	2	5	89
$30,000 to $39,999	29	11	17	0	3	60
$40,000 to $49,999	13	20	4	1	3	41
$50,000 to $59,999	22	4	3	0	1	30
$60,000 to $74,999	11	40	6	1	2	61
$75,000 to $99,999	3	20	11	1	2	37
$100,000 to $124,999	9	3	2	0	1	14
$125,000 to $149,999	7	2	4	1	1	15
$150,000 to $199,999	3	2	1	0	1	6
$200,000 & Over	3	1	1	3	1	8
Total	346	249	81	11	21	708

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	152	59	10	0	2	223
$10,000 to $19,999	122	133	10	0	4	269
$20,000 to $29,999	73	15	26	0	1	116
$30,000 to $39,999	16	12	15	1	2	46
$40,000 to $49,999	8	29	4	2	0	44
$50,000 to $59,999	51	10	6	0	0	67
$60,000 to $74,999	14	57	6	2	1	80
$75,000 to $99,999	7	27	11	1	0	45
$100,000 to $124,999	15	5	5	0	1	26
$125,000 to $149,999	7	4	4	1	2	19
$150,000 to $199,999	0	1	3	0	1	5
$200,000 & Over	3	3	2	2	3	12
Total	469	355	102	9	18	952

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	164	56	12	0	3	235
$10,000 to $19,999	120	136	12	0	4	271
$20,000 to $29,999	80	14	30	0	2	126
$30,000 to $39,999	15	11	17	2	1	47
$40,000 to $49,999	10	35	7	3	1	56
$50,000 to $59,999	54	13	4	1	2	75
$60,000 to $74,999	16	61	6	0	2	85
$75,000 to $99,999	9	29	10	1	0	49
$100,000 to $124,999	12	6	4	1	0	23
$125,000 to $149,999	11	4	7	1	3	26
$150,000 to $199,999	2	2	2	0	0	6
$200,000 & Over	4	6	1	0	1	11
Total	497	375	110	9	20	1,012

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	171	123	35	15	6	350
$10,000 to $19,999	434	240	75	33	31	813
$20,000 to $29,999	295	260	41	38	13	647
$30,000 to $39,999	201	395	41	7	2	645
$40,000 to $49,999	111	223	126	22	0	482
$50,000 to $59,999	53	96	32	13	9	203
$60,000 to $74,999	28	217	25	10	21	301
$75,000 to $99,999	54	98	77	12	38	280
$100,000 to $124,999	15	98	20	22	0	156
$125,000 to $149,999	9	35	11	3	0	59
$150,000 to $199,999	1	19	6	2	0	28
$200,000 & Over	6	30	2	0	0	38
Total	1,378	1,834	492	178	119	4,001

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	180	134	39	10	4	367
$10,000 to $19,999	395	224	73	32	32	757
$20,000 to $29,999	301	254	44	31	16	647
$30,000 to $39,999	181	354	44	11	3	594
$40,000 to $49,999	97	259	119	21	2	498
$50,000 to $59,999	74	122	41	11	9	256
$60,000 to $74,999	35	247	29	14	20	345
$75,000 to $99,999	49	103	97	21	24	295
$100,000 to $124,999	23	108	22	24	1	178
$125,000 to $149,999	12	39	10	3	3	67
$150,000 to $199,999	3	25	3	2	0	34
$200,000 & Over	8	35	8	0	1	52
Total	1,358	1,903	530	181	116	4,088

Source: Ribbon Demographics; ESRI; Urban Decision Group

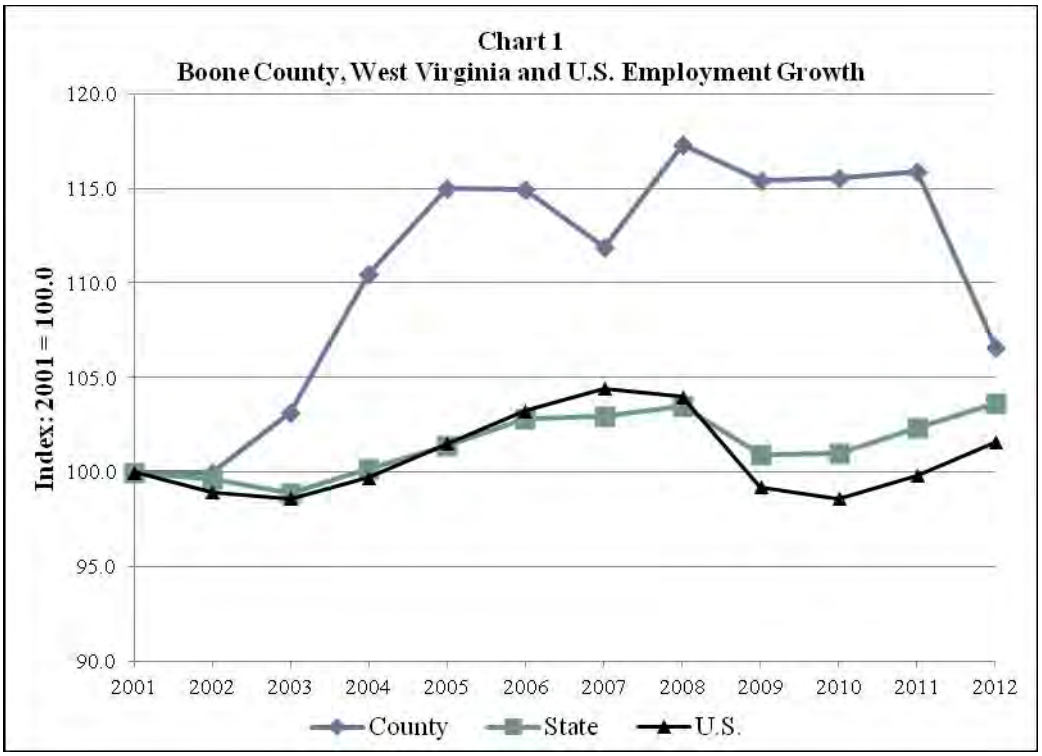
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	195	128	43	9	5	381
$10,000 to $19,999	407	214	75	32	33	761
$20,000 to $29,999	311	267	43	36	17	675
$30,000 to $39,999	190	356	57	13	4	621
$40,000 to $49,999	84	297	116	17	1	515
$50,000 to $59,999	85	145	45	15	8	299
$60,000 to $74,999	43	255	34	11	21	364
$75,000 to $99,999	55	131	104	22	25	336
$100,000 to $124,999	24	115	29	28	1	197
$125,000 to $149,999	18	45	12	4	3	82
$150,000 to $199,999	6	31	4	3	0	45
$200,000 & Over	12	39	4	0	5	61
Total	1,430	2,024	568	190	123	4,336

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Boone County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Boone County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Boone County, State and U.S. Employment, 2001-2012						
	Boone County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	7,454		686		129,636	
2002	7,452	0.0%	683	-0.4%	128,234	-1.1%
2003	7,689	3.2%	678	-0.8%	127,796	-0.3%
2004	8,235	7.1%	687	1.3%	129,278	1.2%
2005	8,575	4.1%	695	1.2%	131,572	1.8%
2006	8,569	-0.1%	705	1.4%	133,834	1.7%
2007	8,342	-2.6%	706	0.1%	135,366	1.1%
2008	8,743	4.8%	710	0.5%	134,806	-0.4%
2009	8,605	-1.6%	692	-2.5%	128,608	-4.6%
2010	8,616	0.1%	692	0.1%	127,820	-0.6%
2011	8,640	0.3%	702	1.4%	129,411	1.2%
2012	7,945	-8.0%	711	1.2%	131,696	1.8%
Change						
2001-12	491	6.6%	25	3.6%	2,061	1.6%
2001-03	235	3.2%	-8	-1.1%	-1,840	-1.4%
2003-07	653	8.5%	28	4.2%	7,570	5.9%
2007-12	-397	-4.8%	4	0.6%	-3,670	-2.7%

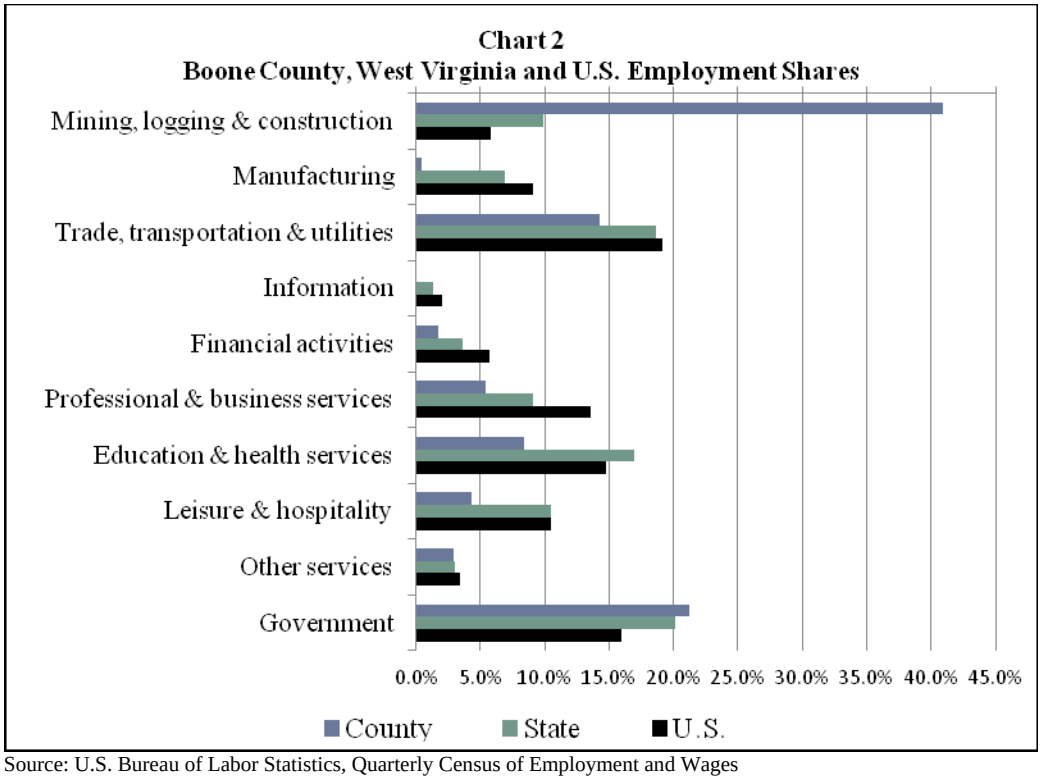
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Boone County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Boone County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	3,252	40.9%	415.1	711.7
Manufacturing	37	0.5%	6.7	5.2
Trade, Transportation and Utilities	1,129	14.2%	76.1	74.2
Information	ND	0.0%	0.0	0.0
Financial Activities	140	1.8%	49.2	30.9
Professional and Business Services	432	5.4%	59.9	40.0
Educational and Health Services	663	8.3%	49.3	56.6
Leisure and Hospitality	341	4.3%	41.1	41.1
Other Services	229	2.9%	97.0	83.4
Total Private Sector	**6,258**	**78.8%**	**98.6**	**93.8**
Total Government	**1,687**	**21.2%**	**105.4**	**132.8**
Total Payroll Employment	**7,945**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data do not meet BLS of State agency disclosure standards.

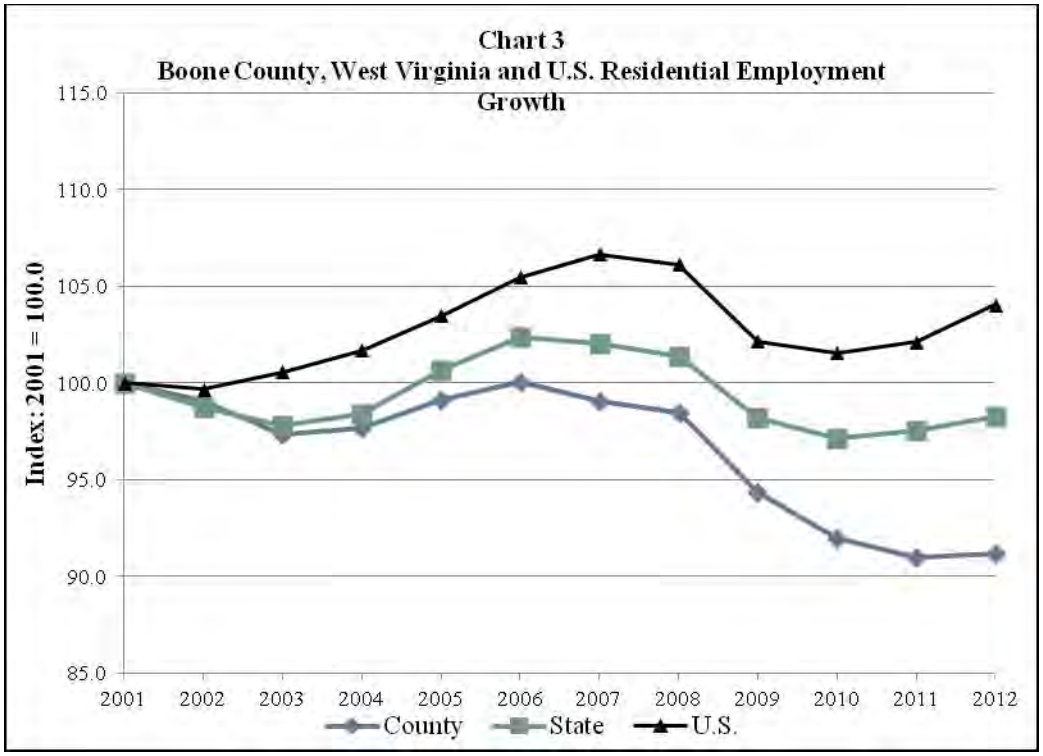


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Boone County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Boone County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Boone County; this one considers the number of Boone County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

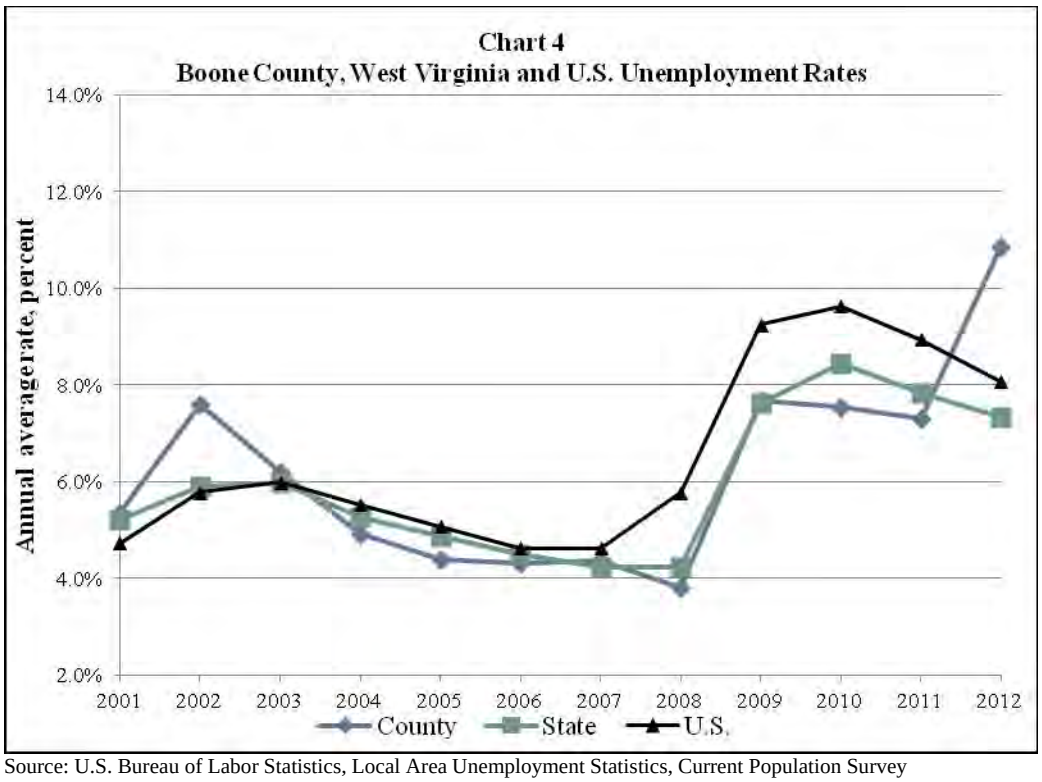
Table 3 Boone County, State and U.S. Residential Employment, 2001-2012						
	Boone County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	9,098		759		136,933	
2002	9,011	-1.0%	749	-1.3%	136,485	-0.3%
2003	8,856	-1.7%	742	-0.9%	137,736	0.9%
2004	8,884	0.3%	747	0.6%	139,252	1.1%
2005	9,020	1.5%	764	2.3%	141,730	1.8%
2006	9,102	0.9%	777	1.8%	144,427	1.9%
2007	9,012	-1.0%	774	-0.4%	146,047	1.1%
2008	8,960	-0.6%	769	-0.6%	145,362	-0.5%
2009	8,584	-4.2%	745	-3.2%	139,878	-3.8%
2010	8,369	-2.5%	737	-1.1%	139,064	-0.6%
2011	8,280	-1.1%	740	0.4%	139,869	0.6%
2012	8,296	0.2%	746	0.8%	142,469	1.9%
Change						
2001-12	-802	-8.8%	-13	-1.7%	5,536	4.0%
2001-03	-242	-2.7%	-16	-2.2%	803	0.6%
2003-07	156	1.8%	32	4.3%	8,311	6.0%
2007-10	-643	-7.1%	-37	-4.8%	-6,983	-4.8%
2010-12	-73	-0.9%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Boone County, state and U.S. unemployment rates over the past decade. The table also shows the Boone County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Boone County Labor Force Statistics and Comparative Unemployment Rates						
	Boone County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Boone County	West Virginia	U.S.
2001	9,611	9,098	513	5.3%	5.2%	4.7%
2002	9,751	9,011	740	7.6%	5.9%	5.8%
2003	9,442	8,856	586	6.2%	6.0%	6.0%
2004	9,343	8,884	459	4.9%	5.3%	5.5%
2005	9,435	9,020	415	4.4%	4.9%	5.1%
2006	9,513	9,102	411	4.3%	4.5%	4.6%
2007	9,423	9,012	411	4.4%	4.2%	4.6%
2008	9,314	8,960	354	3.8%	4.2%	5.8%
2009	9,298	8,584	714	7.7%	7.6%	9.3%
2010	9,053	8,369	684	7.6%	8.4%	9.6%
2011	8,932	8,280	652	7.3%	7.8%	8.9%
2012	9,306	8,296	1,010	10.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Boone County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	8,932	8,280	652	7.3%
2012 January	8,843	8,180	663	7.5%
2012 February	8,998	8,175	823	9.1%
2012 March	8,984	8,182	802	8.9%
2012 April	9,470	8,287	1,183	12.5%
2012 May	9,525	8,333	1,192	12.5%
2012 June	9,703	8,454	1,249	12.9%
2012 July	9,626	8,453	1,173	12.2%
2012 August	9,497	8,314	1,183	12.5%
2012 September	9,437	8,365	1,072	11.4%
2012 October	9,281	8,328	953	10.3%
2012 November	9,119	8,266	853	9.4%
2012 December	9,192	8,220	972	10.6%
2012 Annual	9,306	8,296	1,010	10.9%
2013 January	9,039	8,092	947	10.5%
2013 February	8,896	8,120	776	8.7%
2013 March	8,804	8,137	667	7.6%
2013 April	8,975	8,325	650	7.2%
2013 May	8,943	8,380	563	6.3%
2013 June	9,057	8,457	600	6.6%
2013 July	9,054	8,433	621	6.9%
2013 August	9,014	8,354	660	7.3%
2013 September	8,952	8,349	603	6.7%
2013 October	8,871	8,242	629	7.1%
2013 November	8,760	8,211	549	6.3%
2013 December	8,686	8,093	593	6.8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Boone County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Boone County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	2,143	24.9%	492.9	1,323.1
Construction	389	4.5%	63.6	66.5
Manufacturing	333	3.9%	44.7	35.9
Wholesale Trade	268	3.1%	137.1	106.2
Retail Trade	887	10.3%	82.8	89.5
Transportation and Utilities	425	4.9%	88.7	97.7
Information	25	0.3%	16.4	12.7
Financial Activities	220	2.6%	58.0	37.2
Professional and Business Services	554	6.4%	87.2	61.1
Educational and Health Services	2,329	27.1%	104.9	120.2
Leisure and Hospitality	368	4.3%	49.5	47.5
Other Services, Except Public Administration	300	3.5%	76.3	71.0
Public Administration	364	4.2%	67.1	86.1
Total Employment	**8,605**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Boone County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	2,556	29.7%	96.7	83.2
Service	1,446	16.8%	91.3	96.0
Sales and Office	1,609	18.7%	75.7	74.5
Natural Resources, Construction and Maintenance	1,704	19.8%	154.7	208.4
Production, Transportation and Material Moving	1,282	14.9%	111.2	122.1
Total Employment	**8,605**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Boone County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Boone County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Boone County.

Largest Employers in Boone County		
Employer	**Industry**	**Employment**
Federal, State and Local Government	Government	1,687
Alpha Natural Resources	Coal Mining	1,800
Patriot Coal	Coal Mining	995
Boone County Schools	Education	920
Hobet Mining	Coal Mining	400
Coal River Energy	Coal Mining	300
Boone Memorial Hospital	Health Care	150
Boone Nursing & Rehabilitation	Nursing Care	127
Donald R. Kuhn Juvenile Center	Corrections	85
Kroger	Grocery	82
	Total	**6,546**

Source: Boone County Community & Economic Development, Retrieved 4/2014

The West Virginia Department of Commerce lists several large coal mining companies operating in Boone County which include Gateway Eagle Coal Company, as well as Independence Coal Company, Spartan Mining Company and Elk Run Coal/Black Castle Mining which are all owned by Alpha Natural Resources.

According to the Boone County Community and Economic Development Authority, Boone County is a mostly rural county with an economy largely based on coal mining. Employment in the mining industry has declined dramatically since the late 1970s and early 1980s, with workforce reductions continuing due to the continuing thermal-coal market conditions and an abundance of less expensive natural gas.

Many of the other employers in the county are service employers in health care, education or government and have been thus far relatively insulated from layoffs. Continued reductions in state and federal funding to local municipalities will necessitate cuts in services. Several local media sources are predicting young people will move in search of employment opportunities, putting further strain on local budgets and services.

The West Virginia Department of Commerce has received several Worker Adjustment and Retraining Notifications (WARN) for Boone County during the past 24 months, all related to the decline in the coal industry:

Business	Notice Date	Layoff or Closure	Jobs Lost
Alpha Natural Resources –Independence Coal	6/2013	Layoff	17
Alpha Natural Resources – Spartan Mining	6/2013	Layoff	143
Patriot Coal – Newtown Energy	9/2012	Layoff	124
Alpha Natural Resources – Black Castle Mining	6/2012	Layoff	56
Hobet Mining – Hillfork Surface Mine	5/2012	Closure	70
Alpha Natural Resources – Progress Coal	5/2012	Layoff	64
Alpha Natural Resources – Marfork Coal	5/2012	Layoff	58
Pine Ridge Coal Co (prep plant)	2/2012	Closure	275
JV Services	1/2012	Closure	8
Long Branch Energy-Panther Coal (4 mines)	1/2012	Closure	229
		Total	**1,044**

Federal funding has been secured to support the construction of a new 79,000-square-foot hospital facility and clinic at Boone Memorial Hospital. USDA Rural Development program approved a $31.8 million Community Facility Direct Loan to build, equip and furnish the new facility. To date, ground has not broken on the project.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	7,722	77.8%
Renter-Occupied	2,206	22.2%
Total-Occupied Units*	9,928	89.7%
Vacant For Rent	223	19.5%
Vacant For-Sale Only	100	8.8%
Vacant Rented/Sold, Not Occ.	105	9.2%
Vacant Seasonal, Recreational	106	9.3%
All Other Vacant	608	53.2%
Total Vacant Units	1,142	10.3%
Total	11,070	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	7,722	77.8%	7,697	25	0.3%
Renter-Occupied	2,206	22.2%	2,145	61	2.8%
Total	9,928	100.0%	9,842	86	0.9%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	186	2.4%	0	0.0%
2000 to 2004	466	6.0%	49	2.2%
1990 to 1999	1,399	18.1%	496	22.5%
1980 to 1989	1,327	17.2%	434	19.7%
1970 to 1979	1,576	20.4%	420	19.0%
1960 to 1969	406	5.3%	275	12.4%
1940 to 1959	1,484	19.2%	348	15.8%
1939 or Earlier	877	11.4%	185	8.4%
Total	7,722	100.0%	2,206	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	5,167	66.9%	840	38.1%
1 Attached	66	0.9%	46	2.1%
2 to 4	9	0.1%	182	8.3%
5 to 9	5	0.1%	99	4.5%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	37	1.7%
50 or More	0	0.0%	125	5.7%
Mobile Home,	2,475	32.1%	863	39.1%
Boat, RV, Van, Etc.	0	0.0%	14	0.6%
Total	7,722	100.0%	2,206	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	7,722	100.0%
0.50 or Less Occupants Per Room	5,821	75.4%
0.51 to 1.00 Occupants Per Room	1,859	24.1%
1.01 to 1.50 Occupants Per Room	41	0.5%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,206	100.0%
0.50 or Less Occupants Per Room	1,438	65.2%
0.51 to 1.00 Occupants Per Room	738	33.4%
1.01 to 1.50 Occupants Per Room	31	1.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	9,928	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Boone County	25.5%
West Virginia	32.0%

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

Building Permit Data – Boone County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	158	16	15	11	20	28	54	15	17	0
Units in Single-Family Structures	144	16	13	11	20	28	19	15	17	0
Units in All Multi-Family Structures	14	69	2	0	0	0	35	0	0	0
Units in 2-unit Multi-Family Structures	6	0	2	0	0	0	2	0	0	0
Units in 3- and 4-unit Multi-Family Structures	8	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	33	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

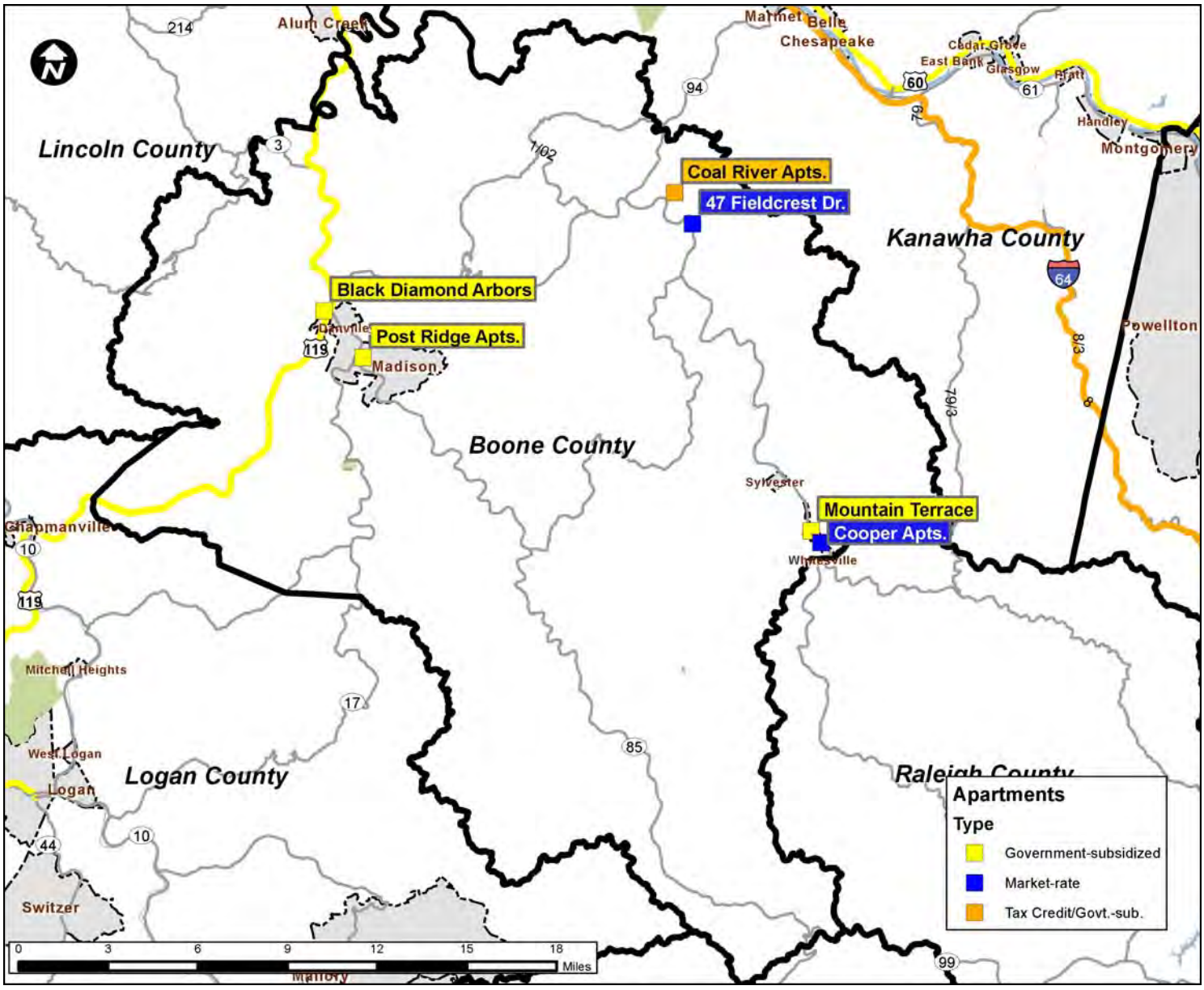
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	2	12	0	100.0%
Tax Credit/Government-Subsidized	1	32	0	100.0%
Government-Subsidized	3	133	0	100.0%
Total	6	177	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	8	66.7%	0	0.0%	$444
Two-Bedroom	1.0	4	33.3%	0	0.0%	$582
Total Market Rate		**12**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	16	50.0%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	16	50.0%	0	0.0%	Two-Bedroom
Total Tax Credit		**32**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	9	6.8%	0	0.0%	Studio
One-Bedroom	1.0	100	75.2%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	24	18.0%	0	0.0%	Two-Bedroom
Total		**133**	**100.0%**	**0**	**0.0%**	-
Grand Total		**177**	**100.0%**	**0**	**0.0%**	**-**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	32	0.0%
1980 to 1989	2	107	0.0%
1990 to 1999	2	38	0.0%
2000 to 2004	0	0	-
2005 to 2009	0	0	-
2010 to 2014*	0	0	-
Total	6	177	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B-	1	4	0.0%
C	1	8	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	75	0.0%
B	3	90	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	4	68	0	100.0%
Senior (Age 55+)	2	109	0	100.0%
Total	6	177	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	56	0	100.0%
40% - 60% AMHI (Tax Credit)	-	-	-
0-60% AMHI (All Affordable)	56	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	109	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	-	-	-
0 - 60% AMHI (All Affordable: 55+)	109	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals					
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms
Park View West at Riverside Drive	Madison	Townhome	$500	2	1.5
315 Rucker Street	Madison	Single family	$700	4	1
159 Madison Ave	Madison	Single family	$800	3	1
159 Madison Ave.	Madison	Single family	$800	3	1
315 Ruckers St	Madison	Single family	$700	4	1

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Boone County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $90,336. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $630, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$90,336
Mortgaged Value = 95% of Median Home Price	$85,819
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$461
Estimated Taxes & Insurance*	$115
Estimated Private Mortgage Insurance**	$54
Estimated Monthly Mortgage Payment	$630

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Boone County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	144	16	13	11	20	28	19	15	17	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a sampling of homes sold in the county in 2012 and 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012 and 2013 Detailed For Sale Analysis				
	1-Bedroom	2-Bedroom	3-Bedroom	4+ Bedroom
Total Number of Sales	0	3	17	6
Median Sales Price	N/A	$68,000	$110,000	$119,000
Median Square Footage	N/A	1656	1,877	1,907
Median Price Per Square Foot	N/A	$41	$59	$63
Median Year Built	N/A	1946	1995	1950
Median Number of Bathrooms	N/A	2	2.5	2

Source: Zillow; data in the chart only represents past sales listed on Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	1	97	1.0%	1
Average Loan Amount	$36,000	$109,794	32.8%	$55,575
Average Age of Borrower	42	-	-	23
Average Gross Income of Borrower	$24,231	$68,526	35.4%	$21,850
Income to Loan Ratio	67.3%	62.4%	107.8%	39.3%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

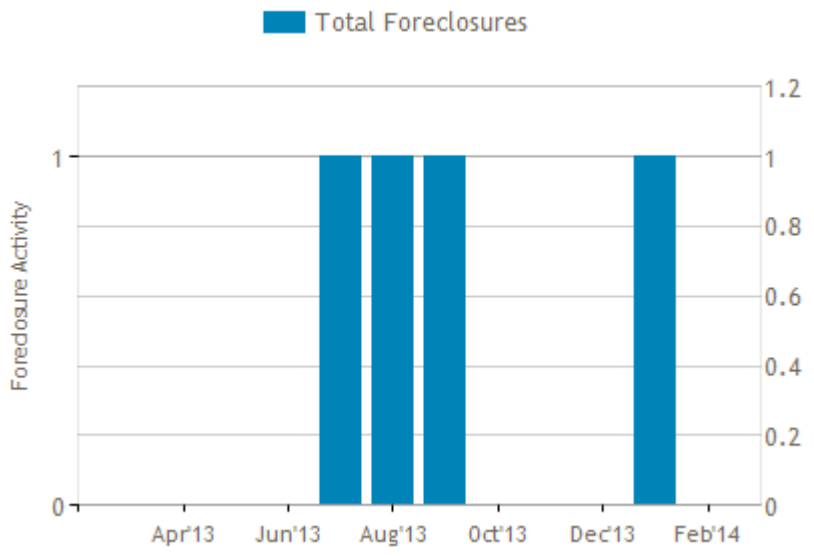
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	18	56	19	2	0
Median Listing Price	N/A	$69,000	$125,000	$130,250	$152,500	N/A
Median Square Footage	N/A	1226	1631	1861	N/A	N/A
Median Price Per Square Foot	N/A	$56	$77	$70	N/A	N/A
Median Year Built	N/A	2009	1988	2002	1999	N/A
Median Number of Bathrooms	N/A	2	2	2	2	N/A

Source: MLS

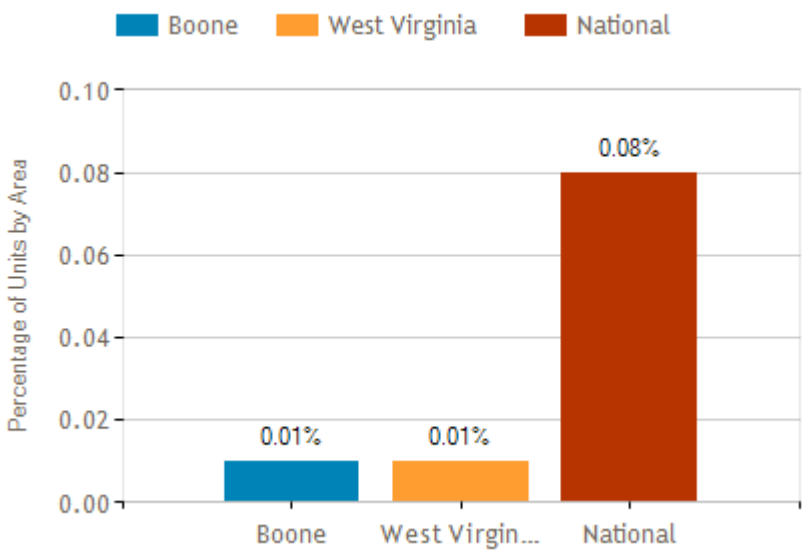
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Boone County, WV



Geographical Comparison – Boone County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,600	716	$0	$27,240	732	2.2%
41% - 60% AMHI	$22,601	$33,900	173	$27,241	$40,860	146	-15.6%
61% - 100% AMHI	$33,901	$56,500	300	$40,861	$68,090	290	-3.3%
Over 100% AMHI	$56,501	No Limit	324	$68,091	No Limit	218	-32.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,600	676	$0	$27,240	676	0.0%
41% - 60% AMHI	$22,601	$33,900	260	$27,241	$40,860	270	3.8%
61% - 100% AMHI	$33,901	$56,500	705	$40,861	$68,090	875	24.1%
Over 100% AMHI	$56,501	No Limit	1,752	$68,091	No Limit	1,331	-24.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,600	1,392	$0	$27,240	1,408	1.1%
41% - 60% AMHI	$22,601	$33,900	433	$27,241	$40,860	416	-3.9%
61% - 100% AMHI	$33,901	$56,500	1,005	$40,861	$68,090	1,165	15.9%
Over 100% AMHI	$56,501	No Limit	2,076	$68,091	No Limit	1,549	-25.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,760	405	$0	$20,200	509	25.7%
41% - 60% AMHI	$16,761	$25,140	147	$20,201	$30,300	125	-15.0%
61% - 100% AMHI	$25,141	$41,900	110	$30,301	$50,500	105	-4.5%
Over 100% AMHI	$41,901	No Limit	290	$50,501	No Limit	271	-6.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,760	879	$0	$20,200	1,155	31.4%
41% - 60% AMHI	$16,761	$25,140	577	$20,201	$30,300	680	17.9%
61% - 100% AMHI	$25,141	$41,900	1,003	$30,301	$50,500	1,132	12.9%
Over 100% AMHI	$41,901	No Limit	1,630	$50,501	No Limit	1,369	-16.0%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,760	1,284	$0	$20,200	1,664	29.6%
41% - 60% AMHI	$16,761	$25,140	724	$20,201	$30,300	805	11.2%
61% - 100% AMHI	$25,141	$41,900	1,113	$30,301	$50,500	1,237	11.1%
Over 100% AMHI	$41,901	No Limit	1,920	$50,501	No Limit	1,640	-14.6%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$28,250	817	$0	$34,050	814	-0.4%
Senior (Age 55+)	$0	$20,950	503	$0	$25,250	572	13.7%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(56 + 100 HCV) 156	0	(56 + 100 HCV*) 156
Number of Income-Eligible Family Renter Households	817	173	889
Existing Affordable Housing Penetration Rate – 2014	= 19.1%	N/A	= 17.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	109	0	109
Number of Income-Eligible Senior Renter Households	503	147	552
Penetration Rate – 2014	= 21.7%	N/A	= 19.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(56 + 100 HCV) 156	0	(56 + 100 HCV*) 156
Number of Income-Eligible Family Renter Households	814	146	878
Existing Affordable Housing Penetration Rate – 2019	= 19.2%	N/A	= 17.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	109	0	109
Number of Income-Eligible Senior Renter Households	572	125	634
Penetration Rate – 2019	= 19.1%	N/A	= 17.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	661	394	658	463
41%-60% AMHI (Tax Credit)	173	147	146	125

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Chris Mitchell, Director of Community and Economic Development, 304-369-9118

According to Ms. Mitchell, there has not been any rental developments in the last few years. The only rental projects that have been built are individual single-family homes. In addition, there has been limited developed of single-family homes in the area. Ms. Mitchel stated that there is a general overall need for more affordable housing (both renter-occupied and owner-occupied). Over the last couple of years there have been improvements to the municipal water infrastructure. Municipal water now reaches over 96% of the county residents. There is plenty of developable land; however no major businesses have moved into the area. She told me there is no fracking or oil exploration in Boone County and most of the fracking is in the northern part of the state.

4. Braxton County

A. General Description

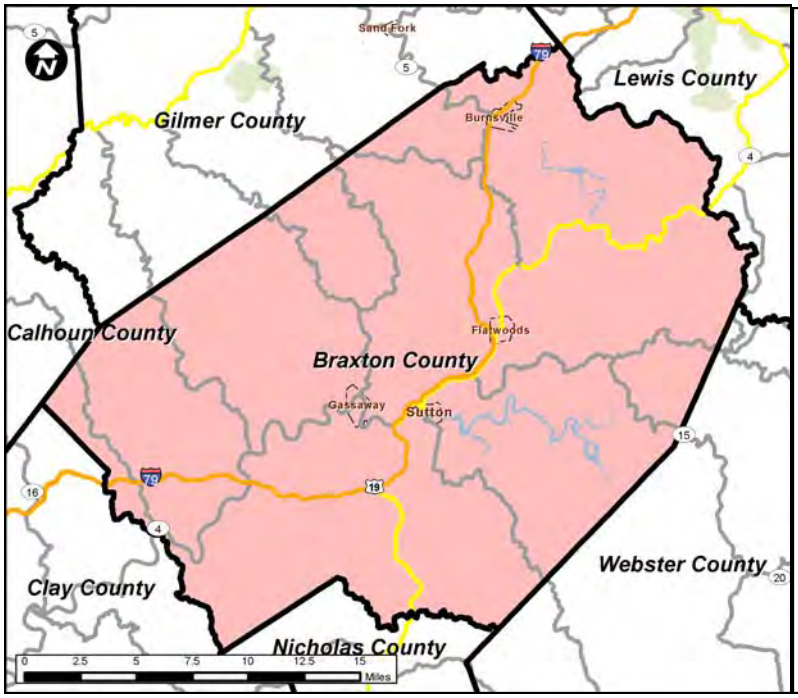
County Seat: Sutton
County Size: 516.16 square miles

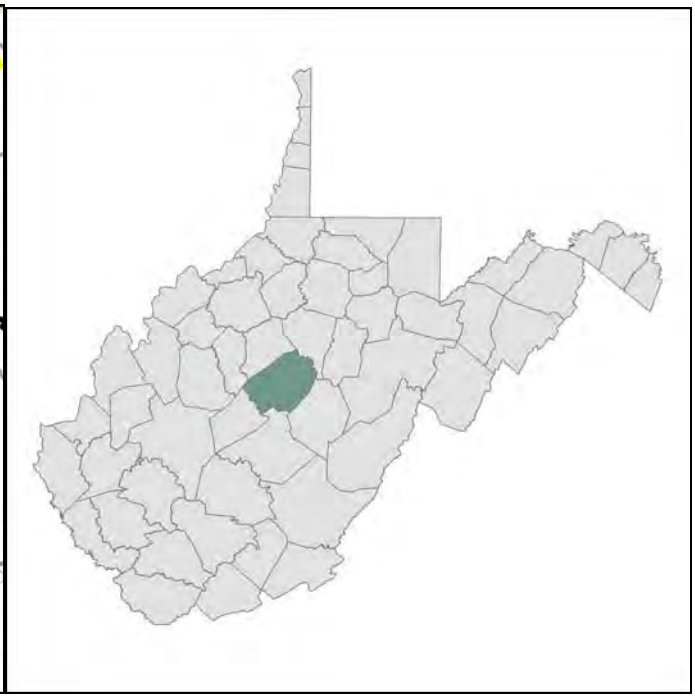
2000 (Census) Population: 14,702
2010 (Census) Population: 14,523
Population Change: -179 (-1.2%)

2000 (Census) Households: 5,771
2010 (Census) Households: 6,000
Household Change: +229 (4.0%)

2000 (Census) Median Household Income: $24,136
2010 (Estimate) Median Household Income: $32,281
Income Change: +$8,145 (33.7%)

2000 (Census) Median Home Value: $52,300
2010 (American Community Survey) Median Home Value: $76,200
Home Value Change: +$23,900 (45.7%)





B. Demographic Characteristics and Trends

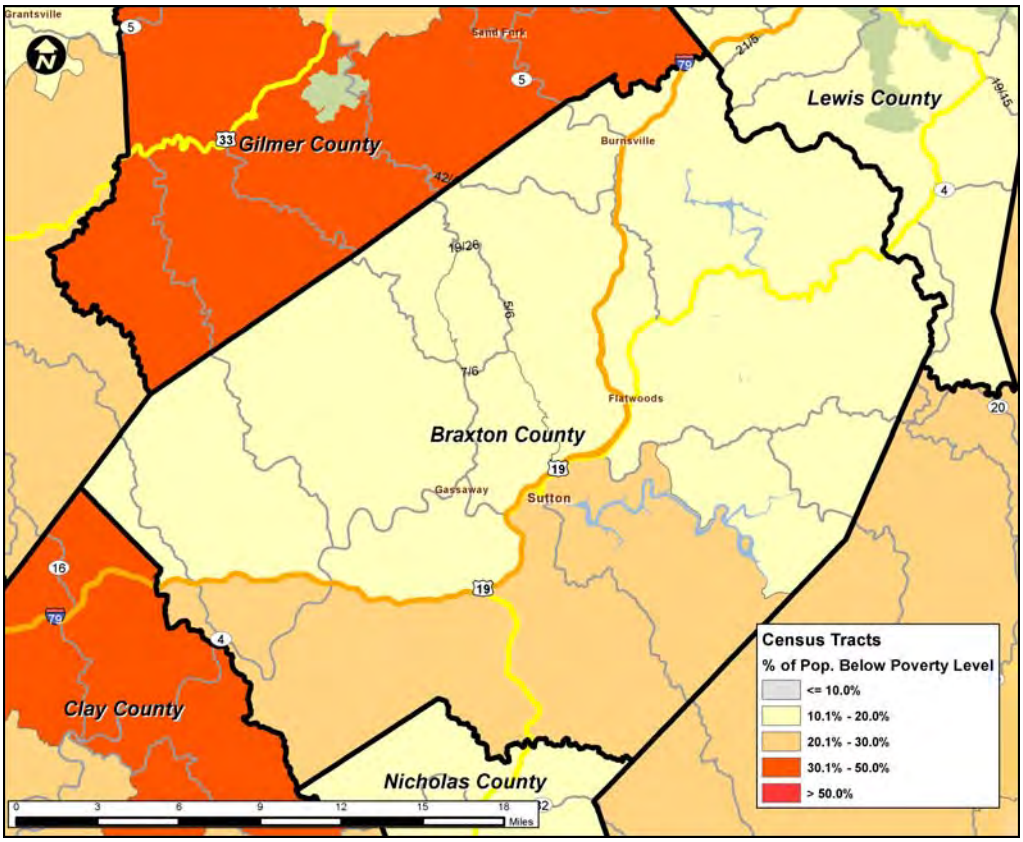
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Braxton County	Population	14,702	14,523	14,517	14,456
	Population Change	-	-179	6	-61
	Percent Change	-	-1.2%	0.0%	-0.4%
County Seat: Sutton	Population	1,011	994	1,024	1,046
	Population Change	-	-17	30	22
	Percent Change	-	-1.7%	3.0%	2.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	3,050	21.0%
Population not living in poverty	11,473	79.0%
Total	14,523	100.0%

Source: American Community Survey (ACS)

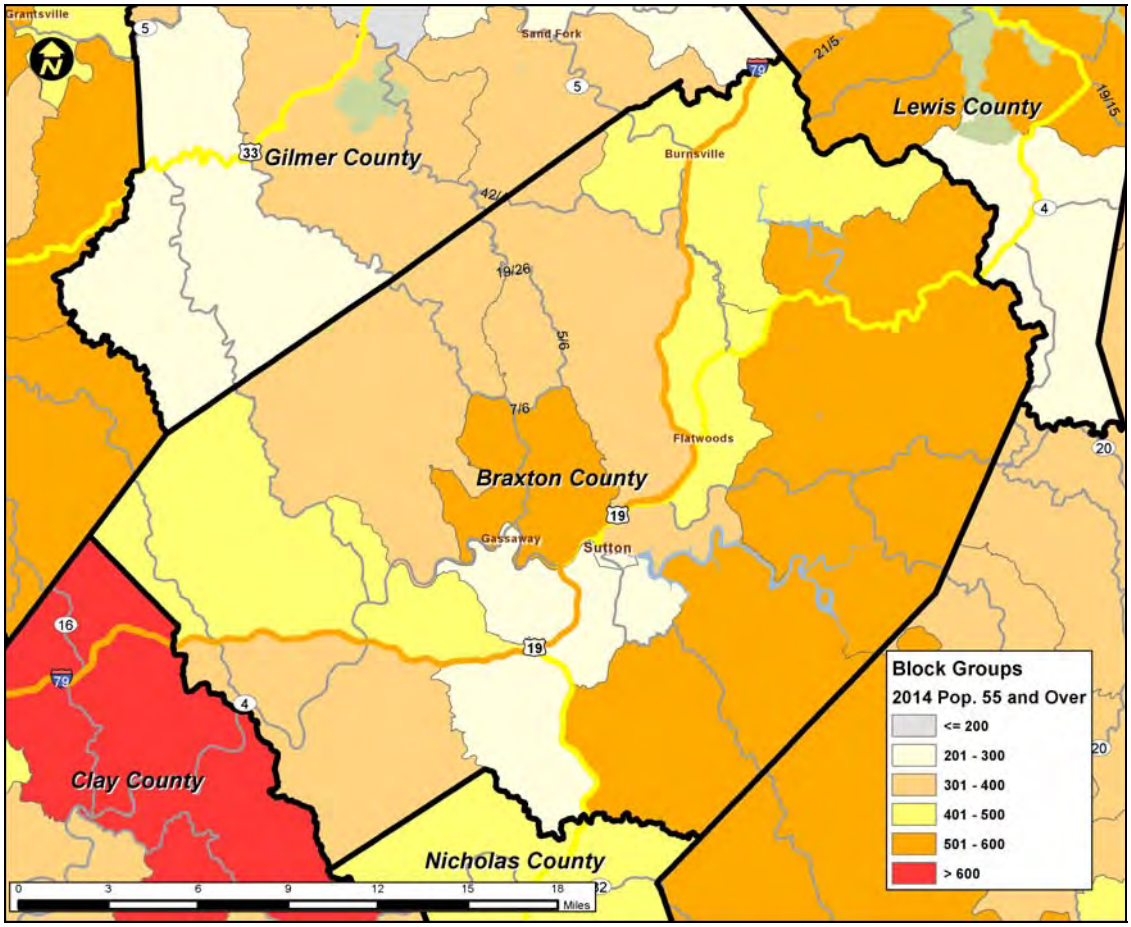


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,326	22.9%	3,181	21.9%	3,115	21.5%	-66	-2.1%
20 to 24	770	5.3%	759	5.2%	659	4.6%	-100	-13.2%
25 to 34	1,554	10.7%	1,630	11.2%	1,641	11.4%	11	0.7%
35 to 44	1,844	12.7%	1,743	12.0%	1,627	11.3%	-116	-6.7%
45 to 54	2,222	15.3%	2,093	14.4%	1,939	13.4%	-154	-7.4%
55 to 64	2,251	15.5%	2,304	15.9%	2,251	15.6%	-53	-2.3%
65 to 74	1,452	10.0%	1,687	11.6%	2,033	14.1%	346	20.5%
75 & Over	1,089	7.5%	1,119	7.7%	1,190	8.2%	71	6.3%
Total	14,523	100.0%	14,517	100.0%	14,456	100.0%	-61	-0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	14,262	98.2%
Black	58	0.4%
Indian	44	0.3%
Asian	29	0.2%
Pacific Islander	0	0.0%
Some Other Race	0	0.0%
Two or More Races	131	0.9%
Total	14,523	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	12,519	86.2%
Moved within Same County	988	6.8%
Different County Same State	654	4.5%
Moved from Different State	349	2.4%
Moved from Abroad	0	0.0%
Total	14,523	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

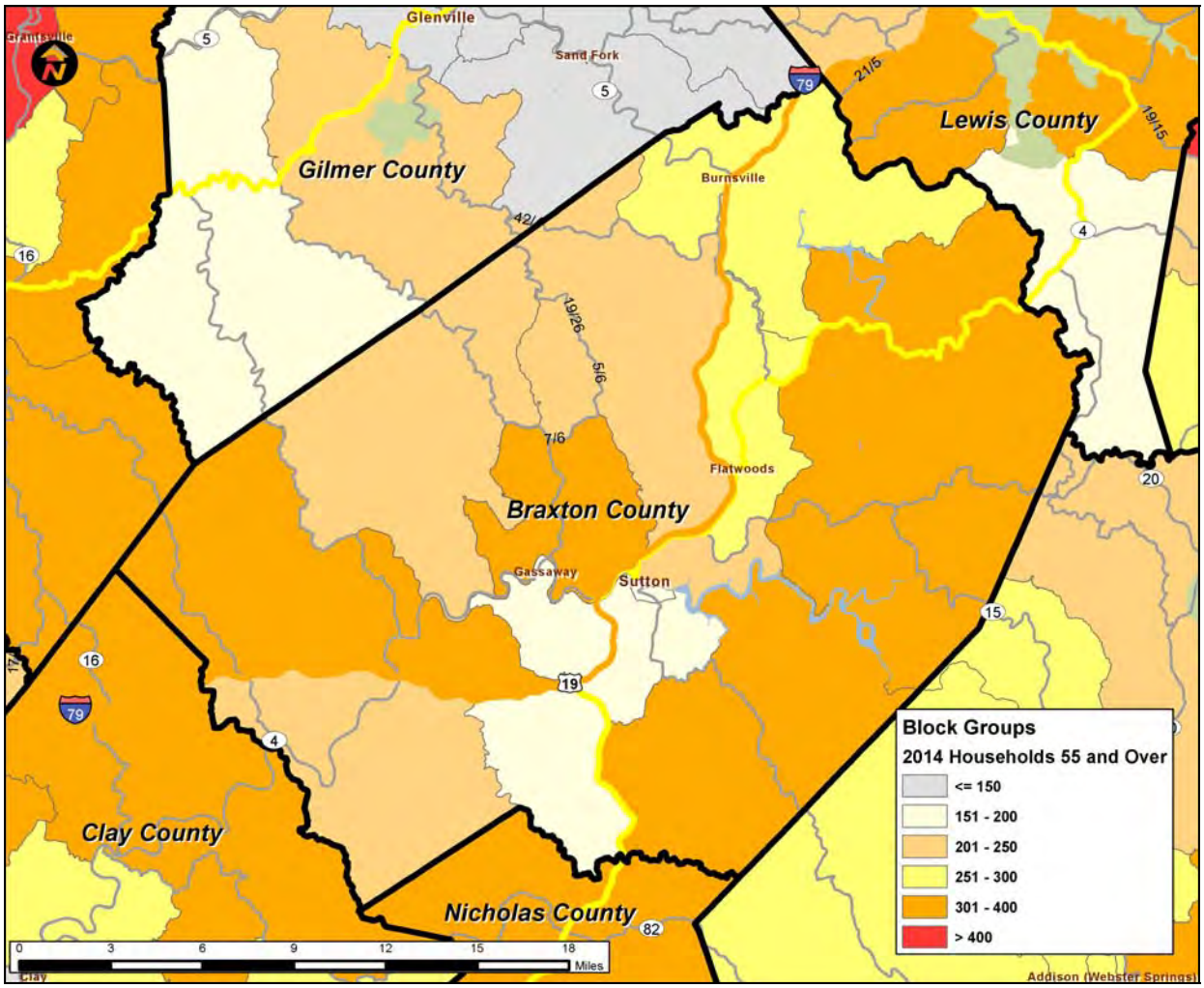
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Braxton County	Households	5,771	6,000	6,029	6,040
	Household Change	-	229	31	11
	Percent Change	-	4.0%	0.5%	0.2%
	Household Size	2.55	2.42	2.36	2.34
County Seat: Sutton	Households	470	452	468	482
	Household Change	-	-18	16	14
	Percent Change	-	-3.8%	3.5%	3.0%
	Household Size	2.2	2.2	2.19	2.17

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	204	3.4%	180	3.0%	160	2.6%	-20	-11.1%
25 to 34	618	10.3%	649	10.8%	648	10.7%	-1	-0.2%
35 to 44	882	14.7%	825	13.7%	759	12.6%	-66	-8.0%
45 to 54	1,200	20.0%	1,117	18.5%	1,020	16.9%	-97	-8.7%
55 to 64	1,344	22.4%	1,358	22.5%	1,306	21.6%	-52	-3.8%
65 to 74	966	16.1%	1,103	18.3%	1,310	21.7%	207	18.8%
75 to 84	570	9.5%	597	9.9%	587	9.7%	-11	-1.8%
85 & Over	222	3.7%	203	3.4%	253	4.2%	51	25.0%
Total	6,000	100.0%	6,031	100.0%	6,042	100.0%	11	0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



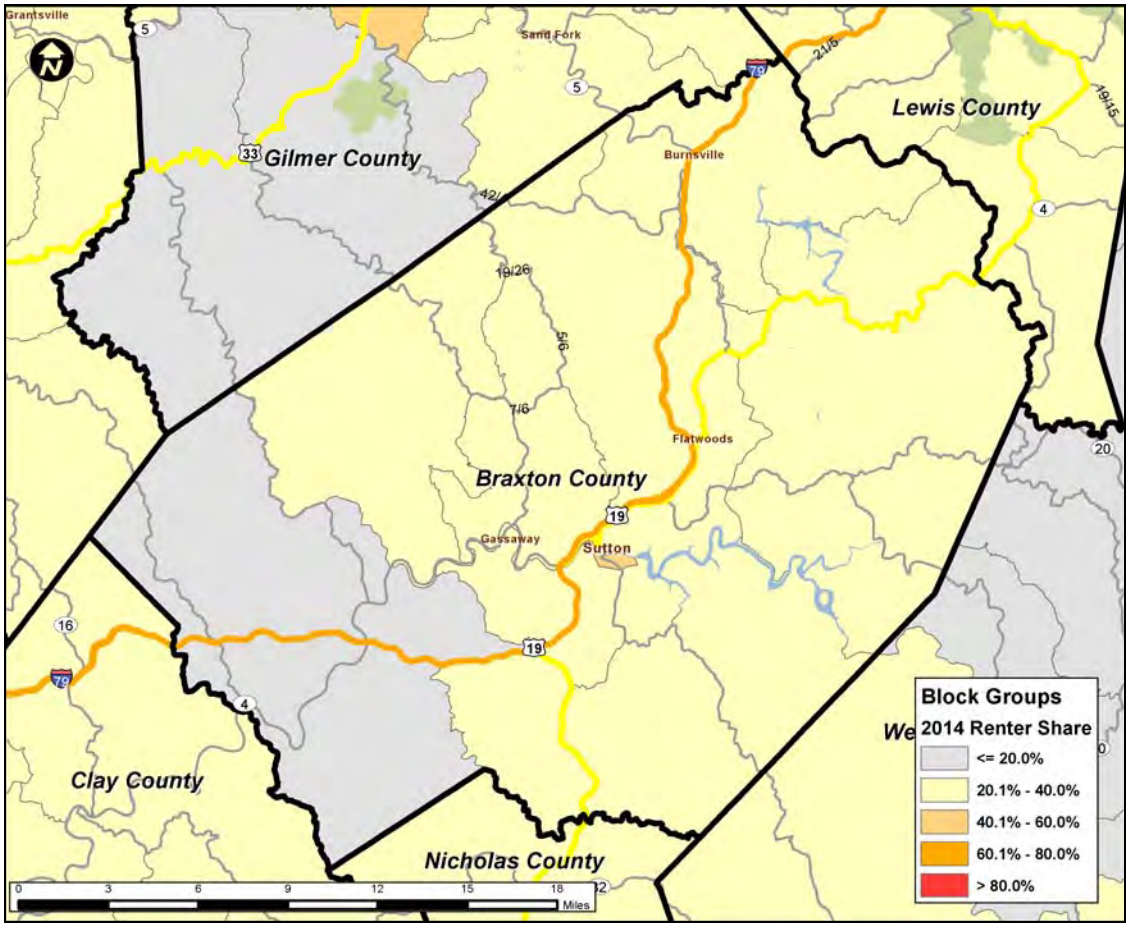
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,494	74.9%	4,386	72.7%	4,426	73.3%
Renter-Occupied	1,506	25.1%	1,643	27.3%	1,614	26.7%
Total	6,000	100.0%	6,029	100.0%	6,040	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,544	82.0%	2,709	83.1%	2,870	83.1%
Renter-Occupied	558	18.0%	552	16.9%	586	16.9%
Total	3,102	100.0%	3,261	100.0%	3,456	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	668	40.6%	669	41.4%	1	0.2%
2 Persons	433	26.3%	420	26.0%	-12	-2.9%
3 Persons	236	14.4%	232	14.4%	-5	-2.0%
4 Persons	171	10.4%	165	10.2%	-6	-3.6%
5 Persons+	135	8.2%	128	7.9%	-7	-5.1%
Total	1,643	100.0%	1,614	100.0%	-29	-1.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,075	24.5%	1,110	25.1%	36	3.3%
2 Persons	1,775	40.5%	1,784	40.3%	9	0.5%
3 Persons	758	17.3%	765	17.3%	7	0.9%
4 Persons	490	11.2%	484	10.9%	-6	-1.2%
5 Persons+	289	6.6%	283	6.4%	-6	-2.0%
Total	4,386	100.0%	4,426	100.0%	40	0.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	377	68.4%	395	67.4%	17	4.6%
2 Persons	124	22.5%	132	22.6%	8	6.5%
3 Persons	36	6.5%	42	7.2%	6	16.7%
4 Persons	14	2.6%	16	2.8%	2	14.0%
5 Persons+	0	0.0%	0	0.0%	0	N/A
Total	552	100.0%	586	100.0%	34	6.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	825	30.5%	884	30.8%	59	7.1%
2 Persons	1,352	49.9%	1,420	49.5%	67	5.0%
3 Persons	380	14.0%	403	14.0%	23	6.2%
4 Persons	83	3.1%	86	3.0%	3	3.7%
5 Persons+	69	2.5%	78	2.7%	9	13.2%
Total	2,709	100.0%	2,870	100.0%	161	6.0%

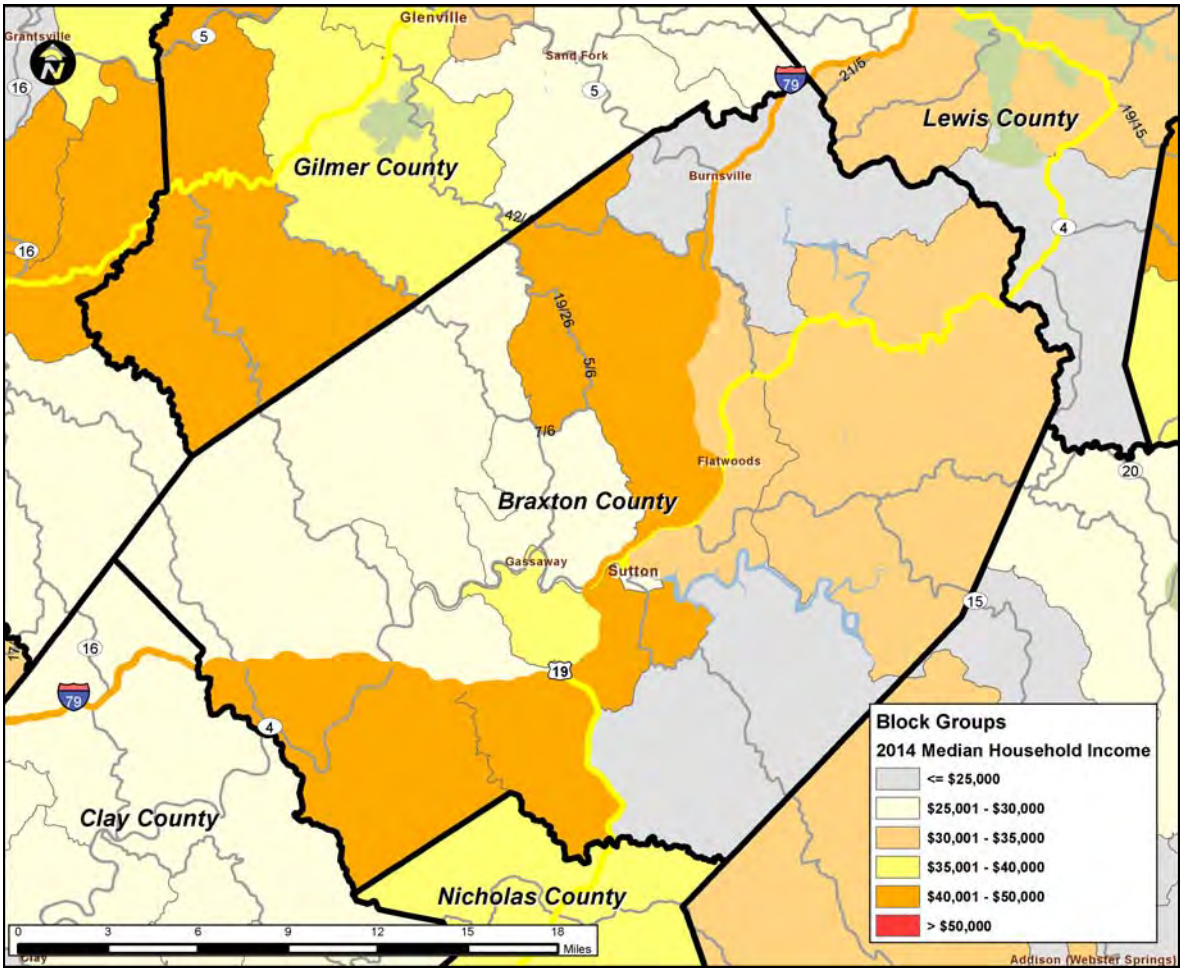
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	816	13.6%	787	13.1%	723	12.0%
$10,000 to $19,999	1,080	18.0%	1,066	17.7%	955	15.8%
$20,000 to $29,999	936	15.6%	933	15.5%	957	15.8%
$30,000 to $39,999	708	11.8%	716	11.9%	648	10.7%
$40,000 to $49,999	678	11.3%	711	11.8%	705	11.7%
$50,000 to $59,999	378	6.3%	393	6.5%	441	7.3%
$60,000 to $74,999	408	6.8%	399	6.6%	427	7.1%
$75,000 to $99,999	600	10.0%	581	9.6%	555	9.2%
$100,000 to $124,999	216	3.6%	262	4.3%	352	5.8%
$124,999 to $149,999	78	1.3%	88	1.5%	145	2.4%
$150,000 to $199,999	60	1.0%	59	1.0%	78	1.3%
$200,000+	36	0.6%	35	0.6%	53	0.9%
Total	6,000	100.0%	6,029	100.0%	6,040	100.0%
Median Income	$32,281		$33,195		$35,928	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



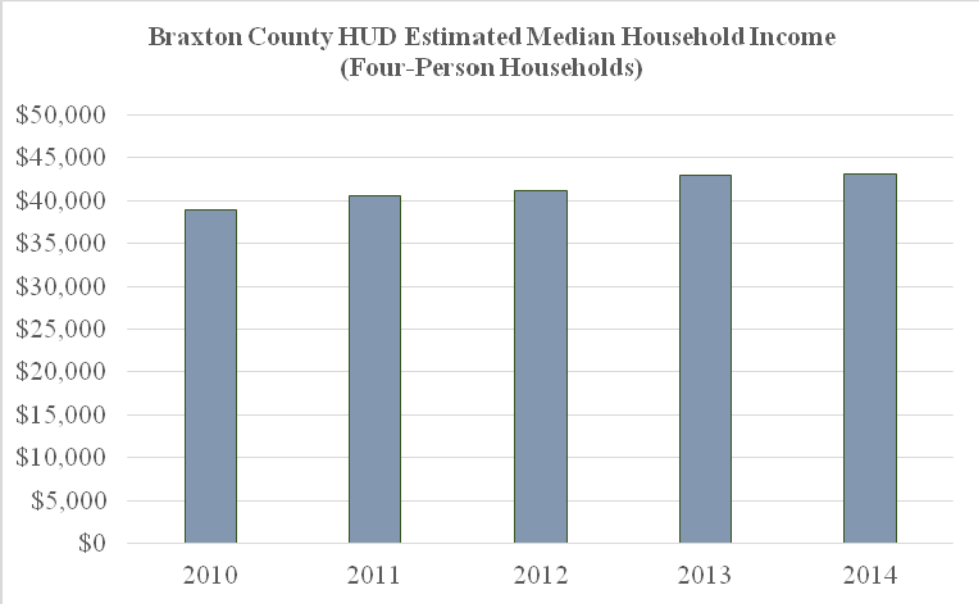
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	409	13.2%	397	12.2%	391	11.3%
$10,000 to $19,999	788	25.4%	746	22.9%	681	19.7%
$20,000 to $29,999	586	18.9%	604	18.5%	659	19.1%
$30,000 to $39,999	385	12.4%	406	12.5%	407	11.8%
$40,000 to $49,999	261	8.4%	313	9.6%	365	10.5%
$50,000 to $59,999	168	5.4%	182	5.6%	198	5.7%
$60,000 to $74,999	177	5.7%	189	5.8%	212	6.1%
$75,000 to $99,999	189	6.1%	246	7.5%	265	7.7%
$100,000 to $124,999	53	1.7%	83	2.6%	150	4.3%
$124,999 to $149,999	28	0.9%	31	1.0%	48	1.4%
$150,000 to $199,999	37	1.2%	40	1.2%	45	1.3%
$200,000+	19	0.6%	23	0.7%	36	1.0%
Total	3,102	100.0%	3,261	100.0%	3,456	100.0%
Median Income	$26,052		$28,069		$29,970	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$39,000	-
2011	$40,600	4.1%
2012	$41,200	1.5%
2013	$43,000	4.4%
2014	$43,200	0.5%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	200	96	53	42	0	390
$10,000 to $19,999	202	84	71	0	28	384
$20,000 to $29,999	70	41	19	64	27	220
$30,000 to $39,999	80	25	63	4	68	239
$40,000 to $49,999	34	57	6	0	0	96
$50,000 to $59,999	8	13	4	32	0	57
$60,000 to $74,999	3	13	0	10	3	29
$75,000 to $99,999	1	14	1	10	0	26
$100,000 to $124,999	1	57	0	0	1	59
$125,000 to $149,999	0	0	1	0	0	1
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	0	1	0	1	0	2
Total	599	400	217	162	126	1,504

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	223	99	60	39	0	421
$10,000 to $19,999	225	89	80	0	27	421
$20,000 to $29,999	89	43	18	60	29	238
$30,000 to $39,999	73	30	67	5	75	249
$40,000 to $49,999	39	63	7	0	0	110
$50,000 to $59,999	7	15	4	42	0	69
$60,000 to $74,999	7	16	0	10	5	38
$75,000 to $99,999	1	18	1	12	0	31
$100,000 to $124,999	1	57	0	0	0	57
$125,000 to $149,999	0	1	0	2	0	3
$150,000 to $199,999	2	2	0	0	0	4
$200,000 & Over	0	0	0	0	0	1
Total	668	433	236	171	135	1,643

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	215	84	62	34	0	395
$10,000 to $19,999	218	81	79	0	25	403
$20,000 to $29,999	88	39	23	60	28	238
$30,000 to $39,999	65	26	54	3	68	216
$40,000 to $49,999	50	62	10	0	0	122
$50,000 to $59,999	12	25	3	44	0	83
$60,000 to $74,999	9	19	0	12	7	48
$75,000 to $99,999	4	17	0	11	0	32
$100,000 to $124,999	4	59	0	1	0	64
$125,000 to $149,999	3	0	0	0	0	2
$150,000 to $199,999	2	5	0	0	0	7
$200,000 & Over	0	3	0	1	0	4
Total	669	420	232	165	128	1,614

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	101	67	36	41	0	245
$10,000 to $19,999	25	59	56	0	27	167
$20,000 to $29,999	49	26	16	62	25	178
$30,000 to $39,999	17	11	63	4	68	162
$40,000 to $49,999	22	42	6	0	0	70
$50,000 to $59,999	3	13	3	23	0	42
$60,000 to $74,999	0	0	0	9	3	12
$75,000 to $99,999	0	10	0	9	0	19
$100,000 to $124,999	0	53	0	0	0	53
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	216	281	179	147	122	946

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	122	71	42	39	0	275
$10,000 to $19,999	36	64	63	0	27	190
$20,000 to $29,999	67	25	18	60	29	198
$30,000 to $39,999	27	14	67	5	75	187
$40,000 to $49,999	31	51	7	0	0	89
$50,000 to $59,999	5	15	3	29	0	53
$60,000 to $74,999	1	1	0	10	5	17
$75,000 to $99,999	0	13	0	12	0	25
$100,000 to $124,999	0	56	0	0	0	56
$125,000 to $149,999	0	0	0	1	0	1
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	290	309	200	157	135	1,091

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	111	57	42	34	0	244
$10,000 to $19,999	33	56	58	0	25	173
$20,000 to $29,999	63	18	23	60	28	192
$30,000 to $39,999	20	9	54	3	68	155
$40,000 to $49,999	35	50	9	0	0	94
$50,000 to $59,999	9	25	3	30	0	66
$60,000 to $74,999	1	2	0	12	7	22
$75,000 to $99,999	0	12	0	11	0	23
$100,000 to $124,999	0	58	0	0	0	59
$125,000 to $149,999	1	0	0	0	0	1
$150,000 to $199,999	0	0	0	0	0	1
$200,000 & Over	0	0	0	0	0	0
Total	274	288	190	149	128	1,029

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	88	36	12	0	12	148
$10,000 to $19,999	26	54	44	26	6	156
$20,000 to $29,999	44	0	53	51	29	177
$30,000 to $39,999	23	97	17	6	17	160
$40,000 to $49,999	54	78	50	53	105	341
$50,000 to $59,999	11	88	53	18	0	170
$60,000 to $74,999	42	27	34	92	22	218
$75,000 to $99,999	8	122	130	104	24	388
$100,000 to $124,999	0	16	20	67	7	110
$125,000 to $149,999	1	9	14	19	8	50
$150,000 to $199,999	1	0	14	2	9	25
$200,000 & Over	0	8	5	0	2	15
Total	297	535	446	438	241	1,958

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	65	31	8	0	10	114
$10,000 to $19,999	26	41	32	23	7	128
$20,000 to $29,999	35	0	40	37	20	132
$30,000 to $39,999	16	73	12	6	17	123
$40,000 to $49,999	52	63	53	48	94	309
$50,000 to $59,999	10	74	50	24	0	157
$60,000 to $74,999	38	25	31	77	22	192
$75,000 to $99,999	8	88	106	89	20	310
$100,000 to $124,999	0	14	21	76	12	123
$125,000 to $149,999	0	7	15	25	7	55
$150,000 to $199,999	0	0	8	2	10	19
$200,000 & Over	0	7	3	0	1	12
Total	250	422	378	407	220	1,677

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	51	22	6	0	8	88
$10,000 to $19,999	21	30	26	17	6	100
$20,000 to $29,999	33	0	32	27	16	107
$30,000 to $39,999	15	49	9	5	8	86
$40,000 to $49,999	41	45	45	34	81	247
$50,000 to $59,999	13	80	56	28	0	177
$60,000 to $74,999	42	25	30	73	23	193
$75,000 to $99,999	9	78	89	77	13	266
$100,000 to $124,999	0	15	25	90	14	144
$125,000 to $149,999	1	12	24	43	15	96
$150,000 to $199,999	1	0	13	2	17	33
$200,000 & Over	0	8	6	0	3	17
Total	226	364	362	398	205	1,556

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	91	30	15	0	0	135
$10,000 to $19,999	214	19	15	0	0	249
$20,000 to $29,999	18	14	0	0	0	32
$30,000 to $39,999	60	14	0	0	0	73
$40,000 to $49,999	7	15	0	0	0	22
$50,000 to $59,999	5	0	1	9	0	15
$60,000 to $74,999	3	15	0	0	0	18
$75,000 to $99,999	1	3	1	0	0	6
$100,000 to $124,999	1	2	0	0	1	5
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	0	1	0	1	0	2
Total	401	113	32	10	1	558

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	100	29	18	0	0	146
$10,000 to $19,999	189	25	17	0	0	230
$20,000 to $29,999	22	19	0	0	0	40
$30,000 to $39,999	46	16	0	0	0	63
$40,000 to $49,999	8	13	0	0	0	21
$50,000 to $59,999	2	0	1	13	0	16
$60,000 to $74,999	6	15	0	0	0	21
$75,000 to $99,999	1	5	1	0	0	6
$100,000 to $124,999	1	1	0	0	0	2
$125,000 to $149,999	0	1	0	1	0	2
$150,000 to $199,999	2	2	0	0	0	4
$200,000 & Over	0	0	0	0	0	1
Total	377	124	36	14	0	552

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	103	27	21	0	0	151
$10,000 to $19,999	185	25	21	0	0	231
$20,000 to $29,999	25	22	0	0	0	46
$30,000 to $39,999	45	17	0	0	0	62
$40,000 to $49,999	15	12	1	0	0	28
$50,000 to $59,999	3	0	0	14	0	17
$60,000 to $74,999	8	18	0	0	0	26
$75,000 to $99,999	4	5	0	0	0	8
$100,000 to $124,999	4	1	0	1	0	6
$125,000 to $149,999	1	0	0	0	0	1
$150,000 to $199,999	2	5	0	0	0	7
$200,000 & Over	0	2	0	1	0	4
Total	395	132	42	16	0	586

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	149	107	16	0	1	272
$10,000 to $19,999	265	241	26	5	0	538
$20,000 to $29,999	209	294	42	7	0	552
$30,000 to $39,999	76	156	50	21	6	310
$40,000 to $49,999	18	149	46	18	7	238
$50,000 to $59,999	21	87	39	6	0	153
$60,000 to $74,999	13	93	18	2	34	159
$75,000 to $99,999	7	96	79	2	0	184
$100,000 to $124,999	3	22	7	5	10	48
$125,000 to $149,999	2	22	2	0	3	29
$150,000 to $199,999	8	16	3	7	0	35
$200,000 & Over	4	12	2	0	0	18
Total	775	1,295	330	74	62	2,537

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	147	90	12	0	2	251
$10,000 to $19,999	266	216	28	6	0	515
$20,000 to $29,999	226	287	43	8	0	564
$30,000 to $39,999	88	165	60	25	5	343
$40,000 to $49,999	32	187	49	18	6	292
$50,000 to $59,999	21	97	40	6	2	166
$60,000 to $74,999	13	100	14	1	39	168
$75,000 to $99,999	9	113	116	2	0	240
$100,000 to $124,999	8	39	11	9	14	81
$125,000 to $149,999	4	24	1	0	0	30
$150,000 to $199,999	8	18	4	7	0	36
$200,000 & Over	3	16	2	1	0	22
Total	825	1,352	380	83	69	2,709

Source: Ribbon Demographics; ESRI; Urban Decision Group

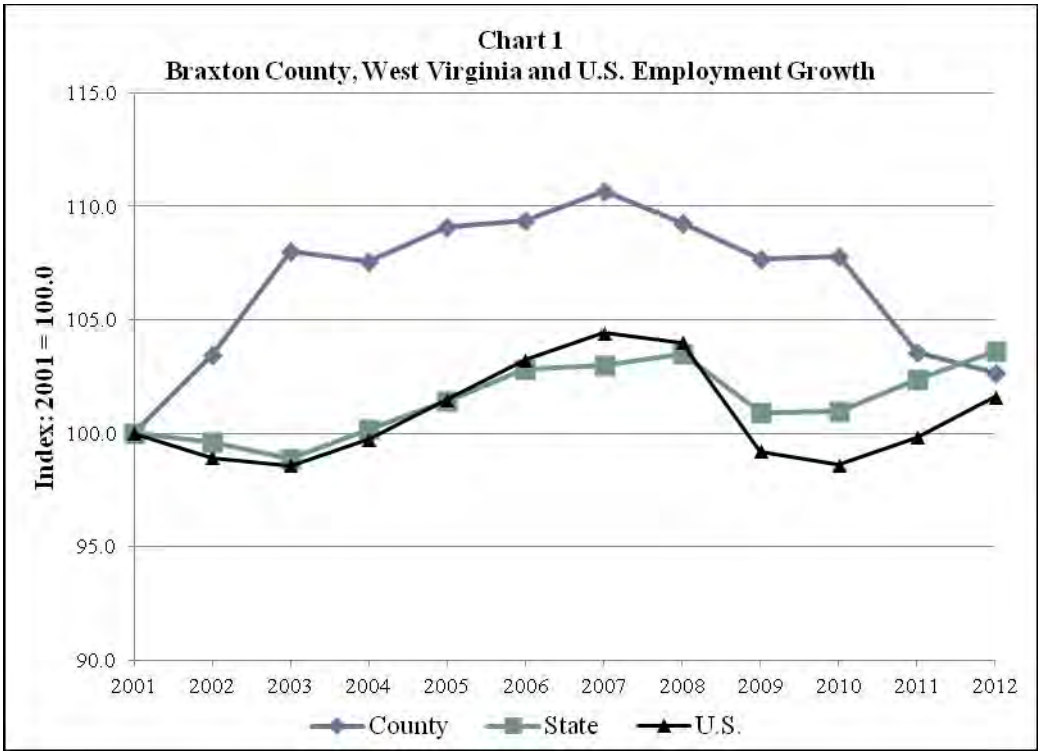
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	144	83	11	0	2	240
$10,000 to $19,999	250	174	21	5	0	450
$20,000 to $29,999	258	299	48	8	0	612
$30,000 to $39,999	94	155	63	27	6	346
$40,000 to $49,999	42	225	48	13	8	336
$50,000 to $59,999	23	107	42	8	0	180
$60,000 to $74,999	13	112	16	2	43	186
$75,000 to $99,999	14	115	126	2	0	257
$100,000 to $124,999	18	75	18	15	18	144
$125,000 to $149,999	10	34	2	0	1	48
$150,000 to $199,999	12	18	3	6	0	38
$200,000 & Over	5	22	5	0	0	32
Total	884	1,420	403	86	78	2,870

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Braxton County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Braxton County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Braxton County, State and U.S. Employment, 2001-2012						
	Braxton County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,809		686		129,636	
2002	3,941	3.5%	683	-0.4%	128,234	-1.1%
2003	4,115	4.4%	678	-0.8%	127,796	-0.3%
2004	4,098	-0.4%	687	1.3%	129,278	1.2%
2005	4,156	1.4%	695	1.2%	131,572	1.8%
2006	4,166	0.2%	705	1.4%	133,834	1.7%
2007	4,216	1.2%	706	0.1%	135,366	1.1%
2008	4,161	-1.3%	710	0.5%	134,806	-0.4%
2009	4,101	-1.4%	692	-2.5%	128,608	-4.6%
2010	4,107	0.1%	692	0.1%	127,820	-0.6%
2011	3,944	-4.0%	702	1.4%	129,411	1.2%
2012	3,910	-0.9%	711	1.2%	131,696	1.8%
Change						
2001-12	101	2.7%	25	3.6%	2,061	1.6%
2001-03	306	8.0%	-8	-1.1%	-1,840	-1.4%
2003-07	101	2.5%	28	4.2%	7,570	5.9%
2007-12	-306	-7.3%	4	0.6%	-3,670	-2.7%

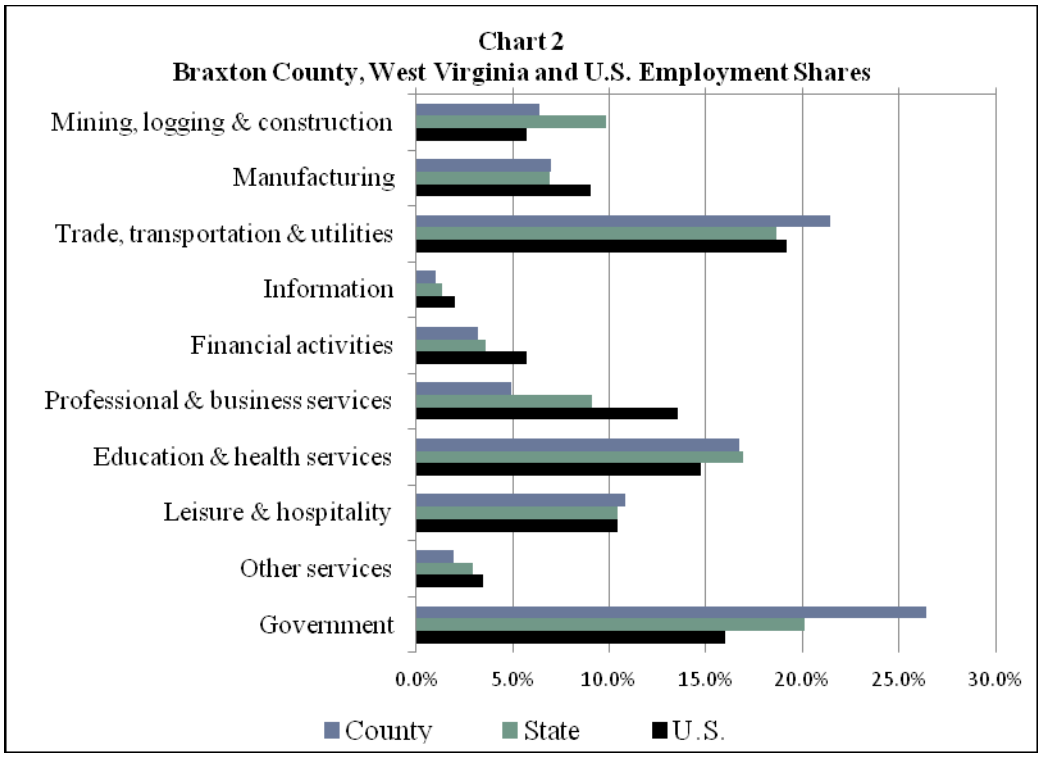
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Braxton County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Braxton County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	250	6.4%	64.8	111.2
Manufacturing	272	7.0%	100.8	77.0
Trade, Transportation and Utilities	839	21.5%	115.0	112.0
Information	40	1.0%	76.0	50.3
Financial Activities	124	3.2%	88.6	55.6
Professional and Business Services	192	4.9%	54.1	36.2
Educational and Health Services	653	16.7%	98.6	113.3
Leisure and Hospitality	424	10.8%	103.8	103.9
Other Services	77	2.0%	66.3	57.0
Total Private Sector	**2,877**	**73.6%**	**92.1**	**87.6**
Total Government	**1,033**	**26.4%**	**131.1**	**165.3**
Total Payroll Employment	**3,910**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

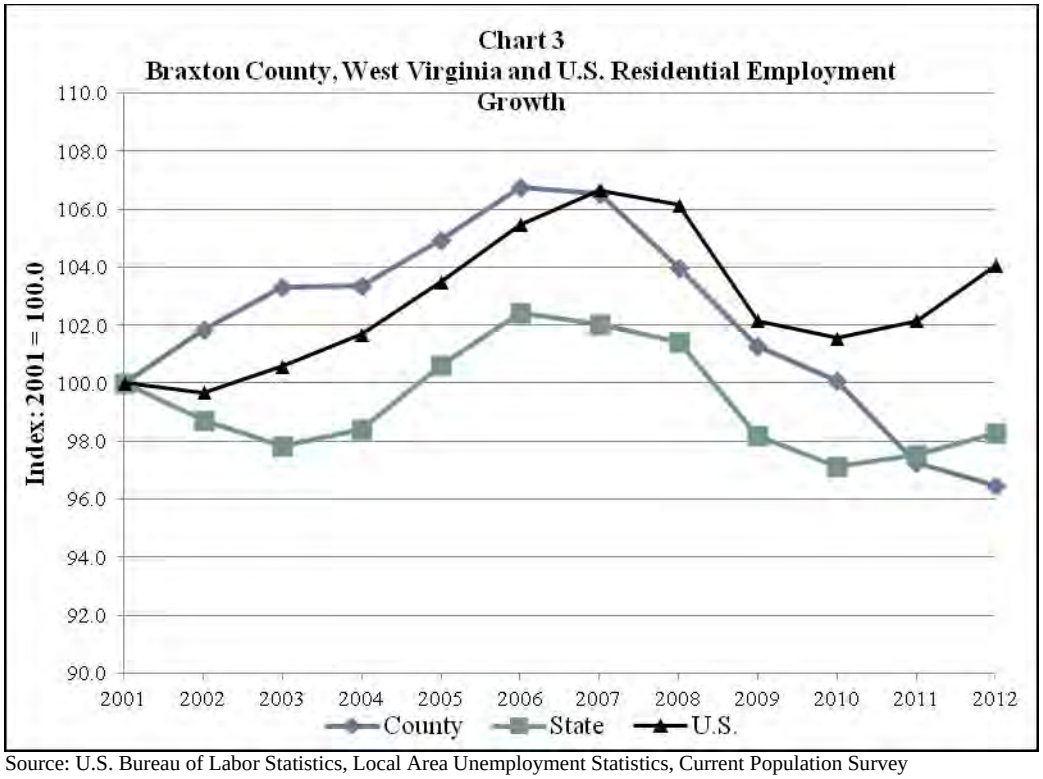


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Braxton County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Braxton County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Braxton County; this one considers the number of Braxton County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

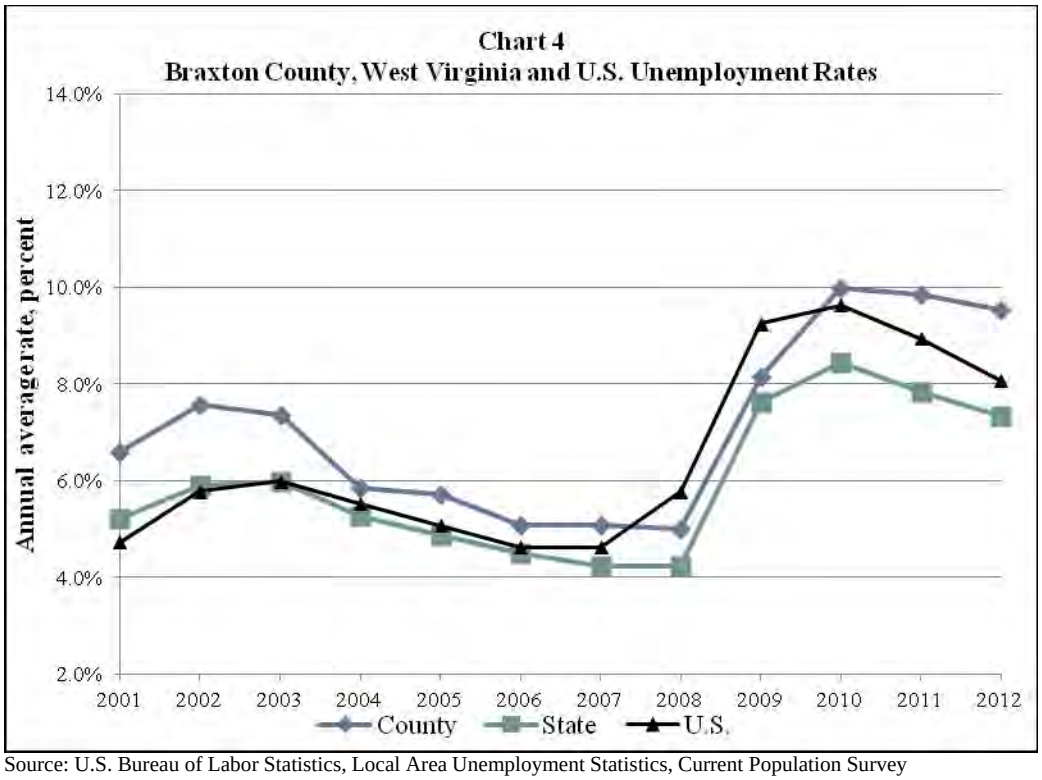
Table 3 Braxton County, State and U.S. Residential Employment, 2001-2012						
	Braxton County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	5,343		759		136,933	
2002	5,442	1.9%	749	-1.3%	136,485	-0.3%
2003	5,521	1.5%	742	-0.9%	137,736	0.9%
2004	5,523	0.0%	747	0.6%	139,252	1.1%
2005	5,608	1.5%	764	2.3%	141,730	1.8%
2006	5,705	1.7%	777	1.8%	144,427	1.9%
2007	5,692	-0.2%	774	-0.4%	146,047	1.1%
2008	5,555	-2.4%	769	-0.6%	145,362	-0.5%
2009	5,411	-2.6%	745	-3.2%	139,878	-3.8%
2010	5,347	-1.2%	737	-1.1%	139,064	-0.6%
2011	5,197	-2.8%	740	0.4%	139,869	0.6%
2012	5,155	-0.8%	746	0.8%	142,469	1.9%
Change						
2001-12	-188	-3.5%	-13	-1.7%	5,536	4.0%
2001-03	178	3.3%	-16	-2.2%	803	0.6%
2003-07	171	3.1%	32	4.3%	8,311	6.0%
2007-10	-345	-6.1%	-37	-4.8%	-6,983	-4.8%
2010-12	-192	-3.6%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Braxton County, state and U.S. unemployment rates over the past decade. The table also shows the Braxton County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Braxton County Labor Force Statistics and Comparative Unemployment Rates						
	Braxton County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Braxton County	West Virginia	U.S.
2001	5,720	5,343	377	6.6%	5.2%	4.7%
2002	5,888	5,442	446	7.6%	5.9%	5.8%
2003	5,960	5,521	439	7.4%	6.0%	6.0%
2004	5,867	5,523	344	5.9%	5.3%	5.5%
2005	5,948	5,608	340	5.7%	4.9%	5.1%
2006	6,010	5,705	305	5.1%	4.5%	4.6%
2007	5,997	5,692	305	5.1%	4.2%	4.6%
2008	5,848	5,555	293	5.0%	4.2%	5.8%
2009	5,892	5,411	481	8.2%	7.6%	9.3%
2010	5,940	5,347	593	10.0%	8.4%	9.6%
2011	5,765	5,197	568	9.9%	7.8%	8.9%
2012	5,698	5,155	543	9.5%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Braxton County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	5,765	5,197	568	9.9%
2012 January	5,667	5,062	605	10.7%
2012 February	5,691	5,038	653	11.5%
2012 March	5,614	5,053	561	10%
2012 April	5,677	5,157	520	9.2%
2012 May	5,742	5,221	521	9.1%
2012 June	5,839	5,325	514	8.8%
2012 July	5,740	5,250	490	8.5%
2012 August	5,813	5,295	518	8.9%
2012 September	5,709	5,201	508	8.9%
2012 October	5,687	5,152	535	9.4%
2012 November	5,588	5,056	532	9.5%
2012 December	5,612	5,050	562	10%
2012 Annual	5,698	5,155	543	9.5%
2013 January	5,723	5,063	660	11.5%
2013 February	5,719	5,059	660	11.5%
2013 March	5,622	5,045	577	10.3%
2013 April	5,610	5,104	506	9%
2013 May	5,573	5,158	415	7.4%
2013 June	5,664	5,216	448	7.9%
2013 July	5,601	5,150	451	8.1%
2013 August	5,658	5,226	432	7.6%
2013 September	5,561	5,178	383	6.9%
2013 October	5,633	5,214	419	7.4%
2013 November	5,601	5,174	427	7.6%
2013 December	5,563	5,101	462	8.3%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Braxton County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Braxton County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	459	8.7%	172.0	461.7
Construction	670	12.7%	178.3	186.6
Manufacturing	246	4.7%	53.8	43.2
Wholesale Trade	120	2.3%	100.0	77.5
Retail Trade	698	13.2%	106.2	114.7
Transportation and Utilities	373	7.1%	126.8	139.7
Information	65	1.2%	69.7	53.6
Financial Activities	203	3.8%	87.2	56.0
Professional and Business Services	318	6.0%	81.5	57.1
Educational and Health Services	1,060	20.1%	77.7	89.1
Leisure and Hospitality	405	7.7%	88.7	85.1
Other Services, Except Public Administration	255	4.8%	105.7	98.4
Public Administration	410	7.8%	123.1	158.0
Total Employment	**5,282**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Braxton County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,120	21.2%	69.1	59.4
Service	1,173	22.2%	120.7	126.9
Sales and Office	1,157	21.9%	88.7	87.3
Natural Resources, Construction and Maintenance	1,072	20.3%	158.6	213.7
Production, Transportation and Material Moving	761	14.4%	107.5	118.0
Total Employment	**5,282**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Braxton County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Braxton County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Braxton County.

Largest Employers in Braxton County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	1,033
Braxton County Board of Education	Education	349
Central WV Aging Service, Inc.	Senior Services	100-199
Braxton County Memorial Hospital	Healthcare	100-199
Braxton County Senior Citizen Center, Inc.	Senior Services	100-199
Weyerhauser Company	Manufacturing	100-199
Go-Mart, Inc.	Convenience Store	100-199
Mid-State Automotive, Inc.	Automotive	98
West Virginia Regional Jail & Correctional Facility	Corrections	50-99
Braxton Health Care Center, LLC	Healthcare	65

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Braxton County is a small rural county with an economy largely based on tourism and health services in addition to locally owned businesses and professional services. Local, state and federal government also represents a sizeable share of local employment.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Braxton County during the past 24 months. However, the recent downturn in the coal industry has resulted in the closure of many southern West Virginia mines in counties bordering Braxton County. Hundreds of jobs in the region have been lost.

Sutton is the county seat and the only city in Braxton County. Local facilities include schools, churches, recreational facilities, public library, hospital and clinics, hotels, shops, outlet mall, restaurants, and a variety of service businesses.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	4,494	74.9%
Renter-Occupied	1,506	25.1%
Total-Occupied Units*	6,000	80.9%
Vacant For Rent	108	7.6%
Vacant For-Sale Only	52	3.7%
Vacant Rented/Sold, Not Occ.	109	7.7%
Vacant Seasonal, Recreational	764	54.0%
All Other Vacant	383	27.1%
Total Vacant Units	1,415	19.1%
Total	7,415	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	4,494	74.9%	4,404	90	2.0%
Renter-Occupied	1,506	25.1%	1,435	71	4.7%
Total	6,000	100.0%	5,839	161	2.7%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	108	2.4%	5	0.3%
2000 to 2004	328	7.3%	47	3.1%
1990 to 1999	818	18.2%	264	17.5%
1980 to 1989	854	19.0%	366	24.3%
1970 to 1979	854	19.0%	223	14.8%
1960 to 1969	288	6.4%	136	9.0%
1940 to 1959	553	12.3%	190	12.6%
1939 or Earlier	697	15.5%	277	18.4%
Total	4,494	100.0%	1,506	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	3,186	70.9%	690	45.8%
1 Attached	13	0.3%	5	0.3%
2 to 4	4.494	0.1%	77	5.1%
5 to 9	0	0.0%	142	9.4%
10 to 19	0	0.0%	65	4.3%
20 to 49	0	0.0%	12	0.8%
50 or More	0	0.0%	8	0.5%
Mobile Home,	1,290	28.7%	508	33.7%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	4,494	100.00%	1,506	100.00%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	4,494	100.0%
0.50 or Less Occupants Per Room	3,627	80.7%
0.51 to 1.00 Occupants Per Room	822	18.3%
1.01 to 1.50 Occupants Per Room	31	0.7%
1.51 to 2.00 Occupants Per Room	9	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,506	100.0%
0.50 or Less Occupants Per Room	1,009	67.0%
0.51 to 1.00 Occupants Per Room	440	29.2%
1.01 to 1.50 Occupants Per Room	59	3.9%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	6,000	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Braxton County	19.9%
West Virginia	32.0%

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

Building Permit Data – Braxton County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	1	1	1	1	2	2	1	0	0	0
Units in Single-Family Structures	1	1	1	1	2	2	1	0	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

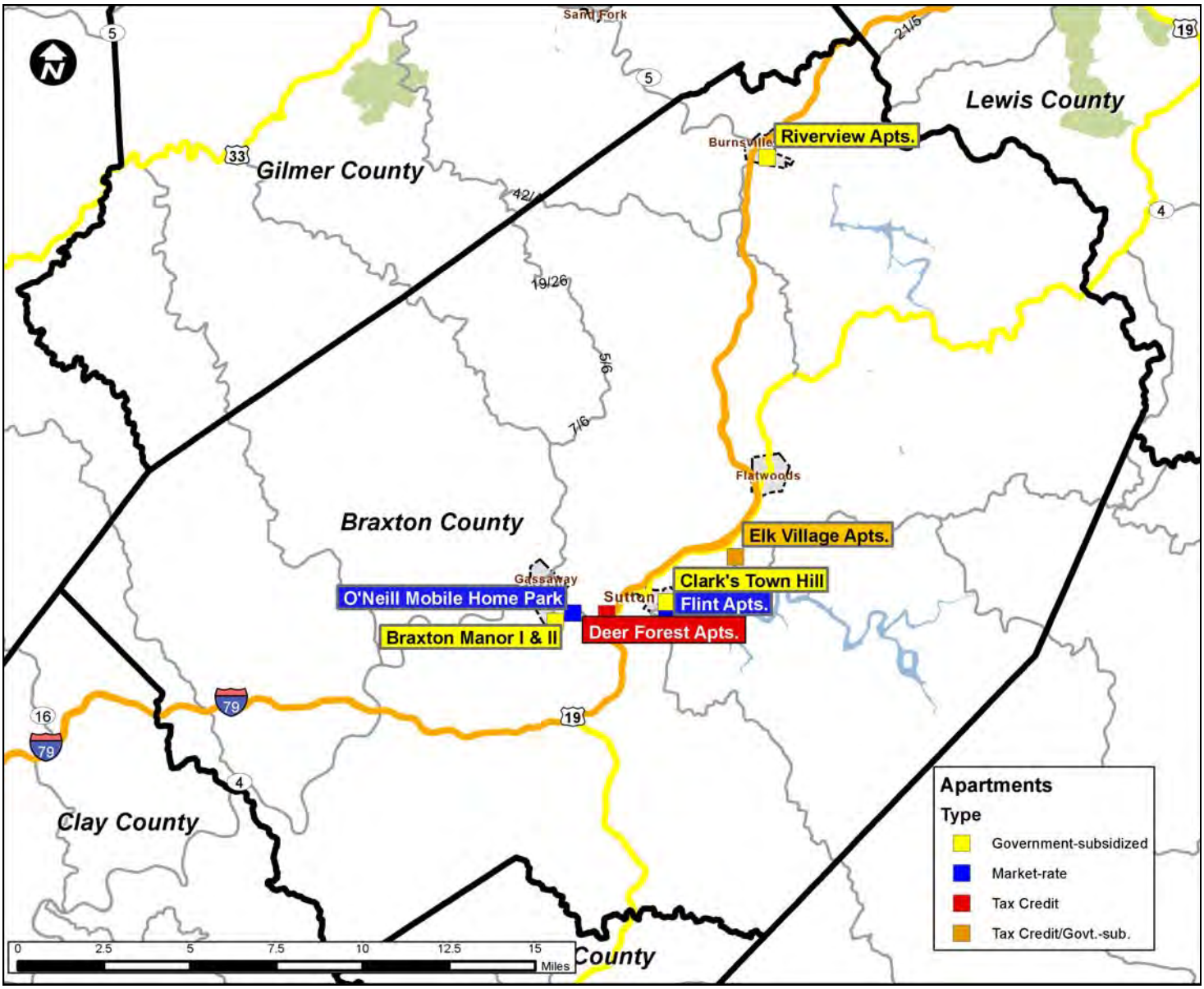
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	2	57	1	98.2%
Tax Credit	1	32	3	90.6%
Tax Credit/Government-Subsidized	1	25	0	100.0%
Government-Subsidized	3	86	0	100.0%
Total	7	200	4	98.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	26	45.6%	0	0.0%	$599
Two-Bedroom	1.0	10	17.5%	0	0.0%	$598
Two-Bedroom	1.5	12	21.1%	1	8.3%	$725
Three-Bedroom	1.0	9	15.8%	0	0.0%	$726
Total Market Rate		**57**	**100.0%**	**1**	**1.8%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	8	25.0%	0	0.0%	$554
Two-Bedroom	1.0	16	50.0%	3	18.8%	$650
Three-Bedroom	2.0	8	25.0%	0	0.0%	$745
Total Tax Credit		**32**	**100.0%**	**3**	**9.4%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	18	72.0%	0	0.0%	N/A
Two-Bedroom	1.0	7	28.0%	0	0.0%	N/A
Total Tax Credit		**25**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	64	74.4%	0	0.0%	N/A
Two-Bedroom	1.0	22	25.6%	0	0.0%	N/A
Total		**86**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**200**	**100.0%**	**4**	**2.0%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	19	0.0%
1970 to 1979	0	0	-
1980 to 1989	4	124	0.8%
1990 to 1999	1	25	0.0%
2000 to 2004	1	32	9.4%
2005 to 2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	7	200	2.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	38	2.6%
C	1	19	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	32	9.4%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	25	0.0%
B	1	14	0.0%
B-	2	72	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	5	167	4	97.6%
Senior (Age 55+)	2	33	0	100.0%
Total	7	200	4	98.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	78	0	100.0%
40% - 60% AMHI (Tax Credit)	32	3	90.6%
0-60% AMHI (All Affordable)	110	3	97.3%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	33	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	33	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Braxton County at this time. However, some discussion has begun regarding the potential development of a 23-unit senior rental project in Sutton. No details were available for this project at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $89,422. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $623, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$89,422
Mortgaged Value = 95% of Median Home Price	$84,951
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$456
Estimated Taxes & Insurance*	$114
Estimated Private Mortgage Insurance**	$53
Estimated Monthly Mortgage Payment	$623

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Braxton County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	1	1	1	1	2	2	1	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	63	-	0
Average Loan Amount	-	$90,714	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$63,810	-	-
Income to Loan Ratio	-	70.3%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

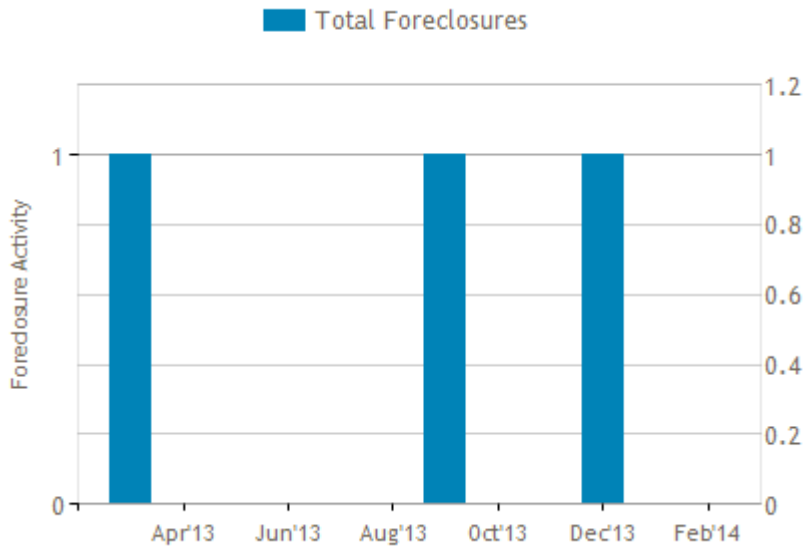
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	3	9	24	10	3	2
Median Listing Price	$50,000	$59,900	$94,900	$169,000	$162,000	$587,500
Median Square Footage	720	1,268	1,650	2,600	2,352	N/A
Median Price Per Square Foot	$69	$47	$58	$65	$69	N/A
Median Year Built	2003	1920	1999	1979	1993	N/A
Median Number of Bathrooms	1	1	2	2	2	5

Source: Zillow

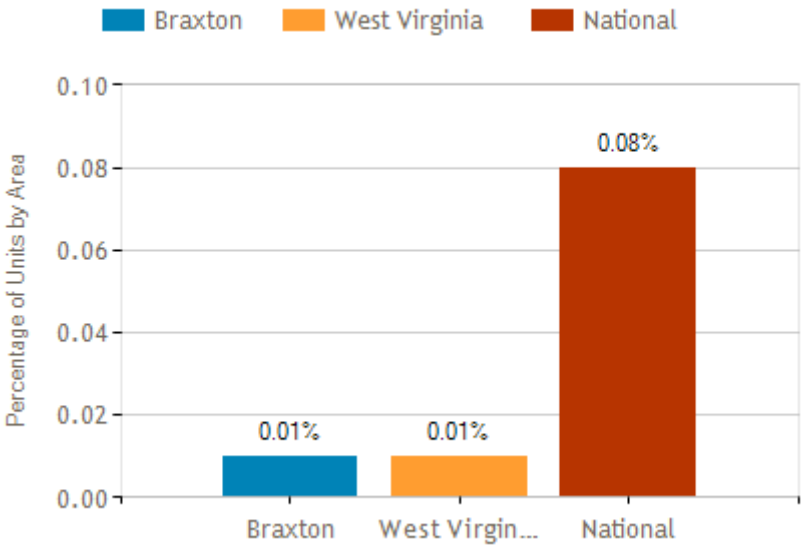
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Braxton County, WV



Geographical Comparison – Braxton County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	475	$0	$22,690	469	-1.3%
41% - 60% AMHI	$20,481	$30,720	202	$22,691	$34,030	202	0.0%
61% - 100% AMHI	$30,721	$51,200	268	$34,031	$56,720	230	-14.2%
Over 100% AMHI	$51,201	No Limit	145	$56,721	No Limit	128	-11.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	251	$0	$22,690	219	-12.7%
41% - 60% AMHI	$20,481	$30,720	133	$22,691	$34,030	113	-15.0%
61% - 100% AMHI	$30,721	$51,200	442	$34,031	$56,720	418	-5.4%
Over 100% AMHI	$51,201	No Limit	849	$56,721	No Limit	807	-4.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	726	$0	$22,690	688	-5.2%
41% - 60% AMHI	$20,481	$30,720	335	$22,691	$34,030	315	-6.0%
61% - 100% AMHI	$30,721	$51,200	710	$34,031	$56,720	648	-8.7%
Over 100% AMHI	$51,201	No Limit	994	$56,721	No Limit	935	-5.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	266	$0	$16,840	309	16.2%
41% - 60% AMHI	$15,201	$22,800	122	$16,841	$25,260	97	-20.5%
61% - 100% AMHI	$22,801	$38,000	79	$25,261	$42,100	90	13.9%
Over 100% AMHI	$38,001	No Limit	86	$42,101	No Limit	91	5.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	519	$0	$16,840	548	5.6%
41% - 60% AMHI	$15,201	$22,800	405	$16,841	$25,260	464	14.6%
61% - 100% AMHI	$22,801	$38,000	681	$25,261	$42,100	707	3.8%
Over 100% AMHI	$38,001	No Limit	1,104	$42,101	No Limit	1,151	4.3%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	785	$0	$16,840	857	9.2%
41% - 60% AMHI	$15,201	$22,800	527	$16,841	$25,260	561	6.5%
61% - 100% AMHI	$22,801	$38,000	760	$25,261	$42,100	797	4.9%
Over 100% AMHI	$38,001	No Limit	1,190	$42,101	No Limit	1,242	4.4%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	576	$0	$28,360	577	0.2%
Senior (Age 55+)	$0	$19,000	353	$0	$21,050	387	9.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(78 + 60 HCV) 138	32	(110 + 42 HCV*) 152
Number of Income-Eligible Family Renter Households	576	202	677
Existing Affordable Housing Penetration Rate – 2014	= 24.0%	= 15.8%	= 22.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	33	0	33
Number of Income-Eligible Senior Renter Households	353	122	388
Penetration Rate – 2014	= 9.3%	N/A	= 8.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(78 + 60 HCV) 138	32	(110 + 42 HCV*) 152
Number of Income-Eligible Family Renter Households	577	202	671
Existing Affordable Housing Penetration Rate – 2019	= 23.9%	= 15.8%	= 22.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	33	0	33
Number of Income-Eligible Senior Renter Households	387	97	406
Penetration Rate – 2019	= 8.5%	N/A	= 8.1%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	438	320	439	354
41%-60% AMHI (Tax Credit)	170	122	170	97

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

J. L. Campbell, Mayor of Sutton, West Virginia, (304) 644-6107

According to Mayor Campbell, one multifamily development is planned for the area and is currently awaiting funding approval. The plans call for converting a former high school into a 23-unit, senior-restricted Tax Credit community. With the exception of this project, no housing of any type has been planned or developed recently, and no improvements to infrastructure are in the offing. The mayor also confirmed no business centers or industrial parks are planned or proposed for the area. A new waste injection well was drilled near the Braxton County town of Gassaway. Its operation and maintenance, however, require only a few employees, and its impact (if any) on the area economy is slight. No building parcels are available that have been readied for development.

Campbell said it is not difficult to develop new housing in Braxton County, and a definite need exists for both multifamily development and single-family properties. Nevertheless, he said, no parcels are ready for construction, although available land is abundant and affordable. The mayor was unaware of any barriers to market entry or significant environmental issues. Construction costs are typical of the area, and Braxton County has no zoning regulations; a construction permit, however, is required. Regarding affordable housing development, the mayor said he would not expect "not in my backyard" attitudes to be a significant issue in the county.

Cliff Pearson, Braxton County Assessor's Office, (304) 765-2805

Mr. Pearson was not aware of any planned or proposed multifamily rental projects for Braxton County, and stated the last one developed in the area was built several years ago. Pearson believes a "desperate" need exists for subsidized housing in the county. No new road or infrastructure projects are planned, and local economic growth has been limited to the addition of small businesses, such as chain restaurants. He noted no unusual barriers to market entry and said land was available. Pearson believes the citizens of Braxton County would welcome large business developments that could help the local economy recover from the recent recession.

Terrell Ellis, Executive Director, Braxton County Development Authority, (304) 342-6972

Ms. Ellis said no multifamily rental development of any kind has occurred locally in the past few years, and none is planned for the area. She is aware of just one planned affordable housing project, the conversion of Sutton High School to senior-restricted apartments. Ellis said a need for housing exists in Braxton County overall, but the need for subsidized housing is likely the most critical. Recent infrastructure improvements include an expansion of the municipal water system and increasing the capacity of the water treatment plant. No significant businesses have located in the area recently, but talks are underway regarding the re-opening of a large, local lumber mill. Barriers to market entry could include the limited number of available sites zoned for business purposes and the small local workforce.

5. Brooke County

A. General Description

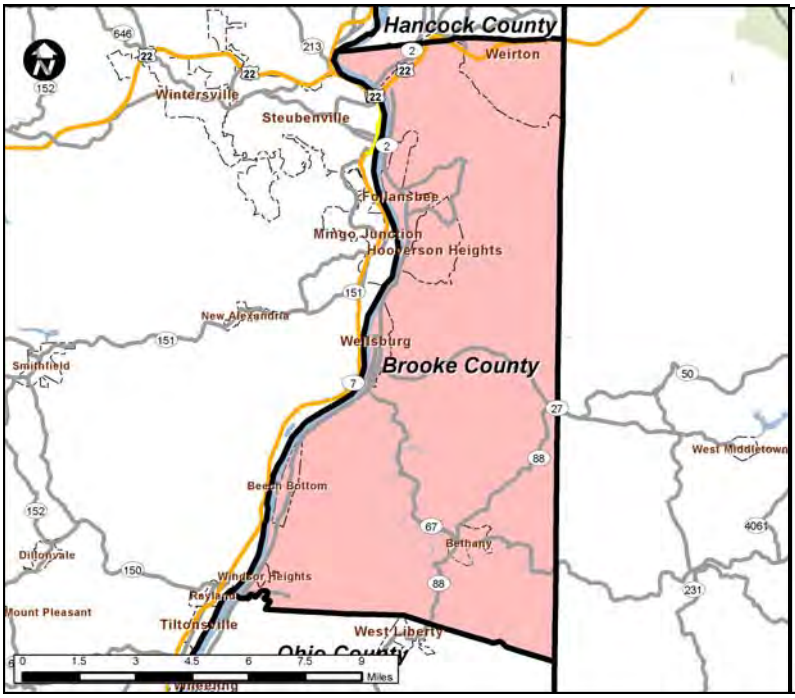
County Seat: Wellsburg
County Size: 92.35 square miles

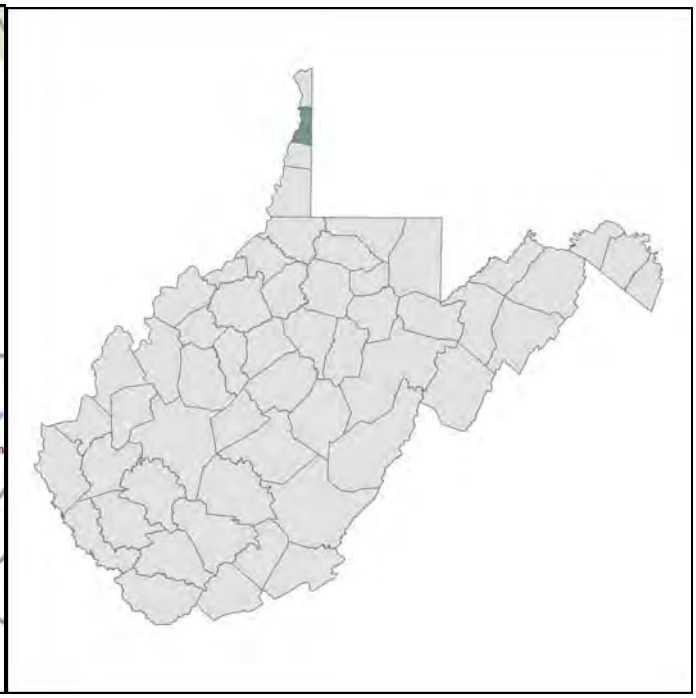
2000 (Census) Population: 25,447
2010 (Census) Population: 24,069
Population Change: -1,378 (-5.4%)

2000 (Census) Households: 10,396
2010 (Census) Households: 10,020
Household Change: -376 (-3.6%)

2000 (Census) Median Household Income: $32,882
2010 (Estimate) Median Household Income: $39,518
Income Change: +$6,636 (20.2%)

2000 (Census) Median Home Value: $64,700
2010 (American Community Survey) Median Home Value: $85,300
Home Value Change: +$20,600 (31.8%)





B. Demographic Characteristics and Trends

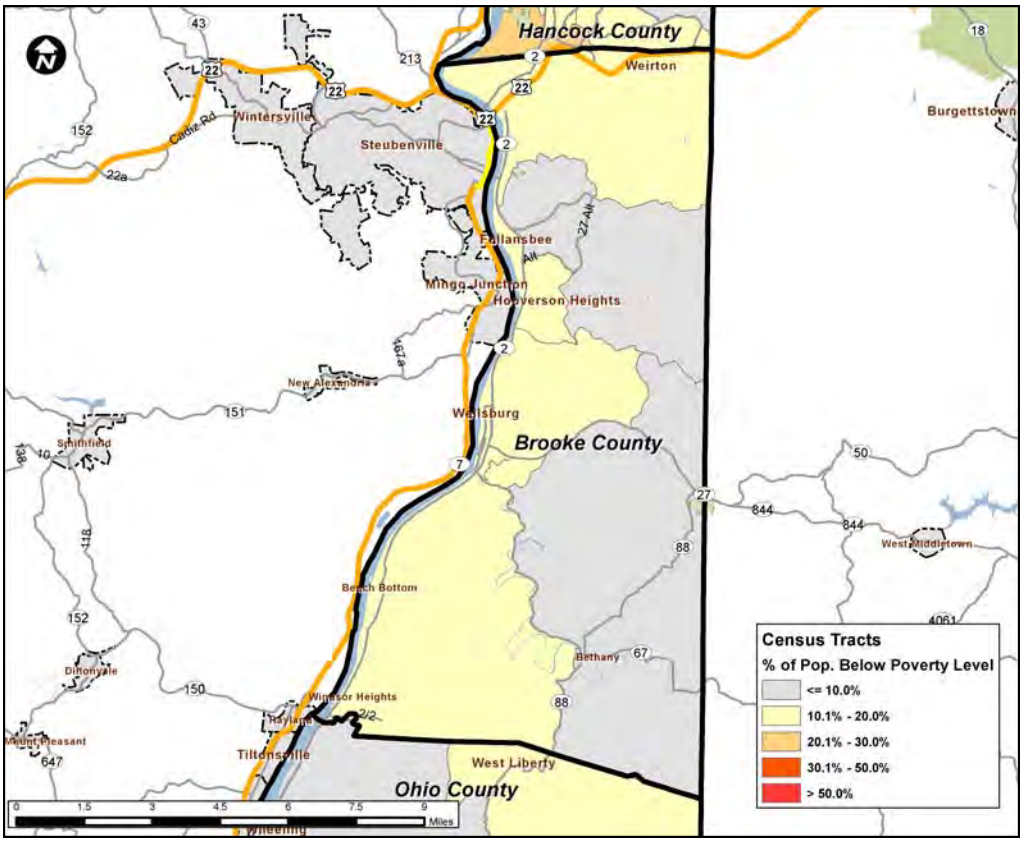
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
County	Population	25,447	24,069	23,336	23,041
	Population Change	-	-1,378	-240	-295
	Percent Change	-	-5.4%	-1.0%	-1.3%
County Seat: Wellsburg	Population	2,891	2,805	2,677	2,564
	Population Change	-	-86	-128	-113
	Percent Change	-	-3.0%	-4.6%	-4.2%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,648	11.0%
Population not living in poverty	21,421	89.0%
Total	24,069	100.0%

Source: American Community Survey (ACS)

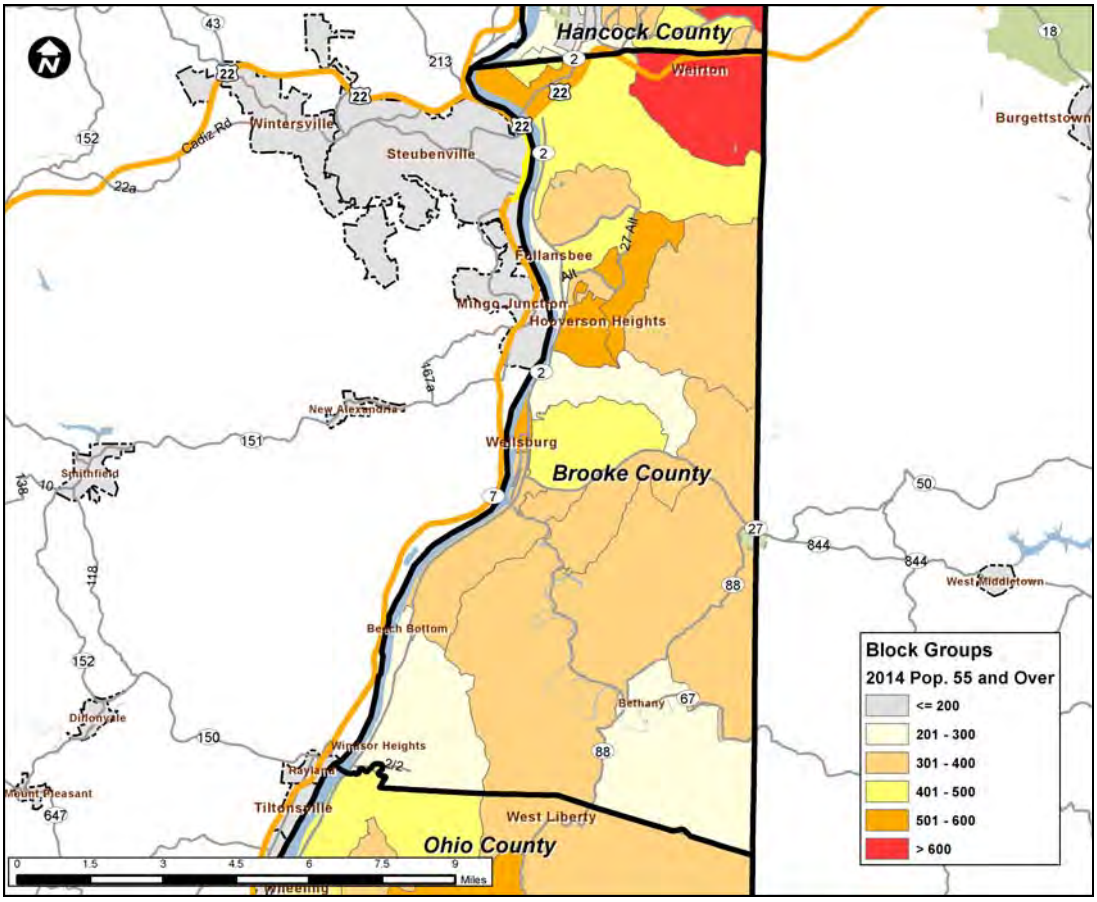


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	5,391	22.4%	4,909	21.0%	4,645	20.2%	-264	-5.4%
20 to 24	1,444	6.0%	1,533	6.6%	1,408	6.1%	-125	-8.2%
25 to 34	2,359	9.8%	2,268	9.7%	2,313	10.0%	45	2.0%
35 to 44	2,888	12.0%	2,691	11.5%	2,464	10.7%	-227	-8.4%
45 to 54	3,586	14.9%	3,211	13.8%	2,958	12.8%	-253	-7.9%
55 to 64	3,803	15.8%	3,804	16.3%	3,603	15.6%	-201	-5.3%
65 to 74	2,262	9.4%	2,659	11.4%	3,356	14.6%	697	26.2%
75 & Over	2,311	9.6%	2,261	9.7%	2,294	10.0%	33	1.5%
Total	24,069	100.0%	23,336	100.0%	23,041	100.0%	-295	-1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	23,371	97.1%
Black	289	1.2%
Indian	24	0.1%
Asian	96	0.4%
Pacific Islander	0	0.0%
Some Other Race	48	0.2%
Two or More Races	265	1.1%
Total	24,069	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	22,240	92.4%
Moved within Same County	1,035	4.3%
Different County Same State	385	1.6%
Moved from Different State	313	1.3%
Moved from Abroad	72	0.3%
Total	24,069	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

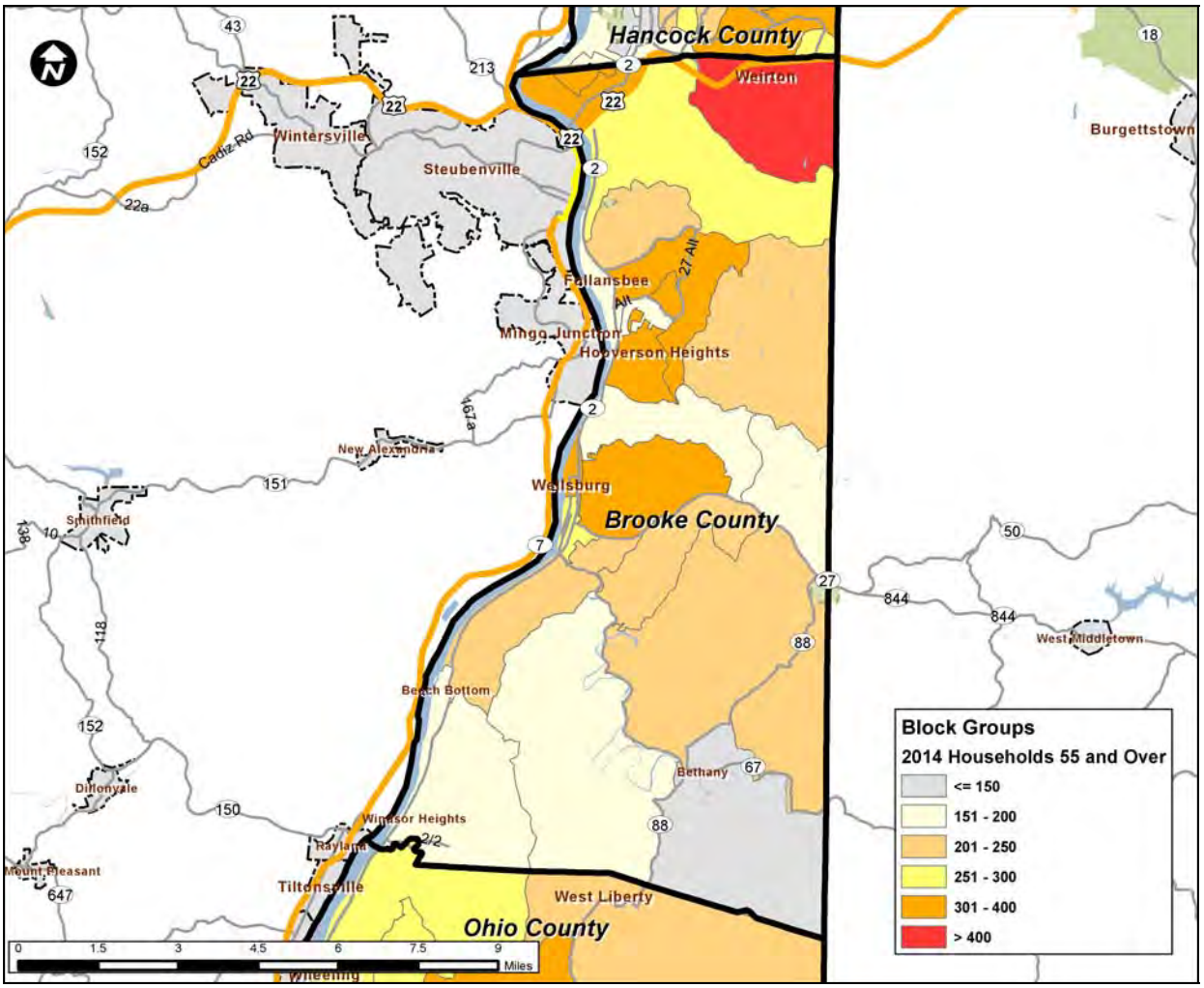
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
County	Households	10,396	10,020	9,769	9,671
	Household Change	-	-376	-37	-98
	Percent Change	-	-3.6%	-0.4%	-1.0%
	Household Size	2.45	2.40	2.30	2.29
County Seat: Wellsburg	Households	1,361	1,312	1,256	1,205
	Household Change	-	-49	-56	-51
	Percent Change	-	-3.6%	-4.3%	-4.1%
	Household Size	2.1	2.1	2.13	2.13

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	271	2.7%	237	2.4%	204	2.1%	-33	-13.9%
25 to 34	972	9.7%	932	9.5%	939	9.7%	7	0.8%
35 to 44	1,483	14.8%	1,363	14.0%	1,225	12.7%	-138	-10.1%
45 to 54	1,944	19.4%	1,735	17.8%	1,568	16.2%	-167	-9.6%
55 to 64	2,255	22.5%	2,231	22.8%	2,071	21.4%	-160	-7.2%
65 to 74	1,453	14.5%	1,682	17.2%	2,090	21.6%	408	24.3%
75 to 84	1,162	11.6%	1,053	10.8%	1,120	11.6%	67	6.4%
85 & Over	481	4.8%	536	5.5%	455	4.7%	-81	-15.2%
Total	10,020	100.0%	9,770	100.0%	9,673	100.0%	-97	-1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



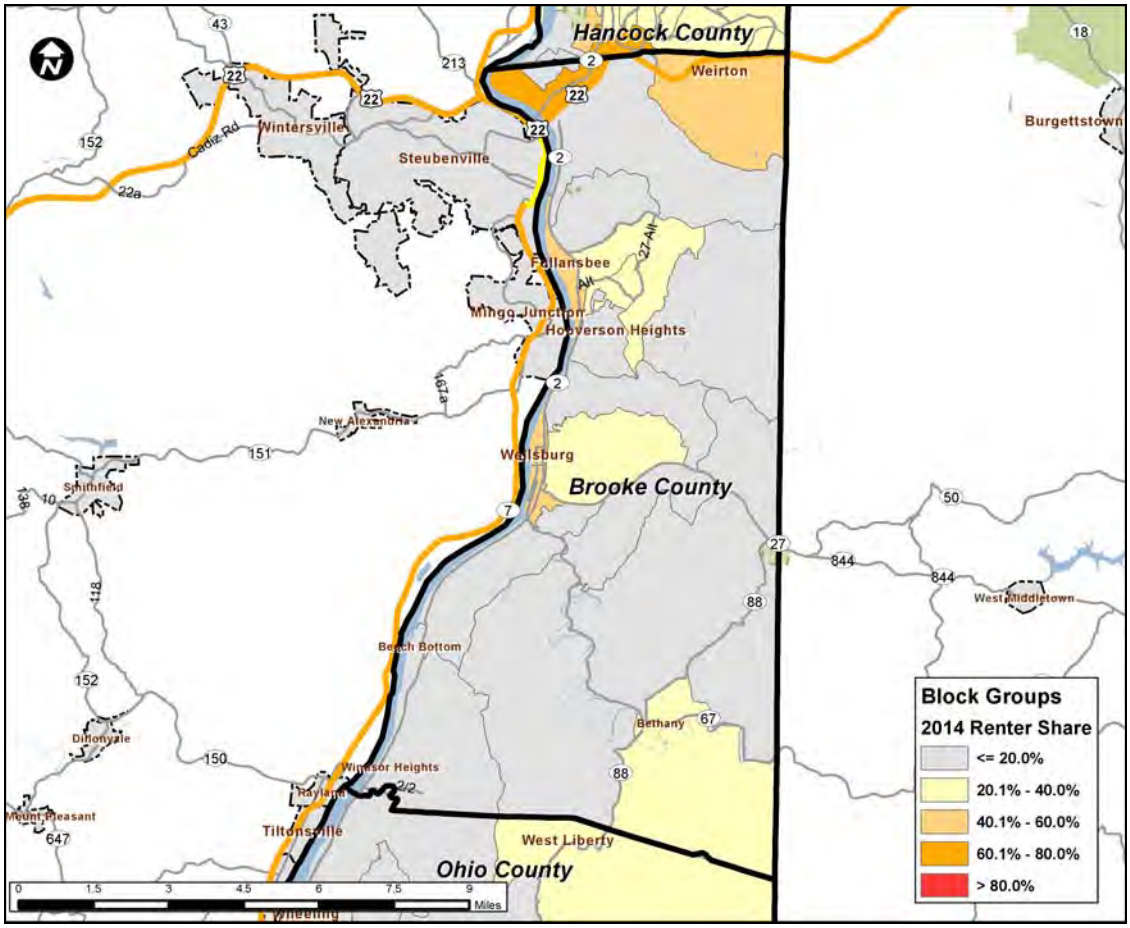
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,575	75.6%	7,155	73.2%	7,138	73.8%
Renter-Occupied	2,445	24.4%	2,615	26.8%	2,534	26.2%
Total	10,020	100.0%	9,769	100.0%	9,671	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,388	82.0%	4,392	79.8%	4,555	79.4%
Renter-Occupied	963	18.0%	1,109	20.2%	1,181	20.6%
Total	5,351	100.0%	5,502	100.0%	5,736	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,236	47.3%	1,211	47.8%	-26	-2.1%
2 Persons	686	26.2%	658	26.0%	-28	-4.0%
3 Persons	325	12.4%	315	12.4%	-10	-3.1%
4 Persons	217	8.3%	205	8.1%	-12	-5.5%
5 Persons+	150	5.7%	145	5.7%	-5	-3.7%
Total	2,615	100.0%	2,534	100.0%	-81	-3.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,715	24.0%	1,749	24.5%	34	2.0%
2 Persons	2,875	40.2%	2,846	39.9%	-28	-1.0%
3 Persons	1,209	16.9%	1,210	17.0%	1	0.1%
4 Persons	880	12.3%	865	12.1%	-15	-1.7%
5 Persons+	476	6.7%	468	6.6%	-9	-1.8%
Total	7,155	100.0%	7,138	100.0%	-17	-0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	848	76.5%	885	74.9%	36	4.3%
2 Persons	167	15.0%	196	16.6%	29	17.5%
3 Persons	23	2.1%	27	2.3%	4	18.6%
4 Persons	14	1.2%	17	1.4%	3	23.1%
5 Persons+	57	5.2%	56	4.7%	-2	-2.7%
Total	1,109	100.0%	1,181	100.0%	71	6.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,324	30.1%	1,395	30.6%	71	5.4%
2 Persons	2,263	51.5%	2,303	50.6%	41	1.8%
3 Persons	532	12.1%	573	12.6%	42	7.8%
4 Persons	156	3.6%	172	3.8%	16	10.1%
5 Persons+	118	2.7%	112	2.5%	-6	-5.2%
Total	4,392	100.0%	4,555	100.0%	163	3.7%

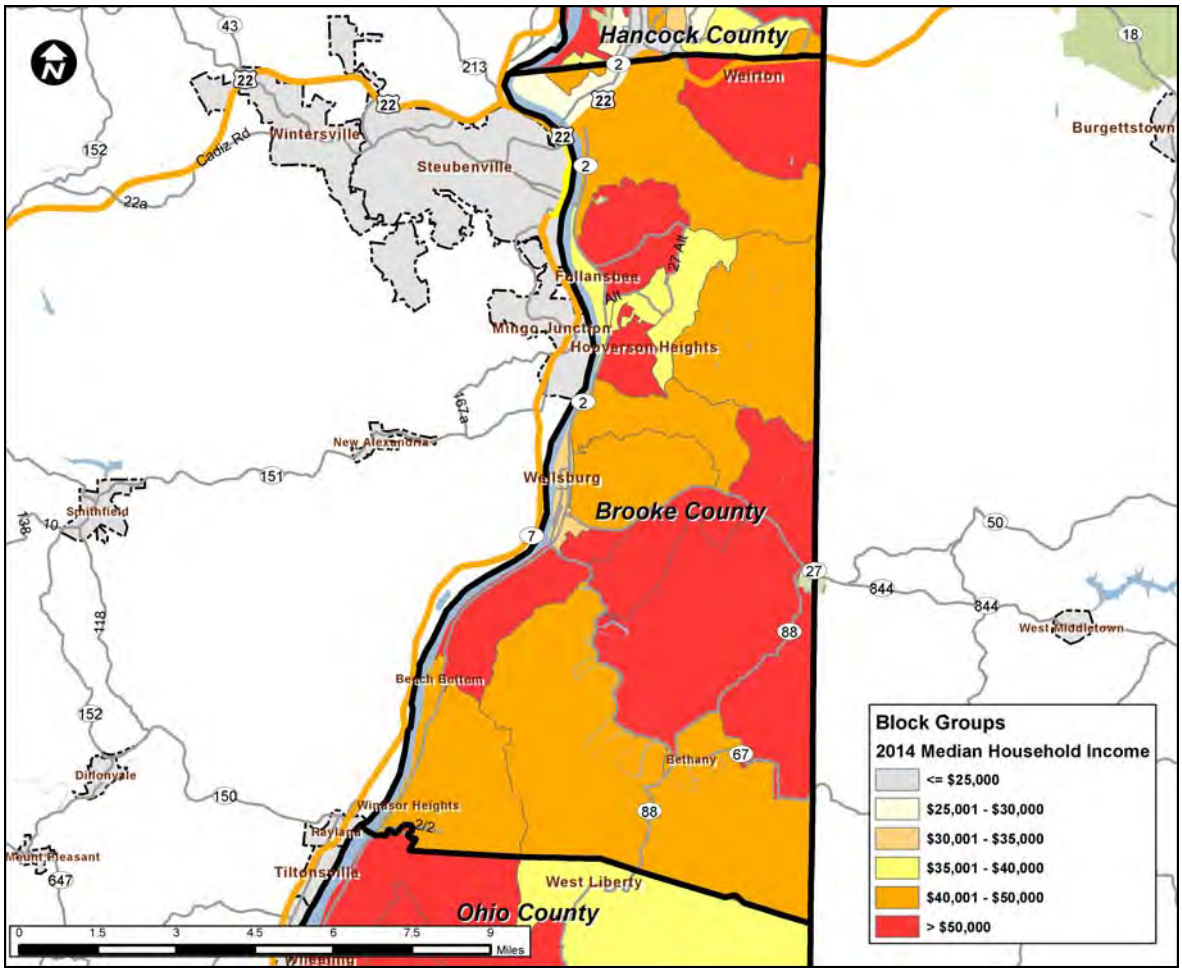
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	802	8.0%	805	8.2%	828	8.6%
$10,000 to $19,999	1,373	13.7%	1,475	15.1%	1,528	15.8%
$20,000 to $29,999	1,363	13.6%	1,642	16.8%	1,658	17.1%
$30,000 to $39,999	1,543	15.4%	1,330	13.6%	1,278	13.2%
$40,000 to $49,999	832	8.3%	875	9.0%	905	9.4%
$50,000 to $59,999	922	9.2%	850	8.7%	821	8.5%
$60,000 to $74,999	932	9.3%	892	9.1%	872	9.0%
$75,000 to $99,999	1,072	10.7%	1,044	10.7%	1,010	10.4%
$100,000 to $124,999	812	8.1%	553	5.7%	497	5.1%
$124,999 to $149,999	150	1.5%	130	1.3%	119	1.2%
$150,000 to $199,999	150	1.5%	131	1.3%	120	1.2%
$200,000+	70	0.7%	42	0.4%	38	0.4%
Total	10,020	100.0%	9,769	100.0%	9,671	100.0%
Median Income	$39,518		$37,233		$36,431	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



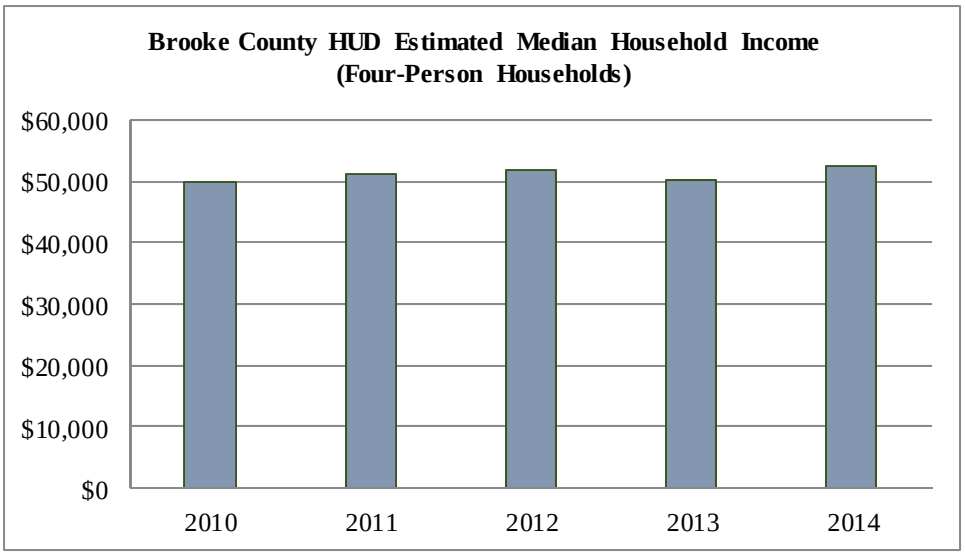
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	407	7.6%	419	7.6%	462	8.1%
$10,000 to $19,999	867	16.2%	953	17.3%	1,038	18.1%
$20,000 to $29,999	968	18.1%	1,169	21.3%	1,206	21.0%
$30,000 to $39,999	845	15.8%	731	13.3%	733	12.8%
$40,000 to $49,999	439	8.2%	491	8.9%	532	9.3%
$50,000 to $59,999	471	8.8%	438	8.0%	441	7.7%
$60,000 to $74,999	353	6.6%	390	7.1%	413	7.2%
$75,000 to $99,999	498	9.3%	499	9.1%	517	9.0%
$100,000 to $124,999	348	6.5%	265	4.8%	254	4.4%
$124,999 to $149,999	64	1.2%	62	1.1%	61	1.1%
$150,000 to $199,999	64	1.2%	63	1.1%	58	1.0%
$200,000+	27	0.5%	21	0.4%	19	0.3%
Total	5,351	100.0%	5,502	100.0%	5,736	100.0%
Median Income	$35,132		$32,854		$32,197	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$49,700	-
2011	$51,000	2.6%
2012	$51,700	1.4%
2013	$50,300	-2.7%
2014	$52,500	4.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	219	157	40	14	13	444
$10,000 to $19,999	309	60	43	33	10	456
$20,000 to $29,999	186	86	20	5	6	302
$30,000 to $39,999	160	135	63	35	27	420
$40,000 to $49,999	51	50	18	12	39	169
$50,000 to $59,999	64	51	25	35	8	183
$60,000 to $74,999	70	17	53	18	6	163
$75,000 to $99,999	18	60	30	29	9	145
$100,000 to $124,999	13	7	5	0	14	40
$125,000 to $149,999	6	7	1	17	1	32
$150,000 to $199,999	6	5	3	3	1	19
$200,000 & Over	6	6	0	2	2	17
Total	1,108	640	300	203	138	2,389

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	245	156	42	17	19	478
$10,000 to $19,999	385	60	48	37	12	543
$20,000 to $29,999	227	122	23	6	7	386
$30,000 to $39,999	137	124	60	36	31	389
$40,000 to $49,999	66	55	17	17	37	191
$50,000 to $59,999	52	51	37	31	12	183
$60,000 to $74,999	72	25	52	19	3	172
$75,000 to $99,999	25	73	34	29	9	169
$100,000 to $124,999	8	9	3	2	9	32
$125,000 to $149,999	8	5	3	19	4	39
$150,000 to $199,999	3	3	4	1	5	17
$200,000 & Over	7	3	2	2	3	17
Total	1,236	686	325	217	150	2,615

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	247	140	44	15	22	469
$10,000 to $19,999	396	54	47	31	15	543
$20,000 to $29,999	211	115	26	4	5	360
$30,000 to $39,999	130	121	55	34	25	365
$40,000 to $49,999	69	61	22	18	41	210
$50,000 to $59,999	48	54	33	31	9	175
$60,000 to $74,999	59	23	46	20	9	157
$75,000 to $99,999	24	77	29	29	9	168
$100,000 to $124,999	9	11	3	4	5	32
$125,000 to $149,999	5	0	5	16	5	30
$150,000 to $199,999	9	2	0	1	0	11
$200,000 & Over	4	1	4	4	1	12
Total	1,211	658	315	205	145	2,534

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	87	152	37	14	11	302
$10,000 to $19,999	51	50	38	33	6	179
$20,000 to $29,999	73	59	19	3	0	155
$30,000 to $39,999	59	125	61	34	22	300
$40,000 to $49,999	7	26	17	11	34	95
$50,000 to $59,999	54	39	23	33	4	153
$60,000 to $74,999	34	15	51	17	1	117
$75,000 to $99,999	1	18	29	28	5	82
$100,000 to $124,999	4	3	4	0	6	18
$125,000 to $149,999	1	5	0	15	1	23
$150,000 to $199,999	3	5	3	2	0	14
$200,000 & Over	3	5	0	1	0	9
Total	378	504	281	192	92	1,447

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	92	145	41	14	16	309
$10,000 to $19,999	71	50	43	35	5	205
$20,000 to $29,999	83	77	21	4	4	189
$30,000 to $39,999	51	118	59	35	23	286
$40,000 to $49,999	12	25	14	16	33	100
$50,000 to $59,999	45	41	37	30	4	156
$60,000 to $74,999	26	21	49	19	1	115
$75,000 to $99,999	2	30	31	29	2	94
$100,000 to $124,999	1	5	2	1	4	13
$125,000 to $149,999	2	4	0	17	1	24
$150,000 to $199,999	1	2	4	0	1	8
$200,000 & Over	2	2	0	1	0	6
Total	388	519	302	203	93	1,505

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	83	127	40	12	18	281
$10,000 to $19,999	60	40	43	29	5	177
$20,000 to $29,999	64	64	21	3	2	156
$30,000 to $39,999	43	114	55	33	19	263
$40,000 to $49,999	12	25	18	17	35	107
$50,000 to $59,999	39	39	34	31	3	146
$60,000 to $74,999	16	16	42	19	3	96
$75,000 to $99,999	2	28	29	27	2	88
$100,000 to $124,999	2	8	2	0	0	11
$125,000 to $149,999	0	0	2	14	2	16
$150,000 to $199,999	4	1	0	1	1	7
$200,000 & Over	0	1	1	3	0	5
Total	326	462	287	188	89	1,353

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	64	0	9	9	1	81
$10,000 to $19,999	86	101	38	35	57	323
$20,000 to $29,999	56	62	59	47	11	235
$30,000 to $39,999	129	86	28	117	19	379
$40,000 to $49,999	34	97	32	65	59	286
$50,000 to $59,999	27	160	33	52	15	286
$60,000 to $74,999	36	107	147	82	71	443
$75,000 to $99,999	28	36	251	137	28	479
$100,000 to $124,999	0	40	103	186	113	439
$125,000 to $149,999	1	2	32	21	11	68
$150,000 to $199,999	3	15	9	42	4	72
$200,000 & Over	2	2	11	14	3	32
Total	465	707	752	807	390	3,122

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	57	0	9	10	2	77
$10,000 to $19,999	72	88	48	40	67	317
$20,000 to $29,999	65	77	69	61	12	284
$30,000 to $39,999	97	68	26	101	21	314
$40,000 to $49,999	29	77	34	80	65	285
$50,000 to $59,999	16	132	39	43	25	255
$60,000 to $74,999	27	89	136	73	62	387
$75,000 to $99,999	23	38	218	141	31	451
$100,000 to $124,999	0	26	64	121	65	275
$125,000 to $149,999	2	2	20	13	6	43
$150,000 to $199,999	2	13	12	33	0	60
$200,000 & Over	1	1	3	8	1	14
Total	391	612	678	724	358	2,762

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	0	9	11	6	85
$10,000 to $19,999	61	91	44	44	71	312
$20,000 to $29,999	67	78	69	66	16	295
$30,000 to $39,999	81	62	24	98	16	282
$40,000 to $49,999	23	67	30	79	66	266
$50,000 to $59,999	17	108	41	45	24	234
$60,000 to $74,999	23	70	134	72	63	362
$75,000 to $99,999	16	32	200	126	30	404
$100,000 to $124,999	2	19	51	102	57	231
$125,000 to $149,999	1	3	21	12	5	41
$150,000 to $199,999	1	14	8	32	0	55
$200,000 & Over	1	0	6	5	2	14
Total	354	543	637	693	355	2,582

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	132	5	3	0	2	142
$10,000 to $19,999	258	10	5	0	4	277
$20,000 to $29,999	112	26	1	2	6	148
$30,000 to $39,999	101	10	2	1	5	119
$40,000 to $49,999	44	23	1	1	5	74
$50,000 to $59,999	10	11	2	2	4	29
$60,000 to $74,999	36	1	2	1	5	46
$75,000 to $99,999	16	41	1	1	4	64
$100,000 to $124,999	9	4	1	0	8	22
$125,000 to $149,999	5	2	1	1	0	9
$150,000 to $199,999	3	0	0	1	1	5
$200,000 & Over	3	1	0	1	2	7
Total	730	136	19	11	47	942

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	153	11	1	2	2	169
$10,000 to $19,999	314	10	5	2	7	338
$20,000 to $29,999	144	45	2	2	4	197
$30,000 to $39,999	86	6	1	1	9	103
$40,000 to $49,999	54	30	2	1	3	91
$50,000 to $59,999	7	10	1	1	8	27
$60,000 to $74,999	47	4	2	0	3	57
$75,000 to $99,999	22	43	2	0	7	75
$100,000 to $124,999	7	5	1	1	5	19
$125,000 to $149,999	6	1	2	2	3	14
$150,000 to $199,999	2	1	1	1	4	9
$200,000 & Over	5	1	2	0	3	11
Total	848	167	23	14	57	1,109

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	163	13	4	3	3	188
$10,000 to $19,999	336	14	4	2	9	366
$20,000 to $29,999	147	50	5	1	3	205
$30,000 to $39,999	87	7	0	1	7	102
$40,000 to $49,999	57	36	5	1	6	104
$50,000 to $59,999	8	14	0	0	7	29
$60,000 to $74,999	43	7	5	1	6	61
$75,000 to $99,999	23	49	0	1	7	80
$100,000 to $124,999	7	4	1	3	5	21
$125,000 to $149,999	5	1	3	2	3	14
$150,000 to $199,999	5	1	0	0	0	4
$200,000 & Over	4	0	2	1	1	8
Total	885	196	27	17	56	1,181

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	159	78	11	1	9	258
$10,000 to $19,999	346	187	31	2	3	569
$20,000 to $29,999	338	400	53	4	3	799
$30,000 to $39,999	222	430	52	4	2	710
$40,000 to $49,999	65	232	20	12	25	355
$50,000 to $59,999	34	307	64	8	20	433
$60,000 to $74,999	29	210	45	13	4	302
$75,000 to $99,999	34	213	99	55	19	421
$100,000 to $124,999	27	178	80	28	6	317
$125,000 to $149,999	8	22	14	1	7	52
$150,000 to $199,999	1	31	23	0	3	59
$200,000 & Over	4	12	3	0	1	21
Total	1,267	2,300	496	129	103	4,295

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	160	64	15	5	8	251
$10,000 to $19,999	371	186	49	3	6	616
$20,000 to $29,999	409	494	63	4	2	973
$30,000 to $39,999	192	373	55	6	2	628
$40,000 to $49,999	71	245	36	13	34	400
$50,000 to $59,999	27	274	71	12	26	411
$60,000 to $74,999	37	225	50	21	1	334
$75,000 to $99,999	30	209	94	69	23	424
$100,000 to $124,999	16	136	65	21	9	246
$125,000 to $149,999	7	22	12	0	6	47
$150,000 to $199,999	2	29	18	1	2	54
$200,000 & Over	2	6	2	0	0	10
Total	1,324	2,263	532	156	118	4,392

Source: Ribbon Demographics; ESRI; Urban Decision Group

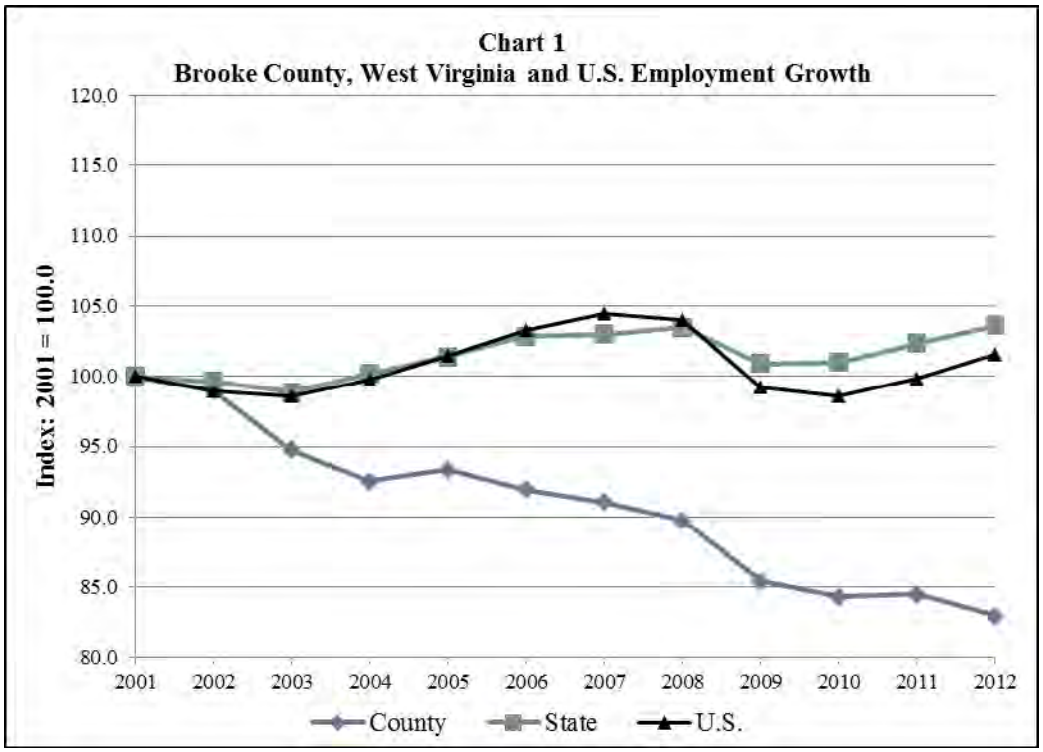
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	180	68	17	3	7	274
$10,000 to $19,999	404	207	54	2	5	672
$20,000 to $29,999	411	512	74	4	1	1,002
$30,000 to $39,999	201	369	53	7	1	631
$40,000 to $49,999	79	259	45	13	32	429
$50,000 to $59,999	28	272	74	14	24	412
$60,000 to $74,999	38	234	59	21	0	352
$75,000 to $99,999	31	208	100	73	25	438
$100,000 to $124,999	13	122	64	28	7	233
$125,000 to $149,999	6	20	12	2	6	47
$150,000 to $199,999	3	25	20	2	5	54
$200,000 & Over	2	6	2	1	0	11
Total	1,395	2,303	573	172	112	4,555

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Brooke County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Brooke County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Brooke County, State and U.S. Employment, 2001-2012						
	Brooke County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	9,079		686		129,636	
2002	8,985	-1.0%	683	-0.4%	128,234	-1.1%
2003	8,602	-4.3%	678	-0.8%	127,796	-0.3%
2004	8,403	-2.3%	687	1.3%	129,278	1.2%
2005	8,475	0.9%	695	1.2%	131,572	1.8%
2006	8,348	-1.5%	705	1.4%	133,834	1.7%
2007	8,267	-1.0%	706	0.1%	135,366	1.1%
2008	8,149	-1.4%	710	0.5%	134,806	-0.4%
2009	7,753	-4.9%	692	-2.5%	128,608	-4.6%
2010	7,653	-1.3%	692	0.1%	127,820	-0.6%
2011	7,672	0.2%	702	1.4%	129,411	1.2%
2012	7,532	-1.8%	711	1.2%	131,696	1.8%
Change						
2001-12	-1,547	-17.0%	25	3.6%	2,061	1.6%
2001-03	-477	-5.3%	-8	-1.1%	-1,840	-1.4%
2003-07	-335	-3.9%	28	4.2%	7,570	5.9%
2007-12	-735	-8.9%	4	0.6%	-3,670	-2.7%

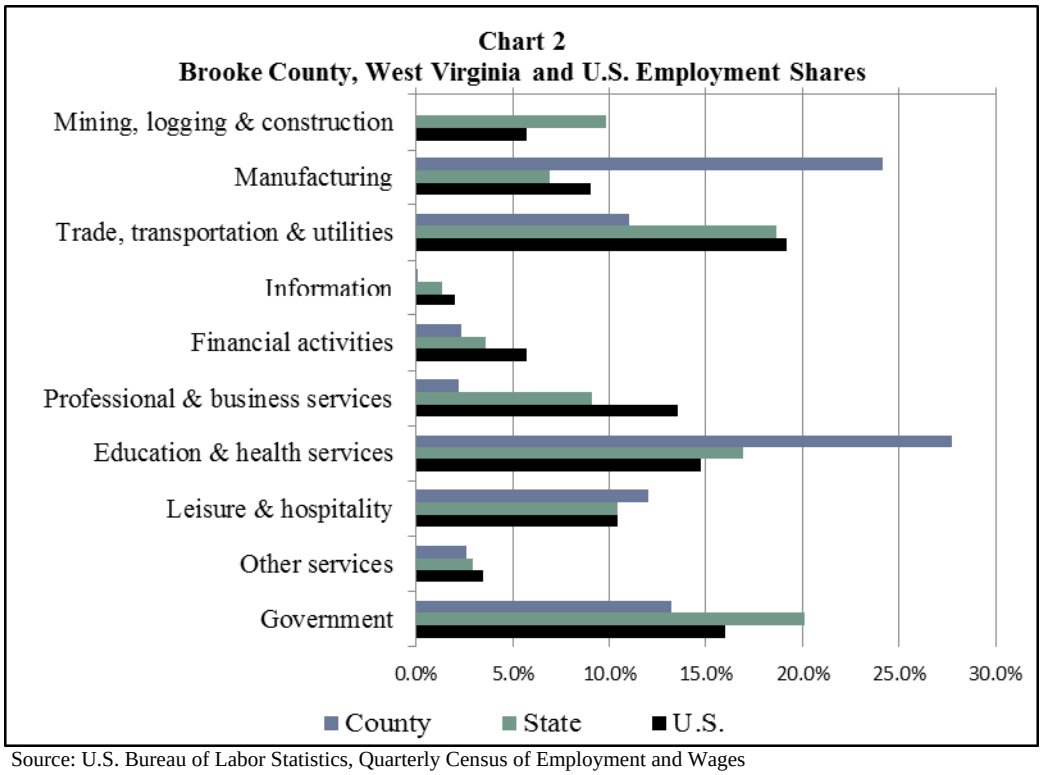
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Brooke County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Brooke County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	0	0.0%	0.0	0.0
Manufacturing	1,818	24.1%	349.8	267.0
Trade, Transportation and Utilities	833	11.1%	59.3	57.7
Information	6	0.1%	5.9	3.9
Financial Activities	177	2.3%	65.6	41.2
Professional and Business Services	165	2.2%	24.1	16.1
Educational and Health Services	2,092	27.8%	164.0	188.5
Leisure and Hospitality	908	12.1%	115.4	115.6
Other Services	196	2.6%	87.6	75.3
Total Private Sector	**6,534**	**86.7%**	**108.6**	**103.3**
Total Government	**998**	**13.3%**	**65.8**	**82.9**
Total Payroll Employment	**7,532**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

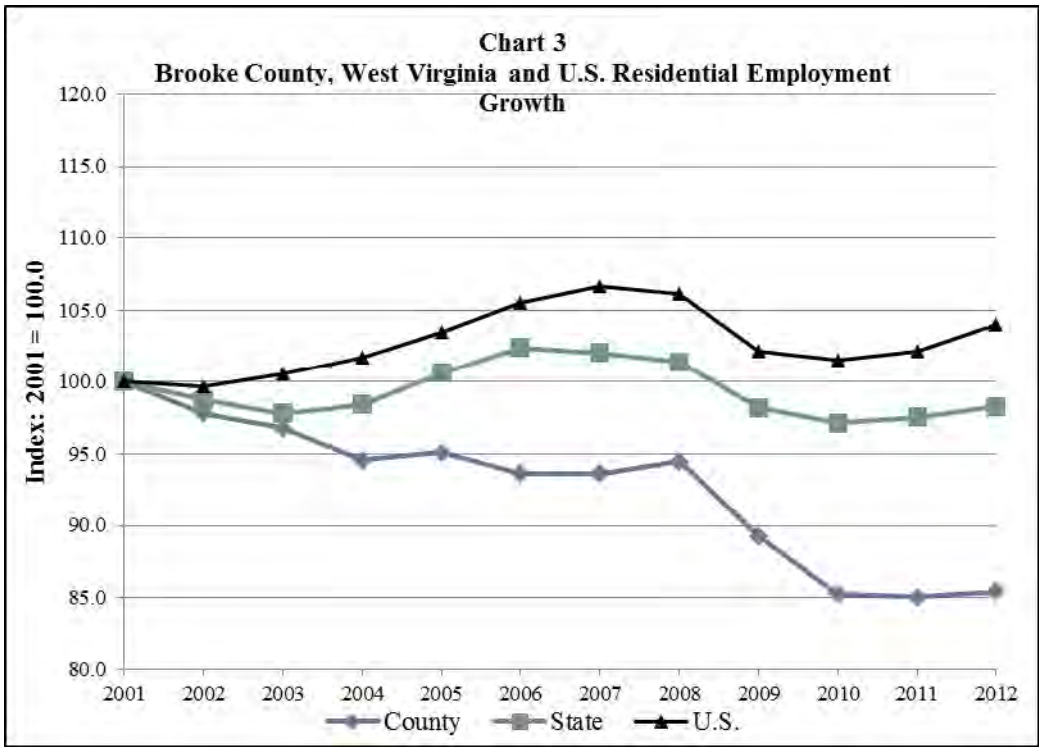


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Brooke County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Brooke County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Brooke County; this one considers the number of Brooke County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

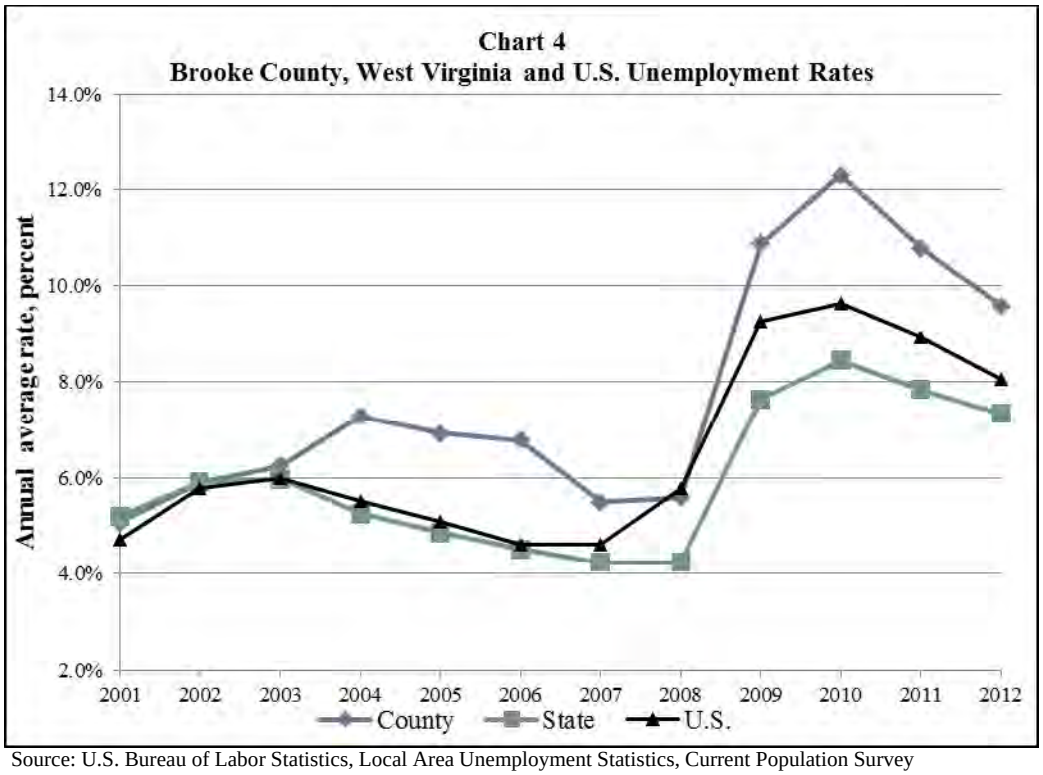
Table 3 Brooke County, State and U.S. Residential Employment, 2001-2012						
	Brooke County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	11,004		759		136,933	
2002	10,764	-2.2%	749	-1.3%	136,485	-0.3%
2003	10,650	-1.1%	742	-0.9%	137,736	0.9%
2004	10,408	-2.3%	747	0.6%	139,252	1.1%
2005	10,466	0.6%	764	2.3%	141,730	1.8%
2006	10,305	-1.5%	777	1.8%	144,427	1.9%
2007	10,304	0.0%	774	-0.4%	146,047	1.1%
2008	10,396	0.9%	769	-0.6%	145,362	-0.5%
2009	9,827	-5.5%	745	-3.2%	139,878	-3.8%
2010	9,383	-4.5%	737	-1.1%	139,064	-0.6%
2011	9,359	-0.3%	740	0.4%	139,869	0.6%
2012	9,404	0.5%	746	0.8%	142,469	1.9%
Change						
2001-12	-1,600	-14.5%	-13	-1.7%	5,536	4.0%
2001-03	-354	-3.2%	-16	-2.2%	803	0.6%
2003-07	-346	-3.2%	32	4.3%	8,311	6.0%
2007-10	-921	-8.9%	-37	-4.8%	-6,983	-4.8%
2010-12	21	0.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Brooke County, state and U.S. unemployment rates over the past decade. The table also shows the Brooke County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Brooke County Labor Force Statistics and Comparative Unemployment Rates						
	Brooke County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Brooke County	West Virginia	U.S.
2001	11,592	11,004	588	5.1%	5.2%	4.7%
2002	11,439	10,764	675	5.9%	5.9%	5.8%
2003	11,360	10,650	710	6.3%	6.0%	6.0%
2004	11,226	10,408	818	7.3%	5.3%	5.5%
2005	11,245	10,466	779	6.9%	4.9%	5.1%
2006	11,055	10,305	750	6.8%	4.5%	4.6%
2007	10,904	10,304	600	5.5%	4.2%	4.6%
2008	11,012	10,396	616	5.6%	4.2%	5.8%
2009	11,029	9,827	1,202	10.9%	7.6%	9.3%
2010	10,701	9,383	1,318	12.3%	8.4%	9.6%
2011	10,492	9,359	1,133	10.8%	7.8%	8.9%
2012	10,400	9,404	996	9.6%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Brooke County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	10,492	9,359	1,133	10.8%
2012 January	10,229	9,166	1,063	10.4%
2012 February	10,371	9,268	1,103	10.6%
2012 March	10,357	9,272	1,085	10.5%
2012 April	10,465	9,518	947	9%
2012 May	10,473	9,526	947	9%
2012 June	10,685	9,633	1,052	9.8%
2012 July	10,668	9,571	1,097	10.3%
2012 August	10,239	9,290	949	9.3%
2012 September	10,311	9,447	864	8.4%
2012 October	10,426	9,474	952	9.1%
2012 November	10,393	9,399	994	9.6%
2012 December	10,180	9,279	901	8.9%
2012 Annual	10,400	9,404	996	9.6%
2013 January	10,228	9,064	1,164	11.4%
2013 February	10,262	9,156	1,106	10.8%
2013 March	10,229	9,145	1,084	10.6%
2013 April	10,305	9,317	988	9.6%
2013 May	10,181	9,339	842	8.3%
2013 June	10,290	9,389	901	8.8%
2013 July	10,213	9,352	861	8.4%
2013 August	10,005	9,238	767	7.7%
2013 September	10,021	9,341	680	6.8%
2013 October	10,045	9,344	701	7%
2013 November	10,025	9,326	699	7%
2013 December	9,940	9,276	664	6.7%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Brooke County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Brooke County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	126	1.2%	23.8	63.9
Construction	529	5.0%	71.0	74.3
Manufacturing	1,397	13.3%	154.0	123.7
Wholesale Trade	184	1.8%	77.3	59.9
Retail Trade	1,586	15.1%	121.7	131.4
Transportation and Utilities	610	5.8%	104.5	115.1
Information	202	1.9%	109.1	84.0
Financial Activities	455	4.3%	98.5	63.2
Professional and Business Services	666	6.4%	86.0	60.3
Educational and Health Services	2,886	27.5%	106.7	122.4
Leisure and Hospitality	1,008	9.6%	111.3	106.8
Other Services, Except Public Administration	535	5.1%	111.8	104.0
Public Administration	294	2.8%	44.5	57.1
Total Employment	**10,478**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey

*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Brooke County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	2,745	26.2%	85.3	73.4
Service	2,158	20.6%	112.0	117.7
Sales and Office	2,735	26.1%	105.7	104.0
Natural Resources, Construction and Maintenance	1,215	11.6%	90.6	122.1
Production, Transportation and Material Moving	1,614	15.4%	114.9	126.2
Total Employment	**10,478**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey

*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Brooke County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Brooke County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Brooke County.

Largest Employers in Brooke County		
Employer	**Industry**	**Employment**
Weirton Medical Center	Health Care	1,000
Local Government	Government	885
Brooke County Board of Education	Education	500
Ball Metal Food Container/Ball Aerosol	Manufacturing	200-499
Mountain State Carbon	Coke Plant	254
Bethany College	Education	200-499
Walmart	Retail	150
Kroger (3)	Grocery	n/a
Wheeling-Nisshin, Inc.	Manufacturing	100-199
Eagle Manufacturing	Manufacturing	180

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Brooke County has an economy largely based on manufacturing, government, education and health services. Employment in the steel industry has declined dramatically since the late 1970s and early 1980s, with the bankruptcy of RG Steel, formerly Wheeling Corrugated, and the closing of Follansbee Steel. Weirton Steel, now owned by Arcelor Mittal, is a fraction of its former size. The West Virginia Department of Commerce reported over 5,700 (57%) of Brooke County residents commute out of the county for employment. Larger cities that may offer more employment opportunities within an hours' drive include; Steubenville, Ohio, Pittsburgh, Pennsylvania, and Wheeling, West Virginia.

Bethany College is a four-year private liberal arts college located in the town of Bethany that occupies 1,300 acres. Approximately 1,000 students (the majority are full-time) are enrolled. The college offers a variety of studies, awarding Bachelor of Science and Bachelor of Arts degrees in more than 25 fields of study.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Brooke County during the past 24 months. However local media sources have reported layoffs at the Koppers plant in Follansbee (25 jobs) and at the Mountain State coke plant (175 jobs) during the same time period.

The Eagle Manufacturing facility in Wellsburg has undergone a recent expansion that enabled the company to increase its workforce by 25 jobs. Eagle now employs 180 people.

In February 2014, L&M Logistics, a company that provides vehicular escorts for oil and gas-related companies, leased a two-acre parcel of the former Wheeling Corrugating plant in Beech Bottom, which is now an industrial park. While major drilling has not occurred in Brooke County, its location makes it attractive for this type of industry service businesses.

In 2013, Pietro Fiorentini USA started construction on a $9 million manufacturing facility in the Three Springs Business Park in Weirton. The plant will produce pressure regulators and metering systems for the natural gas industry and is expected to create 41 jobs during the initial phase and up to 150 when fully operational.

Redeveloping brownfields in river towns in the Ohio River Valley will provide opportunities for economic development in the area. Local business development corporations and planning councils have applied for federal grant monies targeted to environmental assessments and addressing any contaminants at industrial properties. Some sites identified for assessments include the old Newell and Weirton football stadium; an old post office in Weirton; the former Brooke Glass and Riverview school property in Wellsburg; Wheeling-Pitt's old crude oil production site in Follansbee; the old Taylor Smith and Taylor property in Chester and the business park in Beech Bottom that used to be a steel plant.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	Number	Percent
Owner-Occupied	7,575	75.6%
Renter-Occupied	2,445	24.4%
Total-Occupied Units*	10,020	91.4%
Vacant For Rent	316	33.4%
Vacant For-Sale Only	117	12.4%
Vacant Rented/Sold, Not Occ.	67	7.1%
Vacant Seasonal, Recreational	49	5.2%
All Other Vacant	397	41.9%
Total Vacant Units	947	8.6%
Total	10,967	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	Total Housing Units	Percent	Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Percent Substandard
Owner-Occupied	7,575	75.6%	7,522	53	0.7%
Renter-Occupied	2,445	24.4%	2,445	0	0.0%
Total	10,020	100.0%	9,967	53	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	Number	Percentage	Number	Percentage
2005 or Later	114	1.5%	0	0.0%
2000 to 2004	227	3.0%	24	1.0%
1990 to 1999	561	7.4%	242	9.9%
1980 to 1989	500	6.6%	242	9.9%
1970 to 1979	1,310	17.3%	648	26.5%
1960 to 1969	864	11.4%	147	6.0%
1940 to 1959	2,227	29.4%	599	24.5%
1939 or Earlier	1,773	23.4%	545	22.3%
Total	7,575	100.0%	2,445	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	7,014	92.6%	944	38.6%
1 Attached	61	0.8%	83	3.4%
2 to 4	30.3	0.4%	509	20.8%
5 to 9	0	0.0%	301	12.3%
10 to 19	0	0.0%	147	6.0%
20 to 49	0	0.0%	127	5.2%
50 or More	0	0.0%	164	6.7%
Mobile Home,	470	6.2%	171	7.0%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	7,575	100.0%	2,445	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	7,575	100.0%
0.50 or Less Occupants Per Room	6,158	81.3%
0.51 to 1.00 Occupants Per Room	1,386	18.3%
1.01 to 1.50 Occupants Per Room	30	0.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,445	100.0%
0.50 or Less Occupants Per Room	1,778	72.7%
0.51 to 1.00 Occupants Per Room	648	26.5%
1.01 to 1.50 Occupants Per Room	12	0.5%
1.51 to 2.00 Occupants Per Room	7	0.3%
2.01 or More Occupants Per Room	0	0.0%
Total	10,020	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Brooke County	21.7%
West Virginia	32.0%

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

Building Permit Data – Brooke County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	24	23	16	15	13	14	12	7	3	14
Units in Single-Family Structures	24	23	16	15	13	14	12	7	3	14
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

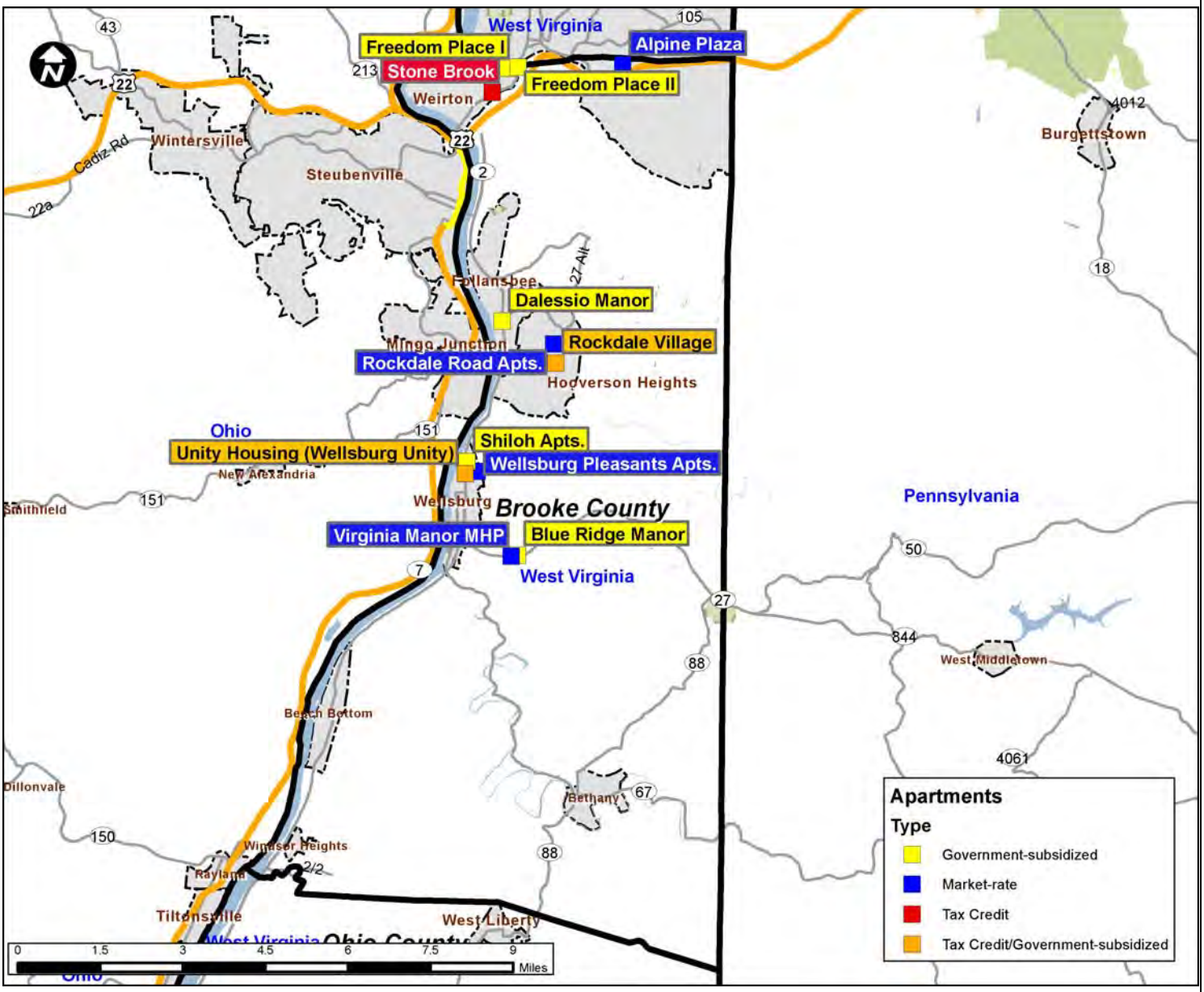
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	4	119	2	98.3%
Tax Credit	1	43	0	100.0%
Tax Credit/Government-Subsidized	2	68	0	100.0%
Government-Subsidized	5	348	0	100.0%
Total	12	578	2	99.7%

Source: VSI In-person field survey

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	36	30.3%	0	0.0%	$507
Two-Bedroom	1.0	78	65.5%	1	1.3%	$641
Three-Bedroom	2.0	5	4.2%	1	20.0%	$702
Total Market Rate		**119**	**100.0%**	**2**	**1.7%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	8	18.6%	0	0.0%	$496
Two-Bedroom	1.0	23	53.5%	0	0.0%	$596
Three-Bedroom	1.5	12	27.9%	0	0.0%	$685
Total Tax Credit		**43**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	9	13.2%	0	0.0%	N/A
One-Bedroom	1.0	57	83.8%	0	0.0%	N/A
Two-Bedroom	1.0	2	2.9%	0	0.0%	N/A
Total Tax Credit		**68**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	299	85.9%	0	0.0%	N/A
Two-Bedroom	1.0	49	14.1%	0	0.0%	N/A
Total		**348**	**100.0%**	**0**	**0.0%**	
Grand Total		**578**	**100.0%**	**2**	**0.3%**	**N/A**

Source: VSI In-person field survey

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Prior to 1970	1	85	0.0%
1970 to 1979	3	184	1.1%
1980 to 1989	5	212	0.0%
1990 to 1999	2	54	0.0%
2000 to 2004	1	43	0.0%
2005 to 2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
TOTAL	12	578	0.3%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	24	0.0%
C	2	95	2.1%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	43	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	6	370	0.0%
C	1	46	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	7	246	2	99.2%
Senior (Age 55+)	5	332	0	100.0%
Total	12	578	2	99.7%

Source: VSI In-person field survey

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	84	0	100.0%
40% - 60% AMHI (Tax Credit)	43	0	100.0%
0-60% AMHI (All Affordable)	127	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	332	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	332	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
327 Rockdale Rt.	Follansbee	SFH	$500	1	1	725
N/A	Follansbee	SFH	$650	2	1	1,200
N/A	Follansbee	Mobile	$1,200	2	1	-
Ethan St. and St. Johns St.	Colliers	SFH	$1,400	3	1	-
607 Allegheny St.	Follansbee	SFH	$550	2	1	-
Woodcrest and Locust St.	Follansbee	Duplex	$575	4	1	1,400
Orchard at Marland Heights	Weirton	Modular	$500	3	1	1,150
Putnam Ln. at Culler Rd.	Weirton	Townhouse	$500	2	1	-
106 South 12th St.	Weirton	SFH	$365	2	1	-

SFH – Single-family rental

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $102,977. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $718, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$102,977
Mortgaged Value = 95% of Median Home Price	$97,828
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$525
Estimated Taxes & Insurance*	$131
Estimated Private Mortgage Insurance**	$61
Estimated Monthly Mortgage Payment	$718

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity for the past 10 years.

Single-Family Building Permit Data – Brooke County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	24	23	16	15	13	14	12	7	3	14

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	2	102	2.0%	3
Average Loan Amount	$79,502	$102,990	77.2%	$55,557
Average Age of Borrower	25	-	-	33
Average Gross Income of Borrower	$46,490	$59,706	77.9%	$36,944
Income to Loan Ratio	58.5%	58.0%	100.9%	66.5%

Source: West Virginia Housing Development Fund

For Sale History

Overall For-Sale Analysis (2010 – 2013)					
	2009	2010	2011	2012	2013
Total Number of Sales	114	105	123	131	38
Median Sales Price	$57,000	$72,040	$68,000	$71,250	$62,000
Median Square Footage	1,365	1,344	1,319	1,400	1,416
Median Price Per Square Foot	$41.76	$53.60	$51.55	$50.89	$43.78
Median Year Built	1950	1940	1953	1956	1953
Median Number of Bedrooms	3	3	3	3	3
Median Number of Bathrooms	2.5	1.5	1.5	1.5	1.5

Source: County sales records, Zillow

2013 Detailed For Sale Analysis				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Sales	0	7	23	5
Median Sales Price	N/A	$55,914	$84,750	$28,000
Median Square Footage	N/A	1,280	1,401	1,853
Median Price Per Square Foot	N/A	$43.68	$60.49	$15.11
Median Year Built	N/A	1927	1956	1907
Median Number of Bathrooms	N/A	1	1.5	1.5

Source: County Sales records, Zillow

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

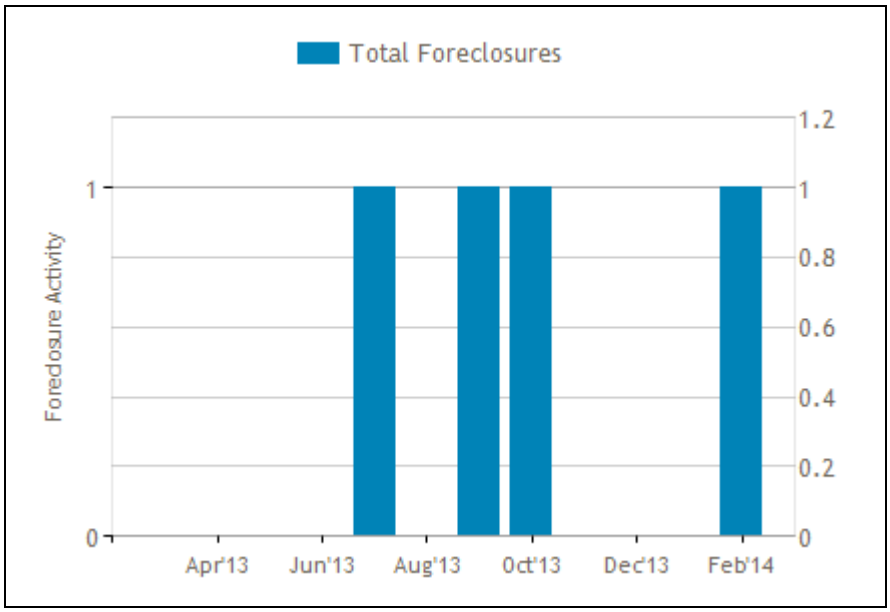
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	14	29	16	1	1
Median Listing Price	N/A	$55,000	$84,900	$92,500	$187,500	$69,900
Median Square Footage	N/A	1,104	1,748	2,118	1,800	3,000
Median Price Per Square Foot	N/A	$49.82	$48.57	$43.67	$104.17	$23.30
Median Year Built	N/A	1935	1951	1952	1957	1950
Median Number of Bathrooms	N/A	2	2	2.5	2.5	4

Source: Zillow

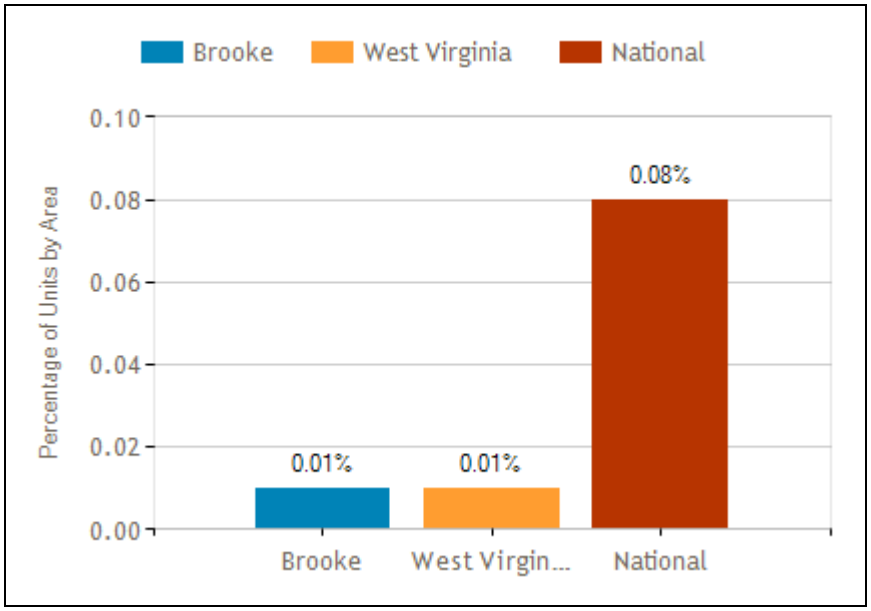
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Brooke County, WV



Geographical Comparison – Brooke County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,480	580	$0	$24,810	533	-8.1%
41% - 60% AMHI	$23,481	$35,220	272	$24,811	$37,210	271	-0.4%
61% - 100% AMHI	$35,221	$58,700	372	$37,211	$62,010	339	-8.9%
Over 100% AMHI	$58,701	No Limit	280	$62,011	No Limit	210	-25.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,480	493	$0	$24,810	539	9.3%
41% - 60% AMHI	$23,481	$35,220	349	$24,811	$37,210	356	2.0%
61% - 100% AMHI	$35,221	$58,700	657	$37,211	$62,010	628	-4.4%
Over 100% AMHI	$58,701	No Limit	1,263	$62,011	No Limit	1,059	-16.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,480	1,073	$0	$24,810	1,072	-0.1%
41% - 60% AMHI	$23,481	$35,220	621	$24,811	$37,210	627	1.0%
61% - 100% AMHI	$35,221	$58,700	1,029	$37,211	$62,010	967	-6.0%
Over 100% AMHI	$58,701	No Limit	1,543	$62,011	No Limit	1,269	-17.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,400	419	$0	$18,390	495	18.1%
41% - 60% AMHI	$17,401	$26,100	208	$18,391	$27,580	214	2.9%
61% - 100% AMHI	$26,101	$43,500	212	$27,581	$45,960	214	0.9%
Over 100% AMHI	$43,501	No Limit	271	$45,961	No Limit	259	-4.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,400	707	$0	$18,390	838	18.5%
41% - 60% AMHI	$17,401	$26,100	753	$18,391	$27,580	867	15.1%
61% - 100% AMHI	$26,101	$43,500	1,147	$27,581	$45,960	1,128	-1.7%
Over 100% AMHI	$43,501	No Limit	1,786	$45,961	No Limit	1,720	-3.7%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,400	1,126	$0	$18,390	1,333	18.4%
41% - 60% AMHI	$17,401	$26,100	961	$18,391	$27,580	1,081	12.5%
61% - 100% AMHI	$26,101	$43,500	1,359	$27,581	$45,960	1,342	-1.3%
Over 100% AMHI	$43,501	No Limit	2,057	$45,961	No Limit	1,979	-3.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,350	691	$0	$31,010	641	-7.2%
Senior (Age 55+)	$0	$21,750	541	$0	$22,980	615	13.7%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(84 + 102 HCV) 186	43	(127 + 85 HCV*) 212
Number of Income-Eligible Family Renter Households	691	272	852
Existing Affordable Housing Penetration Rate – 2014	= 26.9%	= 15.8%	= 24.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	332	0	332
Number of Income-Eligible Senior Renter Households	541	208	627
Penetration Rate – 2014	= 61.4%	N/A	= 53.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(84 + 102 HCV) 186	43	(127 + 85 HCV*) 212
Number of Income-Eligible Family Renter Households	641	271	804
Existing Affordable Housing Penetration Rate – 2019	= 29.0%	= 15.9%	= 26.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	332	0	332
Number of Income-Eligible Senior Renter Households	615	214	709
Penetration Rate – 2019	= 54.0%	N/A	= 46.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	505	209	455	283
41%-60% AMHI (Tax Credit)	229	208	228	214

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Mike Bachinski, planner with the Brooke County Planning Commission, (304) 527-1131

Mr. Bachinski said with the Marcellus Shale pipeline bringing skilled workers from Texas and Louisiana, there will be a critical need for housing over the next 10 years. He noted further that, while the expectation currently is for these workers to live out of a camper for the nine to 10 months they are working, he believes this will change. He thinks many will consider moving their families to West Virginia, creating the need for rental housing.

Sue Simonetti, Mayor of the City of Wellsburg, West Virginia, (304) 737-2104

Mayor Simonetti said she is very proud of her community and thinks Wellsburg is a "great town." She says Wellsburg is a bedroom community, and residents commute not only to Weirton and Wheeling, but to Pittsburgh as well. She went on by saying rental homes are scarce, and with the number of professionals looking to rent in Wellsburg and the growing number of pipeline workers, she believed a 24- to 36-unit luxury, market-rate property would be developed in Wellsburg within the next 5 years.

Don Savage, Apartment manager at Wellsburg University Housing, (304) 737-3707

Don Savage is a developer in Morgantown, West Virginia. He thinks the area is "ripe" for additional income-based housing (both family and senior) and also Tax Credit developments. He said he has had several market studies completed that show support for a 36-unit Tax Credit development. He noted that finding the right location for the right price is the challenge.

6. Cabell County

A. General Description

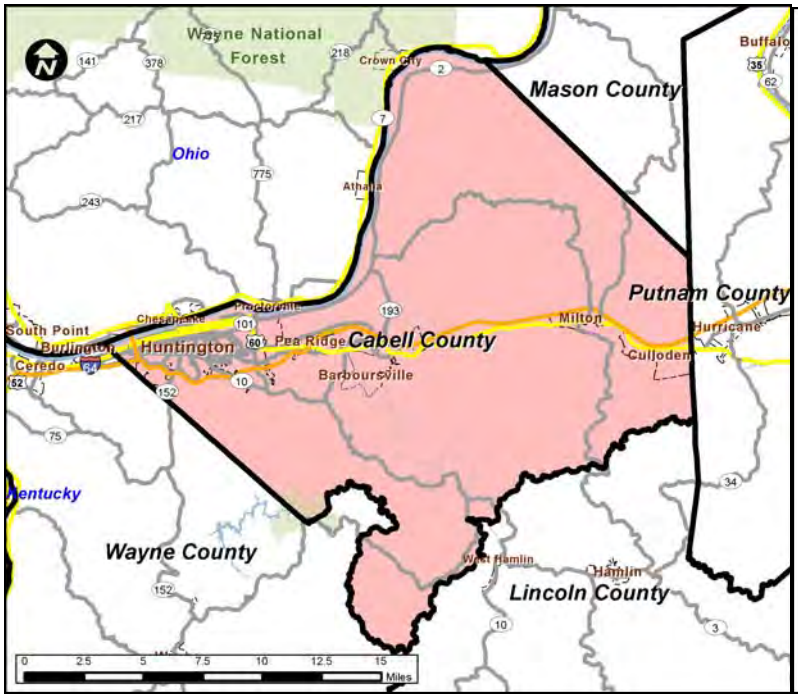
County Seat: Huntington
County Size: 288.03 square miles

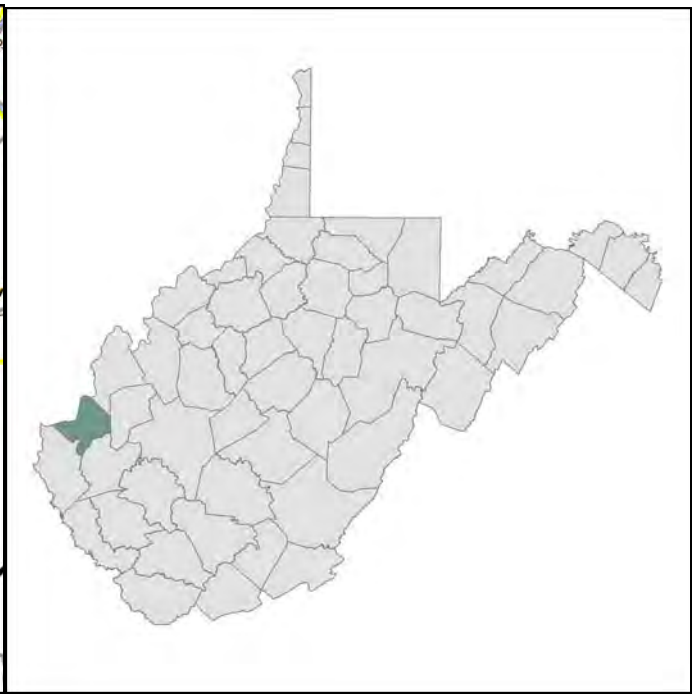
2000 (Census) Population: 96,784
2010 (Census) Population: 96,319
Population Change: -465 (-0.5%)

2000 (Census) Households: 41,180
2010 (Census) Households: 41,223
Household Change: +43 (0.1%)

2000 (Census) Median Household Income: $28,778
2010 (Estimate) Median Household Income: $35,102
Income Change: +$6,324 (22.0%)

2000 (Census) Median Home Value: $72,800
2010 (American Community Survey) Median Home Value: $97,500
Home Value Change: +$24,700 (33.9%)





B. Demographic Characteristics and Trends

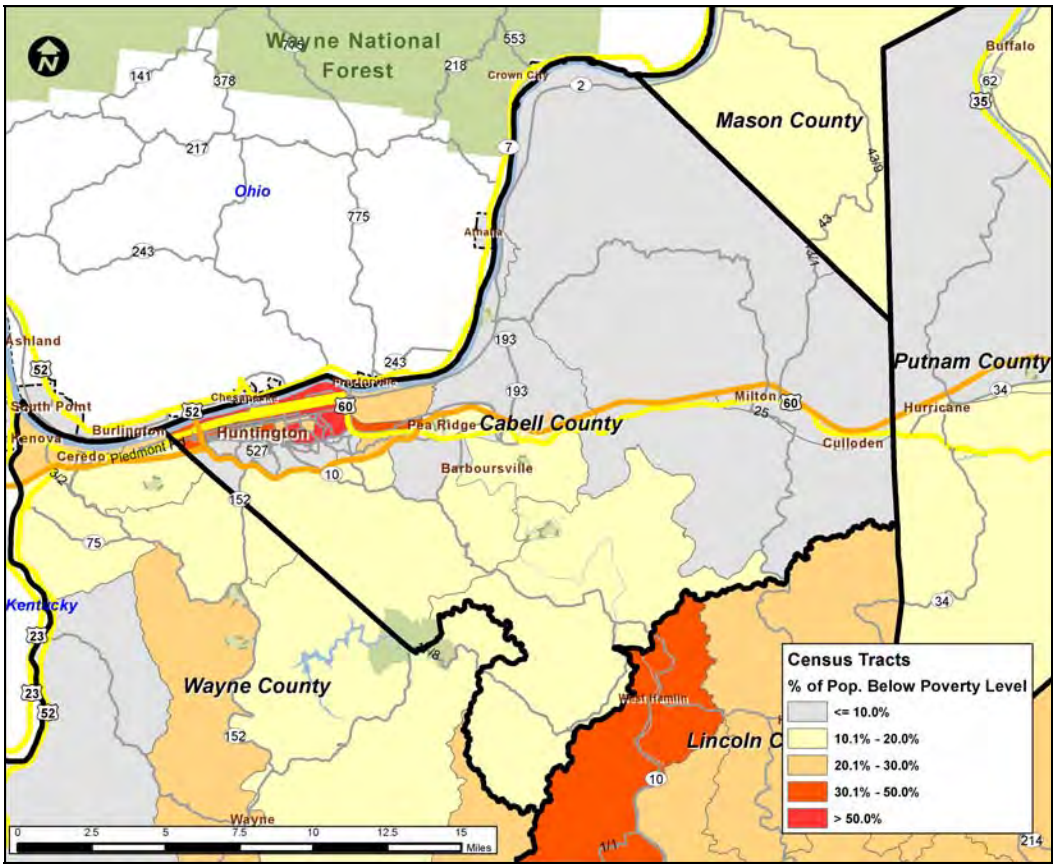
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Cabell County	Population	96,784	96,319	97,198	98,517
	Population Change	-	-465	883	1,319
	Percent Change	-	-0.5%	0.9%	1.4%
County Seat: Huntington	Population	51,475	49,138	48,675	48,474
	Population Change	-	-2,337	-469	-201
	Percent Change	-	-4.5%	-1.0%	-0.4%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	19,842	20.6%
Population not living in poverty	76,477	79.4%
Total	96,319	100.0%

Source: American Community Survey (ACS)

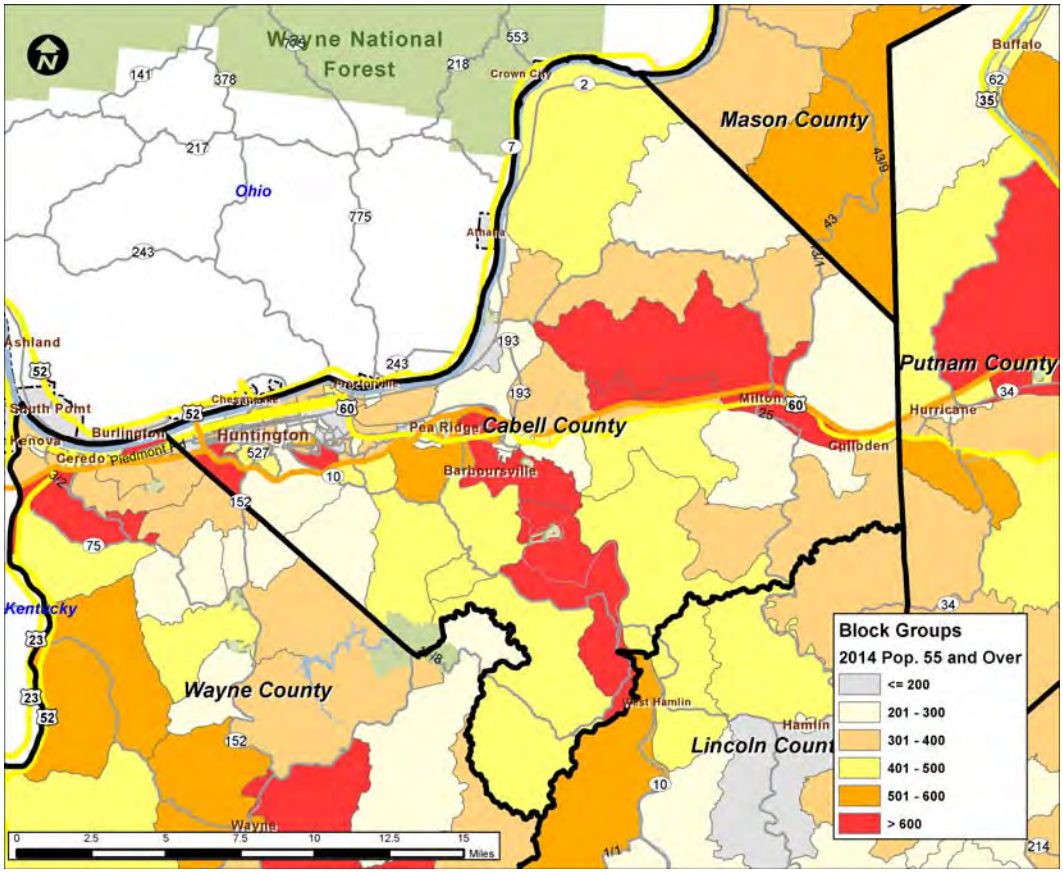


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	22,250	23.1%	21,994	22.6%	22,156	22.5%	162	0.7%
20 to 24	8,572	8.9%	7,993	8.2%	7,228	7.3%	-765	-9.6%
25 to 34	13,099	13.6%	13,328	13.7%	12,844	13.0%	-484	-3.6%
35 to 44	11,751	12.2%	11,670	12.0%	11,740	11.9%	70	0.6%
45 to 54	12,810	13.3%	12,224	12.6%	11,883	12.1%	-341	-2.8%
55 to 64	12,521	13.0%	13,048	13.4%	13,056	13.3%	8	0.1%
65 to 74	7,994	8.3%	9,272	9.5%	11,179	11.3%	1,907	20.6%
75 & Over	7,320	7.6%	7,668	7.9%	8,430	8.6%	762	9.9%
Total	96,319	100.0%	97,198	100.0%	98,517	100.0%	1,319	1.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	88,228	91.6%
Black	4,816	5.0%
Indian	193	0.2%
Asian	963	1.0%
Pacific Islander	0	0.0%
Some Other Race	289	0.3%
Two or More Races	1,926	2.0%
Total	96,319	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	78,500	81.5%
Moved within Same County	10,595	11.0%
Different County Same State	3,179	3.3%
Moved from Different State	3,756	3.9%
Moved from Abroad	289	0.3%
Total	96,319	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

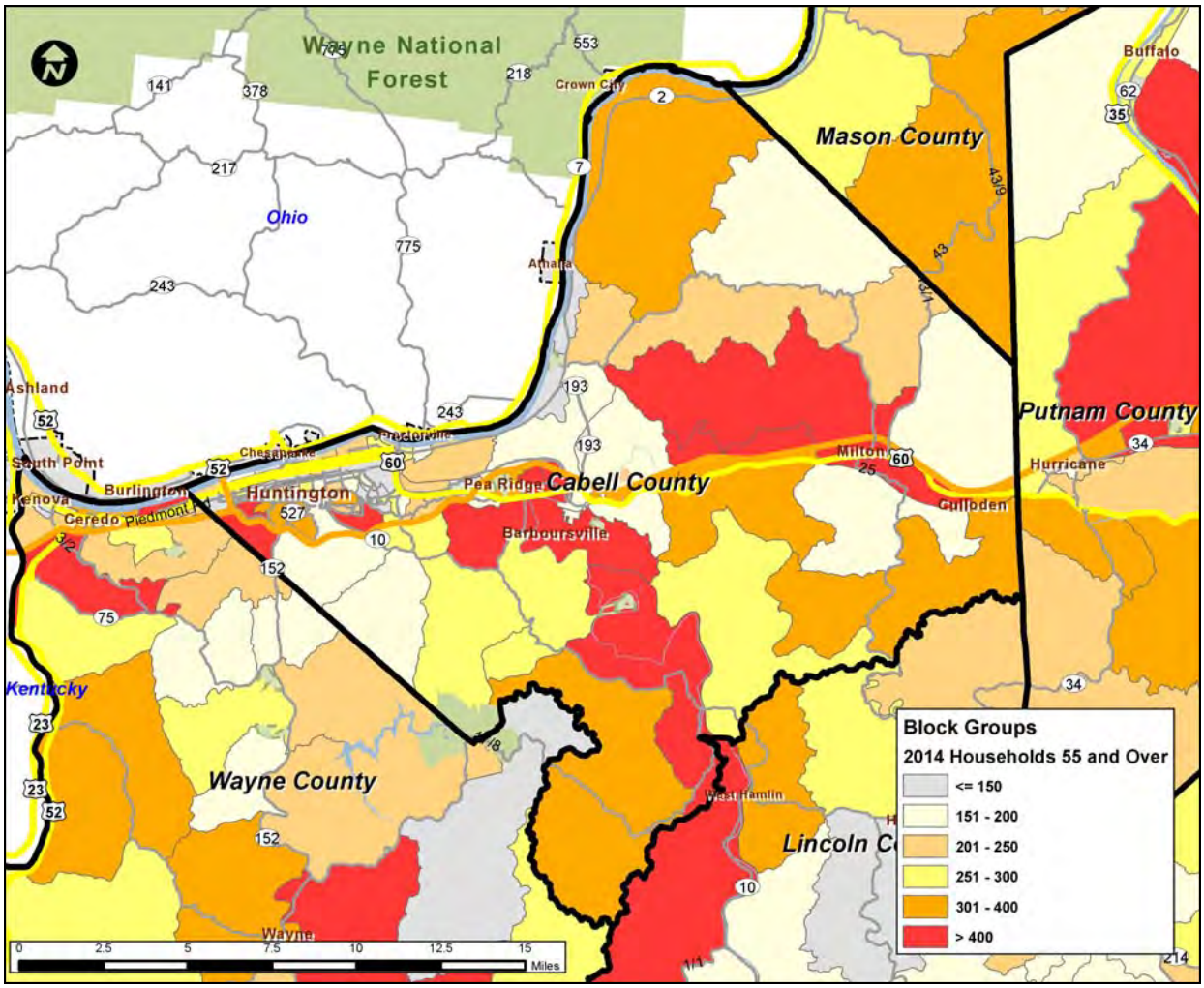
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Cabell County	Households	41,180	41,223	41,803	42,477
	Household Change	-	43	582	674
	Percent Change	-	0.1%	1.4%	1.6%
	Household Size	2.35	2.34	2.23	2.23
County Seat: Huntington	Households	22,955	21,774	21,637	21,593
	Household Change	-	-1,181	-140	-44
	Percent Change	-	-5.1%	-0.6%	-0.2%
	Household Size	2.2	2.3	2.25	2.24

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	3,174	7.7%	2,871	6.9%	2,623	6.2%	-248	-8.6%
25 to 34	6,472	15.7%	6,592	15.8%	6,301	14.8%	-291	-4.4%
35 to 44	6,266	15.2%	6,218	14.9%	6,194	14.6%	-24	-0.4%
45 to 54	7,296	17.7%	6,868	16.4%	6,580	15.5%	-288	-4.2%
55 to 64	7,544	18.3%	7,802	18.7%	7,704	18.1%	-98	-1.3%
65 to 74	5,235	12.7%	6,024	14.4%	7,171	16.9%	1,147	19.0%
75 to 84	3,793	9.2%	3,842	9.2%	4,230	10.0%	388	10.1%
85 & Over	1,443	3.5%	1,587	3.8%	1,674	3.9%	88	5.5%
Total	41,223	100.0%	41,805	100.0%	42,479	100.0%	674	1.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



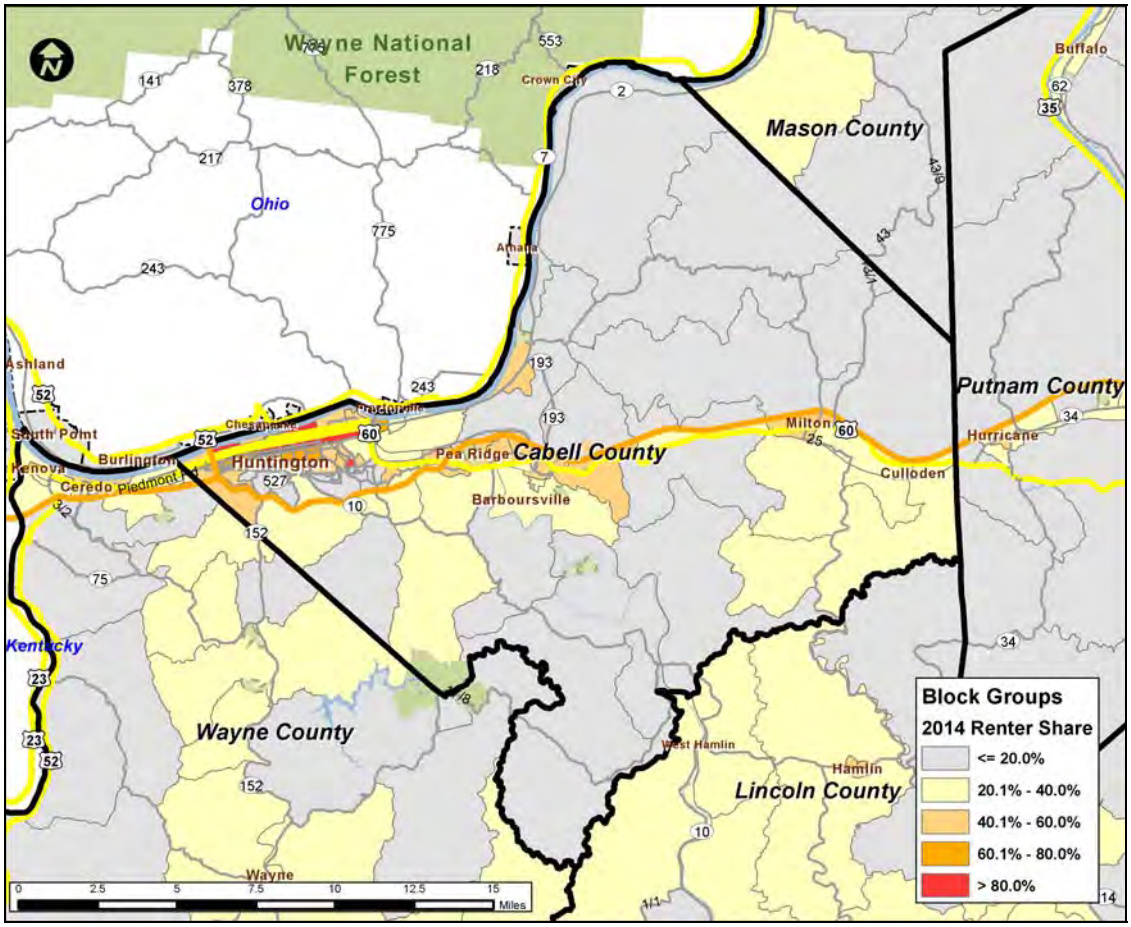
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	25,723	62.4%	24,889	59.5%	25,684	60.5%
Renter-Occupied	15,500	37.6%	16,914	40.5%	16,793	39.5%
Total	41,223	100.0%	41,803	100.0%	42,477	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	14,015	77.8%	15,179	78.8%	16,345	78.7%
Renter-Occupied	3,999	22.2%	4,076	21.2%	4,435	21.3%
Total	18,014	100.0%	19,255	100.0%	20,780	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	7,844	46.4%	7,840	46.7%	-4	0.0%
2 Persons	4,557	26.9%	4,492	26.8%	-65	-1.4%
3 Persons	2,173	12.8%	2,164	12.9%	-9	-0.4%
4 Persons	1,406	8.3%	1,375	8.2%	-31	-2.2%
5 Persons+	934	5.5%	921	5.5%	-13	-1.4%
Total	16,914	100.0%	16,793	100.0%	-121	-0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	6,540	26.3%	6,822	26.6%	281	4.3%
2 Persons	9,631	38.7%	9,879	38.5%	248	2.6%
3 Persons	4,216	16.9%	4,366	17.0%	150	3.6%
4 Persons	2,922	11.7%	2,992	11.6%	70	2.4%
5 Persons+	1,580	6.3%	1,625	6.3%	45	2.9%
Total	24,889	100.0%	25,684	100.0%	795	3.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,866	70.3%	3,142	70.8%	277	9.7%
2 Persons	719	17.6%	785	17.7%	66	9.2%
3 Persons	150	3.7%	154	3.5%	4	2.7%
4 Persons	115	2.8%	113	2.5%	-2	-1.6%
5 Persons+	227	5.6%	241	5.4%	14	6.1%
Total	4,076	100.0%	4,435	100.0%	359	8.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	5,493	36.2%	5,925	36.3%	433	7.9%
2 Persons	7,347	48.4%	7,849	48.0%	501	6.8%
3 Persons	1,628	10.7%	1,772	10.8%	144	8.8%
4 Persons	463	3.0%	519	3.2%	56	12.1%
5 Persons+	248	1.6%	280	1.7%	32	12.9%
Total	15,179	100.0%	16,345	100.0%	1,166	7.7%

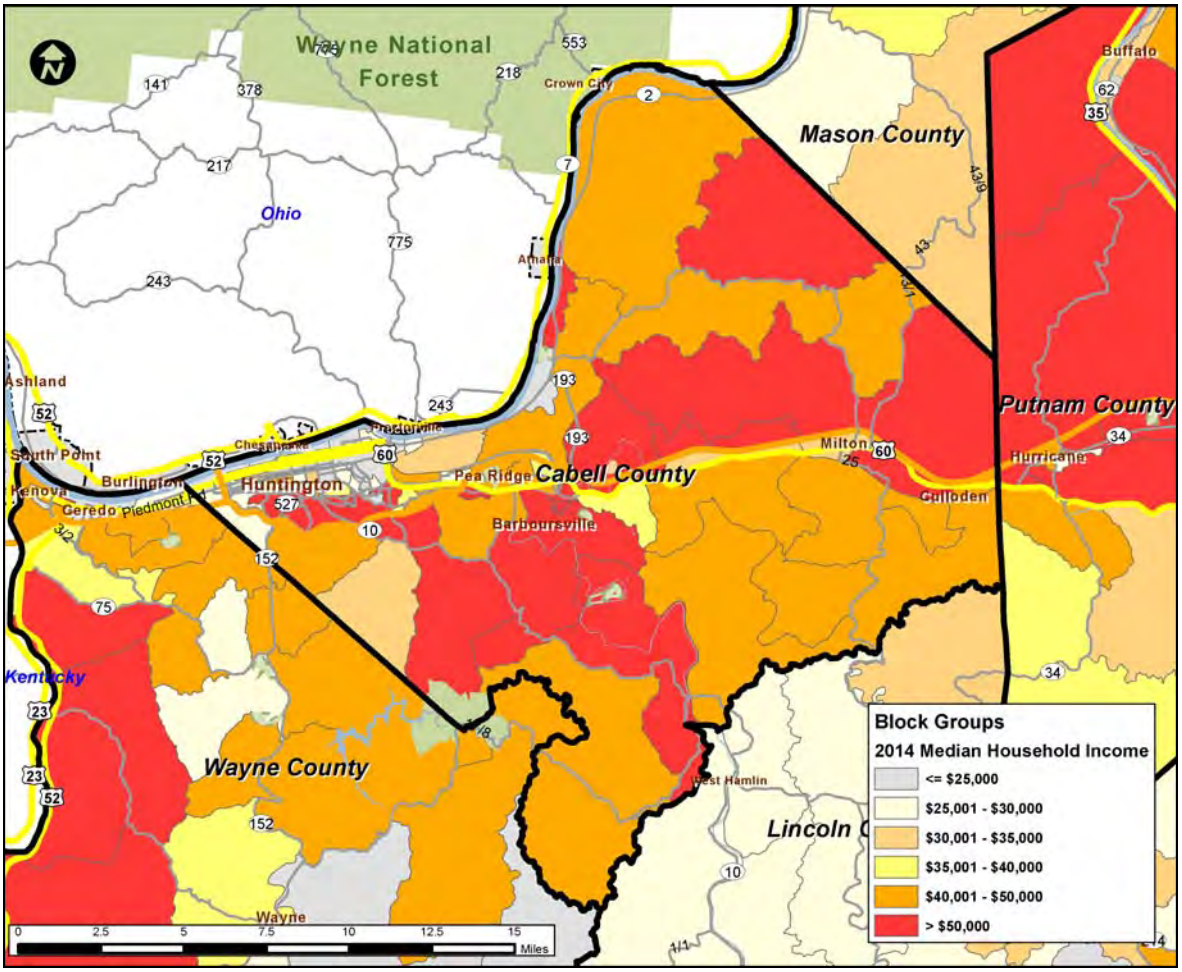
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	5,359	13.0%	6,075	14.5%	5,979	14.1%
$10,000 to $19,999	6,843	16.6%	7,539	18.0%	7,507	17.7%
$20,000 to $29,999	5,854	14.2%	5,037	12.0%	5,011	11.8%
$30,000 to $39,999	4,988	12.1%	4,987	11.9%	5,010	11.8%
$40,000 to $49,999	3,586	8.7%	4,024	9.6%	4,075	9.6%
$50,000 to $59,999	2,968	7.2%	2,470	5.9%	2,631	6.2%
$60,000 to $74,999	3,545	8.6%	4,509	10.8%	4,446	10.5%
$75,000 to $99,999	3,669	8.9%	3,547	8.5%	3,817	9.0%
$100,000 to $124,999	2,061	5.0%	1,835	4.4%	1,985	4.7%
$124,999 to $149,999	783	1.9%	529	1.3%	670	1.6%
$150,000 to $199,999	907	2.2%	641	1.5%	668	1.6%
$200,000+	660	1.6%	610	1.5%	677	1.6%
Total	41,223	100.0%	41,803	100.0%	42,477	100.0%
Median Income	$35,102		$34,513		$35,472	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



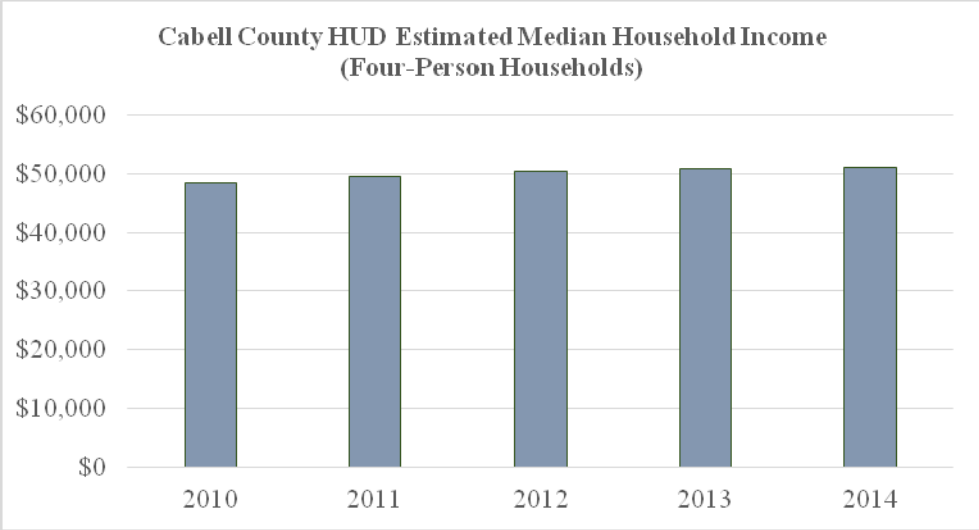
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,855	10.3%	2,174	11.3%	2,342	11.3%
$10,000 to $19,999	3,531	19.6%	3,879	20.1%	4,102	19.7%
$20,000 to $29,999	2,774	15.4%	2,463	12.8%	2,603	12.5%
$30,000 to $39,999	2,378	13.2%	2,537	13.2%	2,722	13.1%
$40,000 to $49,999	1,549	8.6%	1,892	9.8%	2,064	9.9%
$50,000 to $59,999	1,261	7.0%	1,126	5.8%	1,271	6.1%
$60,000 to $74,999	1,369	7.6%	1,910	9.9%	1,975	9.5%
$75,000 to $99,999	1,495	8.3%	1,591	8.3%	1,776	8.5%
$100,000 to $124,999	757	4.2%	788	4.1%	898	4.3%
$124,999 to $149,999	324	1.8%	253	1.3%	302	1.5%
$150,000 to $199,999	432	2.4%	343	1.8%	372	1.8%
$200,000+	288	1.6%	300	1.6%	352	1.7%
Total	18,014	100.0%	19,255	100.0%	20,780	100.0%
Median Income	$33,548		$34,382		$34,936	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$48,500	-
2011	$49,600	2.3%
2012	$50,300	1.4%
2013	$50,800	1.0%
2014	$51,000	0.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	2,134	785	452	289	204	3,864
$10,000 to $19,999	1,940	898	409	99	174	3,520
$20,000 to $29,999	1,084	826	364	253	85	2,612
$30,000 to $39,999	694	583	272	199	74	1,823
$40,000 to $49,999	376	251	94	172	141	1,034
$50,000 to $59,999	188	269	212	21	36	726
$60,000 to $74,999	269	245	64	52	64	694
$75,000 to $99,999	168	168	59	110	47	553
$100,000 to $124,999	82	72	35	102	17	308
$125,000 to $149,999	37	22	6	13	13	92
$150,000 to $199,999	68	42	11	4	7	133
$200,000 & Over	67	37	21	7	16	149
Total	7,108	4,200	2,000	1,322	879	15,508

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	2,605	893	512	306	208	4,524
$10,000 to $19,999	2,284	1,091	491	108	187	4,161
$20,000 to $29,999	943	755	390	234	78	2,400
$30,000 to $39,999	736	662	269	217	79	1,963
$40,000 to $49,999	470	284	111	186	165	1,216
$50,000 to $59,999	152	245	203	26	37	663
$60,000 to $74,999	338	310	64	70	89	872
$75,000 to $99,999	128	173	66	122	53	541
$100,000 to $124,999	69	69	32	101	12	283
$125,000 to $149,999	25	16	7	13	7	68
$150,000 to $199,999	48	30	5	7	6	96
$200,000 & Over	46	30	23	16	13	128
Total	7,844	4,557	2,173	1,406	934	16,914

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	2,568	857	488	301	192	4,406
$10,000 to $19,999	2,281	1,033	482	111	179	4,085
$20,000 to $29,999	931	737	386	207	79	2,340
$30,000 to $39,999	732	648	276	221	78	1,954
$40,000 to $49,999	482	291	108	182	166	1,229
$50,000 to $59,999	156	251	212	34	37	690
$60,000 to $74,999	339	300	64	75	101	878
$75,000 to $99,999	147	210	64	119	47	587
$100,000 to $124,999	73	75	44	99	12	303
$125,000 to $149,999	32	23	10	13	8	86
$150,000 to $199,999	53	37	6	1	5	102
$200,000 & Over	46	31	25	13	18	134
Total	7,840	4,492	2,164	1,375	921	16,793

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,358	751	433	271	189	3,003
$10,000 to $19,999	1,036	767	379	90	147	2,419
$20,000 to $29,999	698	714	342	244	61	2,059
$30,000 to $39,999	475	420	252	189	63	1,398
$40,000 to $49,999	206	226	74	164	102	772
$50,000 to $59,999	117	238	194	8	22	578
$60,000 to $74,999	178	182	56	45	7	468
$75,000 to $99,999	102	129	50	93	38	412
$100,000 to $124,999	34	59	31	96	7	227
$125,000 to $149,999	7	14	5	9	4	39
$150,000 to $199,999	31	14	9	2	5	60
$200,000 & Over	32	18	18	6	6	80
Total	4,272	3,532	1,844	1,216	650	11,515

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,719	854	485	296	191	3,544
$10,000 to $19,999	1,339	914	463	100	158	2,974
$20,000 to $29,999	639	664	370	220	57	1,950
$30,000 to $39,999	516	476	253	208	66	1,520
$40,000 to $49,999	262	253	98	178	126	917
$50,000 to $59,999	102	209	182	14	26	533
$60,000 to $74,999	249	242	56	62	16	625
$75,000 to $99,999	71	133	61	97	45	407
$100,000 to $124,999	30	58	27	93	6	214
$125,000 to $149,999	4	8	5	9	6	32
$150,000 to $199,999	25	10	2	3	3	42
$200,000 & Over	24	17	21	12	6	80
Total	4,978	3,838	2,023	1,291	707	12,838

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,591	814	464	289	177	3,335
$10,000 to $19,999	1,244	852	457	102	154	2,809
$20,000 to $29,999	610	634	365	195	58	1,862
$30,000 to $39,999	499	448	262	210	66	1,484
$40,000 to $49,999	252	257	92	171	126	899
$50,000 to $59,999	104	209	185	22	23	544
$60,000 to $74,999	246	227	54	66	17	612
$75,000 to $99,999	74	161	61	91	40	426
$100,000 to $124,999	27	61	34	93	8	222
$125,000 to $149,999	6	14	10	10	1	41
$150,000 to $199,999	27	12	4	0	2	44
$200,000 & Over	19	16	23	12	8	79
Total	4,698	3,707	2,010	1,262	681	12,358

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	305	164	45	4	5	523
$10,000 to $19,999	284	216	186	111	75	871
$20,000 to $29,999	167	323	316	155	67	1,029
$30,000 to $39,999	202	282	340	292	90	1,205
$40,000 to $49,999	244	301	443	151	120	1,259
$50,000 to $59,999	112	307	288	325	120	1,152
$60,000 to $74,999	116	552	316	401	298	1,682
$75,000 to $99,999	111	359	460	597	243	1,769
$100,000 to $124,999	29	334	277	331	113	1,085
$125,000 to $149,999	22	114	120	120	30	406
$150,000 to $199,999	5	108	120	42	147	421
$200,000 & Over	10	60	34	100	78	282
Total	1,605	3,120	2,945	2,628	1,386	11,685

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	153	141	46	10	7	357
$10,000 to $19,999	187	168	173	94	64	686
$20,000 to $29,999	89	144	226	119	45	624
$30,000 to $39,999	155	158	267	268	82	930
$40,000 to $49,999	216	269	442	169	119	1,215
$50,000 to $59,999	60	180	206	251	114	811
$60,000 to $74,999	81	593	416	537	347	1,974
$75,000 to $99,999	69	256	408	553	263	1,549
$100,000 to $124,999	25	226	210	264	108	833
$125,000 to $149,999	7	64	76	77	21	245
$150,000 to $199,999	3	51	79	28	95	256
$200,000 & Over	3	33	39	89	66	230
Total	1,048	2,283	2,588	2,459	1,332	9,710

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	129	107	61	4	1	302
$10,000 to $19,999	146	134	173	77	66	595
$20,000 to $29,999	70	109	215	113	40	547
$30,000 to $39,999	116	119	237	250	81	803
$40,000 to $49,999	204	224	416	157	111	1,112
$50,000 to $59,999	60	169	212	257	118	817
$60,000 to $74,999	67	529	408	513	342	1,859
$75,000 to $99,999	64	252	434	588	278	1,615
$100,000 to $124,999	25	215	224	288	113	865
$125,000 to $149,999	10	85	105	103	25	327
$150,000 to $199,999	3	52	71	26	100	252
$200,000 & Over	2	36	39	98	71	246
Total	897	2,030	2,594	2,473	1,345	9,339

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	776	34	18	17	15	861
$10,000 to $19,999	903	132	30	9	27	1,101
$20,000 to $29,999	386	112	22	9	24	553
$30,000 to $39,999	220	164	21	10	11	426
$40,000 to $49,999	171	25	19	8	39	262
$50,000 to $59,999	71	31	18	14	14	148
$60,000 to $74,999	92	63	8	7	57	227
$75,000 to $99,999	66	39	9	17	9	141
$100,000 to $124,999	48	14	3	6	10	81
$125,000 to $149,999	30	8	1	5	9	53
$150,000 to $199,999	38	27	2	2	2	72
$200,000 & Over	35	18	3	1	10	69
Total	2,836	667	156	105	229	3,993

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	886	38	28	10	17	979
$10,000 to $19,999	946	176	29	8	29	1,187
$20,000 to $29,999	304	91	19	15	21	450
$30,000 to $39,999	220	185	16	9	13	444
$40,000 to $49,999	208	32	13	8	38	299
$50,000 to $59,999	50	36	21	11	11	129
$60,000 to $74,999	89	68	7	8	74	247
$75,000 to $99,999	57	40	5	25	8	134
$100,000 to $124,999	39	11	5	9	6	69
$125,000 to $149,999	21	7	3	4	1	36
$150,000 to $199,999	23	20	3	4	3	53
$200,000 & Over	22	13	2	4	7	48
Total	2,866	719	150	115	227	4,076

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	977	43	24	12	15	1,071
$10,000 to $19,999	1,036	181	25	8	25	1,276
$20,000 to $29,999	322	102	21	12	22	478
$30,000 to $39,999	233	199	14	11	12	469
$40,000 to $49,999	230	33	16	11	39	329
$50,000 to $59,999	52	42	27	11	14	147
$60,000 to $74,999	92	73	10	8	83	266
$75,000 to $99,999	73	49	3	29	7	161
$100,000 to $124,999	47	14	10	6	4	81
$125,000 to $149,999	27	8	1	3	6	45
$150,000 to $199,999	26	25	2	1	3	57
$200,000 & Over	27	15	2	2	10	55
Total	3,142	785	154	113	241	4,435

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	580	323	62	18	6	989
$10,000 to $19,999	1,646	679	66	43	5	2,439
$20,000 to $29,999	1,122	915	129	20	40	2,226
$30,000 to $39,999	565	1,111	219	41	9	1,945
$40,000 to $49,999	342	691	194	12	51	1,290
$50,000 to $59,999	180	725	119	36	48	1,108
$60,000 to $74,999	262	665	137	62	24	1,150
$75,000 to $99,999	200	808	246	81	17	1,352
$100,000 to $124,999	57	441	120	51	10	680
$125,000 to $149,999	38	165	50	9	6	268
$150,000 to $199,999	51	235	28	18	28	360
$200,000 & Over	50	136	11	22	2	221
Total	5,094	6,895	1,380	413	247	14,028

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	719	345	83	36	12	1,194
$10,000 to $19,999	1,806	751	90	37	8	2,692
$20,000 to $29,999	1,028	820	112	18	34	2,013
$30,000 to $39,999	603	1,174	264	40	11	2,093
$40,000 to $49,999	403	843	267	15	66	1,593
$50,000 to $59,999	161	668	103	30	34	996
$60,000 to $74,999	374	986	211	75	17	1,663
$75,000 to $99,999	208	834	294	102	19	1,456
$100,000 to $124,999	66	462	124	54	13	719
$125,000 to $149,999	32	131	42	7	5	217
$150,000 to $199,999	42	182	28	11	26	289
$200,000 & Over	50	151	10	37	4	252
Total	5,493	7,347	1,628	463	248	15,179

Source: Ribbon Demographics; ESRI; Urban Decision Group

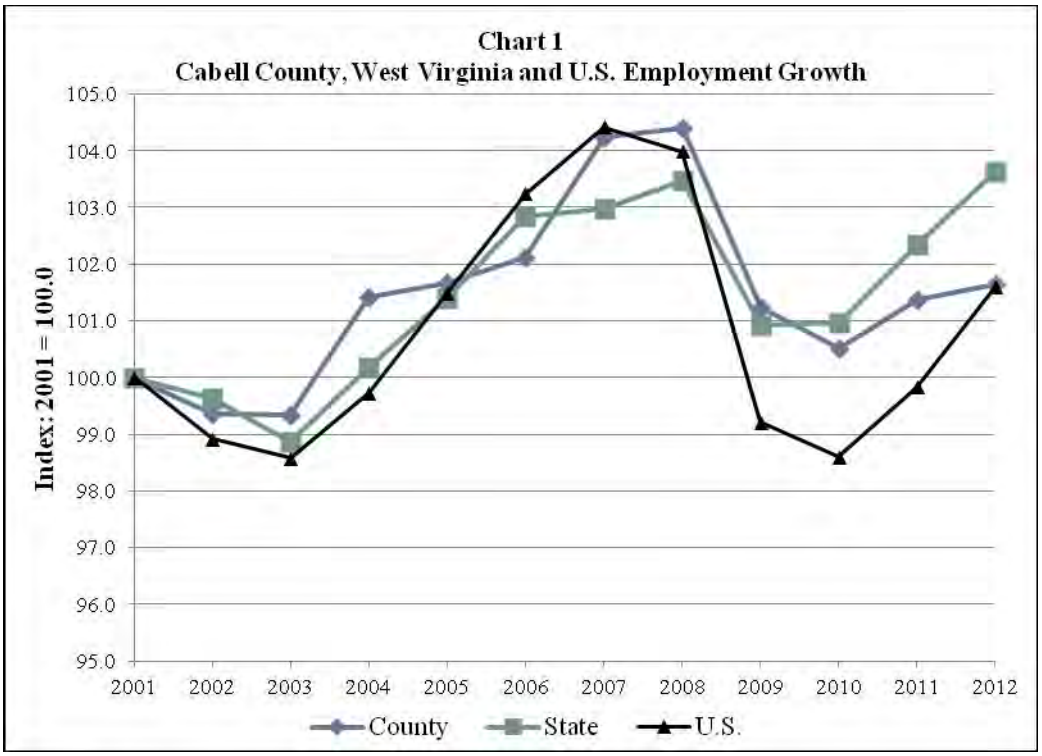
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	770	364	90	37	10	1,271
$10,000 to $19,999	1,922	772	87	38	7	2,826
$20,000 to $29,999	1,097	863	116	19	30	2,125
$30,000 to $39,999	659	1,262	275	45	11	2,253
$40,000 to $49,999	420	906	307	19	81	1,734
$50,000 to $59,999	182	735	118	44	44	1,124
$60,000 to $74,999	403	1,005	206	67	27	1,709
$75,000 to $99,999	239	905	332	119	21	1,615
$100,000 to $124,999	84	510	145	68	11	818
$125,000 to $149,999	44	155	49	5	5	257
$150,000 to $199,999	47	191	30	18	28	315
$200,000 & Over	58	179	17	40	4	297
Total	5,925	7,849	1,772	519	280	16,345

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Cabell County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Cabell County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Cabell County, State and U.S. Employment, 2001-2012						
	Cabell County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	50,737		686		129,636	
2002	50,412	-0.6%	683	-0.4%	128,234	-1.1%
2003	50,397	0.0%	678	-0.8%	127,796	-0.3%
2004	51,455	2.1%	687	1.3%	129,278	1.2%
2005	51,581	0.2%	695	1.2%	131,572	1.8%
2006	51,810	0.4%	705	1.4%	133,834	1.7%
2007	52,886	2.1%	706	0.1%	135,366	1.1%
2008	52,968	0.2%	710	0.5%	134,806	-0.4%
2009	51,366	-3.0%	692	-2.5%	128,608	-4.6%
2010	51,000	-0.7%	692	0.1%	127,820	-0.6%
2011	51,432	0.8%	702	1.4%	129,411	1.2%
2012	51,575	0.3%	711	1.2%	131,696	1.8%
Change						
2001-12	838	1.7%	25	3.6%	2,061	1.6%
2001-03	-340	-0.7%	-8	-1.1%	-1,840	-1.4%
2003-07	2,489	4.9%	28	4.2%	7,570	5.9%
2007-12	-1,311	-2.5%	4	0.6%	-3,670	-2.7%

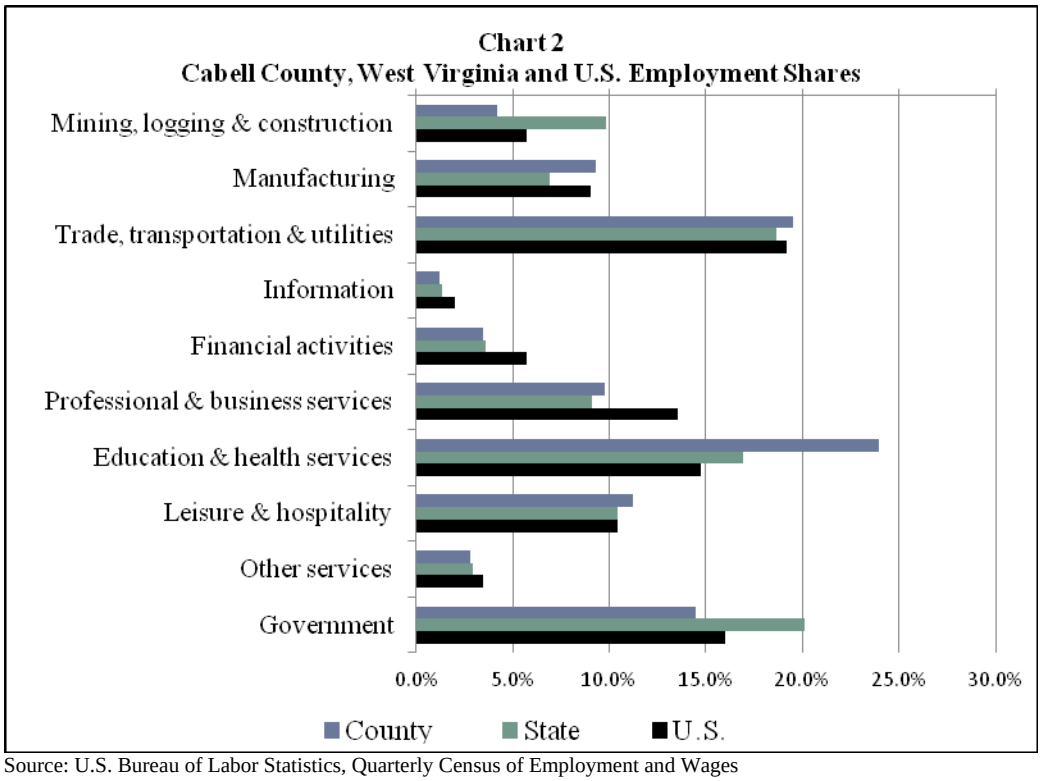
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Cabell County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Cabell County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	2,154	4.2%	42.4	72.6
Manufacturing	4,782	9.3%	134.4	102.6
Trade, Transportation and Utilities	10,081	19.5%	104.7	102.0
Information	630	1.2%	90.8	60.1
Financial Activities	1,781	3.5%	96.4	60.6
Professional and Business Services	5,049	9.8%	107.8	72.1
Educational and Health Services	12,366	24.0%	141.6	162.7
Leisure and Hospitality	5,806	11.3%	107.8	107.9
Other Services	1,435	2.8%	93.7	80.6
Total Private Sector	**44,113**	**85.5%**	**107.1**	**101.8**
Total Government	**7,462**	**14.5%**	**71.8**	**90.5**
Total Payroll Employment	**51,575**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

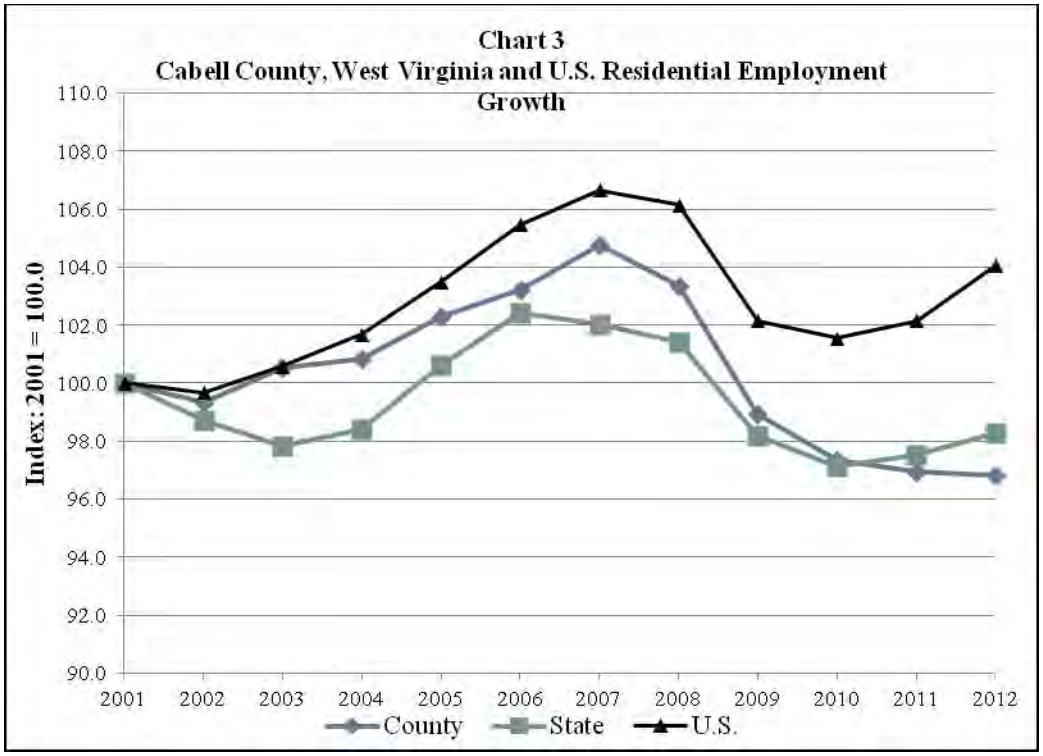


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Cabell County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Cabell County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Cabell County; this one considers the number of Cabell County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

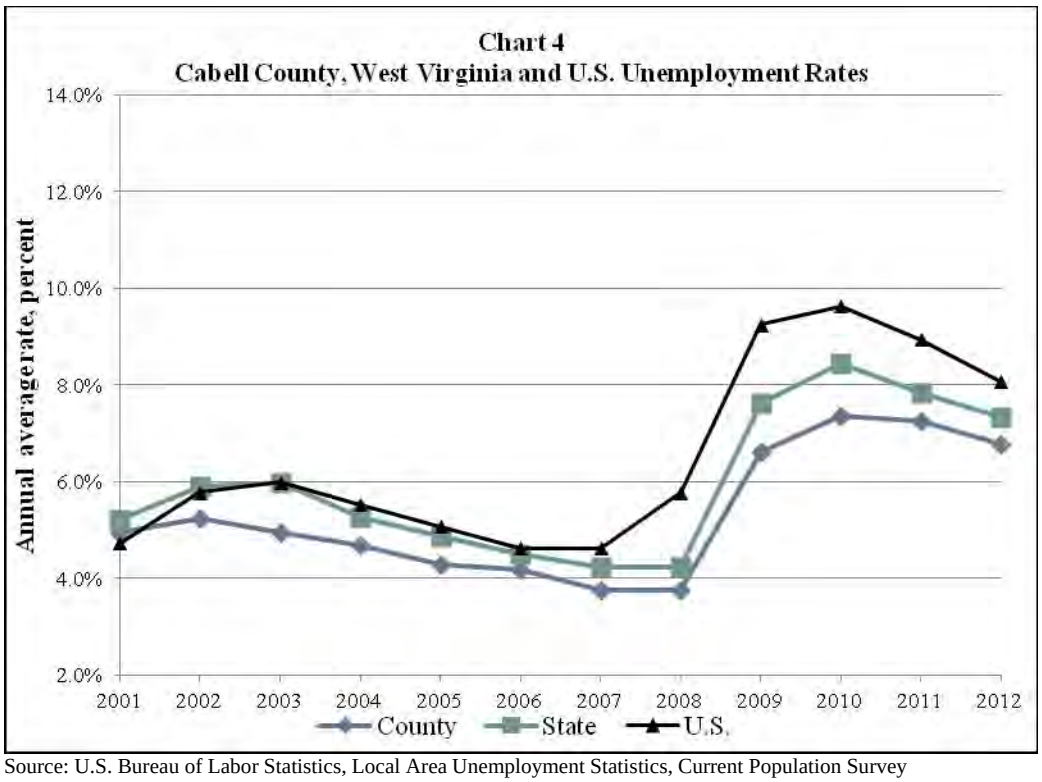
Table 3 Cabell County, State and U.S. Residential Employment, 2001-2012						
	Cabell County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	41,828		759		136,933	
2002	41,543	-0.7%	749	-1.3%	136,485	-0.3%
2003	42,055	1.2%	742	-0.9%	137,736	0.9%
2004	42,180	0.3%	747	0.6%	139,252	1.1%
2005	42,789	1.4%	764	2.3%	141,730	1.8%
2006	43,167	0.9%	777	1.8%	144,427	1.9%
2007	43,817	1.5%	774	-0.4%	146,047	1.1%
2008	43,223	-1.4%	769	-0.6%	145,362	-0.5%
2009	41,378	-4.3%	745	-3.2%	139,878	-3.8%
2010	40,727	-1.6%	737	-1.1%	139,064	-0.6%
2011	40,551	-0.4%	740	0.4%	139,869	0.6%
2012	40,495	-0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-1,333	-3.2%	-13	-1.7%	5,536	4.0%
2001-03	227	0.5%	-16	-2.2%	803	0.6%
2003-07	1,762	4.2%	32	4.3%	8,311	6.0%
2007-10	-3,090	-7.1%	-37	-4.8%	-6,983	-4.8%
2010-12	-232	-0.6%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Cabell County, state and U.S. unemployment rates over the past decade. The table also shows the Cabell County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Cabell County Labor Force Statistics and Comparative Unemployment Rates						
	Cabell County			Unemployment Rates		
Year	Labor Force	Employment	Year	Labor Force	Employment	Year
2001	44,007	41,828	2001	44,007	41,828	2001
2002	43,845	41,543	2002	43,845	41,543	2002
2003	44,248	42,055	2003	44,248	42,055	2003
2004	44,259	42,180	2004	44,259	42,180	2004
2005	44,706	42,789	2005	44,706	42,789	2005
2006	45,050	43,167	2006	45,050	43,167	2006
2007	45,533	43,817	2007	45,533	43,817	2007
2008	44,917	43,223	2008	44,917	43,223	2008
2009	44,315	41,378	2009	44,315	41,378	2009
2010	43,969	40,727	2010	43,969	40,727	2010
2011	43,718	40,551	2011	43,718	40,551	2011
2012	43,441	40,495	2012	43,441	40,495	2012

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Cabell County Employment				
Year	**Labor Force**	**Employment**	**Unemployment**	**Unemployment Rate**
2011 Annual	43,718	40,551	3,167	7.2%
2012 January	42,702	39,692	3,010	7%
2012 February	42,929	39,730	3,199	7.5%
2012 March	42,763	39,688	3,075	7.2%
2012 April	43,268	40,359	2,909	6.7%
2012 May	43,566	40,582	2,984	6.8%
2012 June	43,771	40,612	3,159	7.2%
2012 July	43,854	40,625	3,229	7.4%
2012 August	43,362	40,348	3,014	7%
2012 September	43,728	41,073	2,655	6.1%
2012 October	44,060	41,274	2,786	6.3%
2012 November	43,848	41,162	2,686	6.1%
2012 December	43,450	40,799	2,651	6.1%
2012 Annual	43,441	40,495	2,946	6.8%
2013 January	42,957	39,798	3,159	7.4%
2013 February	42,930	39,876	3,054	7.1%
2013 March	42,773	39,938	2,835	6.6%
2013 April	43,148	40,550	2,598	6%
2013 May	43,198	40,805	2,393	5.5%
2013 June	43,052	40,391	2,661	6.2%
2013 July	42,845	40,286	2,559	6%
2013 August	42,530	40,197	2,333	5.5%
2013 September	42,846	40,713	2,133	5%
2013 October	42,847	40,557	2,290	5.3%
2013 November	42,748	40,712	2,036	4.8%
2013 December	42,282	40,328	1,954	4.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Cabell County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Cabell County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	375	0.9%	18.2	48.8
Construction	2,292	5.6%	79.0	82.6
Manufacturing	3,553	8.7%	100.6	80.8
Wholesale Trade	990	2.4%	106.8	82.8
Retail Trade	5,879	14.4%	115.8	125.1
Transportation and Utilities	1,637	4.0%	72.1	79.4
Information	784	1.9%	108.8	83.7
Financial Activities	1,765	4.3%	98.2	63.0
Professional and Business Services	3,207	7.9%	106.4	74.6
Educational and Health Services	11,732	28.8%	111.4	127.8
Leisure and Hospitality	4,578	11.2%	129.8	124.6
Other Services, Except Public Administration	2,348	5.8%	126.0	117.3
Public Administration	1,652	4.0%	64.2	82.4
Total Employment	**40,792**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Cabell County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	14,155	34.7%	113.0	97.2
Service	7,587	18.6%	101.1	106.3
Sales and Office	11,667	28.6%	115.8	113.9
Natural Resources, Construction and Maintenance	2,896	7.1%	55.5	74.7
Production, Transportation and Material Moving	4,446	10.9%	81.3	89.3
Total Employment	**40,792**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Cabell County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Cabell County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Cabell County.

Largest Employers in Cabell County		
Employer	**Industry**	**Employment**
St. Mary's Medical Center	Health Care	2,600
Cabell Huntington Hospital	Health Care	2,300
Cabell County Schools	Education	2,125
Marshall University	Higher Education	2,000
CSX Huntington Division	Railroad	1,100
VA Medical Center	Health Care	1,078
Special Metals	Manufacturing	996
University Phys. and Surgeons	Medical	850
Marathon Petroleum	Refinery	800
Army Corps of Engineers	Government	775
	Total	**14,624**

Source: Huntington Area Development Council (2012)

Business and industry in Cabell County includes government positions, manufacturing, medical and other services. Federal, state and local government entities in Cabell County employ more than 7,400 people. Additional economic resources include dairy and poultry farms, livestock, corn, oil wells, and coal and natural gas. Huntington is a principal trading center and shipping port for the coalfields of southern West Virginia and eastern Kentucky, and the location of Marshall University.

According to Mark Sprouse, president of the Huntington Area Development Council, the current economic hub of the region is Kinetic Park, located off Interstate 64 in Huntington. The Kinetic Park spans 95 acres and offers offices, hospitality and light industrial uses. The upper portion of the park consists of the technology park, and the lower section consists of commercial uses intended to compliment the technology park. In 2011, Amazon.com built a new 70,000-square-foot customer service center and relocated its customer service center from downtown Huntington. The Amazon call center currently employs 700. More recent activity in Kinetic Park includes a new 100-room Hampton Inn and a Goldy Chrysler Dodge Jeep Ram automobile dealership, both of which opened in 2013. In addition, in August of 2013 Huntington Municipal Development Authority (HMDA) approved AMP Gymnastics Center relocation to the park. AMP Gymnastics plans to build a 19,800-square foot facility on the lower section of the site next to the Goldy auto dealership. Once open, the gymnastic center is expected to create 15 jobs, of which four to five are expected to be full-time positions. However, current litigation regarding an easement of a gas line placed by Mountaineer Gas may prevent this from coming to fruition.

The West Virginia Department of Commerce has received two Worker Adjustment and Retraining Notifications (WARN) for locations in Cabell County during the past 18 months and are listed below:

Business	Notice Date	Layoff or Closure	Jobs Lost
Hostess Brands	5-9/2012	Closure	41
Lipari-IK, LLC	7/2012	Layoff	6
		Total	**47**

The West Virginia Department of Commerce has also noted Alcon Research has invested $64.9 million in expansion projects since 2005, which has created 486 jobs. CSXT invested $7.8 million, creating 80 dispatcher positions at its Huntington division headquarters.

The Prichard Intermodal Development Site Project, an intermodal facility located on a 100-acre site adjacent to the Norfolk Southern railroad and the Big Sandy River, and with access to the Tri-State Airport, is under construction 20 miles south of Huntington. The facility is part of the National Heartland Corridor Clearance Project, which will increase vertical clearance in railroad lines to allow for double-stacked containers to be shipped from the Port of Norfolk, Virginia to Chicago, Illinois more quickly. It is hoped that the facility will become a hub in the North-Atlantic region for commercial transportation and product transition. In addition, 50 to 60 acres are in the process of being acquired for the development of a distribution center near Interstate 64 in Kenova, West Virginia for the goods received from the Prichard Intermodal facility's double-stacked containers. The distribution center could range from $22 to $40 million in cost and one to 1.5 million square feet in size. Initially, 30 are expected to be employed, but 1,000 new jobs are expected to be created over the next 10 years.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	25,723	62.4%
Renter-Occupied	15,500	37.6%
Total-Occupied Units*	41,223	89.3%
Vacant For Rent	1,647	33.3%
Vacant For-Sale Only	618	12.5%
Vacant Rented/Sold, Not Occ.	242	4.9%
Vacant Seasonal, Recreational	292	5.9%
All Other Vacant	2,142	43.3%
Total Vacant Units	4,946	10.7%
Total	46,169	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	25,723	62.4%	25,569	154	0.6%
Renter-Occupied	15,500	37.6%	15,438	62	0.4%
Total	41,223	100.0%	41,007	216	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	489	1.9%	388	2.5%
2000 to 2004	1,260	4.9%	729	4.7%
1990 to 1999	2,392	9.3%	1,690	10.9%
1980 to 1989	2,392	9.3%	1,969	12.7%
1970 to 1979	3,678	14.3%	2,620	16.9%
1960 to 1969	3,756	14.6%	1,504	9.7%
1940 to 1959	6,842	26.6%	3,689	23.8%
1939 or Earlier	4,939	19.2%	2,899	18.7%
Total	25,723	100.0%	15,500	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	22,971	89.3%	5,348	34.5%
1 Attached	360	1.4%	388	2.5%
2 to 4	154	0.6%	3,038	19.6%
5 to 9	26	0.1%	2,527	16.3%
10 to 19	26	0.1%	1,659	10.7%
20 to 49	26	0.1%	729	4.7%
50 or More	77	0.3%	1,054	6.8%
Mobile Home,	2,058	8.0%	775	5.0%
Boat, RV, Van, Etc.	26	0.1%	0	0.0%
Total	25,723	100.0%	15,500	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	25,723	100.0%
0.50 or Less Occupants Per Room	21,119	82.1%
0.51 to 1.00 Occupants Per Room	4,502	17.5%
1.01 to 1.50 Occupants Per Room	77	0.3%
1.51 to 2.00 Occupants Per Room	51	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	15,500	100.0%
0.50 or Less Occupants Per Room	11,424	73.7%
0.51 to 1.00 Occupants Per Room	3,937	25.4%
1.01 to 1.50 Occupants Per Room	109	0.7%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	16	0.1%
Total	41,223	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Cabell County	38.4%
West Virginia	32.0%

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

Building Permit Data – Cabell County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	218	241	191	234	243	129	124	171	199	0
Units in Single-Family Structures	79	125	129	132	83	60	64	66	71	0
Units in All Multi-Family Structures	139	116	62	102	160	69	60	105	128	0
Units in 2-unit Multi-Family Structures	4	0	26	2	2	6	4	24	14	0
Units in 3- and 4-unit Multi-Family Structures	0	16	0	4	13	14	26	8	22	0
Units in 5+ Unit Multi-Family Structures	135	100	36	96	145	49	30	73	92	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	21	1,458	13	99.1%
Tax Credit	10	390	0	100.0%
Tax Credit/Government-Subsidized	3	177	0	100.0%
Government-Subsidized	33	1,770	4	99.8%
Total	67	3,795	17	99.6%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	100	6.8%	2	2.0%	$580
One-Bedroom	1.0	539	36.4%	7	1.3%	$811
Two-Bedroom	1.0	334	22.6%	3	0.9%	$993
Two-Bedroom	1.5	49	3.3%	1	2.0%	$928
Two-Bedroom	2.0	240	16.2%	0	0.0%	$1,198
Two-Bedroom	2.5	4	0.3%	0	0.0%	$1,063
Three-Bedroom	2.0	67	4.5%	0	0.0%	$1,121
Three-Bedroom	2.5	4	0.3%	0	0.0%	$1,196
Four-Bedroom	2.0	142	9.6%	0	0.0%	$1,656
Five-Bedroom	1.0	1	0.1%	0	0.0%	$1,190
Total Market Rate		**1,480**	**100.0%**	**13**	**0.9%**	-

Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	102	27.7%	0	0.0%	$500
Two-Bedroom	1.0	100	27.2%	0	0.0%	$643
Two-Bedroom	1.5	97	26.4%	0	0.0%	$686
Three-Bedroom	1.0	8	2.2%	0	0.0%	$733
Three-Bedroom	1.5	33	9.0%	0	0.0%	$755
Three-Bedroom	2.0	16	4.3%	0	0.0%	$753
Three-Bedroom	2.5	12	3.3%	0	0.0%	$793
Total Tax Credit		**368**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	28	15.8%	0	0.0%	N/A
Two-Bedroom	1.0	149	84.2%	0	0.0%	N/A
Total Tax Credit		**177**	**100.0%**	**0**	**0.0%**	**N/A**

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	44	2.5%	0	0.0%	N/A
One-Bedroom	1.0	998	56.4%	4	0.4%	N/A
Two-Bedroom	1.0	389	22.0%	0	0.0%	N/A
Two-Bedroom	1.5	80	4.5%	0	0.0%	N/A
Three-Bedroom	1.0	154	8.7%	0	0.0%	N/A
Three-Bedroom	1.5	103	5.8%	0	0.0%	N/A
Four-Bedroom	2.0	2	0.1%	0	0.0%	N/A
Total		**1,770**	**100.0%**	**4**	**0.2%**	N/A
Grand Total		**3,795**	**100.0%**	**17**	**0.4%**	**N/A**

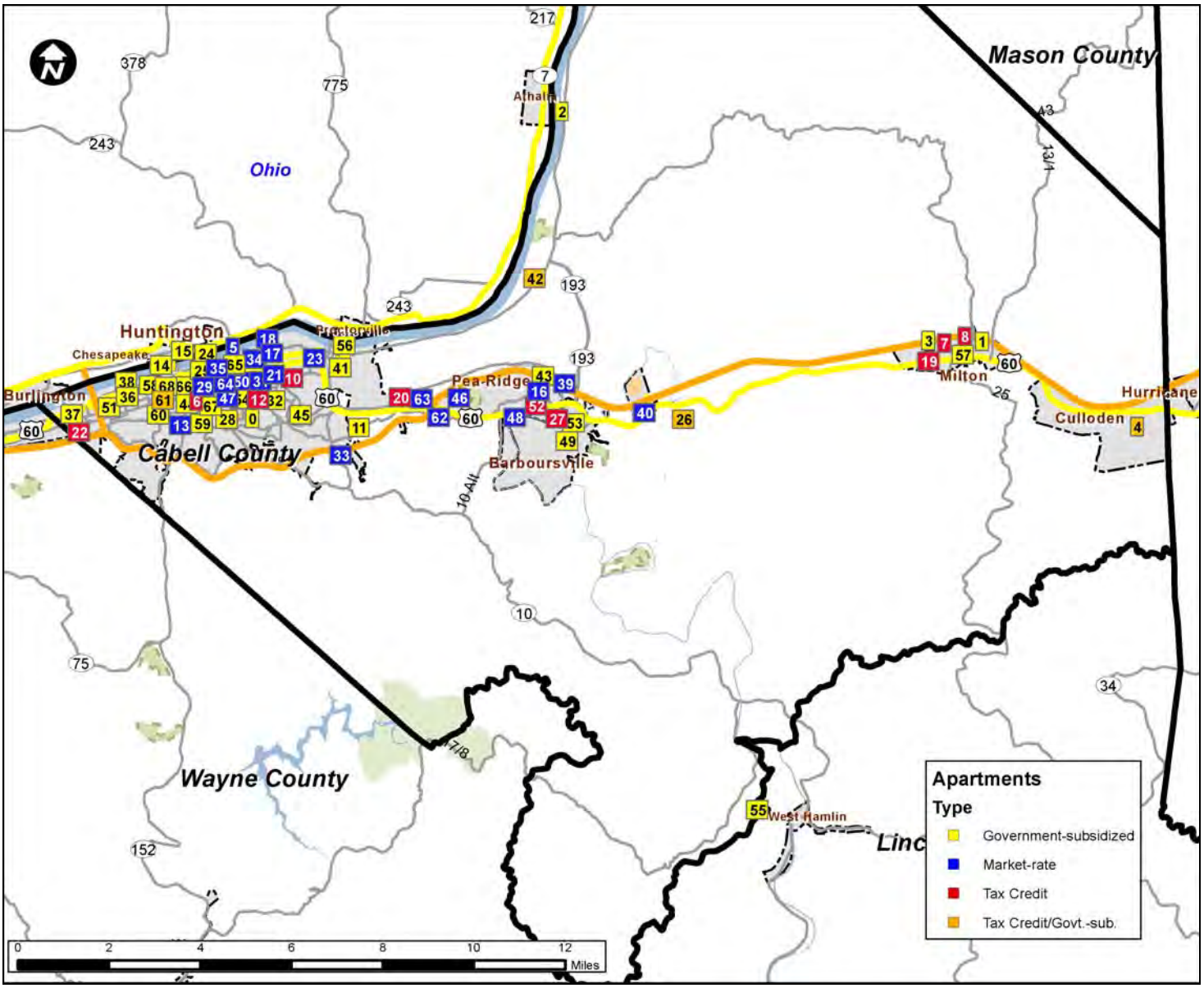
The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Milton Manor	GSS	B	1978	24	0	100.0%	N.A.
2	Ona Apts.	GSS	B	1978	8	0	100.0%	N.A.
3	Sue Terrace	GSS	B	1992	40	0	100.0%	N.A.
4	Culloden Manor Apts.	TGS	B-	1985	40	0	100.0%	N.A.
5	1534 3rd Ave.	MRR	B-	1980	15	0	100.0%	N.A.
6	Huntington High Renaissance	TAX	B	1917 / 2001	40	0	100.0%	N.A.
7	Sue Terrace II	TAX	B+	2010	40	0	100.0%	N.A.
8	Hickory Way Apts.	TAX	B+	1990 / 2014	40	0	100.0%	N.A.
9	Washington Square Apts.	GSS	D	1940	79	0	100.0%	N.A.
10	Artisan Heights	TAX	B+	2010	22	0	100.0%	N.A.
11	Rotary Gardens Apts.	GSS	C	1982	144	0	100.0%	N.A.
12	Simms School Apts.	TAX	B-	1940 / 1997	20	0	100.0%	N.A.
13	The Hunt Apts.	MRR	C-	1940	7	0	100.0%	N.A.
14	Vanity Fair Apts.	GSS	B-	1920 / 1990	54	0	100.0%	N.A.
15	West View Manor	GSS	B+	1982	100	0	100.0%	N.A.
16	Mark Alan Twnhms.	MRR	B-	1974	81	0	100.0%	N.A.
17	Winwood I	MRR	C+	1976	20	1	95.0%	N.A.
18	Winwood II & III	MRR	C+	1976	40	3	92.5%	N.A.
19	Pine Haven Terrace Apts.	TAX	A	2007	40	0	100.0%	N.A.
20	The Hamlets	TAX	B+	2003	50	0	100.0%	N.A.
21	Twentieth Street Apts.	MRR	C	1950 / 2004	14	1	92.9%	N.A.
22	The Parks	TAX	A	2005	50	0	100.0%	N.A.
23	Huntington House Apts.	MRR	B	1984	12	0	100.0%	N.A.
24	Riverview Manor	GSS	B	1978	113	0	100.0%	N.A.
25	Highlawn Place	GSS	B	1977	133	0	100.0%	N.A.
26	Mary Lane Estates	TGS	B+	1979 / 2010	56	0	100.0%	N.A.
27	Quinton Court	TAX	A-	2008	38	0	100.0%	N.A.
28	Carter G. Woodson Apts.	GSS	B+	1995	20	0	100.0%	N.A.
29	Historic Barnett Apts.	MRR	B-	1904 / 2013	1	0	100.0%	N.A.
31	625 Marion Ct.	MRR	B-	1975	1	0	100.0%	N.A.
32	Mary E. Woelfel Group Home	GSS	B	1982	6	0	100.0%	0.0
33	Seneca Court Twnhms.	MRR	A	2009	16	0	100.0%	N.A.
34	Village on 6th Ave.	MRR	A	2006	248	0	100.0%	N.A.
35	Executive House	MRR	C+	1976	16	0	100.0%	N.A.
36	Evergreen Place	GSS	B-	1979	19	0	100.0%	N.A.
37	Founder Landing	GSS	B-	1982	66	0	100.0%	N.A.
38	Adams Landing Apts.	GSS	B-	1980	85	0	100.0%	N.A.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
39	Garden Park	MRR	B+	1989	300	4	98.7%	N.A.
40	Greentree Apts.	MRR	B-	1981	43	1	97.7%	N.A.
41	Riverview East Apts.	GSS	C	1972	60	0	100.0%	N.A.
42	Glenbrier Apts.	TGS	B+	1982 / 2005	81	0	100.0%	N.A.
43	Forest Bluff Apts.	GSS	B-	1981	143	0	100.0%	N.A.
* 44	Eden Park	GSS	B	2003	20	1	95.0%	N.A.
45	Marcum Terrace	GSS	D	1940	280	0	100.0%	N.A.
46	Country Club Apts.	MRR	B-	1978	216	0	100.0%	N.A.
47	Castle Arms Apts.	MRR	B+	2002	21	0	100.0%	N.A.
48	Waterford Village	MRR	A+	2006	210	0	100.0%	N.A.
* 49	Village Manor	GSS	B	1981	12	0	100.0%	N.A.
50	University Village	MRR	A	2003	18	0	100.0%	N.A.
51	Madison Manor	GSS	C+	1971	75	0	100.0%	N.A.
* 52	Victory Place	TAX	B+	2006	50	0	100.0%	N.A.
53	Millie Jean Apts.	GSS	B	1987	16	0	100.0%	N.A.
* 54	Fairfield Apts.	GSS	B-	1960	20	3	85.0%	N.A.
55	West Hamlin Unity Apts.	GSS	B+	2002	15	0	100.0%	0.0
56	W K Elliot Garden Apts.	GSS	B+	1982	66	0	100.0%	0.0
* 57	Sunrise Apts.	GSS	B	1983	12	0	100.0%	0.0
58	Washington Avenue Apts.	GSS	B-	1982	10	0	100.0%	0.0
59	Oak Tree Apts.	GSS	B	1986	6	0	100.0%	0.0
60	Trowbridge Manor	GSS	B-	1972	85	0	100.0%	N.A.
61	Acquisition Housing	GSS	C	1960 / 1988	14	0	100.0%	N.A.
62	Royal Oaks at Pea Ridge	MRR	A	2009	110	0	100.0%	0.0
63	Hidden Trails Apts.	MRR	B	1975	34	1	97.1%	0.0
64	Varsity Place	MRR	B	1972	35	2	94.3%	0.0
65	Betsy Broh House	GSS	B	1986	7	0	100.0%	0.0
66	Cabell-Huntington Unity Apts.	GSS	A-	2000	24	0	100.0%	0.0
* 67	G.R. Vale Home	GSS	B	1988	5	0	100.0%	0.0
* 68	Green Gables	GSS	B	1984	9	0	100.0%	0.0

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	21	1,458	13	99.1%	0
TAX	10	390	0	100.0%	0
TGS	3	177	0	100.0%	0
GSS	33	1,770	4	99.8%	0

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	11	529	0.8%
1970 to 1979	17	1,016	0.7%
1980 to 1989	21	1,178	0.4%
1990 to 1999	3	100	0.0%
2000 to 2004	6	148	0.7%
2005	1	50	0.0%
2006	3	508	0.0%
2007	1	40	0.0%
2008	1	38	0.0%
2009	2	126	0.0%
2010	2	62	0.0%
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	68	3,795	0.4%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A+	1	210	0.0%
A	4	392	0.0%
B+	2	343	1.2%
B	3	81	3.7%
B-	6	357	0.3%
C+	3	76	5.3%
C	1	14	7.1%
C-	1	7	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	2	90	0.0%
A-	1	38	0.0%
B+	5	180	0.0%
B	1	40	0.0%
B-	1	20	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	24	0.0%
B+	6	338	0.0%
B	14	411	0.2%
B-	9	522	0.6%
C+	1	75	0.0%
C	3	218	0.0%
D	2	359	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	53	3,178	13	99.6%
Senior (Age 55+)	15	617	4	99.4%
Total	68	3,795	17	99.6%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	1,480	0	100.0%
40% - 60% AMHI (Tax Credit)	218	0	100.0%
0-60% AMHI (All Affordable)	1,698	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	467	4	99.1%
40% - 60% AMHI (Tax Credit: 55+)	150	0	100.0%
0 - 60% AMHI (All Affordable: 55+)	617	4	99.4%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
2411 Collis Avenue	Huntington	Condo	$615	1	1	625
4th Ave. & 24th St.	Huntington	Single Family	$1,100	4	2	
823 11th Ave.	Huntington	Single Family	$1,295	5	2	2500
115 Wilson Ct.	Huntington	Single Family	$1,000	3	2	1152
#2-2113 Madison Avenue	Huntington	Townhome	$650	2	1.5	
1627 West 5th Ave.	Huntington	Single Family	$500	2	1	
Country Club Dr. & Heatherwood Ln.	Huntington	Single Family	$1,275	3	2	1400
2582 First Ave	Huntington	Townhome	$1,075	3	2	1900
1616 Spring Valley Dr.	Huntington	Townhome	$845	2	1.5	1065
3587 Pine Ridge Dr.	Huntington	Mobile Home	$500	2	1	
2535 5th Street Rd.	Huntington	Single Family	$1,250	4	3	2924
303 Division St.	Huntington	Single Family	$650	2	2	900
401 10th St.	Huntington	Condo	$1,200	1	1	930
4th Ave. & 24th St.	Huntington	Single Family	$1,100	3	1.5	
97 Goodwill Road	Huntington	Single Family	$825	3	1.5	1276
Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
2872 Thornburg Road	Huntington	Single Family	$700	3	1	960
730 2nd Street	Huntington	Single Family	$650	3	1	
2489 1st Avenue - 132 C	Huntington	Condo	$1,150	2	1	1200
306 6th Ave. W	Huntington	Single Family	$680	3	1	
2872 Thornburg Rd.	Huntington	Single Family	$750	3	1	960
4th Ave & 10th St.	Huntington	Condo	$1,200	1	1	900

SFH – Single-family rental

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is housing development occurring in the Huntington area. Additional details of the planned housing is discussed later in this analysis. Note that for the purpose of the affordable rental housing assessment, there is a 40-unit, senior-restricted affordable Tax Credit rental community currently planned. These 40 senior LIHTC units have been considered in the demographic support analysis and "un-met" need conclusions.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $125,728. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $876, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$125,728
Mortgaged Value = 95% of Median Home Price	$119,442
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$641
Estimated Taxes & Insurance*	$160
Estimated Private Mortgage Insurance**	$75
Estimated Monthly Mortgage Payment	$876

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Cabell County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	79	125	129	132	83	60	64	66	71	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of home sold in the county through 2013.

Overall For-Sale Analysis From County (2009 – 2013)					
	2009	2010	2011	2012	2013
Total Number of Sales	646	278	568	494	161
Median Sales Price	$132,390	$140,170	$134,929	$142,613	$156,600
Median Square Footage	N/A	N/A	N/A	1,305	1,788
Median Price Per Square Foot	N/A	N/A	N/A	$109	$88
Median Year Built	N/A	N/A	N/A	1958	1963
Median Number of Bedrooms	N/A	N/A	N/A	2	3
Median Number of Bathrooms	N/A	N/A	N/A	2	2

Source: County sales records

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	12	556	2.2%	9
Average Loan Amount	$90,419	$132,376	68.3%	$83,303
Average Age of Borrower	28	-	-	30
Average Gross Income of Borrower	$42,932	$78,386	54.8%	$36,362
Income to Loan Ratio	47.5%	59.2%	80.2%	43.7%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

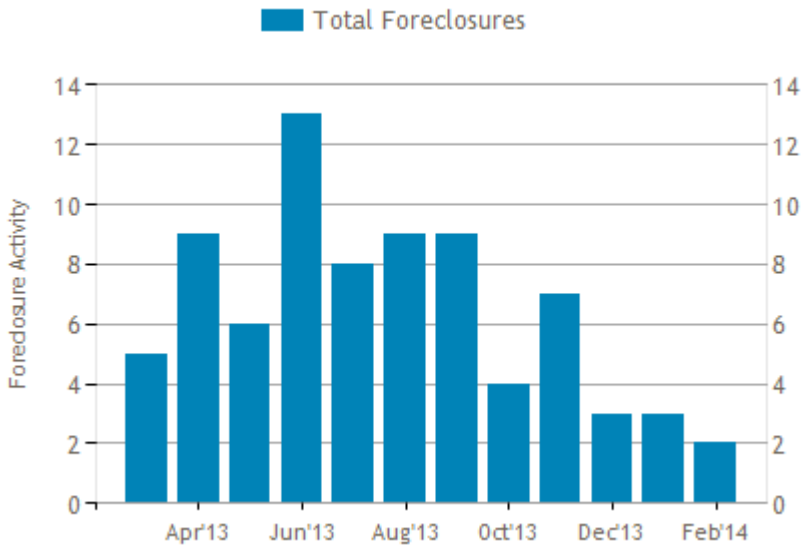
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	6	41	154	73	27	4
Median Listing Price	$160,000	$74,000	$129,900	$192,400	$384,000	$457,450
Median Square Footage	887	1116	1,612	2,462	3,605	4,782
Median Price Per Square Foot	$180	$66	$81	$78	$106	$95
Median Year Built	1900	1949	1958	1975	1974	1938
Median Number of Bathrooms	1.5	1.5	1.5	2.5	3.5	4.5

Source: MLS

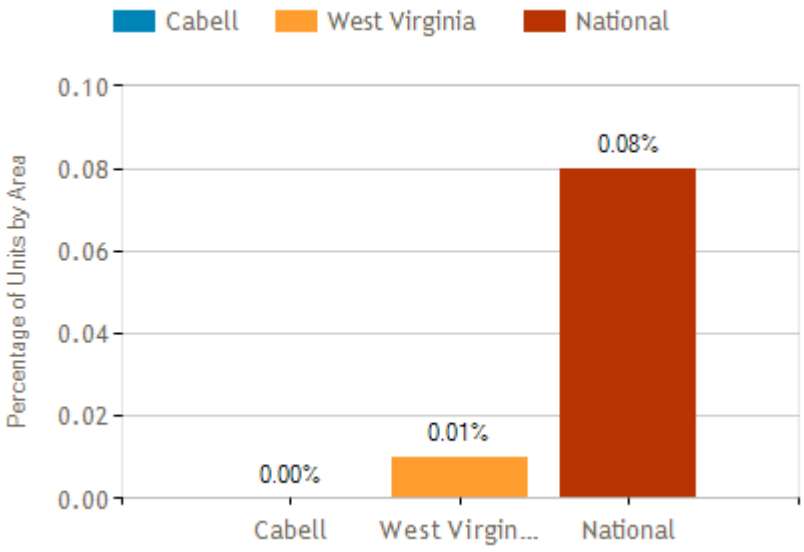
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Cabell County, WV



Geographical Comparison - Cabell County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,040	6,916	$0	$23,180	6,736	-2.6%
41% - 60% AMHI	$22,041	$33,060	2,016	$23,181	$34,770	1,977	-1.9%
61% - 100% AMHI	$33,061	$55,100	2,243	$34,771	$57,950	2,107	-6.1%
Over 100% AMHI	$55,101	No Limit	1,661	$57,951	No Limit	1,535	-7.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,040	1,170	$0	$23,180	1,071	-8.5%
41% - 60% AMHI	$22,041	$33,060	782	$23,181	$34,770	756	-3.3%
61% - 100% AMHI	$33,061	$55,100	2,274	$34,771	$57,950	2,182	-4.0%
Over 100% AMHI	$55,101	No Limit	5,484	$57,951	No Limit	5,331	-2.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,040	8,086	$0	$23,180	7,807	-3.5%
41% - 60% AMHI	$22,041	$33,060	2,798	$23,181	$34,770	2,733	-2.3%
61% - 100% AMHI	$33,061	$55,100	4,517	$34,771	$57,950	4,289	-5.0%
Over 100% AMHI	$55,101	No Limit	7,145	$57,951	No Limit	6,866	-3.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,320	1,729	$0	$17,170	1,986	14.9%
41% - 60% AMHI	$16,321	$24,480	639	$17,171	$25,750	636	-0.5%
61% - 100% AMHI	$24,481	$40,800	716	$25,751	$42,910	768	7.3%
Over 100% AMHI	$40,801	No Limit	991	$42,911	No Limit	1,046	5.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,320	2,895	$0	$17,170	3,297	13.9%
41% - 60% AMHI	$16,321	$24,480	1,892	$17,171	$25,750	2,021	6.8%
61% - 100% AMHI	$24,481	$40,800	3,331	$25,751	$42,910	3,660	9.9%
Over 100% AMHI	$40,801	No Limit	7,057	$42,911	No Limit	7,364	4.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,320	4,624	$0	$17,170	5,283	14.3%
41% - 60% AMHI	$16,321	$24,480	2,531	$17,171	$25,750	2,657	5.0%
61% - 100% AMHI	$24,481	$40,800	4,047	$25,751	$42,910	4,428	9.4%
Over 100% AMHI	$40,801	No Limit	8,048	$42,911	No Limit	8,410	4.5%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$27,550	7,990	$0	$28,980	7,816	-2.2%
Senior (Age 55+)	$0	$20,400	2,184	$0	$21,460	2,417	10.7%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

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

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

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

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

With the presence of Marshall University, we have provided a calculation of the penetration rates for government-subsidized family housing after eliminating the estimated number of income-eligible renter households under the age of 25. Clearly, not all households headed by a person under the age of 25 are college enrolled students. However, by deducting this share provides a more realistic range in those areas influenced by high shares of college students.

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(1,480 + 1,262 HCV) 2,742	218	(1,698 + 1,198 HCV*) 2,896
Number of Income-Eligible Family Renter Households	7,990 (6,568)	2,016	8,932
Existing Affordable Housing Penetration Rate – 2014	= 34.3% (41.7%)	= 10.8%	= 32.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	467	150	617
Number of Income-Eligible Senior Renter Households	2,184	639	2,368
Penetration Rate – 2014	= 21.4%	= 23.5%	= 26.1%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting
The calculations in red exclude the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(1,480 + 1,262 HCV) 2,742	218	(1,698 + 1,198 HCV*) 2,896
Number of Income-Eligible Family Renter Households	7,816 (6,425)	1,977	8,713
Existing Affordable Housing Penetration Rate – 2019	= 35.1% (42.7%)	= 11.0%	= 33.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	467	190	657
Number of Income-Eligible Senior Renter Households	2,417	636	2,622
Penetration Rate – 2019	= 19.2%	= 29.9%	= 25.1%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting
The calculations in red exclude the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	5,248 (3,826)	1,717	5,074 (3,683)	1,950
41%-60% AMHI (Tax Credit)	1,798	489	1,759	446

The "un-met" need in red excludes the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Terry Henry, Public Housing Specialist, Huntington Housing Authority, (304) 526-4400

Mr. Henry believes more affordable housing units are needed in Cabell County. As evidence, he pointed out the extensive waiting lists for Public Housing in Huntington. He also said most existing Public Housing and other low-income housing developments in the area are outdated and need to be renovated.

Phoebe Randolph, Architect, Edward Tucker Architects, Inc., and Founding Member, Create Huntington (Community Development Group), (304) 697-4990

Ms. Randolph believes low- to moderate-income housing is needed in Huntington, as well as in the rest of Cabell County. She says the need for new housing in Huntington is critical and believes Huntington's zoning laws are manageable and often less strict than in many other cities of similar size. She also noted land costs in the area are reasonable relative to comparably sized cities.

Rob Burdette, Realtor, Barboursville, West Virginia, (304) 634-2256

Mr. Burdette said the most expensive land in Cabell County is along Interstate 64 from Huntington to Barboursville. This land enjoys convenient access to a major transit route, and much of the county's development has occurred within 5.0 miles of this corridor. He believes "not in my backyard" issues could be a factor in certain locations, but the abundance of undeveloped, rural land makes it possible to find sites for low-income housing that would be met with few, if any, objections. He also noted the real estate market in the area is beginning to show signs of recovery from the recent recession, and land prices are stabilizing or slightly increasing. He does not think local zoning ordinances would present an obstacle to new multifamily development, especially beyond the Huntington metropolitan area.

7. Calhoun County

A. General Description

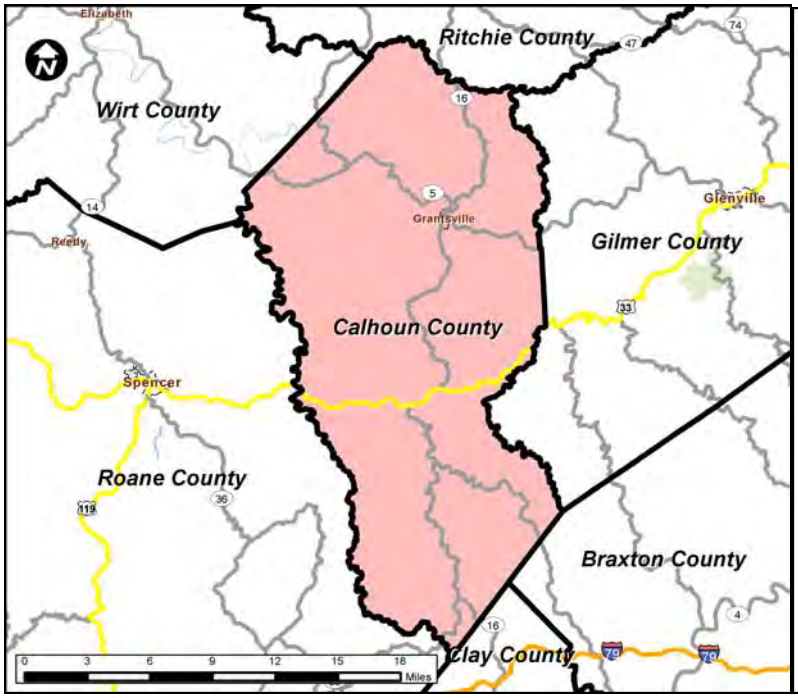
County Seat: Grantsville
County Size: 280.63 square miles

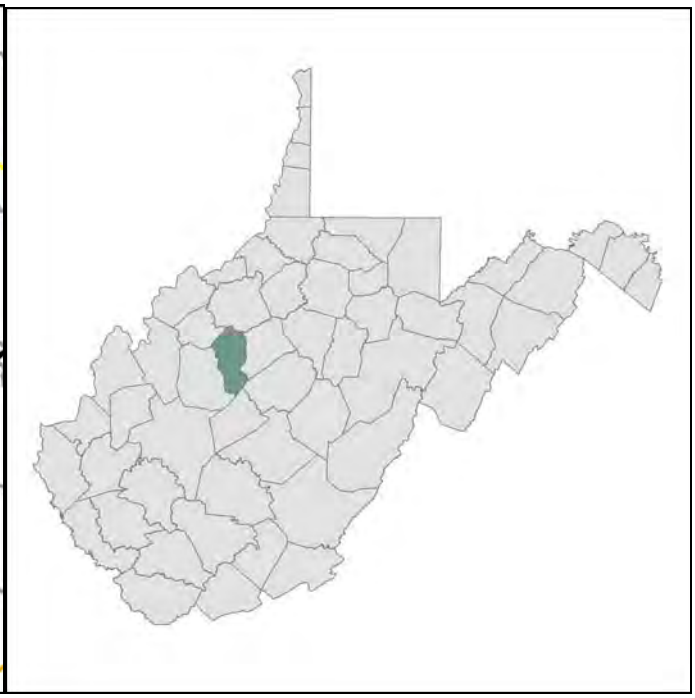
2000 (Census) Population: 7,582
2010 (Census) Population: 7,627
Population Change: +45 (0.6%)

2000 (Census) Households: 3,071
2010 (Census) Households: 3,268
Household Change: +197 (6.4%)

2000 (Census) Median Household Income: $21,770
2010 (Estimate) Median Household Income: $27,438
Income Change: +$5,668 (26.0%)

2000 (Census) Median Home Value: $44,800
2010 (American Community Survey) Median Home Value: $71,200
Home Value Change: +$26,400 (58.9%)





B. Demographic Characteristics and Trends

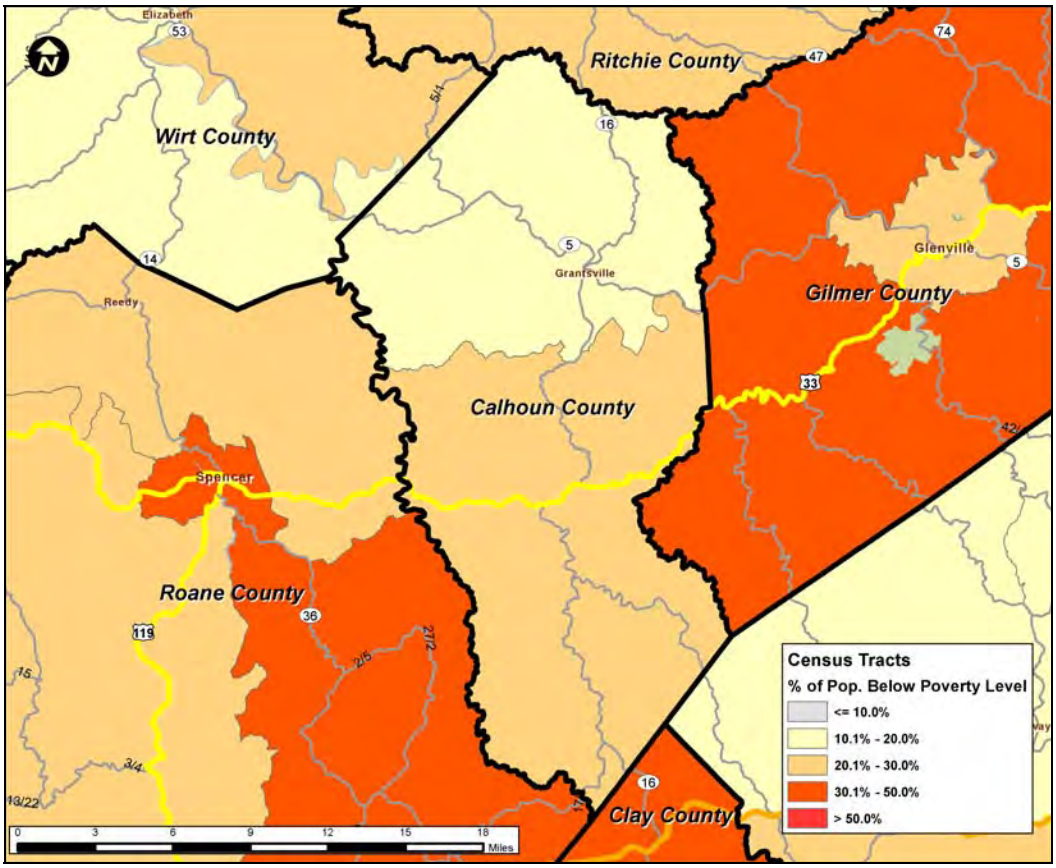
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Calhoun County	Population	7,582	7,627	7,805	7,982
	Population Change	-	45	180	177
	Percent Change	-	0.6%	2.4%	2.3%
County Seat: Grantsville	Population	565	561	576	594
	Population Change	-	-4	15	18
	Percent Change	-	-0.7%	2.7%	3.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,564	20.5%
Population not living in poverty	6,063	79.5%
Total	7,627	100.0%

Source: American Community Survey (ACS)

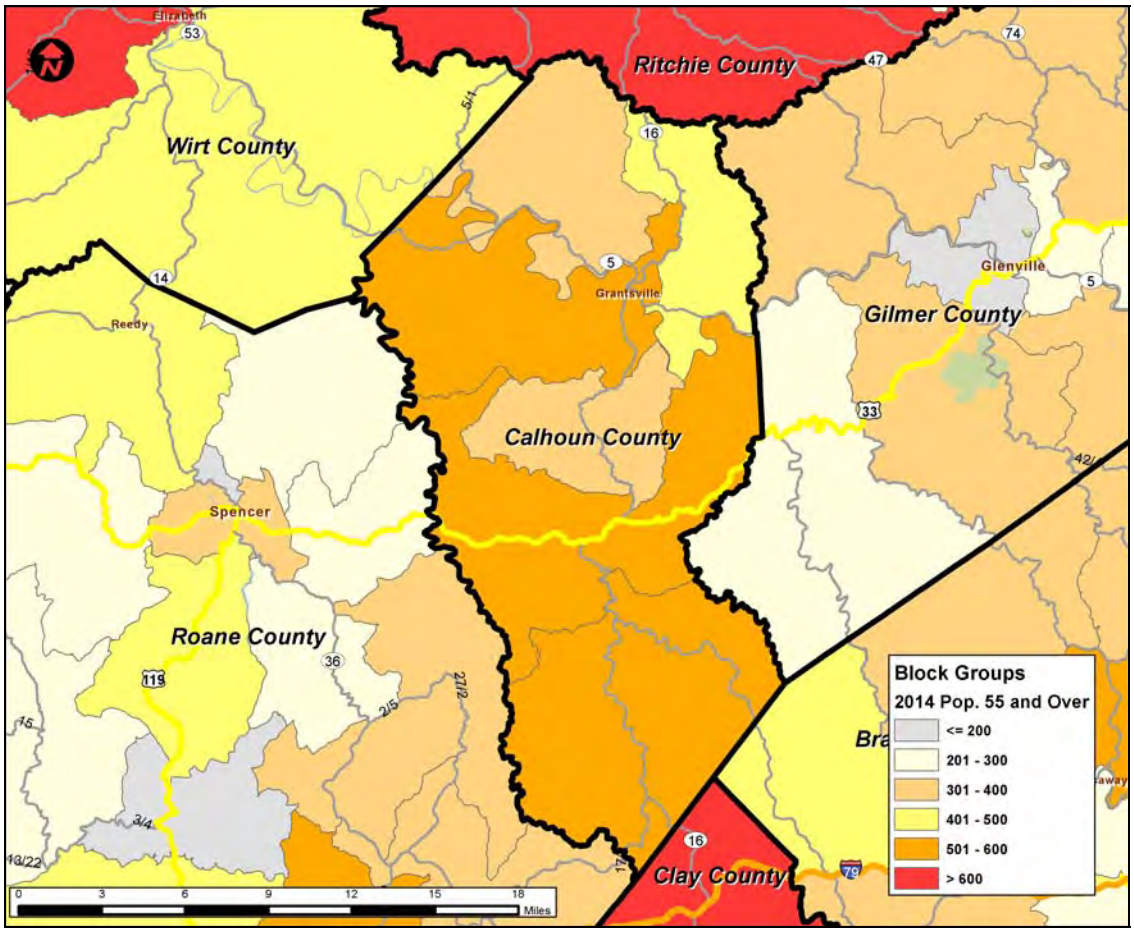


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,708	22.1%	1,662	21.3%	1,699	21.3%	37	2.2%
20 to 24	458	4.7%	368	4.7%	327	4.1%	-41	-11.1%
25 to 34	747	11.1%	857	11.0%	814	10.2%	-43	-5.0%
35 to 44	915	11.9%	922	11.8%	973	12.2%	51	5.5%
45 to 54	1,136	15.7%	1,151	14.7%	1,045	13.1%	-106	-9.2%
55 to 64	1,205	16.3%	1,277	16.4%	1,298	16.3%	21	1.6%
65 to 74	717	10.1%	943	12.1%	1,170	14.7%	227	24.1%
75 & Over	732	8.1%	624	8.0%	655	8.2%	31	5.0%
Total	7,627	100.0%	7,805	100.0%	7,982	100.0%	177	2.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	7,406	98.4%
Black	92	0.2%
Indian	8	0.3%
Asian	31	0.2%
Pacific Islander	0	0.0%
Some Other Race	15	0.2%
Two or More Races	84	0.7%
Total	7,627	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	7,047	85.4%
Moved within Same County	328	7.5%
Different County Same State	122	5.1%
Moved from Different State	99	2.1%
Moved from Abroad	23	0.0%
Total	7,627	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

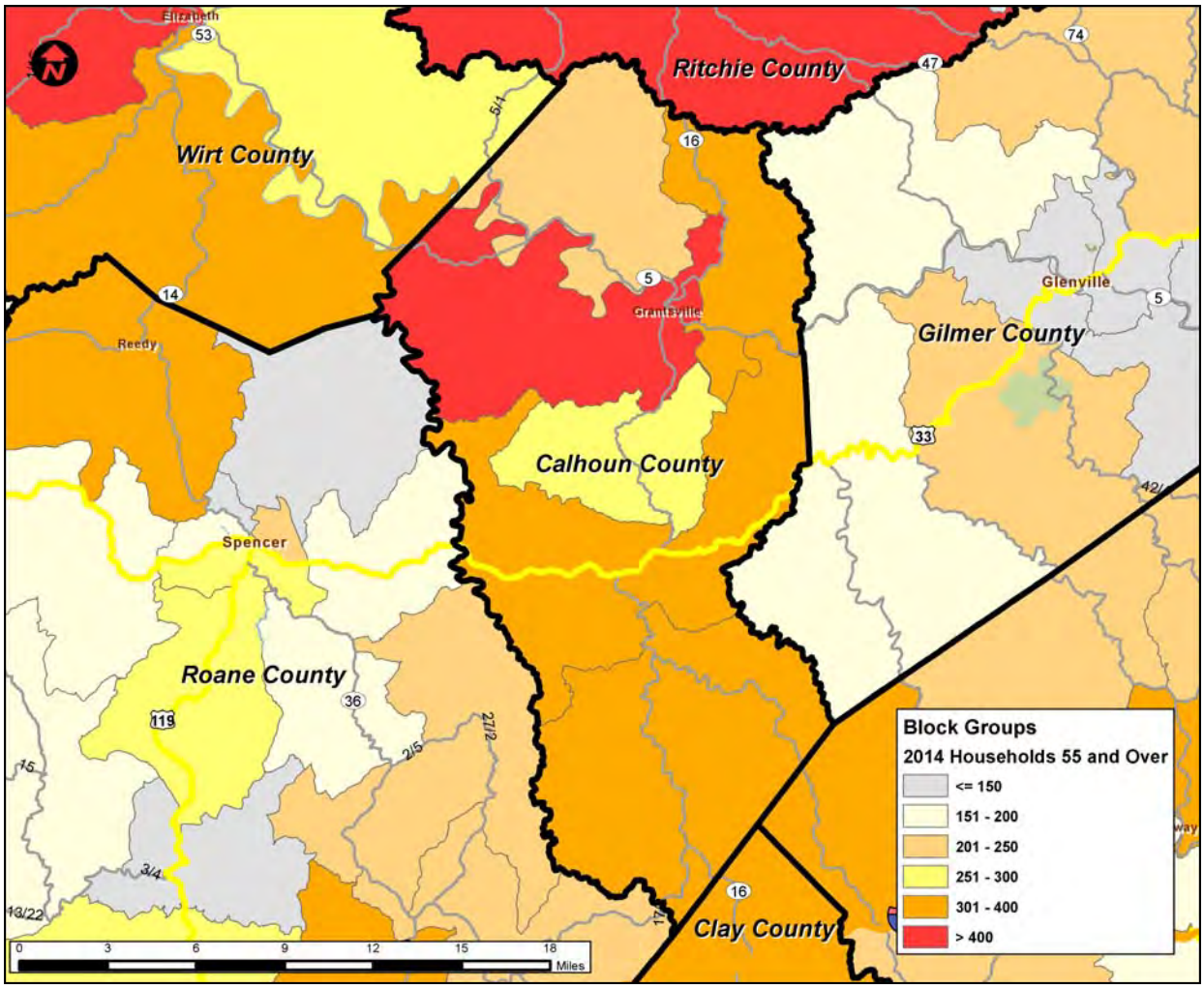
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Calhoun County	Households	3,071	3,268	3,368	3,476
	Household Change	-	197	101	108
	Percent Change	-	6.4%	3.1%	3.2%
	Household Size	2.47	2.33	2.31	2.28
County Seat: Grantsville	Households	232	262	271	282
	Household Change	-	30	9	11
	Percent Change	-	12.9%	3.4%	4.1%
	Household Size	2.4	2.1	2.13	2.11

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	88	3.3%	98	2.9%	93	2.7%	-5	-5.1%
25 to 34	317	11.4%	378	11.2%	358	10.3%	-20	-5.3%
35 to 44	484	13.6%	451	13.4%	473	13.6%	22	4.9%
45 to 54	634	19.9%	620	18.4%	560	16.1%	-60	-9.7%
55 to 64	735	22.7%	760	22.6%	767	22.1%	7	0.9%
65 to 74	474	15.5%	620	18.4%	764	22.0%	144	23.2%
75 to 84	379	9.8%	315	9.3%	332	9.6%	17	5.6%
85 & Over	157	3.6%	126	3.8%	129	3.7%	3	2.0%
Total	3,268	100.0%	3,369	100.0%	3,477	100.0%	108	3.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



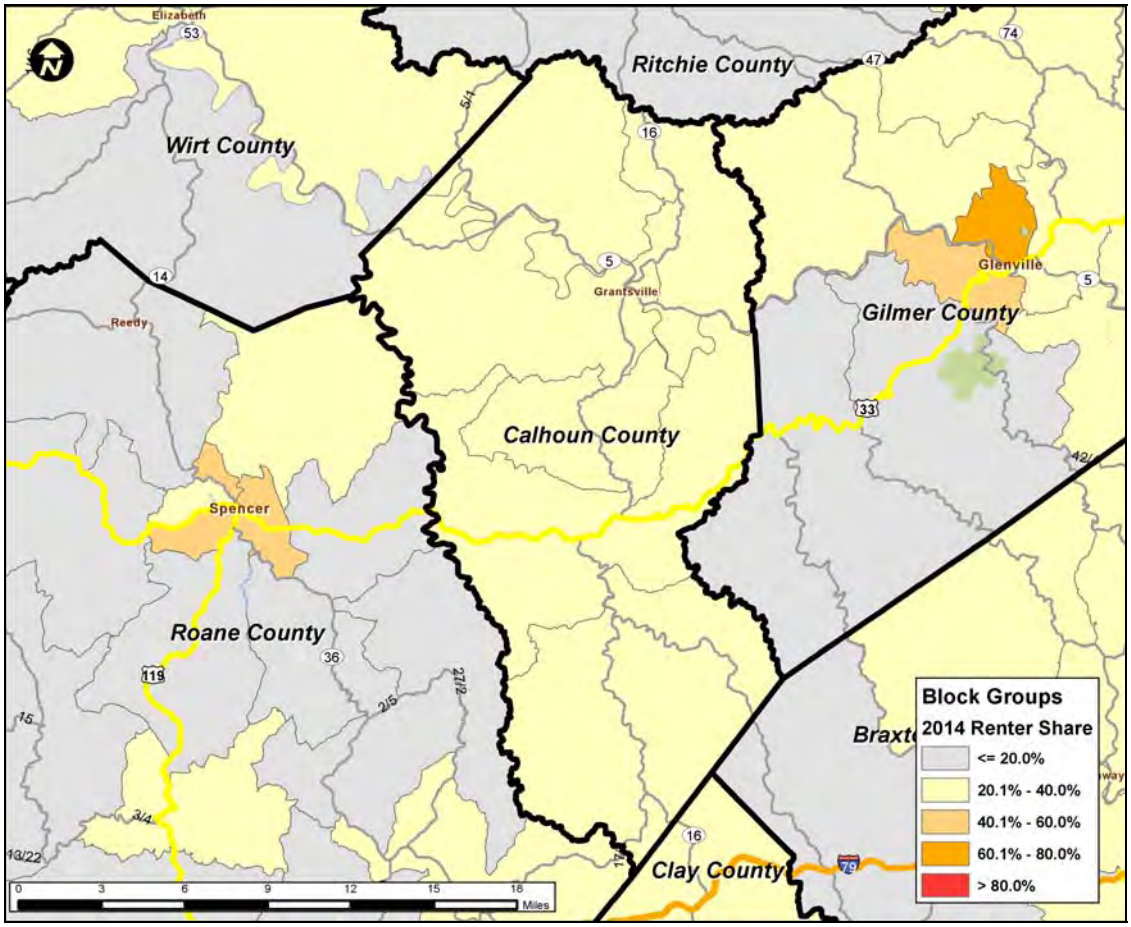
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,471	77.4%	2,532	75.2%	2,631	75.7%
Renter-Occupied	797	22.6%	836	24.8%	845	24.3%
Total	3,268	100.0%	3,368	100.0%	3,476	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,431	82.5%	1,484	81.5%	1,609	80.7%
Renter-Occupied	314	17.5%	337	18.5%	383	19.3%
Total	1,745	100.0%	1,821	100.0%	1,992	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	359	42.9%	372	44.0%	13	3.7%
2 Persons	204	24.4%	202	24.0%	-2	-0.9%
3 Persons	114	13.6%	115	13.6%	1	1.0%
4 Persons	93	11.2%	92	10.9%	-1	-0.9%
5 Persons+	66	7.9%	63	7.5%	-3	-4.2%
Total	836	100.0%	845	100.0%	9	1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	647	25.5%	694	26.4%	47	7.3%
2 Persons	1,055	41.7%	1,088	41.3%	33	3.1%
3 Persons	401	15.8%	418	15.9%	18	4.4%
4 Persons	279	11.0%	282	10.7%	3	1.2%
5 Persons+	151	6.0%	149	5.7%	-2	-1.4%
Total	2,532	100.0%	2,631	100.0%	99	3.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	218	64.5%	247	64.5%	30	13.7%
2 Persons	104	30.9%	114	29.6%	9	9.0%
3 Persons	0	0.0%	0	0.0%	0	N/A
4 Persons	13	3.8%	17	4.4%	4	31.8%
5 Persons+	3	0.8%	6	1.5%	3	116.2%
Total	337	100.0%	383	100.0%	46	13.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	462	31.1%	518	32.2%	57	12.3%
2 Persons	870	58.7%	914	56.8%	43	5.0%
3 Persons	130	8.8%	150	9.3%	19	15.0%
4 Persons	12	0.8%	14	0.9%	2	16.6%
5 Persons+	10	0.6%	13	0.8%	3	31.8%
Total	1,484	100.0%	1,609	100.0%	125	8.4%

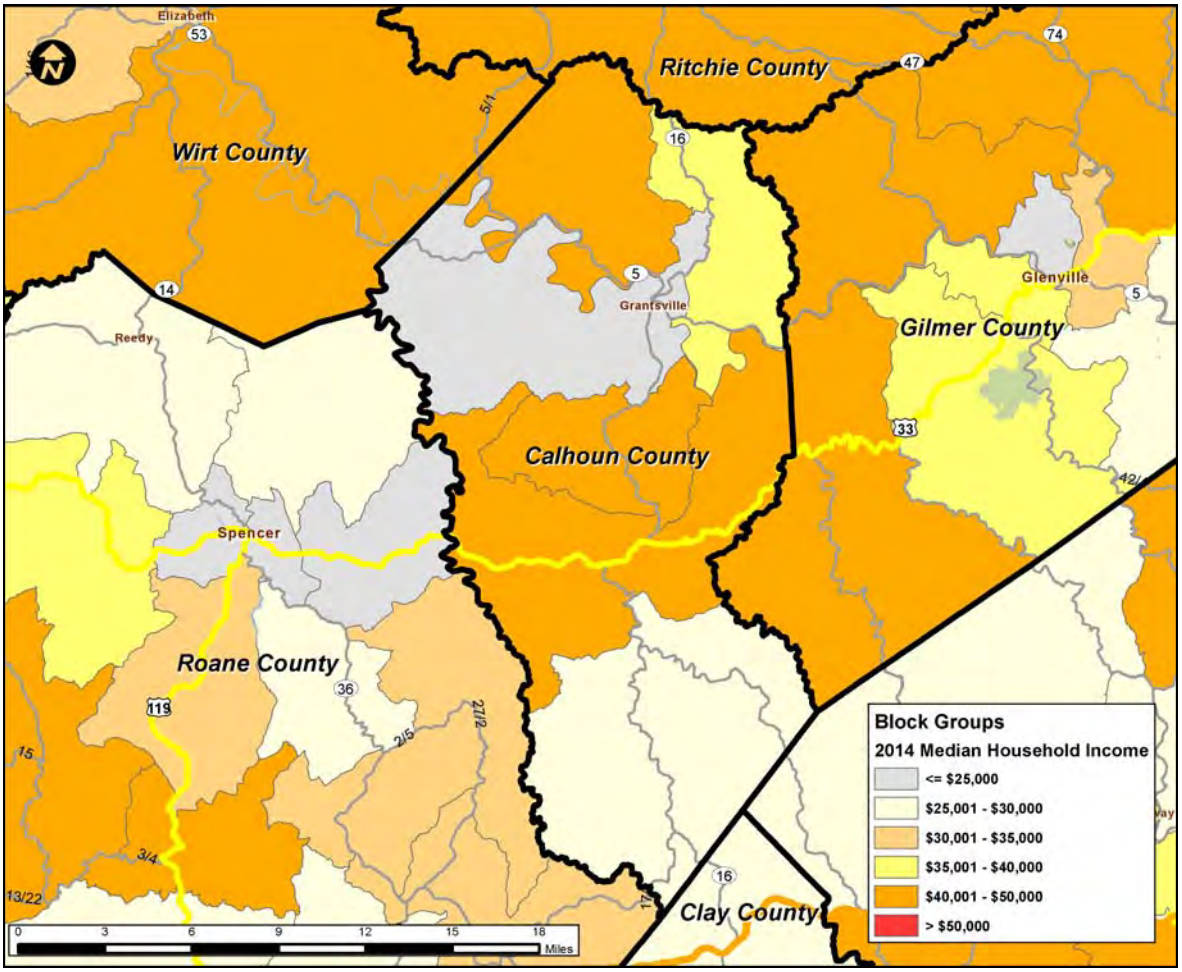
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	261	12.1%	439	13.0%	437	12.6%
$10,000 to $19,999	448	23.5%	803	23.9%	793	22.8%
$20,000 to $29,999	444	19.3%	657	19.5%	672	19.3%
$30,000 to $39,999	503	11.4%	407	12.1%	433	12.5%
$40,000 to $49,999	271	11.5%	389	11.5%	403	11.6%
$50,000 to $59,999	301	6.3%	187	5.6%	204	5.9%
$60,000 to $74,999	304	5.8%	163	4.8%	178	5.1%
$75,000 to $99,999	350	4.1%	108	3.2%	121	3.5%
$100,000 to $124,999	265	3.0%	95	2.8%	96	2.8%
$124,999 to $149,999	49	0.9%	39	1.2%	48	1.4%
$150,000 to $199,999	49	1.1%	60	1.8%	62	1.8%
$200,000+	23	0.9%	21	0.6%	27	0.8%
Total	3,268	100.0%	3,368	100.0%	3,476	100.0%
Median Income	$27,438		$26,731		$27,556	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



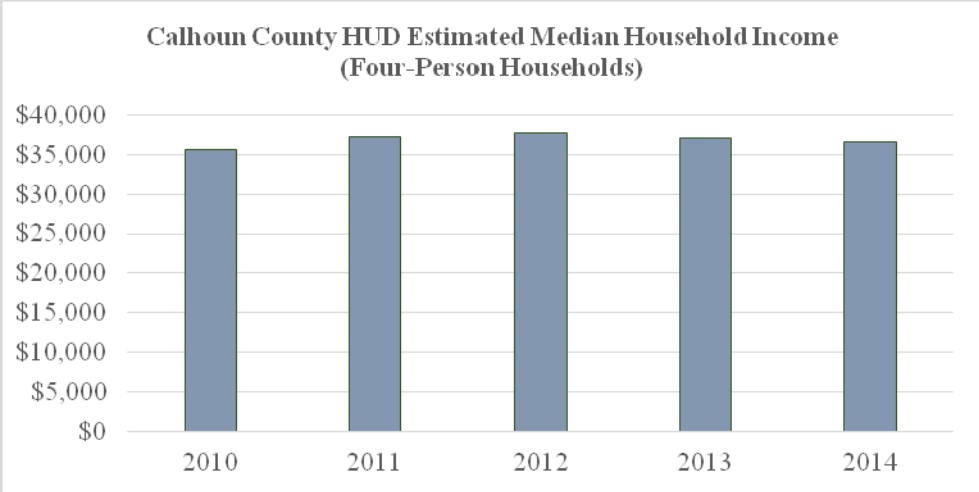
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	133	11.0%	208	11.4%	216	10.9%
$10,000 to $19,999	283	25.9%	460	25.3%	484	24.3%
$20,000 to $29,999	316	22.1%	414	22.7%	435	21.9%
$30,000 to $39,999	276	11.1%	222	12.2%	254	12.7%
$40,000 to $49,999	143	11.7%	213	11.7%	242	12.2%
$50,000 to $59,999	154	5.8%	95	5.2%	111	5.6%
$60,000 to $74,999	115	4.6%	78	4.3%	93	4.7%
$75,000 to $99,999	162	3.3%	49	2.7%	63	3.1%
$100,000 to $124,999	113	2.1%	36	2.0%	38	1.9%
$124,999 to $149,999	21	0.5%	12	0.6%	15	0.7%
$150,000 to $199,999	21	0.6%	16	0.9%	17	0.9%
$200,000+	9	1.4%	18	1.0%	24	1.2%
Total	1,745	100.0%	1,821	100.0%	1,992	100.0%
Median Income	$25,972		$25,875		$26,798	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$35,700	-
2011	$37,200	4.2%
2012	$37,700	1.3%
2013	$37,100	-1.6%
2014	$36,600	-1.3%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	111	26	59	6	2	205
$10,000 to $19,999	152	46	14	30	12	255
$20,000 to $29,999	19	81	0	0	21	121
$30,000 to $39,999	5	8	18	28	26	85
$40,000 to $49,999	4	16	0	8	0	28
$50,000 to $59,999	2	0	0	0	0	2
$60,000 to $74,999	4	3	0	0	0	8
$75,000 to $99,999	1	1	8	12	0	22
$100,000 to $124,999	4	1	1	0	2	9
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	1	0	0	0	0	1
Total	306	182	100	86	63	738

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	126	31	66	10	4	237
$10,000 to $19,999	184	50	16	32	12	294
$20,000 to $29,999	13	83	0	0	20	117
$30,000 to $39,999	11	11	23	29	30	104
$40,000 to $49,999	4	22	0	11	0	38
$50,000 to $59,999	2	0	0	0	0	2
$60,000 to $74,999	6	3	0	0	0	9
$75,000 to $99,999	5	2	8	9	0	23
$100,000 to $124,999	3	2	1	0	0	6
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	2	0	0	1	0	3
Total	359	204	114	93	66	836

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	121	29	68	7	5	230
$10,000 to $19,999	192	41	15	33	9	292
$20,000 to $29,999	13	83	0	0	20	116
$30,000 to $39,999	15	11	26	27	27	106
$40,000 to $49,999	4	28	0	15	1	48
$50,000 to $59,999	4	0	0	0	0	4
$60,000 to $74,999	8	3	0	0	0	11
$75,000 to $99,999	6	4	6	9	0	25
$100,000 to $124,999	5	2	0	0	0	7
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	1	1	0	0	1	3
Total	372	202	115	92	63	845

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	41	12	59	6	2	120
$10,000 to $19,999	56	16	14	30	10	124
$20,000 to $29,999	19	54	0	0	21	95
$30,000 to $39,999	0	5	18	28	26	77
$40,000 to $49,999	0	0	0	0	0	0
$50,000 to $59,999	0	0	0	0	0	0
$60,000 to $74,999	0	0	0	0	0	0
$75,000 to $99,999	0	0	8	12	0	19
$100,000 to $124,999	3	0	1	0	2	6
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	118	87	100	76	60	441

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	53	13	66	8	4	144
$10,000 to $19,999	70	21	16	32	10	149
$20,000 to $29,999	13	54	0	0	20	87
$30,000 to $39,999	1	8	23	29	30	91
$40,000 to $49,999	0	2	0	1	0	4
$50,000 to $59,999	0	0	0	0	0	0
$60,000 to $74,999	1	0	0	0	0	1
$75,000 to $99,999	0	0	8	9	0	17
$100,000 to $124,999	0	1	1	0	0	2
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	1	0	0	1	0	2
Total	141	100	114	81	64	499

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	44	12	68	5	5	132
$10,000 to $19,999	64	15	15	33	6	133
$20,000 to $29,999	13	49	0	0	20	82
$30,000 to $39,999	1	8	26	27	26	88
$40,000 to $49,999	0	3	0	1	0	4
$50,000 to $59,999	0	0	0	0	0	0
$60,000 to $74,999	1	0	0	0	0	1
$75,000 to $99,999	1	0	6	9	0	16
$100,000 to $124,999	0	1	0	0	0	1
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	1	0	0	1	2
Total	124	89	115	76	58	461

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	27	4	34	23	0	88
$10,000 to $19,999	73	15	81	16	22	206
$20,000 to $29,999	65	17	9	67	3	163
$30,000 to $39,999	0	48	45	0	16	108
$40,000 to $49,999	27	27	37	69	21	182
$50,000 to $59,999	0	66	0	40	3	107
$60,000 to $74,999	0	12	12	51	36	112
$75,000 to $99,999	0	0	39	10	12	58
$100,000 to $124,999	4	8	3	4	38	57
$125,000 to $149,999	0	7	13	0	0	20
$150,000 to $199,999	0	13	14	0	0	27
$200,000 & Over	2	1	3	0	1	7
Total	197	216	291	279	152	1,134

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	29	4	33	21	0	87
$10,000 to $19,999	68	14	75	15	21	194
$20,000 to $29,999	60	17	8	70	1	156
$30,000 to $39,999	0	37	42	0	15	94
$40,000 to $49,999	27	18	36	71	20	172
$50,000 to $59,999	0	48	0	39	5	91
$60,000 to $74,999	0	9	9	42	24	84
$75,000 to $99,999	0	0	25	5	11	41
$100,000 to $124,999	2	6	3	3	43	56
$125,000 to $149,999	0	11	16	0	0	27
$150,000 to $199,999	0	21	23	0	0	44
$200,000 & Over	0	1	0	0	0	1
Total	185	184	271	266	141	1,048

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	31	4	33	21	0	88
$10,000 to $19,999	60	12	69	16	18	176
$20,000 to $29,999	60	16	8	68	2	155
$30,000 to $39,999	0	31	45	0	15	91
$40,000 to $49,999	22	17	34	64	19	156
$50,000 to $59,999	0	45	0	42	5	92
$60,000 to $74,999	0	8	9	44	24	84
$75,000 to $99,999	0	0	26	9	8	43
$100,000 to $124,999	2	6	2	3	44	57
$125,000 to $149,999	0	13	20	0	0	33
$150,000 to $199,999	0	22	23	0	0	45
$200,000 & Over	0	0	0	0	1	1
Total	176	174	269	268	136	1,022

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	70	14	0	0	0	84
$10,000 to $19,999	96	30	0	0	2	129
$20,000 to $29,999	0	26	0	0	0	26
$30,000 to $39,999	6	2	0	0	0	8
$40,000 to $49,999	5	17	0	8	0	30
$50,000 to $59,999	2	0	0	0	0	2
$60,000 to $74,999	5	3	0	0	0	8
$75,000 to $99,999	1	1	0	0	0	2
$100,000 to $124,999	1	1	0	0	0	2
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	1	0	0	0	0	1
Total	188	95	0	10	2	296

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	73	18	0	2	0	93
$10,000 to $19,999	114	28	0	0	2	145
$20,000 to $29,999	0	30	0	0	0	30
$30,000 to $39,999	10	3	0	0	0	13
$40,000 to $49,999	4	20	0	10	0	34
$50,000 to $59,999	2	0	0	0	0	2
$60,000 to $74,999	5	3	0	0	0	8
$75,000 to $99,999	4	1	0	0	0	6
$100,000 to $124,999	2	1	0	0	0	3
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	1	0	0	0	0	1
Total	218	104	0	13	3	337

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	78	18	0	2	0	98
$10,000 to $19,999	129	27	0	0	3	158
$20,000 to $29,999	0	34	0	0	0	34
$30,000 to $39,999	14	3	0	0	1	18
$40,000 to $49,999	4	25	0	14	1	44
$50,000 to $59,999	3	0	0	0	0	3
$60,000 to $74,999	7	3	0	0	0	10
$75,000 to $99,999	5	3	0	0	0	9
$100,000 to $124,999	4	1	0	0	0	5
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	1	0	0	0	0	1
Total	247	114	0	17	6	383

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	48	50	3	0	0	102
$10,000 to $19,999	141	168	0	0	0	309
$20,000 to $29,999	106	224	18	0	0	348
$30,000 to $39,999	32	115	31	0	0	179
$40,000 to $49,999	25	122	16	0	6	168
$50,000 to $59,999	25	36	27	9	0	96
$60,000 to $74,999	12	53	4	0	1	70
$75,000 to $99,999	11	40	2	0	0	54
$100,000 to $124,999	4	22	4	1	0	32
$125,000 to $149,999	1	6	0	0	0	7
$150,000 to $199,999	7	2	0	0	0	9
$200,000 & Over	10	12	0	0	0	22
Total	423	850	106	10	7	1,395

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	58	50	7	0	0	115
$10,000 to $19,999	161	154	0	0	0	315
$20,000 to $29,999	113	249	22	0	0	384
$30,000 to $39,999	38	139	32	0	0	209
$40,000 to $49,999	24	122	25	0	7	179
$50,000 to $59,999	23	31	29	10	0	93
$60,000 to $74,999	11	55	3	0	1	70
$75,000 to $99,999	7	30	6	0	1	44
$100,000 to $124,999	6	21	3	2	0	33
$125,000 to $149,999	2	6	2	0	0	10
$150,000 to $199,999	11	4	0	0	0	15
$200,000 & Over	7	10	0	0	0	17
Total	462	870	130	12	10	1,484

Source: Ribbon Demographics; ESRI; Urban Decision Group

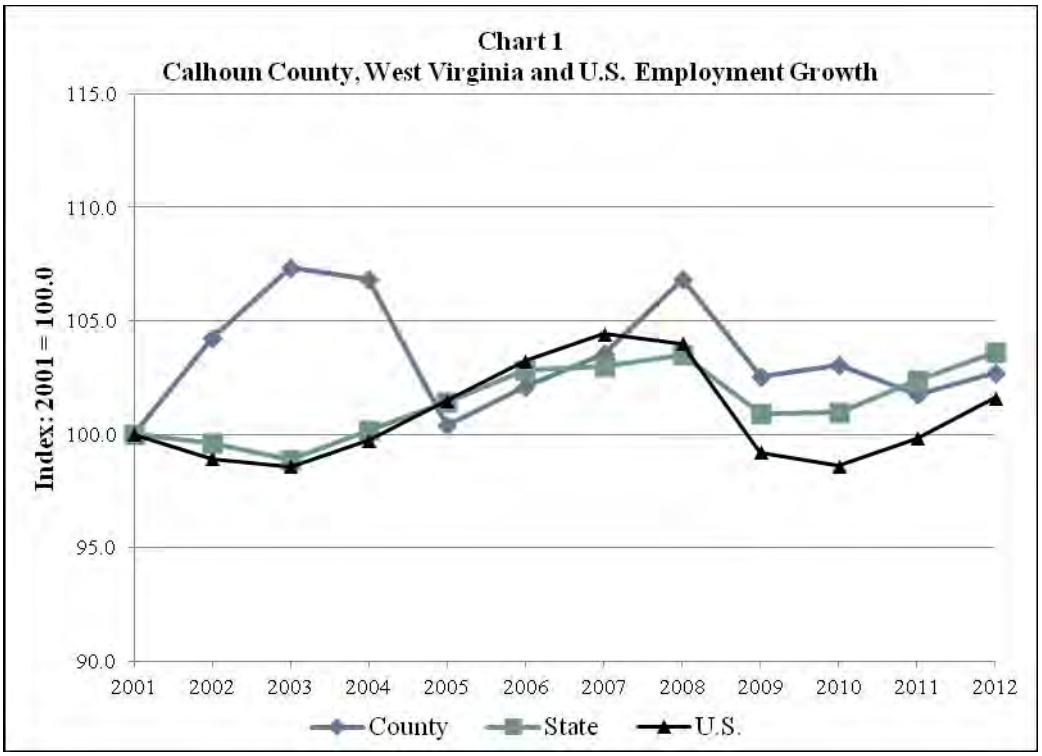
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	63	47	8	0	0	118
$10,000 to $19,999	179	146	0	0	0	325
$20,000 to $29,999	118	261	23	0	0	402
$30,000 to $39,999	45	155	36	0	0	236
$40,000 to $49,999	29	127	34	0	9	199
$50,000 to $59,999	28	35	33	12	0	108
$60,000 to $74,999	17	59	4	0	2	82
$75,000 to $99,999	8	39	6	0	1	54
$100,000 to $124,999	7	20	4	2	0	33
$125,000 to $149,999	3	9	1	0	0	13
$150,000 to $199,999	11	5	0	0	0	16
$200,000 & Over	9	13	1	0	0	23
Total	518	914	150	14	13	1,609

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Calhoun County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Calhoun County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Calhoun County, State and U.S. Employment, 2001-2012						
	Calhoun County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	1,351		686		129,636	
2002	1,408	4.2%	683	-0.4%	128,234	-1.1%
2003	1,450	3.0%	678	-0.8%	127,796	-0.3%
2004	1,443	-0.5%	687	1.3%	129,278	1.2%
2005	1,356	-6.0%	695	1.2%	131,572	1.8%
2006	1,379	1.7%	705	1.4%	133,834	1.7%
2007	1,399	1.5%	706	0.1%	135,366	1.1%
2008	1,443	3.1%	710	0.5%	134,806	-0.4%
2009	1,385	-4.0%	692	-2.5%	128,608	-4.6%
2010	1,392	0.5%	692	0.1%	127,820	-0.6%
2011	1,375	-1.2%	702	1.4%	129,411	1.2%
2012	1,388	0.9%	711	1.2%	131,696	1.8%
Change						
2001-12	37	2.7%	25	3.6%	2,061	1.6%
2001-03	99	7.3%	-8	-1.1%	-1,840	-1.4%
2003-07	-51	-3.5%	28	4.2%	7,570	5.9%
2007-12	-11	-0.8%	4	0.6%	-3,670	-2.7%

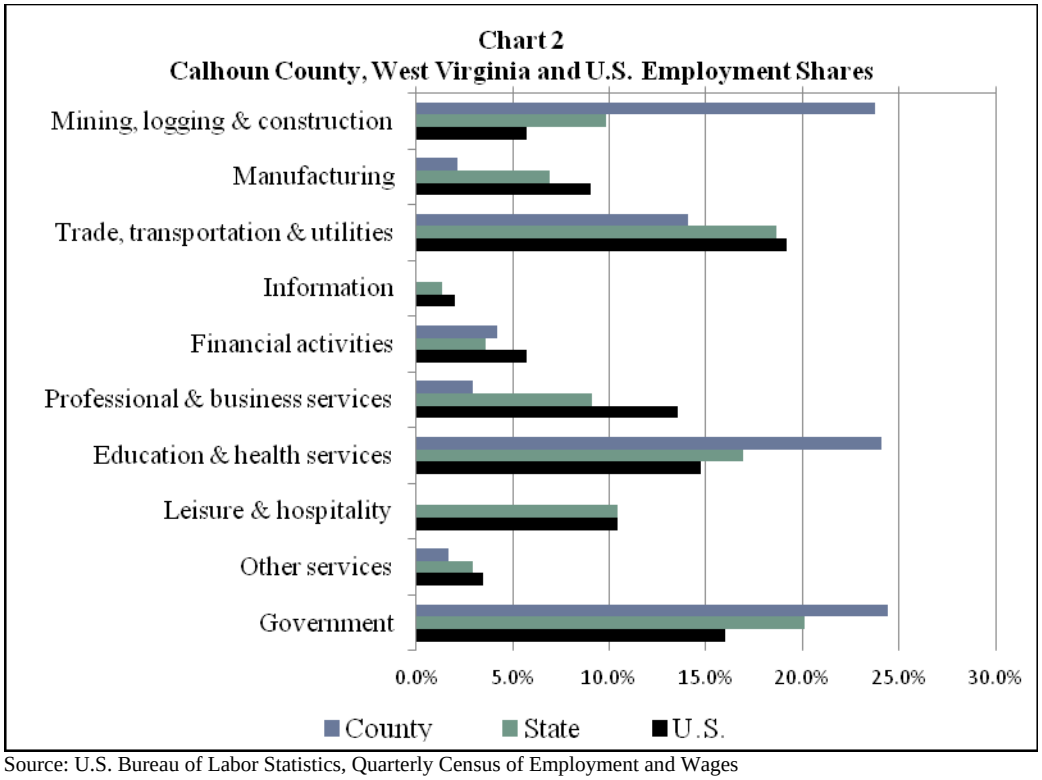
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Calhoun County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Calhoun County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	330	23.8%	241.1	413.4
Manufacturing	30	2.2%	31.3	23.9
Trade, Transportation and Utilities	195	14.0%	75.3	73.3
Information	ND	0.0%	0.0	0.0
Financial Activities	58	4.2%	116.7	73.3
Professional and Business Services	41	3.0%	32.5	21.7
Educational and Health Services	334	24.1%	142.1	163.3
Leisure and Hospitality	ND	0.0%	0.0	0.0
Other Services	23	1.7%	55.8	48.0
Total Private Sector	**1,048**	**75.5%**	**94.6**	**89.9**
Total Government	**340**	**24.5%**	**121.6**	**153.3**
Total Payroll Employment	**1,388**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data no not meet BLS or State agency disclosure standards.

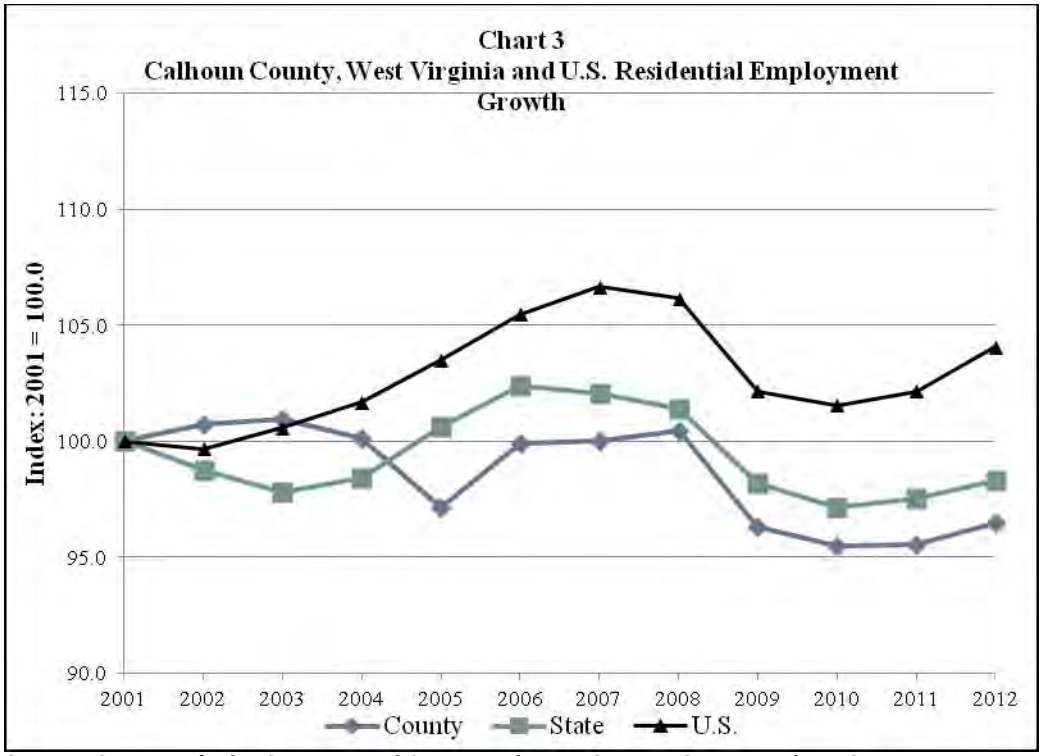


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Calhoun County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Calhoun County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Calhoun County; this one considers the number of Calhoun County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

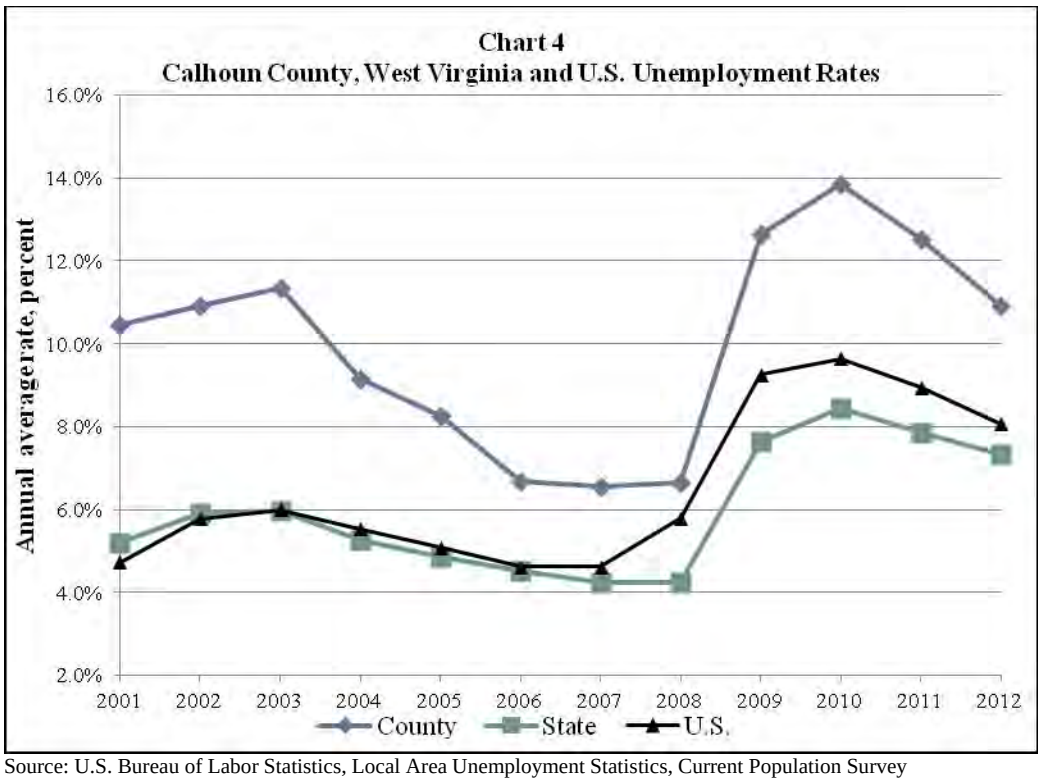
Table 3 Calhoun County, State and U.S. Residential Employment, 2001-2012						
	Calhoun County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,560		759		136,933	
2002	2,579	0.7%	749	-1.3%	136,485	-0.3%
2003	2,584	0.2%	742	-0.9%	137,736	0.9%
2004	2,563	-0.8%	747	0.6%	139,252	1.1%
2005	2,487	-3.0%	764	2.3%	141,730	1.8%
2006	2,557	2.8%	777	1.8%	144,427	1.9%
2007	2,561	0.2%	774	-0.4%	146,047	1.1%
2008	2,572	0.4%	769	-0.6%	145,362	-0.5%
2009	2,466	-4.1%	745	-3.2%	139,878	-3.8%
2010	2,444	-0.9%	737	-1.1%	139,064	-0.6%
2011	2,446	0.1%	740	0.4%	139,869	0.6%
2012	2,470	1.0%	746	0.8%	142,469	1.9%
Change						
2001-12	-90	-3.5%	-13	-1.7%	5,536	4.0%
2001-03	24	0.9%	-16	-2.2%	803	0.6%
2003-07	-23	-0.9%	32	4.3%	8,311	6.0%
2007-10	-117	-4.6%	-37	-4.8%	-6,983	-4.8%
2010-12	26	1.1%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Calhoun County, state and U.S. unemployment rates over the past decade. The table also shows the Calhoun County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Calhoun County Labor Force Statistics and Comparative Unemployment Rates						
	Calhoun County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Calhoun County	West Virginia	U.S.
2001	2,859	2,560	299	10.5%	5.2%	4.7%
2002	2,895	2,579	316	10.9%	5.9%	5.8%
2003	2,915	2,584	331	11.4%	6.0%	6.0%
2004	2,821	2,563	258	9.1%	5.3%	5.5%
2005	2,711	2,487	224	8.3%	4.9%	5.1%
2006	2,740	2,557	183	6.7%	4.5%	4.6%
2007	2,741	2,561	180	6.6%	4.2%	4.6%
2008	2,755	2,572	183	6.6%	4.2%	5.8%
2009	2,823	2,466	357	12.6%	7.6%	9.3%
2010	2,837	2,444	393	13.9%	8.4%	9.6%
2011	2,796	2,446	350	12.5%	7.8%	8.9%
2012	2,773	2,470	303	10.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Calhoun County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	2,796	2,446	350	12.5%
2012 January	2,696	2,333	363	13.5%
2012 February	2,715	2,345	370	13.6%
2012 March	2,705	2,383	322	11.9%
2012 April	2,727	2,443	284	10.4%
2012 May	2,776	2,493	283	10.2%
2012 June	2,821	2,541	280	9.9%
2012 July	2,661	2,386	275	10.3%
2012 August	2,756	2,470	286	10.4%
2012 September	2,847	2,591	256	9%
2012 October	2,835	2,575	260	9.2%
2012 November	2,842	2,548	294	10.3%
2012 December	2,899	2,537	362	12.5%
2012 Annual	2,773	2,470	303	10.9%
2013 January	2,950	2,518	432	14.6%
2013 February	2,891	2,469	422	14.6%
2013 March	2,810	2,474	336	12%
2013 April	2,797	2,523	274	9.8%
2013 May	2,784	2,563	221	7.9%
2013 June	2,804	2,573	231	8.2%
2013 July	2,700	2,475	225	8.3%
2013 August	2,763	2,548	215	7.8%
2013 September	2,776	2,585	191	6.9%
2013 October	2,730	2,518	212	7.8%
2013 November	2,699	2,461	238	8.8%
2013 December	2,733	2,448	285	10.4%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Calhoun County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Calhoun County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	434	16.6%	327.6	879.4
Construction	409	15.6%	219.3	229.4
Manufacturing	168	6.4%	74.0	59.5
Wholesale Trade	24	0.9%	40.3	31.2
Retail Trade	178	6.8%	54.6	58.9
Transportation and Utilities	188	7.2%	128.7	141.8
Information	34	1.3%	73.4	56.5
Financial Activities	83	3.2%	71.8	46.1
Professional and Business Services	148	5.6%	76.4	53.6
Educational and Health Services	628	24.0%	92.8	106.4
Leisure and Hospitality	143	5.5%	63.1	60.5
Other Services, Except Public Administration	82	3.1%	68.5	63.7
Public Administration	103	3.9%	62.3	80.0
Total Employment	**2,622**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey

*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Calhoun County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	532	20.3%	66.1	56.9
Service	496	18.9%	102.7	108.0
Sales and Office	545	20.8%	84.2	82.9
Natural Resources, Construction and Maintenance	718	27.4%	214.1	288.4
Production, Transportation and Material Moving	328	12.5%	93.3	102.5
Total Employment	**2,622**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey

*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Calhoun County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Calhoun County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Calhoun County.

Largest Employers in Calhoun County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	340
Minnie Hamilton Healthcare Center	Health Care	200-499
Calhoun County Board of Education	Education	235
Calhoun County Commission on Aging	Senior Services	50-99
Ronald Lane	Contractor	50-99
Key Energy Services	Oil & Gas	50-99
B. Miller Excavating	Excavating	40
Calhoun County Bank	Financial Services	<50
Dominion Transmission Corporation	Oil & Gas	<50
RPR Industries	Manufacturing	<50

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 4,734 wells on file (2,622 producing wells), with the top producing operators being Consol Gas Company, EQT Production Company, Prime Operating Company and Walter E. Smith who were responsible for 34% of the 305,310 MCF of gas produced in December 2012. Local, state and federal government represents a sizeable share of employment along with Minnie Hamilton Healthcare Center.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	2,471	77.4%
Renter-Occupied	797	22.6%
Total-Occupied Units*	3,268	82.5%
Vacant For Rent	54	7.8%
Vacant For-Sale Only	27	3.9%
Vacant Rented/Sold, Not Occ.	19	2.7%
Vacant Seasonal, Recreational	342	49.2%
All Other Vacant	253	36.4%
Total Vacant Units	695	17.5%
Total	3,963	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	2,471	77.4%	2,419	52	2.1%
Renter-Occupied	797	22.6%	775	22	2.8%
Total	3,268	100.0%	3,194	74	2.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	7	0.3%	0	0.0%
2000 to 2004	109	4.4%	55	6.9%
1990 to 1999	264	10.7%	139	17.5%
1980 to 1989	427	17.3%	155	19.4%
1970 to 1979	521	21.1%	186	23.4%
1960 to 1969	255	10.3%	53	6.6%
1940 to 1959	420	17.0%	102	12.8%
1939 or Earlier	469	19.0%	106	13.3%
Total	2,471	100.0%	797	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	1,982	80.2%	444	55.7%
1 Attached	0	0.0%	34	4.3%
2 to 4	0	0.0%	26	3.2%
5 to 9	0	0.0%	14	1.8%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	18	2.2%
50 or More	0	0.0%	0	0.0%
Mobile Home,	489	19.8%	261	32.8%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,471	100.0%	797	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	2,471	100.0%
0.50 or Less Occupants Per Room	1,950	78.9%
0.51 to 1.00 Occupants Per Room	507	20.5%
1.01 to 1.50 Occupants Per Room	15	0.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	797	100.0%
0.50 or Less Occupants Per Room	533	66.9%
0.51 to 1.00 Occupants Per Room	233	29.2%
1.01 to 1.50 Occupants Per Room	22	2.7%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	10	1.3%
Total	3,268	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Calhoun County	25.0%
West Virginia	32.0%

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

Building Permit Data – Calhoun County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in Single-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in All Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in 2-unit Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in 3- and 4-unit Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in 5+ Unit Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available
N/A/ - Not available

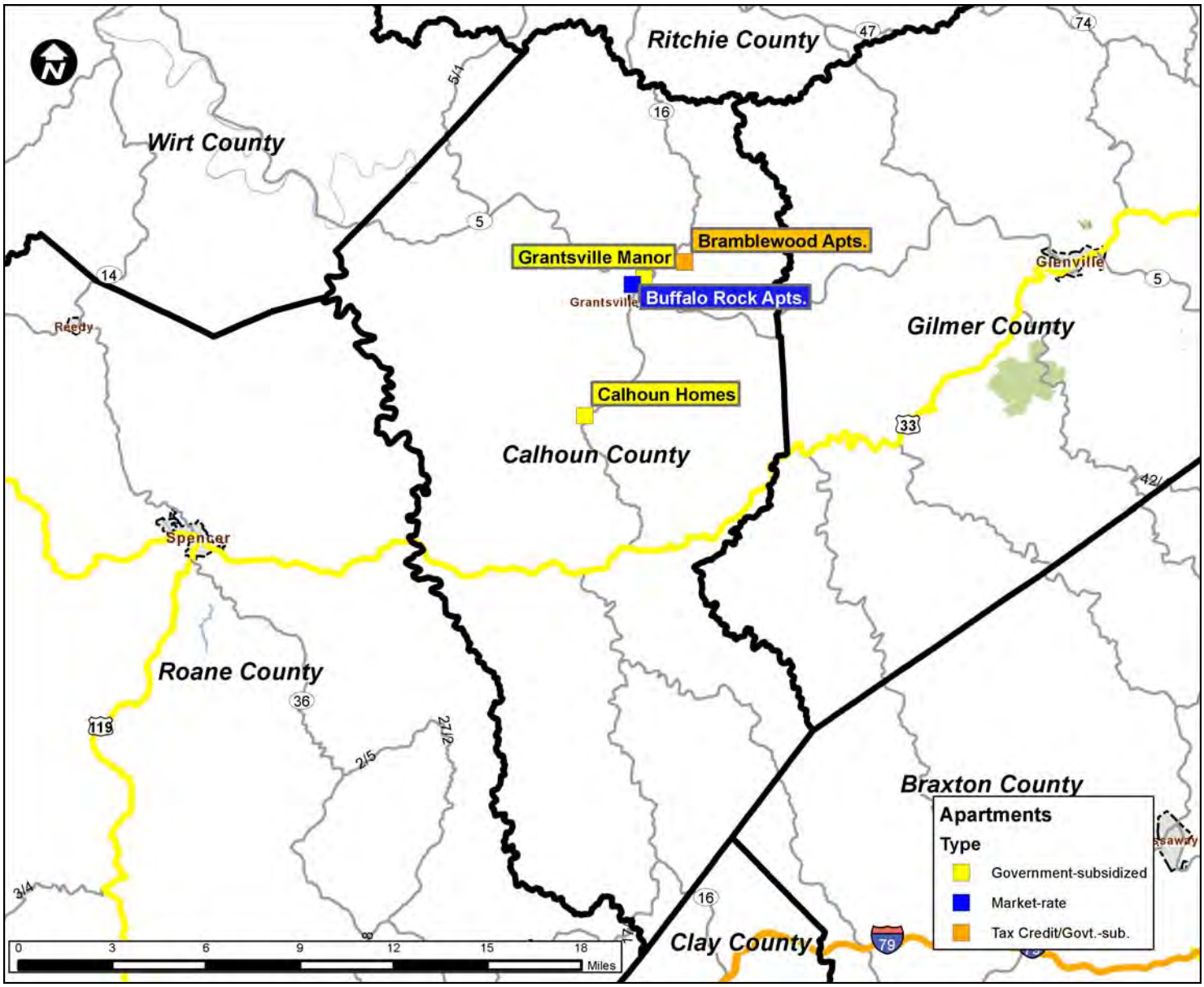
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	1	8	1	87.5%
Tax Credit/Government-Subsidized	1	30	1	96.7%
Government-Subsidized	2	32	3	90.6%
Total	4	70	5	92.9%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.5	4	50.0%	0	0.0%	$650
Three-Bedroom	1.5	4	50.0%	1	25.0%	$750
Total Market Rate		**8**	**100.0%**	**1**	**12.5%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	24	80.0%	1	4.2%	One-Bedroom
Two-Bedroom	1.0	6	20.0%	0	0.0%	Two-Bedroom
Total Tax Credit		**30**	**100.0%**	**1**	**3.3%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	3	9.4%	0	0.0%	Studio
One-Bedroom	1.0	5	15.6%	1	20.0%	One-Bedroom
Two-Bedroom	1.0	16	50.0%	1	6.3%	Two-Bedroom
Three-Bedroom	1.0	6	18.8%	0	0.0%	Three-Bedroom
Three-Bedroom	2.0	2	6.3%	1	50.0%	Three-Bedroom
Total		**32**	**100.0%**	**3**	**9.4%**	-
Grand Total		**70**	**100.0%**	**5**	**7.1%**	**-**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	4	0	0.0%
1970 to 1979	0	0	-
1980 to 1989	2	38	7.9%
1990 to 1999	1	8	12.5%
2000 to 2004	0	0	-
2005 to 2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	4	70	7.1%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	8	12.5%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	54	3.7%
C	1	8	25.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	3	40	4	90.0%
Senior (Age 55+)	1	30	1	96.7%
Total	4	70	5	92.9%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	32	3	90.6%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	32	3	90.6%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	30	1	96.7%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	30	1	96.7%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Calhoun County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $94,801. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $661, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$94,801
Mortgaged Value = 95% of Median Home Price	$90,061
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$483
Estimated Taxes & Insurance*	$121
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$661

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Calhoun County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	11	-	0
Average Loan Amount	-	$77,455	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$75,273	-	-
Income to Loan Ratio	-	97.2%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	3	16	5	0	0
Median Listing Price	N/A	$33,000	$110,000	$95,000	N/A	N/A
Median Square Footage	N/A	720	1,229	2,074	N/A	N/A
Median Price Per Square Foot	N/A	$46	$89	$46	N/A	N/A
Median Year Built	N/A	N/A	1988	1989	N/A	N/A
Median Number of Bathrooms	N/A	1	2	2	N/A	N/A

Source: Zillow

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Calhoun County, WV

No data available

Geographical Comparison – Calhoun County, WV

No data available

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	297	$0	$21,000	273	-8.1%
41% - 60% AMHI	$20,481	$30,720	90	$21,001	$31,500	87	-3.3%
61% - 100% AMHI	$30,721	$51,200	88	$31,501	$52,500	79	-10.2%
Over 100% AMHI	$51,201	No Limit	22	$52,501	No Limit	20	-9.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	288	$0	$21,000	279	-3.1%
41% - 60% AMHI	$20,481	$30,720	155	$21,001	$31,500	153	-1.3%
61% - 100% AMHI	$30,721	$51,200	270	$31,501	$52,500	256	-5.2%
Over 100% AMHI	$51,201	No Limit	333	$52,501	No Limit	332	-0.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	585	$0	$21,000	552	-5.6%
41% - 60% AMHI	$20,481	$30,720	245	$21,001	$31,500	240	-2.0%
61% - 100% AMHI	$30,721	$51,200	358	$31,501	$52,500	335	-6.4%
Over 100% AMHI	$51,201	No Limit	355	$52,501	No Limit	352	-0.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	168	$0	$15,590	187	11.3%
41% - 60% AMHI	$15,201	$22,800	77	$15,591	$23,380	81	5.2%
61% - 100% AMHI	$22,801	$38,000	31	$23,381	$38,960	38	22.6%
Over 100% AMHI	$38,001	No Limit	60	$38,961	No Limit	77	28.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	279	$0	$15,590	300	7.5%
41% - 60% AMHI	$15,201	$22,800	259	$15,591	$23,380	279	7.7%
61% - 100% AMHI	$22,801	$38,000	444	$23,381	$38,960	477	7.4%
Over 100% AMHI	$38,001	No Limit	503	$38,961	No Limit	552	9.7%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	447	$0	$15,590	487	8.9%
41% - 60% AMHI	$15,201	$22,800	336	$15,591	$23,380	360	7.1%
61% - 100% AMHI	$22,801	$38,000	475	$23,381	$38,960	515	8.4%
Over 100% AMHI	$38,001	No Limit	563	$38,961	No Limit	629	11.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	342	$0	$26,250	316	-7.6%
Senior (Age 55+)	$0	$19,000	223	$0	$19,480	248	11.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(32 + 19 HCV) 51	0	(32 + 19 HCV*) 51
Number of Income-Eligible Family Renter Households	342	90	387
Existing Affordable Housing Penetration Rate – 2014	= 14.9%	N/A	= 13.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	30	0	30
Number of Income-Eligible Senior Renter Households	223	77	245
Penetration Rate – 2014	= 13.5%	N/A	= 12.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(32 + 19 HCV) 51	0	(32 + 19 HCV*) 51
Number of Income-Eligible Family Renter Households	316	87	360
Existing Affordable Housing Penetration Rate – 2019	= 16.1%	N/A	= 14.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	30	0	30
Number of Income-Eligible Senior Renter Households	248	81	268
Penetration Rate – 2019	= 12.1%	N/A	= 11.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	291	193	265	218
41%-60% AMHI (Tax Credit)	90	77	87	81

J. Overview and Interviews

The following summarizes discussions with various Calhoun County stakeholders regarding the perception of the current housing market in the county.

Curtis Garretson, Mayor of Grantsville, West Virginia, (304) 354-7500

Mayor Garretson also serves as the principal of a local middle school. Garretson said inquires to the mayor's office regarding new rental development are few, pointing out that Calhoun County is primarily rural and its economy is supported by agriculture. He said area incomes are low, especially in his community, and, in his opinion, the number of rental units in Spencer (the county seat of adjacent Roane County) is sufficient to meet the demand for rental housing in the greater area.

Robert Weaver, Calhoun County Commissioner, (304) 354-6725

Mr. Weaver was enthusiastic about the county's ongoing efforts to attract manufacturing businesses to the area, but said the steep terrain and winding roadways have limited companies' interest in locating in the county.

Michelle Smith, Manager, Calhoun Homes, (304) 354-6884

Calhoun Homes is a subsidized rental property in Mount Zion. Ms. Smith believes local demand for rental housing is generally satisfied in the Grantsville area. In her opinion, a small development of no more than eight units for either families or seniors could be supported, but when costs for such a small-scale project are considered, she does not believe a developer would be likely to undertake such a project.

8. Clay County

A. General Description

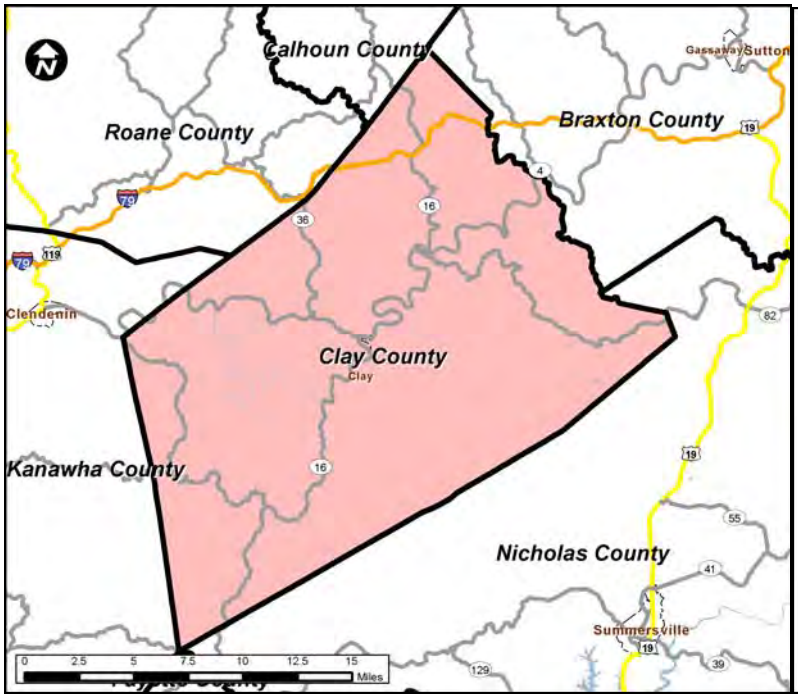
County Seat: Clay
County Size: 343.82 square miles

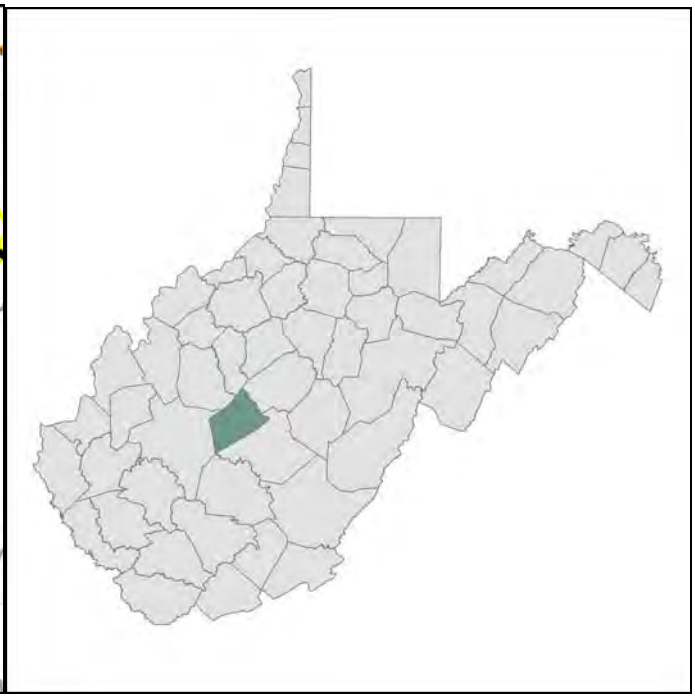
2000 (Census) Population: 10,330
2010 (Census) Population: 9,386
Population Change: -944 (-9.1%)

2000 (Census) Households: 4,020
2010 (Census) Households: 3,728
Household Change: -292 (-7.3%)

2000 (Census) Median Household Income: $22,255
2010 (Estimate) Median Household Income: $32,889
Income Change: +$10,634 (47.8%)

2000 (Census) Median Home Value: $47,300
2010 (American Community Survey) Median Home Value: $76,400
Home Value Change: +$29,100 (61.5%)





B. Demographic Characteristics and Trends

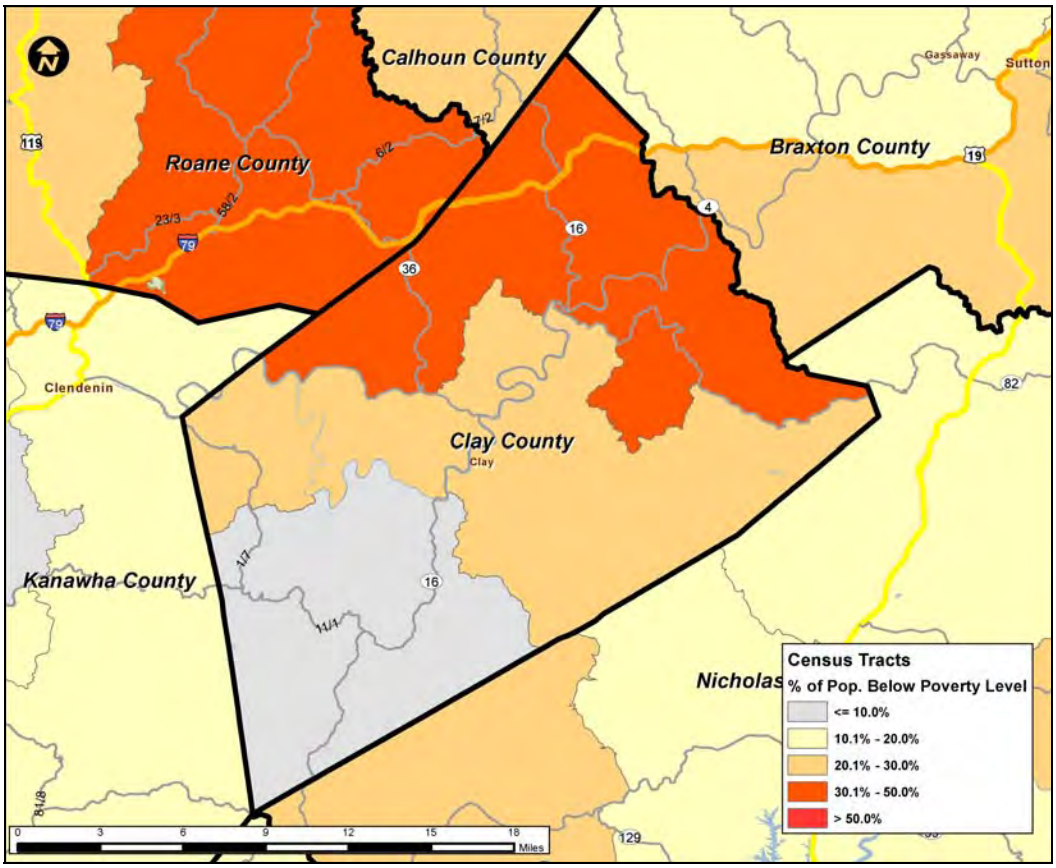
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Clay County	Population	10,330	9,386	9,380	9,261
	Population Change	-	-944	-6	-119
	Percent Change	-	-9.1%	-0.1%	-1.3%
County Seat: Clay	Population	593	491	523	537
	Population Change	-	-102	32	14
	Percent Change	-	-17.2%	6.5%	2.7%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,222	23.7%
Population not living in poverty	7,164	76.3%
Total	9,386	100.0%

Source: American Community Survey (ACS)

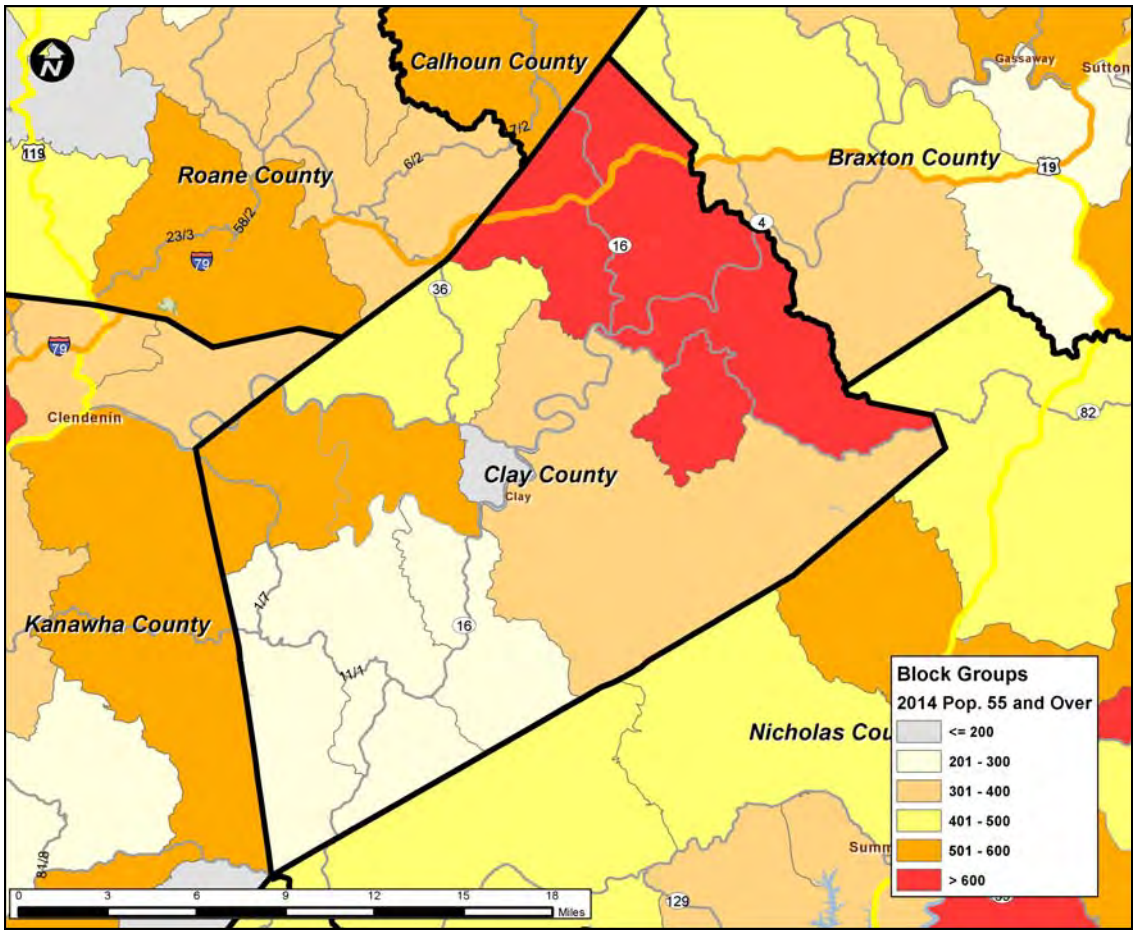


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	2,441	26.0%	2,327	24.8%	2,232	24.1%	-95	-4.1%
20 to 24	445	4.7%	502	5.3%	485	5.2%	-17	-3.4%
25 to 34	1,033	11.0%	994	10.6%	968	10.5%	-26	-2.6%
35 to 44	1,233	13.1%	1,189	12.7%	1,097	11.8%	-92	-7.7%
45 to 54	1,412	15.0%	1,325	14.1%	1,240	13.4%	-85	-6.4%
55 to 64	1,350	14.4%	1,439	15.3%	1,402	15.1%	-37	-2.6%
65 to 74	817	8.7%	958	10.2%	1,166	12.6%	208	21.7%
75 & Over	655	7.0%	648	6.9%	673	7.3%	25	3.9%
Total	9,386	100.0%	9,380	100.0%	9,261	100.0%	-119	-1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	9,271	98.8%
Black	6	0.1%
Indian	19	0.2%
Asian	7	0.1%
Pacific Islander	2	0.0%
Some Other Race	5	0.1%
Two or More Races	76	0.8%
Total	9,386	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	8,494	90.5%
Moved within Same County	456	4.9%
Different County Same State	419	4.5%
Moved from Different State	17	0.2%
Moved from Abroad	0	0.0%
Total	9,386	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

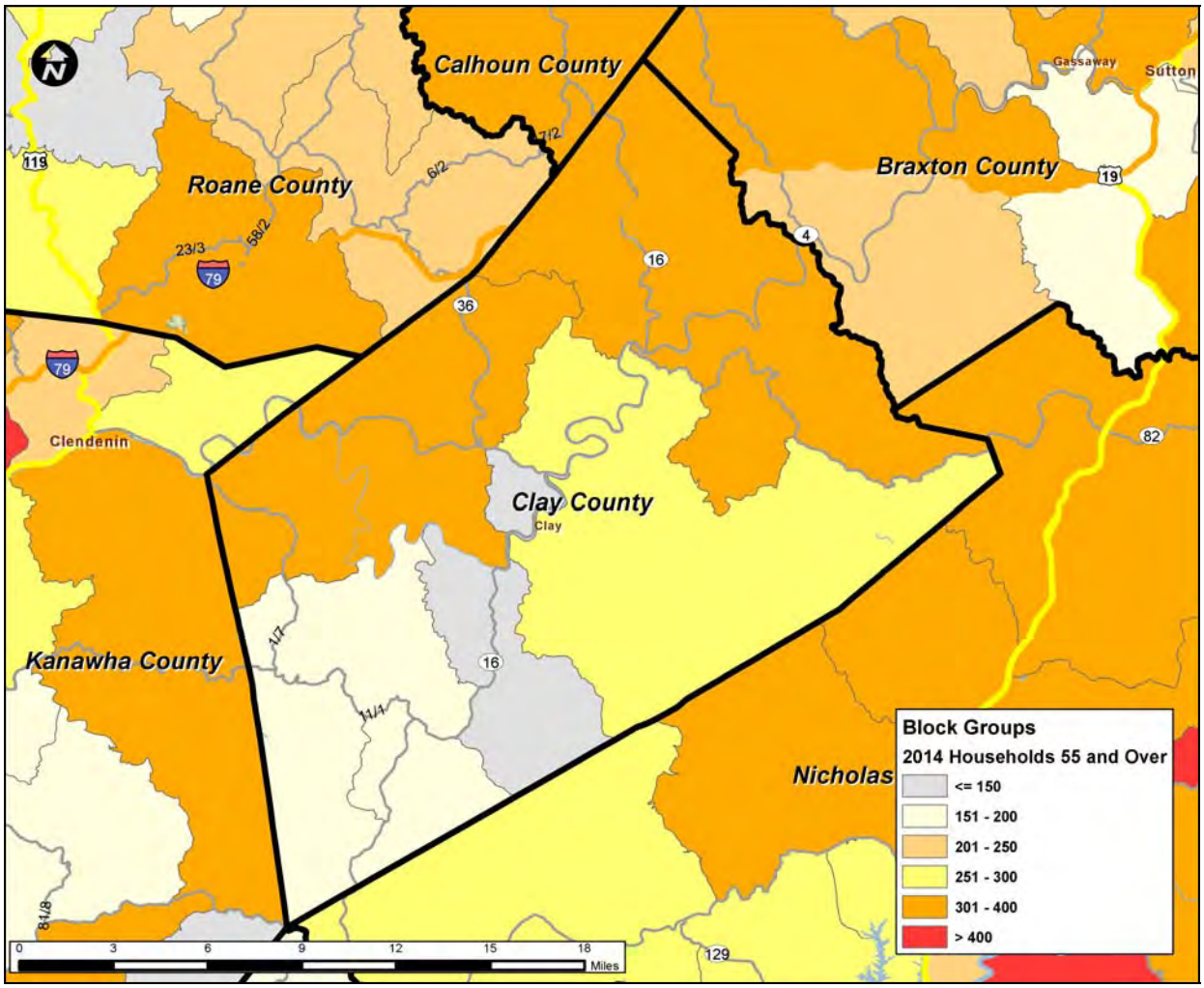
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Clay County	Households	4,020	3,728	3,752	3,716
	Household Change	-	-292	24	-36
	Percent Change	-	-7.3%	0.6%	-1.0%
	Household Size	2.57	2.52	2.48	2.47
County Seat: Clay	Households	261	218	234	242
	Household Change	-	-43	16	8
	Percent Change	-	-16.5%	7.3%	3.4%
	Household Size	2.3	2.3	2.24	2.22

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	131	3.5%	128	3.4%	121	3.2%	-7	-5.5%
25 to 34	408	10.9%	393	10.5%	381	10.2%	-12	-3.1%
35 to 44	633	17.0%	604	16.1%	548	14.7%	-56	-9.3%
45 to 54	765	20.5%	709	18.9%	649	17.5%	-60	-8.5%
55 to 64	784	21.0%	830	22.1%	793	21.3%	-37	-4.5%
65 to 74	551	14.8%	640	17.1%	766	20.6%	126	19.7%
75 to 84	354	9.5%	322	8.6%	333	9.0%	12	3.7%
85 & Over	102	2.7%	127	3.4%	126	3.4%	-2	-1.4%
Total	3,728	100.0%	3,752	100.0%	3,716	100.0%	-36	-1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



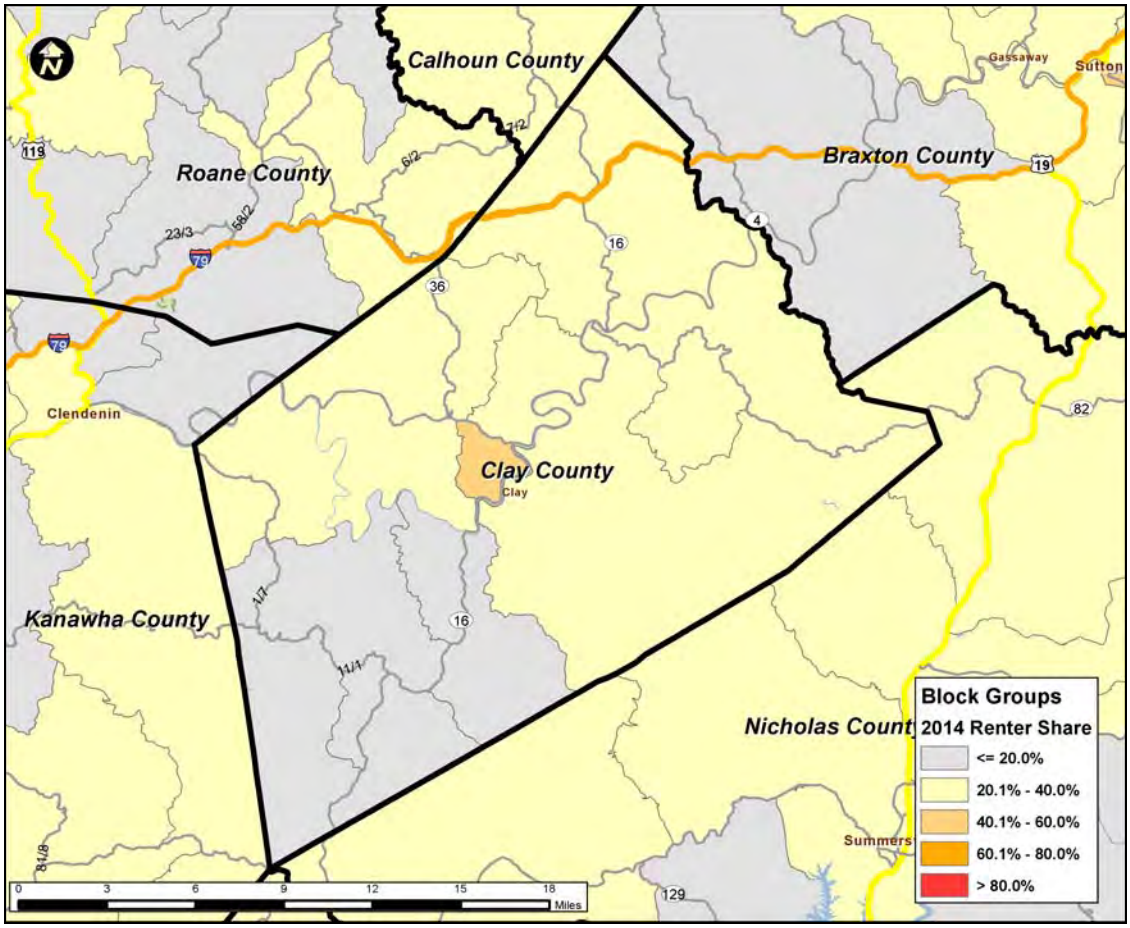
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,941	78.9%	2,864	76.3%	2,855	76.8%
Renter-Occupied	787	21.1%	888	23.7%	861	23.2%
Total	3,728	100.0%	3,752	100.0%	3,716	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,489	83.1%	1,624	84.6%	1,671	82.8%
Renter-Occupied	302	16.9%	295	15.4%	347	17.2%
Total	1,791	100.0%	1,919	100.0%	2,018	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	360	40.5%	353	41.0%	-7	-1.9%
2 Persons	232	26.2%	224	26.0%	-8	-3.6%
3 Persons	151	17.0%	147	17.0%	-4	-2.9%
4 Persons	80	9.0%	76	8.9%	-4	-4.9%
5 Persons+	64	7.3%	61	7.1%	-4	-5.6%
Total	888	100.0%	861	100.0%	-27	-3.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	655	22.9%	661	23.2%	7	1.0%
2 Persons	1,079	37.7%	1,072	37.5%	-7	-0.6%
3 Persons	479	16.7%	478	16.7%	-1	-0.1%
4 Persons	377	13.2%	371	13.0%	-6	-1.6%
5 Persons+	275	9.6%	273	9.6%	-2	-0.8%
Total	2,864	100.0%	2,855	100.0%	-9	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	137	46.5%	147	42.3%	10	7.2%
2 Persons	82	27.8%	83	24.0%	1	1.6%
3 Persons	58	19.7%	87	24.9%	28	48.9%
4 Persons	7	2.4%	12	3.4%	5	70.0%
5 Persons+	11	3.6%	19	5.3%	8	74.0%
Total	295	100.0%	347	100.0%	52	17.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	592	36.4%	589	35.2%	-3	-0.5%
2 Persons	713	43.9%	720	43.1%	7	1.0%
3 Persons	169	10.4%	180	10.8%	12	6.9%
4 Persons	49	3.0%	63	3.7%	14	27.6%
5 Persons+	102	6.3%	119	7.1%	17	16.8%
Total	1,624	100.0%	1,671	100.0%	47	2.9%

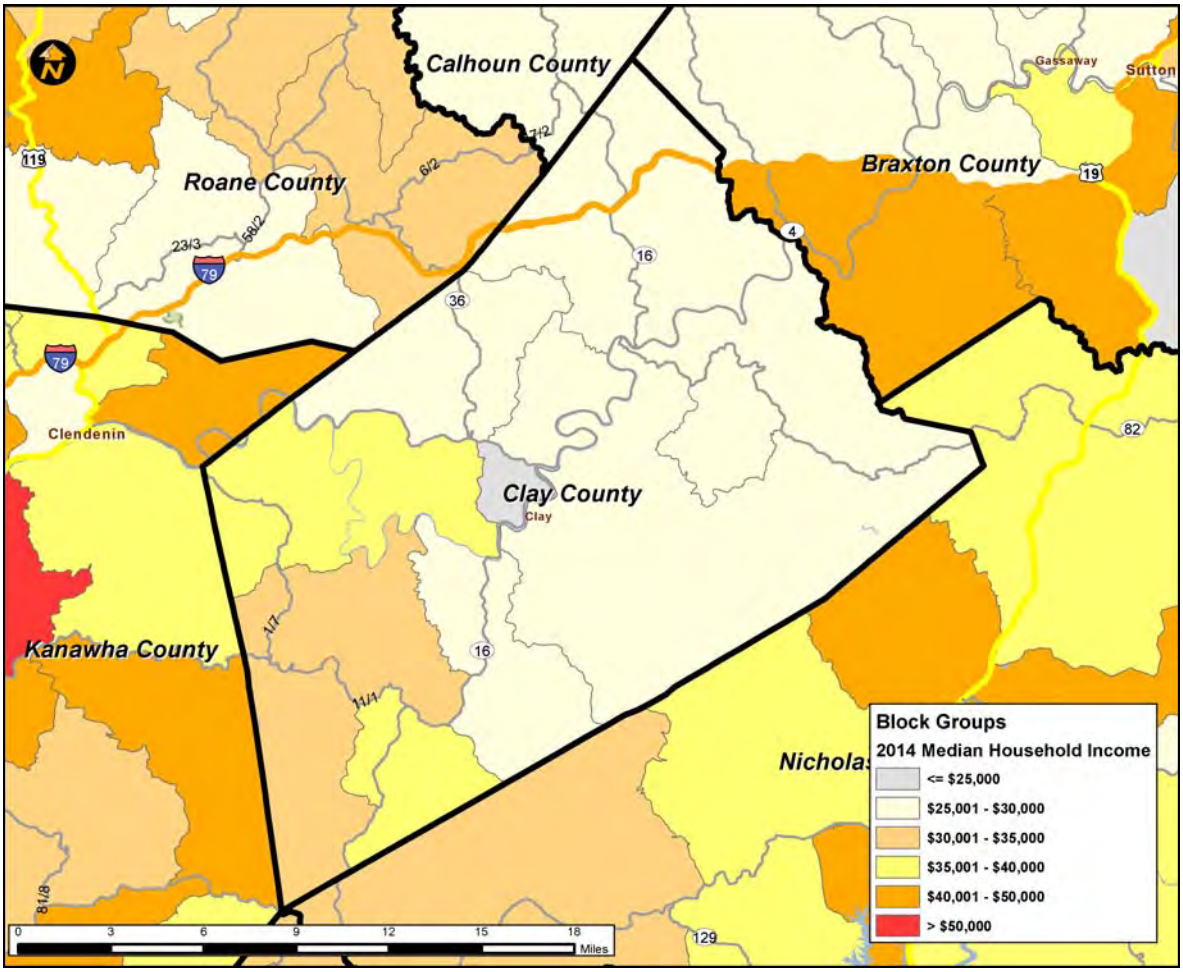
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	551	14.8%	624	16.6%	576	15.5%
$10,000 to $19,999	742	19.9%	788	21.0%	738	19.9%
$20,000 to $29,999	464	12.5%	444	11.8%	422	11.3%
$30,000 to $39,999	371	10.0%	369	9.8%	362	9.7%
$40,000 to $49,999	368	9.9%	316	8.4%	338	9.1%
$50,000 to $59,999	265	7.1%	255	6.8%	226	6.1%
$60,000 to $74,999	333	8.9%	318	8.5%	310	8.3%
$75,000 to $99,999	400	10.7%	411	10.9%	406	10.9%
$100,000 to $124,999	139	3.7%	136	3.6%	205	5.5%
$124,999 to $149,999	40	1.1%	16	0.4%	54	1.5%
$150,000 to $199,999	23	0.6%	30	0.8%	25	0.7%
$200,000+	33	0.9%	46	1.2%	56	1.5%
Total	3,728	100.0%	3,752	100.0%	3,716	100.0%
Median Income	$32,889		$30,554		$33,391	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



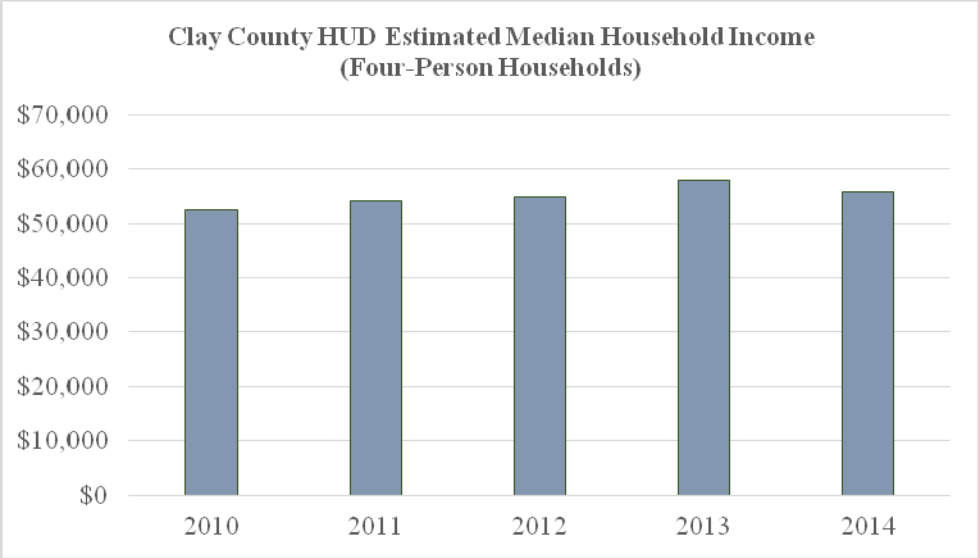
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	273	15.2%	303	15.8%	296	14.7%
$10,000 to $19,999	486	27.1%	517	26.9%	504	25.0%
$20,000 to $29,999	298	16.6%	300	15.6%	288	14.3%
$30,000 to $39,999	153	8.6%	190	9.9%	231	11.4%
$40,000 to $49,999	167	9.3%	155	8.1%	172	8.5%
$50,000 to $59,999	112	6.2%	114	5.9%	114	5.6%
$60,000 to $74,999	86	4.8%	103	5.4%	125	6.2%
$75,000 to $99,999	136	7.6%	156	8.2%	158	7.8%
$100,000 to $124,999	45	2.5%	52	2.7%	83	4.1%
$124,999 to $149,999	16	0.9%	6	0.3%	20	1.0%
$150,000 to $199,999	9	0.5%	11	0.6%	11	0.5%
$200,000+	10	0.6%	11	0.6%	15	0.7%
Total	1,791	100.0%	1,919	100.0%	2,018	100.0%
Median Income	$24,586		$24,648		$27,230	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,600	-
2011	$54,200	3.0%
2012	$54,900	1.3%
2013	$57,900	5.5%
2014	$55,800	-3.6%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	86	47	2	21	22	178
$10,000 to $19,999	92	63	63	5	17	240
$20,000 to $29,999	67	49	6	15	6	144
$30,000 to $39,999	1	15	8	20	3	47
$40,000 to $49,999	46	15	1	1	2	65
$50,000 to $59,999	0	10	34	3	2	49
$60,000 to $74,999	5	3	3	1	2	15
$75,000 to $99,999	12	2	10	4	1	29
$100,000 to $124,999	1	2	0	1	1	5
$125,000 to $149,999	3	0	2	0	1	6
$150,000 to $199,999	0	1	0	1	1	3
$200,000 & Over	1	0	3	0	0	4
Total	315	208	133	72	59	787

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	106	68	1	26	34	234
$10,000 to $19,999	111	62	71	5	20	268
$20,000 to $29,999	74	44	2	16	3	139
$30,000 to $39,999	1	16	6	23	0	46
$40,000 to $49,999	43	12	1	2	1	59
$50,000 to $59,999	0	25	59	1	3	87
$60,000 to $74,999	6	2	1	0	2	11
$75,000 to $99,999	13	0	5	4	1	23
$100,000 to $124,999	2	1	2	1	0	7
$125,000 to $149,999	2	1	2	2	0	8
$150,000 to $199,999	0	0	0	0	0	1
$200,000 & Over	3	1	0	0	0	5
Total	360	232	151	80	64	888

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	105	68	5	24	22	225
$10,000 to $19,999	101	52	72	2	20	246
$20,000 to $29,999	67	43	5	17	2	134
$30,000 to $39,999	1	10	11	22	1	46
$40,000 to $49,999	45	7	7	2	5	66
$50,000 to $59,999	0	33	24	0	4	61
$60,000 to $74,999	6	2	1	0	1	10
$75,000 to $99,999	14	0	8	6	1	29
$100,000 to $124,999	6	2	8	0	0	16
$125,000 to $149,999	4	2	2	1	1	11
$150,000 to $199,999	0	3	0	1	0	4
$200,000 & Over	5	1	3	1	3	13
Total	353	224	147	76	61	861

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	43	24	1	21	21	110
$10,000 to $19,999	53	26	20	4	16	120
$20,000 to $29,999	54	44	1	15	4	119
$30,000 to $39,999	1	13	0	19	1	34
$40,000 to $49,999	39	11	0	1	0	52
$50,000 to $59,999	0	0	26	2	0	26
$60,000 to $74,999	0	2	1	1	0	3
$75,000 to $99,999	12	0	0	4	0	15
$100,000 to $124,999	0	0	0	1	1	2
$125,000 to $149,999	2	0	0	0	1	3
$150,000 to $199,999	0	1	0	1	0	2
$200,000 & Over	0	0	1	0	0	1
Total	204	121	49	69	42	485

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	47	46	0	25	30	149
$10,000 to $19,999	61	35	32	4	19	151
$20,000 to $29,999	60	41	1	16	2	119
$30,000 to $39,999	1	13	1	23	0	38
$40,000 to $49,999	36	10	1	0	0	47
$50,000 to $59,999	0	3	55	0	0	58
$60,000 to $74,999	1	0	1	0	0	2
$75,000 to $99,999	13	0	1	4	1	18
$100,000 to $124,999	0	0	1	0	0	2
$125,000 to $149,999	2	1	1	2	0	5
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	2	1	0	0	0	3
Total	223	151	93	73	54	593

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	41	47	2	21	19	130
$10,000 to $19,999	51	30	28	1	18	127
$20,000 to $29,999	53	40	3	15	0	110
$30,000 to $39,999	1	8	1	21	1	33
$40,000 to $49,999	38	5	3	1	2	49
$50,000 to $59,999	0	5	19	0	0	24
$60,000 to $74,999	1	1	0	0	0	2
$75,000 to $99,999	14	0	1	5	0	19
$100,000 to $124,999	2	0	2	0	0	4
$125,000 to $149,999	4	3	1	0	0	7
$150,000 to $199,999	0	1	0	0	0	2
$200,000 & Over	3	0	0	1	1	6
Total	206	141	60	64	42	513

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	19	28	57	4	168
$10,000 to $19,999	10	92	18	0	16	136
$20,000 to $29,999	2	26	12	0	6	47
$30,000 to $39,999	5	48	71	58	1	184
$40,000 to $49,999	2	60	18	69	0	149
$50,000 to $59,999	25	85	0	10	7	127
$60,000 to $74,999	0	41	78	29	97	244
$75,000 to $99,999	0	22	93	116	17	249
$100,000 to $124,999	1	66	24	0	0	92
$125,000 to $149,999	2	5	5	5	3	21
$150,000 to $199,999	0	0	0	0	13	13
$200,000 & Over	0	1	6	2	13	22
Total	107	466	355	347	178	1,452

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	53	14	34	63	3	172
$10,000 to $19,999	0	88	19	0	12	119
$20,000 to $29,999	0	14	10	0	3	24
$30,000 to $39,999	0	32	59	50	0	140
$40,000 to $49,999	0	44	12	59	0	113
$50,000 to $59,999	9	67	0	3	4	83
$60,000 to $74,999	0	38	54	38	82	213
$75,000 to $99,999	0	14	89	110	23	236
$100,000 to $124,999	0	52	30	0	0	82
$125,000 to $149,999	1	1	1	1	0	4
$150,000 to $199,999	0	1	0	0	18	19
$200,000 & Over	0	1	2	3	26	33
Total	63	366	310	328	173	1,240

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	46	14	33	53	2	149
$10,000 to $19,999	2	77	18	0	10	108
$20,000 to $29,999	0	13	8	0	4	23
$30,000 to $39,999	0	25	39	34	0	98
$40,000 to $49,999	1	45	7	62	1	116
$50,000 to $59,999	16	54	0	10	7	87
$60,000 to $74,999	0	35	49	34	65	183
$75,000 to $99,999	0	16	91	103	18	229
$100,000 to $124,999	1	68	45	2	1	118
$125,000 to $149,999	6	5	6	8	2	27
$150,000 to $199,999	0	0	0	0	13	12
$200,000 & Over	1	1	2	2	30	36
Total	73	352	298	308	154	1,185

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	43	23	1	0	1	68
$10,000 to $19,999	39	37	43	1	1	121
$20,000 to $29,999	13	4	5	0	2	24
$30,000 to $39,999	0	1	9	1	2	13
$40,000 to $49,999	6	4	1	0	2	13
$50,000 to $59,999	0	12	7	1	2	23
$60,000 to $74,999	6	1	2	0	2	12
$75,000 to $99,999	0	2	11	0	1	15
$100,000 to $124,999	1	2	0	0	0	4
$125,000 to $149,999	1	0	2	0	0	4
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	1	0	2	0	0	4
Total	111	86	84	4	17	302

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	59	21	1	1	4	85
$10,000 to $19,999	49	27	39	1	0	117
$20,000 to $29,999	14	3	1	0	1	20
$30,000 to $39,999	0	3	5	0	0	8
$40,000 to $49,999	7	2	1	2	1	12
$50,000 to $59,999	0	22	4	1	2	29
$60,000 to $74,999	5	2	0	0	2	9
$75,000 to $99,999	0	0	5	0	0	5
$100,000 to $124,999	2	1	1	1	0	5
$125,000 to $149,999	0	1	1	0	0	2
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	1	0	0	0	0	2
Total	137	82	58	7	11	295

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	64	21	4	3	3	95
$10,000 to $19,999	50	22	44	1	2	119
$20,000 to $29,999	14	3	2	2	2	24
$30,000 to $39,999	0	2	10	1	0	13
$40,000 to $49,999	7	2	4	1	4	17
$50,000 to $59,999	0	28	5	0	3	37
$60,000 to $74,999	5	1	1	0	1	8
$75,000 to $99,999	0	0	8	1	1	10
$100,000 to $124,999	5	2	6	0	0	13
$125,000 to $149,999	0	0	1	1	1	3
$150,000 to $199,999	0	1	0	1	0	2
$200,000 & Over	2	1	2	0	1	7
Total	147	83	87	12	19	347

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	104	87	7	0	6	205
$10,000 to $19,999	206	146	6	0	7	365
$20,000 to $29,999	92	139	27	11	4	274
$30,000 to $39,999	61	49	25	1	4	140
$40,000 to $49,999	40	56	23	0	34	153
$50,000 to $59,999	18	42	23	3	3	89
$60,000 to $74,999	7	25	7	7	27	74
$75,000 to $99,999	24	67	10	2	18	121
$100,000 to $124,999	3	15	6	16	2	42
$125,000 to $149,999	2	10	0	0	0	13
$150,000 to $199,999	0	6	0	1	0	7
$200,000 & Over	1	4	0	1	0	6
Total	558	646	136	43	107	1,489

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	107	100	8	0	3	217
$10,000 to $19,999	220	168	5	0	6	400
$20,000 to $29,999	86	149	31	11	3	280
$30,000 to $39,999	89	50	38	3	2	182
$40,000 to $49,999	35	50	30	0	29	143
$50,000 to $59,999	13	43	24	2	2	85
$60,000 to $74,999	7	32	14	11	30	94
$75,000 to $99,999	25	87	12	3	24	151
$100,000 to $124,999	5	22	6	13	2	47
$125,000 to $149,999	0	2	0	0	0	4
$150,000 to $199,999	3	5	0	2	1	11
$200,000 & Over	1	4	1	3	0	9
Total	592	713	169	49	102	1,624

Source: Ribbon Demographics; ESRI; Urban Decision Group

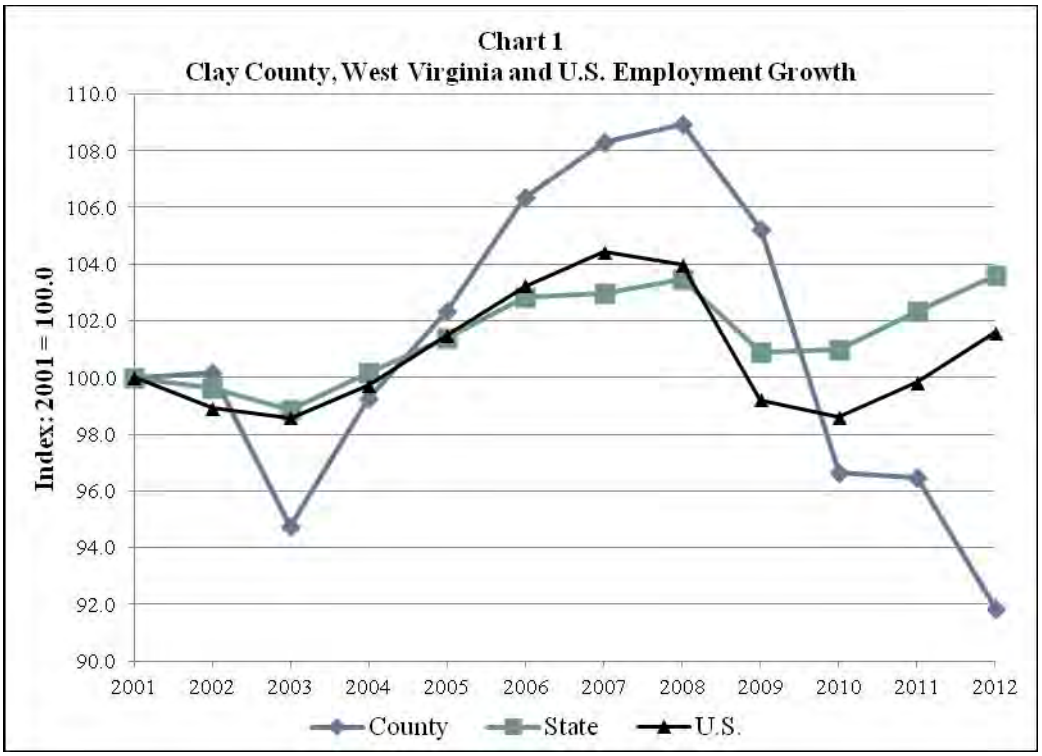
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	97	96	8	0	1	202
$10,000 to $19,999	212	162	2	0	8	385
$20,000 to $29,999	81	139	29	13	3	265
$30,000 to $39,999	110	54	47	3	4	218
$40,000 to $49,999	35	56	36	1	27	155
$50,000 to $59,999	10	39	23	2	3	77
$60,000 to $74,999	9	38	17	15	39	117
$75,000 to $99,999	21	86	10	4	28	148
$100,000 to $124,999	8	36	6	17	5	71
$125,000 to $149,999	2	8	2	2	1	17
$150,000 to $199,999	2	3	1	2	1	9
$200,000 & Over	1	4	0	3	0	8
Total	589	720	180	63	119	1,671

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Clay County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Clay County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Clay County, State and U.S. Employment, 2001-2012						
	Clay County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	1,928		686		129,636	
2002	1,931	0.2%	683	-0.4%	128,234	-1.1%
2003	1,827	-5.4%	678	-0.8%	127,796	-0.3%
2004	1,914	4.8%	687	1.3%	129,278	1.2%
2005	1,973	3.1%	695	1.2%	131,572	1.8%
2006	2,051	4.0%	705	1.4%	133,834	1.7%
2007	2,088	1.8%	706	0.1%	135,366	1.1%
2008	2,100	0.6%	710	0.5%	134,806	-0.4%
2009	2,029	-3.4%	692	-2.5%	128,608	-4.6%
2010	1,863	-8.2%	692	0.1%	127,820	-0.6%
2011	1,860	-0.2%	702	1.4%	129,411	1.2%
2012	1,771	-4.8%	711	1.2%	131,696	1.8%
Change						
2001-12	-157	-8.1%	25	3.6%	2,061	1.6%
2001-03	-101	-5.2%	-8	-1.1%	-1,840	-1.4%
2003-07	261	14.3%	28	4.2%	7,570	5.9%
2007-12	-317	-15.2%	4	0.6%	-3,670	-2.7%

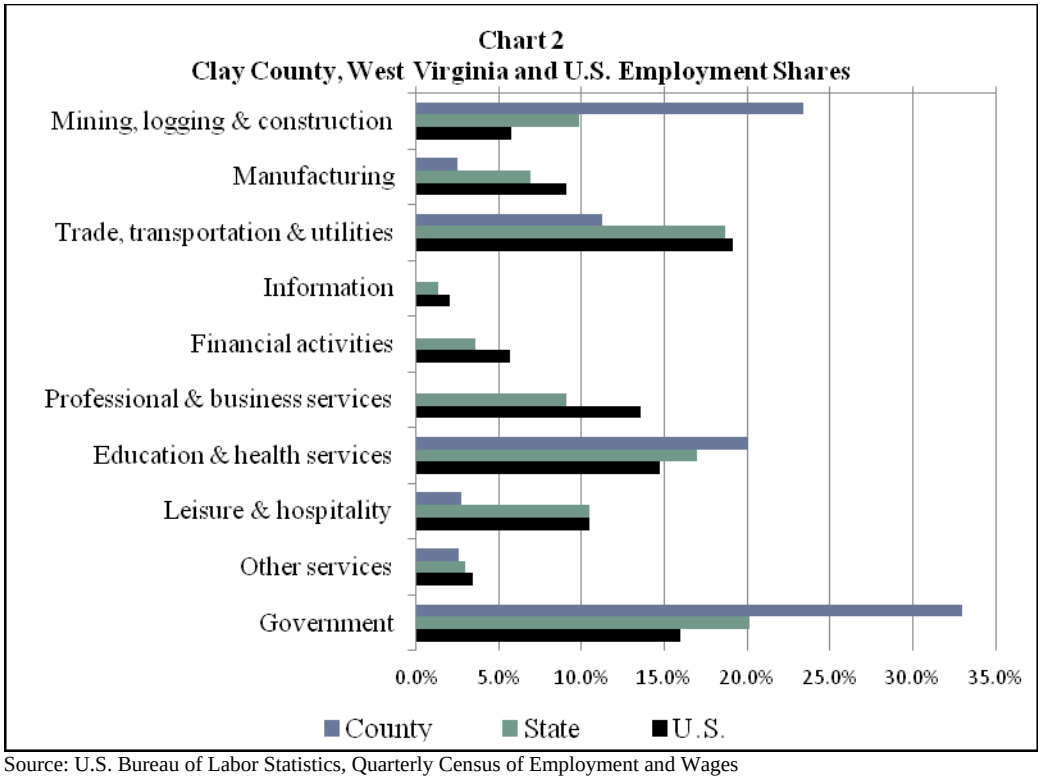
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Clay County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Clay County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	414	23.4%	237.1	406.4
Manufacturing	44	2.5%	36.0	27.5
Trade, Transportation and Utilities	199	11.2%	60.2	58.7
Information	ND	0.0%	0.0	0.0
Financial Activities	ND	0.0%	0.0	0.0
Professional and Business Services	ND	0.0%	0.0	0.0
Educational and Health Services	356	20.1%	118.7	136.4
Leisure and Hospitality	49	2.8%	26.5	26.5
Other Services	45	2.5%	85.5	73.6
Total Private Sector	**1,187**	**67.0%**	**83.9**	**79.8**
Total Government	**584**	**33.0%**	**163.7**	**206.3**
Total Payroll Employment	**1,771**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data do not meet BLS or State agency disclosure standards.

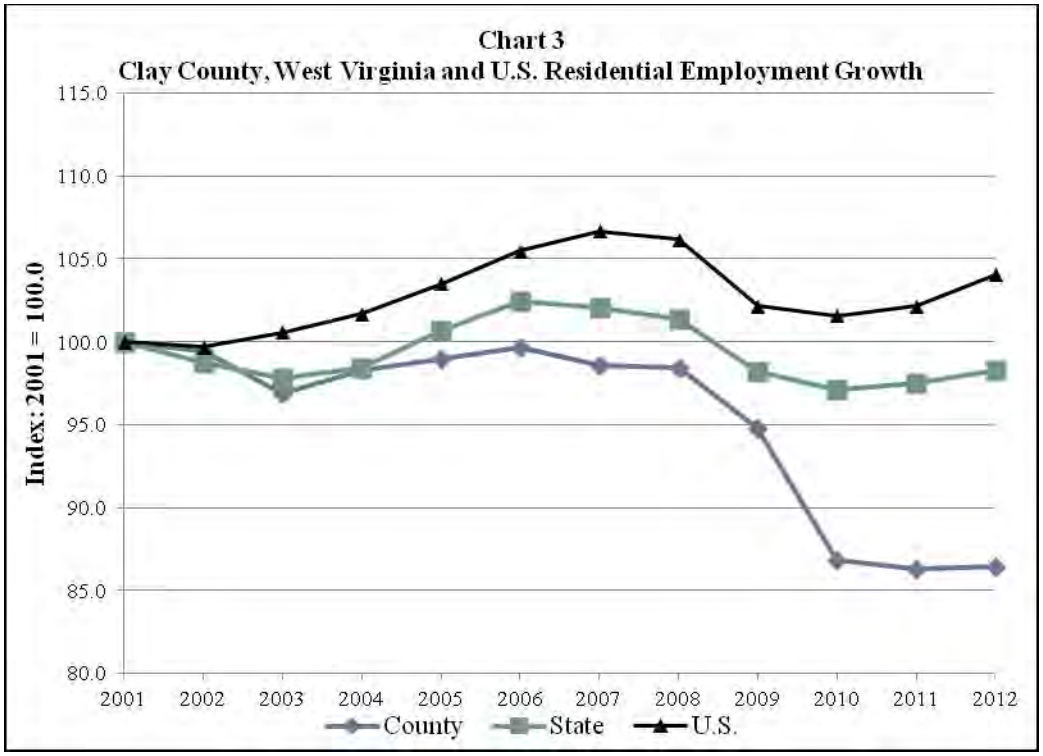


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Clay County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Clay County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Clay County; this one considers the number of Clay County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

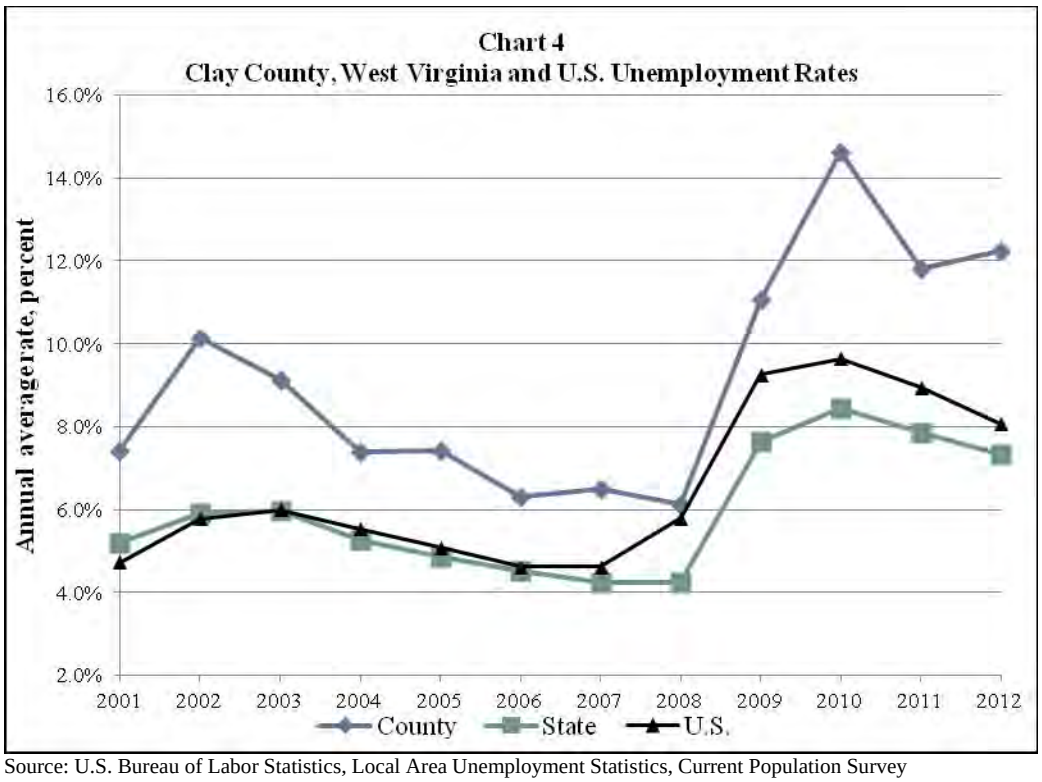
Table 3 Clay County, State and U.S. Residential Employment, 2001-2012						
	Clay County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,305		759		136,933	
2002	3,285	-0.6%	749	-1.3%	136,485	-0.3%
2003	3,203	-2.5%	742	-0.9%	137,736	0.9%
2004	3,249	1.4%	747	0.6%	139,252	1.1%
2005	3,270	0.6%	764	2.3%	141,730	1.8%
2006	3,293	0.7%	777	1.8%	144,427	1.9%
2007	3,257	-1.1%	774	-0.4%	146,047	1.1%
2008	3,252	-0.2%	769	-0.6%	145,362	-0.5%
2009	3,133	-3.7%	745	-3.2%	139,878	-3.8%
2010	2,870	-8.4%	737	-1.1%	139,064	-0.6%
2011	2,852	-0.6%	740	0.4%	139,869	0.6%
2012	2,858	0.2%	746	0.8%	142,469	1.9%
Change						
2001-12	-447	-13.5%	-13	-1.7%	5,536	4.0%
2001-03	-102	-3.1%	-16	-2.2%	803	0.6%
2003-07	54	1.7%	32	4.3%	8,311	6.0%
2007-10	-387	-11.9%	-37	-4.8%	-6,983	-4.8%
2010-12	-12	-0.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Clay County, state and U.S. unemployment rates over the past decade. The table also shows the Clay County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Clay County Labor Force Statistics and Comparative Unemployment Rates						
	Clay County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Clay County	West Virginia	U.S.
2001	3,570	3,305	265	7.4%	5.2%	4.7%
2002	3,656	3,285	371	10.1%	5.9%	5.8%
2003	3,524	3,203	321	9.1%	6.0%	6.0%
2004	3,508	3,249	259	7.4%	5.3%	5.5%
2005	3,532	3,270	262	7.4%	4.9%	5.1%
2006	3,515	3,293	222	6.3%	4.5%	4.6%
2007	3,483	3,257	226	6.5%	4.2%	4.6%
2008	3,464	3,252	212	6.1%	4.2%	5.8%
2009	3,523	3,133	390	11.1%	7.6%	9.3%
2010	3,362	2,870	492	14.6%	8.4%	9.6%
2011	3,234	2,852	382	11.8%	7.8%	8.9%
2012	3,257	2,858	399	12.3%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Clay County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,234	2,852	382	11.8%
2012 January	3,193	2,818	375	11.7%
2012 February	3,219	2,816	403	12.5%
2012 March	3,209	2,818	391	12.2%
2012 April	3,210	2,855	355	11.1%
2012 May	3,207	2,870	337	10.5%
2012 June	3,276	2,912	364	11.1%
2012 July	3,254	2,912	342	10.5%
2012 August	3,248	2,864	384	11.8%
2012 September	3,302	2,881	421	12.7%
2012 October	3,321	2,869	452	13.6%
2012 November	3,331	2,848	483	14.5%
2012 December	3,317	2,832	485	14.6%
2012 Annual	3,257	2,858	399	12.3%
2013 January	3,341	2,787	554	16.6%
2013 February	3,366	2,797	569	16.9%
2013 March	3,281	2,803	478	14.6%
2013 April	3,266	2,868	398	12.2%
2013 May	3,194	2,887	307	9.6%
2013 June	3,229	2,913	316	9.8%
2013 July	3,224	2,905	319	9.9%
2013 August	3,178	2,878	300	9.4%
2013 September	3,093	2,876	217	7.0%
2013 October	3,092	2,839	253	8.2%
2013 November	3,090	2,828	262	8.5%
2013 December	3,099	2,788	311	10.0%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Clay County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Clay County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	352	11.3%	222.8	598.1
Construction	322	10.3%	144.8	151.5
Manufacturing	263	8.4%	97.1	78.1
Wholesale Trade	41	1.3%	57.7	44.7
Retail Trade	347	11.1%	89.2	96.3
Transportation and Utilities	181	5.8%	103.9	114.5
Information	14	0.4%	25.3	19.5
Financial Activities	148	4.7%	107.4	68.9
Professional and Business Services	113	3.6%	48.9	34.3
Educational and Health Services	834	26.7%	103.3	118.5
Leisure and Hospitality	66	2.1%	24.4	23.4
Other Services, Except Public Administration	191	6.1%	133.7	124.5
Public Administration	255	8.2%	129.3	166.0
Total Employment	**3,127**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Clay County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	785	25.1%	81.8	70.3
Service	522	16.7%	90.8	95.4
Sales and Office	647	20.7%	83.8	82.5
Natural Resources, Construction and Maintenance	669	21.4%	167.2	225.3
Production, Transportation and Material Moving	503	16.1%	120.1	132.0
Total Employment	**3,127**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Clay County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Clay County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Clay County.

Largest Employers in Clay County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	584
Clay County Board of Education	Education	300
Fola Coal Company	Mining	200-499
Amvest West Virginia Coal/ Consol	Mining	100-199
Clay County Development	Development	50-99
Little Eagle Coal Company	Mining	50-99
Laurel Nursing & Rehab Center	Nursing Care	50-99
Clay Trucking	Trucking	50-99
Community Care of WV	Health Care	35
Local, State and Federal Government	Government	584

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Clay County is a small rural county largely based in coal mining. Mine service supporting industries such as trucking and heavy equipment operation also provide a number of jobs. Employment in the mining industry has declined dramatically since the late 1970s and early 1980s, with workforce reductions continuing due to the continuing thermal-coal market conditions and an abundance of less expensive natural gas. Clay County is diversifying its economy by promoting tourism. The Elk River, the Buffalo and Gauley Creek Scenic Railroad and JG Bradley Campground are promoted as tourist attractions in Clay County.

The town of Clay is the county seat and the only incorporated community in the county. Local facilities include schools, churches, health services and several smaller service businesses.

The West Virginia Department of Commerce has received Worker Adjustment and Retraining Notifications (WARN) for Clay County during the past 24 months.

Business	Notice Date	Layoff or Closure	Jobs Lost
Consol Energy/ Little Eagle Coal Co	6/2012,12/2012	Closure	85
Consol Energy/Fola Coal Co.	6/2012,12/2012	Closure	388
		Total	**473**

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 2,898 wells on file (1,237 producing wells), with the top producing operators being Range Resources, Hardee Petroleum and Cabot Oil & Gas Corporation who were responsible for 45% of the 204,408 MCF of gas produced in December 2012.

The county is served by State Route 4 which, for the most part, follows the Elk River to Charleston; State Route 16 from Gauley Bridge to Big Otter; and State Route 36, which intersects State Route 4 near Maysel and leads to Interstate 79. Modern highway connections have made Charleston more accessible and many Clay County residents have found employment in the Kanawha Valley. The West Virginia Department of Commerce reports 49% of county residents commute outside of the county for employment.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	2,941	78.9%
Renter-Occupied	787	21.1%
Total-Occupied Units*	3,728	81.5%
Vacant For Rent	83	9.8%
Vacant For-Sale Only	40	4.7%
Vacant Rented/Sold, Not Occ.	37	4.4%
Vacant Seasonal, Recreational	314	37.2%
All Other Vacant	370	43.8%
Total Vacant Units	844	18.5%
Total	4,572	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	2,941	78.9%	2,941	0	0.0%
Renter-Occupied	787	21.1%	762	25	3.2%
Total	3,728	100.0%	3,703	25	0.7%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	41	1.4%	0	0.0%
2000 to 2004	121	4.1%	63	7.9%
1990 to 1999	886	30.1%	139	17.7%
1980 to 1989	556	18.9%	149	19.0%
1970 to 1979	555	18.9%	126	16.0%
1960 to 1969	155	5.3%	23	2.9%
1940 to 1959	354	12.1%	144	18.3%
1939 or Earlier	273	9.3%	143	18.1%
Total	2,941	100.0%	787	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,210	75.2%	345	43.8%
1 Attached	0	0.0%	0	0.0%
2 to 4	0	0.0%	75	9.5%
5 to 9	0	0.0%	0	0.0%
10 to 19	0	0.0%	35	4.5%
20 to 49	0	0.0%	56	7.1%
50 or More	0	0.0%	0	0.0%
Mobile Home,	731	24.8%	277	35.1%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,941	100.0%	787	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	2,941	100.0%
0.50 or Less Occupants Per Room	2,099	71.4%
0.51 to 1.00 Occupants Per Room	787	26.8%
1.01 to 1.50 Occupants Per Room	54	1.8%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	787	100.0%
0.50 or Less Occupants Per Room	597	75.9%
0.51 to 1.00 Occupants Per Room	161	20.5%
1.01 to 1.50 Occupants Per Room	29	3.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	3,728	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Clay County	19.8%
West Virginia	32.0%

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

Building Permit Data – Clay County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	26	22	18	14	20	34	24	18	8	0
Units in Single-Family Structures	26	22	18	14	20	34	24	18	8	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

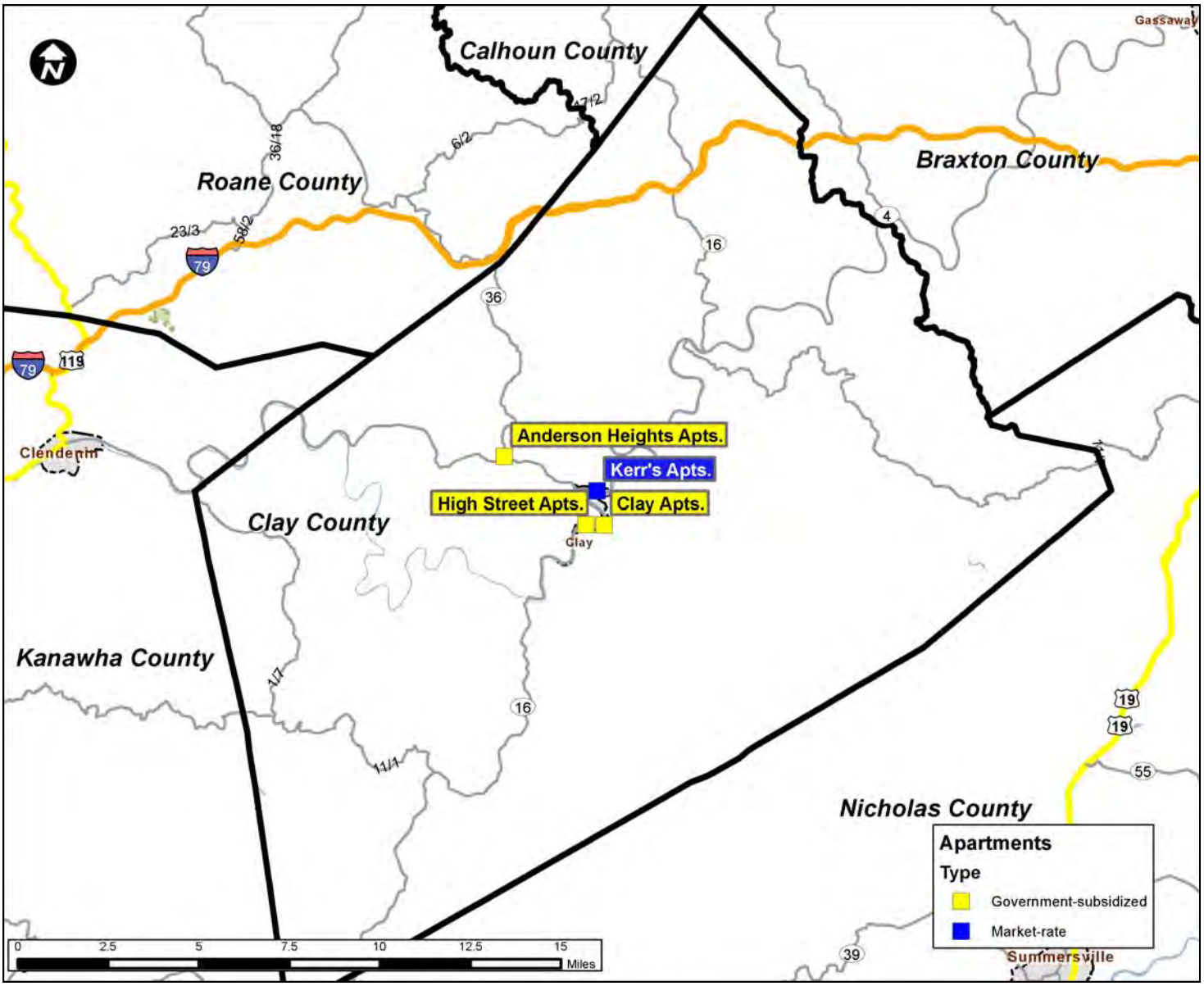
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	1	6	0	100.0%
Government-Subsidized	3	52	0	100.0%
Total	4	58	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	3	50.0%	0	0.0%	$471
Two-Bedroom	1.0	3	50.0%	0	0.0%	$553
Total Market Rate		**6**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	34	65.4%	0	0.0%	N/A
Two-Bedroom	1.0	14	26.9%	0	0.0%	N/A
Three-Bedroom	1.0	4	7.7%	0	0.0%	N/A
Total		**52**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**58**	**100.0%**	**0**	**0.0%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	6	0.0%
1970 to 1979	0	0	-
1980 to 1989	1	12	0.0%
1990 to 1999	1	32	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	3	50	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
C-	1	6	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	32	0.0%
B-	1	12	0.0%
C-	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	3	26	0	100.0%
Senior (Age 55+)	1	32	0	100.0%
Total	4	58	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	20	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	20	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	32	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	32	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Clay County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $85,945. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $599, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$85,945
Mortgaged Value = 95% of Median Home Price	$81,648
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$438
Estimated Taxes & Insurance*	$110
Estimated Private Mortgage Insurance**	$51
Estimated Monthly Mortgage Payment	$599

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Clay County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	26	22	18	14	20	34	24	18	8	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	40	-	0
Average Loan Amount	-	$72,400	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$60,150	-	-
Income to Loan Ratio	-	83.1%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

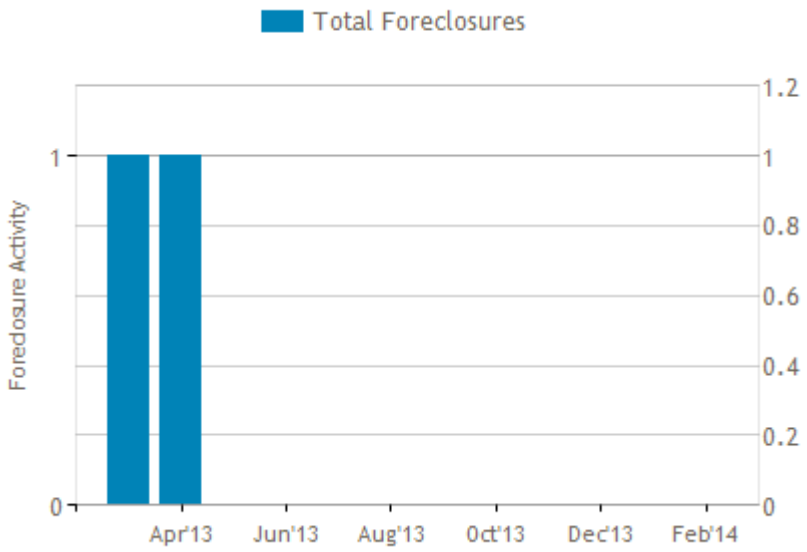
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	4	11	6	1	0
Median Listing Price	N/A	$64,450	$99,500	$149,900	$89,900	N/A
Median Square Footage	N/A	920	1,440	2,522	N/A	N/A
Median Price Per Square Foot	N/A	$70	$69	$59	N/A	N/A
Median Year Built	N/A	1973	1990	1985	N/A	N/A
Median Number of Bathrooms	N/A	1	2	2	2	N/A

Source: Zillow

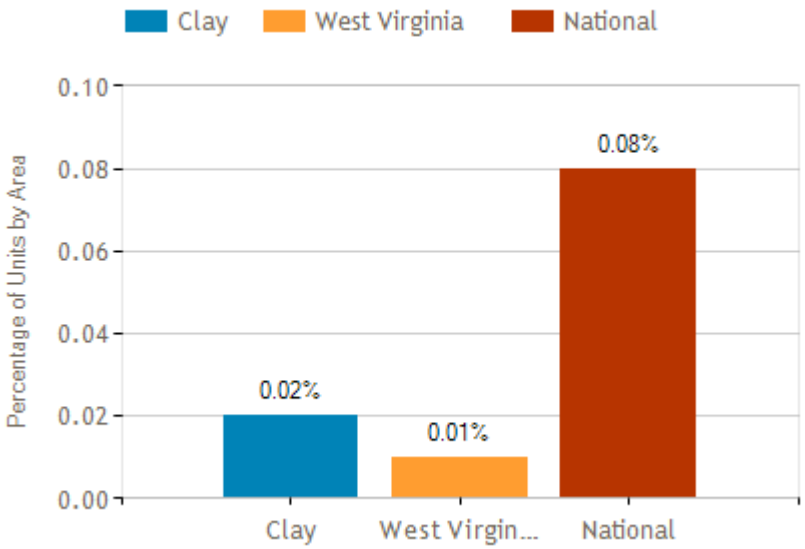
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts –Clay County, WV



Geographical Comparison – Clay County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	349	$0	$25,590	319	-8.6%
41% - 60% AMHI	$24,121	$36,180	93	$25,591	$38,390	77	-17.2%
61% - 100% AMHI	$36,181	$60,300	119	$38,391	$63,970	79	-33.6%
Over 100% AMHI	$60,301	No Limit	30	$63,971	No Limit	39	30.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	301	$0	$25,590	270	-10.3%
41% - 60% AMHI	$24,121	$36,180	101	$25,591	$38,390	92	-8.9%
61% - 100% AMHI	$36,181	$60,300	254	$38,391	$63,970	267	5.1%
Over 100% AMHI	$60,301	No Limit	583	$63,971	No Limit	556	-4.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	650	$0	$25,590	589	-9.4%
41% - 60% AMHI	$24,121	$36,180	194	$25,591	$38,390	169	-12.9%
61% - 100% AMHI	$36,181	$60,300	373	$38,391	$63,970	346	-7.2%
Over 100% AMHI	$60,301	No Limit	613	$63,971	No Limit	595	-2.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	177	$0	$18,970	202	14.1%
41% - 60% AMHI	$17,881	$26,820	39	$18,971	$28,460	32	-17.9%
61% - 100% AMHI	$26,821	$44,700	20	$28,461	$47,420	30	50.0%
Over 100% AMHI	$44,701	No Limit	58	$47,421	No Limit	84	44.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	532	$0	$18,970	547	2.8%
41% - 60% AMHI	$17,881	$26,820	276	$18,971	$28,460	264	-4.3%
61% - 100% AMHI	$26,821	$44,700	338	$28,461	$47,420	374	10.7%
Over 100% AMHI	$44,701	No Limit	477	$47,421	No Limit	487	2.1%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	709	$0	$18,970	749	5.6%
41% - 60% AMHI	$17,881	$26,820	315	$18,971	$28,460	296	-6.0%
61% - 100% AMHI	$26,821	$44,700	358	$28,461	$47,420	404	12.8%
Over 100% AMHI	$44,701	No Limit	535	$47,421	No Limit	571	6.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$30,150	420	$0	$31,990	374	-11.0%
Senior (Age 55+)	$0	$22,350	207	$0	$23,710	223	7.7%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(20 + 20 HCV) 40	0	(20 + 20 HCV*) 40
Number of Income-Eligible Family Renter Households	420	93	442
Existing Affordable Housing Penetration Rate – 2014	= 9.5%	N/A	= 9.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	32	0	32
Number of Income-Eligible Senior Renter Households	207	39	216
Penetration Rate – 2014	= 15.5%	N/A	= 14.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(20 + 20 HCV) 40	0	(20 + 20 HCV*) 40
Number of Income-Eligible Family Renter Households	374	77	396
Existing Affordable Housing Penetration Rate – 2019	= 10.7%	N/A	= 10.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	32	0	32
Number of Income-Eligible Senior Renter Households	223	32	234
Penetration Rate – 2019	= 14.3%	N/A	= 13.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	380	175	334	191
41%-60% AMHI (Tax Credit)	93	39	77	32

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Joyce McLaughlin, Property Manager, High Street Apts. and Anderson Heights Apts., Clay and Maysel, West Virginia, (240) 683-0300

Ms. McLaughlin said that a year ago, she felt a need for more affordable housing was present in the area, but since then, FOLA, a major coal company, has shut down and the need for housing dissipated as workers went elsewhere in search of employment. She feels that Clay County does not have enough jobs to support any more residents, and stated that most local workers are employed at the high school, the two bank branches in Clay, or are public workers. Ms. McLaughlin mentioned the elevated high school dropout rate and high rate of teen pregnancy as significant issues plaguing the area, and noted that applicants to the properties she manages are often unable to pass both a credit check and background check.

Amanda Moore, Executive Director, Clay County Business Development Authority, (304) 587-4166

Ms. Moore stated that the only proposed multifamily housing project in the county is Valley Fork Gardens, a 41-unit Tax Credit community. She explained that the project has not yet been allocated Tax Credit funding, and in her opinion, is not likely to move forward. The only other housing development activity Ms. Moore was aware of has been through an organization called the Central Appalachia Empowerment Zone (CAEZ), which builds one new single-family home per year in the area. No roadway improvements are planned, but the federal government is conducting a broadband feasibility study for the area. Ms. Moore does not feel that oil and gas exploration has had an impact in Clay County, as most activity in this industry has occurred in parts of the state farther north. She mentioned one site in the county that has been readied for development in terms of roadway infrastructure being built. The county has no public sewage system, and Ms. Moore stated that the lack of this and other infrastructure make it difficult to develop new housing in the area. Additionally, she said the limited availability of readied land is a significant barrier to entry, as most of the land is not flat for development. She feels the area has no major environmental issues and that construction costs are typical for the area. No zoning or permitting requirements exist in any part of the county. Ms. Moore said that a distinct need for more affordable housing is present in Clay County and feels that most residents would view its development favorably.

9. Doddridge County

A. General Description

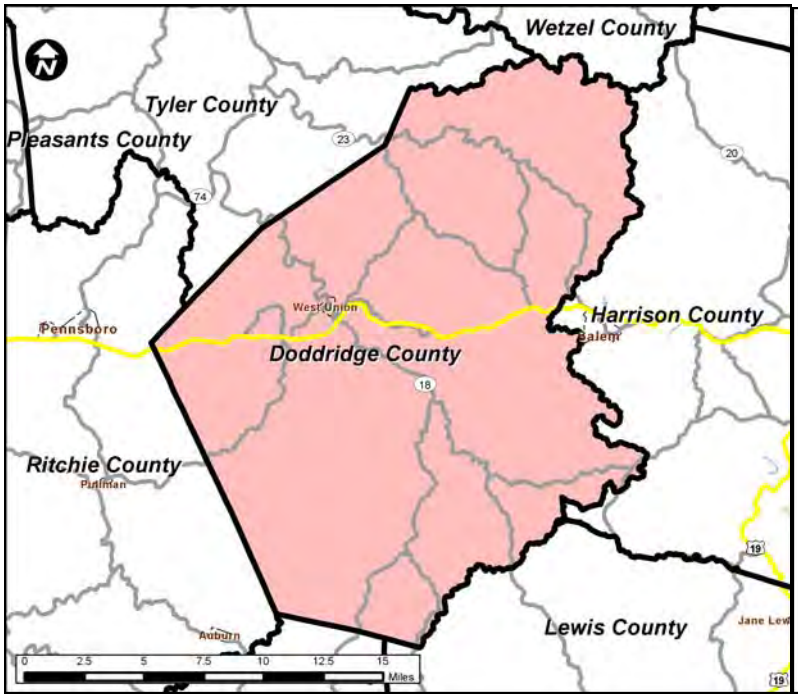
County Seat: West Union
County Size: 320.48 square miles

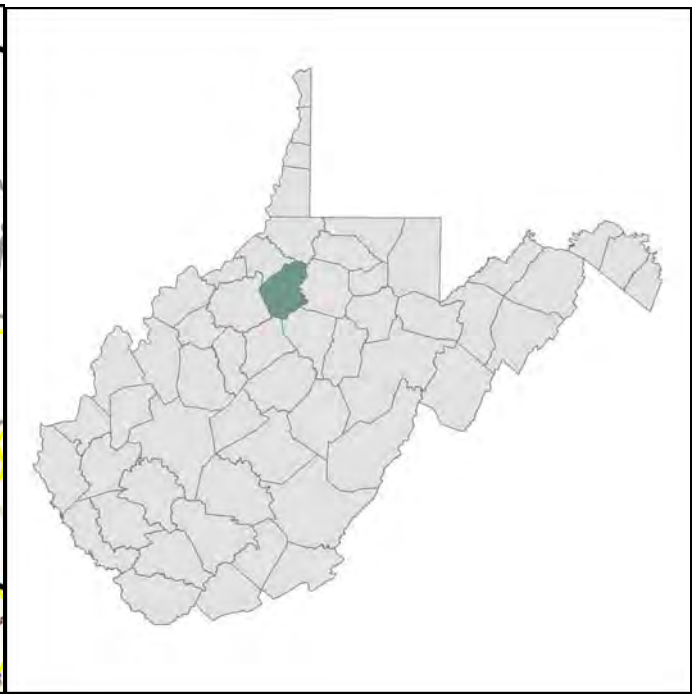
2000 (Census) Population: 7,403
2010 (Census) Population: 8,202
Population Change: +799 (10.8%)

2000 (Census) Households: 2,845
2010 (Census) Households: 3,099
Household Change: +254 (8.9%)

2000 (Census) Median Household Income: $26,968
2010 (Estimate) Median Household Income: $32,094
Income Change: +$5,126 (19.0%)

2000 (Census) Median Home Value: $55,700
2010 (American Community Survey) Median Home Value: $75,900
Home Value Change: +$20,200 (36.3%)





B. Demographic Characteristics and Trends

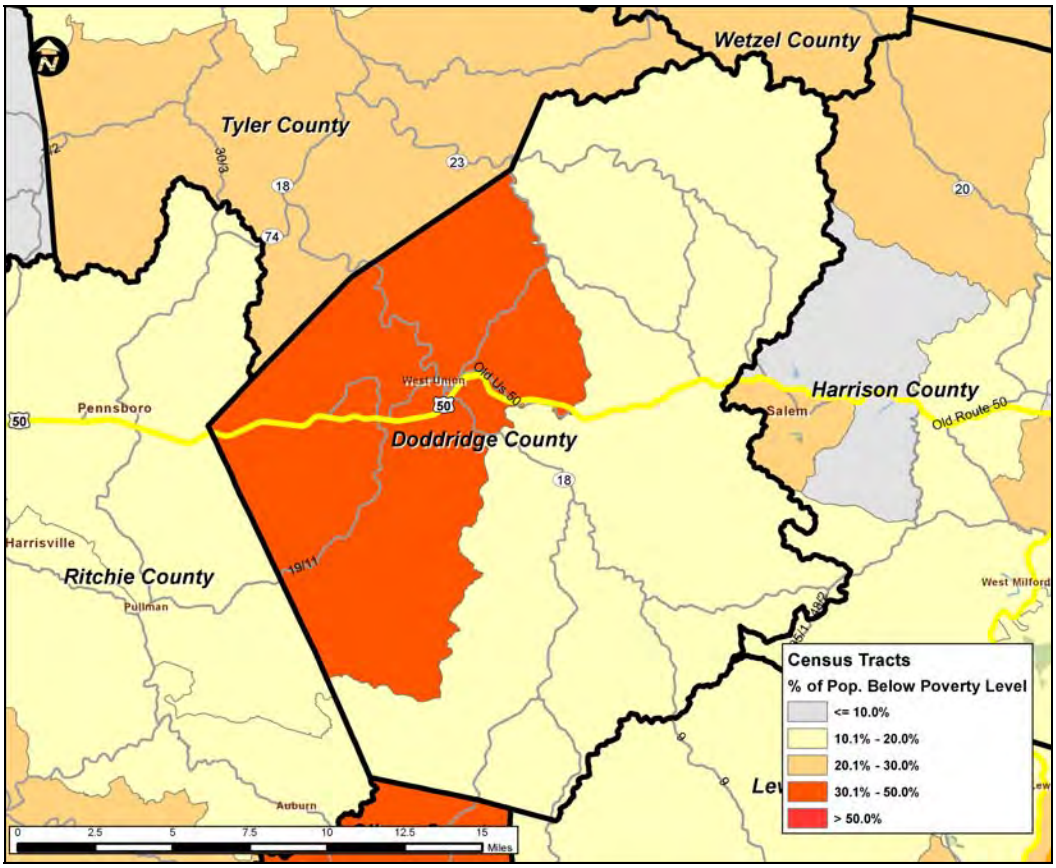
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Doddridge County	Population	7,403	8,202	8,363	8,459
	Population Change	-	799	161	96
	Percent Change	-	10.8%	2.0%	1.1%
County Seat: West Union	Population	806	825	848	865
	Population Change	-	19	23	17
	Percent Change	-	2.4%	2.8%	2.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,059	25.1%
Population not living in poverty	6,143	74.9%
Total	8,202	100.0%

Source: American Community Survey (ACS)

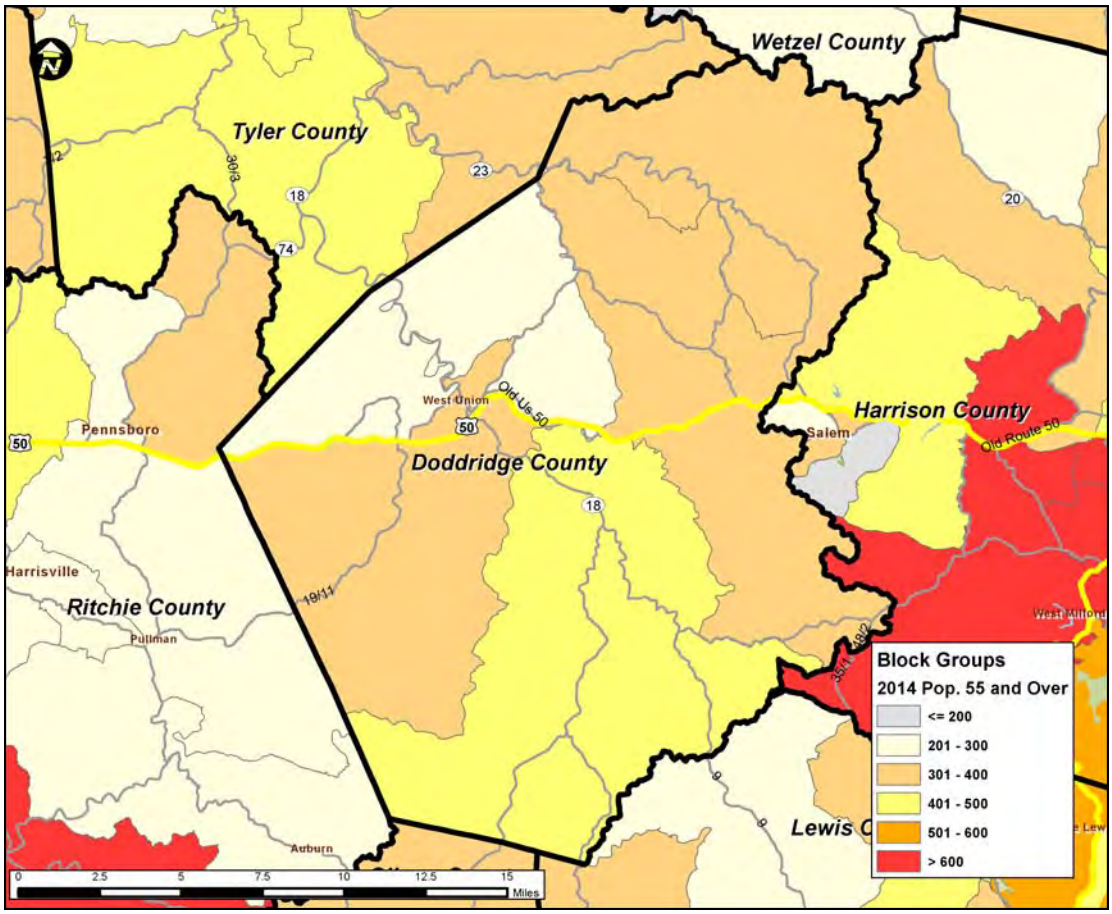


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,925	23.5%	1,844	22.1%	1,800	21.3%	-44	-2.4%
20 to 24	450	5.5%	511	6.1%	491	5.8%	-20	-3.9%
25 to 34	973	11.9%	958	11.5%	975	11.5%	17	1.8%
35 to 44	1,031	12.6%	1,038	12.4%	1,016	12.0%	-22	-2.1%
45 to 54	1,282	15.6%	1,224	14.6%	1,112	13.1%	-112	-9.2%
55 to 64	1,212	14.8%	1,288	15.4%	1,332	15.7%	44	3.4%
65 to 74	807	9.8%	937	11.2%	1,120	13.2%	183	19.5%
75 & Over	522	6.4%	564	6.7%	614	7.3%	50	8.9%
Total	8,202	100.0%	8,363	100.0%	8,459	100.0%	96	1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	7,955	97.0%
Black	111	1.4%
Indian	24	0.3%
Asian	14	0.2%
Pacific Islander	1	0.0%
Some Other Race	5	0.1%
Two or More Races	92	1.1%
Total	8,202	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	7,513	91.6%
Moved within Same County	302	3.7%
Different County Same State	228	2.8%
Moved from Different State	155	1.9%
Moved from Abroad	3	0.0%
Total	8,202	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

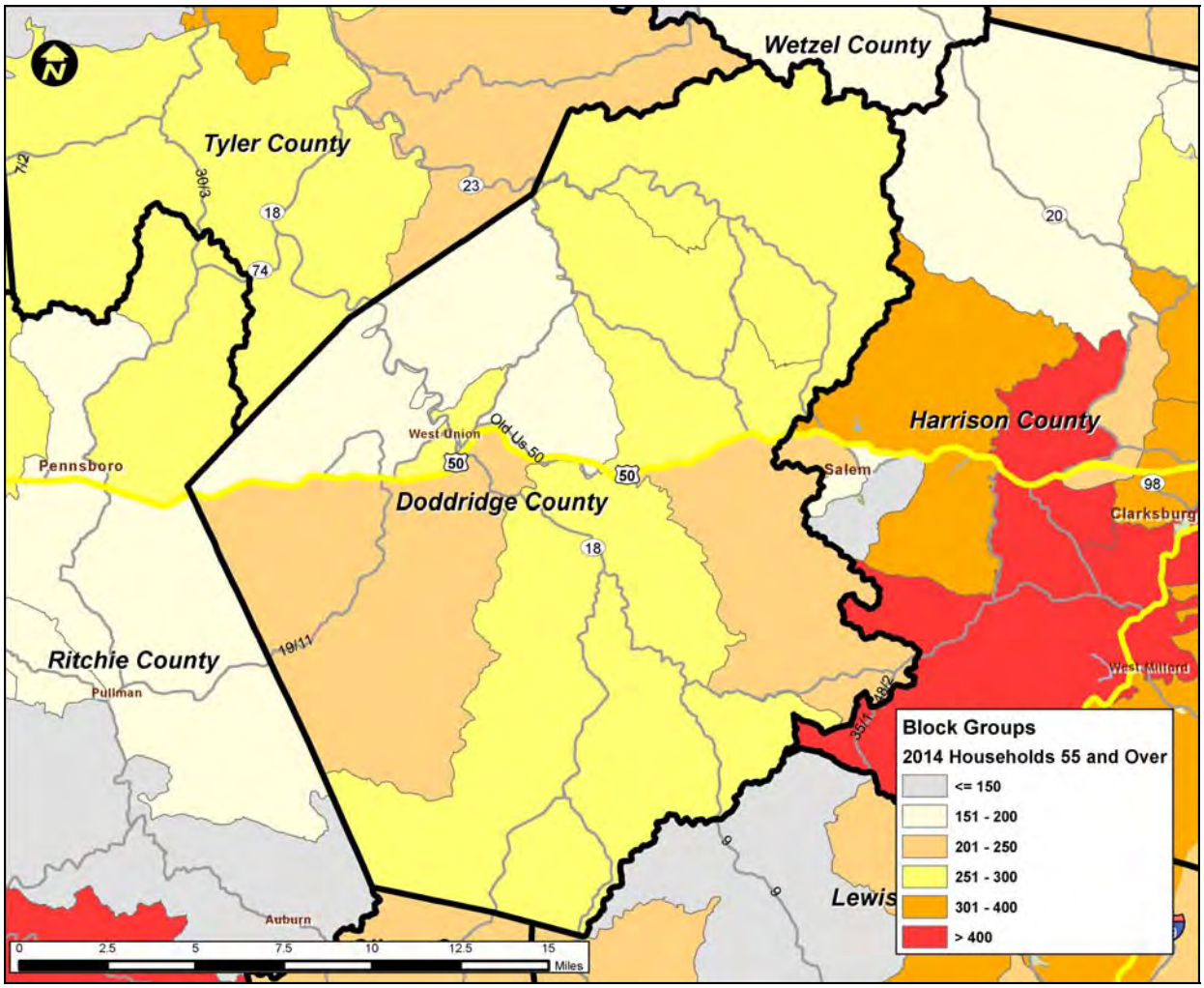
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Doddridge County	Households	2,845	3,099	3,190	3,261
	Household Change	-	254	91	71
	Percent Change	-	8.9%	2.9%	2.2%
	Household Size	2.60	2.65	2.40	2.38
County Seat: West Union	Households	345	362	374	385
	Household Change	-	17	12	11
	Percent Change	-	4.9%	3.3%	2.9%
	Household Size	2.3	2.3	2.27	2.25

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	65	2.1%	62	1.9%	57	1.7%	-5	-8.1%
25 to 34	311	10.0%	307	9.6%	312	9.6%	5	1.6%
35 to 44	459	14.8%	457	14.3%	442	13.6%	-15	-3.3%
45 to 54	638	20.6%	605	19.0%	541	16.6%	-64	-10.6%
55 to 64	715	23.1%	748	23.4%	763	23.4%	15	2.0%
65 to 74	519	16.7%	593	18.6%	697	21.4%	104	17.5%
75 to 84	302	9.7%	333	10.4%	327	10.0%	-6	-1.7%
85 & Over	90	2.9%	85	2.7%	122	3.7%	37	42.9%
Total	3,099	100.0%	3,190	100.0%	3,261	100.0%	71	2.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



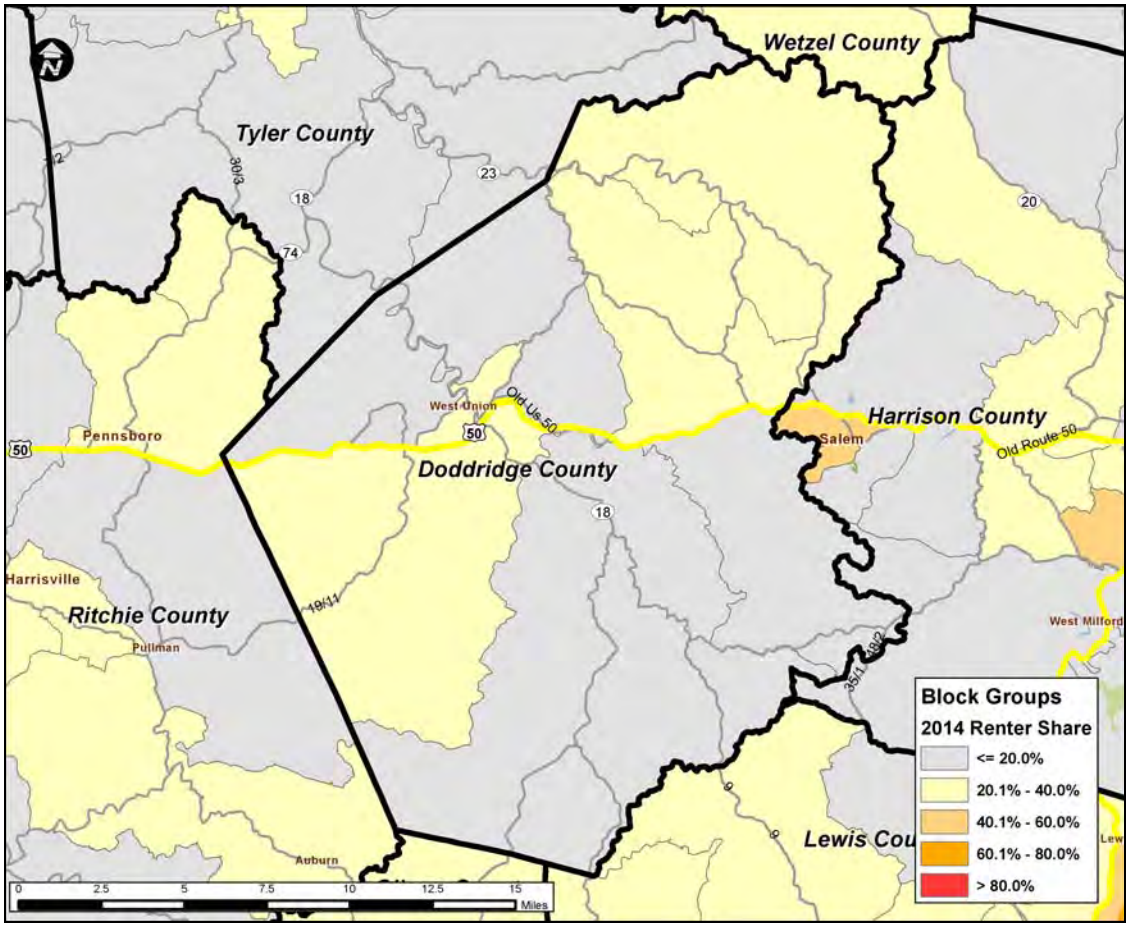
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,507	80.9%	2,510	78.7%	2,581	79.1%
Renter-Occupied	592	19.1%	680	21.3%	680	20.9%
Total	3,099	100.0%	3,190	100.0%	3,261	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,430	87.9%	1,559	88.7%	1,677	87.8%
Renter-Occupied	196	12.1%	200	11.3%	232	12.2%
Total	1,626	100.0%	1,759	100.0%	1,909	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	249	36.6%	253	37.2%	4	1.7%
2 Persons	170	25.1%	171	25.2%	1	0.5%
3 Persons	101	14.9%	100	14.7%	-1	-1.3%
4 Persons	97	14.2%	96	14.1%	-1	-1.3%
5 Persons+	62	9.2%	60	8.8%	-2	-3.8%
Total	680	100.0%	680	100.0%	0	0.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	617	24.6%	646	25.0%	29	4.6%
2 Persons	1,048	41.7%	1,085	42.0%	37	3.5%
3 Persons	375	15.0%	382	14.8%	7	1.8%
4 Persons	287	11.4%	287	11.1%	1	0.2%
5 Persons+	183	7.3%	181	7.0%	-2	-1.1%
Total	2,510	100.0%	2,581	100.0%	71	2.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
I; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	116	58.3%	142	61.3%	26	22.4%
2 Persons	24	12.1%	29	12.4%	5	19.1%
3 Persons	55	27.4%	44	19.1%	-10	-18.9%
4 Persons	4	1.8%	12	5.2%	8	228.5%
5 Persons+	1	0.4%	5	2.1%	4	511.6%
Total	200	100.0%	232	100.0%	33	16.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	467	29.9%	500	29.8%	34	7.3%
2 Persons	798	51.1%	849	50.7%	52	6.5%
3 Persons	179	11.5%	191	11.4%	12	6.6%
4 Persons	44	2.8%	53	3.2%	9	20.6%
5 Persons+	72	4.6%	83	4.9%	11	14.9%
Total	1,559	100.0%	1,677	100.0%	117	7.5%

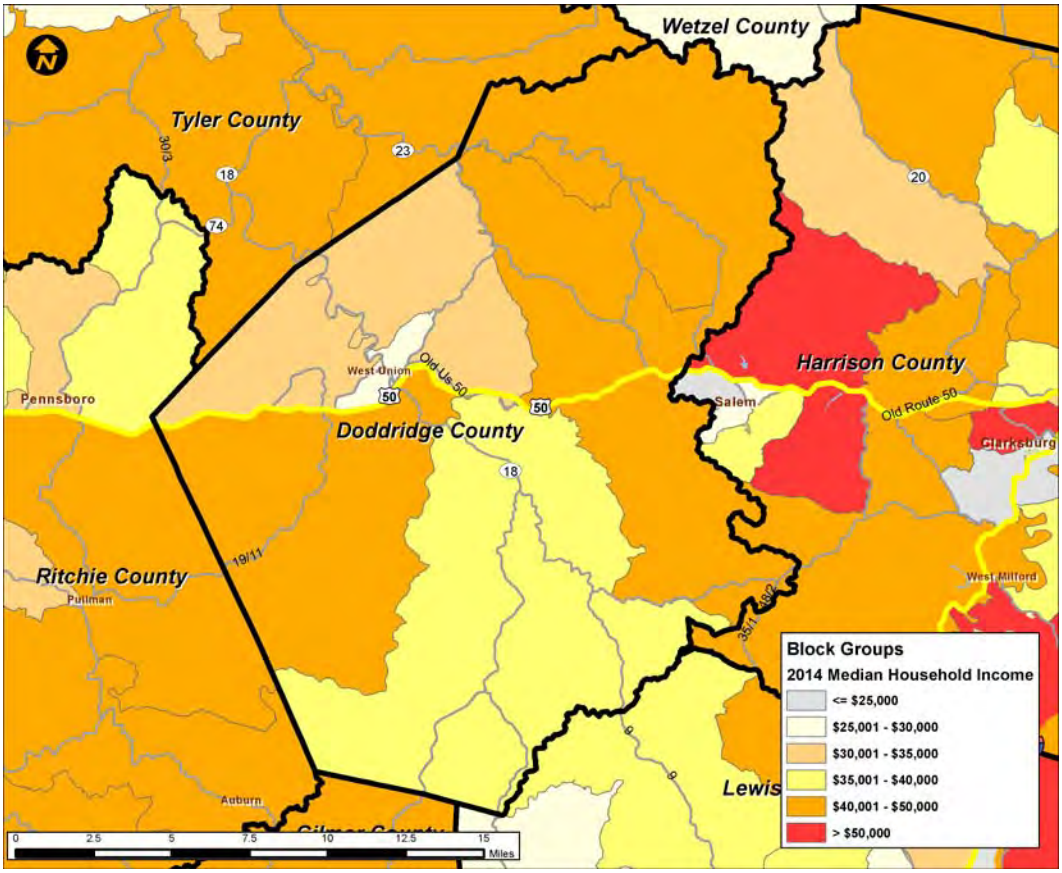
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	368	11.9%	441	13.8%	442	13.6%
$10,000 to $19,999	636	20.5%	693	21.7%	695	21.3%
$20,000 to $29,999	461	14.9%	490	15.4%	501	15.4%
$30,000 to $39,999	404	13.0%	432	13.5%	442	13.6%
$40,000 to $49,999	451	14.5%	574	18.0%	561	17.2%
$50,000 to $59,999	213	6.9%	179	5.6%	214	6.6%
$60,000 to $74,999	205	6.6%	134	4.2%	141	4.3%
$75,000 to $99,999	181	5.8%	102	3.2%	109	3.3%
$100,000 to $124,999	82	2.7%	92	2.9%	95	2.9%
$124,999 to $149,999	41	1.3%	23	0.7%	28	0.9%
$150,000 to $199,999	8	0.2%	5	0.1%	7	0.2%
$200,000+	49	1.6%	25	0.8%	26	0.8%
Total	3,099	100.0%	3,190	100.0%	3,261	100.0%
Median Income	$32,094		$29,401		$29,849	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



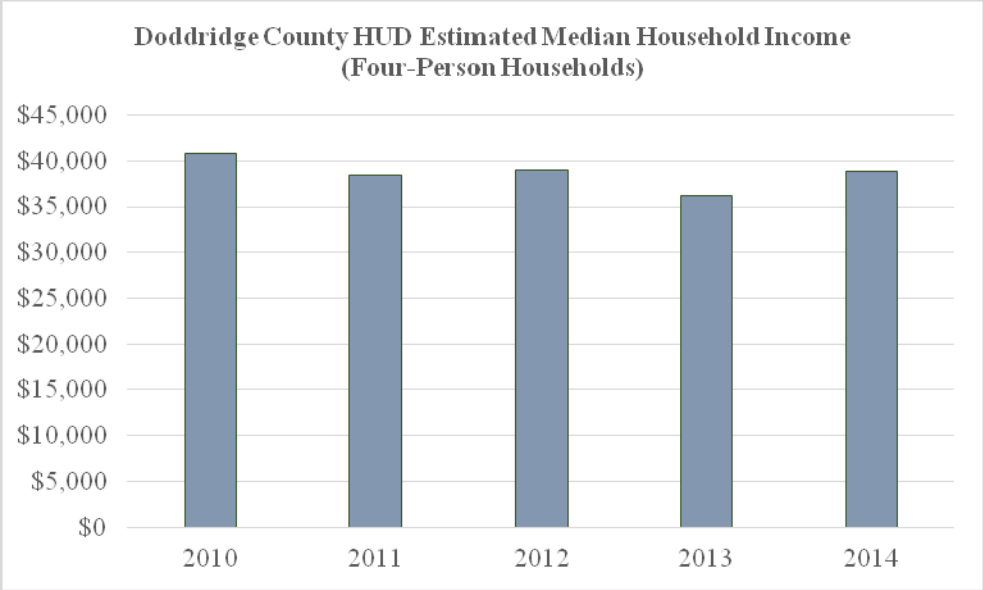
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	187	11.5%	243	13.8%	257	13.5%
$10,000 to $19,999	415	25.5%	441	25.1%	468	24.5%
$20,000 to $29,999	255	15.7%	281	16.0%	305	16.0%
$30,000 to $39,999	227	14.0%	249	14.2%	273	14.3%
$40,000 to $49,999	181	11.1%	260	14.8%	274	14.3%
$50,000 to $59,999	95	5.8%	86	4.9%	110	5.8%
$60,000 to $74,999	83	5.1%	64	3.6%	72	3.7%
$75,000 to $99,999	95	5.8%	55	3.1%	60	3.1%
$100,000 to $124,999	30	1.9%	43	2.5%	47	2.5%
$124,999 to $149,999	16	1.0%	11	0.6%	15	0.8%
$150,000 to $199,999	5	0.3%	3	0.2%	6	0.3%
$200,000+	37	2.3%	21	1.2%	23	1.2%
Total	1,626	100.0%	1,759	100.0%	1,909	100.0%
Median Income	$28,256		$26,932		$27,517	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$40,800	-
2011	$38,400	-5.9%
2012	$39,000	1.6%
2013	$36,200	-7.2%
2014	$38,800	7.2%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	49	70	8	0	0	127
$10,000 to $19,999	124	4	23	4	12	168
$20,000 to $29,999	26	19	0	6	0	52
$30,000 to $39,999	0	24	18	0	24	66
$40,000 to $49,999	1	16	23	38	8	85
$50,000 to $59,999	1	9	2	2	5	19
$60,000 to $74,999	2	0	5	16	0	24
$75,000 to $99,999	4	0	6	15	1	27
$100,000 to $124,999	1	2	1	2	3	10
$125,000 to $149,999	1	1	0	1	1	4
$150,000 to $199,999	0	1	0	0	0	1
$200,000 & Over	2	1	2	1	2	9
Total	212	148	89	87	56	592

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	78	81	1	0	0	161
$10,000 to $19,999	143	11	23	3	14	194
$20,000 to $29,999	23	23	1	6	0	53
$30,000 to $39,999	0	28	35	0	35	98
$40,000 to $49,999	0	19	23	57	7	106
$50,000 to $59,999	1	6	1	1	6	15
$60,000 to $74,999	1	1	15	12	0	29
$75,000 to $99,999	1	0	0	12	0	14
$100,000 to $124,999	0	2	2	1	0	5
$125,000 to $149,999	0	0	0	2	0	3
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	0	0	0	1	0	2
Total	249	170	101	97	62	680

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	79	77	5	3	1	165
$10,000 to $19,999	127	12	27	3	15	184
$20,000 to $29,999	26	24	5	7	0	62
$30,000 to $39,999	3	29	21	0	24	77
$40,000 to $49,999	3	20	26	43	7	98
$50,000 to $59,999	5	7	3	4	7	26
$60,000 to $74,999	3	1	5	14	0	23
$75,000 to $99,999	7	0	3	16	1	26
$100,000 to $124,999	0	2	4	1	0	7
$125,000 to $149,999	0	0	1	2	3	6
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	1	0	0	3	1	5
Total	253	171	100	96	60	680

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	66	4	0	0	70
$10,000 to $19,999	71	0	16	3	12	102
$20,000 to $29,999	18	15	0	3	0	36
$30,000 to $39,999	0	23	0	0	23	44
$40,000 to $49,999	0	16	21	36	5	79
$50,000 to $59,999	0	6	0	2	5	14
$60,000 to $74,999	0	0	1	15	0	16
$75,000 to $99,999	1	0	4	14	1	20
$100,000 to $124,999	0	2	1	1	3	7
$125,000 to $149,999	0	1	0	0	1	2
$150,000 to $199,999	0	1	0	0	0	1
$200,000 & Over	2	1	2	0	0	5
Total	92	131	48	74	51	396

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	14	76	1	0	0	91
$10,000 to $19,999	101	1	16	3	14	135
$20,000 to $29,999	16	18	1	6	0	40
$30,000 to $39,999	0	26	5	0	35	66
$40,000 to $49,999	0	19	21	56	7	103
$50,000 to $59,999	0	5	0	0	6	12
$60,000 to $74,999	1	0	2	12	0	15
$75,000 to $99,999	1	0	0	12	0	13
$100,000 to $124,999	0	1	1	1	0	4
$125,000 to $149,999	0	0	0	0	0	1
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	0	0	0	1	0	1
Total	133	146	47	93	62	480

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	14	70	5	0	0	90
$10,000 to $19,999	76	1	17	3	14	111
$20,000 to $29,999	16	18	3	5	0	41
$30,000 to $39,999	0	26	2	0	24	53
$40,000 to $49,999	0	20	22	42	6	89
$50,000 to $59,999	1	6	1	3	7	18
$60,000 to $74,999	1	0	0	14	0	16
$75,000 to $99,999	3	0	1	16	1	21
$100,000 to $124,999	0	1	3	0	0	4
$125,000 to $149,999	0	0	0	1	3	4
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	111	143	56	84	55	448

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	32	40	0	43	111
$10,000 to $19,999	60	1	38	0	18	119
$20,000 to $29,999	27	92	3	47	0	170
$30,000 to $39,999	20	54	30	20	8	133
$40,000 to $49,999	0	57	23	85	25	192
$50,000 to $59,999	47	15	9	10	21	105
$60,000 to $74,999	0	43	28	21	15	106
$75,000 to $99,999	0	10	57	0	0	66
$100,000 to $124,999	3	1	0	37	3	45
$125,000 to $149,999	0	0	0	21	2	23
$150,000 to $199,999	0	1	0	1	0	2
$200,000 & Over	2	1	1	1	1	7
Total	160	310	230	240	137	1,077

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	21	41	0	46	107
$10,000 to $19,999	62	6	34	0	12	117
$20,000 to $29,999	36	83	5	45	0	169
$30,000 to $39,999	17	42	34	18	6	117
$40,000 to $49,999	0	53	31	101	26	211
$50,000 to $59,999	34	17	7	10	12	80
$60,000 to $74,999	0	19	13	15	8	55
$75,000 to $99,999	0	6	29	0	0	35
$100,000 to $124,999	1	2	1	40	2	45
$125,000 to $149,999	0	0	0	11	0	11
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	1	1	2	0	4
Total	151	250	196	242	111	951

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	14	39	1	41	95
$10,000 to $19,999	59	9	38	0	10	115
$20,000 to $29,999	27	78	5	45	0	155
$30,000 to $39,999	16	42	35	20	4	117
$40,000 to $49,999	0	51	31	96	21	198
$50,000 to $59,999	38	15	9	10	15	87
$60,000 to $74,999	0	18	15	14	6	53
$75,000 to $99,999	0	7	20	0	0	27
$100,000 to $124,999	4	1	1	38	1	44
$125,000 to $149,999	0	0	0	9	0	9
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	1	1	0	1	0	3
Total	145	236	191	234	98	905

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	48	5	3	0	0	56
$10,000 to $19,999	53	5	7	1	0	66
$20,000 to $29,999	8	5	0	3	0	16
$30,000 to $39,999	0	1	20	0	1	22
$40,000 to $49,999	1	0	1	2	2	7
$50,000 to $59,999	1	2	2	0	0	6
$60,000 to $74,999	2	0	5	1	0	8
$75,000 to $99,999	3	0	2	1	0	7
$100,000 to $124,999	1	0	0	1	0	2
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	1	2	3
Total	120	17	40	13	6	196

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	64	5	0	0	0	70
$10,000 to $19,999	42	9	7	0	0	58
$20,000 to $29,999	8	5	0	0	0	14
$30,000 to $39,999	0	1	30	0	0	32
$40,000 to $49,999	0	0	2	0	0	3
$50,000 to $59,999	1	1	1	0	0	3
$60,000 to $74,999	0	1	13	0	0	15
$75,000 to $99,999	1	0	0	0	0	1
$100,000 to $124,999	0	1	0	0	0	1
$125,000 to $149,999	0	0	0	2	0	2
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	1
Total	116	24	55	4	1	200

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	65	6	0	2	1	75
$10,000 to $19,999	51	11	10	0	1	73
$20,000 to $29,999	10	6	2	2	0	21
$30,000 to $39,999	2	2	19	0	0	24
$40,000 to $49,999	2	0	3	1	1	8
$50,000 to $59,999	5	1	1	1	0	8
$60,000 to $74,999	1	1	4	0	0	7
$75,000 to $99,999	4	0	1	0	0	5
$100,000 to $124,999	0	1	1	1	0	4
$125,000 to $149,999	0	0	1	1	0	2
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	1	0	0	2	1	5
Total	142	29	44	12	5	232

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	91	35	2	0	2	131
$10,000 to $19,999	200	119	0	21	9	350
$20,000 to $29,999	25	186	15	0	12	239
$30,000 to $39,999	50	103	49	0	3	205
$40,000 to $49,999	24	118	31	0	0	174
$50,000 to $59,999	15	41	10	0	23	89
$60,000 to $74,999	9	53	10	1	1	75
$75,000 to $99,999	9	28	17	34	0	88
$100,000 to $124,999	2	13	10	0	2	28
$125,000 to $149,999	2	10	0	0	1	14
$150,000 to $199,999	2	2	0	0	0	5
$200,000 & Over	6	28	0	0	0	34
Total	438	736	146	56	54	1,430

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	121	44	3	0	5	174
$10,000 to $19,999	220	123	0	24	15	383
$20,000 to $29,999	29	210	15	0	14	268
$30,000 to $39,999	42	109	61	0	5	217
$40,000 to $49,999	20	176	61	0	0	257
$50,000 to $59,999	11	42	10	0	22	83
$60,000 to $74,999	4	37	6	0	2	50
$75,000 to $99,999	8	13	14	19	0	54
$100,000 to $124,999	4	19	9	0	10	42
$125,000 to $149,999	5	4	0	0	0	9
$150,000 to $199,999	0	3	0	0	0	3
$200,000 & Over	3	16	0	1	0	20
Total	467	798	179	44	72	1,559

Source: Ribbon Demographics; ESRI; Urban Decision Group

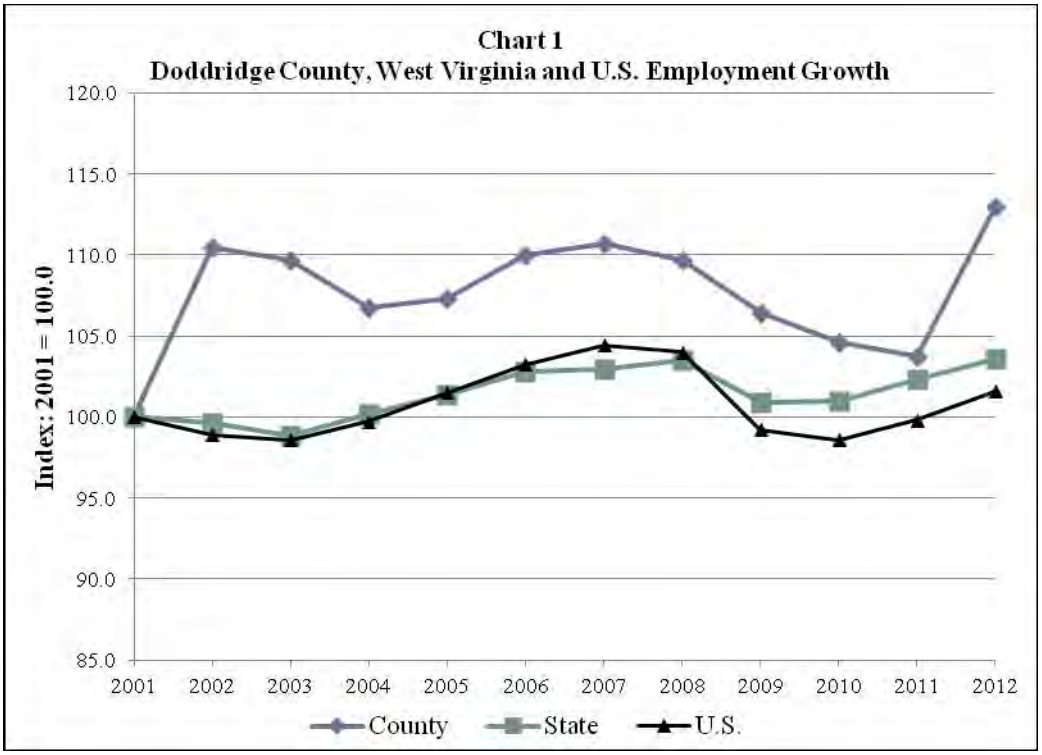
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	127	47	3	1	4	182
$10,000 to $19,999	224	129	0	29	13	395
$20,000 to $29,999	33	218	16	0	17	283
$30,000 to $39,999	54	121	68	1	4	248
$40,000 to $49,999	22	178	66	0	0	265
$50,000 to $59,999	13	48	12	0	29	102
$60,000 to $74,999	8	47	6	1	2	65
$75,000 to $99,999	8	13	12	21	0	55
$100,000 to $124,999	4	20	8	0	12	44
$125,000 to $149,999	4	8	0	0	1	13
$150,000 to $199,999	1	4	0	0	0	6
$200,000 & Over	2	17	0	0	0	18
Total	500	849	191	53	83	1,677

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Doddridge County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Doddridge County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Doddridge County, State and U.S. Employment, 2001-2012						
	Doddridge County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	1,063		686		129,636	
2002	1,174	10.4%	683	-0.4%	128,234	-1.1%
2003	1,166	-0.7%	678	-0.8%	127,796	-0.3%
2004	1,135	-2.7%	687	1.3%	129,278	1.2%
2005	1,141	0.5%	695	1.2%	131,572	1.8%
2006	1,169	2.5%	705	1.4%	133,834	1.7%
2007	1,177	0.7%	706	0.1%	135,366	1.1%
2008	1,166	-0.9%	710	0.5%	134,806	-0.4%
2009	1,131	-3.0%	692	-2.5%	128,608	-4.6%
2010	1,112	-1.7%	692	0.1%	127,820	-0.6%
2011	1,103	-0.8%	702	1.4%	129,411	1.2%
2012	1,201	8.9%	711	1.2%	131,696	1.8%
Change						
2001-12	138	13.0%	25	3.6%	2,061	1.6%
2001-03	103	9.7%	-8	-1.1%	-1,840	-1.4%
2003-07	11	0.9%	28	4.2%	7,570	5.9%
2007-12	24	2.0%	4	0.6%	-3,670	-2.7%

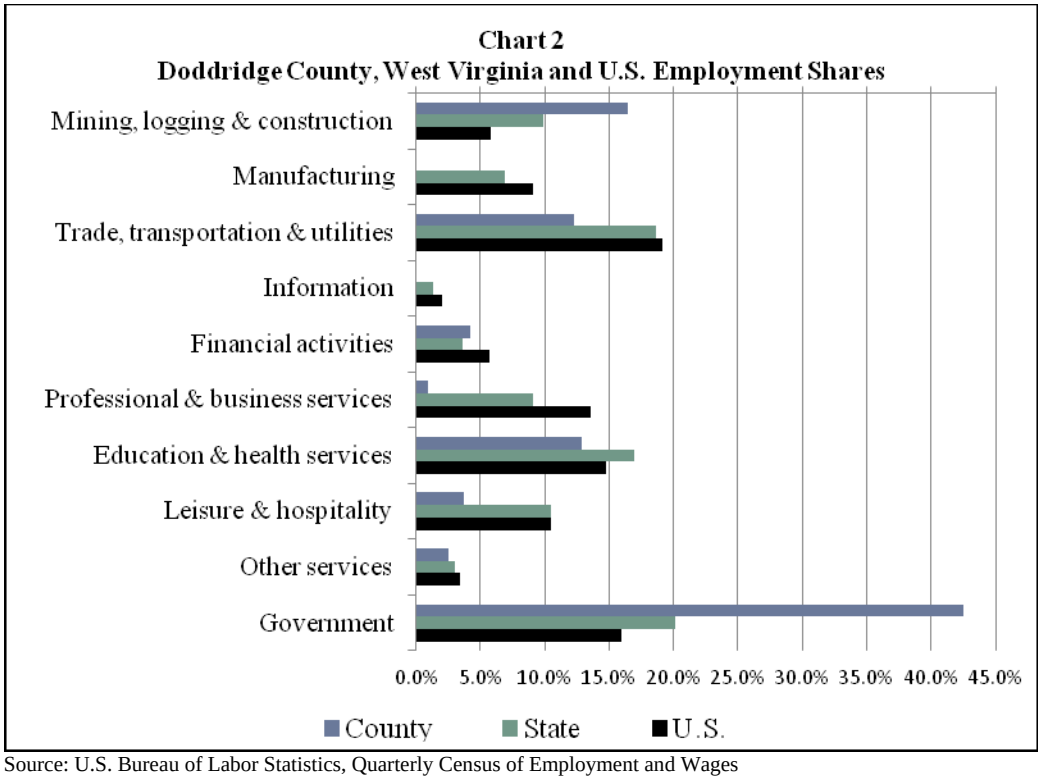
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Doddridge County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Doddridge County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	197	16.4%	166.4	285.2
Manufacturing	ND	0.0%	0.0	0.0
Trade, Transportation and Utilities	147	12.2%	65.6	63.9
Information	ND	0.0%	0.0	0.0
Financial Activities	50	4.2%	116.2	73.0
Professional and Business Services	11	0.9%	10.1	6.7
Educational and Health Services	155	12.9%	76.2	87.6
Leisure and Hospitality	44	3.7%	35.1	35.1
Other Services	30	2.5%	84.1	72.3
Total Private Sector	**690**	**57.5%**	**71.9**	**68.4**
Total Government	**511**	**42.5%**	**211.2**	**266.2**
Total Payroll Employment	**1,201**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data do not meet BLS or State agency disclosure standards.

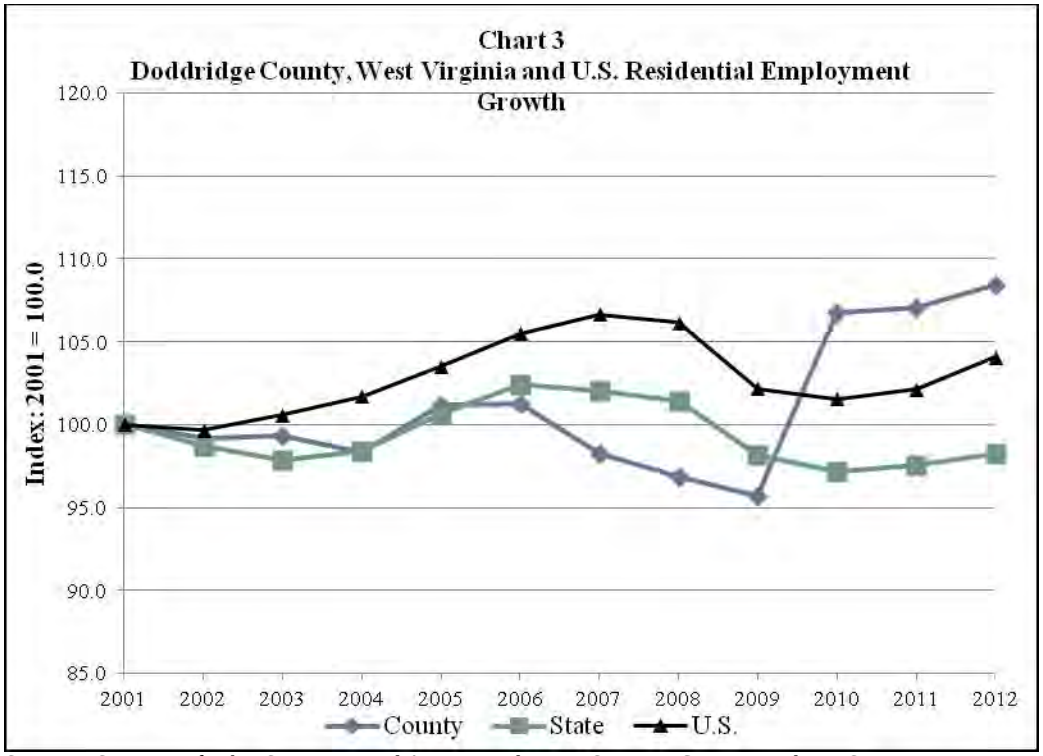


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Doddridge County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Doddridge County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Doddridge County; this one considers the number of Doddridge County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

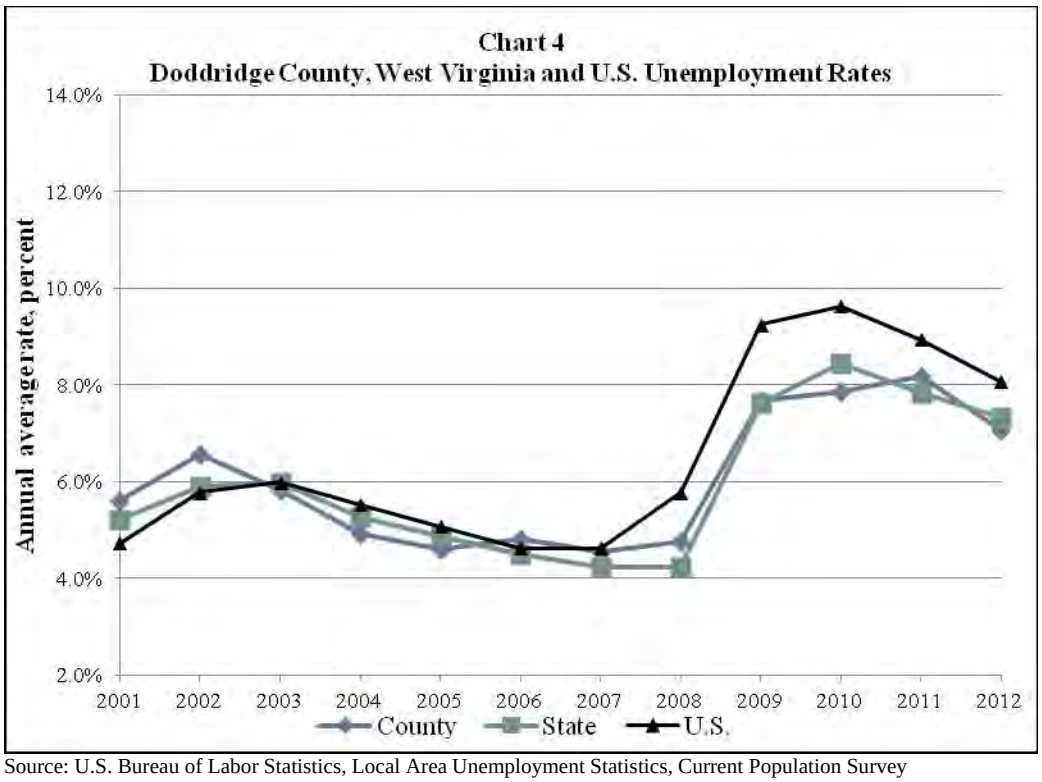
Table 3 Doddridge County, State and U.S. Residential Employment, 2001-2012						
	Doddridge County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,735		759		136,933	
2002	2,712	-0.8%	749	-1.3%	136,485	-0.3%
2003	2,717	0.2%	742	-0.9%	137,736	0.9%
2004	2,690	-1.0%	747	0.6%	139,252	1.1%
2005	2,768	2.9%	764	2.3%	141,730	1.8%
2006	2,769	0.0%	777	1.8%	144,427	1.9%
2007	2,687	-3.0%	774	-0.4%	146,047	1.1%
2008	2,650	-1.4%	769	-0.6%	145,362	-0.5%
2009	2,617	-1.2%	745	-3.2%	139,878	-3.8%
2010	2,919	11.5%	737	-1.1%	139,064	-0.6%
2011	2,927	0.3%	740	0.4%	139,869	0.6%
2012	2,965	1.3%	746	0.8%	142,469	1.9%
Change						
2001-12	230	8.4%	-13	-1.7%	5,536	4.0%
2001-03	-18	-0.7%	-16	-2.2%	803	0.6%
2003-07	-30	-1.1%	32	4.3%	8,311	6.0%
2007-10	232	8.6%	-37	-4.8%	-6,983	-4.8%
2010-12	46	1.6%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Doddridge County, state and U.S. unemployment rates over the past decade. The table also shows the Doddridge County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Doddridge County Labor Force Statistics and Comparative Unemployment Rates						
	Doddridge County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Doddridge County	West Virginia	U.S.
2001	2,898	2,735	163	5.6%	5.2%	4.7%
2002	2,903	2,712	191	6.6%	5.9%	5.8%
2003	2,885	2,717	168	5.8%	6.0%	6.0%
2004	2,829	2,690	139	4.9%	5.3%	5.5%
2005	2,902	2,768	134	4.6%	4.9%	5.1%
2006	2,909	2,769	140	4.8%	4.5%	4.6%
2007	2,815	2,687	128	4.5%	4.2%	4.6%
2008	2,783	2,650	133	4.8%	4.2%	5.8%
2009	2,835	2,617	218	7.7%	7.6%	9.3%
2010	3,168	2,919	249	7.9%	8.4%	9.6%
2011	3,188	2,927	261	8.2%	7.8%	8.9%
2012	3,191	2,965	226	7.1%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Doddridge County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,188	2,927	261	8.2%
2012 January	3,133	2,886	247	7.9%
2012 February	3,184	2,900	284	8.9%
2012 March	3,133	2,893	240	7.7%
2012 April	3,140	2,949	191	6.1%
2012 May	3,178	2,977	201	6.3%
2012 June	3,226	3,002	224	6.9%
2012 July	3,236	3,025	211	6.5%
2012 August	3,239	2,986	253	7.8%
2012 September	3,215	2,994	221	6.9%
2012 October	3,193	2,991	202	6.3%
2012 November	3,201	2,988	213	6.7%
2012 December	3,207	2,985	222	6.9%
2012 Annual	3,191	2,965	226	7.1%
2013 January	3,224	2,967	257	8%
2013 February	3,222	2,967	255	7.9%
2013 March	3,173	2,964	209	6.6%
2013 April	3,174	3,003	171	5.4%
2013 May	3,197	3,036	161	5%
2013 June	3,231	3,041	190	5.9%
2013 July	3,240	3,043	197	6.1%
2013 August	3,244	3,060	184	5.7%
2013 September	3,285	3,110	175	5.3%
2013 October	3,270	3,105	165	5%
2013 November	3,242	3,089	153	4.7%
2013 December	3,246	3,081	165	5.1%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Doddridge County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Doddridge County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	240	7.8%	153.6	412.3
Construction	474	15.3%	215.5	225.4
Manufacturing	251	8.1%	93.7	75.3
Wholesale Trade	102	3.3%	145.2	112.5
Retail Trade	303	9.8%	78.7	85.0
Transportation and Utilities	195	6.3%	113.2	124.7
Information	28	0.9%	51.2	39.4
Financial Activities	61	2.0%	44.7	28.7
Professional and Business Services	169	5.5%	74.0	51.9
Educational and Health Services	635	20.5%	79.5	91.2
Leisure and Hospitality	288	9.3%	107.7	103.3
Other Services, Except Public Administration	31	1.0%	21.9	20.4
Public Administration	316	10.2%	162.0	208.0
Total Employment	**3,093**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Doddridge County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	603	19.5%	63.5	54.6
Service	640	20.7%	112.5	118.3
Sales and Office	761	24.6%	99.6	98.0
Natural Resources, Construction and Maintenance	637	20.6%	160.9	216.8
Production, Transportation and Material Moving	452	14.6%	109.0	119.7
Total Employment	**3,093**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Doddridge County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Doddridge County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Doddridge County.

Largest Employers in Doddridge County		
Employer	**Industry**	**Employment**
Local Government	Government	350
Doddridge County Board of Education	Education	185
State of West Virginia	Government	148
West Virginia Regional Jail Authority (North Central Regional Jail)	Corrections	100-199
Doddridge County Senior Citizens, Inc.	Senior Services	50-99
T.P. Electric	Electric Services	50-99
DCSC Company (Fairview Shell)	Fuel/Convenience Store	50-99
West Union Bank	Financial Services	50-99
MarkWest Hydrocarbon	Oil & Gas Processing	50-99
Tractor Guys	Tractor Dealer/Service	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Major employers in the county consist of government, oil and gas, construction, and public education. There are also a few small restaurants, factories, schools and businesses. The topography and lack of public transportation make Appalachia less than ideal for many employers. Because there are few employment opportunities, many people commute to jobs in Salem, Clarksburg, and Parkersburg, or to the North Central Regional Jail in Greenwood. The West Virginia Department of Commerce reported 72% of Doddridge County residents commute outside the county for employment.

Although there is fracking activity in the county, most of the oil and gas industry jobs are filled by transient workers following the drilling rigs as opposed to local county residents. Local workers are being hired as contract laborers, and truck drivers are shifting to the oil and gas industry where these type of existing companies are expanding. Absentee and corporate landowners own a majority of the land and mineral rights in the county. This distribution of wealth and power has led to inadequate tax revenues, which in turn affect schools, roads and the general economic development of the region.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Doddridge County during the past 24 months. Coastal Lumber Co., a major hardwood lumber producer, closed operations in August 2011. The company laid off 200 employees and shut down five sawmills in Doddridge, Preston, and Randolph counties as a result of the prolonged housing construction downturn.

Denver-based Antero Resources plans to spend $1.65 billion this year on fracking wells and producing natural gas in the Utica and Marcellus Shale formations in Ohio and West Virginia. In West Virginia, The state's Department of Environmental Protection had approved 15 well permits for Antero in early 2013, and received several additional drilling applications in counties such as Doddridge, Tyler and Ritchie.

Doddridge County will has three natural gas plants online. MarkWest Energy Partners, the largest processor of natural gas in the Marcellus Shale, opened its Sherwood processing plant in December 2012 with construction on the second and third Sherwood plants starting shortly after. There were 210 contract workers on the Sherwood I project, with a similar amount of construction workers hired for both Sherwood II and Sherwood III.

The DCSC Company sold the Fairview Shell station on State Route 50 and Snowbird Road. The new owner will remodel the facility will include expanded convenience store services and a new Subway restaurant. DCSC will open a diner adjacent to the store, giving the exit additional traveler services.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	2,507	80.9%
Renter-Occupied	592	19.1%
Total-Occupied Units*	3,099	78.5%
Vacant For Rent	27	3.2%
Vacant For-Sale Only	31	3.7%
Vacant Rented/Sold, Not Occ.	25	3.0%
Vacant Seasonal, Recreational	426	50.3%
All Other Vacant	338	39.9%
Total Vacant Units	847	21.5%
Total	3,946	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	2,507	80.9%	2,451	56	2.2%
Renter-Occupied	592	19.1%	592	0	0.0%
Total	3,099	100.0%	3,043	56	1.8%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	75	3.0%	0	0.0%
2000 to 2004	122	4.9%	22	3.7%
1990 to 1999	370	14.8%	87	14.7%
1980 to 1989	383	15.3%	102	17.2%
1970 to 1979	457	18.2%	58	9.9%
1960 to 1969	125	5.0%	13	2.1%
1940 to 1959	209	8.3%	139	23.4%
1939 or Earlier	766	30.6%	172	29.0%
Total	2,507	100.0%	592	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,062	82.2%	353	59.6%
1 Attached	19	0.8%	11	1.9%
2 to 4	9	0.3%	13	2.1%
5 to 9	0	0.0%	44	7.4%
10 to 19	0	0.0%	19	3.3%
20 to 49	0	0.0%	0	0.0%
50 or More	0	0.0%	0	0.0%
Mobile Home,	417	16.6%	152	25.7%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,507	100.0%	592	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	2,507	100.0%
0.50 or Less Occupants Per Room	2,031	81.0%
0.51 to 1.00 Occupants Per Room	424	16.9%
1.01 to 1.50 Occupants Per Room	52	2.1%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	592	100.0%
0.50 or Less Occupants Per Room	392	66.2%
0.51 to 1.00 Occupants Per Room	189	31.9%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	11	1.9%
2.01 or More Occupants Per Room	0	0.0%
Total	3,099	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Doddridge County	19.5%
West Virginia	32.0%

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

Building Permit Data – Doddridge County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in Single-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in All Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in 2-unit Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in 3- and 4-unit Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in 5+ Unit Multi-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available
N/A – Not available

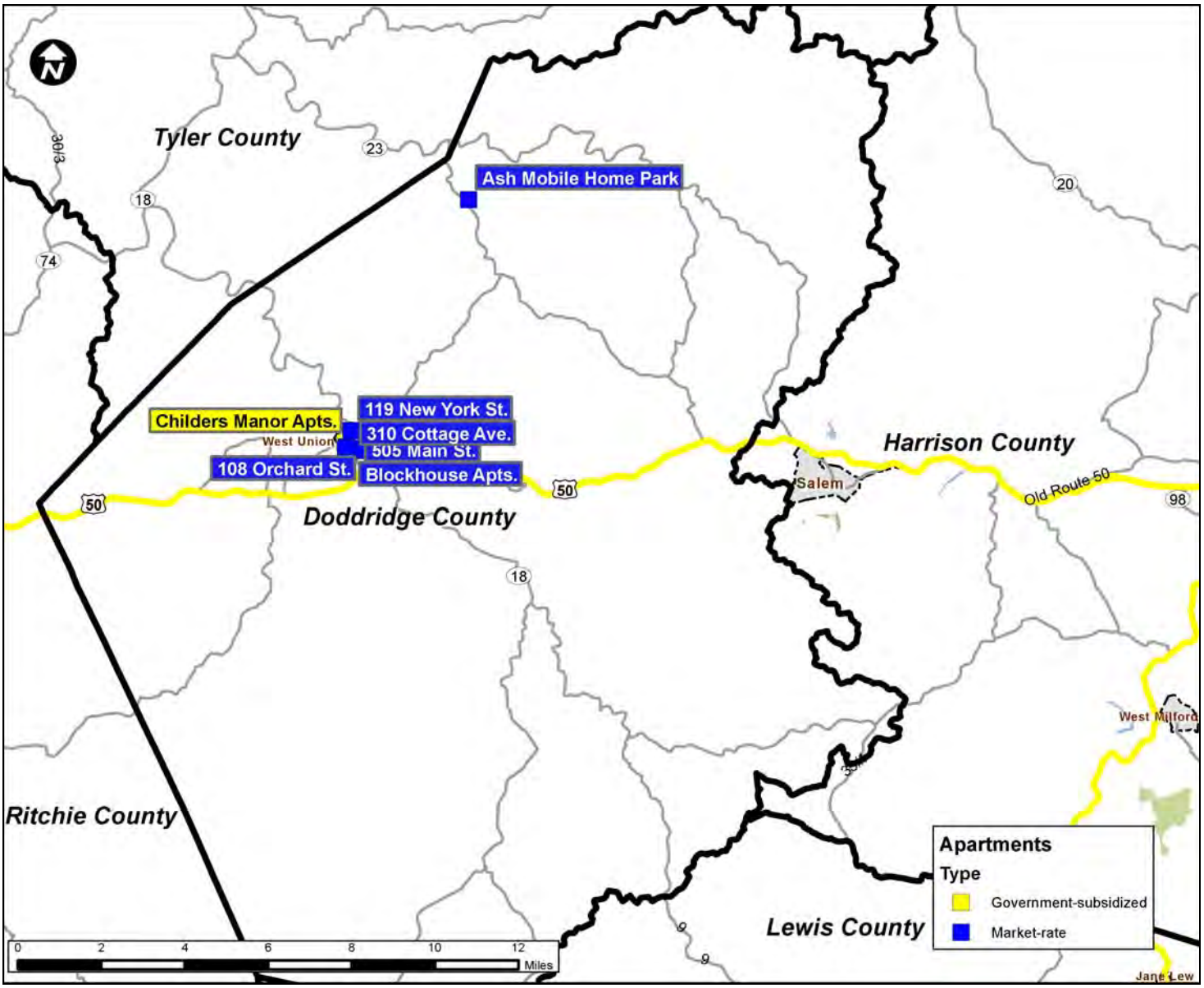
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	6	22	4	81.8%
Government-Subsidized	1	15	0	100.0%
Total	7	37	4	89.2%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	2	9.1%	0	0.0%	$460
Two-Bedroom	1.0	15	68.2%	4	26.7%	$462
Three-Bedroom	1.0	5	22.7%	0	0.0%	$532
Total Market Rate		**22**	**100.0%**	**4**	**18.2%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	12	80.0%	0	0.0%	N/A
Two-Bedroom	1.0	3	20.0%	0	0.0%	N/A
Total		**15**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**37**	**100.0%**	**4**	**10.8%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	5	10	40.0%
1970 to 1979	0	0	-
1980 to 1989	1	12	0.0%
1990 to 1999	1	15	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	7	37	10.8%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
C	5	21	14.3%
D	1	1	100.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	15	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	6	22	4	81.8%
Senior (Age 55+)	1	15	0	100.0%
Total	7	37	4	89.2%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	0	0	-
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	0	0	-

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	15	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	15	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Doddridge County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $100,000. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $697, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$100,000
Mortgaged Value = 95% of Median Home Price	$95,000
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$510
Estimated Taxes & Insurance*	$127
Estimated Private Mortgage Insurance**	$59
Estimated Monthly Mortgage Payment	$697

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Doddridge County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	26	-	0
Average Loan Amount	-	$116,808	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$66,115	-	-
Income to Loan Ratio	-	56.6%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	3	4	4	3	0
Median Listing Price	N/A	$59,000	$144,700	$177,000	$250,000	N/A
Median Square Footage	N/A	1,040	1,163	2,843	3,200	N/A
Median Price Per Square Foot	N/A	$57	$124	$62	$78	N/A
Median Year Built	N/A	1962	1992	1952	1981	N/A
Median Number of Bathrooms	N/A	2	1	2.5	3	N/A

Source: MLS

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Doddridge County, WV

Chart not available for Doddridge County or West Union (county seat).

Geographical Comparison – Doddridge County, WV

Chart not available for Doddridge County or West Union (county seat).

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	228	$0	$20,480	203	-11.0%
41% - 60% AMHI	$20,481	$30,720	43	$20,481	$30,720	43	0.0%
61% - 100% AMHI	$30,721	$51,200	165	$30,721	$51,200	140	-15.2%
Over 100% AMHI	$51,201	No Limit	45	$51,201	No Limit	61	35.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	232	$0	$20,480	217	-6.5%
41% - 60% AMHI	$20,481	$30,720	169	$20,481	$30,720	156	-7.7%
61% - 100% AMHI	$30,721	$51,200	330	$30,721	$51,200	317	-3.9%
Over 100% AMHI	$51,201	No Limit	221	$51,201	No Limit	213	-3.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	460	$0	$20,480	420	-8.7%
41% - 60% AMHI	$20,481	$30,720	212	$20,481	$30,720	199	-6.1%
61% - 100% AMHI	$30,721	$51,200	495	$30,721	$51,200	457	-7.7%
Over 100% AMHI	$51,201	No Limit	266	$51,201	No Limit	274	3.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	100	$0	$15,200	113	13.0%
41% - 60% AMHI	$15,201	$22,800	32	$15,201	$22,800	41	28.1%
61% - 100% AMHI	$22,801	$38,000	35	$22,801	$38,000	34	-2.9%
Over 100% AMHI	$38,001	No Limit	32	$38,001	No Limit	44	37.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	373	$0	$15,200	387	3.8%
41% - 60% AMHI	$15,201	$22,800	259	$15,201	$22,800	269	3.9%
61% - 100% AMHI	$22,801	$38,000	367	$22,801	$38,000	403	9.8%
Over 100% AMHI	$38,001	No Limit	561	$38,001	No Limit	618	10.2%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	473	$0	$15,200	500	5.7%
41% - 60% AMHI	$15,201	$22,800	291	$15,201	$22,800	310	6.5%
61% - 100% AMHI	$22,801	$38,000	402	$22,801	$38,000	437	8.7%
Over 100% AMHI	$38,001	No Limit	593	$38,001	No Limit	662	11.6%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	248	$0	$25,600	224	-9.7%
Senior (Age 55+)	$0	$19,000	123	$0	$19,000	141	14.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(0 + 6 HCV) 6	0	(0 + 6 HCV*) 6
Number of Income-Eligible Family Renter Households	248	43	271
Existing Affordable Housing Penetration Rate – 2014	= 2.4%	N/A	= 2.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	15	0	15
Number of Income-Eligible Senior Renter Households	123	32	132
Penetration Rate – 2014	= 12.2%	N/A	= 11.4%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(0 + 6 HCV) 6	0	(0 + 6 HCV*) 6
Number of Income-Eligible Family Renter Households	224	43	246
Existing Affordable Housing Penetration Rate – 2019	= 2.7%	N/A	= 2.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	15	0	15
Number of Income-Eligible Senior Renter Households	141	41	154
Penetration Rate – 2019	= 10.6%	N/A	= 9.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	242	108	218	126
41%-60% AMHI (Tax Credit)	43	32	43	41

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

David Sponaugle, Doddridge County Assessor, (304) 873-1261

Mr. Sponaugle said presently, the need for conventional housing or market-rate rental units in the county is minimal and emphasized that the demand simply does not exist. However, he feels that as the Marcellus Shale activity becomes more prominent over the next five years, the need for conventional rentals will increase. He also indicated that issues such as the flood plain, the terrain and the county's limited infrastructure (only the community of West Union offers public water and sewer systems) all work against potential developers. He felt the most feasible potential development type currently would be senior/disabled housing.

Joe Cross, West Union Town Clerk, (304) 873-1400

Mr. Cross confirmed the same issues regarding rental housing development indicated by Mr. Sponaugle. Prior to taking the position as town clerk, Mr. Cross was a banker in West Union. He recalled an instance in the early 2000s, when developers approached the bank regarding financing for the new construction of a 24-unit, family Section 8 project. He said that once the project was discussed at a town hall meeting, the "not in my backyard" arguments became heated. He said local residents did not want a family subsidized property in the town. Mr. Cross said that West Union is predominantly a bedroom community with many employed residents commuting to either Parkersburg or Clarksburg.

Tammy Porter, Business Owner and Landlord, West Union, (304) 873-3416

Ms. Porter owns and operates a coffee shop/deli in downtown West Union. She also rents five single-family homes in West Union to migrant workers (from Texas and Louisiana) who work on the Marcellus Shale. She indicated that she could easily rent another five to 10 homes if she owned additional properties, as current tenants frequently refer prospective renters. She feels that within the next five years, the demand for rentals is going to "explode" because of Marcellus Shale activity.

10. Fayette County

A. General Description

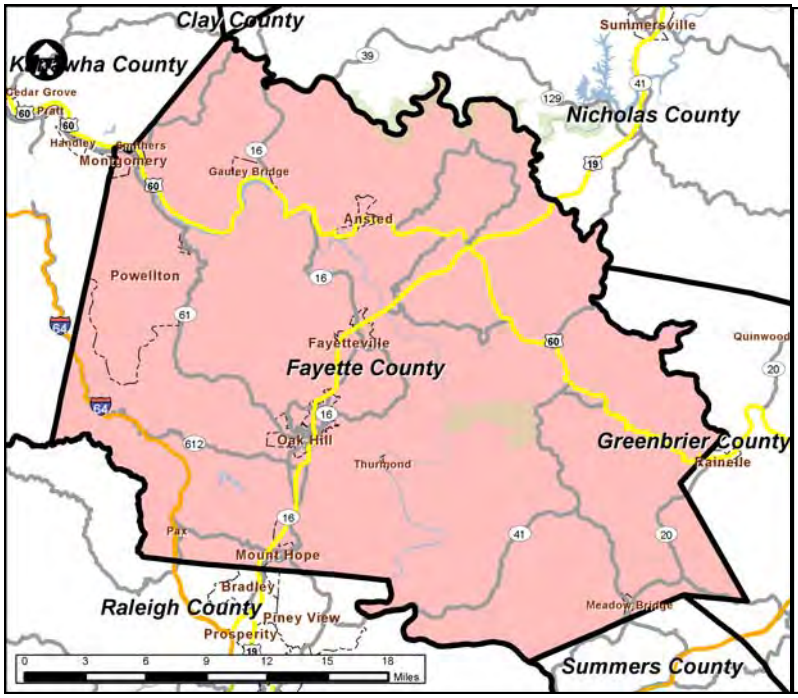
County Seat: Fayetteville
County Size: 668.36 square miles

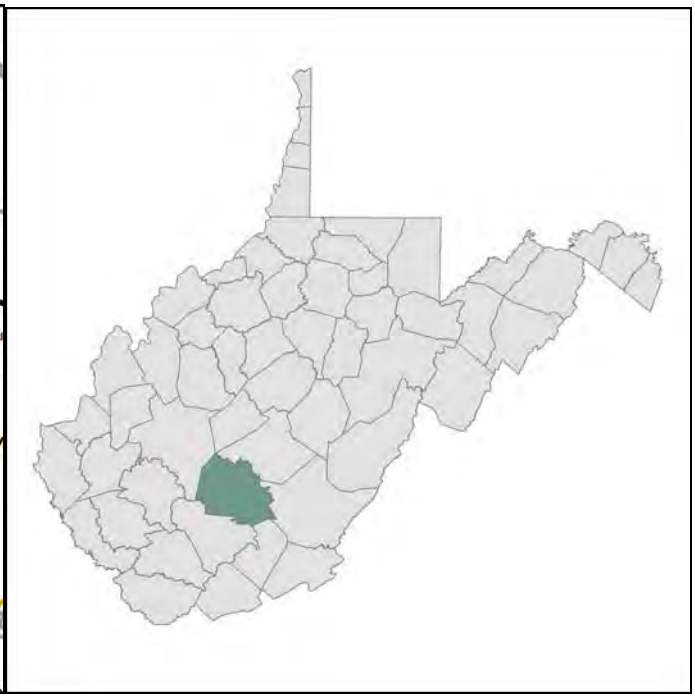
2000 (Census) Population: 47,579
2010 (Census) Population: 46,039
Population Change: -1,540 (-3.2%)

2000 (Census) Households: 18,945
2010 (Census) Households: 18,813
Household Change: -132 (-0.7%)

2000 (Census) Median Household Income: $25,032
2010 (Estimate) Median Household Income: $33,198
Income Change: +$8,166 (32.6%)

2000 (Census) Median Home Value: $48,100
2010 (American Community Survey) Median Home Value: $67,800
Home Value Change: +$19,700 (41.0%)





B. Demographic Characteristics and Trends

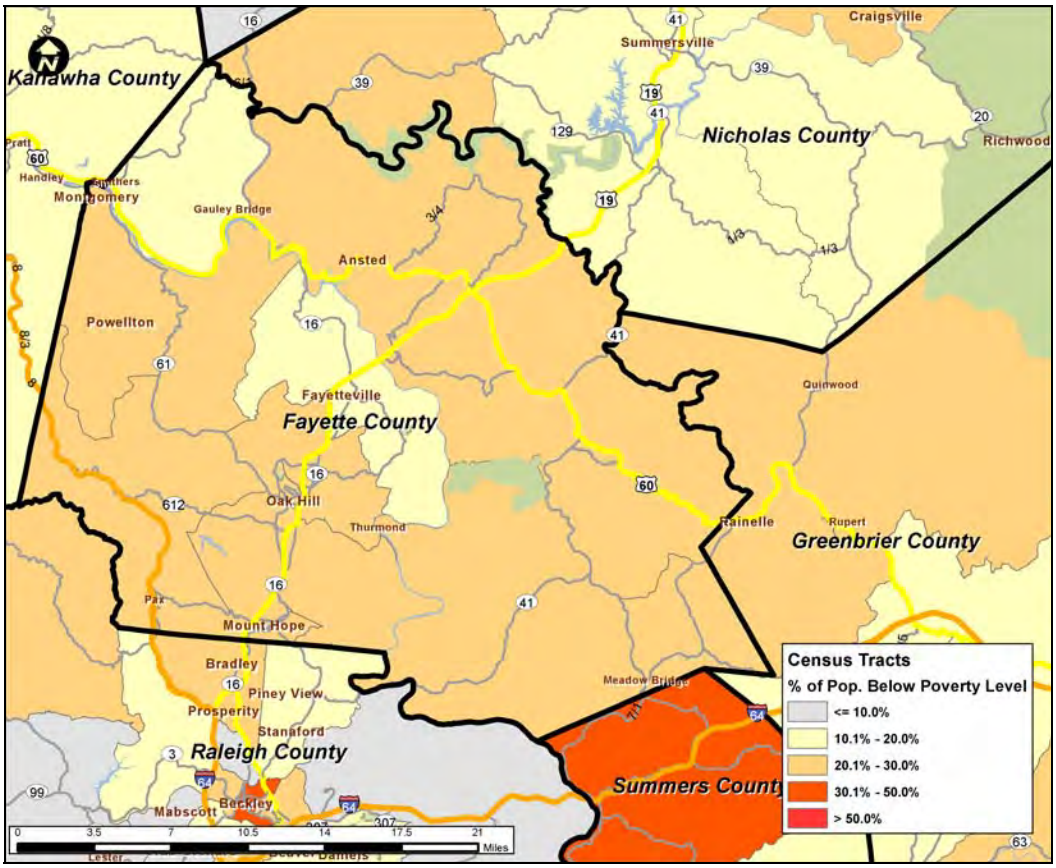
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Fayette County	Population	47,579	46,039	45,979	45,937
	Population Change	-	-1,540	-52	-42
	Percent Change	-	-3.2%	-0.1%	-0.1%
County Seat: Fayetteville	Population	2,754	2,892	2,878	2,862
	Population Change	-	138	-14	-16
	Percent Change	-	5.0%	-0.5%	-0.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	9,806	21.3%
Population not living in poverty	36,233	78.7%
Total	46,039	100.0%

Source: American Community Survey (ACS)

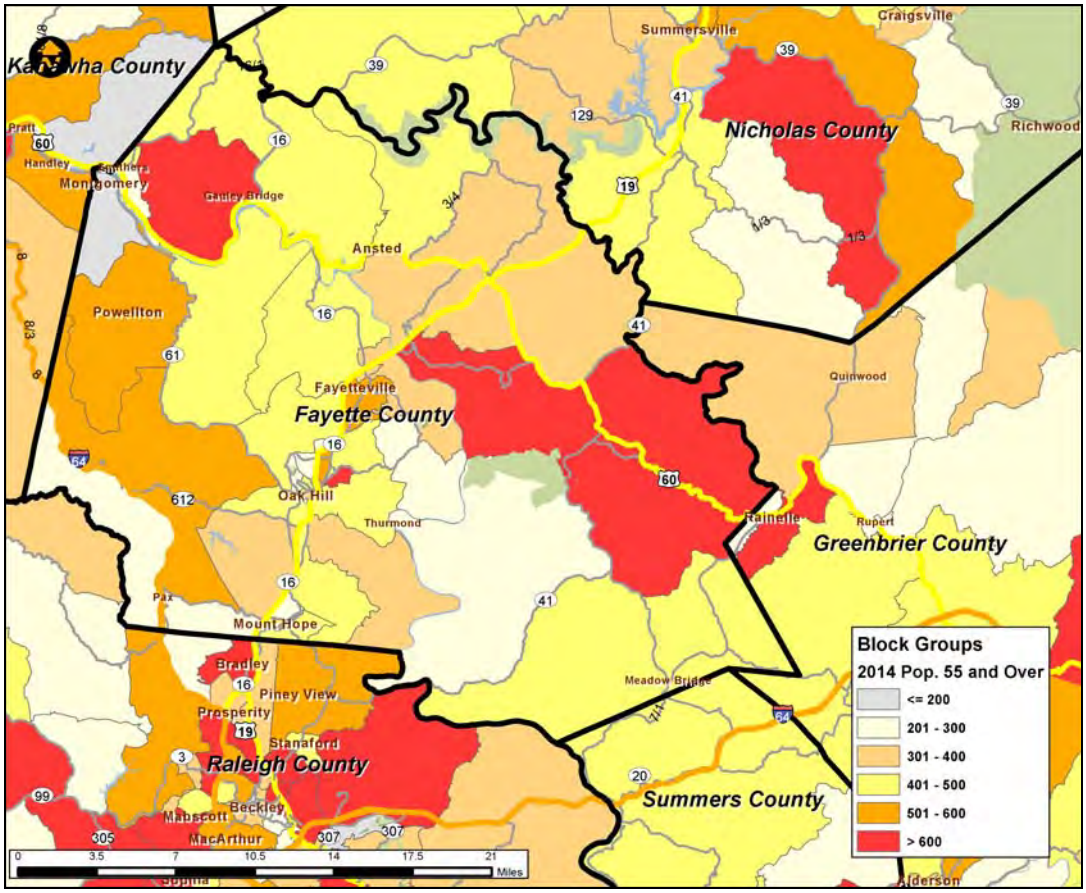


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	10,589	23.0%	10,194	22.2%	10,025	21.8%	-169	-1.7%
20 to 24	2,486	5.4%	2,451	5.3%	2,211	4.8%	-240	-9.8%
25 to 34	5,341	11.6%	5,178	11.3%	4,938	10.7%	-240	-4.6%
35 to 44	5,847	12.7%	5,812	12.6%	5,570	12.1%	-242	-4.2%
45 to 54	6,906	15.0%	6,386	13.9%	6,018	13.1%	-368	-5.8%
55 to 64	7,090	15.4%	7,347	16.0%	7,069	15.4%	-278	-3.8%
65 to 74	4,097	8.9%	4,929	10.7%	6,214	13.5%	1,285	26.1%
75 & Over	3,729	8.1%	3,681	8.0%	3,891	8.5%	210	5.7%
Total	46,039	100.0%	45,979	100.0%	45,937	100.0%	-42	-0.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	43,046	93.5%
Black	2,118	4.6%
Indian	92	0.2%
Asian	92	0.2%
Pacific Islander	0	0.0%
Some Other Race	92	0.2%
Two or More Races	599	1.3%
Total	46,039	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	40,192	87.3%
Moved within Same County	3,499	7.6%
Different County Same State	1,105	2.4%
Moved from Different State	1,151	2.5%
Moved from Abroad	46	0.1%
Total	46,039	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

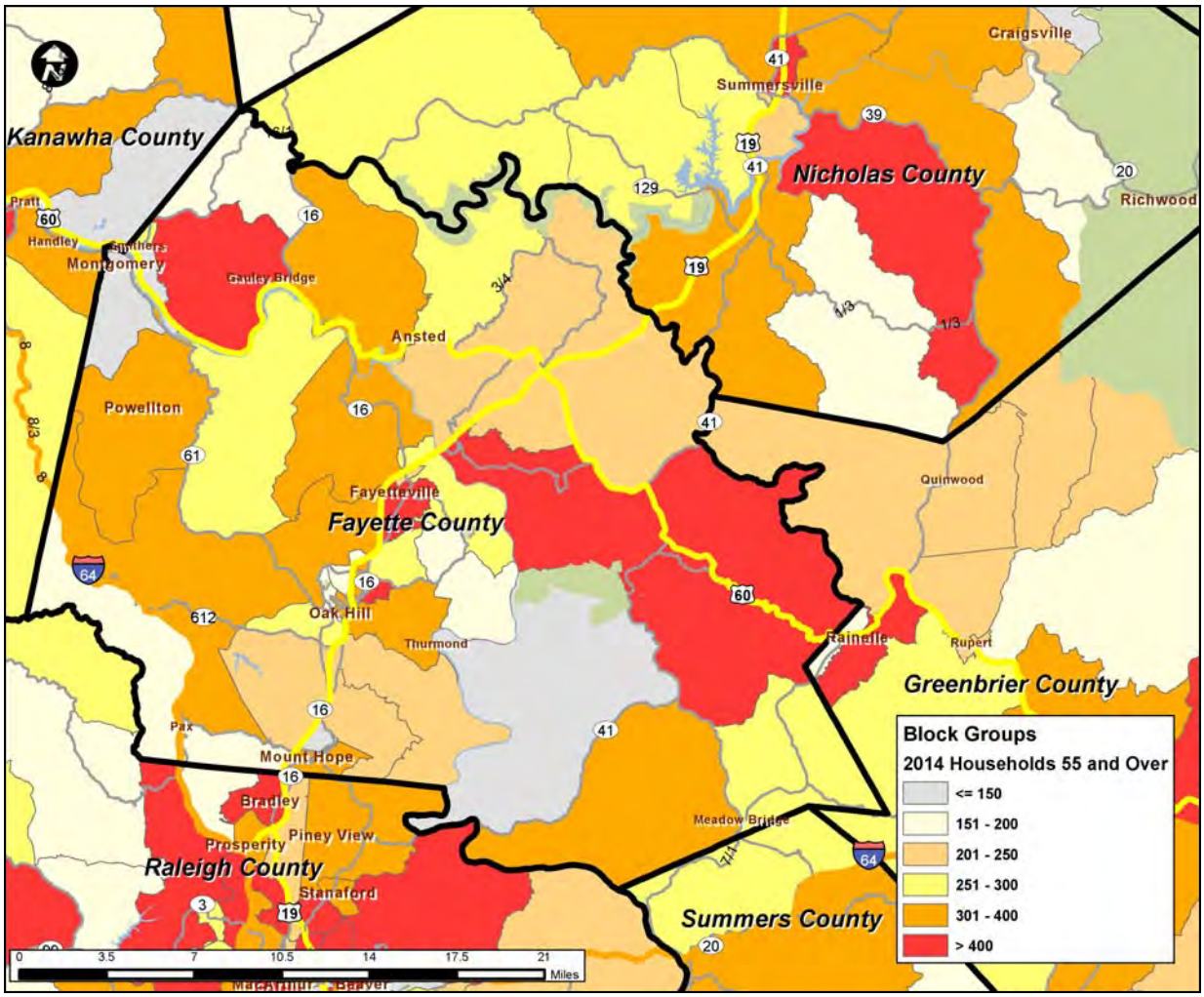
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Fayette County	Households	18,945	18,813	18,922	18,976
	Household Change	-	-132	112	54
	Percent Change	-	-0.7%	0.6%	0.3%
	Household Size	2.51	2.45	2.33	2.33
County Seat: Fayetteville	Households	1,151	1,245	1,245	1,241
	Household Change	-	94	0	-4
	Percent Change	-	8.2%	0.0%	-0.3%
	Household Size	2.4	2.3	2.31	2.31

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	621	3.3%	570	3.0%	514	2.7%	-56	-9.8%
25 to 34	2,239	11.9%	2,140	11.3%	2,017	10.6%	-123	-5.7%
35 to 44	2,841	15.1%	2,815	14.9%	2,648	14.0%	-167	-5.9%
45 to 54	3,612	19.2%	3,293	17.4%	3,042	16.0%	-251	-7.6%
55 to 64	4,195	22.3%	4,305	22.8%	4,066	21.4%	-239	-5.6%
65 to 74	2,690	14.3%	3,214	17.0%	3,995	21.1%	781	24.3%
75 to 84	1,938	10.3%	1,838	9.7%	1,951	10.3%	113	6.2%
85 & Over	696	3.7%	746	3.9%	741	3.9%	-4	-0.6%
Total	18,813	100.0%	18,921	100.0%	18,975	100.0%	54	0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



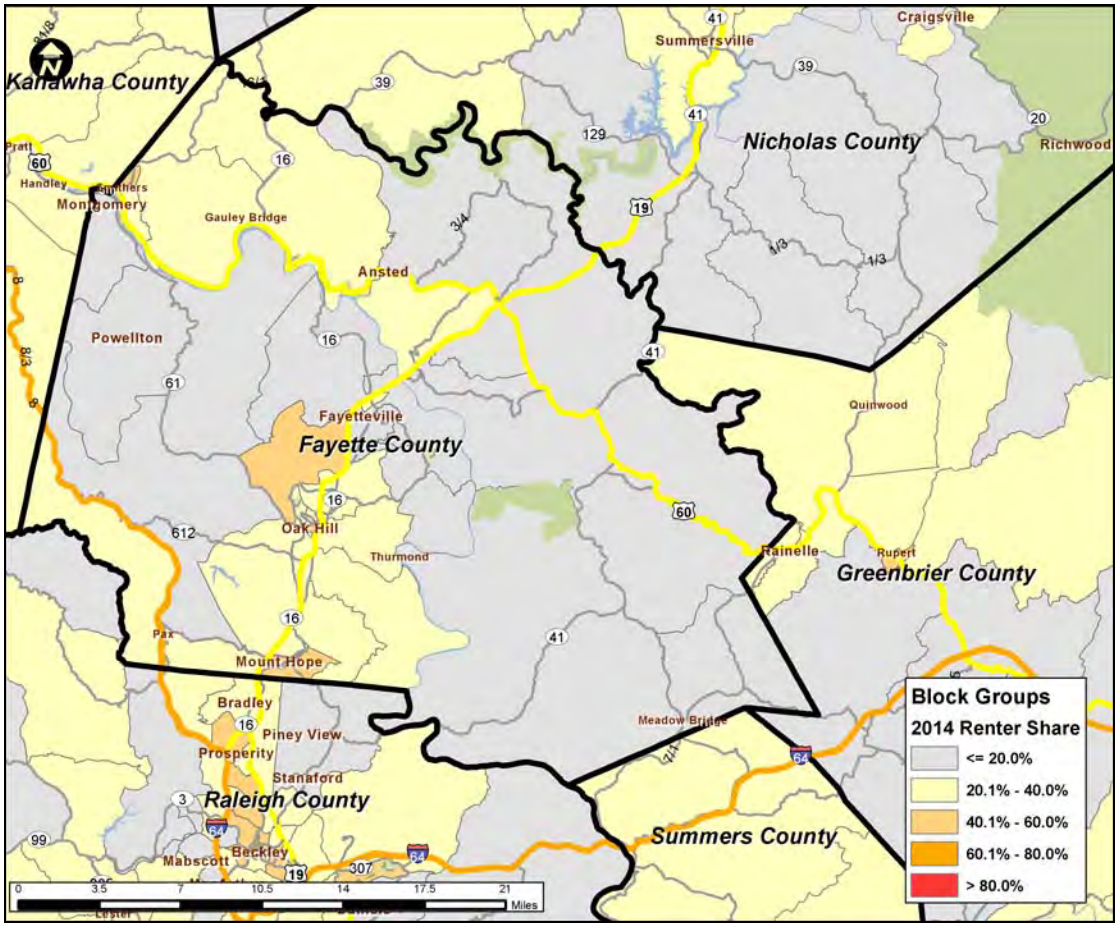
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	14,279	75.9%	13,851	73.2%	13,994	73.7%
Renter-Occupied	4,534	24.1%	5,071	26.8%	4,982	26.3%
Total	18,813	100.0%	18,922	100.0%	18,976	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,968	83.7%	8,390	83.0%	8,898	82.7%
Renter-Occupied	1,552	16.3%	1,713	17.0%	1,856	17.3%
Total	9,519	100.0%	10,103	100.0%	10,754	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,039	40.2%	2,016	40.5%	-23	-1.1%
2 Persons	1,382	27.3%	1,352	27.1%	-30	-2.2%
3 Persons	798	15.7%	785	15.7%	-13	-1.7%
4 Persons	527	10.4%	513	10.3%	-15	-2.8%
5 Persons+	325	6.4%	317	6.4%	-8	-2.3%
Total	5,071	100.0%	4,982	100.0%	-89	-1.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,618	26.1%	3,700	26.4%	82	2.3%
2 Persons	5,352	38.6%	5,406	38.6%	55	1.0%
3 Persons	2,316	16.7%	2,330	16.6%	14	0.6%
4 Persons	1,561	11.3%	1,557	11.1%	-4	-0.3%
5 Persons+	1,004	7.2%	1,001	7.2%	-3	-0.3%
Total	13,851	100.0%	13,994	100.0%	143	1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
SRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	942	55.0%	1,031	55.6%	90	9.5%
2 Persons	494	28.8%	535	28.8%	41	8.3%
3 Persons	155	9.1%	164	8.8%	8	5.5%
4 Persons	74	4.3%	83	4.5%	9	12.7%
5 Persons+	49	2.8%	43	2.3%	-6	-12.4%
Total	1,713	100.0%	1,856	100.0%	143	8.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,104	37.0%	3,264	36.7%	160	5.1%
2 Persons	3,779	45.0%	3,980	44.7%	201	5.3%
3 Persons	962	11.5%	1,048	11.8%	86	9.0%
4 Persons	298	3.5%	345	3.9%	47	15.8%
5 Persons+	247	2.9%	261	2.9%	14	5.7%
Total	8,390	100.0%	8,898	100.0%	508	6.1%

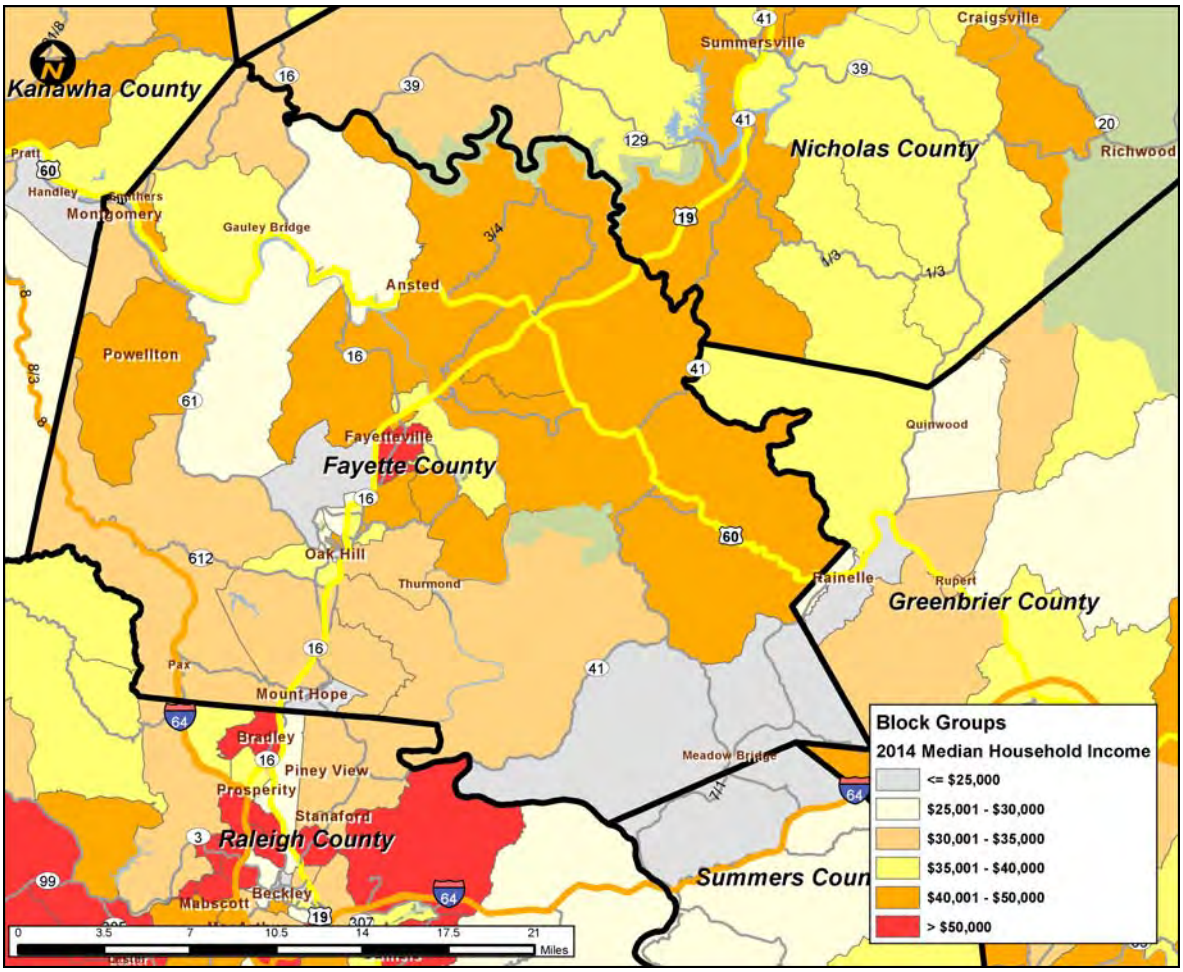
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	2,032	10.8%	2,211	11.7%	2,145	11.3%
$10,000 to $19,999	3,951	21.0%	4,091	21.6%	3,971	20.9%
$20,000 to $29,999	2,728	14.5%	2,746	14.5%	2,740	14.4%
$30,000 to $39,999	2,163	11.5%	2,170	11.5%	2,166	11.4%
$40,000 to $49,999	1,957	10.4%	1,753	9.3%	1,755	9.2%
$50,000 to $59,999	1,505	8.0%	1,405	7.4%	1,424	7.5%
$60,000 to $74,999	2,013	10.7%	1,854	9.8%	1,844	9.7%
$75,000 to $99,999	1,392	7.4%	1,380	7.3%	1,481	7.8%
$100,000 to $124,999	621	3.3%	717	3.8%	768	4.0%
$124,999 to $149,999	207	1.1%	278	1.5%	325	1.7%
$150,000 to $199,999	188	1.0%	240	1.3%	258	1.4%
$200,000+	75	0.4%	77	0.4%	99	0.5%
Total	18,813	100.0%	18,922	100.0%	18,976	100.0%
Median Income	$33,198		$31,902		$32,915	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



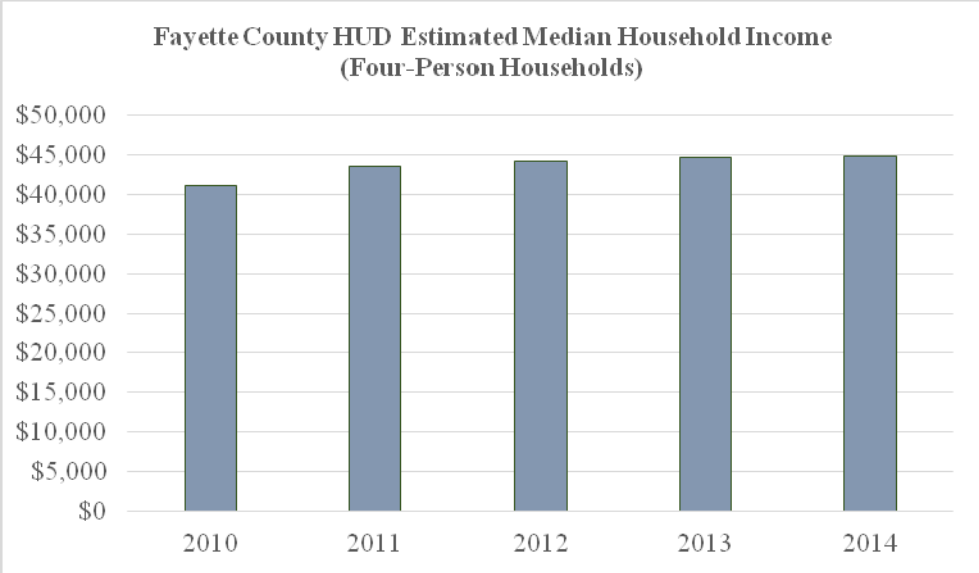
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	990	10.4%	1,071	10.6%	1,111	10.3%
$10,000 to $19,999	2,561	26.9%	2,658	26.3%	2,712	25.2%
$20,000 to $29,999	1,599	16.8%	1,674	16.6%	1,787	16.6%
$30,000 to $39,999	1,142	12.0%	1,250	12.4%	1,329	12.4%
$40,000 to $49,999	866	9.1%	848	8.4%	927	8.6%
$50,000 to $59,999	657	6.9%	671	6.6%	725	6.7%
$60,000 to $74,999	762	8.0%	786	7.8%	854	7.9%
$75,000 to $99,999	543	5.7%	613	6.1%	689	6.4%
$100,000 to $124,999	181	1.9%	254	2.5%	305	2.8%
$124,999 to $149,999	95	1.0%	132	1.3%	148	1.4%
$150,000 to $199,999	76	0.8%	108	1.1%	121	1.1%
$200,000+	48	0.5%	38	0.4%	47	0.4%
Total	9,519	100.0%	10,103	100.0%	10,754	100.0%
Median Income	$27,544		$27,902		$28,698	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$41,100	-
2011	$43,600	6.1%
2012	$44,200	1.4%
2013	$44,700	1.1%
2014	$44,900	0.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	809	160	82	60	14	1,126
$10,000 to $19,999	531	330	166	94	50	1,172
$20,000 to $29,999	172	294	114	64	83	727
$30,000 to $39,999	82	60	53	147	27	369
$40,000 to $49,999	119	162	50	6	32	369
$50,000 to $59,999	35	124	90	25	32	305
$60,000 to $74,999	31	53	95	49	17	246
$75,000 to $99,999	15	30	22	5	25	96
$100,000 to $124,999	8	11	30	14	3	67
$125,000 to $149,999	3	6	2	3	4	18
$150,000 to $199,999	4	2	6	2	4	18
$200,000 & Over	7	3	2	1	4	17
Total	1,817	1,236	712	471	295	4,531

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	896	214	108	86	14	1,318
$10,000 to $19,999	605	377	187	103	61	1,333
$20,000 to $29,999	190	301	121	65	77	753
$30,000 to $39,999	97	69	58	143	30	397
$40,000 to $49,999	116	166	49	11	42	383
$50,000 to $59,999	33	136	88	29	33	320
$60,000 to $74,999	48	63	107	55	23	296
$75,000 to $99,999	23	25	30	3	23	105
$100,000 to $124,999	16	13	35	14	5	82
$125,000 to $149,999	2	7	10	11	8	37
$150,000 to $199,999	7	11	5	3	7	33
$200,000 & Over	6	1	0	3	3	14
Total	2,039	1,382	798	527	325	5,071

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	849	193	105	84	15	1,246
$10,000 to $19,999	592	348	157	106	61	1,264
$20,000 to $29,999	200	299	104	53	84	740
$30,000 to $39,999	100	60	64	129	24	378
$40,000 to $49,999	126	179	44	14	38	401
$50,000 to $59,999	35	141	97	28	29	330
$60,000 to $74,999	44	67	115	54	24	304
$75,000 to $99,999	26	28	38	8	26	126
$100,000 to $124,999	26	13	37	20	2	97
$125,000 to $149,999	5	7	12	10	5	39
$150,000 to $199,999	7	14	10	3	6	40
$200,000 & Over	6	3	1	3	3	17
Total	2,016	1,352	785	513	317	4,982

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	534	93	77	55	9	768
$10,000 to $19,999	208	219	162	87	49	724
$20,000 to $29,999	45	242	91	41	79	498
$30,000 to $39,999	46	45	47	140	20	298
$40,000 to $49,999	88	74	36	4	26	229
$50,000 to $59,999	17	84	57	22	21	201
$60,000 to $74,999	6	14	61	38	14	133
$75,000 to $99,999	3	18	9	4	22	56
$100,000 to $124,999	1	8	27	12	2	50
$125,000 to $149,999	1	1	0	3	1	6
$150,000 to $199,999	2	0	4	2	3	11
$200,000 & Over	4	2	1	0	0	7
Total	954	799	572	409	247	2,981

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	570	138	103	78	11	899
$10,000 to $19,999	265	250	178	97	55	845
$20,000 to $29,999	66	237	98	49	72	522
$30,000 to $39,999	57	47	49	135	23	310
$40,000 to $49,999	88	75	36	5	38	242
$50,000 to $59,999	13	89	58	26	28	213
$60,000 to $74,999	18	19	73	40	17	167
$75,000 to $99,999	8	15	9	2	21	55
$100,000 to $124,999	5	8	30	11	2	56
$125,000 to $149,999	1	3	6	7	4	21
$150,000 to $199,999	3	5	3	3	5	20
$200,000 & Over	5	1	0	1	0	7
Total	1,098	888	643	453	276	3,358

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	510	115	100	76	12	813
$10,000 to $19,999	229	218	152	101	53	754
$20,000 to $29,999	55	228	83	38	76	480
$30,000 to $39,999	53	40	55	123	21	291
$40,000 to $49,999	87	67	32	7	35	229
$50,000 to $59,999	12	89	64	22	26	213
$60,000 to $74,999	12	21	74	35	21	163
$75,000 to $99,999	9	15	12	3	21	60
$100,000 to $124,999	8	11	33	12	1	66
$125,000 to $149,999	3	4	8	7	4	25
$150,000 to $199,999	1	7	8	4	5	24
$200,000 & Over	5	3	0	2	0	9
Total	984	817	621	429	274	3,126

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	107	50	78	26	9	270
$10,000 to $19,999	70	196	194	133	77	670
$20,000 to $29,999	83	111	193	97	157	641
$30,000 to $39,999	127	212	180	113	88	720
$40,000 to $49,999	70	248	150	230	160	858
$50,000 to $59,999	74	266	70	178	57	645
$60,000 to $74,999	76	259	344	279	160	1,117
$75,000 to $99,999	22	373	178	156	58	786
$100,000 to $124,999	10	122	126	103	30	391
$125,000 to $149,999	1	46	10	22	25	103
$150,000 to $199,999	10	32	11	20	22	94
$200,000 & Over	0	15	6	6	3	30
Total	649	1,929	1,541	1,362	844	6,325

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	85	39	82	26	9	240
$10,000 to $19,999	75	168	163	121	62	589
$20,000 to $29,999	50	84	178	102	136	550
$30,000 to $39,999	105	157	161	105	82	610
$40,000 to $49,999	47	168	123	195	130	663
$50,000 to $59,999	58	187	59	167	48	520
$60,000 to $74,999	52	203	272	243	132	901
$75,000 to $99,999	16	327	171	141	57	712
$100,000 to $124,999	8	136	116	107	40	407
$125,000 to $149,999	4	48	8	30	34	125
$150,000 to $199,999	11	38	16	20	27	112
$200,000 & Over	1	17	6	7	1	32
Total	514	1,573	1,354	1,263	757	5,461

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	70	33	79	31	8	221
$10,000 to $19,999	66	147	136	104	53	505
$20,000 to $29,999	40	65	153	88	127	473
$30,000 to $39,999	86	132	147	103	77	546
$40,000 to $49,999	40	139	113	176	131	599
$50,000 to $59,999	53	155	60	165	53	486
$60,000 to $74,999	45	173	256	227	126	828
$75,000 to $99,999	16	329	184	144	59	732
$100,000 to $124,999	8	129	118	102	40	397
$125,000 to $149,999	1	62	15	36	38	152
$150,000 to $199,999	12	36	13	25	27	113
$200,000 & Over	0	24	7	11	1	44
Total	436	1,426	1,281	1,212	740	5,095

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	275	67	5	5	5	358
$10,000 to $19,999	323	112	4	7	1	447
$20,000 to $29,999	127	52	22	22	4	228
$30,000 to $39,999	36	16	6	6	6	71
$40,000 to $49,999	31	88	14	2	5	140
$50,000 to $59,999	18	40	33	2	11	104
$60,000 to $74,999	24	39	34	12	3	113
$75,000 to $99,999	13	12	13	1	2	40
$100,000 to $124,999	7	3	3	2	1	17
$125,000 to $149,999	2	5	2	0	3	13
$150,000 to $199,999	2	2	2	0	1	7
$200,000 & Over	3	1	1	1	4	11
Total	863	438	140	62	48	1,550

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	327	76	5	8	3	419
$10,000 to $19,999	340	128	9	6	6	488
$20,000 to $29,999	124	63	23	16	5	231
$30,000 to $39,999	40	22	9	9	7	86
$40,000 to $49,999	28	91	13	6	4	141
$50,000 to $59,999	21	47	30	4	6	107
$60,000 to $74,999	30	44	34	15	6	129
$75,000 to $99,999	16	10	21	1	2	50
$100,000 to $124,999	11	4	5	3	3	26
$125,000 to $149,999	1	4	3	4	4	16
$150,000 to $199,999	3	6	2	1	2	14
$200,000 & Over	1	0	0	3	3	7
Total	942	494	155	74	49	1,713

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	339	78	5	8	3	433
$10,000 to $19,999	363	130	4	5	8	510
$20,000 to $29,999	145	70	22	14	8	260
$30,000 to $39,999	47	21	9	6	4	87
$40,000 to $49,999	39	112	11	8	3	172
$50,000 to $59,999	22	52	33	7	3	117
$60,000 to $74,999	32	46	41	18	4	142
$75,000 to $99,999	17	13	26	5	5	66
$100,000 to $124,999	18	1	4	7	1	32
$125,000 to $149,999	2	3	4	3	2	14
$150,000 to $199,999	6	8	2	0	1	16
$200,000 & Over	1	0	1	2	3	7
Total	1,031	535	164	83	43	1,856

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	404	168	27	24	9	631
$10,000 to $19,999	1,327	632	67	26	62	2,114
$20,000 to $29,999	525	640	149	43	8	1,365
$30,000 to $39,999	357	548	124	18	22	1,069
$40,000 to $49,999	156	399	126	10	34	724
$50,000 to $59,999	83	315	96	49	12	555
$60,000 to $74,999	81	439	76	36	14	646
$75,000 to $99,999	49	272	110	36	39	505
$100,000 to $124,999	17	80	44	17	2	161
$125,000 to $149,999	11	44	12	3	8	78
$150,000 to $199,999	10	47	10	2	1	69
$200,000 & Over	11	15	8	2	0	36
Total	3,030	3,598	850	266	209	7,953

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	418	172	30	21	11	652
$10,000 to $19,999	1,339	645	92	22	70	2,170
$20,000 to $29,999	566	656	162	50	9	1,443
$30,000 to $39,999	347	643	134	19	20	1,163
$40,000 to $49,999	145	376	134	14	37	707
$50,000 to $59,999	77	313	97	61	16	565
$60,000 to $74,999	82	451	80	26	18	657
$75,000 to $99,999	59	294	118	50	42	564
$100,000 to $124,999	28	102	69	24	5	228
$125,000 to $149,999	18	62	17	6	14	116
$150,000 to $199,999	15	56	18	3	3	94
$200,000 & Over	10	10	10	1	0	31
Total	3,104	3,779	962	298	247	8,390

Source: Ribbon Demographics; ESRI; Urban Decision Group

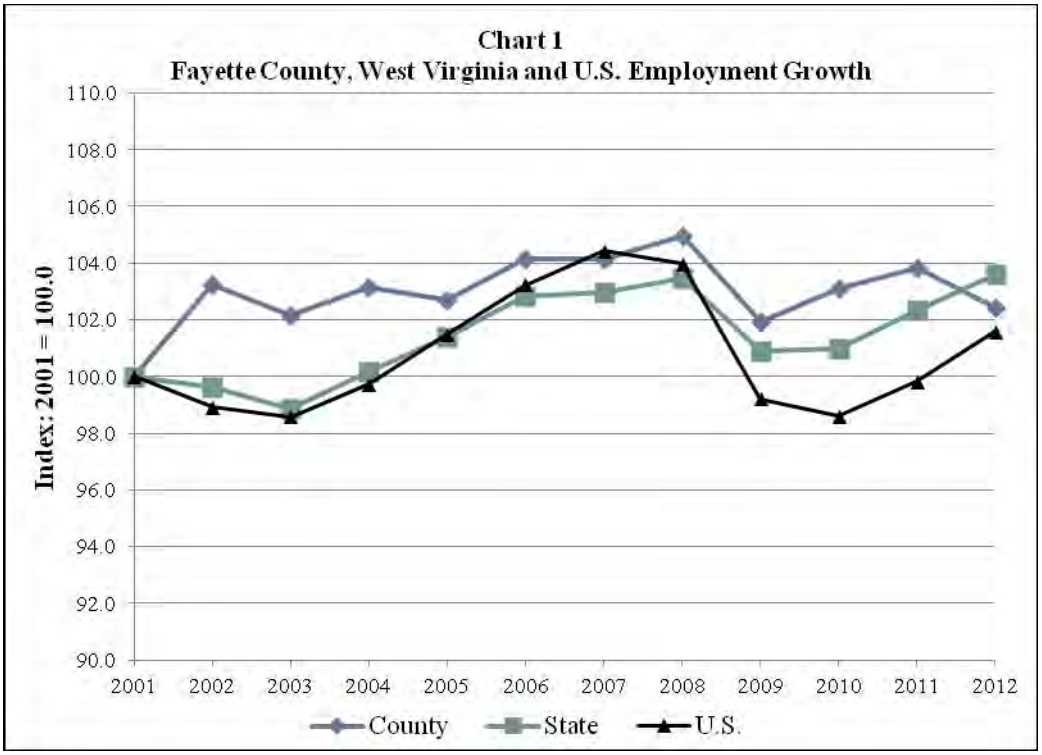
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	443	176	33	22	4	678
$10,000 to $19,999	1,368	632	97	23	82	2,202
$20,000 to $29,999	601	702	163	54	7	1,527
$30,000 to $39,999	355	703	136	25	24	1,242
$40,000 to $49,999	162	386	151	13	42	754
$50,000 to $59,999	84	333	106	75	10	608
$60,000 to $74,999	88	475	95	31	23	712
$75,000 to $99,999	78	316	139	51	39	623
$100,000 to $124,999	35	120	81	32	7	273
$125,000 to $149,999	19	70	17	10	19	134
$150,000 to $199,999	18	55	22	6	3	104
$200,000 & Over	13	13	9	1	3	39
Total	3,264	3,980	1,048	345	261	8,898

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Fayette County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Fayette County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Fayette County, State and U.S. Employment, 2001-2012						
	Fayette County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	11,831		686		129,636	
2002	12,212	3.2%	683	-0.4%	128,234	-1.1%
2003	12,084	-1.0%	678	-0.8%	127,796	-0.3%
2004	12,205	1.0%	687	1.3%	129,278	1.2%
2005	12,150	-0.5%	695	1.2%	131,572	1.8%
2006	12,319	1.4%	705	1.4%	133,834	1.7%
2007	12,320	0.0%	706	0.1%	135,366	1.1%
2008	12,420	0.8%	710	0.5%	134,806	-0.4%
2009	12,061	-2.9%	692	-2.5%	128,608	-4.6%
2010	12,197	1.1%	692	0.1%	127,820	-0.6%
2011	12,286	0.7%	702	1.4%	129,411	1.2%
2012	12,118	-1.4%	711	1.2%	131,696	1.8%
Change						
2001-12	287	2.4%	25	3.6%	2,061	1.6%
2001-03	253	2.1%	-8	-1.1%	-1,840	-1.4%
2003-07	236	2.0%	28	4.2%	7,570	5.9%
2007-12	-202	-1.6%	4	0.6%	-3,670	-2.7%

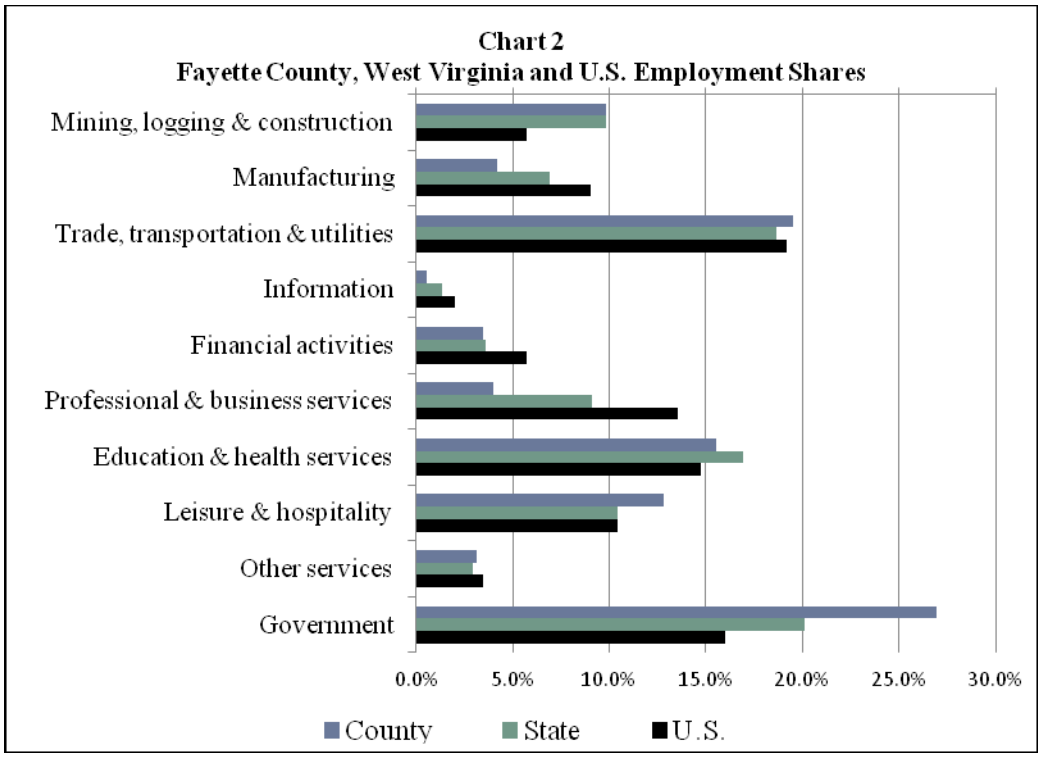
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Fayette County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Fayette County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,188	9.8%	99.4	170.4
Manufacturing	506	4.2%	60.5	46.2
Trade, Transportation and Utilities	2,364	19.5%	104.5	101.8
Information	70	0.6%	42.9	28.4
Financial Activities	420	3.5%	96.8	60.8
Professional and Business Services	483	4.0%	43.9	29.3
Educational and Health Services	1,885	15.6%	91.9	105.6
Leisure and Hospitality	1,552	12.8%	122.6	122.8
Other Services	384	3.2%	106.7	91.7
Total Private Sector	**8,852**	**73.0%**	**91.5**	**86.9**
Total Government	**3,266**	**27.0%**	**133.8**	**168.6**
Total Payroll Employment	**12,118**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

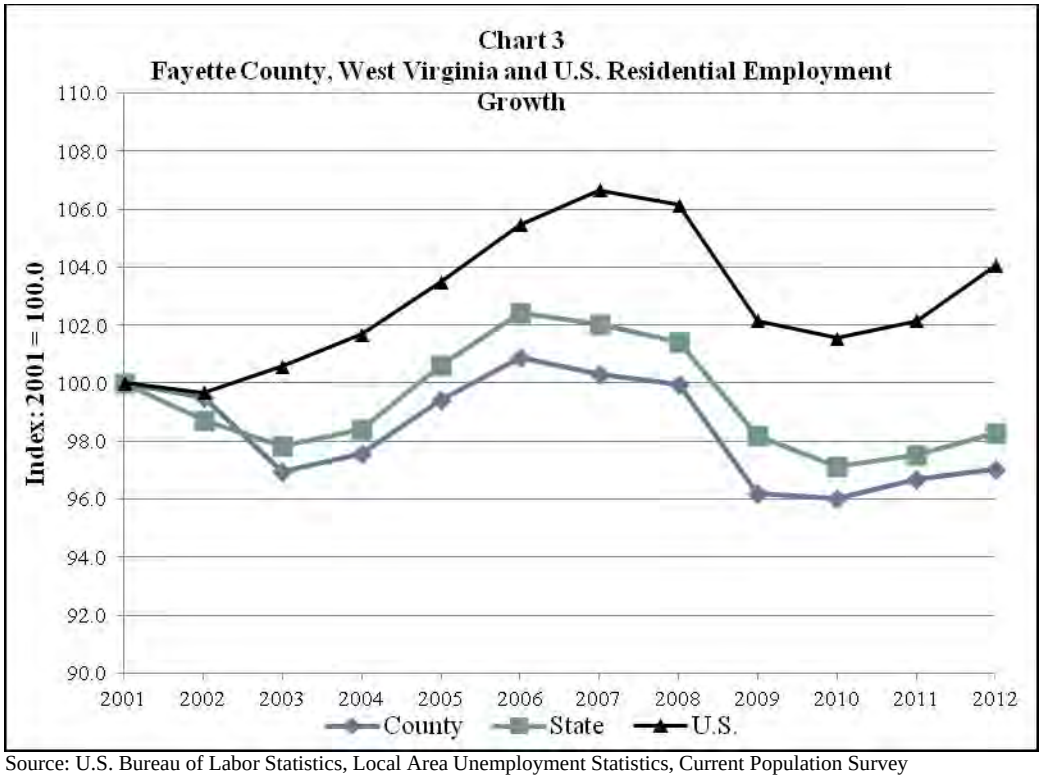


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Fayette County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Fayette County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Fayette County; this one considers the number of Fayette County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

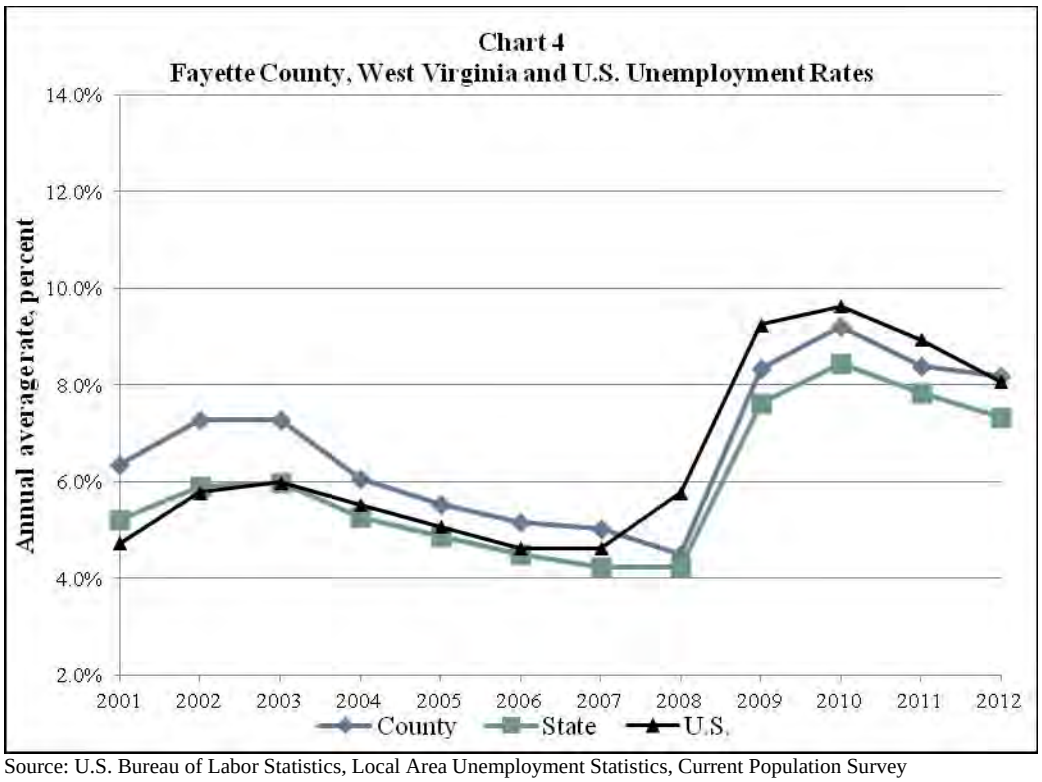
Table 3 Fayette County, State and U.S. Residential Employment, 2001-2012						
	Fayette County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	17,108		759		136,933	
2002	17,026	-0.5%	749	-1.3%	136,485	-0.3%
2003	16,585	-2.6%	742	-0.9%	137,736	0.9%
2004	16,693	0.7%	747	0.6%	139,252	1.1%
2005	17,010	1.9%	764	2.3%	141,730	1.8%
2006	17,258	1.5%	777	1.8%	144,427	1.9%
2007	17,163	-0.6%	774	-0.4%	146,047	1.1%
2008	17,103	-0.3%	769	-0.6%	145,362	-0.5%
2009	16,457	-3.8%	745	-3.2%	139,878	-3.8%
2010	16,431	-0.2%	737	-1.1%	139,064	-0.6%
2011	16,542	0.7%	740	0.4%	139,869	0.6%
2012	16,599	0.3%	746	0.8%	142,469	1.9%
Change						
2001-12	-509	-3.0%	-13	-1.7%	5,536	4.0%
2001-03	-523	-3.1%	-16	-2.2%	803	0.6%
2003-07	578	3.5%	32	4.3%	8,311	6.0%
2007-10	-732	-4.3%	-37	-4.8%	-6,983	-4.8%
2010-12	168	1.0%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Fayette County, state and U.S. unemployment rates over the past decade. The table also shows the Fayette County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Fayette County Labor Force Statistics and Comparative Unemployment Rates						
	Fayette County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Fayette County	West Virginia	U.S.
2001	18,270	17,108	1,162	6.4%	5.2%	4.7%
2002	18,366	17,026	1,340	7.3%	5.9%	5.8%
2003	17,886	16,585	1,301	7.3%	6.0%	6.0%
2004	17,772	16,693	1,079	6.1%	5.3%	5.5%
2005	18,007	17,010	997	5.5%	4.9%	5.1%
2006	18,200	17,258	942	5.2%	4.5%	4.6%
2007	18,074	17,163	911	5.0%	4.2%	4.6%
2008	17,911	17,103	808	4.5%	4.2%	5.8%
2009	17,956	16,457	1,499	8.3%	7.6%	9.3%
2010	18,099	16,431	1,668	9.2%	8.4%	9.6%
2011	18,058	16,542	1,516	8.4%	7.8%	8.9%
2012	18,076	16,599	1,477	8.2%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Fayette County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	18,058	16,542	1,516	8.4%
2012 January	17,454	15,926	1,528	8.8%
2012 February	17,580	15,942	1,638	9.3%
2012 March	17,453	15,944	1,509	8.6%
2012 April	17,806	16,398	1,408	7.9%
2012 May	18,215	16,801	1,414	7.8%
2012 June	18,479	16,992	1,487	8%
2012 July	18,511	17,127	1,384	7.5%
2012 August	18,397	16,919	1,478	8%
2012 September	18,270	16,887	1,383	7.6%
2012 October	18,282	16,930	1,352	7.4%
2012 November	18,268	16,778	1,490	8.2%
2012 December	18,197	16,549	1,648	9.1%
2012 Annual	18,076	16,599	1,477	8.2%
2013 January	18,367	16,563	1,804	9.8%
2013 February	18,405	16,652	1,753	9.5%
2013 March	18,206	16,647	1,559	8.6%
2013 April	18,305	16,924	1,381	7.5%
2013 May	18,281	17,086	1,195	6.5%
2013 June	18,306	17,015	1,291	7.1%
2013 July	18,702	17,433	1,269	6.8%
2013 August	18,654	17,353	1,301	7%
2013 September	18,091	16,933	1,158	6.4%
2013 October	18,025	16,835	1,190	6.6%
2013 November	17,955	16,730	1,225	6.8%
2013 December	17,881	16,604	1,277	7.1%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Fayette County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Fayette County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,684	10.5%	207.2	556.3
Construction	1,377	8.6%	120.4	125.9
Manufacturing	824	5.1%	59.2	47.6
Wholesale Trade	385	2.4%	105.4	81.6
Retail Trade	2,534	15.8%	126.6	136.8
Transportation and Utilities	653	4.1%	72.9	80.3
Information	213	1.3%	75.0	57.7
Financial Activities	566	3.5%	79.8	51.3
Professional and Business Services	770	4.8%	64.8	45.4
Educational and Health Services	3,876	24.1%	93.4	107.1
Leisure and Hospitality	1,532	9.5%	110.2	105.7
Other Services, Except Public Administration	660	4.1%	89.8	83.6
Public Administration	1,009	6.3%	99.5	127.7
Total Employment	**16,083**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Fayette County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	4,133	25.7%	83.7	72.0
Service	3,120	19.4%	105.4	110.9
Sales and Office	4,246	26.4%	106.9	105.2
Natural Resources, Construction and Maintenance	2,782	17.3%	135.2	182.1
Production, Transportation and Material Moving	1,785	11.1%	82.8	91.0
Total Employment	**16,083**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Fayette County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Fayette County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Fayette County.

Largest Employers in Fayette County		
Employer	**Industry**	**Employment**
Fayette County Board of Education	Education	1,100
Mt Olive Correctional Complex	Corrections	200-499
Kingston Mining	Mining	200-499
West Virginia University	Education	200-499
Walmart	Retail	200-499
West Virginia Alloys	Manufacturing	200-499
Plateau Medical Center	Health Care	100-199
Montgomery General Hospital	Health Care	100-199
Maple Coal Company	Mining	50-99
New River Health Association	Health Care	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

The largest employers in Fayette County include mining, retail, education, medical and other services. Coal mining has experienced significant closures and production cutbacks due to a downturn in demand for coal-based electricity and low natural gas prices. The county's national parks, including the New River Gorge National River, have become a cornerstone of the county's growing tourism industry.

Fayetteville is the county seat and is located in the heart of the New River Gorge recreational area, a destination for hiking, camping, whitewater rafting and other outdoor activities. Retail areas are located just south of Fayetteville along US Highway 19. Fayetteville Town Center and Fayetteville Landing are two large shopping areas that include Walmart, Lowe's and other local and chain retail stores, restaurants and hotels.

The West Virginia Department of Commerce has received several Worker Adjustment and Retraining Notifications (WARN) for Fayette County during the past 24 months.

Business	Notice Date	Layoff or Closure	Jobs Lost
GCS Mount Hope	4/2013	Closure	73
Consol Energy/ Little Eagle Coal Co	6/2012,12/2012	Closure	85
Consol Energy/Fola Coal Co.	6/2012,12/2012	Closure	388
Kmart	10/2012	Closure	59
		Total	**605**

Local media sources also reported Alpha Natural Resources closed several mines and cut production at several locations in Fayette and other southern West Virginia counties in June 2012 which affected over 100 people.

Brookfield Power Corp. has invested $25 million in rebuilding and renovating the hydroelectric plant at the falls of the Kanawha River in Montgomery. They kept the dam and the old buildings, but just about everything else was removed and upgraded or replaced. Electricity generated from this project is sent into a regional grid.

The Boy Scouts of America located a permanent Jamboree site in Fayette County known as The Bechel Family National Scouting Reserve or The Summit. The 10,600-acre site will serve as a summer camp, training center and high adventure base for extreme sports. About 50,000 to 100,000 scouts are expected to visit the reserve annually, with specific events tripling that number during the Jamboree, which is held every four years. This project has created 950 construction jobs, and will employ 80 full-time and 1,200 seasonal staff.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	14,279	75.9%
Renter-Occupied	4,534	24.1%
Total-Occupied Units*	18,813	87.0%
Vacant For Rent	485	17.3%
Vacant For-Sale Only	202	7.2%
Vacant Rented/Sold, Not Occ.	160	5.7%
Vacant Seasonal, Recreational	452	16.1%
All Other Vacant	1,506	53.7%
Total Vacant Units	2,805	13.0%
Total	21,618	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	14,279	75.9%	14,193	86	0.6%
Renter-Occupied	4,534	24.1%	4,475	59	1.3%
Total	18,813	100.0%	18,668	145	0.7%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	157	1.1%	23	0.5%
2000 to 2004	443	3.1%	59	1.3%
1990 to 1999	1,442	10.1%	444	9.8%
1980 to 1989	1,428	10.0%	671	14.8%
1970 to 1979	2,927	20.5%	716	15.8%
1960 to 1969	1,228	8.6%	422	9.3%
1940 to 1959	3,527	24.7%	1,120	24.7%
1939 or Earlier	3,127	21.9%	1,088	24.0%
Total	14,279	100.0%	4,534	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	12,123	84.9%	2,453	54.1%
1 Attached	57	0.4%	118	2.6%
2 to 4	0	0.0%	494	10.9%
5 to 9	0	0.0%	299	6.6%
10 to 19	0	0.0%	59	1.3%
20 to 49	0	0.0%	159	3.5%
50 or More	0	0.0%	213	4.7%
Mobile Home,	2,085	14.6%	739	16.3%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	14,279	100.0%	4,534	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	14,279	100.0%
0.50 or Less Occupants Per Room	11,138	78.0%
0.51 to 1.00 Occupants Per Room	3,113	21.8%
1.01 to 1.50 Occupants Per Room	14	0.1%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	14	0.1%
Renter-Occupied	4,534	100.0%
0.50 or Less Occupants Per Room	3,106	68.5%
0.51 to 1.00 Occupants Per Room	1,333	29.4%
1.01 to 1.50 Occupants Per Room	68	1.5%
1.51 to 2.00 Occupants Per Room	27	0.6%
2.01 or More Occupants Per Room	0	0.0%
Total	18,813	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Fayette County	26.6%
West Virginia	32.0%

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

Building Permit Data – Fayette County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	134	119	74	80	58	61	39	37	38	19
Units in Single-Family Structures	134	119	72	80	58	53	31	34	38	19
Units in All Multi-Family Structures	0	0	2	0	0	8	8	3	0	0
Units in 2-unit Multi-Family Structures	0	0	2	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	8	8	3	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	10	87	2	97.7%
Tax Credit	1	32	0	100.0%
Tax Credit/Government-Subsidized	4	154	0	100.0%
Government-Subsidized	10	478	4	99.2%
Total	25	751	6	99.2%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	20	23.0%	0	0.0%	$550
One-Bedroom	1.0	18	20.7%	0	0.0%	$539
Two-Bedroom	1.0	30	34.5%	0	0.0%	$638
Two-Bedroom	1.5	6	6.9%	2	33.3%	$790
Two-Bedroom	2.0	8	9.2%	0	0.0%	$888
Three-Bedroom	1.0	5	5.7%	0	0.0%	$740
Total Market Rate		**87**	**100.0%**	**2**	**2.3%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	6	18.8%	0	0.0%	$555
Two-Bedroom	1.0	16	50.0%	0	0.0%	$648
Three-Bedroom	1.5	10	31.3%	0	0.0%	$732
Total Tax Credit		**32**	**100.0%**	**0**	**0.0%**	-

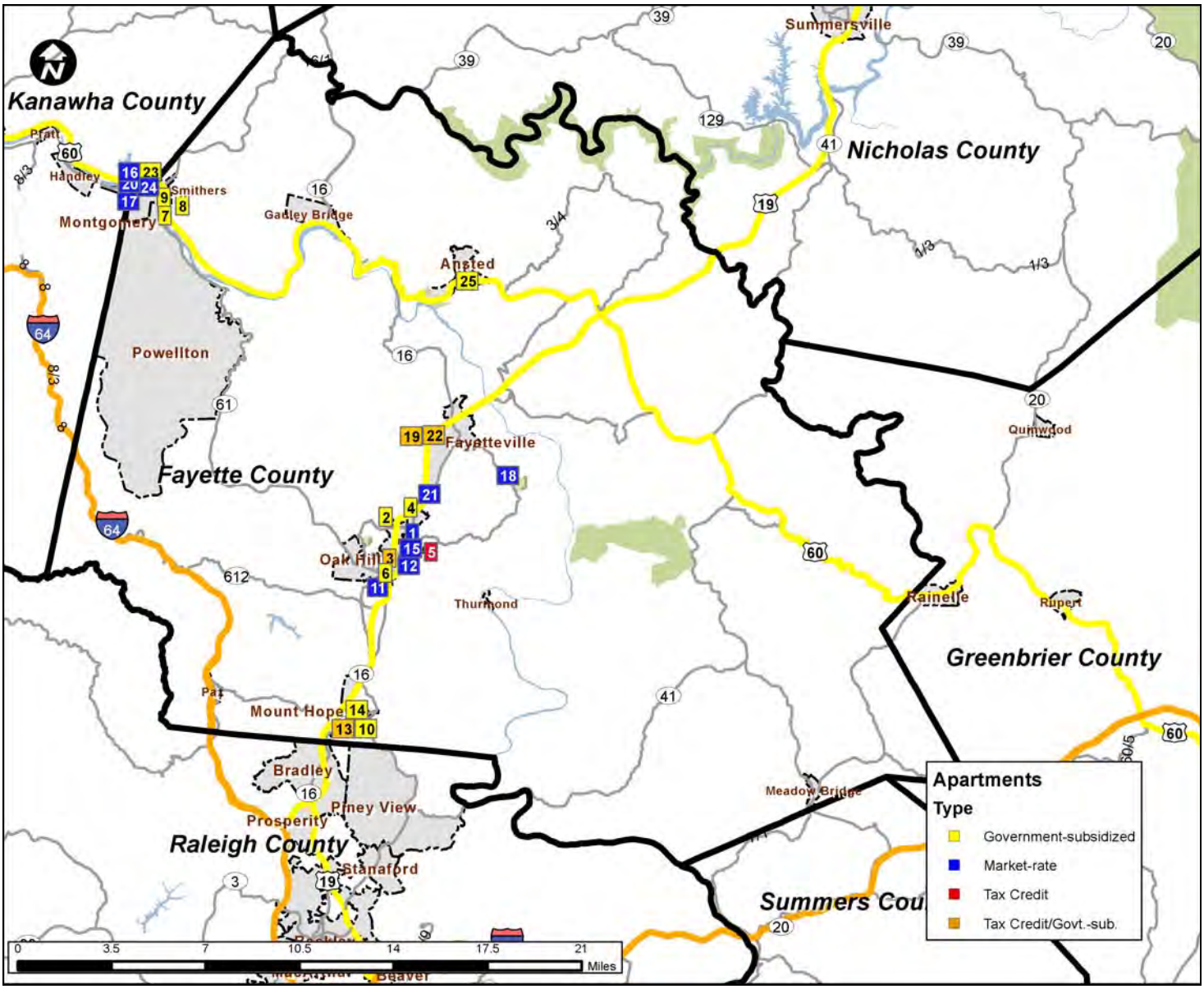
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	94	61.0%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	60	39.0%	0	0.0%	Two-Bedroom
Total Tax Credit		**154**	**100.0%**	**0**	**0.0%**	**-**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	30	6.3%	0	0.0%	Studio
One-Bedroom	1.0	203	42.5%	4	2.0%	One-Bedroom
Two-Bedroom	1.0	120	25.1%	0	0.0%	Two-Bedroom
Two-Bedroom	2.0	44	9.2%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	10	2.1%	0	0.0%	Three-Bedroom
Three-Bedroom	1.5	60	12.6%	0	0.0%	Three-Bedroom
Three-Bedroom	2.0	11	2.3%	0	0.0%	Three-Bedroom
Total		**478**	**100.0%**	**4**	**0.8%**	-
Grand Total		**751**	**100.0%**	**6**	**0.8%**	**-**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Gatewood Apts.	MRR	C	1968	8	0	100.0%	N.A.
2	Fayette Hills Unity	GSS	B+	2007	18	0	100.0%	N.A.
3	Fayette Manor	TGS	C+	1992	36	0	100.0%	N.A.
4	Pine Knoll Apts.	GSS	B-	1981	104	0	100.0%	N.A.
5	Plateau Oaks Apts.	TAX	B+	2004	32	0	100.0%	N.A.
6	Twin Oaks Plaza	GSS	C+	1983	60	0	100.0%	N.A.
7	Amos E. Landrum Apts.	GSS	C+	1993	24	0	100.0%	N.A.
8	Gertrude Apts.	GSS	B	1989	24	0	100.0%	N.A.
9	Wylodene Apts.	GSS	B-	1984	16	0	100.0%	N.A.
10	Midtown Terrace	GSS	B	1985	85	0	100.0%	N.A.
11	Maple Court Apts.	MRR	B	1980	28	0	100.0%	N.A.
12	116 Butler St.	MRR	B	1990	1	0	100.0%	N.A.
13	Hope Landing	TGS	B+	2000	22	0	100.0%	N.A.
14	Stadium Terrace	GSS	B	1941	50	0	100.0%	N.A.
15	Salem Place	MRR	B	1992	8	0	100.0%	N.A.
16	715 5th Ave.	MRR	B+	1990 / 2008	4	0	100.0%	N.A.
17	708 Fayette Pl.	MRR	B+	1995	1	0	100.0%	N.A.
18	Gatewood Rd.	MRR	A-	1990	1	0	100.0%	N.A.
19	Fayette Hills II	TGS	B	1986 / 2008	68	0	100.0%	N.A.
20	716 5th Ave.	MRR	C+	1985	4	2	50.0%	N.A.
21	Nancy Kay Homes	MRR	C+	1972	20	0	100.0%	N.A.
22	Hill Manor	TGS	B+	1991 / 2011	28	0	100.0%	N.A.
23	Rivermont Presbyterian Homes	GSS	C+	1983	89	4	95.5%	N.A.
24	Riverview Apts.	MRR	B-	1999	12	0	100.0%	N.A.
25	Ansted Terrace	GSS	B	1983	8	0	100.0%	0.0

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	10	87	2	97.7%	0
TAX	1	32	0	100.0%	0
TGS	4	154	0	100.0%	0
GSS	10	478	4	99.2%	0

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	8	0.0%
1970 to 1979	1	20	0.0%
1980 to 1989	10	486	1.2%
1990 to 1999	9	115	0.0%
2000 to 2004	2	54	0.0%
2005	0	0	-
2006	0	0	-
2007	1	18	0.0%
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	24	701	0.9%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	1	0.0%
B+	2	5	0.0%
B	3	37	0.0%
B-	1	12	0.0%
C+	2	24	8.3%
C	1	8	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	32	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	3	68	0.0%
B	5	235	0.0%
B-	2	120	0.0%
C+	4	209	1.9%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	19	492	2	99.6%
Senior (Age 55+)	6	259	4	98.5%
Total	25	751	6	99.2%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	373	0	100.0%
40% - 60% AMHI (Tax Credit)	32	0	100.0%
0-60% AMHI (All Affordable)	405	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	259	4	98.5%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	259	4	98.5%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	**City**	**Unit Type**	**Rent**	**# of Bedrooms**	**# of Bathrooms**	**Square Feet of Living Space**
1077 Armstrong Creek	Kimberly	Apartment	$500	2	1	N/A
108 4th Ave.	Montgomery	Single Family	$600	3	3	N/A
137 Robert C. Byrd Dr.	Mt Hope	Mobile Home	$700	2	2	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Fayette County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $88,467. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $616, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$88,467
Mortgaged Value = 95% of Median Home Price	$84,044
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$451
Estimated Taxes & Insurance*	$113
Estimated Private Mortgage Insurance**	$53
Estimated Monthly Mortgage Payment	$616

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Fayette County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	134	119	72	80	58	53	31	34	38	19

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of home sold in the county through 2014.

Overall For-Sale Analysis From County (2010 – 2014)					
	2010	2011	2012	2013	2014
Total Number of Sales	195	213	208	215	11
Median Sales Price	$67,000	$70,000	$81,375	$74,000	$88,818
Median Square Footage	N/A	N/A	N/A	1,214	1,180
Median Price Per Square Foot	N/A	N/A	N/A	$61	$75
Median Year Built	N/A	N/A	N/A	1954	1944
Median Number of Bedrooms	N/A	N/A	N/A	3	3
Median Number of Bathrooms	N/A	N/A	N/A	1	1

Source: County sales records

According to local sales records, the following table lists the median sales price of a sample of home sold in the county in 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013 Detailed For Sale Analysis					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Sales	1	59	130	21	3
Median Sales Price	$50,000	$62,00	$78,750	$125,000	$98,633
Median Square Footage	1044	980	1292	1888	2,453
Median Price Per Square Foot	$48	$63	$61	$66	$40
Median Year Built	1940	1940	1969	1964	1943
Median Number of Bathrooms	1	1	1	2	2.5

Source: County sales records

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	19	162	11.7%	8
Average Loan Amount	$72,300	$115,593	62.5%	$77,128
Average Age of Borrower	32	-	-	43
Average Gross Income of Borrower	$36,523	$76,173	47.9%	$39,076
Income to Loan Ratio	50.5%	65.9%	76.7%	50.7%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

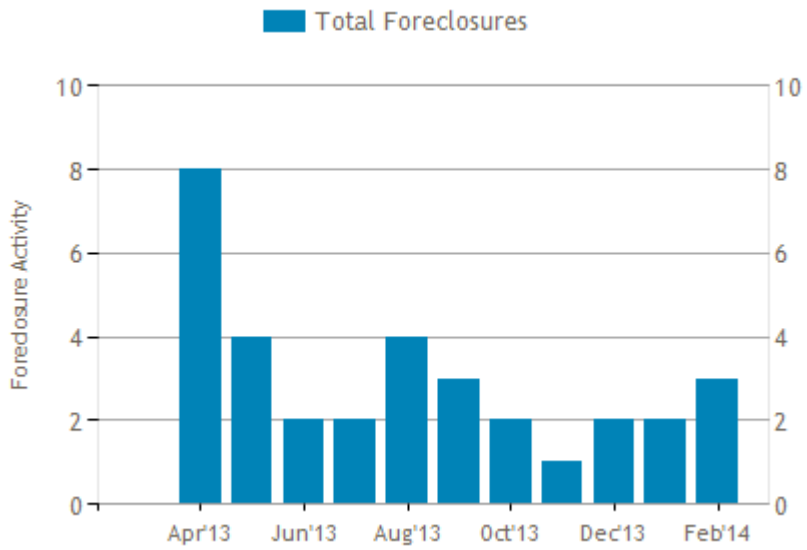
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	2	18	60	17	12	2
Median Listing Price	$33,750	$64,900	$99,400	$129,000	$197,000	$302,000
Median Square Footage	1,500	1,227	1,557	2,272	3,250	4,920
Median Price Per Square Foot	$23	$53	$64	$58	$60	$61
Median Year Built	1970	1953	1972	1981	1979	N/A
Median Number of Bathrooms	1	1	2	2	3	3.5

Source: MLS

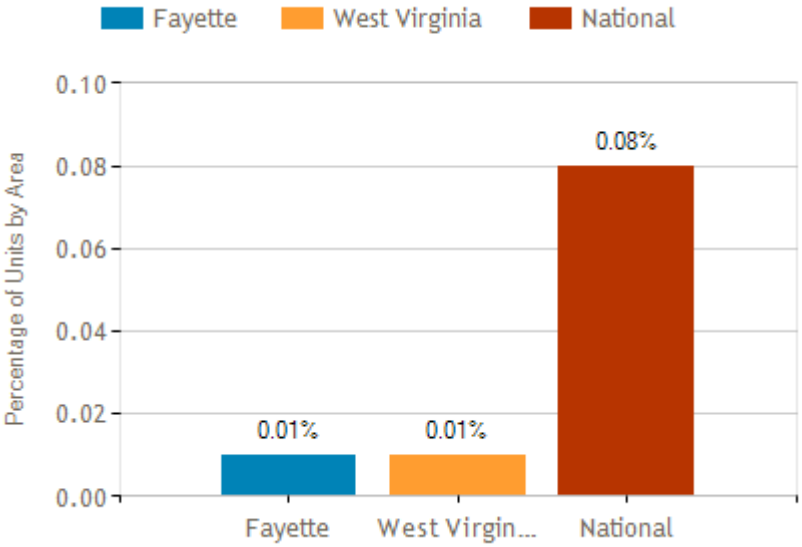
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April 2014.

Foreclosure Activity Counts – Fayette County, WV



Geographical Comparison – Fayette County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,769	$0	$22,380	1,681	-5.0%
41% - 60% AMHI	$20,481	$30,720	519	$22,381	$33,570	470	-9.4%
61% - 100% AMHI	$30,721	$51,200	556	$33,571	$55,940	542	-2.5%
Over 100% AMHI	$51,201	No Limit	514	$55,941	No Limit	433	-15.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	855	$0	$22,380	839	-1.9%
41% - 60% AMHI	$20,481	$30,720	567	$22,381	$33,570	555	-2.1%
61% - 100% AMHI	$30,721	$51,200	1,291	$33,571	$55,940	1,239	-4.0%
Over 100% AMHI	$51,201	No Limit	2,747	$55,941	No Limit	2,463	-10.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	2,624	$0	$22,380	2,520	-4.0%
41% - 60% AMHI	$20,481	$30,720	1,086	$22,381	$33,570	1,025	-5.6%
61% - 100% AMHI	$30,721	$51,200	1,847	$33,571	$55,940	1,781	-3.6%
Over 100% AMHI	$51,201	No Limit	3,261	$55,941	No Limit	2,896	-11.2%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	673	$0	$16,610	770	14.4%
41% - 60% AMHI	$15,201	$22,800	299	$16,611	$24,910	300	0.3%
61% - 100% AMHI	$22,801	$38,000	235	$24,911	$41,520	245	4.3%
Over 100% AMHI	$38,001	No Limit	507	$41,521	No Limit	540	6.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,780	$0	$16,610	2,133	19.8%
41% - 60% AMHI	$15,201	$22,800	1,445	$16,611	$24,910	1,496	3.5%
61% - 100% AMHI	$22,801	$38,000	1,968	$24,911	$41,520	2,134	8.4%
Over 100% AMHI	$38,001	No Limit	3,194	$41,521	No Limit	3,133	-1.9%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	2,453	$0	$16,610	2,903	18.3%
41% - 60% AMHI	$15,201	$22,800	1,744	$16,611	$24,910	1,796	3.0%
61% - 100% AMHI	$22,801	$38,000	2,203	$24,911	$41,520	2,379	8.0%
Over 100% AMHI	$38,001	No Limit	3,701	$41,521	No Limit	3,673	-0.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	2,036	$0	$27,970	1,950	-4.2%
Senior (Age 55+)	$0	$19,000	858	$0	$20,760	963	12.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(373 + 286 HCV) 659	32	(405 + 266 HCV*) 671
Number of Income-Eligible Family Renter Households	2,036	519	2,288
Existing Affordable Housing Penetration Rate – 2014	= 32.4%	= 6.2%	= 29.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	259	0	259
Number of Income-Eligible Senior Renter Households	858	299	972
Penetration Rate – 2014	= 30.2%	N/A	= 26.6%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(373 + 286 HCV) 659	32	(405 + 266 HCV*) 671
Number of Income-Eligible Family Renter Households	1,950	470	2,151
Existing Affordable Housing Penetration Rate – 2019	= 33.8%	= 6.8%	= 31.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	259	0	259
Number of Income-Eligible Senior Renter Households	953	300	1,070
Penetration Rate – 2019	= 27.2%	N/A	= 24.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,377	599	1,291	694
41%-60% AMHI (Tax Credit)	487	299	438	300

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Angela Gerald, Building Department Coordinator, Fayette County, (304) 574-4351

Ms. Gerald said one project is currently in the development phase; it involves the renovation and conversion of a gasoline station/commercial facility in Charlton Heights to four (4) one-bedroom apartments. Ms. Gerald said "a big push" for multifamily development in the county has not occurred because of most local residents' desire to own a home. She added zoning is not particularly strict, and projects require a 30-day hearing period. She also said FEMA is in the midst of a flood plain buyout program consisting of the potential purchase of 300 single-family homes in the Dunloup Creek area, in which participants receive 99% of their homes' appraised values plus $30,000.

Tom Koontz, Broker, Five Star Real Estate Services, (304) 469-4290

Mr. Koontz said a strong rental market exists in Fayette County that capitalizes on existing structures. He believes some resistance to affordable housing in the area could be encountered, but did not believe it would be significant. Mr. Koontz also noted his belief that the largest need is for three-bedroom/two-bath homes with selling prices below $100,000 and added existing homes in the area are aging, and many have outdated amenities and only one bathroom.

Sonia Meredith, Executive Director, City of Mount Hope Housing Authority, (304) 877-6541

Ms. Meredith noted Fayette County suffers from a lack of affordable housing. She said rent in many market-rate apartments is "simply too high" for renter households whose incomes are below the area median household income. The housing authority has waiting lists (up to a 12-month wait for some units) for the properties she manages, Midtown Terrace and Stadium Terrace. Overall, Ms. Meredith believes additional affordable housing would be well received and would not expect developers to encounter significant, organized opposition.

11. Gilmer County

A. General Description

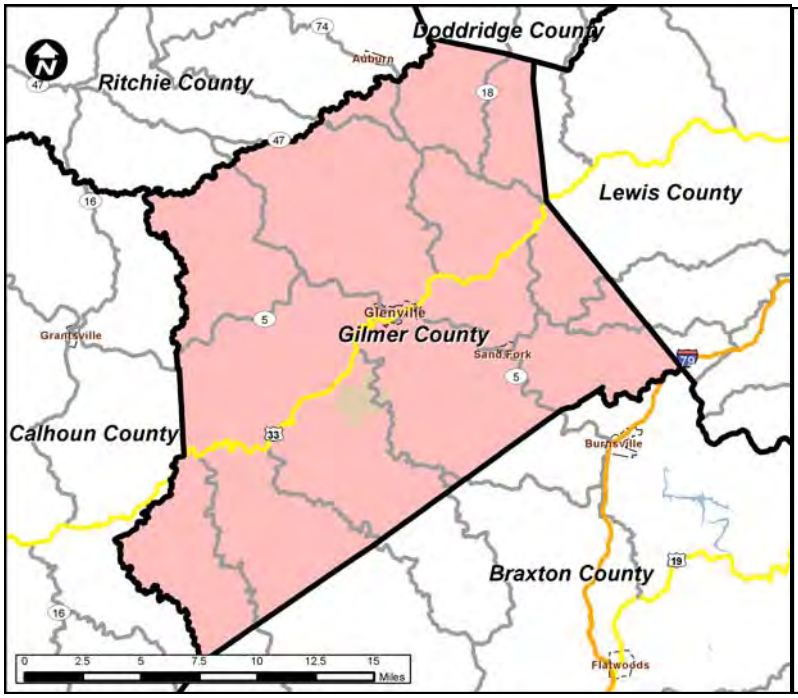
County Seat: Glenville
County Size: 340.07 square miles

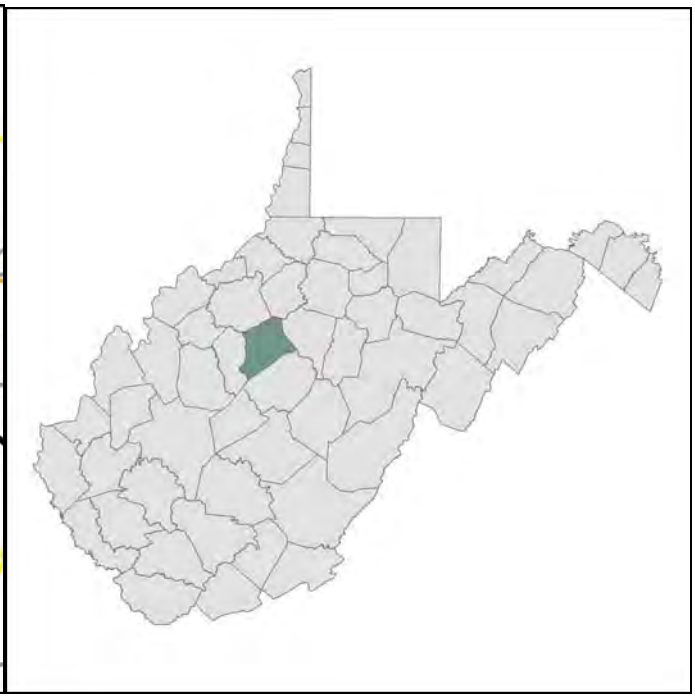
2000 (Census) Population: 7,160
2010 (Census) Population: 8,693
Population Change: +1,533 (21.4%)

2000 (Census) Households: 2,768
2010 (Census) Households: 2,753
Household Change: -15 (-0.5%)

2000 (Census) Median Household Income: $22,945
2010 (Estimate) Median Household Income: $31,213
Income Change: +$8,268 (36.0%)

2000 (Census) Median Home Value: $59,600
2010 (American Community Survey) Median Home Value: $69,000
Home Value Change: +$9,400 (15.8%)





B. Demographic Characteristics and Trends

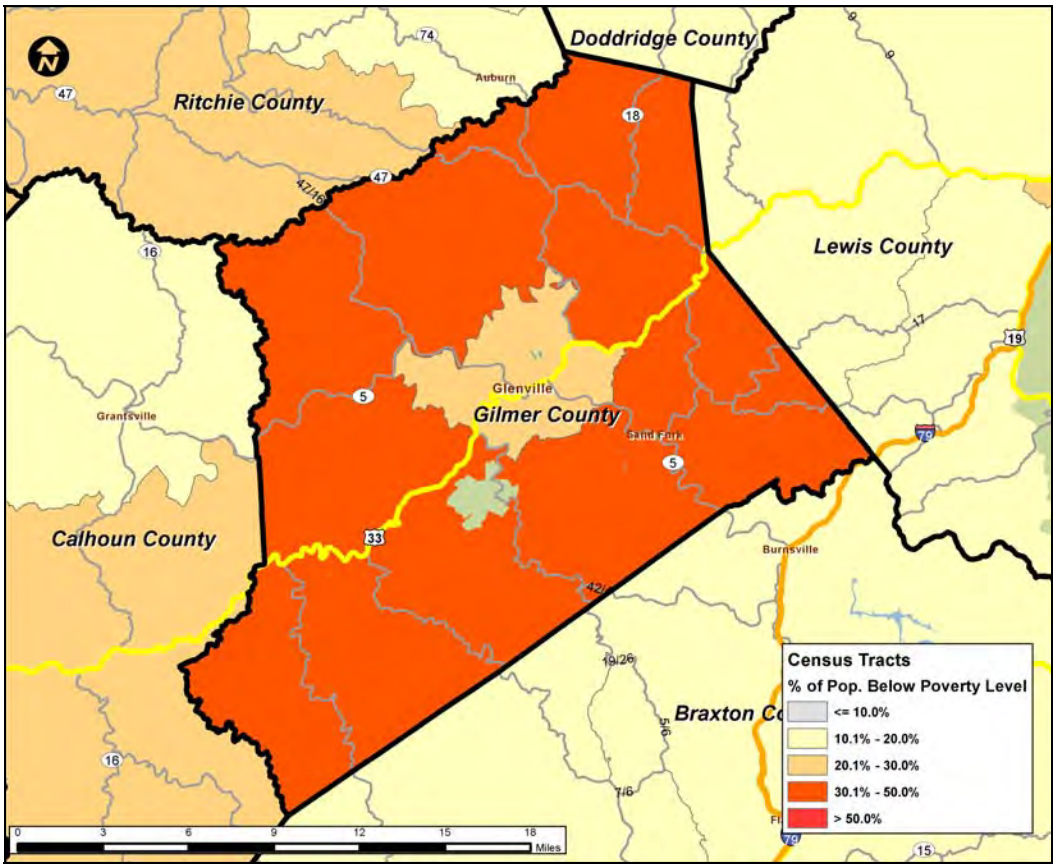
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Gilmer County	Population	7,160	8,693	8,812	8,772
	Population Change	-	1,533	107	-40
	Percent Change	-	21.4%	1.2%	-0.5%
County Seat: Glenville	Population	1,544	1,537	1,566	1,572
	Population Change	-	-7	29	6
	Percent Change	-	-0.5%	1.9%	0.4%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,625	30.2%
Population not living in poverty	6,068	69.8%
Total	8,693	100.0%

Source: American Community Survey (ACS)

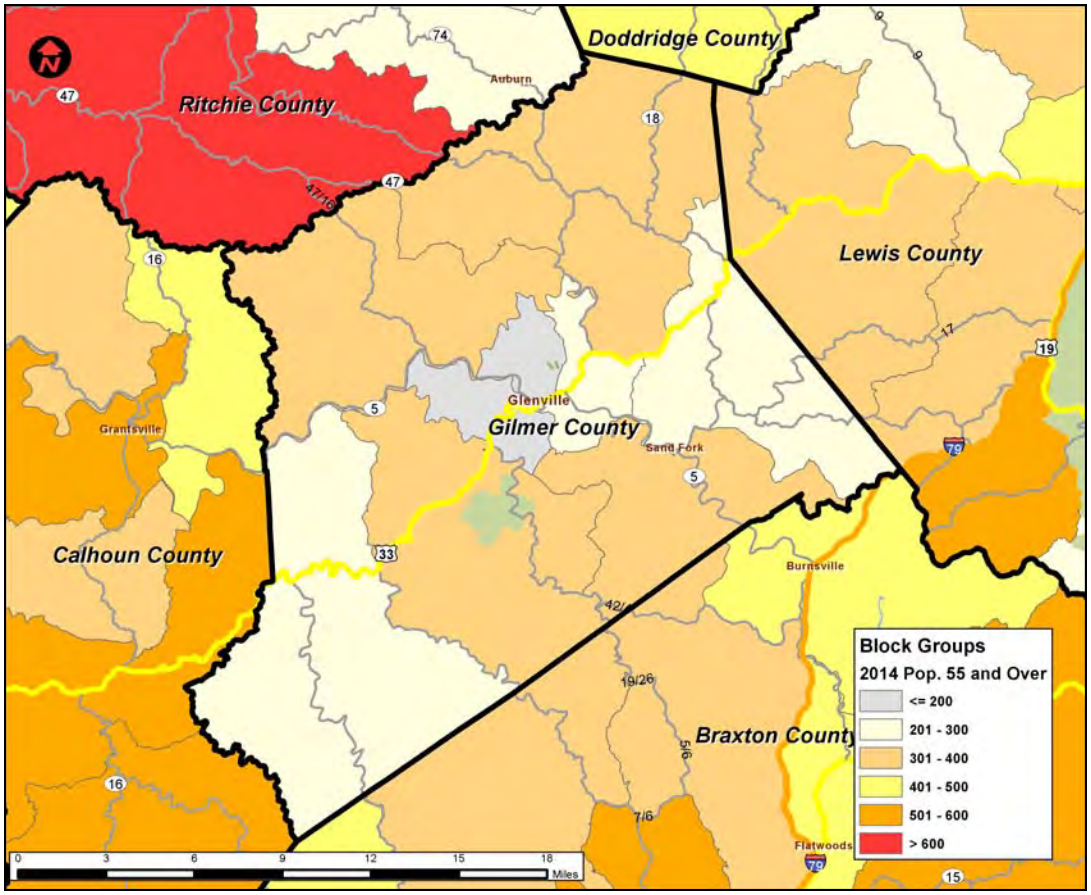


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,626	18.7%	1,570	17.8%	1,543	17.6%	-27	-1.7%
20 to 24	843	9.7%	778	8.8%	695	7.9%	-83	-10.7%
25 to 34	1,434	16.5%	1,552	17.6%	1,543	17.6%	-9	-0.6%
35 to 44	1,347	15.5%	1,348	15.3%	1,338	15.3%	-10	-0.7%
45 to 54	1,243	14.3%	1,207	13.7%	1,132	12.9%	-75	-6.2%
55 to 64	1,017	11.7%	1,068	12.1%	1,071	12.2%	3	0.3%
65 to 74	652	7.5%	748	8.5%	881	10.0%	133	17.8%
75 & Over	539	6.2%	542	6.1%	570	6.5%	28	5.2%
Total	8,693	100.0%	8,812	100.0%	8,772	100.0%	-40	-0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	7,172	82.5%
Black	1,069	12.3%
Indian	43	0.5%
Asian	35	0.4%
Pacific Islander	9	0.1%
Some Other Race	209	2.4%
Two or More Races	148	1.7%
Total	8,693	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	6,641	76.4%
Moved within Same County	678	7.8%
Different County Same State	504	5.8%
Moved from Different State	843	9.7%
Moved from Abroad	35	0.4%
Total	8,693	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

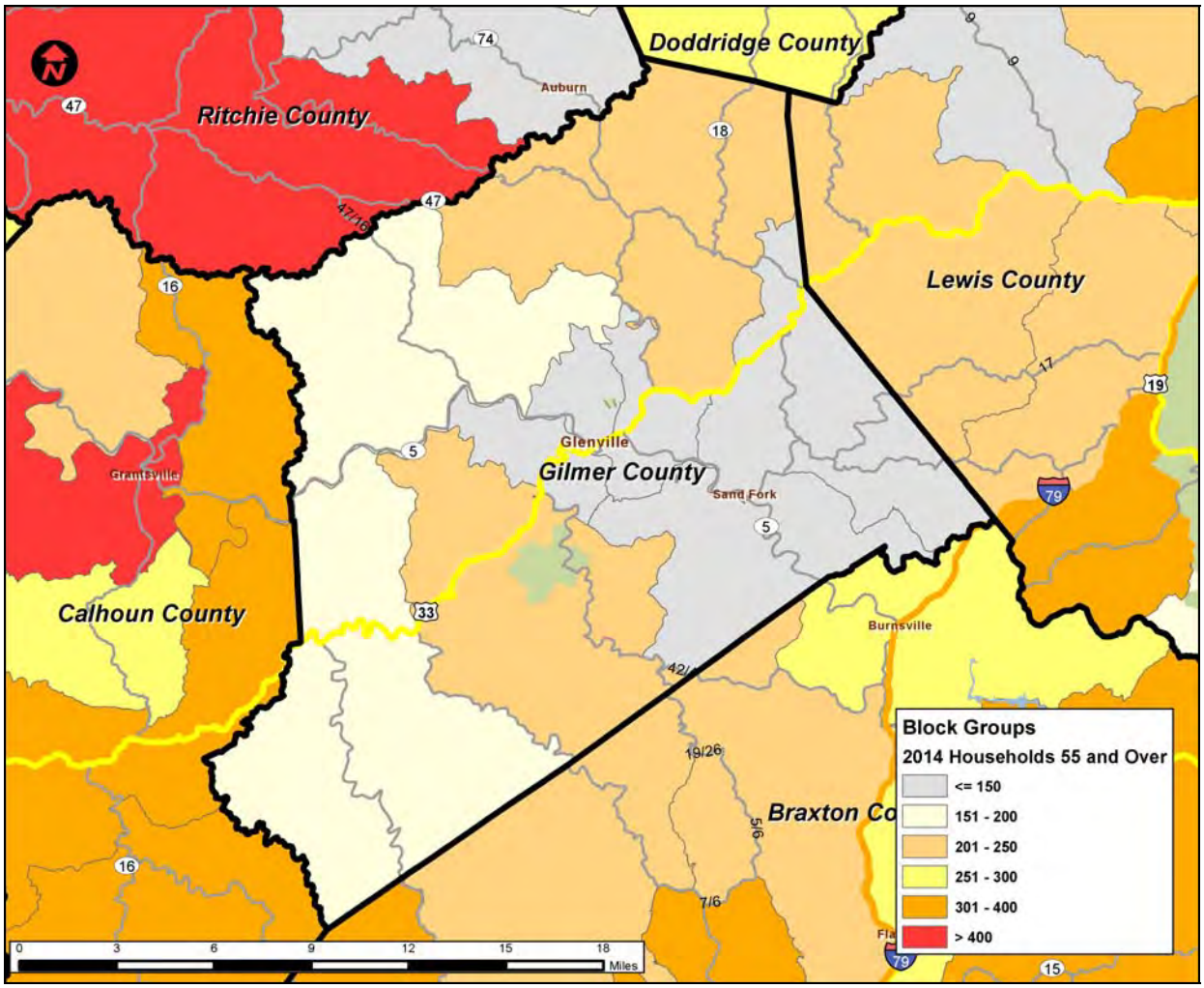
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Gilmer County	Households	2,768	2,753	2,778	2,777
	Household Change	-	-15	23	-1
	Percent Change	-	-0.5%	0.8%	0.0%
	Household Size	2.59	3.16	2.34	2.33
County Seat: Glenville	Households	527	540	552	555
	Household Change	-	13	12	3
	Percent Change	-	2.5%	2.2%	0.5%
	Household Size	2.9	2.8	2.84	2.83

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	193	7.0%	169	6.1%	143	5.1%	-26	-15.4%
25 to 34	325	11.8%	368	13.3%	368	13.3%	0	0.0%
35 to 44	394	14.3%	372	13.4%	359	13.0%	-13	-3.5%
45 to 54	509	18.5%	482	17.4%	446	16.1%	-36	-7.5%
55 to 64	559	20.3%	572	20.6%	560	20.2%	-12	-2.1%
65 to 74	383	13.9%	429	15.5%	499	18.0%	70	16.3%
75 to 84	281	10.2%	269	9.7%	286	10.3%	17	6.4%
85 & Over	105	3.8%	115	4.1%	114	4.1%	-1	-1.0%
Total	2,753	100.0%	2,776	100.0%	2,775	100.0%	-1	0.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



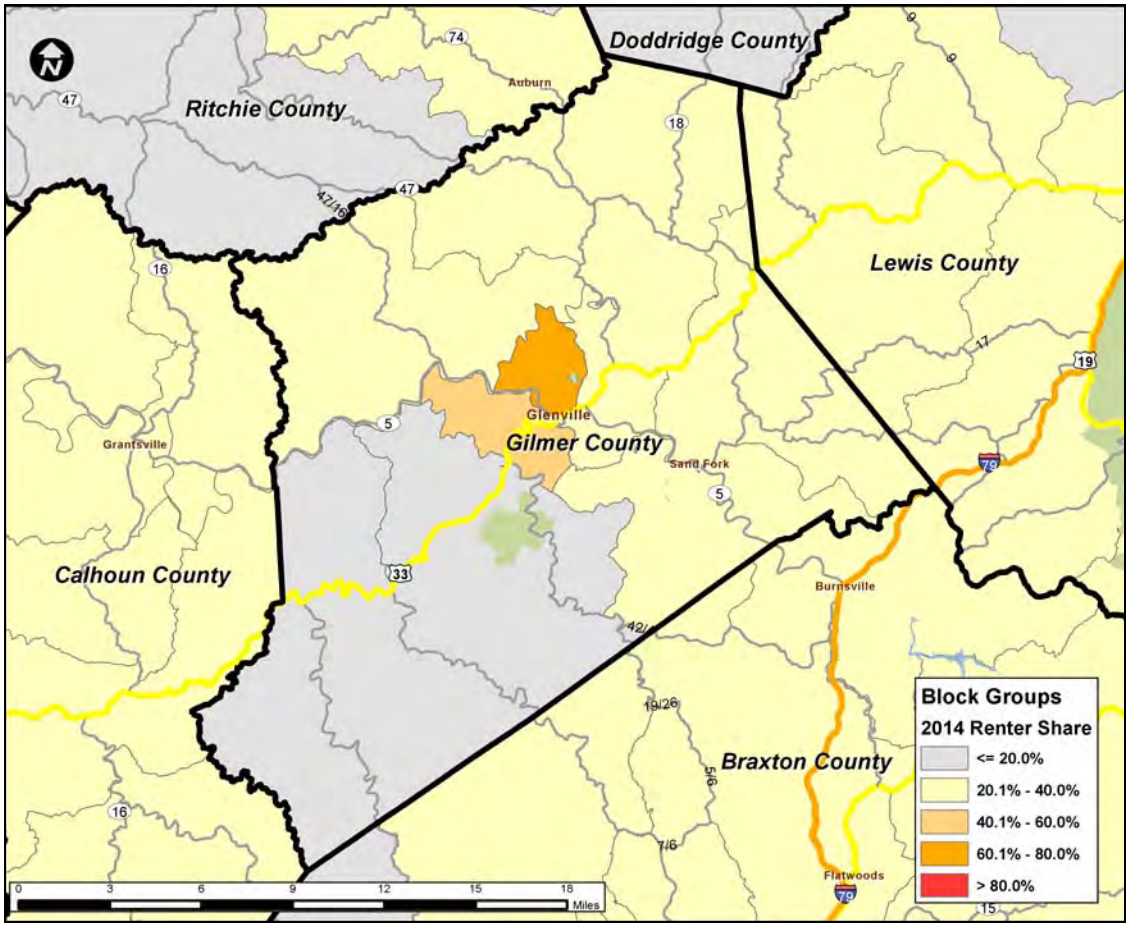
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,004	72.8%	1,948	70.1%	1,964	70.7%
Renter-Occupied	749	27.2%	830	29.9%	813	29.3%
Total	2,753	100.0%	2,778	100.0%	2,777	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,116	84.1%	1,151	83.1%	1,209	82.9%
Renter-Occupied	211	15.9%	233	16.9%	250	17.1%
Total	1,327	100.0%	1,385	100.0%	1,459	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	314	37.8%	310	38.1%	-4	-1.3%
2 Persons	257	31.0%	250	30.8%	-7	-2.5%
3 Persons	121	14.6%	118	14.6%	-2	-2.1%
4 Persons	77	9.3%	75	9.2%	-2	-2.9%
5 Persons+	61	7.4%	60	7.3%	-2	-2.9%
Total	830	100.0%	813	100.0%	-17	-2.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	482	24.7%	496	25.2%	14	2.9%
2 Persons	790	40.5%	794	40.4%	4	0.5%
3 Persons	346	17.8%	347	17.7%	2	0.4%
4 Persons	210	10.8%	208	10.6%	-2	-1.0%
5 Persons+	121	6.2%	120	6.1%	-1	-0.9%
Total	1,948	100.0%	1,964	100.0%	16	0.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	163	69.7%	169	67.8%	7	4.1%
2 Persons	68	29.3%	76	30.5%	8	11.5%
3 Persons	0	0.0%	0	0.0%	0	N/A
4 Persons	2	0.9%	2	0.8%	0	-0.2%
5 Persons+	0	0.2%	2	1.0%	2	200.0%
Total	233	100.0%	250	100.0%	16	7.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	394	34.2%	406	33.6%	12	3.1%
2 Persons	541	47.0%	567	46.9%	26	4.8%
3 Persons	89	7.8%	102	8.4%	13	14.3%
4 Persons	90	7.8%	89	7.4%	0	-0.2%
5 Persons+	37	3.2%	44	3.7%	7	18.5%
Total	1,151	100.0%	1,209	100.0%	58	5.0%

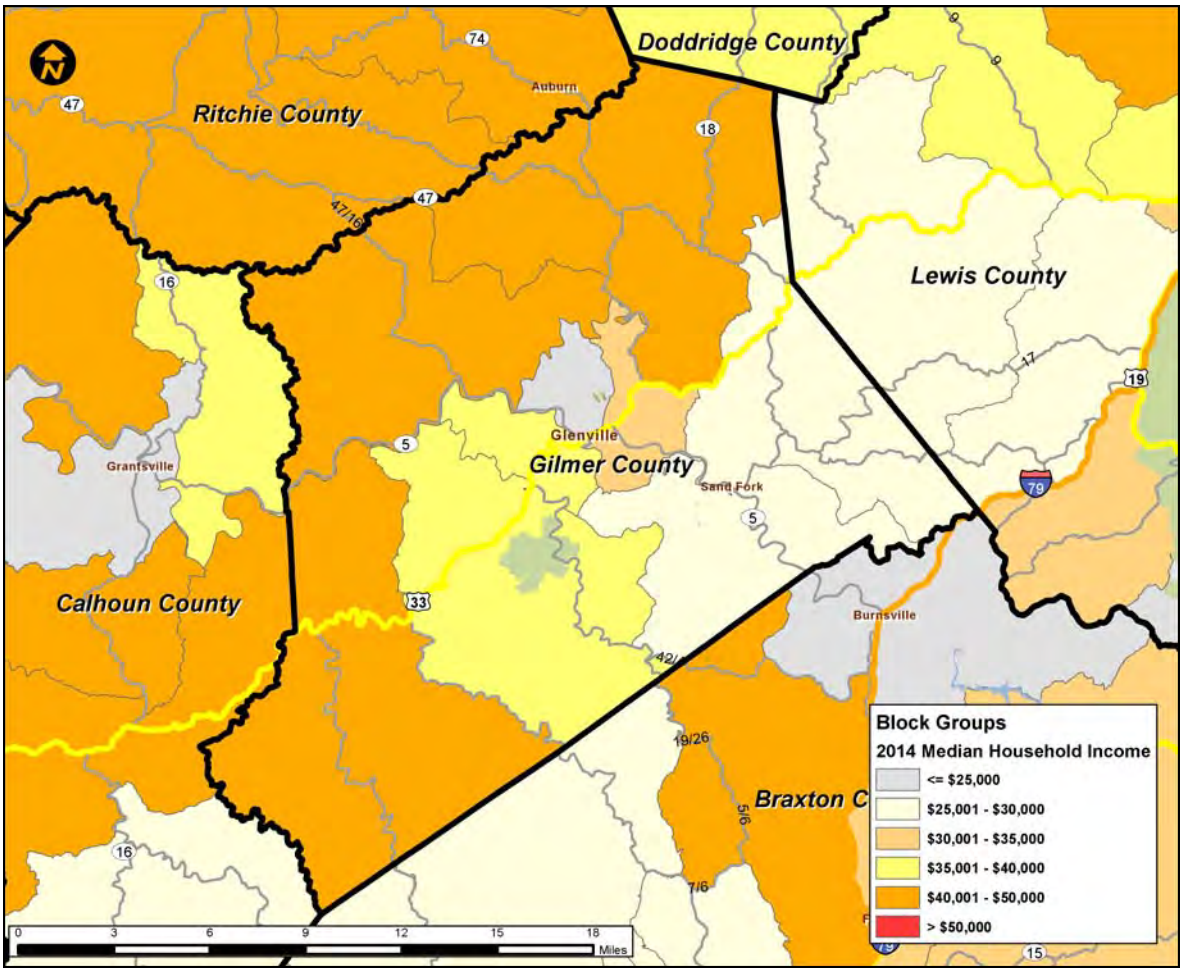
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	421	15.3%	494	17.8%	435	15.7%
$10,000 to $19,999	523	19.0%	499	18.0%	393	14.1%
$20,000 to $29,999	391	14.2%	388	14.0%	446	16.1%
$30,000 to $39,999	352	12.8%	378	13.6%	358	12.9%
$40,000 to $49,999	311	11.3%	239	8.6%	243	8.8%
$50,000 to $59,999	190	6.9%	179	6.4%	181	6.5%
$60,000 to $74,999	242	8.8%	260	9.4%	233	8.4%
$75,000 to $99,999	160	5.8%	177	6.4%	252	9.1%
$100,000 to $124,999	85	3.1%	71	2.5%	109	3.9%
$124,999 to $149,999	8	0.3%	15	0.5%	43	1.6%
$150,000 to $199,999	17	0.6%	17	0.6%	16	0.6%
$200,000+	55	2.0%	61	2.2%	68	2.4%
Total	2,753	100.0%	2,778	100.0%	2,777	100.0%
Median Income	$31,213		$30,201		$33,207	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



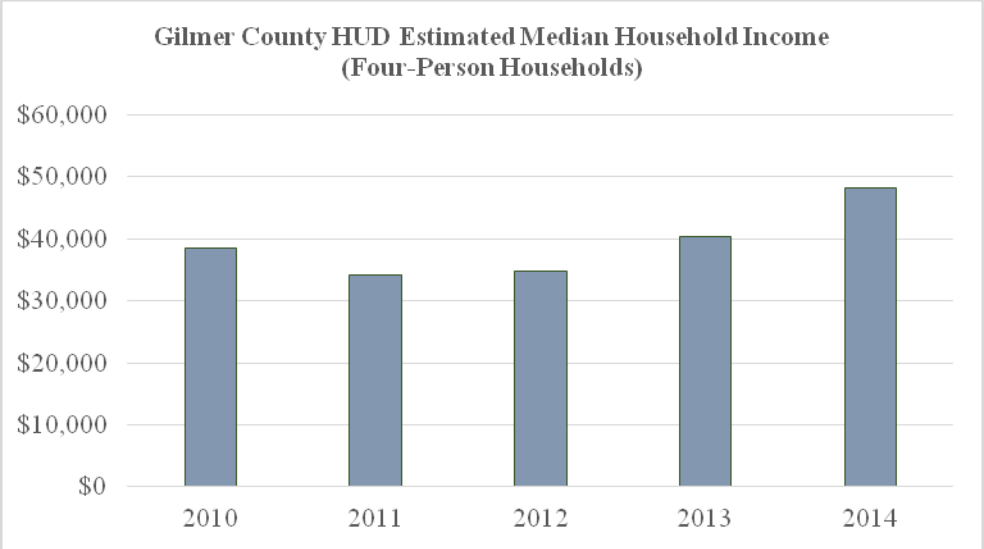
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	153	11.5%	186	13.4%	179	12.2%
$10,000 to $19,999	326	24.6%	310	22.4%	245	16.8%
$20,000 to $29,999	202	15.2%	201	14.5%	260	17.9%
$30,000 to $39,999	159	12.0%	186	13.4%	193	13.3%
$40,000 to $49,999	182	13.7%	144	10.4%	141	9.6%
$50,000 to $59,999	100	7.5%	100	7.2%	104	7.2%
$60,000 to $74,999	80	6.0%	106	7.7%	124	8.5%
$75,000 to $99,999	64	4.8%	78	5.6%	100	6.8%
$100,000 to $124,999	29	2.2%	29	2.1%	52	3.6%
$124,999 to $149,999	3	0.2%	6	0.5%	13	0.9%
$150,000 to $199,999	5	0.4%	8	0.6%	7	0.5%
$200,000+	25	1.9%	32	2.3%	41	2.8%
Total	1,327	100.0%	1,385	100.0%	1,459	100.0%
Median Income	$29,114		$29,782		$32,369	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$38,500	-
2011	$34,200	-11.2%
2012	$34,700	1.5%
2013	$40,400	16.4%
2014	$48,200	19.3%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	121	118	7	3	5	255
$10,000 to $19,999	60	41	80	10	0	191
$20,000 to $29,999	29	14	15	25	39	121
$30,000 to $39,999	20	20	3	20	0	63
$40,000 to $49,999	11	0	0	1	0	13
$50,000 to $59,999	10	10	0	0	6	27
$60,000 to $74,999	13	13	0	2	1	28
$75,000 to $99,999	3	5	0	0	0	8
$100,000 to $124,999	4	1	0	5	0	10
$125,000 to $149,999	1	0	0	0	1	2
$150,000 to $199,999	3	0	1	0	1	5
$200,000 & Over	7	13	2	1	1	24
Total	283	234	109	68	54	748

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	145	136	9	6	11	306
$10,000 to $19,999	57	37	89	9	0	191
$20,000 to $29,999	30	15	18	30	45	138
$30,000 to $39,999	23	23	4	20	0	70
$40,000 to $49,999	9	0	0	2	0	11
$50,000 to $59,999	13	16	0	0	4	34
$60,000 to $74,999	11	12	0	3	0	27
$75,000 to $99,999	3	6	0	1	0	10
$100,000 to $124,999	6	1	0	5	0	11
$125,000 to $149,999	5	0	0	0	0	6
$150,000 to $199,999	1	1	0	0	1	4
$200,000 & Over	10	9	1	1	0	21
Total	314	257	121	77	61	830

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	120	121	9	7	8	265
$10,000 to $19,999	43	32	85	7	0	168
$20,000 to $29,999	37	18	18	29	45	146
$30,000 to $39,999	25	25	6	16	0	72
$40,000 to $49,999	16	0	0	1	0	17
$50,000 to $59,999	17	16	0	0	4	37
$60,000 to $74,999	19	12	0	2	0	32
$75,000 to $99,999	3	8	0	4	0	15
$100,000 to $124,999	8	4	0	7	0	19
$125,000 to $149,999	11	3	0	1	0	14
$150,000 to $199,999	1	1	0	1	1	4
$200,000 & Over	10	11	1	0	1	23
Total	310	250	118	75	60	813

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	76	96	7	3	5	188
$10,000 to $19,999	9	31	80	10	0	131
$20,000 to $29,999	17	13	15	24	39	107
$30,000 to $39,999	15	17	3	20	0	54
$40,000 to $49,999	7	0	0	1	0	8
$50,000 to $59,999	2	1	0	0	6	10
$60,000 to $74,999	0	13	0	2	1	16
$75,000 to $99,999	0	0	0	0	0	0
$100,000 to $124,999	0	0	0	5	0	5
$125,000 to $149,999	1	0	0	0	1	2
$150,000 to $199,999	1	0	0	0	1	2
$200,000 & Over	4	4	2	1	1	13
Total	133	175	108	67	54	537

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	88	109	9	6	11	223
$10,000 to $19,999	11	26	89	9	0	136
$20,000 to $29,999	17	13	18	28	45	121
$30,000 to $39,999	18	20	4	20	0	62
$40,000 to $49,999	5	0	0	2	0	7
$50,000 to $59,999	3	5	0	0	4	12
$60,000 to $74,999	1	12	0	3	0	16
$75,000 to $99,999	0	1	0	1	0	2
$100,000 to $124,999	1	0	0	5	0	5
$125,000 to $149,999	4	0	0	0	0	4
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	4	2	1	1	0	8
Total	151	189	121	75	61	596

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	69	96	9	7	8	188
$10,000 to $19,999	8	21	85	7	0	121
$20,000 to $29,999	16	14	18	27	45	121
$30,000 to $39,999	20	22	6	16	0	64
$40,000 to $49,999	9	0	0	1	0	10
$50,000 to $59,999	4	4	0	0	4	13
$60,000 to $74,999	1	12	0	2	0	15
$75,000 to $99,999	0	1	0	4	0	5
$100,000 to $124,999	1	0	0	7	0	8
$125,000 to $149,999	10	1	0	1	0	12
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	2	3	1	0	0	6
Total	140	174	118	73	57	563

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	11	42	9	15	0	76
$10,000 to $19,999	0	31	22	11	0	64
$20,000 to $29,999	0	79	4	3	0	87
$30,000 to $39,999	44	14	55	1	23	137
$40,000 to $49,999	28	21	0	71	0	120
$50,000 to $59,999	0	11	70	0	0	80
$60,000 to $74,999	0	20	65	18	44	146
$75,000 to $99,999	3	4	52	3	33	96
$100,000 to $124,999	0	37	0	15	0	52
$125,000 to $149,999	0	5	0	0	0	4
$150,000 to $199,999	6	2	0	0	0	8
$200,000 & Over	2	16	0	1	0	19
Total	94	282	275	138	100	889

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	11	49	8	18	0	86
$10,000 to $19,999	2	27	14	11	0	54
$20,000 to $29,999	0	61	5	3	0	69
$30,000 to $39,999	43	13	51	5	15	128
$40,000 to $49,999	22	12	0	55	0	89
$50,000 to $59,999	0	12	55	0	0	67
$60,000 to $74,999	0	19	68	10	40	138
$75,000 to $99,999	3	5	55	6	29	98
$100,000 to $124,999	0	26	0	11	0	36
$125,000 to $149,999	0	2	2	0	0	4
$150,000 to $199,999	6	2	0	0	0	7
$200,000 & Over	2	19	0	0	0	21
Total	88	249	257	120	83	797

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	7	38	5	19	0	69
$10,000 to $19,999	0	12	8	7	0	27
$20,000 to $29,999	0	62	6	2	0	69
$30,000 to $39,999	40	8	39	4	7	98
$40,000 to $49,999	24	9	0	56	0	89
$50,000 to $59,999	0	12	52	0	0	64
$60,000 to $74,999	0	12	47	3	32	95
$75,000 to $99,999	8	15	78	9	37	148
$100,000 to $124,999	0	35	0	15	0	49
$125,000 to $149,999	1	5	10	1	0	18
$150,000 to $199,999	5	2	0	1	0	8
$200,000 & Over	4	16	0	1	0	21
Total	89	227	245	118	76	755

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	45	22	0	0	0	67
$10,000 to $19,999	50	9	0	0	0	60
$20,000 to $29,999	12	1	0	1	0	14
$30,000 to $39,999	5	3	0	0	0	8
$40,000 to $49,999	4	0	0	0	0	4
$50,000 to $59,999	8	9	0	0	0	17
$60,000 to $74,999	12	0	0	0	0	12
$75,000 to $99,999	3	5	0	0	0	8
$100,000 to $124,999	4	1	0	0	0	5
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	2	0	1	0	0	3
$200,000 & Over	3	8	0	0	0	11
Total	150	59	1	1	0	211

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	57	27	0	0	0	83
$10,000 to $19,999	46	10	0	0	0	56
$20,000 to $29,999	13	2	0	2	0	18
$30,000 to $39,999	4	4	0	0	0	8
$40,000 to $49,999	5	0	0	0	0	5
$50,000 to $59,999	10	11	0	0	0	22
$60,000 to $74,999	10	0	0	0	0	10
$75,000 to $99,999	3	5	0	0	0	8
$100,000 to $124,999	5	1	0	0	0	6
$125,000 to $149,999	2	0	0	0	0	2
$150,000 to $199,999	1	1	0	0	0	2
$200,000 & Over	6	7	0	0	0	14
Total	163	68	0	2	0	233

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	52	26	0	0	0	77
$10,000 to $19,999	36	11	0	0	0	47
$20,000 to $29,999	20	3	0	2	0	25
$30,000 to $39,999	5	3	0	0	0	8
$40,000 to $49,999	8	0	0	0	0	8
$50,000 to $59,999	12	12	0	0	0	24
$60,000 to $74,999	17	0	0	0	0	17
$75,000 to $99,999	3	7	0	0	0	10
$100,000 to $124,999	7	4	0	0	0	11
$125,000 to $149,999	1	1	0	0	0	2
$150,000 to $199,999	1	1	0	0	1	3
$200,000 & Over	7	8	0	0	1	17
Total	169	76	0	2	2	250

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	7	12	7	0	86
$10,000 to $19,999	162	92	0	13	0	268
$20,000 to $29,999	92	86	9	0	0	187
$30,000 to $39,999	18	75	7	24	26	151
$40,000 to $49,999	29	119	2	27	0	178
$50,000 to $59,999	11	60	9	4	0	83
$60,000 to $74,999	6	40	17	4	0	67
$75,000 to $99,999	7	28	18	0	2	56
$100,000 to $124,999	4	11	7	1	1	24
$125,000 to $149,999	1	1	0	0	0	2
$150,000 to $199,999	1	1	0	0	0	2
$200,000 & Over	4	9	1	0	0	13
Total	395	530	83	80	29	1,118

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	74	9	9	10	0	102
$10,000 to $19,999	140	91	0	23	0	254
$20,000 to $29,999	93	83	8	0	0	184
$30,000 to $39,999	19	84	13	28	34	178
$40,000 to $49,999	18	97	2	22	0	139
$50,000 to $59,999	12	57	7	2	0	78
$60,000 to $74,999	13	62	18	3	0	96
$75,000 to $99,999	11	33	23	1	2	70
$100,000 to $124,999	4	10	8	0	0	23
$125,000 to $149,999	2	3	0	0	0	4
$150,000 to $199,999	1	2	2	0	1	6
$200,000 & Over	5	11	0	1	1	18
Total	394	541	89	90	37	1,151

Source: Ribbon Demographics; ESRI; Urban Decision Group

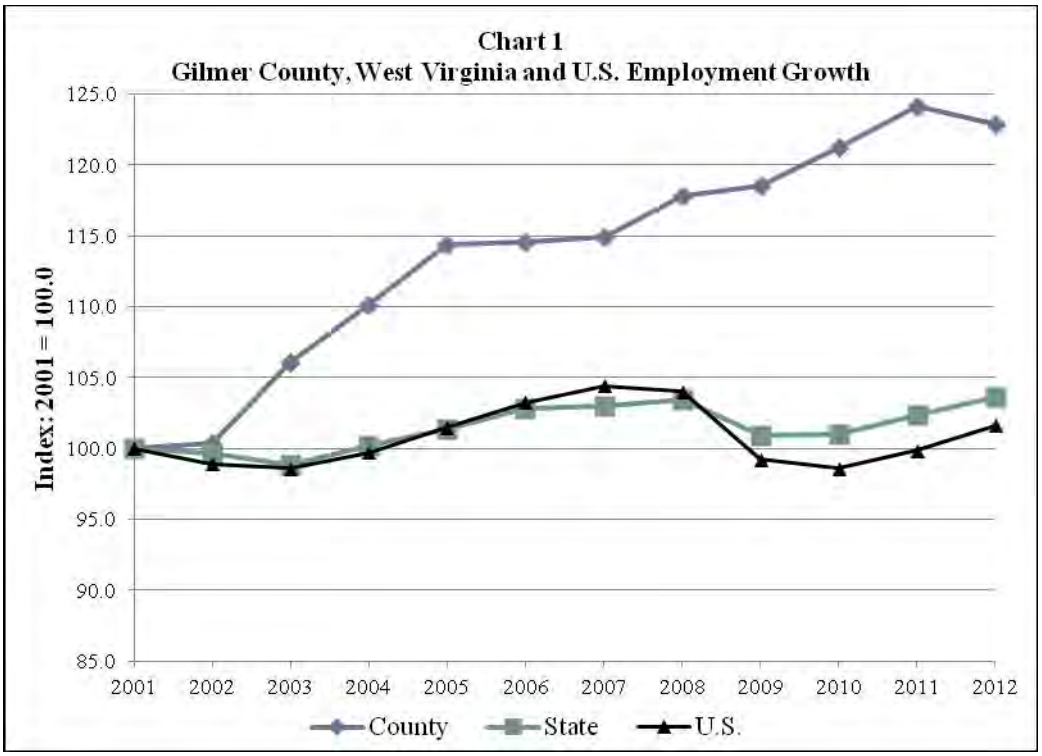
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	73	10	8	10	0	101
$10,000 to $19,999	109	68	0	20	0	198
$20,000 to $29,999	121	102	12	0	0	235
$30,000 to $39,999	21	88	13	25	38	186
$40,000 to $49,999	15	99	2	17	0	133
$50,000 to $59,999	14	54	7	5	0	80
$60,000 to $74,999	17	69	16	5	0	107
$75,000 to $99,999	12	39	33	4	2	89
$100,000 to $124,999	11	20	8	2	0	42
$125,000 to $149,999	5	6	1	0	0	11
$150,000 to $199,999	1	1	1	0	1	4
$200,000 & Over	6	11	2	1	4	24
Total	406	567	102	89	44	1,209

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Gilmer County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Gilmer County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Gilmer County, State and U.S. Employment, 2001-2012						
	Gilmer County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	1,782		686		129,636	
2002	1,788	0.3%	683	-0.4%	128,234	-1.1%
2003	1,890	5.7%	678	-0.8%	127,796	-0.3%
2004	1,963	3.9%	687	1.3%	129,278	1.2%
2005	2,039	3.9%	695	1.2%	131,572	1.8%
2006	2,042	0.1%	705	1.4%	133,834	1.7%
2007	2,048	0.3%	706	0.1%	135,366	1.1%
2008	2,099	2.5%	710	0.5%	134,806	-0.4%
2009	2,112	0.6%	692	-2.5%	128,608	-4.6%
2010	2,161	2.3%	692	0.1%	127,820	-0.6%
2011	2,212	2.4%	702	1.4%	129,411	1.2%
2012	2,189	-1.0%	711	1.2%	131,696	1.8%
Change						
2001-12	407	22.8%	25	3.6%	2,061	1.6%
2001-03	108	6.1%	-8	-1.1%	-1,840	-1.4%
2003-07	158	8.4%	28	4.2%	7,570	5.9%
2007-12	141	6.9%	4	0.6%	-3,670	-2.7%

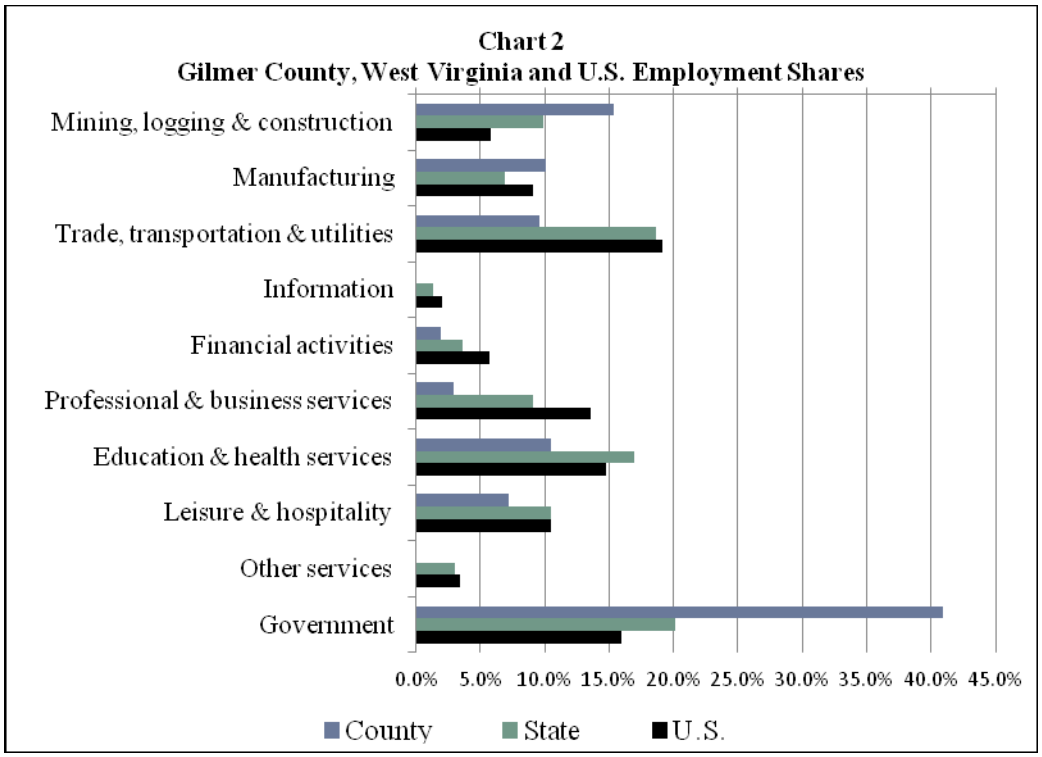
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Gilmer County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Gilmer County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	337	15.4%	156.1	267.7
Manufacturing	221	10.1%	146.3	111.7
Trade, Transportation and Utilities	210	9.6%	51.4	50.1
Information	ND	0.0%	0.0	0.0
Financial Activities	42	1.9%	53.6	33.7
Professional and Business Services	64	2.9%	32.2	21.5
Educational and Health Services	229	10.5%	61.8	71.0
Leisure and Hospitality	157	7.2%	68.7	68.7
Other Services	ND	0.0%	0.0	0.0
Total Private Sector	**1,295**	**59.2%**	**74.1**	**70.4**
Total Government	**894**	**40.8%**	**202.7**	**255.5**
Total Payroll Employment	**2,189**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

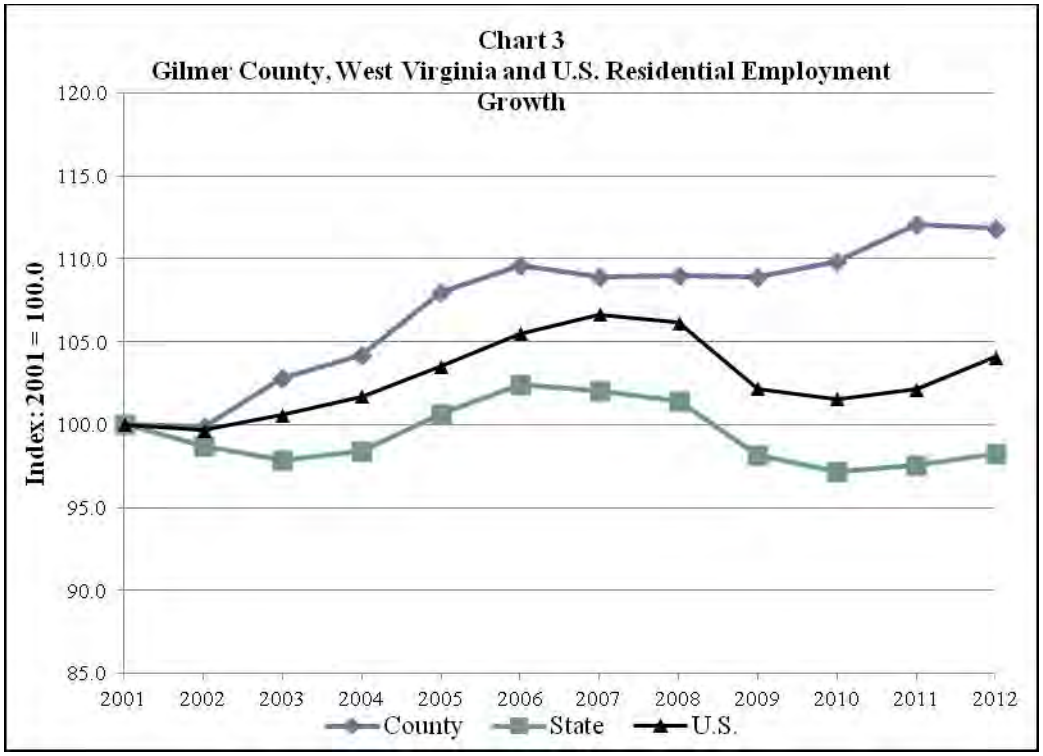


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Gilmer County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Gilmer County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Gilmer County; this one considers the number of Gilmer County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

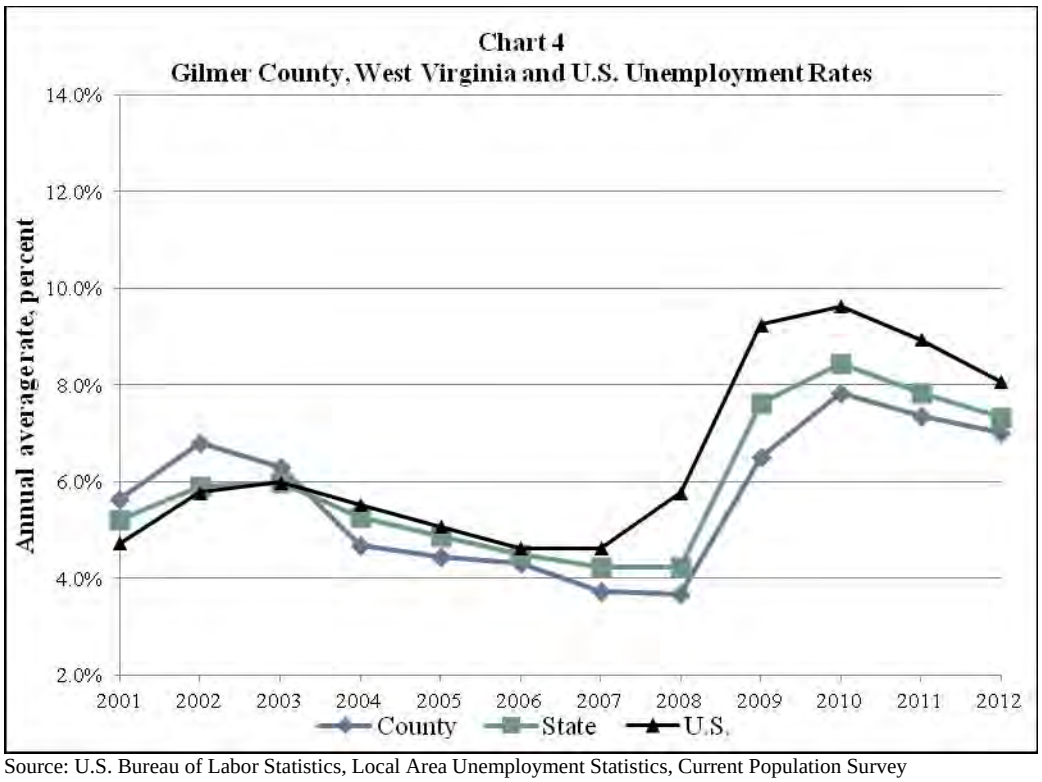
Table 3 Gilmer County, State and U.S. Residential Employment, 2001-2012						
	Gilmer County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,738		759		136,933	
2002	2,735	-0.1%	749	-1.3%	136,485	-0.3%
2003	2,815	2.9%	742	-0.9%	137,736	0.9%
2004	2,852	1.3%	747	0.6%	139,252	1.1%
2005	2,957	3.7%	764	2.3%	141,730	1.8%
2006	3,002	1.5%	777	1.8%	144,427	1.9%
2007	2,981	-0.7%	774	-0.4%	146,047	1.1%
2008	2,985	0.1%	769	-0.6%	145,362	-0.5%
2009	2,982	-0.1%	745	-3.2%	139,878	-3.8%
2010	3,007	0.8%	737	-1.1%	139,064	-0.6%
2011	3,068	2.0%	740	0.4%	139,869	0.6%
2012	3,062	-0.2%	746	0.8%	142,469	1.9%
Change						
2001-12	324	11.8%	-13	-1.7%	5,536	4.0%
2001-03	77	2.8%	-16	-2.2%	803	0.6%
2003-07	166	5.9%	32	4.3%	8,311	6.0%
2007-10	26	0.9%	-37	-4.8%	-6,983	-4.8%
2010-12	55	1.8%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Gilmer County, state and U.S. unemployment rates over the past decade. The table also shows the Gilmer County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Gilmer County Labor Force Statistics and Comparative Unemployment Rates						
	Gilmer County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Gilmer County	West Virginia	U.S.
2001	2,902	2,738	164	5.7%	5.2%	4.7%
2002	2,935	2,735	200	6.8%	5.9%	5.8%
2003	3,004	2,815	189	6.3%	6.0%	6.0%
2004	2,992	2,852	140	4.7%	5.3%	5.5%
2005	3,095	2,957	138	4.5%	4.9%	5.1%
2006	3,137	3,002	135	4.3%	4.5%	4.6%
2007	3,097	2,981	116	3.7%	4.2%	4.6%
2008	3,099	2,985	114	3.7%	4.2%	5.8%
2009	3,190	2,982	208	6.5%	7.6%	9.3%
2010	3,263	3,007	256	7.8%	8.4%	9.6%
2011	3,312	3,068	244	7.4%	7.8%	8.9%
2012	3,293	3,062	231	7.0%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Gilmer County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,312	3,068	244	7.4%
2012 January	3,263	3,023	240	7.4%
2012 February	3,267	3,022	245	7.5%
2012 March	3,274	3,045	229	7%
2012 April	3,335	3,122	213	6.4%
2012 May	3,388	3,159	229	6.8%
2012 June	3,397	3,148	249	7.3%
2012 July	3,221	3,001	220	6.8%
2012 August	3,224	2,985	239	7.4%
2012 September	3,300	3,076	224	6.8%
2012 October	3,332	3,107	225	6.8%
2012 November	3,252	3,026	226	6.9%
2012 December	3,267	3,035	232	7.1%
2012 Annual	3,293	3,062	231	7%
2013 January	3,245	2,975	270	8.3%
2013 February	3,256	2,998	258	7.9%
2013 March	3,233	3,025	208	6.4%
2013 April	3,247	3,061	186	5.7%
2013 May	3,304	3,135	169	5.1%
2013 June	3,257	3,075	182	5.6%
2013 July	3,155	2,972	183	5.8%
2013 August	3,146	2,978	168	5.3%
2013 September	3,162	3,001	161	5.1%
2013 October	3,196	3,052	144	4.5%
2013 November	3,191	3,045	146	4.6%
2013 December	3,187	3,015	172	5.4%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Gilmer County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Gilmer County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	258	9.0%	178.7	479.8
Construction	174	6.1%	85.6	89.6
Manufacturing	206	7.2%	83.3	66.9
Wholesale Trade	5	0.2%	7.7	6.0
Retail Trade	344	12.0%	96.8	104.5
Transportation and Utilities	94	3.3%	59.1	65.1
Information	82	2.9%	162.5	125.0
Financial Activities	90	3.2%	71.5	45.9
Professional and Business Services	82	2.9%	38.9	27.2
Educational and Health Services	897	31.4%	121.6	139.5
Leisure and Hospitality	283	9.9%	114.6	109.9
Other Services, Except Public Administration	101	3.5%	77.4	72.0
Public Administration	241	8.4%	133.8	171.7
Total Employment	**2,857**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Gilmer County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	603	21.1%	68.7	59.1
Service	886	31.0%	168.5	177.1
Sales and Office	577	20.2%	81.8	80.5
Natural Resources, Construction and Maintenance	460	16.1%	125.8	169.5
Production, Transportation and Material Moving	331	11.6%	86.6	95.1
Total Employment	**2,857**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Gilmer County arde filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Gilmer County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Gilmer County.

Largest Employers in Gilmer County		
Employer	**Industry**	**Employment**
State and Local Government	Government	570
FCI- Gilmore	Federal Corrections	310
Glenville State College	Education	225
Gilmer County Board of Education	Education	175
Flying W Plastics	Manufacturing	130
Waco Oil & Gas	Oil & Gas	120
Council of Senior Citizens of Gilmer	Senior Services	50-99
Sunbridge Glenville Health Care/ Glenville Care & Rehab	Nursing Care	50-99
Lignetics	Fuel pellet Manufacturing	40
Aramark Campus	Food Service	<50

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Gilmer County is known for its oil and natural gas wells, livestock and agricultural products. The county government is located in Glenville and is home to Glenville State College which has an enrollment of approximately 1,850 students. It is the only four-year college within a ten county area of central West Virginia. The oil & gas industry is a significant employment sector employing about 500 residents in 2012. According to the West Virginia Department of Commerce, most residents find employment within the county boarders, with about 20% of residents traveling outside the county for employment. The shortage of both permanent and rental housing affects the local manufacturers and industries that are looking to attract skilled workers, and construction project workers looking for shorter-term housing options.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Gilmer County during the past 24 months.

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 5,758 wells on file (2,970 producing wells), with the top producing operators being EQT Production and Consol Gas Company, who was responsible for 36% of the 485,000 MCF of gas produced in December 2012.

Glenville State College is currently building The Waco Center, a $27 million facility that will house instructional space, a 3,000 seat arena, as well as medical and athletic practice fields and courts. Recently completed projects include Goodwin Hall, a $25 million 484 bed residence hall; renovation of the Morris Criminal Justice Training Center; and $500,000 in upgrades to campus HVAC systems and controls.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	Number	Percent
Owner-Occupied	2,004	72.8%
Renter-Occupied	749	27.2%
Total-Occupied Units*	2,753	79.8%
Vacant For Rent	52	7.5%
Vacant For-Sale Only	32	4.6%
Vacant Rented/Sold, Not Occ.	21	3.0%
Vacant Seasonal, Recreational	340	48.9%
All Other Vacant	250	36.0%
Total Vacant Units	695	20.2%
Total	3,448	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	Total Housing Units	Percent	Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Percent Substandard
Owner-Occupied	2,004	72.8%	1,936	68	3.4%
Renter-Occupied	749	27.2%	749	0	0.0%
Total	2,753	100.0%	2,685	68	2.4%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Year Built	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
	Number	Percentage	Number	Percentage
2005 or Later	60	3.0%	0	0.0%
2000 to 2004	18	0.9%	40	5.3%
1990 to 1999	291	14.5%	101	13.5%
1980 to 1989	455	22.7%	154	20.5%
1970 to 1979	251	12.5%	133	17.7%
1960 to 1969	140	7.0%	127	16.9%
1940 to 1959	210	10.5%	85	11.4%
1939 or Earlier	579	28.9%	110	14.7%
Total	2,004	100.0%	749	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Units in Structure	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1, Detached	1,605	80.1%	352	47.0%
1 Attached	0	0.0%	25	3.4%
2 to 4	6	0.3%	114	15.2%
5 to 9	0	0.0%	40	5.3%
10 to 19	0	0.0%	23	3.1%
20 to 49	4	0.2%	0	0.0%
50 or More	0	0.0%	0	0.0%
Mobile Home,	389	19.4%	194	25.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,004	100.0%	749	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Units in Structure	Tenure by Occupants Per Room – 2010 (ACS)	
	Number	Percent
Owner-Occupied	2,004	100.0%
0.50 or Less Occupants Per Room	1,655	82.6%
0.51 to 1.00 Occupants Per Room	333	16.6%
1.01 to 1.50 Occupants Per Room	16	0.8%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	749	100.0%
0.50 or Less Occupants Per Room	434	58.0%
0.51 to 1.00 Occupants Per Room	315	42.0%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	2,753	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
County	39.9%
West Virginia	32.0%

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

Building Permit Data – Gilmer County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	0	0	0	0	0	0	0	3	0	0
Units in Single-Family Structures	0	0	0	0	0	0	0	1	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	2	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	2	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	11	94	9	90.4%
Government-Subsidized	1	8	0	100.0%
Total	12	102	9	91.2%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	53	56.4%	7	13.2%	$426
Two-Bedroom	1.0	27	28.7%	1	3.7%	$580
Two-Bedroom	1.5	10	10.6%	1	10.0%	$541
Three-Bedroom	1.0	2	2.1%	0	0.0%	$620
Three-Bedroom	1.5	1	1.1%	0	0.0%	$887
Three-Bedroom	2.0	1	1.1%	0	0.0%	$887
Total Market Rate		**94**	**100.0%**	**9**	**9.6%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	6	75.0%	0	0.0%	N/A
Three-Bedroom	2.0	2	25.0%	0	0.0%	N/A
Total		**8**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**102**	**100.0%**	**0**	**8.8%**	**N/A**

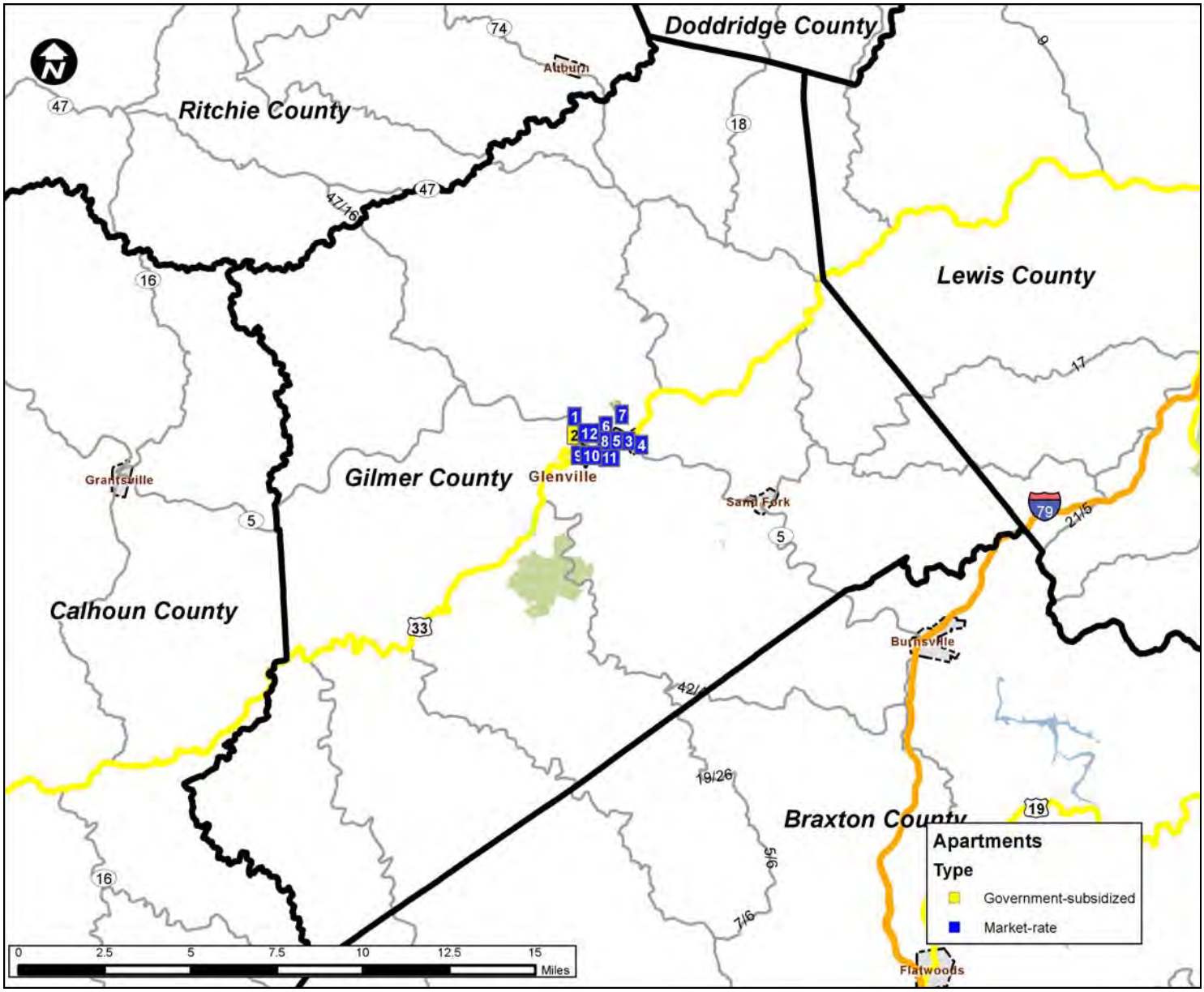
The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Glenville Gardens	MRR	C	1972 / 2013	14	0	100.0%
2	Glenville Manor Apts.	GSS	C	1985 / 2007	8	0	100.0%
3	Northview	MRR	C	1970 / 2008	14	0	100.0%
4	Van Horn Apts.	MRR	A	2013	14	8	42.9%
5	Riverside Apts.	MRR	C	1970 / 2012	14	0	100.0%
6	Bungalow Village	MRR	B	1980 / 2008	9	0	100.0%
7	933 Mineral Rd.	MRR	B	1984 / 2008	1	0	100.0%
8	515 Walnut St.	MRR	B	1967 / 2002	8	0	100.0%
9	421 S. Lewis St.	MRR	C	1973 / 2009	2	0	100.0%
10	224 W. Main St.	MRR	C	1970	7	0	100.0%
11	300 Johnson St.	MRR	B	1984 / 2005	1	0	100.0%
12	3 Sumac Ct.	MRR	C	1981 / 2005	10	1	90.0%

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	11	94	9	90.4%	2
GSS	1	8	0	100.0%	0

Total units do not include units under construction.

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	8	0
1970 to 1979	5	51	0
1980 to 1989	5	29	1
1990 to 1999	0	0	0
2000 to 2004	0	0	0
2005	0	0	0
2006	0	0	0
2007	0	0	0
2008	0	0	0
2009	0	0	0
2010	0	0	0
2011	0	0	0
2012	0	0	0
2013	1	14	8
2014*	0	0	0
Total	12	102	8.8%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	14	57.1%
B	4	19	0.0%
C	6	61	1.6%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
C	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	11	88	9	89.8%
Senior (Age 55+)	1	14	0	100.0%
Total	12	102	9	91.2%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	8	0	100.0%
40% - 60% AMHI (Tax Credit)	-	-	-
0-60% AMHI (All Affordable)	0	0	-

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	0	0	-
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	0	0	-

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Gilmer County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $96,926. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $675, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$96,926
Mortgaged Value = 95% of Median Home Price	$92,080
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$494
Estimated Taxes & Insurance*	$124
Estimated Private Mortgage Insurance**	$58
Estimated Monthly Mortgage Payment	$675

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Gilmer County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	0	0	0	0	0	0	0	1	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	24	-	0
Average Loan Amount	-	$104,417	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$87,208	-	-
Income to Loan Ratio	-	83.5%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	2	7	1	1	0
Median Listing Price	N/A	$20,500	$129,900	$155,000	$159,000	N/A
Median Square Footage	N/A	864	1,798	1,627	2,722	N/A
Median Price Per Square Foot	N/A	$24	$72	$95	$58	N/A
Median Year Built	N/A	1978	1960	1948	1983	N/A
Median Number of Bathrooms	N/A	1	2	2	2	N/A

Source: Zillow

Foreclosure Analysis

Foreclosure Activity Counts – Gilmer County, WV

Charts not available for Gilmer County or Glenville (county seat)

Geographical Comparison – Fayette County, WV

Charts not available for Gilmer County or Glenville (county seat)

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,840	369	$0	$26,100	383	3.8%
41% - 60% AMHI	$20,841	$31,260	119	$26,101	$39,140	106	-10.9%
61% - 100% AMHI	$31,261	$52,100	64	$39,141	$65,230	34	-46.9%
Over 100% AMHI	$52,101	No Limit	46	$65,231	No Limit	42	-8.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,840	146	$0	$26,100	135	-7.5%
41% - 60% AMHI	$20,841	$31,260	76	$26,101	$39,140	117	53.9%
61% - 100% AMHI	$31,261	$52,100	217	$39,141	$65,230	199	-8.3%
Over 100% AMHI	$52,101	No Limit	357	$65,231	No Limit	305	-14.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,840	515	$0	$26,100	518	0.6%
41% - 60% AMHI	$20,841	$31,260	195	$26,101	$39,140	223	14.4%
61% - 100% AMHI	$31,261	$52,100	281	$39,141	$65,230	233	-17.1%
Over 100% AMHI	$52,101	No Limit	403	$65,231	No Limit	347	-13.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,440	113	$0	$19,340	121	7.1%
41% - 60% AMHI	$15,441	$23,160	32	$19,341	$29,000	26	-18.8%
61% - 100% AMHI	$23,161	$38,600	19	$29,001	$48,330	17	-10.5%
Over 100% AMHI	$38,601	No Limit	70	$48,331	No Limit	85	21.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,440	240	$0	$19,340	286	19.2%
41% - 60% AMHI	$15,441	$23,160	174	$19,341	$29,000	225	29.3%
61% - 100% AMHI	$23,161	$38,600	279	$29,001	$48,330	320	14.7%
Over 100% AMHI	$38,601	No Limit	459	$48,331	No Limit	379	-17.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,440	353	$0	$19,340	407	15.3%
41% - 60% AMHI	$15,441	$23,160	206	$19,341	$29,000	251	21.8%
61% - 100% AMHI	$23,161	$38,600	298	$29,001	$48,330	337	13.1%
Over 100% AMHI	$38,601	No Limit	529	$48,331	No Limit	464	-12.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$26,050	432	$0	$32,620	447	3.5%
Senior (Age 55+)	$0	$19,300	135	$0	$24,170	135	0.0%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(8 + 19 HCV) 27	0	(8 + 19 HCV*) 27
Number of Income-Eligible Family Renter Households	432	119	488
Existing Affordable Housing Penetration Rate – 2014	= 6.3%	N/A	= 5.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	0	0	0
Number of Income-Eligible Senior Renter Households	135	32	145
Penetration Rate – 2014	N/A	N/A	N/A

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(8 + 19 HCV) 27	28	(36 + 19 HCV*) 55
Number of Income-Eligible Family Renter Households	447	106	489
Existing Affordable Housing Penetration Rate – 2019	= 6.0%	N/A	= 11.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	0	0	0
Number of Income-Eligible Senior Renter Households	135	26	147
Penetration Rate – 2019	N/A	N/A	N/A

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	405	135	420	135
41%-60% AMHI (Tax Credit)	119	32	106	26

J. Overview and Interviews

The following summarizes discussions with various Gilmer County stakeholders regarding current housing market conditions there.

Gary Wolfe, Gilmer County Assessor, (304) 462-7731

Mr. Wolfe said the only ongoing rental development in the area was a Tax Credit property planned for development by Joe Leighton (of WV Community Builders), for which VSI completed the market feasibility analysis, and a market-rate community scheduled to begin construction in April 2014. With the exception of in the college town of Glenville, he knew of no other existing multifamily properties in Gilmer County, noting the overwhelming dominance of market-rate development near Glenville State College – where the ratio of market-rate properties to affordable communities is 11 to one. The economy of Glenville, Wolfe said, relies on the college and he feels that without the college, the town would not have a viable future.

Greg Smith, Owner, Smith Land Surveying, (304) 462-5634

In addition to his surveying business, Mr. Smith also owns several rental properties in Glenville. He noted 90% of the residents of his apartments are Glenville State College students, and said he had met several times with college officials to discuss student housing options. With growing enrollment, the demand for on-campus housing is increasing. Smith is looking for both new construction sites and vacant buildings to develop additional student-oriented housing, and believes this could be an ongoing venture for several years.

Jenna Sims, Rental Specialist, Panther Primitives, (304) 462-7718

Ms. Sims has been employed by Sam Darby, a well-known Glenville businessman, for several years. According to Ms. Sims, when Mr. Darby purchased Glenville Gardens (a multifamily rental property in Glenville), it was operating under the Rural Development 515 (RD 515) program. After discovering the development had been grandfathered as an RD 515 property under the previous owner, Darby decided not to undergo the complicated process necessary to continue operating the property under the program. Ms. Sims said she has attempted to contact HUD regarding Northview Apartments (another property she oversees in Glenville), but a response was never received. Sims noted Darby has maintained low rents in these market-rate apartments in order to attract sufficient tenant support, and in her opinion, a need definitely exists in the county for affordable housing, both senior-restricted and general occupancy.

12. Grant County

A. General Description

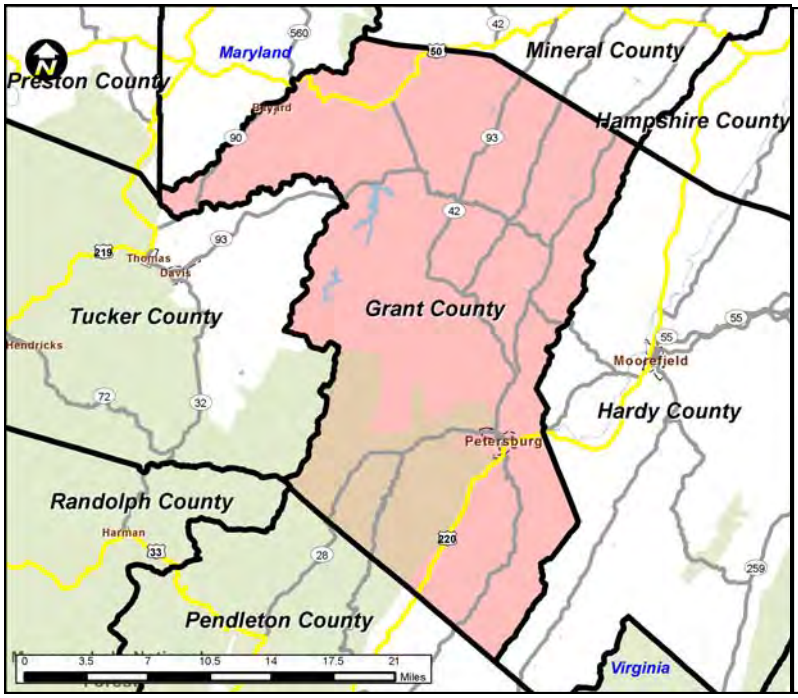
County Seat: Petersburg
County Size: 480.19 square miles

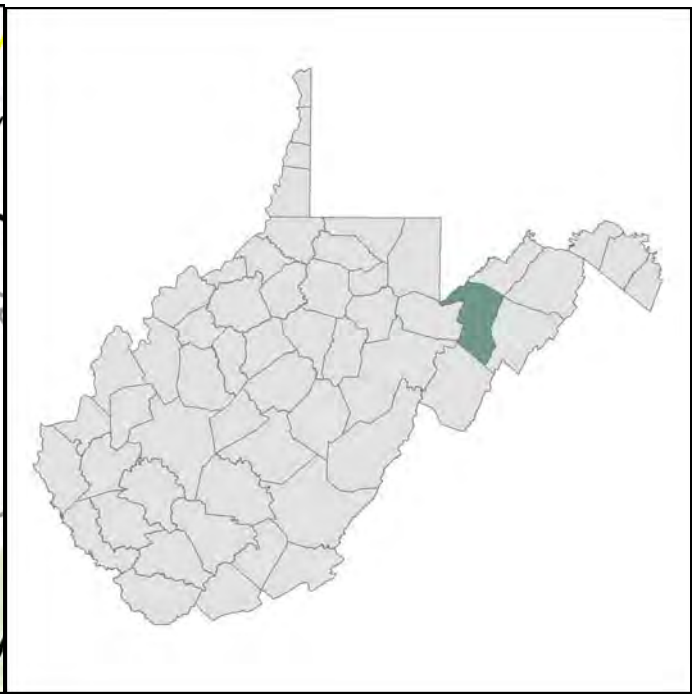
2000 (Census) Population: 11,299
2010 (Census) Population: 11,937
Population Change: +638 (5.6%)

2000 (Census) Households: 4,591
2010 (Census) Households: 4,941
Household Change: +350 (7.6%)

2000 (Census) Median Household Income: $28,679
2010 (Estimate) Median Household Income: $36,492
Income Change: +$7,813 (27.2%)

2000 (Census) Median Home Value: $72,200
2010 (American Community Survey) Median Home Value: $105,300
Home Value Change: +$33,100 (45.8%)





B. Demographic Characteristics and Trends

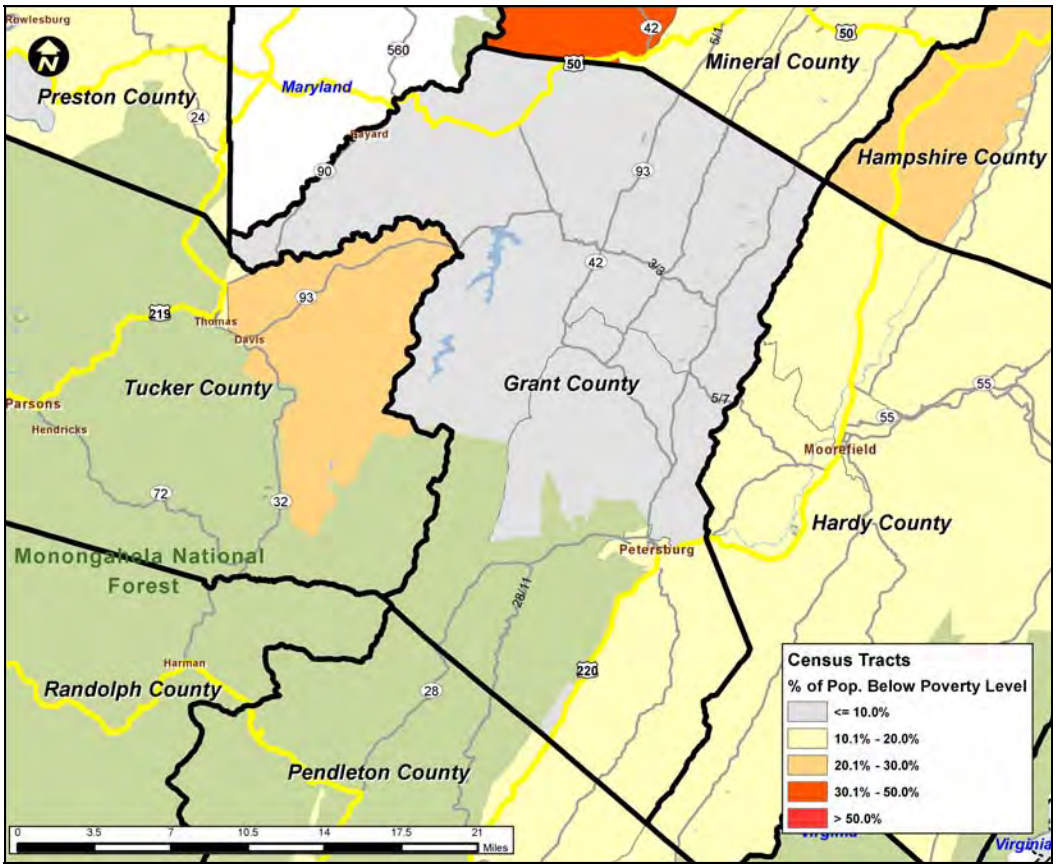
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Grant County	Population	11,299	11,937	11,897	11,782
	Population Change	-	638	-40	-115
	Percent Change	-	5.6%	-0.3%	-1.0%
County Seat: Petersburg	Population	2,423	2,467	2,549	2,592
	Population Change	-	44	82	43
	Percent Change	-	1.8%	3.3%	1.7%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,535	12.9%
Population not living in poverty	10,402	87.1%
Total	11,937	100.0%

Source: American Community Survey (ACS)

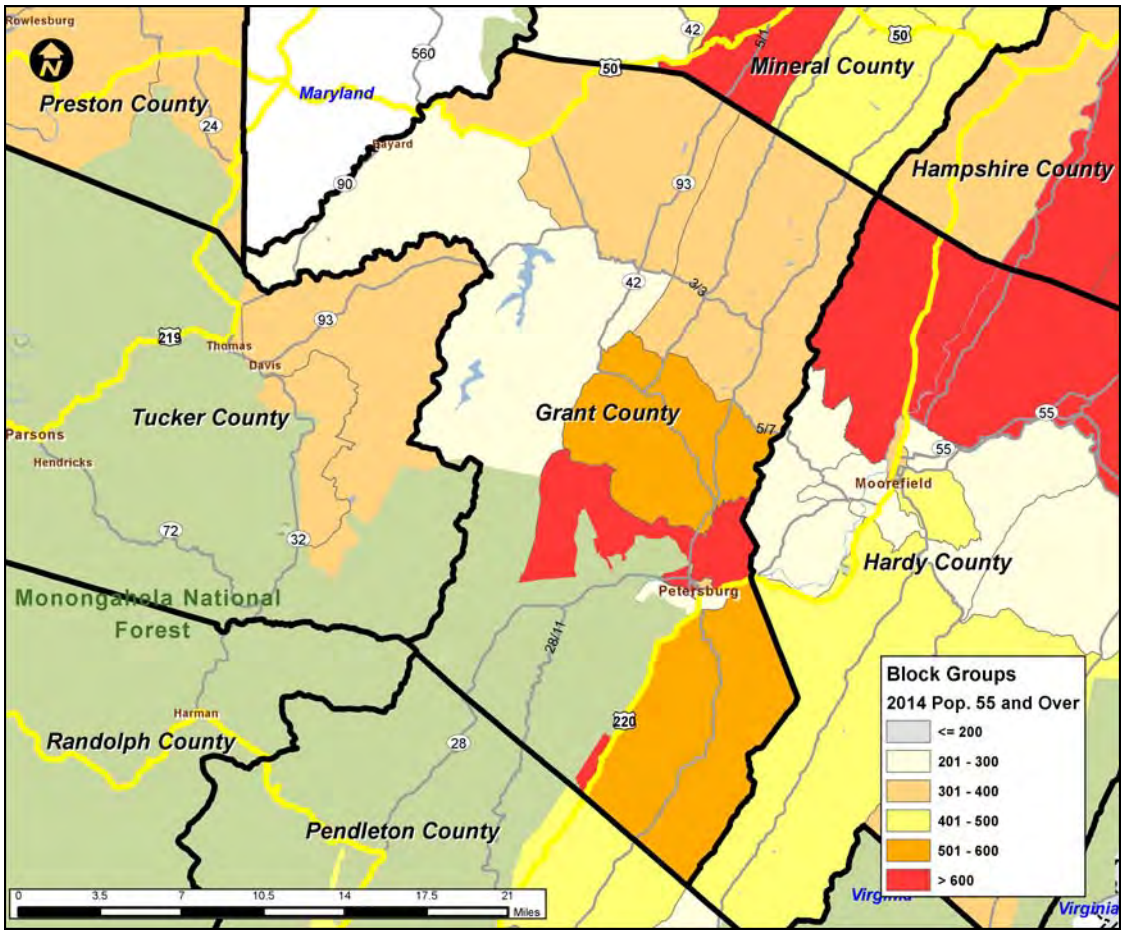


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	2,813	23.6%	2,658	22.3%	2,540	21.6%	-118	-4.4%
20 to 24	552	4.6%	577	4.9%	524	4.5%	-53	-9.2%
25 to 34	1,218	10.2%	1,225	10.3%	1,213	10.3%	-12	-1.0%
35 to 44	1,561	13.1%	1,444	12.1%	1,352	11.5%	-92	-6.4%
45 to 54	1,767	14.8%	1,739	14.6%	1,633	13.9%	-106	-6.1%
55 to 64	1,837	15.4%	1,827	15.4%	1,773	15.1%	-54	-3.0%
65 to 74	1,283	10.7%	1,470	12.4%	1,682	14.3%	212	14.4%
75 & Over	906	7.6%	957	8.0%	1,065	9.0%	108	11.3%
Total	11,937	100.0%	11,897	100.0%	11,782	100.0%	-115	-1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	11,657	97.7%
Black	80	0.7%
Indian	18	0.2%
Asian	19	0.2%
Pacific Islander	3	0.0%
Some Other Race	58	0.5%
Two or More Races	102	0.9%
Total	11,937	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	10,936	91.6%
Moved within Same County	450	3.8%
Different County Same State	393	3.3%
Moved from Different State	158	1.3%
Moved from Abroad	0	0.0%
Total	11,937	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

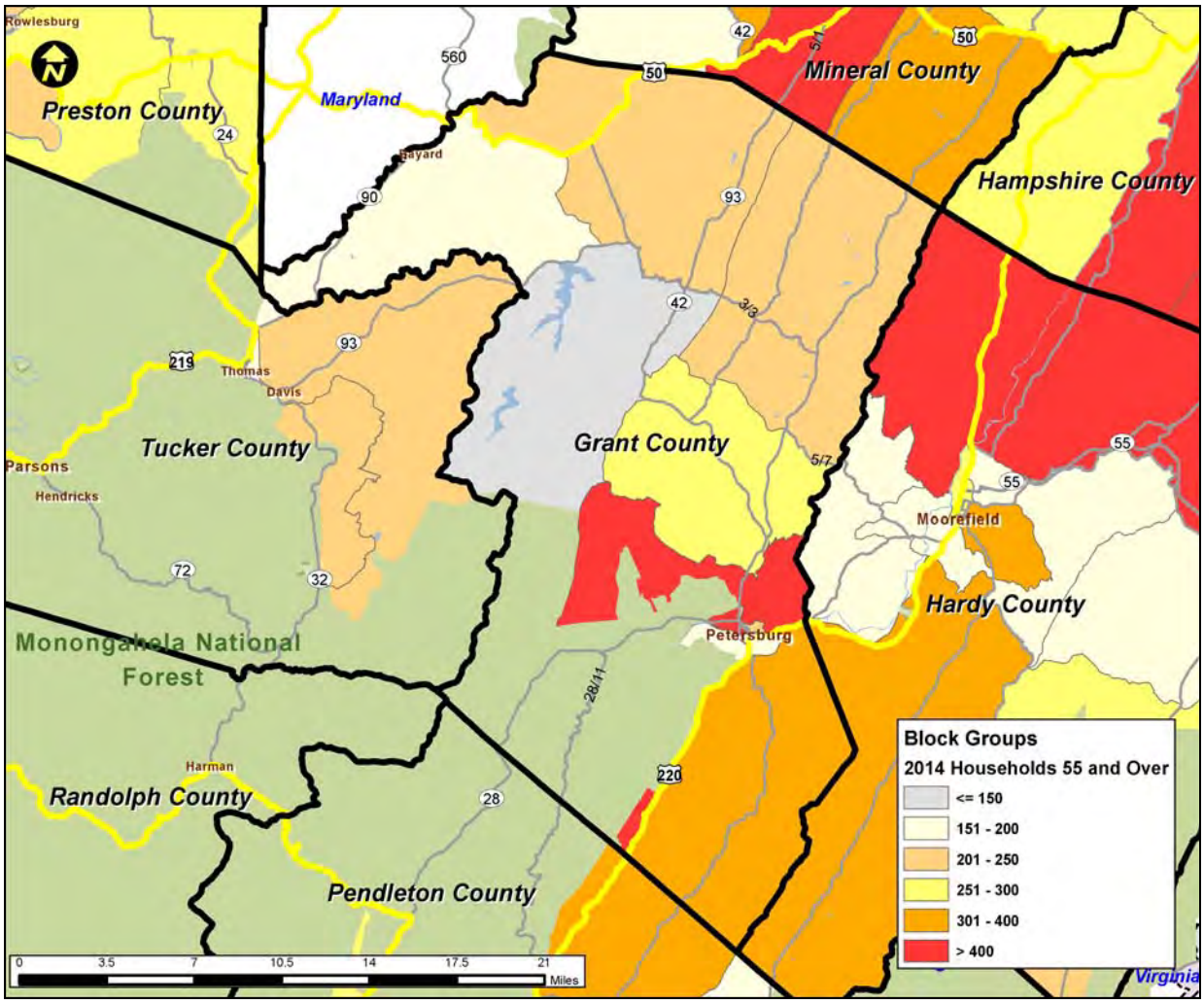
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Grant County	Households	4,591	4,941	4,953	4,917
	Household Change	-	350	12	-36
	Percent Change	-	7.6%	0.2%	-0.7%
	Household Size	2.46	2.42	2.38	2.37
County Seat: Petersburg	Households	1,086	1,113	1,154	1,175
	Household Change	-	27	41	21
	Percent Change	-	2.5%	3.7%	1.8%
	Household Size	2.2	2.2	2.21	2.21

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	133	2.7%	123	2.5%	110	2.2%	-13	-10.5%
25 to 34	528	10.7%	527	10.6%	515	10.5%	-12	-2.3%
35 to 44	828	16.8%	755	15.2%	691	14.1%	-64	-8.5%
45 to 54	975	19.7%	947	19.1%	869	17.7%	-78	-8.2%
55 to 64	1,045	21.1%	1,031	20.8%	981	20.0%	-50	-4.8%
65 to 74	824	16.7%	934	18.9%	1,051	21.4%	117	12.5%
75 to 84	457	9.2%	491	9.9%	501	10.2%	9	1.9%
85 & Over	151	3.1%	144	2.9%	198	4.0%	55	37.9%
Total	4,941	100.0%	4,953	100.0%	4,917	100.0%	-36	-0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



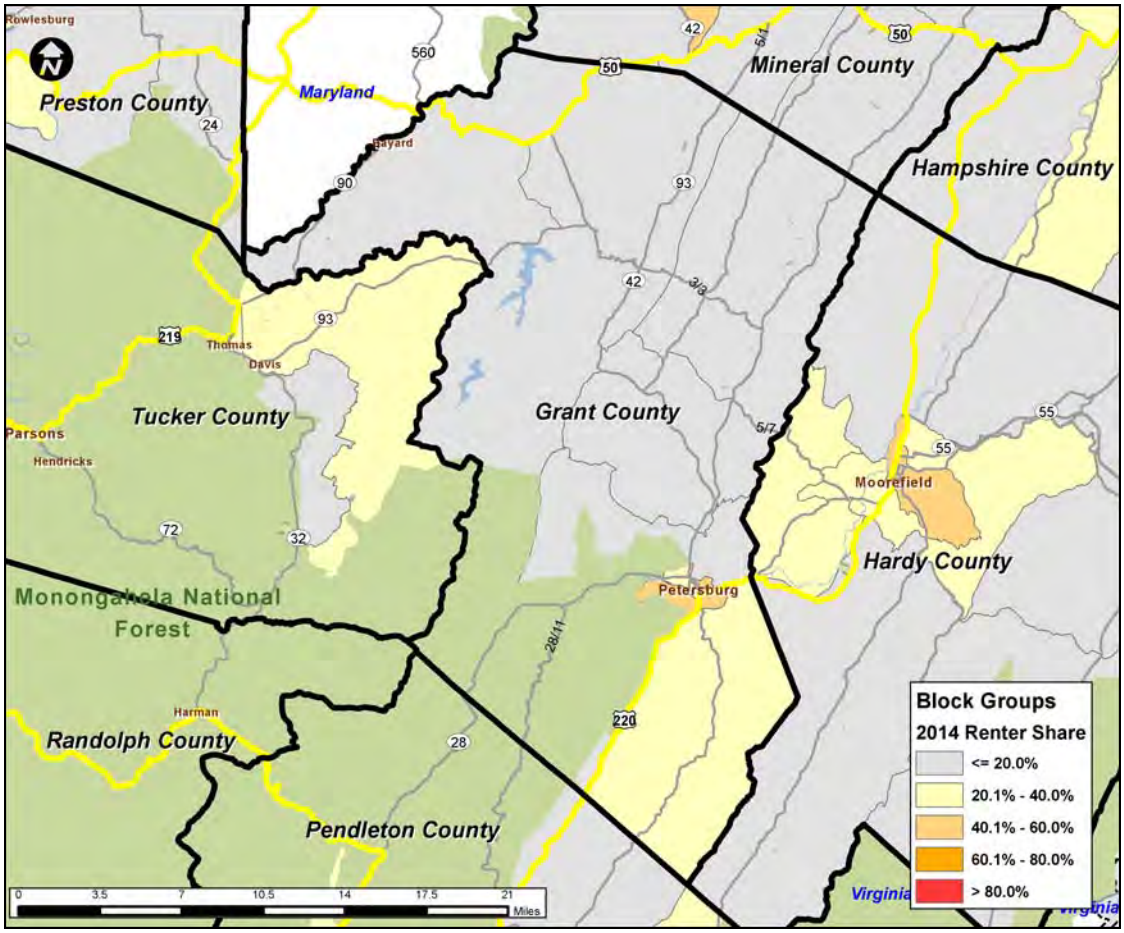
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,882	78.6%	3,785	76.4%	3,782	76.9%
Renter-Occupied	1,059	21.4%	1,167	23.6%	1,134	23.1%
Total	4,941	100.0%	4,953	100.0%	4,917	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,093	84.5%	2,155	82.9%	2,239	82.0%
Renter-Occupied	384	15.5%	445	17.1%	492	18.0%
Total	2,477	100.0%	2,600	100.0%	2,731	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	452	38.7%	448	39.5%	-4	-0.8%
2 Persons	334	28.6%	319	28.2%	-14	-4.3%
3 Persons	168	14.4%	163	14.3%	-6	-3.4%
4 Persons	119	10.2%	113	9.9%	-6	-5.1%
5 Persons+	95	8.1%	92	8.1%	-3	-3.4%
Total	1,167	100.0%	1,134	100.0%	-33	-2.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	861	22.7%	874	23.1%	13	1.5%
2 Persons	1,597	42.2%	1,586	41.9%	-11	-0.7%
3 Persons	629	16.6%	629	16.6%	0	0.0%
4 Persons	418	11.0%	414	10.9%	-4	-0.9%
5 Persons+	281	7.4%	280	7.4%	-1	-0.5%
Total	3,785	100.0%	3,782	100.0%	-3	-0.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
I; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	231	51.9%	259	52.6%	28	12.1%
2 Persons	115	25.9%	130	26.3%	14	12.6%
3 Persons	44	9.8%	48	9.7%	4	8.7%
4 Persons	10	2.3%	12	2.5%	2	18.7%
5 Persons+	45	10.1%	44	8.9%	-1	-2.6%
Total	445	100.0%	492	100.0%	47	10.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	757	35.1%	780	34.8%	23	3.0%
2 Persons	1,163	54.0%	1,200	53.6%	36	3.1%
3 Persons	162	7.5%	179	8.0%	17	10.7%
4 Persons	43	2.0%	33	1.5%	-10	-23.6%
5 Persons+	30	1.4%	47	2.1%	18	60.2%
Total	2,155	100.0%	2,239	100.0%	84	3.9%

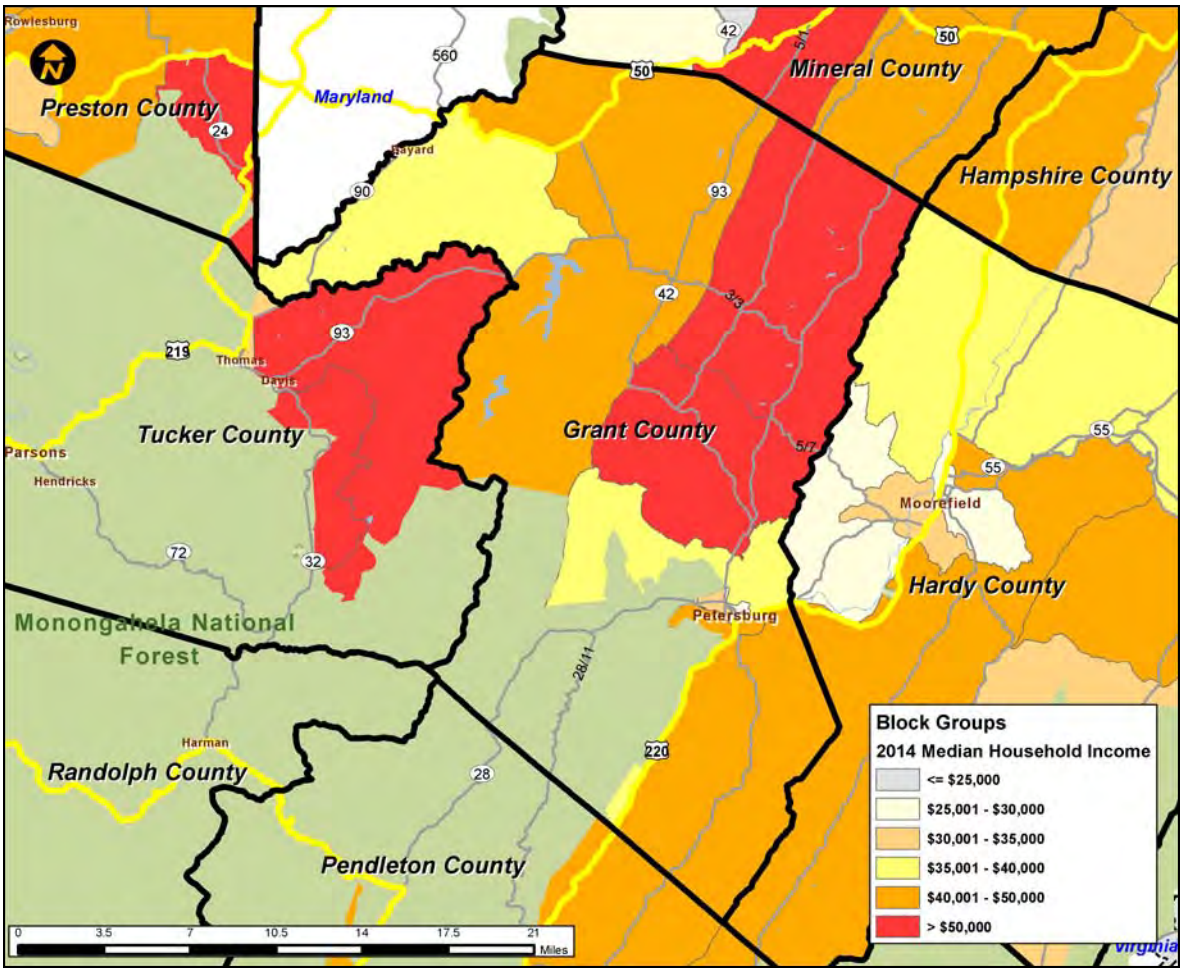
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	336	6.8%	331	6.7%	298	6.1%
$10,000 to $19,999	912	18.5%	854	17.3%	735	14.9%
$20,000 to $29,999	795	16.1%	822	16.6%	737	15.0%
$30,000 to $39,999	657	13.3%	633	12.8%	670	13.6%
$40,000 to $49,999	488	9.9%	464	9.4%	456	9.3%
$50,000 to $59,999	398	8.0%	409	8.3%	374	7.6%
$60,000 to $74,999	431	8.7%	428	8.6%	460	9.4%
$75,000 to $99,999	616	12.5%	645	13.0%	601	12.2%
$100,000 to $124,999	163	3.3%	218	4.4%	358	7.3%
$124,999 to $149,999	86	1.7%	73	1.5%	121	2.5%
$150,000 to $199,999	30	0.6%	43	0.9%	61	1.2%
$200,000+	28	0.6%	32	0.6%	45	0.9%
Total	4,941	100.0%	4,953	100.0%	4,917	100.0%
Median Income	$36,492		$37,406		$40,395	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



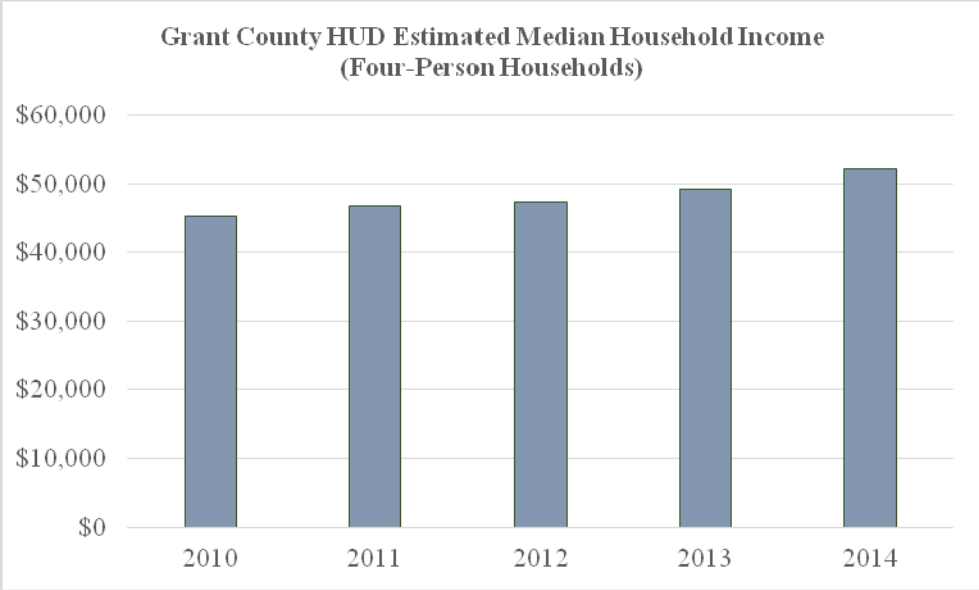
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	185	7.5%	187	7.2%	180	6.6%
$10,000 to $19,999	664	26.8%	605	23.3%	535	19.6%
$20,000 to $29,999	415	16.8%	453	17.4%	467	17.1%
$30,000 to $39,999	267	10.8%	285	11.0%	332	12.1%
$40,000 to $49,999	263	10.6%	271	10.4%	273	10.0%
$50,000 to $59,999	196	7.9%	223	8.6%	217	8.0%
$60,000 to $74,999	134	5.4%	170	6.5%	231	8.4%
$75,000 to $99,999	207	8.4%	234	9.0%	239	8.8%
$100,000 to $124,999	80	3.2%	101	3.9%	147	5.4%
$124,999 to $149,999	40	1.6%	34	1.3%	60	2.2%
$150,000 to $199,999	11	0.4%	20	0.8%	29	1.1%
$200,000+	15	0.6%	17	0.7%	22	0.8%
Total	2,477	100.0%	2,600	100.0%	2,731	100.0%
Median Income	$29,389		$31,943		$35,541	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$45,300	-
2011	$46,700	3.1%
2012	$47,300	1.3%
2013	$49,100	3.8%
2014	$52,100	6.1%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	73	34	30	0	9	147
$10,000 to $19,999	101	85	7	13	8	213
$20,000 to $29,999	166	63	45	15	10	299
$30,000 to $39,999	32	62	16	31	6	148
$40,000 to $49,999	1	29	14	1	8	52
$50,000 to $59,999	6	14	9	22	5	55
$60,000 to $74,999	10	3	26	20	24	83
$75,000 to $99,999	3	9	1	0	8	20
$100,000 to $124,999	3	4	0	0	5	11
$125,000 to $149,999	12	1	2	1	2	18
$150,000 to $199,999	1	1	0	2	3	7
$200,000 & Over	1	1	2	0	2	6
Total	410	305	151	106	88	1,059

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	86	35	34	0	6	161
$10,000 to $19,999	126	90	7	15	10	248
$20,000 to $29,999	168	64	43	20	8	304
$30,000 to $39,999	27	73	12	36	11	158
$40,000 to $49,999	1	21	25	1	9	58
$50,000 to $59,999	5	19	10	26	7	66
$60,000 to $74,999	13	5	25	17	28	88
$75,000 to $99,999	5	16	6	1	6	34
$100,000 to $124,999	5	4	2	1	6	18
$125,000 to $149,999	12	2	2	1	2	17
$150,000 to $199,999	3	4	0	1	1	9
$200,000 & Over	1	1	1	0	2	5
Total	452	334	168	119	95	1,167

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	86	25	39	0	1	151
$10,000 to $19,999	112	80	9	14	4	219
$20,000 to $29,999	143	57	30	16	6	253
$30,000 to $39,999	34	68	14	32	9	158
$40,000 to $49,999	2	21	20	2	8	55
$50,000 to $59,999	5	26	10	24	13	78
$60,000 to $74,999	19	7	30	17	24	96
$75,000 to $99,999	8	16	5	6	9	45
$100,000 to $124,999	9	7	0	0	10	26
$125,000 to $149,999	20	9	1	0	4	33
$150,000 to $199,999	6	3	1	0	1	11
$200,000 & Over	2	1	4	1	2	11
Total	448	319	163	113	92	1,134

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	26	34	30	0	4	94
$10,000 to $19,999	26	68	5	13	5	116
$20,000 to $29,999	123	47	45	11	2	228
$30,000 to $39,999	23	55	12	31	2	124
$40,000 to $49,999	0	0	0	0	3	2
$50,000 to $59,999	0	4	0	22	2	27
$60,000 to $74,999	0	0	25	19	19	62
$75,000 to $99,999	0	1	0	0	2	2
$100,000 to $124,999	1	2	0	0	1	3
$125,000 to $149,999	9	0	0	1	1	11
$150,000 to $199,999	0	1	0	1	1	3
$200,000 & Over	0	1	0	0	1	2
Total	208	212	116	99	41	675

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	33	33	33	0	2	101
$10,000 to $19,999	36	70	6	14	3	129
$20,000 to $29,999	118	36	43	14	2	213
$30,000 to $39,999	18	64	12	35	4	133
$40,000 to $49,999	0	2	2	1	4	9
$50,000 to $59,999	1	8	1	26	2	37
$60,000 to $74,999	1	0	24	17	22	65
$75,000 to $99,999	1	1	1	1	3	6
$100,000 to $124,999	3	2	1	0	5	11
$125,000 to $149,999	9	1	1	0	0	11
$150,000 to $199,999	0	1	0	1	1	4
$200,000 & Over	1	0	0	0	1	3
Total	221	219	124	108	50	722

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	27	25	34	0	0	86
$10,000 to $19,999	27	61	7	11	0	106
$20,000 to $29,999	84	27	31	10	1	153
$30,000 to $39,999	22	58	13	33	4	128
$40,000 to $49,999	0	2	1	1	3	8
$50,000 to $59,999	2	7	1	24	7	40
$60,000 to $74,999	1	0	25	17	21	65
$75,000 to $99,999	2	1	0	4	4	10
$100,000 to $124,999	7	4	0	0	6	17
$125,000 to $149,999	14	3	0	0	1	18
$150,000 to $199,999	2	1	1	0	1	5
$200,000 & Over	1	0	3	0	1	5
Total	189	190	115	100	48	642

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	22	16	12	12	62
$10,000 to $19,999	40	70	14	1	0	125
$20,000 to $29,999	12	28	28	40	43	151
$30,000 to $39,999	28	131	79	26	0	264
$40,000 to $49,999	4	97	91	23	7	223
$50,000 to $59,999	0	86	44	16	29	175
$60,000 to $74,999	26	49	80	53	28	236
$75,000 to $99,999	0	22	137	116	134	409
$100,000 to $124,999	1	9	6	62	2	80
$125,000 to $149,999	0	12	4	17	2	34
$150,000 to $199,999	1	0	8	8	0	17
$200,000 & Over	2	0	1	8	0	11
Total	114	525	509	383	257	1,789

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	14	13	6	10	44
$10,000 to $19,999	36	69	14	0	1	120
$20,000 to $29,999	22	28	28	35	42	156
$30,000 to $39,999	22	100	66	26	1	214
$40,000 to $49,999	3	66	86	20	10	184
$50,000 to $59,999	0	73	39	18	19	149
$60,000 to $74,999	14	38	71	41	30	194
$75,000 to $99,999	0	26	127	116	135	404
$100,000 to $124,999	2	12	6	83	4	106
$125,000 to $149,999	1	8	5	14	0	28
$150,000 to $199,999	0	0	13	6	0	19
$200,000 & Over	3	0	0	8	0	12
Total	104	433	467	375	252	1,630

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	10	10	3	7	31
$10,000 to $19,999	28	52	8	2	3	94
$20,000 to $29,999	15	16	21	25	39	117
$30,000 to $39,999	27	94	71	18	0	210
$40,000 to $49,999	3	66	86	12	9	175
$50,000 to $59,999	0	57	33	17	10	117
$60,000 to $74,999	14	30	61	27	32	165
$75,000 to $99,999	0	18	120	93	120	351
$100,000 to $124,999	2	27	11	146	8	194
$125,000 to $149,999	0	14	9	19	1	43
$150,000 to $199,999	0	0	18	7	2	28
$200,000 & Over	5	0	2	10	0	18
Total	94	386	450	381	232	1,544

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	47	0	0	0	5	52
$10,000 to $19,999	75	17	2	0	3	97
$20,000 to $29,999	42	16	0	4	8	70
$30,000 to $39,999	9	7	4	0	4	24
$40,000 to $49,999	1	29	15	1	5	51
$50,000 to $59,999	6	10	9	0	3	28
$60,000 to $74,999	11	3	1	1	5	21
$75,000 to $99,999	3	8	1	0	6	18
$100,000 to $124,999	2	2	0	0	4	8
$125,000 to $149,999	3	1	2	0	1	7
$150,000 to $199,999	1	0	0	1	2	4
$200,000 & Over	1	0	2	0	1	4
Total	201	93	36	7	47	384

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	53	2	1	0	4	60
$10,000 to $19,999	90	20	1	1	7	119
$20,000 to $29,999	50	28	1	6	6	91
$30,000 to $39,999	9	8	0	1	7	25
$40,000 to $49,999	1	19	23	0	5	49
$50,000 to $59,999	4	11	9	0	4	29
$60,000 to $74,999	12	4	1	0	5	23
$75,000 to $99,999	4	14	6	0	3	28
$100,000 to $124,999	2	2	1	1	2	7
$125,000 to $149,999	3	1	1	1	1	7
$150,000 to $199,999	2	3	0	0	0	5
$200,000 & Over	0	1	0	0	1	3
Total	231	115	44	10	45	445

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	59	0	5	0	2	65
$10,000 to $19,999	85	18	2	2	5	112
$20,000 to $29,999	59	30	0	6	5	100
$30,000 to $39,999	13	10	1	0	6	30
$40,000 to $49,999	2	19	19	1	5	46
$50,000 to $59,999	4	18	9	0	6	38
$60,000 to $74,999	18	6	5	0	2	32
$75,000 to $99,999	6	15	5	2	5	34
$100,000 to $124,999	2	3	0	0	5	9
$125,000 to $149,999	6	6	1	0	2	15
$150,000 to $199,999	4	2	0	0	0	6
$200,000 & Over	1	1	1	1	1	6
Total	259	129	48	12	44	492

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	91	38	2	1	1	133
$10,000 to $19,999	339	226	1	0	1	567
$20,000 to $29,999	170	142	33	0	0	345
$30,000 to $39,999	40	188	3	2	10	243
$40,000 to $49,999	38	143	25	6	1	212
$50,000 to $59,999	14	122	23	9	0	168
$60,000 to $74,999	20	80	11	1	1	113
$75,000 to $99,999	35	116	21	14	2	189
$100,000 to $124,999	15	34	8	6	9	72
$125,000 to $149,999	7	21	1	3	1	33
$150,000 to $199,999	1	6	0	0	0	7
$200,000 & Over	1	10	0	0	0	11
Total	772	1,123	129	42	27	2,093

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	90	33	2	1	1	127
$10,000 to $19,999	307	176	1	0	2	486
$20,000 to $29,999	167	155	39	1	0	362
$30,000 to $39,999	41	206	6	1	6	260
$40,000 to $49,999	47	139	27	8	1	222
$50,000 to $59,999	14	140	33	8	0	194
$60,000 to $74,999	34	97	12	2	2	147
$75,000 to $99,999	30	135	28	13	0	206
$100,000 to $124,999	15	43	13	8	14	94
$125,000 to $149,999	8	16	1	1	1	28
$150,000 to $199,999	3	10	0	0	2	15
$200,000 & Over	1	13	1	0	0	14
Total	757	1,163	162	43	30	2,155

Source: Ribbon Demographics; ESRI; Urban Decision Group

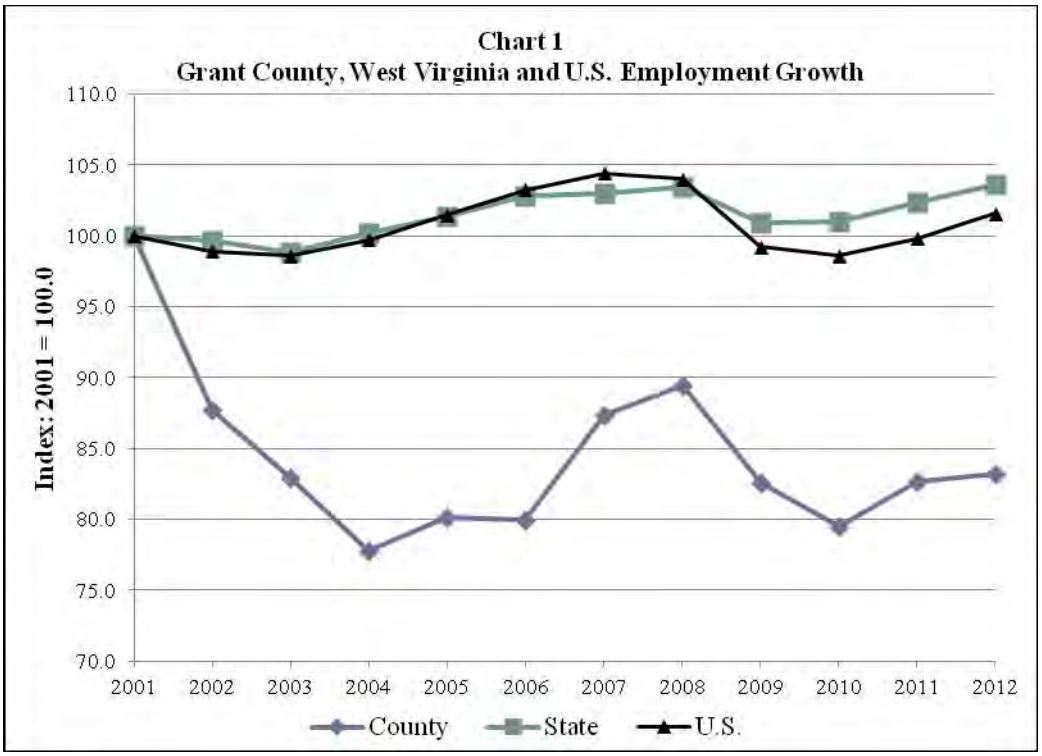
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	84	29	1	1	1	115
$10,000 to $19,999	270	146	4	1	2	422
$20,000 to $29,999	174	156	35	0	2	367
$30,000 to $39,999	56	232	10	1	3	302
$40,000 to $49,999	54	134	34	3	1	226
$50,000 to $59,999	14	131	33	2	0	180
$60,000 to $74,999	54	128	16	1	1	199
$75,000 to $99,999	31	131	33	11	0	205
$100,000 to $124,999	24	60	13	10	30	137
$125,000 to $149,999	13	26	1	3	2	45
$150,000 to $199,999	7	11	0	0	5	23
$200,000 & Over	0	17	0	0	0	16
Total	780	1,200	179	33	47	2,239

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Grant County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Grant County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Grant County, State and U.S. Employment, 2001-2012						
	Grant County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	4,598		686		129,636	
2002	4,035	-12.2%	683	-0.4%	128,234	-1.1%
2003	3,815	-5.5%	678	-0.8%	127,796	-0.3%
2004	3,577	-6.2%	687	1.3%	129,278	1.2%
2005	3,683	3.0%	695	1.2%	131,572	1.8%
2006	3,676	-0.2%	705	1.4%	133,834	1.7%
2007	4,018	9.3%	706	0.1%	135,366	1.1%
2008	4,112	2.3%	710	0.5%	134,806	-0.4%
2009	3,796	-7.7%	692	-2.5%	128,608	-4.6%
2010	3,656	-3.7%	692	0.1%	127,820	-0.6%
2011	3,799	3.9%	702	1.4%	129,411	1.2%
2012	3,824	0.7%	711	1.2%	131,696	1.8%
Change						
2001-12	-774	-16.8%	25	3.6%	2,061	1.6%
2001-03	-783	-17.0%	-8	-1.1%	-1,840	-1.4%
2003-07	203	5.3%	28	4.2%	7,570	5.9%
2007-12	-194	-4.8%	4	0.6%	-3,670	-2.7%

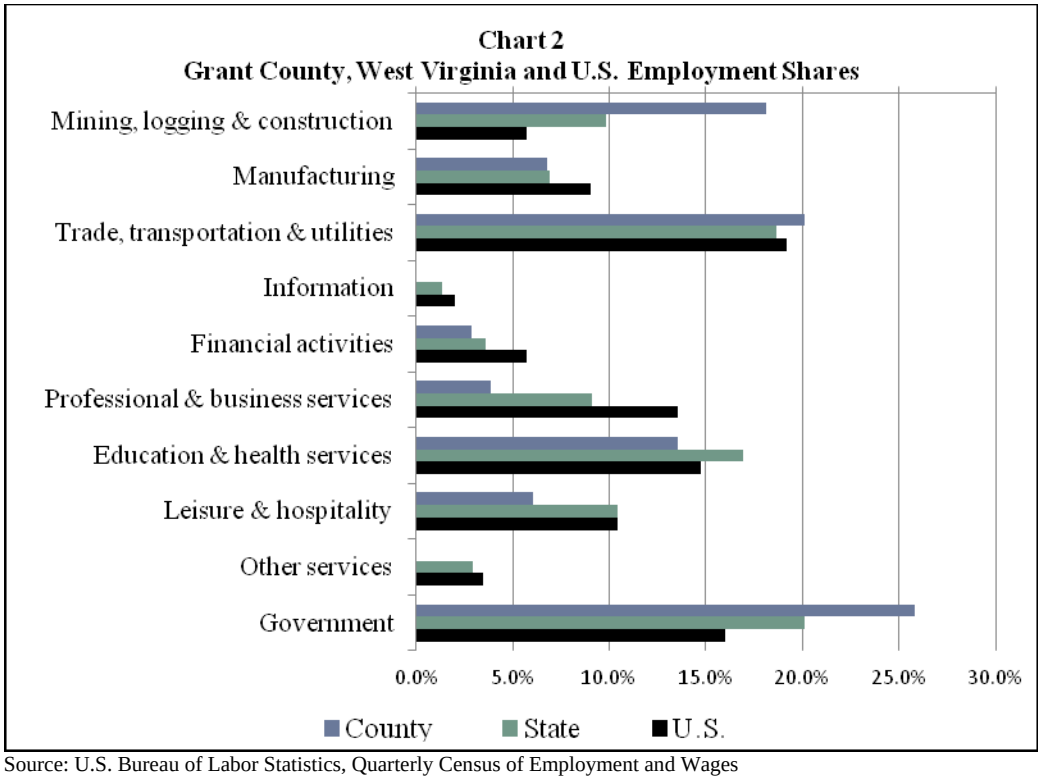
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Grant County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Grant County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	693	18.1%	183.8	315.1
Manufacturing	259	6.8%	98.1	74.9
Trade, Transportation and Utilities	769	20.1%	107.7	105.0
Information	ND	0.0%	0.0	0.0
Financial Activities	109	2.9%	79.6	50.0
Professional and Business Services	147	3.8%	42.3	28.3
Educational and Health Services	518	13.5%	80.0	91.9
Leisure and Hospitality	232	6.1%	58.1	58.2
Other Services	ND	0.0%	0.0	0.0
Total Private Sector	**2,835**	**74.1%**	**92.8**	**88.2**
Total Government	**989**	**25.9%**	**128.4**	**161.8**
Total Payroll Employment	**3,824**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data no not meet BLS or State agency disclosure standards.

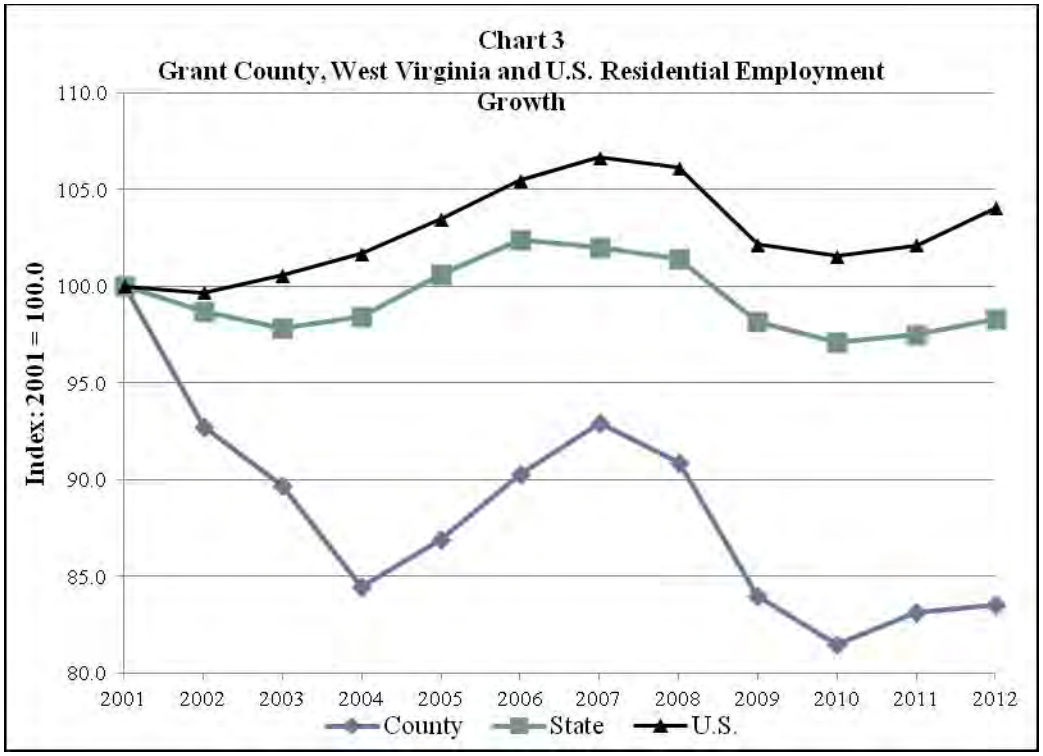


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Grant County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Grant County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Grant County; this one considers the number of Grant County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

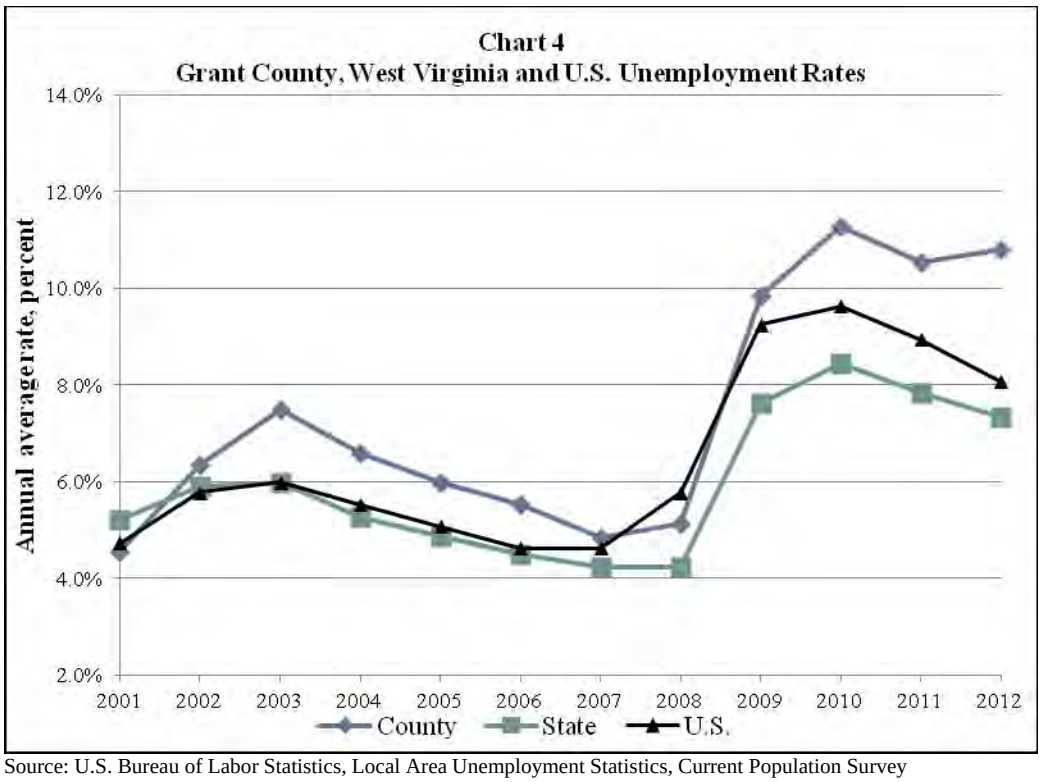
Table 3 Grant County, State and U.S. Residential Employment, 2001-2012						
	Grant County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	5,415		759		136,933	
2002	5,023	-7.2%	749	-1.3%	136,485	-0.3%
2003	4,858	-3.3%	742	-0.9%	137,736	0.9%
2004	4,575	-5.8%	747	0.6%	139,252	1.1%
2005	4,705	2.8%	764	2.3%	141,730	1.8%
2006	4,890	3.9%	777	1.8%	144,427	1.9%
2007	5,034	2.9%	774	-0.4%	146,047	1.1%
2008	4,923	-2.2%	769	-0.6%	145,362	-0.5%
2009	4,549	-7.6%	745	-3.2%	139,878	-3.8%
2010	4,414	-3.0%	737	-1.1%	139,064	-0.6%
2011	4,502	2.0%	740	0.4%	139,869	0.6%
2012	4,525	0.5%	746	0.8%	142,469	1.9%
Change						
2001-12	-890	-16.4%	-13	-1.7%	5,536	4.0%
2001-03	-557	-10.3%	-16	-2.2%	803	0.6%
2003-07	176	3.6%	32	4.3%	8,311	6.0%
2007-10	-620	-12.3%	-37	-4.8%	-6,983	-4.8%
2010-12	111	2.5%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Grant County, state and U.S. unemployment rates over the past decade. The table also shows the Grant County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Grant County Labor Force Statistics and Comparative Unemployment Rates						
	Grant County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Grant County	West Virginia	U.S.
2001	5,673	5,415	258	4.5%	5.2%	4.7%
2002	5,364	5,023	341	6.4%	5.9%	5.8%
2003	5,252	4,858	394	7.5%	6.0%	6.0%
2004	4,898	4,575	323	6.6%	5.3%	5.5%
2005	5,005	4,705	300	6.0%	4.9%	5.1%
2006	5,176	4,890	286	5.5%	4.5%	4.6%
2007	5,291	5,034	257	4.9%	4.2%	4.6%
2008	5,190	4,923	267	5.1%	4.2%	5.8%
2009	5,046	4,549	497	9.8%	7.6%	9.3%
2010	4,976	4,414	562	11.3%	8.4%	9.6%
2011	5,033	4,502	531	10.6%	7.8%	8.9%
2012	5,073	4,525	548	10.8%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Grant County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	5,033	4,502	531	10.6%
2012 January	4,915	4,322	593	12.1%
2012 February	4,961	4,346	615	12.4%
2012 March	4,935	4,389	546	11.1%
2012 April	4,961	4,465	496	10%
2012 May	5,185	4,677	508	9.8%
2012 June	5,238	4,661	577	11%
2012 July	5,146	4,555	591	11.5%
2012 August	5,215	4,646	569	10.9%
2012 September	5,152	4,657	495	9.6%
2012 October	5,127	4,629	498	9.7%
2012 November	5,043	4,504	539	10.7%
2012 December	4,997	4,452	545	10.9%
2012 Annual	5,073	4,525	548	10.8%
2013 January	5,086	4,428	658	12.9%
2013 February	5,076	4,445	631	12.4%
2013 March	5,045	4,484	561	11.1%
2013 April	5,167	4,698	469	9.1%
2013 May	5,171	4,797	374	7.2%
2013 June	5,098	4,675	423	8.3%
2013 July	5,067	4,619	448	8.8%
2013 August	5,156	4,737	419	8.1%
2013 September	4,963	4,595	368	7.4%
2013 October	4,903	4,541	362	7.4%
2013 November	4,946	4,570	376	7.6%
2013 December	4,888	4,463	425	8.7%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Grant County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Grant County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	305	5.2%	103.2	277.1
Construction	679	11.6%	163.2	170.8
Manufacturing	1,114	19.0%	220.0	176.8
Wholesale Trade	91	1.6%	68.5	53.1
Retail Trade	551	9.4%	75.7	81.8
Transportation and Utilities	598	10.2%	183.6	202.2
Information	38	0.6%	36.8	28.3
Financial Activities	219	3.7%	85.0	54.5
Professional and Business Services	208	3.6%	48.1	33.8
Educational and Health Services	1,408	24.1%	93.3	107.0
Leisure and Hospitality	268	4.6%	53.0	50.9
Other Services, Except Public Administration	222	3.8%	83.1	77.4
Public Administration	147	2.5%	39.9	51.2
Total Employment	**5,848**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Grant County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,491	25.5%	83.1	71.4
Service	813	13.9%	75.5	79.4
Sales and Office	1,205	20.6%	83.4	82.1
Natural Resources, Construction and Maintenance	912	15.6%	121.9	164.2
Production, Transportation and Material Moving	1,427	24.4%	182.1	200.0
Total Employment	**5,848**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Grant County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Grant County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Grant County.

Largest Employers in Grant County		
Employer	**Industry**	**Employment**
Federal, State and Local Government	Government	988
Grant County Board of Education	Education	252
Grant Memorial Hospital	Health Care	200-499
Virginia Electric and Power Company	utility	200-499
Grant County Mulch	Mulch	200
Mettki Coal (WV), LLC	Mining	100-199
Grant County Nursing Home	Nursing Care	100-199
Allegheny Wood Products	Lumber	50-99
Potomac Highlands Mental Health Guild	Behavioral Services	50-99
A.L.L. Construction	Heavy Construction	50

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and industry in Grant County include education, manufacturing, medical and other services. Grant County is known for livestock, fruit and tobacco farms, grain, and timber. Natural resources have long been a cornerstone of the economy. Coal mining in the Alleghenies and timber industries throughout the county brought prosperity at various times in the region's history. Today forest industries remain important. Allegheny Wood Products is a leader in the industry, with a number of independent operators involved in timber production such as Grant County Mulch, which is a large processor of forest byproducts for the Mid-Atlantic market.

Petersburg, the county seat and most populous community, has become a regional health provider with the expansion of Grant Memorial Hospital. Recently, a Veterans Administration clinic became part of the complex. The Grant County Nursing Home has also grown to serve the increasing number of elderly persons in the area. The Petersburg Airport is the only general aviation facility with a lighted runway in the region.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Grant County during the past 24 months.

Transportation has always been an issue in the opening and the development of the area due to the rough terrain and mountainous area. Road building continues to the present, with the long-anticipated Corridor H under construction. The 143-mile, four-lane highway will run from the Virginia state line through Hardy, Grant, Tucker, and into Randolph Counties. The latest section to open, in November 2013, was a 4.7-mile stretch in Grant County between an existing State Route 93 connector in Scherr and an existing State Route 93 connector in Bismarck. Work is underway on another 16.2-mile section of the corridor from Mt. Storm into Davis. When this section is completed in early 2015, the project will be approximately 80% complete. Construction costs have reached $1.45 billion with an estimated additional $1 billion cost to complete the project. This Project is expected to sustain hundreds of jobs in the region.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	3,882	78.6%
Renter-Occupied	1,059	21.4%
Total-Occupied Units*	4,941	77.6%
Vacant For Rent	138	9.7%
Vacant For-Sale Only	53	3.7%
Vacant Rented/Sold, Not Occ.	47	3.3%
Vacant Seasonal, Recreational	697	48.9%
All Other Vacant	490	34.4%
Total Vacant Units	1,425	22.4%
Total	6,366	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	3,882	78.6%	3,868	14	0.4%
Renter-Occupied	1,059	21.4%	1,059	0	0.0%
Total	4,941	100.0%	4,927	14	0.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	26	0.7%	67	6.3%
2000 to 2004	219	5.6%	44	4.1%
1990 to 1999	724	18.6%	244	23.0%
1980 to 1989	853	22.0%	166	15.7%
1970 to 1979	749	19.3%	174	16.4%
1960 to 1969	403	10.4%	35	3.3%
1940 to 1959	426	11.0%	194	18.3%
1939 or Earlier	483	12.4%	135	12.8%
Total	3,882	100.0%	1,059	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	3,236	83.4%	484	45.7%
1 Attached	23	0.6%	52	4.9%
2 to 4	0	0.0%	160	15.1%
5 to 9	0	0.0%	134	12.7%
10 to 19	0	0.0%	21	2.0%
20 to 49	0	0.0%	12	1.1%
50 or More	0	0.0%	0	0.0%
Mobile Home,	623	16.1%	196	18.5%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	3,882	100.0%	1,059	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	3,882	100.0%
0.50 or Less Occupants Per Room	3,186	82.1%
0.51 to 1.00 Occupants Per Room	687	17.7%
1.01 to 1.50 Occupants Per Room	9	0.2%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,059	100.0%
0.50 or Less Occupants Per Room	732	69.1%
0.51 to 1.00 Occupants Per Room	303	28.6%
1.01 to 1.50 Occupants Per Room	15	1.4%
1.51 to 2.00 Occupants Per Room	10	0.9%
2.01 or More Occupants Per Room	0	0.0%
Total	4,941	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Grant County	30.4%
West Virginia	32.0%

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

Building Permit Data – Grant County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	69	92	90	68	53	35	28	36	44	54
Units in Single-Family Structures	44	72	60	43	28	20	18	16	19	24
Units in All Multi-Family Structures	25	20	30	25	25	15	10	20	25	30
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	25	20	30	25	25	15	10	20	25	30

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

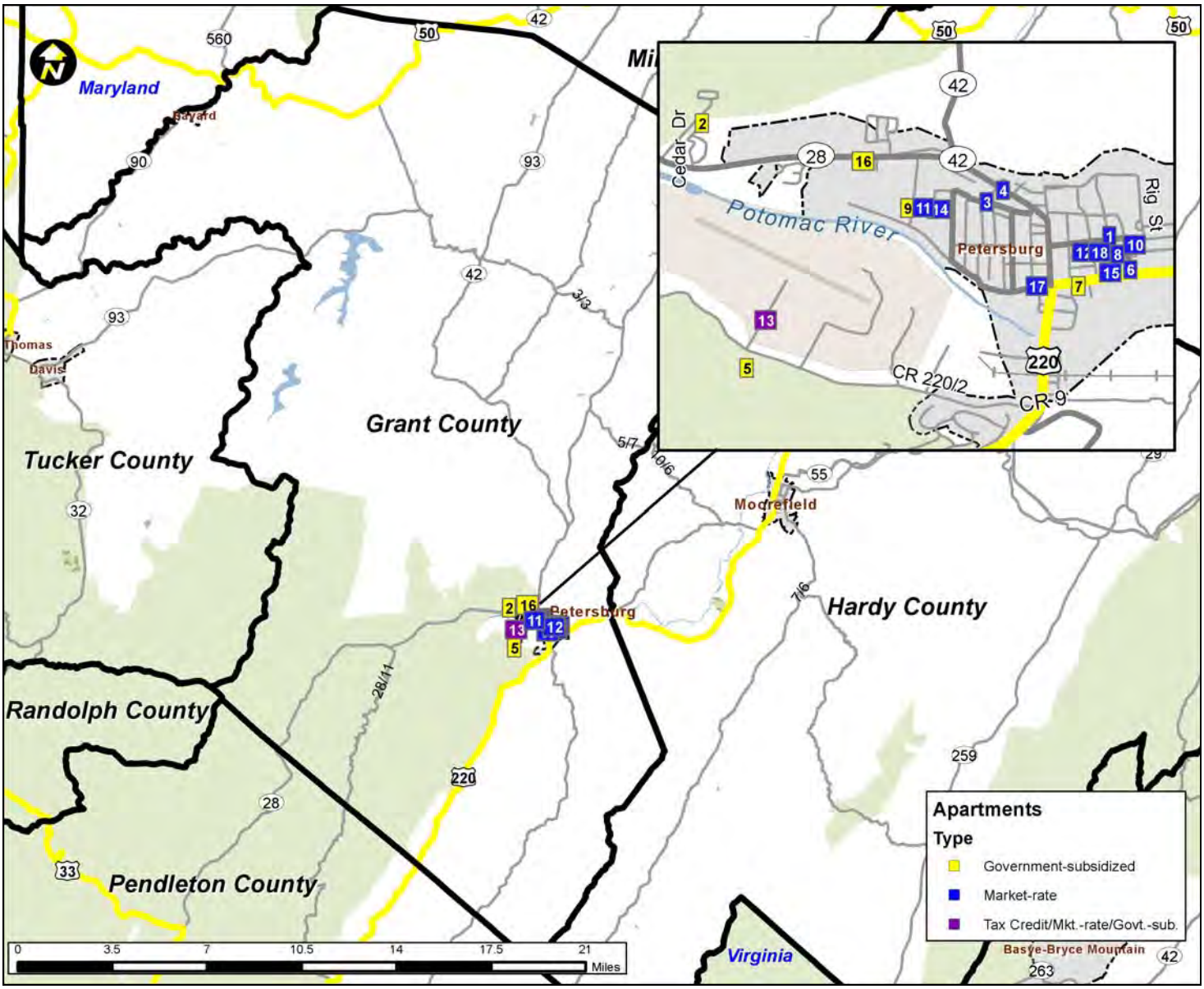
The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	12	81	0	100.0%
Market-rate/Tax Credit/Government-Subsidized	1	24	0	100.0%
Government-Subsidized	5	131	2	98.5%
Total	18	236	2	0.8%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	3	3.1%	0	0.0%	$501
Two-Bedroom	1.0	73	74.5%	0	0.0%	$641
Two-Bedroom	2.0	7	7.1%	0	0.0%	$507
Three-Bedroom	1.0	1	1.0%	0	0.0%	$757
Three-Bedroom	1.5	4	4.1%	0	0.0%	$757
Three-Bedroom	2.0	10	10.2%	0	0.0%	$610
Total Market Rate		**98**	**100.0%**	**0**	**0.0%**	**-**
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	2.0	3	42.9%	0	0.0%	N/A
Three-Bedroom	2.0	4	57.1%	0	0.0%	N/A
Total Tax Credit		**7**	**100.0%**	**0**	**0.0%**	**N/A**

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	84	64.1%	2	2.4%	N/A
Two-Bedroom	1.0	37	28.2%	0	0.0%	N/A
Three-Bedroom	1.5	10	7.6%	0	0.0%	N/A
Total		**131**	**100.0%**	**2**	**1.5%**	**N/A**
Grand Total		**236**	**100.0%**	**2**	**0.8%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	7	16	0.0%
1970 to 1979	2	8	0.0%
1980 to 1989	4	115	0.0%
1990 to 1999	3	57	0.0%
2000 to 2004	1	16	12.5%
2005	0	0	-
2006	0	0	-
2007	1	24	0.0%
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	18	236	0.8%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	17	0.0%
B+	2	51	0.0%
B	1	6	0.0%
B-	2	3	0.0%
C+	2	8	0.0%
C	5	13	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	7	0.0%
B+	1	16	12.5%
B	3	103	0.0%
B-	1	12	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	15	185	0	100.0%
Senior (Age 55+)	3	51	2	96.1%
Total	18	236	2	99.2%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	87	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	87	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	51	2	96.1%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	51	2	96.1%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Grant County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $118,933. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $829, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$118,933
Mortgaged Value = 95% of Median Home Price	$112,986
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$607
Estimated Taxes & Insurance*	$152
Estimated Private Mortgage Insurance**	$71
Estimated Monthly Mortgage Payment	$829

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Grant County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	44	72	60	43	28	20	18	16	19	24

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	2	46	4.3%	0
Average Loan Amount	$76,680	$127,000	60.4%	-
Average Age of Borrower	26	-	-	-
Average Gross Income of Borrower	$26,520	$62,239	42.6%	-
Income to Loan Ratio	34.6%	49.0%	70.6%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

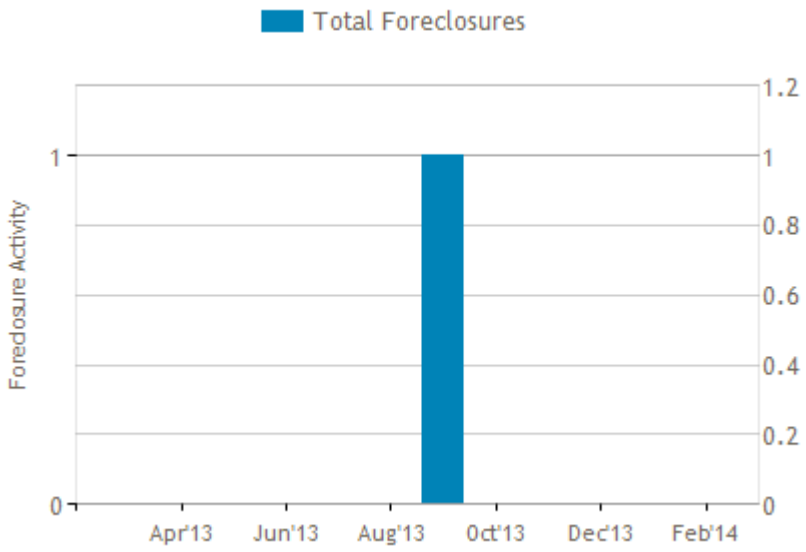
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	3	4	4	3	0
Median Listing Price	N/A	$59,000	$144,700	$177,000	$250,000	N/A
Median Square Footage	N/A	1,040	1,163	2,843	3,200	N/A
Median Price Per Square Foot	N/A	$57	$124	$62	$78	N/A
Median Year Built	N/A	1962	1992	1952	1981	N/A
Median Number of Bathrooms	N/A	2	1	2.5	3	N/A

Source: MLS

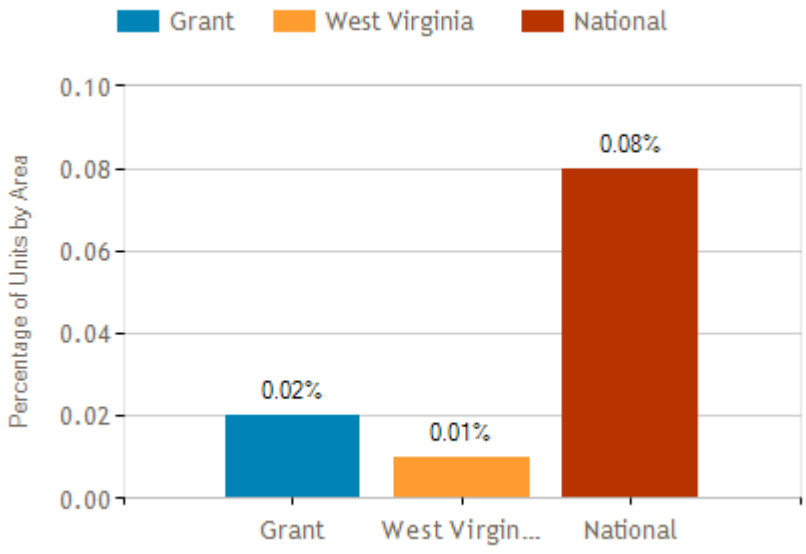
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Grant County, WV



Geographical Comparison –Grant County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,280	279	$0	$25,630	278	-0.4%
41% - 60% AMHI	$22,281	$33,420	210	$25,631	$38,440	175	-16.7%
61% - 100% AMHI	$33,421	$55,700	118	$38,441	$64,070	86	-27.1%
Over 100% AMHI	$55,701	No Limit	116	$64,071	No Limit	102	-12.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,280	200	$0	$25,630	191	-4.5%
41% - 60% AMHI	$22,281	$33,420	194	$25,631	$38,440	229	18.0%
61% - 100% AMHI	$33,421	$55,700	410	$38,441	$64,070	370	-9.8%
Over 100% AMHI	$55,701	No Limit	827	$64,071	No Limit	754	-8.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,280	479	$0	$25,630	469	-2.1%
41% - 60% AMHI	$22,281	$33,420	404	$25,631	$38,440	404	0.0%
61% - 100% AMHI	$33,421	$55,700	528	$38,441	$64,070	456	-13.6%
Over 100% AMHI	$55,701	No Limit	943	$64,071	No Limit	856	-9.2%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,480	137	$0	$18,960	166	21.2%
41% - 60% AMHI	$16,481	$24,720	85	$18,961	$28,440	96	12.9%
61% - 100% AMHI	$24,721	$41,200	79	$28,441	$47,390	80	1.3%
Over 100% AMHI	$41,201	No Limit	145	$47,391	No Limit	152	4.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,480	442	$0	$18,960	493	11.5%
41% - 60% AMHI	$16,481	$24,720	342	$18,961	$28,440	354	3.5%
61% - 100% AMHI	$24,721	$41,200	478	$28,441	$47,390	526	10.0%
Over 100% AMHI	$41,201	No Limit	894	$47,391	No Limit	864	-3.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,480	579	$0	$18,960	659	13.8%
41% - 60% AMHI	$16,481	$24,720	427	$18,961	$28,440	450	5.4%
61% - 100% AMHI	$24,721	$41,200	557	$28,441	$47,390	606	8.8%
Over 100% AMHI	$41,201	No Limit	1,039	$47,391	No Limit	1,016	-2.2%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$27,850	397	$0	$32,040	371	-6.5%
Senior (Age 55+)	$0	$20,600	184	$0	$23,700	214	16.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(87 + 50 HCV) 137	0	(87 + 50 HCV*) 137
Number of Income-Eligible Family Renter Households	397	210	489
Existing Affordable Housing Penetration Rate – 2014	= 34.5%	N/A	= 28.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	51	0	51
Number of Income-Eligible Senior Renter Households	184	85	222
Penetration Rate – 2014	= 27.7%	N/A	= 23.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(87 + 50 HCV) 137	0	(87 + 50 HCV*) 137
Number of Income-Eligible Family Renter Households	371	175	453
Existing Affordable Housing Penetration Rate – 2019	= 35.0%	N/A	= 30.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	51	0	51
Number of Income-Eligible Senior Renter Households	214	96	262
Penetration Rate – 2019	= 23.8%	N/A	= 19.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	260	133	234	163
41%-60% AMHI (Tax Credit)	210	85	175	96

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Melissa Earle, Assistant Director, Region 8 Planning and Development Council, (304) 257-2448

Ms. Earle said that she is not aware of any multifamily projects being planned in the area and that none have been developed in recent years; additionally, she is unaware of any plans for business centers, industrial parks or other employment growth. Also, oil and gas exploration, fracking specifically, has not yet impacted the county or employment in the area. Currently no building parcels are available that are ready for development in terms of roads/sewers or other infrastructure, but housing development in Grant County is not considered difficult. Other than the mountainous terrain that is characteristic of West Virginia, no other factors cause construction costs to be higher than typical for other regions. Similarly, she feels that building permits and zoning code are no stricter in Grant County than in other parts of the state. She believes that low-income housing development would be welcome in Grant County. Ms. Earle stated that residents of Grant County do not typically object to new construction projects, particularly affordable housing projects; development is typically seen as an improvement to the area and is welcomed by the community.

Mary Jo Carr, Property Manager, Joy Retreat Senior Apartments, (304) 342-4169

Ms. Carr said that Grant County would welcome more low-income housing, and that the area of Petersburg has been in need of housing for some time now. She said that most of the residents of Grant County are relatively poor, including many applicants at the property she manages that are currently under the official poverty line. She could not recall any recently developed for-sale projects, and she has not witnessed any infrastructure or road improvements in the area. As a resident of Petersburg, the county seat of Grant County, she stated that there would not be any "not in my backyard" issues regarding the development of additional low-income housing, and that she does not think her fellow residents would object to such development.

Buggsy Rodgers, Real Estate Broker, Tri-County Real Estate, (304) 257-2960

Mr. Rodgers was not aware of any large-scale new development in the county. He says that many of the people from whom he receives inquiries regarding housing generally desire to rent single-family homes, and that renting out apartments is usually more difficult than selling or renting single-family homes or mobile homes. He observed that this may be because the multifamily housing currently available for rent in Petersburg and surrounding areas in Grant County is of below average quality, which decreases the desirability of multifamily housing in the area. The demand for better quality low-income housing is thus high in his opinion, as the financially struggling households in Grant County would benefit greatly from having a wider selection of housing options. He noted that building in Grant County is relatively easy, as land is abundant and zoning laws are not strict. He indicated, however, that much of the land that is available to develop is isolated from major roads and community services, which could be a barrier to development. Mr. Rodgers confirmed that fracking is not yet taking place in Grant County.

13. Greenbrier County

A. General Description

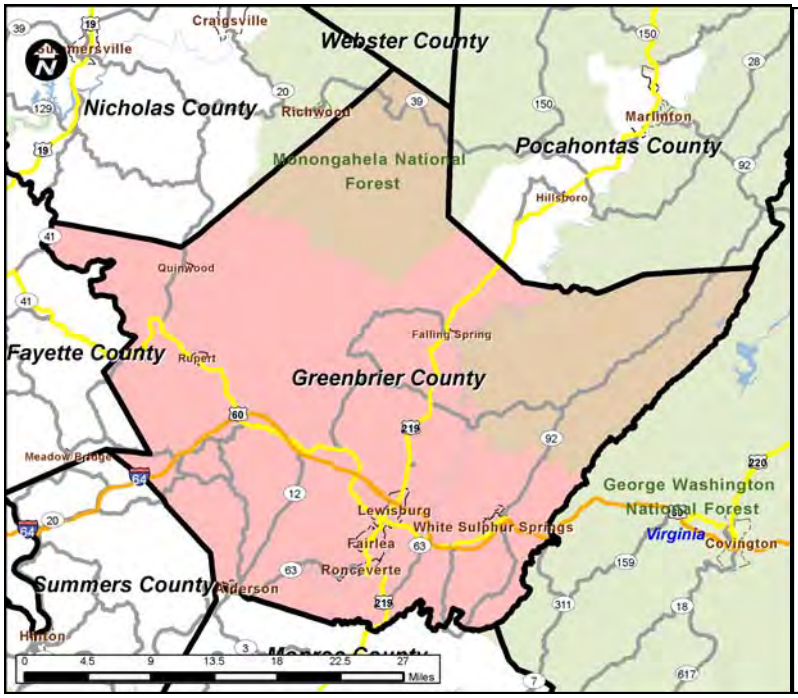
County Seat: Lewisburg
County Size: 1,024.42 square miles

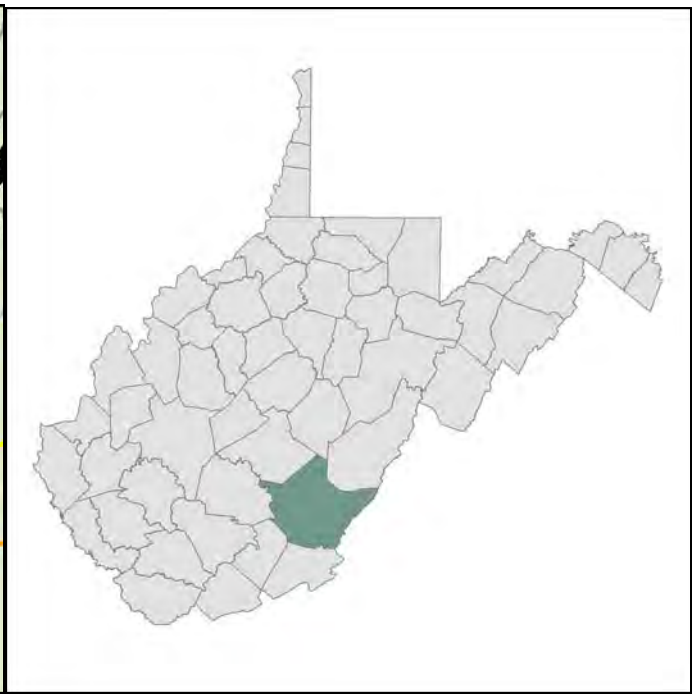
2000 (Census) Population: 34,453
2010 (Census) Population: 35,480
Population Change: +1,027 (3.0%)

2000 (Census) Households: 14,571
2010 (Census) Households: 15,443
Household Change: +872 (6.0%)

2000 (Census) Median Household Income: $26,778
2010 (Estimate) Median Household Income: $35,696
Income Change: +$8,918 (33.3%)

2000 (Census) Median Home Value: $67,300
2010 (American Community Survey) Median Home Value: $93,900
Home Value Change: +$26,600 (39.5%)





B. Demographic Characteristics and Trends

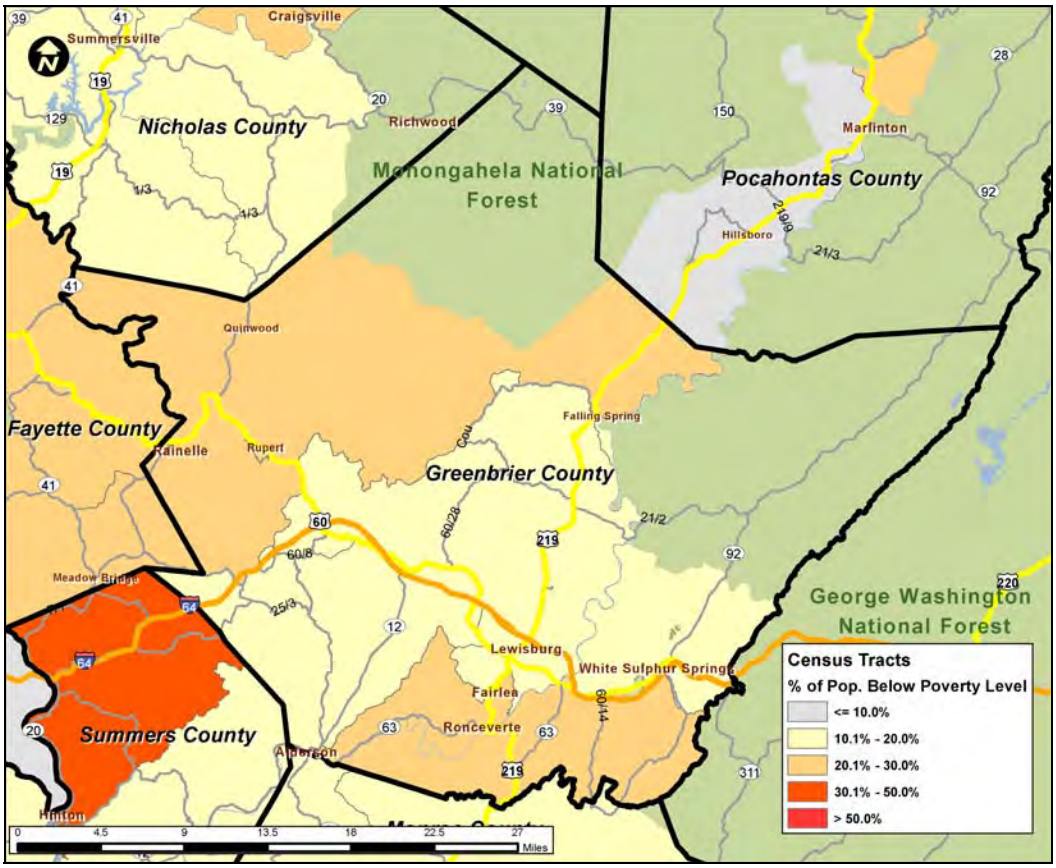
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Greenbrier County	Population	34,453	35,480	36,260	37,116
	Population Change	-	1,027	780	856
	Percent Change	-	3.0%	2.2%	2.4%
County Seat: Lewisburg	Population	3,624	3,830	3,919	4,039
	Population Change	-	206	89	120
	Percent Change	-	5.7%	2.3%	3.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	6,866	19.4%
Population not living in poverty	28,614	80.6%
Total	35,480	100.0%

Source: American Community Survey (ACS)

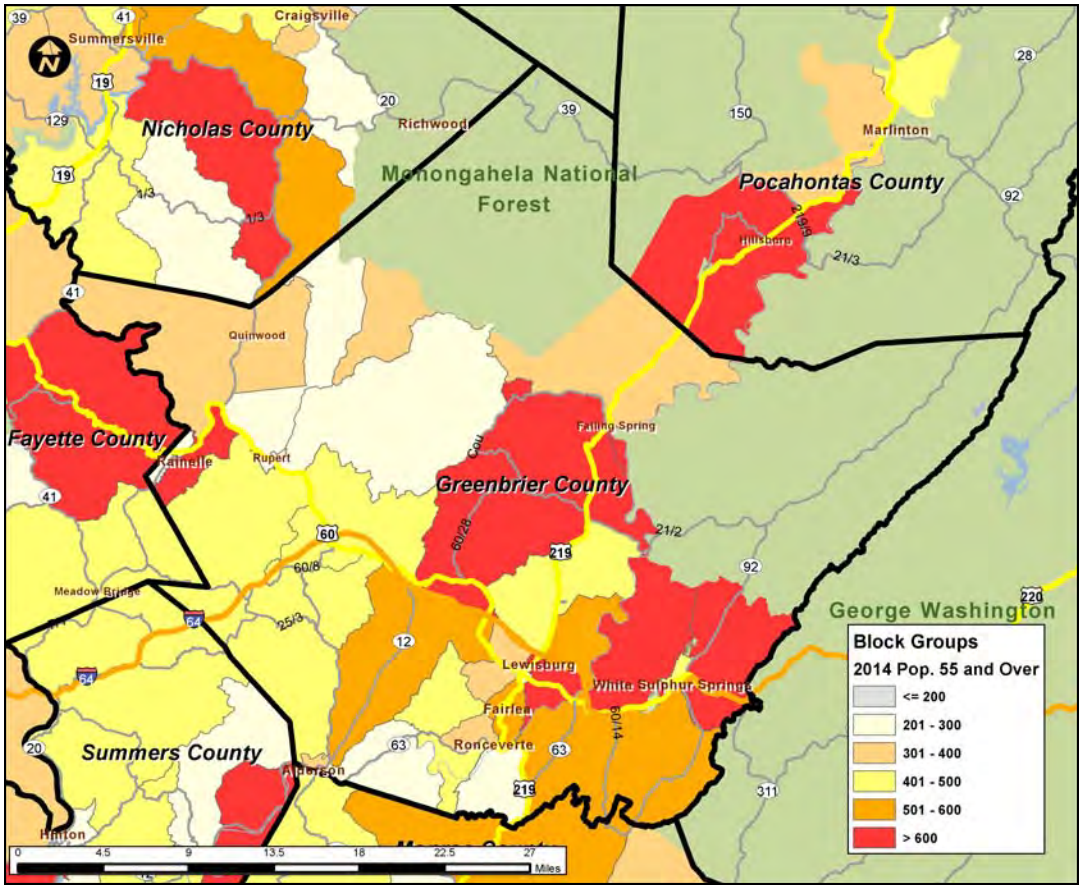


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	7,877	22.2%	7,700	21.2%	7,655	20.6%	-45	-0.6%
20 to 24	1,935	5.5%	1,933	5.3%	1,786	4.8%	-147	-7.6%
25 to 34	3,830	10.8%	3,998	11.0%	3,967	10.7%	-31	-0.8%
35 to 44	4,116	11.6%	4,072	11.2%	4,137	11.1%	65	1.6%
45 to 54	5,400	15.2%	5,058	13.9%	4,639	12.5%	-419	-8.3%
55 to 64	5,484	15.5%	5,783	15.9%	5,903	15.9%	120	2.1%
65 to 74	3,766	10.6%	4,413	12.2%	5,313	14.3%	900	20.4%
75 & Over	3,072	8.7%	3,304	9.1%	3,717	10.0%	413	12.5%
Total	35,480	100.0%	36,260	100.0%	37,116	100.0%	856	2.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	33,565	94.6%
Black	981	2.8%
Indian	112	0.3%
Asian	142	0.4%
Pacific Islander	8	0.0%
Some Other Race	138	0.4%
Two or More Races	534	1.5%
Total	35,480	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	31,564	89.0%
Moved within Same County	1,898	5.3%
Different County Same State	876	2.5%
Moved from Different State	1,136	3.2%
Moved from Abroad	6	0.0%
Total	35,480	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

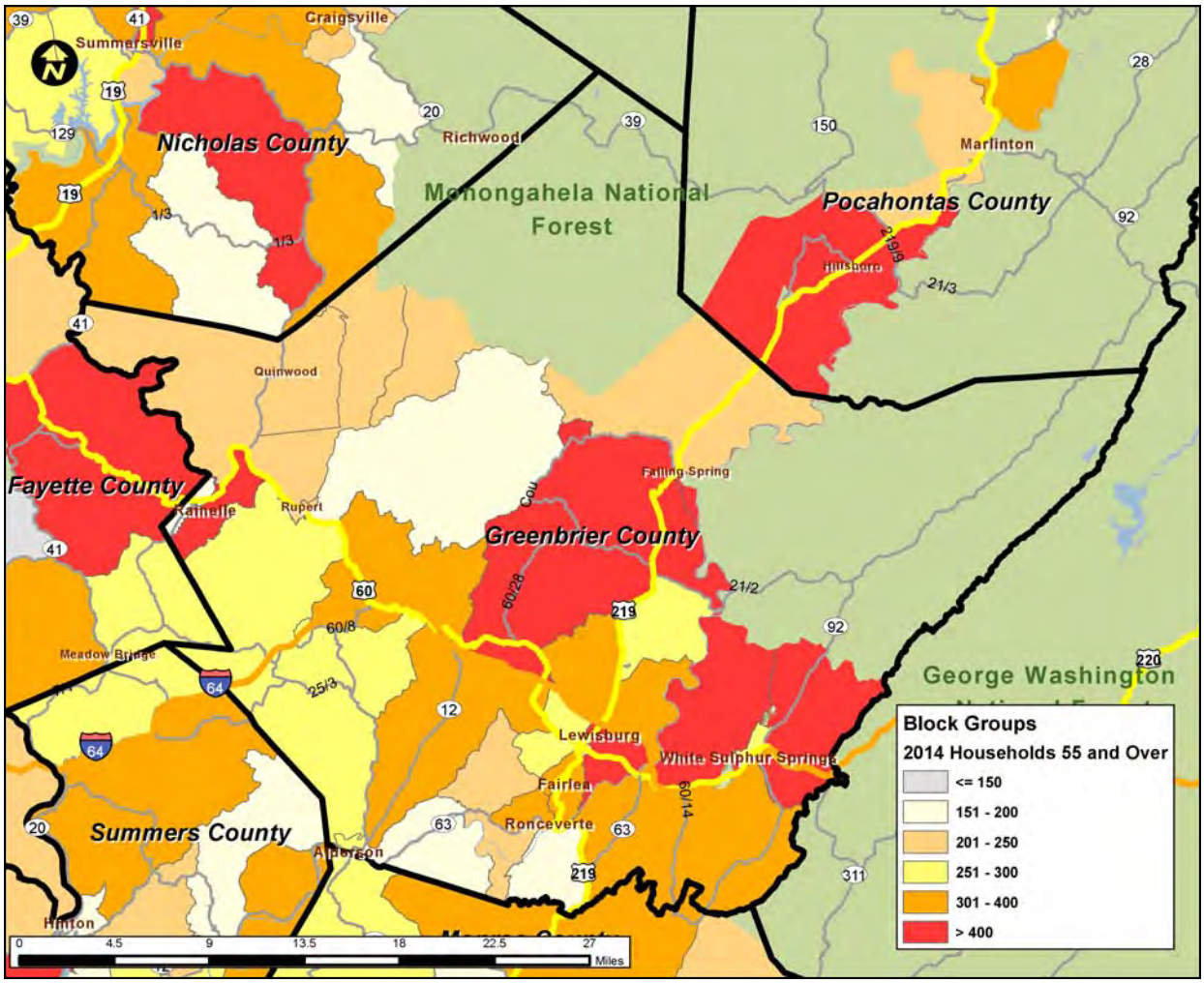
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Greenbrier County	Households	14,571	15,443	15,847	16,304
	Household Change	-	872	404	457
	Percent Change	-	6.0%	2.6%	2.9%
	Household Size	2.36	2.30	2.25	2.24
County Seat: Lewisburg	Households	1,746	1,892	1,936	2,000
	Household Change	-	146	44	64
	Percent Change	-	8.4%	2.3%	3.3%
	Household Size	2.1	2.0	2.02	2.02

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	587	3.8%	529	3.3%	498	3.1%	-31	-5.9%
25 to 34	1,763	11.4%	1,827	11.5%	1,778	10.9%	-49	-2.7%
35 to 44	2,149	13.9%	2,105	13.3%	2,109	12.9%	4	0.2%
45 to 54	3,018	19.5%	2,795	17.6%	2,523	15.5%	-272	-9.7%
55 to 64	3,274	21.2%	3,412	21.5%	3,428	21.0%	16	0.5%
65 to 74	2,484	16.1%	2,874	18.1%	3,411	20.9%	537	18.7%
75 to 84	1,559	10.1%	1,663	10.5%	1,797	11.0%	134	8.0%
85 & Over	609	3.9%	643	4.1%	761	4.7%	118	18.4%
Total	15,443	100.0%	15,847	100.0%	16,304	100.0%	457	2.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



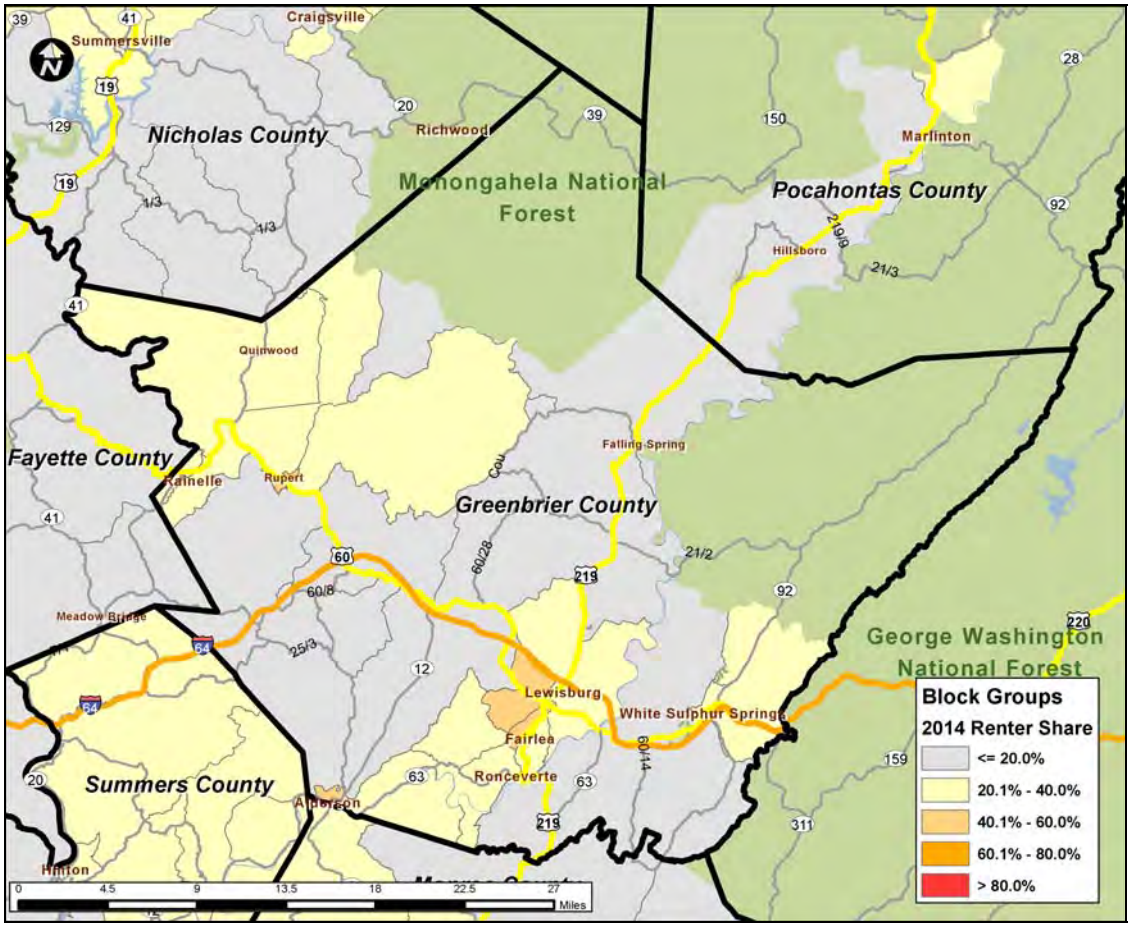
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	11,333	73.4%	11,217	70.8%	11,660	71.5%
Renter-Occupied	4,110	26.6%	4,631	29.2%	4,645	28.5%
Total	15,443	100.0%	15,847	100.0%	16,304	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	6,528	82.4%	7,230	84.2%	7,900	84.1%
Renter-Occupied	1,398	17.6%	1,362	15.8%	1,497	15.9%
Total	7,926	100.0%	8,592	100.0%	9,397	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,020	43.6%	2,042	44.0%	22	1.1%
2 Persons	1,278	27.6%	1,276	27.5%	-3	-0.2%
3 Persons	659	14.2%	663	14.3%	4	0.6%
4 Persons	430	9.3%	425	9.1%	-6	-1.3%
5 Persons+	244	5.3%	240	5.2%	-3	-1.4%
Total	4,631	100.0%	4,645	100.0%	14	0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,984	26.6%	3,144	27.0%	160	5.4%
2 Persons	4,637	41.3%	4,813	41.3%	176	3.8%
3 Persons	1,755	15.6%	1,822	15.6%	67	3.8%
4 Persons	1,169	10.4%	1,199	10.3%	31	2.6%
5 Persons+	672	6.0%	681	5.8%	9	1.4%
Total	11,217	100.0%	11,660	100.0%	443	3.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	938	68.9%	1,022	68.3%	84	8.9%
2 Persons	329	24.1%	370	24.7%	41	12.6%
3 Persons	44	3.2%	51	3.4%	7	15.7%
4 Persons	37	2.7%	39	2.6%	2	5.3%
5 Persons+	14	1.0%	15	1.0%	1	7.0%
Total	1,362	100.0%	1,497	100.0%	135	9.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,558	35.4%	2,769	35.0%	211	8.2%
2 Persons	3,502	48.4%	3,835	48.5%	332	9.5%
3 Persons	770	10.7%	854	10.8%	84	10.9%
4 Persons	188	2.6%	202	2.6%	14	7.3%
5 Persons+	211	2.9%	241	3.0%	30	14.0%
Total	7,230	100.0%	7,900	100.0%	670	9.3%

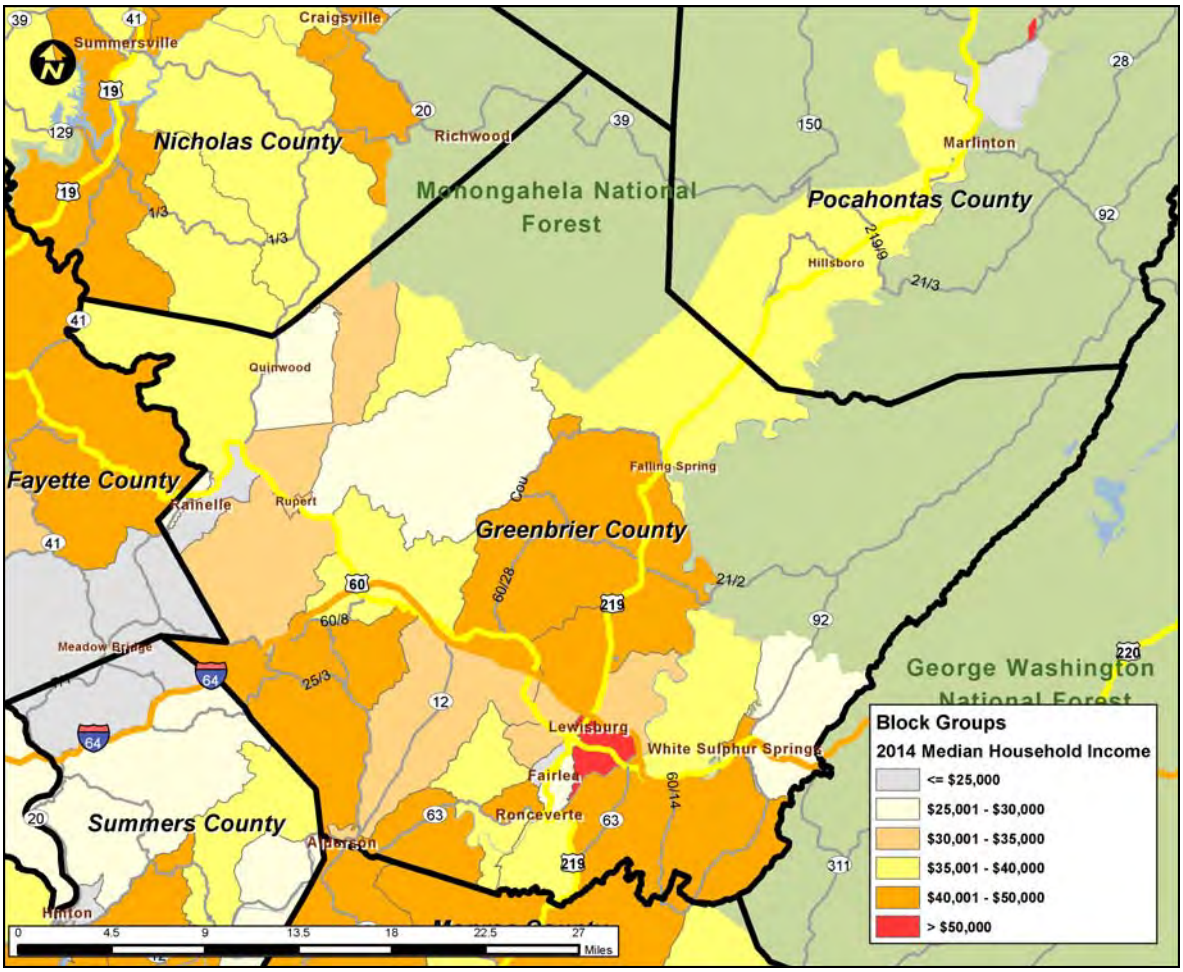
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,793	11.6%	1,999	12.6%	1,904	11.7%
$10,000 to $19,999	2,495	16.2%	2,714	17.1%	2,557	15.7%
$20,000 to $29,999	2,289	14.8%	2,365	14.9%	2,303	14.1%
$30,000 to $39,999	2,009	13.0%	2,051	12.9%	2,043	12.5%
$40,000 to $49,999	1,739	11.3%	1,669	10.5%	1,860	11.4%
$50,000 to $59,999	1,145	7.4%	1,107	7.0%	1,096	6.7%
$60,000 to $74,999	1,541	10.0%	1,458	9.2%	1,463	9.0%
$75,000 to $99,999	1,232	8.0%	1,179	7.4%	1,412	8.7%
$100,000 to $124,999	499	3.2%	510	3.2%	677	4.2%
$124,999 to $149,999	323	2.1%	318	2.0%	366	2.2%
$150,000 to $199,999	207	1.3%	251	1.6%	322	2.0%
$200,000+	170	1.1%	227	1.4%	300	1.8%
Total	15,443	100.0%	15,847	100.0%	16,304	100.0%
Median Income	$35,696		$34,125		$36,796	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



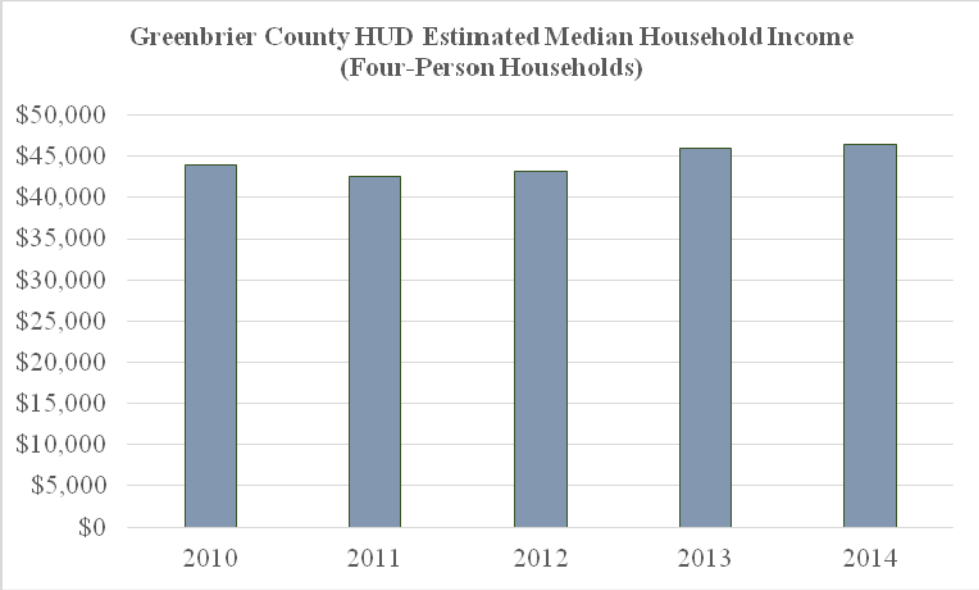
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	951	12.0%	1,054	12.3%	1,081	11.5%
$10,000 to $19,999	1,695	21.4%	1,736	20.2%	1,697	18.1%
$20,000 to $29,999	1,279	16.1%	1,401	16.3%	1,502	16.0%
$30,000 to $39,999	1,047	13.2%	1,134	13.2%	1,202	12.8%
$40,000 to $49,999	847	10.7%	891	10.4%	1,059	11.3%
$50,000 to $59,999	476	6.0%	530	6.2%	585	6.2%
$60,000 to $74,999	677	8.5%	708	8.2%	753	8.0%
$75,000 to $99,999	464	5.9%	524	6.1%	697	7.4%
$100,000 to $124,999	222	2.8%	243	2.8%	328	3.5%
$124,999 to $149,999	141	1.8%	162	1.9%	191	2.0%
$150,000 to $199,999	82	1.0%	126	1.5%	182	1.9%
$200,000+	46	0.6%	82	1.0%	121	1.3%
Total	7,926	100.0%	8,592	100.0%	9,397	100.0%
Median Income	$30,368		$30,929		$33,486	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$44,000	-
2011	$42,600	-3.2%
2012	$43,200	1.4%
2013	$45,900	6.3%
2014	$46,500	1.3%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	535	188	36	120	3	882
$10,000 to $19,999	566	270	191	29	17	1,073
$20,000 to $29,999	207	241	48	52	46	595
$30,000 to $39,999	121	116	106	67	36	446
$40,000 to $49,999	82	137	64	47	40	371
$50,000 to $59,999	18	45	70	15	32	181
$60,000 to $74,999	105	44	13	9	38	210
$75,000 to $99,999	106	36	13	30	1	187
$100,000 to $124,999	25	21	2	0	2	50
$125,000 to $149,999	6	6	29	9	1	51
$150,000 to $199,999	6	15	4	5	2	32
$200,000 & Over	2	23	2	5	0	32
Total	1,780	1,142	580	389	219	4,110

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	632	213	54	125	6	1,030
$10,000 to $19,999	624	328	215	27	18	1,212
$20,000 to $29,999	239	267	62	59	55	683
$30,000 to $39,999	134	130	122	78	40	505
$40,000 to $49,999	89	132	61	55	46	384
$50,000 to $59,999	23	38	79	18	28	185
$60,000 to $74,999	124	48	14	9	43	237
$75,000 to $99,999	100	30	17	32	1	179
$100,000 to $124,999	34	23	1	2	3	63
$125,000 to $149,999	9	3	26	16	2	56
$150,000 to $199,999	7	29	4	2	2	44
$200,000 & Over	4	36	4	7	1	52
Total	2,020	1,278	659	430	244	4,631

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	604	181	55	121	7	967
$10,000 to $19,999	598	313	206	24	16	1,157
$20,000 to $29,999	224	261	56	57	51	648
$30,000 to $39,999	150	149	113	74	45	532
$40,000 to $49,999	117	144	69	61	42	435
$50,000 to $59,999	28	40	88	17	25	198
$60,000 to $74,999	118	52	15	10	46	242
$75,000 to $99,999	121	40	17	30	1	209
$100,000 to $124,999	48	24	5	3	0	80
$125,000 to $149,999	18	3	30	15	1	67
$150,000 to $199,999	9	25	7	9	4	54
$200,000 & Over	6	43	2	4	2	57
Total	2,042	1,276	663	425	241	4,645

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	251	163	36	116	0	565
$10,000 to $19,999	169	106	186	26	16	503
$20,000 to $29,999	132	178	31	50	46	436
$30,000 to $39,999	80	93	95	67	35	370
$40,000 to $49,999	39	92	64	47	39	281
$50,000 to $59,999	0	40	70	14	30	153
$60,000 to $74,999	19	44	13	8	38	123
$75,000 to $99,999	87	34	13	30	0	163
$100,000 to $124,999	0	17	0	0	1	18
$125,000 to $149,999	3	5	26	9	1	45
$150,000 to $199,999	3	15	3	5	0	26
$200,000 & Over	1	23	1	4	0	28
Total	784	809	538	376	205	2,712

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	361	185	53	121	1	721
$10,000 to $19,999	268	164	213	23	17	686
$20,000 to $29,999	172	207	41	55	54	530
$30,000 to $39,999	88	108	111	73	39	420
$40,000 to $49,999	47	96	60	52	45	300
$50,000 to $59,999	2	34	78	14	28	157
$60,000 to $74,999	44	47	13	7	41	152
$75,000 to $99,999	87	27	16	27	1	158
$100,000 to $124,999	3	17	0	1	0	22
$125,000 to $149,999	2	2	25	14	2	46
$150,000 to $199,999	5	27	2	1	0	35
$200,000 & Over	1	36	2	4	1	44
Total	1,082	950	615	393	230	3,269

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	319	154	52	117	0	642
$10,000 to $19,999	231	146	205	23	16	620
$20,000 to $29,999	156	188	34	54	52	484
$30,000 to $39,999	101	120	100	68	44	433
$40,000 to $49,999	53	99	68	57	41	319
$50,000 to $59,999	3	34	88	13	24	162
$60,000 to $74,999	40	49	14	7	42	153
$75,000 to $99,999	104	29	16	27	0	176
$100,000 to $124,999	4	17	0	0	0	21
$125,000 to $149,999	5	1	29	14	1	49
$150,000 to $199,999	3	26	5	4	1	40
$200,000 & Over	0	43	1	2	3	49
Total	1,020	906	612	386	225	3,148

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	54	151	14	0	54	272
$10,000 to $19,999	86	74	58	49	27	294
$20,000 to $29,999	110	294	100	58	5	567
$30,000 to $39,999	154	141	78	91	126	590
$40,000 to $49,999	57	215	141	118	80	612
$50,000 to $59,999	3	135	163	160	60	521
$60,000 to $74,999	44	266	196	179	58	742
$75,000 to $99,999	46	168	206	150	35	605
$100,000 to $124,999	0	54	50	110	55	269
$125,000 to $149,999	2	38	28	68	1	138
$150,000 to $199,999	4	15	40	18	23	99
$200,000 & Over	5	8	34	48	1	96
Total	566	1,557	1,109	1,049	524	4,805

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	47	107	17	0	54	225
$10,000 to $19,999	61	73	70	61	27	293
$20,000 to $29,999	86	197	95	52	3	433
$30,000 to $39,999	124	100	65	88	117	494
$40,000 to $49,999	46	144	120	100	67	477
$50,000 to $59,999	5	107	121	137	49	420
$60,000 to $74,999	23	190	180	160	45	598
$75,000 to $99,999	26	131	177	136	28	498
$100,000 to $124,999	0	42	54	103	47	247
$125,000 to $149,999	2	19	32	58	0	111
$150,000 to $199,999	5	20	16	26	24	90
$200,000 & Over	0	3	38	60	0	101
Total	426	1,135	985	981	461	3,986

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	45	78	12	0	46	181
$10,000 to $19,999	50	52	59	53	25	240
$20,000 to $29,999	66	128	74	47	1	317
$30,000 to $39,999	107	70	53	70	106	406
$40,000 to $49,999	47	136	116	113	70	481
$50,000 to $59,999	3	93	100	112	42	350
$60,000 to $74,999	19	172	176	151	39	557
$75,000 to $99,999	30	137	198	149	26	540
$100,000 to $124,999	0	61	77	133	58	329
$125,000 to $149,999	0	20	38	68	0	127
$150,000 to $199,999	7	26	19	26	24	101
$200,000 & Over	1	3	48	76	2	130
Total	375	979	968	997	440	3,759

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	279	25	0	4	4	312
$10,000 to $19,999	395	164	4	3	1	567
$20,000 to $29,999	69	64	17	3	0	152
$30,000 to $39,999	40	23	12	0	0	74
$40,000 to $49,999	44	45	0	0	1	90
$50,000 to $59,999	24	5	0	1	3	33
$60,000 to $74,999	86	0	0	1	0	87
$75,000 to $99,999	20	3	0	0	1	24
$100,000 to $124,999	33	4	3	0	1	41
$125,000 to $149,999	3	1	3	0	0	7
$150,000 to $199,999	3	0	1	0	3	7
$200,000 & Over	1	0	1	1	0	4
Total	996	334	41	13	15	1,398

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	271	28	1	4	4	310
$10,000 to $19,999	356	164	2	4	1	527
$20,000 to $29,999	67	60	21	4	2	153
$30,000 to $39,999	46	22	11	5	0	85
$40,000 to $49,999	42	36	1	3	1	84
$50,000 to $59,999	21	4	1	3	0	28
$60,000 to $74,999	81	1	0	2	1	86
$75,000 to $99,999	13	3	1	5	0	21
$100,000 to $124,999	31	6	1	1	2	41
$125,000 to $149,999	6	1	1	2	0	10
$150,000 to $199,999	2	2	2	2	1	9
$200,000 & Over	3	0	2	3	1	8
Total	938	329	44	37	14	1,362

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	285	26	3	4	6	325
$10,000 to $19,999	367	166	1	2	0	535
$20,000 to $29,999	68	73	22	3	0	165
$30,000 to $39,999	49	29	13	6	1	99
$40,000 to $49,999	64	45	1	4	1	115
$50,000 to $59,999	25	7	0	4	1	36
$60,000 to $74,999	78	3	1	3	3	89
$75,000 to $99,999	18	11	1	3	1	33
$100,000 to $124,999	44	7	5	3	0	60
$125,000 to $149,999	13	2	1	1	0	17
$150,000 to $199,999	6	0	2	5	2	14
$200,000 & Over	6	0	1	2	0	8
Total	1,022	370	51	39	16	1,497

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	409	157	54	2	16	638
$10,000 to $19,999	735	346	31	11	5	1,128
$20,000 to $29,999	509	497	108	4	9	1,126
$30,000 to $39,999	304	527	74	53	15	973
$40,000 to $49,999	163	465	99	21	9	757
$50,000 to $59,999	71	293	59	10	11	443
$60,000 to $74,999	51	340	113	26	60	589
$75,000 to $99,999	65	289	66	7	13	440
$100,000 to $124,999	48	114	11	1	7	181
$125,000 to $149,999	15	61	28	15	16	134
$150,000 to $199,999	7	47	7	5	9	76
$200,000 & Over	14	21	5	0	1	42
Total	2,392	3,156	654	156	169	6,528

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	475	182	68	4	16	744
$10,000 to $19,999	766	388	34	13	8	1,209
$20,000 to $29,999	526	562	138	11	12	1,248
$30,000 to $39,999	307	579	86	55	22	1,049
$40,000 to $49,999	165	498	107	27	10	808
$50,000 to $59,999	84	319	71	15	12	502
$60,000 to $74,999	49	343	129	32	70	622
$75,000 to $99,999	82	305	86	9	20	502
$100,000 to $124,999	54	130	9	1	8	202
$125,000 to $149,999	15	72	25	15	25	152
$150,000 to $199,999	12	84	8	5	7	117
$200,000 & Over	22	40	11	0	1	74
Total	2,558	3,502	770	188	211	7,230

Source: Ribbon Demographics; ESRI; Urban Decision Group

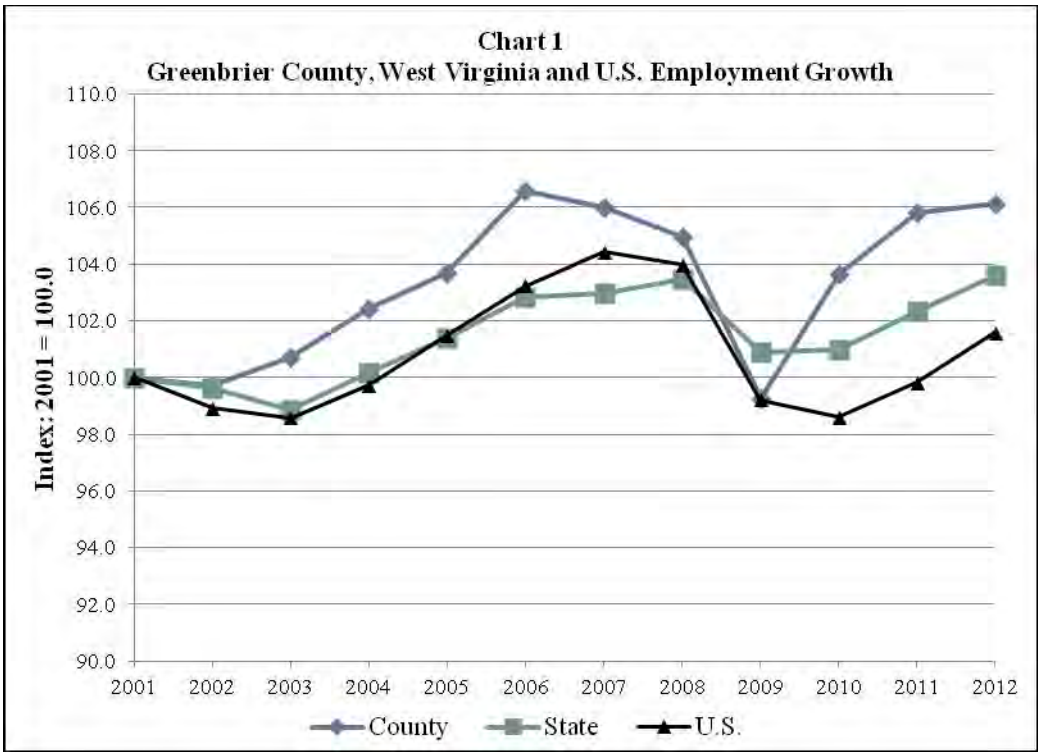
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	504	163	69	4	16	756
$10,000 to $19,999	746	365	29	11	9	1,161
$20,000 to $29,999	599	578	138	12	10	1,337
$30,000 to $39,999	297	627	90	62	27	1,103
$40,000 to $49,999	200	580	118	33	12	944
$50,000 to $59,999	99	345	79	15	11	548
$60,000 to $74,999	63	357	141	30	73	665
$75,000 to $99,999	115	389	120	10	30	664
$100,000 to $124,999	73	171	11	2	12	269
$125,000 to $149,999	18	79	31	15	31	174
$150,000 to $199,999	23	115	14	6	9	168
$200,000 & Over	29	66	15	1	2	113
Total	2,769	3,835	854	202	241	7,900

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Greenbrier County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Greenbrier County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Greenbrier County, State and U.S. Employment, 2001-2012						
	Greenbrier County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	12,764		686		129,636	
2002	12,728	-0.3%	683	-0.4%	128,234	-1.1%
2003	12,853	1.0%	678	-0.8%	127,796	-0.3%
2004	13,075	1.7%	687	1.3%	129,278	1.2%
2005	13,237	1.2%	695	1.2%	131,572	1.8%
2006	13,603	2.8%	705	1.4%	133,834	1.7%
2007	13,532	-0.5%	706	0.1%	135,366	1.1%
2008	13,397	-1.0%	710	0.5%	134,806	-0.4%
2009	12,672	-5.4%	692	-2.5%	128,608	-4.6%
2010	13,228	4.4%	692	0.1%	127,820	-0.6%
2011	13,506	2.1%	702	1.4%	129,411	1.2%
2012	13,546	0.3%	711	1.2%	131,696	1.8%
Change						
2001-12	782	6.1%	25	3.6%	2,061	1.6%
2001-03	89	0.7%	-8	-1.1%	-1,840	-1.4%
2003-07	679	5.3%	28	4.2%	7,570	5.9%
2007-12	14	0.1%	4	0.6%	-3,670	-2.7%

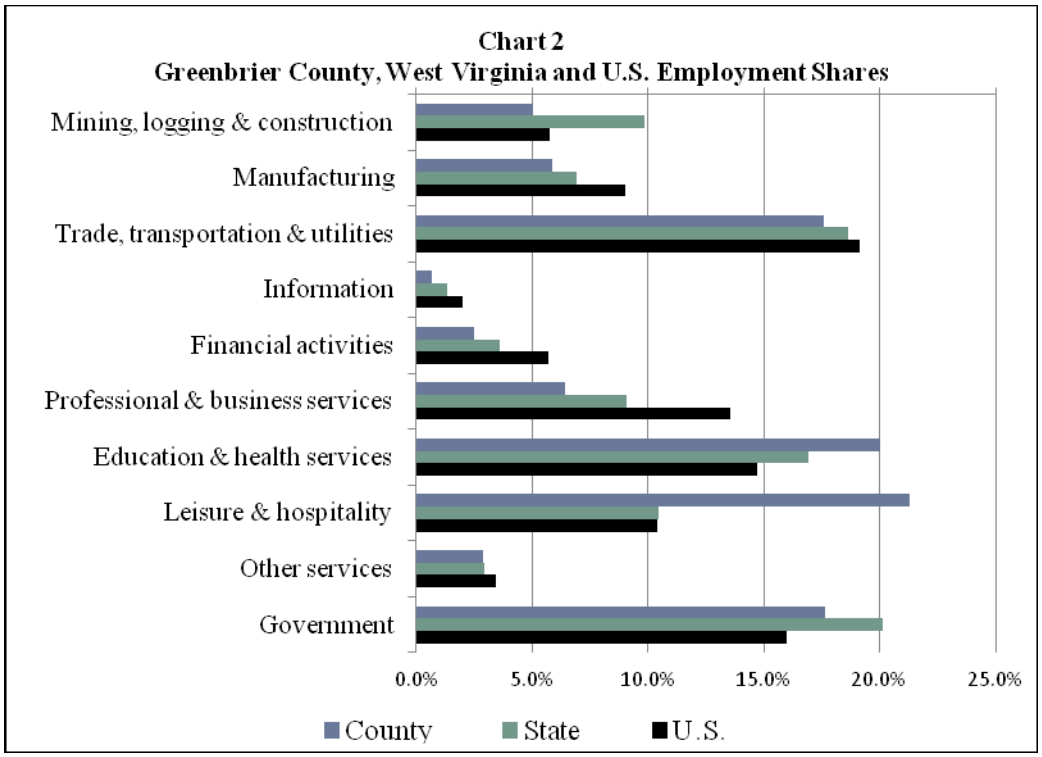
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Greenbrier County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Greenbrier County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	687	5.1%	51.4	88.2
Manufacturing	795	5.9%	85.0	64.9
Trade, Transportation and Utilities	2,383	17.6%	94.3	91.8
Information	92	0.7%	50.5	33.4
Financial Activities	339	2.5%	69.9	43.9
Professional and Business Services	867	6.4%	70.5	47.1
Educational and Health Services	2,714	20.0%	118.3	136.0
Leisure and Hospitality	2,887	21.3%	204.0	204.3
Other Services	388	2.9%	96.4	82.9
Total Private Sector	**11,157**	**82.4%**	**103.1**	**98.0**
Total Government	**2,389**	**17.6%**	**87.5**	**110.3**
Total Payroll Employment	**13,546**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

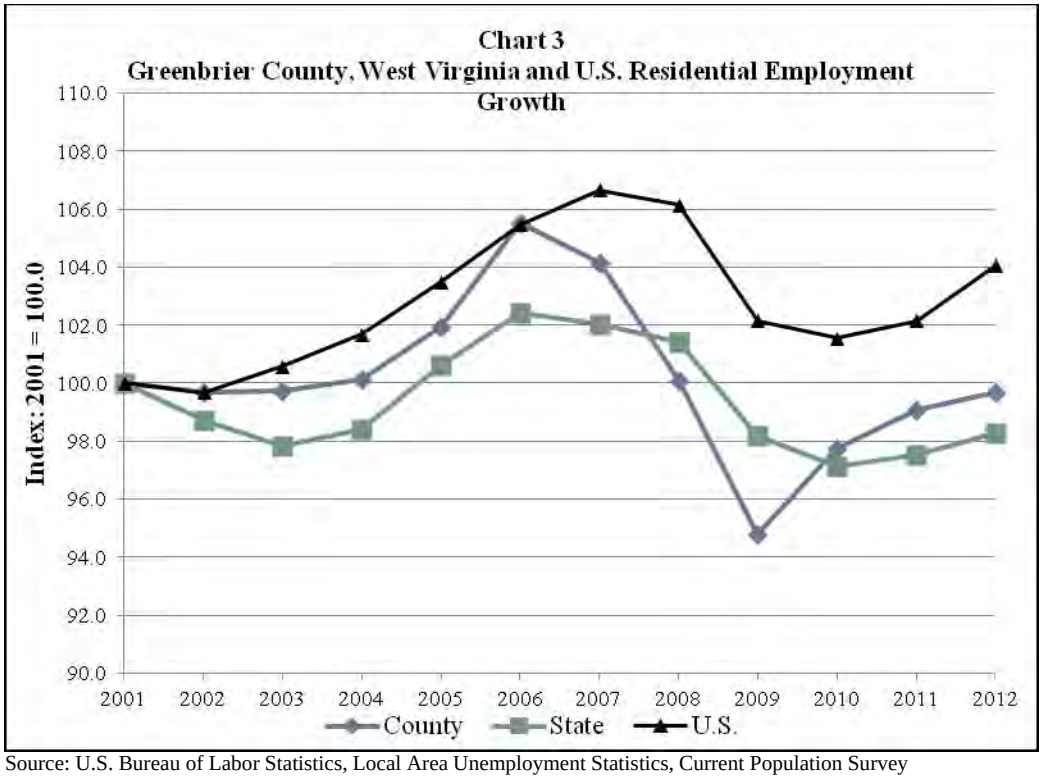


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Greenbrier County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Greenbrier County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Greenbrier County; this one considers the number of Greenbrier County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

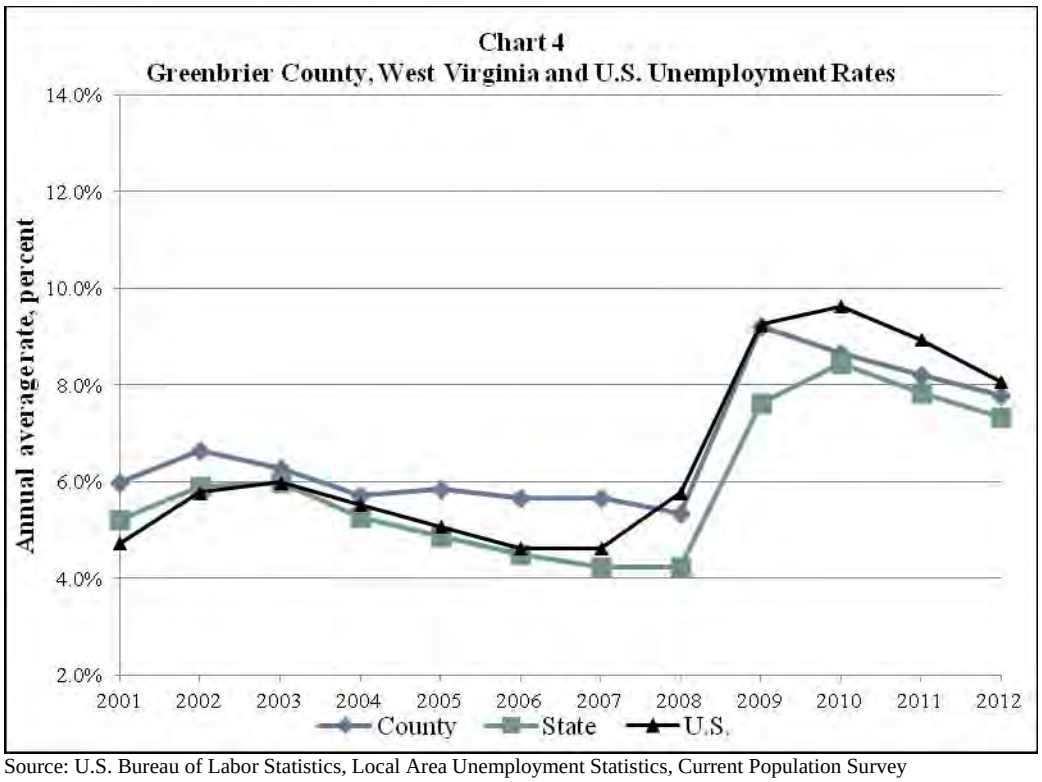
Table 3 Greenbrier County, State and U.S. Residential Employment, 2001-2012						
	Greenbrier County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	14,093		759		136,933	
2002	14,051	-0.3%	749	-1.3%	136,485	-0.3%
2003	14,055	0.0%	742	-0.9%	137,736	0.9%
2004	14,110	0.4%	747	0.6%	139,252	1.1%
2005	14,368	1.8%	764	2.3%	141,730	1.8%
2006	14,871	3.5%	777	1.8%	144,427	1.9%
2007	14,677	-1.3%	774	-0.4%	146,047	1.1%
2008	14,106	-3.9%	769	-0.6%	145,362	-0.5%
2009	13,360	-5.3%	745	-3.2%	139,878	-3.8%
2010	13,775	3.1%	737	-1.1%	139,064	-0.6%
2011	13,961	1.4%	740	0.4%	139,869	0.6%
2012	14,049	0.6%	746	0.8%	142,469	1.9%
Change						
2001-12	-44	-0.3%	-13	-1.7%	5,536	4.0%
2001-03	-38	-0.3%	-16	-2.2%	803	0.6%
2003-07	622	4.4%	32	4.3%	8,311	6.0%
2007-10	-902	-6.1%	-37	-4.8%	-6,983	-4.8%
2010-12	274	2.0%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Greenbrier County, state and U.S. unemployment rates over the past decade. The table also shows the Greenbrier County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Greenbrier County Labor Force Statistics and Comparative Unemployment Rates						
	Greenbrier County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Greenbrier County	West Virginia	U.S.
2001	14,990	14,093	897	6.0%	5.2%	4.7%
2002	15,052	14,051	1,001	6.7%	5.9%	5.8%
2003	14,995	14,055	940	6.3%	6.0%	6.0%
2004	14,964	14,110	854	5.7%	5.3%	5.5%
2005	15,260	14,368	892	5.8%	4.9%	5.1%
2006	15,766	14,871	895	5.7%	4.5%	4.6%
2007	15,557	14,677	880	5.7%	4.2%	4.6%
2008	14,904	14,106	798	5.4%	4.2%	5.8%
2009	14,717	13,360	1,357	9.2%	7.6%	9.3%
2010	15,080	13,775	1,305	8.7%	8.4%	9.6%
2011	15,212	13,961	1,251	8.2%	7.8%	8.9%
2012	15,236	14,049	1,187	7.8%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Greenbrier County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	15,212	13,961	1,251	8.2%
2012 January	14,925	13,531	1,394	9.3%
2012 February	14,727	13,260	1,467	10%
2012 March	14,871	13,467	1,404	9.4%
2012 April	15,044	13,947	1,097	7.3%
2012 May	15,456	14,366	1,090	7.1%
2012 June	15,691	14,557	1,134	7.2%
2012 July	15,587	14,552	1,035	6.6%
2012 August	15,849	14,702	1,147	7.2%
2012 September	15,454	14,380	1,074	6.9%
2012 October	15,224	14,164	1,060	7%
2012 November	14,983	13,891	1,092	7.3%
2012 December	15,024	13,774	1,250	8.3%
2012 Annual	15,236	14,049	1,187	7.8%
2013 January	15,323	13,812	1,511	9.9%
2013 February	15,057	13,522	1,535	10.2%
2013 March	14,945	13,627	1,318	8.8%
2013 April	15,005	13,971	1,034	6.9%
2013 May	15,131	14,261	870	5.7%
2013 June	15,357	14,451	906	5.9%
2013 July	15,329	14,418	911	5.9%
2013 August	15,359	14,349	1,010	6.6%
2013 September	15,053	14,142	911	6.1%
2013 October	14,816	13,890	926	6.3%
2013 November	14,812	13,880	932	6.3%
2013 December	14,839	13,848	991	6.7%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Greenbrier County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Greenbrier County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	857	6.0%	118.6	318.5
Construction	1,368	9.6%	134.5	140.8
Manufacturing	1,098	7.7%	88.7	71.3
Wholesale Trade	83	0.6%	25.6	19.8
Retail Trade	1,675	11.7%	94.2	101.7
Transportation and Utilities	558	3.9%	70.1	77.2
Information	170	1.2%	67.3	51.8
Financial Activities	390	2.7%	61.9	39.7
Professional and Business Services	998	7.0%	94.5	66.3
Educational and Health Services	3,933	27.5%	106.6	122.2
Leisure and Hospitality	1,801	12.6%	145.7	139.8
Other Services, Except Public Administration	710	5.0%	108.7	101.2
Public Administration	655	4.6%	72.7	93.3
Total Employment	**14,296**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Greenbrier County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	4,046	28.3%	92.2	79.3
Service	3,145	22.0%	119.6	125.7
Sales and Office	2,959	20.7%	83.8	82.5
Natural Resources, Construction and Maintenance	2,345	16.4%	128.1	172.6
Production, Transportation and Material Moving	1,787	12.5%	93.3	102.5
Total Employment	**14,296**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Greenbrier County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Greenbrier County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Greenbrier County.

Largest Employers in Greenbrier County		
Employer	**Industry**	**Employment**
Federal/State/Local Government	Government	2,389
Greenbrier Hotel Corporation	Resort	1,800
Greenbrier County Board of Education	Education	1,000
Greenbrier Valley Medical Center	Health Care	200-499
Walmart	Retail	200-499
West Virginia School of Medicine	Education	100-199
West Virginia Department of Highways	State Agency	200-499
Kroger	Grocery	n/a
Seneca Health Services	Behavioral Health Services	n/a
ABB, Inc.	Manufacturing	100-199

Source: West Virginia Department of Commerce, 3/2013

Business and industry in Greenbrier County includes manufacturing, government, medical and other services. Tourism is an important industry in the county, contributing $243 million to the local economy in 2012. Coal mining, a major industry in Greenbrier County and southern West Virginia, is on the decline as many mines have closed or have reduced employment significantly. Private sector jobs are parceled out among a variety of small businesses. According to Steve Weir, executive director of the Greenbrier Valley Economic Development Corporation, in a March 2014 *Register-Herald* article these small businesses are growing in number and size and the local economy has improved during the last year.

Lewisburg is the Greenbrier County seat and the location of West Virginia's largest medical school, the West Virginia School of Osteopathic Medicine (WVSOM). WVSOM has increased its enrollment to over 750 students.

The largest employer in the county is the 6,750-acre, 710-room Greenbrier Resort which is located just outside the town of White Sulphur Springs, and has been the economic lifeblood of the southeastern part of West Virginia. In 2011, the owner of the resort announced a plan to construct the Greenbrier Medical Institute, an $86 million medical facility which will be the new home of the Greenbrier Clinic, as well as a sports medicine clinic, cosmetic surgery, and sports performance and training facility. Construction of the first stage began in May 2012, and in March 2014 the West Virginia state legislature passed a 10-year tax credit proposal that will come into play as soon as 125 jobs are created.

Also in March 2014, the New Orleans Saints and the hotel reached agreement on a three-year deal to hold football training camp at The Greenbrier. The hotel has committed to build three football fields and other facilities for the Saints, at an estimated cost of $20–25 million.

The West Virginia Department of Commerce has received two Worker Adjustment and Retraining Notifications (WARN) for locations in Greenbrier County during the past 24 months:

Business	Notice Date	Layoff or Closure	Jobs Lost
Greenbrier Minerals	11/2013	Layoff	235
West Virginia Mine Power	7/2012	Layoff	115
		Total	**350**

In addition, local media sources reported in July 2013 Alpha Natural Resources laid off 106 employees in preparation for closing three mines; Mountaineer One, Mountaineer Three, and Midland Two. Pocahontas Mine in Rupert will also shut down (layoff numbers not reported). Mines and prep plants in other counties are undergoing restructuring as well, with coal-related WARN notices submitted to the state affecting 11 counties in southern West Virginia in the last 24 months.

Several county municipalities are in the process of water service projects that will improve local service as well as attract developers and businesses to the. The city of Ronceverte is moving toward constructing a $28 million regional wastewater treatment plant, Lewisburg is finalizing a $30 million water plant upgrade, and Rainelle is hoping to start repair on its water system this summer.

A 67-turbine wind farm went into operation in 2010. Beech Ridge Energy is looking to add 33 turbines. In February 2014, the company applied for approval to install battery storage systems at its wind farm in Nicholas and Greenbrier counties. Both projects represent over $100 million investment, as well as more than $1.5 million per year in local and state tax revenue.

Shenandoah Cable Television (“Shentel”) is hoping for final authorization to conduct business in Ronceverte at an April 2014 public hearing. If approved, the company can begin providing cable services to Ronceverte residents. If major repairs to the city’s aging lines, wires and poles would be made, services such as phone and internet may be added in the future

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	11,333	73.4%
Renter-Occupied	4,110	26.6%
Total-Occupied Units*	15,443	81.4%
Vacant For Rent	444	12.6%
Vacant For-Sale Only	272	7.7%
Vacant Rented/Sold, Not Occ.	109	3.1%
Vacant Seasonal, Recreational	1,520	43.0%
All Other Vacant	1,192	33.7%
Total Vacant Units	3,537	18.6%
Total	18,980	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	11,333	73.4%	11,251	82	0.7%
Renter-Occupied	4,110	26.6%	4,100	10	0.2%
Total	15,443	100.0%	15,351	92	0.6%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	265	2.3%	0	0.0%
2000 to 2004	514	4.5%	120	2.9%
1990 to 1999	1,646	14.5%	451	11.0%
1980 to 1989	1,214	10.7%	337	8.2%
1970 to 1979	2,136	18.8%	1,084	26.4%
1960 to 1969	1,090	9.6%	391	9.5%
1940 to 1959	2,412	21.3%	1,000	24.3%
1939 or Earlier	2,056	18.1%	725	17.7%
Total	11,333	100.0%	4,110	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	9,548	84.2%	2,071	50.4%
1 Attached	193	1.7%	34	0.8%
2 to 4	0	0.0%	643	15.6%
5 to 9	0	0.0%	473	11.5%
10 to 19	3	0.0%	37	0.9%
20 to 49	0	0.0%	42	1.0%
50 or More	0	0.0%	82	2.0%
Mobile Home,	1,590	14.0%	729	17.7%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	11,333	100.0%	4,110	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	11,333	100.0%
0.50 or Less Occupants Per Room	9,300	82.1%
0.51 to 1.00 Occupants Per Room	1,937	17.1%
1.01 to 1.50 Occupants Per Room	74	0.7%
1.51 to 2.00 Occupants Per Room	22	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	4,110	100.0%
0.50 or Less Occupants Per Room	2,759	67.1%
0.51 to 1.00 Occupants Per Room	1,187	28.9%
1.01 to 1.50 Occupants Per Room	5	0.1%
1.51 to 2.00 Occupants Per Room	159	3.9%
2.01 or More Occupants Per Room	0	0.0%
Total	15,443	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Greenbrier County	32.5%
West Virginia	32.0%

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

Building Permit Data – Greenbrier County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	143	193	170	143	112	51	102	99	75	39
Units in Single-Family Structures	137	193	163	143	72	51	62	86	73	39
Units in All Multi-Family Structures	6	0	7	0	40	0	40	13	2	0
Units in 2-unit Multi-Family Structures	6	0	0	0	0	0	0	0	2	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	8	8	0	0
Units in 5+ Unit Multi-Family Structures	0	0	7	0	40	0	32	5	0	0

Source: HUD SOCDS Building Permits Database

*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	10	223	5	97.8%
Tax Credit	3	128	6	95.3%
Tax Credit/Government-Subsidized	4	144	0	100.0%
Government-Subsidized	14	361	18	95.0%
Total	31	856	29	96.6%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	50	22.4%	0	0.0%	$685
Two-Bedroom	1.0	78	35.0%	2	2.6%	$672
Two-Bedroom	1.5	70	31.4%	2	2.9%	$1,079
Three-Bedroom	1.0	4	1.8%	0	0.0%	$879
Three-Bedroom	2.5	21	9.4%	1	4.8%	$1,088
Total Market Rate		**223**	**100.0%**	**5**	**2.2%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	38	29.7%	3	7.9%	$523
Two-Bedroom	1.0	24	18.8%	1	4.2%	$602
Two-Bedroom	2.0	40	31.3%	0	0.0%	$617
Three-Bedroom	2.0	26	20.3%	2	7.7%	$714
Total Tax Credit		**128**	**100.0%**	**6**	**4.7%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	70	48.6%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	42	29.2%	0	0.0%	Two-Bedroom
Two-Bedroom	1.5	24	16.7%	0	0.0%	Two-Bedroom
Three-Bedroom	1.5	8	5.6%	0	0.0%	Three-Bedroom
Total Tax Credit		**144**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	265	73.4%	3	1.1%	One-Bedroom
Two-Bedroom	1.0	66	18.3%	8	12.1%	Two-Bedroom
Three-Bedroom	1.0	30	8.3%	7	23.3%	Three-Bedroom
Total		**361**	**100.0%**	**18**	**5.0%**	-
Grand Total		**856**	**100.0%**	**29**	**3.4%**	**-**

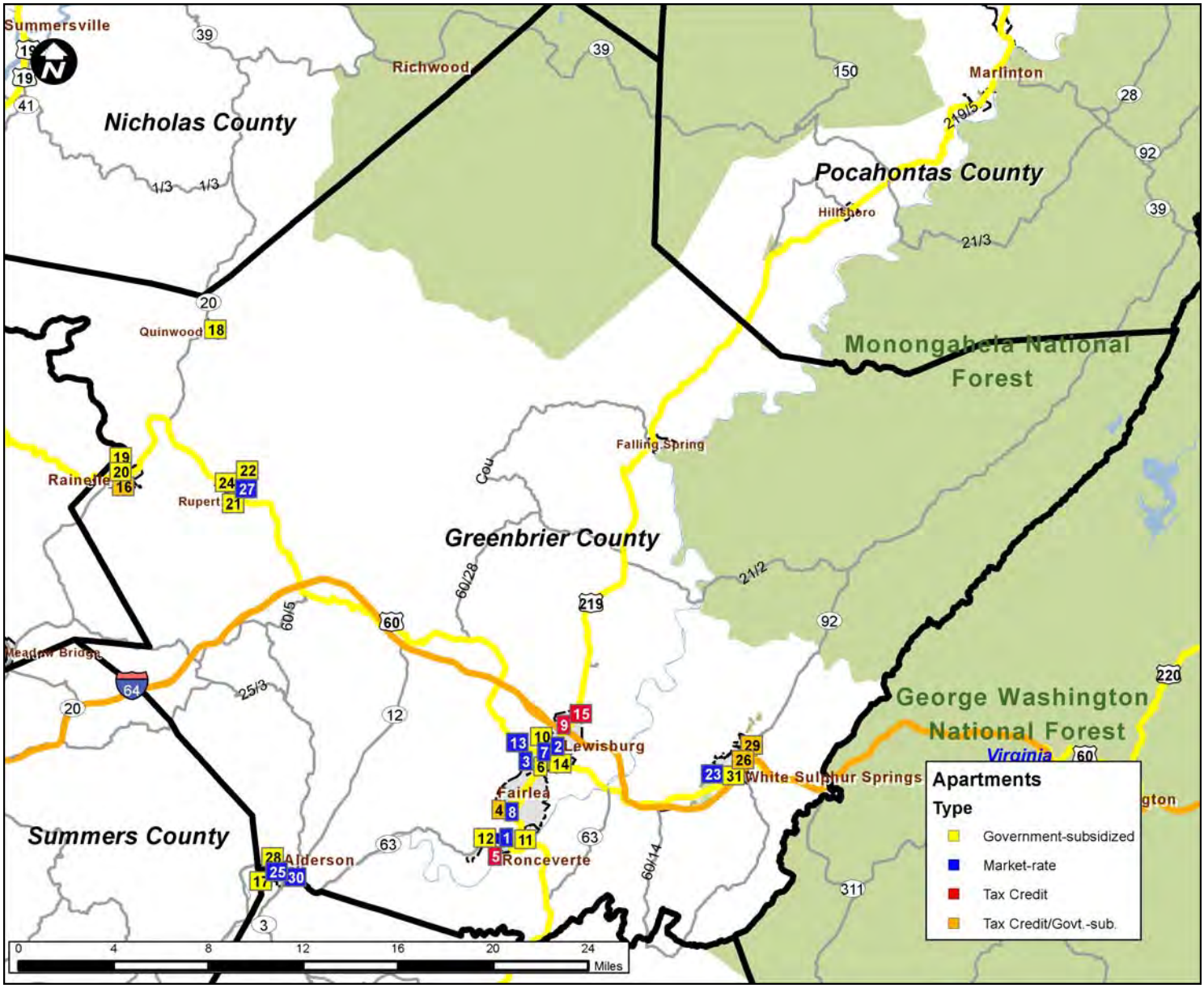
The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Perrine Properties	MRR	C	1971	24	1	95.8%	N.A.
2	Woodland Acres	MRR	B+	1987 / 2014	63	2	96.8%	0.0
3	Colonial Apts.	MRR	B+	1962	14	0	100.0%	N.A.
4	Fort Springs Apts.	TGS	C+	1997	36	0	100.0%	0.0
5	Wilshere Landing	TAX	B+	2008	40	6	85.0%	0.0
6	Morgan Manor Apts.	GSS	B	1990	32	0	100.0%	0.0
7	North Court Apts.	MRR	C	1965	16	0	100.0%	N.A.
8	Ridgeview Estates	MRR	B	1975 / 2003	32	0	100.0%	N.A.
9	Spruce Cove Apts.	TAX	A-	2006	56	0	100.0%	N.A.
10	Lewisburg Manor	GSS	C+	1980	102	0	100.0%	N.A.
11	Riverview Apts.	GSS	B-	1970	16	0	100.0%	N.A.
12	Ronceverte Village Apts.	GSS	C	1972	24	0	100.0%	N.A.
13	Westridge Apts.	MRR	A	2004	34	1	97.1%	N.A.
14	Tabor Tower	GSS	C	1980	40	0	100.0%	0.0
15	Brook Village	TAX	A	2011	32	0	100.0%	0.0
16	Sewell Landing Apts.	TGS	C	1977 / 1996	52	0	100.0%	0.0
17	Alderson Apts.	GSS	D	1992	8	0	100.0%	N.A.
18	Quinwood Apts.	GSS	C	1982	8	5	37.5%	0.0
19	Orient Hills	GSS	B-	1984	8	1	87.5%	0.0
20	Rainelle I & I	GSS	C	1983	16	2	87.5%	0.0
21	Greenbrier Senior Housing	GSS	C	2003	17	0	100.0%	0.0
22	Rupert I & II	GSS	C	1982	16	4	75.0%	0.0
23	131 W. Main St.	MRR	C	1984	10	0	100.0%	N.A.
24	Meadow River Apts.	GSS	C	1981	4	2	50.0%	N.A.
25	Maplewood Apts.	MRR	C	1971	8	0	100.0%	N.A.
26	Red Oak Greenbrier	TGS	C	1975 / 1997	32	0	100.0%	N.A.
27	Rupert Mobile Home Park	MRR	C	1978	14	1	92.9%	N.A.
28	Alderson Manor Apts.	GSS	A-	1983 / 2014	56	4	92.9%	0.0
29	Laverne Apts.	TGS	B-	1993 / 2007	24	0	100.0%	0.0
30	The Alderson Renaissance Apts.	MRR	C	1994	8	0	100.0%	0.0
31	Oakwood Apts.	GSS	C+	1980	14	0	100.0%	0.0

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	10	223	5	97.8%	21
TAX	3	128	6	95.3%	0
TGS	4	144	0	100.0%	0
GSS	14	361	18	95.0%	0

Total units do not include units under construction.

The following map illustrates the location of the rental properties.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	2	30	0.0%
1970 to 1979	8	202	1.0%
1980 to 1989	11	337	5.9%
1990 to 1999	5	108	0.0%
2000 to 2004	2	51	2.0%
2005	0	0	-
2006	1	56	0.0%
2007	0	0	-
2008	1	40	15.0%
2009	0	0	-
2010	0	0	-
2011	1	32	0.0%
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	31	856	3.4%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	34	2.9%
B+	2	77	2.6%
B	1	32	0.0%
C	6	80	2.5%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	32	0.0%
A-	1	56	0.0%
B+	1	40	15.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	56	7.1%
B	1	32	0.0%
B-	3	48	2.1%
C+	3	152	0.0%
C	9	209	6.2%
D	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	22	523	25	95.2%
Senior (Age 55+)	9	333	4	98.8%
Total	31	856	29	96.6%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	204	14	93.1%
40% - 60% AMHI (Tax Credit)	96	6	93.8%
0-60% AMHI (All Affordable)	300	20	93.3%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	301	4	98.7%
40% - 60% AMHI (Tax Credit: 55+)	32	0	100.0%
0 - 60% AMHI (All Affordable: 55+)	333	4	98.8%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
125 Patrick Street	Lewisburg	SFH	$800	3	1	1100
Stonehouse Rd. at Brush Rd.	Lewisburg	TH	$875	2	1	960
203 Blackbird Way	Lewisburg	TH	$950	2	1	-
706 W. Main Street	Ronceverte	Apt	$900	1	1	-
414 S. Court Street	Lewisburg	SFH	-	3	2	-
200 Lightner Ave.	Lewisburg	SFH	-	3	2.5	-
408 S. Jefferson Street	Lewisburg	SFH	-	3	2.	-
307 Dorsey Street	Lewisburg	SFH	-	2	1	-
417 Foster St.	Lewisburg	SFH	-	3	2	-
202 Lightner Ave.	Lewisburg	SFH	-	3	2	-
503 Lafayette Street	Lewisburg	SFH		3	1	-
439 Nortjh Jefferson Street	Lewisburg	SFH	$750	1	1	-
46 Talbott Circle	Lewisburg	SFH	$975	4	2	-
Old White Drive	Lewisburg	SFH	$5,900	4	3	-
214 Lee Street	Lewisburg	SFH	$4,000	4	2	-
Circle Drive	Lewisburg	SFH	$3,600	3	2.5	-

SFH – Single-family rental
TH – Townhouse
Apt – Small apartment building not included in the field survey

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Greenbrier County at this time. However, Woodland Acres (Map ID 2) currently has 15 units under renovation and six (6) new construction units. These units target households with incomes primarily above 100% of AMHI in the local market.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $122,519. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $854, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$122,519
Mortgaged Value = 95% of Median Home Price	$116,393
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$625
Estimated Taxes & Insurance*	$156
Estimated Private Mortgage Insurance**	$73
Estimated Monthly Mortgage Payment	$854

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Greenbrier County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	V	23	16	15	13	14	12	7	3	14

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of home sold in the county through 2012 (2013 sales data not available from the county assessor).

Overall For-Sale Analysis From County (2009 – 2012)				
	2009	2010	2011	2012
Total Number of Sales	120	123	136	95
Median Sales Price	$117,000	$112,000	$114,900	$132,500
Median Square Footage	1,103	1,131	1,235	1,450
Median Price Per Square Foot	$106	$99	$93	$91
Median Year Built	N/A	N/A	N/A	1983

Source: County sales records, Zillow

According to local sales records, the following table lists the median sales price of a sample of home sold in the county in 2012 (2013 sales data not available from county assessor, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012 Detailed For Sale Analysis					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Sales	6	16	57	12	2
Median Sales Price	$22,950	$50,000	$143,800	$300,000	$539,500
Median Square Footage	710	1,070	1,813	3,289	6,864
Median Price Per Square Foot	$32	$47	$79	$91	$79
Median Year Built	1895	1926	1991	2010	1,961

Source: County Sales records, Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	175	-	0
Average Loan Amount	-	$144,857	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$73,264	-	-
Income to Loan Ratio	-	50.6%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

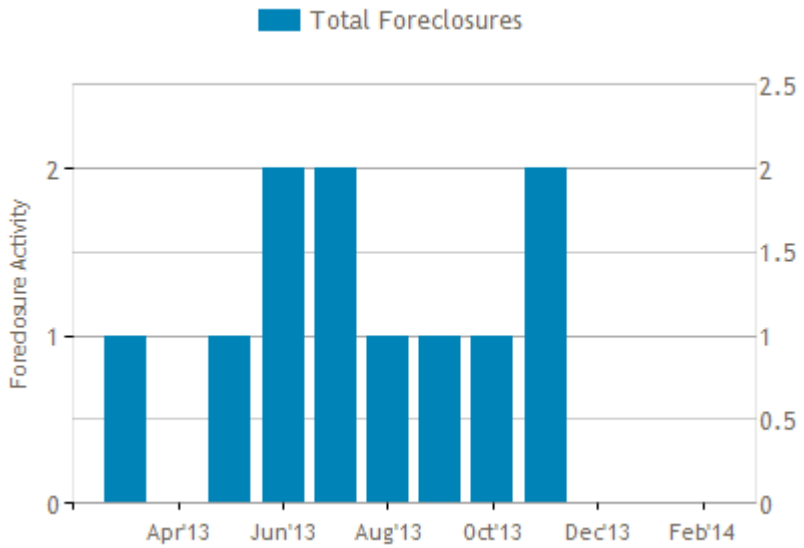
Total Current For-Sale Listings						
	0 to 1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	5	26	104	55	21	9
Median Listing Price	$139,900	$137,250	$154,500	$274,000	$290,000	$3,300,000
Median Square Footage	1,145	1,030	1,681	2,550	3,188	N/A
Median Price Per Square Foot	$122	$133	$91	$107	$91	N/A
Median Year Built	1998	1999	1979	1996	1951	2007
Median Number of Bathrooms	1	2	2	3	3	6

Source: Zillow

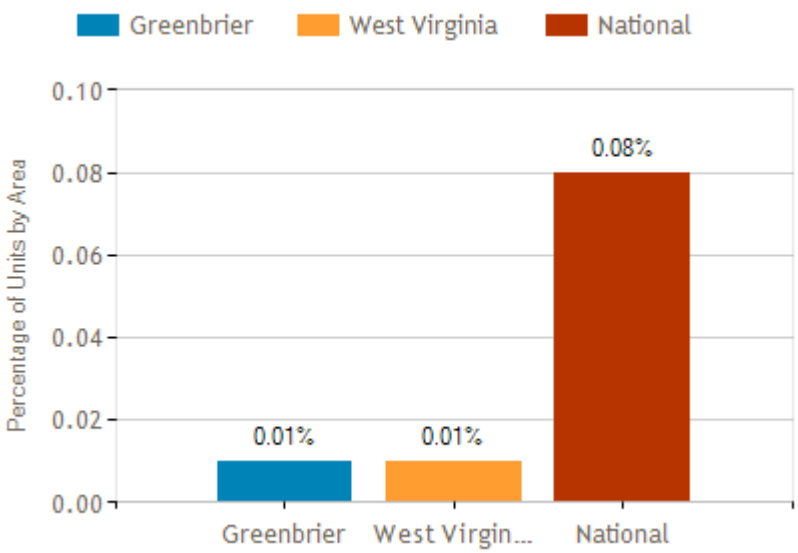
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Greenbrier County, WV



Geographical Comparison – Greenbrier County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,432	$0	$21,650	1,342	-6.3%
41% - 60% AMHI	$20,481	$30,720	534	$21,651	$32,470	511	-4.3%
61% - 100% AMHI	$30,721	$51,200	709	$32,471	$54,110	712	0.4%
Over 100% AMHI	$51,201	No Limit	595	$54,111	No Limit	583	-2.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	539	$0	$21,650	473	-12.2%
41% - 60% AMHI	$20,481	$30,720	448	$21,651	$32,470	365	-18.5%
61% - 100% AMHI	$30,721	$51,200	988	$32,471	$54,110	932	-5.7%
Over 100% AMHI	$51,201	No Limit	2,011	$54,111	No Limit	1,988	-1.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,971	$0	$21,650	1,815	-7.9%
41% - 60% AMHI	$20,481	$30,720	982	$21,651	$32,470	876	-10.8%
61% - 100% AMHI	$30,721	$51,200	1,697	$32,471	$54,110	1,644	-3.1%
Over 100% AMHI	$51,201	No Limit	2,606	$54,111	No Limit	2,571	-1.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	584	$0	$16,070	650	11.3%
41% - 60% AMHI	$15,201	$22,800	296	$16,071	$24,100	279	-5.7%
61% - 100% AMHI	$22,801	$38,000	178	$24,101	$40,160	198	11.2%
Over 100% AMHI	$38,001	No Limit	304	$40,161	No Limit	369	21.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,373	$0	$16,070	1,461	6.4%
41% - 60% AMHI	$15,201	$22,800	930	$16,071	$24,100	1,004	8.0%
61% - 100% AMHI	$22,801	$38,000	1,738	$24,101	$40,160	1,906	9.7%
Over 100% AMHI	$38,001	No Limit	3,189	$40,161	No Limit	3,530	10.7%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,957	$0	$16,070	2,111	7.9%
41% - 60% AMHI	$15,201	$22,800	1,226	$16,071	$24,100	1,283	4.6%
61% - 100% AMHI	$22,801	$38,000	1,916	$24,101	$40,160	2,104	9.8%
Over 100% AMHI	$38,001	No Limit	3,493	$40,161	No Limit	3,899	11.6%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	1,704	$0	$27,060	1,604	-5.9%
Senior (Age 55+)	$0	$19,000	784	$0	$20,080	862	9.9%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(204 + 232 HCV) 432	96	(300 + 232 HCV*) 532
Number of Income-Eligible Family Renter Households	1,704	534	1,966
Existing Affordable Housing Penetration Rate – 2014	= 25.4%	= 18.0%	= 27.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	301	32	333
Number of Income-Eligible Senior Renter Households	784	296	880
Penetration Rate – 2014	= 38.4%	= 10.8%	= 37.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(204 + 232 HCV) 432	96	(300 + 232 HCV*) 532
Number of Income-Eligible Family Renter Households	1,604	511	1,853
Existing Affordable Housing Penetration Rate – 2019	= 26.9%	= 18.8%	= 28.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	301	32	333
Number of Income-Eligible Senior Renter Households	862	279	929
Penetration Rate – 2019	= 34.9%	= 11.5%	= 35.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,272	483	1,172	561
41%-60% AMHI (Tax Credit)	438	264	415	247

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Lisa Reed, Property Manager, Brook Village Apartments, Lewisburg, (304) 647-3330

Ms. Reed believes a need exists in Greenbrier County for additional affordable housing for both families and seniors. She said many area low-income residents are forced to reside in low-quality manufactured homes and mobile home parks scattered throughout the county. Reed thinks the "not in my backyard" mentality could be a concern for developers because Greenbrier County is considered to be among the wealthiest counties in the state.

Tony Hinkle, Planner, City of Lewisburg, (304) 647-3776

Mr. Hinkle said Greenbrier County residents are less accepting of low-income housing than residents in some other areas. He pointed out most of the county comprises undeveloped land and land used for agriculture and noted low-income housing development would likely be opposed by some county residents who do not wish the county to become increasingly developed, and potentially built out in the future.

Ellie Weikle, Assistant Planner, Greenbrier County (304) 647-6687

Ms. Weikle commented about past discussions regarding new multifamily development, but noted nothing is currently planned. She also said no improvements to infrastructure are planned and no business centers are proposed. It is Ms. Weikle's opinion that oil and gas exploration has had no effect in the vicinity. She went on to say it is often difficult to develop new housing in the area, and cited the intransigence of some property owners and the lack of infrastructure and capital. She said the lack of topographically suitable land may be a barrier to market entry. Weikle did not believe environmental issues existed, and said construction costs are typical for the area.

14. Hampshire County

A. General Description

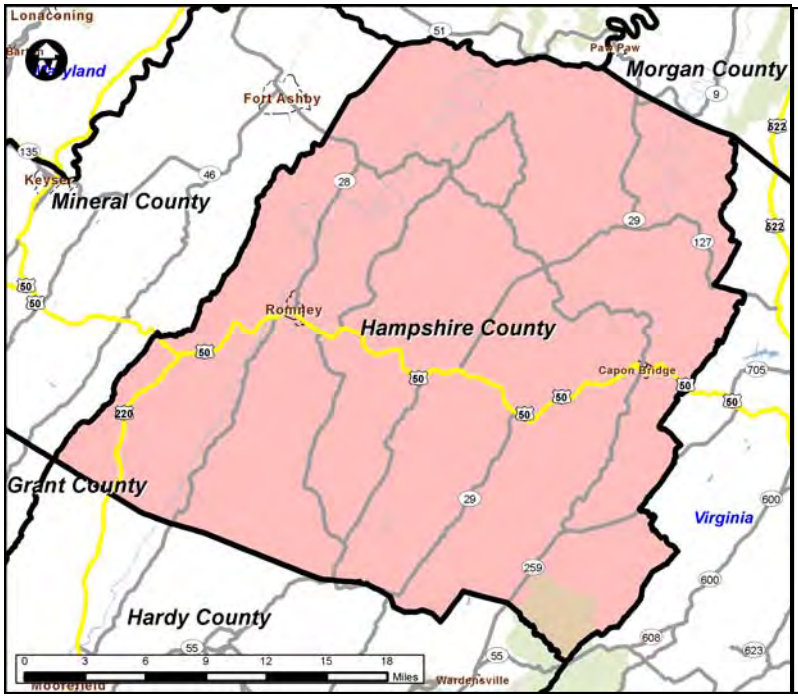
County Seat: Romney
County Size: 644.61 square miles

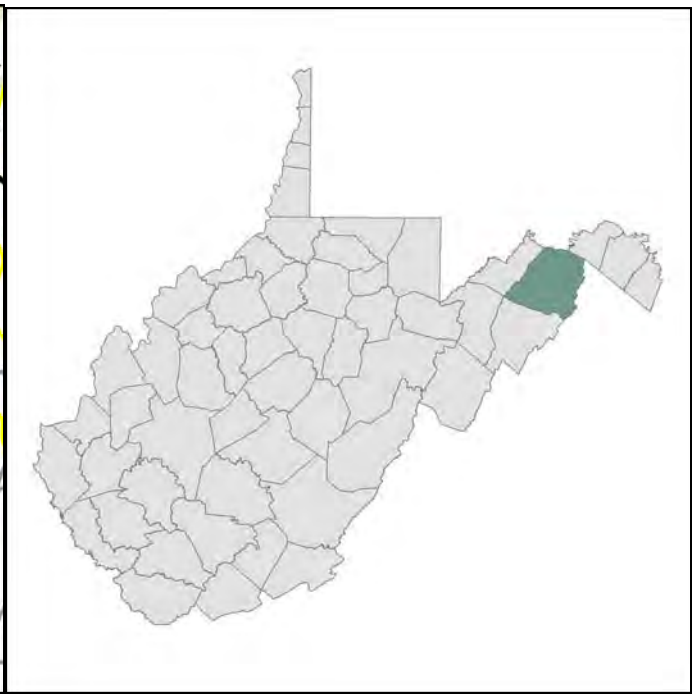
2000 (Census) Population: 20,203
2010 (Census) Population: 23,964
Population Change: +3,761 (18.6%)

2000 (Census) Households: 7,955
2010 (Census) Households: 9,595
Household Change: +1,640 (20.6%)

2000 (Census) Median Household Income: $31,450
2010 (Estimate) Median Household Income: $34,801
Income Change: +$3,351 (10.7%)

2000 (Census) Median Home Value: $71,200
2010 (American Community Survey) Median Home Value: $134,100
Home Value Change: +$62,900 (88.3%)





B. Demographic Characteristics and Trends

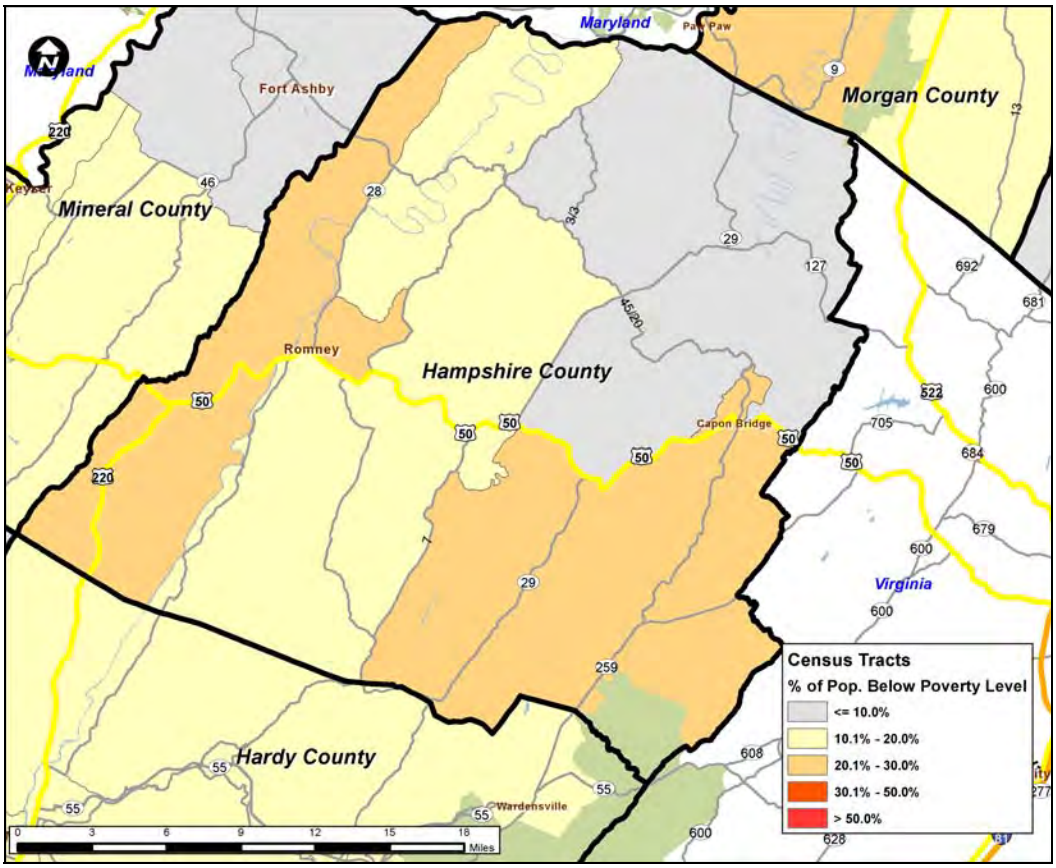
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Hampshire County	Population	20,203	23,964	24,978	25,680
	Population Change	-	3,761	1,014	702
	Percent Change	-	18.6%	4.2%	2.8%
County Seat: Romney	Population	1,940	1,848	1,925	1,990
	Population Change	-	-92	77	65
	Percent Change	-	-4.7%	4.2%	3.4%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	3,924	16.4%
Population not living in poverty	20,040	83.6%
Total	23,964	100.0%

Source: American Community Survey (ACS)

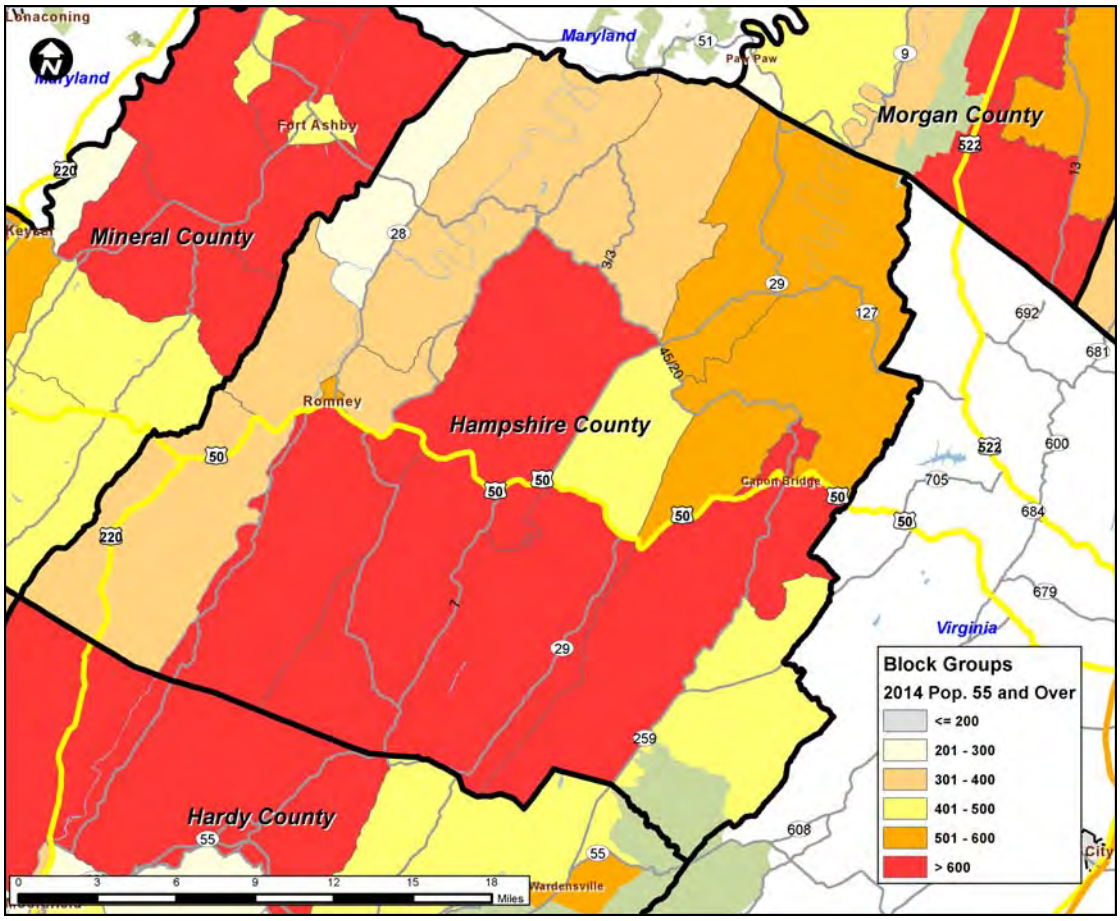


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	5,889	24.6%	5,766	23.1%	5,705	22.2%	-61	-1.1%
20 to 24	1,122	4.7%	1,296	5.2%	1,242	4.8%	-54	-4.2%
25 to 34	2,551	10.6%	2,659	10.6%	2,748	10.7%	89	3.3%
35 to 44	3,198	13.3%	3,113	12.5%	3,027	11.8%	-86	-2.8%
45 to 54	3,731	15.6%	3,727	14.9%	3,526	13.7%	-201	-5.4%
55 to 64	3,575	14.9%	3,811	15.3%	3,963	15.4%	152	4.0%
65 to 74	2,347	9.8%	2,899	11.6%	3,499	13.6%	600	20.7%
75 & Over	1,551	6.5%	1,708	6.8%	1,971	7.7%	263	15.4%
Total	23,964	100.0%	24,978	100.0%	25,680	100.0%	702	2.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	23,301	97.2%
Black	240	1.0%
Indian	50	0.2%
Asian	51	0.2%
Pacific Islander	15	0.1%
Some Other Race	40	0.2%
Two or More Races	267	1.1%
Total	23,964	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	22,363	93.3%
Moved within Same County	662	2.8%
Different County Same State	194	0.8%
Moved from Different State	745	3.1%
Moved from Abroad	0	0.0%
Total	23,964	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

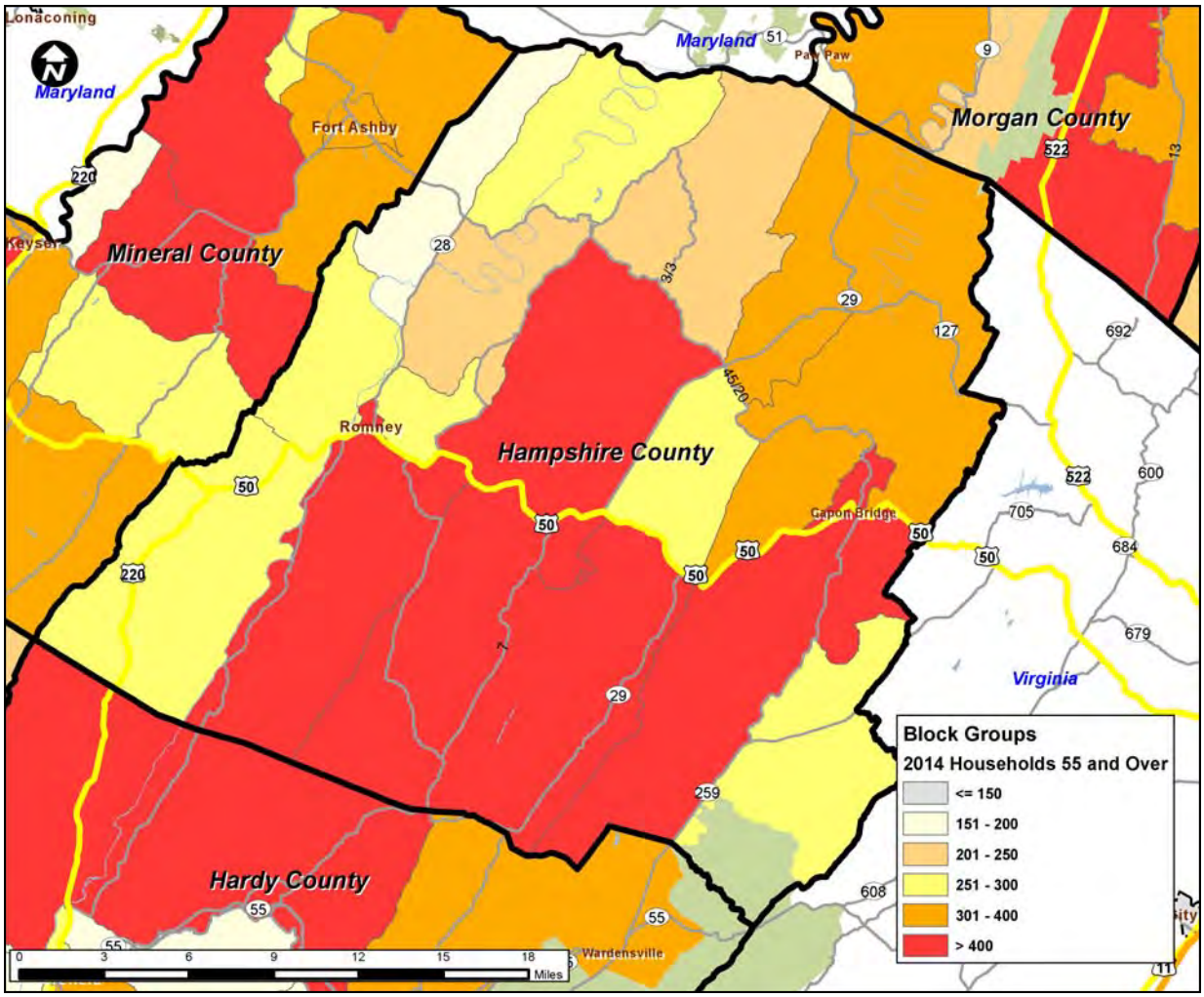
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Hampshire County	Households	7,955	9,595	10,066	10,382
	Household Change	-	1,640	471	316
	Percent Change	-	20.6%	4.9%	3.1%
	Household Size	2.54	2.50	2.43	2.43
County Seat: Romney	Households	884	843	884	915
	Household Change	-	-41	41	31
	Percent Change	-	-4.6%	4.9%	3.5%
	Household Size	2.2	2.2	2.18	2.17

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	246	2.6%	247	2.5%	231	2.2%	-16	-6.5%
25 to 34	1,053	11.0%	1,086	10.8%	1,101	10.6%	15	1.4%
35 to 44	1,629	17.0%	1,565	15.6%	1,492	14.4%	-73	-4.7%
45 to 54	2,015	21.0%	1,989	19.8%	1,844	17.8%	-145	-7.3%
55 to 64	2,080	21.7%	2,192	21.8%	2,236	21.5%	44	2.0%
65 to 74	1,512	15.8%	1,835	18.2%	2,173	20.9%	338	18.4%
75 to 84	822	8.6%	938	9.3%	966	9.3%	28	2.9%
85 & Over	238	2.5%	214	2.1%	340	3.3%	125	58.5%
Total	9,595	100.0%	10,066	100.0%	10,382	100.0%	316	3.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



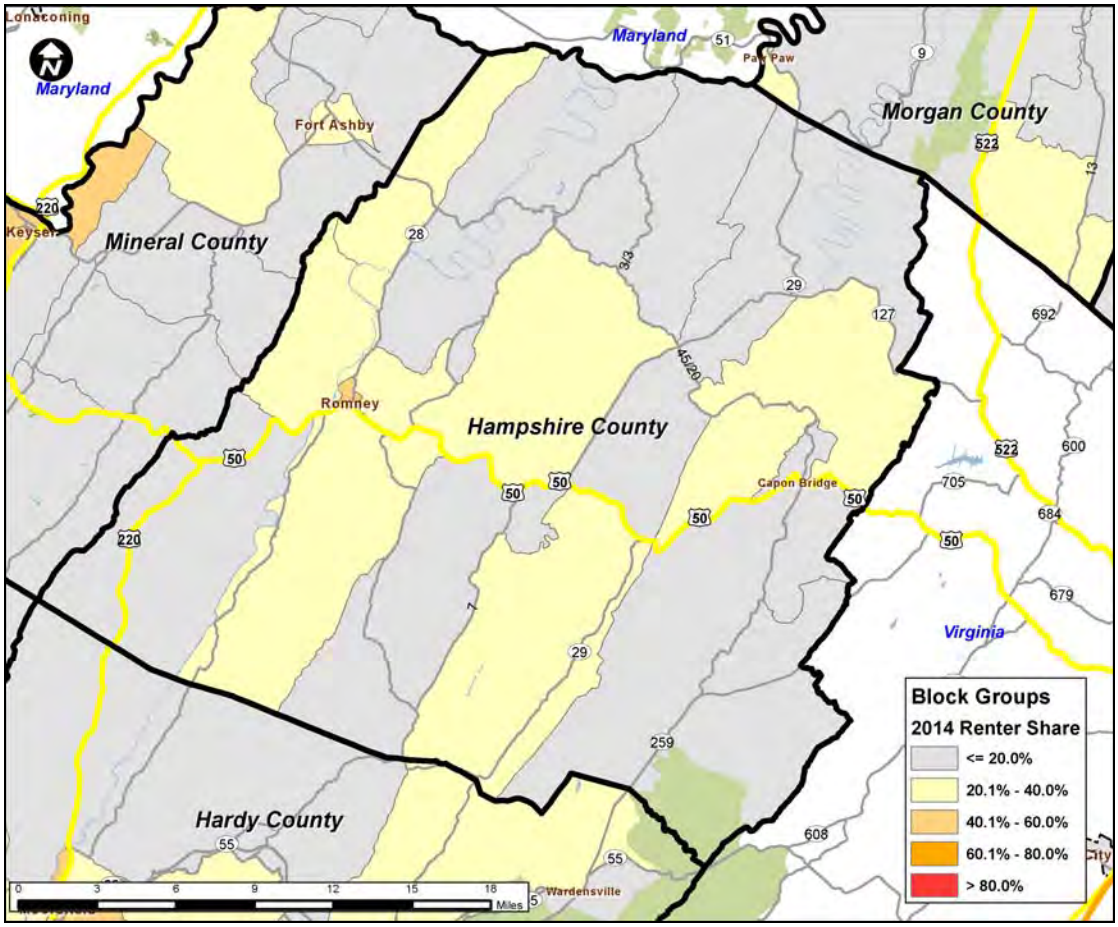
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,722	80.5%	7,871	78.2%	8,192	78.9%
Renter-Occupied	1,873	19.5%	2,195	21.8%	2,190	21.1%
Total	9,595	100.0%	10,066	100.0%	10,382	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,033	86.7%	4,457	86.1%	4,917	86.1%
Renter-Occupied	619	13.3%	722	13.9%	797	13.9%
Total	4,652	100.0%	5,179	100.0%	5,714	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	812	37.0%	816	37.2%	4	0.5%
2 Persons	550	25.0%	546	24.9%	-3	-0.6%
3 Persons	372	16.9%	371	17.0%	0	0.0%
4 Persons	266	12.1%	264	12.0%	-2	-0.9%
5 Persons+	196	8.9%	193	8.8%	-3	-1.5%
Total	2,195	100.0%	2,190	100.0%	-5	-0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,855	23.6%	1,966	24.0%	112	6.0%
2 Persons	3,214	40.8%	3,323	40.6%	109	3.4%
3 Persons	1,265	16.1%	1,322	16.1%	58	4.6%
4 Persons	888	11.3%	914	11.2%	25	2.8%
5 Persons+	650	8.3%	667	8.1%	17	2.6%
Total	7,871	100.0%	8,192	100.0%	321	4.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	438	60.7%	481	60.3%	42	9.6%
2 Persons	73	10.1%	87	11.0%	14	19.4%
3 Persons	65	9.0%	77	9.7%	12	17.9%
4 Persons	82	11.4%	84	10.5%	1	1.6%
5 Persons+	63	8.7%	68	8.5%	5	7.8%
Total	722	100.0%	797	100.0%	74	10.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,379	30.9%	1,533	31.2%	154	11.1%
2 Persons	2,354	52.8%	2,550	51.9%	196	8.3%
3 Persons	455	10.2%	513	10.4%	58	12.8%
4 Persons	129	2.9%	157	3.2%	29	22.4%
5 Persons+	140	3.1%	164	3.3%	24	17.0%
Total	4,457	100.0%	4,917	100.0%	461	10.3%

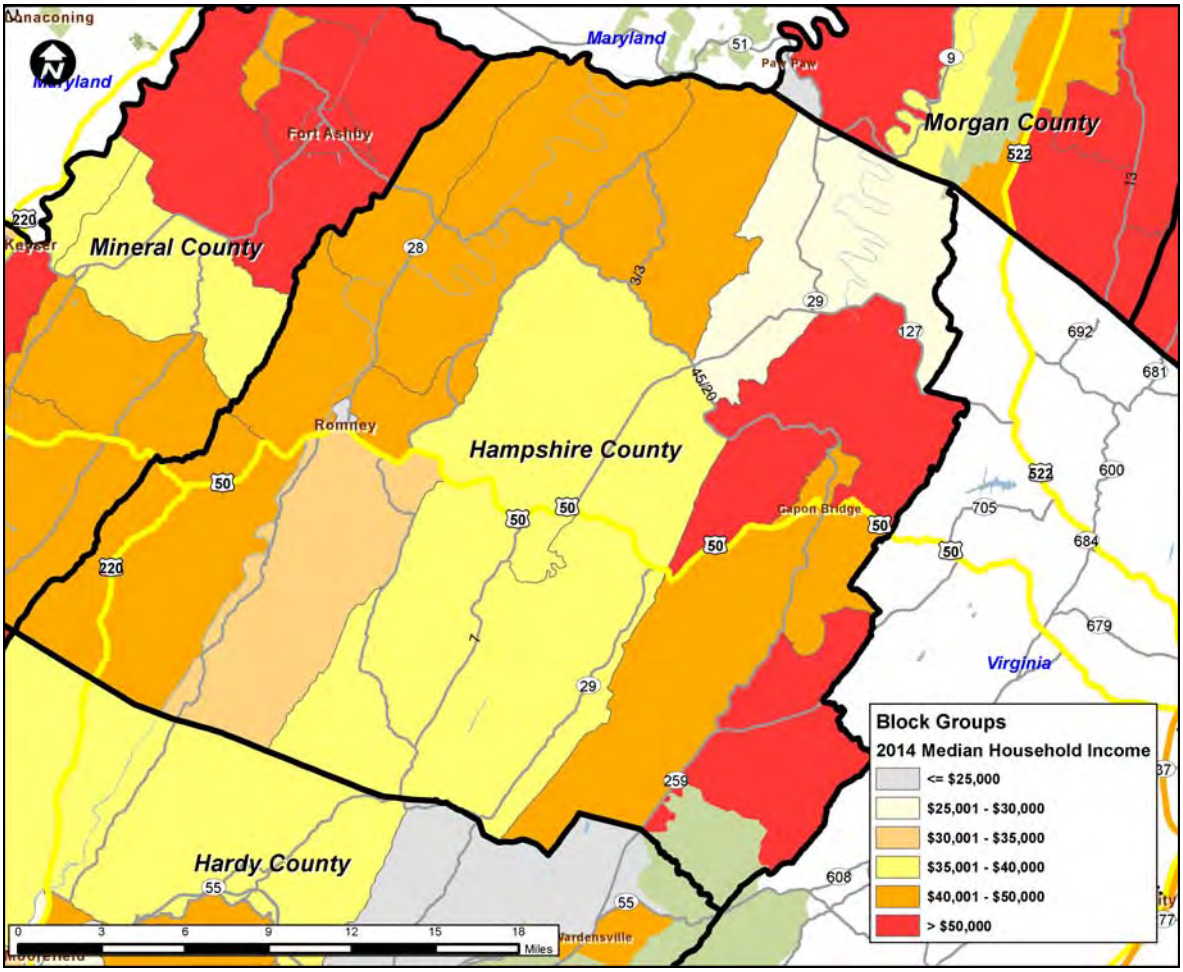
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,000	10.4%	1,747	17.4%	2,063	19.9%
$10,000 to $19,999	1,701	17.7%	2,471	24.5%	2,650	25.5%
$20,000 to $29,999	1,497	15.6%	1,678	16.7%	1,811	17.4%
$30,000 to $39,999	1,248	13.0%	1,236	12.3%	1,270	12.2%
$40,000 to $49,999	946	9.9%	956	9.5%	938	9.0%
$50,000 to $59,999	783	8.2%	678	6.7%	539	5.2%
$60,000 to $74,999	951	9.9%	506	5.0%	452	4.4%
$75,000 to $99,999	744	7.8%	472	4.7%	443	4.3%
$100,000 to $124,999	380	4.0%	242	2.4%	155	1.5%
$124,999 to $149,999	207	2.2%	38	0.4%	30	0.3%
$150,000 to $199,999	84	0.9%	36	0.4%	25	0.2%
$200,000+	54	0.6%	6	0.1%	5	0.0%
Total	9,595	100.0%	10,066	100.0%	10,382	100.0%
Median Income	$34,801		$24,860		$22,638	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



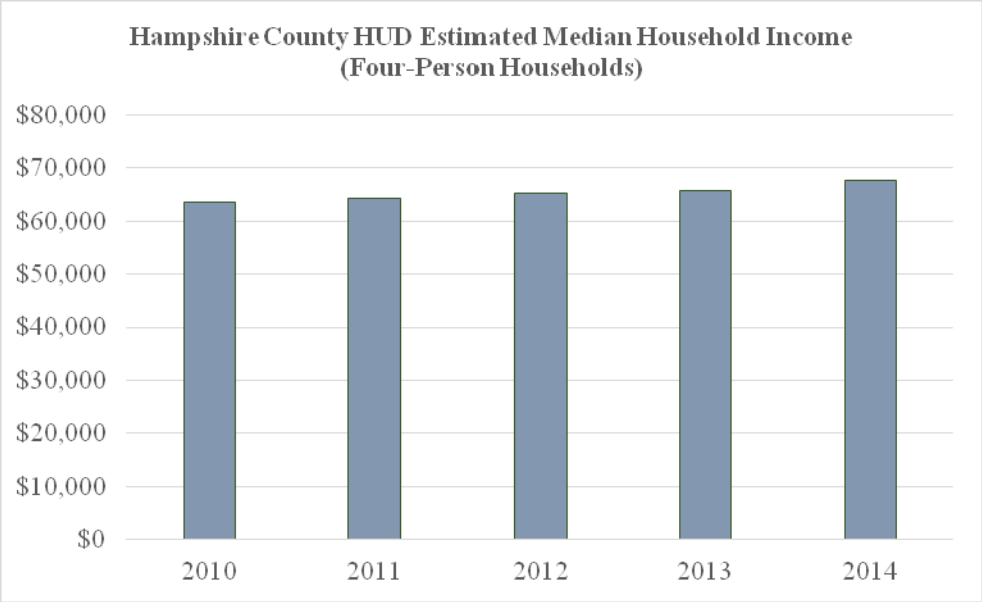
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	588	12.6%	1,047	20.2%	1,308	22.9%
$10,000 to $19,999	1,030	22.1%	1,357	26.2%	1,565	27.4%
$20,000 to $29,999	759	16.3%	948	18.3%	1,042	18.2%
$30,000 to $39,999	633	13.6%	569	11.0%	604	10.6%
$40,000 to $49,999	392	8.4%	417	8.0%	450	7.9%
$50,000 to $59,999	302	6.5%	311	6.0%	245	4.3%
$60,000 to $74,999	417	9.0%	194	3.8%	193	3.4%
$75,000 to $99,999	246	5.3%	188	3.6%	189	3.3%
$100,000 to $124,999	146	3.1%	99	1.9%	75	1.3%
$124,999 to $149,999	66	1.4%	20	0.4%	18	0.3%
$150,000 to $199,999	44	0.9%	26	0.5%	21	0.4%
$200,000+	30	0.6%	4	0.1%	3	0.1%
Total	4,652	100.0%	5,179	100.0%	5,714	100.0%
Median Income	$29,329		$21,959		$19,898	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$63,500	-
2011	$64,400	1.4%
2012	$65,300	1.4%
2013	$65,700	0.6%
2014	$67,600	2.9%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	206	94	41	38	39	416
$10,000 to $19,999	249	148	101	55	44	598
$20,000 to $29,999	96	109	72	18	10	305
$30,000 to $39,999	82	51	26	19	39	217
$40,000 to $49,999	14	29	19	45	3	110
$50,000 to $59,999	29	19	10	5	9	71
$60,000 to $74,999	6	3	8	7	6	29
$75,000 to $99,999	4	11	27	24	7	72
$100,000 to $124,999	5	1	2	2	4	14
$125,000 to $149,999	5	1	3	3	4	15
$150,000 to $199,999	1	2	2	2	3	10
$200,000 & Over	3	1	2	6	3	14
Total	698	468	313	224	169	1,873

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	364	159	90	63	65	742
$10,000 to $19,999	293	223	139	75	61	791
$20,000 to $29,999	85	87	78	22	11	283
$30,000 to $39,999	48	40	19	22	24	153
$40,000 to $49,999	8	24	8	47	6	93
$50,000 to $59,999	9	9	8	6	5	37
$60,000 to $74,999	0	1	5	6	4	17
$75,000 to $99,999	3	4	22	17	6	52
$100,000 to $124,999	0	0	1	2	9	13
$125,000 to $149,999	0	0	0	3	2	6
$150,000 to $199,999	0	1	0	2	3	7
$200,000 & Over	1	0	0	0	1	2
Total	812	550	372	266	196	2,195

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	393	176	101	71	66	807
$10,000 to $19,999	277	212	131	71	66	757
$20,000 to $29,999	81	94	76	23	14	288
$30,000 to $39,999	49	34	20	13	18	134
$40,000 to $49,999	4	15	7	49	3	79
$50,000 to $59,999	5	7	9	6	11	38
$60,000 to $74,999	1	0	5	3	7	16
$75,000 to $99,999	2	4	19	19	5	48
$100,000 to $124,999	3	3	1	6	1	13
$125,000 to $149,999	0	1	1	1	2	6
$150,000 to $199,999	0	0	1	2	1	4
$200,000 & Over	0	0	0	0	0	0
Total	816	546	371	264	193	2,190

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	45	84	30	24	24	207
$10,000 to $19,999	149	123	94	42	35	443
$20,000 to $29,999	60	94	70	12	5	242
$30,000 to $39,999	40	47	23	11	31	153
$40,000 to $49,999	10	22	13	41	0	87
$50,000 to $59,999	25	18	9	3	0	55
$60,000 to $74,999	1	1	7	3	3	14
$75,000 to $99,999	0	5	24	5	2	35
$100,000 to $124,999	1	0	0	1	1	3
$125,000 to $149,999	1	1	1	2	2	7
$150,000 to $199,999	0	0	0	2	2	4
$200,000 & Over	2	0	0	2	2	6
Total	334	396	270	149	105	1,254

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	87	147	61	44	46	385
$10,000 to $19,999	201	189	126	62	49	626
$20,000 to $29,999	48	72	72	14	9	215
$30,000 to $39,999	23	37	14	14	18	106
$40,000 to $49,999	6	20	5	41	3	74
$50,000 to $59,999	7	9	5	3	1	25
$60,000 to $74,999	0	1	2	3	2	8
$75,000 to $99,999	0	0	20	2	2	25
$100,000 to $124,999	0	0	1	0	2	4
$125,000 to $149,999	0	0	0	1	0	2
$150,000 to $199,999	0	1	0	0	0	2
$200,000 & Over	1	0	0	0	0	1
Total	373	476	306	184	133	1,473

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	82	160	67	48	46	404
$10,000 to $19,999	180	170	119	58	49	577
$20,000 to $29,999	46	76	65	16	9	212
$30,000 to $39,999	21	32	15	4	11	84
$40,000 to $49,999	3	12	2	43	1	62
$50,000 to $59,999	2	7	7	3	5	23
$60,000 to $74,999	0	0	0	2	3	5
$75,000 to $99,999	0	0	15	4	0	20
$100,000 to $124,999	0	2	1	2	0	5
$125,000 to $149,999	0	0	1	0	0	2
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	335	459	294	180	125	1,393

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	131	32	36	3	4	206
$10,000 to $19,999	37	71	21	75	24	228
$20,000 to $29,999	146	190	49	87	24	496
$30,000 to $39,999	147	29	98	139	50	462
$40,000 to $49,999	50	133	59	137	89	467
$50,000 to $59,999	5	184	156	56	24	426
$60,000 to $74,999	4	169	132	113	101	520
$75,000 to $99,999	2	146	113	54	148	463
$100,000 to $124,999	10	58	93	67	4	231
$125,000 to $149,999	0	23	23	36	52	135
$150,000 to $199,999	0	4	23	5	5	36
$200,000 & Over	0	3	5	1	9	18
Total	532	1,044	808	773	533	3,689

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	141	61	91	8	13	314
$10,000 to $19,999	76	117	87	116	91	488
$20,000 to $29,999	106	206	65	103	34	515
$30,000 to $39,999	111	30	135	190	96	562
$40,000 to $49,999	33	133	65	130	104	465
$50,000 to $59,999	4	133	129	55	21	342
$60,000 to $74,999	2	75	90	78	59	303
$75,000 to $99,999	0	70	81	26	82	259
$100,000 to $124,999	2	30	57	47	4	140
$125,000 to $149,999	0	5	4	5	4	17
$150,000 to $199,999	0	0	6	2	0	8
$200,000 & Over	0	0	0	0	1	1
Total	476	860	809	760	509	3,414

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	144	69	111	8	18	351
$10,000 to $19,999	61	115	100	126	107	509
$20,000 to $29,999	104	220	75	115	42	557
$30,000 to $39,999	97	31	153	204	97	582
$40,000 to $49,999	23	111	58	139	95	426
$50,000 to $59,999	2	96	110	47	15	271
$60,000 to $74,999	1	57	79	67	50	253
$75,000 to $99,999	1	59	81	23	71	234
$100,000 to $124,999	1	10	38	24	2	75
$125,000 to $149,999	0	3	2	2	4	10
$150,000 to $199,999	0	1	1	1	1	4
$200,000 & Over	0	0	0	1	1	2
Total	434	774	809	756	503	3,275

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	161	10	11	14	15	210
$10,000 to $19,999	100	24	8	13	10	155
$20,000 to $29,999	35	15	3	6	5	64
$30,000 to $39,999	42	4	3	8	8	65
$40,000 to $49,999	4	7	6	4	3	24
$50,000 to $59,999	4	1	1	2	9	17
$60,000 to $74,999	5	2	1	4	3	15
$75,000 to $99,999	4	6	3	20	5	37
$100,000 to $124,999	4	1	2	1	3	11
$125,000 to $149,999	4	0	2	1	2	9
$150,000 to $199,999	1	2	2	0	1	6
$200,000 & Over	1	1	2	4	1	9
Total	364	72	43	75	64	619

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	277	12	29	20	18	356
$10,000 to $19,999	92	34	13	14	11	165
$20,000 to $29,999	36	15	6	7	3	68
$30,000 to $39,999	25	4	5	8	6	48
$40,000 to $49,999	2	4	3	6	3	19
$50,000 to $59,999	2	0	3	3	4	12
$60,000 to $74,999	0	0	3	4	2	9
$75,000 to $99,999	3	3	2	15	3	27
$100,000 to $124,999	0	0	0	1	7	9
$125,000 to $149,999	0	0	0	2	2	4
$150,000 to $199,999	0	0	0	2	3	5
$200,000 & Over	0	0	0	0	1	1
Total	438	73	65	82	63	722

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	311	16	34	23	20	404
$10,000 to $19,999	96	42	12	13	16	180
$20,000 to $29,999	35	18	11	8	5	76
$30,000 to $39,999	28	2	4	9	7	50
$40,000 to $49,999	1	3	5	7	2	17
$50,000 to $59,999	4	0	2	3	6	15
$60,000 to $74,999	1	0	5	0	4	10
$75,000 to $99,999	2	3	4	14	5	28
$100,000 to $124,999	3	1	0	4	1	9
$125,000 to $149,999	0	1	0	1	2	4
$150,000 to $199,999	0	0	1	2	1	4
$200,000 & Over	0	0	0	0	0	0
Total	481	87	77	84	68	797

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	217	119	24	3	14	378
$10,000 to $19,999	446	334	68	21	7	875
$20,000 to $29,999	151	518	8	0	18	696
$30,000 to $39,999	235	196	94	33	10	568
$40,000 to $49,999	41	263	46	12	6	368
$50,000 to $59,999	71	176	26	3	8	285
$60,000 to $74,999	39	250	86	3	24	402
$75,000 to $99,999	34	124	30	18	4	209
$100,000 to $124,999	15	91	15	11	4	135
$125,000 to $149,999	11	24	15	1	6	57
$150,000 to $199,999	1	30	1	2	4	38
$200,000 & Over	3	7	10	0	1	21
Total	1,264	2,133	422	107	108	4,033

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	400	200	57	11	23	691
$10,000 to $19,999	507	527	107	36	15	1,192
$20,000 to $29,999	142	688	8	4	39	880
$30,000 to $39,999	188	177	111	30	14	521
$40,000 to $49,999	45	277	50	16	11	398
$50,000 to $59,999	44	206	30	4	14	299
$60,000 to $74,999	14	108	49	5	10	186
$75,000 to $99,999	27	90	26	12	8	162
$100,000 to $124,999	11	57	12	8	2	89
$125,000 to $149,999	1	7	3	1	4	15
$150,000 to $199,999	0	18	0	2	1	21
$200,000 & Over	0	0	2	1	0	3
Total	1,379	2,354	455	129	140	4,457

Source: Ribbon Demographics; ESRI; Urban Decision Group

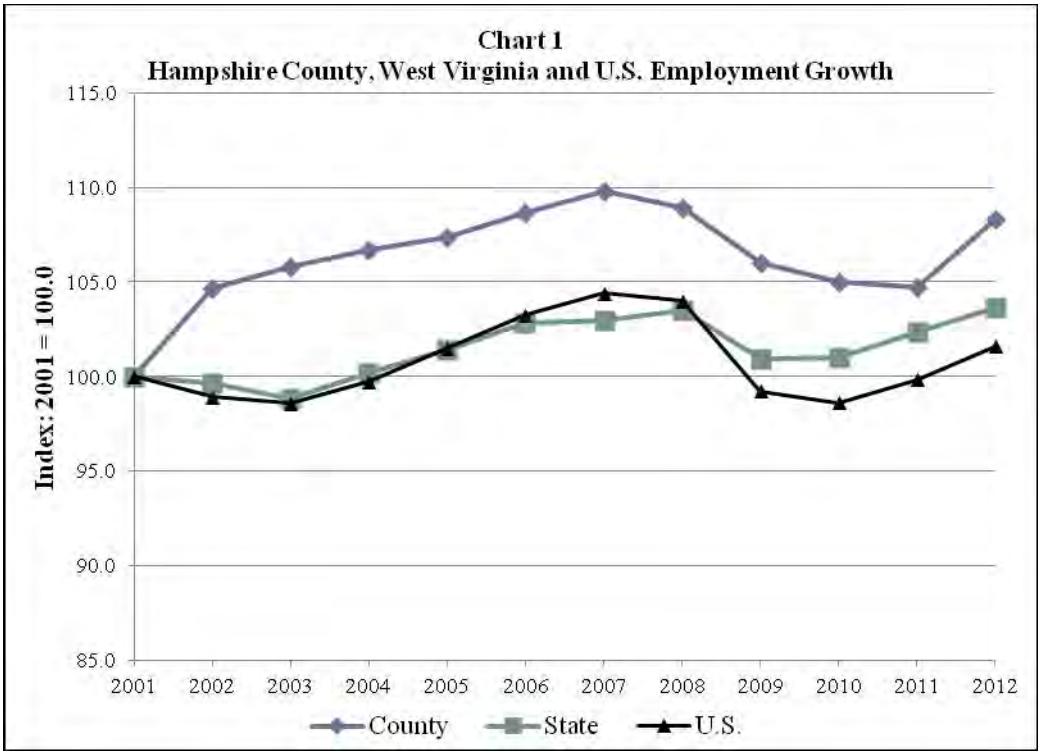
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	538	249	68	22	27	904
$10,000 to $19,999	552	648	126	41	18	1,385
$20,000 to $29,999	147	759	9	3	48	966
$30,000 to $39,999	176	192	131	38	17	554
$40,000 to $49,999	49	294	56	21	12	433
$50,000 to $59,999	26	161	24	9	12	231
$60,000 to $74,999	10	102	52	3	15	183
$75,000 to $99,999	25	90	25	12	9	161
$100,000 to $124,999	6	39	11	9	2	67
$125,000 to $149,999	1	4	6	1	2	14
$150,000 to $199,999	3	12	1	0	1	17
$200,000 & Over	0	0	4	0	0	3
Total	1,533	2,550	513	157	164	4,917

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Hampshire County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Hampshire County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Hampshire County, State and U.S. Employment, 2001-2012						
	Hampshire County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,782		686		129,636	
2002	3,958	4.7%	683	-0.4%	128,234	-1.1%
2003	4,001	1.1%	678	-0.8%	127,796	-0.3%
2004	4,034	0.8%	687	1.3%	129,278	1.2%
2005	4,062	0.7%	695	1.2%	131,572	1.8%
2006	4,110	1.2%	705	1.4%	133,834	1.7%
2007	4,154	1.1%	706	0.1%	135,366	1.1%
2008	4,121	-0.8%	710	0.5%	134,806	-0.4%
2009	4,009	-2.7%	692	-2.5%	128,608	-4.6%
2010	3,972	-0.9%	692	0.1%	127,820	-0.6%
2011	3,962	-0.3%	702	1.4%	129,411	1.2%
2012	4,098	3.4%	711	1.2%	131,696	1.8%
Change						
2001-12	316	8.4%	25	3.6%	2,061	1.6%
2001-03	219	5.8%	-8	-1.1%	-1,840	-1.4%
2003-07	153	3.8%	28	4.2%	7,570	5.9%
2007-12	-56	-1.3%	4	0.6%	-3,670	-2.7%

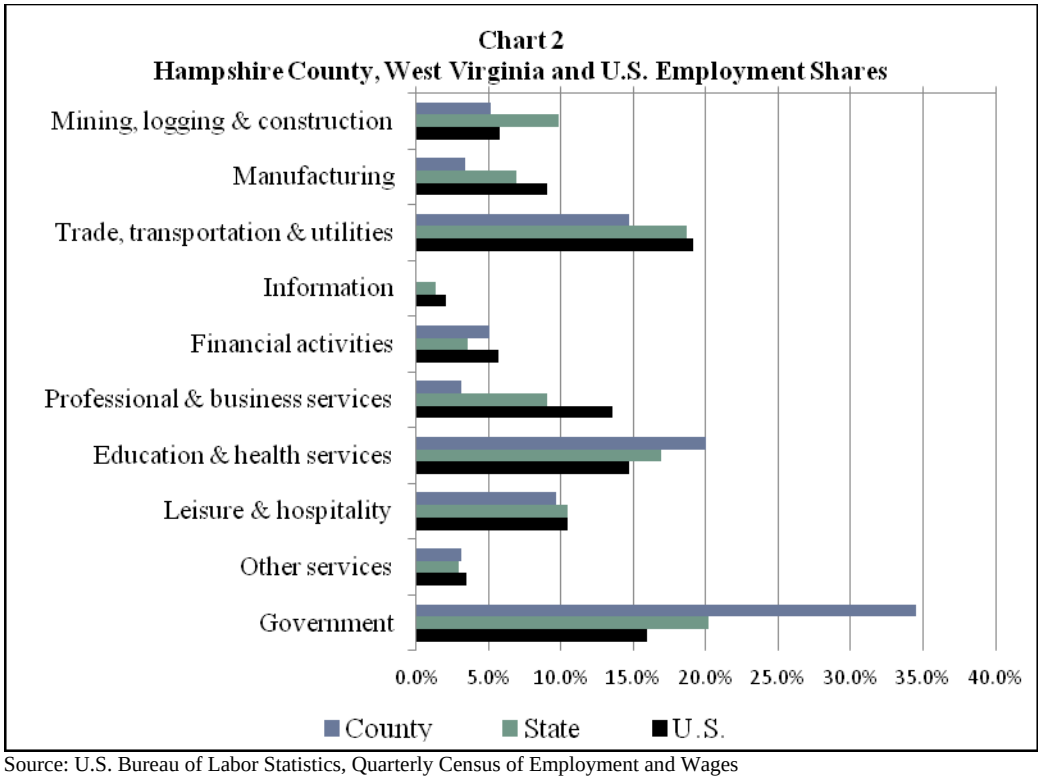
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Hampshire County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Hampshire County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	213	5.2%	52.7	90.4
Manufacturing	138	3.4%	48.8	37.3
Trade, Transportation and Utilities	601	14.7%	78.6	76.6
Information	ND	0.0%	0.0	0.0
Financial Activities	207	5.1%	141.0	88.6
Professional and Business Services	129	3.1%	34.7	23.2
Educational and Health Services	820	20.0%	118.2	135.8
Leisure and Hospitality	396	9.7%	92.5	92.6
Other Services	129	3.1%	106.0	91.1
Total Private Sector	**2,685**	**65.5%**	**82.0**	**78.0**
Total Government	**1,413**	**34.5%**	**171.2**	**215.7**
Total Payroll Employment	**4,098**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data do not meet BLS or State agency disclosure standards.

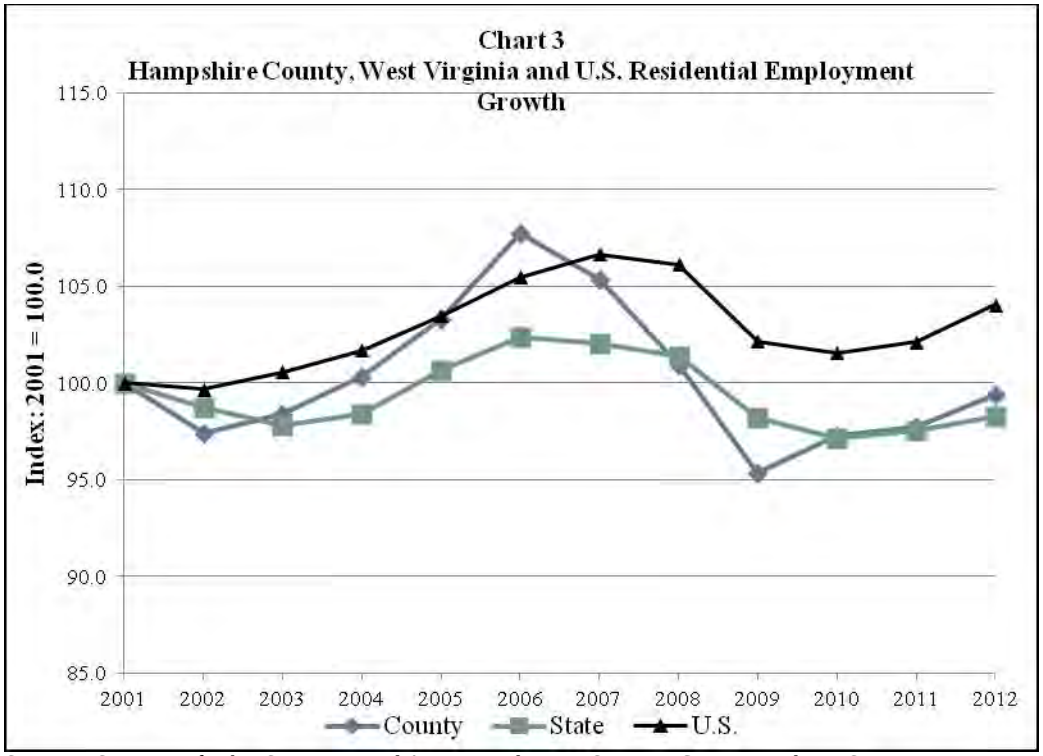


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Hampshire County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Hampshire County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Hampshire County; this one considers the number of Hampshire County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

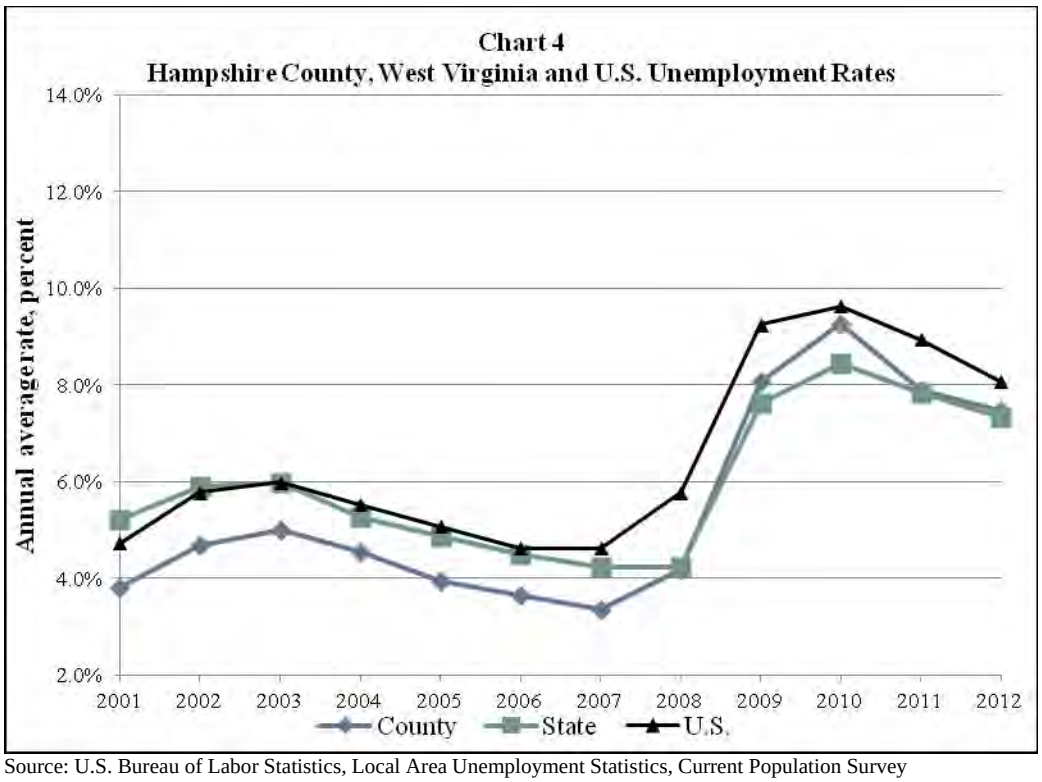
Table 3 Hampshire County, State and U.S. Residential Employment, 2001-2012						
	Hampshire County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	8,875		759		136,933	
2002	8,643	-2.6%	749	-1.3%	136,485	-0.3%
2003	8,731	1.0%	742	-0.9%	137,736	0.9%
2004	8,905	2.0%	747	0.6%	139,252	1.1%
2005	9,171	3.0%	764	2.3%	141,730	1.8%
2006	9,560	4.2%	777	1.8%	144,427	1.9%
2007	9,349	-2.2%	774	-0.4%	146,047	1.1%
2008	8,956	-4.2%	769	-0.6%	145,362	-0.5%
2009	8,464	-5.5%	745	-3.2%	139,878	-3.8%
2010	8,634	2.0%	737	-1.1%	139,064	-0.6%
2011	8,675	0.5%	740	0.4%	139,869	0.6%
2012	8,824	1.7%	746	0.8%	142,469	1.9%
Change						
2001-12	-51	-0.6%	-13	-1.7%	5,536	4.0%
2001-03	-144	-1.6%	-16	-2.2%	803	0.6%
2003-07	618	7.1%	32	4.3%	8,311	6.0%
2007-10	-715	-7.6%	-37	-4.8%	-6,983	-4.8%
2010-12	190	2.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Hampshire County, state and U.S. unemployment rates over the past decade. The table also shows the Hampshire County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Hampshire County Labor Force Statistics and Comparative Unemployment Rates						
	Hampshire County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Hampshire County	West Virginia	U.S.
2001	9,227	8,875	352	3.8%	5.2%	4.7%
2002	9,067	8,643	424	4.7%	5.9%	5.8%
2003	9,191	8,731	460	5.0%	6.0%	6.0%
2004	9,330	8,905	425	4.6%	5.3%	5.5%
2005	9,548	9,171	377	3.9%	4.9%	5.1%
2006	9,922	9,560	362	3.6%	4.5%	4.6%
2007	9,673	9,349	324	3.3%	4.2%	4.6%
2008	9,348	8,956	392	4.2%	4.2%	5.8%
2009	9,207	8,464	743	8.1%	7.6%	9.3%
2010	9,515	8,634	881	9.3%	8.4%	9.6%
2011	9,417	8,675	742	7.9%	7.8%	8.9%
2012	9,537	8,824	713	7.5%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Hampshire County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	9,417	8,675	742	7.9%
2012 January	9,248	8,547	701	7.6%
2012 February	9,438	8,591	847	9%
2012 March	9,417	8,597	820	8.7%
2012 April	9,406	8,758	648	6.9%
2012 May	9,441	8,816	625	6.6%
2012 June	9,754	8,988	766	7.9%
2012 July	9,711	8,955	756	7.8%
2012 August	9,514	8,819	695	7.3%
2012 September	9,464	8,843	621	6.6%
2012 October	9,620	8,939	681	7.1%
2012 November	9,726	9,060	666	6.8%
2012 December	9,699	8,974	725	7.5%
2012 Annual	9,537	8,824	713	7.5%
2013 January	9,709	8,912	797	8.2%
2013 February	9,706	8,887	819	8.4%
2013 March	9,723	8,991	732	7.5%
2013 April	9,775	9,164	611	6.3%
2013 May	9,938	9,359	579	5.8%
2013 June	10,071	9,406	665	6.6%
2013 July	10,036	9,433	603	6%
2013 August	9,766	9,254	512	5.2%
2013 September	9,690	9,211	479	4.9%
2013 October	9,741	9,244	497	5.1%
2013 November	9,585	9,153	432	4.5%
2013 December	9,572	9,079	493	5.2%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Hampshire County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Hampshire County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	428	4.4%	87.7	235.4
Construction	1,377	14.3%	200.4	209.7
Manufacturing	1,797	18.6%	214.8	172.7
Wholesale Trade	185	1.9%	84.3	65.3
Retail Trade	1,221	12.6%	101.6	109.7
Transportation and Utilities	374	3.9%	69.5	76.6
Information	99	1.0%	58.0	44.6
Financial Activities	250	2.6%	58.7	37.7
Professional and Business Services	624	6.5%	87.5	61.3
Educational and Health Services	2,078	21.5%	83.3	95.6
Leisure and Hospitality	468	4.8%	56.1	53.8
Other Services, Except Public Administration	388	4.0%	87.9	81.8
Public Administration	370	3.8%	60.8	78.0
Total Employment	**9,659**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Hampshire County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,806	18.7%	60.9	52.4
Service	1,516	15.7%	85.3	89.7
Sales and Office	2,193	22.7%	91.9	90.4
Natural Resources, Construction and Maintenance	1,845	19.1%	149.2	201.1
Production, Transportation and Material Moving	2,299	23.8%	177.6	195.1
Total Employment	**9,659**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Hampshire County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Hampshire County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Hampshire County.

Largest Employers in Hampshire County		
Employer	**Industry**	**Employment**
Federal, State and Local Government	Government	1,413
Hampshire County Board of Education	Education	526
WV School for the Deaf and Blind	Education	187
Potomac Comprehensive Diagnostic Guidance Center	Disabilities Services	163
Hampshire Memorial Hospital	Health Care	135
Capon Springs Resort	Resort	120
Hampshire County Committee on Aging	Senior Services	107
Bank of Romney	Financial Services	104
Genesis Eldercare	Nursing Care	100
WV Regional Jail	Corrections	75
	Total	**2,930**

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Hampshire County, still largely rural, maintains an economy based largely upon agriculture (livestock, fruit, grain, and hay), logging and wood products, and tourism.

The county's population increased approximately 3,500 between 2000 and 2012, reflecting the recent trend of immigration and second-home ownership of people from the eastern U.S. Several protected natural areas and historical sites lie within Hampshire County's boundaries, including Nathaniel Mountain and Short Mountain wildlife management areas and small portion of George Washington National Forest.

Romney is Hampshire County's government seat and principal municipality. It is also the location of the West Virginia School for the Deaf and Blind. Sixteen major buildings are on the 79-acre campus, many needing updates and repairs. Under the school's 10-year plan, it estimated building demolition costs of $500,000, with an additional $81.9 million slated for new construction and related work.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Hampshire County during the past 24 months. DirectAnswer, a database management company will be moving from Maryland to the Capon Bridge Technology Park. DirectAnswer expects 20 full-time employees within two years.Also at the Capon Bridge Park, Global Portfolio Development is considering construction of a 40,000 square-foot data center, and has raised $90 million to build the facility. Global's option to build the center was extended into 2014. If built, the project could create 200 construction jobs and 20 to 50 permanent jobs.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	7,722	80.5%
Renter-Occupied	1,873	19.5%
Total-Occupied Units*	9,595	70.1%
Vacant For Rent	150	3.7%
Vacant For-Sale Only	190	4.6%
Vacant Rented/Sold, Not Occ.	127	3.1%
Vacant Seasonal, Recreational	2,972	72.6%
All Other Vacant	654	16.0%
Total Vacant Units	4,093	29.9%
Total	13,688	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	7,722	80.5%	7,637	85	1.1%
Renter-Occupied	1,873	19.5%	1,838	35	1.9%
Total	9,595	100.0%	9,475	120	1.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	187	2.4%	13	0.7%
2000 to 2004	361	4.7%	17	0.9%
1990 to 1999	1,738	22.5%	253	13.5%
1980 to 1989	1,698	22.0%	326	17.4%
1970 to 1979	1,356	17.6%	603	32.2%
1960 to 1969	789	10.2%	312	16.7%
1940 to 1959	826	10.7%	196	10.5%
1939 or Earlier	767	9.9%	152	8.1%
Total	7,722	100.0%	1,873	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	6,546	84.8%	1,052	56.2%
1 Attached	19	0.2%	0	0.0%
2 to 4	26	0.3%	175	9.3%
5 to 9	0	0.0%	61	3.3%
10 to 19	0	0.0%	39	2.1%
20 to 49	0	0.0%	55	2.9%
50 or More	0	0.0%	0	0.0%
Mobile Home,	1,131	14.6%	492	26.3%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	7,722	100.0%	1,873	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	7,722	100.0%
0.50 or Less Occupants Per Room	5,990	77.6%
0.51 to 1.00 Occupants Per Room	1,606	20.8%
1.01 to 1.50 Occupants Per Room	87	1.1%
1.51 to 2.00 Occupants Per Room	40	0.5%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,873	100.0%
0.50 or Less Occupants Per Room	1,706	91.1%
0.51 to 1.00 Occupants Per Room	159	8.5%
1.01 to 1.50 Occupants Per Room	8	0.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	9,595	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Hampshire County	32.4%
West Virginia	32.0%

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

Building Permit Data – Hampshire County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	165	293	338	186	82	53	62	38	59	51
Units in Single-Family Structures	165	293	338	186	82	53	62	38	59	51
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

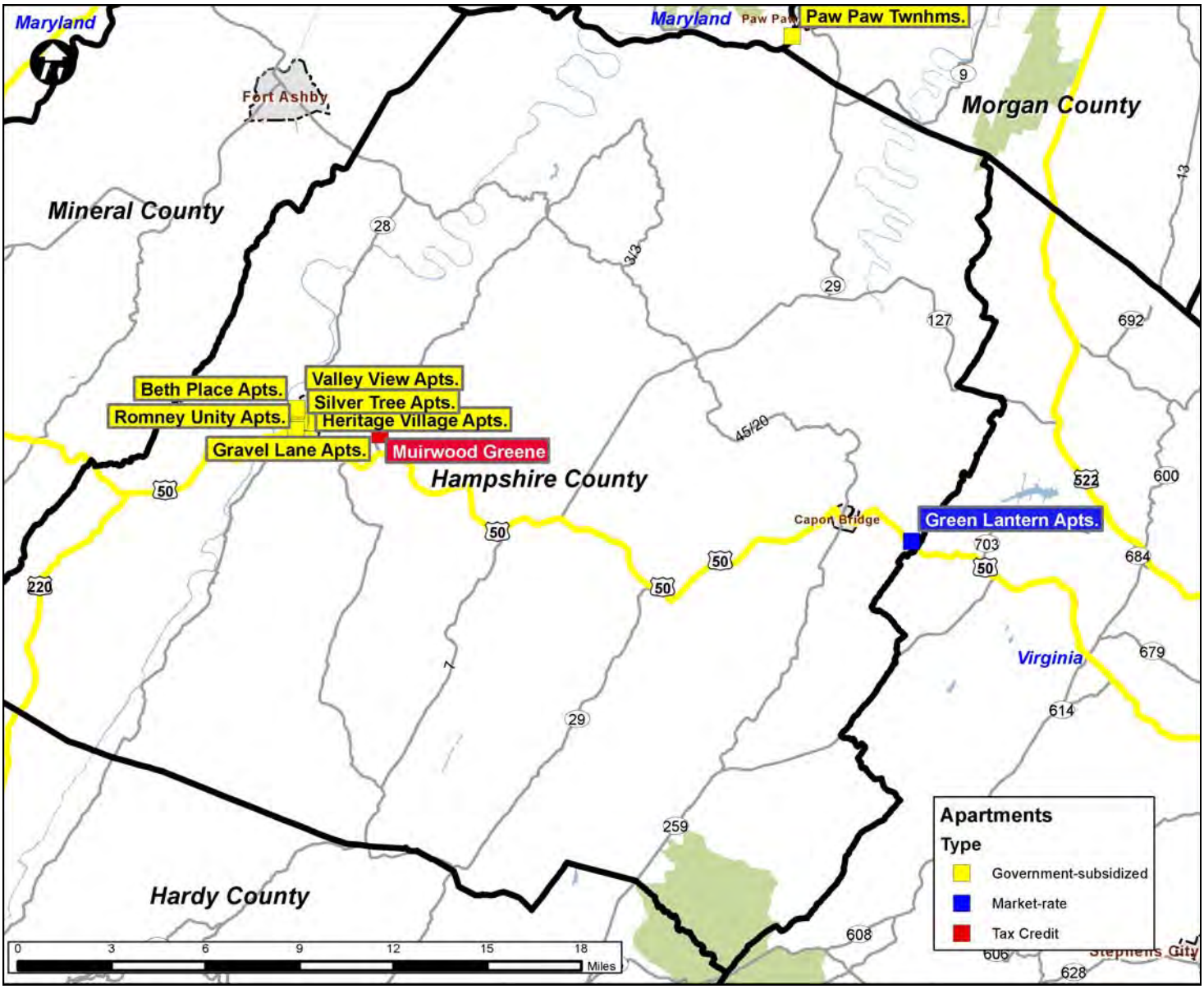
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	1	6	0	100.0%
Tax Credit	1	50	3	94.0%
Government-Subsidized	7	156	0	100.0%
Total	9	212	3	98.6%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	6	100.0%	0	0.0%	$557
Total Market Rate		**6**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	10	20.0%	0	0.0%	$527
Two-Bedroom	1.0	22	44.0%	0	0.0%	$606
Three-Bedroom	1.0	9	18.0%	1	11.1%	$700
Three-Bedroom	1.5	9	18.0%	2	22.2%	$700
Total Tax Credit		**50**	**100.0%**	**3**	**6.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	80	51.3%	0	0.0%	N/A
Two-Bedroom	1.0	61	39.1%	0	0.0%	N/A
Three-Bedroom	1.0	8	5.1%	0	0.0%	N/A
Three-Bedroom	1.5	7	4.5%	0	0.0%	N/A
Total		**156**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**212**	**100.0%**	**3**	**1.4%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	6	0.0%
1970 to 1979	2	31	0.0%
1980 to 1989	3	84	0.0%
1990 to 1999	2	41	0.0%
2000 to 2004	1	50	6.0%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	9	212	1.4%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
C-	1	6	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	50	6.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	91	0.0%
B-	5	65	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	6	155	3	98.1%
Senior (Age 55+)	3	57	0	100.0%
Total	9	212	3	98.6%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	99	0	100.0%
40% - 60% AMHI (Tax Credit)	50	3	94.0%
0-60% AMHI (All Affordable)	149	3	98.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	57	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	57	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
435 N. High St.	Romney	Single Family	$550	2	1	N/A
Jersey Mountain Rd. & County Route 5/2	Romney	Mobile Home	$450	2	1	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Hampshire County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $113,982. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $794, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$113,982
Mortgaged Value = 95% of Median Home Price	$108,283
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$581
Estimated Taxes & Insurance*	$145
Estimated Private Mortgage Insurance**	$68
Estimated Monthly Mortgage Payment	$794

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Hampshire County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	165	293	338	186	82	53	62	38	59	51

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	1	134	0.7%	2
Average Loan Amount	$84,000	$140,627	59.7%	$105,285
Average Age of Borrower	55	-	-	28
Average Gross Income of Borrower	$38,097	$65,336	58.3%	$36,276
Income to Loan Ratio	45.4%	46.5%	97.6%	34.5%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

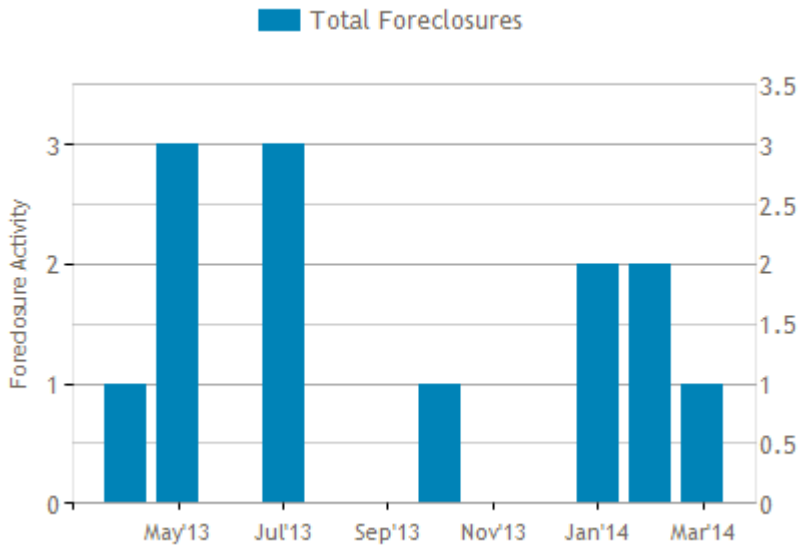
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	9	37	114	35	4	8
Median Listing Price	$79,900	$110,000	$171,900	$250,000	$240,950	$243,500
Median Square Footage	644	1,135	1,772	2,531	2,949	3,786
Median Price Per Square Foot	$124	$97	$97	$99	$82	$64
Median Year Built	1993	1980	1991	1990	2003	1956
Median Number of Bathrooms	1	1	2	3	2.5	2.5

Source: MLS

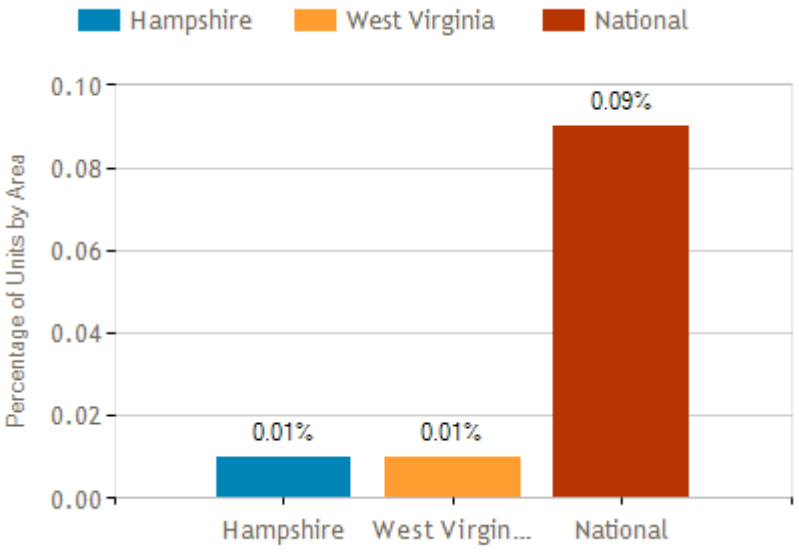
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Hampshire County, WV



Geographical Comparison –Hampshire County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$29,240	1,210	$0	$31,130	1,202	-0.7%
41% - 60% AMHI	$29,241	$43,860	151	$31,131	$46,700	115	-23.8%
61% - 100% AMHI	$43,861	$73,100	77	$46,701	$77,820	50	-35.1%
Over 100% AMHI	$73,101	No Limit	35	$77,821	No Limit	25	-28.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$29,240	1,278	$0	$31,130	1,483	16.0%
41% - 60% AMHI	$29,241	$43,860	781	$31,131	$46,700	801	2.6%
61% - 100% AMHI	$43,861	$73,100	893	$46,701	$77,820	690	-22.7%
Over 100% AMHI	$73,101	No Limit	463	$77,821	No Limit	299	-35.4%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$29,240	2,488	$0	$31,130	2,685	7.9%
41% - 60% AMHI	$29,241	$43,860	932	$31,131	$46,700	916	-1.7%
61% - 100% AMHI	$43,861	$73,100	970	$46,701	$77,820	740	-23.7%
Over 100% AMHI	$73,101	No Limit	498	$77,821	No Limit	324	-34.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,640	532	$0	$23,040	607	14.1%
41% - 60% AMHI	$21,641	$32,460	69	$23,041	$34,560	76	10.1%
61% - 100% AMHI	$32,461	$54,100	60	$34,561	$57,600	55	-8.3%
Over 100% AMHI	$54,101	No Limit	62	$57,601	No Limit	59	-4.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,640	2,027	$0	$23,040	2,583	27.4%
41% - 60% AMHI	$21,641	$32,460	864	$23,041	$34,560	925	7.1%
61% - 100% AMHI	$32,461	$54,100	913	$34,561	$57,600	910	-0.3%
Over 100% AMHI	$54,101	No Limit	652	$57,601	No Limit	500	-23.3%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,640	2,559	$0	$23,040	3,190	24.7%
41% - 60% AMHI	$21,641	$32,460	933	$23,041	$34,560	1,001	7.3%
61% - 100% AMHI	$32,461	$54,100	973	$34,561	$57,600	965	-0.8%
Over 100% AMHI	$54,101	No Limit	714	$57,601	No Limit	559	-21.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$36,550	1,295	$0	$38,910	1,268	-2.1%
Senior (Age 55+)	$0	$27,050	569	$0	$28,800	651	14.4%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(99 + 36 HCV) 135	50	(149 + 19 HCV*) 168
Number of Income-Eligible Family Renter Households	1,295	151	1,361
Existing Affordable Housing Penetration Rate – 2014	= 10.4%	= 33.1%	= 12.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	57	0	57
Number of Income-Eligible Senior Renter Households	569	69	601
Penetration Rate – 2014	= 10.0%	N/A	= 9.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(99 + 36 HCV) 135	50	(149 + 19 HCV*) 168
Number of Income-Eligible Family Renter Households	1,268	115	1,317
Existing Affordable Housing Penetration Rate – 2019	= 10.6%	= 43.5%	= 12.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	57	0	57
Number of Income-Eligible Senior Renter Households	651	76	683
Penetration Rate – 2019	= 8.8%	N/A	= 8.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,160	512	1,133	594
41%-60% AMHI (Tax Credit)	101	69	65	76

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Charles Baker, Code Compliance Officer, Hampshire County, (304) 822-7018

Mr. Baker said no multifamily rental developments are planned or proposed, and none have been recently completed in the county. Some single-family home projects are planned, however, and some have been recently developed. No road improvements are planned for the area, but bids are being accepted for the development of a new waste water treatment plant, and ground was recently broken for a new water plant in Capon Bridge. A new business center, Capon Bridge Tech Park, is planned for the area, which has, according to Mr. Baker, not been impacted by the oil and gas industry.

Available land, already approved for development (but primarily wooded), is abundant, although some available land is located within flood hazard zones. Some locals perceive the building codes to make it difficult to develop new housing, while others believe the codes are both fair and beneficial for the community. He said the terrain and roadway access could be minimal barriers to market entry. Land prices are affordable for the influx of Washington, DC, retirees, but often are too high for local residents.

He went on to note that contractors claim construction costs are higher than typical, and although zoning ordinances are absent in the area, they often cite compliance with building codes as an aggravation. "Not in my backyard" complaints could be a concern for developers depending upon the site selected. He said new development would be generally accepted if located near existing infrastructure and also mentioned the U.S. Highway 50 corridor.

Phoebe Miller, Executive Director, Housing Authority of the City of Keyser, (304) 788-2225

Ms. Miller's agency oversees Public Housing in Keyser (Mineral County) and the Housing Choice Voucher programs in Hardy, Hampshire and Mineral counties. She said a definite need for additional affordable housing exists in all three of these counties, and specifically stressed the need for one-bedroom units. Miller also said the oil and gas industry has not impacted these counties and that no barriers exist to market entry. When asked whether "not in my backyard" sentiments might be an issue for affordable housing development, Ms. Miller stated she thought that minimal pushback might occur, recalling an instance when The Woda Group proposed an affordable housing development in Mineral County, and some residents objected. These objections, however, did not impact the project's progress.

15. Hancock County

A. General Description

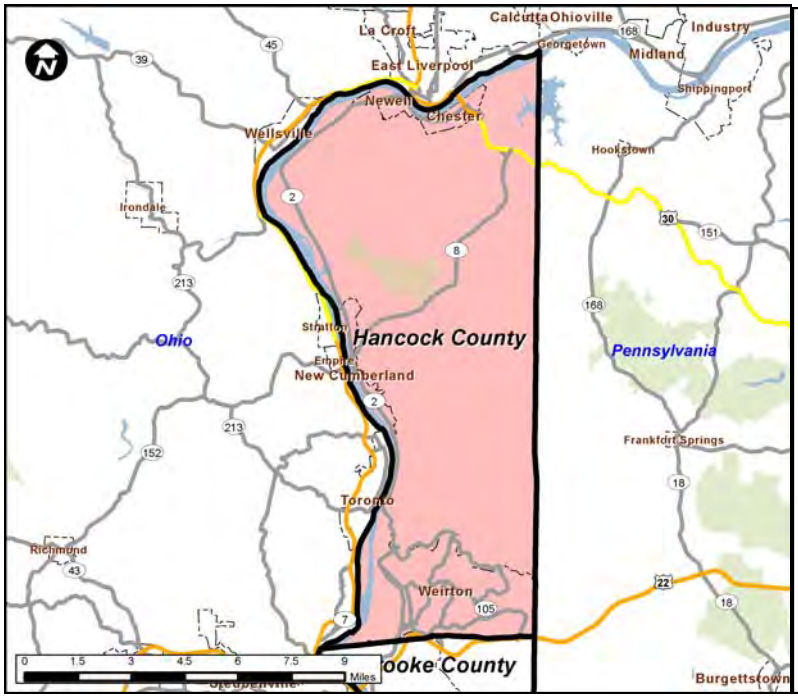
County Seat: New Cumberland
County Size: 88.31 square miles

2000 (Census) Population: 32,667
2010 (Census) Population: 30,676
Population Change: -1,991 (-6.1%)

2000 (Census) Households: 13,678
2010 (Census) Households: 13,297
Household Change: -381 (-2.8%)

2000 (Census) Median Household Income: $33,818
2010 (Estimate) Median Household Income: $39,038
Income Change: +$5,220 (15.4%)

2000 (Census) Median Home Value: $67,500
2010 (American Community Survey) Median Home Value: $85,300
Home Value Change: +$17,800 (26.4%)



B. Demographic Characteristics and Trends

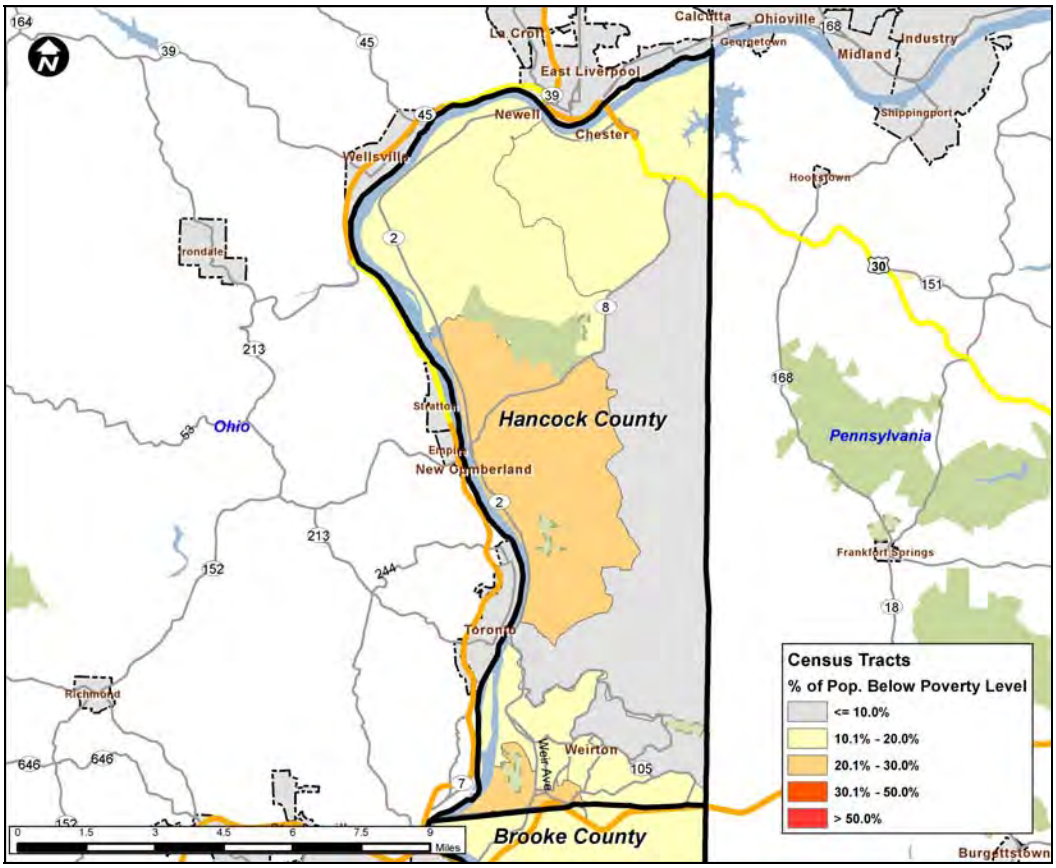
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Hancock County	Population	32,667	30,676	30,774	30,284
	Population Change	-	-1,991	-393	-490
	Percent Change	-	-6.1%	-1.3%	-1.6%
County Seat: New Cumberland	Population	1,099	1,103	970	883
	Population Change	-	4	-133	-87
	Percent Change	-	0.4%	-12.1%	-9.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,509	14.7%
Population not living in poverty	26,167	85.3%
Total	30,676	100.0%

Source: American Community Survey (ACS)

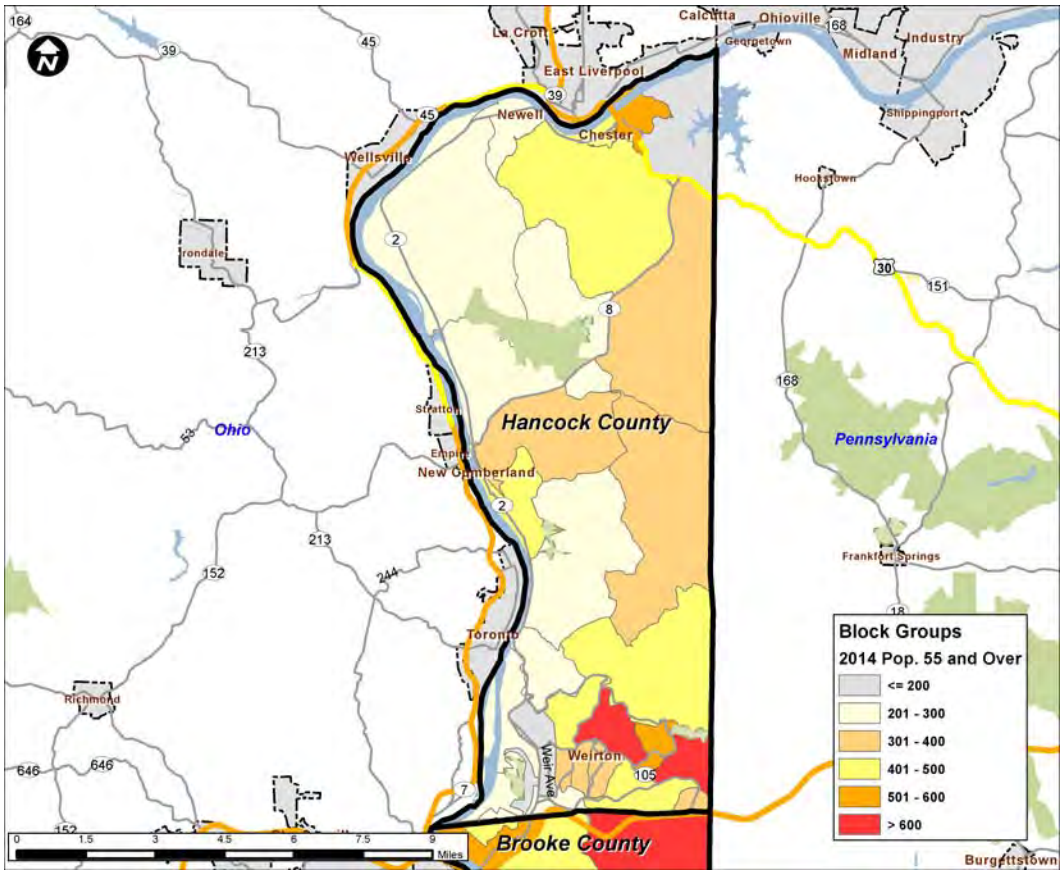


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	6,779	22.1%	6,478	21.0%	6,091	20.1%	-387	-6.0%
20 to 24	1,258	4.1%	1,434	4.7%	1,366	4.5%	-68	-4.7%
25 to 34	3,221	10.5%	3,138	10.2%	3,061	10.1%	-77	-2.5%
35 to 44	3,927	12.8%	3,750	12.2%	3,351	11.1%	-399	-10.6%
45 to 54	4,908	16.0%	4,559	14.8%	4,138	13.7%	-421	-9.2%
55 to 64	4,785	15.6%	5,062	16.5%	4,934	16.3%	-128	-2.5%
65 to 74	2,853	9.3%	3,328	10.8%	4,206	13.9%	878	26.4%
75 & Over	2,914	9.5%	3,025	9.8%	3,137	10.4%	112	3.7%
Total	30,676	100.0%	30,774	100.0%	30,284	100.0%	-490	-1.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	29,357	95.7%
Black	706	2.3%
Indian	31	0.1%
Asian	92	0.3%
Pacific Islander	0	0.0%
Some Other Race	61	0.2%
Two or More Races	399	1.3%
Total	30,676	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	27,056	88.2%
Moved within Same County	1,626	5.3%
Different County Same State	644	2.1%
Moved from Different State	1,288	4.2%
Moved from Abroad	31	0.1%
Total	30,676	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

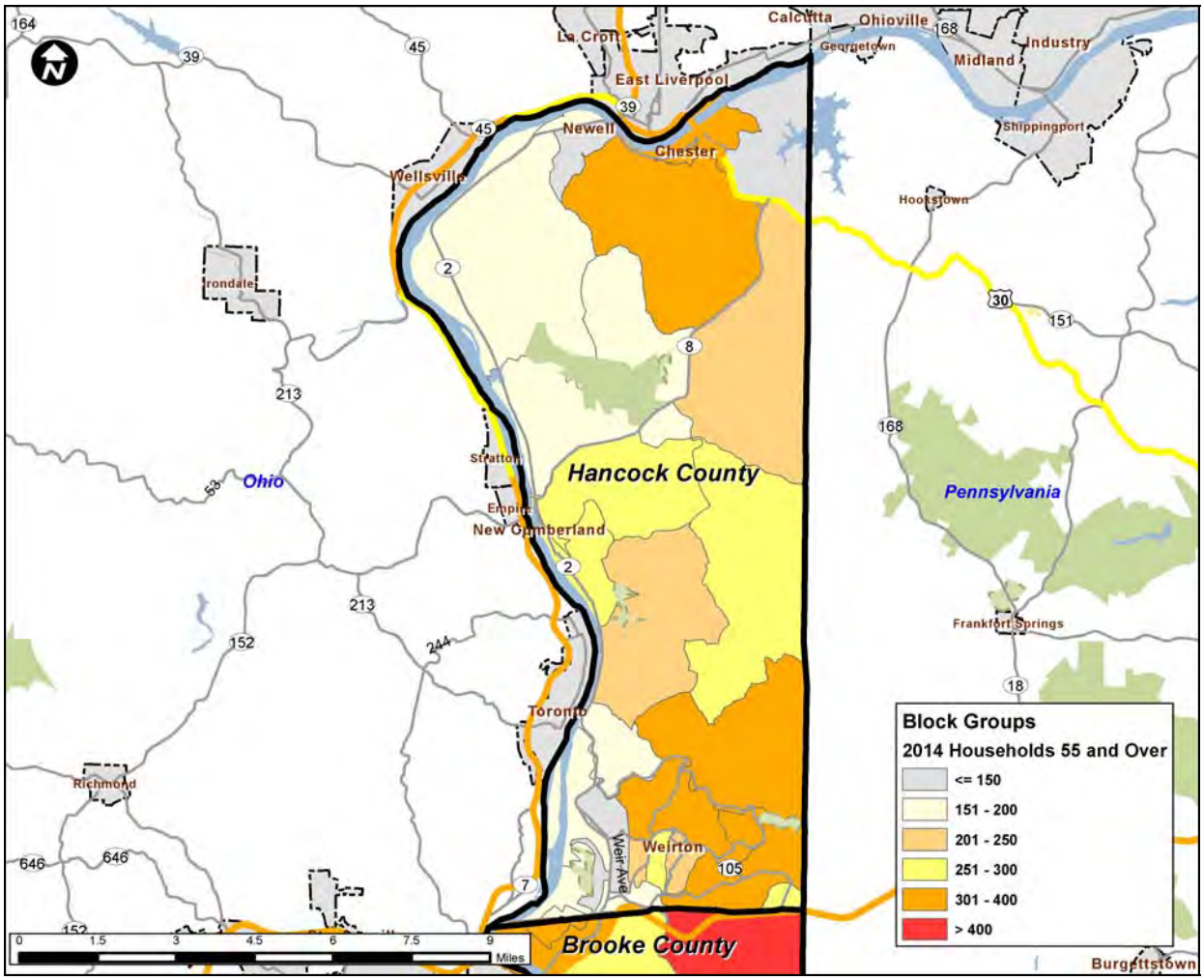
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Hancock County	Households	13,678	13,297	13,392	13,245
	Household Change	-	-381	-118	-147
	Percent Change	-	-2.8%	-0.9%	-1.1%
	Household Size	2.39	2.31	2.28	2.27
County Seat: New Cumberland	Households	513	526	464	425
	Household Change	-	13	-62	-39
	Percent Change	-	2.5%	-11.8%	-8.4%
	Household Size	2.1	2.1	2.09	2.08

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	319	2.4%	307	2.3%	289	2.2%	-18	-5.9%
25 to 34	1,423	10.7%	1,378	10.3%	1,326	10.0%	-52	-3.8%
35 to 44	2,088	15.7%	1,973	14.7%	1,731	13.1%	-242	-12.3%
45 to 54	2,686	20.2%	2,481	18.5%	2,211	16.7%	-270	-10.9%
55 to 64	2,885	21.7%	3,017	22.5%	2,886	21.8%	-131	-4.3%
65 to 74	1,822	13.7%	2,102	15.7%	2,608	19.7%	506	24.1%
75 to 84	1,503	11.3%	1,492	11.1%	1,580	11.9%	88	5.9%
85 & Over	572	4.3%	641	4.8%	613	4.6%	-28	-4.4%
Total	13,297	100.0%	13,391	100.0%	13,244	100.0%	-147	-1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



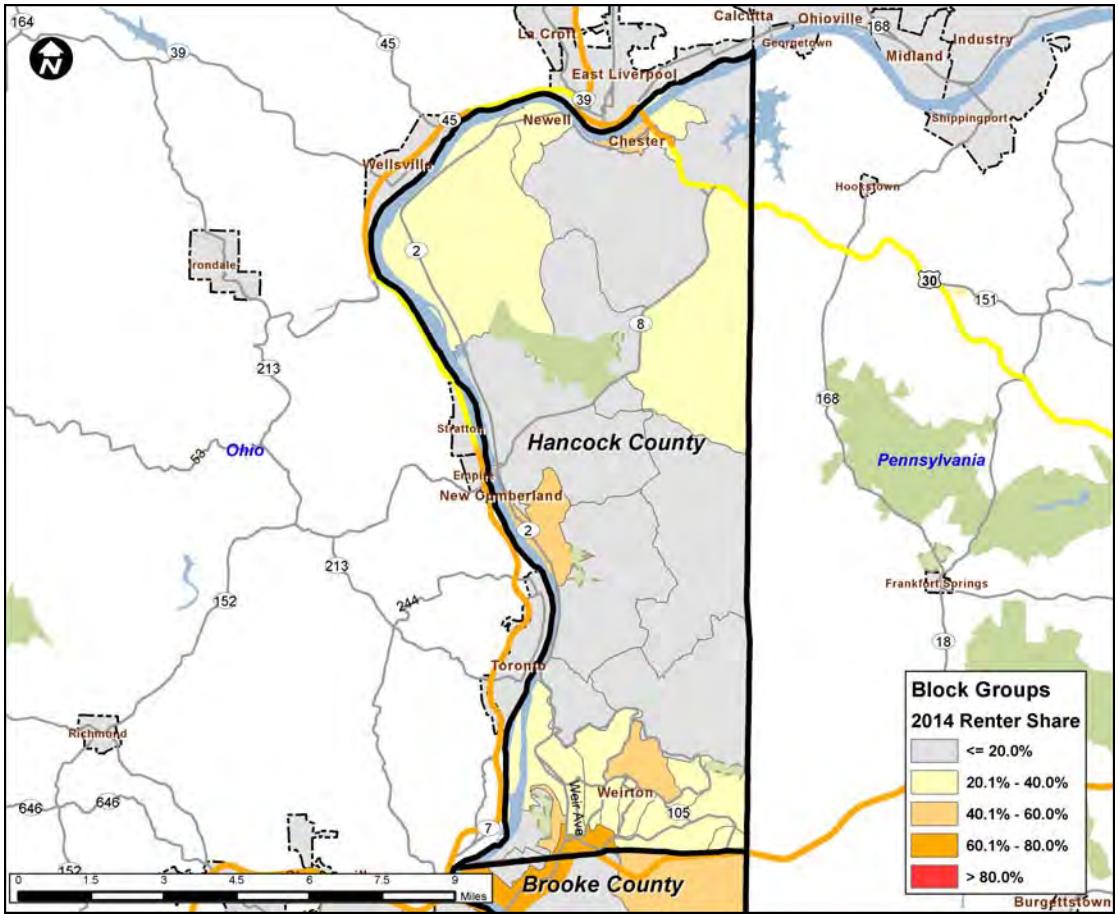
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	9,747	73.3%	9,507	71.0%	9,478	71.6%
Renter-Occupied	3,550	26.7%	3,884	29.0%	3,766	28.4%
Total	13,297	100.0%	13,392	100.0%	13,245	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	5,493	81.0%	5,902	81.4%	6,205	80.7%
Renter-Occupied	1,288	19.0%	1,350	18.6%	1,482	19.3%
Total	6,781	100.0%	7,252	100.0%	7,687	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,720	44.3%	1,688	44.8%	-33	-1.9%
2 Persons	969	24.9%	929	24.7%	-40	-4.1%
3 Persons	598	15.4%	575	15.3%	-22	-3.7%
4 Persons	371	9.6%	354	9.4%	-17	-4.7%
5 Persons+	226	5.8%	220	5.8%	-6	-2.7%
Total	3,884	100.0%	3,766	100.0%	-118	-3.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,398	25.2%	2,449	25.8%	51	2.1%
2 Persons	3,943	41.5%	3,894	41.1%	-49	-1.2%
3 Persons	1,561	16.4%	1,559	16.4%	-2	-0.1%
4 Persons	1,050	11.0%	1,028	10.8%	-22	-2.1%
5 Persons+	555	5.8%	548	5.8%	-7	-1.3%
Total	9,507	100.0%	9,478	100.0%	-29	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	891	66.0%	982	66.3%	91	10.2%
2 Persons	321	23.8%	348	23.5%	27	8.4%
3 Persons	79	5.8%	96	6.5%	17	22.0%
4 Persons	44	3.3%	42	2.8%	-2	-4.9%
5 Persons+	16	1.2%	15	1.0%	-1	-6.8%
Total	1,350	100.0%	1,482	100.0%	132	9.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,988	33.7%	2,093	33.7%	105	5.3%
2 Persons	3,182	53.9%	3,286	53.0%	105	3.3%
3 Persons	547	9.3%	611	9.8%	64	11.7%
4 Persons	95	1.6%	118	1.9%	23	24.5%
5 Persons+	91	1.5%	97	1.6%	5	6.0%
Total	5,902	100.0%	6,205	100.0%	303	5.1%

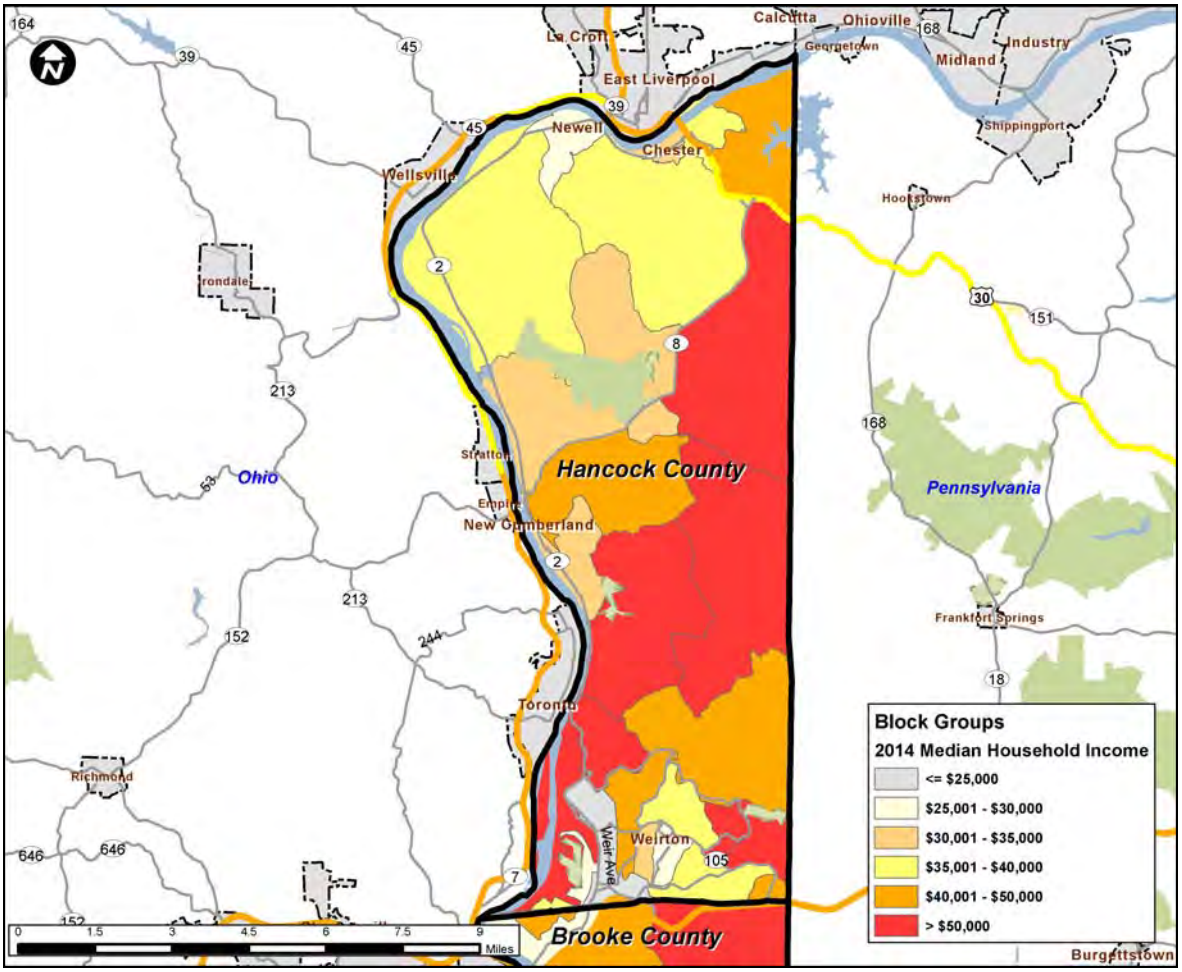
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	957	7.2%	1,124	8.4%	1,081	8.2%
$10,000 to $19,999	2,181	16.4%	2,213	16.5%	2,105	15.9%
$20,000 to $29,999	2,021	15.2%	2,249	16.8%	2,184	16.5%
$30,000 to $39,999	1,636	12.3%	1,514	11.3%	1,518	11.5%
$40,000 to $49,999	1,503	11.3%	1,345	10.0%	1,323	10.0%
$50,000 to $59,999	864	6.5%	873	6.5%	878	6.6%
$60,000 to $74,999	1,330	10.0%	1,350	10.1%	1,307	9.9%
$75,000 to $99,999	1,370	10.3%	1,307	9.8%	1,331	10.1%
$100,000 to $124,999	652	4.9%	578	4.3%	625	4.7%
$124,999 to $149,999	306	2.3%	289	2.2%	311	2.4%
$150,000 to $199,999	239	1.8%	290	2.2%	300	2.3%
$200,000+	226	1.7%	260	1.9%	281	2.1%
Total	13,297	100.0%	13,392	100.0%	13,245	100.0%
Median Income	$39,038		$37,333		$38,254	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



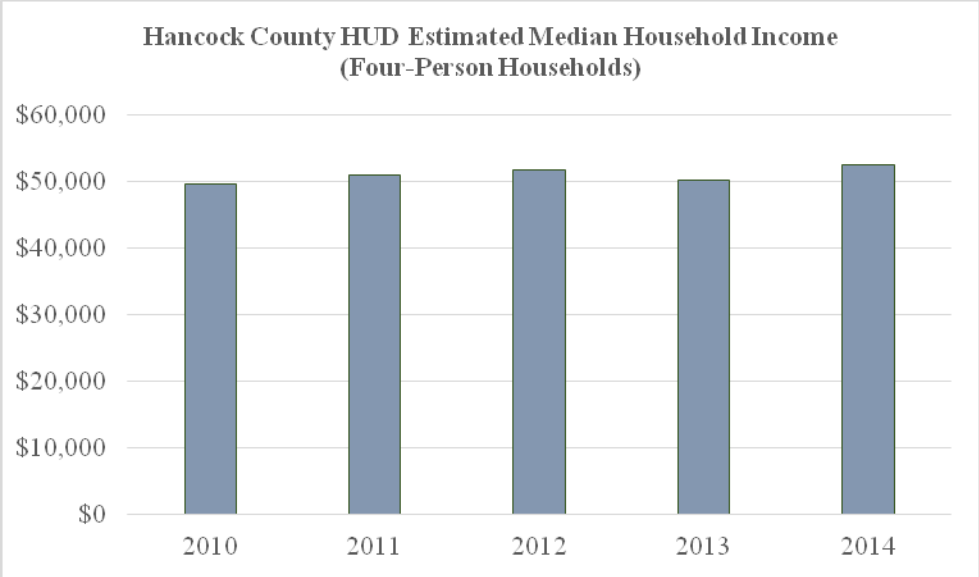
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	495	7.3%	593	8.2%	614	8.0%
$10,000 to $19,999	1,451	21.4%	1,456	20.1%	1,457	19.0%
$20,000 to $29,999	1,126	16.6%	1,315	18.1%	1,377	17.9%
$30,000 to $39,999	854	12.6%	840	11.6%	909	11.8%
$40,000 to $49,999	793	11.7%	765	10.5%	787	10.2%
$50,000 to $59,999	407	6.0%	444	6.1%	491	6.4%
$60,000 to $74,999	556	8.2%	622	8.6%	666	8.7%
$75,000 to $99,999	529	7.8%	579	8.0%	644	8.4%
$100,000 to $124,999	231	3.4%	229	3.2%	272	3.5%
$124,999 to $149,999	122	1.8%	125	1.7%	145	1.9%
$150,000 to $199,999	95	1.4%	143	2.0%	161	2.1%
$200,000+	115	1.7%	143	2.0%	164	2.1%
Total	6,781	100.0%	7,252	100.0%	7,687	100.0%
Median Income	$33,703		$33,126		$34,343	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$49,700	-
2011	$51,000	2.6%
2012	$51,700	1.4%
2013	$50,300	-2.7%
2014	$52,500	4.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	234	120	85	11	56	506
$10,000 to $19,999	589	246	44	114	20	1,014
$20,000 to $29,999	248	192	183	62	64	749
$30,000 to $39,999	112	66	111	76	18	381
$40,000 to $49,999	157	61	52	7	8	285
$50,000 to $59,999	70	26	14	11	14	134
$60,000 to $74,999	89	79	40	26	6	239
$75,000 to $99,999	17	47	10	16	12	102
$100,000 to $124,999	8	36	14	2	12	72
$125,000 to $149,999	4	19	1	5	2	31
$150,000 to $199,999	21	22	1	1	0	45
$200,000 & Over	11	6	5	23	6	51
Total	1,559	919	559	353	217	3,607

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	319	127	86	14	56	602
$10,000 to $19,999	633	236	45	123	22	1,060
$20,000 to $29,999	275	211	205	69	68	828
$30,000 to $39,999	107	66	112	73	14	371
$40,000 to $49,999	135	55	50	9	10	259
$50,000 to $59,999	80	38	16	7	12	154
$60,000 to $74,999	94	90	50	26	3	263
$75,000 to $99,999	20	53	10	18	13	114
$100,000 to $124,999	5	32	16	2	16	70
$125,000 to $149,999	6	16	0	7	1	30
$150,000 to $199,999	28	36	2	2	0	69
$200,000 & Over	18	9	6	22	10	65
Total	1,720	969	598	371	226	3,884

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	308	118	81	12	52	570
$10,000 to $19,999	607	228	41	120	19	1,016
$20,000 to $29,999	268	192	202	62	65	789
$30,000 to $39,999	106	70	110	73	15	374
$40,000 to $49,999	133	56	49	3	9	250
$50,000 to $59,999	85	35	16	11	10	157
$60,000 to $74,999	85	84	44	26	7	246
$75,000 to $99,999	21	56	8	14	15	114
$100,000 to $124,999	14	33	18	2	14	82
$125,000 to $149,999	12	16	0	4	2	33
$150,000 to $199,999	30	34	2	3	1	70
$200,000 & Over	19	8	5	23	9	65
Total	1,688	929	575	354	220	3,766

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	77	79	83	9	55	303
$10,000 to $19,999	188	99	39	106	15	448
$20,000 to $29,999	120	152	146	47	63	527
$30,000 to $39,999	57	44	105	72	16	294
$40,000 to $49,999	134	35	52	5	8	234
$50,000 to $59,999	55	18	12	7	12	103
$60,000 to $74,999	67	71	11	22	4	174
$75,000 to $99,999	0	35	10	12	11	68
$100,000 to $124,999	1	36	9	0	12	58
$125,000 to $149,999	0	19	1	3	1	23
$150,000 to $199,999	14	21	0	0	0	34
$200,000 & Over	1	3	3	22	6	33
Total	713	611	471	305	201	2,301

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	141	84	82	12	55	374
$10,000 to $19,999	235	116	40	116	19	526
$20,000 to $29,999	130	160	174	55	66	585
$30,000 to $39,999	54	39	106	69	13	282
$40,000 to $49,999	113	30	50	5	9	207
$50,000 to $59,999	62	23	15	5	11	117
$60,000 to $74,999	73	78	23	24	2	199
$75,000 to $99,999	2	42	10	14	12	79
$100,000 to $124,999	0	31	12	0	15	59
$125,000 to $149,999	1	16	0	4	1	22
$150,000 to $199,999	12	26	1	1	0	40
$200,000 & Over	5	4	5	22	9	44
Total	829	648	519	327	210	2,534

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	118	73	77	9	52	329
$10,000 to $19,999	189	107	38	112	16	462
$20,000 to $29,999	105	134	159	49	61	508
$30,000 to $39,999	50	37	102	69	15	274
$40,000 to $49,999	105	28	48	3	8	191
$50,000 to $59,999	59	20	15	8	9	111
$60,000 to $74,999	62	68	19	23	4	176
$75,000 to $99,999	1	41	8	12	14	76
$100,000 to $124,999	1	33	12	1	15	62
$125,000 to $149,999	2	14	0	3	1	20
$150,000 to $199,999	12	22	0	0	0	34
$200,000 & Over	3	5	3	22	10	42
Total	705	582	479	312	205	2,284

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	40	48	42	31	7	168
$10,000 to $19,999	82	72	64	42	36	295
$20,000 to $29,999	75	114	62	81	55	386
$30,000 to $39,999	82	146	79	113	77	498
$40,000 to $49,999	103	49	137	142	58	488
$50,000 to $59,999	75	59	154	71	4	362
$60,000 to $74,999	5	159	147	221	84	615
$75,000 to $99,999	47	231	294	135	77	784
$100,000 to $124,999	43	96	98	68	66	371
$125,000 to $149,999	0	59	57	37	14	167
$150,000 to $199,999	14	18	4	48	23	107
$200,000 & Over	17	17	2	42	3	81
Total	583	1,066	1,138	1,032	503	4,322

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	27	48	34	35	12	156
$10,000 to $19,999	51	48	65	40	27	232
$20,000 to $29,999	58	109	52	81	48	349
$30,000 to $39,999	65	90	59	106	72	392
$40,000 to $49,999	60	37	107	118	52	373
$50,000 to $59,999	56	41	147	64	4	311
$60,000 to $74,999	4	105	148	198	75	529
$75,000 to $99,999	30	147	270	127	75	649
$100,000 to $124,999	33	63	84	55	56	290
$125,000 to $149,999	1	48	41	39	13	142
$150,000 to $199,999	13	10	7	49	28	107
$200,000 & Over	12	16	1	43	1	73
Total	410	762	1,014	955	464	3,606

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	21	44	29	36	8	138
$10,000 to $19,999	42	31	54	41	19	186
$20,000 to $29,999	45	90	45	68	50	299
$30,000 to $39,999	53	62	52	99	68	335
$40,000 to $49,999	53	30	100	115	48	345
$50,000 to $59,999	49	34	135	54	4	276
$60,000 to $74,999	6	73	131	179	76	465
$75,000 to $99,999	27	115	267	125	78	611
$100,000 to $124,999	34	54	87	60	56	291
$125,000 to $149,999	1	50	38	43	14	146
$150,000 to $199,999	13	9	8	47	28	105
$200,000 & Over	12	16	3	41	3	76
Total	356	608	948	910	452	3,274

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	157	42	1	2	1	203
$10,000 to $19,999	401	147	5	8	5	565
$20,000 to $29,999	125	40	37	15	1	218
$30,000 to $39,999	54	22	6	3	2	88
$40,000 to $49,999	23	25	0	2	0	51
$50,000 to $59,999	15	8	2	3	2	31
$60,000 to $74,999	22	8	29	3	2	65
$75,000 to $99,999	20	12	0	3	1	36
$100,000 to $124,999	7	0	5	2	0	14
$125,000 to $149,999	5	0	0	2	1	8
$150,000 to $199,999	7	1	1	1	0	10
$200,000 & Over	10	3	2	1	0	17
Total	846	308	88	48	16	1,306

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	178	43	4	2	2	228
$10,000 to $19,999	398	121	5	7	3	534
$20,000 to $29,999	145	51	31	14	2	243
$30,000 to $39,999	52	26	5	4	2	89
$40,000 to $49,999	22	25	0	3	1	52
$50,000 to $59,999	18	15	1	2	1	37
$60,000 to $74,999	21	12	26	2	1	64
$75,000 to $99,999	18	12	0	4	2	35
$100,000 to $124,999	5	1	4	2	1	12
$125,000 to $149,999	5	0	0	3	0	8
$150,000 to $199,999	16	10	1	1	0	29
$200,000 & Over	13	5	1	0	1	20
Total	891	321	79	44	16	1,350

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	190	45	4	3	0	242
$10,000 to $19,999	418	121	4	8	3	554
$20,000 to $29,999	163	59	43	13	4	281
$30,000 to $39,999	56	33	7	4	0	99
$40,000 to $49,999	28	28	1	0	1	58
$50,000 to $59,999	26	15	1	3	1	46
$60,000 to $74,999	23	15	25	3	3	70
$75,000 to $99,999	20	16	0	2	1	38
$100,000 to $124,999	14	0	6	1	0	20
$125,000 to $149,999	10	1	0	1	1	13
$150,000 to $199,999	18	12	2	3	1	37
$200,000 & Over	16	4	2	1	0	23
Total	982	348	96	42	15	1,482

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	160	125	8	5	2	301
$10,000 to $19,999	615	257	29	4	6	911
$20,000 to $29,999	421	478	16	3	4	922
$30,000 to $39,999	240	466	56	7	15	784
$40,000 to $49,999	120	514	90	17	15	755
$50,000 to $59,999	90	208	73	4	3	379
$60,000 to $74,999	69	365	50	3	9	497
$75,000 to $99,999	70	347	62	10	14	503
$100,000 to $124,999	10	151	47	8	5	222
$125,000 to $149,999	20	62	12	21	2	116
$150,000 to $199,999	8	58	20	1	2	89
$200,000 & Over	17	69	10	2	2	101
Total	1,841	3,099	474	87	80	5,581

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	194	145	16	3	7	365
$10,000 to $19,999	627	252	30	7	5	922
$20,000 to $29,999	497	545	18	3	8	1,072
$30,000 to $39,999	226	446	56	10	13	750
$40,000 to $49,999	100	491	90	16	15	713
$50,000 to $59,999	108	212	78	6	4	408
$60,000 to $74,999	81	395	69	4	8	558
$75,000 to $99,999	81	348	83	10	20	543
$100,000 to $124,999	14	136	51	11	5	217
$125,000 to $149,999	20	64	13	16	3	117
$150,000 to $199,999	14	67	29	2	3	114
$200,000 & Over	24	79	12	6	1	122
Total	1,988	3,182	547	95	91	5,902

Source: Ribbon Demographics; ESRI; Urban Decision Group

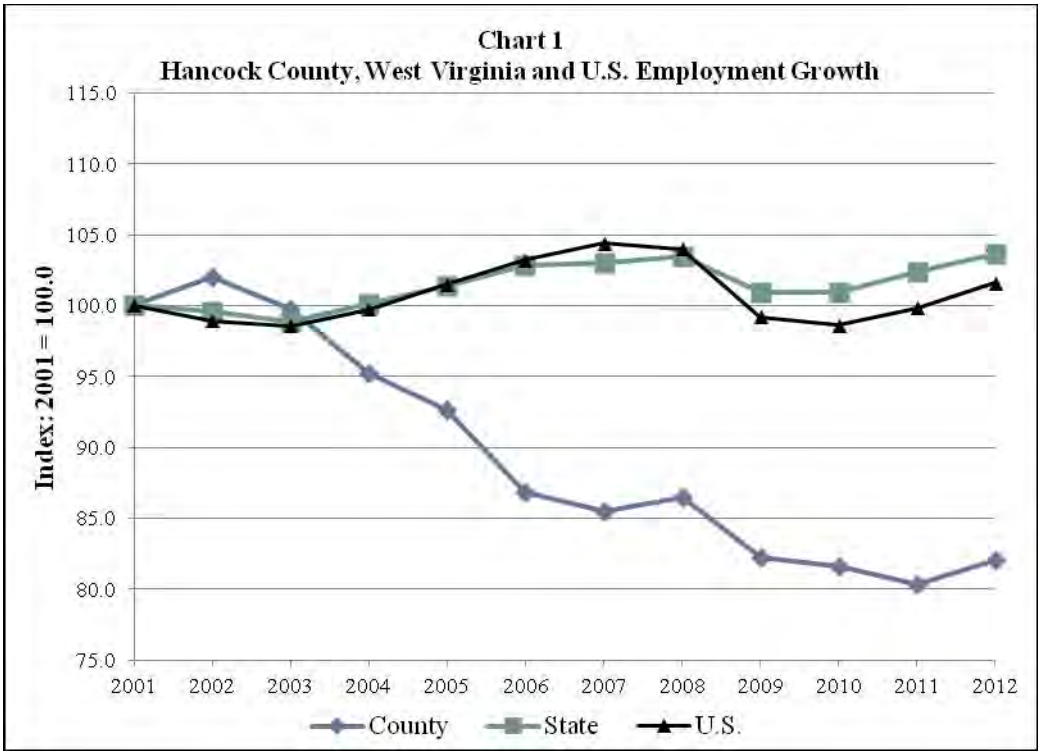
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	197	144	24	2	5	372
$10,000 to $19,999	620	239	31	8	5	903
$20,000 to $29,999	530	532	20	5	9	1,096
$30,000 to $39,999	251	471	61	12	14	810
$40,000 to $49,999	103	496	93	19	17	728
$50,000 to $59,999	130	226	79	6	4	445
$60,000 to $74,999	87	410	85	6	8	596
$75,000 to $99,999	87	384	100	13	22	606
$100,000 to $124,999	17	150	61	15	9	252
$125,000 to $149,999	25	74	11	18	4	132
$150,000 to $199,999	16	74	29	5	1	124
$200,000 & Over	30	85	18	8	0	140
Total	2,093	3,286	611	118	97	6,205

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Hancock County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Hancock County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Hancock County, State and U.S. Employment, 2001-2012						
	Hancock County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	13,606		686		129,636	
2002	13,882	2.0%	683	-0.4%	128,234	-1.1%
2003	13,580	-2.2%	678	-0.8%	127,796	-0.3%
2004	12,955	-4.6%	687	1.3%	129,278	1.2%
2005	12,603	-2.7%	695	1.2%	131,572	1.8%
2006	11,821	-6.2%	705	1.4%	133,834	1.7%
2007	11,635	-1.6%	706	0.1%	135,366	1.1%
2008	11,770	1.2%	710	0.5%	134,806	-0.4%
2009	11,192	-4.9%	692	-2.5%	128,608	-4.6%
2010	11,104	-0.8%	692	0.1%	127,820	-0.6%
2011	10,925	-1.6%	702	1.4%	129,411	1.2%
2012	11,170	2.2%	711	1.2%	131,696	1.8%
Change						
2001-12	-2,436	-17.9%	25	3.6%	2,061	1.6%
2001-03	-26	-0.2%	-8	-1.1%	-1,840	-1.4%
2003-07	-1,945	-14.3%	28	4.2%	7,570	5.9%
2007-12	-465	-4.0%	4	0.6%	-3,670	-2.7%

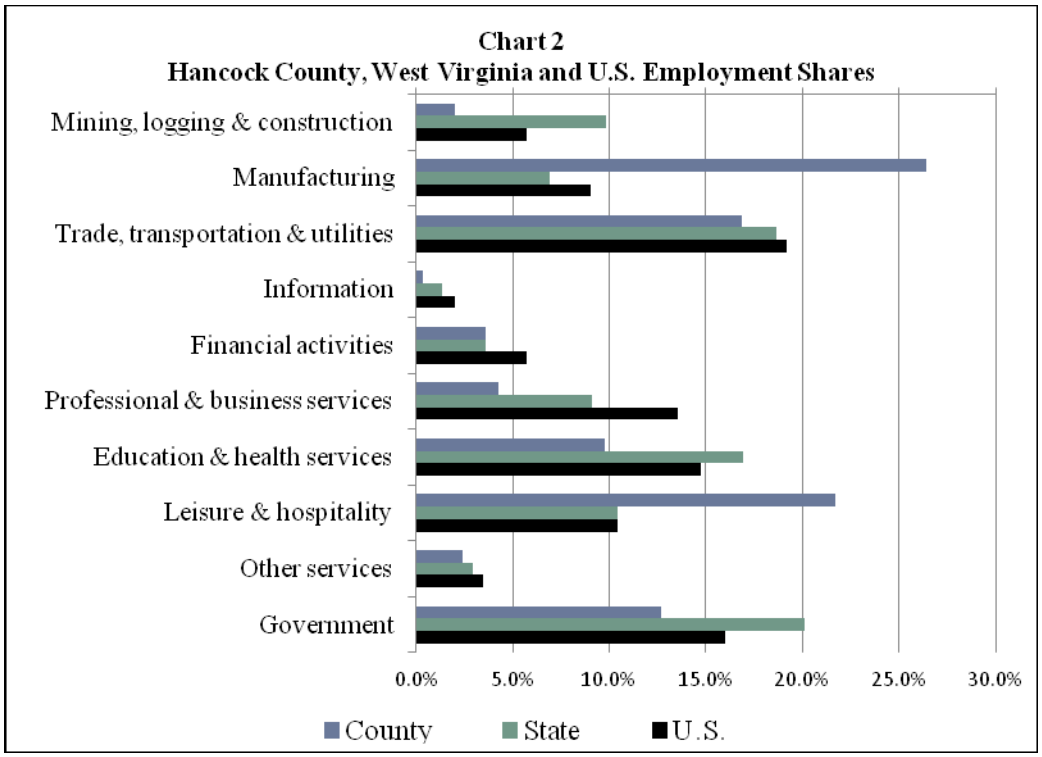
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Hancock County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Hancock County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	223	2.0%	20.2	34.7
Manufacturing	2,954	26.4%	383.2	292.6
Trade, Transportation and Utilities	1,882	16.8%	90.3	87.9
Information	37	0.3%	24.6	16.3
Financial Activities	400	3.6%	100.0	62.8
Professional and Business Services	475	4.3%	46.8	31.3
Educational and Health Services	1,091	9.8%	57.7	66.3
Leisure and Hospitality	2,422	21.7%	207.6	207.8
Other Services	270	2.4%	81.4	70.0
Total Private Sector	**9,756**	**87.3%**	**109.4**	**104.0**
Total Government	**1,414**	**12.7%**	**62.8**	**79.2**
Total Payroll Employment	**11,170**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

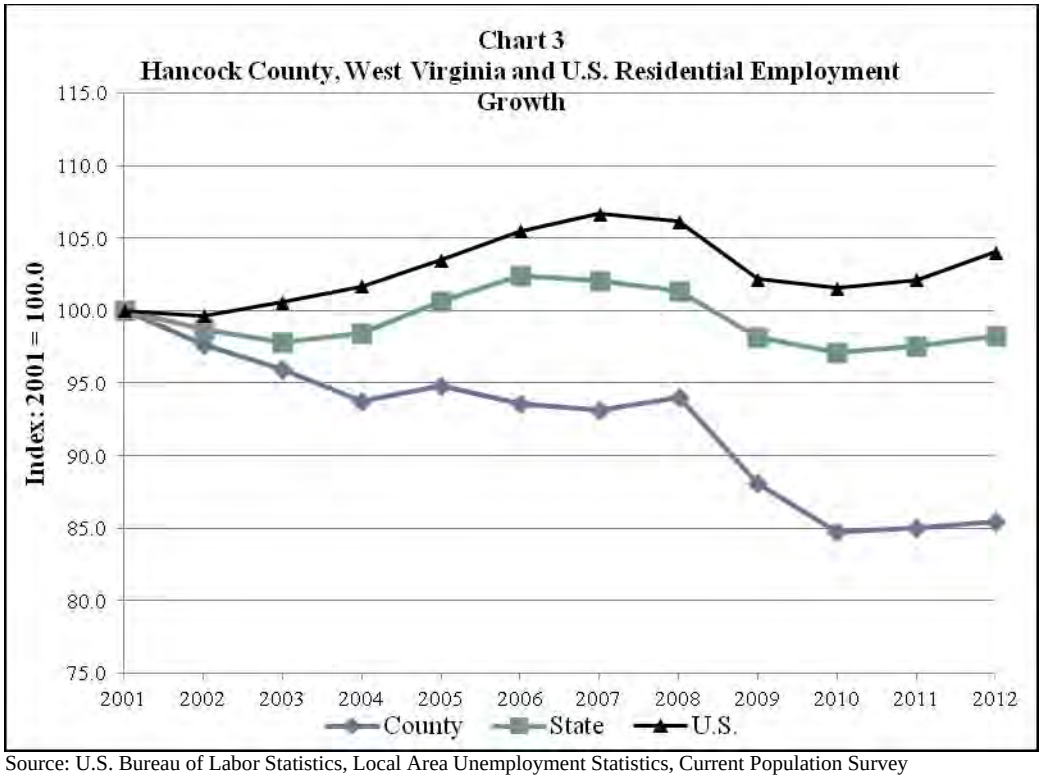


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Hancock County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Hancock County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Hancock County; this one considers the number of Hancock County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

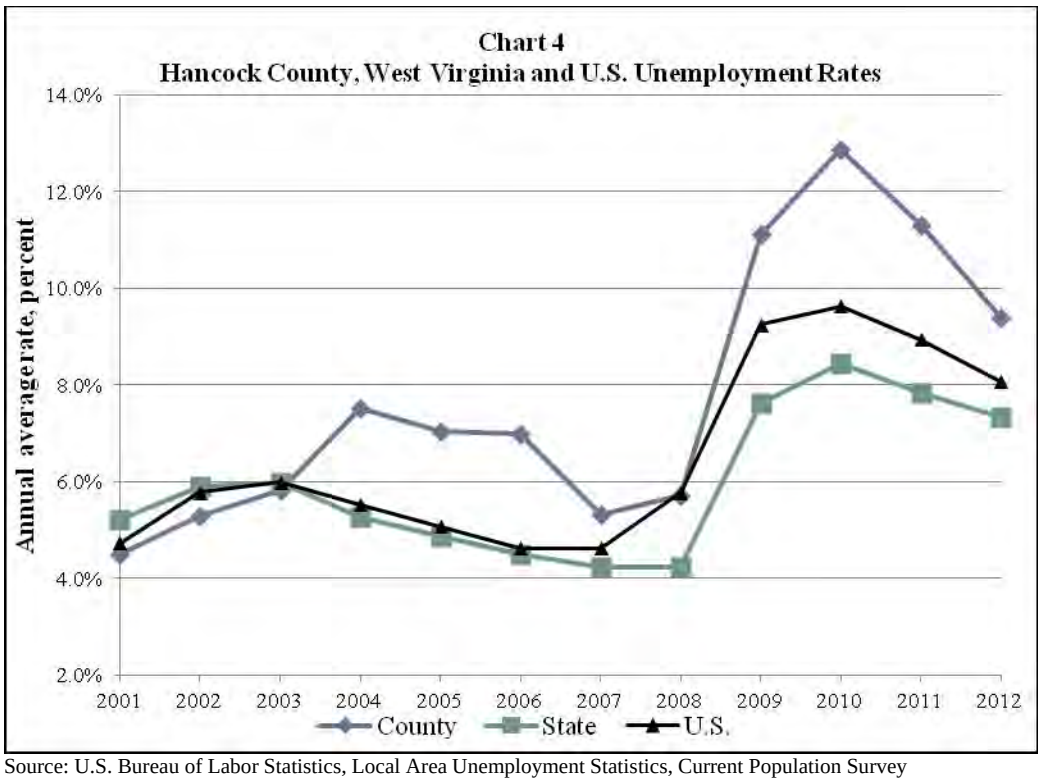
Table 3 Hancock County, State and U.S. Residential Employment, 2001-2012						
	Hancock County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	14,593		759		136,933	
2002	14,252	-2.3%	749	-1.3%	136,485	-0.3%
2003	14,010	-1.7%	742	-0.9%	137,736	0.9%
2004	13,677	-2.4%	747	0.6%	139,252	1.1%
2005	13,841	1.2%	764	2.3%	141,730	1.8%
2006	13,651	-1.4%	777	1.8%	144,427	1.9%
2007	13,596	-0.4%	774	-0.4%	146,047	1.1%
2008	13,719	0.9%	769	-0.6%	145,362	-0.5%
2009	12,853	-6.3%	745	-3.2%	139,878	-3.8%
2010	12,368	-3.8%	737	-1.1%	139,064	-0.6%
2011	12,410	0.3%	740	0.4%	139,869	0.6%
2012	12,469	0.5%	746	0.8%	142,469	1.9%
Change						
2001-12	-2,124	-14.6%	-13	-1.7%	5,536	4.0%
2001-03	-583	-4.0%	-16	-2.2%	803	0.6%
2003-07	-414	-3.0%	32	4.3%	8,311	6.0%
2007-10	-1,228	-9.0%	-37	-4.8%	-6,983	-4.8%
2010-12	101	0.8%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Hancock County, state and U.S. unemployment rates over the past decade. The table also shows the Hancock County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Hancock County Labor Force Statistics and Comparative Unemployment Rates						
	Hancock County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Hancock County	West Virginia	U.S.
2001	15,282	14,593	689	4.5%	5.2%	4.7%
2002	15,048	14,252	796	5.3%	5.9%	5.8%
2003	14,876	14,010	866	5.8%	6.0%	6.0%
2004	14,788	13,677	1,111	7.5%	5.3%	5.5%
2005	14,891	13,841	1,050	7.1%	4.9%	5.1%
2006	14,676	13,651	1,025	7.0%	4.5%	4.6%
2007	14,362	13,596	766	5.3%	4.2%	4.6%
2008	14,551	13,719	832	5.7%	4.2%	5.8%
2009	14,462	12,853	1,609	11.1%	7.6%	9.3%
2010	14,195	12,368	1,827	12.9%	8.4%	9.6%
2011	13,991	12,410	1,581	11.3%	7.8%	8.9%
2012	13,765	12,469	1,296	9.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Hancock County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	13,991	12,410	1,581	11.3%
2012 January	13,632	12,154	1,478	10.8%
2012 February	13,835	12,289	1,546	11.2%
2012 March	13,732	12,295	1,437	10.5%
2012 April	13,939	12,622	1,317	9.4%
2012 May	13,868	12,631	1,237	8.9%
2012 June	14,107	12,774	1,333	9.4%
2012 July	14,025	12,691	1,334	9.5%
2012 August	13,572	12,319	1,253	9.2%
2012 September	13,600	12,528	1,072	7.9%
2012 October	13,754	12,562	1,192	8.7%
2012 November	13,637	12,464	1,173	8.6%
2012 December	13,480	12,304	1,176	8.7%
2012 Annual	13,765	12,469	1,296	9.4%
2013 January	13,611	12,020	1,591	11.7%
2013 February	13,615	12,140	1,475	10.8%
2013 March	13,424	12,127	1,297	9.7%
2013 April	13,524	12,354	1,170	8.7%
2013 May	13,387	12,383	1,004	7.5%
2013 June	13,513	12,450	1,063	7.9%
2013 July	13,499	12,400	1,099	8.1%
2013 August	13,383	12,250	1,133	8.5%
2013 September	13,366	12,386	980	7.3%
2013 October	13,422	12,390	1,032	7.7%
2013 November	13,336	12,366	970	7.3%
2013 December	13,245	12,301	944	7.1%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Hancock County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Hancock County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	77	0.6%	11.5	31.0
Construction	626	4.7%	66.7	69.8
Manufacturing	1,876	14.2%	164.1	131.9
Wholesale Trade	157	1.2%	52.4	40.6
Retail Trade	1,534	11.6%	93.4	100.9
Transportation and Utilities	810	6.1%	110.2	121.4
Information	191	1.4%	81.9	63.0
Financial Activities	772	5.8%	132.7	85.2
Professional and Business Services	1,181	8.9%	121.1	84.9
Educational and Health Services	2,969	22.5%	87.1	99.9
Leisure and Hospitality	1,873	14.2%	164.2	157.5
Other Services, Except Public Administration	513	3.9%	85.1	79.2
Public Administration	619	4.7%	74.4	95.5
Total Employment	**13,198**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Hancock County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	3,682	27.9%	90.9	78.2
Service	2,587	19.6%	106.5	112.0
Sales and Office	3,379	25.6%	103.6	102.0
Natural Resources, Construction and Maintenance	1,175	8.9%	69.5	93.7
Production, Transportation and Material Moving	2,376	18.0%	134.3	147.5
Total Employment	**13,198**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Hancock County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Hancock County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Hancock County.

Largest Employers in Hancock County		
Employer	**Industry**	**Employment**
Mountaineer Park, Inc.	Gaming/Hospitality	1,300
City & County Government	Government	1,126
Homer Laughlin China	Manufacturing	1,100
ArcelorMittal Weirton	Steel	950
Hancock County Board of Education	Education	600
Bellofram Corporation	Manufacturing	200-499
Weirton Geriatric Center	Nursing Care	200-499
Ergon-West Virginia	Oil & Gas Industry Services	100-199
National Church Supply	Manufacturing	n/a
Kroger Co.	Grocery	100-199

Source: West Virginia Department of Commerce, 3/2013

Business and industry in Hancock County include manufacturing, government, education and other services. Recreational tourism is Hancock County's growth industry. The West Virginia Department of Commerce reported over 6,800 (53%) of Hancock County residents commute out of the county for employment, with the majority of those commuters traveling to destinations outside of West Virginia.

Mountaineer Casino Racetrack & Resort is a thoroughbred racetrack and casino located in Chester and is the largest employer in the county. With the revenue that the casino of 3,200 slots, table games, and a hotel resort provides, the track is able to offer good purses, and has over 200 racing dates scheduled for 2014. Mountaineer generally runs 5 nights per week from March through December and its revenues and profits are driven primarily by its slot machine operations and to a lesser extent its lodging, food and beverage operations, parimutuel wagering, convention center, events center, and recreational facilities fees.

Municipalities share in the net proceeds of the limited video lottery machines located within their geographic boundaries. However, a decline in revenue from table gaming and video lottery has been on a downward trend for the past few years, attributed to the impact of out-of-state gaming facilities on the Mountaineer Casino, Racetrack & Resort. A bill pending in the West Virginia legislature could further reduce the local video lottery proceeds by another 15%, as the state looks for ways to address an anticipated shortfall in the state budget.

Employment in the steel industry has declined dramatically since the 1970s and early 1980s, with several regional steel mills having been closed since then. Weirton Steel, now owned by ArcelorMittal, is a fraction of its former size however it is still one of the largest employers in the county.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Hancock County during the past 24 months. However local media sources have reported Resco Products' New Cumberland operation is moving to Ohio, and AL Solutions has scaled back operations following a 2010 industrial accident and the construction of a new facility in Pennsylvania. The number of employees affected was not published. In addition, Hancock County Schools laid off 54 teachers and staff in 2013 to balance the budget in response to dwindling county population that resulted in 130 less students, and therefore, less funding from the state.

Company expansions that are recently completed during the last few years represent investment dollars into the area as well as creating new jobs. These projects include:

- Rue 21 expanded its Weirton distribution center in 2012. The facility has 380,000 square feet under roof, doubling capacity to handle distribution for 1,600 stores. The company anticipated hiring 10 to15 full-time employees per year for the foreseeable future.
- West Virginia Northern Community College opened a $2.78 million expansion at it Weirton campus.
- Weirton Medical Center opened a new advanced cardiovascular lab, which included a $1.3 million upgrade to hospital facilities.

In 2012, Chesapeake Energy received its first permits to begin drilling for oil and gas in Hancock County. While major drilling operations have not occurred locally, most of the leases in Hancock won't expire until May 2017. It will most likely be several years before more wells are drilled. Meanwhile, the county's location in the shale gas region makes it attractive for this type of industry service businesses.

In 2013, Pietro Fiorentini USA started construction on a $9 million manufacturing facility in the Three Springs Business Park in Weirton. The plant will produce pressure regulators and metering systems for the natural gas industry and is expected to create 41 jobs during the initial phase and up to 150 when fully operational.

Ergon is undergoing an expansion of its subsidiary refining facility in Newell to handle the growing regional crude oil production. Ergon plans to invest $78 million and complete the project in 2014.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	9,747	73.3%
Renter-Occupied	3,550	26.7%
Total-Occupied Units*	13,297	91.4%
Vacant For Rent	429	34.5%
Vacant For-Sale Only	202	16.2%
Vacant Rented/Sold, Not Occ.	149	12.0%
Vacant Seasonal, Recreational	78	6.3%
All Other Vacant	386	31.0%
Total Vacant Units	1,244	8.6%
Total	14,541	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	9,747	73.3%	9,708	39	0.4%
Renter-Occupied	3,550	26.7%	3,550	0	0.0%
Total	13,297	100.0%	13,258	39	0.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	88	0.9%	18	0.5%
2000 to 2004	273	2.8%	131	3.7%
1990 to 1999	673	6.9%	447	12.6%
1980 to 1989	429	4.4%	433	12.2%
1970 to 1979	1,676	17.2%	643	18.1%
1960 to 1969	1,326	13.6%	508	14.3%
1940 to 1959	3,431	35.2%	987	27.8%
1939 or Earlier	1,852	19.0%	391	11.0%
Total	9,747	100.0%	3,550	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	8,889	91.2%	1,314	37.0%
1 Attached	49	0.5%	99	2.8%
2 to 4	58	0.6%	983	27.7%
5 to 9	0	0.0%	348	9.8%
10 to 19	19	0.2%	153	4.3%
20 to 49	0	0.0%	53	1.5%
50 or More	0	0.0%	188	5.3%
Mobile Home,	721	7.4%	412	11.6%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	9,747	100.0%	3,550	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	9,747	100.0%
0.50 or Less Occupants Per Room	7,905	81.1%
0.51 to 1.00 Occupants Per Room	1,754	18.0%
1.01 to 1.50 Occupants Per Room	58	0.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	29	0.3%
Renter-Occupied	3,550	100.0%
0.50 or Less Occupants Per Room	2,467	69.5%
0.51 to 1.00 Occupants Per Room	1,061	29.9%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	21	0.6%
2.01 or More Occupants Per Room	0	0.0%
Total	13,297	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Hancock County	31.5%
West Virginia	32.0%

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

Building Permit Data – Hancock County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	38	25	26	27	17	12	9	9	10	13
Units in Single-Family Structures	36	25	26	27	17	12	9	9	10	13
Units in All Multi-Family Structures	2	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	2	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

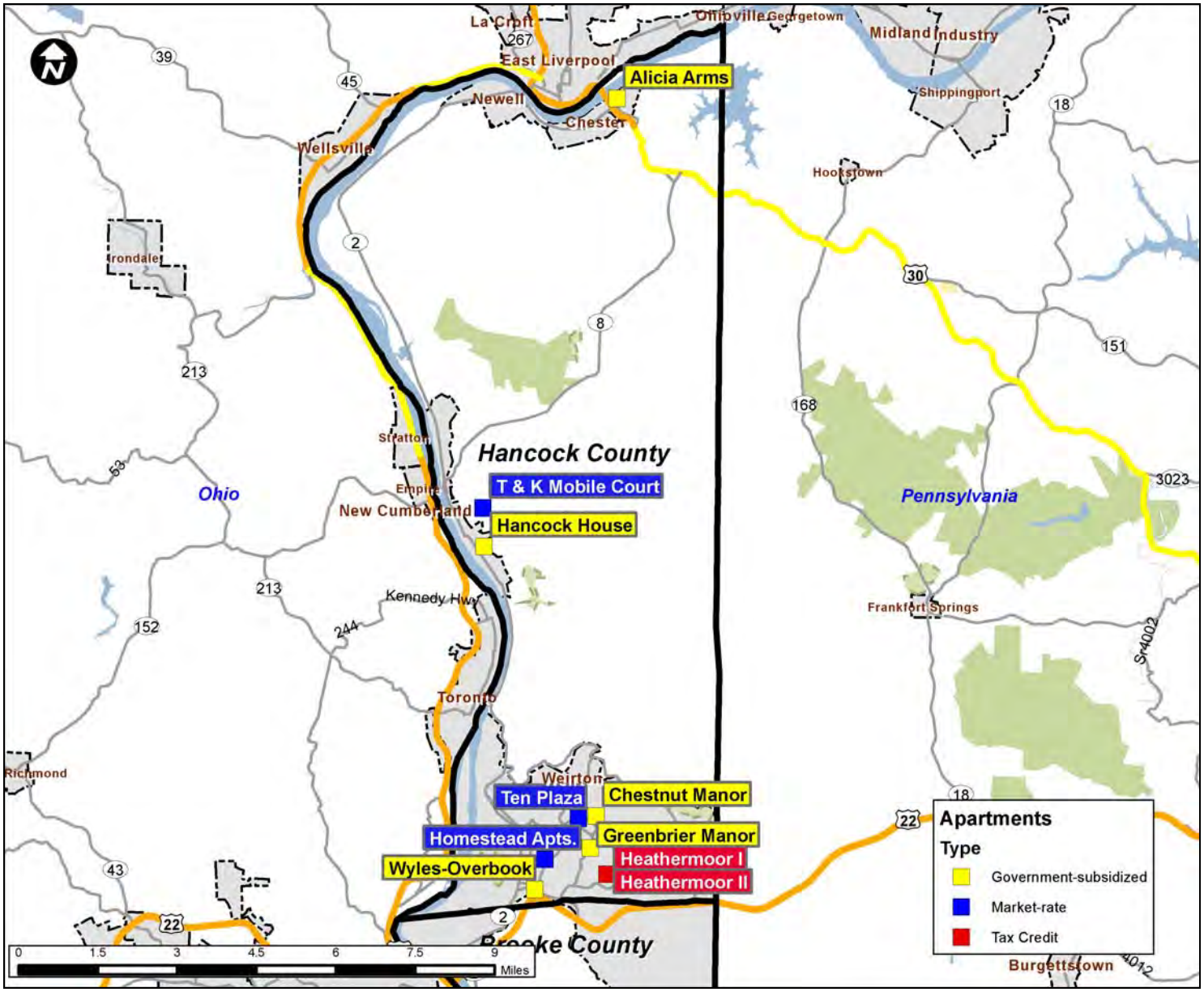
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	3	22	0	100.0%
Tax Credit	2	83	0	100.0%
Government-Subsidized	5	284	0	100.0%
Total	10	389	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	14	63.6%	0	0.0%	$684
Two-Bedroom	2.0	7	31.8%	0	0.0%	$687
Three-Bedroom	2.5	1	4.5%	0	0.0%	$738
Total Market Rate		**22**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	16	19.3%	0	0.0%	$555
Two-Bedroom	1.0	31	37.3%	0	0.0%	$611
Three-Bedroom	1.5	28	33.7%	0	0.0%	$706
Four-Bedroom	2.0	8	9.6%	0	0.0%	$787
Total Tax Credit		**83**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	30	10.6%	0	0.0%	Studio
One-Bedroom	1.0	198	69.7%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	33	11.6%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	17	6.0%	0	0.0%	Three-Bedroom
Four-Bedroom	1.0	6	2.1%	0	0.0%	Four-Bedroom
Total		**284**	**100.0%**	**0**	**0.0%**	-
Grand Total		**389**	**100.0%**	**0**	**0.0%**	**-**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	12	0.0%
1970 to 1979	2	10	0.0%
1980 to 1989	2	141	0.0%
1990 to 1999	1	8	0.0%
2000 to 2004	2	83	0.0%
2005	1	19	0.0%
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	9	273	0.0%

*As of February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	14	0.0%
C	1	8	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	83	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	4	168	0.0%
C	1	116	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	8	248	0	100.0%
Senior (Age 55+)	2	141	0	100.0%
Total	10	389	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	143	0	100.0%
40% - 60% AMHI (Tax Credit)	83	0	100.0%
0-60% AMHI (All Affordable)	226	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	141	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	-	-	-
0 - 60% AMHI (All Affordable: 55+)	141	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
122B Karen Way	Weirton	TH	$650	2	1.5	1,140
3433 Pennsylvania Ave.	Weirton	Apt.	$950	2	1	700
103 N. 14th Street	Weirton	SFH	$600	2	1	770
73 Wylie Ridge Road	New Cumberland	SFH	$500	2	1	-
4785 Veterans Blvd	New Cumberland	SFH	$950	3	2	2,500
2nd Ave. at Grant St	New Cumberland	SFH	$595	3	1.5	-
3782 Cumberland Circle	New Cumberland	SFH	$895	3	1	1,500
Marland Heights	Weirton	SFH	$650	4	1	-
153 Fair Oaks Drive	Weirton	Apt.	$350	1	1	375

SFH – Single-family rental
TH – Townhouse
Apt. – Apartment in small complex not included in field survey

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Hancock County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $97,703. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $681, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$97,703
Mortgaged Value = 95% of Median Home Price	$92,818
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$498
Estimated Taxes & Insurance*	$125
Estimated Private Mortgage Insurance**	$58
Estimated Monthly Mortgage Payment	$681

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Hancock County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	36	25	26	27	17	12	9	9	10	13

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county through 2013.

Overall For-Sale Analysis From County (2010 – 2013)					
	2009	2010	2011	2012	2013
Total Number of Sales	332	140	114	163	7
Median Sales Price	$66,000	$76,500	$60,000	$77,000	$64,000
Median Square Footage	1,358	1,381	1,338	1,372	1,188
Median Price Per Square Foot	$48	$55	$45	$56	$54
Median Year Built	1954	1956	1959	1973	1935
Median Number of Bedrooms	3	3	3	3	3
Median Number of Bathrooms	2	2	1.5	2	1

Source: County Sales records, Zillow

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county in 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013 Detailed For Sale Analysis				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Sales	0	2	4	1
Median Sales Price	N/A	N/A	$63,500	$64,000
Median Square Footage	N/A	N/A	1,220	1,496
Median Price Per Square Foot	N/A	N/A	$52	$43
Median Year Built	N/A	1925	1946	1956
Median Number of Bathrooms	N/A	1	1	1.5

Source: County Sales records, Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	3	183	1.6%	0
Average Loan Amount	$81,711	$90,104	90.7%	-
Average Age of Borrower	28	-	-	-
Average Gross Income of Borrower	$35,835	$60,628	59.1%	-
Income to Loan Ratio	43.9%	67.3%	65.2%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

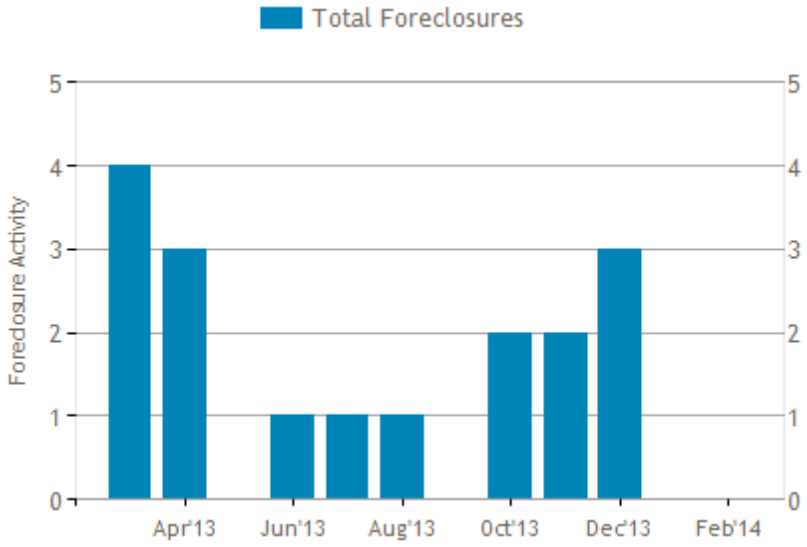
Total Current For-Sale Listings				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Listings	3	24	38	22
Median Listing Price	$59,900	$65,000	$87,500	$97,750
Median Square Footage	1,128	1,177	1,404	1,726
Median Price Per Square Foot	$53	$55	$62	$57
Median Year Built	1942	1950	1954	1945
Median Number of Bathrooms	1.5	1.5	2	2

Source: Zillow

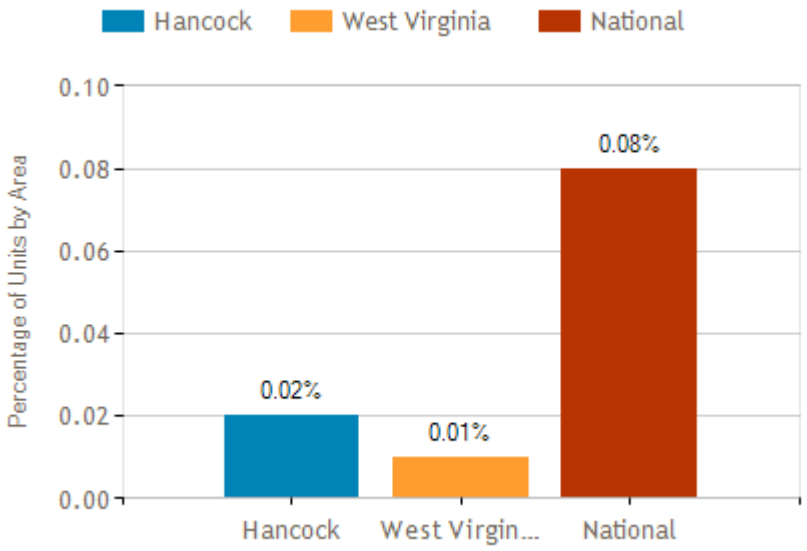
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Hancock County, WV



Geographical Comparison – Hancock County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,480	1,104	$0	$24,810	1,035	-6.3%
41% - 60% AMHI	$23,481	$35,220	528	$24,811	$37,210	462	-12.5%
61% - 100% AMHI	$35,221	$58,700	444	$37,211	$62,010	402	-9.5%
Over 100% AMHI	$58,701	No Limit	458	$62,011	No Limit	386	-15.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,480	510	$0	$24,810	468	-8.2%
41% - 60% AMHI	$23,481	$35,220	433	$24,811	$37,210	396	-8.5%
61% - 100% AMHI	$35,221	$58,700	831	$37,211	$62,010	776	-6.6%
Over 100% AMHI	$58,701	No Limit	1,830	$62,011	No Limit	1,632	-10.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,480	1,614	$0	$24,810	1,503	-6.9%
41% - 60% AMHI	$23,481	$35,220	961	$24,811	$37,210	858	-10.7%
61% - 100% AMHI	$35,221	$58,700	1,275	$37,211	$62,010	1,178	-7.6%
Over 100% AMHI	$58,701	No Limit	2,288	$62,011	No Limit	2,018	-11.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,400	623	$0	$18,390	707	13.5%
41% - 60% AMHI	$17,401	$26,100	287	$18,391	$27,580	302	5.2%
61% - 100% AMHI	$26,101	$43,500	202	$27,581	$45,960	202	0.0%
Over 100% AMHI	$43,501	No Limit	239	$45,961	No Limit	271	13.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,400	1,047	$0	$18,390	1,130	7.9%
41% - 60% AMHI	$17,401	$26,100	893	$18,391	$27,580	976	9.3%
61% - 100% AMHI	$26,101	$43,500	1,418	$27,581	$45,960	1,509	6.4%
Over 100% AMHI	$43,501	No Limit	2,542	$45,961	No Limit	2,589	1.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,400	1,670	$0	$18,390	1,837	10.0%
41% - 60% AMHI	$17,401	$26,100	1,180	$18,391	$27,580	1,278	8.3%
61% - 100% AMHI	$26,101	$43,500	1,620	$27,581	$45,960	1,711	5.6%
Over 100% AMHI	$43,501	No Limit	2,781	$45,961	No Limit	2,860	2.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,350	1,447	$0	$31,010	1,327	-8.3%
Senior (Age 55+)	$0	$21,750	805	$0	$22,980	880	9.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(143 + 238 HCV) 381	83	(226 + 216 HCV*) 442
Number of Income-Eligible Family Renter Households	1,447	528	1,632
Existing Affordable Housing Penetration Rate – 2014	= 26.3%	= 15.7%	= 27.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	141	0	141
Number of Income-Eligible Senior Renter Households	805	287	910
Penetration Rate – 2014	= 17.5%	N/A	= 15.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(143 + 238 HCV) 381	83	(226 + 216 HCV*) 442
Number of Income-Eligible Family Renter Households	1,327	462	1,497
Existing Affordable Housing Penetration Rate – 2019	= 28.7%	= 18.0%	= 29.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	141	0	141
Number of Income-Eligible Senior Renter Households	880	302	1,009
Penetration Rate – 2019	= 16.0%	N/A	= 14.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,006	664	946	739
41%-60% AMHI (Tax Credit)	445	287	379	302

J. Overview and Interviews

The following summarizes discussions with various Hancock County stakeholders regarding current housing market conditions there.

Joseph Alongi, Hancock County Assessor, (304) 564-3311

Mr. Alongi had a moderate degree of skepticism regarding luxury apartment development in Hancock County, saying he is uncertain support exists. In his opinion, a rental community of 12 to 16 units could be absorbed, but to be worthwhile for developers, he believes at least a 24- to 36-unit property would be necessary, and re-emphasized his belief that a property of that scale could not likely be supported. He said a potential market could exist among temporary workers associated with the Marcellus Shale play, if they could be convinced to abandon their campers and move into conventional apartments; he added, however, that this would be "a hard sell."

Rod Rosnick, Planner and Chief Code Enforcement Official, Weirton and Hancock County, (304) 797-8598

Mr. Rosnick said Joe Leiberman, a developer of affordable housing, has contacted his office regarding developing a Tax Credit project. Regarding subsidized housing in Weirton, Rosnick says he believes the area is saturated, pointing out that some neighborhoods are now less welcoming with respect to prospects of additional subsidized developments. He concluded by saying the area's economy is depressed, and an upscale, market-rate development "would never fly."

Stacy Rodriguez, Rental Specialist, Weirton Housing Authority (304) 797-8530

Ms. Rodriguez noted, based on the number of households on the housing authority's waiting list, a need exists for more affordable housing. Problems for new development of affordable housing, she pointed out, could include finding a suitable site and convincing existing residents of the neighborhood to accept affordable development. She said she believed the perception of subsidized family housing in the area is "very negative."

16. Hardy County

A. General Description

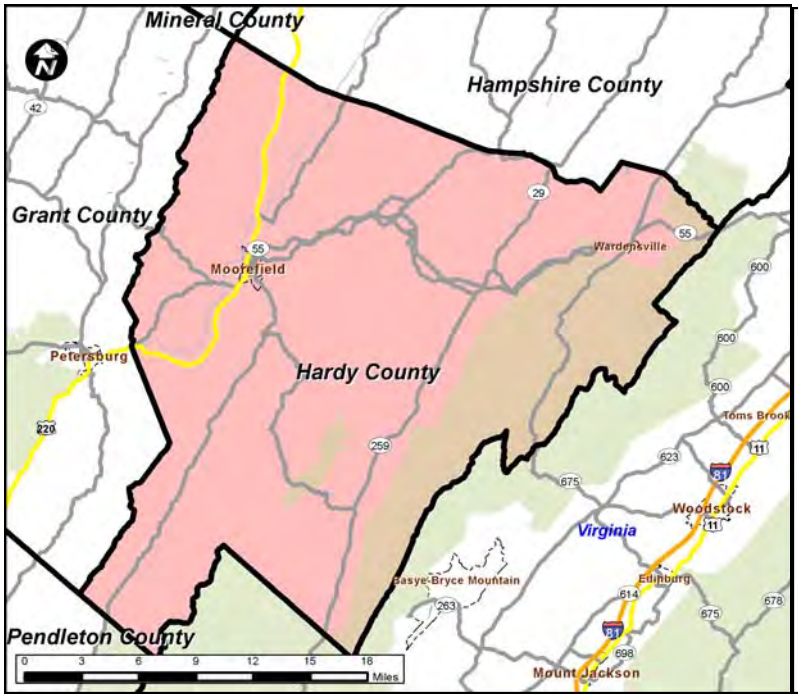
County Seat: Moorefield
County Size: 584.51 square miles

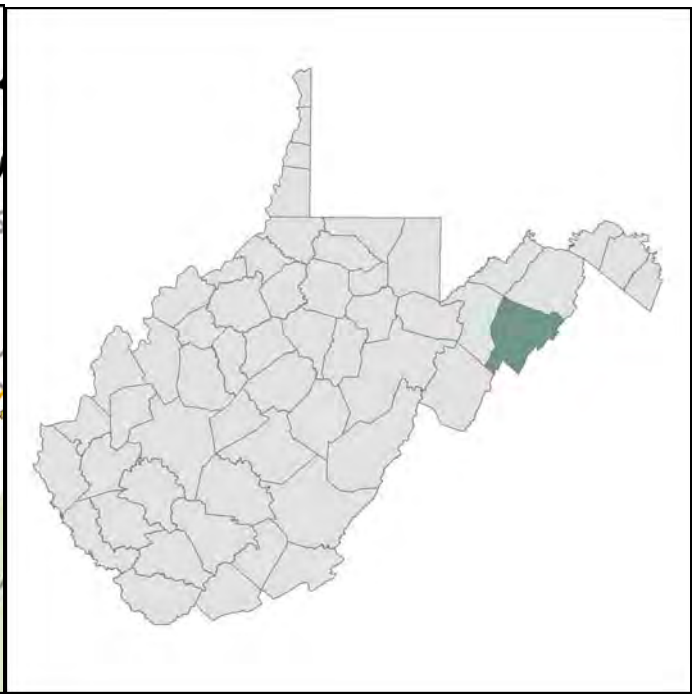
2000 (Census) Population: 12,669
2010 (Census) Population: 14,025
Population Change: +1,356 (10.7%)

2000 (Census) Households: 5,204
2010 (Census) Households: 5,818
Household Change: +614 (11.8%)

2000 (Census) Median Household Income: $32,357
2010 (Estimate) Median Household Income: $35,622
Income Change: +$3,265 (10.1%)

2000 (Census) Median Home Value: $70,900
2010 (American Community Survey) Median Home Value: $130,600
Home Value Change: +$59,700 (84.2%)





B. Demographic Characteristics and Trends

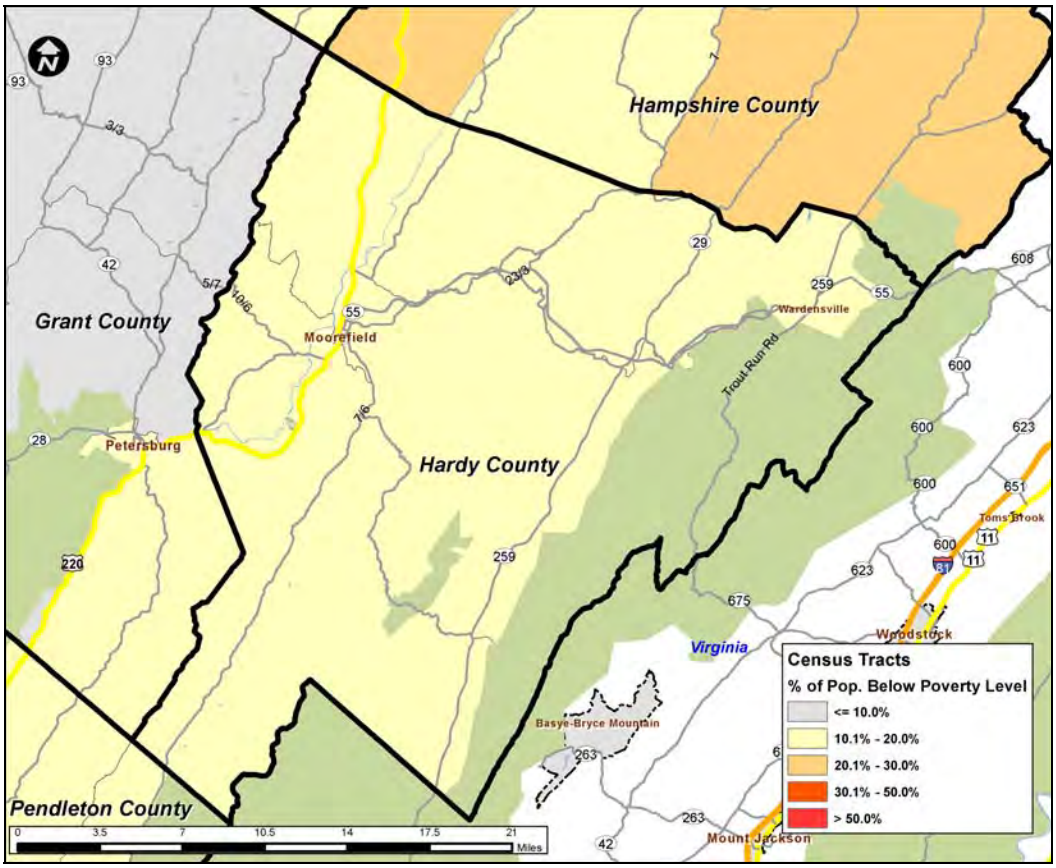
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Hardy County	Population	12,669	14,025	14,352	14,560
	Population Change	-	1,356	327	208
	Percent Change	-	10.7%	2.3%	1.4%
County Seat: Moorefield	Population	2,375	2,544	2,692	2,823
	Population Change	-	169	148	131
	Percent Change	-	7.1%	5.8%	4.9%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,091	14.9%
Population not living in poverty	11,934	85.1%
Total	14,025	100.0%

Source: American Community Survey (ACS)

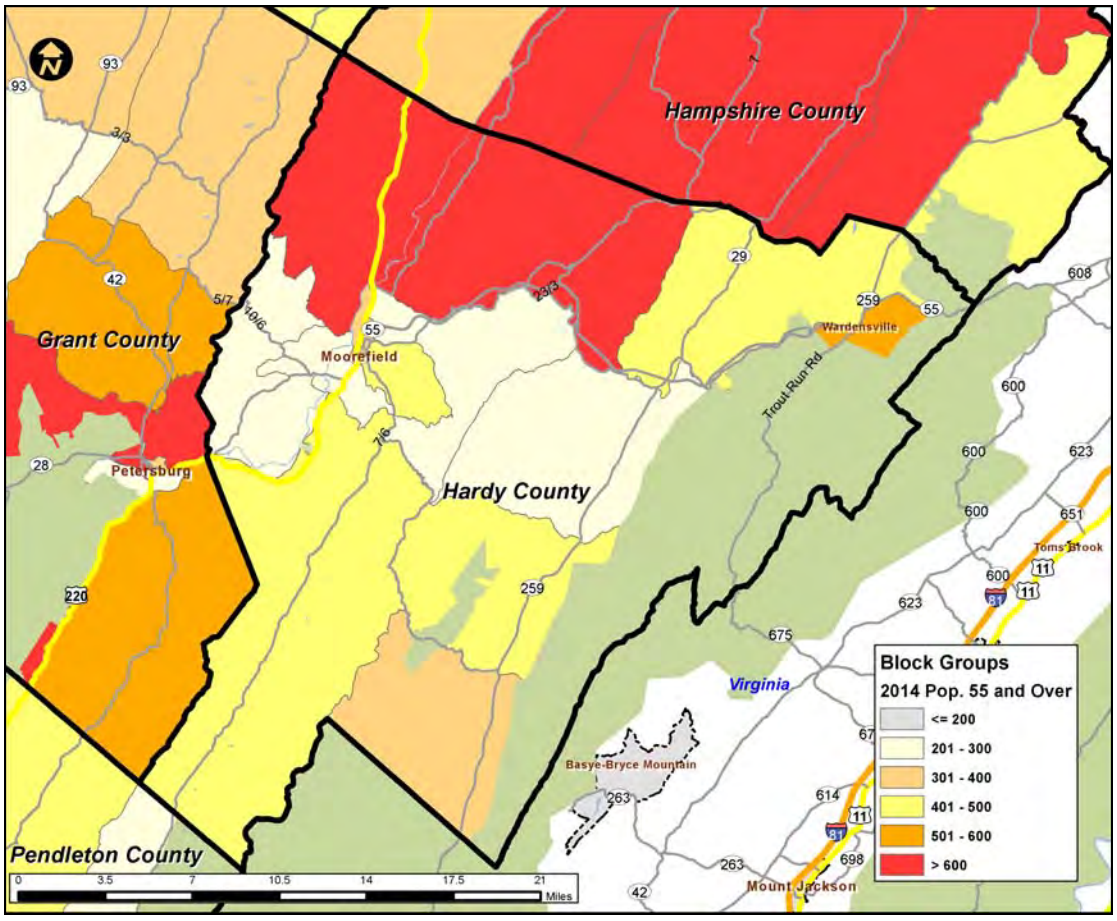


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,303	23.6%	3,247	22.6%	3,261	22.4%	14	0.4%
20 to 24	712	5.1%	701	4.9%	603	4.1%	-98	-14.0%
25 to 34	1,544	11.0%	1,601	11.2%	1,573	10.8%	-28	-1.7%
35 to 44	1,931	13.8%	1,868	13.0%	1,784	12.3%	-84	-4.5%
45 to 54	2,180	15.5%	2,163	15.1%	2,085	14.3%	-78	-3.6%
55 to 64	2,026	14.4%	2,163	15.1%	2,262	15.5%	99	4.6%
65 to 74	1,400	10.0%	1,629	11.4%	1,906	13.1%	277	17.0%
75 & Over	929	6.6%	978	6.8%	1,084	7.4%	106	10.8%
Total	14,025	100.0%	14,352	100.0%	14,560	100.0%	208	1.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	13,161	93.8%
Black	354	2.5%
Indian	24	0.2%
Asian	142	1.0%
Pacific Islander	1	0.0%
Some Other Race	208	1.5%
Two or More Races	135	1.0%
Total	14,025	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	13,134	93.6%
Moved within Same County	607	4.3%
Different County Same State	135	1.0%
Moved from Different State	115	0.8%
Moved from Abroad	35	0.2%
Total	14,025	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

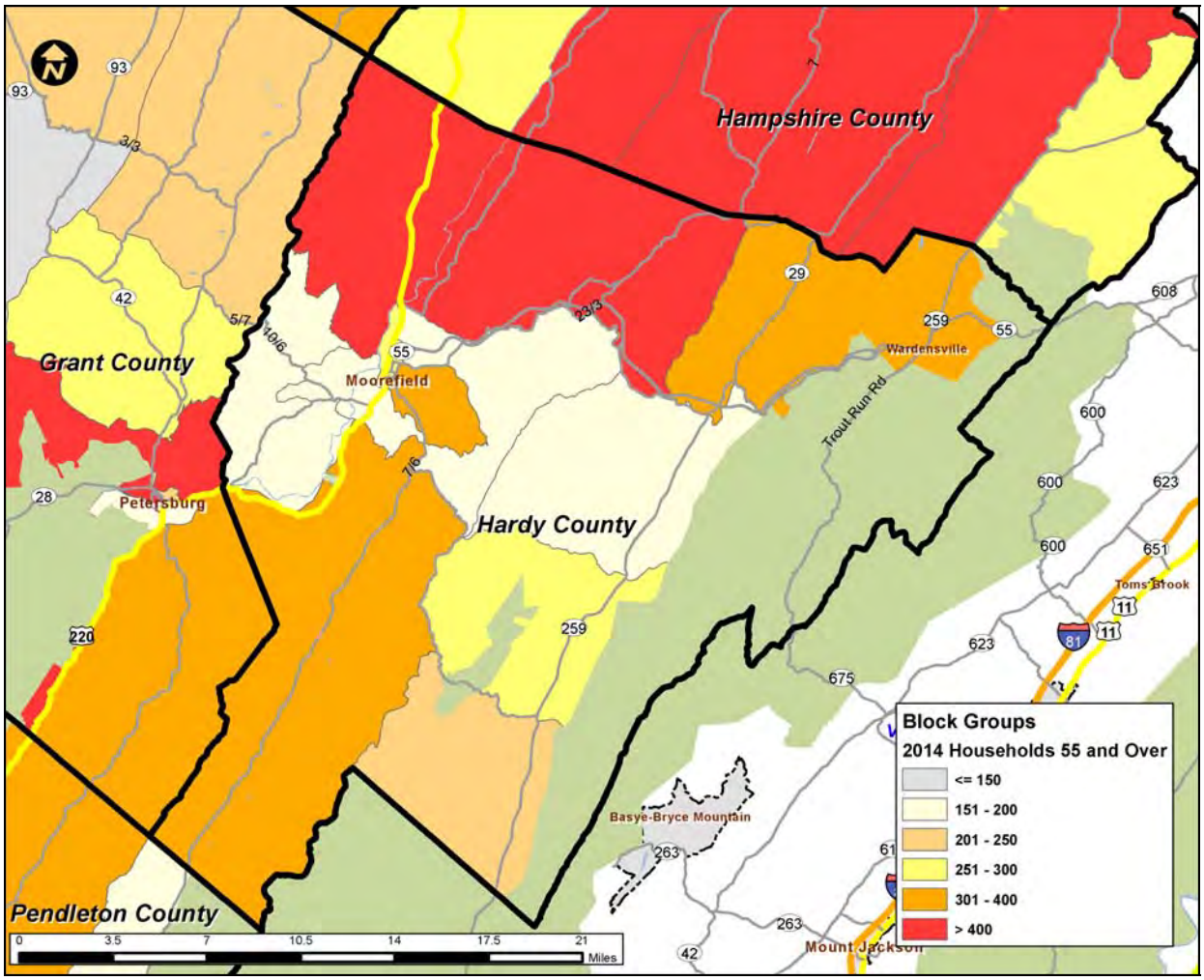
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Hardy County	Households	5,204	5,818	5,976	6,070
	Household Change	-	614	158	94
	Percent Change	-	11.8%	2.7%	1.6%
	Household Size	2.43	2.41	2.39	2.39
County Seat: Moorefield	Households	1,101	1,097	1,162	1,218
	Household Change	-	-4	65	56
	Percent Change	-	-0.4%	5.9%	4.8%
	Household Size	2.2	2.3	2.32	2.32

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	157	2.7%	145	2.4%	129	2.1%	-16	-11.0%
25 to 34	660	11.3%	680	11.4%	656	10.8%	-24	-3.5%
35 to 44	1,018	17.5%	972	16.3%	913	15.0%	-59	-6.1%
45 to 54	1,229	21.1%	1,204	20.1%	1,142	18.8%	-62	-5.2%
55 to 64	1,179	20.3%	1,242	20.8%	1,278	21.1%	36	2.9%
65 to 74	907	15.6%	1,038	17.4%	1,194	19.7%	156	15.0%
75 to 84	512	8.8%	542	9.1%	533	8.8%	-8	-1.5%
85 & Over	156	2.7%	153	2.6%	224	3.7%	71	46.6%
Total	5,818	100.0%	5,976	100.0%	6,070	100.0%	94	1.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



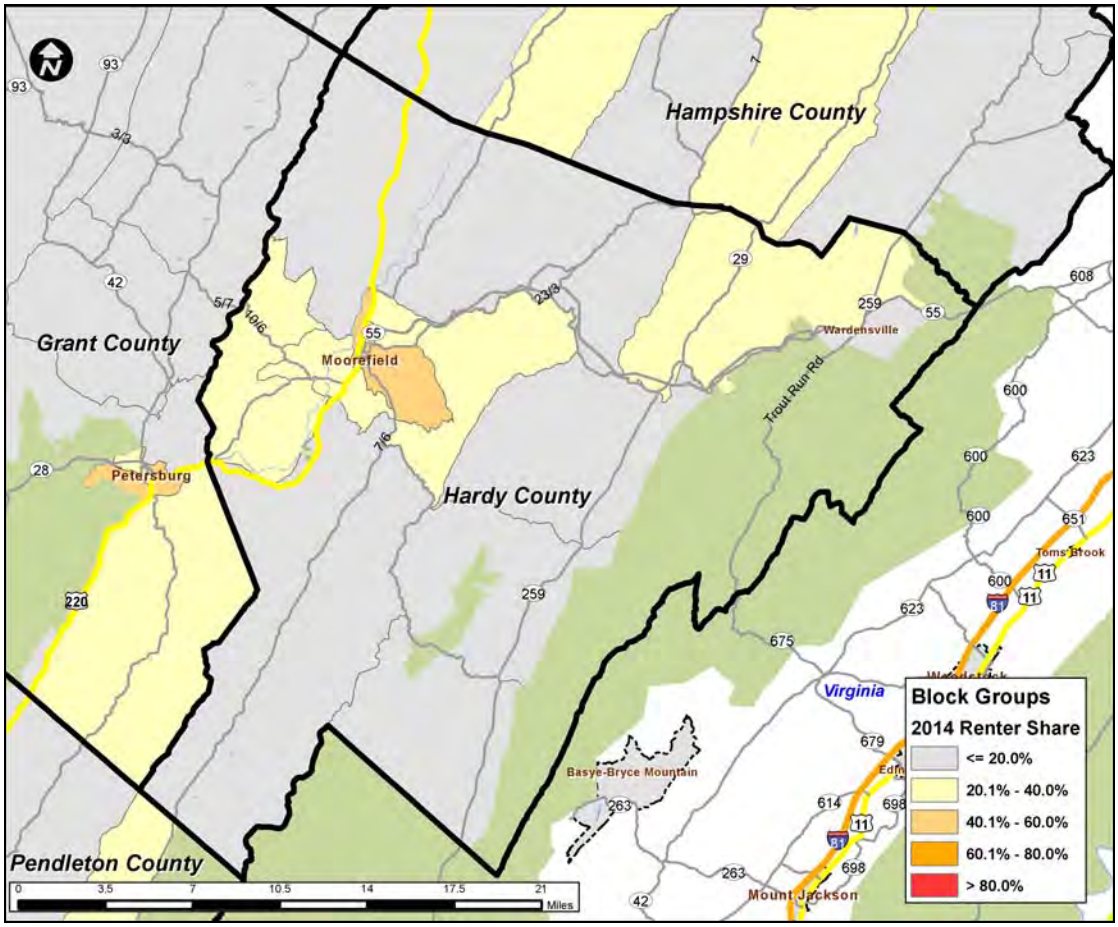
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,456	76.6%	4,455	74.6%	4,557	75.1%
Renter-Occupied	1,362	23.4%	1,520	25.4%	1,512	24.9%
Total	5,818	100.0%	5,976	100.0%	6,070	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,359	85.7%	2,479	83.3%	2,693	83.4%
Renter-Occupied	395	14.3%	496	16.7%	537	16.6%
Total	2,754	100.0%	2,975	100.0%	3,230	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	529	34.8%	530	35.1%	1	0.2%
2 Persons	369	24.2%	365	24.1%	-4	-1.1%
3 Persons	270	17.7%	268	17.7%	-2	-0.6%
4 Persons	184	12.1%	182	12.0%	-3	-1.4%
5 Persons+	169	11.1%	168	11.1%	-1	-0.4%
Total	1,520	100.0%	1,512	100.0%	-8	-0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,110	24.9%	1,144	25.1%	34	3.1%
2 Persons	1,810	40.6%	1,846	40.5%	35	2.0%
3 Persons	718	16.1%	735	16.1%	17	2.4%
4 Persons	526	11.8%	536	11.8%	10	2.0%
5 Persons+	291	6.5%	296	6.5%	5	1.7%
Total	4,455	100.0%	4,557	100.0%	102	2.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
sus; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	292	58.9%	320	59.5%	28	9.5%
2 Persons	65	13.2%	67	12.6%	2	3.2%
3 Persons	80	16.2%	84	15.6%	4	4.6%
4 Persons	8	1.5%	10	1.9%	2	31.1%
5 Persons+	51	10.2%	57	10.5%	6	11.7%
Total	496	100.0%	537	100.0%	42	8.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	682	27.5%	742	27.6%	61	8.9%
2 Persons	1,321	53.3%	1,410	52.4%	89	6.7%
3 Persons	198	8.0%	222	8.2%	24	11.9%
4 Persons	194	7.8%	226	8.4%	32	16.5%
5 Persons+	84	3.4%	92	3.4%	8	9.6%
Total	2,479	100.0%	2,693	100.0%	213	8.6%

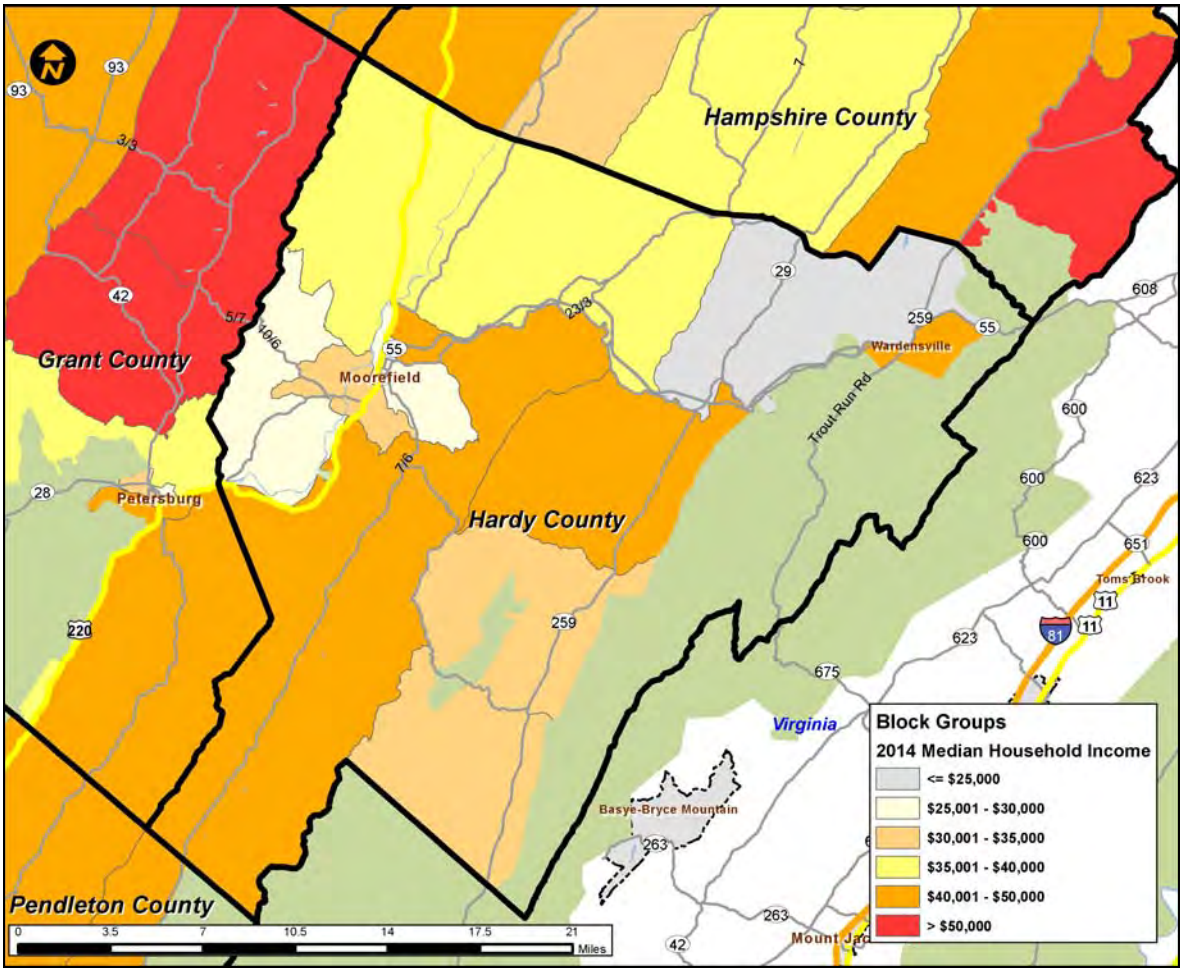
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	501	8.6%	683	11.4%	742	12.2%
$10,000 to $19,999	1,009	17.3%	1,306	21.8%	1,390	22.9%
$20,000 to $29,999	1,053	18.1%	1,111	18.6%	1,101	18.1%
$30,000 to $39,999	616	10.6%	778	13.0%	820	13.5%
$40,000 to $49,999	679	11.7%	581	9.7%	568	9.4%
$50,000 to $59,999	536	9.2%	414	6.9%	402	6.6%
$60,000 to $74,999	475	8.2%	414	6.9%	399	6.6%
$75,000 to $99,999	497	8.5%	401	6.7%	379	6.2%
$100,000 to $124,999	204	3.5%	143	2.4%	137	2.3%
$124,999 to $149,999	141	2.4%	74	1.2%	66	1.1%
$150,000 to $199,999	81	1.4%	54	0.9%	49	0.8%
$200,000+	25	0.4%	17	0.3%	16	0.3%
Total	5,818	100.0%	5,976	100.0%	6,070	100.0%
Median Income	$35,622		$28,996		$28,198	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



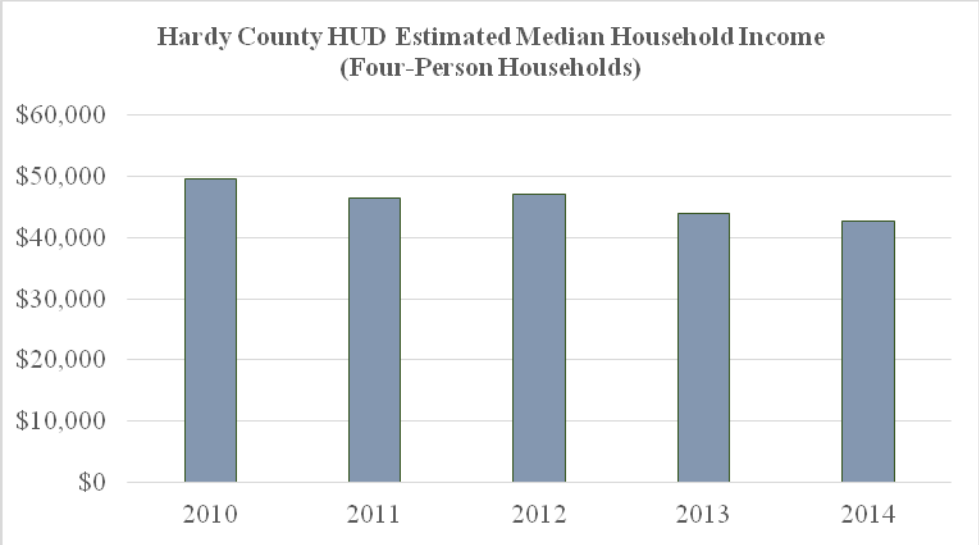
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	259	9.4%	388	13.0%	453	14.0%
$10,000 to $19,999	683	24.8%	834	28.0%	913	28.3%
$20,000 to $29,999	483	17.5%	488	16.4%	517	16.0%
$30,000 to $39,999	260	9.4%	364	12.2%	410	12.7%
$40,000 to $49,999	282	10.2%	261	8.8%	275	8.5%
$50,000 to $59,999	220	8.0%	185	6.2%	196	6.1%
$60,000 to $74,999	199	7.2%	178	6.0%	184	5.7%
$75,000 to $99,999	196	7.1%	155	5.2%	158	4.9%
$100,000 to $124,999	74	2.7%	56	1.9%	58	1.8%
$124,999 to $149,999	58	2.1%	35	1.2%	32	1.0%
$150,000 to $199,999	31	1.1%	22	0.7%	25	0.8%
$200,000+	12	0.4%	8	0.3%	9	0.3%
Total	2,754	100.0%	2,975	100.0%	3,230	100.0%
Median Income	$29,025		$25,446		$24,813	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$49,600	-
2011	$46,400	-6.5%
2012	$47,100	1.5%
2013	$44,000	-6.6%
2014	$42,700	-3.0%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	88	65	54	35	11	253
$10,000 to $19,999	206	22	11	4	34	277
$20,000 to $29,999	69	114	11	40	29	264
$30,000 to $39,999	8	1	29	0	6	45
$40,000 to $49,999	64	36	11	0	8	119
$50,000 to $59,999	2	0	55	9	16	84
$60,000 to $74,999	13	60	5	20	7	105
$75,000 to $99,999	9	13	61	49	34	167
$100,000 to $124,999	4	16	1	4	2	27
$125,000 to $149,999	4	5	4	0	2	14
$150,000 to $199,999	0	1	1	1	1	5
$200,000 & Over	1	0	0	2	0	4
Total	469	334	242	165	152	1,362

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	132	69	64	40	21	326
$10,000 to $19,999	253	39	19	2	55	368
$20,000 to $29,999	57	151	13	58	28	307
$30,000 to $39,999	11	1	36	3	8	60
$40,000 to $49,999	54	30	10	1	11	107
$50,000 to $59,999	3	1	49	8	12	73
$60,000 to $74,999	10	56	8	18	5	97
$75,000 to $99,999	5	8	59	52	23	148
$100,000 to $124,999	0	12	5	0	0	17
$125,000 to $149,999	2	0	5	1	2	9
$150,000 to $199,999	1	1	2	1	1	6
$200,000 & Over	0	0	0	1	0	2
Total	529	369	270	184	169	1,520

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	155	67	63	38	17	340
$10,000 to $19,999	247	41	23	4	58	373
$20,000 to $29,999	47	153	14	58	27	300
$30,000 to $39,999	12	1	32	1	10	55
$40,000 to $49,999	42	29	11	3	10	94
$50,000 to $59,999	2	1	43	11	11	69
$60,000 to $74,999	12	52	10	15	4	92
$75,000 to $99,999	4	5	60	51	19	140
$100,000 to $124,999	0	13	8	1	3	25
$125,000 to $149,999	7	0	5	0	4	15
$150,000 to $199,999	0	1	1	0	3	4
$200,000 & Over	1	0	0	0	3	4
Total	530	365	268	182	168	1,512

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	28	64	49	34	6	182
$10,000 to $19,999	107	14	6	3	29	159
$20,000 to $29,999	35	103	6	40	25	208
$30,000 to $39,999	3	1	27	0	2	33
$40,000 to $49,999	47	36	6	0	4	93
$50,000 to $59,999	0	0	50	8	12	70
$60,000 to $74,999	3	27	1	20	2	53
$75,000 to $99,999	7	8	37	49	31	132
$100,000 to $124,999	1	16	0	4	0	21
$125,000 to $149,999	3	5	2	0	0	9
$150,000 to $199,999	0	0	1	0	1	3
$200,000 & Over	1	0	0	1	0	3
Total	234	275	184	160	113	967

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	28	67	54	38	11	199
$10,000 to $19,999	132	24	12	1	48	216
$20,000 to $29,999	28	137	6	58	21	250
$30,000 to $39,999	2	1	30	3	4	40
$40,000 to $49,999	41	30	5	0	5	81
$50,000 to $59,999	1	1	42	7	8	60
$60,000 to $74,999	1	25	3	17	2	48
$75,000 to $99,999	3	5	31	51	18	108
$100,000 to $124,999	0	12	3	0	0	15
$125,000 to $149,999	1	0	2	1	0	4
$150,000 to $199,999	1	0	2	1	0	4
$200,000 & Over	0	0	0	0	0	0
Total	237	303	190	177	118	1,025

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	27	66	52	36	10	191
$10,000 to $19,999	121	22	13	3	49	208
$20,000 to $29,999	20	139	7	57	18	241
$30,000 to $39,999	2	1	28	1	4	36
$40,000 to $49,999	31	29	5	0	4	69
$50,000 to $59,999	1	1	36	10	8	57
$60,000 to $74,999	1	21	4	15	1	42
$75,000 to $99,999	4	3	31	50	15	103
$100,000 to $124,999	0	13	5	0	0	19
$125,000 to $149,999	3	0	3	0	2	7
$150,000 to $199,999	0	0	1	0	0	1
$200,000 & Over	1	0	0	0	0	2
Total	211	297	184	172	111	975

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	15	0	12	34	0	61
$10,000 to $19,999	137	28	0	0	1	166
$20,000 to $29,999	121	29	212	0	0	362
$30,000 to $39,999	55	130	93	45	0	324
$40,000 to $49,999	19	81	122	25	57	305
$50,000 to $59,999	17	136	22	41	31	246
$60,000 to $74,999	31	39	0	35	117	222
$75,000 to $99,999	8	34	22	89	16	169
$100,000 to $124,999	0	0	49	60	0	109
$125,000 to $149,999	2	15	22	29	6	74
$150,000 to $199,999	1	41	0	6	0	48
$200,000 & Over	0	2	4	5	0	11
Total	407	537	557	367	229	2,097

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	23	0	8	63	3	97
$10,000 to $19,999	181	55	5	6	7	255
$20,000 to $29,999	116	34	220	3	0	373
$30,000 to $39,999	53	163	101	57	1	375
$40,000 to $49,999	11	59	110	17	41	239
$50,000 to $59,999	8	83	18	36	24	168
$60,000 to $74,999	28	32	1	26	100	188
$75,000 to $99,999	4	29	11	66	27	138
$100,000 to $124,999	1	2	27	42	1	73
$125,000 to $149,999	3	8	14	8	2	35
$150,000 to $199,999	0	21	0	5	1	27
$200,000 & Over	0	2	4	3	0	8
Total	428	489	520	332	207	1,976

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	24	1	8	61	3	98
$10,000 to $19,999	188	58	4	9	10	269
$20,000 to $29,999	99	26	213	3	1	343
$30,000 to $39,999	47	155	112	61	0	374
$40,000 to $49,999	9	49	112	14	40	224
$50,000 to $59,999	6	73	17	34	20	149
$60,000 to $74,999	22	25	1	22	102	173
$75,000 to $99,999	3	21	9	57	28	118
$100,000 to $124,999	0	2	21	38	0	61
$125,000 to $149,999	3	7	11	6	0	27
$150,000 to $199,999	0	17	1	4	1	23
$200,000 & Over	0	1	4	1	0	6
Total	402	435	514	310	204	1,865

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	1	5	1	5	71
$10,000 to $19,999	99	8	5	1	5	117
$20,000 to $29,999	35	11	5	0	5	55
$30,000 to $39,999	6	0	3	0	4	12
$40,000 to $49,999	17	0	5	0	5	26
$50,000 to $59,999	2	0	6	1	5	13
$60,000 to $74,999	10	33	4	0	5	52
$75,000 to $99,999	3	5	24	0	3	35
$100,000 to $124,999	3	0	1	0	2	6
$125,000 to $149,999	1	0	2	0	2	5
$150,000 to $199,999	0	1	0	1	0	2
$200,000 & Over	0	0	0	1	0	1
Total	235	59	58	5	38	395

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	104	2	10	2	10	127
$10,000 to $19,999	122	15	7	1	7	152
$20,000 to $29,999	29	13	7	0	7	58
$30,000 to $39,999	9	0	6	0	4	20
$40,000 to $49,999	13	0	5	1	6	26
$50,000 to $59,999	2	0	7	0	4	13
$60,000 to $74,999	9	31	5	1	3	49
$75,000 to $99,999	3	3	28	1	5	40
$100,000 to $124,999	0	0	2	0	0	3
$125,000 to $149,999	1	0	3	0	1	6
$150,000 to $199,999	0	1	0	0	1	2
$200,000 & Over	0	0	0	1	0	1
Total	292	65	80	8	51	496

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	129	1	11	2	7	149
$10,000 to $19,999	127	19	10	1	9	166
$20,000 to $29,999	27	14	7	1	9	59
$30,000 to $39,999	10	0	4	0	6	19
$40,000 to $49,999	11	0	5	2	6	25
$50,000 to $59,999	1	0	7	1	3	13
$60,000 to $74,999	11	31	5	0	3	50
$75,000 to $99,999	1	2	29	1	4	37
$100,000 to $124,999	0	0	2	1	3	6
$125,000 to $149,999	4	0	2	0	2	8
$150,000 to $199,999	0	1	0	0	2	3
$200,000 & Over	0	0	0	0	3	2
Total	320	67	84	10	57	537

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	118	54	10	5	1	187
$10,000 to $19,999	263	283	13	2	4	565
$20,000 to $29,999	120	261	37	10	0	427
$30,000 to $39,999	42	128	30	47	0	247
$40,000 to $49,999	65	137	26	20	7	256
$50,000 to $59,999	44	89	6	30	37	206
$60,000 to $74,999	13	104	7	23	0	148
$75,000 to $99,999	18	120	20	2	0	161
$100,000 to $124,999	2	43	2	10	11	68
$125,000 to $149,999	4	42	2	2	2	53
$150,000 to $199,999	2	13	4	8	1	29
$200,000 & Over	2	6	1	0	1	11
Total	694	1,281	160	160	65	2,359

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	173	60	16	7	5	261
$10,000 to $19,999	257	387	24	11	3	682
$20,000 to $29,999	118	249	45	16	1	430
$30,000 to $39,999	38	175	63	67	2	344
$40,000 to $49,999	43	140	19	21	13	236
$50,000 to $59,999	28	65	6	30	43	172
$60,000 to $74,999	12	94	7	15	2	129
$75,000 to $99,999	9	89	10	7	0	116
$100,000 to $124,999	2	29	5	11	6	53
$125,000 to $149,999	1	20	2	3	4	30
$150,000 to $199,999	2	10	0	6	2	20
$200,000 & Over	0	4	1	0	2	7
Total	682	1,321	198	194	84	2,479

Source: Ribbon Demographics; ESRI; Urban Decision Group

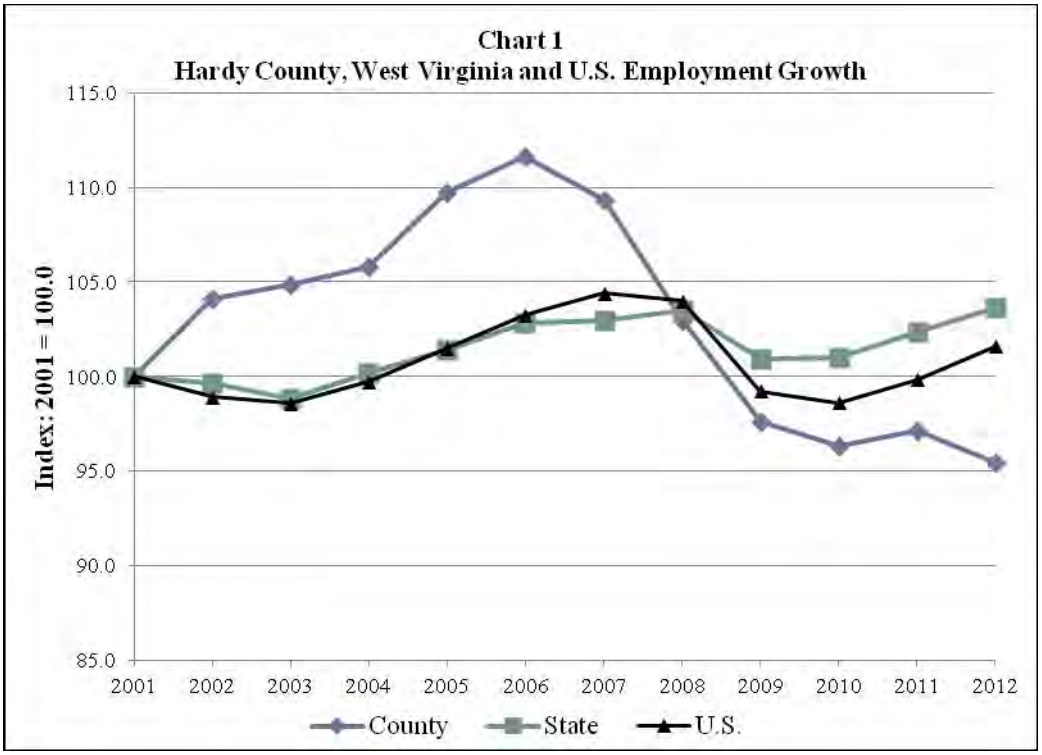
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	203	64	19	12	7	304
$10,000 to $19,999	274	428	31	12	3	748
$20,000 to $29,999	129	264	45	19	2	458
$30,000 to $39,999	40	188	73	86	3	391
$40,000 to $49,999	45	145	21	24	15	250
$50,000 to $59,999	26	72	4	32	49	183
$60,000 to $74,999	9	98	13	15	0	134
$75,000 to $99,999	10	92	11	7	1	121
$100,000 to $124,999	2	30	1	10	8	52
$125,000 to $149,999	1	18	2	2	2	24
$150,000 to $199,999	2	11	1	6	1	22
$200,000 & Over	1	3	1	0	1	6
Total	742	1,410	222	226	92	2,693

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Hardy County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Hardy County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Hardy County, State and U.S. Employment, 2001-2012						
	Hardy County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,043		686		129,636	
2002	6,292	4.1%	683	-0.4%	128,234	-1.1%
2003	6,335	0.7%	678	-0.8%	127,796	-0.3%
2004	6,395	0.9%	687	1.3%	129,278	1.2%
2005	6,631	3.7%	695	1.2%	131,572	1.8%
2006	6,746	1.7%	705	1.4%	133,834	1.7%
2007	6,609	-2.0%	706	0.1%	135,366	1.1%
2008	6,224	-5.8%	710	0.5%	134,806	-0.4%
2009	5,900	-5.2%	692	-2.5%	128,608	-4.6%
2010	5,819	-1.4%	692	0.1%	127,820	-0.6%
2011	5,870	0.9%	702	1.4%	129,411	1.2%
2012	5,768	-1.7%	711	1.2%	131,696	1.8%
Change						
2001-12	-275	-4.6%	25	3.6%	2,061	1.6%
2001-03	292	4.8%	-8	-1.1%	-1,840	-1.4%
2003-07	274	4.3%	28	4.2%	7,570	5.9%
2007-12	-841	-12.7%	4	0.6%	-3,670	-2.7%

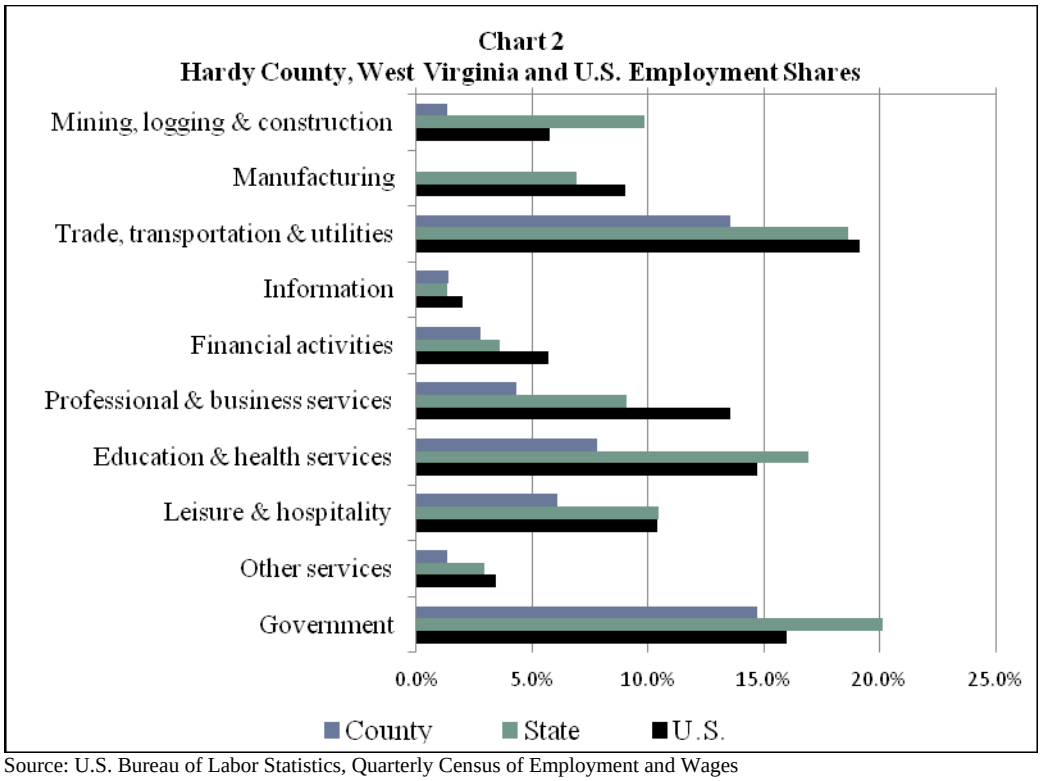
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Hardy County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Hardy County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	77	1.3%	13.5	23.2
Manufacturing	ND	0.0%	0.0	0.0
Trade, Transportation and Utilities	783	13.6%	72.7	70.9
Information	80	1.4%	103.1	68.2
Financial Activities	160	2.8%	77.5	48.7
Professional and Business Services	250	4.3%	47.7	31.9
Educational and Health Services	452	7.8%	46.3	53.2
Leisure and Hospitality	353	6.1%	58.6	58.7
Other Services	77	1.3%	44.9	38.6
Total Private Sector	**4,918**	**85.3%**	**106.8**	**101.5**
Total Government	**850**	**14.7%**	**73.2**	**92.2**
Total Payroll Employment	**5,768**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.
ND: Not Disclosable, data do not meet BLS or State agency disclosure standards.

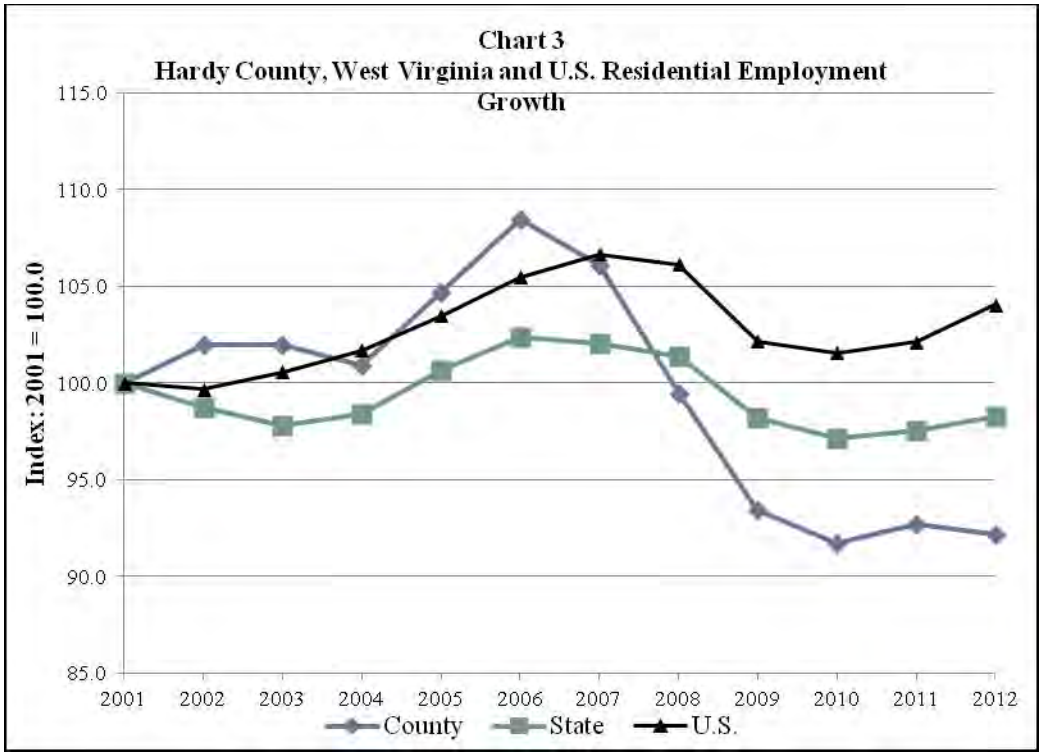


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Hardy County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Hardy County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Hardy County; this one considers the number of Hardy County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

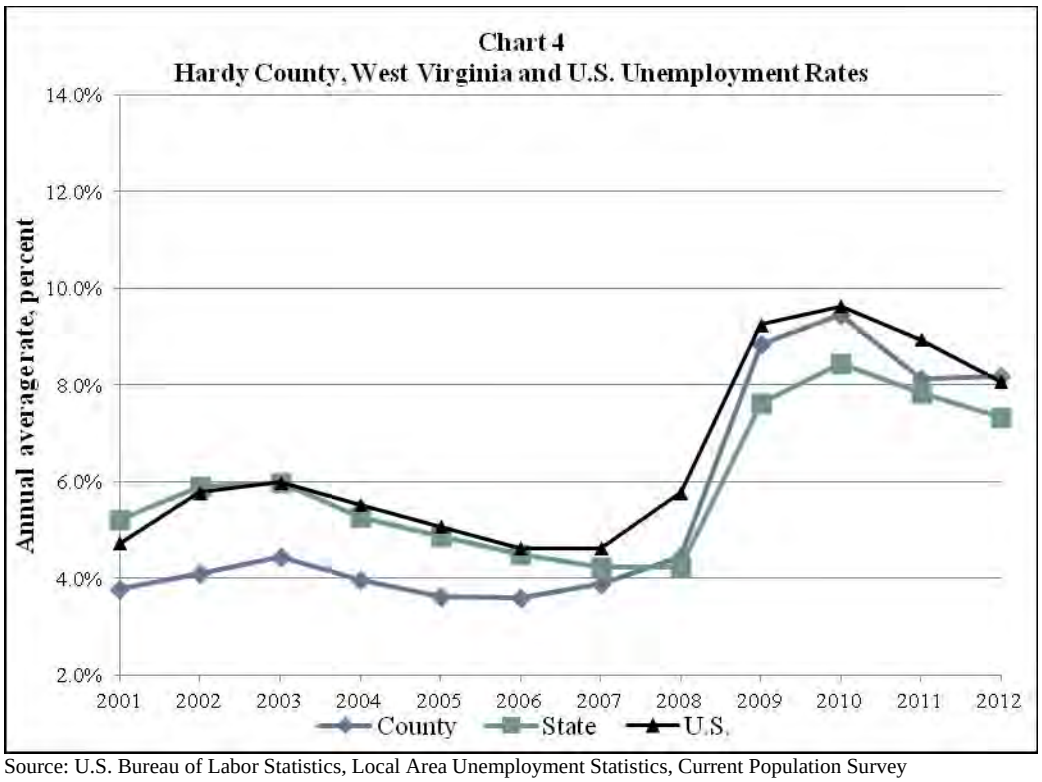
Table 3 Hardy County, State and U.S. Residential Employment, 2001-2012						
	Hardy County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,526		759		136,933	
2002	6,657	2.0%	749	-1.3%	136,485	-0.3%
2003	6,657	0.0%	742	-0.9%	137,736	0.9%
2004	6,585	-1.1%	747	0.6%	139,252	1.1%
2005	6,832	3.8%	764	2.3%	141,730	1.8%
2006	7,078	3.6%	777	1.8%	144,427	1.9%
2007	6,922	-2.2%	774	-0.4%	146,047	1.1%
2008	6,491	-6.2%	769	-0.6%	145,362	-0.5%
2009	6,097	-6.1%	745	-3.2%	139,878	-3.8%
2010	5,984	-1.9%	737	-1.1%	139,064	-0.6%
2011	6,052	1.1%	740	0.4%	139,869	0.6%
2012	6,015	-0.6%	746	0.8%	142,469	1.9%
Change						
2001-12	-511	-7.8%	-13	-1.7%	5,536	4.0%
2001-03	131	2.0%	-16	-2.2%	803	0.6%
2003-07	265	4.0%	32	4.3%	8,311	6.0%
2007-10	-938	-13.6%	-37	-4.8%	-6,983	-4.8%
2010-12	31	0.5%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Hardy County, state and U.S. unemployment rates over the past decade. The table also shows the Hardy County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Hardy County Labor Force Statistics and Comparative Unemployment Rates						
	Hardy County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Hardy County	West Virginia	U.S.
2001	6,783	6,526	257	3.8%	5.2%	4.7%
2002	6,942	6,657	285	4.1%	5.9%	5.8%
2003	6,966	6,657	309	4.4%	6.0%	6.0%
2004	6,858	6,585	273	4.0%	5.3%	5.5%
2005	7,090	6,832	258	3.6%	4.9%	5.1%
2006	7,342	7,078	264	3.6%	4.5%	4.6%
2007	7,202	6,922	280	3.9%	4.2%	4.6%
2008	6,793	6,491	302	4.4%	4.2%	5.8%
2009	6,688	6,097	591	8.8%	7.6%	9.3%
2010	6,608	5,984	624	9.4%	8.4%	9.6%
2011	6,587	6,052	535	8.1%	7.8%	8.9%
2012	6,552	6,015	537	8.2%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Hardy County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	6,587	6,052	535	8.1%
2012 January	6,474	5,928	546	8.4%
2012 February	6,492	5,925	567	8.7%
2012 March	6,474	5,946	528	8.2%
2012 April	6,462	5,947	515	8%
2012 May	6,574	6,048	526	8%
2012 June	6,649	6,040	609	9.2%
2012 July	6,552	6,003	549	8.4%
2012 August	6,612	6,073	539	8.2%
2012 September	6,612	6,116	496	7.5%
2012 October	6,592	6,092	500	7.6%
2012 November	6,572	6,058	514	7.8%
2012 December	6,558	6,004	554	8.4%
2012 Annual	6,552	6,015	537	8.2%
2013 January	6,624	5,996	628	9.5%
2013 February	6,635	6,032	603	9.1%
2013 March	6,616	6,091	525	7.9%
2013 April	6,629	6,182	447	6.7%
2013 May	6,729	6,345	384	5.7%
2013 June	6,703	6,291	412	6.1%
2013 July	6,540	6,143	397	6.1%
2013 August	6,710	6,314	396	5.9%
2013 September	6,576	6,227	349	5.3%
2013 October	6,462	6,115	347	5.4%
2013 November	6,428	6,099	329	5.1%
2013 December	6,423	6,027	396	6.2%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Hardy County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Hardy County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	292	4.9%	96.7	259.5
Construction	656	11.0%	154.3	161.4
Manufacturing	1,928	32.2%	372.4	299.3
Wholesale Trade	51	0.9%	37.5	29.1
Retail Trade	669	11.2%	89.9	97.1
Transportation and Utilities	229	3.8%	68.8	75.7
Information	56	0.9%	53.0	40.8
Financial Activities	101	1.7%	38.3	24.6
Professional and Business Services	136	2.3%	30.8	21.6
Educational and Health Services	940	15.7%	60.9	69.8
Leisure and Hospitality	315	5.3%	61.0	58.5
Other Services, Except Public Administration	232	3.9%	84.9	79.1
Public Administration	374	6.3%	99.2	127.3
Total Employment	**5,979**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Hardy County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,238	20.7%	67.4	58.0
Service	783	13.1%	71.2	74.9
Sales and Office	969	16.2%	65.6	64.5
Natural Resources, Construction and Maintenance	951	15.9%	124.2	167.4
Production, Transportation and Material Moving	2,045	34.2%	255.2	280.3
Total Employment	**5,979**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Hardy County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Hardy County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the largest employers in Hardy County.

Largest Employers in Hardy County		
Employer	**Industry**	**Employment**
Pilgrim's Pride Corporation of WV	Poultry Processing	1,250
Federal, State & Local Government	Government	850
American Woodmark Corporation	Cabinetry Manufacturing	318
Hardy County Board of Education	Education	280
Walmart	Retail	300-400
Eastern WV Community and Technical College	Education	200-300
Fertigo Cabinet Co.	Manufacturing	85
Capon Valley Bank	Financial Services	80
Summit Community Bank	Financial Services	75
E.A. Hawse Nursing and Rehabilitation Center	Nursing Care	55

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and industry in Hardy County include manufacturing, education, retail, medical and other services. Agriculture and stock raising have always been the main source of employment in this area along with corn, wheat, apples, peaches and melons. The number of manufacturing jobs is led by poultry processing, with Pilgrim's Pride Corporation of West Virginia the largest employer in the county.

Hardy County has a portion of the George Washington National Forest within its boundaries, as well as Lost River State Park. The Lost River area of Hardy County is regionally known as a tourist destination. This part of the county has a strong second home demographic which brings an influx of visitors from surrounding metropolitan areas.

The West Virginia Department of Commerce has received one Worker Adjustment and Retraining Notifications (WARN) for Hardy County during the past 24 months the closure of an American Woodmark Corporation facility in 2012 which affected 408 workers.

The West Virginia Development Office and assembled a package of incentives in January 2013 to help American Woodmark expand its remaining Moorefield manufacturing plant. Woodmark plans to invest more than $15 million in its manufacturing operation and create a minimum of 187 jobs within three years. The development office will help pay for a road linking the industrial park to Corridor H, assist with qualifying for state tax credits. The company will be exempted from sales tax for materials and equipment as well.

Transportation has always been an issue in the opening and the development of the area due to the rough terrain and mountainous area. Road building continues with the long-anticipated Corridor H under construction. The 143-mile, four-lane highway will run from the Virginia state line through Hardy, Grant, Tucker, and into Randolph Counties. The latest section to open, in November 2013, was a 4.7-mile stretch in Grant County between an existing State Route 93 connector in Scherr and an existing State Route 93 connector in Bismarck. Work is underway on another 16.2-mile section of the corridor from Mt. Storm into Davis. When this section is completed in early 2015, the project will be approximately 80% complete. Construction costs have reached $1.45 billion with an estimated additional $1 billion cost to complete the project.

In April 2013, groundbreaking ceremonies were held for expansion at two high schools in Hardy County. The $43 million project will involve demolition and significant renovation and expansion at Moorefield High School and East Hardy High School.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	4,456	76.6%
Renter-Occupied	1,362	23.4%
Total-Occupied Units*	5,818	72.0%
Vacant For Rent	125	5.5%
Vacant For-Sale Only	118	5.2%
Vacant Rented/Sold, Not Occ.	41	1.8%
Vacant Seasonal, Recreational	1,245	55.1%
All Other Vacant	731	32.3%
Total Vacant Units	2,260	28.0%
Total	8,078	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	4,456	76.6%	4,440	16	0.4%
Renter-Occupied	1,362	23.4%	1,352	10	0.8%
Total	5,818	100.0%	5,791	27	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	65	1.5%	32	2.4%
2000 to 2004	197	4.4%	50	3.7%
1990 to 1999	1,199	26.9%	129	9.5%
1980 to 1989	994	22.3%	242	17.8%
1970 to 1979	806	18.1%	212	15.6%
1960 to 1969	505	11.3%	197	14.4%
1940 to 1959	279	6.3%	204	15.0%
1939 or Earlier	411	9.2%	295	21.7%
Total	4,456	100.0%	1,362	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	3,516	78.9%	626	46.0%
1 Attached	13	0.3%	0	0.0%
2 to 4	0	0.0%	137	10.1%
5 to 9	31	0.7%	140	10.3%
10 to 19	7	0.2%	53	3.9%
20 to 49	0	0.0%	32	2.4%
50 or More	0	0.0%	0	0.0%
Mobile Home,	889	20.0%	354	26.0%
Boat, RV, Van, Etc.	0	0.0%	19	1.4%
Total	4,456	100.0%	1,362	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	4,456	100.0%
0.50 or Less Occupants Per Room	3,856	86.5%
0.51 to 1.00 Occupants Per Room	594	13.3%
1.01 to 1.50 Occupants Per Room	6	0.1%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,362	100.0%
0.50 or Less Occupants Per Room	999	73.3%
0.51 to 1.00 Occupants Per Room	363	26.7%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	5,818	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Hardy County	17.8%
West Virginia	32.0%

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

Building Permit Data – Hardy County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	117	166	147	104	73	40	41	34	26	33
Units in Single-Family Structures	117	166	147	104	73	38	33	34	26	33
Units in All Multi-Family Structures	0	0	0	0	0	2	8	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	2	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	8	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

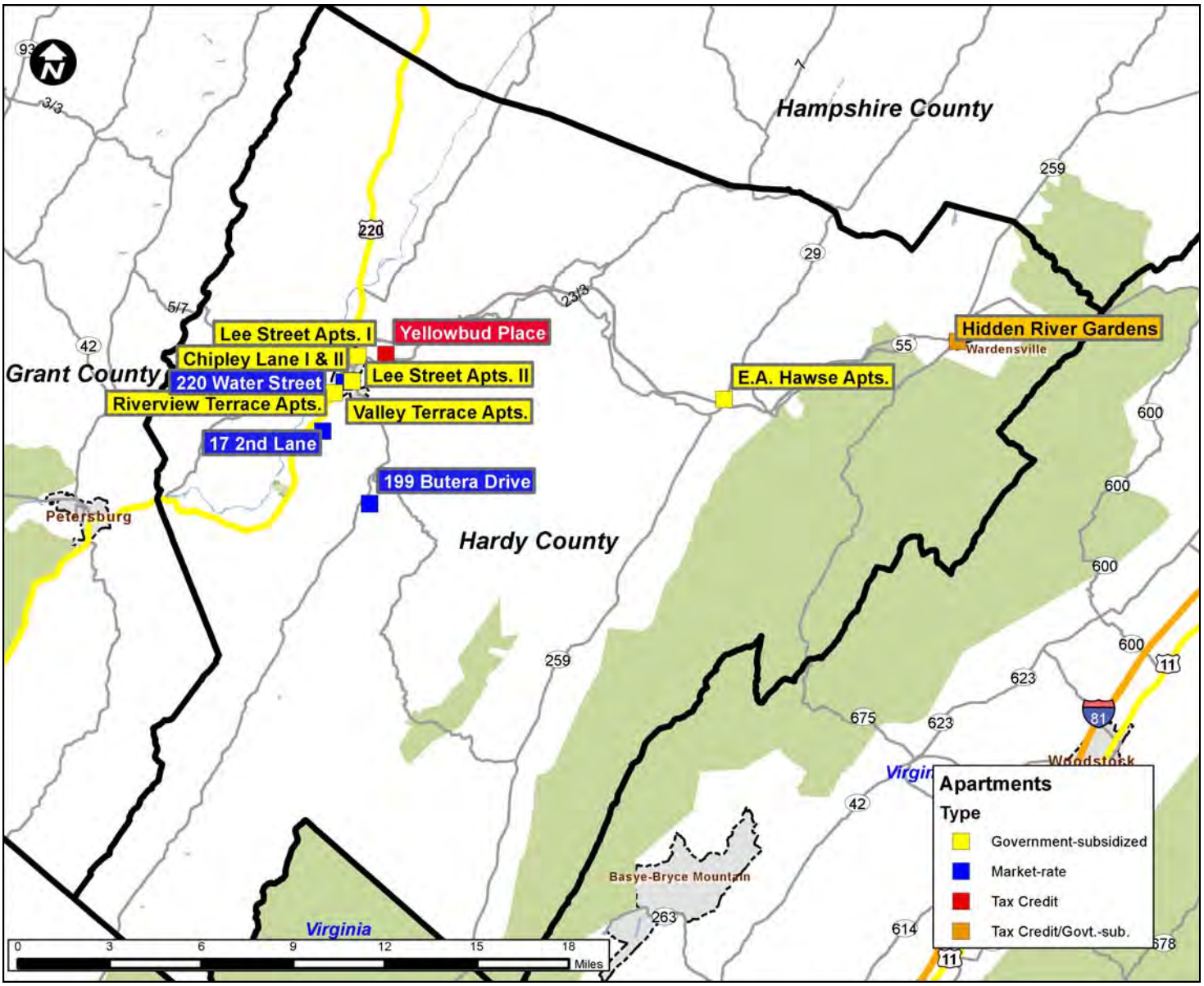
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	3	3	0	100.0%
Tax Credit	1	50	2	96.0%
Tax Credit/Government-Subsidized	1	14	0	100.0%
Government-Subsidized	6	128	3	97.7%
Total	11	195	5	97.4%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	2	66.7%	0	0.0%	$834
Three-Bedroom	1.0	1	33.3%	0	0.0%	$889
Total Market Rate		**3**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	10	20.0%	0	0.0%	$512
Two-Bedroom	1.5	24	48.0%	1	4.2%	$576
Three-Bedroom	1.5	16	32.0%	1	6.3%	$710
Total Tax Credit		**50**	**100.0%**	**2**	**4.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	14	100.0%	0	0.0%	N/A
Total Tax Credit		**14**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	84	65.6%	3	3.6%	One-Bedroom
Two-Bedroom	1.0	40	31.3%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	4	3.1%	0	0.0%	Three-Bedroom
Total		**128**	**100.0%**	**3**	**2.3%**	-
Grand Total		**195**	**100.0%**	**5**	**2.6%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	1	0.0%
1970 to 1979	1	14	0.0%
1980 to 1989	4	71	4.2%
1990 to 1999	4	59	0.0%
2000 to 2004	1	50	4.0%
2005 to 2009	0	0	-
2010 to 2014*	0	0	-
Total	11	195	2.6%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	1	0.0%
B-	2	2	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	50	4.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	12	0.0%
B+	1	32	0.0%
B	3	76	3.9%
B-	1	14	0.0%
C+	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	9	169	5	97.0%
Senior (Age 55+)	2	26	0	100.0%
Total	11	195	5	97.4%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	116	3	97.4%
40% - 60% AMHI (Tax Credit)	50	2	96.0%
0-60% AMHI (All Affordable)	166	5	97.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	26	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	26	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Hardy County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $115,517. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $805, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$115,517
Mortgaged Value = 95% of Median Home Price	$109,741
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$589
Estimated Taxes & Insurance*	$147
Estimated Private Mortgage Insurance**	$69
Estimated Monthly Mortgage Payment	$805

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Hardy County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	117	166	147	104	73	38	33	34	26	33

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county through 2013.

Overall For-Sale Analysis From Zillow (2011 – 2013)			
	2011	2012	2013
Total Number of Sales	44	31	20
Median Sales Price	$105,000	$110,000	$171,000
Median Square Footage	1,562	1,454	1,368
Median Price Per Square Foot	$67	$76	$125
Median Year Built	1999	1982	1989
Median Number of Bedrooms	3	3	3
Median Number of Bathrooms	1.5	1.5	2

Source: Zillow; data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2011 through 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2011-2013 Detailed For Sale Analysis From Zillow					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Sales	3	28	47	12	5
Median Sales Price	$86,667	$119,500	$110,000	$122,500	$117,000
Median Square Footage	1,334	1,235	1,468	2,163	2,400
Median Price Per Square Foot	$65	$97	$75	$57	$49
Median Year Built	1982	1995	1986	1985	1940
Median Number of Bathrooms	1	1	2	2	2

Source: Zillow; data in the chart only represents past sales listed on Zillow.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	2	68	2.9%	0
Average Loan Amount	$114,411	$107,382	106.5%	-
Average Age of Borrower	40	-	-	-
Average Gross Income of Borrower	$37,132	$58,735	63.2%	-
Income to Loan Ratio	32.5%	54.7%	59.3%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

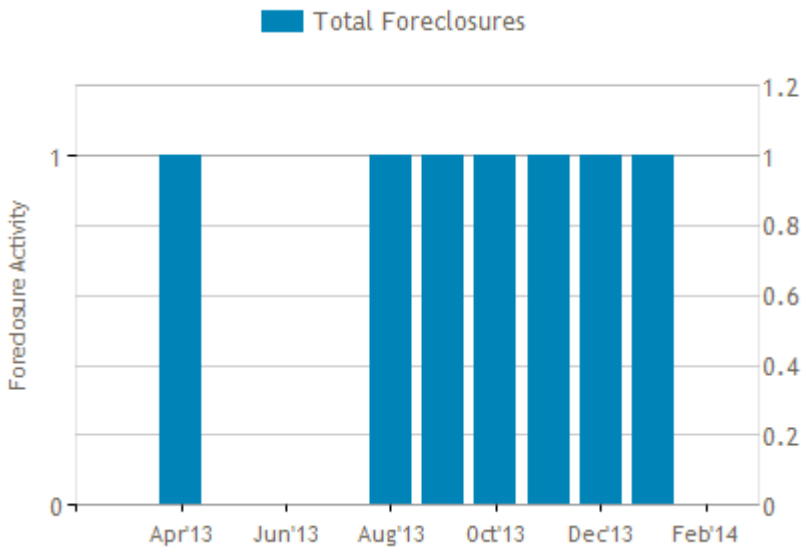
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	5	38	85	20	9	0
Median Listing Price	$69,900	$96,500	$199,000	$224,900	$325,000	N/A
Median Square Footage	566	966	1,840	2,234	3,331	N/A
Median Price Per Square Foot	$123	$100	$108	$101	$98	N/A
Median Year Built	1953	1978	1996	1971	1985	N/A
Median Number of Bathrooms	1	1	2	2	4	N/A

Source: MLS

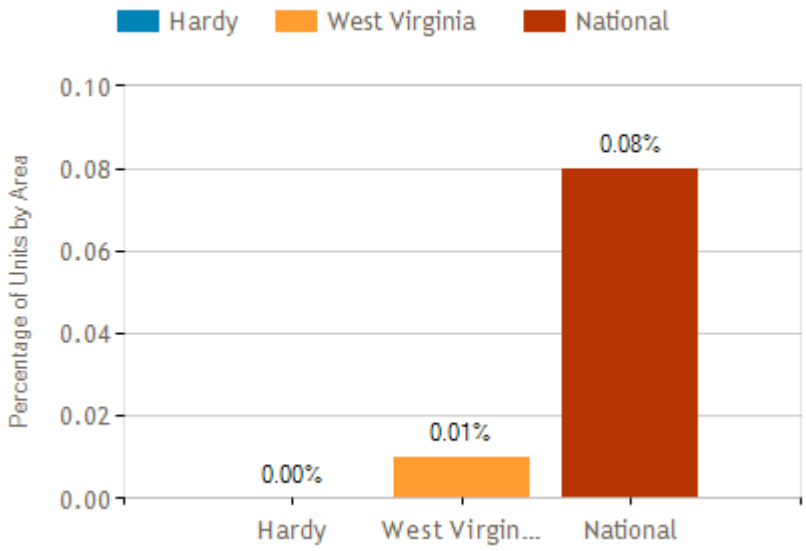
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Hardy County, WV



Geographical Comparison –Hardy County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	427	$0	$20,480	411	-3.7%
41% - 60% AMHI	$20,481	$30,720	241	$20,481	$30,720	232	-3.7%
61% - 100% AMHI	$30,721	$51,200	125	$30,721	$51,200	109	-12.8%
Over 100% AMHI	$51,201	No Limit	232	$51,201	No Limit	224	-3.4%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	371	$0	$20,480	383	3.2%
41% - 60% AMHI	$20,481	$30,720	382	$20,481	$30,720	354	-7.3%
61% - 100% AMHI	$30,721	$51,200	607	$30,721	$51,200	589	-3.0%
Over 100% AMHI	$51,201	No Limit	617	$51,201	No Limit	539	-12.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	798	$0	$20,480	794	-0.5%
41% - 60% AMHI	$20,481	$30,720	623	$20,481	$30,720	586	-5.9%
61% - 100% AMHI	$30,721	$51,200	732	$30,721	$51,200	698	-4.6%
Over 100% AMHI	$51,201	No Limit	849	$51,201	No Limit	763	-10.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	206	$0	$15,200	235	14.1%
41% - 60% AMHI	$15,201	$22,800	89	$15,201	$22,800	95	6.7%
61% - 100% AMHI	$22,801	$38,000	58	$22,801	$38,000	57	-1.7%
Over 100% AMHI	$38,001	No Limit	144	$38,001	No Limit	148	2.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	616	$0	$15,200	693	12.5%
41% - 60% AMHI	$15,201	$22,800	447	$15,201	$22,800	487	8.9%
61% - 100% AMHI	$22,801	$38,000	585	$22,801	$38,000	642	9.7%
Over 100% AMHI	$38,001	No Limit	832	$38,001	No Limit	870	4.6%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	822	$0	$15,200	928	12.9%
41% - 60% AMHI	$15,201	$22,800	536	$15,201	$22,800	582	8.6%
61% - 100% AMHI	$22,801	$38,000	643	$22,801	$38,000	699	8.7%
Over 100% AMHI	$38,001	No Limit	976	$38,001	No Limit	1,018	4.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	555	$0	$25,600	534	-3.8%
Senior (Age 55+)	$0	$19,000	264	$0	$19,000	298	12.9%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(116 + 118 HCV) 234	50	(166 + 107 HCV*) 273
Number of Income-Eligible Family Renter Households	555	241	668
Existing Affordable Housing Penetration Rate – 2014	= 42.2%	= 20.7%	= 40.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	26	0	26
Number of Income-Eligible Senior Renter Households	264	89	295
Penetration Rate – 2014	= 9.8%	N/A	= 8.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(116 + 118 HCV) 234	50	(166 + 107 HCV*) 273
Number of Income-Eligible Family Renter Households	534	232	643
Existing Affordable Housing Penetration Rate – 2019	= 43.8%	= 21.6%	= 42.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	26	0	26
Number of Income-Eligible Senior Renter Households	298	95	330
Penetration Rate – 2019	= 8.7%	N/A	= 7.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	321	238	300	272
41%-60% AMHI (Tax Credit)	191	89	182	95

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Carolyn Strickler, Realtor, Moorefield, West Virginia, (304) 530-3100

When Ms. Strickler was asked about barriers to market entry, she noted many area households currently rent mobile homes and do not have the resources necessary to upgrade to a higher quality residence. In comparing single-family homes in the area that are priced in a similar range to typical mobile homes, Ms. Strickler stated that the mobile homes are of better quality, as single-family homes at this price point are typically dilapidated and suffering deferred maintenance issues. She stated that, in her opinion, affordable housing development in the area is not likely to encounter objections from residents. Ms. Strickler is unaware of any local impact from the oil and gas industries.

Phoebe Miller, Executive Director, Housing Authority of the City of Keyser, (304) 788-2225

Ms. Miller's agency oversees Public Housing in Keyser (Mineral County) and the Housing Choice Voucher programs in Hardy, Hampshire and Mineral counties. She said a definite need for additional affordable housing exists in all three of these counties, and specifically stressed the need for one-bedroom units. Miller also said the oil and gas industry has not impacted these counties and that no barriers exist to market entry. When asked whether "not in my backyard" sentiments might be an issue for affordable housing development, Ms. Miller stated she thought that minimal pushback might occur, recalling an instance when The Woda Group proposed an affordable housing development in Mineral County, and some residents objected. These objections, however, did not impact the project's progress.

Melissa Scott, Hardy County Planner, (304) 530-0257

Ms. Scott said no multifamily developments are planned or proposed and no new rental properties have been constructed in Hardy County in the past few years. When asked about any single-family homes and subdivisions, she said land for several subdivisions has been prepared, but the developments "stalled out." An uptick in the sales of these existing parcels, however, is currently apparent. She specifically mentioned the Lost River Crossing, Ashton Woods, Potomac Valley, Trout Pond, The Summit and Old Fields Heights developments. The newest of these subdivisions broke ground in 2008.

No definite plans for any significant infrastructure improvement exist, although a potential bypass and widening of Interstate 220 has been discussed, and a new waste water treatment plant is nearly finished. An area referred to locally as "Corridor H" is proposed for a new business center to be built by the Rural Development Authority.

Ms. Scott said the area has not been impacted by the oil and gas industries. She said the one test well drilled in the county was dry and is now sealed. Ms. Scott noted the only currently available parcels for residential development are the ones in the aforementioned subdivisions, and also commented that developing new housing in the area is not difficult. She believes the terrain is a potential barrier to market entry, as is the floodplain. It is her belief, however, that these minimal barriers are easily overcome. She also said regulations could be considered a barrier by some.

Although Scott admitted it was "pure speculation" on her part, she believes the Chesapeake Watershed and the Lost River Zone could be impacted by environmental issues.

Construction costs are typical for the area, and zoning regulations are less stringent than standards for most areas of the U.S.; they are, however, more strict than those of most jurisdictions in West Virginia. She cited Hardy County as one of only three counties in the state with zoning laws. Land for sale in the county is abundant, including vacant industrial parks and formerly wooded land that has been recently cleared; she considers land for sale in the county to be affordable. In Scott's opinion, "not in my backyard" issues will be encountered by developers of affordable housing, but she also pointed to a genuine need for housing of that type in Hardy County. Due to the propensity of low-income households residing in mobile homes, she has had to be flexible with zoning regulations to allow manufactured housing in some areas not zoned for those types of structures, stating that manufactured housing is the only option that some residents of the county can afford.

17. Harrison County

A. General Description

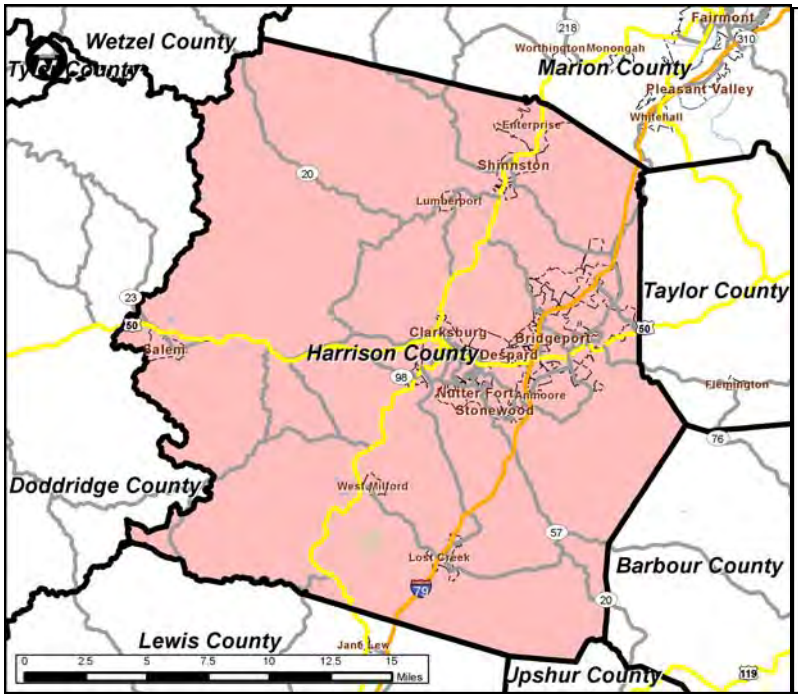
County Seat: Clarksburg
County Size: 416.60 square miles

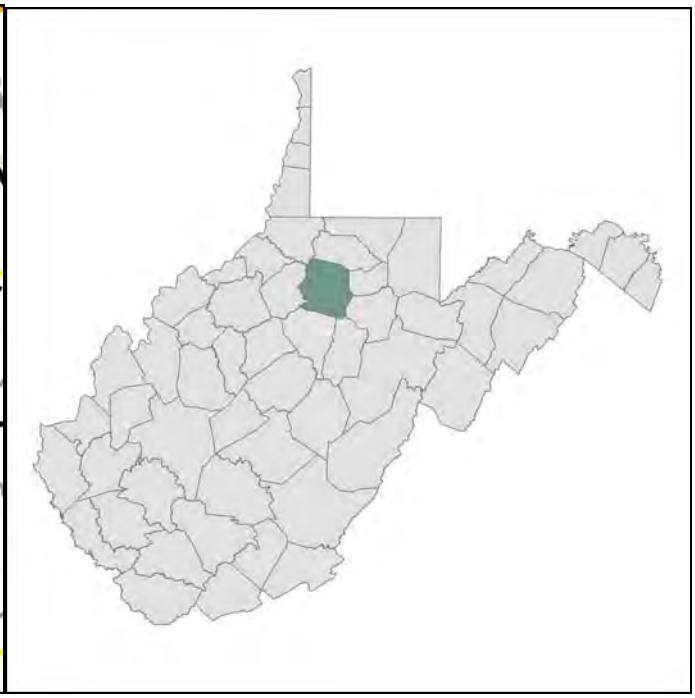
2000 (Census) Population: 68,652
2010 (Census) Population: 69,099
Population Change: +447 (0.7%)

2000 (Census) Households: 27,867
2010 (Census) Households: 28,533
Household Change: +666 (2.4%)

2000 (Census) Median Household Income: $30,304
2010 (Estimate) Median Household Income: $38,296
Income Change: +$7,992 (26.4%)

2000 (Census) Median Home Value: $64,700
2010 (American Community Survey) Median Home Value: $95,500
Home Value Change: +$30,800 (47.6%)





B. Demographic Characteristics and Trends

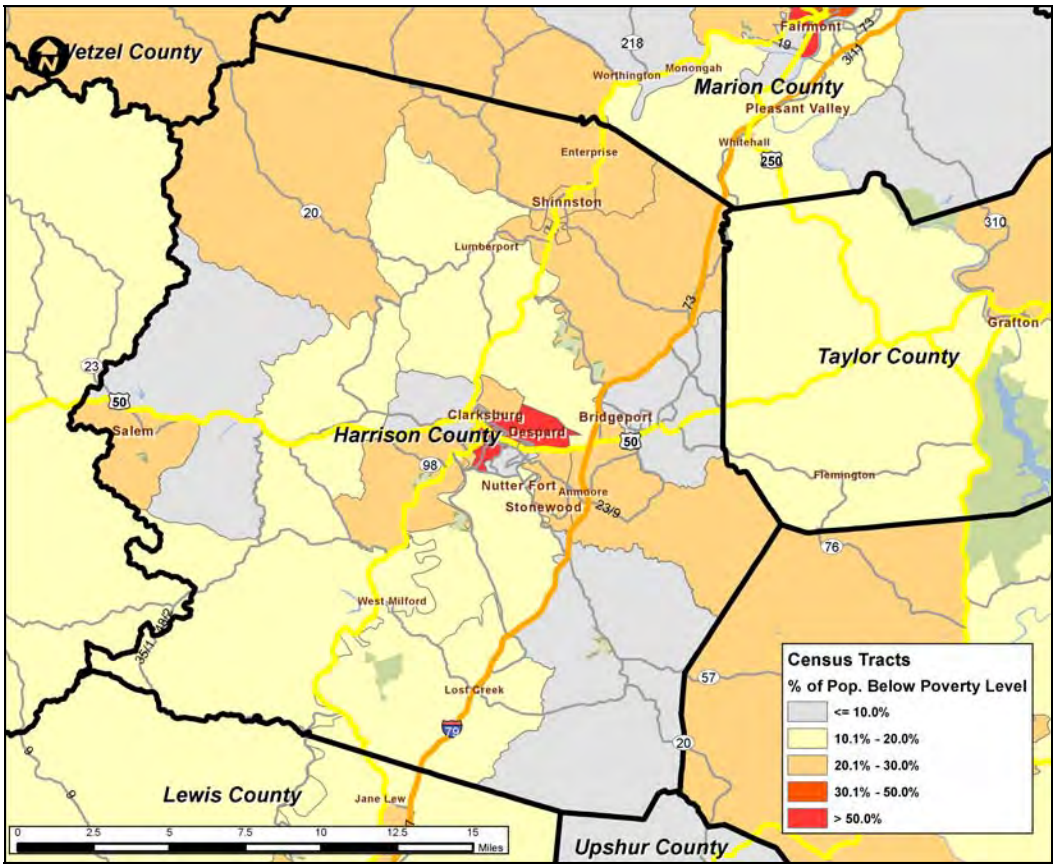
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Harrison County	Population	68,652	69,099	69,821	70,487
	Population Change	-	447	722	666
	Percent Change	-	0.7%	1.0%	1.0%
County Seat: Clarksburg	Population	16,743	16,578	16,508	16,479
	Population Change	-	-165	-70	-29
	Percent Change	-	-1.0%	-0.4%	-0.2%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	13,043	18.9%
Population not living in poverty	56,056	81.1%
Total	69,099	100.0%

Source: American Community Survey (ACS)

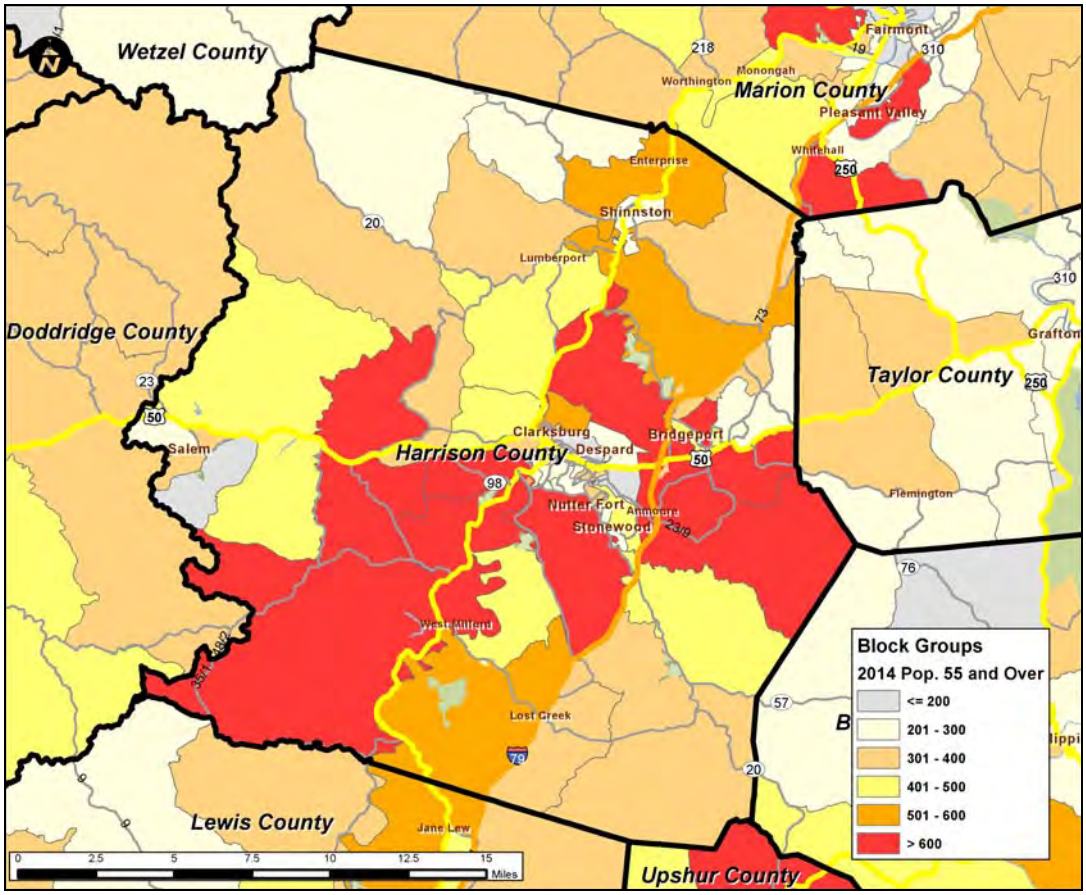


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	16,730	24.2%	16,135	23.1%	15,857	22.5%	-278	-1.7%
20 to 24	3,474	5.0%	3,681	5.3%	3,345	4.7%	-336	-9.1%
25 to 34	8,238	11.9%	8,105	11.6%	7,719	11.0%	-386	-4.8%
35 to 44	8,950	13.0%	8,809	12.6%	8,650	12.3%	-159	-1.8%
45 to 54	10,665	15.4%	10,156	14.5%	9,628	13.7%	-528	-5.2%
55 to 64	9,634	13.9%	10,285	14.7%	10,635	15.1%	350	3.4%
65 to 74	5,945	8.6%	7,101	10.2%	8,744	12.4%	1,643	23.1%
75 & Over	5,463	7.9%	5,549	7.9%	5,909	8.4%	360	6.5%
Total	69,099	100.0%	69,821	100.0%	70,487	100.0%	666	1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	66,306	96.0%
Black	1,121	1.6%
Indian	136	0.2%
Asian	327	0.5%
Pacific Islander	16	0.0%
Some Other Race	124	0.2%
Two or More Races	1,069	1.5%
Total	69,099	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	60,749	87.9%
Moved within Same County	5,108	7.4%
Different County Same State	1,794	2.6%
Moved from Different State	1,324	1.9%
Moved from Abroad	124	0.2%
Total	69,099	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

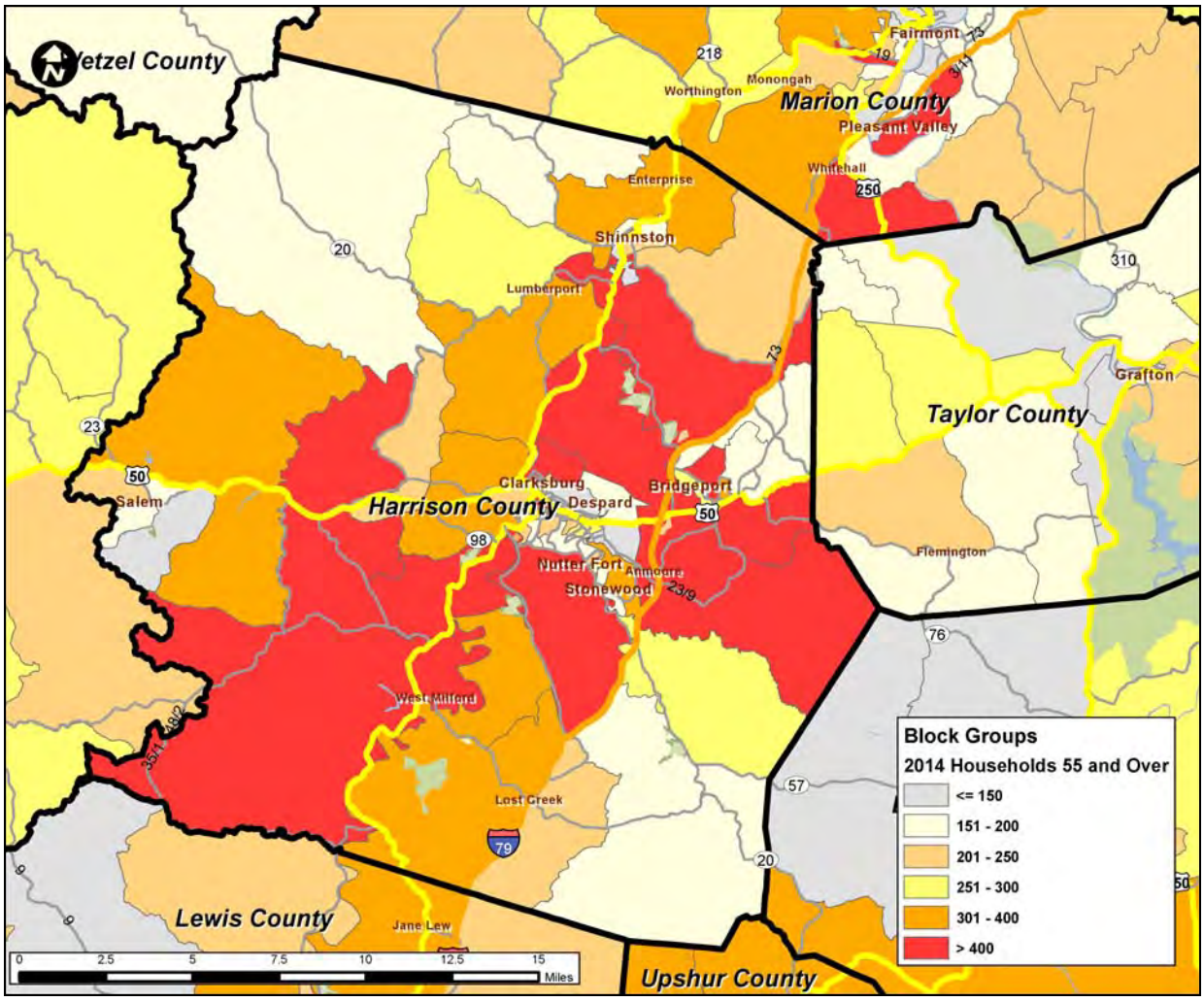
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Harrison County	Households	27,867	28,533	28,959	29,295
	Household Change	-	666	426	336
	Percent Change	-	2.4%	1.5%	1.2%
	Household Size	2.46	2.42	2.38	2.38
County Seat: Clarksburg	Households	7,447	7,213	7,195	7,176
	Household Change	-	-234	-18	-19
	Percent Change	-	-3.1%	-0.2%	-0.3%
	Household Size	2.2	2.3	2.29	2.30

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	928	3.3%	856	3.0%	779	2.7%	-77	-9.0%
25 to 34	3,647	12.8%	3,559	12.3%	3,322	11.3%	-237	-6.7%
35 to 44	4,617	16.2%	4,512	15.6%	4,353	14.9%	-159	-3.5%
45 to 54	5,939	20.8%	5,593	19.3%	5,190	17.7%	-403	-7.2%
55 to 64	5,713	20.0%	6,034	20.8%	6,121	20.9%	87	1.4%
65 to 74	3,873	13.6%	4,564	15.8%	5,503	18.8%	939	20.6%
75 to 84	2,709	9.5%	2,664	9.2%	2,835	9.7%	171	6.4%
85 & Over	1,107	3.9%	1,177	4.1%	1,192	4.1%	15	1.3%
Total	28,533	100.0%	28,959	100.0%	29,295	100.0%	336	1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



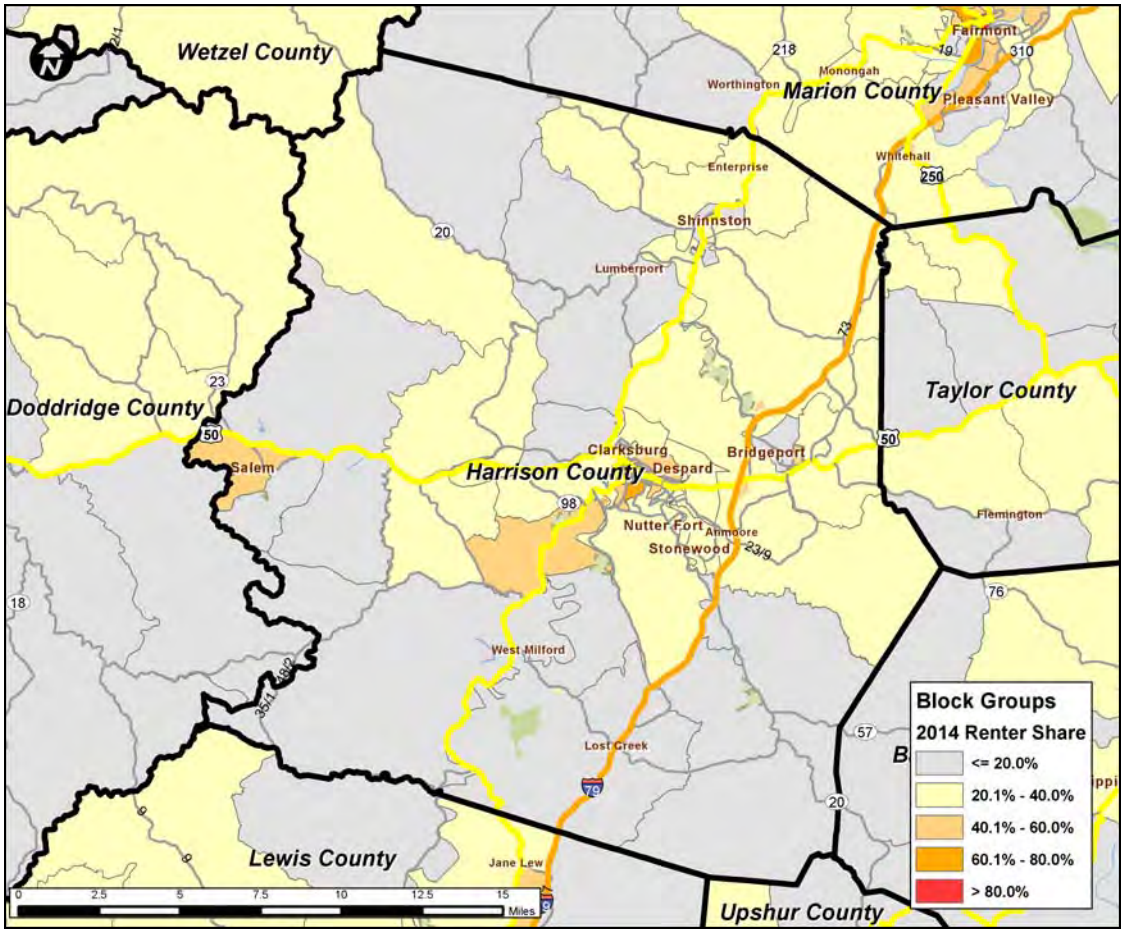
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	21,101	74.0%	20,680	71.4%	21,140	72.2%
Renter-Occupied	7,432	26.0%	8,279	28.6%	8,155	27.8%
Total	28,533	100.0%	28,959	100.0%	29,295	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	11,075	82.6%	11,909	82.5%	12,828	82.0%
Renter-Occupied	2,327	17.4%	2,530	17.5%	2,823	18.0%
Total	13,402	100.0%	14,439	100.0%	15,651	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,470	41.9%	3,453	42.3%	-17	-0.5%
2 Persons	2,157	26.0%	2,106	25.8%	-51	-2.3%
3 Persons	1,282	15.5%	1,262	15.5%	-20	-1.6%
4 Persons	836	10.1%	815	10.0%	-20	-2.5%
5 Persons+	535	6.5%	519	6.4%	-15	-2.9%
Total	8,279	100.0%	8,155	100.0%	-124	-1.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	4,962	24.0%	5,126	24.2%	164	3.3%
2 Persons	7,951	38.4%	8,096	38.3%	145	1.8%
3 Persons	3,518	17.0%	3,605	17.1%	87	2.5%
4 Persons	2,638	12.8%	2,672	12.6%	34	1.3%
5 Persons+	1,611	7.8%	1,641	7.8%	30	1.9%
Total	20,680	100.0%	21,140	100.0%	460	2.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,732	68.5%	1,919	68.0%	186	10.8%
2 Persons	482	19.1%	549	19.5%	67	14.0%
3 Persons	103	4.1%	112	4.0%	9	8.4%
4 Persons	84	3.3%	107	3.8%	23	26.9%
5 Persons+	128	5.1%	136	4.8%	8	6.0%
Total	2,530	100.0%	2,823	100.0%	293	11.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,905	32.8%	4,202	32.8%	297	7.6%
2 Persons	5,778	48.5%	6,166	48.1%	388	6.7%
3 Persons	1,333	11.2%	1,469	11.5%	136	10.2%
4 Persons	530	4.4%	581	4.5%	51	9.7%
5 Persons+	363	3.1%	410	3.2%	47	12.9%
Total	11,909	100.0%	12,828	100.0%	919	7.7%

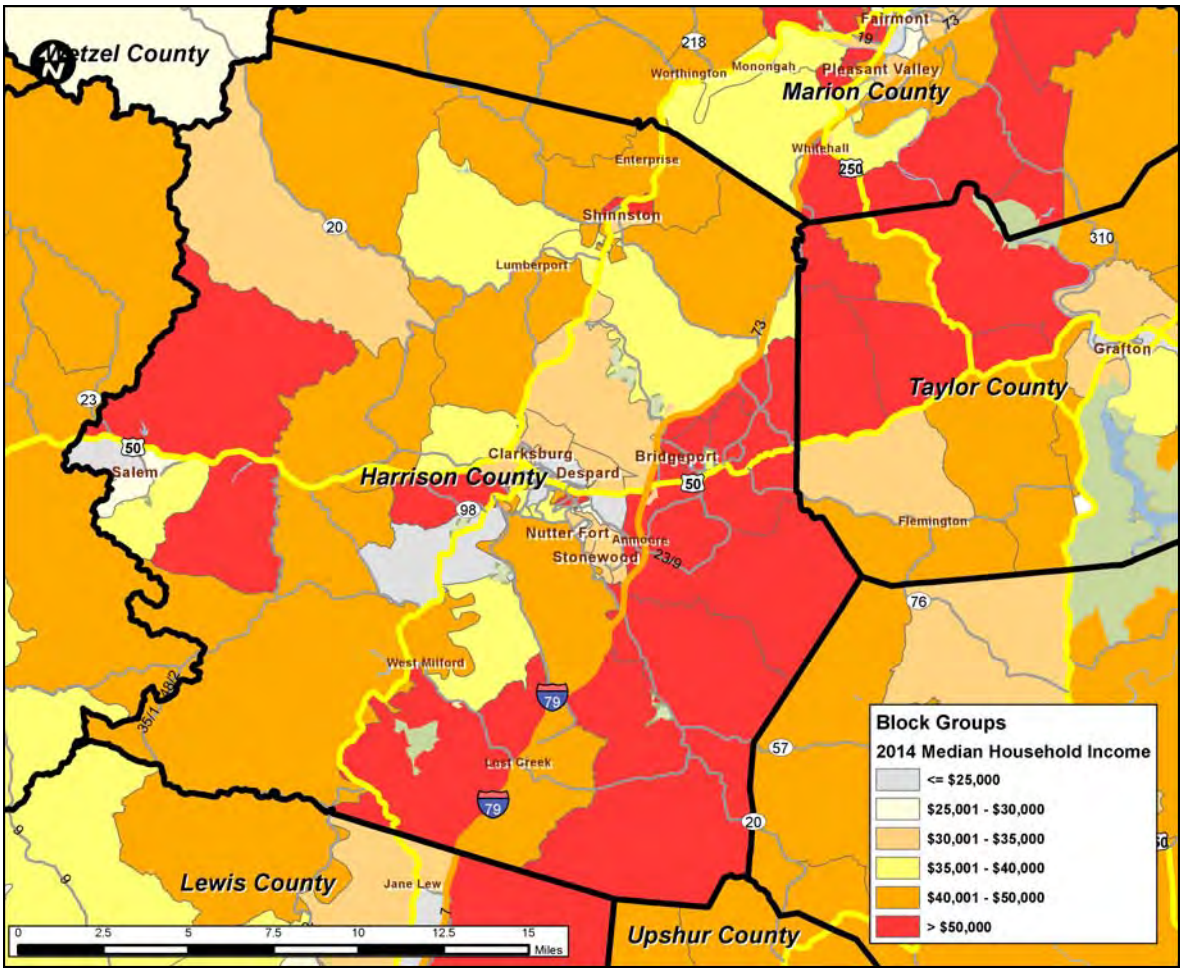
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	3,279	11.5%	3,357	11.6%	3,192	10.9%
$10,000 to $19,999	4,434	15.5%	4,199	14.5%	3,991	13.6%
$20,000 to $29,999	4,029	14.1%	3,898	13.5%	3,782	12.9%
$30,000 to $39,999	3,043	10.7%	3,033	10.5%	3,099	10.6%
$40,000 to $49,999	3,137	11.0%	2,766	9.6%	2,669	9.1%
$50,000 to $59,999	2,252	7.9%	2,582	8.9%	2,523	8.6%
$60,000 to $74,999	2,515	8.8%	2,868	9.9%	2,976	10.2%
$75,000 to $99,999	2,707	9.5%	3,028	10.5%	3,190	10.9%
$100,000 to $124,999	1,710	6.0%	1,910	6.6%	2,072	7.1%
$124,999 to $149,999	769	2.7%	728	2.5%	1,003	3.4%
$150,000 to $199,999	370	1.3%	291	1.0%	444	1.5%
$200,000+	289	1.0%	301	1.0%	354	1.2%
Total	28,533	100.0%	28,959	100.0%	29,295	100.0%
Median Income	$38,296		$39,977		$42,186	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



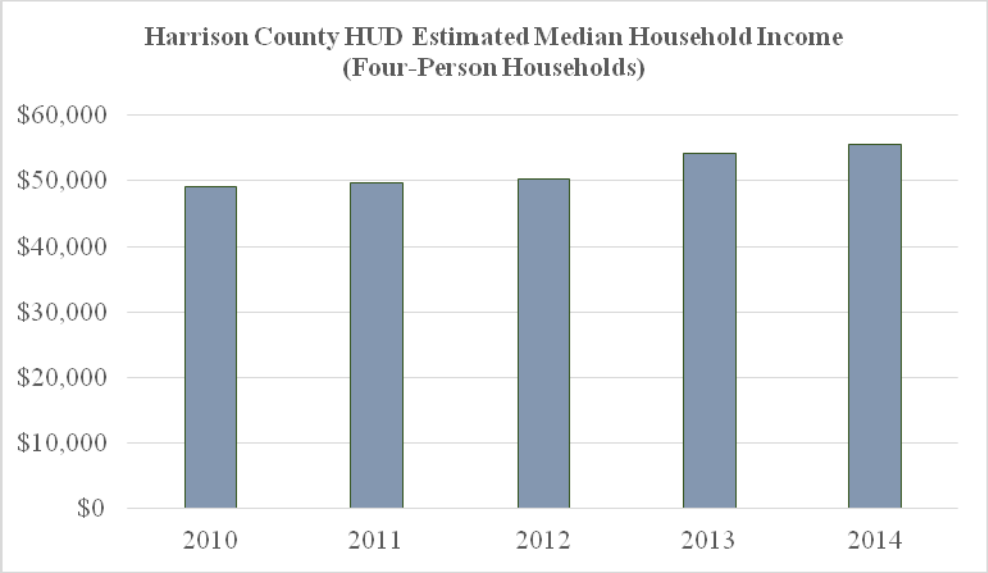
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,211	9.0%	1,293	9.0%	1,342	8.6%
$10,000 to $19,999	2,847	21.2%	2,724	18.9%	2,679	17.1%
$20,000 to $29,999	2,312	17.2%	2,354	16.3%	2,464	15.7%
$30,000 to $39,999	1,723	12.9%	1,835	12.7%	2,000	12.8%
$40,000 to $49,999	1,332	9.9%	1,350	9.3%	1,477	9.4%
$50,000 to $59,999	838	6.3%	1,072	7.4%	1,176	7.5%
$60,000 to $74,999	905	6.8%	1,160	8.0%	1,307	8.4%
$75,000 to $99,999	1,053	7.9%	1,312	9.1%	1,462	9.3%
$100,000 to $124,999	602	4.5%	757	5.2%	909	5.8%
$124,999 to $149,999	295	2.2%	302	2.1%	441	2.8%
$150,000 to $199,999	140	1.0%	117	0.8%	187	1.2%
$200,000+	143	1.1%	164	1.1%	205	1.3%
Total	13,402	100.0%	14,439	100.0%	15,651	100.0%
Median Income	$31,922		$34,626		$36,701	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$49,000	-
2011	$49,700	1.4%
2012	$50,300	1.2%
2013	$54,200	7.8%
2014	$55,500	2.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	911	523	211	108	97	1,851
$10,000 to $19,999	939	411	188	169	55	1,762
$20,000 to $29,999	346	238	254	92	138	1,069
$30,000 to $39,999	152	268	101	46	19	586
$40,000 to $49,999	237	180	88	115	56	677
$50,000 to $59,999	141	122	70	38	55	427
$60,000 to $74,999	129	34	145	40	11	360
$75,000 to $99,999	95	76	56	64	9	301
$100,000 to $124,999	64	55	16	18	11	164
$125,000 to $149,999	24	11	13	55	15	118
$150,000 to $199,999	13	26	7	12	10	69
$200,000 & Over	20	7	5	8	9	50
Total	3,072	1,954	1,155	766	486	7,432

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,048	550	232	127	119	2,076
$10,000 to $19,999	981	426	192	188	44	1,830
$20,000 to $29,999	409	259	255	97	152	1,172
$30,000 to $39,999	152	317	115	48	22	654
$40,000 to $49,999	225	162	79	106	64	637
$50,000 to $59,999	200	171	87	54	54	566
$60,000 to $74,999	177	42	191	48	15	473
$75,000 to $99,999	126	109	74	73	15	397
$100,000 to $124,999	92	71	31	21	17	232
$125,000 to $149,999	31	12	11	56	12	122
$150,000 to $199,999	12	28	9	9	10	67
$200,000 & Over	18	10	6	9	9	53
Total	3,470	2,157	1,282	836	535	8,279

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	981	509	232	107	110	1,940
$10,000 to $19,999	949	410	188	175	37	1,759
$20,000 to $29,999	391	233	242	93	141	1,100
$30,000 to $39,999	163	322	105	48	18	657
$40,000 to $49,999	221	162	70	94	72	619
$50,000 to $59,999	205	160	89	65	52	572
$60,000 to $74,999	191	48	194	40	19	492
$75,000 to $99,999	147	114	76	78	18	433
$100,000 to $124,999	117	72	28	25	16	258
$125,000 to $149,999	40	20	20	67	18	166
$150,000 to $199,999	17	50	13	7	16	103
$200,000 & Over	30	4	5	15	2	56
Total	3,453	2,106	1,262	815	519	8,155

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	549	464	204	105	87	1,408
$10,000 to $19,999	312	265	180	161	31	949
$20,000 to $29,999	161	181	246	86	117	790
$30,000 to $39,999	77	223	94	39	12	445
$40,000 to $49,999	142	156	76	112	42	528
$50,000 to $59,999	77	111	63	35	39	324
$60,000 to $74,999	73	21	123	32	2	251
$75,000 to $99,999	24	49	46	60	5	185
$100,000 to $124,999	35	43	12	12	8	110
$125,000 to $149,999	10	5	7	37	8	67
$150,000 to $199,999	5	6	4	6	5	26
$200,000 & Over	8	3	1	4	5	20
Total	1,472	1,528	1,056	688	360	5,105

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	623	490	223	123	110	1,569
$10,000 to $19,999	375	275	182	183	31	1,045
$20,000 to $29,999	209	196	248	87	131	871
$30,000 to $39,999	70	253	106	41	10	480
$40,000 to $49,999	129	129	65	103	50	476
$50,000 to $59,999	107	154	81	49	44	434
$60,000 to $74,999	112	22	171	39	4	349
$75,000 to $99,999	42	73	60	66	4	244
$100,000 to $124,999	49	62	25	16	9	161
$125,000 to $149,999	9	9	7	39	8	71
$150,000 to $199,999	9	9	6	3	5	31
$200,000 & Over	5	3	4	3	2	17
Total	1,738	1,675	1,179	751	407	5,749

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	546	444	221	104	99	1,415
$10,000 to $19,999	322	258	178	169	24	951
$20,000 to $29,999	168	166	231	80	124	769
$30,000 to $39,999	61	243	98	40	7	449
$40,000 to $49,999	108	116	60	86	53	422
$50,000 to $59,999	97	143	81	60	42	423
$60,000 to $74,999	107	25	170	32	7	341
$75,000 to $99,999	42	75	65	71	5	258
$100,000 to $124,999	57	60	22	14	8	162
$125,000 to $149,999	12	14	10	43	11	90
$150,000 to $199,999	9	13	11	2	4	39
$200,000 & Over	6	0	2	7	0	14
Total	1,534	1,557	1,150	708	384	5,332

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	319	217	35	64	24	660
$10,000 to $19,999	52	187	192	104	102	638
$20,000 to $29,999	160	305	211	191	60	927
$30,000 to $39,999	79	187	223	336	49	874
$40,000 to $49,999	346	261	246	170	254	1,276
$50,000 to $59,999	148	371	219	256	96	1,089
$60,000 to $74,999	115	467	318	257	203	1,359
$75,000 to $99,999	52	332	421	487	178	1,469
$100,000 to $124,999	19	201	307	245	226	997
$125,000 to $149,999	4	108	153	64	77	406
$150,000 to $199,999	11	39	49	76	29	204
$200,000 & Over	3	47	38	16	21	126
Total	1,308	2,721	2,412	2,266	1,318	10,026

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	236	164	19	44	32	495
$10,000 to $19,999	22	129	145	67	90	454
$20,000 to $29,999	110	215	155	147	45	673
$30,000 to $39,999	57	149	168	315	30	717
$40,000 to $49,999	263	169	177	127	205	941
$50,000 to $59,999	136	316	257	249	94	1,053
$60,000 to $74,999	138	428	331	271	191	1,359
$75,000 to $99,999	75	272	434	491	200	1,472
$100,000 to $124,999	14	199	275	256	247	991
$125,000 to $149,999	2	60	142	78	72	355
$150,000 to $199,999	3	25	44	53	18	143
$200,000 & Over	2	45	39	10	23	119
Total	1,057	2,173	2,185	2,108	1,247	8,771

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	201	139	20	46	28	434
$10,000 to $19,999	4	109	115	55	77	361
$20,000 to $29,999	92	158	139	121	40	549
$30,000 to $39,999	55	132	149	290	25	651
$40,000 to $49,999	211	118	152	112	176	769
$50,000 to $59,999	126	263	220	235	80	924
$60,000 to $74,999	140	393	337	273	185	1,327
$75,000 to $99,999	76	254	440	493	207	1,471
$100,000 to $124,999	11	196	277	260	257	1,001
$125,000 to $149,999	4	80	185	109	94	472
$150,000 to $199,999	4	39	59	82	34	218
$200,000 & Over	1	50	43	14	27	135
Total	924	1,930	2,136	2,091	1,231	8,312

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	362	59	8	3	11	443
$10,000 to $19,999	627	146	8	8	24	812
$20,000 to $29,999	185	58	8	7	21	278
$30,000 to $39,999	75	46	7	7	7	141
$40,000 to $49,999	95	24	12	3	14	148
$50,000 to $59,999	64	11	8	3	16	103
$60,000 to $74,999	56	13	22	9	10	109
$75,000 to $99,999	71	26	10	4	4	116
$100,000 to $124,999	29	12	3	5	3	53
$125,000 to $149,999	14	7	7	17	7	51
$150,000 to $199,999	9	20	3	7	5	44
$200,000 & Over	12	4	4	4	4	29
Total	1,600	425	98	77	126	2,327

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	425	61	8	4	9	507
$10,000 to $19,999	606	151	10	5	13	785
$20,000 to $29,999	200	63	7	11	21	301
$30,000 to $39,999	82	65	9	6	13	174
$40,000 to $49,999	96	33	13	4	14	161
$50,000 to $59,999	93	17	6	5	10	131
$60,000 to $74,999	65	20	21	9	11	125
$75,000 to $99,999	84	36	14	7	11	153
$100,000 to $124,999	43	9	6	4	9	71
$125,000 to $149,999	22	3	4	17	5	51
$150,000 to $199,999	3	19	3	6	5	36
$200,000 & Over	13	7	2	6	7	35
Total	1,732	482	103	84	128	2,530

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	436	64	10	3	11	525
$10,000 to $19,999	627	152	10	6	13	808
$20,000 to $29,999	222	68	11	14	17	331
$30,000 to $39,999	103	80	7	8	12	209
$40,000 to $49,999	114	46	10	8	19	197
$50,000 to $59,999	109	17	8	5	10	149
$60,000 to $74,999	83	24	23	8	12	150
$75,000 to $99,999	106	39	11	7	12	176
$100,000 to $124,999	60	12	6	11	8	97
$125,000 to $149,999	28	6	10	24	8	76
$150,000 to $199,999	8	38	2	5	12	64
$200,000 & Over	24	5	3	8	2	42
Total	1,919	549	112	107	136	2,823

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	396	279	57	22	15	768
$10,000 to $19,999	1,347	567	75	22	24	2,035
$20,000 to $29,999	625	1,104	180	97	29	2,034
$30,000 to $39,999	466	915	137	36	29	1,583
$40,000 to $49,999	292	698	132	16	46	1,184
$50,000 to $59,999	161	381	117	35	41	736
$60,000 to $74,999	148	416	133	70	30	796
$75,000 to $99,999	107	524	190	42	75	937
$100,000 to $124,999	74	329	73	64	8	549
$125,000 to $149,999	33	102	52	31	26	244
$150,000 to $199,999	18	54	9	11	4	97
$200,000 & Over	20	72	9	7	5	113
Total	3,685	5,440	1,165	453	332	11,075

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	422	271	57	23	14	786
$10,000 to $19,999	1,317	513	66	22	20	1,938
$20,000 to $29,999	649	1,095	182	91	35	2,053
$30,000 to $39,999	485	939	155	43	39	1,661
$40,000 to $49,999	309	683	135	17	44	1,189
$50,000 to $59,999	233	485	142	47	32	941
$60,000 to $74,999	192	523	185	102	33	1,035
$75,000 to $99,999	131	631	239	60	99	1,159
$100,000 to $124,999	95	401	99	76	15	686
$125,000 to $149,999	35	114	53	28	20	251
$150,000 to $199,999	12	40	11	11	7	81
$200,000 & Over	23	84	7	9	4	129
Total	3,905	5,778	1,333	530	363	11,909

Source: Ribbon Demographics; ESRI; Urban Decision Group

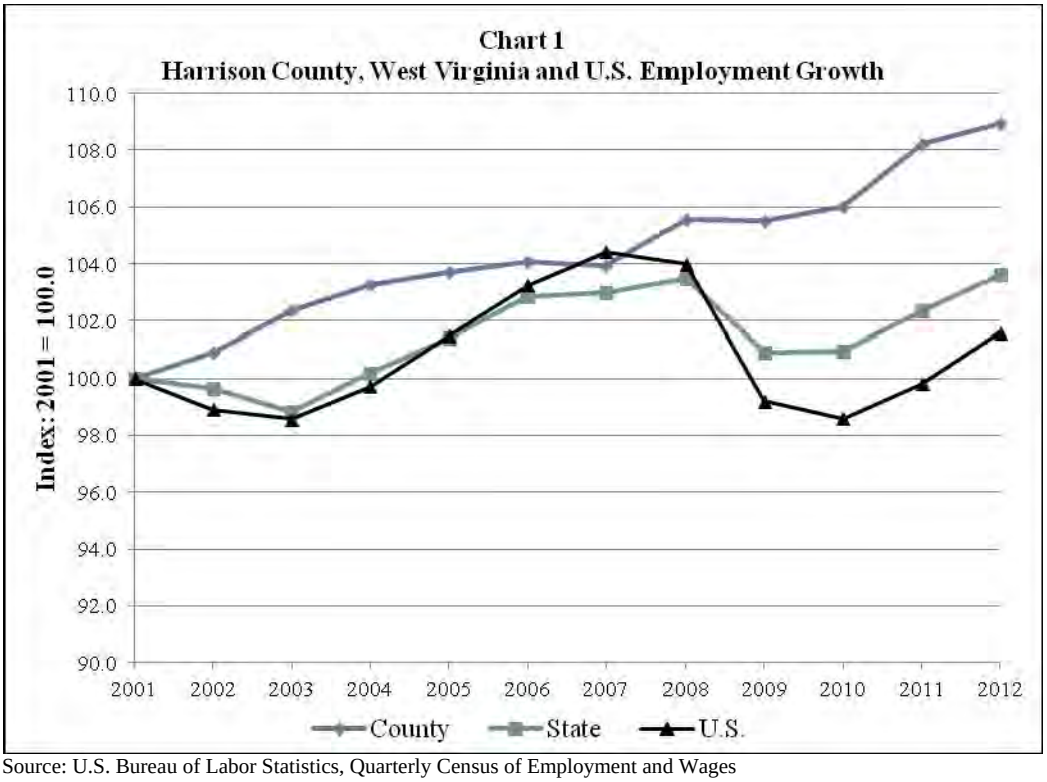
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	449	263	64	25	16	818
$10,000 to $19,999	1,271	492	69	22	17	1,871
$20,000 to $29,999	700	1,136	181	80	36	2,133
$30,000 to $39,999	526	1,002	175	46	41	1,791
$40,000 to $49,999	356	711	149	12	52	1,280
$50,000 to $59,999	277	509	147	59	35	1,028
$60,000 to $74,999	211	583	200	125	39	1,157
$75,000 to $99,999	157	683	263	75	108	1,286
$100,000 to $124,999	137	449	123	79	25	813
$125,000 to $149,999	63	170	76	34	22	366
$150,000 to $199,999	19	66	14	12	12	123
$200,000 & Over	35	103	8	11	5	163
Total	4,202	6,166	1,469	581	410	12,828

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Harrison County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Harrison County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Harrison County, State and U.S. Employment, 2001-2012						
	Harrison County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	31,732		686		129,636	
2002	32,027	0.9%	683	-0.4%	128,234	-1.1%
2003	32,484	1.4%	678	-0.8%	127,796	-0.3%
2004	32,768	0.9%	687	1.3%	129,278	1.2%
2005	32,913	0.4%	695	1.2%	131,572	1.8%
2006	33,028	0.3%	705	1.4%	133,834	1.7%
2007	32,980	-0.1%	706	0.1%	135,366	1.1%
2008	33,491	1.5%	710	0.5%	134,806	-0.4%
2009	33,477	0.0%	692	-2.5%	128,608	-4.6%
2010	33,634	0.5%	692	0.1%	127,820	-0.6%
2011	34,346	2.1%	702	1.4%	129,411	1.2%
2012	34,571	0.7%	711	1.2%	131,696	1.8%
Change						
2001-12	2,839	8.9%	25	3.6%	2,061	1.6%
2001-03	752	2.4%	-8	-1.1%	-1,840	-1.4%
2003-07	496	1.5%	28	4.2%	7,570	5.9%
2007-12	1,591	4.8%	4	0.6%	-3,670	-2.7%

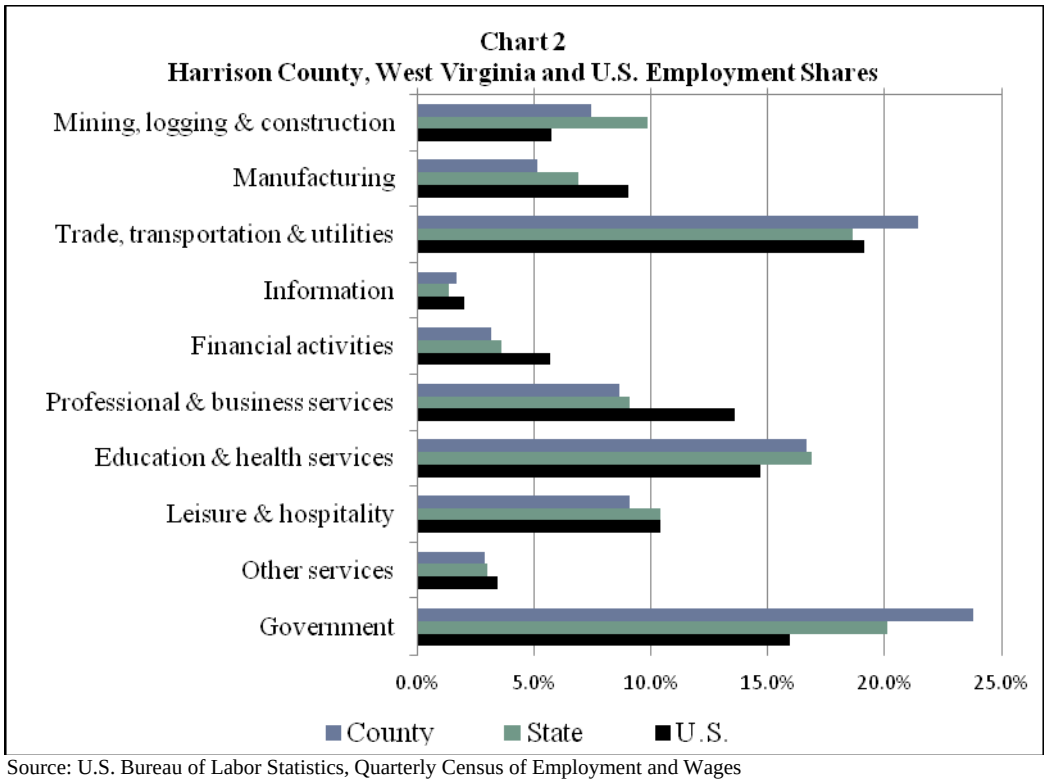
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Harrison County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Harrison County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	2,568	7.4%	75.3	129.1
Manufacturing	1,778	5.1%	74.5	56.9
Trade, Transportation and Utilities	7,421	21.5%	115.0	112.1
Information	581	1.7%	124.9	82.7
Financial Activities	1,094	3.2%	88.4	55.5
Professional and Business Services	2,995	8.7%	95.4	63.8
Educational and Health Services	5,772	16.7%	98.6	113.3
Leisure and Hospitality	3,142	9.1%	87.0	87.1
Other Services	990	2.9%	96.4	82.9
Total Private Sector	**26,352**	**76.2%**	**95.5**	**90.7**
Total Government	**8,219**	**23.8%**	**118.0**	**148.7**
Total Payroll Employment	**34,571**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

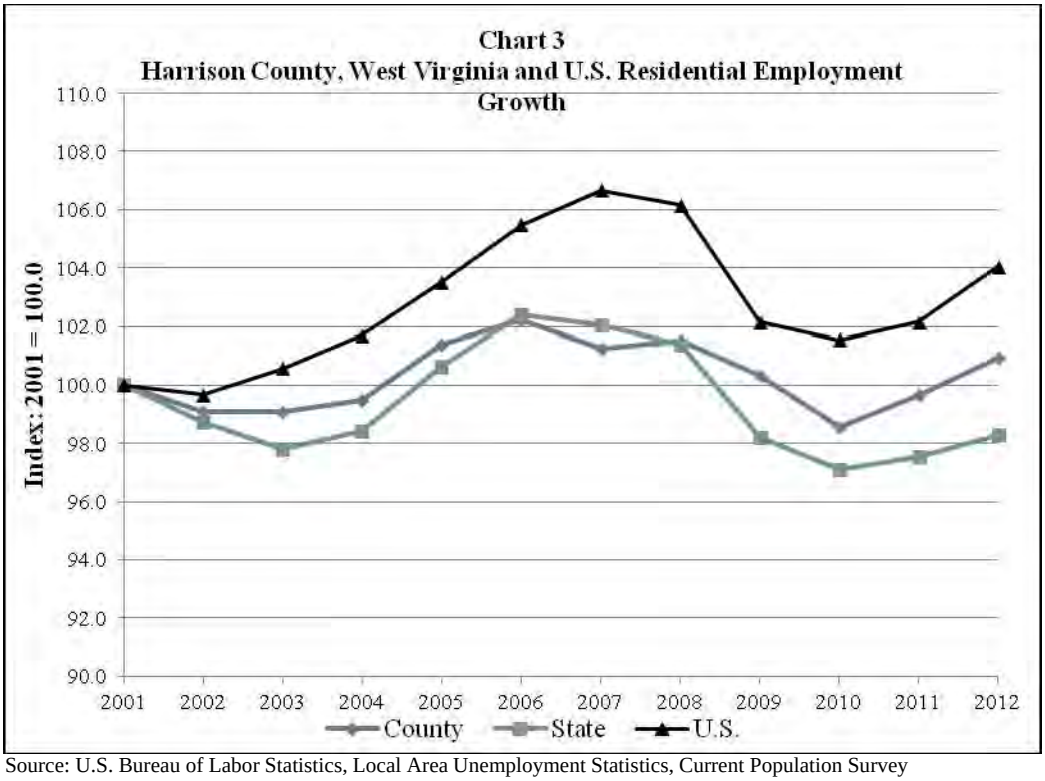


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Harrison County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Harrison County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Harrison County; this one considers the number of Harrison County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

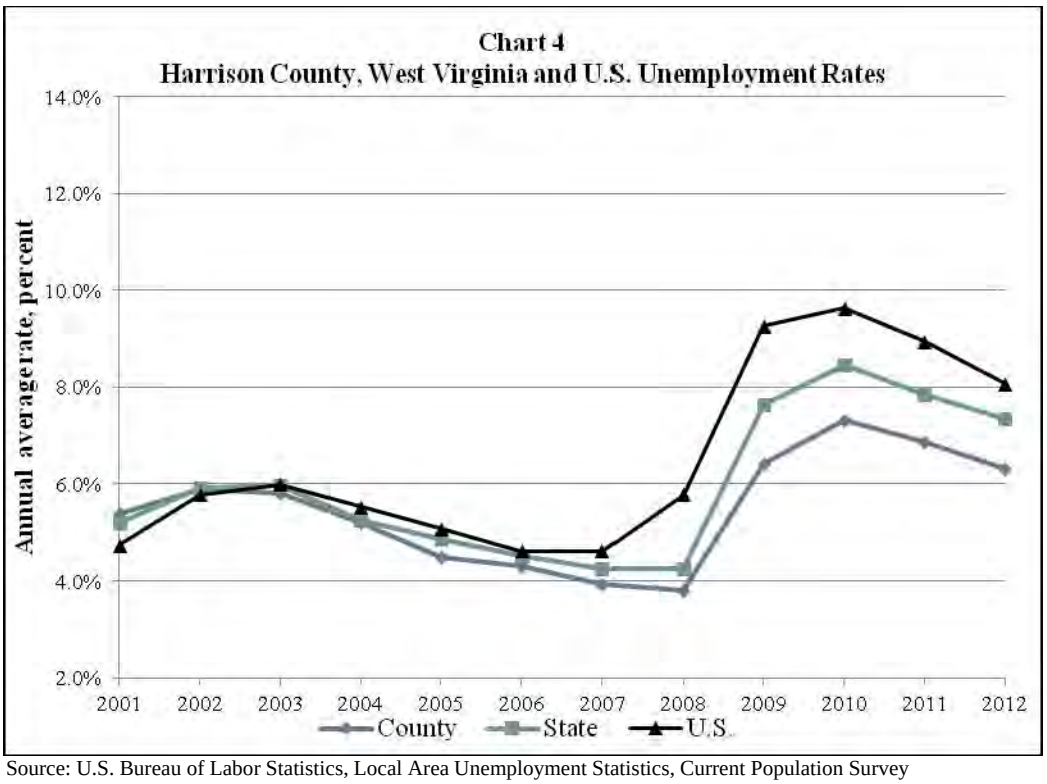
Table 3 Harrison County, State and U.S. Residential Employment, 2001-2012						
	Harrison County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	29,100		759		136,933	
2002	28,841	-0.9%	749	-1.3%	136,485	-0.3%
2003	28,830	0.0%	742	-0.9%	137,736	0.9%
2004	28,954	0.4%	747	0.6%	139,252	1.1%
2005	29,507	1.9%	764	2.3%	141,730	1.8%
2006	29,752	0.8%	777	1.8%	144,427	1.9%
2007	29,469	-1.0%	774	-0.4%	146,047	1.1%
2008	29,536	0.2%	769	-0.6%	145,362	-0.5%
2009	29,199	-1.1%	745	-3.2%	139,878	-3.8%
2010	28,678	-1.8%	737	-1.1%	139,064	-0.6%
2011	29,002	1.1%	740	0.4%	139,869	0.6%
2012	29,378	1.3%	746	0.8%	142,469	1.9%
Change						
2001-12	278	1.0%	-13	-1.7%	5,536	4.0%
2001-03	-270	-0.9%	-16	-2.2%	803	0.6%
2003-07	639	2.2%	32	4.3%	8,311	6.0%
2007-10	-791	-2.7%	-37	-4.8%	-6,983	-4.8%
2010-12	700	2.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Harrison County, state and U.S. unemployment rates over the past decade. The table also shows the Harrison County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Harrison County Labor Force Statistics and Comparative Unemployment Rates						
	Harrison County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Harrison County	West Virginia	U.S.
2001	30,758	29,100	1,658	5.4%	5.2%	4.7%
2002	30,644	28,841	1,803	5.9%	5.9%	5.8%
2003	30,611	28,830	1,781	5.8%	6.0%	6.0%
2004	30,548	28,954	1,594	5.2%	5.3%	5.5%
2005	30,897	29,507	1,390	4.5%	4.9%	5.1%
2006	31,090	29,752	1,338	4.3%	4.5%	4.6%
2007	30,677	29,469	1,208	3.9%	4.2%	4.6%
2008	30,706	29,536	1,170	3.8%	4.2%	5.8%
2009	31,204	29,199	2,005	6.4%	7.6%	9.3%
2010	30,941	28,678	2,263	7.3%	8.4%	9.6%
2011	31,140	29,002	2,138	6.9%	7.8%	8.9%
2012	31,361	29,378	1,983	6.3%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Harrison County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	31,140	29,002	2,138	6.9%
2012 January	30,730	28,599	2,131	6.9%
2012 February	30,928	28,738	2,190	7.1%
2012 March	30,630	28,668	1,962	6.4%
2012 April	31,108	29,220	1,888	6.1%
2012 May	31,524	29,501	2,023	6.4%
2012 June	31,839	29,748	2,091	6.6%
2012 July	31,924	29,971	1,953	6.1%
2012 August	31,591	29,590	2,001	6.3%
2012 September	31,601	29,669	1,932	6.1%
2012 October	31,481	29,640	1,841	5.8%
2012 November	31,417	29,608	1,809	5.8%
2012 December	31,556	29,578	1,978	6.3%
2012 Annual	31,361	29,378	1,983	6.3%
2013 January	31,569	29,404	2,165	6.9%
2013 February	31,488	29,402	2,086	6.6%
2013 March	31,163	29,366	1,797	5.8%
2013 April	31,477	29,753	1,724	5.5%
2013 May	31,624	30,086	1,538	4.9%
2013 June	31,774	30,132	1,642	5.2%
2013 July	31,769	30,150	1,619	5.1%
2013 August	31,899	30,322	1,577	4.9%
2013 September	32,322	30,821	1,501	4.6%
2013 October	32,277	30,766	1,511	4.7%
2013 November	31,960	30,607	1,353	4.2%
2013 December	31,993	30,530	1,463	4.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Harrison County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Harrison County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	865	3.0%	58.9	158.2
Construction	2,079	7.2%	100.6	105.3
Manufacturing	1,952	6.7%	77.6	62.4
Wholesale Trade	784	2.7%	118.8	92.1
Retail Trade	4,185	14.4%	115.8	125.1
Transportation and Utilities	2,216	7.6%	137.0	150.9
Information	485	1.7%	94.5	72.7
Financial Activities	1,217	4.2%	95.0	61.0
Professional and Business Services	2,242	7.7%	104.5	73.3
Educational and Health Services	6,970	24.0%	93.0	106.6
Leisure and Hospitality	2,181	7.5%	86.9	83.3
Other Services, Except Public Administration	1,568	5.4%	118.2	110.0
Public Administration	2,303	7.9%	125.8	161.4
Total Employment	**29,047**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Harrison County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	9,005	31.0%	101.0	86.8
Service	5,258	18.1%	98.4	103.4
Sales and Office	7,814	26.9%	108.9	107.2
Natural Resources, Construction and Maintenance	3,369	11.6%	90.6	122.1
Production, Transportation and Material Moving	3,631	12.5%	93.3	102.5
Total Employment	**29,047**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Harrison County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Harrison County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Harrison County.

Largest Employers in Harrison County		
Employer	**Industry**	**Employment**
U.S. Department of Justice (FBI)	Government	3,000
United Hospital Center	Health Care	1,850
Harrison County Board of Education	Education	1,500
Veterans Administration Hospital	Health Care	850
Walmart Stores	Retail	625
Pratt and Whitney Engine Services	Manufacturing	500
Dominion Transmission, Inc.	Utilities	450
Bombardier Aerospace	Manufacturing	350
United Summit Center	Mental Health Services	n/a
First Energy/Harrison Power Plant	Utilities	190
	Total	**9,315**

Source: Harrison County Chamber of Commerce

According to the Harrison County Development Authority and the Harrison County Chamber of Commerce, business and industry in Harrison County includes government, manufacturing, retail, medical, education and other services. Job growth in Harrison County had been concentrated in federal government employment, which helped to stabilize overall county employment during the recent recession when job losses in mining, construction and manufacturing were experienced. The top employers are considered stable and not anticipating any workforce fluctuations.

Most employment opportunities in the county are in or near the cities of Clarksburg and Bridgeport. Employment centers in the area include the Meadowbrook Mall, a 100-store regional shopping complex located in Bridgeport, and the North Central West Virginia Airport. The Mid-Atlantic Aerospace Complex (MAAC) provide for more than 1,000 jobs in aviation-related occupations at the complex, which has a $52 million economic impact annually. Companies within the complex include Lockheed-Martin, Pratt & Whitney, Aurora Flight Sciences and KCI Aviation.

The West Virginia Department of Commerce has received one Worker Adjustment and Retraining Notifications (WARN) for Harrison County during the last 18 months. Lockheed Martin reported a layoff of 132 employees at its Information Systems facility in Clarksburg in March 2012.

Marcellus Shale oil and gas development has been very active in Harrison County. As of 2011, the latest data available, West Virginia had 282 producing wells from 21 different production companies. Harrison County has produced the most natural gas from horizontally drilled wells than any other county in the state.

In 2011, Antero Resources, the nation's second largest Marcellus gas developer, announced it would locate its corporate headquarters for West Virginia shale activity in the White Oaks business park along Interstate 79 in Bridgeport. The two new buildings were completed July 2013 and accommodate nearly 200 employees. Antero currently employs 40 people and 3,500 contractors throughout the state. Local jobs for contractors are expected to experience strong growth now that initial wells are operational and the first processing plants are coming on line.

Prospects for continued success are strong, with planned increases in drilling sites in the near-term and into the future. Predictions of significant gas reserves at thousands of undrilled sites have attracted four oil and gas companies, including Antero, to locate operations in the White Oaks park: EQT Corporation, MVE Corporation and Dominion have offices there now.

Company expansions that have been recently completed or are currently underway represent millions of investment dollars into the county as well as creating new jobs over the next few years. These projects include:

- In 2012, Aluminum Services purchased the former Precision Coil aluminum processing plant that closed in 2009. There were 55 employees hired in the fall to reopen the facility.

- Construction of a $142 million FBI biometrics facility is scheduled to be completed and operational by 2014. The 360,000-square-foot Biometrics Technology Center will house about 1,300 staff of both the FBI and the Department of Defense.

- Energy company Dominion is planning on building a 100,000-square-foot facility in Bridgeport and moving its offices from downtown Clarksburg when construction is completed in 2015. The 300 employees of the Clarksburg facility are not expected to be affected by the move within the county due to the proximity between the cities. The developer estimated several hundred construction jobs will be created by this project.

Renovation of the former site of the United Hospital Center into the Highland-Clarksburg Hospital began in January 2013. The new $34 million, 150-bed behavioral health facility had already completed phase I of the renovation process in August 2013, and patients are now being treated. Phase II of the renovations is currently underway. More than 200 construction jobs will be created by the project. Once fully operational, Highland plans to employ 294 staff members.

Charles Pointe is a $1.4 billion mixed-use community spanning over 1,700 acres in Bridgeport along the Interstate 79 high tech corridor combining commercial, residential and recreational opportunities in one general location. Charles Point currently supports more than 440 direct and 1,000 indirect jobs. A shopping plaza, recreation complex, eateries, apartments and housing units were completed in 2012. For 2013, a 25,000-square-foot retail center will be completed with restaurants, pharmacy and possible grocery store. Future plans for Charles Point included additional hotels and a minor league ballpark scheduled for 2014.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	21,101	74.0%
Renter-Occupied	7,432	26.0%
Total-Occupied Units*	28,533	90.8%
Vacant For Rent	501	17.3%
Vacant For-Sale Only	341	11.8%
Vacant Rented/Sold, Not Occ.	222	7.7%
Vacant Seasonal, Recreational	303	10.5%
All Other Vacant	1,531	52.8%
Total Vacant Units	2,898	9.2%
Total	31,431	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	21,101	74.0%	21,014	87	0.4%
Renter-Occupied	7,432	26.0%	7,402	30	0.4%
Total	28,533	100.0%	28,416	117	0.4%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	623	3.0%	115	1.6%
2000 to 2004	625	3.0%	298	4.0%
1990 to 1999	2,425	11.5%	639	8.6%
1980 to 1989	2,059	9.8%	1,046	14.1%
1970 to 1979	2,992	14.2%	1,132	15.2%
1960 to 1969	2,093	9.9%	771	10.4%
1940 to 1959	4,977	23.6%	1,950	26.2%
1939 or Earlier	5,307	25.2%	1,482	19.9%
Total	21,101	100.0%	7,432	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	18,774	89.0%	3,565	48.0%
1 Attached	240	1.1%	241	3.2%
2 to 4	156	0.7%	1,386	18.6%
5 to 9	30	0.1%	496	6.7%
10 to 19	25	0.1%	381	5.1%
20 to 49	0	0.0%	263	3.5%
50 or More	8	0.0%	511	6.9%
Mobile Home,	1,868	8.9%	590	7.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	21,101	100.0%	7,432	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	21,101	100.0%
0.50 or Less Occupants Per Room	16,742	79.3%
0.51 to 1.00 Occupants Per Room	4,211	20.0%
1.01 to 1.50 Occupants Per Room	139	0.7%
1.51 to 2.00 Occupants Per Room	8	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	7,432	100.0%
0.50 or Less Occupants Per Room	4,963	66.8%
0.51 to 1.00 Occupants Per Room	2,145	28.9%
1.01 to 1.50 Occupants Per Room	115	1.6%
1.51 to 2.00 Occupants Per Room	48	0.6%
2.01 or More Occupants Per Room	161	2.2%
Total	28,533	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Harrison County	36.8%
West Virginia	32.0%

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

Building Permit Data – Harrison County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	150	223	141	156	99	58	116	112	136	68
Units in Single-Family Structures	150	141	135	121	92	58	116	55	132	36
Units in All Multi-Family Structures	0	82	6	35	7	0	0	57	4	32
Units in 2-unit Multi-Family Structures	0	2	0	26	2	0	0	2	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	3	0	0	0	0	4	0
Units in 5+ Unit Multi-Family Structures	0	80	6	6	5	0	0	55	0	32

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	27	621	2	99.7%
Tax Credit	5	260	2	99.2%
Tax Credit/Government-Subsidized	3	108	0	100.0%
Government-Subsidized	12	833	2	99.8%
Total	47	1,822	6	99.7%

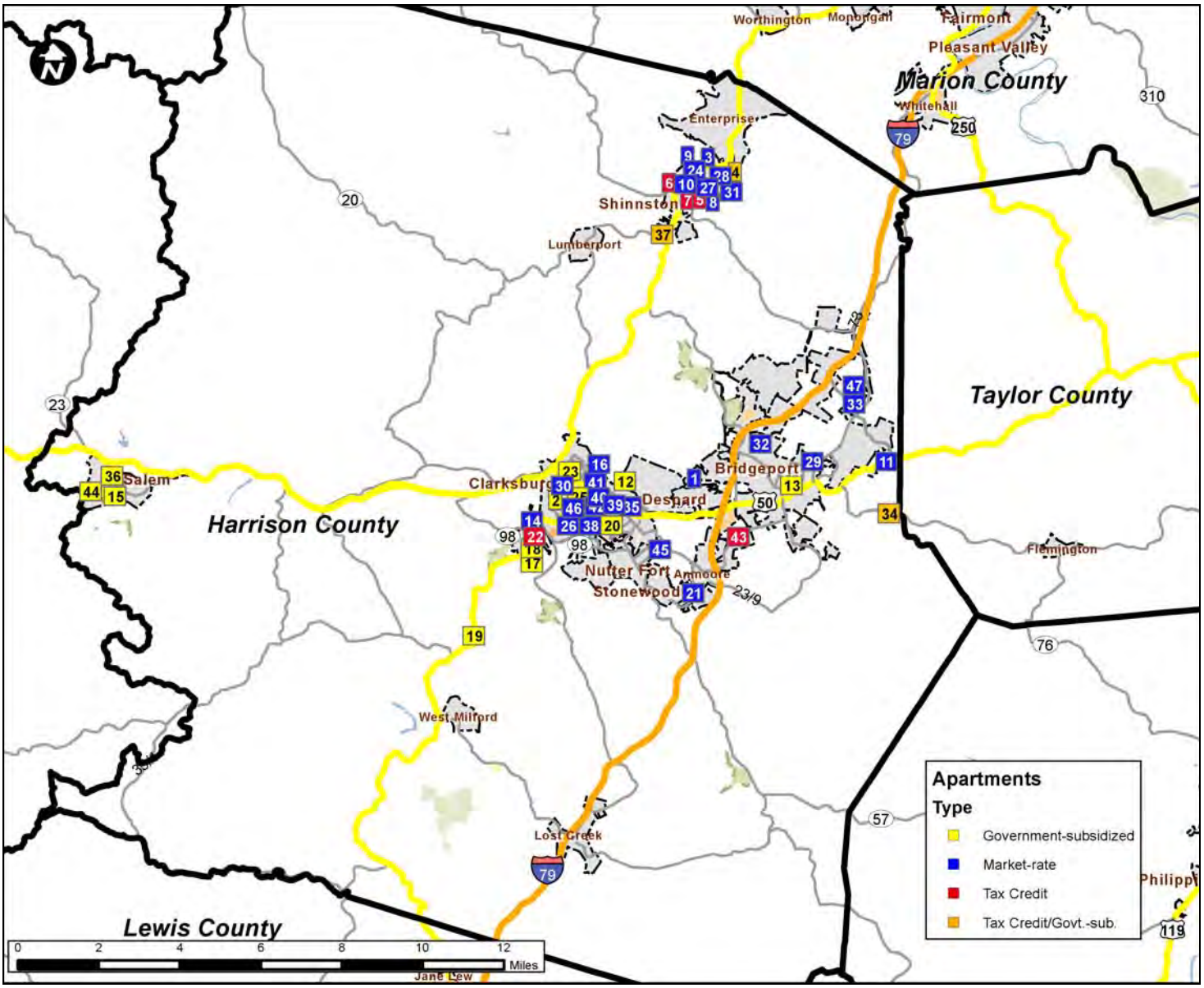
Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	4	0.6%	0	0.0%	$595
One-Bedroom	1.0	113	18.2%	1	0.9%	$630
Two-Bedroom	1.0	209	33.7%	1	0.5%	$876
Two-Bedroom	1.5	106	17.1%	0	0.0%	$835
Two-Bedroom	2.0	146	23.5%	0	0.0%	$1,326
Three-Bedroom	1.5	24	3.9%	0	0.0%	$1,000
Three-Bedroom	2.0	19	3.1%	0	0.0%	$1,405
Total Market Rate		**621**	**100.0%**	**2**	**0.3%**	-

Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	30	11.5%	1	3.3%	$575
Two-Bedroom	1.0	106	40.8%	0	0.0%	$648
Two-Bedroom	1.5	66	25.4%	1	1.5%	$643
Three-Bedroom	1.0	12	4.6%	0	0.0%	$831
Three-Bedroom	1.5	8	3.1%	0	0.0%	$791
Three-Bedroom	2.0	30	11.5%	0	0.0%	$796
Four-Bedroom	2.0	8	3.1%	0	0.0%	$879
Total Tax Credit		**260**	**100.0%**	**2**	**0.8%**	-

Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	68	63.0%	0	0.0%	N/A
Two-Bedroom	1.0	40	37.0%	0	0.0%	N/A
Total Tax Credit		**108**	**100.0%**	**0**	**0.0%**	**N/A**

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	166	19.9%	0	0.0%	N/A
One-Bedroom	1.0	412	49.5%	2	0.5%	N/A
Two-Bedroom	1.0	161	19.3%	0	0.0%	N/A
Three-Bedroom	1.0	74	8.9%	0	0.0%	N/A
Three-Bedroom	1.5	4	0.5%	0	0.0%	N/A
Four-Bedroom	1.0	16	1.9%	0	0.0%	N/A
Total		**348**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**1,822**	**100.0%**	**6**	**0.3%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	17	106	1.9%
1970 to 1979	10	813	0.0%
1980 to 1989	7	157	1.3%
1990 to 1999	6	337	0.0%
2000 to 2004	2	103	0.0%
2005	1	80	0.0%
2006	1	48	0.0%
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	1	32	6.3%
2011	1	96	0.0%
2012	0	0	-
2013	1	50	0.0%
2014*	0	0	-
Total	47	1,822	0.3%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	96	0.0%
A-	2	105	0.0%
B+	5	219	0.0%
B	7	133	0.0%
B-	4	24	4.2%
C+	2	8	0.0%
C	6	36	2.8%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	2	82	2.4%
B+	2	98	0.0%
B	1	80	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	6	219	0.0%
B-	6	409	0.5%
C+	2	216	0.0%
C	1	97	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	42	1,529	4	99.7%
Senior (Age 55+)	5	293	2	99.3%
Total	47	1,822	6	99.7%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	680	2	99.7%
40% - 60% AMHI (Tax Credit)	228	0	100.0%
0-60% AMHI (All Affordable)	908	2	99.8%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	261	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	32	2	93.8%
0 - 60% AMHI (All Affordable: 55+)	293	2	99.3%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
152 Jackson Ave.	Clarksburg	SFH	$800	3	2	1,541
121 Hill Street	Bridgeport	SFH	$1,200	2	2.5	N/A
3745 Wilsonburg	Clarksburg	SFH	$1,200	3	2	1,200
112 Sturm Street	Clarksburg	SFH	$1,400	3	2	1,400
Victory Ave. at Montgomery	Clarksburg	SFH	$995	2	1	1,300

SFH – Single-family rental

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Harrison County at this time. However, Riverdale Estates is being developed in East Shinnston. This subdivision will contain 60 total lots. Currently, there are six homes that have been built. The homes are approximately $200,000+ homes. Lots are currently available for $45,000 to $55,000.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $107,589. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $750, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$107,589
Mortgaged Value = 95% of Median Home Price	$102,210
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$549
Estimated Taxes & Insurance*	$137
Estimated Private Mortgage Insurance**	$64
Estimated Monthly Mortgage Payment	$750

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Harrison County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	150	141	135	121	92	58	116	55	132	36

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county through 2014.

Overall For-Sale Analysis From Zillow (2012 – 2014)			
	2012	2013	2014
Total Number of Sales	205	258	28
Median Sales Price	$135,000	$138,250	$139,500
Median Square Footage	1,810	1,771	1,701
Median Price Per Square Foot	$75	$78	$82
Median Year Built	1965	1958	1961
Median Number of Bedrooms	3	3	3
Median Number of Bathrooms	2	2	2

Source: Zillow, data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2012 through 2014, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012-2014 Detailed For Sale Analysis From Zillow						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+ Bedroom
Total Number of Sales	3	88	268	97	34	4
Median Sales Price	$33,000	$71,000	$135,000	$199,500	$309,500	$412,200
Median Square Footage	778	1,023	1,697	2,477	3,376	4,614
Median Price Per Square Foot	$42	$69	$80	$81	$92	$89
Median Year Built	1910	1950	1958	1982	1990	1987
Median Number of Bathrooms	1	1	2	3	3.5	3.5

Source: Zillow; data in the chart only represents past sales listed on Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	47	480	9.8%	19
Average Loan Amount	$89,935	$156,002	57.6%	$95,432
Average Age of Borrower	32	-	-	30
Average Gross Income of Borrower	$39,068	$81,874	47.7%	$39,897
Income to Loan Ratio	43.4%	52.5%	82.8%	41.8%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

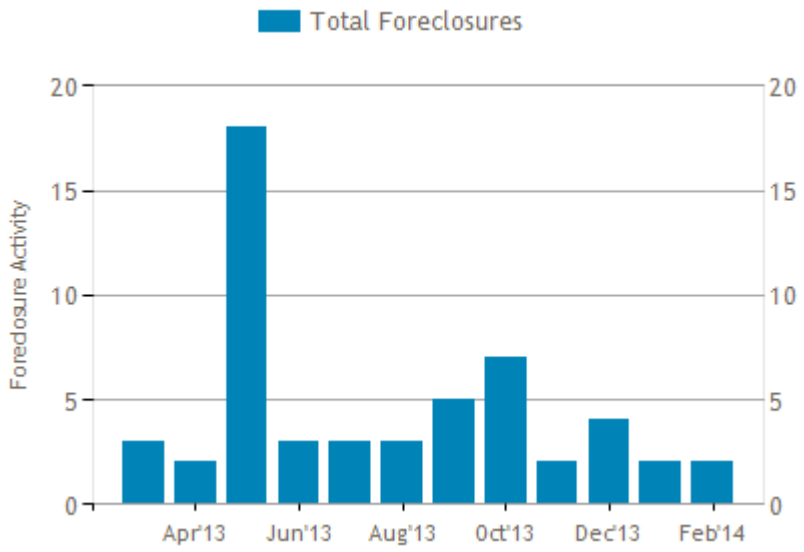
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	3	52	144	65	16	7
Median Listing Price	$80,933	$77,900	$123,750	$269,500	$454,450	$364,883
Median Square Footage	1,200	1,149	1,699	2,537	3,595	4,317
Median Price Per Square Foot	$67	$67	$73	$106	$126	$85
Median Year Built	1942	1949	1964	1984	1981	1944
Median Number of Bathrooms	1	1	2	2.5	4	3.5

Source: MLS

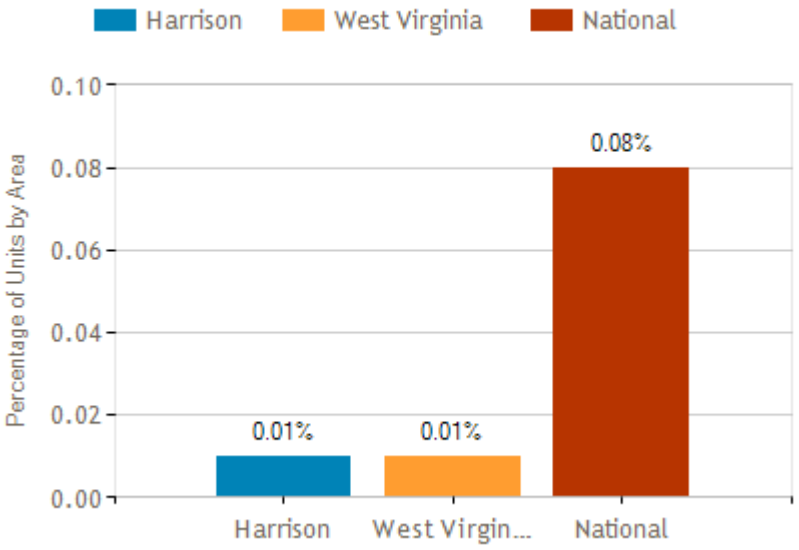
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Harrison County, WV



Geographical Comparison – Harrison County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,960	2,959	$0	$27,140	2,915	-1.5%
41% - 60% AMHI	$23,961	$35,940	811	$27,141	$40,710	699	-13.8%
61% - 100% AMHI	$35,941	$59,900	1,101	$40,711	$67,850	994	-9.7%
Over 100% AMHI	$59,901	No Limit	877	$67,851	No Limit	726	-17.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,960	1,191	$0	$27,140	1,187	-0.3%
41% - 60% AMHI	$23,961	$35,940	832	$27,141	$40,710	863	3.7%
61% - 100% AMHI	$35,941	$59,900	2,297	$40,711	$67,850	2,333	1.6%
Over 100% AMHI	$59,901	No Limit	4,450	$67,851	No Limit	3,929	-11.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,960	4,150	$0	$27,140	4,102	-1.2%
41% - 60% AMHI	$23,961	$35,940	1,643	$27,141	$40,710	1,562	-4.9%
61% - 100% AMHI	$35,941	$59,900	3,398	$40,711	$67,850	3,327	-2.1%
Over 100% AMHI	$59,901	No Limit	5,327	$67,851	No Limit	4,655	-12.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,760	1,116	$0	$20,120	1,337	19.8%
41% - 60% AMHI	$17,761	$26,640	376	$20,121	$30,180	331	-12.0%
61% - 100% AMHI	$26,641	$44,400	346	$30,181	$50,290	406	17.3%
Over 100% AMHI	$44,401	No Limit	692	$50,291	No Limit	749	8.2%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,760	2,290	$0	$20,120	2,715	18.6%
41% - 60% AMHI	$17,761	$26,640	1,797	$20,121	$30,180	2,139	19.0%
61% - 100% AMHI	$26,641	$44,400	2,873	$30,181	$50,290	3,068	6.8%
Over 100% AMHI	$44,401	No Limit	4,947	$50,291	No Limit	4,906	-0.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,760	3,406	$0	$20,120	4,052	19.0%
41% - 60% AMHI	$17,761	$26,640	2,173	$20,121	$30,180	2,470	13.7%
61% - 100% AMHI	$26,641	$44,400	3,219	$30,181	$50,290	3,474	7.9%
Over 100% AMHI	$44,401	No Limit	5,639	$50,291	No Limit	5,655	0.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,950	3,481	$0	$33,930	3,311	-4.9%
Senior (Age 55+)	$0	$22,200	1,358	$0	$25,150	1,504	10.8%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(680 + 350 HCV) 1,030	228	(908 + 276HCV*) 1,184
Number of Income-Eligible Family Renter Households	3,481	811	3,770
Existing Affordable Housing Penetration Rate – 2014	= 29.6%	= 28.1%	= 31.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	261	32	293
Number of Income-Eligible Senior Renter Households	1,358	376	1,492
Penetration Rate – 2014	= 19.2%	= 8.5%	= 19.6%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(680 + 350 HCV) 1,030	228	(908 + 276HCV*) 1,184
Number of Income-Eligible Family Renter Households	3,311	699	3,614
Existing Affordable Housing Penetration Rate – 2019	= 31.1%	= 32.6%	= 32.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	261	32	293
Number of Income-Eligible Senior Renter Households	1,504	331	1,668
Penetration Rate – 2019	= 17.4%	= 9.7%	= 17.6%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	2,451	1,097	2,281	1,243
41%-60% AMHI (Tax Credit)	583	344	471	299

J. Overview and Interviews

The following summarizes discussions with various Harrison County stakeholders regarding current housing market conditions there.

- Debra Harrison is Shinnston's city manager (304 592-2121). Harrison believes Shinnston is a bedroom community, and many of its residents are employed in Fairmont, Morgantown and Clarksburg. The city, she says, is making a concerted effort to "clean-up" downtown and some of the rental property there will be updated. She said she would "love to see" a new 24- to 36-unit luxury apartment development in Shinnston, but finding an available and appropriate site could be challenging.

- Barbara Allman, manager of Hickory View (304 232-4803), said a 50-unit second phase of that development could be easily tenanted from the property's 100-household waiting list. She mentioned the 48-unit Barbara Heights in Shinnston is 100% occupied, and commented further saying it was her opinion more than ample support exists for additional multifamily development. She pointed out the large number of income-qualified households in the area, and also mentioned the importance of professional management to the success of any rental property.

- Randy Spellman is Bridgeport's planning director (304 842-8218). According to Spellman, the 1,800-acre Charles Point subdivision has set aside 600 acres for rental development. Although no concrete plans currently exist, he believes additional luxury apartments are needed, saying more professionals are relocating to the area, and many area empty nesters who can afford upscale rents are downsizing. Spellman also pointed out, with the increasing number of seniors, the need for more senior-designated housing.

18. Jackson County

A. General Description

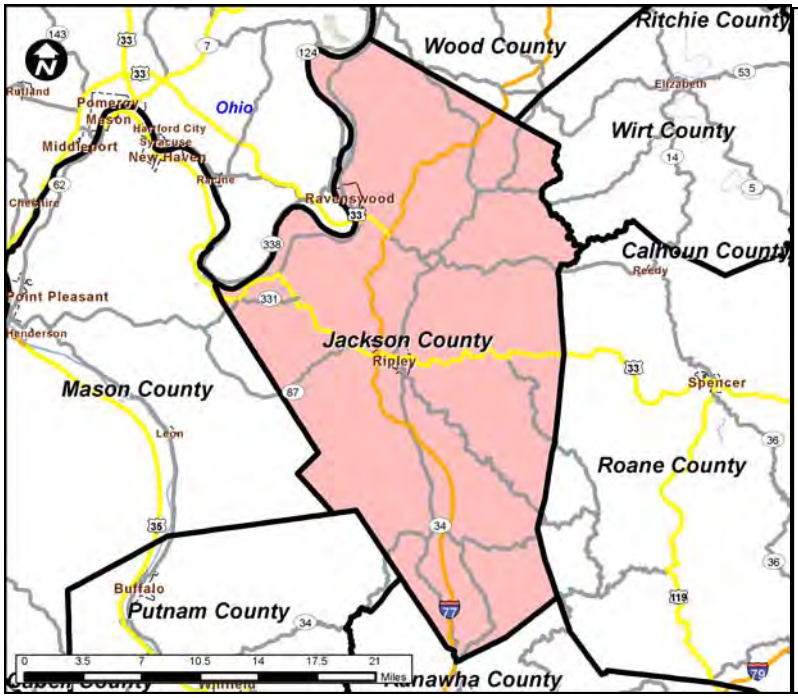
County Seat: Ripley
County Size: 471.60 square miles

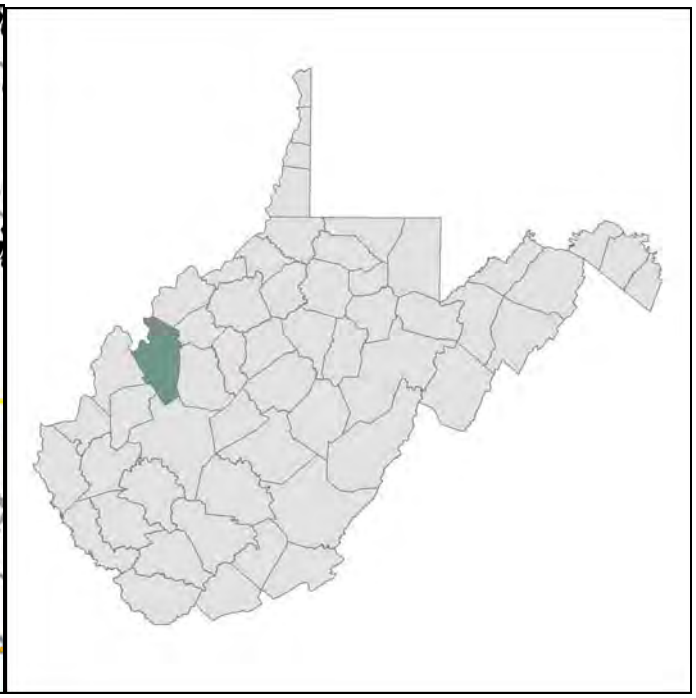
2000 (Census) Population: 28,000
2010 (Census) Population: 29,211
Population Change: +1,211 (4.3%)

2000 (Census) Households: 11,061
2010 (Census) Households: 11,931
Household Change: +870 (7.9%)

2000 (Census) Median Household Income: $32,337
2010 (Estimate) Median Household Income: $39,931
Income Change: +$7,594 (23.5%)

2000 (Census) Median Home Value: $72,000
2010 (American Community Survey) Median Home Value: $102,100
Home Value Change: +$30,100 (41.8%)





B. Demographic Characteristics and Trends

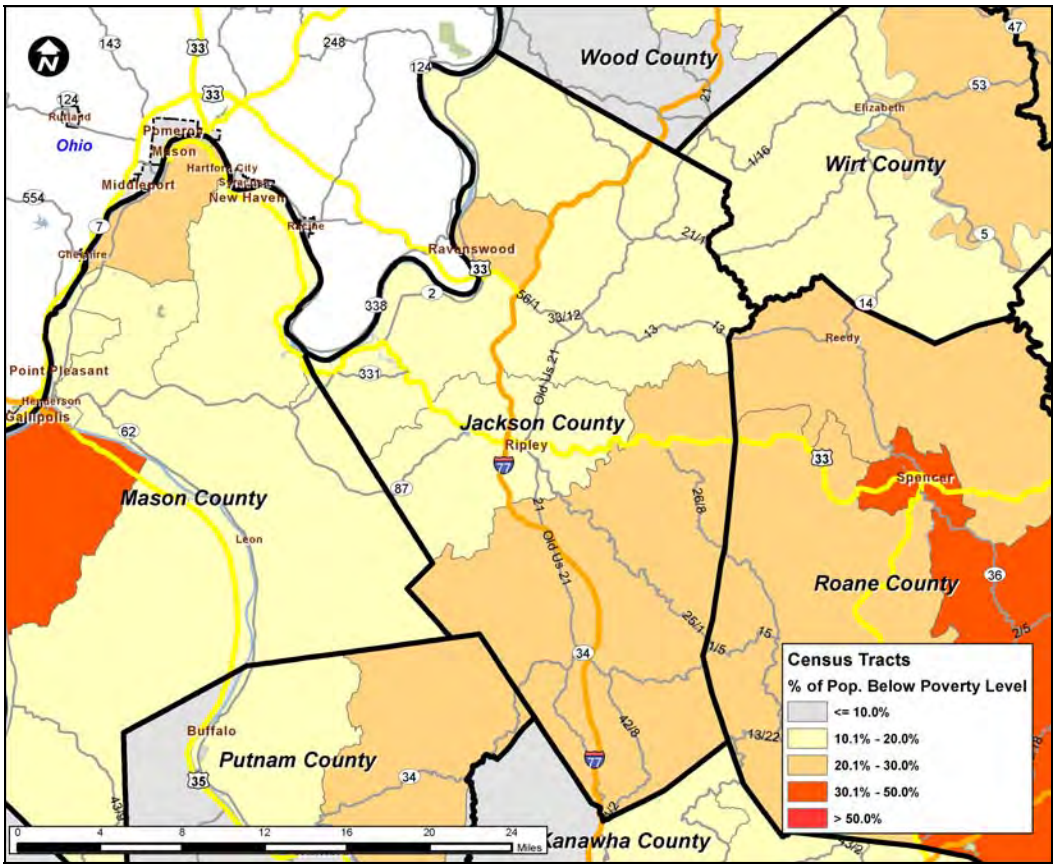
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Jackson County	Population	28,000	29,211	29,681	30,016
	Population Change	-	1,211	465	335
	Percent Change	-	4.3%	1.6%	1.1%
County Seat: Ripley	Population	3,263	3,252	3,450	3,658
	Population Change	-	-11	198	208
	Percent Change	-	-3.0%	6.1%	6.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	5,287	18.1%
Population not living in poverty	23,924	81.9%
Total	29,211	100.0%

Source: American Community Survey (ACS)

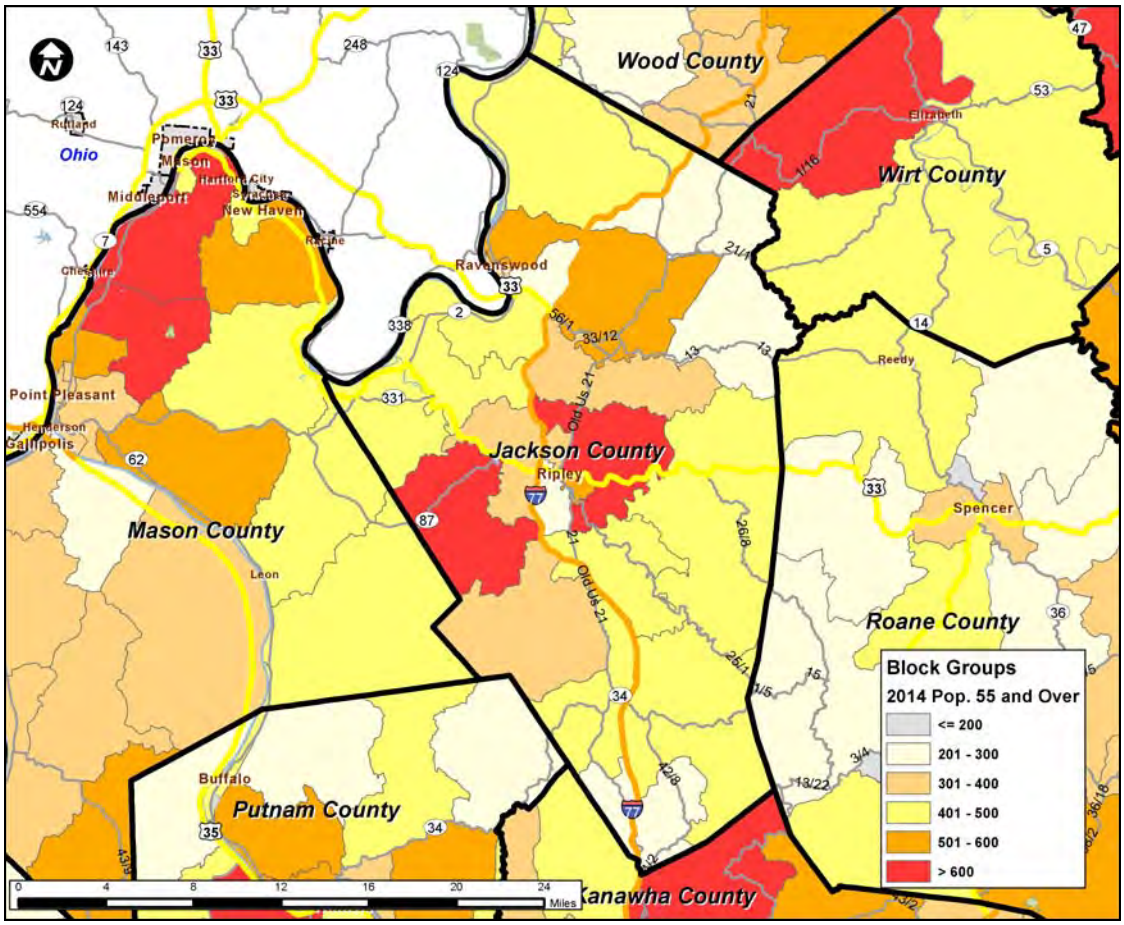


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	7,244	24.8%	6,912	23.3%	6,799	22.7%	-113	-1.6%
20 to 24	1,490	5.1%	1,550	5.2%	1,332	4.4%	-218	-14.1%
25 to 34	3,184	10.9%	3,319	11.2%	3,359	11.2%	40	1.2%
35 to 44	3,768	12.9%	3,692	12.4%	3,614	12.0%	-78	-2.1%
45 to 54	4,469	15.3%	4,239	14.3%	3,976	13.2%	-263	-6.2%
55 to 64	3,885	13.3%	4,351	14.7%	4,558	15.2%	207	4.8%
65 to 74	2,863	9.8%	3,137	10.6%	3,693	12.3%	556	17.7%
75 & Over	2,308	7.9%	2,479	8.4%	2,683	8.9%	204	8.2%
Total	29,211	100.0%	29,681	100.0%	30,016	100.0%	335	1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	28,685	98.2%
Black	88	0.3%
Indian	58	0.2%
Asian	88	0.3%
Pacific Islander	0	0.0%
Some Other Race	58	0.2%
Two or More Races	263	0.9%
Total	29,211	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	25,939	88.8%
Moved within Same County	2,337	8.0%
Different County Same State	643	2.2%
Moved from Different State	292	1.0%
Moved from Abroad	0	0.0%
Total	29,211	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

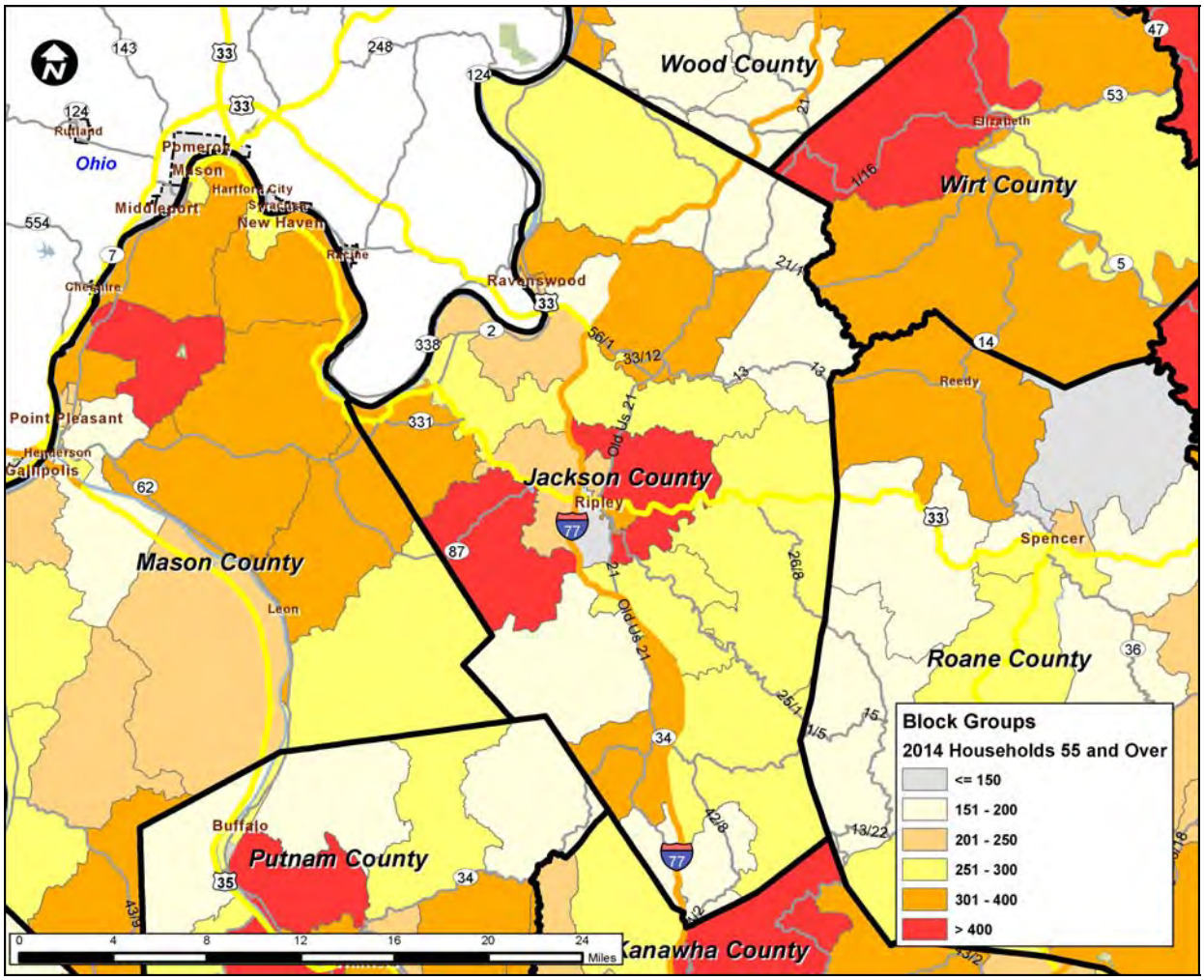
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Jackson County	Households	11,061	11,931	12,167	12,361
	Household Change	-	870	234	194
	Percent Change	-	7.9%	2.0%	1.6%
	Household Size	2.53	2.45	2.43	2.42
County Seat: Ripley	Households	1,423	1,476	1,571	1,673
	Household Change	-	53	95	102
	Percent Change	-	3.7%	6.4%	6.5%
	Household Size	2.3	2.2	2.20	2.19

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	394	3.3%	364	3.0%	318	2.6%	-46	-12.6%
25 to 34	1,456	12.2%	1,494	12.3%	1,493	12.1%	-1	-0.1%
35 to 44	1,981	16.6%	1,915	15.7%	1,843	14.9%	-72	-3.8%
45 to 54	2,434	20.4%	2,258	18.6%	2,078	16.8%	-180	-8.0%
55 to 64	2,255	18.9%	2,477	20.4%	2,552	20.6%	75	3.0%
65 to 74	1,802	15.1%	1,946	16.0%	2,256	18.3%	310	15.9%
75 to 84	1,241	10.4%	1,313	10.8%	1,335	10.8%	22	1.7%
85 & Over	370	3.1%	399	3.3%	485	3.9%	86	21.6%
Total	11,931	100.0%	12,165	100.0%	12,359	100.0%	194	1.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



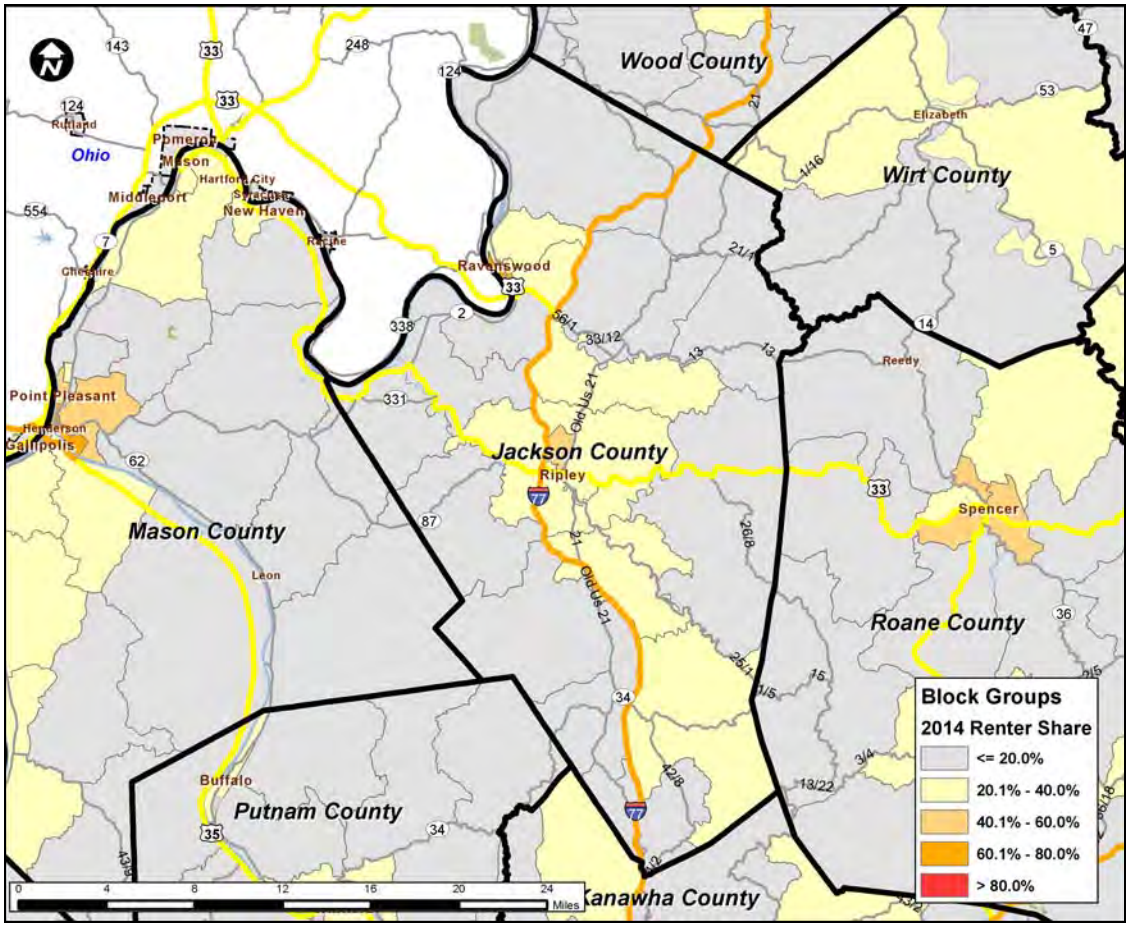
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	9,258	77.6%	9,179	75.4%	9,389	76.0%
Renter-Occupied	2,673	22.4%	2,988	24.6%	2,972	24.0%
Total	11,931	100.0%	12,167	100.0%	12,361	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,851	85.6%	5,325	86.8%	5,722	86.3%
Renter-Occupied	816	14.4%	809	13.2%	906	13.7%
Total	5,667	100.0%	6,135	100.0%	6,628	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,141	38.2%	1,158	39.0%	17	1.5%
2 Persons	787	26.3%	775	26.1%	-12	-1.5%
3 Persons	464	15.5%	463	15.6%	-2	-0.4%
4 Persons	348	11.7%	338	11.4%	-10	-3.0%
5 Persons+	247	8.3%	238	8.0%	-9	-3.8%
Total	2,988	100.0%	2,972	100.0%	-16	-0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,015	22.0%	2,103	22.4%	88	4.3%
2 Persons	3,770	41.1%	3,832	40.8%	63	1.7%
3 Persons	1,579	17.2%	1,618	17.2%	38	2.4%
4 Persons	1,138	12.4%	1,151	12.3%	12	1.1%
5 Persons+	676	7.4%	685	7.3%	9	1.4%
Total	9,179	100.0%	9,389	100.0%	210	2.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
RI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	464	57.4%	524	57.9%	60	12.9%
2 Persons	160	19.8%	183	20.2%	23	14.6%
3 Persons	113	13.9%	121	13.4%	9	7.8%
4 Persons	33	4.1%	37	4.1%	4	12.9%
5 Persons+	39	4.9%	40	4.4%	0	0.6%
Total	809	100.0%	906	100.0%	97	11.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,654	31.1%	1,776	31.0%	122	7.4%
2 Persons	2,908	54.6%	3,105	54.3%	197	6.8%
3 Persons	553	10.4%	610	10.7%	56	10.2%
4 Persons	121	2.3%	135	2.4%	14	11.6%
5 Persons+	89	1.7%	96	1.7%	7	7.5%
Total	5,325	100.0%	5,722	100.0%	396	7.4%

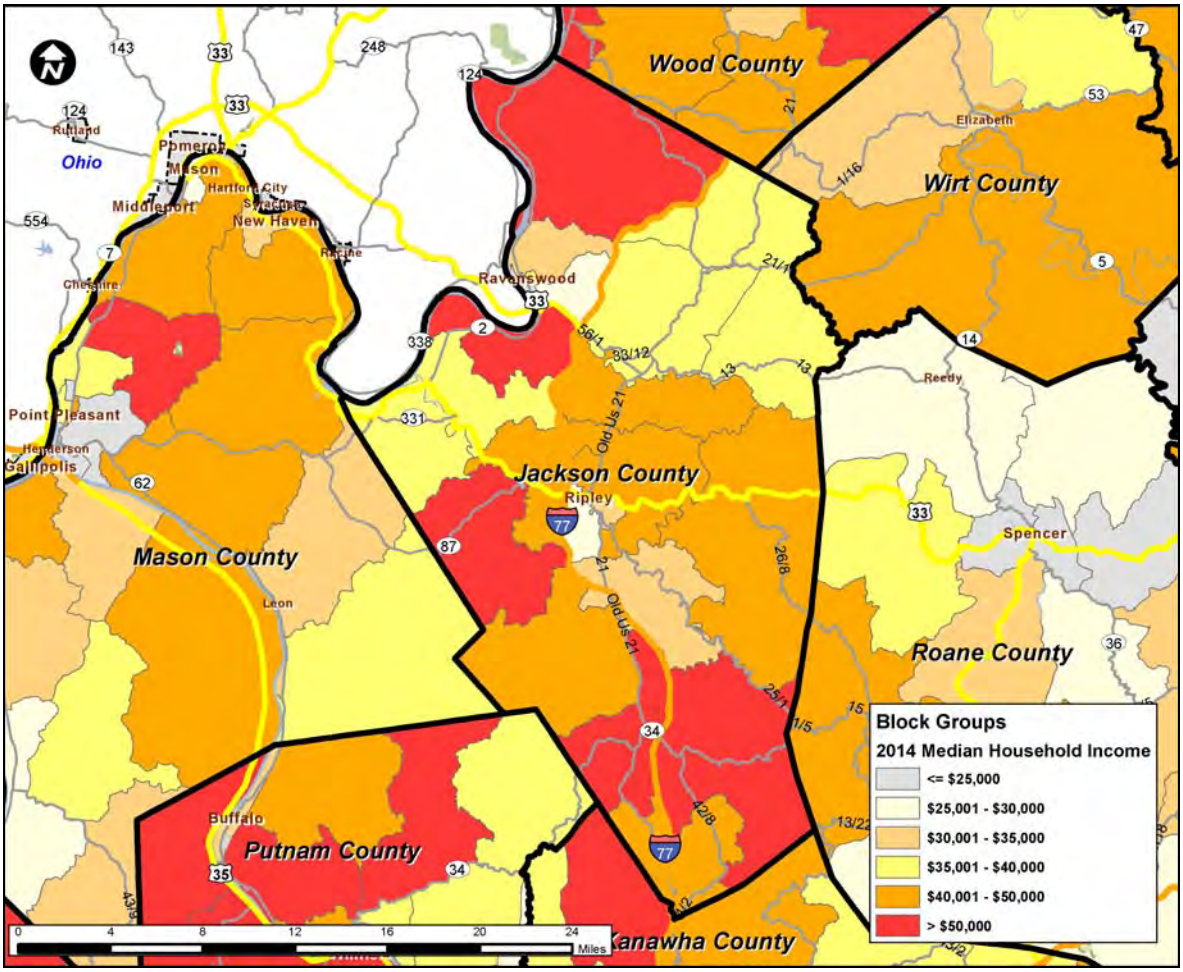
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,157	9.7%	1,289	10.6%	1,324	10.7%
$10,000 to $19,999	1,957	16.4%	1,962	16.1%	2,008	16.2%
$20,000 to $29,999	1,503	12.6%	1,680	13.8%	1,720	13.9%
$30,000 to $39,999	1,360	11.4%	1,384	11.4%	1,398	11.3%
$40,000 to $49,999	1,098	9.2%	1,167	9.6%	1,211	9.8%
$50,000 to $59,999	1,110	9.3%	1,178	9.7%	1,172	9.5%
$60,000 to $74,999	1,098	9.2%	956	7.9%	974	7.9%
$75,000 to $99,999	1,384	11.6%	1,341	11.0%	1,354	11.0%
$100,000 to $124,999	764	6.4%	706	5.8%	703	5.7%
$124,999 to $149,999	274	2.3%	294	2.4%	287	2.3%
$150,000 to $199,999	143	1.2%	134	1.1%	135	1.1%
$200,000+	95	0.8%	76	0.6%	75	0.6%
Total	11,931	100.0%	12,167	100.0%	12,361	100.0%
Median Income	$39,931		$38,335		$38,071	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



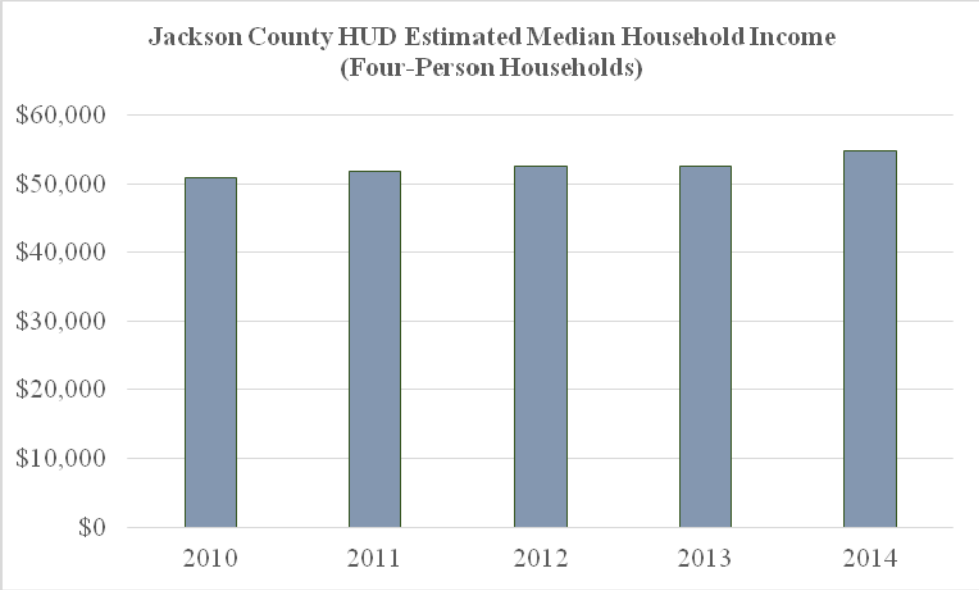
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	521	9.2%	585	9.5%	648	9.8%
$10,000 to $19,999	1,071	18.9%	1,131	18.4%	1,221	18.4%
$20,000 to $29,999	912	16.1%	1,051	17.1%	1,146	17.3%
$30,000 to $39,999	861	15.2%	906	14.8%	946	14.3%
$40,000 to $49,999	493	8.7%	550	9.0%	607	9.2%
$50,000 to $59,999	550	9.7%	590	9.6%	622	9.4%
$60,000 to $74,999	351	6.2%	343	5.6%	387	5.8%
$75,000 to $99,999	465	8.2%	503	8.2%	545	8.2%
$100,000 to $124,999	176	3.1%	196	3.2%	221	3.3%
$124,999 to $149,999	136	2.4%	163	2.7%	166	2.5%
$150,000 to $199,999	91	1.6%	81	1.3%	80	1.2%
$200,000+	45	0.8%	36	0.6%	38	0.6%
Total	5,667	100.0%	6,135	100.0%	6,628	100.0%
Median Income	$33,799		$33,317		$33,158	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$50,900	-
2011	$51,800	1.8%
2012	$52,600	1.5%
2013	$52,500	-0.2%
2014	$54,700	4.2%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	292	188	19	23	48	570
$10,000 to $19,999	203	185	146	77	68	679
$20,000 to $29,999	136	155	17	35	6	349
$30,000 to $39,999	97	75	28	20	31	251
$40,000 to $49,999	41	25	43	97	12	220
$50,000 to $59,999	27	38	86	55	25	231
$60,000 to $74,999	142	14	19	3	27	205
$75,000 to $99,999	5	25	33	5	3	71
$100,000 to $124,999	9	2	11	1	3	27
$125,000 to $149,999	4	2	7	1	4	19
$150,000 to $199,999	8	3	8	4	2	26
$200,000 & Over	8	8	5	2	2	26
Total	974	722	423	323	232	2,673

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	379	186	24	22	48	659
$10,000 to $19,999	252	187	157	80	63	739
$20,000 to $29,999	170	184	19	34	13	418
$30,000 to $39,999	91	92	30	31	38	282
$40,000 to $49,999	50	30	55	110	14	260
$50,000 to $59,999	38	50	94	57	33	271
$60,000 to $74,999	125	16	23	2	21	187
$75,000 to $99,999	14	31	38	3	4	90
$100,000 to $124,999	6	4	11	1	5	27
$125,000 to $149,999	7	4	7	1	4	22
$150,000 to $199,999	6	1	6	4	2	19
$200,000 & Over	4	3	2	4	1	14
Total	1,141	787	464	348	247	2,988

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	390	173	19	19	46	648
$10,000 to $19,999	261	191	153	79	67	752
$20,000 to $29,999	178	178	17	26	16	415
$30,000 to $39,999	83	94	36	29	29	272
$40,000 to $49,999	51	36	56	110	9	262
$50,000 to $59,999	48	48	89	53	32	270
$60,000 to $74,999	112	15	20	1	20	168
$75,000 to $99,999	13	28	39	1	9	89
$100,000 to $124,999	8	0	8	2	4	23
$125,000 to $149,999	7	0	12	5	3	27
$150,000 to $199,999	5	2	9	6	5	28
$200,000 & Over	2	7	2	6	0	17
Total	1,158	775	463	338	238	2,972

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	197	176	11	20	40	444
$10,000 to $19,999	66	150	134	77	61	487
$20,000 to $29,999	28	102	6	35	2	174
$30,000 to $39,999	75	59	0	20	25	178
$40,000 to $49,999	29	0	28	80	9	145
$50,000 to $59,999	0	36	58	51	24	169
$60,000 to $74,999	123	11	11	2	23	170
$75,000 to $99,999	0	24	24	3	2	52
$100,000 to $124,999	2	1	9	1	0	12
$125,000 to $149,999	0	0	2	1	0	3
$150,000 to $199,999	1	2	3	2	0	7
$200,000 & Over	4	4	1	2	2	14
Total	524	564	289	293	187	1,856

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	266	175	16	21	44	522
$10,000 to $19,999	96	149	146	79	60	529
$20,000 to $29,999	76	127	9	31	5	248
$30,000 to $39,999	69	76	8	29	32	213
$40,000 to $49,999	38	3	39	92	10	182
$50,000 to $59,999	4	49	71	56	31	210
$60,000 to $74,999	116	13	17	2	19	167
$75,000 to $99,999	5	28	32	2	3	70
$100,000 to $124,999	1	3	8	1	2	14
$125,000 to $149,999	2	1	3	0	0	6
$150,000 to $199,999	2	1	2	3	1	9
$200,000 & Over	4	3	1	1	1	9
Total	677	627	352	315	208	2,178

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	261	162	12	18	40	494
$10,000 to $19,999	90	141	143	77	61	512
$20,000 to $29,999	69	116	7	27	9	228
$30,000 to $39,999	62	80	9	27	24	203
$40,000 to $49,999	37	5	39	88	6	175
$50,000 to $59,999	5	47	67	51	30	200
$60,000 to $74,999	100	11	16	1	18	145
$75,000 to $99,999	4	25	31	0	4	63
$100,000 to $124,999	1	0	8	3	2	13
$125,000 to $149,999	2	0	5	0	0	7
$150,000 to $199,999	1	1	2	6	4	14
$200,000 & Over	2	4	3	3	0	11
Total	634	592	341	300	198	2,066

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	94	2	20	48	31	194
$10,000 to $19,999	131	115	78	41	29	392
$20,000 to $29,999	101	65	78	68	108	421
$30,000 to $39,999	12	143	134	14	15	318
$40,000 to $49,999	26	169	121	82	59	457
$50,000 to $59,999	30	93	105	113	62	404
$60,000 to $74,999	33	123	61	218	134	570
$75,000 to $99,999	20	201	267	261	115	866
$100,000 to $124,999	8	176	174	184	42	583
$125,000 to $149,999	0	42	40	50	1	133
$150,000 to $199,999	3	17	3	5	15	44
$200,000 & Over	4	10	8	7	4	33
Total	462	1,155	1,090	1,093	615	4,415

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	91	0	20	40	31	182
$10,000 to $19,999	84	79	76	38	25	302
$20,000 to $29,999	89	48	75	60	108	381
$30,000 to $39,999	13	92	130	14	16	265
$40,000 to $49,999	18	144	123	85	64	435
$50,000 to $59,999	18	77	105	119	61	379
$60,000 to $74,999	23	83	53	173	114	446
$75,000 to $99,999	16	149	235	257	111	768
$100,000 to $124,999	5	127	162	163	38	496
$125,000 to $149,999	1	32	40	51	1	125
$150,000 to $199,999	3	25	0	6	12	45
$200,000 & Over	2	6	6	13	5	31
Total	361	862	1,026	1,018	587	3,854

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	84	0	24	43	31	182
$10,000 to $19,999	76	71	67	39	22	275
$20,000 to $29,999	73	38	68	59	107	346
$30,000 to $39,999	13	84	121	14	17	249
$40,000 to $49,999	18	120	133	92	66	429
$50,000 to $59,999	18	56	100	114	62	350
$60,000 to $74,999	24	71	55	178	114	442
$75,000 to $99,999	15	127	235	257	111	746
$100,000 to $124,999	4	103	160	162	40	469
$125,000 to $149,999	0	27	37	46	3	113
$150,000 to $199,999	2	23	0	5	12	41
$200,000 & Over	1	7	7	7	5	26
Total	327	727	1,008	1,016	590	3,667

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	95	11	8	3	8	124
$10,000 to $19,999	137	36	11	0	6	190
$20,000 to $29,999	108	53	10	0	4	175
$30,000 to $39,999	23	15	29	0	6	74
$40,000 to $49,999	13	27	15	18	4	76
$50,000 to $59,999	32	3	28	4	1	67
$60,000 to $74,999	11	4	8	1	4	28
$75,000 to $99,999	6	1	9	3	1	20
$100,000 to $124,999	8	1	3	0	4	15
$125,000 to $149,999	5	3	5	0	4	16
$150,000 to $199,999	8	1	5	3	3	19
$200,000 & Over	4	4	4	0	0	11
Total	449	159	134	30	44	817

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	113	11	8	1	4	137
$10,000 to $19,999	156	38	11	1	3	210
$20,000 to $29,999	94	57	9	3	8	171
$30,000 to $39,999	22	16	22	2	7	69
$40,000 to $49,999	12	27	16	18	5	78
$50,000 to $59,999	34	1	23	1	2	61
$60,000 to $74,999	9	3	6	0	2	21
$75,000 to $99,999	9	3	6	1	1	20
$100,000 to $124,999	5	1	3	1	3	13
$125,000 to $149,999	5	3	4	1	4	16
$150,000 to $199,999	4	0	4	1	1	10
$200,000 & Over	0	1	2	3	0	5
Total	464	160	113	33	39	809

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	129	11	7	1	5	153
$10,000 to $19,999	171	50	10	2	5	239
$20,000 to $29,999	108	62	10	0	7	188
$30,000 to $39,999	21	14	27	2	5	69
$40,000 to $49,999	13	31	18	21	3	86
$50,000 to $59,999	43	1	22	2	2	71
$60,000 to $74,999	12	4	5	0	2	23
$75,000 to $99,999	9	3	7	1	5	25
$100,000 to $124,999	8	1	1	0	2	11
$125,000 to $149,999	5	1	7	5	3	20
$150,000 to $199,999	4	1	8	0	1	14
$200,000 & Over	0	4	0	3	0	6
Total	524	183	121	37	40	906

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	270	86	32	1	7	397
$10,000 to $19,999	522	338	12	2	5	880
$20,000 to $29,999	352	338	33	3	10	737
$30,000 to $39,999	146	557	65	1	19	787
$40,000 to $49,999	74	236	86	2	18	417
$50,000 to $59,999	60	357	54	4	4	480
$60,000 to $74,999	20	202	64	33	3	322
$75,000 to $99,999	22	352	33	30	6	444
$100,000 to $124,999	19	80	57	1	2	159
$125,000 to $149,999	9	59	47	1	2	119
$150,000 to $199,999	9	51	6	0	2	69
$200,000 & Over	10	22	2	0	0	34
Total	1,513	2,681	493	79	79	4,845

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	308	96	34	3	7	448
$10,000 to $19,999	553	350	5	4	8	921
$20,000 to $29,999	402	427	38	2	11	880
$30,000 to $39,999	146	608	65	3	16	837
$40,000 to $49,999	88	255	108	3	18	472
$50,000 to $59,999	68	382	66	7	5	529
$60,000 to $74,999	22	188	66	43	5	323
$75,000 to $99,999	22	373	32	51	4	483
$100,000 to $124,999	21	91	66	1	5	184
$125,000 to $149,999	10	72	60	3	3	147
$150,000 to $199,999	7	48	11	0	4	71
$200,000 & Over	8	18	2	1	2	30
Total	1,654	2,908	553	121	89	5,325

Source: Ribbon Demographics; ESRI; Urban Decision Group

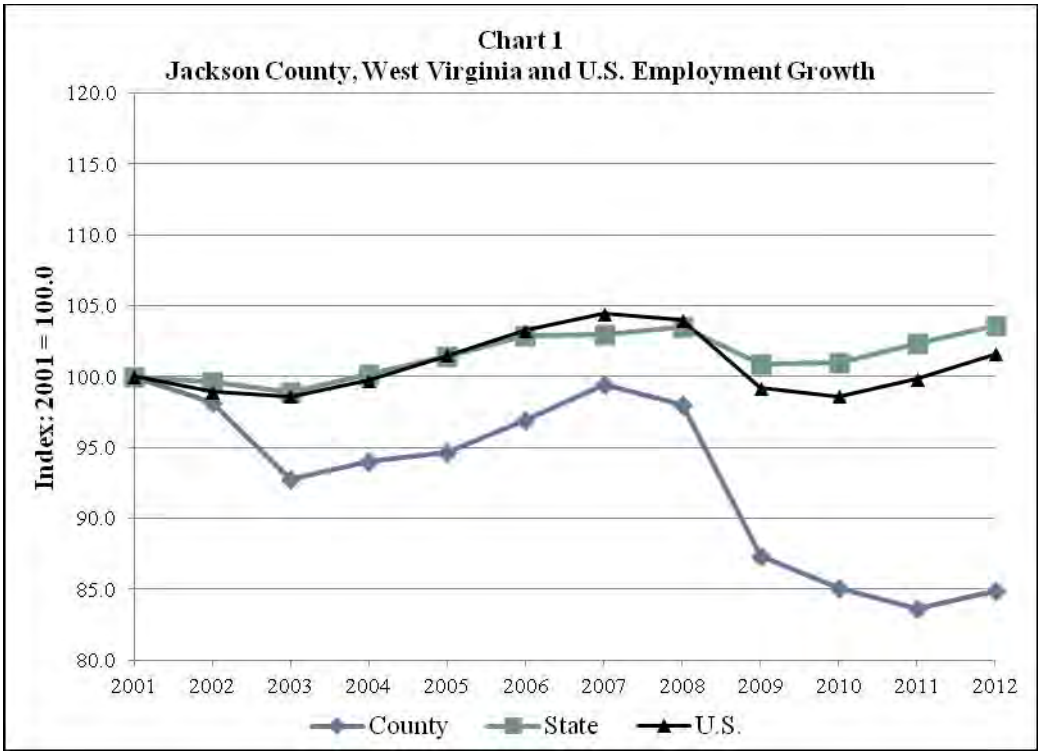
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	335	111	40	3	6	494
$10,000 to $19,999	588	378	8	3	5	982
$20,000 to $29,999	445	456	44	2	12	959
$30,000 to $39,999	149	632	73	6	19	877
$40,000 to $49,999	100	275	120	4	21	520
$50,000 to $59,999	65	402	70	8	6	551
$60,000 to $74,999	20	213	76	50	5	364
$75,000 to $99,999	22	400	36	56	5	520
$100,000 to $124,999	25	102	77	1	5	210
$125,000 to $149,999	8	73	60	1	4	146
$150,000 to $199,999	8	48	6	0	4	66
$200,000 & Over	11	17	1	1	2	32
Total	1,776	3,105	610	135	96	5,722

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Jackson County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Jackson County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Jackson County, State and U.S. Employment, 2001-2012						
	Jackson County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	8,872		686		129,636	
2002	8,711	-1.8%	683	-0.4%	128,234	-1.1%
2003	8,227	-5.6%	678	-0.8%	127,796	-0.3%
2004	8,341	1.4%	687	1.3%	129,278	1.2%
2005	8,394	0.6%	695	1.2%	131,572	1.8%
2006	8,594	2.4%	705	1.4%	133,834	1.7%
2007	8,823	2.7%	706	0.1%	135,366	1.1%
2008	8,696	-1.4%	710	0.5%	134,806	-0.4%
2009	7,751	-10.9%	692	-2.5%	128,608	-4.6%
2010	7,543	-2.7%	692	0.1%	127,820	-0.6%
2011	7,418	-1.7%	702	1.4%	129,411	1.2%
2012	7,528	1.5%	711	1.2%	131,696	1.8%
Change						
2001-12	-1,344	-15.1%	25	3.6%	2,061	1.6%
2001-03	-645	-7.3%	-8	-1.1%	-1,840	-1.4%
2003-07	596	7.2%	28	4.2%	7,570	5.9%
2007-12	-1,295	-14.7%	4	0.6%	-3,670	-2.7%

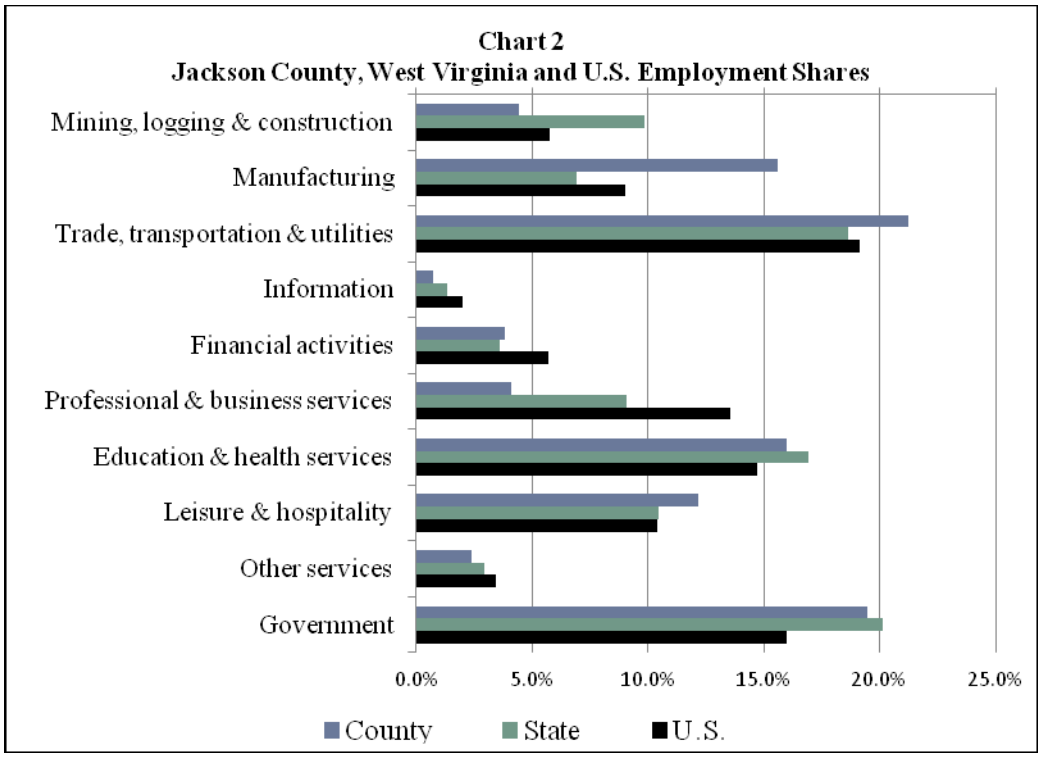
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Jackson County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Jackson County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	336	4.5%	45.3	77.6
Manufacturing	1,175	15.6%	226.2	172.7
Trade, Transportation and Utilities	1,597	21.2%	113.7	110.7
Information	54	0.7%	53.3	35.3
Financial Activities	290	3.9%	107.6	67.6
Professional and Business Services	310	4.1%	45.3	30.3
Educational and Health Services	1,202	16.0%	94.3	108.4
Leisure and Hospitality	916	12.2%	116.5	116.6
Other Services	182	2.4%	81.4	70.0
Total Private Sector	**6,062**	**80.5%**	**100.8**	**95.8**
Total Government	**1,466**	**19.5%**	**96.7**	**121.8**
Total Payroll Employment	**7,528**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

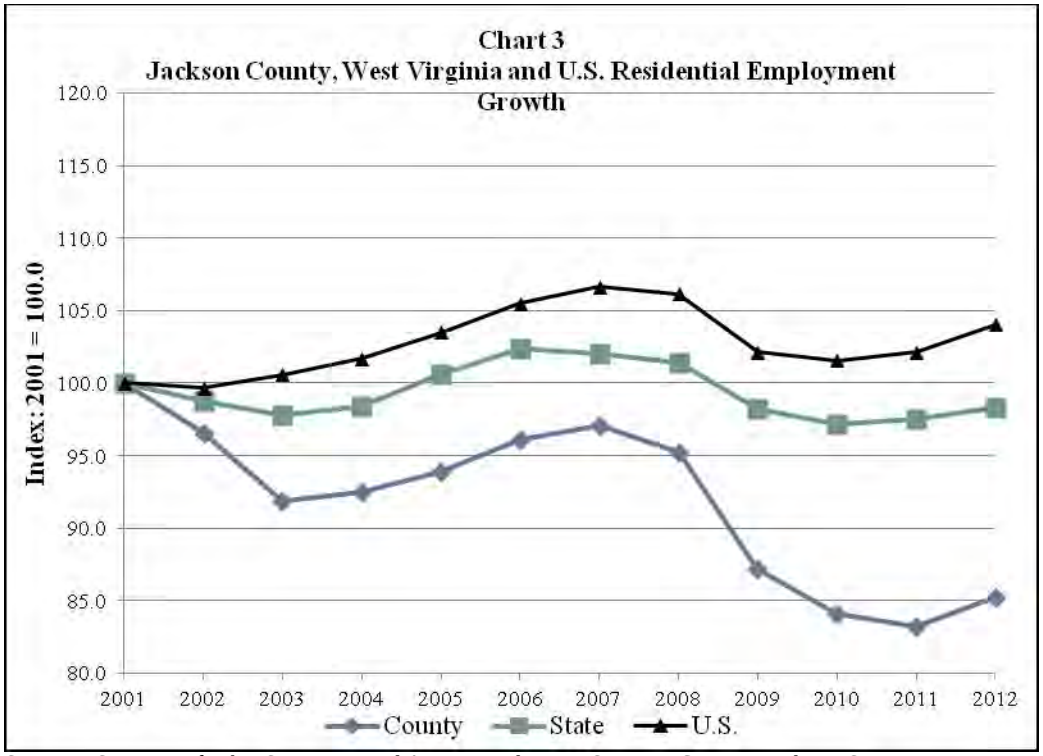


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Jackson County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Jackson County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Jackson County; this one considers the number of Jackson County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

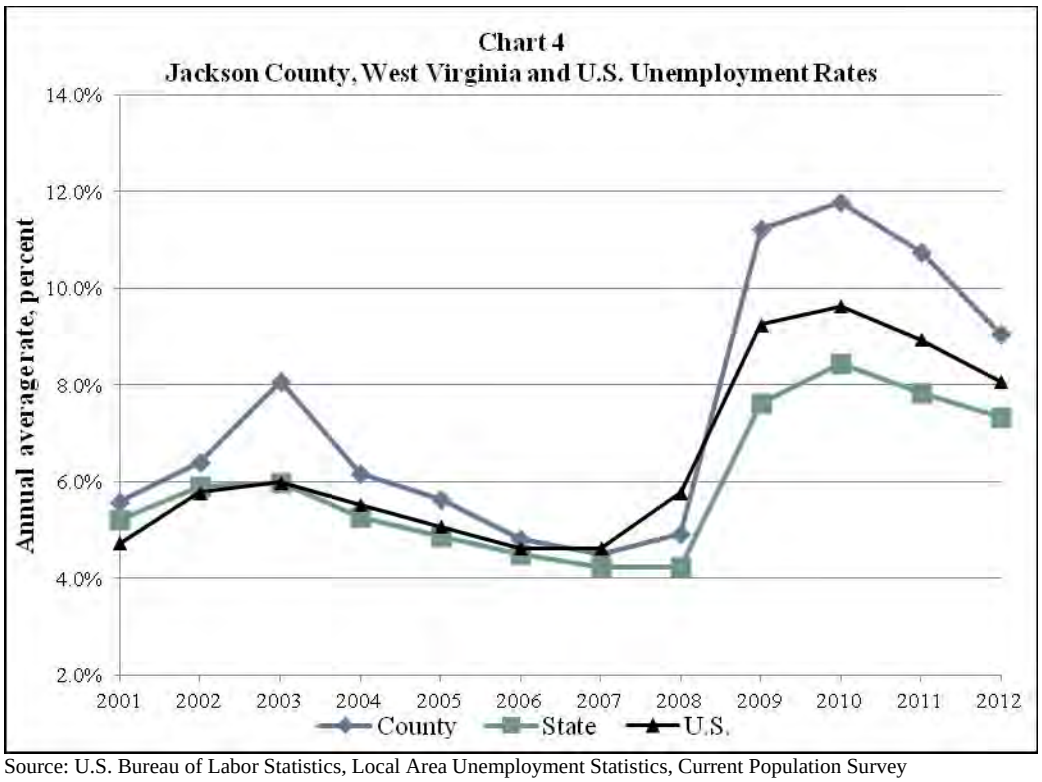
Table 3 Jackson County, State and U.S. Residential Employment, 2001-2012						
	Jackson County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	11,817		759		136,933	
2002	11,411	-3.4%	749	-1.3%	136,485	-0.3%
2003	10,861	-4.8%	742	-0.9%	137,736	0.9%
2004	10,933	0.7%	747	0.6%	139,252	1.1%
2005	11,093	1.5%	764	2.3%	141,730	1.8%
2006	11,362	2.4%	777	1.8%	144,427	1.9%
2007	11,476	1.0%	774	-0.4%	146,047	1.1%
2008	11,255	-1.9%	769	-0.6%	145,362	-0.5%
2009	10,307	-8.4%	745	-3.2%	139,878	-3.8%
2010	9,934	-3.6%	737	-1.1%	139,064	-0.6%
2011	9,838	-1.0%	740	0.4%	139,869	0.6%
2012	10,073	2.4%	746	0.8%	142,469	1.9%
Change						
2001-12	-1,744	-14.8%	-13	-1.7%	5,536	4.0%
2001-03	-956	-8.1%	-16	-2.2%	803	0.6%
2003-07	615	5.7%	32	4.3%	8,311	6.0%
2007-10	-1,542	-13.4%	-37	-4.8%	-6,983	-4.8%
2010-12	139	1.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Jackson County, state and U.S. unemployment rates over the past decade. The table also shows the Jackson County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Jackson County Labor Force Statistics and Comparative Unemployment Rates						
	Jackson County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Jackson County	West Virginia	U.S.
2001	12,516	11,817	699	5.6%	5.2%	4.7%
2002	12,194	11,411	783	6.4%	5.9%	5.8%
2003	11,817	10,861	956	8.1%	6.0%	6.0%
2004	11,651	10,933	718	6.2%	5.3%	5.5%
2005	11,755	11,093	662	5.6%	4.9%	5.1%
2006	11,936	11,362	574	4.8%	4.5%	4.6%
2007	12,016	11,476	540	4.5%	4.2%	4.6%
2008	11,838	11,255	583	4.9%	4.2%	5.8%
2009	11,611	10,307	1,304	11.2%	7.6%	9.3%
2010	11,263	9,934	1,329	11.8%	8.4%	9.6%
2011	11,023	9,838	1,185	10.8%	7.8%	8.9%
2012	11,076	10,073	1,003	9.1%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Jackson County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	11,023	9,838	1,185	10.8%
2012 January	10,869	9,763	1,106	10.2%
2012 February	10,933	9,775	1,158	10.6%
2012 March	10,856	9,817	1,039	9.6%
2012 April	10,987	9,998	989	9%
2012 May	11,211	10,196	1,015	9.1%
2012 June	11,421	10,357	1,064	9.3%
2012 July	11,295	10,275	1,020	9%
2012 August	11,271	10,236	1,035	9.2%
2012 September	11,179	10,241	938	8.4%
2012 October	11,095	10,205	890	8%
2012 November	10,911	10,071	840	7.7%
2012 December	10,883	9,942	941	8.6%
2012 Annual	11,076	10,073	1,003	9.1%
2013 January	10,978	9,904	1,074	9.8%
2013 February	10,864	9,816	1,048	9.6%
2013 March	10,806	9,934	872	8.1%
2013 April	10,956	10,124	832	7.6%
2013 May	10,906	10,183	723	6.6%
2013 June	10,954	10,139	815	7.4%
2013 July	10,873	10,087	786	7.2%
2013 August	10,779	10,040	739	6.9%
2013 September	10,693	10,035	658	6.2%
2013 October	10,695	10,042	653	6.1%
2013 November	10,552	9,952	600	5.7%
2013 December	10,559	9,883	676	6.4%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Jackson County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Jackson County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	449	3.8%	75.8	203.4
Construction	989	8.4%	118.5	124.0
Manufacturing	1,315	11.2%	129.5	104.1
Wholesale Trade	276	2.4%	103.6	80.2
Retail Trade	1,496	12.8%	102.5	110.7
Transportation and Utilities	920	7.8%	140.8	155.1
Information	208	1.8%	100.4	77.2
Financial Activities	720	6.1%	139.3	89.4
Professional and Business Services	622	5.3%	71.8	50.3
Educational and Health Services	2,904	24.8%	95.9	110.0
Leisure and Hospitality	634	5.4%	62.5	60.0
Other Services, Except Public Administration	390	3.3%	72.8	67.7
Public Administration	807	6.9%	109.1	140.1
Total Employment	**11,730**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Jackson County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	3,836	32.7%	106.5	91.6
Service	1,900	16.2%	88.0	92.6
Sales and Office	2,803	23.9%	96.8	95.2
Natural Resources, Construction and Maintenance	1,490	12.7%	99.2	133.7
Production, Transportation and Material Moving	1,701	14.5%	108.2	118.9
Total Employment	**11,730**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Jackson County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Jackson County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Jackson County.

Largest Employers in Jackson County		
Employer	**Industry**	**Employment**
Constellium Rolled Products	Manufacturing	1,000
Jackson County Board of Education	Education	681
Walmart Supercenter	Retail	320
Jackson General Hospital	Health Care	300
Jackson County Commission	Government	150
Eldercare of West Virginia	Nursing Care	125
Loved Ones in Home Care, LLC	Home Health Services	90
200 South Ritchie Avenue Operations	Nursing Care	80
SDR Plastics	Manufacturing	72
KS of West Virginia	Manufacturing	60
	Total	**2,878**

Source: Workforce West Virginia; Employer Interviews, 12/2012

According to Mark Whitley, director of the Jackson County Development Authority, and Melissa Spangler, program director for the Jackson County Chamber of Commerce, the local area economy is primarily driven by manufacturing employment. According to Mr. Whitley, no major employers in Jackson County expect any significant fluctuations in employment, and no new employers have been announced.

Ripley is the location of the majority of the restaurants and shopping in Jackson County, including the Walmart Supercenter, which is the third largest employer in the area. Many retail stores are located along West Main Street, east of Interstate 77, and include 84 Lumber, Dollar General, Ripley Drug, Kroger and Rite Aid; restaurants include Pizza Hut, Taco Bell and Crabby Patti's.

In September 2012, the largest employer, Constellium negotiated a five-year contract with 700 members of the United Steelworkers Local 5668 that had been on strike for seven weeks. The area economy suffered during the strike, as local businesses were affected by the severe drop in sales. Local officials are hopeful the five-year contract will help stabilize the economy and give potential investors the confidence to open business ventures in the area.

WorkForce West Virginia has received no Worker Adjustment and Retraining Notification (WARN) notices for Jackson County during the past two years. However, the area is still negatively affected by the 2009 closure of the Century Aluminum plant in Ravenswood, which had employed as many as 1,100 local workers. In 2012, Century Aluminum officials requested a flexible power rate that would help them manage fluctuations in the aluminum market and allow the re-opening of the plant, but the West Virginia Public Service Commission rejected the rate structure proposed. If the facility were to open again in the future, it could create more than 400 manufacturing jobs and would be a substantial boost to the local economy. Currently, Century Aluminum is concentrating its priorities on operations at two plants in Kentucky, and has no plans for the facility in the foreseeable future.

Kenna Business Park is a 64 acre business park located approximately 10 miles from Ripley. There are currently five companies employing 60 workers at this location.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	9,258	77.6%
Renter-Occupied	2,673	22.4%
Total-Occupied Units*	11,931	89.7%
Vacant For Rent	245	17.8%
Vacant For-Sale Only	133	9.7%
Vacant Rented/Sold, Not Occ.	67	4.9%
Vacant Seasonal, Recreational	353	25.7%
All Other Vacant	577	42.0%
Total Vacant Units	1,374	10.3%
Total	13,305	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	9,258	77.6%	9,138	120	1.3%
Renter-Occupied	2,673	22.4%	2,662	11	0.4%
Total	11,931	100.0%	11,800	131	1.1%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	343	3.7%	40	1.5%
2000 to 2004	833	9.0%	230	8.6%
1990 to 1999	1,639	17.7%	297	11.1%
1980 to 1989	1,287	13.9%	473	17.7%
1970 to 1979	1,981	21.4%	521	19.5%
1960 to 1969	1,000	10.8%	412	15.4%
1940 to 1959	1,185	12.8%	385	14.4%
1939 or Earlier	981	10.6%	315	11.8%
Total	9,258	100.0%	2,673	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	7,573	81.8%	1,037	38.8%
1 Attached	9	0.1%	56	2.1%
2 to 4	28	0.3%	377	14.1%
5 to 9	0	0.0%	291	10.9%
10 to 19	0	0.0%	168	6.3%
20 to 49	0	0.0%	11	0.4%
50 or More	0	0.0%	110	4.1%
Mobile Home,	1,648	17.8%	623	23.3%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	9,258	100.0%	2,673	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	9,258	100.0%
0.50 or Less Occupants Per Room	7,018	75.8%
0.51 to 1.00 Occupants Per Room	2,194	23.7%
1.01 to 1.50 Occupants Per Room	46	0.5%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,673	100.0%
0.50 or Less Occupants Per Room	1,676	62.7%
0.51 to 1.00 Occupants Per Room	858	32.1%
1.01 to 1.50 Occupants Per Room	91	3.4%
1.51 to 2.00 Occupants Per Room	48	1.8%
2.01 or More Occupants Per Room	0	0.0%
Total	11,931	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Jackson County	33.3%
West Virginia	32.0%

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

Building Permit Data – Jackson County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	13	15	13	7	5	3	2	2	2	0
Units in Single-Family Structures	13	15	13	7	5	3	2	2	2	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	12	238	17	92.9%
Tax Credit	2	94	0	100.0%
Government-Subsidized	9	359	4	98.9%
Total	23	691	21	97.0%

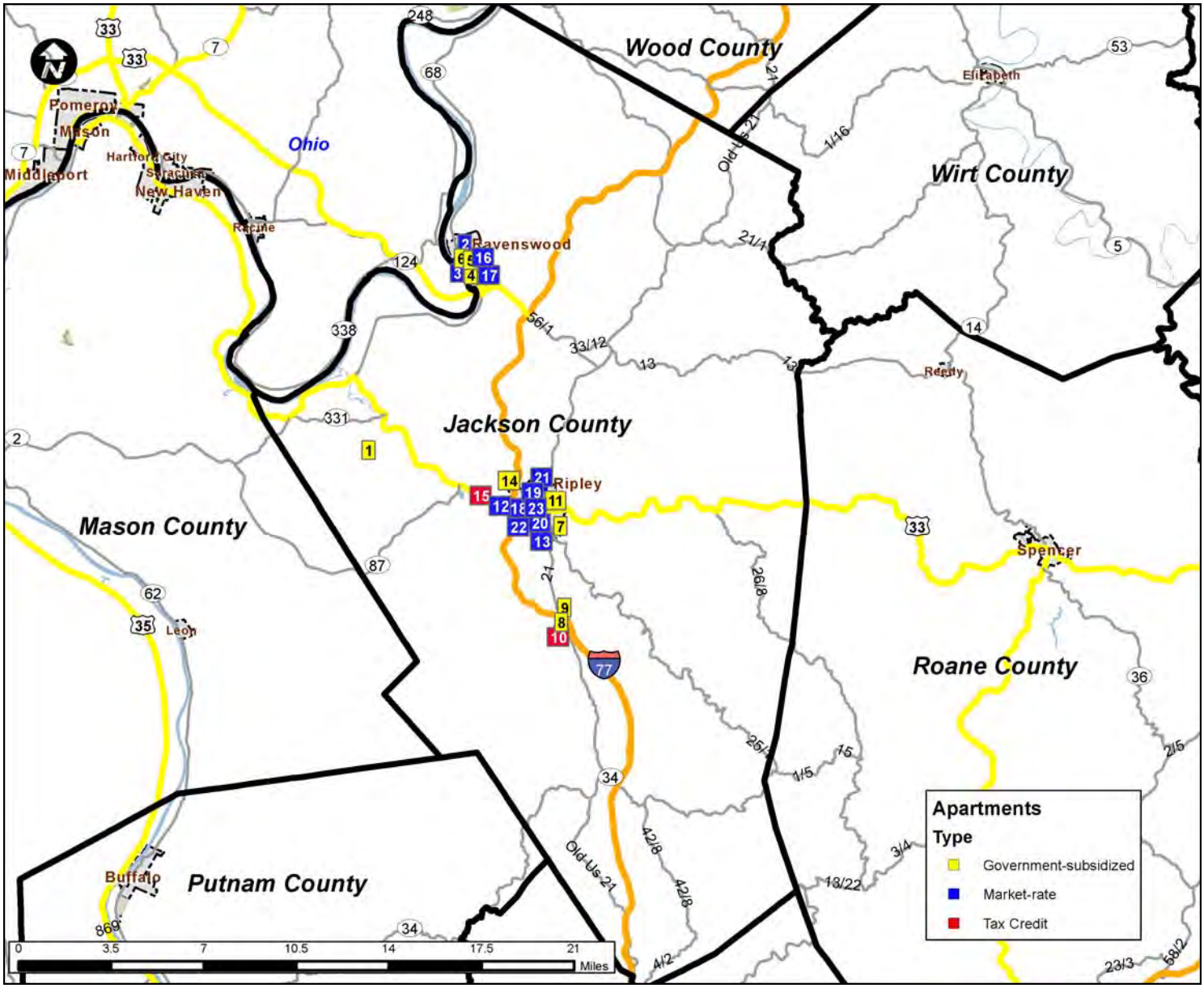
Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	51	21.4%	3	5.9%	$499
Two-Bedroom	1.0	98	41.2%	5	5.1%	$599
Three-Bedroom	1.0	85	35.7%	9	10.6%	$727
Four-Bedroom	1.5	4	1.7%	0	0.0%	$822
Total Market Rate		**238**	**100.0%**	**17**	**7.1%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	8	8.5%	0	0.0%	$492
Two-Bedroom	1.0	54	57.4%	0	0.0%	$548
Three-Bedroom	1.5	12	12.8%	0	0.0%	$639
Three-Bedroom	2.0	16	17.0%	0	0.0%	$724
Four-Bedroom	2.0	4	4.3%	0	0.0%	$805
Total Tax Credit		**94**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	4	1.1%	0	0.0%	Studio
One-Bedroom	1.0	159	44.3%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	82	22.8%	4	4.9%	Two-Bedroom
Two-Bedroom	1.5	52	14.5%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	8	2.2%	0	0.0%	Three-Bedroom
Three-Bedroom	1.5	20	5.6%	0	0.0%	Three-Bedroom
Three-Bedroom	2.0	30	8.4%	0	0.0%	Three-Bedroom
Four-Bedroom	2.0	4	1.1%	0	0.0%	Four-Bedroom
Total		**359**	**100.0%**	**4**	**1.1%**	-
Grand Total		**691**	**100.0%**	**21**	**3.0%**	**-**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map Identification List - Jackson County, West Virginia

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Cottageville Apts.	GSS	C	1984	8	0	100.0%
2	Laurel Commons	MRR	C-	1957 / 2007	136	13	90.4%
3	Mountain Park Apts.	MRR	C-	1976	24	2	91.7%
4	Mulberry Place Apts.	GSS	C+	1970	11	0	100.0%
5	Ravenswood Station I (Senior)	GSS	C+	1981	50	0	100.0%
6	Ravenswood Station II (Family)	GSS	C+	1981	85	0	100.0%
7	Fairfax Gardens Apts.	GSS	C+	1981	18	0	100.0%
8	Fairplain Apts.	GSS	C+	1984	8	0	100.0%
9	Rolling Meadow Village	GSS	B-	1982	73	0	100.0%
10	Suite View Apts.	TAX	B+	2003	50	0	100.0%
11	Tanglewood Villas	GSS	B-	1984	74	0	100.0%
12	Triple D Apts.	MRR	B-	1990	8	0	100.0%
13	Viking Village Apts.	MRR	B-	1970 / 1999	32	0	100.0%
14	Wedgewood Village Apts.	GSS	B-	1980	32	4	87.5%
15	Hudson Place	TAX	B+	2009	44	0	100.0%
16	5 & 5 1/2 Preston St.	MRR	C	1965 / 2011	2	0	100.0%
17	816 Ashton St.	MRR	C+	1970 / 2008	3	0	100.0%
18	114 S. Church St.	MRR	B-	1972 / 2012	6	0	100.0%
19	222 Main St. W	MRR	B	1920 / 1980	2	0	100.0%
20	256 S. Church St.	MRR	C-	1982	5	0	100.0%
21	619 N. Church St.	MRR	C+	1982 / 2011	8	0	100.0%
22	778 Klondyke Rd.	MRR	B	1990	8	0	100.0%
23	109 S. Church St.	MRR	B-	1940	4	2	50.0%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	4	144	10.4%
1970 to 1979	5	76	2.6%
1980 to 1989	10	361	1.1%
1990 to 1999	2	16	0.0%
2000 to 2004	1	50	0.0%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	1	44	0.0%
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	23	691	3.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	10	0.0%
B-	4	50	4.0%
C+	2	11	0.0%
C	1	2	0.0%
C-	3	165	9.1%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	94	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B-	3	179	2.2%
C+	5	172	0.0%
C	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	19	538	21	96.1%
Senior (Age 55+)	4	153	0	100.0%
Total	23	691	21	97.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	206	4	98.1%
40% - 60% AMHI (Tax Credit)	94	0	0.0%
0-60% AMHI (All Affordable)	300	0	98.7%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 55+)	153	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	-	-	-
0 - 60% AMHI (All Affordable: 55+)	153	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
101 Fairfax Ct.	Ripley	TH	$481	1	1	450
Church at Main	Ripley	Apt	$475	2	1	1,000
308 Walnut Street	Ravenswood	SFH	$500	1	1	800

SFH – Single-family rental

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Jackson County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $121,649. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $848, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$121,649
Mortgaged Value = 95% of Median Home Price	$115,567
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$620
Estimated Taxes & Insurance*	$155
Estimated Private Mortgage Insurance**	$72
Estimated Monthly Mortgage Payment	$848

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Jackson County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	13	15	13	7	5	3	2	2	2	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county through 2013.

Overall For-Sale Analysis From County (2010 – 2013)					
	2009	2010	2011	2012	2013
Total Number of Sales	92	87	79	145	42
Median Sales Price	$85,000	$73,500	$88,000	100,000	$100,000
Median Square Footage	1,104	1,020	1,128	1,250	1,612
Median Price Per Square Foot	$77	$72	$78	$80	$62
Median Year Built	N/A	N/A	N/A	N/A	1977

Source: County Sales records, Zillow

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county in 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013 Detailed For Sale Analysis*				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Sales	0	4	27	7
Median Sales Price	N/A	$82,450	$89,900	$139,900
Median Square Footage	N/A	1,321	1,612	2,002
Median Price Per Square Foot	N/A	$62	$58	$70
Median Year Built	N/A	1954	1977	1980
Median Number of Bathrooms	N/A	1.5	2	2.5

*Bedroom type of four 2013 sales is unknown

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	9	150	6.0%	4
Average Loan Amount	$101,484	$127,373	79.7%	$83,087
Average Age of Borrower	32	-	-	49
Average Gross Income of Borrower	$38,627	$66,691	57.9%	$38,755
Income to Loan Ratio	38.1%	52.4%	72.7%	46.6%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

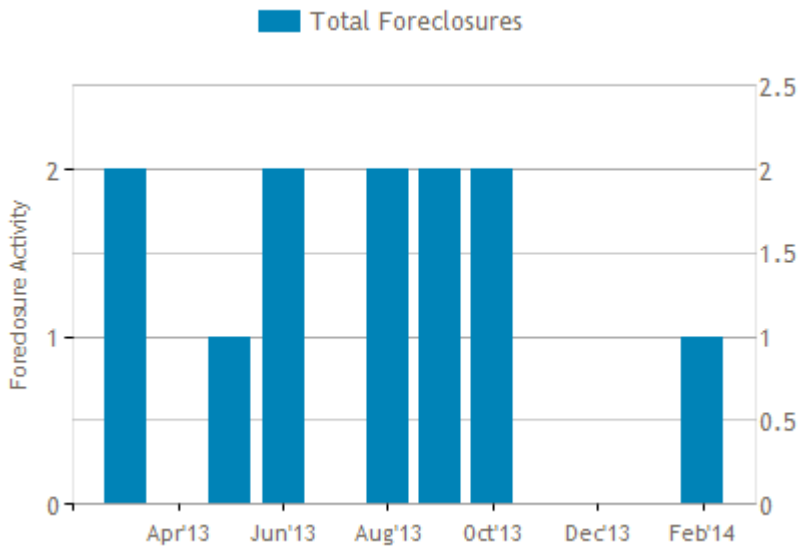
Total Current For-Sale Listings				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Listings	0	13	70	28
Median Listing Price	N/A	$79,000	$119,900	$224,900
Median Square Footage	N/A	1,176	1,634	2,584
Median Price Per Square Foot	N/A	$67	$73	$87
Median Year Built	N/A	1963	1976	1990
Median Number of Bathrooms	N/A	1	2	3

Source: Zillow

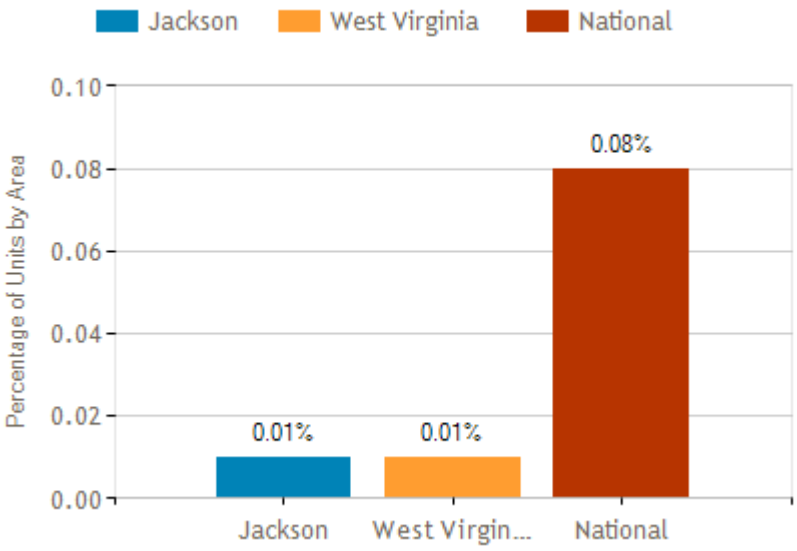
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March 2014.

Foreclosure Activity Counts – Jackson County, WV



Geographical Comparison – Jackson County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,640	1,141	$0	$25,410	1,129	-1.1%
41% - 60% AMHI	$23,641	$35,460	274	$25,411	$38,110	270	-1.5%
61% - 100% AMHI	$35,461	$59,100	470	$38,111	$63,520	447	-4.9%
Over 100% AMHI	$59,101	No Limit	294	$63,521	No Limit	219	-25.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,640	623	$0	$25,410	644	3.4%
41% - 60% AMHI	$23,641	$35,460	387	$25,411	$38,110	361	-6.7%
61% - 100% AMHI	$35,461	$59,100	900	$38,111	$63,520	930	3.3%
Over 100% AMHI	$59,101	No Limit	1,945	$63,521	No Limit	1,733	-10.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,640	1,764	$0	$25,410	1,773	0.5%
41% - 60% AMHI	$23,641	$35,460	661	$25,411	$38,110	631	-4.5%
61% - 100% AMHI	$35,461	$59,100	1,370	$38,111	$63,520	1,377	0.5%
Over 100% AMHI	$59,101	No Limit	2,239	$63,521	No Limit	1,952	-12.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,520	295	$0	$18,830	364	23.4%
41% - 60% AMHI	$17,521	$26,280	159	$18,831	$28,250	182	14.5%
61% - 100% AMHI	$26,281	$43,800	161	$28,251	$47,070	164	1.9%
Over 100% AMHI	$43,801	No Limit	194	$47,071	No Limit	196	1.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,520	1,141	$0	$18,830	1,361	19.3%
41% - 60% AMHI	$17,521	$26,280	781	$18,831	$28,250	906	16.0%
61% - 100% AMHI	$26,281	$43,800	1,343	$28,251	$47,070	1,413	5.2%
Over 100% AMHI	$43,801	No Limit	2,060	$47,071	No Limit	2,041	-0.9%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,520	1,436	$0	$18,830	1,725	20.1%
41% - 60% AMHI	$17,521	$26,280	940	$18,831	$28,250	1,088	15.7%
61% - 100% AMHI	$26,281	$43,800	1,504	$28,251	$47,070	1,577	4.9%
Over 100% AMHI	$43,801	No Limit	2,254	$47,071	No Limit	2,237	-0.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,550	1,288	$0	$31,760	1,270	-1.4%
Senior (Age 55+)	$0	$21,900	379	$0	$23,540	458	20.8%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(206 + 111 HCV) 317	94	(300 + 85 HCV*) 385
Number of Income-Eligible Family Renter Households	1,288	274	1,415
Existing Affordable Housing Penetration Rate – 2014	= 24.6%	= 34.3%	= 27.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	153	0	153
Number of Income-Eligible Senior Renter Households	379	159	454
Penetration Rate – 2014	= 40.4%	N/A	= 33.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(206 + 111 HCV) 317	94	(300 + 85 HCV*) 385
Number of Income-Eligible Family Renter Households	1,270	270	1,399
Existing Affordable Housing Penetration Rate – 2019	= 25.0%	= 34.8%	= 27.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	153	0	153
Number of Income-Eligible Senior Renter Households	458	182	546
Penetration Rate – 2019	= 33.4%	N/A	= 28.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	971	226	953	305
41%-60% AMHI (Tax Credit)	180	159	176	182

J. Overview and Interviews

The following summarizes discussions with various Jackson County stakeholders regarding current housing market conditions there.

Mark Whitley, Executive Director, Jackson County Development Authority, (304) 372-1151

Mr. Whitley does not think Jackson County could support a significant market-rate, luxury development. He feels that most households who could afford a rental alternative of this type have a preference for homeownership. He indicated a high number of low-income households reside in the county outside of Ripley and believes a need likely exists for additional income-based housing in these areas.

Kristen Fisher, Section 8 Rental Specialist, Jackson County Housing Authority, (304) 372-2345

Ms. Fisher said the housing authority's consistently full occupancy, its extensive waiting list and the number of daily housing inquiries received are evidence of Jackson County's critical need for more income-based housing. She believes 50 subsidized units could be absorbed almost immediately, and that the county could also support additional, well managed Tax Credit development.

Tim King, City of Ripley Superintendent, (304) 372-3482

Mr. King was generally non-committal when asked whether the area could support additional rental housing. Nonetheless, he said location is a major factor, and community support for low-income development could be "dicey." Many Ripley area residents, he says, would likely voice objections. He also pointed out the local perception of low-income projects as magnets for criminal activity. Mr. King, however, believes a low-income senior development would fit nicely in the community.

19. Jefferson County

A. General Description

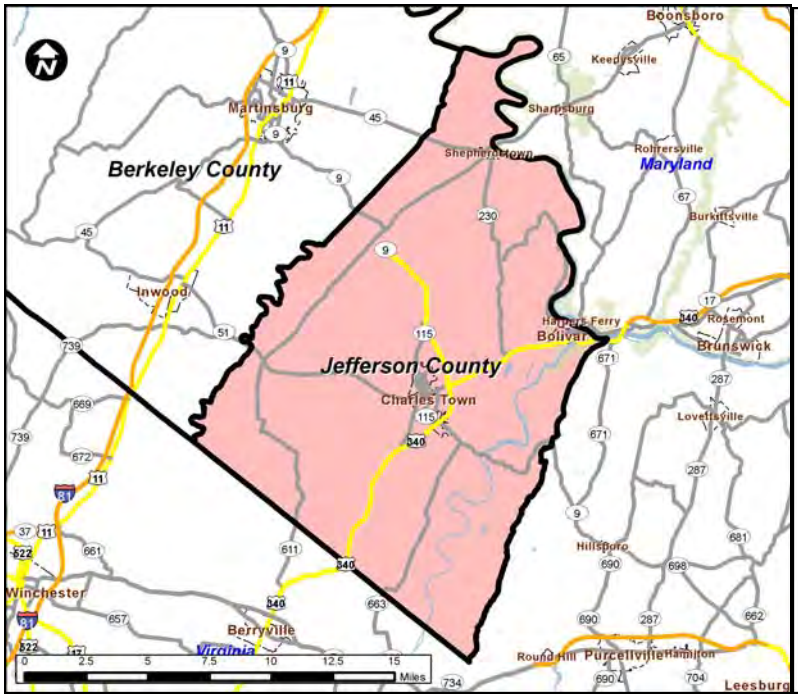
County Seat: Charles Town
County Size: 211.56 square miles

2000 (Census) Population: 42,190
2010 (Census) Population: 53,498
Population Change: +11,308 (26.8%)

2000 (Census) Households: 16,165
2010 (Census) Households: 19,931
Household Change: +3,766 (23.3%)

2000 (Census) Median Household Income: $44,325
2010 (Estimate) Median Household Income: $66,967
Income Change: +$22,642 (51.1%)

2000 (Census) Median Home Value: $110,500
2010 (American Community Survey) Median Home Value: $255,800
Home Value Change: +$145,300 (131.5%)



B. Demographic Characteristics and Trends

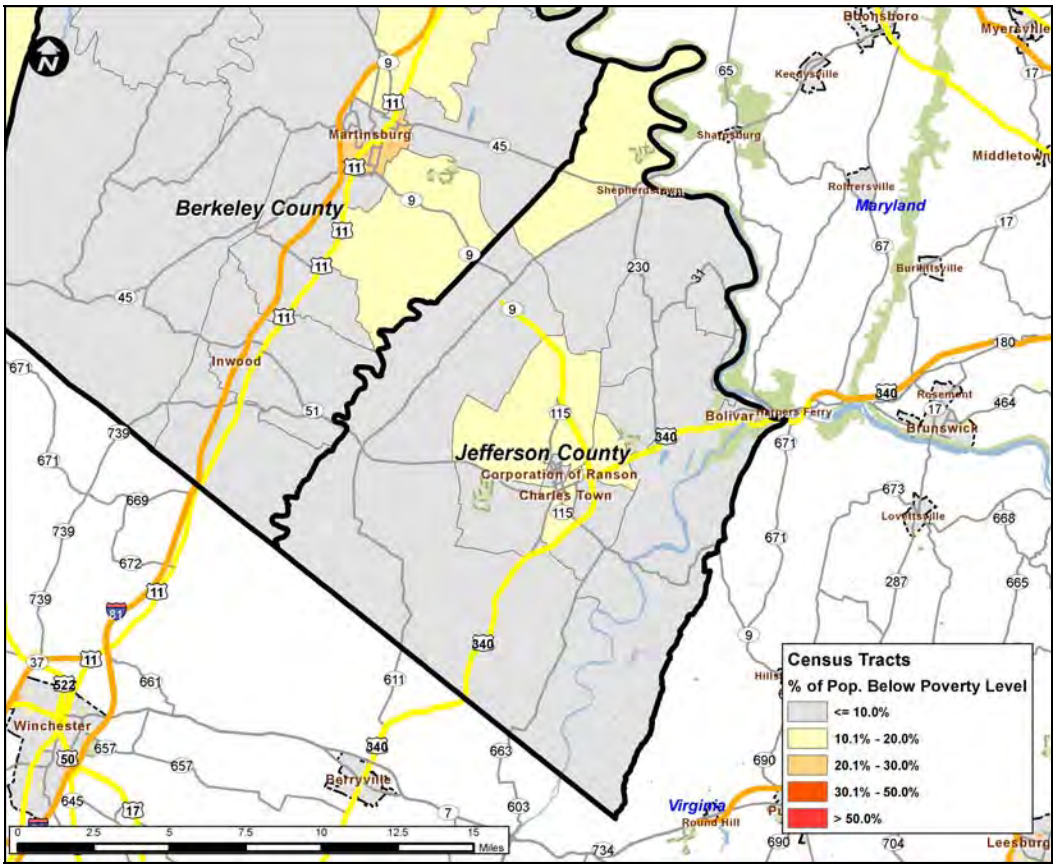
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Jefferson County	Population	42,190	53,498	55,854	58,468
	Population Change	-	11,308	2,356	2,614
	Percent Change	-	26.8%	4.4%	4.7%
County Seat: Charles Town	Population	2,907	5,259	5,527	5,877
	Population Change	-	2,352	268	350
	Percent Change	-	80.9%	5.1%	6.3%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,486	8.4%
Population not living in poverty	49,012	91.6%
Total	53,498	100.0%

Source: American Community Survey (ACS)

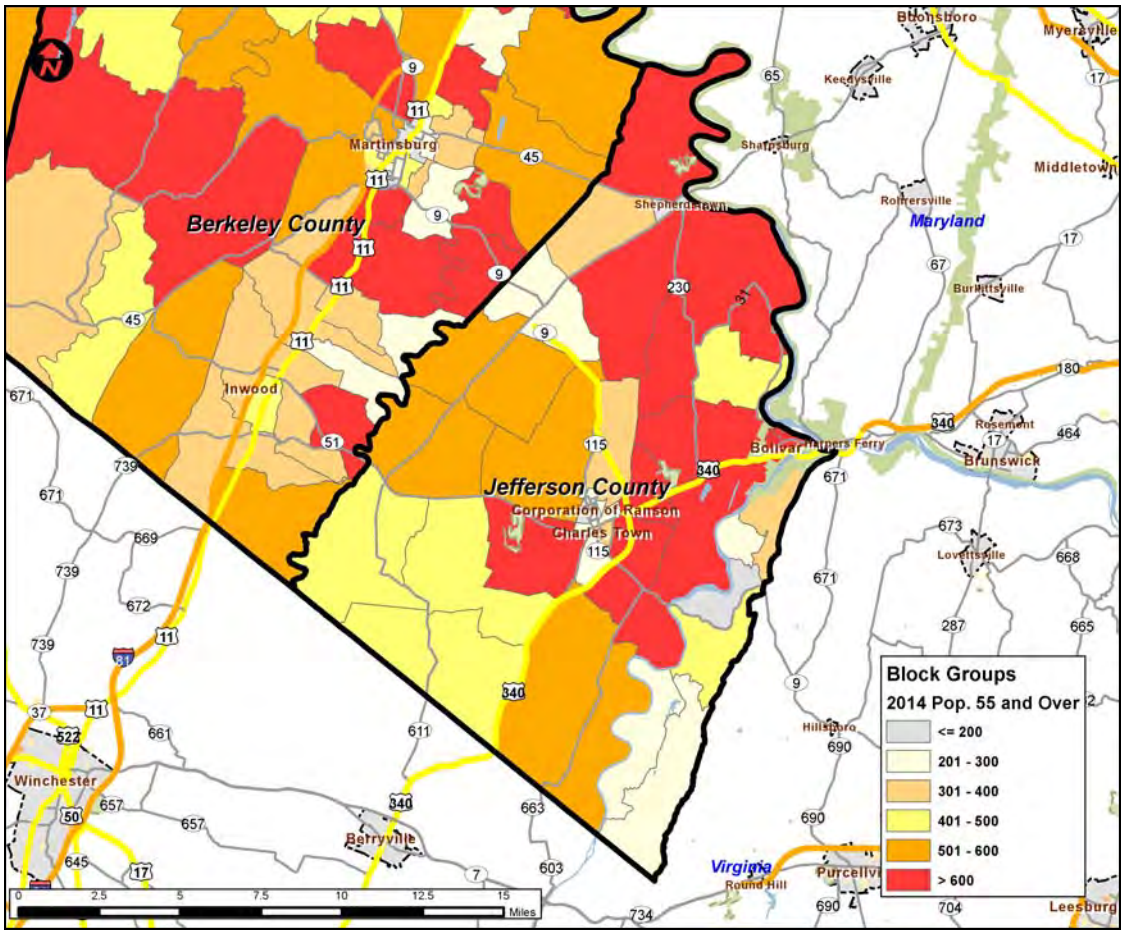


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	14,439	27.0%	14,627	26.2%	14,980	25.6%	353	2.4%
20 to 24	3,491	6.5%	3,571	6.4%	3,541	6.1%	-30	-0.8%
25 to 34	6,028	11.3%	6,438	11.5%	6,933	11.9%	495	7.7%
35 to 44	7,825	14.6%	7,276	13.0%	6,767	11.6%	-509	-7.0%
45 to 54	8,450	15.8%	8,638	15.5%	8,500	14.5%	-138	-1.6%
55 to 64	6,951	13.0%	7,571	13.6%	8,301	14.2%	730	9.6%
65 to 74	3,838	7.2%	4,875	8.7%	6,004	10.3%	1,129	23.2%
75 & Over	2,476	4.6%	2,858	5.1%	3,442	5.9%	584	20.4%
Total	53,498	100.0%	55,854	100.0%	58,468	100.0%	2,614	4.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	46,876	87.6%
Black	3,524	6.6%
Indian	132	0.2%
Asian	618	1.2%
Pacific Islander	33	0.1%
Some Other Race	946	1.8%
Two or More Races	1,369	2.6%
Total	53,498	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	46,858	87.6%
Moved within Same County	2,775	5.2%
Different County Same State	1,144	2.1%
Moved from Different State	2,344	4.4%
Moved from Abroad	377	0.7%
Total	53,498	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

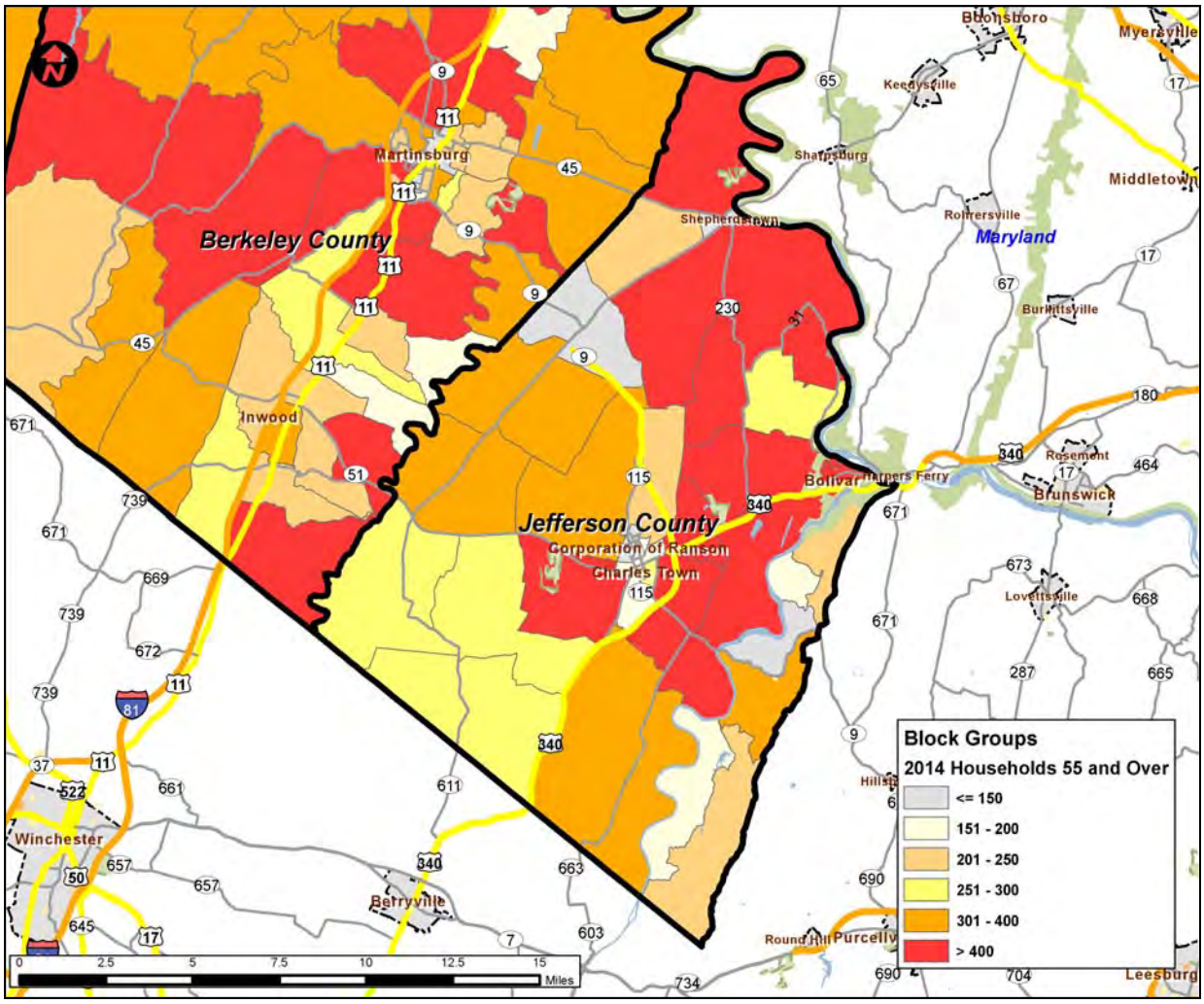
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Jefferson County	Households	16,165	19,931	20,812	21,707
	Household Change	-	3,766	881	895
	Percent Change	-	23.3%	4.4%	4.3%
	Household Size	2.61	2.68	2.61	2.63
County Seat: Charles Town	Households	1,285	2,011	2,102	2,210
	Household Change	-	726	91	108
	Percent Change	-	56.5%	4.5%	5.1%
	Household Size	2.3	2.6	2.63	2.66

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	679	3.4%	663	3.2%	665	3.1%	2	0.3%
25 to 34	2,579	12.9%	2,710	13.0%	2,852	13.1%	142	5.2%
35 to 44	4,007	20.1%	3,672	17.6%	3,347	15.4%	-325	-8.9%
45 to 54	4,669	23.4%	4,697	22.6%	4,526	20.8%	-171	-3.6%
55 to 64	3,992	20.0%	4,265	20.5%	4,574	21.1%	309	7.2%
65 to 74	2,404	12.1%	3,000	14.4%	3,618	16.7%	618	20.6%
75 to 84	1,192	6.0%	1,409	6.8%	1,616	7.4%	207	14.7%
85 & Over	409	2.1%	396	1.9%	509	2.3%	113	28.5%
Total	19,931	100.0%	20,812	100.0%	21,707	100.0%	895	4.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



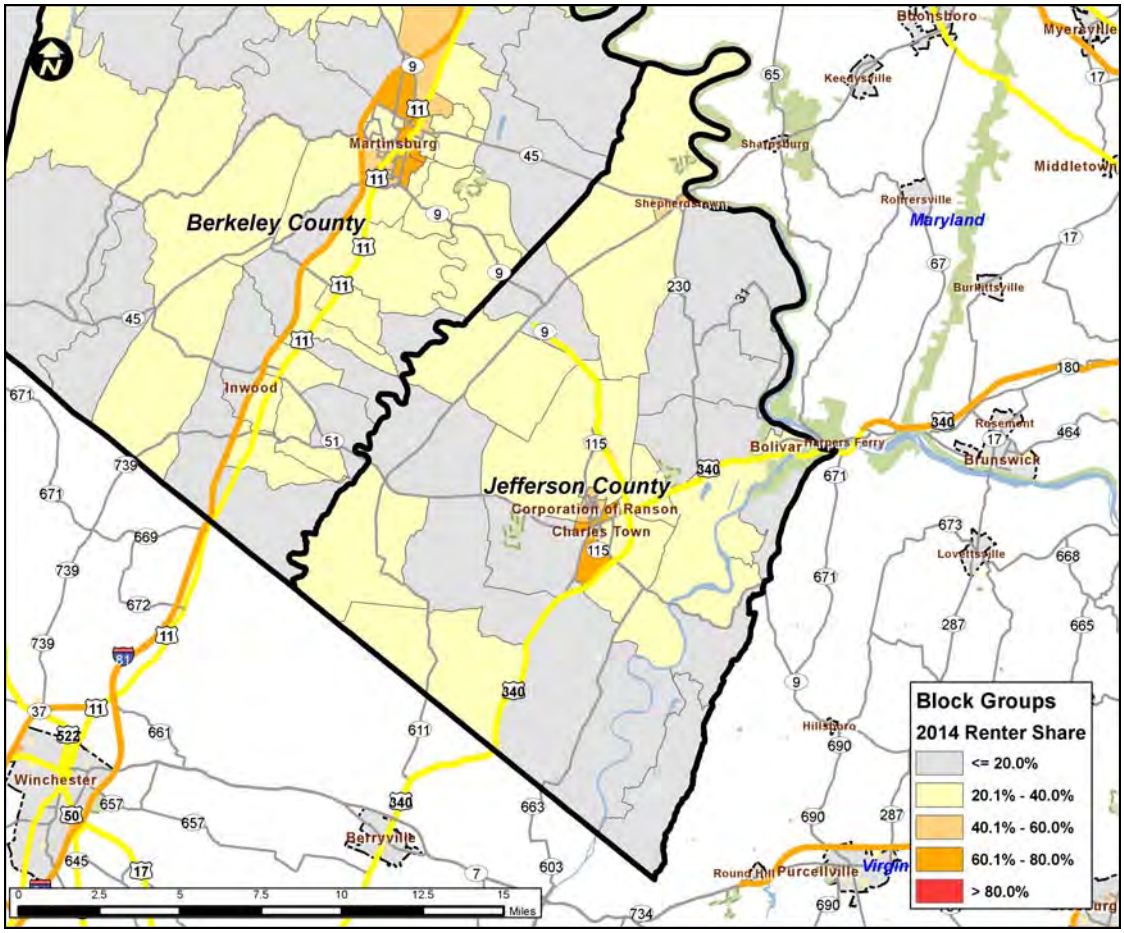
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	15,301	76.8%	15,437	74.2%	16,278	75.0%
Renter-Occupied	4,630	23.2%	5,375	25.8%	5,429	25.0%
Total	19,931	100.0%	20,812	100.0%	21,707	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	6,719	84.0%	7,384	81.4%	8,430	81.7%
Renter-Occupied	1,278	16.0%	1,685	18.6%	1,887	18.3%
Total	7,997	100.0%	9,069	100.0%	10,316	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,789	33.3%	1,808	33.3%	19	1.0%
2 Persons	1,452	27.0%	1,451	26.7%	0	0.0%
3 Persons	980	18.2%	1,003	18.5%	23	2.3%
4 Persons	645	12.0%	644	11.9%	-1	-0.1%
5 Persons+	509	9.5%	522	9.6%	14	2.7%
Total	5,375	100.0%	5,429	100.0%	54	1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,017	19.5%	3,180	19.5%	164	5.4%
2 Persons	5,677	36.8%	5,927	36.4%	250	4.4%
3 Persons	2,725	17.7%	2,888	17.7%	163	6.0%
4 Persons	2,285	14.8%	2,400	14.7%	115	5.0%
5 Persons+	1,733	11.2%	1,883	11.6%	150	8.6%
Total	15,437	100.0%	16,278	100.0%	841	5.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	874	51.9%	954	50.6%	80	9.1%
2 Persons	359	21.3%	414	21.9%	55	15.4%
3 Persons	189	11.2%	236	12.5%	47	25.1%
4 Persons	141	8.4%	150	7.9%	9	6.3%
5 Persons+	123	7.3%	133	7.0%	10	8.1%
Total	1,685	100.0%	1,887	100.0%	201	11.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,110	28.6%	2,334	27.7%	224	10.6%
2 Persons	3,780	51.2%	4,252	50.4%	471	12.5%
3 Persons	821	11.1%	962	11.4%	141	17.2%
4 Persons	351	4.7%	461	5.5%	110	31.4%
5 Persons+	322	4.4%	421	5.0%	99	30.8%
Total	7,384	100.0%	8,430	100.0%	1,046	14.2%

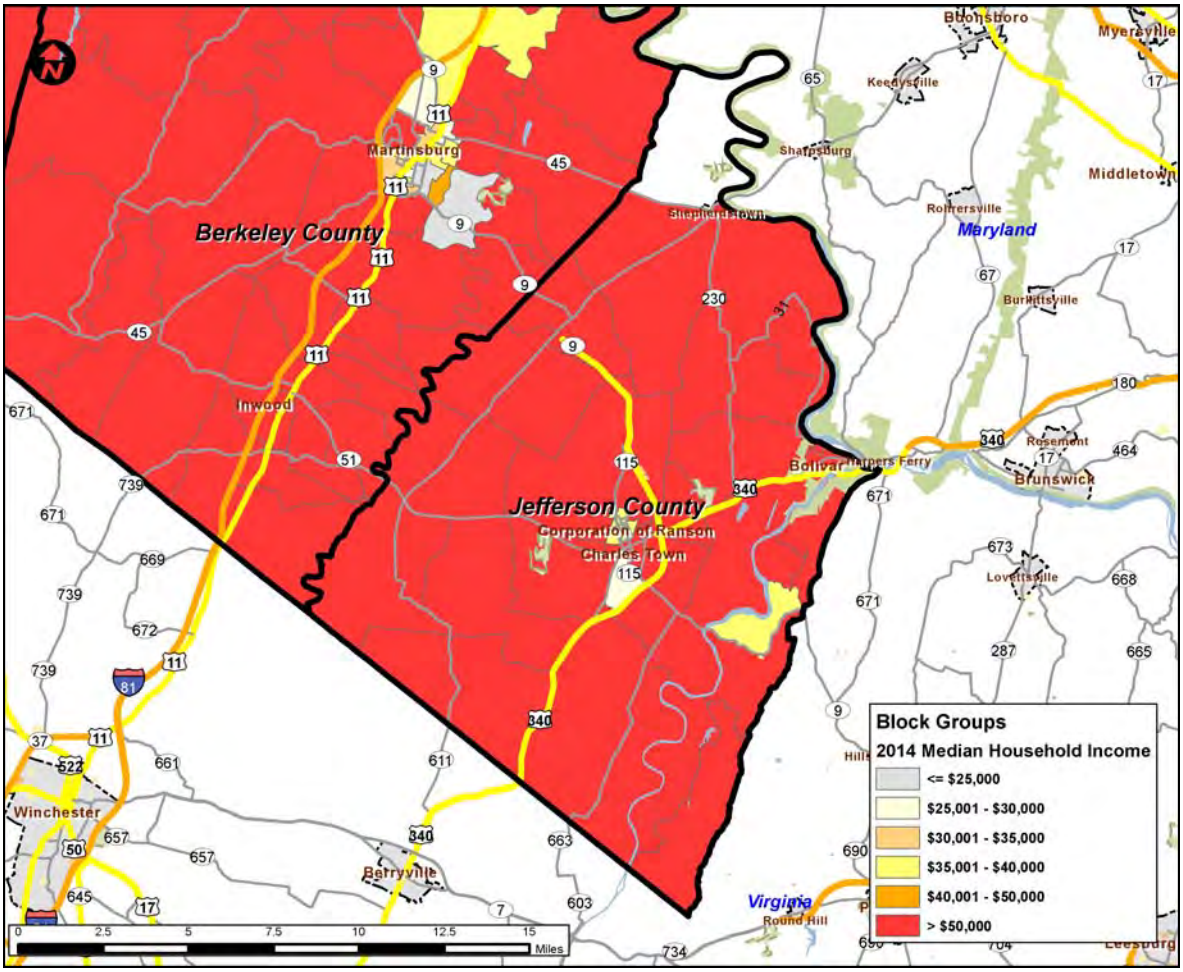
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	739	3.7%	957	4.6%	1,006	4.6%
$10,000 to $19,999	1,373	6.9%	1,628	7.8%	1,703	7.8%
$20,000 to $29,999	1,546	7.8%	1,792	8.6%	1,896	8.7%
$30,000 to $39,999	1,975	9.9%	2,315	11.1%	2,420	11.1%
$40,000 to $49,999	1,779	8.9%	1,883	9.0%	1,960	9.0%
$50,000 to $59,999	1,425	7.1%	1,644	7.9%	1,737	8.0%
$60,000 to $74,999	2,431	12.2%	2,581	12.4%	2,684	12.4%
$75,000 to $99,999	3,208	16.1%	3,115	15.0%	3,252	15.0%
$100,000 to $124,999	2,066	10.4%	2,070	9.9%	2,138	9.9%
$124,999 to $149,999	1,268	6.4%	1,073	5.2%	1,101	5.1%
$150,000 to $199,999	1,134	5.7%	930	4.5%	961	4.4%
$200,000+	988	5.0%	822	4.0%	850	3.9%
Total	19,931	100.0%	20,812	100.0%	21,707	100.0%
Median Income	$66,967		$61,081		$60,741	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



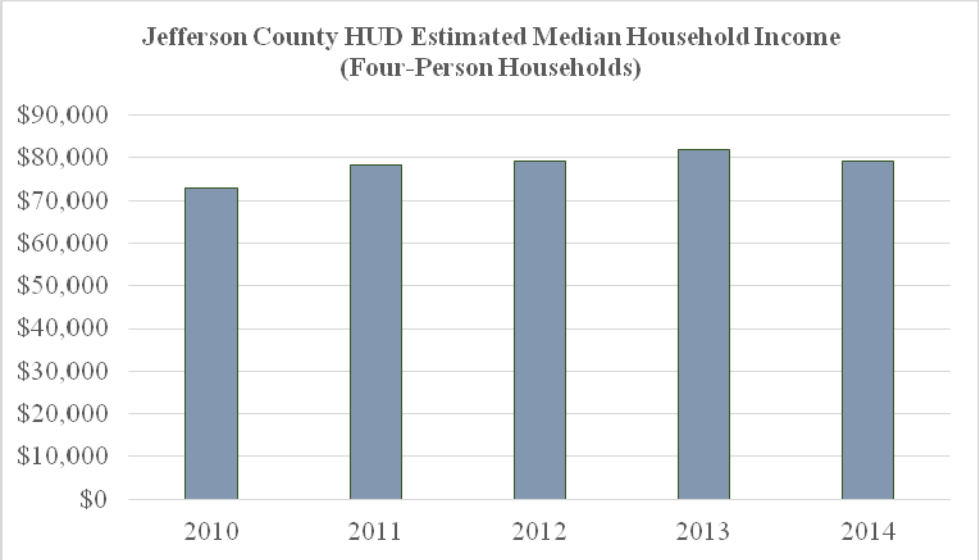
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	324	4.0%	486	5.4%	550	5.3%
$10,000 to $19,999	769	9.6%	933	10.3%	1,044	10.1%
$20,000 to $29,999	876	11.0%	1,037	11.4%	1,170	11.3%
$30,000 to $39,999	1,054	13.2%	1,202	13.3%	1,360	13.2%
$40,000 to $49,999	816	10.2%	916	10.1%	1,026	9.9%
$50,000 to $59,999	603	7.5%	633	7.0%	737	7.1%
$60,000 to $74,999	680	8.5%	839	9.3%	982	9.5%
$75,000 to $99,999	989	12.4%	1,075	11.9%	1,254	12.2%
$100,000 to $124,999	612	7.6%	729	8.0%	835	8.1%
$124,999 to $149,999	427	5.3%	425	4.7%	477	4.6%
$150,000 to $199,999	485	6.1%	433	4.8%	476	4.6%
$200,000+	363	4.5%	360	4.0%	404	3.9%
Total	7,997	100.0%	9,069	100.0%	10,316	100.0%
Median Income	$52,666		$49,570		$50,099	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$72,900	-
2011	$78,200	7.3%
2012	$79,300	1.4%
2013	$82,000	3.4%
2014	$79,300	-3.3%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	181	47	37	58	32	355
$10,000 to $19,999	234	132	120	44	19	549
$20,000 to $29,999	219	169	61	58	69	576
$30,000 to $39,999	226	183	63	51	49	572
$40,000 to $49,999	140	202	94	51	55	543
$50,000 to $59,999	144	125	32	26	15	341
$60,000 to $74,999	125	177	60	100	89	551
$75,000 to $99,999	76	77	220	22	48	442
$100,000 to $124,999	84	90	48	48	25	294
$125,000 to $149,999	40	18	28	50	11	147
$150,000 to $199,999	35	21	19	26	9	110
$200,000 & Over	49	24	44	22	10	149
Total	1,551	1,264	826	557	432	4,630

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	253	67	46	90	39	494
$10,000 to $19,999	300	128	187	66	31	712
$20,000 to $29,999	227	219	91	88	59	684
$30,000 to $39,999	285	212	66	71	71	705
$40,000 to $49,999	156	226	124	48	65	619
$50,000 to $59,999	132	161	45	34	19	391
$60,000 to $74,999	149	197	71	85	104	605
$75,000 to $99,999	80	96	220	27	65	488
$100,000 to $124,999	99	103	57	61	23	342
$125,000 to $149,999	31	14	22	41	10	118
$150,000 to $199,999	32	18	19	18	11	97
$200,000 & Over	46	11	33	17	12	119
Total	1,789	1,452	980	645	509	5,375

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	256	72	56	90	40	515
$10,000 to $19,999	299	130	184	64	37	713
$20,000 to $29,999	233	213	97	100	62	705
$30,000 to $39,999	292	202	54	56	81	686
$40,000 to $49,999	154	218	130	52	68	623
$50,000 to $59,999	128	160	50	37	26	401
$60,000 to $74,999	141	208	81	84	81	594
$75,000 to $99,999	87	98	212	25	66	487
$100,000 to $124,999	104	100	58	64	30	357
$125,000 to $149,999	34	16	19	37	13	119
$150,000 to $199,999	29	15	23	16	14	98
$200,000 & Over	51	18	39	18	5	131
Total	1,808	1,451	1,003	644	522	5,429

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	125	29	35	49	24	262
$10,000 to $19,999	118	111	109	33	9	380
$20,000 to $29,999	120	113	57	48	63	401
$30,000 to $39,999	150	170	53	39	38	450
$40,000 to $49,999	59	177	81	43	46	407
$50,000 to $59,999	88	107	26	19	6	247
$60,000 to $74,999	92	146	47	93	83	460
$75,000 to $99,999	23	48	202	14	39	326
$100,000 to $124,999	47	63	36	40	17	203
$125,000 to $149,999	12	9	17	46	9	92
$150,000 to $199,999	12	8	12	16	5	53
$200,000 & Over	17	10	25	15	3	71
Total	864	991	700	456	342	3,352

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	145	42	41	81	27	335
$10,000 to $19,999	127	104	163	49	18	460
$20,000 to $29,999	120	132	81	74	49	456
$30,000 to $39,999	180	193	50	54	58	535
$40,000 to $49,999	57	192	98	38	52	436
$50,000 to $59,999	79	141	35	20	11	286
$60,000 to $74,999	103	153	54	76	89	475
$75,000 to $99,999	21	63	195	12	49	339
$100,000 to $124,999	53	60	44	49	19	226
$125,000 to $149,999	9	5	10	34	5	63
$150,000 to $199,999	9	5	8	10	4	37
$200,000 & Over	12	5	13	7	5	42
Total	915	1,093	791	504	386	3,689

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	144	42	43	77	26	333
$10,000 to $19,999	111	99	150	43	24	426
$20,000 to $29,999	117	118	79	80	44	437
$30,000 to $39,999	174	182	41	45	63	505
$40,000 to $49,999	55	178	103	36	54	426
$50,000 to $59,999	65	137	35	27	13	277
$60,000 to $74,999	89	156	56	72	73	447
$75,000 to $99,999	22	58	184	14	53	331
$100,000 to $124,999	48	55	44	52	23	221
$125,000 to $149,999	10	7	7	30	8	62
$150,000 to $199,999	6	2	11	10	8	37
$200,000 & Over	13	3	14	9	1	41
Total	854	1,038	767	494	390	3,542

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	74	25	31	9	11	150
$10,000 to $19,999	2	66	96	12	53	229
$20,000 to $29,999	62	19	112	10	66	268
$30,000 to $39,999	78	102	66	172	54	472
$40,000 to $49,999	58	108	194	124	72	556
$50,000 to $59,999	129	138	106	86	115	574
$60,000 to $74,999	163	431	215	360	120	1,289
$75,000 to $99,999	207	587	484	329	286	1,893
$100,000 to $124,999	227	174	197	465	187	1,251
$125,000 to $149,999	7	182	164	217	179	749
$150,000 to $199,999	22	186	178	76	135	597
$200,000 & Over	23	212	103	139	76	553
Total	1,054	2,228	1,946	2,000	1,354	8,582

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	73	15	27	5	16	137
$10,000 to $19,999	8	69	83	10	65	235
$20,000 to $29,999	73	28	110	4	84	299
$30,000 to $39,999	99	123	85	192	80	578
$40,000 to $49,999	53	121	165	111	82	531
$50,000 to $59,999	183	161	143	114	124	726
$60,000 to $74,999	124	388	263	371	120	1,267
$75,000 to $99,999	113	480	446	380	283	1,701
$100,000 to $124,999	151	136	189	440	199	1,115
$125,000 to $149,999	6	104	145	153	177	585
$150,000 to $199,999	7	150	133	57	114	461
$200,000 & Over	18	122	115	98	67	420
Total	907	1,897	1,904	1,934	1,411	8,053

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	17	28	6	13	124
$10,000 to $19,999	12	70	75	11	64	232
$20,000 to $29,999	63	30	116	5	76	289
$30,000 to $39,999	93	117	80	183	81	554
$40,000 to $49,999	54	112	156	106	80	507
$50,000 to $59,999	178	148	151	121	124	722
$60,000 to $74,999	123	332	282	384	134	1,255
$75,000 to $99,999	96	400	454	400	318	1,668
$100,000 to $124,999	145	121	196	415	205	1,081
$125,000 to $149,999	3	94	136	149	180	562
$150,000 to $199,999	5	136	138	55	114	448
$200,000 & Over	15	98	115	103	73	404
Total	847	1,675	1,926	1,939	1,462	7,848

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	56	18	2	9	8	92
$10,000 to $19,999	116	20	11	11	11	169
$20,000 to $29,999	99	56	4	10	6	175
$30,000 to $39,999	75	13	11	12	11	123
$40,000 to $49,999	81	25	13	8	9	136
$50,000 to $59,999	56	18	5	6	9	94
$60,000 to $74,999	33	31	13	7	6	91
$75,000 to $99,999	52	28	18	9	9	116
$100,000 to $124,999	36	27	12	8	8	91
$125,000 to $149,999	28	10	11	4	3	55
$150,000 to $199,999	23	13	7	10	4	58
$200,000 & Over	32	13	19	7	7	78
Total	687	273	126	101	91	1,278

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	108	25	6	9	12	160
$10,000 to $19,999	172	25	24	18	13	252
$20,000 to $29,999	107	87	10	14	10	228
$30,000 to $39,999	105	19	16	16	13	170
$40,000 to $49,999	99	34	26	10	13	182
$50,000 to $59,999	52	21	10	13	9	105
$60,000 to $74,999	45	44	17	9	15	130
$75,000 to $99,999	60	33	26	15	15	149
$100,000 to $124,999	45	44	12	11	4	117
$125,000 to $149,999	23	9	12	7	4	55
$150,000 to $199,999	23	12	10	8	7	61
$200,000 & Over	34	6	20	10	7	77
Total	874	359	189	141	123	1,685

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	30	14	13	15	182
$10,000 to $19,999	188	31	34	21	13	287
$20,000 to $29,999	117	96	18	20	17	268
$30,000 to $39,999	119	20	14	11	18	181
$40,000 to $49,999	99	40	27	16	14	197
$50,000 to $59,999	63	22	15	10	13	124
$60,000 to $74,999	51	51	24	13	8	147
$75,000 to $99,999	65	41	27	11	12	156
$100,000 to $124,999	56	45	14	12	8	136
$125,000 to $149,999	24	9	12	7	5	57
$150,000 to $199,999	23	13	12	7	6	61
$200,000 & Over	38	15	25	9	4	91
Total	954	414	236	150	133	1,887

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	111	88	19	7	7	231
$10,000 to $19,999	298	244	28	13	17	600
$20,000 to $29,999	298	318	52	13	20	701
$30,000 to $39,999	318	433	78	28	75	931
$40,000 to $49,999	183	376	84	21	15	680
$50,000 to $59,999	112	304	57	26	9	509
$60,000 to $74,999	131	318	97	24	20	590
$75,000 to $99,999	210	464	111	45	43	873
$100,000 to $124,999	115	298	37	45	26	520
$125,000 to $149,999	45	202	69	31	25	372
$150,000 to $199,999	56	261	74	18	18	427
$200,000 & Over	55	173	21	27	9	285
Total	1,932	3,478	727	299	283	6,719

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	166	109	29	10	12	327
$10,000 to $19,999	337	266	37	16	24	681
$20,000 to $29,999	318	393	63	19	16	808
$30,000 to $39,999	336	501	86	31	80	1,033
$40,000 to $49,999	179	419	96	24	16	733
$50,000 to $59,999	106	310	69	30	12	527
$60,000 to $74,999	180	351	121	26	31	709
$75,000 to $99,999	206	487	122	60	52	927
$100,000 to $124,999	127	337	50	63	36	613
$125,000 to $149,999	46	203	69	34	17	370
$150,000 to $199,999	53	226	65	12	15	372
$200,000 & Over	56	177	14	25	10	283
Total	2,110	3,780	821	351	322	7,384

Source: Ribbon Demographics; ESRI; Urban Decision Group

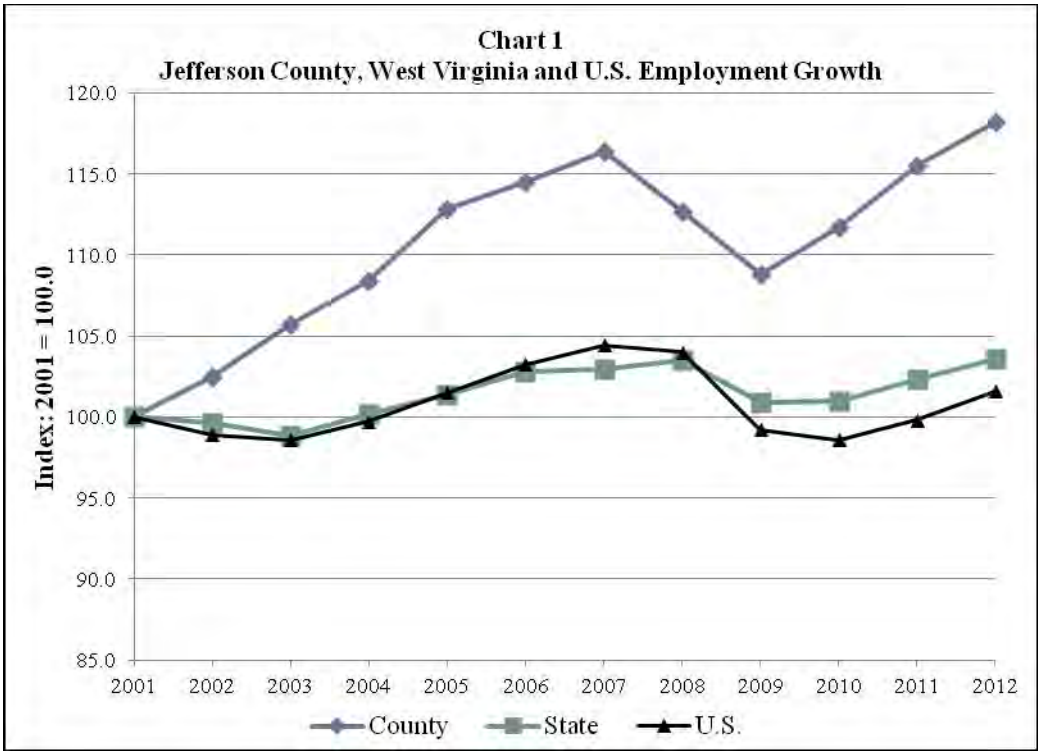
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	178	118	42	12	18	368
$10,000 to $19,999	364	299	41	18	35	758
$20,000 to $29,999	354	429	77	23	20	902
$30,000 to $39,999	372	570	97	40	100	1,179
$40,000 to $49,999	198	462	105	39	26	829
$50,000 to $59,999	121	360	79	39	16	614
$60,000 to $74,999	206	419	146	29	35	834
$75,000 to $99,999	232	563	153	77	72	1,097
$100,000 to $124,999	134	373	61	88	43	700
$125,000 to $149,999	47	226	78	45	23	419
$150,000 to $199,999	64	241	74	16	21	415
$200,000 & Over	63	192	11	35	12	314
Total	2,334	4,252	962	461	421	8,430

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Jefferson County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Jefferson County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Jefferson County, State and U.S. Employment, 2001-2012						
	Jefferson County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	12,724		686		129,636	
2002	13,044	2.5%	683	-0.4%	128,234	-1.1%
2003	13,448	3.1%	678	-0.8%	127,796	-0.3%
2004	13,790	2.5%	687	1.3%	129,278	1.2%
2005	14,358	4.1%	695	1.2%	131,572	1.8%
2006	14,573	1.5%	705	1.4%	133,834	1.7%
2007	14,814	1.7%	706	0.1%	135,366	1.1%
2008	14,337	-3.2%	710	0.5%	134,806	-0.4%
2009	13,846	-3.4%	692	-2.5%	128,608	-4.6%
2010	14,216	2.7%	692	0.1%	127,820	-0.6%
2011	14,699	3.4%	702	1.4%	129,411	1.2%
2012	15,042	2.3%	711	1.2%	131,696	1.8%
Change						
2001-12	2,318	18.2%	25	3.6%	2,061	1.6%
2001-03	724	5.7%	-8	-1.1%	-1,840	-1.4%
2003-07	1,366	10.2%	28	4.2%	7,570	5.9%
2007-12	228	1.5%	4	0.6%	-3,670	-2.7%

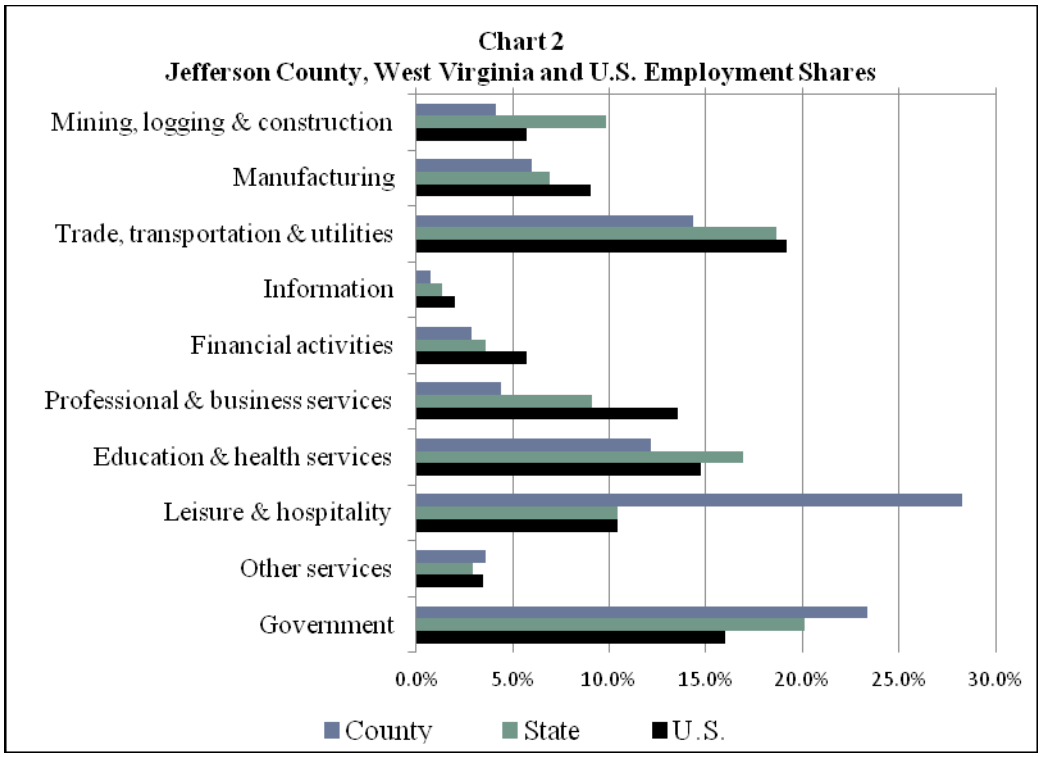
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Jefferson County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Jefferson County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	626	4.2%	42.2	72.4
Manufacturing	897	6.0%	86.4	66.0
Trade, Transportation and Utilities	2,159	14.4%	76.9	74.9
Information	111	0.7%	54.8	36.3
Financial Activities	432	2.9%	80.2	50.4
Professional and Business Services	662	4.4%	48.5	32.4
Educational and Health Services	1,833	12.2%	72.0	82.7
Leisure and Hospitality	4,255	28.3%	270.8	271.1
Other Services	545	3.6%	122.0	104.9
Total Private Sector	**11,530**	**76.7%**	**96.0**	**91.2**
Total Government	**3,512**	**23.3%**	**115.9**	**146.1**
Total Payroll Employment	**15,042**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

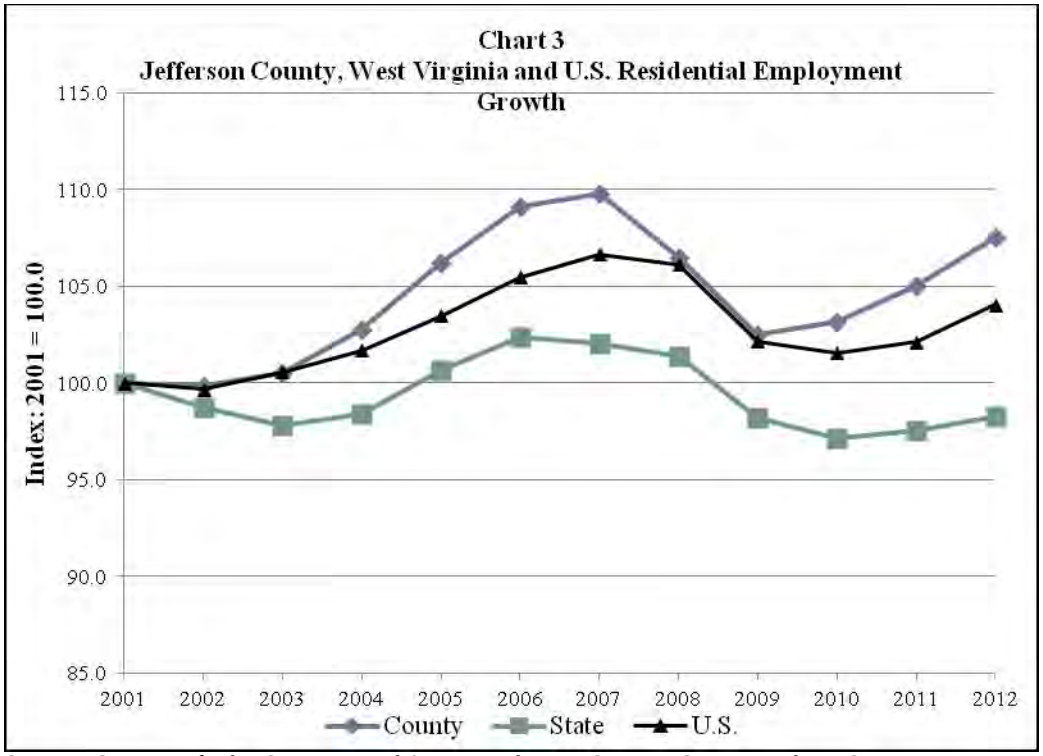


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Jefferson County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Jefferson County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Jefferson County; this one considers the number of Jefferson County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

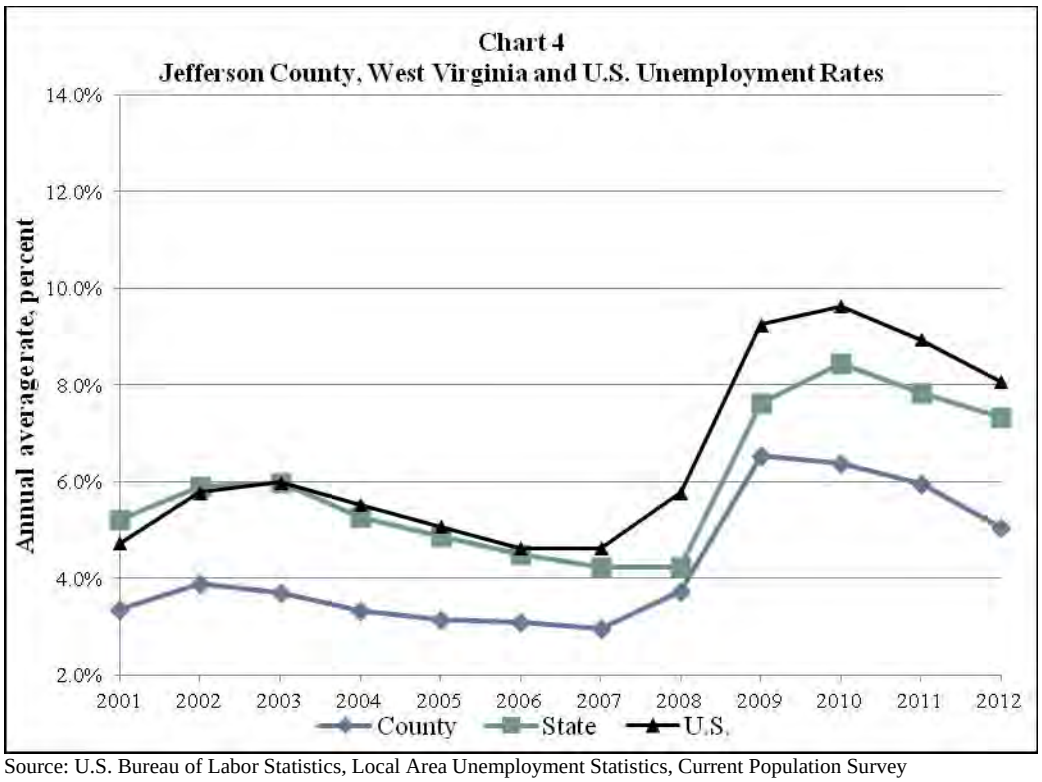
Table 3 Jefferson County, State and U.S. Residential Employment, 2001-2012						
	Jefferson County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	22,269		759		136,933	
2002	22,238	-0.1%	749	-1.3%	136,485	-0.3%
2003	22,382	0.6%	742	-0.9%	137,736	0.9%
2004	22,882	2.2%	747	0.6%	139,252	1.1%
2005	23,654	3.4%	764	2.3%	141,730	1.8%
2006	24,297	2.7%	777	1.8%	144,427	1.9%
2007	24,452	0.6%	774	-0.4%	146,047	1.1%
2008	23,721	-3.0%	769	-0.6%	145,362	-0.5%
2009	22,835	-3.7%	745	-3.2%	139,878	-3.8%
2010	22,974	0.6%	737	-1.1%	139,064	-0.6%
2011	23,389	1.8%	740	0.4%	139,869	0.6%
2012	23,948	2.4%	746	0.8%	142,469	1.9%
Change						
2001-12	1,679	7.5%	-13	-1.7%	5,536	4.0%
2001-03	113	0.5%	-16	-2.2%	803	0.6%
2003-07	2,070	9.2%	32	4.3%	8,311	6.0%
2007-10	-1,478	-6.0%	-37	-4.8%	-6,983	-4.8%
2010-12	974	4.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Jefferson County, state and U.S. unemployment rates over the past decade. The table also shows the Jefferson County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Jefferson County Labor Force Statistics and Comparative Unemployment Rates						
	Jefferson County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Jefferson County	West Virginia	U.S.
2001	23,041	22,269	772	3.4%	5.2%	4.7%
2002	23,141	22,238	903	3.9%	5.9%	5.8%
2003	23,245	22,382	863	3.7%	6.0%	6.0%
2004	23,670	22,882	788	3.3%	5.3%	5.5%
2005	24,423	23,654	769	3.1%	4.9%	5.1%
2006	25,074	24,297	777	3.1%	4.5%	4.6%
2007	25,199	24,452	747	3.0%	4.2%	4.6%
2008	24,639	23,721	918	3.7%	4.2%	5.8%
2009	24,431	22,835	1,596	6.5%	7.6%	9.3%
2010	24,542	22,974	1,568	6.4%	8.4%	9.6%
2011	24,870	23,389	1,481	6.0%	7.8%	8.9%
2012	25,226	23,948	1,278	5.1%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Jefferson County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	24,870	23,389	1,481	6%
2012 January	24,425	23,009	1,416	5.8%
2012 February	24,531	23,114	1,417	5.8%
2012 March	24,542	23,263	1,279	5.2%
2012 April	24,939	23,692	1,247	5%
2012 May	25,413	24,073	1,340	5.3%
2012 June	25,825	24,440	1,385	5.4%
2012 July	25,670	24,430	1,240	4.8%
2012 August	25,505	24,182	1,323	5.2%
2012 September	25,470	24,208	1,262	5%
2012 October	25,638	24,484	1,154	4.5%
2012 November	25,375	24,310	1,065	4.2%
2012 December	25,379	24,172	1,207	4.8%
2012 Annual	25,226	23,948	1,278	5.1%
2013 January	25,108	23,780	1,328	5.3%
2013 February	25,135	23,868	1,267	5%
2013 March	25,021	23,947	1,074	4.3%
2013 April	25,293	24,216	1,077	4.3%
2013 May	25,532	24,544	988	3.9%
2013 June	25,268	24,214	1,054	4.2%
2013 July	25,295	24,265	1,030	4.1%
2013 August	24,995	23,951	1,044	4.2%
2013 September	25,006	24,035	971	3.9%
2013 October	25,062	24,083	979	3.9%
2013 November	24,836	24,024	812	3.3%
2013 December	24,720	23,830	890	3.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Jefferson County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Jefferson County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	319	1.2%	24.4	65.6
Construction	1,898	7.3%	103.3	108.1
Manufacturing	1,660	6.4%	74.2	59.6
Wholesale Trade	388	1.5%	66.1	51.2
Retail Trade	2,388	9.2%	74.3	80.2
Transportation and Utilities	1,441	5.6%	100.1	110.3
Information	820	3.2%	179.7	138.2
Financial Activities	1,758	6.8%	154.4	99.1
Professional and Business Services	3,232	12.5%	169.4	118.7
Educational and Health Services	5,756	22.3%	86.3	99.0
Leisure and Hospitality	2,816	10.9%	126.1	121.0
Other Services, Except Public Administration	1,187	4.6%	100.6	93.6
Public Administration	2,172	8.4%	133.3	171.2
Total Employment	**25,835**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Jefferson County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	10,127	39.2%	127.7	109.8
Service	4,650	18.0%	97.8	102.9
Sales and Office	6,278	24.3%	98.4	96.8
Natural Resources, Construction and Maintenance	2,454	9.5%	74.2	100.0
Production, Transportation and Material Moving	2,325	9.0%	67.2	73.8
Total Employment	**25,835**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Jefferson County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Jefferson County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Jefferson County.

Largest Employers in Jefferson County		
Employer	**Industry**	**Employment**
State and Local Government	Government	2,782
PNGI Charles Town Gaming	Casino	1,500
Jefferson County Board of Education	Education	900
Federal Government	Government	731
Shepherd University	Education	400
American Public University System	Online Education	400
Jefferson Memorial Hospital	Health Care	395
Walmart	Retail	300
Royal Vendors	Manufacturing	200
National Park Service	National Parks/Natural Resources	160
DALB, Inc.	Printing	154
	Total	**7,922**

Source: West Virginia Department of Commerce, 3/2013

Jefferson County is a fast-growing county in the state and among the fastest in the nation due, in part, to its proximity to Washington D.C., Baltimore, Maryland and Virginia. The West Virginia Department of Commerce reports nearly half (48%) of Jefferson County's employed residents commute beyond the county and state borders. Between 2000 and 2012, the population grew by 29.2%. During this period, the county experienced much residential growth without a proportionate increase in its business and industrial base. Jefferson County faces the challenge of balancing population growth with the need to preserve the environmental and historic resources that attract people to the area. A third of the county's acreage is in crops, and the number of farms has been increasing. Business and industry in the county include government, manufacturing, education, medical and other services.

Recreational and historic tourism account for an increasing number of visitors to Jefferson County. According to a study by the West Virginia University Bureau of Business and Economic Research, thoroughbred horse racing and greyhound dog racing support 7,300 jobs statewide with a payroll of about $100 million, with about half those jobs located in Jefferson County.

Hollywood Casino at Charles Town Races (HCCTR) is a thoroughbred racetrack and casino and is the largest private employer in the county. With the revenue that the casino of slots, table games, and a hotel resort provides, the track is able to offer over 200 racing dates scheduled for 2014. Facing increasing competition from Maryland, with revenues falling approximately 15 percent from 2012 to 2013, HCCTR announced about 50 layoffs in October 2013. Revenue projections for this year and through 2017, when two new Maryland casinos open in Baltimore and National Harbor, are likely to result in substantial declines. A bill currently pending in the West Virginia legislature could further reduce the local video lottery proceeds by another 15%, as the state looks for ways to address an anticipated shortfall in the state budget.

The West Virginia Department of Commerce has received one Worker Adjustment and Retraining Notification (WARN) for Jefferson County during the past 24 months – the closure of Chenega Aerospace in May 2013 that affected 128 jobs in Jefferson and Berkeley Counties.

Burr Business Park is a 400-acre development located between Charles Town and Martinsburg. The park has nearly 60 businesses including Royal Vendors, Inc., Schonstedt Instrument Company, DALB, Inc., and Automated Merchandising Systems. Some recent expansion announcements at the park include:

- Automated Merchandising Systems completed a 26,000 square-foot expansion including a new press and door folding machine in 2013. The new equipment and space will increase efficiency and created 8-10 new jobs.
- A $15 million expansion of the US Coast Guard Operations Systems Center will involve the leasing of an additional 40,000 square feet at the business park that will consolidate a number of IT systems and relieve overcrowding at the current facility. The space should be ready in the fall of 2014, and as many as 150 jobs will be added.

The Ranson and Charles Town Commerce Corridor is a 1.5 mile former industrial stretch of land across both cities, marked by at least 15 significant brownfields sites. The ongoing redevelopment projects have been turned into valuable community assets. For example, the Ranson Civic Center was created from the development of the vacant and distressed Maytag Spray Painting/Dixie Narco plant, and now functions as a venue for athletic events, trade shows, and social functions.

American Public University System is working on plans to expand its campus in Charles Town and Ranson, with the intention of constructing two new buildings and a parking garage in the near future. The university is also considering building two more facilities in the longer term.

Jefferson Memorial Hospital has almost been totally renovated over the last several years. However in 2012, the hospital purchased 50 acres off US Highway 340 near Charles Town for a future replacement hospital, which is just in the beginning stages of planning. It could be five years before ground is broken.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	15,301	76.8%
Renter-Occupied	4,630	23.2%
Total-Occupied Units*	19,931	90.4%
Vacant For Rent	431	20.5%
Vacant For-Sale Only	362	17.2%
Vacant Rented/Sold, Not Occ.	95	4.5%
Vacant Seasonal, Recreational	543	25.8%
All Other Vacant	675	32.1%
Total Vacant Units	2,106	9.6%
Total	22,037	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	15,301	76.8%	15,197	104	0.7%
Renter-Occupied	4,630	23.2%	4,546	84	1.8%
Total	19,931	100.0%	19,744	187	0.9%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	775	5.1%	201	4.3%
2000 to 2004	2,609	17.1%	266	5.7%
1990 to 1999	3,031	19.8%	594	12.8%
1980 to 1989	2,513	16.4%	1,137	24.5%
1970 to 1979	2,615	17.1%	949	20.5%
1960 to 1969	1,314	8.6%	479	10.3%
1940 to 1959	919	6.0%	470	10.2%
1939 or Earlier	1,525	10.0%	534	11.5%
Total	15,301	100.0%	4,630	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	13,452	87.9%	1,758	38.0%
1 Attached	587	3.8%	285	6.1%
2 to 4	91	0.6%	655	14.2%
5 to 9	3	0.0%	588	12.7%
10 to 19	15	0.1%	517	11.2%
20 to 49	0	0.0%	150	3.2%
50 or More	0	0.0%	178	3.8%
Mobile Home,	1,152	7.5%	499	10.8%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	15,301	100.0%	4,630	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	15,301	100.0%
0.50 or Less Occupants Per Room	11,855	77.5%
0.51 to 1.00 Occupants Per Room	3,295	21.5%
1.01 to 1.50 Occupants Per Room	127	0.8%
1.51 to 2.00 Occupants Per Room	14	0.1%
2.01 or More Occupants Per Room	9	0.1%
Renter-Occupied	4,630	100.0%
0.50 or Less Occupants Per Room	2,798	60.4%
0.51 to 1.00 Occupants Per Room	1,493	32.2%
1.01 to 1.50 Occupants Per Room	89	1.9%
1.51 to 2.00 Occupants Per Room	168	3.6%
2.01 or More Occupants Per Room	81	1.8%
Total	19,931	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Jefferson County	30.4%
West Virginia	32.0%

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

Building Permit Data – Jefferson County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	540	527	554	789	219	173	159	135	136	236
Units in Single-Family Structures	540	527	547	487	219	173	159	135	136	230
Units in All Multi-Family Structures	0	0	7	302	0	0	0	0	0	6
Units in 2-unit Multi-Family Structures	0	0	2	2	0	0	0	0	0	6
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	5	300	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	5	353	35	90.1%
Tax Credit	3	164	12	92.7%
Tax Credit/Government-Subsidized	9	366	8	97.8%
Government-Subsidized	5	285	4	98.6%
Total	22	1,168	59	94.9%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	3	0.8%	0	0.0%	$496
One-Bedroom	1.0	93	26.3%	13	14.0%	$740
Two-Bedroom	1.0	187	53.0%	20	10.7%	$826
Two-Bedroom	2.0	30	8.5%	2	6.7%	$736
Three-Bedroom	1.0	20	5.7%	0	0.0%	$815
Three-Bedroom	2.0	20	5.7%	0	0.0%	$915
Total Market Rate		**353**	**100.0%**	**35**	**9.9%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	60	36.6%	0	0.0%	$689
Two-Bedroom	1.0	70	42.7%	9	12.9%	$826
Three-Bedroom	2.0	34	20.7%	3	8.8%	$952
Total Tax Credit		**164**	**100.0%**	**12**	**7.3%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	205	56.0%	6	2.9%	N/A
Two-Bedroom	1.0	130	35.5%	2	1.5%	N/A
Three-Bedroom	1.5	31	8.5%	0	0.0%	N/A
Total Tax Credit		**366**	**100.0%**	**8**	**2.2%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	147	51.6%	1	0.7%	N/A
Two-Bedroom	1.0	138	48.4%	3	2.2%	N/A
Total		**285**	**100.0%**	**4**	**1.4%**	**N/A**
Grand Total		**1,168**	**100.0%**	**58**	**5.1%**	**N/A**

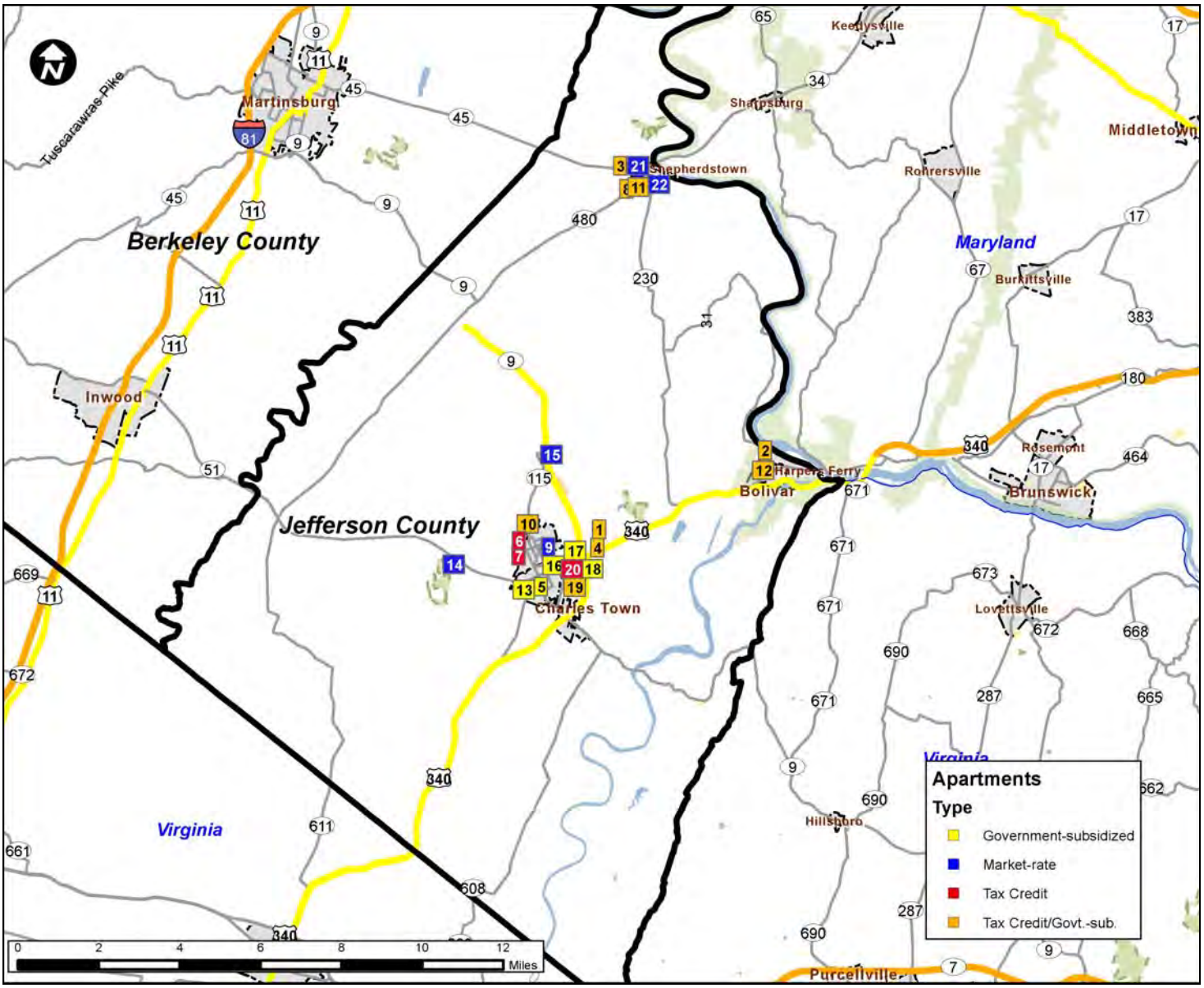
The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

	Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
♦	1	Patrick Henry Apts.	TGS	B+	1980 / 1997	50	0	100.0%	N.A.
	2	Bolivar Court Apts.	TGS	B+	1985 / 1999	34	0	100.0%	N.A.
	3	Shepherds Glen	TGS	B+	1985 / 1999	44	0	100.0%	N.A.
	4	Spring Run Apts.	TGS	B+	1985 / 2000	38	2	94.7%	N.A.
	5	Washington Village Apts. I & II	GSS	C	1978	78	0	100.0%	N.A.
	6	Cranes Meadow Apts.	TAX	B+	1998	64	2	96.9%	N.A.
	7	Cranes Meadow II Apts.	TAX	B+	1998	50	3	94.0%	N.A.
♦	8	Lowe Gardens Apts.	TGS	B+	1984 / 2012	24	1	95.8%	0.0
	9	Walker Apts.	MRR	C	1972	151	30	80.1%	N.A.
	10	Appletree Gardens Apts.	TGS	B+	1982 / 2012	93	0	100.0%	0.0
	11	Maple Green Apts.	TGS	B+	1988 / 2011	12	0	100.0%	0.0
	12	Potomac Terrace Apts.	TGS	B+	1981 / 2012	31	4	87.1%	0.0
♦	13	Charles Towers	GSS	C	1981 / 2013	75	0	100.0%	0.0
	14	Tuscawilla Hills Apts.	MRR	B-	1983	54	0	100.0%	0.0
	15	Woodland Mobile Home Park	MRR	C	1982	100	3	97.0%	0.0
	16	Willow Spring Farm Apts. I	GSS	B+	1983	52	1	98.1%	N.A.
	17	Willow Spring Farm Apts. II	GSS	B+	1985	40	2	95.0%	N.A.
	18	Willow Spring Farm Apts. III	GSS	B+	1988	40	1	97.5%	N.A.
♦	19	Willow Spring Farm Apts. V	TGS	B	1994	40	1	97.5%	N.A.
	20	Willow Spring Farm Apts. VI	TAX	B+	2009	50	7	86.0%	0.0
	21	Shoe Ln. & German St. Apts.	MRR	B	1970	24	1	95.8%	N.A.
	22	214 E. New St.	MRR	B	1978	24	1	95.8%	N.A.

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	5	353	35	90.1%	0
TAX	3	164	12	92.7%	0
TGS	9	366	8	97.8%	0
GSS	5	285	4	98.6%	6

Total units do not include units under construction.

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	4	277	11.6%
1980 to 1989	14	687	2.0%
1990 to 1999	3	154	3.9%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	1	50	14.0%
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	22	1,168	5.1%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	48	4.2%
B-	1	54	0.0%
C	2	251	13.1%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	3	164	7.3%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	11	458	2.4%
B	1	40	2.5%
C	2	153	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	18	979	57	94.2%
Senior (Age 55+)	4	189	2	98.9%
Total	22	1,168	59	94.9%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	462	10	97.8%
40% - 60% AMHI (Tax Credit)	164	12	92.7%
0-60% AMHI (All Affordable)	626	22	96.5%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	189	2	98.9%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	189	2	98.9%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
209 North West St.	Charles Town	Single Family	$750	2	1	N/A
904 W. Washington St.	Charles Town	Single Family	$1,095	3	2	1,450
Holmes Dr.	Charles Town	Townhome	$1,300	3	3.5	2,000
27 Eldon Dr.	Charles Town	Townhome	$1,350	3	3.5	2,000
Declaration Dr.	Charles Town	Single Family	$2,800	4	4.5	6,926
21st Street	Charles town	Single Family	$650	3	2	1,100
5016 Boxwood Drive	Charles town	Single Family	$750	2	1	1,500
4521 Washington Avenue SE	Charles town	Single Family	$1,300	4	2	N/A
540 W. Washington St.	Harpers Ferry	Single Family	$1,500	2	2	N/A
Stone Ridge Rd.	Harpers Ferry	Single Family	$1,100	3	2	N/A
1000 Red Fox Rd.	Harpers Ferry	Single Family	$1,600	3	2	2,220
133 Union St.	Harpers Ferry	Single Family	$1,050	2	1	800
185 Richwood Hall Rd.	Kearneysville	Single Family	$1,595	4	2.5	2,745
N. Fairfax Blvd	Ranson	Single Family	$1,225	3	2	N/A
303 Writt Rd.	Shepherdstown	Single Family	$1,600	4	2.5	2,500
Billmyer Mill Road at Old Martinsburg Pike	Shepherdstown	Duplex	$880	2	1	N/A
85 Hartzell Drive	Shepherdstown	Duplex	$1,900	3	3.5	N/A
Queen Alley & Shoe Ln.	Shepherdstown	Single Family	$725	1	1	750
111 E. New St.	Shepherdstown	Single Family	$1,600	4	2.5	1,850
Sandpiper Lane at Shepherdstown Pike	Shepherdstown	Duplex	$1,150	4	2	N/A
209 North West St.	Charles Town	Single Family	$750	2	1	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Jefferson County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $214,928. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $1,498, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$214,928
Mortgaged Value = 95% of Median Home Price	$204,182
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$1,096
Estimated Taxes & Insurance*	$274
Estimated Private Mortgage Insurance**	$128
Estimated Monthly Mortgage Payment	$1,498

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Jefferson County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	540	527	547	487	219	173	159	135	136	230

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county through 2014.

Overall For-Sale Analysis From Zillow (2012 – 2014)			
	2012	2013	2014
Total Number of Sales	97	365	35
Median Sales Price	$186,900	$190,000	$179,900
Median Square Footage	2,495	2,521	2,304
Median Price Per Square Foot	$75	$75	$78
Median Year Built	1992	1993	1994
Median Number of Bedrooms	3	3	3
Median Number of Bathrooms	2.5	3	1

V Source: Zillow, data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2012 through 2014, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012-2014 Detailed For Sale Analysis From Zillow						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+ Bedroom
Total Number of Sales	3	48	254	155	27	10
Median Sales Price	$40,000	$85,899	$165,000	$253,500	$270,000	$373,250
Median Square Footage	772	1,277	2,187	2,774	3,800	5,067
Median Price Per Square Foot	$52	$67	$75	$92	$71	$74
Median Year Built	1973	1970	1990	2001	1998	2000
Median Number of Bathrooms	1	1	2	3	4	4.5

Source: Zillow; data in the chart only represents past sales listed on Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	14	529	2.6%	8
Average Loan Amount	$151,958	$205,941	73.8%	$158,142
Average Age of Borrower	33	-	-	30
Average Gross Income of Borrower	$53,103	$84,240	63.0%	$49,108
Income to Loan Ratio	34.9%	40.9%	85.4%	31.1%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

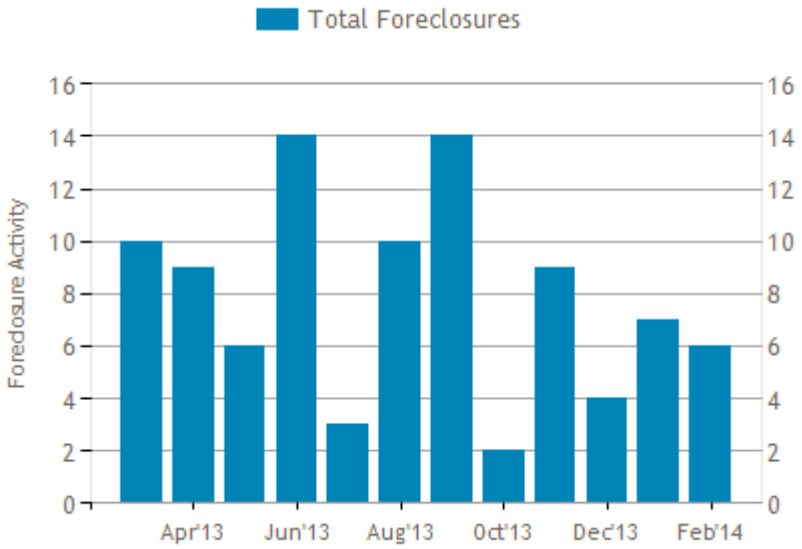
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	3	15	103	121	19	6
Median Listing Price	$99,900	$154,900	$219,900	$288,000	$454,900	$547,450
Median Square Footage	1,318	1,411	1,973	2,860	4,000	4,297
Median Price Per Square Foot	$76	$110	$111	$101	$114	$127
Median Year Built	1850	1970	1987	1996	1999	1913
Median Number of Bathrooms	1	1	2.5	3	4	3.5

Source: MLS

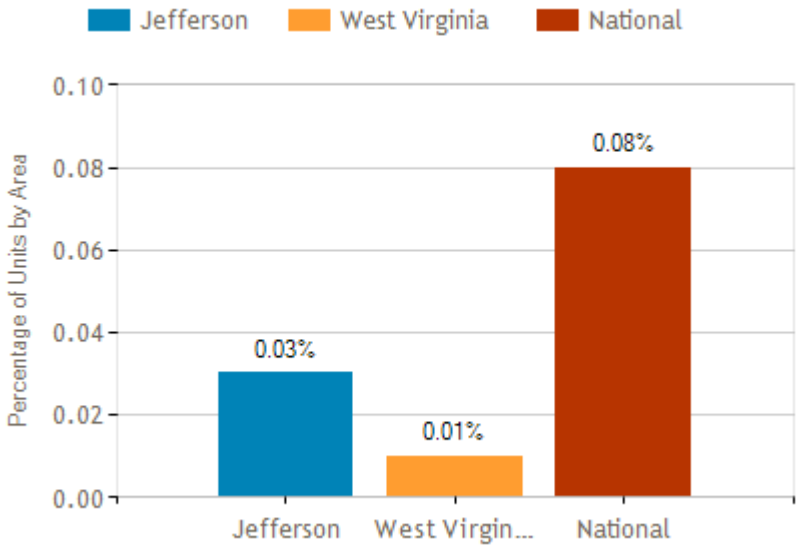
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Jefferson County, WV



Geographical Comparison – Jefferson County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$34,280	1,480	$0	$37,290	1,564	5.7%
41% - 60% AMHI	$34,281	$51,420	783	$37,291	$55,940	728	-7.0%
61% - 100% AMHI	$51,421	$85,700	865	$55,941	$93,230	800	-7.5%
Over 100% AMHI	$85,701	No Limit	562	$93,231	No Limit	451	-19.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$34,280	918	$0	$37,290	1,049	14.3%
41% - 60% AMHI	$34,281	$51,420	964	$37,291	$55,940	1,086	12.7%
61% - 100% AMHI	$51,421	$85,700	2,618	$55,941	$93,230	2,764	5.6%
Over 100% AMHI	$85,701	No Limit	3,554	$93,231	No Limit	2,946	-17.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$34,280	2,398	$0	$37,290	2,613	9.0%
41% - 60% AMHI	$34,281	$51,420	1,747	$37,291	$55,940	1,814	3.8%
61% - 100% AMHI	$51,421	$85,700	3,483	$55,941	$93,230	3,564	2.3%
Over 100% AMHI	$85,701	No Limit	4,116	$93,231	No Limit	3,397	-17.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$25,400	535	$0	$27,630	673	25.8%
41% - 60% AMHI	$25,401	$38,100	242	$27,631	$41,450	273	12.8%
61% - 100% AMHI	$38,101	$63,500	349	$41,451	$69,080	381	9.2%
Over 100% AMHI	$63,501	No Limit	559	$69,081	No Limit	559	0.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$25,400	1,445	$0	$27,630	1,814	25.5%
41% - 60% AMHI	$25,401	$38,100	1,209	$27,631	$41,450	1,513	25.1%
61% - 100% AMHI	$38,101	$63,500	1,621	$41,451	$69,080	1,828	12.8%
Over 100% AMHI	$63,501	No Limit	3,109	$69,081	No Limit	3,274	5.3%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$25,400	1,980	$0	$27,630	2,487	25.6%
41% - 60% AMHI	$25,401	$38,100	1,451	$27,631	$41,450	1,786	23.1%
61% - 100% AMHI	$38,101	$63,500	1,970	$41,451	$69,080	2,209	12.1%
Over 100% AMHI	$63,501	No Limit	3,668	$69,081	No Limit	3,833	4.5%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$42,850	1,910	$0	$46,620	1,983	3.8%
Senior (Age 55+)	$0	$31,750	670	$0	$34,540	819	22.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(462 + 45 HCV) 507	164	(626 + 34 HCV*) 660
Number of Income-Eligible Family Renter Households	1,910	783	2,263
Existing Affordable Housing Penetration Rate – 2014	= 26.5%	= 20.9%	= 29.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	189	0	189
Number of Income-Eligible Senior Renter Households	670	242	777
Penetration Rate – 2014	= 28.2%	N/A	= 24.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(462 + 45 HCV) 507	164	(626 + 34 HCV*) 660
Number of Income-Eligible Family Renter Households	1,983	728	2,292
Existing Affordable Housing Penetration Rate – 2019	= 25.6%	= 22.5%	= 28.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	189	0	189
Number of Income-Eligible Senior Renter Households	819	273	946
Penetration Rate – 2019	= 23.1%	N/A	= 20.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,403	481	1,476	630
41%-60% AMHI (Tax Credit)	619	242	564	273

J. Overview and Interviews

The following summarizes interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Jefferson County, in eastern West Virginia, is largely wooded and rural and is within 64.0 miles of Washington, DC, and 30.0 miles of Hagerstown, Maryland. Centrally located, Charles Town is the county seat and is adjacent southeast to Ranson. Other cities and villages in Jefferson County include Bolivar, Harpers Ferry, Summit Point, Shenandoah Junction and Shepherdstown.

Major Jefferson County roadways include U.S. Highway 340; State Routes 9, 45 and 51; and County Roads 230 and 480. The Eastern Panhandle Transit Authority (PanTran), located in Martinsburg, provides regular bus service and dial-a-ride services in the county.

Hollywood Casino at Charles Town Races, Shepherd University and Jefferson Memorial Hospital are some of the largest employers in the county. Jefferson Memorial Hospital, in Ranson, is part of the West Virginia University Healthcare network.

Jefferson County has limited senior services; the Jefferson County Council on Aging's Anna Mae Reedy Senior Center is in Ranson. Jefferson County Schools provide ten elementary schools, five middle schools and two high schools, located in Shenandoah Junction and Charles Town. Public libraries are in Harpers Ferry, Shepherdstown and Summit Point; Shepherd University is in Shepherdstown and American Public University is in Ranson, both offering a variety of degrees, technical programs and certifications.

Jefferson County offers rural living within somewhat isolated communities and scattered single-family homes throughout the county, which are generally more than 30 years old. Areas between communities and are sparsely populated and consist of manufactured housing and single-family housing of varying quality and condition. Much of the existing multifamily housing is 20 to 40 years old and ranges in condition and quality from poor to good.

Regina Wines is the site manager of Shepherds Glen Apartments in Shepherdstown. Wines is unaware of barriers to low-income housing in Shepherdstown or Jefferson County. She said demand in her community is for one- and two-bedroom units. Ms. Wines noted a need for additional student housing in Shepherdstown to accommodate Shepherd University.

Marjorie Skinner is the property manager of Silverwood at Cranes Meadow Apartments in Ranson. Ms. Skinner noted support for area rental properties generally comes from all parts of Jefferson County, but also pointed out county renters tend to reside close to available services. Skinner is unaware of any barriers to low-income housing in the Charles Town/Ranson area.

Additional interviews were conducted with other property managers and leasing agents in the Charles Town/Ranson area, including those of Willow Spring Farm Apartments, Apple Tree Gardens, Patrick Henry Apartments and Charles Towers Apartments. The property managers and leasing agents all believed affordable rental housing options were important for both families and seniors in Jefferson County. No barriers to entry were noted by any of the property managers or agents.

Alexandra Beaulieu is a planning clerk for Jefferson County. Ms. Beaulieu said no multifamily was ongoing, planned or proposed for the county and was unaware of any recently built rental communities. Beaulieu noted several single-family subdivisions are being developed; Aspen Greens (Phase IIA), Harvest Hills (Phase II/Section II), Cambridge Manufactured Home Park (Section 4/Phase 5) and Breckenridge East (Phase 1A). She went on to say a number of both undeveloped and developed parcels are for sale throughout the county.

Katie See works in the City of Charles Town's planning and zoning department. According to Ms. See, no multifamily rental projects are planned or proposed for the Charles Town area and said the last new apartment development was in 2008.

Several ready for development commercial parcels are in the Charles Town area, generally near U.S. Highway 340, and Burr Industrial Park and Bardane Industrial Park have vacant parcels for sale. New businesses have recently moved into these industrial parks. In addition, development of the mixed-use project, Allstadts Corner Business Center, has also been approved. These parcels and industrial parks also have associated single-family for-sale parcels. Infrastructure improvements along U.S. Highway 340, which will widen the roadway, may be in the offing also.

Oil and gas exploration in Jefferson County is not currently a major factor in the area's economy. As part of the Chesapeake Bay watershed, she explained, underground caves in the county are the most significant environmental issue. Ms. Beaulieu noted Jefferson County has residential impact fees and zoning regulations completely absent in other parts of eastern West Virginia. She added, however, construction costs are low relative to those in the Washington, D.C. area approximately 63.0 miles away. See commented further, saying farmland and undeveloped land is available in Charles Town, and prices are more affordable now than in the past. Neither Beaulieu nor See were aware of any local barriers to market entry for affordable housing development.

20. Kanawha County

A. General Description

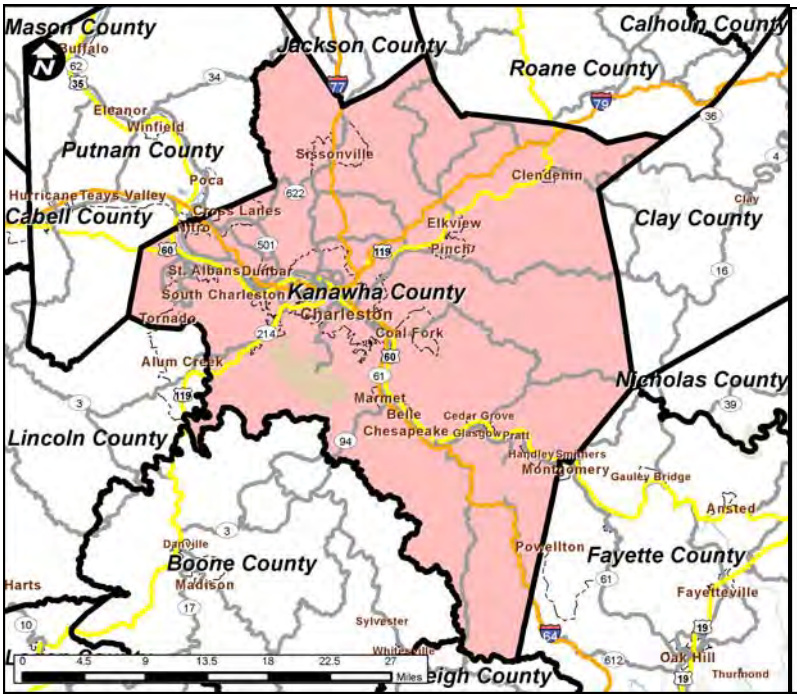
County Seat: Charleston
County Size: 910.98 square miles

2000 (Census) Population: 200,073
2010 (Census) Population: 193,063
Population Change: -7,010 (-3.5%)

2000 (Census) Households: 86,226
2010 (Census) Households: 84,201
Household Change: -2,025 (-2.3%)

2000 (Census) Median Household Income: $33,635
2010 (Estimate) Median Household Income: $43,266
Income Change: +$9,631 (28.6%)

2000 (Census) Median Home Value: $75,000
2010 (American Community Survey) Median Home Value: $98,500
Home Value Change: +$23,500 (31.3%)



B. Demographic Characteristics and Trends

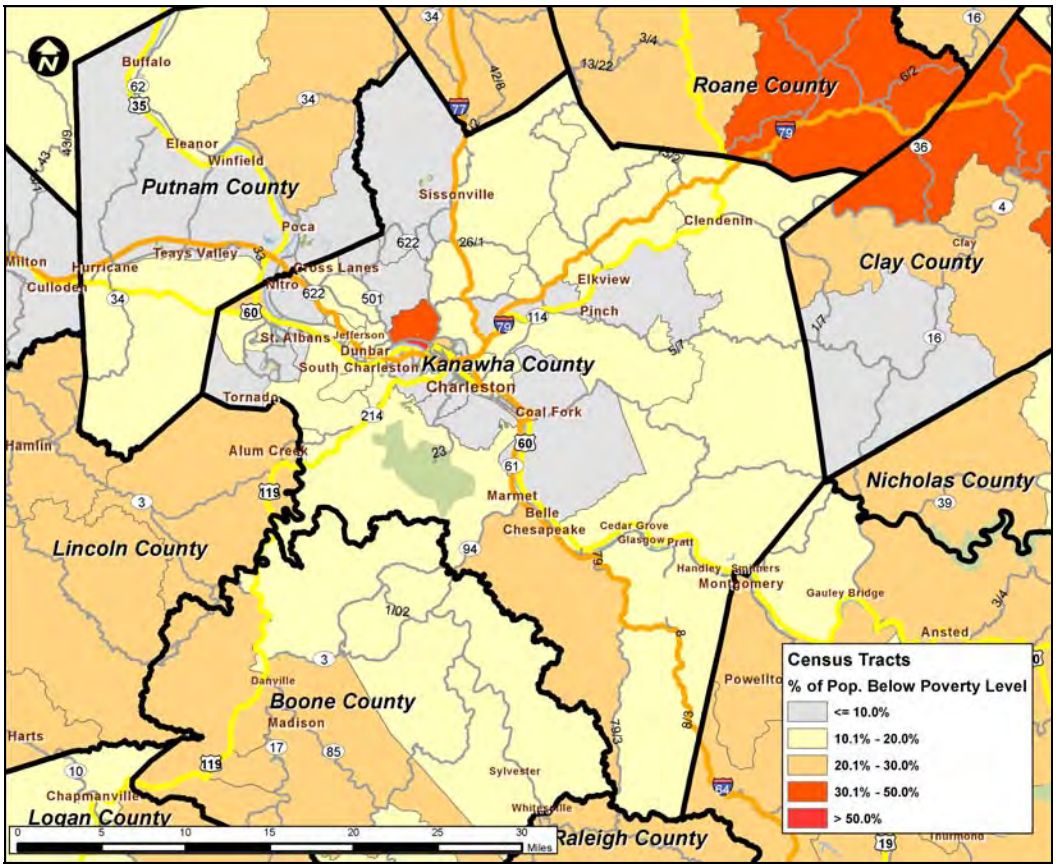
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Kanawha County	Population	200,073	193,063	192,463	191,848
	Population Change	-	-7,010	-595	-615
	Percent Change	-	-3.5%	-0.3%	-0.3%
County Seat: Charleston	Population	53,421	51,400	51,359	51,199
	Population Change	-	-2,021	-41	-160
	Percent Change	-	-3.8%	-0.1%	-0.3%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	26,450	13.7%
Population not living in poverty	166,613	86.3%
Total	193,063	100.0%

Source: American Community Survey (ACS)

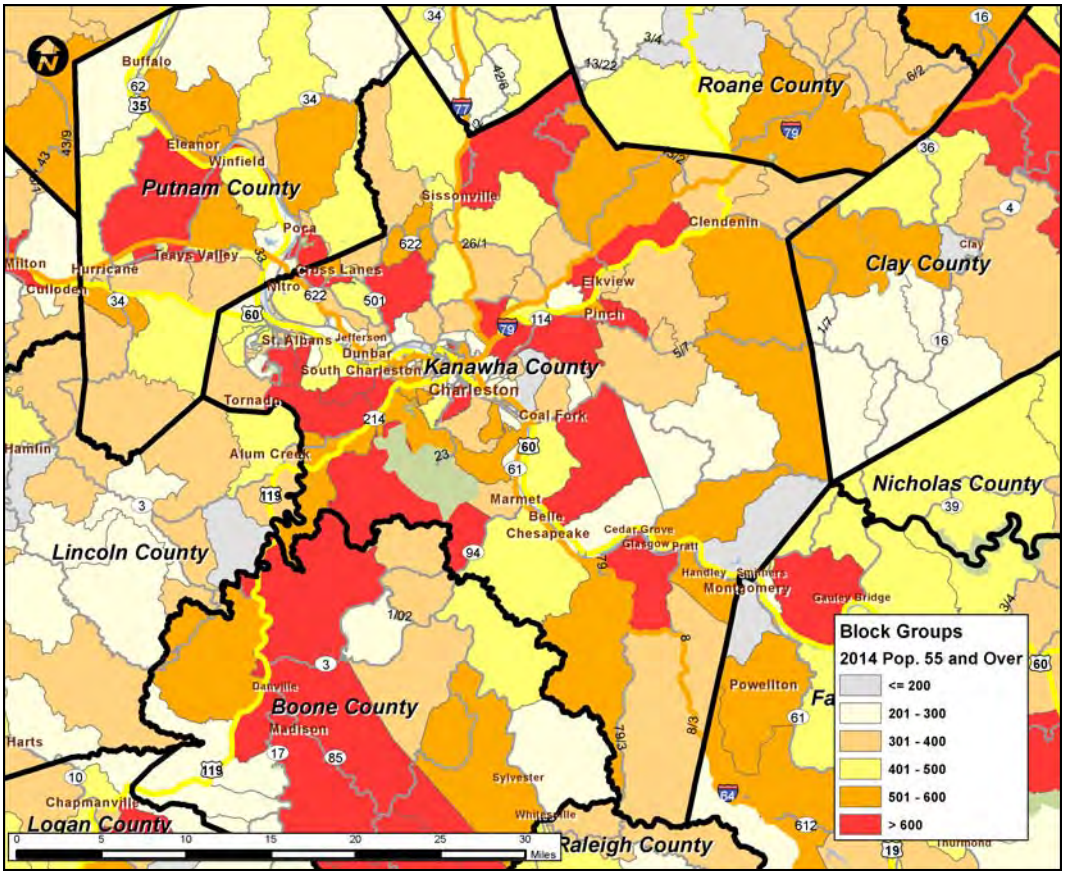


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	44,211	22.9%	42,585	22.1%	41,548	21.7%	-1,037	-2.4%
20 to 24	10,618	5.5%	10,504	5.5%	9,625	5.0%	-879	-8.4%
25 to 34	23,940	12.4%	23,031	12.0%	21,476	11.2%	-1,555	-6.8%
35 to 44	23,747	12.3%	23,837	12.4%	23,544	12.3%	-293	-1.2%
45 to 54	29,732	15.4%	26,788	13.9%	24,363	12.7%	-2,425	-9.1%
55 to 64	28,380	14.7%	30,035	15.6%	29,687	15.5%	-348	-1.2%
65 to 74	16,796	8.7%	19,894	10.3%	24,805	12.9%	4,911	24.7%
75 & Over	15,445	8.0%	15,788	8.2%	16,799	8.8%	1,011	6.4%
Total	193,063	100.0%	192,463	100.0%	191,848	100.0%	-615	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	172,019	89.1%
Black	14,094	7.3%
Indian	386	0.2%
Asian	1,931	1.0%
Pacific Islander	0	0.0%
Some Other Race	579	0.3%
Two or More Races	3,861	2.0%
Total	193,063	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	168,158	87.1%
Moved within Same County	16,217	8.4%
Different County Same State	4,247	2.2%
Moved from Different State	4,054	2.1%
Moved from Abroad	193	0.1%
Total	193,063	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

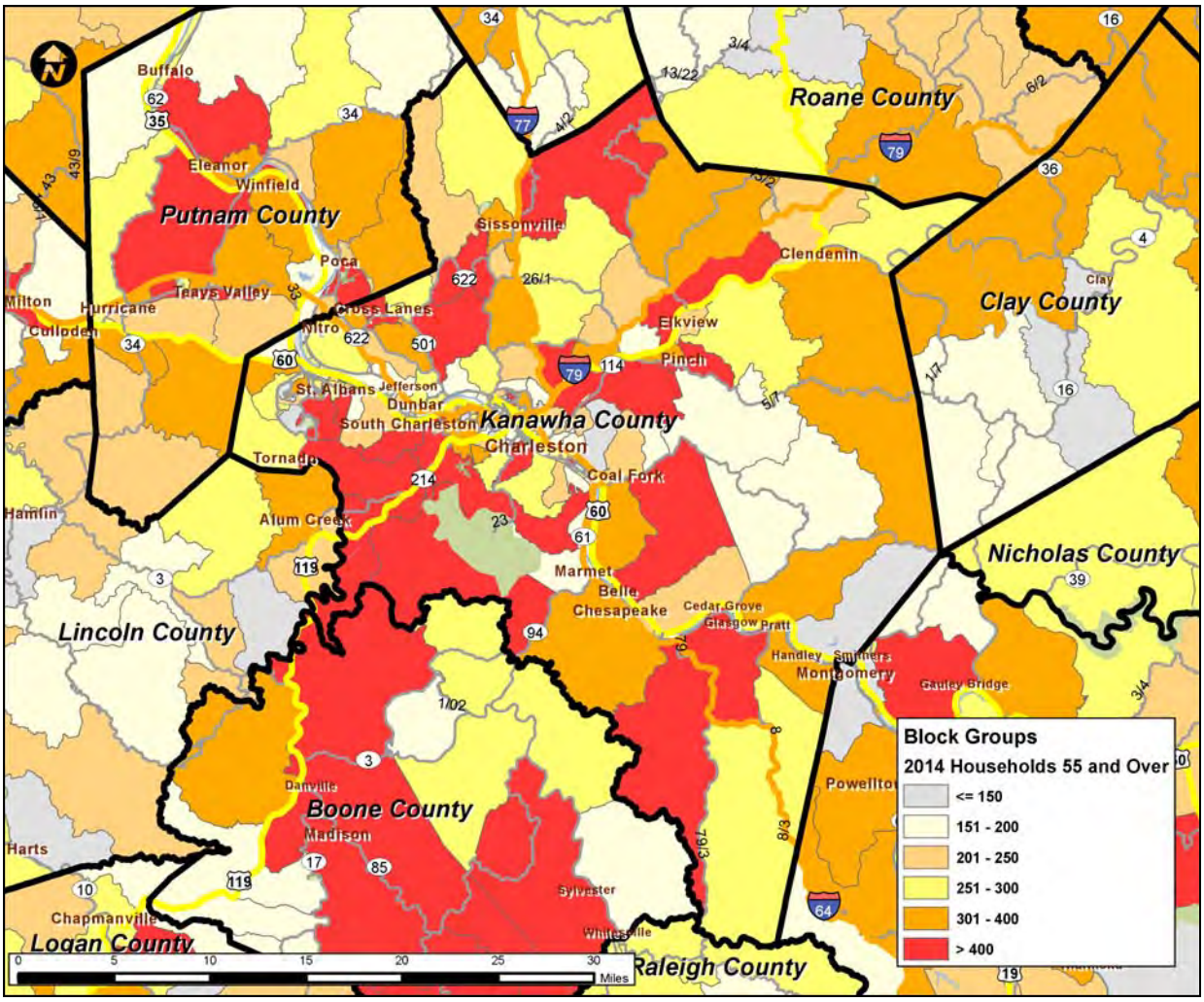
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Kanawha County	Households	86,226	84,201	84,326	84,215
	Household Change	-	-2,025	127	-111
	Percent Change	-	-2.3%	0.2%	-0.1%
	Household Size	2.32	2.29	2.25	2.24
County Seat: Charleston	Households	24,505	23,453	23,515	23,475
	Household Change	-	-1,052	62	-40
	Percent Change	-	-4.3%	0.3%	-0.2%
	Household Size	2.2	2.2	2.18	2.18

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	3,115	3.7%	2,891	3.4%	2,653	3.2%	-238	-8.2%
25 to 34	11,536	13.7%	11,029	13.1%	10,125	12.0%	-904	-8.2%
35 to 44	12,714	15.1%	12,680	15.0%	12,347	14.7%	-333	-2.6%
45 to 54	17,009	20.2%	15,188	18.0%	13,558	16.1%	-1,630	-10.7%
55 to 64	17,430	20.7%	18,259	21.7%	17,754	21.1%	-505	-2.8%
65 to 74	11,115	13.2%	12,980	15.4%	15,935	18.9%	2,955	22.8%
75 to 84	7,999	9.5%	7,782	9.2%	8,466	10.1%	684	8.8%
85 & Over	3,115	3.7%	3,518	4.2%	3,378	4.0%	-140	-4.0%
Total	84,201	100.0%	84,328	100.0%	84,217	100.0%	-111	-0.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



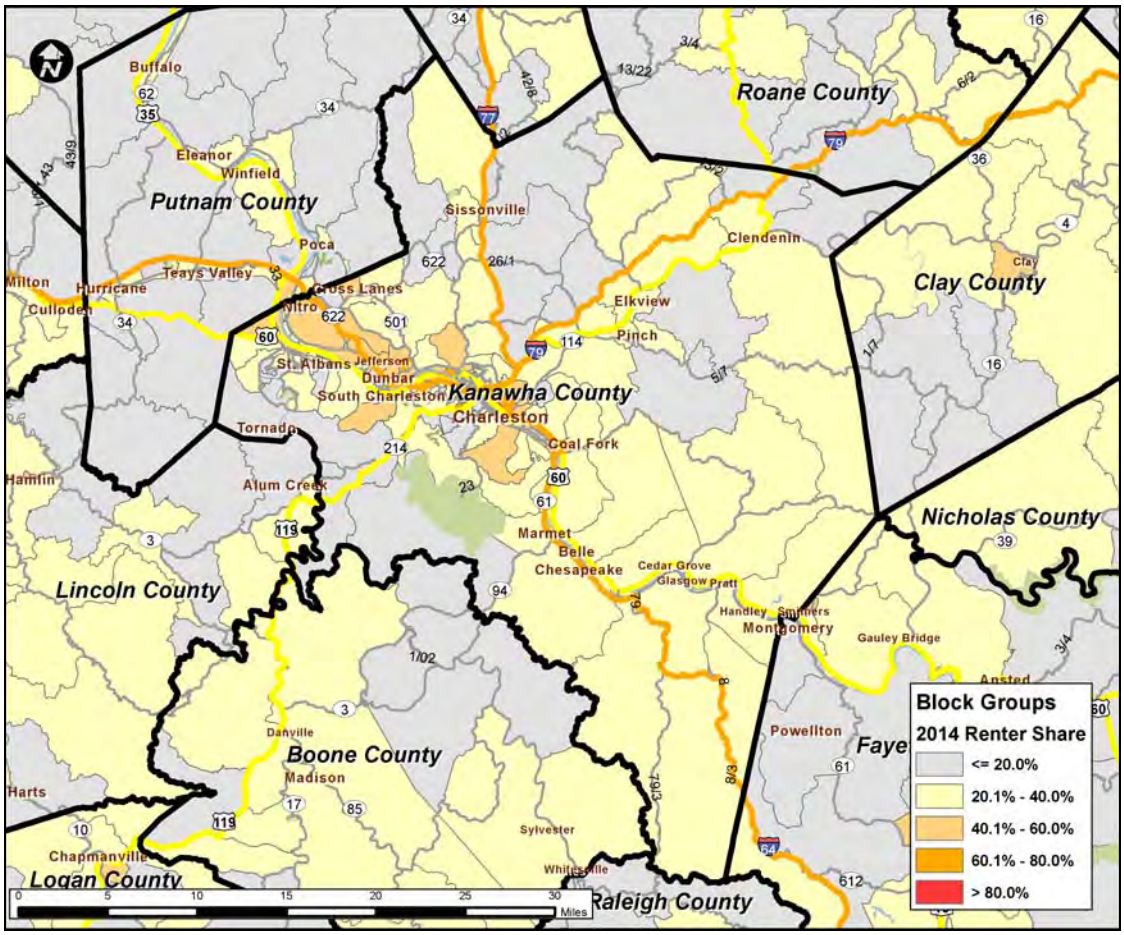
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	57,762	68.6%	55,615	66.0%	56,070	66.6%
Renter-Occupied	26,439	31.4%	28,711	34.0%	28,145	33.4%
Total	84,201	100.0%	84,326	100.0%	84,215	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	31,846	80.3%	33,751	79.3%	35,847	78.7%
Renter-Occupied	7,813	19.7%	8,788	20.7%	9,686	21.3%
Total	39,659	100.0%	42,539	100.0%	45,533	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	12,787	44.5%	12,652	45.0%	-135	-1.1%
2 Persons	7,649	26.6%	7,438	26.4%	-211	-2.8%
3 Persons	4,085	14.2%	3,993	14.2%	-91	-2.2%
4 Persons	2,520	8.8%	2,440	8.7%	-80	-3.2%
5 Persons+	1,671	5.8%	1,621	5.8%	-49	-3.0%
Total	28,711	100.0%	28,145	100.0%	-566	-2.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	15,273	27.5%	15,557	27.7%	283	1.9%
2 Persons	21,618	38.9%	21,678	38.7%	61	0.3%
3 Persons	8,985	16.2%	9,082	16.2%	96	1.1%
4 Persons	6,327	11.4%	6,311	11.3%	-16	-0.3%
5 Persons+	3,412	6.1%	3,442	6.1%	31	0.9%
Total	55,615	100.0%	56,070	100.0%	455	0.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	5,845	66.5%	6,435	66.4%	591	10.1%
2 Persons	1,694	19.3%	1,910	19.7%	216	12.7%
3 Persons	567	6.5%	616	6.4%	49	8.6%
4 Persons	388	4.4%	416	4.3%	28	7.3%
5 Persons+	294	3.3%	308	3.2%	15	5.0%
Total	8,788	100.0%	9,686	100.0%	898	10.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	12,305	36.5%	12,946	36.1%	642	5.2%
2 Persons	16,115	47.7%	17,001	47.4%	886	5.5%
3 Persons	3,446	10.2%	3,788	10.6%	342	9.9%
4 Persons	1,134	3.4%	1,283	3.6%	149	13.1%
5 Persons+	751	2.2%	829	2.3%	78	10.3%
Total	33,751	100.0%	35,847	100.0%	2,096	6.2%

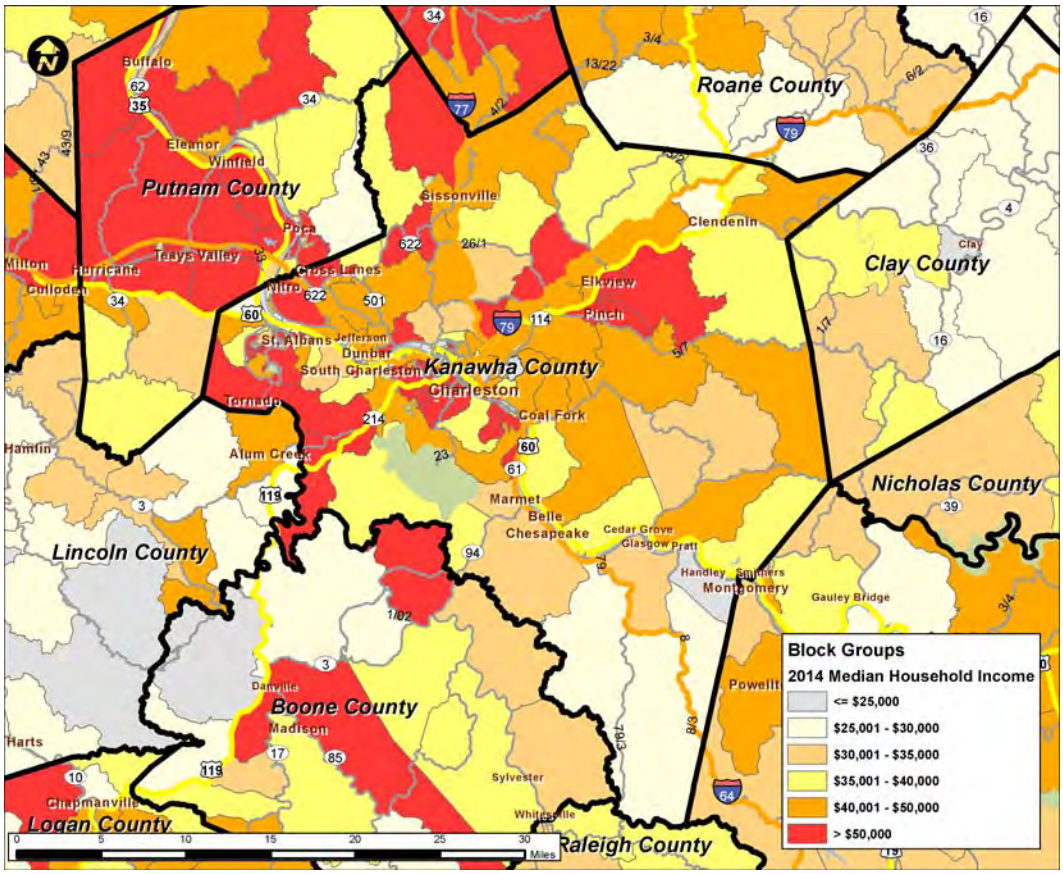
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	7,241	8.6%	7,215	8.6%	6,751	8.0%
$10,000 to $19,999	11,199	13.3%	11,195	13.3%	10,272	12.2%
$20,000 to $29,999	10,694	12.7%	10,653	12.6%	10,289	12.2%
$30,000 to $39,999	10,020	11.9%	9,334	11.1%	9,126	10.8%
$40,000 to $49,999	9,010	10.7%	9,652	11.4%	9,013	10.7%
$50,000 to $59,999	7,157	8.5%	7,543	8.9%	7,466	8.9%
$60,000 to $74,999	8,420	10.0%	8,859	10.5%	8,939	10.6%
$75,000 to $99,999	9,010	10.7%	8,972	10.6%	9,468	11.2%
$100,000 to $124,999	4,799	5.7%	4,457	5.3%	5,241	6.2%
$124,999 to $149,999	2,021	2.4%	2,067	2.5%	2,608	3.1%
$150,000 to $199,999	2,105	2.5%	1,830	2.2%	2,093	2.5%
$200,000+	2,442	2.9%	2,548	3.0%	2,950	3.5%
Total	84,201	100.0%	84,326	100.0%	84,215	100.0%
Median Income	$43,266		$43,902		$46,291	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



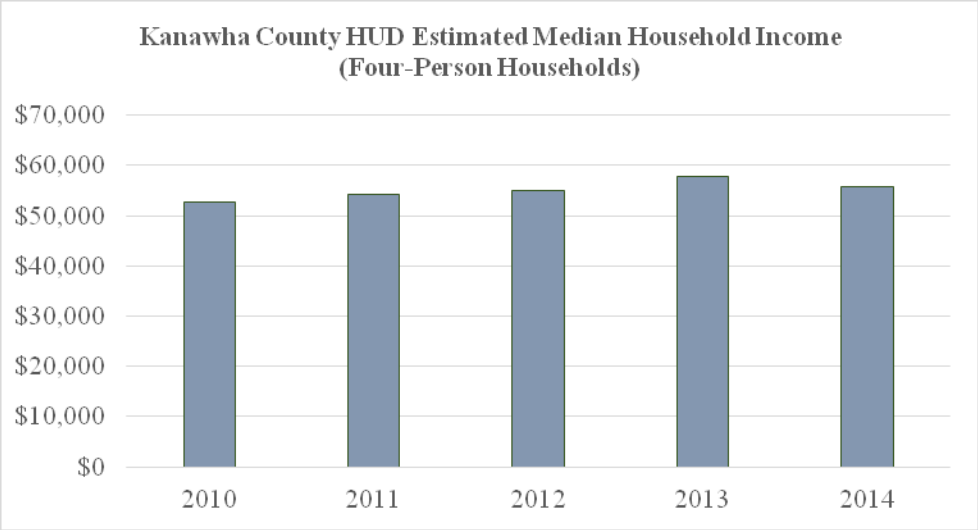
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	3,252	8.2%	3,386	8.0%	3,411	7.5%
$10,000 to $19,999	6,861	17.3%	6,901	16.2%	6,674	14.7%
$20,000 to $29,999	6,068	15.3%	6,214	14.6%	6,438	14.1%
$30,000 to $39,999	4,997	12.6%	5,042	11.9%	5,425	11.9%
$40,000 to $49,999	3,926	9.9%	4,641	10.9%	4,736	10.4%
$50,000 to $59,999	3,173	8.0%	3,636	8.5%	3,874	8.5%
$60,000 to $74,999	3,411	8.6%	3,981	9.4%	4,430	9.7%
$75,000 to $99,999	3,331	8.4%	3,762	8.8%	4,345	9.5%
$100,000 to $124,999	1,705	4.3%	1,807	4.2%	2,295	5.0%
$124,999 to $149,999	952	2.4%	1,022	2.4%	1,269	2.8%
$150,000 to $199,999	872	2.2%	880	2.1%	1,092	2.4%
$200,000+	1,071	2.7%	1,267	3.0%	1,543	3.4%
Total	39,659	100.0%	42,539	100.0%	45,533	100.0%
Median Income	$37,281		$39,459		$41,728	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,600	-
2011	$54,200	3.0%
2012	$54,900	1.3%
2013	$57,900	5.5%
2014	$55,800	-3.6%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	2,309	839	714	226	315	4,403
$10,000 to $19,999	2,927	1,009	699	427	198	5,261
$20,000 to $29,999	1,870	1,152	484	430	238	4,174
$30,000 to $39,999	1,445	991	510	283	132	3,361
$40,000 to $49,999	924	904	332	199	233	2,592
$50,000 to $59,999	715	424	291	128	103	1,661
$60,000 to $74,999	688	751	246	245	59	1,989
$75,000 to $99,999	321	495	192	230	71	1,309
$100,000 to $124,999	180	245	103	105	87	719
$125,000 to $149,999	80	75	76	23	17	272
$150,000 to $199,999	126	89	36	21	35	307
$200,000 & Over	162	103	45	20	40	369
Total	11,747	7,078	3,726	2,339	1,527	26,417

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	2,472	880	758	224	350	4,683
$10,000 to $19,999	3,226	1,045	744	470	216	5,700
$20,000 to $29,999	2,083	1,229	524	483	250	4,570
$30,000 to $39,999	1,403	958	550	273	132	3,317
$40,000 to $49,999	1,031	1,031	388	216	276	2,942
$50,000 to $59,999	838	511	357	153	124	1,983
$60,000 to $74,999	778	875	282	294	65	2,293
$75,000 to $99,999	361	570	211	227	80	1,449
$100,000 to $124,999	207	261	103	95	95	762
$125,000 to $149,999	92	88	92	32	20	324
$150,000 to $199,999	106	85	26	22	30	269
$200,000 & Over	189	117	49	30	34	418
Total	12,787	7,649	4,085	2,520	1,671	28,711

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	2,312	805	689	212	348	4,366
$10,000 to $19,999	2,992	912	691	440	196	5,232
$20,000 to $29,999	2,036	1,181	507	432	218	4,373
$30,000 to $39,999	1,335	951	521	263	123	3,193
$40,000 to $49,999	1,005	929	382	189	270	2,775
$50,000 to $59,999	899	498	344	157	132	2,030
$60,000 to $74,999	862	873	287	300	56	2,376
$75,000 to $99,999	417	646	234	250	87	1,634
$100,000 to $124,999	283	305	137	96	88	909
$125,000 to $149,999	141	119	104	37	28	429
$150,000 to $199,999	121	85	46	31	37	321
$200,000 & Over	249	135	52	33	38	506
Total	12,652	7,438	3,993	2,440	1,621	28,145

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,260	716	666	202	279	3,122
$10,000 to $19,999	1,273	786	598	388	174	3,219
$20,000 to $29,999	1,050	853	395	398	214	2,909
$30,000 to $39,999	981	744	435	233	100	2,493
$40,000 to $49,999	631	793	294	171	204	2,093
$50,000 to $59,999	399	346	260	99	81	1,184
$60,000 to $74,999	475	575	210	207	29	1,496
$75,000 to $99,999	221	403	153	205	51	1,033
$100,000 to $124,999	67	190	82	82	54	474
$125,000 to $149,999	25	55	66	8	7	162
$150,000 to $199,999	51	64	28	8	25	176
$200,000 & Over	74	82	28	7	31	221
Total	6,506	5,608	3,214	2,007	1,247	18,582

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,310	731	701	185	319	3,246
$10,000 to $19,999	1,426	789	623	425	197	3,460
$20,000 to $29,999	1,140	875	433	453	223	3,123
$30,000 to $39,999	931	696	453	224	99	2,402
$40,000 to $49,999	688	885	351	177	236	2,337
$50,000 to $59,999	494	423	331	112	95	1,456
$60,000 to $74,999	516	671	242	238	39	1,706
$75,000 to $99,999	231	461	172	201	59	1,125
$100,000 to $124,999	66	200	89	73	56	482
$125,000 to $149,999	27	62	77	15	11	192
$150,000 to $199,999	32	66	14	12	17	141
$200,000 & Over	82	97	32	17	24	253
Total	6,942	5,955	3,518	2,131	1,377	19,923

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,117	646	638	170	314	2,884
$10,000 to $19,999	1,184	649	569	401	176	2,979
$20,000 to $29,999	985	793	405	404	193	2,779
$30,000 to $39,999	820	640	418	208	93	2,178
$40,000 to $49,999	610	768	336	145	231	2,090
$50,000 to $59,999	485	400	321	114	99	1,419
$60,000 to $74,999	540	655	244	232	28	1,699
$75,000 to $99,999	234	515	191	223	63	1,226
$100,000 to $124,999	78	222	114	76	48	538
$125,000 to $149,999	40	81	89	17	16	242
$150,000 to $199,999	29	56	21	17	21	145
$200,000 & Over	95	104	32	17	31	279
Total	6,217	5,528	3,378	2,023	1,313	18,459

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	388	146	128	65	92	820
$10,000 to $19,999	311	317	262	98	118	1,107
$20,000 to $29,999	414	697	149	256	227	1,744
$30,000 to $39,999	753	647	456	418	232	2,506
$40,000 to $49,999	717	806	698	639	177	3,036
$50,000 to $59,999	512	735	731	580	253	2,811
$60,000 to $74,999	305	1,185	843	841	336	3,510
$75,000 to $99,999	214	1,158	1,233	1,347	686	4,638
$100,000 to $124,999	85	802	847	556	303	2,594
$125,000 to $149,999	48	222	323	234	99	926
$150,000 to $199,999	29	205	302	279	220	1,035
$200,000 & Over	39	310	335	352	128	1,164
Total	3,813	7,232	6,307	5,667	2,871	25,889

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	257	121	88	36	80	583
$10,000 to $19,999	210	249	199	86	90	833
$20,000 to $29,999	308	481	124	206	198	1,316
$30,000 to $39,999	541	424	347	379	199	1,890
$40,000 to $49,999	575	650	666	603	180	2,674
$50,000 to $59,999	463	545	696	510	237	2,451
$60,000 to $74,999	249	988	754	836	345	3,172
$75,000 to $99,999	182	914	1,087	1,250	652	4,085
$100,000 to $124,999	81	595	712	500	280	2,168
$125,000 to $149,999	53	184	301	211	105	853
$150,000 to $199,999	12	135	240	245	178	810
$200,000 & Over	39	217	325	331	116	1,029
Total	2,969	5,503	5,539	5,193	2,660	21,864

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	194	92	64	31	74	455
$10,000 to $19,999	155	173	148	76	67	619
$20,000 to $29,999	232	373	111	182	172	1,072
$30,000 to $39,999	484	292	267	317	164	1,523
$40,000 to $49,999	491	476	567	502	150	2,187
$50,000 to $59,999	427	447	626	456	217	2,173
$60,000 to $74,999	215	814	678	769	333	2,810
$75,000 to $99,999	175	796	1,047	1,237	641	3,896
$100,000 to $124,999	86	619	812	561	331	2,408
$125,000 to $149,999	92	232	375	266	133	1,097
$150,000 to $199,999	14	132	255	259	196	856
$200,000 & Over	45	232	343	372	135	1,128
Total	2,610	4,678	5,294	5,028	2,614	20,223

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,049	123	48	25	36	1,281
$10,000 to $19,999	1,655	223	101	40	24	2,042
$20,000 to $29,999	820	299	89	33	24	1,265
$30,000 to $39,999	464	246	75	51	32	868
$40,000 to $49,999	293	111	38	28	30	500
$50,000 to $59,999	316	79	32	29	22	477
$60,000 to $74,999	214	176	36	38	30	493
$75,000 to $99,999	99	92	39	26	20	276
$100,000 to $124,999	112	55	21	23	34	244
$125,000 to $149,999	56	20	10	15	10	110
$150,000 to $199,999	75	25	8	13	10	130
$200,000 & Over	88	21	17	13	9	148
Total	5,241	1,470	513	332	279	7,835

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,162	149	56	39	31	1,437
$10,000 to $19,999	1,800	256	120	45	18	2,240
$20,000 to $29,999	943	355	92	30	27	1,447
$30,000 to $39,999	472	262	97	50	34	914
$40,000 to $49,999	343	146	37	39	39	605
$50,000 to $59,999	344	88	27	41	28	527
$60,000 to $74,999	262	204	40	57	26	588
$75,000 to $99,999	131	108	39	26	20	324
$100,000 to $124,999	142	62	15	22	39	280
$125,000 to $149,999	66	26	15	17	9	132
$150,000 to $199,999	74	19	12	10	13	128
$200,000 & Over	107	19	17	13	10	166
Total	5,845	1,694	567	388	294	8,788

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,195	159	51	41	34	1,481
$10,000 to $19,999	1,808	263	122	40	20	2,252
$20,000 to $29,999	1,051	388	102	28	25	1,594
$30,000 to $39,999	516	311	103	55	30	1,016
$40,000 to $49,999	394	161	46	44	40	685
$50,000 to $59,999	415	98	23	43	33	612
$60,000 to $74,999	322	217	42	68	28	677
$75,000 to $99,999	183	131	43	27	24	408
$100,000 to $124,999	205	83	23	20	40	371
$125,000 to $149,999	101	38	15	20	12	187
$150,000 to $199,999	93	28	25	14	16	176
$200,000 & Over	153	31	20	16	7	227
Total	6,435	1,910	616	416	308	9,686

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,305	532	104	26	26	1,993
$10,000 to $19,999	3,508	1,089	212	17	11	4,837
$20,000 to $29,999	2,504	2,045	191	33	28	4,800
$30,000 to $39,999	1,308	2,313	294	149	76	4,139
$40,000 to $49,999	898	1,873	372	158	118	3,419
$50,000 to $59,999	597	1,688	269	76	70	2,701
$60,000 to $74,999	622	1,722	451	60	63	2,918
$75,000 to $99,999	510	1,789	516	115	139	3,069
$100,000 to $124,999	236	860	225	122	35	1,479
$125,000 to $149,999	144	392	151	120	30	837
$150,000 to $199,999	145	430	94	69	19	757
$200,000 & Over	138	651	106	17	31	944
Total	11,914	15,383	2,986	962	647	31,893

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,286	491	114	32	26	1,949
$10,000 to $19,999	3,397	1,020	211	19	13	4,661
$20,000 to $29,999	2,532	1,979	188	34	34	4,767
$30,000 to $39,999	1,326	2,285	299	136	81	4,127
$40,000 to $49,999	1,072	2,140	466	204	154	4,036
$50,000 to $59,999	683	1,910	314	101	100	3,109
$60,000 to $74,999	732	1,921	581	83	76	3,393
$75,000 to $99,999	572	1,935	612	157	162	3,438
$100,000 to $124,999	240	866	245	153	24	1,527
$125,000 to $149,999	152	397	178	127	36	890
$150,000 to $199,999	156	413	106	64	14	752
$200,000 & Over	157	757	130	25	32	1,101
Total	12,305	16,115	3,446	1,134	751	33,751

Source: Ribbon Demographics; ESRI; Urban Decision Group

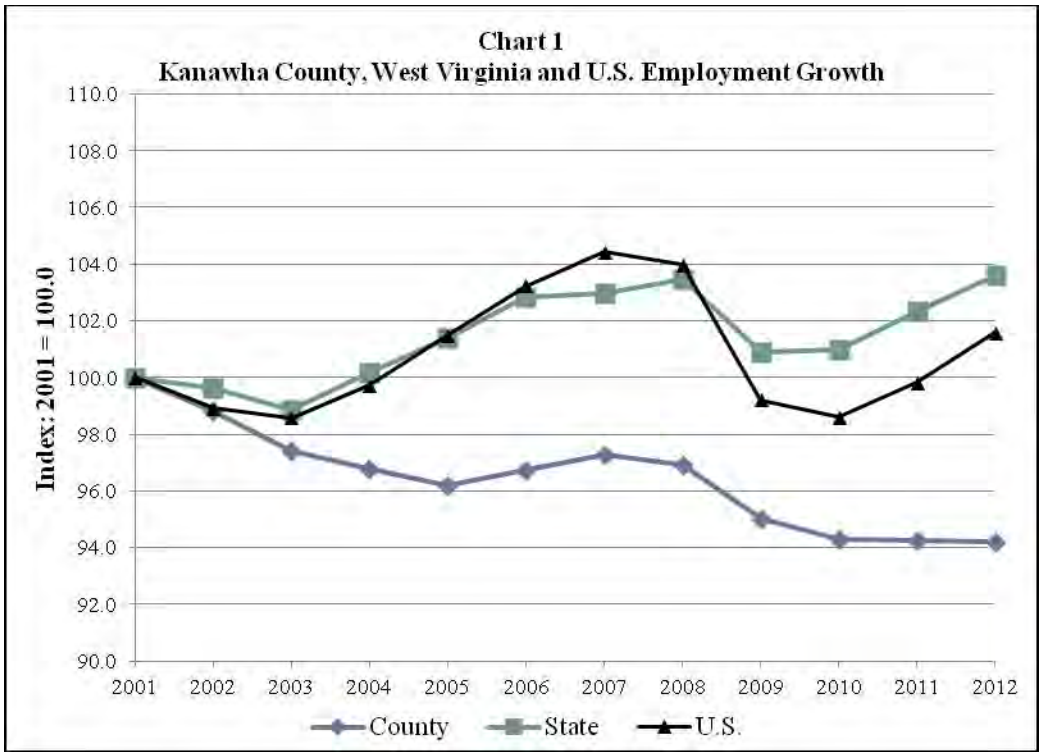
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,289	459	113	38	31	1,930
$10,000 to $19,999	3,260	907	213	19	22	4,421
$20,000 to $29,999	2,632	1,947	193	43	30	4,844
$30,000 to $39,999	1,444	2,407	320	152	86	4,409
$40,000 to $49,999	1,065	2,173	461	193	159	4,051
$50,000 to $59,999	740	1,991	316	100	116	3,263
$60,000 to $74,999	866	2,060	653	92	82	3,753
$75,000 to $99,999	695	2,162	727	179	174	3,937
$100,000 to $124,999	345	1,052	296	200	31	1,924
$125,000 to $149,999	184	481	216	157	43	1,082
$150,000 to $199,999	218	478	124	75	21	916
$200,000 & Over	209	884	155	35	34	1,316
Total	12,946	17,001	3,788	1,283	829	35,847

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Kanawha County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Kanawha County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Kanawha County, State and U.S. Employment, 2001-2012						
	Kanawha County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	111,552		686		129,636	
2002	110,247	-1.2%	683	-0.4%	128,234	-1.1%
2003	108,667	-1.4%	678	-0.8%	127,796	-0.3%
2004	107,983	-0.6%	687	1.3%	129,278	1.2%
2005	107,301	-0.6%	695	1.2%	131,572	1.8%
2006	107,893	0.6%	705	1.4%	133,834	1.7%
2007	108,524	0.6%	706	0.1%	135,366	1.1%
2008	108,134	-0.4%	710	0.5%	134,806	-0.4%
2009	105,980	-2.0%	692	-2.5%	128,608	-4.6%
2010	105,203	-0.7%	692	0.1%	127,820	-0.6%
2011	105,118	-0.1%	702	1.4%	129,411	1.2%
2012	105,093	0.0%	711	1.2%	131,696	1.8%
Change						
2001-12	-6,459	-5.8%	25	3.6%	2,061	1.6%
2001-03	-2,885	-2.6%	-8	-1.1%	-1,840	-1.4%
2003-07	-143	-0.1%	28	4.2%	7,570	5.9%
2007-12	-3,431	-3.2%	4	0.6%	-3,670	-2.7%

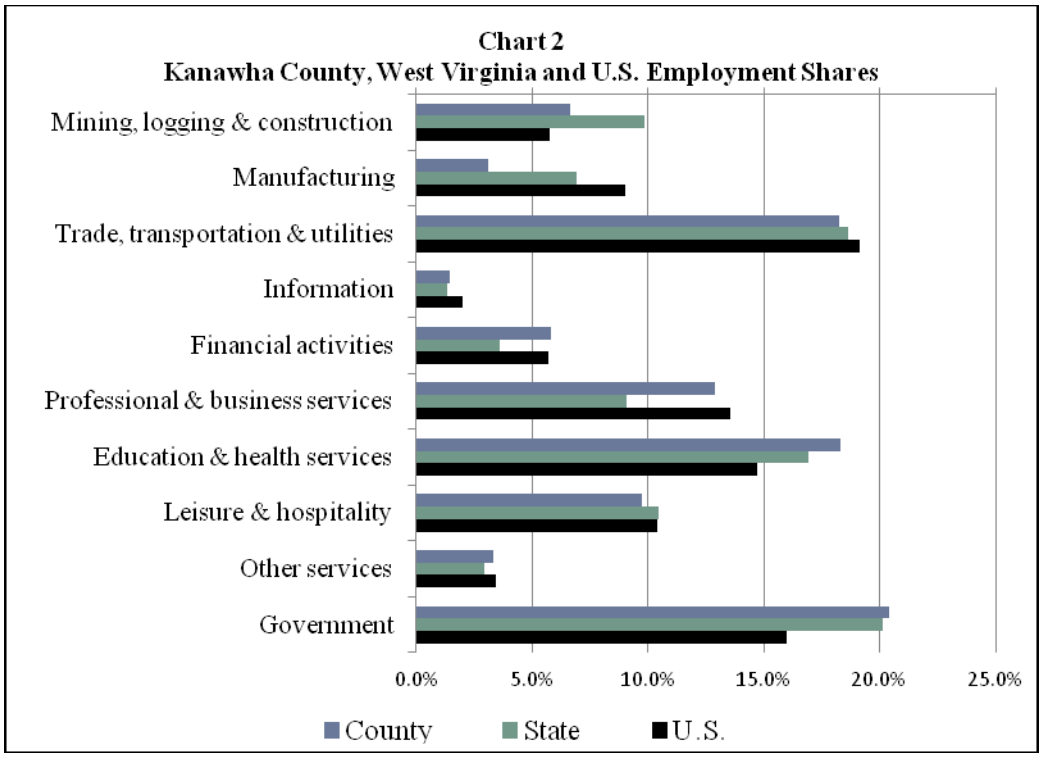
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Kanawha County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Kanawha County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	6,972	6.6%	67.3	115.3
Manufacturing	3,254	3.1%	44.9	34.3
Trade, Transportation and Utilities	19,176	18.2%	97.8	95.2
Information	1,545	1.5%	109.3	72.3
Financial Activities	6,133	5.8%	162.9	102.4
Professional and Business Services	13,552	12.9%	142.0	94.9
Educational and Health Services	19,267	18.3%	108.3	124.4
Leisure and Hospitality	10,225	9.7%	93.1	93.3
Other Services	3,512	3.3%	112.5	96.8
Total Private Sector	**83,657**	**79.6%**	**99.7**	**94.7**
Total Government	**21,436**	**20.4%**	**101.2**	**127.6**
Total Payroll Employment	**105,093**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

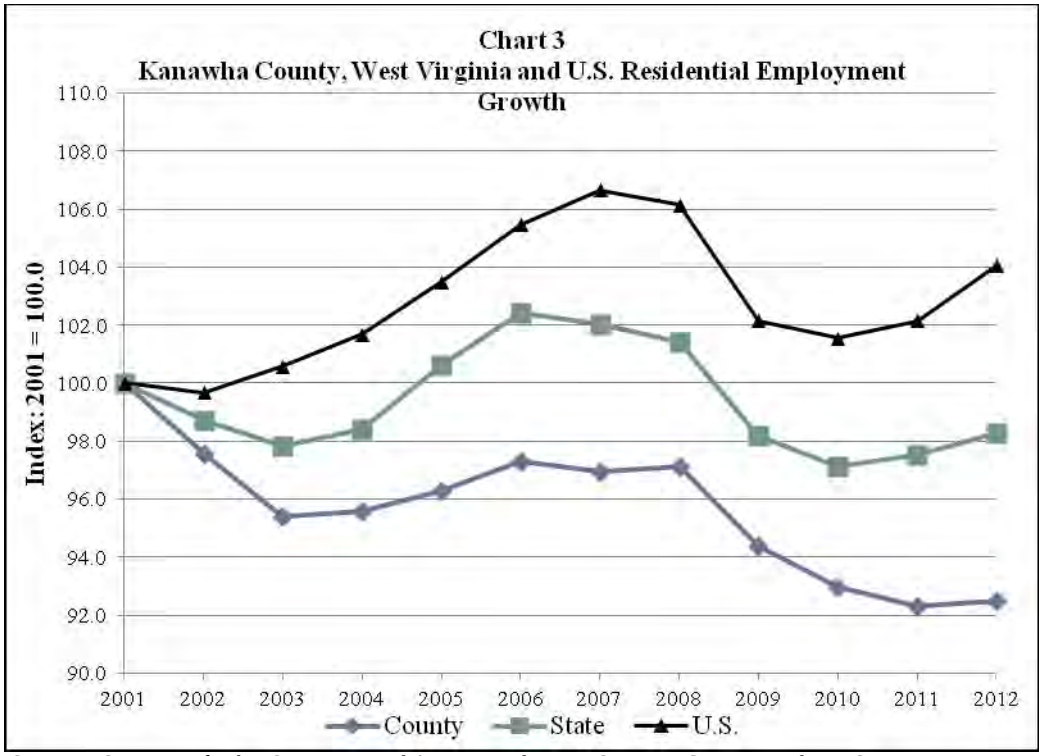


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Kanawha County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Kanawha County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Kanawha County; this one considers the number of Kanawha County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

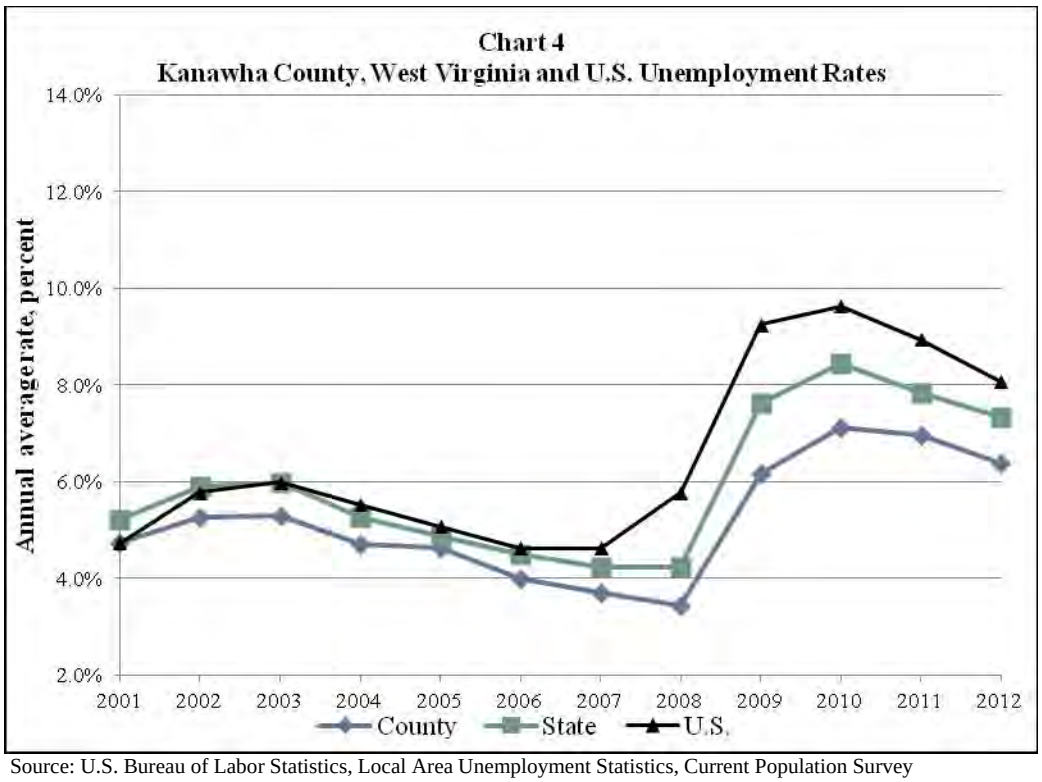
Table 3 Kanawha County, State and U.S. Residential Employment, 2001-2012						
	Kanawha County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	91,179		759		136,933	
2002	88,968	-2.4%	749	-1.3%	136,485	-0.3%
2003	86,993	-2.2%	742	-0.9%	137,736	0.9%
2004	87,164	0.2%	747	0.6%	139,252	1.1%
2005	87,779	0.7%	764	2.3%	141,730	1.8%
2006	88,719	1.1%	777	1.8%	144,427	1.9%
2007	88,409	-0.3%	774	-0.4%	146,047	1.1%
2008	88,549	0.2%	769	-0.6%	145,362	-0.5%
2009	86,044	-2.8%	745	-3.2%	139,878	-3.8%
2010	84,778	-1.5%	737	-1.1%	139,064	-0.6%
2011	84,179	-0.7%	740	0.4%	139,869	0.6%
2012	84,347	0.2%	746	0.8%	142,469	1.9%
Change						
2001-12	-6,832	-7.5%	-13	-1.7%	5,536	4.0%
2001-03	-4,186	-4.6%	-16	-2.2%	803	0.6%
2003-07	1,416	1.6%	32	4.3%	8,311	6.0%
2007-10	-3,631	-4.1%	-37	-4.8%	-6,983	-4.8%
2010-12	-431	-0.5%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Kanawha County, state and U.S. unemployment rates over the past decade. The table also shows the Kanawha County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Kanawha County Labor Force Statistics and Comparative Unemployment Rates						
	Kanawha County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Kanawha County	West Virginia	U.S.
2001	95,726	91,179	4,547	4.8%	5.2%	4.7%
2002	93,924	88,968	4,956	5.3%	5.9%	5.8%
2003	91,870	86,993	4,877	5.3%	6.0%	6.0%
2004	91,476	87,164	4,312	4.7%	5.3%	5.5%
2005	92,037	87,779	4,258	4.6%	4.9%	5.1%
2006	92,424	88,719	3,705	4.0%	4.5%	4.6%
2007	91,807	88,409	3,398	3.7%	4.2%	4.6%
2008	91,695	88,549	3,146	3.4%	4.2%	5.8%
2009	91,714	86,044	5,670	6.2%	7.6%	9.3%
2010	91,293	84,778	6,515	7.1%	8.4%	9.6%
2011	90,486	84,179	6,307	7.0%	7.8%	8.9%
2012	90,086	84,347	5,739	6.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Kanawha County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	90,486	84,179	6,307	7%
2012 January	89,153	83,168	5,985	6.7%
2012 February	89,224	83,108	6,116	6.9%
2012 March	88,711	83,183	5,528	6.2%
2012 April	89,634	84,253	5,381	6%
2012 May	90,462	84,718	5,744	6.3%
2012 June	91,974	85,945	6,029	6.6%
2012 July	91,680	85,943	5,737	6.3%
2012 August	90,491	84,523	5,968	6.6%
2012 September	90,729	85,044	5,685	6.3%
2012 October	90,224	84,666	5,558	6.2%
2012 November	89,390	84,042	5,348	6%
2012 December	89,359	83,571	5,788	6.5%
2012 Annual	90,086	84,347	5,739	6.4%
2013 January	88,706	82,269	6,437	7.3%
2013 February	88,844	82,558	6,286	7.1%
2013 March	88,225	82,727	5,498	6.2%
2013 April	89,918	84,633	5,285	5.9%
2013 May	89,861	85,196	4,665	5.2%
2013 June	90,897	85,975	4,922	5.4%
2013 July	90,574	85,739	4,835	5.3%
2013 August	89,672	84,936	4,736	5.3%
2013 September	89,379	84,879	4,500	5%
2013 October	88,246	83,797	4,449	5%
2013 November	87,522	83,476	4,046	4.6%
2013 December	86,547	82,275	4,272	4.9%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Kanawha County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Kanawha County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	2,634	3.0%	59.0	158.4
Construction	4,457	5.0%	70.9	74.2
Manufacturing	4,567	5.2%	59.7	48.0
Wholesale Trade	2,598	2.9%	129.5	100.3
Retail Trade	10,325	11.7%	93.9	101.5
Transportation and Utilities	4,819	5.5%	97.9	107.9
Information	2,593	2.9%	166.2	127.9
Financial Activities	6,076	6.9%	156.0	100.2
Professional and Business Services	8,929	10.1%	136.8	95.9
Educational and Health Services	21,573	24.4%	94.6	108.5
Leisure and Hospitality	7,638	8.6%	100.0	96.0
Other Services, Except Public Administration	4,365	4.9%	108.2	100.7
Public Administration	7,760	8.8%	139.3	178.8
Total Employment	**88,334**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey

*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Kanawha County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	31,889	36.1%	117.6	101.1
Service	15,988	18.1%	98.4	103.4
Sales and Office	24,734	28.0%	113.4	111.6
Natural Resources, Construction and Maintenance	7,155	8.1%	63.3	85.3
Production, Transportation and Material Moving	8,480	9.6%	71.6	78.7
Total Employment	**88,334**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey

*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Kanawha County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Kanawha County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Kanawha County.

Largest Employers in Kanawha County		
Employer	**Industry**	**Employment**
Charleston Area Medical Center	Health Care	6,577
Kanawha County Board of Education	Education	3,978
Herbert J. Thomas Memorial Hospital	Health Care	1,200
West Virginia Department of Highways	Government	1,100
Walmart	Retail	1,000
The Kroger Company	Grocery	900
City of Charleston	Government	785
West Virginia Department of Health & Human Services	Government	750
U.S. Postal Service	Mail Delivery	720
TRG Customer Solutions	Call Center	715
	Total	**17,725**

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Charleston is one of the major economic centers of the state with a diverse industry and retail base. Health care and government sectors are well represented among the largest employers in the county. The largest manufacturer in the area is Toyota Motor Manufacturing, which employs 1,300 workers and is located in neighboring Putnam County. The top employers listed above are not anticipating any significant workforce changes at this time.

The city of Charleston reports its economy has remained stable even during the recession. The Charleston metropolitan area had a significant increase in construction employment in recent years, coming mostly from publicly funded projects such as schools, bridge repairs and replacements, water and sewer lines, and renovations at Yeager Airport. The coal industry has also been a major factor in keeping the state's economy afloat during the national recession, with several West Virginia mines focusing on metallurgical coal, which is used in steelmaking and reaps a significantly higher price than steam coal. However, recent warm weather and access to inexpensive natural gas have contributed to an unprecedented drop in the thermal coal market affecting hundreds of workers in neighboring counties in southern West Virginia.

The West Virginia Department of Commerce has received several Worker Adjustment and Retraining Notifications (WARN) for Kanawha County during the past 24 months and are listed below:

Business	Notice Date	Layoff or Closure	Jobs Lost
American Ambulette and Ambulance Service	12/2013	Closure	41
Regional Elite Air Service	8/2012	Closure	42
Bayer Crop Service	7-8/2012	Layoff	171
		Total	**254**

Company expansions that are recently completed represent millions of investment dollars into the area as well as creating new jobs over the next few years. These projects include:

- National engineering firm Audubon Engineering Co. moving to Charleston to locate a regional office near the natural gas activity in West Virginia, creating up to 75 jobs.

- Highland Hospital completed a $29 million replacement facility in Kanawha City in 2012. About 57 positions were added, bringing total employment at Highland to more than 300.

- In August 2012, Cabala's opened a new 80,000-square-foot store in the Southridge Centre shopping area. The outdoor sporting goods retailer expects to employ 175 full-time and seasonal employees.

- Gestamp, a Spanish automotive parts maker opened its plant in South Charleston in October 2012 with 70 employees. The company plans to have a total of 400 jobs and invest $100 million by 2017.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	57,762	68.6%
Renter-Occupied	26,439	31.4%
Total-Occupied Units*	84,201	90.9%
Vacant For Rent	1,953	23.2%
Vacant For-Sale Only	1,246	14.8%
Vacant Rented/Sold, Not Occ.	539	6.4%
Vacant Seasonal, Recreational	606	7.2%
All Other Vacant	4,082	48.5%
Total Vacant Units	8,417	9.1%
Total	92,618	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	57,762	68.6%	57,589	173	0.3%
Renter-Occupied	26,439	31.4%	26,254	185	0.7%
Total	84,201	100.0%	83,843	358	0.4%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	982	1.7%	661	2.5%
2000 to 2004	2,715	4.7%	1,428	5.4%
1990 to 1999	5,949	10.3%	1,824	6.9%
1980 to 1989	5,199	9.0%	3,173	12.0%
1970 to 1979	8,895	15.4%	4,891	18.5%
1960 to 1969	7,220	12.5%	3,437	13.0%
1940 to 1959	19,581	33.9%	7,059	26.7%
1939 or Earlier	7,105	12.3%	3,939	14.9%
Total	57,762	100.0%	26,439	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	49,387	85.5%	9,254	35.0%
1 Attached	1,329	2.3%	952	3.6%
2 to 4	462	0.8%	6,372	24.1%
5 to 9	116	0.2%	2,723	10.3%
10 to 19	173	0.3%	1,719	6.5%
20 to 49	58	0.1%	1,190	4.5%
50 or More	173	0.3%	1,983	7.5%
Mobile Home,	6,123	10.6%	2,221	8.4%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	57,762	100.0%	26,439	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	57,762	100.0%
0.50 or Less Occupants Per Room	48,578	84.1%
0.51 to 1.00 Occupants Per Room	8,838	15.3%
1.01 to 1.50 Occupants Per Room	231	0.4%
1.51 to 2.00 Occupants Per Room	58	0.1%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	26,439	100.0%
0.50 or Less Occupants Per Room	19,380	73.3%
0.51 to 1.00 Occupants Per Room	6,689	25.3%
1.01 to 1.50 Occupants Per Room	238	0.9%
1.51 to 2.00 Occupants Per Room	106	0.4%
2.01 or More Occupants Per Room	26	0.1%
Total	84,201	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Kanawha County	27.9%
West Virginia	32.0%

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

Building Permit Data – Kanawha County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	367	329	415	278	246	153	148	134	109	26
Units in Single-Family Structures	270	192	265	202	152	118	131	120	109	26
Units in All Multi-Family Structures	97	137	150	76	94	35	17	14	0	0
Units in 2-unit Multi-Family Structures	4	2	8	14	14	8	6	8	0	0
Units in 3- and 4-unit Multi-Family Structures	19	0	8	4	36	7	11	6	0	0
Units in 5+ Unit Multi-Family Structures	74	135	134	58	44	20	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	30	1,933	40	97.9%
Market-rate/Government-Subsidized	1	57	0	100.0%
Tax Credit	19	724	0	100.0%
Tax Credit/Government-Subsidized	15	1,324	1	99.9%
Government-Subsidized	31	2,131	3	99.9%
Total	96	6,169	44	99.3%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	130	6.6%	2	1.5%	$480
One-Bedroom	1.0	826	42.0%	19	2.3%	$729
Two-Bedroom	1.0	590	30.0%	11	1.9%	$863
Two-Bedroom	1.5	85	4.3%	2	2.4%	$1,038
Two-Bedroom	2.0	181	9.2%	1	0.6%	$640
Two-Bedroom	2.5	26	1.3%	0	0.0%	$1,068
Three-Bedroom	1.0	17	0.9%	0	0.0%	$1,049
Three-Bedroom	1.5	93	4.7%	4	4.3%	$1,017
Three-Bedroom	2.5	18	0.9%	1	5.6%	$1,227
Total Market Rate		**1,966**	**100.0%**	**40**	**2.0%**	-

Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	230	30.0%	0	0.0%	$595
Two-Bedroom	1.0	293	38.3%	0	0.0%	$683
Two-Bedroom	1.5	98	12.8%	0	0.0%	$652
Three-Bedroom	1.0	24	3.1%	0	0.0%	$779
Three-Bedroom	1.5	35	4.6%	0	0.0%	$744
Three-Bedroom	2.0	34	4.4%	0	0.0%	$792
Three-Bedroom	2.5	20	2.6%	0	0.0%	$699
Four-Bedroom	2.0	30	3.9%	0	0.0%	$863
Four-Bedroom	2.5	2	0.3%	0	0.0%	$874
Total Tax Credit		**766**	**100.0%**	**0**	**0.0%**	-

Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	75	6.9%	0	0.0%	N/A
One-Bedroom	1.0	422	38.8%	0	0.0%	N/A
Two-Bedroom	1.0	208	19.1%	1	0.5%	N/A
Two-Bedroom	1.5	162	14.9%	0	0.0%	N/A
Two-Bedroom	2.0	58	5.3%	0	0.0%	N/A
Three-Bedroom	1.0	20	1.8%	0	0.0%	N/A
Three-Bedroom	1.5	32	2.9%	0	0.0%	N/A
Three-Bedroom	2.0	90	8.3%	0	0.0%	N/A
Four-Bedroom	1.5	18	1.7%	0	0.0%	N/A
Four-Bedroom	3.0	3	0.3%	0	0.0%	N/A
Total Tax Credit		**1,088**	**100.0%**	**1**	**0.1%**	**N/A**

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	205	8.7%	0	0.0%	Studio
One-Bedroom	1.0	1,338	57.0%	3	0.2%	One-Bedroom
Two-Bedroom	1.0	408	17.4%	0	0.0%	Two-Bedroom
Two-Bedroom	1.5	13	0.6%	0	0.0%	Two-Bedroom
Two-Bedroom	2.0	3	0.1%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	199	8.5%	0	0.0%	Three-Bedroom
Three-Bedroom	1.5	16	0.7%	0	0.0%	Three-Bedroom
Three-Bedroom	2.0	15	0.6%	0	0.0%	Three-Bedroom
Four-Bedroom	1.0	96	4.1%	0	0.0%	Four-Bedroom
Four-Bedroom	1.5	14	0.6%	0	0.0%	Four-Bedroom
Four-Bedroom	2.0	18	0.8%	0	0.0%	Four-Bedroom
Five-Bedroom	2.0	14	0.6%	0	0.0%	Five-Bedroom
Six-Bedroom	2.0	10	0.4%	0	0.0%	Six-Bedroom
Total		**2,349**	**100.0%**	**3**	**0.1%**	N/A
Grand Total		**6,169**	**100.0%**	**44**	**0.7%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Carroll Terrace	GSS	C+	1968	199	0	100.0%	N.A.
2	Ambassador	MRR	C+	1949	40	3	92.5%	N.A.
3	Upper Falls Landing	TGS	B-	1999	24	0	100.0%	N.A.
4	Riverside Landing	MRR	B+	1978 / 2013	24	0	100.0%	N.A.
5	South Park Village	GSS	C+	1970 / 2012	80	0	100.0%	N.A.
6	Elk Village	TAX	A	2014	0	0	U/C	N.A.
7	Glenwood School Place	TAX	B-	2012	31	0	100.0%	N.A.
8	3330 Pennsylvania Ave.	MRR	B+	1996	12	1	91.7%	N.A.
9	Albert C. Harris Apts.	GSS	C	1981	44	0	100.0%	N.A.
10	Vista View Apts.	TGS	B	1970 / 2008	333	0	100.0%	N.A.
11	Greystone Phase I	TAX	A-	2013	28	0	100.0%	0.0
12	Greystone Phase II	TAX	A-	2014	0	0	U/C	N.A.
13	The Homes of Littlepage Terrace	TAX	B	2011	23	0	100.0%	N.A.
14	Rivermont Family Homes	GSS	C+	1985	47	0	100.0%	N.A.
15	Smith Street Station	MRR	B	1991	29	0	100.0%	N.A.
16	Patrick Street Twnhms.	TAX	B	2007	20	0	100.0%	N.A.
17	Orchard Elderly Homes	TGS	C	2009	12	0	100.0%	N.A.
18	Oakwood Terrace	GSS	C	1975	152	0	100.0%	N.A.
19	Hillcrest Village	GSS	C+	1972	54	0	100.0%	N.A.
20	Oakhurst Village	GSS	B	1972	50	0	100.0%	N.A.
21	Village on Park	GSS	C	1990 / 2013	60	0	100.0%	0.0
22	Amandaville Court	GSS	C	1980	40	0	100.0%	N.A.
23	The Oaks	MRR	B	1988	84	0	100.0%	0.0
24	The Homes of Washington Manor (Family)	TGS	B+	2010	74	0	100.0%	N.A.
25	The Homes of Washington Manor (Senior)	TGS	A	2010	72	0	100.0%	N.A.
26	Shady Pines Properties LLC	MRR	B+	2009	131	2	98.5%	0.0
27	Vandalia Terrace Apts.	GSS	C	1974 / 2013	70	0	100.0%	N.A.
28	Meg Village Apts.	TGS	B+	2007	44	1	97.7%	N.A.
29	The Homes of Jarrett Terrace	TGS	C	1961 / 2010	80	0	100.0%	N.A.
30	Elk Valley Apts. I	TGS	B-	1985 / 2011	28	0	100.0%	N.A.
31	Elk Valley Apts. II	TGS	B+	1987 / 2013	23	0	100.0%	N.A.
32	Carleton Court Apts.	MRR	C	1984	73	4	94.5%	0.0
33	Lynnelle Landing	TAX	B+	2002	56	0	100.0%	N.A.
34	Southmoor Hills Apts.	TGS	B-	1978 / 2002	248	0	100.0%	N.A.
35	Brooks Manor	MRG	C+	1967	57	0	100.0%	N.A.
36	Roxalana Hills Apts.	MRR	B+	1976 / 2008	312	5	98.4%	N.A.
37	Cross Roads Village Apts. I & II	TAX	B+	2006	74	0	100.0%	N.A.

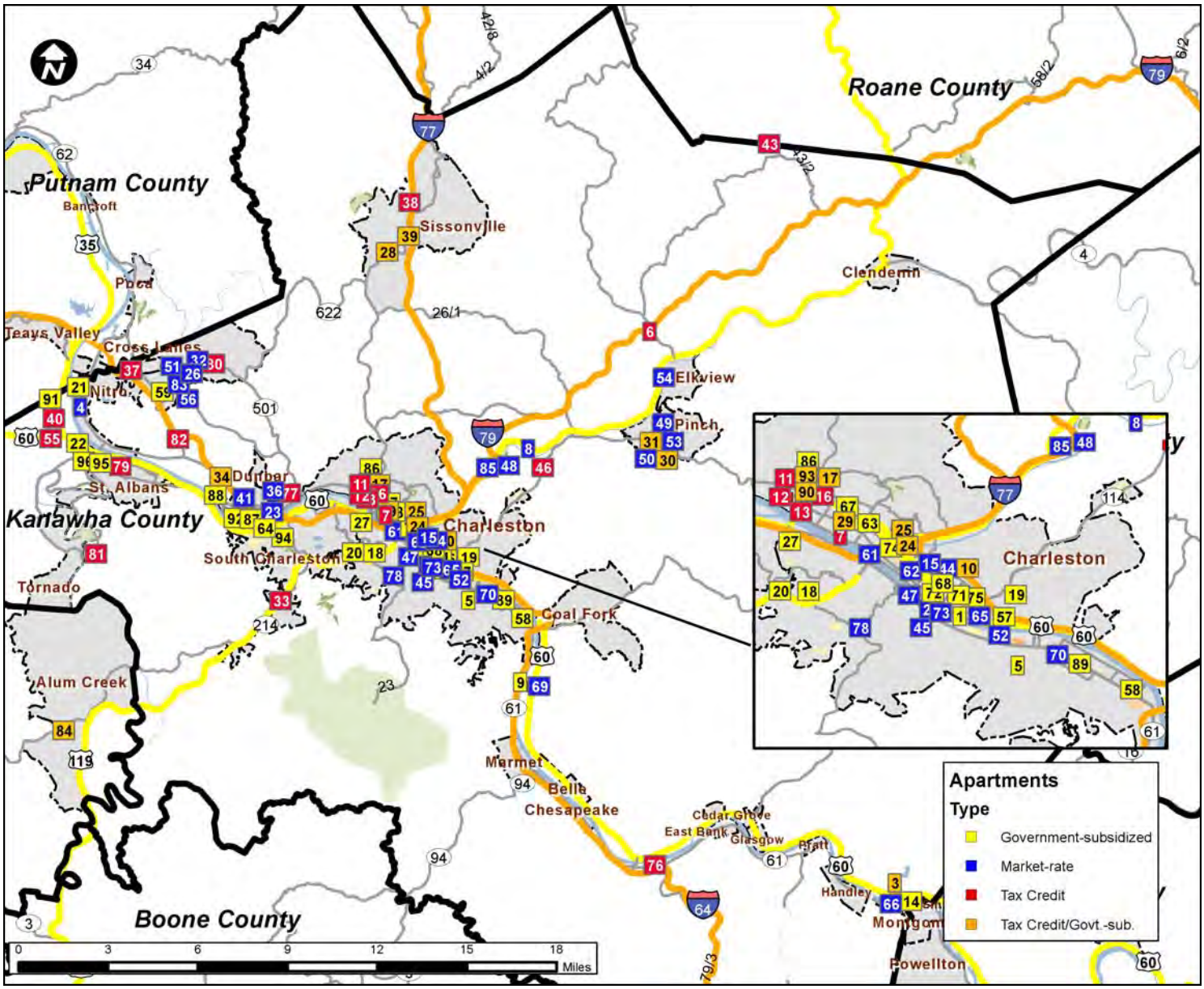
Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
38	Jenna Landing	TAX	B+	2003	48	0	100.0%	N.A.
39	Pocatalico Village Apts.	TGS	B	1982 / 2001	38	0	100.0%	N.A.
40	Carriage Hill Apts.	TAX	A	2006	50	0	100.0%	N.A.
41	Grandview Pointe Apts.	MRR	B+	1993	96	3	96.9%	N.A.
• 42	Trace Ridge	TGS	B+	2007	48	0	100.0%	N.A.
43	Elk Crossing Apts.	TAX	B+	2007	32	0	100.0%	N.A.
44	The Town House	MRR	B-	1964	54	0	100.0%	N.A.
45	Edgewater Apts.	MRR	C+	1948	64	2	96.9%	N.A.
46	Mill Creek Landing	TAX	B	2001	48	0	100.0%	N.A.
47	One Morris Apts.	MRR	B-	1950	85	3	96.5%	N.A.
48	Stratford Apts.	MRR	B	1988	80	2	97.5%	N.A.
49	111 McGrew Dr.	MRR	B	1985	11	0	100.0%	N.A.
50	101 Anderson Dr.	MRR	B	1991	18	1	94.4%	N.A.
51	Breck Garden	MRR	B-	1985	44	0	100.0%	0.0
52	Maier Village	MRR	B	1960 / 2007	121	0	100.0%	0.0
53	5004 Indian Creek Rd.	MRR	C	1983	6	1	83.3%	N.A.
54	70 N. Pinch Rd.	MRR	B+	2000	10	0	100.0%	N.A.
• 55	Knoll View Village Apts.	TAX	B+	2005	48	0	100.0%	N.A.
56	Olde English Apts.	MRR	C	1975	66	1	98.5%	0.0
57	Concord House I	GSS	B-	1988	8	0	100.0%	N.A.
58	Concord House II	GSS	B	1997	8	0	100.0%	N.A.
• 59	Cross Lanes Unity Apts.	GSS	B+	2001	24	0	100.0%	N.A.
60	Vickers Parke Apts.	GSS	C	1976 / 2001	40	1	97.5%	N.A.
61	Greenbrier Garden Apts. & Twnhms.	MRR	C+	1962	171	0	100.0%	N.A.
62	Fife Street Apts.	MRR	A	1901 / 2010	24	0	100.0%	N.A.
• 63	Agsten Manor	GSS	C-	1980	102	0	100.0%	N.A.
• 64	South Charleston Unity Apts.	GSS	B+	1999	42	0	100.0%	N.A.
65	Governor's Court	MRR	B	2001	18	1	94.4%	0.0
66	Amering Apts.	MRR	B	1995	4	0	100.0%	N.A.
• 67	Highview Unity Apts.	GSS	B+	2001	18	0	100.0%	N.A.
• 68	Jacob Arbors	GSS	B-	1979	104	0	100.0%	N.A.
69	Valley View Apts.	MRR	C-	1960	16	2	87.5%	N.A.
70	Kanawha Village Apts.	MRR	C+	1959	174	0	100.0%	N.A.
71	Assaley Place Apts.	GSS	B	2008	8	0	100.0%	N.A.
• 72	Lee Terrace	GSS	C+	1967	80	0	100.0%	N.A.
73	Nelson Apts.	MRR	B	1990	9	0	100.0%	0.0
• 74	Charleston Arbors Apts.	GSS	C-	1979 / 2011	204	0	100.0%	N.A.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
75	Community Housing Inc.	GSS	C+	1955	6	2	66.7%	N.A.
76	Chelyan Village Apts.	TAX	B+	1987	48	0	100.0%	0.0
77	Elle Bella Villa	TAX	B	1987 / 2008	50	0	100.0%	0.0
78	Victorian Arms Apts.	MRR	B	1970	60	0	100.0%	N.A.
79	Kanawha Court Apts.	TAX	B	2004	32	0	100.0%	0.0
80	Perkins Parke	TAX	B	2003	56	0	100.0%	0.0
81	Pine Meadows	TAX	B	1985 / 2006	40	0	100.0%	0.0
82	Tyler Heights	TAX	B	2007	40	0	100.0%	0.0
83	Shamrock Villa Apts.	MRR	C	1978 / 2006	57	7	87.7%	0.0
84	Alum Creek Apts.	TGS	A-	2014	0	0	U/C	0.0
85	Roselane Apts.	MRR	C	1985	40	2	95.0%	0.0
86	New Orchard Manor	GSS	C	2008	22	0	100.0%	0.0
87	Dunbar Towers	GSS	C	1978	102	0	100.0%	0.0
88	J. Douglas Anderson Apts.	GSS	C	1984	44	0	100.0%	0.0
89	Lippert Terrace	GSS	B	1982	112	0	100.0%	0.0
90	Littlepage Terrace	TGS	D	1969 / 2010	150	0	100.0%	0.0
91	Miracles Acres	GSS	C	1969 / 2013	99	0	100.0%	0.0
92	Myers Ave. Apts.	GSS	C	1978	26	0	100.0%	0.0
93	Old Orchard Manor	TGS	C	1965 / 2007	150	0	100.0%	0.0
94	Parkland Terrace	GSS	C	1969	100	0	100.0%	0.0
95	Villager/Cody/Carson	GSS	C	1968	50	0	100.0%	0.0
96	Riverview Towers	GSS	C	1982	136	0	100.0%	0.0

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	30	1,933	40	97.9%	4
MRG	1	57	0	100.0%	0
TAX	19	724	0	100.0%	79
TGS	15	1,324	1	99.9%	37
GSS	31	2,131	3	99.9%	0

Total units do not include units under construction.

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	19	1,720	0.7%
1970 to 1979	17	1,982	0.7%
1980 to 1989	21	1,098	0.8%
1990 to 1999	10	302	1.7%
2000 to 2004	9	310	0.3%
2005	1	48	0.0%
2006	2	124	0.0%
2007	5	184	0.5%
2008	2	30	0.0%
2009	2	143	1.4%
2010	2	146	0.0%
2011	1	23	0.0%
2012	1	31	0.0%
2013	1	28	0.0%
2014*	0 (+ 3 U/C)	0 (+ 120 U/C)	-
Total	93 (+3 U/C)	6,169 (+120 U/C)	0.7%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	24	0.0%
B+	6	585	1.9%
B	10	434	0.9%
B-	3	183	1.6%
C+	5	482	1.0%
C	5	242	6.2%
C-	1	16	12.5%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	50	0.0%
A-	1	28	0.0%
B+	6	306	0.0%
B	8	309	0.0%
B-	1	31	0.0%
D	1	42	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	72	0.0%
B+	7	273	0.4%
B	6	549	0.0%
B-	5	412	0.0%
C+	7	490	0.4%
C	17	1,227	0.1%
C-	2	306	0.0%
D	1	108	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	77	4,816	44	99.1%
Senior (Age 55+)	19	1,353	0	100.0%
Total	96	6,169	44	99.3%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	2,246	4	99.8%
40% - 60% AMHI (Tax Credit)	637	0	100.0%
0-60% AMHI (All Affordable)	2,883	4	99.9%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	1,191	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	129	0	100.0%
0 - 60% AMHI (All Affordable: 55+)	1,320	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet
Loma Road at Smith Road	Charleston	Townhome	$955	2	1.5	1,800
Alpine Drive	Charleston	Mobile Home	$400	2	1	N/A
5301 Staunton Ave. SE	Charleston	Single Family	$1,100	3	1	1,100
1018 Valley Rd.	Charleston	Single Family	$800	3	2	1,600
4441 Lamont Dr.	Charleston	Single Family	$750	4	2	N/A
695 Forest Circle	Charleston	Single Family	$1,800	4	2.5	N/A
1656 Franklin Avenue	Charleston	Townhome	$1,000	3	1	N/A
158 Oakwood Road	Charleston	Single Family	$1,450	3	1.5	2,007
Loma Road & Smith Road	Charleston	Townhome	$955	2	1	1,800
Sun Valley Dr.	Charleston	Single Family	$1,400	4	1.5	N/A
1636 B Hunters Road	Charleston	Duplex	$600	1	1	900
4 Estill Drive	Charleston	Single Family	$850	2	1	1,300
722 Garden Street	Charleston	Single Family	$1,100	3	2	N/A
617 1/2 Maryland Avenue	Charleston	Duplex	$575	1	1	N/A
1614 Franklin Ave.	Charleston	Apartment	$650	3	2	N/A
911 Woodward Drive	Charleston	Single Family	$750	3	1	N/A

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet
Washington St. W & Edview Cir.	Charleston	Townhome	$925	3	1.5	N/A
MacCorkle Ave. SE & S. Ruffner Rd.	Charleston	Single Family	$550	1	1	N/A
3816 Staunton Ave.	Charleston	Single Family	$995	2	1	N/A
4521 Washington Avenue SE	Charleston	Single Family	$1,300	4	2	N/A
787 Roxalana Hills Dr.	Dunbar	Townhome	$1,000	3	1	N/A
Circle Drive at Roxalana Rd.	Dunbar	Single Family	$1,400	3	1.5	1,400
180 Willow Street	East Bank	Loft Townhome	$450	2	1	1,400
20 Rolling Meadows	Elkview	Townhome	$625	2	1	950
208 11th Street	Hansford	Single Family	$775	3	1.5	N/A
201 28 Street	Kanawha	Single Family	$1,400	2	2	1,600
8124 MacCorkle Ave.	Marmet	Single Family	$600	2	1	800
8124 MacCorkle Ave.	Marmet	Single Family	$600	2	1	800
622 6th Street	Nitro	Single Family	$625	2	1	816
Ferrell Drive & Sissonville Drive	Sissonville	Mobile Home	$475	2	2	N/A
#1 Easy Street	South Charleston	Townhome	$675	2	1	N/A
#1 Easy Street	South Charleston	Townhome	$675	2	1	N/A
Echo Rd. at Geary Road	South Charleston	Single Family	$1,250	3	3	N/A
River Ave at Behind Taco Bell	South Charleston	Single Family	$750	2	1	800
Forest circle & Montrose Dr.	South Charleston	Single Family	$1,800	4	2.5	N/A
Swans Court at Hwy. #35	St Albans	Single Family	$625	2	1	800
Washington St. W & Edview Cir.	Charleston	Townhome	$925	3	1.5	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are a number of multifamily rental projects currently under construction and planned/proposed for the area. Based on our interviews with local building and planning representatives, it was determined that there is a current Housing Authority plan involving the replacement of two of the oldest Public Housing communities in the state, Littlepage Terrace and Washington Manor. This includes 360 family and 36 senior Public Housing/Section 8 units. Completion of Phase 5 of the project is projected to be in mod- to late-2014. Most of the new/renovated units are furnished with energy star appliances, dishwashers, central heat and air, carpeted bedrooms and are wheelchair accessible on the first level. Note that the new construction of units is effectively replacement housing. As such, we have not considered these differences in the "un-met" need analysis.

Elk Village, a 48-unit senior Tax Credit project is currently under construction in Elkview. This project will offer a mix of one- and two-bedroom units found in a three-story, elevator-served building. The project will target households with incomes up to 50% and 60% of AMHI.

Greyston Phase II is currently under construction and will consist of 31 family Tax Credit units found in a mix of one- and two-bedroom units targeting households with incomes up to 50% of AMHI. In addition, Legion Townhomes will include 22 townhouse Tax Credit units. The two projects are being developed simultaneously by the same entity.

Alum Creek Apartments is a 28-unit Tax Credit and RD 515 project currently under construction in Alum Creek at 200 Elm Street. This project is anticipated to be complete later in 2014.

All of these under construction and planned affordable rental housing units have been included in the "un-met" needs analysis.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $121,126. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $844, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$121,126
Mortgaged Value = 95% of Median Home Price	$115,070
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$618
Estimated Taxes & Insurance*	$154
Estimated Private Mortgage Insurance**	$72
Estimated Monthly Mortgage Payment	$844

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Kanawha County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	270	192	265	202	152	118	131	120	109	26

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a sample of the homes sold in the county from 2013-2014.

Overall For-Sale Analysis From Zillow (2013 – 2014)		
	2013	2014
Total Number of Sales	385	110
Median Sales Price	$134,000	$121,250
Median Square Footage	1,830	1,718
Median Price Per Square Foot	$73	$71
Median Year Built	1965	1968
Median Number of Bedrooms	3	3
Median Number of Bathrooms	2	2

Source: Zillow, data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2011 through 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2011-2013 Detailed For Sale Analysis From Zillow						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+ Bedroom
Total Number of Sales	2	69	276	108	32	7
Median Sales Price	$44,500	$71,500	$120,000	$187,106	$287,000	$437,500
Median Square Footage	826	1,188	1,680	2,590	3,468	4,000
Median Price Per Square Foot	$54	$60	$71	$72	$83	$109
Median Year Built	2000	1952	1965	1975	1970	1989
Median Number of Bathrooms	1	1.5	2	2.5	3	3

Source: Zillow; data in the chart only represents past sales listed on Zillow.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	124	1,237	10.0%	71
Average Loan Amount	$95,184	$150,009	63.5%	$88,710
Average Age of Borrower	31	-	-	31
Average Gross Income of Borrower	$38,777	$82,192	47.2%	$37,049
Income to Loan Ratio	40.7%	54.8%	74.4%	41.8%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

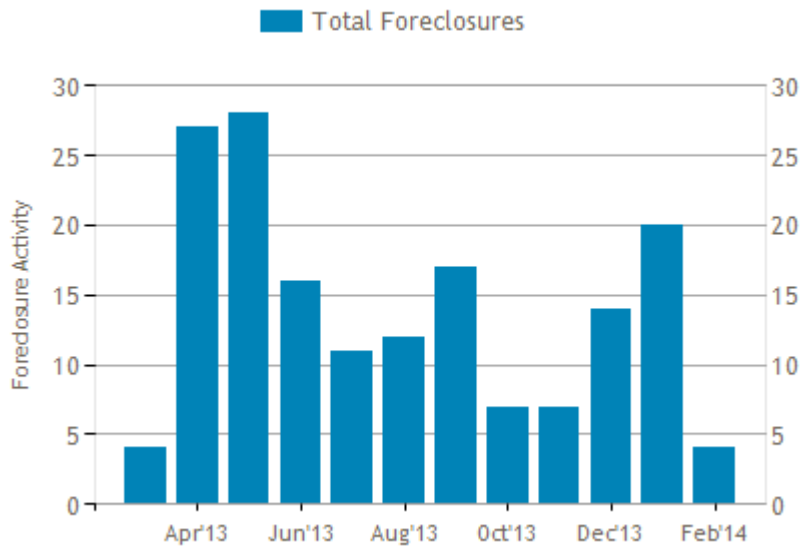
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	5	112	223	115	30	9
Median Listing Price	$40,000	$77,700	$124,000	$174,900	$422,950	$450,000
Median Square Footage	762	1,100	1,640	2,532	4,452	5,175
Median Price Per Square Foot	$52	$71	$76	$69	$95	$87
Median Year Built	1967	1960	1962	1968	1981	1979
Median Number of Bathrooms	1	1	2	2.5	4	4.5

Source: M LS

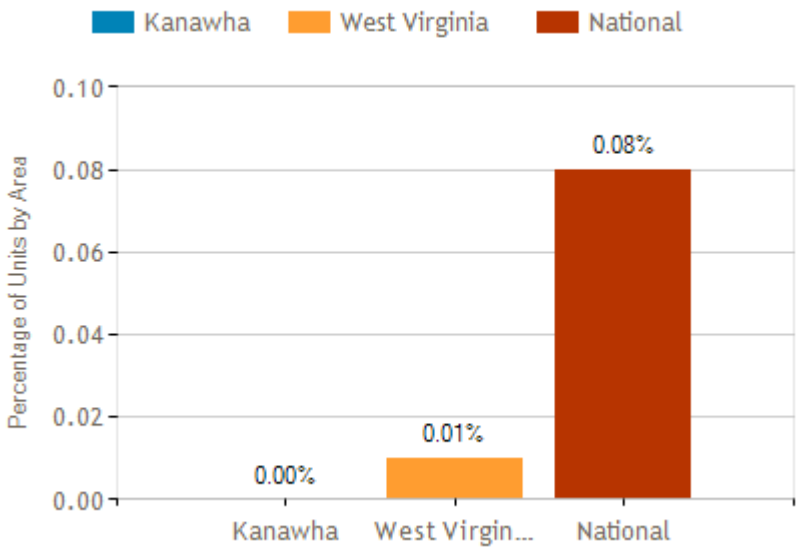
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Kanawha County, WV



Geographical Comparison – Kanawha County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	7,993	$0	$25,590	7,417	-7.2%
41% - 60% AMHI	$24,121	$36,180	3,321	$25,591	$38,390	3,052	-8.1%
61% - 100% AMHI	$36,181	$60,300	4,744	$38,391	$63,970	4,309	-9.2%
Over 100% AMHI	$60,301	No Limit	3,864	$63,971	No Limit	3,679	-4.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	1,958	$0	$25,590	1,673	-14.6%
41% - 60% AMHI	$24,121	$36,180	1,942	$25,591	$38,390	1,750	-9.9%
61% - 100% AMHI	$36,181	$60,300	5,910	$38,391	$63,970	5,349	-9.5%
Over 100% AMHI	$60,301	No Limit	12,053	$63,971	No Limit	11,451	-5.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	9,951	$0	$25,590	9,090	-8.7%
41% - 60% AMHI	$24,121	$36,180	5,263	$25,591	$38,390	4,802	-8.8%
61% - 100% AMHI	$36,181	$60,300	10,654	$38,391	$63,970	9,658	-9.3%
Over 100% AMHI	$60,301	No Limit	15,917	$63,971	No Limit	15,130	-4.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	3,202	$0	$18,970	3,501	9.3%
41% - 60% AMHI	$17,881	$26,820	1,461	$18,971	$28,460	1,580	8.1%
61% - 100% AMHI	$26,821	$44,700	1,659	$28,461	$47,420	1,770	6.7%
Over 100% AMHI	$44,701	No Limit	2,466	$47,421	No Limit	2,835	15.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	5,622	$0	$18,970	5,896	4.9%
41% - 60% AMHI	$17,881	$26,820	4,238	$18,971	$28,460	4,553	7.4%
61% - 100% AMHI	$26,821	$44,700	7,539	$28,461	$47,420	8,160	8.2%
Over 100% AMHI	$44,701	No Limit	16,348	$47,421	No Limit	17,235	5.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	8,824	$0	$18,970	9,397	6.5%
41% - 60% AMHI	$17,881	$26,820	5,699	$18,971	$28,460	6,133	7.6%
61% - 100% AMHI	$26,821	$44,700	9,198	$28,461	$47,420	9,930	8.0%
Over 100% AMHI	$44,701	No Limit	18,814	$47,421	No Limit	20,070	6.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$30,150	9,865	$0	$31,990	9,075	-8.0%
Senior (Age 55+)	$0	$22,350	4,017	$0	$23,710	4,324	7.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(2,246 + 2,200 HCV) 4,446	637	(2,883 + 1,948 HCV*) 4,831
Number of Income-Eligible Family Renter Households	9,865	3,321	11,314
Existing Affordable Housing Penetration Rate – 2014	= 45.1%	= 19.2%	= 42.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	1,191	129	1,320
Number of Income-Eligible Senior Renter Households	4,017	1,461	4,663
Penetration Rate – 2014	= 29.6%	= 8.8%	= 28.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(2,274 + 2,200 HCV) 4,474	690	(2,964 + 1,948 HCV*) 4,912
Number of Income-Eligible Family Renter Households	9,075	3,052	10,469
Existing Affordable Housing Penetration Rate – 2019	= 49.3%	= 22.6%	= 46.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	1,191	177	1,368
Number of Income-Eligible Senior Renter Households	4,324	1,580	5,081
Penetration Rate – 2019	= 27.5%	= 11.2%	= 26.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	5,419	2,826	4,601	3,133
41%-60% AMHI (Tax Credit)	2,684	1,332	2,362	1,403

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Mark Snuffer, Plan Reviewer, City of Charleston, West Virginia (304) 348-8105

Mr. Snuffer said a new 15-unit multifamily development was proposed for 1004 Lewis Street. The property will be named Thomas Pratt Manor and will contain one- and two-bedroom units. The developer is R.L. Garrard. Mr. Snuffer also mentioned that a small 12-unit single-family subdivision is planned for Patriot Way. He was unaware of any planned major infrastructure or roadway improvements, and no business centers or industrial parks are proposed. Mr. Snuffer said he has never experienced "not in my backyard" pushback in regards to any planned projects in the area and does not believe it will be an issue for future developments. Snuffer commented further, saying oil and gas exploration has had no significant impact in the area.

Rhonda Wallace, Property Manager, Orchard Manor, Charleston, West Virginia, (304) 348-6888

Ms. Wallace oversees the Public Housing at Orchard Manor. She noted that phase I of the Tax Credit Greystone Apartments was recently completed adjacent to the property she manages and also pointed out ground was being cleared and prepared for phase II of Greystone, which will comprise 31 additional Tax Credit apartments just across the street from the first phase. Wallace commented further regarding another affordable development in the ground-clearing stage, Legion Townhomes, which will include 53 Tax Credit units. She noted no pushback or "not in my backyard" issues regarding Public Housing in Charleston. It is Ms. Wallace's opinion that Charleston's west side is "being cleaned up" through both new development and rehabilitation of affordable housing projects. She said zoning ordinances are generally accommodating and no large barriers to market entry exist. Wallace was unaware of any impact in the area from the oil or gas industries.

Lindsay Emswiler, Realtor, Real Estate Central, (304) 776-7653

Ms. Emswiler said demand exists for quality rental properties and that she knew of households without the resources to make a down payment on a single-family home and also of previous homeowners forced into renting by foreclosure. She noted the foreclosure rate has slowed in recent years. Ms. Emswiler does not foresee pushback against low-income housing development and noted that compliance with local zoning laws is easily achieved. She was unaware of planned or proposed housing of any kind for the area.

21. Lewis County

A. General Description

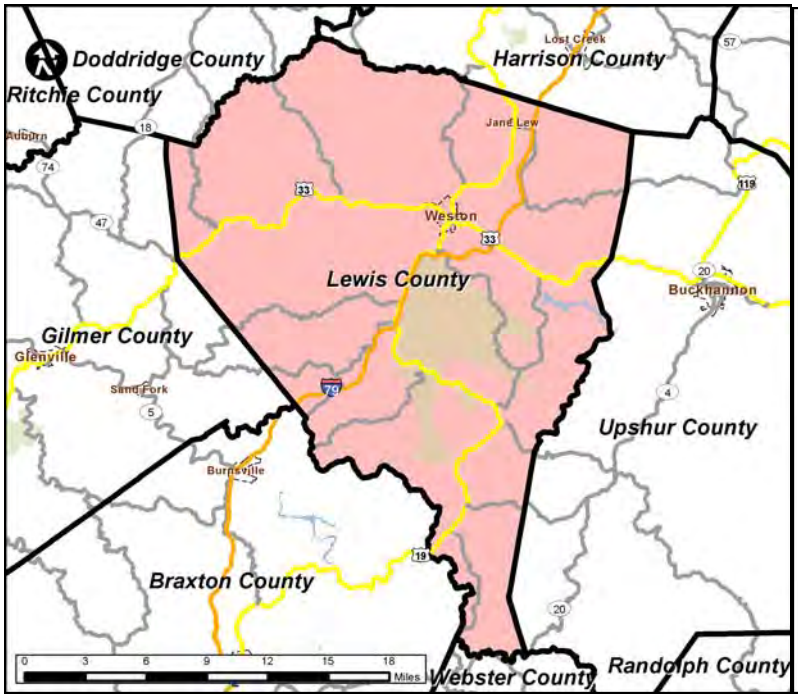
County Seat: Weston
County Size: 389.75 square miles

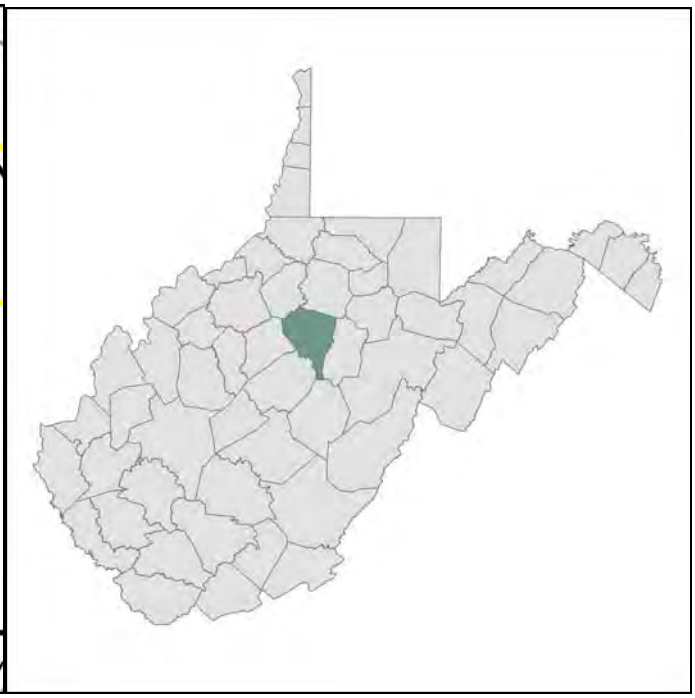
2000 (Census) Population: 16,919
2010 (Census) Population: 16,372
Population Change: -547 (-3.2%)

2000 (Census) Households: 6,946
2010 (Census) Households: 6,863
Household Change: -83 (-1.2%)

2000 (Census) Median Household Income: $26,926
2010 (Estimate) Median Household Income: $34,212
Income Change: +$7,286 (27.1%)

2000 (Census) Median Home Value: $60,700
2010 (American Community Survey) Median Home Value: $87,400
Home Value Change: +$26,700 (44.0%)





B. Demographic Characteristics and Trends

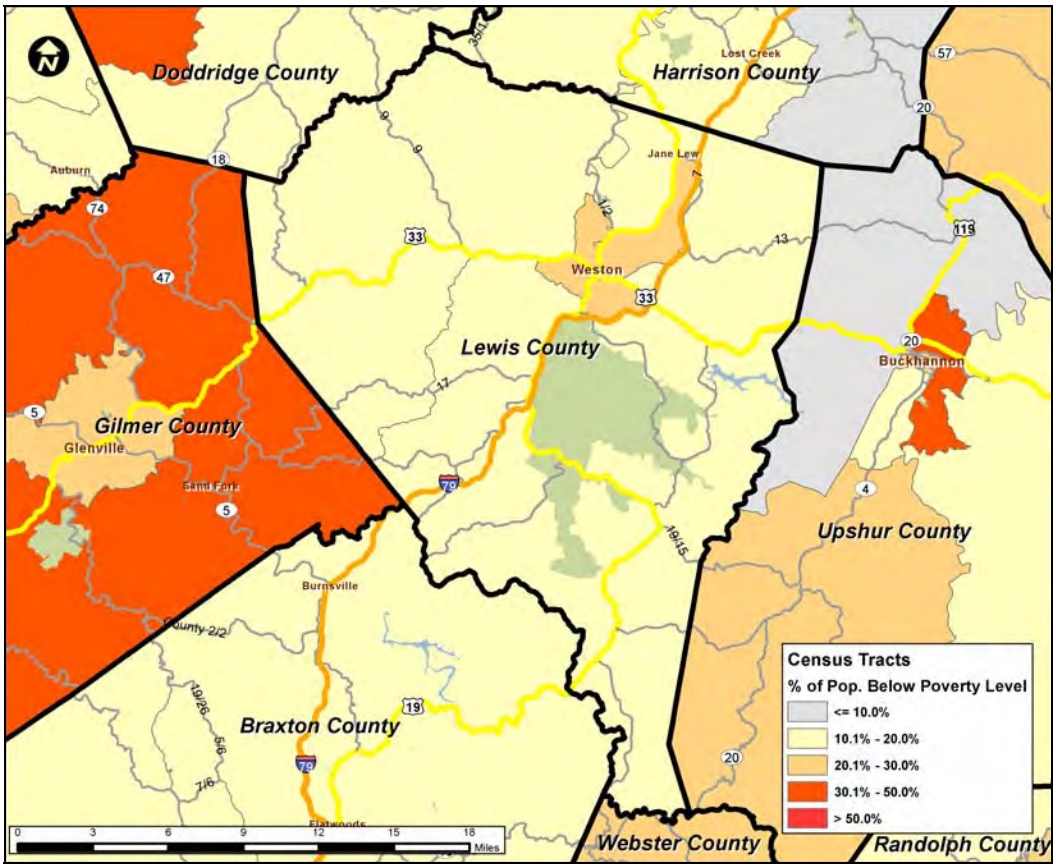
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Lewis County	Population	16,919	16,372	16,494	16,554
	Population Change	-	-547	122	60
	Percent Change	-	-3.2%	0.7%	0.4%
County Seat: Weston	Population	4,317	4,110	4,040	3,965
	Population Change	-	-207	-70	-75
	Percent Change	-	-4.8%	-1.7%	-1.9%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	3,213	19.6%
Population not living in poverty	13,159	80.4%
Total	16,372	100.0%

Source: American Community Survey (ACS)

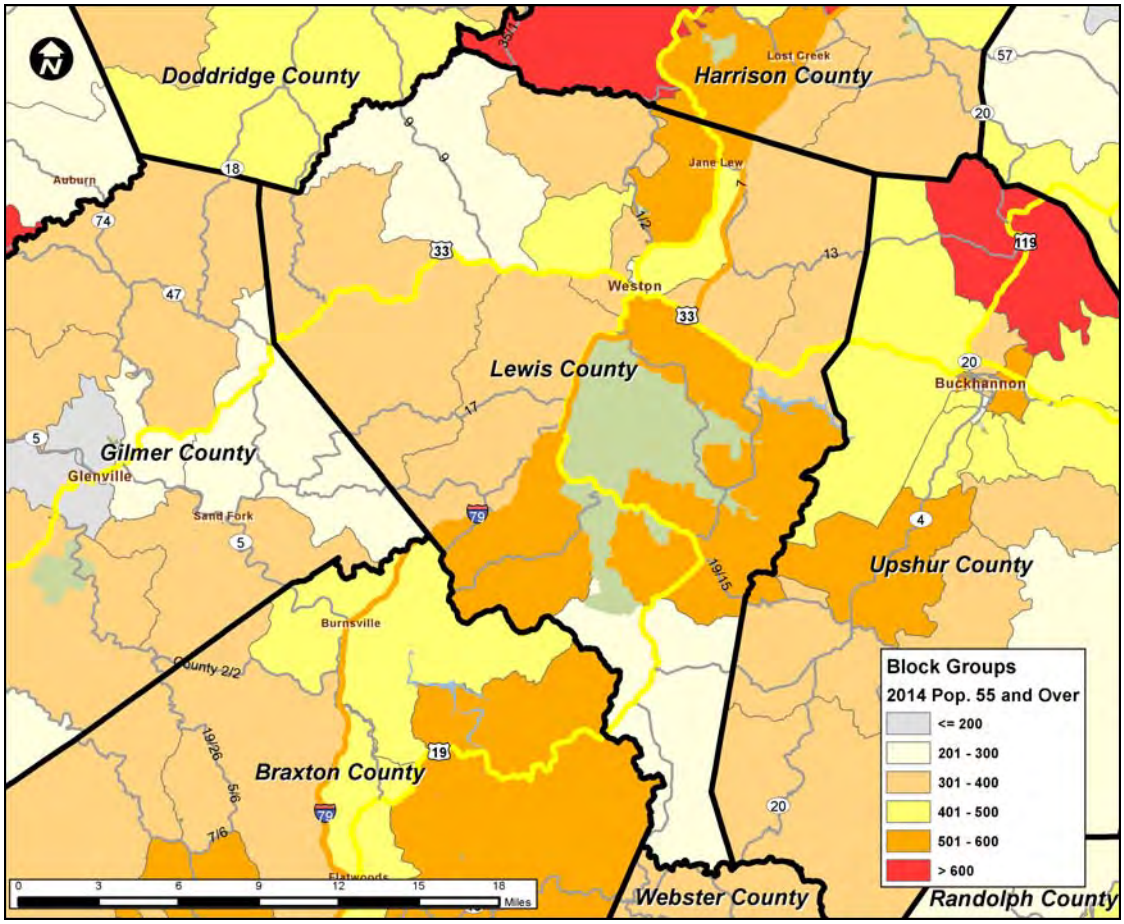


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,754	22.9%	3,620	21.9%	3,596	21.7%	-24	-0.7%
20 to 24	808	4.9%	816	4.9%	669	4.0%	-147	-18.0%
25 to 34	1,824	11.1%	1,847	11.2%	1,811	10.9%	-36	-1.9%
35 to 44	2,150	13.1%	2,068	12.5%	1,985	12.0%	-83	-4.0%
45 to 54	2,495	15.2%	2,393	14.5%	2,257	13.6%	-136	-5.7%
55 to 64	2,413	14.7%	2,549	15.5%	2,582	15.6%	33	1.3%
65 to 74	1,644	10.0%	1,862	11.3%	2,201	13.3%	339	18.2%
75 & Over	1,284	7.8%	1,340	8.1%	1,454	8.8%	114	8.5%
Total	16,372	100.0%	16,494	100.0%	16,554	100.0%	60	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	16,029	97.9%
Black	74	0.5%
Indian	33	0.2%
Asian	55	0.3%
Pacific Islander	1	0.0%
Some Other Race	17	0.1%
Two or More Races	163	1.0%
Total	16,372	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	14,460	88.3%
Moved within Same County	1,034	6.3%
Different County Same State	480	2.9%
Moved from Different State	399	2.4%
Moved from Abroad	0	0.0%
Total	16,372	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

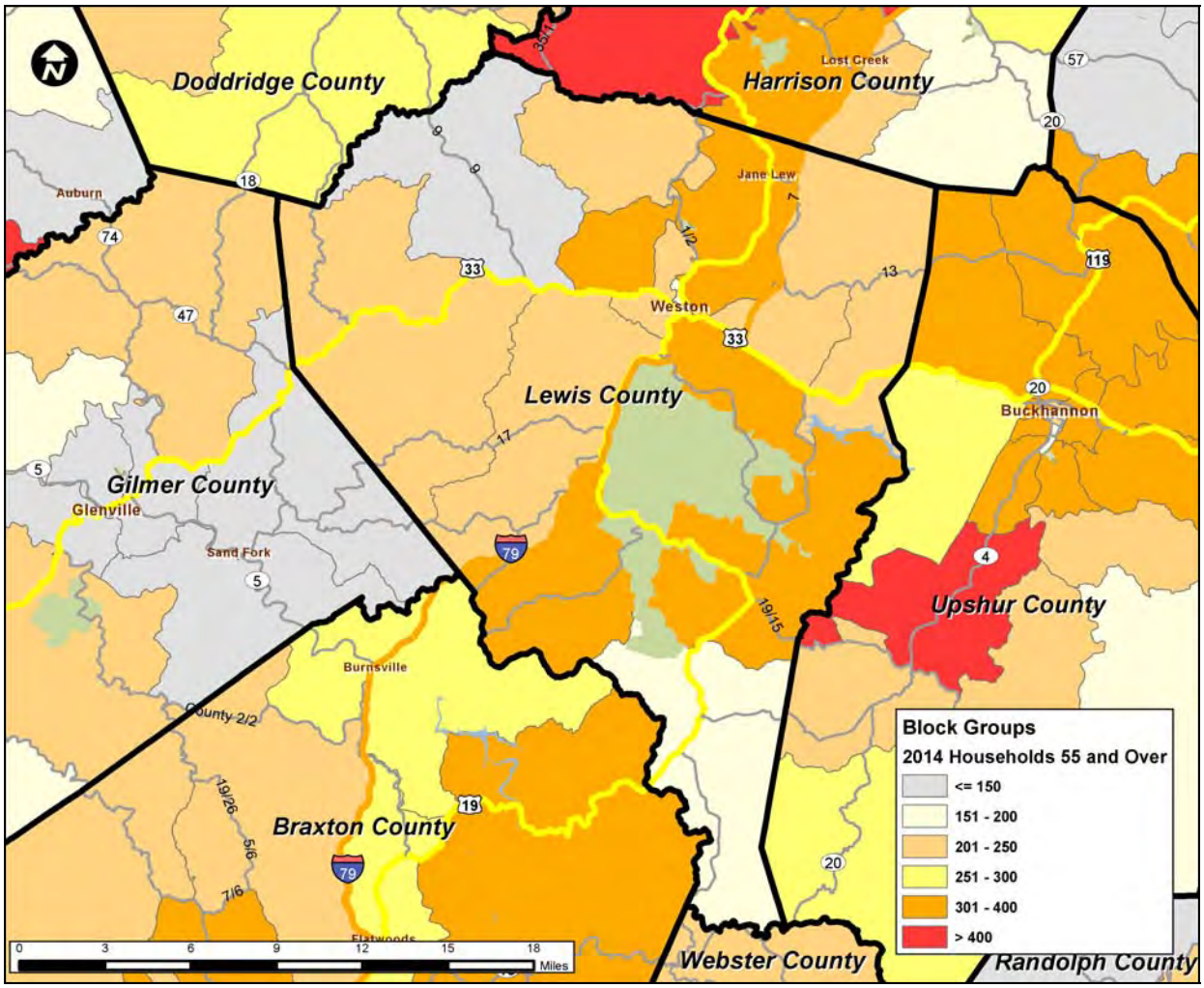
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Lewis County	Households	6,946	6,863	6,961	7,012
	Household Change	-	-83	98	51
	Percent Change	-	-1.2%	1.4%	0.7%
	Household Size	2.44	2.39	2.34	2.33
County Seat: Weston	Households	1,942	1,811	1,792	1,765
	Household Change	-	-131	-19	-27
	Percent Change	-	-6.7%	-1.0%	-1.5%
	Household Size	2.2	2.3	2.25	2.25

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	205	3.0%	177	2.5%	152	2.2%	-25	-14.1%
25 to 34	795	11.6%	805	11.6%	779	11.1%	-26	-3.2%
35 to 44	1,100	16.0%	1,048	15.1%	985	14.1%	-63	-6.0%
45 to 54	1,348	19.6%	1,281	18.4%	1,183	16.9%	-98	-7.6%
55 to 64	1,416	20.6%	1,484	21.3%	1,482	21.1%	-2	-0.1%
65 to 74	1,049	15.3%	1,177	16.9%	1,371	19.5%	194	16.5%
75 to 84	685	10.0%	691	9.9%	753	10.7%	61	8.9%
85 & Over	265	3.9%	298	4.3%	308	4.4%	10	3.2%
Total	6,863	100.0%	6,961	100.0%	7,012	100.0%	51	0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



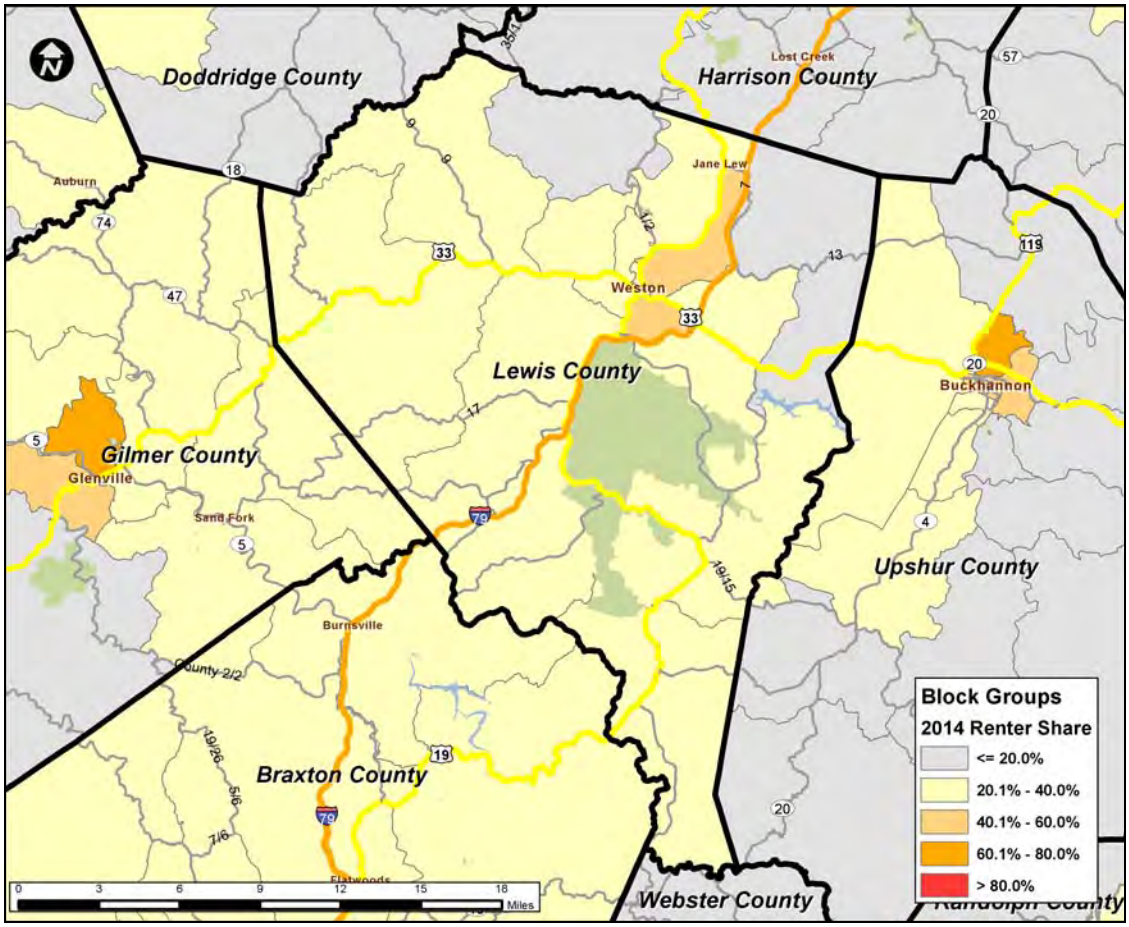
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,972	72.4%	4,892	70.3%	4,969	70.9%
Renter-Occupied	1,891	27.6%	2,069	29.7%	2,043	29.1%
Total	6,863	100.0%	6,961	100.0%	7,012	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,740	80.2%	2,853	78.2%	3,032	77.5%
Renter-Occupied	675	19.8%	796	21.8%	881	22.5%
Total	3,415	100.0%	3,650	100.0%	3,913	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	849	41.1%	852	41.7%	2	0.3%
2 Persons	553	26.7%	540	26.4%	-14	-2.5%
3 Persons	317	15.3%	311	15.2%	-5	-1.7%
4 Persons	187	9.1%	181	8.9%	-6	-3.2%
5 Persons+	162	7.8%	159	7.8%	-3	-2.0%
Total	2,069	100.0%	2,043	100.0%	-26	-1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,194	24.4%	1,238	24.9%	44	3.7%
2 Persons	1,991	40.7%	2,006	40.4%	16	0.8%
3 Persons	804	16.4%	819	16.5%	15	1.9%
4 Persons	570	11.7%	572	11.5%	2	0.4%
5 Persons+	333	6.8%	334	6.7%	0	0.1%
Total	4,892	100.0%	4,969	100.0%	77	1.6%

Source: 2010 Census; ESRI; Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	528	66.3%	572	65.0%	44	8.2%
2 Persons	214	26.9%	242	27.5%	28	13.0%
3 Persons	14	1.7%	18	2.0%	4	28.4%
4 Persons	20	2.5%	25	2.8%	5	24.5%
5 Persons+	20	2.5%	24	2.7%	4	19.7%
Total	796	100.0%	881	100.0%	84	10.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	964	33.8%	1,014	33.4%	50	5.1%
2 Persons	1,423	49.9%	1,509	49.8%	85	6.0%
3 Persons	268	9.4%	293	9.6%	25	9.2%
4 Persons	85	3.0%	97	3.2%	12	13.6%
5 Persons+	112	3.9%	120	4.0%	7	6.7%
Total	2,853	100.0%	3,032	100.0%	179	6.3%

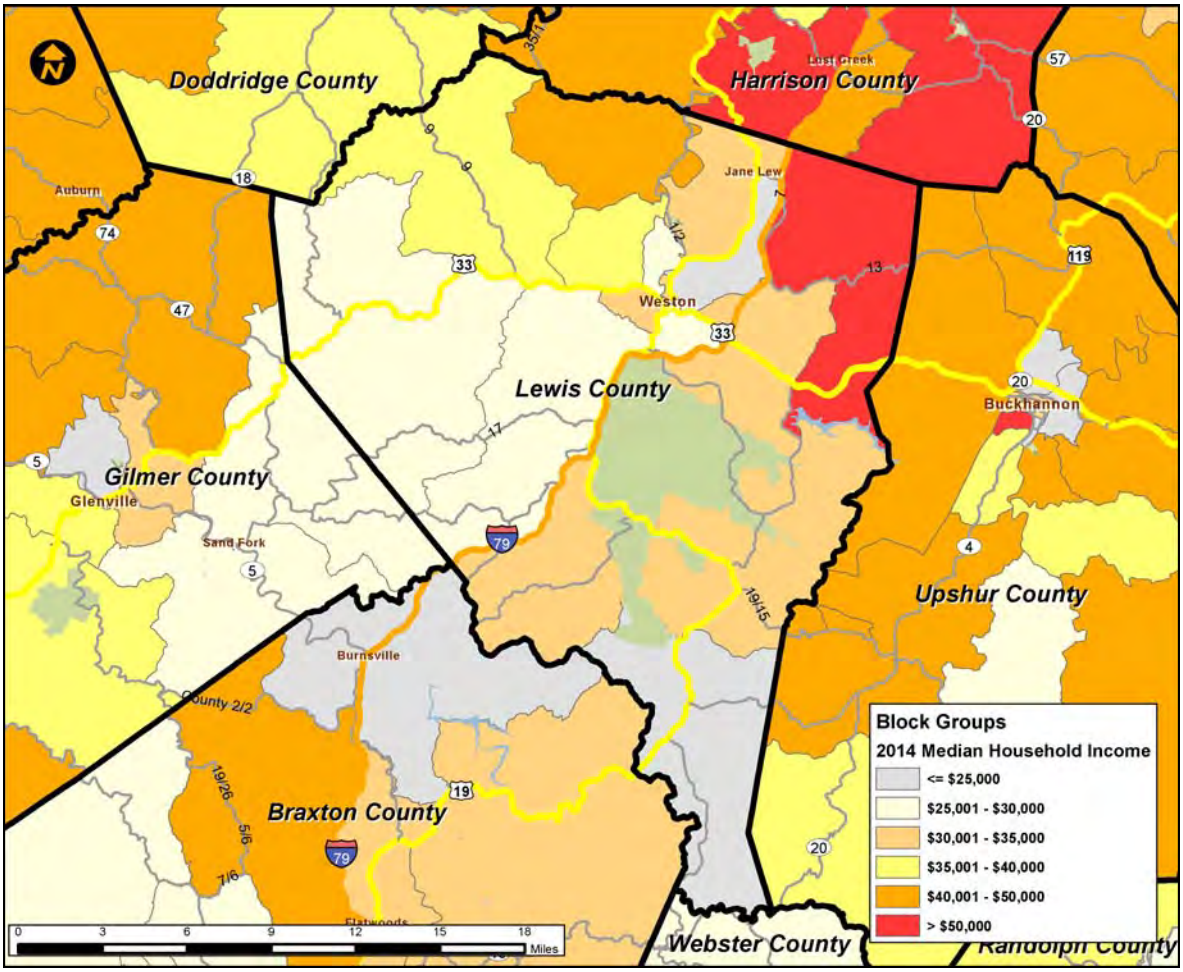
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	747	10.9%	780	11.2%	704	10.0%
$10,000 to $19,999	1,313	19.1%	1,263	18.1%	1,140	16.3%
$20,000 to $29,999	1,082	15.8%	1,147	16.5%	1,052	15.0%
$30,000 to $39,999	688	10.0%	721	10.4%	803	11.4%
$40,000 to $49,999	815	11.9%	753	10.8%	711	10.1%
$50,000 to $59,999	557	8.1%	501	7.2%	492	7.0%
$60,000 to $74,999	607	8.8%	631	9.1%	625	8.9%
$75,000 to $99,999	497	7.2%	522	7.5%	640	9.1%
$100,000 to $124,999	268	3.9%	269	3.9%	341	4.9%
$124,999 to $149,999	148	2.2%	173	2.5%	203	2.9%
$150,000 to $199,999	63	0.9%	108	1.5%	170	2.4%
$200,000+	79	1.2%	93	1.3%	131	1.9%
Total	6,863	100.0%	6,961	100.0%	7,012	100.0%
Median Income	$34,212		$34,027		$37,599	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



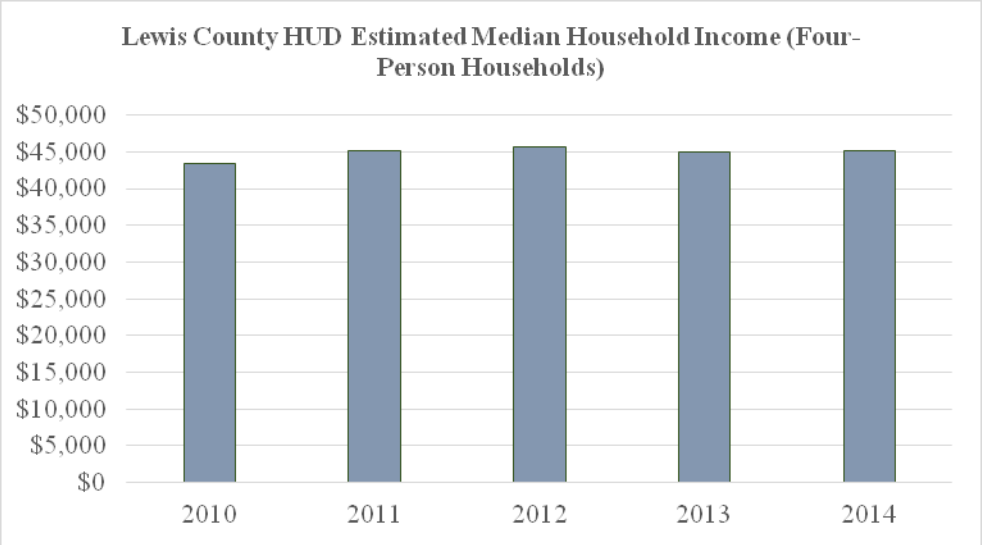
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	355	10.4%	387	10.6%	377	9.6%
$10,000 to $19,999	903	26.4%	867	23.8%	810	20.7%
$20,000 to $29,999	567	16.6%	649	17.8%	674	17.2%
$30,000 to $39,999	300	8.8%	343	9.4%	440	11.3%
$40,000 to $49,999	414	12.1%	402	11.0%	380	9.7%
$50,000 to $59,999	194	5.7%	211	5.8%	263	6.7%
$60,000 to $74,999	243	7.1%	272	7.4%	282	7.2%
$75,000 to $99,999	248	7.3%	267	7.3%	315	8.1%
$100,000 to $124,999	75	2.2%	102	2.8%	168	4.3%
$124,999 to $149,999	49	1.4%	59	1.6%	72	1.9%
$150,000 to $199,999	23	0.7%	44	1.2%	67	1.7%
$200,000+	44	1.3%	47	1.3%	64	1.6%
Total	3,415	100.0%	3,650	100.0%	3,913	100.0%
Median Income	$27,930		$28,804		$32,175	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$43,400	-
2011	$45,100	3.9%
2012	$45,700	1.3%
2013	$44,900	-1.8%
2014	$45,200	0.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	157	141	37	22	18	375
$10,000 to $19,999	390	54	38	42	2	526
$20,000 to $29,999	65	115	110	15	9	315
$30,000 to $39,999	48	98	5	17	40	207
$40,000 to $49,999	15	65	19	51	24	174
$50,000 to $59,999	16	6	0	9	38	70
$60,000 to $74,999	19	14	55	1	14	102
$75,000 to $99,999	36	9	17	12	1	76
$100,000 to $124,999	11	0	0	0	0	11
$125,000 to $149,999	2	2	0	2	1	7
$150,000 to $199,999	4	6	2	0	0	12
$200,000 & Over	8	0	3	2	2	16
Total	771	511	287	173	149	1,891

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	184	137	47	21	24	412
$10,000 to $19,999	397	58	44	47	0	546
$20,000 to $29,999	78	150	120	14	10	373
$30,000 to $39,999	50	93	7	18	45	213
$40,000 to $49,999	17	63	19	48	26	173
$50,000 to $59,999	20	8	2	10	42	83
$60,000 to $74,999	21	20	59	4	11	114
$75,000 to $99,999	42	12	15	18	0	87
$100,000 to $124,999	14	4	1	0	0	19
$125,000 to $149,999	7	2	2	1	1	13
$150,000 to $199,999	9	7	2	2	2	21
$200,000 & Over	10	0	0	4	1	16
Total	849	553	317	187	162	2,069

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	165	107	52	18	22	364
$10,000 to $19,999	364	53	39	41	1	498
$20,000 to $29,999	69	145	105	16	11	345
$30,000 to $39,999	67	105	8	19	43	241
$40,000 to $49,999	17	67	24	43	26	178
$50,000 to $59,999	30	10	1	13	40	94
$60,000 to $74,999	28	20	58	0	10	116
$75,000 to $99,999	53	16	20	21	0	109
$100,000 to $124,999	27	6	0	0	0	32
$125,000 to $149,999	9	1	1	0	1	11
$150,000 to $199,999	10	10	4	5	2	30
$200,000 & Over	15	1	1	4	2	24
Total	852	540	311	181	159	2,043

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	88	133	36	19	18	294
$10,000 to $19,999	139	13	38	40	2	233
$20,000 to $29,999	39	40	104	11	9	204
$30,000 to $39,999	8	76	4	15	40	143
$40,000 to $49,999	3	52	19	48	11	133
$50,000 to $59,999	1	3	0	7	38	50
$60,000 to $74,999	4	11	55	0	14	85
$75,000 to $99,999	25	0	16	12	1	55
$100,000 to $124,999	3	0	0	0	0	3
$125,000 to $149,999	0	0	0	1	1	2
$150,000 to $199,999	2	3	2	0	0	7
$200,000 & Over	4	0	0	2	1	7
Total	318	333	275	155	134	1,216

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	93	125	45	20	23	307
$10,000 to $19,999	117	18	44	45	0	224
$20,000 to $29,999	41	50	114	11	9	225
$30,000 to $39,999	12	69	5	17	45	147
$40,000 to $49,999	5	50	19	47	12	133
$50,000 to $59,999	5	3	1	6	41	57
$60,000 to $74,999	5	17	59	0	10	92
$75,000 to $99,999	28	1	14	17	0	60
$100,000 to $124,999	4	2	0	0	0	6
$125,000 to $149,999	3	0	1	1	0	5
$150,000 to $199,999	4	3	2	1	1	9
$200,000 & Over	4	0	0	3	1	8
Total	321	339	303	167	142	1,272

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	73	97	47	17	22	257
$10,000 to $19,999	99	17	39	39	1	195
$20,000 to $29,999	28	39	95	10	7	179
$30,000 to $39,999	13	71	6	18	43	150
$40,000 to $49,999	4	52	24	40	9	129
$50,000 to $59,999	4	2	1	7	40	54
$60,000 to $74,999	8	15	58	0	9	90
$75,000 to $99,999	34	1	19	20	0	73
$100,000 to $124,999	4	0	0	0	0	4
$125,000 to $149,999	2	0	1	0	0	3
$150,000 to $199,999	3	3	4	3	1	13
$200,000 & Over	6	1	0	3	2	13
Total	280	297	294	156	135	1,162

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	45	33	3	0	14	95
$10,000 to $19,999	15	57	39	27	39	177
$20,000 to $29,999	48	102	92	22	47	311
$30,000 to $39,999	8	64	73	93	7	245
$40,000 to $49,999	89	88	71	5	14	268
$50,000 to $59,999	17	112	96	79	8	312
$60,000 to $74,999	4	100	18	147	10	280
$75,000 to $99,999	19	0	87	25	67	199
$100,000 to $124,999	1	82	54	50	2	190
$125,000 to $149,999	0	31	26	39	1	97
$150,000 to $199,999	2	8	11	5	6	33
$200,000 & Over	3	7	1	4	12	27
Total	252	686	571	496	227	2,232

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	46	24	3	0	13	86
$10,000 to $19,999	11	66	34	28	33	172
$20,000 to $29,999	47	81	81	14	49	272
$30,000 to $39,999	6	48	67	104	6	231
$40,000 to $49,999	76	73	55	3	10	218
$50,000 to $59,999	16	63	85	62	7	233
$60,000 to $74,999	2	96	14	144	12	267
$75,000 to $99,999	16	0	94	31	56	197
$100,000 to $124,999	0	75	41	43	2	161
$125,000 to $149,999	0	26	36	46	1	110
$150,000 to $199,999	1	7	23	8	15	55
$200,000 & Over	11	7	2	2	16	37
Total	230	567	536	485	221	2,039

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	42	19	3	0	6	69
$10,000 to $19,999	16	50	21	22	26	135
$20,000 to $29,999	42	51	52	9	46	200
$30,000 to $39,999	5	39	56	107	5	212
$40,000 to $49,999	71	74	49	2	8	203
$50,000 to $59,999	12	33	67	54	7	173
$60,000 to $74,999	0	99	13	131	12	255
$75,000 to $99,999	21	1	132	41	58	252
$100,000 to $124,999	0	78	42	46	2	168
$125,000 to $149,999	1	25	51	47	3	127
$150,000 to $199,999	0	13	41	15	19	88
$200,000 & Over	15	17	0	2	20	55
Total	224	498	526	475	214	1,937

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	69	8	1	3	0	81
$10,000 to $19,999	250	41	0	2	0	293
$20,000 to $29,999	26	75	6	3	0	111
$30,000 to $39,999	40	21	1	2	0	64
$40,000 to $49,999	11	13	0	3	13	41
$50,000 to $59,999	14	3	0	2	0	19
$60,000 to $74,999	14	2	0	1	0	17
$75,000 to $99,999	11	9	1	0	0	21
$100,000 to $124,999	8	0	0	0	0	8
$125,000 to $149,999	2	2	0	1	0	5
$150,000 to $199,999	2	3	0	0	0	5
$200,000 & Over	4	0	3	0	1	8
Total	453	178	12	17	14	675

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	90	12	2	1	1	105
$10,000 to $19,999	280	40	0	2	0	322
$20,000 to $29,999	38	99	7	4	1	148
$30,000 to $39,999	38	25	2	1	0	66
$40,000 to $49,999	12	13	0	1	15	40
$50,000 to $59,999	15	5	1	4	1	26
$60,000 to $74,999	16	3	0	3	1	23
$75,000 to $99,999	14	11	1	1	0	27
$100,000 to $124,999	10	2	1	0	0	13
$125,000 to $149,999	4	2	1	0	1	8
$150,000 to $199,999	5	5	0	1	1	12
$200,000 & Over	6	0	0	2	0	8
Total	528	214	14	20	20	796

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	92	10	5	1	0	107
$10,000 to $19,999	265	36	0	2	0	303
$20,000 to $29,999	40	106	10	7	4	166
$30,000 to $39,999	54	34	2	1	0	90
$40,000 to $49,999	13	16	0	4	17	50
$50,000 to $59,999	26	8	0	6	0	40
$60,000 to $74,999	20	6	0	0	1	27
$75,000 to $99,999	19	15	1	1	0	36
$100,000 to $124,999	22	6	0	0	0	28
$125,000 to $149,999	6	1	0	0	1	8
$150,000 to $199,999	6	8	0	2	1	17
$200,000 & Over	9	0	1	1	0	11
Total	572	242	18	25	24	881

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	171	90	7	1	4	274
$10,000 to $19,999	374	183	32	15	5	610
$20,000 to $29,999	129	293	23	7	4	456
$30,000 to $39,999	85	114	20	3	14	236
$40,000 to $49,999	89	199	27	33	25	374
$50,000 to $59,999	23	104	40	2	5	175
$60,000 to $74,999	22	138	31	10	24	225
$75,000 to $99,999	23	149	32	16	5	226
$100,000 to $124,999	5	24	15	1	21	67
$125,000 to $149,999	7	23	13	0	1	44
$150,000 to $199,999	3	10	3	0	1	18
$200,000 & Over	7	27	0	2	0	36
Total	937	1,357	243	91	112	2,740

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	180	91	4	3	4	282
$10,000 to $19,999	338	161	30	11	5	545
$20,000 to $29,999	145	321	27	3	5	501
$30,000 to $39,999	102	131	25	4	15	277
$40,000 to $49,999	82	189	32	35	24	362
$50,000 to $59,999	28	118	34	0	5	186
$60,000 to $74,999	26	156	36	9	23	249
$75,000 to $99,999	26	153	39	15	7	240
$100,000 to $124,999	14	37	15	2	21	89
$125,000 to $149,999	12	19	18	1	1	51
$150,000 to $199,999	6	20	3	1	2	32
$200,000 & Over	6	27	4	1	1	40
Total	964	1,423	268	85	112	2,853

Source: Ribbon Demographics; ESRI; Urban Decision Group

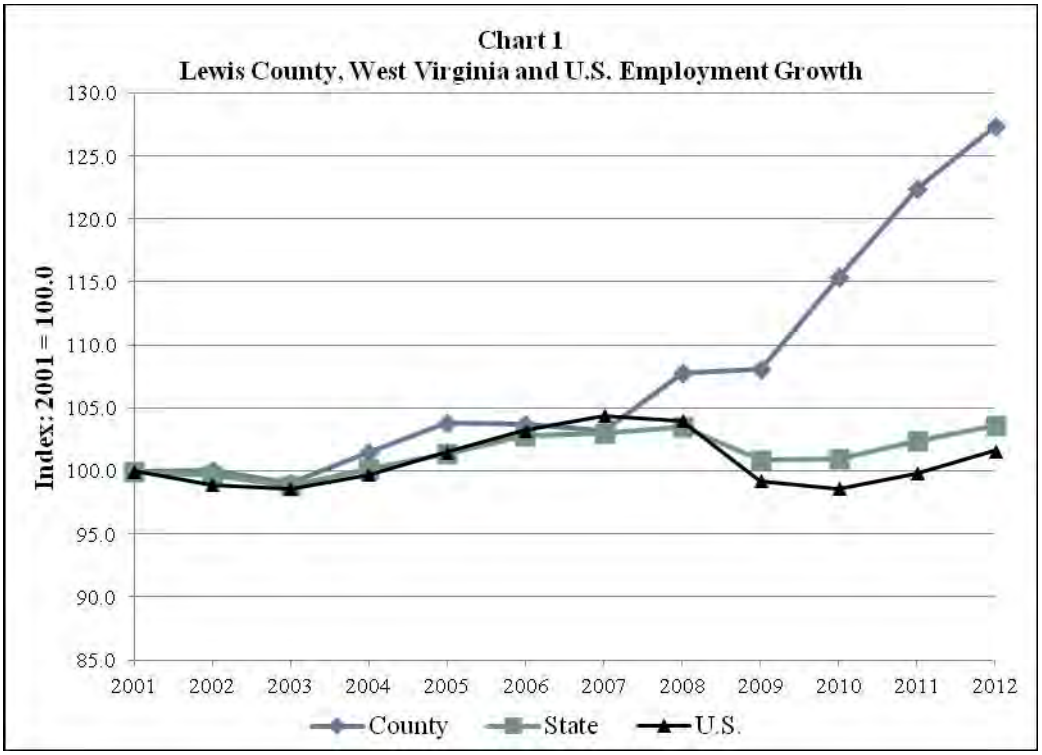
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	174	88	5	1	3	270
$10,000 to $19,999	327	136	26	11	6	507
$20,000 to $29,999	149	322	28	4	5	508
$30,000 to $39,999	139	157	30	4	20	350
$40,000 to $49,999	68	172	29	39	23	330
$50,000 to $59,999	39	146	31	2	5	224
$60,000 to $74,999	30	162	35	12	17	255
$75,000 to $99,999	26	182	49	17	6	280
$100,000 to $124,999	28	60	21	3	28	141
$125,000 to $149,999	16	23	24	0	2	64
$150,000 to $199,999	8	27	8	2	5	51
$200,000 & Over	11	33	6	2	1	53
Total	1,014	1,509	293	97	120	3,032

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Lewis County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Lewis County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Lewis County, State and U.S. Employment, 2001-2012						
	Lewis County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	5,722		686		129,636	
2002	5,725	0.1%	683	-0.4%	128,234	-1.1%
2003	5,665	-1.0%	678	-0.8%	127,796	-0.3%
2004	5,806	2.5%	687	1.3%	129,278	1.2%
2005	5,939	2.3%	695	1.2%	131,572	1.8%
2006	5,935	-0.1%	705	1.4%	133,834	1.7%
2007	5,905	-0.5%	706	0.1%	135,366	1.1%
2008	6,170	4.5%	710	0.5%	134,806	-0.4%
2009	6,185	0.2%	692	-2.5%	128,608	-4.6%
2010	6,602	6.7%	692	0.1%	127,820	-0.6%
2011	7,005	6.1%	702	1.4%	129,411	1.2%
2012	7,291	4.1%	711	1.2%	131,696	1.8%
Change						
2001-12	1,569	27.4%	25	3.6%	2,061	1.6%
2001-03	-57	-1.0%	-8	-1.1%	-1,840	-1.4%
2003-07	240	4.2%	28	4.2%	7,570	5.9%
2007-12	1,386	23.5%	4	0.6%	-3,670	-2.7%

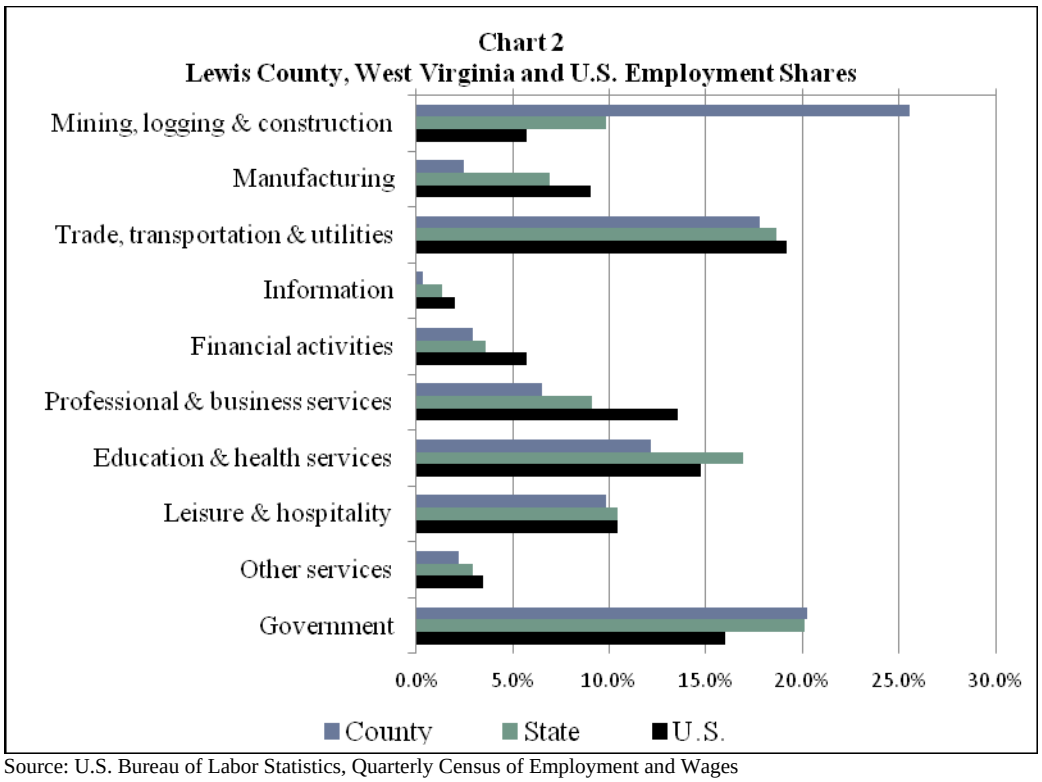
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Lewis County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Lewis County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,863	25.6%	259.2	444.3
Manufacturing	180	2.5%	35.8	27.3
Trade, Transportation and Utilities	1,296	17.8%	95.2	92.8
Information	24	0.3%	24.5	16.2
Financial Activities	212	2.9%	81.2	51.0
Professional and Business Services	476	6.5%	71.9	48.1
Educational and Health Services	885	12.1%	71.7	82.4
Leisure and Hospitality	715	9.8%	93.9	94.0
Other Services	163	2.2%	75.3	64.7
Total Private Sector	**5,814**	**79.7%**	**99.9**	**94.9**
Total Government	**1,477**	**20.3%**	**100.6**	**126.7**
Total Payroll Employment	**7,291**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

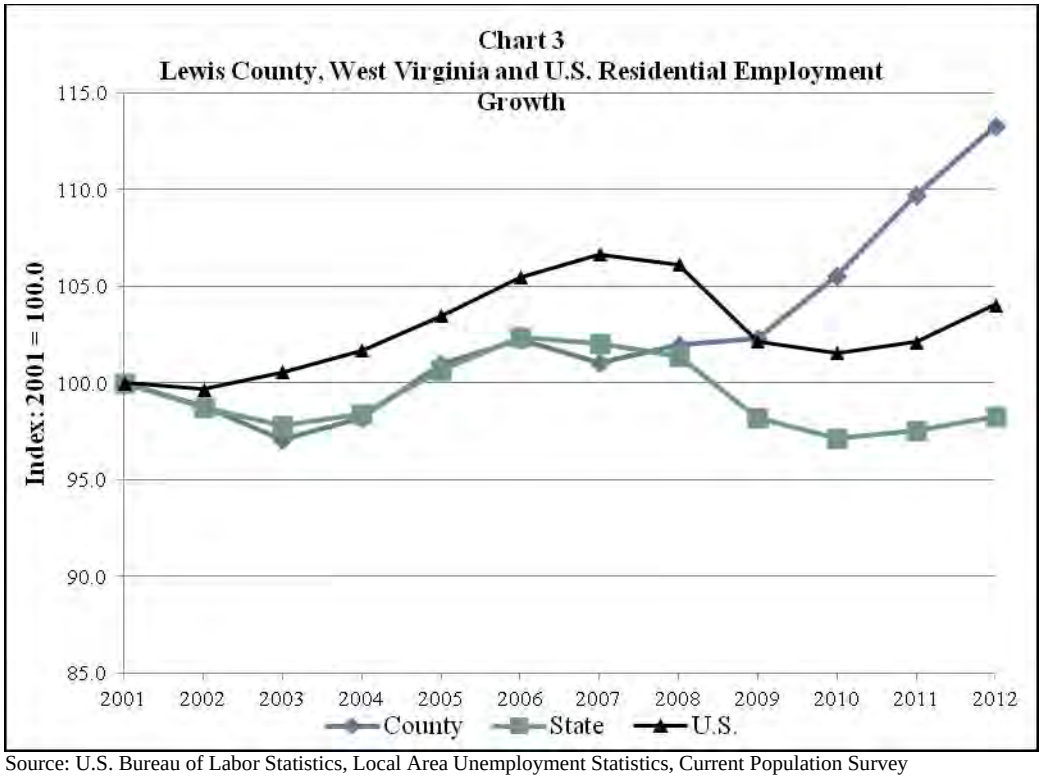


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Lewis County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Lewis County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Lewis County; this one considers the number of Lewis County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

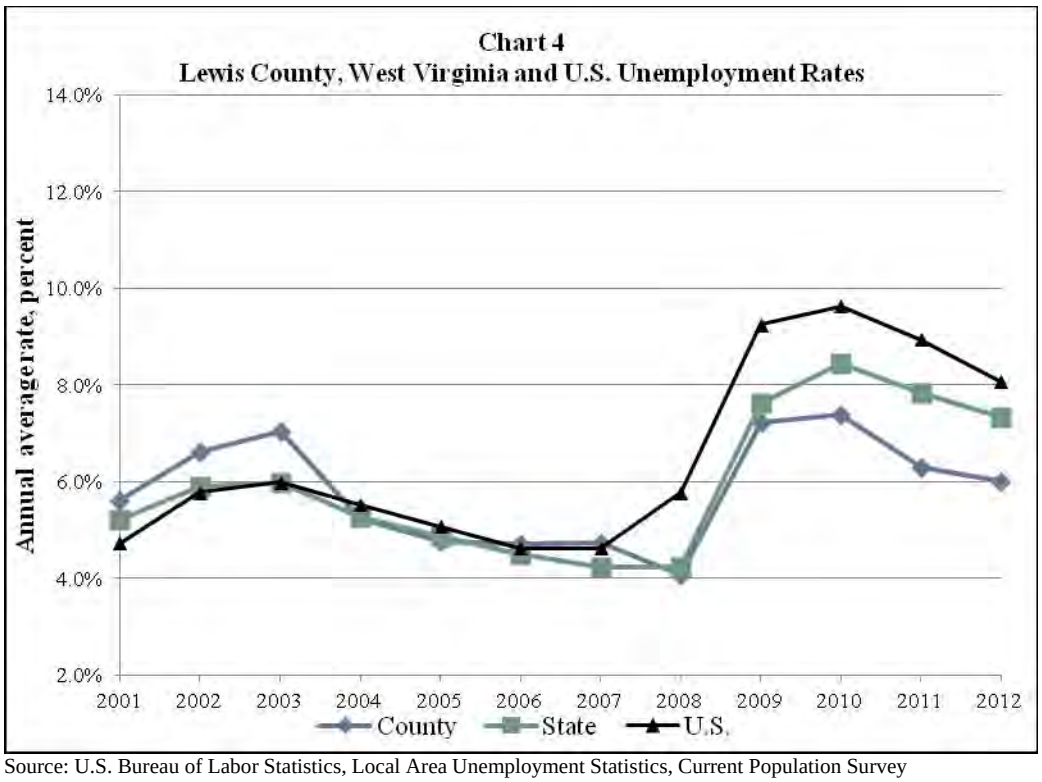
Table 3 Lewis County, State and U.S. Residential Employment, 2001-2012						
	Lewis County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,927		759		136,933	
2002	6,844	-1.2%	749	-1.3%	136,485	-0.3%
2003	6,724	-1.8%	742	-0.9%	137,736	0.9%
2004	6,804	1.2%	747	0.6%	139,252	1.1%
2005	6,996	2.8%	764	2.3%	141,730	1.8%
2006	7,082	1.2%	777	1.8%	144,427	1.9%
2007	7,001	-1.1%	774	-0.4%	146,047	1.1%
2008	7,066	0.9%	769	-0.6%	145,362	-0.5%
2009	7,086	0.3%	745	-3.2%	139,878	-3.8%
2010	7,313	3.2%	737	-1.1%	139,064	-0.6%
2011	7,601	3.9%	740	0.4%	139,869	0.6%
2012	7,850	3.3%	746	0.8%	142,469	1.9%
Change						
2001-12	923	13.3%	-13	-1.7%	5,536	4.0%
2001-03	-203	-2.9%	-16	-2.2%	803	0.6%
2003-07	277	4.1%	32	4.3%	8,311	6.0%
2007-10	312	4.5%	-37	-4.8%	-6,983	-4.8%
2010-12	537	7.3%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Lewis County, state and U.S. unemployment rates over the past decade. The table also shows the Lewis County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Lewis County Labor Force Statistics and Comparative Unemployment Rates						
	Lewis County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Lewis County	West Virginia	U.S.
2001	7,339	6,927	412	5.6%	5.2%	4.7%
2002	7,329	6,844	485	6.6%	5.9%	5.8%
2003	7,233	6,724	509	7.0%	6.0%	6.0%
2004	7,180	6,804	376	5.2%	5.3%	5.5%
2005	7,346	6,996	350	4.8%	4.9%	5.1%
2006	7,432	7,082	350	4.7%	4.5%	4.6%
2007	7,349	7,001	348	4.7%	4.2%	4.6%
2008	7,367	7,066	301	4.1%	4.2%	5.8%
2009	7,639	7,086	553	7.2%	7.6%	9.3%
2010	7,897	7,313	584	7.4%	8.4%	9.6%
2011	8,112	7,601	511	6.3%	7.8%	8.9%
2012	8,353	7,850	503	6.0%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Lewis County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	8,112	7,601	511	6.3%
2012 January	8,095	7,598	497	6.1%
2012 February	8,143	7,590	553	6.8%
2012 March	8,105	7,603	502	6.2%
2012 April	8,228	7,755	473	5.7%
2012 May	8,409	7,903	506	6%
2012 June	8,599	8,070	529	6.2%
2012 July	8,553	8,063	490	5.7%
2012 August	8,532	8,011	521	6.1%
2012 September	8,445	7,966	479	5.7%
2012 October	8,445	7,969	476	5.6%
2012 November	8,370	7,890	480	5.7%
2012 December	8,310	7,783	527	6.3%
2012 Annual	8,353	7,850	503	6%
2013 January	8,387	7,771	616	7.3%
2013 February	8,323	7,719	604	7.3%
2013 March	8,194	7,685	509	6.2%
2013 April	8,241	7,792	449	5.4%
2013 May	8,219	7,832	387	4.7%
2013 June	8,412	7,982	430	5.1%
2013 July	8,507	8,083	424	5%
2013 August	8,399	7,995	404	4.8%
2013 September	8,303	7,924	379	4.6%
2013 October	8,150	7,768	382	4.7%
2013 November	8,108	7,746	362	4.5%
2013 December	7,979	7,569	410	5.1%

Source: Department of Labor; Bureau of Labor Statistics

2. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Lewis County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Lewis County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	700	10.2%	202.4	543.2
Construction	705	10.3%	144.8	151.5
Manufacturing	384	5.6%	64.8	52.1
Wholesale Trade	82	1.2%	52.7	40.9
Retail Trade	814	11.9%	95.6	103.2
Transportation and Utilities	502	7.3%	131.7	145.0
Information	124	1.8%	102.5	78.9
Financial Activities	220	3.2%	72.9	46.8
Professional and Business Services	406	5.9%	80.3	56.3
Educational and Health Services	1,619	23.6%	91.6	105.1
Leisure and Hospitality	591	8.6%	99.9	95.8
Other Services, Except Public Administration	311	4.5%	99.4	92.6
Public Administration	388	5.7%	89.9	115.4
Total Employment	**6,846**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Lewis County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,698	24.8%	80.8	69.5
Service	1,465	21.4%	116.3	122.3
Sales and Office	1,616	23.6%	95.5	94.0
Natural Resources, Construction and Maintenance	1,171	17.1%	133.6	180.0
Production, Transportation and Material Moving	904	13.2%	98.5	108.2
Total Employment	**6,846**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Lewis County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Lewis County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Lewis County.

Largest Employers in Lewis County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	1,477
Lewis County Board of Education	Education	515
Stonewall Jackson memorial Hospital	Health Care	335
William R. Sharpe, Jr. Hospital	Health Care	200-499
Nabors Completion and Production Services	Oilfield/Drilling Services	200-499
Benchmark Conference Centers of WV/Stonewall	Resort	200-499
Tele-Response Center	Call Center	200-499
Walmart	Retail	100-199
Schlumberger Technology Corporation	Oilfield/ Technology Services	100-199
Dominion Transmission	Oil & Gas	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 5,679 wells on file (3,116 producing wells), with the top producing operators being Consol Gas Company and Dominion Transmission who were responsible for 51% of the 1,028,331 MCF of gas produced in December 2012. Local, state and federal government also represent a large share of employment.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	4,972	72.4%
Renter-Occupied	1,891	27.6%
Total-Occupied Units*	6,863	86.2%
Vacant For Rent	175	16.0%
Vacant For-Sale Only	91	8.3%
Vacant Rented/Sold, Not Occ.	43	3.9%
Vacant Seasonal, Recreational	403	36.8%
All Other Vacant	383	35.0%
Total Vacant Units	1,095	13.8%
Total	7,958	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	4,972	72.4%	4,930	42	0.8%
Renter-Occupied	1,891	27.6%	1,891	0	0.0%
Total	6,863	100.0%	6,821	42	0.6%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	63	1.3%	11	0.6%
2000 to 2004	175	3.5%	67	3.6%
1990 to 1999	787	15.8%	166	8.8%
1980 to 1989	727	14.6%	326	17.2%
1970 to 1979	833	16.8%	385	20.3%
1960 to 1969	455	9.2%	259	13.7%
1940 to 1959	844	17.0%	374	19.8%
1939 or Earlier	1,087	21.9%	303	16.0%
Total	4,972	100.0%	1,891	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	4,323	86.9%	973	51.5%
1 Attached	22	0.4%	13	0.7%
2 to 4	0	0.0%	145	7.7%
5 to 9	0	0.0%	200	10.6%
10 to 19	0	0.0%	74	3.9%
20 to 49	0	0.0%	54	2.8%
50 or More	0	0.0%	172	9.1%
Mobile Home,	613	12.3%	260	13.8%
Boat, RV, Van, Etc.	15	0.3%	0	0.0%
Total	4,972	100.0%	1,891	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	4,972	100.0%
0.50 or Less Occupants Per Room	4,076	82.0%
0.51 to 1.00 Occupants Per Room	841	16.9%
1.01 to 1.50 Occupants Per Room	29	0.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	26	0.5%
Renter-Occupied	1,891	100.0%
0.50 or Less Occupants Per Room	1,334	70.5%
0.51 to 1.00 Occupants Per Room	496	26.2%
1.01 to 1.50 Occupants Per Room	26	1.4%
1.51 to 2.00 Occupants Per Room	35	1.8%
2.01 or More Occupants Per Room	0	0.0%
Total	6,863	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Lewis County	25.2%
West Virginia	32.0%

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

Building Permit Data – Lewis County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	0	0	0	0	0	0	0	0	0	0
Units in Single-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	11	59	8	86.4%
Tax Credit	1	56	7	87.5%
Government-Subsidized	6	357	5	98.6%
Total	18	472	20	95.8%

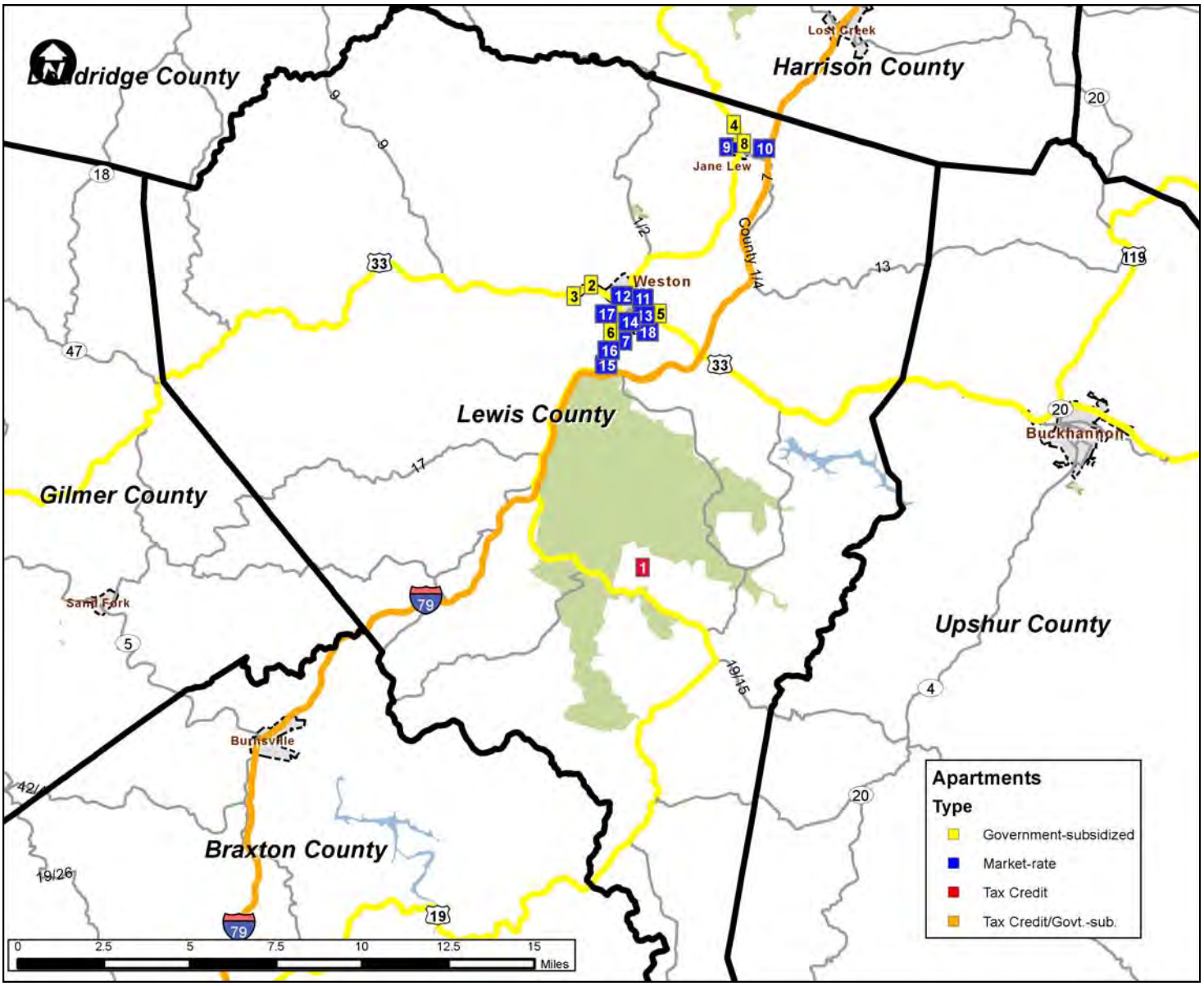
Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	4	6.8%	0	0.0%	$491
Two-Bedroom	1.0	34	57.6%	3	8.8%	$656
Two-Bedroom	1.5	12	20.3%	1	8.3%	$814
Two-Bedroom	2.0	3	5.1%	1	33.3%	$1,096
Three-Bedroom	1.0	1	1.7%	1	100.0%	$799
Three-Bedroom	1.5	2	3.4%	1	50.0%	$949
Three-Bedroom	2.5	3	5.1%	1	33.3%	$1,270
Total Market Rate		**59**	**100.0%**	**8**	**13.6%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	6	10.7%	2	33.3%	$531
Two-Bedroom	1.0	40	71.4%	5	12.5%	$629
Three-Bedroom	1.5	10	17.9%	0	0.0%	$716
Total Tax Credit		**59**	**100.0%**	**7**	**12.5%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	37	10.4%	0	0.0%	N/A
One-Bedroom	1.0	233	65.3%	2	0.9%	N/A
Two-Bedroom	1.0	66	18.5%	3	4.5%	N/A
Two-Bedroom	2.0	1	0.3%	0	0.0%	N/A
Three-Bedroom	2.0	20	5.6%	0	0.0%	N/A
Total		**357**	**100.0%**	**5**	**1.4%**	**N/A**
Grand Total		**472**	**100.0%**	**20**	**4.2%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Quarry Glenn Apts.	TAX	B+	2005	56	7	87.5%	0.0
2	Weston Commons Apts.	GSS	C+	1982 / 2006	48	2	95.8%	0.0
3	Weston Manor Apts.	GSS	C+	1979 / 2011	36	2	94.4%	0.0
4	Jane Lew Apts.	GSS	B	1983 / 2009	60	0	100.0%	0.0
5	Weston Arbors	GSS	B	1974 / 2005	119	0	100.0%	0.0
6	Criss Manor	GSS	C	1975 / 2007	62	0	100.0%	0.0
7	South Center Apts.	MRR	C	1945 / 2003	12	1	91.7%	N.A.
8	Jane Lew Manor	GSS	B	1983 / 2009	32	1	96.9%	N.A.
9	Windy Hills Apts.	MRR	B+	2009	6	2	66.7%	N.A.
10	38 S. Park St.	MRR	B	1954 / 2002	1	1	0.0%	N.A.
11	7th Street Apts.	MRR	C	1978 / 2010	10	1	90.0%	N.A.
12	127 4th St.	MRR	B	1958 / 2004	1	0	100.0%	N.A.
13	266 High St.	MRR	C	1948 / 2000	1	1	0.0%	N.A.
14	Bank Street Apts.	MRR	B	1982 / 2008	8	1	87.5%	N.A.
15	Terrace Avenue Apts.	MRR	B+	2006	6	0	100.0%	N.A.
16	Holly Street Apts.	MRR	B	2009	6	1	83.3%	N.A.
17	127 Branch St.	MRR	B	1968 / 2002	2	0	100.0%	N.A.
18	John Street Apts.	MRR	D	1985	6	0	100.0%	N.A.

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	11	59	8	86.4%	0
TAX	1	56	7	87.5%	0
GSS	6	357	5	98.6%	0

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	5	17	3
1970 to 1979	4	227	3
1980 to 1989	5	154	4
1990 to 1999	0	0	0
2000 to 2004	0	0	0
2005	1	56	7
2006	1	6	0
2007	0	0	0
2008	0	0	0
2009	2	12	3
2010	0	0	0
2011	0	0	0
2012	0	0	0
2013	0	0	0
2014*	0	0	0
Total	18	472	4.2%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	12	16.7%
B	5	18	16.7%
C	3	23	13.0%
D	1	6	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	56	12.5%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	3	211	0.5%
C+	2	84	4.8%
C	1	62	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	17	353	20	94.3%
Senior (Age 55+)	1	119	0	100.0%
Total	18	472	20	95.8%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	238	5	97.9%
40% - 60% AMHI (Tax Credit)	56	7	87.5%
0-60% AMHI (All Affordable)	294	12	95.9%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	119	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	119	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Lewis County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $105,766. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $737, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$105,766
Mortgaged Value = 95% of Median Home Price	$100,478
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$539
Estimated Taxes & Insurance*	$135
Estimated Private Mortgage Insurance**	$63
Estimated Monthly Mortgage Payment	$737

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Lewis County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county in 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013 Detailed For Sale Analysis				
	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Sales	11	44	17	5
Median Sales Price	$89,000	$139,450	$179,000	$329,900
Median Square Footage	987	1,711	2,106	3,584
Median Price Per Square Foot	$91	$82	$85	$92
Median Year Built	1930	1992	1966	1995
Median Number of Bathrooms	1	2	2	3

Source: County Sales records, Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	1	88	1.1%	0
Average Loan Amount	$32,163	$112,227	28.7%	-
Average Age of Borrower	22	-	-	-
Average Gross Income of Borrower	$19,548	$72,724	26.9%	-
Income to Loan Ratio	60.8%	64.8%	93.8%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

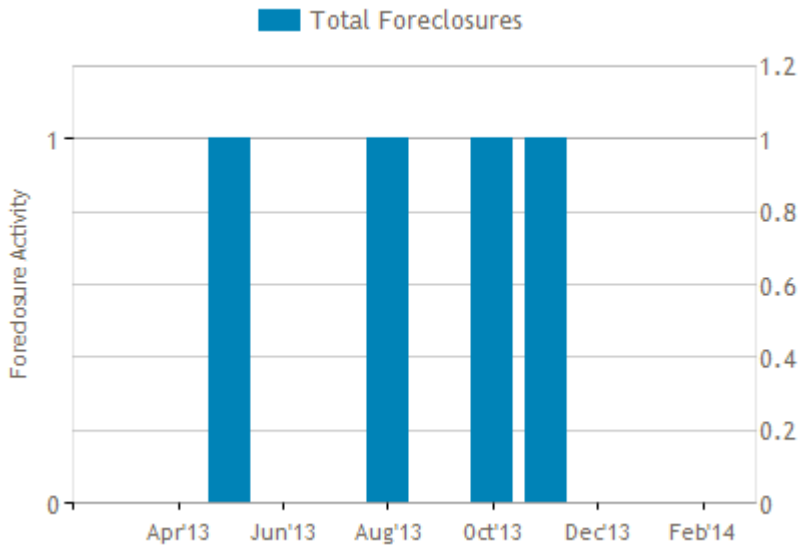
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	12	44	17	5	0
Median Listing Price	N/A	$89,000	$139,000	$179,000	$329,900	N/A
Median Square Footage	N/A	987	1,709	2,106	3,584	N/A
Median Price Per Square Foot	N/A	$90.17	$81.33	$85.00	$92.05	N/A
Median Year Built	N/A	1936	1992	1966	1995	N/A
Median Number of Bathrooms	N/A	1	2	2	3	N/A

Source: MLS

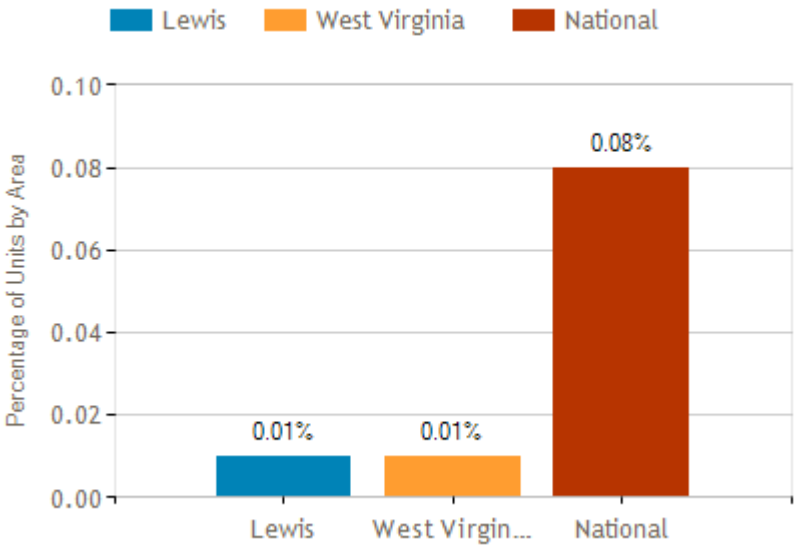
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Lewis County, WV



Geographical Comparison – Lewis County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	542	$0	$21,330	476	-12.2%
41% - 60% AMHI	$20,481	$30,720	225	$21,331	$32,000	185	-17.8%
61% - 100% AMHI	$30,721	$51,200	276	$32,001	$53,330	267	-3.3%
Over 100% AMHI	$51,201	No Limit	230	$53,331	No Limit	232	0.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	271	$0	$21,330	231	-14.8%
41% - 60% AMHI	$20,481	$30,720	278	$21,331	$32,000	215	-22.7%
61% - 100% AMHI	$30,721	$51,200	460	$32,001	$53,330	431	-6.3%
Over 100% AMHI	$51,201	No Limit	1,030	$53,331	No Limit	1,060	2.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	813	$0	$21,330	707	-13.0%
41% - 60% AMHI	$20,481	$30,720	503	$21,331	$32,000	400	-20.5%
61% - 100% AMHI	$30,721	$51,200	736	$32,001	$53,330	698	-5.2%
Over 100% AMHI	$51,201	No Limit	1,260	$53,331	No Limit	1,292	2.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	272	$0	$15,840	284	4.4%
41% - 60% AMHI	$15,201	$22,800	195	$15,841	$23,750	188	-3.6%
61% - 100% AMHI	$22,801	$38,000	159	$23,751	$39,580	191	20.1%
Over 100% AMHI	$38,001	No Limit	170	$39,581	No Limit	221	30.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	565	$0	$15,840	566	0.2%
41% - 60% AMHI	$15,201	$22,800	401	$15,841	$23,750	401	0.0%
61% - 100% AMHI	$22,801	$38,000	583	$23,751	$39,580	652	11.8%
Over 100% AMHI	$38,001	No Limit	1,304	$39,581	No Limit	1,413	8.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	837	$0	$15,840	850	1.6%
41% - 60% AMHI	$15,201	$22,800	596	$15,841	$23,750	589	-1.2%
61% - 100% AMHI	$22,801	$38,000	742	$23,751	$39,580	843	13.6%
Over 100% AMHI	$38,001	No Limit	1,474	$39,581	No Limit	1,634	10.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	657	$0	$26,670	571	-13.1%
Senior (Age 55+)	$0	$19,000	395	$0	$19,790	403	2.0%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(238 + 67 HCV) 305	56	(294 + 67 HCV*) 361
Number of Income-Eligible Family Renter Households	657	225	767
Existing Affordable Housing Penetration Rate – 2014	= 46.4%	= 24.9%	= 47.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	119	0	119
Number of Income-Eligible Senior Renter Households	395	195	467
Penetration Rate – 2014	= 30.1%	N/A	= 25.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(238 + 67 HCV) 305	56	(294 + 67 HCV*) 361
Number of Income-Eligible Family Renter Households	571	185	661
Existing Affordable Housing Penetration Rate – 2019	= 53.4%	= 30.3%	= 54.6%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	119	0	119
Number of Income-Eligible Senior Renter Households	403	188	472
Penetration Rate – 2019	= 29.5%	N/A	= 25.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	352	276	266	284
41%-60% AMHI (Tax Credit)	169	195	129	188

J. Overview and Interviews

The following summarizes discussions with various Lewis County stakeholders regarding current housing market conditions there.

Charlie Straley, Mayor of Jane Lew, (304) 884-7910

Charlie Straley is the mayor of Jane Lew, a small Lewis County town, and also a member of a local start-up planning commission. Mayor Straley said zoning regulations currently do not exist in Lewis County, and building permits are not required. He noted, however, this is expected to change within the near future, explaining his appointment as head of a three-person planning commission, which will implement changes requiring developers to undergo a process similar to that of other communities before any construction project is begun. The mayor said he has heard rumors, but is currently unaware of any rental development officially proposed for the area.

Mike Herron, Economic Development Director, Lewis County, (304) 269-4993

Mr. Herron has recently began his position as economic development director and is also new to the area. Since assuming the role as director, Herron has met with representatives of small businesses (30 to 50 employees) currently operating outside of West Virginia who may want to relocate to Lewis County. Herron pointed out the now vacant Trans-Allegheny Lunatic Asylum once employed 500 to 600 workers and is now being refurbished and converted to a museum. He calls the area "a sleeping giant" and thinks more employment opportunities are on the horizon for Lewis County, and that the need for all types of housing, including both apartments and for-sale residences, will increase.

Sandy Loller, Executive Director, City of Weston Housing Authority, (304) 269-6159

Ms. Loller said most of the developments she oversees are rarely 100% occupied, but feels that a need exists in Lewis County for additional senior low-income housing. She feels the local senior demographic is increasing, and cited the consistently full occupancy of the senior-restricted Weston Arbors, a HUD Section 202 development, which also maintains a waitlist for available units. She believes a new, moderately sized (24 to 32 units) senior-restricted rental property configured with mostly two-bedroom units would be successful. Loller went on to explain that two-bedroom units are most often preferred by the many senior renters who contact the housing authority when seeking a residence.

22. Lincoln County

A. General Description

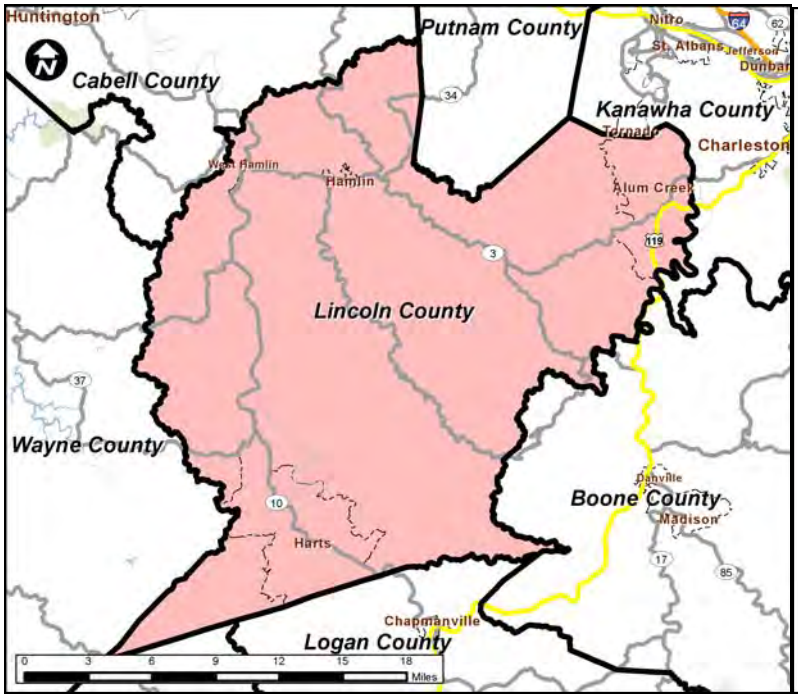
County Seat: Hamlin
County Size: 438.59 square miles

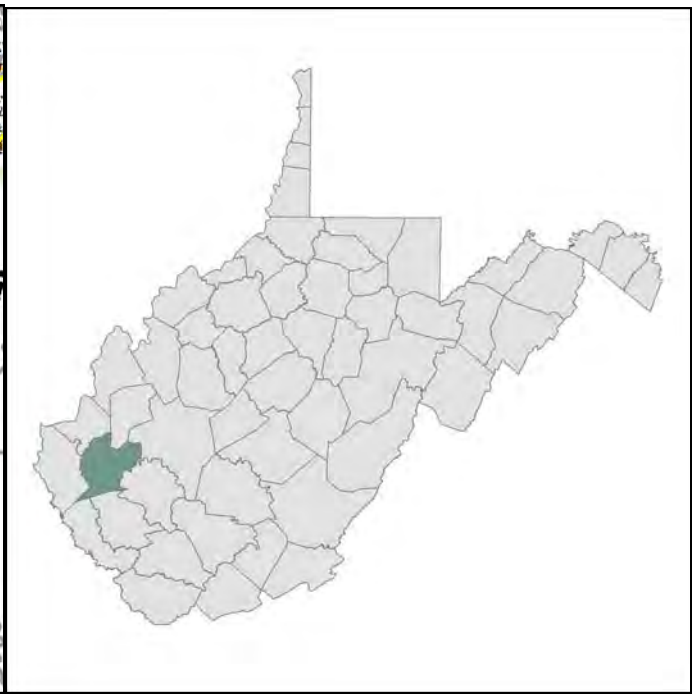
2000 (Census) Population: 22,108
2010 (Census) Population: 21,720
Population Change: -388 (-1.8%)

2000 (Census) Households: 8,664
2010 (Census) Households: 8,783
Household Change: +119 (1.4%)

2000 (Census) Median Household Income: $22,738
2010 (Estimate) Median Household Income: $33,596
Income Change: +$10,858 (47.8%)

2000 (Census) Median Home Value: $53,600
2010 (American Community Survey) Median Home Value: $65,100
Home Value Change: +$11,500 (21.5%)





B. Demographic Characteristics and Trends

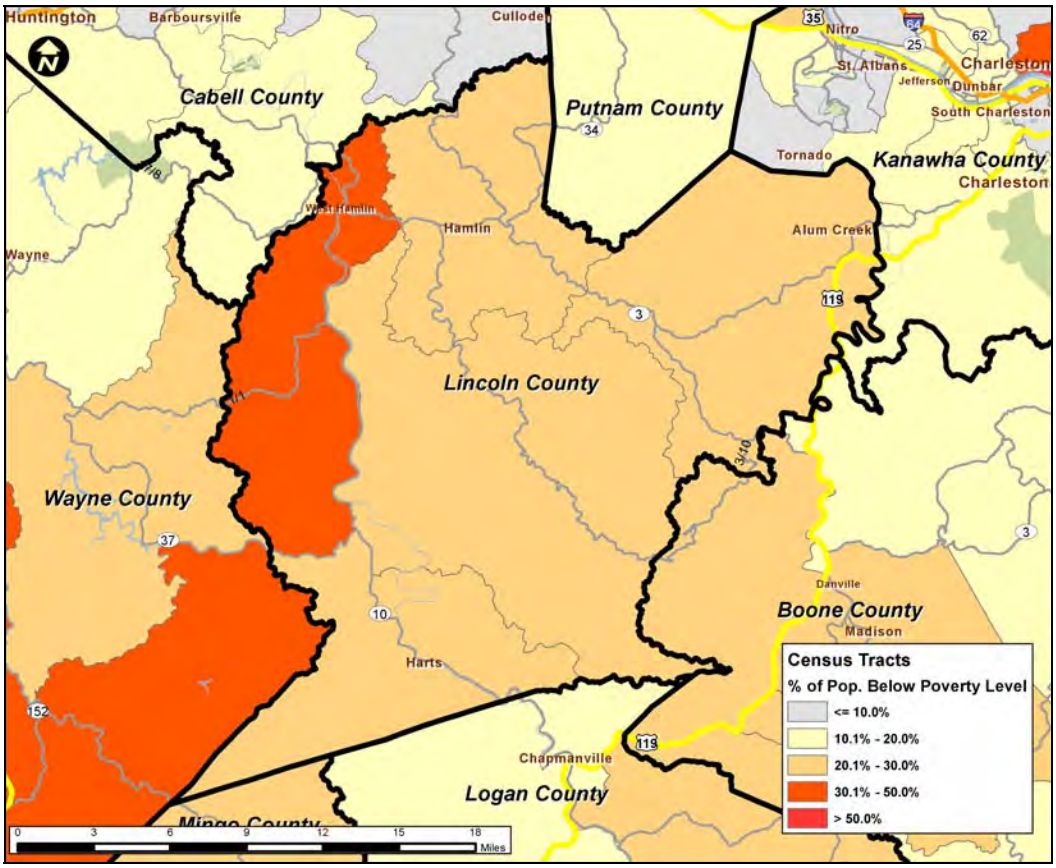
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Lincoln County	Population	22,108	21,720	21,756	21,741
	Population Change	-	-388	36	-15
	Percent Change	-	-1.8%	0.2%	-0.1%
County Seat: Hamlin	Population	1,119	1,142	1,105	1,060
	Population Change	-	23	-37	-45
	Percent Change	-	2.1%	-3.2%	-4.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	5,786	26.6%
Population not living in poverty	15,934	73.4%
Total	21,720	100.0%

Source: American Community Survey (ACS)

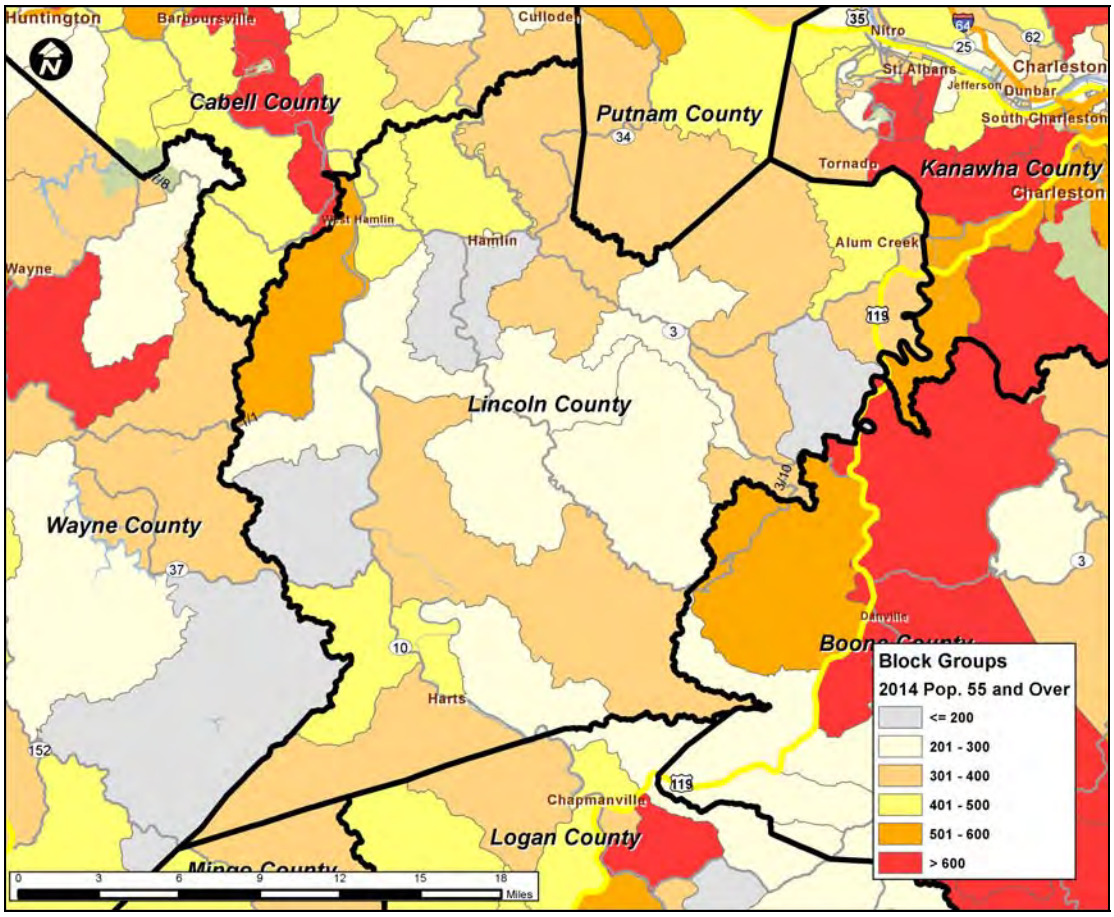


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	5,429	25.0%	5,147	23.7%	5,048	23.2%	-99	-1.9%
20 to 24	1,060	4.9%	1,142	5.2%	1,020	4.7%	-122	-10.7%
25 to 34	2,531	11.7%	2,452	11.3%	2,340	10.8%	-112	-4.6%
35 to 44	2,948	13.6%	2,836	13.0%	2,670	12.3%	-166	-5.9%
45 to 54	3,351	15.4%	3,226	14.8%	3,061	14.1%	-165	-5.1%
55 to 64	3,116	14.3%	3,298	15.2%	3,338	15.4%	40	1.2%
65 to 74	1,946	9.0%	2,239	10.3%	2,707	12.4%	468	20.9%
75 & Over	1,339	6.2%	1,417	6.5%	1,558	7.2%	141	9.9%
Total	21,720	100.0%	21,756	100.0%	21,741	100.0%	-15	-0.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	21,504	99.0%
Black	18	0.1%
Indian	21	0.1%
Asian	24	0.1%
Pacific Islander	0	0.0%
Some Other Race	12	0.1%
Two or More Races	141	0.6%
Total	21,720	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	19,480	89.7%
Moved within Same County	1,344	6.2%
Different County Same State	620	2.9%
Moved from Different State	223	1.0%
Moved from Abroad	53	0.2%
Total	21,720	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

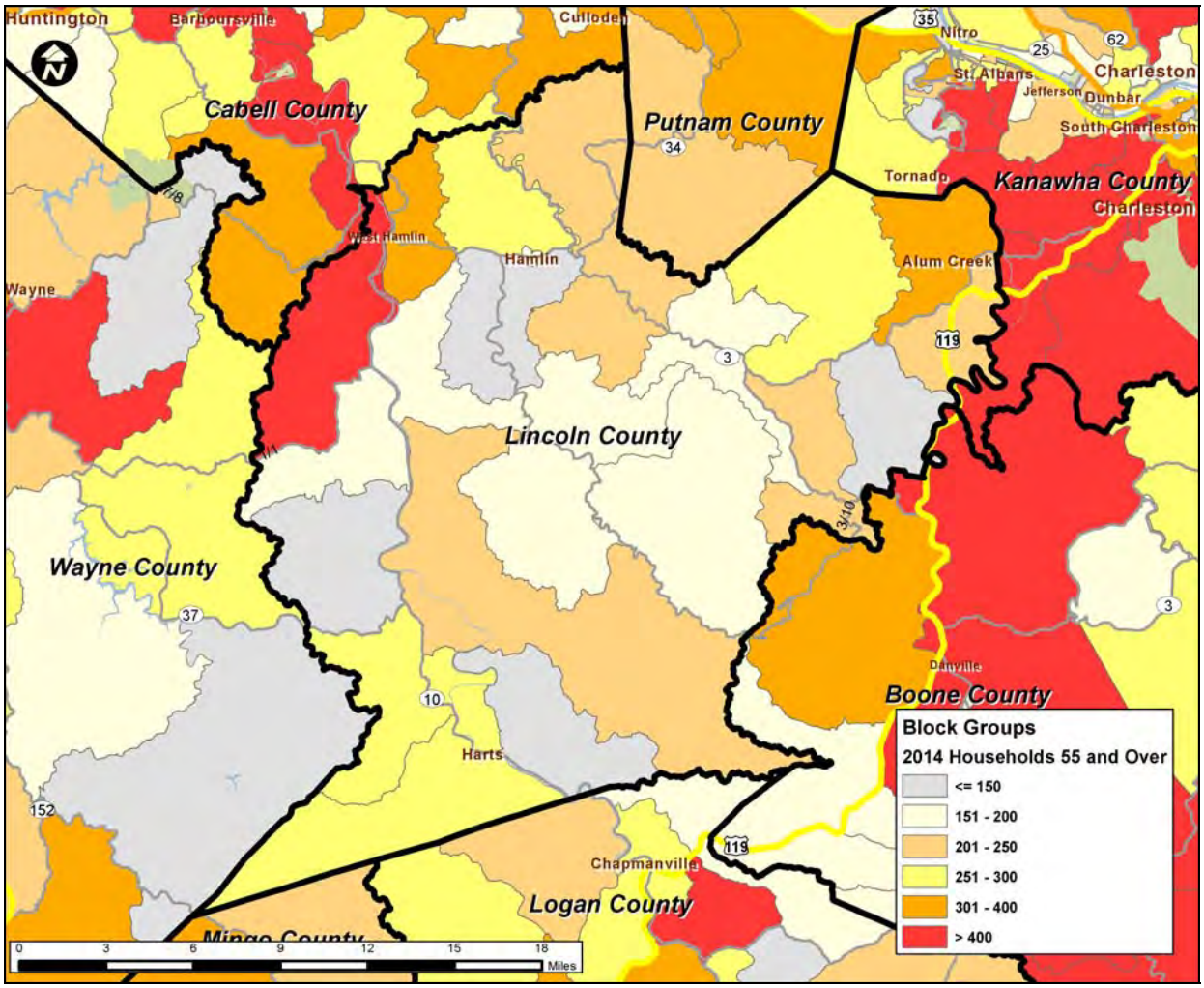
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Lincoln County	Households	8,664	8,783	8,858	8,896
	Household Change	-	119	75	38
	Percent Change	-	1.4%	0.8%	0.4%
	Household Size	2.55	2.47	2.45	2.44
County Seat: Hamlin	Households	478	467	453	435
	Household Change	-	-11	-14	-18
	Percent Change	-	-2.3%	-3.0%	-4.0%
	Household Size	2.3	2.4	2.44	2.44

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	276	3.1%	246	2.8%	222	2.5%	-24	-9.7%
25 to 34	1,078	12.3%	1,042	11.8%	988	11.1%	-54	-5.2%
35 to 44	1,522	17.3%	1,447	16.3%	1,339	15.1%	-108	-7.5%
45 to 54	1,818	20.7%	1,729	19.5%	1,606	18.1%	-123	-7.1%
55 to 64	1,849	21.1%	1,935	21.8%	1,926	21.7%	-9	-0.5%
65 to 74	1,281	14.6%	1,455	16.4%	1,729	19.4%	274	18.8%
75 to 84	786	8.9%	805	9.1%	798	9.0%	-7	-0.9%
85 & Over	173	2.0%	198	2.2%	287	3.2%	89	45.0%
Total	8,783	100.0%	8,858	100.0%	8,896	100.0%	38	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



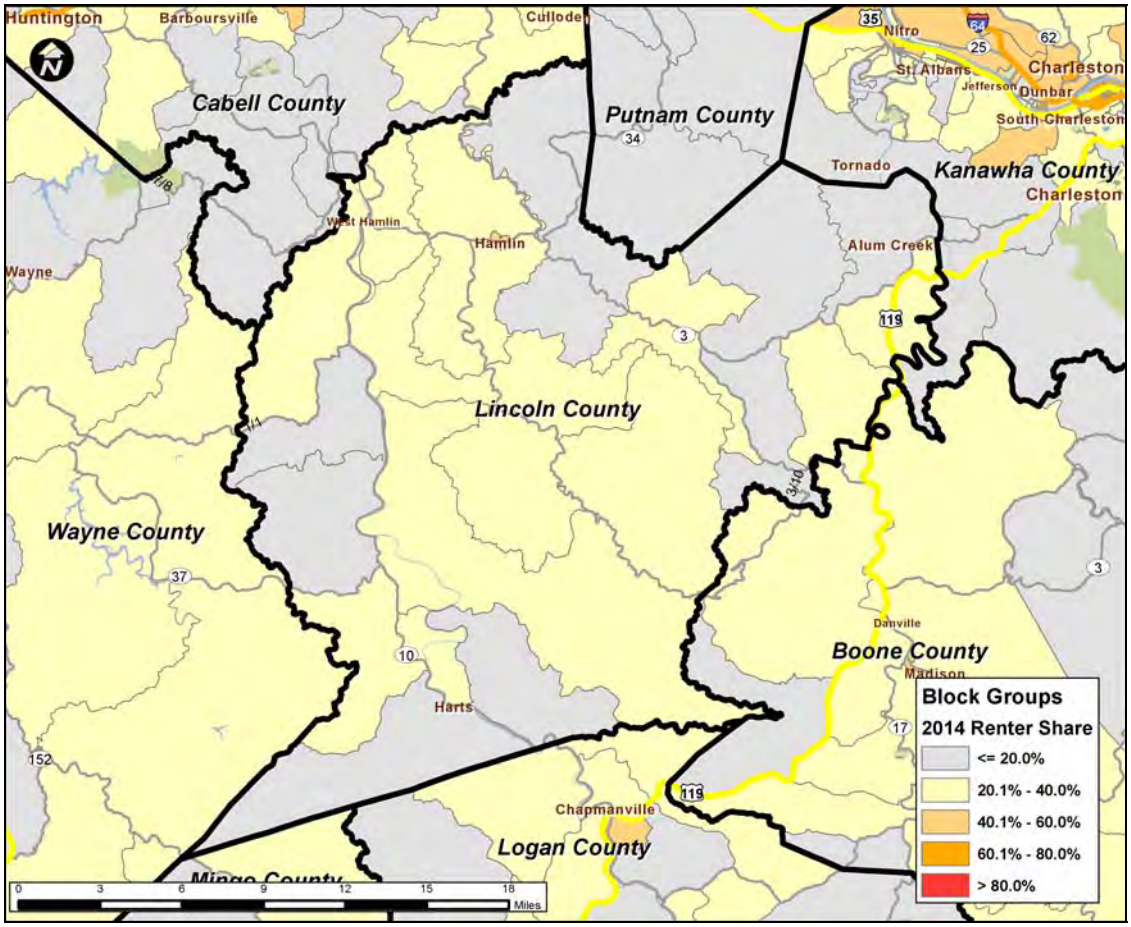
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	6,949	79.1%	6,776	76.5%	6,850	77.0%
Renter-Occupied	1,834	20.9%	2,082	23.5%	2,046	23.0%
Total	8,783	100.0%	8,858	100.0%	8,896	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,516	86.0%	3,748	85.3%	4,030	85.0%
Renter-Occupied	573	14.0%	644	14.7%	709	15.0%
Total	4,089	100.0%	4,392	100.0%	4,739	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	764	36.7%	761	37.2%	-3	-0.4%
2 Persons	528	25.4%	520	25.4%	-8	-1.5%
3 Persons	363	17.4%	356	17.4%	-7	-1.9%
4 Persons	252	12.1%	242	11.8%	-9	-3.6%
5 Persons+	176	8.4%	166	8.1%	-9	-5.2%
Total	2,082	100.0%	2,046	100.0%	-36	-1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,576	23.3%	1,618	23.6%	42	2.7%
2 Persons	2,543	37.5%	2,569	37.5%	26	1.0%
3 Persons	1,237	18.3%	1,250	18.3%	13	1.1%
4 Persons	917	13.5%	919	13.4%	2	0.2%
5 Persons+	503	7.4%	493	7.2%	-9	-1.8%
Total	6,776	100.0%	6,850	100.0%	74	1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	384	59.6%	419	59.1%	35	9.2%
2 Persons	133	20.7%	152	21.4%	18	13.9%
3 Persons	100	15.6%	116	16.4%	16	15.6%
4 Persons	5	0.7%	3	0.4%	-2	-42.3%
5 Persons+	22	3.4%	19	2.7%	-3	-12.2%
Total	644	100.0%	709	100.0%	65	10.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,197	31.9%	1,291	32.0%	94	7.8%
2 Persons	1,681	44.9%	1,790	44.4%	108	6.4%
3 Persons	546	14.6%	570	14.2%	24	4.5%
4 Persons	216	5.8%	270	6.7%	54	24.8%
5 Persons+	108	2.9%	110	2.7%	2	2.2%
Total	3,748	100.0%	4,030	100.0%	282	7.5%

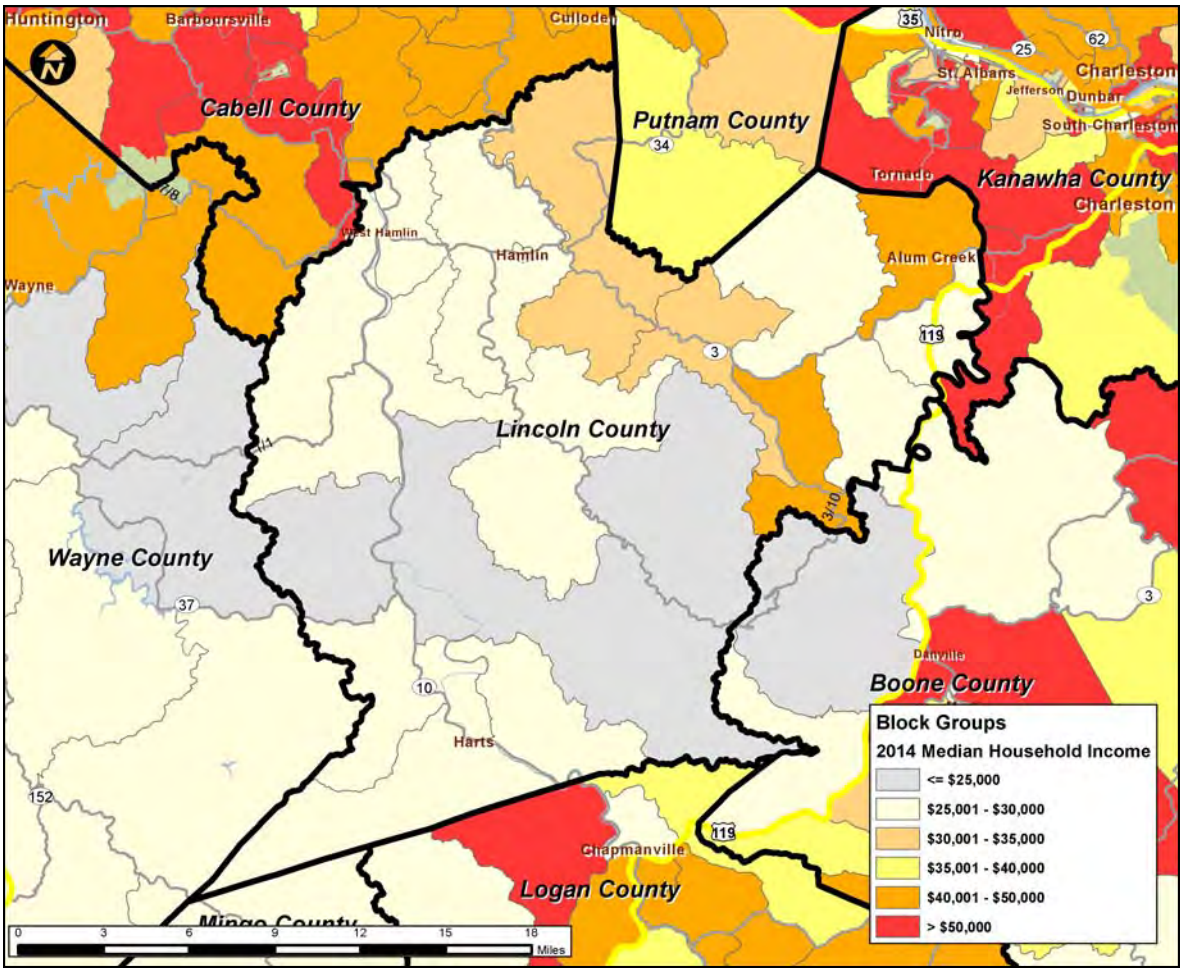
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,183	13.5%	1,265	14.3%	1,146	12.9%
$10,000 to $19,999	1,616	18.4%	1,588	17.9%	1,433	16.1%
$20,000 to $29,999	1,266	14.4%	1,291	14.6%	1,216	13.7%
$30,000 to $39,999	910	10.4%	1,002	11.3%	1,021	11.5%
$40,000 to $49,999	926	10.5%	810	9.1%	684	7.7%
$50,000 to $59,999	800	9.1%	874	9.9%	866	9.7%
$60,000 to $74,999	751	8.5%	809	9.1%	941	10.6%
$75,000 to $99,999	729	8.3%	658	7.4%	793	8.9%
$100,000 to $124,999	284	3.2%	294	3.3%	399	4.5%
$124,999 to $149,999	124	1.4%	127	1.4%	190	2.1%
$150,000 to $199,999	83	0.9%	61	0.7%	108	1.2%
$200,000+	113	1.3%	78	0.9%	98	1.1%
Total	8,783	100.0%	8,858	100.0%	8,896	100.0%
Median Income	$33,596		$32,845		$36,399	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



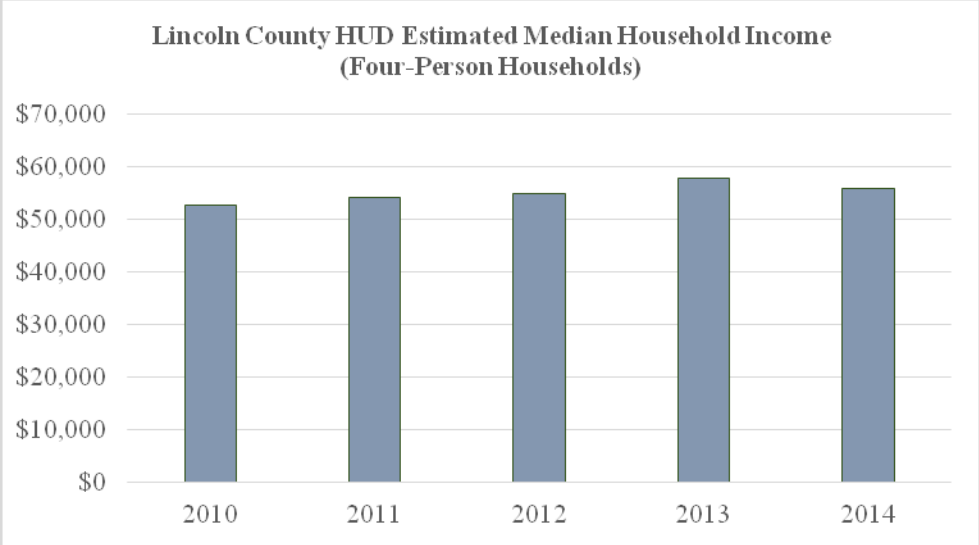
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	488	11.9%	550	12.5%	550	11.6%
$10,000 to $19,999	986	24.1%	974	22.2%	929	19.6%
$20,000 to $29,999	704	17.2%	742	16.9%	750	15.8%
$30,000 to $39,999	437	10.7%	526	12.0%	575	12.1%
$40,000 to $49,999	389	9.5%	379	8.6%	393	8.3%
$50,000 to $59,999	390	9.5%	432	9.8%	417	8.8%
$60,000 to $74,999	233	5.7%	316	7.2%	469	9.9%
$75,000 to $99,999	236	5.8%	240	5.5%	314	6.6%
$100,000 to $124,999	88	2.2%	102	2.3%	144	3.0%
$124,999 to $149,999	64	1.6%	67	1.5%	96	2.0%
$150,000 to $199,999	26	0.6%	27	0.6%	54	1.1%
$200,000+	48	1.2%	36	0.8%	47	1.0%
Total	4,089	100.0%	4,392	100.0%	4,739	100.0%
Median Income	$28,111		$29,047		$32,449	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,600	-
2011	$54,200	3.0%
2012	$54,900	1.3%
2013	$57,900	5.5%
2014	$55,800	-3.6%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	293	145	71	11	21	541
$10,000 to $19,999	176	138	28	84	7	433
$20,000 to $29,999	44	23	93	19	50	230
$30,000 to $39,999	15	61	29	4	20	129
$40,000 to $49,999	41	42	32	0	27	143
$50,000 to $59,999	9	37	26	1	25	98
$60,000 to $74,999	40	6	29	0	3	78
$75,000 to $99,999	23	1	5	94	0	123
$100,000 to $124,999	11	2	2	1	5	21
$125,000 to $149,999	7	2	1	0	1	11
$150,000 to $199,999	4	10	0	7	0	21
$200,000 & Over	1	2	1	1	0	5
Total	665	469	318	223	160	1,834

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	351	171	93	11	22	649
$10,000 to $19,999	194	145	31	98	7	475
$20,000 to $29,999	38	34	110	23	59	264
$30,000 to $39,999	16	70	31	10	22	149
$40,000 to $49,999	35	52	23	0	27	137
$50,000 to $59,999	15	37	31	0	25	108
$60,000 to $74,999	55	8	32	1	9	104
$75,000 to $99,999	30	1	8	102	0	140
$100,000 to $124,999	13	2	1	1	2	19
$125,000 to $149,999	8	2	1	0	0	12
$150,000 to $199,999	6	6	1	5	0	17
$200,000 & Over	3	0	1	0	1	5
Total	764	528	363	252	176	2,082

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	323	165	88	9	19	602
$10,000 to $19,999	185	129	30	88	1	433
$20,000 to $29,999	39	32	99	20	54	245
$30,000 to $39,999	22	72	30	6	25	154
$40,000 to $49,999	32	50	24	1	24	131
$50,000 to $59,999	18	37	30	0	25	110
$60,000 to $74,999	64	12	41	0	14	131
$75,000 to $99,999	36	4	11	110	0	161
$100,000 to $124,999	14	5	3	1	1	24
$125,000 to $149,999	14	1	0	1	1	17
$150,000 to $199,999	10	10	1	5	3	29
$200,000 & Over	5	3	0	1	0	9
Total	761	520	356	242	166	2,046

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	146	142	55	11	21	375
$10,000 to $19,999	70	101	28	84	7	290
$20,000 to $29,999	24	0	52	18	29	122
$30,000 to $39,999	0	53	26	4	20	103
$40,000 to $49,999	35	29	18	0	27	109
$50,000 to $59,999	8	12	25	1	25	72
$60,000 to $74,999	37	0	28	0	3	68
$75,000 to $99,999	0	1	2	93	0	97
$100,000 to $124,999	0	0	2	1	3	6
$125,000 to $149,999	2	1	1	0	0	4
$150,000 to $199,999	2	6	0	6	0	14
$200,000 & Over	0	1	1	0	0	2
Total	322	347	238	219	135	1,261

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	174	169	64	11	22	441
$10,000 to $19,999	81	103	31	97	7	319
$20,000 to $29,999	19	5	63	22	38	147
$30,000 to $39,999	2	61	26	10	22	121
$40,000 to $49,999	32	33	11	0	27	102
$50,000 to $59,999	13	19	31	0	25	88
$60,000 to $74,999	49	1	29	0	9	88
$75,000 to $99,999	3	0	4	102	0	110
$100,000 to $124,999	1	0	1	0	1	5
$125,000 to $149,999	1	0	1	0	0	3
$150,000 to $199,999	3	3	1	4	0	12
$200,000 & Over	0	0	0	0	1	2
Total	380	395	262	247	154	1,438

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	143	161	55	9	19	386
$10,000 to $19,999	71	85	30	87	1	274
$20,000 to $29,999	18	3	51	19	36	128
$30,000 to $39,999	3	59	23	6	25	116
$40,000 to $49,999	26	30	11	0	24	91
$50,000 to $59,999	14	19	28	0	25	88
$60,000 to $74,999	51	1	34	0	14	100
$75,000 to $99,999	3	0	5	110	0	119
$100,000 to $124,999	1	2	1	1	1	7
$125,000 to $149,999	1	0	0	1	1	4
$150,000 to $199,999	8	6	1	5	2	21
$200,000 & Over	0	2	0	1	0	3
Total	342	368	240	240	147	1,337

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	98	82	81	16	42	319
$10,000 to $19,999	66	80	94	38	61	340
$20,000 to $29,999	1	183	63	126	67	440
$30,000 to $39,999	54	139	40	100	37	370
$40,000 to $49,999	113	125	107	77	8	429
$50,000 to $59,999	47	87	114	69	21	339
$60,000 to $74,999	2	175	92	53	129	450
$75,000 to $99,999	0	125	114	140	18	397
$100,000 to $124,999	0	34	39	97	20	190
$125,000 to $149,999	2	1	35	17	1	56
$150,000 to $199,999	6	15	5	8	7	41
$200,000 & Over	2	20	1	27	14	64
Total	392	1,066	784	767	424	3,433

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	87	59	80	10	37	273
$10,000 to $19,999	64	57	80	39	55	294
$20,000 to $29,999	2	155	63	119	63	402
$30,000 to $39,999	47	124	41	99	44	355
$40,000 to $49,999	109	74	82	60	4	329
$50,000 to $59,999	64	89	106	80	15	354
$60,000 to $74,999	1	161	75	41	126	405
$75,000 to $99,999	0	88	88	119	13	308
$100,000 to $124,999	2	40	35	90	20	188
$125,000 to $149,999	0	0	34	21	2	57
$150,000 to $199,999	3	6	4	6	4	23
$200,000 & Over	1	9	2	17	11	40
Total	379	862	691	701	395	3,027

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	45	63	9	31	208
$10,000 to $19,999	58	36	66	23	47	230
$20,000 to $29,999	2	134	57	93	51	338
$30,000 to $39,999	45	125	36	82	42	330
$40,000 to $49,999	73	40	57	29	1	200
$50,000 to $59,999	73	84	114	72	18	361
$60,000 to $74,999	1	146	68	34	123	372
$75,000 to $99,999	0	102	112	131	16	360
$100,000 to $124,999	12	49	38	118	30	247
$125,000 to $149,999	0	0	61	28	2	91
$150,000 to $199,999	3	8	6	5	10	33
$200,000 & Over	1	11	1	25	11	49
Total	327	780	680	649	383	2,819

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	147	2	16	0	0	166
$10,000 to $19,999	106	36	0	0	0	142
$20,000 to $29,999	21	24	41	1	22	108
$30,000 to $39,999	15	8	3	0	0	27
$40,000 to $49,999	6	13	14	0	0	34
$50,000 to $59,999	1	25	1	0	0	27
$60,000 to $74,999	3	6	1	0	0	10
$75,000 to $99,999	23	0	3	1	0	27
$100,000 to $124,999	11	2	0	0	2	15
$125,000 to $149,999	5	1	0	0	1	7
$150,000 to $199,999	2	3	0	1	0	6
$200,000 & Over	1	1	0	1	0	3
Total	342	122	80	4	25	573

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	177	2	29	0	0	208
$10,000 to $19,999	113	42	0	1	0	156
$20,000 to $29,999	20	29	47	1	21	117
$30,000 to $39,999	14	10	4	0	0	28
$40,000 to $49,999	3	19	12	0	0	35
$50,000 to $59,999	2	18	0	0	0	21
$60,000 to $74,999	5	7	3	1	0	16
$75,000 to $99,999	26	1	3	0	0	31
$100,000 to $124,999	11	1	0	1	1	15
$125,000 to $149,999	7	2	0	0	0	9
$150,000 to $199,999	2	2	0	1	0	5
$200,000 & Over	2	0	1	0	0	3
Total	384	133	100	5	22	644

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	180	3	33	0	0	216
$10,000 to $19,999	114	44	0	1	0	159
$20,000 to $29,999	21	29	48	1	18	117
$30,000 to $39,999	19	13	7	0	0	38
$40,000 to $49,999	6	20	14	1	0	41
$50,000 to $59,999	3	17	1	0	0	22
$60,000 to $74,999	13	11	7	0	0	31
$75,000 to $99,999	32	4	6	0	0	42
$100,000 to $124,999	13	4	1	0	0	17
$125,000 to $149,999	12	1	0	0	0	13
$150,000 to $199,999	2	5	0	0	1	8
$200,000 & Over	5	1	0	0	0	6
Total	419	152	116	3	19	709

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	203	40	17	55	6	322
$10,000 to $19,999	506	209	119	10	1	844
$20,000 to $29,999	193	309	69	14	12	596
$30,000 to $39,999	71	218	81	30	11	411
$40,000 to $49,999	94	187	47	22	4	355
$50,000 to $59,999	52	207	50	5	49	363
$60,000 to $74,999	26	97	50	39	10	222
$75,000 to $99,999	17	160	26	6	0	210
$100,000 to $124,999	12	42	11	2	6	73
$125,000 to $149,999	13	30	10	2	3	57
$150,000 to $199,999	1	15	1	0	3	20
$200,000 & Over	10	32	1	0	2	44
Total	1,197	1,546	481	185	107	3,516

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	220	42	18	57	5	342
$10,000 to $19,999	484	201	124	7	3	819
$20,000 to $29,999	187	340	71	16	12	625
$30,000 to $39,999	74	266	107	36	15	498
$40,000 to $49,999	89	185	49	19	2	344
$50,000 to $59,999	54	248	54	4	51	411
$60,000 to $74,999	32	125	68	66	9	300
$75,000 to $99,999	17	153	33	6	1	210
$100,000 to $124,999	16	52	12	2	5	87
$125,000 to $149,999	16	28	8	2	4	58
$150,000 to $199,999	4	16	1	1	0	21
$200,000 & Over	4	26	1	0	1	33
Total	1,197	1,681	546	216	108	3,748

Source: Ribbon Demographics; ESRI; Urban Decision Group

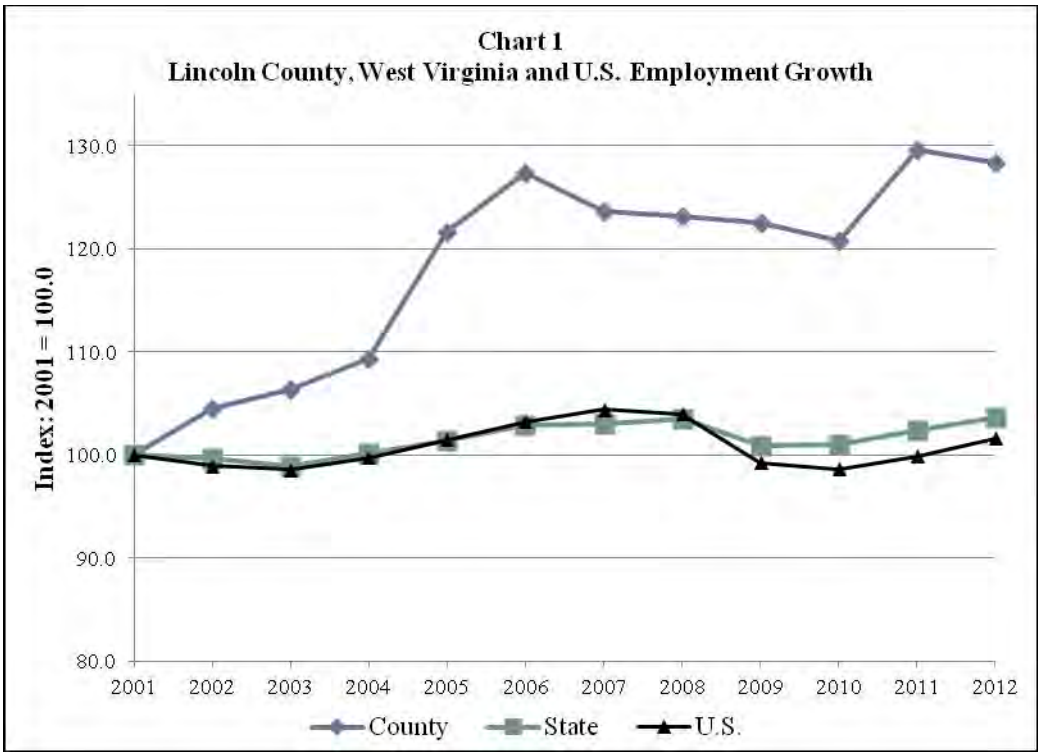
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	214	43	19	53	5	334
$10,000 to $19,999	476	173	113	7	1	770
$20,000 to $29,999	194	346	65	13	15	633
$30,000 to $39,999	89	277	118	36	17	537
$40,000 to $49,999	107	178	48	19	1	353
$50,000 to $59,999	52	238	47	7	51	395
$60,000 to $74,999	62	170	82	114	11	438
$75,000 to $99,999	28	194	41	9	1	273
$100,000 to $124,999	19	78	22	3	5	127
$125,000 to $149,999	30	37	10	5	1	83
$150,000 to $199,999	7	34	4	2	0	47
$200,000 & Over	12	23	2	1	2	41
Total	1,291	1,790	570	270	110	4,030

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Lincoln County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Lincoln County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Lincoln County, State and U.S. Employment, 2001-2012						
	Lincoln County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,536		686		129,636	
2002	2,649	4.5%	683	-0.4%	128,234	-1.1%
2003	2,696	1.8%	678	-0.8%	127,796	-0.3%
2004	2,772	2.8%	687	1.3%	129,278	1.2%
2005	3,084	11.3%	695	1.2%	131,572	1.8%
2006	3,229	4.7%	705	1.4%	133,834	1.7%
2007	3,134	-2.9%	706	0.1%	135,366	1.1%
2008	3,124	-0.3%	710	0.5%	134,806	-0.4%
2009	3,107	-0.5%	692	-2.5%	128,608	-4.6%
2010	3,064	-1.4%	692	0.1%	127,820	-0.6%
2011	3,287	7.3%	702	1.4%	129,411	1.2%
2012	3,256	-0.9%	711	1.2%	131,696	1.8%
Change						
2001-12	720	28.4%	25	3.6%	2,061	1.6%
2001-03	160	6.3%	-8	-1.1%	-1,840	-1.4%
2003-07	438	16.2%	28	4.2%	7,570	5.9%
2007-12	122	3.9%	4	0.6%	-3,670	-2.7%

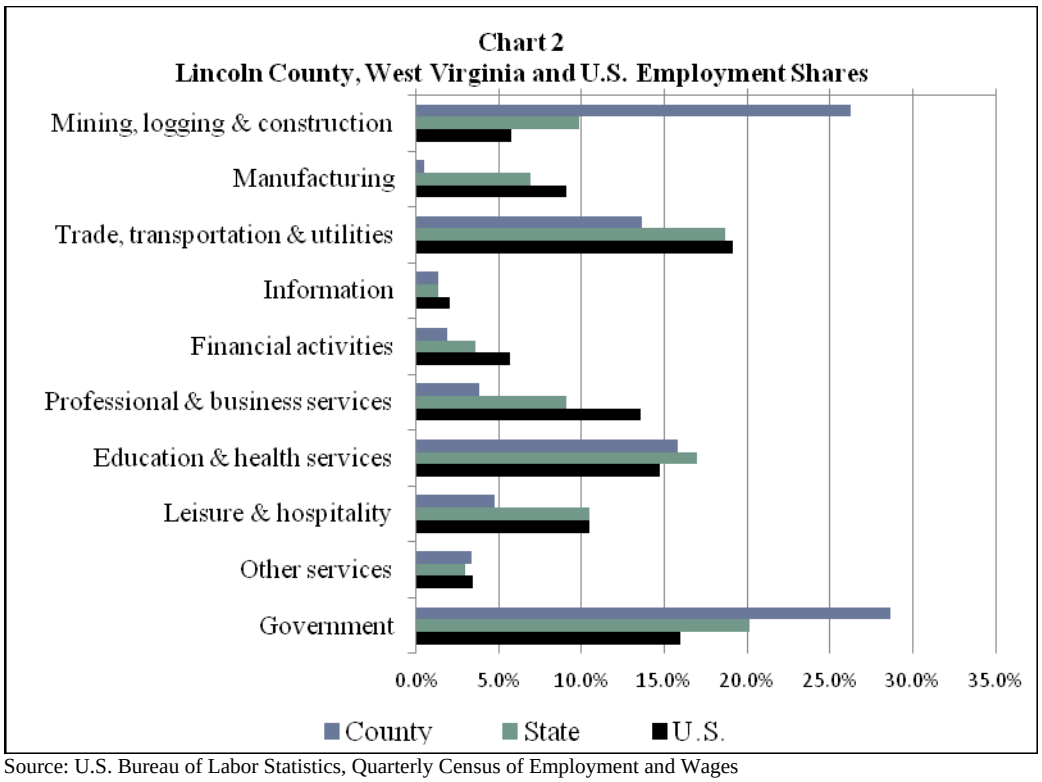
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Lincoln County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Lincoln County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	855	26.3%	266.3	456.6
Manufacturing	15	0.5%	6.7	5.1
Trade, Transportation and Utilities	444	13.6%	73.1	71.2
Information	44	1.4%	100.4	66.5
Financial Activities	61	1.9%	52.3	32.9
Professional and Business Services	125	3.8%	42.3	28.3
Educational and Health Services	515	15.8%	93.4	107.3
Leisure and Hospitality	154	4.7%	45.3	45.3
Other Services	110	3.4%	113.7	97.8
Total Private Sector	**2,323**	**71.3%**	**89.3**	**84.9**
Total Government	**933**	**28.7%**	**142.2**	**179.3**
Total Payroll Employment	**3,256**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

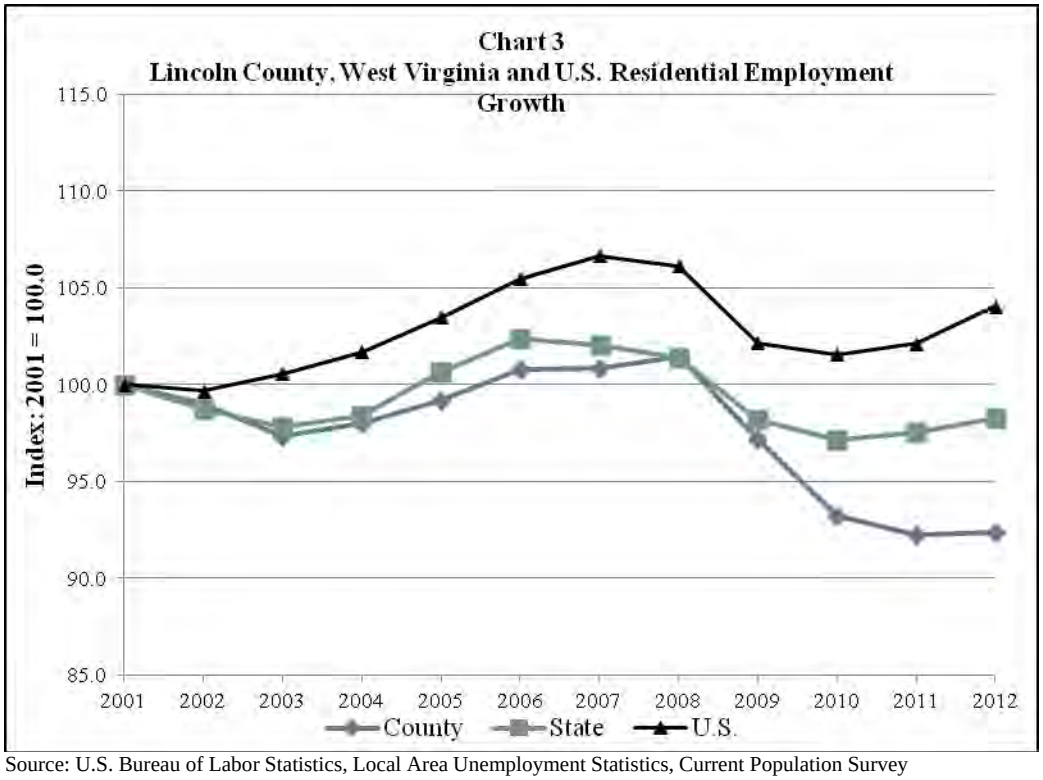


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Lincoln County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Lincoln County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Lincoln County; this one considers the number of Lincoln County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

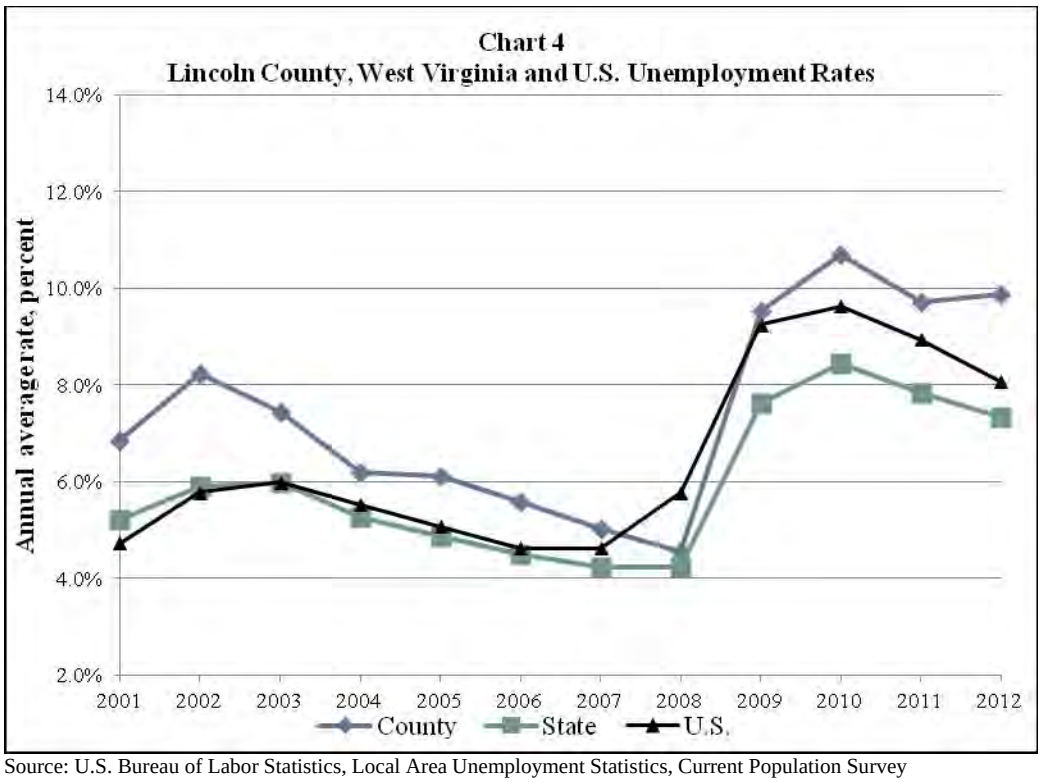
Table 3 Lincoln County, State and U.S. Residential Employment, 2001-2012						
	Lincoln County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	7,521		759		136,933	
2002	7,448	-1.0%	749	-1.3%	136,485	-0.3%
2003	7,319	-1.7%	742	-0.9%	137,736	0.9%
2004	7,370	0.7%	747	0.6%	139,252	1.1%
2005	7,462	1.2%	764	2.3%	141,730	1.8%
2006	7,580	1.6%	777	1.8%	144,427	1.9%
2007	7,587	0.1%	774	-0.4%	146,047	1.1%
2008	7,632	0.6%	769	-0.6%	145,362	-0.5%
2009	7,312	-4.2%	745	-3.2%	139,878	-3.8%
2010	7,014	-4.1%	737	-1.1%	139,064	-0.6%
2011	6,937	-1.1%	740	0.4%	139,869	0.6%
2012	6,950	0.2%	746	0.8%	142,469	1.9%
Change						
2001-12	-571	-7.6%	-13	-1.7%	5,536	4.0%
2001-03	-202	-2.7%	-16	-2.2%	803	0.6%
2003-07	268	3.7%	32	4.3%	8,311	6.0%
2007-10	-573	-7.6%	-37	-4.8%	-6,983	-4.8%
2010-12	-64	-0.9%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Lincoln County, state and U.S. unemployment rates over the past decade. The table also shows the Lincoln County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Lincoln County Labor Force Statistics and Comparative Unemployment Rates						
	Lincoln County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Lincoln County	West Virginia	U.S.
2001	8,075	7,521	554	6.9%	5.2%	4.7%
2002	8,116	7,448	668	8.2%	5.9%	5.8%
2003	7,907	7,319	588	7.4%	6.0%	6.0%
2004	7,856	7,370	486	6.2%	5.3%	5.5%
2005	7,948	7,462	486	6.1%	4.9%	5.1%
2006	8,029	7,580	449	5.6%	4.5%	4.6%
2007	7,989	7,587	402	5.0%	4.2%	4.6%
2008	7,997	7,632	365	4.6%	4.2%	5.8%
2009	8,083	7,312	771	9.5%	7.6%	9.3%
2010	7,855	7,014	841	10.7%	8.4%	9.6%
2011	7,683	6,937	746	9.7%	7.8%	8.9%
2012	7,711	6,950	761	9.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Lincoln County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	7,683	6,937	746	9.7%
2012 January	7,576	6,853	723	9.5%
2012 February	7,651	6,848	803	10.5%
2012 March	7,603	6,854	749	9.9%
2012 April	7,701	6,943	758	9.8%
2012 May	7,814	6,981	833	10.7%
2012 June	7,923	7,082	841	10.6%
2012 July	7,893	7,082	811	10.3%
2012 August	7,730	6,965	765	9.9%
2012 September	7,721	7,008	713	9.2%
2012 October	7,673	6,977	696	9.1%
2012 November	7,589	6,925	664	8.7%
2012 December	7,657	6,886	771	10.1%
2012 Annual	7,711	6,950	761	9.9%
2013 January	7,617	6,779	838	11%
2013 February	7,627	6,803	824	10.8%
2013 March	7,538	6,817	721	9.6%
2013 April	7,635	6,974	661	8.7%
2013 May	7,612	7,020	592	7.8%
2013 June	7,739	7,085	654	8.5%
2013 July	7,700	7,065	635	8.2%
2013 August	7,578	6,999	579	7.6%
2013 September	7,507	6,994	513	6.8%
2013 October	7,422	6,905	517	7%
2013 November	7,370	6,879	491	6.7%
2013 December	7,337	6,780	557	7.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Lincoln County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Lincoln County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	792	11.6%	228.6	613.7
Construction	850	12.4%	174.3	182.3
Manufacturing	463	6.8%	78.0	62.7
Wholesale Trade	132	1.9%	84.7	65.7
Retail Trade	794	11.6%	93.1	100.5
Transportation and Utilities	330	4.8%	86.4	95.2
Information	65	0.9%	53.7	41.3
Financial Activities	145	2.1%	48.0	30.8
Professional and Business Services	440	6.4%	86.9	60.9
Educational and Health Services	1,628	23.7%	92.0	105.5
Leisure and Hospitality	594	8.7%	100.2	96.1
Other Services, Except Public Administration	269	3.9%	85.9	79.9
Public Administration	355	5.2%	82.1	105.4
Total Employment	**6,857**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Lincoln County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,371	20.0%	65.1	56.0
Service	1,522	22.2%	120.7	126.9
Sales and Office	1,406	20.5%	83.0	81.7
Natural Resources, Construction and Maintenance	1,543	22.5%	175.8	236.8
Production, Transportation and Material Moving	1,015	14.8%	110.4	121.3
Total Employment	**6,857**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Lincoln County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Lincoln County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Lincoln County.

Largest Employers in Lincoln County		
Employer	**Industry**	**Employment**
Federal, State & Local Government	Government	933
Lincoln County Board of Education	Education	540
Coal River Mining	Mining	350
Lincoln County Opportunity Company	Home Health Care	180
Stowers Trucking	Trucking	100-199
JAG Coal Services (former Lincoln Leasing Company)	Coal Services	50-99
Lincoln County Nursing & Rehabilitation	Nursing Care	65
Lincoln County Primary Care Center	Health Care	56
Little General Store	Fuel/Convenience	<50
Step by Step	Family Services	<50

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

The largest business and industry sectors of employment in Lincoln County are Mining, Logging and Construction, Government, and Educational and Health Services. Most of the larger employers and services are located in the town of Hamlin. The Lincoln Economic Development Authority is developing the 304-acre Lincoln North Business Park outside of Hamlin, which is home to an E-911 Center, Tri-River Transit's Regional Headquarters, and Performance Fiberglass. The EDA has been applying coal severance monies towards extending utilities and preparing sites to encourage business relocations to the area.

The county is located between the metropolitan areas of Charleston and Huntington. According to the West Virginia Department of Commerce, nearly 70% of residents commute outside of the county for employment.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for locations in Lincoln County during the past 24 months.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	6,949	79.1%
Renter-Occupied	1,834	20.9%
Total-Occupied Units*	8,783	88.8%
Vacant For Rent	140	12.7%
Vacant For-Sale Only	54	4.9%
Vacant Rented/Sold, Not Occ.	48	4.3%
Vacant Seasonal, Recreational	136	12.3%
All Other Vacant	726	65.8%
Total Vacant Units	1,104	11.2%
Total	9,887	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	6,949	79.1%	6,904	45	0.6%
Renter-Occupied	1,834	20.9%	1,819	15	0.8%
Total	8,783	100.0%	8,723	60	0.7%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	70	1.0%	10	0.6%
2000 to 2004	599	8.6%	60	3.3%
1990 to 1999	1,458	21.0%	384	20.9%
1980 to 1989	1,284	18.5%	407	22.2%
1970 to 1979	1,204	17.3%	332	18.1%
1960 to 1969	568	8.2%	132	7.2%
1940 to 1959	1,188	17.1%	270	14.7%
1939 or Earlier	578	8.3%	238	13.0%
Total	6,949	100.0%	1,834	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	4,678	67.3%	804	43.9%
1 Attached	20	0.3%	7	0.4%
2 to 4	4	0.1%	70	3.8%
5 to 9	0	0.0%	85	4.6%
10 to 19	0	0.0%	43	2.3%
20 to 49	0	0.0%	53	2.9%
50 or More	0	0.0%	12	0.7%
Mobile Home,	2,246	32.3%	751	40.9%
Boat, RV, Van, Etc.	0	0.0%	9	0.5%
Total	6,949	100.0%	1,834	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	6,949	100.0%
0.50 or Less Occupants Per Room	4,685	67.4%
0.51 to 1.00 Occupants Per Room	2,121	30.5%
1.01 to 1.50 Occupants Per Room	142	2.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,834	100.0%
0.50 or Less Occupants Per Room	1,115	60.8%
0.51 to 1.00 Occupants Per Room	650	35.4%
1.01 to 1.50 Occupants Per Room	24	1.3%
1.51 to 2.00 Occupants Per Room	45	2.4%
2.01 or More Occupants Per Room	0	0.0%
Total	8,783	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Lincoln County	31.1%
West Virginia	32.0%

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

Building Permit Data – Lincoln County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	42	24	31	31	28	21	13	4	21	12
Units in Single-Family Structures	42	24	31	31	28	21	13	4	21	12
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

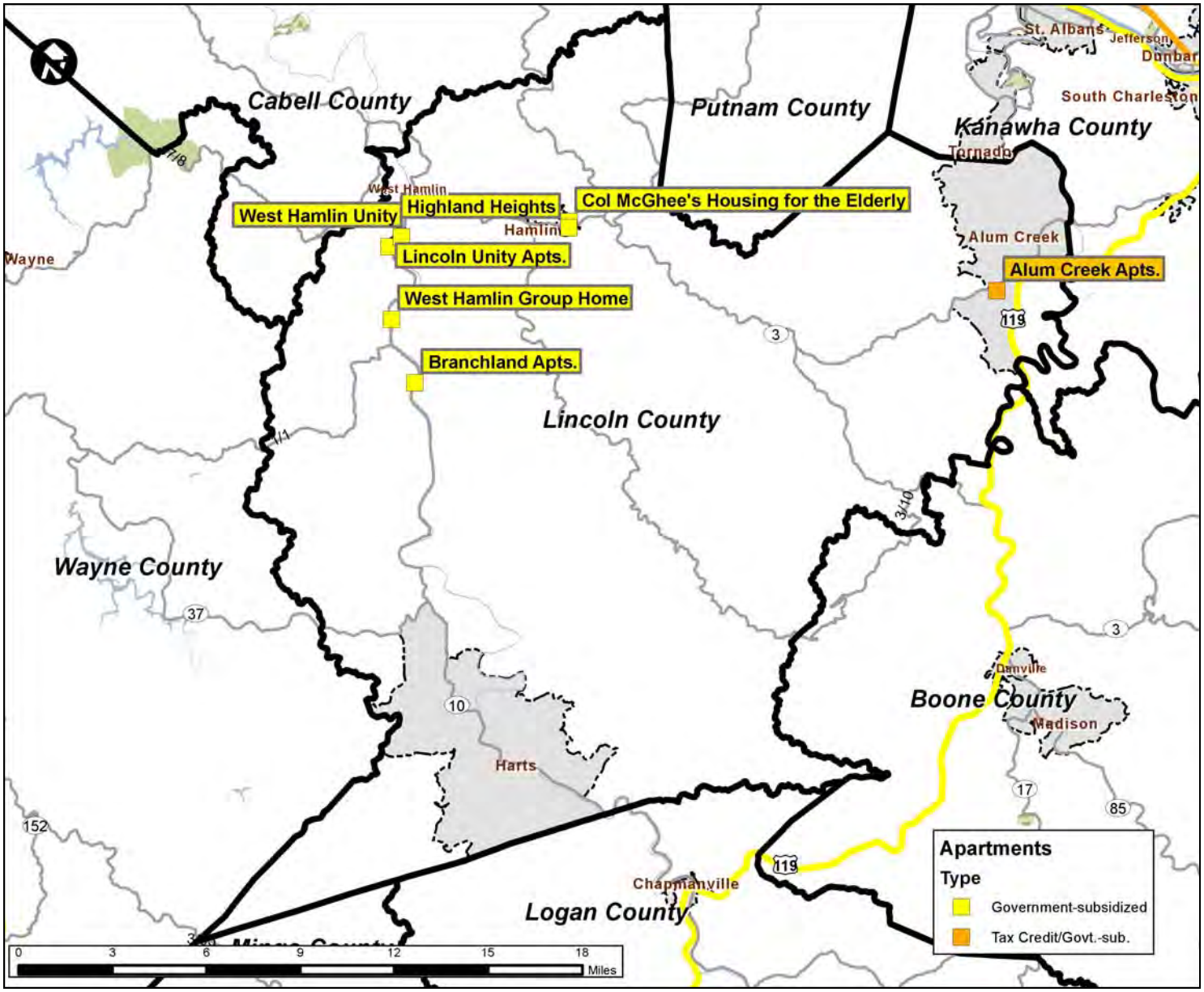
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Tax Credit/Government-Subsidized	1	28	0	100.0%
Government-Subsidized	6	102	13	87.3%
Total	7	130	13	90.0%

Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	12	42.9%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	16	57.1%	0	0.0%	Two-Bedroom
Total Tax Credit		**28**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	86	84.3%	13	15.1%	One-Bedroom
Two-Bedroom	1.0	8	7.8%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	8	7.8%	0	0.0%	Three-Bedroom
Total		**102**	**100.0%**	**13**	**12.7%**	-
Grand Total		**130**	**100.0%**	**13**	**10.0%**	-

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	14	0.0%
1980 to 1989	3	52	0.0%
1990 to 1999	1	49	26.5%
2000 to 2004	1	15	0.0%
2005 to 2009	0	0	-
2010 to 2013	0	0	-
2014*	0	0	-
Total	7	130	10.0%

*Through February

Distribution Of Units By Quality Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	5	96	13.5%
B-	1	28	0.0%
C	1	6	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	5	65	0	100.0%
Senior (Age 55+)	2	65	13	80.0%
Total	7	130	13	90.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	65	0	100.0%
40% - 60% AMHI (Tax Credit)	-	-	-
0-60% AMHI (All Affordable)	65	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	65	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	-	-	-
0 - 60% AMHI (All Affordable: 55+)	65	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
76 Palermo Rd.	Branchland	Mobile	$750	3	1	980
Childress Rd. and Bays Ln.	Alum Creek	SFH	$1,150	4	1.5	1,450

SFH – Single-family rental

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is currently one multifamily rental project in the initial, preliminary planning stages to be located in West Hamlin, West Virginia. Joe Leighton is considering proposing the development of 38 Low-Income Housing Tax Credit units in a mix of two- and three-bedroom apartments. Since this is in the very preliminary stages of planning and the developer has not yet applied for, or awarded Tax Credits, we have not included it in the potential "un-met demand" analysis.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $80,905. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $564, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$80,905
Mortgaged Value = 95% of Median Home Price	$76,860
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$413
Estimated Taxes & Insurance*	$103
Estimated Private Mortgage Insurance**	$48
Estimated Monthly Mortgage Payment	$564

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Lincoln County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	42	24	31	31	28	21	13	4	21	12

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	2	72	2.8%	2
Average Loan Amount	$92,823	$86,181	107.7%	$58,214
Average Age of Borrower	27	-	-	24
Average Gross Income of Borrower	$38,873	$59,444	65.4%	$40,866
Income to Loan Ratio	41.9%	69.0%	60.7%	70.2%

Source: West Virginia Housing Development Fund

Current For Sale Options-done for Lincoln County

According to current MLS real estate listings of for-sale properties, the following is a summary of the

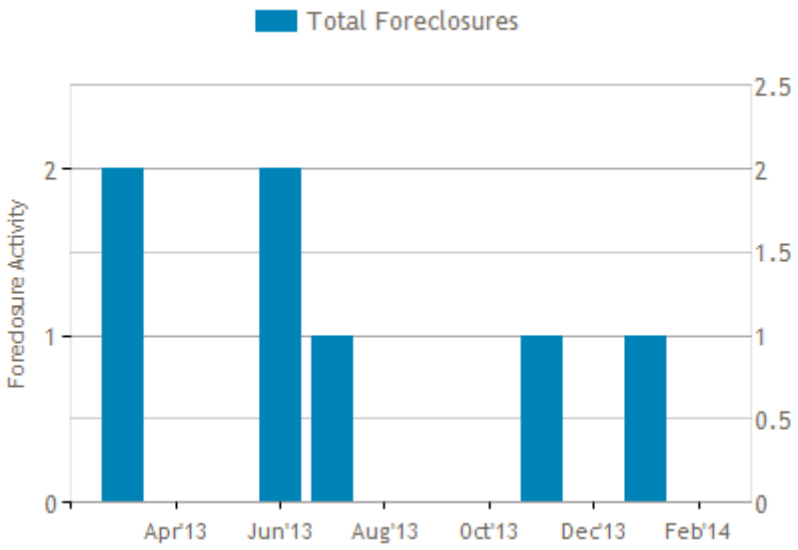
Total Current For-Sale Listings					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Listings	0	7	17	3	1
Median Listing Price	N/A	$222,900	$118,900	$99,999	$279,000
Median Square Footage	N/A	1,920	1,600	2,294	3,614
Median Price Per Square Foot	N/A	$116	$73	$44	$77
Median Year Built	N/A	2013	1997	1927	1999
Median Number of Bathrooms	N/A	2.5	1.5	2	2.5

Source: Zillow

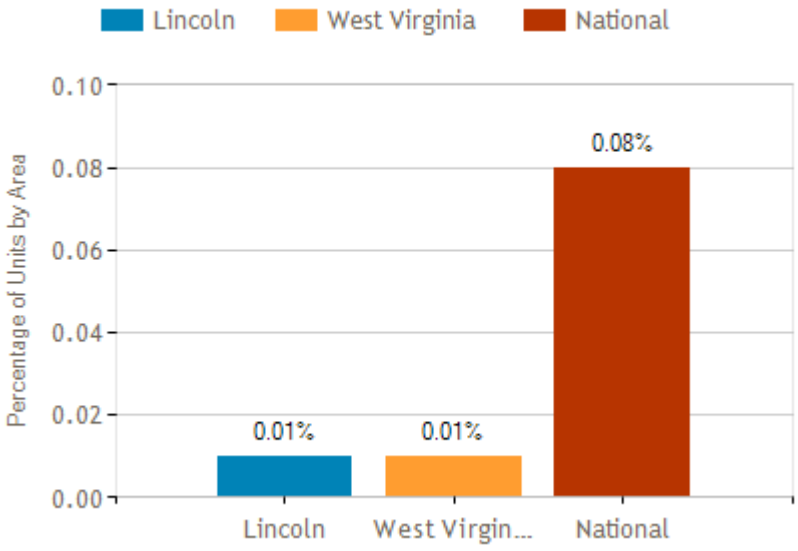
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Lincoln County, WV



Geographical Comparison – Lincoln County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	821	$0	$25,590	732	-10.8%
41% - 60% AMHI	$24,121	$36,180	161	$25,591	$38,390	153	-5.0%
61% - 100% AMHI	$36,181	$60,300	238	$38,391	$63,970	224	-5.9%
Over 100% AMHI	$60,301	No Limit	218	$63,971	No Limit	227	4.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	732	$0	$25,590	629	-14.1%
41% - 60% AMHI	$24,121	$36,180	455	$25,591	$38,390	425	-6.6%
61% - 100% AMHI	$36,181	$60,300	826	$38,391	$63,970	712	-13.8%
Over 100% AMHI	$60,301	No Limit	1,013	$63,971	No Limit	1,053	3.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	1,553	$0	$25,590	1,361	-12.4%
41% - 60% AMHI	$24,121	$36,180	616	$25,591	$38,390	578	-6.2%
61% - 100% AMHI	$36,181	$60,300	1,064	$38,391	$63,970	936	-12.0%
Over 100% AMHI	$60,301	No Limit	1,231	$63,971	No Limit	1,280	4.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	331	$0	$18,970	359	8.5%
41% - 60% AMHI	$17,881	$26,820	113	$18,971	$28,460	115	1.8%
61% - 100% AMHI	$26,821	$44,700	81	$28,461	$47,420	86	6.2%
Over 100% AMHI	$44,701	No Limit	118	$47,421	No Limit	149	26.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	987	$0	$18,970	1,024	3.7%
41% - 60% AMHI	$17,881	$26,820	599	$18,971	$28,460	615	2.7%
61% - 100% AMHI	$26,821	$44,700	859	$28,461	$47,420	896	4.3%
Over 100% AMHI	$44,701	No Limit	1,302	$47,421	No Limit	1,495	14.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	1,318	$0	$18,970	1,383	4.9%
41% - 60% AMHI	$17,881	$26,820	712	$18,971	$28,460	730	2.5%
61% - 100% AMHI	$26,821	$44,700	940	$28,461	$47,420	982	4.5%
Over 100% AMHI	$44,701	No Limit	1,420	$47,421	No Limit	1,644	15.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$30,150	909	$0	$31,990	811	-10.8%
Senior (Age 55+)	$0	$22,350	392	$0	$23,710	418	6.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(65 + 36 HCV) 101	0	(65 + 36 HCV*) 101
Number of Income-Eligible Family Renter Households	909	161	982
Existing Affordable Housing Penetration Rate – 2014	= 11.1%	N/A	= 10.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	65	0	65
Number of Income-Eligible Senior Renter Households	392	113	444
Penetration Rate – 2014	= 16.6%	N/A	= 14.6%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(65 + 36 HCV) 101	0	(65 + 36 HCV*) 101
Number of Income-Eligible Family Renter Households	811	153	885
Existing Affordable Housing Penetration Rate – 2019	= 12.5%	N/A	= 11.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	65	0	65
Number of Income-Eligible Senior Renter Households	418	115	474
Penetration Rate – 2019	= 15.6%	N/A	= 13.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	808	327	710	353
41%-60% AMHI (Tax Credit)	161	113	153	115

J. Overview and Interviews

The following summarize discussions with various local stakeholders regarding the perception of the current housing market in the Lincoln County.

Farris Burton, Jr., Mayor of West Hamlin, (304) 824-3055

Mayor Burton said a developer recently approached him about a new construction, 38-unit Tax Credit project being considered for a site behind the Rite Aid store in West Hamlin. Mayor Burton noted, however, he viewed the viability of the development with skepticism, saying it was his belief that finding a sufficient number of income-qualified families to occupy the property could be difficult. He commented further that he is in favor of progress and community growth, but is concerned that few households would relocate to West Hamlin from out of the area and doubted the adequacy of the local support base, pointing out it is unlikely that most households could afford the $400 to $600 per month rent the developer has proposed.

Tabitha Black, Administrative Coordinator, Lincoln County Economic Development, (304) 824-7878

Ms. Black said the county's economic activity has generally been stable for more than 10 years, and pointed out the rural county's tax revenue comes primarily from agriculture and small ancillary businesses. Black noted a "handful" of residents commute to Huntington for employment, and a few are employed in coal mines. Most county residents, she said, work minimum wage jobs or receive SSI benefits and are tenanted in manufactured homes, many of which, in her opinion, are unfit for habitation.

Bonnie Hawley, Apartment Manager, West Hamlin Unity and Lincoln Unity, Branchland, West Virginia, (304) 824-3717

Ms. Hawley manages apartment communities for low-income senior and disabled residents. In her opinion, the number of income-qualified area seniors willing to sell and move from their homes or the homes of family members to occupy a senior housing development is minimal. Hawley suggested, because of the area's depressed economy, the opportunity for success is greater for HUD Section 8 family development.

23. Logan County

A. General Description

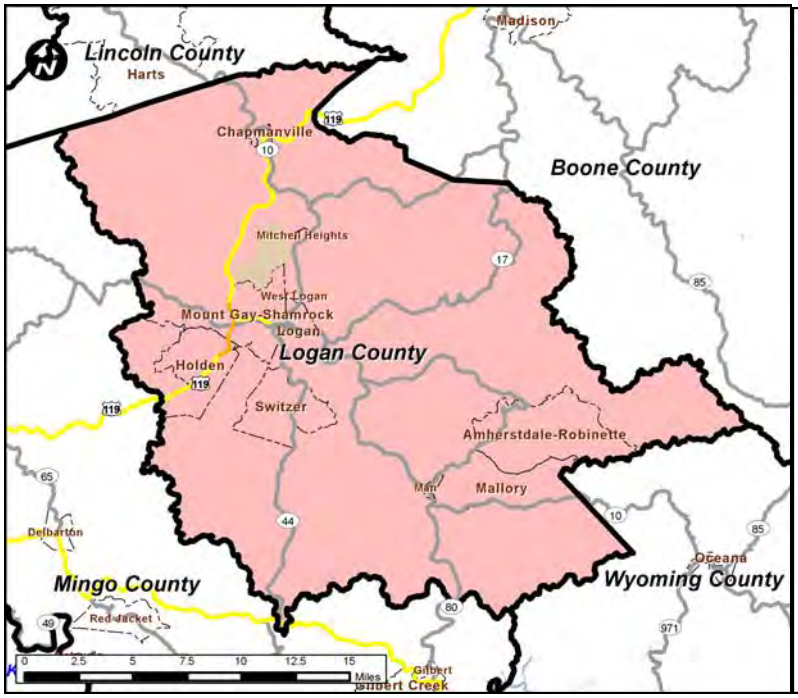
County Seat: Logan
County Size: 455.61 square miles

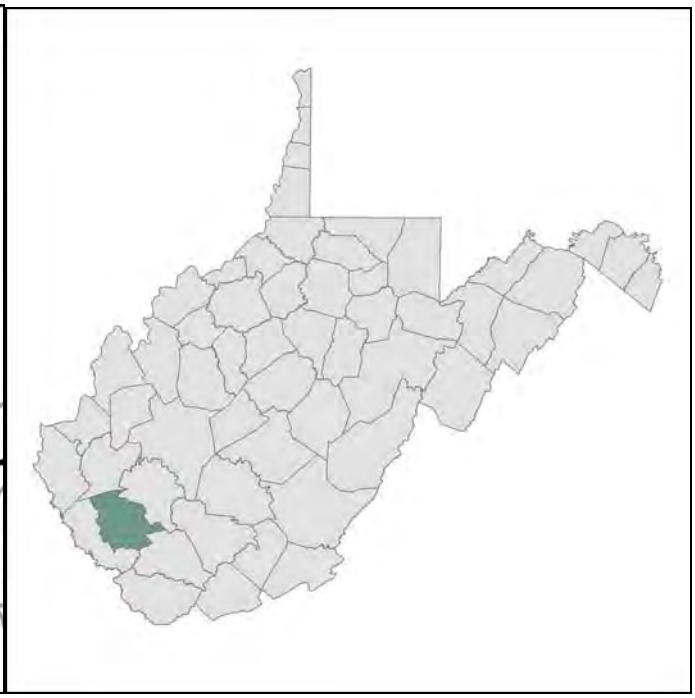
2000 (Census) Population: 37,710
2010 (Census) Population: 36,743
Population Change: -967 (-2.6%)

2000 (Census) Households: 14,880
2010 (Census) Households: 14,907
Household Change: +27 (0.2%)

2000 (Census) Median Household Income: $24,545
2010 (Estimate) Median Household Income: $35,143
Income Change: +$10,598 (43.2%)

2000 (Census) Median Home Value: $55,200
2010 (American Community Survey) Median Home Value: $79,700
Home Value Change: +$24,500 (44.4%)





B. Demographic Characteristics and Trends

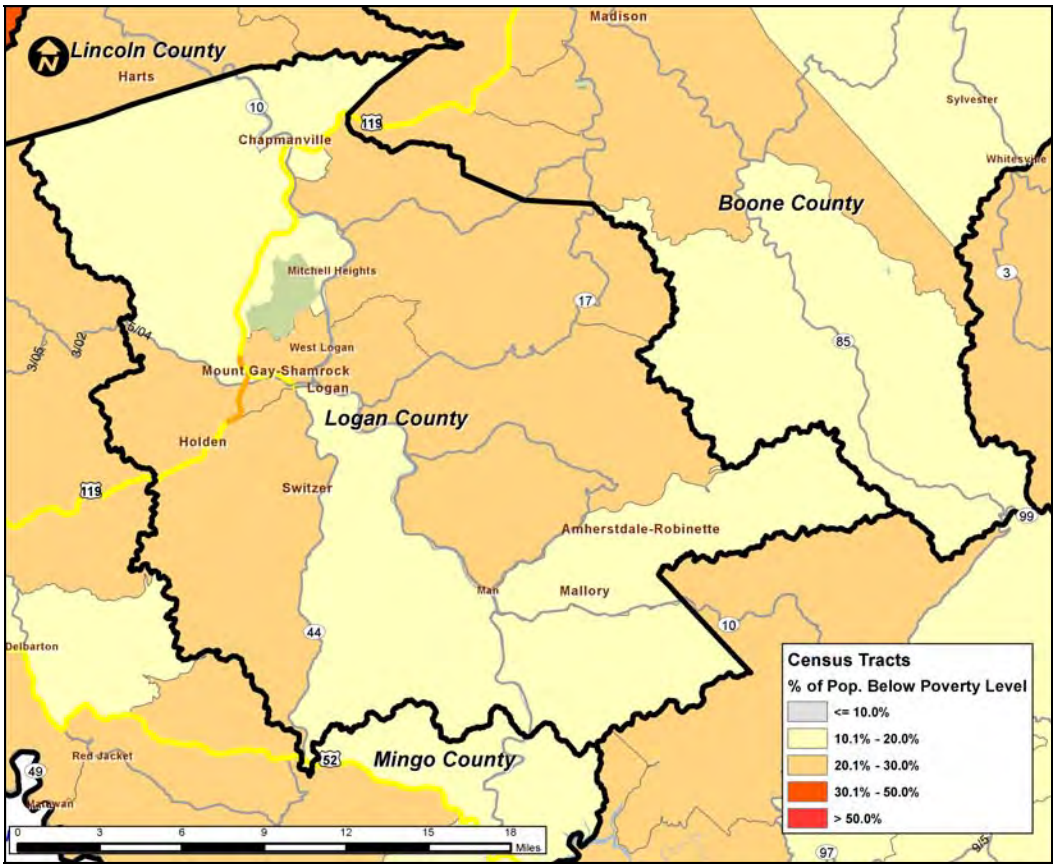
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Logan County	Population	37,710	36,743	37,134	37,045
	Population Change	-	-967	391	-89
	Percent Change	-	-2.6%	1.1%	-0.2%
County Seat: Logan	Population	1,630	1,779	1,853	1,903
	Population Change	-	149	74	50
	Percent Change	-	9.1%	4.2%	2.7%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	8,014	21.8%
Population not living in poverty	28,729	78.2%
Total	36,743	100.0%

Source: American Community Survey (ACS)

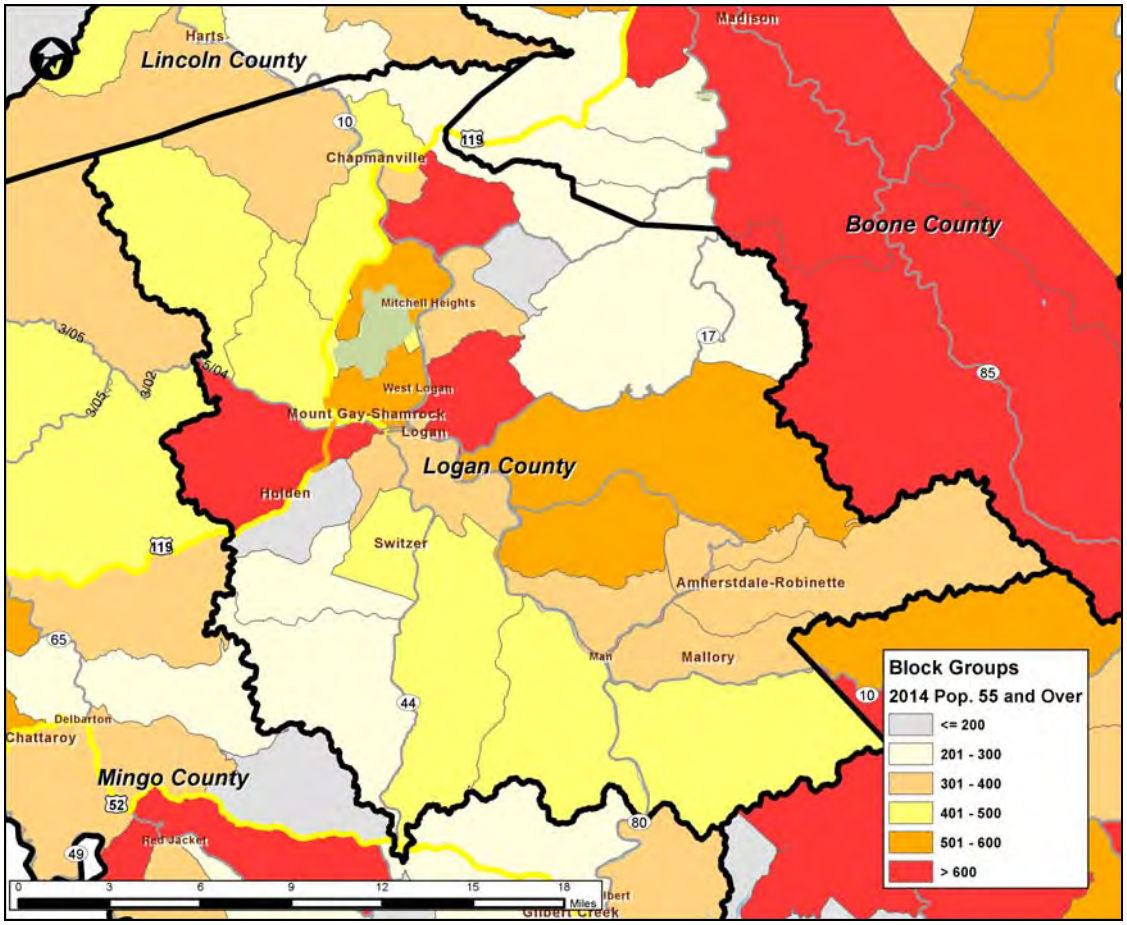


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	8,288	22.6%	7,908	21.3%	7,631	20.6%	-277	-3.5%
20 to 24	1,820	5.0%	1,859	5.0%	1,641	4.4%	-218	-11.7%
25 to 34	4,518	12.3%	4,312	11.6%	4,007	10.8%	-305	-7.1%
35 to 44	4,977	13.5%	5,082	13.7%	4,907	13.2%	-175	-3.4%
45 to 54	5,670	15.4%	5,261	14.2%	5,115	13.8%	-146	-2.8%
55 to 64	5,895	16.0%	6,298	17.0%	5,974	16.1%	-324	-5.1%
65 to 74	3,071	8.4%	3,887	10.5%	5,125	13.8%	1,238	31.9%
75 & Over	2,504	6.8%	2,528	6.8%	2,646	7.1%	118	4.7%
Total	36,743	100.0%	37,134	100.0%	37,045	100.0%	-89	-0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	35,475	96.5%
Black	788	2.1%
Indian	33	0.1%
Asian	101	0.3%
Pacific Islander	0	0.0%
Some Other Race	54	0.1%
Two or More Races	292	0.8%
Total	36,743	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	32,183	87.6%
Moved within Same County	3,091	8.4%
Different County Same State	841	2.3%
Moved from Different State	619	1.7%
Moved from Abroad	8	0.0%
Total	36,743	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

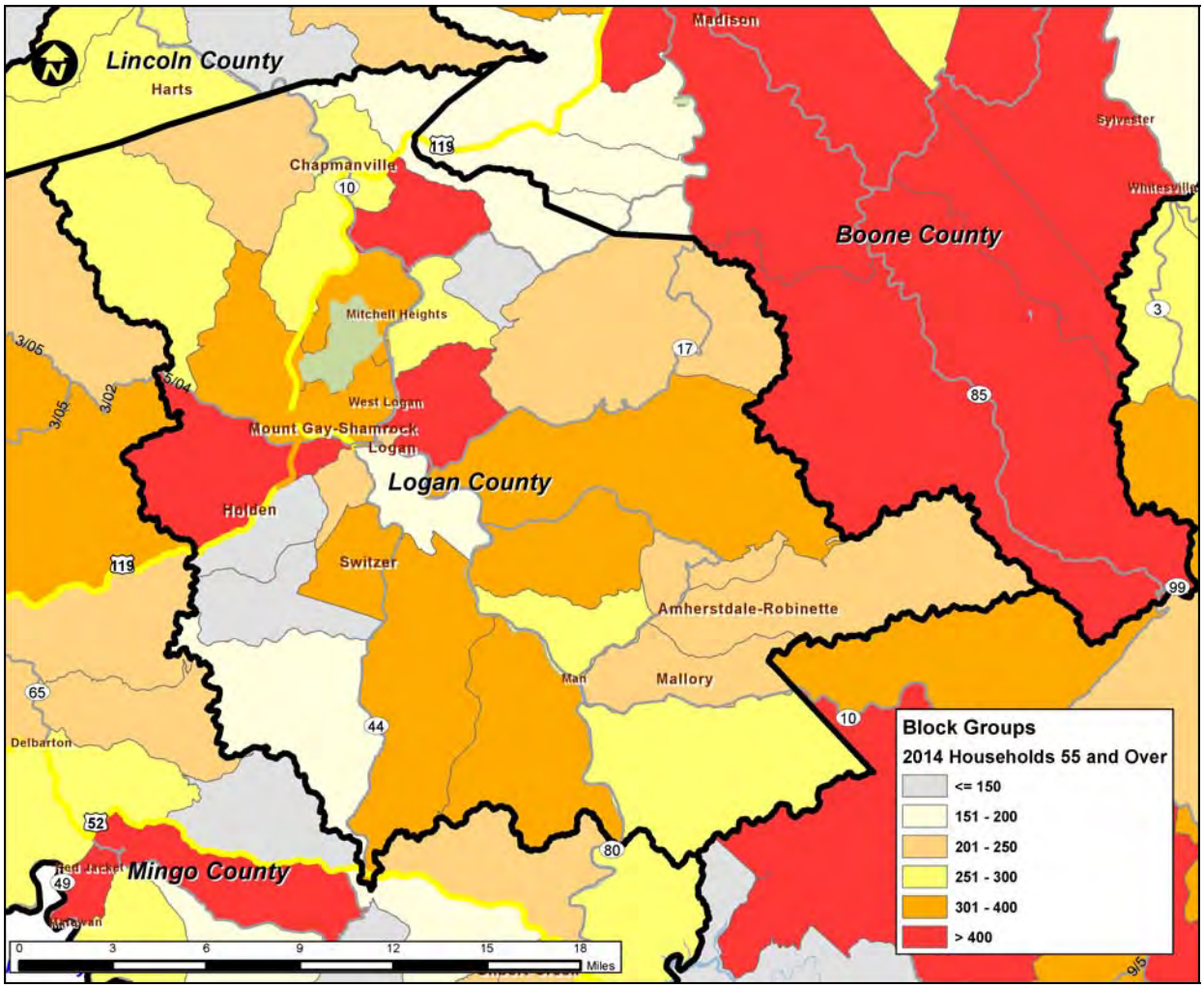
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Logan County	Households	14,880	14,907	15,153	15,179
	Household Change	-	27	246	26
	Percent Change	-	0.2%	1.7%	0.2%
	Household Size	2.53	2.46	2.42	2.41
County Seat: Logan	Households	750	808	840	861
	Household Change	-	58	32	21
	Percent Change	-	7.7%	4.0%	2.5%
	Household Size	2.2	2.2	2.21	2.21

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	436	2.9%	401	2.6%	351	2.3%	-50	-12.5%
25 to 34	1,758	11.8%	1,664	11.0%	1,515	10.0%	-149	-9.0%
35 to 44	2,400	16.1%	2,403	15.9%	2,262	14.9%	-141	-5.9%
45 to 54	2,970	19.9%	2,700	17.8%	2,553	16.8%	-147	-5.4%
55 to 64	3,456	23.2%	3,621	23.9%	3,346	22.0%	-275	-7.6%
65 to 74	2,070	13.9%	2,561	16.9%	3,302	21.8%	741	28.9%
75 to 84	1,382	9.3%	1,324	8.7%	1,298	8.6%	-26	-2.0%
85 & Over	435	2.9%	480	3.2%	553	3.6%	73	15.3%
Total	14,907	100.0%	15,154	100.0%	15,180	100.0%	26	0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



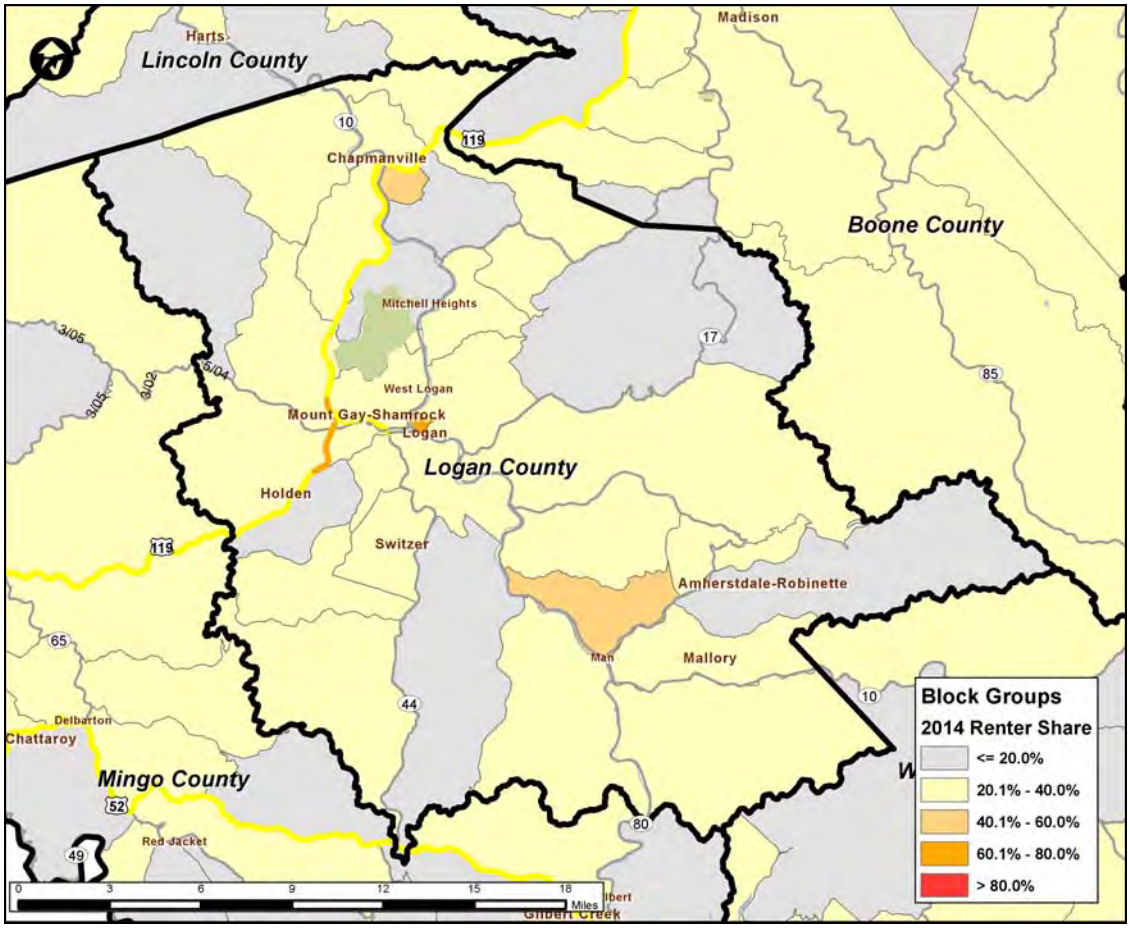
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	11,162	74.9%	10,999	72.6%	11,101	73.1%
Renter-Occupied	3,745	25.1%	4,154	27.4%	4,078	26.9%
Total	14,907	100.0%	15,153	100.0%	15,179	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	6,107	83.2%	6,623	82.9%	7,032	82.7%
Renter-Occupied	1,236	16.8%	1,363	17.1%	1,467	17.3%
Total	7,343	100.0%	7,987	100.0%	8,500	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,537	37.0%	1,528	37.5%	-8	-0.5%
2 Persons	1,188	28.6%	1,165	28.6%	-23	-2.0%
3 Persons	724	17.4%	707	17.3%	-17	-2.3%
4 Persons	456	11.0%	438	10.8%	-18	-3.9%
5 Persons+	249	6.0%	239	5.9%	-10	-4.0%
Total	4,154	100.0%	4,078	100.0%	-76	-1.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,530	23.0%	2,589	23.3%	59	2.3%
2 Persons	4,105	37.3%	4,140	37.3%	35	0.8%
3 Persons	2,152	19.6%	2,171	19.6%	19	0.9%
4 Persons	1,387	12.6%	1,382	12.4%	-5	-0.4%
5 Persons+	825	7.5%	820	7.4%	-5	-0.6%
Total	10,999	100.0%	11,101	100.0%	102	0.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	812	59.6%	856	58.3%	44	5.4%
2 Persons	386	28.3%	436	29.7%	50	13.0%
3 Persons	75	5.5%	86	5.8%	11	14.2%
4 Persons	41	3.0%	33	2.2%	-9	-21.1%
5 Persons+	49	3.6%	57	3.9%	8	16.7%
Total	1,363	100.0%	1,467	100.0%	104	7.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,207	33.3%	2,301	32.7%	94	4.3%
2 Persons	2,972	44.9%	3,154	44.9%	183	6.1%
3 Persons	1,024	15.5%	1,118	15.9%	94	9.2%
4 Persons	327	4.9%	366	5.2%	39	11.9%
5 Persons+	93	1.4%	93	1.3%	-1	-0.6%
Total	6,623	100.0%	7,032	100.0%	409	6.2%

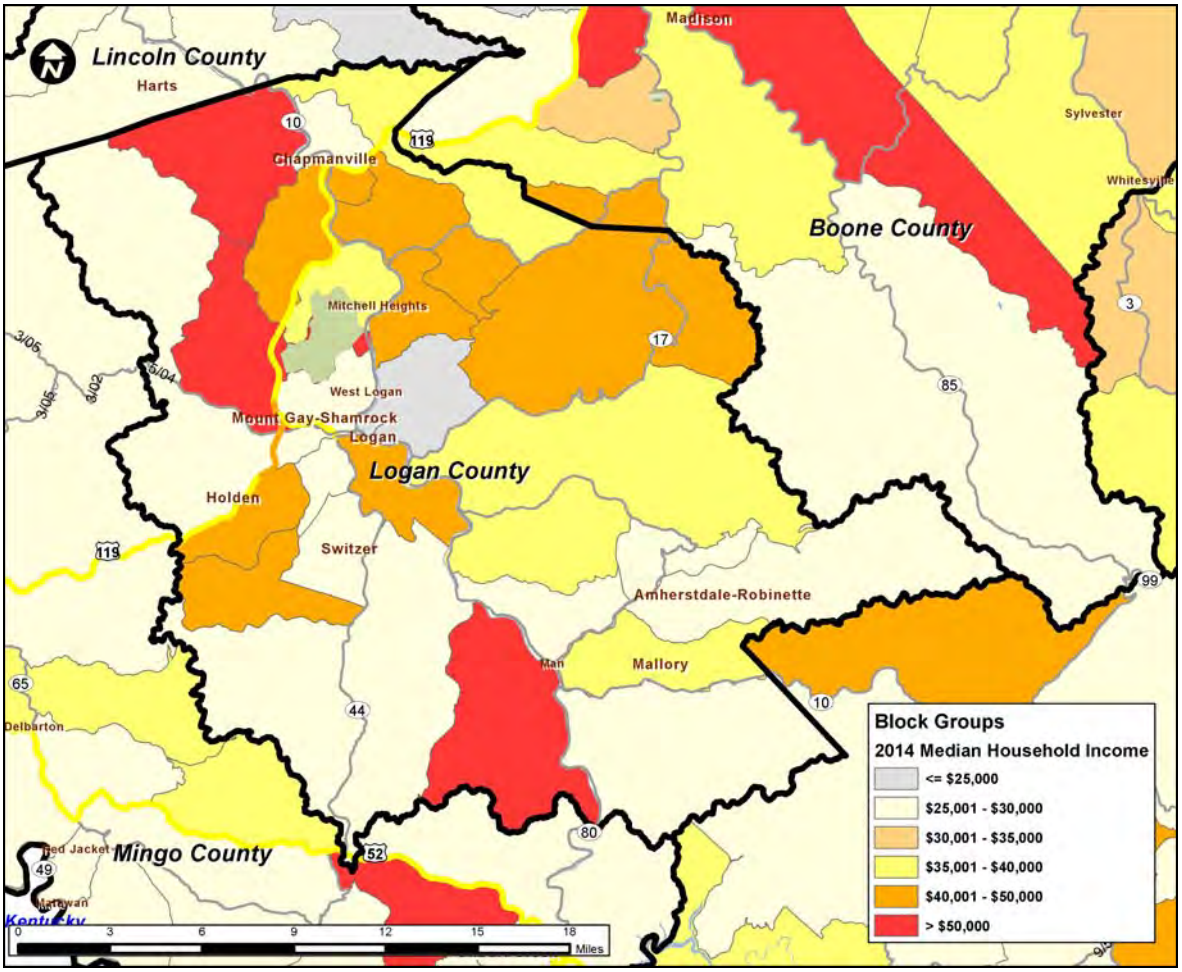
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,935	13.0%	1,894	12.5%	1,769	11.7%
$10,000 to $19,999	2,403	16.1%	2,386	15.7%	2,162	14.2%
$20,000 to $29,999	2,154	14.4%	2,202	14.5%	2,091	13.8%
$30,000 to $39,999	1,870	12.5%	1,937	12.8%	1,844	12.1%
$40,000 to $49,999	1,607	10.8%	1,639	10.8%	1,719	11.3%
$50,000 to $59,999	1,388	9.3%	1,363	9.0%	1,330	8.8%
$60,000 to $74,999	1,248	8.4%	1,184	7.8%	1,342	8.8%
$75,000 to $99,999	1,148	7.7%	1,268	8.4%	1,322	8.7%
$100,000 to $124,999	568	3.8%	613	4.0%	744	4.9%
$124,999 to $149,999	239	1.6%	312	2.1%	386	2.5%
$150,000 to $199,999	231	1.6%	237	1.6%	293	1.9%
$200,000+	116	0.8%	120	0.8%	176	1.2%
Total	14,907	100.0%	15,153	100.0%	15,179	100.0%
Median Income	$35,143		$35,655		$38,503	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



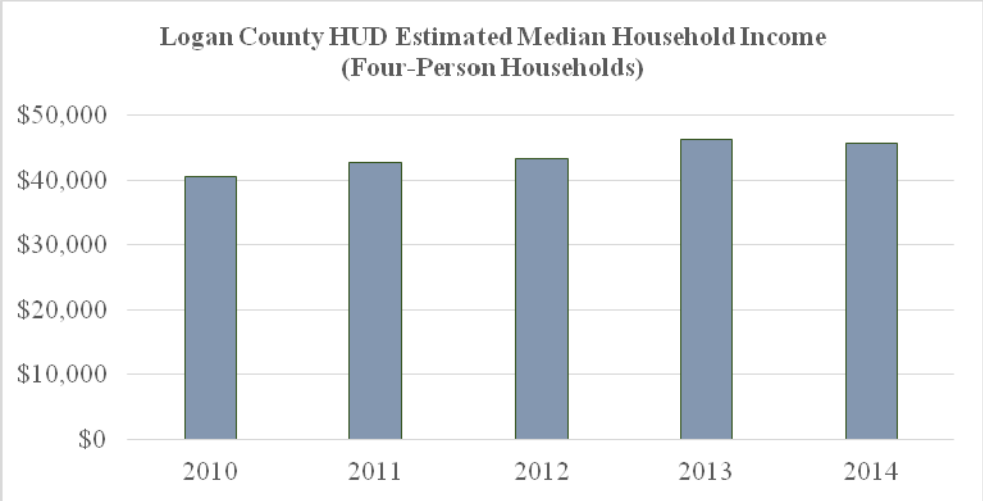
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	715	9.7%	777	9.7%	792	9.3%
$10,000 to $19,999	1,437	19.6%	1,441	18.0%	1,353	15.9%
$20,000 to $29,999	1,388	18.9%	1,424	17.8%	1,422	16.7%
$30,000 to $39,999	1,051	14.3%	1,143	14.3%	1,160	13.6%
$40,000 to $49,999	807	11.0%	918	11.5%	1,080	12.7%
$50,000 to $59,999	561	7.6%	640	8.0%	692	8.1%
$60,000 to $74,999	568	7.7%	590	7.4%	684	8.0%
$75,000 to $99,999	415	5.6%	541	6.8%	631	7.4%
$100,000 to $124,999	180	2.5%	231	2.9%	328	3.9%
$124,999 to $149,999	85	1.2%	115	1.4%	148	1.7%
$150,000 to $199,999	80	1.1%	99	1.2%	115	1.3%
$200,000+	56	0.8%	66	0.8%	96	1.1%
Total	7,343	100.0%	7,987	100.0%	8,500	100.0%
Median Income	$31,261		$33,075		$35,888	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$40,500	-
2011	$42,600	5.2%
2012	$43,200	1.4%
2013	$46,200	6.9%
2014	$45,700	-1.1%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	363	182	252	39	82	917
$10,000 to $19,999	368	243	123	107	16	858
$20,000 to $29,999	184	232	53	85	35	589
$30,000 to $39,999	173	171	91	19	20	475
$40,000 to $49,999	72	90	67	12	14	256
$50,000 to $59,999	40	85	25	38	7	195
$60,000 to $74,999	45	39	23	44	22	173
$75,000 to $99,999	80	13	14	55	18	181
$100,000 to $124,999	8	9	2	13	14	47
$125,000 to $149,999	11	4	2	5	1	23
$150,000 to $199,999	7	6	3	4	0	20
$200,000 & Over	7	2	0	2	0	11
Total	1,359	1,077	656	423	230	3,745

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	398	178	252	37	88	953
$10,000 to $19,999	424	274	135	108	12	954
$20,000 to $29,999	235	271	56	98	31	691
$30,000 to $39,999	189	189	122	19	22	541
$40,000 to $49,999	77	92	71	13	21	273
$50,000 to $59,999	46	78	34	47	7	212
$60,000 to $74,999	39	46	24	40	27	176
$75,000 to $99,999	88	27	21	63	22	220
$100,000 to $124,999	17	20	5	18	13	72
$125,000 to $149,999	11	3	2	8	5	30
$150,000 to $199,999	6	8	1	4	1	20
$200,000 & Over	7	3	0	0	0	11
Total	1,537	1,188	724	456	249	4,154

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	387	166	239	27	82	901
$10,000 to $19,999	406	251	123	104	17	900
$20,000 to $29,999	237	249	54	88	29	657
$30,000 to $39,999	180	194	124	16	20	534
$40,000 to $49,999	71	102	71	8	19	271
$50,000 to $59,999	41	61	27	47	5	181
$60,000 to $74,999	49	59	29	49	21	208
$75,000 to $99,999	87	36	24	63	24	234
$100,000 to $124,999	27	25	10	15	12	89
$125,000 to $149,999	27	3	4	15	4	53
$150,000 to $199,999	10	14	1	2	4	30
$200,000 & Over	8	5	1	3	1	18
Total	1,528	1,165	707	438	239	4,078

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	248	166	249	36	69	769
$10,000 to $19,999	78	153	119	75	14	439
$20,000 to $29,999	22	159	44	83	31	340
$30,000 to $39,999	101	80	73	18	17	290
$40,000 to $49,999	28	71	60	11	4	175
$50,000 to $59,999	20	80	19	38	3	159
$60,000 to $74,999	30	21	23	41	21	137
$75,000 to $99,999	69	4	8	54	16	151
$100,000 to $124,999	2	1	1	12	11	27
$125,000 to $149,999	7	2	0	4	1	13
$150,000 to $199,999	0	1	2	3	0	6
$200,000 & Over	3	0	0	1	0	3
Total	609	739	598	376	186	2,509

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	251	159	248	35	75	768
$10,000 to $19,999	119	169	131	84	11	514
$20,000 to $29,999	51	183	45	97	29	405
$30,000 to $39,999	128	101	96	19	20	363
$40,000 to $49,999	35	70	60	12	7	184
$50,000 to $59,999	25	73	26	44	3	172
$60,000 to $74,999	28	27	23	40	23	140
$75,000 to $99,999	74	11	14	61	19	179
$100,000 to $124,999	4	4	3	15	11	37
$125,000 to $149,999	6	1	1	8	2	19
$150,000 to $199,999	1	3	0	1	0	5
$200,000 & Over	3	0	0	0	0	4
Total	725	802	649	415	201	2,791

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	228	141	232	25	70	697
$10,000 to $19,999	102	146	124	83	13	467
$20,000 to $29,999	49	161	41	87	27	364
$30,000 to $39,999	118	91	96	15	15	335
$40,000 to $49,999	28	74	58	7	5	172
$50,000 to $59,999	18	58	18	46	1	142
$60,000 to $74,999	35	33	30	49	20	166
$75,000 to $99,999	73	13	14	62	18	182
$100,000 to $124,999	4	4	8	15	10	41
$125,000 to $149,999	14	0	0	14	1	29
$150,000 to $199,999	1	7	0	0	2	9
$200,000 & Over	3	0	1	3	0	7
Total	672	728	622	406	182	2,611

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	168	132	77	8	29	414
$10,000 to $19,999	15	253	111	117	64	559
$20,000 to $29,999	5	170	129	112	10	426
$30,000 to $39,999	81	186	54	91	117	529
$40,000 to $49,999	3	52	238	166	169	628
$50,000 to $59,999	32	323	132	104	77	668
$60,000 to $74,999	5	119	241	98	79	542
$75,000 to $99,999	44	108	156	228	45	582
$100,000 to $124,999	1	106	33	101	120	361
$125,000 to $149,999	1	10	68	44	18	142
$150,000 to $199,999	0	11	35	77	24	146
$200,000 & Over	0	13	13	15	17	57
Total	357	1,482	1,286	1,160	769	5,055

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	139	99	67	15	28	349
$10,000 to $19,999	18	156	101	102	54	431
$20,000 to $29,999	27	129	110	97	11	373
$30,000 to $39,999	53	149	48	72	108	431
$40,000 to $49,999	5	51	192	135	153	537
$50,000 to $59,999	28	235	105	105	78	551
$60,000 to $74,999	6	92	196	82	78	453
$75,000 to $99,999	45	92	143	217	51	548
$100,000 to $124,999	2	93	31	94	125	345
$125,000 to $149,999	2	16	86	55	18	178
$150,000 to $199,999	0	6	40	71	16	133
$200,000 & Over	0	14	10	14	13	50
Total	323	1,133	1,128	1,060	732	4,376

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	110	81	53	13	24	281
$10,000 to $19,999	26	111	76	87	41	341
$20,000 to $29,999	27	103	88	78	9	305
$30,000 to $39,999	41	113	34	57	104	349
$40,000 to $49,999	3	45	171	115	133	467
$50,000 to $59,999	25	209	89	97	75	497
$60,000 to $74,999	4	94	211	91	92	492
$75,000 to $99,999	47	83	130	196	54	509
$100,000 to $124,999	4	96	35	106	134	376
$125,000 to $149,999	0	21	103	61	25	209
$150,000 to $199,999	0	8	49	94	19	170
$200,000 & Over	0	22	15	21	16	74
Total	289	985	1,053	1,015	727	4,069

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	113	16	2	2	13	147
$10,000 to $19,999	289	90	5	32	2	419
$20,000 to $29,999	162	73	9	1	3	249
$30,000 to $39,999	72	91	17	1	3	185
$40,000 to $49,999	44	19	7	1	10	81
$50,000 to $59,999	20	5	7	0	5	36
$60,000 to $74,999	15	17	0	2	1	36
$75,000 to $99,999	12	9	6	1	2	30
$100,000 to $124,999	6	8	1	1	3	20
$125,000 to $149,999	5	2	2	1	0	10
$150,000 to $199,999	8	5	1	1	0	15
$200,000 & Over	5	2	0	1	0	8
Total	750	338	58	46	44	1,236

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	147	19	4	3	13	185
$10,000 to $19,999	305	105	4	25	1	440
$20,000 to $29,999	183	88	11	1	2	285
$30,000 to $39,999	61	88	26	0	2	178
$40,000 to $49,999	41	22	11	1	14	89
$50,000 to $59,999	21	5	8	4	3	41
$60,000 to $74,999	12	19	1	0	4	35
$75,000 to $99,999	14	16	7	2	3	41
$100,000 to $124,999	13	16	1	3	2	35
$125,000 to $149,999	5	2	1	0	3	12
$150,000 to $199,999	6	5	1	3	0	15
$200,000 & Over	4	2	0	0	0	7
Total	812	386	75	41	49	1,363

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	159	24	7	2	12	204
$10,000 to $19,999	304	105	1	21	4	435
$20,000 to $29,999	189	89	12	1	2	292
$30,000 to $39,999	62	103	28	1	5	199
$40,000 to $49,999	43	28	12	1	13	98
$50,000 to $59,999	22	3	8	2	4	39
$60,000 to $74,999	14	27	0	0	2	42
$75,000 to $99,999	13	22	10	1	6	52
$100,000 to $124,999	23	21	2	1	2	49
$125,000 to $149,999	13	3	4	1	3	24
$150,000 to $199,999	9	7	1	2	3	21
$200,000 & Over	5	5	0	0	1	11
Total	856	436	85	33	57	1,467

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	337	159	51	17	4	568
$10,000 to $19,999	655	221	94	19	29	1,018
$20,000 to $29,999	499	417	206	13	3	1,139
$30,000 to $39,999	239	436	137	47	7	866
$40,000 to $49,999	143	366	146	48	23	726
$50,000 to $59,999	123	309	50	42	1	526
$60,000 to $74,999	43	326	93	67	3	532
$75,000 to $99,999	81	232	61	10	1	385
$100,000 to $124,999	19	113	16	8	6	161
$125,000 to $149,999	8	43	14	8	1	74
$150,000 to $199,999	9	40	16	0	1	65
$200,000 & Over	4	26	13	0	4	48
Total	2,161	2,687	898	277	84	6,107

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	357	176	38	16	4	592
$10,000 to $19,999	614	234	103	22	29	1,001
$20,000 to $29,999	494	418	215	11	1	1,138
$30,000 to $39,999	255	484	155	55	16	966
$40,000 to $49,999	156	412	181	55	25	828
$50,000 to $59,999	127	359	65	48	1	600
$60,000 to $74,999	46	315	109	81	4	555
$75,000 to $99,999	95	313	77	13	2	500
$100,000 to $124,999	29	132	24	8	3	196
$125,000 to $149,999	10	56	21	15	2	103
$150,000 to $199,999	16	41	23	2	3	85
$200,000 & Over	7	32	14	3	2	59
Total	2,207	2,972	1,024	327	93	6,623

Source: Ribbon Demographics; ESRI; Urban Decision Group

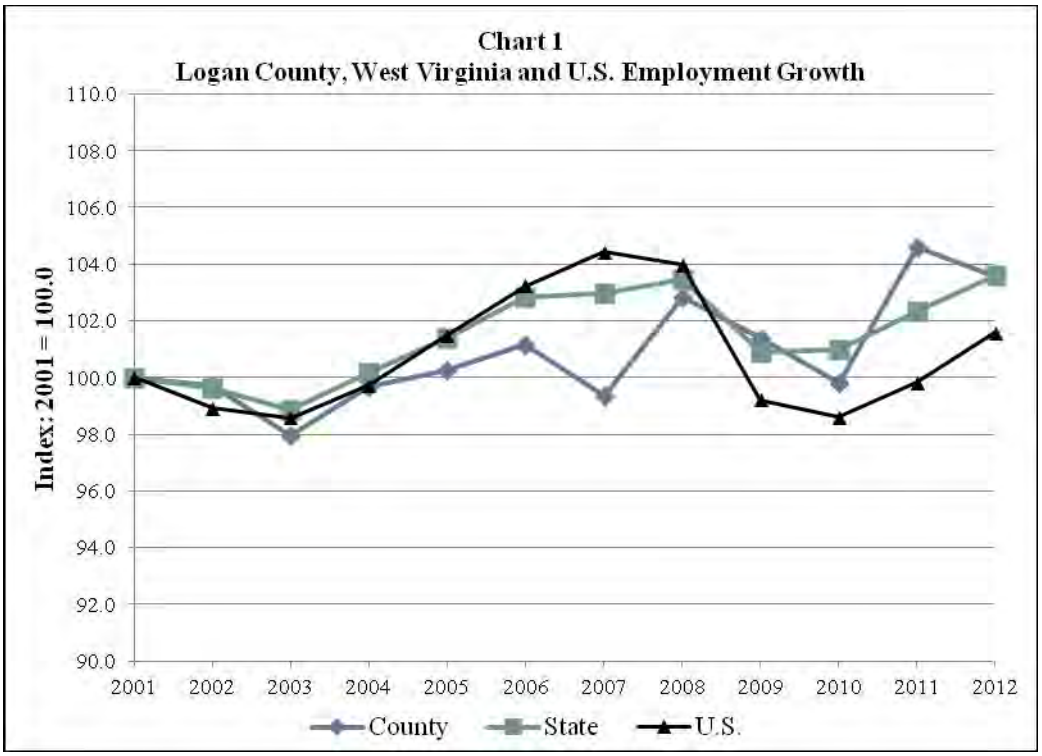
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	361	162	46	13	5	588
$10,000 to $19,999	564	210	98	19	29	920
$20,000 to $29,999	491	411	212	13	1	1,129
$30,000 to $39,999	270	470	151	54	15	961
$40,000 to $49,999	206	482	197	74	22	981
$50,000 to $59,999	139	379	83	51	1	652
$60,000 to $74,999	55	360	130	91	5	642
$75,000 to $99,999	116	358	90	14	1	578
$100,000 to $124,999	59	162	37	18	3	280
$125,000 to $149,999	12	68	26	17	1	124
$150,000 to $199,999	17	50	23	1	3	93
$200,000 & Over	11	41	24	3	5	84
Total	2,301	3,154	1,118	366	93	7,032

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Logan County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Logan County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Logan County, State and U.S. Employment, 2001-2012						
	Logan County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	11,456		686		129,636	
2002	11,426	-0.3%	683	-0.4%	128,234	-1.1%
2003	11,221	-1.8%	678	-0.8%	127,796	-0.3%
2004	11,421	1.8%	687	1.3%	129,278	1.2%
2005	11,488	0.6%	695	1.2%	131,572	1.8%
2006	11,591	0.9%	705	1.4%	133,834	1.7%
2007	11,381	-1.8%	706	0.1%	135,366	1.1%
2008	11,783	3.5%	710	0.5%	134,806	-0.4%
2009	11,615	-1.4%	692	-2.5%	128,608	-4.6%
2010	11,434	-1.6%	692	0.1%	127,820	-0.6%
2011	11,981	4.8%	702	1.4%	129,411	1.2%
2012	11,862	-1.0%	711	1.2%	131,696	1.8%
Change						
2001-12	406	3.5%	25	3.6%	2,061	1.6%
2001-03	-235	-2.1%	-8	-1.1%	-1,840	-1.4%
2003-07	160	1.4%	28	4.2%	7,570	5.9%
2007-12	481	4.2%	4	0.6%	-3,670	-2.7%

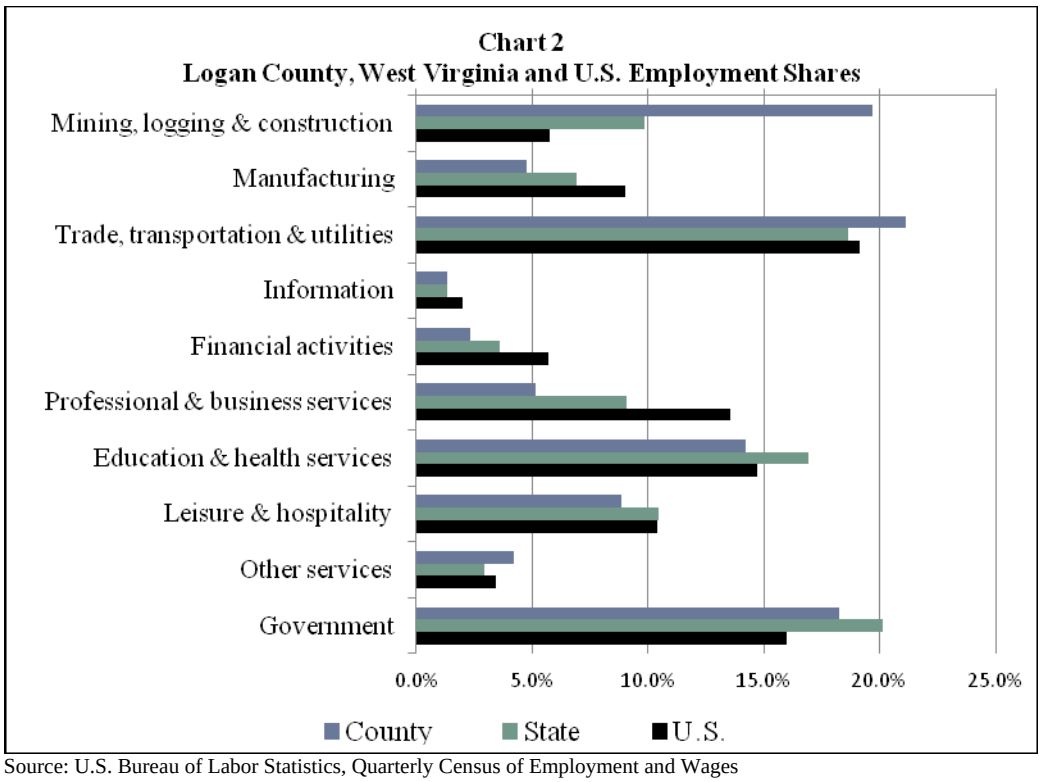
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Logan County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Logan County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	2,337	19.7%	199.8	342.5
Manufacturing	564	4.8%	68.9	52.6
Trade, Transportation and Utilities	2,504	21.1%	113.1	110.2
Information	156	1.3%	97.7	64.7
Financial Activities	278	2.3%	65.4	41.1
Professional and Business Services	614	5.2%	57.0	38.1
Educational and Health Services	1,688	14.2%	84.0	96.6
Leisure and Hospitality	1,051	8.9%	84.8	84.9
Other Services	502	4.2%	142.5	122.5
Total Private Sector	**9,698**	**81.8%**	**102.4**	**97.3**
Total Government	**2,164**	**18.2%**	**90.6**	**114.1**
Total Payroll Employment	**11,862**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

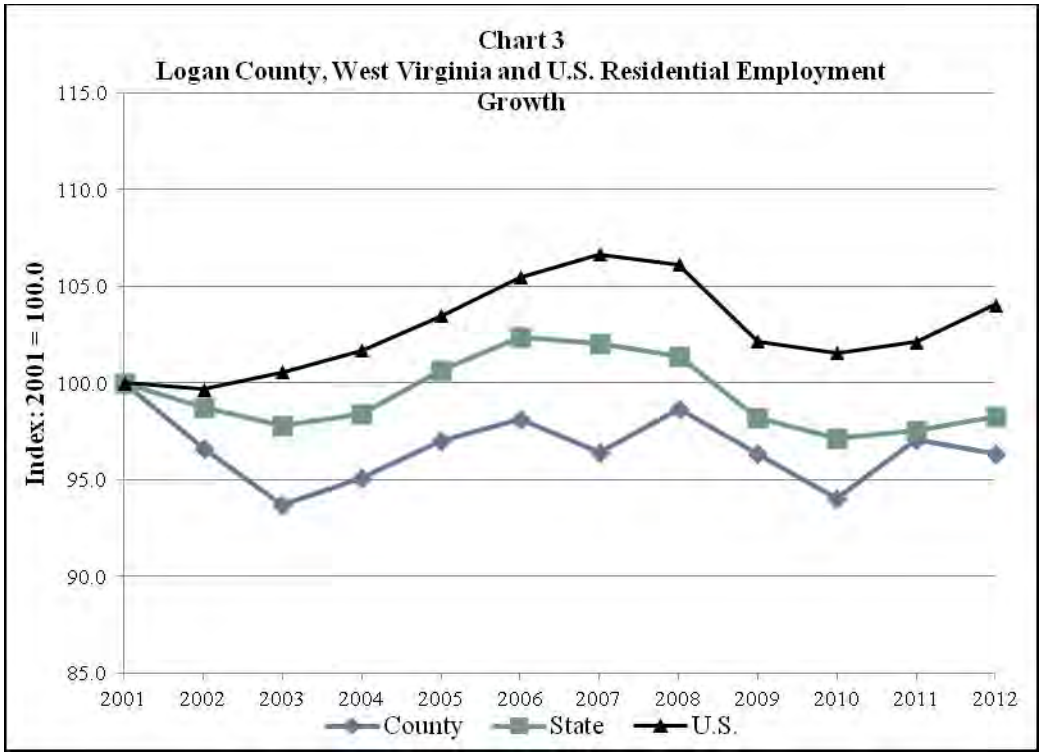


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Logan County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Logan County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Logan County; this one considers the number of Logan County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

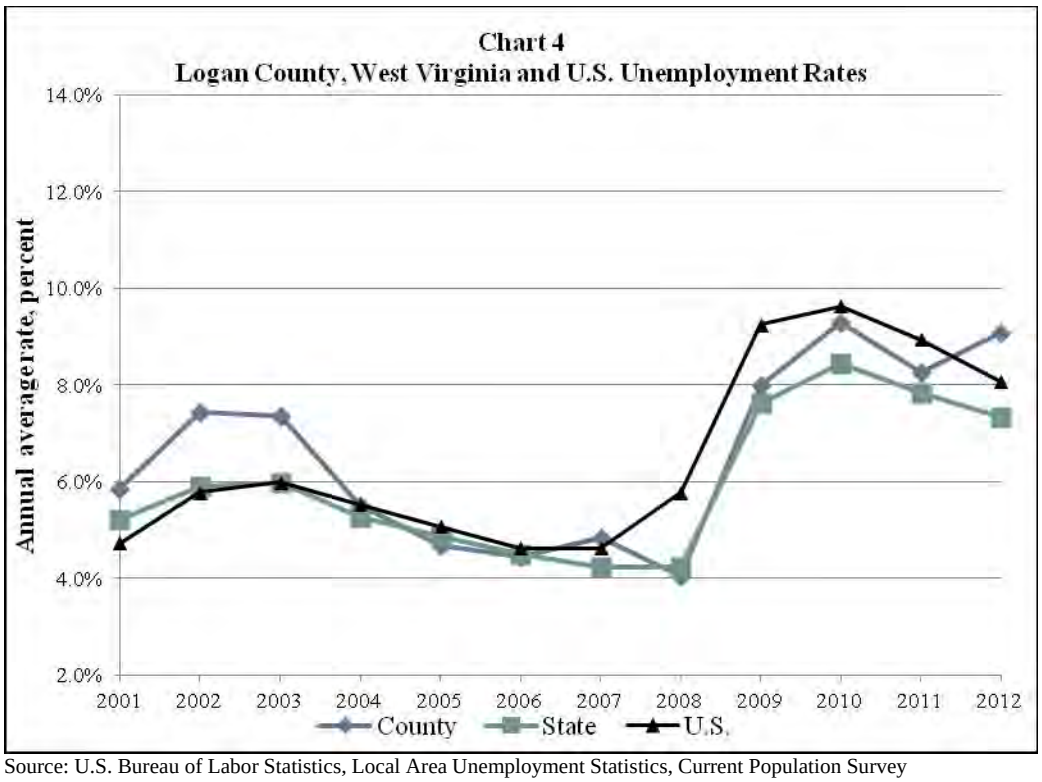
Table 3 Logan County, State and U.S. Residential Employment, 2001-2012						
	Logan County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	12,675		759		136,933	
2002	12,249	-3.4%	749	-1.3%	136,485	-0.3%
2003	11,874	-3.1%	742	-0.9%	137,736	0.9%
2004	12,055	1.5%	747	0.6%	139,252	1.1%
2005	12,293	2.0%	764	2.3%	141,730	1.8%
2006	12,438	1.2%	777	1.8%	144,427	1.9%
2007	12,219	-1.8%	774	-0.4%	146,047	1.1%
2008	12,506	2.3%	769	-0.6%	145,362	-0.5%
2009	12,209	-2.4%	745	-3.2%	139,878	-3.8%
2010	11,922	-2.4%	737	-1.1%	139,064	-0.6%
2011	12,303	3.2%	740	0.4%	139,869	0.6%
2012	12,215	-0.7%	746	0.8%	142,469	1.9%
Change						
2001-12	-460	-3.6%	-13	-1.7%	5,536	4.0%
2001-03	-801	-6.3%	-16	-2.2%	803	0.6%
2003-07	345	2.9%	32	4.3%	8,311	6.0%
2007-10	-297	-2.4%	-37	-4.8%	-6,983	-4.8%
2010-12	293	2.5%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Logan County, state and U.S. unemployment rates over the past decade. The table also shows the Logan County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Logan County Labor Force Statistics and Comparative Unemployment Rates						
	Logan County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Logan County	West Virginia	U.S.
2001	13,462	12,675	787	5.8%	5.2%	4.7%
2002	13,235	12,249	986	7.4%	5.9%	5.8%
2003	12,819	11,874	945	7.4%	6.0%	6.0%
2004	12,757	12,055	702	5.5%	5.3%	5.5%
2005	12,897	12,293	604	4.7%	4.9%	5.1%
2006	13,018	12,438	580	4.5%	4.5%	4.6%
2007	12,841	12,219	622	4.8%	4.2%	4.6%
2008	13,034	12,506	528	4.1%	4.2%	5.8%
2009	13,269	12,209	1,060	8.0%	7.6%	9.3%
2010	13,144	11,922	1,222	9.3%	8.4%	9.6%
2011	13,411	12,303	1,108	8.3%	7.8%	8.9%
2012	13,434	12,215	1,219	9.1%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Logan County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	13,411	12,303	1,108	8.3%
2012 January	13,245	12,218	1,027	7.8%
2012 February	13,377	12,255	1,122	8.4%
2012 March	13,327	12,275	1,052	7.9%
2012 April	13,445	12,298	1,147	8.5%
2012 May	13,544	12,313	1,231	9.1%
2012 June	13,830	12,524	1,306	9.4%
2012 July	13,624	12,301	1,323	9.7%
2012 August	13,351	12,017	1,334	10%
2012 September	13,368	12,101	1,267	9.5%
2012 October	13,389	12,140	1,249	9.3%
2012 November	13,356	12,096	1,260	9.4%
2012 December	13,343	12,036	1,307	9.8%
2012 Annual	13,434	12,215	1,219	9.1%
2013 January	13,325	11,965	1,360	10.2%
2013 February	13,307	11,982	1,325	10%
2013 March	13,070	11,880	1,190	9.1%
2013 April	13,226	12,068	1,158	8.8%
2013 May	13,117	12,070	1,047	8%
2013 June	13,244	12,125	1,119	8.4%
2013 July	13,123	12,014	1,109	8.5%
2013 August	12,999	11,883	1,116	8.6%
2013 September	12,895	11,880	1,015	7.9%
2013 October	12,867	11,791	1,076	8.4%
2013 November	12,718	11,732	986	7.8%
2013 December	12,843	11,746	1,097	8.5%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Logan County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Logan County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,900	15.8%	313.6	841.8
Construction	518	4.3%	60.7	63.5
Manufacturing	505	4.2%	48.6	39.1
Wholesale Trade	405	3.4%	148.7	115.2
Retail Trade	1,638	13.7%	109.8	118.6
Transportation and Utilities	496	4.1%	74.3	81.8
Information	158	1.3%	74.6	57.4
Financial Activities	310	2.6%	58.6	37.6
Professional and Business Services	746	6.2%	84.2	59.0
Educational and Health Services	3,221	26.9%	104.1	119.3
Leisure and Hospitality	833	6.9%	80.4	77.1
Other Services, Except Public Administration	610	5.1%	111.4	103.6
Public Administration	652	5.4%	86.2	110.7
Total Employment	**11,992**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Logan County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	3,238	27.0%	87.9	75.6
Service	1,931	16.1%	87.5	92.0
Sales and Office	3,130	26.1%	105.7	104.0
Natural Resources, Construction and Maintenance	2,207	18.4%	143.8	193.7
Production, Transportation and Material Moving	1,487	12.4%	92.5	101.6
Total Employment	**11,992**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Logan County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Logan County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Logan County.

Largest Employers in Logan County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	2,163
Logan County Board of Education	Education	950
Logan General Hospital	Health Care	500+
Cliffs Logan County Coal	Mining	200-499
Walmart	Retail	200-499
Aracoma Coal Company	Mining	200-499
Apogee Coal Company	Mining	200-499
Lowe's Home Center	Retail	100-199
Southern West Virginia Community College	Education	100-199
Trinity Healthcare Services	Nursing Care	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Other large coal mining companies operating in Logan County include Spartan Mining, Mingo-Logan Coal and Highland Mining Company. Logan County is a small rural community with an economy largely based on coal mining. Employment in the mining industry has declined dramatically since the late 1970s and early 1980s, with workforce reductions continuing due to the continuing thermal-coal market conditions and an abundance of less expensive natural gas. The city of Logan is the county seat and location of most of the larger employers in the area. Local facilities include schools, churches, recreational facilities, hospital, modern hotel, restaurants along with local and big-box retail stores.

The West Virginia Department of Commerce has received several Worker Adjustment and Retraining Notifications (WARN) for Logan County during the past 24 months, all related to the decline in the coal industry:

Business	Notice Date	Layoff or Closure	Jobs Lost
Apogee Coal Company/Patriot Coal	9/2013-1/2014	Layoff	274
KY Fuel Corp	7/2012	Layoff	17
Alpha Natural Resources	6/2012	Closure	95
		Total	**386**

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	11,162	74.9%
Renter-Occupied	3,745	25.1%
Total-Occupied Units*	14,907	89.0%
Vacant For Rent	401	21.8%
Vacant For-Sale Only	165	9.0%
Vacant Rented/Sold, Not Occ.	88	4.8%
Vacant Seasonal, Recreational	140	7.6%
All Other Vacant	1,042	56.8%
Total Vacant Units	1,836	11.0%
Total	16,743	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	11,162	74.9%	11,101	61	0.6%
Renter-Occupied	3,745	25.1%	3,729	16	0.4%
Total	14,907	100.0%	14,830	77	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	280	2.5%	64	1.7%
2000 to 2004	426	3.8%	103	2.7%
1990 to 1999	1,744	15.6%	599	16.0%
1980 to 1989	1,519	13.6%	784	20.9%
1970 to 1979	2,268	20.3%	652	17.4%
1960 to 1969	809	7.2%	199	5.3%
1940 to 1959	2,346	21.0%	618	16.5%
1939 or Earlier	1,770	15.9%	727	19.4%
Total	11,162	100.0%	3,745	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	8,639	77.4%	1,703	45.5%
1 Attached	65	0.6%	120	3.2%
2 to 4	63	0.6%	275	7.3%
5 to 9	19	0.2%	575	15.3%
10 to 19	28	0.3%	167	4.5%
20 to 49	3	0.0%	5	0.1%
50 or More	0	0.0%	50	1.3%
Mobile Home,	2,345	21.0%	850	22.7%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	11,162	100.0%	3,745	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	11,162	100.0%
0.50 or Less Occupants Per Room	8,632	77.3%
0.51 to 1.00 Occupants Per Room	2,459	22.0%
1.01 to 1.50 Occupants Per Room	71	0.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	3,745	100.0%
0.50 or Less Occupants Per Room	2,221	59.3%
0.51 to 1.00 Occupants Per Room	1,321	35.3%
1.01 to 1.50 Occupants Per Room	203	5.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	14,907	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Logan County	21.4%
West Virginia	32.0%

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

Building Permit Data – Logan County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	9	1	0	4	2	8	13	13	4	0
Units in Single-Family Structures	4	1	0	4	2	3	3	13	4	0
Units in All Multi-Family Structures	5	0	0	0	0	5	10	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	5	0	0	0	0	5	10	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

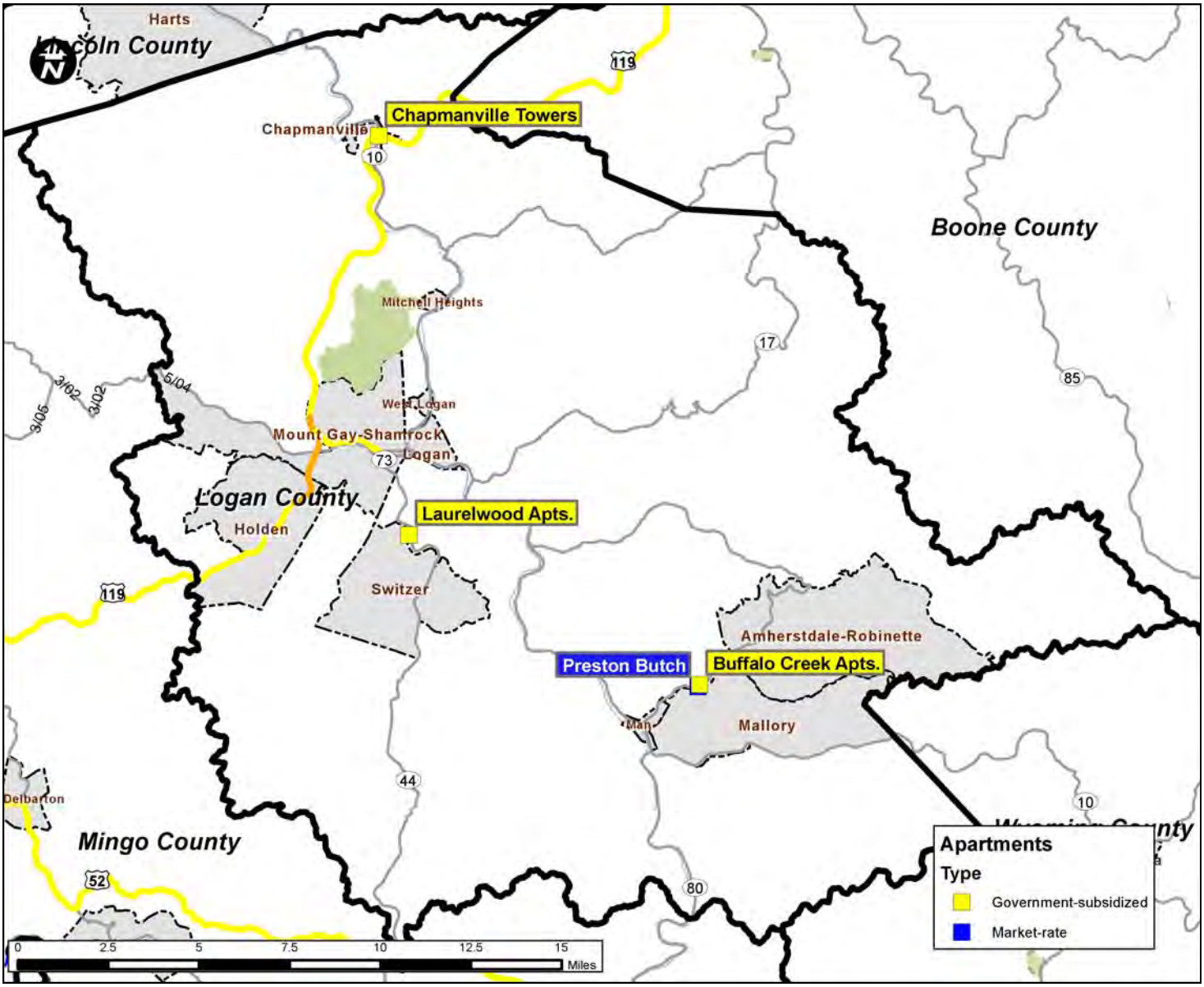
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	1	10	0	100.0%
Government-Subsidized	3	222	0	100.0%
Total	4	232	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	6	60.0%	0	0.0%	$619
Two-Bedroom	1.0	4	40.0%	0	0.0%	$770
Total Market Rate		**10**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	156	70.3%	0	0.0%	N/A
Two-Bedroom	1.0	48	21.6%	0	0.0%	N/A
Three-Bedroom	1.0	10	4.5%	0	0.0%	N/A
Three-Bedroom	1.5	8	3.6%	0	0.0%	N/A
Total		**222**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**232**	**100.0%**	**0**	**0.0%**	**N/A**

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	10	0.0%
1970 to 1979	1	90	0.0%
1980 to 1989	2	132	0.0%
1990 to 1999	0	0	-
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	4	232	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	10	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	44	0.0%
B-	1	88	0.0%
C	1	90	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	3	144	0	100.0%
Senior (Age 55+)	1	88	0	100.0%
Total	4	232	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	134	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	134	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	88	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	88	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Logan County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $95,123. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $663, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$95,123
Mortgaged Value = 95% of Median Home Price	$90,367
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$485
Estimated Taxes & Insurance*	$121
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$663

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Logan County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	4	1	0	4	2	3	3	13	4	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	2	171	1.2%	0
Average Loan Amount	$71,815	$100,018	71.8%	-
Average Age of Borrower	25	-	-	-
Average Gross Income of Borrower	$28,519	$67,883	42.0%	-
Income to Loan Ratio	39.7%	67.9%	58.5%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

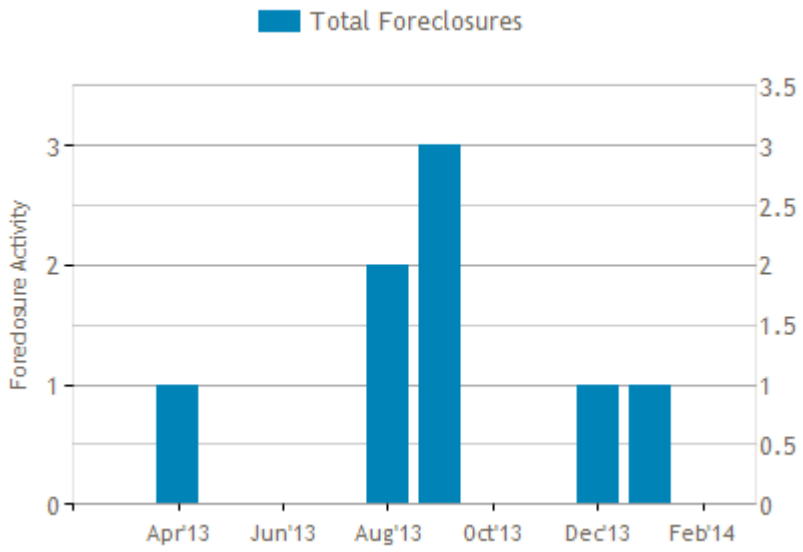
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	7	35	22	2	0
Median Listing Price	N/A	$99,000	$129,000	$135,950	$268,750	N/A
Median Square Footage	N/A	1,120	1,866	1,923	3,800	N/A
Median Price Per Square Foot	N/A	$88	$69	$71	$71	N/A
Median Year Built	N/A	1972	1986	1991	1999	N/A
Median Number of Bathrooms	N/A	2	2	2	3	N/A

Source: MLS

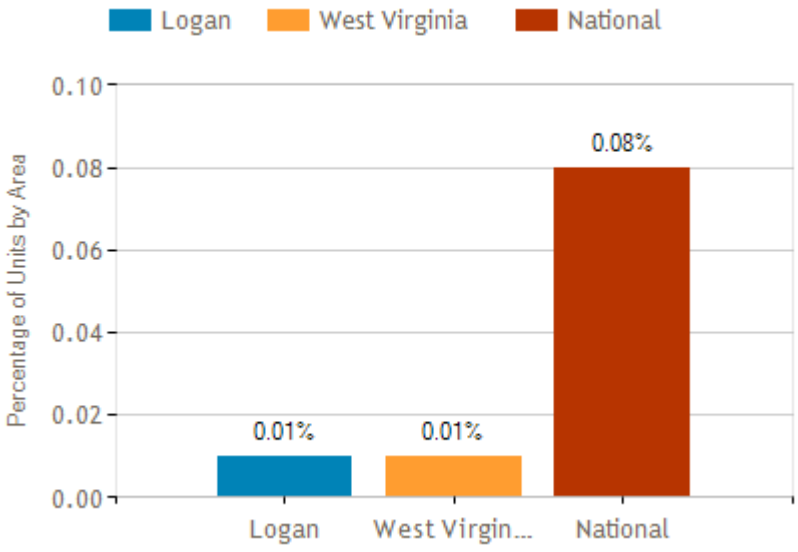
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Logan County, WV



Geographical Comparison – Logan County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,301	$0	$23,110	1,277	-1.8%
41% - 60% AMHI	$20,481	$30,720	412	$23,111	$34,670	407	-1.2%
61% - 100% AMHI	$30,721	$51,200	542	$34,671	$57,780	461	-14.9%
Over 100% AMHI	$51,201	No Limit	535	$57,781	No Limit	465	-13.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	798	$0	$23,110	717	-10.2%
41% - 60% AMHI	$20,481	$30,720	386	$23,111	$34,670	373	-3.4%
61% - 100% AMHI	$30,721	$51,200	1,002	$34,671	$57,780	1,039	3.7%
Over 100% AMHI	$51,201	No Limit	2,192	$57,781	No Limit	1,940	-11.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	2,099	$0	$23,110	1,994	-5.0%
41% - 60% AMHI	$20,481	$30,720	798	$23,111	$34,670	780	-2.3%
61% - 100% AMHI	$30,721	$51,200	1,544	$34,671	$57,780	1,500	-2.8%
Over 100% AMHI	$51,201	No Limit	2,727	$57,781	No Limit	2,405	-11.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	414	$0	$17,160	514	24.2%
41% - 60% AMHI	$15,201	$22,800	291	$17,161	$25,730	291	0.0%
61% - 100% AMHI	$22,801	$38,000	347	$25,731	$42,880	352	1.4%
Over 100% AMHI	$38,001	No Limit	310	$42,881	No Limit	308	-0.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,113	$0	$17,160	1,247	12.0%
41% - 60% AMHI	$15,201	$22,800	799	$17,161	$25,730	908	13.6%
61% - 100% AMHI	$22,801	$38,000	1,592	$25,731	$42,880	1,726	8.4%
Over 100% AMHI	$38,001	No Limit	3,119	$42,881	No Limit	3,151	1.0%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,527	$0	$17,160	1,761	15.3%
41% - 60% AMHI	$15,201	$22,800	1,090	$17,161	$25,730	1,199	10.0%
61% - 100% AMHI	$22,801	$38,000	1,939	$25,731	$42,880	2,078	7.2%
Over 100% AMHI	$38,001	No Limit	3,429	$42,881	No Limit	3,459	0.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	1,509	$0	$28,890	1,488	-1.4%
Senior (Age 55+)	$0	$19,000	581	$0	$21,440	679	16.9%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(134 + 20 HCV) 154	0	(134 + 20 HCV*) 154
Number of Income-Eligible Family Renter Households	1,509	412	1,713
Existing Affordable Housing Penetration Rate – 2014	= 10.2%	N/A	= 9.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	88	0	88
Number of Income-Eligible Senior Renter Households	581	291	705
Penetration Rate – 2014	= 15.1%	N/A	= 12.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(134 + 20 HCV) 154	0	(134 + 20 HCV*) 154
Number of Income-Eligible Family Renter Households	1,488	407	1,684
Existing Affordable Housing Penetration Rate – 2019	= 10.3%	N/A	= 9.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	88	0	88
Number of Income-Eligible Senior Renter Households	679	291	805
Penetration Rate – 2019	= 13.0%	N/A	= 10.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,355	493	1,334	591
41%-60% AMHI (Tax Credit)	412	291	407	291

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Rocky Adkins, Economic Director & Logan County Administrator, (304) 792-8626

Mr. Adkins is not aware of any planned or proposed multifamily rental projects in the county. He stated that development of privately owned, individual single-family homes occurs often, however, he is unsure of how many homes have been developed recently. According to Mr. Adkins, a need exists for more multifamily rental housing, including subsidized housing. The state of West Virginia has invested $200 million in infrastructure improvements into Logan County over the past couple years; these included mostly road and water and sewer improvements. No new businesses have opened recently in the area, and Logan County has suffered economically the past few years due to the stagnation of the coal industry. Mr. Adkins feels that no barriers to entry exist in the county and land is available for development. Mr. Adkins also mentioned an industrial park in Logan County that has infrastructure in place and is ready for new businesses to move in.

Rick Grimmet, Logan County Assessor, (304) 792-8520

Mr. Grimmet says that he is not aware of any planned housing development in the county at the moment. He says that safe, affordable housing is needed. Low-income residents tend to live in mobile homes that are often in dilapidated condition. Mr. Grimmett indicated that affordable multifamily housing would be a vast improvement for these residents.

Serafino Nolletti, Mayor of the City of Logan, West Virginia, (304) 752-4044

Mayor Nolletti stated the city of Logan has a need for more multifamily rental housing, especially subsidized housing. He said no multifamily rental housing or single-family housing is planned or proposed in the city. According to Mayor Nolletti, the economy in Logan has been stagnant the last few years. The only housing built recently has been privately owned single-family, detached houses. The state of West Virginia has invested several million dollars to improve the water and sewer infrastructure within the city. Fracking and oil activity has increased in the last few years; however, according to Mayor Nolletti, most residents of the city of Logan commute elsewhere to work. Mayor Nolletti feels that the city is ripe for development, as plenty of land is available with minimal barriers to entry.

24. Marion County

A. General Description

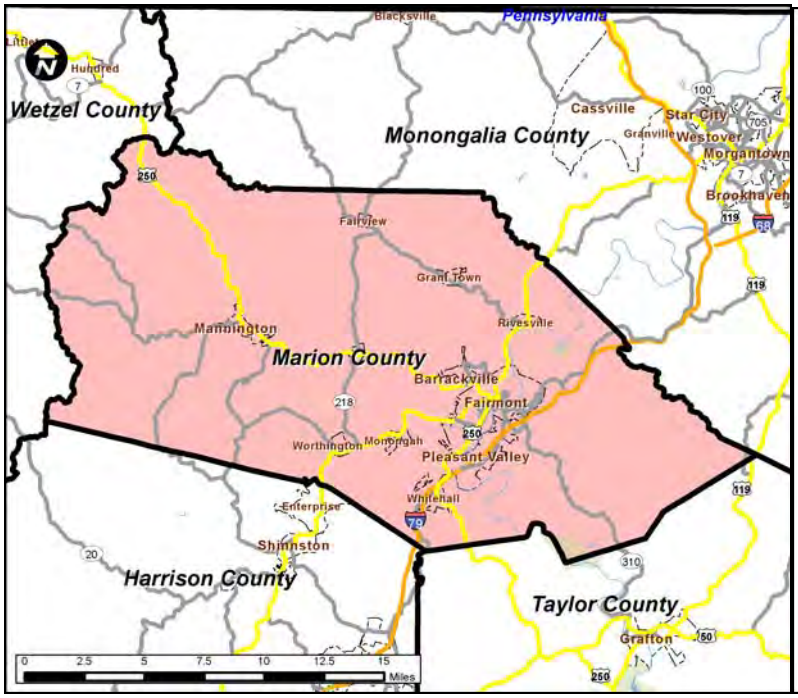
County Seat: Fairmont
County Size: 311.48 square miles

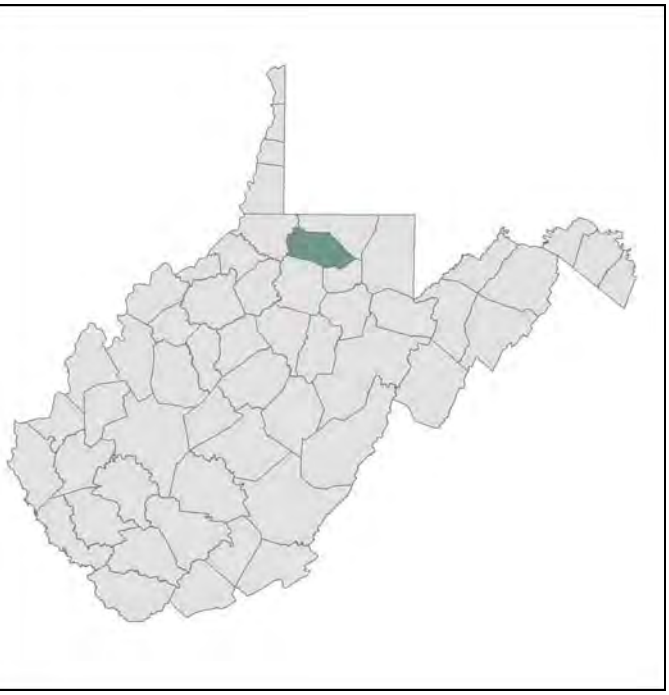
2000 (Census) Population: 56,598
2010 (Census) Population: 56,418
Population Change: -180 (-0.3%)

2000 (Census) Households: 23,652
2010 (Census) Households: 23,786
Household Change: +134 (0.6%)

2000 (Census) Median Household Income: $28,552
2010 (Estimate) Median Household Income: $38,733
Income Change: +$10,181 (35.7%)

2000 (Census) Median Home Value: $60,400
2010 (American Community Survey) Median Home Value: $87,500
Home Value Change: +$27,100 (44.9%)





B. Demographic Characteristics and Trends

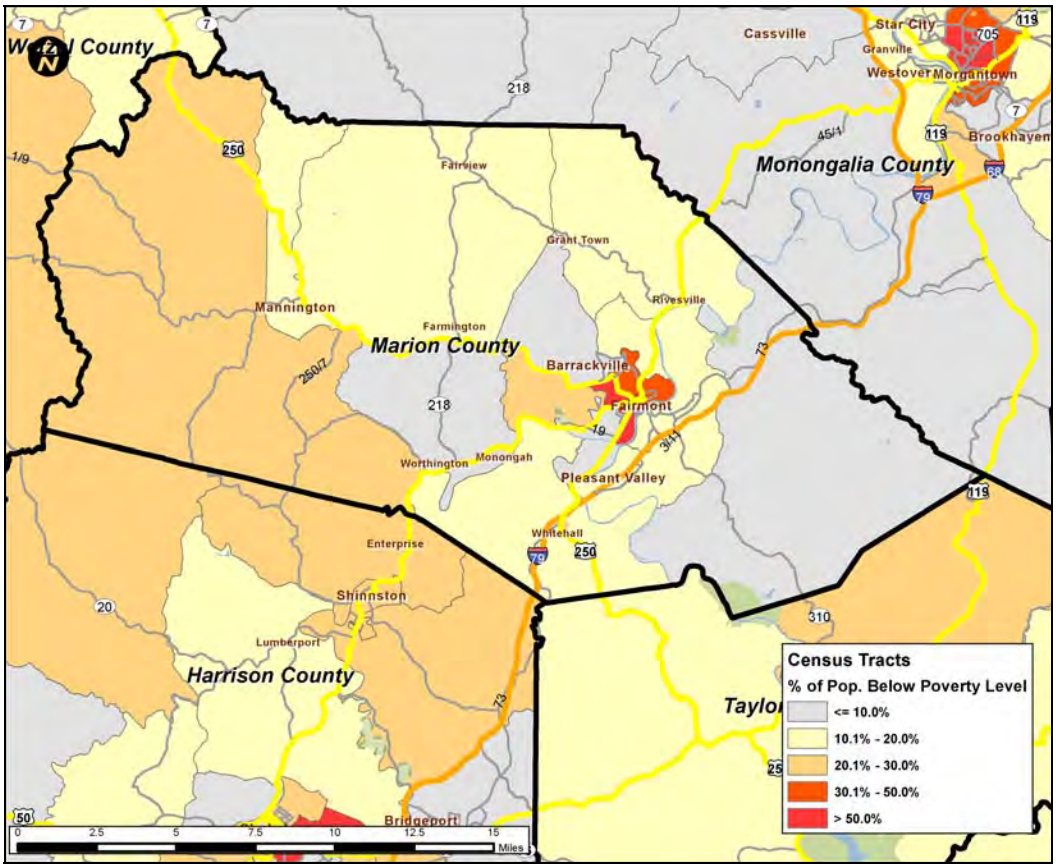
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Marion County	Population	56,598	56,418	56,536	56,782
	Population Change	-	-180	118	246
	Percent Change	-	-0.3%	0.2%	0.4%
County Seat: Fairmont	Population	19,097	18,704	18,399	18,400
	Population Change	-	-393	-305	1
	Percent Change	-	-2.1%	-1.6%	0.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	9,463	16.8%
Population not living in poverty	46,955	83.2%
Total	56,418	100.0%

Source: American Community Survey (ACS)

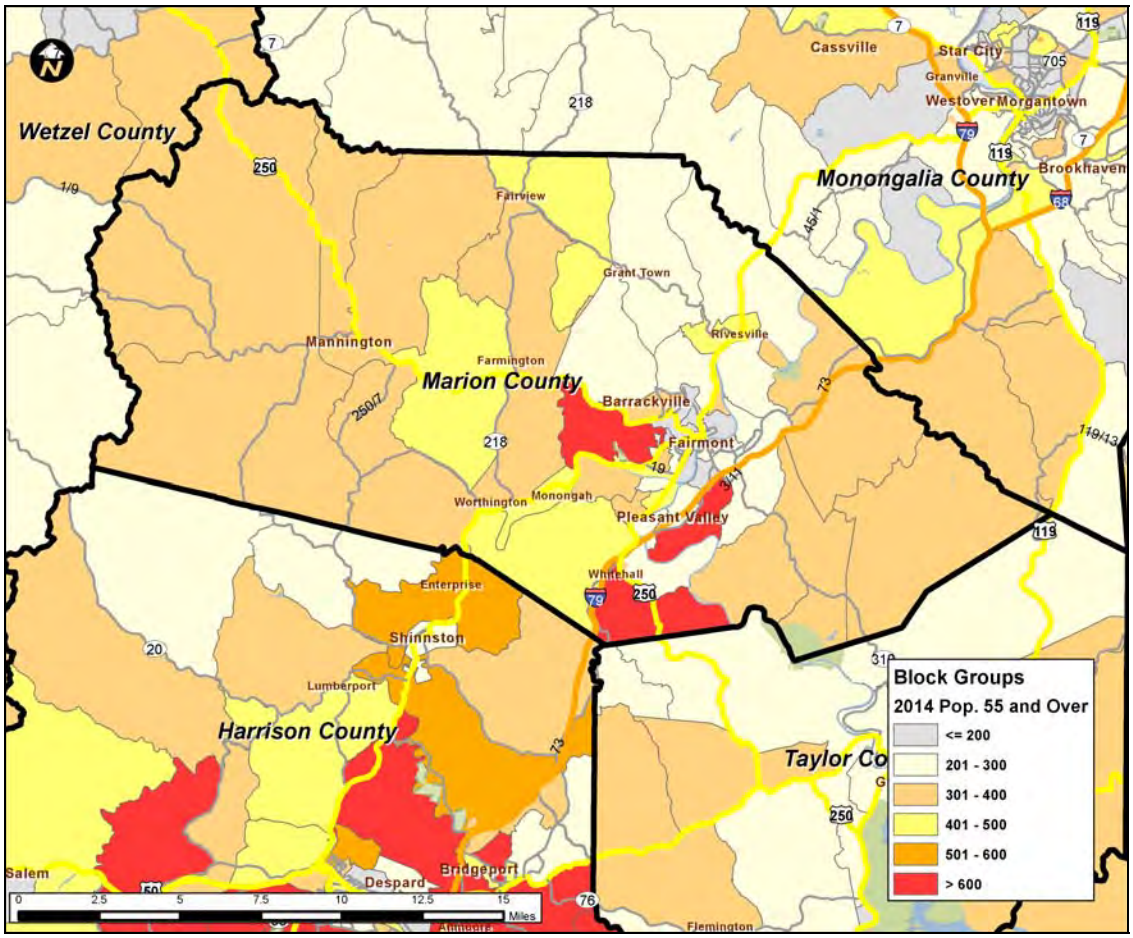


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	13,004	23.0%	12,669	22.4%	12,645	22.3%	-24	-0.2%
20 to 24	3,922	7.0%	3,614	6.4%	3,096	5.5%	-518	-14.3%
25 to 34	6,979	12.4%	7,030	12.4%	6,711	11.8%	-319	-4.5%
35 to 44	7,204	12.8%	7,129	12.6%	7,068	12.4%	-61	-0.9%
45 to 54	7,893	14.0%	7,495	13.3%	7,311	12.9%	-184	-2.5%
55 to 64	7,875	14.0%	8,229	14.6%	8,054	14.2%	-175	-2.1%
65 to 74	5,020	8.9%	5,813	10.3%	7,025	12.4%	1,212	20.8%
75 & Over	4,521	8.0%	4,556	8.1%	4,871	8.6%	315	6.9%
Total	56,418	100.0%	56,536	100.0%	56,782	100.0%	246	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	53,226	94.3%
Black	1,858	3.3%
Indian	107	0.2%
Asian	282	0.5%
Pacific Islander	6	0.0%
Some Other Race	120	0.2%
Two or More Races	819	1.5%
Total	56,418	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	49,897	88.4%
Moved within Same County	3,665	6.5%
Different County Same State	1,683	3.0%
Moved from Different State	1,012	1.8%
Moved from Abroad	160	0.3%
Total	56,418	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

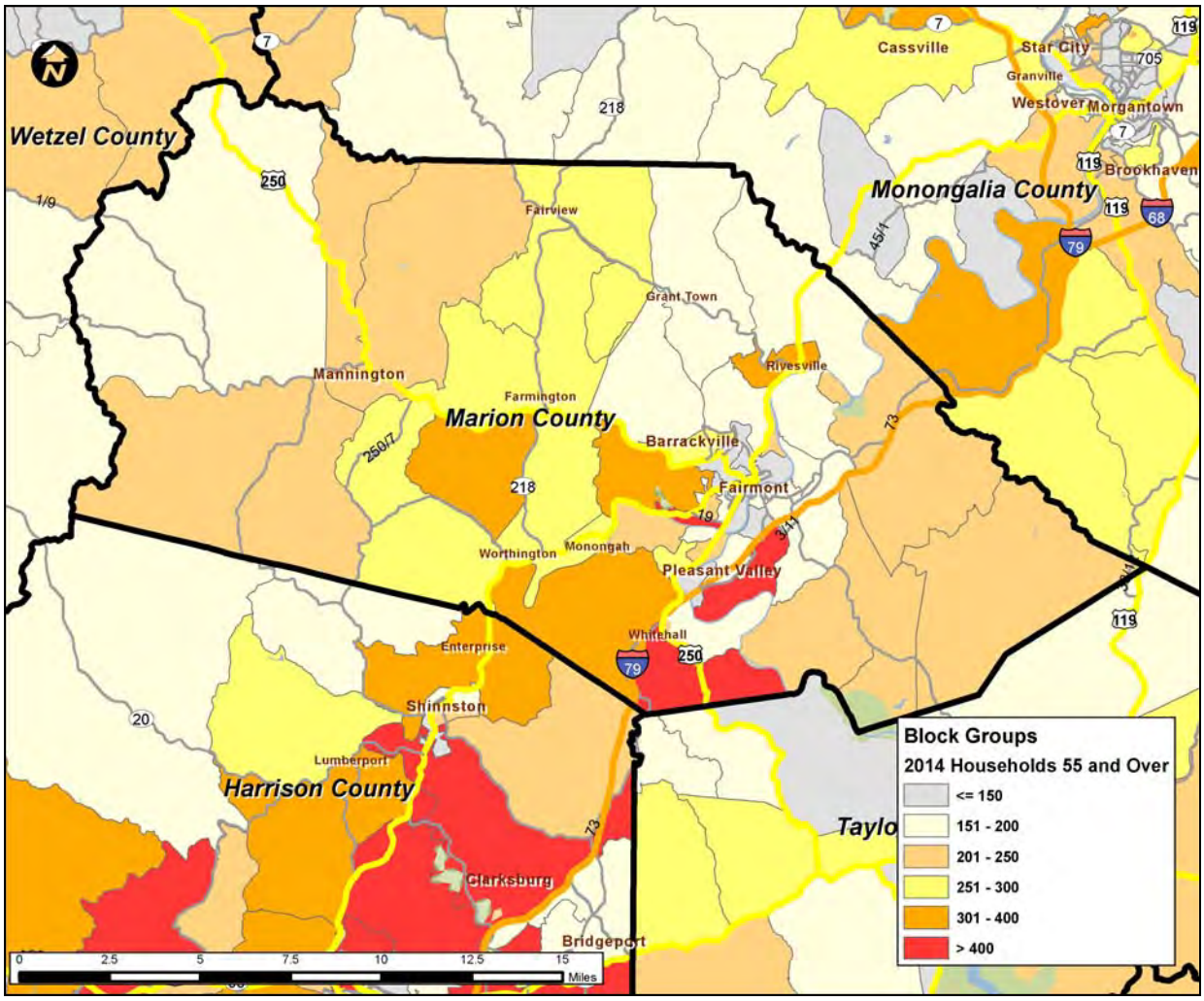
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Marion County	Households	23,652	23,786	23,937	24,083
	Household Change	-	134	151	146
	Percent Change	-	0.6%	0.6%	0.6%
	Household Size	2.39	2.37	2.31	2.30
County Seat: Fairmont	Households	8,447	8,133	8,002	7,997
	Household Change	-	-314	-131	-5
	Percent Change	-	-3.7%	-1.6%	-0.1%
	Household Size	2.3	2.3	2.30	2.30

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	1,260	5.3%	1,091	4.6%	949	3.9%	-142	-13.0%
25 to 34	3,227	13.6%	3,244	13.6%	3,059	12.7%	-185	-5.7%
35 to 44	3,776	15.9%	3,712	15.5%	3,635	15.1%	-77	-2.1%
45 to 54	4,368	18.4%	4,108	17.2%	3,946	16.4%	-162	-3.9%
55 to 64	4,652	19.6%	4,808	20.1%	4,628	19.2%	-180	-3.7%
65 to 74	3,263	13.7%	3,747	15.7%	4,467	18.5%	720	19.2%
75 to 84	2,257	9.5%	2,151	9.0%	2,363	9.8%	212	9.8%
85 & Over	983	4.1%	1,077	4.5%	1,038	4.3%	-40	-3.7%
Total	23,786	100.0%	23,937	100.0%	24,083	100.0%	146	0.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



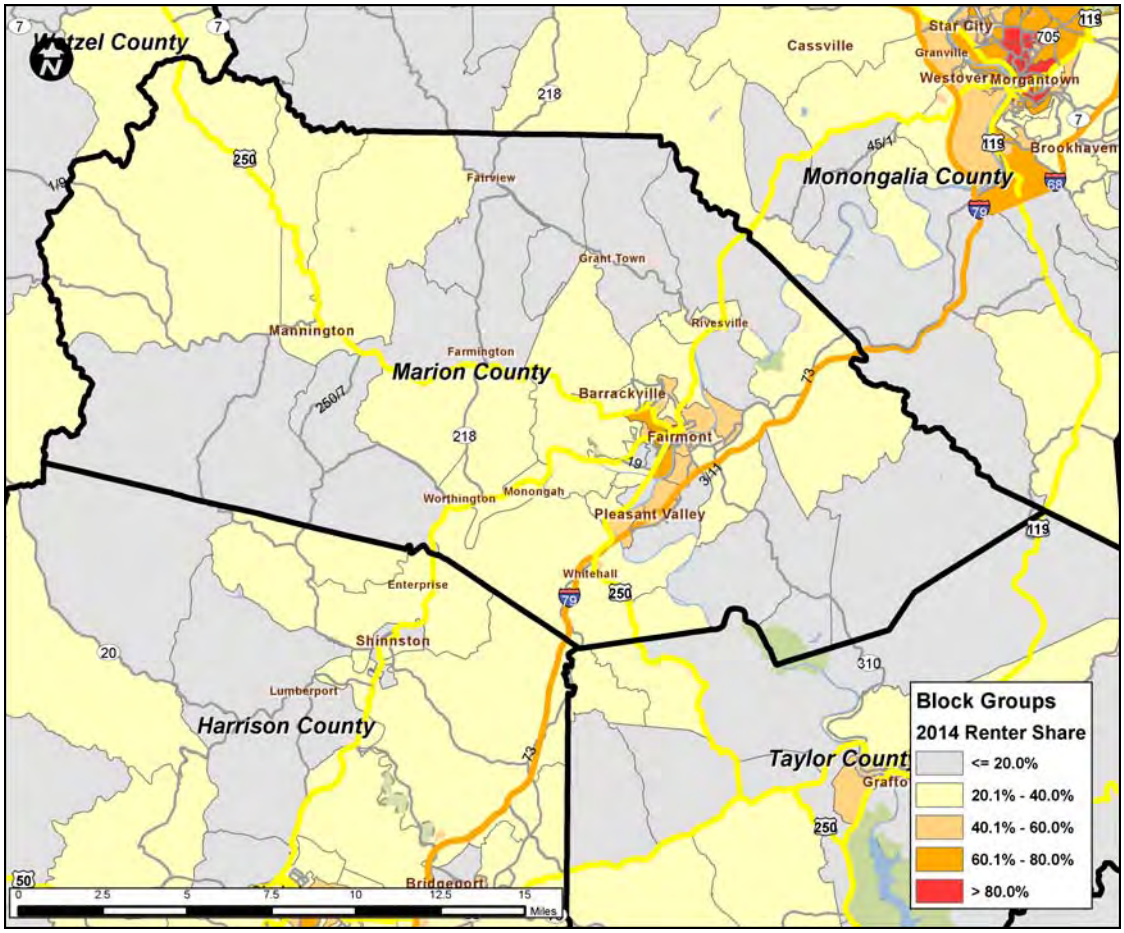
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	17,470	73.4%	16,936	70.8%	17,178	71.3%
Renter-Occupied	6,316	26.6%	7,001	29.2%	6,905	28.7%
Total	23,786	100.0%	23,937	100.0%	24,083	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	9,463	84.8%	9,882	83.9%	10,372	83.0%
Renter-Occupied	1,692	15.2%	1,901	16.1%	2,123	17.0%
Total	11,155	100.0%	11,783	100.0%	12,495	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,895	41.4%	2,894	41.9%	-1	0.0%
2 Persons	2,093	29.9%	2,042	29.6%	-51	-2.4%
3 Persons	1,039	14.8%	1,025	14.8%	-15	-1.4%
4 Persons	590	8.4%	569	8.2%	-21	-3.6%
5 Persons+	383	5.5%	375	5.4%	-8	-2.2%
Total	7,001	100.0%	6,905	100.0%	-96	-1.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	4,289	25.3%	4,388	25.5%	100	2.3%
2 Persons	6,596	38.9%	6,662	38.8%	66	1.0%
3 Persons	2,872	17.0%	2,920	17.0%	49	1.7%
4 Persons	2,075	12.3%	2,089	12.2%	14	0.7%
5 Persons+	1,104	6.5%	1,118	6.5%	14	1.3%
Total	16,936	100.0%	17,178	100.0%	242	1.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,110	58.4%	1,242	58.5%	132	11.9%
2 Persons	356	18.7%	423	19.9%	66	18.6%
3 Persons	182	9.6%	192	9.0%	10	5.4%
4 Persons	139	7.3%	145	6.8%	6	4.2%
5 Persons+	114	6.0%	122	5.7%	8	6.9%
Total	1,901	100.0%	2,123	100.0%	222	11.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,580	36.2%	3,689	35.6%	109	3.0%
2 Persons	4,794	48.5%	5,040	48.6%	246	5.1%
3 Persons	1,001	10.1%	1,091	10.5%	91	9.1%
4 Persons	344	3.5%	366	3.5%	23	6.6%
5 Persons+	163	1.7%	185	1.8%	22	13.3%
Total	9,882	100.0%	10,372	100.0%	490	5.0%

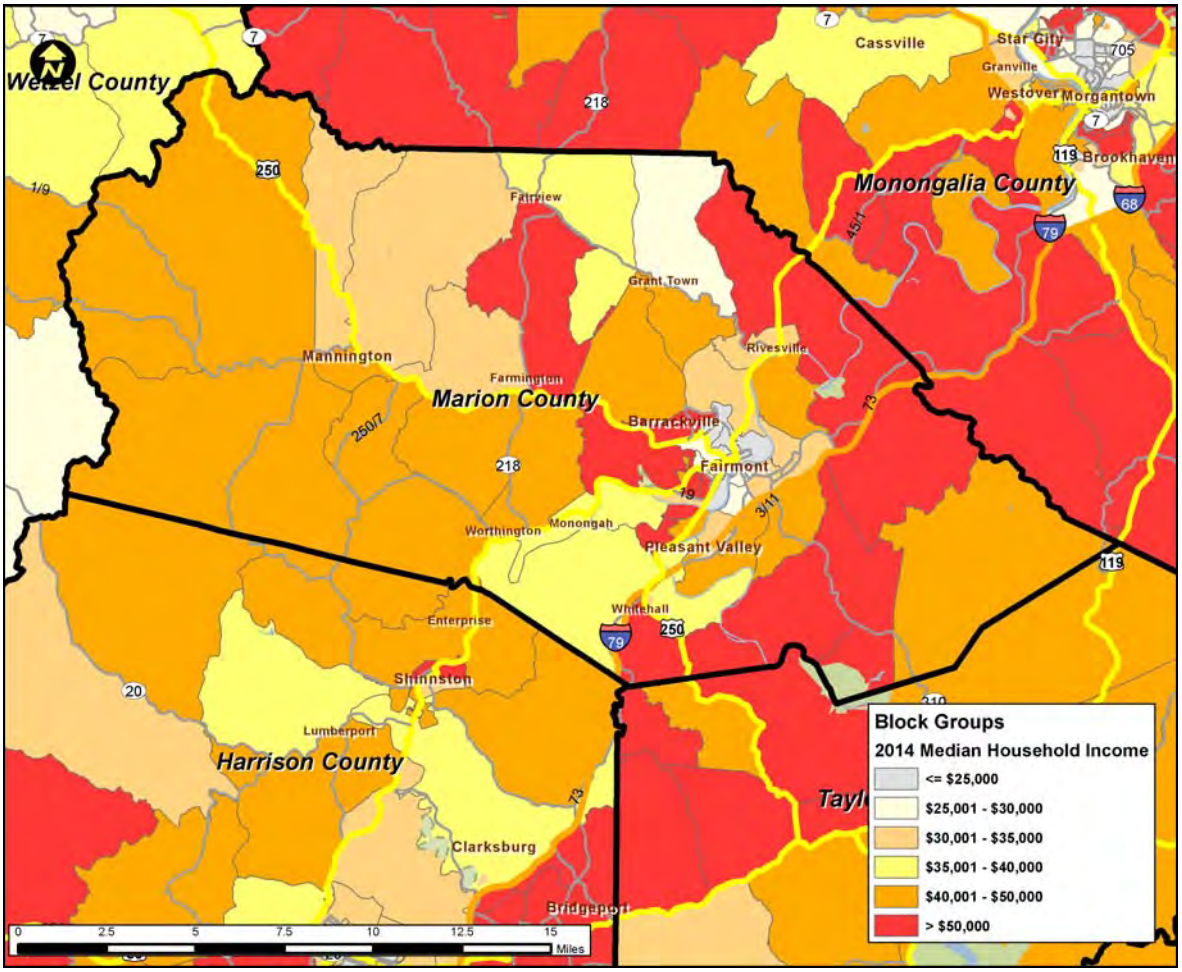
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	2,529	10.6%	2,450	10.2%	2,124	8.8%
$10,000 to $19,999	3,603	15.1%	3,521	14.7%	2,897	12.0%
$20,000 to $29,999	3,563	15.0%	3,367	14.1%	3,114	12.9%
$30,000 to $39,999	2,518	10.6%	2,668	11.1%	2,680	11.1%
$40,000 to $49,999	2,286	9.6%	2,180	9.1%	2,038	8.5%
$50,000 to $59,999	1,943	8.2%	1,875	7.8%	1,841	7.6%
$60,000 to $74,999	2,299	9.7%	2,330	9.7%	2,291	9.5%
$75,000 to $99,999	2,475	10.4%	2,412	10.1%	2,729	11.3%
$100,000 to $124,999	1,414	5.9%	1,581	6.6%	1,817	7.5%
$124,999 to $149,999	573	2.4%	776	3.2%	1,244	5.2%
$150,000 to $199,999	373	1.6%	468	2.0%	787	3.3%
$200,000+	212	0.9%	310	1.3%	523	2.2%
Total	23,786	100.0%	23,937	100.0%	24,083	100.0%
Median Income	$38,733		$39,862		$46,023	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



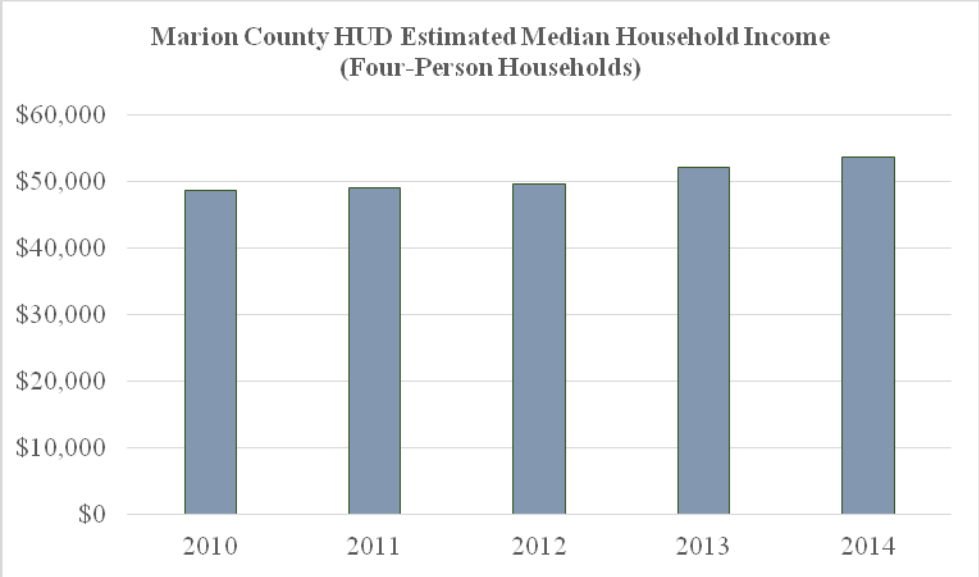
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	839	7.5%	905	7.7%	855	6.8%
$10,000 to $19,999	2,248	20.2%	2,169	18.4%	1,797	14.4%
$20,000 to $29,999	2,013	18.0%	1,967	16.7%	1,984	15.9%
$30,000 to $39,999	1,325	11.9%	1,482	12.6%	1,581	12.7%
$40,000 to $49,999	1,183	10.6%	1,182	10.0%	1,177	9.4%
$50,000 to $59,999	690	6.2%	786	6.7%	1,001	8.0%
$60,000 to $74,999	890	8.0%	942	8.0%	974	7.8%
$75,000 to $99,999	881	7.9%	951	8.1%	1,157	9.3%
$100,000 to $124,999	562	5.0%	664	5.6%	769	6.2%
$124,999 to $149,999	233	2.1%	343	2.9%	545	4.4%
$150,000 to $199,999	171	1.5%	211	1.8%	363	2.9%
$200,000+	119	1.1%	180	1.5%	292	2.3%
Total	11,155	100.0%	11,783	100.0%	12,495	100.0%
Median Income	$33,599		$35,737		$40,264	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$48,700	-
2011	$49,000	0.6%
2012	$49,700	1.4%
2013	$52,100	4.8%
2014	$53,600	2.9%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	751	503	151	60	45	1,509
$10,000 to $19,999	666	278	131	87	61	1,222
$20,000 to $29,999	306	360	162	111	35	973
$30,000 to $39,999	261	134	135	49	64	642
$40,000 to $49,999	80	127	93	44	43	385
$50,000 to $59,999	185	156	103	43	20	507
$60,000 to $74,999	139	121	87	35	7	390
$75,000 to $99,999	74	120	47	67	37	346
$100,000 to $124,999	51	70	13	20	22	177
$125,000 to $149,999	18	33	9	22	7	89
$150,000 to $199,999	17	13	6	5	4	46
$200,000 & Over	4	4	7	6	6	29
Total	2,553	1,919	943	549	352	6,316

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	816	498	159	60	46	1,579
$10,000 to $19,999	776	316	145	109	56	1,403
$20,000 to $29,999	324	387	161	93	43	1,008
$30,000 to $39,999	338	131	144	62	76	751
$40,000 to $49,999	92	147	114	44	45	442
$50,000 to $59,999	169	161	101	44	16	492
$60,000 to $74,999	160	141	102	35	7	445
$75,000 to $99,999	90	153	63	71	43	421
$100,000 to $124,999	65	82	19	24	27	217
$125,000 to $149,999	29	52	7	29	14	131
$150,000 to $199,999	18	17	12	14	6	67
$200,000 & Over	17	7	10	4	5	43
Total	2,895	2,093	1,039	590	383	7,001

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	759	404	148	52	44	1,407
$10,000 to $19,999	692	271	110	96	46	1,215
$20,000 to $29,999	346	359	143	87	36	971
$30,000 to $39,999	338	131	155	67	75	767
$40,000 to $49,999	78	148	115	47	38	427
$50,000 to $59,999	166	163	104	45	11	489
$60,000 to $74,999	166	156	106	25	13	466
$75,000 to $99,999	130	174	68	65	45	482
$100,000 to $124,999	79	108	22	29	38	276
$125,000 to $149,999	66	84	11	31	10	202
$150,000 to $199,999	35	32	19	18	8	112
$200,000 & Over	38	12	23	8	11	91
Total	2,894	2,042	1,025	569	375	6,905

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	544	473	142	45	37	1,242
$10,000 to $19,999	389	218	95	78	46	826
$20,000 to $29,999	200	318	149	87	27	782
$30,000 to $39,999	207	96	118	33	56	511
$40,000 to $49,999	31	83	56	31	29	230
$50,000 to $59,999	105	137	51	35	10	338
$60,000 to $74,999	62	87	83	23	1	255
$75,000 to $99,999	41	96	42	55	0	234
$100,000 to $124,999	24	61	11	15	18	129
$125,000 to $149,999	8	26	5	2	1	43
$150,000 to $199,999	4	9	4	4	3	25
$200,000 & Over	1	1	2	3	2	9
Total	1,616	1,607	759	412	230	4,624

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	541	467	150	45	37	1,240
$10,000 to $19,999	468	232	106	94	46	947
$20,000 to $29,999	209	345	156	74	34	818
$30,000 to $39,999	255	93	126	42	69	587
$40,000 to $49,999	37	99	74	34	31	276
$50,000 to $59,999	89	141	55	37	7	329
$60,000 to $74,999	76	112	100	25	1	315
$75,000 to $99,999	54	116	54	62	8	293
$100,000 to $124,999	34	73	15	18	23	163
$125,000 to $149,999	9	41	6	9	5	70
$150,000 to $199,999	6	12	8	11	4	40
$200,000 & Over	7	4	7	1	3	22
Total	1,786	1,736	857	451	269	5,100

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	473	372	138	37	34	1,053
$10,000 to $19,999	401	190	75	83	32	782
$20,000 to $29,999	192	304	136	68	31	731
$30,000 to $39,999	236	84	135	51	67	573
$40,000 to $49,999	32	88	79	34	30	263
$50,000 to $59,999	72	127	58	32	5	295
$60,000 to $74,999	79	126	98	18	4	325
$75,000 to $99,999	75	134	60	58	5	333
$100,000 to $124,999	40	96	20	20	32	208
$125,000 to $149,999	23	67	11	9	1	111
$150,000 to $199,999	13	22	7	12	3	58
$200,000 & Over	16	10	16	2	7	51
Total	1,652	1,619	833	424	253	4,781

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	161	116	125	4	42	448
$10,000 to $19,999	117	171	119	74	48	529
$20,000 to $29,999	99	219	146	126	177	767
$30,000 to $39,999	70	101	187	189	133	681
$40,000 to $49,999	111	286	239	179	56	872
$50,000 to $59,999	141	204	196	286	87	914
$60,000 to $74,999	47	377	327	269	133	1,154
$75,000 to $99,999	63	521	269	435	71	1,360
$100,000 to $124,999	3	138	250	149	183	722
$125,000 to $149,999	16	75	96	64	46	297
$150,000 to $199,999	5	27	76	63	7	178
$200,000 & Over	3	22	14	31	13	84
Total	838	2,257	2,045	1,870	998	8,007

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	105	65	98	7	30	305
$10,000 to $19,999	103	121	88	53	39	405
$20,000 to $29,999	76	165	102	95	143	581
$30,000 to $39,999	51	85	164	171	128	599
$40,000 to $49,999	100	207	203	162	51	723
$50,000 to $59,999	125	167	163	230	75	760
$60,000 to $74,999	56	323	302	262	131	1,073
$75,000 to $99,999	55	406	250	392	64	1,167
$100,000 to $124,999	5	133	275	153	188	754
$125,000 to $149,999	11	88	128	78	59	363
$150,000 to $199,999	12	25	82	94	4	216
$200,000 & Over	10	16	15	36	30	107
Total	709	1,802	1,871	1,732	941	7,054

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	79	41	70	2	25	217
$10,000 to $19,999	101	81	65	41	30	318
$20,000 to $29,999	60	107	72	62	98	399
$30,000 to $39,999	44	61	136	159	126	526
$40,000 to $49,999	100	167	176	120	35	598
$50,000 to $59,999	106	109	112	171	47	545
$60,000 to $74,999	64	281	272	249	125	991
$75,000 to $99,999	73	420	257	409	80	1,239
$100,000 to $124,999	9	138	304	169	220	840
$125,000 to $149,999	20	150	207	123	87	588
$150,000 to $199,999	28	37	137	156	8	366
$200,000 & Over	15	32	21	61	52	181
Total	700	1,622	1,829	1,723	933	6,806

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	207	30	9	14	8	268
$10,000 to $19,999	277	60	36	9	16	397
$20,000 to $29,999	107	41	12	23	8	191
$30,000 to $39,999	53	38	17	16	8	131
$40,000 to $49,999	49	43	37	12	12	153
$50,000 to $59,999	80	19	52	8	10	169
$60,000 to $74,999	78	34	4	12	7	136
$75,000 to $99,999	33	24	4	12	38	112
$100,000 to $124,999	27	9	2	6	4	48
$125,000 to $149,999	10	7	3	20	7	47
$150,000 to $199,999	13	3	2	1	1	21
$200,000 & Over	3	3	6	3	4	20
Total	937	312	184	137	122	1,692

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	276	31	9	15	8	339
$10,000 to $19,999	308	84	39	16	10	456
$20,000 to $29,999	115	42	5	19	9	190
$30,000 to $39,999	83	38	18	20	6	165
$40,000 to $49,999	54	48	40	11	14	166
$50,000 to $59,999	80	20	47	7	9	163
$60,000 to $74,999	84	29	1	10	6	130
$75,000 to $99,999	37	37	10	9	36	128
$100,000 to $124,999	31	10	4	6	4	54
$125,000 to $149,999	19	10	2	20	9	61
$150,000 to $199,999	12	5	5	3	2	27
$200,000 & Over	10	3	3	4	1	21
Total	1,110	356	182	139	114	1,901

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	286	32	10	15	10	354
$10,000 to $19,999	291	81	35	14	14	434
$20,000 to $29,999	154	55	7	19	5	241
$30,000 to $39,999	102	46	20	16	8	194
$40,000 to $49,999	46	60	36	14	8	163
$50,000 to $59,999	94	36	46	13	5	194
$60,000 to $74,999	87	30	8	6	9	140
$75,000 to $99,999	55	41	8	6	40	149
$100,000 to $124,999	39	13	1	9	7	68
$125,000 to $149,999	42	17	1	22	9	92
$150,000 to $199,999	22	10	13	5	4	54
$200,000 & Over	22	2	7	7	3	41
Total	1,242	423	192	145	122	2,123

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	393	125	45	5	3	571
$10,000 to $19,999	1,291	509	32	4	15	1,852
$20,000 to $29,999	751	1,010	38	16	7	1,822
$30,000 to $39,999	317	690	132	39	15	1,194
$40,000 to $49,999	311	593	81	33	12	1,029
$50,000 to $59,999	156	268	67	21	10	521
$60,000 to $74,999	103	426	143	61	22	755
$75,000 to $99,999	70	433	178	59	29	769
$100,000 to $124,999	73	290	106	44	2	515
$125,000 to $149,999	37	114	15	5	14	186
$150,000 to $199,999	33	64	39	7	7	149
$200,000 & Over	16	60	17	1	4	99
Total	3,551	4,584	892	296	141	9,463

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	393	109	53	6	5	566
$10,000 to $19,999	1,204	458	31	4	16	1,713
$20,000 to $29,999	736	976	38	19	8	1,777
$30,000 to $39,999	352	766	137	40	23	1,317
$40,000 to $49,999	296	588	81	34	16	1,015
$50,000 to $59,999	175	343	71	21	13	623
$60,000 to $74,999	119	427	170	73	22	812
$75,000 to $99,999	75	453	185	81	30	824
$100,000 to $124,999	93	337	133	44	3	610
$125,000 to $149,999	66	159	30	8	18	282
$150,000 to $199,999	41	85	39	10	10	184
$200,000 & Over	30	92	32	4	1	159
Total	3,580	4,794	1,001	344	163	9,882

Source: Ribbon Demographics; ESRI; Urban Decision Group

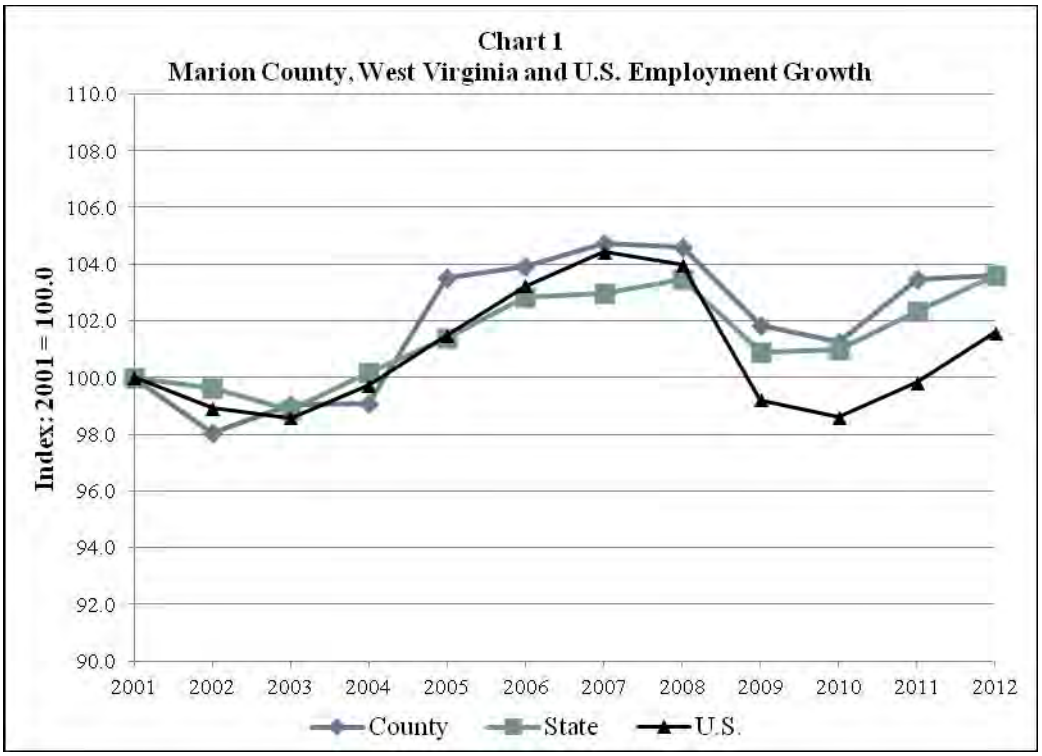
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	364	94	35	5	3	501
$10,000 to $19,999	1,007	323	21	1	11	1,363
$20,000 to $29,999	763	926	35	14	6	1,743
$30,000 to $39,999	410	771	131	39	37	1,388
$40,000 to $49,999	260	617	80	32	23	1,013
$50,000 to $59,999	253	412	107	18	17	807
$60,000 to $74,999	127	421	186	87	13	834
$75,000 to $99,999	123	573	197	87	29	1,008
$100,000 to $124,999	131	375	143	47	4	701
$125,000 to $149,999	120	248	47	15	23	454
$150,000 to $199,999	74	143	56	17	19	309
$200,000 & Over	57	136	53	3	2	251
Total	3,689	5,040	1,091	366	185	10,372

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Marion County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Marion County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Marion County, State and U.S. Employment, 2001-2012						
	Marion County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	19,855		686		129,636	
2002	19,470	-1.9%	683	-0.4%	128,234	-1.1%
2003	19,668	1.0%	678	-0.8%	127,796	-0.3%
2004	19,675	0.0%	687	1.3%	129,278	1.2%
2005	20,551	4.5%	695	1.2%	131,572	1.8%
2006	20,631	0.4%	705	1.4%	133,834	1.7%
2007	20,795	0.8%	706	0.1%	135,366	1.1%
2008	20,767	-0.1%	710	0.5%	134,806	-0.4%
2009	20,217	-2.6%	692	-2.5%	128,608	-4.6%
2010	20,100	-0.6%	692	0.1%	127,820	-0.6%
2011	20,542	2.2%	702	1.4%	129,411	1.2%
2012	20,571	0.1%	711	1.2%	131,696	1.8%
Change						
2001-12	716	3.6%	25	3.6%	2,061	1.6%
2001-03	-187	-0.9%	-8	-1.1%	-1,840	-1.4%
2003-07	1,127	5.7%	28	4.2%	7,570	5.9%
2007-12	-224	-1.1%	4	0.6%	-3,670	-2.7%

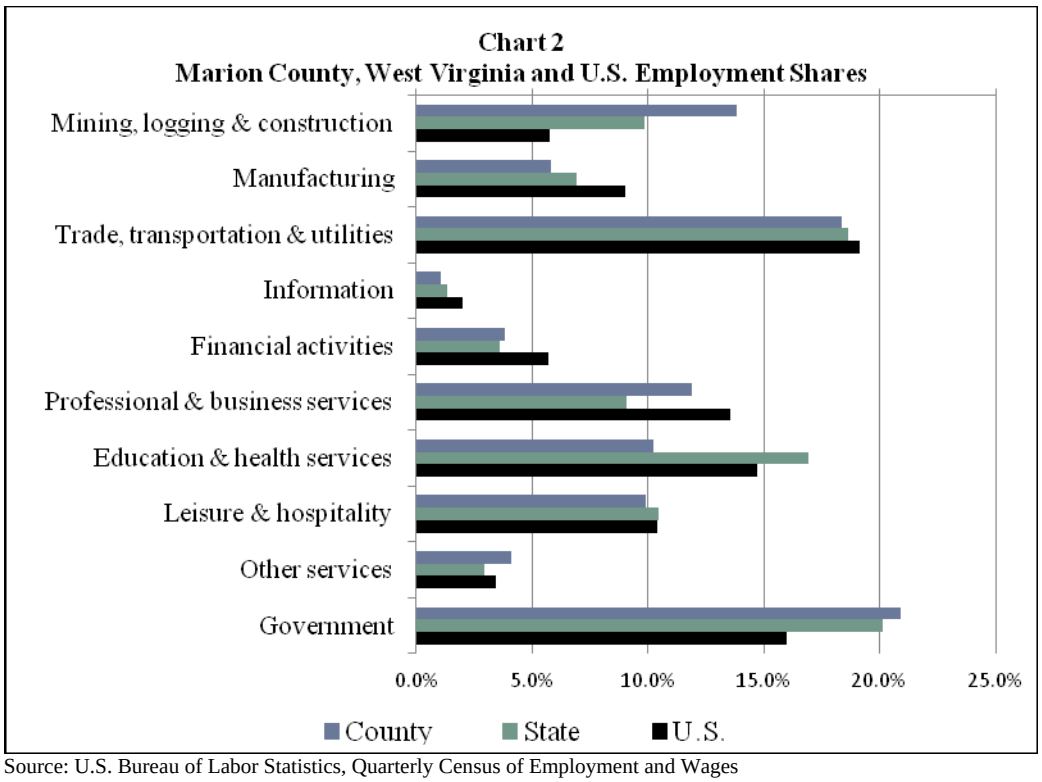
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Marion County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Marion County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	2,848	13.8%	140.4	240.7
Manufacturing	1,196	5.8%	84.3	64.3
Trade, Transportation and Utilities	3,782	18.4%	98.5	96.0
Information	219	1.1%	79.1	52.4
Financial Activities	788	3.8%	107.0	67.2
Professional and Business Services	2,447	11.9%	131.0	87.6
Educational and Health Services	2,103	10.2%	60.4	69.4
Leisure and Hospitality	2,039	9.9%	94.9	95.0
Other Services	843	4.1%	138.0	118.6
Total Private Sector	**16,274**	**79.1%**	**99.1**	**94.2**
Total Government	**4,297**	**20.9%**	**103.7**	**130.7**
Total Payroll Employment	**20,571**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

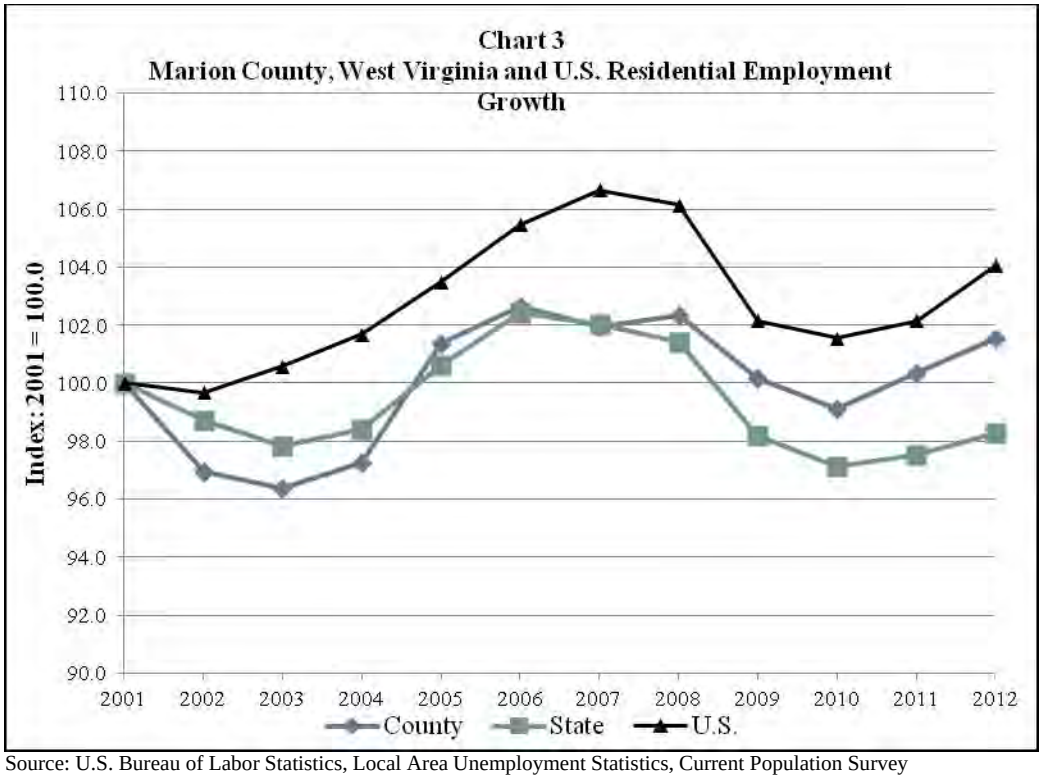


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Marion County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Marion County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Marion County; this one considers the number of Marion County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

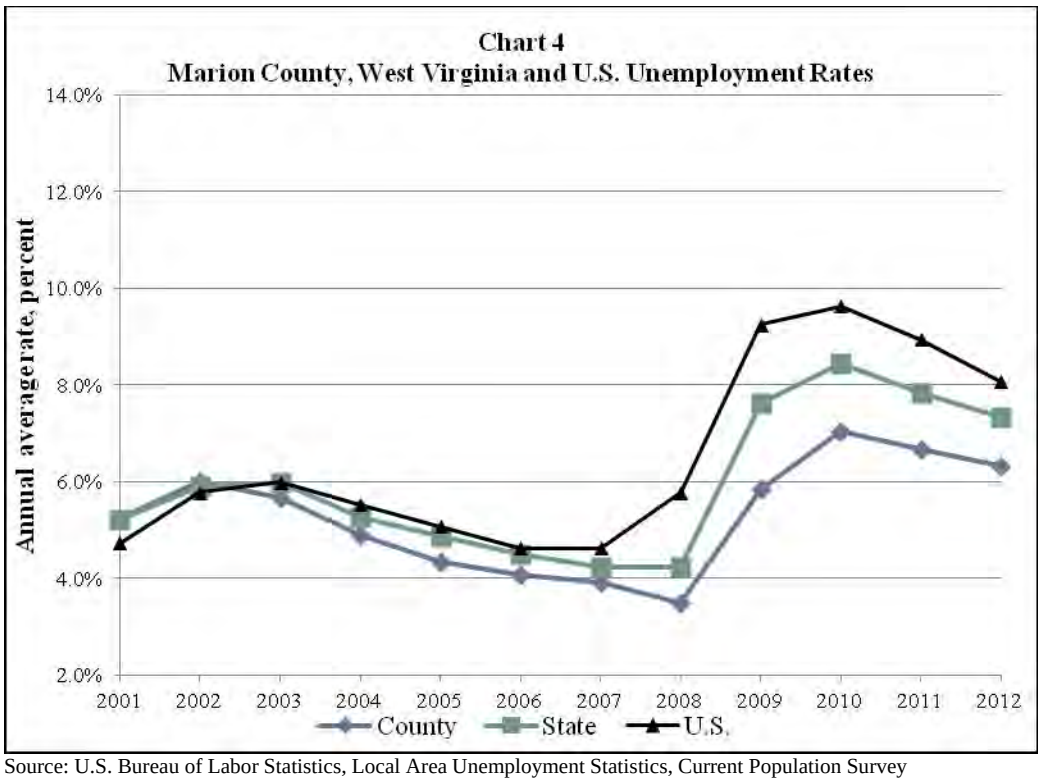
Table 3 Marion County, State and U.S. Residential Employment, 2001-2012						
	Marion County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	24,691		759		136,933	
2002	23,942	-3.0%	749	-1.3%	136,485	-0.3%
2003	23,798	-0.6%	742	-0.9%	137,736	0.9%
2004	24,010	0.9%	747	0.6%	139,252	1.1%
2005	25,026	4.2%	764	2.3%	141,730	1.8%
2006	25,343	1.3%	777	1.8%	144,427	1.9%
2007	25,169	-0.7%	774	-0.4%	146,047	1.1%
2008	25,267	0.4%	769	-0.6%	145,362	-0.5%
2009	24,736	-2.1%	745	-3.2%	139,878	-3.8%
2010	24,474	-1.1%	737	-1.1%	139,064	-0.6%
2011	24,781	1.3%	740	0.4%	139,869	0.6%
2012	25,072	1.2%	746	0.8%	142,469	1.9%
Change						
2001-12	381	1.5%	-13	-1.7%	5,536	4.0%
2001-03	-893	-3.6%	-16	-2.2%	803	0.6%
2003-07	1,371	5.8%	32	4.3%	8,311	6.0%
2007-10	-695	-2.8%	-37	-4.8%	-6,983	-4.8%
2010-12	598	2.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Marion County, state and U.S. unemployment rates over the past decade. The table also shows the Marion County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Marion County Labor Force Statistics and Comparative Unemployment Rates						
	Marion County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Marion County	West Virginia	U.S.
2001	26,054	24,691	1,363	5.2%	5.2%	4.7%
2002	25,475	23,942	1,533	6.0%	5.9%	5.8%
2003	25,226	23,798	1,428	5.7%	6.0%	6.0%
2004	25,248	24,010	1,238	4.9%	5.3%	5.5%
2005	26,163	25,026	1,137	4.3%	4.9%	5.1%
2006	26,422	25,343	1,079	4.1%	4.5%	4.6%
2007	26,195	25,169	1,026	3.9%	4.2%	4.6%
2008	26,181	25,267	914	3.5%	4.2%	5.8%
2009	26,273	24,736	1,537	5.9%	7.6%	9.3%
2010	26,326	24,474	1,852	7.0%	8.4%	9.6%
2011	26,554	24,781	1,773	6.7%	7.8%	8.9%
2012	26,763	25,072	1,691	6.3%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Marion County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	26,554	24,781	1,773	6.7%
2012 January	26,010	24,292	1,718	6.6%
2012 February	26,497	24,710	1,787	6.7%
2012 March	26,331	24,686	1,645	6.2%
2012 April	26,842	25,198	1,644	6.1%
2012 May	26,975	25,238	1,737	6.4%
2012 June	27,019	25,171	1,848	6.8%
2012 July	26,849	25,142	1,707	6.4%
2012 August	26,531	24,792	1,739	6.6%
2012 September	26,979	25,338	1,641	6.1%
2012 October	27,128	25,567	1,561	5.8%
2012 November	26,939	25,382	1,557	5.8%
2012 December	27,045	25,343	1,702	6.3%
2012 Annual	26,763	25,072	1,691	6.3%
2013 January	26,882	24,982	1,900	7.1%
2013 February	27,253	25,428	1,825	6.7%
2013 March	27,029	25,370	1,659	6.1%
2013 April	27,303	25,729	1,574	5.8%
2013 May	27,272	25,830	1,442	5.3%
2013 June	27,496	25,992	1,504	5.5%
2013 July	27,676	26,162	1,514	5.5%
2013 August	27,268	25,834	1,434	5.3%
2013 September	27,771	26,416	1,355	4.9%
2013 October	27,918	26,614	1,304	4.7%
2013 November	27,828	26,645	1,183	4.3%
2013 December	27,624	26,345	1,279	4.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Marion County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Marion County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,502	6.0%	119.2	320.0
Construction	1,652	6.6%	93.1	97.4
Manufacturing	1,957	7.8%	90.6	72.8
Wholesale Trade	541	2.2%	95.5	74.0
Retail Trade	2,847	11.4%	91.7	99.1
Transportation and Utilities	1,454	5.8%	104.7	115.3
Information	431	1.7%	97.8	75.3
Financial Activities	1,026	4.1%	93.3	59.9
Professional and Business Services	2,201	8.8%	119.5	83.8
Educational and Health Services	6,747	27.1%	104.8	120.2
Leisure and Hospitality	1,959	7.9%	90.9	87.2
Other Services, Except Public Administration	1,238	5.0%	108.7	101.1
Public Administration	1,386	5.6%	88.1	113.1
Total Employment	**24,941**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Marion County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	7,233	29.0%	94.5	81.2
Service	4,539	18.2%	98.9	104.0
Sales and Office	6,709	26.9%	108.9	107.2
Natural Resources, Construction and Maintenance	3,641	14.6%	114.1	153.7
Production, Transportation and Material Moving	2,843	11.4%	85.1	93.4
Total Employment	**24,941**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Marion County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Marion County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Marion County.

Largest Employers in Marion County		
Employer	**Industry**	**Employment**
Marion County Board of Education	Education	1,150
Fairmont State University	Education	750
Fairmont General Hospital	Health Care	689
Aegis	Telecommunication	635
Allegheny Energy	Utilities	495
CONSOL Energy	Mining	450
Walmart	Retail	403
Shop N Save	Grocery	325
Dominion Hope	Utilities	320
Wishing Well	Assisted Living	250
	Total	**5,467**

Source: Marion Regional Development Corporation

The county seat of Marion County is Fairmont, and is where the majority of economic activity occurs. Employment in Fairmont includes retail, health care, construction, and hospitality/food service. The top employers are the public school district and Fairmont State University a public university with about a 4,500 student enrollment. Electric power transmission and coal mining also provide jobs to county residents. The oil and gas industry is making substantial investments in the county including shale fracking sites, oil/gas wells, drill pads and impediment dams already having been constructed. The Marion County clerk's office has been overwhelmed with people researching property ownership rights for land that is attractive for this industry.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Marion County during the past 18 months. However, in October 2013, Ruskin Manufacturing announced they will be closing mid-2014 due to a decline in the commercial construction market. About 185 workers are employed at the plant.

It should be noted that the Fairmont General Hospital filed for bankruptcy protection September 2013 to allow restructuring of long-term debt, and regulation of costs. No layoffs are planned at this time.

Fairmont is a key location along West Virginia's I-79 Technology Corridor, a 73-mile region that includes more than 300 technology firms and vast research capabilities. High-tech entities in Fairmont's vicinity include NASA, Lockheed Martin Corporation's BEACON (Biometric Experimentation and Advanced Concepts center) and the NASA Independent Verification and Validation (IV&V) Facility. One of the largest (projects) in the park was Allegheny Energy's $52 million investment when they located a transmissions operations headquarters here in 2010, creating 150 jobs.

Phase I of the I-69 Technology Park is nearly full, and Phase II is ready to accommodate new facilities. Currently a cost-benefit analysis review is underway for the possible construction of an advanced data center facility that could accommodate multiple tenants. Plans are also being considered to build a new hotel facility in the park sometime in the next two to three years.

Another area ripe for development is known as the Gateway Connector in Fairmont near the I-79 entrance and exit. In October 2013, the Fairmont Federal Credit Union purchased a 4-acre property for the purpose of constructing a bigger facility to house its operations that are currently in several buildings in town. Construction may begin as soon as spring 2014 and be finished by mid-to-late 2015. Officials hope the credit union's move will encourage other businesses to consider establishing stores there as well.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	17,470	73.4%
Renter-Occupied	6,316	26.6%
Total-Occupied Units*	23,786	89.9%
Vacant For Rent	521	19.5%
Vacant For-Sale Only	259	9.7%
Vacant Rented/Sold, Not Occ.	250	9.3%
Vacant Seasonal, Recreational	327	12.2%
All Other Vacant	1,320	49.3%
Total Vacant Units	2,677	10.1%
Total	26,463	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	17,470	73.4%	17,286	184	1.1%
Renter-Occupied	6,316	26.6%	6,269	47	0.7%
Total	23,786	100.0%	23,555	231	1.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	286	1.6%	140	2.2%
2000 to 2004	463	2.6%	203	3.2%
1990 to 1999	1,655	9.5%	730	11.6%
1980 to 1989	1,536	8.8%	627	9.9%
1970 to 1979	2,574	14.7%	933	14.8%
1960 to 1969	1,719	9.8%	748	11.8%
1940 to 1959	4,438	25.4%	1,250	19.8%
1939 or Earlier	4,800	27.5%	1,684	26.7%
Total	17,470	100.0%	6,316	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	15,490	88.7%	2,915	46.1%
1 Attached	115	0.7%	84	1.3%
2 to 4	34	0.2%	1,426	22.6%
5 to 9	0	0.0%	662	10.5%
10 to 19	0	0.0%	272	4.3%
20 to 49	0	0.0%	158	2.5%
50 or More	0	0.0%	255	4.0%
Mobile Home,	1,832	10.5%	544	8.6%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	17,470	100.0%	6,316	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	17,470	100.0%
0.50 or Less Occupants Per Room	13,584	77.8%
0.51 to 1.00 Occupants Per Room	3,764	21.5%
1.01 to 1.50 Occupants Per Room	118	0.7%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	4	0.0%
Renter-Occupied	6,316	100.0%
0.50 or Less Occupants Per Room	4,662	73.8%
0.51 to 1.00 Occupants Per Room	1,564	24.8%
1.01 to 1.50 Occupants Per Room	61	1.0%
1.51 to 2.00 Occupants Per Room	29	0.5%
2.01 or More Occupants Per Room	0	0.0%
Total	23,786	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Marion County	35.1%
West Virginia	32.0%

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

Building Permit Data – Marion County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	25	28	16	13	9	7	5	5	5	0
Units in Single-Family Structures	25	28	16	13	9	7	5	5	5	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	17	778	0	100.0%
Tax Credit	2	78	0	100.0%
Tax Credit/Government-Subsidized	1	100	0	100.0%
Government-Subsidized	9	539	9	98.3%
Total	29	1,495	9	99.4%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	133	17.1%	0	0.0%	$600
Two-Bedroom	1.0	338	43.4%	0	0.0%	$952
Two-Bedroom	1.5	12	1.5%	0	0.0%	$745
Two-Bedroom	2.0	129	16.6%	0	0.0%	$1,036
Three-Bedroom	1.0	16	2.1%	0	0.0%	$800
Three-Bedroom	1.5	52	6.7%	0	0.0%	$900
Three-Bedroom	2.0	61	7.8%	0	0.0%	$1,314
Four-Bedroom	2.0	36	4.6%	0	0.0%	$1,200
Five-Bedroom	3.0	1	0.1%	0	0.0%	$2,387
Total Market Rate		**778**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	32	41.0%	0	0.0%	$772
Three-Bedroom	1.5	8	10.3%	0	0.0%	$892
Three-Bedroom	2.0	32	41.0%	0	0.0%	$720
Four-Bedroom	2.0	6	7.7%	0	0.0%	$812
Total Tax Credit		**78**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	4	4.0%	0	0.0%	Studio
One-Bedroom	1.0	20	20.0%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	51	51.0%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	25	25.0%	0	0.0%	Three-Bedroom
Total Tax Credit		**100**	**100.0%**	**0**	**0.0%**	-

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	6	1.1%	0	0.0%	Studio
One-Bedroom	1.0	339	62.9%	9	2.7%	One-Bedroom
Two-Bedroom	1.0	135	25.0%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	16	3.0%	0	0.0%	Three-Bedroom
Three-Bedroom	1.5	28	5.2%	0	0.0%	Three-Bedroom
Four-Bedroom	1.5	13	2.4%	0	0.0%	Four-Bedroom
Five-Bedroom	1.5	2	0.4%	0	0.0%	Five-Bedroom
Total		**539**	**100.0%**	**9**	**1.7%**	-
Grand Total		**1,495**	**100.0%**	**9**	**0.6%**	**-**

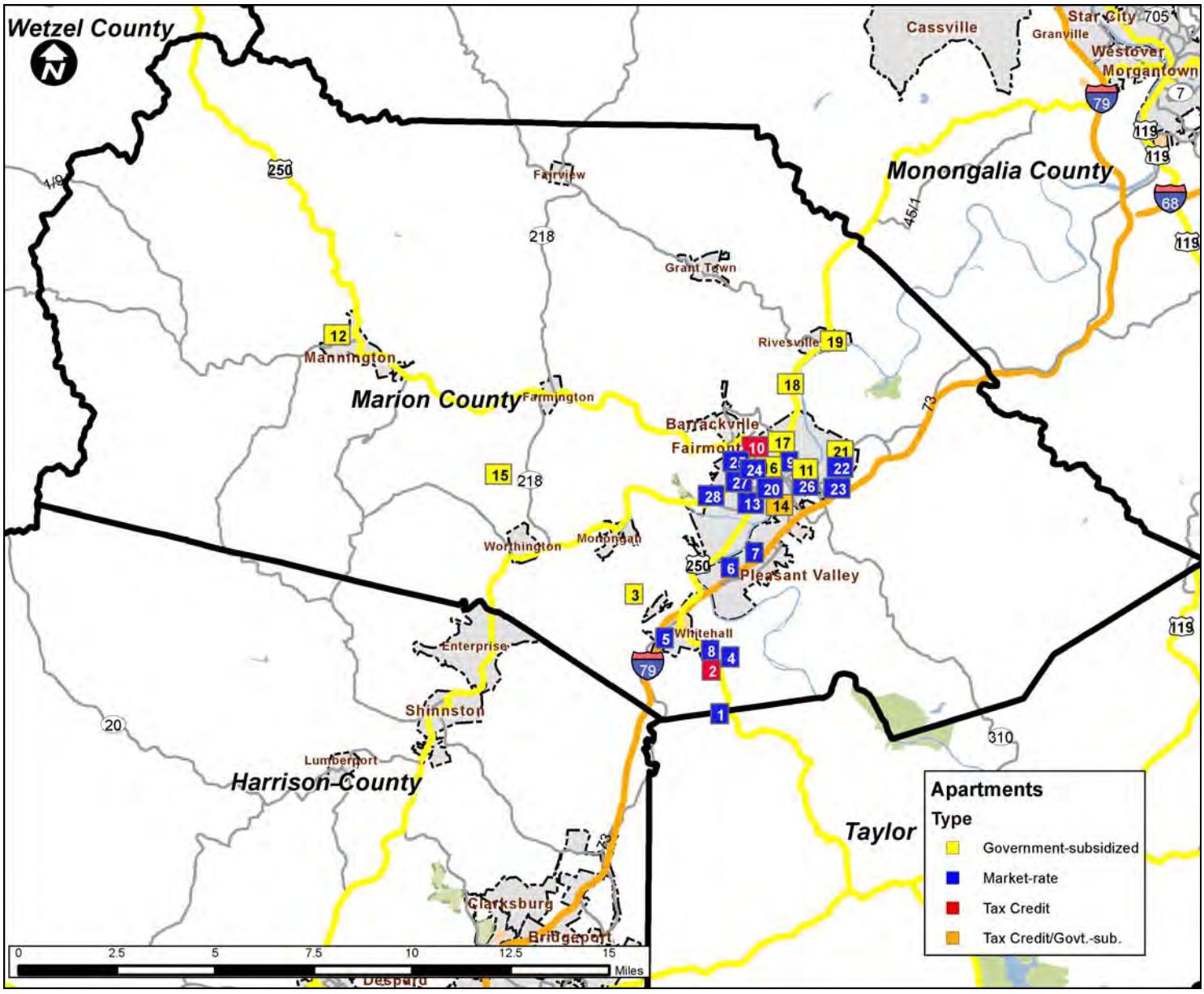
The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Chateau South	MRR	B+	1985 / 2008	71	0	100.0%	N.A.
2	Birch View	TAX	B	1999	40	0	100.0%	N.A.
3	Monongah Heights	GSS	B-	1984 / 2009	40	0	100.0%	N.A.
4	Southwind Apts.	MRR	B	2002	36	0	100.0%	N.A.
5	The Village at White Hall	MRR	B+	1996 / 2008	119	0	100.0%	N.A.
6	The Woodlands	MRR	B	1996 / 2009	100	0	100.0%	N.A.
7	The Crosswinds	MRR	A	2006	40	0	100.0%	N.A.
8	The Pines	MRR	B+	2000 / 2005	12	0	100.0%	N.A.
9	Falcon Crest Apts.	MRR	A	2007	54	0	100.0%	N.A.
10	Fairmont Hills	TAX	B	2000	38	0	100.0%	N.A.
• 11	Eastview Unity Apts.	GSS	B	1984	85	5	94.1%	0.0
12	Mannington Manor Apts.	GSS	B	1973 / 2010	30	0	100.0%	0.0
13	Srie Rentals	MRR	C	1960 / 2005	34	0	100.0%	N.A.
14	Unity Terrace Apts.	TGS	A-	2011	100	0	100.0%	0.0
15	Carolina Arbors	GSS	B	1980 / 2007	8	0	100.0%	0.0
• 16	Fairmont Arbors	GSS	B	1977 / 2008	119	0	100.0%	0.0
• 17	Marion Unity Apts.	GSS	B	1981 / 2010	97	4	95.9%	0.0
18	Parkridge I & II	GSS	B	1981 / 2005	16	0	100.0%	0.0
19	Paw Paw Manor	GSS	B	1983 / 2009	8	0	100.0%	0.0
20	Fairmont Comm. Dev. Partnership Rentals	MRR	C	1958 / 2007	28	0	100.0%	N.A.
21	HA of Fairmont Scattered Sites	GSS	B	1952 / 2005	136	0	100.0%	0.0
22	Guy Apts.	MRR	C	1954 / 2007	8	0	100.0%	0.0
23	Libbey Apts.	MRR	C	1930 / 2009	20	0	100.0%	0.0
24	Campus Rentals	MRR	B	1962 / 2003	30	0	100.0%	N.A.
25	Bryant Street Rentals	MRR	B	1961 / 2006	30	0	100.0%	N.A.
26	Sally Field Estates MHP	MRR	B	1976	6	0	100.0%	0.0
27	Kingdom Property Rentals	MRR	B	1962 / 2004	50	0	100.0%	N.A.
28	Westwood Village	MRR	B	1974 / 2006	100	0	100.0%	N.A.
29	State Mountain Rentals	MRR	C	1960 / 2004	40	0	100.0%	N.A.

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	17	778	0	100.0%	10
TAX	2	78	0	100.0%	0
TGS	1	100	0	100.0%	0
GSS	9	539	9	98.3%	0

Total units do not include units under construction.

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	8	240	0.0%
1970 to 1979	4	255	0.0%
1980 to 1989	7	325	2.8%
1990 to 1999	3	259	0.0%
2000 to 2004	3	86	0.0%
2005	0	0	-
2006	1	40	0.0%
2007	1	54	0.0%
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	1	100	0.0%
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	28	1,359	0.7%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	2	94	0.0%
B+	3	202	0.0%
B	7	352	0.0%
C	5	130	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	78	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	100	0.0%
B	8	499	1.8%
B-	1	40	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	26	1194	0	100.0%
Senior (Age 55+)	3	301	9	97.0%
Total	29	1495	9	99.4%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	338	0	100.0%
40% - 60% AMHI (Tax Credit)	78	0	100.0%
0-60% AMHI (All Affordable)	416	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	301	9	97.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	301	9	97.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
177 Circle Drive	Fairmont	SFH	$1,250.00	4	2	1688
Walnut Street	Fairmont	SFH	$500.00	1	1	600
1105 Lowell Street	Fairmont	SFH	$700.00	2	1	-
925 Virginia Ave.	Fairmont	Duplex	$450.00	1	1	-
207 Vine Street	Fairmont	Garage Apt	$600.00	2	1	-
904 Glen Ave.	Fairmont	SFH	$1,200.00			
6th Street at Benoni	Fairmont	4-plex	$650.00	2	1	1000
3663 Victory Ave.	Fairmont	SFH	$995.00	2	1	1300
101 Fairmont Ave.	Fairmont	APT	$750.00	3	1	-
1102 4th Street	Fairmont	SFH	$795.00	3	1	1200
617 Locust Ave.	Fairmont	APT	$600.00	1	1	-
1700 Big Tree Drive	Fairmont	TH	$595.00	2	1	-
302 Columbia Street	Fairmont	TH	$750.00	1	1	350
910 1/2 Field Street	Fairmont	TH	$525.00	2	1	
1101 Morgantown Ave.	Fairmont	Duplex	$1,350.00	3	1	1200
317 Walnut Ave.	Fairmont	APT	$450.00	1	1	400
319 Walnut Ave.	Fairmont	SFH	$500.00	1	1	400
135 Elkins Street	Fairmont	SFH	$950.00	3	1.5	-
2335 Dinnerbell Five Fork	Farmington	SFH	$650.00	2	2	-
5316 Orchard Hill Drive	Whitehall	SFH	$1,195.00	3	1	-
Shadow Lawn Circle	Whitehall	TH	$850.00	2	1.5	-
Greenridge at Fieldcrest	Whitehall	TH	$1,295.00	3	1.	1131
Thomas Drive	Whitehall	SFH	$1,400.00	3	1.5	-
20 E. Club Drive	Whitehall	Condo	$680.00	1	1	-

SFH – Single-family rental

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is currently one planned multifamily rental project in the county. This project, Miller Gardens, is being developed at 2 Pennsylvania Avenue in Fairmont, West Virginia. This community will contain 48 one-bedroom Tax Credit units. In addition, Pleasant View Townhouses are going to be developed in Marion County and will consist of 40 non-subsidized Tax Credit units. We have accounted for all 88 of these units in the "un-met needs" analysis portion of this report.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $114,379. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $797, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$114,379
Mortgaged Value = 95% of Median Home Price	$108,660
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$583
Estimated Taxes & Insurance*	$146
Estimated Private Mortgage Insurance**	$68
Estimated Monthly Mortgage Payment	$797

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Marion County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	25	28	16	13	9	7	5	5	5	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county in 2013 and 2014, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013 and 2014 Detailed For Sale Analysis				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Sales	0	4	17	3
Median Sales Price	N/A	$72,300	$144,500	$168,000
Median Square Footage	N/A	1010	1626	2325
Median Price Per Square Foot	N/A	$72	$89	$72
Median Year Built	N/A	1929	1962	1900
Median Number of Bathrooms	N/A	1	2	3

Source: Zillow; data represents past sales listed on Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	25	392	6.4%	18
Average Loan Amount	$89,222	$128,145	69.6%	$84,171
Average Age of Borrower	29	-	-	31
Average Gross Income of Borrower	$36,509	$85,859	42.5%	$38,762
Income to Loan Ratio	40.9%	67.0%	61.1%	46.1%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

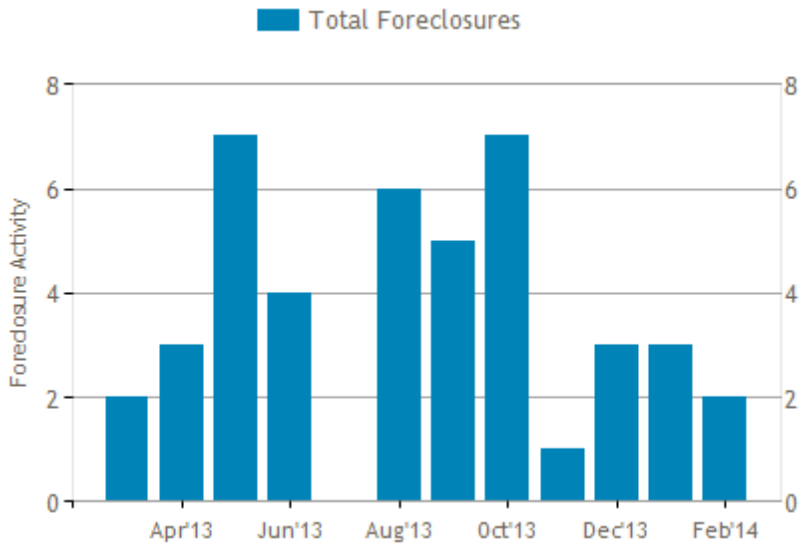
Total Current For-Sale Listings					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Listings	3	68	106	32	15
Median Listing Price	$59,900	$74,900	$129,800	$165,900	$327,400
Median Square Footage	450	1,116	1,481	2,225	3,959
Median Price Per Square Foot	$133	$67	$88	$75	$83
Median Year Built	1950	1940	1951	1963	1973
Median Number of Bathrooms	1	1	2	2.5	3.5

Source: Zillow

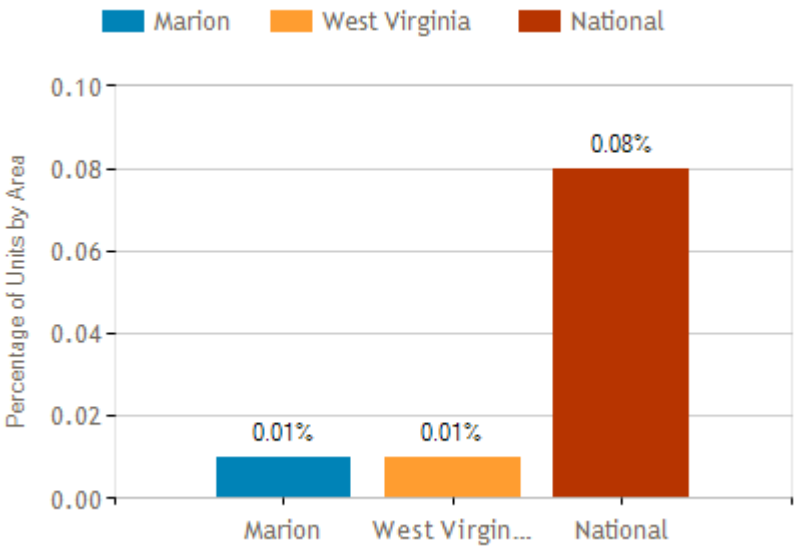
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Marion County, WV



Geographical Comparison – Marion County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,160	2,446	$0	$25,500	2,237	-8.5%
41% - 60% AMHI	$23,161	$34,740	837	$25,501	$38,240	801	-4.3%
61% - 100% AMHI	$34,741	$57,900	844	$38,241	$63,730	740	-12.3%
Over 100% AMHI	$57,901	No Limit	972	$63,731	No Limit	1,006	3.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,160	894	$0	$25,500	754	-15.7%
41% - 60% AMHI	$23,161	$34,740	681	$25,501	$38,240	612	-10.1%
61% - 100% AMHI	$34,741	$57,900	1,638	$38,241	$63,730	1,482	-9.5%
Over 100% AMHI	$57,901	No Limit	3,839	$63,731	No Limit	3,959	3.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,160	3,340	$0	$25,500	2,991	-10.4%
41% - 60% AMHI	$23,161	$34,740	1,518	$25,501	$38,240	1,413	-6.9%
61% - 100% AMHI	$34,741	$57,900	2,482	$38,241	$63,730	2,222	-10.5%
Over 100% AMHI	$57,901	No Limit	4,811	$63,731	No Limit	4,965	3.2%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,160	666	$0	$18,890	740	11.1%
41% - 60% AMHI	$17,161	$25,740	238	$18,891	$28,330	248	4.2%
61% - 100% AMHI	$25,741	$42,900	294	$28,331	$47,220	352	19.7%
Over 100% AMHI	$42,901	No Limit	702	$47,221	No Limit	783	11.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,160	1,793	$0	$18,890	1,713	-4.5%
41% - 60% AMHI	$17,161	$25,740	1,506	$18,891	$28,330	1,603	6.4%
61% - 100% AMHI	$25,741	$42,900	2,368	$28,331	$47,220	2,411	1.8%
Over 100% AMHI	$42,901	No Limit	4,214	$47,221	No Limit	4,646	10.3%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,160	2,459	$0	$18,890	2,453	-0.2%
41% - 60% AMHI	$17,161	$25,740	1,744	$18,891	$28,330	1,851	6.1%
61% - 100% AMHI	$25,741	$42,900	2,662	$28,331	$47,220	2,763	3.8%
Over 100% AMHI	$42,901	No Limit	4,916	$47,221	No Limit	5,429	10.4%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$28,950	2,919	$0	$31,870	2,673	-8.4%
Senior (Age 55+)	$0	$21,450	823	$0	$23,610	875	6.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(338 + 150 HCV) 488	78	(416 + 109 HCV*) 525
Number of Income-Eligible Family Renter Households	2,919	837	3,283
Existing Affordable Housing Penetration Rate – 2014	= 16.7%	= 9.3%	= 16.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	301	0	301
Number of Income-Eligible Senior Renter Households	823	238	904
Penetration Rate – 2014	= 36.6%	N/A	= 33.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(338 + 150 HCV) 488	166	(504 + 109 HCV*) 613
Number of Income-Eligible Family Renter Households	2,673	801	3,038
Existing Affordable Housing Penetration Rate – 2019	= 18.3%	= 20.7%	= 20.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	301	0	301
Number of Income-Eligible Senior Renter Households	875	248	988
Penetration Rate – 2019	= 34.4%	N/A	= 30.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	2,431	522	2,185	574
41%-60% AMHI (Tax Credit)	759	238	635	248

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

- Kris Cinalli is a member of the Planning Commission in Marion County (304 367-5341). As a whole, Cinalli said, Marion County "is ripe for additional rental housing" and believes Tax Credit development would work well in the area, although finding a suitable site may be a challenge. Cinalli did not know whether a need existed in the county for additional low-income housing.

- Pam Tucker manages the Fairmont Arbors Senior Apartments (304 366-2330). Fairmont Arbors offers 119 one-bedroom units, is 100% occupied and has a 15-household waiting list. Nevertheless, Tucker does not believe a need for additional low-income housing for seniors exists there. She said, while it is true Fairmont Arbors maintains 100% occupancy, turnover is "constant;" residents die, relocate to facilities offering care or move in with family members.

- Mark Miller, Director of Planning for the City of Fairmont (304 366-6211), said he receives inquiries from developers often, but suitable vacant sites in Fairmont are limited. Several buildings in Fairmont are currently vacant, and developers have asked about them. Miller emphasized, because of the presence of Fairmont State University, the community needs new market-rate student housing development. He has met with Fairmont State University officials and made himself available to discuss any plans developers may have for new student housing.

25. Marshall County

A. General Description

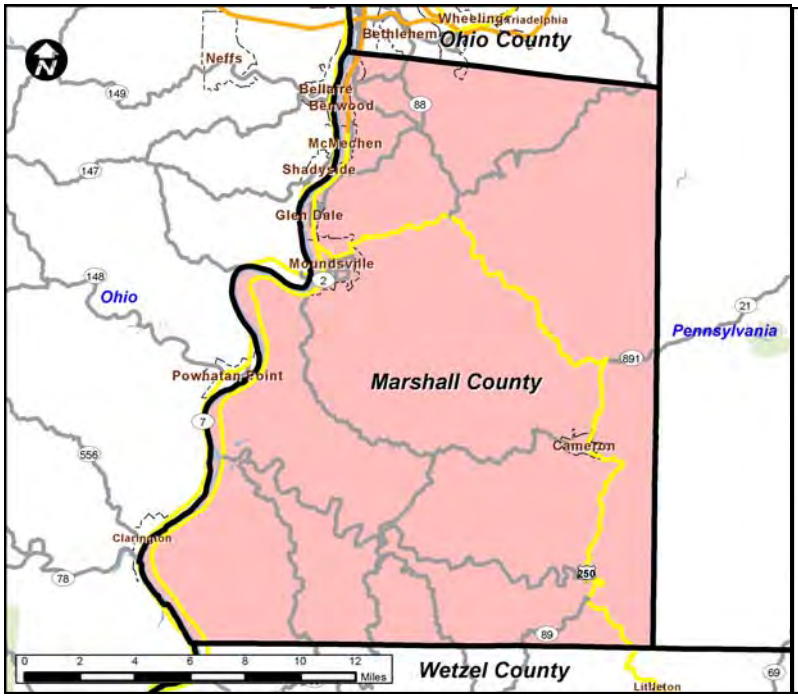
County Seat: Moundsville
County Size: 312.21 square miles

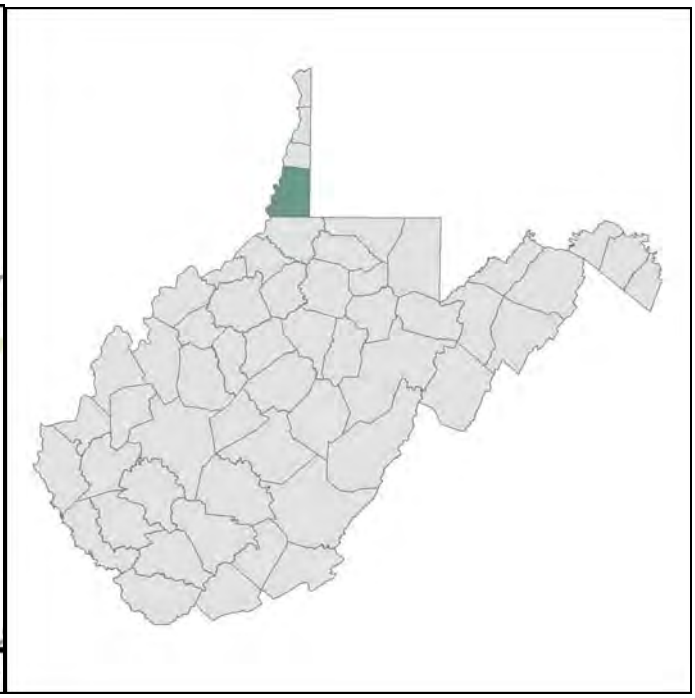
2000 (Census) Population: 35,519
2010 (Census) Population: 33,107
Population Change: -2,412 (-6.8%)

2000 (Census) Households: 14,207
2010 (Census) Households: 13,869
Household Change: -338 (-2.4%)

2000 (Census) Median Household Income: $31,318
2010 (Estimate) Median Household Income: $35,175
Income Change: +$3,857 (12.3%)

2000 (Census) Median Home Value: $60,500
2010 (American Community Survey) Median Home Value: $77,900
Home Value Change: +$17,400 (28.8%)





B. Demographic Characteristics and Trends

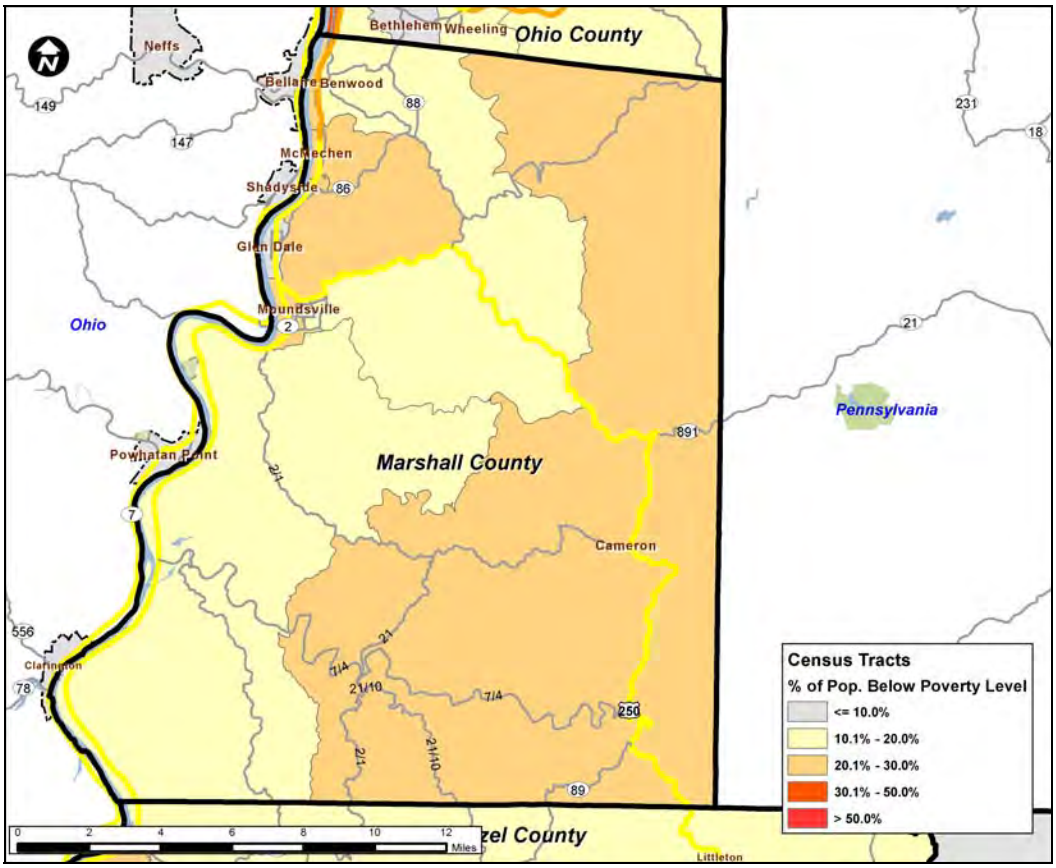
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Marshall County	Population	35,519	33,107	33,005	32,705
	Population Change	-	-2,412	-102	-300
	Percent Change	-	-6.8%	-0.3%	-0.9%
County Seat: Moundsville	Population	9,998	9,318	9,796	9,959
	Population Change	-	-680	478	163
	Percent Change	-	-6.8%	5.1%	1.7%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	5,949	18.0%
Population not living in poverty	27,158	82.0%
Total	33,107	100.0%

Source: American Community Survey (ACS)

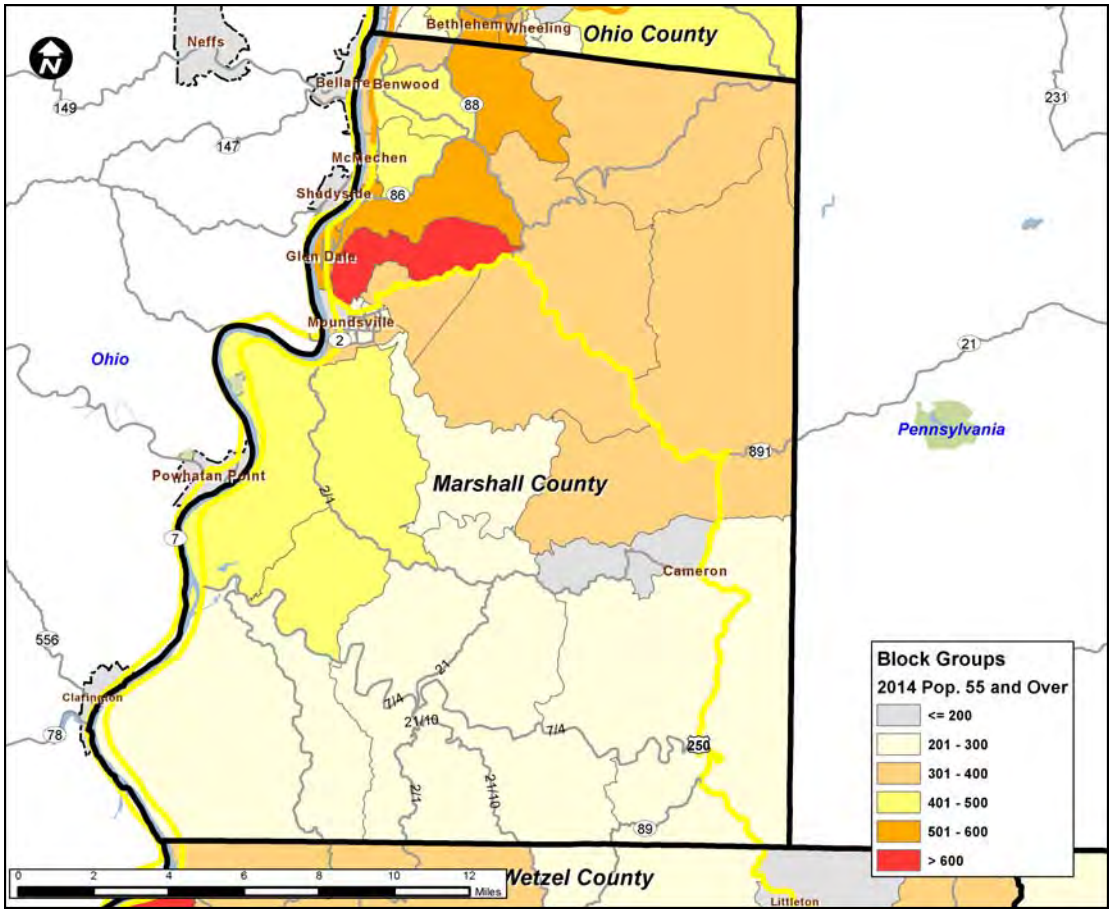


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	7,638	23.1%	7,148	21.7%	6,778	20.7%	-370	-5.2%
20 to 24	1,639	5.0%	1,729	5.2%	1,481	4.5%	-248	-14.3%
25 to 34	3,488	10.5%	3,599	10.9%	3,722	11.4%	123	3.4%
35 to 44	4,120	12.4%	3,863	11.7%	3,538	10.8%	-325	-8.4%
45 to 54	5,078	15.3%	4,674	14.2%	4,262	13.0%	-412	-8.8%
55 to 64	5,330	16.1%	5,380	16.3%	5,076	15.5%	-304	-5.7%
65 to 74	3,079	9.3%	3,778	11.4%	4,784	14.6%	1,006	26.6%
75 & Over	2,735	8.3%	2,834	8.6%	3,064	9.4%	230	8.1%
Total	33,107	100.0%	33,005	100.0%	32,705	100.0%	-300	-0.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	32,429	98.0%
Black	177	0.5%
Indian	47	0.1%
Asian	119	0.4%
Pacific Islander	2	0.0%
Some Other Race	48	0.1%
Two or More Races	285	0.9%
Total	33,107	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	29,745	89.8%
Moved within Same County	1,760	5.3%
Different County Same State	945	2.9%
Moved from Different State	648	2.0%
Moved from Abroad	8	0.0%
Total	33,107	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

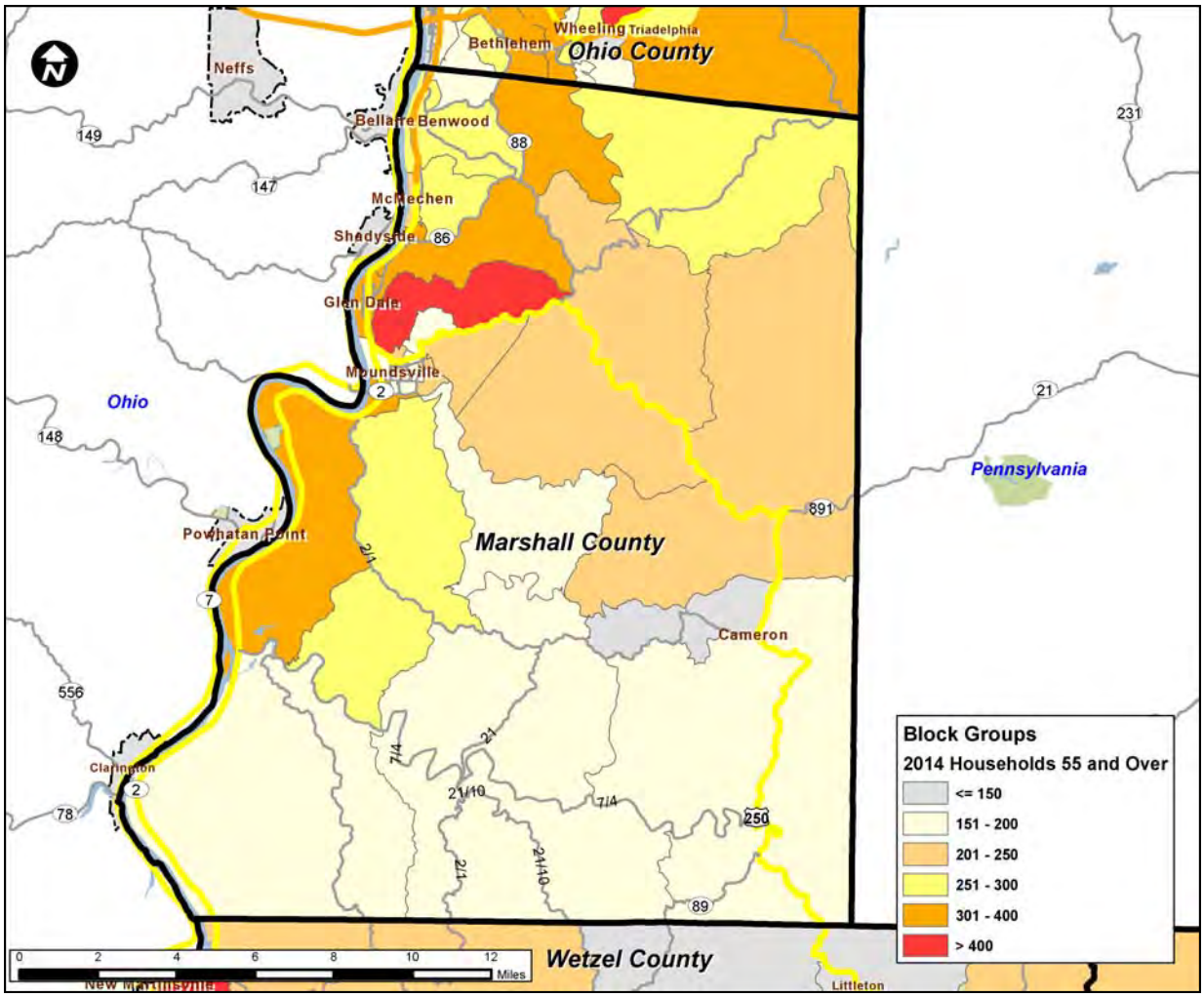
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Marshall County	Households	14,207	13,869	13,887	13,839
	Household Change	-	-338	18	-48
	Percent Change	-	-2.4%	0.1%	-0.3%
	Household Size	2.50	2.39	2.35	2.33
County Seat: Moundsville	Households	4,122	4,016	4,236	4,333
	Household Change	-	-106	220	97
	Percent Change	-	-2.6%	5.5%	2.3%
	Household Size	2.4	2.3	2.31	2.30

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	410	3.0%	381	2.7%	329	2.4%	-52	-13.7%
25 to 34	1,505	10.9%	1,543	11.1%	1,572	11.4%	29	1.9%
35 to 44	2,139	15.4%	1,974	14.2%	1,765	12.8%	-209	-10.6%
45 to 54	2,707	19.5%	2,453	17.7%	2,183	15.8%	-270	-11.0%
55 to 64	3,157	22.8%	3,138	22.6%	2,898	20.9%	-240	-7.6%
65 to 74	2,000	14.4%	2,408	17.3%	2,989	21.6%	581	24.1%
75 to 84	1,416	10.2%	1,433	10.3%	1,500	10.8%	67	4.6%
85 & Over	535	3.9%	557	4.0%	604	4.4%	46	8.3%
Total	13,869	100.0%	13,887	100.0%	13,839	100.0%	-48	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



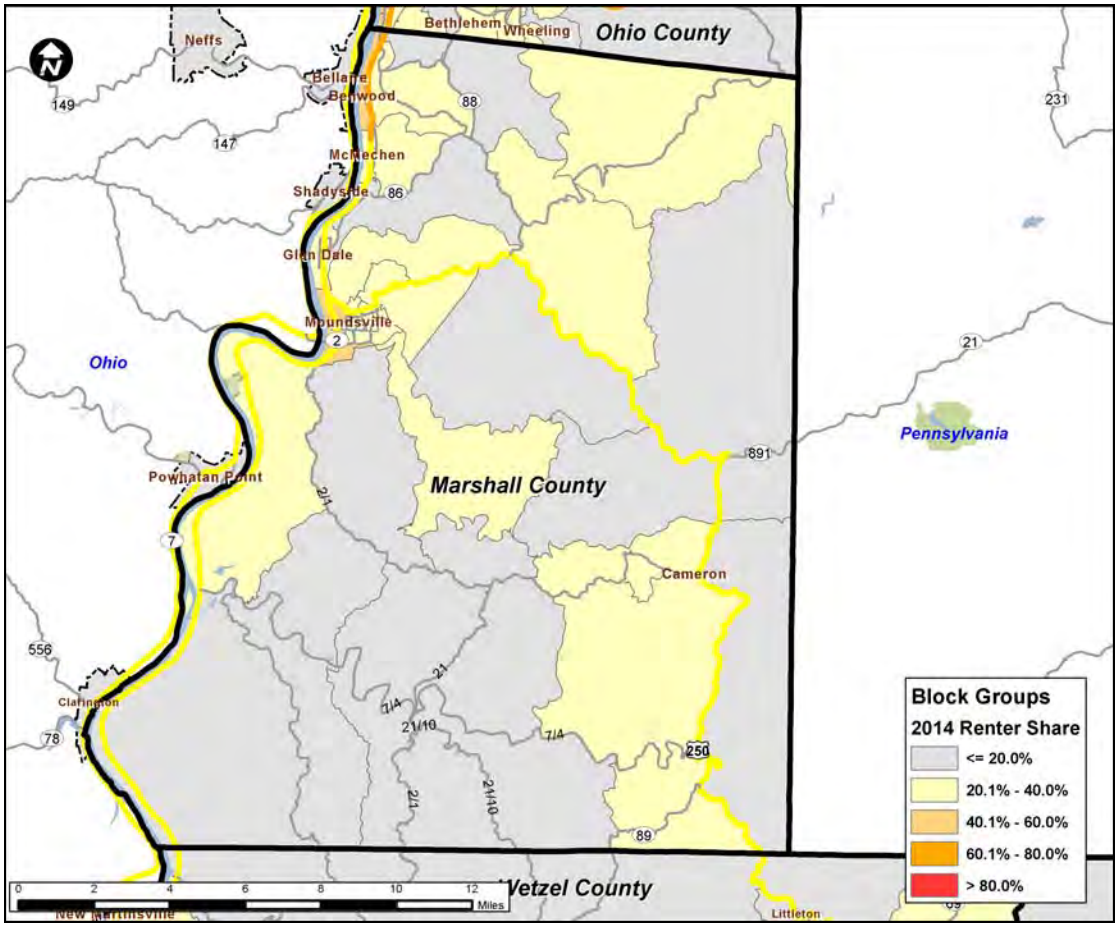
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	10,588	76.3%	10,206	73.5%	10,246	74.0%
Renter-Occupied	3,281	23.7%	3,681	26.5%	3,593	26.0%
Total	13,869	100.0%	13,887	100.0%	13,839	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	6,020	84.7%	6,471	85.9%	6,857	85.8%
Renter-Occupied	1,088	15.3%	1,066	14.1%	1,134	14.2%
Total	7,108	100.0%	7,537	100.0%	7,991	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,547	42.0%	1,540	42.8%	-7	-0.5%
2 Persons	917	24.9%	884	24.6%	-34	-3.7%
3 Persons	570	15.5%	555	15.4%	-15	-2.7%
4 Persons	414	11.3%	396	11.0%	-19	-4.5%
5 Persons+	232	6.3%	219	6.1%	-13	-5.6%
Total	3,681	100.0%	3,593	100.0%	-88	-2.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,513	24.6%	2,588	25.3%	76	3.0%
2 Persons	4,143	40.6%	4,133	40.3%	-9	-0.2%
3 Persons	1,676	16.4%	1,684	16.4%	8	0.5%
4 Persons	1,182	11.6%	1,160	11.3%	-22	-1.9%
5 Persons+	693	6.8%	681	6.6%	-13	-1.8%
Total	10,206	100.0%	10,246	100.0%	40	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	721	67.6%	795	70.1%	74	10.2%
2 Persons	242	22.7%	231	20.3%	-11	-4.6%
3 Persons	50	4.7%	55	4.8%	4	8.5%
4 Persons	34	3.2%	38	3.4%	4	11.4%
5 Persons+	19	1.8%	16	1.4%	-3	-14.4%
Total	1,066	100.0%	1,134	100.0%	68	6.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,202	34.0%	2,345	34.2%	144	6.5%
2 Persons	3,198	49.4%	3,364	49.1%	166	5.2%
3 Persons	685	10.6%	763	11.1%	78	11.4%
4 Persons	251	3.9%	243	3.5%	-9	-3.5%
5 Persons+	134	2.1%	141	2.1%	7	5.4%
Total	6,471	100.0%	6,857	100.0%	386	6.0%

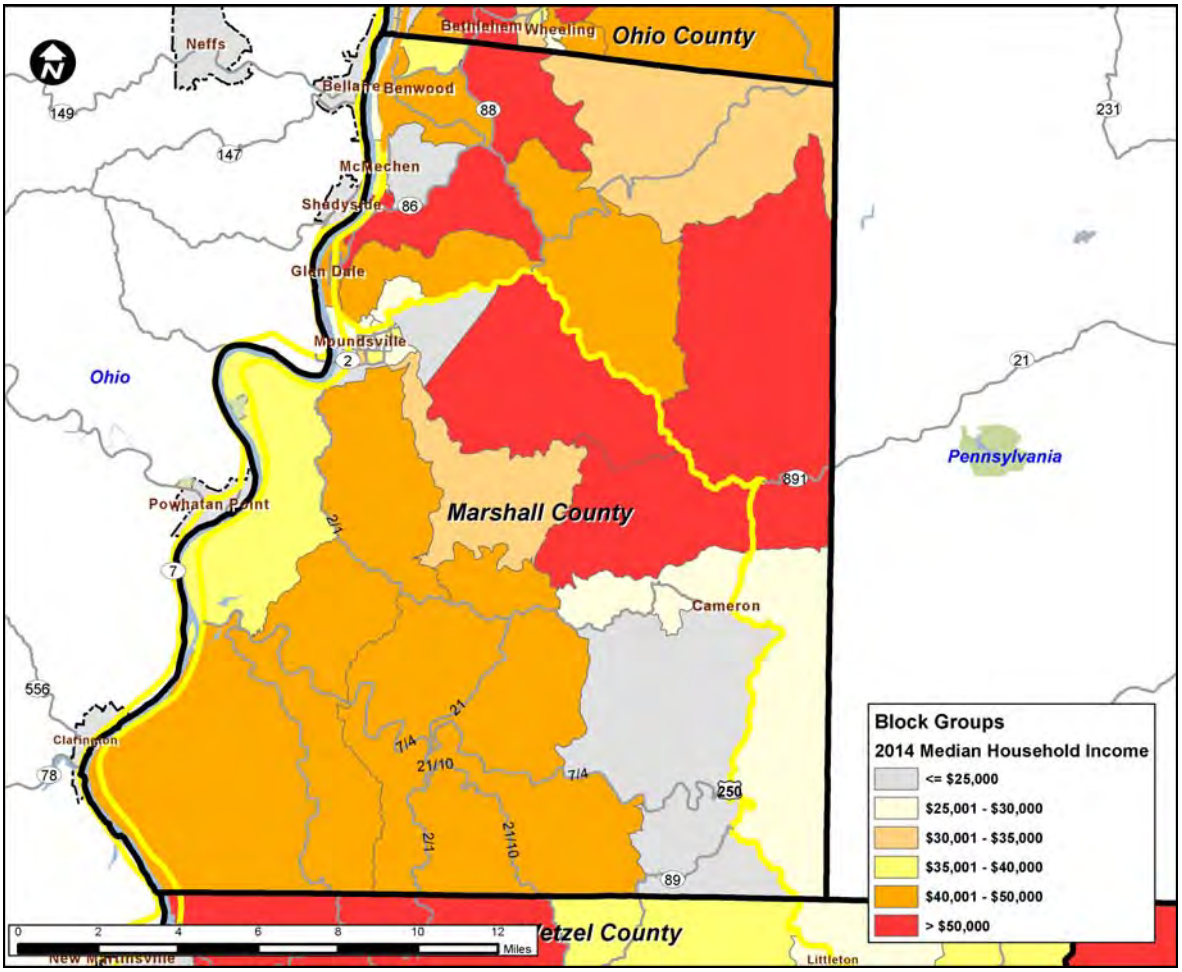
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,201	8.7%	1,198	8.6%	1,058	7.6%
$10,000 to $19,999	2,413	17.4%	2,322	16.7%	2,053	14.8%
$20,000 to $29,999	2,342	16.9%	2,081	15.0%	1,788	12.9%
$30,000 to $39,999	1,891	13.6%	1,948	14.0%	1,925	13.9%
$40,000 to $49,999	1,236	8.9%	1,275	9.2%	1,368	9.9%
$50,000 to $59,999	1,009	7.3%	998	7.2%	960	6.9%
$60,000 to $74,999	1,205	8.7%	1,321	9.5%	1,269	9.2%
$75,000 to $99,999	1,406	10.1%	1,390	10.0%	1,506	10.9%
$100,000 to $124,999	630	4.5%	711	5.1%	928	6.7%
$124,999 to $149,999	287	2.1%	331	2.4%	496	3.6%
$150,000 to $199,999	151	1.1%	161	1.2%	280	2.0%
$200,000+	99	0.7%	152	1.1%	209	1.5%
Total	13,869	100.0%	13,887	100.0%	13,839	100.0%
Median Income	$35,175		$36,895		$40,697	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



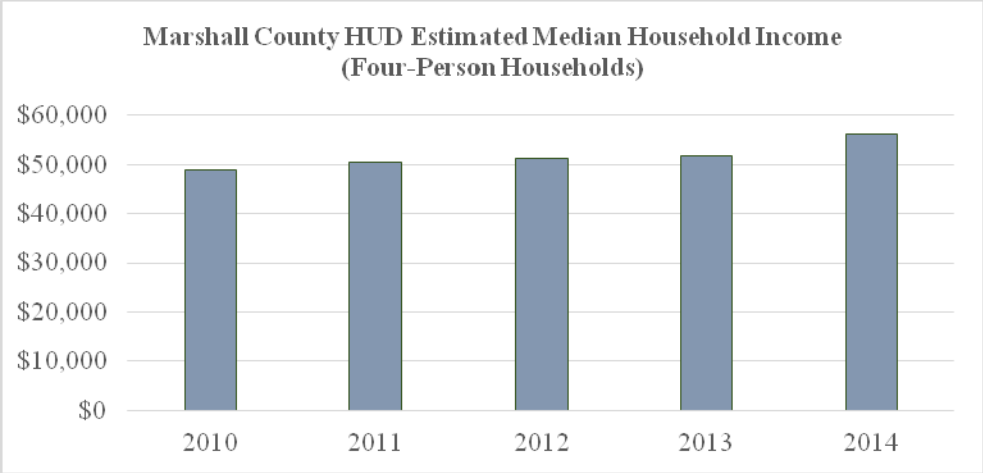
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	590	8.3%	546	7.2%	517	6.5%
$10,000 to $19,999	1,480	20.8%	1,379	18.3%	1,250	15.6%
$20,000 to $29,999	1,386	19.5%	1,343	17.8%	1,266	15.8%
$30,000 to $39,999	1,075	15.1%	1,116	14.8%	1,184	14.8%
$40,000 to $49,999	613	8.6%	744	9.9%	873	10.9%
$50,000 to $59,999	511	7.2%	552	7.3%	567	7.1%
$60,000 to $74,999	463	6.5%	632	8.4%	698	8.7%
$75,000 to $99,999	449	6.3%	559	7.4%	700	8.8%
$100,000 to $124,999	256	3.6%	310	4.1%	404	5.1%
$124,999 to $149,999	135	1.9%	157	2.1%	228	2.8%
$150,000 to $199,999	91	1.3%	94	1.3%	153	1.9%
$200,000+	59	0.8%	105	1.4%	151	1.9%
Total	7,108	100.0%	7,537	100.0%	7,991	100.0%
Median Income	$30,911		$34,485		$38,128	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$48,900	-
2011	$50,400	3.1%
2012	$51,100	1.4%
2013	$51,700	1.2%
2014	$56,200	8.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	415	129	137	71	48	800
$10,000 to $19,999	280	257	149	79	68	833
$20,000 to $29,999	144	193	27	62	20	446
$30,000 to $39,999	273	100	30	134	34	570
$40,000 to $49,999	42	52	100	10	22	225
$50,000 to $59,999	25	11	7	1	13	56
$60,000 to $74,999	80	39	20	20	1	160
$75,000 to $99,999	21	28	0	1	1	51
$100,000 to $124,999	18	15	1	1	2	37
$125,000 to $149,999	44	1	32	1	1	78
$150,000 to $199,999	8	1	7	1	1	18
$200,000 & Over	5	1	0	2	0	8
Total	1,354	825	508	383	210	3,281

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	449	128	142	72	51	843
$10,000 to $19,999	314	288	156	90	65	914
$20,000 to $29,999	151	183	37	55	24	450
$30,000 to $39,999	295	121	44	146	37	644
$40,000 to $49,999	57	64	107	13	26	267
$50,000 to $59,999	35	13	9	3	14	75
$60,000 to $74,999	98	59	28	28	1	215
$75,000 to $99,999	40	25	1	1	6	74
$100,000 to $124,999	27	29	3	1	3	63
$125,000 to $149,999	61	2	36	4	3	106
$150,000 to $199,999	7	2	3	1	1	14
$200,000 & Over	14	2	3	0	1	19
Total	1,547	917	570	414	232	3,681

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	397	126	124	63	47	757
$10,000 to $19,999	291	252	141	77	66	826
$20,000 to $29,999	124	167	29	53	18	390
$30,000 to $39,999	291	124	44	142	30	631
$40,000 to $49,999	71	73	105	19	26	294
$50,000 to $59,999	35	12	3	2	14	66
$60,000 to $74,999	107	54	28	31	2	224
$75,000 to $99,999	64	28	1	2	6	100
$100,000 to $124,999	34	39	5	1	0	80
$125,000 to $149,999	95	4	52	5	5	160
$150,000 to $199,999	12	1	18	1	0	32
$200,000 & Over	19	4	5	0	5	33
Total	1,540	884	555	396	219	3,593

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	154	93	119	65	46	477
$10,000 to $19,999	98	170	146	77	61	552
$20,000 to $29,999	26	145	19	61	20	270
$30,000 to $39,999	204	74	17	113	34	442
$40,000 to $49,999	10	48	98	7	22	184
$50,000 to $59,999	2	8	7	0	10	27
$60,000 to $74,999	55	25	20	20	0	119
$75,000 to $99,999	1	24	0	0	0	24
$100,000 to $124,999	4	14	0	0	2	19
$125,000 to $149,999	36	1	32	1	0	69
$150,000 to $199,999	3	1	1	1	1	7
$200,000 & Over	1	1	0	0	0	2
Total	594	602	457	345	195	2,193

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	213	96	132	67	51	560
$10,000 to $19,999	150	202	156	89	59	656
$20,000 to $29,999	53	134	28	55	23	293
$30,000 to $39,999	231	90	29	128	37	516
$40,000 to $49,999	21	55	103	9	26	215
$50,000 to $59,999	10	9	5	1	11	36
$60,000 to $74,999	71	40	27	26	0	164
$75,000 to $99,999	4	22	0	0	2	28
$100,000 to $124,999	15	25	0	0	1	42
$125,000 to $149,999	51	1	35	3	3	93
$150,000 to $199,999	2	1	2	1	1	7
$200,000 & Over	3	0	1	0	1	5
Total	826	676	520	380	213	2,615

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	167	97	115	59	47	485
$10,000 to $19,999	127	186	141	77	61	591
$20,000 to $29,999	35	121	20	51	18	245
$30,000 to $39,999	214	90	30	122	30	486
$40,000 to $49,999	21	61	100	15	23	221
$50,000 to $59,999	6	8	3	0	12	29
$60,000 to $74,999	63	32	27	30	0	153
$75,000 to $99,999	5	25	1	0	4	35
$100,000 to $124,999	22	30	0	0	0	52
$125,000 to $149,999	77	3	51	4	4	138
$150,000 to $199,999	5	1	11	0	0	17
$200,000 & Over	2	0	0	0	4	7
Total	745	653	500	358	203	2,459

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	121	18	1	0	140
$10,000 to $19,999	61	193	78	27	19	377
$20,000 to $29,999	114	172	129	205	57	677
$30,000 to $39,999	42	70	57	124	69	363
$40,000 to $49,999	69	167	124	66	12	437
$50,000 to $59,999	10	211	38	122	95	476
$60,000 to $74,999	46	106	173	148	150	622
$75,000 to $99,999	33	176	392	200	138	939
$100,000 to $124,999	7	70	134	109	36	356
$125,000 to $149,999	0	21	25	11	28	85
$150,000 to $199,999	0	19	19	3	15	56
$200,000 & Over	0	4	2	15	20	40
Total	382	1,329	1,189	1,031	637	4,568

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	78	14	0	0	93
$10,000 to $19,999	58	131	56	22	21	288
$20,000 to $29,999	84	96	86	142	34	442
$30,000 to $39,999	40	53	59	106	59	316
$40,000 to $49,999	49	92	115	50	10	316
$50,000 to $59,999	6	164	26	129	86	410
$60,000 to $74,999	37	90	137	131	129	525
$75,000 to $99,999	31	136	324	188	124	803
$100,000 to $124,999	6	61	130	127	35	359
$125,000 to $149,999	0	20	30	15	17	82
$150,000 to $199,999	0	21	12	0	27	59
$200,000 & Over	0	2	2	21	18	42
Total	310	945	990	930	559	3,735

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	49	11	0	0	59
$10,000 to $19,999	49	89	40	17	15	211
$20,000 to $29,999	52	45	64	97	17	276
$30,000 to $39,999	35	35	46	95	43	255
$40,000 to $49,999	36	74	98	51	12	271
$50,000 to $59,999	7	129	21	124	82	363
$60,000 to $74,999	32	65	96	114	110	416
$75,000 to $99,999	22	124	308	205	111	771
$100,000 to $124,999	8	82	171	170	41	472
$125,000 to $149,999	1	34	41	20	35	130
$150,000 to $199,999	0	39	23	0	50	112
$200,000 & Over	0	3	3	24	23	53
Total	243	769	921	917	539	3,389

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	261	36	18	6	1	323
$10,000 to $19,999	182	87	0	1	8	278
$20,000 to $29,999	118	49	8	1	0	176
$30,000 to $39,999	58	26	13	21	0	117
$40,000 to $49,999	31	4	3	3	0	40
$50,000 to $59,999	28	3	0	1	3	35
$60,000 to $74,999	24	14	0	0	1	40
$75,000 to $99,999	27	4	0	1	1	33
$100,000 to $124,999	14	1	1	1	0	18
$125,000 to $149,999	8	0	0	0	1	9
$150,000 to $199,999	5	0	9	0	0	14
$200,000 & Over	4	0	0	3	0	6
Total	760	223	51	38	15	1,088

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	236	32	10	5	1	283
$10,000 to $19,999	164	86	1	1	6	258
$20,000 to $29,999	97	49	9	0	1	157
$30,000 to $39,999	63	31	15	18	1	128
$40,000 to $49,999	36	10	3	3	0	52
$50,000 to $59,999	25	4	4	2	3	38
$60,000 to $74,999	27	20	1	2	1	50
$75,000 to $99,999	36	4	1	1	4	45
$100,000 to $124,999	11	4	2	1	2	21
$125,000 to $149,999	11	0	1	1	0	13
$150,000 to $199,999	5	1	1	0	0	7
$200,000 & Over	10	1	2	0	0	14
Total	721	242	50	34	19	1,066

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	230	30	9	4	0	272
$10,000 to $19,999	163	66	0	0	6	236
$20,000 to $29,999	88	46	9	1	0	145
$30,000 to $39,999	77	34	14	20	0	145
$40,000 to $49,999	49	12	4	4	2	72
$50,000 to $59,999	29	4	0	2	2	37
$60,000 to $74,999	44	22	1	1	2	70
$75,000 to $99,999	58	3	0	2	2	65
$100,000 to $124,999	13	9	5	1	0	27
$125,000 to $149,999	18	1	1	1	1	23
$150,000 to $199,999	8	0	6	1	0	15
$200,000 & Over	17	4	5	0	1	26
Total	795	231	55	38	16	1,134

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	188	58	21	0	0	267
$10,000 to $19,999	829	311	43	1	19	1,202
$20,000 to $29,999	561	568	25	56	0	1,210
$30,000 to $39,999	225	586	144	2	1	958
$40,000 to $49,999	89	357	60	60	7	573
$50,000 to $59,999	96	285	38	38	21	476
$60,000 to $74,999	18	309	72	25	0	423
$75,000 to $99,999	46	289	26	16	40	416
$100,000 to $124,999	27	121	68	19	3	238
$125,000 to $149,999	32	50	42	1	1	126
$150,000 to $199,999	11	52	8	2	3	77
$200,000 & Over	20	29	1	2	0	52
Total	2,142	3,014	547	222	95	6,020

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	180	60	21	2	0	263
$10,000 to $19,999	785	274	43	0	19	1,121
$20,000 to $29,999	546	555	31	53	2	1,186
$30,000 to $39,999	229	575	181	1	1	988
$40,000 to $49,999	137	408	74	63	9	692
$50,000 to $59,999	104	283	47	46	32	514
$60,000 to $74,999	29	413	94	40	5	581
$75,000 to $99,999	56	336	42	23	57	514
$100,000 to $124,999	41	141	83	20	4	289
$125,000 to $149,999	34	56	52	0	1	144
$150,000 to $199,999	17	53	12	2	4	88
$200,000 & Over	41	44	6	1	0	92
Total	2,202	3,198	685	251	134	6,471

Source: Ribbon Demographics; ESRI; Urban Decision Group

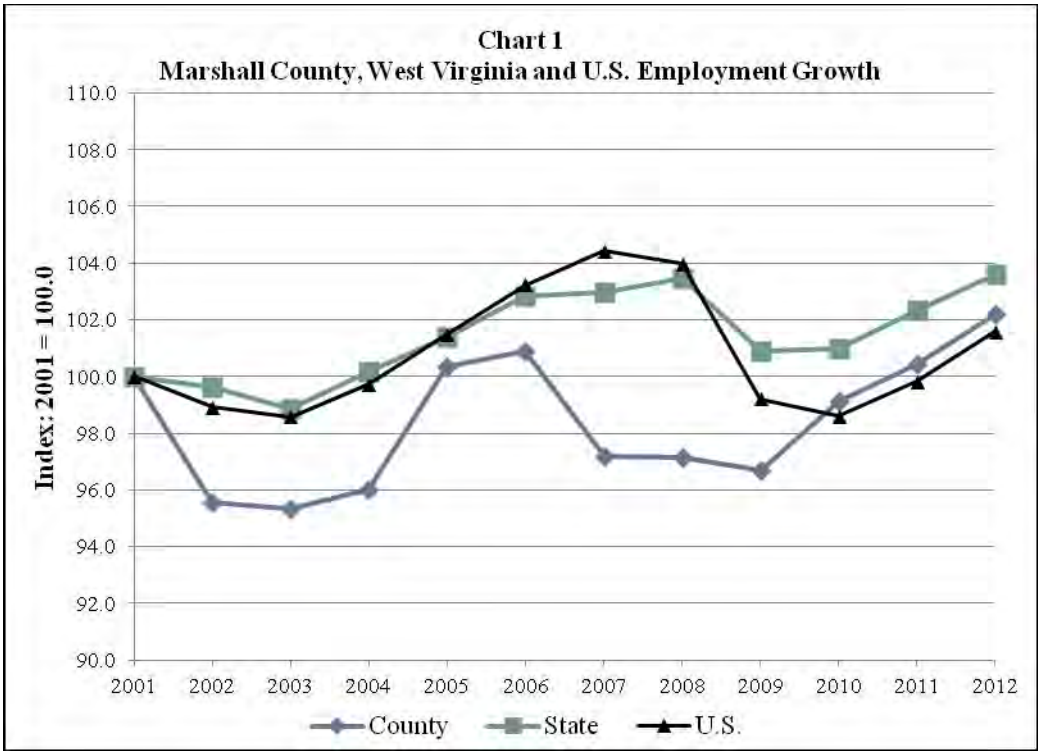
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	163	60	19	1	1	245
$10,000 to $19,999	733	225	36	0	21	1,015
$20,000 to $29,999	549	504	26	42	0	1,122
$30,000 to $39,999	243	595	198	2	0	1,038
$40,000 to $49,999	216	431	88	58	8	801
$50,000 to $59,999	110	303	45	40	32	530
$60,000 to $74,999	48	446	90	44	1	630
$75,000 to $99,999	78	411	58	23	63	633
$100,000 to $124,999	57	178	108	29	5	377
$125,000 to $149,999	55	80	66	1	2	205
$150,000 to $199,999	35	76	19	1	7	137
$200,000 & Over	58	54	10	1	1	125
Total	2,345	3,364	763	243	142	6,857

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Marshall County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Marshall County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Marshall County, State and U.S. Employment, 2001-2012						
	Marshall County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	10,889		686		129,636	
2002	10,405	-4.4%	683	-0.4%	128,234	-1.1%
2003	10,379	-0.2%	678	-0.8%	127,796	-0.3%
2004	10,456	0.7%	687	1.3%	129,278	1.2%
2005	10,927	4.5%	695	1.2%	131,572	1.8%
2006	10,984	0.5%	705	1.4%	133,834	1.7%
2007	10,582	-3.7%	706	0.1%	135,366	1.1%
2008	10,576	-0.1%	710	0.5%	134,806	-0.4%
2009	10,527	-0.5%	692	-2.5%	128,608	-4.6%
2010	10,792	2.5%	692	0.1%	127,820	-0.6%
2011	10,939	1.4%	702	1.4%	129,411	1.2%
2012	11,130	1.7%	711	1.2%	131,696	1.8%
Change						
2001-12	241	2.2%	25	3.6%	2,061	1.6%
2001-03	-510	-4.7%	-8	-1.1%	-1,840	-1.4%
2003-07	203	2.0%	28	4.2%	7,570	5.9%
2007-12	548	5.2%	4	0.6%	-3,670	-2.7%

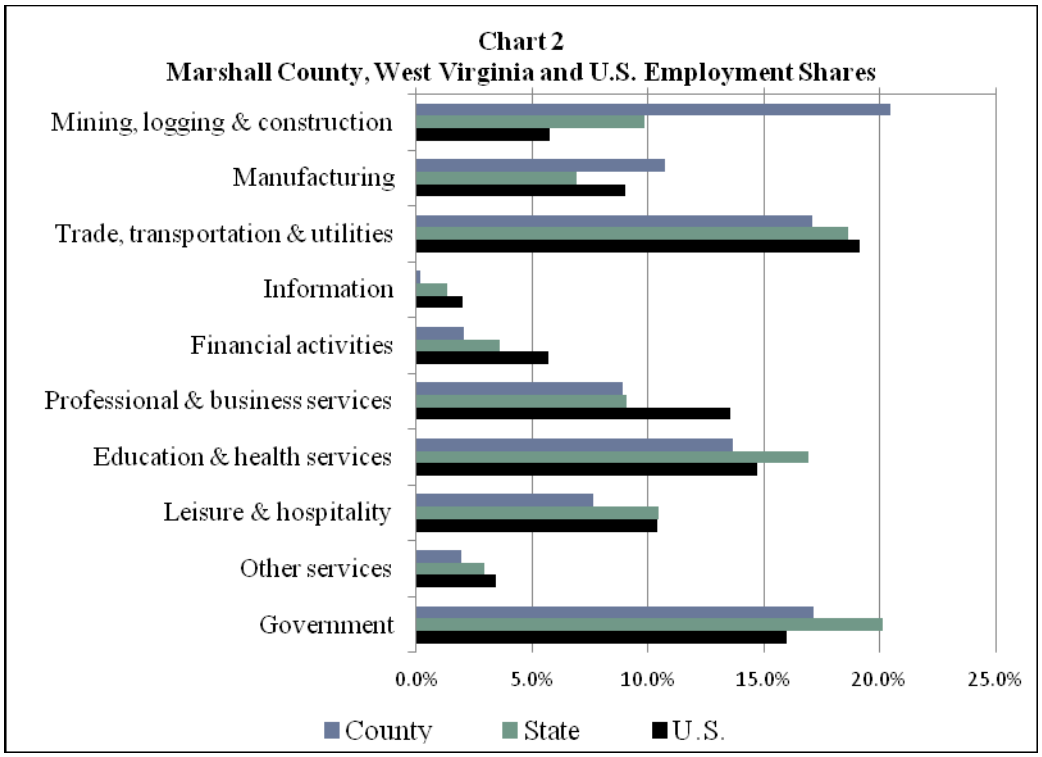
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Marshall County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Marshall County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	2,278	20.5%	207.6	355.9
Manufacturing	1,196	10.7%	155.7	118.9
Trade, Transportation and Utilities	1,903	17.1%	91.6	89.3
Information	23	0.2%	15.4	10.2
Financial Activities	231	2.1%	58.0	36.4
Professional and Business Services	995	8.9%	98.4	65.8
Educational and Health Services	1,524	13.7%	80.9	92.9
Leisure and Hospitality	850	7.6%	73.1	73.2
Other Services	220	2.0%	66.5	57.2
Total Private Sector	**9,220**	**82.8%**	**103.7**	**98.6**
Total Government	**1,910**	**17.2%**	**85.2**	**107.4**
Total Payroll Employment	**11,130**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

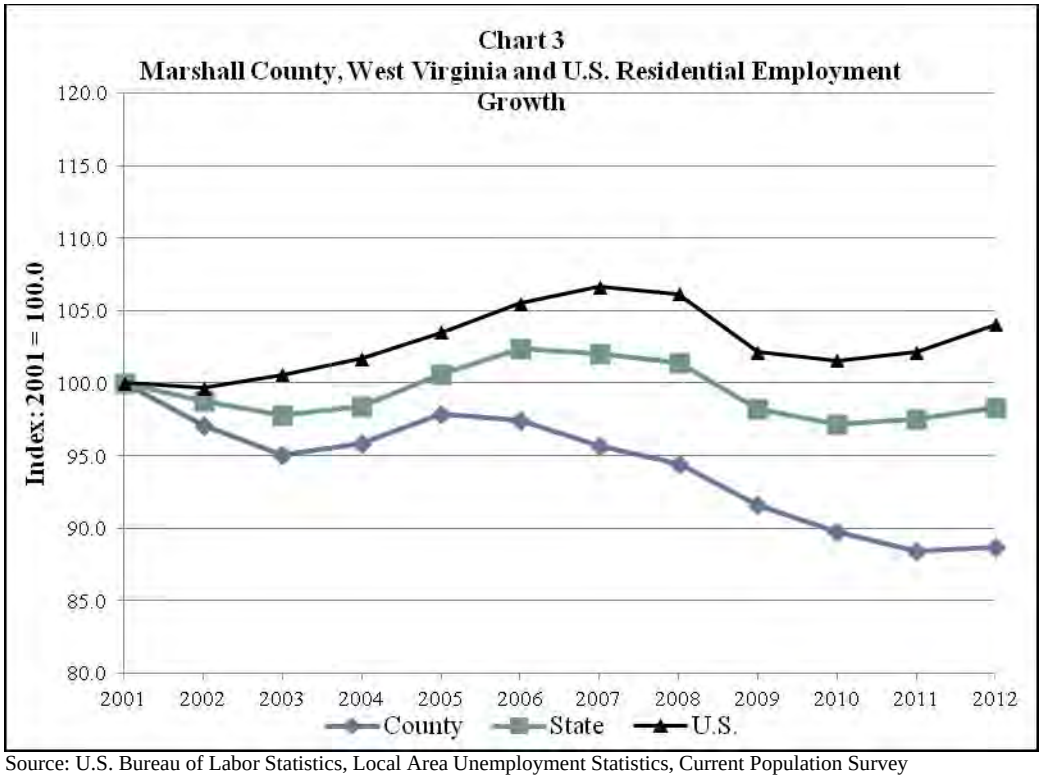


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Marshall County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Marshall County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Marshall County; this one considers the number of Marshall County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

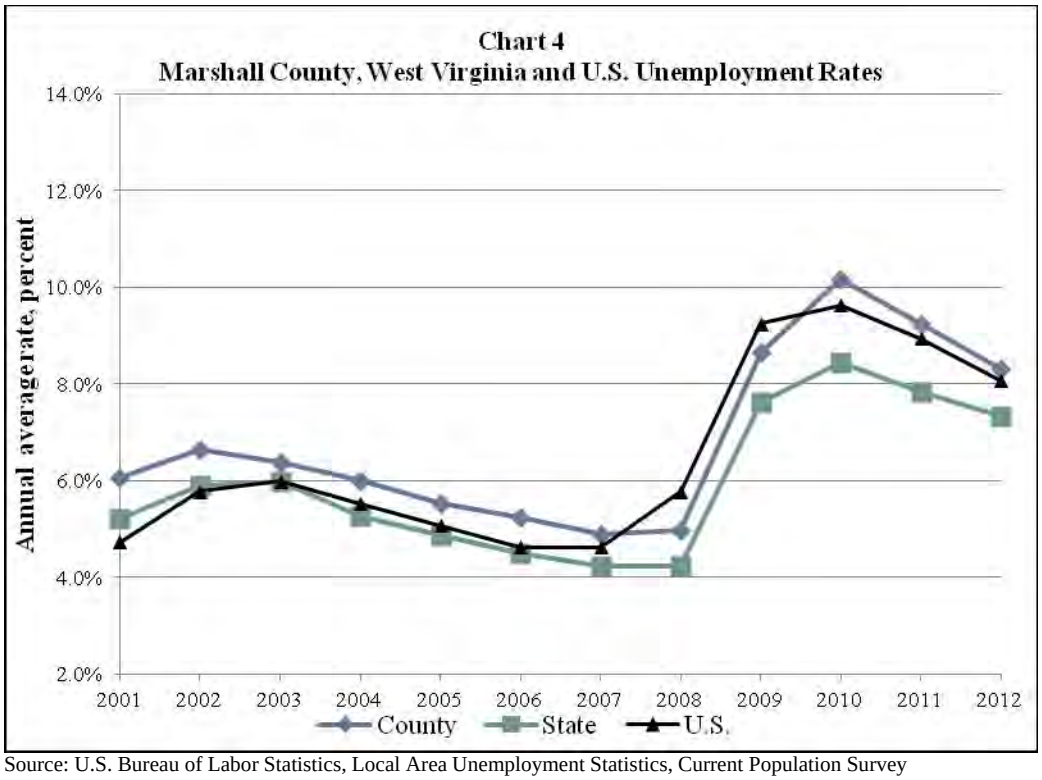
Table 3 Marshall County, State and U.S. Residential Employment, 2001-2012						
	Marshall County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	14,733		759		136,933	
2002	14,305	-2.9%	749	-1.3%	136,485	-0.3%
2003	14,003	-2.1%	742	-0.9%	137,736	0.9%
2004	14,120	0.8%	747	0.6%	139,252	1.1%
2005	14,423	2.1%	764	2.3%	141,730	1.8%
2006	14,354	-0.5%	777	1.8%	144,427	1.9%
2007	14,089	-1.8%	774	-0.4%	146,047	1.1%
2008	13,914	-1.2%	769	-0.6%	145,362	-0.5%
2009	13,491	-3.0%	745	-3.2%	139,878	-3.8%
2010	13,219	-2.0%	737	-1.1%	139,064	-0.6%
2011	13,027	-1.5%	740	0.4%	139,869	0.6%
2012	13,067	0.3%	746	0.8%	142,469	1.9%
Change						
2001-12	-1,666	-11.3%	-13	-1.7%	5,536	4.0%
2001-03	-730	-5.0%	-16	-2.2%	803	0.6%
2003-07	86	0.6%	32	4.3%	8,311	6.0%
2007-10	-870	-6.2%	-37	-4.8%	-6,983	-4.8%
2010-12	-152	-1.1%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Marshall County, state and U.S. unemployment rates over the past decade. The table also shows the Marshall County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Marshall County Labor Force Statistics and Comparative Unemployment Rates						
	Marshall County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Marshall County	West Virginia	U.S.
2001	15,686	14,733	953	6.1%	5.2%	4.7%
2002	15,324	14,305	1,019	6.6%	5.9%	5.8%
2003	14,959	14,003	956	6.4%	6.0%	6.0%
2004	15,025	14,120	905	6.0%	5.3%	5.5%
2005	15,268	14,423	845	5.5%	4.9%	5.1%
2006	15,149	14,354	795	5.2%	4.5%	4.6%
2007	14,814	14,089	725	4.9%	4.2%	4.6%
2008	14,644	13,914	730	5.0%	4.2%	5.8%
2009	14,770	13,491	1,279	8.7%	7.6%	9.3%
2010	14,717	13,219	1,498	10.2%	8.4%	9.6%
2011	14,353	13,027	1,326	9.2%	7.8%	8.9%
2012	14,253	13,067	1,186	8.3%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Marshall County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	14,353	13,027	1,326	9.2%
2012 January	13,971	12,713	1,258	9%
2012 February	14,050	12,721	1,329	9.5%
2012 March	13,995	12,752	1,243	8.9%
2012 April	14,212	13,088	1,124	7.9%
2012 May	14,273	13,164	1,109	7.8%
2012 June	14,589	13,358	1,231	8.4%
2012 July	14,674	13,383	1,291	8.8%
2012 August	14,277	13,080	1,197	8.4%
2012 September	14,200	13,163	1,037	7.3%
2012 October	14,274	13,189	1,085	7.6%
2012 November	14,302	13,151	1,151	8%
2012 December	14,217	13,041	1,176	8.3%
2012 Annual	14,253	13,067	1,186	8.3%
2013 January	14,110	12,693	1,417	10%
2013 February	14,005	12,666	1,339	9.6%
2013 March	13,935	12,726	1,209	8.7%
2013 April	14,156	13,061	1,095	7.7%
2013 May	14,102	13,168	934	6.6%
2013 June	14,196	13,197	999	7%
2013 July	14,327	13,334	993	6.9%
2013 August	14,057	13,122	935	6.7%
2013 September	13,990	13,125	865	6.2%
2013 October	14,028	13,144	884	6.3%
2013 November	13,976	13,117	859	6.1%
2013 December	13,875	12,980	895	6.5%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Marshall County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Marshall County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	790	6.0%	119.5	320.7
Construction	982	7.5%	105.5	110.4
Manufacturing	1,055	8.1%	93.1	74.8
Wholesale Trade	359	2.7%	120.7	93.5
Retail Trade	1,672	12.8%	102.7	110.9
Transportation and Utilities	683	5.2%	93.7	103.2
Information	195	1.5%	84.3	64.9
Financial Activities	424	3.2%	73.5	47.2
Professional and Business Services	951	7.3%	98.4	69.0
Educational and Health Services	3,463	26.5%	102.5	117.5
Leisure and Hospitality	1,268	9.7%	112.1	107.5
Other Services, Except Public Administration	540	4.1%	90.3	84.1
Public Administration	706	5.4%	85.6	109.8
Total Employment	**13,088**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Marshall County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	3,481	26.6%	86.6	74.5
Service	2,670	20.4%	110.9	116.6
Sales and Office	3,036	23.2%	93.9	92.4
Natural Resources, Construction and Maintenance	1,872	14.3%	111.7	150.5
Production, Transportation and Material Moving	2,042	15.6%	116.4	127.9
Total Employment	**13,088**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Marshall County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Marshall County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 11 largest employers in Marshall County.

Largest Employers in Marshall County		
Employer	**Industry**	**Employment**
Local/State/Federal Government	Government	1,910
Marshall County Board of Education	Education	682
McElroy Coal Company	Coal	500
Consolidation Coal Company/Murray Energy	Coal	500
PPG/ Eagle Natrium	Shale Gas Processing	500
Reynolds Memorial Hospital	Health Care	400
Walmart	Retail	100-199
Teletech Customer Care Management	Call Center	258
Ohio Power Company	Electricity	200-499
Bayer MaterialScience	Chemical Production	200-499
Moundview Healthcare	Nursing Care	100-199

Source: West Virginia Department of Commerce, 3/2013

Marshall County is a small rural county with an economy largely based on mining, manufacturing, education and health services in addition to locally owned businesses and professional services. Although employment in the mining industry has declined dramatically since the late 1970s and early 1980s, coal mining and production in Marshall County has not been affected as severely as other counties in the state. However, the county has lost 2% of its population since 2010. Recent closures of large employers and cutbacks in industrial jobs are the reason for the continued loss of population, although it would be worse without the influx of oil and gas activity in the area. The West Virginia Department of Commerce reported 51% of Marshall County residents commute to locations outside the county for employment.

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 1,722 wells on file (237 producing wells), with the top producing operators being Chesapeake Appalachia, Chevron Appalachia, CNX Gas Company and Gastar Exploration USA who were responsible for 90% of the 5.2 million MCF of gas produced in December 2012.

Blue Racer, Williams Energy, MarkWest Energy and M3 Midstream have invested nearly $10 billion for infrastructure to move shale natural gas out of the region, which includes:

- Operations began in 2013 at the Blue Racer Natrium natural gas processing plant along the Ohio River. The company announced in January 2014, it will double its processing capacity to 400 million cubic feet per day, with the expansion expected to be complete in spring 2014. Blue Racer also plans to soon begin shipping natural gas liquids via river barge to supplement its rail, truck and pipeline transportation.
- Williams Energy announced plans to spend tens of billions of dollars in the northern panhandle – primarily in Marshall County.
- In 2013, MarkWest invested about $1 billion in West Virginia, which includes a fractional facility in the unincorporated Marshall County community of Majorsville near the Pennsylvania boarder.

The oil and gas industry has brought thousands of people to the region looking to take advantage of the shale boom. In March 2014, trend Commissioner Brian Schambach was quoted in the *Wheeling News-Register* that Marshall County "has not been able to take full advantage of the shale boom" and they have "seen such an influx of people, but some of those individuals working here weren't able to acquire housing and are living elsewhere…I'm not sure we were able to capitalize on that growth"

The West Virginia Department of Commerce has received two Worker Adjustment and Retraining Notifications (WARN) for Marshall County during the past 24 months and are listed below:

Business	Notice Date	Layoff or Closure	Jobs Lost
TeleTech	7/2013	Closure	258
Kroger Store #284	6/2013	Closure	53
		Total	**311**

Local media sources reported 22 layoffs at the AZZ Galvanizing plant when it closed in February 2013. Of note, in October 2013, Ormet Corporation closed its aluminum smelting plant in Hannibal, Ohio, located approximately 25 miles from the Marshall County seat of Moundsville. The loss of 700 jobs had a large impact on the region according to local representatives.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	10,588	76.3%
Renter-Occupied	3,281	23.7%
Total-Occupied Units*	13,869	87.1%
Vacant For Rent	434	21.2%
Vacant For-Sale Only	163	8.0%
Vacant Rented/Sold, Not Occ.	131	6.4%
Vacant Seasonal, Recreational	507	24.7%
All Other Vacant	814	39.7%
Total Vacant Units	2,049	12.9%
Total	15,918	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	10,588	76.3%	10,518	70	0.7%
Renter-Occupied	3,281	23.7%	3,281	0	0.0%
Total	13,869	100.0%	13,799	70	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	58	0.5%	96	2.9%
2000 to 2004	177	1.7%	52	1.6%
1990 to 1999	896	8.5%	302	9.2%
1980 to 1989	1,022	9.7%	377	11.5%
1970 to 1979	1,972	18.6%	587	17.9%
1960 to 1969	1,221	11.5%	441	13.4%
1940 to 1959	2,489	23.5%	538	16.4%
1939 or Earlier	2,753	26.0%	890	27.1%
Total	10,588	100.0%	3,281	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	9,446	89.2%	1,500	45.7%
1 Attached	72	0.7%	148	4.5%
2 to 4	78	0.7%	836	25.5%
5 to 9	6	0.1%	279	8.5%
10 to 19	0	0.0%	66	2.0%
20 to 49	0	0.0%	84	2.6%
50 or More	0	0.0%	123	3.7%
Mobile Home,	974	9.2%	244	7.4%
Boat, RV, Van, Etc.	13	0.1%	0	0.0%
Total	10,588	100.0%	3,281	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	10,588	100.0%
0.50 or Less Occupants Per Room	8,511	80.4%
0.51 to 1.00 Occupants Per Room	2,033	19.2%
1.01 to 1.50 Occupants Per Room	40	0.4%
1.51 to 2.00 Occupants Per Room	4	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	3,281	100.0%
0.50 or Less Occupants Per Room	2,094	63.8%
0.51 to 1.00 Occupants Per Room	1,088	33.2%
1.01 to 1.50 Occupants Per Room	96	2.9%
1.51 to 2.00 Occupants Per Room	3	0.1%
2.01 or More Occupants Per Room	0	0.0%
Total	13,869	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Marshall County	31.4%
West Virginia	32.0%

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

Building Permit Data – Marshall County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	11	11	4	3	3	2	3	0	2	0
Units in Single-Family Structures	11	11	4	3	3	2	3	0	2	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

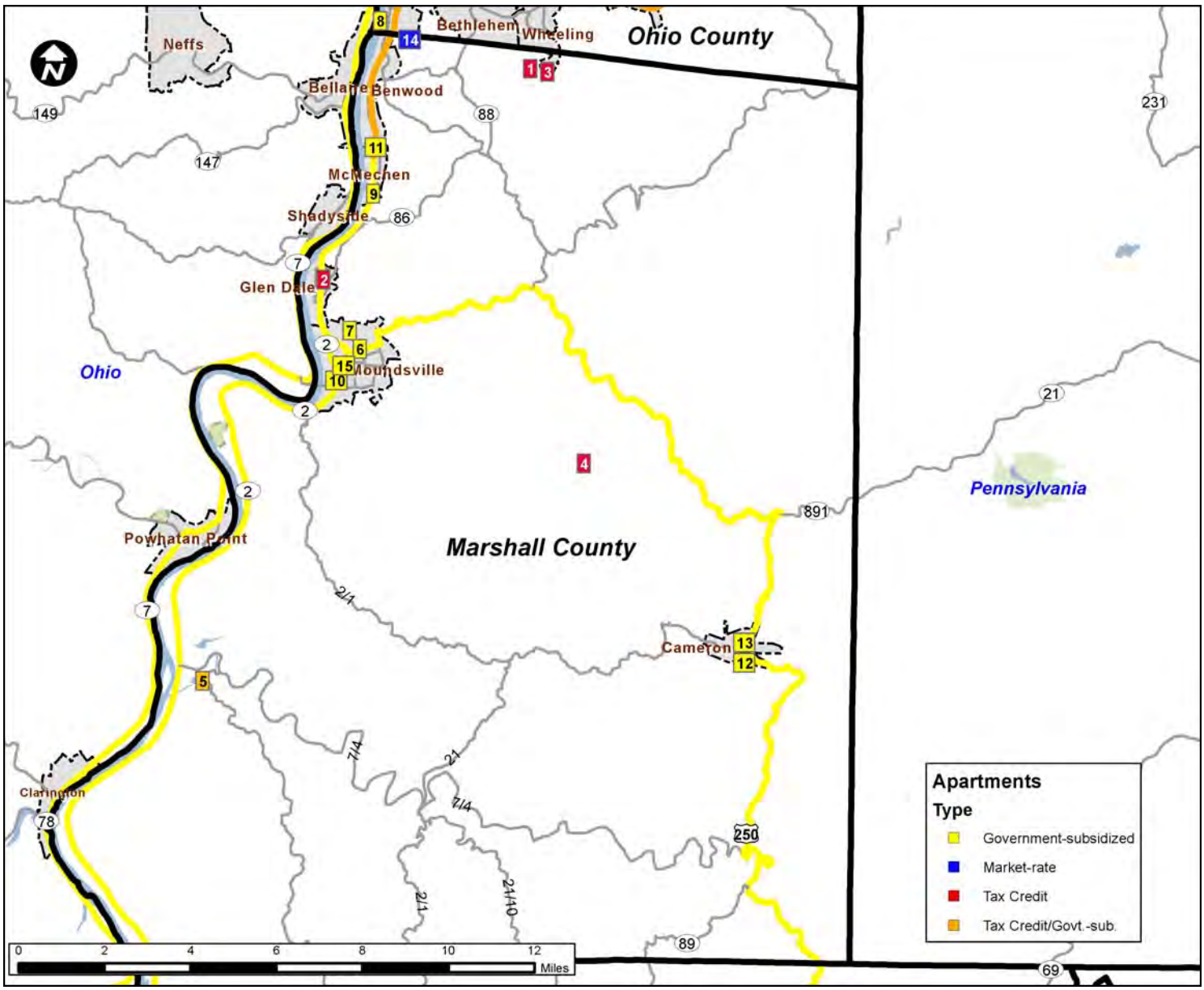
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	1	6	0	100.0%
Tax Credit	4	181	24	86.7%
Tax Credit/Government-Subsidized	1	56	0	100.0%
Government-Subsidized	9	469	13	97.2%
Total	15	712	37	94.8%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	2	33.3%	0	0.0%	$526
Two-Bedroom	1.0	4	66.7%	0	0.0%	$553
Total Market Rate		**6**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	101	55.8%	9	8.9%	$637
Two-Bedroom	1.5	14	7.7%	0	0.0%	$731
Three-Bedroom	1.0	11	6.1%	2	18.2%	$775
Three-Bedroom	1.5	34	18.8%	2	5.9%	$815
Three-Bedroom	2.0	21	11.6%	11	52.4%	$835
Total Tax Credit		**181**	**100.0%**	**24**	**13.3%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	32	57.1%	0	0.0%	**N/A**
Two-Bedroom	1.0	24	42.9%	0	0.0%	**N/A**
Total Tax Credit		**56**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	51	10.9%	0	0.0%	**N/A**
One-Bedroom	1.0	215	45.8%	10	4.7%	**N/A**
Two-Bedroom	1.0	113	24.1%	3	2.7%	**N/A**
Three-Bedroom	1.0	27	5.8%	0	0.0%	**N/A**
Three-Bedroom	1.5	33	7.0%	0	0.0%	**N/A**
Four-Bedroom	1.5	28	6.0%	0	0.0%	**N/A**
Five-Bedroom	1.5	2	0.4%	0	0.0%	**N/A**
Total		**469**	**100.0%**	**13**	**2.8%**	**N/A**
Grand Total		**712**	**100.0%**	**37**	**5.2%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Stacey Village Homes	TAX	A	2013	21	11	47.6%
2	Crestfield Apts.	TAX	B	1969 / 2000	28	1	96.4%
3	Stacey Crossing Apts.	TAX	B	1998	44	3	93.2%
4	Hill View I & II Apts.	TAX	B	2002	88	9	89.8%
5	Woodland Knolls Apts.	TGS	B	1994 / 2010	56	0	100.0%
6	Ash Grove	GSS	B	1999	4	0	100.0%
7	Wesley Park	GSS	B	2000	36	0	100.0%
8	Eagle Hollow Apts.	GSS	B	1982 / 2004	48	2	95.8%
9	Benwood McMechen	GSS	C	1968 / 2007	120	0	100.0%
10	Moundsville Public Housing	GSS	C	1971 / 2009	106	0	100.0%
11	McMechen Apts.	GSS	C	1968 / 2005	59	0	100.0%
12	Pottery Terrace	GSS	B	1984 / 2008	32	6	81.3%
13	Carnation Place	GSS	B	1987 / 2008	16	0	100.0%
14	Skyview Apts.	MRR	B	1987 / 2010	6	0	100.0%
15	Washington Lands	GSS	B	1981 / 2009	48	5	89.6%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	3	207	0.5%
1970 to 1979	1	106	0.0%
1980 to 1989	5	150	8.7%
1990 to 1999	3	104	2.9%
2000 to 2004	2	124	7.3%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	1	21	52.4%
2014*	0	0	-
Total	15	712	5.2%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	6	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	21	52.4%
B	3	160	8.1%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	7	240	5.4%
C	3	285	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	13	660	37	94.4%
Senior (Age 55+)	2	52	0	100.0%
Total	15	712	37	94.8%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	473	13	97.3%
40% - 60% AMHI (Tax Credit)	181	24	86.7%
0-60% AMHI (All Affordable)	654	37	94.3%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	52	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	52	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
Fork Ridge Road	Glen Easton	Condo	$550	2	1	1,100
27 16th St.	McMechen	Duplex	$665	1	1	N/A
Lockwood Ave. & 14th St.	Moundsville	Single Family	$2,100	3	1.5	1,900
2106 1st St.	Moundsville	Single Family	$1,500	3	2.5	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Marshall County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $93,770. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $653, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$93,770
Mortgaged Value = 95% of Median Home Price	$89,082
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$478
Estimated Taxes & Insurance*	$120
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$653

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Marshall County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	11	11	4	3	3	2	3	0	2	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county through 2013.

Overall For-Sale Analysis From County (2010 – 2013)					
	2009	2010	2011	2012	2013
Total Number of Sales	149	181	176	233	48
Median Sales Price	$75,000	$90,000	$68,666	$78,400	$81,500

Source: County sales records

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county through 2013.

Overall For-Sale Analysis From Zillow (2012 – 2014)			
	2012	2013	2014
Total Number of Sales	160	274	42
Median Sales Price	$68,250	$69,950	$68,200
Median Square Footage	1,394	1,462	1,478
Median Price Per Square Foot	$49	$48	$46
Median Year Built	1950	1946	1928
Median Number of Bedrooms	3	3	3
Median Number of Bathrooms	1.5	1	2

Source: Zillow, data in the chart only represents past sales listed on Zillow

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2012 through 2014, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012-2014 Detailed For Sale Analysis From Zillow					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Sales	15	159	244	49	9
Median Sales Price	$45,000	$52,000	$80,000	$88,500	$65,000
Median Square Footage	840	1,196	1,508	2,488	2,410
Median Price Per Square Foot	$54	$43	$53	$36	$27
Median Year Built	1946	1938	1955	1927	1954
Median Number of Bathrooms	1	1	1.5	2	2

Source: Zillow; data in the chart only represents past sales listed on Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	6	175	3.4%	1
Average Loan Amount	$101,863	$100,794	101.1%	$64,600
Average Age of Borrower	31	-	-	45
Average Gross Income of Borrower	$44,062	$61,885	71.2%	$35,122
Income to Loan Ratio	43.3%	61.4%	70.5%	54.4%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

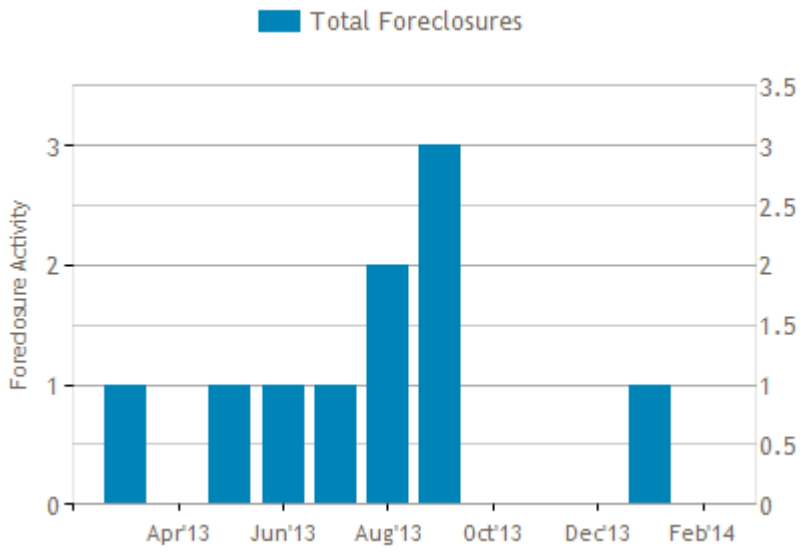
Total Current For-Sale Listings					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Listings	1	5	24	14	2
Median Listing Price	$25,000	$64,900	$109,900	$119,700	$455,000
Median Square Footage	1120	2,196	2,016	2,540	6,844
Median Price Per Square Foot	$22	$30	$55	$47	$66
Median Year Built	1935	1920	1960	1923	1998
Median Number of Bathrooms	1	1	1.5	2	4.5

Source: Zillow; MLS

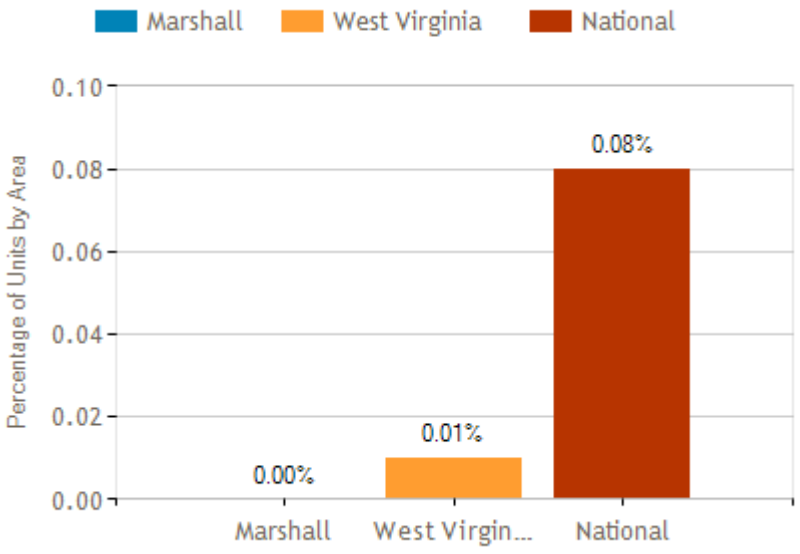
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –Marshall County, WV



Geographical Comparison – Marshall County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,440	1,317	$0	$26,940	1,246	-5.4%
41% - 60% AMHI	$23,441	$35,160	458	$26,941	$40,410	570	24.5%
61% - 100% AMHI	$35,161	$58,600	496	$40,411	$67,350	316	-36.3%
Over 100% AMHI	$58,601	No Limit	344	$67,351	No Limit	327	-4.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,440	533	$0	$26,940	460	-13.7%
41% - 60% AMHI	$23,441	$35,160	455	$26,941	$40,410	351	-22.9%
61% - 100% AMHI	$35,161	$58,600	822	$40,411	$67,350	830	1.0%
Over 100% AMHI	$58,601	No Limit	1,926	$67,351	No Limit	1,748	-9.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,440	1,850	$0	$26,940	1,706	-7.8%
41% - 60% AMHI	$23,441	$35,160	913	$26,941	$40,410	921	0.9%
61% - 100% AMHI	$35,161	$58,600	1,318	$40,411	$67,350	1,146	-13.1%
Over 100% AMHI	$58,601	No Limit	2,270	$67,351	No Limit	2,075	-8.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,360	473	$0	$19,960	507	7.2%
41% - 60% AMHI	$17,361	$26,040	163	$19,961	$29,930	145	-11.0%
61% - 100% AMHI	$26,041	$43,400	208	$29,931	$49,880	218	4.8%
Over 100% AMHI	$43,401	No Limit	223	$49,881	No Limit	264	18.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,360	1,088	$0	$19,960	1,256	15.4%
41% - 60% AMHI	$17,361	$26,040	1,012	$19,961	$29,930	1,118	10.5%
61% - 100% AMHI	$26,041	$43,400	1,692	$29,931	$49,880	1,837	8.6%
Over 100% AMHI	$43,401	No Limit	2,678	$49,881	No Limit	2,645	-1.2%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,360	1,561	$0	$19,960	1,763	12.9%
41% - 60% AMHI	$17,361	$26,040	1,175	$19,961	$29,930	1,263	7.5%
61% - 100% AMHI	$26,041	$43,400	1,900	$29,931	$49,880	2,055	8.2%
Over 100% AMHI	$43,401	No Limit	2,901	$49,881	No Limit	2,909	0.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,300	1,488	$0	$33,680	1,500	0.8%
Senior (Age 55+)	$0	$21,700	568	$0	$24,940	579	1.9%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(473 + 26 HCV) 499	181	(654 + 26 HCV*) 678
Number of Income-Eligible Family Renter Households	1,488	458	1,775
Existing Affordable Housing Penetration Rate – 2014	= 33.5%	= 39.5%	= 38.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	52	0	52
Number of Income-Eligible Senior Renter Households	568	163	636
Penetration Rate – 2014	= 9.2%	N/A	= 8.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(473 + 26 HCV) 499	181	(654 + 26 HCV*) 678
Number of Income-Eligible Family Renter Households	1,500	570	1,816
Existing Affordable Housing Penetration Rate – 2019	= 33.3%	= 31.8%	= 37.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	52	0	52
Number of Income-Eligible Senior Renter Households	579	145	652
Penetration Rate – 2019	= 9.0%	N/A	= 8.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	989	516	1,001	527
41%-60% AMHI (Tax Credit)	277	163	389	145

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Betsy Frohnapfel, Marshall County Administrator, 304-845-0482

Ms. Frohnapfel said that while she believes a strong need exists for development of more rental housing in Marshall County, land sales can be complicated since mineral rights are often controlled by entities other than the land owner. She said the Marcellus Shale activity in the area has increased demand for campground and micro-motel housing for temporary workers. She feels that affordable housing development is welcomed in most parts of the county, with the potential exception of Moundsville, as it is considered the only semi-urban area in Marshall County.

Cindy Tribett, Executive Director, Benwood-McMechen Housing Authority, (304) 233-0830

Ms. Tribett said, based on the housing authority's high occupancy rate and waiting list, that another 50 subsidized units could be supported in either McMechen or Benwood. She has not encountered any "not in my backyard" attitudes regarding housing authority developments. She said as more individuals of the Baby Boomer generation enter the age range of 65 to 70 years old, an increasing base of seniors will be present who are income-eligible for affordable housing.

Heather Fish, Apartment Manager, Stacey Crossing and Stacey Village, Wheeling, West Virginia, (304) 243-5626

Ms. Fish feels additional Tax Credit developments could be supported in the county, stipulating that proper management and maintenance is key in the success of multifamily projects. She said she gets approximately 10 calls each week from households who cannot afford non-subsidized rents at the 50% or 60% AMHI levels and therefore thinks more subsidized units could be supported. On the opposite end of the income spectrum, she believes support exists for market-rate units, as well. She turns away three to five potential residents on a weekly basis who are over qualified under Tax Credit income guidelines but could afford to pay market-rate rents.

26. Mason County

A. General Description

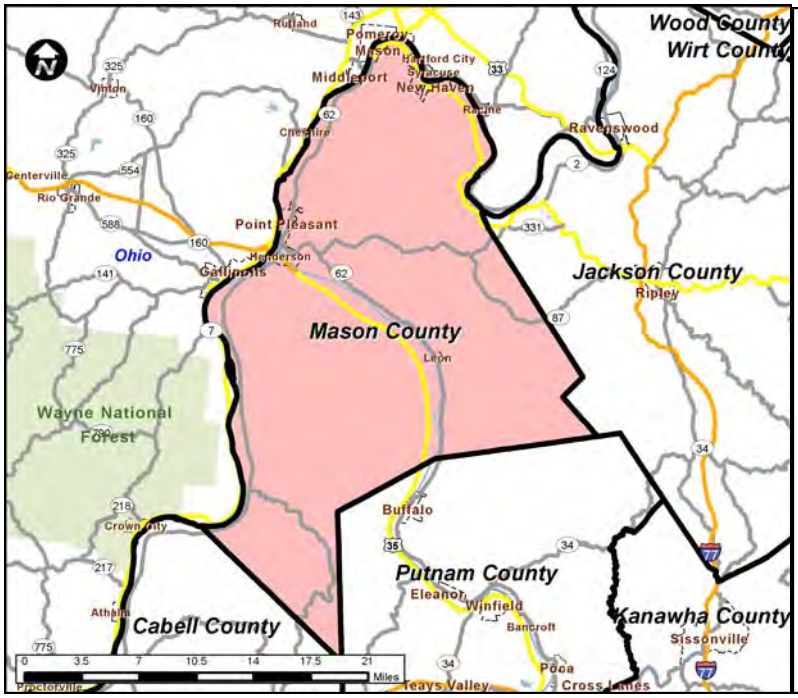
County Seat: Point Pleasant
County Size: 444.80 square miles

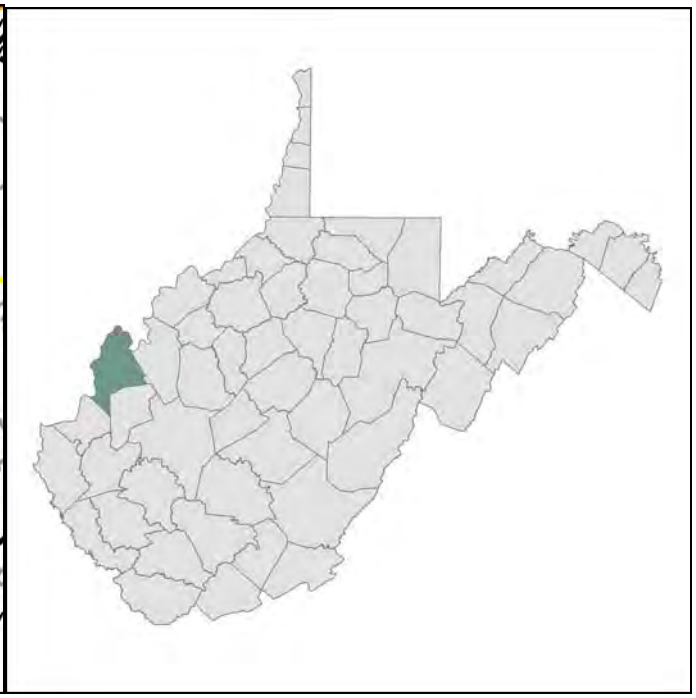
2000 (Census) Population: 25,957
2010 (Census) Population: 27,324
Population Change: +1,367 (5.3%)

2000 (Census) Households: 10,587
2010 (Census) Households: 11,149
Household Change: +562 (5.3%)

2000 (Census) Median Household Income: $26,896
2010 (Estimate) Median Household Income: $36,824
Income Change: +$9,928 (36.9%)

2000 (Census) Median Home Value: $58,200
2010 (American Community Survey) Median Home Value: $79,400
Home Value Change: +$21,200 (36.4%)





B. Demographic Characteristics and Trends

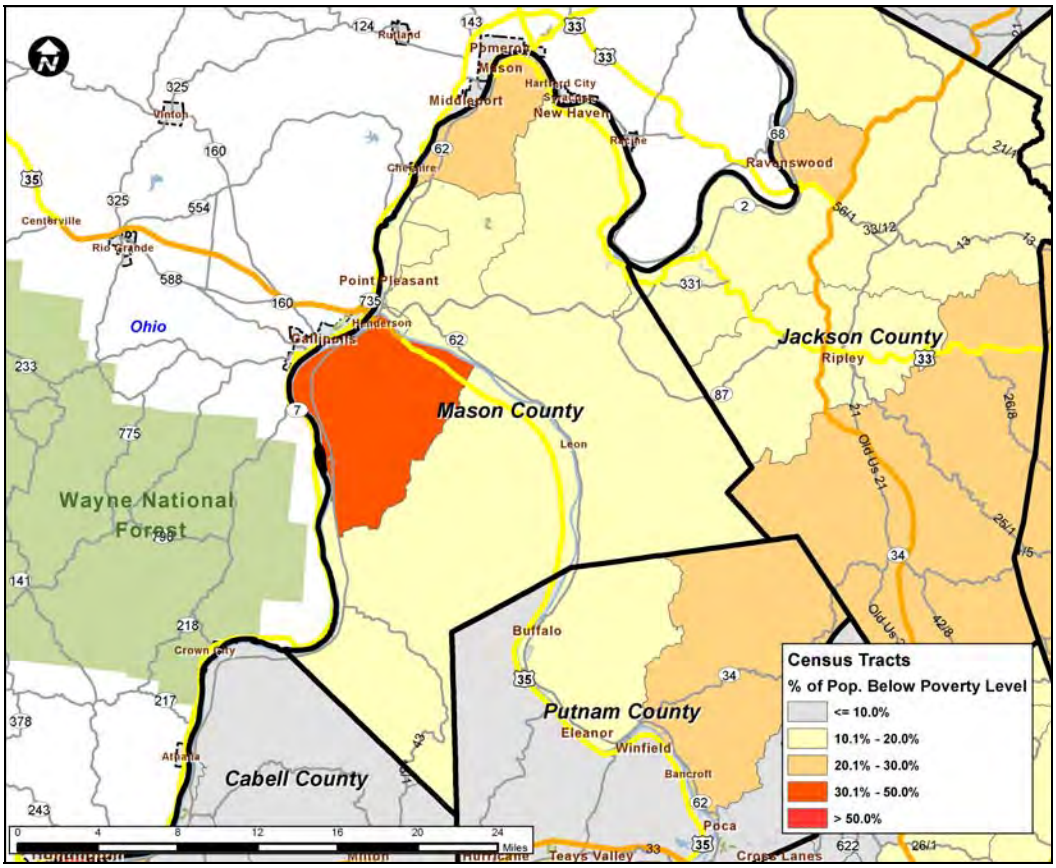
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Mason County	Population	25,957	27,324	27,568	27,626
	Population Change	-	1,367	244	58
	Percent Change	-	5.3%	0.9%	0.2%
County Seat: Point Pleasant	Population	4,637	4,350	4,348	4,311
	Population Change	-	-287	-2	-37
	Percent Change	-	-6.2%	0.0%	-0.9%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	5,174	18.9%
Population not living in poverty	22,150	81.1%
Total	27,324	100.0%

Source: American Community Survey (ACS)

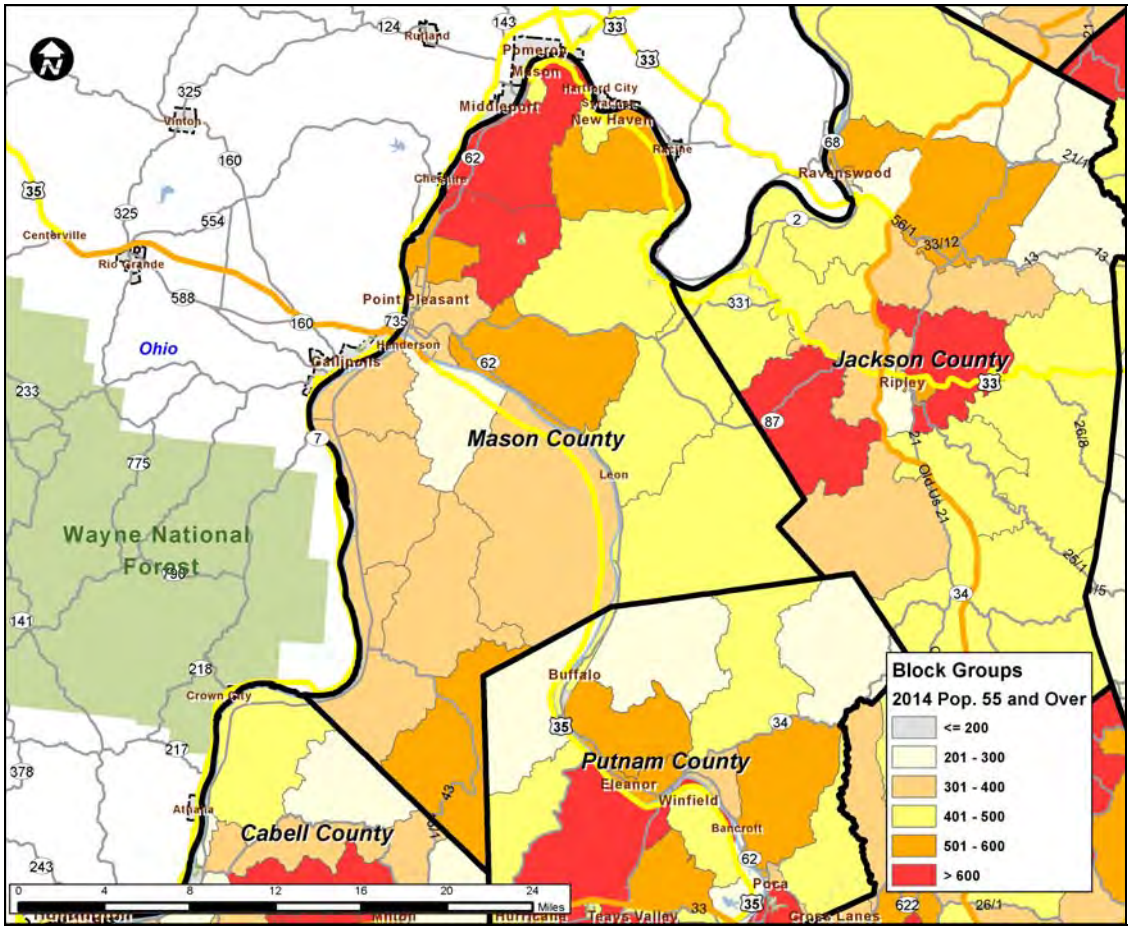


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	6,539	23.9%	6,285	22.8%	6,161	22.3%	-124	-2.0%
20 to 24	1,303	4.8%	1,370	5.0%	1,238	4.5%	-132	-9.6%
25 to 34	3,263	11.9%	3,226	11.7%	3,123	11.3%	-103	-3.2%
35 to 44	3,388	12.4%	3,419	12.4%	3,357	12.2%	-62	-1.8%
45 to 54	4,306	15.8%	3,913	14.2%	3,525	12.8%	-388	-9.9%
55 to 64	3,871	14.2%	4,259	15.4%	4,404	15.9%	145	3.4%
65 to 74	2,636	9.6%	2,961	10.7%	3,496	12.7%	535	18.1%
75 & Over	2,018	7.4%	2,134	7.7%	2,321	8.4%	187	8.8%
Total	27,324	100.0%	27,568	100.0%	27,626	100.0%	58	0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	26,704	97.7%
Black	171	0.6%
Indian	41	0.2%
Asian	90	0.3%
Pacific Islander	12	0.0%
Some Other Race	30	0.1%
Two or More Races	276	1.0%
Total	27,324	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	24,007	87.9%
Moved within Same County	2,035	7.4%
Different County Same State	641	2.3%
Moved from Different State	627	2.3%
Moved from Abroad	15	0.1%
Total	27,324	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

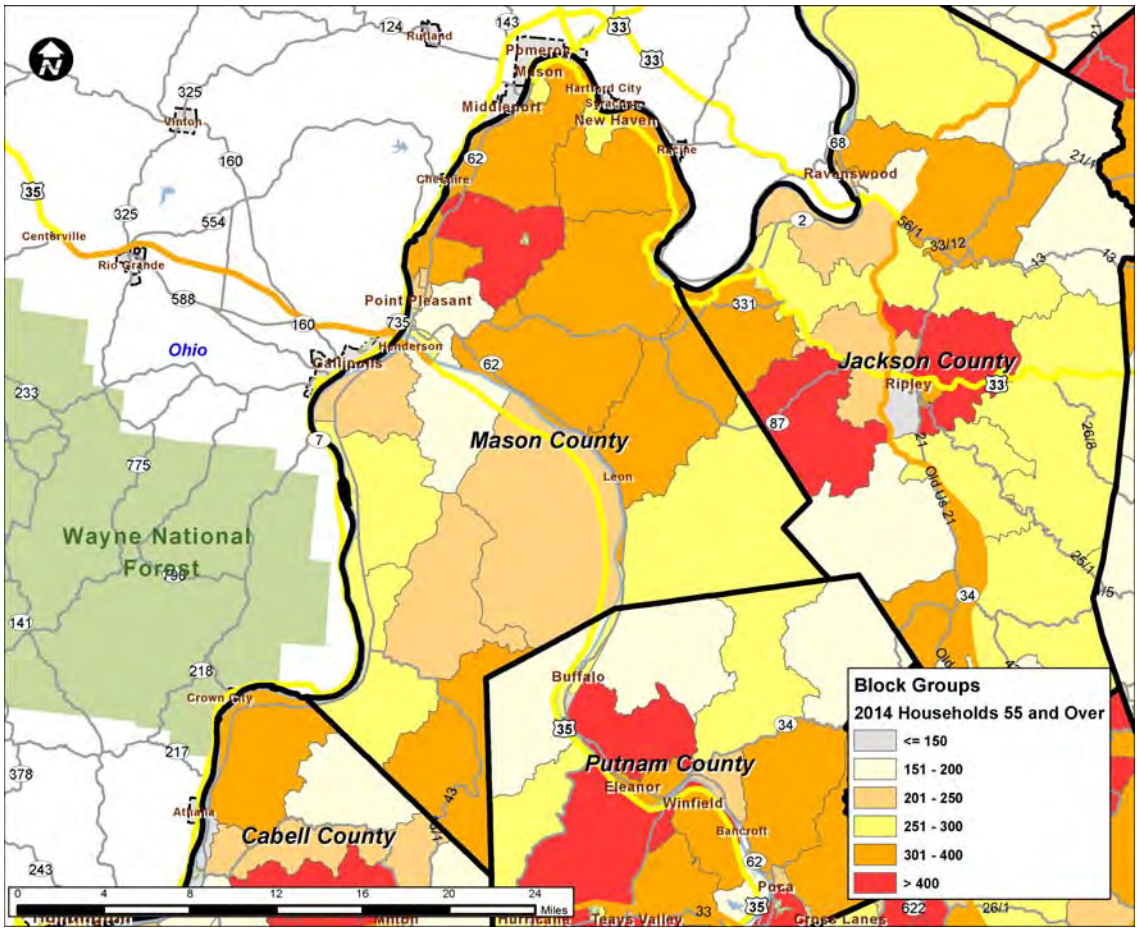
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Mason County	Households	10,587	11,149	11,306	11,352
	Household Change	-	562	157	46
	Percent Change	-	5.3%	1.4%	0.4%
	Household Size	2.45	2.45	2.38	2.38
County Seat: Point Pleasant	Households	2,107	2,014	2,021	2,008
	Household Change	-	-93	7	-13
	Percent Change	-	-4.4%	0.3%	-0.6%
	Household Size	2.2	2.2	2.15	2.15

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	356	3.2%	333	2.9%	305	2.7%	-28	-8.4%
25 to 34	1,318	11.8%	1,294	11.4%	1,228	10.8%	-66	-5.1%
35 to 44	1,713	15.4%	1,705	15.1%	1,642	14.5%	-63	-3.7%
45 to 54	2,337	21.0%	2,098	18.6%	1,853	16.3%	-245	-11.7%
55 to 64	2,230	20.0%	2,428	21.5%	2,463	21.7%	35	1.4%
65 to 74	1,729	15.5%	1,919	17.0%	2,229	19.6%	310	16.2%
75 to 84	1,121	10.1%	1,175	10.4%	1,175	10.4%	0	0.0%
85 & Over	345	3.1%	354	3.1%	457	4.0%	103	29.1%
Total	11,149	100.0%	11,306	100.0%	11,352	100.0%	46	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



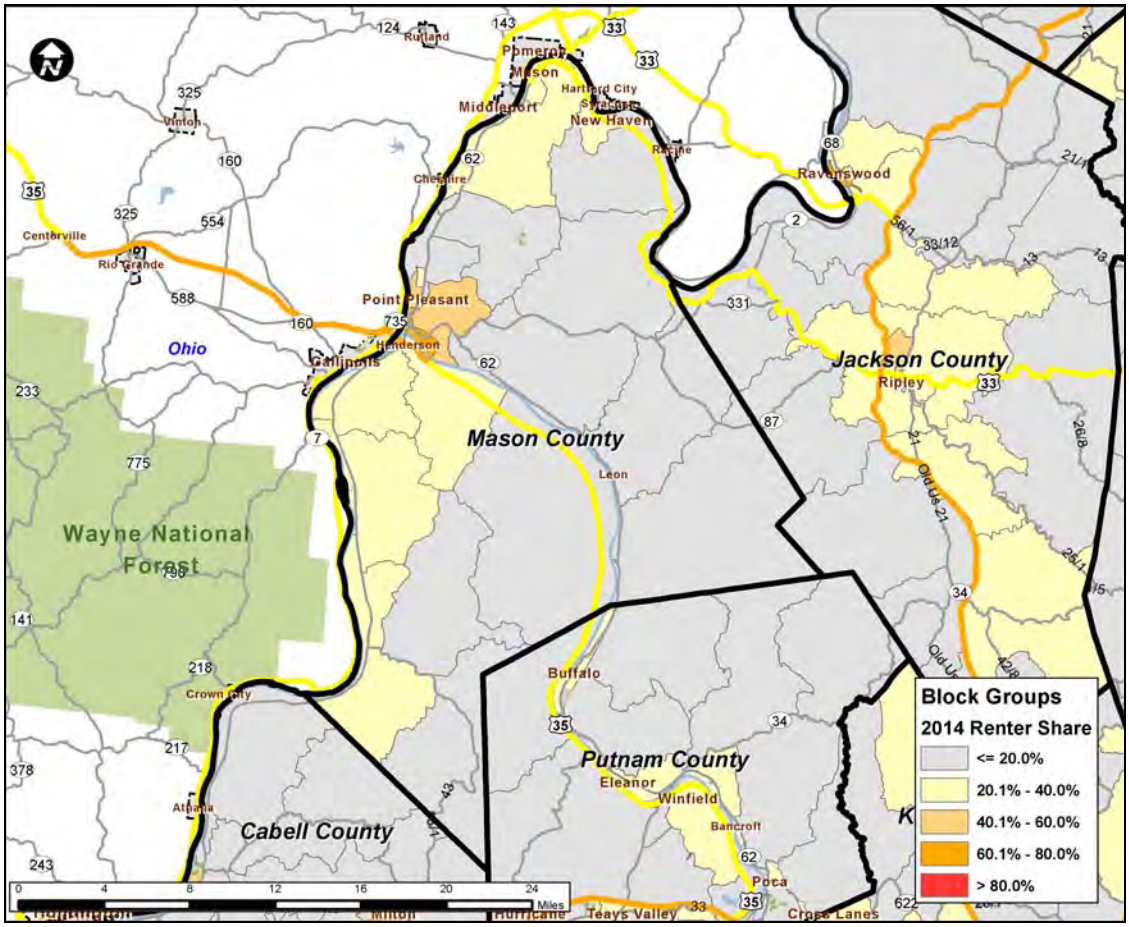
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	8,866	79.5%	8,700	77.0%	8,791	77.4%
Renter-Occupied	2,283	20.5%	2,606	23.0%	2,561	22.6%
Total	11,149	100.0%	11,306	100.0%	11,352	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,626	85.3%	4,862	82.7%	5,242	82.9%
Renter-Occupied	799	14.7%	1,014	17.3%	1,082	17.1%
Total	5,425	100.0%	5,876	100.0%	6,324	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,028	39.4%	1,018	39.8%	-10	-0.9%
2 Persons	677	26.0%	664	25.9%	-13	-1.9%
3 Persons	419	16.1%	411	16.0%	-8	-2.0%
4 Persons	265	10.2%	258	10.1%	-7	-2.7%
5 Persons+	216	8.3%	210	8.2%	-7	-3.0%
Total	2,606	100.0%	2,561	100.0%	-45	-1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,143	24.6%	2,179	24.8%	36	1.7%
2 Persons	3,389	39.0%	3,422	38.9%	33	1.0%
3 Persons	1,477	17.0%	1,491	17.0%	14	1.0%
4 Persons	1,063	12.2%	1,071	12.2%	8	0.7%
5 Persons+	628	7.2%	628	7.1%	0	0.0%
Total	8,700	100.0%	8,791	100.0%	91	1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
SRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	676	66.7%	699	64.6%	23	3.3%
2 Persons	216	21.4%	251	23.2%	34	15.8%
3 Persons	80	7.9%	85	7.9%	5	6.7%
4 Persons	21	2.1%	24	2.2%	3	15.0%
5 Persons+	21	2.1%	24	2.2%	3	15.0%
Total	1,014	100.0%	1,082	100.0%	68	6.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,690	34.8%	1,808	34.5%	118	7.0%
2 Persons	2,432	50.0%	2,609	49.8%	178	7.3%
3 Persons	467	9.6%	532	10.1%	64	13.8%
4 Persons	131	2.7%	143	2.7%	13	9.7%
5 Persons+	142	2.9%	149	2.8%	7	4.6%
Total	4,862	100.0%	5,242	100.0%	380	7.8%

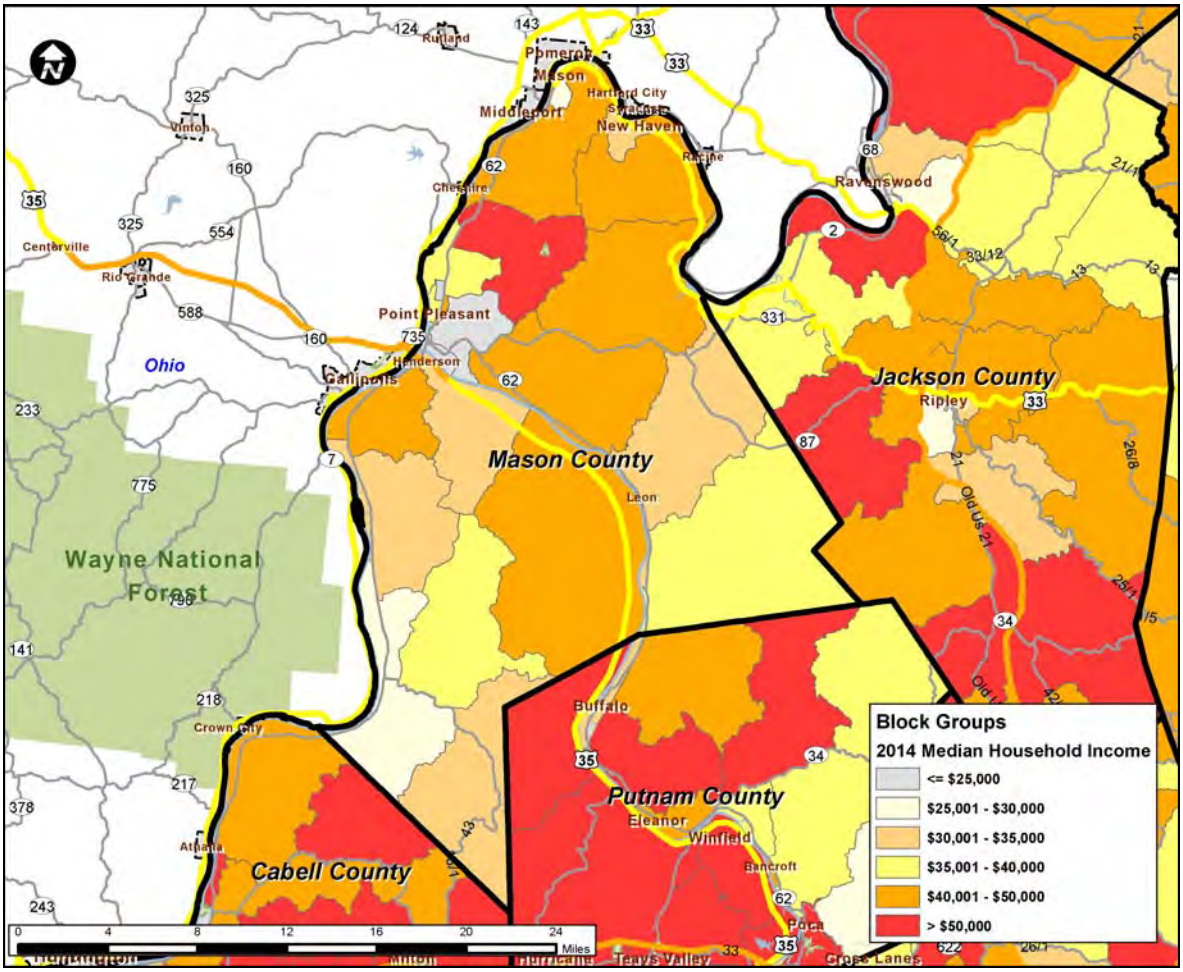
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,105	9.9%	1,153	10.2%	1,070	9.4%
$10,000 to $19,999	1,847	16.6%	1,887	16.7%	1,704	15.0%
$20,000 to $29,999	1,729	15.5%	1,671	14.8%	1,650	14.5%
$30,000 to $39,999	1,310	11.7%	1,406	12.4%	1,276	11.2%
$40,000 to $49,999	1,238	11.1%	1,281	11.3%	1,366	12.0%
$50,000 to $59,999	801	7.2%	664	5.9%	746	6.6%
$60,000 to $74,999	955	8.6%	998	8.8%	912	8.0%
$75,000 to $99,999	1,249	11.2%	1,266	11.2%	1,279	11.3%
$100,000 to $124,999	429	3.8%	455	4.0%	670	5.9%
$124,999 to $149,999	261	2.3%	251	2.2%	301	2.7%
$150,000 to $199,999	100	0.9%	123	1.1%	195	1.7%
$200,000+	126	1.1%	151	1.3%	184	1.6%
Total	11,149	100.0%	11,306	100.0%	11,352	100.0%
Median Income	$36,824		$36,705		$39,808	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



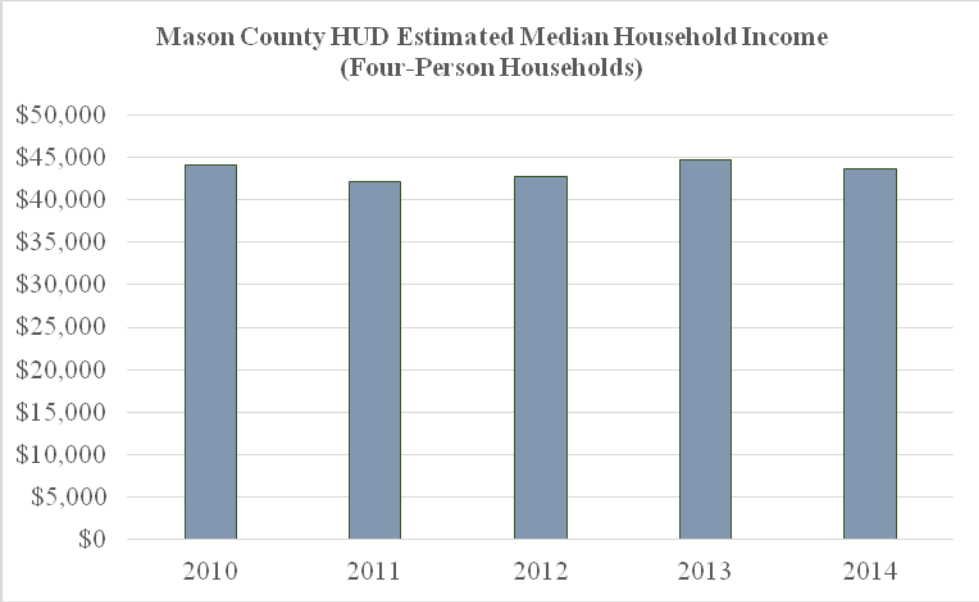
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	512	9.4%	555	9.4%	551	8.7%
$10,000 to $19,999	1,260	23.2%	1,277	21.7%	1,196	18.9%
$20,000 to $29,999	924	17.0%	979	16.7%	1,059	16.7%
$30,000 to $39,999	773	14.2%	848	14.4%	870	13.8%
$40,000 to $49,999	639	11.8%	706	12.0%	766	12.1%
$50,000 to $59,999	266	4.9%	275	4.7%	423	6.7%
$60,000 to $74,999	383	7.1%	448	7.6%	428	6.8%
$75,000 to $99,999	394	7.3%	451	7.7%	531	8.4%
$100,000 to $124,999	106	2.0%	136	2.3%	239	3.8%
$124,999 to $149,999	73	1.3%	79	1.4%	94	1.5%
$150,000 to $199,999	31	0.6%	44	0.8%	70	1.1%
$200,000+	65	1.2%	78	1.3%	97	1.5%
Total	5,425	100.0%	5,876	100.0%	6,324	100.0%
Median Income	$30,211		$31,501		$34,096	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$44,100	-
2011	$42,200	-4.3%
2012	$42,800	1.4%
2013	$44,700	4.4%
2014	$43,700	-2.2%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	228	117	29	88	5	467
$10,000 to $19,999	312	82	71	45	75	585
$20,000 to $29,999	152	130	53	18	56	410
$30,000 to $39,999	66	24	22	23	3	136
$40,000 to $49,999	54	14	22	23	31	143
$50,000 to $59,999	11	142	53	14	5	226
$60,000 to $74,999	18	23	6	1	2	50
$75,000 to $99,999	20	31	69	23	3	145
$100,000 to $124,999	14	1	3	0	3	22
$125,000 to $149,999	6	26	42	0	4	78
$150,000 to $199,999	1	1	0	1	4	7
$200,000 & Over	7	3	1	1	1	13
Total	891	593	370	237	193	2,283

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	249	162	42	94	4	551
$10,000 to $19,999	378	85	76	45	78	661
$20,000 to $29,999	137	164	67	21	65	454
$30,000 to $39,999	90	42	29	28	4	194
$40,000 to $49,999	71	19	29	25	39	183
$50,000 to $59,999	23	104	45	16	5	193
$60,000 to $74,999	23	34	7	0	3	68
$75,000 to $99,999	24	31	71	30	6	161
$100,000 to $124,999	16	3	6	1	6	32
$125,000 to $149,999	8	25	44	2	5	84
$150,000 to $199,999	3	4	2	1	1	11
$200,000 & Over	7	3	1	2	1	14
Total	1,028	677	419	265	216	2,606

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	227	155	39	86	6	513
$10,000 to $19,999	350	71	68	43	73	606
$20,000 to $29,999	130	180	56	16	63	445
$30,000 to $39,999	87	44	21	26	3	181
$40,000 to $49,999	81	20	37	25	33	195
$50,000 to $59,999	37	91	41	22	6	197
$60,000 to $74,999	25	34	7	1	4	71
$75,000 to $99,999	25	31	69	28	4	158
$100,000 to $124,999	25	3	7	3	6	43
$125,000 to $149,999	14	31	52	4	6	106
$150,000 to $199,999	6	3	12	3	4	28
$200,000 & Over	11	2	1	2	1	18
Total	1,018	664	411	258	210	2,561

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	124	106	28	88	3	349
$10,000 to $19,999	48	51	20	44	74	237
$20,000 to $29,999	76	49	53	11	52	240
$30,000 to $39,999	16	16	21	23	2	77
$40,000 to $49,999	40	2	16	22	30	109
$50,000 to $59,999	1	139	52	14	3	209
$60,000 to $74,999	17	21	6	0	1	44
$75,000 to $99,999	8	30	69	23	2	131
$100,000 to $124,999	11	0	3	0	3	17
$125,000 to $149,999	0	26	30	0	3	60
$150,000 to $199,999	0	0	0	0	4	4
$200,000 & Over	3	1	1	1	1	8
Total	342	440	299	225	178	1,484

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	111	138	40	93	4	385
$10,000 to $19,999	66	46	24	45	78	259
$20,000 to $29,999	54	58	67	9	63	251
$30,000 to $39,999	21	24	28	26	1	101
$40,000 to $49,999	55	2	17	23	35	133
$50,000 to $59,999	3	101	45	16	1	165
$60,000 to $74,999	19	31	7	0	0	58
$75,000 to $99,999	8	29	70	29	3	139
$100,000 to $124,999	9	1	6	1	6	23
$125,000 to $149,999	1	25	34	0	4	64
$150,000 to $199,999	1	2	0	1	0	6
$200,000 & Over	3	2	1	1	0	8
Total	352	461	340	245	195	1,592

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	90	129	40	86	5	350
$10,000 to $19,999	54	34	20	43	73	224
$20,000 to $29,999	42	54	55	6	61	219
$30,000 to $39,999	17	18	19	24	2	79
$40,000 to $49,999	63	2	21	23	30	139
$50,000 to $59,999	4	84	41	19	2	151
$60,000 to $74,999	21	30	7	0	0	59
$75,000 to $99,999	8	29	68	27	1	133
$100,000 to $124,999	12	0	7	1	4	25
$125,000 to $149,999	2	31	44	0	4	80
$150,000 to $199,999	2	1	3	3	3	11
$200,000 & Over	6	1	1	1	0	9
Total	320	413	326	235	186	1,479

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	130	101	10	0	0	240
$10,000 to $19,999	34	121	78	55	62	350
$20,000 to $29,999	58	162	177	145	23	565
$30,000 to $39,999	69	120	156	55	60	460
$40,000 to $49,999	43	107	120	127	93	490
$50,000 to $59,999	115	39	91	81	0	326
$60,000 to $74,999	11	190	123	155	49	528
$75,000 to $99,999	9	183	205	181	146	724
$100,000 to $124,999	0	53	119	84	53	309
$125,000 to $149,999	1	28	15	65	20	129
$150,000 to $199,999	1	33	7	16	7	64
$200,000 & Over	23	11	4	3	13	54
Total	493	1,148	1,106	967	526	4,240

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	127	73	12	0	0	212
$10,000 to $19,999	69	106	55	59	62	351
$20,000 to $29,999	37	116	140	137	11	440
$30,000 to $39,999	66	124	166	52	50	457
$40,000 to $49,999	38	89	101	121	95	443
$50,000 to $59,999	71	38	61	54	1	224
$60,000 to $74,999	8	147	120	174	42	492
$75,000 to $99,999	11	136	216	179	133	676
$100,000 to $124,999	0	54	109	83	51	297
$125,000 to $149,999	0	26	12	53	15	107
$150,000 to $199,999	1	34	11	19	7	73
$200,000 & Over	25	13	6	2	19	65
Total	453	957	1,010	933	486	3,838

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	98	60	11	0	1	170
$10,000 to $19,999	49	75	48	53	59	285
$20,000 to $29,999	31	81	127	125	8	373
$30,000 to $39,999	47	82	126	36	34	327
$40,000 to $49,999	44	75	113	128	101	461
$50,000 to $59,999	52	31	56	30	2	172
$60,000 to $74,999	8	110	101	167	38	425
$75,000 to $99,999	9	113	199	167	126	615
$100,000 to $124,999	2	80	136	123	65	405
$125,000 to $149,999	1	32	18	65	12	127
$150,000 to $199,999	0	57	14	30	13	115
$200,000 & Over	30	15	10	3	19	78
Total	372	813	959	928	479	3,550

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	105	11	1	0	2	118
$10,000 to $19,999	265	31	51	1	1	348
$20,000 to $29,999	76	82	0	8	5	170
$30,000 to $39,999	50	8	1	0	1	59
$40,000 to $49,999	14	12	6	1	1	35
$50,000 to $59,999	11	4	1	0	2	17
$60,000 to $74,999	2	2	0	1	1	6
$75,000 to $99,999	12	1	0	0	1	14
$100,000 to $124,999	4	1	0	0	0	5
$125,000 to $149,999	6	0	12	0	1	18
$150,000 to $199,999	1	1	0	1	0	3
$200,000 & Over	4	2	0	0	0	6
Total	549	153	71	12	14	799

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	138	24	2	1	0	165
$10,000 to $19,999	312	39	52	0	0	402
$20,000 to $29,999	83	106	0	12	2	202
$30,000 to $39,999	69	18	1	2	4	93
$40,000 to $49,999	16	16	12	2	4	50
$50,000 to $59,999	20	4	0	0	4	28
$60,000 to $74,999	4	3	0	0	2	10
$75,000 to $99,999	16	2	1	1	2	23
$100,000 to $124,999	6	2	0	0	0	9
$125,000 to $149,999	7	0	10	1	1	19
$150,000 to $199,999	2	2	2	0	0	5
$200,000 & Over	3	1	0	1	1	6
Total	676	216	80	21	21	1,014

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	137	26	0	0	1	164
$10,000 to $19,999	296	37	47	0	0	380
$20,000 to $29,999	88	125	1	10	2	226
$30,000 to $39,999	70	26	2	2	2	102
$40,000 to $49,999	17	17	16	2	3	56
$50,000 to $59,999	33	7	0	2	4	46
$60,000 to $74,999	4	4	0	1	3	13
$75,000 to $99,999	17	2	1	1	3	25
$100,000 to $124,999	12	3	0	1	1	18
$125,000 to $149,999	12	0	8	3	2	26
$150,000 to $199,999	5	2	10	0	1	18
$200,000 & Over	5	1	0	1	1	9
Total	699	251	85	24	24	1,082

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	267	122	2	0	3	394
$10,000 to $19,999	584	256	41	0	32	912
$20,000 to $29,999	350	342	62	0	0	754
$30,000 to $39,999	190	504	15	0	5	713
$40,000 to $49,999	95	396	74	25	14	604
$50,000 to $59,999	39	196	5	5	5	249
$60,000 to $74,999	20	217	101	39	0	377
$75,000 to $99,999	59	145	69	41	65	379
$100,000 to $124,999	30	55	12	5	0	101
$125,000 to $149,999	15	33	6	1	0	55
$150,000 to $199,999	2	17	9	0	0	28
$200,000 & Over	17	35	7	0	0	59
Total	1,667	2,318	403	115	123	4,626

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	271	113	2	0	3	390
$10,000 to $19,999	559	245	43	0	27	875
$20,000 to $29,999	377	319	75	2	3	776
$30,000 to $39,999	181	547	21	0	5	755
$40,000 to $49,999	89	445	81	25	15	655
$50,000 to $59,999	40	196	3	5	3	247
$60,000 to $74,999	23	260	103	52	0	438
$75,000 to $99,999	66	154	84	41	84	429
$100,000 to $124,999	44	56	23	3	0	127
$125,000 to $149,999	14	34	10	1	1	60
$150,000 to $199,999	3	21	15	0	0	39
$200,000 & Over	21	41	9	1	0	72
Total	1,690	2,432	467	131	142	4,862

Source: Ribbon Demographics; ESRI; Urban Decision Group

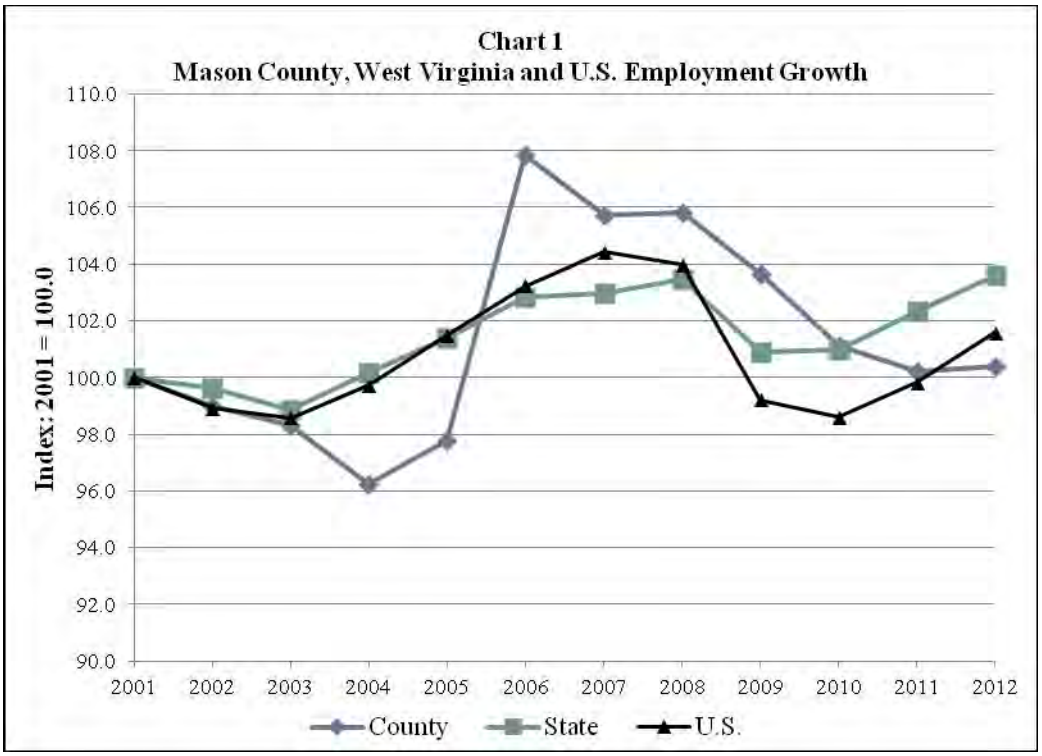
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	267	111	6	0	3	387
$10,000 to $19,999	528	214	42	1	29	814
$20,000 to $29,999	395	349	85	0	4	833
$30,000 to $39,999	211	535	19	1	2	769
$40,000 to $49,999	93	483	90	29	15	710
$50,000 to $59,999	75	286	7	4	6	377
$60,000 to $74,999	22	252	83	58	0	415
$75,000 to $99,999	96	169	111	44	86	506
$100,000 to $124,999	74	94	49	3	2	221
$125,000 to $149,999	14	38	14	2	0	68
$150,000 to $199,999	6	29	15	1	1	52
$200,000 & Over	28	49	12	0	0	88
Total	1,808	2,609	532	143	149	5,242

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Mason County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Mason County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Mason County, State and U.S. Employment, 2001-2012						
	Mason County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,421		686		129,636	
2002	6,357	-1.0%	683	-0.4%	128,234	-1.1%
2003	6,312	-0.7%	678	-0.8%	127,796	-0.3%
2004	6,180	-2.1%	687	1.3%	129,278	1.2%
2005	6,278	1.6%	695	1.2%	131,572	1.8%
2006	6,924	10.3%	705	1.4%	133,834	1.7%
2007	6,790	-1.9%	706	0.1%	135,366	1.1%
2008	6,796	0.1%	710	0.5%	134,806	-0.4%
2009	6,654	-2.1%	692	-2.5%	128,608	-4.6%
2010	6,494	-2.4%	692	0.1%	127,820	-0.6%
2011	6,435	-0.9%	702	1.4%	129,411	1.2%
2012	6,447	0.2%	711	1.2%	131,696	1.8%
Change						
2001-12	26	0.4%	25	3.6%	2,061	1.6%
2001-03	-109	-1.7%	-8	-1.1%	-1,840	-1.4%
2003-07	478	7.6%	28	4.2%	7,570	5.9%
2007-12	-343	-5.1%	4	0.6%	-3,670	-2.7%

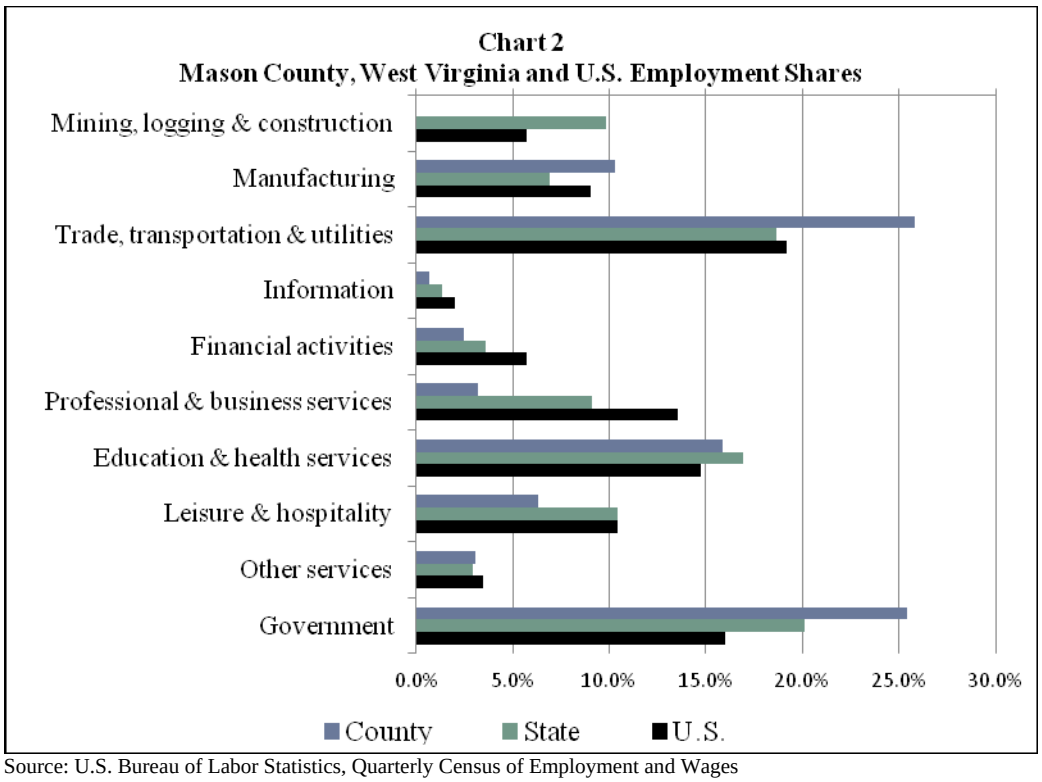
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Mason County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Mason County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	ND	0.0%	0.0	0.0
Manufacturing	663	10.3%	149.0	113.8
Trade, Transportation and Utilities	1,666	25.8%	138.5	134.9
Information	42	0.7%	48.4	32.0
Financial Activities	160	2.5%	69.3	43.5
Professional and Business Services	208	3.2%	35.5	23.8
Educational and Health Services	1,024	15.9%	93.8	107.8
Leisure and Hospitality	408	6.3%	60.6	60.7
Other Services	200	3.1%	104.4	89.8
Total Private Sector	**4,806**	**74.5%**	**93.4**	**88.7**
Total Government	**1,641**	**25.5%**	**126.3**	**159.2**
Total Payroll Employment	**6,447**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

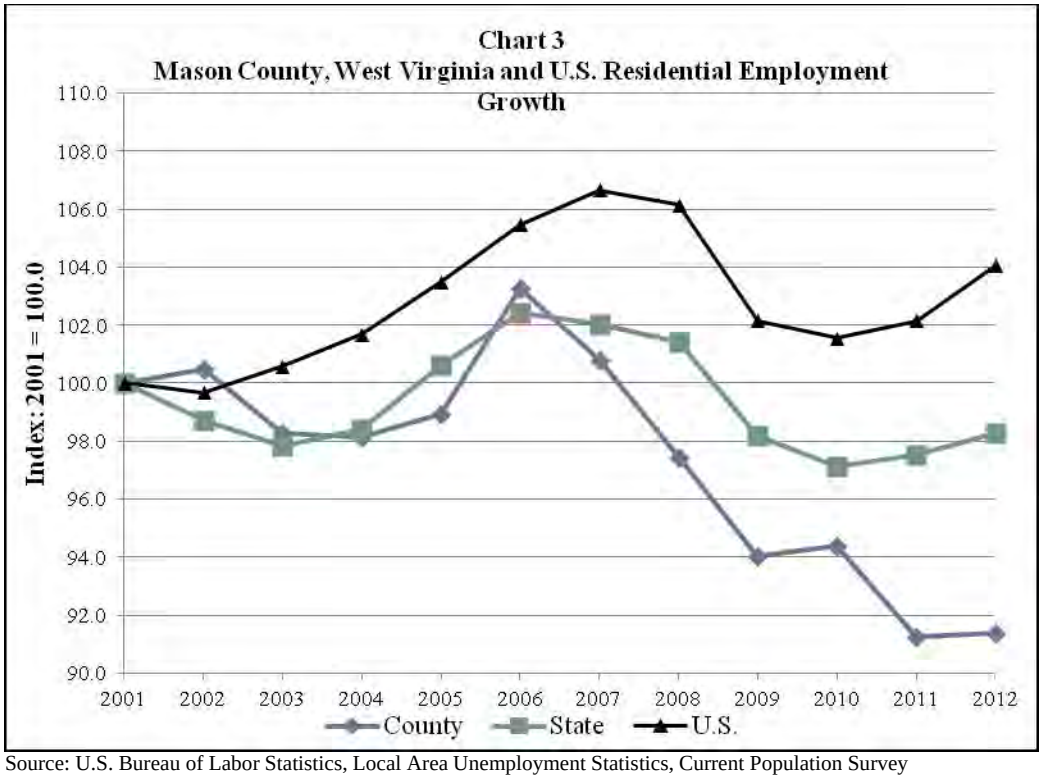


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Mason County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Mason County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Mason County; this one considers the number of Mason County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

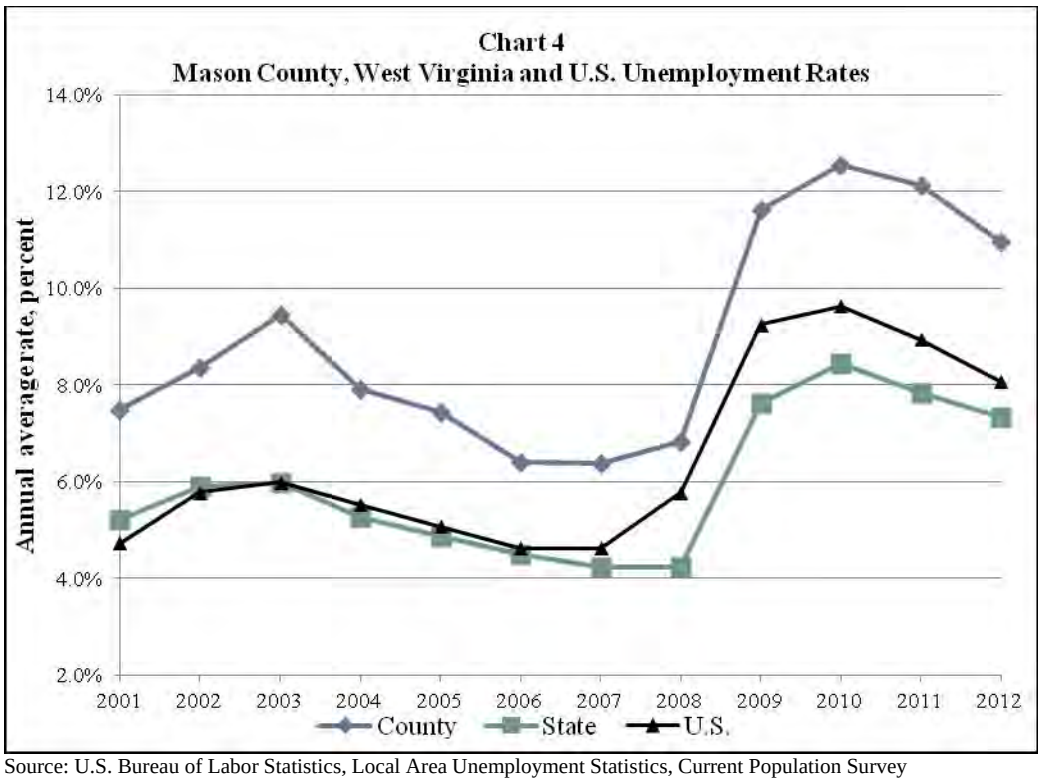
Table 3 Mason County, State and U.S. Residential Employment, 2001-2012						
	Mason County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	9,571		759		136,933	
2002	9,617	0.5%	749	-1.3%	136,485	-0.3%
2003	9,408	-2.2%	742	-0.9%	137,736	0.9%
2004	9,392	-0.2%	747	0.6%	139,252	1.1%
2005	9,468	0.8%	764	2.3%	141,730	1.8%
2006	9,884	4.4%	777	1.8%	144,427	1.9%
2007	9,648	-2.4%	774	-0.4%	146,047	1.1%
2008	9,327	-3.3%	769	-0.6%	145,362	-0.5%
2009	9,001	-3.5%	745	-3.2%	139,878	-3.8%
2010	9,033	0.4%	737	-1.1%	139,064	-0.6%
2011	8,732	-3.3%	740	0.4%	139,869	0.6%
2012	8,745	0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-826	-8.6%	-13	-1.7%	5,536	4.0%
2001-03	-163	-1.7%	-16	-2.2%	803	0.6%
2003-07	240	2.6%	32	4.3%	8,311	6.0%
2007-10	-615	-6.4%	-37	-4.8%	-6,983	-4.8%
2010-12	-288	-3.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Mason County, state and U.S. unemployment rates over the past decade. The table also shows the Mason County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Mason County Labor Force Statistics and Comparative Unemployment Rates						
	Mason County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Mason County	West Virginia	U.S.
2001	10,347	9,571	776	7.5%	5.2%	4.7%
2002	10,496	9,617	879	8.4%	5.9%	5.8%
2003	10,392	9,408	984	9.5%	6.0%	6.0%
2004	10,199	9,392	807	7.9%	5.3%	5.5%
2005	10,230	9,468	762	7.4%	4.9%	5.1%
2006	10,560	9,884	676	6.4%	4.5%	4.6%
2007	10,307	9,648	659	6.4%	4.2%	4.6%
2008	10,011	9,327	684	6.8%	4.2%	5.8%
2009	10,184	9,001	1,183	11.6%	7.6%	9.3%
2010	10,331	9,033	1,298	12.6%	8.4%	9.6%
2011	9,938	8,732	1,206	12.1%	7.8%	8.9%
2012	9,822	8,745	1,077	11.0%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Mason County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	9,938	8,732	1,206	12.1%
2012 January	9,744	8,581	1,163	11.9%
2012 February	9,770	8,580	1,190	12.2%
2012 March	9,721	8,605	1,116	11.5%
2012 April	9,713	8,668	1,045	10.8%
2012 May	9,852	8,755	1,097	11.1%
2012 June	10,043	8,902	1,141	11.4%
2012 July	10,101	8,853	1,248	12.4%
2012 August	9,940	8,872	1,068	10.7%
2012 September	9,836	8,897	939	9.5%
2012 October	9,807	8,846	961	9.8%
2012 November	9,723	8,731	992	10.2%
2012 December	9,614	8,649	965	10%
2012 Annual	9,822	8,745	1,077	11%
2013 January	9,778	8,645	1,133	11.6%
2013 February	9,982	8,807	1,175	11.8%
2013 March	9,864	8,813	1,051	10.7%
2013 April	10,019	8,987	1,032	10.3%
2013 May	9,893	9,000	893	9%
2013 June	10,015	8,966	1,049	10.5%
2013 July	10,004	8,936	1,068	10.7%
2013 August	9,917	8,954	963	9.7%
2013 September	9,852	8,956	896	9.1%
2013 October	9,874	8,906	968	9.8%
2013 November	9,908	8,977	931	9.4%
2013 December	9,705	8,863	842	8.7%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Mason County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Mason County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	213	2.1%	41.4	111.1
Construction	512	5.0%	70.7	73.9
Manufacturing	1,470	14.4%	166.6	133.9
Wholesale Trade	271	2.7%	117.1	90.7
Retail Trade	1,259	12.4%	99.3	107.3
Transportation and Utilities	1,656	16.3%	291.8	321.5
Information	73	0.7%	40.6	31.2
Financial Activities	262	2.6%	58.3	37.5
Professional and Business Services	495	4.9%	65.8	46.1
Educational and Health Services	2,409	23.6%	91.6	105.0
Leisure and Hospitality	572	5.6%	65.0	62.3
Other Services, Except Public Administration	315	3.1%	67.7	63.0
Public Administration	681	6.7%	106.0	136.1
Total Employment	**10,188**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Mason County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	2,292	22.5%	73.3	63.0
Service	1,834	18.0%	97.8	102.9
Sales and Office	2,496	24.5%	99.2	97.6
Natural Resources, Construction and Maintenance	1,263	12.4%	96.9	130.5
Production, Transportation and Material Moving	2,302	22.6%	168.7	185.2
Total Employment	**10,188**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Mason County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Mason County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Mason County.

Largest Employers in Mason County		
Employer	**Industry**	**Employment**
County & Local Government	Government	1,046
Mason County Board of Education	Education	n/a
Pleasant Valley Hospital	Health Care	820
State & Federal Government	Government	594
Felman Production	Ferris Alloy Manufacturing	247
Indiana Michigan Power Company	Electric Utility	200-499
Appalachian Power Company	Electric Utility	200-499
Walmart	Retail	200-499
Bob's Market and Greenhouse	Landscape Plants	100-199
Lakin State Hospital	Behavioral and Nursing Care	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Mason County is a rural, agricultural area, producing milk and livestock, corn and hay. Education and Health Services is one of the largest employment sectors. The county has three high schools and one vocational school. It is home to the Lakin State Hospital and the Pleasant Valley Hospital.

Two of the largest electric utility plants in West Virginia are located in Mason County. These are the AEP Mountaineer Power Plant and the AEP Philip Sporn Power Plant. There are also two large power plants located across the Ohio River in Gallipolis, Ohio.

According to the West Virginia Department of Commerce, nearly 50% of residents commute outside of the county for employment. Other large regional employers in the area include Toyota Manufacturing in Putnam County, Constellium Rolled Products in Jackson County and the Holzer Medical Center in Gallipolis, Ohio.

The West Virginia Department of Commerce has received one Worker Adjustment and Retraining Notifications (WARN) for locations in Mason County during the past 18 months – the closure of Felman Production's ferroalloys plant announced in June 2013 affecting 247 employees. Other recent area layoffs reported in the local media include 69 employees laid off from the Pleasant Valley Hospital in April 2013, and 80 employees laid off at the Gallipolis Developmental Center.

Many different industries have begun to develop in the area. Products manufactured in the Point Pleasant area include coal, lumber products, chemicals, fabricated metal products, plastics and plastic components. Although coal production is no longer significant, its place in Mason County's economy has been taken over by the growth of light industries. Oil and gas are known to exist in the county; however, shale drilling activity to date has resulted in smaller quantities produced than in other West Virginia counties.

Toyota Motor Manufacturing of West Virginia (TMMWV) is investing $90 million in an expansion of its Buffalo plant which will increase automatic transmission assembly and machining. The expansion will create about 80 jobs and be in full production by early 2015.

US Highway 35 is being expanded to a four-lane expressway through the county. Currently the route is four lanes from Interstate 64 to Buffalo, West Virginia and continues as a 2-lane route for 14.6 miles. Another four-lane section of eight miles completes the road to the Ohio River. The 14.6 mile gap will consist of a $187 million constrution project which the Division of Highways (DOH) had planned to funds with revenue from tolls. Backlash against the tolls has led officials to seek alternative funding which is currently not determined.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	8,866	79.5%
Renter-Occupied	2,283	20.5%
Total-Occupied Units*	11,149	85.7%
Vacant For Rent	230	12.4%
Vacant For-Sale Only	147	7.9%
Vacant Rented/Sold, Not Occ.	143	7.7%
Vacant Seasonal, Recreational	534	28.8%
All Other Vacant	803	43.2%
Total Vacant Units	1,857	14.3%
Total	13,006	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	8,866	79.5%	8,725	141	1.6%
Renter-Occupied	2,283	20.5%	2,257	26	1.1%
Total	11,149	100.0%	10,982	167	1.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	289	3.3%	82	3.6%
2000 to 2004	545	6.1%	110	4.8%
1990 to 1999	1,551	17.5%	306	13.4%
1980 to 1989	1,117	12.6%	333	14.6%
1970 to 1979	1,501	16.9%	323	14.2%
1960 to 1969	962	10.9%	311	13.6%
1940 to 1959	1,922	21.7%	530	23.2%
1939 or Earlier	978	11.0%	287	12.6%
Total	8,866	100.0%	2,283	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	6,976	78.7%	1,041	45.6%
1 Attached	18	0.2%	52	2.3%
2 to 4	0	0.0%	346	15.2%
5 to 9	0	0.0%	89	3.9%
10 to 19	0	0.0%	21	0.9%
20 to 49	12	0.1%	77	3.4%
50 or More	12	0.1%	46	2.0%
Mobile Home,	1,847	20.8%	599	26.2%
Boat, RV, Van, Etc.	0	0.0%	12	0.5%
Total	8,866	100.0%	2,283	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	8,866	100.0%
0.50 or Less Occupants Per Room	6,991	78.8%
0.51 to 1.00 Occupants Per Room	1,704	19.2%
1.01 to 1.50 Occupants Per Room	131	1.5%
1.51 to 2.00 Occupants Per Room	40	0.5%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,283	100.0%
0.50 or Less Occupants Per Room	1,825	79.9%
0.51 to 1.00 Occupants Per Room	454	19.9%
1.01 to 1.50 Occupants Per Room	4	0.2%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	11,149	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Mason County	25.1%
West Virginia	32.0%

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

Building Permit Data – Mason County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	7	5	5	4	5	4	2	1	3	3
Units in Single-Family Structures	7	5	5	4	2	4	2	1	3	3
Units in All Multi-Family Structures	0	0	0	0	3	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	3	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	5	34	3	91.2%
Tax Credit	3	112	17	84.8%
Tax Credit/Government-Subsidized	1	24	7	70.8%
Government-Subsidized	10	388	1	99.7%
Total	19	558	28	95.0%

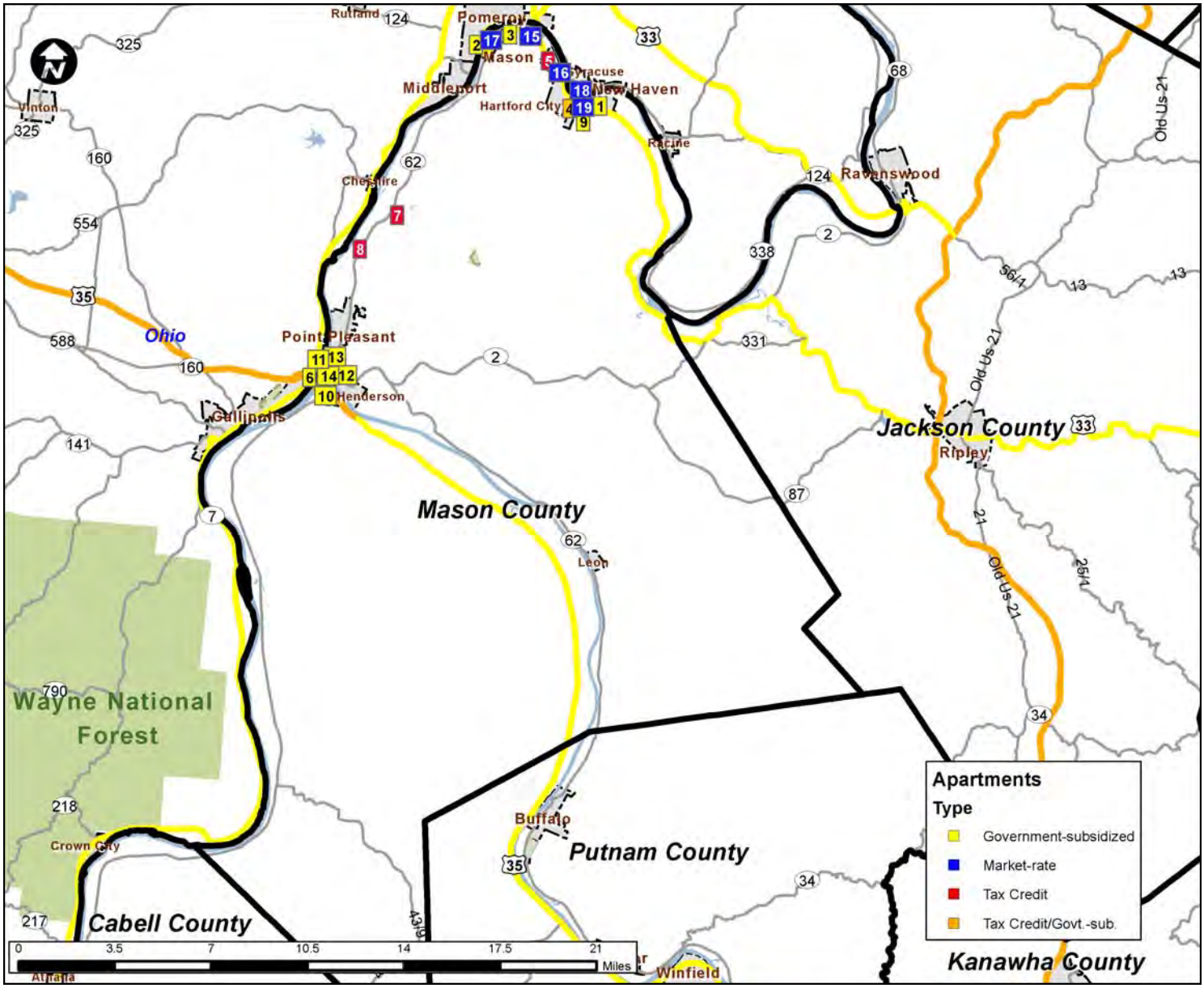
Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	2	5.9%	0	0.0%	$600
Two-Bedroom	1.0	21	61.8%	3	14.3%	$619
Two-Bedroom	1.5	1	2.9%	0	0.0%	$700
Three-Bedroom	1.0	6	17.6%	0	0.0%	$682
Three-Bedroom	1.5	4	11.8%	0	0.0%	$607
Total Market Rate		**34**	**100.0%**	**3**	**8.8%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	28	25.0%	2	7.1%	$411
Two-Bedroom	1.0	36	32.1%	8	22.2%	$526
Two-Bedroom	1.5	20	17.9%	0	0.0%	$516
Three-Bedroom	1.0	4	3.6%	3	75.0%	$701
Three-Bedroom	1.5	16	14.3%	3	18.8%	$676
Four-Bedroom	1.5	8	7.1%	1	12.5%	$746
Total Tax Credit		**112**	**100.0%**	**17**	**15.2%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	24	100.0%	7	29.2%	N/A
Total Tax Credit		**24**	**100.0%**	**7**	**29.2%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	180	46.4%	0	0.0%	N/A
Two-Bedroom	1.0	74	19.1%	1	1.4%	N/A
Two-Bedroom	1.5	55	14.2%	0	0.0%	N/A
Three-Bedroom	1.0	19	4.9%	0	0.0%	N/A
Three-Bedroom	1.5	48	12.4%	0	0.0%	N/A
Four-Bedroom	1.5	8	2.1%	0	0.0%	N/A
Four-Bedroom	2.0	4	1.0%	0	0.0%	N/A
Total Subsidized		**388**	**100.0%**	**1**	**0.3%**	**N/A**
Grand Total		**558**	**100.0%**	**28**	**5.0%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	River Bend Place	GSS	C+	1982 / 2009	25	0	100.0%
2	Lydia Apts.	GSS	C+	1978 / 2008	8	1	87.5%
3	Valley Apts.	GSS	B-	1976 / 2005	8	0	100.0%
4	Old Ash Village	TGS	C	1974 / 2005	24	7	70.8%
5	Elm View Apts.	TAX	B	2005	32	6	81.3%
6	Ty-Endie-Wie	GSS	B	1983 / 2009	50	0	100.0%
7	Milton Place	TAX	B	2011	32	5	84.4%
8	Jordan Landing	TAX	B	2008	48	6	87.5%
9	New Haven Apts.	GSS	B	1968 / 2004	8	0	100.0%
10	Main Street Apts.	GSS	B	1997 / 2008	12	0	100.0%
11	Pleasant Valley Apts.	GSS	C	1980 / 2011	83	0	100.0%
12	Twin Rivers Tower	GSS	B	1979 / 2009	107	0	100.0%
13	Shawnee Homes	GSS	B	1978 / 2007	50	0	100.0%
14	Fort Randolph Terrace Apts.	GSS	B	1982 / 2007	37	0	100.0%
15	Fairway View	MRR	C	1965 / 2007	10	0	100.0%
16	Hartford Trailer Park	MRR	C	1968	6	1	83.3%
17	Virginia Street Apts.	MRR	B	1992 / 2009	8	0	100.0%
18	Valley Haven Apts.	MRR	B	2005	6	1	83.3%
19	Litchfield Apts.	MRR	B	1990 / 2007	4	1	75.0%

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	5	34	3	91.2%	0
TAX	3	112	17	84.8%	0
TGS	1	24	7	70.8%	0
GSS	10	388	1	99.7%	0

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	2	16	6.3%
1970 to 1979	5	197	4.1%
1980 to 1989	4	195	0.0%
1990 to 1999	3	24	4.2%
2000 to 2004	0	0	-
2005	2	38	18.4%
2006	0	0	-
2007	0	0	-
2008	1	48	12.5%
2009	0	0	-
2010	0	0	-
2011	1	32	15.6%
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	18	550	5.1%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	3	18	11.1%
C	2	16	6.3%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B	3	112	15.2%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	6	264	0.0%
B-	1	8	0.0%
C+	2	33	3.0%
C	2	107	6.5%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	16	376	28	92.6%
Senior (Age 55+)	3	182	0	100.0%
Total	19	558	28	95.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	230	8	96.5%
40% - 60% AMHI (Tax Credit)	112	17	84.8%
0-60% AMHI (All Affordable)	342	25	92.7%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	182	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	182	0	100.0%

Current Non-Conventional Rental Opportunities

No additional rentals were identified and surveyed in this county.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is currently one multifamily rental project being developed in the market. This project, Elm View II Townhomes, was allocated Tax Credits in 2012. This project will contain 24 units found in a mix of two- and three-bedroom affordable apartments. These 24 units have been considered in the "un-met" rental need.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $94,055. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $655, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$94,055
Mortgaged Value = 95% of Median Home Price	$89,352
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$480
Estimated Taxes & Insurance*	$120
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$655

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Mason County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	7	5	5	4	2	4	2	1	3	3

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	2	85	2.4%	6
Average Loan Amount	$79,009	$90,341	87.5%	$46,031
Average Age of Borrower	29	-	-	33
Average Gross Income of Borrower	$37,355	$57,084	65.4%	$40,228
Income to Loan Ratio	47.3%	63.2%	74.8%	87.4%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

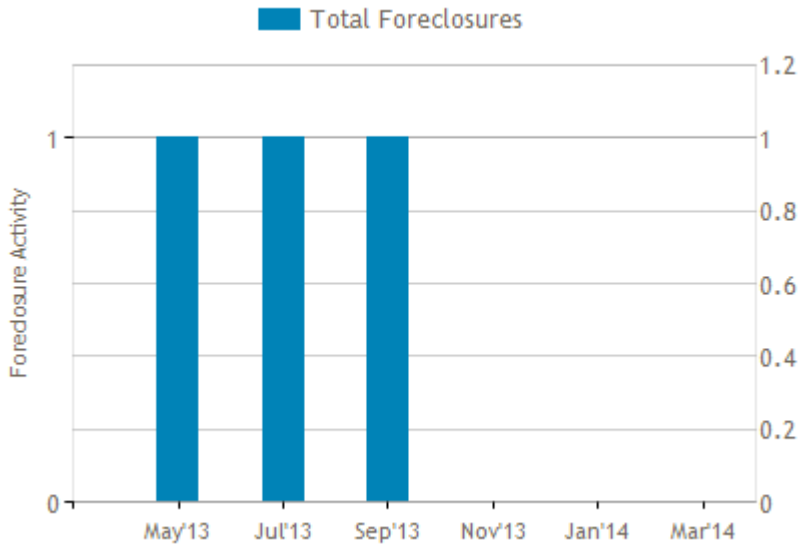
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	11	39	5	0	0
Median Listing Price	$59,900	$65,000	$97,800	$315,000	N/A	N/A
Median Square Footage	1,000	1,008	1,712	3,346	N/A	N/A
Median Price Per Square Foot	$59.90	$64.48	$57.13	$94.14	N/A	N/A
Median Year Built	1930	1984	1987	1969	N/A	N/A
Median Number of Bathrooms	1	1	2	3	N/A	N/A

Source: MLS

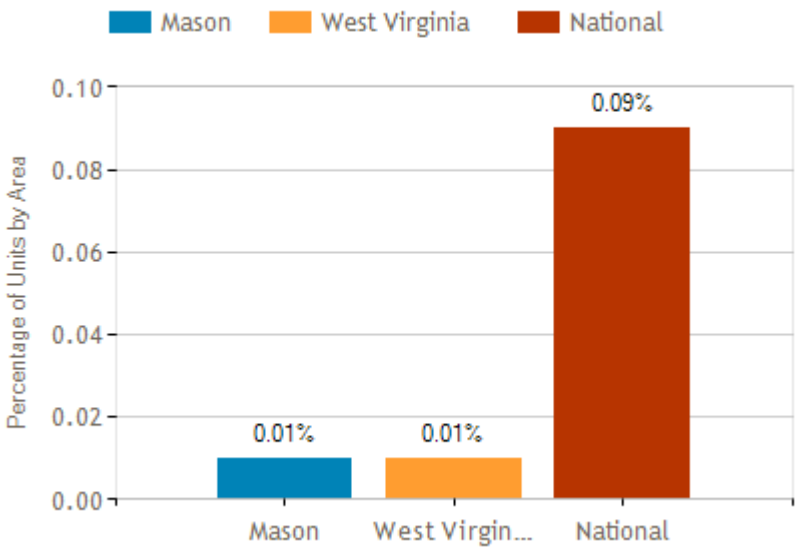
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –Mason County, WV



Geographical Comparison – Mason County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	656	$0	$20,480	584	-11.0%
41% - 60% AMHI	$20,481	$30,720	246	$20,481	$30,720	214	-13.0%
61% - 100% AMHI	$30,721	$51,200	246	$30,721	$51,200	230	-6.5%
Over 100% AMHI	$51,201	No Limit	443	$51,201	No Limit	450	1.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	585	$0	$20,480	473	-19.1%
41% - 60% AMHI	$20,481	$30,720	452	$20,481	$30,720	379	-16.2%
61% - 100% AMHI	$30,721	$51,200	894	$30,721	$51,200	785	-12.2%
Over 100% AMHI	$51,201	No Limit	1,906	$51,201	No Limit	1,915	0.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,241	$0	$20,480	1,057	-14.8%
41% - 60% AMHI	$20,481	$30,720	698	$20,481	$30,720	593	-15.0%
61% - 100% AMHI	$30,721	$51,200	1,140	$30,721	$51,200	1,015	-11.0%
Over 100% AMHI	$51,201	No Limit	2,349	$51,201	No Limit	2,365	0.7%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	374	$0	$15,200	362	-3.2%
41% - 60% AMHI	$15,201	$22,800	250	$15,201	$22,800	246	-1.6%
61% - 100% AMHI	$22,801	$38,000	221	$22,801	$38,000	244	10.4%
Over 100% AMHI	$38,001	No Limit	169	$38,001	No Limit	231	36.7%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	845	$0	$15,200	810	-4.1%
41% - 60% AMHI	$15,201	$22,800	637	$15,201	$22,800	624	-2.0%
61% - 100% AMHI	$22,801	$38,000	1,163	$22,801	$38,000	1,214	4.4%
Over 100% AMHI	$38,001	No Limit	2,218	$38,001	No Limit	2,591	16.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,219	$0	$15,200	1,172	-3.9%
41% - 60% AMHI	$15,201	$22,800	887	$15,201	$22,800	870	-1.9%
61% - 100% AMHI	$22,801	$38,000	1,384	$22,801	$38,000	1,458	5.3%
Over 100% AMHI	$38,001	No Limit	2,387	$38,001	No Limit	2,822	18.2%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	785	$0	$25,600	696	-11.3%
Senior (Age 55+)	$0	$19,000	527	$0	$19,000	507	-3.8%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(230 + 110 HCV) 340	112	(342 + 102 HCV*) 444
Number of Income-Eligible Family Renter Households	785	246	902
Existing Affordable Housing Penetration Rate – 2014	= 43.3%	= 45.5%	= 49.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	182	0	182
Number of Income-Eligible Senior Renter Households	527	250	624
Penetration Rate – 2014	= 34.5%	N/A	= 29.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(230 + 110 HCV) 340	136	(366 + 102 HCV*) 468
Number of Income-Eligible Family Renter Households	696	214	798
Existing Affordable Housing Penetration Rate – 2019	= 48.9%	= 63.6%	= 58.6%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	182	0	182
Number of Income-Eligible Senior Renter Households	507	246	608
Penetration Rate – 2019	= 35.9%	N/A	= 29.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	445	345	356	325
41%-60% AMHI (Tax Credit)	134	250	78	246

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

John Gerlach, Commissioner, Mason County Planning Commission, (304) 675-1110

Mr. Gerlach said jobs losses have occurred in Mason County at an alarming rate, followed by significant outmigration and he estimates the tax base for 2014 will be down $60 million dollars from the previous year. He does not think the county could support any new construction market-rate apartments and he is uncertain as to whether a sufficient number of income-qualified households reside in the area to support additional subsidized housing.

Jeremy Bryant, Planner and City Inspector, Point Pleasant, (304) 430-3425

Mr. Bryant is not aware of any plans for new rental units to be built in Point Pleasant. He mentioned that due to the lack of a manufacturing or industrial base, the biggest employers are the hospital and schools. He stated the economy has been severely impacted by employment reductions at the Philip Sporn Power Plant, which could not meet EPA standards, and decreased from 650 employees to a skeleton crew of 30 workers.

Libbi Stewart, Apartment Manager, Twin Rivers Tower, (304) 675-6679

Twin Rivers Tower is a seven-story, 107-unit, subsidized senior apartment building. Ms. Stewart stated that typically very few rental units are vacant in Point Pleasant. She believes more senior housing is needed; though she does not think support exists for another development on the scale of Twin Rivers Tower, she feels a 50-unit subsidized development for those age 62 and older would be feasible in Point Pleasant. Ms. Stewart feels developers perceive Point Pleasant to be a "poor" community. She further stated that the generally low incomes of residents warrant development of additional subsidized housing.

27. McDowell County

A. General Description

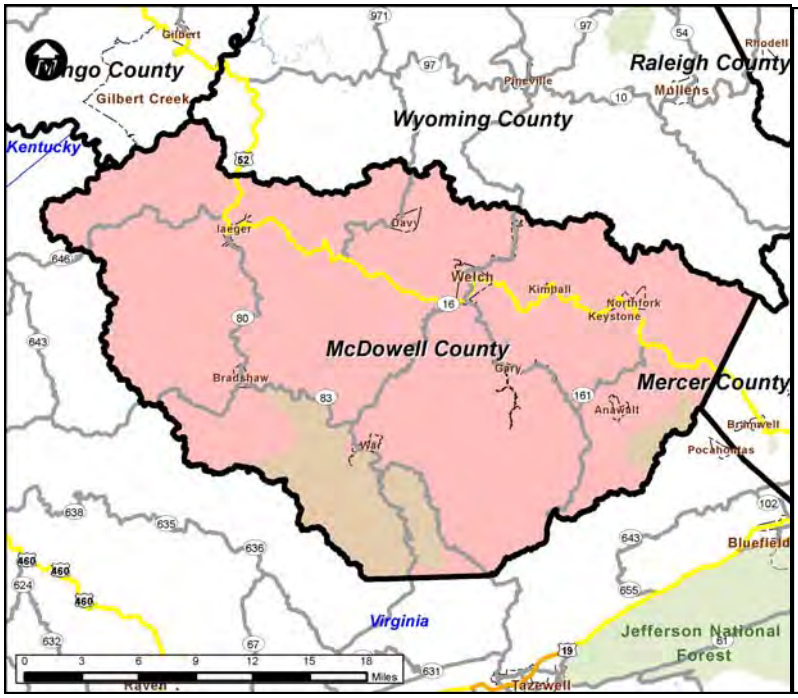
County Seat: Welch
County Size: 534.90 square miles

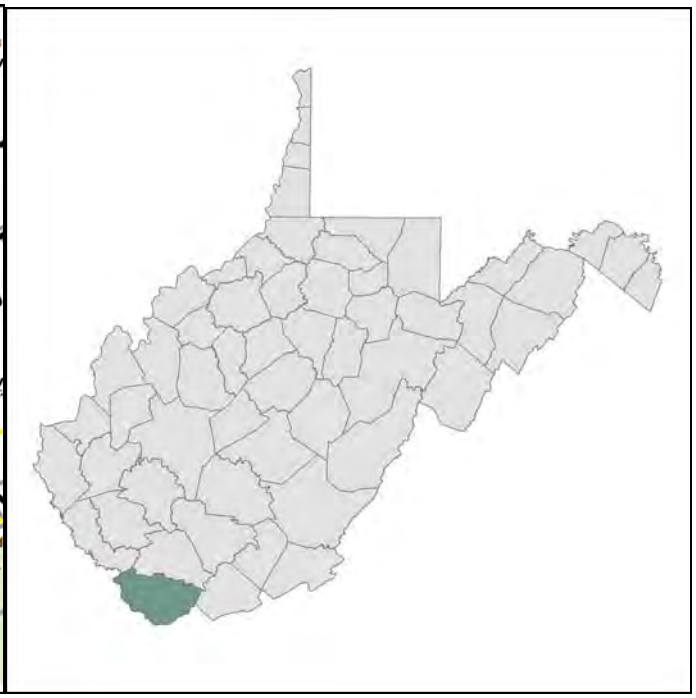
2000 (Census) Population: 27,329
2010 (Census) Population: 22,113
Population Change: -5,216 (-19.1%)

2000 (Census) Households: 11,169
2010 (Census) Households: 9,176
Household Change: -1,993 (-17.8%)

2000 (Census) Median Household Income: $16,922
2010 (Estimate) Median Household Income: $23,884
Income Change: +$6,962 (41.1%)

2000 (Census) Median Home Value: $20,800
2010 (American Community Survey) Median Home Value: $32,800
Home Value Change: +$12,000 (57.7%)





B. Demographic Characteristics and Trends

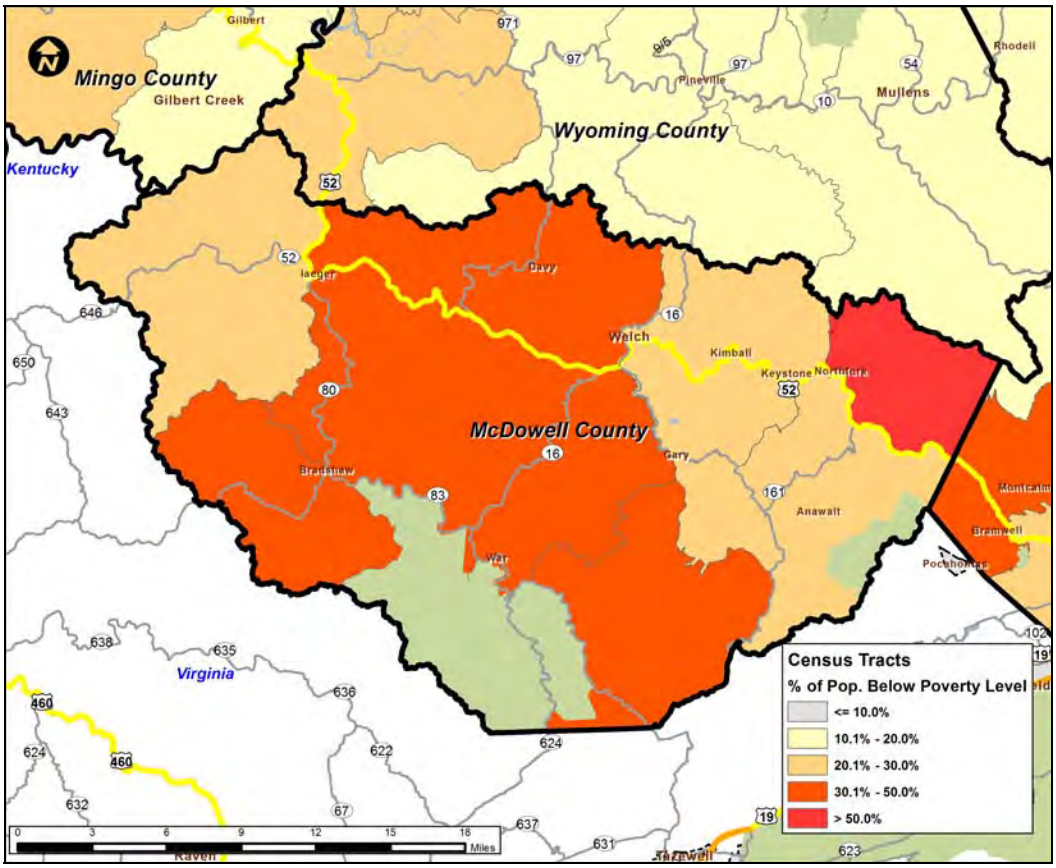
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
McDowell County	Population	27,329	22,113	23,363	22,516
	Population Change	-	-5,216	1,253	-847
	Percent Change	-	-19.1%	5.7%	-3.6%
County Seat: Welch	Population	2,683	2,406	4,234	4,201
	Population Change	-	-277	1,828	-33
	Percent Change	-	-10.3%	76.0%	-0.8%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,334	32.6%
Population not living in poverty	17,779	67.4%
Total	22,113	100.0%

Source: American Community Survey (ACS)

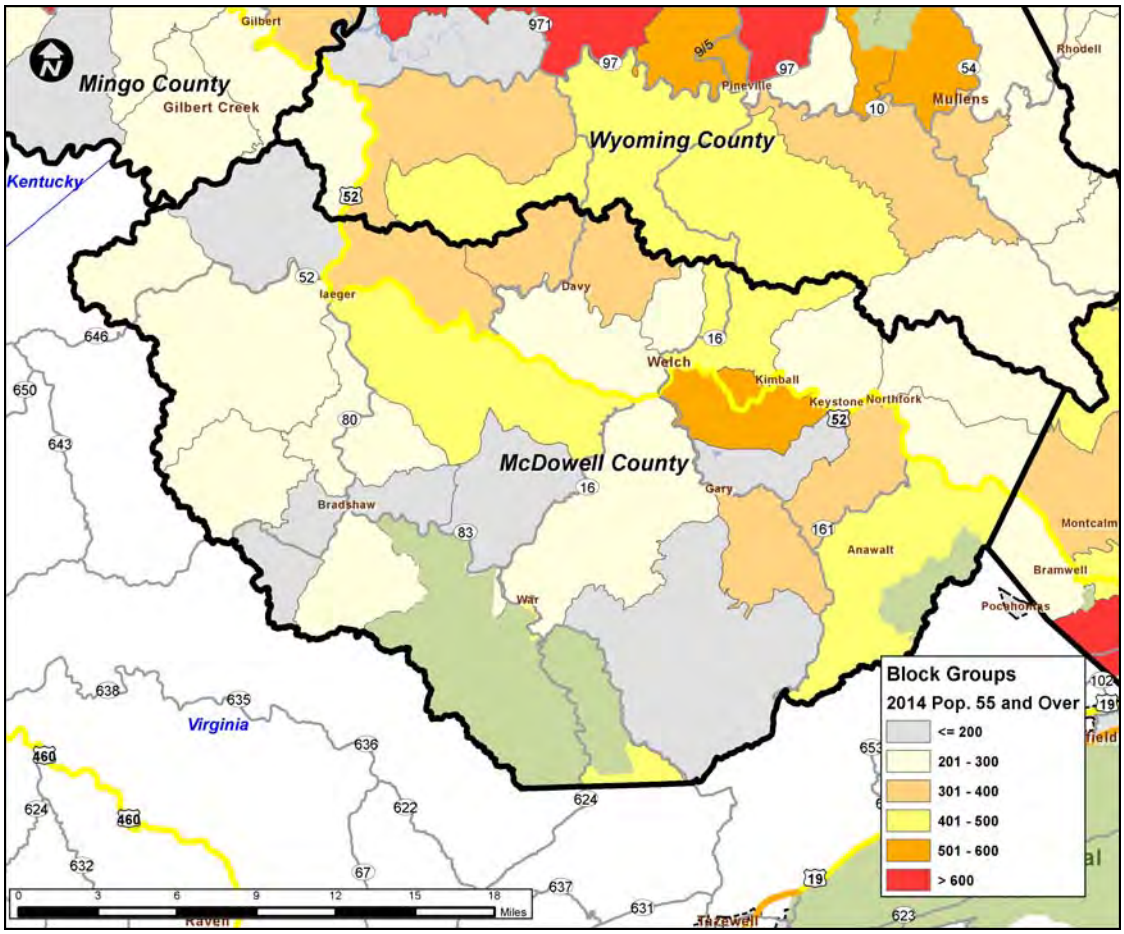


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	5,064	22.2%	4,622	19.8%	4,376	19.4%	-246	-5.3%
20 to 24	1,084	5.5%	1,427	6.1%	1,232	5.5%	-195	-13.7%
25 to 34	2,455	11.5%	3,088	13.2%	2,982	13.2%	-106	-3.4%
35 to 44	2,897	12.6%	3,110	13.3%	2,881	12.8%	-229	-7.4%
45 to 54	3,361	15.8%	3,428	14.7%	3,066	13.6%	-362	-10.6%
55 to 64	3,251	15.8%	3,715	15.9%	3,463	15.4%	-252	-6.8%
65 to 74	2,211	9.2%	2,350	10.1%	2,824	12.5%	474	20.2%
75 & Over	1,725	7.4%	1,624	7.0%	1,693	7.5%	69	4.2%
Total	22,113	100.0%	23,363	100.0%	22,516	100.0%	-847	-3.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	21,649	89.1%
Black	111	9.5%
Indian	44	0.2%
Asian	66	0.1%
Pacific Islander	0	0.0%
Some Other Race	22	0.0%
Two or More Races	221	1.1%
Total	22,113	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	19,526	93.3%
Moved within Same County	1,393	5.1%
Different County Same State	641	0.9%
Moved from Different State	531	0.7%
Moved from Abroad	0	0.1%
Total	22,113	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

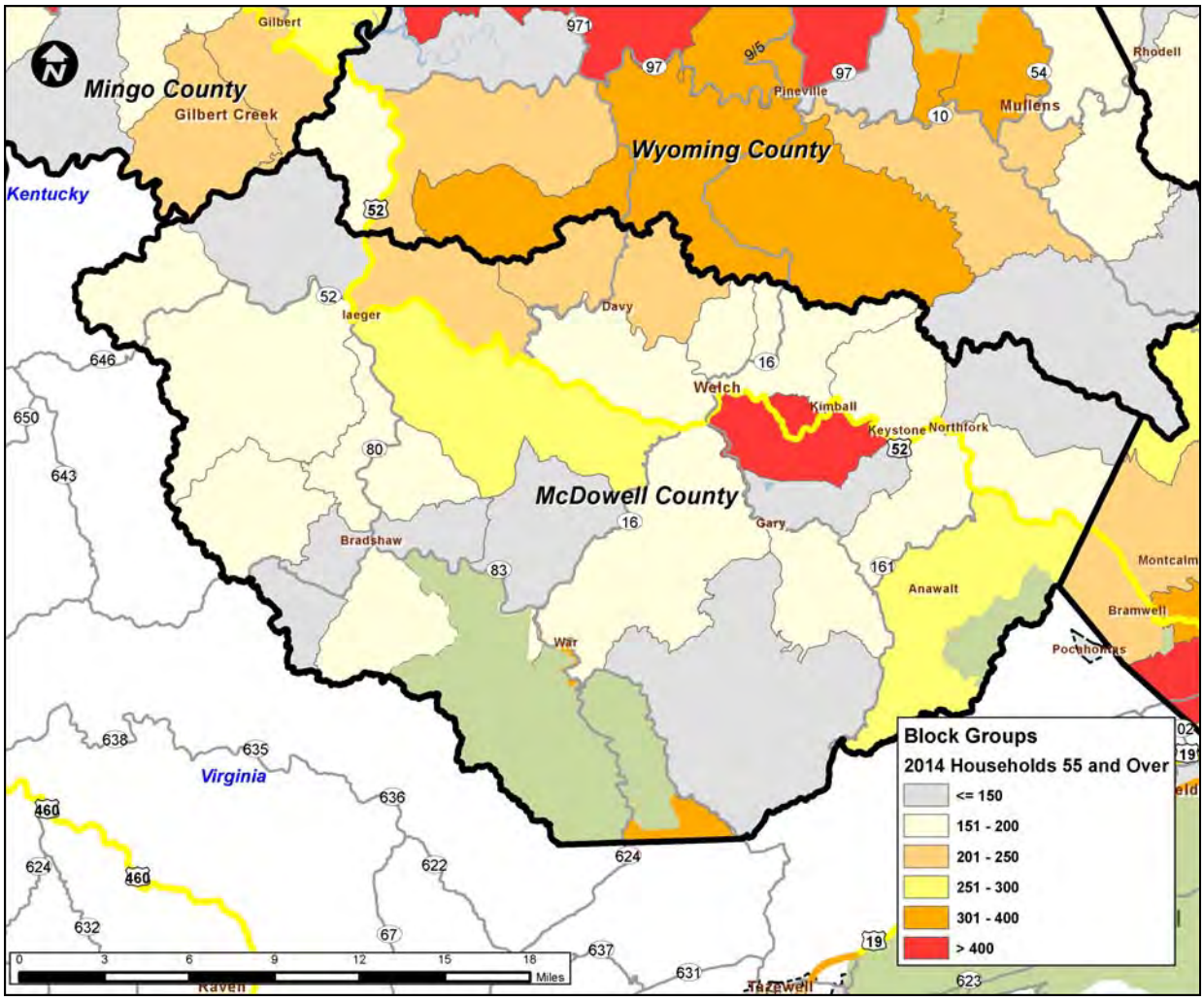
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
McDowell County	Households	11,169	9,176	8,989	8,663
	Household Change	-	-1,993	-186	-326
	Percent Change	-	-17.8%	-2.0%	-3.6%
	Household Size	2.45	2.41	2.35	2.34
County Seat: Welch	Households	1,195	984	1,000	992
	Household Change	-	-211	16	-8
	Percent Change	-	-17.7%	1.6%	-0.8%
	Household Size	2.2	2.4	4.23	4.23

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	275	3.7%	286	3.2%	234	2.7%	-52	-18.2%
25 to 34	1,064	10.4%	921	10.2%	868	10.0%	-53	-5.8%
35 to 44	1,468	14.0%	1,223	13.6%	1,103	12.7%	-120	-9.8%
45 to 54	1,798	20.4%	1,646	18.3%	1,424	16.4%	-222	-13.5%
55 to 64	1,890	23.4%	2,187	24.3%	1,999	23.1%	-188	-8.6%
65 to 74	1,404	14.9%	1,547	17.2%	1,825	21.1%	278	18.0%
75 to 84	918	9.4%	837	9.3%	861	9.9%	24	2.9%
85 & Over	358	3.7%	343	3.8%	350	4.0%	7	2.0%
Total	9,176	100.0%	8,990	100.0%	8,664	100.0%	-326	-3.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



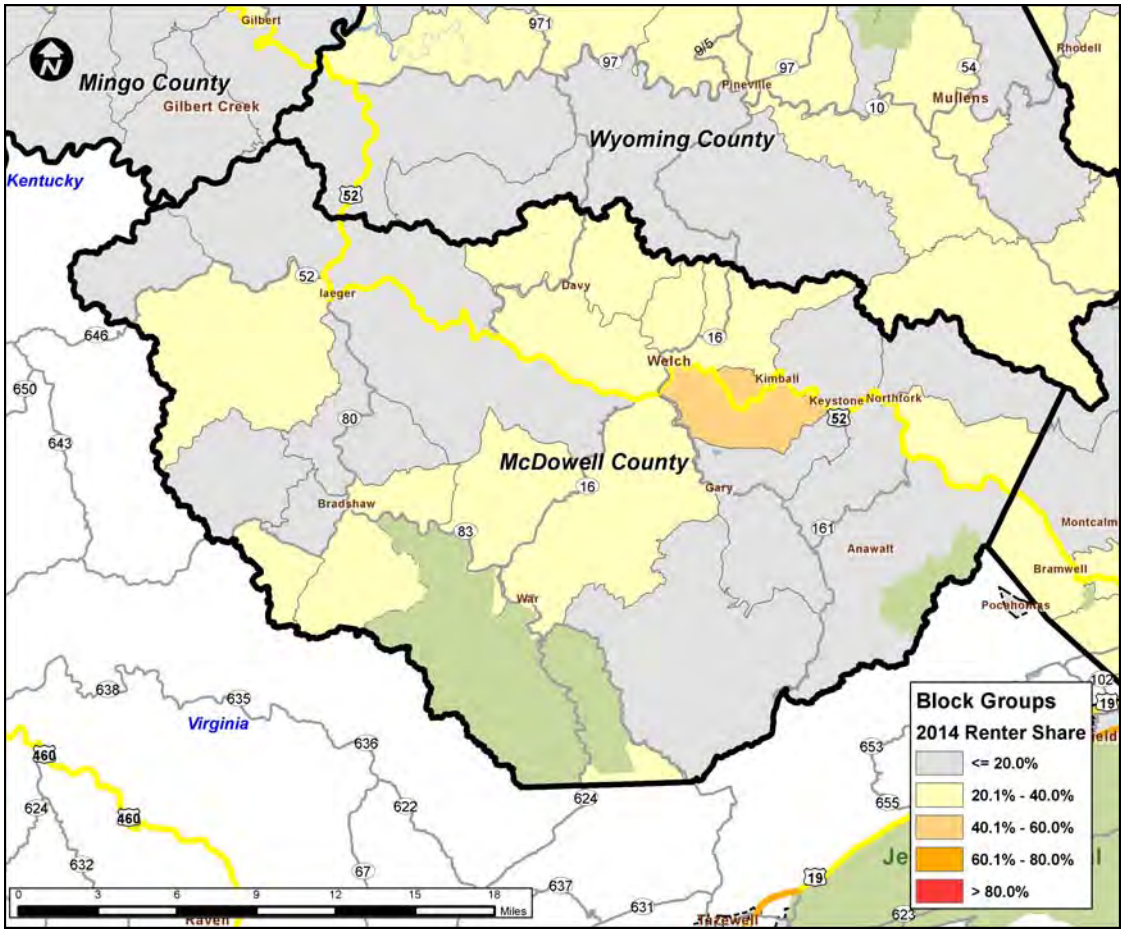
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	6,643	79.5%	6,971	77.5%	6,784	78.3%
Renter-Occupied	2,533	20.5%	2,018	22.5%	1,879	21.7%
Total	9,176	100.0%	8,989	100.0%	8,663	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,665	86.1%	4,215	85.8%	4,308	85.5%
Renter-Occupied	905	13.9%	699	14.2%	728	14.5%
Total	4,570	100.0%	4,914	100.0%	5,035	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	756	37.5%	714	38.0%	-42	-5.5%
2 Persons	525	26.0%	487	25.9%	-38	-7.3%
3 Persons	328	16.3%	305	16.2%	-23	-7.1%
4 Persons	265	13.2%	244	13.0%	-22	-8.2%
5 Persons+	143	7.1%	129	6.9%	-14	-9.7%
Total	2,018	100.0%	1,879	100.0%	-139	-6.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,899	27.2%	1,882	27.7%	-17	-0.9%
2 Persons	2,597	37.3%	2,518	37.1%	-80	-3.1%
3 Persons	1,276	18.3%	1,240	18.3%	-35	-2.8%
4 Persons	734	10.5%	702	10.3%	-33	-4.5%
5 Persons+	464	6.7%	442	6.5%	-22	-4.7%
Total	6,971	100.0%	6,784	100.0%	-187	-2.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	408	58.4%	416	57.2%	8	2.0%
2 Persons	151	21.6%	167	23.0%	16	10.9%
3 Persons	109	15.6%	103	14.2%	-5	-4.9%
4 Persons	22	3.2%	33	4.5%	10	46.5%
5 Persons+	9	1.3%	8	1.1%	-1	-10.7%
Total	699	100.0%	728	100.0%	29	4.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,472	34.9%	1,539	35.7%	67	4.6%
2 Persons	1,917	45.5%	1,919	44.6%	3	0.1%
3 Persons	507	12.0%	535	12.4%	28	5.6%
4 Persons	191	4.5%	192	4.4%	0	0.2%
5 Persons+	129	3.1%	123	2.8%	-6	-4.8%
Total	4,215	100.0%	4,308	100.0%	92	2.2%

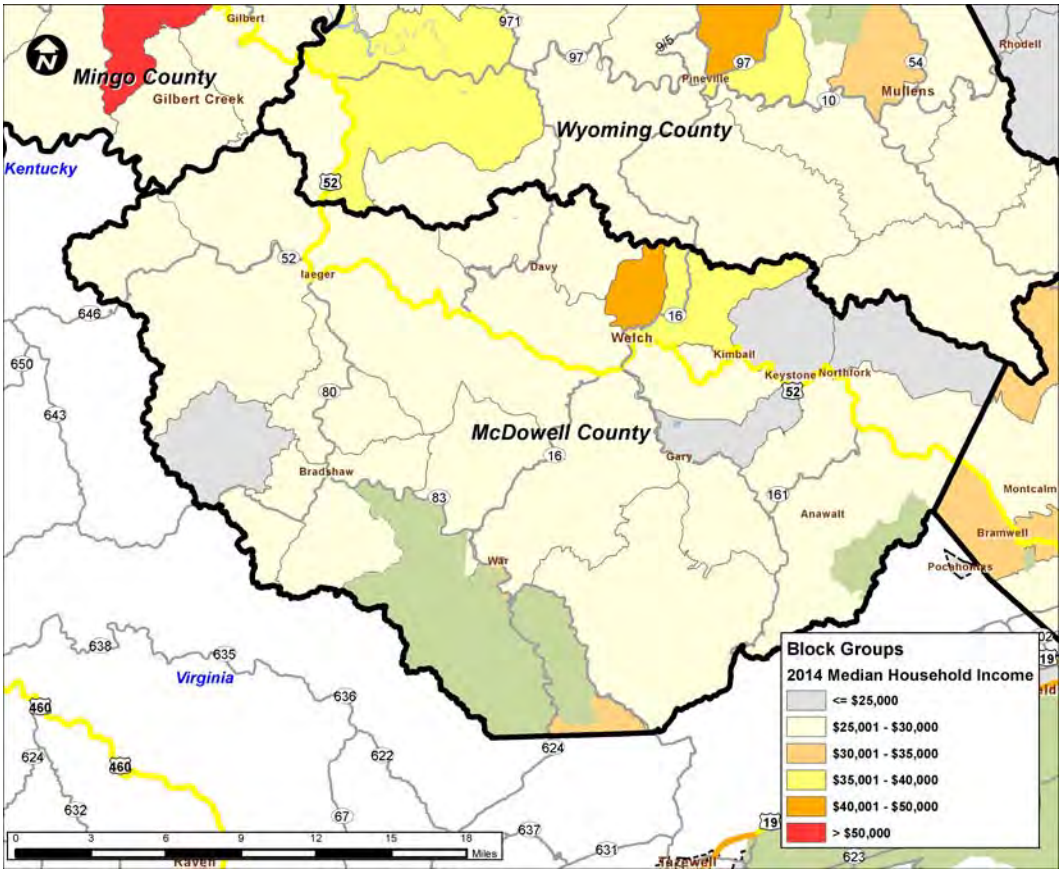
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,000	18.6%	1,743	19.4%	1,522	17.6%
$10,000 to $19,999	1,753	24.7%	2,227	24.8%	1,933	22.3%
$20,000 to $29,999	1,450	17.3%	1,621	18.0%	1,580	18.2%
$30,000 to $39,999	918	10.2%	1,041	11.6%	1,060	12.2%
$40,000 to $49,999	1,092	9.3%	761	8.5%	784	9.0%
$50,000 to $59,999	743	5.4%	439	4.9%	450	5.2%
$60,000 to $74,999	807	6.1%	509	5.7%	499	5.8%
$75,000 to $99,999	661	4.5%	352	3.9%	441	5.1%
$100,000 to $124,999	358	2.3%	170	1.9%	207	2.4%
$124,999 to $149,999	202	0.9%	57	0.6%	98	1.1%
$150,000 to $199,999	83	0.6%	47	0.5%	55	0.6%
$200,000+	110	0.3%	21	0.2%	35	0.4%
Total	9,176	100.0%	8,989	100.0%	8,663	100.0%
Median Income	$23,884		$23,238		$25,547	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



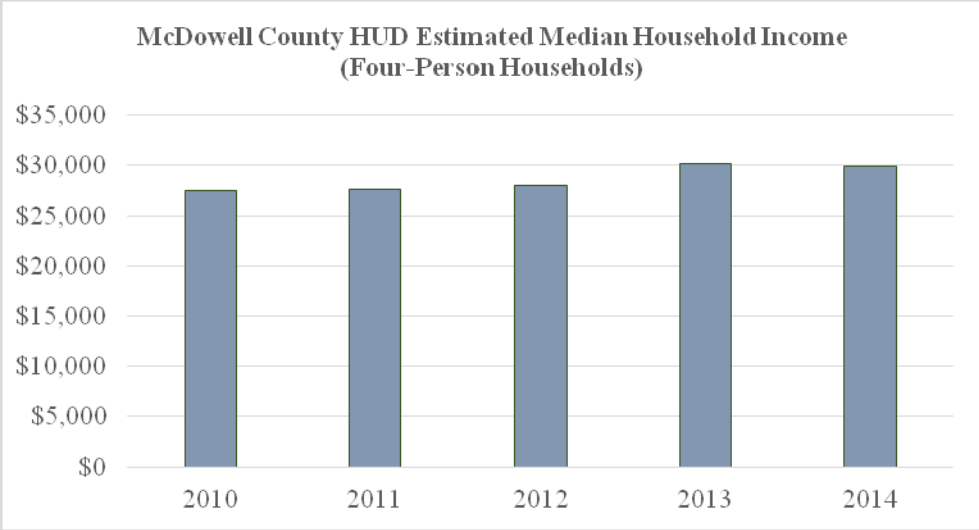
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	475	17.0%	873	17.8%	818	16.3%
$10,000 to $19,999	1,206	30.7%	1,435	29.2%	1,295	25.7%
$20,000 to $29,999	759	19.6%	977	19.9%	1,033	20.5%
$30,000 to $39,999	402	9.1%	506	10.3%	576	11.4%
$40,000 to $49,999	553	6.9%	341	6.9%	397	7.9%
$50,000 to $59,999	260	5.3%	242	4.9%	240	4.8%
$60,000 to $74,999	324	4.6%	248	5.1%	275	5.5%
$75,000 to $99,999	334	3.3%	143	2.9%	199	3.9%
$100,000 to $124,999	101	2.0%	80	1.6%	94	1.9%
$124,999 to $149,999	64	0.8%	33	0.7%	58	1.2%
$150,000 to $199,999	32	0.4%	24	0.5%	29	0.6%
$200,000+	59	0.3%	12	0.2%	21	0.4%
Total	4,570	100.0%	4,914	100.0%	5,035	100.0%
Median Income	$21,144		$21,532		$23,915	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$27,500	-
2011	$27,600	0.4%
2012	$28,000	1.4%
2013	$30,200	7.9%
2014	$29,900	-1.0%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	411	123	99	55	12	700
$10,000 to $19,999	200	122	111	34	31	498
$20,000 to $29,999	19	61	36	69	19	203
$30,000 to $39,999	14	39	7	72	39	171
$40,000 to $49,999	24	40	3	15	22	105
$50,000 to $59,999	5	37	1	0	1	45
$60,000 to $74,999	12	22	9	1	2	46
$75,000 to $99,999	1	29	9	1	2	43
$100,000 to $124,999	5	2	27	2	2	39
$125,000 to $149,999	2	2	2	0	0	7
$150,000 to $199,999	2	13	1	2	2	21
$200,000 & Over	1	0	2	1	3	8
Total	697	493	308	252	135	1,885

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	425	138	111	57	12	742
$10,000 to $19,999	232	125	121	27	34	538
$20,000 to $29,999	23	69	38	73	23	227
$30,000 to $39,999	16	55	13	79	39	202
$40,000 to $49,999	23	43	2	14	22	104
$50,000 to $59,999	6	30	3	1	3	43
$60,000 to $74,999	15	26	6	4	3	55
$75,000 to $99,999	6	23	13	3	4	49
$100,000 to $124,999	5	3	18	2	2	30
$125,000 to $149,999	1	4	2	0	0	8
$150,000 to $199,999	2	9	1	4	0	17
$200,000 & Over	1	1	0	1	1	4
Total	756	525	328	265	143	2,018

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	373	106	98	59	11	647
$10,000 to $19,999	223	107	97	22	29	477
$20,000 to $29,999	22	64	41	59	22	208
$30,000 to $39,999	19	47	15	81	42	204
$40,000 to $49,999	26	40	1	16	19	102
$50,000 to $59,999	7	35	1	1	0	44
$60,000 to $74,999	14	40	5	0	3	63
$75,000 to $99,999	11	31	17	2	0	62
$100,000 to $124,999	10	3	23	1	0	36
$125,000 to $149,999	2	5	4	0	1	12
$150,000 to $199,999	1	9	1	3	3	16
$200,000 & Over	7	0	3	0	0	9
Total	714	487	305	244	130	1,879

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	247	108	71	51	11	488
$10,000 to $19,999	50	83	50	33	28	245
$20,000 to $29,999	0	32	21	69	17	138
$30,000 to $39,999	1	22	7	66	39	135
$40,000 to $49,999	17	35	1	7	22	81
$50,000 to $59,999	2	37	0	0	0	39
$60,000 to $74,999	0	1	8	1	1	11
$75,000 to $99,999	0	25	9	1	0	34
$100,000 to $124,999	1	0	25	2	1	29
$125,000 to $149,999	2	1	2	0	0	5
$150,000 to $199,999	0	13	1	2	1	17
$200,000 & Over	1	0	2	0	3	6
Total	321	356	196	232	124	1,229

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	255	123	76	54	11	519
$10,000 to $19,999	62	83	66	26	33	270
$20,000 to $29,999	4	40	25	72	22	162
$30,000 to $39,999	2	32	11	74	39	158
$40,000 to $49,999	18	33	2	7	21	81
$50,000 to $59,999	1	27	2	1	2	32
$60,000 to $74,999	2	5	5	3	2	16
$75,000 to $99,999	2	21	12	2	4	41
$100,000 to $124,999	1	0	18	1	1	22
$125,000 to $149,999	0	2	1	0	0	4
$150,000 to $199,999	0	8	1	2	0	12
$200,000 & Over	1	1	0	1	1	4
Total	348	375	219	243	134	1,319

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	207	93	65	55	10	430
$10,000 to $19,999	54	65	48	21	28	215
$20,000 to $29,999	3	32	28	58	22	143
$30,000 to $39,999	1	26	11	68	40	146
$40,000 to $49,999	18	30	0	6	18	72
$50,000 to $59,999	2	31	0	0	0	32
$60,000 to $74,999	1	6	4	0	2	14
$75,000 to $99,999	3	28	18	1	0	50
$100,000 to $124,999	4	0	23	1	0	28
$125,000 to $149,999	0	1	1	0	0	3
$150,000 to $199,999	0	9	1	1	1	13
$200,000 & Over	4	0	3	0	0	6
Total	298	320	202	211	121	1,152

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	244	38	94	13	24	413
$10,000 to $19,999	63	186	114	195	16	574
$20,000 to $29,999	40	141	191	50	101	523
$30,000 to $39,999	4	132	70	66	96	369
$40,000 to $49,999	42	130	54	135	85	447
$50,000 to $59,999	0	69	94	29	12	205
$60,000 to $74,999	44	103	134	45	6	333
$75,000 to $99,999	2	72	81	52	19	225
$100,000 to $124,999	18	16	11	24	14	82
$125,000 to $149,999	4	7	11	5	11	38
$150,000 to $199,999	5	4	5	1	1	17
$200,000 & Over	1	0	2	0	1	4
Total	467	898	860	617	387	3,229

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	214	25	74	13	25	352
$10,000 to $19,999	93	145	102	165	17	522
$20,000 to $29,999	38	127	184	46	87	482
$30,000 to $39,999	4	116	89	72	97	377
$40,000 to $49,999	28	88	47	115	62	339
$50,000 to $59,999	1	51	81	27	5	165
$60,000 to $74,999	29	60	115	35	6	245
$75,000 to $99,999	3	54	50	43	19	168
$100,000 to $124,999	12	11	13	23	10	68
$125,000 to $149,999	1	2	8	3	5	21
$150,000 to $199,999	4	2	5	0	0	11
$200,000 & Over	1	0	2	1	1	5
Total	428	681	769	543	335	2,755

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	163	23	58	4	24	272
$10,000 to $19,999	69	110	81	148	15	423
$20,000 to $29,999	30	97	159	44	73	404
$30,000 to $39,999	5	97	73	71	92	337
$40,000 to $49,999	23	88	42	105	57	315
$50,000 to $59,999	1	51	88	30	8	178
$60,000 to $74,999	23	45	111	28	3	211
$75,000 to $99,999	5	61	56	48	22	193
$100,000 to $124,999	12	12	21	24	15	84
$125,000 to $149,999	3	6	12	7	9	37
$150,000 to $199,999	7	4	3	0	0	14
$200,000 & Over	1	2	2	1	1	8
Total	343	598	705	510	319	2,476

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	164	15	28	4	1	212
$10,000 to $19,999	150	39	61	1	2	253
$20,000 to $29,999	19	29	15	0	1	65
$30,000 to $39,999	13	18	0	6	0	37
$40,000 to $49,999	7	6	2	8	0	24
$50,000 to $59,999	4	0	1	0	1	6
$60,000 to $74,999	12	21	1	0	1	35
$75,000 to $99,999	1	5	0	0	2	8
$100,000 to $124,999	5	2	2	0	1	11
$125,000 to $149,999	0	1	0	0	0	1
$150,000 to $199,999	2	0	0	0	1	4
$200,000 & Over	0	0	0	1	0	1
Total	376	137	112	20	12	656

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	170	15	35	2	1	223
$10,000 to $19,999	170	42	55	1	1	268
$20,000 to $29,999	19	29	13	2	2	65
$30,000 to $39,999	14	22	1	5	0	44
$40,000 to $49,999	5	10	0	7	1	24
$50,000 to $59,999	5	3	1	0	1	10
$60,000 to $74,999	13	22	1	1	2	39
$75,000 to $99,999	4	2	1	1	0	8
$100,000 to $124,999	4	3	0	1	1	9
$125,000 to $149,999	1	1	1	0	0	4
$150,000 to $199,999	2	1	0	2	0	5
$200,000 & Over	0	0	0	0	0	0
Total	408	151	109	22	9	699

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	166	13	32	3	1	216
$10,000 to $19,999	169	42	49	1	1	262
$20,000 to $29,999	18	32	13	1	0	64
$30,000 to $39,999	18	21	3	13	2	58
$40,000 to $49,999	8	10	1	10	1	30
$50,000 to $59,999	5	4	1	1	0	11
$60,000 to $74,999	13	34	1	1	1	50
$75,000 to $99,999	8	3	0	1	0	12
$100,000 to $124,999	5	3	0	0	0	8
$125,000 to $149,999	2	3	2	0	1	9
$150,000 to $199,999	1	0	0	2	1	4
$200,000 & Over	2	0	0	0	0	2
Total	416	167	103	33	8	728

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	373	189	21	8	1	592
$10,000 to $19,999	578	461	95	46	16	1,196
$20,000 to $29,999	293	371	129	14	51	858
$30,000 to $39,999	76	210	61	30	16	393
$40,000 to $49,999	51	195	47	6	2	301
$50,000 to $59,999	37	129	39	38	1	245
$60,000 to $74,999	28	118	32	0	5	182
$75,000 to $99,999	14	96	22	10	3	145
$100,000 to $124,999	27	39	12	2	6	85
$125,000 to $149,999	6	12	5	7	7	36
$150,000 to $199,999	3	8	3	1	0	16
$200,000 & Over	2	6	1	0	2	12
Total	1,487	1,834	467	163	111	4,061

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	394	219	24	6	6	649
$10,000 to $19,999	557	447	94	50	19	1,167
$20,000 to $29,999	283	420	139	12	57	912
$30,000 to $39,999	83	234	79	47	20	462
$40,000 to $49,999	47	200	55	11	3	318
$50,000 to $59,999	27	125	35	40	5	231
$60,000 to $74,999	32	139	32	4	2	209
$75,000 to $99,999	17	82	25	8	4	135
$100,000 to $124,999	17	34	14	4	2	71
$125,000 to $149,999	4	8	3	8	6	29
$150,000 to $199,999	6	7	4	0	3	19
$200,000 & Over	5	3	0	1	2	12
Total	1,472	1,917	507	191	129	4,215

Source: Ribbon Demographics; ESRI; Urban Decision Group

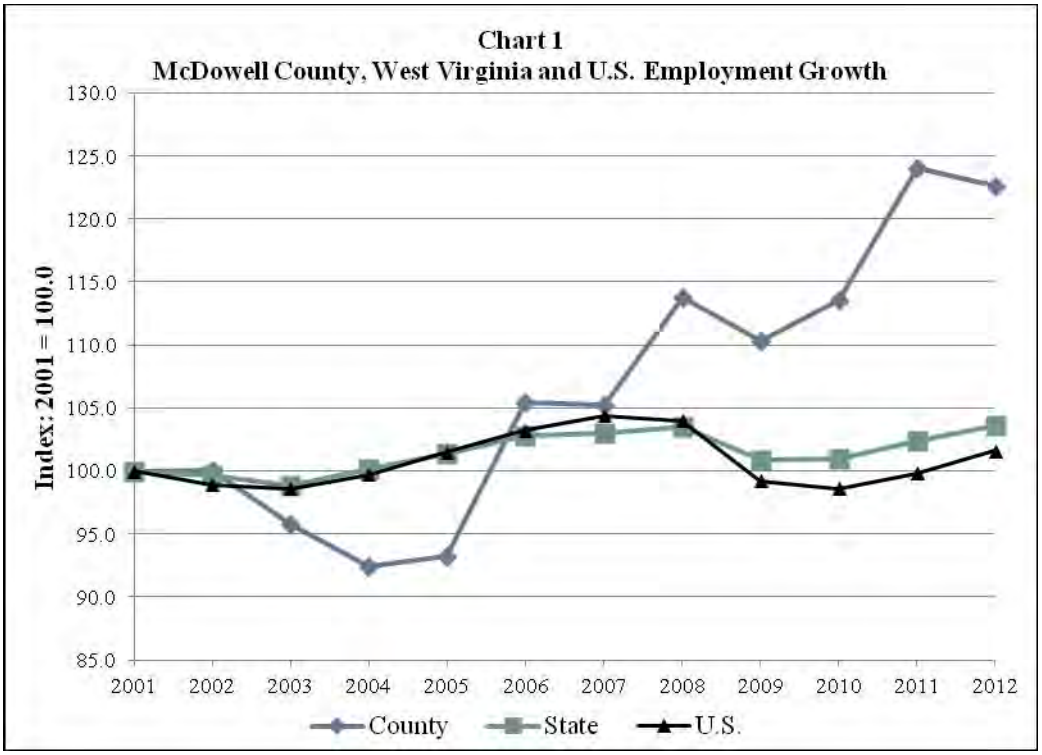
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	383	187	22	4	7	603
$10,000 to $19,999	522	368	84	44	15	1,033
$20,000 to $29,999	311	443	140	15	60	969
$30,000 to $39,999	106	250	90	56	16	518
$40,000 to $49,999	61	237	58	7	4	367
$50,000 to $59,999	33	117	40	36	3	229
$60,000 to $74,999	47	141	32	1	3	224
$75,000 to $99,999	29	114	31	10	3	186
$100,000 to $124,999	16	35	23	9	2	86
$125,000 to $149,999	16	15	6	6	7	49
$150,000 to $199,999	7	9	8	0	1	25
$200,000 & Over	8	4	1	3	2	19
Total	1,539	1,919	535	192	123	4,308

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in McDowell County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in McDowell County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 McDowell County, State and U.S. Employment, 2001-2012						
	McDowell County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	5,106		686		129,636	
2002	5,109	0.1%	683	-0.4%	128,234	-1.1%
2003	4,891	-4.3%	678	-0.8%	127,796	-0.3%
2004	4,717	-3.6%	687	1.3%	129,278	1.2%
2005	4,761	0.9%	695	1.2%	131,572	1.8%
2006	5,384	13.1%	705	1.4%	133,834	1.7%
2007	5,372	-0.2%	706	0.1%	135,366	1.1%
2008	5,811	8.2%	710	0.5%	134,806	-0.4%
2009	5,632	-3.1%	692	-2.5%	128,608	-4.6%
2010	5,801	3.0%	692	0.1%	127,820	-0.6%
2011	6,333	9.2%	702	1.4%	129,411	1.2%
2012	6,261	-1.1%	711	1.2%	131,696	1.8%
Change						
2001-12	1,155	22.6%	25	3.6%	2,061	1.6%
2001-03	-215	-4.2%	-8	-1.1%	-1,840	-1.4%
2003-07	481	9.8%	28	4.2%	7,570	5.9%
2007-12	889	16.5%	4	0.6%	-3,670	-2.7%

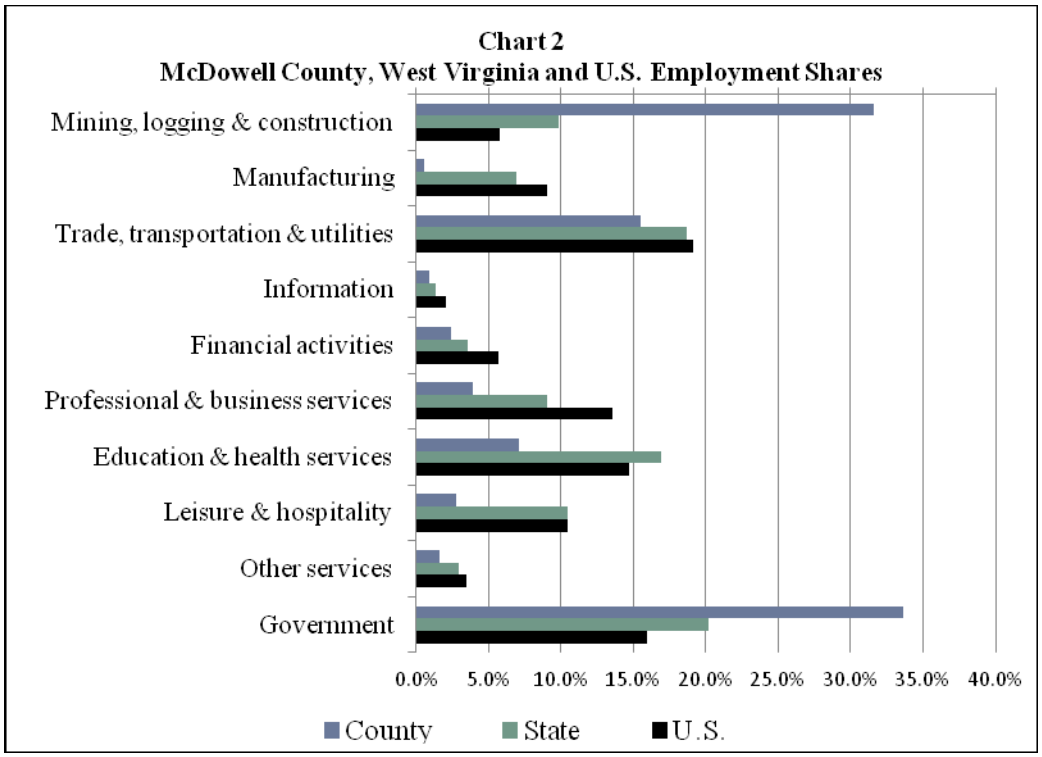
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of McDowell County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, McDowell County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,981	31.6%	320.9	550.1
Manufacturing	33	0.5%	7.6	5.8
Trade, Transportation and Utilities	972	15.5%	83.2	81.0
Information	59	0.9%	70.0	46.4
Financial Activities	150	2.4%	66.9	42.0
Professional and Business Services	246	3.9%	43.3	28.9
Educational and Health Services	445	7.1%	42.0	48.2
Leisure and Hospitality	172	2.7%	26.3	26.3
Other Services	100	1.6%	53.8	46.2
Total Private Sector	**4,158**	**66.4%**	**83.2**	**79.0**
Total Government	**2,103**	**33.6%**	**166.7**	**210.1**
Total Payroll Employment	**6,261**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

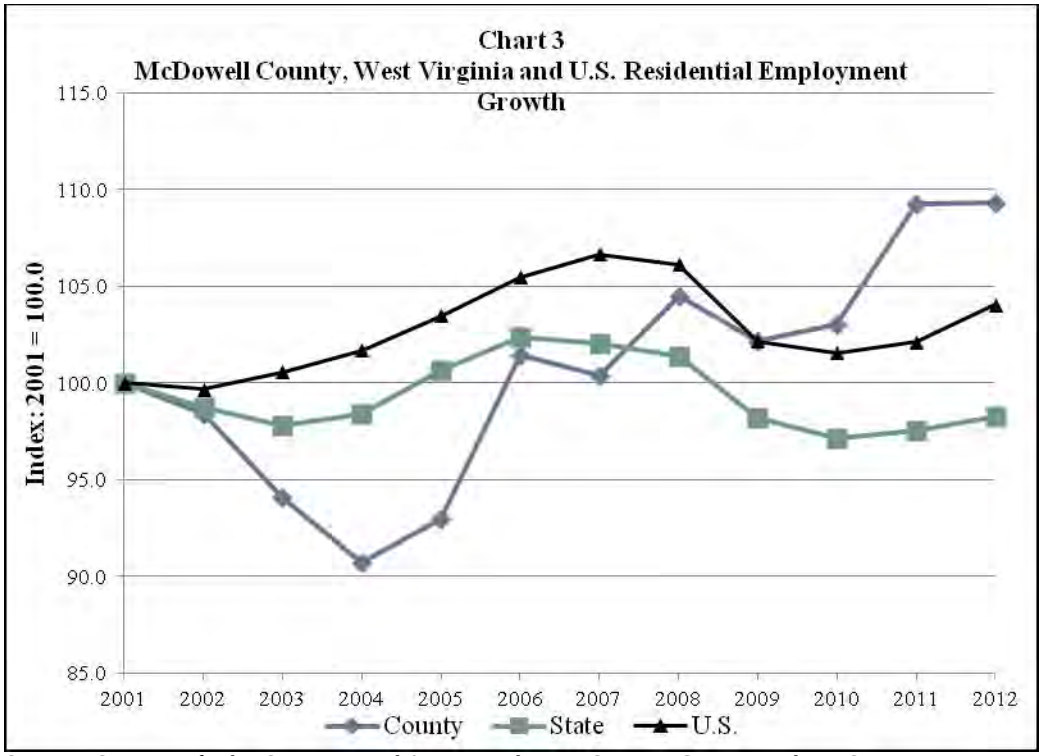


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within McDowell County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of McDowell County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in McDowell County; this one considers the number of McDowell County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

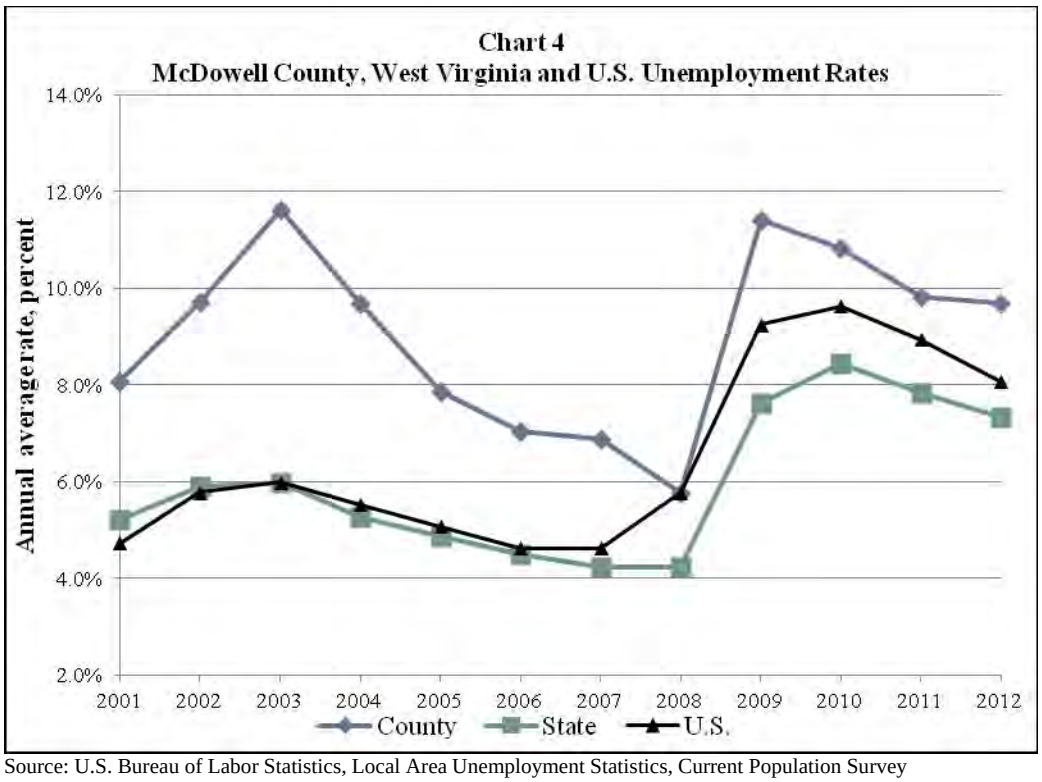
Table 3 McDowell County, State and U.S. Residential Employment, 2001-2012						
	McDowell County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,408		759		136,933	
2002	6,306	-1.6%	749	-1.3%	136,485	-0.3%
2003	6,031	-4.4%	742	-0.9%	137,736	0.9%
2004	5,815	-3.6%	747	0.6%	139,252	1.1%
2005	5,958	2.5%	764	2.3%	141,730	1.8%
2006	6,503	9.1%	777	1.8%	144,427	1.9%
2007	6,432	-1.1%	774	-0.4%	146,047	1.1%
2008	6,697	4.1%	769	-0.6%	145,362	-0.5%
2009	6,549	-2.2%	745	-3.2%	139,878	-3.8%
2010	6,605	0.9%	737	-1.1%	139,064	-0.6%
2011	7,002	6.0%	740	0.4%	139,869	0.6%
2012	7,008	0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	600	9.4%	-13	-1.7%	5,536	4.0%
2001-03	-377	-5.9%	-16	-2.2%	803	0.6%
2003-07	401	6.6%	32	4.3%	8,311	6.0%
2007-10	173	2.7%	-37	-4.8%	-6,983	-4.8%
2010-12	403	6.1%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present McDowell County, state and U.S. unemployment rates over the past decade. The table also shows the McDowell County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 McDowell County Labor Force Statistics and Comparative Unemployment Rates						
	McDowell County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	McDowell County	West Virginia	U.S.
2001	6,972	6,408	564	8.1%	5.2%	4.7%
2002	6,984	6,306	678	9.7%	5.9%	5.8%
2003	6,825	6,031	794	11.6%	6.0%	6.0%
2004	6,440	5,815	625	9.7%	5.3%	5.5%
2005	6,466	5,958	508	7.9%	4.9%	5.1%
2006	6,995	6,503	492	7.0%	4.5%	4.6%
2007	6,907	6,432	475	6.9%	4.2%	4.6%
2008	7,107	6,697	410	5.8%	4.2%	5.8%
2009	7,392	6,549	843	11.4%	7.6%	9.3%
2010	7,407	6,605	802	10.8%	8.4%	9.6%
2011	7,766	7,002	764	9.8%	7.8%	8.9%
2012	7,761	7,008	753	9.7%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

McDowell County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	7,766	7,002	764	9.8%
2012 January	7,752	7,045	707	9.1%
2012 February	7,795	7,041	754	9.7%
2012 March	7,661	6,928	733	9.6%
2012 April	7,667	6,961	706	9.2%
2012 May	7,703	6,981	722	9.4%
2012 June	7,826	7,051	775	9.9%
2012 July	7,799	7,011	788	10.1%
2012 August	7,788	7,011	777	10%
2012 September	7,773	7,057	716	9.2%
2012 October	7,824	7,074	750	9.6%
2012 November	7,787	7,003	784	10.1%
2012 December	7,763	6,938	825	10.6%
2012 Annual	7,761	7,008	753	9.7%
2013 January	7,837	6,972	865	11%
2013 February	7,695	6,869	826	10.7%
2013 March	7,591	6,876	715	9.4%
2013 April	7,654	6,968	686	9%
2013 May	7,639	6,985	654	8.6%
2013 June	7,625	6,919	706	9.3%
2013 July	7,634	6,837	797	10.4%
2013 August	7,571	6,853	718	9.5%
2013 September	7,587	6,951	636	8.4%
2013 October	7,547	6,873	674	8.9%
2013 November	7,450	6,825	625	8.4%
2013 December	7,507	6,847	660	8.8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of McDowell County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution McDowell County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	771	15.5%	306.4	822.5
Construction	295	5.9%	83.3	87.1
Manufacturing	237	4.8%	55.0	44.2
Wholesale Trade	17	0.3%	15.0	11.6
Retail Trade	543	10.9%	87.6	94.7
Transportation and Utilities	358	7.2%	129.1	142.2
Information	72	1.4%	81.8	63.0
Financial Activities	165	3.3%	75.2	48.3
Professional and Business Services	197	4.0%	53.6	37.5
Educational and Health Services	1,456	29.2%	113.3	129.9
Leisure and Hospitality	216	4.3%	50.2	48.1
Other Services, Except Public Administration	190	3.8%	83.5	77.7
Public Administration	463	9.3%	147.5	189.3
Total Employment	**4,980**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution McDowell County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,429	28.7%	93.5	80.4
Service	931	18.7%	101.6	106.9
Sales and Office	911	18.3%	74.1	72.9
Natural Resources, Construction and Maintenance	946	19.0%	148.4	200.0
Production, Transportation and Material Moving	762	15.3%	114.2	125.4
Total Employment	**4,980**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within McDowell County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in McDowell County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in McDowell County.

Largest Employers in McDowell County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	2,103
McDowell Public Schools	Education	675
Welch Emergency Hospital	Health Care	200-499
Department of Justice/FCI-McDowell	Corrections	300
Walmart	Retail	200-499
McDowell County Commission	Government	215
XMV, Inc.	Mining	100-199
Extra Energy	Mining	100-199
Brooks Run Mining Company	Mining	100-199
Parsley Enterprises	Mining	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

According to Ms. Peni Adams, executive director of the McDowell County Economic Development Authority, McDowell County is primarily a rural county with an economy based on coal mining. Employment in the mining industry has declined dramatically since the late 1970s and early 1980s, with workforce reductions continuing due to the continuing thermal-coal market conditions and an abundance of less expensive natural gas.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for McDowell County during the past 24 months. However, the recent downturn in the coal industry has resulted in the closure of many southern West Virginia mines in counties bordering McDowell County. Hundreds of jobs in the region have been lost.

Other employers in the county include employers in health care, education and at the local correctional facilities. These facilities have been relatively insulated from layoffs. Continued reductions in state and federal funding to local municipalities will necessitate cuts in services. Local media sources have reported the population decline in the county as residents are moving in search of employment opportunities, putting further strain on local budgets and services.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	6,643	79.5%
Renter-Occupied	2,533	20.5%
Total-Occupied Units*	9,176	81.0%
Vacant For Rent	324	15.1%
Vacant For-Sale Only	133	6.2%
Vacant Rented/Sold, Not Occ.	88	4.1%
Vacant Seasonal, Recreational	219	10.2%
All Other Vacant	1,382	64.4%
Total Vacant Units	2,146	19.0%
Total	11,322	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	6,643	79.5%	6,583	60	0.9%
Renter-Occupied	2,533	20.5%	2,533	0	0.0%
Total	9,176	100.0%	9,116	60	0.7%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	13	0.2%	0	0.0%
2000 to 2004	226	3.4%	51	2.0%
1990 to 1999	458	6.9%	248	9.8%
1980 to 1989	691	10.4%	347	13.7%
1970 to 1979	970	14.6%	350	13.8%
1960 to 1969	365	5.5%	198	7.8%
1940 to 1959	1,568	23.6%	610	24.1%
1939 or Earlier	2,352	35.4%	732	28.9%
Total	6,643	100.0%	2,533	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	5,042	75.9%	1,565	61.8%
1 Attached	66	1.0%	53	2.1%
2 to 4	13	0.2%	258	10.2%
5 to 9	0	0.0%	28	1.1%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	15	0.6%
50 or More	0	0.0%	114	4.5%
Mobile Home,	1,521	22.9%	499	19.7%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	6,643	100.0%	2,533	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	6,643	100.0%
0.50 or Less Occupants Per Room	5,201	78.3%
0.51 to 1.00 Occupants Per Room	1,355	20.4%
1.01 to 1.50 Occupants Per Room	80	1.2%
1.51 to 2.00 Occupants Per Room	13	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,533	100.0%
0.50 or Less Occupants Per Room	1,882	74.3%
0.51 to 1.00 Occupants Per Room	550	21.7%
1.01 to 1.50 Occupants Per Room	28	1.1%
1.51 to 2.00 Occupants Per Room	73	2.9%
2.01 or More Occupants Per Room	0	0.0%
Total	9,176	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
McDowell County	32.3%
West Virginia	32.0%

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

Building Permit Data – McDowell County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	3	3	3	3	2	9	0	0	9	0
Units in Single-Family Structures	3	3	3	3	2	9	0	0	9	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

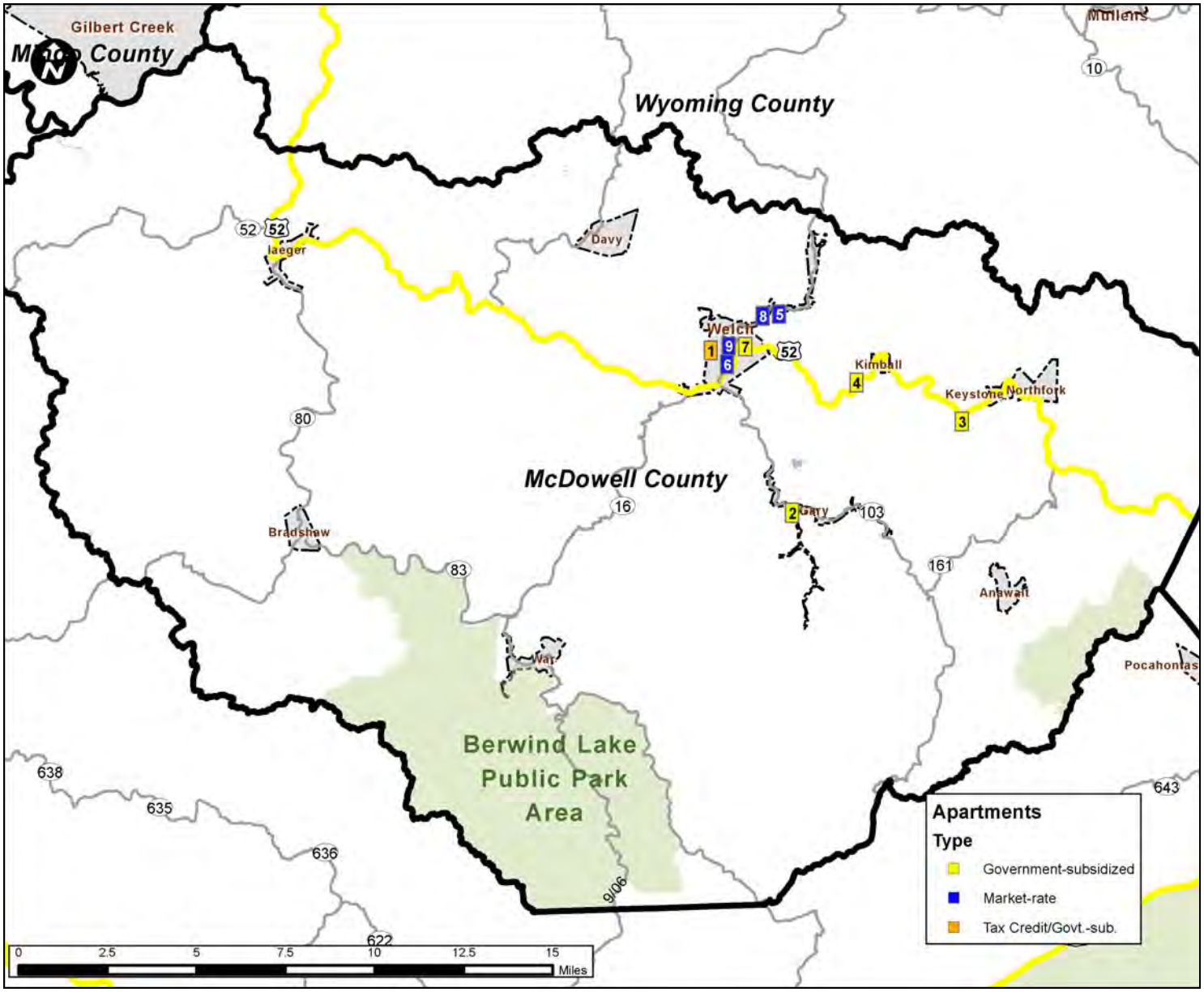
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	4	66	5	92.4%
Tax Credit/Government-Subsidized	1	101	0	100.0%
Government-Subsidized	4	87	0	100.0%
Total	9	254	5	98.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	29	43.9%	2	6.9%	$433
Two-Bedroom	1.0	32	48.5%	3	9.4%	$527
Three-Bedroom	1.0	5	7.6%	0	0.0%	$668
Total Market Rate		**66**	**100.0%**	**5**	**7.6%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	101	100.0%	0	0.0%	N/A
Total Tax Credit		**101**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	41	47.1%	0	0.0%	N/A
Two-Bedroom	1.0	14	16.1%	0	0.0%	N/A
Two-Bedroom	1.5	32	36.8%	0	0.0%	N/A
Total		**87**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**254**	**100.0%**	**5**	**2.0%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Elkhorn Towers	TGS	C+	1985 / 2002	101	0	100.0%
2	The Oaks	GSS	A	1980	16	0	100.0%
3	Elizabeth Drewry	GSS	B	1981	15	0	100.0%
4	Starland Heights	GSS	A-	1995 / 2008	40	0	100.0%
5	430 Stewart St.	MRR	B+	1941 / 1990	2	1	50.0%
6	Woodlawn Court	MRR	C-	1950	32	0	100.0%
7	The Payne Building Apts.	GSS	C+	1940 / 1980	16	0	100.0%
8	Acres Apts.	MRR	C-	1925 / 1980	16	2	87.5%
9	I'm Free Apts.	MRR	C+	1935 / 1990	16	2	87.5%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	5	82	7.6%
1970 to 1979	0	0	-
1980 to 1989	3	132	0.0%
1990 to 1999	1	40	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	9	254	2.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	2	50.0%
C+	1	16	12.5%
C-	2	48	4.2%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	16	0.0%
A-	1	40	0.0%
B	1	15	0.0%
C+	2	117	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	6	122	5	95.9%
Senior (Age 55+)	3	132	0	100.0%
Total	9	254	5	98.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	56	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	56	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	132	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	132	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in McDowell County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $74,878. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $522, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$74,878
Mortgaged Value = 95% of Median Home Price	$71,134
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$382
Estimated Taxes & Insurance*	$95
Estimated Private Mortgage Insurance**	$44
Estimated Monthly Mortgage Payment	$522

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – McDowell County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	3	3	3	3	2	9	0	0	9	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	21	-	0
Average Loan Amount	-	$66,762	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$64,952	-	-
Income to Loan Ratio	-	97.3%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	1	8	4	0	0
Median Listing Price	N/A	$11,000	$49,450	$83,750	N/A	N/A
Median Square Footage	N/A	N/A	1,328	2,300	N/A	N/A
Median Price Per Square Foot	N/A	N/A	$37	$36	N/A	N/A
Median Year Built	N/A	1910	1946	1971	N/A	N/A
Median Number of Bathrooms	N/A	1	1.5	2.5	N/A	N/A

Source: Zillow

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –McDowell County, WV

Not available for McDowell county or Welch (the county seat)

Geographical Comparison – McDowell County, WV

Not available for McDowell county or Welch (the county seat)

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	797	$0	$22,270	679	-14.8%
41% - 60% AMHI	$20,481	$30,720	165	$22,271	$33,410	161	-2.4%
61% - 100% AMHI	$30,721	$51,200	232	$33,411	$55,670	186	-19.8%
Over 100% AMHI	$51,201	No Limit	128	$55,671	No Limit	127	-0.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	897	$0	$22,270	787	-12.3%
41% - 60% AMHI	$20,481	$30,720	486	$22,271	$33,410	427	-12.1%
61% - 100% AMHI	$30,721	$51,200	709	$33,411	$55,670	638	-10.0%
Over 100% AMHI	$51,201	No Limit	663	$55,671	No Limit	624	-5.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,694	$0	$22,270	1,466	-13.5%
41% - 60% AMHI	$20,481	$30,720	651	$22,271	$33,410	588	-9.7%
61% - 100% AMHI	$30,721	$51,200	941	$33,411	$55,670	824	-12.4%
Over 100% AMHI	$51,201	No Limit	791	$55,671	No Limit	751	-5.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	362	$0	$16,530	387	6.9%
41% - 60% AMHI	$15,201	$22,800	147	$16,531	$24,790	122	-17.0%
61% - 100% AMHI	$22,801	$38,000	82	$24,791	$41,320	96	17.1%
Over 100% AMHI	$38,001	No Limit	108	$41,321	No Limit	122	13.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,256	$0	$16,530	1,277	1.7%
41% - 60% AMHI	$15,201	$22,800	815	$16,531	$24,790	822	0.9%
61% - 100% AMHI	$22,801	$38,000	1,026	$24,791	$41,320	1,071	4.4%
Over 100% AMHI	$38,001	No Limit	1,116	$41,321	No Limit	1,137	1.9%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,618	$0	$16,530	1,664	2.8%
41% - 60% AMHI	$15,201	$22,800	962	$16,531	$24,790	944	-1.9%
61% - 100% AMHI	$22,801	$38,000	1,108	$24,791	$41,320	1,167	5.3%
Over 100% AMHI	$38,001	No Limit	1,224	$41,321	No Limit	1,259	2.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	880	$0	$27,840	758	-13.9%
Senior (Age 55+)	$0	$19,000	464	$0	$20,660	482	3.9%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(56 + 30 HCV) 86	0	(56 + 30 HCV*) 86
Number of Income-Eligible Family Renter Households	880	165	962
Existing Affordable Housing Penetration Rate – 2014	= 9.8%	N/A	= 8.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	132	0	132
Number of Income-Eligible Senior Renter Households	464	147	509
Penetration Rate – 2014	= 28.4%	N/A	= 25.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(56 + 30 HCV) 86	0	(56 + 30 HCV*) 86
Number of Income-Eligible Family Renter Households	758	161	840
Existing Affordable Housing Penetration Rate – 2019	= 11.3%	N/A	= 10.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	132	0	132
Number of Income-Eligible Senior Renter Households	482	122	509
Penetration Rate – 2019	= 27.4%	N/A	= 25.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	794	332	672	350
41%-60% AMHI (Tax Credit)	165	147	161	122

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Belinda Harness, Executive Director, Housing Authority of Mingo County, (304) 475-4663

The Housing Authority of Mingo County also has jurisdiction over McDowell and Wyoming counties. According to Ms. Harness, affordable housing is needed in McDowell and Wyoming counties. Most existing housing is dilapidated and in severe need of repairs. Ms. Harness stated that, currently, no environmental issues exist in the area, however, it is difficult to find available property outside the flood zone. When ask if there have been any recently developed for-sale housing projects in the past few years, Ms. Harness indicated some scattered development of single-family homes has taken place in select communities, but not on a large scale. She feels residents would welcome upgraded housing alternatives.

Danny Berry, City Attorney, City of Welch, (304) 436-3113

According to Mr. Berry, a non-profit organization called Reconnecting McDowell is in the process of rehabilitating 25 to 30 apartments in downtown Welch. The county is also in the process of developing a 13-acre site that is being funded by the McDowell County Economic Development Authority. In the last few years, some new rental housing has been developed in the county; however, according to Mr. Berry, these new rental units have such strict income limits that few applicants have been income-eligible for residency of these units. In terms of planned infrastructure improvements, the county is in the process of constructing the Coalfields Expressway, which will stretch from Welch to Beckley. Other infrastructure improvements include water and sewer lines. The major employer that came into McDowell County in 2010 is a prison in the Indian Ridge Industrial Park. Most individuals employed at the prison commute from other counties due to the lack of housing in Welch and McDowell County in general. Another major industry in the area is traditional coal mining; however, the coal mining workforce has decreased due to technological improvements in recent years.

Cori Edwards, Project Manager/GIS Specialist, West Virginia Region I Planning & Development Council, (304) 431-7225

Ms. Edwards was not aware of any planned rental housing in the area. She recalled that some development of single-family homes for the prison staff may have taken place. She mentioned that over the past few years, a few apartment/condominium structures have been built, although these were relatively small developments. The ongoing Coalfields Expressway project will improve linkage of the counties in southern West Virginia. Ms. Edwards confirmed that the prison is the only major employer that has located in the area recently.

28. Mercer County

A. General Description

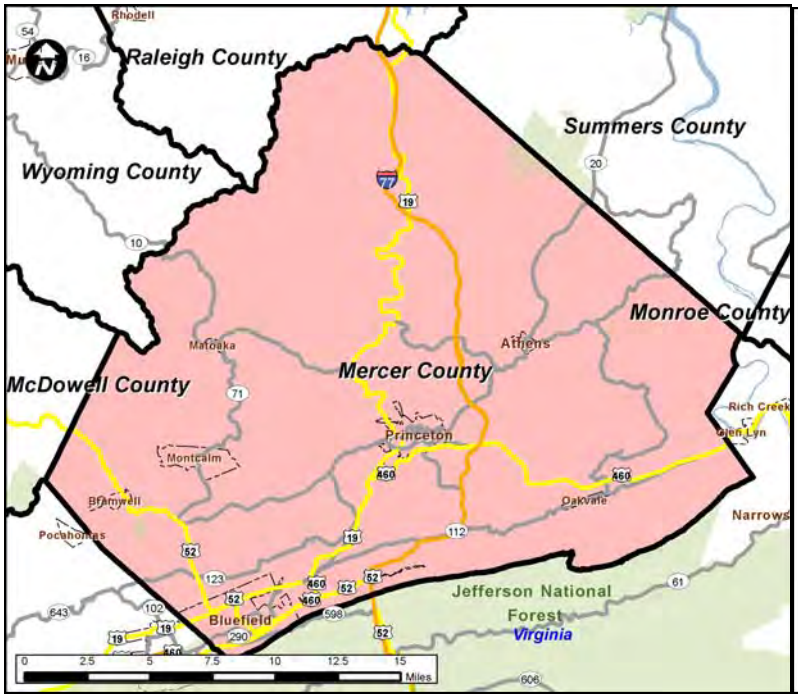
County Seat: Princeton
County Size: 420.70 square miles

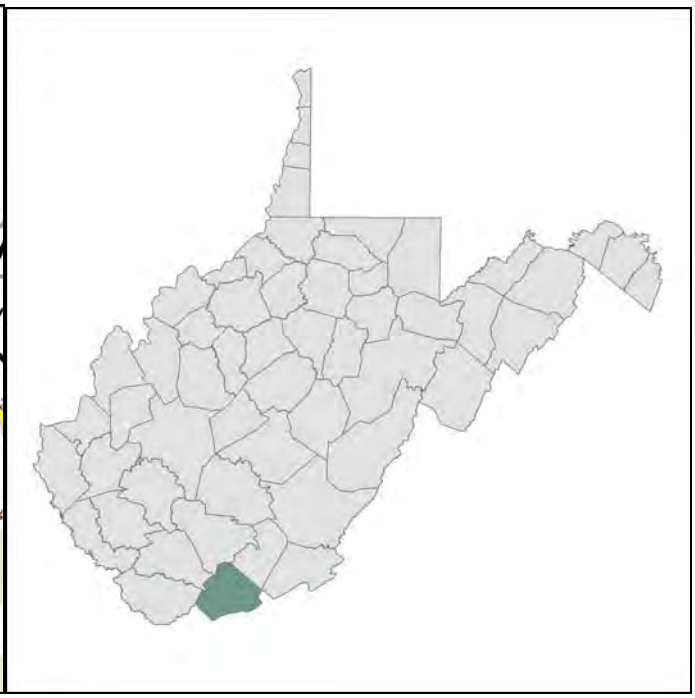
2000 (Census) Population: 62,980
2010 (Census) Population: 62,264
Population Change: -716 (-1.1%)

2000 (Census) Households: 26,509
2010 (Census) Households: 26,603
Household Change: +94 (0.4%)

2000 (Census) Median Household Income: $26,690
2010 (Estimate) Median Household Income: $32,606
Income Change: +$5,916 (22.2%)

2000 (Census) Median Home Value: $56,200
2010 (American Community Survey) Median Home Value: $73,500
Home Value Change: +$17,300 (30.8%)





B. Demographic Characteristics and Trends

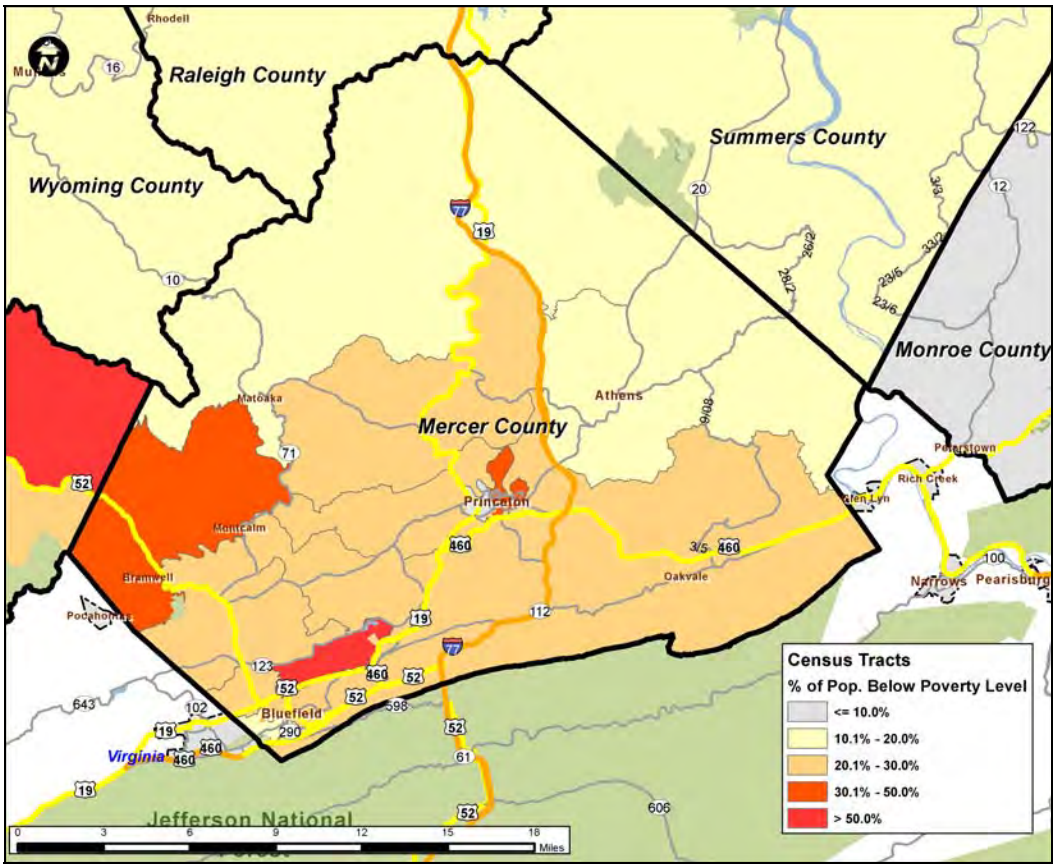
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
County	Population	62,980	62,264	63,191	64,102
	Population Change	-	-716	933	911
	Percent Change	-	-1.1%	1.5%	1.4%
County Seat: Princeton	Population	6,347	6,432	6,480	6,540
	Population Change	-	85	48	60
	Percent Change	-	1.3%	0.7%	0.9%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	14,196	22.8%
Population not living in poverty	48,068	77.2%
Total	62,264	100.0%

Source: American Community Survey (ACS)

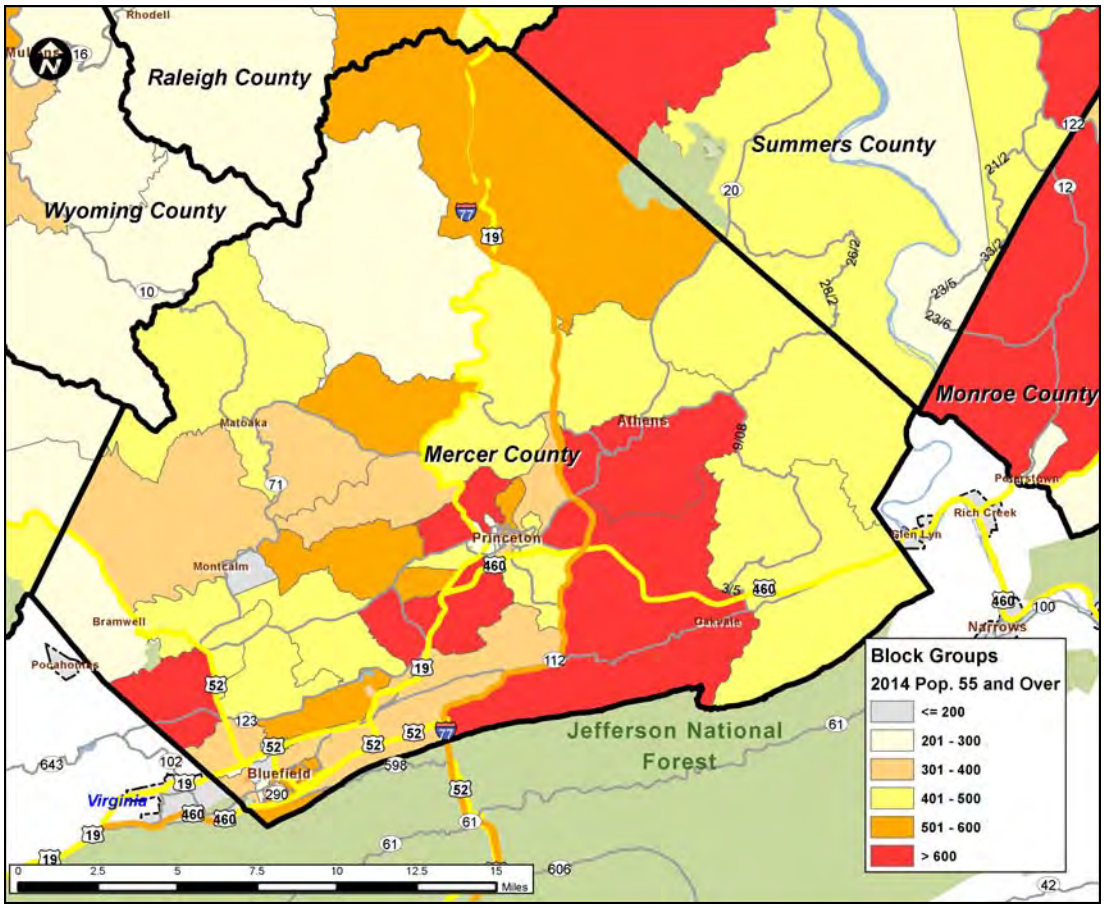


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	14,508	23.3%	14,255	22.6%	14,281	22.3%	26	0.2%
20 to 24	3,923	6.3%	3,675	5.8%	3,285	5.1%	-390	-10.6%
25 to 34	7,036	11.3%	7,372	11.7%	7,355	11.5%	-17	-0.2%
35 to 44	7,534	12.1%	7,503	11.9%	7,345	11.5%	-158	-2.1%
45 to 54	8,592	13.8%	8,283	13.1%	8,015	12.5%	-268	-3.2%
55 to 64	9,464	15.2%	9,642	15.3%	9,335	14.6%	-307	-3.2%
65 to 74	5,915	9.5%	7,032	11.1%	8,631	13.5%	1,599	22.7%
75 & Over	5,292	8.5%	5,429	8.6%	5,855	9.1%	426	7.8%
Total	62,264	100.0%	63,191	100.0%	64,102	100.0%	911	1.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	57,034	91.6%
Black	3,798	6.1%
Indian	125	0.2%
Asian	311	0.5%
Pacific Islander	0	0.0%
Some Other Race	125	0.2%
Two or More Races	872	1.4%
Total	62,264	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	54,045	86.8%
Moved within Same County	4,608	7.4%
Different County Same State	1,743	2.8%
Moved from Different State	1,743	2.8%
Moved from Abroad	187	0.3%
Total	62,264	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

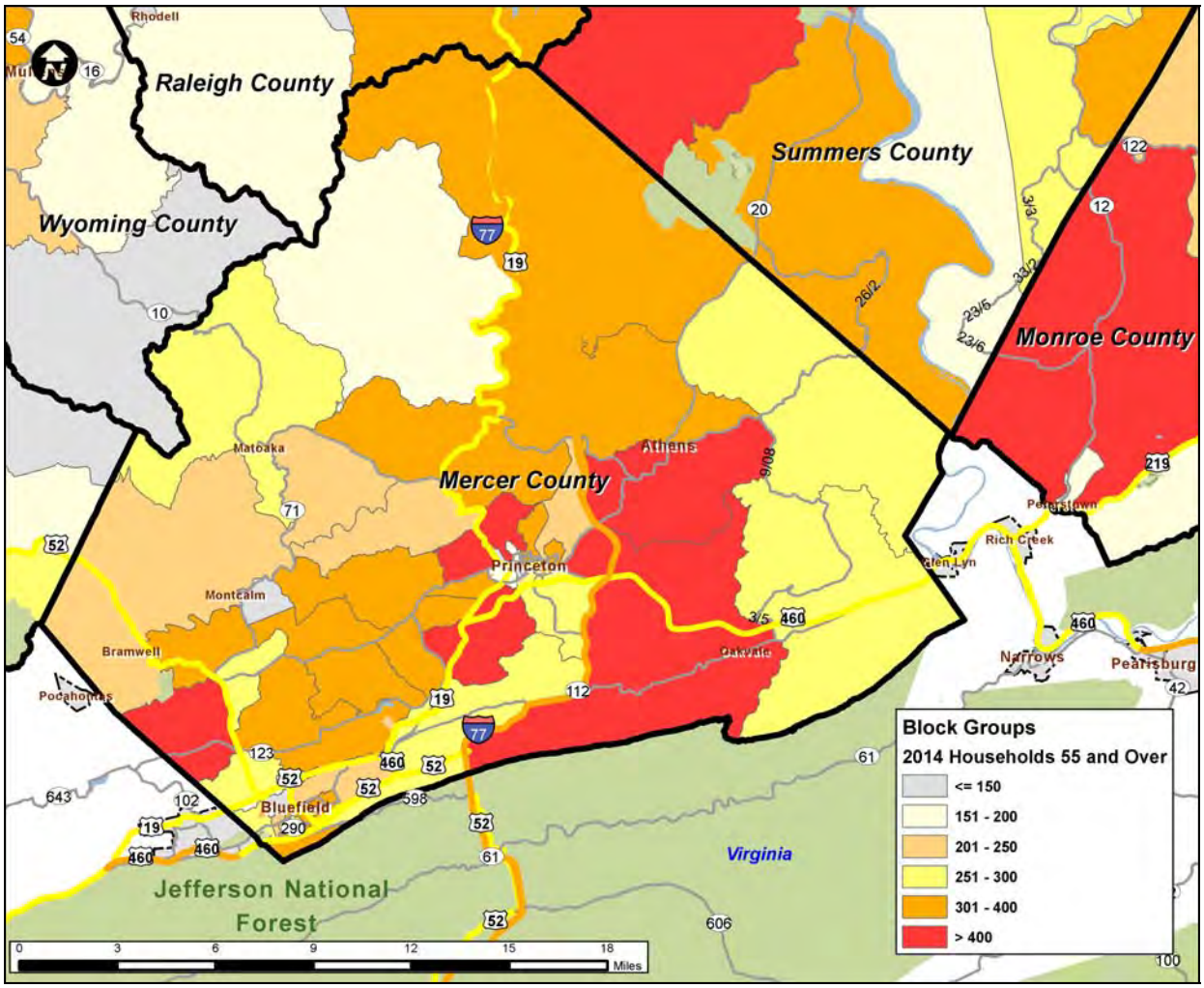
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Mercer County	Households	26,509	26,603	27,151	27,609
	Household Change	-	94	551	458
	Percent Change	-	0.4%	2.1%	1.7%
	Household Size	2.38	2.34	2.28	2.28
County Seat: Princeton	Households	2,967	3,030	3,063	3,095
	Household Change	-	63	33	32
	Percent Change	-	2.1%	1.1%	1.0%
	Household Size	2.1	2.1	2.12	2.11

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	1,304	4.9%	1,188	4.4%	1,071	3.9%	-117	-9.9%
25 to 34	3,299	12.4%	3,419	12.6%	3,371	12.2%	-48	-1.4%
35 to 44	3,911	14.7%	3,873	14.3%	3,749	13.6%	-124	-3.2%
45 to 54	4,735	17.8%	4,503	16.6%	4,294	15.6%	-209	-4.6%
55 to 64	5,587	21.0%	5,661	20.8%	5,401	19.6%	-260	-4.6%
65 to 74	3,937	14.8%	4,617	17.0%	5,589	20.2%	972	21.1%
75 to 84	2,740	10.3%	2,751	10.1%	2,932	10.6%	181	6.6%
85 & Over	1,064	4.0%	1,138	4.2%	1,199	4.3%	61	5.4%
Total	26,603	100.0%	27,151	100.0%	27,607	100.0%	456	1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



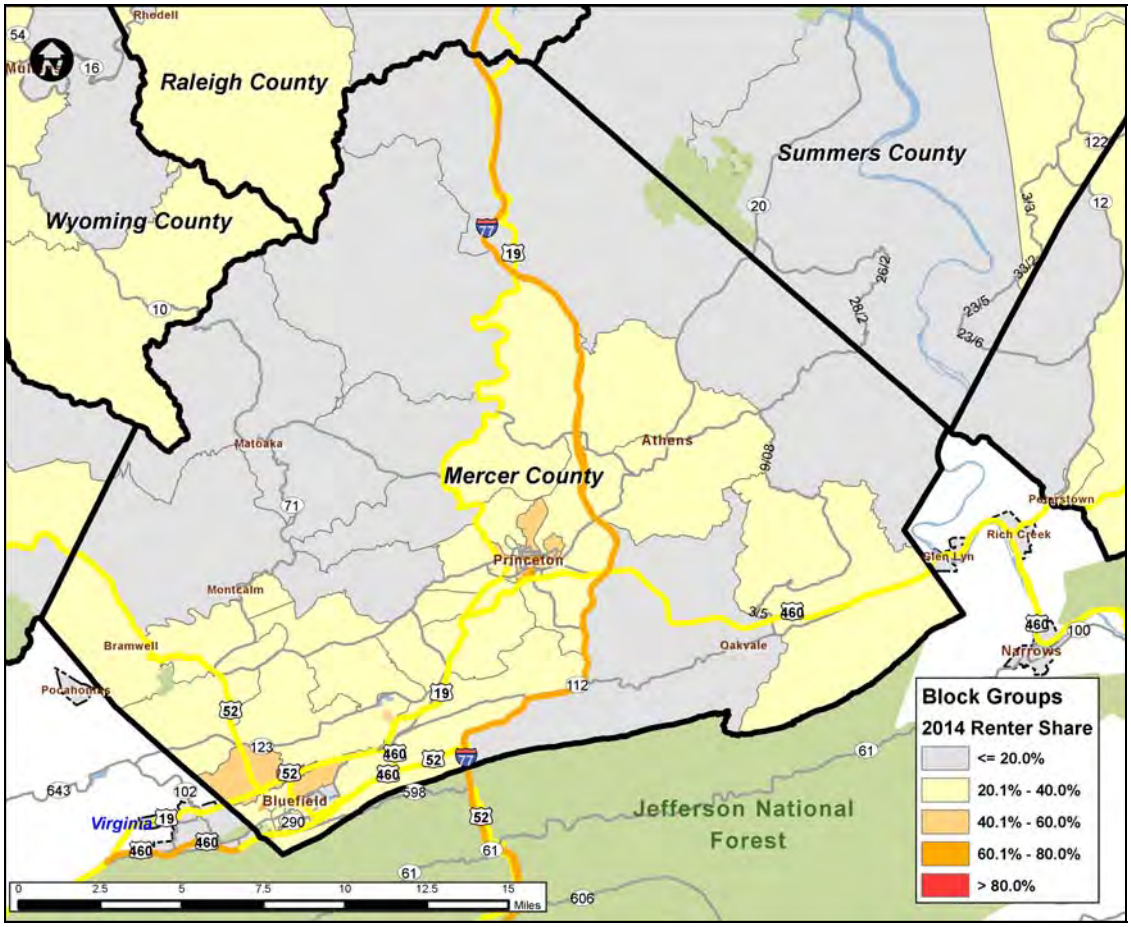
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	19,420	73.0%	19,110	70.4%	19,635	71.1%
Renter-Occupied	7,183	27.0%	8,041	29.6%	7,974	28.9%
Total	26,603	100.0%	27,151	100.0%	27,609	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	11,036	82.8%	11,644	82.2%	12,313	81.4%
Renter-Occupied	2,292	17.2%	2,523	17.8%	2,809	18.6%
Total	13,328	100.0%	14,168	100.0%	15,122	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,228	40.1%	3,223	40.4%	-5	-0.2%
2 Persons	2,224	27.7%	2,200	27.6%	-25	-1.1%
3 Persons	1,236	15.4%	1,221	15.3%	-15	-1.2%
4 Persons	854	10.6%	842	10.6%	-13	-1.5%
5 Persons+	499	6.2%	489	6.1%	-10	-2.0%
Total	8,041	100.0%	7,974	100.0%	-67	-0.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	5,112	26.7%	5,300	27.0%	189	3.7%
2 Persons	7,580	39.7%	7,773	39.6%	193	2.5%
3 Persons	3,139	16.4%	3,224	16.4%	84	2.7%
4 Persons	2,148	11.2%	2,189	11.1%	41	1.9%
5 Persons+	1,131	5.9%	1,150	5.9%	18	1.6%
Total	19,110	100.0%	19,635	100.0%	525	2.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,591	63.0%	1,712	61.0%	122	7.7%
2 Persons	531	21.0%	661	23.5%	130	24.5%
3 Persons	203	8.0%	219	7.8%	16	8.0%
4 Persons	111	4.4%	118	4.2%	6	5.6%
5 Persons+	88	3.5%	99	3.5%	11	12.5%
Total	2,523	100.0%	2,809	100.0%	286	11.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,981	34.2%	4,223	34.3%	242	6.1%
2 Persons	5,925	50.9%	6,250	50.8%	326	5.5%
3 Persons	1,178	10.1%	1,272	10.3%	93	7.9%
4 Persons	276	2.4%	281	2.3%	5	1.8%
5 Persons+	284	2.4%	287	2.3%	3	1.0%
Total	11,644	100.0%	12,313	100.0%	668	5.7%

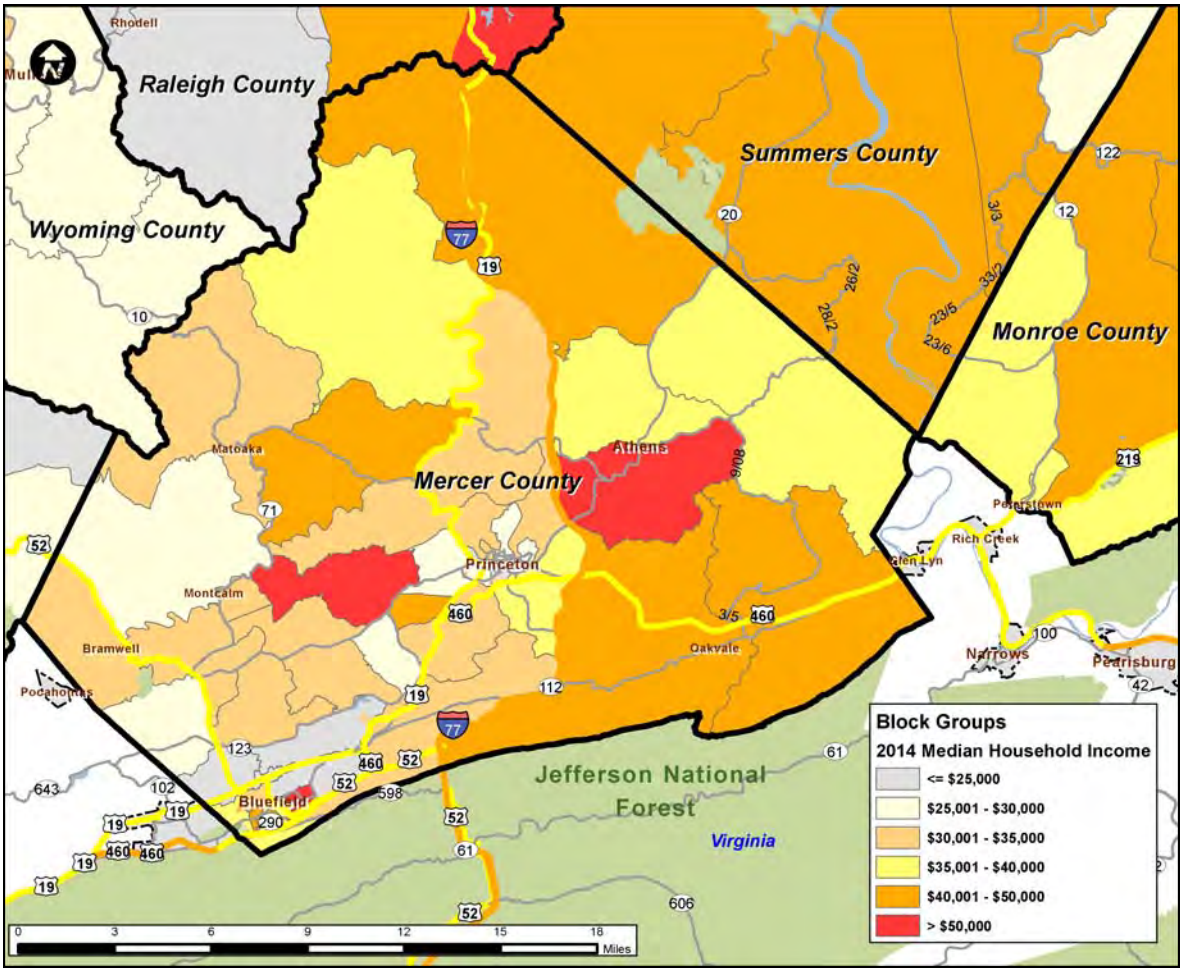
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	3,671	13.8%	3,630	13.4%	3,317	12.0%
$10,000 to $19,999	4,842	18.2%	5,013	18.5%	4,481	16.2%
$20,000 to $29,999	3,964	14.9%	4,010	14.8%	3,928	14.2%
$30,000 to $39,999	3,272	12.3%	3,291	12.1%	3,277	11.9%
$40,000 to $49,999	2,714	10.2%	2,696	9.9%	2,650	9.6%
$50,000 to $59,999	2,075	7.8%	2,184	8.0%	2,261	8.2%
$60,000 to $74,999	2,128	8.0%	2,074	7.6%	2,396	8.7%
$75,000 to $99,999	1,942	7.3%	1,970	7.3%	2,243	8.1%
$100,000 to $124,999	1,038	3.9%	1,071	3.9%	1,334	4.8%
$124,999 to $149,999	372	1.4%	438	1.6%	713	2.6%
$150,000 to $199,999	293	1.1%	325	1.2%	436	1.6%
$200,000+	346	1.3%	449	1.7%	572	2.1%
Total	26,603	100.0%	27,151	100.0%	27,609	100.0%
Median Income	$32,606		$32,801		$36,342	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



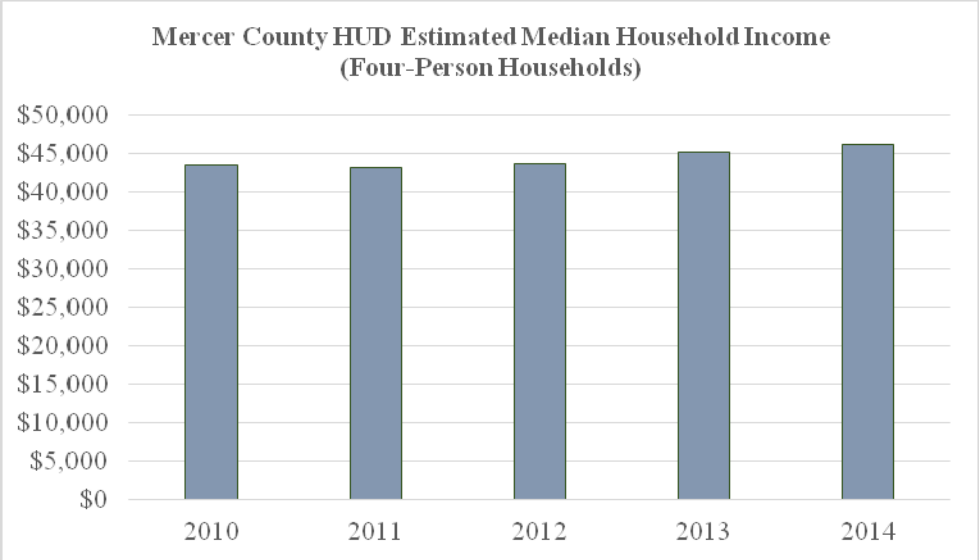
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,679	12.6%	1,624	11.5%	1,585	10.5%
$10,000 to $19,999	2,919	21.9%	3,001	21.2%	2,771	18.3%
$20,000 to $29,999	2,319	17.4%	2,371	16.7%	2,456	16.2%
$30,000 to $39,999	1,799	13.5%	1,916	13.5%	2,031	13.4%
$40,000 to $49,999	1,399	10.5%	1,491	10.5%	1,583	10.5%
$50,000 to $59,999	986	7.4%	1,127	8.0%	1,237	8.2%
$60,000 to $74,999	746	5.6%	893	6.3%	1,210	8.0%
$75,000 to $99,999	613	4.6%	705	5.0%	897	5.9%
$100,000 to $124,999	466	3.5%	501	3.5%	561	3.7%
$124,999 to $149,999	133	1.0%	194	1.4%	329	2.2%
$150,000 to $199,999	133	1.0%	132	0.9%	170	1.1%
$200,000+	133	1.0%	213	1.5%	293	1.9%
Total	13,328	100.0%	14,168	100.0%	15,122	100.0%
Median Income	$28,905		$30,460		$33,691	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$43,500	-
2011	$43,200	-0.7%
2012	$43,700	1.2%
2013	$45,200	3.4%
2014	$46,200	2.2%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,000	487	307	100	47	1,941
$10,000 to $19,999	861	475	231	208	131	1,907
$20,000 to $29,999	350	377	202	88	47	1,065
$30,000 to $39,999	164	89	66	157	56	532
$40,000 to $49,999	171	177	65	50	44	507
$50,000 to $59,999	162	90	38	20	30	339
$60,000 to $74,999	21	140	20	55	48	284
$75,000 to $99,999	46	80	113	58	17	314
$100,000 to $124,999	42	42	16	24	11	135
$125,000 to $149,999	21	11	22	1	6	62
$150,000 to $199,999	17	13	13	4	6	52
$200,000 & Over	16	7	6	2	8	40
Total	2,870	1,988	1,097	767	453	7,175

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,109	489	341	104	61	2,104
$10,000 to $19,999	1,016	532	262	213	142	2,165
$20,000 to $29,999	365	477	225	100	52	1,219
$30,000 to $39,999	204	106	66	187	61	623
$40,000 to $49,999	179	204	75	50	47	556
$50,000 to $59,999	153	97	56	22	29	357
$60,000 to $74,999	35	124	20	64	55	297
$75,000 to $99,999	53	99	120	74	23	368
$100,000 to $124,999	45	55	12	28	15	154
$125,000 to $149,999	25	13	43	3	6	89
$150,000 to $199,999	22	13	8	7	4	54
$200,000 & Over	23	16	9	3	4	55
Total	3,228	2,224	1,236	854	499	8,041

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,053	391	325	89	50	1,908
$10,000 to $19,999	955	494	233	179	126	1,987
$20,000 to $29,999	360	485	210	105	43	1,203
$30,000 to $39,999	205	114	60	184	61	625
$40,000 to $49,999	193	222	62	46	46	569
$50,000 to $59,999	165	103	67	22	30	386
$60,000 to $74,999	46	129	29	71	65	341
$75,000 to $99,999	78	119	135	85	22	439
$100,000 to $124,999	58	76	19	33	13	199
$125,000 to $149,999	47	23	60	6	12	148
$150,000 to $199,999	31	24	12	12	11	90
$200,000 & Over	31	19	9	9	10	78
Total	3,223	2,200	1,221	842	489	7,974

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	551	439	300	93	36	1,419
$10,000 to $19,999	412	374	129	181	117	1,213
$20,000 to $29,999	202	248	180	85	36	752
$30,000 to $39,999	28	67	47	143	44	329
$40,000 to $49,999	70	122	62	22	34	310
$50,000 to $59,999	103	74	33	16	18	244
$60,000 to $74,999	1	106	10	42	41	200
$75,000 to $99,999	21	66	99	56	10	253
$100,000 to $124,999	4	37	5	20	4	69
$125,000 to $149,999	9	8	16	0	4	37
$150,000 to $199,999	8	7	7	2	3	27
$200,000 & Over	7	6	3	1	2	18
Total	1,414	1,556	891	662	348	4,871

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	621	443	336	100	48	1,548
$10,000 to $19,999	502	402	161	189	128	1,381
$20,000 to $29,999	203	308	197	97	42	847
$30,000 to $39,999	63	86	48	162	50	409
$40,000 to $49,999	91	143	68	26	38	366
$50,000 to $59,999	87	77	49	19	22	253
$60,000 to $74,999	5	93	10	49	50	207
$75,000 to $99,999	22	75	111	72	19	299
$100,000 to $124,999	10	46	5	23	8	90
$125,000 to $149,999	8	9	38	1	4	60
$150,000 to $199,999	14	5	6	3	2	29
$200,000 & Over	11	8	5	2	1	28
Total	1,637	1,694	1,033	743	411	5,517

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	549	335	320	82	40	1,326
$10,000 to $19,999	448	347	140	161	114	1,211
$20,000 to $29,999	194	283	177	101	33	787
$30,000 to $39,999	63	90	42	160	48	403
$40,000 to $49,999	95	146	55	25	35	356
$50,000 to $59,999	90	71	58	16	21	257
$60,000 to $74,999	5	87	11	51	55	210
$75,000 to $99,999	23	82	126	81	15	326
$100,000 to $124,999	6	62	7	29	8	113
$125,000 to $149,999	7	16	54	1	9	87
$150,000 to $199,999	21	11	5	10	5	52
$200,000 & Over	10	7	7	6	6	36
Total	1,510	1,539	1,002	724	390	5,165

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	208	156	144	40	15	563
$10,000 to $19,999	216	87	103	150	128	685
$20,000 to $29,999	198	196	152	277	54	878
$30,000 to $39,999	296	249	310	246	52	1,154
$40,000 to $49,999	109	207	261	289	132	997
$50,000 to $59,999	73	173	325	205	62	838
$60,000 to $74,999	89	574	221	245	41	1,171
$75,000 to $99,999	5	317	274	244	224	1,063
$100,000 to $124,999	5	85	189	144	74	497
$125,000 to $149,999	8	32	59	37	57	193
$150,000 to $199,999	13	30	51	50	4	148
$200,000 & Over	14	23	60	25	59	181
Total	1,233	2,130	2,149	1,954	902	8,367

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	181	108	123	39	9	459
$10,000 to $19,999	215	75	96	118	125	630
$20,000 to $29,999	200	144	143	260	46	792
$30,000 to $39,999	249	220	254	204	39	967
$40,000 to $49,999	95	151	208	265	120	839
$50,000 to $59,999	67	155	303	213	64	803
$60,000 to $74,999	87	400	203	247	36	973
$75,000 to $99,999	9	230	278	250	199	966
$100,000 to $124,999	2	83	180	146	69	480
$125,000 to $149,999	5	37	56	37	51	185
$150,000 to $199,999	8	24	53	74	4	164
$200,000 & Over	13	28	64	19	84	207
Total	1,131	1,655	1,961	1,872	847	7,466

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	162	93	108	38	6	406
$10,000 to $19,999	180	50	69	85	115	500
$20,000 to $29,999	186	100	119	238	41	685
$30,000 to $39,999	241	197	188	189	29	844
$40,000 to $49,999	82	107	163	248	110	711
$50,000 to $59,999	66	133	281	213	75	767
$60,000 to $74,999	98	384	223	228	43	975
$75,000 to $99,999	10	231	305	274	198	1,020
$100,000 to $124,999	5	119	243	213	81	661
$125,000 to $149,999	17	61	98	58	64	297
$150,000 to $199,999	9	22	74	98	10	214
$200,000 & Over	22	26	81	25	89	242
Total	1,077	1,522	1,952	1,908	863	7,322

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	449	48	7	7	11	522
$10,000 to $19,999	449	101	102	27	14	694
$20,000 to $29,999	148	129	22	2	11	313
$30,000 to $39,999	136	21	19	14	12	202
$40,000 to $49,999	101	56	2	28	10	197
$50,000 to $59,999	59	16	4	3	12	95
$60,000 to $74,999	20	33	10	13	7	83
$75,000 to $99,999	24	14	13	2	7	61
$100,000 to $124,999	38	4	11	4	8	66
$125,000 to $149,999	12	3	6	1	2	24
$150,000 to $199,999	9	6	6	2	3	26
$200,000 & Over	9	1	3	1	7	21
Total	1,455	433	206	106	105	2,304

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	488	46	5	4	13	556
$10,000 to $19,999	513	130	101	25	14	784
$20,000 to $29,999	162	169	28	3	9	371
$30,000 to $39,999	141	21	18	24	11	215
$40,000 to $49,999	88	61	7	24	9	190
$50,000 to $59,999	66	20	6	3	7	103
$60,000 to $74,999	29	30	10	15	6	90
$75,000 to $99,999	31	24	9	2	4	70
$100,000 to $124,999	35	9	7	5	7	64
$125,000 to $149,999	17	4	4	2	2	29
$150,000 to $199,999	8	8	3	4	2	25
$200,000 & Over	12	8	4	1	2	27
Total	1,591	531	203	111	88	2,523

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	504	56	5	7	11	582
$10,000 to $19,999	507	147	92	18	12	775
$20,000 to $29,999	166	202	33	4	10	416
$30,000 to $39,999	142	24	18	24	14	222
$40,000 to $49,999	98	76	7	22	10	213
$50,000 to $59,999	76	32	9	5	8	130
$60,000 to $74,999	41	42	18	20	10	131
$75,000 to $99,999	56	37	9	5	6	113
$100,000 to $124,999	52	14	12	4	4	87
$125,000 to $149,999	40	6	6	5	3	61
$150,000 to $199,999	11	13	7	2	6	38
$200,000 & Over	21	12	2	2	4	41
Total	1,712	661	219	118	99	2,809

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	667	413	45	10	26	1,160
$10,000 to $19,999	1,345	683	179	12	18	2,237
$20,000 to $29,999	785	1,079	75	46	25	2,009
$30,000 to $39,999	513	878	133	32	41	1,598
$40,000 to $49,999	176	775	162	42	46	1,201
$50,000 to $59,999	210	506	107	26	41	891
$60,000 to $74,999	49	453	136	12	16	666
$75,000 to $99,999	94	368	70	20	7	559
$100,000 to $124,999	47	247	92	2	20	408
$125,000 to $149,999	17	64	13	13	3	111
$150,000 to $199,999	16	68	15	1	2	102
$200,000 & Over	18	72	11	16	0	116
Total	3,936	5,604	1,039	234	245	11,058

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	645	343	46	11	23	1,068
$10,000 to $19,999	1,297	691	189	15	26	2,218
$20,000 to $29,999	782	1,049	97	41	30	1,999
$30,000 to $39,999	535	957	135	33	41	1,701
$40,000 to $49,999	200	831	186	46	38	1,302
$50,000 to $59,999	244	571	124	32	53	1,024
$60,000 to $74,999	65	534	170	11	23	803
$75,000 to $99,999	99	417	77	30	13	635
$100,000 to $124,999	49	260	94	5	29	437
$125,000 to $149,999	29	87	26	17	5	165
$150,000 to $199,999	18	67	19	1	2	107
$200,000 & Over	18	119	14	34	1	186
Total	3,981	5,925	1,178	276	284	11,644

Source: Ribbon Demographics; ESRI; Urban Decision Group

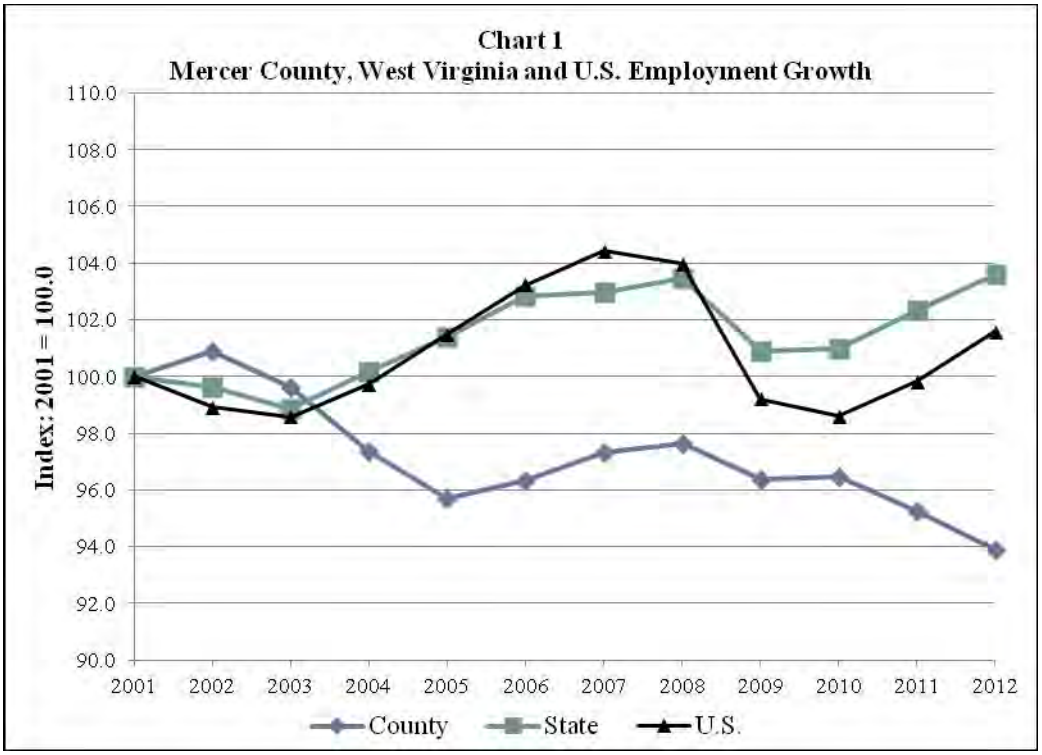
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	639	299	42	9	14	1,003
$10,000 to $19,999	1,207	572	169	13	34	1,995
$20,000 to $29,999	838	1,015	109	43	35	2,040
$30,000 to $39,999	587	1,033	126	25	38	1,809
$40,000 to $49,999	246	895	165	38	26	1,370
$50,000 to $59,999	263	626	146	26	46	1,108
$60,000 to $74,999	120	679	232	17	31	1,080
$75,000 to $99,999	137	509	81	39	17	784
$100,000 to $124,999	57	265	116	6	29	474
$125,000 to $149,999	68	126	39	25	10	268
$150,000 to $199,999	28	72	28	1	2	131
$200,000 & Over	31	158	20	40	4	252
Total	4,223	6,250	1,272	281	287	12,313

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Mercer County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Mercer County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Mercer County, State and U.S. Employment, 2001-2012						
	Mercer County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	22,203		686		129,636	
2002	22,405	0.9%	683	-0.4%	128,234	-1.1%
2003	22,121	-1.3%	678	-0.8%	127,796	-0.3%
2004	21,622	-2.3%	687	1.3%	129,278	1.2%
2005	21,251	-1.7%	695	1.2%	131,572	1.8%
2006	21,385	0.6%	705	1.4%	133,834	1.7%
2007	21,608	1.0%	706	0.1%	135,366	1.1%
2008	21,676	0.3%	710	0.5%	134,806	-0.4%
2009	21,402	-1.3%	692	-2.5%	128,608	-4.6%
2010	21,414	0.1%	692	0.1%	127,820	-0.6%
2011	21,146	-1.3%	702	1.4%	129,411	1.2%
2012	20,847	-1.4%	711	1.2%	131,696	1.8%
Change						
2001-12	-1,356	-6.1%	25	3.6%	2,061	1.6%
2001-03	-82	-0.4%	-8	-1.1%	-1,840	-1.4%
2003-07	-513	-2.3%	28	4.2%	7,570	5.9%
2007-12	-761	-3.5%	4	0.6%	-3,670	-2.7%

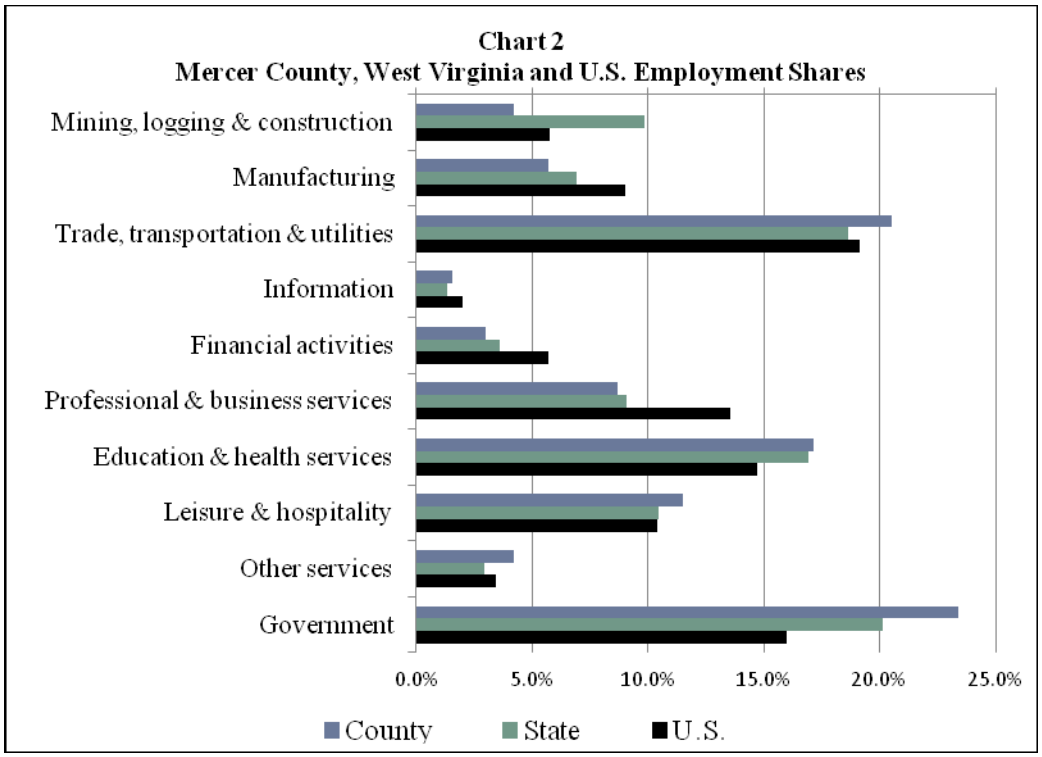
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Mercer County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Mercer County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	881	4.2%	42.9	73.5
Manufacturing	1,190	5.7%	82.7	63.1
Trade, Transportation and Utilities	4,273	20.5%	109.8	107.0
Information	329	1.6%	117.3	77.6
Financial Activities	624	3.0%	83.6	52.5
Professional and Business Services	1,816	8.7%	95.9	64.1
Educational and Health Services	3,572	17.1%	101.2	116.3
Leisure and Hospitality	2,404	11.5%	110.4	110.5
Other Services	881	4.2%	142.3	122.4
Total Private Sector	**15,975**	**76.6%**	**96.0**	**91.2**
Total Government	**4,872**	**23.4%**	**116.0**	**146.2**
Total Payroll Employment	**20,847**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

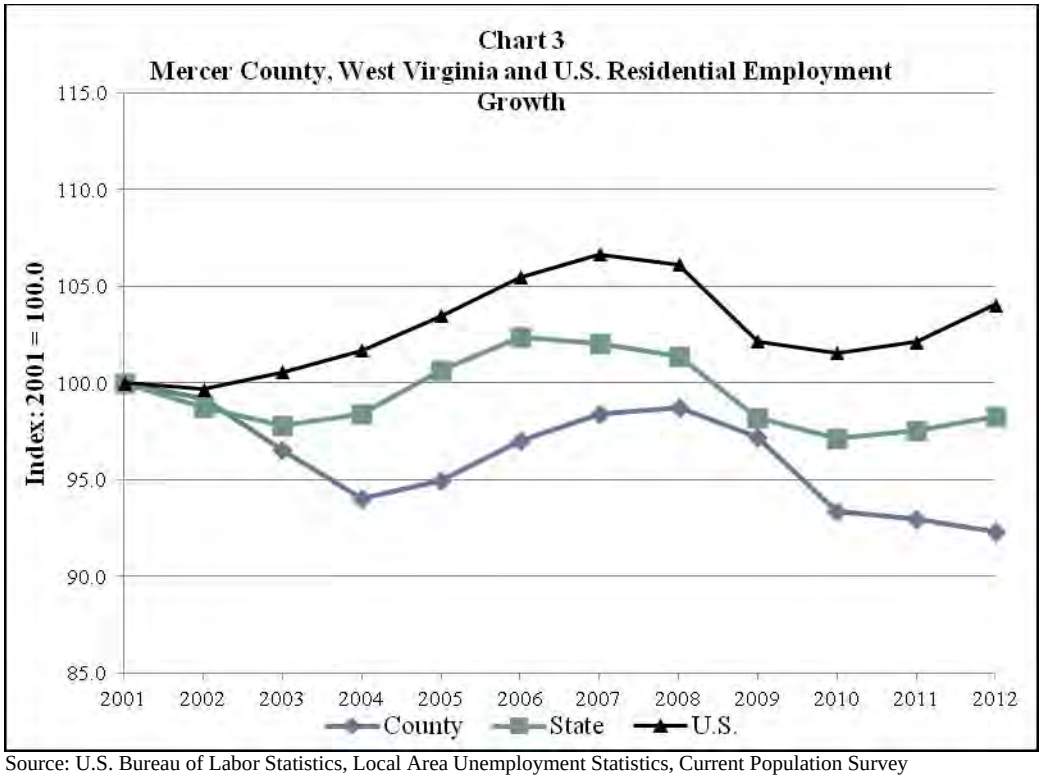


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Mercer County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Mercer County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Mercer County; this one considers the number of Mercer County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

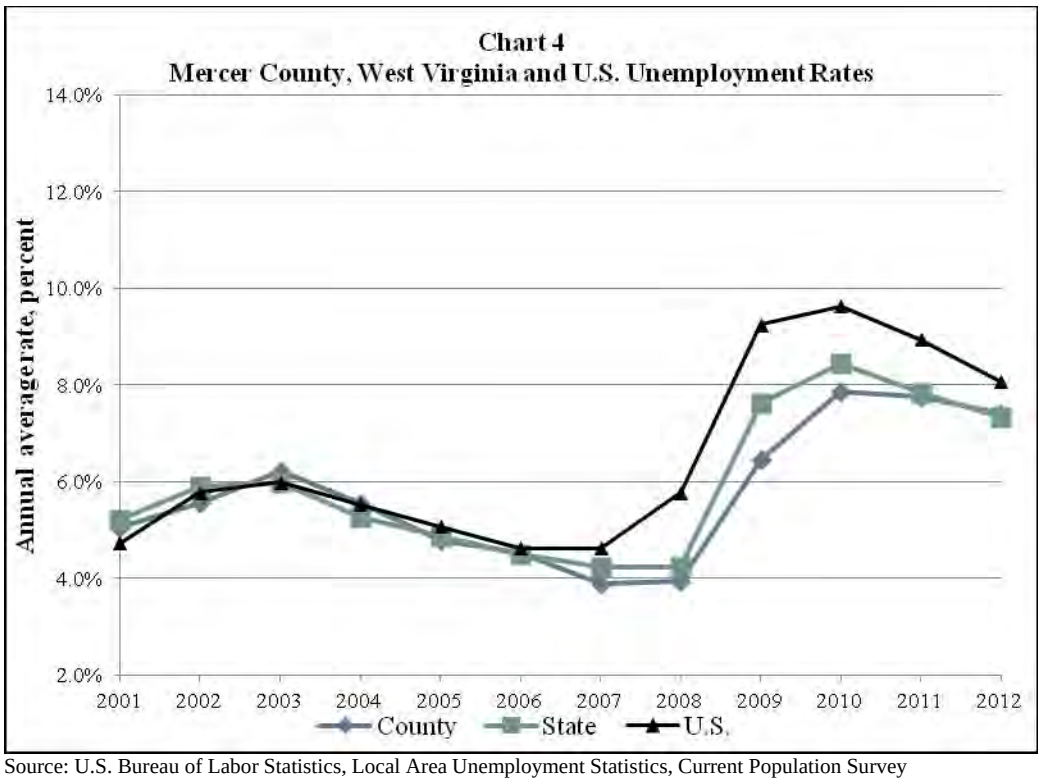
Table 3 Mercer County, State and U.S. Residential Employment, 2001-2012						
	Mercer County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	24,173		759		136,933	
2002	23,977	-0.8%	749	-1.3%	136,485	-0.3%
2003	23,344	-2.6%	742	-0.9%	137,736	0.9%
2004	22,736	-2.6%	747	0.6%	139,252	1.1%
2005	22,957	1.0%	764	2.3%	141,730	1.8%
2006	23,448	2.1%	777	1.8%	144,427	1.9%
2007	23,792	1.5%	774	-0.4%	146,047	1.1%
2008	23,861	0.3%	769	-0.6%	145,362	-0.5%
2009	23,496	-1.5%	745	-3.2%	139,878	-3.8%
2010	22,570	-3.9%	737	-1.1%	139,064	-0.6%
2011	22,479	-0.4%	740	0.4%	139,869	0.6%
2012	22,310	-0.8%	746	0.8%	142,469	1.9%
Change						
2001-12	-1,863	-7.7%	-13	-1.7%	5,536	4.0%
2001-03	-829	-3.4%	-16	-2.2%	803	0.6%
2003-07	448	1.9%	32	4.3%	8,311	6.0%
2007-10	-1,222	-5.1%	-37	-4.8%	-6,983	-4.8%
2010-12	-260	-1.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Mercer County, state and U.S. unemployment rates over the past decade. The table also shows the Mercer County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Mercer County Labor Force Statistics and Comparative Unemployment Rates						
	Mercer County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Mercer County	West Virginia	U.S.
2001	25,463	24,173	1,290	5.1%	5.2%	4.7%
2002	25,391	23,977	1,414	5.6%	5.9%	5.8%
2003	24,892	23,344	1,548	6.2%	6.0%	6.0%
2004	24,077	22,736	1,341	5.6%	5.3%	5.5%
2005	24,116	22,957	1,159	4.8%	4.9%	5.1%
2006	24,558	23,448	1,110	4.5%	4.5%	4.6%
2007	24,754	23,792	962	3.9%	4.2%	4.6%
2008	24,839	23,861	978	3.9%	4.2%	5.8%
2009	25,120	23,496	1,624	6.5%	7.6%	9.3%
2010	24,495	22,570	1,925	7.9%	8.4%	9.6%
2011	24,368	22,479	1,889	7.8%	7.8%	8.9%
2012	24,099	22,310	1,789	7.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Mercer County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	24,368	22,479	1,889	7.8%
2012 January	23,959	22,103	1,856	7.7%
2012 February	24,185	22,142	2,043	8.4%
2012 March	24,232	22,267	1,965	8.1%
2012 April	24,148	22,477	1,671	6.9%
2012 May	24,124	22,342	1,782	7.4%
2012 June	24,442	22,524	1,918	7.8%
2012 July	23,936	22,095	1,841	7.7%
2012 August	23,695	21,958	1,737	7.3%
2012 September	24,096	22,522	1,574	6.5%
2012 October	24,160	22,549	1,611	6.7%
2012 November	24,140	22,450	1,690	7%
2012 December	24,070	22,293	1,777	7.4%
2012 Annual	24,099	22,310	1,789	7.4%
2013 January	23,755	21,809	1,946	8.2%
2013 February	24,045	22,097	1,948	8.1%
2013 March	23,916	22,169	1,747	7.3%
2013 April	24,171	22,606	1,565	6.5%
2013 May	23,939	22,478	1,461	6.1%
2013 June	23,899	22,272	1,627	6.8%
2013 July	23,425	21,828	1,597	6.8%
2013 August	23,195	21,730	1,465	6.3%
2013 September	23,632	22,275	1,357	5.7%
2013 October	23,652	22,215	1,437	6.1%
2013 November	23,492	22,166	1,326	5.6%
2013 December	23,294	21,915	1,379	5.9%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Mercer County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Mercer County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	842	3.6%	72.2	193.7
Construction	1,694	7.3%	103.1	107.9
Manufacturing	1,783	7.7%	89.1	71.7
Wholesale Trade	691	3.0%	131.7	102.0
Retail Trade	3,447	14.9%	120.0	129.6
Transportation and Utilities	927	4.0%	72.1	79.4
Information	358	1.6%	87.7	67.5
Financial Activities	817	3.5%	80.3	51.5
Professional and Business Services	1,429	6.2%	83.8	58.7
Educational and Health Services	6,857	29.7%	115.0	131.9
Leisure and Hospitality	1,835	7.9%	91.9	88.2
Other Services, Except Public Administration	1,209	5.2%	114.6	106.7
Public Administration	1,206	5.2%	82.8	106.3
Total Employment	**23,095**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Mercer County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	6,836	29.6%	96.4	82.9
Service	4,203	18.2%	98.9	104.0
Sales and Office	6,189	26.8%	108.5	106.8
Natural Resources, Construction and Maintenance	2,818	12.2%	95.3	128.4
Production, Transportation and Material Moving	3,072	13.3%	99.3	109.0
Total Employment	**23,095**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Mercer County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Mercer County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Mercer County.

Largest Employers in Mercer County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	4,872
Mercer County Board of Education	Education	1,398
Bluefield Regional Medical Center	Health Care	1,040
Princeton Community Hospital Association	Health Care	1,000
Echosphere, LLC	Call Center	500+
Bluefield State College	Education	200-499
Res-Care, Inc.	Disabilities Services	200-499
Concord University	Education	200-499
Walmart	Retail	200-499
Conn-Weld Industries	Manufacturing	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and industry in Mercer County includes manufacturing, education, leisure and hospitality, government employment, medical and other services. Coal mining is also a large industry in the region, although employment has declined dramatically since the 1970s and early 1980s. The city of Princeton is the county seat. The Princeton Community Improvement Commission offers a matching grant program to provide funding to owners of businesses who wish to make improvements to their existing buildings' facades. The city reports Princeton has cleaned up with work from the Public Works department as well as volunteers from the community. In the past two years many new businesses have opened on the once-depressed downtown Princeton Street.

The West Virginia Department of Commerce has received one Worker Adjustment and Retraining Notification (WARN) for Mercer County during the last 24 months – the 2012 closure of Kroger Store #176 which affected 53 people. In addition, the local media has reported the closure of many southern West Virginia coal mines in counties bordering Mercer County. Hundreds of jobs in the region have been lost.

The Bluefield Area Transit program serves Mercer and McDowell counties with routes into Bluefield, Princeton, Athens and Welch. Officials opened a new $3.9 million, 14,050-square-foot administrative and maintenance facility in December 2013.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	19,420	73.0%
Renter-Occupied	7,183	27.0%
Total-Occupied Units*	26,603	88.3%
Vacant For Rent	752	21.4%
Vacant For-Sale Only	320	9.1%
Vacant Rented/Sold, Not Occ.	330	9.4%
Vacant Seasonal, Recreational	555	15.8%
All Other Vacant	1,556	44.3%
Total Vacant Units	3,512	11.7%
Total	30,115	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	19,420	73.0%	19,187	233	1.2%
Renter-Occupied	7,183	27.0%	7,111	72	1.0%
Total	26,603	100.0%	26,298	305	1.2%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	408	2.1%	144	2.0%
2000 to 2004	1,010	5.2%	266	3.7%
1990 to 1999	2,777	14.3%	1,106	15.4%
1980 to 1989	2,408	12.4%	833	11.6%
1970 to 1979	3,690	19.0%	1,394	19.4%
1960 to 1969	1,495	7.7%	359	5.0%
1940 to 1959	4,253	21.9%	1,609	22.4%
1939 or Earlier	3,399	17.5%	1,465	20.4%
Total	19,420	100.0%	7,183	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	14,351	73.9%	2,967	41.3%
1 Attached	311	1.6%	180	2.5%
2 to 4	19	0.1%	1,056	14.7%
5 to 9	19	0.1%	704	9.8%
10 to 19	19	0.1%	338	4.7%
20 to 49	0	0.0%	223	3.1%
50 or More	0	0.0%	280	3.9%
Mobile Home,	4,661	24.0%	1,422	19.8%
Boat, RV, Van, Etc.	19	0.1%	14	0.2%
Total	19,420	100.0%	7,183	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	19,420	100.0%
0.50 or Less Occupants Per Room	15,419	79.4%
0.51 to 1.00 Occupants Per Room	3,767	19.4%
1.01 to 1.50 Occupants Per Room	175	0.9%
1.51 to 2.00 Occupants Per Room	39	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	7,183	100.0%
0.50 or Less Occupants Per Room	4,978	69.3%
0.51 to 1.00 Occupants Per Room	2,148	29.9%
1.01 to 1.50 Occupants Per Room	57	0.8%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	26,603	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Mercer County	36.8%
West Virginia	32.0%

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

Building Permit Data – Mercer County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	17	24	14	14	14	31	8	8	13	28
Units in Single-Family Structures	17	24	14	14	14	17	3	2	7	28
Units in All Multi-Family Structures	0	0	0	0	0	14	5	6	6	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	6	6	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	14	5	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

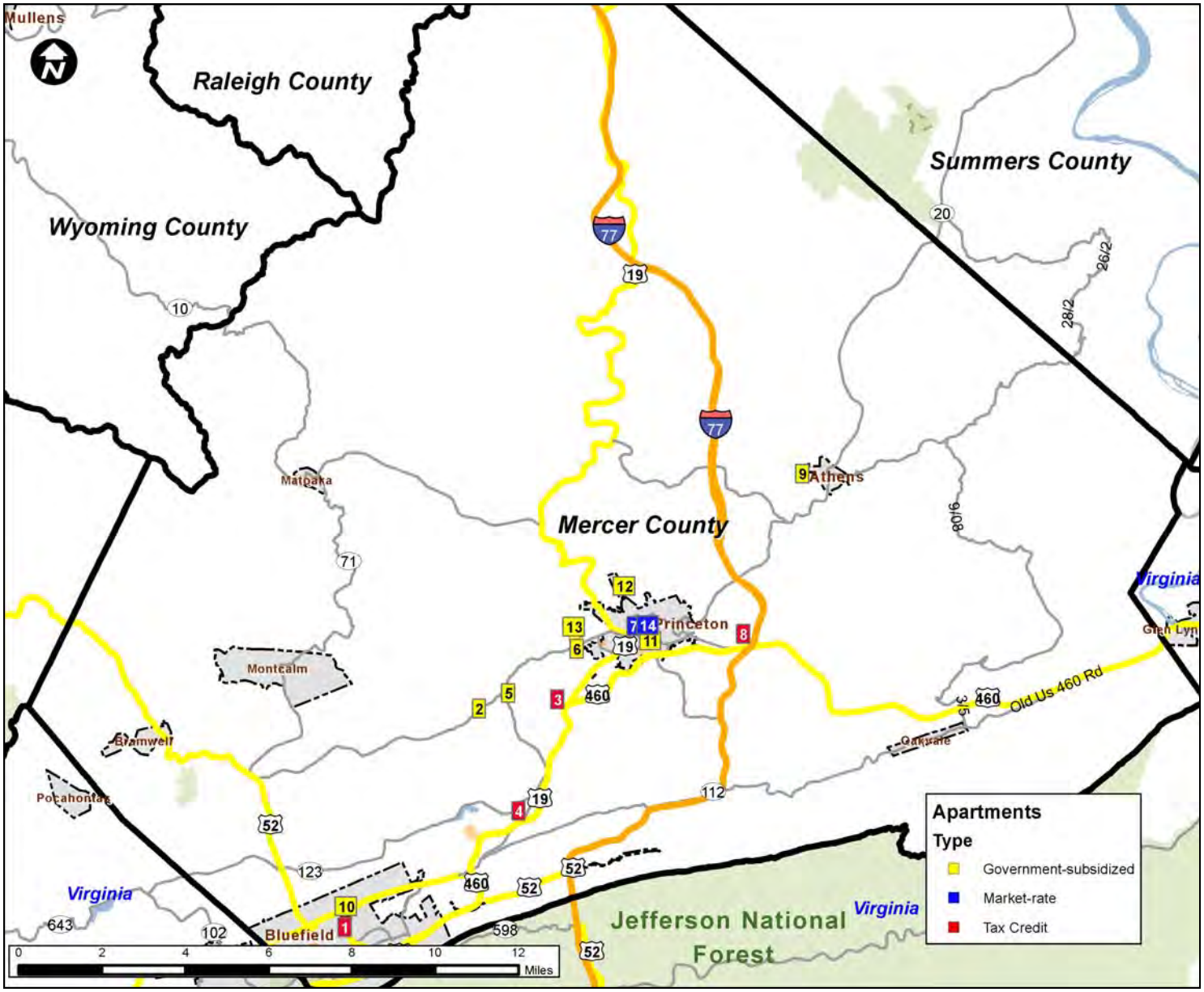
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	2	27	2	92.6%
Tax Credit	4	164	33	79.9%
Government-Subsidized	8	610	1	99.8%
Total	14	801	36	95.5%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	27	100.0%	2	7.4%	$581
Total Market Rate		**27**	**100.0%**	**2**	**7.4%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	2	1.2%	0	0.0%	$507
One-Bedroom	1.0	40	24.4%	6	15.0%	$550
Two-Bedroom	1.0	96	58.5%	21	21.9%	$661
Three-Bedroom	2.0	22	13.4%	6	27.3%	$761
Four-Bedroom	2.0	4	2.4%	0	0.0%	$851
Total Tax Credit		**164**	**100.0%**	**33**	**20.1%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	20	3.3%	0	0.0%	N/A
One-Bedroom	1.0	356	58.4%	0	0.0%	N/A
Two-Bedroom	1.0	187	30.7%	0	0.0%	N/A
Three-Bedroom	1.0	9	1.5%	0	0.0%	N/A
Three-Bedroom	1.5	34	5.6%	1	2.9%	N/A
Four-Bedroom	2.0	4	0.7%	0	0.0%	N/A
Total		**610**	**100.0%**	**1**	**0.2%**	-
Grand Total		**801**	**100.0%**	**36**	**4.5%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Kennedy Center	TAX	B-	1999 / 2009	28	0	100.0%
2	Ryan Village Apts.	GSS	B	1984 / 2003	44	0	100.0%
3	Dara Heights	TAX	B	2008	48	6	87.5%
4	Pauli Heights	TAX	B	2005	56	17	69.6%
5	Bluestone Apts.	GSS	B+	1995 / 2008	38	0	100.0%
6	Mercer Manor	GSS	A	1993 / 2012	37	0	100.0%
7	943 Mercer St.	MRR	C	1980 / 2008	4	0	100.0%
8	Lina Landing	TAX	A+	2013	32	10	68.8%
9	Athens Terrace	GSS	C	1983 / 2012	8	1	87.5%
10	West Virginian Manor	GSS	B-	1923 / 1977	150	0	100.0%
11	Princeton Towers	GSS	C+	1978	120	0	100.0%
12	Princeton Village	GSS	B	1982 / 2009	105	0	100.0%
13	Fox Ridge Apts.	GSS	B-	1977	108	0	100.0%
14	Virginian Manor Apts.	MRR	C	1984 / 2008	23	2	91.3%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	150	0.0%
1970 to 1979	2	228	0.0%
1980 to 1989	5	184	1.6%
1990 to 1999	3	103	0.0%
2000 to 2004	0	0	-
2005	1	56	30.4%
2006	0	0	-
2007	0	0	-
2008	1	48	12.5%
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	1	32	31.3%
2014*	0	0	-
Total	14	651	5.5%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
C	2	27	7.4%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A+	1	32	31.3%
B	2	104	22.1%
B-	1	28	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	37	0.0%
B+	1	38	0.0%
B	2	149	0.0%
B-	2	258	0.0%
C+	1	120	0.0%
C	1	8	12.5%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	9	424	26	93.9%
Senior (Age 55+)	5	377	10	97.3%
Total	14	801	36	95.5%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	265	1	99.6%
40% - 60% AMHI (Tax Credit)	132	23	82.6%
0-60% AMHI (All Affordable)	397	24	94.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	345	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	32	10	68.8%
0 - 60% AMHI (All Affordable: 55+)	377	10	97.3%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
801 Oak Park Drive - Lot 51	Bluefield	Mobile Home	$400	2	1	N/A
801 Oak Park Drive - Lot 44	Bluefield	Mobile Home	$550	3	2	N/A
801 Oak Park Dr. - Lot 71	Bluefield	Mobile Home	$495	3	1	N/A
801 Oak Park Dr.	Bluefield	Mobile Home	$525	3	2	N/A
723B Union St.	Bluefield	Mobile Home	$375	2	1	N/A
127 Elm St.	Bluefield	Single Family	$650	4	2	2,000
801 Oak Park Dr. - Lot 50	Bluefield	Mobile Home	$530	3	1.5	N/A
113 Maranda Lane	Bluefield	Mobile Home	$450	3	2	N/A
Oakpark St.	Bluefield	Mobile Home	$400	2	1	N/A
401 Bluefield Ave.	Princeton	Single Family	$600	3	1	N/A
217 Wallace St.	Princeton	Single Family	$500	2	1	700
508 Washington Ave.	Princeton	Single Family	$400	2	1	N/A
817 Harrison St.	Princeton	Duplex	$550	3	2	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Mercer County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $90,542. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $631, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$90,542
Mortgaged Value = 95% of Median Home Price	$86,015
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$462
Estimated Taxes & Insurance*	$115
Estimated Private Mortgage Insurance**	$54
Estimated Monthly Mortgage Payment	$631

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Mercer County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	17	24	14	14	14	17	3	2	7	28

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county through 2013.

Overall For-Sale Analysis From County (2010 – 2013)					
	2009	2010	2011	2012	2013
Total Number of Sales	392	246	418	392	174
Median Sales Price	$101,514	$103,696	$102,101	$98,989	$131,797

Source: County sales records, Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	275	-	0
Average Loan Amount	-	$106,684	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$76,919	-	-
Income to Loan Ratio	-	72.1%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

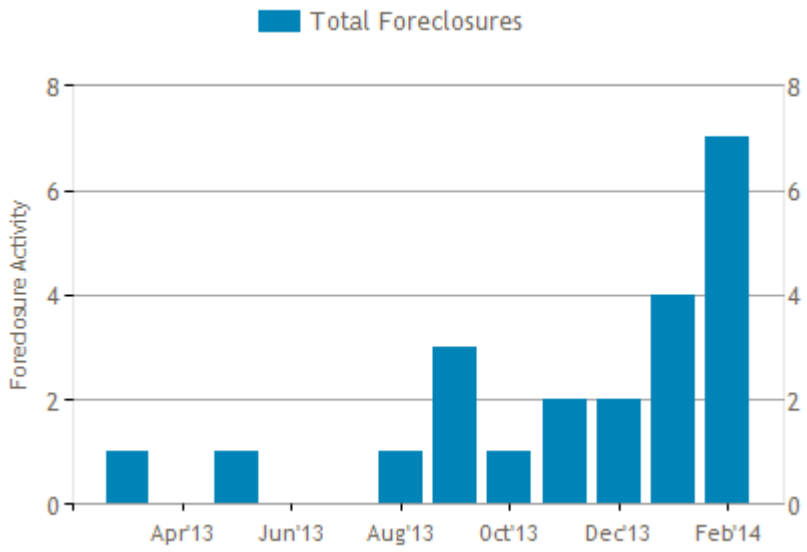
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	3	54	238	93	38	6
Median Listing Price	$71,933	$76,963	$119,628	$162,839	$231,187	$415,650
Median Square Footage	631	1365	1,659	2,432	3,366	6,757
Median Price Per Square Foot	$113	$56	$72	$67	$69	$62
Median Year Built	1964	1957	1966	1963	1962	1958
Median Number of Bathrooms	1	1.5	2	2.5	3.5	4

Source: MLS

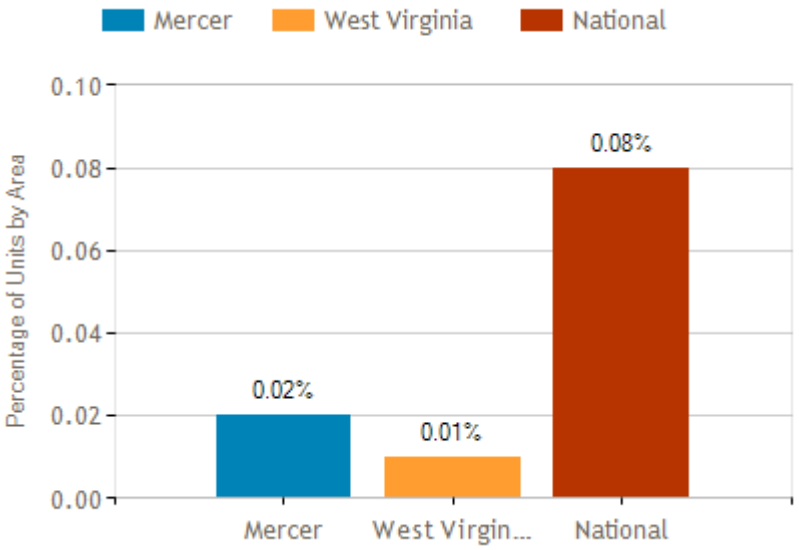
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –Mercer County, WV



Geographical Comparison – Mercer County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	2,970	$0	$21,760	2,676	-9.9%
41% - 60% AMHI	$20,481	$30,720	836	$21,761	$32,630	755	-9.7%
61% - 100% AMHI	$30,721	$51,200	775	$32,631	$54,380	765	-1.3%
Over 100% AMHI	$51,201	No Limit	936	$54,381	No Limit	968	3.4%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,127	$0	$21,760	1,026	-9.0%
41% - 60% AMHI	$20,481	$30,720	824	$21,761	$32,630	786	-4.6%
61% - 100% AMHI	$30,721	$51,200	1,832	$32,631	$54,380	1,669	-8.9%
Over 100% AMHI	$51,201	No Limit	3,682	$54,381	No Limit	3,840	4.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	4,097	$0	$21,760	3,702	-9.6%
41% - 60% AMHI	$20,481	$30,720	1,660	$21,761	$32,630	1,541	-7.2%
61% - 100% AMHI	$30,721	$51,200	2,607	$32,631	$54,380	2,434	-6.6%
Over 100% AMHI	$51,201	No Limit	4,618	$54,381	No Limit	4,808	4.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	963	$0	$16,150	1,059	10.0%
41% - 60% AMHI	$15,201	$22,800	480	$16,151	$24,220	473	-1.5%
61% - 100% AMHI	$22,801	$38,000	439	$24,221	$40,360	470	7.1%
Over 100% AMHI	$38,001	No Limit	641	$40,361	No Limit	806	25.7%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	2,221	$0	$16,150	2,230	0.4%
41% - 60% AMHI	$15,201	$22,800	1,624	$16,151	$24,220	1,629	0.3%
61% - 100% AMHI	$22,801	$38,000	2,800	$24,221	$40,360	3,037	8.5%
Over 100% AMHI	$38,001	No Limit	4,999	$40,361	No Limit	5,417	8.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	3,184	$0	$16,150	3,289	3.3%
41% - 60% AMHI	$15,201	$22,800	2,104	$16,151	$24,220	2,102	-0.1%
61% - 100% AMHI	$22,801	$38,000	3,239	$24,221	$40,360	3,507	8.3%
Over 100% AMHI	$38,001	No Limit	5,640	$40,361	No Limit	6,223	10.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	3,404	$0	$27,190	3,103	-8.8%
Senior (Age 55+)	$0	$19,000	1,261	$0	$20,180	1,364	8.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(265 + 237 HCV) 502	132	(397 + 162 HCV*) 559
Number of Income-Eligible Family Renter Households	3,404	836	3,806
Existing Affordable Housing Penetration Rate – 2014	= 14.7%	= 15.8%	= 14.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	345	32	345
Number of Income-Eligible Senior Renter Households	1,261	480	1,443
Penetration Rate – 2014	= 27.4%	= 6.7%	= 23.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(265 + 237 HCV) 502	132	(397 + 162 HCV*) 559
Number of Income-Eligible Family Renter Households	3,103	755	3,431
Existing Affordable Housing Penetration Rate – 2019	= 16.2%	= 17.5%	= 16.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	345	32	345
Number of Income-Eligible Senior Renter Households	1,364	473	1,532
Penetration Rate – 2019	= 25.3%	= 6.8%	= 22.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	2,902	916	2,601	1,019
41%-60% AMHI (Tax Credit)	704	448	623	441

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Todd Handle, Chief Deputy, Mercer County Assessor's Office, (304) 487-8397

Mr. Handle perceives the potential for new housing to be ever-present, although, in his opinion, Mercer County has been able to keep up with increasing housing demand. Most of the recent infrastructure improvements in the county have come in the form of general road upkeep and repaving. The only businesses that have come into the area in the last few years are small establishments, such as gas stations and restaurants. Mr. Handle stated that no major barriers to entry exist for businesses in Mercer County. According to Mr. Handle, the impact of fracking, oil and coal industries on Mercer County is minimal; he explained that Mercer County acts as a "coal support county" for the surrounding counties.

Cindy Priest, Executive Director, Housing Authority of the City of Bluefield, (304) 325-9586

Ms. Priest is not aware of any planned or proposed housing developments in the area. However, she indicated that some multifamily rental development has occurred recently, although she but did not know specific details. According to Ms. Priest, a need exists for more subsidized housing in Mercer County. The only recent infrastructure projects she was aware of have involved general road upkeep. She does not think that any recent business relocations/openings were of significant size to increase the need for housing.

Jeffery Johnson, Community Development Director, Region I Planning & Development Council, (304) 431-7225

According to Mr. Johnson, at a meeting on April 8, 2014, the Mercer County Commission voted in favor of approving a plan to build 30 to 40, two- and three-bedroom apartment units off U.S. Highway 52, just north of Bluefield. Some multifamily apartments are present in Princeton and Bluefield, however, most of these apartments were built around 10 years ago. The most recent real estate projects have been privately developed, including two-story, single-family homes. Mr. Johnson feels a large number of subsidized housing units exist in Mercer County, yet also believes that continuing high demand exists for subsidized housing, as any available units are quickly filled. Multiple water and sewer projects are currently under construction. The county also continues to help develop the Coalfields Expressway and the King Coal Highway, which is planned to have interstate designation. Mr. Johnson stated that employment opportunities at the prison in McDowell County have increased housing needs in surrounding counties, including Mercer County. Marcellus Shale activity has had little impact; two permitted wells currently exist in Mercer County.

29. Mineral County

A. General Description

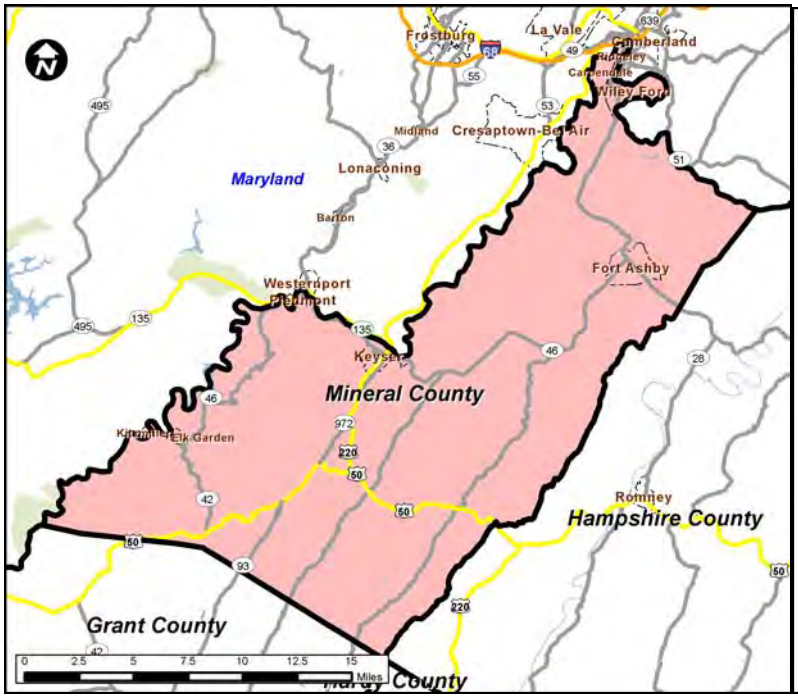
County Seat: Keyser
County Size: 329.13 square miles

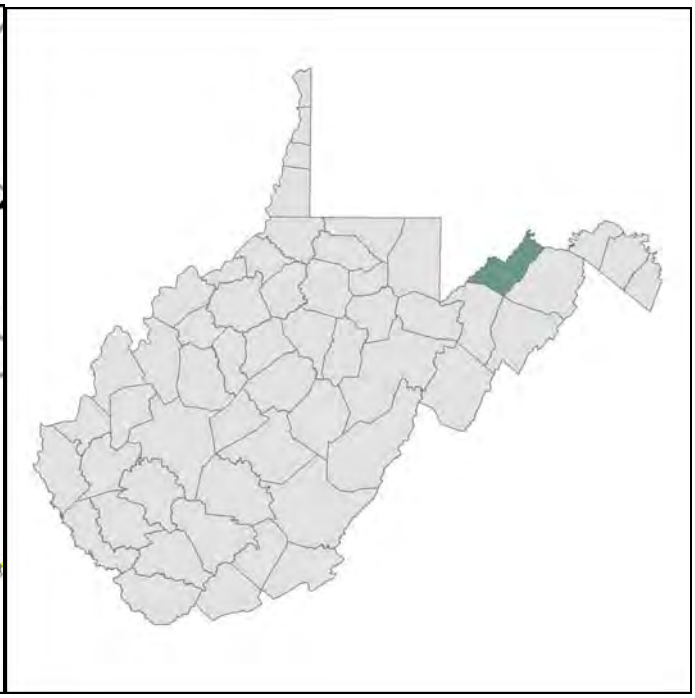
2000 (Census) Population: 27,078
2010 (Census) Population: 28,212
Population Change: +1,134 (4.2%)

2000 (Census) Households: 10,784
2010 (Census) Households: 11,550
Household Change: +766 (7.1%)

2000 (Census) Median Household Income: $31,039
2010 (Estimate) Median Household Income: $36,725
Income Change: +$5,686 (18.3%)

2000 (Census) Median Home Value: $69,700
2010 (American Community Survey) Median Home Value: $114,700
Home Value Change: +$45,000 (64.6%)





B. Demographic Characteristics and Trends

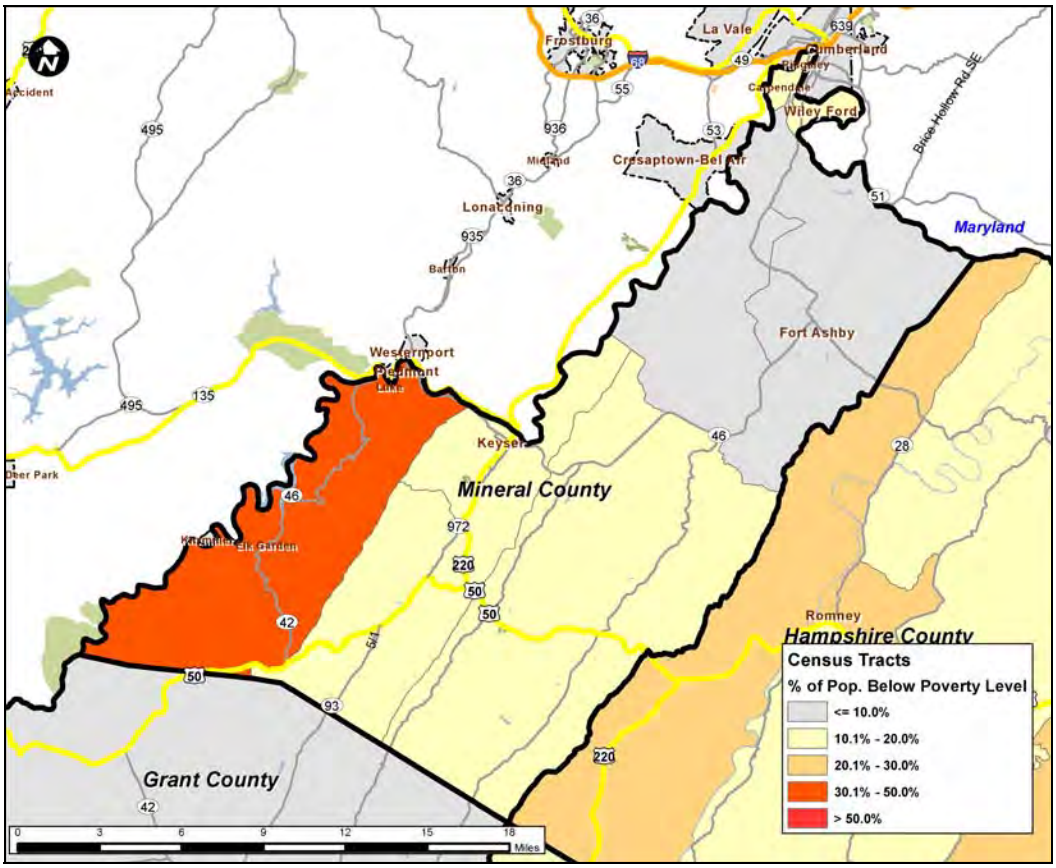
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Mineral County	Population	27,078	28,212	28,609	28,737
	Population Change	-	1,134	401	128
	Percent Change	-	4.2%	1.4%	0.4%
County Seat: Keyser	Population	5,303	5,439	5,493	5,486
	Population Change	-	136	54	-7
	Percent Change	-	2.6%	1.0%	-0.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,542	16.1%
Population not living in poverty	23,670	83.9%
Total	28,212	100.0%

Source: American Community Survey (ACS)

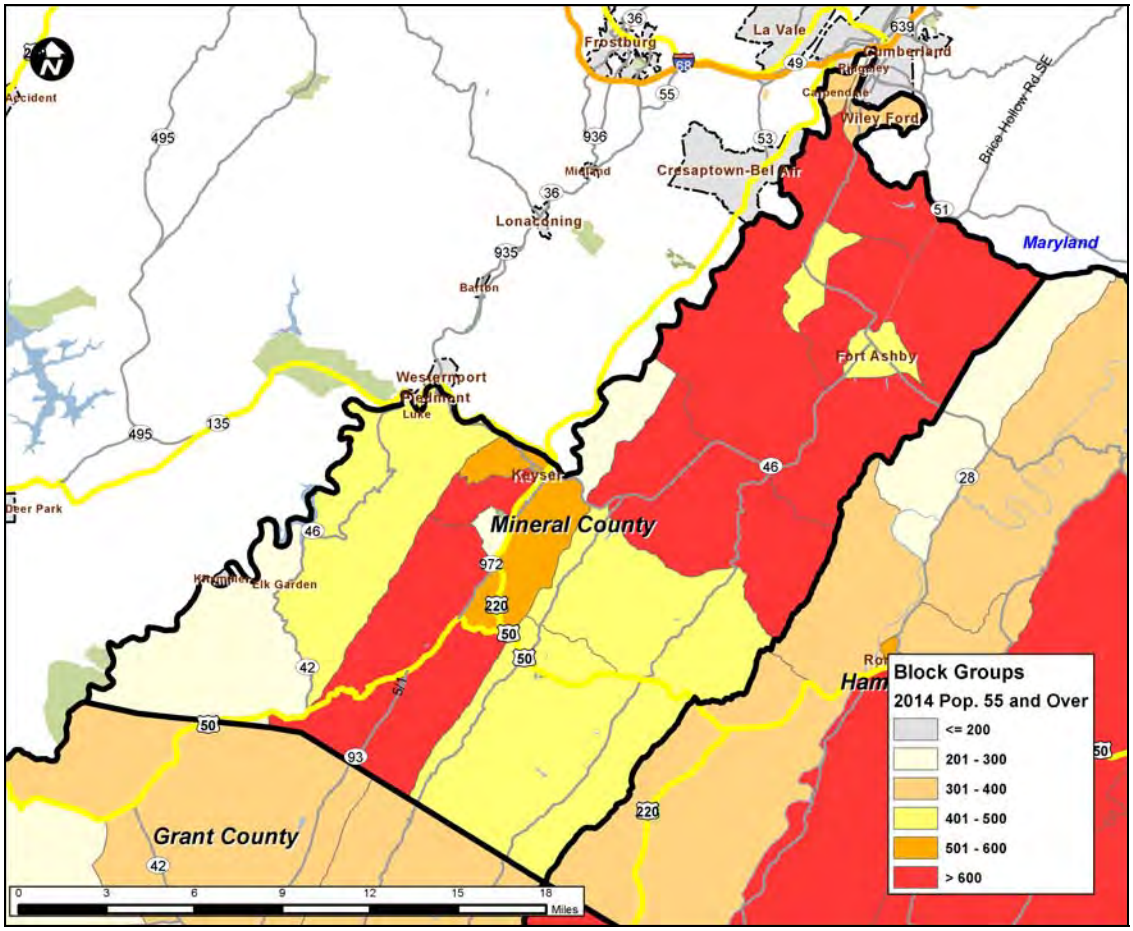


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	6,968	24.7%	6,680	23.4%	6,517	22.7%	-163	-2.4%
20 to 24	1,608	5.7%	1,643	5.7%	1,407	4.9%	-236	-14.4%
25 to 34	2,906	10.3%	3,079	10.8%	3,120	10.9%	41	1.3%
35 to 44	3,668	13.0%	3,404	11.9%	3,171	11.0%	-233	-6.8%
45 to 54	4,091	14.5%	4,056	14.2%	3,962	13.8%	-94	-2.3%
55 to 64	4,063	14.4%	4,184	14.6%	4,118	14.3%	-66	-1.6%
65 to 74	2,906	10.3%	3,340	11.7%	3,871	13.5%	531	15.9%
75 & Over	2,003	7.1%	2,222	7.8%	2,570	8.9%	348	15.7%
Total	28,212	100.0%	28,609	100.0%	28,737	100.0%	128	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	26,886	95.3%
Black	790	2.8%
Indian	28	0.1%
Asian	113	0.4%
Pacific Islander	0	0.0%
Some Other Race	28	0.1%
Two or More Races	339	1.2%
Total	28,212	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	25,278	89.6%
Moved within Same County	1,467	5.2%
Different County Same State	395	1.4%
Moved from Different State	1,072	3.8%
Moved from Abroad	28	0.1%
Total	28,212	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

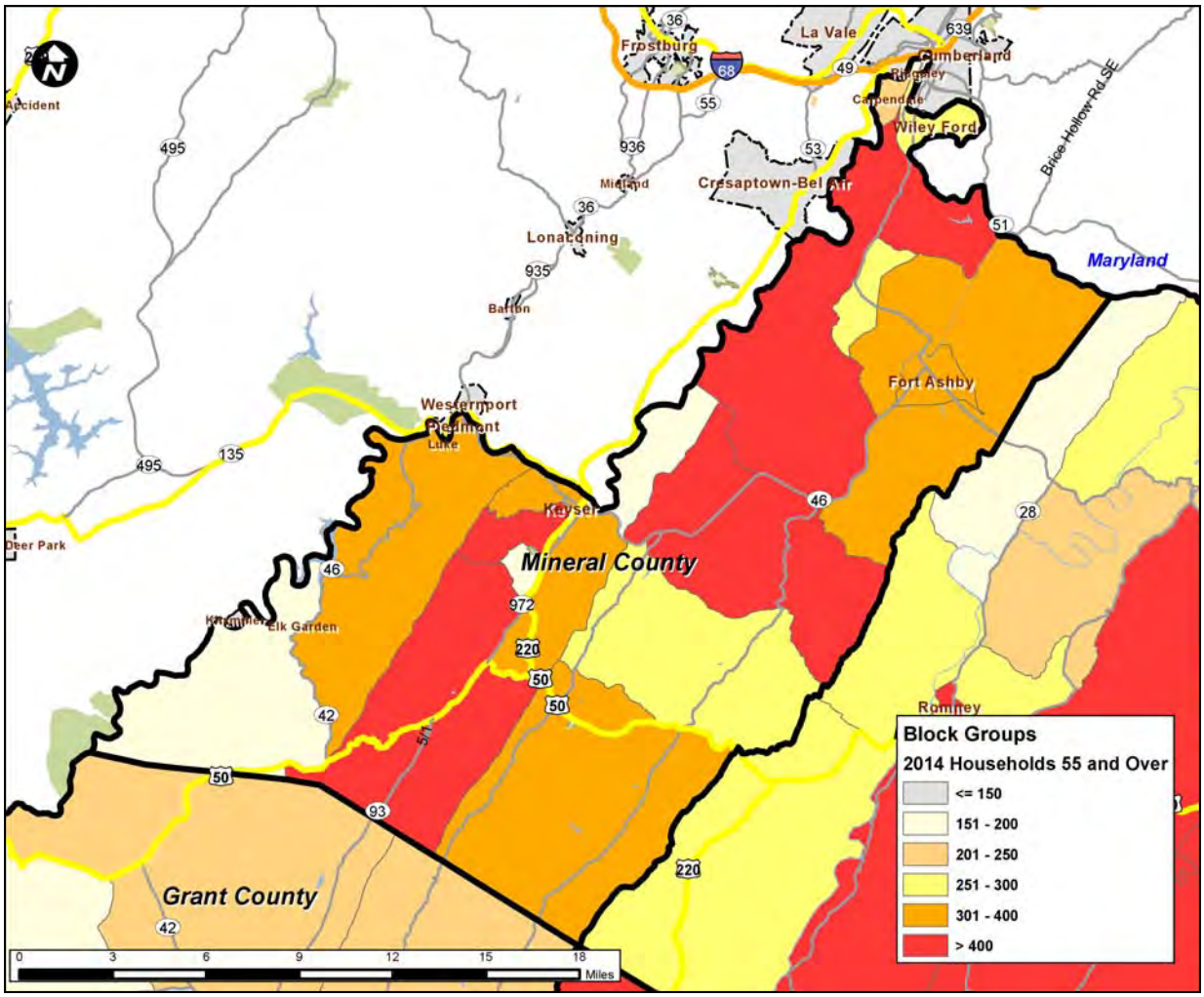
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Mineral County	Households	10,784	11,550	11,764	11,878
	Household Change	-	766	215	114
	Percent Change	-	7.1%	1.9%	1.0%
	Household Size	2.51	2.44	2.38	2.37
County Seat: Keyser	Households	2,241	2,224	2,252	2,262
	Household Change	-	-17	28	10
	Percent Change	-	-0.8%	1.3%	0.4%
	Household Size	2.4	2.4	2.44	2.43

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	381	3.3%	340	2.9%	297	2.5%	-43	-12.6%
25 to 34	1,282	11.1%	1,345	11.4%	1,336	11.2%	-9	-0.7%
35 to 44	1,917	16.6%	1,751	14.9%	1,598	13.5%	-153	-8.7%
45 to 54	2,264	19.6%	2,202	18.7%	2,104	17.7%	-98	-4.4%
55 to 64	2,368	20.5%	2,394	20.4%	2,306	19.4%	-88	-3.7%
65 to 74	1,883	16.3%	2,131	18.1%	2,422	20.4%	291	13.7%
75 to 84	1,074	9.3%	1,217	10.3%	1,278	10.8%	61	5.0%
85 & Over	393	3.4%	383	3.3%	536	4.5%	153	40.0%
Total	11,550	100.0%	11,765	100.0%	11,879	100.0%	114	1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



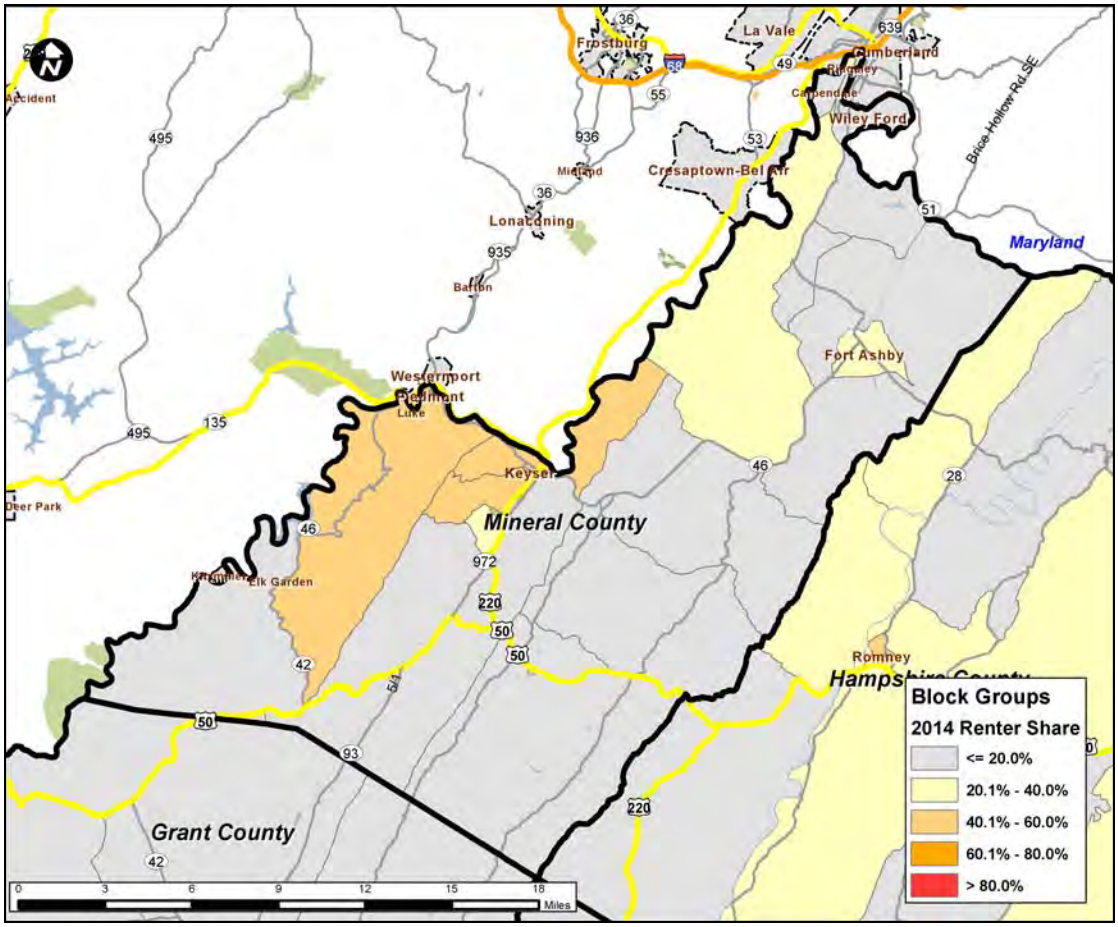
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	8,894	77.0%	8,758	74.4%	8,906	75.0%
Renter-Occupied	2,657	23.0%	3,006	25.6%	2,972	25.0%
Total	11,550	100.0%	11,764	100.0%	11,878	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,820	84.3%	4,989	81.5%	5,333	81.5%
Renter-Occupied	898	15.7%	1,136	18.5%	1,209	18.5%
Total	5,717	100.0%	6,125	100.0%	6,542	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,230	40.9%	1,232	41.5%	2	0.1%
2 Persons	838	27.9%	821	27.6%	-17	-2.0%
3 Persons	448	14.9%	444	14.9%	-4	-0.9%
4 Persons	281	9.4%	274	9.2%	-7	-2.5%
5 Persons+	209	6.9%	201	6.8%	-8	-3.6%
Total	3,006	100.0%	2,972	100.0%	-34	-1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,064	23.6%	2,133	23.9%	69	3.4%
2 Persons	3,509	40.1%	3,556	39.9%	47	1.3%
3 Persons	1,455	16.6%	1,487	16.7%	32	2.2%
4 Persons	1,096	12.5%	1,099	12.3%	4	0.3%
5 Persons+	635	7.2%	631	7.1%	-4	-0.6%
Total	8,758	100.0%	8,906	100.0%	148	1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
s; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	834	73.4%	875	72.4%	41	4.9%
2 Persons	161	14.1%	180	14.9%	20	12.2%
3 Persons	70	6.2%	82	6.8%	12	16.8%
4 Persons	29	2.6%	30	2.4%	0	0.8%
5 Persons+	43	3.7%	43	3.5%	0	0.8%
Total	1,136	100.0%	1,209	100.0%	73	6.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,711	34.3%	1,817	34.1%	105	6.1%
2 Persons	2,474	49.6%	2,637	49.4%	163	6.6%
3 Persons	423	8.5%	465	8.7%	42	10.0%
4 Persons	254	5.1%	264	4.9%	10	4.0%
5 Persons+	128	2.6%	151	2.8%	23	18.3%
Total	4,989	100.0%	5,333	100.0%	344	6.9%

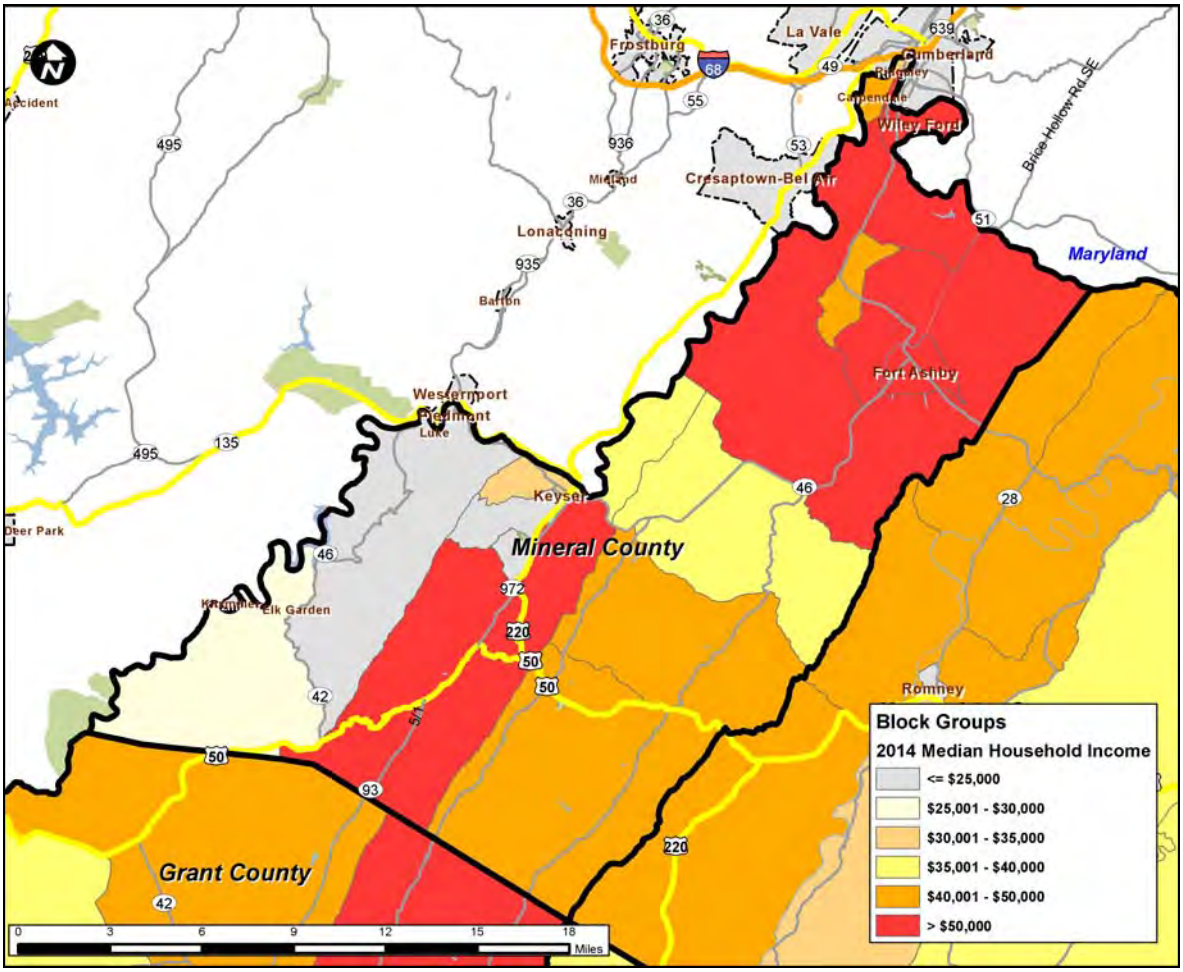
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,224	10.6%	1,264	10.7%	1,215	10.2%
$10,000 to $19,999	1,582	13.7%	1,606	13.7%	1,529	12.9%
$20,000 to $29,999	1,975	17.1%	1,976	16.8%	1,863	15.7%
$30,000 to $39,999	1,467	12.7%	1,501	12.8%	1,571	13.2%
$40,000 to $49,999	1,097	9.5%	1,089	9.3%	1,104	9.3%
$50,000 to $59,999	878	7.6%	924	7.9%	930	7.8%
$60,000 to $74,999	1,005	8.7%	1,029	8.7%	1,057	8.9%
$75,000 to $99,999	1,178	10.2%	1,107	9.4%	1,150	9.7%
$100,000 to $124,999	612	5.3%	705	6.0%	751	6.3%
$124,999 to $149,999	243	2.1%	275	2.3%	357	3.0%
$150,000 to $199,999	162	1.4%	174	1.5%	211	1.8%
$200,000+	127	1.1%	114	1.0%	142	1.2%
Total	11,550	100.0%	11,764	100.0%	11,878	100.0%
Median Income	$36,725		$36,899		$38,480	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



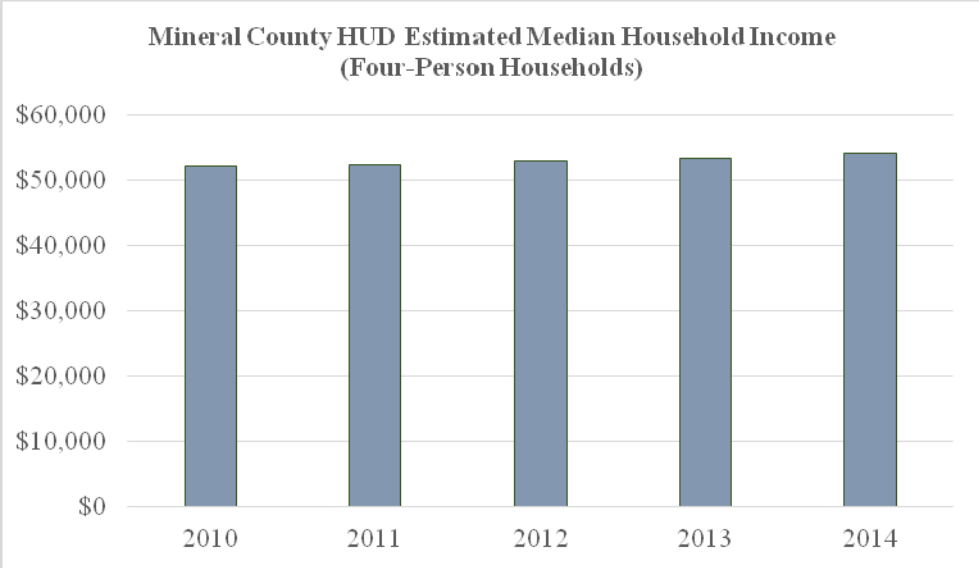
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	635	11.1%	649	10.6%	661	10.1%
$10,000 to $19,999	1,046	18.3%	1,047	17.1%	1,041	15.9%
$20,000 to $29,999	1,063	18.6%	1,115	18.2%	1,136	17.4%
$30,000 to $39,999	789	13.8%	838	13.7%	929	14.2%
$40,000 to $49,999	515	9.0%	548	8.9%	581	8.9%
$50,000 to $59,999	366	6.4%	427	7.0%	451	6.9%
$60,000 to $74,999	412	7.2%	461	7.5%	506	7.7%
$75,000 to $99,999	457	8.0%	488	8.0%	552	8.4%
$100,000 to $124,999	246	4.3%	313	5.1%	352	5.4%
$124,999 to $149,999	80	1.4%	113	1.8%	164	2.5%
$150,000 to $199,999	51	0.9%	65	1.1%	93	1.4%
$200,000+	63	1.1%	62	1.0%	78	1.2%
Total	5,717	100.0%	6,125	100.0%	6,542	100.0%
Median Income	$31,441		$33,011		$34,669	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,200	-
2011	$52,300	0.2%
2012	$53,000	1.3%
2013	$53,300	0.6%
2014	$54,100	1.5%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	468	216	56	34	12	785
$10,000 to $19,999	222	173	89	8	41	532
$20,000 to $29,999	143	86	108	98	44	479
$30,000 to $39,999	71	162	24	42	16	314
$40,000 to $49,999	41	4	35	2	11	93
$50,000 to $59,999	56	19	44	29	6	153
$60,000 to $74,999	25	31	9	6	36	106
$75,000 to $99,999	11	35	10	25	7	88
$100,000 to $124,999	14	10	6	3	13	46
$125,000 to $149,999	6	2	7	4	2	21
$150,000 to $199,999	7	3	3	2	2	17
$200,000 & Over	7	11	7	1	0	26
Total	1,069	751	397	254	189	2,660

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	472	251	70	42	15	849
$10,000 to $19,999	267	184	99	11	46	607
$20,000 to $29,999	194	110	105	97	44	549
$30,000 to $39,999	82	139	33	52	19	324
$40,000 to $49,999	52	6	44	4	9	115
$50,000 to $59,999	69	21	49	36	8	183
$60,000 to $74,999	27	39	14	11	35	127
$75,000 to $99,999	20	54	9	19	6	108
$100,000 to $124,999	19	12	9	2	20	62
$125,000 to $149,999	9	6	6	3	3	28
$150,000 to $199,999	12	6	5	4	1	28
$200,000 & Over	7	11	5	0	1	26
Total	1,230	838	448	281	209	3,006

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	464	237	72	37	7	818
$10,000 to $19,999	261	181	86	10	47	585
$20,000 to $29,999	178	104	105	95	35	518
$30,000 to $39,999	85	139	32	51	22	329
$40,000 to $49,999	60	11	52	2	12	136
$50,000 to $59,999	75	21	48	36	8	188
$60,000 to $74,999	28	45	13	11	36	133
$75,000 to $99,999	23	44	9	21	8	105
$100,000 to $124,999	21	17	9	2	19	67
$125,000 to $149,999	15	10	8	2	3	38
$150,000 to $199,999	12	1	6	5	2	27
$200,000 & Over	11	11	3	3	1	29
Total	1,232	821	444	274	201	2,972

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	201	210	51	32	7	501
$10,000 to $19,999	42	148	84	3	35	311
$20,000 to $29,999	69	35	94	97	39	334
$30,000 to $39,999	39	150	20	40	13	262
$40,000 to $49,999	31	1	32	0	8	73
$50,000 to $59,999	9	15	38	27	3	93
$60,000 to $74,999	4	23	5	5	29	66
$75,000 to $99,999	1	30	5	24	4	64
$100,000 to $124,999	3	1	3	0	13	21
$125,000 to $149,999	4	2	3	3	1	14
$150,000 to $199,999	4	3	0	1	1	10
$200,000 & Over	3	8	4	1	0	16
Total	411	625	342	233	154	1,765

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	170	244	65	40	9	528
$10,000 to $19,999	46	157	93	3	40	340
$20,000 to $29,999	72	43	87	95	38	336
$30,000 to $39,999	42	124	27	51	16	261
$40,000 to $49,999	33	1	38	2	5	80
$50,000 to $59,999	10	16	43	33	4	106
$60,000 to $74,999	5	29	7	6	29	77
$75,000 to $99,999	3	42	5	18	4	73
$100,000 to $124,999	3	2	4	0	18	27
$125,000 to $149,999	4	3	3	2	1	13
$150,000 to $199,999	6	6	1	1	1	14
$200,000 & Over	2	9	3	0	0	15
Total	397	677	378	252	166	1,870

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	154	231	64	34	2	486
$10,000 to $19,999	36	151	81	4	41	313
$20,000 to $29,999	57	39	84	93	30	304
$30,000 to $39,999	41	127	25	49	17	260
$40,000 to $49,999	36	1	46	0	8	90
$50,000 to $59,999	11	15	46	33	3	107
$60,000 to $74,999	3	29	6	7	31	77
$75,000 to $99,999	5	33	4	18	5	65
$100,000 to $124,999	3	1	4	1	17	26
$125,000 to $149,999	3	3	3	2	0	11
$150,000 to $199,999	5	0	0	3	3	11
$200,000 & Over	2	10	0	0	1	14
Total	357	641	362	245	158	1,763

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	4	76	13	2	6	102
$10,000 to $19,999	2	68	42	68	50	230
$20,000 to $29,999	97	162	95	64	159	576
$30,000 to $39,999	70	81	88	129	45	413
$40,000 to $49,999	41	214	113	82	61	511
$50,000 to $59,999	46	103	149	105	17	420
$60,000 to $74,999	54	113	250	63	43	522
$75,000 to $99,999	4	327	138	143	40	652
$100,000 to $124,999	0	48	108	141	59	355
$125,000 to $149,999	0	33	55	22	35	146
$150,000 to $199,999	7	8	35	33	25	107
$200,000 & Over	1	22	10	10	2	45
Total	326	1,256	1,093	861	542	4,079

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	9	54	17	3	4	87
$10,000 to $19,999	13	76	41	42	48	220
$20,000 to $29,999	107	133	90	55	140	525
$30,000 to $39,999	68	79	88	130	39	403
$40,000 to $49,999	42	181	94	83	61	461
$50,000 to $59,999	39	83	148	105	16	391
$60,000 to $74,999	63	89	221	65	52	490
$75,000 to $99,999	5	239	128	140	35	547
$100,000 to $124,999	1	47	109	159	49	364
$125,000 to $149,999	0	33	52	28	36	148
$150,000 to $199,999	3	2	36	27	26	95
$200,000 & Over	2	20	9	6	1	38
Total	352	1,035	1,032	842	507	3,768

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	6	46	13	0	3	68
$10,000 to $19,999	8	56	37	35	40	176
$20,000 to $29,999	89	104	74	42	113	422
$30,000 to $39,999	59	68	81	138	36	382
$40,000 to $49,999	40	160	93	82	58	432
$50,000 to $59,999	39	74	148	95	16	372
$60,000 to $74,999	65	81	215	64	50	474
$75,000 to $99,999	5	224	133	137	34	533
$100,000 to $124,999	0	45	116	162	51	373
$125,000 to $149,999	1	33	61	38	49	182
$150,000 to $199,999	2	1	43	35	26	107
$200,000 & Over	2	29	9	7	5	51
Total	316	919	1,022	836	479	3,572

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	266	6	4	2	5	284
$10,000 to $19,999	180	25	4	5	6	222
$20,000 to $29,999	74	51	14	2	4	145
$30,000 to $39,999	32	12	4	2	3	52
$40,000 to $49,999	10	3	3	2	3	19
$50,000 to $59,999	47	4	6	2	3	61
$60,000 to $74,999	21	8	4	1	7	40
$75,000 to $99,999	10	5	5	1	3	24
$100,000 to $124,999	11	9	3	3	0	25
$125,000 to $149,999	2	0	4	1	1	7
$150,000 to $199,999	3	0	3	1	1	7
$200,000 & Over	4	3	3	0	0	10
Total	659	126	55	20	35	895

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	303	6	5	2	6	321
$10,000 to $19,999	221	27	6	8	6	268
$20,000 to $29,999	121	66	18	2	5	213
$30,000 to $39,999	40	15	5	1	2	64
$40,000 to $49,999	19	5	5	2	4	35
$50,000 to $59,999	59	4	6	3	4	77
$60,000 to $74,999	22	9	7	5	7	50
$75,000 to $99,999	16	12	4	0	2	35
$100,000 to $124,999	16	10	5	2	2	35
$125,000 to $149,999	5	4	3	1	2	15
$150,000 to $199,999	6	0	3	3	1	14
$200,000 & Over	6	2	2	0	1	11
Total	834	161	70	29	43	1,136

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	310	6	8	3	5	332
$10,000 to $19,999	225	30	5	6	6	272
$20,000 to $29,999	121	65	21	2	5	214
$30,000 to $39,999	43	12	8	2	4	69
$40,000 to $49,999	23	10	6	2	4	46
$50,000 to $59,999	64	7	2	3	5	81
$60,000 to $74,999	25	16	7	4	5	56
$75,000 to $99,999	18	11	5	2	3	40
$100,000 to $124,999	18	15	5	1	2	41
$125,000 to $149,999	11	7	6	0	3	27
$150,000 to $199,999	7	1	6	2	0	16
$200,000 & Over	9	1	3	2	0	15
Total	875	180	82	30	43	1,209

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	233	93	12	9	3	350
$10,000 to $19,999	581	205	27	7	3	823
$20,000 to $29,999	471	401	24	14	6	915
$30,000 to $39,999	159	427	46	57	45	735
$40,000 to $49,999	111	272	87	16	6	492
$50,000 to $59,999	77	184	24	3	18	306
$60,000 to $74,999	34	281	40	11	7	373
$75,000 to $99,999	35	278	40	73	8	434
$100,000 to $124,999	26	101	29	51	11	218
$125,000 to $149,999	7	17	29	16	2	71
$150,000 to $199,999	7	26	3	2	3	42
$200,000 & Over	9	27	8	3	3	51
Total	1,750	2,312	370	262	116	4,810

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	234	74	10	6	3	328
$10,000 to $19,999	517	214	39	5	4	779
$20,000 to $29,999	456	399	31	12	5	902
$30,000 to $39,999	175	437	62	50	50	774
$40,000 to $49,999	121	289	81	17	4	513
$50,000 to $59,999	88	214	21	4	22	350
$60,000 to $74,999	35	311	43	15	9	412
$75,000 to $99,999	25	306	42	71	8	452
$100,000 to $124,999	27	145	38	56	12	278
$125,000 to $149,999	11	25	46	11	5	99
$150,000 to $199,999	11	35	2	0	3	52
$200,000 & Over	9	24	8	6	4	51
Total	1,711	2,474	423	254	128	4,989

Source: Ribbon Demographics; ESRI; Urban Decision Group

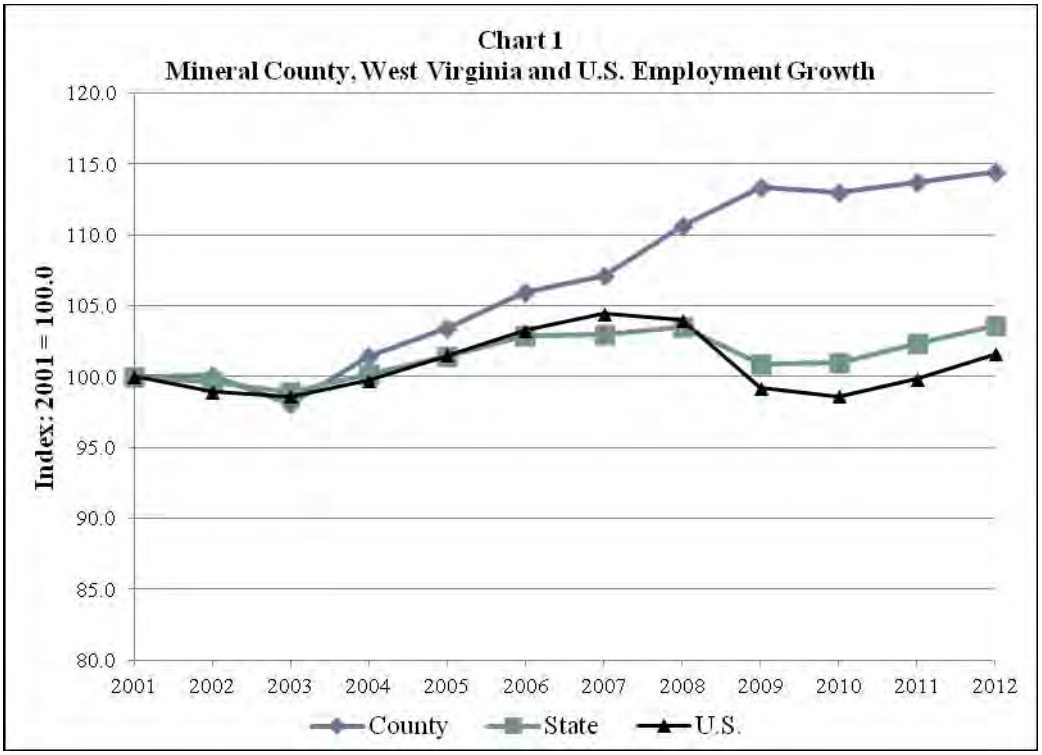
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	234	74	9	7	4	329
$10,000 to $19,999	528	197	36	4	4	769
$20,000 to $29,999	477	390	35	10	9	921
$30,000 to $39,999	207	478	69	49	58	859
$40,000 to $49,999	122	315	78	13	7	535
$50,000 to $59,999	96	219	23	8	24	369
$60,000 to $74,999	42	330	49	18	11	450
$75,000 to $99,999	31	338	48	84	11	512
$100,000 to $124,999	28	169	48	53	14	311
$125,000 to $149,999	18	46	56	12	5	137
$150,000 to $199,999	20	50	3	0	4	78
$200,000 & Over	14	31	11	5	2	62
Total	1,817	2,637	465	264	151	5,333

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Mineral County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Mineral County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Mineral County, State and U.S. Employment, 2001-2012						
	Mineral County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,849		686		129,636	
2002	6,851	0.0%	683	-0.4%	128,234	-1.1%
2003	6,720	-1.9%	678	-0.8%	127,796	-0.3%
2004	6,947	3.4%	687	1.3%	129,278	1.2%
2005	7,085	2.0%	695	1.2%	131,572	1.8%
2006	7,254	2.4%	705	1.4%	133,834	1.7%
2007	7,336	1.1%	706	0.1%	135,366	1.1%
2008	7,581	3.3%	710	0.5%	134,806	-0.4%
2009	7,762	2.4%	692	-2.5%	128,608	-4.6%
2010	7,740	-0.3%	692	0.1%	127,820	-0.6%
2011	7,791	0.7%	702	1.4%	129,411	1.2%
2012	7,835	0.6%	711	1.2%	131,696	1.8%
Change						
2001-12	986	14.4%	25	3.6%	2,061	1.6%
2001-03	-129	-1.9%	-8	-1.1%	-1,840	-1.4%
2003-07	616	9.2%	28	4.2%	7,570	5.9%
2007-12	499	6.8%	4	0.6%	-3,670	-2.7%

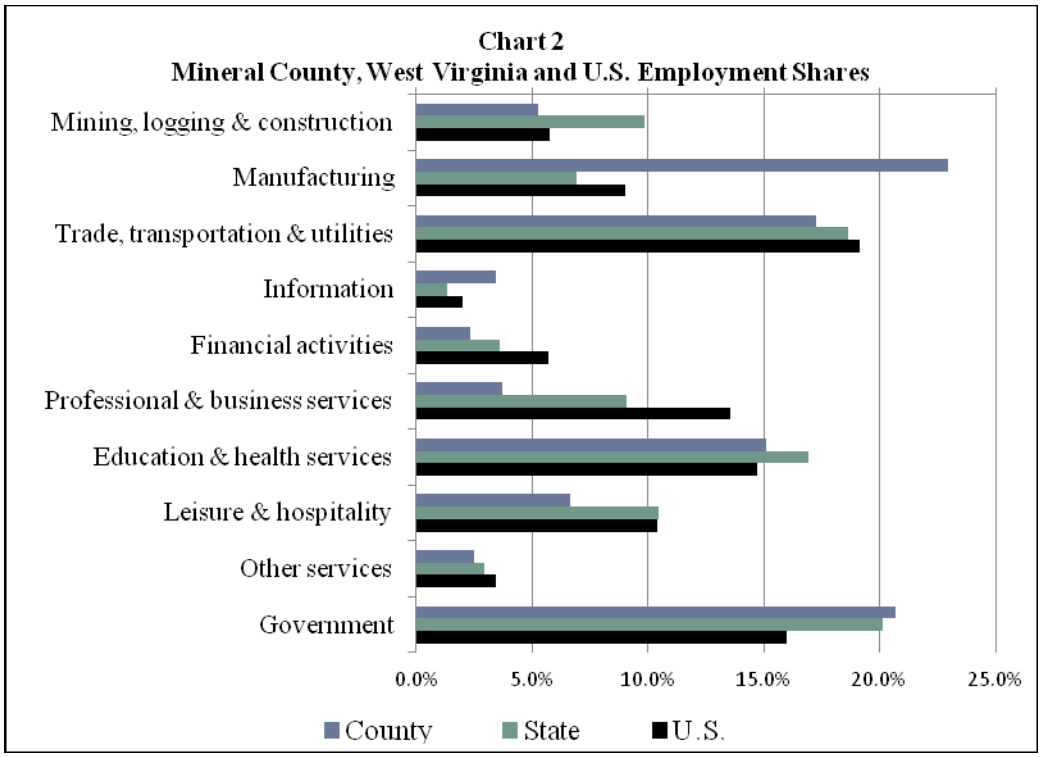
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Mineral County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Mineral County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	413	5.3%	53.5	91.6
Manufacturing	1,799	23.0%	332.7	254.0
Trade, Transportation and Utilities	1,352	17.3%	92.5	90.1
Information	271	3.5%	257.1	170.1
Financial Activities	181	2.3%	64.5	40.5
Professional and Business Services	291	3.7%	40.9	27.3
Educational and Health Services	1,185	15.1%	89.3	102.6
Leisure and Hospitality	522	6.7%	63.8	63.9
Other Services	194	2.5%	83.4	71.7
Total Private Sector	**6,213**	**79.3%**	**99.3**	**94.4**
Total Government	**1,622**	**20.7%**	**102.8**	**129.5**
Total Payroll Employment	**7,835**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

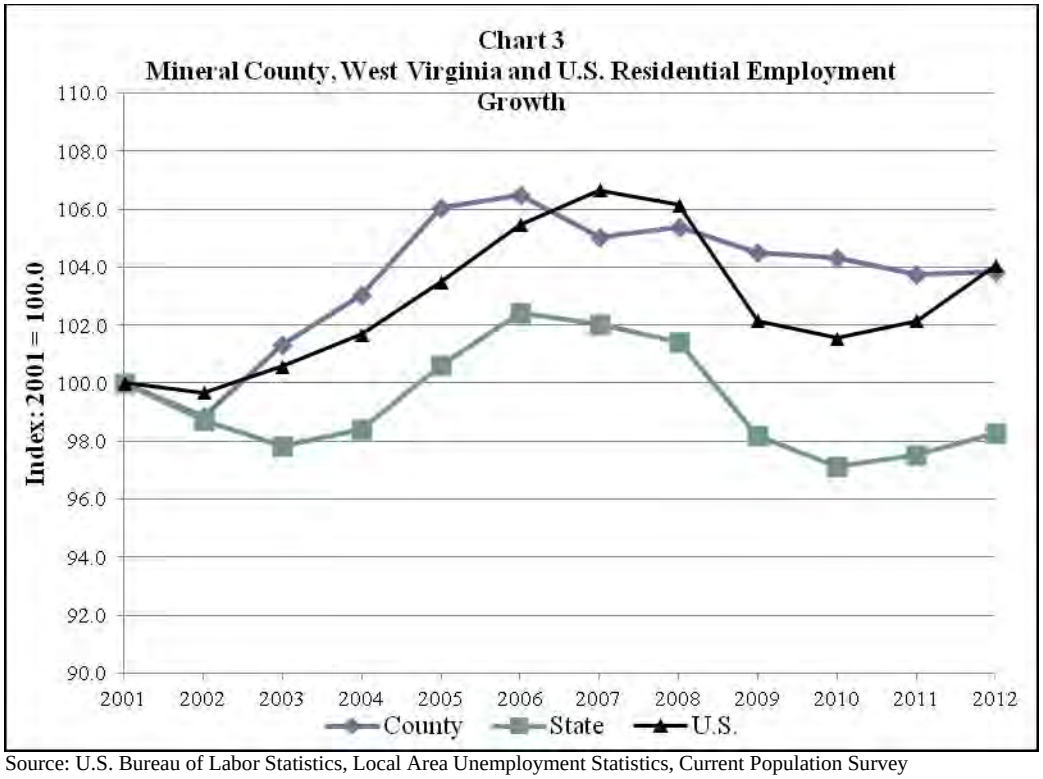


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Mineral County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Mineral County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Mineral County; this one considers the number of Mineral County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

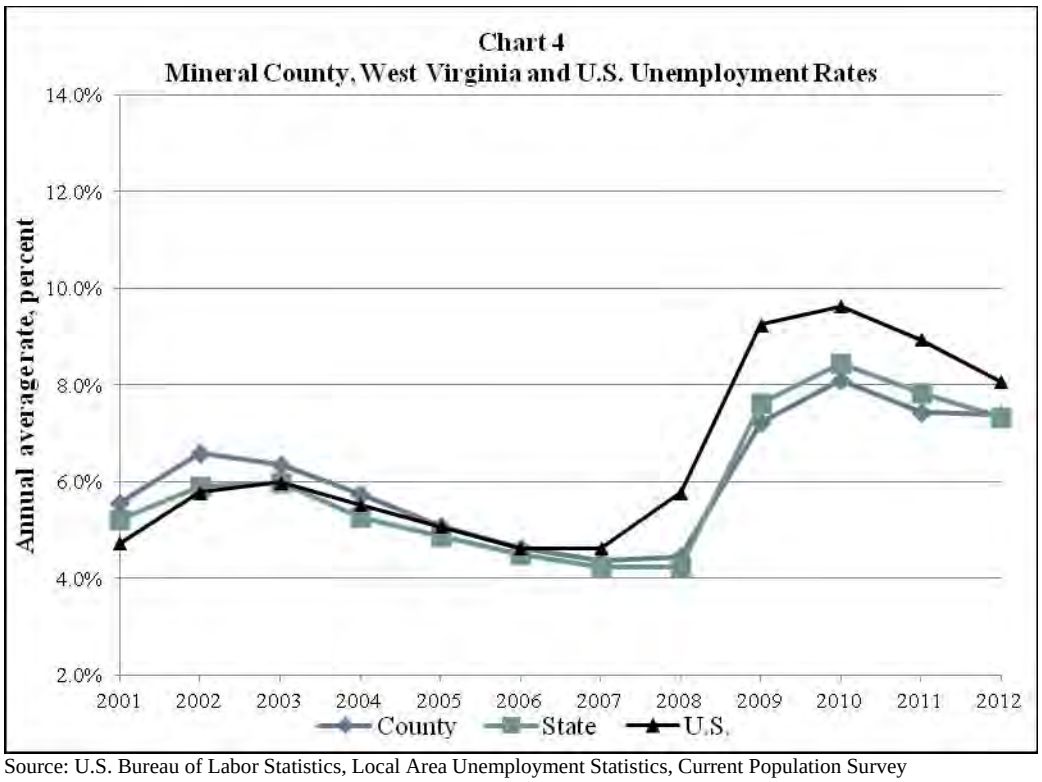
Table 3 Mineral County, State and U.S. Residential Employment, 2001-2012						
	Mineral County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	12,159		759		136,933	
2002	12,018	-1.2%	749	-1.3%	136,485	-0.3%
2003	12,318	2.5%	742	-0.9%	137,736	0.9%
2004	12,531	1.7%	747	0.6%	139,252	1.1%
2005	12,892	2.9%	764	2.3%	141,730	1.8%
2006	12,947	0.4%	777	1.8%	144,427	1.9%
2007	12,773	-1.3%	774	-0.4%	146,047	1.1%
2008	12,812	0.3%	769	-0.6%	145,362	-0.5%
2009	12,704	-0.8%	745	-3.2%	139,878	-3.8%
2010	12,684	-0.2%	737	-1.1%	139,064	-0.6%
2011	12,613	-0.6%	740	0.4%	139,869	0.6%
2012	12,627	0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	468	3.8%	-13	-1.7%	5,536	4.0%
2001-03	159	1.3%	-16	-2.2%	803	0.6%
2003-07	455	3.7%	32	4.3%	8,311	6.0%
2007-10	-89	-0.7%	-37	-4.8%	-6,983	-4.8%
2010-12	-57	-0.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Mineral County, state and U.S. unemployment rates over the past decade. The table also shows the Mineral County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Mineral County Labor Force Statistics and Comparative Unemployment Rates						
	Mineral County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Mineral County	West Virginia	U.S.
2001	12,875	12,159	716	5.6%	5.2%	4.7%
2002	12,866	12,018	848	6.6%	5.9%	5.8%
2003	13,154	12,318	836	6.4%	6.0%	6.0%
2004	13,296	12,531	765	5.8%	5.3%	5.5%
2005	13,583	12,892	691	5.1%	4.9%	5.1%
2006	13,577	12,947	630	4.6%	4.5%	4.6%
2007	13,357	12,773	584	4.4%	4.2%	4.6%
2008	13,408	12,812	596	4.4%	4.2%	5.8%
2009	13,695	12,704	991	7.2%	7.6%	9.3%
2010	13,802	12,684	1,118	8.1%	8.4%	9.6%
2011	13,626	12,613	1,013	7.4%	7.8%	8.9%
2012	13,636	12,627	1,009	7.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Mineral County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	13,626	12,613	1,013	7.4%
2012 January	13,196	12,173	1,023	7.8%
2012 February	13,513	12,400	1,113	8.2%
2012 March	13,518	12,409	1,109	8.2%
2012 April	13,709	12,660	1,049	7.7%
2012 May	13,742	12,754	988	7.2%
2012 June	13,920	12,799	1,121	8.1%
2012 July	13,802	12,681	1,121	8.1%
2012 August	13,463	12,430	1,033	7.7%
2012 September	13,571	12,713	858	6.3%
2012 October	13,906	13,031	875	6.3%
2012 November	13,698	12,784	914	6.7%
2012 December	13,589	12,689	900	6.6%
2012 Annual	13,636	12,627	1,009	7.4%
2013 January	13,479	12,474	1,005	7.5%
2013 February	13,621	12,565	1,056	7.8%
2013 March	13,609	12,600	1,009	7.4%
2013 April	13,612	12,779	833	6.1%
2013 May	13,754	12,962	792	5.8%
2013 June	13,813	12,867	946	6.8%
2013 July	13,450	12,612	838	6.2%
2013 August	13,281	12,480	801	6%
2013 September	13,415	12,745	670	5%
2013 October	13,548	12,855	693	5.1%
2013 November	13,481	12,749	732	5.4%
2013 December	13,329	12,638	691	5.2%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Mineral County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Mineral County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	264	2.3%	45.0	120.8
Construction	933	8.0%	113.0	118.2
Manufacturing	2,035	17.5%	202.4	162.7
Wholesale Trade	161	1.4%	61.0	47.3
Retail Trade	1,230	10.6%	85.1	92.0
Transportation and Utilities	699	6.0%	108.1	119.1
Information	336	2.9%	163.8	126.0
Financial Activities	375	3.2%	73.3	47.0
Professional and Business Services	715	6.2%	83.4	58.5
Educational and Health Services	2,740	23.6%	91.4	104.8
Leisure and Hospitality	652	5.6%	65.0	62.3
Other Services, Except Public Administration	800	6.9%	150.8	140.4
Public Administration	671	5.8%	91.7	117.6
Total Employment	**11,611**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Mineral County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	3,007	25.9%	84.4	72.5
Service	2,229	19.2%	104.3	109.7
Sales and Office	2,682	23.1%	93.5	92.0
Natural Resources, Construction and Maintenance	1,521	13.1%	102.3	137.9
Production, Transportation and Material Moving	2,171	18.7%	139.6	153.3
Total Employment	**11,611**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Mineral County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Mineral County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Mineral County.

Largest Employers in Mineral County		
Employer	**Industry**	**Employment**
State and Local Government	Government	1,560
Alliant Techsystems (ATK)	Defense Manufacturing, R&D	1,200
Mineral County Board of Education	Education	825
Walmart	Retail	200-499
Information Manufacturing	Communication Technology	200-499
Potomac Valley Hospital	Health Care	200-499
West Virginia University	Education	100-199
Lumber and Things, Inc.	Retail	100-199
Heartland Employment Services	Community Support Services	100-199
Automated Packaging	Plastic Film Manufacturing	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and industry in Mineral County includes manufacturing, government, medical and other services. The North Branch of the Potomac River runs through the county, which is predominately mountain-and-valley terrain. Agricultural pastures, dense forests, and natural resources (minerals, timber, and wildlife) provide scenic outdoor recreation opportunities. The area is served by Potomac Valley Hospital in Keyser, as well as hospitals in Morgantown and Cumberland that have regional cardiac and cancer centers. Heartland Nursing Home in Keyser and nearby assisted-living homes care for the needs of seniors.

The largest employment site is the Allegheny Ballistics Laboratory (ABL), a manufacturing facility supporting the U.S. defense industrial base. The site is divided into two plants: The first plant is owned by the Navy and is leased to ATK Tactical Systems. The second plant is owned and operated by ATK. Over the last two decades, the federal government and the private sector have invested over $500 million on environmental and facilities restoration at ABL. As a result of the government spending cuts and the conclusion of some existing projects, ATK offered voluntary layoffs in 2012 to minimize forced layoffs in March 2013 due to federal sequester budget cuts. The number of employees affected was not published. ATK has since been awarded several contracts including the development of a new warhead system for an Army multiple launch rocket system, and most recently, a $22.8 million contract in November 2013 to produce a Proximity Sensor for the Air Force with deliveries commencing in 2015.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for locations in Mineral County during the past 24 months.

A new sewage treatment plant is being required by the federal government as part of regional efforts to clean the Chesapeake Bay. The city of Keyser's City Council proposed in October 2013, a sewer fee increase of 96% by the end of 2015 to help pay for the new $25 million plant, which is also scheduled to come on line by December 2015.

Mineral County officials are in the process of applying for grant funding for a planned 340-foot tower in Patterson Creek Ridge so that wireless and radio communications can be improved in the northern end of the county.

A 23-turbine wind farm was constructed in the last year along a 3.5 mile front along Green Mountain near Keyser. There is a growing list of landowners and nearby residents that have filed lawsuits against the owners of Pinnacle Wind Farm stating that noise and turbulence from the turbines is undermining their health, quality of life, and is harming property values.

Cumberland, Maryland, located immediately across the Potomac River north of Ridgeley, West Virginia is the regional business and commercial center of the Cumberland Metropolitan Statistical Area. The MSA includes Mineral County, West Virginia and Allegheny County, Maryland. It is likely that persons seeking work will travel over the river to Cumberland for employment opportunities.

The largest employers in Cumberland are listed below:

Largest Employers in Cumberland, Maryland		
Employer	**Industry**	**Employment**
Western Maryland Health System	Health Care	2,150
CSX Transportation	Railroad Yard	900
Allegheny College of Maryland	Education	519
City of Cumberland	Government	261
Friends Aware	Disabilities Services	227
Care First BC/BS of Maryland	Insurance	176
Human Resources Development Commission	Social Services	150
PharmaCare	Pharmaceutical Products	150
CBIZ Benefit and Insurance	Insurance	125
Cumberland Times-News	Newspaper	120
	Total	**4,778**

Source: City of Cumberland CAFR, 2012

The region experienced a rapid decline in high-paying manufacturing jobs in the early 1980s. Since then, employment in the area has become more diversified to include jobs in the service, retail trade, and government sectors to fortify the economy.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	8,894	77.0%
Renter-Occupied	2,657	23.0%
Total-Occupied Units*	11,550	88.6%
Vacant For Rent	302	20.3%
Vacant For-Sale Only	131	8.8%
Vacant Rented/Sold, Not Occ.	80	5.4%
Vacant Seasonal, Recreational	406	27.3%
All Other Vacant	570	38.3%
Total Vacant Units	1,489	11.4%
Total	13,039	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	8,894	77.0%	8,850	44	0.5%
Renter-Occupied	2,657	23.0%	2,646	11	0.4%
Total	11,550	100.0%	11,495	55	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	142	1.6%	50	1.9%
2000 to 2004	267	3.0%	93	3.5%
1990 to 1999	1,423	16.0%	202	7.6%
1980 to 1989	1,076	12.1%	351	13.2%
1970 to 1979	1,859	20.9%	484	18.2%
1960 to 1969	1,254	14.1%	321	12.1%
1940 to 1959	1,450	16.3%	638	24.0%
1939 or Earlier	1,432	16.1%	521	19.6%
Total	8,894	100.0%	2,657	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	7,925	89.1%	885	33.3%
1 Attached	133	1.5%	191	7.2%
2 to 4	36	0.4%	648	24.4%
5 to 9	0	0.0%	356	13.4%
10 to 19	0	0.0%	19	0.7%
20 to 49	0	0.0%	40	1.5%
50 or More	0	0.0%	242	9.1%
Mobile Home,	800	9.0%	279	10.5%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	8,894	100.0%	2,657	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	8,894	100.0%
0.50 or Less Occupants Per Room	7,329	82.4%
0.51 to 1.00 Occupants Per Room	1,521	17.1%
1.01 to 1.50 Occupants Per Room	27	0.3%
1.51 to 2.00 Occupants Per Room	18	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,657	100.0%
0.50 or Less Occupants Per Room	1,865	70.2%
0.51 to 1.00 Occupants Per Room	723	27.2%
1.01 to 1.50 Occupants Per Room	48	1.8%
1.51 to 2.00 Occupants Per Room	21	0.8%
2.01 or More Occupants Per Room	0	0.0%
Total	11,550	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Mineral County	37.5%
West Virginia	32.0%

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

Building Permit Data – Mineral County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	111	131	114	111	71	61	39	48	50	43
Units in Single-Family Structures	111	131	114	111	71	61	39	48	50	43
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

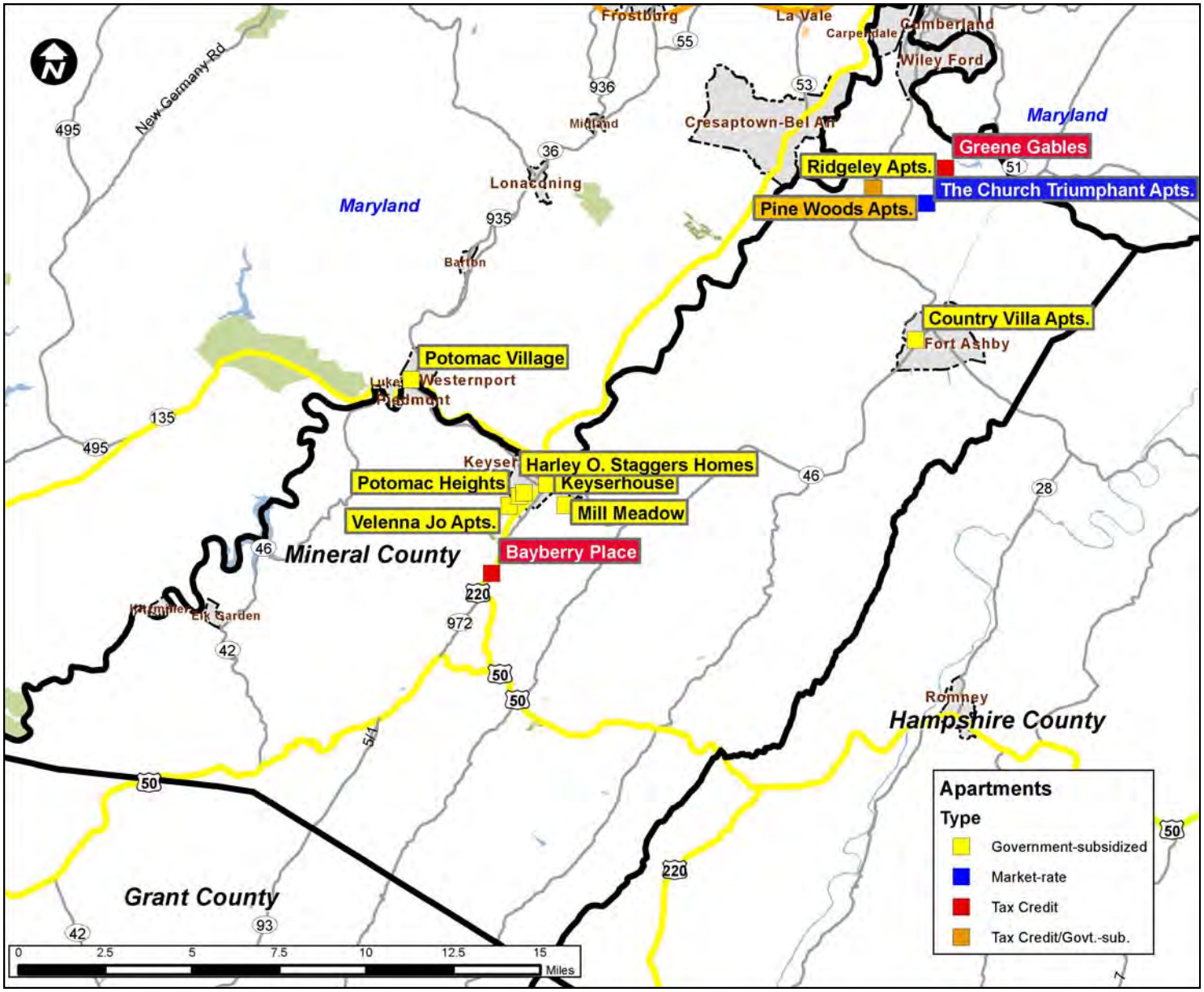
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	1	8	0	100.0%
Tax Credit	2	116	2	98.3%
Tax Credit/Government-Subsidized	1	32	0	100.0%
Government-Subsidized	8	471	5	98.9%
Total	12	627	7	98.9%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	8	100.0%	0	0.0%	$536
Total Market Rate		**8**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	25	21.6%	0	0.0%	$541
Two-Bedroom	1.0	75	64.7%	2	2.7%	$630
Three-Bedroom	1.5	16	13.8%	0	0.0%	$741
Total Tax Credit		**116**	**100.0%**	**2**	**1.7%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	16	50.0%	0	0.0%	N/A
Two-Bedroom	1.0	16	50.0%	0	0.0%	N/A
Total Tax Credit		**32**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	299	85.9%	0	0.0%	N/A
Two-Bedroom	1.0	49	14.1%	0	0.0%	N/A
Total		**471**	**100.0%**	**5**	**1.1%**	-
Grand Total		**627**	**100.0%**	**7**	**1.1%**	-

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	86	0.0%
1970 to 1979	1	99	0.0%
1980 to 1989	6	295	1.4%
1990 to 1999	2	31	3.2%
2000 to 2004	2	116	1.7%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	12	627	1.1%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	8	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	66	3.0%
A-	1	50	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	23	0.0%
B+	1	32	0.0%
B	2	226	0.0%
B-	2	40	2.5%
C	2	142	0.0%
C-	1	40	10.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	10	561	7	98.8%
Senior (Age 55+)	2	66	0	100.0%
Total	12	627	7	98.9%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	437	5	98.9%
40% - 60% AMHI (Tax Credit)	116	2	98.3%
0-60% AMHI (All Affordable)	553	7	98.7%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	66	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	66	0	100.0%

Current Non-Conventional Rental Opportunities

No additional rentals were identified or surveyed during this analysis.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Mineral County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $119,517. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $833, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$119,517
Mortgaged Value = 95% of Median Home Price	$113,541
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$610
Estimated Taxes & Insurance*	$152
Estimated Private Mortgage Insurance**	$71
Estimated Monthly Mortgage Payment	$833

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Mineral County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	111	131	114	111	71	61	39	48	50	43

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	7	177	4.0%	6
Average Loan Amount	$89,114	$134,249	66.4%	$78,930
Average Age of Borrower	32	-	-	42
Average Gross Income of Borrower	$43,093	$62,233	69.2%	$54,224
Income to Loan Ratio	48.4%	46.4%	104.3%	68.7%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

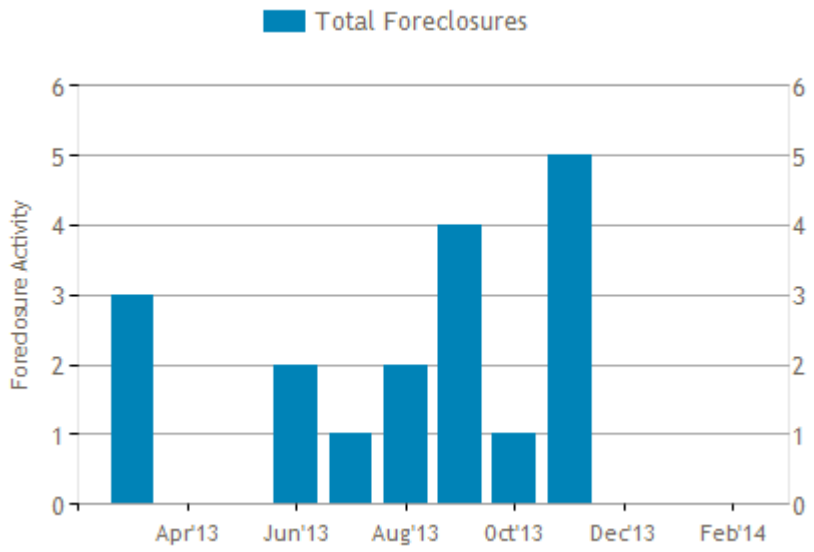
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	2	25	92	21	5	3
Median Listing Price	$149,900	$113,372	$196,989	$213,548	$284,450	$159,900
Median Square Footage	N/A	954	1876	2,452	3095	3184
Median Price Per Square Foot	N/A	$119	$105	$87	$92	$50
Median Year Built	N/A	1950	1973	1971	1994	1929
Median Number of Bathrooms	1	1.5	2	2.5	4	4

Source: MLS

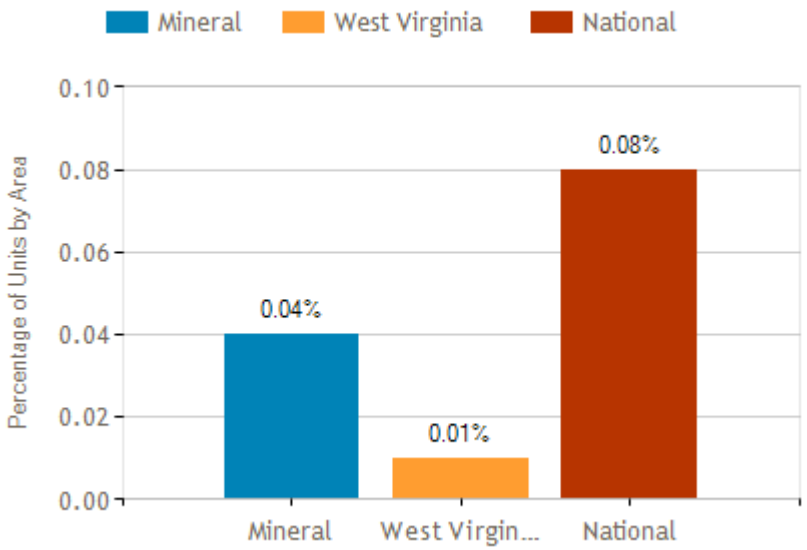
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –Mineral County, WV



Geographical Comparison – Mineral County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	1,260	$0	$33,340	1,190	-5.6%
41% - 60% AMHI	$32,161	$48,240	270	$33,341	$50,000	263	-2.6%
61% - 100% AMHI	$48,241	$80,400	213	$50,001	$83,330	206	-3.3%
Over 100% AMHI	$80,401	No Limit	126	$83,331	No Limit	105	-16.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	919	$0	$33,340	795	-13.5%
41% - 60% AMHI	$32,161	$48,240	696	$33,341	$50,000	686	-1.4%
61% - 100% AMHI	$48,241	$80,400	1,080	$50,001	$83,330	1,024	-5.2%
Over 100% AMHI	$80,401	No Limit	1,074	$83,331	No Limit	1,068	-0.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	2,179	$0	$33,340	1,985	-8.9%
41% - 60% AMHI	$32,161	$48,240	966	$33,341	$50,000	949	-1.8%
61% - 100% AMHI	$48,241	$80,400	1,293	$50,001	$83,330	1,230	-4.9%
Over 100% AMHI	$80,401	No Limit	1,200	$83,331	No Limit	1,173	-2.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	671	$0	$24,710	705	5.1%
41% - 60% AMHI	$23,841	$35,760	168	$24,711	$37,070	162	-3.6%
61% - 100% AMHI	$35,761	$59,600	136	$37,071	$61,770	154	13.2%
Over 100% AMHI	$59,601	No Limit	163	$61,771	No Limit	189	16.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	1,453	$0	$24,710	1,532	5.4%
41% - 60% AMHI	$23,841	$35,760	1,002	$24,711	$37,070	1,095	9.3%
61% - 100% AMHI	$35,761	$59,600	1,177	$37,071	$61,770	1,209	2.7%
Over 100% AMHI	$59,601	No Limit	1,358	$61,771	No Limit	1,496	10.2%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	2,124	$0	$24,710	2,237	5.3%
41% - 60% AMHI	$23,841	$35,760	1,170	$24,711	$37,070	1,257	7.4%
61% - 100% AMHI	$35,761	$59,600	1,313	$37,071	$61,770	1,363	3.8%
Over 100% AMHI	$59,601	No Limit	1,521	$61,771	No Limit	1,685	10.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$40,200	1,467	$0	$41,670	1,378	-6.1%
Senior (Age 55+)	$0	$29,800	797	$0	$30,890	824	3.4%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(437 + 46 HCV) 483	116	(553 + 7 HCV*) 560
Number of Income-Eligible Family Renter Households	1,467	270	1,530
Existing Affordable Housing Penetration Rate – 2014	= 32.9%	= 43.0%	= 36.6%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	66	0	66
Number of Income-Eligible Senior Renter Households	797	168	839
Penetration Rate – 2014	= 8.3%	N/A	= 7.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(437 + 46 HCV) 483	116	(553 + 7 HCV*) 560
Number of Income-Eligible Family Renter Households	1,378	263	1,453
Existing Affordable Housing Penetration Rate – 2019	= 35.1%	= 44.1%	= 38.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	66	0	66
Number of Income-Eligible Senior Renter Households	824	162	867
Penetration Rate – 2019	= 8.0%	N/A	= 7.6%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	984	731	895	758
41%-60% AMHI (Tax Credit)	154	168	147	162

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Phoebe Miller, Executive Director, Housing Authority of the City of Keyser, (304) 788-2225

Ms. Miller's agency oversees Public Housing in Keyser and the Housing Choice Voucher programs in Hardy, Hampshire and Mineral counties. She said a definite need for additional affordable housing exists in all three of these counties, and specifically stressed the need for one-bedroom units. Miller also said the oil and gas industry has not impacted these counties and that no barriers exist to market entry. When asked whether "not in my backyard" sentiments might be an issue for affordable housing development, Ms. Miller stated she thought that minimal pushback might occur, recalling an instance when The Woda Group proposed an affordable housing development in Mineral County, and some residents objected. These objections, however, did not impact the project's progress.

Mike Haywood, Realtor, The Mike Haywood Group, (304) 788-5540

Mr. Haywood believes the local economy is somewhat depressed and demand for rental housing is strong in the area, especially for affordable apartments. Haywood said he definitely would not expect development proposals to generate pushback from the community. Mr. Haywood does not believe the oil and gas industry has impacted Mineral County.

30. Mingo County

A. General Description

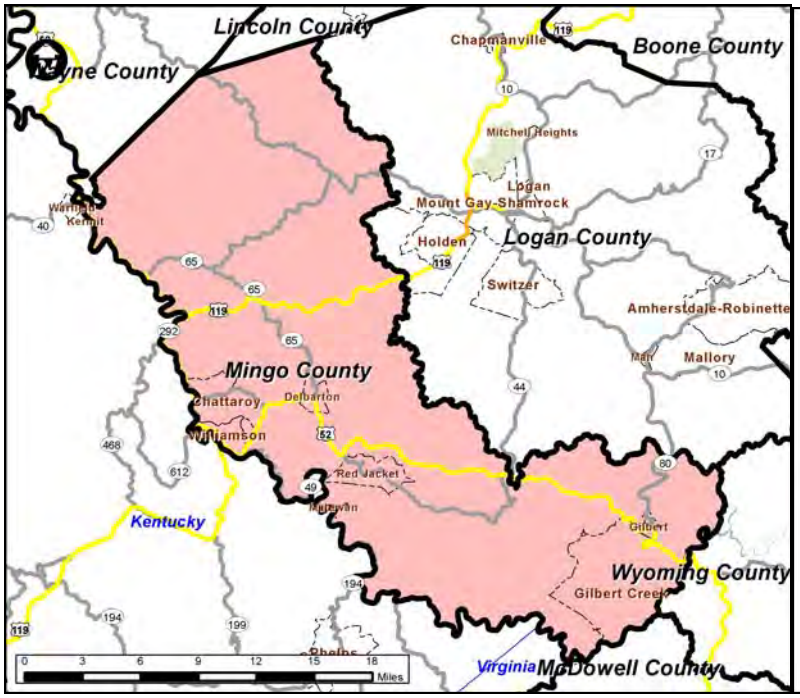
County Seat: Williamson
County Size: 423.64 square miles

2000 (Census) Population: 28,253
2010 (Census) Population: 26,839
Population Change: -1,414 (-5.0%)

2000 (Census) Households: 11,303
2010 (Census) Households: 11,125
Household Change: -178 (-1.6%)

2000 (Census) Median Household Income: $21,550
2010 (Estimate) Median Household Income: $32,213
Income Change: +$10,663 (49.5%)

2000 (Census) Median Home Value: $50,500
2010 (American Community Survey) Median Home Value: $63,900
Home Value Change: +$13,400 (26.5%)



B. Demographic Characteristics and Trends

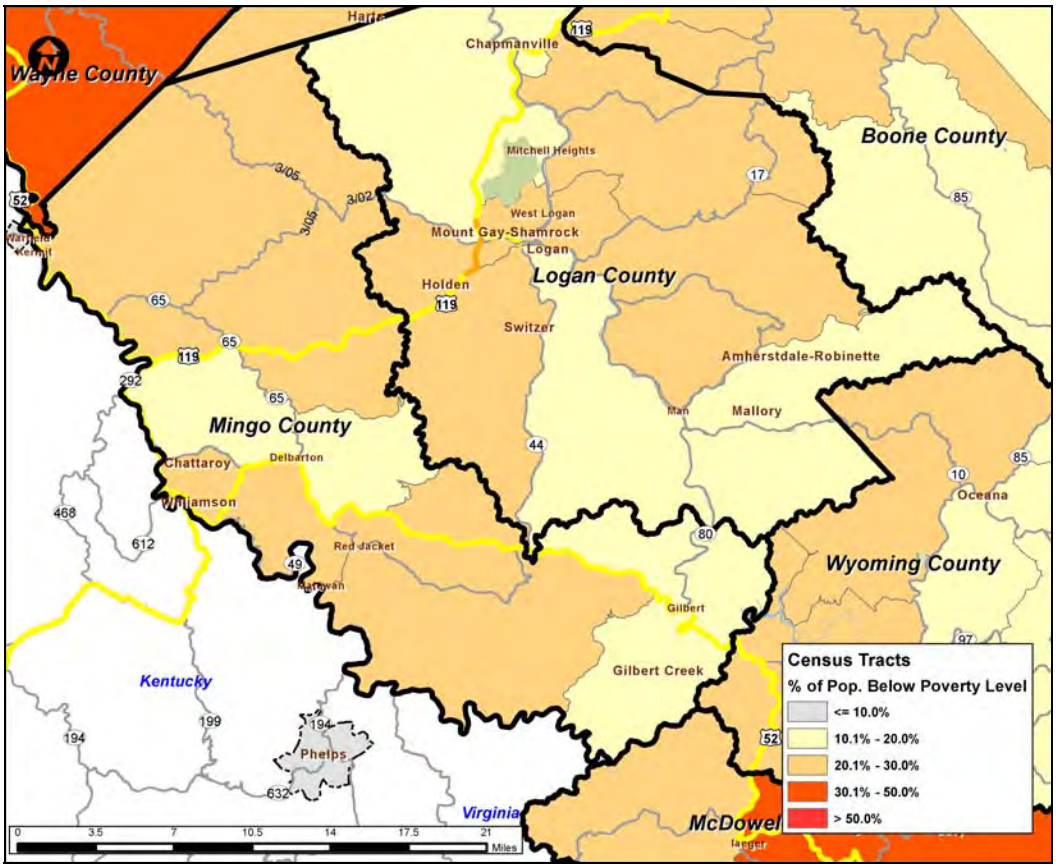
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Mingo County	Population	28,253	26,839	26,833	26,368
	Population Change	-	-1,414	32	-465
	Percent Change	-	-5.0%	0.1%	-1.7%
County Seat: Williamson	Population	3,414	3,191	3,338	3,377
	Population Change	-	-223	147	39
	Percent Change	-	-6.5%	4.6%	1.2%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	5,797	21.6%
Population not living in poverty	21,042	78.4%
Total	26,839	100.0%

Source: American Community Survey (ACS)

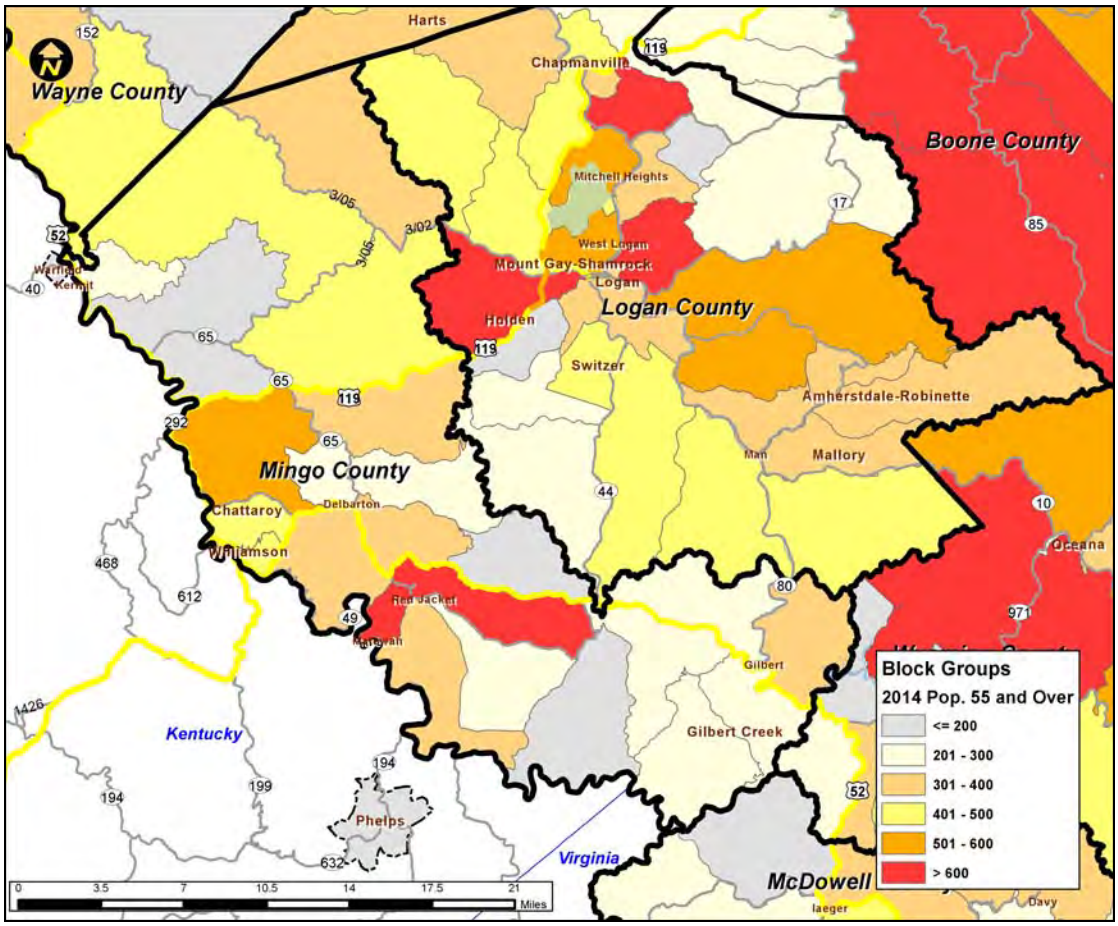


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
By Age	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	6,522	24.3%	6,229	23.2%	6,005	22.8%	-224	-3.6%
20 to 24	1,422	5.3%	1,384	5.2%	1,189	4.5%	-195	-14.1%
25 to 34	3,328	12.4%	3,214	12.0%	2,921	11.1%	-293	-9.1%
35 to 44	3,623	13.5%	3,532	13.2%	3,361	12.7%	-171	-4.8%
45 to 54	4,187	15.6%	3,913	14.6%	3,588	13.6%	-325	-8.3%
55 to 64	4,133	15.4%	4,308	16.1%	4,116	15.6%	-192	-4.5%
65 to 74	2,093	7.8%	2,663	9.9%	3,466	13.1%	803	30.2%
75 & Over	1,530	5.7%	1,590	5.9%	1,722	6.5%	132	8.3%
Total	26,839	100.0%	26,833	100.0%	26,368	100.0%	-465	-1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	26,061	97.1%
Black	483	1.8%
Indian	27	0.1%
Asian	54	0.2%
Pacific Islander	0	0.0%
Some Other Race	0	0.0%
Two or More Races	242	0.9%
Total	26,839	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	23,484	87.5%
Moved within Same County	2,281	8.5%
Different County Same State	403	1.5%
Moved from Different State	671	2.5%
Moved from Abroad	0	0.0%
Total	26,839	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

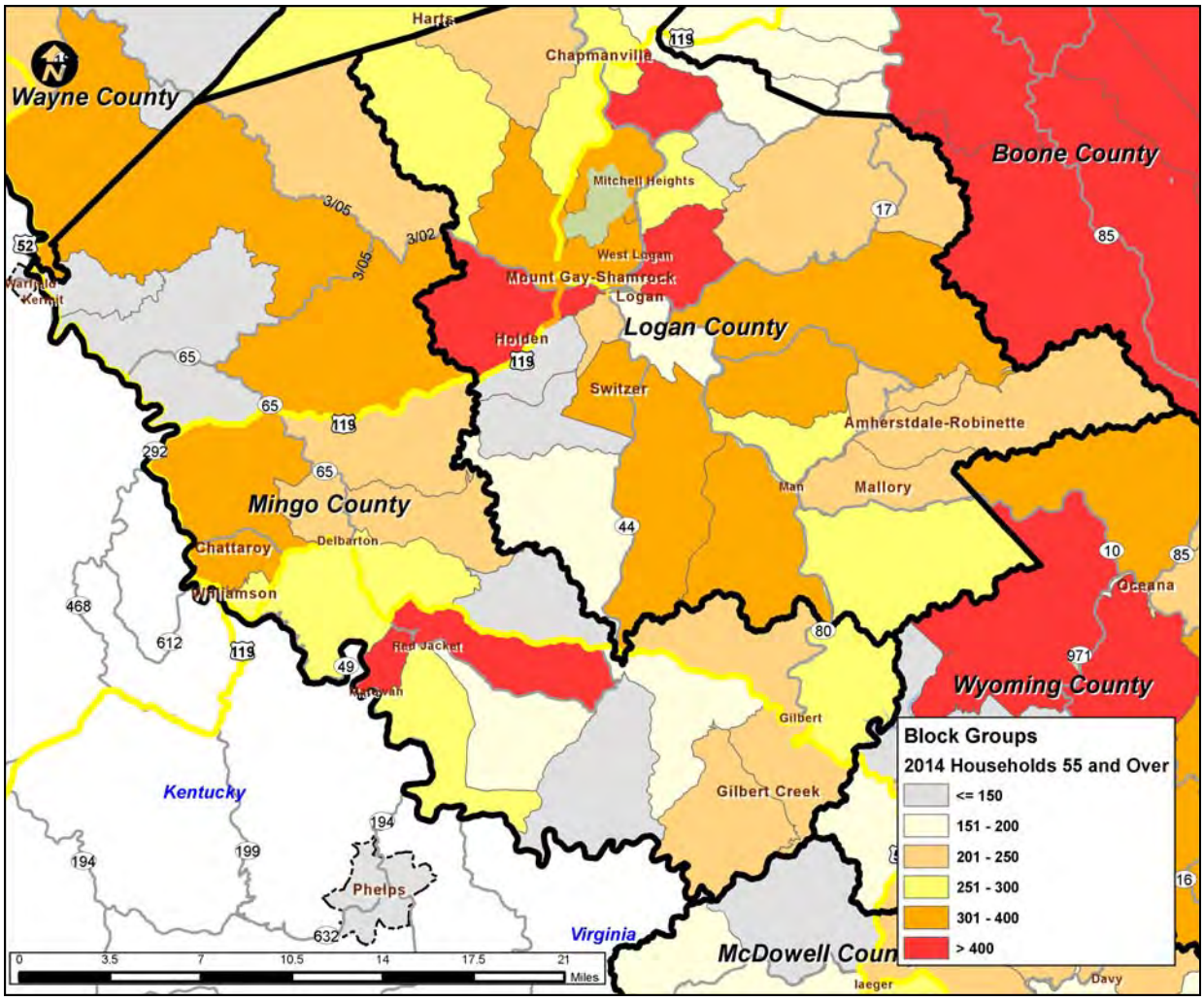
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Mingo County	Households	11,303	11,125	11,207	11,072
	Household Change	-	-178	97	-135
	Percent Change	-	-1.6%	0.9%	-1.2%
	Household Size	2.50	2.41	2.39	2.38
County Seat: Williamson	Households	1,566	1,524	1,608	1,637
	Household Change	-	-42	84	29
	Percent Change	-	-2.7%	5.5%	1.8%
	Household Size	2.2	2.1	2.08	2.06

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	378	3.4%	329	2.9%	288	2.6%	-41	-12.5%
25 to 34	1,402	12.6%	1,333	11.9%	1,187	10.7%	-146	-11.0%
35 to 44	1,880	16.9%	1,810	16.1%	1,683	15.2%	-127	-7.0%
45 to 54	2,281	20.5%	2,090	18.7%	1,867	16.9%	-223	-10.7%
55 to 64	2,548	22.9%	2,616	23.3%	2,438	22.0%	-178	-6.8%
65 to 74	1,491	13.4%	1,861	16.6%	2,369	21.4%	508	27.3%
75 to 84	879	7.9%	911	8.1%	890	8.0%	-21	-2.3%
85 & Over	256	2.3%	258	2.3%	350	3.2%	93	35.9%
Total	11,125	100.0%	11,207	100.0%	11,072	100.0%	-135	-1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



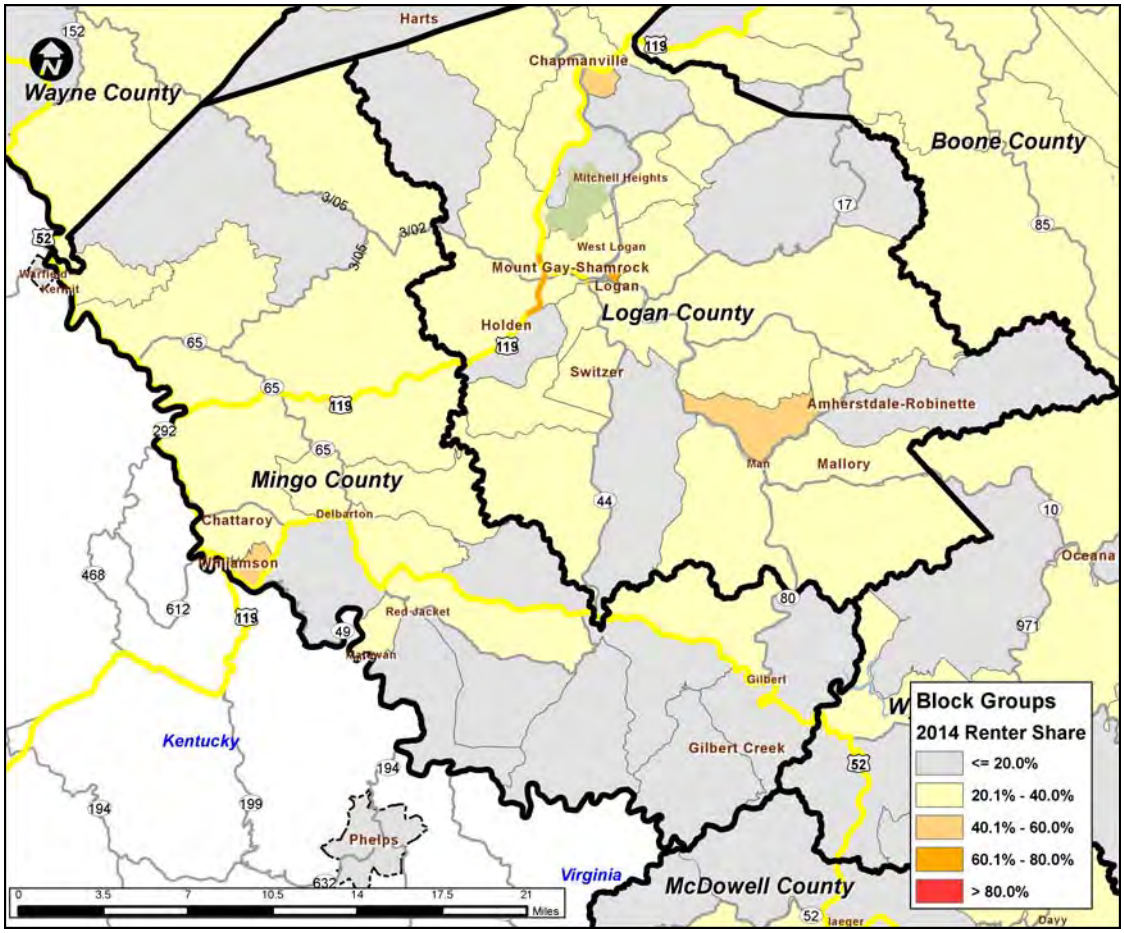
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	8,455	76.0%	8,216	73.3%	8,178	73.9%
Renter-Occupied	2,670	24.0%	2,991	26.7%	2,894	26.1%
Total	11,125	100.0%	11,207	100.0%	11,072	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,294	83.0%	4,734	83.8%	5,041	83.4%
Renter-Occupied	879	17.0%	912	16.2%	1,006	16.6%
Total	5,173	100.0%	5,645	100.0%	6,047	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,268	42.4%	1,244	43.0%	-24	-1.9%
2 Persons	766	25.6%	737	25.5%	-29	-3.8%
3 Persons	455	15.2%	438	15.1%	-18	-3.8%
4 Persons	320	10.7%	304	10.5%	-16	-5.1%
5 Persons+	182	6.1%	172	5.9%	-9	-5.2%
Total	2,991	100.0%	2,894	100.0%	-97	-3.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,957	23.8%	1,979	24.2%	23	1.2%
2 Persons	3,089	37.6%	3,080	37.7%	-9	-0.3%
3 Persons	1,515	18.4%	1,497	18.3%	-17	-1.1%
4 Persons	1,054	12.8%	1,033	12.6%	-21	-2.0%
5 Persons+	603	7.3%	590	7.2%	-13	-2.2%
Total	8,216	100.0%	8,178	100.0%	-38	-0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ensus; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	587	64.4%	626	62.3%	39	6.7%
2 Persons	207	22.7%	243	24.2%	36	17.4%
3 Persons	38	4.2%	56	5.5%	17	45.4%
4 Persons	15	1.6%	13	1.3%	-2	-12.2%
5 Persons+	64	7.1%	67	6.7%	3	5.0%
Total	912	100.0%	1,006	100.0%	94	10.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,628	34.4%	1,693	33.6%	65	4.0%
2 Persons	2,011	42.5%	2,150	42.6%	139	6.9%
3 Persons	577	12.2%	647	12.8%	71	12.2%
4 Persons	237	5.0%	259	5.1%	22	9.2%
5 Persons+	280	5.9%	292	5.8%	11	3.9%
Total	4,734	100.0%	5,041	100.0%	308	6.5%

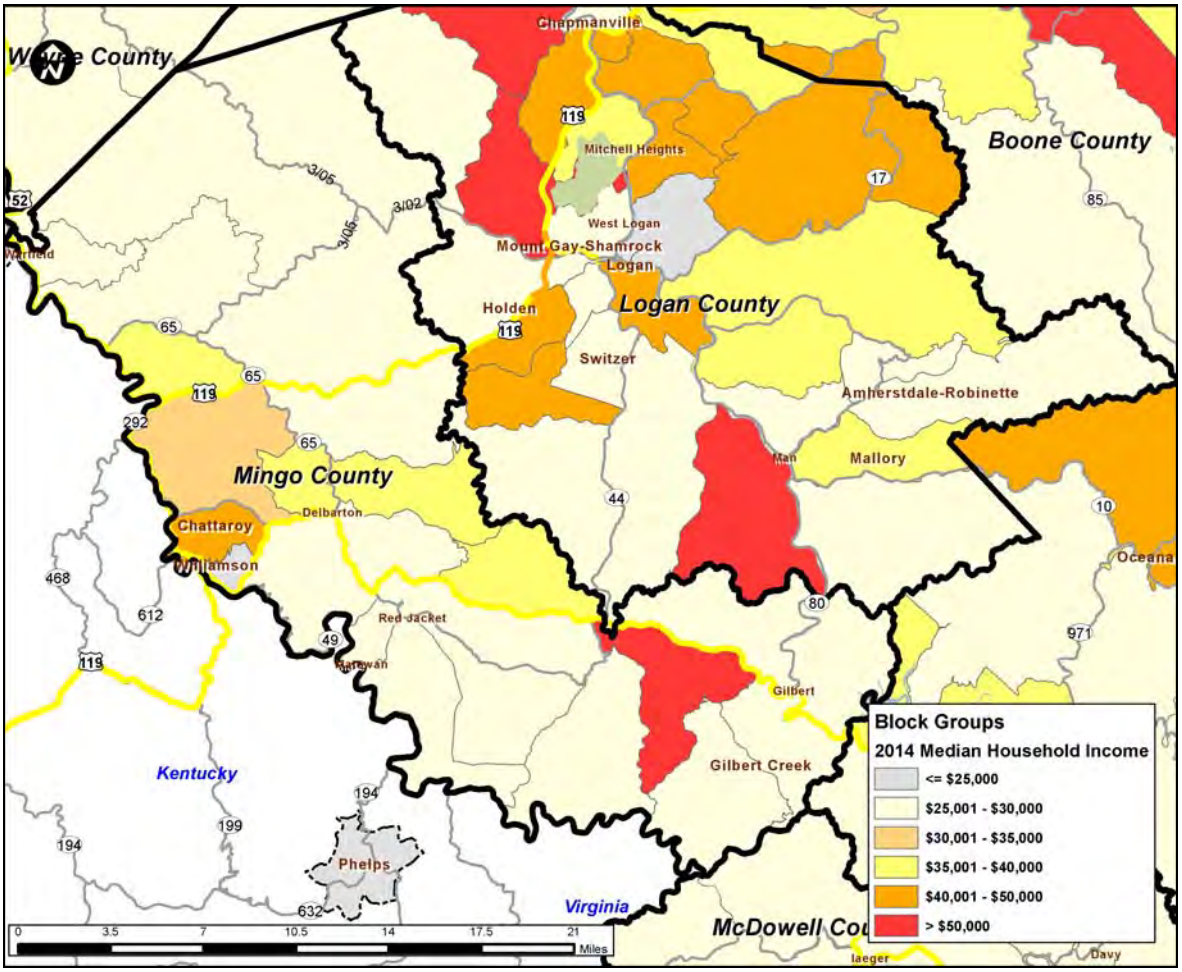
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,446	13.0%	1,354	12.1%	1,167	10.5%
$10,000 to $19,999	1,991	17.9%	1,966	17.5%	1,618	14.6%
$20,000 to $29,999	1,869	16.8%	1,772	15.8%	1,622	14.7%
$30,000 to $39,999	1,168	10.5%	1,120	10.0%	1,190	10.7%
$40,000 to $49,999	1,057	9.5%	1,153	10.3%	1,010	9.1%
$50,000 to $59,999	846	7.6%	719	6.4%	880	7.9%
$60,000 to $74,999	912	8.2%	961	8.6%	861	7.8%
$75,000 to $99,999	1,068	9.6%	1,137	10.1%	1,174	10.6%
$100,000 to $124,999	467	4.2%	583	5.2%	797	7.2%
$124,999 to $149,999	156	1.4%	213	1.9%	397	3.6%
$150,000 to $199,999	100	0.9%	135	1.2%	205	1.9%
$200,000+	67	0.6%	94	0.8%	150	1.4%
Total	11,125	100.0%	11,207	100.0%	11,072	100.0%
Median Income	$32,213		$34,564		$39,481	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



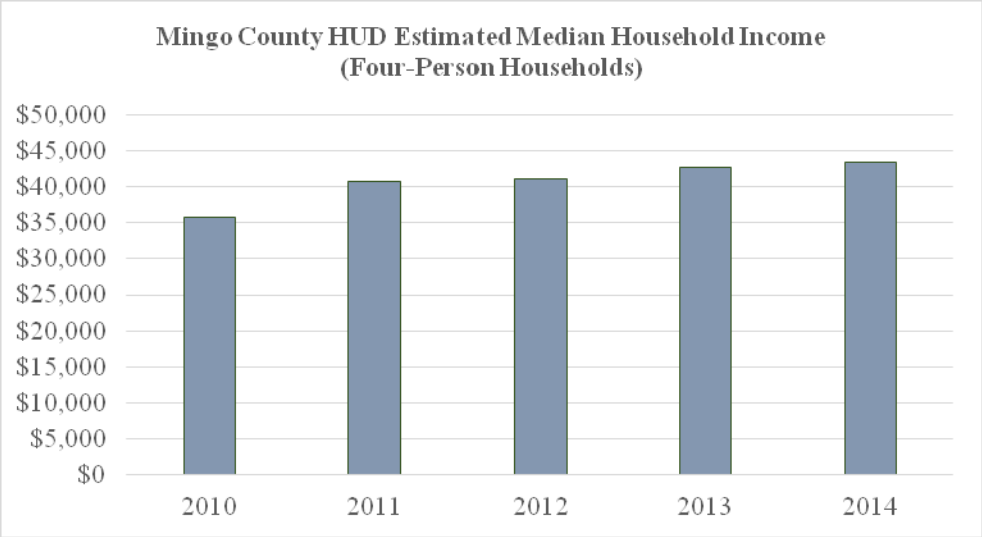
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	595	11.5%	597	10.6%	570	9.4%
$10,000 to $19,999	1,179	22.8%	1,158	20.5%	963	15.9%
$20,000 to $29,999	1,102	21.3%	1,128	20.0%	1,150	19.0%
$30,000 to $39,999	569	11.0%	614	10.9%	746	12.3%
$40,000 to $49,999	476	9.2%	583	10.3%	584	9.7%
$50,000 to $59,999	352	6.8%	350	6.2%	468	7.7%
$60,000 to $74,999	279	5.4%	372	6.6%	420	6.9%
$75,000 to $99,999	331	6.4%	410	7.3%	484	8.0%
$100,000 to $124,999	160	3.1%	226	4.0%	318	5.3%
$124,999 to $149,999	67	1.3%	93	1.6%	164	2.7%
$150,000 to $199,999	41	0.8%	67	1.2%	105	1.7%
$200,000+	31	0.6%	48	0.8%	76	1.3%
Total	5,173	100.0%	5,645	100.0%	6,047	100.0%
Median Income	$27,404		$29,471		$34,565	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$35,700	-
2011	$40,700	14.0%
2012	$41,200	1.2%
2013	$42,700	3.6%
2014	$43,400	1.6%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	386	55	71	55	34	600
$10,000 to $19,999	301	169	55	8	28	561
$20,000 to $29,999	102	174	46	68	42	432
$30,000 to $39,999	70	39	65	15	7	196
$40,000 to $49,999	58	71	50	52	14	246
$50,000 to $59,999	23	79	8	3	7	120
$60,000 to $74,999	78	26	12	3	8	128
$75,000 to $99,999	31	43	92	22	8	195
$100,000 to $124,999	43	12	5	58	10	129
$125,000 to $149,999	6	4	0	4	4	19
$150,000 to $199,999	8	15	4	1	1	30
$200,000 & Over	2	3	0	1	2	8
Total	1,108	690	408	290	167	2,663

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	398	55	73	57	32	616
$10,000 to $19,999	361	194	63	14	31	663
$20,000 to $29,999	95	169	39	72	39	413
$30,000 to $39,999	81	52	63	14	11	220
$40,000 to $49,999	76	71	68	58	16	289
$50,000 to $59,999	19	91	6	5	3	123
$60,000 to $74,999	97	33	21	1	8	159
$75,000 to $99,999	52	45	108	23	14	241
$100,000 to $124,999	65	28	5	71	14	182
$125,000 to $149,999	11	6	5	3	5	30
$150,000 to $199,999	13	20	3	3	4	44
$200,000 & Over	2	3	3	0	3	11
Total	1,268	766	455	320	182	2,991

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	343	54	63	44	26	530
$10,000 to $19,999	319	162	57	22	24	583
$20,000 to $29,999	87	130	39	63	36	354
$30,000 to $39,999	111	51	60	14	11	246
$40,000 to $49,999	76	58	50	51	19	253
$50,000 to $59,999	25	121	8	5	6	165
$60,000 to $74,999	81	29	26	0	5	141
$75,000 to $99,999	52	37	108	23	18	238
$100,000 to $124,999	96	47	5	80	12	240
$125,000 to $149,999	27	11	6	1	6	51
$150,000 to $199,999	21	30	6	2	6	66
$200,000 & Over	5	6	11	0	3	26
Total	1,244	737	438	304	172	2,894

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	233	55	70	55	26	438
$10,000 to $19,999	73	126	53	8	18	279
$20,000 to $29,999	53	133	35	66	35	323
$30,000 to $39,999	13	12	64	14	0	103
$40,000 to $49,999	38	58	47	50	7	200
$50,000 to $59,999	6	48	8	0	0	62
$60,000 to $74,999	69	20	5	2	0	95
$75,000 to $99,999	2	37	88	22	5	153
$100,000 to $124,999	30	1	4	56	8	100
$125,000 to $149,999	0	2	0	3	3	8
$150,000 to $199,999	3	13	2	1	0	19
$200,000 & Over	2	1	0	1	1	5
Total	522	505	376	278	102	1,783

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	247	53	72	54	28	454
$10,000 to $19,999	133	150	60	14	22	378
$20,000 to $29,999	62	132	28	70	35	326
$30,000 to $39,999	25	18	61	13	3	120
$40,000 to $49,999	55	53	63	57	6	233
$50,000 to $59,999	7	60	5	1	2	75
$60,000 to $74,999	88	25	13	0	2	128
$75,000 to $99,999	7	41	106	23	5	183
$100,000 to $124,999	49	5	4	71	9	138
$125,000 to $149,999	2	3	2	1	3	12
$150,000 to $199,999	5	16	2	2	2	27
$200,000 & Over	1	2	2	0	1	5
Total	681	559	417	305	117	2,079

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	198	48	60	45	21	372
$10,000 to $19,999	117	127	55	18	15	332
$20,000 to $29,999	50	93	24	62	33	263
$30,000 to $39,999	36	16	56	10	4	122
$40,000 to $49,999	51	36	47	50	10	194
$50,000 to $59,999	6	76	5	2	0	89
$60,000 to $74,999	74	18	14	0	1	107
$75,000 to $99,999	6	34	106	21	6	173
$100,000 to $124,999	66	7	3	80	8	165
$125,000 to $149,999	4	8	3	1	2	19
$150,000 to $199,999	7	24	5	1	4	41
$200,000 & Over	3	5	3	0	0	11
Total	617	493	382	291	105	1,888

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	93	65	238	9	5	410
$10,000 to $19,999	36	253	132	90	17	528
$20,000 to $29,999	75	120	148	60	34	437
$30,000 to $39,999	15	256	131	93	2	496
$40,000 to $49,999	67	101	115	42	60	385
$50,000 to $59,999	7	145	41	127	105	424
$60,000 to $74,999	87	185	83	150	29	535
$75,000 to $99,999	7	116	104	230	132	588
$100,000 to $124,999	0	55	72	76	1	203
$125,000 to $149,999	20	28	4	22	2	75
$150,000 to $199,999	2	23	5	4	2	36
$200,000 & Over	1	3	23	5	0	31
Total	408	1,350	1,094	908	389	4,149

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	79	53	159	8	4	303
$10,000 to $19,999	28	185	117	85	16	430
$20,000 to $29,999	47	86	126	49	11	318
$30,000 to $39,999	12	182	110	78	4	385
$40,000 to $49,999	60	87	101	45	43	336
$50,000 to $59,999	5	90	26	86	88	295
$60,000 to $74,999	58	169	71	133	30	461
$75,000 to $99,999	14	112	94	209	115	545
$100,000 to $124,999	1	49	86	80	2	219
$125,000 to $149,999	24	31	12	34	6	108
$150,000 to $199,999	0	28	6	6	2	41
$200,000 & Over	1	6	30	3	1	41
Total	328	1,077	938	817	322	3,483

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	38	116	9	2	225
$10,000 to $19,999	25	135	94	59	9	323
$20,000 to $29,999	35	53	90	35	1	214
$30,000 to $39,999	9	150	97	63	2	321
$40,000 to $49,999	42	60	69	29	32	231
$50,000 to $59,999	9	95	30	98	91	322
$60,000 to $74,999	41	123	52	99	18	334
$75,000 to $99,999	17	102	85	192	118	514
$100,000 to $124,999	3	65	128	110	8	314
$125,000 to $149,999	39	65	30	70	12	215
$150,000 to $199,999	4	37	11	6	1	59
$200,000 & Over	2	5	47	4	4	63
Total	286	929	850	773	298	3,137

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	147	0	1	0	7	156
$10,000 to $19,999	228	42	1	0	10	282
$20,000 to $29,999	48	41	11	1	6	108
$30,000 to $39,999	57	27	1	1	8	94
$40,000 to $49,999	19	13	4	2	7	46
$50,000 to $59,999	17	31	0	4	7	59
$60,000 to $74,999	10	6	7	1	10	34
$75,000 to $99,999	34	6	4	0	4	47
$100,000 to $124,999	13	11	1	1	2	29
$125,000 to $149,999	6	2	0	1	1	11
$150,000 to $199,999	5	2	2	0	1	11
$200,000 & Over	0	2	0	0	1	4
Total	585	185	33	12	65	880

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	151	2	1	3	4	162
$10,000 to $19,999	228	44	3	1	9	285
$20,000 to $29,999	33	37	11	2	5	87
$30,000 to $39,999	55	33	1	1	9	99
$40,000 to $49,999	20	18	5	1	11	55
$50,000 to $59,999	12	30	1	4	1	49
$60,000 to $74,999	9	8	7	1	7	31
$75,000 to $99,999	45	4	2	0	8	59
$100,000 to $124,999	16	23	1	0	5	45
$125,000 to $149,999	9	2	3	2	1	17
$150,000 to $199,999	8	5	1	1	2	17
$200,000 & Over	1	1	1	0	2	6
Total	587	207	38	15	64	912

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	145	6	2	0	5	159
$10,000 to $19,999	203	35	2	3	8	250
$20,000 to $29,999	38	36	14	1	3	92
$30,000 to $39,999	75	35	4	4	7	124
$40,000 to $49,999	25	22	3	1	9	59
$50,000 to $59,999	19	45	4	3	6	77
$60,000 to $74,999	7	11	13	0	4	34
$75,000 to $99,999	46	3	2	1	12	65
$100,000 to $124,999	30	40	1	0	4	75
$125,000 to $149,999	23	3	3	0	4	32
$150,000 to $199,999	14	7	1	1	2	25
$200,000 & Over	2	1	8	0	3	14
Total	626	243	56	13	67	1,006

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	286	122	4	19	8	440
$10,000 to $19,999	424	368	79	1	25	897
$20,000 to $29,999	431	423	70	27	42	993
$30,000 to $39,999	116	265	65	11	19	476
$40,000 to $49,999	69	206	72	29	53	429
$50,000 to $59,999	62	101	56	19	56	294
$60,000 to $74,999	57	125	12	42	7	244
$75,000 to $99,999	55	97	72	38	20	282
$100,000 to $124,999	22	64	27	5	12	130
$125,000 to $149,999	15	30	11	2	1	58
$150,000 to $199,999	11	17	1	0	1	30
$200,000 & Over	5	10	7	2	1	25
Total	1,552	1,827	476	195	247	4,298

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	291	113	6	16	8	435
$10,000 to $19,999	407	344	91	4	27	873
$20,000 to $29,999	445	447	81	24	43	1,041
$30,000 to $39,999	118	292	73	11	21	515
$40,000 to $49,999	91	245	97	38	57	528
$50,000 to $59,999	57	106	61	21	55	301
$60,000 to $74,999	72	174	21	62	12	341
$75,000 to $99,999	69	131	81	46	24	351
$100,000 to $124,999	35	87	35	8	16	182
$125,000 to $149,999	18	38	12	4	4	76
$150,000 to $199,999	16	24	4	2	5	50
$200,000 & Over	8	9	15	3	7	42
Total	1,628	2,011	577	237	280	4,734

Source: Ribbon Demographics; ESRI; Urban Decision Group

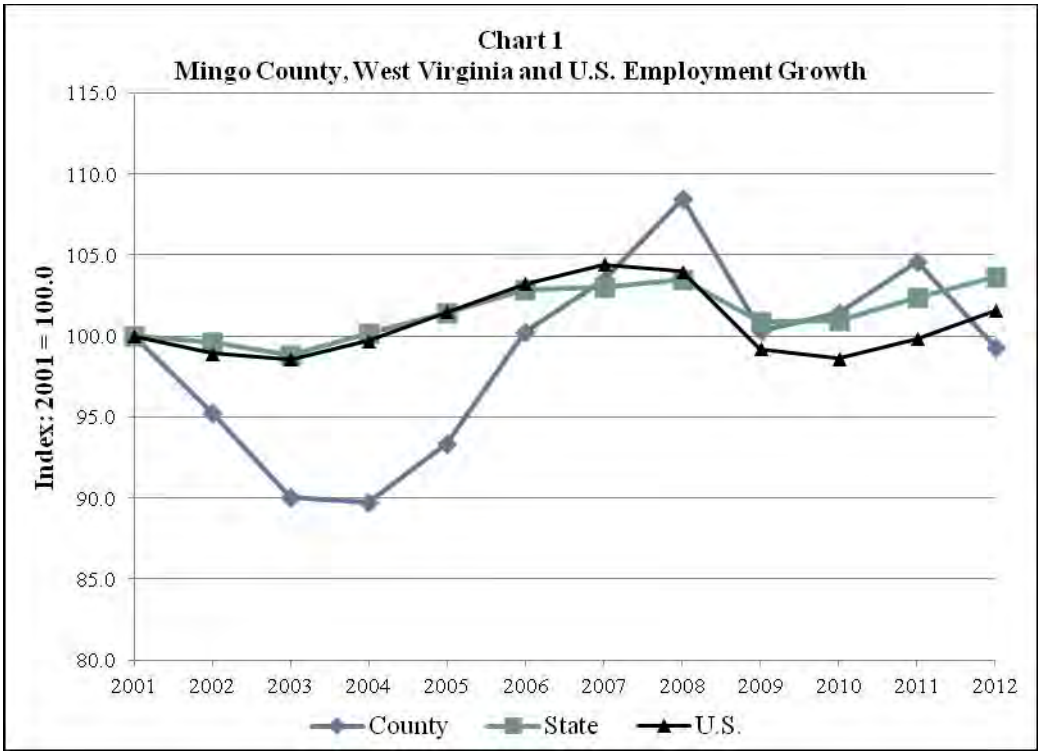
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	278	104	6	16	8	412
$10,000 to $19,999	343	265	78	5	21	712
$20,000 to $29,999	478	443	83	15	40	1,058
$30,000 to $39,999	140	362	82	9	29	622
$40,000 to $49,999	97	232	98	41	55	525
$50,000 to $59,999	73	162	72	23	61	391
$60,000 to $74,999	91	194	22	67	13	386
$75,000 to $99,999	82	155	105	56	20	419
$100,000 to $124,999	47	118	46	15	17	243
$125,000 to $149,999	28	66	23	6	8	131
$150,000 to $199,999	26	35	7	5	8	80
$200,000 & Over	10	15	24	1	13	61
Total	1,693	2,150	647	259	292	5,041

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Mingo County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Mingo County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Mingo County, State and U.S. Employment, 2001-2012						
	Mingo County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	8,148		686		129,636	
2002	7,760	-4.8%	683	-0.4%	128,234	-1.1%
2003	7,339	-5.4%	678	-0.8%	127,796	-0.3%
2004	7,310	-0.4%	687	1.3%	129,278	1.2%
2005	7,610	4.1%	695	1.2%	131,572	1.8%
2006	8,168	7.3%	705	1.4%	133,834	1.7%
2007	8,431	3.2%	706	0.1%	135,366	1.1%
2008	8,841	4.9%	710	0.5%	134,806	-0.4%
2009	8,174	-7.5%	692	-2.5%	128,608	-4.6%
2010	8,267	1.1%	692	0.1%	127,820	-0.6%
2011	8,522	3.1%	702	1.4%	129,411	1.2%
2012	8,094	-5.0%	711	1.2%	131,696	1.8%
Change						
2001-12	-54	-0.7%	25	3.6%	2,061	1.6%
2001-03	-809	-9.9%	-8	-1.1%	-1,840	-1.4%
2003-07	1,092	14.9%	28	4.2%	7,570	5.9%
2007-12	-337	-4.0%	4	0.6%	-3,670	-2.7%

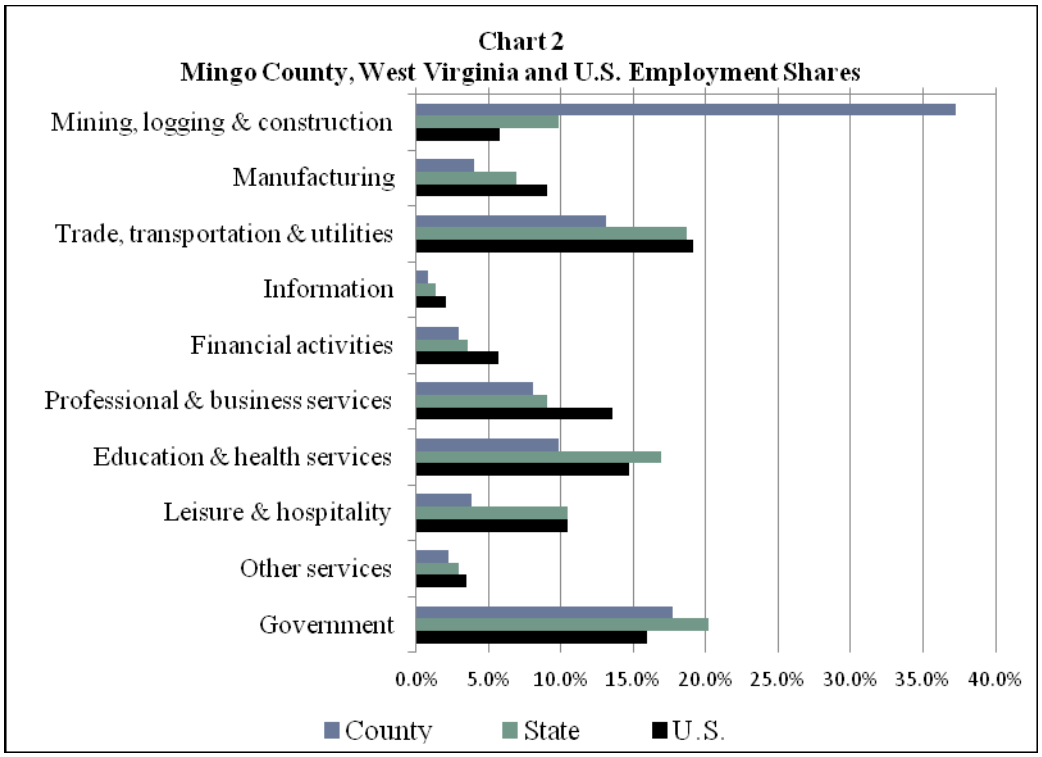
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Mingo County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Mingo County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	3,018	37.3%	378.2	648.3
Manufacturing	326	4.0%	58.4	44.6
Trade, Transportation and Utilities	1,063	13.1%	70.4	68.6
Information	67	0.8%	61.5	40.7
Financial Activities	240	3.0%	82.8	52.0
Professional and Business Services	656	8.1%	89.2	59.7
Educational and Health Services	798	9.9%	58.2	66.9
Leisure and Hospitality	311	3.8%	36.8	36.8
Other Services	182	2.2%	75.7	65.1
Total Private Sector	**6,661**	**82.3%**	**103.1**	**98.0**
Total Government	**1,433**	**17.7%**	**87.9**	**110.8**
Total Payroll Employment	**8,094**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

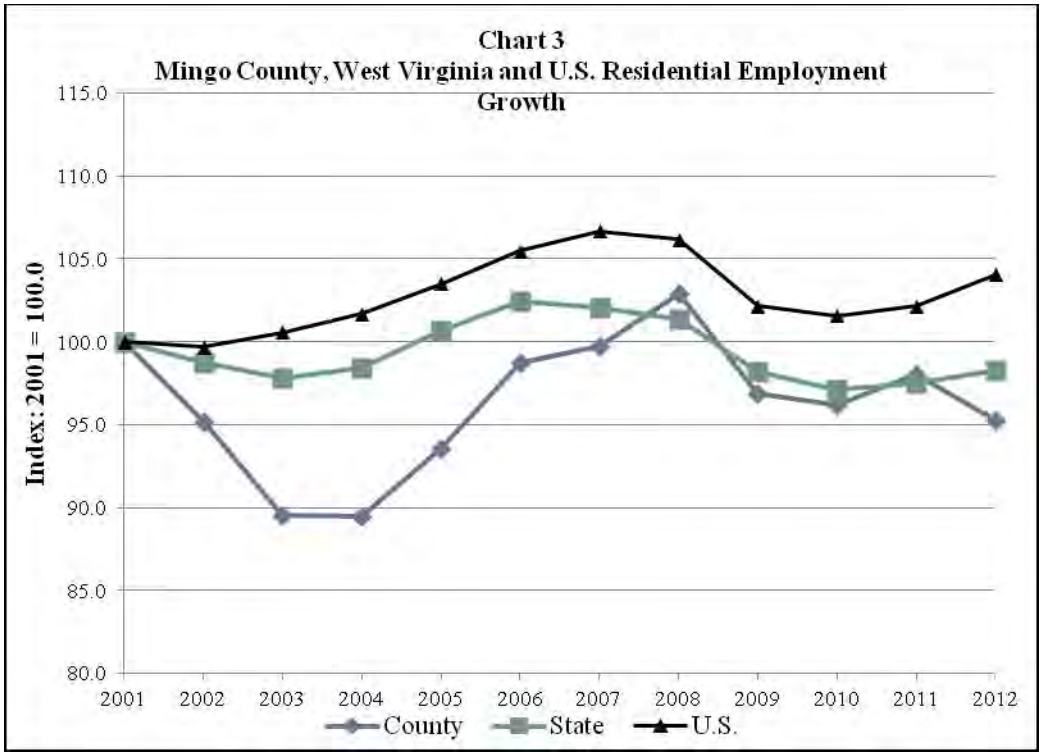


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Mingo County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Mingo County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Mingo County; this one considers the number of Mingo County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

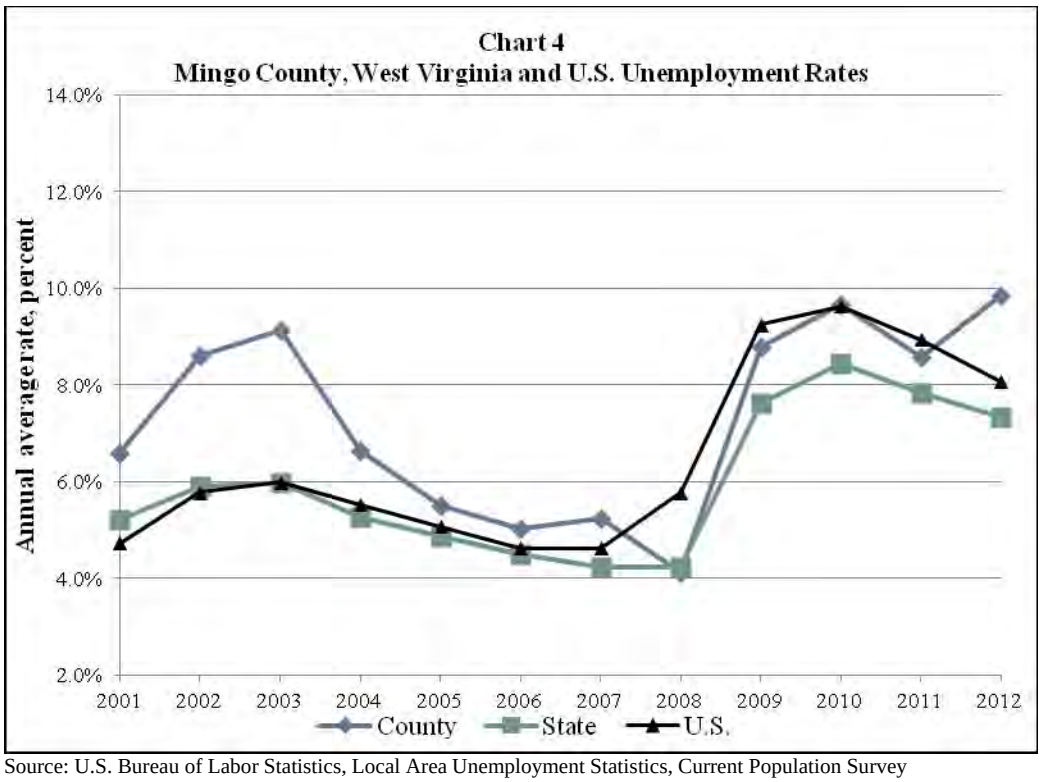
Table 3 Mingo County, State and U.S. Residential Employment, 2001-2012						
	Mingo County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	8,335		759		136,933	
2002	7,936	-4.8%	749	-1.3%	136,485	-0.3%
2003	7,463	-6.0%	742	-0.9%	137,736	0.9%
2004	7,456	-0.1%	747	0.6%	139,252	1.1%
2005	7,797	4.6%	764	2.3%	141,730	1.8%
2006	8,232	5.6%	777	1.8%	144,427	1.9%
2007	8,310	0.9%	774	-0.4%	146,047	1.1%
2008	8,577	3.2%	769	-0.6%	145,362	-0.5%
2009	8,077	-5.8%	745	-3.2%	139,878	-3.8%
2010	8,014	-0.8%	737	-1.1%	139,064	-0.6%
2011	8,173	2.0%	740	0.4%	139,869	0.6%
2012	7,942	-2.8%	746	0.8%	142,469	1.9%
Change						
2001-12	-393	-4.7%	-13	-1.7%	5,536	4.0%
2001-03	-872	-10.5%	-16	-2.2%	803	0.6%
2003-07	847	11.3%	32	4.3%	8,311	6.0%
2007-10	-296	-3.6%	-37	-4.8%	-6,983	-4.8%
2010-12	-72	-0.9%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Mingo County, state and U.S. unemployment rates over the past decade. The table also shows the Mingo County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Mingo County Labor Force Statistics and Comparative Unemployment Rates						
	Mingo County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Mingo County	West Virginia	U.S.
2001	8,924	8,335	589	6.6%	5.2%	4.7%
2002	8,683	7,936	747	8.6%	5.9%	5.8%
2003	8,214	7,463	751	9.1%	6.0%	6.0%
2004	7,986	7,456	530	6.6%	5.3%	5.5%
2005	8,251	7,797	454	5.5%	4.9%	5.1%
2006	8,667	8,232	435	5.0%	4.5%	4.6%
2007	8,771	8,310	461	5.3%	4.2%	4.6%
2008	8,947	8,577	370	4.1%	4.2%	5.8%
2009	8,856	8,077	779	8.8%	7.6%	9.3%
2010	8,871	8,014	857	9.7%	8.4%	9.6%
2011	8,940	8,173	767	8.6%	7.8%	8.9%
2012	8,810	7,942	868	9.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Mingo County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	8,940	8,173	767	8.6%
2012 January	8,751	8,034	717	8.2%
2012 February	8,740	7,959	781	8.9%
2012 March	8,659	7,910	749	8.6%
2012 April	8,736	7,957	779	8.9%
2012 May	8,776	7,949	827	9.4%
2012 June	9,064	8,115	949	10.5%
2012 July	8,921	7,945	976	10.9%
2012 August	8,899	7,949	950	10.7%
2012 September	8,858	7,953	905	10.2%
2012 October	8,792	7,911	881	10%
2012 November	8,732	7,808	924	10.6%
2012 December	8,788	7,811	977	11.1%
2012 Annual	8,810	7,942	868	9.9%
2013 January	8,819	7,803	1,016	11.5%
2013 February	8,791	7,767	1,024	11.6%
2013 March	8,669	7,754	915	10.6%
2013 April	8,787	7,893	894	10.2%
2013 May	8,760	7,925	835	9.5%
2013 June	8,850	7,920	930	10.5%
2013 July	8,840	7,884	956	10.8%
2013 August	8,775	7,838	937	10.7%
2013 September	8,591	7,779	812	9.5%
2013 October	8,551	7,703	848	9.9%
2013 November	8,475	7,684	791	9.3%
2013 December	8,444	7,616	828	9.8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Mingo County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Mingo County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,843	22.4%	444.3	1,192.7
Construction	463	5.6%	79.3	83.0
Manufacturing	227	2.8%	31.9	25.7
Wholesale Trade	168	2.0%	90.1	69.8
Retail Trade	1,034	12.6%	101.2	109.3
Transportation and Utilities	592	7.2%	129.5	142.6
Information	54	0.7%	37.2	28.6
Financial Activities	162	2.0%	44.8	28.7
Professional and Business Services	371	4.5%	61.2	42.9
Educational and Health Services	2,281	27.8%	107.6	123.4
Leisure and Hospitality	415	5.1%	58.5	56.1
Other Services, Except Public Administration	332	4.0%	88.5	82.4
Public Administration	268	3.3%	51.8	66.5
Total Employment	**8,210**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Mingo County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	2,167	26.4%	86.0	73.9
Service	1,404	17.1%	92.9	97.7
Sales and Office	1,765	21.5%	87.0	85.7
Natural Resources, Construction and Maintenance	1,585	19.3%	150.8	203.2
Production, Transportation and Material Moving	1,297	15.8%	117.9	129.5
Total Employment	**8,210**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Mingo County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Mingo County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Mingo County.

Largest Employers in Mingo County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	1,433
Mingo County Board of Education	Education	950
West Virginia Mine Power	Staffing Agency	200-499
Phoenix Coal Mac (Arch Coal)	Mining	200-499
Brody Mining	Mining	200-499
Rockhouse Creek Development Corp.	Mining	200-499
AMS Staff Leasing	Staffing Agency	200-499
Consol of Kentucky	Mining	200-499
Williamson Memorial Hospital	Health Care	200-499
Spartan Mining Company	Mining	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Mingo County is a rural county with an economy based on coal mining. Employment in the mining industry has declined dramatically. The downsizing of the coal industry has caused Mingo County and the surrounding Appalachian region to experience difficult economic times. As coal jobs drained out of the area, the poverty rate climbed to the point that Mingo County's schools now participate in a community eligibility option, meaning the poverty rate is high enough for every student to automatically receive free breakfast and lunch.

Many of the other employers in the county are service employers in health care, education or government. Continued reductions in state and federal funding to local municipalities will necessitate cuts in services.

The West Virginia Department of Commerce has received several Worker Adjustment and Retraining Notifications (WARN) for Mingo County during the past 24 months, all related to the decline in the coal industry:

Business	Notice Date	Layoff or Closure	Jobs Lost
Alpha Natural Resources –Cobra Natural Resources	3/2013	Layoff	62
Alpha Natural Resources – Premium Energy	3/2013	Layoff	77
Consol Energy	10/2012	Closure	145
		Total	**284**

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	8,455	76.0%
Renter-Occupied	2,670	24.0%
Total-Occupied Units*	11,125	87.6%
Vacant For Rent	323	20.5%
Vacant For-Sale Only	96	6.1%
Vacant Rented/Sold, Not Occ.	131	8.3%
Vacant Seasonal, Recreational	132	8.4%
All Other Vacant	891	56.6%
Total Vacant Units	1,574	12.4%
Total	12,699	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	8,455	76.0%	8,421	34	0.4%
Renter-Occupied	2,670	24.0%	2,646	24	0.9%
Total	11,125	100.0%	11,067	58	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	364	4.3%	51	1.9%
2000 to 2004	609	7.2%	131	4.9%
1990 to 1999	2,029	24.0%	363	13.6%
1980 to 1989	1,649	19.5%	697	26.1%
1970 to 1979	1,353	16.0%	465	17.4%
1960 to 1969	347	4.1%	56	2.1%
1940 to 1959	1,336	15.8%	443	16.6%
1939 or Earlier	778	9.2%	465	17.4%
Total	8,455	100.0%	2,670	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	5,842	69.1%	1,252	46.9%
1 Attached	17	0.2%	11	0.4%
2 to 4	59	0.7%	280	10.5%
5 to 9	0	0.0%	208	7.8%
10 to 19	0	0.0%	21	0.8%
20 to 49	0	0.0%	13	0.5%
50 or More	0	0.0%	331	12.4%
Mobile Home,	2,537	30.0%	553	20.7%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	8,455	100.0%	2,670	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	8,455	100.0%
0.50 or Less Occupants Per Room	6,172	73.0%
0.51 to 1.00 Occupants Per Room	2,139	25.3%
1.01 to 1.50 Occupants Per Room	135	1.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	8	0.1%
Renter-Occupied	2,670	100.0%
0.50 or Less Occupants Per Room	1,920	71.9%
0.51 to 1.00 Occupants Per Room	676	25.3%
1.01 to 1.50 Occupants Per Room	59	2.2%
1.51 to 2.00 Occupants Per Room	19	0.7%
2.01 or More Occupants Per Room	0	0.0%
Total	11,125	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Mingo County	19.8%
West Virginia	32.0%

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

Building Permit Data – Mingo County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	2	4	1	0	1	2	0	0	3	0
Units in Single-Family Structures	2	4	1	0	1	2	0	0	3	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

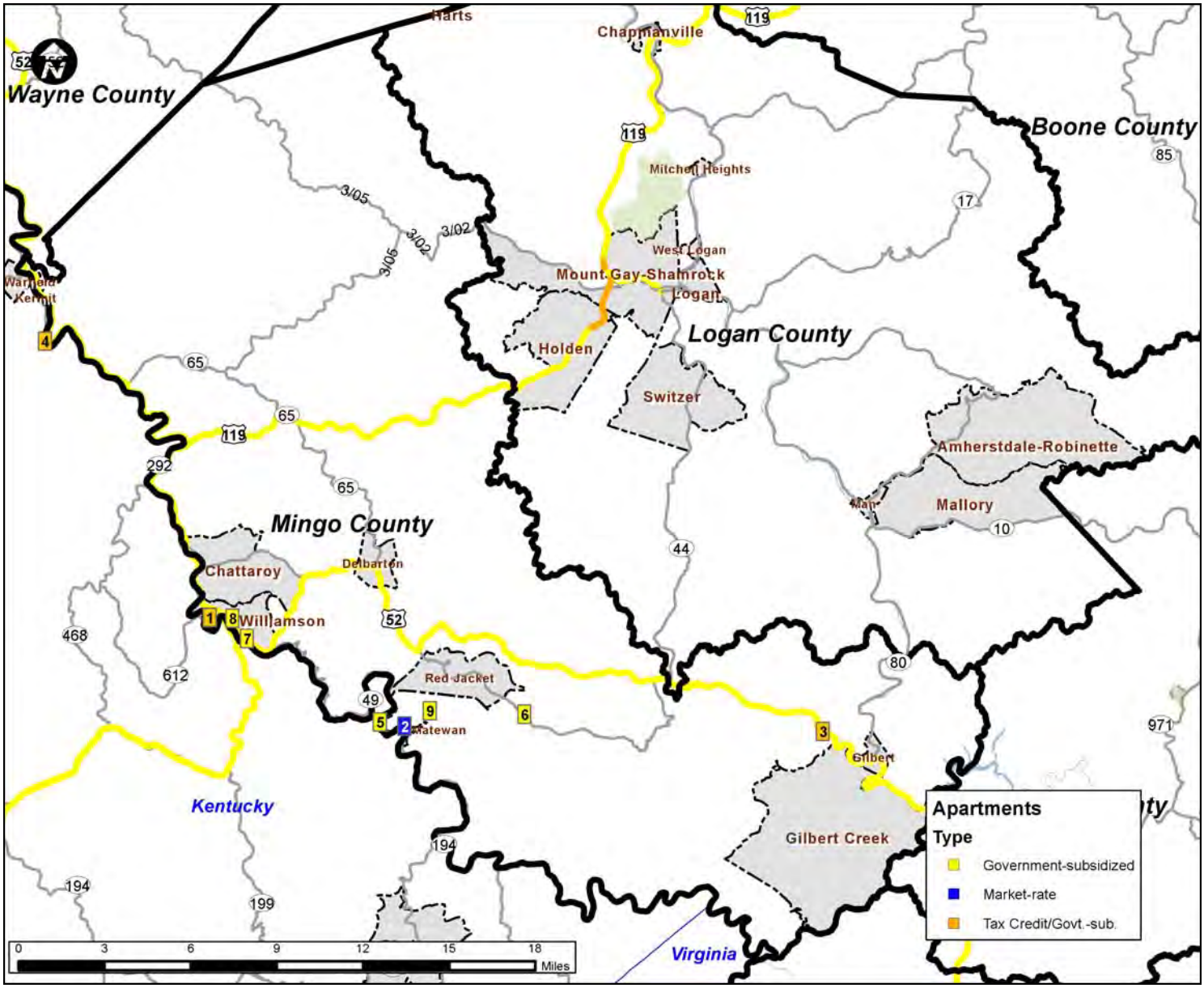
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	1	10	0	100.0%
Tax Credit/Government-Subsidized	3	90	0	100.0%
Government-Subsidized	5	370	0	100.0%
Total	9	470	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	10	100.0%	0	0.0%	$519
Total Market Rate		**10**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	29	32.2%	0	0.0%	N/A
Two-Bedroom	1.0	61	67.8%	0	0.0%	N/A
Total Tax Credit		**90**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	285	77.0%	0	0.0%	N/A
Two-Bedroom	1.0	36	9.7%	0	0.0%	N/A
Three-Bedroom	1.0	30	8.1%	0	0.0%	N/A
Three-Bedroom	1.5	14	3.8%	0	0.0%	N/A
Four-Bedroom	1.5	5	1.4%	0	0.0%	N/A
Total		**370**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**470**	**100.0%**	**0**	**0.0%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Cantrell Manor Apts.	TGS	B-	1994 / 2013	16	0	100.0%
2	G.W. Hatfield Building	MRR	D	1914 / 2004	10	0	100.0%
3	Gilbert Heights	TGS	B+	1986 / 2005	35	0	100.0%
4	Forrest Place Apts.	TGS	B	1988 / 2005	39	0	100.0%
5	Smith Towers	GSS	B	1973 / 2004	100	0	100.0%
6	Creekwood Apts.	GSS	B	1981	58	0	100.0%
7	Williamson Towers	GSS	B	1982 / 2010	75	0	100.0%
8	Goodman Manor Plaza	GSS	C+	1978 / 2005	102	0	100.0%
9	Magnolia Garden	GSS	B	1987	35	0	100.0%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	10	0.0%
1970 to 1979	2	202	0.0%
1980 to 1989	5	242	0.0%
1990 to 1999	1	16	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	9	470	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
D	1	10	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	35	0.0%
B	5	307	0.0%
B-	1	16	0.0%
C+	1	102	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	7	295	0	100.0%
Senior (Age 55+)	2	175	0	100.0%
Total	9	470	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	285	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	285	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	175	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	175	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Mingo County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $82,988. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $578, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$82,988
Mortgaged Value = 95% of Median Home Price	$78,839
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$423
Estimated Taxes & Insurance*	$106
Estimated Private Mortgage Insurance**	$49
Estimated Monthly Mortgage Payment	$578

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Mingo County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	2	4	1	0	1	2	0	0	3	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	69	-	0
Average Loan Amount	-	$81,710	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$62,304	-	-
Income to Loan Ratio	-	76.3%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

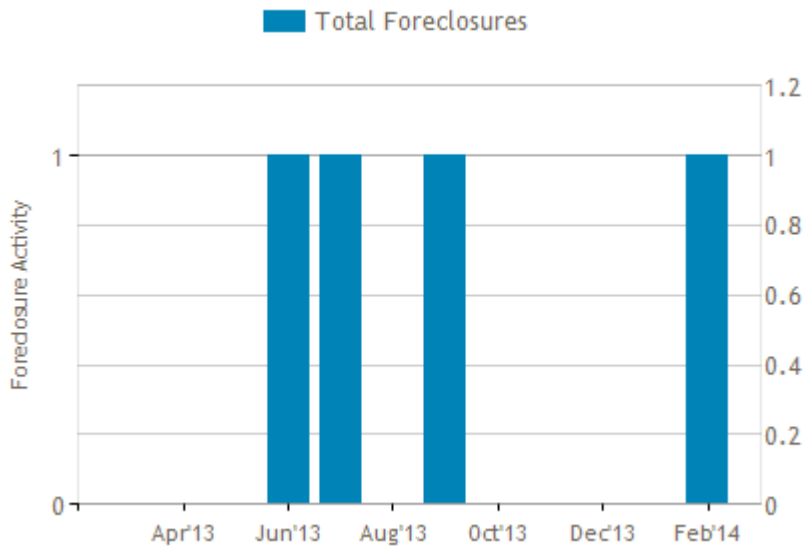
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	2	5	5	1	0
Median Listing Price	N/A	$24,450	$65,180	$141,760	$275,000	N/A
Median Square Footage	N/A	1,034	1,419	3,072	N/A	N/A
Median Price Per Square Foot	N/A	$24	$46	$46	N/A	N/A
Median Year Built	N/A	1917	1943	2004	N/A	N/A
Median Number of Bathrooms	N/A	1	1	2	3	N/A

Source: MLS

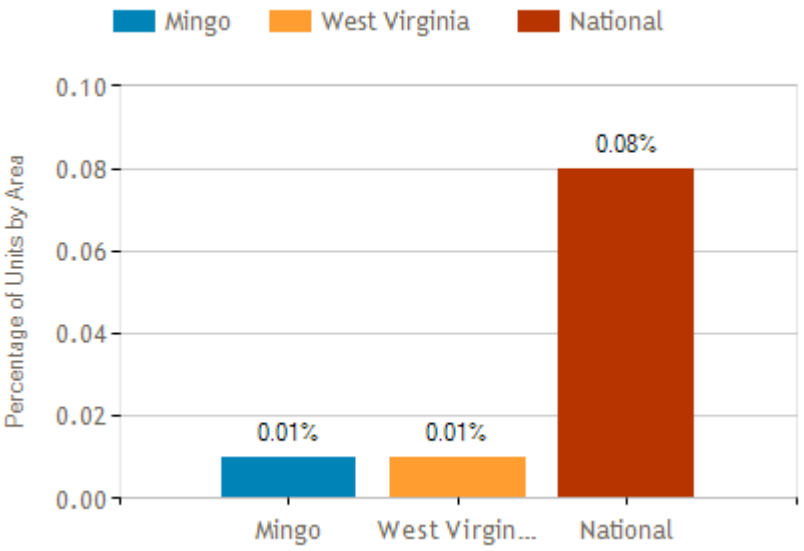
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Mingo County, WV



Geographical Comparison – Mingo County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	848	$0	$24,900	833	-1.8%
41% - 60% AMHI	$20,481	$30,720	320	$24,901	$37,350	224	-30.0%
61% - 100% AMHI	$30,721	$51,200	354	$37,351	$62,250	331	-6.5%
Over 100% AMHI	$51,201	No Limit	559	$62,251	No Limit	500	-10.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	748	$0	$24,900	651	-13.0%
41% - 60% AMHI	$20,481	$30,720	331	$24,901	$37,350	343	3.6%
61% - 100% AMHI	$30,721	$51,200	729	$37,351	$62,250	690	-5.3%
Over 100% AMHI	$51,201	No Limit	1,674	$62,251	No Limit	1,452	-13.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	1,596	$0	$24,900	1,484	-7.0%
41% - 60% AMHI	$20,481	$30,720	651	$24,901	$37,350	567	-12.9%
61% - 100% AMHI	$30,721	$51,200	1,083	$37,351	$62,250	1,021	-5.7%
Over 100% AMHI	$51,201	No Limit	2,233	$62,251	No Limit	1,952	-12.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	310	$0	$18,480	371	19.7%
41% - 60% AMHI	$15,201	$22,800	161	$18,481	$27,720	109	-32.3%
61% - 100% AMHI	$22,801	$38,000	142	$27,721	$46,200	182	28.2%
Over 100% AMHI	$38,001	No Limit	299	$46,201	No Limit	345	15.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	889	$0	$18,480	1,016	14.3%
41% - 60% AMHI	$15,201	$22,800	710	$18,481	$27,720	925	30.3%
61% - 100% AMHI	$22,801	$38,000	1,161	$27,721	$46,200	1,188	2.3%
Over 100% AMHI	$38,001	No Limit	1,974	$46,201	No Limit	1,910	-3.2%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	1,199	$0	$18,480	1,387	15.7%
41% - 60% AMHI	$15,201	$22,800	871	$18,481	$27,720	1,034	18.7%
61% - 100% AMHI	$22,801	$38,000	1,303	$27,721	$46,200	1,370	5.1%
Over 100% AMHI	$38,001	No Limit	2,273	$46,201	No Limit	2,255	-0.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	1,015	$0	$31,130	981	-3.3%
Senior (Age 55+)	$0	$19,000	418	$0	$23,100	437	4.5%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(285 + 15 HCV) 300	0	(285 + 15 HCV*) 300
Number of Income-Eligible Family Renter Households	1,015	320	1,168
Existing Affordable Housing Penetration Rate – 2014	= 29.6%	N/A	= 25.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	175	0	175
Number of Income-Eligible Senior Renter Households	418	161	471
Penetration Rate – 2014	= 41.9%	N/A	= 37.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(285 + 15 HCV) 300	0	(285 + 15 HCV*) 300
Number of Income-Eligible Family Renter Households	981	224	1,057
Existing Affordable Housing Penetration Rate – 2019	= 30.6%	N/A	= 28.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	175	0	175
Number of Income-Eligible Senior Renter Households	437	109	480
Penetration Rate – 2019	= 40.0%	N/A	= 36.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	715	243	681	262
41%-60% AMHI (Tax Credit)	320	161	224	109

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Rachel Chambers, Community Development Clerk, Mingo County Housing Authority, (304) 475-4663

Ms. Chambers said she is unaware of any planned multifamily housing projects, but believes low-income housing would be welcomed in Mingo County. Chambers mentioned the housing authority manages Magnolia Garden, a 35-unit Public Housing development with a consistently long waiting list, and pointed out that, although a Housing Choice Voucher program exists in Mingo County, it is difficult to find landlords willing to accept Voucher holders because available rental housing is generally scarce in Mingo County.

Ms. Chambers believes the barriers to entry are minimal; land is inexpensive and widely available. She does not think pushback against low-income housing development would be a concern because a large part of the population struggles with poverty and much of the county is sparsely populated, with the exceptions of the few developed communities, including Williamson and Matewan.

Josephine Newsom, Property Manager, Forrest Place Apartments, Kermit, West Virginia, (304) 393-3888

Ms. Newsom pointed out residents of Mingo and Wayne counties have struggled lately due problems in the coal industry and the increasing attention placed on natural gas as opposed to coal. To her knowledge, no natural gas industry activity is currently taking place in Mingo County. She noted that the closing of an Argus coal mine in December 2013 will ultimately have a "disastrous" impact on the local economy and believes additional low-income housing would be welcomed in Mingo County. According to Ms. Newsom, Mingo County has few zoning ordinances, but building there could be expensive because of the remote location. Most residents of Mingo County are very poor; Ms. Newsom believes approximately 33% of the population is under the official poverty line, and stated that the supply of low-income housing is severely limited.

Larry Cline, Associate Real Estate Broker, Margaret Conner Realty, (304) 393-6006

Mr. Cline believes the plight of the coal industry could result in increased foreclosure rates throughout Mingo County. He said multifamily housing concepts generally have a stigma in the area, as lower income households typically reside in apartments, whereas households who are financially stable prefer to reside in single-family homes.

Nonetheless, Mr. Cline mentioned that many local households are struggling financially and would benefit from additional low-income housing. Mr. Cline was unaware of any large-scale, new developments in the county, saying only a few single-family homes are being built. He noted development in Mingo County is generally easy; zoning laws are rarely an obstacle and available land is abundant, but is primarily in remote, isolated locations. The most expensive land in the county is near large communities like Williamson. Good access to roadways also increases land prices in Mingo County. Finally, Mr. Cline confirmed that he is not aware of any fracking occurring in the county.

31. Monongalia County

A. General Description

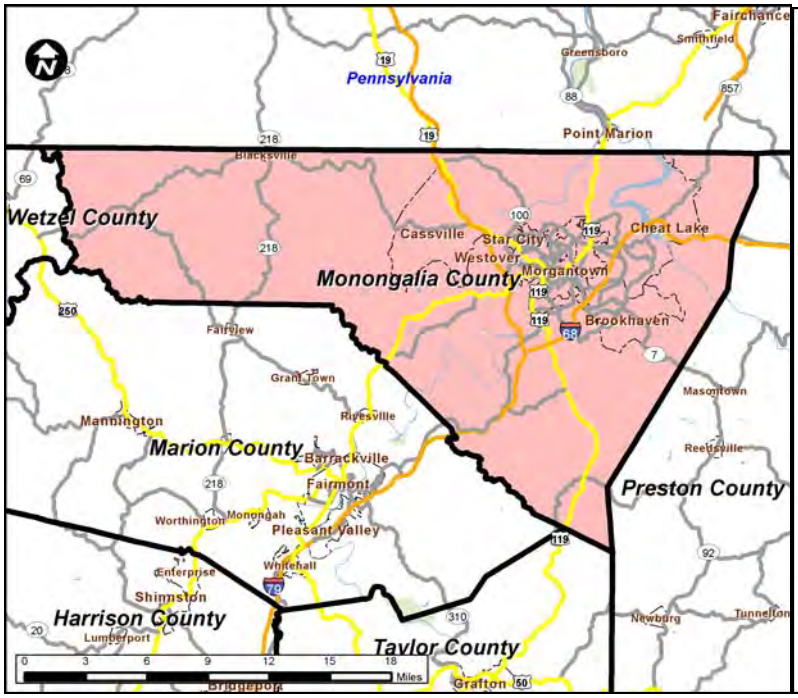
County Seat: Morgantown
County Size: 365.85 square miles

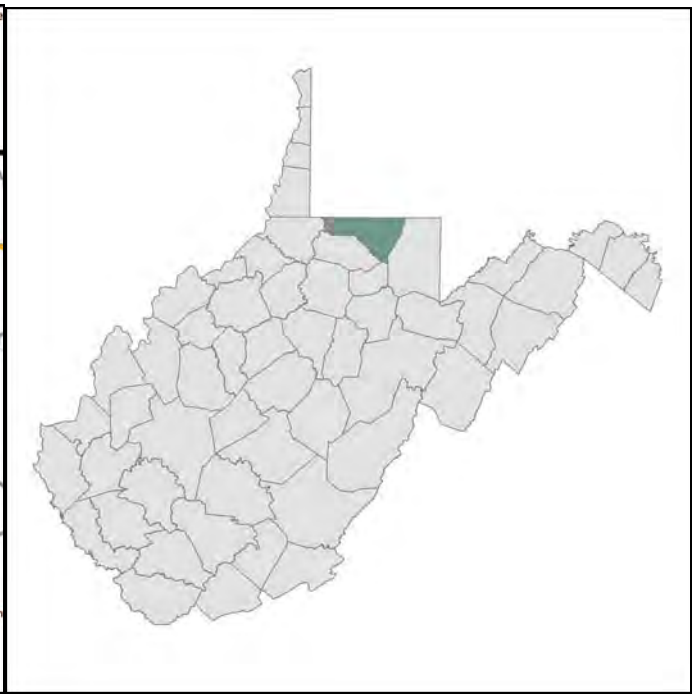
2000 (Census) Population: 81,866
2010 (Census) Population: 96,189
Population Change: +14,323 (17.5%)

2000 (Census) Households: 33,446
2010 (Census) Households: 39,777
Household Change: +6,331 (18.9%)

2000 (Census) Median Household Income: $28,668
2010 (Estimate) Median Household Income: $38,621
Income Change: +$9,953 (34.7%)

2000 (Census) Median Home Value: $83,800
2010 (American Community Survey) Median Home Value: $145,400
Home Value Change: +$61,600 (73.5%)





B. Demographic Characteristics and Trends

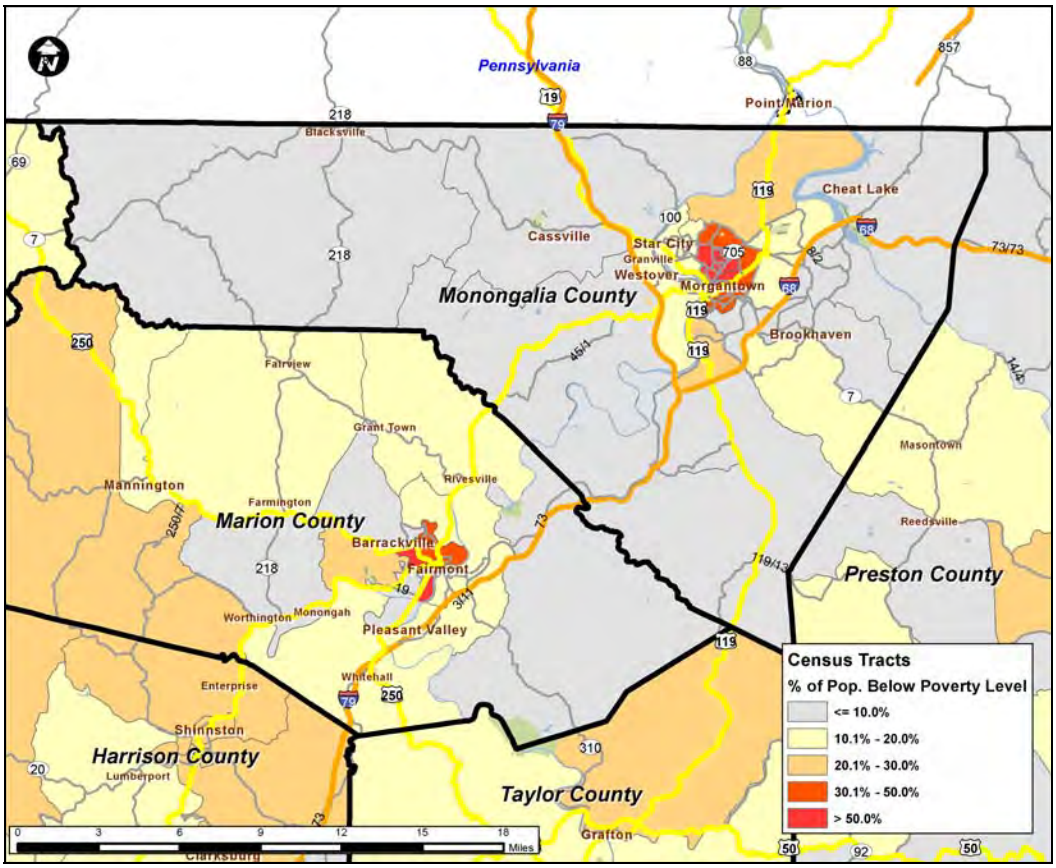
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Monongalia County	Population	81,866	96,189	103,309	113,057
	Population Change	-	14,323	7,120	9,748
	Percent Change	-	17.5%	7.4%	9.4%
County Seat: Morgantown	Population	26,809	29,660	30,365	32,379
	Population Change	-	2,851	705	2,014
	Percent Change	-	10.6%	2.4%	6.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	20,247	21.0%
Population not living in poverty	75,942	79.0%
Total	96,189	100.0%

Source: American Community Survey (ACS)

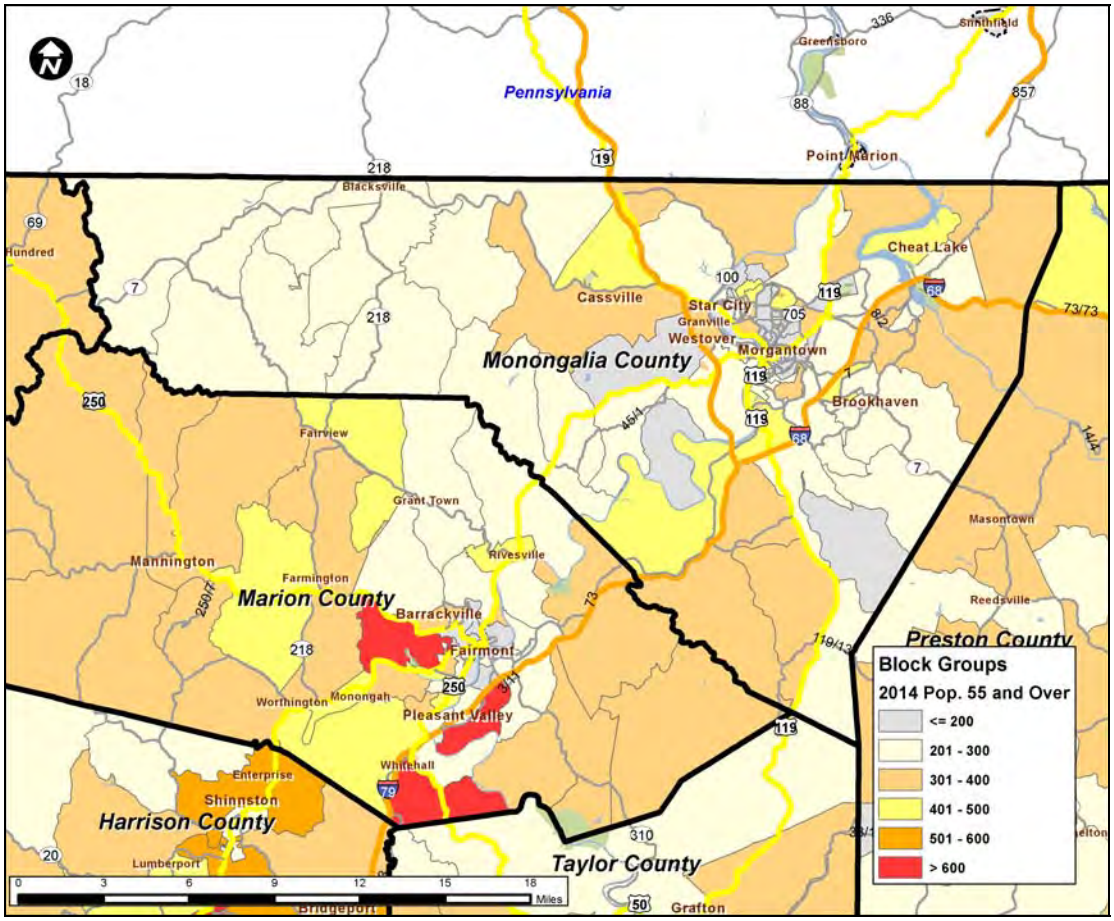


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	22,483	23.4%	23,224	22.5%	25,148	22.2%	1,924	8.3%
20 to 24	18,495	19.2%	19,318	18.7%	19,112	16.9%	-206	-1.1%
25 to 34	14,339	14.9%	15,631	15.1%	17,173	15.2%	1,542	9.9%
35 to 44	10,289	10.7%	10,786	10.4%	11,987	10.6%	1,201	11.1%
45 to 54	10,912	11.3%	11,207	10.8%	11,697	10.3%	490	4.4%
55 to 64	9,845	10.2%	11,269	10.9%	12,632	11.2%	1,363	12.1%
65 to 74	5,310	5.5%	6,848	6.6%	9,299	8.2%	2,451	35.8%
75 & Over	4,516	4.7%	5,026	4.9%	6,009	5.3%	983	19.6%
Total	96,189	100.0%	103,309	100.0%	113,057	100.0%	9,748	9.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	87,488	91.0%
Black	3,496	3.6%
Indian	145	0.2%
Asian	2,941	3.1%
Pacific Islander	48	0.0%
Some Other Race	367	0.4%
Two or More Races	1,704	1.8%
Total	96,189	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	75,522	78.5%
Moved within Same County	9,531	9.9%
Different County Same State	3,919	4.1%
Moved from Different State	6,476	6.7%
Moved from Abroad	741	0.8%
Total	96,189	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

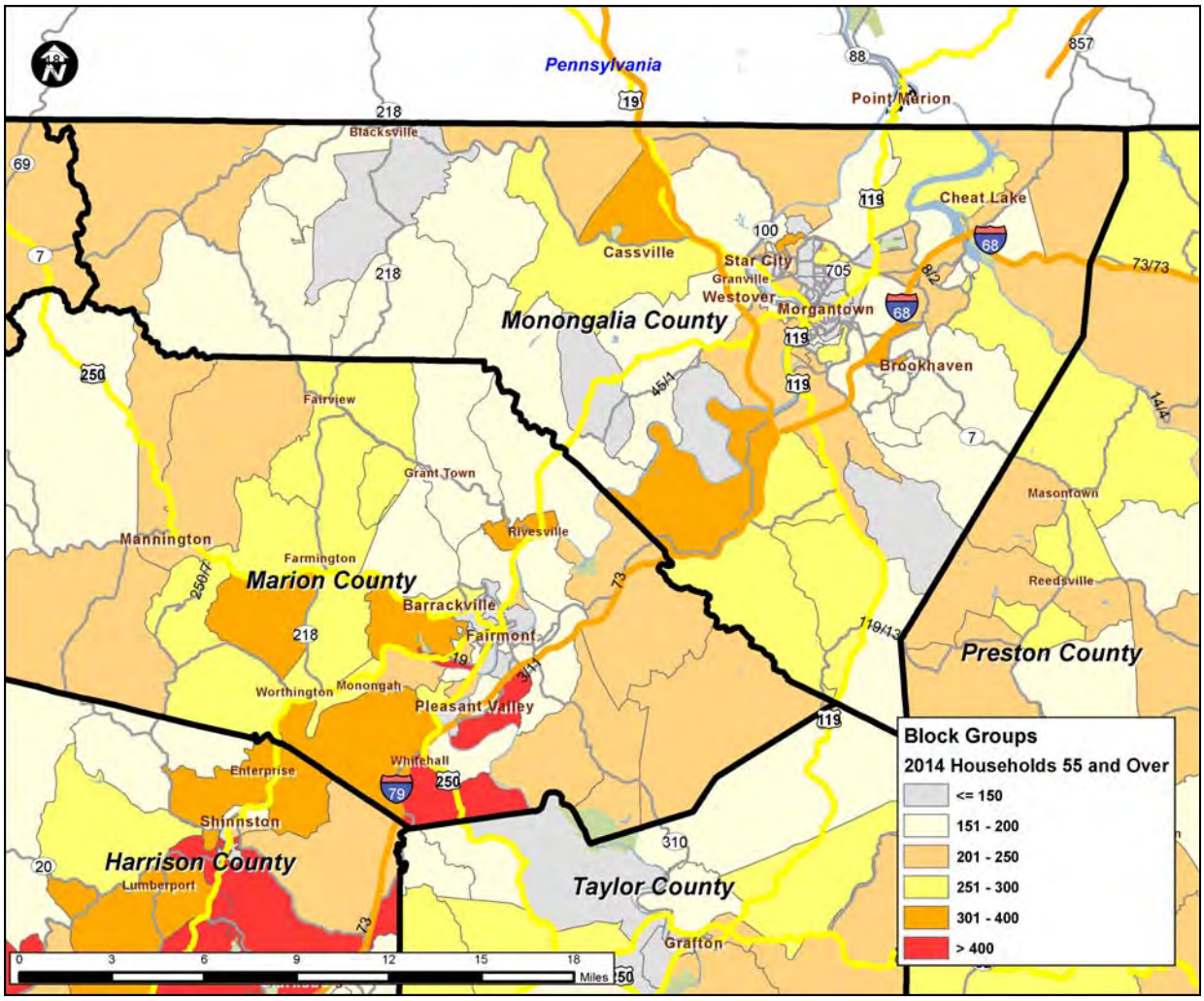
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Monongalia County	Households	33,446	39,777	43,234	47,753
	Household Change	-	6,331	3,457	4,519
	Percent Change	-	18.9%	8.7%	10.5%
	Household Size	2.45	2.42	2.22	2.22
County Seat: Morgantown	Households	10,782	11,701	12,143	13,185
	Household Change	-	919	442	1,042
	Percent Change	-	8.5%	3.8%	8.6%
	Household Size	2.5	2.5	2.50	2.46

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	8,414	21.2%	8,684	20.1%	8,716	18.3%	32	0.4%
25 to 34	7,496	18.8%	8,213	19.0%	9,045	18.9%	832	10.1%
35 to 44	5,443	13.7%	5,700	13.2%	6,322	13.2%	622	10.9%
45 to 54	6,055	15.2%	6,179	14.3%	6,369	13.3%	190	3.1%
55 to 64	5,899	14.8%	6,709	15.5%	7,433	15.6%	724	10.8%
65 to 74	3,332	8.4%	4,264	9.9%	5,734	12.0%	1,470	34.5%
75 to 84	2,258	5.7%	2,369	5.5%	2,887	6.0%	518	21.9%
85 & Over	880	2.2%	1,111	2.6%	1,242	2.6%	131	11.8%
Total	39,777	100.0%	43,230	100.0%	47,749	100.0%	4,519	10.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



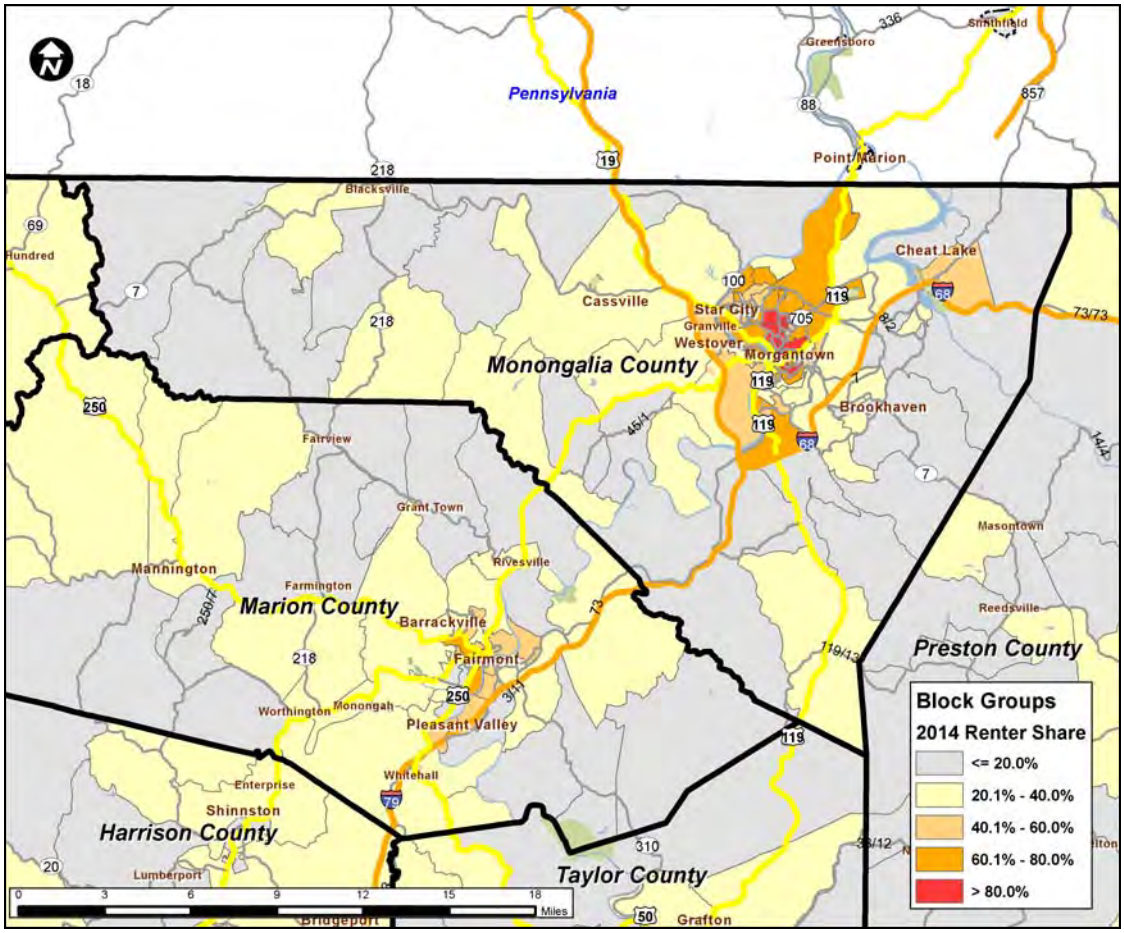
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	22,139	55.7%	22,621	52.3%	25,465	53.3%
Renter-Occupied	17,638	44.3%	20,613	47.7%	22,288	46.7%
Total	39,777	100.0%	43,234	100.0%	47,753	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	10,290	83.2%	11,900	82.3%	14,053	81.3%
Renter-Occupied	2,079	16.8%	2,553	17.7%	3,242	18.7%
Total	12,369	100.0%	14,453	100.0%	17,296	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	8,503	41.3%	9,336	41.9%	833	9.8%
2 Persons	6,970	33.8%	7,426	33.3%	456	6.5%
3 Persons	3,033	14.7%	3,277	14.7%	244	8.0%
4 Persons	1,448	7.0%	1,543	6.9%	94	6.5%
5 Persons+	658	3.2%	706	3.2%	48	7.4%
Total	20,613	100.0%	22,288	100.0%	1,675	8.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	5,701	25.2%	6,538	25.7%	837	14.7%
2 Persons	8,550	37.8%	9,539	37.5%	989	11.6%
3 Persons	3,881	17.2%	4,386	17.2%	505	13.0%
4 Persons	2,873	12.7%	3,182	12.5%	309	10.8%
5 Persons+	1,617	7.1%	1,821	7.1%	204	12.6%
Total	22,621	100.0%	25,465	100.0%	2,844	12.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
sus; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,171	45.9%	1,513	46.7%	342	29.2%
2 Persons	738	28.9%	938	28.9%	201	27.2%
3 Persons	268	10.5%	344	10.6%	75	28.1%
4 Persons	177	6.9%	222	6.8%	45	25.6%
5 Persons+	199	7.8%	225	6.9%	26	13.0%
Total	2,553	100.0%	3,242	100.0%	689	27.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,757	31.6%	4,514	32.1%	757	20.2%
2 Persons	6,123	51.5%	7,147	50.9%	1,024	16.7%
3 Persons	1,380	11.6%	1,636	11.6%	256	18.5%
4 Persons	389	3.3%	460	3.3%	71	18.2%
5 Persons+	251	2.1%	296	2.1%	46	18.2%
Total	11,900	100.0%	14,053	100.0%	2,154	18.1%

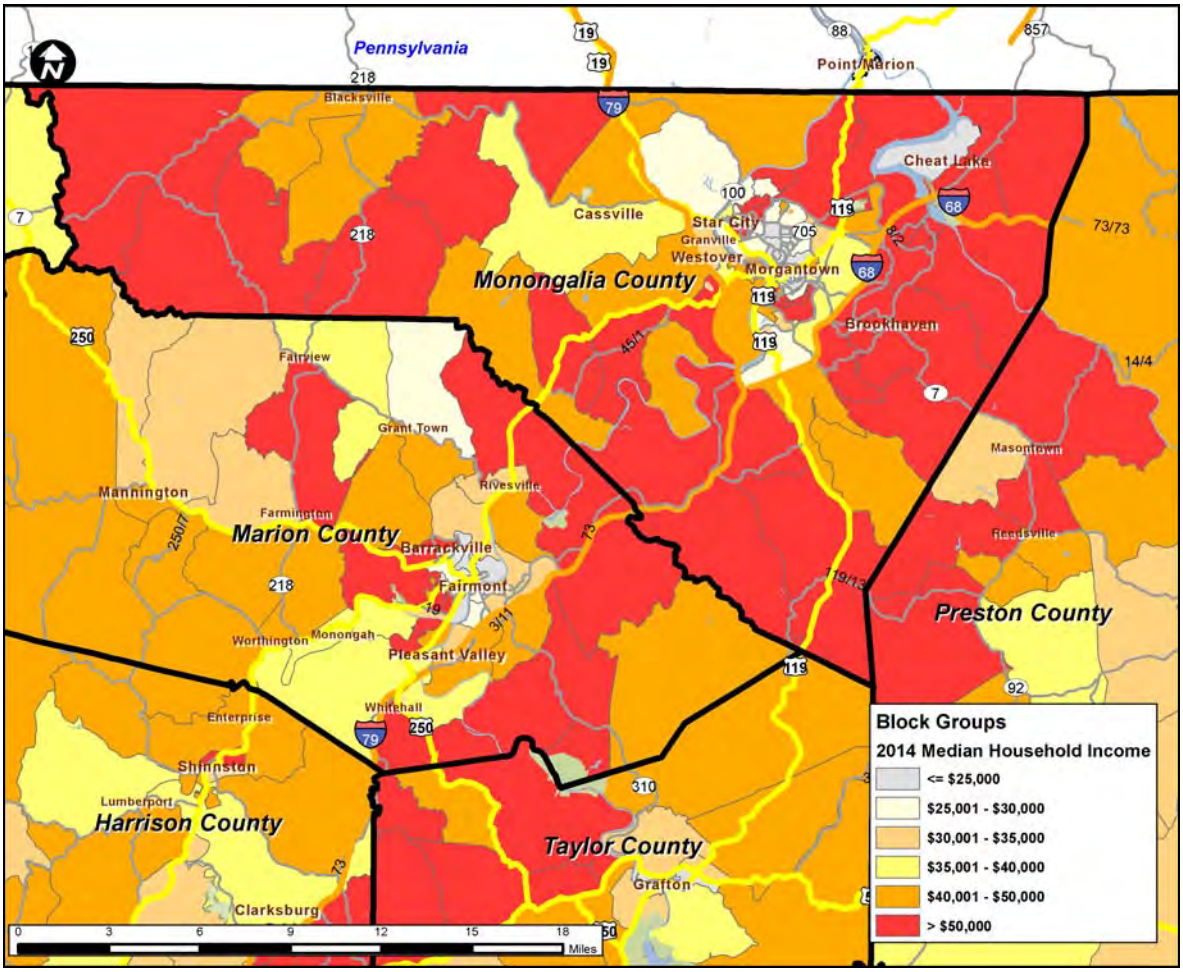
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	6,693	16.8%	7,847	18.1%	7,402	15.5%
$10,000 to $19,999	5,511	13.9%	5,073	11.7%	5,235	11.0%
$20,000 to $29,999	4,651	11.7%	4,678	10.8%	5,131	10.7%
$30,000 to $39,999	3,520	8.8%	3,711	8.6%	3,697	7.7%
$40,000 to $49,999	3,210	8.1%	2,917	6.7%	2,953	6.2%
$50,000 to $59,999	2,927	7.4%	2,898	6.7%	2,836	5.9%
$60,000 to $74,999	3,318	8.3%	3,739	8.6%	4,011	8.4%
$75,000 to $99,999	4,346	10.9%	4,780	11.1%	5,301	11.1%
$100,000 to $124,999	2,234	5.6%	2,883	6.7%	3,978	8.3%
$124,999 to $149,999	1,163	2.9%	1,564	3.6%	2,472	5.2%
$150,000 to $199,999	1,069	2.7%	1,479	3.4%	2,080	4.4%
$200,000+	1,136	2.9%	1,664	3.8%	2,657	5.6%
Total	39,777	100.0%	43,234	100.0%	47,753	100.0%
Median Income	$38,621		$41,055		$48,167	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



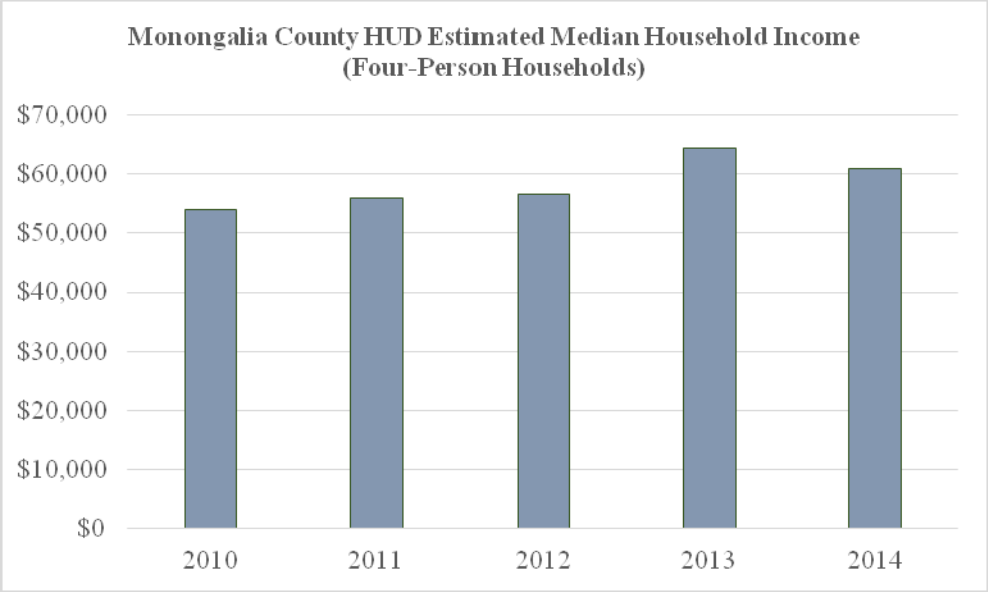
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	830	6.7%	1,031	7.1%	1,073	6.2%
$10,000 to $19,999	1,967	15.9%	1,662	11.5%	1,590	9.2%
$20,000 to $29,999	1,669	13.5%	1,866	12.9%	2,309	13.4%
$30,000 to $39,999	1,411	11.4%	1,578	10.9%	1,666	9.6%
$40,000 to $49,999	1,111	9.0%	1,204	8.3%	1,360	7.9%
$50,000 to $59,999	1,026	8.3%	1,127	7.8%	1,222	7.1%
$60,000 to $74,999	1,030	8.3%	1,358	9.4%	1,665	9.6%
$75,000 to $99,999	1,261	10.2%	1,578	10.9%	1,848	10.7%
$100,000 to $124,999	755	6.1%	1,044	7.2%	1,455	8.4%
$124,999 to $149,999	386	3.1%	586	4.1%	990	5.7%
$150,000 to $199,999	457	3.7%	628	4.3%	834	4.8%
$200,000+	466	3.8%	789	5.5%	1,282	7.4%
Total	12,369	100.0%	14,453	100.0%	17,296	100.0%
Median Income	$42,764		$49,041		$55,305	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$53,900	-
2011	$55,900	3.7%
2012	$56,600	1.3%
2013	$64,400	13.8%
2014	$61,000	-5.3%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	3,230	1,643	347	110	24	5,354
$10,000 to $19,999	1,325	985	769	180	93	3,352
$20,000 to $29,999	1,088	671	439	176	82	2,456
$30,000 to $39,999	436	577	237	178	67	1,494
$40,000 to $49,999	257	461	178	118	45	1,059
$50,000 to $59,999	182	530	178	63	107	1,061
$60,000 to $74,999	187	435	157	112	46	938
$75,000 to $99,999	206	484	100	167	35	991
$100,000 to $124,999	93	80	110	95	43	421
$125,000 to $149,999	51	52	23	38	19	184
$150,000 to $199,999	37	66	27	25	18	173
$200,000 & Over	43	52	23	18	20	156
Total	7,136	6,037	2,586	1,280	599	17,638

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	4,056	1,921	437	120	37	6,570
$10,000 to $19,999	1,342	993	805	184	72	3,397
$20,000 to $29,999	1,246	715	471	136	75	2,642
$30,000 to $39,999	508	686	276	201	57	1,729
$40,000 to $49,999	273	436	205	111	64	1,090
$50,000 to $59,999	194	566	221	63	108	1,153
$60,000 to $74,999	220	556	193	135	77	1,180
$75,000 to $99,999	286	658	160	249	39	1,392
$100,000 to $124,999	148	135	149	133	50	614
$125,000 to $149,999	88	96	27	56	26	292
$150,000 to $199,999	72	125	53	37	25	312
$200,000 & Over	69	83	38	24	28	242
Total	8,503	6,970	3,033	1,448	658	20,613

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	4,027	1,692	382	113	23	6,237
$10,000 to $19,999	1,481	1,082	851	189	77	3,681
$20,000 to $29,999	1,438	790	486	108	68	2,889
$30,000 to $39,999	557	683	304	189	66	1,799
$40,000 to $49,999	313	434	208	111	64	1,131
$50,000 to $59,999	189	557	228	67	111	1,152
$60,000 to $74,999	267	622	217	155	69	1,330
$75,000 to $99,999	392	832	185	281	45	1,736
$100,000 to $124,999	240	235	210	169	68	922
$125,000 to $149,999	169	161	44	70	35	479
$150,000 to $199,999	122	200	82	50	34	488
$200,000 & Over	141	138	80	40	46	445
Total	9,336	7,426	3,277	1,543	706	22,288

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	3,116	1,627	334	94	15	5,186
$10,000 to $19,999	1,045	897	745	163	64	2,914
$20,000 to $29,999	889	582	410	155	64	2,099
$30,000 to $39,999	373	510	211	157	42	1,293
$40,000 to $49,999	206	437	156	107	34	939
$50,000 to $59,999	150	490	165	47	74	927
$60,000 to $74,999	118	363	144	95	34	754
$75,000 to $99,999	167	440	70	153	21	852
$100,000 to $124,999	56	54	90	86	20	306
$125,000 to $149,999	20	24	18	24	12	99
$150,000 to $199,999	15	38	23	20	10	106
$200,000 & Over	26	25	15	12	8	85
Total	6,182	5,487	2,380	1,113	397	15,559

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	3,885	1,892	428	110	23	6,338
$10,000 to $19,999	1,086	911	777	172	44	2,991
$20,000 to $29,999	1,013	607	442	119	62	2,243
$30,000 to $39,999	427	601	254	169	35	1,485
$40,000 to $49,999	200	400	169	98	48	914
$50,000 to $59,999	163	512	212	46	84	1,018
$60,000 to $74,999	124	486	173	118	63	964
$75,000 to $99,999	236	588	90	240	25	1,179
$100,000 to $124,999	75	92	127	121	32	447
$125,000 to $149,999	45	40	24	42	17	168
$150,000 to $199,999	39	70	44	25	9	187
$200,000 & Over	40	33	24	12	16	126
Total	7,333	6,232	2,765	1,272	459	18,060

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	3,835	1,665	359	94	16	5,968
$10,000 to $19,999	1,221	983	830	172	48	3,255
$20,000 to $29,999	1,141	650	451	93	56	2,392
$30,000 to $39,999	449	608	276	145	42	1,521
$40,000 to $49,999	215	387	175	93	46	916
$50,000 to $59,999	151	494	209	42	90	987
$60,000 to $74,999	138	560	190	133	53	1,073
$75,000 to $99,999	315	739	98	271	26	1,448
$100,000 to $124,999	130	155	186	158	39	669
$125,000 to $149,999	82	73	31	54	23	264
$150,000 to $199,999	67	111	71	35	18	302
$200,000 & Over	80	62	56	29	25	252
Total	7,824	6,488	2,933	1,321	481	19,046

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	526	76	53	16	6	677
$10,000 to $19,999	309	213	42	35	30	630
$20,000 to $29,999	229	326	136	179	11	883
$30,000 to $39,999	248	154	214	130	70	816
$40,000 to $49,999	253	432	231	137	107	1,160
$50,000 to $59,999	173	360	156	208	77	974
$60,000 to $74,999	181	335	354	462	203	1,535
$75,000 to $99,999	159	484	679	602	308	2,233
$100,000 to $124,999	51	282	367	313	160	1,173
$125,000 to $149,999	9	151	163	177	178	678
$150,000 to $199,999	42	190	126	72	76	506
$200,000 & Over	43	102	67	244	129	585
Total	2,224	3,105	2,590	2,576	1,354	11,849

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	358	59	43	13	5	478
$10,000 to $19,999	212	133	32	25	20	421
$20,000 to $29,999	142	163	100	154	10	569
$30,000 to $39,999	235	92	175	89	56	648
$40,000 to $49,999	213	248	157	105	75	798
$50,000 to $59,999	185	246	121	142	58	753
$60,000 to $74,999	208	250	338	426	195	1,417
$75,000 to $99,999	193	387	581	584	279	2,023
$100,000 to $124,999	91	304	446	380	172	1,392
$125,000 to $149,999	17	169	224	209	192	810
$150,000 to $199,999	56	235	184	84	104	664
$200,000 & Over	33	140	100	274	202	750
Total	1,944	2,427	2,501	2,483	1,366	10,721

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	280	26	37	13	5	360
$10,000 to $19,999	234	102	18	18	18	390
$20,000 to $29,999	135	89	69	135	2	430
$30,000 to $39,999	205	61	139	66	40	511
$40,000 to $49,999	220	173	127	103	53	676
$50,000 to $59,999	193	167	95	121	52	628
$60,000 to $74,999	234	201	326	361	151	1,273
$75,000 to $99,999	232	353	555	579	285	2,004
$100,000 to $124,999	121	394	606	508	226	1,854
$125,000 to $149,999	32	270	357	300	259	1,218
$150,000 to $199,999	87	330	275	119	133	944
$200,000 & Over	52	225	146	399	300	1,123
Total	2,024	2,392	2,750	2,722	1,524	11,411

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	114	16	13	16	9	168
$10,000 to $19,999	280	88	24	17	29	438
$20,000 to $29,999	199	89	29	22	18	357
$30,000 to $39,999	63	66	26	21	25	201
$40,000 to $49,999	51	24	22	11	11	120
$50,000 to $59,999	32	40	13	16	33	134
$60,000 to $74,999	69	72	14	17	13	184
$75,000 to $99,999	39	43	30	14	14	140
$100,000 to $124,999	37	26	19	9	23	114
$125,000 to $149,999	31	29	5	14	7	85
$150,000 to $199,999	22	27	5	5	8	66
$200,000 & Over	17	27	8	6	13	71
Total	954	549	206	167	203	2,079

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	171	29	9	10	14	233
$10,000 to $19,999	257	82	27	12	28	406
$20,000 to $29,999	233	108	28	17	13	399
$30,000 to $39,999	81	85	22	33	22	244
$40,000 to $49,999	73	36	37	13	17	175
$50,000 to $59,999	31	53	10	17	24	135
$60,000 to $74,999	95	70	20	17	14	216
$75,000 to $99,999	51	70	69	9	14	213
$100,000 to $124,999	74	43	22	12	17	167
$125,000 to $149,999	43	56	3	14	9	124
$150,000 to $199,999	34	55	9	12	16	125
$200,000 & Over	29	50	13	12	12	116
Total	1,171	738	268	177	199	2,553

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	192	27	23	19	7	269
$10,000 to $19,999	260	99	21	17	29	426
$20,000 to $29,999	297	139	34	14	13	497
$30,000 to $39,999	108	76	28	44	24	278
$40,000 to $49,999	98	47	33	18	18	214
$50,000 to $59,999	39	62	19	25	21	166
$60,000 to $74,999	129	62	27	22	17	257
$75,000 to $99,999	78	93	86	11	19	287
$100,000 to $124,999	109	80	24	10	29	253
$125,000 to $149,999	87	87	13	17	12	216
$150,000 to $199,999	56	89	11	14	16	186
$200,000 & Over	61	77	25	10	21	194
Total	1,513	938	344	222	225	3,242

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	360	237	39	16	11	662
$10,000 to $19,999	884	481	139	10	15	1,529
$20,000 to $29,999	457	735	86	18	15	1,312
$30,000 to $39,999	368	724	90	19	9	1,209
$40,000 to $49,999	278	554	115	15	30	991
$50,000 to $59,999	231	530	104	17	10	892
$60,000 to $74,999	163	502	125	22	34	845
$75,000 to $99,999	173	636	184	74	55	1,122
$100,000 to $124,999	109	350	113	52	16	641
$125,000 to $149,999	52	143	71	26	9	302
$150,000 to $199,999	46	223	88	20	14	390
$200,000 & Over	56	261	39	32	8	395
Total	3,176	5,376	1,191	322	225	10,290

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	482	247	51	10	9	798
$10,000 to $19,999	791	341	100	10	13	1,256
$20,000 to $29,999	523	812	100	12	19	1,467
$30,000 to $39,999	492	729	87	19	8	1,335
$40,000 to $49,999	342	533	114	15	25	1,029
$50,000 to $59,999	229	614	124	16	10	993
$60,000 to $74,999	243	664	161	29	45	1,142
$75,000 to $99,999	257	738	219	89	61	1,365
$100,000 to $124,999	152	491	140	74	20	877
$125,000 to $149,999	89	228	91	36	18	462
$150,000 to $199,999	78	281	117	16	12	503
$200,000 & Over	80	445	76	62	10	673
Total	3,757	6,123	1,380	389	251	11,900

Source: Ribbon Demographics; ESRI; Urban Decision Group

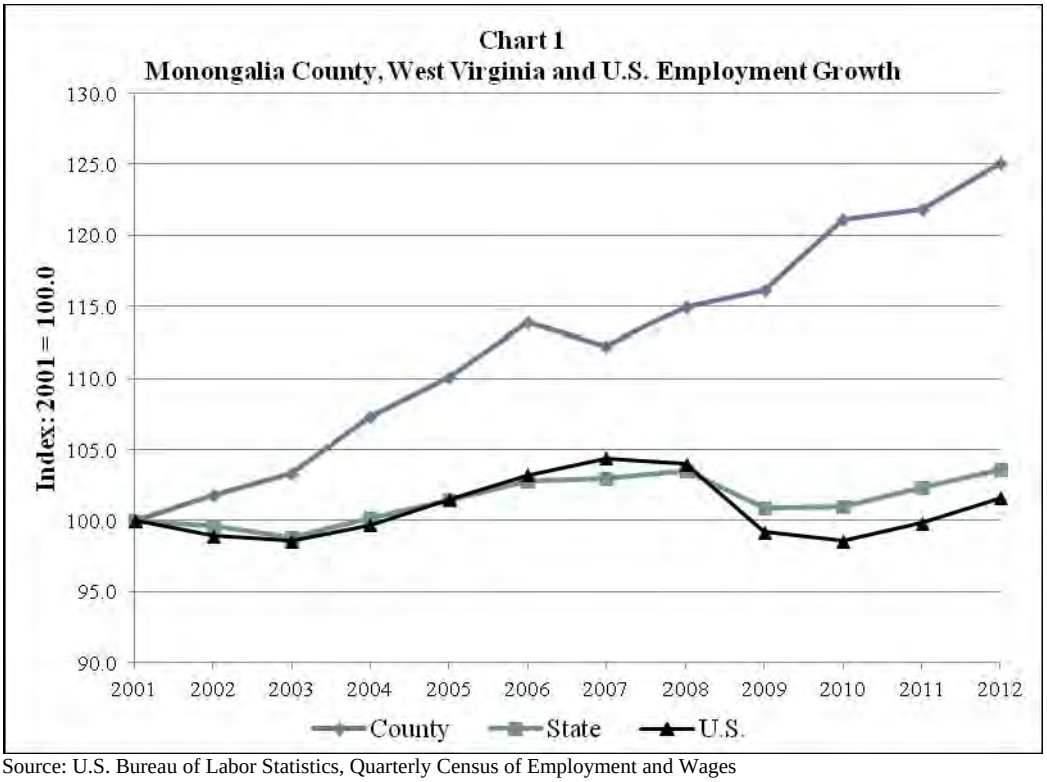
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	495	245	56	4	4	804
$10,000 to $19,999	769	283	92	12	9	1,164
$20,000 to $29,999	643	999	139	12	19	1,812
$30,000 to $39,999	536	711	106	21	14	1,388
$40,000 to $49,999	419	559	124	14	31	1,146
$50,000 to $59,999	256	654	118	16	12	1,057
$60,000 to $74,999	355	779	179	33	62	1,408
$75,000 to $99,999	343	832	226	96	64	1,561
$100,000 to $124,999	242	659	182	101	19	1,202
$125,000 to $149,999	170	379	140	62	25	775
$150,000 to $199,999	135	334	149	11	20	648
$200,000 & Over	152	712	126	80	17	1,088
Total	4,514	7,147	1,636	460	296	14,053

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Monongalia County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Monongalia County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Monongalia County, State and U.S. Employment, 2001-2012						
	Monongalia County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	42,631		686		129,636	
2002	43,396	1.8%	683	-0.4%	128,234	-1.1%
2003	44,043	1.5%	678	-0.8%	127,796	-0.3%
2004	45,764	3.9%	687	1.3%	129,278	1.2%
2005	46,945	2.6%	695	1.2%	131,572	1.8%
2006	48,552	3.4%	705	1.4%	133,834	1.7%
2007	47,845	-1.5%	706	0.1%	135,366	1.1%
2008	49,021	2.5%	710	0.5%	134,806	-0.4%
2009	49,515	1.0%	692	-2.5%	128,608	-4.6%
2010	51,635	4.3%	692	0.1%	127,820	-0.6%
2011	51,946	0.6%	702	1.4%	129,411	1.2%
2012	53,315	2.6%	711	1.2%	131,696	1.8%
Change						
2001-12	10,684	25.1%	25	3.6%	2,061	1.6%
2001-03	1,412	3.3%	-8	-1.1%	-1,840	-1.4%
2003-07	3,802	8.6%	28	4.2%	7,570	5.9%
2007-12	5,470	11.4%	4	0.6%	-3,670	-2.7%

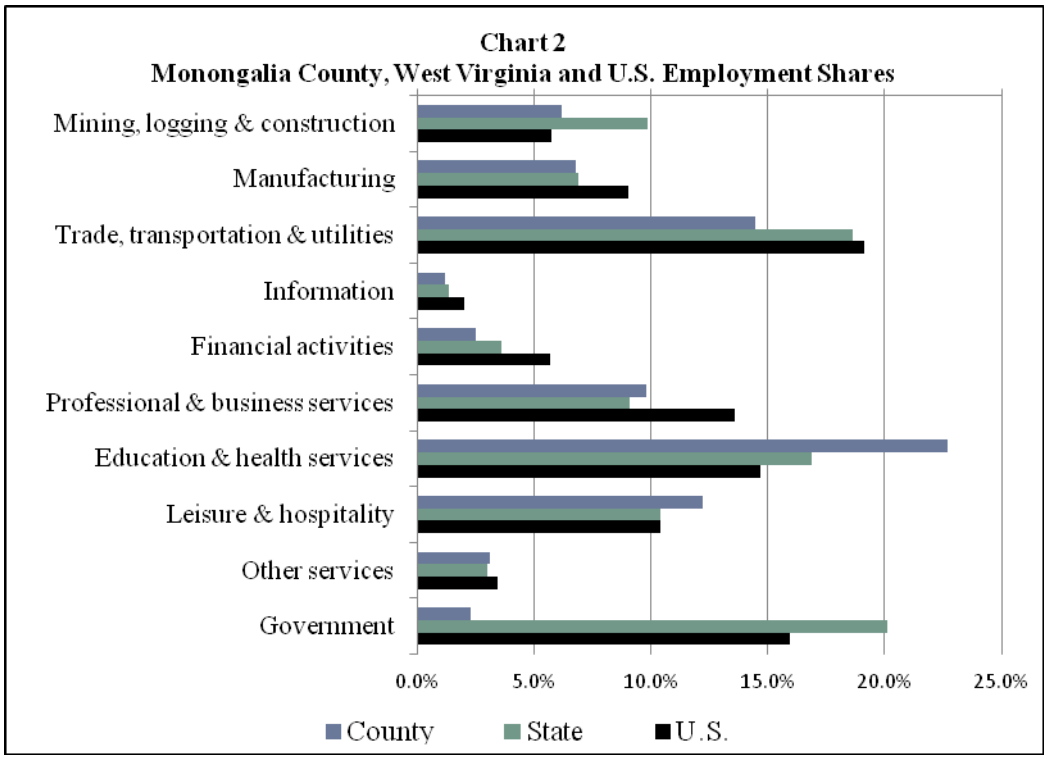
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Monongalia County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Monongalia County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	3,290	6.2%	62.6	107.3
Manufacturing	3,626	6.8%	98.6	75.2
Trade, Transportation and Utilities	7,715	14.5%	77.5	75.5
Information	627	1.2%	87.4	57.9
Financial Activities	1,337	2.5%	70.0	44.0
Professional and Business Services	5,222	9.8%	107.9	72.1
Educational and Health Services	12,108	22.7%	134.1	154.1
Leisure and Hospitality	6,510	12.2%	116.9	117.0
Other Services	1,649	3.1%	104.1	89.5
Total Private Sector	**42,093**	**79.0%**	**98.9**	**94.0**
Total Government	**11,222**	**21.0%**	**104.5**	**131.7**
Total Payroll Employment	**53,315**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

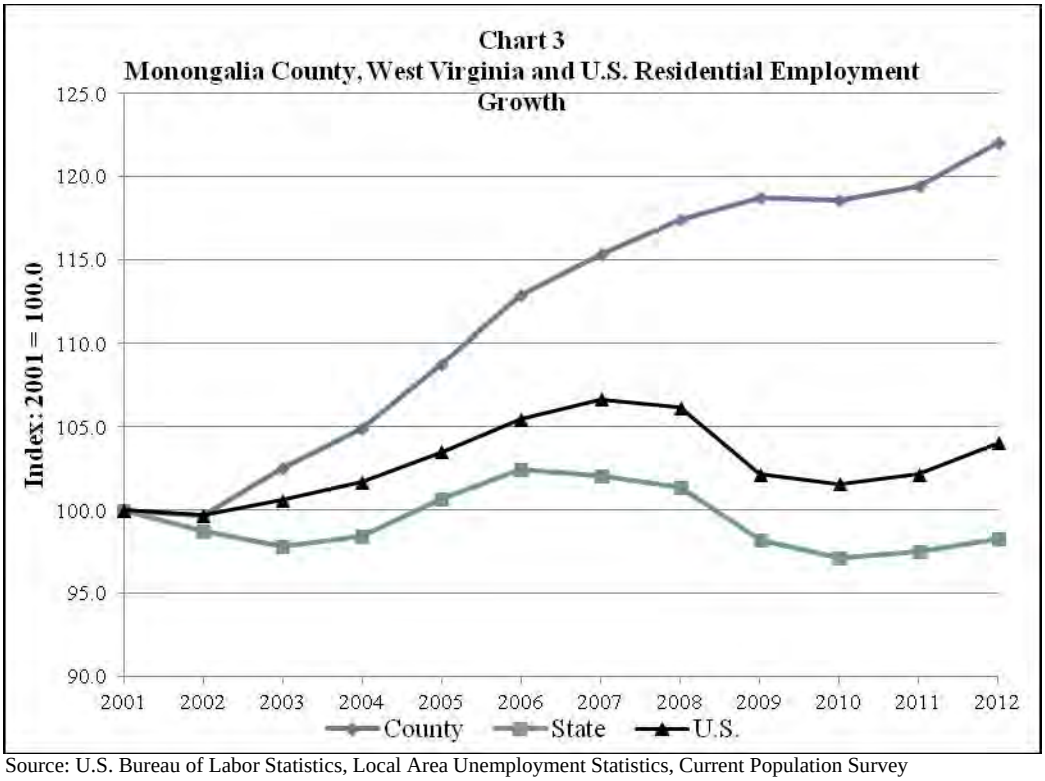


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Monongalia County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Monongalia County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Monongalia County; this one considers the number of Monongalia County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

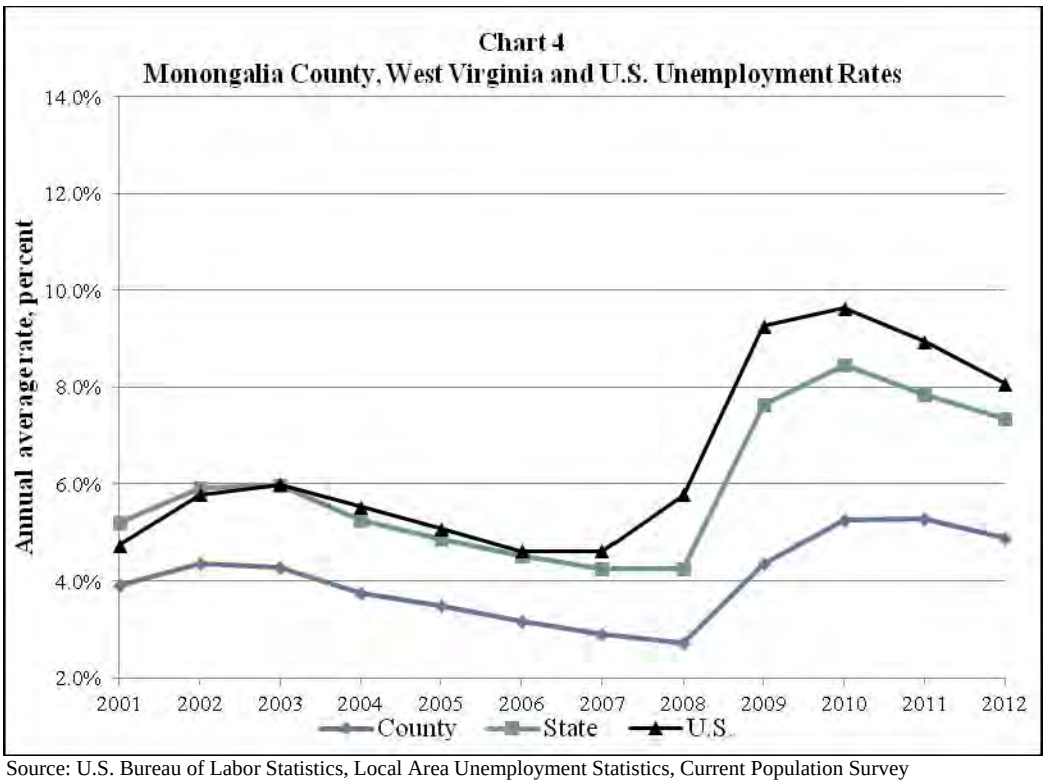
Table 3 Monongalia County, State and U.S. Residential Employment, 2001-2012						
	Monongalia County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	39,848		759		136,933	
2002	39,721	-0.3%	749	-1.3%	136,485	-0.3%
2003	40,841	2.8%	742	-0.9%	137,736	0.9%
2004	41,801	2.4%	747	0.6%	139,252	1.1%
2005	43,335	3.7%	764	2.3%	141,730	1.8%
2006	44,956	3.7%	777	1.8%	144,427	1.9%
2007	45,957	2.2%	774	-0.4%	146,047	1.1%
2008	46,771	1.8%	769	-0.6%	145,362	-0.5%
2009	47,297	1.1%	745	-3.2%	139,878	-3.8%
2010	47,243	-0.1%	737	-1.1%	139,064	-0.6%
2011	47,593	0.7%	740	0.4%	139,869	0.6%
2012	48,618	2.2%	746	0.8%	142,469	1.9%
Change						
2001-12	8,770	22.0%	-13	-1.7%	5,536	4.0%
2001-03	993	2.5%	-16	-2.2%	803	0.6%
2003-07	5,116	12.5%	32	4.3%	8,311	6.0%
2007-10	1,286	2.8%	-37	-4.8%	-6,983	-4.8%
2010-12	1,375	2.9%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Monongalia County, state and U.S. unemployment rates over the past decade. The table also shows the Monongalia County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Monongalia County Labor Force Statistics and Comparative Unemployment Rates						
	Monongalia County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Monongalia County	West Virginia	U.S.
2001	41,473	39,848	1,625	3.9%	5.2%	4.7%
2002	41,534	39,721	1,813	4.4%	5.9%	5.8%
2003	42,673	40,841	1,832	4.3%	6.0%	6.0%
2004	43,433	41,801	1,632	3.8%	5.3%	5.5%
2005	44,904	43,335	1,569	3.5%	4.9%	5.1%
2006	46,425	44,956	1,469	3.2%	4.5%	4.6%
2007	47,328	45,957	1,371	2.9%	4.2%	4.6%
2008	48,074	46,771	1,303	2.7%	4.2%	5.8%
2009	49,451	47,297	2,154	4.4%	7.6%	9.3%
2010	49,861	47,243	2,618	5.3%	8.4%	9.6%
2011	50,246	47,593	2,653	5.3%	7.8%	8.9%
2012	51,120	48,618	2,502	4.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Monongalia County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	50,246	47,593	2,653	5.3%
2012 January	48,945	46,377	2,568	5.2%
2012 February	50,339	47,684	2,655	5.3%
2012 March	50,388	48,051	2,337	4.6%
2012 April	51,324	48,920	2,404	4.7%
2012 May	51,919	49,305	2,614	5.0%
2012 June	50,432	47,650	2,782	5.5%
2012 July	50,873	48,390	2,483	4.9%
2012 August	50,743	48,016	2,727	5.4%
2012 September	52,394	49,820	2,574	4.9%
2012 October	52,416	50,106	2,310	4.4%
2012 November	51,901	49,778	2,123	4.1%
2012 December	51,773	49,321	2,452	4.7%
2012 Annual	51,120	48,618	2,502	4.9%
2013 January	50,255	47,513	2,742	5.5%
2013 February	51,415	48,901	2,514	4.9%
2013 March	51,195	49,104	2,091	4.1%
2013 April	52,284	50,099	2,185	4.2%
2013 May	52,611	50,549	2,062	3.9%
2013 June	50,880	48,739	2,141	4.2%
2013 July	51,828	49,681	2,147	4.1%
2013 August	51,770	49,595	2,175	4.2%
2013 September	53,279	51,329	1,950	3.7%
2013 October	52,951	51,167	1,784	3.4%
2013 November	52,933	51,368	1,565	3.0%
2013 December	52,128	50,377	1,751	3.4%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Monongalia County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Monongalia County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,543	3.4%	67.9	182.2
Construction	2,435	5.4%	76.1	79.6
Manufacturing	3,194	7.1%	82.0	65.9
Wholesale Trade	575	1.3%	56.3	43.6
Retail Trade	4,785	10.6%	85.5	92.3
Transportation and Utilities	1,122	2.5%	44.8	49.3
Information	715	1.6%	90.0	69.2
Financial Activities	1,531	3.4%	77.2	49.6
Professional and Business Services	3,844	8.5%	115.7	81.1
Educational and Health Services	16,819	37.4%	144.8	166.1
Leisure and Hospitality	4,757	10.6%	122.3	117.3
Other Services, Except Public Administration	1,742	3.9%	84.8	78.9
Public Administration	1,930	4.3%	68.0	87.3
Total Employment	**44,992**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Monongalia County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	18,447	41.0%	133.6	114.8
Service	8,369	18.6%	101.1	106.3
Sales and Office	10,033	22.3%	90.3	88.8
Natural Resources, Construction and Maintenance	4,499	10.0%	78.1	105.3
Production, Transportation and Material Moving	3,599	8.0%	59.7	65.6
Total Employment	**44,992**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Monongalia County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Monongalia County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Monongalia County.

Largest Employers in Monongalia County		
Employer	**Industry**	**Employment**
West Virginia University	Education	6,800
West Virginia University Hospitals	Health Care	4,400
Mylan Pharmaceuticals, Inc.	Manufacturing	2,500
Monongalia County Board of Education	Education	1,700
Monongalia General Hospital	Health Care	1,450
University Health Associates	Health Care	1,450
Teletech Customer Care Management	Communications	800
Walmart	Retail	700
Kroger Company	Grocery	400
Gabriel Brothers	Retail- Clothing	400
	Total	**20,600**

Source: Morgantown Area Economic Partnership, 2012

According to Donald Reinke, president of the Morgantown Area Economic Partnership, the largest employers in Monongalia County include a mix of educational, medical, construction and retail services organizations and companies. The city's diverse economy contains many jobs in industries that are considered recession-resilient, such as education and government. Of the largest employers in the county, education and health services – including pharmaceutical manufacturing – are considered to be expanding. The balance of the top employers continue to be stable at this time.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Monongalia County during the past 18 months.

It should be noted Longview Power LLC, which operates a 700- megawatt coal-fired power plant in the Fort Martin Industrial Park, announced in August 2013 that it and several of its affiliates have filed for Chapter 11 bankruptcy protection and are currently in the process of financial restructuring due to construction/design issues and unfavorable market conditions. Longview has filed motions with the court to allow business to continue uninterrupted while negotiations with lenders continue so neither customers nor workers will be affected in the short term.

Morgantown is the home of West Virginia University (WVU). The city's profile is heavily influenced by the student population, which reached over 29,000 during the 2010-2011 school year. The daytime population of Morgantown almost doubles when the university is in session, given the city's population of approximately 30,000 residents.

Much of the stability in the city is attributed to its strong local economy rooted in WVU. The university and its accompanying research and medical facilities continue to grow especially as WVU Hospitals move forward with plans to expand. The hospital announced in January 2012 plans for a $240 million expansion project that will add a 10 story tower that includes an additional 139 hospital beds as well as house other hospital department expansions. An estimated 750 permanent jobs will be created after a 4-year construction timeline. Construction is began November 2012.

The university is embarking on a building project that will remake the Evansdale campus. A multi-year, $159 million building plan has been approved by the board of governors, and represents the largest financial investment in recent school history. Individual projects include new buildings for the College of Physical Activity and Sport Sciences ($20 million), Agricultural Sciences ($88 million), Engineering Research ($41 million) and a new greenhouse facility. The new buildings will feature state-of-the-art facilities and larger classrooms, enabling more general education classes to be held on Evansdale, cutting down traffic to the downtown campus.

Construction continues on nearby commercial center projects. Suncrest Towne Centre is a 102-acre, $50 million commercial development that features national restaurant chains and retailers. Ground has recently broken on the WVU Medical Research Park adjacent to this Suncrest development. Upon completion, the research park will cover 100 acres and employ 2,600 people.

The continued build-out at University Town Centre, a 100-acre commercial center adjacent to *The Domain* student housing project. The developer has proposed a large expansion of the Town Centre to the south and west that would include a new interchange on Interstate-79.

A new coal mine in western Monongalia County has been proposed. Wolfpen Knob Development Company, a subsidiary of CONSOL Energy, has identified 3,200 acres near Wadestown as a potential mine site. Environmental impact surveys are being conducted as part of the permitting process. If the project proceeds, about 520 jobs would be created.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	22,139	55.7%
Renter-Occupied	17,638	44.3%
Total-Occupied Units*	39,777	92.0%
Vacant For Rent	1,254	36.2%
Vacant For-Sale Only	445	12.9%
Vacant Rented/Sold, Not Occ.	205	5.9%
Vacant Seasonal, Recreational	546	15.8%
All Other Vacant	1,011	29.2%
Total Vacant Units	3,461	8.0%
Total	43,238	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	22,139	55.7%	22,023	116	0.5%
Renter-Occupied	17,638	44.3%	17,542	96	0.5%
Total	39,777	100.0%	39,565	212	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	1,223	5.5%	1,971	11.2%
2000 to 2004	2,067	9.3%	1,439	8.2%
1990 to 1999	3,484	15.7%	2,086	11.8%
1980 to 1989	2,985	13.5%	2,245	12.7%
1970 to 1979	3,410	15.4%	3,054	17.3%
1960 to 1969	2,296	10.4%	2,002	11.4%
1940 to 1959	4,116	18.6%	2,709	15.4%
1939 or Earlier	2,558	11.6%	2,130	12.1%
Total	22,139	100.0%	17,638	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	17,360	78.4%	3,525	20.0%
1 Attached	824	3.7%	840	4.8%
2 to 4	100	0.5%	4,181	23.7%
5 to 9	17	0.1%	2,302	13.0%
10 to 19	73	0.3%	2,426	13.8%
20 to 49	45	0.2%	1,378	7.8%
50 or More	86	0.4%	1,103	6.3%
Mobile Home,	3,608	16.3%	1,843	10.5%
Boat, RV, Van, Etc.	26	0.1%	41	0.2%
Total	22,139	100.0%	17,638	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	22,139	100.0%
0.50 or Less Occupants Per Room	17,972	81.2%
0.51 to 1.00 Occupants Per Room	4,039	18.2%
1.01 to 1.50 Occupants Per Room	82	0.4%
1.51 to 2.00 Occupants Per Room	46	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	17,638	100.0%
0.50 or Less Occupants Per Room	13,265	75.2%
0.51 to 1.00 Occupants Per Room	4,174	23.7%
1.01 to 1.50 Occupants Per Room	78	0.4%
1.51 to 2.00 Occupants Per Room	42	0.2%
2.01 or More Occupants Per Room	79	0.4%
Total	39,777	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Monongalia County	41.2%
West Virginia	32.0%

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

Building Permit Data – Monongalia County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	120	117	160	103	262	47	300	398	622	125
Units in Single-Family Structures	27	39	151	30	32	35	20	36	24	20
Units in All Multi-Family Structures	93	78	9	73	230	12	280	362	598	105
Units in 2-unit Multi-Family Structures	2	4	0	0	0	0	2	0	0	0
Units in 3- and 4-unit Multi-Family Structures	6	13	9	3	3	0	0	3	0	0
Units in 5+ Unit Multi-Family Structures	85	61	0	70	227	12	278	359	598	105

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	115	8,926	123	98.6%
Tax Credit	8	369	5	98.6%
Tax Credit/Government-Subsidized	1	121	0	100.0%
Government-Subsidized	4	246	1	99.6%
Total	128	9,662	129	98.7%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	321	3.6%	12	3.7%	$644
One-Bedroom	1.0	2,497	28.0%	21	0.8%	$828
Two-Bedroom	1.0	1,537	17.2%	13	0.8%	$942
Two-Bedroom	1.5	130	1.5%	1	0.8%	$1,000
Two-Bedroom	2.0	2,055	23.0%	59	2.9%	$1,199
Two-Bedroom	2.5	153	1.7%	0	0.0%	$1,351
Three-Bedroom	1.0	192	2.2%	0	0.0%	$1,347
Three-Bedroom	1.5	46	0.5%	1	2.2%	$1,294
Three-Bedroom	2.0	138	1.5%	1	0.7%	$1,339
Three-Bedroom	2.5	102	1.1%	1	1.0%	$1,827
Three-Bedroom	3.0	711	8.0%	13	1.8%	$1,460
Three-Bedroom	3.5	130	1.5%	0	0.0%	$1,697
Four-Bedroom	1.0	4	0.0%	0	0.0%	$2,080
Four-Bedroom	1.5	2	0.0%	0	0.0%	$1,224
Four-Bedroom	2.0	144	1.6%	0	0.0%	$1,984
Four-Bedroom	2.5	13	0.1%	0	0.0%	$2,816
Four-Bedroom	3.5	31	0.3%	0	0.0%	$2,319
Four-Bedroom	4.0	589	6.6%	1	0.2%	$1,776
Four-Bedroom	4.5	104	1.2%	0	0.0%	$1,968
Five-Bedroom	1.0	1	0.0%	0	0.0%	$2,634
Five-Bedroom	2.0	2	0.0%	0	0.0%	$2,055
Five-Bedroom	2.5	10	0.1%	0	0.0%	$3,066
Five-Bedroom	3.0	3	0.0%	0	0.0%	$2,509
Five-Bedroom	5.0	10	0.1%	0	0.0%	$3,387
Seven-Bedroom	2.0	1	0.0%	0	0.0%	$3,184
Total Market Rate		**8,926**	**100.0%**	**123**	**1.4%**	-

Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	33	8.9%	0	0.0%	$611
Two-Bedroom	1.0	177	48.0%	2	1.1%	$757
Two-Bedroom	1.5	66	17.9%	3	4.5%	$814
Three-Bedroom	1.0	16	4.3%	0	0.0%	$859
Three-Bedroom	1.5	35	9.5%	0	0.0%	$889
Three-Bedroom	2.0	42	11.4%	0	0.0%	$887
Total Tax Credit		**369**	**100.0%**	**5**	**1.4%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	113	93.4%	0	0.0%	N/A
Two-Bedroom	1.0	8	6.6%	0	0.0%	N/A
Total Tax Credit		**121**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	113	45.9%	0	0.0%	N/A
Two-Bedroom	1.0	89	36.2%	1	1.1%	N/A
Three-Bedroom	1.0	44	17.9%	0	0.0%	N/A
Total		**246**	**100.0%**	**1**	**0.4%**	N/A
Grand Total		**9,662**	**100.0%**	**129**	**1.3%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	The Villages at West Run	MRR	B	2010	132	4	97.0%
2	99 Brookhaven Rd.	MRR	B	2010	31	1	96.8%
3	Seneca Square	MRR	B-	1984	42	0	100.0%
4	Seneca Station	MRR	B+	2007	20	0	100.0%
5	Stewart Street Apts.	MRR	B+	2012	36	1	97.2%
6	Twin Knobs	TAX	B-	1996	68	0	100.0%
7	The Lofts	MRR	A-	2009	600	0	100.0%
8	The Suites at West Park	MRR	A	2005	32	14	56.3%
9	Terrace Heights	MRR	C-	1965	63	0	100.0%
10	Sunnyside Commons	MRR	B-	1982	69	0	100.0%
11	Sun Valley	MRR	C	1986	28	0	100.0%
12	Stadium Apts.	MRR	C	1962	53	0	100.0%
13	St. Clair's Village (MHP)	MRR	B+	1980	36	0	100.0%
14	Southeast Court	MRR	B-	1994	26	0	100.0%
15	Skyline	MRR	B+	2005	60	0	100.0%
16	Stonepath Twnhms.	TAX	B+	2010	46	2	95.7%
17	The Domain at Town Centre	MRR	A	2012	336	0	100.0%
18	Queen Anne Colony	MRR	B+	2004	32	0	100.0%
19	Chestnut Ridge Manor	MRR	C	1976	48	0	100.0%
20	Copper Creek	MRR	B+	2006	24	0	100.0%
21	Copperfield Court	MRR	B	1996	98	0	100.0%
22	Courtyard East	MRR	C	1934	62	0	100.0%
23	Courtyard West	MRR	B	2002	24	0	100.0%
24	Creekside I & II	MRR	B+	2007	19	0	100.0%
25	Forest Hills	MRR	B-	2007	58	0	100.0%
26	Fountain View	MRR	A-	2006	15	0	100.0%
27	Georgetown Apts.	MRR	B	1987	196	0	100.0%
28	Glenlock	MRR	B+	2008	32	0	100.0%
29	Glenlock South	MRR	B	2001	40	0	100.0%
30	Grove Park	MRR	B+	2010	47	0	100.0%
31	Holly View	TAX	A-	2011	40	1	97.5%
32	Inglewood Properties	MRR	B+	2004	27	0	100.0%
33	Lakeside Village	MRR	B	1984	92	0	100.0%
34	Lockwood	MRR	C+	1992	40	0	100.0%
35	Medical Center Apts.	MRR	C	1960	164	16	90.2%
36	Cedarstone Apts.	MRR	B-	1990	37	0	100.0%
37	Carmel Court	MRR	A	2006	36	1	97.2%

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
38	Campus View Twnhms.	MRR	A-	2006	46	0	100.0%
39	Pinnacle Height Apts.	MRR	B	2004	174	0	100.0%
40	Pineview Apts.	MRR	C	1972	104	5	95.2%
41	Mountaineer Court	MRR	C+	1968 / 2010	32	0	100.0%
42	Mountain View Apt. Homes at Graystone	MRR	A-	2004	24	0	100.0%
43	264 McCullough St.	MRR	B	1982	21	0	100.0%
44	4th Street	MRR	B+	2008	56	0	100.0%
45	803 & 807 Alpine St.	MRR	C	1977	34	0	100.0%
46	Aerostar Apts.	MRR	B-	1988	90	0	100.0%
47	Ashley Oaks	MRR	B	1994	44	0	100.0%
48	Ashworth Landing	MRR	B+	2007	120	0	100.0%
49	Avalon Apts.	MRR	C+	1996	32	0	100.0%
50	Bakers Landing	MRR	B+	2004	34	1	97.1%
51	Bent Tree Court Apts.	MRR	B+	1995	96	0	100.0%
52	Braemar Twnhms.	MRR	B-	1988	80	0	100.0%
53	Brunswick	MRR	C	1986	183	0	100.0%
54	Burrough's Place	MRR	A	2007	63	0	100.0%
55	Campus View Apts.	MRR	C+	1984	35	0	100.0%
56	Morgan Pointe Apts.	MRR	B	2005	63	1	98.4%
57	Beech View Place	MRR	A	2012	233	38	83.7%
58	Campus Evolution	MRR	A	2005	280	1	99.6%
59	Crown Jewel Condominiums	MRR	B	1916 / 2006	10	0	100.0%
60	Copper Beech Twnhms.	MRR	A-	2009	335	0	100.0%
61	Chateau Royale Apts.	MRR	B-	1985	385	0	100.0%
62	922 College Ave.	MRR	C-	1972	1	0	100.0%
63	683 Willey St.	MRR	C+	1965	1	0	100.0%
64	679 Jones Ave.	MRR	C+	1945 / 2010	1	0	100.0%
65	675 Jones Ave.	MRR	C+	1945	1	0	100.0%
66	667 Price St.	MRR	C+	1957	1	0	100.0%
67	University Place	MRR	A	2014	0	0	U/C
68	352 Stewart St.	MRR	C-	1949	1	0	100.0%
69	Friend Suites	MRR	B	2001	28	1	96.4%
70	Mountain Valley Apts.	MRR	A-	2008	344	8	97.7%
71	2675 University Ave.	MRR	B	1965 / 2005	8	0	100.0%
72	Barrington North	MRR	B	1988	59	0	100.0%
73	Mountaineer Place	MRR	A	2010	34	0	100.0%
74	Bon Vista Apts.	MRR	C+	1990	95	3	96.8%

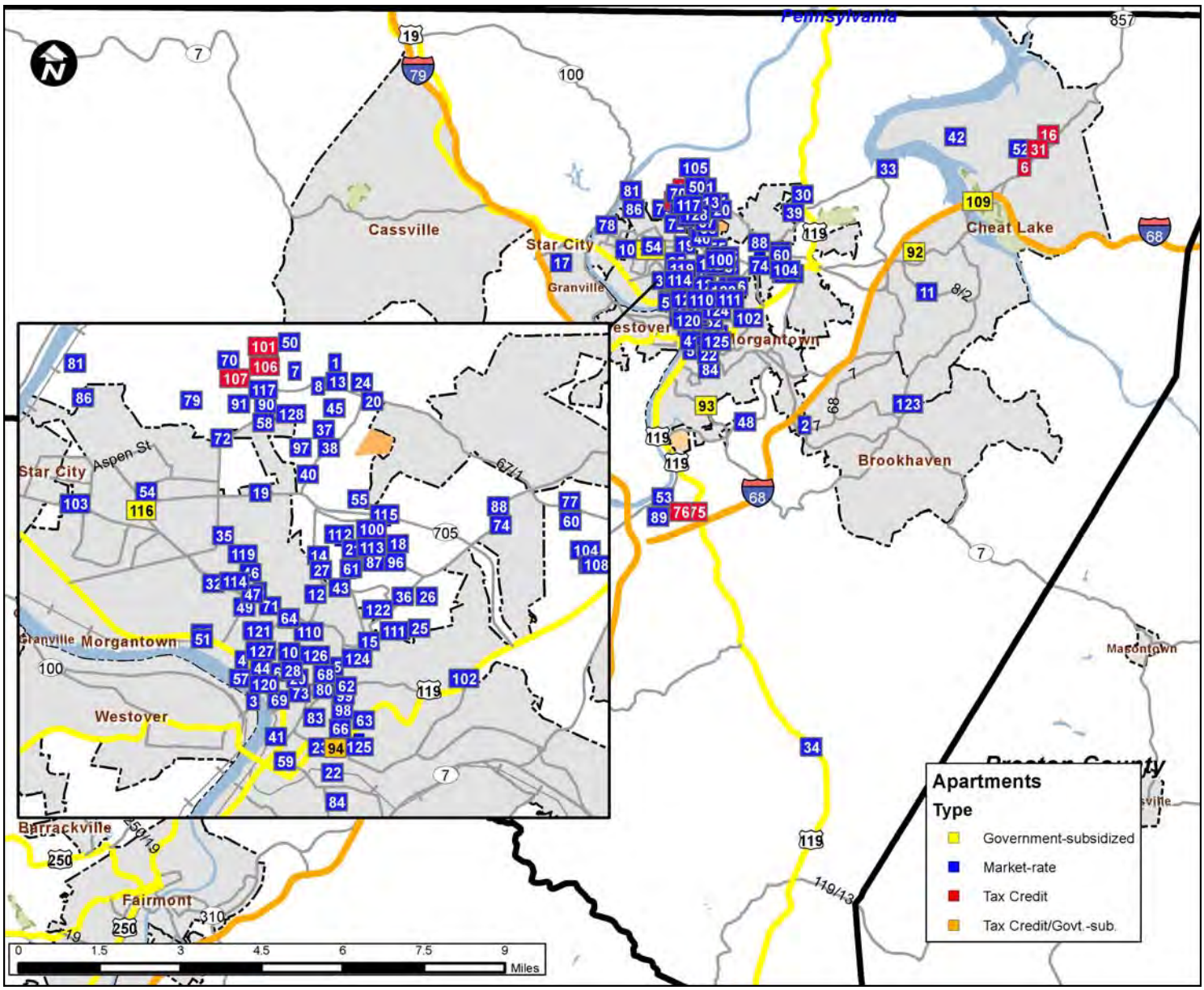
Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
75	Cedar Glen I	TAX	B+	2000	47	0	100.0%
76	Cedar Glen II	TAX	B+	2006	50	0	100.0%
77	West Run Apts.	MRR	A	2007	322	10	96.9%
78	University Riverside Commons	MRR	A-	2005	15	0	100.0%
79	The Ridge	MRR	B+	2001	168	0	100.0%
80	Vandalia Hall	MRR	B	2007	158	0	100.0%
81	Rystan Place	MRR	B+	2004	26	0	100.0%
82	344 Stewart St.	MRR	C-	1966	1	0	100.0%
83	254 Fife St.	MRR	C	1963	1	0	100.0%
84	245 Green St.	MRR	B-	1971	1	0	100.0%
85	Street's Apts.	MRR	C+	1975	33	0	100.0%
86	Timberline Apts.	MRR	C+	1968 / 2009	313	0	100.0%
87	Valley View Woods	MRR	B	1995	73	5	93.2%
88	The Villas	MRR	B	1991 / 2007	231	0	100.0%
89	Vista Del Rio	MRR	B	2005	60	0	100.0%
90	West Greene	MRR	B	2002	28	0	100.0%
91	Windwood Place	MRR	B+	2001	63	0	100.0%
92	Brook View Apts.	GSS	B-	1987	44	0	100.0%
93	Marjorie Gardens	GSS	C+	1981	126	0	100.0%
* 94	Morgantown Unity Manor	TGS	C+	1985 / 2008	121	0	100.0%
* 95	Friendship Manor	MRR	B+	1970	49	0	100.0%
96	Stonewood Apts.	MRR	B+	2009	92	2	97.8%
97	Pineview Place	MRR	B+	2005	13	0	100.0%
98	209 Waverly St.	MRR	C-	1970	1	0	100.0%
99	113 Cornell Ave.	MRR	C	1956	1	0	100.0%
100	Chestnut Hill	MRR	B-	1973	200	0	100.0%
101	Church Hill Village	TAX	B+	2010	38	2	94.7%
102	City Gardens	MRR	B	2009	64	2	96.9%
103	Colonial Park	MRR	C+	1985	81	0	100.0%
104	Grapevine Village	MRR	B	2000	58	0	100.0%
105	Graycliff Luxury Twnhms.	MRR	A-	2008	90	1	98.9%
106	Greene Glen I	TAX	B	1995	48	0	100.0%
107	Greene Glen II	TAX	B	1996	32	0	100.0%
108	Heritage Apts.	MRR	C	1970	60	2	96.7%
109	Sky View Apts.	GSS	C	1984	41	1	97.6%
110	Jones Place	MRR	A	2012	32	0	100.0%
111	Cabana Apts.	MRR	B+	2009	20	0	100.0%

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
112	Chase Apts.	MRR	C+	2004	12	0	100.0%
113	Staduim Court	MRR	B	2003	54	0	100.0%
114	883 East Everly St.	MRR	C	1966	46	0	100.0%
115	Orchard Crossings	MRR	A	2000	98	0	100.0%
116	Unity House Apts.	GSS	B-	1998	35	0	100.0%
117	T & S Rentals	MRR	B-	1986	56	4	92.9%
118	59 Airport Blvd.	MRR	B	1992	30	1	96.7%
119	478 Harding Ave.	MRR	C	1976	24	0	100.0%
120	100 3rd St.	MRR	B	2001	19	0	100.0%
121	Metro Towers	MRR	A	1990 / 2012	125	0	100.0%
122	Cambridge Court	MRR	C	1984	17	0	100.0%
123	Tyrone Village Mobile Home Park	MRR	C+	2006	9	0	100.0%
124	Tera Properties	MRR	B+	2013	40	0	100.0%
125	College Park Apts.	MRR	A	2014	0	0	U/C
126	Jones Place	MRR	A-	2011	46	0	100.0%
127	McLane Manor	MRR	C+	1976	13	1	92.3%
128	Campus Evolution Villages	MRR	A+	2005	280	0	100.0%

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	115	8,926	123	98.6%	467
TAX	8	369	5	98.6%	0
TGS	1	121	0	100.0%	0
GSS	4	246	1	99.6%	0

Total units do not include units under construction.

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	17	759	2.1%
1970 to 1979	12	568	1.4%
1980 to 1989	20	1,802	0.3%
1990 to 1999	16	1,110	0.8%
2000 to 2004	18	956	0.2%
2005	8	803	2.0%
2006	6	180	0.6%
2007	7	760	1.3%
2008	4	522	1.7%
2009	5	1,111	0.4%
2010	6	328	2.7%
2011	2	86	1.2%
2012	4	637	6.1%
2013	1	40	0.0%
2014*	0 (+ 2 U/C)	0 (+ 438 U/C)	-
Total	126 (+ 2 U/C)	9,662 (+ 438 U/C)	1.3%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A+	1	280	0.0%
A	11	1,591	4.0%
A-	9	1,515	0.6%
B+	22	1,110	0.4%
B	25	1,795	0.8%
B-	11	1,044	0.4%
C+	15	699	0.6%
C	14	825	2.8%
C-	5	67	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	40	2.5%
B+	4	181	2.2%
B	2	80	0.0%
B-	1	68	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B-	2	79	0.0%
C+	2	247	0.0%
C	1	41	2.4%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	126	9,492	129	98.6%
Senior (Age 55+)	2	170	0	100.0%
Total	128	9,662	129	98.7%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	246	1	99.6%
40% - 60% AMHI (Tax Credit)	369	5	98.6%
0-60% AMHI (All Affordable)	615	6	99.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	121	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	121	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet
Louise Ave. & Johnson Ave.	Morgantown	Single Family	$2,000	3	2.5	2,500
Bradley St. & Meadowbrook Rd.	Morgantown	Single Family	$1,450	3	3	3,000
147 Bonfili Lane	Morgantown	Single Family	$1,200	3	2	1,600
W Virginia 7 & Tyrone Rd.	Morgantown	Single Family	$620	2	2	-
St. Pauls Ln.	Morgantown	Single Family	$1,750	3	2.5	-
2044 Pinecrest Dr.	Morgantown	Single Family	$1,500	3	2.5	1,600
Summers Street at Dorsey Ave.	Morgantown	Duplex	$900	3	2	-
St Andrews Dr.	Morgantown	Townhome	$1,800	3	2.5	2,000
613 Elmina Street	Morgantown	Single Family	$900	3	2	1,400
195 Parsons Street	Morgantown	Single Family	$900	3	2	-
580 Pennsylvania Ave.	Morgantown	Single Family	$725	3	1	-
428 Shawnee Drive	Morgantown	Single Family	$1,000	4	1.5	-
109 East End Ave.	Morgantown	Single Family	$975	3	1	-
Van Voorhis at Big Stone	Morgantown	Townhome	$1,500	4	3	2,500
120 Hawks Run Rd.	Morgantown	Townhome	$1,050	2	2.5	1,280

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet
Tarbert Ct.	Morgantown	Townhome	$1,600	3	4	2,000
W. Run Rd.	Morgantown	Townhome	$1,500	3	2.5	2,000
120 Hawks Run Rd.	Morgantown	Townhome	$1,050	2	2.5	1,280
Lakeview Dr. at I-68	Morgantown	Townhome	$1,150	2	2	2,000
Stewart St. & Lewis St.	Morgantown	Townhome	$1,650	3	2.5	1,700
116 Prairie Ave.	Morgantown	Single Family	$1,000	3	1	1,800

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are two multifamily rental projects currently under construction in the area. University Place, located at 2121 University Avenue, will contain 214 student apartments, as well as an on-site grocery store, retail space and coffee shop. College Park Apartments will contain 224 student apartments on Willey Street. Both of these projects will target college students.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $161,420. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $1,125, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$161,420
Mortgaged Value = 95% of Median Home Price	$153,349
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$823
Estimated Taxes & Insurance*	$206
Estimated Private Mortgage Insurance**	$96
Estimated Monthly Mortgage Payment	$1,125

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Monongalia County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	27	39	151	30	32	35	20	36	24	20

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county from 2013 through 2014.

Overall For-Sale Analysis From Zillow (2013-2014)		
	2013	2014
Total Number of Sales	404	84
Median Sales Price	$175,625	$150,000
Median Square Footage	1,695	1,631
Median Price Per Square Foot	$104	$92
Median Year Built	1984	1975
Median Number of Bedrooms	3	3
Median Number of Bathrooms	2	2

Source: Zillow, data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists the median sales price of some of the homes sold in the county in 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013 Detailed For Sale Analysis From Zillow					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Sales	7	82	217	78	20
Median Sales Price	$118,914	$133,250	$178,543	$256,250	$289,250
Median Square Footage	725	1,167	1,659	2,445	2,800
Median Price Per Square Foot	$164	$114	$108	$105	$103
Median Year Built	2006	1966	1985	1993	1987
Median Number of Bathrooms	1	1.5	2.5	3	4

Source: Zillow; data in the chart only represents past sales listed on Zillow.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	35	968	3.6%	14
Average Loan Amount	$136,377	$199,839	68.2%	$129,634
Average Age of Borrower	29	-	-	28
Average Gross Income of Borrower	$44,866	$103,616	43.3%	$44,212
Income to Loan Ratio	32.9%	51.8%	63.4%	34.1%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

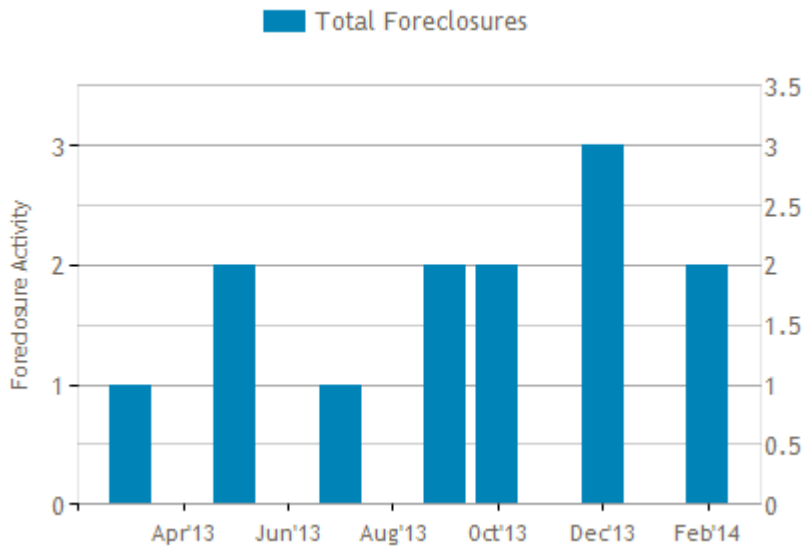
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	8	95	226	101	26	10
Median Listing Price	$121,325	$169,000	$198,000	$295,000	$497,500	$687,000
Median Square Footage	727	1,103	1,632	2,573	3,952	4,566
Median Price Per Square Foot	$167	$153	$121	$115	$129	$150
Median Year Built	2006	2003	1997	2002	2006	2005
Median Number of Bathrooms	1	2	2	3	4	5

Source: MLS

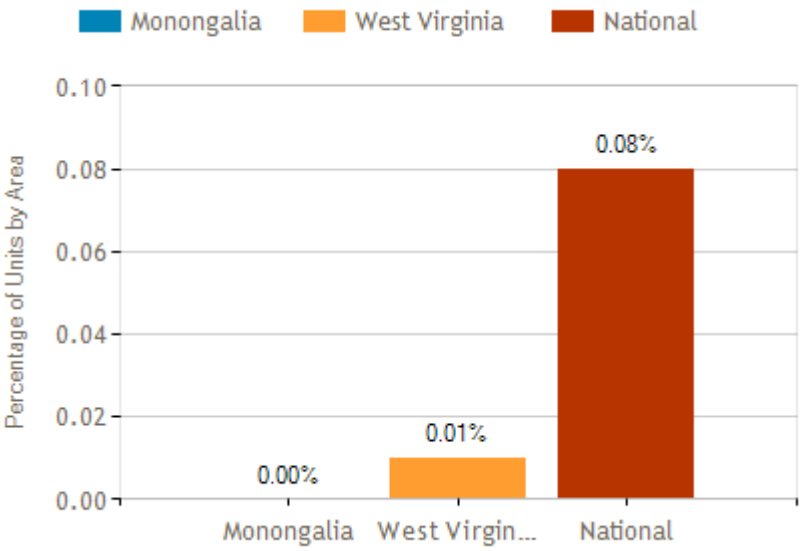
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –Monongalia County, WV



Geographical Comparison – Monongalia County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$26,360	10,755	$0	$29,840	11,576	7.6%
41% - 60% AMHI	$26,361	$39,540	2,233	$29,841	$44,750	1,994	-10.7%
61% - 100% AMHI	$39,541	$65,900	2,379	$44,751	$74,590	2,512	5.6%
Over 100% AMHI	$65,901	No Limit	2,692	$74,591	No Limit	2,964	10.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$26,360	1,261	$0	$29,840	1,173	-7.0%
41% - 60% AMHI	$26,361	$39,540	825	$29,841	$44,750	839	1.7%
61% - 100% AMHI	$39,541	$65,900	2,138	$44,751	$74,590	2,222	3.9%
Over 100% AMHI	$65,901	No Limit	6,498	$74,591	No Limit	7,178	10.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$26,360	12,016	$0	$29,840	12,749	6.1%
41% - 60% AMHI	$26,361	$39,540	3,058	$29,841	$44,750	2,833	-7.4%
61% - 100% AMHI	$39,541	$65,900	4,517	$44,751	$74,590	4,734	4.8%
Over 100% AMHI	$65,901	No Limit	9,190	$74,591	No Limit	10,142	10.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$19,520	619	$0	$22,100	799	29.1%
41% - 60% AMHI	$19,521	$29,280	390	$22,101	$33,140	480	23.1%
61% - 100% AMHI	$29,281	$48,800	427	$33,141	$55,230	492	15.2%
Over 100% AMHI	$48,801	No Limit	1,117	$55,231	No Limit	1,472	31.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$19,520	1,994	$0	$22,100	2,348	17.8%
41% - 60% AMHI	$19,521	$29,280	1,421	$22,101	$33,140	1,867	31.4%
61% - 100% AMHI	$29,281	$48,800	2,345	$33,141	$55,230	2,651	13.0%
Over 100% AMHI	$48,801	No Limit	6,138	$55,231	No Limit	7,186	17.1%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$19,520	2,613	$0	$22,100	3,147	20.4%
41% - 60% AMHI	$19,521	$29,280	1,811	$22,101	$33,140	2,347	29.6%
61% - 100% AMHI	$29,281	$48,800	2,772	$33,141	$55,230	3,143	13.4%
Over 100% AMHI	$48,801	No Limit	7,255	$55,231	No Limit	8,658	19.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$32,950	12,010	$0	$37,300	12,725	6.0%
Senior (Age 55+)	$0	$24,400	815	$0	$27,620	1,074	31.8%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

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

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

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

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

With the presence of West Virginia University, we have provided a calculation of the penetration rates for government-subsidized family housing after eliminating the estimated number of income-eligible renter households under the age of 25. Clearly, not all households headed by a person under the age of 25 are college enrolled students. However, by deducting this share provides a more realistic range in those areas influenced by high shares of college students.

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(246 + 344 HCV) 590	369	(615 + 124 HCV*) 739
Number of Income-Eligible Family Renter Households	12,010 (6,846)	2,233	12,988
Existing Affordable Housing Penetration Rate – 2014	= 4.9% (8.6%)	= 16.5%	= 5.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	246	369	615
Number of Income-Eligible Senior Renter Households	815	390	1,009
Penetration Rate – 2014	= 30.2%	= 94.6%	= 61.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting
The calculations in red exclude the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(246 + 344 HCV) 590	369	(615 + 124 HCV*) 739
Number of Income-Eligible Family Renter Households	12,725 (7,253)	1,994	13,570
Existing Affordable Housing Penetration Rate – 2019	= 4.6% (8.1%)	= 18.5%	= 5.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	246	369	615
Number of Income-Eligible Senior Renter Households	1,075	480	1,279
Penetration Rate – 2019	= 22.9%	= 76.9%	= 48.1%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting
The calculations in red exclude the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	11,420 (6,256)	569	12,135 (6,663)	829
41%-60% AMHI (Tax Credit)	1,864	21	1,625	111

The "un-met" need in red excludes the estimated share of renter households under age of 25 to compensate for college students in the county with low incomes

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Stacy Hollar, Executive Secretary of Planning, Morgantown, West Virginia, (304) 284-7431

Ms. Hollar stated that several multifamily rental developments are planned or proposed in Morgantown, including Central Place, GCF Properties, the 500 Block, 612 Protzman Street and University Park Apartments. Four rental projects were recently completed, and three are currently under construction; among these, she specifically mentioned Metro Towers, Tera Properties, Beech View Place and University Place Apartments.

No infrastructure improvements are planned for the area, although Ms. Hollar noted the roads surrounding the construction taking place near West Virginia University are being improved.

The West Run Business Park is currently under construction and will bring more jobs to the area, in turn adding to local housing demand. This development is overseen by Premier Commercial.

Ms. Hollar noted that although oil and gas exploration has increased in the rural areas surrounding Morgantown, it has not impacted housing within her jurisdiction and has not been mentioned during official planning sessions. Hollar explained that land is available in residential areas surrounding downtown, but no parcels of developable land are available in downtown Morgantown.

She said barriers to market entry are few, but mentioned the local mountainous terrain may be an obstacle. With the exception of the increased cost required for a stronger than usual foundation, construction costs are typical, and as are zoning requirements.

The most recent developments have been generally welcomed by area residents. She noted forested land has been cleared in the north Morgantown area and is for sale. Hollar commented further by saying an appreciable amount of land is for sale in the area at an affordable price.

Kristin Orbin, Property Manager, Morgantown, West Virginia, (304) 290-4834

Ms. Orbin manages Morgan Pointe Apartments and other local complexes that are predominantly occupied by college students. Ms. Orbin says she is unsurprised by the number of new housing projects being undertaken in the area, given West Virginia University's growing student body. Another factor driving demand for housing is the opening of new businesses in the vicinity, adding to the number of households who are permanent residents. At the time she was interviewed, Ms. Orbin stated she was working through one of the busiest times of the year in terms of lease renewals and terminations; due to the large student population, many households change residences in the area. Regarding affordable housing, Orbin does not believe high demand currently exists; however, she feels that the number of student and young professional renters is increasing in the Morgantown area.

George McElroy, Section 8 Coordinator, Fairmont-Morgantown Housing Authority, (304) 363-0860 Ext. 107

According to Mr. McElroy, over the past few years, the number of applications for Section 8 housing has decreased, as has the overall number of households residing in Section 8 housing. McElroy attributes this to the growing economy, and went on to say the Morgantown area economy was not greatly affected by the recent recession. Currently, 98 households are on the Section 8 waiting list, indicating an unmet need for affordable housing. In his opinion, additional affordable housing development would not be met with objections. He is unaware of any environmental concerns that could hamper local development.

Sammie Pride, Property Manager, Morgantown, West Virginia, (304) 599-4407

Ms. Pride manages rental housing near the West Virginia University School of Law. She said the property she manages has not had an extended-time vacancy in years. Because of her property's proximity to the university, vacancies are filled quickly. She frequently receives inquiries from those interested in leasing a unit, including both student and non-student households. This gives her reason to believe a new housing development would do well in the area. She notes that land is readily available surrounding Morgantown; she has personally seen land advertised for sale within a short commuting distance of downtown.

32. Monroe County

A. General Description

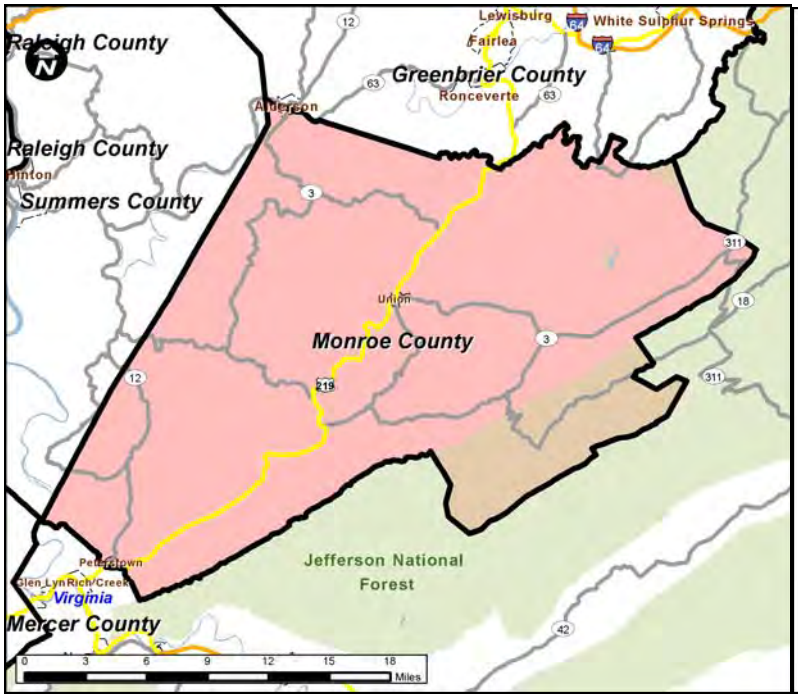
County Seat: Union
County Size: 473.66 square miles

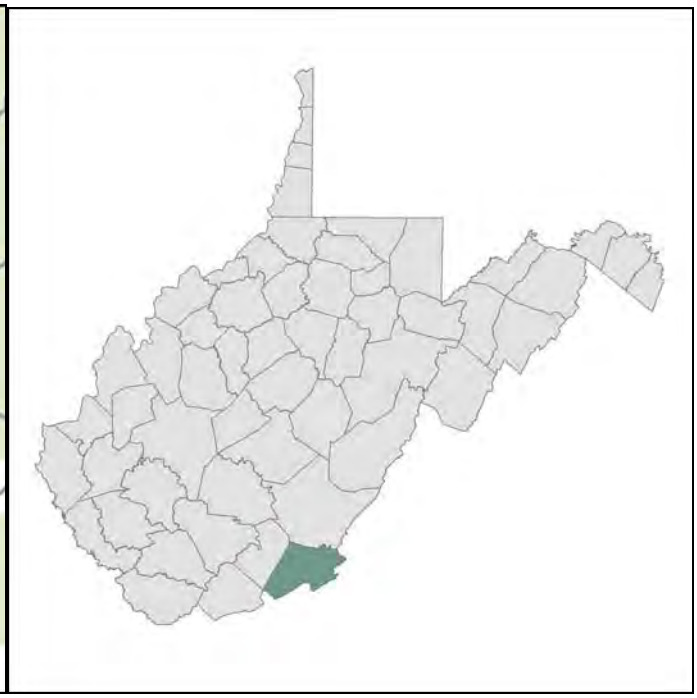
2000 (Census) Population: 14,583
2010 (Census) Population: 13,502
Population Change: -1,081 (-7.4%)

2000 (Census) Households: 5,447
2010 (Census) Households: 5,655
Household Change: +208 (3.8%)

2000 (Census) Median Household Income: $28,001
2010 (Estimate) Median Household Income: $38,010
Income Change: +$10,009 (35.7%)

2000 (Census) Median Home Value: $62,000
2010 (American Community Survey) Median Home Value: $95,200
Home Value Change: +$33,200 (53.5%)





B. Demographic Characteristics and Trends

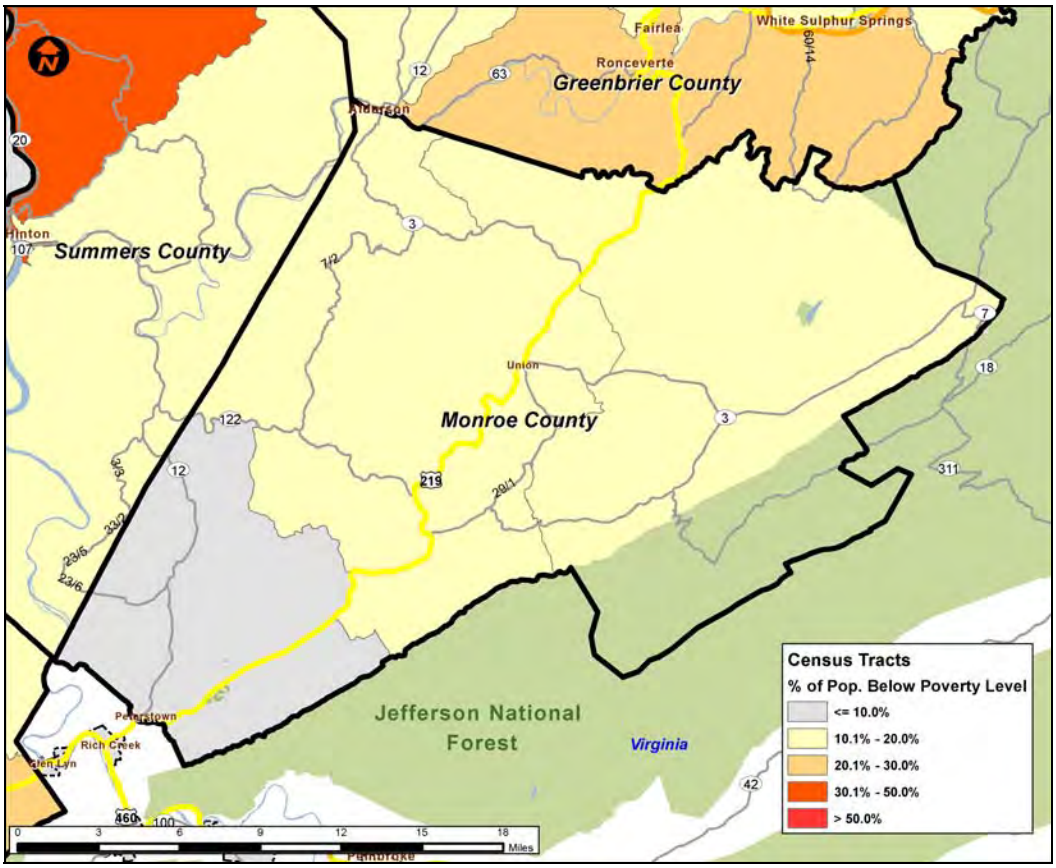
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Monroe County	Population	14,583	13,502	13,954	14,217
	Population Change	-	-1,081	452	263
	Percent Change	-	-7.4%	3.3%	1.9%
County Seat: Union	Population	548	565	587	602
	Population Change	-	17	22	15
	Percent Change	-	3.1%	3.9%	2.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,791	13.3%
Population not living in poverty	11,711	86.7%
Total	13,502	100.0%

Source: American Community Survey (ACS)

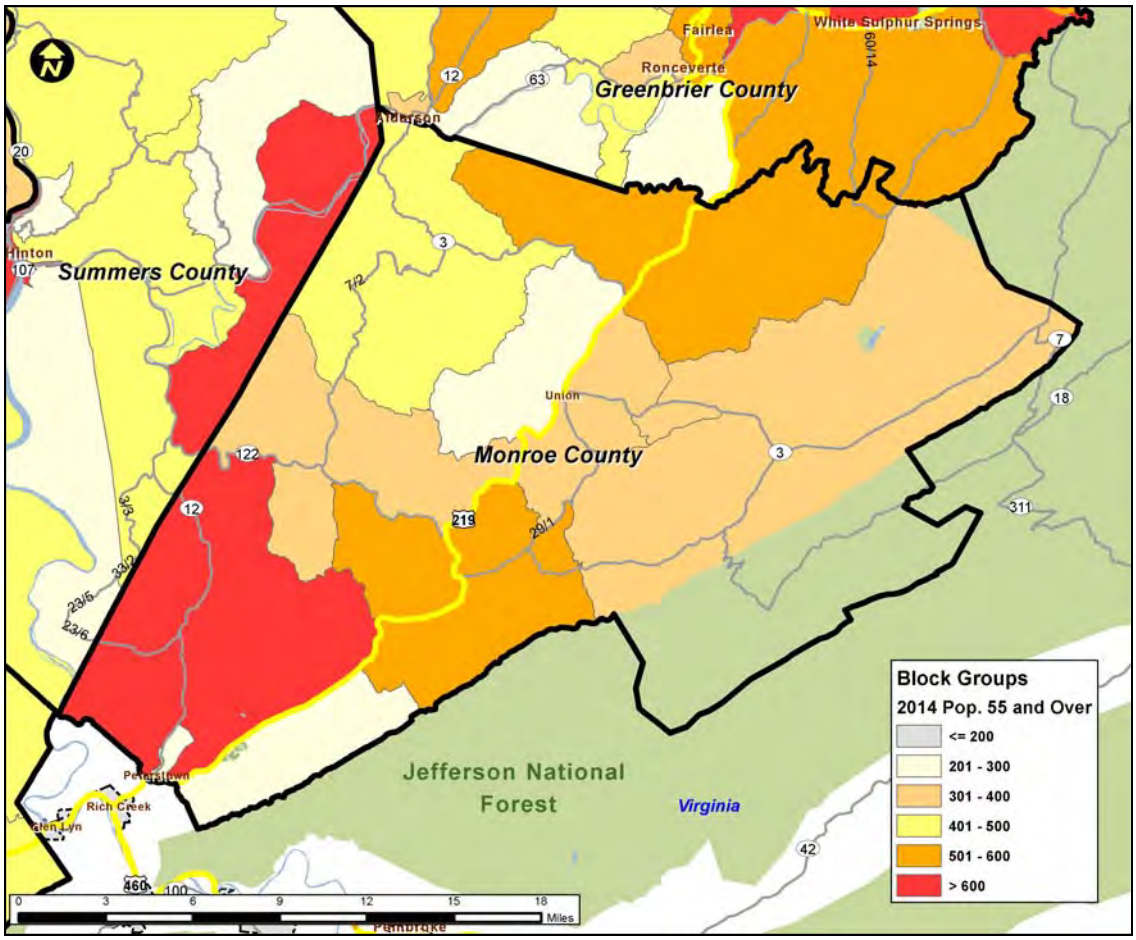


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,110	23.0%	3,113	22.3%	3,151	22.2%	38	1.2%
20 to 24	633	4.7%	660	4.7%	585	4.1%	-75	-11.4%
25 to 34	1,348	10.0%	1,430	10.2%	1,448	10.2%	18	1.3%
35 to 44	1,661	12.3%	1,645	11.8%	1,608	11.3%	-37	-2.2%
45 to 54	2,029	15.0%	1,960	14.0%	1,854	13.0%	-106	-5.4%
55 to 64	2,070	15.3%	2,219	15.9%	2,305	16.2%	86	3.9%
65 to 74	1,512	11.2%	1,754	12.6%	2,029	14.3%	275	15.7%
75 & Over	1,139	8.4%	1,174	8.4%	1,238	8.7%	64	5.5%
Total	13,502	100.0%	13,954	100.0%	14,217	100.0%	263	1.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	13,162	97.5%
Black	91	0.7%
Indian	27	0.2%
Asian	15	0.1%
Pacific Islander	3	0.0%
Some Other Race	22	0.2%
Two or More Races	182	1.3%
Total	13,502	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	11,984	88.8%
Moved within Same County	709	5.3%
Different County Same State	383	2.8%
Moved from Different State	426	3.2%
Moved from Abroad	0	0.0%
Total	13,502	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

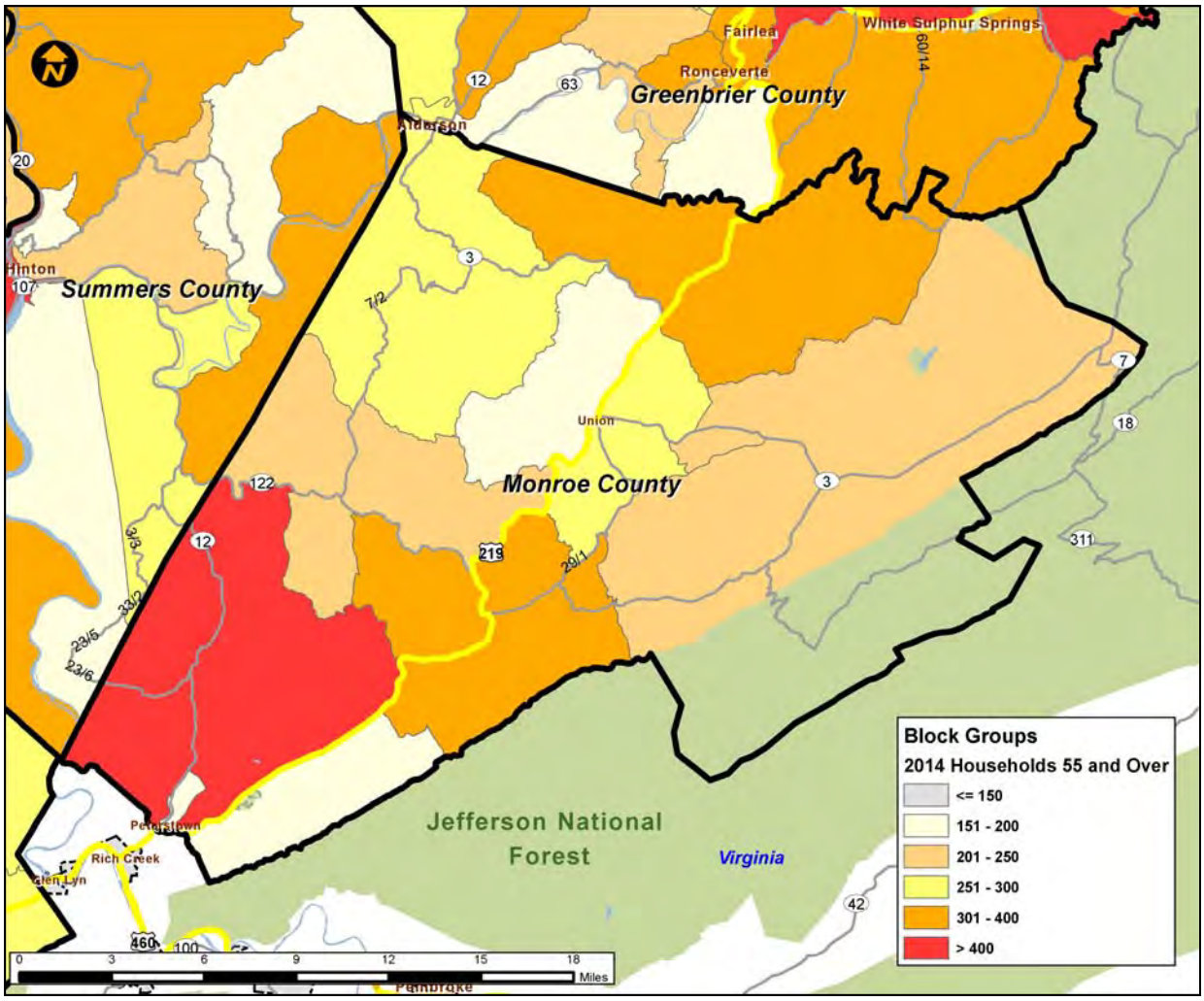
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Monroe County	Households	5,447	5,655	5,874	5,997
	Household Change	-	208	219	123
	Percent Change	-	3.8%	3.9%	2.1%
	Household Size	2.68	2.39	2.37	2.36
County Seat: Union	Households	267	264	276	283
	Household Change	-	-3	12	7
	Percent Change	-	-1.1%	4.5%	2.5%
	Household Size	2.1	2.1	2.13	2.13

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	149	2.6%	146	2.5%	142	2.4%	-4	-2.7%
25 to 34	614	10.9%	651	11.1%	651	10.9%	0	0.0%
35 to 44	849	15.0%	838	14.3%	810	13.5%	-28	-3.3%
45 to 54	1,082	19.1%	1,036	17.6%	968	16.1%	-68	-6.6%
55 to 64	1,181	20.9%	1,258	21.4%	1,289	21.5%	31	2.5%
65 to 74	970	17.2%	1,115	19.0%	1,271	21.2%	156	14.0%
75 to 84	588	10.4%	617	10.5%	606	10.1%	-11	-1.8%
85 & Over	222	3.9%	211	3.6%	258	4.3%	47	22.4%
Total	5,655	100.0%	5,874	100.0%	5,997	100.0%	123	2.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



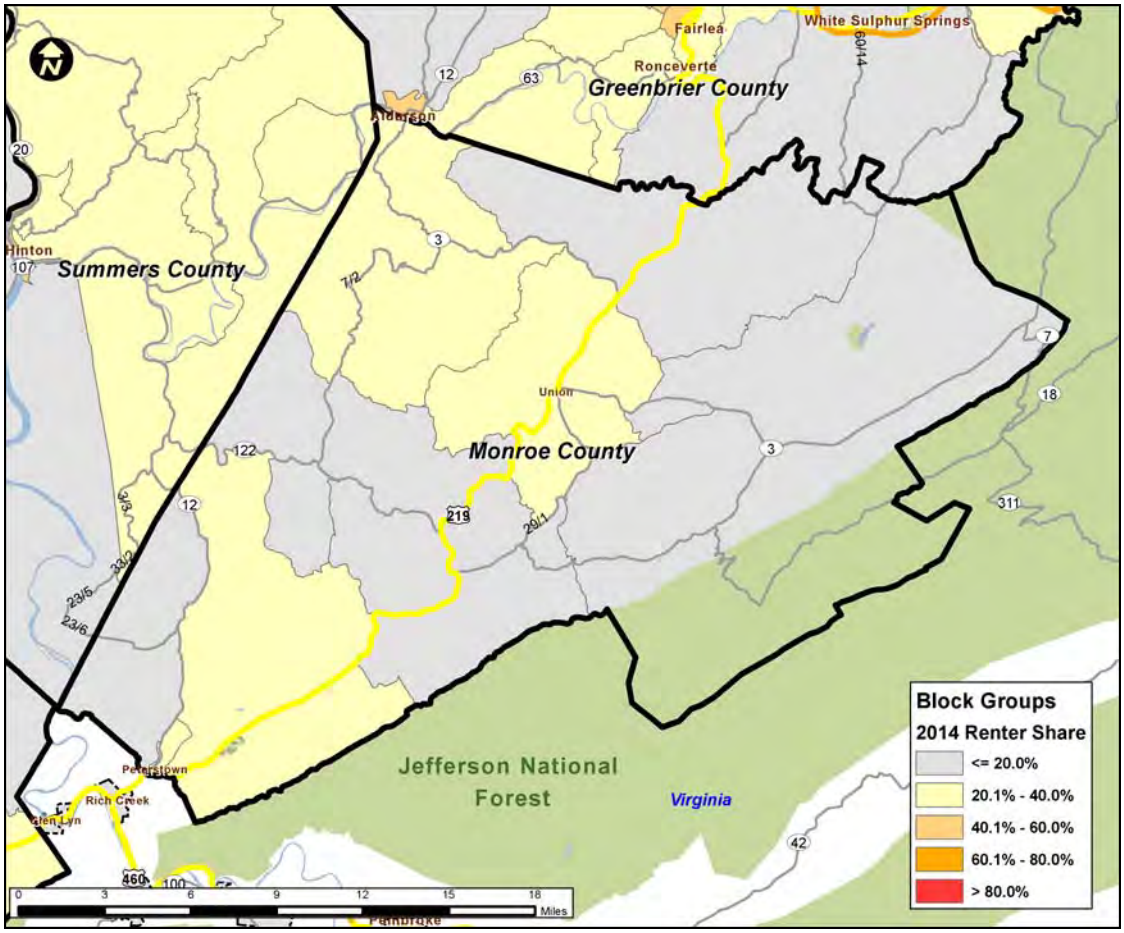
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,691	83.0%	4,742	80.7%	4,867	81.2%
Renter-Occupied	964	17.0%	1,132	19.3%	1,130	18.8%
Total	5,655	100.0%	5,874	100.0%	5,997	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,654	89.6%	2,771	86.5%	2,964	86.6%
Renter-Occupied	307	10.4%	431	13.5%	460	13.4%
Total	2,961	100.0%	3,202	100.0%	3,425	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	382	33.7%	385	34.1%	4	1.0%
2 Persons	294	26.0%	292	25.9%	-2	-0.7%
3 Persons	209	18.5%	208	18.4%	-1	-0.5%
4 Persons	152	13.4%	149	13.2%	-3	-1.8%
5 Persons+	94	8.3%	94	8.4%	0	0.1%
Total	1,132	100.0%	1,130	100.0%	-2	-0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,227	25.9%	1,271	26.1%	45	3.6%
2 Persons	1,944	41.0%	1,984	40.8%	40	2.0%
3 Persons	725	15.3%	747	15.3%	22	3.0%
4 Persons	526	11.1%	535	11.0%	10	1.9%
5 Persons+	321	6.8%	330	6.8%	9	2.8%
Total	4,742	100.0%	4,867	100.0%	125	2.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	180	41.8%	191	41.4%	11	5.9%
2 Persons	92	21.4%	97	21.2%	5	5.8%
3 Persons	98	22.7%	105	22.8%	7	7.5%
4 Persons	33	7.7%	37	8.1%	4	12.5%
5 Persons+	28	6.4%	30	6.5%	2	7.6%
Total	431	100.0%	460	100.0%	29	6.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	909	32.8%	971	32.7%	61	6.7%
2 Persons	1,490	53.8%	1,573	53.1%	83	5.6%
3 Persons	238	8.6%	262	8.9%	24	10.0%
4 Persons	84	3.0%	98	3.3%	14	17.2%
5 Persons+	49	1.8%	60	2.0%	11	23.1%
Total	2,771	100.0%	2,964	100.0%	194	7.0%

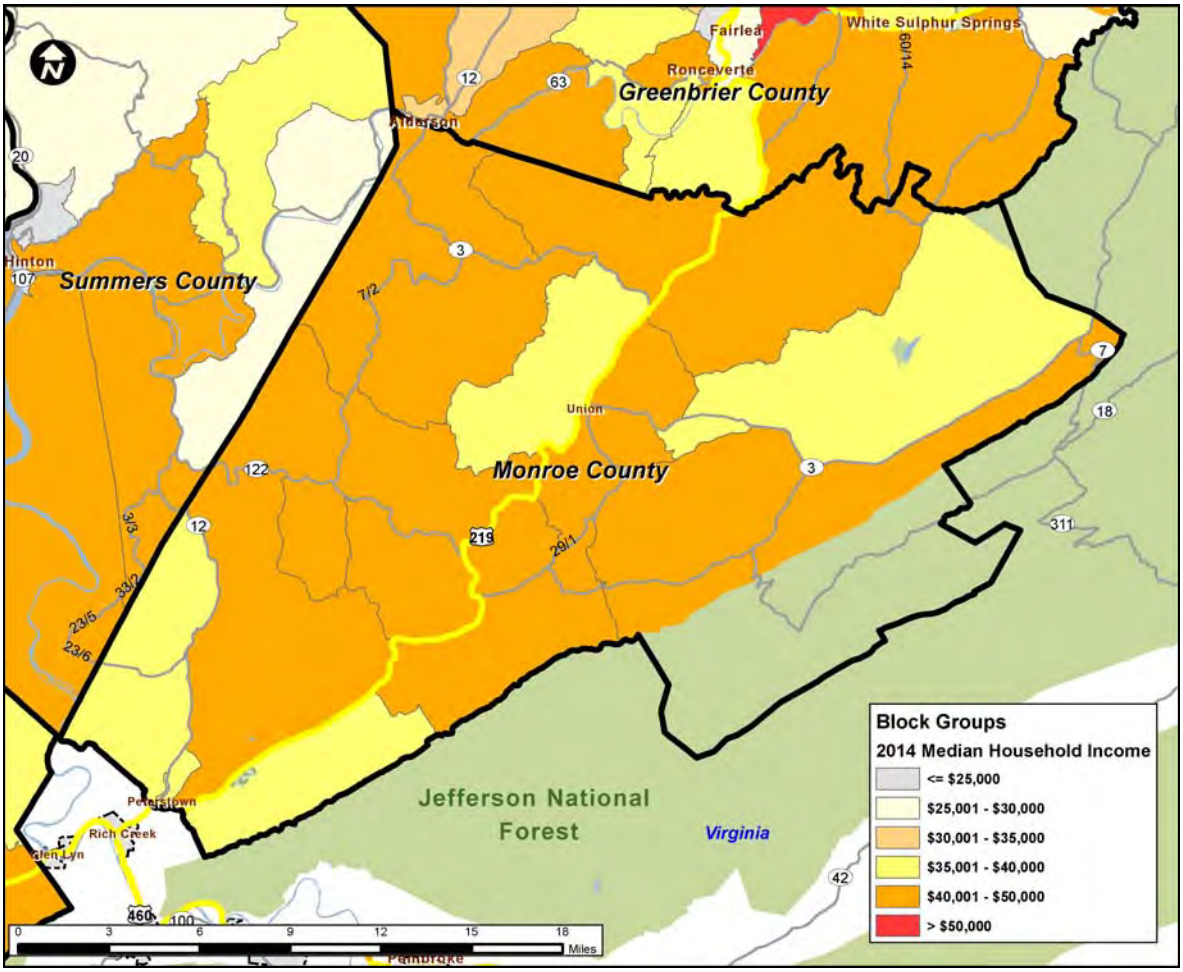
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	448	7.9%	438	7.5%	437	7.3%
$10,000 to $19,999	977	17.3%	1,031	17.6%	1,035	17.3%
$20,000 to $29,999	915	16.2%	939	16.0%	958	16.0%
$30,000 to $39,999	608	10.8%	650	11.1%	656	10.9%
$40,000 to $49,999	689	12.2%	723	12.3%	739	12.3%
$50,000 to $59,999	484	8.6%	559	9.5%	561	9.4%
$60,000 to $74,999	631	11.2%	609	10.4%	627	10.5%
$75,000 to $99,999	500	8.8%	504	8.6%	529	8.8%
$100,000 to $124,999	193	3.4%	199	3.4%	217	3.6%
$124,999 to $149,999	110	1.9%	77	1.3%	85	1.4%
$150,000 to $199,999	92	1.6%	143	2.4%	145	2.4%
$200,000+	7	0.1%	2	0.0%	9	0.2%
Total	5,655	100.0%	5,874	100.0%	5,997	100.0%
Median Income	$38,010		$38,133		$38,669	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



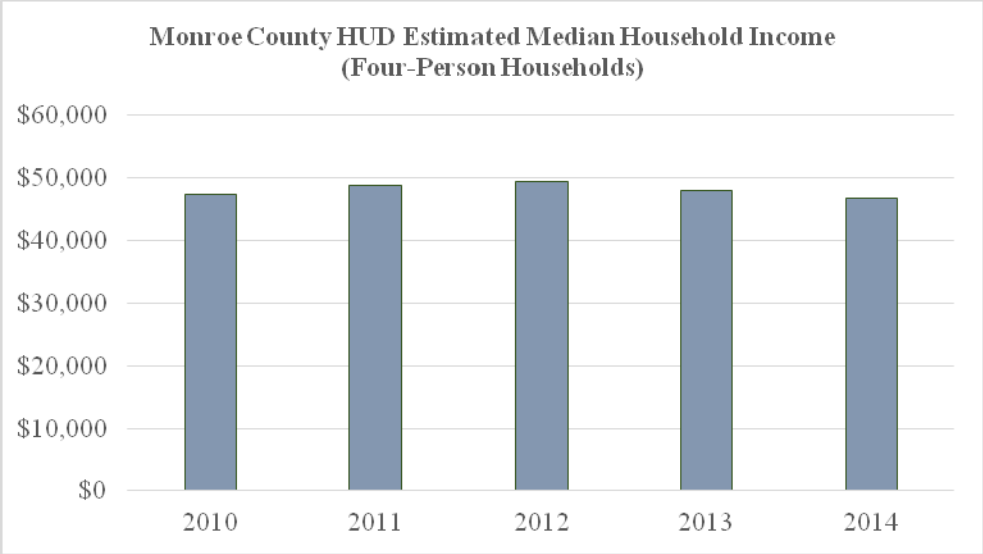
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	261	8.8%	261	8.1%	271	7.9%
$10,000 to $19,999	658	22.2%	697	21.8%	718	21.0%
$20,000 to $29,999	618	20.9%	645	20.2%	680	19.9%
$30,000 to $39,999	315	10.6%	351	11.0%	382	11.2%
$40,000 to $49,999	317	10.7%	376	11.8%	403	11.8%
$50,000 to $59,999	257	8.7%	311	9.7%	332	9.7%
$60,000 to $74,999	257	8.7%	264	8.2%	302	8.8%
$75,000 to $99,999	155	5.2%	168	5.3%	186	5.4%
$100,000 to $124,999	60	2.0%	68	2.1%	82	2.4%
$124,999 to $149,999	42	1.4%	34	1.1%	40	1.2%
$150,000 to $199,999	20	0.7%	24	0.8%	26	0.7%
$200,000+	2	0.1%	1	0.0%	4	0.1%
Total	2,961	100.0%	3,202	100.0%	3,425	100.0%
Median Income	$29,090		$29,961		$31,127	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$47,300	-
2011	$48,700	3.0%
2012	$49,300	1.2%
2013	$47,900	-2.8%
2014	$46,700	-2.5%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	116	51	2	46	9	224
$10,000 to $19,999	39	69	17	11	10	147
$20,000 to $29,999	42	59	14	7	11	133
$30,000 to $39,999	68	14	66	19	16	184
$40,000 to $49,999	23	15	39	34	6	117
$50,000 to $59,999	4	15	18	2	4	44
$60,000 to $74,999	7	15	8	4	2	37
$75,000 to $99,999	1	10	3	4	7	25
$100,000 to $124,999	11	4	3	2	8	29
$125,000 to $149,999	4	0	5	1	2	12
$150,000 to $199,999	6	1	0	1	2	10
$200,000 & Over	0	1	0	0	0	1
Total	322	256	176	131	78	964

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	116	50	2	56	8	232
$10,000 to $19,999	63	68	26	13	9	178
$20,000 to $29,999	46	74	13	4	16	154
$30,000 to $39,999	84	18	87	19	21	230
$40,000 to $49,999	28	23	38	33	8	132
$50,000 to $59,999	9	21	29	6	3	68
$60,000 to $74,999	6	22	9	6	9	52
$75,000 to $99,999	5	9	0	7	7	29
$100,000 to $124,999	12	3	3	3	6	26
$125,000 to $149,999	5	1	1	4	3	14
$150,000 to $199,999	10	2	0	1	3	15
$200,000 & Over	0	0	0	0	0	1
Total	382	294	209	152	94	1,132

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	105	45	2	58	8	218
$10,000 to $19,999	62	66	27	6	12	173
$20,000 to $29,999	48	79	10	6	16	159
$30,000 to $39,999	80	20	93	17	22	232
$40,000 to $49,999	33	24	38	32	9	137
$50,000 to $59,999	11	22	20	11	3	68
$60,000 to $74,999	10	16	9	1	8	45
$75,000 to $99,999	9	9	3	6	4	30
$100,000 to $124,999	13	3	4	6	4	31
$125,000 to $149,999	5	3	3	5	1	15
$150,000 to $199,999	11	2	0	0	4	16
$200,000 & Over	0	1	0	1	3	6
Total	385	292	208	149	94	1,130

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	46	36	1	43	6	132
$10,000 to $19,999	11	67	8	7	6	99
$20,000 to $29,999	30	45	13	5	6	98
$30,000 to $39,999	64	2	17	18	15	117
$40,000 to $49,999	18	8	36	29	5	97
$50,000 to $59,999	1	13	17	1	2	34
$60,000 to $74,999	2	13	7	2	0	25
$75,000 to $99,999	0	8	1	3	5	18
$100,000 to $124,999	8	4	2	1	6	22
$125,000 to $149,999	3	0	3	1	1	9
$150,000 to $199,999	3	1	0	1	2	7
$200,000 & Over	0	1	0	0	0	1
Total	186	196	107	113	55	657

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	33	33	1	54	4	125
$10,000 to $19,999	18	65	7	8	5	103
$20,000 to $29,999	29	45	12	1	11	97
$30,000 to $39,999	81	3	18	17	19	138
$40,000 to $49,999	22	9	37	30	4	103
$50,000 to $59,999	1	16	26	2	1	46
$60,000 to $74,999	1	17	8	1	8	34
$75,000 to $99,999	3	8	0	3	4	18
$100,000 to $124,999	10	3	2	1	6	22
$125,000 to $149,999	2	1	1	1	2	7
$150,000 to $199,999	2	1	0	0	3	6
$200,000 & Over	0	0	0	0	0	1
Total	201	202	112	119	67	701

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	26	29	1	53	3	112
$10,000 to $19,999	14	62	7	2	7	91
$20,000 to $29,999	28	44	10	2	10	93
$30,000 to $39,999	78	4	19	15	19	135
$40,000 to $49,999	23	10	34	29	5	102
$50,000 to $59,999	2	18	20	5	2	47
$60,000 to $74,999	2	15	7	0	4	29
$75,000 to $99,999	7	7	0	3	4	20
$100,000 to $124,999	10	3	1	2	4	20
$125,000 to $149,999	3	1	3	2	1	9
$150,000 to $199,999	2	0	0	0	4	6
$200,000 & Over	0	1	0	0	3	4
Total	195	195	103	112	65	669

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	39	0	12	2	7	61
$10,000 to $19,999	66	1	107	57	7	238
$20,000 to $29,999	120	17	17	0	45	199
$30,000 to $39,999	5	138	11	4	17	175
$40,000 to $49,999	17	50	76	107	23	273
$50,000 to $59,999	18	32	64	38	42	194
$60,000 to $74,999	70	127	78	71	4	349
$75,000 to $99,999	0	66	76	106	79	327
$100,000 to $124,999	9	6	9	71	14	109
$125,000 to $149,999	0	22	0	3	18	43
$150,000 to $199,999	1	6	43	1	14	65
$200,000 & Over	1	1	1	0	1	4
Total	345	467	494	460	272	2,037

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	35	0	12	1	4	52
$10,000 to $19,999	77	4	91	55	5	231
$20,000 to $29,999	106	33	18	1	38	196
$30,000 to $39,999	8	123	9	6	15	161
$40,000 to $49,999	18	41	57	103	24	244
$50,000 to $59,999	19	33	71	34	45	202
$60,000 to $74,999	44	130	73	60	4	311
$75,000 to $99,999	2	58	70	107	81	318
$100,000 to $124,999	7	5	10	72	14	108
$125,000 to $149,999	1	18	0	2	14	35
$150,000 to $199,999	1	9	74	0	29	113
$200,000 & Over	0	0	0	0	0	0
Total	317	454	486	442	272	1,971

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	35	2	14	0	4	54
$10,000 to $19,999	72	7	91	47	9	225
$20,000 to $29,999	100	29	17	1	36	184
$30,000 to $39,999	9	107	9	2	11	139
$40,000 to $49,999	17	36	51	106	23	234
$50,000 to $59,999	15	28	68	32	40	182
$60,000 to $74,999	40	119	76	56	5	297
$75,000 to $99,999	1	49	72	112	88	322
$100,000 to $124,999	10	7	11	74	13	115
$125,000 to $149,999	1	20	0	3	12	36
$150,000 to $199,999	0	8	76	2	27	113
$200,000 & Over	1	0	0	0	0	1
Total	301	411	484	437	270	1,903

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	70	15	1	3	3	92
$10,000 to $19,999	27	3	9	4	4	48
$20,000 to $29,999	12	15	2	2	5	35
$30,000 to $39,999	4	12	49	2	1	68
$40,000 to $49,999	5	8	3	4	1	21
$50,000 to $59,999	3	3	1	1	3	10
$60,000 to $74,999	5	3	1	2	2	12
$75,000 to $99,999	1	3	2	1	2	8
$100,000 to $124,999	3	0	1	1	2	7
$125,000 to $149,999	1	0	2	0	1	3
$150,000 to $199,999	3	0	0	0	0	3
$200,000 & Over	0	0	0	0	0	0
Total	136	60	69	19	23	307

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	82	17	1	2	4	107
$10,000 to $19,999	45	3	18	5	3	75
$20,000 to $29,999	17	30	2	3	5	56
$30,000 to $39,999	3	15	70	2	2	92
$40,000 to $49,999	6	14	1	3	4	29
$50,000 to $59,999	7	5	3	4	3	21
$60,000 to $74,999	5	5	1	5	1	18
$75,000 to $99,999	3	1	0	4	3	12
$100,000 to $124,999	2	0	0	2	0	4
$125,000 to $149,999	3	0	1	2	1	7
$150,000 to $199,999	7	1	0	1	0	9
$200,000 & Over	0	0	0	0	0	0
Total	180	92	98	33	28	431

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	80	16	1	4	5	106
$10,000 to $19,999	48	4	19	4	5	81
$20,000 to $29,999	20	36	0	4	6	66
$30,000 to $39,999	2	16	74	2	3	97
$40,000 to $49,999	10	14	3	3	4	35
$50,000 to $59,999	8	4	1	7	2	21
$60,000 to $74,999	8	1	2	1	3	16
$75,000 to $99,999	2	2	2	3	0	10
$100,000 to $124,999	3	0	2	5	0	10
$125,000 to $149,999	2	1	0	3	0	6
$150,000 to $199,999	8	2	0	0	0	10
$200,000 & Over	0	0	0	1	0	1
Total	191	97	105	37	30	460

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	113	45	8	1	1	168
$10,000 to $19,999	357	252	0	0	1	610
$20,000 to $29,999	191	343	36	11	1	583
$30,000 to $39,999	50	137	52	9	0	247
$40,000 to $49,999	37	223	23	0	14	296
$50,000 to $59,999	61	164	18	3	0	246
$60,000 to $74,999	24	175	20	26	0	245
$75,000 to $99,999	5	68	47	6	21	147
$100,000 to $124,999	6	44	3	0	0	53
$125,000 to $149,999	9	17	10	2	0	38
$150,000 to $199,999	5	7	2	1	2	17
$200,000 & Over	1	1	0	0	0	2
Total	858	1,476	220	60	41	2,654

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	37	3	2	0	154
$10,000 to $19,999	365	256	0	1	0	622
$20,000 to $29,999	199	332	39	18	0	589
$30,000 to $39,999	47	135	60	15	1	259
$40,000 to $49,999	53	241	36	1	17	348
$50,000 to $59,999	81	187	17	5	0	289
$60,000 to $74,999	21	175	19	30	1	246
$75,000 to $99,999	10	62	50	8	27	157
$100,000 to $124,999	9	47	7	0	2	64
$125,000 to $149,999	6	13	6	1	1	28
$150,000 to $199,999	6	6	2	1	0	15
$200,000 & Over	0	0	0	0	0	0
Total	909	1,490	238	84	49	2,771

Source: Ribbon Demographics; ESRI; Urban Decision Group

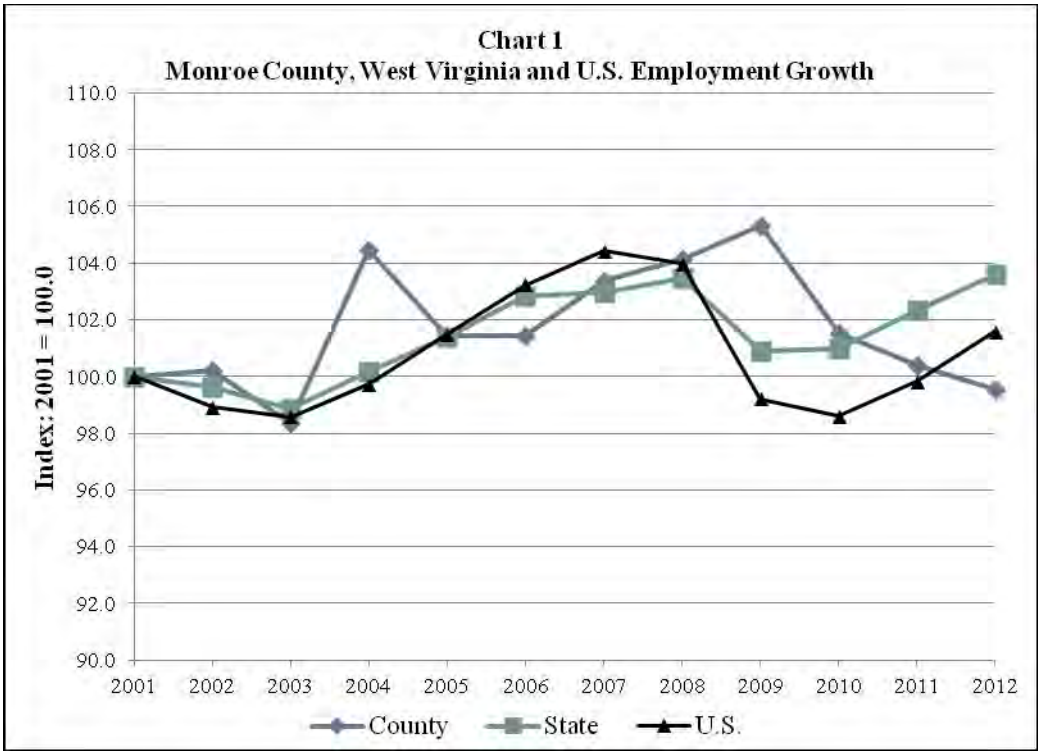
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	118	39	3	3	1	164
$10,000 to $19,999	374	261	0	0	2	637
$20,000 to $29,999	210	345	40	18	1	615
$30,000 to $39,999	57	145	66	16	1	285
$40,000 to $49,999	56	253	37	2	20	368
$50,000 to $59,999	90	194	19	8	0	310
$60,000 to $74,999	28	198	23	37	0	286
$75,000 to $99,999	11	66	61	9	29	176
$100,000 to $124,999	12	53	5	1	1	71
$125,000 to $149,999	7	14	7	1	4	34
$150,000 to $199,999	5	5	2	2	1	15
$200,000 & Over	2	0	0	0	0	2
Total	971	1,573	262	98	60	2,964

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Monroe County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Monroe County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Monroe County, State and U.S. Employment, 2001-2012						
	Monroe County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	1,994		686		129,636	
2002	1,998	0.2%	683	-0.4%	128,234	-1.1%
2003	1,961	-1.9%	678	-0.8%	127,796	-0.3%
2004	2,083	6.2%	687	1.3%	129,278	1.2%
2005	2,023	-2.9%	695	1.2%	131,572	1.8%
2006	2,023	0.0%	705	1.4%	133,834	1.7%
2007	2,061	1.9%	706	0.1%	135,366	1.1%
2008	2,077	0.8%	710	0.5%	134,806	-0.4%
2009	2,100	1.1%	692	-2.5%	128,608	-4.6%
2010	2,024	-3.6%	692	0.1%	127,820	-0.6%
2011	2,002	-1.1%	702	1.4%	129,411	1.2%
2012	1,985	-0.8%	711	1.2%	131,696	1.8%
Change						
2001-12	-9	-0.5%	25	3.6%	2,061	1.6%
2001-03	-33	-1.7%	-8	-1.1%	-1,840	-1.4%
2003-07	100	5.1%	28	4.2%	7,570	5.9%
2007-12	-76	-3.7%	4	0.6%	-3,670	-2.7%

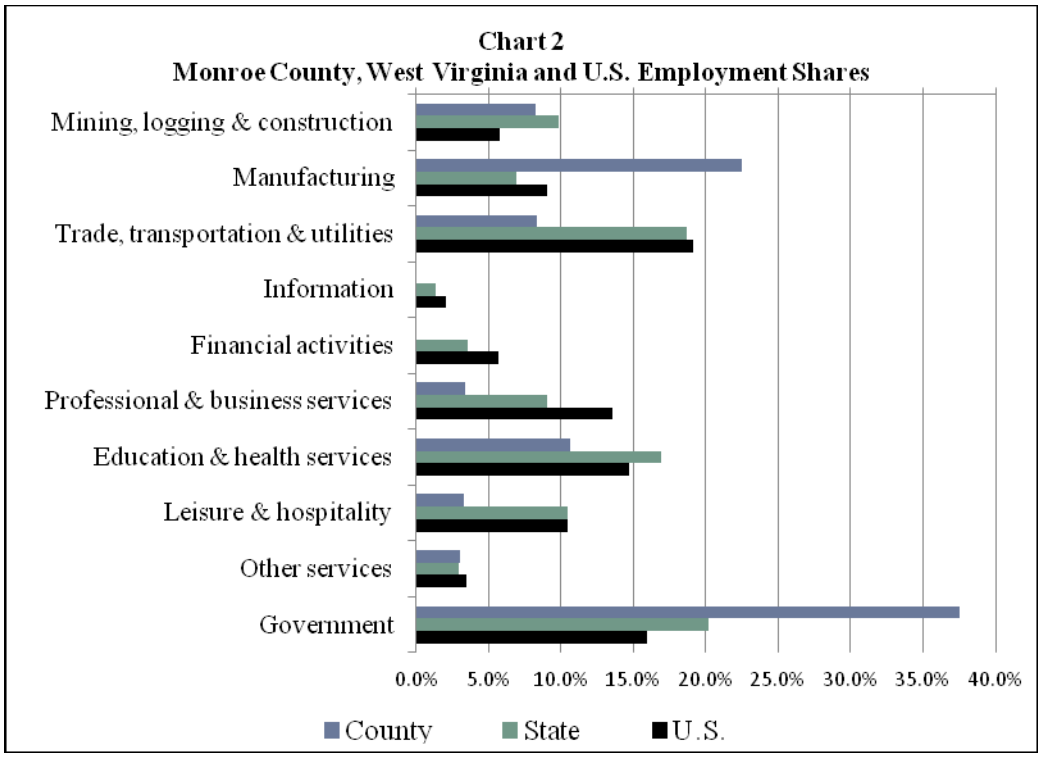
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Monroe County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Monroe County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	163	8.2%	83.3	142.8
Manufacturing	447	22.5%	326.3	249.1
Trade, Transportation and Utilities	166	8.4%	44.8	43.7
Information	ND	0.0%	0.0	0.0
Financial Activities	ND	0.0%	0.0	0.0
Professional and Business Services	68	3.4%	37.7	25.2
Educational and Health Services	212	10.7%	63.1	72.5
Leisure and Hospitality	65	3.3%	31.3	31.4
Other Services	60	3.0%	101.8	87.5
Total Private Sector	**1,241**	**62.5%**	**78.3**	**74.4**
Total Government	**744**	**37.5%**	**186.1**	**234.5**
Total Payroll Employment	**1,985**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

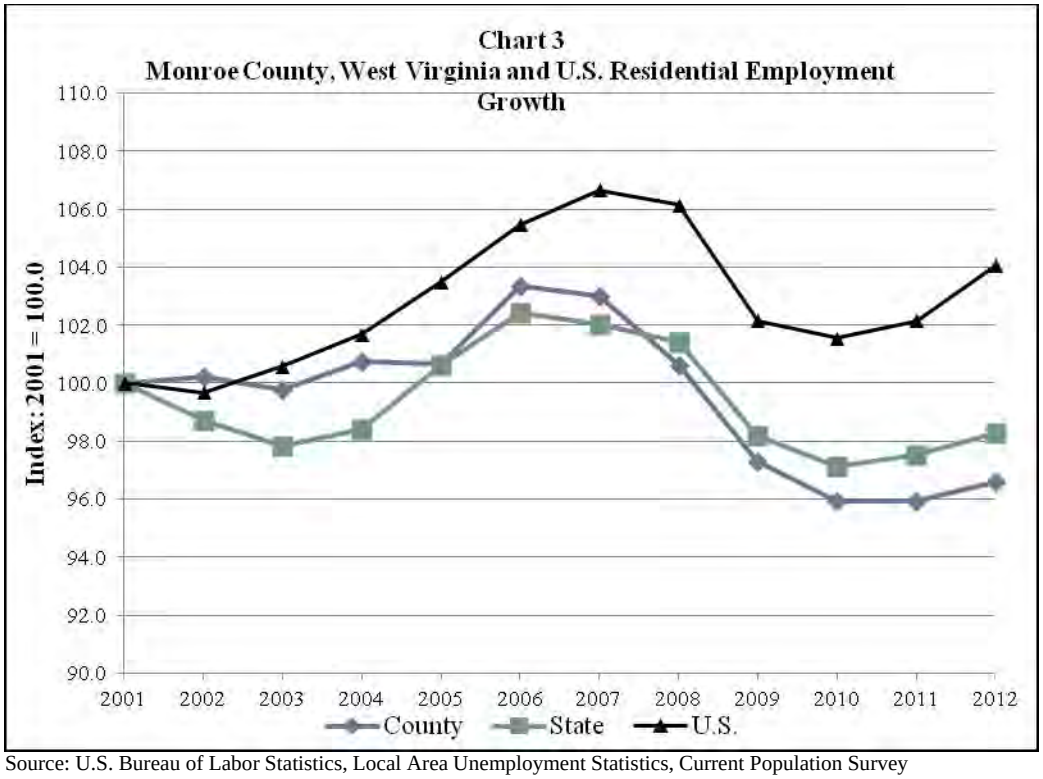


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Monroe County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Monroe County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Monroe County; this one considers the number of Monroe County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

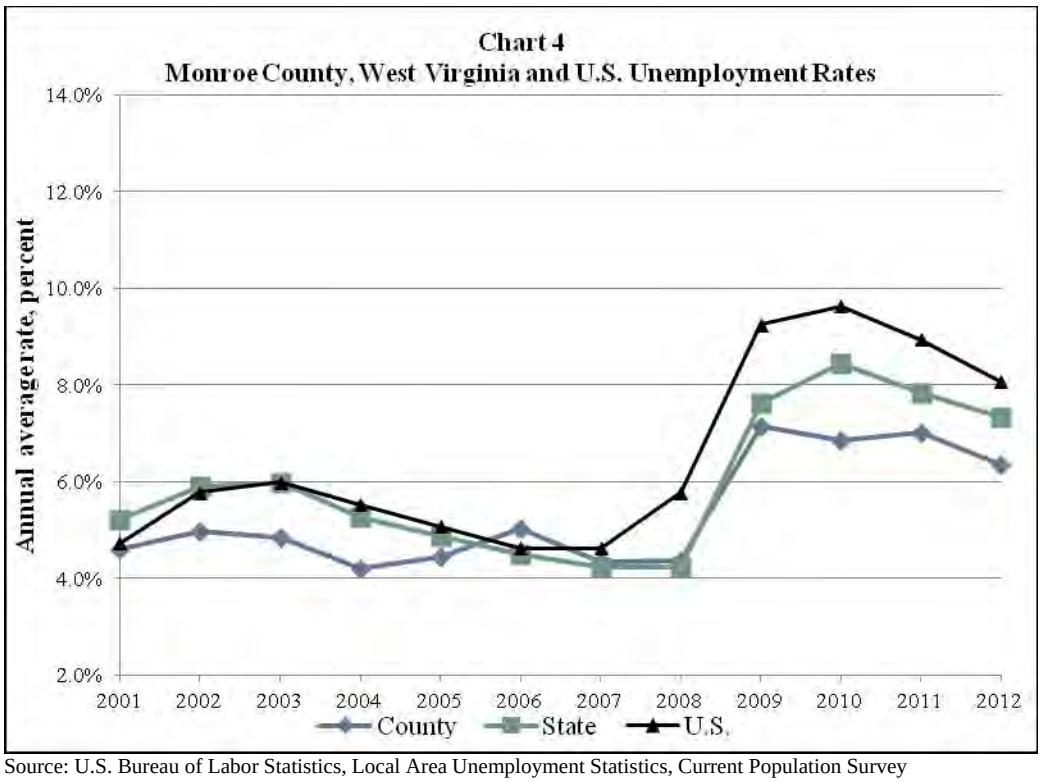
Table 3 Monroe County, State and U.S. Residential Employment, 2001-2012						
	Monroe County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	5,513		759		136,933	
2002	5,525	0.2%	749	-1.3%	136,485	-0.3%
2003	5,501	-0.4%	742	-0.9%	137,736	0.9%
2004	5,554	1.0%	747	0.6%	139,252	1.1%
2005	5,549	-0.1%	764	2.3%	141,730	1.8%
2006	5,697	2.7%	777	1.8%	144,427	1.9%
2007	5,679	-0.3%	774	-0.4%	146,047	1.1%
2008	5,548	-2.3%	769	-0.6%	145,362	-0.5%
2009	5,364	-3.3%	745	-3.2%	139,878	-3.8%
2010	5,290	-1.4%	737	-1.1%	139,064	-0.6%
2011	5,290	0.0%	740	0.4%	139,869	0.6%
2012	5,326	0.7%	746	0.8%	142,469	1.9%
Change						
2001-12	-187	-3.4%	-13	-1.7%	5,536	4.0%
2001-03	-12	-0.2%	-16	-2.2%	803	0.6%
2003-07	178	3.2%	32	4.3%	8,311	6.0%
2007-10	-389	-6.8%	-37	-4.8%	-6,983	-4.8%
2010-12	36	0.7%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Monroe County, state and U.S. unemployment rates over the past decade. The table also shows the Monroe County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Monroe County Labor Force Statistics and Comparative Unemployment Rates						
	Monroe County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Monroe County	West Virginia	U.S.
2001	5,779	5,513	266	4.6%	5.2%	4.7%
2002	5,815	5,525	290	5.0%	5.9%	5.8%
2003	5,781	5,501	280	4.8%	6.0%	6.0%
2004	5,798	5,554	244	4.2%	5.3%	5.5%
2005	5,807	5,549	258	4.4%	4.9%	5.1%
2006	5,999	5,697	302	5.0%	4.5%	4.6%
2007	5,937	5,679	258	4.3%	4.2%	4.6%
2008	5,801	5,548	253	4.4%	4.2%	5.8%
2009	5,777	5,364	413	7.1%	7.6%	9.3%
2010	5,680	5,290	390	6.9%	8.4%	9.6%
2011	5,690	5,290	400	7.0%	7.8%	8.9%
2012	5,688	5,326	362	6.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Monroe County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	5,690	5,290	400	7.0%
2012 January	5,564	5,134	430	7.7%
2012 February	5,612	5,186	426	7.6%
2012 March	5,610	5,220	390	7.0%
2012 April	5,661	5,316	345	6.1%
2012 May	5,722	5,367	355	6.2%
2012 June	5,767	5,412	355	6.2%
2012 July	5,661	5,322	339	6.0%
2012 August	5,824	5,474	350	6.0%
2012 September	5,833	5,485	348	6.0%
2012 October	5,767	5,443	324	5.6%
2012 November	5,612	5,287	325	5.8%
2012 December	5,622	5,260	362	6.4%
2012 Annual	5,688	5,326	362	6.4%
2013 January	5,602	5,180	422	7.5%
2013 February	5,636	5,224	412	7.3%
2013 March	5,574	5,238	336	6.0%
2013 April	5,608	5,317	291	5.2%
2013 May	5,610	5,353	257	4.6%
2013 June	5,639	5,360	279	4.9%
2013 July	5,553	5,274	279	5.0%
2013 August	5,646	5,364	282	5.0%
2013 September	5,638	5,383	255	4.5%
2013 October	5,632	5,381	251	4.5%
2013 November	5,622	5,397	225	4.0%
2013 December	5,612	5,347	265	4.7%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Monroe County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Monroe County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	417	7.5%	147.8	396.9
Construction	559	10.0%	140.8	147.3
Manufacturing	850	15.2%	175.8	141.3
Wholesale Trade	26	0.5%	20.5	15.9
Retail Trade	477	8.5%	68.7	74.2
Transportation and Utilities	241	4.3%	77.5	85.4
Information	52	0.9%	52.7	40.6
Financial Activities	166	3.0%	67.5	43.3
Professional and Business Services	286	5.1%	69.4	48.6
Educational and Health Services	1,454	26.0%	100.9	115.7
Leisure and Hospitality	495	8.9%	102.6	98.4
Other Services, Except Public Administration	311	5.6%	122.0	113.5
Public Administration	248	4.4%	70.5	90.4
Total Employment	**5,582**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Monroe County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,691	30.3%	98.7	84.9
Service	1,088	19.5%	106.0	111.4
Sales and Office	860	15.4%	62.3	61.4
Natural Resources, Construction and Maintenance	988	17.7%	138.3	186.3
Production, Transportation and Material Moving	949	17.0%	126.9	139.3
Total Employment	**5,582**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Monroe County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Monroe County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Monroe County.

Largest Employers in Monroe County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	744
Monroe County Board of Education	Education	605
Goodrich Corporation	Manufacturing	200-499
U.S. Department of Justice Federal Prison System (Federal Prison Camp, Alderson)	Corrections	200-499
Springfield Center, LLC	Nursing Care	100-199
Monroe County Health Center	Health Care	100-199
Countryview Assisted Living, Inc.	Nursing Care	50-99
Monroe County Council on Aging, Inc.	Senior Services	50-99
West Virginia Department of Highways	Government	50-99
US Postal Service	Government	65

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Monroe County is a small rural agricultural county with an economy largely based on government, tourism and health services in addition to locally owned businesses and professional services. Employment in the mining industry has declined dramatically and Monroe County has diversified its economy to promote tourism. The Appalachian Trail, Lake State Park, Jefferson National Forest, Moncove Lake State Park and the Hanging Rocking Observatory/Peters Mountain are local attractions.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Monroe County during the past 24 months. However, the recent downturn in the coal industry has resulted in the closure of many southern West Virginia mines in counties bordering Monroe County. Hundreds of jobs in the region have been lost.

The town of Union is the county seat Monroe County. Local facilities include schools, churches, recreational facilities, a public library, health center, lodging, restaurants, banks and a variety of small service businesses.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	4,691	83.0%
Renter-Occupied	964	17.0%
Total-Occupied Units*	5,655	74.4%
Vacant For Rent	94	4.8%
Vacant For-Sale Only	93	4.8%
Vacant Rented/Sold, Not Occ.	52	2.7%
Vacant Seasonal, Recreational	1,134	58.3%
All Other Vacant	573	29.4%
Total Vacant Units	1,946	25.6%
Total	7,601	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	4,691	83.0%	4,595	96	2.0%
Renter-Occupied	964	17.0%	946	18	1.9%
Total	5,655	100.0%	5,541	114	2.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	96	2.0%	0	0.0%
2000 to 2004	219	4.7%	57	5.9%
1990 to 1999	818	17.4%	141	14.6%
1980 to 1989	690	14.7%	150	15.6%
1970 to 1979	888	18.9%	146	15.1%
1960 to 1969	340	7.2%	38	3.9%
1940 to 1959	722	15.4%	72	7.4%
1939 or Earlier	917	19.5%	361	37.4%
Total	4,691	100.0%	964	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	3,806	81.1%	673	69.8%
1 Attached	65	1.4%	0	0.0%
2 to 4	15	0.3%	25	2.6%
5 to 9	8	0.2%	26	2.7%
10 to 19	0	0.0%	8	0.8%
20 to 49	0	0.0%	6	0.6%
50 or More	0	0.0%	0	0.0%
Mobile Home,	797	17.0%	226	23.5%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	4,691	100.0%	964	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	4,691	100.0%
0.50 or Less Occupants Per Room	3,587	76.5%
0.51 to 1.00 Occupants Per Room	1,076	22.9%
1.01 to 1.50 Occupants Per Room	28	0.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	964	100.0%
0.50 or Less Occupants Per Room	732	75.9%
0.51 to 1.00 Occupants Per Room	223	23.1%
1.01 to 1.50 Occupants Per Room	9	0.9%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	5,655	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Monroe County	21.1%
West Virginia	32.0%

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

Building Permit Data – Monroe County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	2	1	1	2	1	0	0	0	0	0
Units in Single-Family Structures	2	1	1	2	1	0	0	0	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

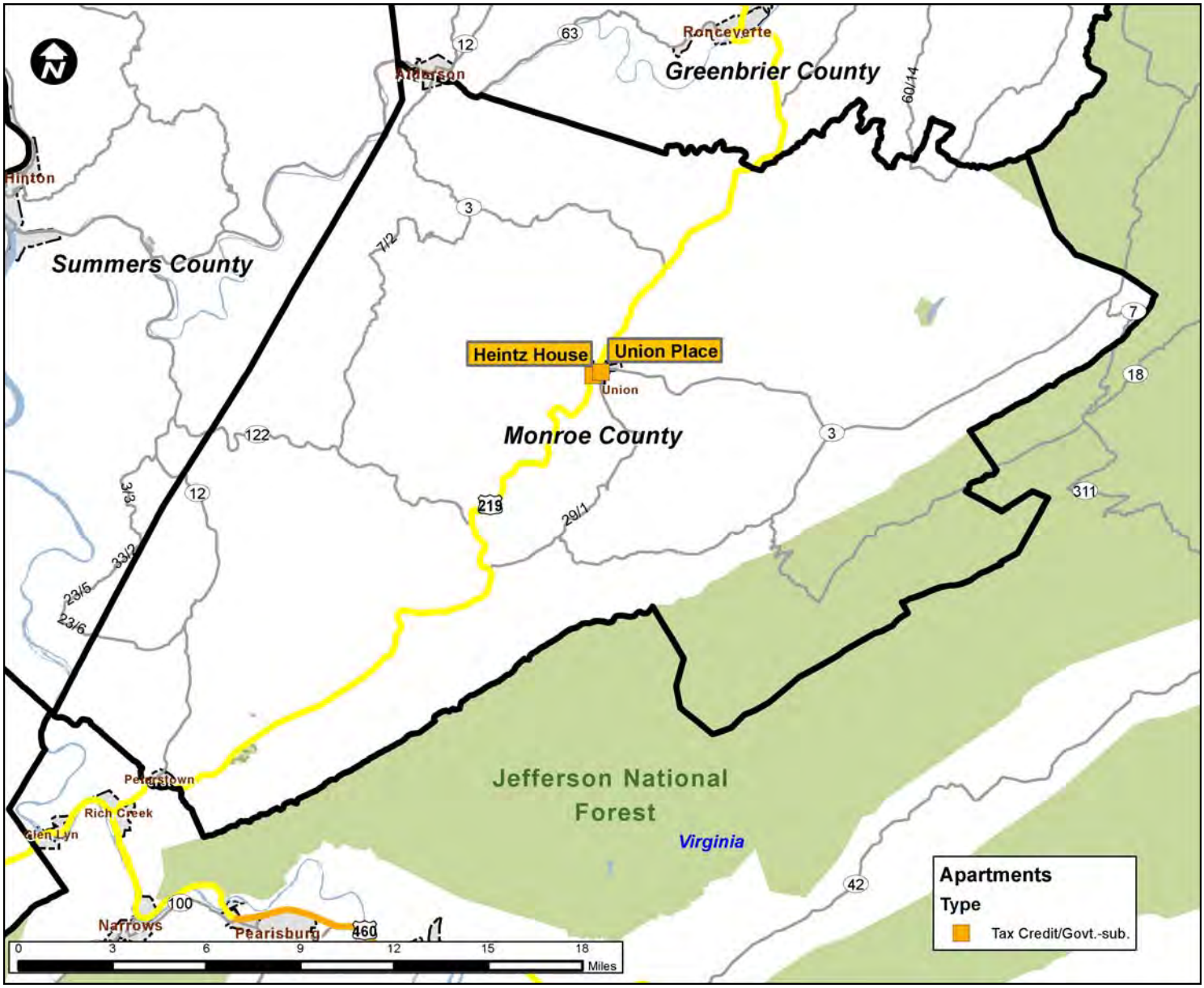
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Tax Credit/Government-Subsidized	2	40	0	100.0%
Total	2	40	0	100.0%

Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	15	37.5%	0	0.0%	N/A
Two-Bedroom	1.0	25	62.5%	0	0.0%	N/A
Total Tax Credit		**40**	**100.0%**	**0**	**0.0%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	40	0.0%
1980 to 1989	0	0	-
1990 to 1999	0	0	-
2000 to 2004	0	0	-
2005 to 2009	0	0	-
2010 to 2014*	0	0	-
Total	2	40	0.0%

*Through February

Distribution Of Units By Quality			
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	24	0.0%
C	1	16	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	2	40	0	100.0%
Senior (Age 55+)	0	0	0	-
Total	2	40	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	0	0	-
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	0	0	-

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	40	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	40	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Monroe County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $108,512. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $756, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$108,512
Mortgaged Value = 95% of Median Home Price	$103,086
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$553
Estimated Taxes & Insurance*	$138
Estimated Private Mortgage Insurance**	$64
Estimated Monthly Mortgage Payment	$756

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Monroe County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	2	1	1	2	1	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	43	-	0
Average Loan Amount	-	$115,535	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$57,256	-	-
Income to Loan Ratio	-	49.6%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

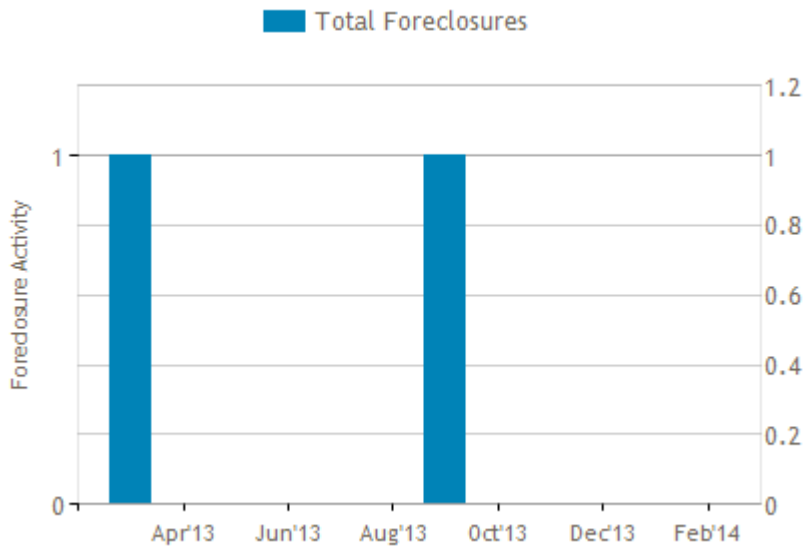
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	2	9	31	14	3	3
Median Listing Price	$36,450	$224,000	$139,000	$217,000	$179,900	$340,000
Median Square Footage	640	2,652	1,849	3,000	2,200	4,200
Median Price Per Square Foot	$60	$84	$75	$72	$81	$81
Median Year Built	1979	1980	1983	1992	1972	1906
Median Number of Bathrooms	1	2	2	2	2	3

Source: MLS

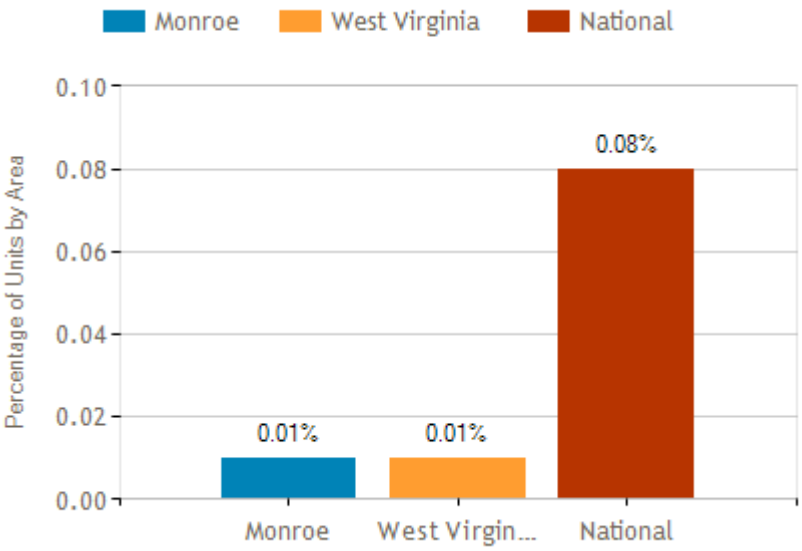
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –Monroe County, WV



Geographical Comparison – Monroe County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	233	$0	$20,480	207	-11.2%
41% - 60% AMHI	$20,481	$30,720	102	$20,481	$30,720	99	-2.9%
61% - 100% AMHI	$30,721	$51,200	237	$30,721	$51,200	233	-1.7%
Over 100% AMHI	$51,201	No Limit	129	$51,201	No Limit	129	0.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	292	$0	$20,480	288	-1.4%
41% - 60% AMHI	$20,481	$30,720	199	$20,481	$30,720	185	-7.0%
61% - 100% AMHI	$30,721	$51,200	418	$30,721	$51,200	385	-7.9%
Over 100% AMHI	$51,201	No Limit	1,063	$51,201	No Limit	1,045	-1.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	525	$0	$20,480	495	-5.7%
41% - 60% AMHI	$20,481	$30,720	301	$20,481	$30,720	284	-5.6%
61% - 100% AMHI	$30,721	$51,200	655	$30,721	$51,200	618	-5.6%
Over 100% AMHI	$51,201	No Limit	1,192	$51,201	No Limit	1,174	-1.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	146	$0	$15,200	148	1.4%
41% - 60% AMHI	$15,201	$22,800	52	$15,201	$22,800	57	9.6%
61% - 100% AMHI	$22,801	$38,000	115	$22,801	$38,000	125	8.7%
Over 100% AMHI	$38,001	No Limit	118	$38,001	No Limit	128	8.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	477	$0	$15,200	495	3.8%
41% - 60% AMHI	$15,201	$22,800	463	$15,201	$22,800	478	3.2%
61% - 100% AMHI	$22,801	$38,000	631	$22,801	$38,000	670	6.2%
Over 100% AMHI	$38,001	No Limit	1,199	$38,001	No Limit	1,319	10.0%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	623	$0	$15,200	643	3.2%
41% - 60% AMHI	$15,201	$22,800	515	$15,201	$22,800	535	3.9%
61% - 100% AMHI	$22,801	$38,000	746	$22,801	$38,000	795	6.6%
Over 100% AMHI	$38,001	No Limit	1,317	$38,001	No Limit	1,447	9.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	282	$0	$25,600	255	-9.6%
Senior (Age 55+)	$0	$19,000	175	$0	$19,000	179	2.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(0 + 20 HCV) 20	0	(0 + 20 HCV*) 20
Number of Income-Eligible Family Renter Households	282	102	335
Existing Affordable Housing Penetration Rate – 2014	= 7.1%	N/A	= 6.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	40	0	40
Number of Income-Eligible Senior Renter Households	175	52	198
Penetration Rate – 2014	= 22.9%	N/A	= 20.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(0 + 20 HCV) 20	0	(0 + 20 HCV*) 20
Number of Income-Eligible Family Renter Households	255	99	306
Existing Affordable Housing Penetration Rate – 2019	= 7.8%	N/A	= 6.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	40	0	40
Number of Income-Eligible Senior Renter Households	179	57	205
Penetration Rate – 2019	= 22.3%	N/A	= 19.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	262	135	235	139
41%-60% AMHI (Tax Credit)	102	52	99	57

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Melissa Raines, City Clerk, Peterstown, West Virginia, (304) 753-9509

Ms. Raines stated that she is not aware of any multifamily or single-family housing development planned or proposed in or near the city of Peterstown. She believes a need exists in the area for more subsidized housing, explaining that limited housing of this type exists in the county. Ms. Raines stated that no land is available for development in Peterstown, therefore no new businesses have come into the area. She also stated it is hard to bring new businesses to the area due to the fact Monroe County and the city of Peterstown are situated near the border of Virginia. The residents of the county tend to commute into Virginia for employment, where the wages are slightly higher.

Ms. Beverly, Property Manager, Heintz House and Union Place, Union, West Virginia, (304) 772-3308

Ms. Beverly does not feel that a significant need for affordable housing is present in the town of Union or in Monroe County. She believes that most Monroe County residents commute to other counties for work. She also said that affordable housing is difficult to support in this market, as the majority of residents have incomes that are higher than the typical maximum limits for income-restricted housing.

Shane Ashley, Monroe County Commissioner, (304) 772-5904

Mr. Ashley stated that he had not heard of any proposed multifamily projects, and added that the majority of Monroe County is used for agriculture and forestry, making most of the land uninhabitable. He said that public feedback from recent municipal and county level meetings has indicated that the majority of Monroe County residents prefer the county to remain rural. With no significant coal or natural gas reserves, the county remains untouched by fracking activity. Public concern has been raised against the concept of drilling. Mr. Ashley stated that affordable housing is generally perceived negatively by the community and that the majority of the residents would consider taking the "not in my backyard" stance if such development was proposed.

33. Morgan County

A. General Description

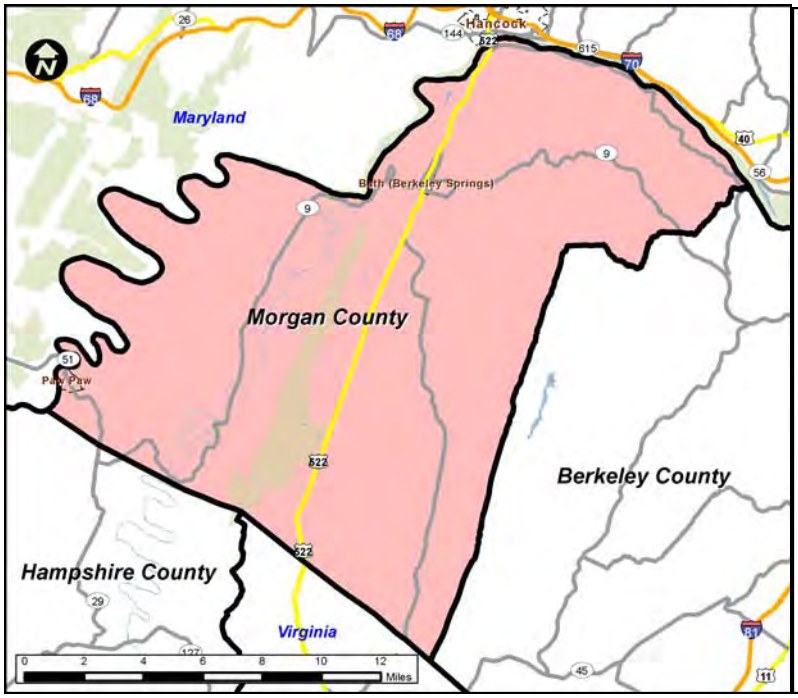
County Seat: Berkeley Springs
County Size: 229.70 square miles

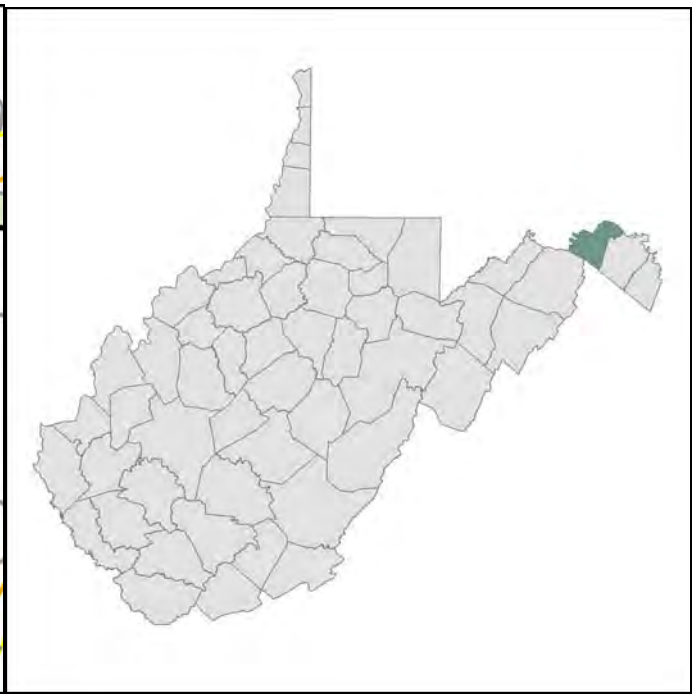
2000 (Census) Population: 14,943
2010 (Census) Population: 17,541
Population Change: +2,598 (17.4%)

2000 (Census) Households: 6,145
2010 (Census) Households: 7,303
Household Change: +1,158 (18.8%)

2000 (Census) Median Household Income: $34,536
2010 (Estimate) Median Household Income: $41,134
Income Change: +$6,598 (19.1%)

2000 (Census) Median Home Value: $85,300
2010 (American Community Survey) Median Home Value: $167,100
Home Value Change: +$81,800 (95.9%)





B. Demographic Characteristics and Trends

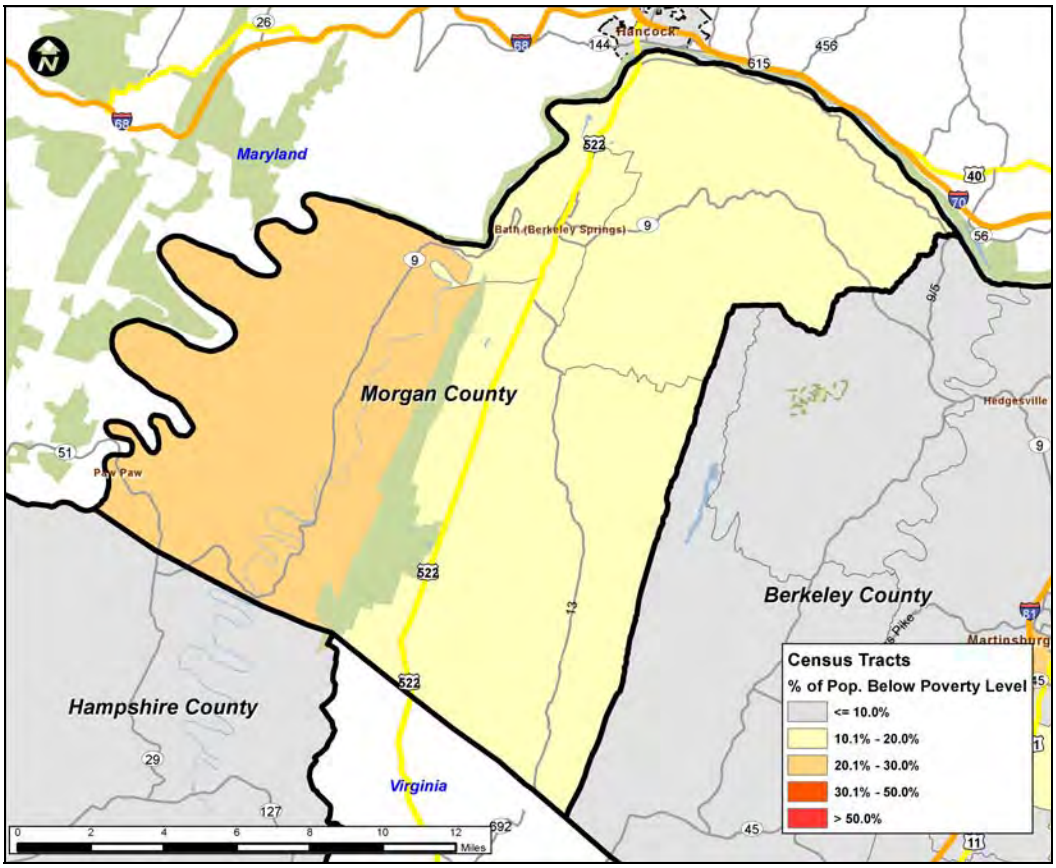
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Morgan County	Population	14,943	17,541	17,814	18,004
	Population Change	-	2,598	273	190
	Percent Change	-	17.4%	1.6%	1.1%
County Seat: Berkeley Springs	Population	663	624	618	608
	Population Change	-	-39	-6	-10
	Percent Change	-	-5.9%	-1.0%	-1.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,779	15.8%
Population not living in poverty	14,762	84.2%
Total	17,541	100.0%

Source: American Community Survey (ACS)

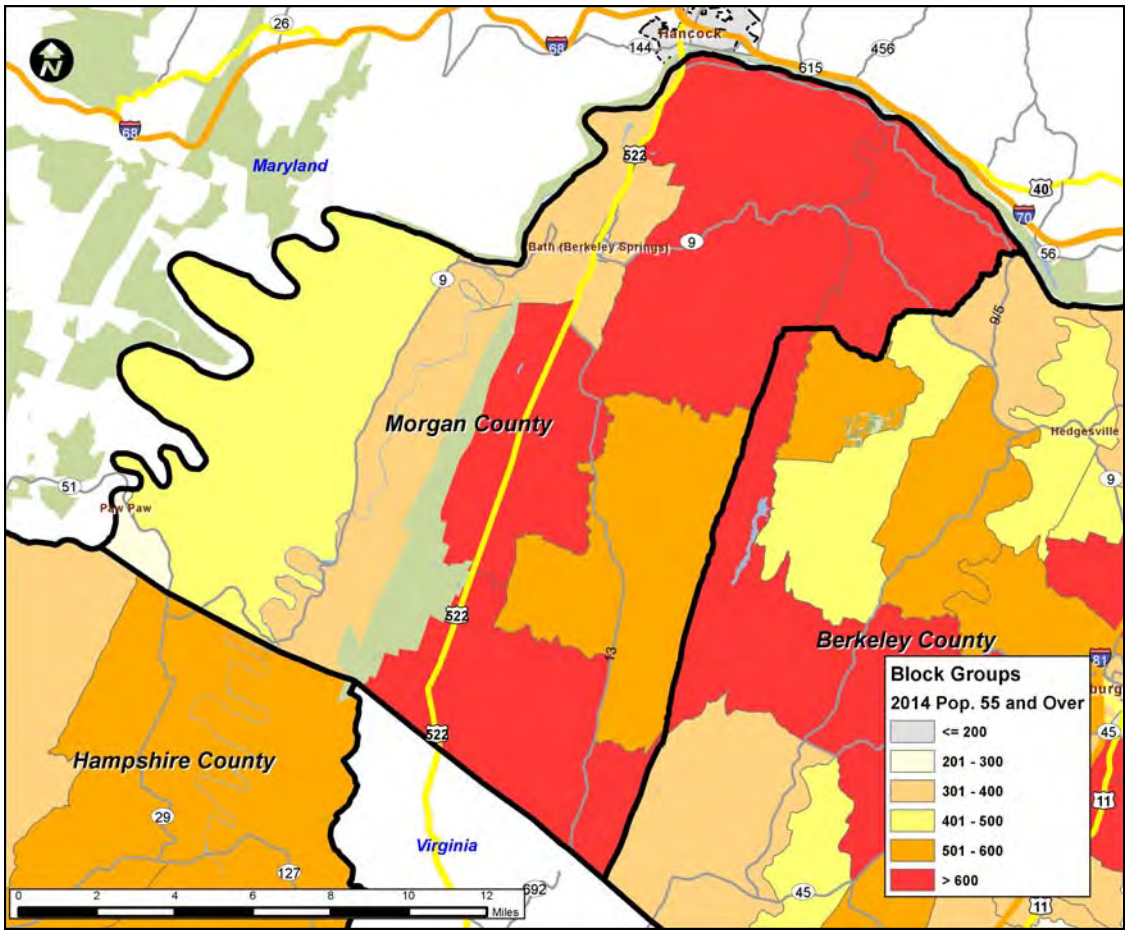


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,950	22.5%	3,759	21.1%	3,613	20.1%	-146	-3.9%
20 to 24	768	4.4%	836	4.7%	799	4.4%	-37	-4.4%
25 to 34	1,683	9.6%	1,741	9.8%	1,781	9.9%	40	2.3%
35 to 44	2,365	13.5%	2,179	12.2%	1,993	11.1%	-186	-8.5%
45 to 54	2,803	16.0%	2,756	15.5%	2,644	14.7%	-112	-4.1%
55 to 64	2,756	15.7%	2,928	16.4%	2,984	16.6%	56	1.9%
65 to 74	1,882	10.7%	2,157	12.1%	2,548	14.2%	391	18.1%
75 & Over	1,334	7.6%	1,459	8.2%	1,643	9.1%	184	12.6%
Total	17,541	100.0%	17,814	100.0%	18,004	100.0%	190	1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	17,063	97.3%
Black	97	0.6%
Indian	55	0.3%
Asian	50	0.3%
Pacific Islander	4	0.0%
Some Other Race	37	0.2%
Two or More Races	235	1.3%
Total	17,541	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	16,076	91.7%
Moved within Same County	531	3.0%
Different County Same State	420	2.4%
Moved from Different State	510	2.9%
Moved from Abroad	4	0.0%
Total	17,541	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

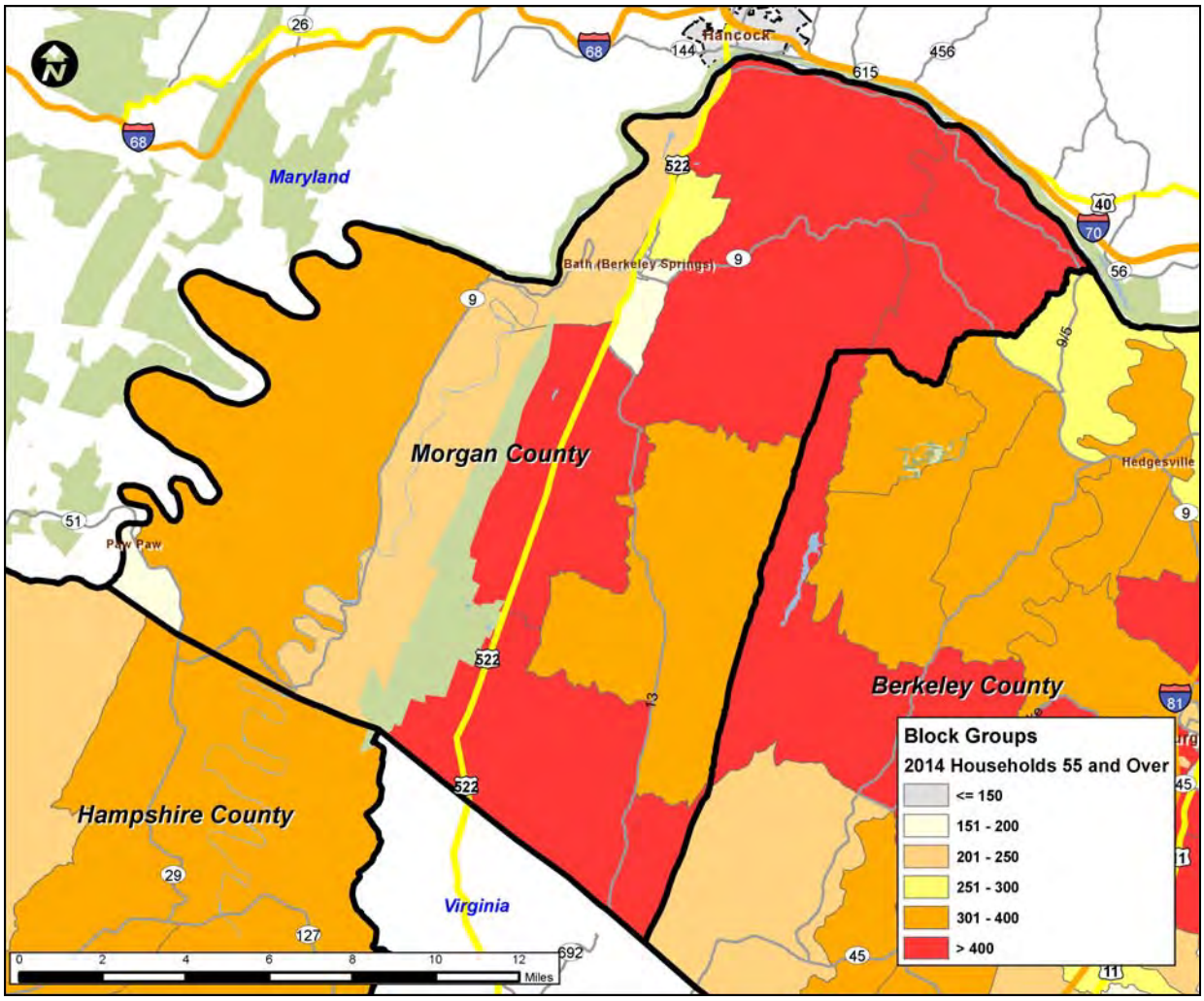
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Morgan County	Households	6,145	7,303	7,444	7,533
	Household Change	-	1,158	141	89
	Percent Change	-	18.8%	1.9%	1.2%
	Household Size	2.43	2.40	2.38	2.37
County Seat: Berkeley Springs	Households	331	314	311	306
	Household Change	-	-17	-3	-5
	Percent Change	-	-5.1%	-1.0%	-1.6%
	Household Size	2.0	2.0	1.99	1.99

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	160	2.2%	154	2.1%	140	1.9%	-14	-9.1%
25 to 34	707	9.7%	720	9.7%	720	9.6%	0	0.0%
35 to 44	1,225	16.8%	1,113	15.0%	999	13.3%	-114	-10.2%
45 to 54	1,551	21.2%	1,501	20.2%	1,408	18.7%	-93	-6.2%
55 to 64	1,607	22.0%	1,681	22.6%	1,677	22.3%	-4	-0.2%
65 to 74	1,173	16.1%	1,323	17.8%	1,535	20.4%	212	16.0%
75 to 84	691	9.5%	753	10.1%	778	10.3%	25	3.4%
85 & Over	189	2.6%	198	2.7%	274	3.6%	77	38.8%
Total	7,303	100.0%	7,444	100.0%	7,533	100.0%	89	1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



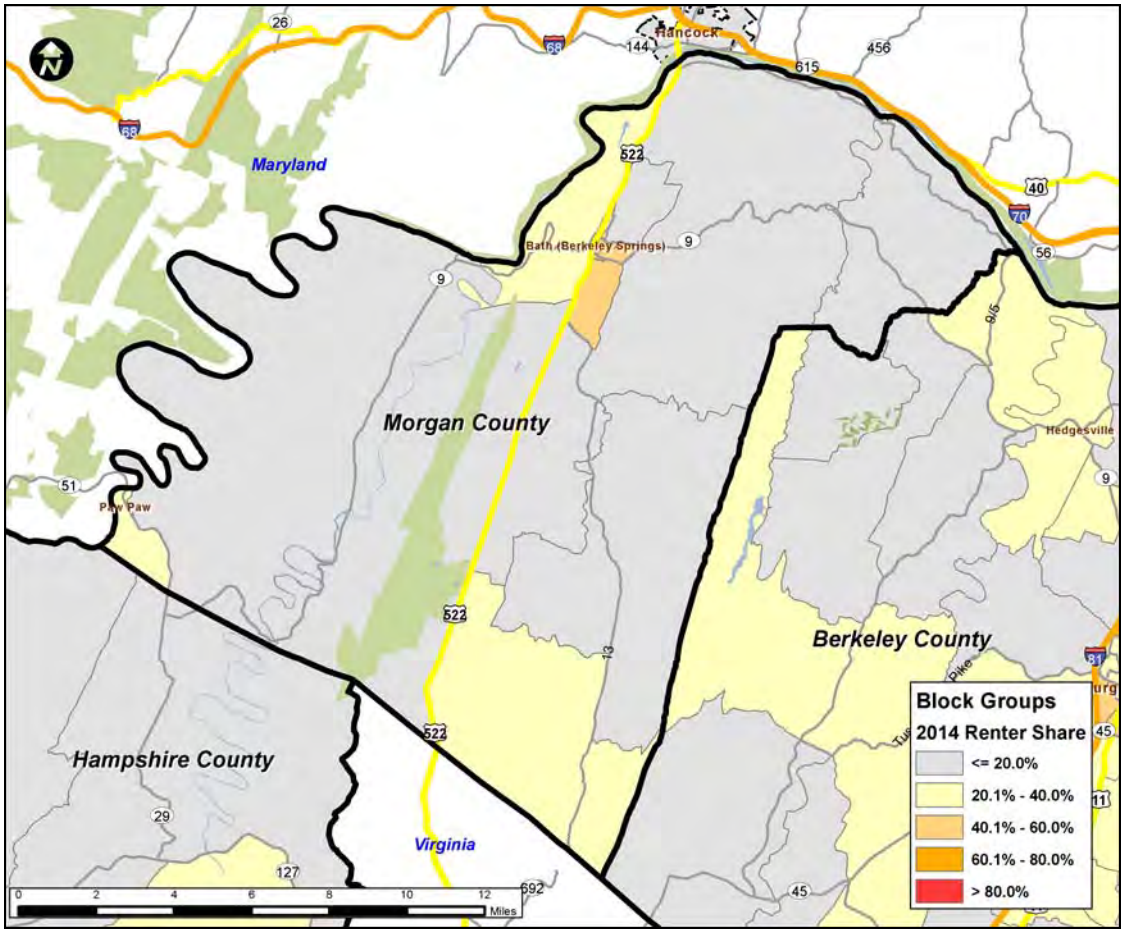
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	6,050	82.8%	5,993	80.5%	6,097	80.9%
Renter-Occupied	1,253	17.2%	1,451	19.5%	1,436	19.1%
Total	7,303	100.0%	7,444	100.0%	7,533	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,273	89.4%	3,510	88.7%	3,783	88.7%
Renter-Occupied	387	10.6%	445	11.3%	482	11.3%
Total	3,660	100.0%	3,955	100.0%	4,265	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	482	33.2%	478	33.3%	-4	-0.9%
2 Persons	421	29.0%	415	28.9%	-6	-1.5%
3 Persons	228	15.7%	227	15.8%	-1	-0.6%
4 Persons	185	12.8%	183	12.7%	-2	-1.3%
5 Persons+	134	9.3%	134	9.3%	-1	-0.6%
Total	1,451	100.0%	1,436	100.0%	-15	-1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,461	24.4%	1,499	24.6%	38	2.6%
2 Persons	2,548	42.5%	2,583	42.4%	35	1.4%
3 Persons	916	15.3%	933	15.3%	17	1.9%
4 Persons	648	10.8%	655	10.7%	7	1.1%
5 Persons+	420	7.0%	426	7.0%	6	1.5%
Total	5,993	100.0%	6,097	100.0%	104	1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	280	62.9%	306	63.4%	26	9.1%
2 Persons	125	28.0%	127	26.3%	2	1.7%
3 Persons	3	0.6%	1	0.1%	-2	-76.9%
4 Persons	26	5.8%	33	6.8%	7	27.7%
5 Persons+	12	2.7%	16	3.3%	4	34.0%
Total	445	100.0%	482	100.0%	37	8.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,109	31.6%	1,185	31.3%	76	6.9%
2 Persons	1,815	51.7%	1,948	51.5%	133	7.3%
3 Persons	370	10.5%	403	10.7%	34	9.1%
4 Persons	129	3.7%	160	4.2%	31	23.6%
5 Persons+	87	2.5%	87	2.3%	0	0.1%
Total	3,510	100.0%	3,783	100.0%	273	7.8%

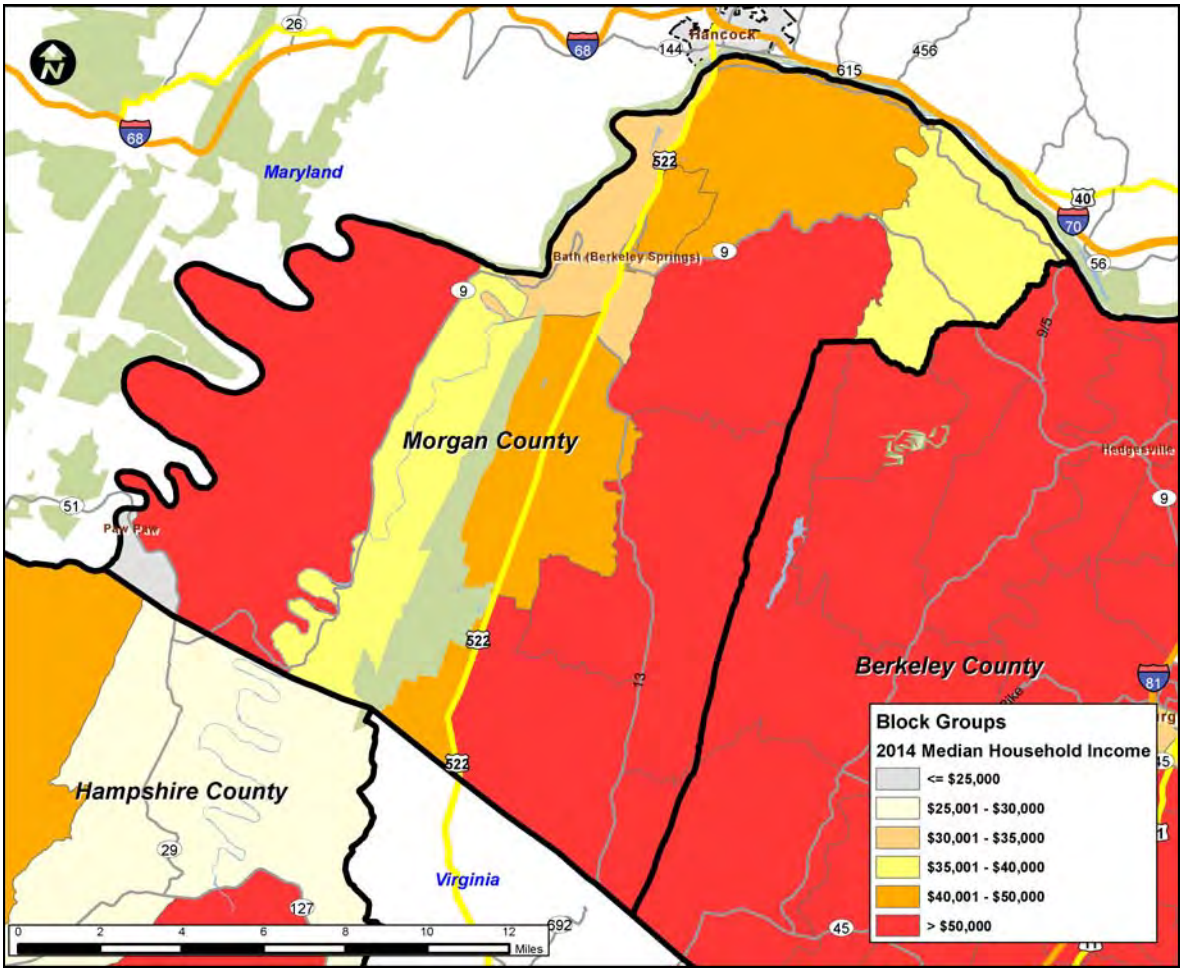
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	652	8.9%	928	12.5%	1,043	13.8%
$10,000 to $19,999	1,119	15.3%	1,522	20.5%	1,577	20.9%
$20,000 to $29,999	924	12.7%	1,040	14.0%	1,142	15.2%
$30,000 to $39,999	879	12.0%	955	12.8%	973	12.9%
$40,000 to $49,999	690	9.4%	899	12.1%	873	11.6%
$50,000 to $59,999	758	10.4%	603	8.1%	562	7.5%
$60,000 to $74,999	719	9.8%	566	7.6%	535	7.1%
$75,000 to $99,999	871	11.9%	562	7.6%	511	6.8%
$100,000 to $124,999	386	5.3%	202	2.7%	173	2.3%
$124,999 to $149,999	98	1.3%	71	1.0%	62	0.8%
$150,000 to $199,999	130	1.8%	74	1.0%	61	0.8%
$200,000+	78	1.1%	22	0.3%	20	0.3%
Total	7,303	100.0%	7,444	100.0%	7,533	100.0%
Median Income	$41,134		$32,426		$30,051	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



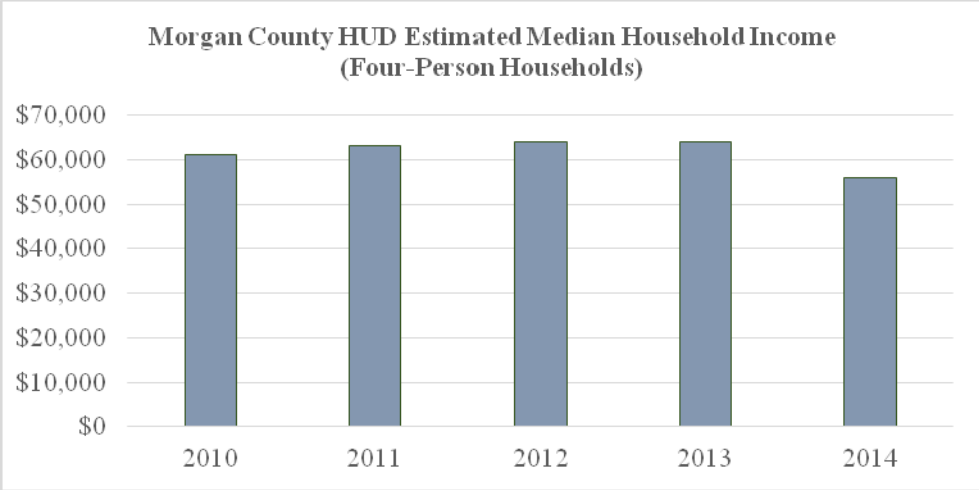
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	338	9.2%	563	14.2%	679	15.9%
$10,000 to $19,999	871	23.8%	1,041	26.3%	1,107	26.0%
$20,000 to $29,999	544	14.9%	558	14.1%	624	14.6%
$30,000 to $39,999	366	10.0%	410	10.4%	467	10.9%
$40,000 to $49,999	263	7.2%	464	11.7%	468	11.0%
$50,000 to $59,999	370	10.1%	239	6.0%	245	5.7%
$60,000 to $74,999	250	6.8%	247	6.2%	248	5.8%
$75,000 to $99,999	356	9.7%	253	6.4%	254	6.0%
$100,000 to $124,999	157	4.3%	98	2.5%	90	2.1%
$124,999 to $149,999	48	1.3%	32	0.8%	33	0.8%
$150,000 to $199,999	51	1.4%	37	0.9%	34	0.8%
$200,000+	46	1.2%	14	0.4%	15	0.4%
Total	3,660	100.0%	3,955	100.0%	4,265	100.0%
Median Income	$32,093		$26,696		$25,553	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$61,200	-
2011	$63,000	2.9%
2012	$63,900	1.4%
2013	$64,000	0.2%
2014	$55,900	-12.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	93	104	2	17	25	242
$10,000 to $19,999	82	63	72	21	44	282
$20,000 to $29,999	112	91	1	0	25	229
$30,000 to $39,999	63	15	51	62	2	192
$40,000 to $49,999	41	38	30	20	1	131
$50,000 to $59,999	7	11	34	28	10	91
$60,000 to $74,999	6	4	0	0	1	11
$75,000 to $99,999	8	37	0	2	1	49
$100,000 to $124,999	3	0	0	4	1	8
$125,000 to $149,999	3	0	1	1	1	6
$150,000 to $199,999	1	0	1	2	0	4
$200,000 & Over	3	0	1	2	2	8
Total	422	364	193	160	114	1,253

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	148	135	3	19	28	334
$10,000 to $19,999	107	106	85	31	45	374
$20,000 to $29,999	110	109	0	4	41	265
$30,000 to $39,999	57	12	55	64	4	193
$40,000 to $49,999	45	29	42	25	1	142
$50,000 to $59,999	3	10	37	31	4	85
$60,000 to $74,999	5	2	0	2	0	10
$75,000 to $99,999	1	15	0	1	0	18
$100,000 to $124,999	3	0	0	5	0	9
$125,000 to $149,999	1	1	3	1	2	9
$150,000 to $199,999	1	0	0	2	5	9
$200,000 & Over	0	2	1	0	2	6
Total	482	421	228	185	134	1,451

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	162	139	3	21	30	356
$10,000 to $19,999	107	105	81	28	42	363
$20,000 to $29,999	115	113	3	2	39	271
$30,000 to $39,999	43	12	53	66	2	175
$40,000 to $49,999	42	20	46	18	7	133
$50,000 to $59,999	1	11	37	28	2	78
$60,000 to $74,999	2	2	0	4	3	11
$75,000 to $99,999	1	9	0	1	1	13
$100,000 to $124,999	2	0	0	7	1	11
$125,000 to $149,999	0	1	2	3	1	6
$150,000 to $199,999	3	1	3	4	3	14
$200,000 & Over	0	2	0	0	2	4
Total	478	415	227	183	134	1,436

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	40	72	2	12	25	151
$10,000 to $19,999	21	48	72	18	44	203
$20,000 to $29,999	39	59	1	0	25	124
$30,000 to $39,999	31	8	51	60	0	150
$40,000 to $49,999	22	36	29	18	0	106
$50,000 to $59,999	5	7	34	26	10	83
$60,000 to $74,999	0	0	0	0	1	1
$75,000 to $99,999	8	31	0	0	0	39
$100,000 to $124,999	0	0	0	2	1	3
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	1	0	1	2	0	4
$200,000 & Over	0	0	0	1	1	2
Total	167	261	190	140	108	866

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	50	87	3	12	27	180
$10,000 to $19,999	45	80	84	25	44	278
$20,000 to $29,999	41	72	0	4	39	157
$30,000 to $39,999	37	7	55	63	2	164
$40,000 to $49,999	21	26	42	22	0	112
$50,000 to $59,999	2	8	37	30	2	80
$60,000 to $74,999	1	0	0	1	0	3
$75,000 to $99,999	1	11	0	0	0	13
$100,000 to $124,999	1	0	0	3	0	4
$125,000 to $149,999	0	1	2	0	1	5
$150,000 to $199,999	1	0	0	0	4	7
$200,000 & Over	0	2	0	0	2	4
Total	202	296	226	160	123	1,006

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	47	87	3	14	31	182
$10,000 to $19,999	39	79	81	23	41	265
$20,000 to $29,999	36	75	3	1	38	153
$30,000 to $39,999	28	6	51	61	1	148
$40,000 to $49,999	18	18	46	17	2	100
$50,000 to $59,999	0	10	37	26	1	73
$60,000 to $74,999	0	0	0	0	0	1
$75,000 to $99,999	1	8	0	1	1	11
$100,000 to $124,999	1	0	0	3	0	4
$125,000 to $149,999	0	1	2	2	0	5
$150,000 to $199,999	1	1	3	2	2	9
$200,000 & Over	0	2	0	0	0	2
Total	172	288	226	150	118	954

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	99	23	35	7	5	170
$10,000 to $19,999	6	50	4	5	47	112
$20,000 to $29,999	93	109	25	27	3	256
$30,000 to $39,999	11	169	46	42	95	363
$40,000 to $49,999	45	2	63	184	38	331
$50,000 to $59,999	25	109	57	93	21	305
$60,000 to $74,999	42	58	221	62	77	460
$75,000 to $99,999	3	155	99	92	49	398
$100,000 to $124,999	69	82	13	41	20	226
$125,000 to $149,999	0	28	13	4	5	50
$150,000 to $199,999	2	49	11	8	4	75
$200,000 & Over	0	9	10	6	4	30
Total	395	844	598	572	369	2,777

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	97	26	50	8	5	185
$10,000 to $19,999	50	44	4	12	93	203
$20,000 to $29,999	112	143	34	36	0	326
$30,000 to $39,999	10	172	59	58	80	379
$40,000 to $49,999	32	1	80	175	37	326
$50,000 to $59,999	14	117	63	72	19	285
$60,000 to $74,999	14	36	159	54	53	316
$75,000 to $99,999	2	112	74	78	30	296
$100,000 to $124,999	20	35	11	22	11	99
$125,000 to $149,999	0	22	8	2	3	34
$150,000 to $199,999	2	24	2	2	1	30
$200,000 & Over	0	1	2	0	1	3
Total	352	733	547	518	333	2,483

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	90	24	52	9	6	182
$10,000 to $19,999	38	52	6	14	96	205
$20,000 to $29,999	119	162	48	35	1	365
$30,000 to $39,999	7	142	60	67	82	358
$40,000 to $49,999	25	1	78	164	36	304
$50,000 to $59,999	9	88	63	65	19	244
$60,000 to $74,999	6	31	141	53	53	284
$75,000 to $99,999	3	76	65	68	33	245
$100,000 to $124,999	18	21	8	21	11	78
$125,000 to $149,999	0	18	7	0	1	25
$150,000 to $199,999	1	18	2	0	1	21
$200,000 & Over	0	1	1	0	1	3
Total	314	635	531	495	339	2,314

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	53	32	0	5	0	90
$10,000 to $19,999	61	15	0	3	0	79
$20,000 to $29,999	73	32	0	0	0	106
$30,000 to $39,999	31	7	0	2	2	42
$40,000 to $49,999	19	2	1	2	1	25
$50,000 to $59,999	2	4	0	2	0	8
$60,000 to $74,999	6	4	0	0	0	10
$75,000 to $99,999	0	6	0	2	1	9
$100,000 to $124,999	3	0	0	2	0	5
$125,000 to $149,999	3	0	1	1	1	6
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	3	0	1	1	1	6
Total	255	103	3	20	6	387

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	97	48	0	7	2	154
$10,000 to $19,999	62	26	1	6	1	96
$20,000 to $29,999	70	37	0	0	2	108
$30,000 to $39,999	20	5	0	2	2	29
$40,000 to $49,999	23	2	0	4	1	30
$50,000 to $59,999	1	1	0	1	2	5
$60,000 to $74,999	4	2	0	1	0	7
$75,000 to $99,999	0	4	0	1	0	4
$100,000 to $124,999	2	0	0	2	0	4
$125,000 to $149,999	1	0	1	1	1	4
$150,000 to $199,999	0	0	0	1	1	2
$200,000 & Over	0	0	1	0	0	1
Total	280	125	3	26	12	445

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	115	52	0	7	0	174
$10,000 to $19,999	68	25	0	5	1	99
$20,000 to $29,999	79	38	0	1	1	118
$30,000 to $39,999	15	5	1	5	1	27
$40,000 to $49,999	24	2	0	2	5	33
$50,000 to $59,999	1	1	0	2	1	5
$60,000 to $74,999	2	2	0	4	2	10
$75,000 to $99,999	0	2	0	0	0	1
$100,000 to $124,999	1	0	0	4	1	6
$125,000 to $149,999	0	0	0	1	1	2
$150,000 to $199,999	1	0	0	2	1	4
$200,000 & Over	0	0	0	0	2	2
Total	306	127	1	33	16	482

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	164	57	11	9	7	248
$10,000 to $19,999	410	319	52	7	3	792
$20,000 to $29,999	156	250	17	9	6	438
$30,000 to $39,999	85	183	48	7	1	324
$40,000 to $49,999	75	153	7	0	3	238
$50,000 to $59,999	37	305	15	1	5	362
$60,000 to $74,999	23	139	53	18	7	240
$75,000 to $99,999	68	155	68	35	20	347
$100,000 to $124,999	18	82	50	1	1	152
$125,000 to $149,999	10	27	1	2	1	42
$150,000 to $199,999	8	34	5	0	5	51
$200,000 & Over	9	26	2	1	1	40
Total	1,063	1,730	328	91	60	3,273

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	271	74	24	21	18	408
$10,000 to $19,999	418	414	92	15	6	945
$20,000 to $29,999	120	279	29	10	12	450
$30,000 to $39,999	79	227	55	15	5	381
$40,000 to $49,999	117	289	20	4	4	434
$50,000 to $59,999	17	197	11	1	9	234
$60,000 to $74,999	23	143	48	19	7	240
$75,000 to $99,999	40	96	57	40	15	248
$100,000 to $124,999	12	46	32	0	4	94
$125,000 to $149,999	8	17	1	1	1	28
$150,000 to $199,999	1	27	2	2	3	34
$200,000 & Over	3	7	0	1	2	13
Total	1,109	1,815	370	129	87	3,510

Source: Ribbon Demographics; ESRI; Urban Decision Group

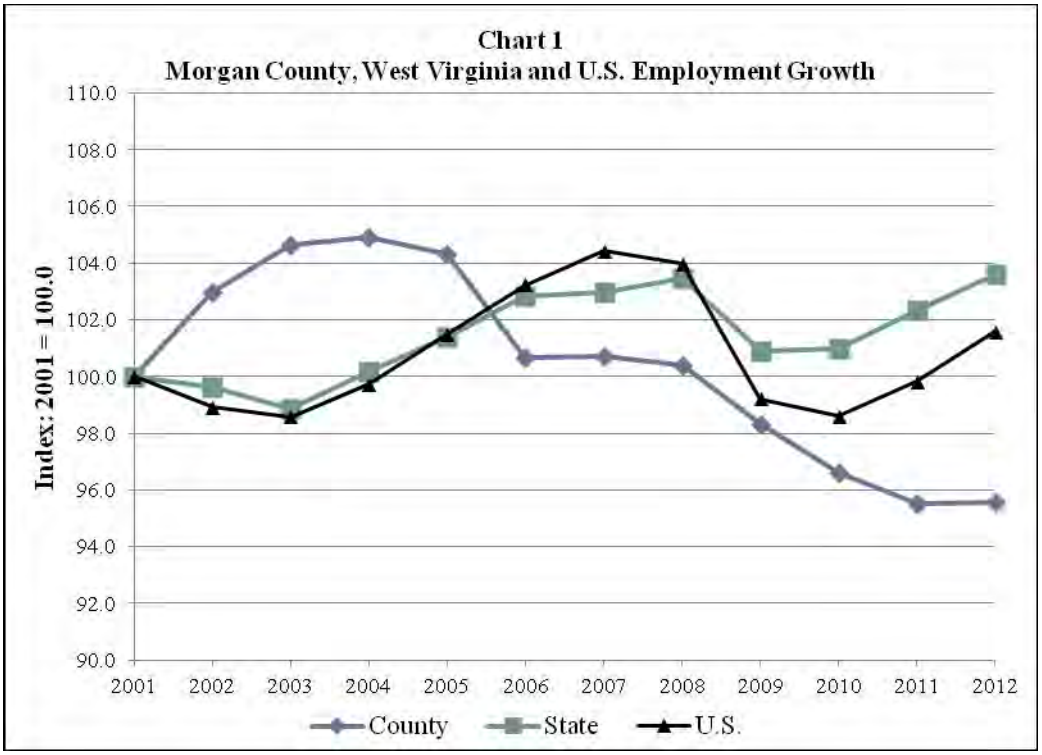
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	331	95	31	24	22	503
$10,000 to $19,999	424	445	114	18	7	1,008
$20,000 to $29,999	127	315	36	15	13	506
$30,000 to $39,999	84	273	60	21	1	440
$40,000 to $49,999	116	288	24	4	3	435
$50,000 to $59,999	16	199	13	1	12	240
$60,000 to $74,999	22	140	44	26	7	238
$75,000 to $99,999	44	92	57	43	16	253
$100,000 to $124,999	8	52	24	1	1	86
$125,000 to $149,999	8	17	0	4	2	31
$150,000 to $199,999	1	26	1	1	1	29
$200,000 & Over	3	5	2	2	1	13
Total	1,185	1,948	403	160	87	3,783

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Morgan County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Morgan County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Morgan County, State and U.S. Employment, 2001-2012						
	Morgan County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,978		686		129,636	
2002	3,067	3.0%	683	-0.4%	128,234	-1.1%
2003	3,116	1.6%	678	-0.8%	127,796	-0.3%
2004	3,125	0.3%	687	1.3%	129,278	1.2%
2005	3,107	-0.6%	695	1.2%	131,572	1.8%
2006	2,998	-3.5%	705	1.4%	133,834	1.7%
2007	2,999	0.0%	706	0.1%	135,366	1.1%
2008	2,990	-0.3%	710	0.5%	134,806	-0.4%
2009	2,928	-2.1%	692	-2.5%	128,608	-4.6%
2010	2,877	-1.7%	692	0.1%	127,820	-0.6%
2011	2,845	-1.1%	702	1.4%	129,411	1.2%
2012	2,846	0.0%	711	1.2%	131,696	1.8%
Change						
2001-12	-132	-4.4%	25	3.6%	2,061	1.6%
2001-03	138	4.6%	-8	-1.1%	-1,840	-1.4%
2003-07	-117	-3.8%	28	4.2%	7,570	5.9%
2007-12	-153	-5.1%	4	0.6%	-3,670	-2.7%

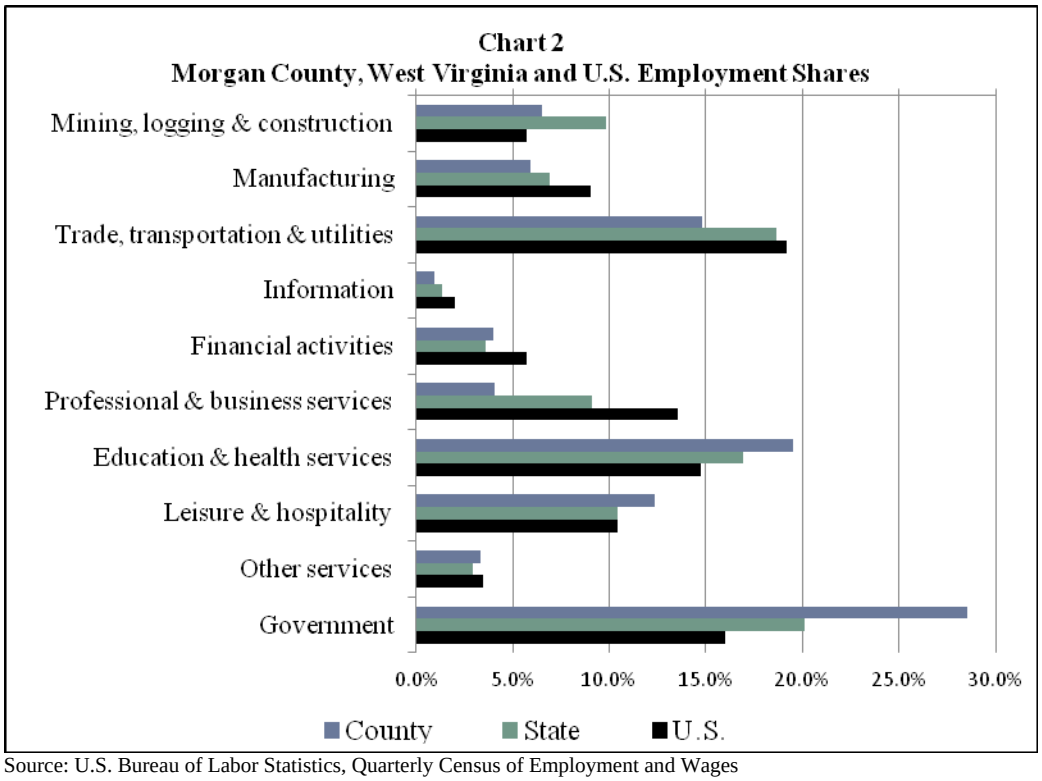
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Morgan County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Morgan County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	185	6.5%	65.9	113.0
Manufacturing	168	5.9%	85.5	65.3
Trade, Transportation and Utilities	421	14.8%	79.3	77.2
Information	27	0.9%	70.5	46.7
Financial Activities	114	4.0%	111.8	70.3
Professional and Business Services	115	4.0%	44.5	29.7
Educational and Health Services	556	19.5%	115.4	132.6
Leisure and Hospitality	352	12.4%	118.4	118.6
Other Services	95	3.3%	112.4	96.6
Total Private Sector	**2,034**	**71.5%**	**89.5**	**85.1**
Total Government	**812**	**28.5%**	**141.6**	**178.5**
Total Payroll Employment	**2,846**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

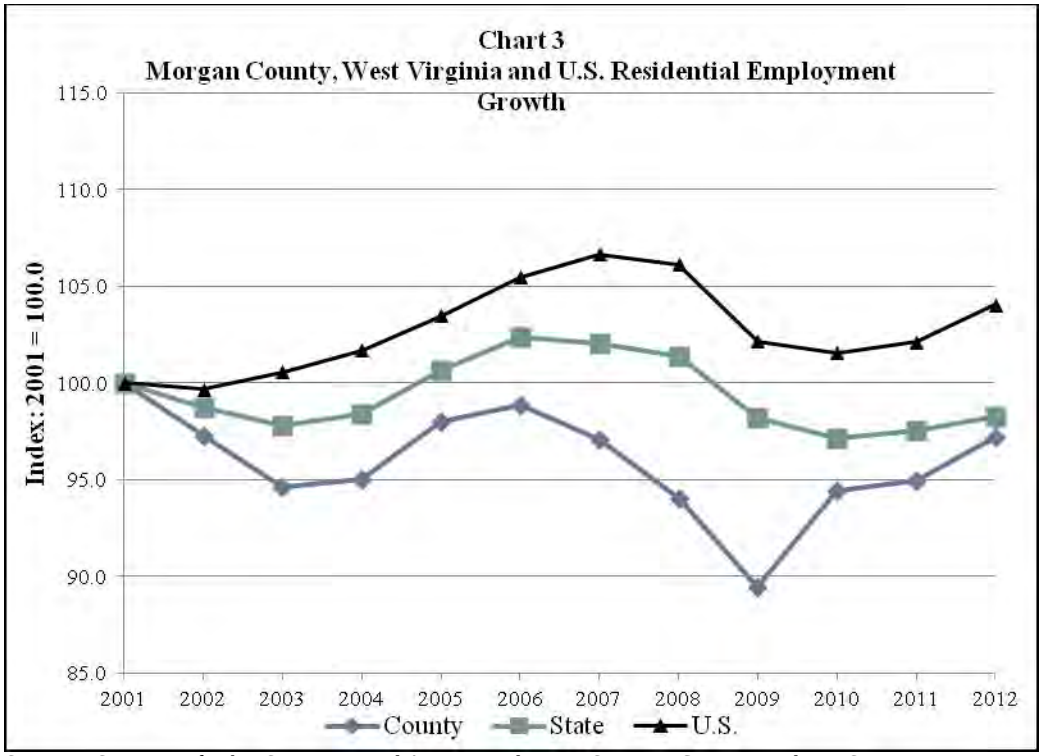


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Morgan County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Morgan County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Morgan County; this one considers the number of Morgan County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

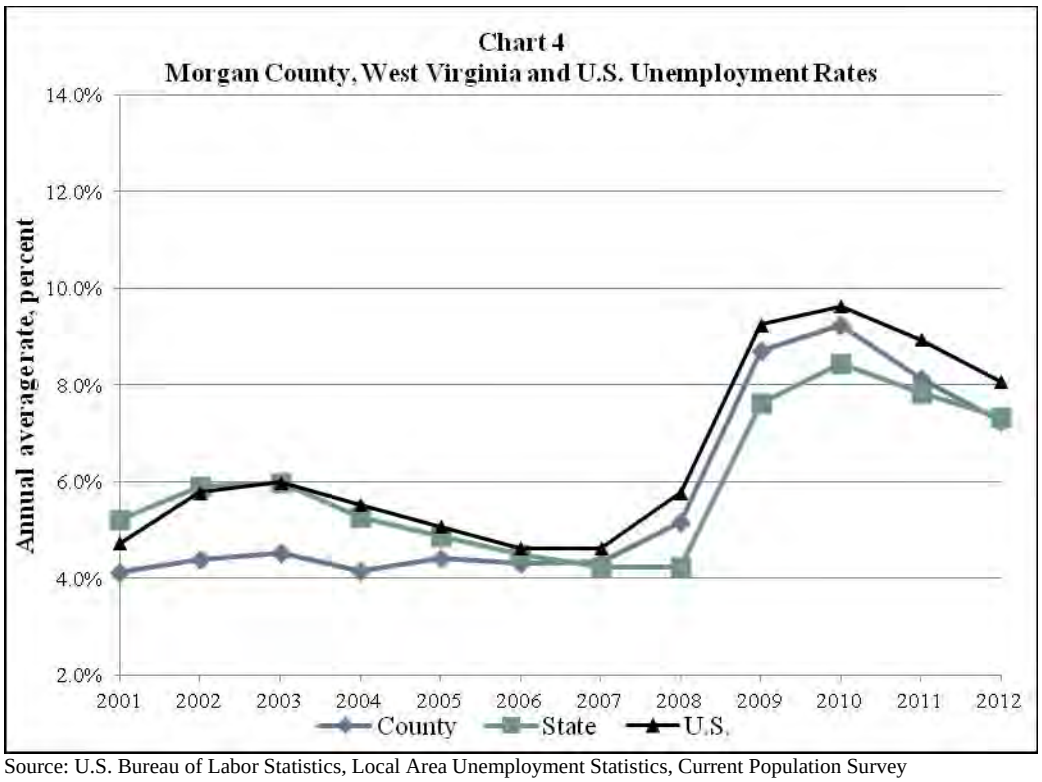
Table 3 Morgan County, State and U.S. Residential Employment, 2001-2012						
	Morgan County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,959		759		136,933	
2002	6,771	-2.7%	749	-1.3%	136,485	-0.3%
2003	6,585	-2.7%	742	-0.9%	137,736	0.9%
2004	6,612	0.4%	747	0.6%	139,252	1.1%
2005	6,820	3.1%	764	2.3%	141,730	1.8%
2006	6,882	0.9%	777	1.8%	144,427	1.9%
2007	6,754	-1.9%	774	-0.4%	146,047	1.1%
2008	6,542	-3.1%	769	-0.6%	145,362	-0.5%
2009	6,227	-4.8%	745	-3.2%	139,878	-3.8%
2010	6,570	5.5%	737	-1.1%	139,064	-0.6%
2011	6,610	0.6%	740	0.4%	139,869	0.6%
2012	6,767	2.4%	746	0.8%	142,469	1.9%
Change						
2001-12	-192	-2.8%	-13	-1.7%	5,536	4.0%
2001-03	-374	-5.4%	-16	-2.2%	803	0.6%
2003-07	169	2.6%	32	4.3%	8,311	6.0%
2007-10	-184	-2.7%	-37	-4.8%	-6,983	-4.8%
2010-12	197	3.0%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Morgan County, state and U.S. unemployment rates over the past decade. The table also shows the Morgan County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Morgan County Labor Force Statistics and Comparative Unemployment Rates						
	Morgan County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Morgan County	West Virginia	U.S.
2001	7,259	6,959	300	4.1%	5.2%	4.7%
2002	7,083	6,771	312	4.4%	5.9%	5.8%
2003	6,898	6,585	313	4.5%	6.0%	6.0%
2004	6,899	6,612	287	4.2%	5.3%	5.5%
2005	7,135	6,820	315	4.4%	4.9%	5.1%
2006	7,193	6,882	311	4.3%	4.5%	4.6%
2007	7,061	6,754	307	4.3%	4.2%	4.6%
2008	6,899	6,542	357	5.2%	4.2%	5.8%
2009	6,821	6,227	594	8.7%	7.6%	9.3%
2010	7,239	6,570	669	9.2%	8.4%	9.6%
2011	7,196	6,610	586	8.1%	7.8%	8.9%
2012	7,297	6,767	530	7.3%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Morgan County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	7,196	6,610	586	8.1%
2012 January	7,057	6,543	514	7.3%
2012 February	7,116	6,569	547	7.7%
2012 March	7,165	6,580	585	8.2%
2012 April	7,246	6,739	507	7%
2012 May	7,320	6,797	523	7.1%
2012 June	7,458	6,915	543	7.3%
2012 July	7,492	6,945	547	7.3%
2012 August	7,318	6,772	546	7.5%
2012 September	7,319	6,840	479	6.5%
2012 October	7,379	6,849	530	7.2%
2012 November	7,370	6,849	521	7.1%
2012 December	7,323	6,807	516	7%
2012 Annual	7,297	6,767	530	7.3%
2013 January	7,264	6,710	554	7.6%
2013 February	7,254	6,672	582	8%
2013 March	7,251	6,708	543	7.5%
2013 April	7,265	6,825	440	6.1%
2013 May	7,315	6,914	401	5.5%
2013 June	7,337	6,911	426	5.8%
2013 July	7,337	6,955	382	5.2%
2013 August	7,253	6,862	391	5.4%
2013 September	7,227	6,878	349	4.8%
2013 October	7,237	6,896	341	4.7%
2013 November	7,163	6,855	308	4.3%
2013 December	7,159	6,853	306	4.3%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Morgan County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Morgan County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	160	2.2%	43.9	117.8
Construction	802	11.1%	156.3	163.5
Manufacturing	681	9.4%	109.0	87.6
Wholesale Trade	123	1.7%	75.0	58.1
Retail Trade	884	12.3%	98.5	106.4
Transportation and Utilities	288	4.0%	71.7	78.9
Information	66	0.9%	51.8	39.8
Financial Activities	272	3.8%	85.5	54.9
Professional and Business Services	379	5.3%	71.1	49.9
Educational and Health Services	1,628	22.6%	87.4	100.2
Leisure and Hospitality	956	13.2%	153.3	147.0
Other Services, Except Public Administration	403	5.6%	122.3	113.8
Public Administration	574	8.0%	126.2	161.9
Total Employment	**7,216**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Morgan County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,739	24.1%	78.5	67.5
Service	1,436	19.9%	108.2	113.7
Sales and Office	1,674	23.2%	93.9	92.4
Natural Resources, Construction and Maintenance	1,234	17.1%	133.6	180.0
Production, Transportation and Material Moving	1,140	15.8%	117.9	129.5
Total Employment	**7,216**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Morgan County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Morgan County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Morgan County.

Largest Employers in Morgan County		
Employer	**Industry**	**Employment**
Federal, State & Local Government	Government	812
Morgan County Board of Education	Education	351
Valley Health System/War Memorial Hospital	Health Care	150
Dayspring, Inc.	Nursing Care	100-199
U.S. Silica Company	Mining- Sand	100-199
West Virginia Division of Natural Resources	Government	100-199
Caperton Furnitureworks	Manufacturing	50-99
Senior Life Services of Morgan County	Social Services	25-50
STS International	Technology Services	25-30
CNB Bank		20

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

The Cacapon Mountains divide Morgan County into the sparsely settled, forested, and mountainous western segment and the more populous east, which includes the county seat of Berkeley Springs. The major industries in Berkeley Springs today are tourism, public education, sand mining and health care. Like many small towns, Berkeley Springs has suffered since the onset of the recession in 2007, especially seen in a decline in tourist trade.

Despite the effect of the recession, Morgan County is one of the fastest-growing counties in the state. It is a popular haven for retirees and artists from the nearby Washington-Baltimore metropolitan area. The county has added thousands of residents in recent years. With the continuing addition of newly-built subdivisions, the county is becoming a bedroom community for those working in Maryland, Virginia and Washington, DC.

Morgan County has two state parks, both vital to its tourism industry. Berkeley Springs State Park and Cacapon State Park. More than 22,000 acres is available for public use in Sleepy Creek Hunting and Fishing Grounds on Morgan County's eastern boundary.

The new state-of-the-art War Memorial Hospital opened on April 2012 and is located off of Fairview Drive in Beckley Springs. The new $30 million, 87,000 square-foot facility includes upgraded technologies throughout the building, a helipad, and parking is approximately 1.5 miles from the former facility. War Memorial Hospital was purchased by Valley Health in April after being managed by Valley Health since 1989.

In November 2013, the Volvo Group announced it will be investing $30 million to expand its Hagerstown, Maryland facility, which about 37 miles/ 40 minutes via I-70 from the county seat of Berkeley Springs. Volvo is one of the largest producers of heavy duty diesel engines, and plans to add as many as 140 new full-time jobs.

A workshop was held by the West Virginia Brownfields Assistance Center in December 2013, for people to give their opinion on what should happen at the former CSX property on the north end of Berkeley Springs. Plans include a 50-space parking lot, a welcome center and restoration of the train station.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	6,050	82.8%
Renter-Occupied	1,253	17.2%
Total-Occupied Units*	7,303	74.9%
Vacant For Rent	225	9.2%
Vacant For-Sale Only	203	8.3%
Vacant Rented/Sold, Not Occ.	37	1.5%
Vacant Seasonal, Recreational	1,645	67.1%
All Other Vacant	341	13.9%
Total Vacant Units	2,451	25.1%
Total	9,754	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	6,050	82.8%	6,003	47	0.8%
Renter-Occupied	1,253	17.2%	1,249	4	0.3%
Total	7,303	100.0%	7,252	51	0.7%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	83	1.4%	30	2.4%
2000 to 2004	341	5.6%	52	4.1%
1990 to 1999	860	14.2%	126	10.0%
1980 to 1989	1,075	17.8%	178	14.2%
1970 to 1979	1,350	22.3%	294	23.5%
1960 to 1969	545	9.0%	175	13.9%
1940 to 1959	759	12.5%	209	16.7%
1939 or Earlier	1,038	17.2%	190	15.1%
Total	6,050	100.0%	1,253	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	5,446	90.0%	692	55.3%
1 Attached	65	1.1%	9	0.7%
2 to 4	12	0.2%	171	13.7%
5 to 9	0	0.0%	68	5.5%
10 to 19	0	0.0%	33	2.7%
20 to 49	0	0.0%	20	1.6%
50 or More	0	0.0%	5	0.4%
Mobile Home,	527	8.7%	254	20.3%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	6,050	100.0%	1,253	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	6,050	100.0%
0.50 or Less Occupants Per Room	5,045	83.4%
0.51 to 1.00 Occupants Per Room	982	16.2%
1.01 to 1.50 Occupants Per Room	23	0.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,253	100.0%
0.50 or Less Occupants Per Room	1,023	81.7%
0.51 to 1.00 Occupants Per Room	172	13.8%
1.01 to 1.50 Occupants Per Room	22	1.8%
1.51 to 2.00 Occupants Per Room	35	2.8%
2.01 or More Occupants Per Room	0	0.0%
Total	7,303	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Morgan County	40.1%
West Virginia	32.0%

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

Building Permit Data – Morgan County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	238	257	220	120	80	51	43	37	30	47
Units in Single-Family Structures	238	257	220	120	80	51	43	37	30	47
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

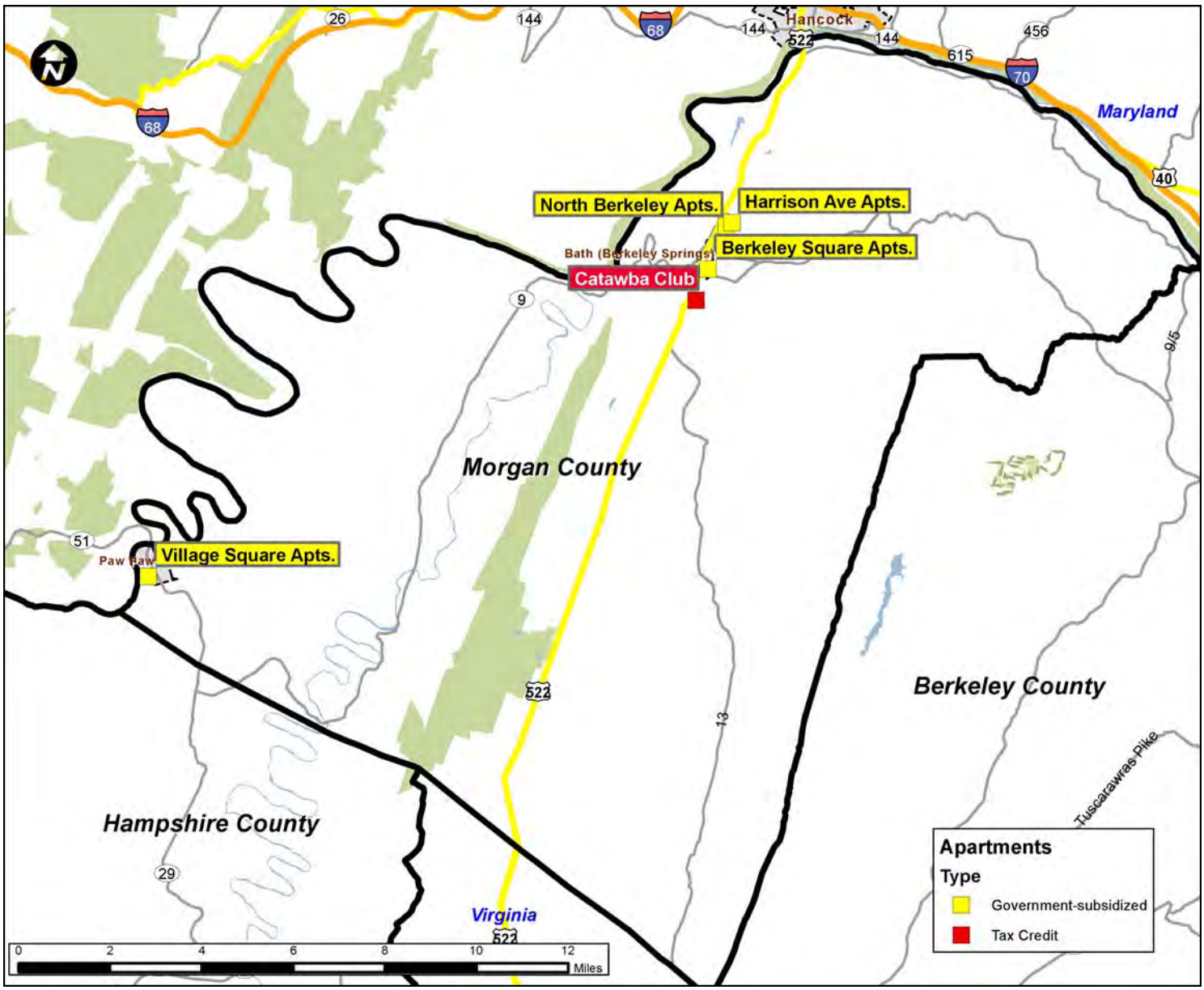
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Tax Credit	1	63	0	100.0%
Government-Subsidized	4	63	13	79.4%
Total	5	126	13	89.7%

Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	8	12.7%	0	0.0%	$596
Two-Bedroom	1.0	32	50.8%	0	0.0%	$705
Three-Bedroom	1.5	15	23.8%	0	0.0%	$834
Four-Bedroom	1.5	8	12.7%	0	0.0%	$952
Total Tax Credit		**63**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	28	44.4%	0	0.0%	N/A
Two-Bedroom	1.0	35	55.6%	13	37.1%	N/A
Total		**63**	**100.0%**	**13**	**20.6%**	N/A
Grand Total		**126**	**100.0%**	**13**	**10.3%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	4	63	20.6%
1980 to 1989	0	0	-
1990 to 1999	0	0	-
2000 to 2004	1	63	0.0%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	5	126	10.3%

*Through February

Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	63	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	47	25.5%
C	2	16	6.3%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	5	126	13	89.7%
Senior (Age 55+)	0	0	0	-
Total	5	126	13	89.7%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	63	13	79.4%
40% - 60% AMHI (Tax Credit)	63	0	100.0%
0-60% AMHI (All Affordable)	126	13	89.7%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	0	0	-
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	0	0	-

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet
Valley Rd. & S. Washington St.	Berkeley Springs	Single Family	$899	5	2	1800
5294 Central Avenue	Great Cacapon	Single Family	$700	3	2	N/A
Candlewood Ln.	Great Cacapon	Single Family	$1,760	4	2.5	N/A
Valley Rd. & S. Washington St.	Berkeley Springs	Single Family	$899	5	2	1800

SFH – Single-family rental

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Morgan County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $134,597. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $938, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$134,597
Mortgaged Value = 95% of Median Home Price	$127,867
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$686
Estimated Taxes & Insurance*	$172
Estimated Private Mortgage Insurance**	$80
Estimated Monthly Mortgage Payment	$938

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Morgan County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	238	257	220	120	80	51	43	37	30	47

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county through 2013.

Overall For-Sale Analysis From Zillow (2011 – 2013)			
	2011	2012	2013
Total Number of Sales	70	30	21
Median Sales Price	$125,000	$103,666	$140,000
Median Square Footage	1,412	1,533	1,832
Median Price Per Square Foot	$89	$68	$76
Median Year Built	1988	1982	1995
Median Number of Bedrooms	3	3	3
Median Number of Bathrooms	2	2	2

Source: Zillow, data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2011 through 2013,as well as the median size by bedroom type, median year built and median bathrooms offered.

2011-2013 Detailed For Sale Analysis From Zillow					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Sales	4	28	72	13	3
Median Sales Price	$56,500	$100,000	$124,900	$125,000	$215,000
Median Square Footage	662	1,080	1,600	1,840	3,024
Median Price Per Square Foot	$85	$93	$78	$82	$71
Median Year Built	1989	1982	1988	1956	1980
Median Number of Bathrooms	1.5	1	2	2	2.5

Source: Zillow; data in the chart only represents past sales listed on Zillow.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	5	89	5.6%	1
Average Loan Amount	$120,849	$128,337	94.2%	$80,000
Average Age of Borrower	29	-	-	50
Average Gross Income of Borrower	$44,778	$60,551	74.0%	$23,437
Income to Loan Ratio	37.1%	47.2%	78.5%	29.3%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

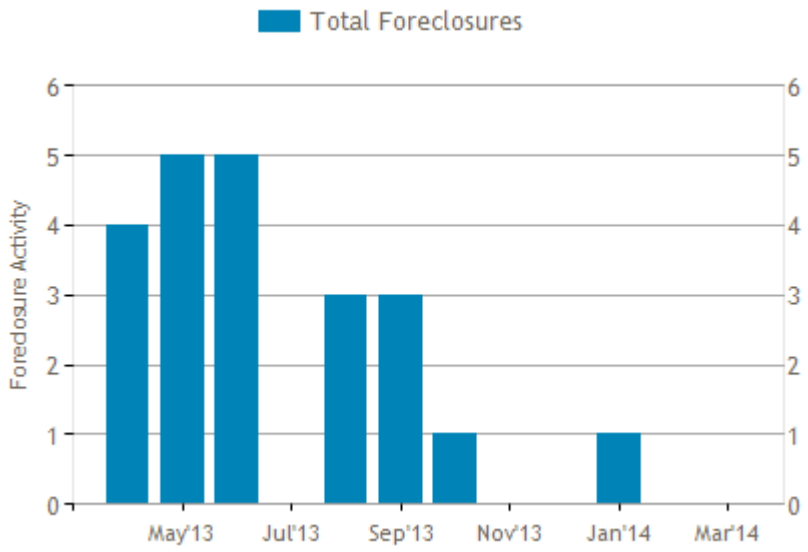
Total Current For-Sale Listings					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Listings	5	29	91	31	12
Median Listing Price	$69,000	$139,000	$189,900	$265,000	$199,450
Median Square Footage	925	1,274	1,853	2,522	2,686
Median Price Per Square Foot	$75	$109	$102	$105	$74
Median Year Built	1991	1990	1989	1999	1930
Median Number of Bathrooms	1	1	2	3	2.5

Source: MLS

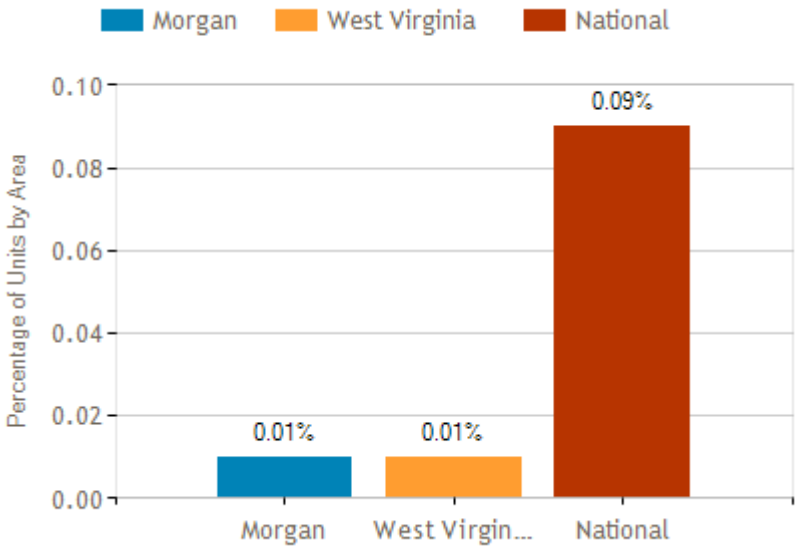
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Morgan County, WV



Geographical Comparison – Morgan County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	650	$0	$32,160	632	-2.8%
41% - 60% AMHI	$32,161	$48,240	220	$32,161	$48,240	199	-9.5%
61% - 100% AMHI	$48,241	$80,400	106	$48,241	$80,400	94	-11.3%
Over 100% AMHI	$80,401	No Limit	30	$80,401	No Limit	29	-3.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	796	$0	$32,160	829	4.1%
41% - 60% AMHI	$32,161	$48,240	566	$32,161	$48,240	531	-6.2%
61% - 100% AMHI	$48,241	$80,400	722	$48,241	$80,400	636	-11.9%
Over 100% AMHI	$80,401	No Limit	398	$80,401	No Limit	316	-20.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$32,160	1,446	$0	$32,160	1,461	1.0%
41% - 60% AMHI	$32,161	$48,240	786	$32,161	$48,240	730	-7.1%
61% - 100% AMHI	$48,241	$80,400	828	$48,241	$80,400	730	-11.8%
Over 100% AMHI	$80,401	No Limit	428	$80,401	No Limit	345	-19.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	292	$0	$23,840	318	8.9%
41% - 60% AMHI	$23,841	$35,760	84	$23,841	$35,760	89	6.0%
61% - 100% AMHI	$35,761	$59,600	47	$35,761	$59,600	49	4.3%
Over 100% AMHI	$59,601	No Limit	22	$59,601	No Limit	25	13.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	1,526	$0	$23,840	1,707	11.9%
41% - 60% AMHI	$23,841	$35,760	496	$23,841	$35,760	565	13.9%
61% - 100% AMHI	$35,761	$59,600	819	$35,761	$59,600	851	3.9%
Over 100% AMHI	$59,601	No Limit	666	$59,601	No Limit	658	-1.2%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,840	1,818	$0	$23,840	2,025	11.4%
41% - 60% AMHI	$23,841	$35,760	580	$23,841	$35,760	654	12.8%
61% - 100% AMHI	$35,761	$59,600	866	$35,761	$59,600	900	3.9%
Over 100% AMHI	$59,601	No Limit	688	$59,601	No Limit	683	-0.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$40,200	781	$0	$40,200	750	-4.0%
Senior (Age 55+)	$0	$29,800	356	$0	$29,800	389	9.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(63 + 10 HCV) 73	63	(126 + 10 HCV*) 136
Number of Income-Eligible Family Renter Households	781	220	870
Existing Affordable Housing Penetration Rate – 2014	= 9.3%	= 28.6%	= 15.6%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	0	0	0
Number of Income-Eligible Senior Renter Households	356	84	376
Penetration Rate – 2014	N/A	N/A	N/A

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(63 + 10 HCV) 73	63	(126 + 10 HCV*) 136
Number of Income-Eligible Family Renter Households	750	199	831
Existing Affordable Housing Penetration Rate – 2019	= 9.7%	= 31.7%	= 16.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	0	0	0
Number of Income-Eligible Senior Renter Households	389	89	407
Penetration Rate – 2019	N/A	N/A	N/A

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	708	356	677	389
41%-60% AMHI (Tax Credit)	157	84	136	89

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Beth Curtin, Acting Economic Develop Director, Morgan County, (304) 258-8546

Ms. Curtin indicated that the areas of Bath, West Virginia, and Berkeley Springs, West Virginia, are "touristy" areas with the Berkeley Springs Spas attracting thousands of visitors each year. In terms of local employment, she said no large industrial or manufacturing companies are located in Morgan County. She said Morgan County is a bedroom community, with many residents commuting to Martinsburg, West Virginia, and Hagerstown and Baltimore, Maryland, and Washington, DC, for employment. She said that aside from Bath and Berkeley Springs and portions of Paw Paw (the only other incorporated town in Morgan County), most of the population has incomes at or below the poverty line and many Morgan County residents are either retired, living on SSI or disability payments, working minimum-wage jobs or are unemployed. She said a need for exists for subsidized housing, both for seniors and families. She said the Marcellus Shale is starting to have an impact in the area and that in five to 10 years, she anticipates an exponential need for housing. She also said flood plains, the terrain and the limited infrastructure deter most developers from seriously considering Morgan County for development opportunities.

Linda Miller, Apartment Manager, Berkeley Square, Bath, West Virginia, and Village Square, Paw Paw, West Virginia, (304) 229-7664

Ms. Miller stated that based on the 100% occupancy rate of the properties she manages and the lengthy waiting lists and number of housing inquiries she receives on a weekly basis, she believes support exists for another 24-unit apartment building in Bath and also another 24 units in Paw Paw. She wasn't sure whether a subsidy contract for Rural Development 515 or project-based HUD Section 8 development could be easily acquired, but indicated that land availability and terrain issues are obstacles for developers.

Ronnie McIntyre, Morgan County Assessor, (304) 258-8570

Mr. McIntyre's perspectives were predominantly similar to those of Ms. Curtin (detailed above). He thinks Morgan County has a need for additional rental housing and that a 24- to 36-unit project with modest rents would be feasible. He said the increasing number of local retirees is generating a need for senior housing. He disagreed with Ms. Curtin, however, in that he does not think the Marcellus Shale will significantly impact Morgan County. He stated that obstacles developers face in the area include the mountainous terrain, flood plains, the limited infrastructure and price of land.

34. Nicholas County

A. General Description

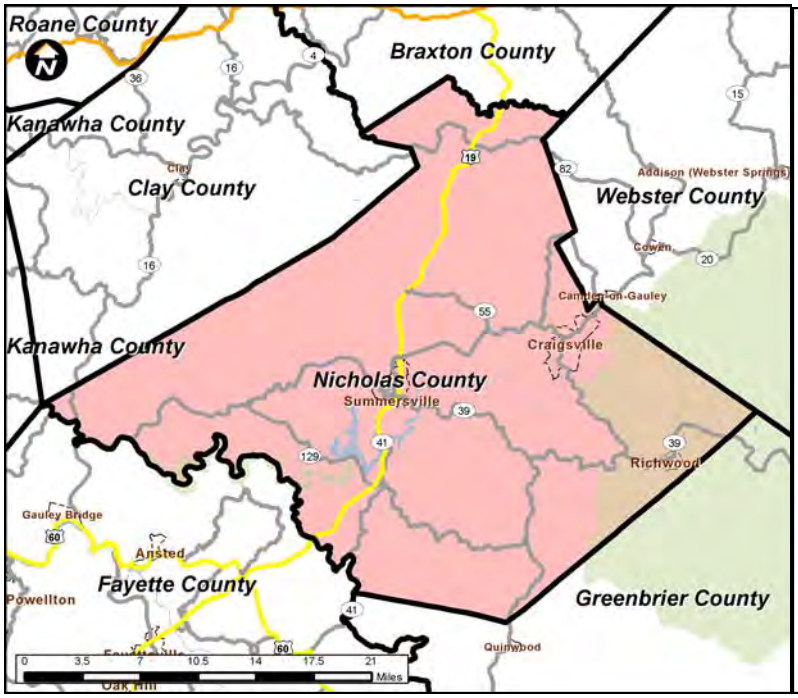
County Seat: Summersville
County Size: 654.40 square miles

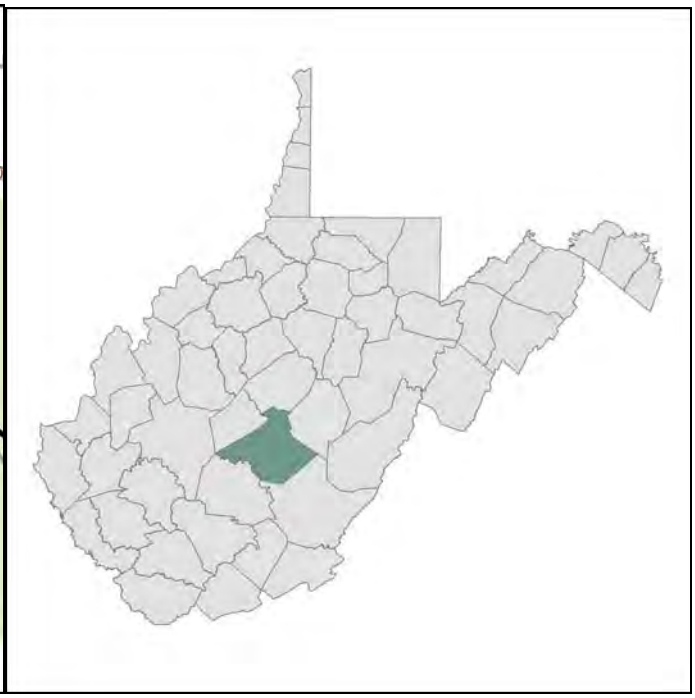
2000 (Census) Population: 26,562
2010 (Census) Population: 26,233
Population Change: -329 (-1.2%)

2000 (Census) Households: 10,722
2010 (Census) Households: 10,938
Household Change: +216 (2.0%)

2000 (Census) Median Household Income: $27,164
2010 (Estimate) Median Household Income: $36,515
Income Change: +$9,351 (34.4%)

2000 (Census) Median Home Value: $52,800
2010 (American Community Survey) Median Home Value: $73,400
Home Value Change: +$20,600 (39.0%)





B. Demographic Characteristics and Trends

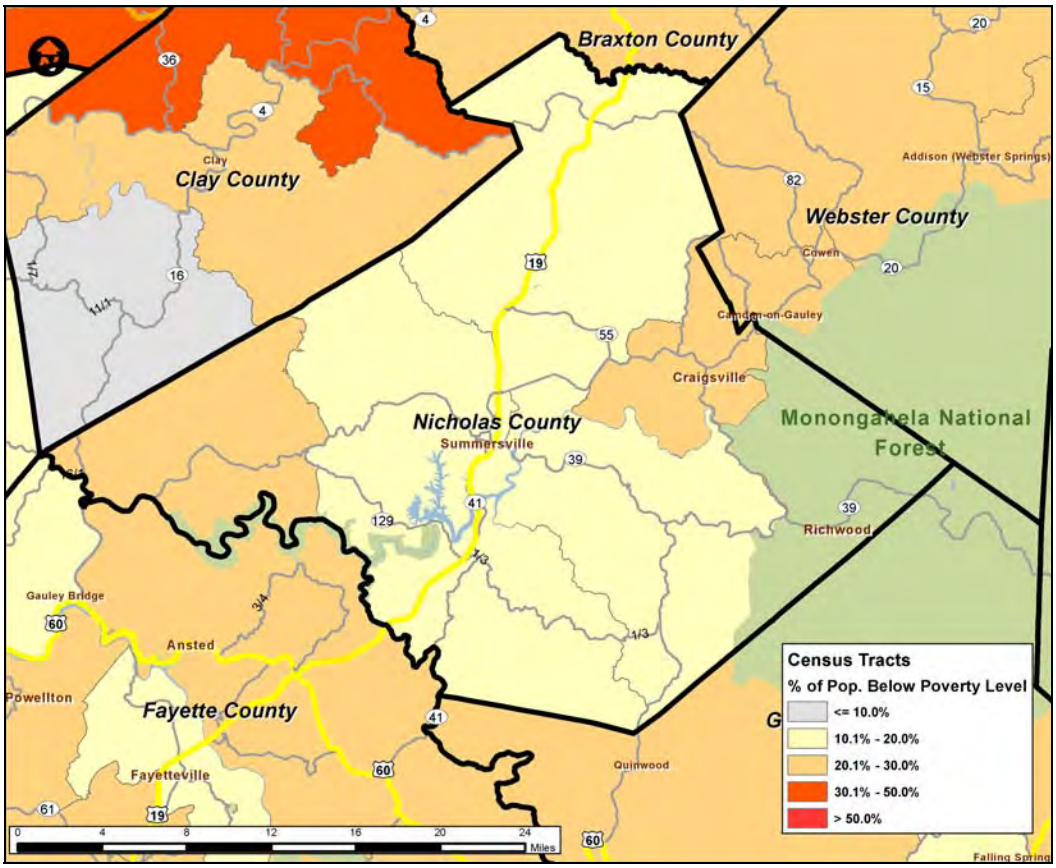
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Nicholas County	Population	26,562	26,233	26,406	26,605
	Population Change	-	-329	171	199
	Percent Change	-	-1.2%	0.7%	0.8%
County Seat: Summersville	Population	3,294	3,572	3,609	3,652
	Population Change	-	278	37	43
	Percent Change	-	8.4%	1.0%	1.2%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,906	18.7%
Population not living in poverty	21,327	81.3%
Total	26,233	100.0%

Source: American Community Survey (ACS)

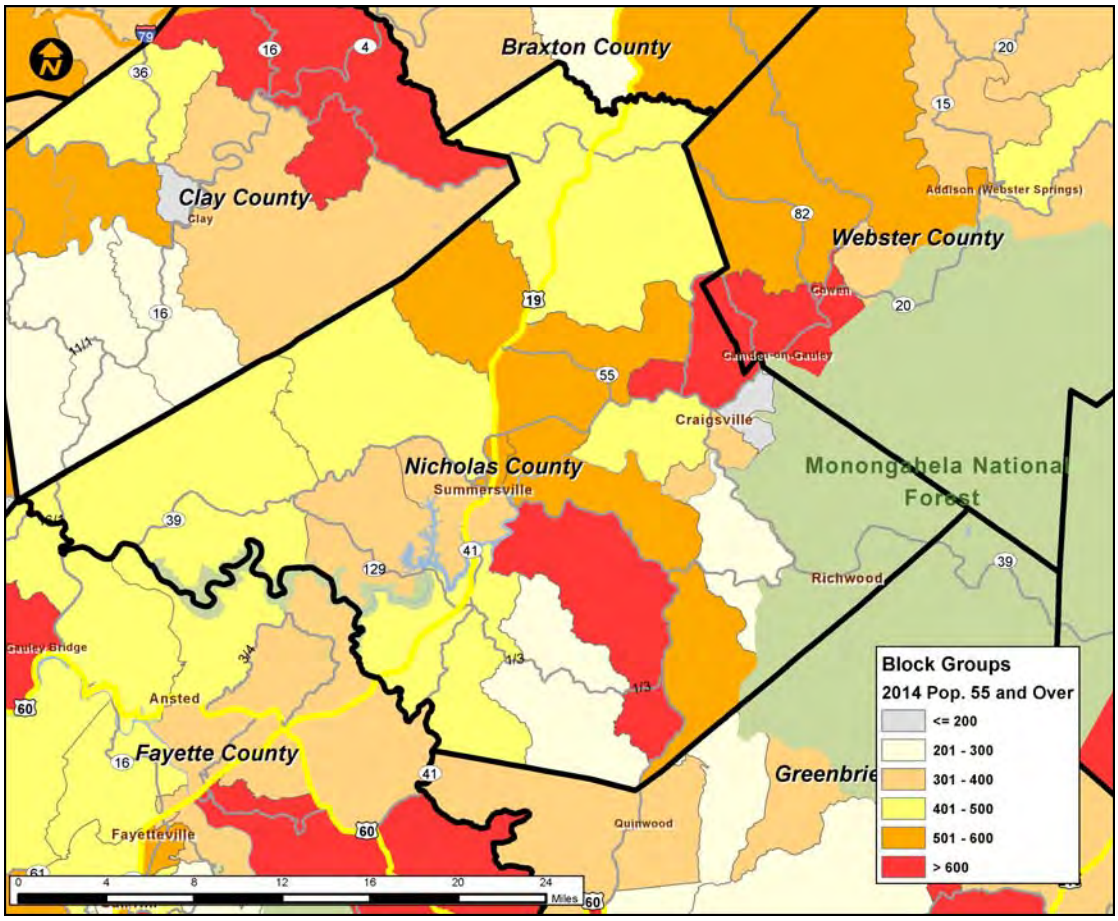


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	6,191	23.6%	5,949	22.5%	5,960	22.4%	11	0.2%
20 to 24	1,285	4.9%	1,340	5.1%	1,123	4.2%	-217	-16.2%
25 to 34	2,833	10.8%	2,858	10.8%	2,839	10.7%	-19	-0.7%
35 to 44	3,384	12.9%	3,267	12.4%	3,094	11.6%	-173	-5.3%
45 to 54	3,987	15.2%	3,733	14.1%	3,562	13.4%	-171	-4.6%
55 to 64	4,066	15.5%	4,252	16.1%	4,134	15.5%	-118	-2.8%
65 to 74	2,623	10.0%	3,044	11.5%	3,730	14.0%	686	22.5%
75 & Over	1,863	7.1%	1,962	7.4%	2,162	8.1%	200	10.2%
Total	26,233	100.0%	26,406	100.0%	26,605	100.0%	199	0.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	25,813	98.4%
Black	52	0.2%
Indian	52	0.2%
Asian	79	0.3%
Pacific Islander	0	0.0%
Some Other Race	26	0.1%
Two or More Races	236	0.9%
Total	26,233	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	24,108	91.9%
Moved within Same County	1,338	5.1%
Different County Same State	420	1.6%
Moved from Different State	341	1.3%
Moved from Abroad	26	0.1%
Total	26,233	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

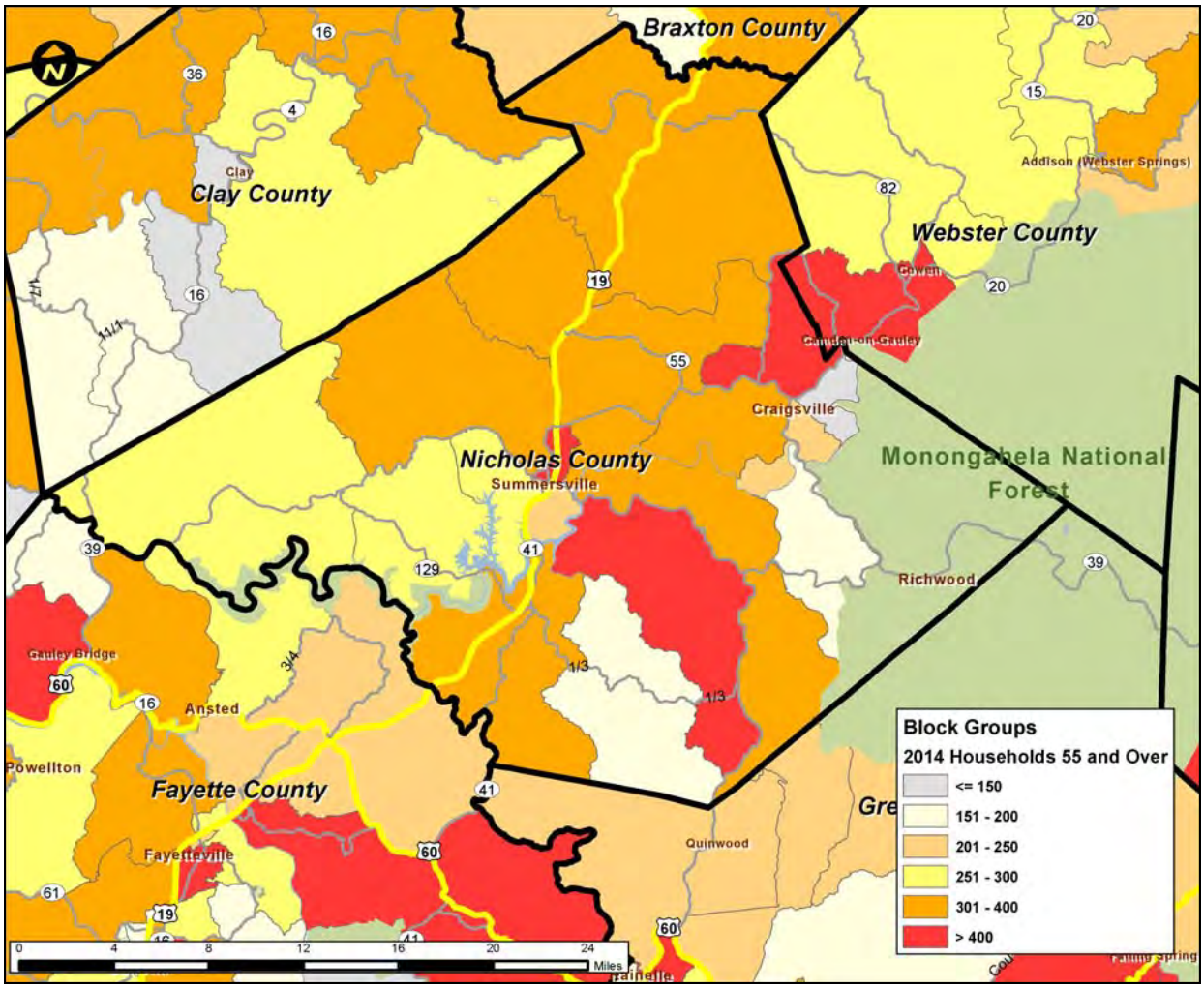
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Nicholas County	Households	10,722	10,938	11,085	11,226
	Household Change	-	216	147	141
	Percent Change	-	2.0%	1.3%	1.3%
	Household Size	2.48	2.40	2.37	2.36
County Seat: Summersville	Households	1,476	1,640	1,665	1,692
	Household Change	-	164	25	27
	Percent Change	-	11.1%	1.5%	1.6%
	Household Size	2.2	2.2	2.17	2.16

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	350	3.2%	311	2.8%	260	2.3%	-51	-16.4%
25 to 34	1,236	11.3%	1,243	11.2%	1,221	10.9%	-22	-1.8%
35 to 44	1,772	16.2%	1,697	15.3%	1,589	14.2%	-108	-6.4%
45 to 54	2,122	19.4%	1,968	17.7%	1,851	16.5%	-117	-5.9%
55 to 64	2,406	22.0%	2,491	22.5%	2,385	21.2%	-106	-4.3%
65 to 74	1,674	15.3%	1,936	17.5%	2,348	20.9%	412	21.3%
75 to 84	1,039	9.5%	1,101	9.9%	1,124	10.0%	24	2.2%
85 & Over	350	3.2%	339	3.1%	448	4.0%	109	32.2%
Total	10,938	100.0%	11,085	100.0%	11,226	100.0%	141	1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



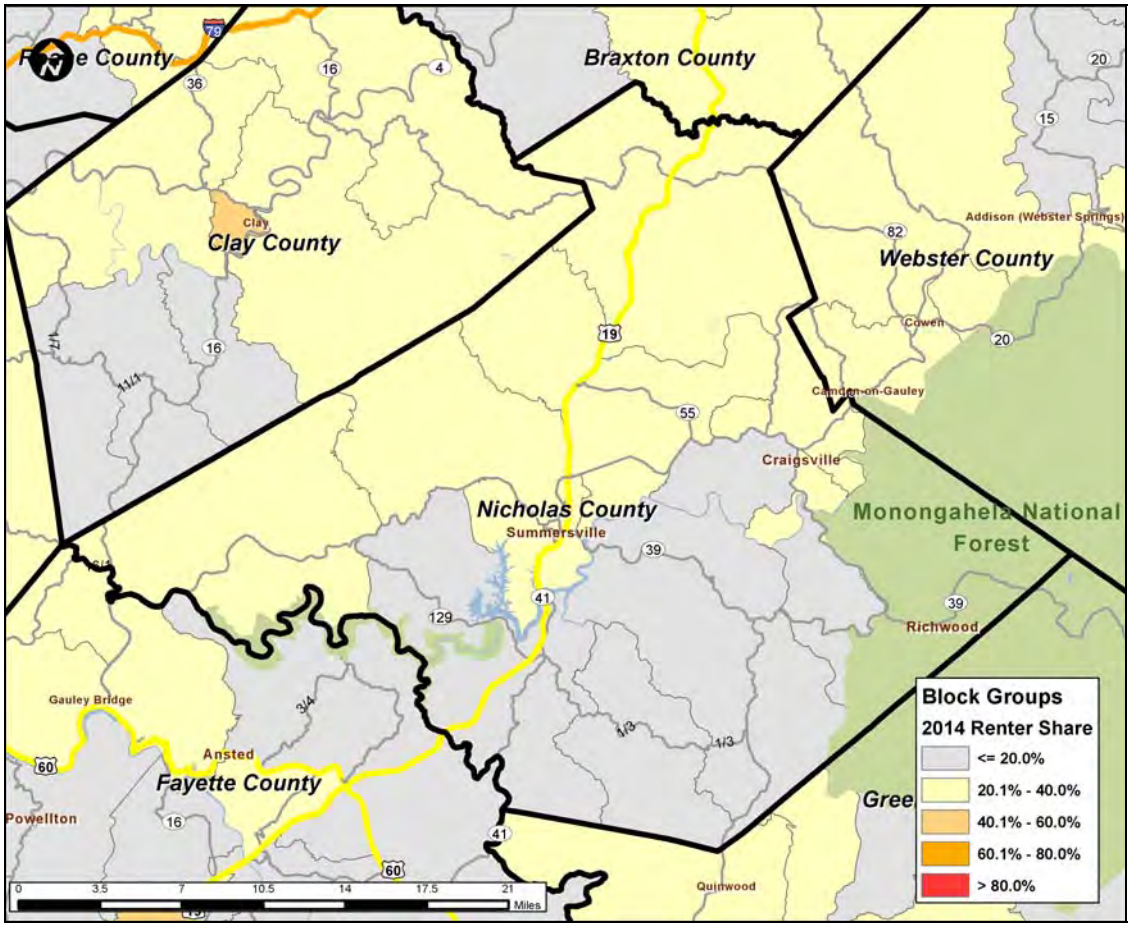
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	8,772	80.2%	8,620	77.8%	8,783	78.2%
Renter-Occupied	2,166	19.8%	2,466	22.2%	2,444	21.8%
Total	10,938	100.0%	11,085	100.0%	11,226	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,763	87.1%	4,976	84.8%	5,331	84.5%
Renter-Occupied	706	12.9%	891	15.2%	975	15.5%
Total	5,469	100.0%	5,867	100.0%	6,306	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,038	42.1%	1,044	42.7%	6	0.6%
2 Persons	599	24.3%	590	24.1%	-10	-1.6%
3 Persons	417	16.9%	413	16.9%	-4	-1.0%
4 Persons	250	10.1%	244	10.0%	-6	-2.3%
5 Persons+	161	6.5%	153	6.2%	-8	-5.3%
Total	2,466	100.0%	2,444	100.0%	-22	-0.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,011	23.3%	2,085	23.7%	73	3.7%
2 Persons	3,538	41.0%	3,592	40.9%	55	1.5%
3 Persons	1,447	16.8%	1,474	16.8%	26	1.8%
4 Persons	1,034	12.0%	1,040	11.8%	7	0.6%
5 Persons+	590	6.8%	592	6.7%	2	0.3%
Total	8,620	100.0%	8,783	100.0%	163	1.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
nsus; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	531	59.6%	594	60.9%	63	11.8%
2 Persons	181	20.4%	202	20.7%	21	11.4%
3 Persons	92	10.3%	96	9.9%	4	4.7%
4 Persons	19	2.2%	21	2.2%	2	10.6%
5 Persons+	67	7.5%	61	6.3%	-6	-8.7%
Total	891	100.0%	975	100.0%	84	9.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,557	31.3%	1,661	31.2%	104	6.7%
2 Persons	2,579	51.8%	2,729	51.2%	150	5.8%
3 Persons	530	10.7%	588	11.0%	58	10.9%
4 Persons	226	4.5%	249	4.7%	23	10.1%
5 Persons+	84	1.7%	104	2.0%	20	24.2%
Total	4,976	100.0%	5,331	100.0%	355	7.1%

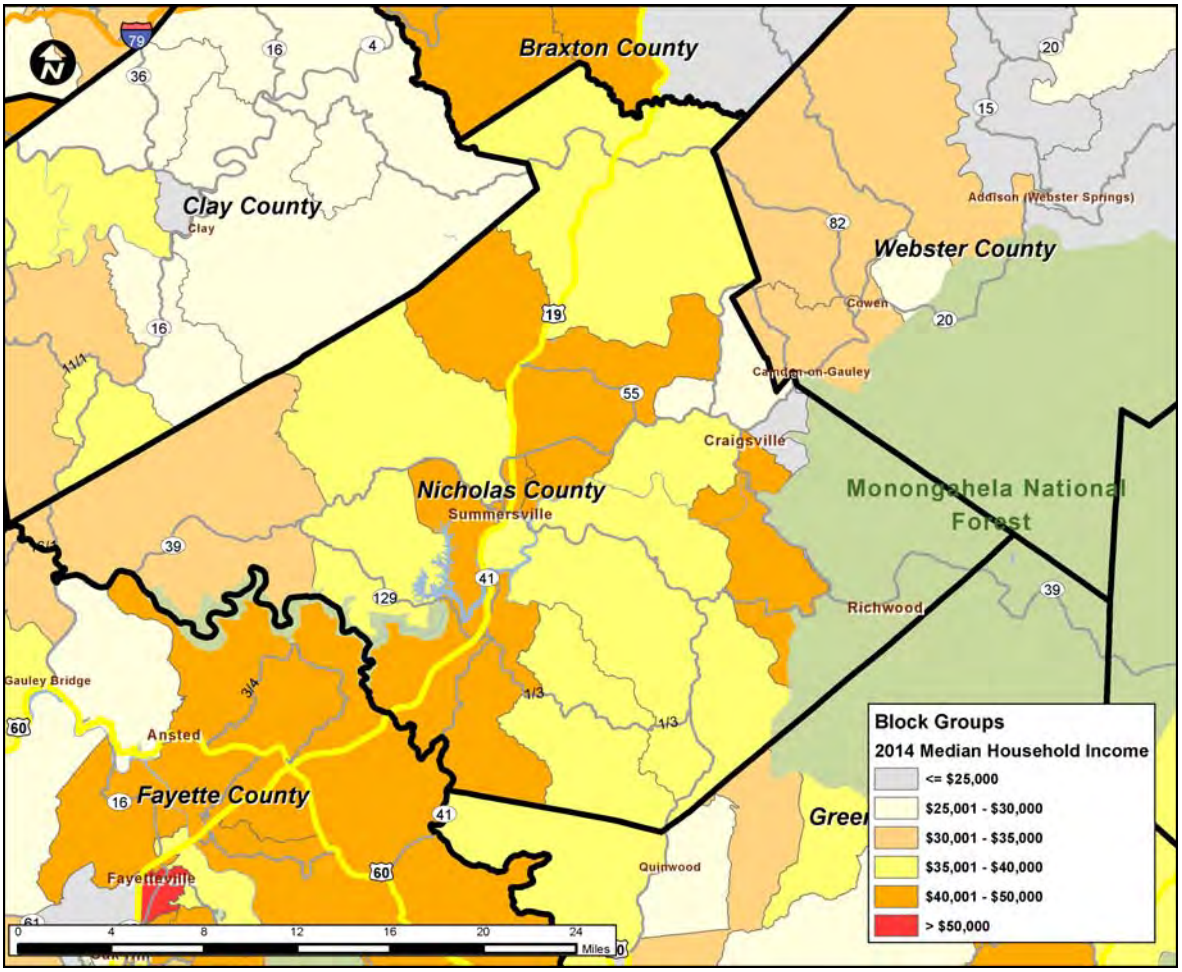
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,280	11.7%	1,142	10.3%	1,082	9.6%
$10,000 to $19,999	1,772	16.2%	1,782	16.1%	1,652	14.7%
$20,000 to $29,999	1,630	14.9%	1,681	15.2%	1,631	14.5%
$30,000 to $39,999	1,214	11.1%	1,165	10.5%	1,244	11.1%
$40,000 to $49,999	1,291	11.8%	1,256	11.3%	1,118	10.0%
$50,000 to $59,999	941	8.6%	907	8.2%	988	8.8%
$60,000 to $74,999	886	8.1%	1,024	9.2%	1,051	9.4%
$75,000 to $99,999	995	9.1%	991	8.9%	1,075	9.6%
$100,000 to $124,999	503	4.6%	587	5.3%	659	5.9%
$124,999 to $149,999	295	2.7%	376	3.4%	419	3.7%
$150,000 to $199,999	22	0.2%	61	0.5%	183	1.6%
$200,000+	109	1.0%	115	1.0%	125	1.1%
Total	10,938	100.0%	11,085	100.0%	11,226	100.0%
Median Income	$36,515		$38,045		$40,042	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



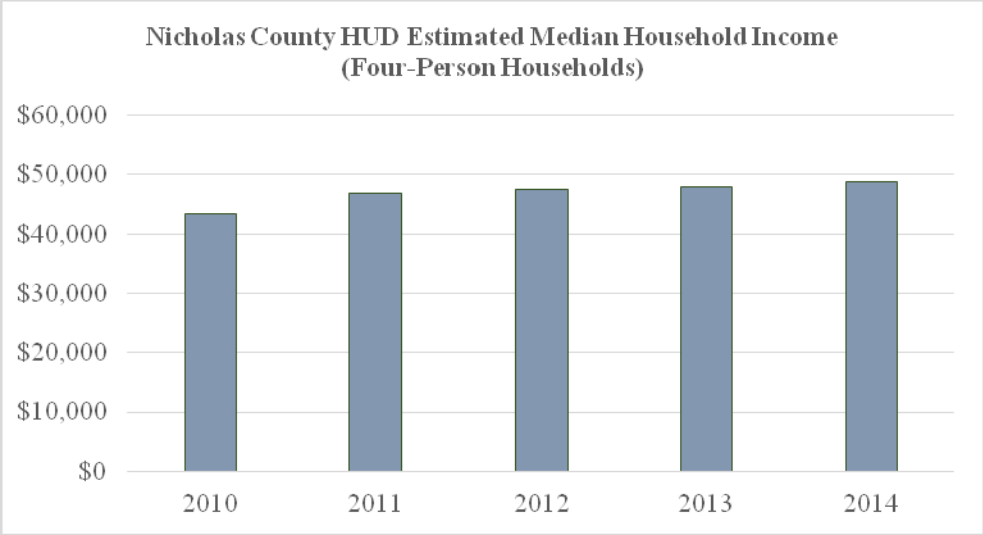
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	591	10.8%	547	9.3%	556	8.8%
$10,000 to $19,999	1,203	22.0%	1,241	21.2%	1,210	19.2%
$20,000 to $29,999	1,072	19.6%	1,091	18.6%	1,118	17.7%
$30,000 to $39,999	520	9.5%	590	10.1%	740	11.7%
$40,000 to $49,999	591	10.8%	616	10.5%	588	9.3%
$50,000 to $59,999	405	7.4%	431	7.3%	488	7.7%
$60,000 to $74,999	312	5.7%	427	7.3%	494	7.8%
$75,000 to $99,999	383	7.0%	436	7.4%	491	7.8%
$100,000 to $124,999	186	3.4%	226	3.9%	287	4.6%
$124,999 to $149,999	137	2.5%	170	2.9%	181	2.9%
$150,000 to $199,999	5	0.1%	22	0.4%	77	1.2%
$200,000+	60	1.1%	69	1.2%	76	1.2%
Total	5,469	100.0%	5,867	100.0%	6,306	100.0%
Median Income	$28,758		$30,921		$33,643	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$43,400	-
2011	$46,900	8.1%
2012	$47,500	1.3%
2013	$48,000	1.1%
2014	$48,700	1.5%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	322	113	59	24	7	526
$10,000 to $19,999	268	119	47	4	15	452
$20,000 to $29,999	122	68	43	82	8	323
$30,000 to $39,999	30	77	19	5	25	157
$40,000 to $49,999	55	68	16	13	11	162
$50,000 to $59,999	13	54	6	40	36	149
$60,000 to $74,999	53	5	41	24	15	139
$75,000 to $99,999	12	14	44	12	4	86
$100,000 to $124,999	11	5	64	12	3	94
$125,000 to $149,999	8	5	25	3	12	54
$150,000 to $199,999	3	0	0	0	1	4
$200,000 & Over	3	0	3	5	6	18
Total	899	528	368	224	144	2,164

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	339	118	40	36	7	540
$10,000 to $19,999	317	130	54	4	8	513
$20,000 to $29,999	142	91	57	91	7	389
$30,000 to $39,999	40	83	16	3	26	168
$40,000 to $49,999	77	77	16	15	13	198
$50,000 to $59,999	11	66	13	38	46	173
$60,000 to $74,999	59	10	46	31	20	165
$75,000 to $99,999	16	9	52	9	5	91
$100,000 to $124,999	12	5	80	14	9	120
$125,000 to $149,999	9	6	39	6	14	74
$150,000 to $199,999	7	2	1	1	4	14
$200,000 & Over	9	1	5	1	3	20
Total	1,038	599	417	250	161	2,466

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	319	116	37	35	2	510
$10,000 to $19,999	313	121	53	3	12	503
$20,000 to $29,999	128	94	48	80	4	354
$30,000 to $39,999	52	75	22	8	24	181
$40,000 to $49,999	69	75	20	11	15	190
$50,000 to $59,999	22	71	11	40	41	186
$60,000 to $74,999	63	10	37	33	17	160
$75,000 to $99,999	24	10	55	9	4	102
$100,000 to $124,999	14	7	85	12	10	128
$125,000 to $149,999	17	4	39	6	12	77
$150,000 to $199,999	11	6	4	5	7	34
$200,000 & Over	11	0	2	2	3	19
Total	1,044	590	413	244	153	2,444

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	182	82	51	24	2	342
$10,000 to $19,999	98	99	19	2	8	227
$20,000 to $29,999	77	35	38	80	4	234
$30,000 to $39,999	16	70	14	3	15	117
$40,000 to $49,999	46	62	10	10	4	133
$50,000 to $59,999	5	12	5	38	29	89
$60,000 to $74,999	48	3	40	23	6	120
$75,000 to $99,999	5	8	41	7	2	62
$100,000 to $124,999	4	4	61	10	2	81
$125,000 to $149,999	4	5	24	1	5	40
$150,000 to $199,999	3	0	0	0	0	3
$200,000 & Over	2	0	2	3	2	9
Total	489	380	305	202	80	1,457

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	178	79	31	34	4	326
$10,000 to $19,999	93	111	15	2	5	225
$20,000 to $29,999	94	54	49	86	1	284
$30,000 to $39,999	15	78	11	1	18	123
$40,000 to $49,999	58	72	9	15	5	160
$50,000 to $59,999	3	10	9	37	37	95
$60,000 to $74,999	50	3	39	30	5	127
$75,000 to $99,999	4	4	46	8	2	64
$100,000 to $124,999	5	3	78	12	4	101
$125,000 to $149,999	2	3	38	4	9	55
$150,000 to $199,999	3	1	0	1	2	8
$200,000 & Over	2	0	2	1	2	8
Total	507	418	325	230	94	1,575

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	155	72	27	32	1	286
$10,000 to $19,999	74	97	11	2	8	193
$20,000 to $29,999	79	55	43	79	4	259
$30,000 to $39,999	13	70	11	4	13	112
$40,000 to $49,999	49	69	12	9	4	144
$50,000 to $59,999	5	9	7	38	39	98
$60,000 to $74,999	50	4	31	29	5	119
$75,000 to $99,999	8	4	49	8	1	70
$100,000 to $124,999	5	3	83	10	3	104
$125,000 to $149,999	5	1	38	5	9	58
$150,000 to $199,999	2	3	3	4	3	14
$200,000 & Over	4	0	1	2	2	10
Total	450	388	317	223	91	1,469

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	72	132	97	12	37	350
$10,000 to $19,999	16	90	66	58	109	339
$20,000 to $29,999	29	112	106	0	77	324
$30,000 to $39,999	122	61	160	158	75	575
$40,000 to $49,999	61	123	145	114	125	567
$50,000 to $59,999	33	191	80	114	29	447
$60,000 to $74,999	63	140	65	126	58	451
$75,000 to $99,999	37	234	166	94	19	550
$100,000 to $124,999	3	49	40	146	2	240
$125,000 to $149,999	1	5	79	35	3	123
$150,000 to $199,999	0	3	1	11	2	17
$200,000 & Over	2	12	5	16	4	38
Total	438	1,151	1,009	883	540	4,021

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	72	98	62	9	29	270
$10,000 to $19,999	29	66	63	55	103	316
$20,000 to $29,999	32	115	92	2	67	308
$30,000 to $39,999	100	44	129	117	61	452
$40,000 to $49,999	55	91	122	95	118	480
$50,000 to $59,999	35	142	77	100	26	380
$60,000 to $74,999	84	128	73	122	61	467
$75,000 to $99,999	41	195	148	81	26	492
$100,000 to $124,999	2	59	56	142	1	259
$125,000 to $149,999	1	4	87	52	6	151
$150,000 to $199,999	3	4	2	20	2	31
$200,000 & Over	0	13	5	13	7	37
Total	454	959	917	807	506	3,643

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	67	75	57	8	32	239
$10,000 to $19,999	25	51	44	40	89	249
$20,000 to $29,999	28	83	77	1	65	254
$30,000 to $39,999	92	31	120	97	52	392
$40,000 to $49,999	40	71	89	77	109	386
$50,000 to $59,999	42	148	81	100	30	401
$60,000 to $74,999	80	111	67	118	61	437
$75,000 to $99,999	46	203	161	82	22	514
$100,000 to $124,999	3	61	61	140	3	268
$125,000 to $149,999	0	4	113	54	9	180
$150,000 to $199,999	1	14	9	60	7	92
$200,000 & Over	0	11	7	14	7	39
Total	423	863	886	792	487	3,451

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	140	31	8	0	5	184
$10,000 to $19,999	170	19	27	2	7	225
$20,000 to $29,999	45	33	5	2	4	89
$30,000 to $39,999	14	7	5	3	11	40
$40,000 to $49,999	9	5	6	3	6	29
$50,000 to $59,999	8	42	2	2	7	61
$60,000 to $74,999	5	3	1	1	9	18
$75,000 to $99,999	7	6	4	4	3	24
$100,000 to $124,999	6	2	3	2	1	13
$125,000 to $149,999	4	0	2	2	6	14
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	1	0	1	3	4	9
Total	409	148	63	22	64	707

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	161	39	9	2	3	214
$10,000 to $19,999	224	20	39	3	2	288
$20,000 to $29,999	47	37	8	5	6	104
$30,000 to $39,999	25	5	5	2	8	45
$40,000 to $49,999	19	5	6	0	8	39
$50,000 to $59,999	9	55	4	1	9	78
$60,000 to $74,999	9	8	7	1	15	38
$75,000 to $99,999	12	5	6	1	3	27
$100,000 to $124,999	7	2	2	2	5	19
$125,000 to $149,999	8	3	1	2	5	19
$150,000 to $199,999	3	1	0	0	2	7
$200,000 & Over	7	1	3	0	1	12
Total	531	181	92	19	67	891

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	164	44	10	3	2	224
$10,000 to $19,999	239	24	42	1	4	309
$20,000 to $29,999	50	38	5	1	0	94
$30,000 to $39,999	39	5	11	3	11	69
$40,000 to $49,999	20	6	7	2	11	47
$50,000 to $59,999	17	61	4	2	3	87
$60,000 to $74,999	13	6	6	4	13	41
$75,000 to $99,999	16	6	6	1	3	32
$100,000 to $124,999	8	4	2	2	7	24
$125,000 to $149,999	12	3	1	1	2	19
$150,000 to $199,999	9	4	1	1	4	20
$200,000 & Over	7	0	0	0	1	8
Total	594	202	96	21	61	975

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	243	132	10	12	7	404
$10,000 to $19,999	632	318	19	8	1	978
$20,000 to $29,999	256	616	77	25	9	982
$30,000 to $39,999	103	256	87	30	3	479
$40,000 to $49,999	91	296	142	20	9	559
$50,000 to $59,999	53	242	38	6	2	341
$60,000 to $74,999	87	142	37	15	15	295
$75,000 to $99,999	28	258	16	41	18	361
$100,000 to $124,999	21	94	28	26	5	173
$125,000 to $149,999	47	68	6	0	1	122
$150,000 to $199,999	1	3	0	0	1	6
$200,000 & Over	9	37	3	1	2	53
Total	1,572	2,462	463	184	73	4,753

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	196	110	10	12	3	332
$10,000 to $19,999	609	313	20	6	4	953
$20,000 to $29,999	260	595	105	25	3	987
$30,000 to $39,999	129	271	109	32	4	546
$40,000 to $49,999	95	309	143	23	8	577
$50,000 to $59,999	54	247	39	8	5	353
$60,000 to $74,999	107	198	40	21	23	388
$75,000 to $99,999	28	282	22	56	20	408
$100,000 to $124,999	22	119	28	33	6	207
$125,000 to $149,999	47	88	10	2	5	151
$150,000 to $199,999	3	8	1	2	2	15
$200,000 & Over	7	39	4	5	2	57
Total	1,557	2,579	530	226	84	4,976

Source: Ribbon Demographics; ESRI; Urban Decision Group

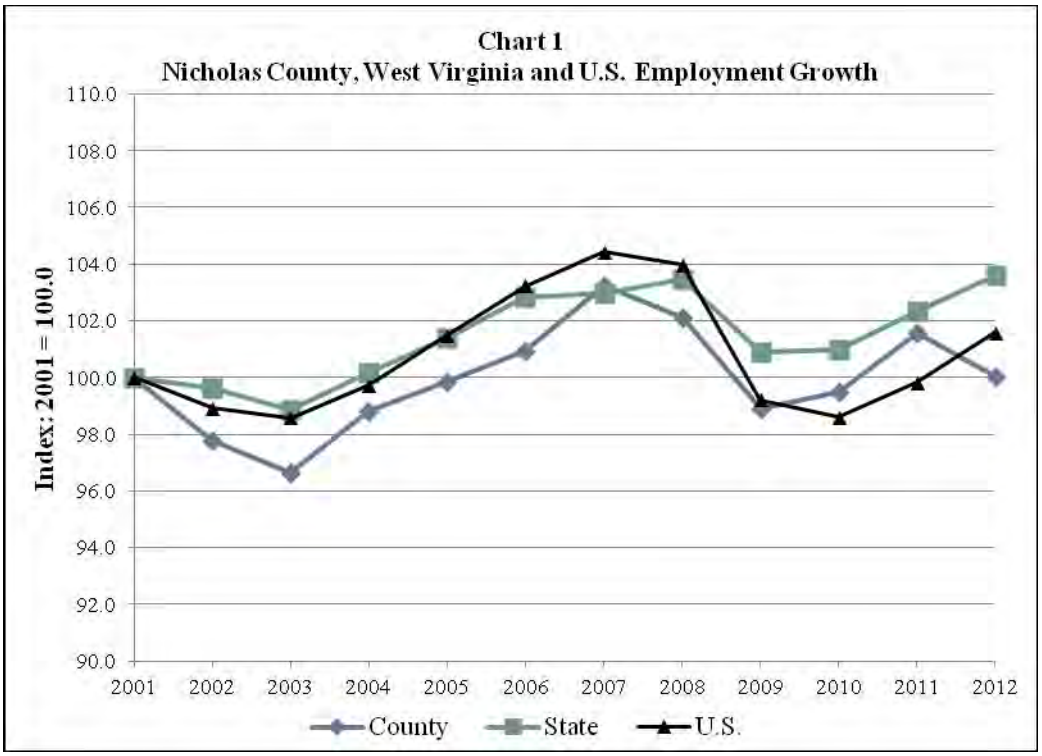
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	202	105	7	12	5	332
$10,000 to $19,999	586	282	23	7	3	900
$20,000 to $29,999	292	597	104	24	7	1,023
$30,000 to $39,999	164	330	141	35	1	671
$40,000 to $49,999	99	284	131	18	8	541
$50,000 to $59,999	62	277	48	6	9	401
$60,000 to $74,999	119	234	50	25	26	454
$75,000 to $99,999	34	305	25	69	26	459
$100,000 to $124,999	27	151	36	44	5	263
$125,000 to $149,999	50	87	13	3	9	162
$150,000 to $199,999	18	32	4	3	1	58
$200,000 & Over	9	44	6	3	5	67
Total	1,661	2,729	588	249	104	5,331

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Nicholas County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Nicholas County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Nicholas County, State and U.S. Employment, 2001-2012						
	Nicholas County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	8,518		686		129,636	
2002	8,329	-2.2%	683	-0.4%	128,234	-1.1%
2003	8,234	-1.1%	678	-0.8%	127,796	-0.3%
2004	8,418	2.2%	687	1.3%	129,278	1.2%
2005	8,505	1.0%	695	1.2%	131,572	1.8%
2006	8,596	1.1%	705	1.4%	133,834	1.7%
2007	8,795	2.3%	706	0.1%	135,366	1.1%
2008	8,699	-1.1%	710	0.5%	134,806	-0.4%
2009	8,425	-3.1%	692	-2.5%	128,608	-4.6%
2010	8,474	0.6%	692	0.1%	127,820	-0.6%
2011	8,653	2.1%	702	1.4%	129,411	1.2%
2012	8,519	-1.5%	711	1.2%	131,696	1.8%
Change						
2001-12	1	0.0%	25	3.6%	2,061	1.6%
2001-03	-284	-3.3%	-8	-1.1%	-1,840	-1.4%
2003-07	561	6.8%	28	4.2%	7,570	5.9%
2007-12	-276	-3.1%	4	0.6%	-3,670	-2.7%

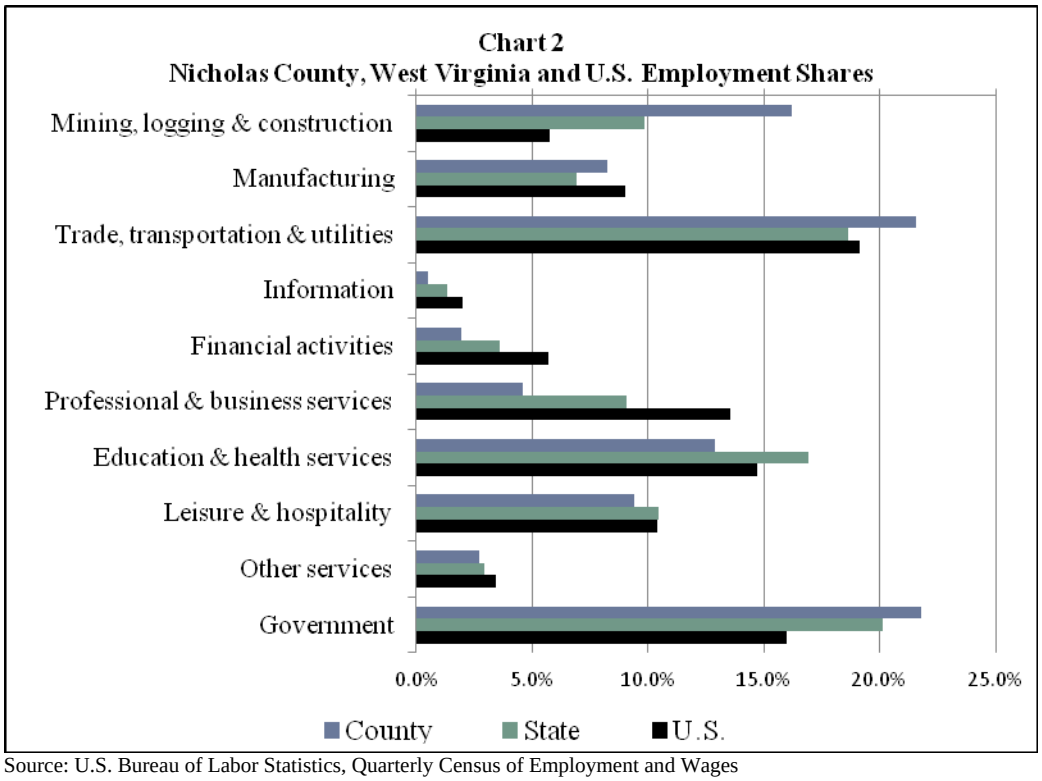
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Nicholas County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Nicholas County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,382	16.2%	164.5	282.1
Manufacturing	704	8.3%	119.8	91.4
Trade, Transportation and Utilities	1,836	21.6%	115.5	112.5
Information	45	0.5%	39.3	26.0
Financial Activities	168	2.0%	55.1	34.6
Professional and Business Services	394	4.6%	50.9	34.1
Educational and Health Services	1,097	12.9%	76.0	87.4
Leisure and Hospitality	804	9.4%	90.4	90.5
Other Services	232	2.7%	91.7	78.8
Total Private Sector	**6,663**	**78.2%**	**97.9**	**93.1**
Total Government	**1,856**	**21.8%**	**108.1**	**136.3**
Total Payroll Employment	**8,519**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

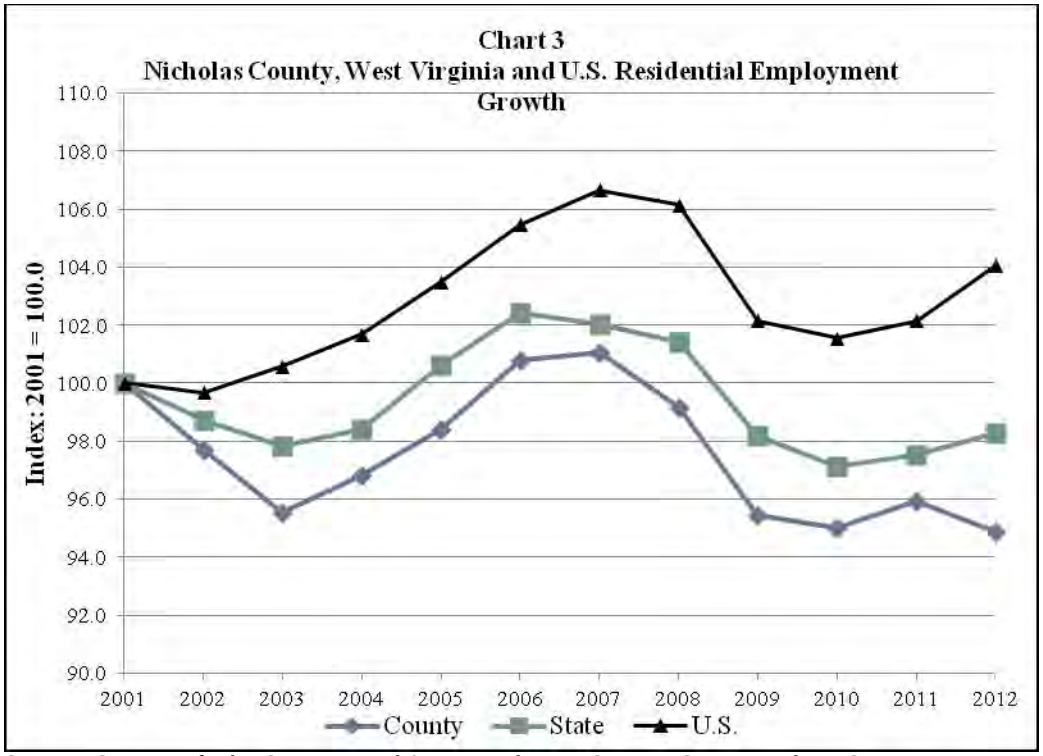


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Nicholas County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Nicholas County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Nicholas County; this one considers the number of Nicholas County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

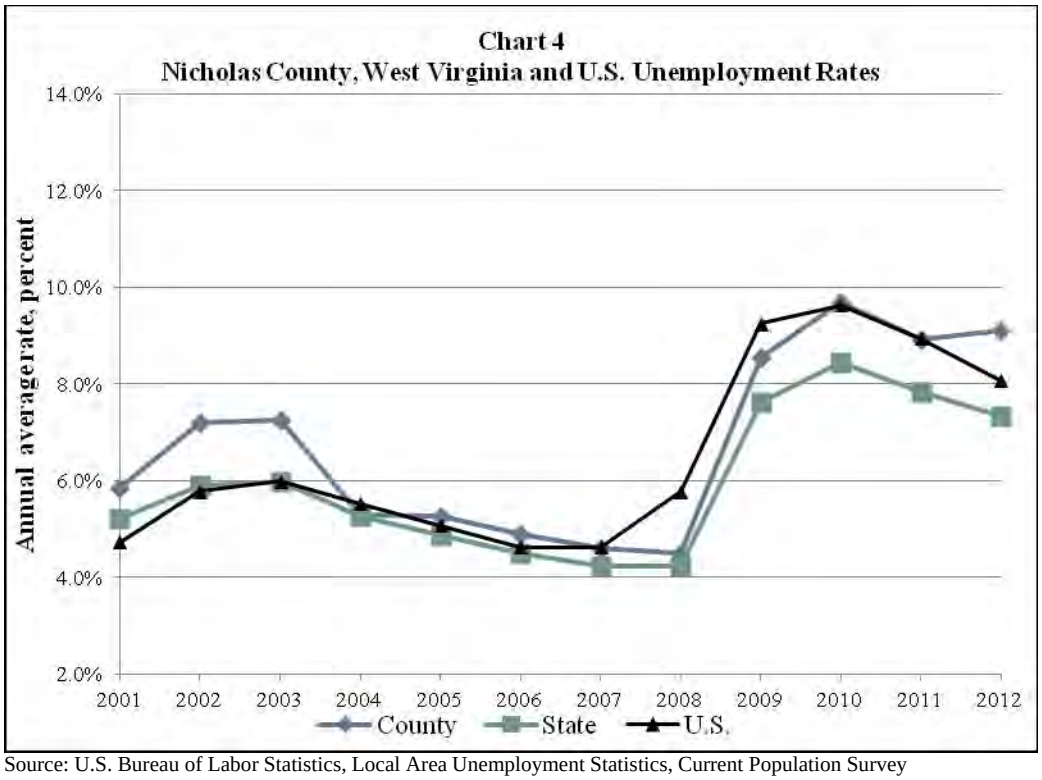
Table 3 Nicholas County, State and U.S. Residential Employment, 2001-2012						
	Nicholas County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	10,155		759		136,933	
2002	9,921	-2.3%	749	-1.3%	136,485	-0.3%
2003	9,702	-2.2%	742	-0.9%	137,736	0.9%
2004	9,831	1.3%	747	0.6%	139,252	1.1%
2005	9,995	1.7%	764	2.3%	141,730	1.8%
2006	10,234	2.4%	777	1.8%	144,427	1.9%
2007	10,261	0.3%	774	-0.4%	146,047	1.1%
2008	10,070	-1.9%	769	-0.6%	145,362	-0.5%
2009	9,694	-3.7%	745	-3.2%	139,878	-3.8%
2010	9,649	-0.5%	737	-1.1%	139,064	-0.6%
2011	9,744	1.0%	740	0.4%	139,869	0.6%
2012	9,635	-1.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-520	-5.1%	-13	-1.7%	5,536	4.0%
2001-03	-453	-4.5%	-16	-2.2%	803	0.6%
2003-07	559	5.8%	32	4.3%	8,311	6.0%
2007-10	-612	-6.0%	-37	-4.8%	-6,983	-4.8%
2010-12	-14	-0.1%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Nicholas County, state and U.S. unemployment rates over the past decade. The table also shows the Nicholas County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Nicholas County Labor Force Statistics and Comparative Unemployment Rates						
	Nicholas County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Nicholas County	West Virginia	U.S.
2001	10,787	10,155	632	5.9%	5.2%	4.7%
2002	10,690	9,921	769	7.2%	5.9%	5.8%
2003	10,460	9,702	758	7.2%	6.0%	6.0%
2004	10,380	9,831	549	5.3%	5.3%	5.5%
2005	10,550	9,995	555	5.3%	4.9%	5.1%
2006	10,761	10,234	527	4.9%	4.5%	4.6%
2007	10,758	10,261	497	4.6%	4.2%	4.6%
2008	10,544	10,070	474	4.5%	4.2%	5.8%
2009	10,602	9,694	908	8.6%	7.6%	9.3%
2010	10,686	9,649	1,037	9.7%	8.4%	9.6%
2011	10,698	9,744	954	8.9%	7.8%	8.9%
2012	10,602	9,635	967	9.1%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Nicholas County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	10,698	9,744	954	8.9%
2012 January	10,454	9,517	937	9%
2012 February	10,453	9,446	1,007	9.6%
2012 March	10,450	9,515	935	8.9%
2012 April	10,607	9,705	902	8.5%
2012 May	10,804	9,876	928	8.6%
2012 June	10,862	9,886	976	9%
2012 July	10,766	9,854	912	8.5%
2012 August	10,800	9,833	967	9%
2012 September	10,698	9,731	967	9%
2012 October	10,627	9,670	957	9%
2012 November	10,418	9,388	1,030	9.9%
2012 December	10,282	9,198	1,084	10.5%
2012 Annual	10,602	9,635	967	9.1%
2013 January	10,393	9,192	1,201	11.6%
2013 February	10,336	9,201	1,135	11%
2013 March	10,268	9,226	1,042	10.1%
2013 April	10,294	9,384	910	8.8%
2013 May	10,245	9,448	797	7.8%
2013 June	10,411	9,540	871	8.4%
2013 July	10,361	9,482	879	8.5%
2013 August	10,352	9,436	916	8.8%
2013 September	10,135	9,328	807	8%
2013 October	10,055	9,206	849	8.4%
2013 November	10,056	9,228	828	8.2%
2013 December	10,016	9,165	851	8.5%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Nicholas County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Nicholas County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,289	12.4%	245.5	659.1
Construction	563	5.4%	76.2	79.7
Manufacturing	789	7.6%	87.7	70.5
Wholesale Trade	179	1.7%	75.8	58.8
Retail Trade	1,502	14.5%	116.2	125.5
Transportation and Utilities	715	6.9%	123.5	136.1
Information	186	1.8%	101.3	78.0
Financial Activities	350	3.4%	76.4	49.1
Professional and Business Services	591	5.7%	77.0	54.0
Educational and Health Services	2,584	24.9%	96.3	110.5
Leisure and Hospitality	803	7.7%	89.4	85.8
Other Services, Except Public Administration	345	3.3%	72.7	67.7
Public Administration	495	4.8%	75.6	97.0
Total Employment	**10,391**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Nicholas County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	2,764	26.6%	86.6	74.5
Service	1,704	16.4%	89.1	93.7
Sales and Office	2,452	23.6%	95.5	94.0
Natural Resources, Construction and Maintenance	1,621	15.6%	121.9	164.2
Production, Transportation and Material Moving	1,850	17.8%	132.8	145.9
Total Employment	**10,391**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Nicholas County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Nicholas County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Nicholas County.

Largest Employers in Nicholas County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	1,856
Nicholas County Board of Education	Education	650
Alex Energy	Mining Support Services	200-499
Summersville Regional Medical Center	Health Care	200-499
Walmart	Retail	200-499
Columbia Forrest Products West Virginia	Timber	200-499
Lowe's Home Centers	Retail	100-199
BE Aerospace	Manufacturing-Aircraft Interior	100-199
Elite Coal Services	Mining	100-199
Global Contact Services	Call Center	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Nicholas County is a small rural county with an economy largely based on coal mining and the timber industry. Mine service supporting industries such as trucking and heavy equipment operation also provide a number of jobs. Employment in the mining industry has declined dramatically with workforce reductions continuing due to the continuing thermal-coal market conditions and an abundance of less expensive natural gas. Logging and wood processing have been major contributors to the local economy. Collins Hardwood invested $2.7 million in 2012 to improve and expand a sawmill operation in Richwood, including a new grading line, planer and office facility.

Visitors to the county, which is positioned at the southern end of the Monongahela National Forest, also may enjoy vacation rentals, hiking and biking, boat rentals, horseback riding, scuba diving and whitewater rafting.

The city of Summersville is the county seat. Local facilities include schools, churches, recreational facilities, hospital, lodging, restaurants along with local and big-box retail stores. Along with Fayette, Raleigh, and Summers counties, Nicholas County is part of the 4C Economic Development Authority, which was created to foster regional economic growth. The completion of four-lane Appalachian Corridor L (U.S. Highway 19) through Nicholas County in the 1990s brought heavy north-south traffic and prosperity to roadside businesses.

The West Virginia Department of Commerce has received Worker Adjustment and Retraining Notifications (WARN) for Nicholas County during the past 24 months.

Business	Notice Date	Layoff or Closure	Jobs Lost
Consol Energy/Little Eagle Coal Co.	6/2012,12/2012	Closure	85
Consol Energy/Fola Coal Co.	6/2012,12/2012	Closure	388
		Total	**473**

The local media has reported other local layoffs related to the decline in the coal industry: Arch Coal announced in June 2012 it would curtail production in the company's Eastern Complex which includes mines in Nicholas and neighboring Webster County affecting 750 jobs. The ICG Evergreen Mine is currently in the process of closing.

In November 2013, construction began for a new college facility in Nicholas County. The New River Community and Technical College will lease the facility located on a 55-acre site in the Glade Creek Business Park. Programs in welding, line service mechanics, commercial driving license, renewable energy and mining will be offered in addition to current programs the college offers.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	8,772	80.2%
Renter-Occupied	2,166	19.8%
Total-Occupied Units*	10,938	83.7%
Vacant For Rent	219	10.3%
Vacant For-Sale Only	117	5.5%
Vacant Rented/Sold, Not Occ.	96	4.5%
Vacant Seasonal, Recreational	844	39.7%
All Other Vacant	853	40.1%
Total Vacant Units	2,126	16.3%
Total	13,064	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	8,772	80.2%	8,737	35	0.4%
Renter-Occupied	2,166	19.8%	2,153	13	0.6%
Total	10,938	100.0%	10,890	48	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	158	1.8%	80	3.7%
2000 to 2004	614	7.0%	0	0.0%
1990 to 1999	1,746	19.9%	282	13.0%
1980 to 1989	1,553	17.7%	552	25.5%
1970 to 1979	1,860	21.2%	234	10.8%
1960 to 1969	658	7.5%	277	12.8%
1940 to 1959	1,404	16.0%	563	26.0%
1939 or Earlier	789	9.0%	180	8.3%
Total	8,772	100.0%	2,166	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	6,570	74.9%	994	45.9%
1 Attached	18	0.2%	6	0.3%
2 to 4	61	0.7%	232	10.7%
5 to 9	0	0.0%	297	13.7%
10 to 19	0	0.0%	91	4.2%
20 to 49	0	0.0%	45	2.1%
50 or More	0	0.0%	134	6.2%
Mobile Home,	2,123	24.2%	353	16.3%
Boat, RV, Van, Etc.	0	0.0%	13	0.6%
Total	8,772	100.0%	2,166	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	8,772	100.0%
0.50 or Less Occupants Per Room	6,553	74.7%
0.51 to 1.00 Occupants Per Room	2,149	24.5%
1.01 to 1.50 Occupants Per Room	70	0.8%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,166	100.0%
0.50 or Less Occupants Per Room	1,601	73.9%
0.51 to 1.00 Occupants Per Room	513	23.7%
1.01 to 1.50 Occupants Per Room	50	2.3%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	10,938	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Nicholas County	22.2%
West Virginia	32.0%

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

Building Permit Data – Nicholas County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	3	2	3	1	2	5	4	0	0	0
Units in Single-Family Structures	3	2	3	1	2	5	4	0	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

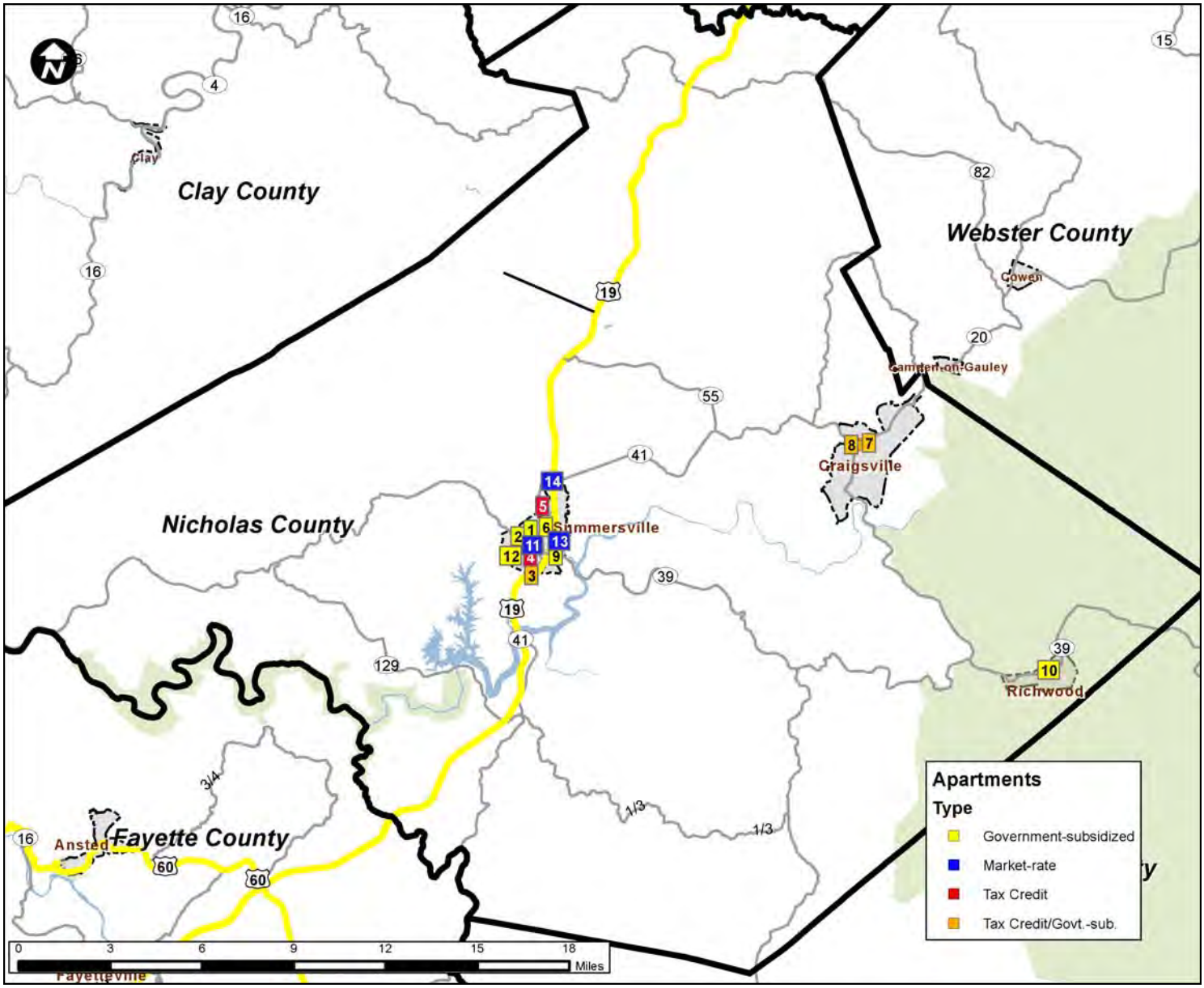
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	3	17	1	94.1%
Tax Credit	2	90	9	90.0%
Tax Credit/Government-Subsidized	3	56	0	100.0%
Government-Subsidized	6	235	0	100.0%
Total	14	398	10	97.5%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	2	11.8%	0	0.0%	$527
Two-Bedroom	1.0	12	70.6%	1	8.3%	$539
Three-Bedroom	1.5	3	17.6%	0	0.0%	$640
Total Market Rate		**17**	**100.0%**	**1**	**5.9%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	16	17.8%	1	6.3%	$524
Two-Bedroom	1.0	54	60.0%	7	13.0%	$624
Three-Bedroom	1.5	20	22.2%	1	5.0%	$747
Total Tax Credit		**90**	**100.0%**	**9**	**10.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	24	42.9%	0	0.0%	N/A
Two-Bedroom	1.0	30	53.6%	0	0.0%	N/A
Two-Bedroom	2.0	2	3.6%	0	0.0%	N/A
Total Tax Credit		**56**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	179	76.2%	0	0.0%	N/A
Two-Bedroom	1.0	56	23.8%	0	0.0%	N/A
Total		**235**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**398**	**100.0%**	**10**	**2.5%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Summersville Place	GSS	B-	1990	101	0	100.0%
2	Rose Mary Apts.	GSS	B-	1988	16	0	100.0%
3	Summers Village Apts.	TGS	B	1990	24	0	100.0%
4	Joseph's Crossing	TAX	A-	2001	42	2	95.2%
5	Dylan Heights	TAX	B	2004 / 2010	48	7	85.4%
6	South Street Apts.	GSS	B+	1989	8	0	100.0%
7	Carolyn Apts.	TGS	B	1992	16	0	100.0%
8	Kenneth Ritchie Apts.	TGS	B	1992	16	0	100.0%
9	Summersville Manor	GSS	B	1978 / 2008	36	0	100.0%
10	Edgewood Village	GSS	B+	1988	34	0	100.0%
11	Jones Apts.	MRR	C	1952 / 2004	8	1	87.5%
12	Nicholas Manor Apts.	GSS	B	1984 / 2010	40	0	100.0%
13	947 College Ave.	MRR	C	1967 / 2013	4	0	100.0%
14	Houston Park Mobile Homes	MRR	B	1970	5	0	100.0%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	2	12	8.3%
1970 to 1979	2	41	0.0%
1980 to 1989	4	98	0.0%
1990 to 1999	4	157	0.0%
2000 to 2004	2	90	10.0%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	14	398	2.5%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	5	0.0%
C	2	12	8.3%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	42	4.8%
B	1	48	14.6%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	42	0.0%
B	5	132	0.0%
B-	2	117	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	10	231	10	95.7%
Senior (Age 55+)	4	167	0	100.0%
Total	14	398	10	97.5%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	124	0	100.0%
40% - 60% AMHI (Tax Credit)	90	9	90.0%
0-60% AMHI (All Affordable)	214	9	95.8%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	167	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	167	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Nicholas County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $102,747. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $716, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$102,747
Mortgaged Value = 95% of Median Home Price	$97,610
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$524
Estimated Taxes & Insurance*	$131
Estimated Private Mortgage Insurance**	$61
Estimated Monthly Mortgage Payment	$716

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Nicholas County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	3	2	3	1	2	5	4	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	5	150	3.3%	2
Average Loan Amount	$75,245	$103,727	72.5%	$81,792
Average Age of Borrower	26	-	-	47
Average Gross Income of Borrower	$34,787	$64,570	53.9%	$46,508
Income to Loan Ratio	46.2%	62.2%	74.3%	56.9%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

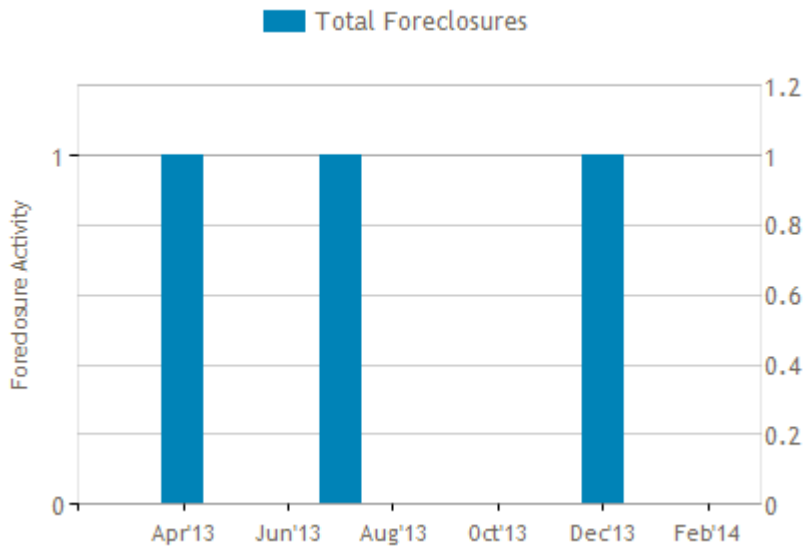
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	2	5	21	5	6	2
Median Listing Price	$79,000	$98,000	$114,900	$159,900	$335,550	$79,000
Median Square Footage	862	1,158	1,345	2,088	4,438	862
Median Price Per Square Foot	$92	$85	$85	$77	$76	$92
Median Year Built	1998	1981	1992	1994	1984	1998
Median Number of Bathrooms	1	1	2	2.5	3	1

Source: MLS

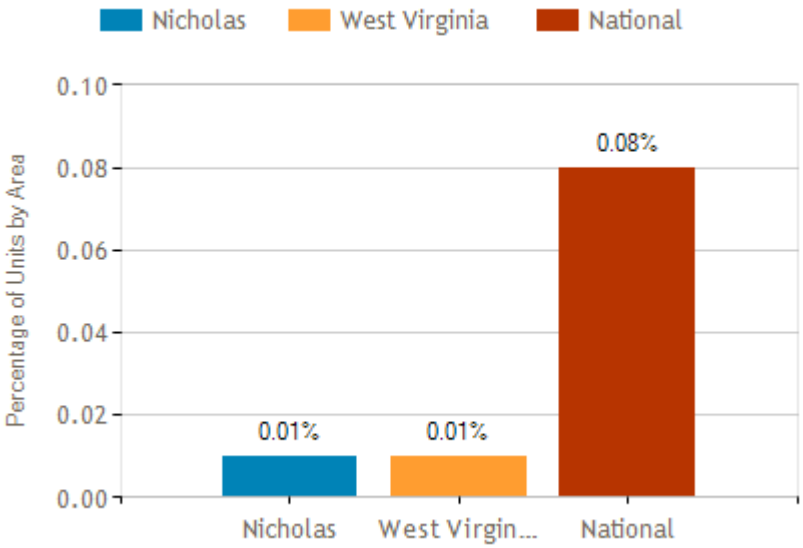
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Nicholas County, WV



Geographical Comparison – Nicholas County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,040	581	$0	$23,610	573	-1.4%
41% - 60% AMHI	$21,041	$31,560	274	$23,611	$35,420	227	-17.2%
61% - 100% AMHI	$31,561	$52,600	289	$35,421	$59,030	284	-1.7%
Over 100% AMHI	$52,601	No Limit	433	$59,031	No Limit	385	-11.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,040	618	$0	$23,610	580	-6.1%
41% - 60% AMHI	$21,041	$31,560	344	$23,611	$35,420	374	8.7%
61% - 100% AMHI	$31,561	$52,600	960	$35,421	$59,030	927	-3.4%
Over 100% AMHI	$52,601	No Limit	1,722	$59,031	No Limit	1,569	-8.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,040	1,199	$0	$23,610	1,153	-3.8%
41% - 60% AMHI	$21,041	$31,560	618	$23,611	$35,420	601	-2.8%
61% - 100% AMHI	$31,561	$52,600	1,249	$35,421	$59,030	1,211	-3.0%
Over 100% AMHI	$52,601	No Limit	2,155	$59,031	No Limit	1,954	-9.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,600	376	$0	$17,510	456	21.3%
41% - 60% AMHI	$15,601	$23,400	162	$17,511	$26,260	136	-16.0%
61% - 100% AMHI	$23,401	$39,000	109	$26,261	$43,770	122	11.9%
Over 100% AMHI	$39,001	No Limit	243	$43,771	No Limit	260	7.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,600	865	$0	$17,510	1,008	16.5%
41% - 60% AMHI	$15,601	$23,400	755	$17,511	$26,260	865	14.6%
61% - 100% AMHI	$23,401	$39,000	1,142	$26,261	$43,770	1,257	10.1%
Over 100% AMHI	$39,001	No Limit	2,210	$43,771	No Limit	2,201	-0.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,600	1,241	$0	$17,510	1,464	18.0%
41% - 60% AMHI	$15,601	$23,400	917	$17,511	$26,260	1,001	9.2%
61% - 100% AMHI	$23,401	$39,000	1,251	$26,261	$43,770	1,379	10.2%
Over 100% AMHI	$39,001	No Limit	2,453	$43,771	No Limit	2,461	0.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$26,300	730	$0	$29,520	726	-0.5%
Senior (Age 55+)	$0	$19,500	488	$0	$21,890	551	12.9%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(124 + 155 HCV) 279	90	(214 + 133 HCV*) 347
Number of Income-Eligible Family Renter Households	730	274	855
Existing Affordable Housing Penetration Rate – 2014	= 38.2%	= 32.8%	= 40.6%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	167	0	167
Number of Income-Eligible Senior Renter Households	488	162	538
Penetration Rate – 2014	= 34.2%	N/A	= 31.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(124 + 155 HCV) 279	90	(214 + 133 HCV*) 347
Number of Income-Eligible Family Renter Households	726	227	800
Existing Affordable Housing Penetration Rate – 2019	= 38.4%	= 39.6%	= 43.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	167	0	167
Number of Income-Eligible Senior Renter Households	551	136	592
Penetration Rate – 2019	= 30.3%	N/A	= 28.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	451	321	447	384
41%-60% AMHI (Tax Credit)	184	162	137	136

J. Overview and Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Ashley Carr, Code Official, Summersville, West Virginia, (304) 872-1211

According to Mr. Carr, no multifamily or single-family projects have been proposed for the county in the recent past and none is planned. In Nicholas County, no method is in place to track development projects; any landowner in the county may build anything on his/her land without the government's knowledge.

No major infrastructure or road improvements are planned. A new business center, however, is nearly complete and will be occupied by the Department of Health and Human Services.

The oil and gas industry has had no impact on housing in Summersville. The community is nearly built out; opportunities for new development there are rare, although redevelopment is an option.

One potential development site is behind the Dairy Queen off Interstate 19. No plans for this site have been submitted, however. With the exception of the limited number of available sites, Mr. Carr could not point to any barriers to development. He said construction costs are typical for the vicinity, and state zoning guidelines are followed. Carr reiterated that available land for new development is limited to a few scattered parcels.

Mr. Carr commented further, in his opinion, additional affordable housing is needed in Summersville. The amount of "not in my backyard" pushback from residents would depend on the type of housing proposed for development, and what area of the town was selected for development.

Warren O'Dell, Realtor in Summersville, West Virginia, (304) 872-5000

O'Dell sees a definite need for all types of rental housing in the area and could not think of any barriers to development, with the possible exception of the lack of available vacant land. Although he has not noted any impact from the oil and gas industry in Summersville, O'Dell said drilling was occurring near Richwood.

Heidi Mowery, Manager of Several Local Rental Properties, (304) 880-5739

Mowery believes ample affordable housing options exist in the area for senior and disabled renters. It is also her opinion, however, that many of these are of inappropriate design for that demographic and specifically pointed to multiple area properties with stairs.

She noted a definite need for well-managed, family-based affordable housing and thinks the Rural Development program is typically effective in providing quality housing. Ms. Mowery said many area residents are without employment and need an incentive to find a job or enroll in school or another educational program. She believes complacency becomes a problem when too much assistance is rendered. Nonetheless, Ms. Mowery sees a need for housing programs in the area, including homeownership assistance, and said pushback for new affordable housing would likely come only from other competing rental properties.

35. Ohio County

A. General Description

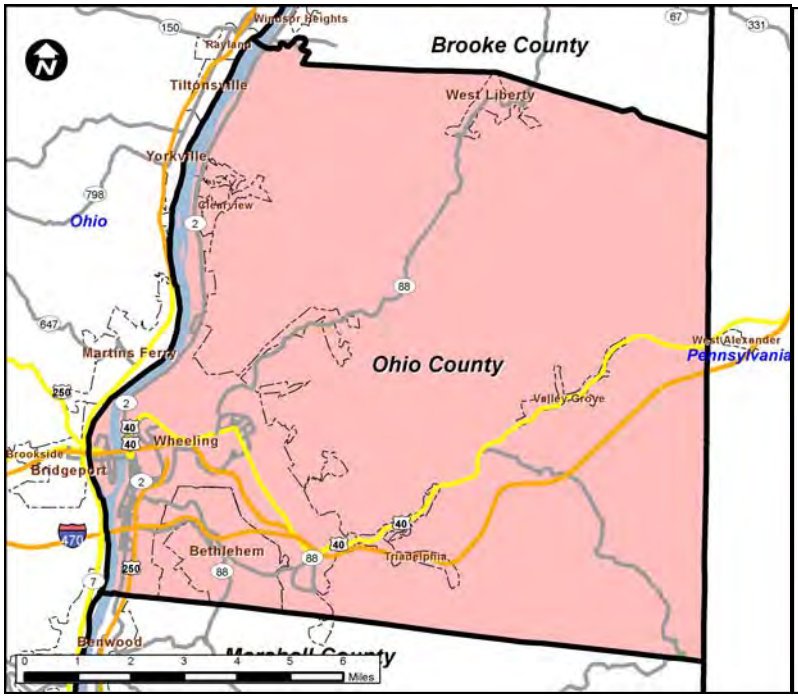
County Seat: Wheeling
County Size: 108.88 square miles

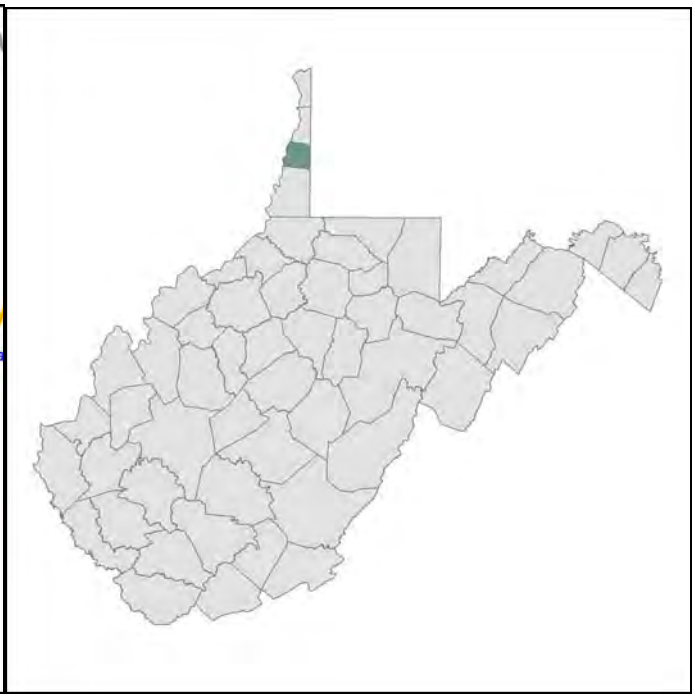
2000 (Census) Population: 47,427
2010 (Census) Population: 44,443
Population Change: -2,984 (-6.3%)

2000 (Census) Households: 19,733
2010 (Census) Households: 18,914
Household Change: -819 (-4.2%)

2000 (Census) Median Household Income: $30,649
2010 (Estimate) Median Household Income: $39,483
Income Change: +$8,834 (28.8%)

2000 (Census) Median Home Value: $69,800
2010 (American Community Survey) Median Home Value: $94,800
Home Value Change: +$25,000 (35.8%)





B. Demographic Characteristics and Trends

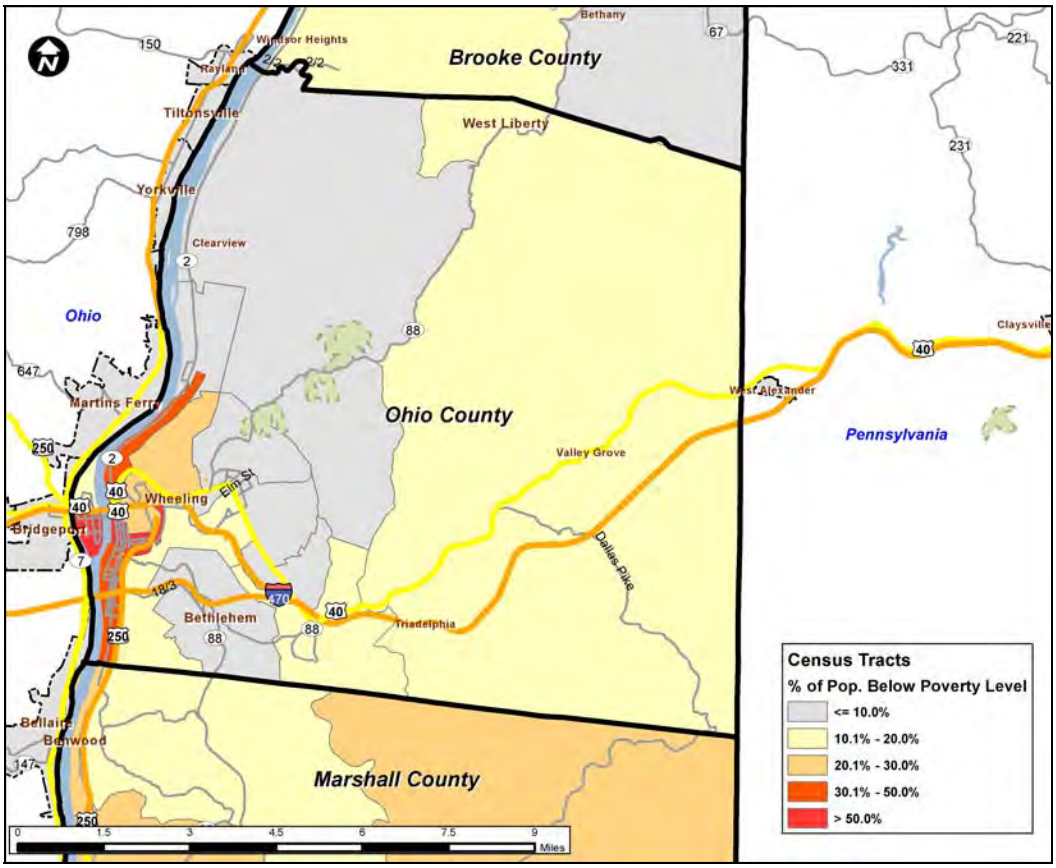
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Ohio County	Population	47,427	44,443	44,261	43,967
	Population Change	-	-2,984	-184	-294
	Percent Change	-	-6.3%	-0.4%	-0.7%
County Seat: Wheeling	Population	31,419	28,486	28,347	28,112
	Population Change	-	-2,933	-139	-235
	Percent Change	-	-9.3%	-0.5%	-0.8%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	7,066	15.9%
Population not living in poverty	37,377	84.1%
Total	44,443	100.0%

Source: American Community Survey (ACS)

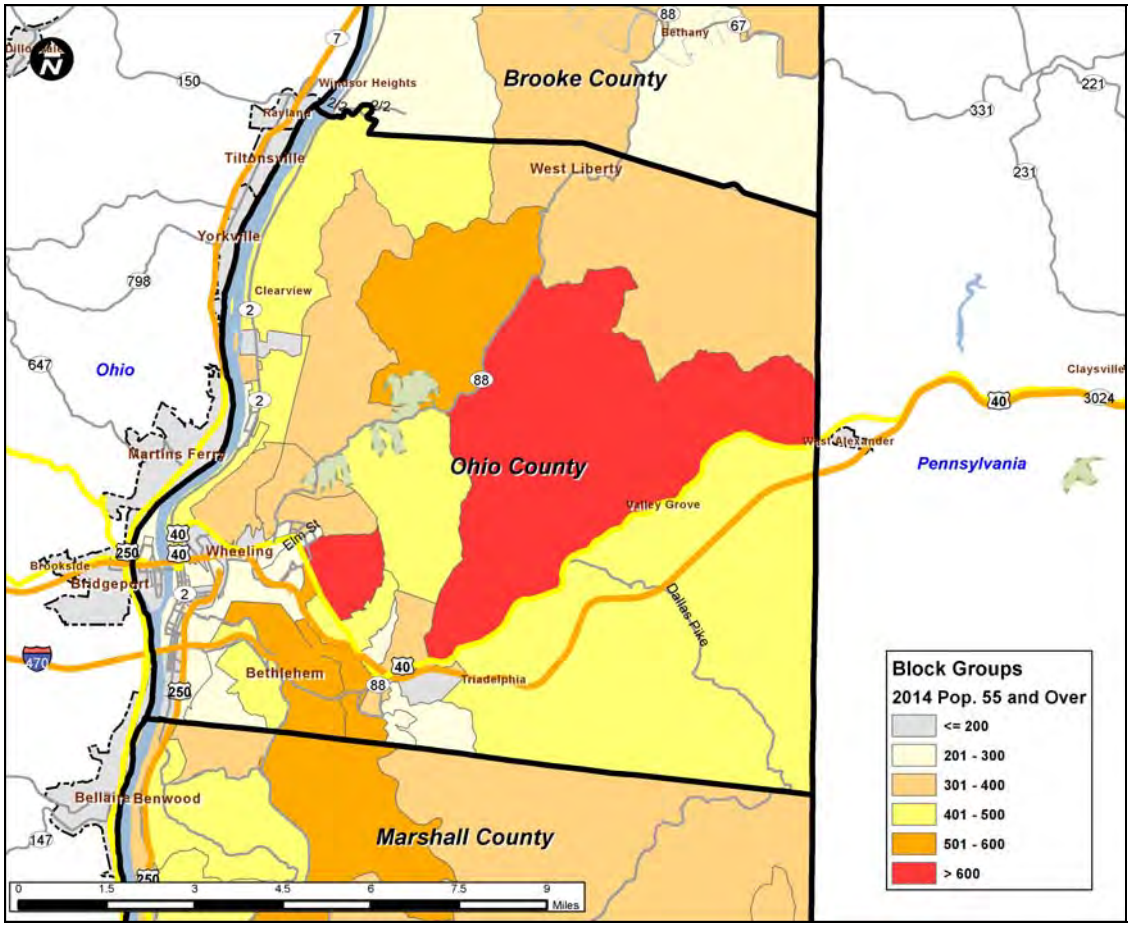


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	10,177	22.9%	9,713	21.9%	9,378	21.3%	-335	-3.4%
20 to 24	3,200	7.2%	3,195	7.2%	2,945	6.7%	-250	-7.8%
25 to 34	4,711	10.6%	4,825	10.9%	4,844	11.0%	19	0.4%
35 to 44	4,933	11.1%	4,739	10.7%	4,558	10.4%	-181	-3.8%
45 to 54	6,666	15.0%	5,912	13.4%	5,262	12.0%	-650	-11.0%
55 to 64	6,578	14.8%	6,954	15.7%	6,783	15.4%	-171	-2.5%
65 to 74	3,867	8.7%	4,562	10.3%	5,675	12.9%	1,113	24.4%
75 & Over	4,355	9.8%	4,362	9.9%	4,523	10.3%	161	3.7%
Total	44,443	100.0%	44,261	100.0%	43,967	100.0%	-294	-0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	41,421	93.2%
Black	1,644	3.7%
Indian	44	0.1%
Asian	356	0.8%
Pacific Islander	0	0.0%
Some Other Race	89	0.2%
Two or More Races	844	1.9%
Total	44,443	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	38,932	87.6%
Moved within Same County	2,844	6.4%
Different County Same State	889	2.0%
Moved from Different State	1,689	3.8%
Moved from Abroad	89	0.2%
Total	44,443	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

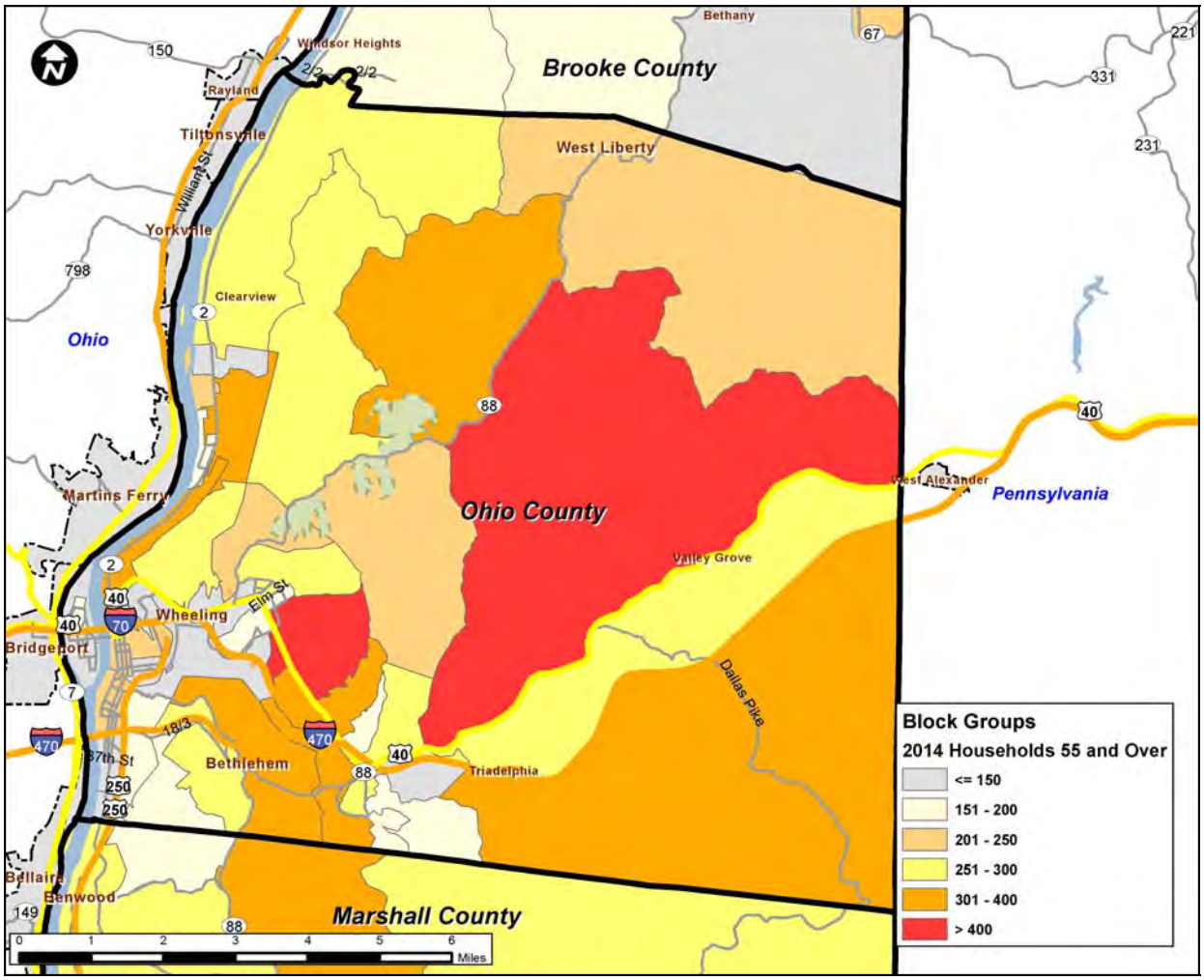
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Ohio County	Households	19,733	18,914	18,892	18,837
	Household Change	-	-819	-23	-55
	Percent Change	-	-4.2%	-0.1%	-0.3%
	Household Size	2.40	2.35	2.21	2.20
County Seat: Wheeling	Households	13,719	12,816	12,781	12,721
	Household Change	-	-903	-35	-60
	Percent Change	-	-6.6%	-0.3%	-0.5%
	Household Size	2.3	2.2	2.22	2.21

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	719	3.8%	655	3.5%	570	3.0%	-85	-13.0%
25 to 34	2,194	11.6%	2,234	11.8%	2,205	11.7%	-29	-1.3%
35 to 44	2,572	13.6%	2,455	13.0%	2,334	12.4%	-121	-4.9%
45 to 54	3,802	20.1%	3,327	17.6%	2,917	15.5%	-410	-12.3%
55 to 64	4,067	21.5%	4,253	22.5%	4,094	21.7%	-159	-3.7%
65 to 74	2,553	13.5%	2,967	15.7%	3,638	19.3%	671	22.6%
75 to 84	2,099	11.1%	2,047	10.8%	2,137	11.3%	90	4.4%
85 & Over	908	4.8%	953	5.0%	941	5.0%	-12	-1.2%
Total	18,914	100.0%	18,891	100.0%	18,836	100.0%	-55	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



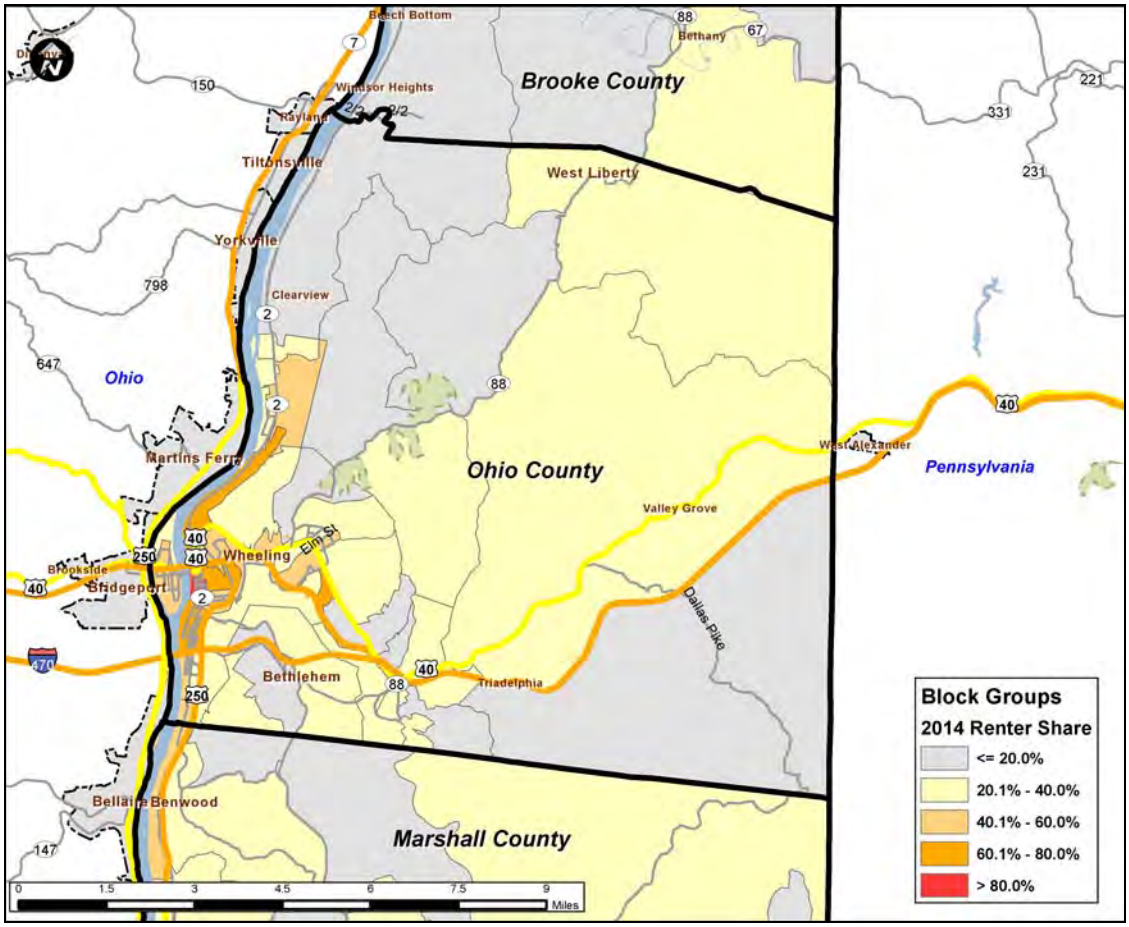
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	12,691	67.1%	12,136	64.2%	12,222	64.9%
Renter-Occupied	6,223	32.9%	6,756	35.8%	6,615	35.1%
Total	18,914	100.0%	18,892	100.0%	18,837	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,143	74.2%	7,385	72.3%	7,770	71.9%
Renter-Occupied	2,484	25.8%	2,835	27.7%	3,040	28.1%
Total	9,627	100.0%	10,220	100.0%	10,810	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,656	54.1%	3,607	54.5%	-49	-1.3%
2 Persons	1,623	24.0%	1,580	23.9%	-43	-2.6%
3 Persons	692	10.2%	677	10.2%	-15	-2.2%
4 Persons	463	6.9%	443	6.7%	-20	-4.4%
5 Persons+	322	4.8%	308	4.7%	-14	-4.3%
Total	6,756	100.0%	6,615	100.0%	-141	-2.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,236	26.7%	3,305	27.0%	69	2.1%
2 Persons	4,708	38.8%	4,724	38.7%	17	0.4%
3 Persons	1,934	15.9%	1,951	16.0%	17	0.9%
4 Persons	1,437	11.8%	1,426	11.7%	-12	-0.8%
5 Persons+	821	6.8%	816	6.7%	-5	-0.6%
Total	12,136	100.0%	12,222	100.0%	86	0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
SRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,073	73.1%	2,164	71.2%	90	4.4%
2 Persons	388	13.7%	467	15.4%	79	20.4%
3 Persons	171	6.0%	200	6.6%	29	16.8%
4 Persons	141	5.0%	141	4.6%	1	0.4%
5 Persons+	61	2.2%	68	2.2%	6	10.2%
Total	2,835	100.0%	3,040	100.0%	205	7.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,369	32.1%	2,534	32.6%	165	7.0%
2 Persons	3,760	50.9%	3,867	49.8%	108	2.9%
3 Persons	793	10.7%	869	11.2%	76	9.5%
4 Persons	322	4.4%	339	4.4%	17	5.4%
5 Persons+	140	1.9%	160	2.1%	20	14.0%
Total	7,385	100.0%	7,770	100.0%	385	5.2%

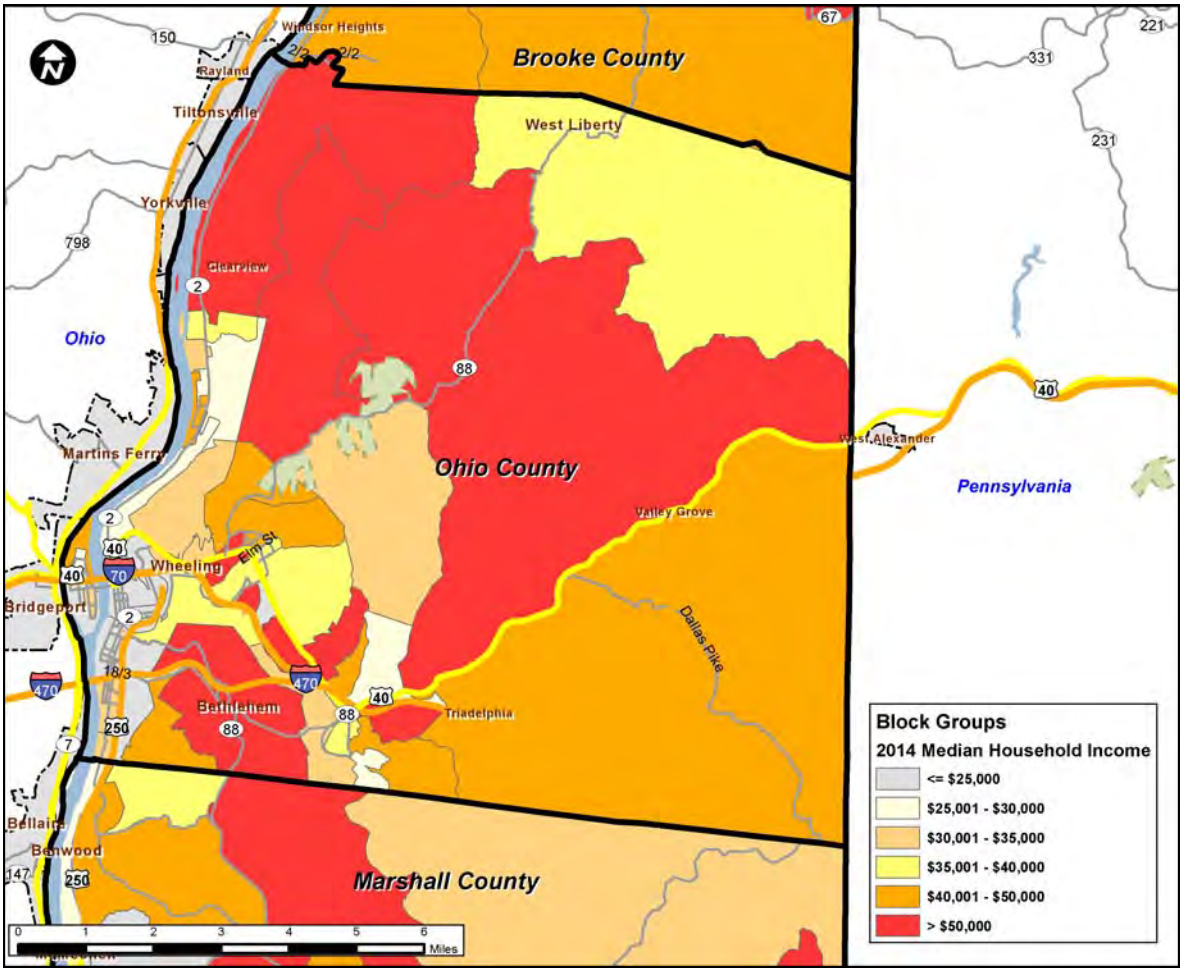
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	2,005	10.6%	2,002	10.6%	1,843	9.8%
$10,000 to $19,999	2,894	15.3%	2,670	14.1%	2,455	13.0%
$20,000 to $29,999	2,534	13.4%	2,591	13.7%	2,346	12.5%
$30,000 to $39,999	2,099	11.1%	2,208	11.7%	2,241	11.9%
$40,000 to $49,999	1,759	9.3%	1,815	9.6%	1,701	9.0%
$50,000 to $59,999	1,456	7.7%	1,534	8.1%	1,520	8.1%
$60,000 to $74,999	1,797	9.5%	1,688	8.9%	1,755	9.3%
$75,000 to $99,999	1,835	9.7%	1,876	9.9%	1,941	10.3%
$100,000 to $124,999	1,078	5.7%	1,066	5.6%	1,232	6.5%
$124,999 to $149,999	454	2.4%	490	2.6%	658	3.5%
$150,000 to $199,999	492	2.6%	495	2.6%	555	2.9%
$200,000+	473	2.5%	456	2.4%	590	3.1%
Total	18,914	100.0%	18,892	100.0%	18,837	100.0%
Median Income	$39,483		$39,881		$43,133	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



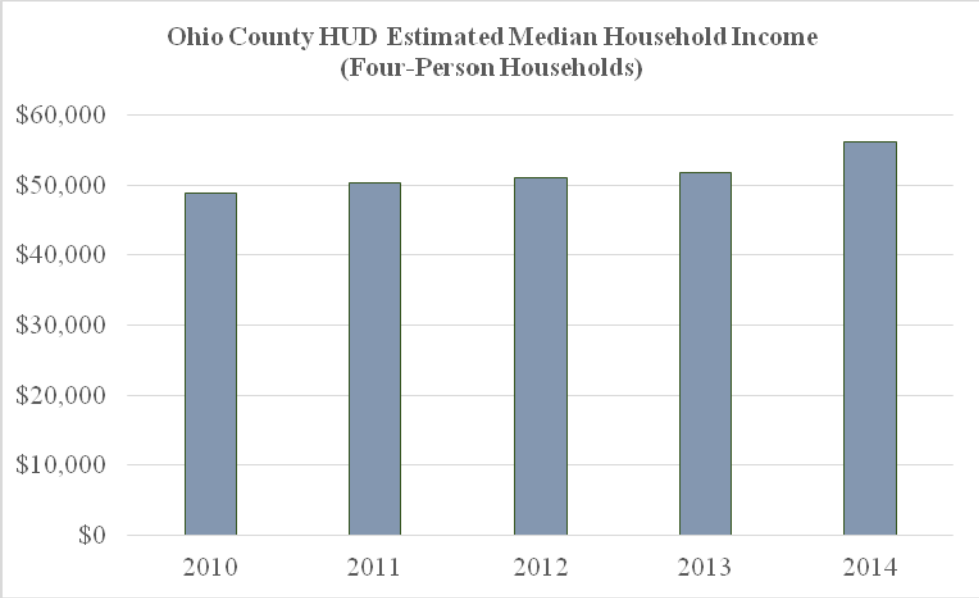
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	886	9.2%	937	9.2%	912	8.4%
$10,000 to $19,999	1,800	18.7%	1,698	16.6%	1,605	14.8%
$20,000 to $29,999	1,415	14.7%	1,480	14.5%	1,477	13.7%
$30,000 to $39,999	1,300	13.5%	1,360	13.3%	1,435	13.3%
$40,000 to $49,999	963	10.0%	1,058	10.3%	1,039	9.6%
$50,000 to $59,999	712	7.4%	811	7.9%	917	8.5%
$60,000 to $74,999	684	7.1%	733	7.2%	864	8.0%
$75,000 to $99,999	828	8.6%	944	9.2%	982	9.1%
$100,000 to $124,999	433	4.5%	515	5.0%	664	6.1%
$124,999 to $149,999	193	2.0%	233	2.3%	332	3.1%
$150,000 to $199,999	193	2.0%	217	2.1%	259	2.4%
$200,000+	221	2.3%	235	2.3%	323	3.0%
Total	9,627	100.0%	10,220	100.0%	10,810	100.0%
Median Income	$35,495		$37,321		$39,833	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$48,900	-
2011	$50,400	3.1%
2012	$51,100	1.4%
2013	$51,700	1.2%
2014	$56,200	8.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	817	303	167	56	12	1,355
$10,000 to $19,999	866	316	121	112	25	1,439
$20,000 to $29,999	672	281	72	41	74	1,142
$30,000 to $39,999	302	171	40	72	29	614
$40,000 to $49,999	234	167	56	25	62	545
$50,000 to $59,999	130	41	39	29	6	245
$60,000 to $74,999	64	109	74	18	5	270
$75,000 to $99,999	84	25	28	18	9	165
$100,000 to $124,999	24	38	9	35	11	118
$125,000 to $149,999	33	15	12	8	9	77
$150,000 to $199,999	39	24	18	10	40	132
$200,000 & Over	33	25	11	13	32	115
Total	3,300	1,515	648	438	316	6,217

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	920	312	148	56	9	1,445
$10,000 to $19,999	912	278	122	97	24	1,432
$20,000 to $29,999	759	313	78	52	80	1,281
$30,000 to $39,999	350	224	55	83	40	752
$40,000 to $49,999	272	185	54	30	62	604
$50,000 to $59,999	124	57	43	22	11	256
$60,000 to $74,999	73	114	75	23	13	297
$75,000 to $99,999	106	29	34	22	12	203
$100,000 to $124,999	46	50	15	51	4	166
$125,000 to $149,999	27	17	11	7	7	70
$150,000 to $199,999	33	23	39	11	34	141
$200,000 & Over	34	21	18	10	26	109
Total	3,656	1,623	692	463	322	6,756

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	864	270	133	48	13	1,327
$10,000 to $19,999	838	251	119	102	20	1,330
$20,000 to $29,999	714	261	75	42	77	1,169
$30,000 to $39,999	370	236	63	79	39	787
$40,000 to $49,999	263	178	40	30	56	566
$50,000 to $59,999	125	65	38	23	14	266
$60,000 to $74,999	106	130	79	31	5	351
$75,000 to $99,999	116	34	37	22	9	217
$100,000 to $124,999	62	82	16	45	9	213
$125,000 to $149,999	48	18	14	8	5	92
$150,000 to $199,999	46	31	44	7	34	162
$200,000 & Over	54	25	21	7	28	136
Total	3,607	1,580	677	443	308	6,615

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	409	286	158	43	6	901
$10,000 to $19,999	250	266	99	101	21	737
$20,000 to $29,999	293	228	65	16	66	668
$30,000 to $39,999	147	133	9	62	25	376
$40,000 to $49,999	124	133	41	15	57	370
$50,000 to $59,999	101	26	31	10	2	170
$60,000 to $74,999	38	86	63	7	2	196
$75,000 to $99,999	47	7	21	8	5	88
$100,000 to $124,999	4	3	3	24	7	41
$125,000 to $149,999	12	8	6	5	4	35
$150,000 to $199,999	15	18	1	7	38	80
$200,000 & Over	15	19	10	6	26	75
Total	1,456	1,211	506	303	259	3,735

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	439	287	141	37	4	908
$10,000 to $19,999	276	224	92	86	15	694
$20,000 to $29,999	313	248	70	26	74	731
$30,000 to $39,999	195	153	22	71	33	474
$40,000 to $49,999	134	146	37	15	59	391
$50,000 to $59,999	90	32	31	11	6	170
$60,000 to $74,999	43	86	66	12	8	215
$75,000 to $99,999	47	8	24	11	5	94
$100,000 to $124,999	11	10	8	35	2	66
$125,000 to $149,999	7	8	7	4	3	29
$150,000 to $199,999	13	19	9	7	31	79
$200,000 & Over	14	13	14	7	22	70
Total	1,582	1,234	521	322	261	3,920

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	389	243	127	29	4	792
$10,000 to $19,999	240	188	86	84	16	614
$20,000 to $29,999	249	196	60	14	70	590
$30,000 to $39,999	199	150	26	68	31	474
$40,000 to $49,999	125	139	26	19	50	360
$50,000 to $59,999	78	35	21	10	9	153
$60,000 to $74,999	53	93	64	23	0	233
$75,000 to $99,999	49	11	24	8	2	95
$100,000 to $124,999	14	11	6	35	4	70
$125,000 to $149,999	11	10	11	3	1	37
$150,000 to $199,999	16	21	10	4	30	80
$200,000 & Over	18	17	15	4	24	77
Total	1,443	1,113	477	301	240	3,574

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	140	25	34	13	12	224
$10,000 to $19,999	206	49	40	40	32	368
$20,000 to $29,999	224	77	59	17	86	463
$30,000 to $39,999	117	61	169	74	8	430
$40,000 to $49,999	114	85	72	89	57	417
$50,000 to $59,999	71	128	132	159	93	583
$60,000 to $74,999	128	233	185	234	135	915
$75,000 to $99,999	47	198	339	282	56	922
$100,000 to $124,999	23	185	149	134	105	596
$125,000 to $149,999	11	49	72	77	30	239
$150,000 to $199,999	9	52	27	58	64	209
$200,000 & Over	5	66	21	37	56	186
Total	1,096	1,208	1,299	1,216	733	5,552

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	89	20	22	14	12	158
$10,000 to $19,999	159	34	30	29	27	279
$20,000 to $29,999	160	70	54	22	75	380
$30,000 to $39,999	115	49	132	65	13	374
$40,000 to $49,999	110	73	61	73	48	366
$50,000 to $59,999	70	106	134	153	90	553
$60,000 to $74,999	96	184	155	197	108	740
$75,000 to $99,999	40	155	321	272	50	839
$100,000 to $124,999	16	125	122	124	97	485
$125,000 to $149,999	2	34	65	84	44	228
$150,000 to $199,999	6	53	34	45	61	199
$200,000 & Over	2	45	11	38	55	151
Total	867	948	1,141	1,116	681	4,752

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	82	18	21	10	8	139
$10,000 to $19,999	140	31	17	21	27	237
$20,000 to $29,999	114	47	45	13	61	280
$30,000 to $39,999	109	36	131	50	5	331
$40,000 to $49,999	92	57	51	64	38	302
$50,000 to $59,999	56	76	112	122	84	450
$60,000 to $74,999	96	166	123	178	95	658
$75,000 to $99,999	50	153	309	288	65	864
$100,000 to $124,999	18	123	130	136	91	498
$125,000 to $149,999	6	43	78	111	51	289
$150,000 to $199,999	5	51	48	52	59	215
$200,000 & Over	2	56	16	41	75	190
Total	770	857	1,082	1,087	656	4,453

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	409	17	9	13	6	454
$10,000 to $19,999	616	50	22	10	4	702
$20,000 to $29,999	380	54	7	25	8	474
$30,000 to $39,999	155	38	31	10	4	239
$40,000 to $49,999	110	34	16	10	5	175
$50,000 to $59,999	29	16	8	19	4	76
$60,000 to $74,999	26	23	11	11	3	75
$75,000 to $99,999	37	18	7	10	4	77
$100,000 to $124,999	20	35	6	11	4	77
$125,000 to $149,999	21	7	6	3	5	43
$150,000 to $199,999	24	6	17	3	2	52
$200,000 & Over	19	6	1	7	6	39
Total	1,844	304	142	135	57	2,482

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	481	25	7	19	6	537
$10,000 to $19,999	635	54	30	10	9	739
$20,000 to $29,999	446	65	7	26	6	550
$30,000 to $39,999	155	71	34	12	6	278
$40,000 to $49,999	138	39	17	14	3	213
$50,000 to $59,999	34	24	12	11	5	87
$60,000 to $74,999	30	29	8	11	5	82
$75,000 to $99,999	60	21	10	11	7	109
$100,000 to $124,999	35	40	7	16	2	100
$125,000 to $149,999	20	9	5	2	4	40
$150,000 to $199,999	21	3	31	4	3	62
$200,000 & Over	19	7	4	4	4	39
Total	2,073	388	171	141	61	2,835

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	474	27	6	19	9	535
$10,000 to $19,999	598	63	33	18	4	716
$20,000 to $29,999	464	66	15	28	7	579
$30,000 to $39,999	170	86	37	11	8	312
$40,000 to $49,999	138	39	13	10	5	206
$50,000 to $59,999	47	30	17	14	5	113
$60,000 to $74,999	53	37	14	9	5	118
$75,000 to $99,999	67	22	13	14	7	123
$100,000 to $124,999	48	71	10	10	4	143
$125,000 to $149,999	37	8	3	4	4	55
$150,000 to $199,999	30	10	34	3	4	81
$200,000 & Over	37	8	6	3	4	58
Total	2,164	467	200	141	68	3,040

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	214	160	31	26	3	434
$10,000 to $19,999	732	289	40	20	15	1,096
$20,000 to $29,999	409	412	79	29	10	939
$30,000 to $39,999	378	589	56	28	12	1,063
$40,000 to $49,999	167	519	58	36	8	789
$50,000 to $59,999	126	380	88	33	11	638
$60,000 to $74,999	89	382	101	34	5	612
$75,000 to $99,999	48	519	119	45	17	749
$100,000 to $124,999	18	228	63	19	29	357
$125,000 to $149,999	14	62	40	27	4	147
$150,000 to $199,999	21	82	17	6	15	142
$200,000 & Over	31	106	26	10	9	181
Total	2,247	3,729	718	314	137	7,146

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	219	123	31	22	5	400
$10,000 to $19,999	658	241	32	19	9	959
$20,000 to $29,999	425	372	87	37	8	929
$30,000 to $39,999	414	575	59	20	14	1,082
$40,000 to $49,999	194	552	61	32	6	845
$50,000 to $59,999	160	407	111	35	12	725
$60,000 to $74,999	104	398	114	31	3	651
$75,000 to $99,999	68	570	125	51	21	834
$100,000 to $124,999	30	258	69	22	36	415
$125,000 to $149,999	24	72	54	38	4	193
$150,000 to $199,999	33	88	16	7	11	155
$200,000 & Over	40	104	32	8	12	196
Total	2,369	3,760	793	322	140	7,385

Source: Ribbon Demographics; ESRI; Urban Decision Group

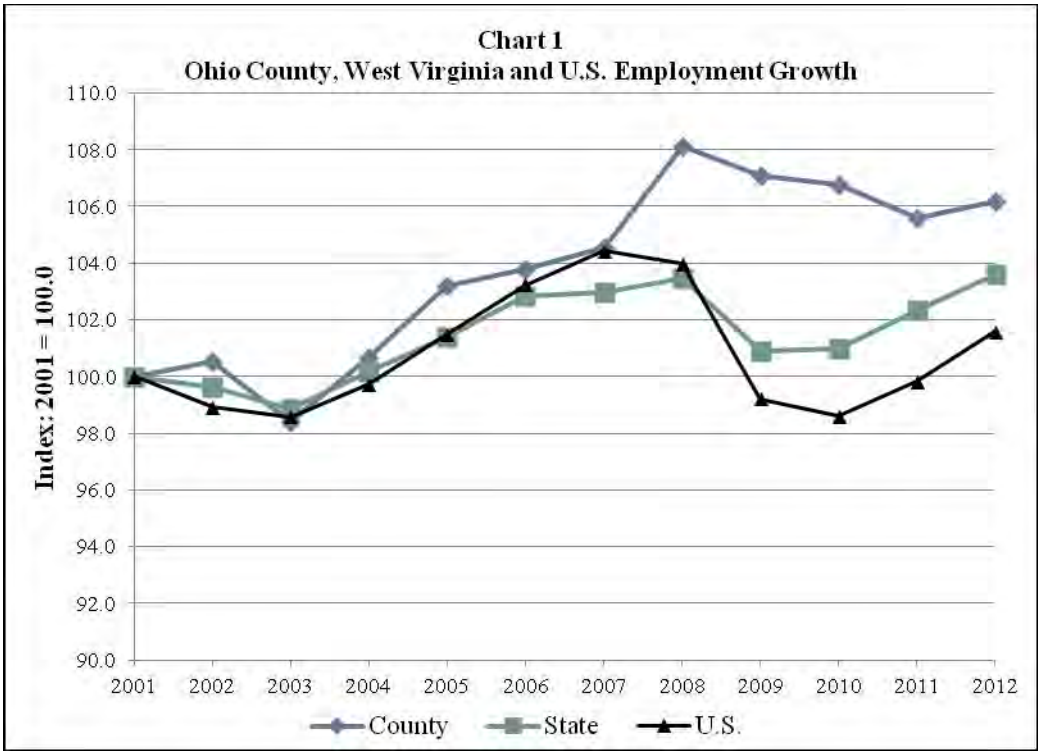
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	216	112	22	24	4	377
$10,000 to $19,999	635	208	23	13	9	889
$20,000 to $29,999	432	339	83	34	10	898
$30,000 to $39,999	450	594	56	15	8	1,123
$40,000 to $49,999	197	516	78	37	5	833
$50,000 to $59,999	181	441	131	42	10	804
$60,000 to $74,999	129	447	130	35	4	746
$75,000 to $99,999	86	571	126	51	25	860
$100,000 to $124,999	59	313	73	24	51	521
$125,000 to $149,999	46	95	85	45	7	277
$150,000 to $199,999	42	99	15	11	11	178
$200,000 & Over	62	132	46	9	16	265
Total	2,534	3,867	869	339	160	7,770

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Ohio County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Ohio County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Ohio County, State and U.S. Employment, 2001-2012						
	Ohio County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	27,755		686		129,636	
2002	27,905	0.5%	683	-0.4%	128,234	-1.1%
2003	27,311	-2.1%	678	-0.8%	127,796	-0.3%
2004	27,935	2.3%	687	1.3%	129,278	1.2%
2005	28,638	2.5%	695	1.2%	131,572	1.8%
2006	28,809	0.6%	705	1.4%	133,834	1.7%
2007	29,024	0.7%	706	0.1%	135,366	1.1%
2008	30,010	3.4%	710	0.5%	134,806	-0.4%
2009	29,724	-1.0%	692	-2.5%	128,608	-4.6%
2010	29,633	-0.3%	692	0.1%	127,820	-0.6%
2011	29,310	-1.1%	702	1.4%	129,411	1.2%
2012	29,475	0.6%	711	1.2%	131,696	1.8%
Change						
2001-12	1,720	6.2%	25	3.6%	2,061	1.6%
2001-03	-444	-1.6%	-8	-1.1%	-1,840	-1.4%
2003-07	1,713	6.3%	28	4.2%	7,570	5.9%
2007-12	451	1.6%	4	0.6%	-3,670	-2.7%

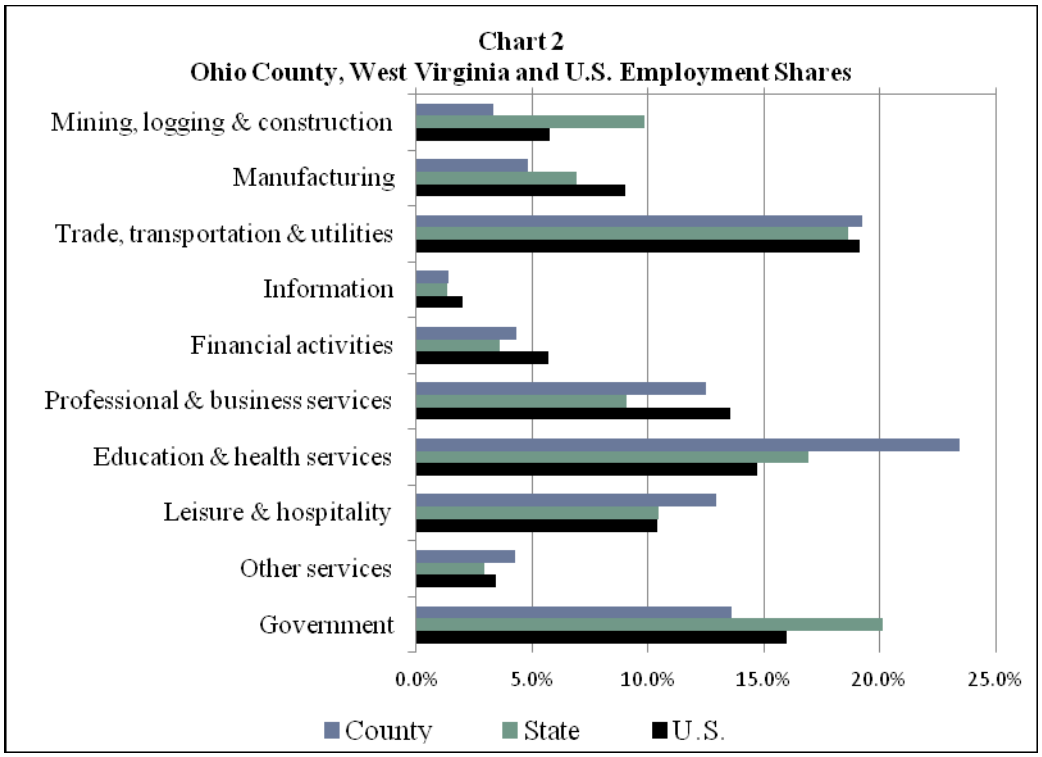
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Ohio County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Ohio County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	989	3.4%	34.0	58.3
Manufacturing	1,414	4.8%	69.5	53.1
Trade, Transportation and Utilities	5,677	19.3%	103.2	100.5
Information	419	1.4%	105.7	69.9
Financial Activities	1,282	4.3%	121.4	76.3
Professional and Business Services	3,686	12.5%	137.7	92.1
Educational and Health Services	6,916	23.5%	138.6	159.2
Leisure and Hospitality	3,822	13.0%	124.1	124.3
Other Services	1,258	4.3%	143.7	123.6
Total Private Sector	**25,465**	**86.4%**	**108.2**	**102.8**
Total Government	**4,010**	**13.6%**	**67.5**	**85.1**
Total Payroll Employment	**29,475**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

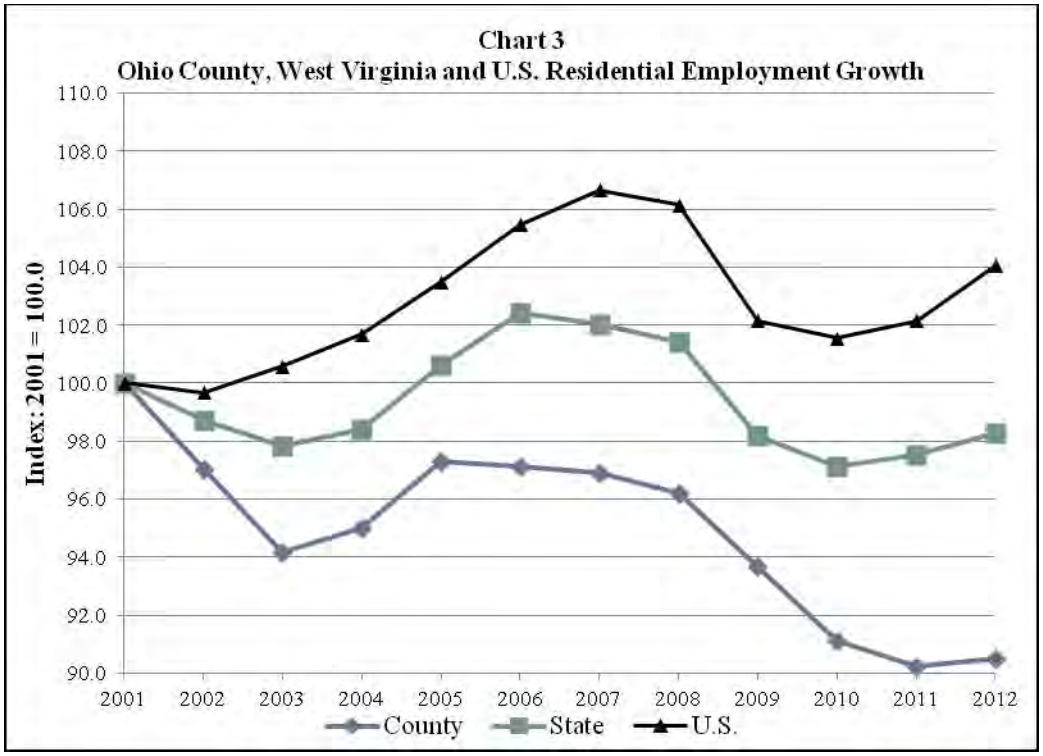


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Ohio County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Ohio County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Ohio County; this one considers the number of Ohio County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

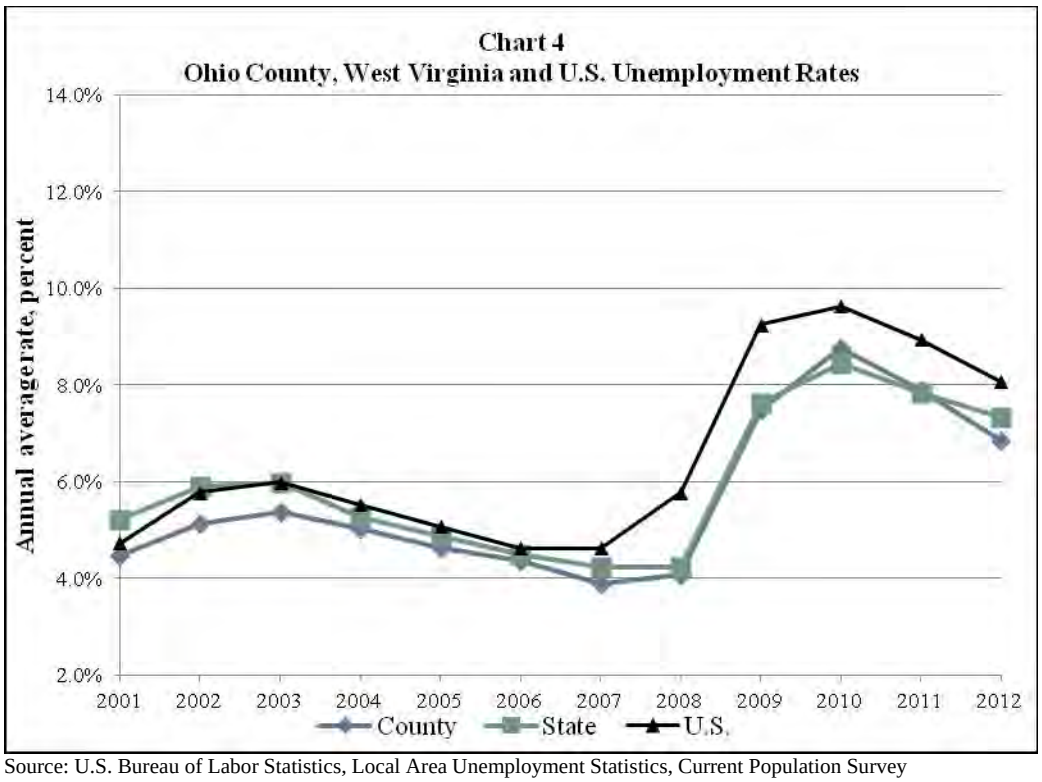
Table 3 Ohio County, State and U.S. Residential Employment, 2001-2012						
	Ohio County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	20,857		759		136,933	
2002	20,242	-2.9%	749	-1.3%	136,485	-0.3%
2003	19,637	-3.0%	742	-0.9%	137,736	0.9%
2004	19,817	0.9%	747	0.6%	139,252	1.1%
2005	20,295	2.4%	764	2.3%	141,730	1.8%
2006	20,258	-0.2%	777	1.8%	144,427	1.9%
2007	20,211	-0.2%	774	-0.4%	146,047	1.1%
2008	20,060	-0.7%	769	-0.6%	145,362	-0.5%
2009	19,536	-2.6%	745	-3.2%	139,878	-3.8%
2010	19,006	-2.7%	737	-1.1%	139,064	-0.6%
2011	18,822	-1.0%	740	0.4%	139,869	0.6%
2012	18,880	0.3%	746	0.8%	142,469	1.9%
Change						
2001-12	-1,977	-9.5%	-13	-1.7%	5,536	4.0%
2001-03	-1,220	-5.8%	-16	-2.2%	803	0.6%
2003-07	574	2.9%	32	4.3%	8,311	6.0%
2007-10	-1,205	-6.0%	-37	-4.8%	-6,983	-4.8%
2010-12	-126	-0.7%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Ohio County, state and U.S. unemployment rates over the past decade. The table also shows the Ohio County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Ohio County Labor Force Statistics and Comparative Unemployment Rates						
	Ohio County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Ohio County	West Virginia	U.S.
2001	21,835	20,857	978	4.5%	5.2%	4.7%
2002	21,339	20,242	1,097	5.1%	5.9%	5.8%
2003	20,751	19,637	1,114	5.4%	6.0%	6.0%
2004	20,864	19,817	1,047	5.0%	5.3%	5.5%
2005	21,280	20,295	985	4.6%	4.9%	5.1%
2006	21,186	20,258	928	4.4%	4.5%	4.6%
2007	21,031	20,211	820	3.9%	4.2%	4.6%
2008	20,913	20,060	853	4.1%	4.2%	5.8%
2009	21,117	19,536	1,581	7.5%	7.6%	9.3%
2010	20,833	19,006	1,827	8.8%	8.4%	9.6%
2011	20,437	18,822	1,615	7.9%	7.8%	8.9%
2012	20,272	18,880	1,392	6.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Ohio County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	20,437	18,822	1,615	7.9%
2012 January	19,779	18,370	1,409	7.1%
2012 February	19,903	18,380	1,523	7.7%
2012 March	19,858	18,426	1,432	7.2%
2012 April	20,268	18,910	1,358	6.7%
2012 May	20,395	19,020	1,375	6.7%
2012 June	20,823	19,300	1,523	7.3%
2012 July	20,828	19,336	1,492	7.2%
2012 August	20,281	18,898	1,383	6.8%
2012 September	20,302	19,018	1,284	6.3%
2012 October	20,369	19,056	1,313	6.4%
2012 November	20,316	19,001	1,315	6.5%
2012 December	20,143	18,842	1,301	6.5%
2012 Annual	20,272	18,880	1,392	6.9%
2013 January	20,008	18,340	1,668	8.3%
2013 February	19,912	18,301	1,611	8.1%
2013 March	19,846	18,388	1,458	7.3%
2013 April	20,170	18,871	1,299	6.4%
2013 May	20,196	19,027	1,169	5.8%
2013 June	20,362	19,067	1,295	6.4%
2013 July	20,502	19,267	1,235	6%
2013 August	20,120	18,961	1,159	5.8%
2013 September	19,989	18,965	1,024	5.1%
2013 October	20,021	18,992	1,029	5.1%
2013 November	19,935	18,953	982	4.9%
2013 December	19,697	18,755	942	4.8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Ohio County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Ohio County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	411	2.0%	38.6	103.8
Construction	1,031	4.9%	68.9	72.1
Manufacturing	1,321	6.3%	72.5	58.3
Wholesale Trade	594	2.8%	124.2	96.3
Retail Trade	2,575	12.2%	98.3	106.2
Transportation and Utilities	1,059	5.0%	90.3	99.5
Information	267	1.3%	71.8	55.3
Financial Activities	1,126	5.4%	121.4	77.9
Professional and Business Services	1,732	8.2%	111.4	78.1
Educational and Health Services	5,736	27.3%	105.6	121.1
Leisure and Hospitality	2,866	13.6%	157.5	151.1
Other Services, Except Public Administration	1,543	7.3%	160.5	149.4
Public Administration	785	3.7%	59.2	75.9
Total Employment	**21,046**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Ohio County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	7,029	33.4%	108.8	93.6
Service	4,546	21.6%	117.4	123.4
Sales and Office	5,472	26.0%	105.3	103.6
Natural Resources, Construction and Maintenance	1,684	8.0%	62.5	84.2
Production, Transportation and Material Moving	2,294	10.9%	81.3	89.3
Total Employment	**21,046**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Ohio County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Ohio County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Ohio County.

Largest Employers in Ohio County		
Employer	**Industry**	**Employment**
Local/State/Federal Government	Government	4,010
Wheeling Hospital	Health Care	2,100
Ohio Valley Medical Center	Health Care	1,900
Ohio County Board of Education	Education	1,200
Wheeling Island	Gaming/Hospitality/Racetrack	950
Cabela's	Wholesale and Retail	800
Wheeling Park Commission	Recreation	600*
Wesbanco Bank, Inc.	Financial Services	600
West Liberty University	Education	N/A
Wheeling Jesuit University	Education	350

Source: West Virginia Department of Commerce, 3 /2013; Regional Economic Development Partnership, 2010
*Full time

Business and industry in Ohio County are diverse and include financial, manufacturing, tourism, education, medical and other services. Wheeling is by far the largest community in Ohio County, with the Ohio River crucial to the economy of the area. It is open year-round for navigation and provides transport for millions of tons of cargo through the area.

The Highlands - a development of restaurants, retail, education, medical and technical interests- has created about 4,000 jobs and is home to 77 businesses. Cabela's 175,000-square-foot retail store and its distribution center continue to be the centerpiece, attracting local and regional visitors. Recently the Ohio Valley medical Center and MVB Insurance joined Highmark Blue Cross /Blue Shield and West Liberty University as tenants. At least two additional restaurants and some retail offerings are expected, though no deals have been finalized. Currently on the table is a proopsal to increase the TIF district from 300 to 500 acres, which would provide Ohio County with the funds to construct a second exit onto Interstate 70 to relieve traffic congestion and help further the development of the site.

There are several local recreation and hospitality venues which attract tourists: Wheeling Casino and Racetrack, Wheeling Park, Oglebay Resort and Conference Center and the multi-purpose WesBanco Arena (originally Wheeling Civic Center) used for conventions, trade shows and concerts, as well as being the home of the Wheeling Nailers ice hockey team.

The Wheeling Island Casino has seen revenues decline due to gambling competition in Ohio and Pennsylvania. The revenue from table gaming, racing and video lottery has been on a downward trend for the past few years. In addition, a bill pending in the West Virginia legislature could further reduce the local gambling proceeds by another 15%, as the state looks for ways to address an anticipated shortfall in the state budget.

Wheeling is the hub of higher education in the Northern Panhandle. Three institutions of higher learning are located in the county. The main campus of West Virginia Northern Community College focuses on job training and community development and has expanded with centers in downtown Wheeling. Also located in the city are West Liberty University (formerly West Liberty State College), and Wheeling Jesuit University.

Ohio County has an abundance of natural resources. Coal production at Tunnel Ridge in Triadelphia has been increasing; a sharp contrast to the mine closures and layoffs experienced in other areas of the state. The West Virginia Department of Commerce list 353 coal miners working in Ohio County. The county's location in the shale gas region makes it attractive for oil and gas industry service businesses. There are currently 24 producing wells, located mainly along the eastern edge of the county. Chesapeake Appalachia, LLC is the top producing operator.

Jobs in the steel industry in the region has declined over the years. Recently, with the bankruptcy of RG Steel, formerly Wheeling Corrugated, and the closing of Follansbee Steel and Weirton Steel, now owned by Arcelor Mittal, is now a fraction of its former size.

The West Virginia Department of Commerce has received several Worker Adjustment and Retraining Notifications (WARN) for Ohio County during the past 24 months and are listed below:

Business	Notice Date	Layoff or Closure	Jobs Lost
Westpoint Products Acquisitions	1/2014, 7/2013	Closure	172
Hostess Brands	7-5/2012	Closure	6
RG Steel/Mountain State Carbon	7/2012	Layoff	434
RG Steel	5/2012	Layoff	179
		Total	**791**

Company expansions that are recently completed represent millions of investment dollars into the area as well as creating new jobs over the next few years. These projects include:

- An expansion at the Chas. M. Sledd's Triadelphia distribution facility, which will add an estimated 63 new jobs by 2015.
- AT&T Mobility opened a call center in the Highlands development in 2012, creating 249 jobs.
- An expansion of Wilson Lodge at Oglebay Park

The City of Wheeling broke ground on its new $31 million Water Treatment Plant in July 2013 which will replace the 90 year old facility. The new water treatment plant is designed to be capable of meeting the existing and planned drinking water regulations under USEPA Safe Drinking Water Act.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	12,691	67.1%
Renter-Occupied	6,223	32.9%
Total-Occupied Units*	18,914	89.3%
Vacant For Rent	842	37.3%
Vacant For-Sale Only	266	11.8%
Vacant Rented/Sold, Not Occ.	163	7.2%
Vacant Seasonal, Recreational	133	5.9%
All Other Vacant	854	37.8%
Total Vacant Units	2,258	10.7%
Total	21,172	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	12,691	67.1%	12,653	38	0.3%
Renter-Occupied	6,223	32.9%	6,167	56	0.9%
Total	18,914	100.0%	18,820	94	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	114	0.9%	180	2.9%
2000 to 2004	241	1.9%	162	2.6%
1990 to 1999	876	6.9%	162	2.6%
1980 to 1989	571	4.5%	821	13.2%
1970 to 1979	1,396	11.0%	1,089	17.5%
1960 to 1969	1,485	11.7%	510	8.2%
1940 to 1959	3,122	24.6%	1,033	16.6%
1939 or Earlier	4,899	38.6%	2,265	36.4%
Total	12,691	100.0%	6,223	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	11,346	89.4%	1,724	27.7%
1 Attached	431	3.4%	336	5.4%
2 to 4	279	2.2%	1,805	29.0%
5 to 9	38	0.3%	610	9.8%
10 to 19	38	0.3%	380	6.1%
20 to 49	0	0.0%	243	3.9%
50 or More	13	0.1%	989	15.9%
Mobile Home,	533	4.2%	149	2.4%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	12,691	100.0%	6,223	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	12,691	100.0%
0.50 or Less Occupants Per Room	10,369	81.7%
0.51 to 1.00 Occupants Per Room	2,221	17.5%
1.01 to 1.50 Occupants Per Room	89	0.7%
1.51 to 2.00 Occupants Per Room	13	0.1%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	6,223	100.0%
0.50 or Less Occupants Per Room	4,574	73.5%
0.51 to 1.00 Occupants Per Room	1,599	25.7%
1.01 to 1.50 Occupants Per Room	19	0.3%
1.51 to 2.00 Occupants Per Room	31	0.5%
2.01 or More Occupants Per Room	0	0.0%
Total	18,914	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Ohio County	31.7%
West Virginia	32.0%

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

Building Permit Data – Ohio County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	34	39	22	72	23	5	22	20	23	0
Units in Single-Family Structures	24	23	22	22	23	5	17	14	17	0
Units in All Multi-Family Structures	10	16	0	50	0	0	5	6	6	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	2	2	2	0
Units in 3- and 4-unit Multi-Family Structures	4	16	0	0	0	0	3	4	4	0
Units in 5+ Unit Multi-Family Structures	6	0	0	50	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	12	311	1	99.7%
Market-rate/Tax Credit/Government-Subsidized	2	79	0	100.0%
Tax Credit	4	135	1	99.3%
Tax Credit/Government-Subsidized	2	57	0	100.0%
Government-Subsidized	15	1,312	7	99.5%
Total	35	1,894	9	99.5%

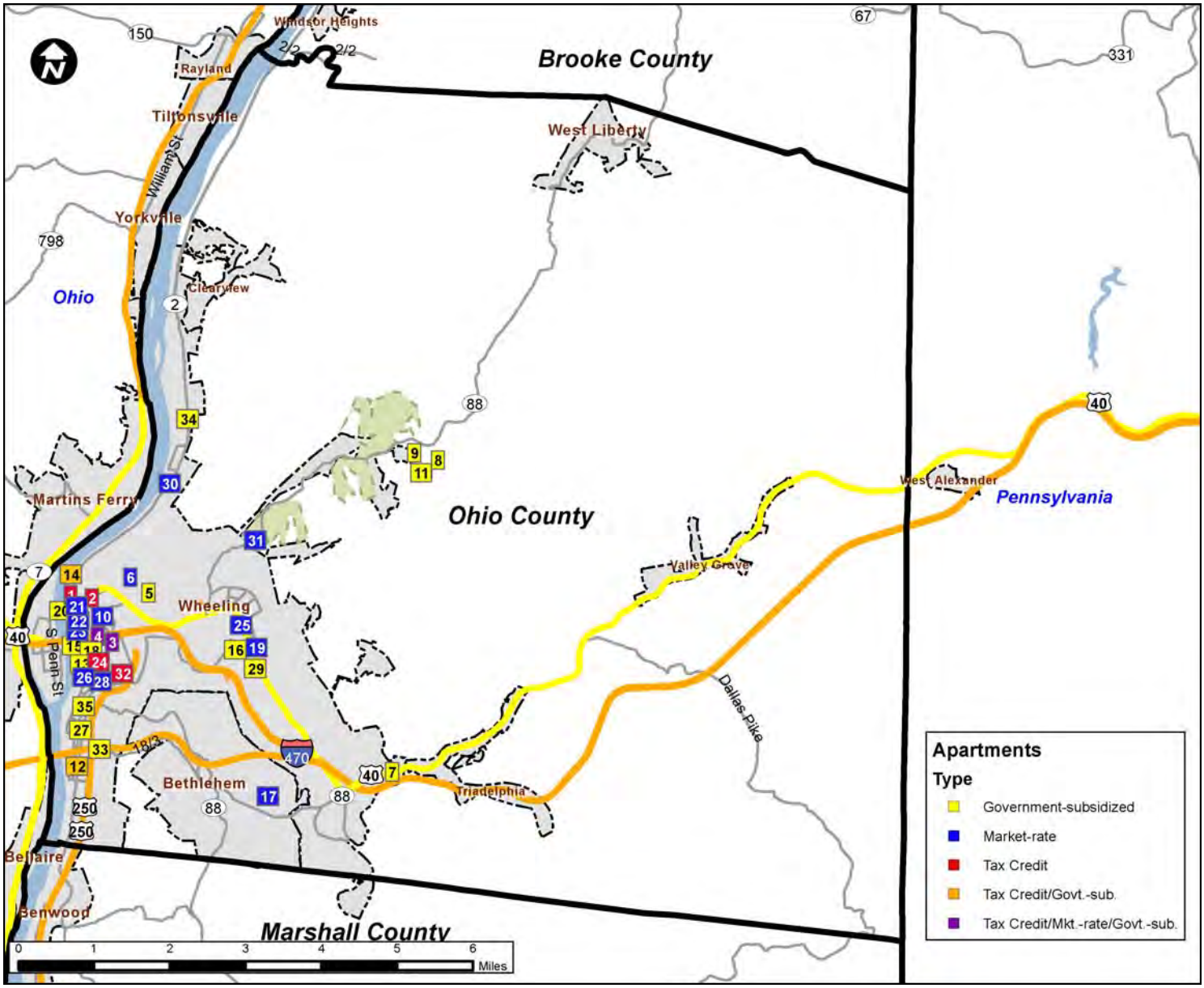
Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	32	10.0%	0	0.0%	$618
One-Bedroom	1.0	104	32.4%	0	0.0%	$678
Two-Bedroom	1.0	115	35.8%	0	0.0%	$869
Two-Bedroom	1.5	32	10.0%	0	0.0%	$783
Two-Bedroom	2.0	2	0.6%	0	0.0%	$700
Three-Bedroom	1.0	2	0.6%	0	0.0%	$896
Three-Bedroom	1.5	30	9.3%	1	3.3%	$949
Four-Bedroom	1.5	4	1.2%	0	0.0%	$1,196
Total Market Rate		**321**	**100.0%**	**1**	**0.3%**	-

Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	6	3.8%	0	0.0%	$443
One-Bedroom	1.0	37	23.4%	1	2.7%	$508
Two-Bedroom	1.0	19	12.0%	0	0.0%	$625
Two-Bedroom	1.5	14	8.9%	0	0.0%	$538
Two-Bedroom	2.0	60	38.0%	0	0.0%	$539
Three-Bedroom	1.5	6	3.8%	0	0.0%	$630
Three-Bedroom	2.0	16	10.1%	0	0.0%	$624
Total Tax Credit		**158**	**100.0%**	**1**	**0.6%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	26	26.0%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	15	15.0%	0	0.0%	Two-Bedroom
Two-Bedroom	1.5	10	10.0%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	2	2.0%	0	0.0%	Three-Bedroom
Three-Bedroom	1.5	43	43.0%	0	0.0%	Three-Bedroom
Three-Bedroom	2.0	2	2.0%	0	0.0%	Three-Bedroom
Four-Bedroom	2.0	2	2.0%	0	0.0%	Four-Bedroom
Total Tax Credit		**100**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	244	18.6%	1	0.4%	Studio
One-Bedroom	1.0	912	69.4%	6	0.7%	One-Bedroom
Two-Bedroom	1.0	137	10.4%	0	0.0%	Two-Bedroom
Three-Bedroom	1.5	14	1.1%	0	0.0%	Three-Bedroom
Three-Bedroom	2.0	8	0.6%	0	0.0%	Three-Bedroom
Total		**1,315**	**100.0%**	**7**	**0.5%**	-
Grand Total		**1,894**	**100.0%**	**9**	**0.5%**	**-**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

	Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
•	1	Providence Greene I	TAX	A-	2005	50	0	100.0%	N.A.
•	2	Providence Greene II	TAX	B+	2006	50	0	100.0%	N.A.
	3	Wheeling Heights (Lower Hope VI)	TMG	A	2004	32	0	100.0%	N.A.
	4	Wheeling Heights (Upper Hope VI)	TMG	A	2005	47	0	100.0%	N.A.
	5	North Park Apts.	GSS	B	1977 / 2007	104	0	100.0%	N.A.
	6	Northwood Village Apts.	MRR	B	1978 / 2009	36	0	100.0%	N.A.
•	7	St. Paul's Terrace	GSS	B	1982 / 2009	64	2	96.9%	N.A.
	8	Oglebay Village I	GSS	B	1984 / 2010	45	0	100.0%	N.A.
	9	Olglebay Village II	GSS	B	1985 / 2005	45	0	100.0%	N.A.
	10	610 Main St.	MRR	C	1890 / 2002	1	0	100.0%	N.A.
	11	Wheeling Station	GSS	B-	1980 / 2006	60	0	100.0%	N.A.
	12	Jacob Street Apts.	TGS	C	2010	18	0	100.0%	N.A.
•	13	Windsor Manor	GSS	B-	1898 / 1974	109	0	100.0%	N.A.
	14	Hope VI Historic North Wheeling	TGS	A	2002	39	0	100.0%	N.A.
•	15	Montani Towers	GSS	B	1979 / 2008	100	0	100.0%	N.A.
•	16	Brookpark Place	GSS	B-	1977 / 2004	158	0	100.0%	N.A.
	17	Briarcliff Manor	MRR	B	1972 / 1990	104	1	99.0%	N.A.
	18	Booker T. Washington	GSS	B-	1971 / 2009	103	0	100.0%	N.A.
•	19	Clara Welty Retirement Apts.	MRR	B	1985 / 2009	65	0	100.0%	0.0
•	20	Riverview Towers	GSS	B-	1973 / 2009	74	0	100.0%	N.A.
	21	621 Main St.	MRR	B-	1914 / 2007	3	0	100.0%	N.A.
	22	638-640 N. Main St.	MRR	C+	1890 / 1995	8	0	100.0%	N.A.
	23	701 N. Main St.	MRR	B	1875 / 2000	1	0	100.0%	N.A.
	24	Churchfield Apts.	TAX	B	1892 / 2007	23	1	95.7%	N.A.
	25	El Villa Apts.	MRR	C+	1907 / 2005	30	0	100.0%	N.A.
	26	McLure Hotel Apts.	MRR	B-	1852 / 2001	30	0	100.0%	N.A.
	27	Larkin Apts.	GSS	B-	1890 / 1998	10	0	100.0%	N.A.
	28	100-100 1/2 14th St.	MRR	C+	1920 / 2008	2	0	100.0%	N.A.
•	29	G.W. Petroplus Tower	GSS	B	1982 / 2008	160	0	100.0%	N.A.
	30	Elm Terrace Apts.	MRR	B-	1964 / 2009	28	0	100.0%	N.A.
	31	Franzheim House	MRR	B+	1910 / 2000	3	0	100.0%	N.A.
	32	125-129 15th St. Apts.	TAX	B	2013	12	0	100.0%	0.0
	33	Tucker Rehabilitation	GSS	B	2001	20	0	100.0%	0.0
•	34	Garden Park Terrace	GSS	C	1971 / 2009	155	5	96.8%	0.0
	35	Luau Manor	GSS	C	1974	105	0	100.0%	0.0

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	10	129	0.8%
1970 to 1979	9	939	0.6%
1980 to 1989	6	439	0.5%
1990 to 1999	0	0	-
2000 to 2004	3	91	0.0%
2005	2	97	0.0%
2006	1	50	0.0%
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	1	18	0.0%
2011	0	0	-
2012	0	0	-
2013	1	12	0.0%
2014*	0	0	-
Total	33	1,775	0.5%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	2	10	0.0%
B+	1	3	0.0%
B	4	206	0.5%
B-	3	61	0.0%
C+	3	40	0.0%
C	1	1	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	3	23	0.0%
A-	1	50	0.0%
B+	1	50	0.0%
B	2	35	2.9%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A	3	85	0.0%
B	7	538	0.4%
B-	6	514	0.0%
C	3	278	1.8%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	25	909	2	99.8%
Senior (Age 55+)	10	985	7	99.3%
Total	35	1,894	9	99.5%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	595	0	100.0%
40% - 60% AMHI (Tax Credit)	58	1	98.3%
0-60% AMHI (All Affordable)	653	1	99.8%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	820	7	99.1%
40% - 60% AMHI (Tax Credit: 55+)	100	0	100.0%
0 - 60% AMHI (All Affordable: 55+)	920	7	99.2%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
823-825 Market Street	Wheeling	Apt	$400	2	1	1,200
12 Frazier Run Rd.	Wheeling	SFH	$1,100	3	2	1,400
101 12th St.-Apt. 2L	Wheeling	Apt	$600	2	1	929
101 12th St-Apt. 3	Wheeling	Apt	$350	0	1	522
111 Warwood Terrace	Wheeling	SFH	$1,000	3	2	2,569
93 12th Street #3	Wheeling	Apt	$350	0	1	522
350 Wood Street	Wheeling	SFH	$2,150	3	1.5	2,000
408 South Hurron	Wheeling	Apt	$750	3	1	900
623 Market Street	Wheeling	Apt	$550	1	1	750
824 Main Street	Wheeling	Apt	$1,200	1	1	1,000
719 Main Street	Wheeling	Apt	$550	1	1	750
3501 Jacob St.	Wheeling	Apt	$515	1	1	-
Fairmont Ave. at Frazier Run	Wheeling	SFH	$750	3	1.5	1,950
209 S. Broadway Street	Wheeling	SFH	$775	3	1	-
305 N. Wabash Street	Wheeling	SFH	$700	2	1	-
2241 Eoff St.	Wheeling	Duplex	$650	2	1	1,080
40 Bethlehem Blvd.	Wheeling	SFH	$2,700	4	2	-
1454 Van Meter Way	West Liberty	SFH	$420	3	3	1,700
1178 Van Meter Way	West Liberty	SFH	$1,600	4	1.5	2,000
Roadworthy Lane	West Liberty	Cabins	$1,500	2	2	1,200

SFH – Single-family rental
Apt. – small apartment buildings not included in field survey

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that Glenview Limited Partnership is proposing 40 general occupancy Tax Credit units. No additional details were available at the time of this analysis.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $104,143. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $726, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$104,143
Mortgaged Value = 95% of Median Home Price	$98,936
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$531
Estimated Taxes & Insurance*	$133
Estimated Private Mortgage Insurance**	$62
Estimated Monthly Mortgage Payment	$726

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Ohio County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	24	23	22	22	23	5	17	14	17	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow.com records, the following table lists some of the median sales price of a sample of homes sold in the county in 2012 and 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012 and 2013 Detailed For Sale Analysis				
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Total Number of Sales	1	7	16	5
Median Sales Price	$45,000	$85,000	$140,000	$168,900
Median Square Footage	704	2,200	$2,702	2,848
Median Price Per Square Foot	$64	$39	52	$59
Median Year Built	1938	1952	1956	1950
Median Number of Bathrooms	1	1.5	2	2.5

Source: Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	14	308	4.5%	13
Average Loan Amount	$76,966	$132,104	58.3%	$88,065
Average Age of Borrower	29	-	-	31
Average Gross Income of Borrower	$38,014	$90,475	42.0%	$37,464
Income to Loan Ratio	49.4%	68.5%	72.1%	42.5%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

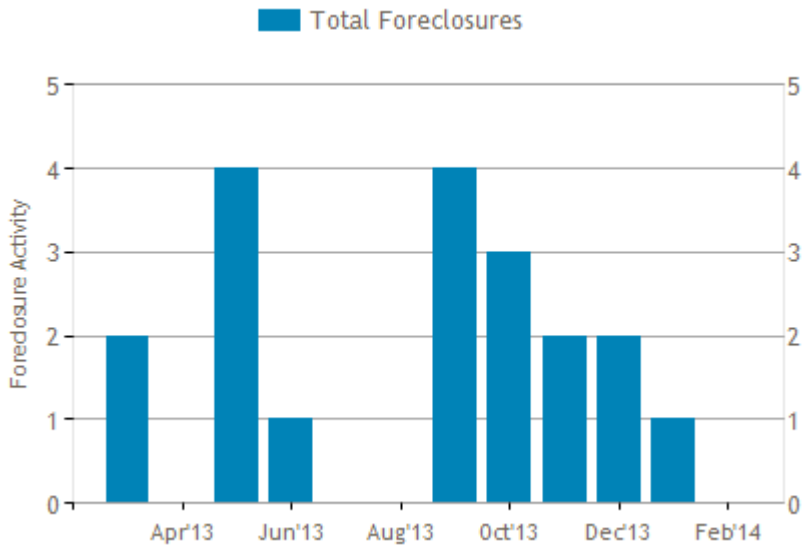
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	22	44	31	7	2
Median Listing Price	$47,500	$77,450	$100,750	$169,900	$315,000	$148,000
Median Square Footage	693	1,555	2,303	2,888	4,345	3,793
Median Price Per Square Foot	$69	$50	$44	$59	$72	$39
Median Year Built	1964	1928	1929	1927	1936	1924
Median Number of Bathrooms	1	1	2	2.5	3.5	2.5

Source: Zillow

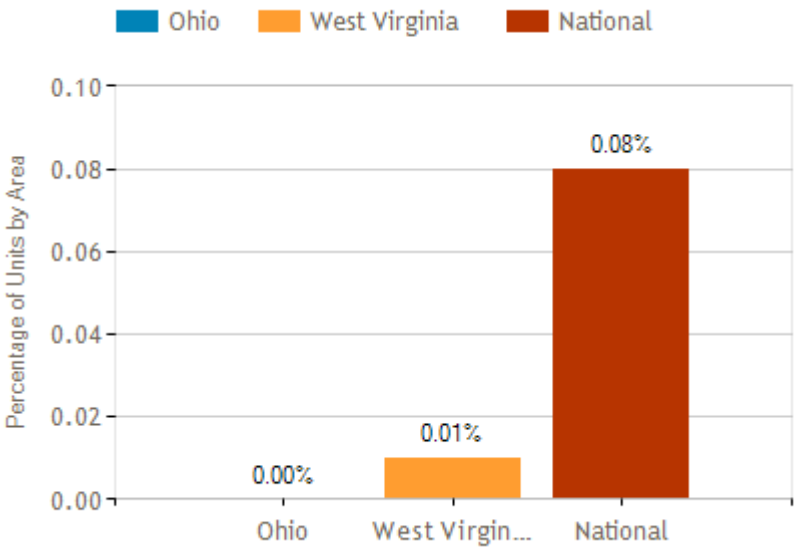
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts –Ohio County, WV



Geographical Comparison – Ohio County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,440	1,854	$0	$26,940	1,815	-2.1%
41% - 60% AMHI	$23,441	$35,160	724	$26,941	$40,410	669	-7.6%
61% - 100% AMHI	$35,161	$58,600	766	$40,411	$67,350	612	-20.1%
Over 100% AMHI	$58,601	No Limit	577	$67,351	No Limit	478	-17.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,440	568	$0	$26,940	570	0.4%
41% - 60% AMHI	$23,441	$35,160	443	$26,941	$40,410	429	-3.2%
61% - 100% AMHI	$35,161	$58,600	1,023	$40,411	$67,350	1,062	3.8%
Over 100% AMHI	$58,601	No Limit	2,719	$67,351	No Limit	2,391	-12.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,440	2,422	$0	$26,940	2,385	-1.5%
41% - 60% AMHI	$23,441	$35,160	1,167	$26,941	$40,410	1,098	-5.9%
61% - 100% AMHI	$35,161	$58,600	1,789	$40,411	$67,350	1,674	-6.4%
Over 100% AMHI	$58,601	No Limit	3,296	$67,351	No Limit	2,869	-13.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,360	1,081	$0	$19,960	1,248	15.4%
41% - 60% AMHI	$17,361	$26,040	527	$19,961	$29,930	578	9.7%
61% - 100% AMHI	$26,041	$43,400	568	$29,931	$49,880	520	-8.5%
Over 100% AMHI	$43,401	No Limit	659	$49,881	No Limit	693	5.2%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,360	1,106	$0	$19,960	1,262	14.1%
41% - 60% AMHI	$17,361	$26,040	814	$19,961	$29,930	894	9.8%
61% - 100% AMHI	$26,041	$43,400	1,737	$29,931	$49,880	1,952	12.4%
Over 100% AMHI	$43,401	No Limit	3,727	$49,881	No Limit	3,661	-1.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,360	2,187	$0	$19,960	2,510	14.8%
41% - 60% AMHI	$17,361	$26,040	1,341	$19,961	$29,930	1,472	9.8%
61% - 100% AMHI	$26,041	$43,400	2,305	$29,931	$49,880	2,472	7.2%
Over 100% AMHI	$43,401	No Limit	4,386	$49,881	No Limit	4,354	-0.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,300	2,282	$0	$33,680	2,171	-4.9%
Senior (Age 55+)	$0	$21,700	1,370	$0	$24,940	1,537	12.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(595 + 242 HCV) 837	58	(653 + 242 HCV*) 895
Number of Income-Eligible Family Renter Households	2,282	724	2,578
Existing Affordable Housing Penetration Rate – 2014	= 36.7%	= 8.0%	= 34.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	820	100	920
Number of Income-Eligible Senior Renter Households	1,370	527	1,608
Penetration Rate – 2014	= 59.9%	= 19.0%	= 57.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(595 + 242 HCV) 837	108	(703 + 242 HCV*) 945
Number of Income-Eligible Family Renter Households	2,171	669	2,484
Existing Affordable Housing Penetration Rate – 2019	= 38.6%	= 16.1%	= 38.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	820	100	920
Number of Income-Eligible Senior Renter Households	1,537	578	1,826
Penetration Rate – 2019	= 53.4%	= 17.3%	= 50.4%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,455	550	1,334	717
41%-60% AMHI (Tax Credit)	666	427	561	478

J. Interviews

The following summarizes discussions with various Ohio County stakeholders regarding current housing market conditions there.

Tim McCormick, Planning Commissioner, Ohio County, (304) 234-3628

Mr. McCormick said with the exception of the Wheeling area, the county is rural, and few developers are interested in building significant rental properties. He said new renters to the community associated with the Marcellus Shale activity have increased the area's need for temporary rental housing, but developers are skeptical regarding long-term opportunities.

Tom Connelly and Curt Zende, Assistant Directors of Economic Development, Wheeling, (304) 234-3701

Mr. Connelly said, although he is not aware of any planned projects with regard to rental development in Wheeling, any project would require a building permit, including rehabilitations of existing buildings.

Mr. Zende believes the Marcellus Shale activity is a significant economic development for the region that, over time, will create hundreds of jobs and drive an increased housing need for both rental and for-sale developments.

Tammy Clark, Rental Specialist, Wheeling Neighborhood Ventures (WNV), (304) 232-6590

In Ms. Clark's opinion, a need for affordable two-bedroom housing definitely exists in Ohio County. She said WNV has a waitlist of 180 households ready to move into new residences and believes the success of any new development in the area would likely be contingent on the inclusion of subsidized units, saying that non-subsidized 50% and 60% of AMHI rents would likely be beyond affordability for many of Ohio County's low-income renters.

36. Pendleton County

A. General Description

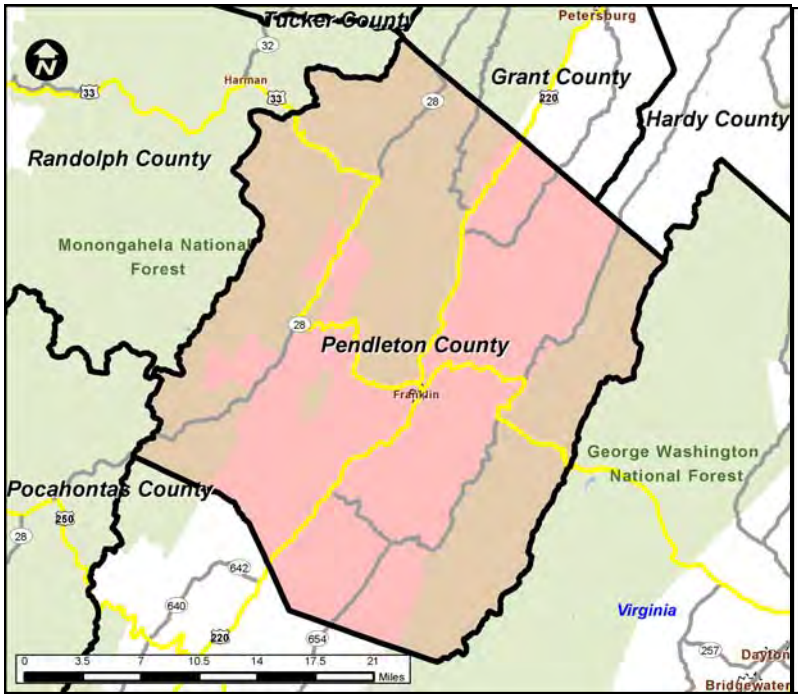
County Seat: Franklin
County Size: 698.15 square miles

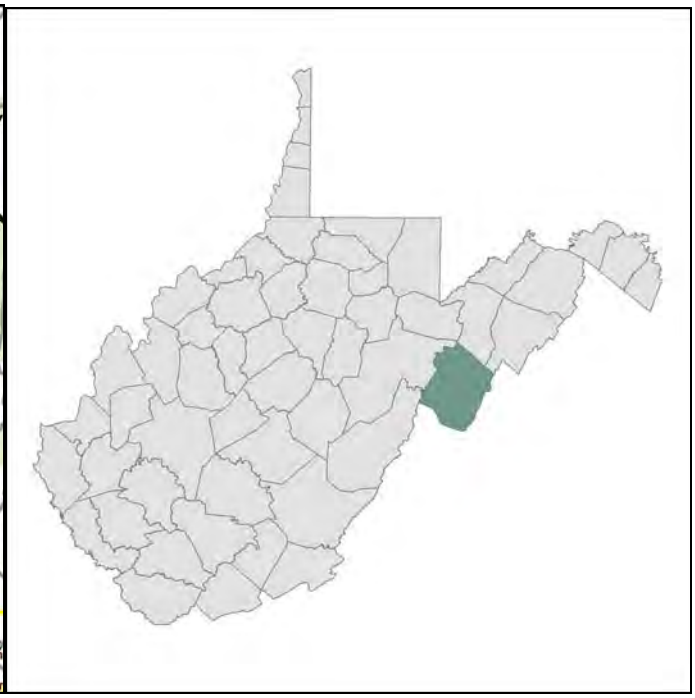
2000 (Census) Population: 8,196
2010 (Census) Population: 7,695
Population Change: -501 (-6.1%)

2000 (Census) Households: 3,350
2010 (Census) Households: 3,285
Household Change: -65 (-1.9%)

2000 (Census) Median Household Income: $30,343
2010 (Estimate) Median Household Income: $37,890
Income Change: +$7,547 (24.9%)

2000 (Census) Median Home Value: $71,600
2010 (American Community Survey) Median Home Value: $95,300
Home Value Change: +$23,700 (33.1%)





B. Demographic Characteristics and Trends

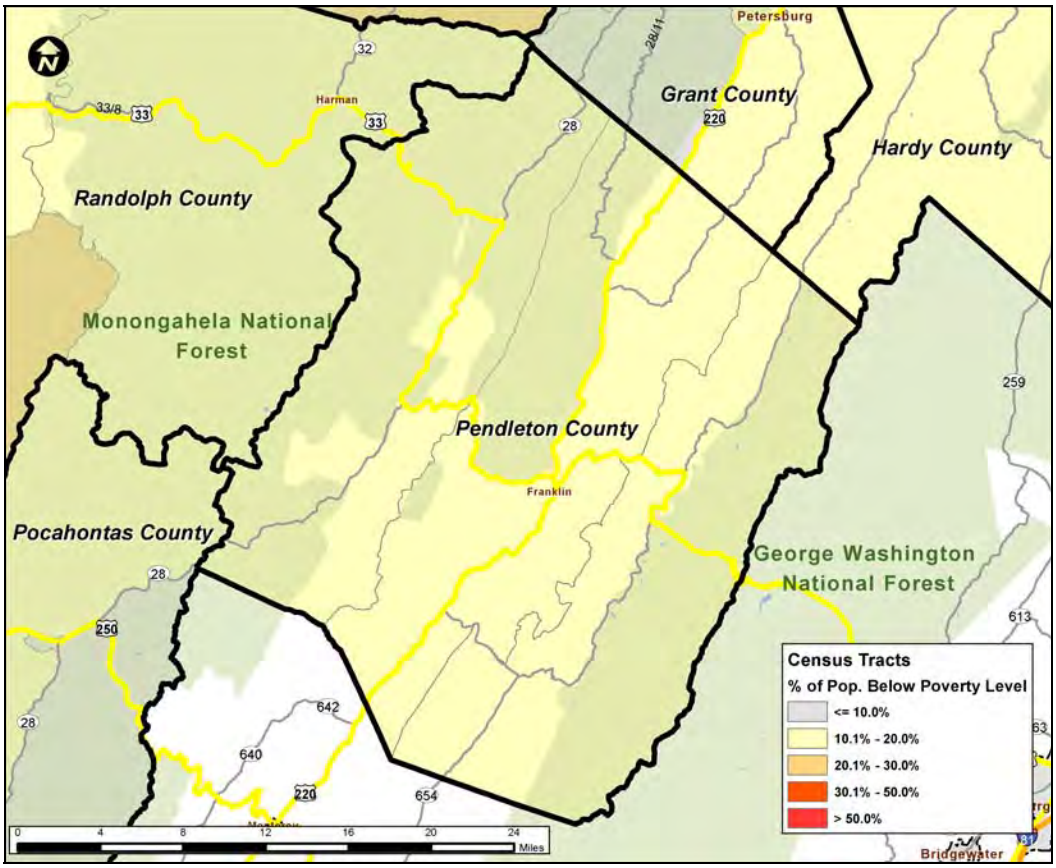
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Pendleton County	Population	8,196	7,695	7,653	7,554
	Population Change	-	-501	-42	-99
	Percent Change	-	-6.1%	-0.5%	-1.3%
County Seat: Franklin	Population	797	721	720	712
	Population Change	-	-76	-1	-8
	Percent Change	-	-9.5%	-0.1%	-1.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,165	15.1%
Population not living in poverty	6,530	84.9%
Total	7,695	100.0%

Source: American Community Survey (ACS)

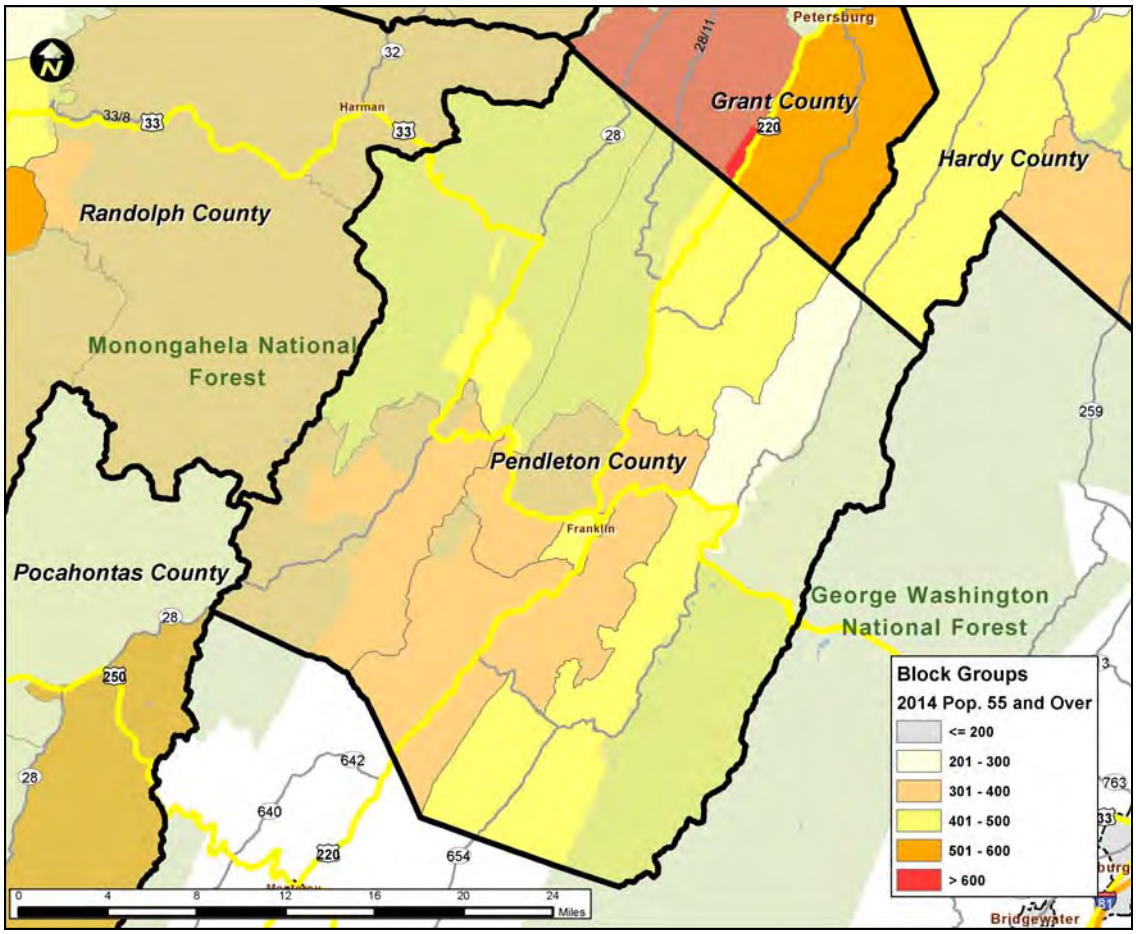


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,628	21.2%	1,561	20.4%	1,538	20.4%	-23	-1.5%
20 to 24	386	5.0%	374	4.9%	310	4.1%	-64	-17.1%
25 to 34	725	9.4%	739	9.7%	724	9.6%	-15	-2.0%
35 to 44	855	11.1%	820	10.7%	814	10.8%	-6	-0.7%
45 to 54	1,200	15.6%	1,100	14.4%	965	12.8%	-135	-12.3%
55 to 64	1,220	15.9%	1,317	17.2%	1,321	17.5%	4	0.3%
65 to 74	873	11.3%	951	12.4%	1,108	14.7%	157	16.5%
75 & Over	808	10.5%	791	10.3%	774	10.2%	-17	-2.2%
Total	7,695	100.0%	7,653	100.0%	7,554	100.0%	-99	-1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	7,402	96.2%
Black	150	1.9%
Indian	18	0.2%
Asian	20	0.3%
Pacific Islander	1	0.0%
Some Other Race	13	0.2%
Two or More Races	91	1.2%
Total	7,695	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	7,030	91.4%
Moved within Same County	209	2.7%
Different County Same State	55	0.7%
Moved from Different State	184	2.4%
Moved from Abroad	218	2.8%
Total	7,695	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

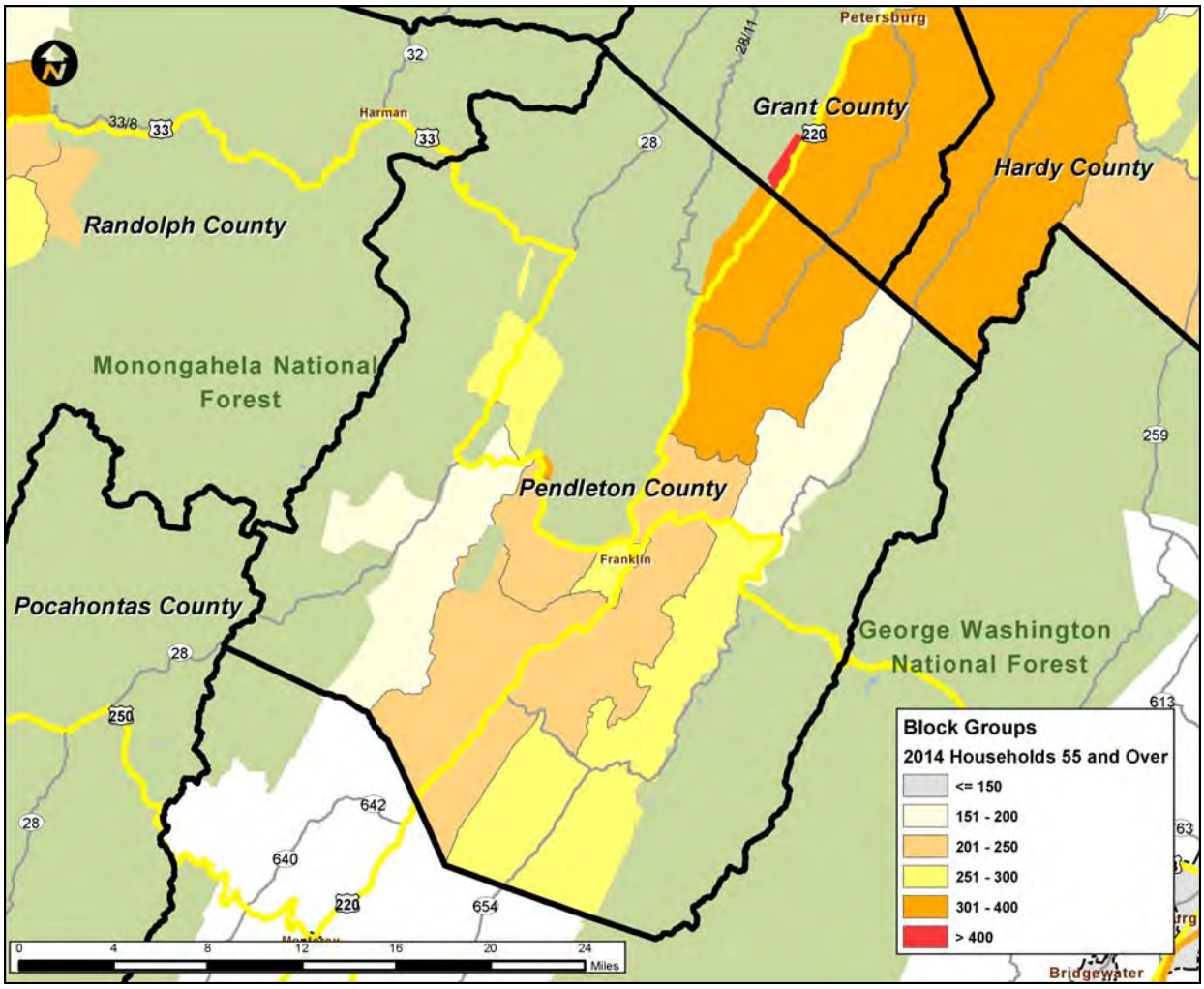
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Pendleton County	Households	3,350	3,285	3,287	3,270
	Household Change	-	-65	2	-17
	Percent Change	-	-1.9%	0.0%	-0.5%
	Household Size	2.45	2.34	2.27	2.25
County Seat: Franklin	Households	362	313	314	312
	Household Change	-	-49	1	-2
	Percent Change	-	-13.5%	0.3%	-0.6%
	Household Size	2.2	2.3	2.29	2.28

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	73	2.2%	63	1.9%	55	1.7%	-8	-12.6%
25 to 34	334	10.2%	342	10.4%	333	10.2%	-9	-2.6%
35 to 44	421	12.8%	401	12.2%	396	12.1%	-5	-1.2%
45 to 54	635	19.3%	577	17.6%	503	15.4%	-74	-12.8%
55 to 64	725	22.1%	779	23.7%	778	23.8%	-1	-0.1%
65 to 74	546	16.6%	590	18.0%	685	21.0%	95	16.1%
75 to 84	392	11.9%	388	11.8%	361	11.0%	-27	-6.9%
85 & Over	159	4.8%	146	4.4%	158	4.8%	12	8.0%
Total	3,285	100.0%	3,287	100.0%	3,270	100.0%	-17	-0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



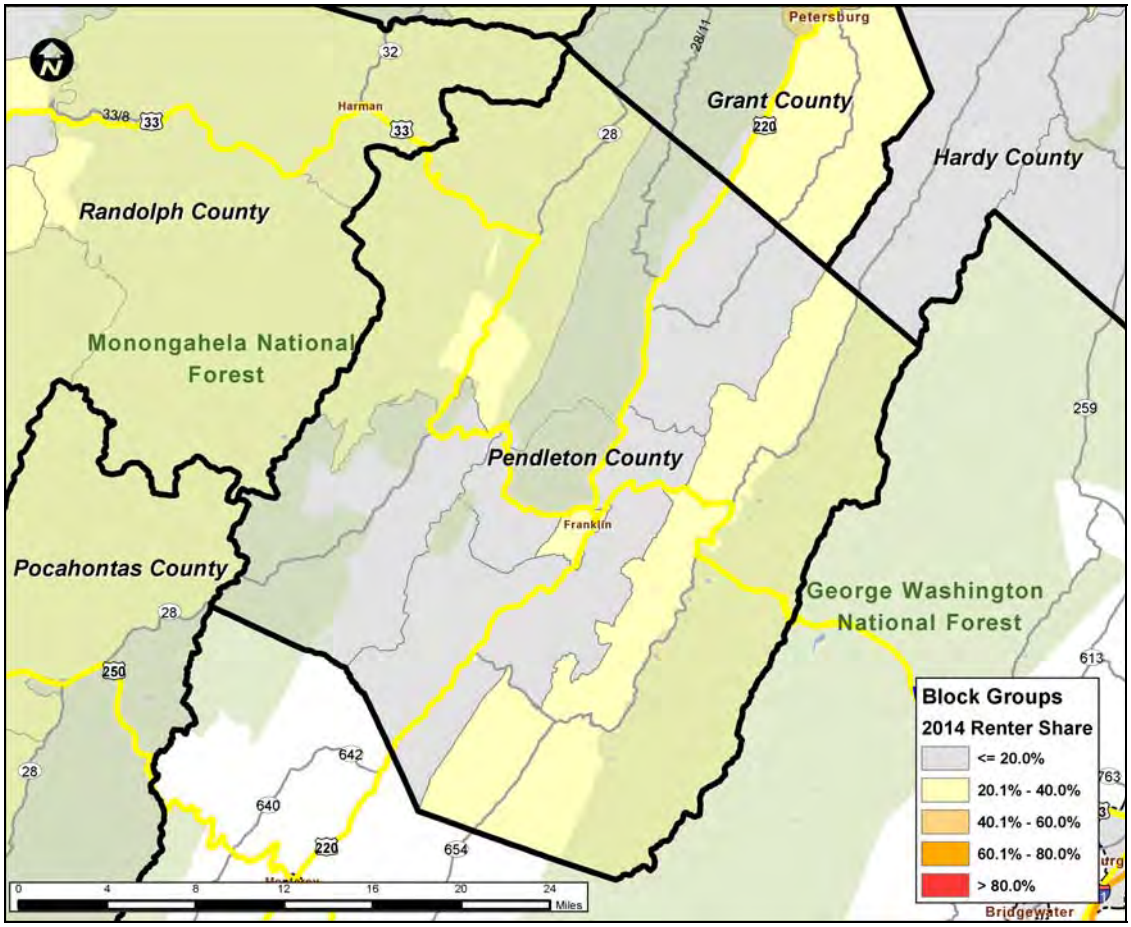
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,629	80.0%	2,565	78.1%	2,567	78.5%
Renter-Occupied	656	20.0%	721	21.9%	702	21.5%
Total	3,285	100.0%	3,287	100.0%	3,270	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,576	86.5%	1,602	84.2%	1,663	83.9%
Renter-Occupied	246	13.5%	301	15.8%	319	16.1%
Total	1,822	100.0%	1,903	100.0%	1,982	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	310	43.0%	309	44.0%	-1	-0.5%
2 Persons	191	26.5%	183	26.1%	-8	-4.1%
3 Persons	89	12.3%	86	12.2%	-3	-3.5%
4 Persons	81	11.2%	76	10.8%	-5	-6.1%
5 Persons+	50	6.9%	48	6.9%	-2	-3.5%
Total	721	100.0%	702	100.0%	-19	-2.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	684	26.7%	707	27.5%	23	3.3%
2 Persons	1,088	42.4%	1,080	42.1%	-8	-0.7%
3 Persons	409	15.9%	408	15.9%	0	0.0%
4 Persons	240	9.3%	233	9.1%	-6	-2.7%
5 Persons+	145	5.7%	138	5.4%	-7	-4.5%
Total	2,565	100.0%	2,567	100.0%	2	0.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	197	65.4%	207	64.8%	10	4.9%
2 Persons	66	22.1%	69	21.5%	2	3.4%
3 Persons	27	9.0%	34	10.7%	7	26.0%
4 Persons	6	1.9%	5	1.4%	-1	-19.2%
5 Persons+	5	1.6%	5	1.5%	0	-2.3%
Total	301	100.0%	319	100.0%	18	5.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	584	36.5%	613	36.8%	28	4.9%
2 Persons	839	52.4%	858	51.6%	19	2.2%
3 Persons	130	8.1%	139	8.4%	9	7.2%
4 Persons	11	0.7%	12	0.7%	1	6.4%
5 Persons+	37	2.3%	41	2.5%	4	10.5%
Total	1,602	100.0%	1,663	100.0%	61	3.8%

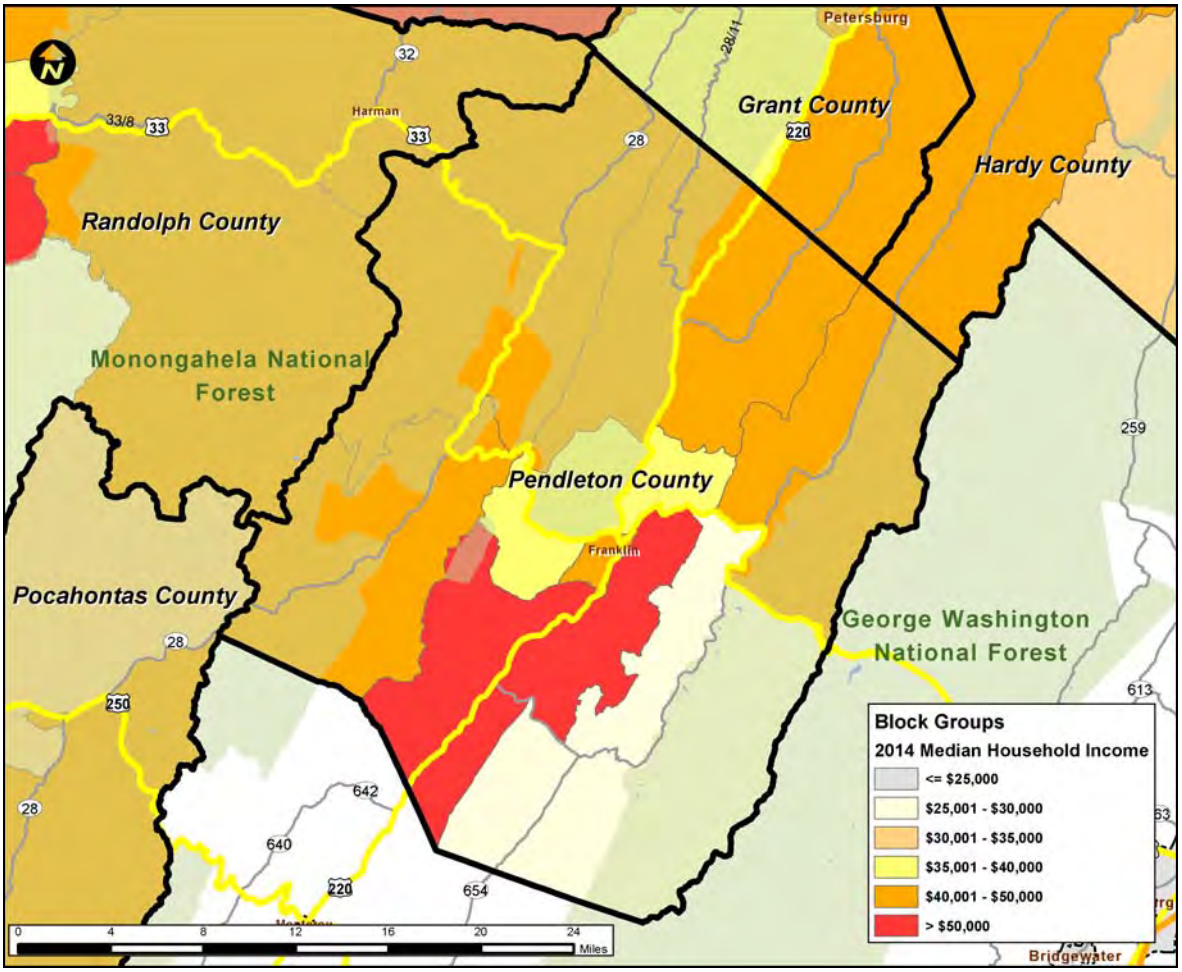
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	324	9.9%	436	13.3%	448	13.7%
$10,000 to $19,999	605	18.4%	721	21.9%	720	22.0%
$20,000 to $29,999	378	11.5%	419	12.7%	427	13.1%
$30,000 to $39,999	425	12.9%	395	12.0%	390	11.9%
$40,000 to $49,999	366	11.2%	271	8.3%	268	8.2%
$50,000 to $59,999	234	7.1%	213	6.5%	216	6.6%
$60,000 to $74,999	295	9.0%	295	9.0%	291	8.9%
$75,000 to $99,999	399	12.2%	363	11.0%	349	10.7%
$100,000 to $124,999	158	4.8%	136	4.1%	126	3.9%
$124,999 to $149,999	66	2.0%	34	1.0%	30	0.9%
$150,000 to $199,999	25	0.8%	4	0.1%	4	0.1%
$200,000+	9	0.3%	0	0.0%	0	0.0%
Total	3,285	100.0%	3,287	100.0%	3,270	100.0%
Median Income	$37,890		$31,719		$31,011	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



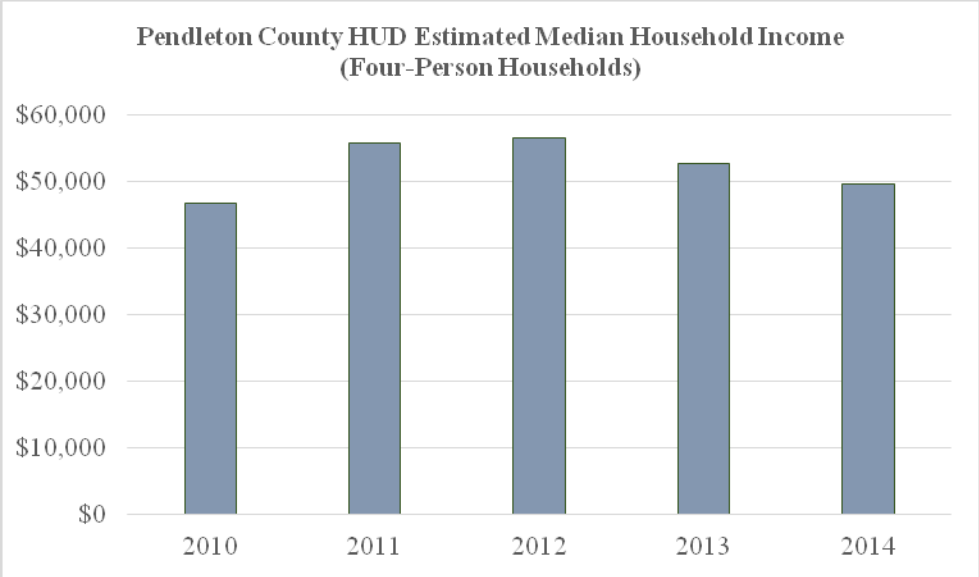
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	213	11.7%	299	15.7%	321	16.2%
$10,000 to $19,999	450	24.7%	520	27.3%	534	26.9%
$20,000 to $29,999	242	13.3%	254	13.4%	268	13.5%
$30,000 to $39,999	215	11.8%	206	10.8%	215	10.9%
$40,000 to $49,999	176	9.7%	147	7.7%	152	7.7%
$50,000 to $59,999	120	6.6%	111	5.8%	115	5.8%
$60,000 to $74,999	111	6.1%	124	6.5%	131	6.6%
$75,000 to $99,999	162	8.9%	156	8.2%	162	8.2%
$100,000 to $124,999	69	3.8%	64	3.4%	63	3.2%
$124,999 to $149,999	44	2.4%	21	1.1%	19	0.9%
$150,000 to $199,999	13	0.7%	1	0.1%	1	0.0%
$200,000+	7	0.4%	0	0.0%	0	0.0%
Total	1,822	100.0%	1,903	100.0%	1,982	100.0%
Median Income	$30,280		$25,208		$25,086	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$46,700	-
2011	$55,800	19.5%
2012	$56,500	1.3%
2013	$52,700	-6.7%
2014	$49,700	-5.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	82	20	2	10	0	114
$10,000 to $19,999	63	17	10	0	0	89
$20,000 to $29,999	40	49	8	4	20	121
$30,000 to $39,999	35	11	0	23	3	72
$40,000 to $49,999	28	4	35	1	1	68
$50,000 to $59,999	5	25	1	0	2	32
$60,000 to $74,999	5	20	0	38	0	63
$75,000 to $99,999	7	28	3	2	19	59
$100,000 to $124,999	3	1	22	1	0	27
$125,000 to $149,999	3	1	2	1	0	6
$150,000 to $199,999	0	1	0	0	2	3
$200,000 & Over	0	1	1	0	0	2
Total	269	177	84	79	47	656

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	99	44	5	18	1	167
$10,000 to $19,999	90	25	15	0	0	131
$20,000 to $29,999	52	48	8	6	21	136
$30,000 to $39,999	29	12	0	23	0	65
$40,000 to $49,999	22	3	32	3	0	61
$50,000 to $59,999	3	16	0	2	0	21
$60,000 to $74,999	6	13	0	26	1	47
$75,000 to $99,999	7	25	2	1	23	58
$100,000 to $124,999	2	0	25	0	0	28
$125,000 to $149,999	1	3	0	0	2	7
$150,000 to $199,999	0	0	0	1	1	2
$200,000 & Over	0	0	0	0	0	0
Total	310	191	89	81	50	721

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	97	48	9	19	0	173
$10,000 to $19,999	93	25	11	1	1	132
$20,000 to $29,999	48	45	7	5	18	123
$30,000 to $39,999	26	13	1	24	1	65
$40,000 to $49,999	19	3	30	1	0	54
$50,000 to $59,999	5	14	0	2	0	21
$60,000 to $74,999	6	15	1	21	2	46
$75,000 to $99,999	8	19	3	1	22	53
$100,000 to $124,999	2	0	21	0	1	25
$125,000 to $149,999	4	1	0	1	2	8
$150,000 to $199,999	1	0	1	0	0	2
$200,000 & Over	0	0	0	0	0	0
Total	309	183	86	76	48	702

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	29	4	0	8	0	41
$10,000 to $19,999	10	3	10	0	0	23
$20,000 to $29,999	26	41	1	3	19	90
$30,000 to $39,999	20	11	0	23	1	55
$40,000 to $49,999	17	0	25	0	1	43
$50,000 to $59,999	1	25	1	0	1	27
$60,000 to $74,999	0	18	0	37	0	55
$75,000 to $99,999	1	23	3	1	19	46
$100,000 to $124,999	0	0	21	0	0	21
$125,000 to $149,999	3	1	1	1	0	5
$150,000 to $199,999	0	1	0	0	1	2
$200,000 & Over	0	0	1	0	0	1
Total	106	127	63	73	42	410

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	28	15	1	18	1	64
$10,000 to $19,999	29	6	14	0	0	48
$20,000 to $29,999	30	41	1	6	21	99
$30,000 to $39,999	12	12	0	23	0	48
$40,000 to $49,999	11	1	19	1	0	31
$50,000 to $59,999	0	16	0	0	0	17
$60,000 to $74,999	1	12	0	26	0	40
$75,000 to $99,999	1	19	2	0	21	44
$100,000 to $124,999	0	0	24	0	0	25
$125,000 to $149,999	1	3	0	0	1	5
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	0	0	0	0	0	0
Total	113	124	62	75	45	420

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	23	17	1	19	0	60
$10,000 to $19,999	28	6	10	0	1	46
$20,000 to $29,999	23	35	1	5	18	82
$30,000 to $39,999	11	12	0	25	1	48
$40,000 to $49,999	9	1	14	0	0	25
$50,000 to $59,999	0	14	0	0	0	15
$60,000 to $74,999	2	13	1	21	0	37
$75,000 to $99,999	2	14	3	0	21	41
$100,000 to $124,999	0	0	20	0	0	21
$125,000 to $149,999	4	1	0	1	1	7
$150,000 to $199,999	0	0	1	0	0	1
$200,000 & Over	0	0	0	0	0	0
Total	102	114	52	71	43	383

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1	16	0	56	0	73
$10,000 to $19,999	56	71	0	4	0	130
$20,000 to $29,999	9	2	16	22	0	48
$30,000 to $39,999	0	36	68	14	31	149
$40,000 to $49,999	10	37	48	43	0	138
$50,000 to $59,999	0	2	52	34	6	95
$60,000 to $74,999	0	14	36	46	34	130
$75,000 to $99,999	0	98	70	12	13	193
$100,000 to $124,999	0	25	19	9	15	69
$125,000 to $149,999	1	0	6	3	6	16
$150,000 to $199,999	1	0	2	2	6	11
$200,000 & Over	0	0	1	1	0	1
Total	77	300	318	246	112	1,053

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1	19	0	53	0	73
$10,000 to $19,999	72	71	5	4	0	153
$20,000 to $29,999	16	4	19	26	2	66
$30,000 to $39,999	2	27	77	11	24	141
$40,000 to $49,999	8	28	30	27	0	93
$50,000 to $59,999	0	4	36	35	10	86
$60,000 to $74,999	1	16	28	51	35	132
$75,000 to $99,999	0	64	67	14	19	163
$100,000 to $124,999	0	13	14	6	14	47
$125,000 to $149,999	1	2	1	1	3	8
$150,000 to $199,999	0	0	0	0	2	2
$200,000 & Over	0	0	0	0	0	0
Total	100	249	279	229	108	964

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	3	17	0	47	0	68
$10,000 to $19,999	63	66	6	5	0	140
$20,000 to $29,999	17	8	24	27	0	75
$30,000 to $39,999	1	23	73	9	20	126
$40,000 to $49,999	9	25	30	27	0	92
$50,000 to $59,999	0	7	34	35	10	86
$60,000 to $74,999	0	15	25	49	33	122
$75,000 to $99,999	0	51	63	14	19	147
$100,000 to $124,999	0	10	14	6	12	42
$125,000 to $149,999	0	1	1	2	2	6
$150,000 to $199,999	0	0	0	0	2	2
$200,000 & Over	0	0	0	0	0	0
Total	95	222	269	222	97	905

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	53	16	2	2	0	73
$10,000 to $19,999	53	13	0	0	0	66
$20,000 to $29,999	13	8	8	1	1	31
$30,000 to $39,999	15	0	0	0	2	17
$40,000 to $49,999	11	4	10	1	0	25
$50,000 to $59,999	4	0	0	0	1	5
$60,000 to $74,999	5	2	0	1	0	8
$75,000 to $99,999	7	5	0	1	0	12
$100,000 to $124,999	3	1	1	1	0	6
$125,000 to $149,999	0	0	1	0	0	1
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	0	1	0	0	0	1
Total	163	50	21	7	5	246

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	71	28	4	0	0	103
$10,000 to $19,999	62	20	1	0	0	83
$20,000 to $29,999	21	8	8	1	0	38
$30,000 to $39,999	16	0	0	0	0	17
$40,000 to $49,999	12	3	13	2	0	29
$50,000 to $59,999	2	0	0	2	0	4
$60,000 to $74,999	5	1	0	0	1	7
$75,000 to $99,999	6	6	0	1	2	14
$100,000 to $124,999	2	0	1	0	0	3
$125,000 to $149,999	0	1	0	0	1	2
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	0	0	0	0	0	0
Total	197	66	27	6	5	301

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	74	33	9	0	0	115
$10,000 to $19,999	65	19	1	1	0	86
$20,000 to $29,999	25	8	7	0	0	39
$30,000 to $39,999	15	1	1	0	0	17
$40,000 to $49,999	10	2	16	0	0	28
$50,000 to $59,999	4	0	0	2	0	6
$60,000 to $74,999	5	2	0	1	2	10
$75,000 to $99,999	6	5	0	1	1	12
$100,000 to $124,999	2	0	1	0	1	4
$125,000 to $149,999	0	0	0	0	1	1
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	0	0	0	0	0	0
Total	207	69	34	5	5	319

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	80	45	9	1	4	140
$10,000 to $19,999	217	137	30	0	0	384
$20,000 to $29,999	138	59	13	0	2	211
$30,000 to $39,999	45	126	24	0	2	198
$40,000 to $49,999	56	74	4	2	16	151
$50,000 to $59,999	15	96	1	3	1	116
$60,000 to $74,999	8	90	2	0	2	103
$75,000 to $99,999	22	115	5	0	7	149
$100,000 to $124,999	6	42	8	0	6	63
$125,000 to $149,999	13	29	1	0	0	43
$150,000 to $199,999	2	8	0	0	1	12
$200,000 & Over	2	3	0	1	0	6
Total	603	824	99	7	42	1,576

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	59	18	1	5	196
$10,000 to $19,999	215	179	40	3	0	437
$20,000 to $29,999	135	65	12	1	4	216
$30,000 to $39,999	30	123	32	0	3	189
$40,000 to $49,999	50	57	5	0	6	118
$50,000 to $59,999	9	90	0	5	3	107
$60,000 to $74,999	10	101	2	0	4	116
$75,000 to $99,999	12	115	8	0	6	142
$100,000 to $124,999	7	37	11	0	6	61
$125,000 to $149,999	5	14	1	0	0	19
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	584	839	130	11	37	1,602

Source: Ribbon Demographics; ESRI; Urban Decision Group

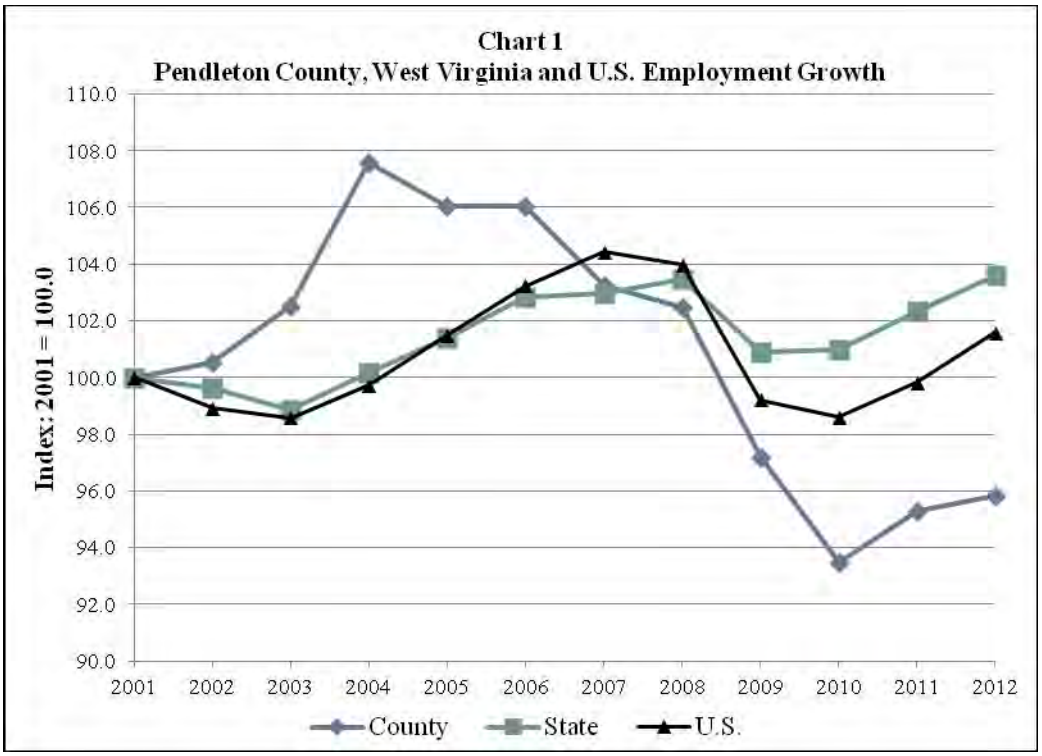
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	122	60	16	2	6	206
$10,000 to $19,999	222	184	43	1	0	449
$20,000 to $29,999	142	70	13	0	5	230
$30,000 to $39,999	32	123	36	2	4	198
$40,000 to $49,999	51	59	5	0	9	124
$50,000 to $59,999	9	92	0	6	2	108
$60,000 to $74,999	8	107	4	0	2	121
$75,000 to $99,999	15	118	10	0	7	150
$100,000 to $124,999	8	33	13	0	6	59
$125,000 to $149,999	4	12	0	1	1	18
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	613	858	139	12	41	1,663

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Pendleton County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Pendleton County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Pendleton County, State and U.S. Employment, 2001-2012						
	Pendleton County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	1,671		686		129,636	
2002	1,680	0.5%	683	-0.4%	128,234	-1.1%
2003	1,713	2.0%	678	-0.8%	127,796	-0.3%
2004	1,798	5.0%	687	1.3%	129,278	1.2%
2005	1,772	-1.4%	695	1.2%	131,572	1.8%
2006	1,772	0.0%	705	1.4%	133,834	1.7%
2007	1,725	-2.7%	706	0.1%	135,366	1.1%
2008	1,712	-0.8%	710	0.5%	134,806	-0.4%
2009	1,624	-5.1%	692	-2.5%	128,608	-4.6%
2010	1,562	-3.8%	692	0.1%	127,820	-0.6%
2011	1,592	1.9%	702	1.4%	129,411	1.2%
2012	1,601	0.6%	711	1.2%	131,696	1.8%
Change						
2001-12	-70	-4.2%	25	3.6%	2,061	1.6%
2001-03	42	2.5%	-8	-1.1%	-1,840	-1.4%
2003-07	12	0.7%	28	4.2%	7,570	5.9%
2007-12	-124	-7.2%	4	0.6%	-3,670	-2.7%

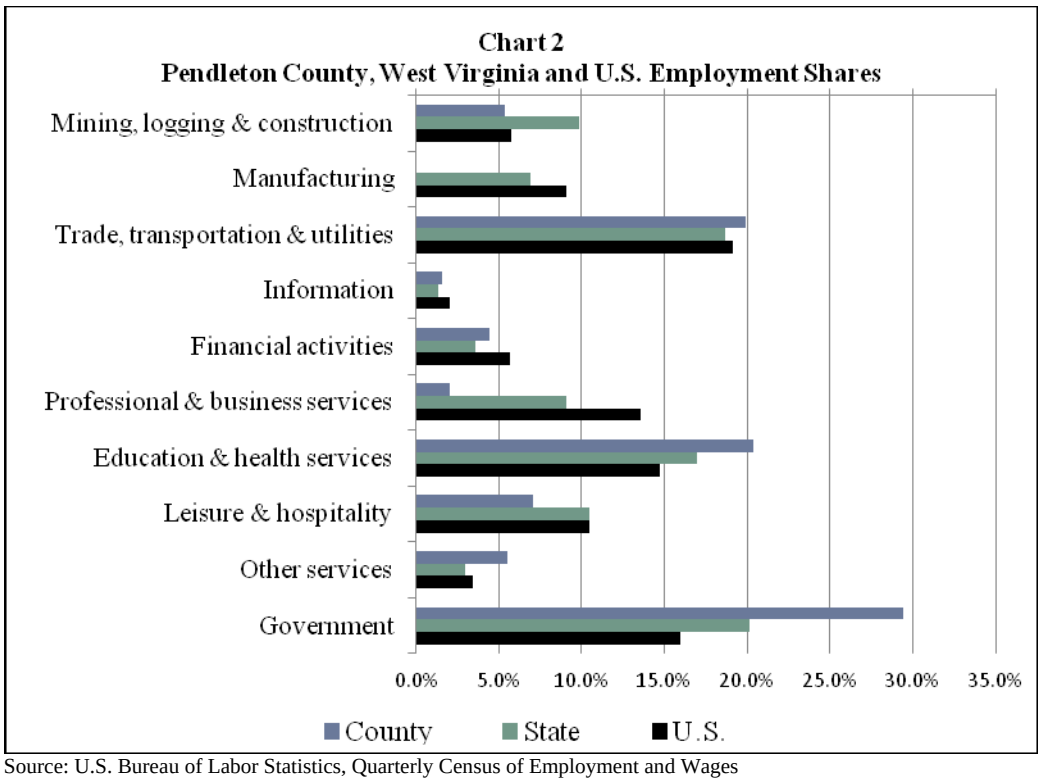
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Pendleton County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Pendleton County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	86	5.4%	54.5	93.4
Manufacturing	ND	0.0%	0.0	0.0
Trade, Transportation and Utilities	319	19.9%	106.8	104.0
Information	25	1.6%	116.1	76.8
Financial Activities	71	4.4%	123.8	77.8
Professional and Business Services	32	2.0%	22.0	14.7
Educational and Health Services	326	20.4%	120.2	138.2
Leisure and Hospitality	113	7.1%	67.6	67.7
Other Services	88	5.5%	185.1	159.1
Total Private Sector	**1,130**	**70.6%**	**88.4**	**84.0**
Total Government	**471**	**29.4%**	**146.0**	**184.1**
Total Payroll Employment	**1,601**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

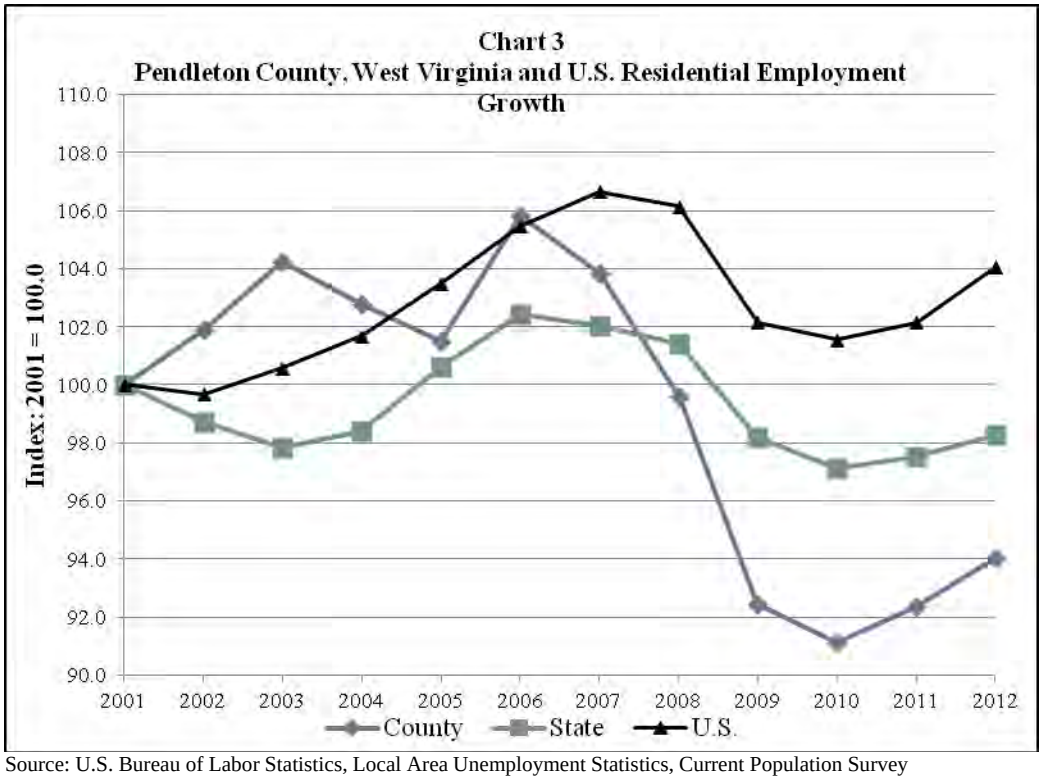


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Pendleton County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Pendleton County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Pendleton County; this one considers the number of Pendleton County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

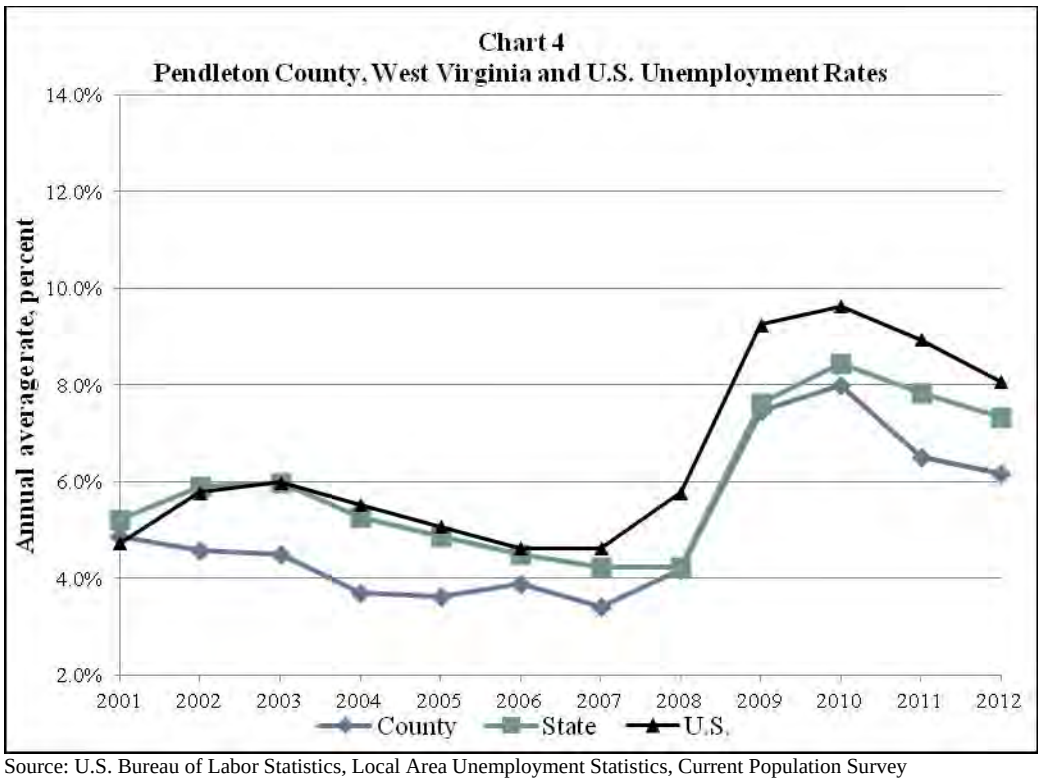
Table 3 Pendleton County, State and U.S. Residential Employment, 2001-2012						
	Pendleton County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,533		759		136,933	
2002	3,600	1.9%	749	-1.3%	136,485	-0.3%
2003	3,682	2.3%	742	-0.9%	137,736	0.9%
2004	3,631	-1.4%	747	0.6%	139,252	1.1%
2005	3,586	-1.2%	764	2.3%	141,730	1.8%
2006	3,739	4.3%	777	1.8%	144,427	1.9%
2007	3,668	-1.9%	774	-0.4%	146,047	1.1%
2008	3,519	-4.1%	769	-0.6%	145,362	-0.5%
2009	3,266	-7.2%	745	-3.2%	139,878	-3.8%
2010	3,220	-1.4%	737	-1.1%	139,064	-0.6%
2011	3,263	1.3%	740	0.4%	139,869	0.6%
2012	3,323	1.8%	746	0.8%	142,469	1.9%
Change						
2001-12	-210	-5.9%	-13	-1.7%	5,536	4.0%
2001-03	149	4.2%	-16	-2.2%	803	0.6%
2003-07	-14	-0.4%	32	4.3%	8,311	6.0%
2007-10	-448	-12.2%	-37	-4.8%	-6,983	-4.8%
2010-12	103	3.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Pendleton County, state and U.S. unemployment rates over the past decade. The table also shows the Pendleton County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Pendleton County Labor Force Statistics and Comparative Unemployment Rates						
	Pendleton County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Pendleton County	West Virginia	U.S.
2001	3,714	3,533	181	4.9%	5.2%	4.7%
2002	3,773	3,600	173	4.6%	5.9%	5.8%
2003	3,856	3,682	174	4.5%	6.0%	6.0%
2004	3,771	3,631	140	3.7%	5.3%	5.5%
2005	3,721	3,586	135	3.6%	4.9%	5.1%
2006	3,890	3,739	151	3.9%	4.5%	4.6%
2007	3,798	3,668	130	3.4%	4.2%	4.6%
2008	3,673	3,519	154	4.2%	4.2%	5.8%
2009	3,530	3,266	264	7.5%	7.6%	9.3%
2010	3,500	3,220	280	8.0%	8.4%	9.6%
2011	3,490	3,263	227	6.5%	7.8%	8.9%
2012	3,542	3,323	219	6.2%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Pendleton County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,490	3,263	227	6.5%
2012 January	3,385	3,134	251	7.4%
2012 February	3,417	3,165	252	7.4%
2012 March	3,434	3,221	213	6.2%
2012 April	3,486	3,286	200	5.7%
2012 May	3,610	3,389	221	6.1%
2012 June	3,657	3,418	239	6.5%
2012 July	3,554	3,332	222	6.2%
2012 August	3,685	3,462	223	6.1%
2012 September	3,647	3,439	208	5.7%
2012 October	3,595	3,407	188	5.2%
2012 November	3,501	3,307	194	5.5%
2012 December	3,528	3,312	216	6.1%
2012 Annual	3,542	3,323	219	6.2%
2013 January	3,527	3,285	242	6.9%
2013 February	3,578	3,321	257	7.2%
2013 March	3,526	3,334	192	5.4%
2013 April	3,578	3,402	176	4.9%
2013 May	3,583	3,438	145	4%
2013 June	3,634	3,465	169	4.7%
2013 July	3,605	3,445	160	4.4%
2013 August	3,685	3,517	168	4.6%
2013 September	3,584	3,427	157	4.4%
2013 October	3,498	3,353	145	4.1%
2013 November	3,564	3,429	135	3.8%
2013 December	3,539	3,382	157	4.4%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Pendleton County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Pendleton County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	386	10.9%	215.5	578.5
Construction	395	11.1%	156.7	163.9
Manufacturing	490	13.8%	159.6	128.3
Wholesale Trade	39	1.1%	48.4	37.5
Retail Trade	400	11.3%	90.7	98.0
Transportation and Utilities	276	7.8%	139.8	154.0
Information	44	1.2%	70.3	54.1
Financial Activities	53	1.5%	33.9	21.8
Professional and Business Services	75	2.1%	28.6	20.1
Educational and Health Services	744	21.0%	81.3	93.2
Leisure and Hospitality	201	5.7%	65.6	62.9
Other Services, Except Public Administration	132	3.7%	81.5	75.9
Public Administration	310	8.7%	138.7	178.0
Total Employment	**3,545**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Pendleton County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	695	19.6%	63.8	54.9
Service	638	18.0%	97.8	102.9
Sales and Office	886	25.0%	101.2	99.6
Natural Resources, Construction and Maintenance	656	18.5%	144.5	194.7
Production, Transportation and Material Moving	670	18.9%	141.0	154.9
Total Employment	**3,545**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Pendleton County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Pendleton County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Pendleton County.

Largest Employers in Pendleton County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	471
Pendleton County Board of Education	Education	200
Pendleton Manor, Inc.	Nursing Care	100-199
Greer Industries, Inc.	Limestone	50-99
Allegheny Wood Products, Inc.	Lumber	50-99
Pendleton Senior and Family Service	Government	50-99
Pendleton Community Care, Inc.	Health Clinic	38
Hinkle Trucking, Inc.	Freight Transportation	<50
Pendleton Community Bank, Inc.	Financial Services	<50
Franklin IGA, Inc.	Grocery	<50

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	2,629	80.0%
Renter-Occupied	656	20.0%
Total-Occupied Units*	3,285	64.0%
Vacant For Rent	121	6.6%
Vacant For-Sale Only	40	2.2%
Vacant Rented/Sold, Not Occ.	89	4.8%
Vacant Seasonal, Recreational	1,103	59.7%
All Other Vacant	494	26.7%
Total Vacant Units	1,847	36.0%
Total	5,132	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	2,629	80.0%	2,597	32	1.2%
Renter-Occupied	656	20.0%	640	16	2.5%
Total	3,285	100.0%	3,237	48	1.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	8	0.3%	0	0.0%
2000 to 2004	59	2.3%	24	3.6%
1990 to 1999	388	14.8%	100	15.3%
1980 to 1989	521	19.8%	93	14.1%
1970 to 1979	523	19.9%	76	11.7%
1960 to 1969	199	7.6%	24	3.6%
1940 to 1959	251	9.5%	122	18.7%
1939 or Earlier	679	25.8%	217	33.0%
Total	2,629	100.0%	656	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,219	84.4%	342	52.2%
1 Attached	47	1.8%	56	8.5%
2 to 4	20	0.8%	115	17.5%
5 to 9	0	0.0%	45	6.9%
10 to 19	0	0.0%	3	0.5%
20 to 49	0	0.0%	0	0.0%
50 or More	0	0.0%	10	1.6%
Mobile Home,	343	13.0%	84	12.8%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,629	100.0%	656	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	2,629	100.0%
0.50 or Less Occupants Per Room	2,190	83.3%
0.51 to 1.00 Occupants Per Room	439	16.7%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	656	100.0%
0.50 or Less Occupants Per Room	521	79.4%
0.51 to 1.00 Occupants Per Room	135	20.6%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	3,285	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Pendleton County	19.7%
West Virginia	32.0%

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

Building Permit Data – Pendleton County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	40	27	35	49	29	27	26	22	23	18
Units in Single-Family Structures	40	27	35	49	29	21	20	22	23	18
Units in All Multi-Family Structures	0	0	0	0	0	6	6	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	6	6	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

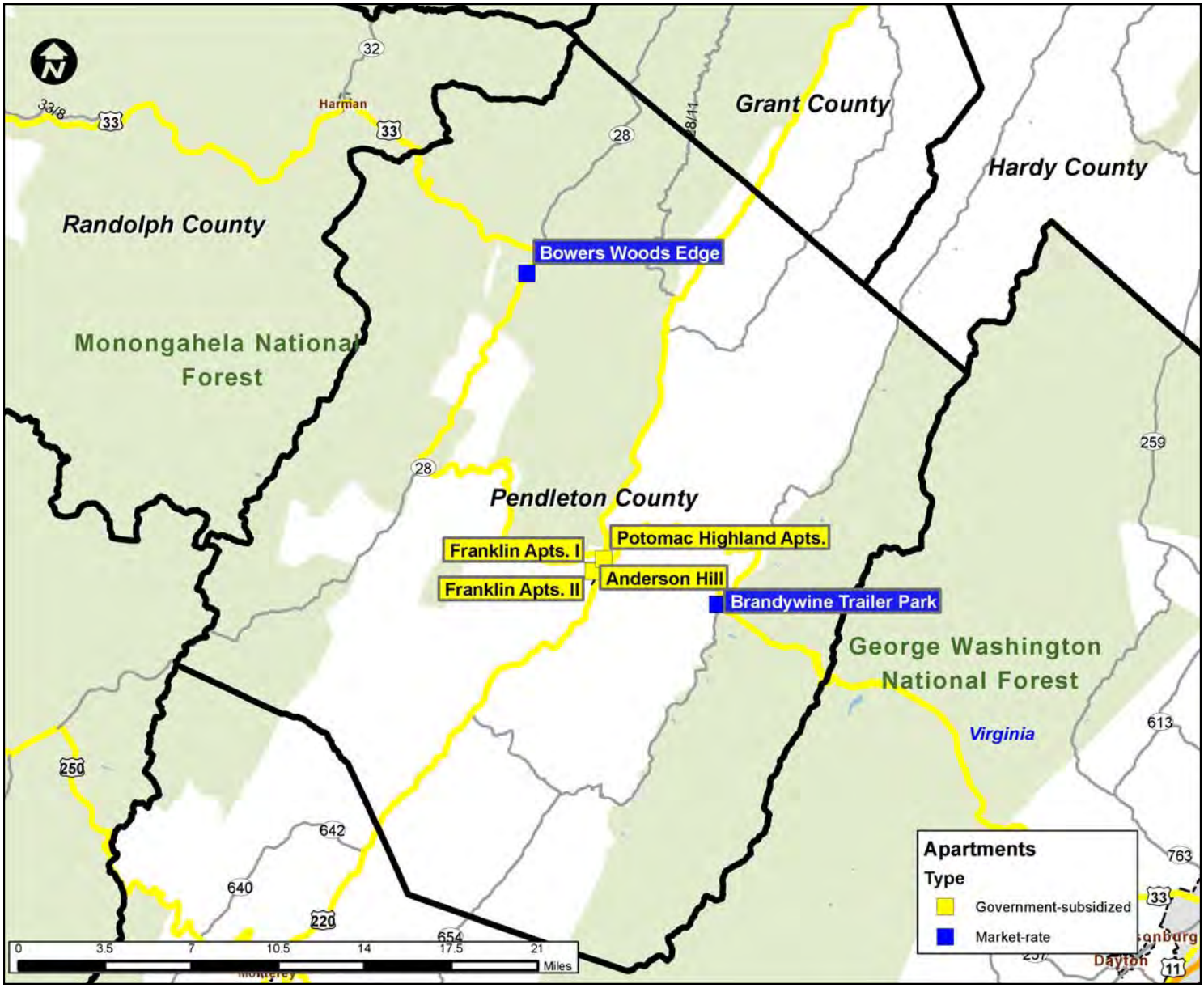
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	2	46	6	87.0%
Government-Subsidized	4	44	0	100.0%
Total	6	90	6	93.3%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	8	17.4%	1	12.5%	$330
Two-Bedroom	1.0	24	52.2%	2	8.3%	$429
Three-Bedroom	1.0	14	30.4%	3	21.4%	$431
Total Market Rate		**46**	**100.0%**	**6**	**13.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	32	72.7%	0	0.0%	N/A
Two-Bedroom	1.0	12	27.3%	0	0.0%	N/A
Total		**44**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**90**	**100.0%**	**6**	**6.7%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	46	13.0%
1980 to 1989	4	44	0.0%
1990 to 1999	0	0	-
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	6	90	6.7%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
C+	2	46	13.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	4	44	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	5	74	6	91.9%
Senior (Age 55+)	1	16	0	100.0%
Total	6	90	6	93.3%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	28	0	0.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	28	0	0.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	16	0	0.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	16	0	0.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Pendleton County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $140,474. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $979, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$140,474
Mortgaged Value = 95% of Median Home Price	$133,450
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$716
Estimated Taxes & Insurance*	$179
Estimated Private Mortgage Insurance**	$83
Estimated Monthly Mortgage Payment	$979

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Pendleton County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	40	27	35	49	29	21	20	22	23	18

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	1	23	4.3%	0
Average Loan Amount	$132,000	$104,522	126.3%	-
Average Age of Borrower	28	-	-	-
Average Gross Income of Borrower	$42,224	$60,174	70.2%	-
Income to Loan Ratio	32.0%	57.6%	55.6%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	4	25	5	5	0
Median Listing Price	$98,500	$107,500	$155,000	$184,900	$415,000	N/A
Median Square Footage	N/A	1,130	1,435	N/A	3,123	N/A
Median Price Per Square Foot	N/A	$95	$108	N/A	$133	N/A
Median Year Built	2002	1995	1992	1958	1946	N/A
Median Number of Bathrooms	1	1	2	2	3	N/A

Source: MLS

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity County –Pendleton County, WV

Charts are not available for Pendleton County or Franklin (county seat)

Geographical Comparison –Pendleton County, WV

Charts are not available for Pendleton County or Franklin (county seat)

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,680	129	$0	$23,080	132	2.3%
41% - 60% AMHI	$21,681	$32,520	94	$23,081	$34,610	80	-14.9%
61% - 100% AMHI	$32,521	$54,200	74	$34,611	$57,690	63	-14.9%
Over 100% AMHI	$54,201	No Limit	125	$57,691	No Limit	109	-12.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,680	237	$0	$23,080	231	-2.5%
41% - 60% AMHI	$21,681	$32,520	91	$23,081	$34,610	110	20.9%
61% - 100% AMHI	$32,521	$54,200	235	$34,611	$57,690	226	-3.8%
Over 100% AMHI	$54,201	No Limit	402	$57,691	No Limit	339	-15.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,680	366	$0	$23,080	363	-0.8%
41% - 60% AMHI	$21,681	$32,520	185	$23,081	$34,610	190	2.7%
61% - 100% AMHI	$32,521	$54,200	309	$34,611	$57,690	289	-6.5%
Over 100% AMHI	$54,201	No Limit	527	$57,691	No Limit	448	-15.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,040	153	$0	$17,080	176	15.0%
41% - 60% AMHI	$16,041	$24,060	48	$17,081	$25,610	47	-2.1%
61% - 100% AMHI	$24,061	$40,100	39	$25,611	$42,680	41	5.1%
Over 100% AMHI	$40,101	No Limit	60	$42,681	No Limit	54	-10.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,040	460	$0	$17,080	523	13.7%
41% - 60% AMHI	$16,041	$24,060	261	$17,081	$25,610	260	-0.4%
61% - 100% AMHI	$24,061	$40,100	319	$25,611	$42,680	332	4.1%
Over 100% AMHI	$40,101	No Limit	561	$42,681	No Limit	548	-2.3%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,040	613	$0	$17,080	699	14.0%
41% - 60% AMHI	$16,041	$24,060	309	$17,081	$25,610	307	-0.6%
61% - 100% AMHI	$24,061	$40,100	358	$25,611	$42,680	373	4.2%
Over 100% AMHI	$40,101	No Limit	621	$42,681	No Limit	602	-3.1%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$27,100	182	$0	$28,850	181	-0.5%
Senior (Age 55+)	$0	$20,050	186	$0	$21,340	206	10.8%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(28 + 10 HCV) 38	0	(28 + 10 HCV*) 38
Number of Income-Eligible Family Renter Households	182	94	223
Existing Affordable Housing Penetration Rate – 2014	= 20.9%	N/A	= 17.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	16	0	16
Number of Income-Eligible Senior Renter Households	186	48	201
Penetration Rate – 2014	= 8.6%	N/A	= 8.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(28 + 10 HCV) 38	0	(28 + 10 HCV*) 38
Number of Income-Eligible Family Renter Households	181	80	212
Existing Affordable Housing Penetration Rate – 2019	= 21.0%	N/A	= 17.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	16	0	16
Number of Income-Eligible Senior Renter Households	206	47	223
Penetration Rate – 2019	= 7.8%	N/A	= 7.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	144	170	143	190
41%-60% AMHI (Tax Credit)	94	48	80	47

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Sandie Smith, Appraiser, Pendleton County Assessor's Office, (304) 358-2563)

Ms. Smith was not aware of any multifamily or single-family developments planned or proposed in the area. Four recently built townhome buildings with three for-sale units each are in Painters Point.

No business centers or industrial parks are planned for the county, and existing industrial parks have vacancies. According to Smith, oil/gas exploration has not impacted area housing.

Smith also commented regarding the relatively low barriers to market entry, saying, "The only requirements are a building permit and a septic tank."

No environmental issues exist in the county, with the possible exception of Environmental Protection Agency concerns with poultry farms.

Construction costs are higher in this area than in others closer to production supplies and fuel. With the exception of identified flood zones, the county has no development zoning in place. Smith also mentioned the lack of available land for development, and pointed out that some area residents have complained about recent Habitat for Humanity construction in their neighborhoods.

Louise Moore, Rural Development Property Manager, (304) 358-2028

Ms. Moore said she is unaware of any planned/proposed housing for the area and further noted the lack of activity involving housing. Moore also pointed out a recent trend that residents are moving away from Franklin, the county seat of Pendleton County. The only barrier to entry she mentioned was the area's distance from other cities, which potentially could complicate construction and make repairs to completed developments difficult. Moore also commented regarding the lack of area employment opportunities.

Jeff Bowers, Broker at Sugar Grove Realty and Attorney, (304) 358-3332

Mr. Bowers said no single-family or multifamily developments are planned or proposed for the area. He noted further that the population is decreasing, and residents are moving to other cities, such as Harrisonburg, Virginia, for employment, making existing homes on the market difficult to sell. In Bowers' opinion, no infrastructure changes are needed. It is his belief that the issues in the area are the lack of jobs and the stagnant local economy. Habitat for Humanity has a limited number of affordable housing units in the area, and even some of these are vacant. Mr. Bower has heard some negative feedback regarding low-income housing projects, such as those developed by Habitat for Humanity, which he feels is caused by perceptions of this type of housing that are not always valid.

Mr. Bowers could cite few barriers to entry with the possible exception of extremely rural areas without water, but went on to point out that permits to bring water to a site are easily obtained.

37. Pleasants County

A. General Description

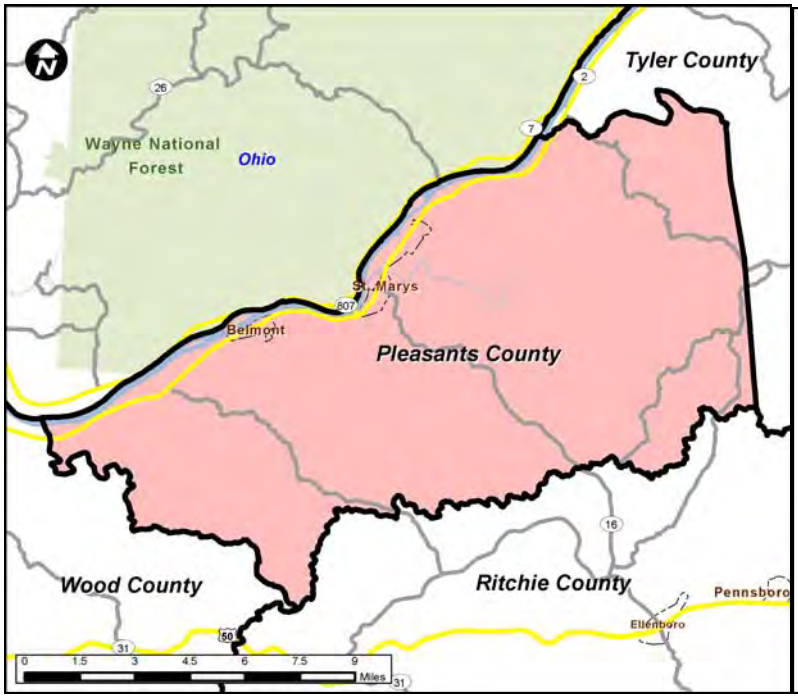
County Seat: St. Marys
County Size: 134.59 square miles

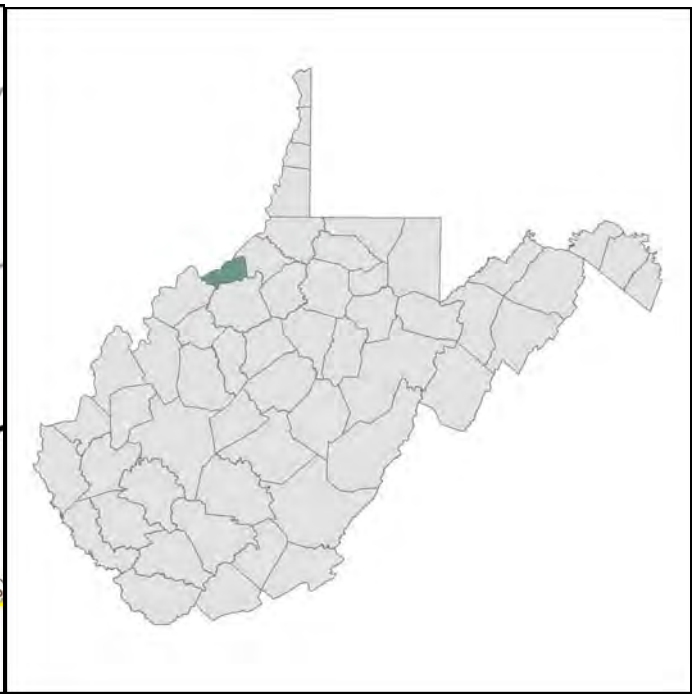
2000 (Census) Population: 7,514
2010 (Census) Population: 7,605
Population Change: +91 (1.2%)

2000 (Census) Households: 2,887
2010 (Census) Households: 2,861
Household Change: -26 (-0.9%)

2000 (Census) Median Household Income: $32,876
2010 (Estimate) Median Household Income: $39,156
Income Change: +$6,280 (19.1%)

2000 (Census) Median Home Value: $67,100
2010 (American Community Survey) Median Home Value: $89,400
Home Value Change: +$22,300 (33.2%)





B. Demographic Characteristics and Trends

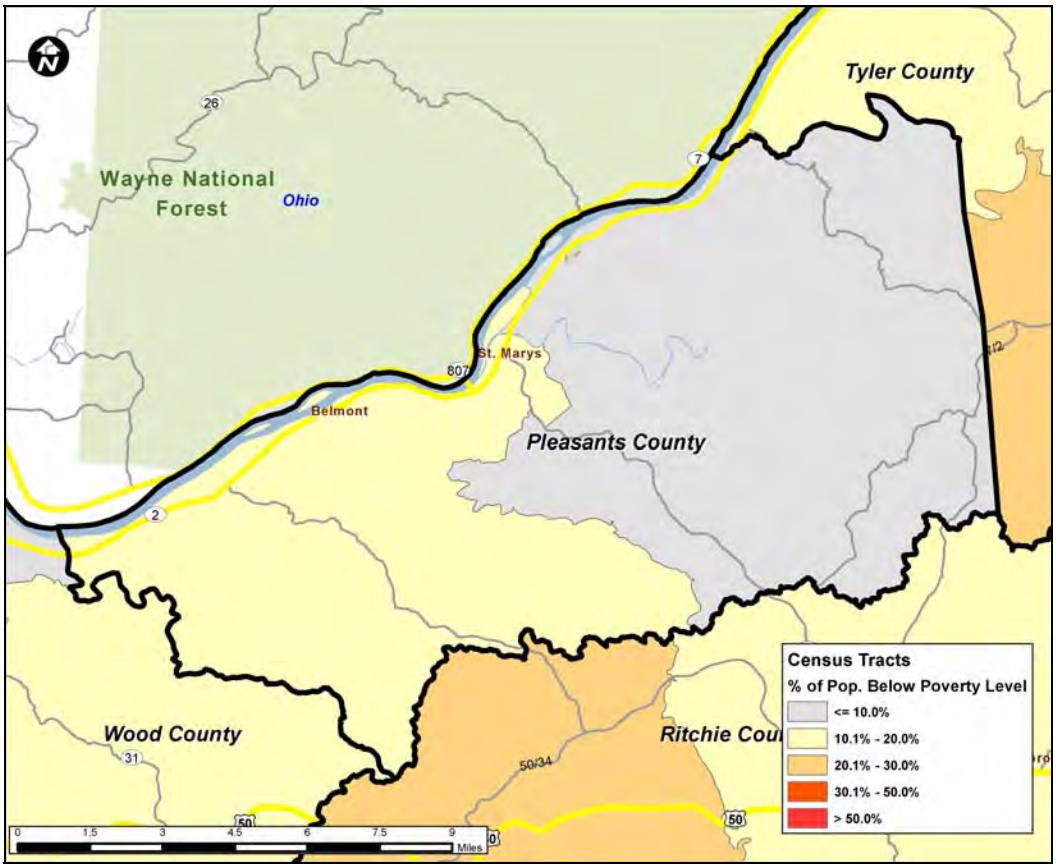
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Pleasants County	Population	7,514	7,605	7,614	7,592
	Population Change	-	91	-9	-22
	Percent Change	-	1.2%	-0.1%	-0.3%
County Seat: St. Marys	Population	2,017	1,860	1,842	1,822
	Population Change	-	-157	-18	-20
	Percent Change	-	-7.8%	-1.0%	-1.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,042	13.7%
Population not living in poverty	6,563	86.3%
Total	7,605	100.0%

Source: American Community Survey (ACS)

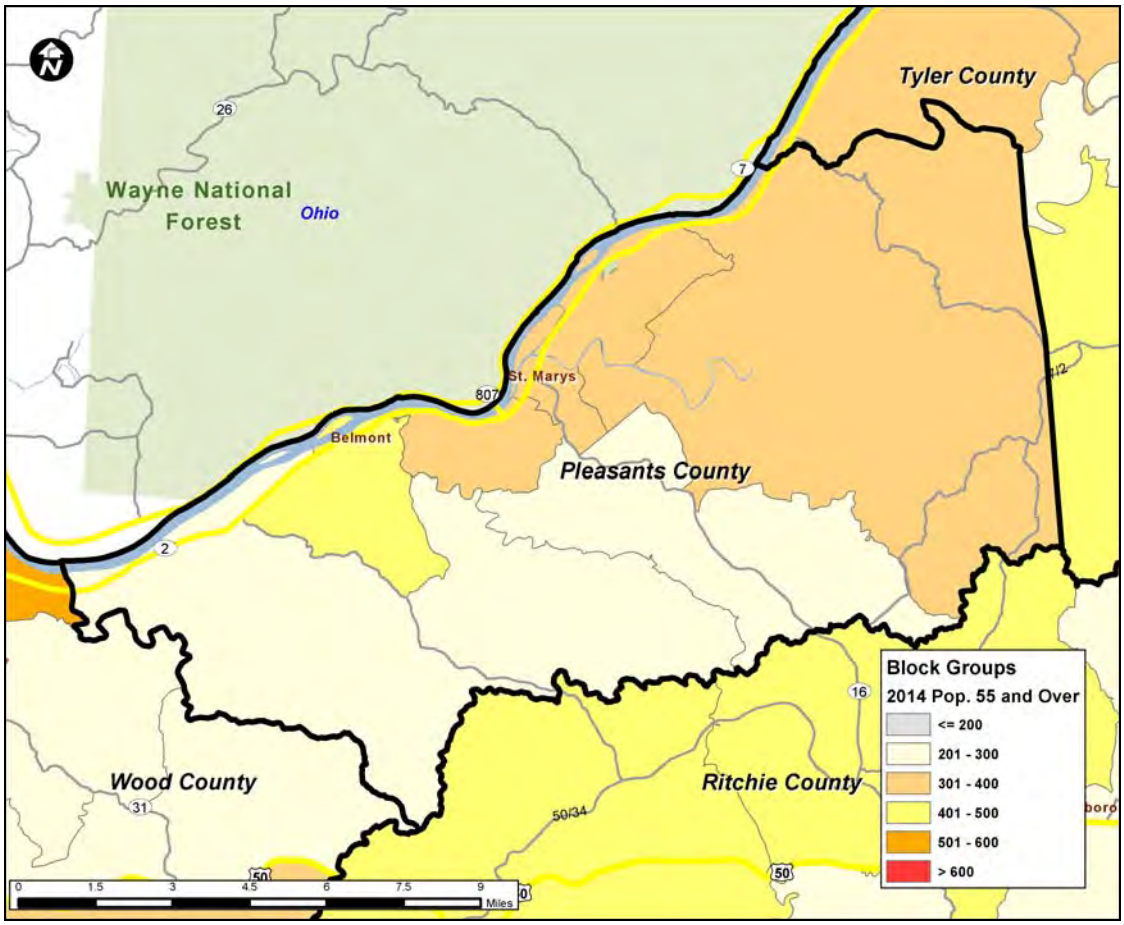


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,734	22.8%	1,575	20.7%	1,455	19.2%	-120	-7.6%
20 to 24	380	5.0%	442	5.8%	410	5.4%	-32	-7.2%
25 to 34	875	11.5%	897	11.8%	943	12.4%	46	5.1%
35 to 44	1,088	14.3%	1,015	13.3%	923	12.2%	-92	-9.1%
45 to 54	1,240	16.3%	1,180	15.5%	1,113	14.7%	-67	-5.7%
55 to 64	1,057	13.9%	1,128	14.8%	1,153	15.2%	25	2.2%
65 to 74	707	9.3%	825	10.8%	970	12.8%	145	17.6%
75 & Over	525	6.9%	553	7.3%	626	8.2%	73	13.2%
Total	7,605	100.0%	7,614	100.0%	7,592	100.0%	-22	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	7,400	97.3%
Black	99	1.3%
Indian	15	0.2%
Asian	8	0.1%
Pacific Islander	0	0.0%
Some Other Race	8	0.1%
Two or More Races	76	1.0%
Total	7,605	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	7,012	92.2%
Moved within Same County	129	1.7%
Different County Same State	418	5.5%
Moved from Different State	46	0.6%
Moved from Abroad	0	0.0%
Total	7,605	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

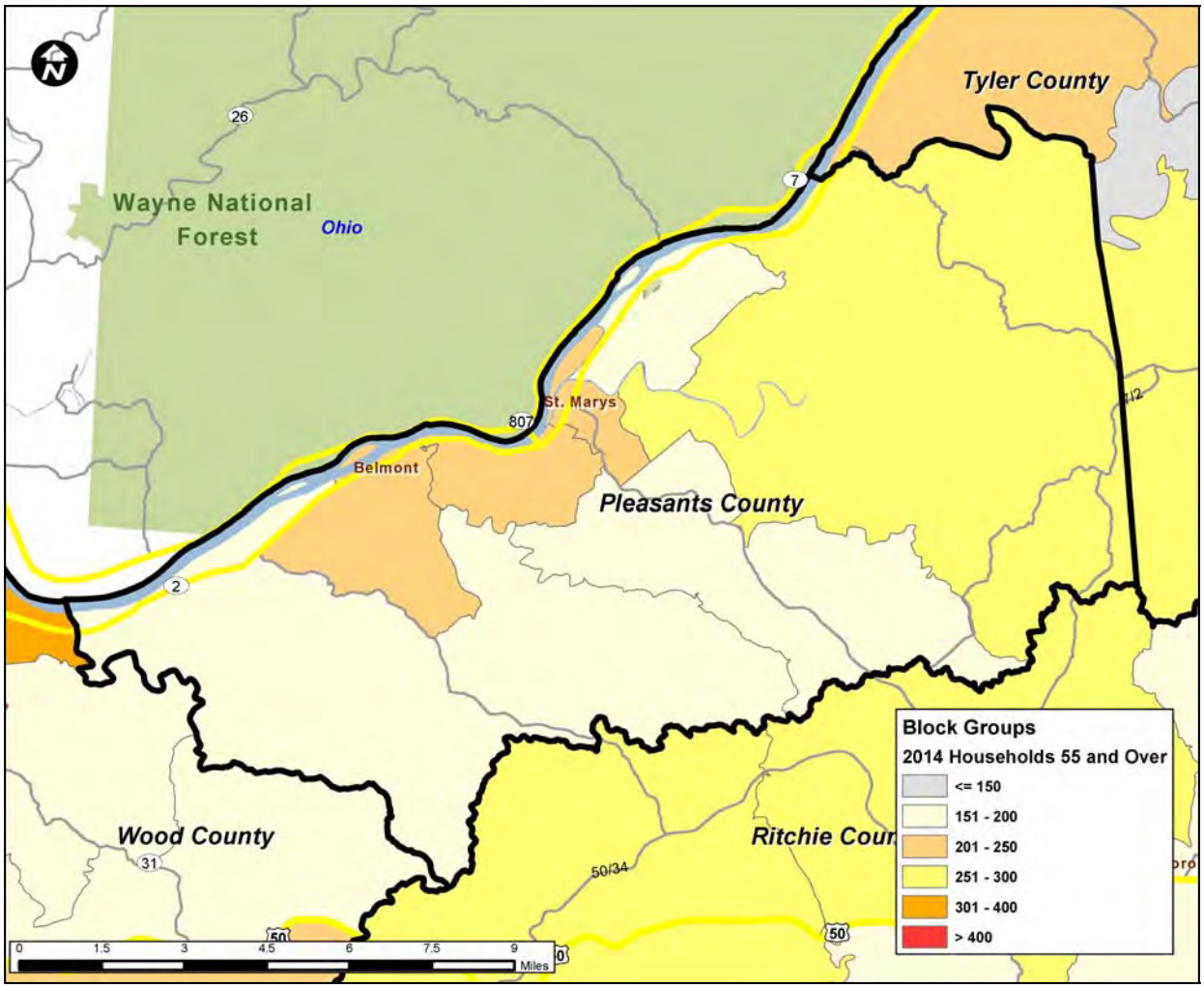
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Pleasants County	Households	2,887	2,861	2,873	2,878
	Household Change	-	-26	7	5
	Percent Change	-	-0.9%	0.2%	0.2%
	Household Size	2.60	2.66	2.44	2.42
County Seat: St. Marys	Households	879	841	834	829
	Household Change	-	-38	-7	-5
	Percent Change	-	-4.3%	-0.8%	-0.6%
	Household Size	2.3	2.2	2.21	2.20

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	89	3.1%	81	2.8%	64	2.2%	-17	-21.1%
25 to 34	318	11.1%	324	11.3%	333	11.6%	9	2.8%
35 to 44	492	17.2%	449	15.6%	397	13.8%	-52	-11.6%
45 to 54	609	21.3%	567	19.7%	519	18.0%	-48	-8.5%
55 to 64	569	19.9%	594	20.7%	591	20.5%	-3	-0.5%
65 to 74	435	15.2%	498	17.3%	574	19.9%	76	15.3%
75 to 84	255	8.9%	281	9.8%	284	9.9%	3	1.0%
85 & Over	92	3.2%	80	2.8%	117	4.1%	37	46.4%
Total	2,861	100.0%	2,874	100.0%	2,879	100.0%	5	0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



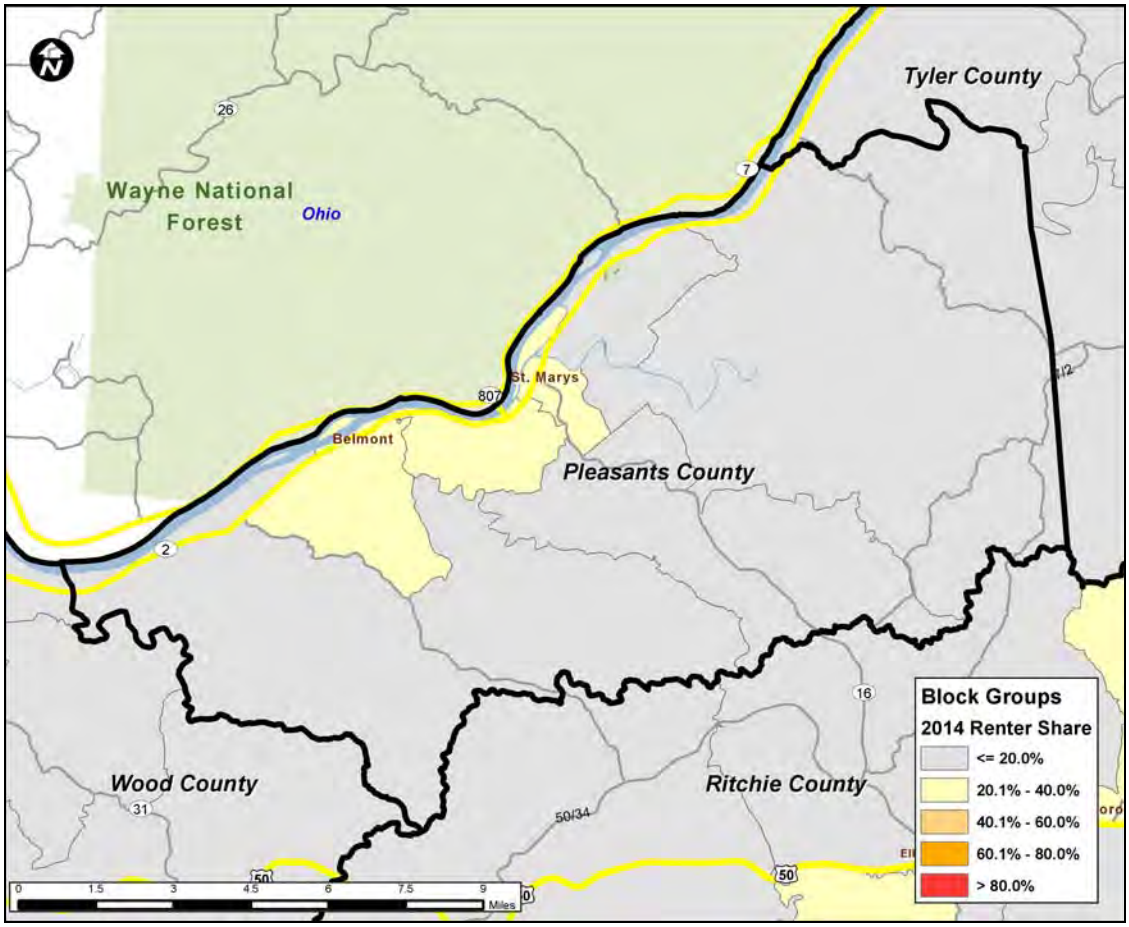
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,300	80.4%	2,238	77.9%	2,256	78.4%
Renter-Occupied	561	19.6%	635	22.1%	622	21.6%
Total	2,861	100.0%	2,873	100.0%	2,878	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,173	86.9%	1,206	83.0%	1,302	83.1%
Renter-Occupied	177	13.1%	248	17.0%	265	16.9%
Total	1,350	100.0%	1,454	100.0%	1,567	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	248	39.0%	248	39.9%	0	0.1%
2 Persons	170	26.8%	165	26.5%	-5	-3.2%
3 Persons	105	16.6%	103	16.5%	-3	-2.6%
4 Persons	68	10.7%	65	10.5%	-3	-4.2%
5 Persons+	44	6.8%	41	6.6%	-2	-5.1%
Total	635	100.0%	622	100.0%	-13	-2.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	496	22.2%	511	22.7%	15	3.1%
2 Persons	889	39.7%	895	39.7%	7	0.7%
3 Persons	397	17.7%	398	17.6%	1	0.2%
4 Persons	289	12.9%	286	12.7%	-3	-1.0%
5 Persons+	167	7.5%	165	7.3%	-2	-1.2%
Total	2,238	100.0%	2,256	100.0%	18	0.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
I; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	173	69.6%	183	69.0%	10	5.9%
2 Persons	50	20.3%	52	19.7%	2	4.1%
3 Persons	4	1.5%	8	2.9%	4	105.4%
4 Persons	9	3.7%	10	3.8%	1	11.0%
5 Persons+	12	4.8%	12	4.5%	0	0.1%
Total	248	100.0%	265	100.0%	17	6.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	428	35.5%	462	35.5%	33	7.8%
2 Persons	654	54.2%	699	53.7%	44	6.8%
3 Persons	60	5.0%	73	5.6%	13	21.6%
4 Persons	5	0.4%	5	0.4%	0	0.1%
5 Persons+	58	4.8%	63	4.8%	5	8.7%
Total	1,206	100.0%	1,302	100.0%	96	7.9%

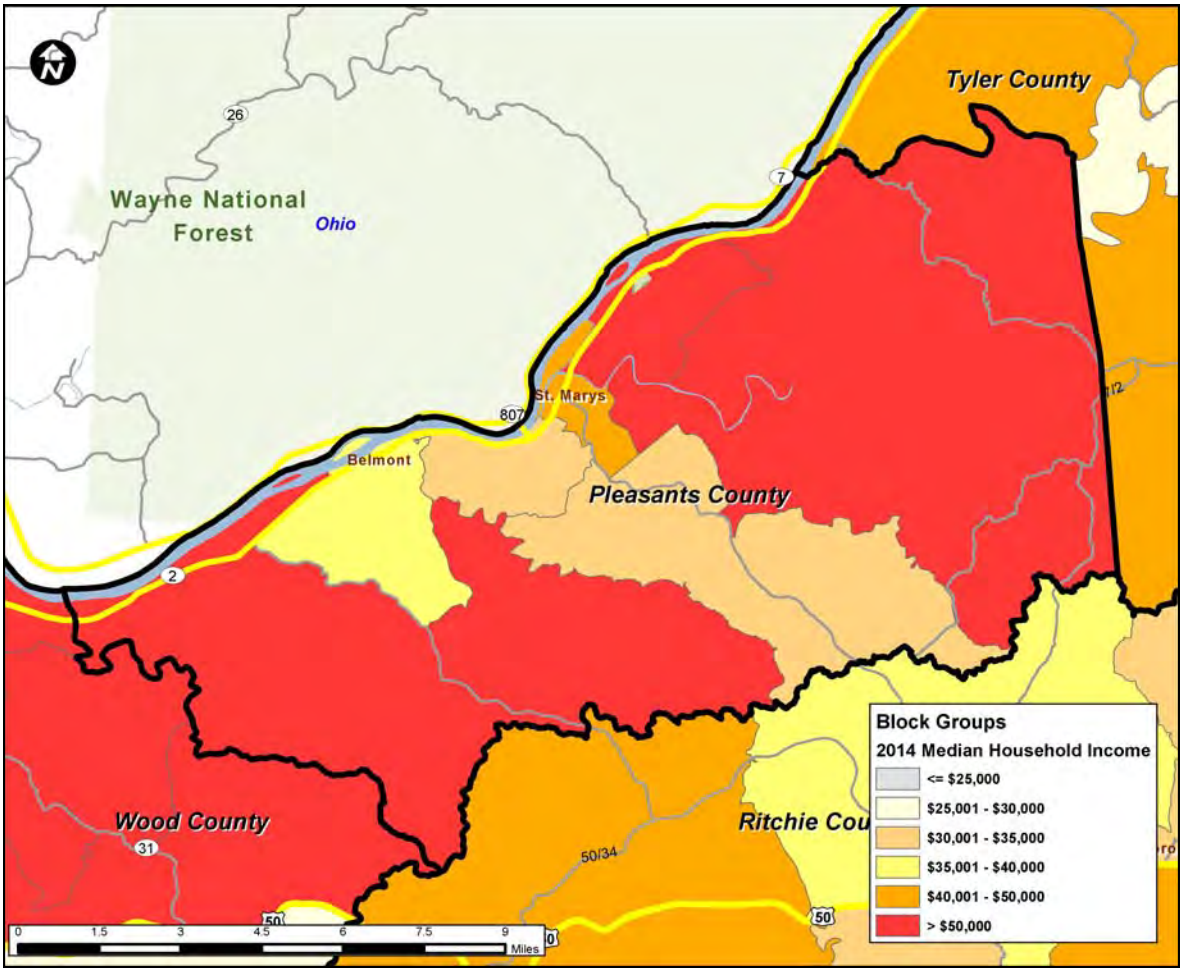
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	260	9.1%	361	12.5%	373	12.9%
$10,000 to $19,999	378	13.2%	435	15.1%	463	16.1%
$20,000 to $29,999	461	16.1%	495	17.2%	490	17.0%
$30,000 to $39,999	363	12.7%	227	7.9%	231	8.0%
$40,000 to $49,999	226	7.9%	291	10.1%	313	10.9%
$50,000 to $59,999	306	10.7%	294	10.2%	285	9.9%
$60,000 to $74,999	315	11.0%	314	10.9%	303	10.5%
$75,000 to $99,999	335	11.7%	307	10.7%	288	10.0%
$100,000 to $124,999	123	4.3%	103	3.6%	94	3.3%
$124,999 to $149,999	49	1.7%	33	1.1%	27	0.9%
$150,000 to $199,999	17	0.6%	13	0.4%	11	0.4%
$200,000+	31	1.1%	0	0.0%	0	0.0%
Total	2,861	100.0%	2,873	100.0%	2,878	100.0%
Median Income	$39,156		$36,410		$34,892	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



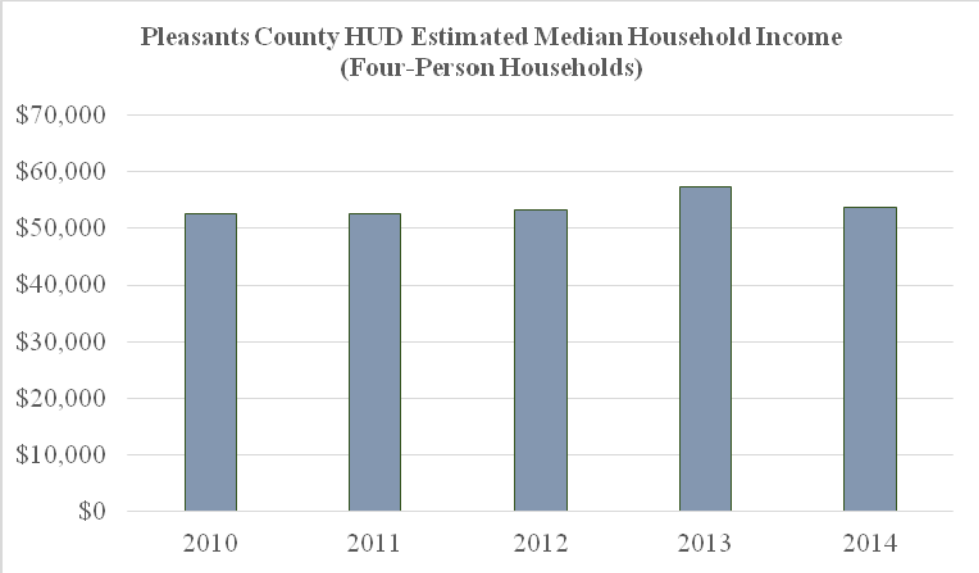
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	115	8.5%	181	12.4%	201	12.8%
$10,000 to $19,999	221	16.4%	269	18.5%	303	19.4%
$20,000 to $29,999	263	19.5%	297	20.4%	314	20.0%
$30,000 to $39,999	190	14.1%	112	7.7%	128	8.2%
$40,000 to $49,999	122	9.0%	168	11.6%	185	11.8%
$50,000 to $59,999	142	10.5%	134	9.2%	139	8.9%
$60,000 to $74,999	116	8.6%	128	8.8%	133	8.5%
$75,000 to $99,999	113	8.4%	114	7.8%	119	7.6%
$100,000 to $124,999	35	2.6%	37	2.6%	33	2.1%
$124,999 to $149,999	18	1.3%	10	0.7%	8	0.5%
$150,000 to $199,999	5	0.4%	5	0.3%	5	0.3%
$200,000+	8	0.6%	0	0.0%	0	0.0%
Total	1,350	100.0%	1,454	100.0%	1,567	100.0%
Median Income	$34,014		$29,344		$28,903	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,500	-
2011	$52,500	0.0%
2012	$53,200	1.3%
2013	$57,400	7.9%
2014	$53,700	-6.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	105	37	1	2	19	163
$10,000 to $19,999	45	61	4	7	2	119
$20,000 to $29,999	21	8	20	29	2	79
$30,000 to $39,999	10	8	3	1	2	24
$40,000 to $49,999	4	5	2	2	2	16
$50,000 to $59,999	12	1	28	1	3	46
$60,000 to $74,999	9	2	27	3	0	41
$75,000 to $99,999	5	26	1	14	2	49
$100,000 to $124,999	2	0	5	0	0	8
$125,000 to $149,999	1	0	1	0	4	7
$150,000 to $199,999	2	1	0	1	1	5
$200,000 & Over	2	1	1	0	1	5
Total	218	150	95	61	39	563

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	144	52	0	0	28	223
$10,000 to $19,999	47	61	9	8	2	126
$20,000 to $29,999	15	17	26	30	1	89
$30,000 to $39,999	8	4	3	1	2	20
$40,000 to $49,999	5	6	1	4	2	19
$50,000 to $59,999	12	1	32	2	3	49
$60,000 to $74,999	8	5	27	5	1	46
$75,000 to $99,999	5	19	1	15	2	43
$100,000 to $124,999	0	2	6	1	1	10
$125,000 to $149,999	1	2	1	1	1	6
$150,000 to $199,999	2	0	0	1	0	3
$200,000 & Over	0	0	0	0	0	0
Total	248	170	105	68	44	635

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	151	50	1	3	25	230
$10,000 to $19,999	46	66	6	8	2	128
$20,000 to $29,999	13	14	25	28	1	81
$30,000 to $39,999	3	4	3	2	2	16
$40,000 to $49,999	8	4	5	2	3	23
$50,000 to $59,999	8	2	28	0	5	43
$60,000 to $74,999	8	4	26	7	0	45
$75,000 to $99,999	4	20	2	14	3	44
$100,000 to $124,999	3	1	5	0	0	9
$125,000 to $149,999	1	0	0	2	0	3
$150,000 to $199,999	3	0	0	0	0	3
$200,000 & Over	0	0	0	0	0	0
Total	248	165	103	65	41	622

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	42	37	0	1	18	99
$10,000 to $19,999	23	46	4	6	1	79
$20,000 to $29,999	13	7	20	29	1	69
$30,000 to $39,999	3	4	3	0	1	11
$40,000 to $49,999	2	5	1	1	1	11
$50,000 to $59,999	7	0	28	0	3	39
$60,000 to $74,999	3	1	26	3	0	34
$75,000 to $99,999	2	8	0	14	1	25
$100,000 to $124,999	1	0	5	0	0	6
$125,000 to $149,999	0	0	1	0	4	5
$150,000 to $199,999	1	1	0	1	1	5
$200,000 & Over	1	1	1	0	1	4
Total	99	109	90	56	32	386

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	37	51	0	0	24	111
$10,000 to $19,999	20	43	8	6	1	78
$20,000 to $29,999	7	14	26	28	0	76
$30,000 to $39,999	2	0	3	0	1	7
$40,000 to $49,999	2	5	0	3	1	12
$50,000 to $59,999	4	0	31	1	2	39
$60,000 to $74,999	1	1	27	5	0	33
$75,000 to $99,999	2	3	0	15	1	21
$100,000 to $124,999	0	1	6	0	0	7
$125,000 to $149,999	0	1	1	0	0	2
$150,000 to $199,999	1	0	0	1	0	2
$200,000 & Over	0	0	0	0	0	0
Total	76	120	102	59	32	388

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	33	49	0	0	22	104
$10,000 to $19,999	15	41	6	8	0	71
$20,000 to $29,999	6	12	24	25	0	67
$30,000 to $39,999	1	0	2	1	0	5
$40,000 to $49,999	2	4	3	1	2	12
$50,000 to $59,999	4	0	28	0	4	35
$60,000 to $74,999	1	2	26	5	0	33
$75,000 to $99,999	1	4	0	14	1	21
$100,000 to $124,999	0	0	5	0	0	6
$125,000 to $149,999	0	0	0	1	0	1
$150,000 to $199,999	3	0	0	0	0	2
$200,000 & Over	0	0	0	0	0	0
Total	66	112	95	55	29	357

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	17	5	9	18	0	48
$10,000 to $19,999	4	14	8	46	6	77
$20,000 to $29,999	28	25	22	13	39	128
$30,000 to $39,999	10	25	34	42	50	161
$40,000 to $49,999	0	15	75	2	0	92
$50,000 to $59,999	2	35	26	57	4	124
$60,000 to $74,999	3	71	57	23	11	165
$75,000 to $99,999	0	51	93	48	4	195
$100,000 to $124,999	0	31	21	30	1	83
$125,000 to $149,999	0	4	8	12	2	26
$150,000 to $199,999	1	0	2	3	0	6
$200,000 & Over	3	6	6	3	1	20
Total	68	281	362	297	118	1,126

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	19	13	9	28	0	68
$10,000 to $19,999	2	12	10	58	6	88
$20,000 to $29,999	30	19	22	8	44	123
$30,000 to $39,999	10	14	21	31	34	109
$40,000 to $49,999	0	18	93	1	0	112
$50,000 to $59,999	4	34	24	56	4	121
$60,000 to $74,999	2	56	51	29	14	152
$75,000 to $99,999	0	44	83	40	5	173
$100,000 to $124,999	0	23	16	20	0	59
$125,000 to $149,999	0	3	4	11	3	21
$150,000 to $199,999	0	0	3	3	1	6
$200,000 & Over	0	0	0	0	0	0
Total	68	235	336	284	110	1,032

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	16	12	10	29	0	68
$10,000 to $19,999	0	13	9	60	6	88
$20,000 to $29,999	22	18	21	9	40	110
$30,000 to $39,999	6	10	20	30	33	98
$40,000 to $49,999	0	16	99	0	1	116
$50,000 to $59,999	3	28	22	54	4	111
$60,000 to $74,999	1	47	46	30	13	138
$75,000 to $99,999	0	33	76	37	3	149
$100,000 to $124,999	0	17	15	22	1	55
$125,000 to $149,999	1	2	4	9	3	19
$150,000 to $199,999	0	0	2	2	0	3
$200,000 & Over	0	0	0	0	0	0
Total	50	197	324	281	103	954

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	62	0	1	1	1	65
$10,000 to $19,999	22	15	1	1	1	39
$20,000 to $29,999	8	1	0	1	2	11
$30,000 to $39,999	7	4	0	1	2	13
$40,000 to $49,999	2	1	1	1	1	5
$50,000 to $59,999	5	1	1	1	0	7
$60,000 to $74,999	5	2	1	0	0	8
$75,000 to $99,999	4	18	1	0	1	24
$100,000 to $124,999	2	0	0	0	0	2
$125,000 to $149,999	1	0	0	0	1	2
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	2	0	0	0	0	2
Total	119	42	5	5	7	177

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	107	1	0	0	4	112
$10,000 to $19,999	28	17	1	2	1	48
$20,000 to $29,999	8	3	0	2	1	14
$30,000 to $39,999	6	4	0	1	1	13
$40,000 to $49,999	4	1	0	1	1	7
$50,000 to $59,999	7	1	1	1	0	10
$60,000 to $74,999	7	5	0	0	1	13
$75,000 to $99,999	3	17	1	0	1	22
$100,000 to $124,999	0	1	0	1	1	3
$125,000 to $149,999	1	1	0	1	1	4
$150,000 to $199,999	2	0	0	0	0	2
$200,000 & Over	0	0	0	0	0	0
Total	173	50	4	9	12	248

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	118	1	1	2	3	125
$10,000 to $19,999	31	24	0	0	2	56
$20,000 to $29,999	7	2	1	3	1	14
$30,000 to $39,999	2	4	1	1	2	11
$40,000 to $49,999	7	0	2	1	1	11
$50,000 to $59,999	4	2	0	0	1	7
$60,000 to $74,999	7	3	0	2	0	12
$75,000 to $99,999	3	16	2	0	2	23
$100,000 to $124,999	2	1	0	0	0	3
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	0	0	0	0	0	0
Total	183	52	8	10	12	265

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	24	23	0	0	2	50
$10,000 to $19,999	144	20	20	0	0	183
$20,000 to $29,999	115	137	0	0	1	253
$30,000 to $39,999	73	101	2	1	0	177
$40,000 to $49,999	20	85	10	1	1	117
$50,000 to $59,999	30	97	7	1	0	136
$60,000 to $74,999	10	51	7	1	39	109
$75,000 to $99,999	12	65	2	1	10	90
$100,000 to $124,999	2	30	0	0	1	34
$125,000 to $149,999	0	16	0	0	0	16
$150,000 to $199,999	0	5	0	0	0	5
$200,000 & Over	1	5	0	0	1	7
Total	431	634	49	6	57	1,177

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	34	30	1	1	3	68
$10,000 to $19,999	166	22	33	0	0	221
$20,000 to $29,999	117	165	0	0	0	283
$30,000 to $39,999	35	63	0	1	0	99
$40,000 to $49,999	17	133	10	2	0	161
$50,000 to $59,999	31	84	8	0	0	123
$60,000 to $74,999	12	52	6	1	44	116
$75,000 to $99,999	14	65	2	0	10	92
$100,000 to $124,999	2	32	0	0	0	34
$125,000 to $149,999	0	6	0	0	0	6
$150,000 to $199,999	0	3	0	0	0	3
$200,000 & Over	0	0	0	0	0	0
Total	428	654	60	5	58	1,206

Source: Ribbon Demographics; ESRI; Urban Decision Group

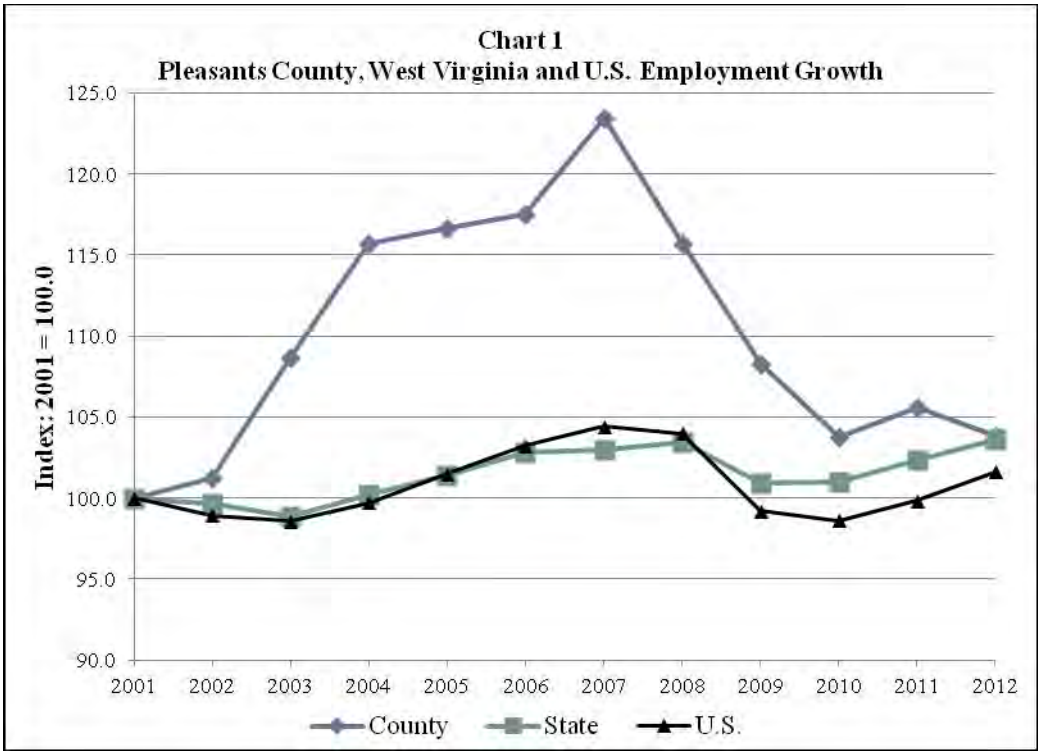
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	39	33	1	0	3	75
$10,000 to $19,999	179	25	43	0	0	247
$20,000 to $29,999	124	174	0	1	0	300
$30,000 to $39,999	40	75	1	0	1	117
$40,000 to $49,999	17	148	10	0	0	174
$50,000 to $59,999	31	90	8	2	0	131
$60,000 to $74,999	12	56	7	0	46	121
$75,000 to $99,999	15	66	3	0	11	96
$100,000 to $124,999	4	26	0	0	0	30
$125,000 to $149,999	0	4	0	2	0	6
$150,000 to $199,999	0	3	0	0	1	4
$200,000 & Over	0	0	0	0	0	0
Total	462	699	73	5	63	1,302

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Pleasants County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Pleasants County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Pleasants County, State and U.S. Employment, 2001-2012						
	Pleasants County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,612		686		129,636	
2002	2,644	1.2%	683	-0.4%	128,234	-1.1%
2003	2,838	7.3%	678	-0.8%	127,796	-0.3%
2004	3,022	6.5%	687	1.3%	129,278	1.2%
2005	3,046	0.8%	695	1.2%	131,572	1.8%
2006	3,070	0.8%	705	1.4%	133,834	1.7%
2007	3,225	5.0%	706	0.1%	135,366	1.1%
2008	3,022	-6.3%	710	0.5%	134,806	-0.4%
2009	2,828	-6.4%	692	-2.5%	128,608	-4.6%
2010	2,710	-4.2%	692	0.1%	127,820	-0.6%
2011	2,758	1.8%	702	1.4%	129,411	1.2%
2012	2,713	-1.6%	711	1.2%	131,696	1.8%
Change						
2001-12	101	3.9%	25	3.6%	2,061	1.6%
2001-03	226	8.7%	-8	-1.1%	-1,840	-1.4%
2003-07	387	13.6%	28	4.2%	7,570	5.9%
2007-12	-512	-15.9%	4	0.6%	-3,670	-2.7%

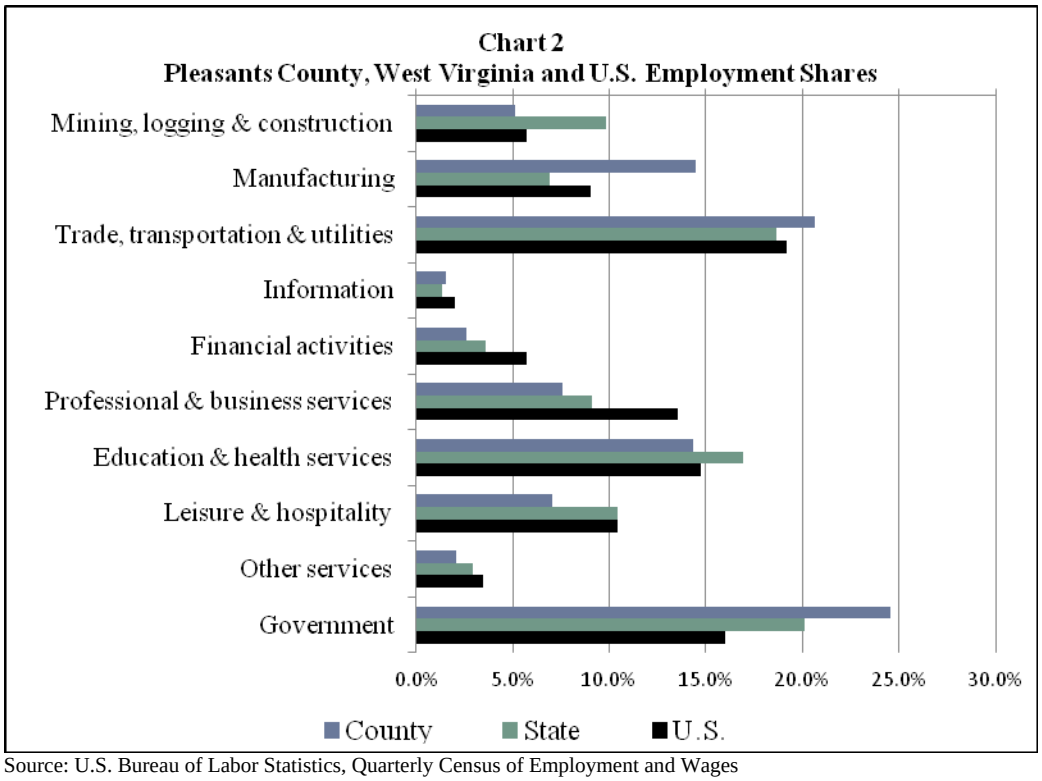
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Pleasants County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Pleasants County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	139	5.1%	52.0	89.1
Manufacturing	392	14.4%	209.4	159.8
Trade, Transportation and Utilities	561	20.7%	110.8	107.9
Information	42	1.5%	115.1	76.2
Financial Activities	70	2.6%	72.0	45.3
Professional and Business Services	205	7.6%	83.2	55.6
Educational and Health Services	390	14.4%	84.9	97.6
Leisure and Hospitality	192	7.1%	67.8	67.8
Other Services	56	2.1%	69.5	59.8
Total Private Sector	**2,046**	**75.4%**	**94.4**	**89.8**
Total Government	**667**	**24.6%**	**122.0**	**153.8**
Total Payroll Employment	**2,713**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

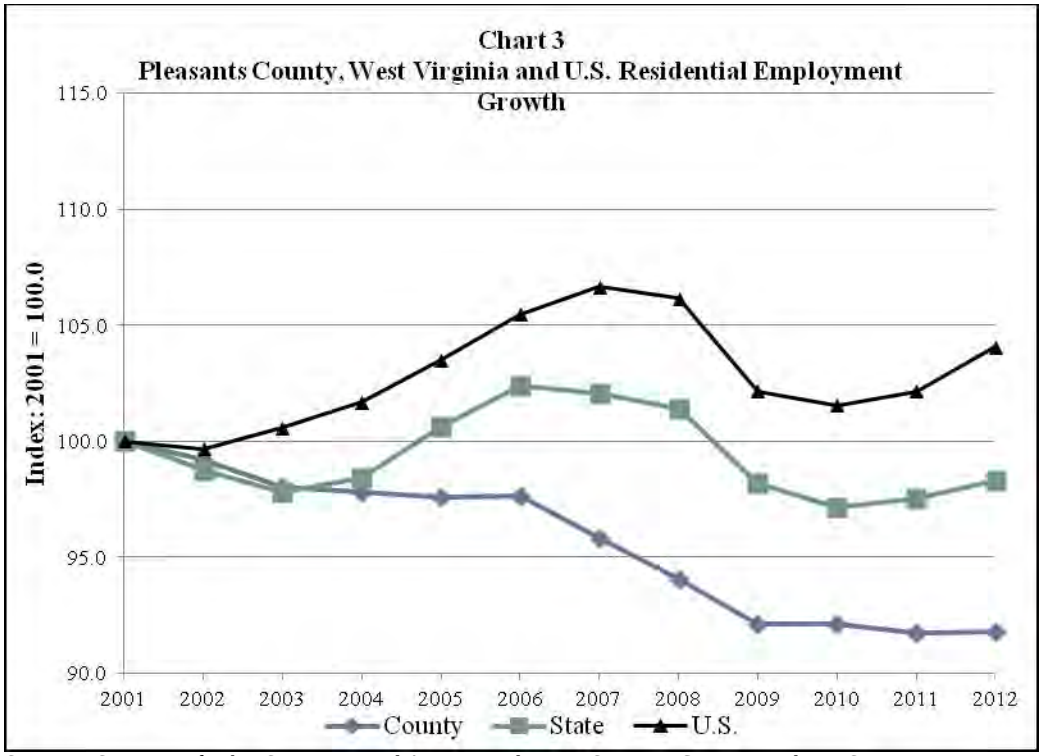


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Pleasants County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Pleasants County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Pleasants County; this one considers the number of Pleasants County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

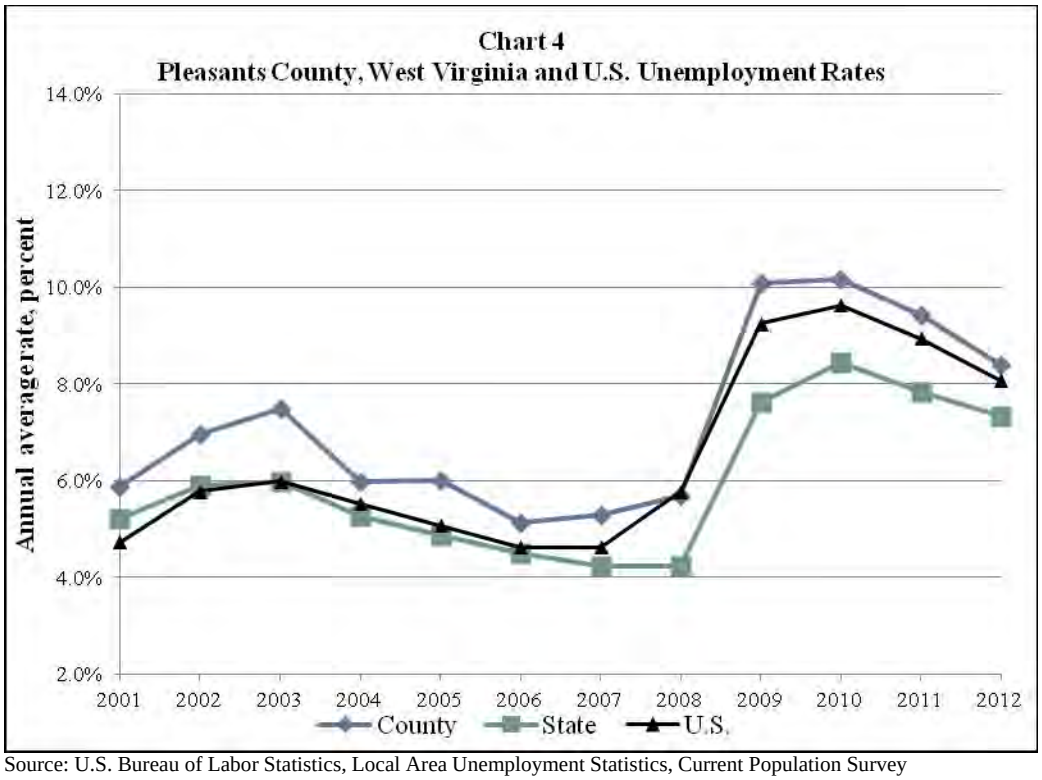
Table 3 Pleasants County, State and U.S. Residential Employment, 2001-2012						
	Pleasants County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,115		759		136,933	
2002	3,090	-0.8%	749	-1.3%	136,485	-0.3%
2003	3,054	-1.2%	742	-0.9%	137,736	0.9%
2004	3,047	-0.2%	747	0.6%	139,252	1.1%
2005	3,040	-0.2%	764	2.3%	141,730	1.8%
2006	3,041	0.0%	777	1.8%	144,427	1.9%
2007	2,984	-1.9%	774	-0.4%	146,047	1.1%
2008	2,930	-1.8%	769	-0.6%	145,362	-0.5%
2009	2,870	-2.0%	745	-3.2%	139,878	-3.8%
2010	2,869	0.0%	737	-1.1%	139,064	-0.6%
2011	2,857	-0.4%	740	0.4%	139,869	0.6%
2012	2,859	0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-256	-8.2%	-13	-1.7%	5,536	4.0%
2001-03	-61	-2.0%	-16	-2.2%	803	0.6%
2003-07	-70	-2.3%	32	4.3%	8,311	6.0%
2007-10	-115	-3.9%	-37	-4.8%	-6,983	-4.8%
2010-12	-10	-0.3%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Pleasants County, state and U.S. unemployment rates over the past decade. The table also shows the Pleasants County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Pleasants County Labor Force Statistics and Comparative Unemployment Rates						
	Pleasants County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Pleasants County	West Virginia	U.S.
2001	3,310	3,115	195	5.9%	5.2%	4.7%
2002	3,321	3,090	231	7.0%	5.9%	5.8%
2003	3,301	3,054	247	7.5%	6.0%	6.0%
2004	3,241	3,047	194	6.0%	5.3%	5.5%
2005	3,234	3,040	194	6.0%	4.9%	5.1%
2006	3,206	3,041	165	5.1%	4.5%	4.6%
2007	3,151	2,984	167	5.3%	4.2%	4.6%
2008	3,107	2,930	177	5.7%	4.2%	5.8%
2009	3,192	2,870	322	10.1%	7.6%	9.3%
2010	3,194	2,869	325	10.2%	8.4%	9.6%
2011	3,154	2,857	297	9.4%	7.8%	8.9%
2012	3,121	2,859	262	8.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Pleasants County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,154	2,857	297	9.4%
2012 January	3,079	2,767	312	10.1%
2012 February	3,092	2,775	317	10.3%
2012 March	3,036	2,789	247	8.1%
2012 April	3,068	2,856	212	6.9%
2012 May	3,159	2,879	280	8.9%
2012 June	3,177	2,896	281	8.8%
2012 July	3,180	2,904	276	8.7%
2012 August	3,150	2,871	279	8.9%
2012 September	3,154	2,914	240	7.6%
2012 October	3,146	2,911	235	7.5%
2012 November	3,115	2,883	232	7.4%
2012 December	3,096	2,863	233	7.5%
2012 Annual	3,121	2,859	262	8.4%
2013 January	3,106	2,801	305	9.8%
2013 February	3,090	2,791	299	9.7%
2013 March	3,046	2,807	239	7.8%
2013 April	3,089	2,881	208	6.7%
2013 May	3,109	2,906	203	6.5%
2013 June	3,128	2,907	221	7.1%
2013 July	3,130	2,914	216	6.9%
2013 August	3,095	2,878	217	7%
2013 September	3,057	2,881	176	5.8%
2013 October	3,037	2,864	173	5.7%
2013 November	3,054	2,862	192	6.3%
2013 December	3,045	2,839	206	6.8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Pleasants County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Pleasants County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	126	4.7%	93.6	251.3
Construction	185	6.9%	97.6	102.1
Manufacturing	333	12.5%	144.3	116.0
Wholesale Trade	28	1.1%	46.3	35.8
Retail Trade	291	10.9%	87.8	94.8
Transportation and Utilities	100	3.8%	67.4	74.2
Information	65	2.4%	138.1	106.3
Financial Activities	158	5.9%	134.6	86.4
Professional and Business Services	224	8.4%	113.8	79.8
Educational and Health Services	697	26.2%	101.4	116.2
Leisure and Hospitality	154	5.8%	66.9	64.2
Other Services, Except Public Administration	130	4.9%	106.8	99.4
Public Administration	173	6.5%	103.0	132.2
Total Employment	**2,664**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Pleasants County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	770	28.9%	94.1	81.0
Service	469	17.6%	95.7	100.6
Sales and Office	610	22.9%	92.7	91.2
Natural Resources, Construction and Maintenance	429	16.1%	125.8	169.5
Production, Transportation and Material Moving	384	14.4%	107.5	118.0
Total Employment	**2,664**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Pleasants County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Pleasants County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Pleasants County.

Largest Employers in Pleasants County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	667
St. Mary Correctional Center	Corrections	200-499
Cytec Industries	Manufacturing - Polymers	200-499
Pleasants County Board of Education	Education	219
Simex, Inc.	Manufacturing - Vinyl	100-199
Allegheny Power Services	Power Plant	100-199
Pioneer Pipe	Manufacturing	100-199
Foster Wheeler Zack, Inc.	Contractor	100-199
Pleasants-Carehaven	Nursing Care	90
Summit Environmental Service	Trucking	70

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	2,300	80.4%
Renter-Occupied	561	19.6%
Total-Occupied Units*	2,861	84.4%
Vacant For Rent	40	7.5%
Vacant For-Sale Only	41	7.7%
Vacant Rented/Sold, Not Occ.	20	3.8%
Vacant Seasonal, Recreational	209	39.6%
All Other Vacant	218	41.3%
Total Vacant Units	529	15.6%
Total	3,390	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	2,300	80.4%	2,229	71	3.1%
Renter-Occupied	561	19.6%	561	0	0.0%
Total	2,861	100.0%	2,790	71	2.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	53	2.3%	0	0.0%
2000 to 2004	120	5.2%	17	3.0%
1990 to 1999	347	15.1%	56	9.9%
1980 to 1989	248	10.8%	128	22.9%
1970 to 1979	391	17.0%	85	15.2%
1960 to 1969	251	10.9%	28	5.0%
1940 to 1959	432	18.8%	135	24.0%
1939 or Earlier	458	19.9%	112	20.0%
Total	2,300	100.0%	561	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	1,907	82.9%	269	48.0%
1 Attached	12	0.5%	0	0.0%
2 to 4	12	0.5%	70	12.4%
5 to 9	0	0.0%	94	16.8%
10 to 19	0	0.0%	7	1.3%
20 to 49	0	0.0%	43	7.6%
50 or More	0	0.0%	0	0.0%
Mobile Home,	370	16.1%	78	13.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,300	100.0%	561	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	2,300	100.0%
0.50 or Less Occupants Per Room	1,909	83.0%
0.51 to 1.00 Occupants Per Room	380	16.5%
1.01 to 1.50 Occupants Per Room	2	0.1%
1.51 to 2.00 Occupants Per Room	9	0.4%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	561	100.0%
0.50 or Less Occupants Per Room	458	81.7%
0.51 to 1.00 Occupants Per Room	103	18.3%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	2,861	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Pleasants County	17.4%
West Virginia	32.0%

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

Building Permit Data – Pleasants County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	15	7	4	5	2	3	9	7	7	0
Units in Single-Family Structures	15	7	4	5	2	3	9	7	7	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

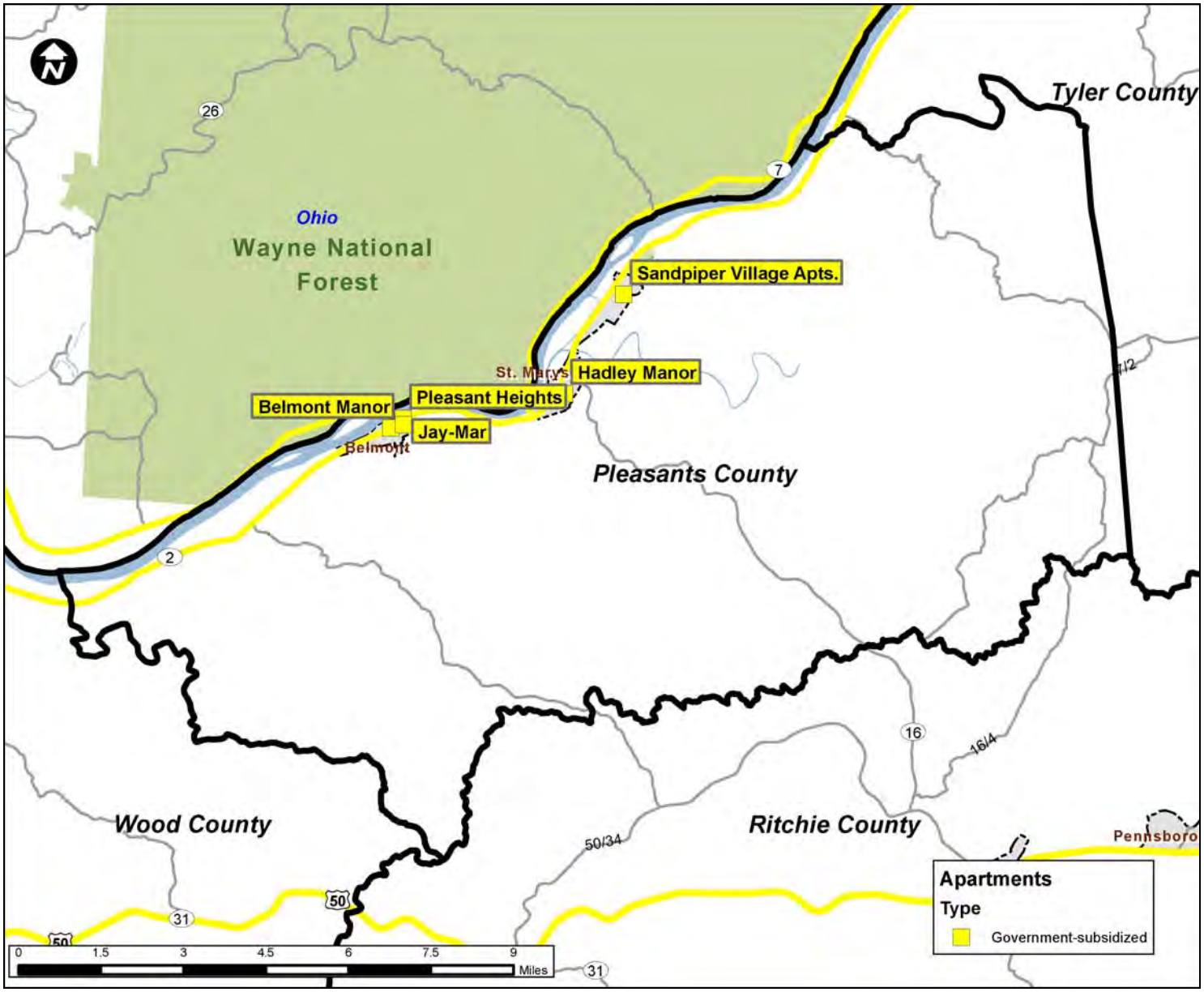
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Government-Subsidized	5	134	0	100.0%
Total	**5**	**134**	**0**	**100.0%**

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	78	58.2%	0	0.0%	N/A
Two-Bedroom	1.0	44	32.8%	0	0.0%	N/A
Three-Bedroom	1.0	12	9.0%	0	0.0%	N/A
Total Subsidized		**134**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**134**	**100.0%**	**0**	**0.0%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	40	0.0%
1980 to 1989	3	94	0.0%
1990 to 1999	0	0	-
2000 to 2004	0	0	-
2005 to 2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	5	134	0.0%

*Through February

Distribution Of Units By Quality			
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
C	5	134	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	3	80	0	100.0%
Senior (Age 55+)	2	54	0	100.0%
Total	5	134	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	80	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	80	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	54	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	54	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Pleasants County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $99,457. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $693, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$99,457
Mortgaged Value = 95% of Median Home Price	$94,484
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$507
Estimated Taxes & Insurance*	$127
Estimated Private Mortgage Insurance**	$59
Estimated Monthly Mortgage Payment	$693

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Pleasants County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	15	7	4	5	2	3	9	7	7	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	6	41	14.6%	1
Average Loan Amount	$82,783	$97,878	84.6%	$75,000
Average Age of Borrower	31	-	-	41
Average Gross Income of Borrower	$32,617	$54,268	60.1%	$33,379
Income to Loan Ratio	39.4%	55.4%	71.1%	44.5%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

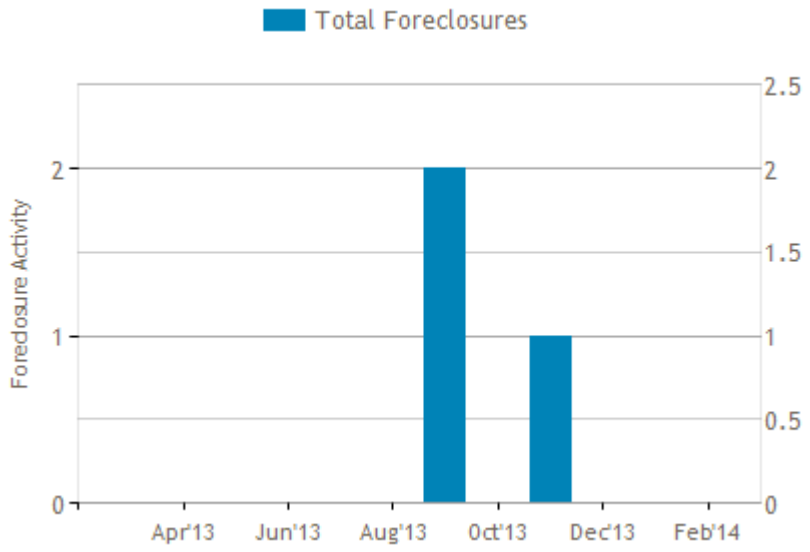
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	1	5	3	0	0
Median Listing Price	N/A	$102,000	$153,000	$229,900	N/A	N/A
Median Square Footage	N/A	1,540	2,184	2,857	N/A	N/A
Median Price Per Square Foot	N/A	$66.23	$70.05	$80.47	N/A	N/A
Median Year Built	N/A	1900	1983	1971	N/A	N/A
Median Number of Bathrooms	N/A	1.5	2	3	N/A	N/A

Source: Zillow

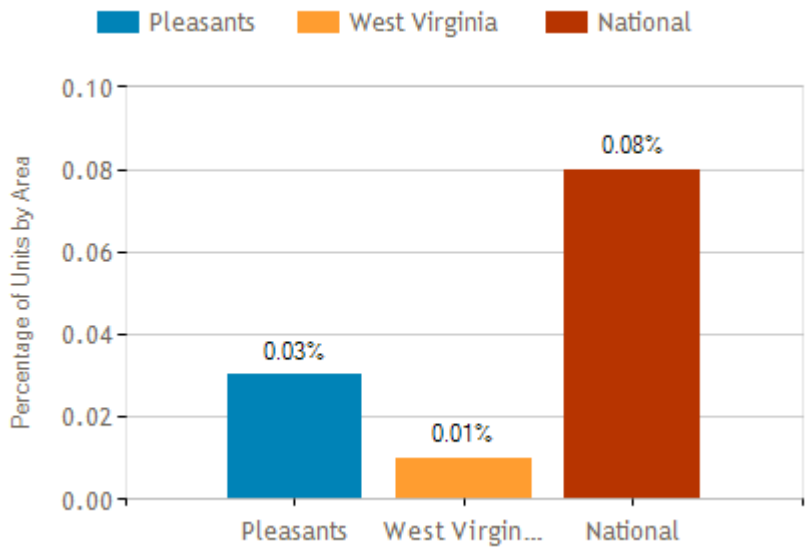
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts –Pleasants County, WV



Geographical Comparison –Pleasants County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	213	$0	$23,740	200	-6.1%
41% - 60% AMHI	$23,201	$34,800	54	$23,741	$35,600	45	-16.7%
61% - 100% AMHI	$34,801	$58,000	47	$35,601	$59,330	47	0.0%
Over 100% AMHI	$58,001	No Limit	73	$59,331	No Limit	65	-11.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	196	$0	$23,740	197	0.5%
41% - 60% AMHI	$23,201	$34,800	136	$23,741	$35,600	124	-8.8%
61% - 100% AMHI	$34,801	$58,000	264	$35,601	$59,330	263	-0.4%
Over 100% AMHI	$58,001	No Limit	435	$59,331	No Limit	370	-14.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	409	$0	$23,740	397	-2.9%
41% - 60% AMHI	$23,201	$34,800	190	$23,741	$35,600	169	-11.1%
61% - 100% AMHI	$34,801	$58,000	311	$35,601	$59,330	310	-0.3%
Over 100% AMHI	$58,001	No Limit	508	$59,331	No Limit	435	-14.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	147	$0	$17,600	168	14.3%
41% - 60% AMHI	$17,201	$25,800	22	$17,601	$26,390	23	4.5%
61% - 100% AMHI	$25,801	$43,000	21	$26,391	$43,990	20	-4.8%
Over 100% AMHI	$43,001	No Limit	59	$43,991	No Limit	54	-8.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	227	$0	$17,600	263	15.9%
41% - 60% AMHI	$17,201	$25,800	226	$17,601	$26,390	251	11.1%
61% - 100% AMHI	$25,801	$43,000	266	$26,391	$43,990	295	10.9%
Over 100% AMHI	$43,001	No Limit	487	$43,991	No Limit	493	1.2%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	374	$0	$17,600	431	15.2%
41% - 60% AMHI	$17,201	$25,800	248	$17,601	$26,390	274	10.5%
61% - 100% AMHI	$25,801	$43,000	287	$26,391	$43,990	315	9.8%
Over 100% AMHI	$43,001	No Limit	546	$43,991	No Limit	547	0.2%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,000	257	$0	$29,670	239	-7.0%
Senior (Age 55+)	$0	$21,500	162	$0	$22,000	184	13.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(80 + 6 HCV) 86	0	(80 + 6 HCV*) 86
Number of Income-Eligible Family Renter Households	257	54	267
Existing Affordable Housing Penetration Rate – 2014	= 33.5%	N/A	= 32.2%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	54	0	54
Number of Income-Eligible Senior Renter Households	162	22	169
Penetration Rate – 2014	= 33.3%	N/A	= 32.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(80 + 6 HCV) 86	0	(80 + 6 HCV*) 86
Number of Income-Eligible Family Renter Households	239	45	245
Existing Affordable Housing Penetration Rate – 2019	= 36.0%	N/A	= 35.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	54	0	54
Number of Income-Eligible Senior Renter Households	184	23	191
Penetration Rate – 2019	= 130%	N/A	= 28.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	171	108	153	130
41%-60% AMHI (Tax Credit)	54	45	45	23

J. Interviews

The following summarizes discussions with various Pleasants County stakeholders regarding current housing market conditions there.

- Jim McGoldrick is Pleasants County Development Authority's executive director (304 634-1220). McGoldrick said the Marcellus Shale play has caused an infusion in the area of workers from Texas, and although well paid, they are content to reside in campers. Some with large families also have rented single-family homes in the area. Mr. McGoldrick noted further he believed the Marcellus Shale excitement would continue for only another two to three years, and the need for long-term rental housing is uncertain.

- The City Manager of St. Mary's is Rick Phillips (304 684-7078). It is Phillips' belief Tax Credit housing would "probably work" in St. Mary's, with the chances of success greater for a family development than for a senior-restricted project. He suggested, however, a HUD senior community that allowed residents to pay 30% of their adjusted gross incomes as rent would "definitely work."

- Judy Hanson manages the Hadley Manor Apartments (304 464-5750). Based on Hadley Manor's lack of vacant apartments and the occupancy levels at other local income-restricted developments, especially in St. Mary's, Hanson believes an additional affordable housing development would be successful in the area. She said developing income-based housing for renters age 62 and older would likely afford the best opportunity, but said she is unaware of housing developments of any kind planned for the area.

38. Pocahontas County

A. General Description

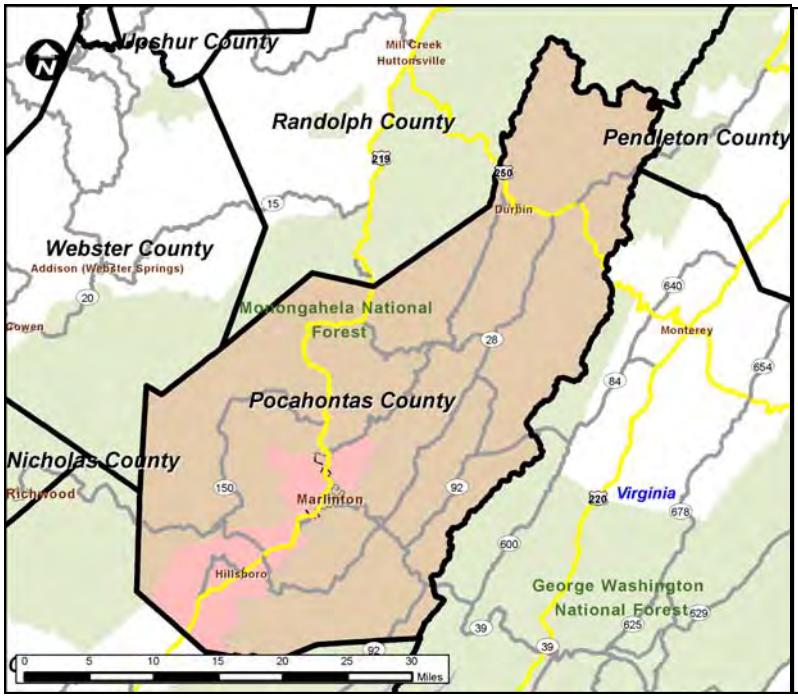
County Seat: Marlinton
County Size: 941.85 square miles

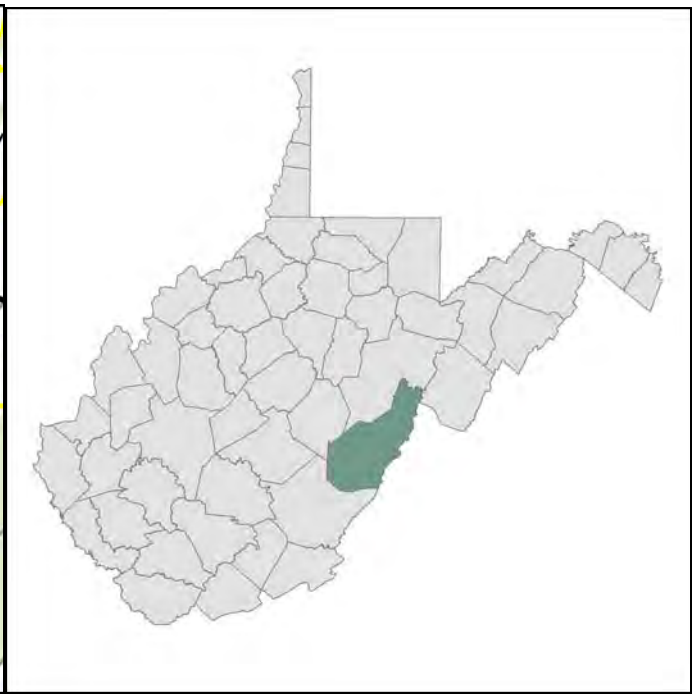
2000 (Census) Population: 9,131
2010 (Census) Population: 8,719
Population Change: -412 (-4.5%)

2000 (Census) Households: 3,835
2010 (Census) Households: 3,758
Household Change: -77 (-2.0%)

2000 (Census) Median Household Income: $26,189
2010 (Estimate) Median Household Income: $35,634
Income Change: +$9,445 (36.1%)

2000 (Census) Median Home Value: $61,500
2010 (American Community Survey) Median Home Value: $100,000
Home Value Change: +$38,500 (62.6%)





B. Demographic Characteristics and Trends

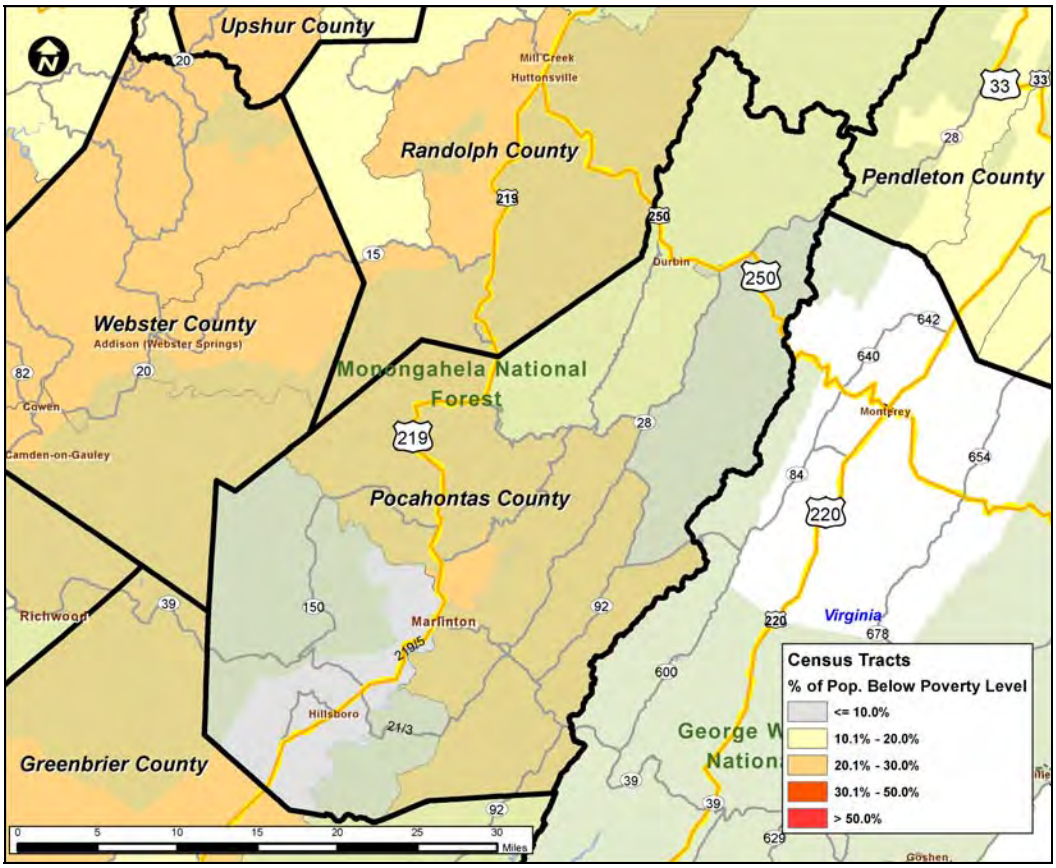
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Pocahontas County	Population	9,131	8,719	8,759	8,804
	Population Change	-	-412	40	45
	Percent Change	-	-4.5%	0.5%	0.5%
County Seat: Marlinton	Population	1,204	1,054	1,062	1,073
	Population Change	-	-150	8	11
	Percent Change	-	-12.5%	0.8%	1.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,331	15.3%
Population not living in poverty	7,388	84.7%
Total	8,719	100.0%

Source: American Community Survey (ACS)

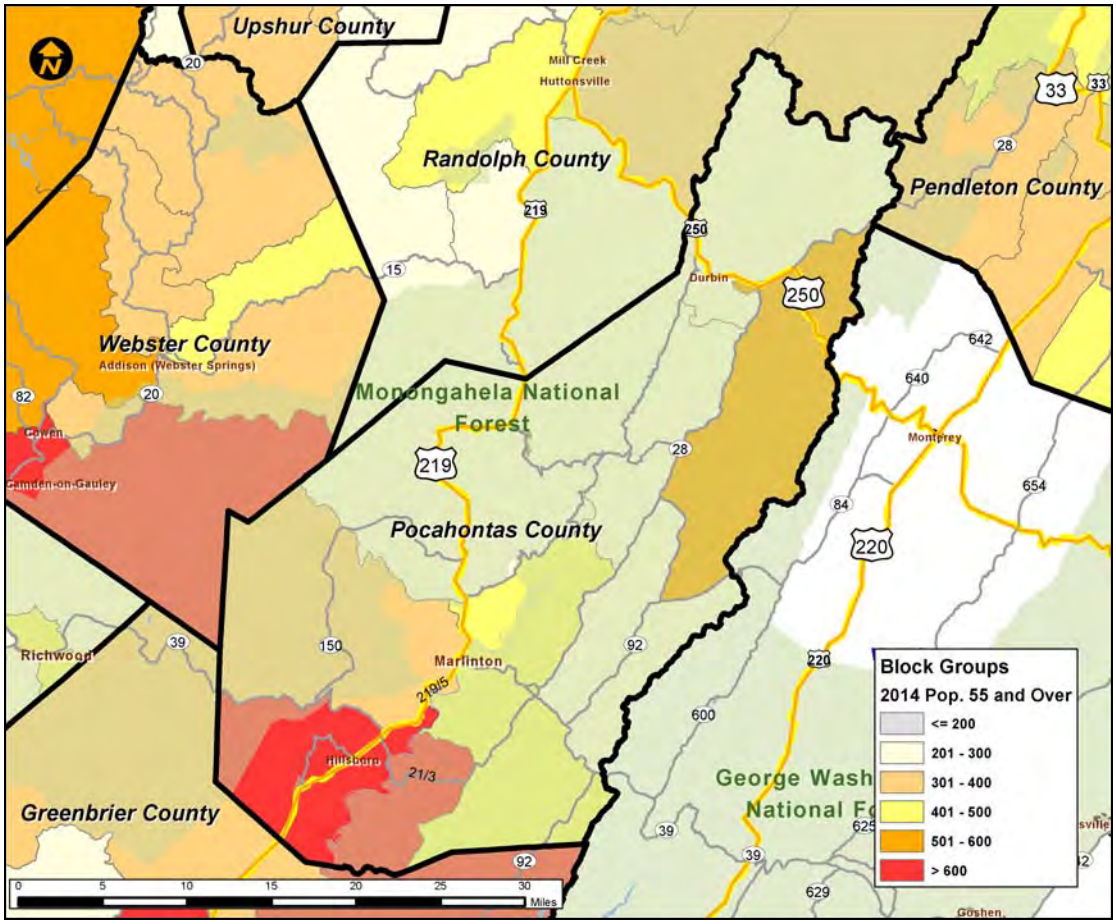


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,704	19.5%	1,623	18.5%	1,589	18.1%	-34	-2.1%
20 to 24	409	4.7%	385	4.4%	327	3.7%	-58	-15.0%
25 to 34	954	10.9%	976	11.1%	955	10.8%	-21	-2.2%
35 to 44	1,015	11.6%	1,011	11.5%	1,032	11.7%	21	2.1%
45 to 54	1,478	17.0%	1,297	14.8%	1,119	12.7%	-178	-13.7%
55 to 64	1,475	16.9%	1,591	18.2%	1,642	18.7%	51	3.2%
65 to 74	970	11.1%	1,125	12.8%	1,347	15.3%	222	19.7%
75 & Over	714	8.2%	749	8.6%	791	9.0%	42	5.6%
Total	8,719	100.0%	8,759	100.0%	8,804	100.0%	45	0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	8,528	97.8%
Black	60	0.7%
Indian	19	0.2%
Asian	4	0.0%
Pacific Islander	1	0.0%
Some Other Race	19	0.2%
Two or More Races	88	1.0%
Total	8,719	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	7,984	91.6%
Moved within Same County	249	2.9%
Different County Same State	181	2.1%
Moved from Different State	186	2.1%
Moved from Abroad	119	1.4%
Total	8,719	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

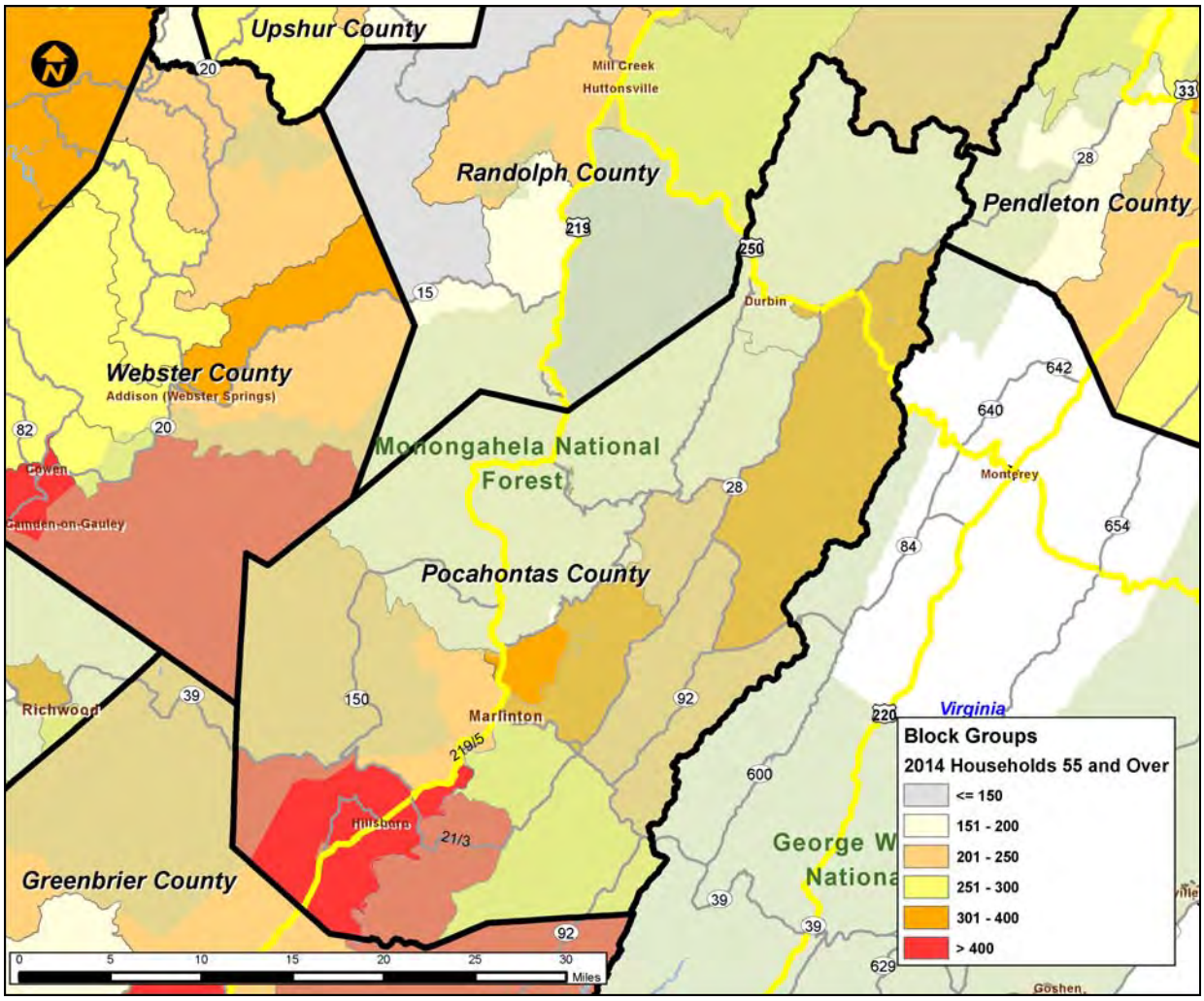
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Pocahontas County	Households	3,835	3,758	3,790	3,829
	Household Change	-	-77	32	39
	Percent Change	-	-2.0%	0.8%	1.0%
	Household Size	2.38	2.32	2.23	2.22
County Seat: Marlinton	Households	552	467	471	476
	Household Change	-	-85	4	5
	Percent Change	-	-15.4%	0.9%	1.1%
	Household Size	2.2	2.3	2.25	2.25

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	95	2.5%	81	2.1%	69	1.8%	-12	-14.9%
25 to 34	342	9.1%	345	9.1%	334	8.7%	-11	-3.2%
35 to 44	481	12.8%	473	12.5%	474	12.4%	1	0.2%
45 to 54	799	21.3%	688	18.1%	581	15.2%	-107	-15.6%
55 to 64	866	23.0%	918	24.2%	930	24.3%	12	1.3%
65 to 74	665	17.7%	757	20.0%	892	23.3%	135	17.8%
75 to 84	386	10.3%	403	10.6%	393	10.3%	-11	-2.7%
85 & Over	124	3.3%	125	3.3%	157	4.1%	32	25.5%
Total	3,758	100.0%	3,790	100.0%	3,829	100.0%	39	1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



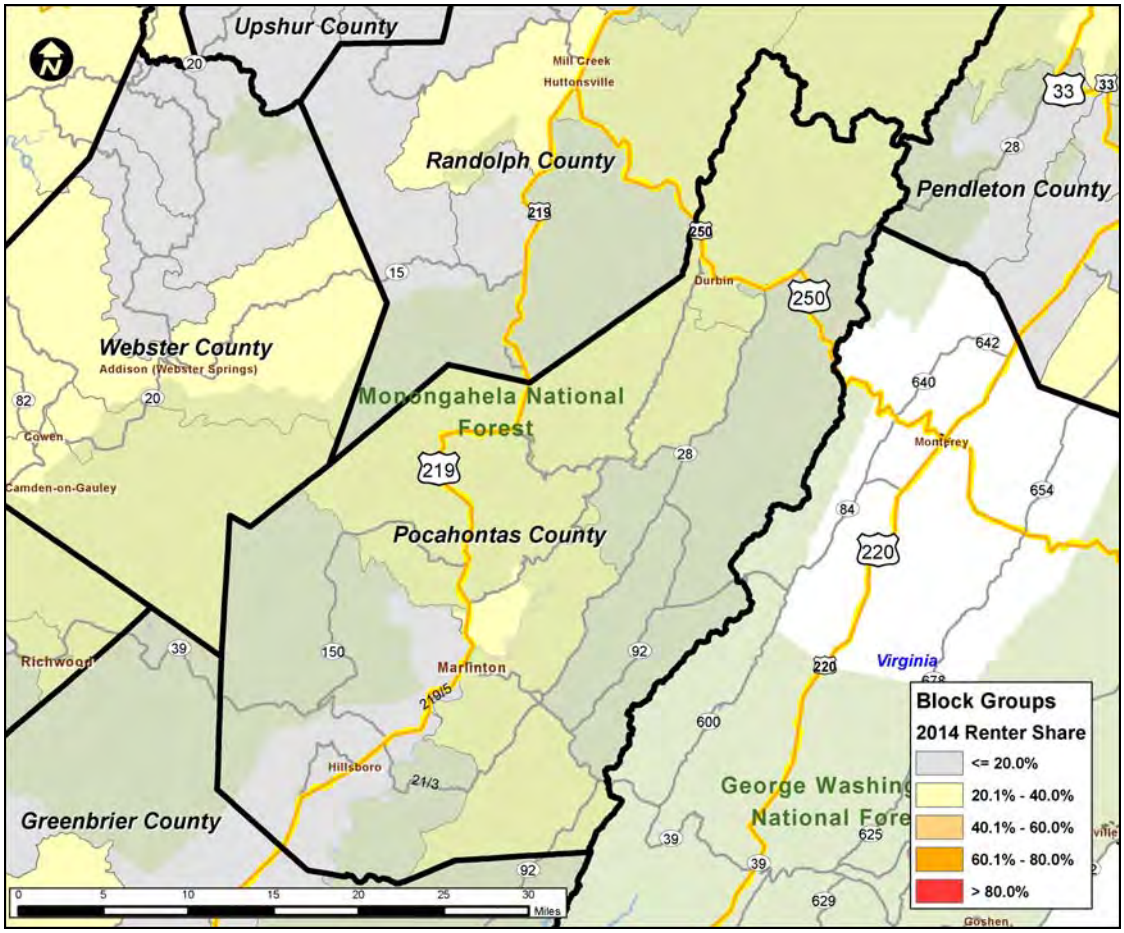
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,022	80.4%	2,966	78.3%	3,015	78.7%
Renter-Occupied	736	19.6%	824	21.7%	814	21.3%
Total	3,758	100.0%	3,790	100.0%	3,829	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,794	87.9%	1,910	86.7%	2,058	86.8%
Renter-Occupied	247	12.1%	294	13.3%	314	13.2%
Total	2,041	100.0%	2,204	100.0%	2,372	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	348	42.2%	349	42.9%	1	0.4%
2 Persons	218	26.4%	212	26.1%	-6	-2.5%
3 Persons	117	14.3%	117	14.3%	-1	-0.8%
4 Persons	71	8.6%	68	8.4%	-2	-3.5%
5 Persons+	70	8.5%	67	8.3%	-2	-3.5%
Total	824	100.0%	814	100.0%	-10	-1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	872	29.4%	901	29.9%	29	3.4%
2 Persons	1,228	41.4%	1,240	41.1%	12	1.0%
3 Persons	432	14.6%	440	14.6%	8	1.8%
4 Persons	267	9.0%	270	9.0%	3	1.0%
5 Persons+	167	5.6%	164	5.4%	-3	-1.7%
Total	2,966	100.0%	3,015	100.0%	49	1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	180	61.4%	195	62.2%	15	8.1%
2 Persons	85	28.9%	96	30.5%	11	12.7%
3 Persons	10	3.3%	10	3.0%	0	-2.9%
4 Persons	9	3.1%	5	1.6%	-4	-45.1%
5 Persons+	10	3.3%	8	2.7%	-1	-12.9%
Total	294	100.0%	314	100.0%	20	6.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	737	38.6%	789	38.3%	51	7.0%
2 Persons	906	47.4%	959	46.6%	53	5.9%
3 Persons	181	9.5%	206	10.0%	25	13.9%
4 Persons	17	0.9%	24	1.2%	7	41.2%
5 Persons+	68	3.6%	80	3.9%	11	16.5%
Total	1,910	100.0%	2,058	100.0%	148	7.8%

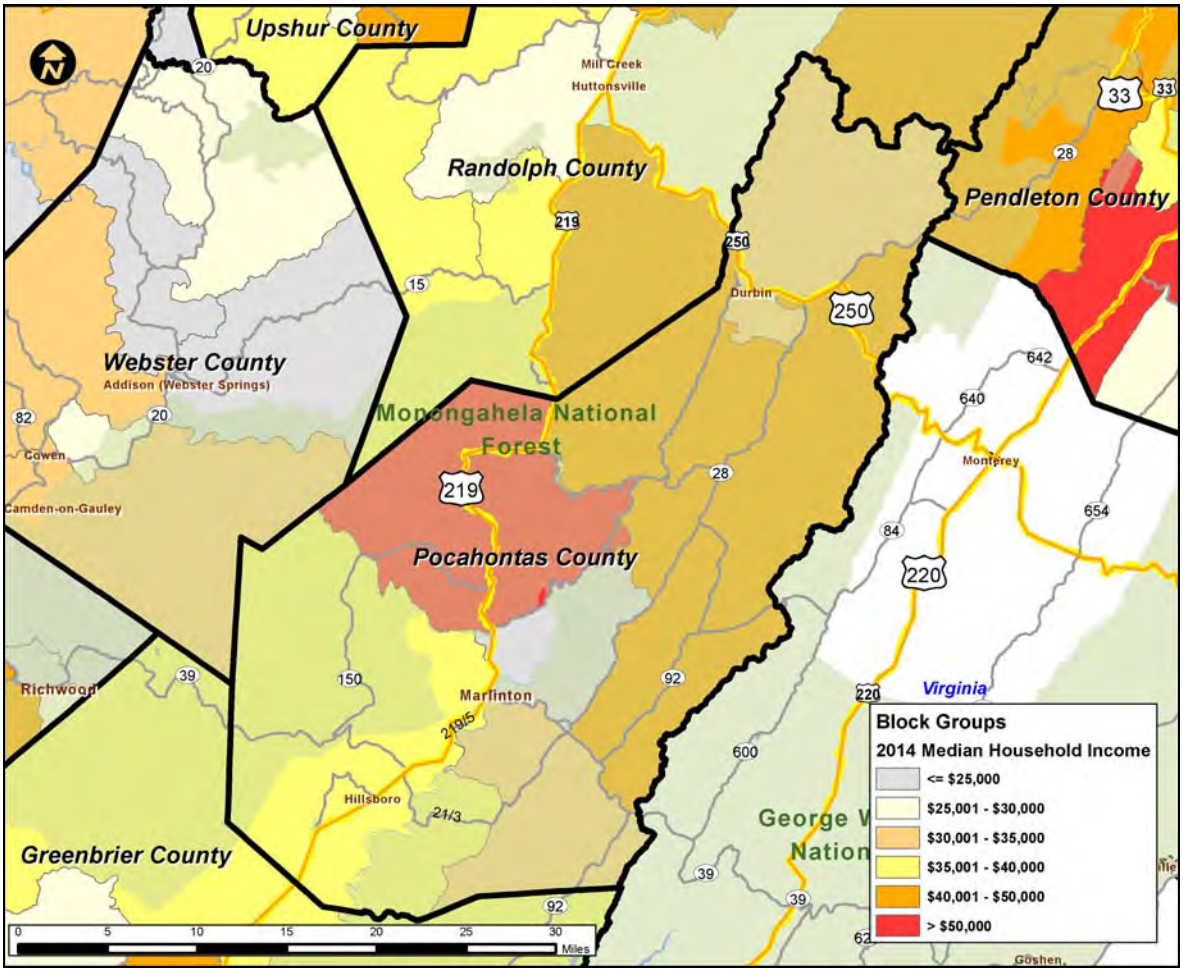
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	380	10.1%	332	8.8%	309	8.1%
$10,000 to $19,999	677	18.0%	689	18.2%	598	15.6%
$20,000 to $29,999	537	14.3%	646	17.0%	624	16.3%
$30,000 to $39,999	505	13.4%	532	14.0%	578	15.1%
$40,000 to $49,999	417	11.1%	431	11.4%	383	10.0%
$50,000 to $59,999	376	10.0%	350	9.2%	365	9.5%
$60,000 to $74,999	334	8.9%	264	7.0%	328	8.6%
$75,000 to $99,999	329	8.8%	307	8.1%	313	8.2%
$100,000 to $124,999	60	1.6%	81	2.1%	143	3.7%
$124,999 to $149,999	71	1.9%	89	2.3%	76	2.0%
$150,000 to $199,999	28	0.7%	38	1.0%	68	1.8%
$200,000+	43	1.2%	33	0.9%	42	1.1%
Total	3,758	100.0%	3,790	100.0%	3,829	100.0%
Median Income	$35,634		$34,300		$36,621	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



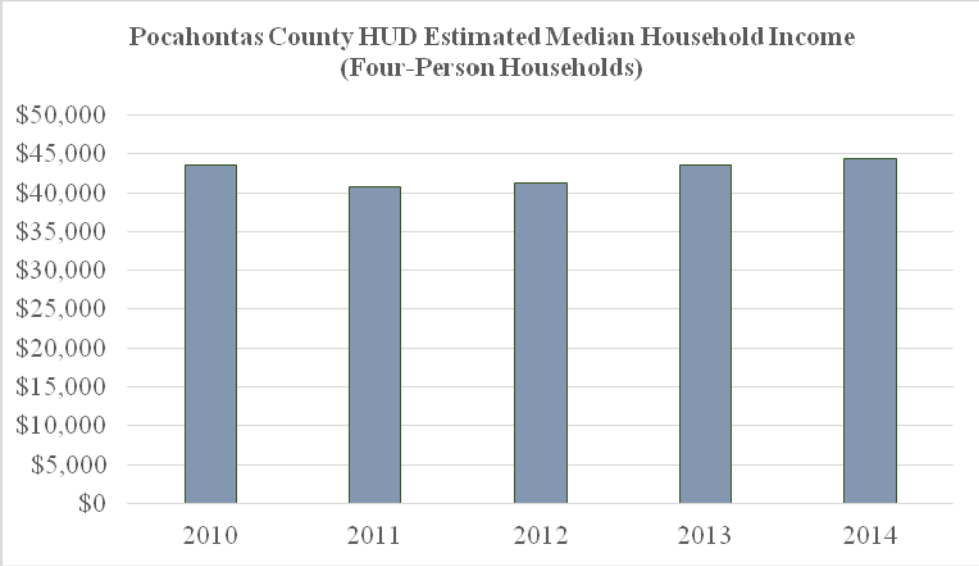
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	226	11.1%	197	9.0%	193	8.2%
$10,000 to $19,999	454	22.3%	464	21.1%	415	17.5%
$20,000 to $29,999	289	14.2%	388	17.6%	412	17.4%
$30,000 to $39,999	303	14.9%	315	14.3%	361	15.2%
$40,000 to $49,999	189	9.3%	245	11.1%	250	10.5%
$50,000 to $59,999	186	9.1%	179	8.1%	198	8.3%
$60,000 to $74,999	166	8.1%	143	6.5%	182	7.7%
$75,000 to $99,999	143	7.0%	157	7.1%	181	7.6%
$100,000 to $124,999	24	1.2%	38	1.7%	76	3.2%
$124,999 to $149,999	34	1.7%	40	1.8%	41	1.7%
$150,000 to $199,999	17	0.8%	25	1.1%	39	1.7%
$200,000+	10	0.5%	14	0.6%	23	1.0%
Total	2,041	100.0%	2,204	100.0%	2,372	100.0%
Median Income	$31,698		$31,676		$34,568	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$43,500	-
2011	$40,700	-6.4%
2012	$41,300	1.5%
2013	$43,500	5.3%
2014	$44,400	2.1%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	70	60	29	22	4	185
$10,000 to $19,999	109	33	1	17	10	170
$20,000 to $29,999	40	18	44	0	2	104
$30,000 to $39,999	53	7	14	0	2	75
$40,000 to $49,999	3	12	1	21	0	36
$50,000 to $59,999	3	6	8	0	1	18
$60,000 to $74,999	10	36	5	2	1	54
$75,000 to $99,999	10	11	1	1	41	64
$100,000 to $124,999	3	0	1	0	2	6
$125,000 to $149,999	0	14	1	4	1	20
$150,000 to $199,999	2	2	0	0	0	4
$200,000 & Over	1	1	0	0	0	2
Total	304	198	105	65	64	736

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	67	49	25	18	5	163
$10,000 to $19,999	131	47	4	24	11	217
$20,000 to $29,999	60	34	47	3	0	145
$30,000 to $39,999	53	16	16	2	3	91
$40,000 to $49,999	7	9	0	14	0	31
$50,000 to $59,999	3	3	10	1	4	22
$60,000 to $74,999	12	24	8	1	2	46
$75,000 to $99,999	4	12	1	2	41	61
$100,000 to $124,999	2	2	2	1	1	8
$125,000 to $149,999	3	17	3	3	2	28
$150,000 to $199,999	3	2	1	1	0	7
$200,000 & Over	2	2	0	0	0	5
Total	348	218	117	71	70	824

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	66	41	24	19	0	150
$10,000 to $19,999	118	40	6	24	11	199
$20,000 to $29,999	55	39	43	2	3	142
$30,000 to $39,999	60	21	16	1	2	99
$40,000 to $49,999	12	7	1	15	3	37
$50,000 to $59,999	4	4	12	2	2	25
$60,000 to $74,999	17	26	7	2	4	56
$75,000 to $99,999	4	13	1	2	40	60
$100,000 to $124,999	1	4	3	1	0	9
$125,000 to $149,999	5	17	2	0	1	24
$150,000 to $199,999	5	1	1	0	1	8
$200,000 & Over	3	0	0	0	3	5
Total	349	212	117	69	67	814

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	12	55	29	22	4	122
$10,000 to $19,999	48	8	0	17	9	81
$20,000 to $29,999	25	11	43	0	1	80
$30,000 to $39,999	47	3	12	0	1	62
$40,000 to $49,999	3	11	0	21	0	34
$50,000 to $59,999	0	1	8	0	1	9
$60,000 to $74,999	1	33	5	0	1	40
$75,000 to $99,999	3	9	1	0	40	53
$100,000 to $124,999	2	0	1	0	1	4
$125,000 to $149,999	0	0	1	1	1	3
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	1	0	0	0	0	1
Total	143	130	99	59	58	489

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	16	46	25	18	4	108
$10,000 to $19,999	55	17	2	23	10	107
$20,000 to $29,999	36	17	46	1	0	100
$30,000 to $39,999	47	7	16	1	1	72
$40,000 to $49,999	3	7	0	14	0	24
$50,000 to $59,999	1	1	9	1	1	12
$60,000 to $74,999	1	22	7	0	0	31
$75,000 to $99,999	2	10	0	1	41	55
$100,000 to $124,999	2	1	1	1	0	6
$125,000 to $149,999	2	5	1	1	2	11
$150,000 to $199,999	0	0	0	0	0	1
$200,000 & Over	1	1	0	0	0	2
Total	167	133	108	62	60	530

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	17	37	24	18	0	97
$10,000 to $19,999	43	14	3	25	10	94
$20,000 to $29,999	29	14	43	0	0	86
$30,000 to $39,999	50	8	15	1	2	76
$40,000 to $49,999	4	5	1	14	3	27
$50,000 to $59,999	2	2	8	3	0	13
$60,000 to $74,999	2	24	8	0	1	35
$75,000 to $99,999	2	8	0	2	39	51
$100,000 to $124,999	0	2	2	1	0	6
$125,000 to $149,999	3	3	2	0	1	10
$150,000 to $199,999	2	0	1	0	0	3
$200,000 & Over	0	0	0	0	3	2
Total	154	116	107	64	59	500

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	12	0	16	4	3	34
$10,000 to $19,999	35	86	7	7	7	141
$20,000 to $29,999	12	34	104	1	16	167
$30,000 to $39,999	16	59	29	6	27	138
$40,000 to $49,999	5	52	54	61	22	193
$50,000 to $59,999	31	95	19	15	18	177
$60,000 to $74,999	1	57	29	40	4	131
$75,000 to $99,999	4	30	15	68	16	133
$100,000 to $124,999	2	0	22	10	1	34
$125,000 to $149,999	2	0	2	22	9	35
$150,000 to $199,999	0	10	0	1	1	12
$200,000 & Over	1	0	3	29	0	32
Total	120	423	298	263	124	1,228

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	7	0	10	5	3	26
$10,000 to $19,999	35	55	7	13	7	118
$20,000 to $29,999	16	28	96	4	15	158
$30,000 to $39,999	18	62	32	11	21	144
$40,000 to $49,999	29	33	31	55	13	161
$50,000 to $59,999	20	82	20	20	17	159
$60,000 to $74,999	2	34	16	37	1	90
$75,000 to $99,999	6	14	16	49	10	95
$100,000 to $124,999	0	0	23	14	1	37
$125,000 to $149,999	2	0	0	26	10	38
$150,000 to $199,999	0	13	0	0	0	13
$200,000 & Over	0	0	0	17	0	17
Total	134	322	251	250	98	1,056

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	7	1	6	3	2	19
$10,000 to $19,999	26	40	4	15	4	89
$20,000 to $29,999	16	20	80	2	11	129
$30,000 to $39,999	15	51	36	14	23	139
$40,000 to $49,999	20	20	20	41	7	107
$50,000 to $59,999	18	73	23	20	20	154
$60,000 to $74,999	3	39	16	52	2	112
$75,000 to $99,999	5	12	13	42	9	82
$100,000 to $124,999	1	0	35	24	1	61
$125,000 to $149,999	2	0	1	17	5	25
$150,000 to $199,999	0	26	0	0	0	26
$200,000 & Over	0	1	0	16	0	17
Total	112	281	234	246	84	957

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	58	4	0	0	0	62
$10,000 to $19,999	61	25	1	0	1	89
$20,000 to $29,999	15	6	1	0	1	23
$30,000 to $39,999	4	4	2	0	1	12
$40,000 to $49,999	0	1	1	0	0	2
$50,000 to $59,999	3	5	0	0	0	8
$60,000 to $74,999	11	3	0	2	0	16
$75,000 to $99,999	6	2	0	1	1	11
$100,000 to $124,999	1	0	0	0	1	2
$125,000 to $149,999	0	14	0	3	0	17
$150,000 to $199,999	2	2	0	0	0	4
$200,000 & Over	0	1	0	0	0	1
Total	162	69	5	6	5	247

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	51	3	0	0	1	55
$10,000 to $19,999	77	30	2	1	1	110
$20,000 to $29,999	24	17	1	2	0	45
$30,000 to $39,999	6	10	0	1	2	19
$40,000 to $49,999	4	3	0	0	0	7
$50,000 to $59,999	3	3	2	1	3	11
$60,000 to $74,999	11	1	1	1	1	15
$75,000 to $99,999	2	3	1	1	0	6
$100,000 to $124,999	0	0	1	0	1	2
$125,000 to $149,999	0	13	2	2	0	16
$150,000 to $199,999	2	2	1	1	0	6
$200,000 & Over	1	1	0	0	0	2
Total	180	85	10	9	10	294

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	48	4	0	1	0	53
$10,000 to $19,999	75	26	3	0	1	105
$20,000 to $29,999	26	25	0	2	2	55
$30,000 to $39,999	9	13	1	0	0	23
$40,000 to $49,999	7	2	0	1	0	10
$50,000 to $59,999	3	3	4	0	2	12
$60,000 to $74,999	15	2	0	2	2	21
$75,000 to $99,999	2	5	1	0	1	9
$100,000 to $124,999	1	1	1	0	0	3
$125,000 to $149,999	1	14	0	0	0	14
$150,000 to $199,999	3	1	0	0	1	5
$200,000 & Over	3	0	0	0	0	3
Total	195	96	10	5	9	314

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	132	30	1	0	1	164
$10,000 to $19,999	271	91	1	1	1	366
$20,000 to $29,999	108	142	12	0	3	266
$30,000 to $39,999	86	186	12	3	3	292
$40,000 to $49,999	40	95	28	2	22	187
$50,000 to $59,999	33	95	40	1	8	177
$60,000 to $74,999	33	100	12	3	1	150
$75,000 to $99,999	24	70	25	2	11	133
$100,000 to $124,999	8	12	1	0	0	22
$125,000 to $149,999	11	6	0	0	0	17
$150,000 to $199,999	2	5	5	0	1	12
$200,000 & Over	2	7	0	0	0	9
Total	751	839	139	14	52	1,794

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	24	5	0	1	142
$10,000 to $19,999	261	90	2	1	0	354
$20,000 to $29,999	124	189	21	1	7	343
$30,000 to $39,999	88	186	15	5	3	296
$40,000 to $49,999	39	130	41	0	29	239
$50,000 to $59,999	27	80	47	0	14	168
$60,000 to $74,999	20	89	15	4	1	128
$75,000 to $99,999	26	78	29	6	12	150
$100,000 to $124,999	17	17	0	0	0	35
$125,000 to $149,999	15	8	0	0	0	24
$150,000 to $199,999	4	9	5	0	1	19
$200,000 & Over	4	6	1	0	0	12
Total	737	906	181	17	68	1,910

Source: Ribbon Demographics; ESRI; Urban Decision Group

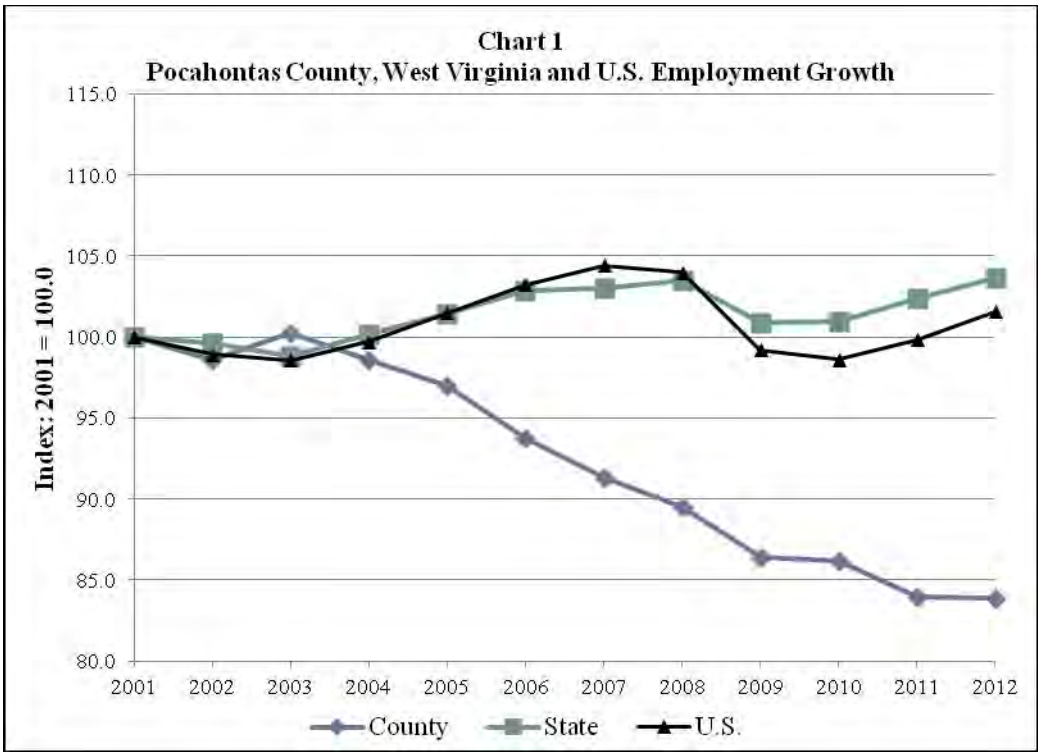
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	24	4	0	1	140
$10,000 to $19,999	239	67	2	1	1	310
$20,000 to $29,999	133	188	23	3	9	357
$30,000 to $39,999	113	199	19	4	4	338
$40,000 to $49,999	44	122	47	0	26	239
$50,000 to $59,999	29	89	50	0	18	186
$60,000 to $74,999	24	113	18	5	1	160
$75,000 to $99,999	29	87	30	10	15	172
$100,000 to $124,999	34	35	2	1	1	73
$125,000 to $149,999	18	9	1	0	0	28
$150,000 to $199,999	9	18	7	0	1	35
$200,000 & Over	6	9	2	0	2	20
Total	789	959	206	24	80	2,058

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Pocahontas County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Pocahontas County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Pocahontas County, State and U.S. Employment, 2001-2012						
	Pocahontas County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,653		686		129,636	
2002	3,602	-1.4%	683	-0.4%	128,234	-1.1%
2003	3,663	1.7%	678	-0.8%	127,796	-0.3%
2004	3,602	-1.7%	687	1.3%	129,278	1.2%
2005	3,543	-1.6%	695	1.2%	131,572	1.8%
2006	3,426	-3.3%	705	1.4%	133,834	1.7%
2007	3,336	-2.6%	706	0.1%	135,366	1.1%
2008	3,268	-2.0%	710	0.5%	134,806	-0.4%
2009	3,156	-3.4%	692	-2.5%	128,608	-4.6%
2010	3,149	-0.2%	692	0.1%	127,820	-0.6%
2011	3,067	-2.6%	702	1.4%	129,411	1.2%
2012	3,063	-0.1%	711	1.2%	131,696	1.8%
Change						
2001-12	-590	-16.2%	25	3.6%	2,061	1.6%
2001-03	10	0.3%	-8	-1.1%	-1,840	-1.4%
2003-07	-327	-8.9%	28	4.2%	7,570	5.9%
2007-12	-273	-8.2%	4	0.6%	-3,670	-2.7%

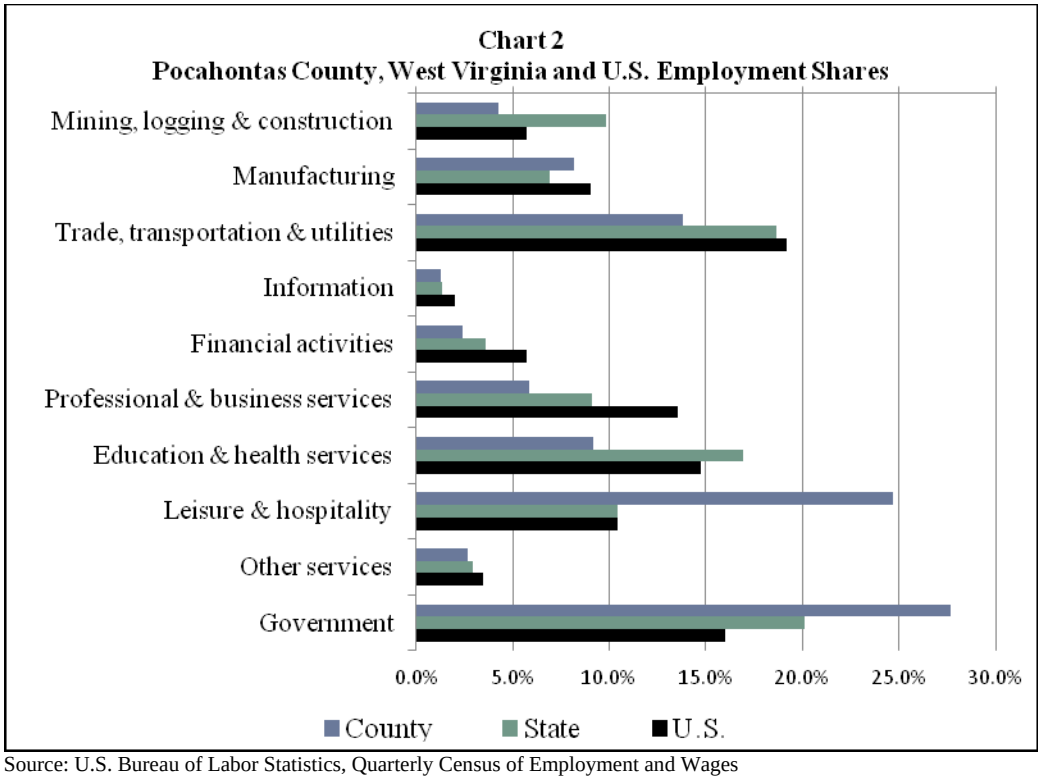
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Pocahontas County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Pocahontas County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	130	4.2%	43.0	73.8
Manufacturing	251	8.2%	118.7	90.7
Trade, Transportation and Utilities	424	13.8%	74.2	72.3
Information	39	1.3%	94.6	62.6
Financial Activities	73	2.4%	66.5	41.8
Professional and Business Services	180	5.9%	64.7	43.3
Educational and Health Services	280	9.1%	54.0	62.0
Leisure and Hospitality	757	24.7%	236.6	236.9
Other Services	81	2.6%	89.0	76.6
Total Private Sector	**2,216**	**72.3%**	**90.6**	**86.1**
Total Government	**847**	**27.7%**	**137.3**	**173.0**
Total Payroll Employment	**3,063**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

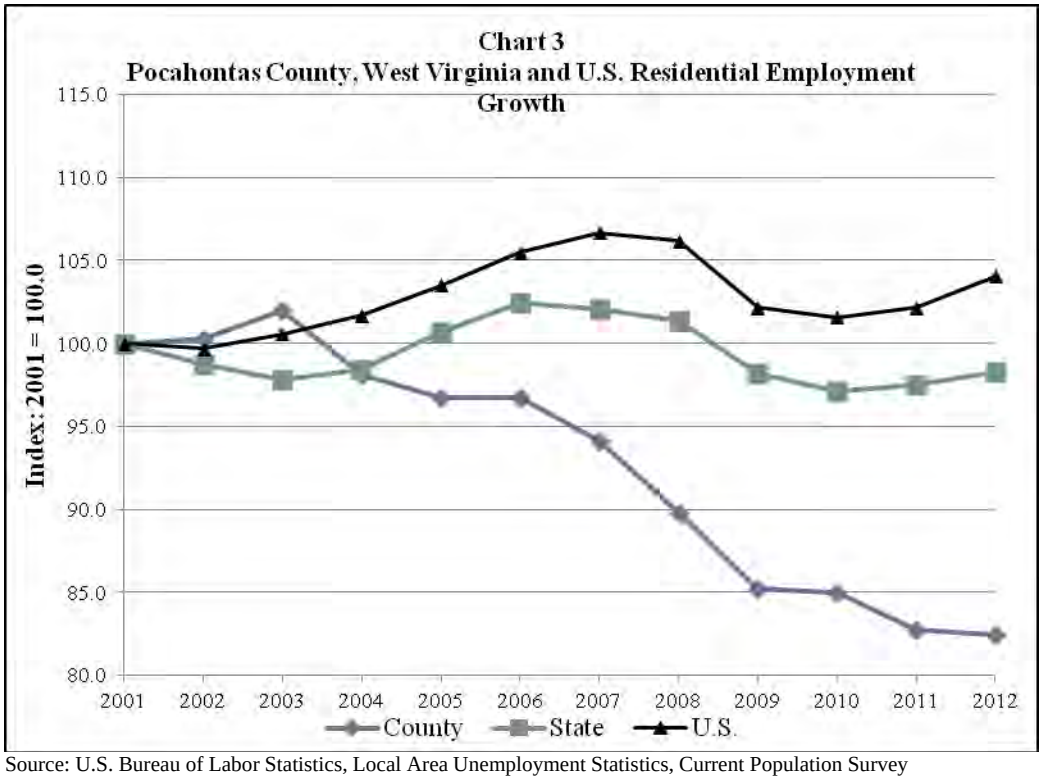


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Pocahontas County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Pocahontas County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Pocahontas County; this one considers the number of Pocahontas County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

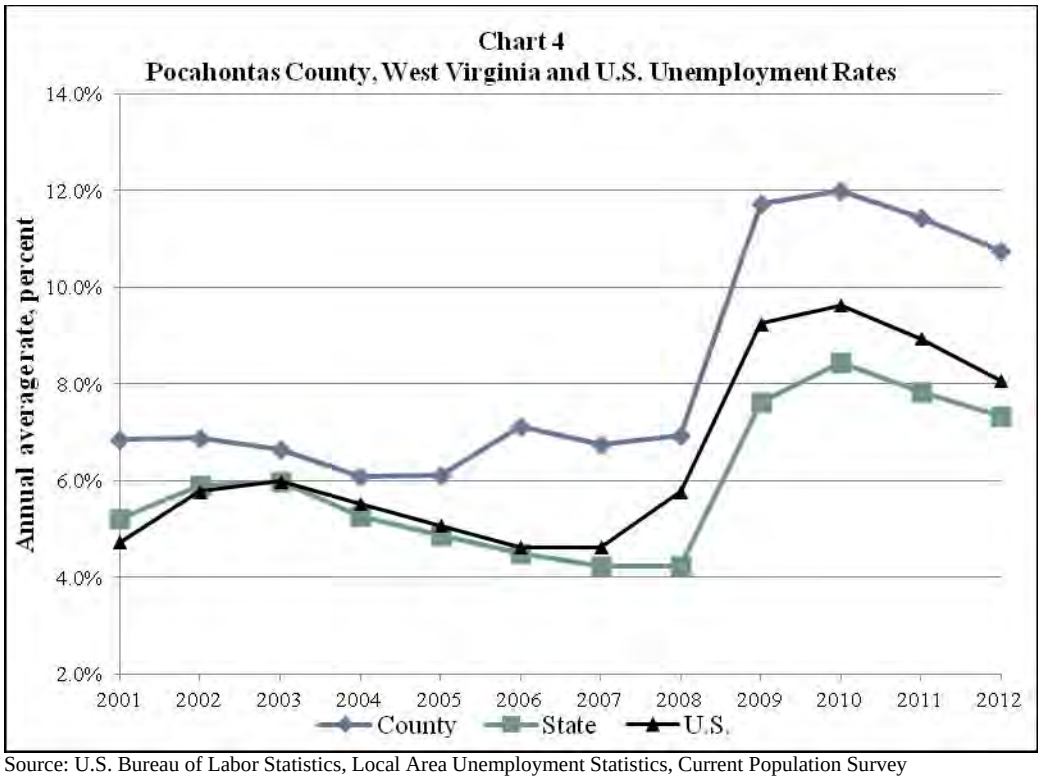
Table 3 Pocahontas County, State and U.S. Residential Employment, 2001-2012						
	Pocahontas County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,693		759		136,933	
2002	3,702	0.2%	749	-1.3%	136,485	-0.3%
2003	3,767	1.8%	742	-0.9%	137,736	0.9%
2004	3,622	-3.8%	747	0.6%	139,252	1.1%
2005	3,571	-1.4%	764	2.3%	141,730	1.8%
2006	3,571	0.0%	777	1.8%	144,427	1.9%
2007	3,476	-2.7%	774	-0.4%	146,047	1.1%
2008	3,315	-4.6%	769	-0.6%	145,362	-0.5%
2009	3,148	-5.0%	745	-3.2%	139,878	-3.8%
2010	3,137	-0.3%	737	-1.1%	139,064	-0.6%
2011	3,055	-2.6%	740	0.4%	139,869	0.6%
2012	3,043	-0.4%	746	0.8%	142,469	1.9%
Change						
2001-12	-650	-17.6%	-13	-1.7%	5,536	4.0%
2001-03	74	2.0%	-16	-2.2%	803	0.6%
2003-07	-291	-7.7%	32	4.3%	8,311	6.0%
2007-10	-339	-9.8%	-37	-4.8%	-6,983	-4.8%
2010-12	-94	-3.0%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Pocahontas County, state and U.S. unemployment rates over the past decade. The table also shows the Pocahontas County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Pocahontas County Labor Force Statistics and Comparative Unemployment Rates						
	Pocahontas County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Pocahontas County	West Virginia	U.S.
2001	3,965	3,693	272	6.9%	5.2%	4.7%
2002	3,976	3,702	274	6.9%	5.9%	5.8%
2003	4,035	3,767	268	6.6%	6.0%	6.0%
2004	3,857	3,622	235	6.1%	5.3%	5.5%
2005	3,804	3,571	233	6.1%	4.9%	5.1%
2006	3,845	3,571	274	7.1%	4.5%	4.6%
2007	3,728	3,476	252	6.8%	4.2%	4.6%
2008	3,562	3,315	247	6.9%	4.2%	5.8%
2009	3,567	3,148	419	11.7%	7.6%	9.3%
2010	3,565	3,137	428	12.0%	8.4%	9.6%
2011	3,450	3,055	395	11.4%	7.8%	8.9%
2012	3,410	3,043	367	10.8%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Pocahontas County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,450	3,055	395	11.4%
2012 January	3,672	3,322	350	9.5%
2012 February	3,605	3,241	364	10.1%
2012 March	3,456	3,117	339	9.8%
2012 April	3,244	2,728	516	15.9%
2012 May	3,306	2,825	481	14.5%
2012 June	3,443	3,052	391	11.4%
2012 July	3,456	3,155	301	8.7%
2012 August	3,549	3,238	311	8.8%
2012 September	3,424	3,113	311	9.1%
2012 October	3,329	3,019	310	9.3%
2012 November	3,260	2,868	392	12%
2012 December	3,182	2,842	340	10.7%
2012 Annual	3,410	3,043	367	10.8%
2013 January	3,637	3,284	353	9.7%
2013 February	3,598	3,237	361	10%
2013 March	3,460	3,152	308	8.9%
2013 April	3,090	2,723	367	11.9%
2013 May	3,121	2,772	349	11.2%
2013 June	3,302	2,998	304	9.2%
2013 July	3,283	3,020	263	8%
2013 August	3,335	3,081	254	7.6%
2013 September	3,146	2,910	236	7.5%
2013 October	3,111	2,849	262	8.4%
2013 November	3,191	2,898	293	9.2%
2013 December	3,060	2,815	245	8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Pocahontas County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Pocahontas County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	163	4.6%	90.1	242.0
Construction	242	6.8%	95.1	99.5
Manufacturing	254	7.1%	82.0	65.9
Wholesale Trade	76	2.1%	93.5	72.4
Retail Trade	304	8.5%	68.3	73.7
Transportation and Utilities	165	4.6%	82.8	91.2
Information	88	2.5%	139.2	107.1
Financial Activities	230	6.4%	145.8	93.6
Professional and Business Services	217	6.1%	82.1	57.6
Educational and Health Services	746	20.8%	80.7	92.6
Leisure and Hospitality	577	16.1%	186.5	178.9
Other Services, Except Public Administration	187	5.2%	114.4	106.5
Public Administration	330	9.2%	146.2	187.7
Total Employment	**3,579**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Pocahontas County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,059	29.6%	96.4	82.9
Service	795	22.2%	120.7	126.9
Sales and Office	691	19.3%	78.1	76.9
Natural Resources, Construction and Maintenance	530	14.8%	115.6	155.8
Production, Transportation and Material Moving	501	14.0%	104.5	114.8
Total Employment	**3,579**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Pocahontas County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Pocahontas County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Pocahontas County.

Largest Employers in Pocahontas County		
Employer	**Industry**	**Employment**
Snowshoe Mountain, Inc.	Resort	1,400
Local, State and Federal Government	Government	847
Pocahontas County Board of Education	Education	210
Associated Universities (National Radio Astronomy Observatory)	Observatory	100-199
Inter-State Hardwoods Company, Inc.	Manufacturing	100-199
West Virginia Division of Natural Resources	Natural Resources	100-199
Pocahontas Memorial Hospital	Healthcare	120
WV Department of Corrections/Denmar Facility	Corrections	50-99
Stillwell Road Operations/Pocahontas Center	Nursing Care	50-99
Bethwith Lumber Company, Inc.	Manufacturing	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and industry in Pocahontas County includes leisure and hospitality, education, government employment, medical and other services. Coal mining is also a large industry in the region, although employment has declined dramatically over the past several decades. Over 62% of the acreage in the county is either state or federal property. Five state parks, two state forests and more than one-third of the Monongahela National Forest lies within the county borders.

Snowshoe Mountain is a ski resort and the largest employer in the county. The resort covers a total area of 11,000 acres, comprising the Snowshoe and Silver Creek ski areas. About 480,000 skiers visit the resort each year. While Snowshoe is still best known for its winter activities, the resort has extensive mountain biking trails, a golf course, wedding and convention areas, and a number of summer outdoor activities. Numerous vacation properties are located at the resort.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notification (WARN) for Pocahontas County during the last 24 months. However, the local media has reported the closure of many southern West Virginia coal mines in counties bordering Pocahontas County. Hundreds of jobs in the region have been lost.

Pocahontas County is also the location of The National Radio Astronomy Observatory near Green Bank. NRAO provides free access to its research equipment to scientists from around the world.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	3,022	80.4%
Renter-Occupied	736	19.6%
Total-Occupied Units*	3,758	42.5%
Vacant For Rent	259	5.1%
Vacant For-Sale Only	81	1.6%
Vacant Rented/Sold, Not Occ.	126	2.5%
Vacant Seasonal, Recreational	4,180	82.1%
All Other Vacant	443	8.7%
Total Vacant Units	5,089	57.5%
Total	8,847	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	3,022	80.4%	2,991	31	1.0%
Renter-Occupied	736	19.6%	736	0	0.0%
Total	3,758	100.0%	3,727	31	0.8%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	63	2.1%	0	0.0%
2000 to 2004	123	4.1%	0	0.0%
1990 to 1999	730	24.1%	59	8.0%
1980 to 1989	372	12.3%	113	15.4%
1970 to 1979	578	19.1%	138	18.7%
1960 to 1969	188	6.2%	105	14.3%
1940 to 1959	362	12.0%	127	17.3%
1939 or Earlier	606	20.1%	193	26.2%
Total	3,022	100.0%	736	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,586	85.6%	383	52.1%
1 Attached	12	0.4%	0	0.0%
2 to 4	5	0.2%	97	13.1%
5 to 9	1	0.0%	34	4.7%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	0	0.0%
50 or More	0	0.0%	0	0.0%
Mobile Home,	418	13.8%	222	30.1%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	3,022	100.0%	736	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	3,022	100.0%
0.50 or Less Occupants Per Room	2,273	75.2%
0.51 to 1.00 Occupants Per Room	738	24.4%
1.01 to 1.50 Occupants Per Room	11	0.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	736	100.0%
0.50 or Less Occupants Per Room	470	63.9%
0.51 to 1.00 Occupants Per Room	266	36.1%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	3,758	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Pocahontas County	24.5%
West Virginia	32.0%

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

Building Permit Data – Pocahontas County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	1	10	0	2	1	0	0	0	0	0
Units in Single-Family Structures	1	10	0	2	1	0	0	0	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

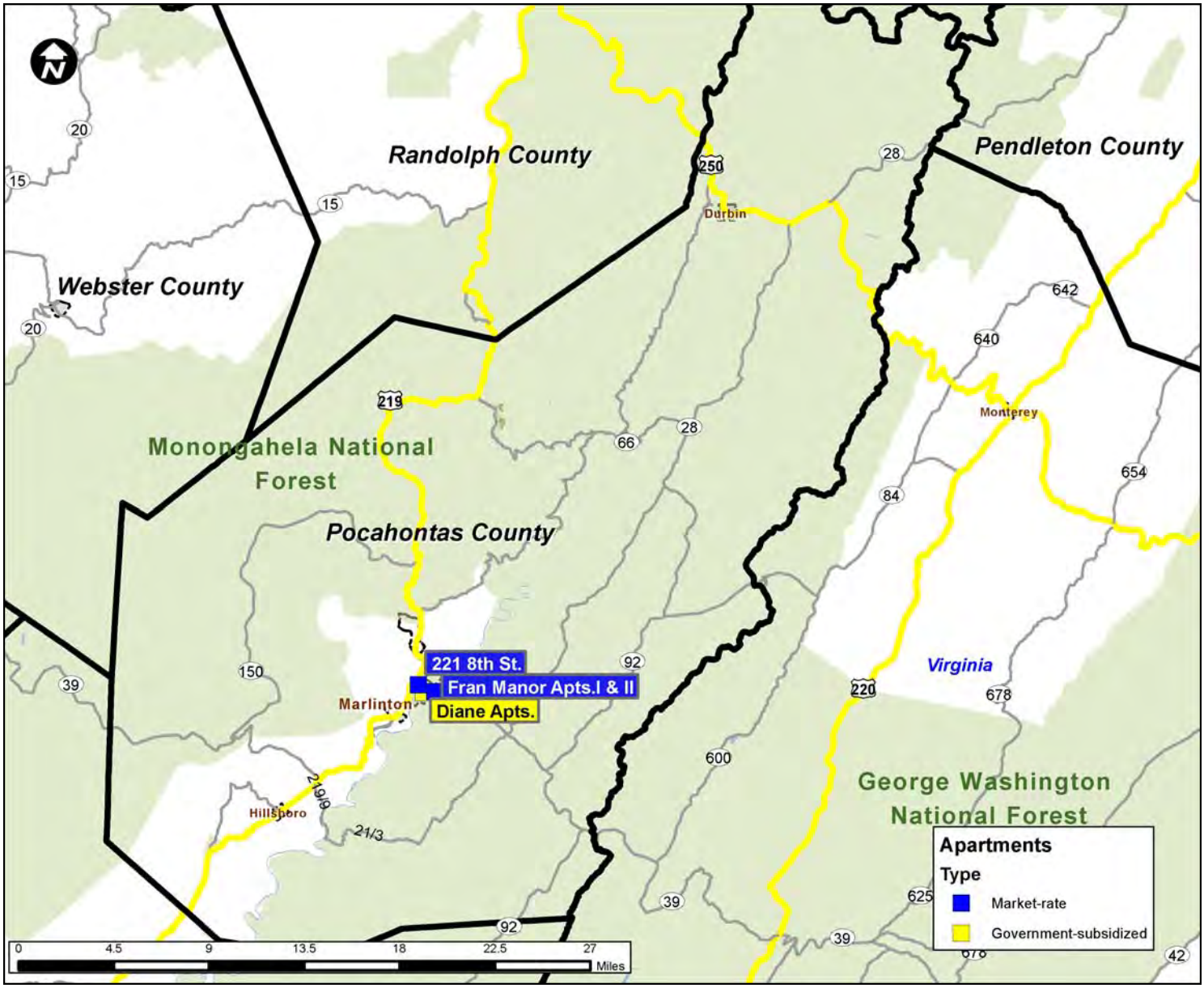
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	2	38	15	60.5%
Government-Subsidized	1	12	0	100.0%
Total	3	50	15	70.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	23	60.5%	8	34.8%	$413
Two-Bedroom	1.0	15	39.5%	7	46.7%	$477
Total Market Rate		**38**	**100.0%**	**15**	**39.5%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	12	100.0%	0	0.0%	N/A
Total		**12**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**50**	**100.0%**	**15**	**30%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	8	0.0%
1970 to 1979	0	0	-
1980 to 1989	2	42	35.7%
1990 to 1999	0	0	-
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	3	50	30.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	8	0.0%
C-	1	30	50.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	12	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	2	38	15	60.5%
Senior (Age 55+)	1	12	0	100.0%
Total	3	50	15	70.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	0	0	-
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	0	0	-

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	12	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	12	0	100.0%

Current Non-Conventional Rental Opportunities

No additional rentals were identified or surveyed during this evaluation.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Pocahontas County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $116,296. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $810, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$116,296
Mortgaged Value = 95% of Median Home Price	$110,481
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$593
Estimated Taxes & Insurance*	$148
Estimated Private Mortgage Insurance**	$69
Estimated Monthly Mortgage Payment	$810

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Pocahontas County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	1	10	0	2	1	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county through 2013.

Overall For-Sale Analysis (2010 – 2013)					
	2009	2010	2011	2012	2013
Total Number of Sales	52	62	57	58	19
Median Sales Price	$123,687	$107,096	$82,639	$81,283	$103,706

Source: County sales records, Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	3	34	8.8%	0
Average Loan Amount	$123,235	$127,176	96.9%	-
Average Age of Borrower	28	-	-	-
Average Gross Income of Borrower	$41,989	$51,939	80.8%	-
Income to Loan Ratio	34.1%	40.8%	83.4%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

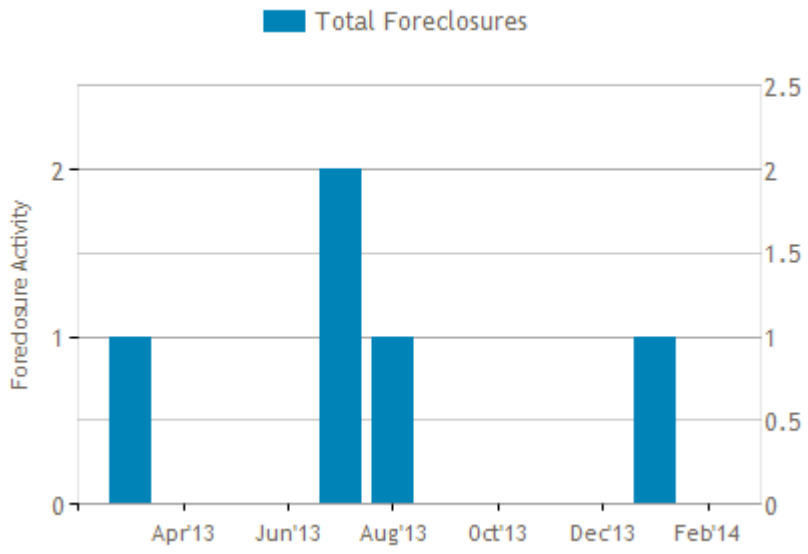
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	47	62	53	27	13	9
Median Listing Price	$112,130	$134,511	$219,677	$366,872	$427,046	$582,229
Median Square Footage	506	921	1,350	2,445	3,525	4,390
Median Price Per Square Foot	$221	$146	$162	$150	$121	$133
Median Year Built	1990	1983	1973	1997	1984	1998
Median Number of Bathrooms	1	2	2	3	3	5

Source: MLS

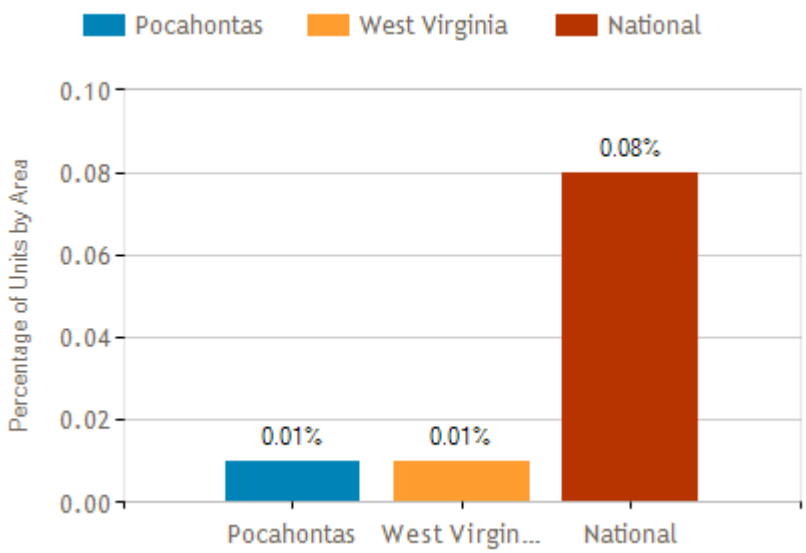
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Pocahontas County, WV



Geographical Comparison – Pocahontas County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	220	$0	$20,910	199	-9.5%
41% - 60% AMHI	$20,481	$30,720	100	$20,911	$31,360	88	-12.0%
61% - 100% AMHI	$30,721	$51,200	92	$31,361	$52,260	96	4.3%
Over 100% AMHI	$51,201	No Limit	116	$52,261	No Limit	117	0.9%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	152	$0	$20,910	119	-21.7%
41% - 60% AMHI	$20,481	$30,720	161	$20,911	$31,360	134	-16.8%
61% - 100% AMHI	$30,721	$51,200	314	$31,361	$52,260	263	-16.2%
Over 100% AMHI	$51,201	No Limit	430	$52,261	No Limit	442	2.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	372	$0	$20,910	318	-14.5%
41% - 60% AMHI	$20,481	$30,720	261	$20,911	$31,360	222	-14.9%
61% - 100% AMHI	$30,721	$51,200	406	$31,361	$52,260	359	-11.6%
Over 100% AMHI	$51,201	No Limit	546	$52,261	No Limit	559	2.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	112	$0	$15,520	111	-0.9%
41% - 60% AMHI	$15,201	$22,800	66	$15,521	$23,280	65	-1.5%
61% - 100% AMHI	$22,801	$38,000	47	$23,281	$38,790	57	21.3%
Over 100% AMHI	$38,001	No Limit	69	$38,791	No Limit	80	15.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	326	$0	$15,520	311	-4.6%
41% - 60% AMHI	$15,201	$22,800	266	$15,521	$23,280	256	-3.8%
61% - 100% AMHI	$22,801	$38,000	484	$23,281	$38,790	537	11.0%
Over 100% AMHI	$38,001	No Limit	834	$38,791	No Limit	954	14.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	438	$0	$15,520	422	-3.7%
41% - 60% AMHI	$15,201	$22,800	332	$15,521	$23,280	321	-3.3%
61% - 100% AMHI	$22,801	$38,000	531	$23,281	$38,790	594	11.9%
Over 100% AMHI	$38,001	No Limit	903	$38,791	No Limit	1,034	14.5%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	271	$0	$26,130	244	-10.0%
Senior (Age 55+)	$0	$19,000	154	$0	$19,400	152	-1.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(0 + 10 HCV) 10	0	(0 + 10 HCV*) 10
Number of Income-Eligible Family Renter Households	271	100	320
Existing Affordable Housing Penetration Rate – 2014	= 3.7%	N/A	= 3.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	12	0	12
Number of Income-Eligible Senior Renter Households	154	66	178
Penetration Rate – 2014	= 7.8%	N/A	= 6.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(0 + 10 HCV) 10	0	(0 + 10 HCV*) 10
Number of Income-Eligible Family Renter Households	244	88	287
Existing Affordable Housing Penetration Rate – 2019	= 4.1%	N/A	= 3.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	12	0	12
Number of Income-Eligible Senior Renter Households	152	65	176
Penetration Rate – 2019	= 7.9%	N/A	= 6.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	261	142	234	140
41%-60% AMHI (Tax Credit)	100	66	88	65

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Dick Groseclose, Marlinton Building Inspector and Former Pocahontas County Commissioner, (304) 799-4315

Mr. Groseclose said the most significant barrier to entry in Pocahontas County is the lack of infrastructure. He pointed out that the absence of interstate highways, airports and waterways is a genuine hurdle when attempting to attract new business and said as county commissioner, he tried to entice a company with approximately 50 employees to the area, but was unsuccessful because of the issues he mentioned. Groseclose believes many businesses and developers often choose Lewisburg, the county seat of Greenbrier County, which is convenient to an airport and Interstate 64, but offers the benefits and low taxes of a small community. He also said FEMA's Flood Zone designation has likely impaired development, especially in Marlinton, the county seat, and no multifamily properties are planned.

Oak Hall, Broker/Owner of Red Oak Realty, (304) 799-4440

Mr. Hall said the most accepted reason that rental housing development has not occurred in Pocahontas County is construction costs are high in relation to the income a developer can realize and noted the area market is predominantly comprised of low-income renters and will not support high rents. He did say, however, that area residents would appreciate and likely support a government-financed affordable rental development, and that shovel-ready land is abundant.

Rosemary Hofer, Broker/Owner of Hidden Creek Realty, (304) 799-2606)

According to Ms. Hofer, the cost of home ownership is too high for many area residents. Many locals commute long distances to employment centers. She also commented that the FEMA Flood Zone designation likely hampers area development. Hofer is the owner/developer of the Alder Lake subdivision, and over the past several years she has sold approximately one-half of the parcels there, but sales have slowed drastically during the second phase of the project because of an absence of demand.

39. Preston County

A. General Description

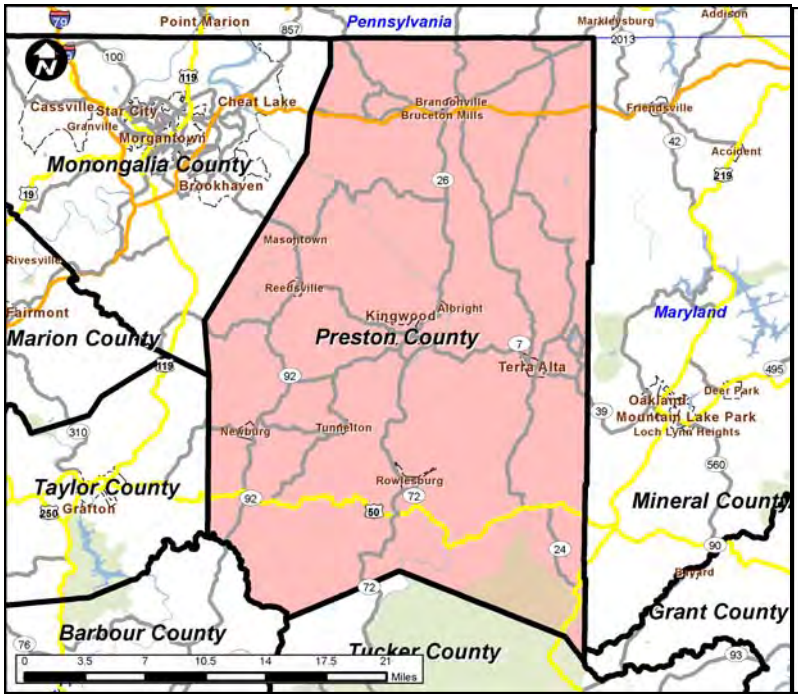
County Seat: Kingwood
County Size: 651.38 square miles

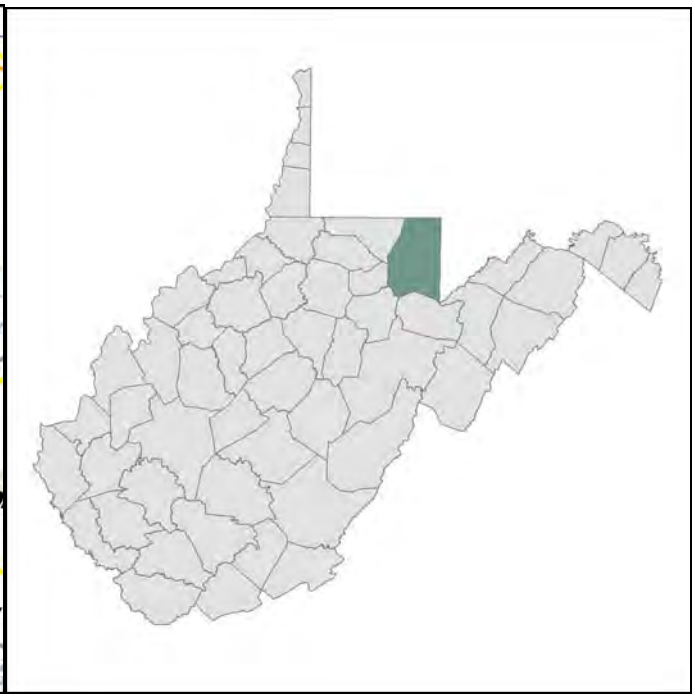
2000 (Census) Population: 29,334
2010 (Census) Population: 33,520
Population Change: +4,186 (14.3%)

2000 (Census) Households: 11,544
2010 (Census) Households: 12,895
Household Change: +1,351 (11.7%)

2000 (Census) Median Household Income: $28,082
2010 (Estimate) Median Household Income: $40,897
Income Change: +$12,815 (45.6%)

2000 (Census) Median Home Value: $56,700
2010 (American Community Survey) Median Home Value: $87,700
Home Value Change: +$31,000 (54.7%)





B. Demographic Characteristics and Trends

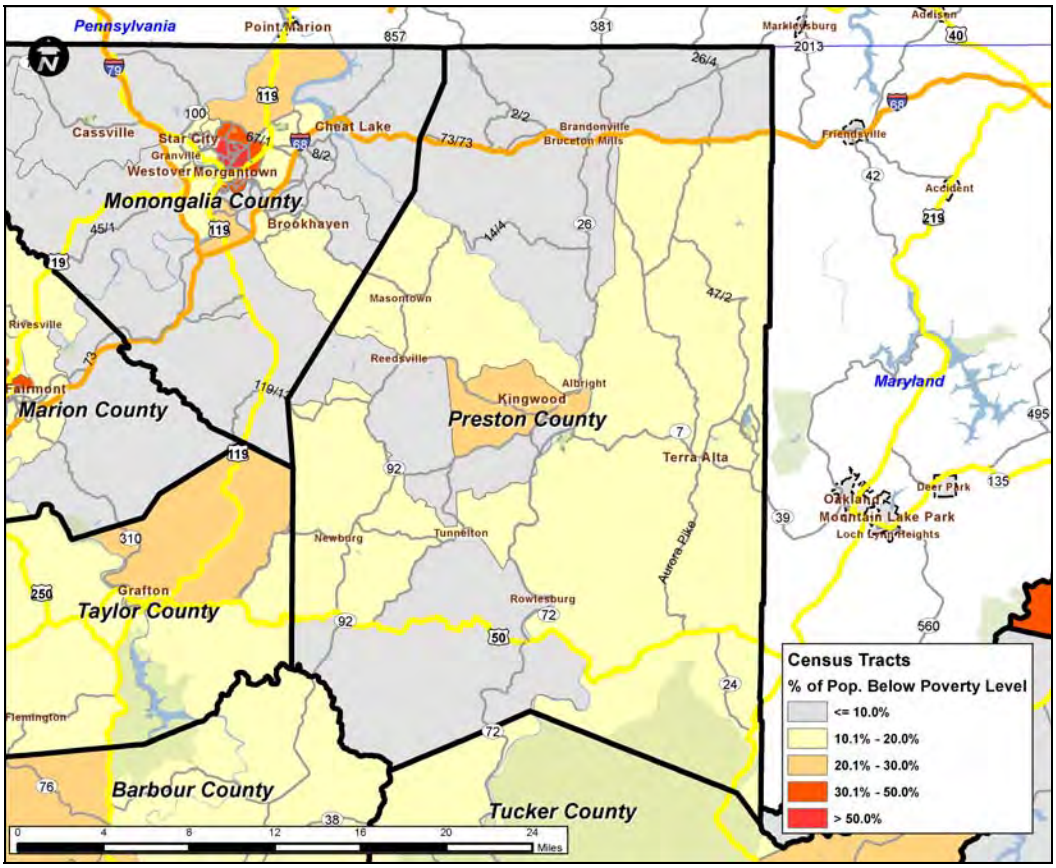
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Preston County	Population	29,334	33,520	34,932	36,008
	Population Change	-	4,186	1,412	1,076
	Percent Change	-	14.3%	4.2%	3.1%
County Seat: Kingwood	Population	2,944	2,939	2,888	2,824
	Population Change	-	-5	-51	-64
	Percent Change	-	-0.2%	-1.7%	-2.2%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,644	13.9%
Population not living in poverty	28,876	86.1%
Total	33,520	100.0%

Source: American Community Survey (ACS)

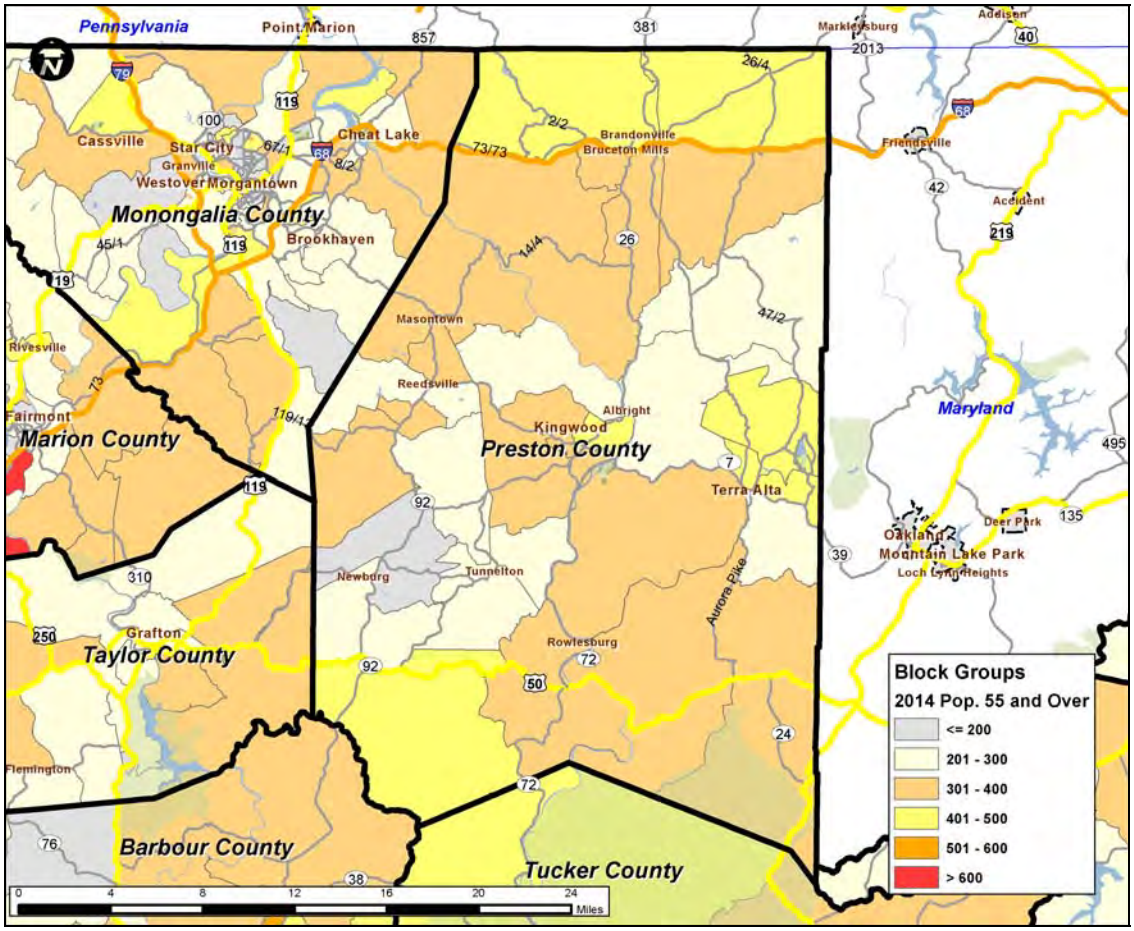


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	7,264	21.7%	7,291	20.9%	7,430	20.6%	139	1.9%
20 to 24	1,754	5.2%	1,873	5.4%	1,765	4.9%	-108	-5.8%
25 to 34	4,624	13.8%	4,663	13.3%	4,443	12.3%	-220	-4.7%
35 to 44	4,622	13.8%	4,743	13.6%	4,831	13.4%	88	1.9%
45 to 54	5,121	15.3%	5,046	14.4%	4,892	13.6%	-154	-3.1%
55 to 64	4,878	14.6%	5,245	15.0%	5,318	14.8%	73	1.4%
65 to 74	3,044	9.1%	3,703	10.6%	4,664	13.0%	961	26.0%
75 & Over	2,213	6.6%	2,368	6.8%	2,665	7.4%	297	12.5%
Total	33,520	100.0%	34,932	100.0%	36,008	100.0%	1,076	3.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	32,724	97.6%
Black	361	1.1%
Indian	63	0.2%
Asian	48	0.1%
Pacific Islander	10	0.0%
Some Other Race	53	0.2%
Two or More Races	261	0.8%
Total	33,520	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	29,644	88.4%
Moved within Same County	1,916	5.7%
Different County Same State	1,007	3.0%
Moved from Different State	935	2.8%
Moved from Abroad	16	0.0%
Total	33,520	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

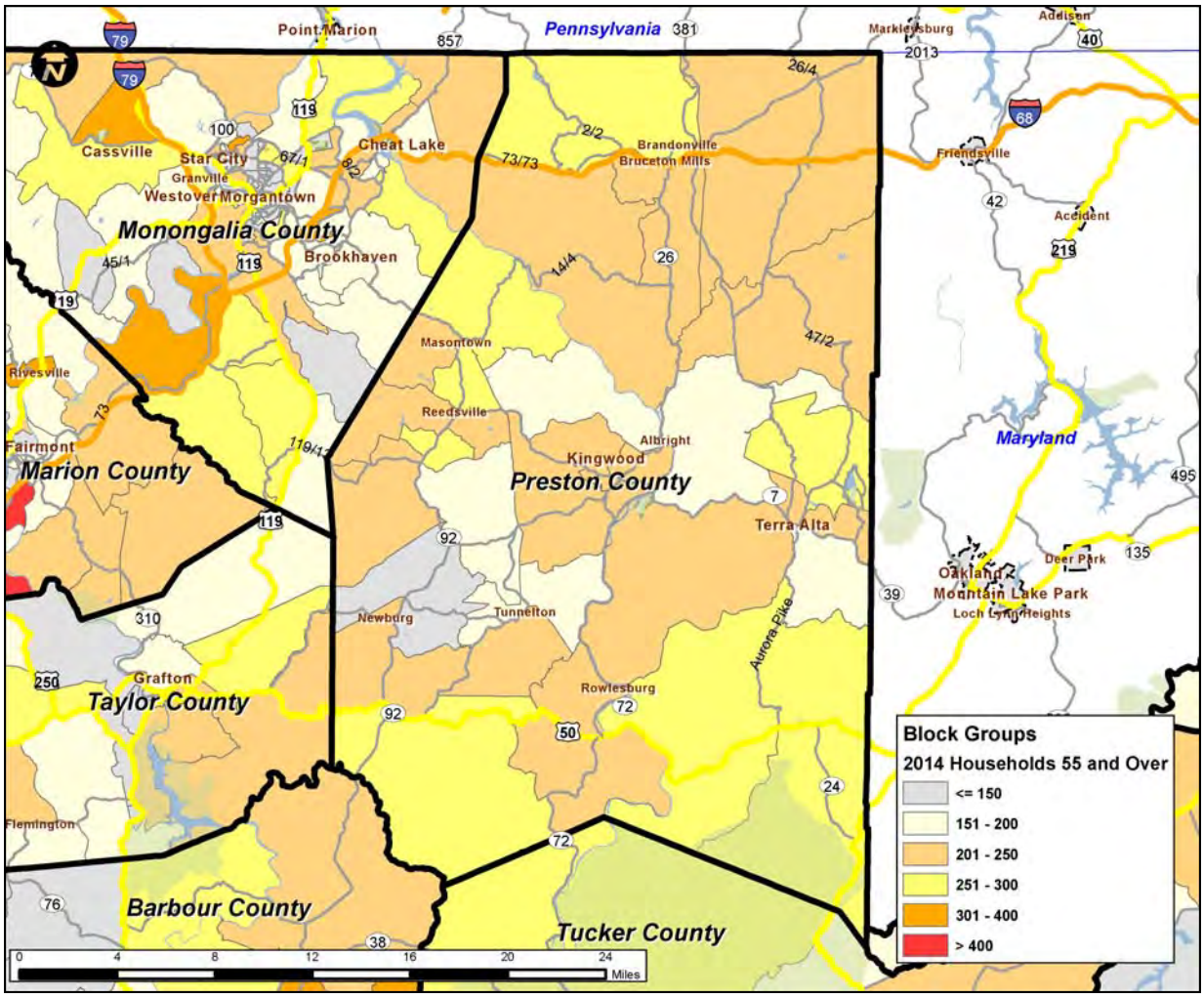
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Preston County	Households	11,544	12,895	13,445	13,974
	Household Change	-	1,351	550	529
	Percent Change	-	11.7%	4.3%	3.9%
	Household Size	2.54	2.60	2.41	2.39
County Seat: Kingwood	Households	1,283	1,291	1,272	1,251
	Household Change	-	8	-19	-21
	Percent Change	-	0.6%	-1.5%	-1.7%
	Household Size	2.3	2.3	2.27	2.26

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	375	2.9%	350	2.6%	317	2.3%	-33	-9.4%
25 to 34	1,639	12.7%	1,621	12.1%	1,527	10.9%	-94	-5.8%
35 to 44	2,064	16.0%	2,079	15.5%	2,095	15.0%	16	0.8%
45 to 54	2,624	20.3%	2,546	18.9%	2,437	17.4%	-109	-4.3%
55 to 64	2,754	21.4%	2,931	21.8%	2,933	21.0%	2	0.1%
65 to 74	1,894	14.7%	2,277	16.9%	2,833	20.3%	556	24.4%
75 to 84	1,162	9.0%	1,210	9.0%	1,311	9.4%	101	8.3%
85 & Over	383	3.0%	430	3.2%	520	3.7%	90	21.0%
Total	12,895	100.0%	13,445	100.0%	13,974	100.0%	529	3.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



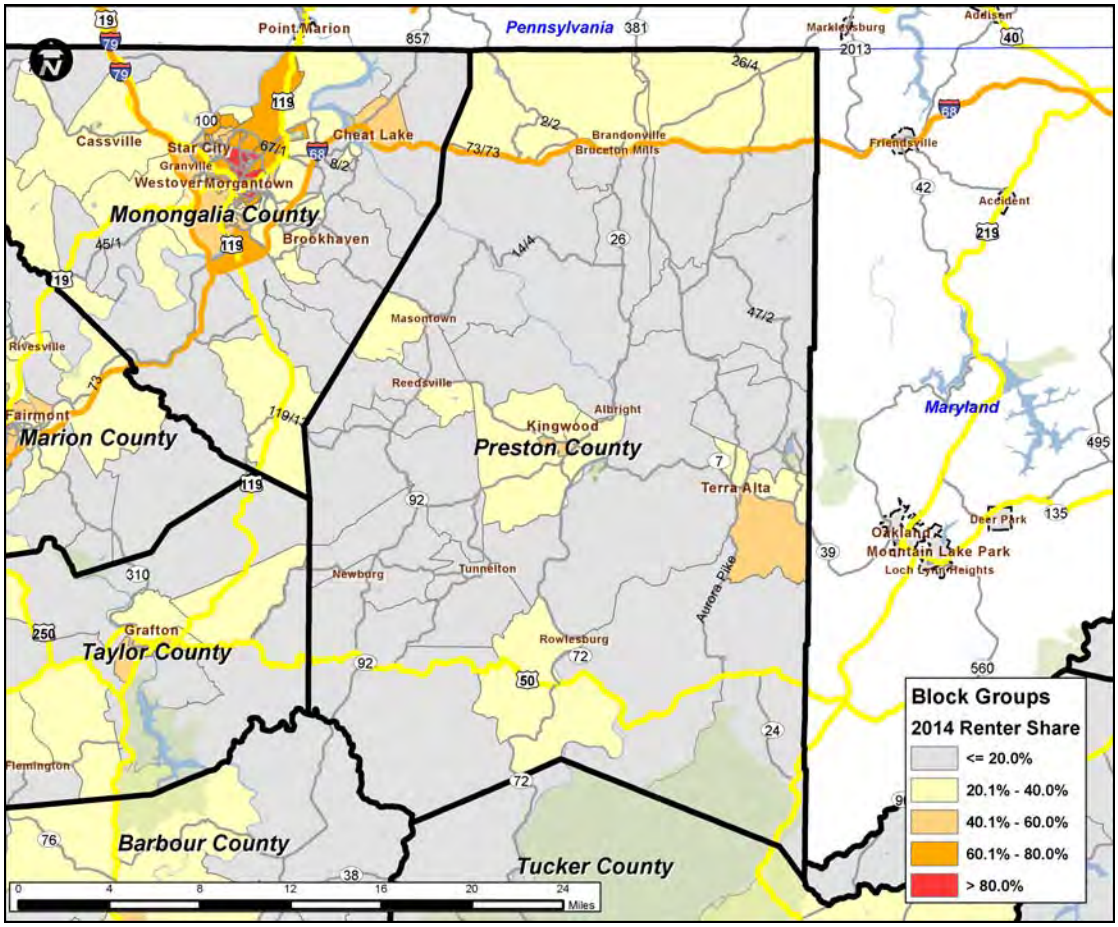
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	10,540	81.7%	10,678	79.4%	11,194	80.1%
Renter-Occupied	2,355	18.3%	2,767	20.6%	2,780	19.9%
Total	12,895	100.0%	13,445	100.0%	13,974	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	5,448	88.0%	6,071	88.7%	6,644	87.5%
Renter-Occupied	745	12.0%	777	11.3%	952	12.5%
Total	6,193	100.0%	6,848	100.0%	7,597	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,072	38.7%	1,101	39.6%	29	2.7%
2 Persons	778	28.1%	771	27.7%	-7	-0.9%
3 Persons	434	15.7%	436	15.7%	2	0.4%
4 Persons	282	10.2%	277	10.0%	-5	-1.7%
5 Persons+	200	7.2%	195	7.0%	-6	-2.9%
Total	2,767	100.0%	2,780	100.0%	13	0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,397	22.5%	2,598	23.2%	201	8.4%
2 Persons	4,367	40.9%	4,542	40.6%	175	4.0%
3 Persons	1,884	17.6%	1,976	17.7%	92	4.9%
4 Persons	1,318	12.3%	1,349	12.1%	31	2.3%
5 Persons+	712	6.7%	729	6.5%	17	2.3%
Total	10,678	100.0%	11,194	100.0%	516	4.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
RI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	417	53.7%	500	52.5%	83	20.0%
2 Persons	211	27.1%	276	29.0%	66	31.2%
3 Persons	74	9.5%	82	8.6%	8	10.8%
4 Persons	47	6.0%	55	5.7%	8	16.4%
5 Persons+	28	3.6%	39	4.1%	11	37.3%
Total	777	100.0%	952	100.0%	176	22.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,834	30.2%	2,034	30.6%	200	10.9%
2 Persons	3,141	51.7%	3,380	50.9%	238	7.6%
3 Persons	764	12.6%	857	12.9%	94	12.3%
4 Persons	203	3.3%	225	3.4%	22	10.7%
5 Persons+	129	2.1%	149	2.2%	20	15.4%
Total	6,071	100.0%	6,644	100.0%	573	9.4%

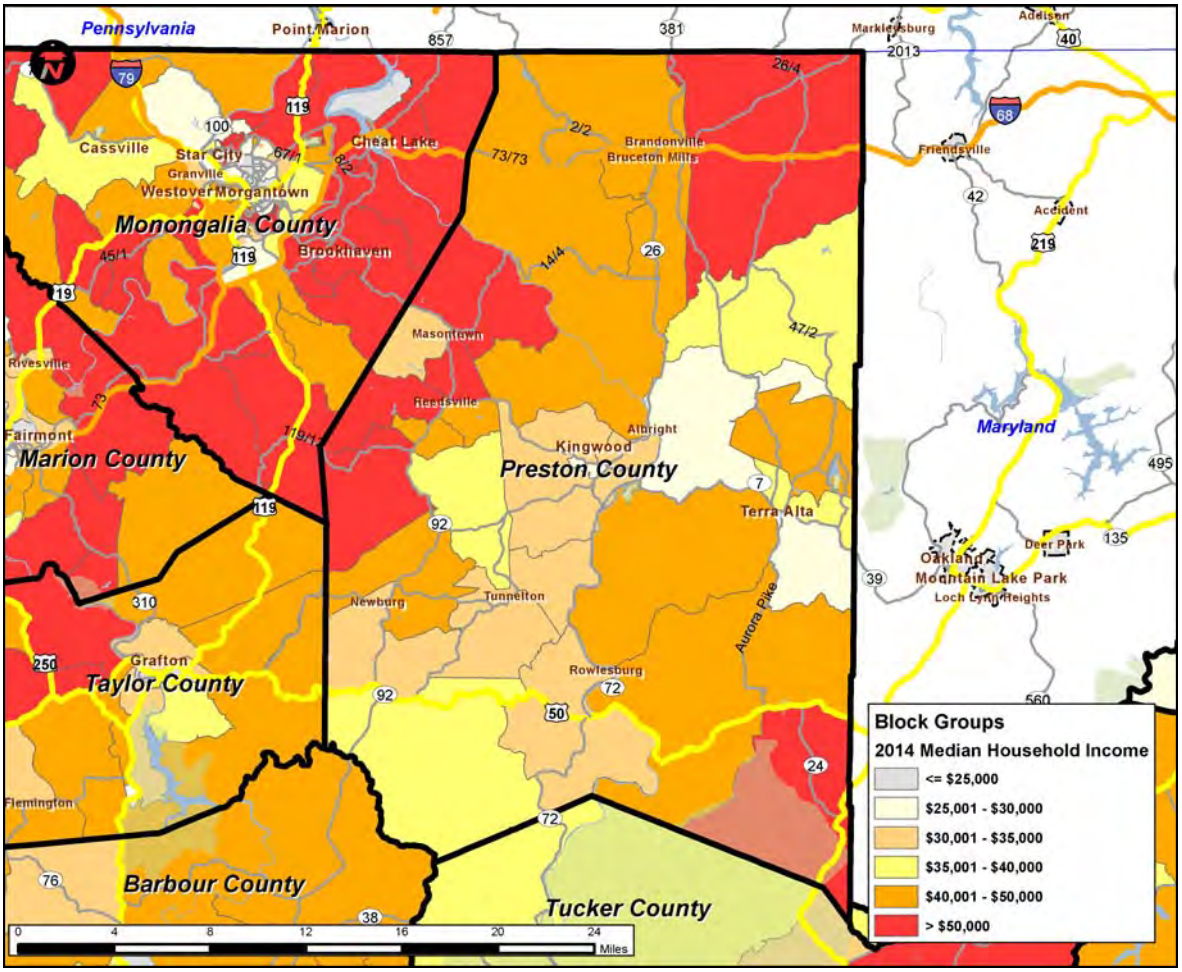
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	954	7.4%	894	6.6%	793	5.7%
$10,000 to $19,999	2,105	16.3%	1,892	14.1%	1,512	10.8%
$20,000 to $29,999	1,601	12.4%	1,690	12.6%	1,744	12.5%
$30,000 to $39,999	1,656	12.8%	1,627	12.1%	1,387	9.9%
$40,000 to $49,999	1,463	11.3%	1,588	11.8%	1,439	10.3%
$50,000 to $59,999	1,192	9.2%	1,314	9.8%	1,383	9.9%
$60,000 to $74,999	1,495	11.6%	1,606	11.9%	1,660	11.9%
$75,000 to $99,999	1,390	10.8%	1,529	11.4%	1,888	13.5%
$100,000 to $124,999	532	4.1%	657	4.9%	1,097	7.8%
$124,999 to $149,999	296	2.3%	326	2.4%	492	3.5%
$150,000 to $199,999	97	0.8%	159	1.2%	339	2.4%
$200,000+	112	0.9%	164	1.2%	239	1.7%
Total	12,895	100.0%	13,445	100.0%	13,974	100.0%
Median Income	$40,897		$43,903		$50,805	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



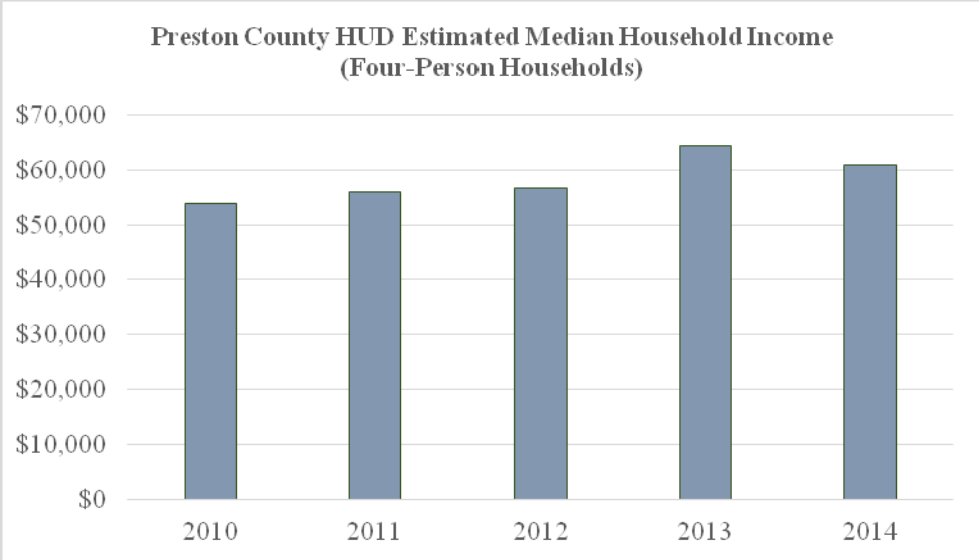
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	532	8.6%	481	7.0%	459	6.0%
$10,000 to $19,999	1,342	21.7%	1,191	17.4%	995	13.1%
$20,000 to $29,999	962	15.5%	1,044	15.2%	1,138	15.0%
$30,000 to $39,999	798	12.9%	849	12.4%	841	11.1%
$40,000 to $49,999	702	11.3%	839	12.2%	817	10.8%
$50,000 to $59,999	492	7.9%	662	9.7%	810	10.7%
$60,000 to $74,999	514	8.3%	673	9.8%	823	10.8%
$75,000 to $99,999	456	7.4%	595	8.7%	838	11.0%
$100,000 to $124,999	192	3.1%	244	3.6%	435	5.7%
$124,999 to $149,999	99	1.6%	126	1.8%	204	2.7%
$150,000 to $199,999	43	0.7%	63	0.9%	125	1.6%
$200,000+	61	1.0%	82	1.2%	112	1.5%
Total	6,193	100.0%	6,848	100.0%	7,597	100.0%
Median Income	$33,266		$38,343		$44,480	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$53,900	-
2011	$55,900	3.7%
2012	$56,600	1.3%
2013	$64,400	13.8%
2014	$61,000	-5.3%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	292	100	24	48	5	469
$10,000 to $19,999	230	197	16	14	80	536
$20,000 to $29,999	143	44	127	9	6	329
$30,000 to $39,999	119	132	65	34	19	369
$40,000 to $49,999	48	32	29	42	40	190
$50,000 to $59,999	12	40	3	7	3	65
$60,000 to $74,999	15	99	25	26	7	172
$75,000 to $99,999	7	20	58	34	0	118
$100,000 to $124,999	8	5	1	24	4	42
$125,000 to $149,999	13	1	8	3	4	29
$150,000 to $199,999	4	2	0	3	4	13
$200,000 & Over	4	1	13	1	4	23
Total	894	674	368	244	175	2,355

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	307	83	21	47	8	465
$10,000 to $19,999	258	225	12	12	83	590
$20,000 to $29,999	167	54	148	17	8	394
$30,000 to $39,999	172	136	70	35	19	432
$40,000 to $49,999	55	40	39	55	47	236
$50,000 to $59,999	26	63	3	5	4	101
$60,000 to $74,999	22	125	28	26	8	209
$75,000 to $99,999	13	32	74	35	7	161
$100,000 to $124,999	15	6	6	41	3	71
$125,000 to $149,999	21	2	10	4	5	42
$150,000 to $199,999	8	7	1	5	3	23
$200,000 & Over	8	6	22	1	5	42
Total	1,072	778	434	282	200	2,767

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	282	85	21	34	0	422
$10,000 to $19,999	229	178	11	14	84	514
$20,000 to $29,999	189	53	146	10	6	405
$30,000 to $39,999	160	119	59	23	19	380
$40,000 to $49,999	61	54	39	45	38	237
$50,000 to $59,999	34	86	9	4	3	136
$60,000 to $74,999	36	117	28	25	8	214
$75,000 to $99,999	20	38	76	45	12	192
$100,000 to $124,999	29	22	3	65	1	120
$125,000 to $149,999	27	1	17	5	8	57
$150,000 to $199,999	16	11	1	4	6	39
$200,000 & Over	17	8	27	2	10	64
Total	1,101	771	436	277	195	2,780

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	164	78	23	44	0	310
$10,000 to $19,999	74	139	12	8	80	313
$20,000 to $29,999	109	31	100	7	1	248
$30,000 to $39,999	88	104	57	30	13	292
$40,000 to $49,999	36	27	27	37	37	164
$50,000 to $59,999	1	12	1	3	2	20
$60,000 to $74,999	3	73	24	24	1	124
$75,000 to $99,999	0	20	47	15	0	82
$100,000 to $124,999	0	0	1	22	0	23
$125,000 to $149,999	2	0	8	1	0	11
$150,000 to $199,999	2	0	0	1	3	5
$200,000 & Over	1	1	12	1	3	18
Total	480	485	311	193	141	1,610

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	196	67	19	44	5	331
$10,000 to $19,999	120	165	10	8	81	384
$20,000 to $29,999	126	37	115	11	3	292
$30,000 to $39,999	138	108	56	32	17	351
$40,000 to $49,999	40	31	37	53	45	205
$50,000 to $59,999	8	23	2	2	1	37
$60,000 to $74,999	11	94	26	22	4	157
$75,000 to $99,999	3	32	62	20	4	121
$100,000 to $124,999	3	1	2	38	2	46
$125,000 to $149,999	5	1	9	1	5	20
$150,000 to $199,999	5	3	0	3	2	13
$200,000 & Over	2	5	21	0	3	31
Total	655	568	360	235	172	1,990

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	162	67	17	30	2	277
$10,000 to $19,999	93	127	9	8	75	312
$20,000 to $29,999	132	33	113	6	4	287
$30,000 to $39,999	119	71	47	20	13	270
$40,000 to $49,999	42	41	36	41	37	197
$50,000 to $59,999	8	19	7	4	1	38
$60,000 to $74,999	16	82	23	21	6	148
$75,000 to $99,999	5	37	62	26	4	134
$100,000 to $124,999	3	5	0	59	1	68
$125,000 to $149,999	5	0	16	3	5	28
$150,000 to $199,999	12	7	0	2	4	25
$200,000 & Over	5	6	26	1	4	42
Total	600	495	354	222	156	1,827

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	41	36	0	3	30	109
$10,000 to $19,999	92	127	117	20	93	449
$20,000 to $29,999	54	101	101	92	40	388
$30,000 to $39,999	68	198	144	92	63	566
$40,000 to $49,999	69	264	78	106	78	596
$50,000 to $59,999	79	200	199	131	73	682
$60,000 to $74,999	141	221	192	275	28	856
$75,000 to $99,999	38	162	206	259	187	852
$100,000 to $124,999	6	101	100	108	3	318
$125,000 to $149,999	1	71	59	52	10	192
$150,000 to $199,999	3	21	3	20	3	49
$200,000 & Over	3	5	19	8	1	35
Total	594	1,505	1,218	1,167	608	5,092

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	32	25	0	3	22	82
$10,000 to $19,999	70	75	85	16	71	317
$20,000 to $29,999	64	87	89	75	39	354
$30,000 to $39,999	56	133	119	65	54	427
$40,000 to $49,999	78	227	68	97	74	544
$50,000 to $59,999	67	174	177	125	72	615
$60,000 to $74,999	124	174	188	263	26	775
$75,000 to $99,999	51	123	188	247	204	813
$100,000 to $124,999	13	106	122	122	3	366
$125,000 to $149,999	1	59	52	54	13	179
$150,000 to $199,999	3	37	8	31	5	83
$200,000 & Over	4	5	24	16	2	51
Total	564	1,225	1,120	1,115	583	4,607

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	29	16	2	1	12	60
$10,000 to $19,999	49	37	49	6	64	205
$20,000 to $29,999	74	74	84	58	28	317
$30,000 to $39,999	43	72	88	38	35	276
$40,000 to $49,999	69	184	50	74	48	425
$50,000 to $59,999	66	145	150	96	76	534
$60,000 to $74,999	125	144	164	231	25	689
$75,000 to $99,999	62	134	214	250	257	917
$100,000 to $124,999	29	172	186	203	4	593
$125,000 to $149,999	1	85	81	76	18	261
$150,000 to $199,999	12	90	15	68	5	190
$200,000 & Over	6	9	36	25	7	83
Total	565	1,163	1,118	1,124	580	4,550

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	126	22	0	3	5	156
$10,000 to $19,999	156	58	3	6	0	224
$20,000 to $29,999	31	13	27	2	5	78
$30,000 to $39,999	31	28	8	3	6	77
$40,000 to $49,999	10	5	2	5	2	24
$50,000 to $59,999	10	28	3	3	1	47
$60,000 to $74,999	12	27	1	2	6	48
$75,000 to $99,999	7	0	10	19	0	36
$100,000 to $124,999	8	5	0	2	3	19
$125,000 to $149,999	15	1	0	2	3	22
$150,000 to $199,999	2	2	0	2	1	8
$200,000 & Over	5	0	1	0	1	7
Total	414	189	57	51	34	745

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	16	2	2	3	134
$10,000 to $19,999	139	60	2	4	1	206
$20,000 to $29,999	41	17	33	6	5	102
$30,000 to $39,999	34	28	14	3	3	81
$40,000 to $49,999	15	9	2	2	3	31
$50,000 to $59,999	18	40	1	3	3	64
$60,000 to $74,999	12	31	2	4	4	52
$75,000 to $99,999	10	0	12	15	3	40
$100,000 to $124,999	13	4	4	3	1	24
$125,000 to $149,999	16	1	1	3	1	22
$150,000 to $199,999	2	4	1	1	1	10
$200,000 & Over	5	1	1	1	2	11
Total	417	211	74	47	28	777

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	120	18	5	4	1	148
$10,000 to $19,999	136	50	2	5	9	202
$20,000 to $29,999	57	20	34	4	3	117
$30,000 to $39,999	41	48	12	3	6	110
$40,000 to $49,999	19	13	3	3	1	39
$50,000 to $59,999	26	67	2	1	2	98
$60,000 to $74,999	20	36	5	4	2	66
$75,000 to $99,999	15	1	14	19	8	58
$100,000 to $124,999	26	17	3	6	0	51
$125,000 to $149,999	21	1	1	2	4	29
$150,000 to $199,999	4	4	1	2	2	14
$200,000 & Over	13	2	1	1	3	20
Total	500	276	82	55	39	952

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	203	127	36	1	9	376
$10,000 to $19,999	615	389	101	0	13	1,118
$20,000 to $29,999	356	464	49	2	14	884
$30,000 to $39,999	170	412	111	5	22	721
$40,000 to $49,999	155	395	103	16	9	677
$50,000 to $59,999	40	256	100	34	15	445
$60,000 to $74,999	51	333	49	27	6	467
$75,000 to $99,999	60	270	44	35	11	420
$100,000 to $124,999	20	87	21	37	7	173
$125,000 to $149,999	12	42	11	5	7	77
$150,000 to $199,999	4	27	3	1	0	35
$200,000 & Over	5	42	6	0	1	54
Total	1,691	2,843	635	164	114	5,448

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	191	108	36	2	9	347
$10,000 to $19,999	550	327	94	2	11	985
$20,000 to $29,999	399	464	65	0	13	942
$30,000 to $39,999	197	426	112	6	27	767
$40,000 to $49,999	198	460	122	16	11	808
$50,000 to $59,999	67	345	134	39	12	598
$60,000 to $74,999	85	413	76	38	8	621
$75,000 to $99,999	79	348	65	44	18	555
$100,000 to $124,999	29	106	30	46	9	220
$125,000 to $149,999	22	55	14	6	7	105
$150,000 to $199,999	10	32	8	1	2	53
$200,000 & Over	5	56	9	0	1	71
Total	1,834	3,141	764	203	129	6,071

Source: Ribbon Demographics; ESRI; Urban Decision Group

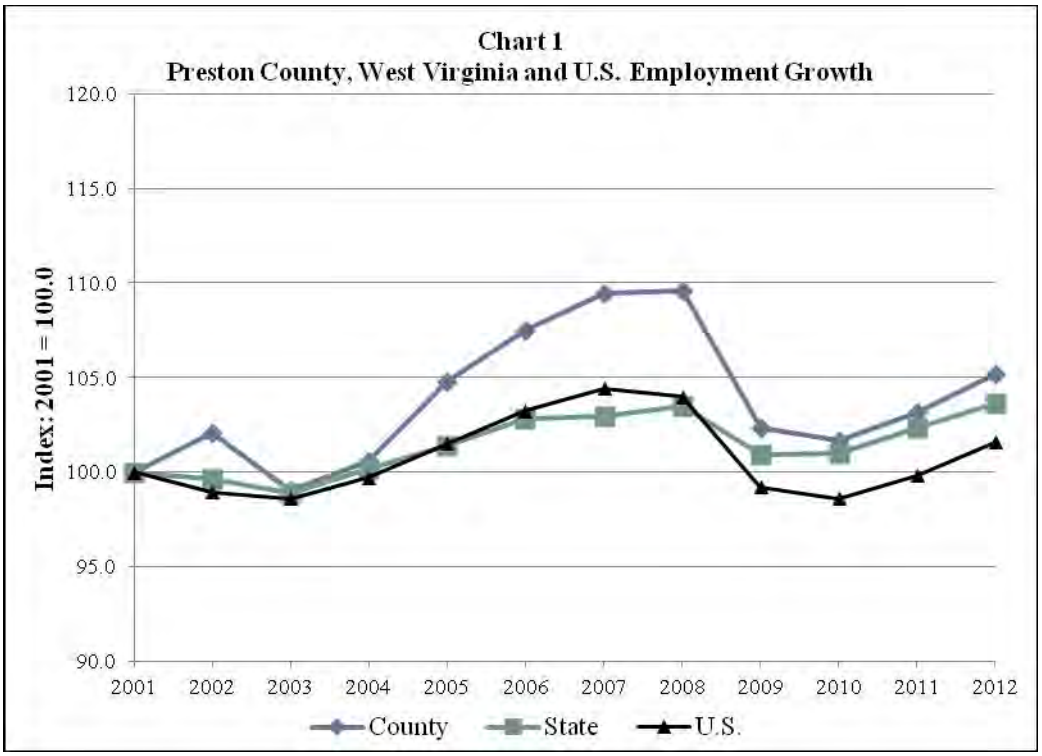
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	179	90	30	3	8	311
$10,000 to $19,999	476	248	62	1	7	794
$20,000 to $29,999	460	472	73	1	15	1,021
$30,000 to $39,999	219	391	96	2	24	731
$40,000 to $49,999	222	411	124	12	8	777
$50,000 to $59,999	86	402	177	34	13	713
$60,000 to $74,999	124	483	97	44	8	757
$75,000 to $99,999	129	485	91	45	30	780
$100,000 to $124,999	68	171	58	69	16	382
$125,000 to $149,999	40	90	21	11	13	175
$150,000 to $199,999	20	67	17	1	5	111
$200,000 & Over	9	69	12	0	2	92
Total	2,034	3,380	857	224	149	6,644

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Preston County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Preston County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Preston County, State and U.S. Employment, 2001-2012						
	Preston County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,661		686		129,636	
2002	6,798	2.1%	683	-0.4%	128,234	-1.1%
2003	6,596	-3.0%	678	-0.8%	127,796	-0.3%
2004	6,698	1.5%	687	1.3%	129,278	1.2%
2005	6,978	4.2%	695	1.2%	131,572	1.8%
2006	7,162	2.6%	705	1.4%	133,834	1.7%
2007	7,289	1.8%	706	0.1%	135,366	1.1%
2008	7,299	0.1%	710	0.5%	134,806	-0.4%
2009	6,819	-6.6%	692	-2.5%	128,608	-4.6%
2010	6,772	-0.7%	692	0.1%	127,820	-0.6%
2011	6,870	1.4%	702	1.4%	129,411	1.2%
2012	7,006	2.0%	711	1.2%	131,696	1.8%
Change						
2001-12	345	5.2%	25	3.6%	2,061	1.6%
2001-03	-65	-1.0%	-8	-1.1%	-1,840	-1.4%
2003-07	693	10.5%	28	4.2%	7,570	5.9%
2007-12	-283	-3.9%	4	0.6%	-3,670	-2.7%

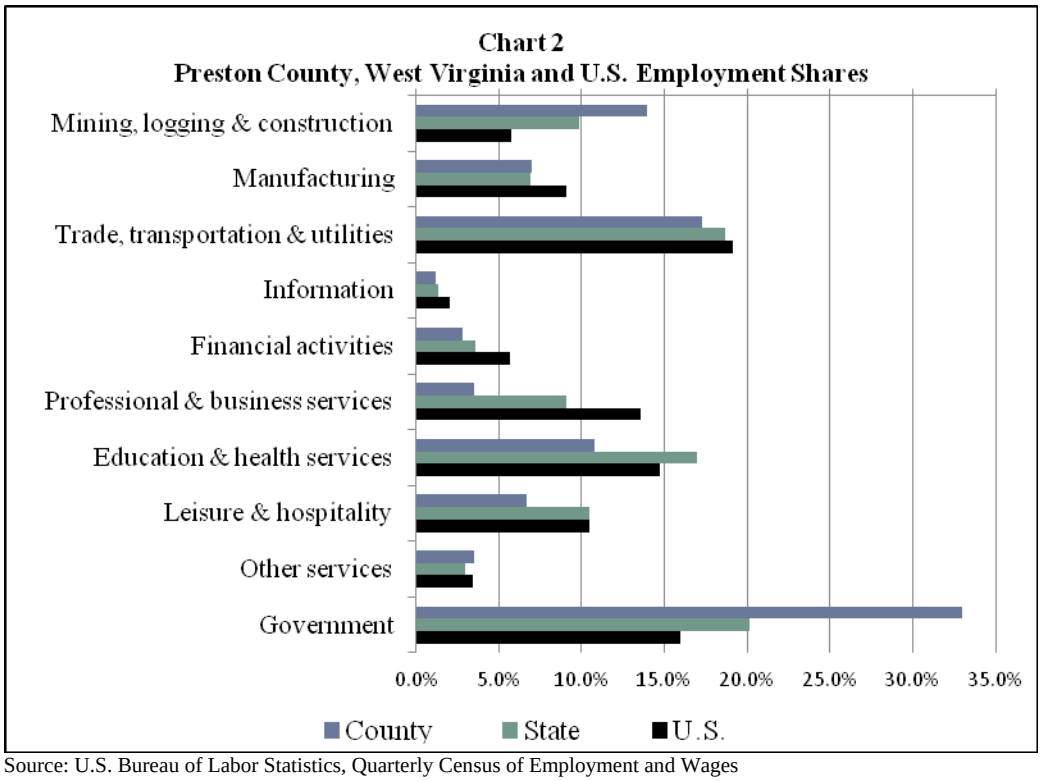
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Preston County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Preston County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	980	14.0%	141.9	243.2
Manufacturing	490	7.0%	101.3	77.4
Trade, Transportation and Utilities	1,212	17.3%	92.7	90.3
Information	85	1.2%	90.2	59.7
Financial Activities	199	2.8%	79.3	49.8
Professional and Business Services	246	3.5%	38.7	25.9
Educational and Health Services	757	10.8%	63.8	73.3
Leisure and Hospitality	469	6.7%	64.1	64.2
Other Services	246	3.5%	118.2	101.7
Total Private Sector	**4,696**	**67.0%**	**83.9**	**79.8**
Total Government	**2,310**	**33.0%**	**163.7**	**206.3**
Total Payroll Employment	**7,006**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

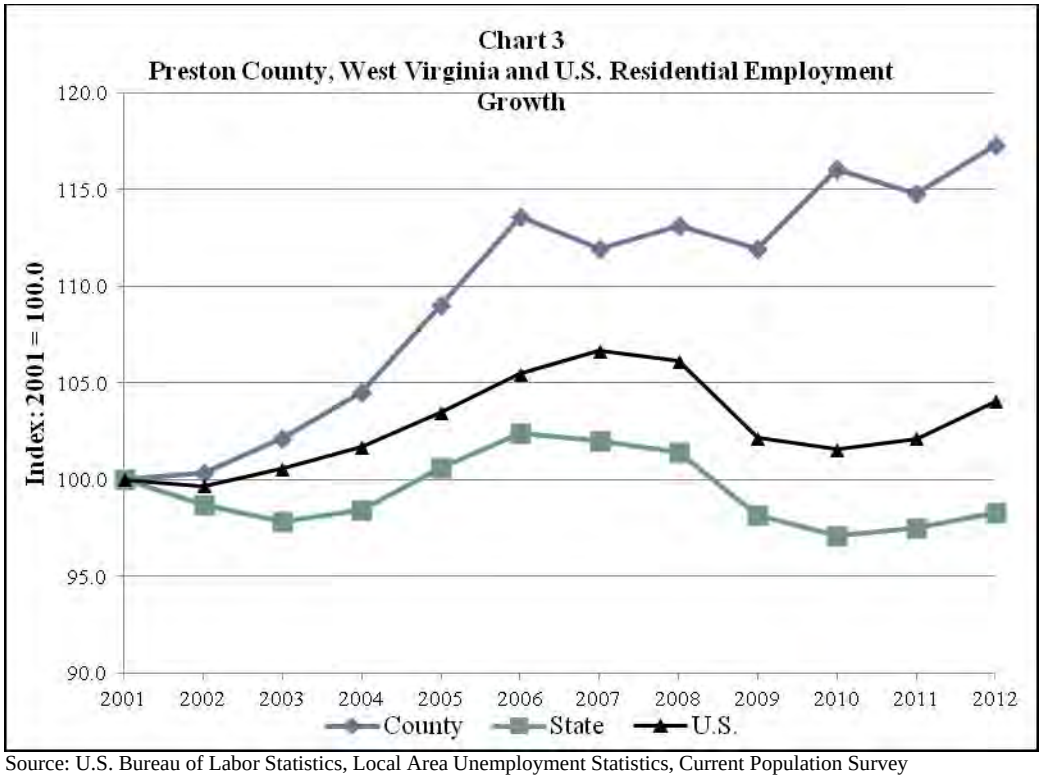


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Preston County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Preston County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Preston County; this one considers the number of Preston County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

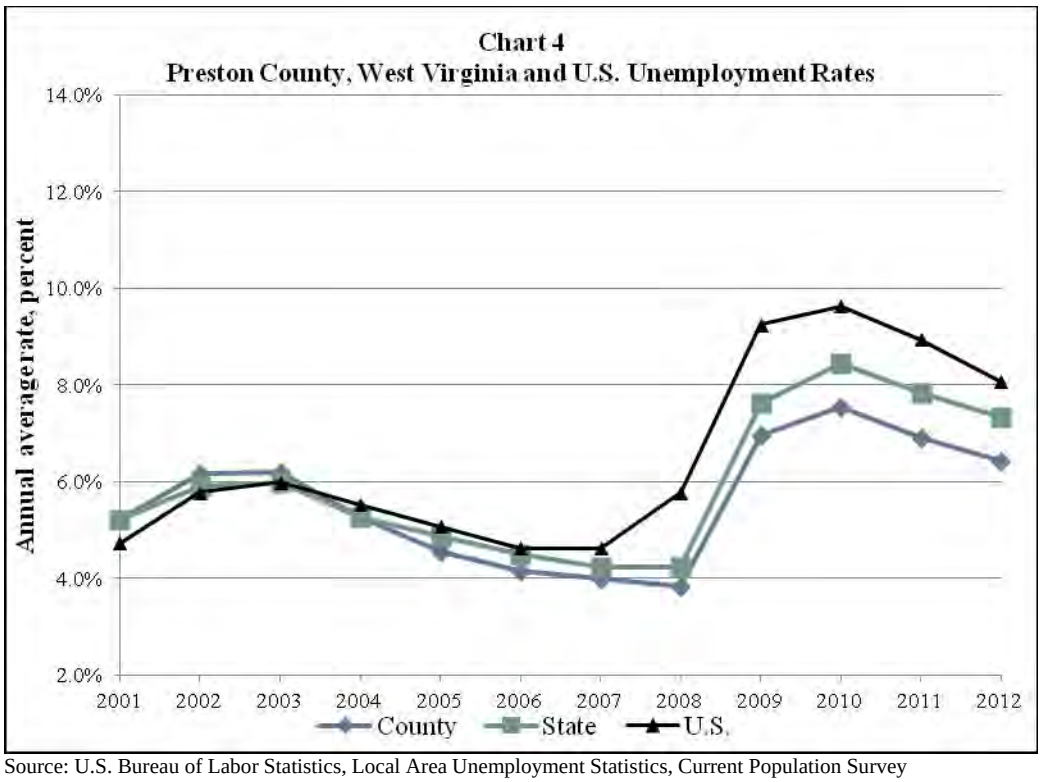
Table 3 Preston County, State and U.S. Residential Employment, 2001-2012						
	Preston County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	12,703		759		136,933	
2002	12,747	0.3%	749	-1.3%	136,485	-0.3%
2003	12,977	1.8%	742	-0.9%	137,736	0.9%
2004	13,278	2.3%	747	0.6%	139,252	1.1%
2005	13,848	4.3%	764	2.3%	141,730	1.8%
2006	14,431	4.2%	777	1.8%	144,427	1.9%
2007	14,225	-1.4%	774	-0.4%	146,047	1.1%
2008	14,375	1.1%	769	-0.6%	145,362	-0.5%
2009	14,220	-1.1%	745	-3.2%	139,878	-3.8%
2010	14,741	3.7%	737	-1.1%	139,064	-0.6%
2011	14,586	-1.1%	740	0.4%	139,869	0.6%
2012	14,900	2.2%	746	0.8%	142,469	1.9%
Change						
2001-12	2,197	17.3%	-13	-1.7%	5,536	4.0%
2001-03	274	2.2%	-16	-2.2%	803	0.6%
2003-07	1,248	9.6%	32	4.3%	8,311	6.0%
2007-10	516	3.6%	-37	-4.8%	-6,983	-4.8%
2010-12	159	1.1%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Preston County, state and U.S. unemployment rates over the past decade. The table also shows the Preston County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Preston County Labor Force Statistics and Comparative Unemployment Rates						
	Preston County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Preston County	West Virginia	U.S.
2001	13,403	12,703	700	5.2%	5.2%	4.7%
2002	13,587	12,747	840	6.2%	5.9%	5.8%
2003	13,836	12,977	859	6.2%	6.0%	6.0%
2004	14,018	13,278	740	5.3%	5.3%	5.5%
2005	14,509	13,848	661	4.6%	4.9%	5.1%
2006	15,057	14,431	626	4.2%	4.5%	4.6%
2007	14,818	14,225	593	4.0%	4.2%	4.6%
2008	14,948	14,375	573	3.8%	4.2%	5.8%
2009	15,284	14,220	1,064	7.0%	7.6%	9.3%
2010	15,946	14,741	1,205	7.6%	8.4%	9.6%
2011	15,668	14,586	1,082	6.9%	7.8%	8.9%
2012	15,926	14,900	1,026	6.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Preston County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	15,668	14,586	1,082	6.9%
2012 January	15,391	14,213	1,178	7.7%
2012 February	15,787	14,613	1,174	7.4%
2012 March	15,823	14,726	1,097	6.9%
2012 April	15,948	14,992	956	6%
2012 May	16,133	15,110	1,023	6.3%
2012 June	15,646	14,603	1,043	6.7%
2012 July	15,805	14,830	975	6.2%
2012 August	15,658	14,715	943	6%
2012 September	16,192	15,268	924	5.7%
2012 October	16,259	15,356	903	5.6%
2012 November	16,264	15,255	1,009	6.2%
2012 December	16,202	15,115	1,087	6.7%
2012 Annual	15,926	14,900	1,026	6.4%
2013 January	15,859	14,561	1,298	8.2%
2013 February	16,251	14,987	1,264	7.8%
2013 March	16,203	15,049	1,154	7.1%
2013 April	16,338	15,353	985	6%
2013 May	16,282	15,491	791	4.9%
2013 June	15,754	14,937	817	5.2%
2013 July	16,019	15,225	794	5%
2013 August	15,979	15,199	780	4.9%
2013 September	16,465	15,731	734	4.5%
2013 October	16,399	15,681	718	4.4%
2013 November	16,429	15,742	687	4.2%
2013 December	16,217	15,439	778	4.8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Preston County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Preston County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,413	10.0%	198.6	533.0
Construction	1,371	9.7%	136.9	143.2
Manufacturing	1,223	8.7%	100.3	80.6
Wholesale Trade	183	1.3%	57.2	44.3
Retail Trade	2,033	14.4%	116.0	125.3
Transportation and Utilities	743	5.3%	94.7	104.3
Information	158	1.1%	63.5	48.9
Financial Activities	511	3.6%	82.3	52.8
Professional and Business Services	905	6.4%	87.0	61.0
Educational and Health Services	3,250	23.1%	89.4	102.5
Leisure and Hospitality	994	7.1%	81.7	78.3
Other Services, Except Public Administration	590	4.2%	91.7	85.4
Public Administration	710	5.0%	80.0	102.6
Total Employment	**14,084**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Preston County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	3,366	23.9%	77.9	66.9
Service	2,634	18.7%	101.6	106.9
Sales and Office	3,169	22.5%	91.1	89.6
Natural Resources, Construction and Maintenance	2,718	19.3%	150.8	203.2
Production, Transportation and Material Moving	2,183	15.5%	115.7	127.0
Total Employment	**14,084**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Preston County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Preston County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Preston County.

Largest Employers in Preston County		
Employer	**Industry**	**Employment**
Local Government	Government	1,259
Preston County Board of Education	Education	650
Federal Government	Government	639
State Government	Government	412
Department of Justice/Hazelton	Corrections	400
Preston Memorial Hospital	Health Care	250
Hopemont State Hospital	Senior Health Services	185
Walmart Associates	Retail	170
CW Wright Construction Co.	Construction	150
Heartland Employment Services	Disabled Employment Services	115
	Total	**4,230**

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014; Preston County Economic Development Authority

According to reports from the Preston County Economic Development Authority and the Morgantown Area Economic Partnership, business and industry in the county include education, construction, manufacturing, medical and other services. Government positions account for a large majority of Preston's workforce and many of the private businesses rely on the government and its employees as their customers. Preston County is part of the Morgantown, WV MSA and the relatively easy commute to Monongalia County is taken advantage of by residents attracted to jobs in the WVU/Morgantown area. Except for the expansion at the Hazelwood prison facility, the top employers listed above are not anticipating any significant changes in their workforces at this time.

The West Virginia Department of Workforce Development has received no Worker Adjustment and Retraining Notifications (WARN) for Preston County during the past 18 months.

Expansions that have been recently completed or are currently underway represent millions of investment dollars into the region as well as creating new jobs. These projects include:

- Construction of a new 1,100-bed men's prison at the Hazleton Federal Correction facility was completed in 2013. In addition to creating 300 new jobs, the facility is projected to have an economic impact of over $35 million when all the staff members are hired.
- Pioneer Conveyor opened a newly-constructed manufacturing facility in Hazleton January 2013. The $2.1 million project is expected to employ up to 70 within three years.
- A new Preston Memorial Hospital will be built next to Preston High School in Kingwood. Groundbreaking for the $38.5 million facility is scheduled for October 2013 with a projected completion date of March 2015. Plans for the current hospital building have not been publicized.
- The Morgantown Area Economic Partnership has also reported several new commercial enterprises in Preston County which include Auto Zone, Preston Powersports and Peaslee's Auction & Sales near Kingwood; Delano's Country Store and Three Guy's Gym near Reedsville; and an outdoor sports store near Hazleton.

Camp Dawson is a West Virginia Army National Guard facility in Preston County. Currently, federal defense investments enable the current construction projects of expanding the RTI Conference Center and adding an athletic complex/multipurpose building that will increase the facility's role as Joint Interagency Training and Education Center and national homeland defense center.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	10,540	81.7%
Renter-Occupied	2,355	18.3%
Total-Occupied Units*	12,895	85.4%
Vacant For Rent	202	9.2%
Vacant For-Sale Only	162	7.4%
Vacant Rented/Sold, Not Occ.	73	3.3%
Vacant Seasonal, Recreational	952	43.2%
All Other Vacant	813	36.9%
Total Vacant Units	2,202	14.6%
Total	15,097	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	10,540	81.7%	10,413	127	1.2%
Renter-Occupied	2,355	18.3%	2,278	77	3.3%
Total	12,895	100.0%	12,691	204	1.6%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	277	2.6%	23	1.0%
2000 to 2004	454	4.3%	45	1.9%
1990 to 1999	2,069	19.6%	201	8.5%
1980 to 1989	1,578	15.0%	338	14.4%
1970 to 1979	2,097	19.9%	577	24.5%
1960 to 1969	748	7.1%	129	5.5%
1940 to 1959	1,389	13.2%	417	17.7%
1939 or Earlier	1,928	18.3%	624	26.5%
Total	10,540	100.0%	2,355	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	8,851	84.0%	1,203	51.1%
1 Attached	50	0.5%	26	1.1%
2 to 4	14	0.1%	308	13.1%
5 to 9	0	0.0%	277	11.8%
10 to 19	0	0.0%	30	1.3%
20 to 49	0	0.0%	32	1.3%
50 or More	0	0.0%	24	1.0%
Mobile Home,	1,622	15.4%	440	18.7%
Boat, RV, Van, Etc.	3	0.0%	15	0.6%
Total	10,540	100.0%	2,355	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	10,540	100.0%
0.50 or Less Occupants Per Room	7,969	75.6%
0.51 to 1.00 Occupants Per Room	2,510	23.8%
1.01 to 1.50 Occupants Per Room	42	0.4%
1.51 to 2.00 Occupants Per Room	19	0.2%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,355	100.0%
0.50 or Less Occupants Per Room	1,777	75.4%
0.51 to 1.00 Occupants Per Room	466	19.8%
1.01 to 1.50 Occupants Per Room	45	1.9%
1.51 to 2.00 Occupants Per Room	67	2.8%
2.01 or More Occupants Per Room	0	0.0%
Total	12,895	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Preston County	21.7%
West Virginia	32.0%

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

Building Permit Data – Preston County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	2	1	5	0	2	1	1	1	1	0
Units in Single-Family Structures	2	1	5	0	2	1	1	1	1	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	3	31	0	100.0%
Tax Credit	4	168	4	97.6%
Tax Credit/Government-Subsidized	2	44	0	100.0%
Government-Subsidized	8	231	0	100.0%
Total	17	474	4	99.2%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	8	25.8%	0	0.0%	$403
Two-Bedroom	1.0	18	58.1%	0	0.0%	$602
Two-Bedroom	2.0	4	12.9%	0	0.0%	$552
Three-Bedroom	1.0	1	3.2%	0	0.0%	$1,084
Total Market Rate		**31**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	40	23.8%	0	0.0%	$652
Two-Bedroom	1.5	72	42.9%	4	5.6%	$652
Three-Bedroom	1.0	16	9.5%	0	0.0%	$747
Three-Bedroom	1.5	8	4.8%	0	0.0%	$882
Three-Bedroom	2.0	32	19.0%	0	0.0%	$792
Total Tax Credit		**168**	**100.0%**	**4**	**2.4%**	-

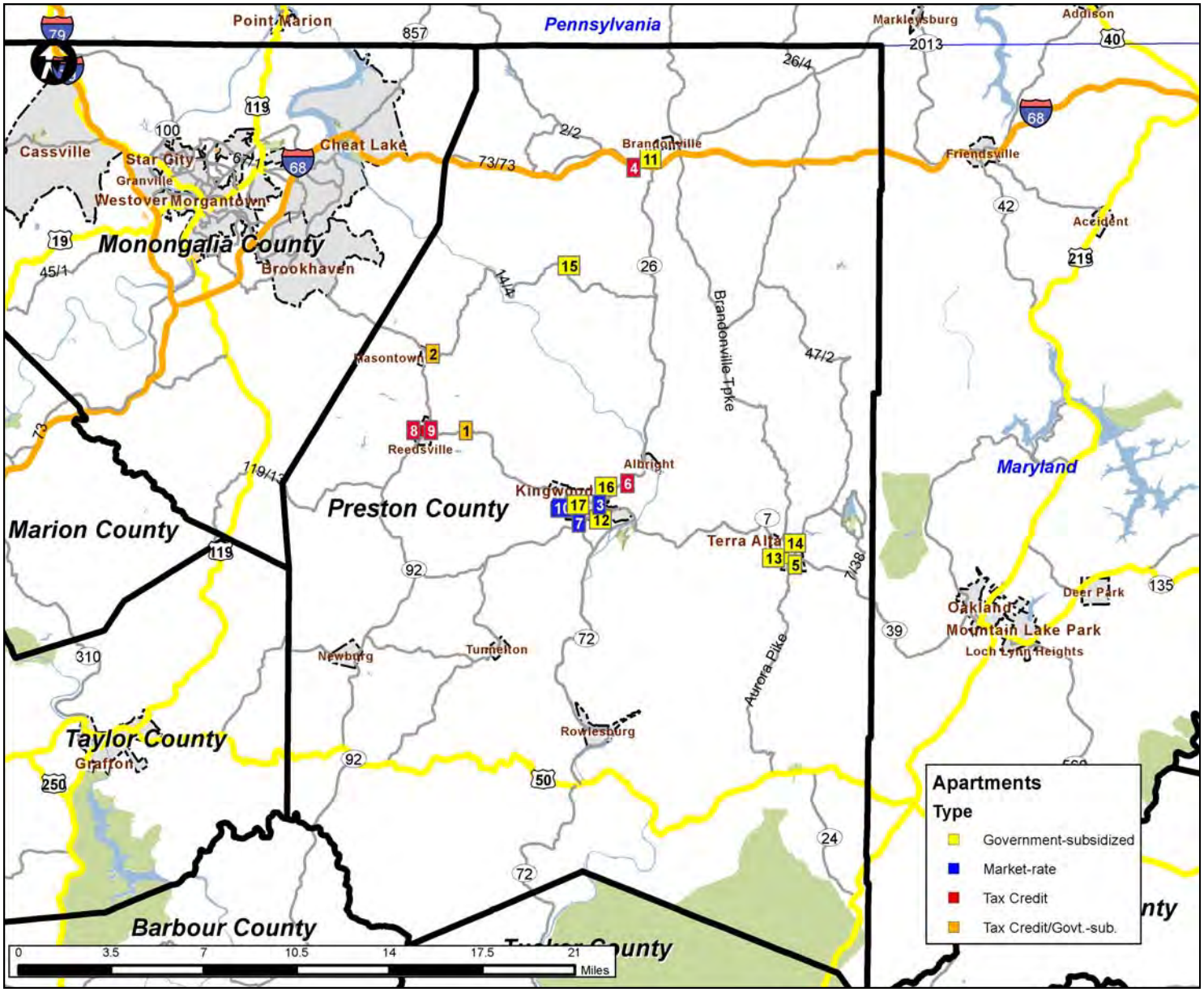
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	40	90.9%	0	0.0%	N/A
Two-Bedroom	1.0	4	9.1%	0	0.0%	N/A
Total Tax Credit		**44**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	109	47.2%	0	0.0%	N/A
Two-Bedroom	1.0	94	40.7%	0	0.0%	N/A
Two-Bedroom	1.5	4	1.7%	0	0.0%	N/A
Three-Bedroom	1.0	20	8.7%	0	0.0%	N/A
Three-Bedroom	1.5	4	1.7%	0	0.0%	N/A
Total Subsidized		**231**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**474**	**100.0%**	**4**	**0.8%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Plum Hill Terrace I	TGS	B	1991 / 2010	24	0	100.0%	N.A.
2	Plum Hill Terrace II	TGS	B	1994 / 2010	20	0	100.0%	0.0
3	Peddicord Rental	MRR	B	1954 / 2002	1	0	100.0%	N.A.
4	Krys View Apts.	TAX	B	2005	40	4	90.0%	N.A.
5	Alpine Village	GSS	B	1984 / 1994	44	0	100.0%	N.A.
6	Rich View	TAX	B	2002	48	0	100.0%	N.A.
7	Rocky Meadows Apts.	MRR	C	1960 / 2010	10	0	100.0%	N.A.
8	Breeze View Townhouses	TAX	B	2011	40	0	100.0%	0.0
9	Breeze View Townhouses II	TAX	A-	2013	40	0	100.0%	0.0
10	Lenhart Rentals	MRR	C	1930 / 2005	20	0	100.0%	N.A.
11	Haydentown Apts.	GSS	B	1974 / 2009	8	0	100.0%	0.0
12	Green Acres	GSS	B	1974	58	0	100.0%	0.0
13	Maplewood Townhouses I & II	GSS	B	1988 / 2008	16	0	100.0%	0.0
14	Parkside Apts.	GSS	B	2012	19	0	100.0%	0.0
15	Parkridge Apts. II	GSS	B	1976	22	0	100.0%	N.A.
16	Preston Manor Apts.	GSS	B	1984 / 2004	40	0	100.0%	0.0
17	Kingwood Manor	GSS	B	1978	24	0	100.0%	N.A.

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	3	31	0	100.0%	0
TAX	4	168	4	97.6%	0
TGS	2	44	0	100.0%	0
GSS	8	231	0	100.0%	0

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	3	31	0.0%
1970 to 1979	4	112	0.0%
1980 to 1989	3	100	0.0%
1990 to 1999	2	44	0.0%
2000 to 2004	1	48	0.0%
2005	1	40	10.0%
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	1	40	0.0%
2012	1	19	0.0%
2013	1	40	0.0%
2014*	0	0	-
Total	17	474	0.8%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	1	0.0%
C	2	30	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	40	0.0%
B	3	128	3.1%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	10	275	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	14	411	4	99.0%
Senior (Age 55+)	3	63	0	100.0%
Total	17	474	4	99.2%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	212	0	100.0%
40% - 60% AMHI (Tax Credit)	168	4	97.6%
0-60% AMHI (All Affordable)	380	4	98.9%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	63	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	63	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that Breeze View Townhomes II was allocated Tax Credits in 2013 and will be involve the development of 40 affordable units. This project will contain a mix of two- and three-bedroom LIHTC rental units. These units have been considered in our penetration rate analysis.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $97,724. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $681, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$97,724
Mortgaged Value = 95% of Median Home Price	$92,838
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$498
Estimated Taxes & Insurance*	$125
Estimated Private Mortgage Insurance**	$58
Estimated Monthly Mortgage Payment	$681

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Preston County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	2	1	5	0	2	1	1	1	1	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	4	156	2.6%	3
Average Loan Amount	97,032	$137,436	70.6%	72,184
Average Age of Borrower	41	-	-	25
Average Gross Income of Borrower	47,098	$68,090	69.2%	48,673
Income to Loan Ratio	48.5%	49.5%	98.0%	67.4%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

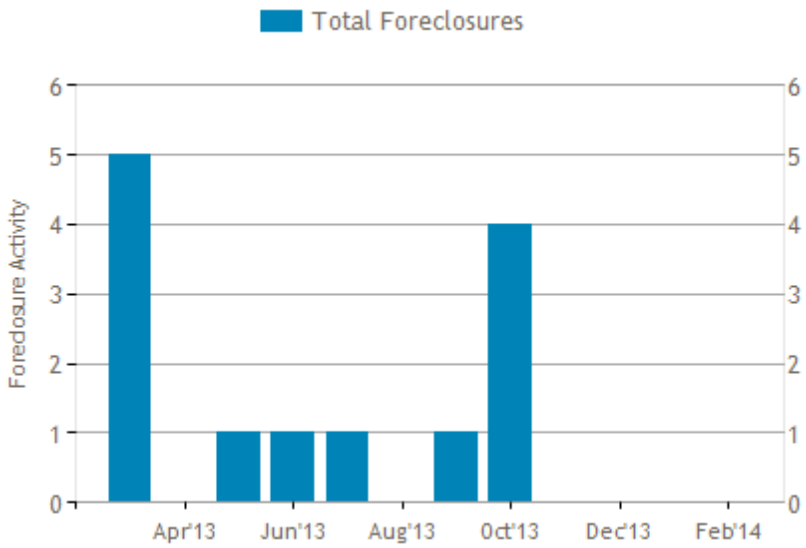
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	3	23	99	40	7	4
Median Listing Price	$90,933	$127,104	$168,593	$242,965	$290,600	$207,200
Median Square Footage	840	1247	1821	2444	2729	2863
Median Price Per Square Foot	$108	$102	$93	$99	$106	$72
Median Year Built	1987	1974	1986	1974	1963	1961
Median Number of Bathrooms	1	1.5	1	2.5	3	4

Source: MLS

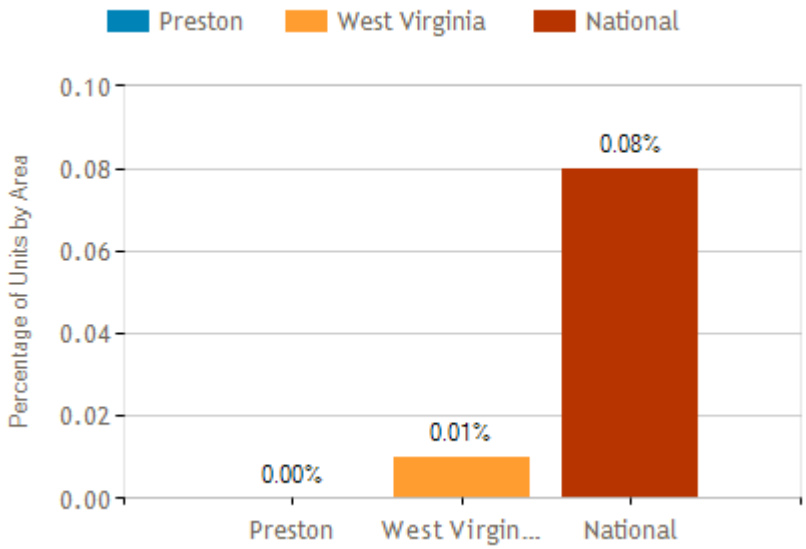
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Preston County, WV



Geographical Comparison – Preston County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$26,360	901	$0	$29,840	869	-3.6%
41% - 60% AMHI	$26,361	$39,540	441	$29,841	$44,750	369	-16.3%
61% - 100% AMHI	$39,541	$65,900	320	$44,751	$74,590	286	-10.6%
Over 100% AMHI	$65,901	No Limit	326	$74,591	No Limit	303	-7.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$26,360	624	$0	$29,840	579	-7.2%
41% - 60% AMHI	$26,361	$39,540	537	$29,841	$44,750	483	-10.1%
61% - 100% AMHI	$39,541	$65,900	1,484	$44,751	$74,590	1,427	-3.8%
Over 100% AMHI	$65,901	No Limit	1,962	$74,591	No Limit	2,061	5.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$26,360	1,525	$0	$29,840	1,448	-5.0%
41% - 60% AMHI	$26,361	$39,540	978	$29,841	$44,750	852	-12.9%
61% - 100% AMHI	$39,541	$65,900	1,804	$44,751	$74,590	1,713	-5.0%
Over 100% AMHI	$65,901	No Limit	2,288	$74,591	No Limit	2,364	3.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$19,520	330	$0	$22,100	375	13.6%
41% - 60% AMHI	$19,521	$29,280	105	$22,101	$33,140	127	21.0%
61% - 100% AMHI	$29,281	$48,800	115	$33,141	$55,230	165	43.5%
Over 100% AMHI	$48,801	No Limit	227	$55,231	No Limit	285	25.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$19,520	1,285	$0	$22,100	1,318	2.6%
41% - 60% AMHI	$19,521	$29,280	921	$22,101	$33,140	1,036	12.5%
61% - 100% AMHI	$29,281	$48,800	1,546	$33,141	$55,230	1,651	6.8%
Over 100% AMHI	$48,801	No Limit	2,320	$55,231	No Limit	2,639	13.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$19,520	1,615	$0	$22,100	1,693	4.8%
41% - 60% AMHI	$19,521	$29,280	1,026	$22,101	$33,140	1,163	13.4%
61% - 100% AMHI	$29,281	$48,800	1,661	$33,141	$55,230	1,816	9.3%
Over 100% AMHI	$48,801	No Limit	2,547	$55,231	No Limit	2,924	14.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$32,950	1,111	$0	$37,300	1,070	-3.7%
Senior (Age 55+)	$0	$24,400	385	$0	$27,620	439	14.0%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(212 + 100 HCV) 312	168	(380 + 76 HCV*) 456
Number of Income-Eligible Family Renter Households	1,111	441	1,342
Existing Affordable Housing Penetration Rate – 2014	= 28.1%	= 38.1%	= 34.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	63	0	63
Number of Income-Eligible Senior Renter Households	385	105	435
Penetration Rate – 2014	= 16.4%	N/A	= 14.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(212 + 100 HCV) 312	168	(380 + 76 HCV*) 456
Number of Income-Eligible Family Renter Households	1,070	369	1,238
Existing Affordable Housing Penetration Rate – 2019	= 29.2%	= 45.5%	= 36.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	63	0	63
Number of Income-Eligible Senior Renter Households	439	127	502
Penetration Rate – 2019	= 14.4%	N/A	= 12.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	799	322	758	376
41%-60% AMHI (Tax Credit)	273	105	201	127

J. Interviews

The following summarizes discussions with various Preston County stakeholders regarding current housing market conditions there.

Roberta Baylor, Executive Director, Preston County Economic Development, (304) 329-2299

Ms. Baylor painted a somewhat bleak picture of the area, saying the rural county's terrain and roads are challenging to navigate, making it difficult to commute and travel in the vicinity. She said many workers of the correction facility in Hazelton (an unincorporated community in Preston County) commute from the Morgantown area, due to the perception that the school system in Monongalia County is superior to that of Preston County. Ms. Baylor believes Preston County needs more low-income housing, especially for seniors.

Sharon Warnick, Property Manager, Breezewood Townhouses I and II, Reedsville, West Virginia, (304) 232-4803

The apartment complexes Ms. Warnick manages are non-subsidized Tax Credit properties and are the most recently developed multifamily housing in the county. Based on the properties' 100% occupancy rate, the number of households on the waiting list and the number of phone and personal inquiries, Warnick believes a third phase of Breezewood could be filled easily. She said a large percentage of current tenants and inquiries come from Morgantown and Fairmont and include households who desire to relocate to a more rural environment.

Jessica Lipscomb, Realtor/Owner, Houses and More Realty, (304) 329-4559

Ms. Lipscomb said she and her mother co-own and operate a real estate business, and both are "bombarded weekly" by inquiries from prospective renters seeking upscale units in the Kingwood area. Kingwood, she remarked, is a bedroom community with many of its residents employed at the universities in Fairmont and Morgantown or the United States Penitentiary in Hazelton.

40. Putnam County

A. General Description

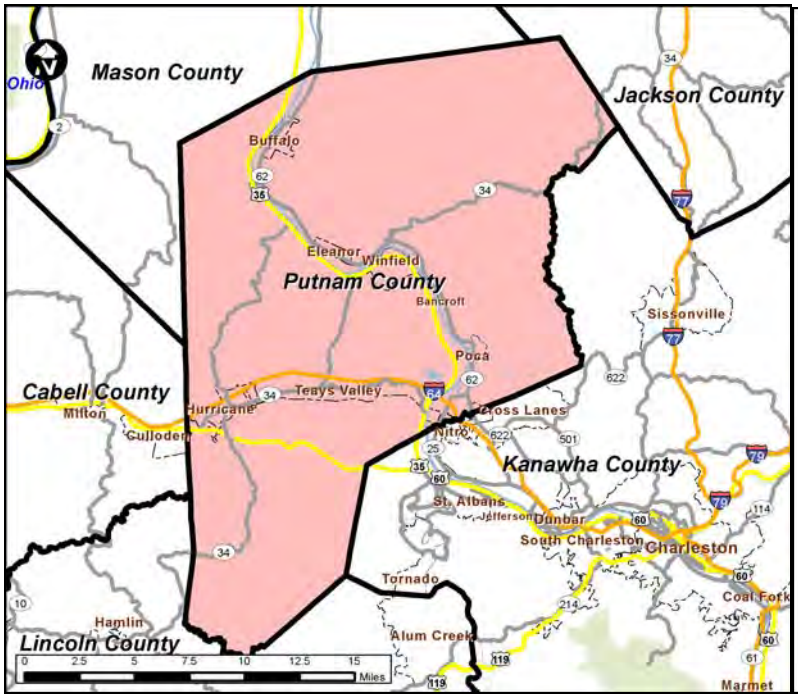
County Seat: Winfield
County Size: 350.39 square miles

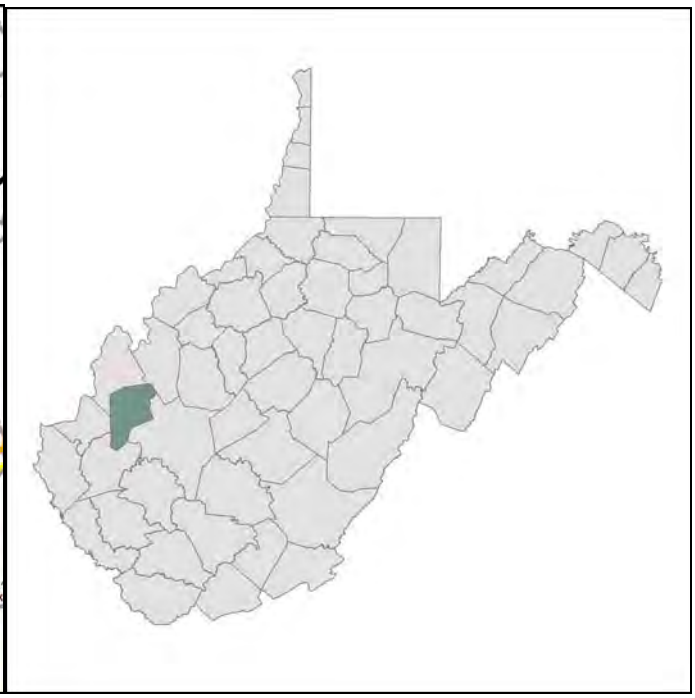
2000 (Census) Population: 51,589
2010 (Census) Population: 55,486
Population Change: +3,897 (7.6%)

2000 (Census) Households: 20,028
2010 (Census) Households: 21,981
Household Change: +1,953 (9.8%)

2000 (Census) Median Household Income: $41,842
2010 (Estimate) Median Household Income: $54,921
Income Change: +$13,079 (31.3%)

2000 (Census) Median Home Value: $92,600
2010 (American Community Survey) Median Home Value: $135,200
Home Value Change: +$42,600 (46.0%)





B. Demographic Characteristics and Trends

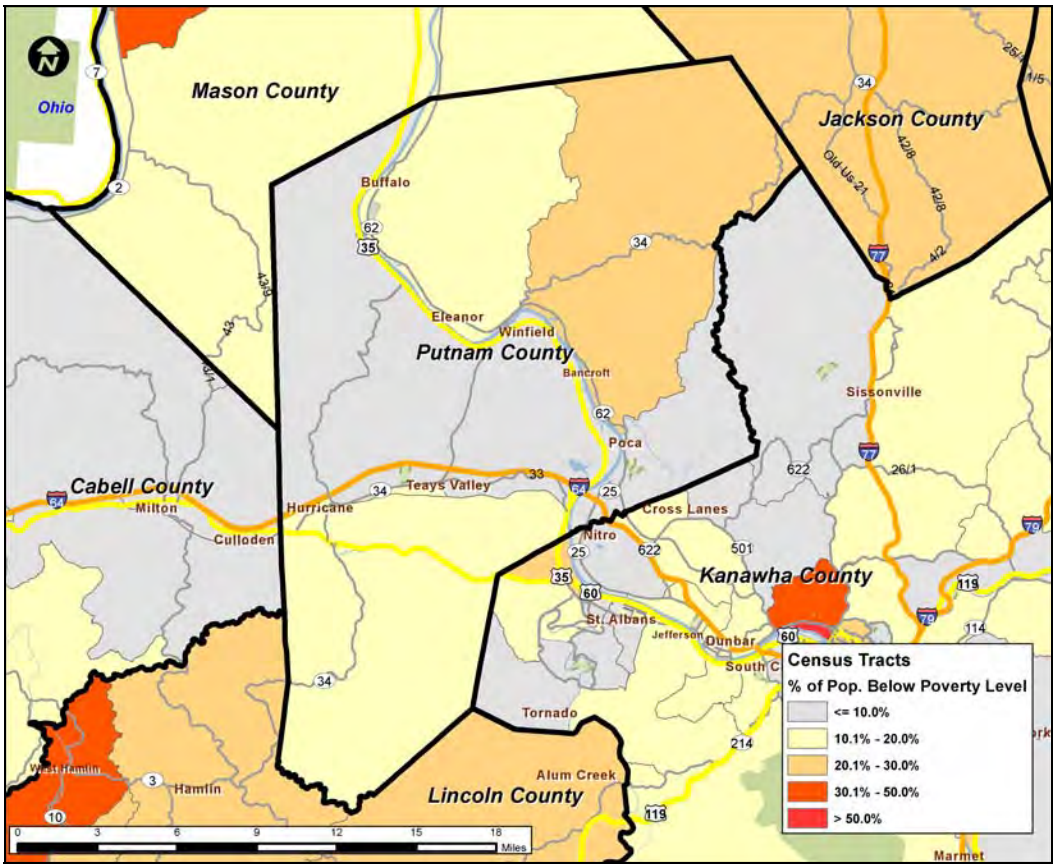
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Putnam County	Population	51,589	55,486	57,279	59,425
	Population Change	-	3,897	1,793	2,146
	Percent Change	-	7.6%	3.2%	3.7%
County Seat: Winfield	Population	1,858	2,301	2,372	2,476
	Population Change	-	443	71	104
	Percent Change	-	23.8%	3.1%	4.4%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	5,769	10.4%
Population not living in poverty	49,717	89.6%
Total	55,486	100.0%

Source: American Community Survey (ACS)

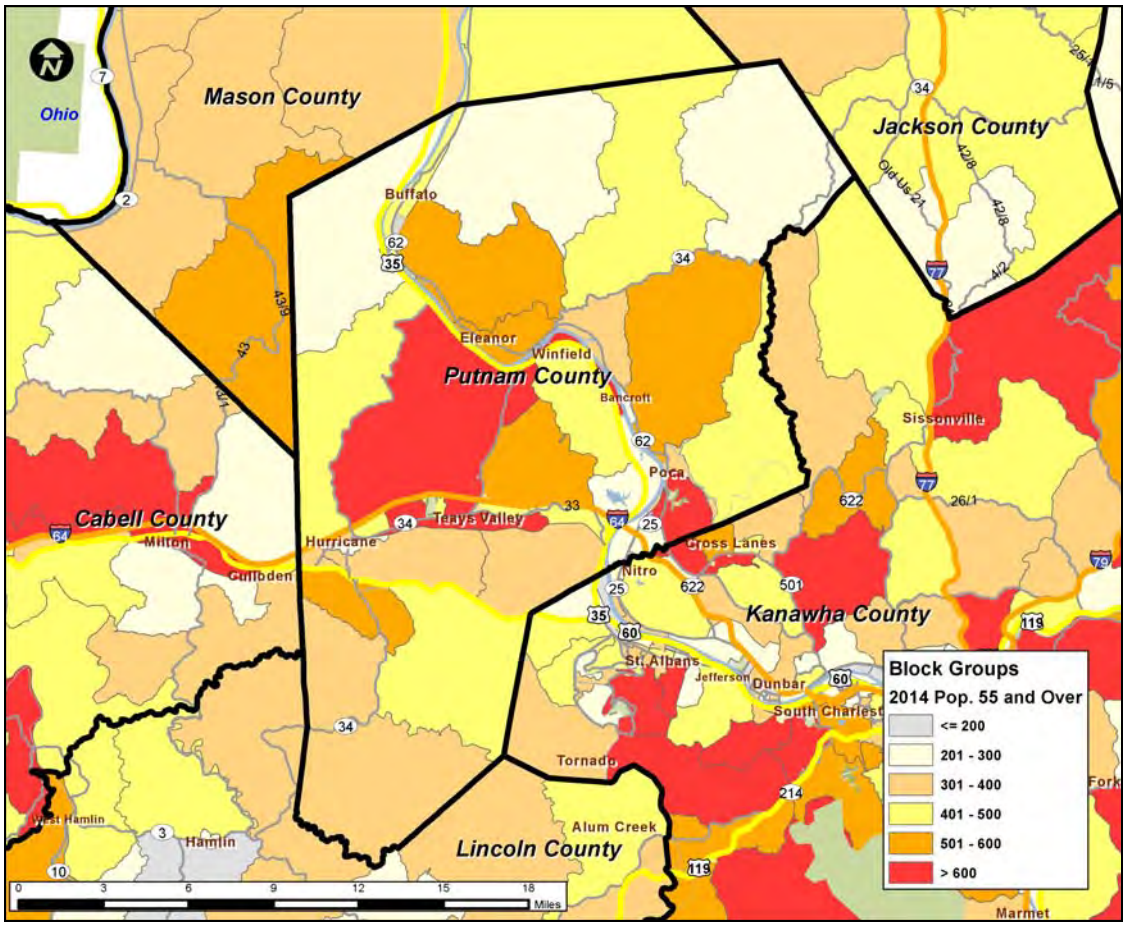


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	14,295	25.8%	14,175	24.7%	14,375	24.2%	200	1.4%
20 to 24	2,431	4.4%	2,783	4.9%	2,800	4.7%	17	0.6%
25 to 34	6,449	11.6%	6,259	10.9%	6,173	10.4%	-86	-1.4%
35 to 44	7,839	14.1%	7,747	13.5%	7,629	12.8%	-118	-1.5%
45 to 54	8,760	15.8%	8,578	15.0%	8,484	14.3%	-94	-1.1%
55 to 64	7,735	13.9%	8,485	14.8%	8,877	14.9%	392	4.6%
65 to 74	4,716	8.5%	5,604	9.8%	6,910	11.6%	1,306	23.3%
75 & Over	3,261	5.9%	3,647	6.4%	4,176	7.0%	529	14.5%
Total	55,486	100.0%	57,279	100.0%	59,425	100.0%	2,146	3.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	53,684	96.8%
Black	490	0.9%
Indian	121	0.2%
Asian	410	0.7%
Pacific Islander	24	0.0%
Some Other Race	153	0.3%
Two or More Races	604	1.1%
Total	55,486	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	51,596	93.0%
Moved within Same County	1,406	2.5%
Different County Same State	1,919	3.5%
Moved from Different State	506	0.9%
Moved from Abroad	59	0.1%
Total	55,486	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

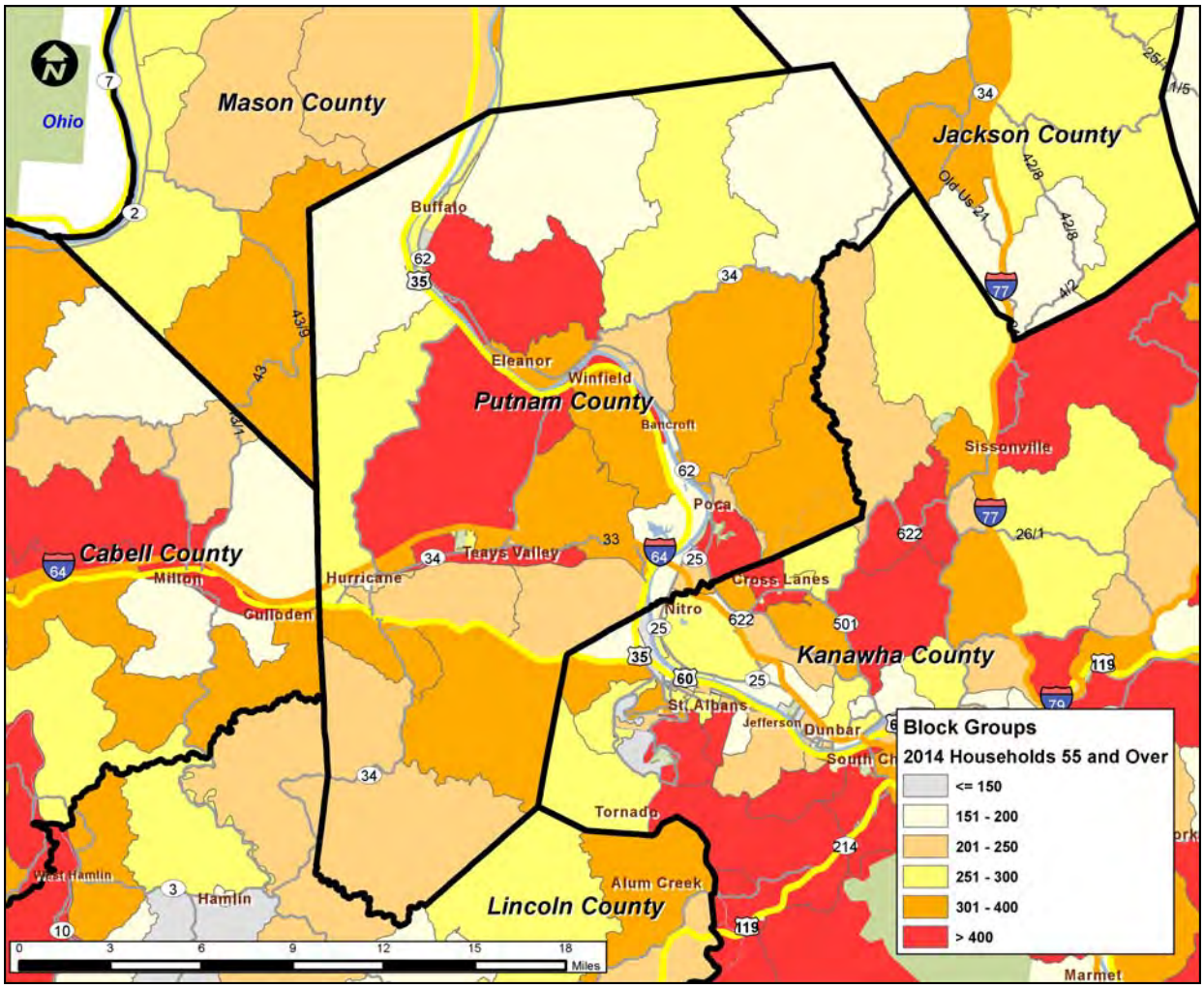
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Putnam County	Households	20,028	21,981	22,828	23,754
	Household Change	-	1,953	847	926
	Percent Change	-	9.8%	3.9%	4.1%
	Household Size	2.58	2.52	2.50	2.49
County Seat: Winfield	Households	736	920	953	997
	Household Change	-	184	33	44
	Percent Change	-	25.0%	3.6%	4.6%
	Household Size	2.5	2.5	2.49	2.48

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	525	2.4%	538	2.4%	536	2.3%	-2	-0.4%
25 to 34	2,827	12.9%	2,722	11.9%	2,656	11.2%	-66	-2.4%
35 to 44	4,171	19.0%	4,084	17.9%	3,966	16.7%	-118	-2.9%
45 to 54	4,760	21.7%	4,622	20.2%	4,503	19.0%	-119	-2.6%
55 to 64	4,504	20.5%	4,897	21.5%	5,046	21.2%	149	3.0%
65 to 74	3,015	13.7%	3,542	15.5%	4,304	18.1%	762	21.5%
75 to 84	1,687	7.7%	1,881	8.2%	2,017	8.5%	137	7.3%
85 & Over	492	2.2%	542	2.4%	726	3.1%	183	33.8%
Total	21,981	100.0%	22,828	100.0%	23,754	100.0%	926	4.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



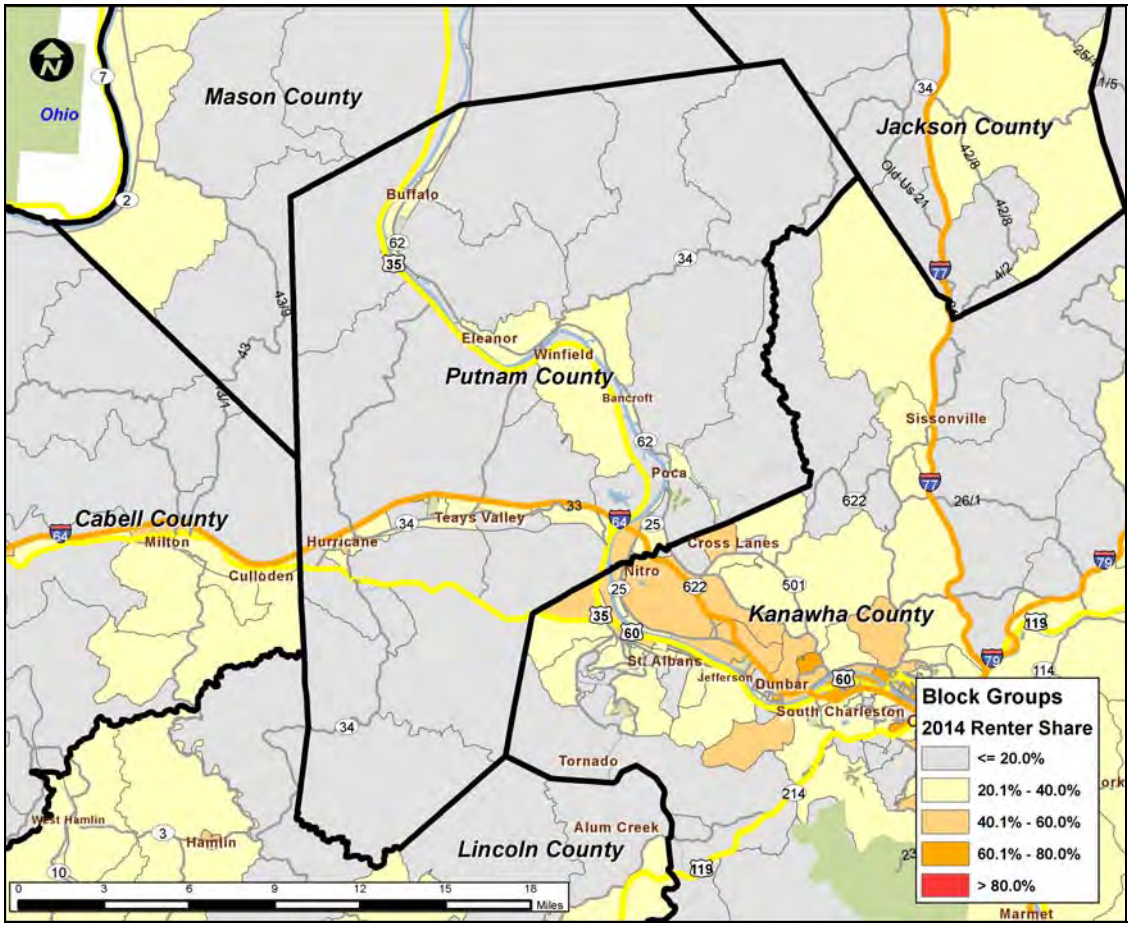
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	18,175	82.7%	18,381	80.5%	19,307	81.3%
Renter-Occupied	3,806	17.3%	4,447	19.5%	4,447	18.7%
Total	21,981	100.0%	22,828	100.0%	23,754	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	8,643	89.1%	9,593	88.3%	10,588	87.6%
Renter-Occupied	1,055	10.9%	1,269	11.7%	1,505	12.4%
Total	9,698	100.0%	10,862	100.0%	12,093	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,560	35.1%	1,582	35.6%	22	1.4%
2 Persons	1,233	27.7%	1,222	27.5%	-11	-0.9%
3 Persons	842	18.9%	843	18.9%	0	0.0%
4 Persons	467	10.5%	459	10.3%	-7	-1.5%
5 Persons+	345	7.8%	341	7.7%	-4	-1.2%
Total	4,447	100.0%	4,447	100.0%	0	0.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,724	20.3%	3,986	20.6%	262	7.0%
2 Persons	7,196	39.1%	7,522	39.0%	326	4.5%
3 Persons	3,329	18.1%	3,504	18.2%	175	5.3%
4 Persons	2,679	14.6%	2,775	14.4%	95	3.6%
5 Persons+	1,452	7.9%	1,519	7.9%	67	4.6%
Total	18,381	100.0%	19,307	100.0%	926	5.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	587	46.3%	682	45.3%	94	16.0%
2 Persons	310	24.4%	377	25.0%	66	21.4%
3 Persons	173	13.7%	208	13.8%	35	19.9%
4 Persons	124	9.8%	144	9.6%	20	16.1%
5 Persons+	73	5.8%	95	6.3%	21	29.1%
Total	1,269	100.0%	1,505	100.0%	237	18.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,690	28.0%	3,024	28.6%	334	12.4%
2 Persons	5,455	56.9%	5,895	55.7%	439	8.1%
3 Persons	948	9.9%	1,084	10.2%	136	14.4%
4 Persons	367	3.8%	443	4.2%	76	20.7%
5 Persons+	133	1.4%	142	1.3%	9	6.8%
Total	9,593	100.0%	10,588	100.0%	994	10.4%

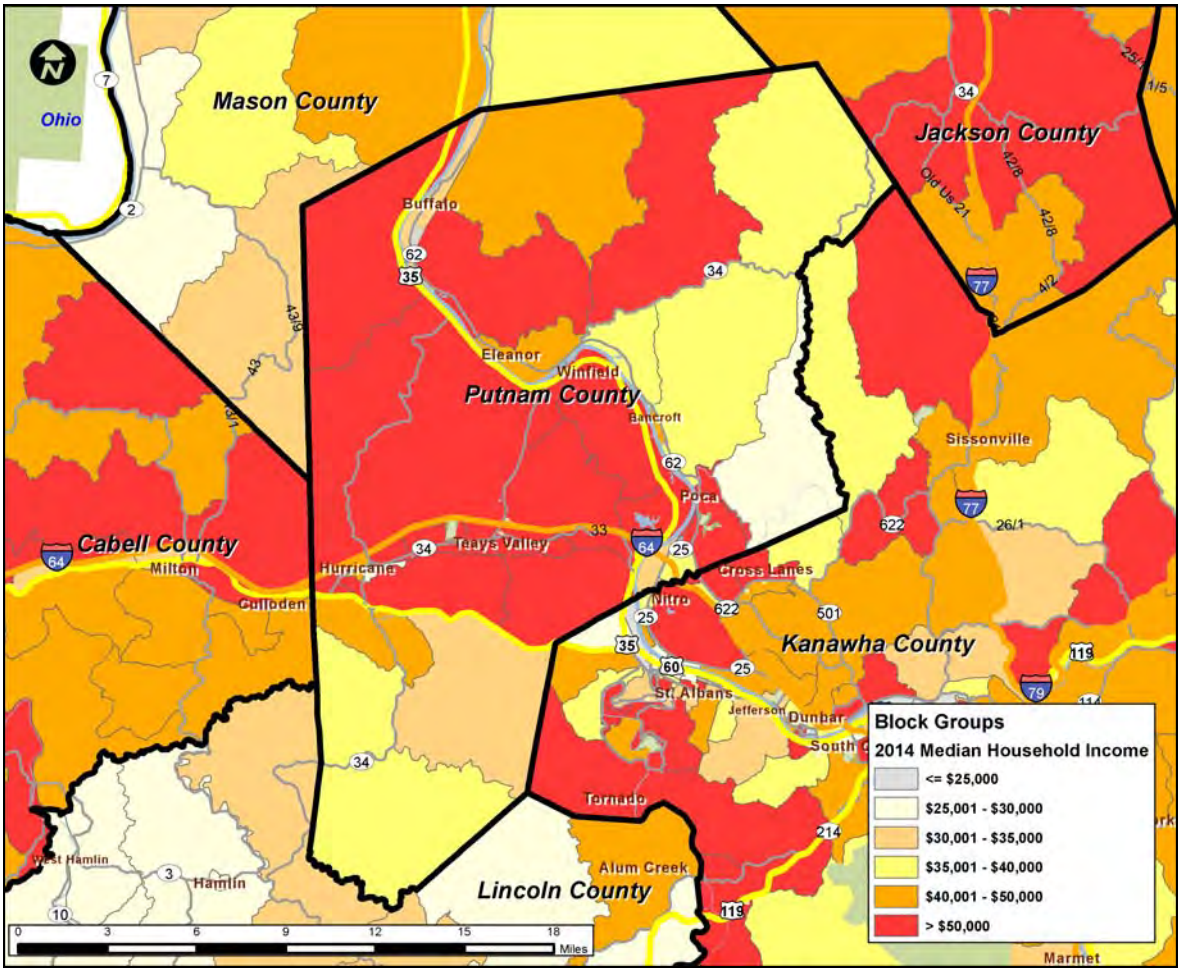
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,316	6.0%	1,153	5.1%	1,093	4.6%
$10,000 to $19,999	2,099	9.5%	2,122	9.3%	1,898	8.0%
$20,000 to $29,999	2,549	11.6%	2,795	12.2%	2,636	11.1%
$30,000 to $39,999	2,098	9.5%	2,118	9.3%	2,176	9.2%
$40,000 to $49,999	2,057	9.4%	2,323	10.2%	2,203	9.3%
$50,000 to $59,999	1,770	8.1%	1,877	8.2%	1,905	8.0%
$60,000 to $74,999	2,419	11.0%	2,384	10.4%	2,434	10.2%
$75,000 to $99,999	3,269	14.9%	3,294	14.4%	3,336	14.0%
$100,000 to $124,999	1,782	8.1%	1,940	8.5%	2,344	9.9%
$124,999 to $149,999	1,227	5.6%	1,254	5.5%	1,485	6.3%
$150,000 to $199,999	785	3.6%	892	3.9%	1,263	5.3%
$200,000+	609	2.8%	676	3.0%	979	4.1%
Total	21,981	100.0%	22,828	100.0%	23,754	100.0%
Median Income	$54,921		$54,812		$59,813	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



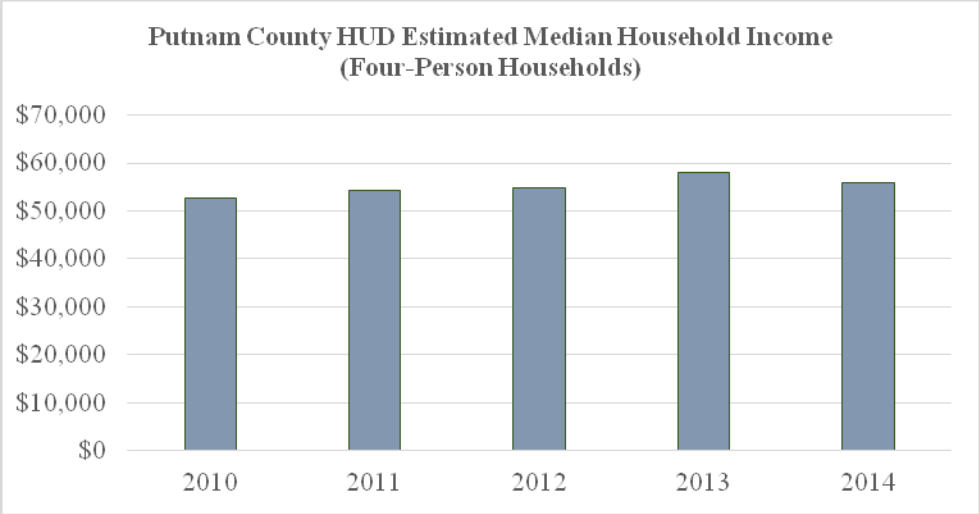
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	559	5.8%	519	4.8%	535	4.4%
$10,000 to $19,999	1,340	13.8%	1,310	12.1%	1,223	10.1%
$20,000 to $29,999	1,322	13.6%	1,526	14.0%	1,592	13.2%
$30,000 to $39,999	1,167	12.0%	1,254	11.5%	1,325	11.0%
$40,000 to $49,999	910	9.4%	1,079	9.9%	1,180	9.8%
$50,000 to $59,999	778	8.0%	925	8.5%	1,012	8.4%
$60,000 to $74,999	972	10.0%	1,055	9.7%	1,193	9.9%
$75,000 to $99,999	1,280	13.2%	1,463	13.5%	1,609	13.3%
$100,000 to $124,999	459	4.7%	639	5.9%	970	8.0%
$124,999 to $149,999	482	5.0%	519	4.8%	551	4.6%
$150,000 to $199,999	260	2.7%	358	3.3%	548	4.5%
$200,000+	170	1.7%	216	2.0%	356	2.9%
Total	9,698	100.0%	10,862	100.0%	12,093	100.0%
Median Income	$45,067		$47,628		$51,899	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,600	-
2011	$54,200	3.0%
2012	$54,900	1.3%
2013	$57,900	5.5%
2014	$55,800	-3.6%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	309	66	64	11	17	466
$10,000 to $19,999	247	70	85	110	40	551
$20,000 to $29,999	231	319	119	32	63	764
$30,000 to $39,999	118	62	183	21	22	405
$40,000 to $49,999	73	231	88	73	38	502
$50,000 to $59,999	120	33	35	30	13	232
$60,000 to $74,999	93	123	30	14	18	278
$75,000 to $99,999	75	117	80	29	20	321
$100,000 to $124,999	14	2	11	35	22	85
$125,000 to $149,999	13	27	18	21	11	90
$150,000 to $199,999	15	10	5	17	27	74
$200,000 & Over	14	7	1	10	7	40
Total	1,320	1,067	719	404	296	3,806

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	297	65	67	8	25	463
$10,000 to $19,999	277	79	101	135	41	633
$20,000 to $29,999	303	378	143	36	62	923
$30,000 to $39,999	136	65	187	26	26	440
$40,000 to $49,999	101	266	102	85	45	599
$50,000 to $59,999	147	43	46	30	13	280
$60,000 to $74,999	112	124	33	18	29	317
$75,000 to $99,999	97	144	98	34	24	397
$100,000 to $124,999	31	13	13	38	26	121
$125,000 to $149,999	21	37	34	20	16	128
$150,000 to $199,999	19	8	11	23	29	90
$200,000 & Over	18	11	6	13	8	56
Total	1,560	1,233	842	467	345	4,447

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	279	59	54	9	18	419
$10,000 to $19,999	232	82	96	124	29	563
$20,000 to $29,999	281	345	130	23	54	834
$30,000 to $39,999	151	68	195	26	35	474
$40,000 to $49,999	106	229	93	82	39	549
$50,000 to $59,999	157	53	44	37	15	306
$60,000 to $74,999	124	122	34	16	28	324
$75,000 to $99,999	103	163	105	39	20	431
$100,000 to $124,999	58	18	29	41	34	179
$125,000 to $149,999	28	44	39	22	17	149
$150,000 to $199,999	34	18	15	24	37	128
$200,000 & Over	29	21	8	18	15	90
Total	1,582	1,222	843	459	341	4,447

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	224	56	56	6	13	355
$10,000 to $19,999	116	50	67	99	35	367
$20,000 to $29,999	112	272	107	24	55	569
$30,000 to $39,999	95	43	174	15	11	338
$40,000 to $49,999	47	215	80	45	30	417
$50,000 to $59,999	84	4	11	21	10	130
$60,000 to $74,999	81	91	25	3	14	214
$75,000 to $99,999	60	75	62	15	10	221
$100,000 to $124,999	3	0	6	26	17	51
$125,000 to $149,999	1	1	1	11	6	20
$150,000 to $199,999	9	5	3	8	25	50
$200,000 & Over	5	3	0	7	5	20
Total	835	814	591	279	232	2,751

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	221	53	57	4	20	355
$10,000 to $19,999	138	47	87	124	37	433
$20,000 to $29,999	150	307	129	28	57	672
$30,000 to $39,999	98	49	179	17	13	357
$40,000 to $49,999	67	243	92	54	34	490
$50,000 to $59,999	93	10	15	22	9	148
$60,000 to $74,999	95	95	28	6	22	245
$75,000 to $99,999	77	100	67	24	15	283
$100,000 to $124,999	7	5	4	28	20	65
$125,000 to $149,999	11	7	5	10	11	44
$150,000 to $199,999	9	3	4	15	28	59
$200,000 & Over	7	4	1	10	6	28
Total	973	923	669	342	271	3,178

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	195	48	46	0	13	301
$10,000 to $19,999	111	47	77	116	21	372
$20,000 to $29,999	118	258	114	16	49	556
$30,000 to $39,999	104	50	184	18	14	369
$40,000 to $49,999	61	202	78	46	29	416
$50,000 to $59,999	91	12	11	29	9	152
$60,000 to $74,999	101	89	25	7	19	241
$75,000 to $99,999	75	115	73	25	12	300
$100,000 to $124,999	13	5	10	25	27	78
$125,000 to $149,999	7	9	6	12	13	47
$150,000 to $199,999	17	5	7	12	33	74
$200,000 & Over	8	7	3	10	8	35
Total	901	846	635	315	246	2,942

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	162	132	44	48	13	399
$10,000 to $19,999	123	110	63	96	1	392
$20,000 to $29,999	238	124	124	132	40	658
$30,000 to $39,999	198	64	130	50	151	593
$40,000 to $49,999	199	94	245	158	34	731
$50,000 to $59,999	99	123	185	312	144	862
$60,000 to $74,999	8	433	359	269	165	1,234
$75,000 to $99,999	102	368	553	559	186	1,768
$100,000 to $124,999	13	351	271	393	243	1,271
$125,000 to $149,999	27	144	221	162	171	725
$150,000 to $199,999	1	130	202	100	44	477
$200,000 & Over	0	66	72	141	143	421
Total	1,170	2,139	2,469	2,421	1,334	9,532

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	120	66	35	41	18	280
$10,000 to $19,999	110	107	64	95	2	379
$20,000 to $29,999	222	88	125	126	37	598
$30,000 to $39,999	162	66	112	39	128	507
$40,000 to $49,999	192	98	256	170	37	754
$50,000 to $59,999	89	113	171	281	150	804
$60,000 to $74,999	14	354	317	250	150	1,084
$75,000 to $99,999	86	291	492	504	176	1,548
$100,000 to $124,999	13	284	276	414	249	1,236
$125,000 to $149,999	23	116	216	165	171	691
$150,000 to $199,999	3	107	225	99	42	475
$200,000 & Over	0	51	93	128	160	432
Total	1,035	1,741	2,381	2,312	1,319	8,788

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	122	53	29	42	10	257
$10,000 to $19,999	95	78	60	62	8	303
$20,000 to $29,999	198	67	104	94	24	489
$30,000 to $39,999	149	87	102	36	107	482
$40,000 to $49,999	154	72	198	152	32	608
$50,000 to $59,999	81	110	169	243	138	742
$60,000 to $74,999	18	301	315	239	127	1,000
$75,000 to $99,999	90	255	460	473	149	1,428
$100,000 to $124,999	15	266	296	452	267	1,296
$125,000 to $149,999	34	142	258	221	233	887
$150,000 to $199,999	3	136	307	141	53	641
$200,000 & Over	1	60	123	175	228	587
Total	963	1,627	2,420	2,332	1,377	8,719

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	85	10	8	6	3	111
$10,000 to $19,999	131	20	18	11	4	184
$20,000 to $29,999	119	47	12	9	8	195
$30,000 to $39,999	23	19	9	6	11	67
$40,000 to $49,999	26	15	8	28	8	85
$50,000 to $59,999	36	30	24	9	2	101
$60,000 to $74,999	12	32	6	11	3	64
$75,000 to $99,999	15	42	19	14	10	100
$100,000 to $124,999	11	2	6	10	4	33
$125,000 to $149,999	11	26	17	10	6	69
$150,000 to $199,999	6	6	2	9	2	24
$200,000 & Over	9	4	1	3	2	20
Total	485	254	128	125	64	1,055

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	77	12	10	4	5	107
$10,000 to $19,999	139	33	14	11	4	201
$20,000 to $29,999	153	70	14	8	6	251
$30,000 to $39,999	38	15	8	9	13	83
$40,000 to $49,999	33	23	10	31	11	108
$50,000 to $59,999	54	34	31	8	4	132
$60,000 to $74,999	17	30	6	12	7	72
$75,000 to $99,999	20	44	30	10	10	115
$100,000 to $124,999	23	7	10	10	5	56
$125,000 to $149,999	10	30	29	10	5	84
$150,000 to $199,999	10	5	7	8	2	32
$200,000 & Over	11	7	5	3	2	28
Total	587	310	173	124	73	1,269

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	84	11	9	9	5	117
$10,000 to $19,999	121	35	19	8	8	191
$20,000 to $29,999	163	87	17	7	5	278
$30,000 to $39,999	48	17	11	8	22	105
$40,000 to $49,999	45	28	15	36	10	133
$50,000 to $59,999	66	41	33	8	6	155
$60,000 to $74,999	23	34	9	9	8	83
$75,000 to $99,999	27	49	32	14	9	131
$100,000 to $124,999	45	13	19	16	7	100
$125,000 to $149,999	21	35	33	10	4	102
$150,000 to $199,999	17	13	8	12	5	54
$200,000 & Over	21	14	5	8	7	55
Total	682	377	208	144	95	1,505

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	248	174	20	1	3	447
$10,000 to $19,999	708	414	17	11	7	1,156
$20,000 to $29,999	484	549	57	36	1	1,127
$30,000 to $39,999	281	698	115	1	6	1,100
$40,000 to $49,999	152	560	75	22	16	825
$50,000 to $59,999	119	459	64	12	22	676
$60,000 to $74,999	192	464	142	97	12	908
$75,000 to $99,999	98	855	164	29	32	1,179
$100,000 to $124,999	20	329	53	21	3	426
$125,000 to $149,999	56	285	45	26	1	413
$150,000 to $199,999	44	155	25	10	2	236
$200,000 & Over	26	87	28	8	1	150
Total	2,427	5,030	804	275	107	8,643

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	227	157	19	4	5	411
$10,000 to $19,999	710	369	16	11	4	1,109
$20,000 to $29,999	563	607	62	40	3	1,275
$30,000 to $39,999	328	710	126	2	6	1,171
$40,000 to $49,999	193	624	102	27	25	971
$50,000 to $59,999	151	518	80	20	25	793
$60,000 to $74,999	200	489	148	129	17	983
$75,000 to $99,999	122	955	196	42	33	1,348
$100,000 to $124,999	36	433	74	36	4	583
$125,000 to $149,999	67	278	56	31	2	435
$150,000 to $199,999	61	209	34	19	3	327
$200,000 & Over	32	108	34	8	5	187
Total	2,690	5,455	948	367	133	9,593

Source: Ribbon Demographics; ESRI; Urban Decision Group

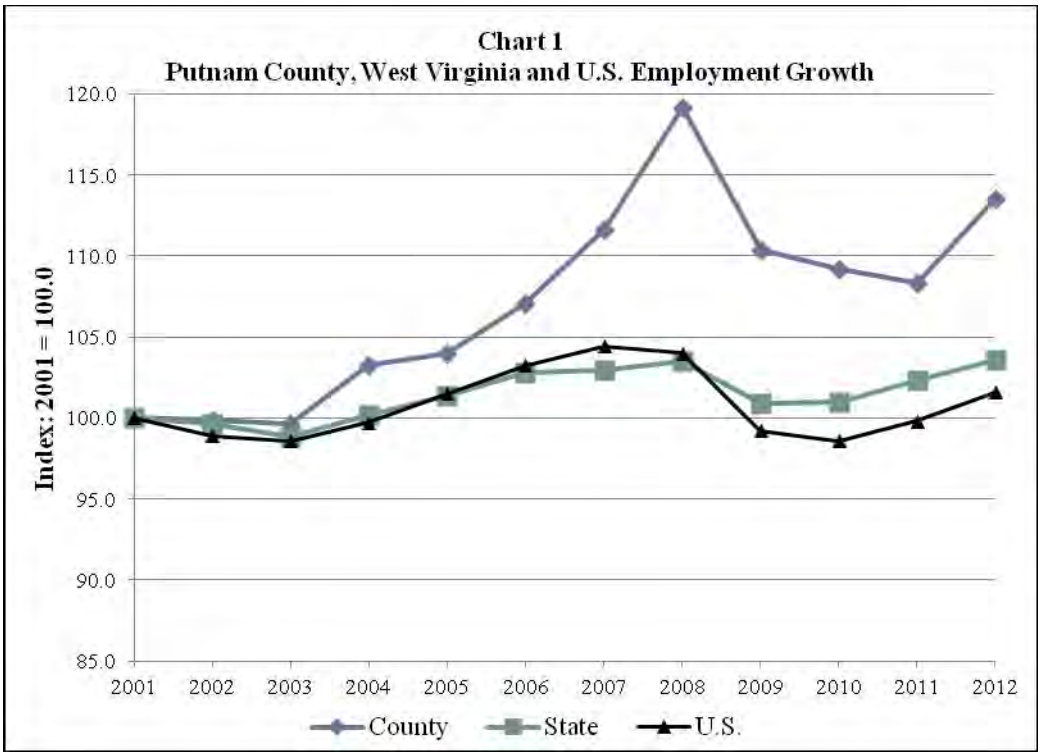
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	237	152	18	3	8	417
$10,000 to $19,999	694	307	17	9	5	1,032
$20,000 to $29,999	611	605	57	37	4	1,314
$30,000 to $39,999	356	728	125	5	6	1,220
$40,000 to $49,999	223	644	120	29	30	1,046
$50,000 to $59,999	185	544	83	22	22	857
$60,000 to $74,999	216	561	162	158	13	1,110
$75,000 to $99,999	159	1,005	227	48	39	1,478
$100,000 to $124,999	107	610	97	52	4	869
$125,000 to $149,999	64	282	63	37	3	449
$150,000 to $199,999	107	291	60	31	5	494
$200,000 & Over	67	166	55	12	2	301
Total	3,024	5,895	1,084	443	142	10,588

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Putnam County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Putnam County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Putnam County, State and U.S. Employment, 2001-2012						
	Putnam County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	17,451		686		129,636	
2002	17,430	-0.1%	683	-0.4%	128,234	-1.1%
2003	17,386	-0.3%	678	-0.8%	127,796	-0.3%
2004	18,017	3.6%	687	1.3%	129,278	1.2%
2005	18,149	0.7%	695	1.2%	131,572	1.8%
2006	18,681	2.9%	705	1.4%	133,834	1.7%
2007	19,484	4.3%	706	0.1%	135,366	1.1%
2008	20,796	6.7%	710	0.5%	134,806	-0.4%
2009	19,266	-7.4%	692	-2.5%	128,608	-4.6%
2010	19,054	-1.1%	692	0.1%	127,820	-0.6%
2011	18,906	-0.8%	702	1.4%	129,411	1.2%
2012	19,818	4.8%	711	1.2%	131,696	1.8%
Change						
2001-12	2,367	13.6%	25	3.6%	2,061	1.6%
2001-03	-65	-0.4%	-8	-1.1%	-1,840	-1.4%
2003-07	2,098	12.1%	28	4.2%	7,570	5.9%
2007-12	334	1.7%	4	0.6%	-3,670	-2.7%

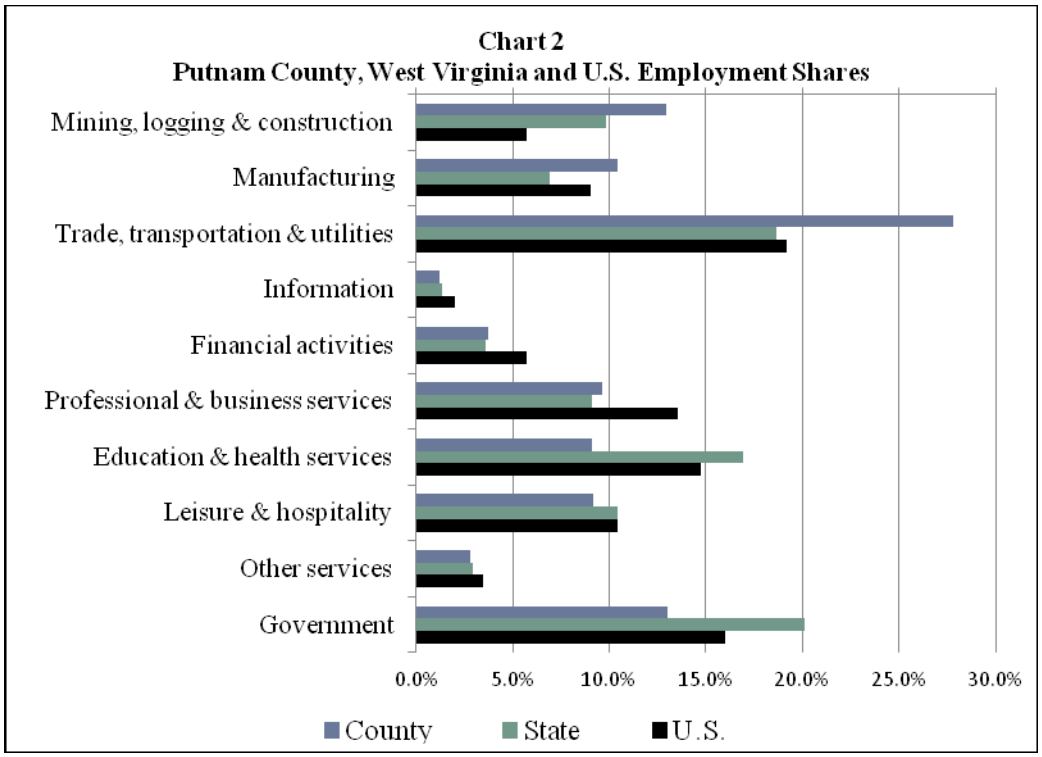
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Putnam County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Putnam County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	2,571	13.0%	131.6	225.6
Manufacturing	2,064	10.4%	150.9	115.2
Trade, Transportation and Utilities	5,510	27.8%	149.0	145.1
Information	242	1.2%	90.8	60.1
Financial Activities	740	3.7%	104.3	65.5
Professional and Business Services	1,910	9.6%	106.1	71.0
Educational and Health Services	1,803	9.1%	53.7	61.7
Leisure and Hospitality	1,820	9.2%	87.9	88.0
Other Services	562	2.8%	95.5	82.1
Total Private Sector	**17,239**	**87.0%**	**108.9**	**103.5**
Total Government	**2,579**	**13.0%**	**64.6**	**81.4**
Total Payroll Employment	**19,818**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

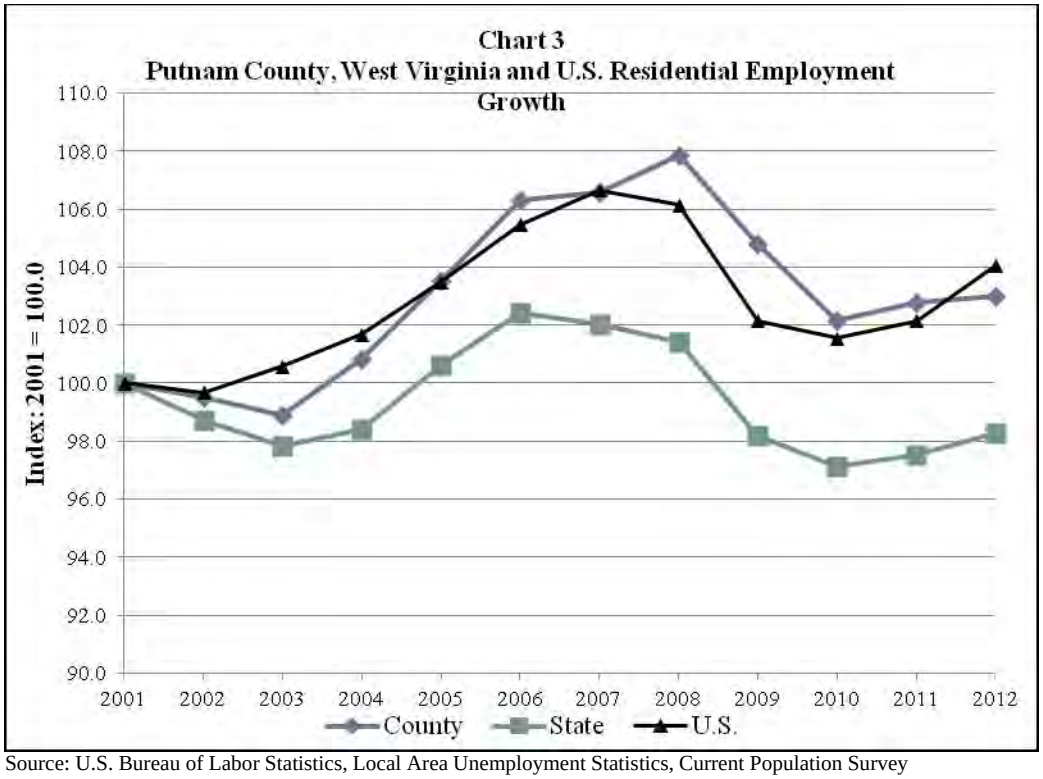


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Putnam County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Putnam County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Putnam County; this one considers the number of Putnam County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

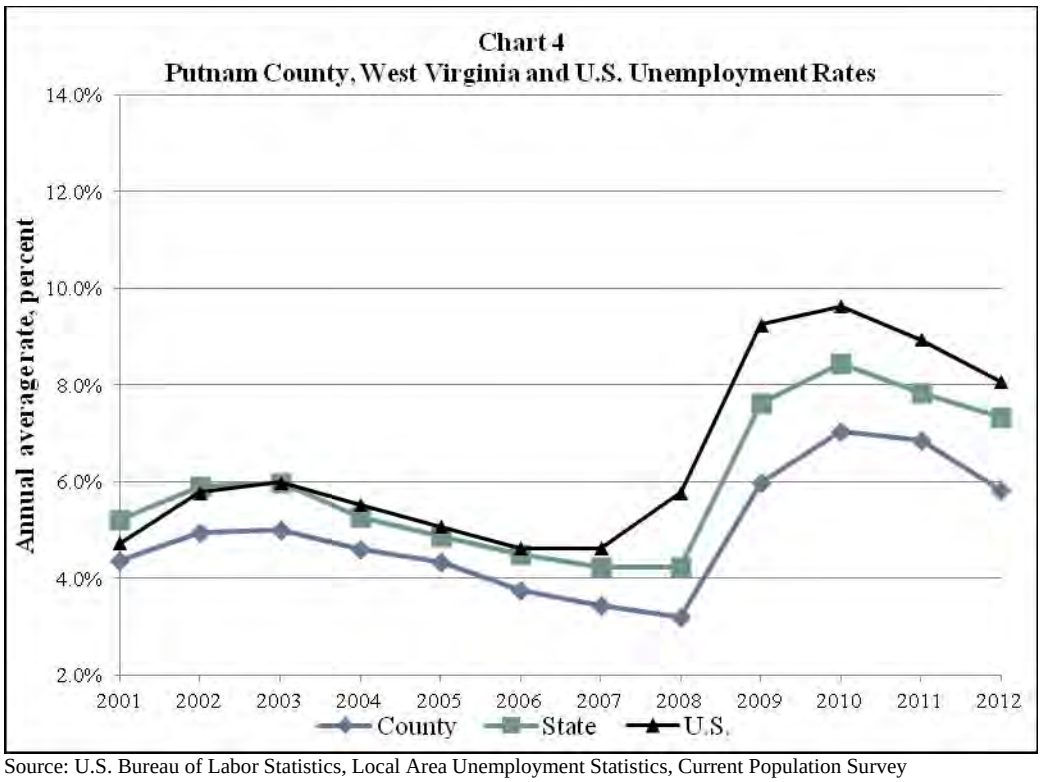
Table 3 Putnam County, State and U.S. Residential Employment, 2001-2012						
	Putnam County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	24,827		759		136,933	
2002	24,704	-0.5%	749	-1.3%	136,485	-0.3%
2003	24,550	-0.6%	742	-0.9%	137,736	0.9%
2004	25,031	2.0%	747	0.6%	139,252	1.1%
2005	25,702	2.7%	764	2.3%	141,730	1.8%
2006	26,390	2.7%	777	1.8%	144,427	1.9%
2007	26,461	0.3%	774	-0.4%	146,047	1.1%
2008	26,777	1.2%	769	-0.6%	145,362	-0.5%
2009	26,019	-2.8%	745	-3.2%	139,878	-3.8%
2010	25,364	-2.5%	737	-1.1%	139,064	-0.6%
2011	25,521	0.6%	740	0.4%	139,869	0.6%
2012	25,572	0.2%	746	0.8%	142,469	1.9%
Change						
2001-12	745	3.0%	-13	-1.7%	5,536	4.0%
2001-03	-277	-1.1%	-16	-2.2%	803	0.6%
2003-07	1,911	7.8%	32	4.3%	8,311	6.0%
2007-10	-1,097	-4.1%	-37	-4.8%	-6,983	-4.8%
2010-12	208	0.8%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Putnam County, state and U.S. unemployment rates over the past decade. The table also shows the Putnam County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Putnam County Labor Force Statistics and Comparative Unemployment Rates						
	Putnam County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Putnam County	West Virginia	U.S.
2001	25,958	24,827	1,131	4.4%	5.2%	4.7%
2002	25,992	24,704	1,288	5.0%	5.9%	5.8%
2003	25,843	24,550	1,293	5.0%	6.0%	6.0%
2004	26,237	25,031	1,206	4.6%	5.3%	5.5%
2005	26,868	25,702	1,166	4.3%	4.9%	5.1%
2006	27,420	26,390	1,030	3.8%	4.5%	4.6%
2007	27,404	26,461	943	3.4%	4.2%	4.6%
2008	27,662	26,777	885	3.2%	4.2%	5.8%
2009	27,677	26,019	1,658	6.0%	7.6%	9.3%
2010	27,289	25,364	1,925	7.1%	8.4%	9.6%
2011	27,399	25,521	1,878	6.9%	7.8%	8.9%
2012	27,151	25,572	1,579	5.8%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Putnam County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	27,399	25,521	1,878	6.9%
2012 January	26,995	25,214	1,781	6.6%
2012 February	26,983	25,196	1,787	6.6%
2012 March	26,783	25,219	1,564	5.8%
2012 April	27,057	25,543	1,514	5.6%
2012 May	27,272	25,684	1,588	5.8%
2012 June	27,752	26,056	1,696	6.1%
2012 July	27,604	26,056	1,548	5.6%
2012 August	27,209	25,625	1,584	5.8%
2012 September	27,273	25,783	1,490	5.5%
2012 October	27,060	25,668	1,392	5.1%
2012 November	26,908	25,479	1,429	5.3%
2012 December	26,909	25,337	1,572	5.8%
2012 Annual	27,151	25,572	1,579	5.8%
2013 January	26,767	24,942	1,825	6.8%
2013 February	26,902	25,029	1,873	7%
2013 March	26,707	25,080	1,627	6.1%
2013 April	27,133	25,659	1,474	5.4%
2013 May	27,101	25,829	1,272	4.7%
2013 June	27,472	26,065	1,407	5.1%
2013 July	27,370	25,994	1,376	5%
2013 August	27,116	25,750	1,366	5%
2013 September	26,927	25,733	1,194	4.4%
2013 October	26,620	25,405	1,215	4.6%
2013 November	26,430	25,308	1,122	4.2%
2013 December	26,194	24,944	1,250	4.8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Putnam County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Putnam County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	470	1.9%	37.1	99.5
Construction	1,759	7.0%	98.6	103.1
Manufacturing	2,298	9.2%	105.8	85.0
Wholesale Trade	907	3.6%	159.1	123.3
Retail Trade	3,173	12.6%	101.7	109.8
Transportation and Utilities	1,733	6.9%	124.0	136.6
Information	543	2.2%	122.5	94.3
Financial Activities	1,696	6.8%	153.4	98.5
Professional and Business Services	2,178	8.7%	117.5	82.4
Educational and Health Services	6,030	24.0%	93.1	106.8
Leisure and Hospitality	2,039	8.1%	94.0	90.2
Other Services, Except Public Administration	784	3.1%	68.4	63.7
Public Administration	1,478	5.9%	93.4	119.9
Total Employment	**25,088**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Putnam County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	9,584	38.2%	124.4	107.0
Service	3,562	14.2%	77.2	81.1
Sales and Office	6,372	25.4%	102.8	101.2
Natural Resources, Construction and Maintenance	2,985	11.9%	93.0	125.3
Production, Transportation and Material Moving	2,559	10.2%	76.1	83.6
Total Employment	**25,088**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Putnam County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Putnam County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Putnam County.

Largest Employers in Putnam County		
Employer	**Industry**	**Employment**
Federal, State & Local Government	Government	2,579
Putnam County Board of Education	Education	1,500
Toyota Motor Manufacturing WV	Manufacturing	1,300
CAMC/Teas Valley Hospital	Health Care	200-499
Rite Aid of West Virginia	Warehouse/Distribution	328
Diamond Electric Manufacturing Corp.	Manufacturing	200-499
Appalachian Power Company	Electric Utility	200-499
Walmart	Retail	200-499
APEX Pipeline Services	Oil & Gas Field Services	214
Kroger	Grocery	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and Industry in Putman County includes manufacturing, construction, distribution, medical and other services. Putnam County is a productive agricultural region in West Virginia. Much of the county is in farmland and woodland. Tobacco, beef cattle, grain crops and poultry are its largest crops.

According to the West Virginia Department of Commerce, nearly 55% of residents commute outside of the county for employment. The Interstate 64 corridor between the metropolitan areas of Charleston and Huntington crosses Putnam County making these larger cities accessible.

The West Virginia Department of Commerce has received one Worker Adjustment and Retraining Notifications (WARN) for locations in Putnam County during the past 24 months – the closure of Arch Coal's facilities in March 2012 affecting 81 local employees.

The Putnam County Development Authority has reported several new and expanding businesses in the county, the largest project is Toyota Motor Manufacturing of West Virginia (TMMWV) investing $90 million in an expansion of its Buffalo, West Virginia plant which will increase automatic transmission assembly and machining. The expansion will create about 80 jobs and be in full production by early 2015.

Nippon Thermostat of America's $4 million, 26,000-square-foot building expansion that will create 30 new jobs in the Putnam Business Park.

Several Sheetz Convenience Stores have been added in the county. A second store opened in 2012, a third opened in Poca in 2013 and a fourth store is under construction in Hurricane.

US Highway 35 is being expanded to a four-lane expressway. Currently the route is four lanes from Interstate 64 to Buffalo, West Virginia and continues as a 2-lane route for 14.6 miles. Another four-lane section of eight miles completes the road to the Ohio River. The 14.6 mile gap will consist of a $187 million construction project which the Division of Highways (DOH) had planned to funds with revenue from tolls. The backlash against the tolls has led officials to seek alternative funding which is currently not determined.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	18,175	82.7%
Renter-Occupied	3,806	17.3%
Total-Occupied Units*	21,981	93.8%
Vacant For Rent	259	17.8%
Vacant For-Sale Only	219	15.0%
Vacant Rented/Sold, Not Occ.	102	7.0%
Vacant Seasonal, Recreational	166	11.4%
All Other Vacant	711	48.8%
Total Vacant Units	1,457	6.2%
Total	23,438	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	18,175	82.7%	18,112	63	0.3%
Renter-Occupied	3,806	17.3%	3,806	0	0.0%
Total	21,981	100.0%	21,918	63	0.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	381	2.1%	0	0.0%
2000 to 2004	972	5.3%	344	9.0%
1990 to 1999	5,048	27.8%	794	20.9%
1980 to 1989	3,468	19.1%	769	20.2%
1970 to 1979	3,577	19.7%	553	14.5%
1960 to 1969	1,678	9.2%	523	13.7%
1940 to 1959	1,943	10.7%	423	11.1%
1939 or Earlier	1,106	6.1%	400	10.5%
Total	18,175	100.0%	3,806	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	15,481	85.2%	1,425	37.5%
1 Attached	349	1.9%	206	5.4%
2 to 4	19	0.1%	539	14.2%
5 to 9	44	0.2%	388	10.2%
10 to 19	0	0.0%	454	11.9%
20 to 49	0	0.0%	125	3.3%
50 or More	0	0.0%	66	1.7%
Mobile Home,	2,281	12.6%	580	15.2%
Boat, RV, Van, Etc.	0	0.0%	23	0.6%
Total	18,175	100.0%	3,806	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	18,175	100.0%
0.50 or Less Occupants Per Room	13,972	76.9%
0.51 to 1.00 Occupants Per Room	4,129	22.7%
1.01 to 1.50 Occupants Per Room	63	0.3%
1.51 to 2.00 Occupants Per Room	12	0.1%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	3,806	100.0%
0.50 or Less Occupants Per Room	2,427	63.8%
0.51 to 1.00 Occupants Per Room	1,361	35.8%
1.01 to 1.50 Occupants Per Room	10	0.3%
1.51 to 2.00 Occupants Per Room	8	0.2%
2.01 or More Occupants Per Room	0	0.0%
Total	21,981	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Putnam County	31.3%
West Virginia	32.0%

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

Building Permit Data – Putnam County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	252	274	226	216	327	120	119	124	122	127
Units in Single-Family Structures	252	263	220	205	124	99	101	108	114	114
Units in All Multi-Family Structures	0	11	6	11	203	21	18	16	8	13
Units in 2-unit Multi-Family Structures	0	0	6	0	10	2	4	6	0	2
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	13	12	7	4	8	0
Units in 5+ Unit Multi-Family Structures	0	11	0	11	180	7	7	6	0	11

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	6	428	9	97.9%
Tax Credit	5	344	3	99.1%
Tax Credit/Government-Subsidized	3	88	0	100.0%
Government-Subsidized	6	203	1	99.5%
Total	20	1,063	13	98.8%

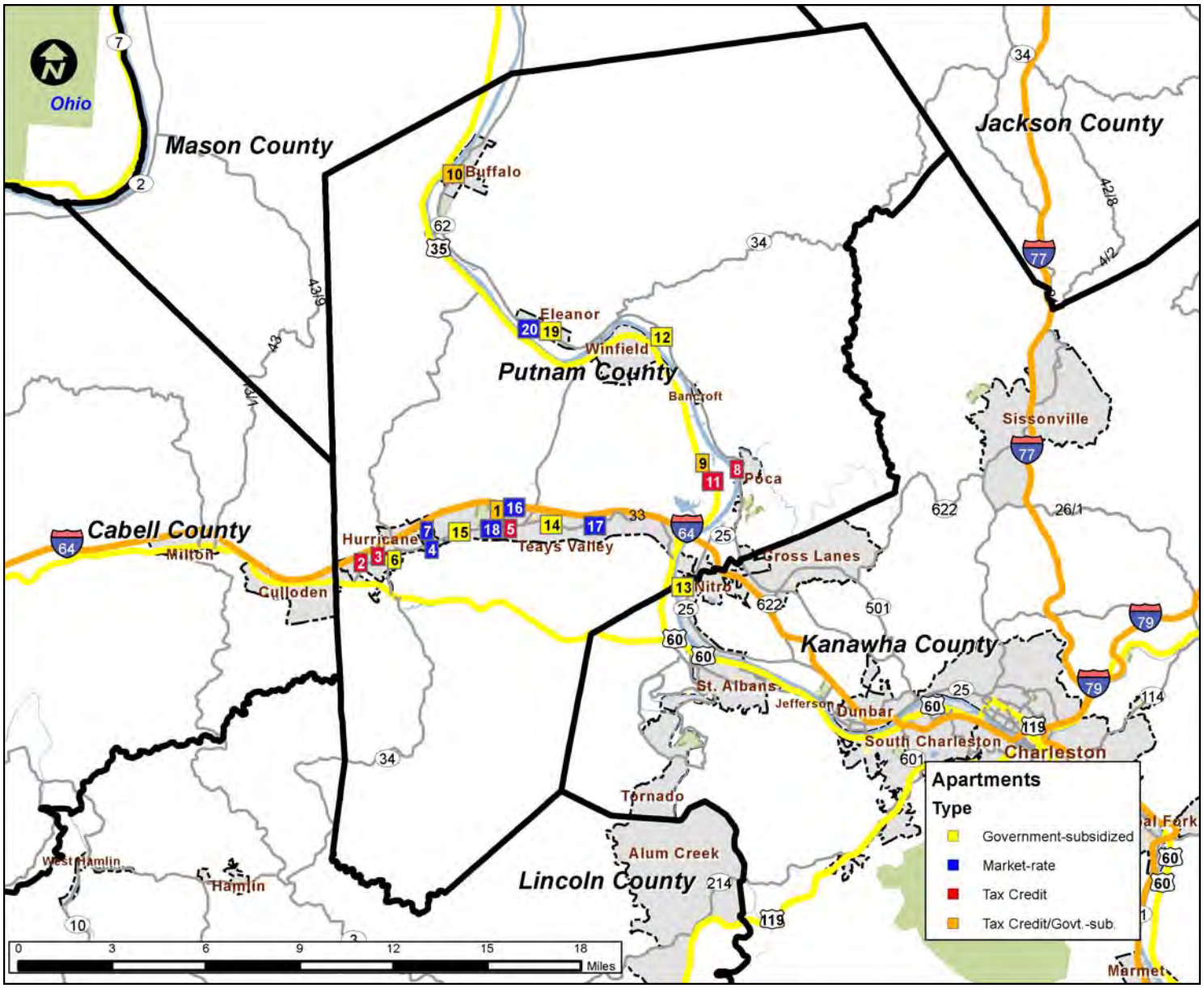
Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	19	4.4%	2	10.5%	$475
One-Bedroom	1.0	157	36.7%	3	1.9%	$615
Two-Bedroom	1.0	43	10.0%	1	2.3%	$792
Two-Bedroom	2.0	97	22.7%	2	2.1%	$1,358
Three-Bedroom	1.0	35	8.2%	1	2.9%	$1,092
Three-Bedroom	1.5	35	8.2%	0	0.0%	$1,292
Three-Bedroom	2.0	42	9.8%	0	0.0%	$1,607
Total Market Rate		**428**	**100.0%**	**9**	**2.1%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	48	14.0%	1	2.1%	$531
Two-Bedroom	1.0	96	27.9%	1	1.0%	$563
Two-Bedroom	2.0	80	23.3%	0	0.0%	$779
Three-Bedroom	2.0	112	32.6%	1	0.9%	$844
Four-Bedroom	2.0	8	2.3%	0	0.0%	$926
Total Tax Credit		**344**	**100.0%**	**3**	**0.9%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	54	61.4%	0	0.0%	One-Bedroom
Two-Bedroom	1.0	30	34.1%	0	0.0%	Two-Bedroom
Three-Bedroom	1.0	4	4.5%	0	0.0%	Three-Bedroom
Total Tax Credit		**88**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	27	13.3%	0	0.0%	Studio
One-Bedroom	1.0	150	73.9%	1	0.7%	One-Bedroom
Two-Bedroom	1.0	26	12.8%	0	0.0%	Two-Bedroom
Total		**203**	**100.0%**	**1**	**0.5%**	-
Grand Total		**1,063**	**100.0%**	**13**	**1.2%**	**-**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Maury Village Apts.	TGS	B	1985 / 2005	42	0	100.0%	N.A.
2	Willow Tree Village I	TAX	A	2010	48	0	100.0%	N.A.
3	Willow Tree II	TAX	B	2013	48	2	95.8%	0.0
4	Sigler Twnhms.	MRR	B	1985 / 2004	24	0	100.0%	N.A.
5	Sable Point Apts. I & II	TAX	A	1998 / 2009	144	0	100.0%	N.A.
6	Happy Times	GSS	B	1981 / 2002	32	0	100.0%	N.A.
7	Hickory Mill Apts.	MRR	B-	1984 / 2008	92	5	94.6%	N.A.
8	Maplewood Apts.	TAX	B	1997	48	0	100.0%	0.0
9	Patton Place	TGS	B	1995 / 2012	32	0	100.0%	0.0
10	Smith Field Estates	TGS	B	1985 / 2009	14	0	100.0%	0.0
11	Brittany Point	TAX	A	1999	56	1	98.2%	N.A.
12	Hometown Apts.	GSS	B	1989 / 2009	18	0	100.0%	0.0
13	The Village on Park	GSS	B	1986 / 2005	59	0	100.0%	0.0
14	Teays Valley Manor	GSS	B	1984 / 2007	42	0	100.0%	0.0
15	Colonial Garden Apts.	GSS	B	1983 / 2009	32	1	96.9%	0.0
16	Red Deer Apts.	MRR	B	1984 / 2009	66	1	98.5%	0.0
17	Wexford Village at Devonshire	MRR	A	2009	168	2	98.8%	0.0
18	Teays Valley Twhms.	MRR	B	1988 / 2005	70	1	98.6%	0.0
19	Wingate Village	GSS	B	1978 / 2009	20	0	100.0%	N.A.
20	HLW Rentals	MRR	B	1984 / 2005	8	0	100.0%	N.A.

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	6	428	9	97.9%	0
TAX	5	344	3	99.1%	0
TGS	3	88	0	100.0%	0
GSS	6	203	1	99.5%	0

The following map illustrates the location of the rental properties surveyed in this county.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	1	20	0.0%
1980 to 1989	12	499	1.6%
1990 to 1999	4	280	0.4%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	1	168	1.2%
2010	1	48	0.0%
2011	0	0	-
2012	0	0	-
2013	1	48	4.2%
2014*	0	0	-
Total	20	1,063	1.2%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	168	1.2%
B	4	168	1.2%
B-	1	92	5.4%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	3	248	0.4%
B	2	96	2.1%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	9	291	0.3%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	13	800	11	98.6%
Senior (Age 55+)	7	263	2	99.2%
Total	20	1063	13	98.8%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	124	1	99.2%
40% - 60% AMHI (Tax Credit)	248	1	99.6%
0-60% AMHI (All Affordable)	372	2	99.5%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	167	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	96	2	97.9%
0 - 60% AMHI (All Affordable: 55+)	263	2	99.2%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
107 Barrington Dr.	Scott Depot	SFH	$1,700	4	2.5	2,560
2065 U.S. Route 60	Culloden	Mobile	$600	2	2	-
1250 Charleys Creek Rd.	Culloden	SFH	$900	3	2	1,600
Marshall Ln.	Culloden	Mobile	$495	2	1.5	800
Main St. and Conner Ave.	Hurricane	Apt	$600	2	1	-
2562 Main St.	Hurricane	SFH	$850	3	1.5	-
125 Middle Coach Rd.	Hurricane	SFH	$1,650	4	2.1	2,650
WV 25 and Red Oak Dr.	Nitro	Duplex	$650	3	1	-
622 6th St.	Nitro	SFH	$625	2	1	816
119 Ches Wal	Scott Depot	SFH	$1,100	3	2	1,150
422 North Poplar Fork	Teays Valley	SFH	$950	3	2	-
113 3rd Ave.	Midway	Apt	$560	1	1	700

SFH – Single-family rental
Apt – Apartment located in a small apartment project not included in field survey

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is currently one, single-family, for-sale subdivision being developed in Eleanor. This subdivision, Northwoods, is being developed by Roger Gibson and contains homes priced higher than what is considered generally affordable by households below 100% of AMHI.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $144,384. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $1,006, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$144,384
Mortgaged Value = 95% of Median Home Price	$137,165
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$736
Estimated Taxes & Insurance*	$184
Estimated Private Mortgage Insurance**	$86
Estimated Monthly Mortgage Payment	$1,006

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Putnam County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	252	263	220	205	124	99	101	108	114	114

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a sample of homes sold in the county through 2013.

Overall For-Sale Analysis From County (2010 – 2013)		
	2012	2013
Total Number of Sales	26	44
Median Sales Price	$150,000	$188,075
Median Square Footage	1,790	2,106
Median Price Per Square Foot	$84	$89
Median Year Built	1992	1993
Median Number of Bedrooms	3	3
Median Number of Bathrooms	2	2.5

Source: Zillow; The data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists some of the median sales price of a sample of homes sold in the county from 2012 to 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012 and 2013 Detailed For Sale Analysis					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Sales	0	3	38	20	9
Median Sales Price	N/A	$150,000	$147,000	$212,500	$306,000
Median Square Footage	N/A	1,237	1,720	2,256	3,400
Median Price Per Square Foot	N/A	$121	$85	$94	$90
Median Year Built	N/A	1951	1987	1993	2002
Median Number of Bathrooms	N/A	1	2	3	3.5

Source: Zillow; The data in the chart only represents past sales listed on Zillow.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	19	651	2.9%	9
Average Loan Amount	$137,072	$176,831	77.5%	$113,945
Average Age of Borrower	27	-	-	30
Average Gross Income of Borrower	$44,368	$85,093	52.1%	$43,207
Income to Loan Ratio	32.4%	48.1%	67.3%	37.9%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

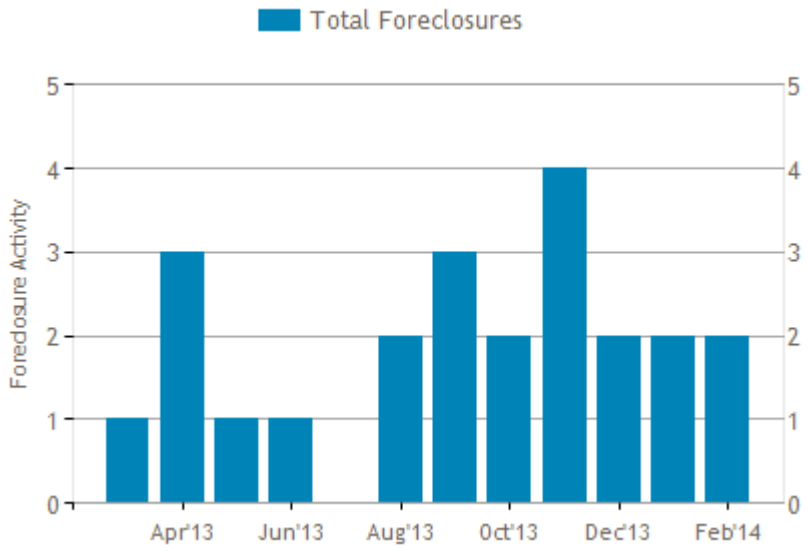
Total Current For-Sale Listings					
	0 to 1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5+ Bedroom
Total Number of Listings	3	20	126	100	23
Median Listing Price	$82,500	$129,900	$161,950	$283,450	$349,900
Median Square Footage	756	1,150	1,696	2,824	3,663
Median Price Per Square Foot	$109	$113	$95	$100	$96
Median Year Built	1940	1999	1991	1999	2005
Median Number of Bathrooms	1	2	2	3	4

Source: Zillow

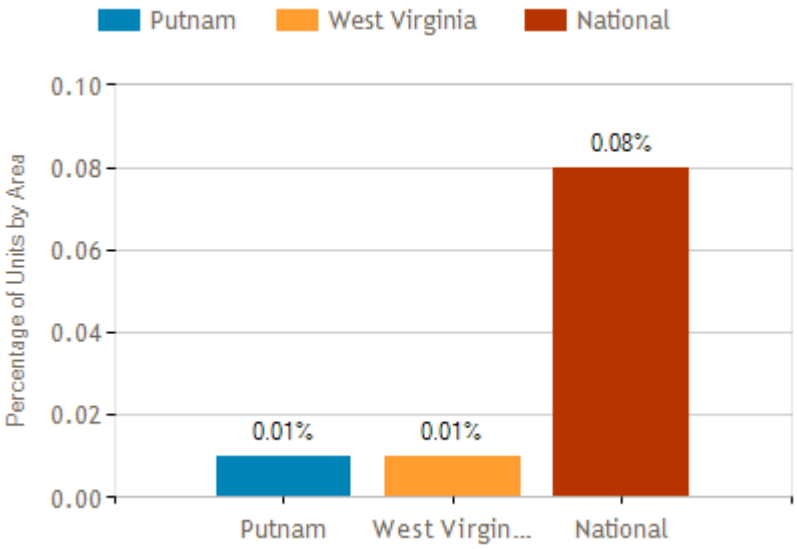
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Putnam County, WV



Geographical Comparison – Putnam County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	1,065	$0	$25,590	984	-7.6%
41% - 60% AMHI	$24,121	$36,180	616	$25,591	$38,390	555	-9.9%
61% - 100% AMHI	$36,181	$60,300	779	$38,391	$63,970	691	-11.3%
Over 100% AMHI	$60,301	No Limit	719	$63,971	No Limit	711	-1.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	905	$0	$25,590	833	-8.0%
41% - 60% AMHI	$24,121	$36,180	664	$25,591	$38,390	619	-6.8%
61% - 100% AMHI	$36,181	$60,300	1,774	$38,391	$63,970	1,692	-4.6%
Over 100% AMHI	$60,301	No Limit	5,444	$63,971	No Limit	5,574	2.4%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$24,120	1,970	$0	$25,590	1,817	-7.8%
41% - 60% AMHI	$24,121	$36,180	1,280	$25,591	$38,390	1,174	-8.3%
61% - 100% AMHI	$36,181	$60,300	2,553	$38,391	$63,970	2,383	-6.7%
Over 100% AMHI	$60,301	No Limit	6,163	$63,971	No Limit	6,285	2.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	265	$0	$18,970	289	9.1%
41% - 60% AMHI	$17,881	$26,820	213	$18,971	$28,460	255	19.7%
61% - 100% AMHI	$26,821	$44,700	214	$28,461	$47,420	247	15.4%
Over 100% AMHI	$44,701	No Limit	576	$47,421	No Limit	714	24.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	1,285	$0	$18,970	1,342	4.4%
41% - 60% AMHI	$17,881	$26,820	1,105	$18,971	$28,460	1,217	10.1%
61% - 100% AMHI	$26,821	$44,700	2,032	$28,461	$47,420	2,198	8.2%
Over 100% AMHI	$44,701	No Limit	5,170	$47,421	No Limit	5,828	12.7%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,880	1,550	$0	$18,970	1,631	5.2%
41% - 60% AMHI	$17,881	$26,820	1,318	$18,971	$28,460	1,472	11.7%
61% - 100% AMHI	$26,821	$44,700	2,246	$28,461	$47,420	2,445	8.9%
Over 100% AMHI	$44,701	No Limit	5,746	$47,421	No Limit	6,542	13.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$30,150	1,465	$0	$31,990	1,303	-11.1%
Senior (Age 55+)	$0	$22,350	367	$0	$23,710	411	12.0%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(124 + 300 HCV) 424	248	(372 + 283 HCV*) 655
Number of Income-Eligible Family Renter Households	1,465	616	1,681
Existing Affordable Housing Penetration Rate – 2014	= 28.9%	= 40.3%	= 39.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	167	96	263
Number of Income-Eligible Senior Renter Households	367	213	478
Penetration Rate – 2014	= 45.5%	= 45.1%	= 55.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(124 + 300 HCV) 424	248	(372 + 283 HCV*) 655
Number of Income-Eligible Family Renter Households	1,303	555	1,539
Existing Affordable Housing Penetration Rate – 2019	= 32.5%	= 44.7%	= 42.6%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	167	144	311
Number of Income-Eligible Senior Renter Households	411	255	544
Penetration Rate – 2019	= 40.6%	= 56.5%	= 57.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,041	200	879	244
41%-60% AMHI (Tax Credit)	368	117	307	111

J. Interviews

The following summarizes discussions with various Putnam County stakeholders regarding current housing market conditions there.

Sandra L. Mellert, Director, Putnam County Planning Department, (303) 586-0237

Ms. Mellert believes Putnam County enjoys an excellent location, just 18.0 miles east of Huntington, which is within an easy commute via Interstate 64. Mellert said the county is growing, and noted households are moving in from urban neighborhoods in Huntington and from as far away as Charleston, 20.0 miles from Putnam County, seeking a more tranquil residential setting. She said the need for housing of all types, whether for renters or homeowners, will continue to increase. A need for income-based housing, both for families and seniors, also exists, Mellert pointed out.

Scott Edwards, Mayor of Hurricane, (304) 419-0022

Mayor Edwards agreed with Ms. Mellert and noted that Hurricane is a bedroom community and is ideally situated with respect to its proximity to Huntington and Charleston. The mayor said households relocating from both Huntington and Charleston have stimulated new residential development and new retail and commercial businesses in Hurricane. He went on to say housing, especially rental housing, is a top priority for Putnam County and Hurricane, and officials from both jurisdictions are currently soliciting developers who may have an interest in building either luxury, market-rate or Tax Credit communities.

Maria Dillinger, Property Manager, Brittany Point Apartments, Winfield, West Virginia (304) 586-0484

Brittany Point is a non-subsidized Tax Credit community. Ms. Dillinger says she believes if three additional Tax Credit properties with at least 48 units each were developed in the area, they would be absorbed within one month. In her opinion, income-qualified support in the county is ample, and renters are generally looking to upgrade their residences and are attracted to newly built units. She points to the five to 10 inquiries she receives per week from renters asking whether Brittany Point is planning a Phase II as evidence of support in the market.

41. Raleigh County

A. General Description

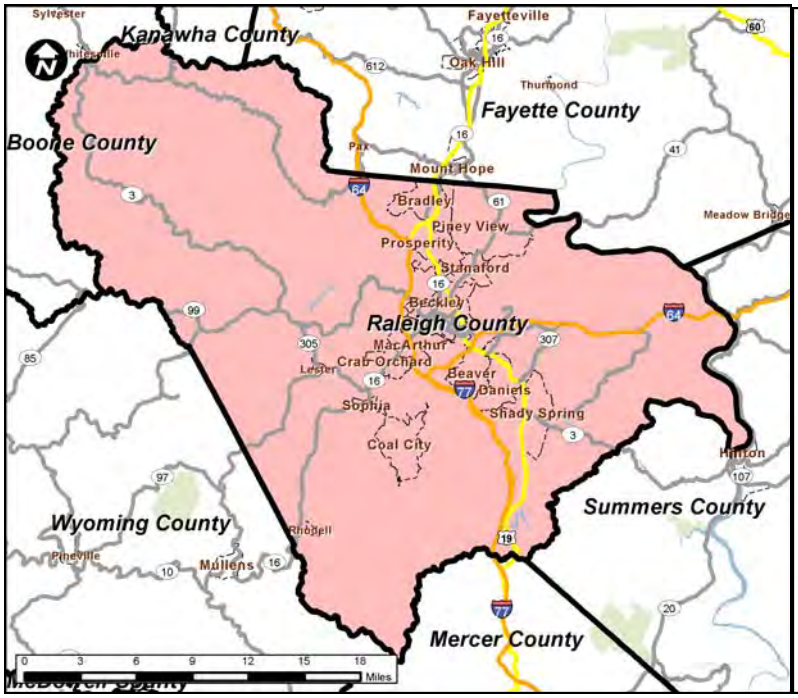
County Seat: Beckley
County Size: 609.34 square miles

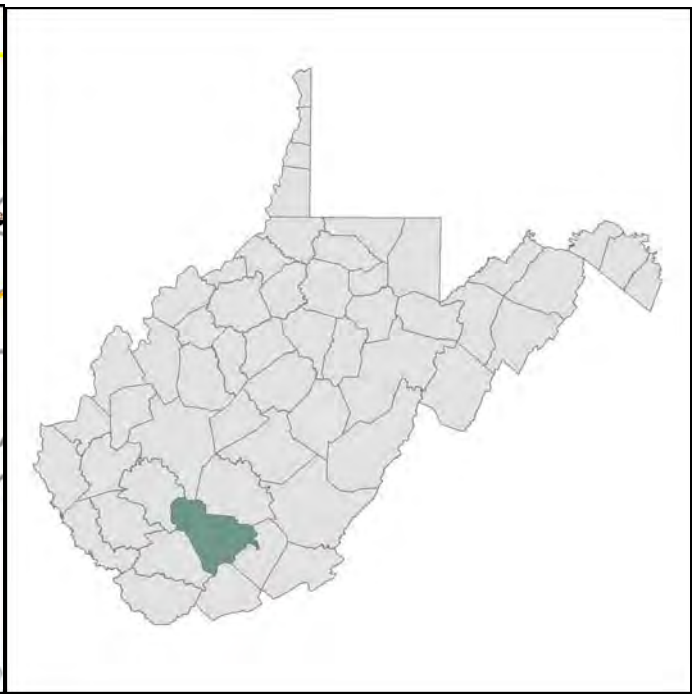
2000 (Census) Population: 79,220
2010 (Census) Population: 78,859
Population Change: -361 (-0.5%)

2000 (Census) Households: 31,793
2010 (Census) Households: 31,831
Household Change: +38 (0.1%)

2000 (Census) Median Household Income: $28,319
2010 (Estimate) Median Household Income: $37,519
Income Change: +$9,200 (32.5%)

2000 (Census) Median Home Value: $62,700
2010 (American Community Survey) Median Home Value: $88,000
Home Value Change: +$25,300 (40.4%)





B. Demographic Characteristics and Trends

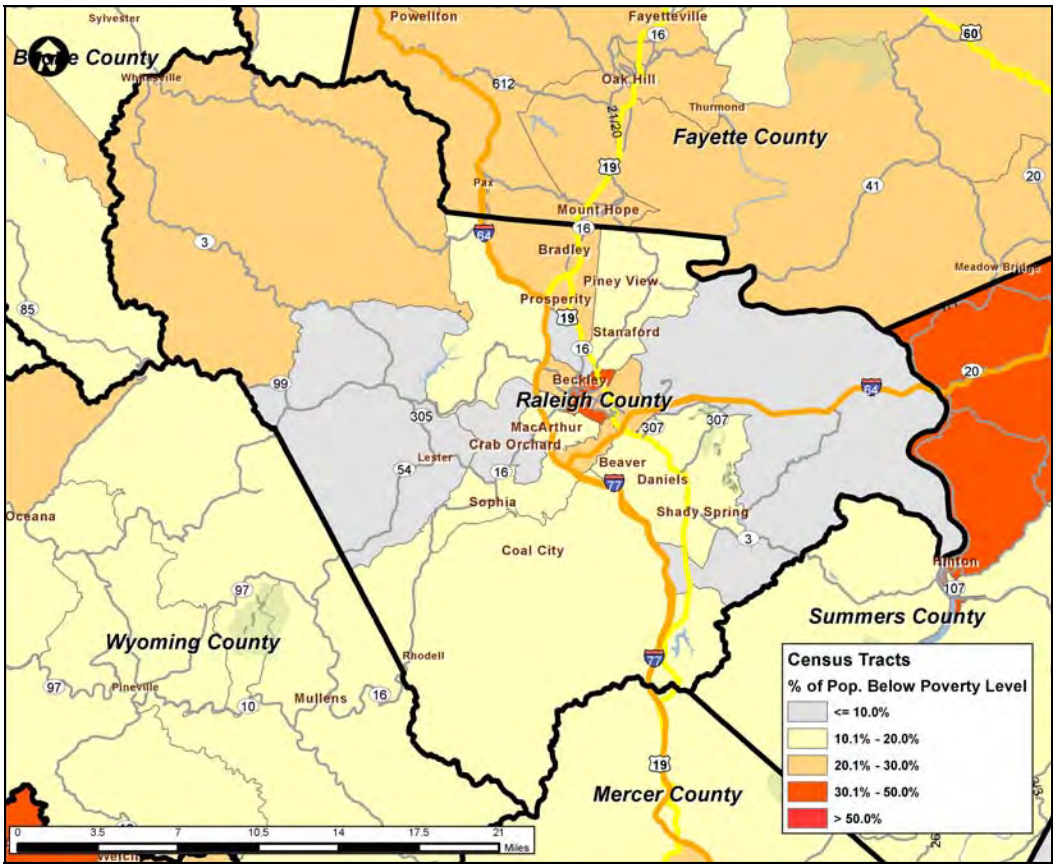
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Raleigh County	Population	79,220	78,859	80,566	82,006
	Population Change	-	-361	1,704	1,440
	Percent Change	-	-0.5%	2.2%	1.8%
County Seat: Beckley	Population	17,254	17,614	17,584	17,477
	Population Change	-	360	-30	-107
	Percent Change	-	2.1%	-0.2%	-0.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	13,800	17.5%
Population not living in poverty	65,059	82.5%
Total	78,859	100.0%

Source: American Community Survey (ACS)

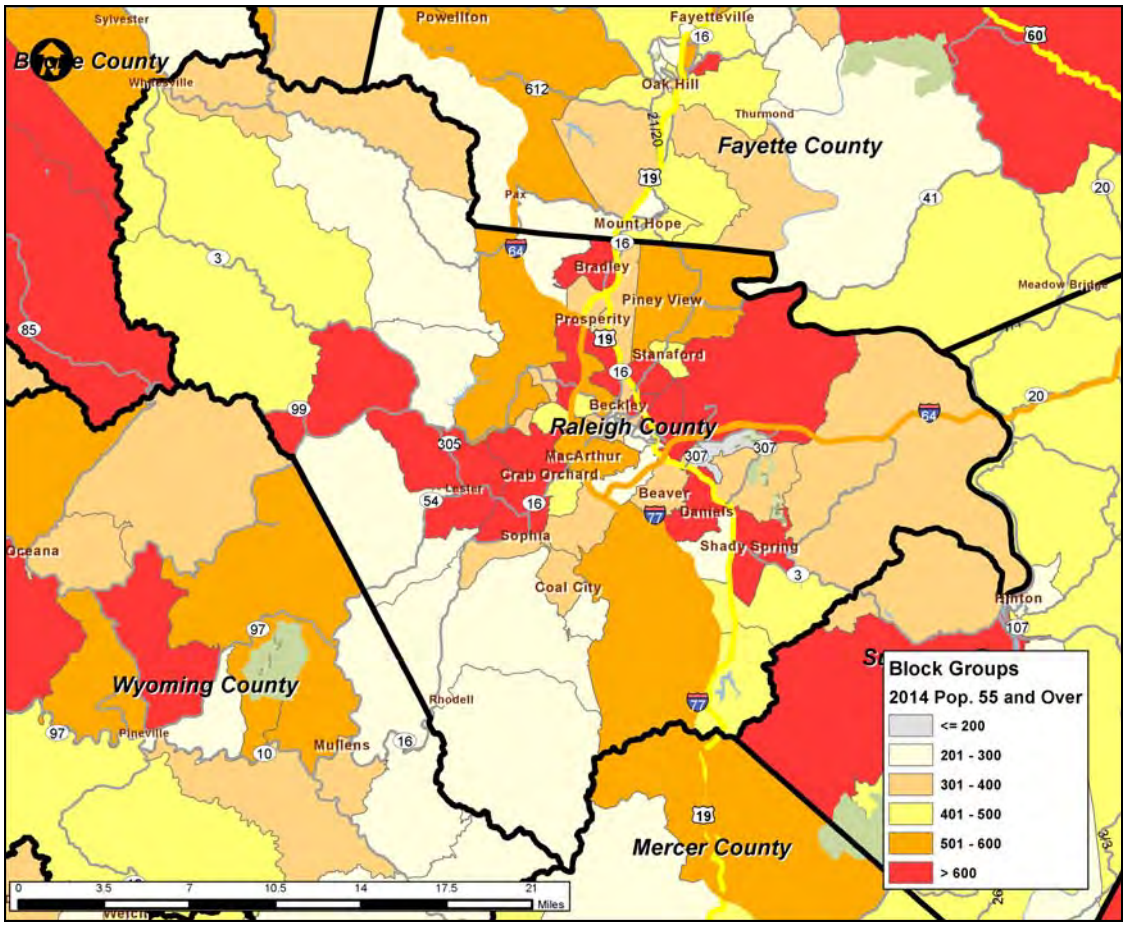


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	18,138	23.0%	18,317	22.7%	18,696	22.8%	379	2.1%
20 to 24	4,495	5.7%	4,475	5.6%	4,100	5.0%	-375	-8.4%
25 to 34	10,094	12.8%	9,918	12.3%	9,599	11.7%	-319	-3.2%
35 to 44	10,331	13.1%	10,568	13.1%	10,216	12.5%	-352	-3.3%
45 to 54	11,198	14.2%	10,544	13.1%	10,467	12.8%	-77	-0.7%
55 to 64	11,908	15.1%	12,258	15.2%	11,628	14.2%	-630	-5.1%
65 to 74	6,703	8.5%	8,335	10.3%	10,697	13.0%	2,362	28.3%
75 & Over	5,914	7.5%	6,151	7.6%	6,603	8.1%	452	7.3%
Total	78,859	100.0%	80,566	100.0%	82,006	100.0%	1,440	1.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	69,790	88.5%
Black	6,466	8.2%
Indian	158	0.2%
Asian	710	0.9%
Pacific Islander	0	0.0%
Some Other Race	315	0.4%
Two or More Races	1,341	1.7%
Total	78,859	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	67,898	86.1%
Moved within Same County	5,757	7.3%
Different County Same State	2,523	3.2%
Moved from Different State	2,602	3.3%
Moved from Abroad	158	0.2%
Total	78,859	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

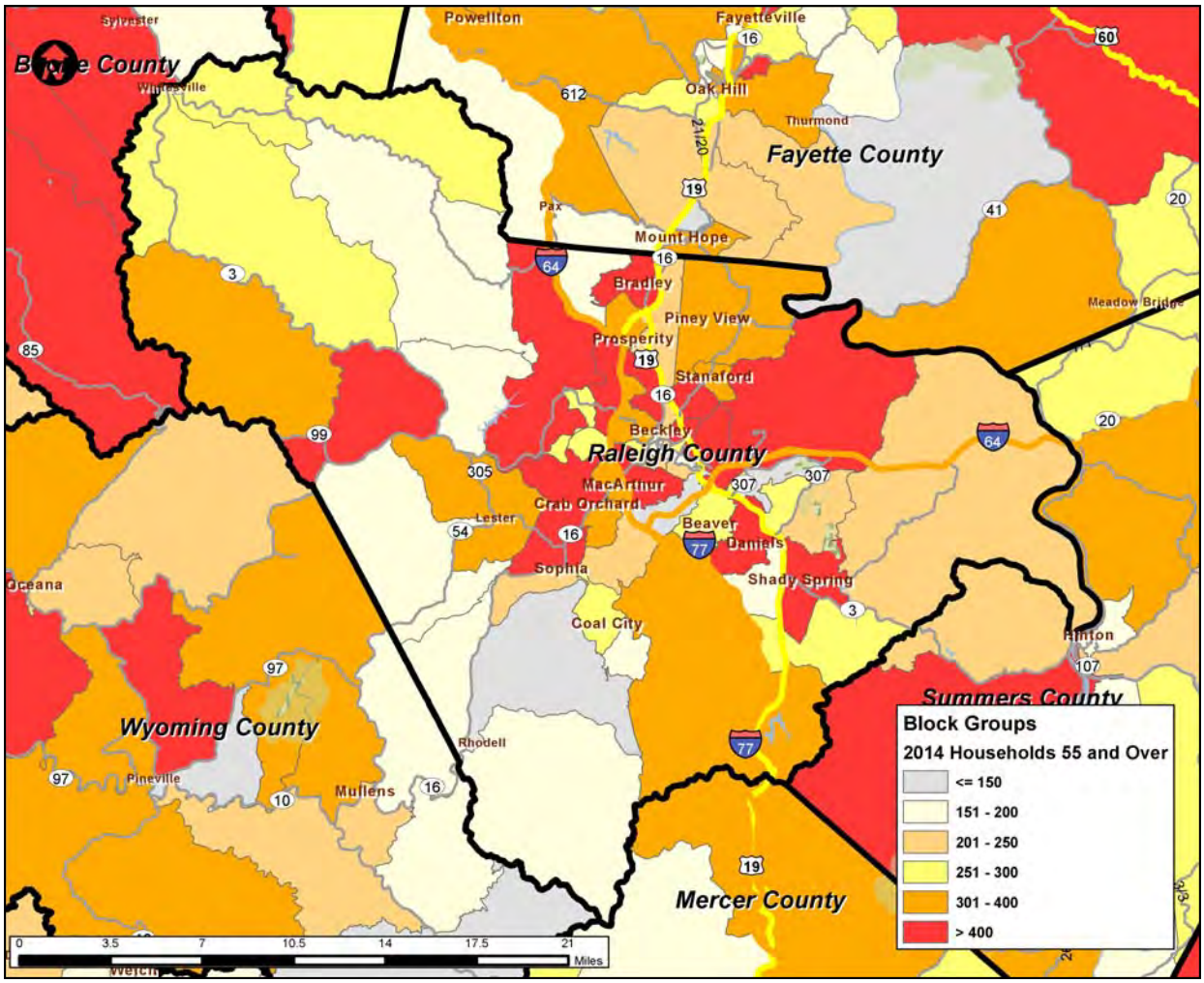
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Raleigh County	Households	31,793	31,831	32,759	33,416
	Household Change	-	38	927	657
	Percent Change	-	0.1%	2.9%	2.0%
	Household Size	2.49	2.48	2.35	2.34
County Seat: Beckley	Households	7,651	7,800	7,807	7,764
	Household Change	-	149	7	-43
	Percent Change	-	1.9%	0.1%	-0.6%
	Household Size	2.3	2.3	2.25	2.25

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	1,241	3.9%	1,156	3.5%	1,053	3.2%	-103	-8.9%
25 to 34	4,043	12.7%	4,009	12.2%	3,828	11.5%	-181	-4.5%
35 to 44	4,997	15.7%	5,113	15.6%	4,885	14.6%	-228	-4.5%
45 to 54	5,889	18.5%	5,509	16.8%	5,388	16.1%	-121	-2.2%
55 to 64	7,003	22.0%	7,179	21.9%	6,720	20.1%	-459	-6.4%
65 to 74	4,393	13.8%	5,412	16.5%	6,878	20.6%	1,466	27.1%
75 to 84	3,119	9.8%	3,152	9.6%	3,325	10.0%	173	5.5%
85 & Over	1,146	3.6%	1,228	3.7%	1,338	4.0%	110	9.0%
Total	31,831	100.0%	32,758	100.0%	33,415	100.0%	657	2.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



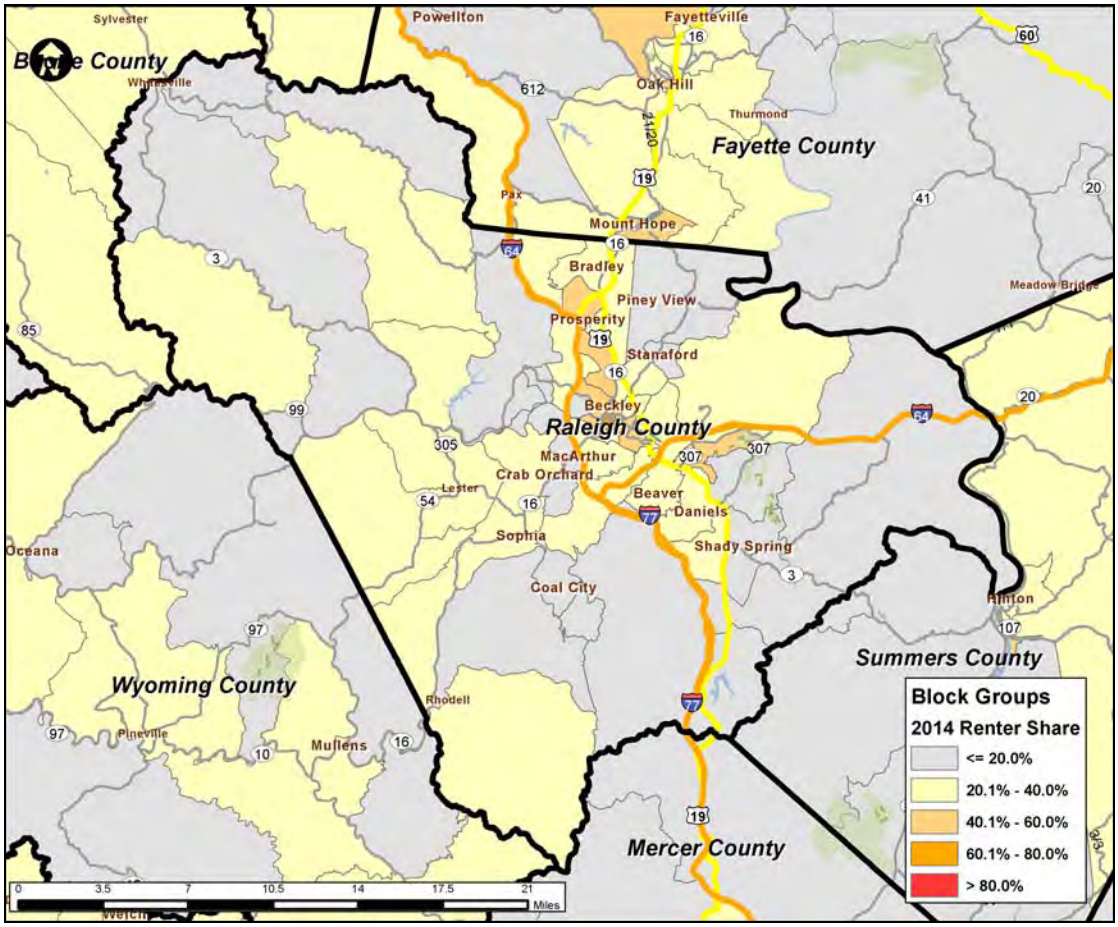
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	23,682	74.4%	23,481	71.7%	24,217	72.5%
Renter-Occupied	8,149	25.6%	9,278	28.3%	9,199	27.5%
Total	31,831	100.0%	32,759	100.0%	33,416	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	13,171	84.1%	13,908	82.0%	14,795	81.0%
Renter-Occupied	2,490	15.9%	3,063	18.0%	3,466	19.0%
Total	15,661	100.0%	16,971	100.0%	18,261	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,713	40.0%	3,713	40.4%	1	0.0%
2 Persons	2,435	26.2%	2,401	26.1%	-35	-1.4%
3 Persons	1,440	15.5%	1,430	15.5%	-10	-0.7%
4 Persons	984	10.6%	961	10.4%	-24	-2.4%
5 Persons+	706	7.6%	694	7.5%	-12	-1.7%
Total	9,278	100.0%	9,199	100.0%	-79	-0.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	5,860	25.0%	6,093	25.2%	233	4.0%
2 Persons	9,348	39.8%	9,599	39.6%	251	2.7%
3 Persons	3,882	16.5%	4,016	16.6%	134	3.4%
4 Persons	2,760	11.8%	2,828	11.7%	68	2.5%
5 Persons+	1,631	6.9%	1,681	6.9%	50	3.1%
Total	23,481	100.0%	24,217	100.0%	736	3.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
SRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,707	55.7%	1,914	55.2%	207	12.1%
2 Persons	710	23.2%	836	24.1%	126	17.7%
3 Persons	301	9.8%	322	9.3%	21	7.1%
4 Persons	162	5.3%	204	5.9%	41	25.4%
5 Persons+	182	5.9%	190	5.5%	7	4.1%
Total	3,063	100.0%	3,466	100.0%	403	13.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	4,917	35.4%	5,174	35.0%	257	5.2%
2 Persons	6,663	47.9%	7,086	47.9%	423	6.3%
3 Persons	1,573	11.3%	1,659	11.2%	86	5.5%
4 Persons	330	2.4%	398	2.7%	68	20.6%
5 Persons+	426	3.1%	479	3.2%	53	12.4%
Total	13,908	100.0%	14,795	100.0%	887	6.4%

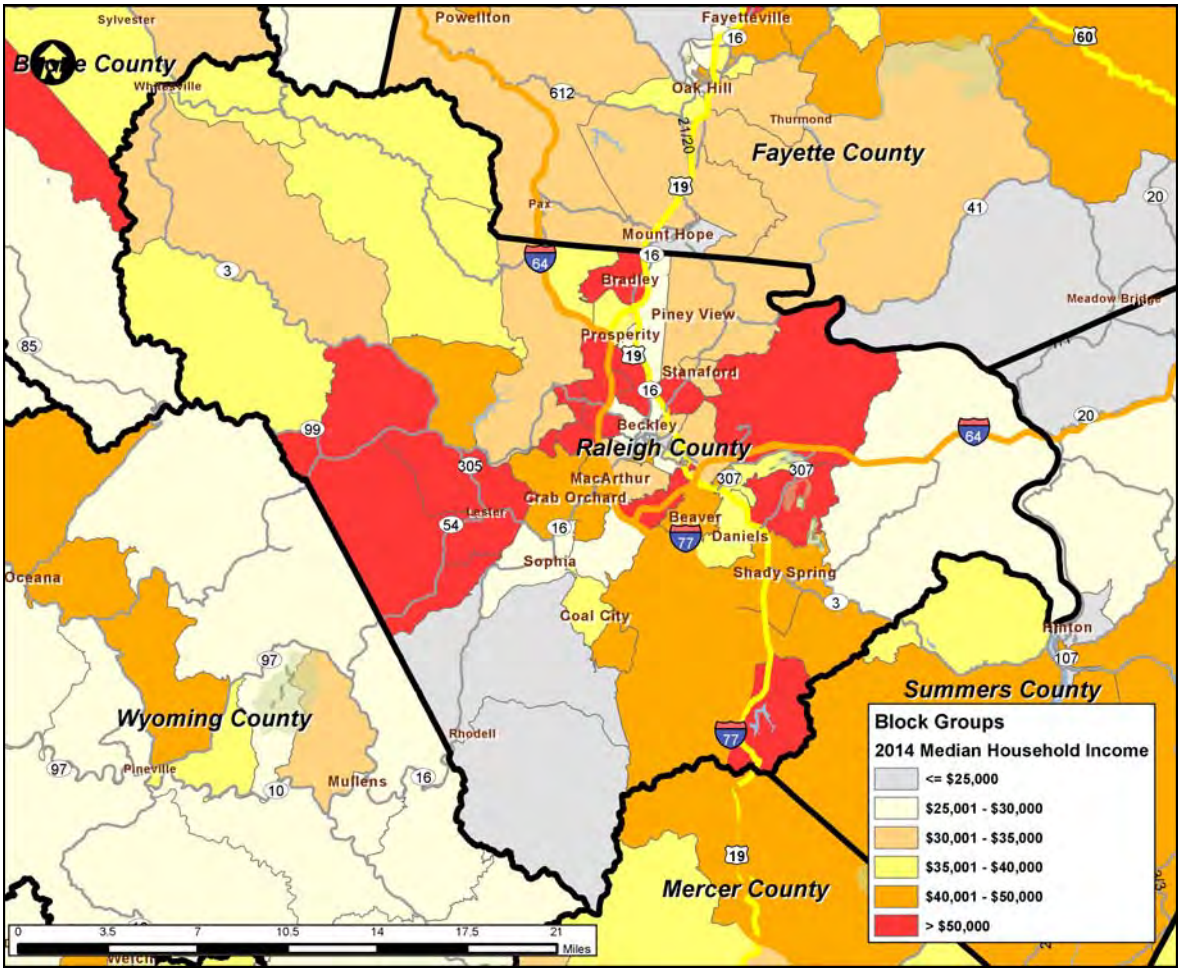
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	3,088	9.7%	2,946	9.0%	2,580	7.7%
$10,000 to $19,999	5,857	18.4%	5,756	17.6%	4,633	13.9%
$20,000 to $29,999	4,456	14.0%	4,526	13.8%	4,418	13.2%
$30,000 to $39,999	3,279	10.3%	3,727	11.4%	4,189	12.5%
$40,000 to $49,999	2,960	9.3%	2,525	7.7%	2,305	6.9%
$50,000 to $59,999	2,515	7.9%	2,401	7.3%	2,177	6.5%
$60,000 to $74,999	3,183	10.0%	3,047	9.3%	3,047	9.1%
$75,000 to $99,999	3,438	10.8%	3,719	11.4%	3,869	11.6%
$100,000 to $124,999	1,464	4.6%	2,070	6.3%	2,813	8.4%
$124,999 to $149,999	668	2.1%	881	2.7%	1,603	4.8%
$150,000 to $199,999	414	1.3%	723	2.2%	974	2.9%
$200,000+	477	1.5%	440	1.3%	808	2.4%
Total	31,831	100.0%	32,759	100.0%	33,416	100.0%
Median Income	$37,519		$38,458		$43,855	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



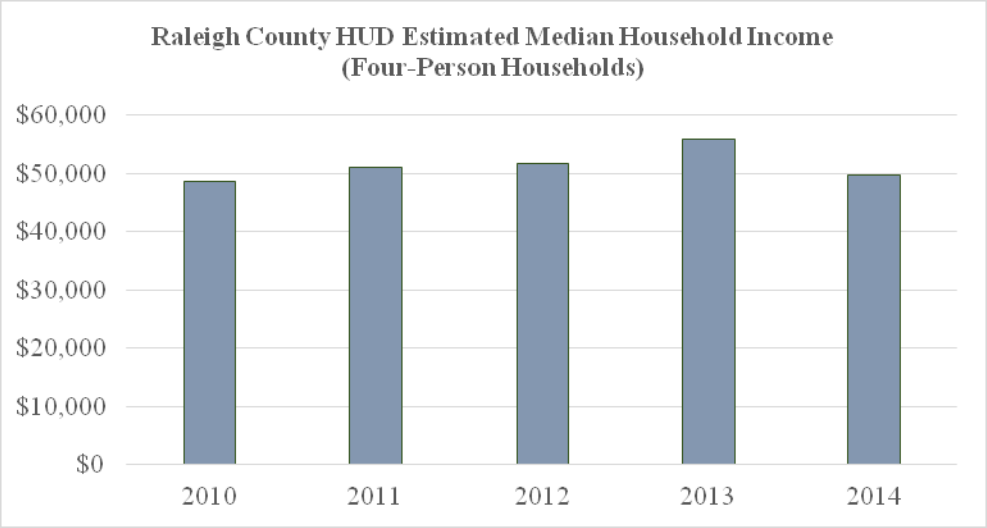
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,206	7.7%	1,171	6.9%	1,109	6.1%
$10,000 to $19,999	3,931	25.1%	3,786	22.3%	3,076	16.8%
$20,000 to $29,999	2,788	17.8%	2,905	17.1%	3,143	17.2%
$30,000 to $39,999	1,817	11.6%	2,150	12.7%	2,546	13.9%
$40,000 to $49,999	1,331	8.5%	1,273	7.5%	1,376	7.5%
$50,000 to $59,999	1,065	6.8%	1,123	6.6%	1,120	6.1%
$60,000 to $74,999	1,253	8.0%	1,369	8.1%	1,508	8.3%
$75,000 to $99,999	1,237	7.9%	1,566	9.2%	1,802	9.9%
$100,000 to $124,999	454	2.9%	808	4.8%	1,225	6.7%
$124,999 to $149,999	266	1.7%	355	2.1%	640	3.5%
$150,000 to $199,999	157	1.0%	305	1.8%	392	2.1%
$200,000+	157	1.0%	159	0.9%	324	1.8%
Total	15,661	100.0%	16,971	100.0%	18,261	100.0%
Median Income	$29,631		$32,901		$37,076	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$48,600	-
2011	$50,900	4.7%
2012	$51,600	1.4%
2013	$55,900	8.3%
2014	$49,800	-10.9%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	849	356	270	42	70	1,588
$10,000 to $19,999	1,118	524	169	276	34	2,121
$20,000 to $29,999	526	461	162	87	74	1,310
$30,000 to $39,999	220	154	95	99	170	738
$40,000 to $49,999	127	179	149	187	119	762
$50,000 to $59,999	67	143	168	37	35	450
$60,000 to $74,999	145	92	160	79	17	492
$75,000 to $99,999	123	129	46	16	39	354
$100,000 to $124,999	18	55	6	32	44	155
$125,000 to $149,999	16	33	11	6	3	69
$150,000 to $199,999	20	11	14	8	9	63
$200,000 & Over	15	17	7	4	7	51
Total	3,247	2,154	1,258	872	622	8,153

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	896	375	325	50	81	1,727
$10,000 to $19,999	1,227	546	191	303	30	2,297
$20,000 to $29,999	592	479	174	101	72	1,418
$30,000 to $39,999	329	214	111	122	202	979
$40,000 to $49,999	114	197	136	142	129	718
$50,000 to $59,999	77	150	180	62	39	508
$60,000 to $74,999	174	99	196	97	22	588
$75,000 to $99,999	153	175	52	33	37	450
$100,000 to $124,999	48	84	13	40	62	248
$125,000 to $149,999	41	73	18	10	6	148
$150,000 to $199,999	45	31	34	14	16	140
$200,000 & Over	16	13	9	9	10	57
Total	3,713	2,435	1,440	984	706	9,278

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	833	318	298	37	69	1,555
$10,000 to $19,999	1,033	436	185	270	31	1,955
$20,000 to $29,999	548	440	144	99	66	1,296
$30,000 to $39,999	421	253	132	125	203	1,135
$40,000 to $49,999	113	207	102	123	114	660
$50,000 to $59,999	96	136	167	64	45	509
$60,000 to $74,999	215	97	218	85	21	635
$75,000 to $99,999	168	179	64	43	42	496
$100,000 to $124,999	97	115	23	60	57	352
$125,000 to $149,999	85	151	35	18	9	298
$150,000 to $199,999	63	45	40	20	21	188
$200,000 & Over	41	24	23	17	15	120
Total	3,713	2,401	1,430	961	694	9,199

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	560	314	234	35	48	1,190
$10,000 to $19,999	513	331	134	269	15	1,262
$20,000 to $29,999	330	361	132	77	62	961
$30,000 to $39,999	134	81	62	83	157	518
$40,000 to $49,999	76	140	85	177	106	584
$50,000 to $59,999	23	116	155	9	19	323
$60,000 to $74,999	85	69	120	69	6	348
$75,000 to $99,999	88	96	38	14	14	250
$100,000 to $124,999	3	46	1	26	40	116
$125,000 to $149,999	4	31	5	5	2	48
$150,000 to $199,999	13	10	13	3	4	44
$200,000 & Over	6	9	3	2	4	25
Total	1,834	1,606	982	769	477	5,668

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	577	327	287	38	52	1,281
$10,000 to $19,999	546	338	156	293	21	1,354
$20,000 to $29,999	370	354	143	83	53	1,003
$30,000 to $39,999	195	105	75	99	187	660
$40,000 to $49,999	57	147	77	136	111	528
$50,000 to $59,999	21	108	163	19	19	330
$60,000 to $74,999	89	74	149	80	5	398
$75,000 to $99,999	107	114	43	25	13	303
$100,000 to $124,999	7	63	5	32	49	156
$125,000 to $149,999	9	67	9	5	2	91
$150,000 to $199,999	23	21	28	8	6	86
$200,000 & Over	5	6	4	4	5	24
Total	2,005	1,725	1,140	822	524	6,216

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	497	273	266	27	45	1,107
$10,000 to $19,999	436	254	150	256	20	1,116
$20,000 to $29,999	308	279	118	76	49	830
$30,000 to $39,999	238	117	91	101	186	733
$40,000 to $49,999	48	133	49	109	98	437
$50,000 to $59,999	27	85	147	13	16	288
$60,000 to $74,999	96	65	171	67	4	404
$75,000 to $99,999	90	107	51	31	15	294
$100,000 to $124,999	12	81	7	39	47	185
$125,000 to $149,999	14	133	20	13	3	183
$150,000 to $199,999	27	30	32	19	10	119
$200,000 & Over	7	8	7	5	11	39
Total	1,799	1,565	1,108	757	504	5,734

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	204	290	114	21	81	709
$10,000 to $19,999	40	239	242	107	56	683
$20,000 to $29,999	97	320	110	157	42	726
$30,000 to $39,999	217	301	261	126	63	968
$40,000 to $49,999	155	353	220	151	153	1,032
$50,000 to $59,999	80	258	270	405	123	1,137
$60,000 to $74,999	61	533	351	402	218	1,565
$75,000 to $99,999	114	420	409	767	244	1,953
$100,000 to $124,999	9	255	274	168	184	891
$125,000 to $149,999	3	77	165	112	15	372
$150,000 to $199,999	11	59	50	64	24	207
$200,000 & Over	30	70	54	82	73	309
Total	1,021	3,176	2,519	2,562	1,275	10,552

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	154	166	72	18	85	494
$10,000 to $19,999	74	199	192	101	49	616
$20,000 to $29,999	86	259	91	139	43	617
$30,000 to $39,999	199	310	230	118	60	917
$40,000 to $49,999	112	229	144	119	119	723
$50,000 to $59,999	78	208	224	338	100	947
$60,000 to $74,999	48	412	281	334	205	1,280
$75,000 to $99,999	124	337	412	734	243	1,850
$100,000 to $124,999	13	305	344	234	211	1,105
$125,000 to $149,999	10	102	196	121	7	436
$150,000 to $199,999	17	113	70	94	37	331
$200,000 & Over	29	47	52	81	48	257
Total	943	2,685	2,309	2,430	1,206	9,573

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	123	97	55	10	77	363
$10,000 to $19,999	58	142	119	80	41	440
$20,000 to $29,999	66	170	73	99	37	445
$30,000 to $39,999	221	305	213	114	57	910
$40,000 to $49,999	88	146	96	70	91	492
$50,000 to $59,999	73	168	190	264	75	770
$60,000 to $74,999	48	368	245	286	189	1,136
$75,000 to $99,999	127	295	411	696	245	1,774
$100,000 to $124,999	19	385	440	304	255	1,404
$125,000 to $149,999	19	182	339	226	14	781
$150,000 to $199,999	26	166	92	134	44	463
$200,000 & Over	50	88	83	146	78	445
Total	919	2,513	2,357	2,429	1,202	9,422

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	290	41	36	7	23	397
$10,000 to $19,999	605	193	35	7	19	859
$20,000 to $29,999	196	100	31	10	13	349
$30,000 to $39,999	87	73	33	16	13	221
$40,000 to $49,999	51	39	64	10	13	177
$50,000 to $59,999	44	27	13	28	16	127
$60,000 to $74,999	60	23	40	10	12	145
$75,000 to $99,999	35	34	8	2	25	103
$100,000 to $124,999	16	9	5	6	4	39
$125,000 to $149,999	12	2	6	1	1	22
$150,000 to $199,999	8	1	1	5	5	20
$200,000 & Over	9	8	4	2	3	26
Total	1,413	549	276	102	145	2,485

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	319	48	37	12	30	446
$10,000 to $19,999	681	207	35	10	9	942
$20,000 to $29,999	222	125	31	18	19	415
$30,000 to $39,999	135	109	36	23	15	319
$40,000 to $49,999	57	50	59	6	18	189
$50,000 to $59,999	56	42	17	43	19	177
$60,000 to $74,999	85	25	47	16	17	190
$75,000 to $99,999	46	60	9	9	24	148
$100,000 to $124,999	41	21	9	9	13	92
$125,000 to $149,999	32	6	9	5	4	57
$150,000 to $199,999	22	10	6	6	9	54
$200,000 & Over	12	7	4	5	5	33
Total	1,707	710	301	162	182	3,063

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	335	46	32	10	25	448
$10,000 to $19,999	597	182	35	14	11	839
$20,000 to $29,999	240	160	26	22	17	466
$30,000 to $39,999	184	136	41	24	17	401
$40,000 to $49,999	66	74	53	14	16	223
$50,000 to $59,999	69	51	20	51	30	222
$60,000 to $74,999	119	31	47	18	16	232
$75,000 to $99,999	79	72	13	12	26	202
$100,000 to $124,999	85	35	16	21	11	167
$125,000 to $149,999	71	18	16	5	7	116
$150,000 to $199,999	36	14	7	1	11	69
$200,000 & Over	34	16	16	12	4	82
Total	1,914	836	322	204	190	3,466

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	385	330	50	10	26	801
$10,000 to $19,999	2,088	893	57	8	21	3,067
$20,000 to $29,999	1,046	1,126	159	21	84	2,435
$30,000 to $39,999	505	902	142	3	34	1,586
$40,000 to $49,999	273	603	232	19	25	1,153
$50,000 to $59,999	144	587	150	24	23	928
$60,000 to $74,999	188	736	111	26	48	1,111
$75,000 to $99,999	112	656	304	24	30	1,126
$100,000 to $124,999	34	220	100	29	37	421
$125,000 to $149,999	26	117	29	58	9	239
$150,000 to $199,999	23	58	18	9	21	129
$200,000 & Over	17	77	22	7	9	131
Total	4,843	6,306	1,373	238	368	13,127

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	364	294	41	8	18	725
$10,000 to $19,999	1,981	765	64	12	21	2,844
$20,000 to $29,999	1,058	1,136	182	24	90	2,490
$30,000 to $39,999	546	1,056	184	9	35	1,831
$40,000 to $49,999	263	546	226	25	23	1,084
$50,000 to $59,999	144	613	148	23	18	946
$60,000 to $74,999	203	769	126	32	49	1,179
$75,000 to $99,999	172	801	353	37	55	1,419
$100,000 to $124,999	77	370	168	61	40	716
$125,000 to $149,999	46	137	31	69	14	297
$150,000 to $199,999	45	97	32	21	56	252
$200,000 & Over	16	79	18	7	6	126
Total	4,917	6,663	1,573	330	426	13,908

Source: Ribbon Demographics; ESRI; Urban Decision Group

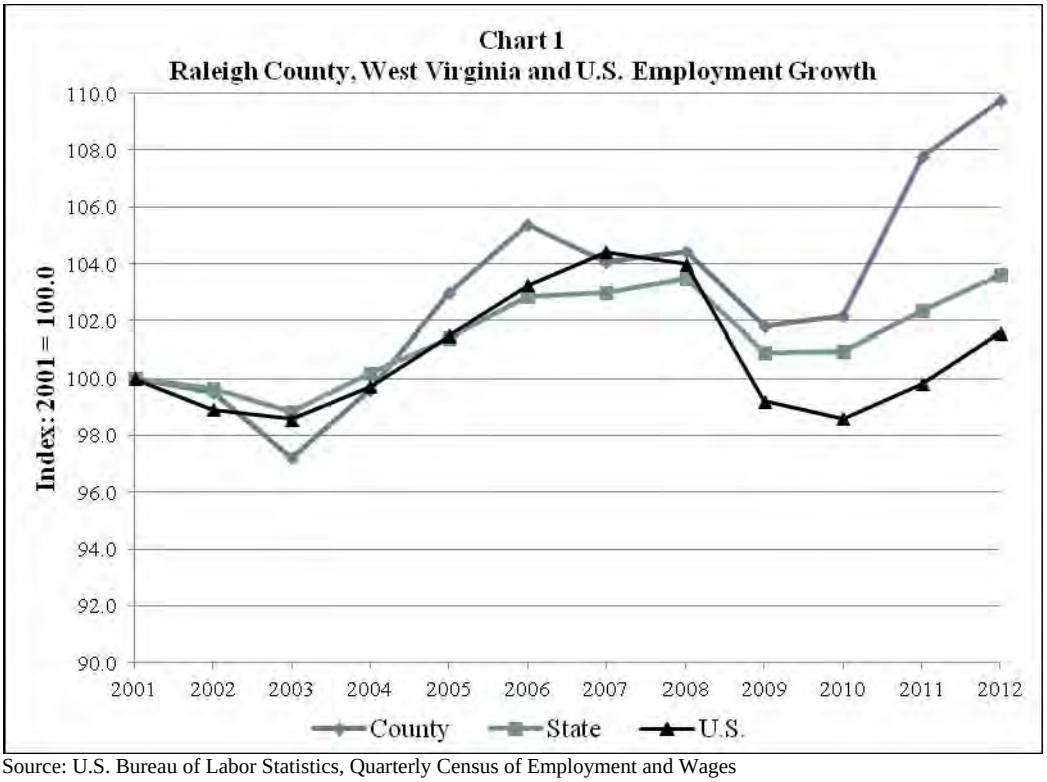
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	352	242	41	10	16	662
$10,000 to $19,999	1,596	564	51	8	18	2,237
$20,000 to $29,999	1,223	1,199	140	22	93	2,677
$30,000 to $39,999	678	1,195	228	9	35	2,145
$40,000 to $49,999	326	572	222	21	12	1,153
$50,000 to $59,999	166	569	127	17	19	898
$60,000 to $74,999	248	811	136	29	53	1,276
$75,000 to $99,999	226	871	382	42	79	1,600
$100,000 to $124,999	154	536	209	100	57	1,057
$125,000 to $149,999	103	253	51	97	20	524
$150,000 to $199,999	63	117	37	35	71	323
$200,000 & Over	38	156	34	7	6	242
Total	5,174	7,086	1,659	398	479	14,795

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Raleigh County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Raleigh County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Raleigh County, State and U.S. Employment, 2001-2012						
	Raleigh County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	30,831		686		129,636	
2002	30,682	-0.5%	683	-0.4%	128,234	-1.1%
2003	29,976	-2.3%	678	-0.8%	127,796	-0.3%
2004	30,709	2.4%	687	1.3%	129,278	1.2%
2005	31,752	3.4%	695	1.2%	131,572	1.8%
2006	32,483	2.3%	705	1.4%	133,834	1.7%
2007	32,081	-1.2%	706	0.1%	135,366	1.1%
2008	32,194	0.4%	710	0.5%	134,806	-0.4%
2009	31,388	-2.5%	692	-2.5%	128,608	-4.6%
2010	31,501	0.4%	692	0.1%	127,820	-0.6%
2011	33,232	5.5%	702	1.4%	129,411	1.2%
2012	33,843	1.8%	711	1.2%	131,696	1.8%
Change						
2001-12	3,012	9.8%	25	3.6%	2,061	1.6%
2001-03	-855	-2.8%	-8	-1.1%	-1,840	-1.4%
2003-07	2,105	7.0%	28	4.2%	7,570	5.9%
2007-12	1,762	5.5%	4	0.6%	-3,670	-2.7%

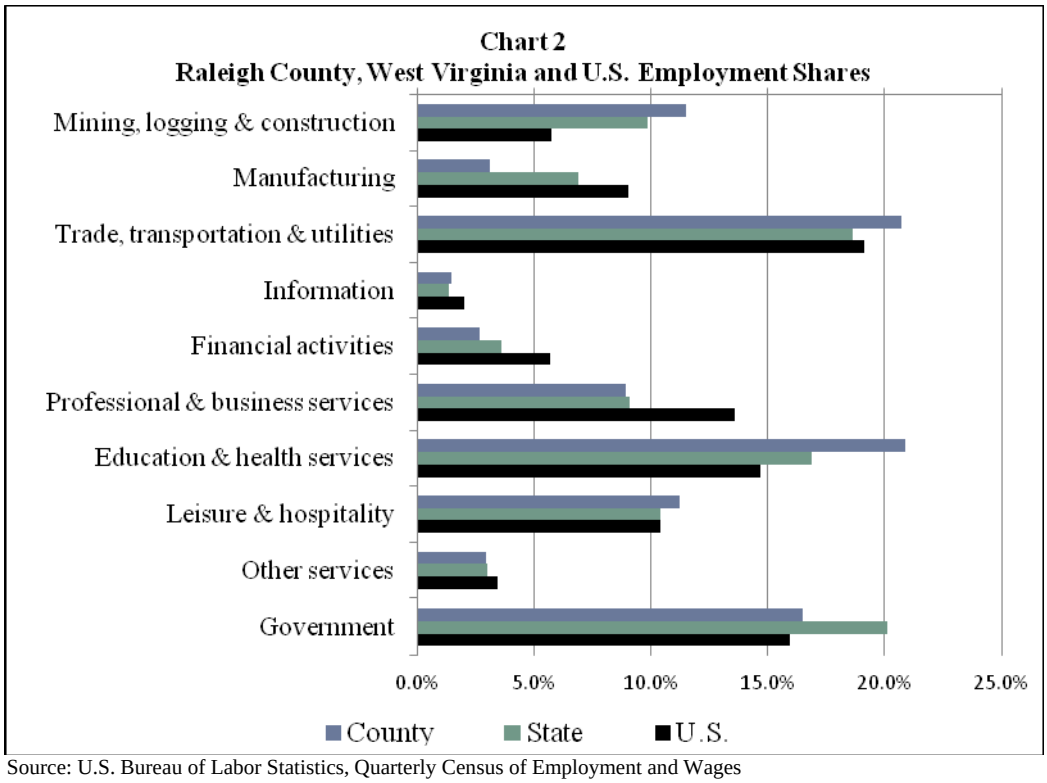
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Raleigh County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Raleigh County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	3,904	11.5%	117.0	200.6
Manufacturing	1,045	3.1%	44.7	34.2
Trade, Transportation and Utilities	7,016	20.7%	111.1	108.2
Information	486	1.4%	106.7	70.6
Financial Activities	895	2.6%	73.8	46.4
Professional and Business Services	3,025	8.9%	98.4	65.8
Educational and Health Services	7,080	20.9%	123.5	142.0
Leisure and Hospitality	3,808	11.3%	107.7	107.9
Other Services	996	2.9%	99.1	85.2
Total Private Sector	**28,260**	**83.5%**	**104.6**	**99.4**
Total Government	**5,583**	**16.5%**	**81.9**	**103.2**
Total Payroll Employment	**33,843**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

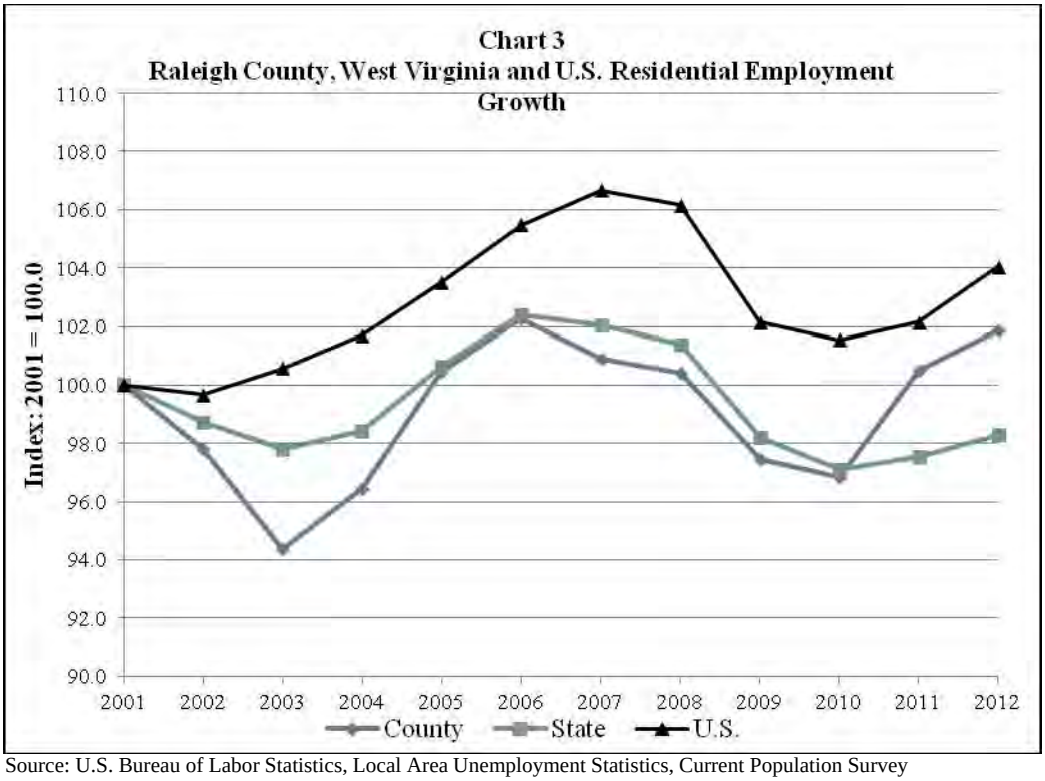


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Raleigh County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Raleigh County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Raleigh County; this one considers the number of Raleigh County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

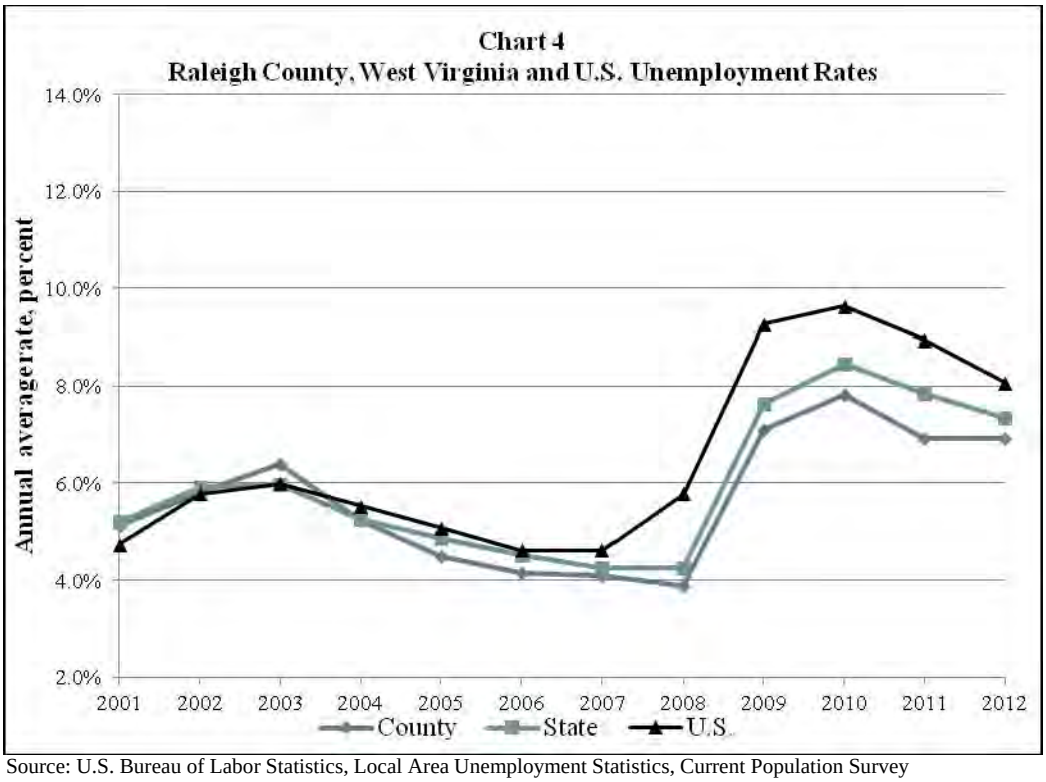
Table 3 Raleigh County, State and U.S. Residential Employment, 2001-2012						
	Raleigh County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	31,039		759		136,933	
2002	30,356	-2.2%	749	-1.3%	136,485	-0.3%
2003	29,287	-3.5%	742	-0.9%	137,736	0.9%
2004	29,935	2.2%	747	0.6%	139,252	1.1%
2005	31,180	4.2%	764	2.3%	141,730	1.8%
2006	31,738	1.8%	777	1.8%	144,427	1.9%
2007	31,313	-1.3%	774	-0.4%	146,047	1.1%
2008	31,172	-0.5%	769	-0.6%	145,362	-0.5%
2009	30,247	-3.0%	745	-3.2%	139,878	-3.8%
2010	30,061	-0.6%	737	-1.1%	139,064	-0.6%
2011	31,201	3.8%	740	0.4%	139,869	0.6%
2012	31,618	1.3%	746	0.8%	142,469	1.9%
Change						
2001-12	579	1.9%	-13	-1.7%	5,536	4.0%
2001-03	-1,752	-5.6%	-16	-2.2%	803	0.6%
2003-07	2,026	6.9%	32	4.3%	8,311	6.0%
2007-10	-1,252	-4.0%	-37	-4.8%	-6,983	-4.8%
2010-12	1,557	5.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Raleigh County, state and U.S. unemployment rates over the past decade. The table also shows the Raleigh County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Raleigh County Labor Force Statistics and Comparative Unemployment Rates						
	Raleigh County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Raleigh County	West Virginia	U.S.
2001	32,720	31,039	1,681	5.1%	5.2%	4.7%
2002	32,229	30,356	1,873	5.8%	5.9%	5.8%
2003	31,291	29,287	2,004	6.4%	6.0%	6.0%
2004	31,588	29,935	1,653	5.2%	5.3%	5.5%
2005	32,650	31,180	1,470	4.5%	4.9%	5.1%
2006	33,112	31,738	1,374	4.1%	4.5%	4.6%
2007	32,653	31,313	1,340	4.1%	4.2%	4.6%
2008	32,428	31,172	1,256	3.9%	4.2%	5.8%
2009	32,564	30,247	2,317	7.1%	7.6%	9.3%
2010	32,611	30,061	2,550	7.8%	8.4%	9.6%
2011	33,526	31,201	2,325	6.9%	7.8%	8.9%
2012	33,969	31,618	2,351	6.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Raleigh County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	33,526	31,201	2,325	6.9%
2012 January	33,519	31,272	2,247	6.7%
2012 February	33,661	31,278	2,383	7.1%
2012 March	33,550	31,383	2,167	6.5%
2012 April	33,648	31,415	2,233	6.6%
2012 May	33,865	31,559	2,306	6.8%
2012 June	34,483	32,004	2,479	7.2%
2012 July	34,407	32,092	2,315	6.7%
2012 August	34,269	31,841	2,428	7.1%
2012 September	34,145	31,807	2,338	6.8%
2012 October	34,122	31,790	2,332	6.8%
2012 November	34,094	31,716	2,378	7%
2012 December	33,854	31,253	2,601	7.7%
2012 Annual	33,969	31,618	2,351	6.9%
2013 January	34,037	31,164	2,873	8.4%
2013 February	33,792	31,013	2,779	8.2%
2013 March	33,325	30,904	2,421	7.3%
2013 April	33,795	31,545	2,250	6.7%
2013 May	33,777	31,803	1,974	5.8%
2013 June	33,975	31,836	2,139	6.3%
2013 July	34,081	31,953	2,128	6.2%
2013 August	33,716	31,622	2,094	6.2%
2013 September	33,564	31,641	1,923	5.7%
2013 October	33,285	31,287	1,998	6%
2013 November	32,919	31,045	1,874	5.7%
2013 December	32,693	30,728	1,965	6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Raleigh County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Raleigh County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	2,691	8.9%	175.8	472.0
Construction	1,602	5.3%	74.4	77.8
Manufacturing	1,427	4.7%	54.4	43.7
Wholesale Trade	903	3.0%	131.2	101.7
Retail Trade	5,038	16.6%	133.7	144.4
Transportation and Utilities	1,624	5.4%	96.3	106.0
Information	647	2.1%	120.9	93.0
Financial Activities	1,249	4.1%	93.5	60.1
Professional and Business Services	1,628	5.4%	72.8	51.0
Educational and Health Services	7,880	26.0%	100.8	115.6
Leisure and Hospitality	2,586	8.5%	98.8	94.8
Other Services, Except Public Administration	1,311	4.3%	94.8	88.2
Public Administration	1,703	5.6%	89.2	114.5
Total Employment	**30,289**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Raleigh County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	9,359	30.9%	100.7	86.6
Service	4,998	16.5%	89.7	94.3
Sales and Office	8,178	27.0%	109.3	107.6
Natural Resources, Construction and Maintenance	4,665	15.4%	120.3	162.1
Production, Transportation and Material Moving	3,059	10.1%	75.4	82.8
Total Employment	**30,289**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Raleigh County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Raleigh County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Raleigh County.

Largest Employers in Raleigh County		
Employer	**Industry**	**Employment**
Federal, State & Local Government	Government	5,583
Raleigh County Board of Education	Education	1,600
Raleigh General Hospital	Health Care	1,136
Veterans Administration Hospital	Health Care	750
Winterplace Ski Resort	Recreation/Hospitality	646
Walmart (2)	Retail	608
Appalachian Regional Hospital	Health Care	600
Pocahontas Coal Company	Coal Mining	526
Department of Justice	Correctional Facility	363
Kroger Company	Grocery	240
	Total	**6,779**

Source: West Virginia Department of Commerce, 3/2013; New River Gorge Regional Development Authority

The multi-phase Airport Industrial Park houses 34 companies employing approximately 950 people in operations such as manufacturing, warehousing, water bottling, National Mine Academy and a hotel. Phase II is 300 acres currently under development. Other employers in the Airport Road vicinity raise the employment number to about 1,800 in this area.

In recent years the economy of the City of Beckley and Raleigh County has been stimulated by easy access provided by the road transportation system. As a result, Raleigh County is a regional hub for shopping and services in southern West Virginia. The city and county have benefited from growth in the retail sector, hospitality, and manufacturing industry. Several national retailers such as Kohl's, Sam's Club, TJ Maxx, Lowe's and Walmart have opened locations in Beckley.

The West Virginia Department of Commerce has received several Worker Adjustment and Retraining Notifications (WARN) for Raleigh County during the past 24 months and are listed below:

Business	Notice Date	Layoff or Closure	Jobs Lost
Hostess Brands	5-9/2012	Closure	30
Mountain State University	7/2012	Layoff	200
Mountain Edge Mining	2/2012	Layoff	84
		Total	**314**

Mountain State University closed in January 2013. The University of Charleston is establishing a four-year private college center in Beckley at the Mountain State University site. A significant number of jobs have been eliminated; however, it is anticipated that many of the jobs will come back as the university works through the transition.

The Beckley Intermodal Gateway ("B.I.G.") project is a multi-phase transportation center constructed in the downtown area that will serve as a gateway into the city. The structure includes a terminal for local and regional bus lines, parking garage and public event space.

Beckley has been the subject of intense commercial growth along Eisenhower Drive and the Robert C. Byrd Highway. This growth has led to increasing traffic problems that the city is attempting to alleviate by building the "Z" way, which would bypass major congestion. Construction is being completed in portions. The next two sections of the bypass are being engineered and are slated for completion in about three years.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	23,682	74.4%
Renter-Occupied	8,149	25.6%
Total-Occupied Units*	31,831	88.6%
Vacant For Rent	730	17.8%
Vacant For-Sale Only	443	10.8%
Vacant Rented/Sold, Not Occ.	250	6.1%
Vacant Seasonal, Recreational	718	17.5%
All Other Vacant	1,964	47.9%
Total Vacant Units	4,100	11.4%
Total	35,931	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	23,682	74.4%	23,658	24	0.1%
Renter-Occupied	8,149	25.6%	8,100	49	0.6%
Total	31,831	100.0%	31,758	73	0.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	545	2.3%	318	3.9%
2000 to 2004	1,160	4.9%	253	3.1%
1990 to 1999	3,860	16.3%	1,002	12.3%
1980 to 1989	2,629	11.1%	1,312	16.1%
1970 to 1979	5,186	21.9%	1,524	18.7%
1960 to 1969	2,202	9.3%	847	10.4%
1940 to 1959	5,328	22.5%	1,605	19.7%
1939 or Earlier	2,771	11.7%	1,288	15.8%
Total	23,682	100.0%	8,149	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	19,964	84.3%	3,757	46.1%
1 Attached	308	1.3%	179	2.2%
2 to 4	47	0.2%	1,043	12.8%
5 to 9	24	0.1%	579	7.1%
10 to 19	0	0.0%	375	4.6%
20 to 49	0	0.0%	318	3.9%
50 or More	0	0.0%	579	7.1%
Mobile Home,	3,363	14.2%	1,320	16.2%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	23,682	100.0%	8,149	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	23,682	100.0%
0.50 or Less Occupants Per Room	19,680	83.1%
0.51 to 1.00 Occupants Per Room	3,931	16.6%
1.01 to 1.50 Occupants Per Room	71	0.3%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	8,149	100.0%
0.50 or Less Occupants Per Room	6,242	76.6%
0.51 to 1.00 Occupants Per Room	1,866	22.9%
1.01 to 1.50 Occupants Per Room	8	0.1%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	41	0.5%
Total	31,831	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Raleigh County	27.8%
West Virginia	32.0%

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

Building Permit Data – Raleigh County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	262	391	245	224	198	211	110	119	90	111
Units in Single-Family Structures	254	291	210	224	198	205	110	119	90	111
Units in All Multi-Family Structures	8	100	35	0	0	6	0	0	0	0
Units in 2-unit Multi-Family Structures	4	6	2	0	0	6	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	4	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	94	33	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	12	633	8	98.7%
Market-rate/Government-Subsidized	1	150	0	100.0%
Tax Credit	7	324	0	100.0%
Tax Credit/Government-Subsidized	4	145	0	100.0%
Government-Subsidized	18	1,023	0	100.0%
Total	42	2,275	8	99.6%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	166	24.6%	5	3.0%	$804
Two-Bedroom	1.0	318	47.0%	3	0.9%	$719
Two-Bedroom	1.5	115	17.0%	0	0.0%	$989
Three-Bedroom	1.0	2	0.3%	0	0.0%	$690
Three-Bedroom	1.5	25	3.7%	0	0.0%	$645
Three-Bedroom	2.5	50	7.4%	0	0.0%	$1,130
Total Market Rate		**676**	**100.0%**	**8**	**1.2%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	106	32.7%	0	0.0%	$544
Two-Bedroom	1.0	92	28.4%	0	0.0%	$652
Two-Bedroom	1.5	50	15.4%	0	0.0%	$659
Three-Bedroom	1.5	64	19.8%	0	0.0%	$732
Four-Bedroom	2.0	12	3.7%	0	0.0%	$833
Total Tax Credit		**324**	**100.0%**	**0**	**0.0%**	-

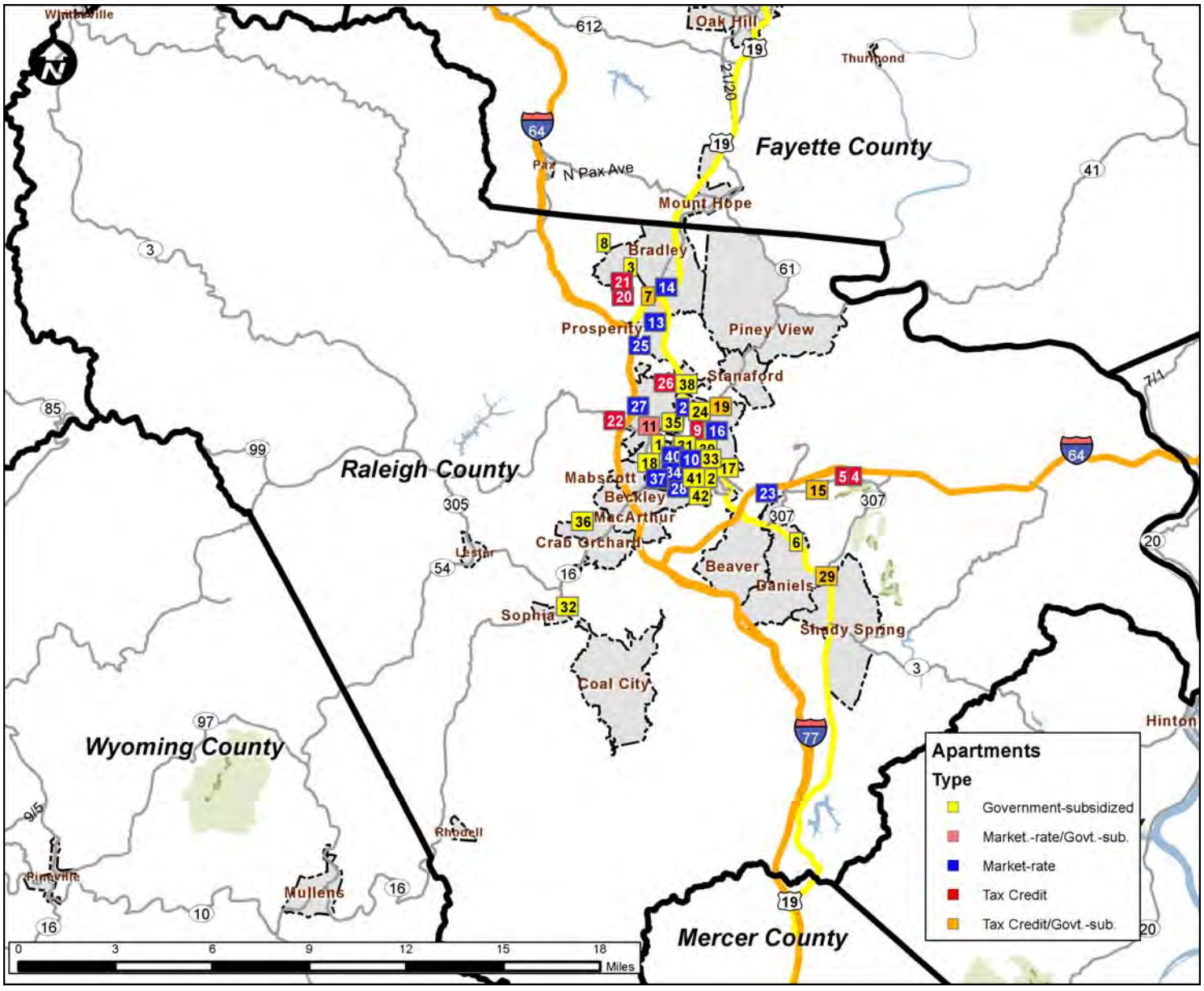
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	49	33.8%	0	0.0%	N/A
Two-Bedroom	1.0	88	60.7%	0	0.0%	N/A
Three-Bedroom	1.5	8	5.5%	0	0.0%	N/A
Total Tax Credit		**145**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	475	42.0%	0	0.0%	N/A
Two-Bedroom	1.0	358	31.7%	0	0.0%	N/A
Two-Bedroom	1.5	38	3.4%	0	0.0%	N/A
Three-Bedroom	1.0	15	1.3%	0	0.0%	N/A
Three-Bedroom	1.5	223	19.7%	0	0.0%	N/A
Four-Bedroom	1.5	21	1.9%	0	0.0%	N/A
Total		**1,130**	**100.0%**	**0**	**0.0%**	N/A
Grand Total		**2,275**	**100.0%**	**8**	**0.4%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Willbrian Apts.	GSS	B-	1981	100	0	100.0%
2	Virginia Street Twnhms.	MRR	B	1945 / 2008	5	0	100.0%
3	Hunter Ridge Unity I,II,III	GSS	C	1984 / 2001	24	0	100.0%
4	Edwards Crossing I	TAX	A-	2005	44	0	100.0%
5	Edwards Crossing II	TAX	A-	2006	44	0	100.0%
6	Knolls Apts.	GSS	B	1983	36	0	100.0%
7	Crossroads Apts.	TGS	B-	1981 / 2011	49	0	100.0%
8	Maple Valley	GSS	C+	1978	8	0	100.0%
9	Van Meter Heights Apts.	TAX	B+	2002	40	0	100.0%
10	Turnison Apts.	MRR	B+	1997	12	0	100.0%
11	Hillcrest Apts.	MRG	B-	1974	150	0	100.0%
12	S. Vance Dr. Apts.	GSS	C	1992	31	0	100.0%
13	Maplewood Apts.	MRR	B	1998	24	0	100.0%
14	Bay Manor Apts.	MRR	B	1983	81	0	100.0%
15	Roberts Village Apts.	TGS	B-	1984 / 2001	44	0	100.0%
16	Lincoln Village Apts.	MRR	B+	1965	20	0	100.0%
17	Beckley Twnhms.	GSS	C-	1974 / 2009	49	0	100.0%
18	Beckley West Apts.	GSS	B-	1982	159	0	100.0%
19	Cranberry Cove Apts.	TGS	B+	2002	28	0	100.0%
20	Oakmont Greene I	TAX	B+	2003	48	0	100.0%
21	Oakmont Greene II	TAX	A-	2005	50	0	100.0%
22	Crestview Village	TAX	A	2011	48	0	100.0%
23	Cherrywood Terrace Apts.	MRR	B-	1982	31	0	100.0%
24	Beckwoods	GSS	B	1983 / 2009	60	0	100.0%
25	Cranberry Woods	MRR	B	1992	175	0	100.0%
26	Heritage House	TAX	A-	2005	50	0	100.0%
27	Pikeview Manor Apts.	MRR	B	1978 / 2004	192	8	95.8%
28	Woodlawn Terrace Apts.	MRR	C	1959	45	0	100.0%
29	Kimberly Apts.	TGS	B	1991	24	0	100.0%
30	Bays Pugh	GSS	B	1994 / 2009	10	0	100.0%
31	East Park	GSS	B	1982 / 2008	35	0	100.0%
32	Ashley Manor 1 & 2	GSS	B	1978	50	0	100.0%
33	Manor House Apts.	GSS	B	1983 / 2014	102	0	100.0%
34	Steve Harding Apts.	MRR	B	1983 / 2004	12	0	100.0%
35	Wildwood House Apts.	GSS	B-	1981	162	0	100.0%
36	Maxine Apts.	GSS	B+	1990	32	0	100.0%
37	South Oak Wood	MRR	B-	1997	24	0	100.0%

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
38	Lewis Ritchie	GSS	C	1987 / 2008	55	0	100.0%
39	Vance Drive Apts.	GSS	B	1992 / 2009	31	0	100.0%
40	The Stone Buildings	MRR	B	1983 / 2004	12	0	100.0%
41	Timberline Apts.	GSS	B	1997 / 2009	30	0	100.0%
42	Piney Oaks	GSS	B	1980 / 2008	49	0	100.0%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	3	70	0.0%
1970 to 1979	5	449	1.8%
1980 to 1989	16	1,011	0.0%
1990 to 1999	10	393	0.0%
2000 to 2004	3	116	0.0%
2005	3	144	0.0%
2006	1	44	0.0%
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	1	48	0.0%
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	42	2,275	0.4%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	32	0.0%
B	7	501	1.6%
B-	3	98	0.0%
C	1	45	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	48	0.0%
A-	4	188	0.0%
B+	2	88	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	60	0.0%
B	10	427	0.0%
B-	6	621	0.0%
C+	1	8	0.0%
C	3	110	0.0%
C-	1	49	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	36	1879	8	99.6%
Senior (Age 55+)	6	396	0	100.0%
Total	42	2275	8	99.6%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	977	0	100.0%
40% - 60% AMHI (Tax Credit)	226	0	100.0%
0-60% AMHI (All Affordable)	1,203	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	298	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	98	0	100.0%
0 - 60% AMHI (All Affordable: 55+)	396	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
104 Junction St.	Beckley	Single Family	$900	3	2	2,000
200 Hartley Ave.	Beckley	Single Family	$650	2	1	1,100
105 Harlan Ct. #5	Beckley	Townhome	$695	2	1.5	800
418 S. Fayette St.	Beckley	Single Family	$695	3	1	N/A
Crawford St.	Beckley	Single Family	$800	2	1.5	1,128
121 W. Hendricks St.	Beckley	Single Family	$1,000	3	1	N/A
Adkins St. & 4th St.	Shady Spring	Mobile Home	$550	2	1	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Raleigh County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $104,791. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $730, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$104,791
Mortgaged Value = 95% of Median Home Price	$99,551
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$534
Estimated Taxes & Insurance*	$134
Estimated Private Mortgage Insurance**	$62
Estimated Monthly Mortgage Payment	$730

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Raleigh County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	254	291	210	224	198	205	110	119	90	111

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to local sales records, the following table lists the median sales price of a sample of homes sold in the county through 2014.

Overall For-Sale Analysis From County (2010 – 2014)					
	2010	2011	2012	2013	2014
Total Number of Sales	410	395	444	562	15
Median Sales Price	$143,176	$152,315	$153,508	$150,539	$117,833

Source: County sales records

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	10	438	2.3%	1
Average Loan Amount	$84,157	$138,963	60.6%	$88,316
Average Age of Borrower	31	-	-	30
Average Gross Income of Borrower	$42,313	$78,556	53.9%	$45,120
Income to Loan Ratio	50.3%	56.5%	88.9%	51.1%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

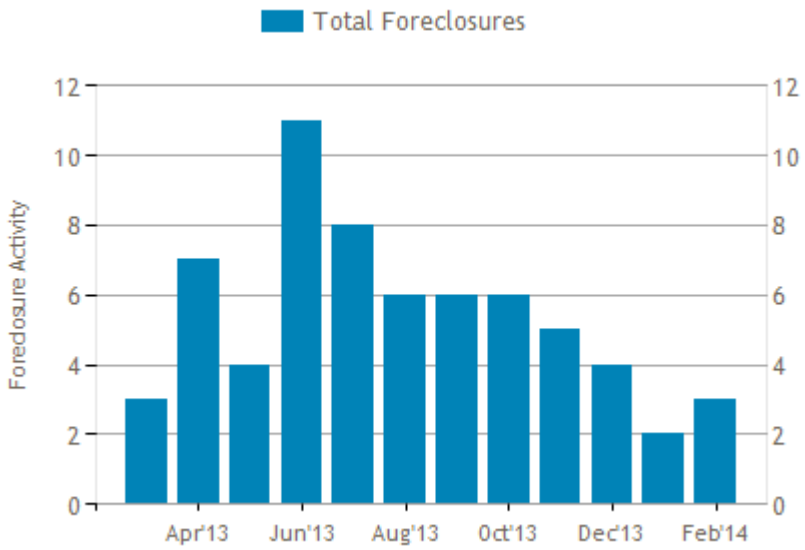
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	5	50	214	115	24	5
Median Listing Price	$59,900	$89,450	$136,700	$205,000	$309,950	$239,900
Median Square Footage	748	1102	1657	2400	2850	3042
Median Price Per Square Foot	$80	$81	$82	$85	$108	$79
Median Year Built	1945	1962	1973	1979	1977	1979
Median Number of Bathrooms	1	1	2	2.5	3	4

Source: MLS

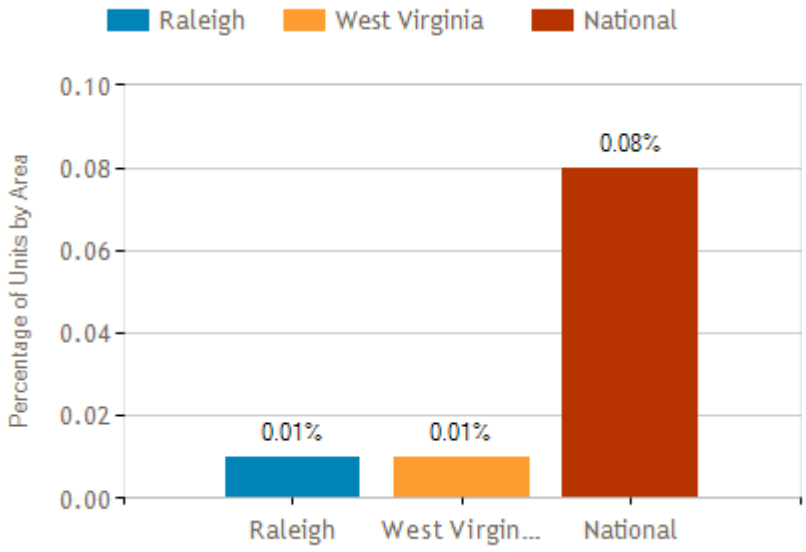
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Raleigh County, WV



Geographical Comparison – Raleigh County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,240	2,860	$0	$22,790	2,455	-14.2%
41% - 60% AMHI	$22,241	$33,360	1,000	$22,791	$34,190	905	-9.5%
61% - 100% AMHI	$33,361	$55,600	1,151	$34,191	$56,980	1,064	-7.6%
Over 100% AMHI	$55,601	No Limit	1,203	$56,981	No Limit	1,311	9.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,240	1,248	$0	$22,790	927	-25.7%
41% - 60% AMHI	$22,241	$33,360	787	$22,791	$34,190	702	-10.8%
61% - 100% AMHI	$33,361	$55,600	1,862	$34,191	$56,980	1,558	-16.3%
Over 100% AMHI	$55,601	No Limit	5,676	$56,981	No Limit	6,235	9.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,240	4,108	$0	$22,790	3,382	-17.7%
41% - 60% AMHI	$22,241	$33,360	1,787	$22,791	$34,190	1,607	-10.1%
61% - 100% AMHI	$33,361	$55,600	3,013	$34,191	$56,980	2,622	-13.0%
Over 100% AMHI	$55,601	No Limit	6,879	$56,981	No Limit	7,546	9.7%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,480	1,057	$0	$16,890	1,026	-2.9%
41% - 60% AMHI	$16,481	$24,720	527	$16,891	$25,340	510	-3.2%
61% - 100% AMHI	$24,721	$41,200	561	$25,341	$42,220	667	18.9%
Over 100% AMHI	$41,201	No Limit	918	$42,221	No Limit	1,263	37.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,480	2,568	$0	$16,890	2,204	-14.2%
41% - 60% AMHI	$16,481	$24,720	2,175	$16,891	$25,340	2,125	-2.3%
61% - 100% AMHI	$24,721	$41,200	3,275	$25,341	$42,220	3,648	11.4%
Over 100% AMHI	$41,201	No Limit	5,889	$42,221	No Limit	6,817	15.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,480	3,625	$0	$16,890	3,230	-10.9%
41% - 60% AMHI	$16,481	$24,720	2,702	$16,891	$25,340	2,635	-2.5%
61% - 100% AMHI	$24,721	$41,200	3,836	$25,341	$42,220	4,315	12.5%
Over 100% AMHI	$41,201	No Limit	6,807	$42,221	No Limit	8,080	18.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$27,800	3,417	$0	$28,490	2,928	-14.3%
Senior (Age 55+)	$0	$20,600	1,413	$0	$21,110	1,339	-5.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(977 + 411 HCV) 1,388	226	(1,203 + 355 HCV*) 1,558
Number of Income-Eligible Family Renter Households	3,417	1,000	3,860
Existing Affordable Housing Penetration Rate – 2014	= 40.6%	= 22.6%	= 40.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	298	98	396
Number of Income-Eligible Senior Renter Households	1,413	527	1,584
Penetration Rate – 2014	= 21.1%	= 18.6%	= 25.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(977 + 411 HCV) 1,388	226	(1,203 + 355 HCV*) 1,558
Number of Income-Eligible Family Renter Households	2,928	905	3,360
Existing Affordable Housing Penetration Rate – 2019	= 47.4%	= 25.0%	= 46.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	298	98	396
Number of Income-Eligible Senior Renter Households	1,339	510	1,536
Penetration Rate – 2019	= 22.3%	= 19.2%	= 25.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	2,029	1,115	1,540	1,041
41%-60% AMHI (Tax Credit)	774	429	679	412

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Mary Jane Sisk, Administrative Assistant, Beckley-Raleigh County Code Enforcement Division, (304) 256-1738

Ms. Sisk says no plans exist for multifamily development in Raleigh County. She does not believe significant opposition to affordable apartments would be an issue, and noted any development would be require approval from both the community selected for the project and the Raleigh County Zoning Department.

Jennifer Bryson, Manager, Crossroads Apartments, (681) 238-5807

According to Ms. Bryson, a great deal of demand for affordable housing exists in the area and, given the competition, she believes area residents would welcome any additions to the supply. She does not think affordable housing development would be met with substantial resistance.

Kristy Zafertos & Leigha Gilla, Realtors, Zafertos Real Estate, (304) 254-0972

Ms. Zafertos and Ms. Gilla both expressed their belief that a strong rental market exists in Raleigh County, specifically near the University of Charleston-Beckley and downtown Beckley. Both said, however, rents in most local areas will not support new construction apartments, and investors are buying subpar rentals to support demand. They also noted additional rental units would likely be welcomed in Raleigh County due to the student renter population and the presence of many households who are not likely to qualify for homeownership financing.

42. Randolph County

A. General Description

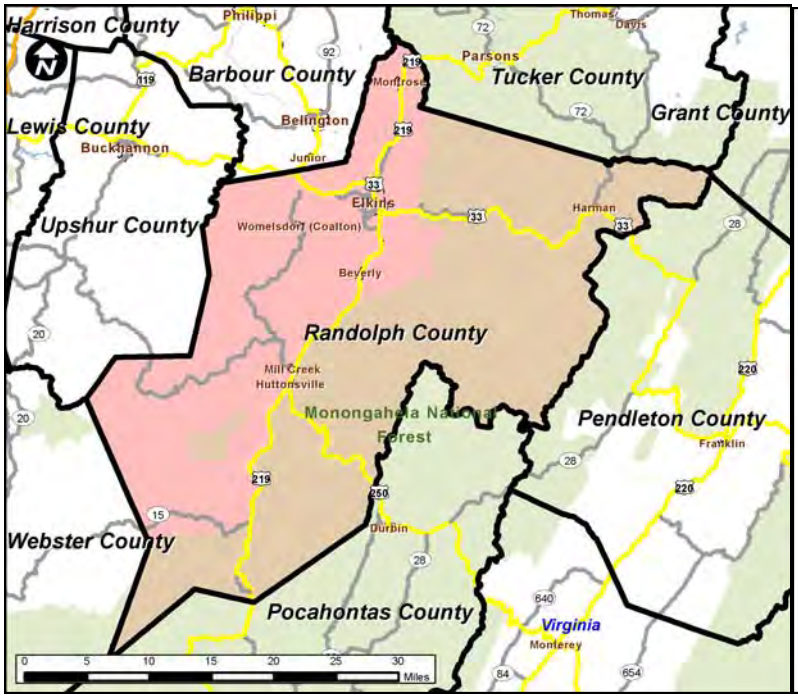
County Seat: Elkins
County Size: 1,039.92 square miles

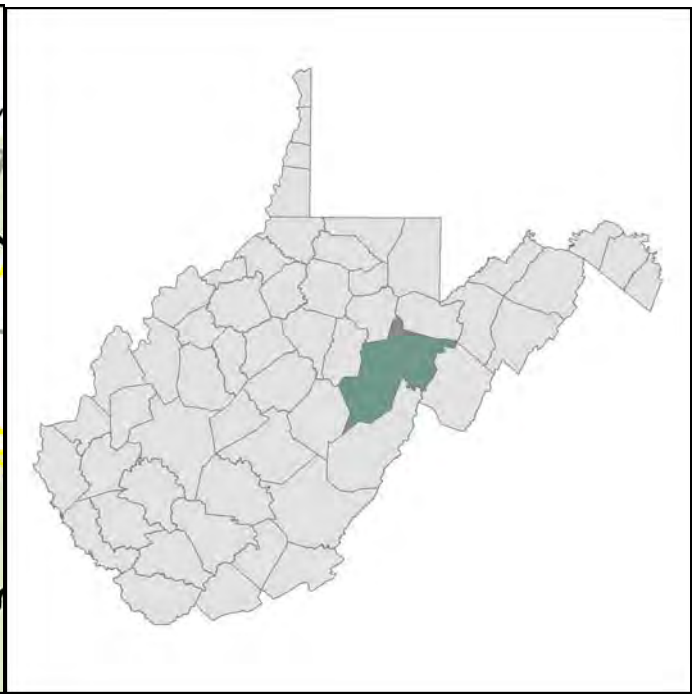
2000 (Census) Population: 28,262
2010 (Census) Population: 29,405
Population Change: +1,143 (4.0%)

2000 (Census) Households: 11,072
2010 (Census) Households: 11,695
Household Change: +623 (5.6%)

2000 (Census) Median Household Income: $27,179
2010 (Estimate) Median Household Income: $35,180
Income Change: +$8,001 (29.4%)

2000 (Census) Median Home Value: $66,600
2010 (American Community Survey) Median Home Value: $94,100
Home Value Change: +$27,500 (41.3%)





B. Demographic Characteristics and Trends

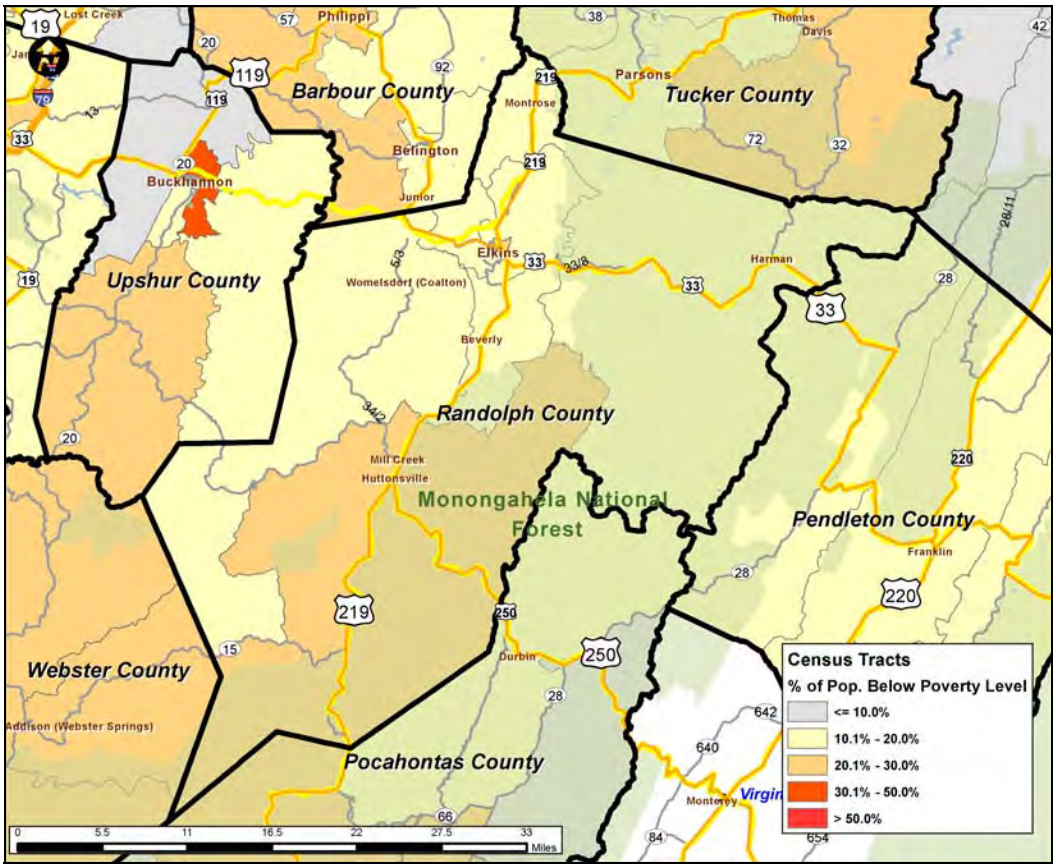
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Randolph County	Population	28,262	29,405	29,904	30,268
	Population Change	-	1,143	492	364
	Percent Change	-	4.0%	1.7%	1.2%
County Seat: Elkins	Population	7,032	7,094	7,405	7,713
	Population Change	-	62	311	308
	Percent Change	-	0.9%	4.4%	4.2%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	5,028	17.1%
Population not living in poverty	24,377	82.9%
Total	29,405	100.0%

Source: American Community Survey (ACS)

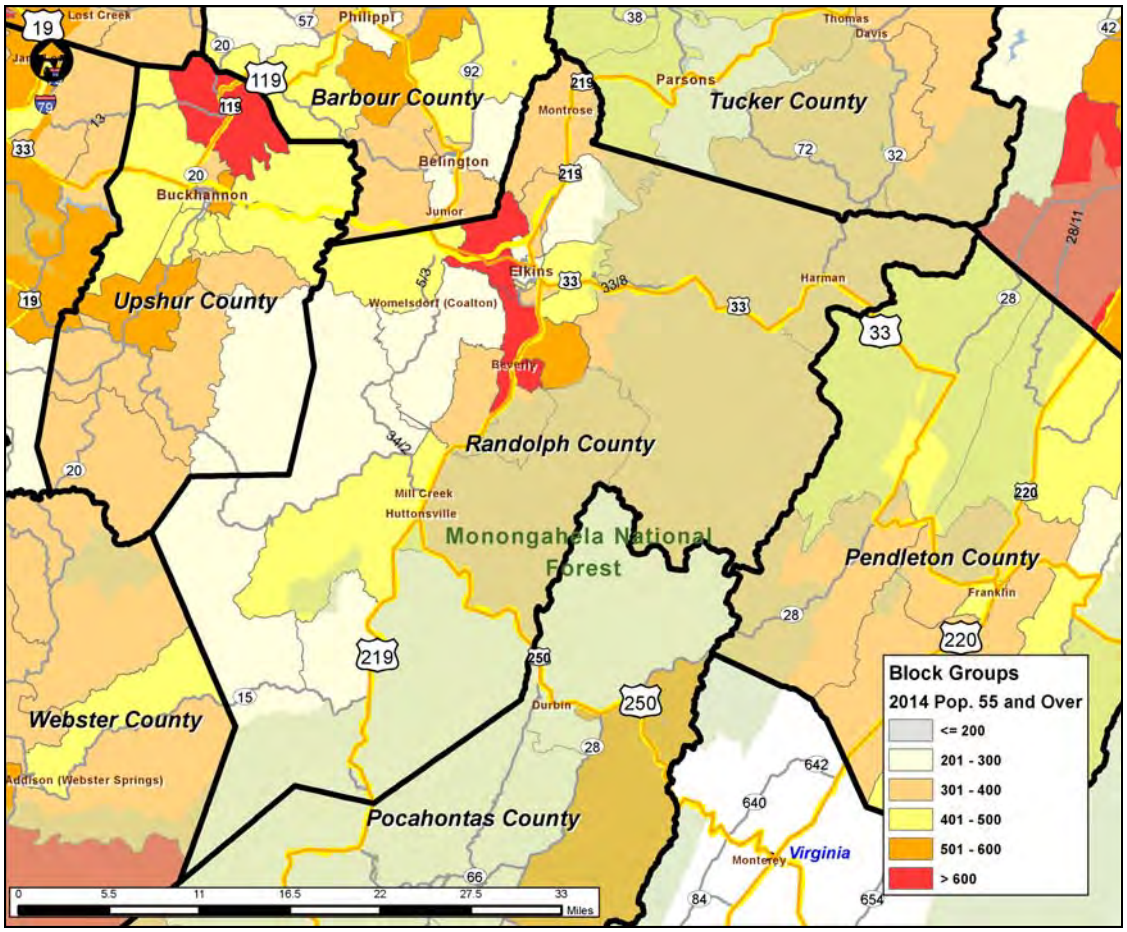


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	6,499	22.1%	6,337	21.2%	6,292	20.8%	-45	-0.7%
20 to 24	1,676	5.7%	1,747	5.8%	1,582	5.2%	-165	-9.4%
25 to 34	3,382	11.5%	3,515	11.8%	3,573	11.8%	58	1.7%
35 to 44	3,793	12.9%	3,563	11.9%	3,365	11.1%	-198	-5.6%
45 to 54	4,528	15.4%	4,357	14.6%	4,042	13.4%	-315	-7.2%
55 to 64	4,293	14.6%	4,489	15.0%	4,583	15.1%	94	2.1%
65 to 74	2,999	10.2%	3,445	11.5%	3,976	13.1%	531	15.4%
75 & Over	2,235	7.6%	2,451	8.2%	2,855	9.4%	404	16.5%
Total	29,405	100.0%	29,904	100.0%	30,268	100.0%	364	1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	28,611	97.3%
Black	353	1.2%
Indian	59	0.2%
Asian	88	0.3%
Pacific Islander	0	0.0%
Some Other Race	29	0.1%
Two or More Races	235	0.8%
Total	29,405	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	25,876	88.0%
Moved within Same County	1,558	5.3%
Different County Same State	1,411	4.8%
Moved from Different State	529	1.8%
Moved from Abroad	0	0.0%
Total	29,405	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

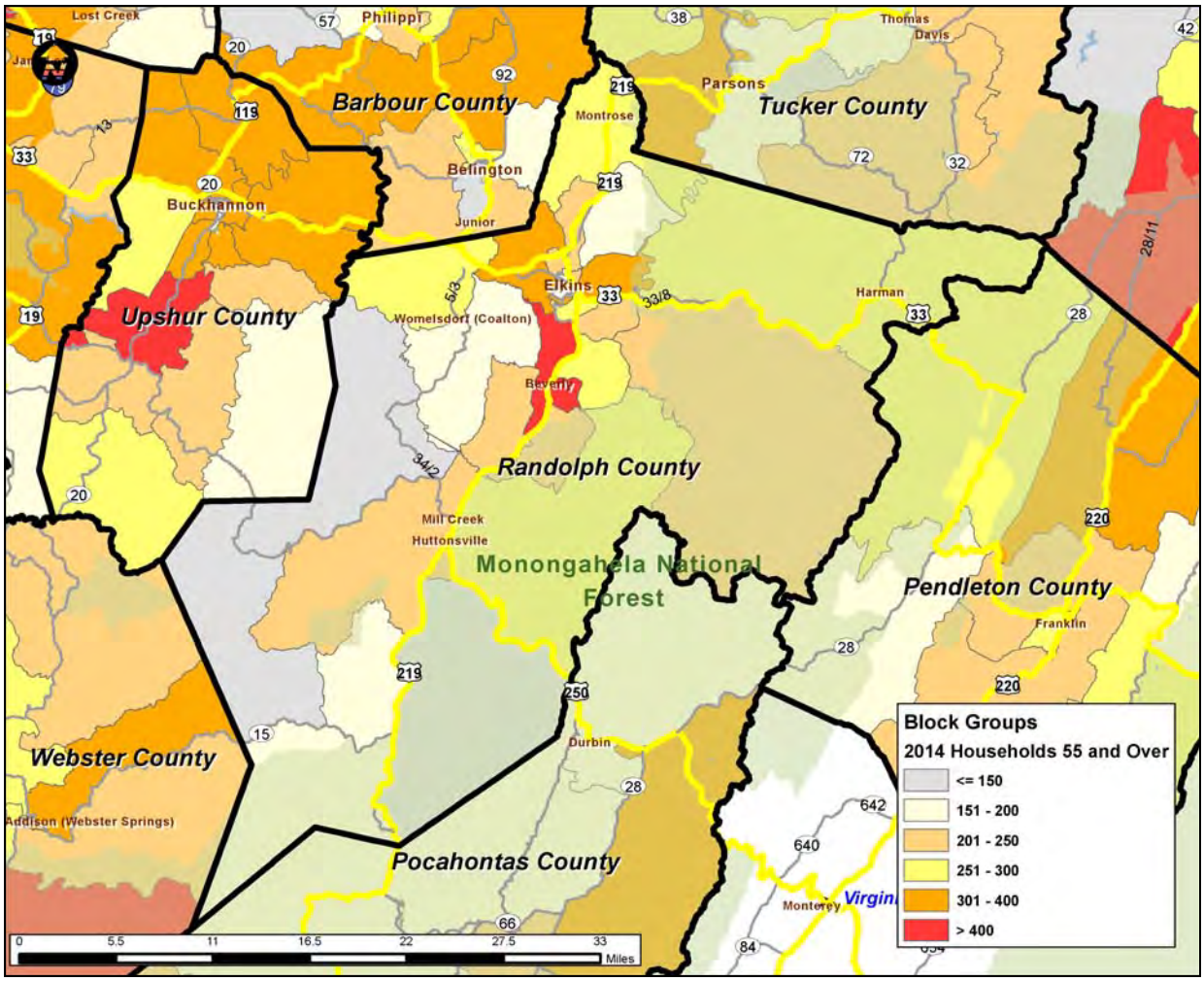
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Randolph County	Households	11,072	11,695	11,969	12,204
	Household Change	-	623	272	235
	Percent Change	-	5.6%	2.3%	2.0%
	Household Size	2.55	2.51	2.31	2.30
County Seat: Elkins	Households	2,988	3,038	3,179	3,327
	Household Change	-	50	141	148
	Percent Change	-	1.7%	4.6%	4.7%
	Household Size	2.4	2.3	2.33	2.32

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	433	3.7%	408	3.4%	373	3.1%	-35	-8.6%
25 to 34	1,240	10.6%	1,304	10.9%	1,316	10.8%	12	0.9%
35 to 44	1,778	15.2%	1,655	13.8%	1,537	12.6%	-118	-7.1%
45 to 54	2,316	19.8%	2,207	18.4%	2,008	16.5%	-199	-9.0%
55 to 64	2,503	21.4%	2,586	21.6%	2,599	21.3%	13	0.5%
65 to 74	1,930	16.5%	2,189	18.3%	2,497	20.5%	308	14.1%
75 to 84	1,076	9.2%	1,224	10.2%	1,318	10.8%	93	7.6%
85 & Over	409	3.5%	394	3.3%	555	4.6%	162	41.1%
Total	11,695	100.0%	11,967	100.0%	12,203	100.0%	236	2.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



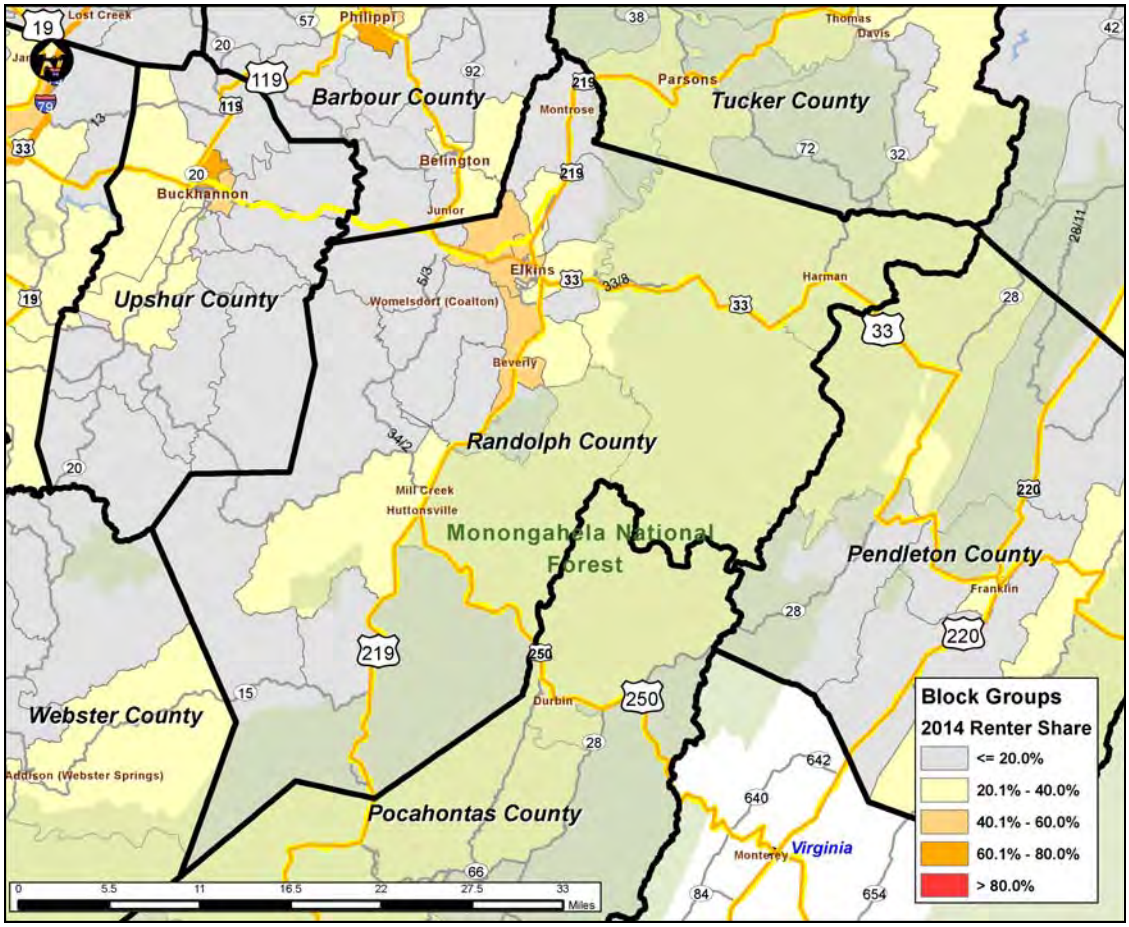
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	8,584	73.4%	8,478	70.8%	8,719	71.4%
Renter-Occupied	3,111	26.6%	3,491	29.2%	3,485	28.6%
Total	11,695	100.0%	11,969	100.0%	12,204	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,829	81.6%	5,313	83.1%	5,718	82.1%
Renter-Occupied	1,089	18.4%	1,080	16.9%	1,251	17.9%
Total	5,918	100.0%	6,392	100.0%	6,968	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,480	42.4%	1,514	43.5%	34	2.3%
2 Persons	967	27.7%	947	27.2%	-19	-2.0%
3 Persons	495	14.2%	492	14.1%	-3	-0.6%
4 Persons	319	9.1%	311	8.9%	-8	-2.5%
5 Persons+	230	6.6%	220	6.3%	-10	-4.3%
Total	3,491	100.0%	3,485	100.0%	-6	-0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,075	24.5%	2,199	25.2%	123	5.9%
2 Persons	3,524	41.6%	3,592	41.2%	68	1.9%
3 Persons	1,392	16.4%	1,434	16.4%	42	3.0%
4 Persons	957	11.3%	964	11.1%	7	0.7%
5 Persons+	530	6.3%	531	6.1%	1	0.2%
Total	8,478	100.0%	8,719	100.0%	241	2.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ensus; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	611	56.6%	677	54.1%	66	10.9%
2 Persons	329	30.4%	378	30.2%	50	15.1%
3 Persons	54	5.0%	81	6.5%	27	49.3%
4 Persons	33	3.1%	50	4.0%	17	49.5%
5 Persons+	52	4.9%	64	5.1%	12	22.2%
Total	1,080	100.0%	1,251	100.0%	171	15.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,719	32.4%	1,858	32.5%	139	8.1%
2 Persons	2,795	52.6%	2,967	51.9%	172	6.2%
3 Persons	515	9.7%	557	9.7%	42	8.2%
4 Persons	201	3.8%	244	4.3%	43	21.6%
5 Persons+	83	1.6%	91	1.6%	8	9.5%
Total	5,313	100.0%	5,718	100.0%	405	7.6%

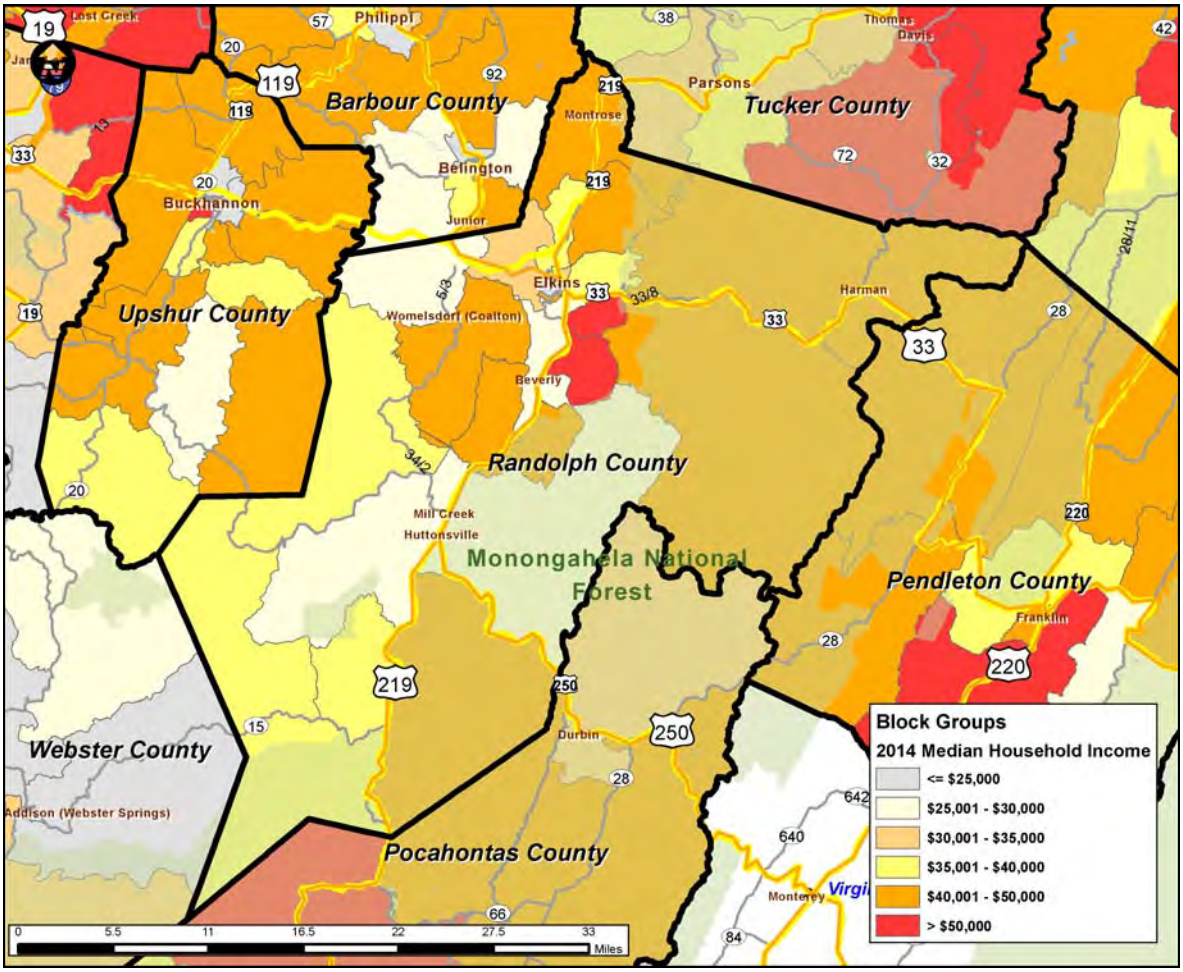
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,532	13.1%	1,549	12.9%	1,406	11.5%
$10,000 to $19,999	2,058	17.6%	1,943	16.2%	1,716	14.1%
$20,000 to $29,999	1,567	13.4%	1,648	13.8%	1,599	13.1%
$30,000 to $39,999	1,322	11.3%	1,240	10.4%	1,229	10.1%
$40,000 to $49,999	1,263	10.8%	1,082	9.0%	970	7.9%
$50,000 to $59,999	1,099	9.4%	1,140	9.5%	1,112	9.1%
$60,000 to $74,999	1,216	10.4%	1,306	10.9%	1,379	11.3%
$75,000 to $99,999	889	7.6%	1,052	8.8%	1,344	11.0%
$100,000 to $124,999	316	2.7%	407	3.4%	642	5.3%
$124,999 to $149,999	140	1.2%	232	1.9%	289	2.4%
$150,000 to $199,999	94	0.8%	154	1.3%	238	2.0%
$200,000+	199	1.7%	216	1.8%	278	2.3%
Total	11,695	100.0%	11,969	100.0%	12,204	100.0%
Median Income	$35,180		$36,811		$41,556	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



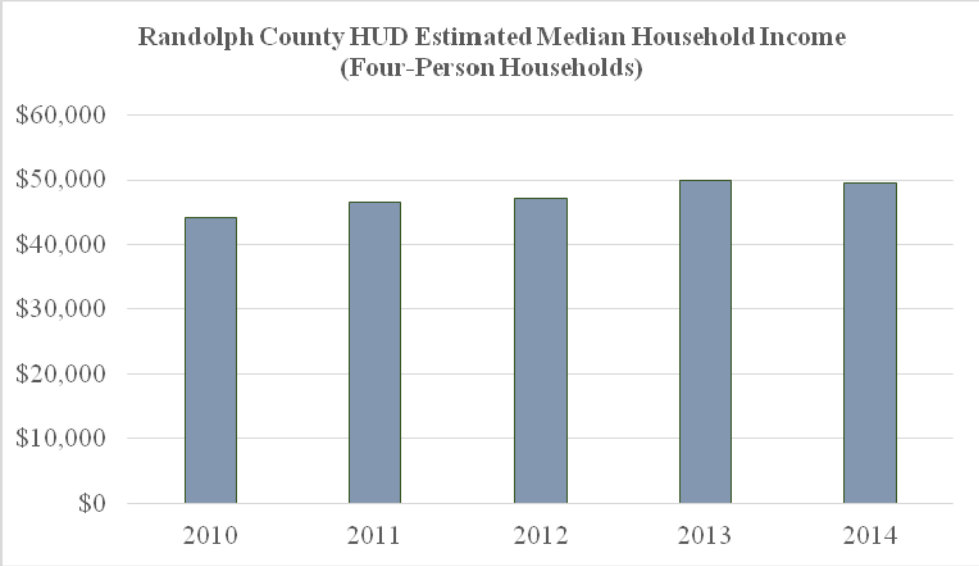
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	793	13.4%	774	12.1%	750	10.8%
$10,000 to $19,999	1,290	21.8%	1,180	18.5%	1,087	15.6%
$20,000 to $29,999	953	16.1%	1,003	15.7%	1,042	15.0%
$30,000 to $39,999	645	10.9%	666	10.4%	747	10.7%
$40,000 to $49,999	598	10.1%	586	9.2%	573	8.2%
$50,000 to $59,999	467	7.9%	597	9.3%	621	8.9%
$60,000 to $74,999	515	8.7%	653	10.2%	770	11.1%
$75,000 to $99,999	314	5.3%	454	7.1%	658	9.4%
$100,000 to $124,999	124	2.1%	174	2.7%	296	4.2%
$124,999 to $149,999	71	1.2%	116	1.8%	152	2.2%
$150,000 to $199,999	41	0.7%	66	1.0%	115	1.7%
$200,000+	112	1.9%	122	1.9%	157	2.2%
Total	5,918	100.0%	6,392	100.0%	6,968	100.0%
Median Income	$29,224		$33,582		$38,101	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$44,100	-
2011	$46,600	5.7%
2012	$47,200	1.3%
2013	$50,000	5.9%
2014	$49,600	-0.8%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	422	172	99	53	10	756
$10,000 to $19,999	400	140	140	107	29	818
$20,000 to $29,999	242	88	19	41	57	447
$30,000 to $39,999	31	239	33	5	19	328
$40,000 to $49,999	72	18	44	12	11	157
$50,000 to $59,999	7	97	59	9	52	225
$60,000 to $74,999	35	35	24	5	8	108
$75,000 to $99,999	31	67	12	45	8	163
$100,000 to $124,999	15	14	3	3	4	38
$125,000 to $149,999	10	1	4	1	3	20
$150,000 to $199,999	2	2	1	3	5	14
$200,000 & Over	12	6	6	8	5	38
Total	1,281	879	445	293	213	3,112

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	455	184	114	55	6	814
$10,000 to $19,999	443	175	129	106	30	884
$20,000 to $29,999	281	128	28	43	65	546
$30,000 to $39,999	34	215	42	5	17	313
$40,000 to $49,999	78	21	51	7	10	167
$50,000 to $59,999	8	74	62	9	51	204
$60,000 to $74,999	50	46	27	8	14	145
$75,000 to $99,999	52	76	20	60	10	218
$100,000 to $124,999	18	23	7	6	4	59
$125,000 to $149,999	30	8	4	3	6	51
$150,000 to $199,999	10	3	2	8	10	33
$200,000 & Over	21	14	8	8	6	57
Total	1,480	967	495	319	230	3,491

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	422	144	108	44	5	723
$10,000 to $19,999	424	163	110	73	27	796
$20,000 to $29,999	260	126	31	43	60	521
$30,000 to $39,999	43	207	39	6	14	308
$40,000 to $49,999	82	15	50	13	9	169
$50,000 to $59,999	12	70	46	11	41	180
$60,000 to $74,999	60	57	37	3	20	177
$75,000 to $99,999	85	88	37	74	13	296
$100,000 to $124,999	31	41	13	14	10	108
$125,000 to $149,999	36	9	7	6	5	64
$150,000 to $199,999	25	6	3	17	13	64
$200,000 & Over	34	21	10	8	5	79
Total	1,514	947	492	311	220	3,485

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	197	128	91	52	2	469
$10,000 to $19,999	208	47	114	99	24	492
$20,000 to $29,999	141	23	19	38	52	273
$30,000 to $39,999	19	166	31	2	12	230
$40,000 to $49,999	58	2	42	5	7	115
$50,000 to $59,999	3	82	57	7	47	196
$60,000 to $74,999	25	27	16	0	3	71
$75,000 to $99,999	13	55	12	39	4	123
$100,000 to $124,999	8	4	3	2	4	21
$125,000 to $149,999	0	0	0	0	2	1
$150,000 to $199,999	1	2	1	2	3	9
$200,000 & Over	10	6	2	5	3	26
Total	682	542	388	250	163	2,025

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	247	145	110	51	1	554
$10,000 to $19,999	260	74	106	104	24	567
$20,000 to $29,999	182	55	25	39	60	361
$30,000 to $39,999	24	164	38	1	10	237
$40,000 to $49,999	63	3	48	6	7	126
$50,000 to $59,999	2	70	60	7	46	185
$60,000 to $74,999	31	35	21	2	9	97
$75,000 to $99,999	24	68	18	59	5	174
$100,000 to $124,999	12	10	4	5	3	34
$125,000 to $149,999	10	4	2	1	4	20
$150,000 to $199,999	1	1	1	4	6	14
$200,000 & Over	14	11	6	7	3	40
Total	869	638	441	286	177	2,411

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	217	110	103	41	3	473
$10,000 to $19,999	242	60	87	71	22	482
$20,000 to $29,999	159	46	23	37	54	319
$30,000 to $39,999	28	140	35	2	6	211
$40,000 to $49,999	68	3	44	6	5	127
$50,000 to $59,999	5	66	42	9	29	152
$60,000 to $74,999	31	32	26	0	12	100
$75,000 to $99,999	34	74	30	71	5	215
$100,000 to $124,999	16	15	9	9	6	55
$125,000 to $149,999	12	2	1	3	3	22
$150,000 to $199,999	4	1	2	7	7	22
$200,000 & Over	21	18	9	5	2	56
Total	837	569	411	261	156	2,234

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	105	29	32	84	16	267
$10,000 to $19,999	22	136	97	10	11	276
$20,000 to $29,999	69	141	71	65	3	348
$30,000 to $39,999	38	131	119	135	26	450
$40,000 to $49,999	67	202	133	59	94	555
$50,000 to $59,999	29	120	108	79	95	432
$60,000 to $74,999	31	124	172	202	100	628
$75,000 to $99,999	0	99	192	114	56	462
$100,000 to $124,999	2	16	61	59	40	178
$125,000 to $149,999	20	23	5	6	10	64
$150,000 to $199,999	0	0	9	15	20	43
$200,000 & Over	5	3	23	19	3	53
Total	387	1,025	1,022	848	473	3,756

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	98	27	32	59	5	221
$10,000 to $19,999	26	80	69	6	13	196
$20,000 to $29,999	57	105	53	64	4	282
$30,000 to $39,999	37	99	80	99	23	337
$40,000 to $49,999	52	128	93	36	60	369
$50,000 to $59,999	32	78	100	65	84	359
$60,000 to $74,999	24	81	154	194	102	555
$75,000 to $99,999	0	62	182	115	65	425
$100,000 to $124,999	4	18	62	67	48	198
$125,000 to $149,999	22	45	8	10	10	96
$150,000 to $199,999	1	0	25	18	31	75
$200,000 & Over	3	7	18	22	3	53
Total	356	730	877	755	447	3,166

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	84	17	33	44	4	183
$10,000 to $19,999	31	53	54	3	6	147
$20,000 to $29,999	61	79	43	52	4	239
$30,000 to $39,999	30	75	67	81	17	271
$40,000 to $49,999	43	91	65	28	43	270
$50,000 to $59,999	28	70	107	65	69	339
$60,000 to $74,999	23	73	146	176	91	508
$75,000 to $99,999	0	64	205	129	76	473
$100,000 to $124,999	5	34	91	93	69	292
$125,000 to $149,999	27	59	4	12	12	114
$150,000 to $199,999	0	0	41	16	43	101
$200,000 & Over	8	9	20	22	6	65
Total	341	625	877	719	440	3,002

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	225	44	8	1	8	287
$10,000 to $19,999	191	93	27	8	5	324
$20,000 to $29,999	101	65	0	3	5	175
$30,000 to $39,999	12	73	3	3	7	97
$40,000 to $49,999	13	21	1	7	4	47
$50,000 to $59,999	4	9	3	1	5	23
$60,000 to $74,999	11	8	8	5	5	37
$75,000 to $99,999	19	12	0	5	4	40
$100,000 to $124,999	7	9	0	1	0	17
$125,000 to $149,999	11	1	4	1	1	19
$150,000 to $199,999	3	0	0	4	3	9
$200,000 & Over	3	0	4	3	3	12
Total	599	337	57	43	51	1,087

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	208	39	4	4	5	261
$10,000 to $19,999	183	101	23	3	6	316
$20,000 to $29,999	99	74	3	4	5	185
$30,000 to $39,999	10	51	4	4	7	76
$40,000 to $49,999	16	18	3	1	3	40
$50,000 to $59,999	5	4	2	2	5	19
$60,000 to $74,999	19	12	6	6	5	48
$75,000 to $99,999	29	7	2	1	5	44
$100,000 to $124,999	7	13	2	1	1	25
$125,000 to $149,999	20	4	2	2	3	31
$150,000 to $199,999	8	2	1	4	3	19
$200,000 & Over	7	3	2	1	3	16
Total	611	329	54	33	52	1,080

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	205	34	5	3	2	250
$10,000 to $19,999	182	102	23	2	5	314
$20,000 to $29,999	102	80	8	5	6	202
$30,000 to $39,999	15	67	4	4	7	97
$40,000 to $49,999	14	12	6	7	3	42
$50,000 to $59,999	6	4	4	2	11	28
$60,000 to $74,999	29	25	11	4	8	77
$75,000 to $99,999	51	13	7	2	8	81
$100,000 to $124,999	15	26	4	5	3	53
$125,000 to $149,999	24	6	6	3	2	42
$150,000 to $199,999	21	5	1	10	5	42
$200,000 & Over	13	3	1	2	3	23
Total	677	378	81	50	64	1,251

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	271	217	10	6	2	506
$10,000 to $19,999	673	257	31	0	2	964
$20,000 to $29,999	236	497	35	3	6	777
$30,000 to $39,999	194	264	35	51	6	549
$40,000 to $49,999	57	392	62	29	13	554
$50,000 to $59,999	76	292	66	8	3	445
$60,000 to $74,999	66	299	58	32	20	475
$75,000 to $99,999	36	146	68	3	18	271
$100,000 to $124,999	7	80	8	4	6	105
$125,000 to $149,999	11	33	3	4	0	52
$150,000 to $199,999	6	20	2	2	1	31
$200,000 & Over	14	80	1	2	3	101
Total	1,646	2,578	379	146	80	4,829

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	275	213	15	9	2	514
$10,000 to $19,999	591	233	38	1	0	864
$20,000 to $29,999	256	517	36	1	8	819
$30,000 to $39,999	223	253	39	67	7	589
$40,000 to $49,999	69	365	62	38	12	546
$50,000 to $59,999	75	367	124	10	2	578
$60,000 to $74,999	123	349	61	57	16	605
$75,000 to $99,999	49	225	104	5	28	411
$100,000 to $124,999	20	104	16	3	6	150
$125,000 to $149,999	16	54	9	6	0	85
$150,000 to $199,999	9	26	9	2	2	47
$200,000 & Over	13	88	2	2	1	106
Total	1,719	2,795	515	201	83	5,313

Source: Ribbon Demographics; ESRI; Urban Decision Group

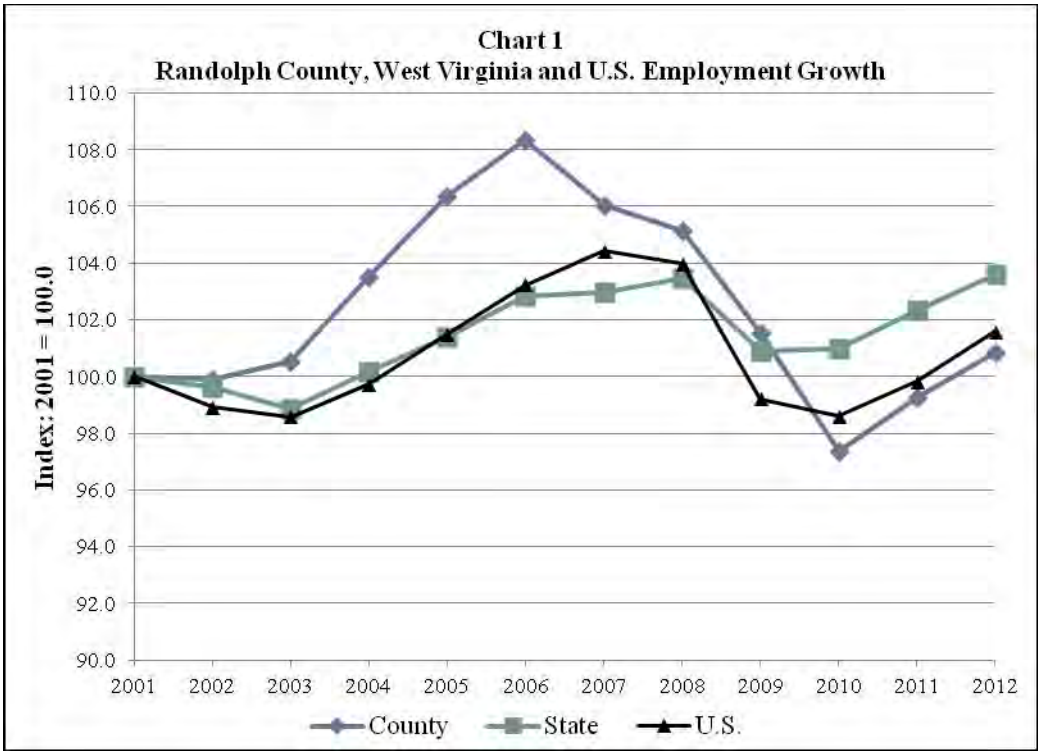
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	283	191	13	13	1	500
$10,000 to $19,999	528	200	40	5	1	773
$20,000 to $29,999	289	512	31	1	7	840
$30,000 to $39,999	269	245	37	88	10	650
$40,000 to $49,999	68	349	58	42	15	531
$50,000 to $59,999	74	379	126	13	2	593
$60,000 to $74,999	169	395	58	63	9	694
$75,000 to $99,999	76	306	146	8	41	577
$100,000 to $124,999	38	169	24	7	5	242
$125,000 to $149,999	26	73	7	3	1	110
$150,000 to $199,999	19	42	12	1	0	73
$200,000 & Over	19	108	6	1	0	134
Total	1,858	2,967	557	244	91	5,718

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Randolph County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Randolph County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Randolph County, State and U.S. Employment, 2001-2012						
	Randolph County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	11,477		686		129,636	
2002	11,466	-0.1%	683	-0.4%	128,234	-1.1%
2003	11,539	0.6%	678	-0.8%	127,796	-0.3%
2004	11,879	2.9%	687	1.3%	129,278	1.2%
2005	12,208	2.8%	695	1.2%	131,572	1.8%
2006	12,434	1.9%	705	1.4%	133,834	1.7%
2007	12,173	-2.1%	706	0.1%	135,366	1.1%
2008	12,067	-0.9%	710	0.5%	134,806	-0.4%
2009	11,651	-3.4%	692	-2.5%	128,608	-4.6%
2010	11,175	-4.1%	692	0.1%	127,820	-0.6%
2011	11,394	2.0%	702	1.4%	129,411	1.2%
2012	11,576	1.6%	711	1.2%	131,696	1.8%
Change						
2001-12	99	0.9%	25	3.6%	2,061	1.6%
2001-03	62	0.5%	-8	-1.1%	-1,840	-1.4%
2003-07	634	5.5%	28	4.2%	7,570	5.9%
2007-12	-597	-4.9%	4	0.6%	-3,670	-2.7%

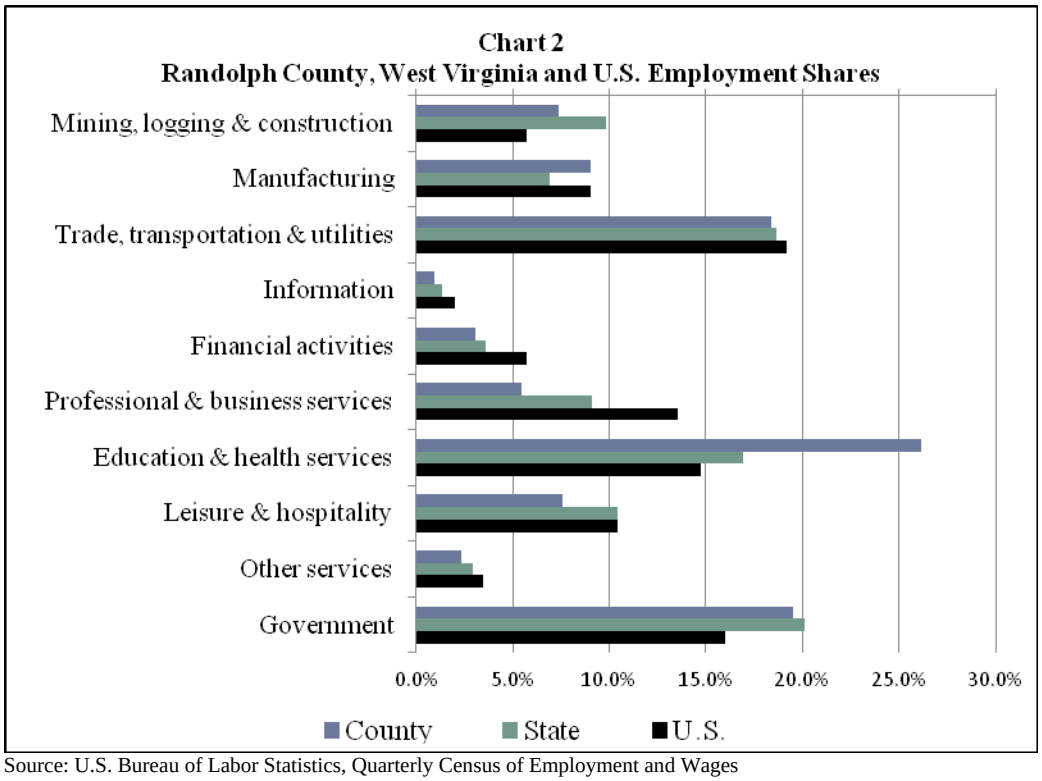
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Randolph County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Randolph County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	857	7.4%	75.1	128.7
Manufacturing	1,049	9.1%	131.3	100.2
Trade, Transportation and Utilities	2,131	18.4%	98.6	96.1
Information	108	0.9%	69.3	45.9
Financial Activities	352	3.0%	84.9	53.3
Professional and Business Services	633	5.5%	60.2	40.3
Educational and Health Services	3,029	26.2%	154.5	177.6
Leisure and Hospitality	878	7.6%	72.6	72.7
Other Services	271	2.3%	78.8	67.8
Total Private Sector	**9,316**	**80.5%**	**100.8**	**95.8**
Total Government	**2,260**	**19.5%**	**96.9**	**122.1**
Total Payroll Employment	**11,576**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

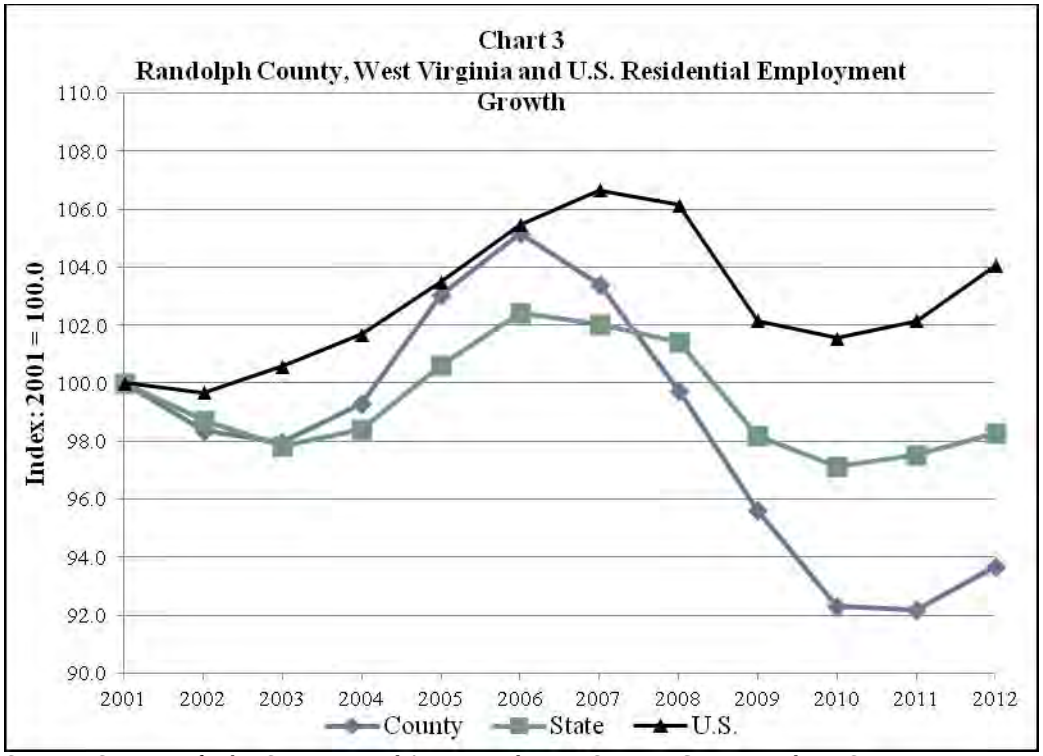


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Randolph County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Randolph County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Randolph County; this one considers the number of Randolph County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

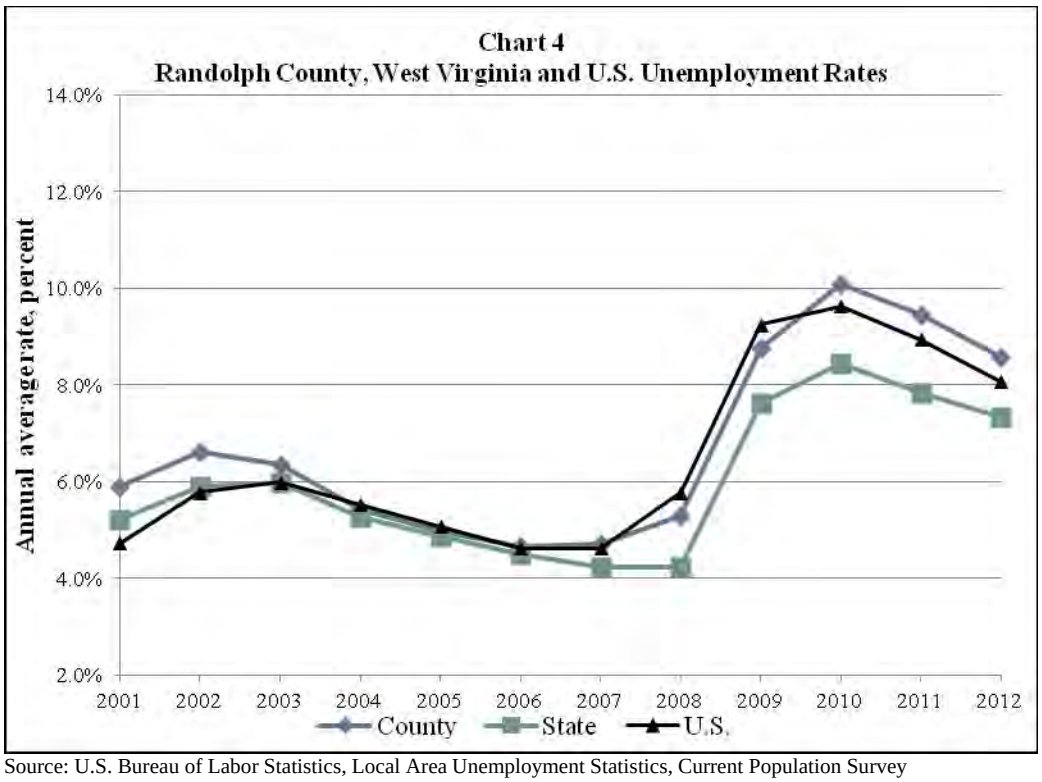
Table 3 Randolph County, State and U.S. Residential Employment, 2001-2012						
	Randolph County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	12,016		759		136,933	
2002	11,817	-1.7%	749	-1.3%	136,485	-0.3%
2003	11,772	-0.4%	742	-0.9%	137,736	0.9%
2004	11,932	1.4%	747	0.6%	139,252	1.1%
2005	12,380	3.8%	764	2.3%	141,730	1.8%
2006	12,639	2.1%	777	1.8%	144,427	1.9%
2007	12,426	-1.7%	774	-0.4%	146,047	1.1%
2008	11,986	-3.5%	769	-0.6%	145,362	-0.5%
2009	11,493	-4.1%	745	-3.2%	139,878	-3.8%
2010	11,092	-3.5%	737	-1.1%	139,064	-0.6%
2011	11,075	-0.2%	740	0.4%	139,869	0.6%
2012	11,255	1.6%	746	0.8%	142,469	1.9%
Change						
2001-12	-761	-6.3%	-13	-1.7%	5,536	4.0%
2001-03	-244	-2.0%	-16	-2.2%	803	0.6%
2003-07	654	5.6%	32	4.3%	8,311	6.0%
2007-10	-1,334	-10.7%	-37	-4.8%	-6,983	-4.8%
2010-12	163	1.5%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Randolph County, state and U.S. unemployment rates over the past decade. The table also shows the Randolph County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Randolph County Labor Force Statistics and Comparative Unemployment Rates						
	Randolph County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Randolph County	West Virginia	U.S.
2001	12,769	12,016	753	5.9%	5.2%	4.7%
2002	12,656	11,817	839	6.6%	5.9%	5.8%
2003	12,572	11,772	800	6.4%	6.0%	6.0%
2004	12,616	11,932	684	5.4%	5.3%	5.5%
2005	13,029	12,380	649	5.0%	4.9%	5.1%
2006	13,258	12,639	619	4.7%	4.5%	4.6%
2007	13,041	12,426	615	4.7%	4.2%	4.6%
2008	12,657	11,986	671	5.3%	4.2%	5.8%
2009	12,598	11,493	1,105	8.8%	7.6%	9.3%
2010	12,338	11,092	1,246	10.1%	8.4%	9.6%
2011	12,232	11,075	1,157	9.5%	7.8%	8.9%
2012	12,310	11,255	1,055	8.6%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Randolph County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	12,232	11,075	1,157	9.5%
2012 January	12,176	10,981	1,195	9.8%
2012 February	12,209	10,966	1,243	10.2%
2012 March	12,094	11,014	1,080	8.9%
2012 April	12,166	11,074	1,092	9%
2012 May	12,433	11,362	1,071	8.6%
2012 June	12,637	11,577	1,060	8.4%
2012 July	12,549	11,551	998	8%
2012 August	12,598	11,555	1,043	8.3%
2012 September	12,407	11,462	945	7.6%
2012 October	12,207	11,271	936	7.7%
2012 November	12,172	11,184	988	8.1%
2012 December	12,068	11,062	1,006	8.3%
2012 Annual	12,310	11,255	1,055	8.6%
2013 January	12,082	10,970	1,112	9.2%
2013 February	12,162	11,045	1,117	9.2%
2013 March	11,993	11,065	928	7.7%
2013 April	12,073	11,193	880	7.3%
2013 May	12,106	11,331	775	6.4%
2013 June	12,051	11,236	815	6.8%
2013 July	12,009	11,244	765	6.4%
2013 August	11,972	11,237	735	6.1%
2013 September	12,124	11,436	688	5.7%
2013 October	11,942	11,232	710	5.9%
2013 November	11,890	11,212	678	5.7%
2013 December	11,947	11,206	741	6.2%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Randolph County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Randolph County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	540	4.6%	91.9	246.7
Construction	933	8.0%	112.8	118.0
Manufacturing	1,124	9.7%	111.6	89.7
Wholesale Trade	240	2.1%	90.8	70.4
Retail Trade	1,289	11.1%	89.1	96.2
Transportation and Utilities	480	4.1%	74.1	81.6
Information	100	0.9%	48.7	37.4
Financial Activities	435	3.7%	84.8	54.5
Professional and Business Services	684	5.9%	79.6	55.8
Educational and Health Services	3,352	28.8%	111.6	128.0
Leisure and Hospitality	996	8.6%	99.1	95.0
Other Services, Except Public Administration	494	4.2%	93.0	86.5
Public Administration	964	8.3%	131.5	168.7
Total Employment	**11,631**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Randolph County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	3,431	29.5%	96.1	82.6
Service	2,512	21.6%	117.4	123.4
Sales and Office	2,663	22.9%	92.7	91.2
Natural Resources, Construction and Maintenance	1,303	11.2%	87.5	117.9
Production, Transportation and Material Moving	1,733	14.9%	111.2	122.1
Total Employment	**11,631**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Randolph County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Randolph County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Randolph County.

Largest Employers in Randolph County		
Employer	**Industry**	**Employment**
Randolph County Board of Education	Education	1,100
Davis Memorial Hospital	Health Care	1,000
Armstrong Hardwood Flooring	Wood Floor Manufacturing	650
Huttonsville Correctional Center	Prison	383
Walmart Stores, Inc.	Retail Trade	300
Davis And Elkins College	Education	264
TRG Customer Solutions	Outsourcing Provider	250
West Virginia's Choice, Inc.	Health Care	200
Elkins Regional Convalescent Center	Health Care	150
West Virginia Dept. Of Highways	Transportation & Government	52
	Total	4,349

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Most of area's largest employers are within the Health Care Services and Retail sectors. All of the area's largest employers are perceived as stable at this time according to local chamber of commerce sources and the various local employers contacted.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Randolph County during the past 24 months. However, the local media reported the Randolph County Board of Education reduced its workforce by 15 employees in 2013.

Officials with the Coastal Lumber Company, a Virginia-based hardwood lumber manufacturer, announced in August 2011 that operations would cease at all of its locations, including the Daily Yard in Daily, West Virginia that employed 60 workers and the Elkins' facility that employed approximately 100 workers. A memo released by President and CEO of Coastal Lumber, Victor C. Barringer, stated that the company was forced to close following the loss of financing through Branch Banking & Trust (BB&T). Coastal Lumber announced that West Virginia was hit the hardest by the closure, with the loss of more than 200 employees in five locations.

The Roaring Creek Coal Company broke ground on a new site in Randolph County near Ellamore that is expected to create 258 high-paying, stable jobs in the area. Upon opening in 2013, the mine will produce 1.6 million tons of coal annually and will contribute more than $11 million in tax revenue. In addition to the jobs created directly by the new mine, there will be an increase in supporting service industry employment.

The AES Corporation, a global power company, is currently working on a project that will consist of 61 wind turbines erected on an eight-mile stretch on the Laurel Mountain ridgeline located between Barbour and Randolph counties. Upon completion of the AES Laurel Mountain project, it is expected the facility will create 13 full-time jobs. In addition, it is expected that approximately 100 service-related jobs will be created indirectly by the AES Laurel Mountain project.

The Davis Health System, one of the area's largest employers, is constructing a new medical center on the Davis Memorial Campus in Elkins. The $13 million project will house an integrated network of primary care providers and specialty health care providers in an effort to better coordinate health care services to patients.

The Elkins-Randolph County Airport will receive $1.9 million in federal grants to upgrade and/or replace existing facilities such as runways, as well as finance the development of new facilities.

The West Virginia Division of Highways announced the proposed route for the Corridor H Roadway, which will stretch through seven counties and will connect West Virginia to Virginia and Washington D.C once completed. The continued development of Corridor H is expected to create thousands of jobs in the region.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	8,584	73.4%
Renter-Occupied	3,111	26.6%
Total-Occupied Units*	11,695	82.4%
Vacant For Rent	317	12.7%
Vacant For-Sale Only	137	5.5%
Vacant Rented/Sold, Not Occ.	57	2.3%
Vacant Seasonal, Recreational	1,314	52.7%
All Other Vacant	671	26.9%
Total Vacant Units	2,494	17.6%
Total	14,189	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	8,584	73.4%	8,524	60	0.7%
Renter-Occupied	3,111	26.6%	3,111	0	0.0%
Total	11,695	100.0%	11,635	60	0.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	146	1.7%	0	0.0%
2000 to 2004	361	4.2%	65	2.1%
1990 to 1999	1,468	17.1%	327	10.5%
1980 to 1989	1,579	18.4%	513	16.5%
1970 to 1979	1,502	17.5%	656	21.1%
1960 to 1969	721	8.4%	423	13.6%
1940 to 1959	1,322	15.4%	557	17.9%
1939 or Earlier	1,476	17.2%	572	18.4%
Total	8,584	100.0%	3,111	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	7,365	85.8%	1,185	38.1%
1 Attached	52	0.6%	31	1.0%
2 to 4	0	0.0%	572	18.4%
5 to 9	0	0.0%	286	9.2%
10 to 19	0	0.0%	249	8.0%
20 to 49	0	0.0%	78	2.5%
50 or More	9	0.1%	152	4.9%
Mobile Home,	1,159	13.5%	557	17.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	8,584	100.0%	3,111	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	8,584	100.0%
0.50 or Less Occupants Per Room	6,773	78.9%
0.51 to 1.00 Occupants Per Room	1,768	20.6%
1.01 to 1.50 Occupants Per Room	34	0.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	3,111	100.0%
0.50 or Less Occupants Per Room	2,374	76.3%
0.51 to 1.00 Occupants Per Room	700	22.5%
1.01 to 1.50 Occupants Per Room	12	0.4%
1.51 to 2.00 Occupants Per Room	12	0.4%
2.01 or More Occupants Per Room	12	0.4%
Total	11,695	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Randolph County	36.0%
West Virginia	32.0%

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

Building Permit Data – Randolph County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	20	10	8	11	9	9	12	10	13	0
Units in Single-Family Structures	20	2	4	11	3	1	12	4	8	0
Units in All Multi-Family Structures	0	8	4	0	6	8	0	6	5	0
Units in 2-unit Multi-Family Structures	0	0	0	0	6	8	0	2	0	0
Units in 3- and 4-unit Multi-Family Structures	0	8	4	0	0	0	0	4	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	5	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	22	401	19	95.3%
Tax Credit	3	114	4	96.5%
Tax Credit/Government-Subsidized	2	76	0	100.0%
Government-Subsidized	4	268	7	97.4%
Total	31	859	30	96.5%

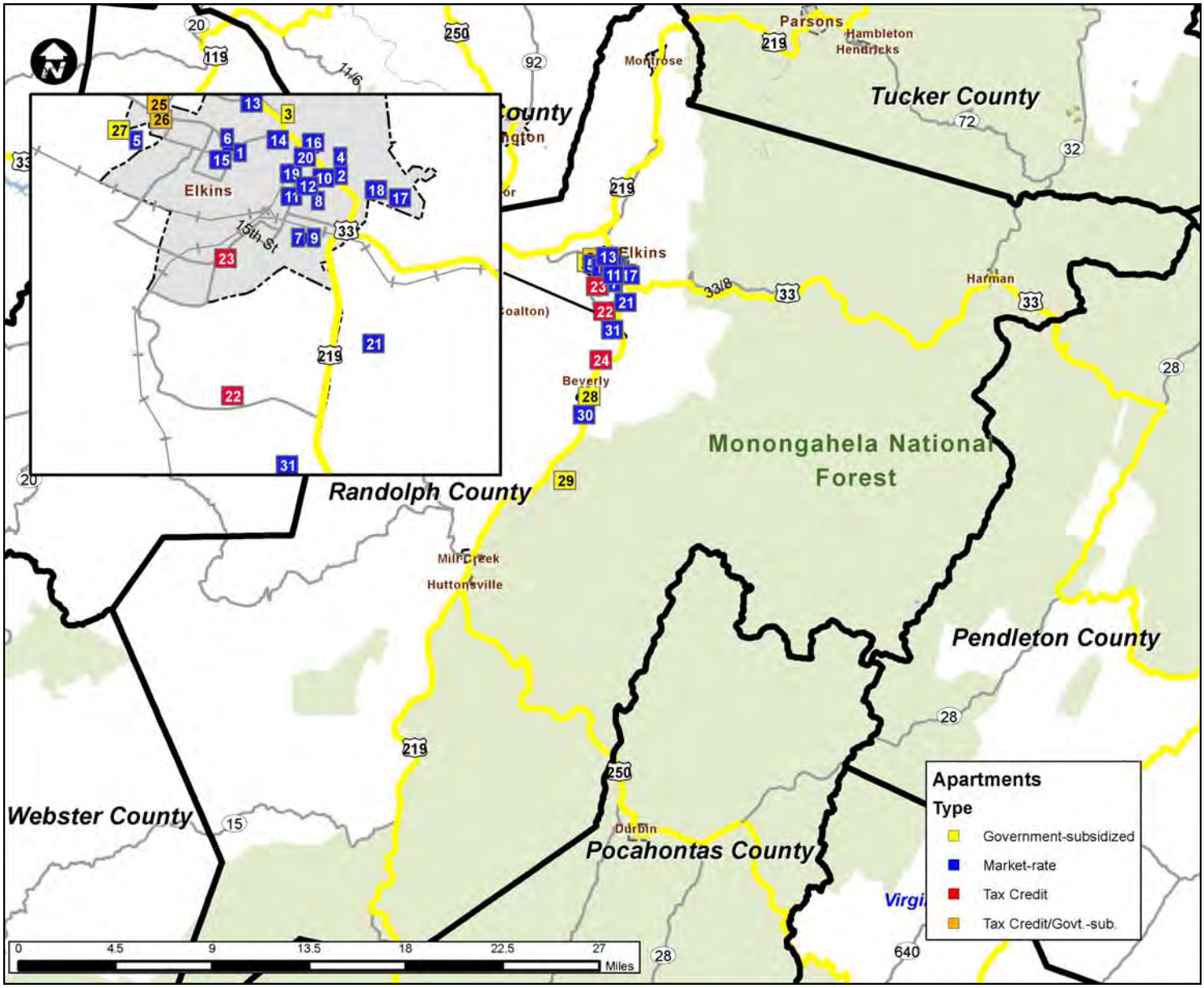
Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	10	2.5%	0	0.0%	$350
One-Bedroom	1.0	120	29.9%	8	6.7%	$426
Two-Bedroom	1.0	85	21.2%	5	5.9%	$499
Two-Bedroom	1.5	14	3.5%	0	0.0%	$856
Two-Bedroom	2.0	79	19.7%	3	3.8%	$640
Three-Bedroom	1.0	9	2.2%	0	0.0%	$621
Three-Bedroom	1.5	4	1.0%	0	0.0%	$549
Three-Bedroom	2.0	79	19.7%	3	3.8%	$723
Four-Bedroom	2.0	1	0.2%	0	0.0%	$718
Total Market Rate		**401**	**100.0%**	**19**	**4.7%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	38	33.3%	0	0.0%	$461
Two-Bedroom	1.0	24	21.1%	0	0.0%	$585
Two-Bedroom	1.5	36	31.6%	4	11.1%	$630
Three-Bedroom	1.5	16	14.0%	0	0.0%	$721
Total Tax Credit		**114**	**100.0%**	**4**	**3.5%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	46	60.5%	0	0.0%	N/A
Two-Bedroom	1.0	26	34.2%	0	0.0%	N/A
Three-Bedroom	1.0	4	5.3%	0	0.0%	N/A
Total Tax Credit		**76**	**100.0%**	**0**	**0.0%**	**N/A**

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	12	4.6%	0	0.0%	N/A
One-Bedroom	1.0	149	55.6%	0	0.0%	N/A
Two-Bedroom	1.0	69	25.7%	7	10.1%	N/A
Three-Bedroom	1.0	28	10.4%	0	0.0%	N/A
Four-Bedroom	1.0	10	3.7%	0	0.0%	N/A
Total		**268**	**100.0%**	**7**	**2.6%**	**N/A**
Grand Total		**859**	**100.0%**	**30**	**3.5%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	315 Main St.	MRR	C-	1968	5	0	100.0%
2	147 Elm St.	MRR	C	1971	3	0	100.0%
3	Gateway Apts.	GSS	B	1969	78	0	100.0%
4	Hicks Property	MRR	C	1973	2	0	100.0%
5	Midland View Apts.	MRR	C-	1980	10	0	100.0%
6	Overlook Towers	MRR	C-	1914 / 2000	13	0	100.0%
7	Pristine Properties	MRR	B+	2003	44	0	100.0%
8	Riverbend Terrace	MRR	C+	1980	16	0	100.0%
9	Easy Street	MRR	B+	2009	37	1	97.3%
10	Central Towers	MRR	C	1914 / 1986	33	3	90.9%
11	Allegheny Apts.	MRR	D	1965	19	7	63.2%
12	210 2nd St.	MRR	C	1971	6	1	83.3%
13	811-813 N. Randolph Ave.	MRR	B-	1965	2	0	100.0%
14	700 7th St.	MRR	C-	1971	4	0	100.0%
15	414 Central St.	MRR	B-	1975	16	0	100.0%
16	410 Kerens Ave.	MRR	C-	1970	1	0	100.0%
17	237 Diamond St.	MRR	C	1983	8	1	87.5%
18	167 Diamond St.	MRR	C-	1978	4	0	100.0%
19	Tygart Hotel	MRR	C	1920 / 1978	36	1	97.2%
20	114 Henry Ave.	MRR	C-	1969	5	0	100.0%
21	Valley Terrace	MRR	D+	1973	16	0	100.0%
22	Valley Village Apts.	TAX	B+	2007	48	0	100.0%
23	First Ward School Apts.	TAX	A-	2012	16	4	75.0%
24	Canterbury Place	TAX	A-	2005	50	0	100.0%
25	Randolph Village Apts.	TGS	B-	1983 / 2000	44	0	100.0%
26	Tygart Village Apts.	TGS	C+	1995	32	0	100.0%
27	Elkins Manor	GSS	B-	1981	102	0	100.0%
28	Beverly Manor	GSS	B-	1978	80	7	91.3%
29	Wildwood Manor	GSS	C-	1978	8	0	100.0%
30	Burgess Mobile Home Park	MRR	C	1970	55	3	94.5%
31	Aero Mobile Home Park	MRR	C-	1985	66	2	97.0%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	8	191	9.1%
1970 to 1979	11	195	5.6%
1980 to 1989	6	246	1.2%
1990 to 1999	1	32	0.0%
2000 to 2004	1	44	0.0%
2005	1	50	0.0%
2006	0	0	-
2007	1	48	0.0%
2008	0	0	-
2009	1	37	2.7%
2010	0	0	-
2011	0	0	-
2012	1	16	25.0%
2013	0	0	-
2014*	0	0	-
Total	31	859	3.8%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	81	1.2%
B-	2	18	0.0%
C+	1	16	0.0%
C	7	143	6.3%
C-	8	108	1.9%
D+	1	16	0.0%
D	1	19	36.8%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	2	66	6.1%
B+	1	48	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	78	0.0%
B-	3	226	3.1%
C+	1	32	0.0%
C-	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	26	583	26	95.5%
Senior (Age 55+)	5	276	4	98.6%
Total	31	859	30	96.5%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	132	7	94.7%
40% - 60% AMHI (Tax Credit)	50	0	100.0%
0-60% AMHI (All Affordable)	182	7	96.2%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	134	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	64	4	93.8%
0 - 60% AMHI (All Affordable: 55+)	198	4	98.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
30 Pinewood Dr.	Elkins	Single Family	$1,200	3	2.5	3,200

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Randolph County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $112,800. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $786, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$112,800
Mortgaged Value = 95% of Median Home Price	$107,160
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$575
Estimated Taxes & Insurance*	$144
Estimated Private Mortgage Insurance**	$67
Estimated Monthly Mortgage Payment	$786

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Randolph County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	20	2	4	11	3	1	12	4	8	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	1	96	1.0%	1
Average Loan Amount	$63,200	$107,552	58.8%	$124,000
Average Age of Borrower	24	-	-	29
Average Gross Income of Borrower	$24,999	$51,105	48.9%	$58,380
Income to Loan Ratio	39.6%	47.5%	83.2%	47.1%

Source: West Virginia Housing Development Fund

Current For Sale Options

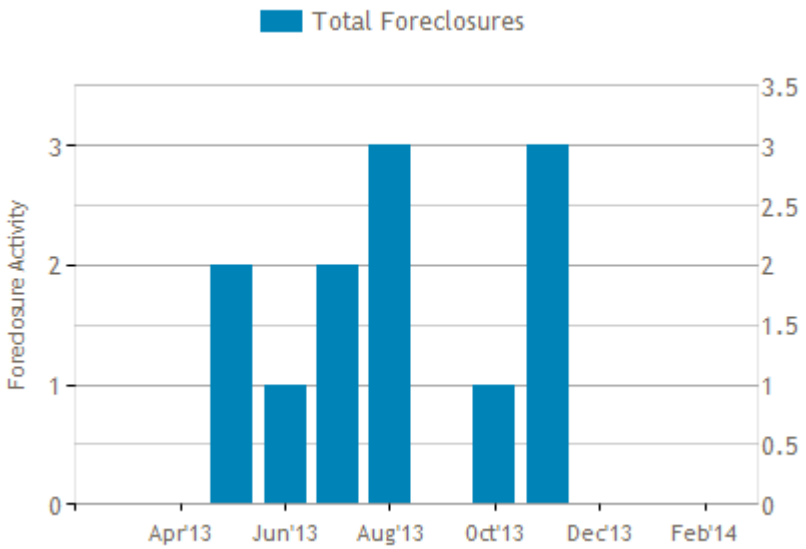
According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	20	95	38	10	2
Median Listing Price	$36,900	$98,435	$144,355	$238,087	$187,930	$584,450
Median Square Footage	576	1,106	1,650	2,548	3,047	6,216
Median Price Per Square Foot	$64	$89	$87	$93	$62	$94
Median Year Built	1972	1975	1971	1965	1950	2002
Median Number of Bathrooms	1	1.5	2	2.5	2.5	6

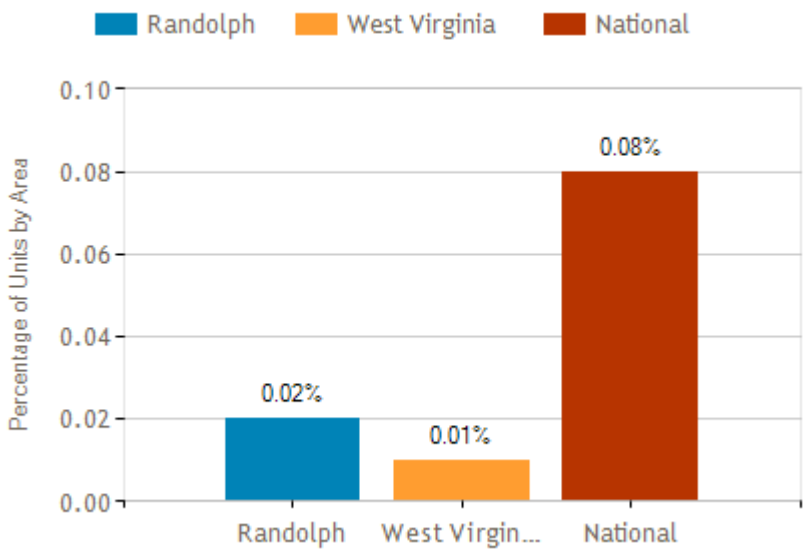
Source: Zillow

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Randolph County, WV



Geographical Comparison – Randolph County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,440	1,173	$0	$24,120	1,086	-7.4%
41% - 60% AMHI	$21,441	$32,160	360	$24,121	$36,180	318	-11.7%
61% - 100% AMHI	$32,161	$53,600	378	$36,181	$60,290	362	-4.2%
Over 100% AMHI	$53,601	No Limit	497	$60,291	No Limit	468	-5.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,440	458	$0	$24,120	428	-6.6%
41% - 60% AMHI	$21,441	$32,160	316	$24,121	$36,180	308	-2.5%
61% - 100% AMHI	$32,161	$53,600	763	$36,181	$60,290	723	-5.2%
Over 100% AMHI	$53,601	No Limit	1,629	$60,291	No Limit	1,544	-5.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,440	1,631	$0	$24,120	1,514	-7.2%
41% - 60% AMHI	$21,441	$32,160	676	$24,121	$36,180	626	-7.4%
61% - 100% AMHI	$32,161	$53,600	1,141	$36,181	$60,290	1,085	-4.9%
Over 100% AMHI	$53,601	No Limit	2,126	$60,291	No Limit	2,012	-5.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,880	447	$0	$17,870	497	11.2%
41% - 60% AMHI	$15,881	$23,820	201	$17,871	$26,800	204	1.5%
61% - 100% AMHI	$23,821	$39,700	188	$26,801	$44,660	181	-3.7%
Over 100% AMHI	$39,701	No Limit	244	$44,661	No Limit	368	50.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,880	1,022	$0	$17,870	1,108	8.4%
41% - 60% AMHI	$15,881	$23,820	669	$17,871	$26,800	736	10.0%
61% - 100% AMHI	$23,821	$39,700	1,078	$26,801	$44,660	1,167	8.3%
Over 100% AMHI	$39,701	No Limit	2,546	$44,661	No Limit	2,707	6.3%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,880	1,469	$0	$17,870	1,605	9.3%
41% - 60% AMHI	$15,881	$23,820	870	$17,871	$26,800	940	8.0%
61% - 100% AMHI	$23,821	$39,700	1,266	$26,801	$44,660	1,348	6.5%
Over 100% AMHI	$39,701	No Limit	2,790	$44,661	No Limit	3,075	10.2%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$26,800	1,367	$0	$30,150	1,277	-6.6%
Senior (Age 55+)	$0	$19,850	573	$0	$22,330	611	6.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(132 + 330 HCV) 462	50	(182 + 330 HCV*) 512
Number of Income-Eligible Family Renter Households	1,367	360	1,533
Existing Affordable Housing Penetration Rate – 2014	= 33.8%	= 13.9%	= 33.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	134	64	198
Number of Income-Eligible Senior Renter Households	573	201	648
Penetration Rate – 2014	= 23.4%	= 31.8%	= 30.6%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(132 + 330 HCV) 462	50	(182 + 330 HCV*) 512
Number of Income-Eligible Family Renter Households	1,277	318	1,404
Existing Affordable Housing Penetration Rate – 2019	= 36.2%	= 15.7%	= 36.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	134	64	198
Number of Income-Eligible Senior Renter Households	611	204	701
Penetration Rate – 2019	= 21.9%	= 31.4%	= 28.2%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	905	439	815	477
41%-60% AMHI (Tax Credit)	310	137	268	140

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Richard Holland, Owner, Seneca Realty, (304) 216-2838

Mr. Holland expressed his opinion that Elkins and Randolph County are low-income areas and are plagued by drug problems, but need housing. He went on to say that the properties he owns currently have an approximate 10% vacancy rate, up from just 2% a couple of years ago. Mr. Holland commented further that he evicts nearly 5% of his tenants each month.

Barbara Nelson, Property Manager, Canterbury Place, Elkins, (304) 637-2333

Ms. Nelson said Randolph County has a severe need for affordable housing units, and does not believe any resistance to their development exists; in fact, she thinks area residents would welcome it. She pointed out the current lack of quality affordable rental housing in the county and said many renters with low incomes are forced to reside in lower quality, market-rate units. Ms. Nelson also noted an issue with illegal drug activity locally, and said a number of area renters are prohibited from renting a unit at Canterbury Place because of this.

Brandon Sturdivant, Property Manager, Beverly Manor Apartments, Beverly, (304) 636-4509

According to Mr. Sturdivant, a need for quality, affordable housing exists in Randolph County. He does not believe construction costs are prohibitively high and thinks affordable housing would be welcomed in Elkins, although some resistance to a government-subsidized development may be experienced in outlying areas.

43. Ritchie County

A. General Description

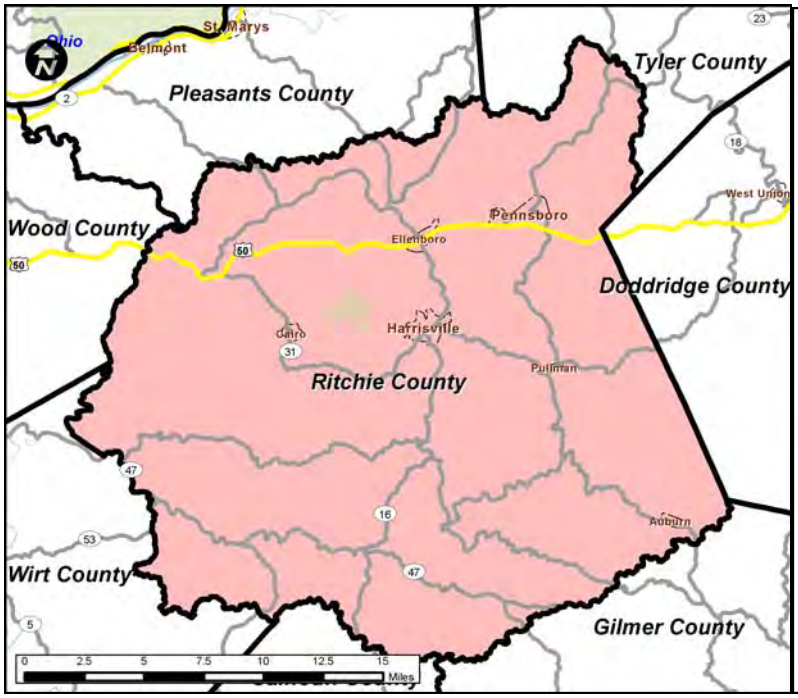
County Seat: Harrisville
County Size: 453.58 square miles

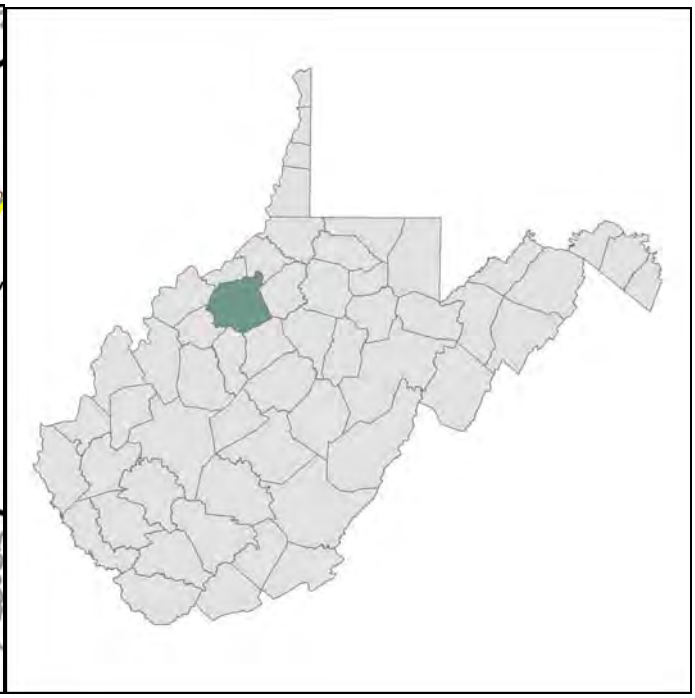
2000 (Census) Population: 10,343
2010 (Census) Population: 10,449
Population Change: +106 (1.0%)

2000 (Census) Households: 4,184
2010 (Census) Households: 4,367
Household Change: +183 (4.4%)

2000 (Census) Median Household Income: $27,408
2010 (Estimate) Median Household Income: $33,263
Income Change: +$5,855 (21.4%)

2000 (Census) Median Home Value: $50,800
2010 (American Community Survey) Median Home Value: $70,000
Home Value Change: +$19,200 (37.8%)





B. Demographic Characteristics and Trends

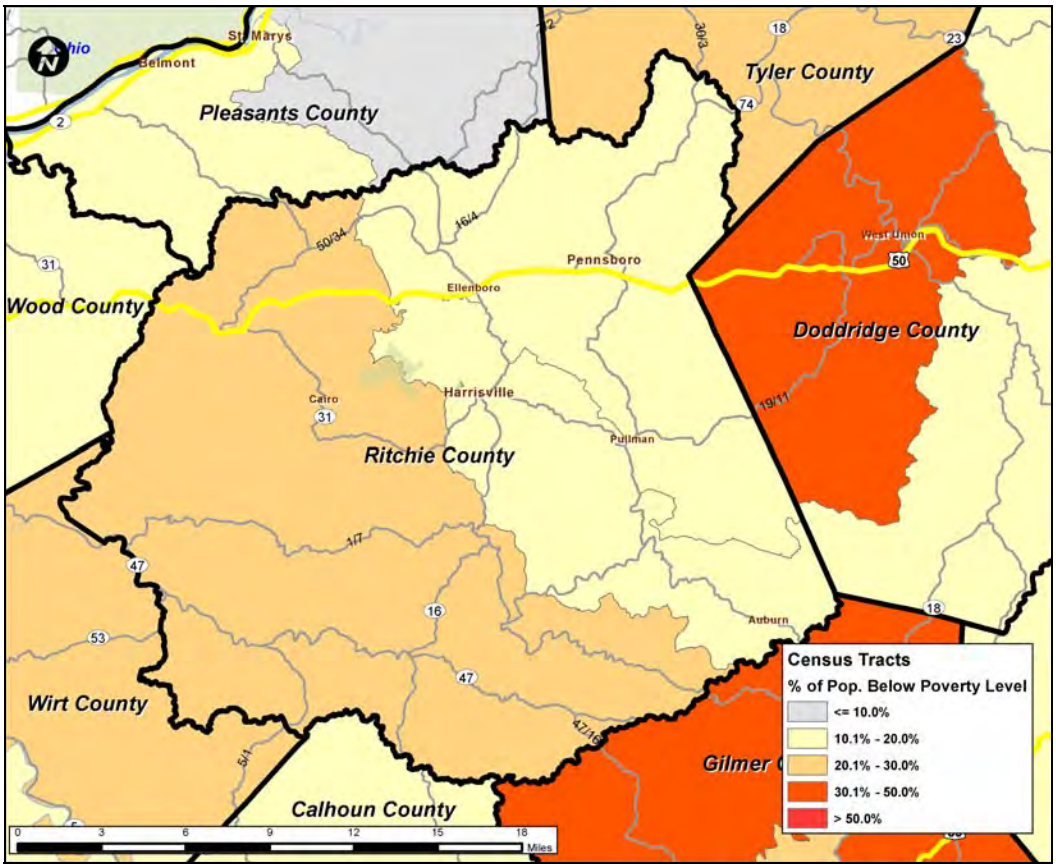
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Ritchie County	Population	10,343	10,449	10,232	9,992
	Population Change	-	106	-215	-240
	Percent Change	-	1.0%	-2.1%	-2.3%
County Seat: Harrisville	Population	1,842	1,876	2,040	2,091
	Population Change	-	34	164	51
	Percent Change	-	1.8%	8.7%	2.5%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,975	18.9%
Population not living in poverty	8,474	81.1%
Total	10,449	100.0%

Source: American Community Survey (ACS)

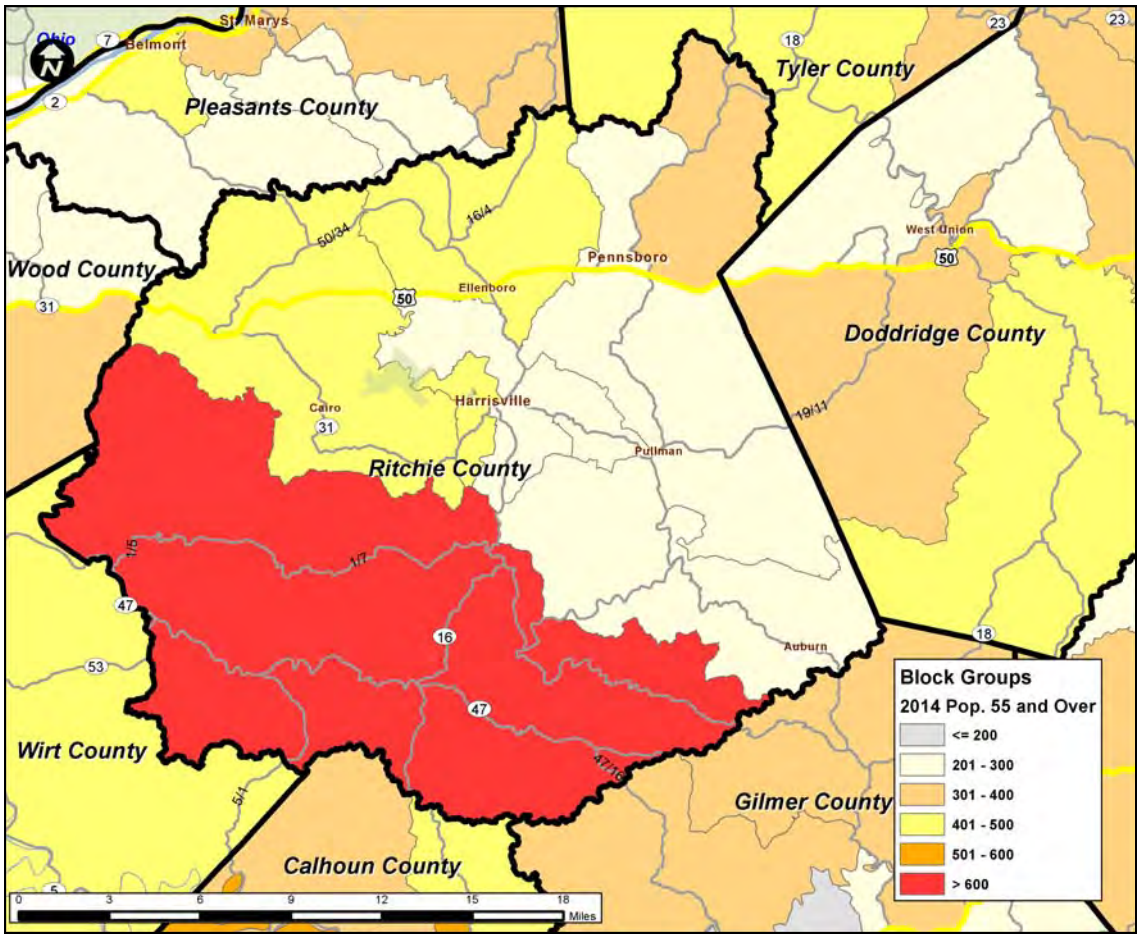


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	2,466	23.6%	2,282	22.3%	2,182	21.8%	-100	-4.4%
20 to 24	460	4.4%	493	4.8%	406	4.1%	-87	-17.7%
25 to 34	1,097	10.5%	1,068	10.4%	1,007	10.1%	-61	-5.7%
35 to 44	1,317	12.6%	1,221	11.9%	1,150	11.5%	-71	-5.8%
45 to 54	1,735	16.6%	1,532	15.0%	1,339	13.4%	-193	-12.6%
55 to 64	1,578	15.1%	1,642	16.0%	1,671	16.7%	29	1.8%
65 to 74	1,055	10.1%	1,200	11.7%	1,389	13.9%	189	15.8%
75 & Over	742	7.1%	795	7.8%	849	8.5%	54	6.8%
Total	10,449	100.0%	10,232	100.0%	9,992	100.0%	-240	-2.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	10,313	98.7%
Black	21	0.2%
Indian	10	0.1%
Asian	10	0.1%
Pacific Islander	0	0.0%
Some Other Race	21	0.2%
Two or More Races	84	0.8%
Total	10,449	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	9,592	91.8%
Moved within Same County	512	4.9%
Different County Same State	199	1.9%
Moved from Different State	157	1.5%
Moved from Abroad	0	0.0%
Total	10,449	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

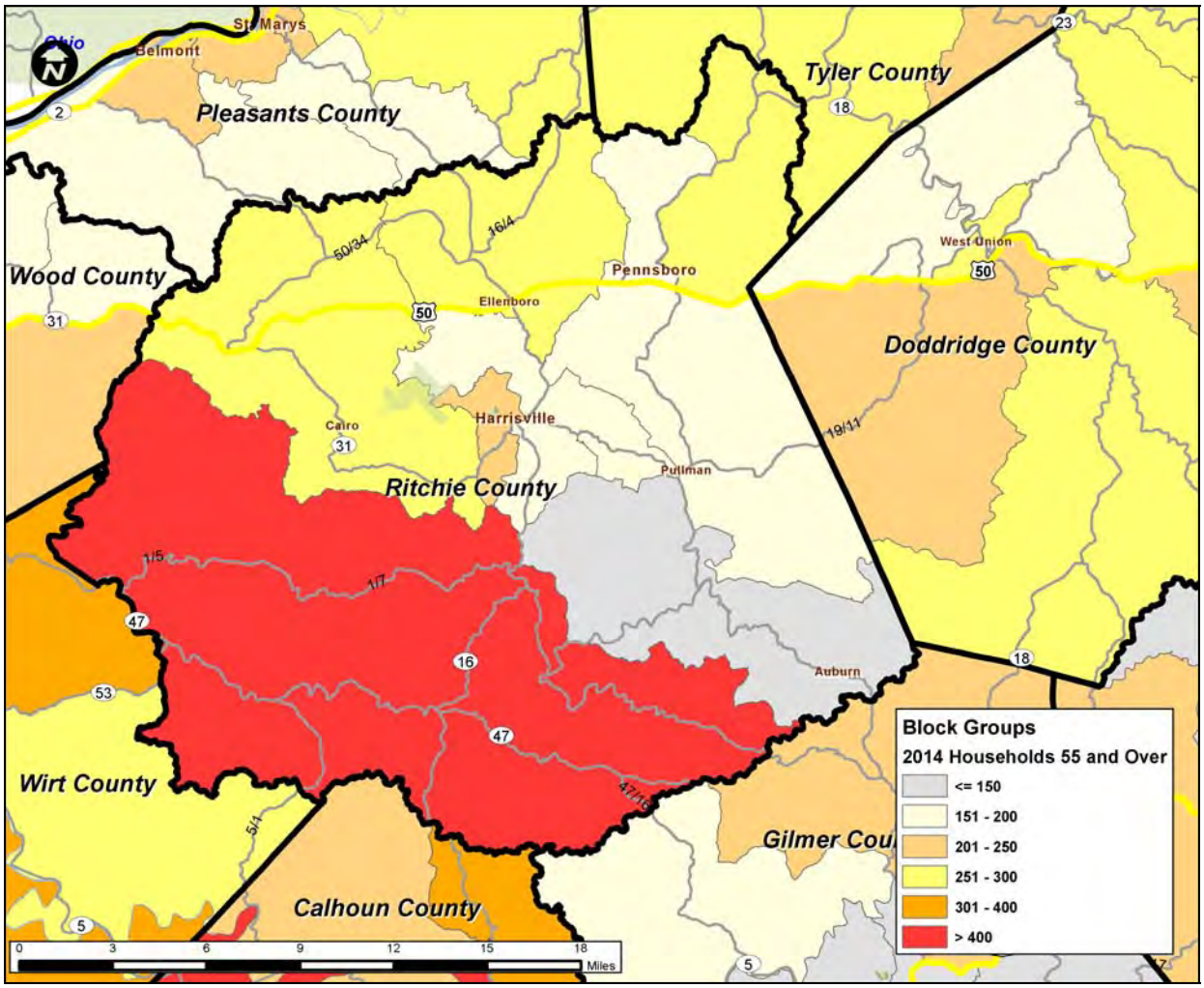
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Ritchie County	Households	4,184	4,367	4,294	4,216
	Household Change	-	183	-72	-78
	Percent Change	-	4.4%	-1.6%	-1.8%
	Household Size	2.47	2.39	2.36	2.35
County Seat: Harrisville	Households	780	787	859	884
	Household Change	-	7	72	25
	Percent Change	-	0.9%	9.1%	2.9%
	Household Size	2.4	2.4	2.37	2.37

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	118	2.7%	109	2.5%	97	2.3%	-12	-11.0%
25 to 34	472	10.8%	462	10.8%	428	10.2%	-34	-7.4%
35 to 44	686	15.7%	630	14.7%	585	13.9%	-45	-7.1%
45 to 54	965	22.1%	847	19.7%	730	17.3%	-117	-13.8%
55 to 64	926	21.2%	949	22.1%	949	22.5%	0	0.0%
65 to 74	707	16.2%	790	18.4%	897	21.3%	107	13.5%
75 to 84	354	8.1%	401	9.3%	377	8.9%	-24	-5.9%
85 & Over	135	3.1%	108	2.5%	154	3.7%	47	43.2%
Total	4,367	100.0%	4,295	100.0%	4,217	100.0%	-78	-1.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



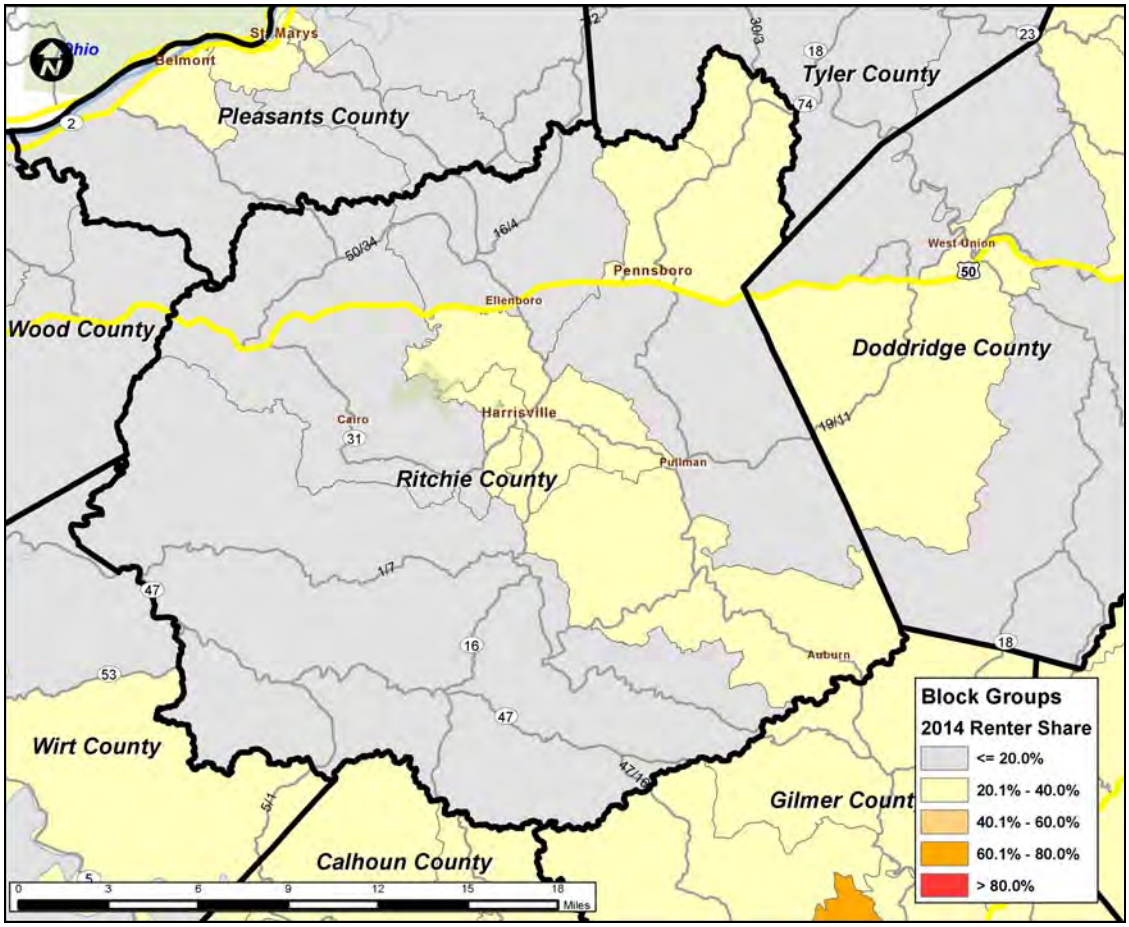
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,463	79.3%	3,317	77.2%	3,277	77.7%
Renter-Occupied	904	20.7%	977	22.8%	939	22.3%
Total	4,367	100.0%	4,294	100.0%	4,216	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,849	87.1%	1,978	88.0%	2,085	87.7%
Renter-Occupied	274	12.9%	270	12.0%	293	12.3%
Total	2,122	100.0%	2,248	100.0%	2,378	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	392	40.1%	384	40.9%	-8	-2.0%
2 Persons	249	25.5%	238	25.3%	-11	-4.5%
3 Persons	145	14.8%	139	14.8%	-6	-3.9%
4 Persons	115	11.8%	107	11.4%	-8	-6.8%
5 Persons+	77	7.9%	72	7.6%	-6	-7.2%
Total	977	100.0%	939	100.0%	-38	-3.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	856	25.8%	865	26.4%	8	0.9%
2 Persons	1,311	39.5%	1,286	39.2%	-25	-1.9%
3 Persons	546	16.5%	540	16.5%	-6	-1.1%
4 Persons	387	11.7%	377	11.5%	-10	-2.7%
5 Persons+	217	6.5%	209	6.4%	-7	-3.3%
Total	3,317	100.0%	3,277	100.0%	-40	-1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	144	53.4%	160	54.4%	15	10.5%
2 Persons	95	35.2%	100	34.2%	5	5.6%
3 Persons	18	6.8%	20	6.7%	1	6.9%
4 Persons	0	0.1%	1	0.4%	1	507.8%
5 Persons+	12	4.5%	12	4.2%	0	1.3%
Total	270	100.0%	293	100.0%	23	8.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	596	30.1%	640	30.7%	44	7.3%
2 Persons	978	49.4%	1,005	48.2%	27	2.8%
3 Persons	227	11.5%	243	11.6%	15	6.7%
4 Persons	96	4.8%	104	5.0%	8	8.8%
5 Persons+	81	4.1%	94	4.5%	12	15.2%
Total	1,978	100.0%	2,085	100.0%	107	5.4%

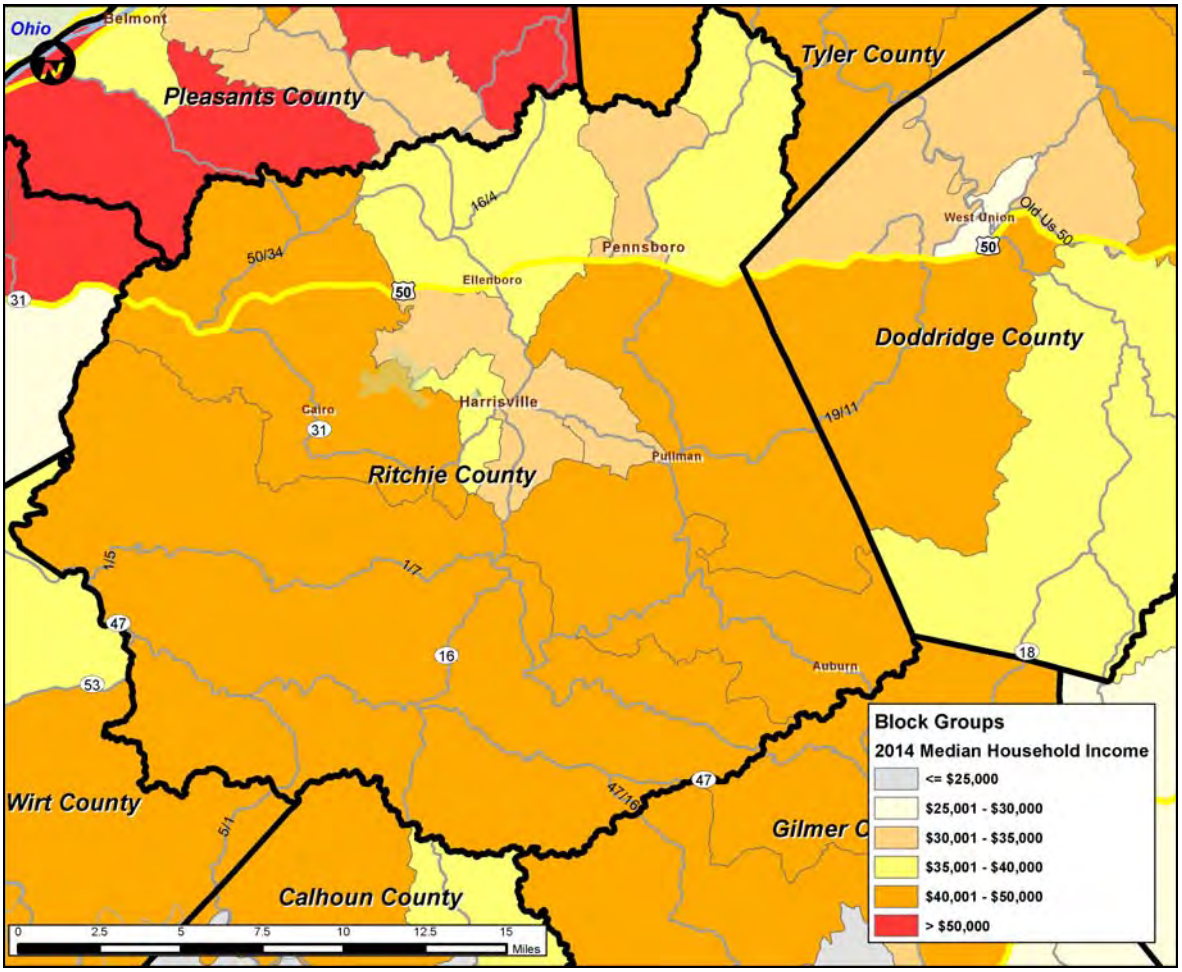
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	437	10.0%	516	12.0%	516	12.2%
$10,000 to $19,999	878	20.1%	874	20.4%	865	20.5%
$20,000 to $29,999	677	15.5%	730	17.0%	719	17.1%
$30,000 to $39,999	594	13.6%	637	14.8%	627	14.9%
$40,000 to $49,999	489	11.2%	422	9.8%	410	9.7%
$50,000 to $59,999	376	8.6%	320	7.5%	309	7.3%
$60,000 to $74,999	376	8.6%	279	6.5%	271	6.4%
$75,000 to $99,999	297	6.8%	287	6.7%	278	6.6%
$100,000 to $124,999	127	2.9%	122	2.9%	115	2.7%
$124,999 to $149,999	31	0.7%	22	0.5%	21	0.5%
$150,000 to $199,999	26	0.6%	31	0.7%	29	0.7%
$200,000+	61	1.4%	54	1.2%	54	1.3%
Total	4,367	100.0%	4,294	100.0%	4,216	100.0%
Median Income	$33,263		$30,412		$30,121	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



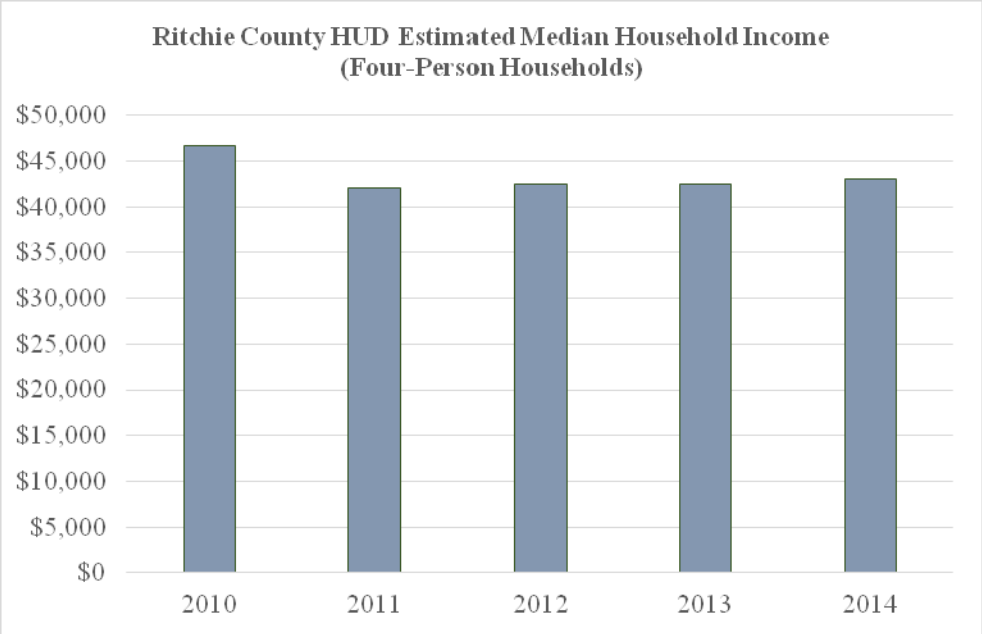
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	233	11.0%	283	12.6%	308	13.0%
$10,000 to $19,999	528	24.9%	513	22.8%	537	22.6%
$20,000 to $29,999	325	15.3%	370	16.5%	391	16.5%
$30,000 to $39,999	274	12.9%	336	15.0%	361	15.2%
$40,000 to $49,999	240	11.3%	226	10.1%	235	9.9%
$50,000 to $59,999	172	8.1%	153	6.8%	163	6.8%
$60,000 to $74,999	127	6.0%	116	5.2%	125	5.2%
$75,000 to $99,999	125	5.9%	134	6.0%	137	5.7%
$100,000 to $124,999	45	2.1%	56	2.5%	55	2.3%
$124,999 to $149,999	13	0.6%	13	0.6%	12	0.5%
$150,000 to $199,999	11	0.5%	18	0.8%	20	0.8%
$200,000+	25	1.2%	30	1.3%	33	1.4%
Total	2,122	100.0%	2,248	100.0%	2,378	100.0%
Median Income	$29,222		$28,864		$28,780	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$46,600	-
2011	$42,000	-9.9%
2012	$42,500	1.2%
2013	$42,400	-0.2%
2014	$43,000	1.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	113	36	7	6	17	179
$10,000 to $19,999	125	52	46	28	7	258
$20,000 to $29,999	62	35	13	27	5	143
$30,000 to $39,999	24	38	37	16	3	118
$40,000 to $49,999	7	38	14	6	4	70
$50,000 to $59,999	5	4	1	6	22	38
$60,000 to $74,999	10	20	7	7	7	52
$75,000 to $99,999	2	6	2	11	1	23
$100,000 to $124,999	1	1	1	0	7	10
$125,000 to $149,999	3	0	1	0	0	4
$150,000 to $199,999	1	0	0	1	0	2
$200,000 & Over	2	1	3	0	0	6
Total	356	232	134	109	74	904

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	142	42	9	7	18	218
$10,000 to $19,999	132	54	48	32	8	275
$20,000 to $29,999	68	39	18	29	6	162
$30,000 to $39,999	24	39	44	12	2	121
$40,000 to $49,999	7	40	13	6	7	73
$50,000 to $59,999	4	4	3	7	22	40
$60,000 to $74,999	9	20	4	6	0	41
$75,000 to $99,999	2	6	2	14	2	27
$100,000 to $124,999	1	3	1	0	7	13
$125,000 to $149,999	1	0	0	1	0	2
$150,000 to $199,999	0	1	0	0	2	3
$200,000 & Over	0	0	1	0	2	3
Total	392	249	145	115	77	977

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	142	39	10	7	17	215
$10,000 to $19,999	121	56	47	28	11	263
$20,000 to $29,999	68	35	15	30	4	153
$30,000 to $39,999	24	34	42	12	1	113
$40,000 to $49,999	9	39	13	6	7	74
$50,000 to $59,999	7	5	5	5	21	43
$60,000 to $74,999	6	19	4	5	1	36
$75,000 to $99,999	4	8	1	11	2	26
$100,000 to $124,999	1	3	1	0	5	11
$125,000 to $149,999	0	0	0	1	1	2
$150,000 to $199,999	1	0	0	1	1	3
$200,000 & Over	0	0	0	0	1	1
Total	384	238	139	107	72	939

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	60	21	7	6	14	108
$10,000 to $19,999	69	14	43	28	7	161
$20,000 to $29,999	45	33	13	27	4	123
$30,000 to $39,999	18	30	31	16	0	94
$40,000 to $49,999	3	29	13	6	4	56
$50,000 to $59,999	0	0	1	6	21	27
$60,000 to $74,999	6	11	6	5	3	30
$75,000 to $99,999	0	1	1	11	1	14
$100,000 to $124,999	1	0	0	0	7	8
$125,000 to $149,999	2	0	1	0	0	3
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	2	0	2	0	0	4
Total	207	138	119	105	61	630

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	82	25	8	7	17	138
$10,000 to $19,999	86	18	44	32	8	188
$20,000 to $29,999	49	36	18	29	5	138
$30,000 to $39,999	18	33	35	12	0	99
$40,000 to $49,999	4	28	13	6	5	56
$50,000 to $59,999	0	1	2	7	21	33
$60,000 to $74,999	8	9	4	6	0	27
$75,000 to $99,999	0	1	1	14	0	17
$100,000 to $124,999	0	2	0	0	7	10
$125,000 to $149,999	0	0	0	1	0	1
$150,000 to $199,999	0	0	0	0	1	1
$200,000 & Over	0	0	0	0	0	0
Total	247	154	126	115	65	707

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	72	21	9	7	16	124
$10,000 to $19,999	75	17	45	28	8	174
$20,000 to $29,999	49	32	15	30	3	129
$30,000 to $39,999	17	27	29	12	1	87
$40,000 to $49,999	5	28	12	6	5	56
$50,000 to $59,999	1	1	4	5	20	31
$60,000 to $74,999	5	6	3	5	1	22
$75,000 to $99,999	0	3	1	11	0	15
$100,000 to $124,999	0	1	0	0	5	6
$125,000 to $149,999	0	0	0	1	0	1
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	0
Total	224	137	119	106	59	646

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	49	10	13	25	0	97
$10,000 to $19,999	36	78	50	12	9	186
$20,000 to $29,999	116	30	24	50	9	228
$30,000 to $39,999	55	45	56	57	11	224
$40,000 to $49,999	27	72	51	14	27	191
$50,000 to $59,999	6	70	47	45	10	179
$60,000 to $74,999	7	43	57	76	34	217
$75,000 to $99,999	10	39	22	33	51	156
$100,000 to $124,999	1	6	51	7	10	75
$125,000 to $149,999	1	4	1	3	5	14
$150,000 to $199,999	0	8	6	0	0	14
$200,000 & Over	14	5	4	2	7	33
Total	322	412	383	324	174	1,615

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	44	10	10	31	1	95
$10,000 to $19,999	24	82	46	13	8	173
$20,000 to $29,999	103	37	24	47	12	223
$30,000 to $39,999	38	33	62	60	10	202
$40,000 to $49,999	18	47	43	11	21	140
$50,000 to $59,999	5	49	42	33	6	135
$60,000 to $74,999	4	25	34	50	21	135
$75,000 to $99,999	10	32	15	38	42	137
$100,000 to $124,999	0	6	39	7	6	57
$125,000 to $149,999	0	1	0	2	5	8
$150,000 to $199,999	0	9	2	0	0	11
$200,000 & Over	16	3	2	0	4	23
Total	261	333	319	292	135	1,339

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	37	12	9	26	0	84
$10,000 to $19,999	25	69	45	12	3	154
$20,000 to $29,999	85	35	23	45	11	198
$30,000 to $39,999	32	25	58	54	10	179
$40,000 to $49,999	17	32	43	11	16	120
$50,000 to $59,999	5	39	39	30	3	115
$60,000 to $74,999	3	21	32	47	22	124
$75,000 to $99,999	7	29	15	39	36	126
$100,000 to $124,999	0	7	33	6	7	54
$125,000 to $149,999	0	1	0	3	4	8
$150,000 to $199,999	0	8	2	0	0	10
$200,000 & Over	15	3	0	0	3	20
Total	225	281	298	273	116	1,192

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	53	16	0	0	2	71
$10,000 to $19,999	56	38	2	0	0	97
$20,000 to $29,999	17	2	0	0	1	20
$30,000 to $39,999	6	8	7	0	3	24
$40,000 to $49,999	4	9	1	0	0	15
$50,000 to $59,999	6	4	0	0	1	11
$60,000 to $74,999	4	9	1	2	4	21
$75,000 to $99,999	2	6	1	0	0	9
$100,000 to $124,999	0	1	1	0	0	2
$125,000 to $149,999	1	0	0	0	0	1
$150,000 to $199,999	0	0	0	1	0	1
$200,000 & Over	0	1	1	0	0	2
Total	149	94	15	3	12	274

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	61	17	1	0	1	80
$10,000 to $19,999	46	36	4	0	0	87
$20,000 to $29,999	19	3	1	0	1	24
$30,000 to $39,999	5	6	10	0	2	23
$40,000 to $49,999	3	12	0	0	2	17
$50,000 to $59,999	4	2	0	0	1	7
$60,000 to $74,999	2	11	0	0	0	13
$75,000 to $99,999	2	5	1	0	2	10
$100,000 to $124,999	1	1	1	0	0	3
$125,000 to $149,999	1	0	0	0	0	1
$150,000 to $199,999	0	1	0	0	1	2
$200,000 & Over	0	0	1	0	2	3
Total	144	95	18	0	12	270

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	71	17	1	0	1	90
$10,000 to $19,999	46	40	2	0	2	90
$20,000 to $29,999	20	3	0	0	1	23
$30,000 to $39,999	6	6	13	0	0	25
$40,000 to $49,999	4	11	1	0	2	19
$50,000 to $59,999	7	3	1	0	1	12
$60,000 to $74,999	1	13	1	0	0	15
$75,000 to $99,999	3	5	0	0	2	10
$100,000 to $124,999	1	2	1	0	0	4
$125,000 to $149,999	0	0	0	0	1	1
$150,000 to $199,999	1	0	0	1	1	3
$200,000 & Over	0	0	0	0	1	1
Total	160	100	20	1	12	293

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	98	34	1	22	7	162
$10,000 to $19,999	243	161	23	1	3	432
$20,000 to $29,999	90	193	16	4	2	304
$30,000 to $39,999	35	166	21	18	11	251
$40,000 to $49,999	26	142	44	5	7	225
$50,000 to $59,999	23	75	35	19	8	160
$60,000 to $74,999	15	74	5	3	9	106
$75,000 to $99,999	17	64	32	3	1	117
$100,000 to $124,999	2	23	7	7	3	43
$125,000 to $149,999	0	7	1	0	4	13
$150,000 to $199,999	1	7	1	0	1	11
$200,000 & Over	4	15	1	2	1	23
Total	554	961	187	85	59	1,847

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	129	35	1	27	11	203
$10,000 to $19,999	258	126	39	0	3	427
$20,000 to $29,999	97	225	18	5	2	346
$30,000 to $39,999	42	197	30	25	19	314
$40,000 to $49,999	18	134	41	6	9	209
$50,000 to $59,999	18	68	33	18	7	146
$60,000 to $74,999	12	63	7	5	15	103
$75,000 to $99,999	13	64	42	2	2	124
$100,000 to $124,999	2	28	12	6	4	52
$125,000 to $149,999	0	7	1	0	3	12
$150,000 to $199,999	1	9	1	0	5	16
$200,000 & Over	3	21	1	0	2	27
Total	596	978	227	96	81	1,978

Source: Ribbon Demographics; ESRI; Urban Decision Group

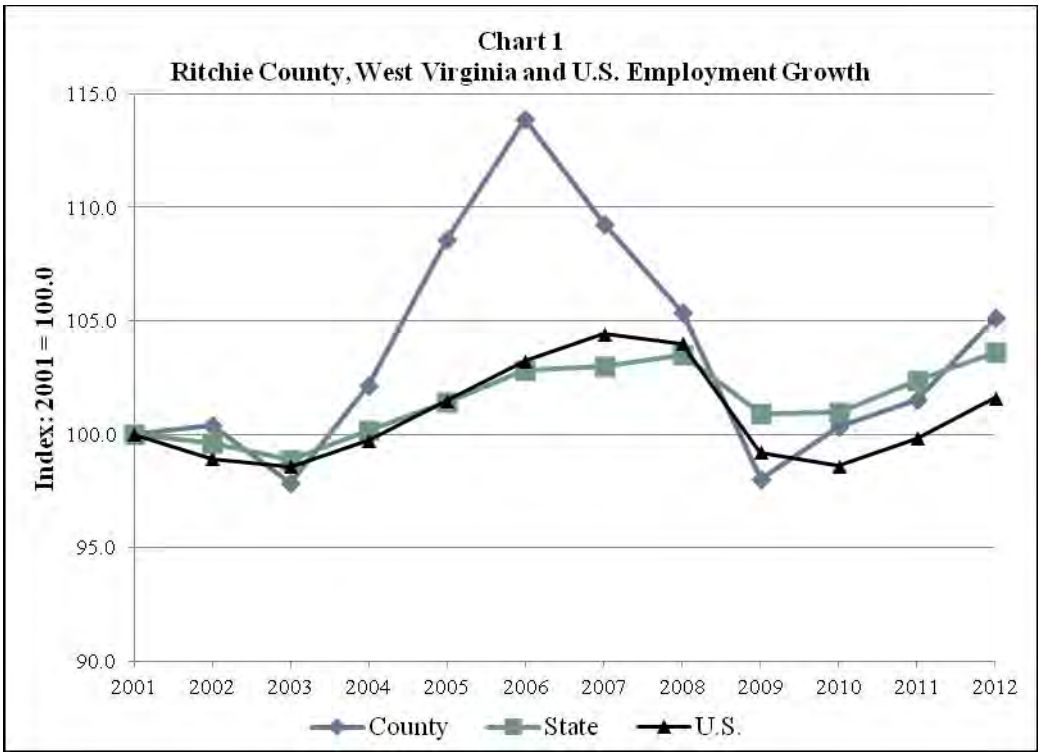
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	144	35	1	28	10	218
$10,000 to $19,999	272	129	43	1	3	448
$20,000 to $29,999	102	236	21	4	5	368
$30,000 to $39,999	46	207	33	26	25	336
$40,000 to $49,999	18	134	46	7	11	217
$50,000 to $59,999	20	69	34	20	8	150
$60,000 to $74,999	14	66	7	5	18	110
$75,000 to $99,999	15	67	41	3	1	126
$100,000 to $124,999	2	26	11	7	4	51
$125,000 to $149,999	1	5	2	0	3	11
$150,000 to $199,999	1	8	2	1	4	16
$200,000 & Over	4	24	1	1	2	33
Total	640	1,005	243	104	94	2,085

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Ritchie County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Ritchie County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Ritchie County, State and U.S. Employment, 2001-2012						
	Ritchie County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,008		686		129,636	
2002	3,020	0.4%	683	-0.4%	128,234	-1.1%
2003	2,944	-2.5%	678	-0.8%	127,796	-0.3%
2004	3,072	4.3%	687	1.3%	129,278	1.2%
2005	3,266	6.3%	695	1.2%	131,572	1.8%
2006	3,426	4.9%	705	1.4%	133,834	1.7%
2007	3,287	-4.1%	706	0.1%	135,366	1.1%
2008	3,170	-3.6%	710	0.5%	134,806	-0.4%
2009	2,948	-7.0%	692	-2.5%	128,608	-4.6%
2010	3,018	2.4%	692	0.1%	127,820	-0.6%
2011	3,054	1.2%	702	1.4%	129,411	1.2%
2012	3,163	3.6%	711	1.2%	131,696	1.8%
Change						
2001-12	155	5.2%	25	3.6%	2,061	1.6%
2001-03	-64	-2.1%	-8	-1.1%	-1,840	-1.4%
2003-07	343	11.7%	28	4.2%	7,570	5.9%
2007-12	-124	-3.8%	4	0.6%	-3,670	-2.7%

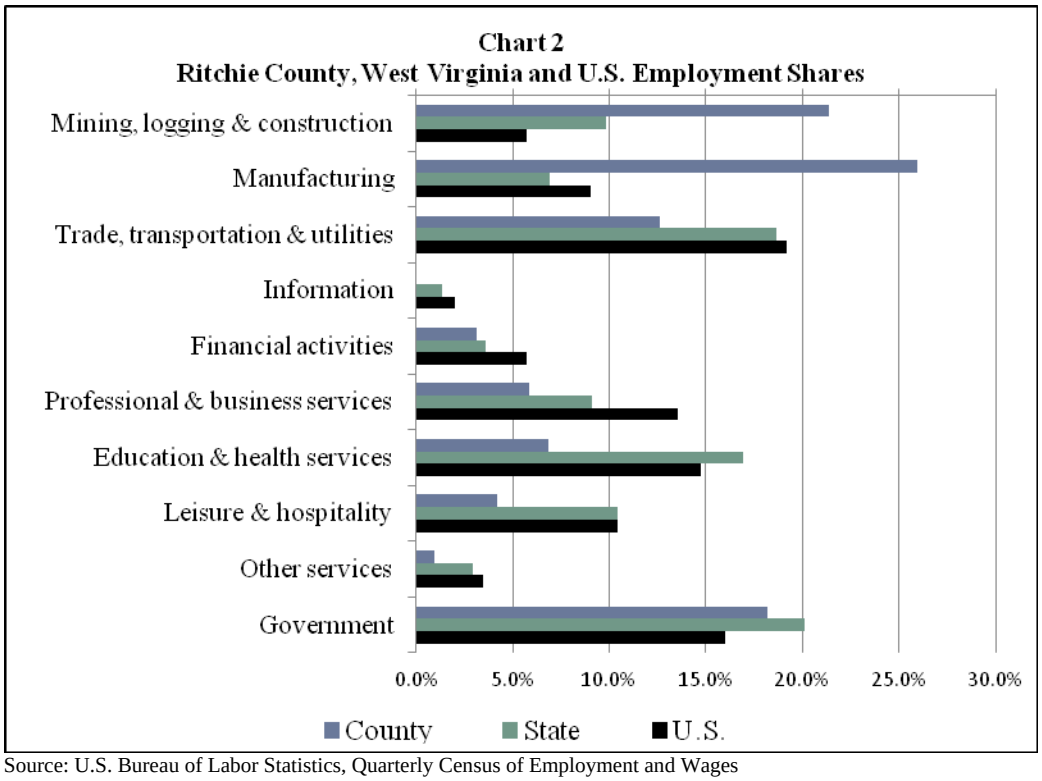
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Ritchie County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Ritchie County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	676	21.4%	216.8	371.6
Manufacturing	820	25.9%	375.7	286.8
Trade, Transportation and Utilities	400	12.6%	67.8	66.0
Information	ND	0.0%	0.0	0.0
Financial Activities	100	3.2%	88.3	55.5
Professional and Business Services	185	5.8%	64.4	43.1
Educational and Health Services	217	6.9%	40.5	46.6
Leisure and Hospitality	132	4.2%	40.0	40.0
Other Services	31	1.0%	33.0	28.4
Total Private Sector	**2,588**	**81.8%**	**102.5**	**97.4**
Total Government	**575**	**18.2%**	**90.2**	**113.7**
Total Payroll Employment	**3,163**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

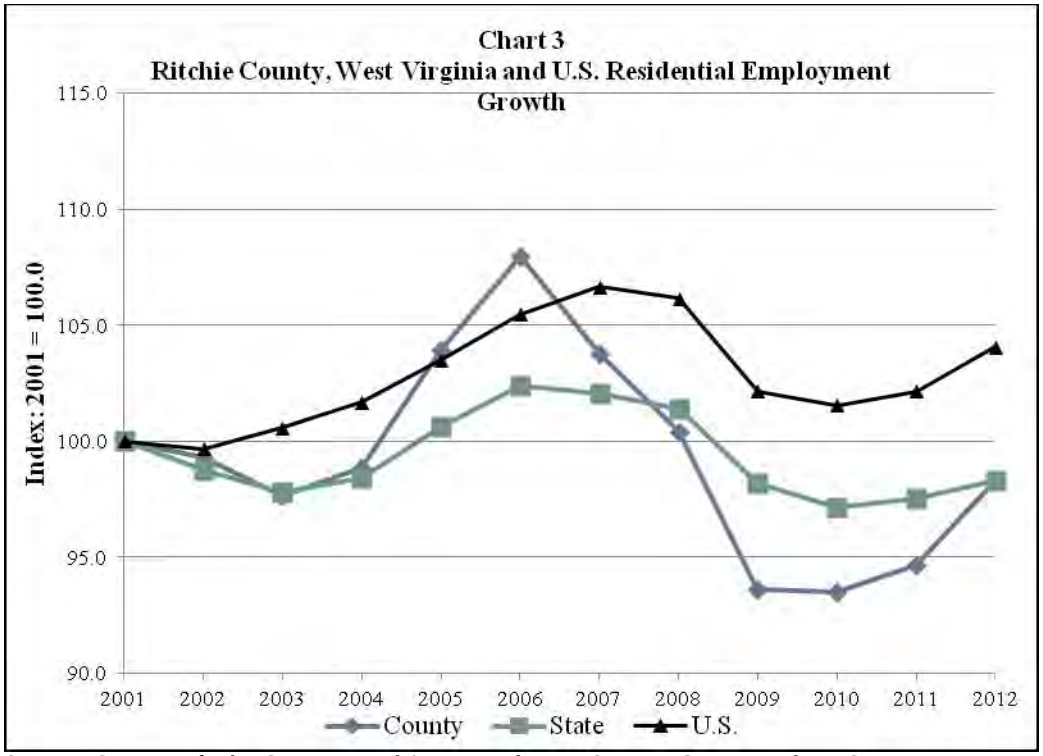


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Ritchie County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Ritchie County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Ritchie County; this one considers the number of Ritchie County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

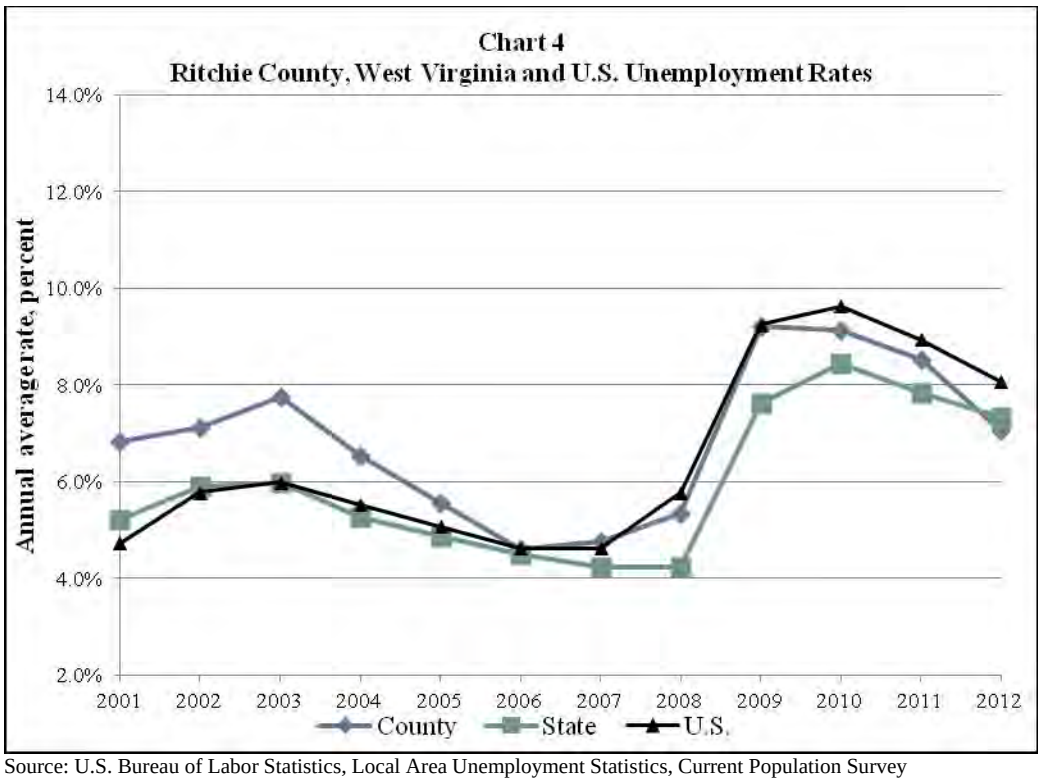
Table 3 Ritchie County, State and U.S. Residential Employment, 2001-2012						
	Ritchie County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	4,233		759		136,933	
2002	4,204	-0.7%	749	-1.3%	136,485	-0.3%
2003	4,133	-1.7%	742	-0.9%	137,736	0.9%
2004	4,185	1.3%	747	0.6%	139,252	1.1%
2005	4,399	5.1%	764	2.3%	141,730	1.8%
2006	4,570	3.9%	777	1.8%	144,427	1.9%
2007	4,393	-3.9%	774	-0.4%	146,047	1.1%
2008	4,249	-3.3%	769	-0.6%	145,362	-0.5%
2009	3,962	-6.8%	745	-3.2%	139,878	-3.8%
2010	3,957	-0.1%	737	-1.1%	139,064	-0.6%
2011	4,006	1.2%	740	0.4%	139,869	0.6%
2012	4,161	3.9%	746	0.8%	142,469	1.9%
Change						
2001-12	-72	-1.7%	-13	-1.7%	5,536	4.0%
2001-03	-100	-2.4%	-16	-2.2%	803	0.6%
2003-07	260	6.3%	32	4.3%	8,311	6.0%
2007-10	-436	-9.9%	-37	-4.8%	-6,983	-4.8%
2010-12	204	5.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Ritchie County, state and U.S. unemployment rates over the past decade. The table also shows the Ritchie County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Ritchie County Labor Force Statistics and Comparative Unemployment Rates						
	Ritchie County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Ritchie County	West Virginia	U.S.
2001	4,543	4,233	310	6.8%	5.2%	4.7%
2002	4,527	4,204	323	7.1%	5.9%	5.8%
2003	4,481	4,133	348	7.8%	6.0%	6.0%
2004	4,478	4,185	293	6.5%	5.3%	5.5%
2005	4,658	4,399	259	5.6%	4.9%	5.1%
2006	4,791	4,570	221	4.6%	4.5%	4.6%
2007	4,613	4,393	220	4.8%	4.2%	4.6%
2008	4,489	4,249	240	5.3%	4.2%	5.8%
2009	4,364	3,962	402	9.2%	7.6%	9.3%
2010	4,355	3,957	398	9.1%	8.4%	9.6%
2011	4,380	4,006	374	8.5%	7.8%	8.9%
2012	4,478	4,161	317	7.1%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Ritchie County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	4,380	4,006	374	8.5%
2012 January	4,292	3,933	359	8.4%
2012 February	4,294	3,898	396	9.2%
2012 March	4,306	3,983	323	7.5%
2012 April	4,370	4,089	281	6.4%
2012 May	4,384	4,074	310	7.1%
2012 June	4,580	4,244	336	7.3%
2012 July	4,581	4,281	300	6.5%
2012 August	4,627	4,314	313	6.8%
2012 September	4,685	4,377	308	6.6%
2012 October	4,636	4,343	293	6.3%
2012 November	4,490	4,212	278	6.2%
2012 December	4,498	4,188	310	6.9%
2012 Annual	4,478	4,161	317	7.1%
2013 January	4,534	4,177	357	7.9%
2013 February	4,512	4,101	411	9.1%
2013 March	4,404	4,084	320	7.3%
2013 April	4,434	4,160	274	6.2%
2013 May	4,431	4,202	229	5.2%
2013 June	4,417	4,169	248	5.6%
2013 July	4,433	4,185	248	5.6%
2013 August	4,441	4,196	245	5.5%
2013 September	4,472	4,255	217	4.9%
2013 October	4,463	4,256	207	4.6%
2013 November	4,472	4,270	202	4.5%
2013 December	4,478	4,241	237	5.3%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Ritchie County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Ritchie County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	239	5.9%	116.0	311.3
Construction	345	8.5%	118.9	124.4
Manufacturing	753	18.5%	213.2	171.3
Wholesale Trade	75	1.8%	80.9	62.7
Retail Trade	399	9.8%	78.6	84.9
Transportation and Utilities	204	5.0%	89.8	98.9
Information	44	1.1%	61.1	47.0
Financial Activities	90	2.2%	50.1	32.1
Professional and Business Services	262	6.4%	87.0	61.0
Educational and Health Services	929	22.8%	88.2	101.2
Leisure and Hospitality	279	6.8%	79.1	75.9
Other Services, Except Public Administration	161	3.9%	86.4	80.4
Public Administration	299	7.3%	116.3	149.2
Total Employment	**4,079**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Ritchie County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,122	27.5%	89.6	77.0
Service	779	19.1%	103.8	109.1
Sales and Office	804	19.7%	79.8	78.5
Natural Resources, Construction and Maintenance	518	12.7%	99.2	133.7
Production, Transportation and Material Moving	857	21.0%	156.7	172.1
Total Employment	**4,079**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Ritchie County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Ritchie County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Ritchie County.

Largest Employers in Ritchie County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	667
Simonton Building Products	MFG -Vinyl Windows & Doors	400
Ritchie County Board of Education	Education	350
Hall Drilling	Oilfield Services	100-199
Trenton Energy	Contractor	50-99
Bruce Allen, Inc.	Pipeline Contractor	50-99
Pine View Nursing and Convalescent Home	Nursing Care	50-99
Ritchie County IGA's	Grocery	50-99
Troy, LLC	Fabrics Manufacturing	50-99
Hawkeye Research	Oilfield Research	90

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 10,179 wells on file (4,446 producing wells), with the top producing operator being EQT production Company who was responsible for 64% of the 1,840,447 MCF of gas produced in December 2012.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	3,463	79.3%
Renter-Occupied	904	20.7%
Total-Occupied Units*	4,367	74.7%
Vacant For Rent	59	4.0%
Vacant For-Sale Only	46	3.1%
Vacant Rented/Sold, Not Occ.	55	3.7%
Vacant Seasonal, Recreational	834	56.5%
All Other Vacant	483	32.7%
Total Vacant Units	1,476	25.3%
Total	5,843	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	3,463	79.3%	3,460	3	0.1%
Renter-Occupied	904	20.7%	899	5	0.5%
Total	4,367	100.0%	4,359	8	0.2%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	69	2.0%	2	0.2%
2000 to 2004	142	4.1%	33	3.6%
1990 to 1999	519	15.0%	33	3.7%
1980 to 1989	502	14.5%	161	17.8%
1970 to 1979	537	15.5%	168	18.6%
1960 to 1969	225	6.5%	94	10.4%
1940 to 1959	564	16.3%	156	17.3%
1939 or Earlier	907	26.2%	256	28.3%
Total	3,463	100.0%	904	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,944	85.0%	561	62.1%
1 Attached	3	0.1%	0	0.0%
2 to 4	17	0.5%	61	6.8%
5 to 9	0	0.0%	84	9.3%
10 to 19	0	0.0%	6	0.7%
20 to 49	0	0.0%	5	0.6%
50 or More	0	0.0%	2	0.2%
Mobile Home,	495	14.3%	183	20.2%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	3,463	100.0%	904	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	3,463	100.0%
0.50 or Less Occupants Per Room	2,836	81.9%
0.51 to 1.00 Occupants Per Room	620	17.9%
1.01 to 1.50 Occupants Per Room	7	0.2%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	904	100.0%
0.50 or Less Occupants Per Room	648	71.7%
0.51 to 1.00 Occupants Per Room	256	28.3%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	4,367	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Ritchie County	24.5%
West Virginia	32.0%

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

Building Permit Data – Ritchie County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	10	4	2	4	3	0	0	1	1	0
Units in Single-Family Structures	10	4	2	4	3	0	0	1	1	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

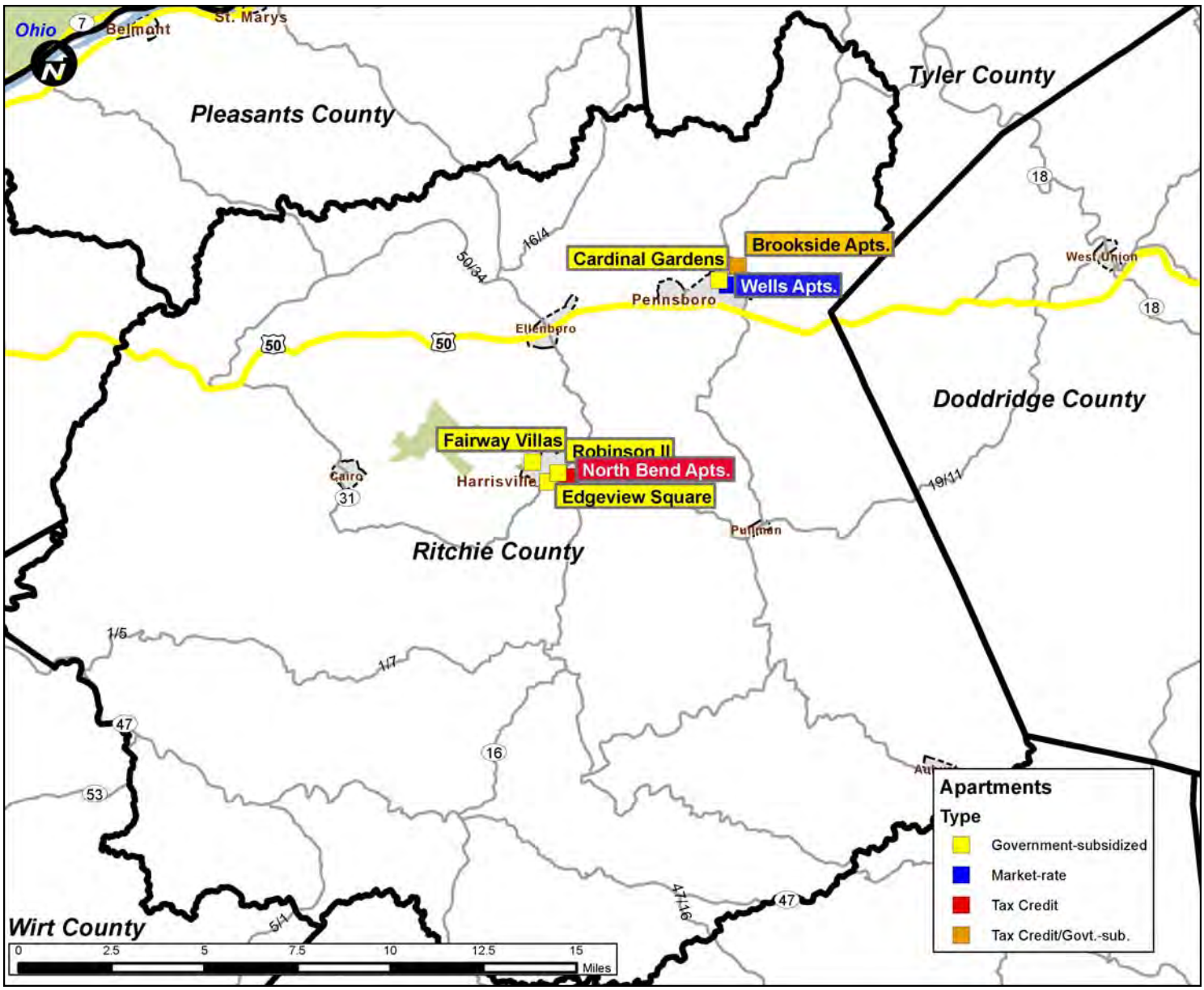
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	1	6	0	100.0%
Tax Credit	1	38	0	100.0%
Tax Credit/Government-Subsidized	1	28	0	100.0%
Government-Subsidized	5	60	0	100.0%
Total	8	132	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	6	100.0%	0	0.0%	$410
Total Market Rate		**6**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	6	15.8%	0	0.0%	$476
Two-Bedroom	1.0	24	63.2%	0	0.0%	$575
Three-Bedroom	1.0	8	21.1%	0	0.0%	$686
Total Tax Credit		**38**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	14	50.0%	0	0.0%	N/A
Two-Bedroom	1.5	14	50.0%	0	0.0%	N/A
Total Tax Credit		**28**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	56	93.3%	0	0.0%	N/A
Two-Bedroom	1.0	4	6.7%	0	0.0%	N/A
Total		**60**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**132**	**100.0%**	**0**	**0.0%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	8	0.0%
1980 to 1989	4	62	0.0%
1990 to 1999	2	62	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	8	132	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
C	1	6	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	38	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	4	56	0.0%
B-	1	16	0.0%
C	1	16	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	4	88	0	100.0%
Senior (Age 55+)	4	44	0	100.0%
Total	8	132	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	44	0	100.0%
40% - 60% AMHI (Tax Credit)	38	0	100.0%
0-60% AMHI (All Affordable)	82	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	44	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	44	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Ritchie County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $99,386. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $693, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$99,386
Mortgaged Value = 95% of Median Home Price	$94,417
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$507
Estimated Taxes & Insurance*	$127
Estimated Private Mortgage Insurance**	$59
Estimated Monthly Mortgage Payment	$693

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Ritchie County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	10	4	2	4	3	0	0	1	1	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	2	28	7.1%	0
Average Loan Amount	$112,850	$109,250	103.3%	-
Average Age of Borrower	30	-	-	-
Average Gross Income of Borrower	$33,403	$66,286	50.4%	-
Income to Loan Ratio	29.6%	60.7%	48.8%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

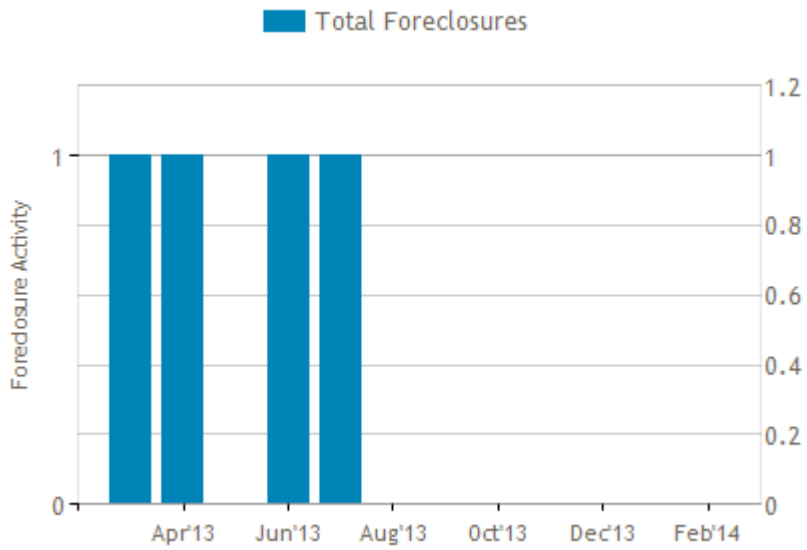
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	3	19	7	0	0
Median Listing Price	$13,000	$72,300	$79,900	$129,000	N/A	N/A
Median Square Footage	N/A	953	1,489	2,150	N/A	N/A
Median Price Per Square Foot	N/A	$76	$54	$60	N/A	N/A
Median Year Built	1920	1961	1960	1969	N/A	N/A
Median Number of Bathrooms	1	1	1	2.5	N/A	N/A

Source: MLS

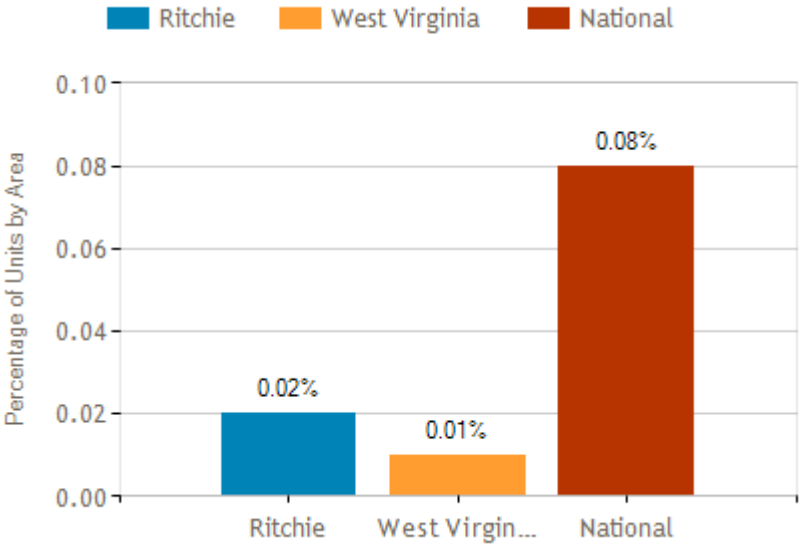
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Ritchie County, WV



Geographical Comparison – Ritchie County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	333	$0	$20,480	304	-8.7%
41% - 60% AMHI	$20,481	$30,720	138	$20,481	$30,720	129	-6.5%
61% - 100% AMHI	$30,721	$51,200	152	$30,721	$51,200	141	-7.2%
Over 100% AMHI	$51,201	No Limit	85	$51,201	No Limit	71	-16.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	279	$0	$20,480	248	-11.1%
41% - 60% AMHI	$20,481	$30,720	227	$20,481	$30,720	202	-11.0%
61% - 100% AMHI	$30,721	$51,200	343	$30,721	$51,200	300	-12.5%
Over 100% AMHI	$51,201	No Limit	489	$51,201	No Limit	443	-9.4%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	612	$0	$20,480	552	-9.8%
41% - 60% AMHI	$20,481	$30,720	365	$20,481	$30,720	331	-9.3%
61% - 100% AMHI	$30,721	$51,200	495	$30,721	$51,200	441	-10.9%
Over 100% AMHI	$51,201	No Limit	574	$51,201	No Limit	514	-10.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	125	$0	$15,200	137	9.6%
41% - 60% AMHI	$15,201	$22,800	49	$15,201	$22,800	50	2.0%
61% - 100% AMHI	$22,801	$38,000	35	$22,801	$38,000	37	5.7%
Over 100% AMHI	$38,001	No Limit	61	$38,001	No Limit	70	14.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	425	$0	$15,200	451	6.1%
41% - 60% AMHI	$15,201	$22,800	302	$15,201	$22,800	318	5.3%
61% - 100% AMHI	$22,801	$38,000	500	$22,801	$38,000	534	6.8%
Over 100% AMHI	$38,001	No Limit	752	$38,001	No Limit	781	3.9%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	550	$0	$15,200	588	6.9%
41% - 60% AMHI	$15,201	$22,800	351	$15,201	$22,800	368	4.8%
61% - 100% AMHI	$22,801	$38,000	535	$22,801	$38,000	571	6.7%
Over 100% AMHI	$38,001	No Limit	813	$38,001	No Limit	851	4.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	403	$0	$25,600	370	-8.2%
Senior (Age 55+)	$0	$19,000	158	$0	$19,000	171	8.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(44 + 6 HCV) 50	38	(82 + 6 HCV*) 88
Number of Income-Eligible Family Renter Households	403	138	471
Existing Affordable Housing Penetration Rate – 2014	= 12.4%	= 27.5%	= 18.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	44	0	44
Number of Income-Eligible Senior Renter Households	158	49	174
Penetration Rate – 2014	= 27.8%	N/A	= 25.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(44 + 6 HCV) 50	38	(82 + 6 HCV*) 88
Number of Income-Eligible Family Renter Households	370	129	433
Existing Affordable Housing Penetration Rate – 2019	= 13.5%	= 29.5%	= 20.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	44	0	44
Number of Income-Eligible Senior Renter Households	171	50	187
Penetration Rate – 2019	= 25.7%	N/A	= 23.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	353	114	320	127
41%-60% AMHI (Tax Credit)	100	49	91	50

J. Interviews

The following summarizes discussions with various Ritchie County stakeholders regarding current housing market conditions there.

- Arlene Mosser, Ritchie County Assessor, said she is unaware of plans for any multifamily development in Ritchie County. Mosser pointed out she would likely know because she is a member of a three-person planning commission there. She believes part of the reason for the lack of development in the county is because it is viewed by many as poor and having very little promise. She disputes this, saying the county is just "one major employer (200 to 300 employees) away" from being able to change the minds of Ritchie County detractors.

- Linda Miller manages the Tax Credit North Bend Apartments. In Miller's opinion, if a second phase of North Bend were to be built adjacent to its first phase, it would reach 100% occupancy within 30 days. She believes ample income-qualified families exist in Ritchie County who are seeking affordable housing. Miller also stressed the importance of good management to the success of any rental development.

- The Mayor of Harrisville, Alan Haught, agrees with Ms. Mosser's assessment of Ritchie County, and says he speaks with business representatives on a weekly basis. Because of the limited availability of appropriate sites and the local terrain, it is Haught's belief Harrisville is better suited for development than other parts of the county. The mayor suggested a small project with 12 to 16 units.

44. Roane County

A. General Description

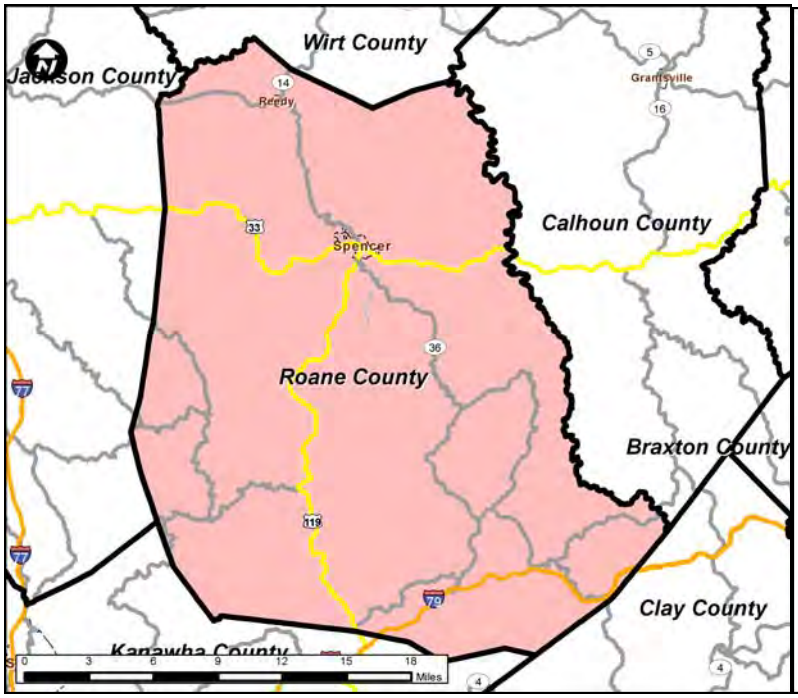
County Seat: Spencer
County Size: 483.76 square miles

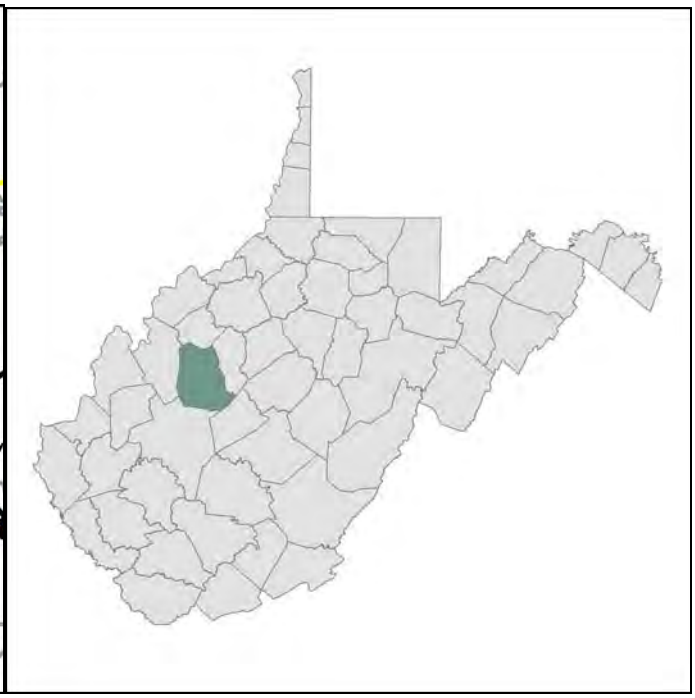
2000 (Census) Population: 15,446
2010 (Census) Population: 14,926
Population Change: -520 (-3.4%)

2000 (Census) Households: 6,161
2010 (Census) Households: 6,195
Household Change: +34 (0.6%)

2000 (Census) Median Household Income: $24,532
2010 (Estimate) Median Household Income: $28,936
Income Change: +$4,404 (18.0%)

2000 (Census) Median Home Value: $56,400
2010 (American Community Survey) Median Home Value: $75,000
Home Value Change: +$18,600 (33.0%)





B. Demographic Characteristics and Trends

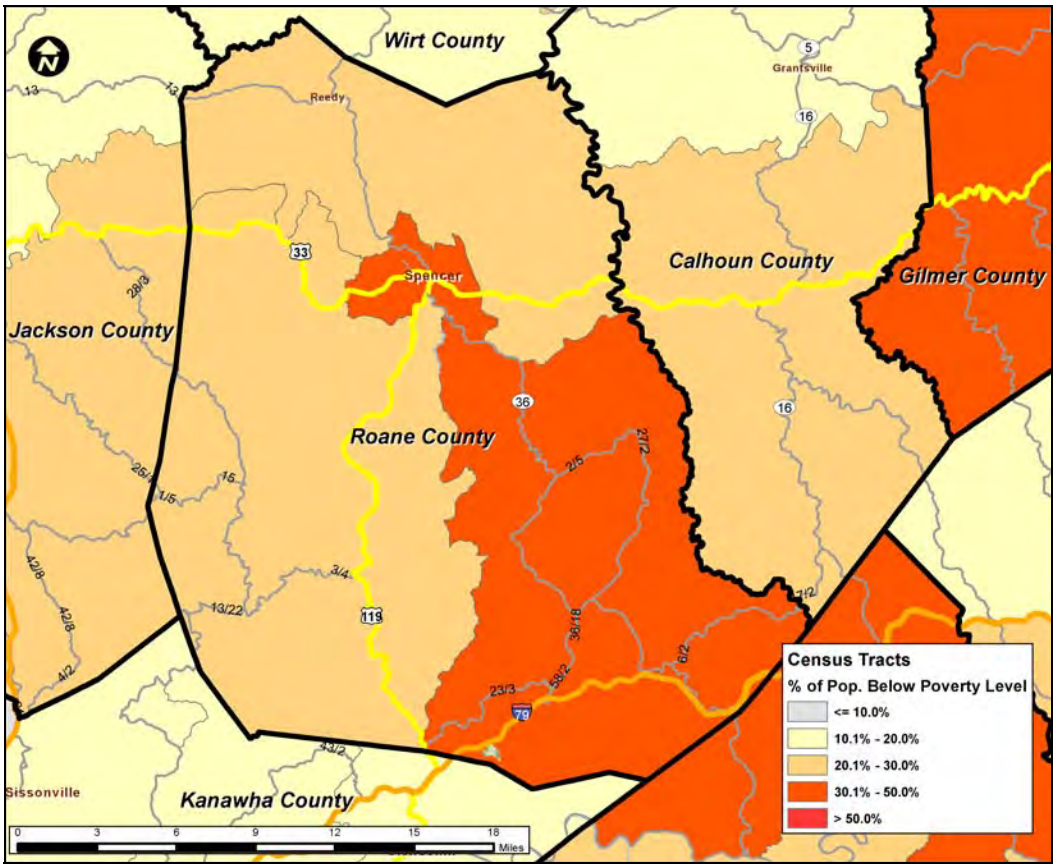
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Roane County	Population	15,446	14,926	14,770	14,517
	Population Change	-	-520	-158	-253
	Percent Change	-	-3.4%	-1.1%	-1.7%
County Seat: Spencer	Population	2,352	2,322	2,249	2,167
	Population Change	-	-30	-73	-82
	Percent Change	-	-1.3%	-3.1%	-3.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,120	27.6%
Population not living in poverty	10,806	72.4%
Total	14,926	100.0%

Source: American Community Survey (ACS)

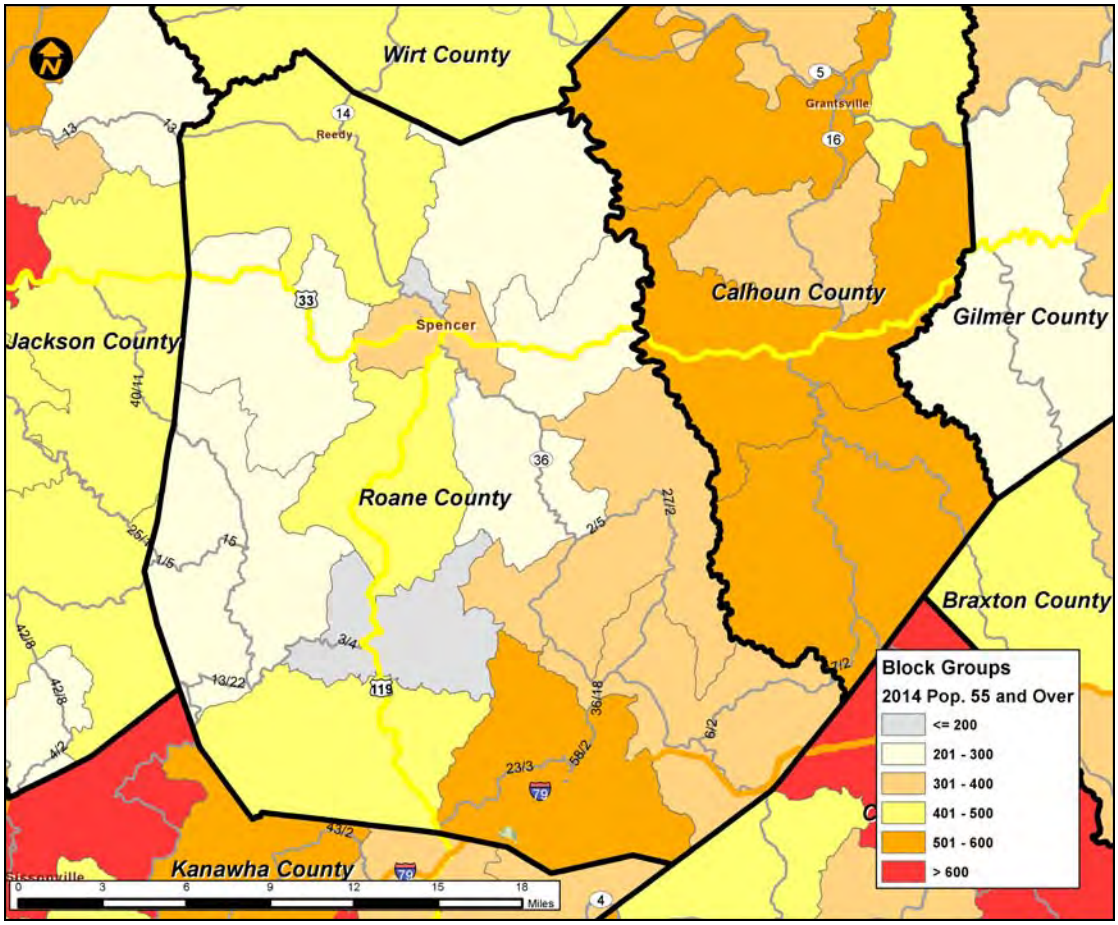


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,582	24.0%	3,361	22.8%	3,172	21.9%	-189	-5.6%
20 to 24	657	4.4%	703	4.8%	667	4.6%	-36	-5.1%
25 to 34	1,597	10.7%	1,535	10.4%	1,436	9.9%	-99	-6.4%
35 to 44	1,911	12.8%	1,830	12.4%	1,690	11.6%	-140	-7.7%
45 to 54	2,328	15.6%	2,133	14.4%	1,959	13.5%	-174	-8.2%
55 to 64	2,299	15.4%	2,379	16.1%	2,329	16.0%	-50	-2.1%
65 to 74	1,493	10.0%	1,694	11.5%	2,026	14.0%	332	19.6%
75 & Over	1,075	7.2%	1,135	7.7%	1,238	8.5%	103	9.1%
Total	14,926	100.0%	14,770	100.0%	14,517	100.0%	-253	-1.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	14,687	98.4%
Black	15	0.1%
Indian	30	0.2%
Asian	45	0.3%
Pacific Islander	0	0.0%
Some Other Race	30	0.2%
Two or More Races	134	0.9%
Total	14,926	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	13,075	87.6%
Moved within Same County	1,060	7.1%
Different County Same State	388	2.6%
Moved from Different State	403	2.7%
Moved from Abroad	0	0.0%
Total	14,926	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

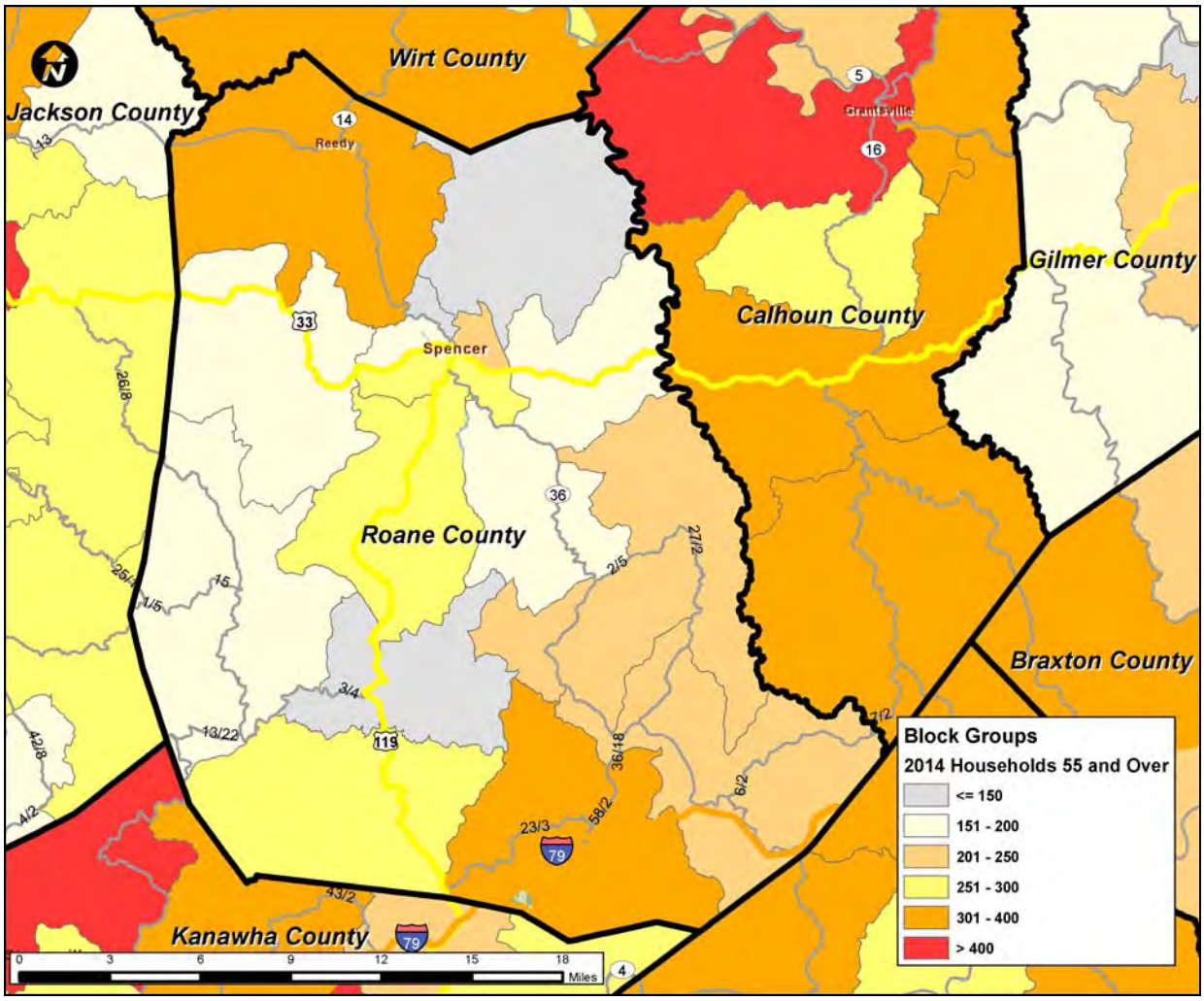
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Roane County	Households	6,161	6,195	6,160	6,092
	Household Change	-	34	-36	-68
	Percent Change	-	0.6%	-0.6%	-1.1%
	Household Size	2.51	2.41	2.38	2.37
County Seat: Spencer	Households	1,005	1,005	976	946
	Household Change	-	0	-29	-30
	Percent Change	-	0.0%	-2.9%	-3.1%
	Household Size	2.3	2.3	2.30	2.29

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	186	3.0%	171	2.8%	157	2.6%	-14	-8.2%
25 to 34	688	11.1%	658	10.7%	608	10.0%	-50	-7.6%
35 to 44	973	15.7%	918	14.9%	831	13.6%	-87	-9.5%
45 to 54	1,239	20.0%	1,119	18.2%	1,005	16.5%	-114	-10.2%
55 to 64	1,351	21.8%	1,385	22.5%	1,330	21.8%	-55	-4.0%
65 to 74	985	15.9%	1,098	17.8%	1,291	21.2%	193	17.6%
75 to 84	576	9.3%	621	10.1%	629	10.3%	8	1.4%
85 & Over	198	3.2%	190	3.1%	240	3.9%	51	26.6%
Total	6,195	100.0%	6,159	100.0%	6,091	100.0%	-68	-1.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



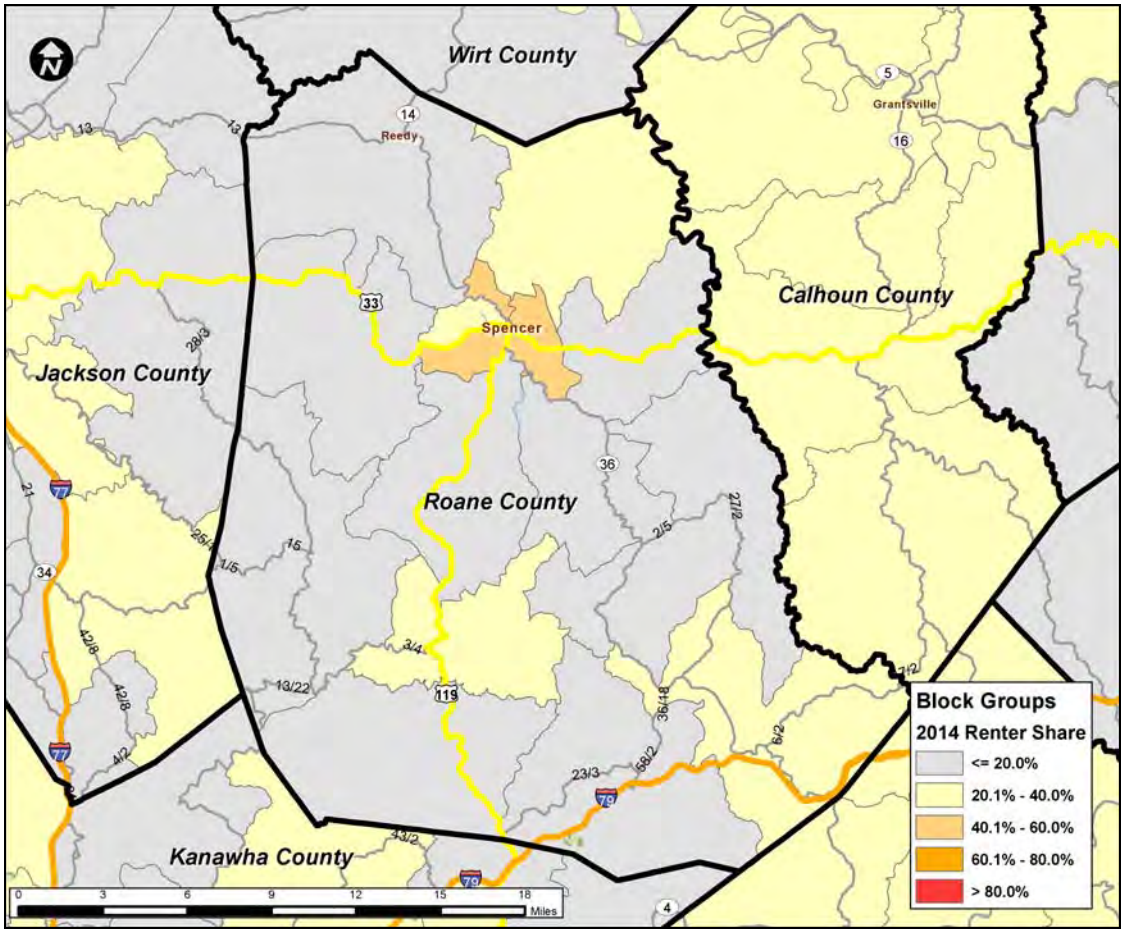
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,851	78.3%	4,676	75.9%	4,656	76.4%
Renter-Occupied	1,344	21.7%	1,484	24.1%	1,436	23.6%
Total	6,195	100.0%	6,160	100.0%	6,092	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,640	84.9%	2,841	86.3%	3,012	86.3%
Renter-Occupied	470	15.1%	453	13.7%	478	13.7%
Total	3,110	100.0%	3,293	100.0%	3,490	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	585	39.4%	577	40.2%	-8	-1.4%
2 Persons	367	24.7%	351	24.5%	-15	-4.1%
3 Persons	274	18.4%	262	18.3%	-12	-4.2%
4 Persons	154	10.4%	146	10.1%	-8	-5.4%
5 Persons+	105	7.1%	100	6.9%	-5	-4.7%
Total	1,484	100.0%	1,436	100.0%	-48	-3.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,151	24.6%	1,173	25.2%	22	1.9%
2 Persons	1,892	40.5%	1,876	40.3%	-16	-0.9%
3 Persons	739	15.8%	733	15.7%	-5	-0.7%
4 Persons	544	11.6%	536	11.5%	-8	-1.5%
5 Persons+	350	7.5%	337	7.2%	-12	-3.6%
Total	4,676	100.0%	4,656	100.0%	-20	-0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	271	59.8%	290	60.5%	19	6.9%
2 Persons	117	26.0%	127	26.5%	9	8.0%
3 Persons	55	12.1%	55	11.4%	0	-0.4%
4 Persons	1	0.2%	1	0.2%	0	-0.4%
5 Persons+	9	1.9%	7	1.4%	-2	-23.6%
Total	453	100.0%	478	100.0%	26	5.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	960	33.8%	1,020	33.9%	61	6.3%
2 Persons	1,417	49.9%	1,473	48.9%	56	3.9%
3 Persons	291	10.3%	318	10.6%	27	9.1%
4 Persons	105	3.7%	125	4.2%	20	19.5%
5 Persons+	68	2.4%	76	2.5%	8	11.2%
Total	2,841	100.0%	3,012	100.0%	171	6.0%

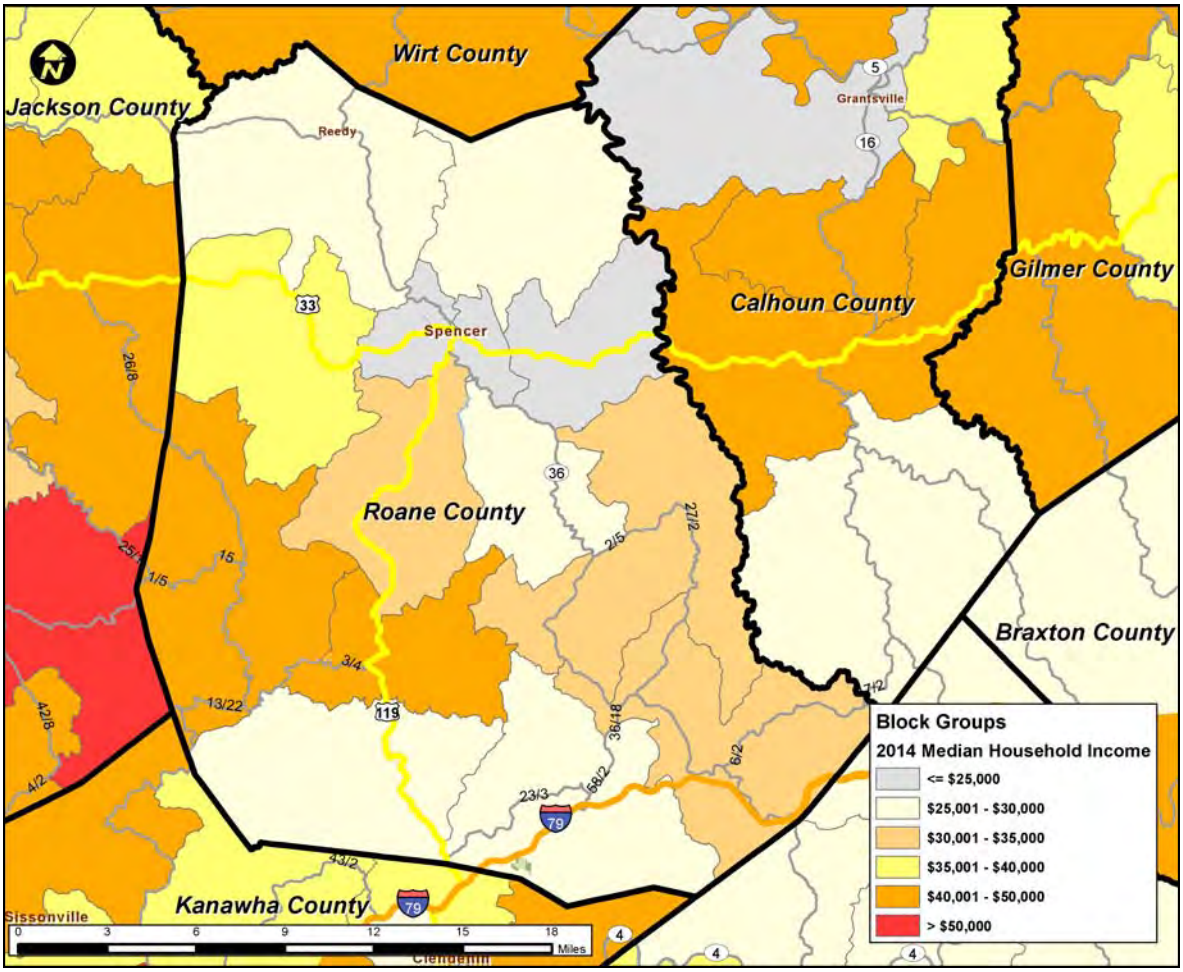
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	843	13.6%	944	15.3%	903	14.8%
$10,000 to $19,999	1,381	22.3%	1,334	21.7%	1,273	20.9%
$20,000 to $29,999	979	15.8%	1,060	17.2%	1,017	16.7%
$30,000 to $39,999	694	11.2%	700	11.4%	736	12.1%
$40,000 to $49,999	545	8.8%	530	8.6%	519	8.5%
$50,000 to $59,999	465	7.5%	454	7.4%	447	7.3%
$60,000 to $74,999	545	8.8%	532	8.6%	530	8.7%
$75,000 to $99,999	452	7.3%	397	6.4%	419	6.9%
$100,000 to $124,999	173	2.8%	116	1.9%	139	2.3%
$124,999 to $149,999	81	1.3%	70	1.1%	72	1.2%
$150,000 to $199,999	25	0.4%	17	0.3%	26	0.4%
$200,000+	12	0.2%	8	0.1%	9	0.2%
Total	6,195	100.0%	6,160	100.0%	6,092	100.0%
Median Income	$28,936		$27,566		$28,549	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



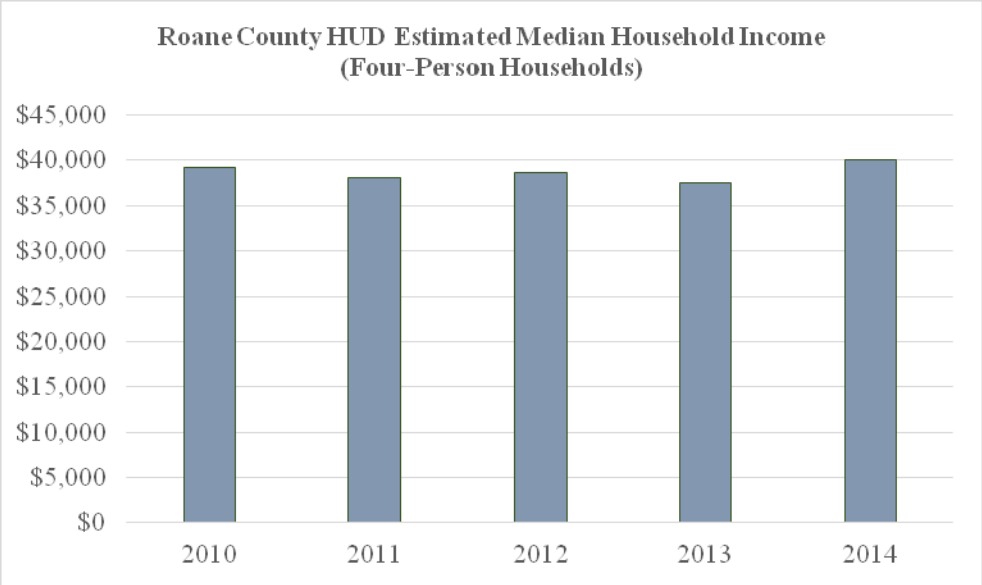
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	417	13.4%	476	14.4%	489	14.0%
$10,000 to $19,999	939	30.2%	914	27.8%	906	26.0%
$20,000 to $29,999	582	18.7%	653	19.8%	685	19.6%
$30,000 to $39,999	327	10.5%	356	10.8%	416	11.9%
$40,000 to $49,999	243	7.8%	273	8.3%	291	8.4%
$50,000 to $59,999	196	6.3%	201	6.1%	218	6.2%
$60,000 to $74,999	159	5.1%	181	5.5%	206	5.9%
$75,000 to $99,999	146	4.7%	151	4.6%	174	5.0%
$100,000 to $124,999	56	1.8%	45	1.4%	53	1.5%
$124,999 to $149,999	31	1.0%	28	0.8%	33	0.9%
$150,000 to $199,999	6	0.2%	8	0.2%	12	0.3%
$200,000+	12	0.4%	7	0.2%	7	0.2%
Total	3,110	100.0%	3,293	100.0%	3,490	100.0%
Median Income	$23,441		$23,933		$25,109	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$39,200	-
2011	$38,100	-2.8%
2012	$38,700	1.6%
2013	$37,500	-3.1%
2014	$40,000	6.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	254	86	51	28	13	432
$10,000 to $19,999	138	142	45	48	2	375
$20,000 to $29,999	38	33	41	17	15	145
$30,000 to $39,999	32	21	44	25	7	130
$40,000 to $49,999	10	10	18	3	0	41
$50,000 to $59,999	22	4	4	0	1	31
$60,000 to $74,999	3	33	24	0	54	115
$75,000 to $99,999	9	0	15	0	3	27
$100,000 to $124,999	7	1	2	1	0	11
$125,000 to $149,999	5	2	2	19	0	28
$150,000 to $199,999	5	2	1	0	2	10
$200,000 & Over	0	0	0	0	1	1
Total	523	334	248	142	99	1,346

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	306	115	71	33	11	536
$10,000 to $19,999	130	134	44	52	0	361
$20,000 to $29,999	52	43	47	21	19	182
$30,000 to $39,999	39	20	45	25	6	136
$40,000 to $49,999	7	9	15	6	3	39
$50,000 to $59,999	23	2	2	0	2	29
$60,000 to $74,999	6	35	31	0	58	130
$75,000 to $99,999	12	1	11	0	0	24
$100,000 to $124,999	6	0	2	0	3	12
$125,000 to $149,999	2	2	3	17	0	24
$150,000 to $199,999	2	4	1	0	2	9
$200,000 & Over	0	0	0	1	0	1
Total	585	367	274	154	105	1,484

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	300	108	65	31	8	512
$10,000 to $19,999	125	122	36	52	0	335
$20,000 to $29,999	55	38	40	18	17	167
$30,000 to $39,999	42	19	43	22	9	135
$40,000 to $49,999	8	9	18	7	1	42
$50,000 to $59,999	19	3	2	0	1	25
$60,000 to $74,999	8	39	33	0	57	137
$75,000 to $99,999	9	2	15	0	3	29
$100,000 to $124,999	5	1	6	0	2	15
$125,000 to $149,999	2	2	2	16	1	24
$150,000 to $199,999	4	6	2	0	1	13
$200,000 & Over	1	1	0	0	0	2
Total	577	351	262	146	100	1,436

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	140	62	38	28	12	280
$10,000 to $19,999	35	69	42	48	1	194
$20,000 to $29,999	0	22	39	17	14	93
$30,000 to $39,999	27	16	25	25	6	99
$40,000 to $49,999	7	9	7	3	0	26
$50,000 to $59,999	20	2	1	0	0	22
$60,000 to $74,999	0	28	22	0	53	102
$75,000 to $99,999	5	0	14	0	1	19
$100,000 to $124,999	5	0	2	1	0	8
$125,000 to $149,999	3	2	2	19	0	26
$150,000 to $199,999	4	0	1	0	1	6
$200,000 & Over	0	0	0	0	0	0
Total	244	208	193	142	87	875

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	179	87	53	33	9	361
$10,000 to $19,999	56	76	39	52	0	223
$20,000 to $29,999	8	26	45	21	19	118
$30,000 to $39,999	34	17	30	25	6	112
$40,000 to $49,999	5	8	6	6	0	24
$50,000 to $59,999	20	0	0	0	1	21
$60,000 to $74,999	1	30	30	0	57	118
$75,000 to $99,999	5	1	10	0	0	17
$100,000 to $124,999	5	0	1	0	2	8
$125,000 to $149,999	1	2	2	17	0	22
$150,000 to $199,999	2	1	1	0	2	6
$200,000 & Over	0	0	0	0	0	0
Total	314	249	219	153	96	1,032

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	163	79	47	31	9	329
$10,000 to $19,999	48	68	34	52	0	201
$20,000 to $29,999	7	18	40	18	17	100
$30,000 to $39,999	33	16	29	22	7	108
$40,000 to $49,999	5	8	7	5	0	24
$50,000 to $59,999	16	1	0	0	1	18
$60,000 to $74,999	1	30	31	0	58	119
$75,000 to $99,999	6	1	12	0	0	20
$100,000 to $124,999	4	0	4	0	1	10
$125,000 to $149,999	1	2	1	16	1	22
$150,000 to $199,999	4	1	2	0	0	7
$200,000 & Over	0	0	0	0	0	0
Total	288	225	208	145	93	958

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	50	14	19	28	34	145
$10,000 to $19,999	11	46	147	30	15	250
$20,000 to $29,999	81	31	3	95	90	300
$30,000 to $39,999	3	127	95	21	28	273
$40,000 to $49,999	44	106	74	46	4	274
$50,000 to $59,999	0	63	69	44	70	246
$60,000 to $74,999	29	115	3	120	21	288
$75,000 to $99,999	12	119	38	85	30	284
$100,000 to $124,999	1	33	52	15	10	111
$125,000 to $149,999	1	10	5	4	4	24
$150,000 to $199,999	1	2	4	1	2	10
$200,000 & Over	1	0	1	0	0	2
Total	233	666	510	489	310	2,208

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	38	9	16	24	20	107
$10,000 to $19,999	12	26	128	20	12	197
$20,000 to $29,999	68	30	7	97	86	289
$30,000 to $39,999	7	90	89	18	27	232
$40,000 to $49,999	26	90	66	47	3	233
$50,000 to $59,999	0	48	70	42	71	231
$60,000 to $74,999	26	72	3	104	27	232
$75,000 to $99,999	9	90	33	70	27	229
$100,000 to $124,999	2	13	32	11	5	63
$125,000 to $149,999	3	7	3	5	2	19
$150,000 to $199,999	1	1	0	0	1	4
$200,000 & Over	0	0	0	0	1	1
Total	191	475	447	440	282	1,835

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	29	8	14	18	17	85
$10,000 to $19,999	11	18	108	20	9	166
$20,000 to $29,999	48	17	8	81	78	232
$30,000 to $39,999	5	80	85	18	23	213
$40,000 to $49,999	22	70	64	44	3	203
$50,000 to $59,999	0	41	64	42	66	212
$60,000 to $74,999	23	57	4	92	28	204
$75,000 to $99,999	9	85	29	72	30	225
$100,000 to $124,999	2	19	36	14	6	77
$125,000 to $149,999	2	3	4	7	2	17
$150,000 to $199,999	1	3	1	1	1	7
$200,000 & Over	0	1	0	1	0	2
Total	152	403	415	411	261	1,644

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	113	23	13	0	1	151
$10,000 to $19,999	103	73	3	0	1	181
$20,000 to $29,999	38	11	2	0	1	52
$30,000 to $39,999	6	6	19	0	1	31
$40,000 to $49,999	3	1	11	0	0	16
$50,000 to $59,999	2	2	3	0	1	9
$60,000 to $74,999	3	6	2	0	1	12
$75,000 to $99,999	4	0	1	0	2	8
$100,000 to $124,999	2	1	0	0	0	3
$125,000 to $149,999	2	0	0	0	0	2
$150,000 to $199,999	1	2	0	0	1	4
$200,000 & Over	0	0	0	0	1	1
Total	279	126	56	0	11	471

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	127	28	18	0	2	175
$10,000 to $19,999	74	59	5	0	0	138
$20,000 to $29,999	44	17	2	0	1	64
$30,000 to $39,999	6	3	15	0	1	24
$40,000 to $49,999	2	1	9	0	2	15
$50,000 to $59,999	3	2	2	0	1	8
$60,000 to $74,999	5	5	1	0	1	12
$75,000 to $99,999	6	0	0	0	0	7
$100,000 to $124,999	2	0	1	0	1	4
$125,000 to $149,999	1	0	1	0	0	2
$150,000 to $199,999	0	2	0	0	0	3
$200,000 & Over	0	0	0	1	0	1
Total	271	117	55	1	9	453

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	137	29	18	0	0	183
$10,000 to $19,999	77	55	3	0	0	134
$20,000 to $29,999	47	21	1	0	0	69
$30,000 to $39,999	9	3	14	0	3	28
$40,000 to $49,999	3	1	9	1	0	14
$50,000 to $59,999	3	2	2	0	0	7
$60,000 to $74,999	7	9	2	0	0	18
$75,000 to $99,999	3	1	2	0	2	9
$100,000 to $124,999	1	1	2	0	1	5
$125,000 to $149,999	1	0	1	0	0	2
$150,000 to $199,999	0	4	0	0	1	6
$200,000 & Over	1	1	0	0	0	2
Total	290	127	54	1	7	478

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	157	88	14	3	4	266
$10,000 to $19,999	458	270	5	5	19	758
$20,000 to $29,999	167	290	41	25	7	531
$30,000 to $39,999	52	192	42	4	4	294
$40,000 to $49,999	15	163	35	13	2	228
$50,000 to $59,999	36	111	36	0	3	186
$60,000 to $74,999	16	84	6	20	19	145
$75,000 to $99,999	24	55	53	4	1	138
$100,000 to $124,999	6	29	12	6	1	54
$125,000 to $149,999	1	12	15	0	0	28
$150,000 to $199,999	0	3	0	0	0	3
$200,000 & Over	2	8	1	0	0	12
Total	935	1,304	260	82	61	2,642

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	190	90	13	5	3	301
$10,000 to $19,999	470	276	6	7	17	776
$20,000 to $29,999	154	337	55	35	9	590
$30,000 to $39,999	44	221	59	3	4	332
$40,000 to $49,999	15	190	33	18	2	258
$50,000 to $59,999	32	113	45	1	2	194
$60,000 to $74,999	22	89	8	22	28	169
$75,000 to $99,999	24	63	49	7	1	144
$100,000 to $124,999	5	22	9	5	1	41
$125,000 to $149,999	2	9	14	0	0	26
$150,000 to $199,999	0	4	1	0	0	5
$200,000 & Over	1	4	0	0	1	6
Total	960	1,417	291	105	68	2,841

Source: Ribbon Demographics; ESRI; Urban Decision Group

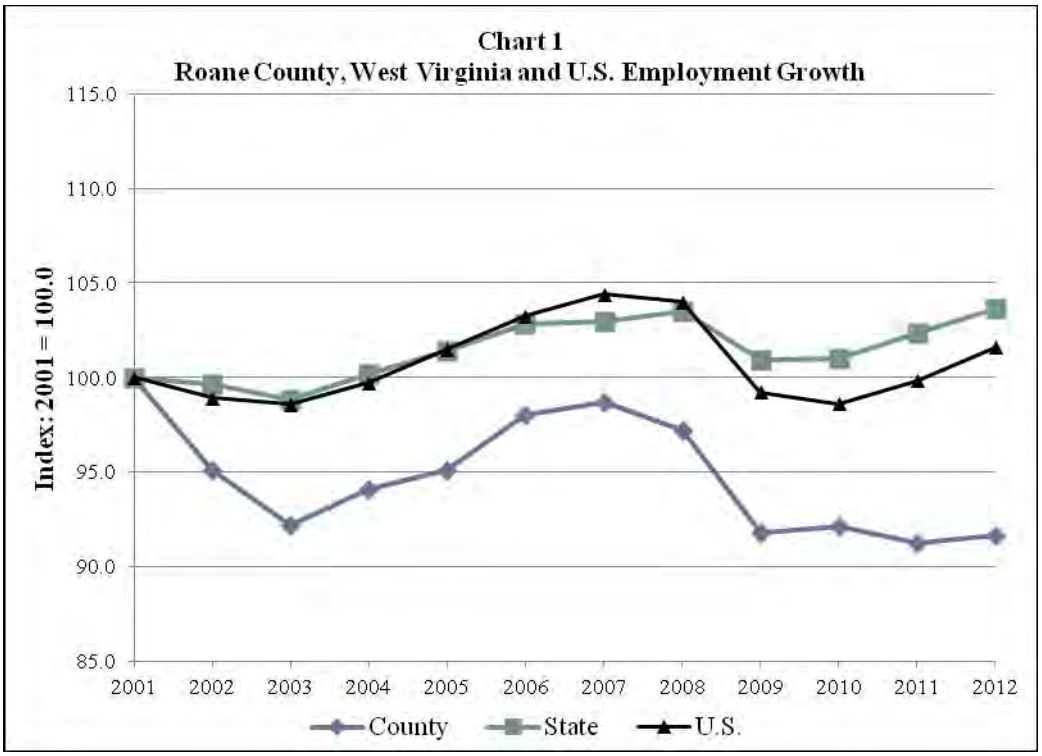
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	201	81	15	6	3	306
$10,000 to $19,999	477	264	8	7	17	772
$20,000 to $29,999	166	346	53	40	13	618
$30,000 to $39,999	52	254	71	5	5	387
$40,000 to $49,999	22	202	32	18	2	275
$50,000 to $59,999	35	119	51	2	3	211
$60,000 to $74,999	24	97	7	30	30	188
$75,000 to $99,999	31	69	57	7	1	165
$100,000 to $124,999	8	24	8	6	2	48
$125,000 to $149,999	2	11	16	1	0	31
$150,000 to $199,999	1	4	0	1	0	6
$200,000 & Over	1	3	0	1	0	5
Total	1,020	1,473	318	125	76	3,012

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Roane County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Roane County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Roane County, State and U.S. Employment, 2001-2012						
	Roane County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,328		686		129,636	
2002	3,164	-4.9%	683	-0.4%	128,234	-1.1%
2003	3,067	-3.1%	678	-0.8%	127,796	-0.3%
2004	3,131	2.1%	687	1.3%	129,278	1.2%
2005	3,166	1.1%	695	1.2%	131,572	1.8%
2006	3,261	3.0%	705	1.4%	133,834	1.7%
2007	3,285	0.7%	706	0.1%	135,366	1.1%
2008	3,235	-1.5%	710	0.5%	134,806	-0.4%
2009	3,054	-5.6%	692	-2.5%	128,608	-4.6%
2010	3,066	0.4%	692	0.1%	127,820	-0.6%
2011	3,037	-0.9%	702	1.4%	129,411	1.2%
2012	3,049	0.4%	711	1.2%	131,696	1.8%
Change						
2001-12	-279	-8.4%	25	3.6%	2,061	1.6%
2001-03	-261	-7.8%	-8	-1.1%	-1,840	-1.4%
2003-07	218	7.1%	28	4.2%	7,570	5.9%
2007-12	-236	-7.2%	4	0.6%	-3,670	-2.7%

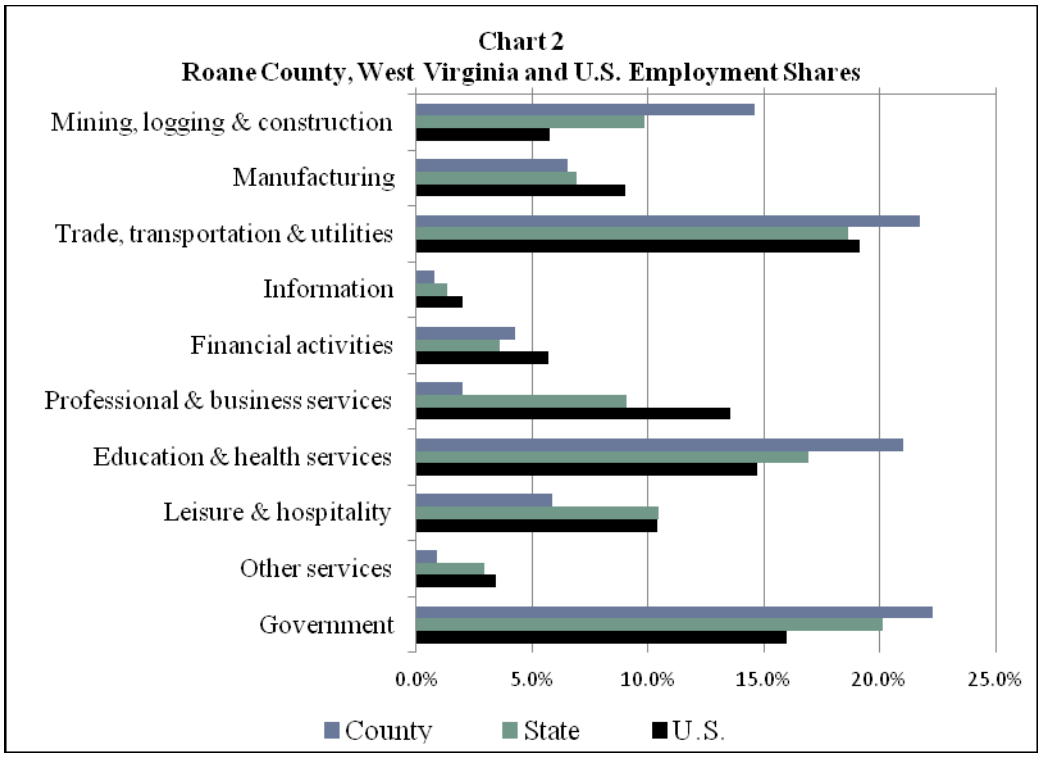
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Roane County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Roane County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	445	14.6%	148.0	253.8
Manufacturing	199	6.5%	94.6	72.2
Trade, Transportation and Utilities	663	21.7%	116.5	113.5
Information	24	0.8%	58.5	38.7
Financial Activities	130	4.3%	119.1	74.8
Professional and Business Services	61	2.0%	22.0	14.7
Educational and Health Services	641	21.0%	124.1	142.7
Leisure and Hospitality	179	5.9%	56.2	56.3
Other Services	28	0.9%	30.9	26.6
Total Private Sector	**2,370**	**77.7%**	**97.3**	**92.5**
Total Government	**679**	**22.3%**	**110.5**	**139.3**
Total Payroll Employment	**3,049**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

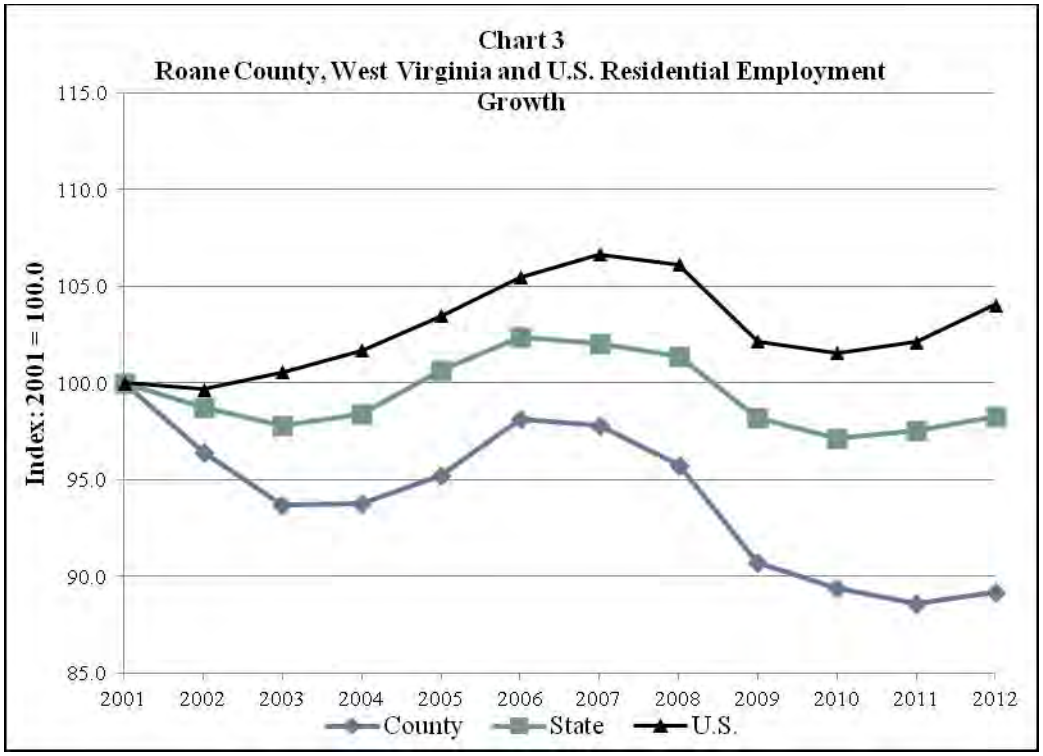


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Roane County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Roane County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Roane County; this one considers the number of Roane County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

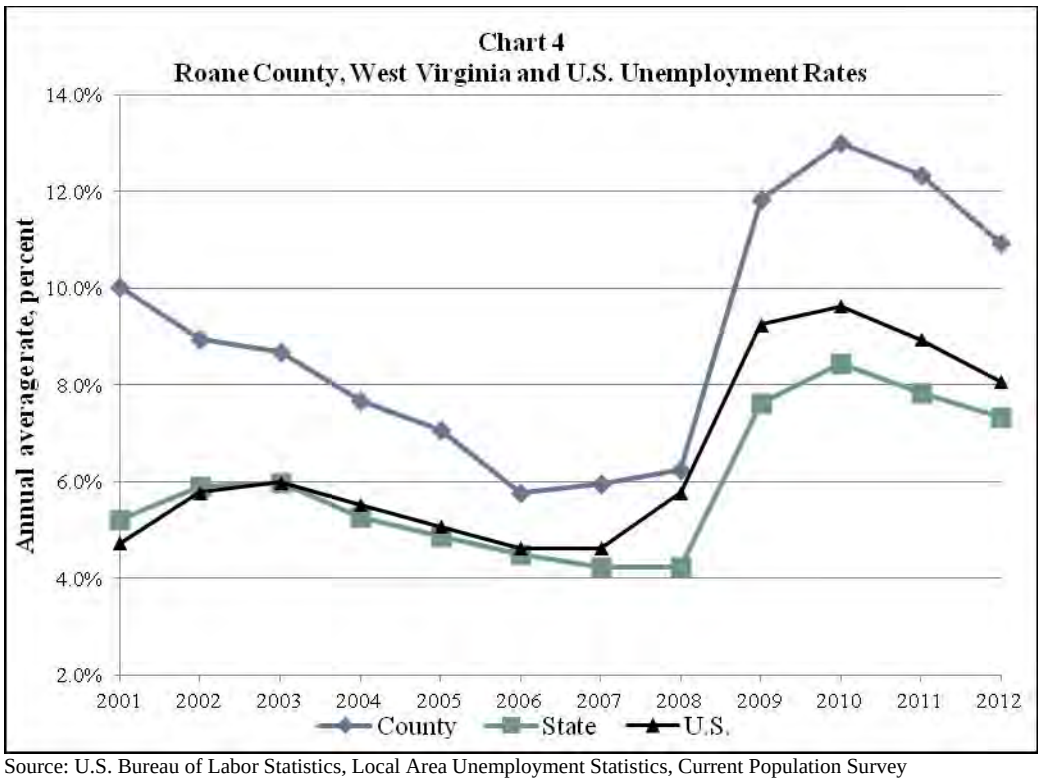
Table 3 Roane County, State and U.S. Residential Employment, 2001-2012						
	Roane County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	5,355		759		136,933	
2002	5,162	-3.6%	749	-1.3%	136,485	-0.3%
2003	5,018	-2.8%	742	-0.9%	137,736	0.9%
2004	5,022	0.1%	747	0.6%	139,252	1.1%
2005	5,100	1.6%	764	2.3%	141,730	1.8%
2006	5,255	3.0%	777	1.8%	144,427	1.9%
2007	5,238	-0.3%	774	-0.4%	146,047	1.1%
2008	5,129	-2.1%	769	-0.6%	145,362	-0.5%
2009	4,858	-5.3%	745	-3.2%	139,878	-3.8%
2010	4,787	-1.5%	737	-1.1%	139,064	-0.6%
2011	4,745	-0.9%	740	0.4%	139,869	0.6%
2012	4,777	0.7%	746	0.8%	142,469	1.9%
Change						
2001-12	-578	-10.8%	-13	-1.7%	5,536	4.0%
2001-03	-337	-6.3%	-16	-2.2%	803	0.6%
2003-07	220	4.4%	32	4.3%	8,311	6.0%
2007-10	-451	-8.6%	-37	-4.8%	-6,983	-4.8%
2010-12	-10	-0.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Roane County, state and U.S. unemployment rates over the past decade. The table also shows the Roane County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Roane County Labor Force Statistics and Comparative Unemployment Rates						
	Roane County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Roane County	West Virginia	U.S.
2001	5,953	5,355	598	10.0%	5.2%	4.7%
2002	5,669	5,162	507	8.9%	5.9%	5.8%
2003	5,495	5,018	477	8.7%	6.0%	6.0%
2004	5,440	5,022	418	7.7%	5.3%	5.5%
2005	5,488	5,100	388	7.1%	4.9%	5.1%
2006	5,577	5,255	322	5.8%	4.5%	4.6%
2007	5,570	5,238	332	6.0%	4.2%	4.6%
2008	5,471	5,129	342	6.3%	4.2%	5.8%
2009	5,510	4,858	652	11.8%	7.6%	9.3%
2010	5,502	4,787	715	13.0%	8.4%	9.6%
2011	5,414	4,745	669	12.4%	7.8%	8.9%
2012	5,364	4,777	587	10.9%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Roane County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	4,380	4,006	374	8.5%
2012 January	4,292	3,933	359	8.4%
2012 February	4,294	3,898	396	9.2%
2012 March	4,306	3,983	323	7.5%
2012 April	4,370	4,089	281	6.4%
2012 May	4,384	4,074	310	7.1%
2012 June	4,580	4,244	336	7.3%
2012 July	4,581	4,281	300	6.5%
2012 August	4,627	4,314	313	6.8%
2012 September	4,685	4,377	308	6.6%
2012 October	4,636	4,343	293	6.3%
2012 November	4,490	4,212	278	6.2%
2012 December	4,498	4,188	310	6.9%
2012 Annual	4,478	4,161	317	7.1%
2013 January	4,534	4,177	357	7.9%
2013 February	4,512	4,101	411	9.1%
2013 March	4,404	4,084	320	7.3%
2013 April	4,434	4,160	274	6.2%
2013 May	4,431	4,202	229	5.2%
2013 June	4,417	4,169	248	5.6%
2013 July	4,433	4,185	248	5.6%
2013 August	4,441	4,196	245	5.5%
2013 September	4,472	4,255	217	4.9%
2013 October	4,463	4,256	207	4.6%
2013 November	4,472	4,270	202	4.5%
2013 December	4,478	4,241	237	5.3%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Roane County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Roane County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	509	9.9%	195.2	523.9
Construction	614	11.9%	167.2	175.0
Manufacturing	283	5.5%	63.3	50.9
Wholesale Trade	72	1.4%	61.4	47.6
Retail Trade	894	17.3%	139.2	150.4
Transportation and Utilities	203	3.9%	70.6	77.8
Information	76	1.5%	83.3	64.1
Financial Activities	208	4.0%	91.4	58.7
Professional and Business Services	228	4.4%	59.8	41.9
Educational and Health Services	1,296	25.1%	97.3	111.5
Leisure and Hospitality	354	6.9%	79.3	76.1
Other Services, Except Public Administration	170	3.3%	72.1	67.1
Public Administration	255	4.9%	78.4	100.6
Total Employment	**5,162**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Roane County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,120	21.7%	70.7	60.8
Service	872	16.9%	91.8	96.6
Sales and Office	1,409	27.3%	110.5	108.8
Natural Resources, Construction and Maintenance	1,110	21.5%	168.0	226.3
Production, Transportation and Material Moving	656	12.7%	94.8	104.1
Total Employment	**5,162**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Roane County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Roane County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Roane County.

Largest Employers in Roane County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	679
Roane County Board of Education	Education	435
Roane General Hospital	Health Care	200-499
Walmart	Retail	200-499
Miletree Center	Nursing Care	10-199
Armacell	Manufacturing	50-99
Eldercare Resources	Senior Services	50-99
Spencer Veneer	Manufacturing	50-99
Burke-Parsons-Bowlby Corp/Stella Jones	Manufacturing	50-99
R&S Mills/ McDonald's of Spencer	Fast Food	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 4,817 wells on file (1,817 producing wells), with the top producing operators being Chesapeake Appalachia and Hard Rock Exploration who were responsible for 55% of the 326,879 MCF of gas produced in December 2012.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	4,851	78.3%
Renter-Occupied	1,344	21.7%
Total-Occupied Units*	6,195	84.3%
Vacant For Rent	114	9.9%
Vacant For-Sale Only	81	7.0%
Vacant Rented/Sold, Not Occ.	59	5.1%
Vacant Seasonal, Recreational	412	35.6%
All Other Vacant	490	42.4%
Total Vacant Units	1,156	15.7%
Total	7,351	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	4,851	78.3%	4,759	92	1.9%
Renter-Occupied	1,344	21.7%	1,336	8	0.6%
Total	6,195	100.0%	6,095	100	1.6%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	53	1.1%	0	0.0%
2000 to 2004	150	3.1%	51	3.8%
1990 to 1999	650	13.4%	116	8.6%
1980 to 1989	684	14.1%	151	11.2%
1970 to 1979	990	20.4%	391	29.1%
1960 to 1969	485	10.0%	137	10.2%
1940 to 1959	897	18.5%	294	21.9%
1939 or Earlier	946	19.5%	203	15.1%
Total	4,851	100.0%	1,344	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	4,089	84.3%	641	47.7%
1 Attached	19	0.4%	4	0.3%
2 to 4	5	0.1%	140	10.4%
5 to 9	0	0.0%	51	3.8%
10 to 19	0	0.0%	11	0.8%
20 to 49	0	0.0%	85	6.3%
50 or More	0	0.0%	8	0.6%
Mobile Home,	737	15.2%	406	30.2%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	4,851	100.0%	1,344	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	4,851	100.0%
0.50 or Less Occupants Per Room	3,624	74.7%
0.51 to 1.00 Occupants Per Room	1,198	24.7%
1.01 to 1.50 Occupants Per Room	5	0.1%
1.51 to 2.00 Occupants Per Room	24	0.5%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,344	100.0%
0.50 or Less Occupants Per Room	883	65.7%
0.51 to 1.00 Occupants Per Room	421	31.3%
1.01 to 1.50 Occupants Per Room	35	2.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	5	0.4%
Total	6,195	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Roane County	36.2%
West Virginia	32.0%

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

Building Permit Data – Roane County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	90	99	91	78	52	35	30	33	31	0
Units in Single-Family Structures	90	99	91	78	52	35	30	33	31	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

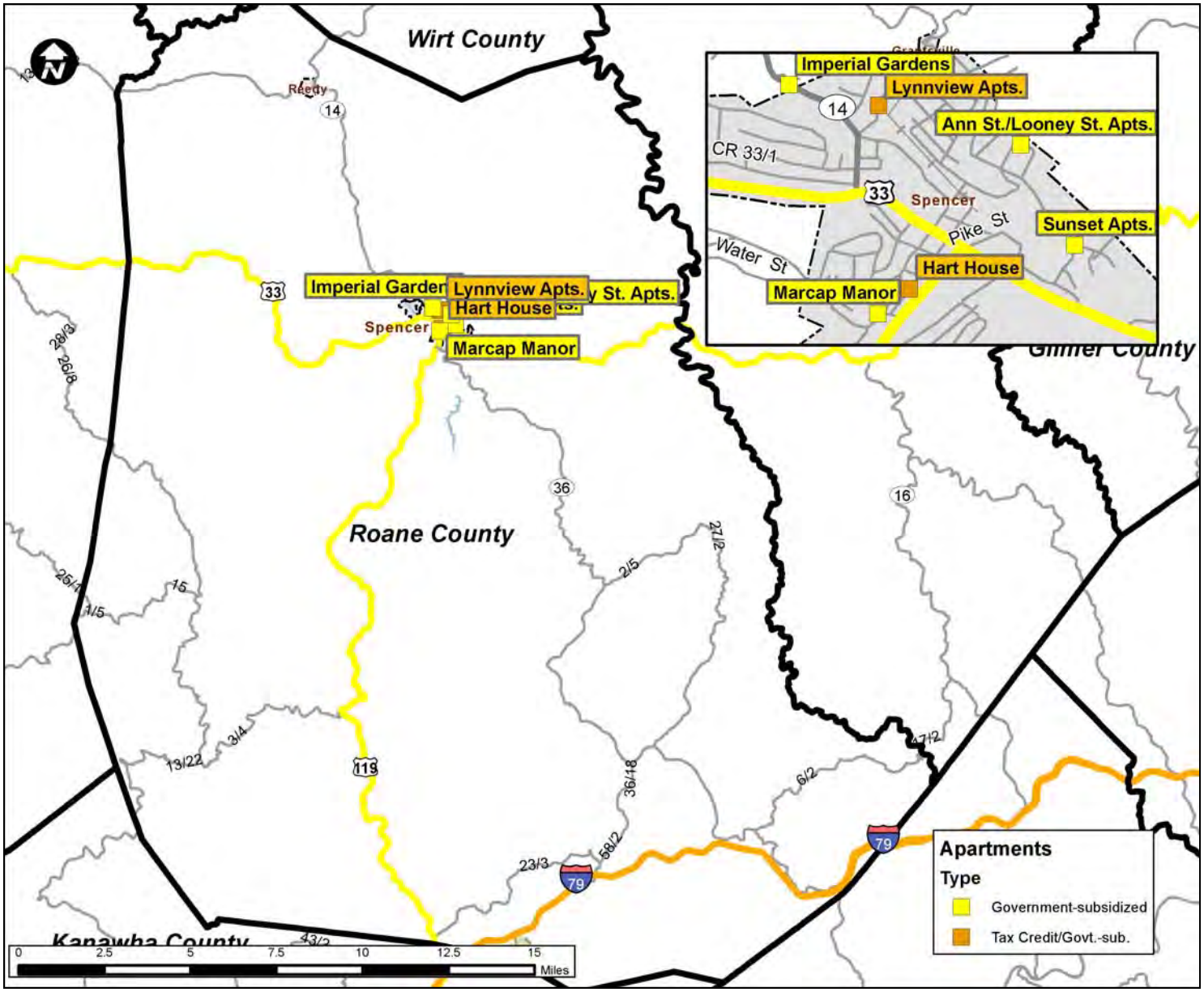
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Tax Credit/Government-Subsidized	2	44	0	100.0%
Government-Subsidized	4	140	3	97.9%
Total	6	184	3	98.4%

Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	24	54.5%	0	0.0%	N/A
Two-Bedroom	1.0	20	45.5%	0	0.0%	N/A
Total Tax Credit		**44**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	84	60.0%	2	2.4%	N/A
Two-Bedroom	1.0	24	17.1%	1	4.2%	N/A
Three-Bedroom	1.0	28	20.0%	0	0.0%	N/A
Four-Bedroom	1.5	4	2.9%	0	0.0%	N/A
Total		**140**	**100.0%**	**3**	**2.1%**	**N/A**
Grand Total		**184**	**100.0%**	**3**	**1.6%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	20	0.0%
1970 to 1979	1	31	9.7%
1980 to 1989	3	109	0.0%
1990 to 1999	1	24	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	6	184	1.6%

*Through February

Distribution Of Units By Quality			
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	6	184	1.6%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	4	115	3	97.4%
Senior (Age 55+)	2	69	0	100.0%
Total	6	184	3	98.4%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	115	3	97.4%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	115	3	97.4%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	69	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	69	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Roane County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $92,950. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $648, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$92,950
Mortgaged Value = 95% of Median Home Price	$88,303
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$474
Estimated Taxes & Insurance*	$119
Estimated Private Mortgage Insurance**	$55
Estimated Monthly Mortgage Payment	$648

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Roane County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	90	99	91	78	52	35	30	33	31	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	73	-	0
Average Loan Amount	-	$88,932	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$59,575	-	-
Income to Loan Ratio	-	67.0%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

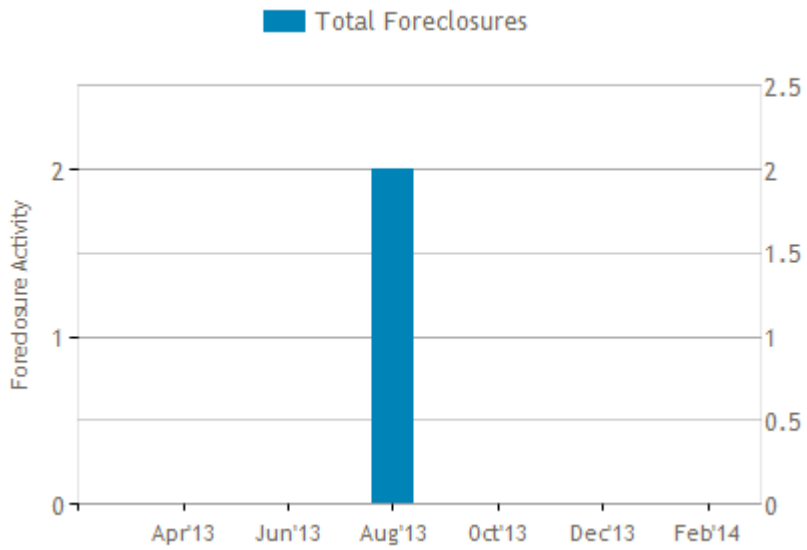
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	8	30	10	2	0
Median Listing Price	$119,000	$124,900	$144,900	$127,500	$319,900	N/A
Median Square Footage	1,274	1,272	1,709	1,495	3,840	N/A
Median Price Per Square Foot	$93	$98	$85	$85	$83	N/A
Median Year Built	1991	1989	1966	1981	1905	N/A
Median Number of Bathrooms	1	1	2	2	N/A	N/A

Source: Zillow

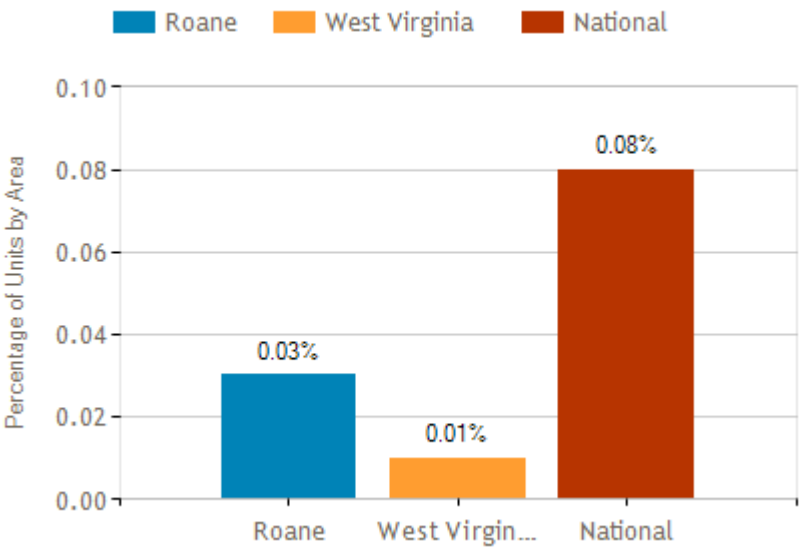
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Roane County, WV



Geographical Comparison – Roane County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	590	$0	$20,900	539	-8.6%
41% - 60% AMHI	$20,481	$30,720	121	$20,901	$31,350	106	-12.4%
61% - 100% AMHI	$30,721	$51,200	131	$31,351	$52,250	121	-7.6%
Over 100% AMHI	$51,201	No Limit	190	$52,251	No Limit	192	1.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	318	$0	$20,900	272	-14.5%
41% - 60% AMHI	$20,481	$30,720	292	$20,901	$31,350	240	-17.8%
61% - 100% AMHI	$30,721	$51,200	476	$31,351	$52,250	435	-8.6%
Over 100% AMHI	$51,201	No Limit	751	$52,251	No Limit	697	-7.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	908	$0	$20,900	811	-10.7%
41% - 60% AMHI	$20,481	$30,720	413	$20,901	$31,350	346	-16.2%
61% - 100% AMHI	$30,721	$51,200	607	$31,351	$52,250	556	-8.4%
Over 100% AMHI	$51,201	No Limit	941	$52,251	No Limit	889	-5.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	247	$0	$15,520	257	4.0%
41% - 60% AMHI	$15,201	$22,800	84	$15,521	$23,270	82	-2.4%
61% - 100% AMHI	$22,801	$38,000	65	$23,271	$38,780	70	7.7%
Over 100% AMHI	$38,001	No Limit	57	$38,781	No Limit	69	21.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	705	$0	$15,520	732	3.8%
41% - 60% AMHI	$15,201	$22,800	537	$15,521	$23,270	548	2.0%
61% - 100% AMHI	$22,801	$38,000	690	$23,271	$38,780	756	9.6%
Over 100% AMHI	$38,001	No Limit	909	$38,781	No Limit	976	7.4%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	952	$0	$15,520	989	3.9%
41% - 60% AMHI	$15,201	$22,800	621	$15,521	$23,270	630	1.4%
61% - 100% AMHI	$22,801	$38,000	755	$23,271	$38,780	826	9.4%
Over 100% AMHI	$38,001	No Limit	966	$38,781	No Limit	1,045	8.2%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	650	$0	$26,130	591	-9.1%
Senior (Age 55+)	$0	$19,000	299	$0	$19,390	309	3.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(115 + 10 HCV) 125	0	(115 + 10 HCV*) 125
Number of Income-Eligible Family Renter Households	650	121	711
Existing Affordable Housing Penetration Rate – 2014	= 19.2%	N/A	= 17.6%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	69	0	69
Number of Income-Eligible Senior Renter Households	299	84	331
Penetration Rate – 2014	= 23.1%	N/A	= 20.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(115 + 10 HCV) 125	0	(115 + 10 HCV*) 125
Number of Income-Eligible Family Renter Households	591	106	645
Existing Affordable Housing Penetration Rate – 2019	= 21.2%	N/A	= 19.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	69	0	69
Number of Income-Eligible Senior Renter Households	309	82	339
Penetration Rate – 2019	= 22.3%	N/A	= 20.4%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	525	230	466	240
41%-60% AMHI (Tax Credit)	121	84	106	82

J. Interviews

The following summarizes discussions with various Roane County stakeholders regarding current housing market conditions there.

- Melissa Gilbert, 911-OES Director in Roane County (304) 927-0918, said a need exists in Roane County for additional rental development, especially in Spencer. She noted her office receives inquiries from developers regarding potential projects, but little suitable land is available at a reasonable price. She suggested rehabilitating an existing building.

- Wally Board is a realtor and the Spencer Housing Authority's Executive Director (304) 927-3250. Mr. Board's view was diametrically opposed to that of Ms. Gilbert. He said enough income-qualified seniors and family renters exist in the area to support a significant development. Board went on to note his opinion is based, in part, on the waiting lists for the three Spencer rental properties he oversees.

- Patti Gardlock has been the manager of Imperial Gardens for more than ten years (304 927-5909). Gardlock does not believe another rental development of any kind (market-rate or affordable) in Roane County could be supported. Although saying she receives several inquiries weekly, most of these are from renters who are not income-qualified or who cannot pass the community's standard background check.

45. Summers County

A. General Description

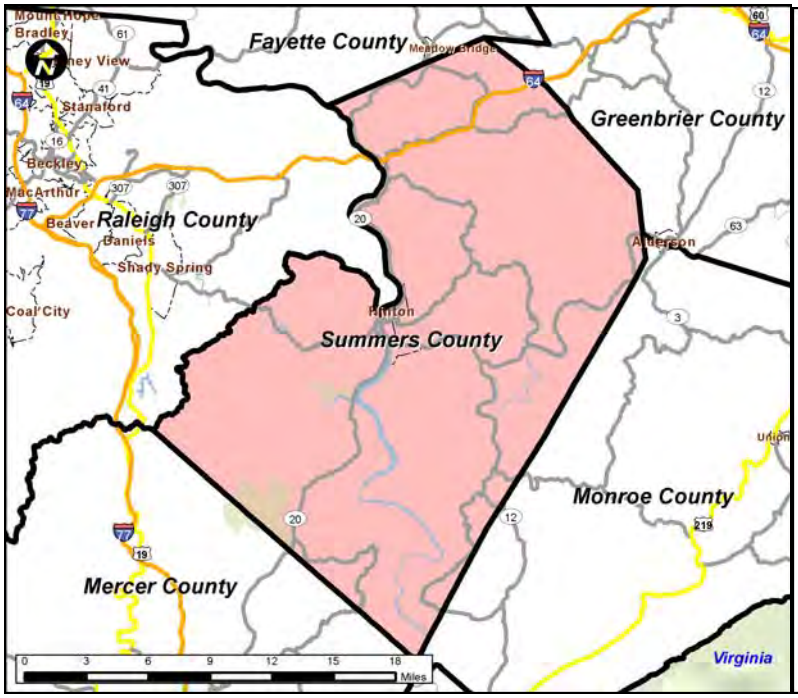
County Seat: Hinton
County Size: 367.71 square miles

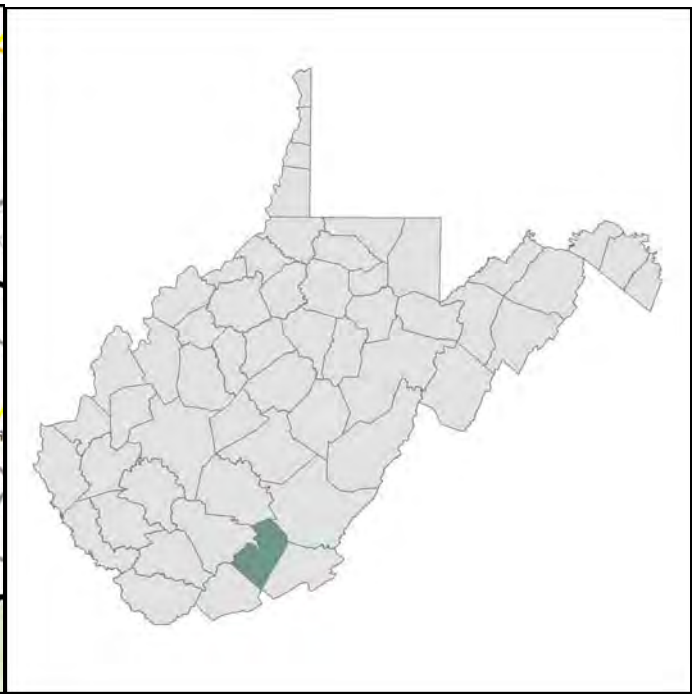
2000 (Census) Population: 12,999
2010 (Census) Population: 13,927
Population Change: +928 (7.1%)

2000 (Census) Households: 5,530
2010 (Census) Households: 5,572
Household Change: +42 (0.8%)

2000 (Census) Median Household Income: $21,013
2010 (Estimate) Median Household Income: $29,010
Income Change: +$7,997 (38.1%)

2000 (Census) Median Home Value: $53,800
2010 (American Community Survey) Median Home Value: $74,100
Home Value Change: +$20,300 (37.7%)





B. Demographic Characteristics and Trends

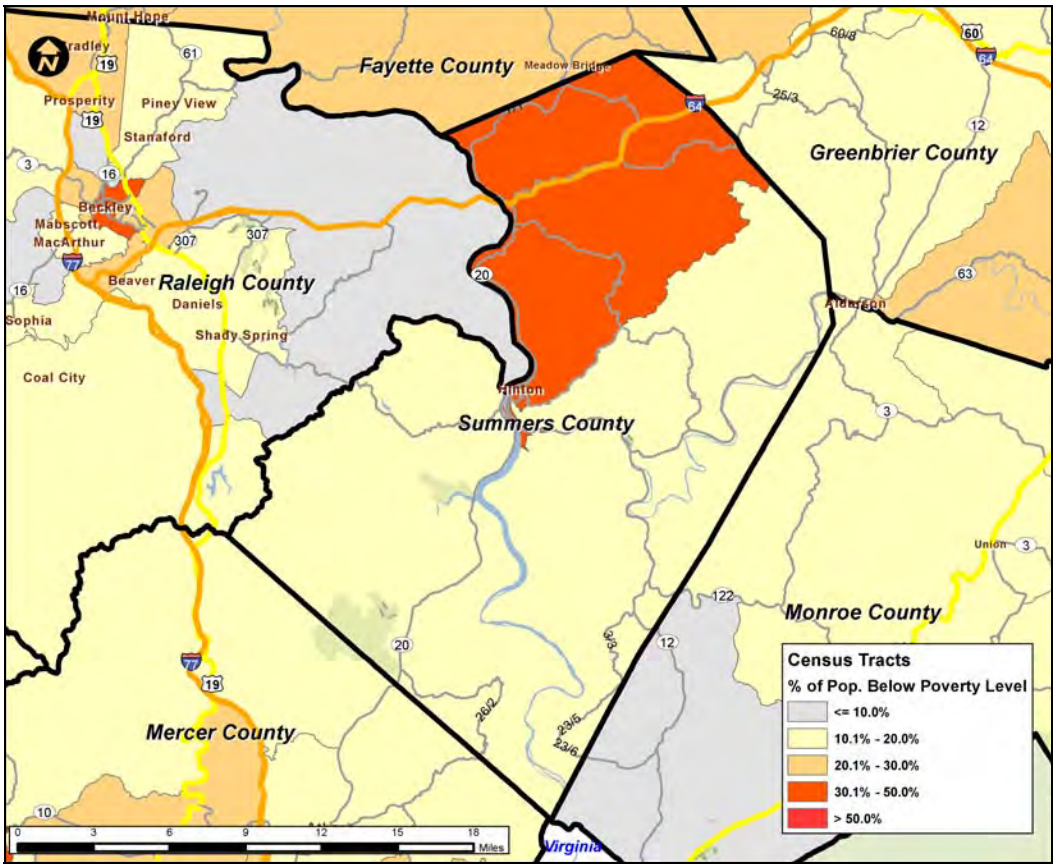
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Summers County	Population	12,999	13,927	13,878	13,789
	Population Change	-	928	-49	-89
	Percent Change	-	7.1%	-0.4%	-0.6%
County Seat: Hinton	Population	2,880	2,676	2,581	2,506
	Population Change	-	-204	-95	-75
	Percent Change	-	-7.1%	-3.6%	-2.9%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	3,014	21.6%
Population not living in poverty	10,913	78.4%
Total	13,927	100.0%

Source: American Community Survey (ACS)

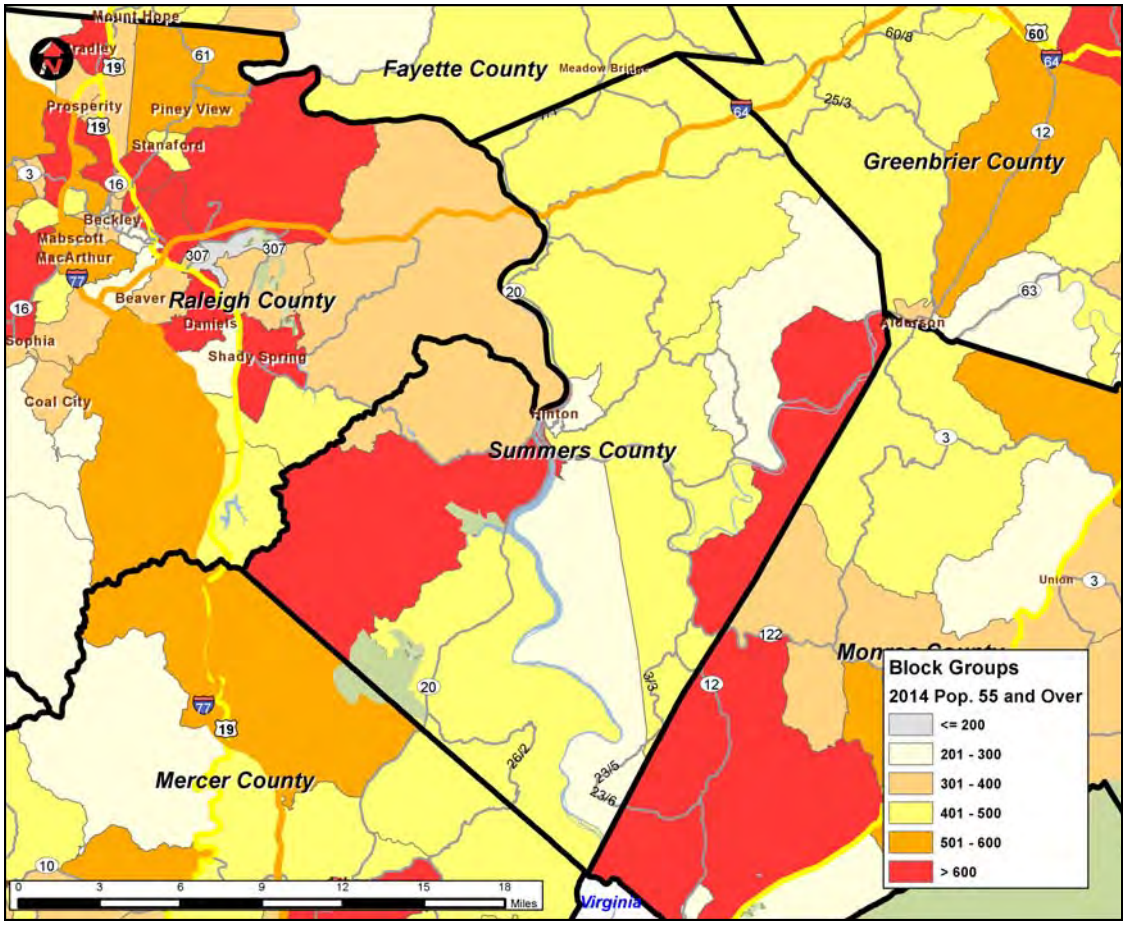


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	2,806	20.1%	2,644	19.1%	2,586	18.8%	-58	-2.2%
20 to 24	563	4.0%	660	4.8%	609	4.4%	-51	-7.7%
25 to 34	1,653	11.9%	1,599	11.5%	1,569	11.4%	-30	-1.9%
35 to 44	1,799	12.9%	1,795	12.9%	1,739	12.6%	-56	-3.1%
45 to 54	2,213	15.9%	2,045	14.7%	1,879	13.6%	-166	-8.1%
55 to 64	2,211	15.9%	2,214	16.0%	2,123	15.4%	-91	-4.1%
65 to 74	1,439	10.3%	1,662	12.0%	1,951	14.1%	289	17.4%
75 & Over	1,243	8.9%	1,260	9.1%	1,334	9.7%	74	5.9%
Total	13,927	100.0%	13,878	100.0%	13,789	100.0%	-89	-0.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	12,957	93.0%
Black	664	4.8%
Indian	40	0.3%
Asian	31	0.2%
Pacific Islander	0	0.0%
Some Other Race	49	0.4%
Two or More Races	186	1.3%
Total	13,927	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	12,177	87.4%
Moved within Same County	730	5.2%
Different County Same State	313	2.2%
Moved from Different State	685	4.9%
Moved from Abroad	23	0.2%
Total	13,927	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

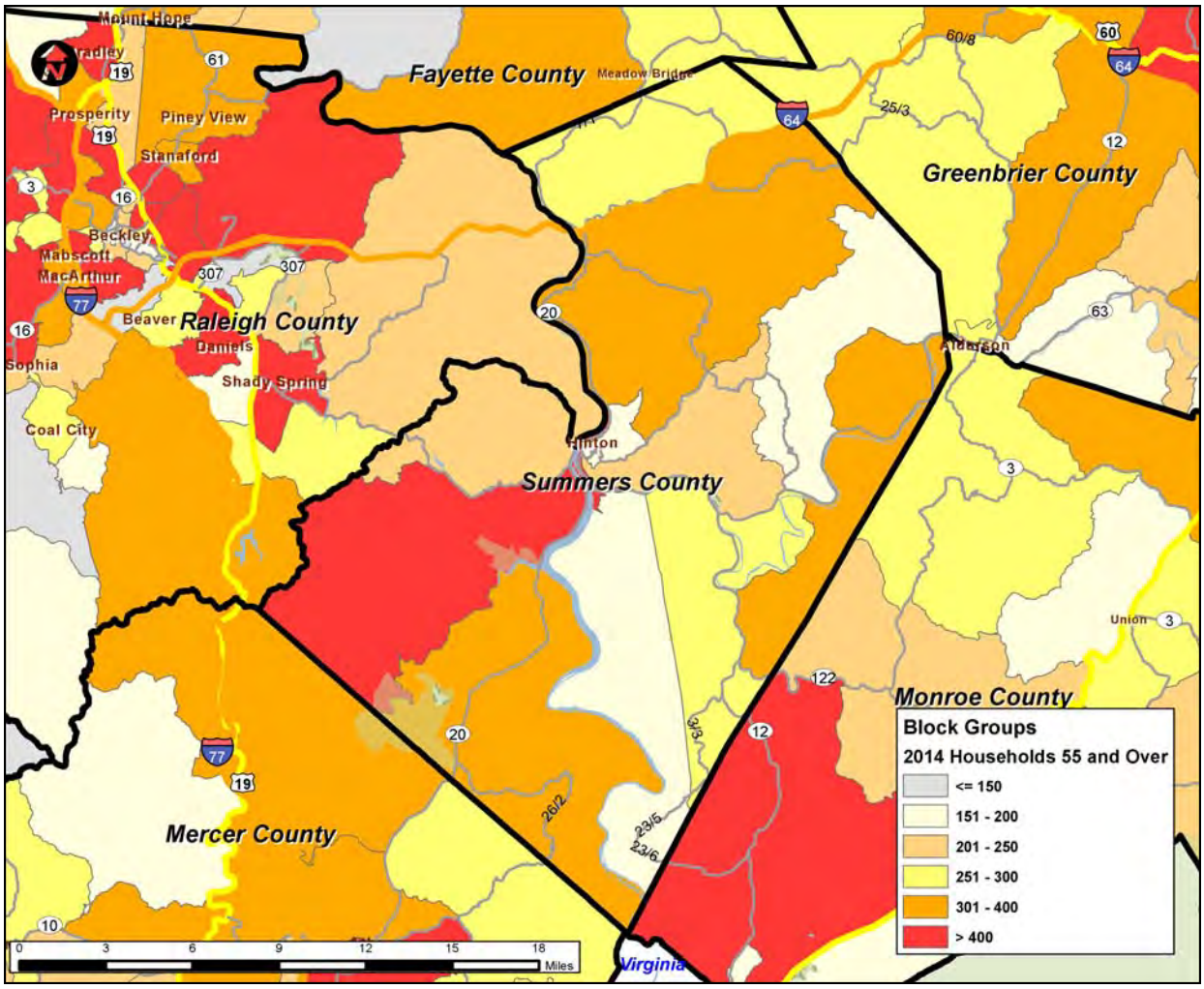
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Summers County	Households	5,530	5,572	5,573	5,557
	Household Change	-	42	1	-16
	Percent Change	-	0.8%	0.0%	-0.3%
	Household Size	2.35	2.50	2.25	2.24
County Seat: Hinton	Households	1,357	1,276	1,239	1,208
	Household Change	-	-81	-37	-31
	Percent Change	-	-6.0%	-2.9%	-2.5%
	Household Size	2.1	2.1	2.08	2.07

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	138	2.5%	132	2.4%	124	2.2%	-8	-6.0%
25 to 34	542	9.7%	512	9.2%	500	9.0%	-12	-2.3%
35 to 44	761	13.7%	749	13.4%	708	12.7%	-41	-5.5%
45 to 54	1,040	18.7%	948	17.0%	855	15.4%	-93	-9.8%
55 to 64	1,290	23.2%	1,281	23.0%	1,204	21.7%	-77	-6.0%
65 to 74	917	16.5%	1,059	19.0%	1,232	22.2%	173	16.3%
75 to 84	648	11.6%	666	12.0%	669	12.0%	2	0.4%
85 & Over	236	4.2%	226	4.1%	265	4.8%	40	17.5%
Total	5,572	100.0%	5,573	100.0%	5,557	100.0%	-16	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



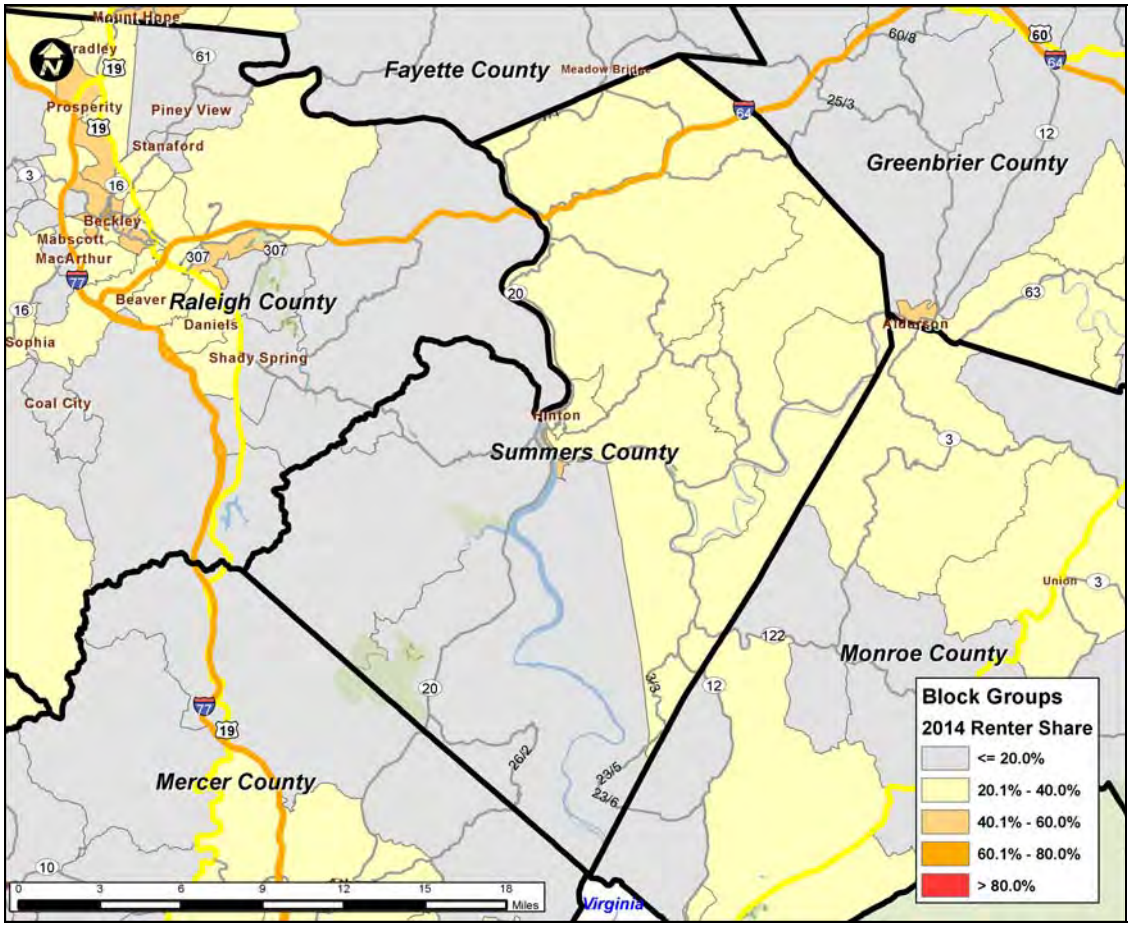
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,282	76.8%	4,124	74.0%	4,142	74.5%
Renter-Occupied	1,290	23.2%	1,449	26.0%	1,415	25.5%
Total	5,572	100.0%	5,573	100.0%	5,557	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,600	84.1%	2,605	80.6%	2,716	80.6%
Renter-Occupied	491	15.9%	626	19.4%	654	19.4%
Total	3,091	100.0%	3,232	100.0%	3,370	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	592	40.8%	588	41.6%	-3	-0.6%
2 Persons	365	25.2%	350	24.7%	-15	-4.1%
3 Persons	219	15.1%	214	15.1%	-5	-2.4%
4 Persons	158	10.9%	152	10.8%	-5	-3.5%
5 Persons+	116	8.0%	111	7.8%	-5	-4.2%
Total	1,449	100.0%	1,415	100.0%	-34	-2.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,175	28.5%	1,200	29.0%	25	2.1%
2 Persons	1,710	41.5%	1,707	41.2%	-3	-0.2%
3 Persons	631	15.3%	635	15.3%	4	0.6%
4 Persons	371	9.0%	369	8.9%	-2	-0.6%
5 Persons+	236	5.7%	231	5.6%	-5	-2.2%
Total	4,124	100.0%	4,142	100.0%	18	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	330	52.6%	343	52.5%	14	4.1%
2 Persons	183	29.3%	185	28.2%	1	0.7%
3 Persons	40	6.4%	47	7.2%	7	16.9%
4 Persons	42	6.7%	51	7.7%	9	21.1%
5 Persons+	31	5.0%	28	4.3%	-3	-9.9%
Total	626	100.0%	654	100.0%	27	4.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	946	36.3%	989	36.4%	42	4.5%
2 Persons	1,236	47.5%	1,282	47.2%	46	3.7%
3 Persons	221	8.5%	235	8.7%	14	6.4%
4 Persons	96	3.7%	101	3.7%	5	4.8%
5 Persons+	106	4.1%	109	4.0%	4	3.4%
Total	2,605	100.0%	2,716	100.0%	111	4.2%

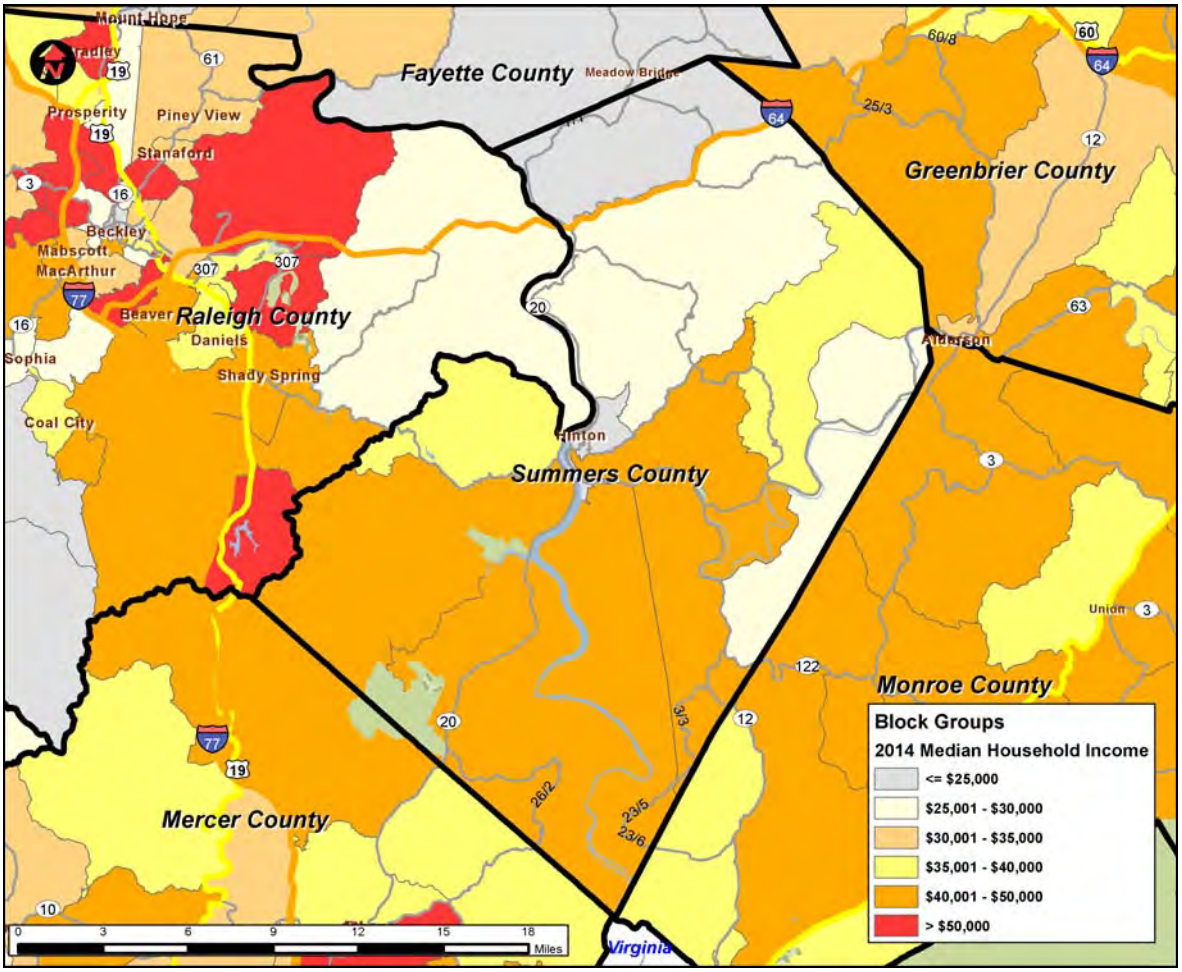
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	841	15.1%	919	16.5%	867	15.6%
$10,000 to $19,999	1,055	18.9%	1,059	19.0%	1,001	18.0%
$20,000 to $29,999	987	17.7%	983	17.6%	909	16.4%
$30,000 to $39,999	614	11.0%	658	11.8%	695	12.5%
$40,000 to $49,999	540	9.7%	592	10.6%	566	10.2%
$50,000 to $59,999	400	7.2%	386	6.9%	434	7.8%
$60,000 to $74,999	407	7.3%	367	6.6%	392	7.1%
$75,000 to $99,999	415	7.4%	358	6.4%	376	6.8%
$100,000 to $124,999	192	3.4%	161	2.9%	190	3.4%
$124,999 to $149,999	54	1.0%	56	1.0%	79	1.4%
$150,000 to $199,999	36	0.7%	5	0.1%	20	0.4%
$200,000+	30	0.5%	28	0.5%	28	0.5%
Total	5,572	100.0%	5,573	100.0%	5,557	100.0%
Median Income	$29,010		$28,217		$30,010	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



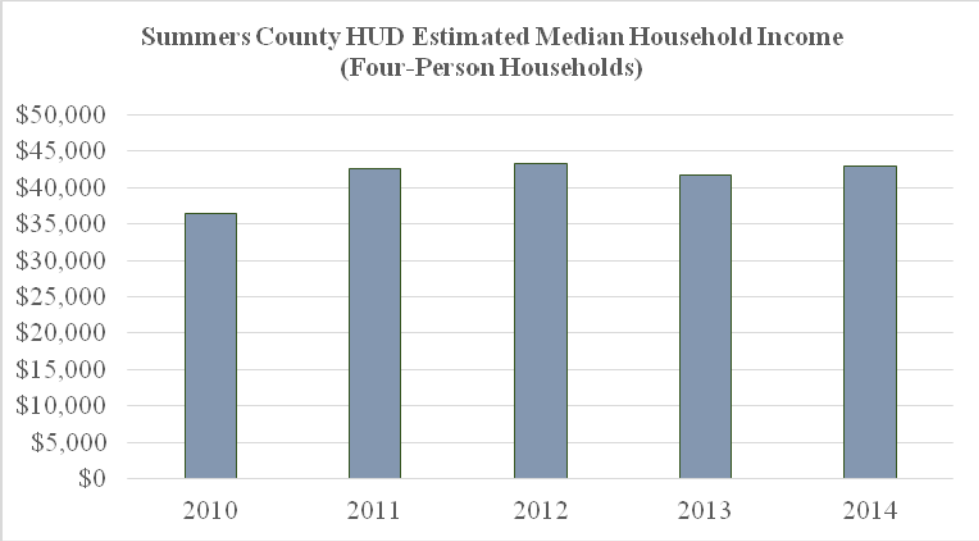
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	468	15.1%	547	16.9%	539	16.0%
$10,000 to $19,999	750	24.3%	754	23.3%	742	22.0%
$20,000 to $29,999	641	20.7%	637	19.7%	617	18.3%
$30,000 to $39,999	415	13.4%	447	13.8%	483	14.3%
$40,000 to $49,999	247	8.0%	293	9.1%	320	9.5%
$50,000 to $59,999	197	6.4%	198	6.1%	228	6.8%
$60,000 to $74,999	153	5.0%	152	4.7%	185	5.5%
$75,000 to $99,999	126	4.1%	119	3.7%	140	4.1%
$100,000 to $124,999	63	2.0%	59	1.8%	74	2.2%
$124,999 to $149,999	10	0.3%	8	0.2%	17	0.5%
$150,000 to $199,999	6	0.2%	1	0.0%	7	0.2%
$200,000+	14	0.5%	16	0.5%	18	0.5%
Total	3,091	100.0%	3,232	100.0%	3,370	100.0%
Median Income	$25,110		$24,944		$26,548	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$36,500	-
2011	$42,700	17.0%
2012	$43,300	1.4%
2013	$41,700	-3.7%
2014	$42,900	2.9%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	303	95	2	9	8	417
$10,000 to $19,999	58	59	58	41	10	226
$20,000 to $29,999	62	39	23	51	18	194
$30,000 to $39,999	50	13	24	12	8	107
$40,000 to $49,999	10	42	32	8	4	95
$50,000 to $59,999	8	12	7	4	3	34
$60,000 to $74,999	5	42	4	8	28	88
$75,000 to $99,999	9	12	34	3	20	78
$100,000 to $124,999	11	4	7	3	1	26
$125,000 to $149,999	2	4	0	3	1	11
$150,000 to $199,999	3	0	2	0	2	8
$200,000 & Over	2	1	0	1	2	7
Total	525	324	193	143	105	1,290

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	381	87	7	10	12	498
$10,000 to $19,999	60	63	66	38	10	237
$20,000 to $29,999	74	50	31	61	23	239
$30,000 to $39,999	32	19	34	10	11	107
$40,000 to $49,999	8	55	29	9	1	103
$50,000 to $59,999	9	16	5	4	3	37
$60,000 to $74,999	9	45	3	11	27	96
$75,000 to $99,999	11	14	36	7	21	88
$100,000 to $124,999	6	7	3	5	5	25
$125,000 to $149,999	0	7	1	1	1	11
$150,000 to $199,999	1	0	0	0	1	3
$200,000 & Over	1	0	1	2	2	7
Total	592	365	219	158	116	1,449

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	364	73	11	10	8	466
$10,000 to $19,999	61	59	58	34	6	217
$20,000 to $29,999	67	52	30	58	17	223
$30,000 to $39,999	37	20	42	10	11	120
$40,000 to $49,999	9	49	26	8	2	95
$50,000 to $59,999	12	18	2	7	3	42
$60,000 to $74,999	13	45	3	11	30	102
$75,000 to $99,999	15	16	34	5	21	93
$100,000 to $124,999	6	5	3	6	7	27
$125,000 to $149,999	3	8	0	2	0	13
$150,000 to $199,999	2	3	3	0	4	12
$200,000 & Over	0	1	2	1	1	5
Total	588	350	214	152	111	1,415

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	155	81	1	2	3	241
$10,000 to $19,999	32	29	54	36	5	155
$20,000 to $29,999	24	9	23	47	15	117
$30,000 to $39,999	36	5	22	5	4	72
$40,000 to $49,999	5	23	20	5	3	56
$50,000 to $59,999	6	3	3	1	0	13
$60,000 to $74,999	4	11	2	4	27	47
$75,000 to $99,999	5	4	31	2	19	61
$100,000 to $124,999	9	1	4	3	0	17
$125,000 to $149,999	2	1	0	2	1	7
$150,000 to $199,999	3	0	1	0	2	7
$200,000 & Over	2	0	0	1	1	5
Total	282	168	161	108	80	799

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	161	71	4	3	6	245
$10,000 to $19,999	32	29	60	33	6	159
$20,000 to $29,999	22	9	29	54	16	130
$30,000 to $39,999	19	11	32	5	8	74
$40,000 to $49,999	4	30	13	4	0	51
$50,000 to $59,999	6	5	3	1	1	16
$60,000 to $74,999	5	12	2	6	26	51
$75,000 to $99,999	5	6	33	5	19	68
$100,000 to $124,999	5	2	1	4	4	15
$125,000 to $149,999	0	6	0	0	0	7
$150,000 to $199,999	1	0	0	0	0	2
$200,000 & Over	1	0	1	1	0	4
Total	262	181	179	116	85	823

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	144	59	5	3	2	213
$10,000 to $19,999	30	25	49	28	4	136
$20,000 to $29,999	18	10	28	50	15	121
$30,000 to $39,999	23	13	36	4	5	80
$40,000 to $49,999	4	27	9	4	1	45
$50,000 to $59,999	6	7	0	2	2	17
$60,000 to $74,999	7	9	1	4	28	49
$75,000 to $99,999	6	6	31	2	19	64
$100,000 to $124,999	5	2	1	4	4	15
$125,000 to $149,999	1	7	0	1	0	10
$150,000 to $199,999	2	1	3	0	2	8
$200,000 & Over	0	0	2	0	1	4
Total	245	165	167	102	83	761

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	84	25	6	4	12	131
$10,000 to $19,999	58	31	45	18	0	151
$20,000 to $29,999	76	60	41	45	1	223
$30,000 to $39,999	11	55	36	5	20	127
$40,000 to $49,999	1	93	53	64	29	239
$50,000 to $59,999	1	40	102	24	24	191
$60,000 to $74,999	2	84	39	79	2	207
$75,000 to $99,999	1	109	64	33	24	231
$100,000 to $124,999	3	32	42	5	29	112
$125,000 to $149,999	0	5	16	14	1	37
$150,000 to $199,999	2	9	7	3	3	24
$200,000 & Over	2	4	1	3	1	11
Total	240	546	452	299	146	1,682

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	84	20	9	4	9	127
$10,000 to $19,999	62	31	39	14	0	145
$20,000 to $29,999	62	67	47	42	0	217
$30,000 to $39,999	13	61	35	8	20	136
$40,000 to $49,999	1	88	61	71	26	247
$50,000 to $59,999	0	38	88	23	24	173
$60,000 to $74,999	2	63	36	62	1	165
$75,000 to $99,999	0	74	46	29	21	171
$100,000 to $124,999	2	27	31	4	24	87
$125,000 to $149,999	0	2	19	17	2	41
$150,000 to $199,999	0	0	0	1	0	2
$200,000 & Over	2	3	1	1	2	8
Total	228	474	410	275	130	1,518

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	78	16	9	4	7	114
$10,000 to $19,999	57	23	32	10	2	123
$20,000 to $29,999	51	51	38	32	0	172
$30,000 to $39,999	13	58	39	8	14	132
$40,000 to $49,999	0	69	46	66	20	201
$50,000 to $59,999	1	38	96	26	28	189
$60,000 to $74,999	8	57	30	59	4	158
$75,000 to $99,999	0	73	48	32	19	172
$100,000 to $124,999	1	32	39	5	24	101
$125,000 to $149,999	0	4	23	25	0	53
$150,000 to $199,999	2	2	0	0	0	5
$200,000 & Over	2	2	0	1	2	6
Total	211	425	400	269	122	1,426

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	148	15	1	7	5	176
$10,000 to $19,999	27	30	4	5	5	71
$20,000 to $29,999	38	30	0	5	3	77
$30,000 to $39,999	15	8	2	7	4	35
$40,000 to $49,999	5	19	12	3	1	39
$50,000 to $59,999	2	9	4	3	3	21
$60,000 to $74,999	2	30	2	4	2	40
$75,000 to $99,999	4	8	3	1	1	17
$100,000 to $124,999	2	3	3	0	1	9
$125,000 to $149,999	0	3	0	1	0	4
$150,000 to $199,999	0	0	1	0	0	1
$200,000 & Over	0	1	0	0	1	2
Total	243	156	31	35	26	491

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	220	16	3	7	6	252
$10,000 to $19,999	28	34	6	5	4	78
$20,000 to $29,999	52	41	3	6	7	109
$30,000 to $39,999	12	9	3	5	4	33
$40,000 to $49,999	4	25	16	5	1	52
$50,000 to $59,999	3	11	2	3	3	22
$60,000 to $74,999	4	33	1	5	1	45
$75,000 to $99,999	6	8	3	1	2	20
$100,000 to $124,999	1	5	2	1	1	10
$125,000 to $149,999	0	1	1	1	1	4
$150,000 to $199,999	0	0	0	0	0	1
$200,000 & Over	0	0	0	1	2	3
Total	330	183	40	42	31	626

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	220	15	5	7	6	253
$10,000 to $19,999	30	34	8	6	2	80
$20,000 to $29,999	49	42	2	7	2	102
$30,000 to $39,999	14	8	6	6	7	40
$40,000 to $49,999	5	22	17	4	1	49
$50,000 to $59,999	6	11	2	5	2	26
$60,000 to $74,999	7	35	2	7	2	54
$75,000 to $99,999	10	11	3	3	2	29
$100,000 to $124,999	1	4	2	2	3	12
$125,000 to $149,999	1	1	0	1	0	3
$150,000 to $199,999	0	1	0	0	2	4
$200,000 & Over	0	1	0	1	0	2
Total	343	185	47	51	28	654

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	202	66	7	12	5	292
$10,000 to $19,999	323	319	18	10	10	679
$20,000 to $29,999	227	286	32	6	12	564
$30,000 to $39,999	69	215	55	14	26	380
$40,000 to $49,999	23	99	40	36	11	208
$50,000 to $59,999	37	96	20	10	13	177
$60,000 to $74,999	24	72	6	0	11	113
$75,000 to $99,999	23	53	17	1	16	109
$100,000 to $124,999	16	34	5	0	0	54
$125,000 to $149,999	2	2	1	0	0	6
$150,000 to $199,999	1	2	0	1	0	5
$200,000 & Over	5	5	0	1	1	12
Total	952	1,249	202	91	105	2,600

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	213	61	8	10	4	295
$10,000 to $19,999	298	329	25	10	14	676
$20,000 to $29,999	234	243	34	5	13	528
$30,000 to $39,999	76	233	67	16	23	415
$40,000 to $49,999	30	122	41	38	12	242
$50,000 to $59,999	37	92	25	8	14	176
$60,000 to $74,999	22	70	5	3	7	107
$75,000 to $99,999	19	48	15	2	15	99
$100,000 to $124,999	8	34	2	2	2	49
$125,000 to $149,999	1	1	1	0	0	4
$150,000 to $199,999	0	0	0	0	0	1
$200,000 & Over	8	4	0	1	0	14
Total	946	1,236	221	96	106	2,605

Source: Ribbon Demographics; ESRI; Urban Decision Group

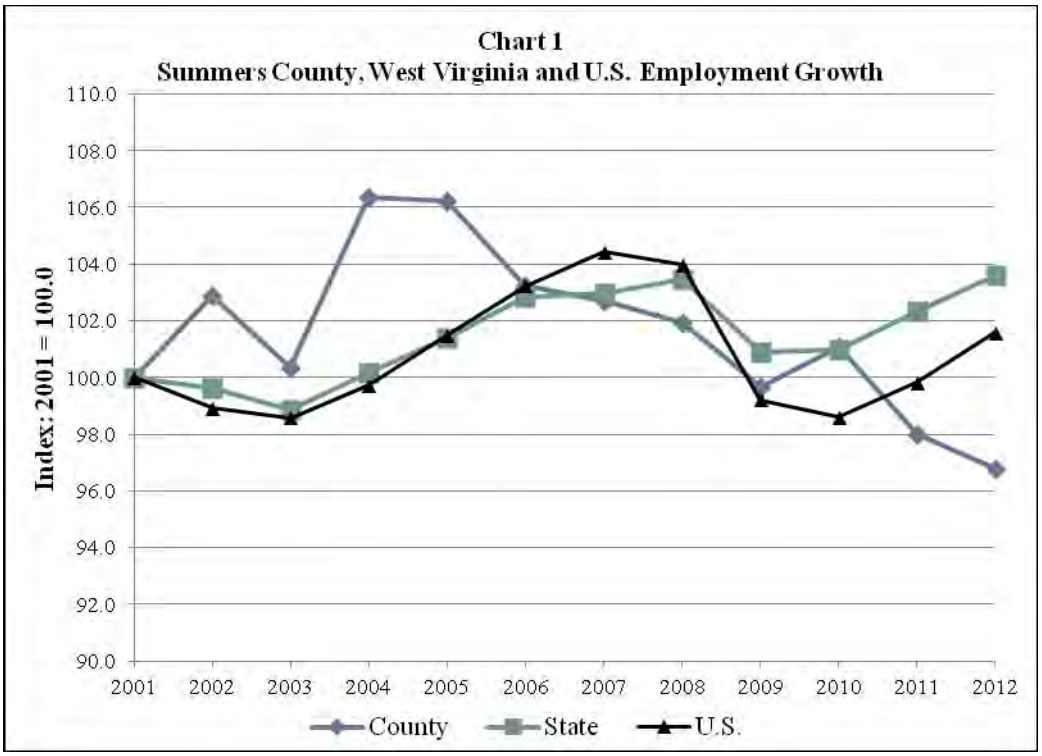
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	214	53	6	9	4	286
$10,000 to $19,999	295	321	24	7	14	662
$20,000 to $29,999	232	232	31	6	13	514
$30,000 to $39,999	83	249	74	15	22	443
$40,000 to $49,999	37	134	43	43	13	271
$50,000 to $59,999	44	104	27	10	16	202
$60,000 to $74,999	33	85	4	1	9	131
$75,000 to $99,999	26	53	16	3	12	111
$100,000 to $124,999	10	41	3	4	2	61
$125,000 to $149,999	3	3	4	1	2	14
$150,000 to $199,999	0	2	1	0	0	4
$200,000 & Over	9	4	1	1	1	17
Total	989	1,282	235	101	109	2,716

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Summers County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Summers County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Summers County, State and U.S. Employment, 2001-2012						
	Summers County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,251		686		129,636	
2002	2,316	2.9%	683	-0.4%	128,234	-1.1%
2003	2,259	-2.5%	678	-0.8%	127,796	-0.3%
2004	2,394	6.0%	687	1.3%	129,278	1.2%
2005	2,391	-0.1%	695	1.2%	131,572	1.8%
2006	2,324	-2.8%	705	1.4%	133,834	1.7%
2007	2,312	-0.5%	706	0.1%	135,366	1.1%
2008	2,295	-0.7%	710	0.5%	134,806	-0.4%
2009	2,244	-2.2%	692	-2.5%	128,608	-4.6%
2010	2,275	1.4%	692	0.1%	127,820	-0.6%
2011	2,206	-3.0%	702	1.4%	129,411	1.2%
2012	2,179	-1.2%	711	1.2%	131,696	1.8%
Change						
2001-12	-72	-3.2%	25	3.6%	2,061	1.6%
2001-03	8	0.4%	-8	-1.1%	-1,840	-1.4%
2003-07	53	2.3%	28	4.2%	7,570	5.9%
2007-12	-133	-5.8%	4	0.6%	-3,670	-2.7%

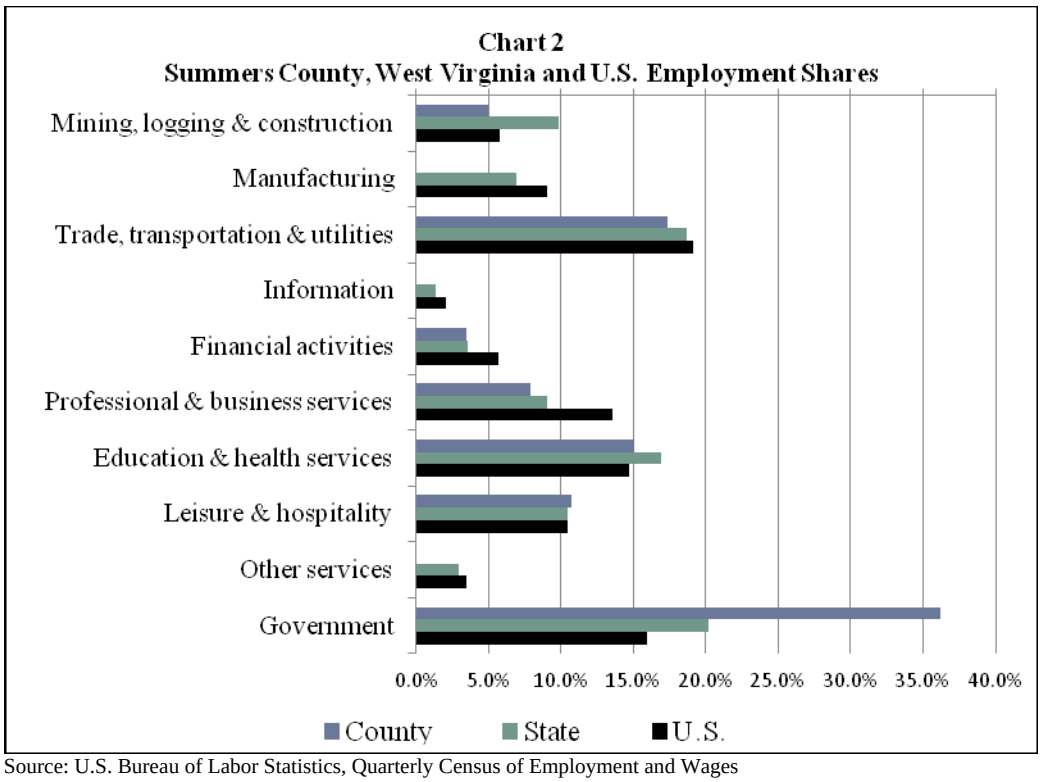
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Summers County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Summers County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	109	5.0%	50.7	87.0
Manufacturing	ND	0.0%	0.0	0.0
Trade, Transportation and Utilities	378	17.3%	92.9	90.6
Information	ND	0.0%	0.0	0.0
Financial Activities	75	3.4%	96.1	60.4
Professional and Business Services	172	7.9%	86.9	58.1
Educational and Health Services	328	15.1%	88.9	102.2
Leisure and Hospitality	233	10.7%	102.4	102.5
Other Services	ND	0.0%	0.0	0.0
Total Private Sector	**1,390**	**63.8%**	**79.9**	**75.9**
Total Government	**789**	**36.2%**	**179.7**	**226.5**
Total Payroll Employment	**2,179**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

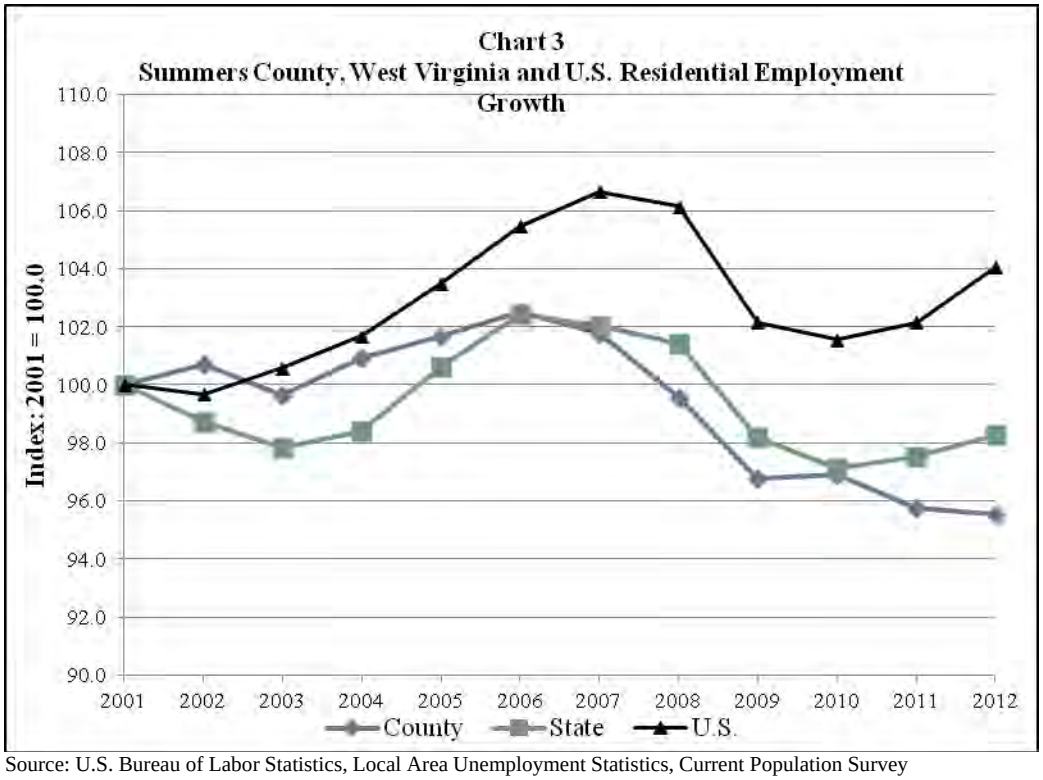


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Summers County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Summers County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Summers County; this one considers the number of Summers County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

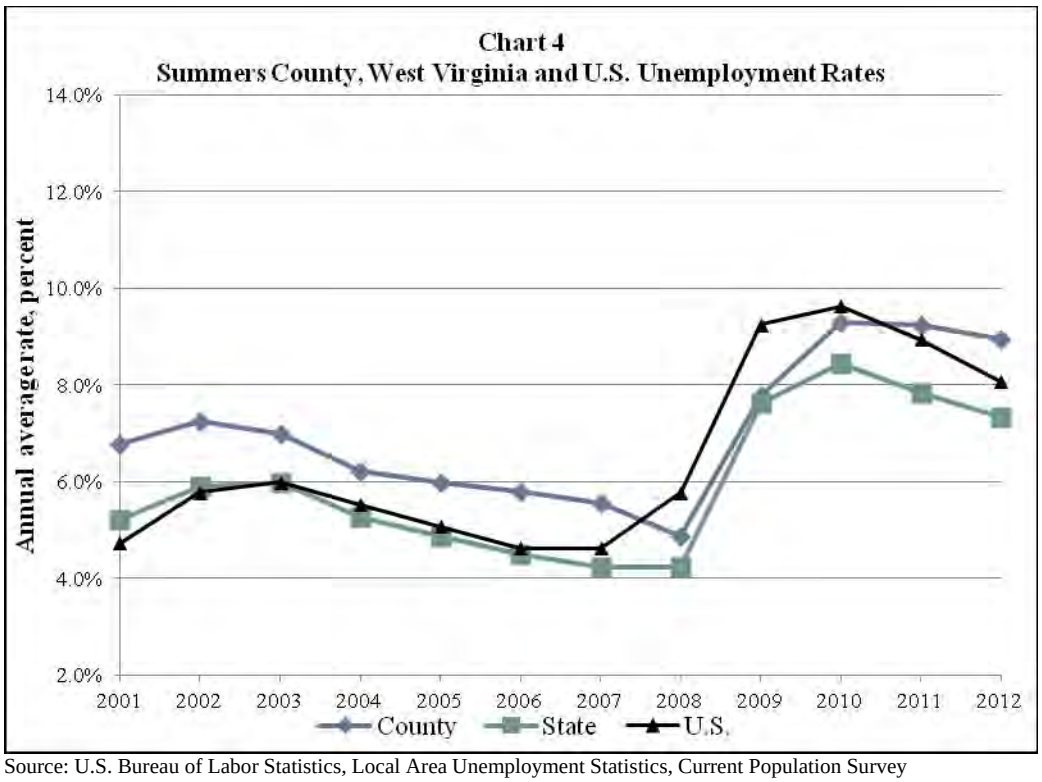
Table 3 Summers County, State and U.S. Residential Employment, 2001-2012						
	Summers County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	4,393		759		136,933	
2002	4,424	0.7%	749	-1.3%	136,485	-0.3%
2003	4,378	-1.0%	742	-0.9%	137,736	0.9%
2004	4,433	1.3%	747	0.6%	139,252	1.1%
2005	4,466	0.7%	764	2.3%	141,730	1.8%
2006	4,503	0.8%	777	1.8%	144,427	1.9%
2007	4,471	-0.7%	774	-0.4%	146,047	1.1%
2008	4,374	-2.2%	769	-0.6%	145,362	-0.5%
2009	4,252	-2.8%	745	-3.2%	139,878	-3.8%
2010	4,257	0.1%	737	-1.1%	139,064	-0.6%
2011	4,206	-1.2%	740	0.4%	139,869	0.6%
2012	4,197	-0.2%	746	0.8%	142,469	1.9%
Change						
2001-12	-196	-4.5%	-13	-1.7%	5,536	4.0%
2001-03	-15	-0.3%	-16	-2.2%	803	0.6%
2003-07	93	2.1%	32	4.3%	8,311	6.0%
2007-10	-214	-4.8%	-37	-4.8%	-6,983	-4.8%
2010-12	-60	-1.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Summers County, state and U.S. unemployment rates over the past decade. The table also shows the Summers County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Summers County Labor Force Statistics and Comparative Unemployment Rates						
	Summers County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Summers County	West Virginia	U.S.
2001	4,712	4,393	319	6.8%	5.2%	4.7%
2002	4,770	4,424	346	7.3%	5.9%	5.8%
2003	4,707	4,378	329	7.0%	6.0%	6.0%
2004	4,727	4,433	294	6.2%	5.3%	5.5%
2005	4,750	4,466	284	6.0%	4.9%	5.1%
2006	4,780	4,503	277	5.8%	4.5%	4.6%
2007	4,734	4,471	263	5.6%	4.2%	4.6%
2008	4,598	4,374	224	4.9%	4.2%	5.8%
2009	4,611	4,252	359	7.8%	7.6%	9.3%
2010	4,694	4,257	437	9.3%	8.4%	9.6%
2011	4,634	4,206	428	9.2%	7.8%	8.9%
2012	4,610	4,197	413	9.0%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Summers County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	4,634	4,206	428	9.2%
2012 January	4,460	4,003	457	10.2%
2012 February	4,474	4,007	467	10.4%
2012 March	4,428	4,011	417	9.4%
2012 April	4,519	4,132	387	8.6%
2012 May	4,704	4,311	393	8.4%
2012 June	4,804	4,392	412	8.6%
2012 July	4,739	4,353	386	8.1%
2012 August	4,778	4,369	409	8.6%
2012 September	4,731	4,336	395	8.3%
2012 October	4,665	4,286	379	8.1%
2012 November	4,520	4,113	407	9%
2012 December	4,501	4,053	448	10%
2012 Annual	4,610	4,197	413	9%
2013 January	4,517	4,037	480	10.6%
2013 February	4,433	3,971	462	10.4%
2013 March	4,409	4,011	398	9%
2013 April	4,416	4,074	342	7.7%
2013 May	4,449	4,157	292	6.6%
2013 June	4,564	4,257	307	6.7%
2013 July	4,500	4,192	308	6.8%
2013 August	4,522	4,201	321	7.1%
2013 September	4,491	4,194	297	6.6%
2013 October	4,401	4,111	290	6.6%
2013 November	4,429	4,143	286	6.5%
2013 December	4,365	4,051	314	7.2%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Summers County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Summers County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	246	5.3%	105.5	283.1
Construction	281	6.1%	85.6	89.5
Manufacturing	248	5.4%	62.0	49.9
Wholesale Trade	147	3.2%	140.1	108.6
Retail Trade	531	11.5%	92.4	99.8
Transportation and Utilities	212	4.6%	82.4	90.8
Information	7	0.2%	8.6	6.6
Financial Activities	121	2.6%	59.5	38.2
Professional and Business Services	495	10.7%	145.1	101.8
Educational and Health Services	1,256	27.2%	105.4	120.8
Leisure and Hospitality	361	7.8%	90.5	86.8
Other Services, Except Public Administration	427	9.2%	202.5	188.4
Public Administration	285	6.2%	97.9	125.7
Total Employment	**4,617**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Summers County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,284	27.8%	90.6	77.9
Service	983	21.3%	115.8	121.7
Sales and Office	942	20.4%	82.6	81.3
Natural Resources, Construction and Maintenance	573	12.4%	96.9	130.5
Production, Transportation and Material Moving	836	18.1%	135.1	148.4
Total Employment	**4,617**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Summers County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Summers County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Summers County.

Largest Employers in Summers County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	788
Summers County Board of Education	Education	250
West Virginia Division of Natural Resources	Government	100-199
ARHC/Summers County Hospital	Health Care	100-199
Summers Nursing and Rehabilitation	Nursing Care	50-99
Summers County Council on Aging	Senior Services	50-99
Relational Management Services/Greenbrier Academy	School for Troubled Youth	50-99
Kroger	Grocery	50-99
RT Rogers Oil Company	Heating Oil/Gas/Propane	35
Hinton Dairy Queen and Sandman Motel	Food/Lodging	30

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Summers County is a rural county with an economy largely based on government, tourism and health services in addition to locally owned businesses and professional services. Employment in the mining industry has declined dramatically. Summers County has diversified its economy and promoted tourism. All or parts of the Hinton National Historic District, New River Gorge National Park, Pipestem State Park, the Bluestone National Scenic River, Bluestone State Park, and Bluestone Lake are located within the county.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Summers County during the past 24 months. However, the recent downturn in the coal industry has resulted in the closure of many southern West Virginia mines in counties bordering Summers County. Hundreds of jobs in the region have been lost.

Hinton is the county seat and the only city in Summers County. Local facilities include schools, churches, recreational facilities, a public library, hospital, a bed and breakfast, restaurants, banks and a variety of service businesses.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	4,282	76.8%
Renter-Occupied	1,290	23.2%
Total-Occupied Units*	5,572	72.6%
Vacant For Rent	128	6.1%
Vacant For-Sale Only	85	4.0%
Vacant Rented/Sold, Not Occ.	41	1.9%
Vacant Seasonal, Recreational	1,234	58.5%
All Other Vacant	620	29.4%
Total Vacant Units	2,108	27.4%
Total	7,680	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	4,282	76.8%	4,259	23	0.5%
Renter-Occupied	1,290	23.2%	1,290	0	0.0%
Total	5,572	100.0%	5,549	23	0.4%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	118	2.8%	0	0.0%
2000 to 2004	133	3.1%	0	0.0%
1990 to 1999	679	15.9%	52	4.0%
1980 to 1989	622	14.5%	329	25.5%
1970 to 1979	731	17.1%	96	7.4%
1960 to 1969	297	6.9%	0	0.0%
1940 to 1959	793	18.5%	313	24.3%
1939 or Earlier	908	21.2%	500	38.7%
Total	4,282	100.0%	1,290	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	3,678	85.9%	696	53.9%
1 Attached	18	0.4%	44	3.4%
2 to 4	21	0.5%	222	17.2%
5 to 9	0	0.0%	60	4.7%
10 to 19	0	0.0%	38	3.0%
20 to 49	0	0.0%	29	2.2%
50 or More	0	0.0%	93	7.2%
Mobile Home,	565	13.2%	107	8.3%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	4,282	100.0%	1,290	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	4,282	100.0%
0.50 or Less Occupants Per Room	3,398	79.3%
0.51 to 1.00 Occupants Per Room	855	20.0%
1.01 to 1.50 Occupants Per Room	29	0.7%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,290	100.0%
0.50 or Less Occupants Per Room	884	68.5%
0.51 to 1.00 Occupants Per Room	406	31.5%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	5,572	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Summers County	33.8%
West Virginia	32.0%

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

Building Permit Data – Summers County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	34	31	27	32	17	15	20	27	13	0
Units in Single-Family Structures	34	31	27	32	17	15	20	27	13	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

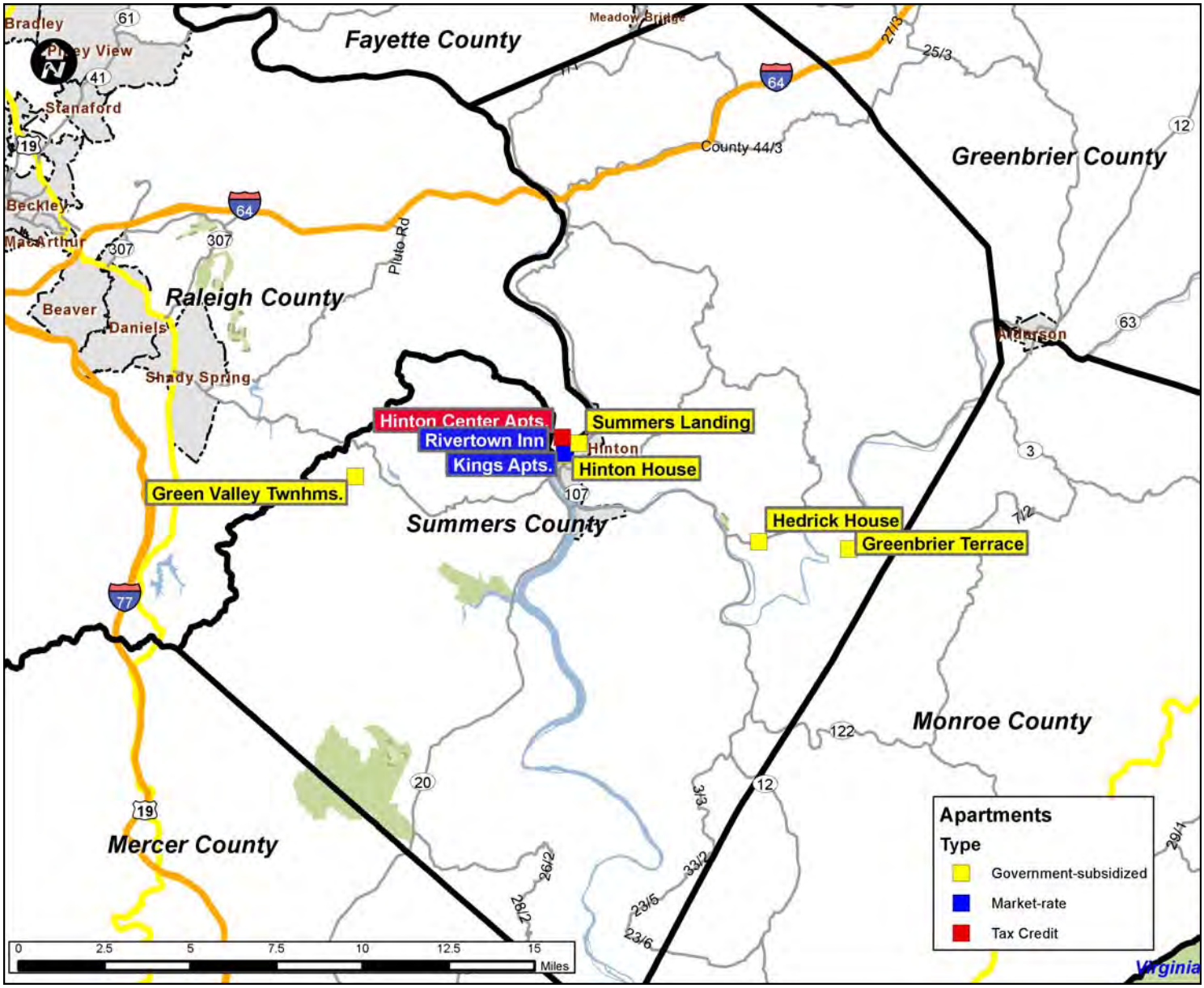
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	2	13	3	76.9%
Tax Credit	1	11	2	81.8%
Government-Subsidized	5	210	0	100.0%
Total	8	234	5	97.9%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	12	92.3%	3	25.0%	$484
Three-Bedroom	1.0	1	7.7%	0	0.0%	$400
Total Market Rate		**13**	**100.0%**	**3**	**23.1%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	3	27.3%	2	66.7%	$548
Two-Bedroom	1.0	7	63.6%	0	0.0%	$684
Three-Bedroom	1.0	1	9.1%	0	0.0%	$889
Total Tax Credit		**11**	**100.0%**	**2**	**19.2%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	142	67.6%	0	0.0%	N/A
Two-Bedroom	1.0	58	27.6%	0	0.0%	N/A
Two-Bedroom	1.5	4	1.9%	0	0.0%	N/A
Three-Bedroom	1.0	2	1.0%	0	0.0%	N/A
Three-Bedroom	1.5	4	1.9%	0	0.0%	N/A
Total		**210**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**234**	**100.0%**	**5**	**92.1%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	3	24	20.8%
1970 to 1979	0	0	-
1980 to 1989	2	110	0.0%
1990 to 1999	3	100	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	8	234	2.1%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	13	23.1%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B-	1	11	18.2%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	2	122	0.0%
B-	3	88	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	6	112	5	95.5%
Senior (Age 55+)	2	122	0	100.0%
Total	8	234	5	97.9%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	88	0	100.0%
40% - 60% AMHI (Tax Credit)	11	2	81.8%
0-60% AMHI (All Affordable)	99	2	98.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	122	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	122	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Summers County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $95,148. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $663, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$95,148
Mortgaged Value = 95% of Median Home Price	$90,391
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$485
Estimated Taxes & Insurance*	$121
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$663

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Summers County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	34	31	27	32	17	15	20	27	13	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	24	-	0
Average Loan Amount	-	$117,125	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$58,125	-	-
Income to Loan Ratio	-	49.6%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

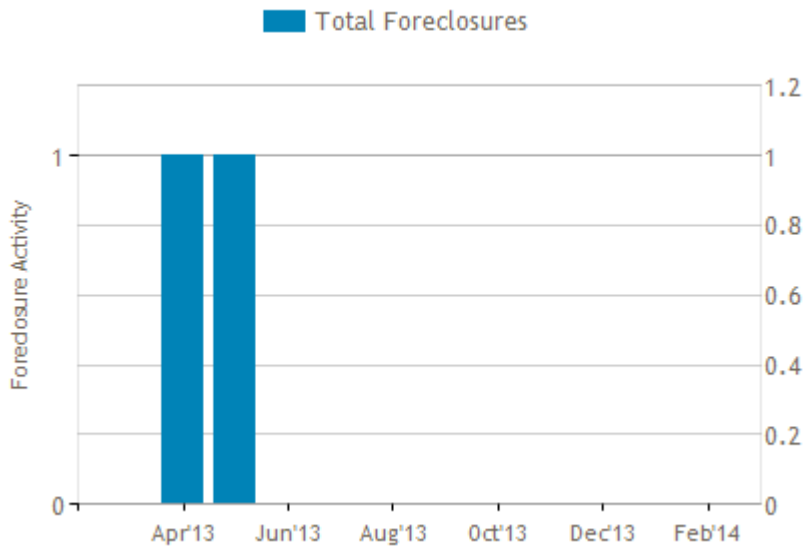
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	2	7	22	10	1	0
Median Listing Price	$62,700	$94,000	$104,450	$132,300	$439,900	N/A
Median Square Footage	789	1,376	1,650	2,055	5,000	N/A
Median Price Per Square Foot	$79	$68	$63	$64	$88	N/A
Median Year Built	2010	1966	1974	1989	1997	N/A
Median Number of Bathrooms	1	1.5	2	2	4	N/A

Source: MLS

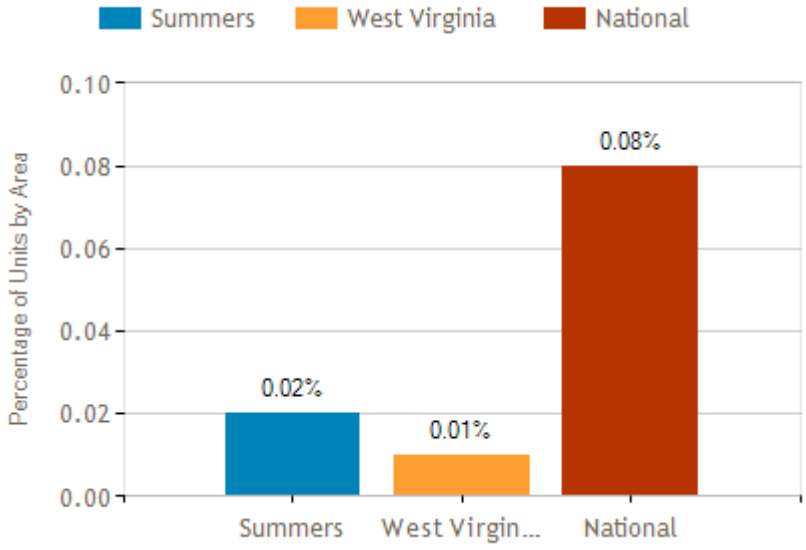
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Summers County, WV



Geographical Comparison – Summers County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	410	$0	$24,080	398	-2.9%
41% - 60% AMHI	$20,481	$30,720	129	$24,081	$36,110	120	-7.0%
61% - 100% AMHI	$30,721	$51,200	122	$36,111	$60,180	94	-23.0%
Over 100% AMHI	$51,201	No Limit	161	$60,181	No Limit	149	-7.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	283	$0	$24,080	308	8.8%
41% - 60% AMHI	$20,481	$30,720	216	$24,081	$36,110	183	-15.3%
61% - 100% AMHI	$30,721	$51,200	394	$36,111	$60,180	442	12.2%
Over 100% AMHI	$51,201	No Limit	624	$60,181	No Limit	492	-21.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	693	$0	$24,080	706	1.9%
41% - 60% AMHI	$20,481	$30,720	345	$24,081	$36,110	303	-12.2%
61% - 100% AMHI	$30,721	$51,200	516	$36,111	$60,180	536	3.9%
Over 100% AMHI	$51,201	No Limit	785	$60,181	No Limit	641	-18.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	292	$0	$17,870	316	8.2%
41% - 60% AMHI	$15,201	$22,800	67	$17,871	$26,800	87	29.9%
61% - 100% AMHI	$22,801	$38,000	104	$26,801	$44,670	96	-7.7%
Over 100% AMHI	$38,001	No Limit	164	$44,671	No Limit	156	-4.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	647	$0	$17,870	807	24.7%
41% - 60% AMHI	$15,201	$22,800	472	$17,871	$26,800	491	4.0%
61% - 100% AMHI	$22,801	$38,000	712	$26,801	$44,670	733	2.9%
Over 100% AMHI	$38,001	No Limit	775	$44,671	No Limit	684	-11.7%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	939	$0	$17,870	1,123	19.6%
41% - 60% AMHI	$15,201	$22,800	539	$17,871	$26,800	578	7.2%
61% - 100% AMHI	$22,801	$38,000	816	$26,801	$44,670	829	1.6%
Over 100% AMHI	$38,001	No Limit	939	$44,671	No Limit	840	-10.5%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	477	$0	$30,090	471	-1.3%
Senior (Age 55+)	$0	$19,000	322	$0	$22,340	357	10.9%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(88 + 186 HCV) 274	11	(99 + 180 HCV*) 279
Number of Income-Eligible Family Renter Households	477	129	539
Existing Affordable Housing Penetration Rate – 2014	= 57.4%	= 8.5%	= 51.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	122	0	122
Number of Income-Eligible Senior Renter Households	322	67	359
Penetration Rate – 2014	= 37.9%	N/A	= 34.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(88 + 186 HCV) 274	11	(99 + 180 HCV*) 279
Number of Income-Eligible Family Renter Households	471	120	518
Existing Affordable Housing Penetration Rate – 2019	= 58.2%	= 9.2%	= 53.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	122	0	122
Number of Income-Eligible Senior Renter Households	357	87	403
Penetration Rate – 2019	= 34.2%	N/A	= 30.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	203	200	197	235
41%-60% AMHI (Tax Credit)	118	67	109	87

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Joe Blankenship, Mayor of Hinton, (304) 466-3255

Mayor Blankenship said Summers County is primarily rural and has very few renters. He noted job opportunities are limited, and finding employment would be a challenge for new residents. Nonetheless, the mayor pointed out that several significant area employers are located in Hinton. According to Mayor Blankenship, Hinton is home to relatively high-income households whose families have resided there for multiple generations. He believes that "not in my backyard" attitudes would confront affordable housing development there, and he is unaware any planned or proposed multifamily rental projects in the area.

Eugene Jones, Owner, Jones United Country Real Estate, (304) 466-4576

Mr. Jones said multifamily housing is viewed unfavorably by most area residents and is perceived to be only for low-income households; the predominant preference among residents is for single-family homes. It is his belief that support for low-income housing is limited in the county, as many of the area's residents are part of families with "old money." Jones noted much of the available land is isolated from major roadways and community services and its development could be challenging. He said the most expensive land in the county is near Hinton, Alderson, Lowell and Jumping Branch. Improvements to area roadways, however, have increased land prices in some areas of Summers County. Jones confirmed fracking is not occurring in the county.

Lloyd Lightner, Commission President, Summers County, (304) 667-5905

Mr. Lightner said no plans for new housing exist in the county, and none has been developed for several years. The same is true with respect to infrastructure, business centers and industrial parks, and oil and gas exploration has had no impact in Summers County. Mr. Lightner pointed out that southeastern West Virginia is not known to contain reserves of natural gas or shale oil. He noted most of the county is rural and nearly 90% of the population resides in Hinton. Lightner went on to say the absence of development-ready land is a barrier to market entry, pointing out the area's general lack of flat terrain, and said he was unaware of significant environmental issues. According to Lightner, constructions costs are typical for the area, but affordable housing development would likely face "not in my backyard" concerns from area residents. He believes a need for additional affordable housing exists, but also thought long-time Summers County residents would perceive such development negatively.

46. Taylor County

A. General Description

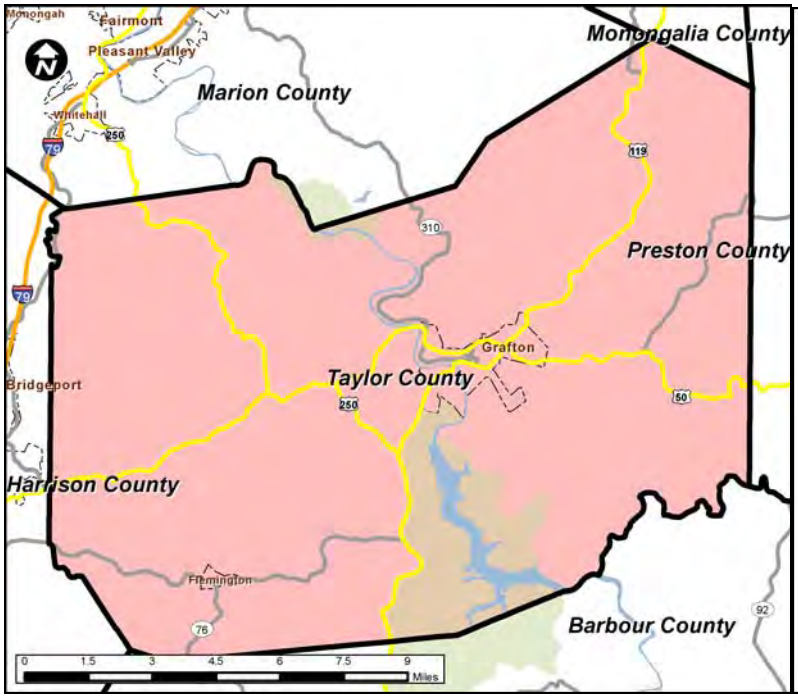
County Seat: Grafton
County Size: 175.70 square miles

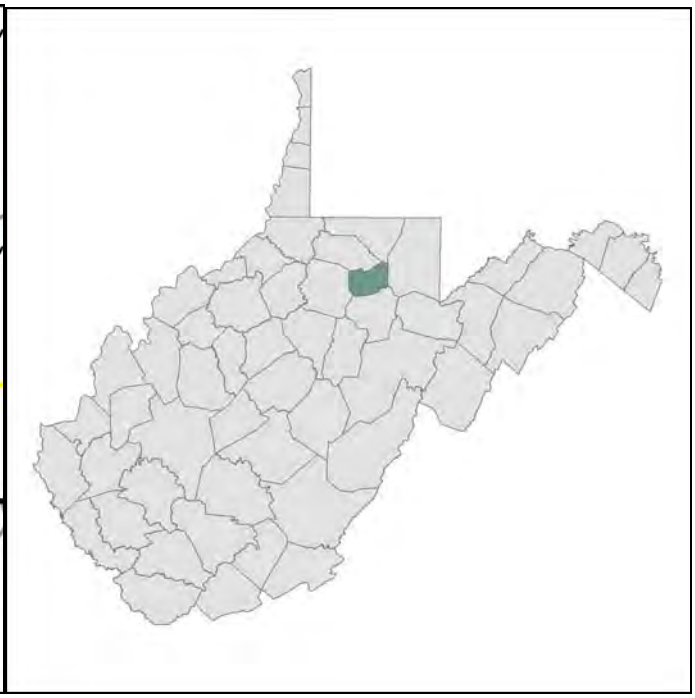
2000 (Census) Population: 16,089
2010 (Census) Population: 16,895
Population Change: +806 (5.0%)

2000 (Census) Households: 6,320
2010 (Census) Households: 6,778
Household Change: +458 (7.2%)

2000 (Census) Median Household Income: $27,356
2010 (Estimate) Median Household Income: $39,801
Income Change: +$12,445 (45.5%)

2000 (Census) Median Home Value: $57,500
2010 (American Community Survey) Median Home Value: $77,000
Home Value Change: +$19,500 (33.9%)





B. Demographic Characteristics and Trends

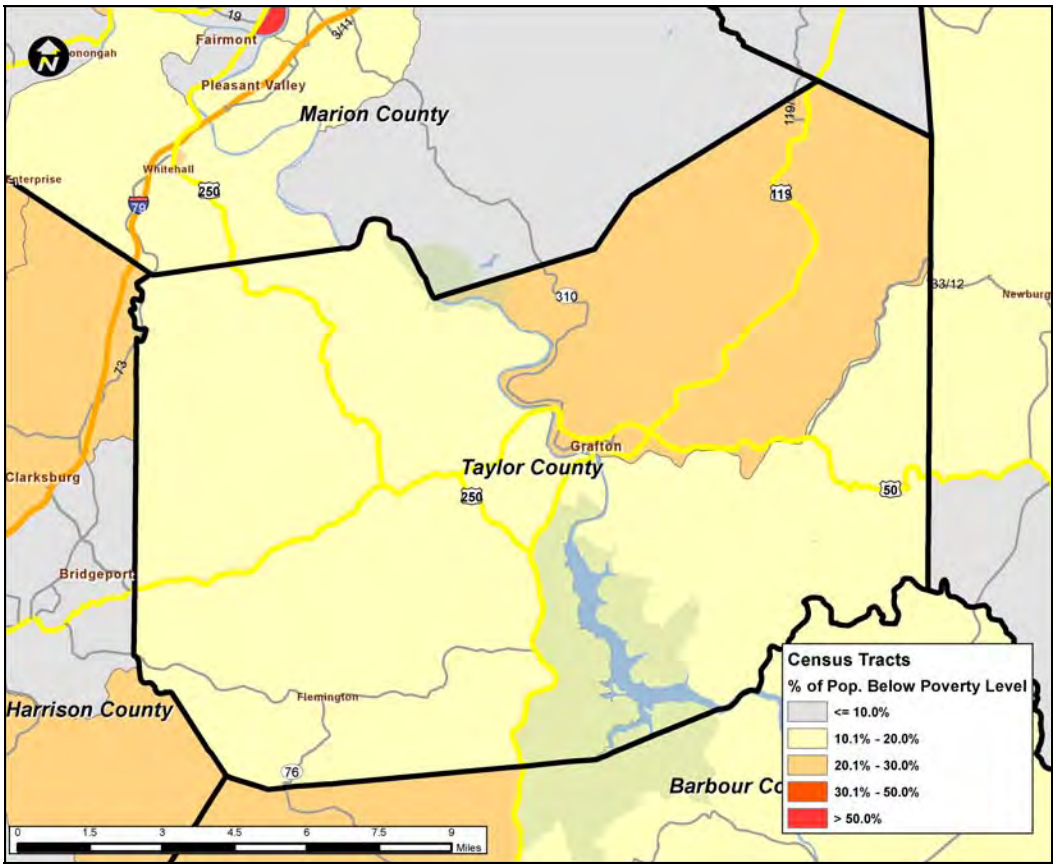
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Taylor County	Population	16,089	16,895	17,383	17,849
	Population Change	-	806	488	466
	Percent Change	-	5.0%	2.9%	2.7%
County Seat: Grafton	Population	5,489	5,164	5,256	5,349
	Population Change	-	-325	92	93
	Percent Change	-	-5.9%	1.8%	1.8%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,674	15.8%
Population not living in poverty	14,221	84.2%
Total	16,895	100.0%

Source: American Community Survey (ACS)

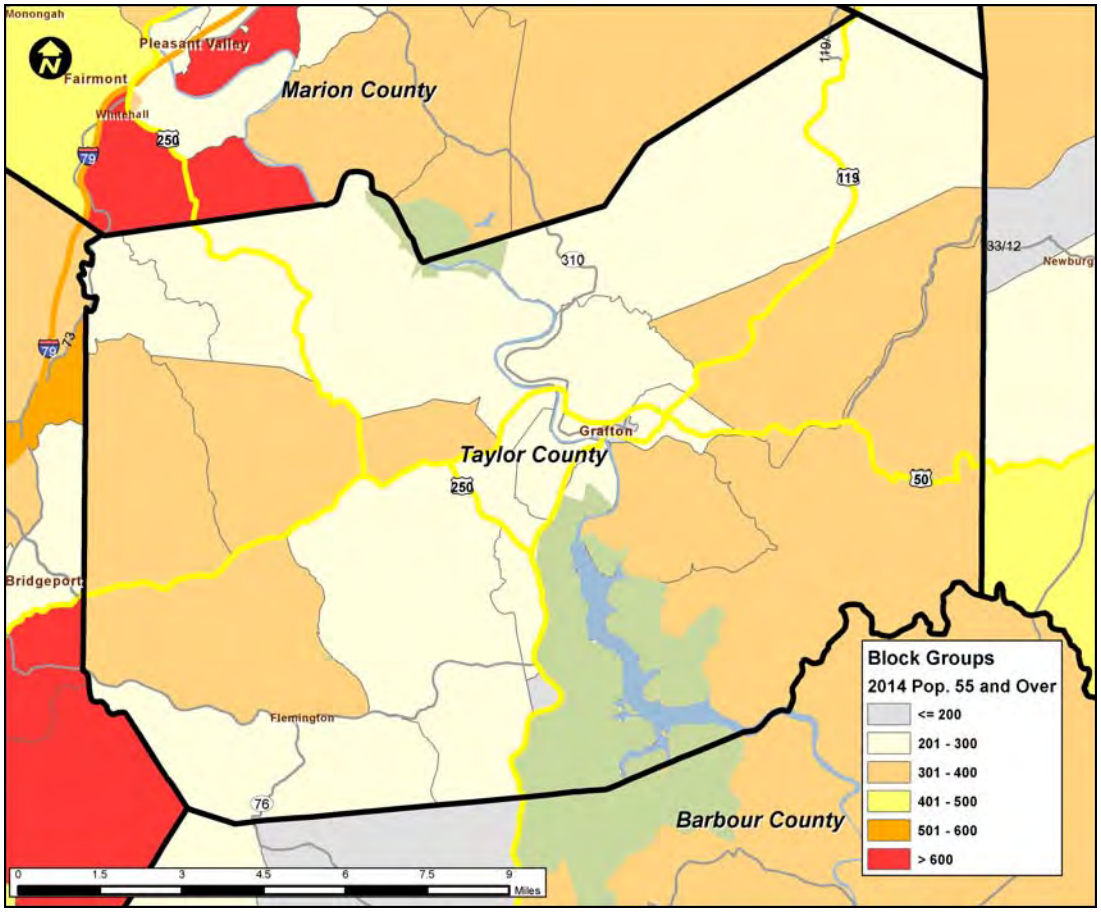


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,885	23.0%	3,879	22.3%	3,965	22.2%	86	2.2%
20 to 24	854	5.1%	835	4.8%	725	4.1%	-110	-13.2%
25 to 34	2,052	12.1%	2,097	12.1%	2,055	11.5%	-42	-2.0%
35 to 44	2,309	13.7%	2,303	13.2%	2,267	12.7%	-36	-1.6%
45 to 54	2,612	15.5%	2,548	14.7%	2,452	13.7%	-96	-3.8%
55 to 64	2,439	14.4%	2,624	15.1%	2,705	15.2%	81	3.1%
65 to 74	1,487	8.8%	1,800	10.4%	2,280	12.8%	480	26.7%
75 & Over	1,257	7.4%	1,298	7.5%	1,401	7.8%	103	7.9%
Total	16,895	100.0%	17,383	100.0%	17,849	100.0%	466	2.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	16,481	97.5%
Black	125	0.7%
Indian	39	0.2%
Asian	60	0.4%
Pacific Islander	0	0.0%
Some Other Race	19	0.1%
Two or More Races	171	1.0%
Total	16,895	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	15,314	90.6%
Moved within Same County	865	5.1%
Different County Same State	622	3.7%
Moved from Different State	81	0.5%
Moved from Abroad	12	0.1%
Total	16,895	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

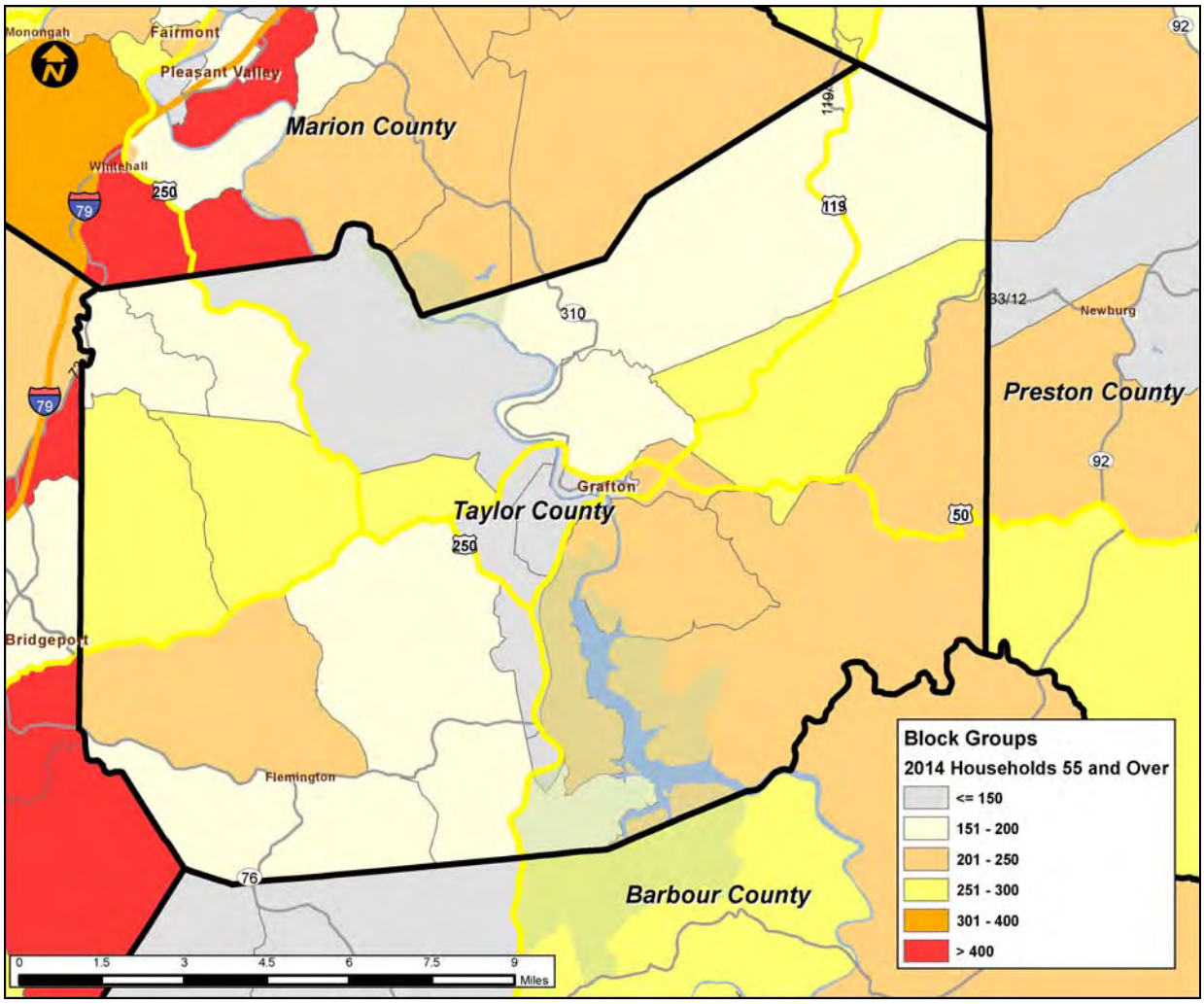
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Taylor County	Households	6,320	6,778	7,025	7,245
	Household Change	-	458	247	220
	Percent Change	-	7.2%	3.6%	3.1%
	Household Size	2.55	2.49	2.40	2.39
County Seat: Grafton	Households	2,277	2,192	2,244	2,294
	Household Change	-	-85	52	50
	Percent Change	-	-3.7%	2.4%	2.2%
	Household Size	2.4	2.4	2.34	2.33

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	188	2.8%	162	2.3%	150	2.1%	-12	-7.4%
25 to 34	830	12.2%	849	12.1%	824	11.4%	-25	-2.9%
35 to 44	1,143	16.9%	1,133	16.1%	1,099	15.2%	-34	-3.0%
45 to 54	1,362	20.1%	1,316	18.8%	1,246	17.2%	-70	-5.3%
55 to 64	1,416	20.9%	1,508	21.5%	1,527	21.1%	19	1.3%
65 to 74	957	14.1%	1,146	16.3%	1,426	19.7%	280	24.4%
75 to 84	629	9.3%	645	9.2%	679	9.4%	35	5.4%
85 & Over	253	3.7%	260	3.7%	287	4.0%	27	10.6%
Total	6,778	100.0%	7,018	100.0%	7,238	100.0%	220	3.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



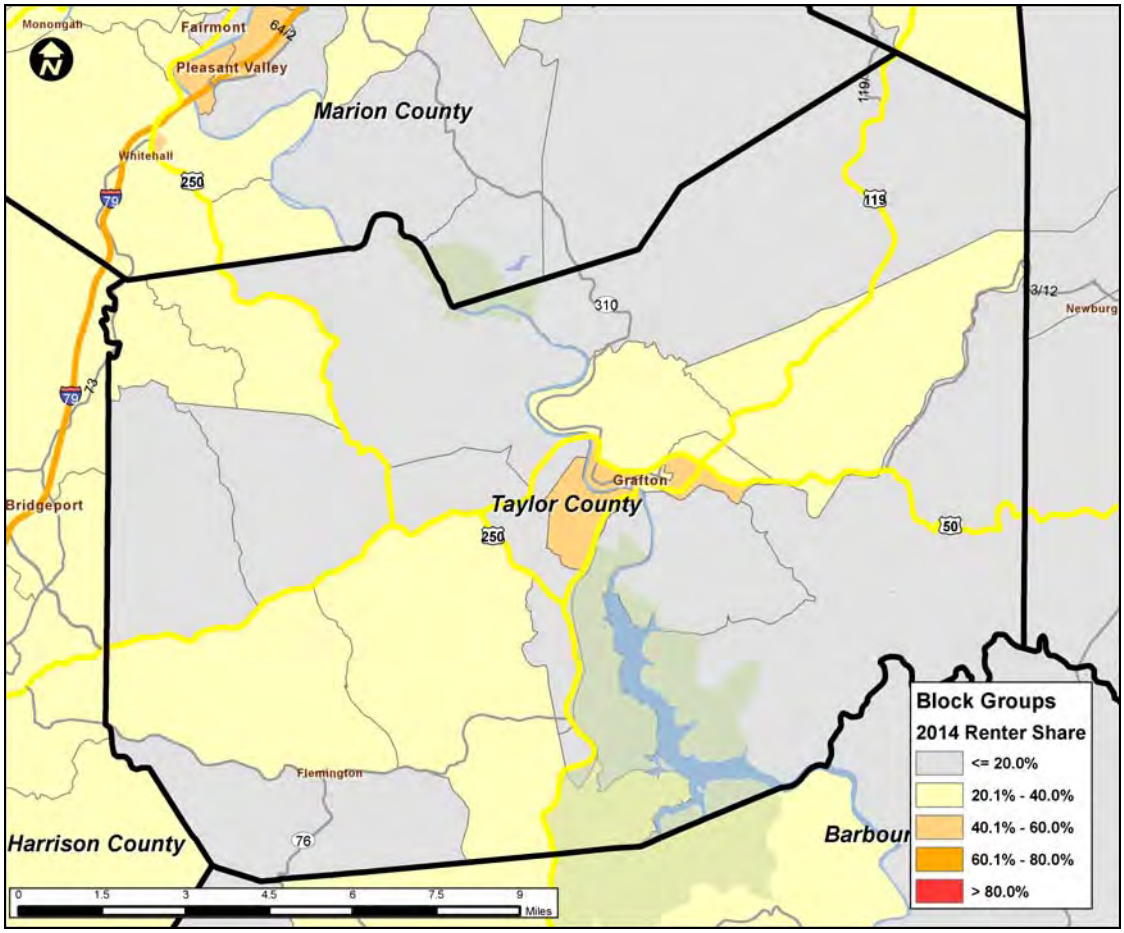
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	5,294	78.1%	5,318	75.7%	5,538	76.4%
Renter-Occupied	1,484	21.9%	1,707	24.3%	1,707	23.6%
Total	6,778	100.0%	7,025	100.0%	7,245	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,735	84.0%	2,943	82.7%	3,243	82.7%
Renter-Occupied	520	16.0%	615	17.3%	677	17.3%
Total	3,255	100.0%	3,558	100.0%	3,919	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	680	39.8%	689	40.3%	9	1.3%
2 Persons	442	25.9%	438	25.7%	-3	-0.7%
3 Persons	279	16.3%	278	16.3%	-1	-0.3%
4 Persons	192	11.3%	189	11.1%	-3	-1.5%
5 Persons+	114	6.7%	112	6.6%	-2	-1.5%
Total	1,707	100.0%	1,707	100.0%	0	0.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,218	22.9%	1,301	23.5%	83	6.9%
2 Persons	2,098	39.5%	2,173	39.2%	75	3.6%
3 Persons	955	18.0%	995	18.0%	39	4.1%
4 Persons	640	12.0%	654	11.8%	14	2.2%
5 Persons+	407	7.6%	416	7.5%	9	2.2%
Total	5,318	100.0%	5,538	100.0%	220	4.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	499	81.1%	534	78.9%	35	7.0%
2 Persons	92	14.9%	112	16.6%	21	22.7%
3 Persons	8	1.4%	10	1.4%	1	14.6%
4 Persons	10	1.7%	16	2.3%	5	53.3%
5 Persons+	6	1.0%	5	0.7%	-1	-15.4%
Total	615	100.0%	677	100.0%	62	10.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	958	32.6%	1,055	32.5%	97	10.1%
2 Persons	1,480	50.3%	1,613	49.7%	133	9.0%
3 Persons	329	11.2%	377	11.6%	48	14.6%
4 Persons	102	3.5%	120	3.7%	18	17.5%
5 Persons+	73	2.5%	77	2.4%	4	5.0%
Total	2,943	100.0%	3,243	100.0%	299	10.2%

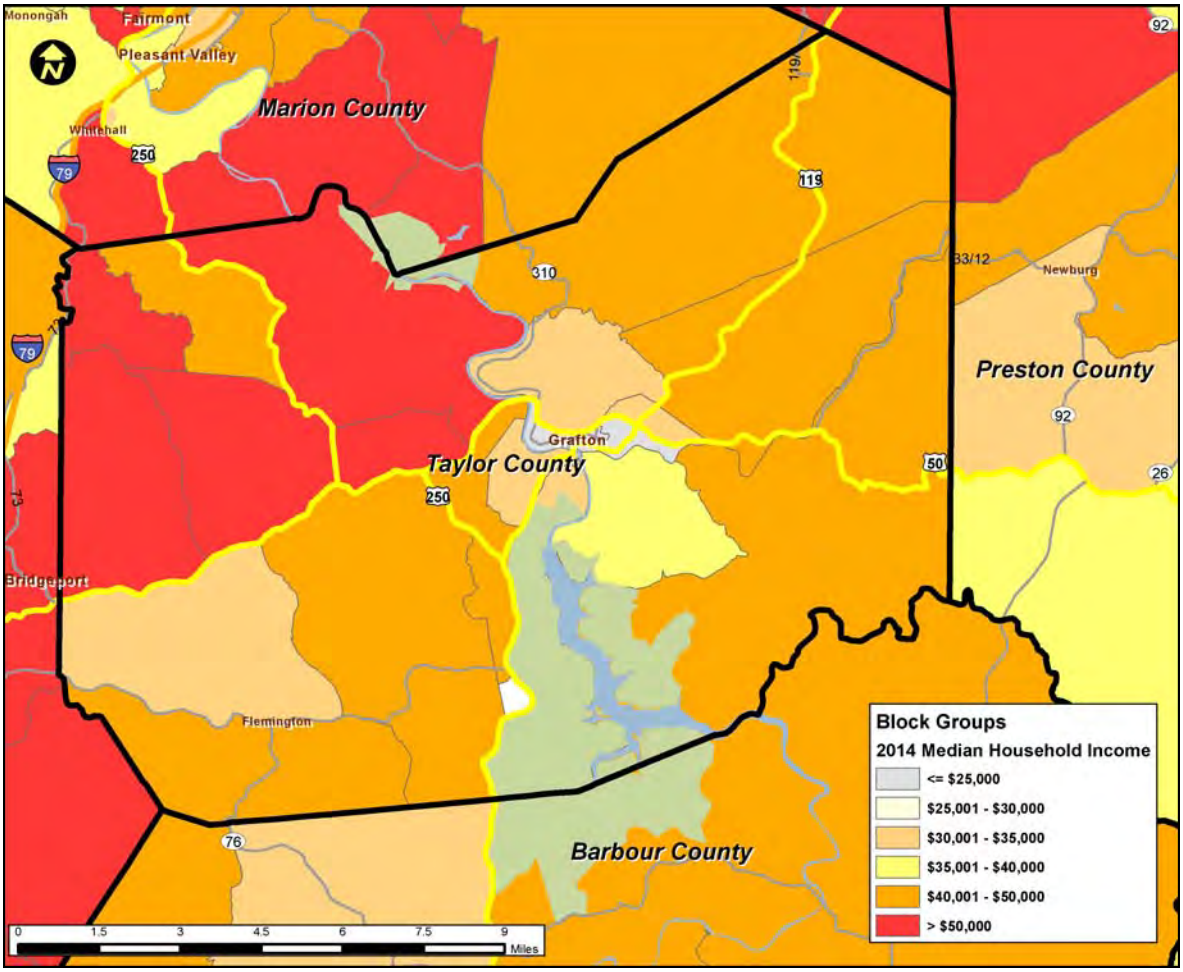
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	694	10.2%	826	11.8%	820	11.3%
$10,000 to $19,999	975	14.4%	1,082	15.4%	1,074	14.8%
$20,000 to $29,999	910	13.4%	944	13.4%	952	13.1%
$30,000 to $39,999	827	12.2%	932	13.3%	961	13.3%
$40,000 to $49,999	725	10.7%	813	11.6%	827	11.4%
$50,000 to $59,999	559	8.2%	512	7.3%	546	7.5%
$60,000 to $74,999	712	10.5%	702	10.0%	718	9.9%
$75,000 to $99,999	623	9.2%	604	8.6%	656	9.1%
$100,000 to $124,999	389	5.7%	339	4.8%	368	5.1%
$124,999 to $149,999	217	3.2%	190	2.7%	212	2.9%
$150,000 to $199,999	92	1.4%	60	0.9%	84	1.2%
$200,000+	56	0.8%	22	0.3%	27	0.4%
Total	6,778	100.0%	7,025	100.0%	7,245	100.0%
Median Income	$39,801		$37,087		$38,083	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



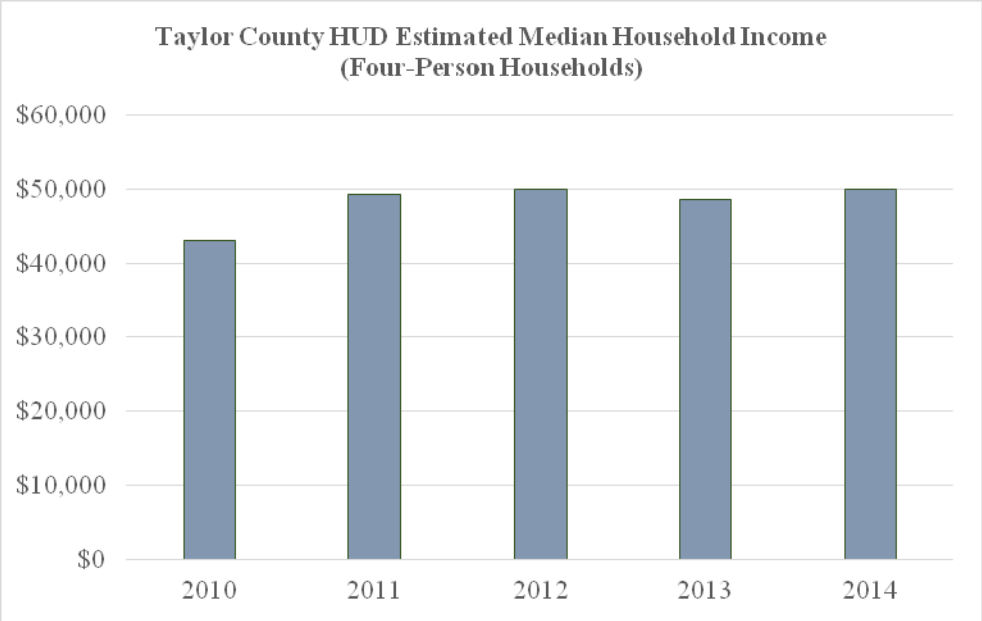
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	371	11.4%	471	13.2%	502	12.8%
$10,000 to $19,999	614	18.9%	677	19.0%	720	18.4%
$20,000 to $29,999	535	16.4%	539	15.1%	576	14.7%
$30,000 to $39,999	433	13.3%	509	14.3%	563	14.4%
$40,000 to $49,999	323	9.9%	381	10.7%	416	10.6%
$50,000 to $59,999	233	7.2%	217	6.1%	252	6.4%
$60,000 to $74,999	259	7.9%	289	8.1%	319	8.2%
$75,000 to $99,999	242	7.4%	253	7.1%	297	7.6%
$100,000 to $124,999	127	3.9%	126	3.5%	148	3.8%
$124,999 to $149,999	53	1.6%	55	1.6%	72	1.8%
$150,000 to $199,999	48	1.5%	33	0.9%	44	1.1%
$200,000+	18	0.5%	9	0.2%	11	0.3%
Total	3,255	100.0%	3,558	100.0%	3,919	100.0%
Median Income	$32,484		$31,812		$32,891	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$43,100	-
2011	$49,200	14.2%
2012	$49,900	1.4%
2013	$48,500	-2.8%
2014	$50,000	3.1%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	188	132	42	1	0	362
$10,000 to $19,999	204	57	68	13	1	343
$20,000 to $29,999	36	5	84	85	46	256
$30,000 to $39,999	12	34	0	20	7	74
$40,000 to $49,999	40	108	0	31	0	180
$50,000 to $59,999	18	22	18	16	2	77
$60,000 to $74,999	7	4	7	0	5	23
$75,000 to $99,999	4	10	20	2	33	70
$100,000 to $124,999	68	2	0	0	0	70
$125,000 to $149,999	3	6	0	0	1	10
$150,000 to $199,999	7	2	0	0	4	13
$200,000 & Over	1	2	1	1	0	5
Total	590	385	240	170	99	1,484

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	243	139	51	0	4	437
$10,000 to $19,999	229	70	80	17	1	397
$20,000 to $29,999	40	6	92	92	54	285
$30,000 to $39,999	17	37	1	25	9	89
$40,000 to $49,999	51	121	2	37	0	212
$50,000 to $59,999	14	30	18	13	0	74
$60,000 to $74,999	5	7	9	3	7	31
$75,000 to $99,999	6	14	23	2	36	81
$100,000 to $124,999	62	4	1	1	2	69
$125,000 to $149,999	5	9	0	0	1	15
$150,000 to $199,999	7	4	0	0	1	12
$200,000 & Over	1	1	1	1	0	5
Total	680	442	279	192	114	1,707

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	245	119	56	3	1	423
$10,000 to $19,999	229	70	74	15	0	388
$20,000 to $29,999	37	1	90	84	56	269
$30,000 to $39,999	20	45	1	26	9	101
$40,000 to $49,999	47	119	0	42	3	211
$50,000 to $59,999	13	31	15	14	0	73
$60,000 to $74,999	6	8	9	2	5	30
$75,000 to $99,999	8	23	24	0	36	90
$100,000 to $124,999	67	2	4	0	0	72
$125,000 to $149,999	7	13	1	1	4	27
$150,000 to $199,999	7	5	3	1	0	15
$200,000 & Over	2	1	2	1	0	7
Total	689	438	278	189	113	1,707

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	41	130	41	0	0	211
$10,000 to $19,999	24	51	67	12	1	155
$20,000 to $29,999	5	0	84	84	45	218
$30,000 to $39,999	7	4	0	20	7	38
$40,000 to $49,999	12	101	0	27	0	140
$50,000 to $59,999	1	19	18	12	0	52
$60,000 to $74,999	1	0	7	0	5	13
$75,000 to $99,999	0	5	20	2	33	60
$100,000 to $124,999	63	0	0	0	0	63
$125,000 to $149,999	0	5	0	0	1	6
$150,000 to $199,999	1	0	0	0	2	3
$200,000 & Over	0	2	1	1	0	4
Total	155	317	238	159	95	964

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	64	132	49	0	1	247
$10,000 to $19,999	28	61	79	17	1	186
$20,000 to $29,999	4	1	91	92	54	242
$30,000 to $39,999	11	4	1	25	8	49
$40,000 to $49,999	12	108	1	33	0	154
$50,000 to $59,999	1	24	16	10	0	51
$60,000 to $74,999	2	1	8	2	6	19
$75,000 to $99,999	1	9	23	1	36	69
$100,000 to $124,999	56	2	0	0	1	59
$125,000 to $149,999	0	7	0	0	0	9
$150,000 to $199,999	1	1	0	0	1	3
$200,000 & Over	0	1	1	1	0	4
Total	181	350	270	182	108	1,092

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	53	110	52	1	0	217
$10,000 to $19,999	18	58	72	14	0	162
$20,000 to $29,999	2	0	89	84	56	232
$30,000 to $39,999	12	4	1	26	8	51
$40,000 to $49,999	8	106	0	36	1	150
$50,000 to $59,999	1	24	14	10	0	49
$60,000 to $74,999	0	2	9	0	6	16
$75,000 to $99,999	1	11	24	0	34	70
$100,000 to $124,999	59	0	3	0	0	61
$125,000 to $149,999	0	10	0	1	3	14
$150,000 to $199,999	0	1	1	1	0	4
$200,000 & Over	1	0	2	0	0	4
Total	155	326	268	174	107	1,030

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1	40	33	35	3	113
$10,000 to $19,999	64	36	49	31	26	206
$20,000 to $29,999	60	23	23	38	12	157
$30,000 to $39,999	55	89	50	58	103	355
$40,000 to $49,999	29	88	80	63	1	262
$50,000 to $59,999	46	36	121	69	1	274
$60,000 to $74,999	9	145	153	82	52	440
$75,000 to $99,999	17	74	68	84	77	320
$100,000 to $124,999	2	114	38	43	2	199
$125,000 to $149,999	5	51	8	50	43	158
$150,000 to $199,999	0	7	1	1	32	41
$200,000 & Over	4	17	6	5	1	34
Total	293	722	631	559	354	2,559

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	43	29	38	2	112
$10,000 to $19,999	63	30	66	28	33	219
$20,000 to $29,999	50	28	25	41	20	163
$30,000 to $39,999	46	86	54	70	119	375
$40,000 to $49,999	25	98	81	75	0	278
$50,000 to $59,999	48	29	108	54	0	240
$60,000 to $74,999	9	113	156	71	45	394
$75,000 to $99,999	13	56	69	75	68	282
$100,000 to $124,999	0	80	31	43	0	154
$125,000 to $149,999	4	47	6	42	26	126
$150,000 to $199,999	1	3	0	0	20	24
$200,000 & Over	2	6	0	0	1	9
Total	260	618	626	537	334	2,375

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	0	38	28	35	1	102
$10,000 to $19,999	57	24	58	26	28	192
$20,000 to $29,999	43	24	22	36	19	144
$30,000 to $39,999	46	70	51	64	118	348
$40,000 to $49,999	22	84	82	71	1	261
$50,000 to $59,999	50	29	109	55	0	244
$60,000 to $74,999	9	102	153	75	44	383
$75,000 to $99,999	9	53	76	78	74	289
$100,000 to $124,999	2	79	33	44	0	158
$125,000 to $149,999	5	46	5	47	23	125
$150,000 to $199,999	0	4	0	1	31	36
$200,000 & Over	3	9	0	0	1	13
Total	246	560	617	533	339	2,295

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	148	2	1	1	0	152
$10,000 to $19,999	181	6	1	1	0	188
$20,000 to $29,999	32	5	0	1	1	38
$30,000 to $39,999	5	31	0	0	0	36
$40,000 to $49,999	28	7	0	5	0	40
$50,000 to $59,999	17	3	0	4	2	25
$60,000 to $74,999	7	4	0	0	0	10
$75,000 to $99,999	4	6	0	0	0	9
$100,000 to $124,999	5	2	0	0	0	7
$125,000 to $149,999	3	1	0	0	0	4
$150,000 to $199,999	7	2	0	0	2	10
$200,000 & Over	1	0	0	0	0	1
Total	435	67	2	11	5	520

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	179	7	2	0	2	190
$10,000 to $19,999	201	10	1	0	0	212
$20,000 to $29,999	36	5	1	0	0	43
$30,000 to $39,999	6	33	0	0	1	40
$40,000 to $49,999	39	13	1	5	0	58
$50,000 to $59,999	12	6	2	2	0	23
$60,000 to $74,999	3	7	1	1	1	12
$75,000 to $99,999	6	5	0	1	0	12
$100,000 to $124,999	6	2	0	1	1	10
$125,000 to $149,999	5	1	0	0	0	6
$150,000 to $199,999	6	2	0	0	0	9
$200,000 & Over	1	0	0	0	0	1
Total	499	92	8	10	6	615

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	192	9	3	1	0	206
$10,000 to $19,999	211	12	1	1	0	226
$20,000 to $29,999	35	1	1	0	1	39
$30,000 to $39,999	8	41	0	0	1	50
$40,000 to $49,999	40	14	0	7	1	61
$50,000 to $59,999	13	8	1	3	0	24
$60,000 to $74,999	6	9	0	2	0	17
$75,000 to $99,999	8	12	0	0	1	20
$100,000 to $124,999	8	0	1	0	0	8
$125,000 to $149,999	7	4	1	0	1	13
$150,000 to $199,999	6	3	1	0	0	11
$200,000 & Over	1	1	0	1	0	4
Total	534	112	10	16	6	677

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	175	29	10	3	1	219
$10,000 to $19,999	304	105	9	2	5	426
$20,000 to $29,999	142	290	55	4	5	497
$30,000 to $39,999	123	209	35	22	8	398
$40,000 to $49,999	54	169	52	4	3	283
$50,000 to $59,999	31	97	58	15	6	208
$60,000 to $74,999	8	204	24	1	11	248
$75,000 to $99,999	29	151	22	21	9	233
$100,000 to $124,999	8	65	31	11	4	120
$125,000 to $149,999	6	30	7	2	3	49
$150,000 to $199,999	8	21	7	0	1	38
$200,000 & Over	3	10	2	1	0	17
Total	894	1,381	315	87	58	2,735

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	242	28	7	2	1	281
$10,000 to $19,999	330	117	10	2	6	465
$20,000 to $29,999	135	293	55	6	8	496
$30,000 to $39,999	115	269	52	23	10	469
$40,000 to $49,999	59	190	65	8	1	323
$50,000 to $59,999	20	102	55	11	6	195
$60,000 to $74,999	7	227	25	1	17	277
$75,000 to $99,999	28	143	21	35	14	241
$100,000 to $124,999	8	66	27	10	4	116
$125,000 to $149,999	8	29	6	4	2	49
$150,000 to $199,999	6	13	5	0	1	24
$200,000 & Over	1	4	0	0	2	7
Total	958	1,480	329	102	73	2,943

Source: Ribbon Demographics; ESRI; Urban Decision Group

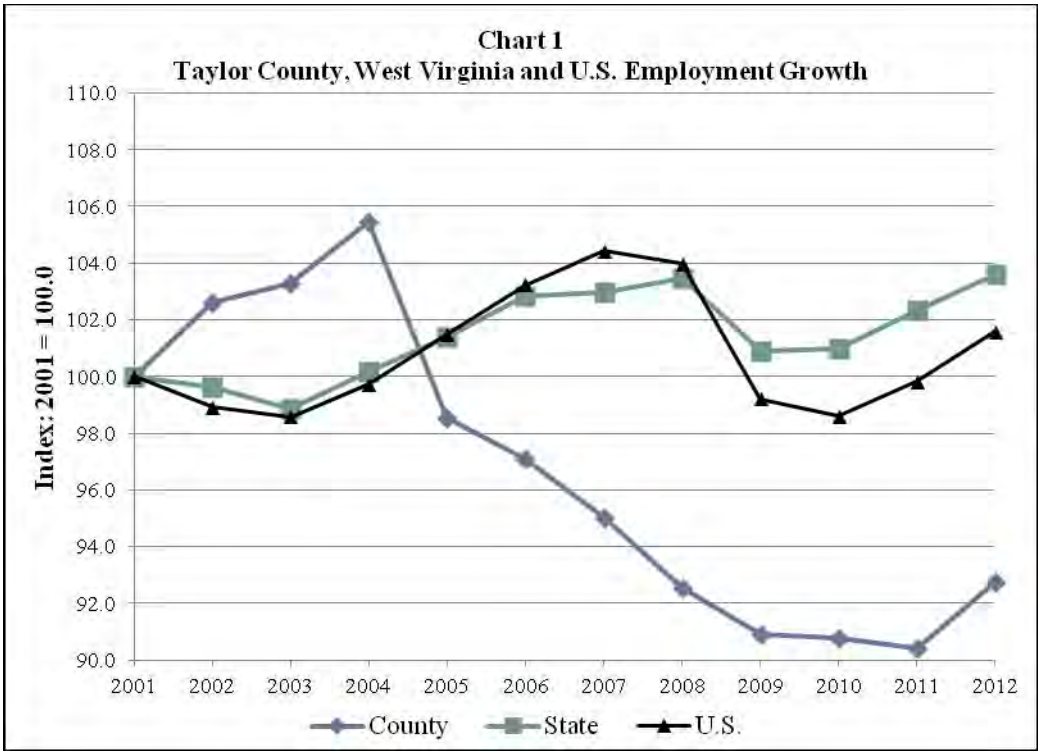
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	261	23	7	2	4	297
$10,000 to $19,999	356	122	10	2	4	494
$20,000 to $29,999	158	304	60	8	7	537
$30,000 to $39,999	126	304	48	26	9	513
$40,000 to $49,999	59	206	78	8	4	355
$50,000 to $59,999	22	118	67	13	8	227
$60,000 to $74,999	9	244	28	2	20	303
$75,000 to $99,999	35	158	27	42	15	277
$100,000 to $124,999	8	81	31	16	4	140
$125,000 to $149,999	11	32	13	2	2	59
$150,000 to $199,999	8	18	7	0	1	33
$200,000 & Over	2	4	1	0	0	7
Total	1,055	1,613	377	120	77	3,243

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Taylor County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Taylor County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Taylor County, State and U.S. Employment, 2001-2012						
	Taylor County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,048		686		129,636	
2002	3,127	2.6%	683	-0.4%	128,234	-1.1%
2003	3,148	0.7%	678	-0.8%	127,796	-0.3%
2004	3,215	2.1%	687	1.3%	129,278	1.2%
2005	3,003	-6.6%	695	1.2%	131,572	1.8%
2006	2,959	-1.5%	705	1.4%	133,834	1.7%
2007	2,896	-2.1%	706	0.1%	135,366	1.1%
2008	2,820	-2.6%	710	0.5%	134,806	-0.4%
2009	2,771	-1.7%	692	-2.5%	128,608	-4.6%
2010	2,767	-0.1%	692	0.1%	127,820	-0.6%
2011	2,755	-0.4%	702	1.4%	129,411	1.2%
2012	2,827	2.6%	711	1.2%	131,696	1.8%
Change						
2001-12	-221	-7.3%	25	3.6%	2,061	1.6%
2001-03	100	3.3%	-8	-1.1%	-1,840	-1.4%
2003-07	-252	-8.0%	28	4.2%	7,570	5.9%
2007-12	-69	-2.4%	4	0.6%	-3,670	-2.7%

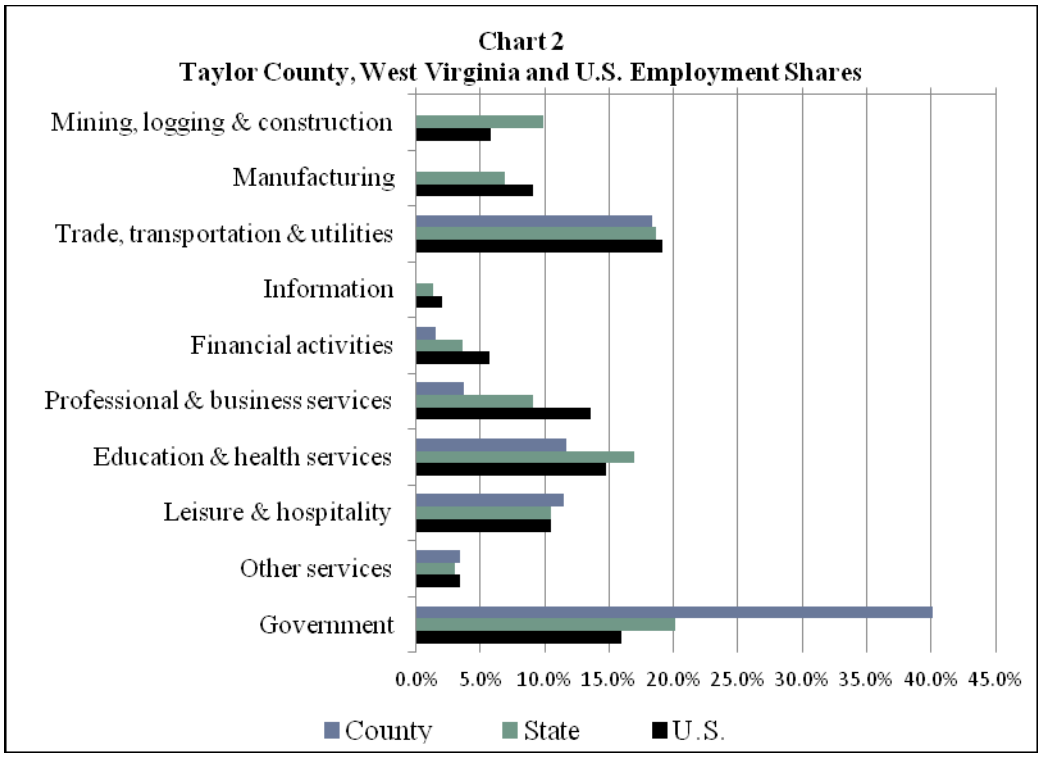
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Taylor County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Taylor County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	ND	0.0%	0.0	0.0
Manufacturing	ND	0.0%	0.0	0.0
Trade, Transportation and Utilities	519	18.4%	98.4	95.8
Information	ND	0.0%	0.0	0.0
Financial Activities	42	1.5%	41.5	26.1
Professional and Business Services	104	3.7%	40.5	27.1
Educational and Health Services	331	11.7%	69.1	79.5
Leisure and Hospitality	324	11.5%	109.7	109.9
Other Services	97	3.4%	115.5	99.3
Total Private Sector	**1,693**	**59.9%**	**75.0**	**71.3**
Total Government	**1,134**	**40.1%**	**199.1**	**251.0**
Total Payroll Employment	**2,827**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

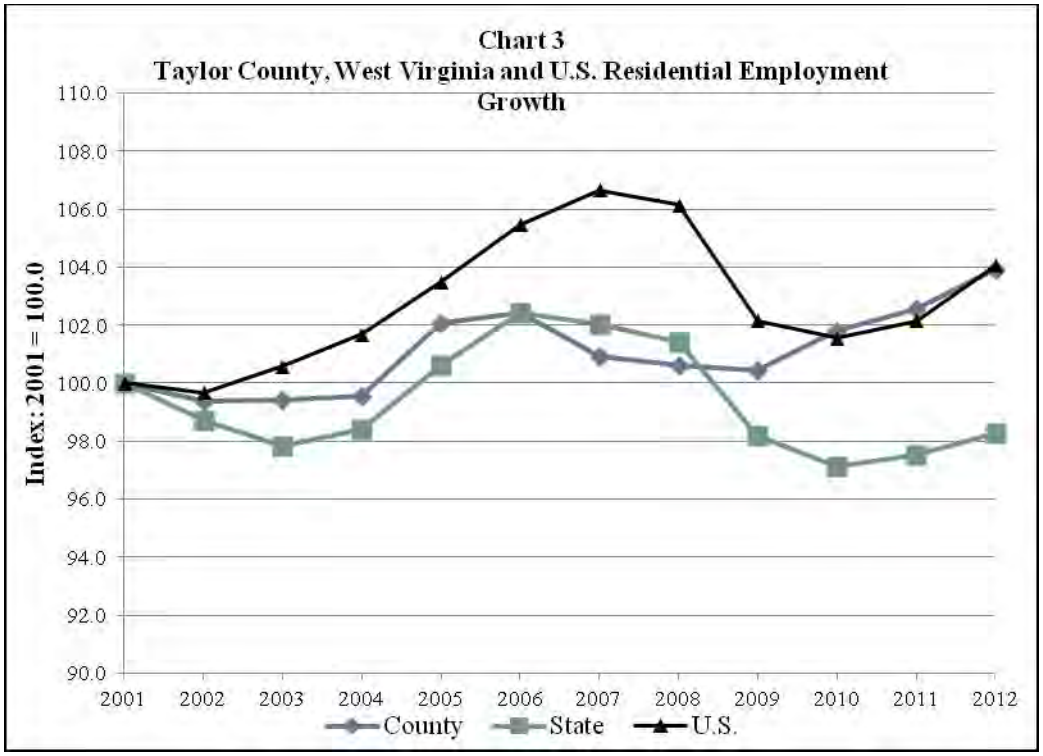


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Taylor County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Taylor County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Taylor County; this one considers the number of Taylor County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

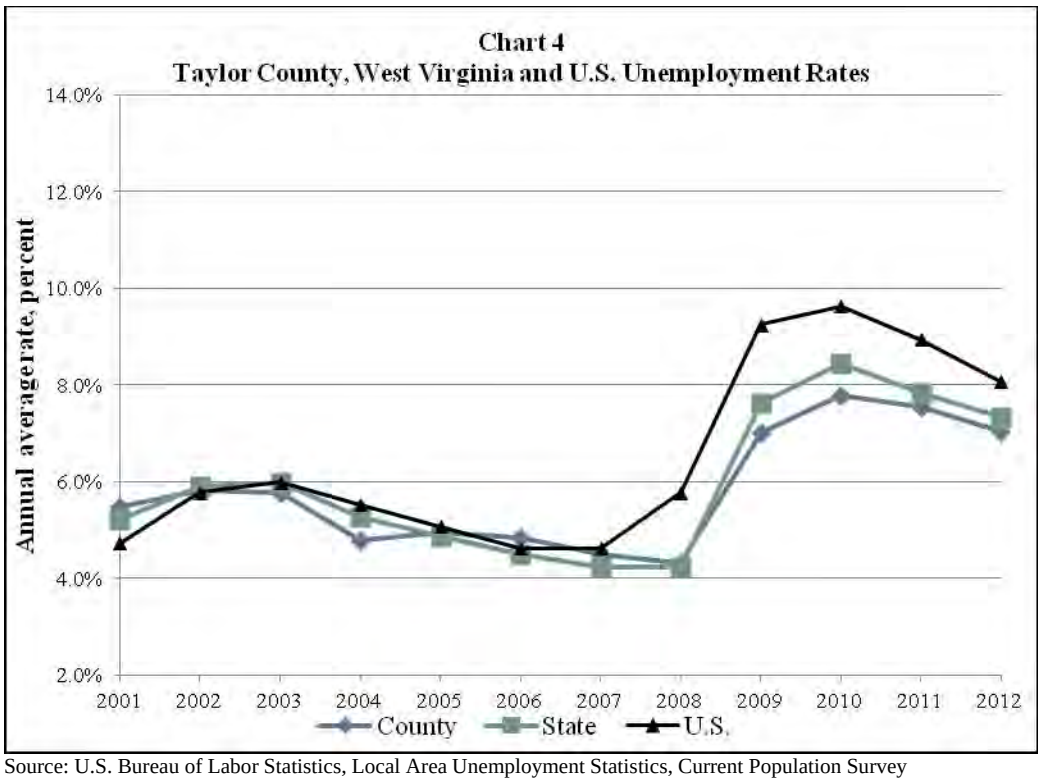
Table 3 Taylor County, State and U.S. Residential Employment, 2001-2012						
	Taylor County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,550		759		136,933	
2002	6,508	-0.6%	749	-1.3%	136,485	-0.3%
2003	6,511	0.0%	742	-0.9%	137,736	0.9%
2004	6,520	0.1%	747	0.6%	139,252	1.1%
2005	6,686	2.5%	764	2.3%	141,730	1.8%
2006	6,710	0.4%	777	1.8%	144,427	1.9%
2007	6,612	-1.5%	774	-0.4%	146,047	1.1%
2008	6,591	-0.3%	769	-0.6%	145,362	-0.5%
2009	6,579	-0.2%	745	-3.2%	139,878	-3.8%
2010	6,667	1.3%	737	-1.1%	139,064	-0.6%
2011	6,719	0.8%	740	0.4%	139,869	0.6%
2012	6,806	1.3%	746	0.8%	142,469	1.9%
Change						
2001-12	256	3.9%	-13	-1.7%	5,536	4.0%
2001-03	-39	-0.6%	-16	-2.2%	803	0.6%
2003-07	101	1.6%	32	4.3%	8,311	6.0%
2007-10	55	0.8%	-37	-4.8%	-6,983	-4.8%
2010-12	139	2.1%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Taylor County, state and U.S. unemployment rates over the past decade. The table also shows the Taylor County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Taylor County Labor Force Statistics and Comparative Unemployment Rates						
	Taylor County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Taylor County	West Virginia	U.S.
2001	6,930	6,550	380	5.5%	5.2%	4.7%
2002	6,910	6,508	402	5.8%	5.9%	5.8%
2003	6,910	6,511	399	5.8%	6.0%	6.0%
2004	6,849	6,520	329	4.8%	5.3%	5.5%
2005	7,034	6,686	348	4.9%	4.9%	5.1%
2006	7,052	6,710	342	4.8%	4.5%	4.6%
2007	6,924	6,612	312	4.5%	4.2%	4.6%
2008	6,888	6,591	297	4.3%	4.2%	5.8%
2009	7,075	6,579	496	7.0%	7.6%	9.3%
2010	7,230	6,667	563	7.8%	8.4%	9.6%
2011	7,268	6,719	549	7.6%	7.8%	8.9%
2012	7,321	6,806	515	7.0%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Taylor County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	7,268	6,719	549	7.6%
2012 January	7,217	6,626	591	8.2%
2012 February	7,246	6,658	588	8.1%
2012 March	7,154	6,641	513	7.2%
2012 April	7,276	6,769	507	7%
2012 May	7,339	6,835	504	6.9%
2012 June	7,426	6,892	534	7.2%
2012 July	7,436	6,943	493	6.6%
2012 August	7,373	6,855	518	7%
2012 September	7,349	6,873	476	6.5%
2012 October	7,334	6,867	467	6.4%
2012 November	7,330	6,859	471	6.4%
2012 December	7,370	6,852	518	7%
2012 Annual	7,321	6,806	515	7%
2013 January	7,387	6,812	575	7.8%
2013 February	7,345	6,812	533	7.3%
2013 March	7,260	6,803	457	6.3%
2013 April	7,332	6,893	439	6%
2013 May	7,340	6,970	370	5%
2013 June	7,392	6,981	411	5.6%
2013 July	7,382	6,985	397	5.4%
2013 August	7,404	7,025	379	5.1%
2013 September	7,488	7,140	348	4.6%
2013 October	7,461	7,127	334	4.5%
2013 November	7,406	7,091	315	4.3%
2013 December	7,413	7,073	340	4.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Taylor County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Taylor County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	311	4.5%	88.8	238.4
Construction	490	7.1%	99.4	104.0
Manufacturing	608	8.8%	101.3	81.4
Wholesale Trade	272	3.9%	172.7	133.8
Retail Trade	877	12.7%	101.7	109.9
Transportation and Utilities	624	9.0%	161.6	178.1
Information	39	0.6%	31.9	24.5
Financial Activities	161	2.3%	52.7	33.8
Professional and Business Services	575	8.3%	112.3	78.7
Educational and Health Services	1,733	25.0%	96.9	111.1
Leisure and Hospitality	463	6.7%	77.3	74.1
Other Services, Except Public Administration	294	4.2%	92.9	86.4
Public Administration	484	7.0%	110.8	142.2
Total Employment	**6,931**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Taylor County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	2,031	29.3%	95.4	82.1
Service	1,178	17.0%	92.4	97.1
Sales and Office	1,566	22.6%	91.5	90.0
Natural Resources, Construction and Maintenance	1,033	14.9%	116.4	156.8
Production, Transportation and Material Moving	1,123	16.2%	120.9	132.8
Total Employment	**6,931**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Taylor County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Taylor County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Taylor County.

Largest Employers in Taylor County		
Employer	**Industry**	**Employment**
Local Government	Government	839
ICG Tygart Valley/Arch Coal/Leer Mine	Coal	400
Taylor County Board of Education	Education	335
Grafton City Hospital	Health Care	200-499
State of West Virginia	Government	248
Walmart	Retail	200-499
West Virginia Department of Corrections (Pruntytown)	Corrections	100-199
Rex-Hide Industries	Rubber Products	100-199
8 Rose Street Operations/Rosewood Nursing & Rehab	Nursing Care	50-99
Taylor Senior Citizens Association	Senior Services	55-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and industry in Taylor County include manufacturing, government, and health care. Leading industries in the county include coal, timber and plastics. Recreation and tourism are well established with facilities including the Pleasant Creek Wildlife Management Area, Tygart Lake, Tygart Lake State Park, and Valley Falls State Park. The Tygart Valley River flows through the county, linking the two state parks. The city of Grafton is the county seat. Local facilities include schools, churches, recreation facilities, hospital, and a fire station. Walmart is the largest retailer and there are some small businesses located in town.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Taylor County during the past 24 months.

Arch Coal's Leer Mining Complex (formerly ICG Tygart No.1) has been slowly ramping up operations over the last several years. Located outside of Grafton, the coal mine employs about 400 workers, most of whom commute in from other counties. Arch has invested more than $400 million to develop the Leer mine. Although the city of Grafton has yet to experience significant economic benefit from the proximity of the mine, the company is contributing to the community by making land available for a soccer complex, and has donated funds toward upgrading the football and soccer field at Grafton High School.

Currently proposed is a hydroelectric powerhouse at Tygart Dam. The project has been undergoing the lengthy process of analysis and permitting, and has recently submitted applications to the Federal Energy Regulatory Commission and Department of Energy. The plan is to build a powerhouse that will house two hydro turbines that would produce 14.5 megawatts of electricity each. The impact on the dam would be minimal, producing no change in total release from the dam and no change in lake levels.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	Number	Percent
Owner-Occupied	5,294	78.1%
Renter-Occupied	1,484	21.9%
Total-Occupied Units*	6,778	89.9%
Vacant For Rent	50	6.6%
Vacant For-Sale Only	66	8.7%
Vacant Rented/Sold, Not Occ.	36	4.7%
Vacant Seasonal, Recreational	154	20.2%
All Other Vacant	457	59.9%
Total Vacant Units	763	10.1%
Total	7,541	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	Total Housing Units	Percent	Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Percent Substandard
Owner-Occupied	5,294	78.1%	5,228	66	1.2%
Renter-Occupied	1,484	21.9%	1,484	0	0.0%
Total	6,778	100.0%	6,712	66	1.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Year Built	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
	Number	Percentage	Number	Percentage
2005 or Later	78	1.5%	16	1.1%
2000 to 2004	277	5.2%	47	3.2%
1990 to 1999	884	16.7%	117	7.9%
1980 to 1989	617	11.7%	212	14.3%
1970 to 1979	772	14.6%	143	9.6%
1960 to 1969	332	6.3%	383	25.8%
1940 to 1959	877	16.6%	281	18.9%
1939 or Earlier	1,458	27.5%	286	19.3%
Total	5,294	100.0%	1,484	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Units in Structure	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1, Detached	4,660	88.0%	638	43.0%
1 Attached	24	0.4%	3	0.2%
2 to 4	0	0.0%	283	19.1%
5 to 9	0	0.0%	86	5.8%
10 to 19	0	0.0%	61	4.1%
20 to 49	0	0.0%	103	6.9%
50 or More	0	0.0%	139	9.3%
Mobile Home,	611	11.5%	171	11.5%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	5,294	100.0%	1,484	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Units in Structure	Tenure by Occupants Per Room – 2010 (ACS)	
	Number	Percent
Owner-Occupied	5,294	100.0%
0.50 or Less Occupants Per Room	4,076	77.0%
0.51 to 1.00 Occupants Per Room	1,206	22.8%
1.01 to 1.50 Occupants Per Room	12	0.2%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,484	100.0%
0.50 or Less Occupants Per Room	860	57.9%
0.51 to 1.00 Occupants Per Room	624	42.1%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	6,778	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Taylor County	25.1%
West Virginia	32.0%

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

Building Permit Data – Taylor County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	1	5	5	5	34	3	1	2	2	0
Units in Single-Family Structures	1	5	5	5	2	3	1	2	2	0
Units in All Multi-Family Structures	0	0	0	0	32	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	32	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

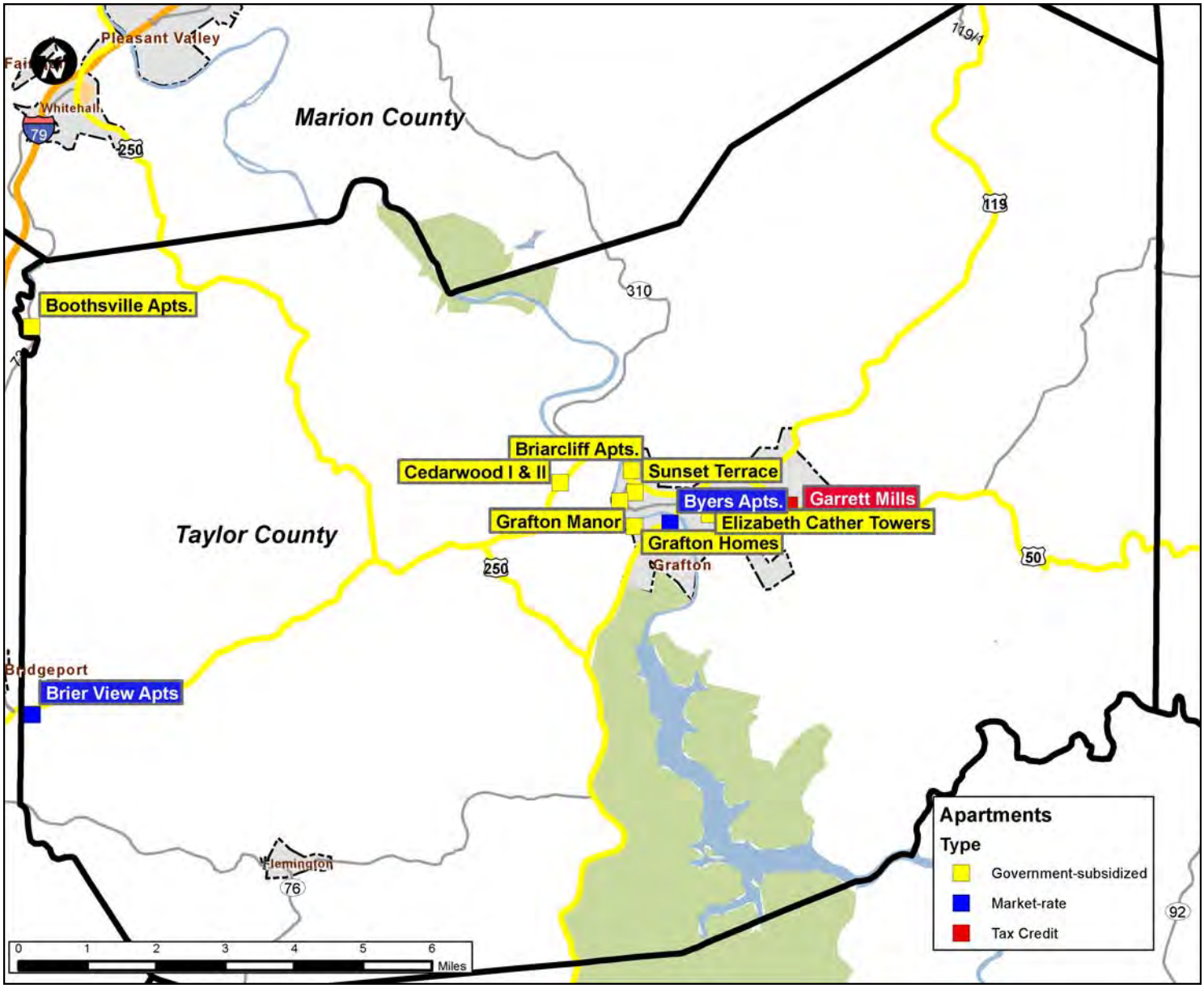
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	2	56	0	100.0%
Tax Credit	1	30	0	100.0%
Government-Subsidized	7	345	10	97.1%
Total	10	431	10	97.7%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	1	1.8%	0	0.0%	$652
Two-Bedroom	1.0	47	83.9%	0	0.0%	$717
Three-Bedroom	1.5	8	14.3%	0	0.0%	$842
Total Market Rate		**56**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	10	33.3%	0	0.0%	$573
Two-Bedroom	1.0	12	40.0%	0	0.0%	$682
Three-Bedroom	2.0	8	26.7%	0	0.0%	$792
Total Tax Credit		**30**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	64	18.6%	5	7.8%	N/A
One-Bedroom	1.0	131	38.0%	5	3.8%	N/A
Two-Bedroom	1.0	95	27.5%	0	0.0%	N/A
Three-Bedroom	1.0	38	11.0%	0	0.0%	N/A
Four-Bedroom	1.0	2	0.6%	0	0.0%	N/A
Four-Bedroom	2.0	15	4.3%	0	0.0%	N/A
Total		**345**	**100.0%**	**10**	**2.9%**	**N/A**
Grand Total		**431**	**100.0%**	**10**	**2.3%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	40	0.0%
1970 to 1979	3	173	5.8%
1980 to 1989	3	104	0.0%
1990 to 1999	1	36	0.0%
2000 to 2004	1	48	0.0%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	1	30	0.0%
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	10	431	2.3%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	48	0.0%
C	1	8	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	30	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B-	3	124	0.0%
C+	3	116	0.0%
C	1	105	9.5%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	8	290	0	100.0%
Senior (Age 55+)	2	141	10	92.9%
Total	10	431	10	97.7%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	204	0	100.0%
40% - 60% AMHI (Tax Credit)	30	0	100.0%
0-60% AMHI (All Affordable)	234	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	141	10	92.9%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	141	10	92.9%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Taylor County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $98,031. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $683, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$98,031
Mortgaged Value = 95% of Median Home Price	$93,129
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$500
Estimated Taxes & Insurance*	$125
Estimated Private Mortgage Insurance**	$58
Estimated Monthly Mortgage Payment	$683

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Taylor County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	1	5	5	5	2	3	1	2	2	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	3	82	3.7%	4
Average Loan Amount	$113,011	$156,402	72.3%	$115,257
Average Age of Borrower	35	-	-	34
Average Gross Income of Borrower	$31,571	$82,000	38.5%	$49,664
Income to Loan Ratio	27.9%	52.4%	53.3%	43.1%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

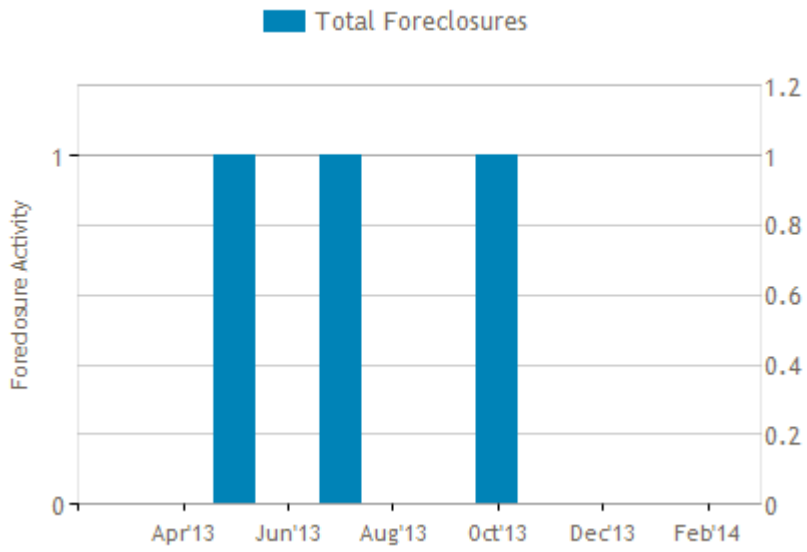
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	9	32	9	4	2
Median Listing Price	N/A	$59,900	$89,900	$225,000	$281,450	$149,450
Median Square Footage	N/A	1,150	1,600	2,450	3,227	3,864
Median Price Per Square Foot	N/A	$52	$56	$92	$87	$39
Median Year Built	N/A	1930	1972	1995	1997	1956
Median Number of Bathrooms	N/A	1	2	3	3	4

Source: MLS

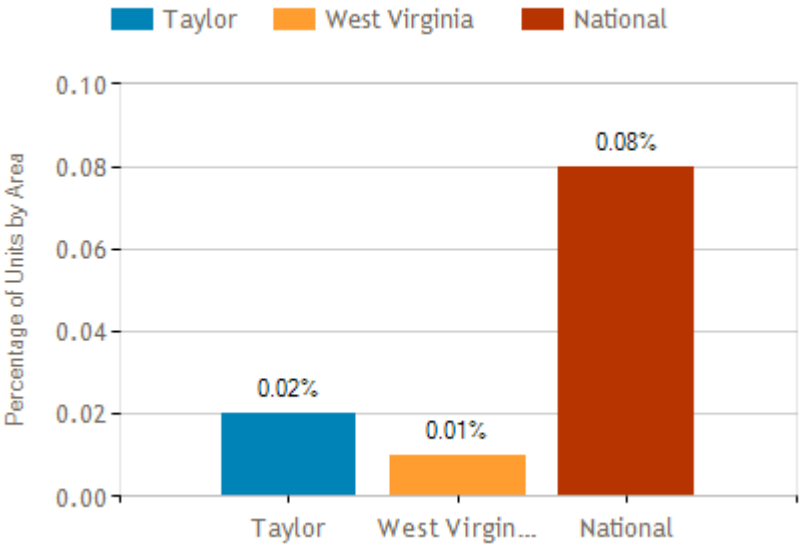
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Taylor County, WV



Geographical Comparison – Taylor County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,600	472	$0	$25,060	496	5.1%
41% - 60% AMHI	$21,601	$32,400	215	$25,061	$37,590	153	-28.8%
61% - 100% AMHI	$32,401	$54,000	211	$37,591	$62,650	214	1.4%
Over 100% AMHI	$54,001	No Limit	194	$62,651	No Limit	166	-14.4%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,600	353	$0	$25,060	366	3.7%
41% - 60% AMHI	$21,601	$32,400	227	$25,061	$37,590	335	47.6%
61% - 100% AMHI	$32,401	$54,000	660	$37,591	$62,650	658	-0.3%
Over 100% AMHI	$54,001	No Limit	1,135	$62,651	No Limit	936	-17.5%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,600	825	$0	$25,060	862	4.5%
41% - 60% AMHI	$21,601	$32,400	442	$25,061	$37,590	488	10.4%
61% - 100% AMHI	$32,401	$54,000	871	$37,591	$62,650	872	0.1%
Over 100% AMHI	$54,001	No Limit	1,329	$62,651	No Limit	1,102	-17.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,000	317	$0	$18,570	398	25.6%
41% - 60% AMHI	$16,001	$24,000	102	$18,571	$27,850	62	-39.2%
61% - 100% AMHI	$24,001	$40,000	66	$27,851	$46,410	97	47.0%
Over 100% AMHI	$40,001	No Limit	131	$46,411	No Limit	119	-9.2%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,000	560	$0	$18,570	720	28.6%
41% - 60% AMHI	$16,001	$24,000	384	$18,571	$27,850	493	28.4%
61% - 100% AMHI	$24,001	$40,000	766	$27,851	$46,410	856	11.7%
Over 100% AMHI	$40,001	No Limit	1,232	$46,411	No Limit	1,173	-4.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,000	877	$0	$18,570	1,118	27.5%
41% - 60% AMHI	$16,001	$24,000	486	$18,571	$27,850	555	14.2%
61% - 100% AMHI	$24,001	$40,000	832	$27,851	$46,410	953	14.5%
Over 100% AMHI	$40,001	No Limit	1,363	$46,411	No Limit	1,292	-5.2%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$27,000	603	$0	$31,330	618	2.5%
Senior (Age 55+)	$0	$20,000	402	$0	$23,210	443	10.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(204 + 50 HCV) 254	30	(234 + 50 HCV*) 284
Number of Income-Eligible Family Renter Households	603	215	687
Existing Affordable Housing Penetration Rate – 2014	= 42.1%	= 14.0%	= 41.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	141	0	141
Number of Income-Eligible Senior Renter Households	402	102	419
Penetration Rate – 2014	= 35.1%	N/A	= 33.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(204 + 50 HCV) 254	30	(234 + 50 HCV*) 284
Number of Income-Eligible Family Renter Households	618	153	649
Existing Affordable Housing Penetration Rate – 2019	= 41.1%	= 19.6%	= 43.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	141	0	141
Number of Income-Eligible Senior Renter Households	443	62	460
Penetration Rate – 2019	= 31.8	N/A	= 30.7%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	349	261	364	302
41%-60% AMHI (Tax Credit)	185	102	123	62

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Doug Robinson, Public Housing Manager, Grafton Housing Authority, (304) 265-1045

Mr. Robinson said no multifamily rental projects are planned, and no apartments have been built in Grafton recently. The newest development was constructed three to four years ago. Business is stagnant, and no plans exist to bring new businesses to the area or to improve infrastructure.

While exploration for oil and gas has increased in West Virginia as a whole, Robinson says it has not impacted housing in Taylor County. Land is available in Grafton, but Mr. Robinson does not expect any development in the near future.

Robinson also pointed out that most (if not all) residents of housing authority properties in the area are from Grafton or the surrounding area of Taylor County, although occupancy in the housing authority's properties is not restricted to residents who have previously resided in Taylor County.

Barbara Bartz, Manager, Encore Management Company, Grafton, (304) 265-0394

According to Ms. Bartz, the population in the area is relatively stable, and the occupancy rate at Garrett Mills, a Tax Credit property she manages, has been close to 100% since it opened. Garrett Mills operates from a waiting list; however, Ms. Bartz does not think that demand in the area is sufficient to support new development. She noted that frequently, applicants at Garrett Mills do not qualify for residency.

Kristine Plott, Property Manager, Briarcliff Apartments, Grafton, (304) 265-3845

Ms. Plott does not believe demand exists for more housing in the area. The Briarcliff Apartments development is currently undergoing renovations, which have increased the desirability of the property to local renters. The property currently has a waiting list. While the economy may not support additional housing, she believes boosting the quality of existing properties would be welcomed. She does not think "NIMBY" (not in my backyard) objections to renovating existing properties would come from residents because any renovations would likely be seen as adding value to the Grafton community.

47. Tucker County

A. General Description

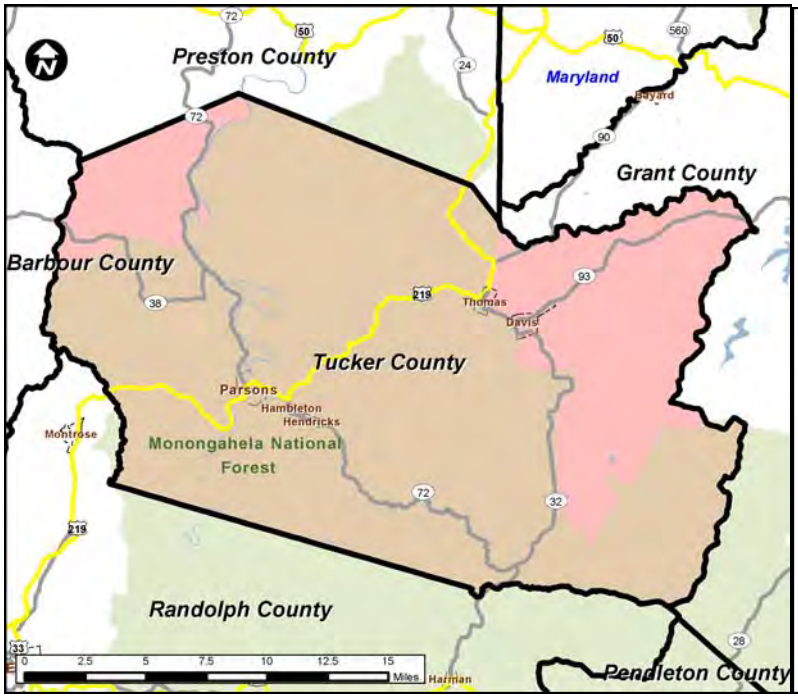
County Seat: Parsons
County Size: 421.11 square miles

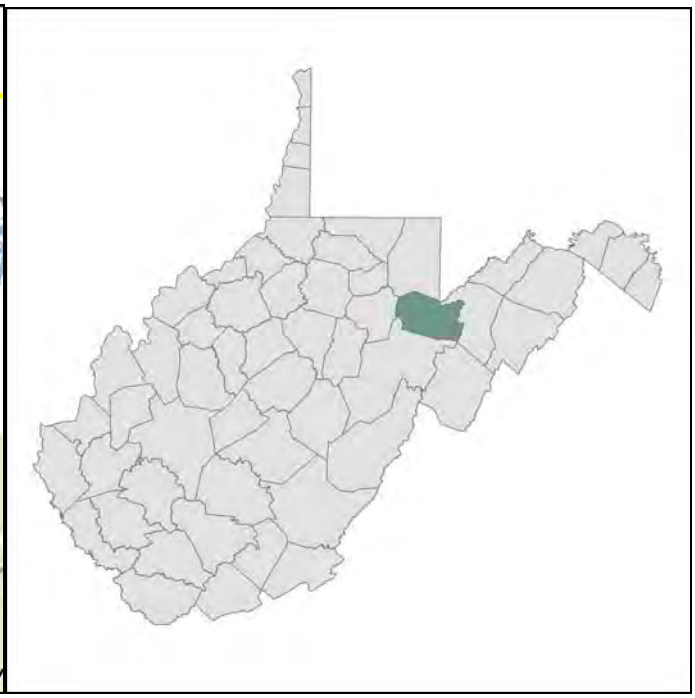
2000 (Census) Population: 7,321
2010 (Census) Population: 7,141
Population Change: -180 (-2.5%)

2000 (Census) Households: 3,052
2010 (Census) Households: 3,057
Household Change: +5 (0.2%)

2000 (Census) Median Household Income: $25,365
2010 (Estimate) Median Household Income: $36,304
Income Change: +$10,939 (43.1%)

2000 (Census) Median Home Value: $57,200
2010 (American Community Survey) Median Home Value: $87,900
Home Value Change: +$30,700 (53.7%)





B. Demographic Characteristics and Trends

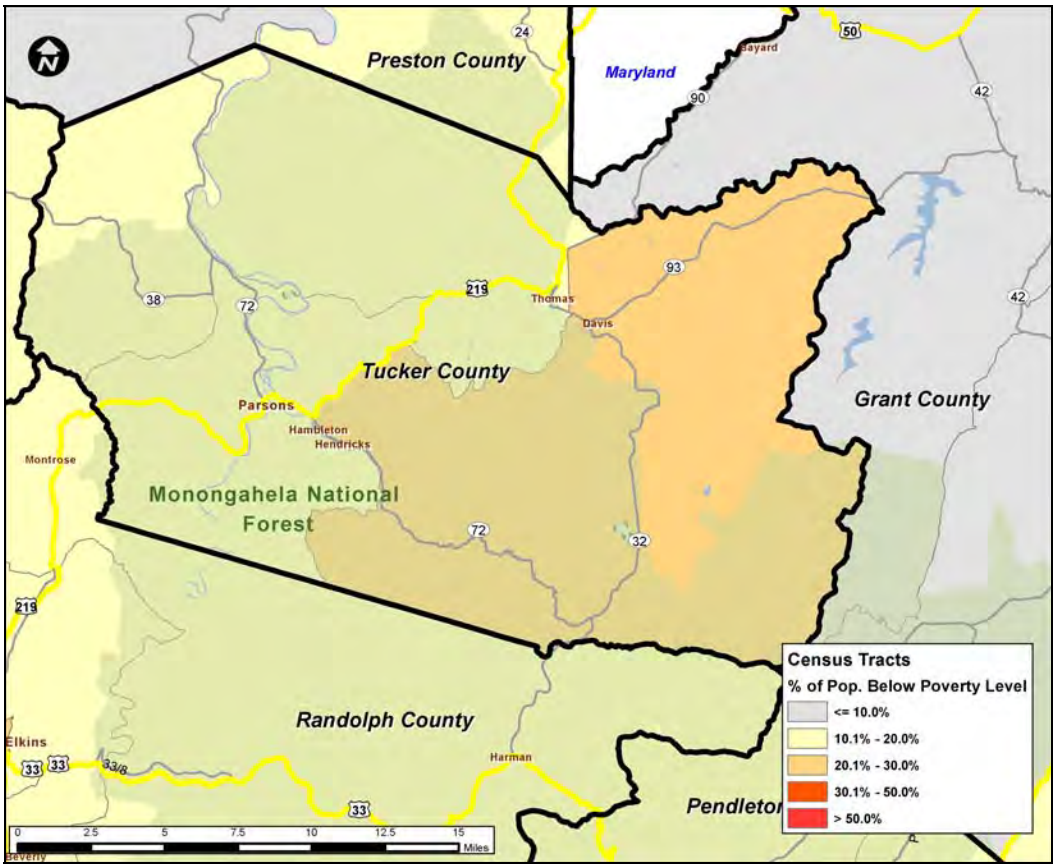
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Tucker County	Population	7,321	7,141	7,153	7,052
	Population Change	-	-180	20	-101
	Percent Change	-	-2.5%	0.3%	-1.4%
County Seat: Parsons	Population	1,463	1,485	1,508	1,496
	Population Change	-	22	23	-12
	Percent Change	-	1.5%	1.5%	-0.8%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,264	17.7%
Population not living in poverty	5,877	82.3%
Total	7,141	100.0%

Source: American Community Survey (ACS)

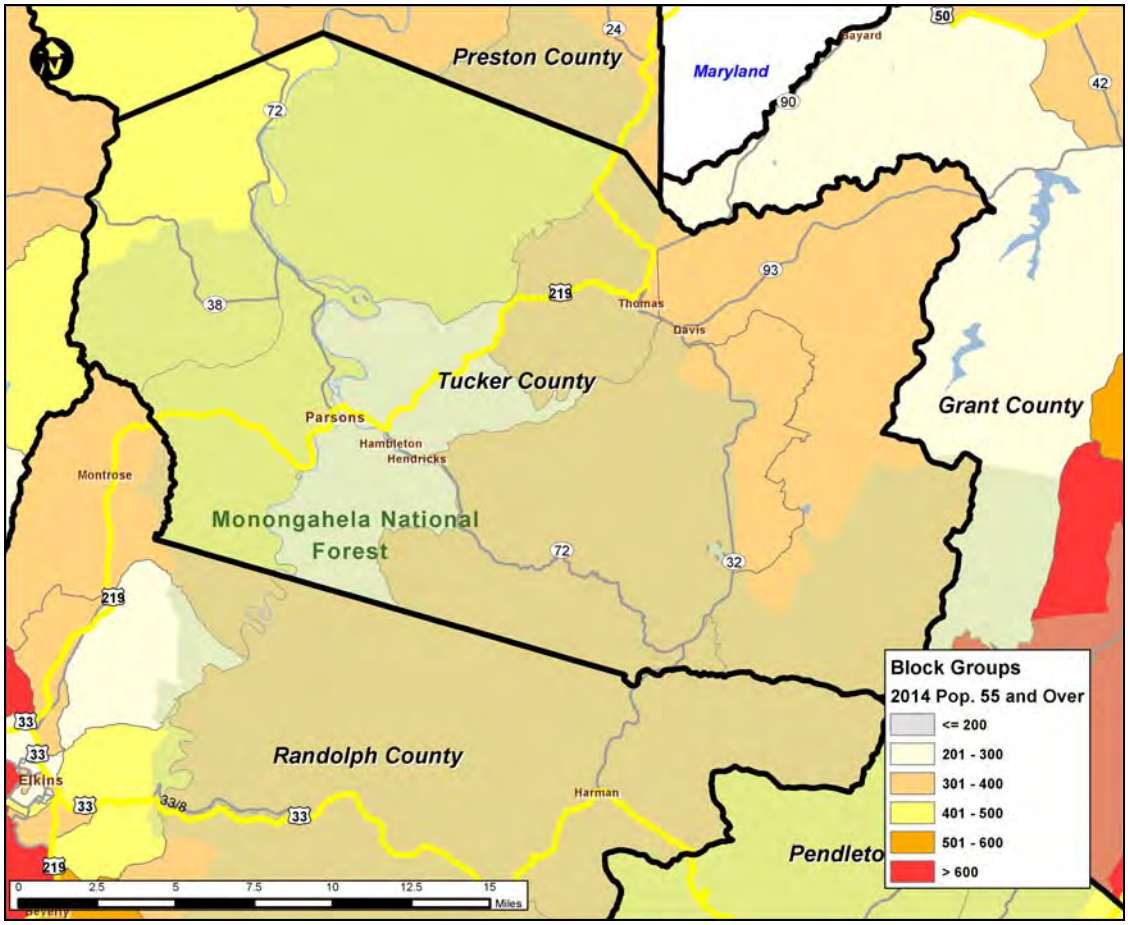


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,550	21.7%	1,445	20.2%	1,354	19.2%	-91	-6.3%
20 to 24	300	4.2%	332	4.6%	294	4.2%	-38	-11.4%
25 to 34	686	9.6%	705	9.9%	701	9.9%	-4	-0.6%
35 to 44	885	12.4%	807	11.3%	733	10.4%	-74	-9.2%
45 to 54	1,093	15.3%	1,071	15.0%	982	13.9%	-89	-8.3%
55 to 64	1,121	15.7%	1,141	15.9%	1,144	16.2%	3	0.3%
65 to 74	871	12.2%	959	13.4%	1,078	15.3%	119	12.4%
75 & Over	628	8.8%	693	9.7%	766	10.9%	73	10.5%
Total	7,141	100.0%	7,153	100.0%	7,052	100.0%	-101	-1.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	7,048	98.7%
Black	14	0.2%
Indian	14	0.2%
Asian	7	0.1%
Pacific Islander	0	0.0%
Some Other Race	7	0.1%
Two or More Races	43	0.6%
Total	7,141	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	6,491	90.9%
Moved within Same County	386	5.4%
Different County Same State	157	2.2%
Moved from Different State	107	1.5%
Moved from Abroad	0	0.0%
Total	7,141	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

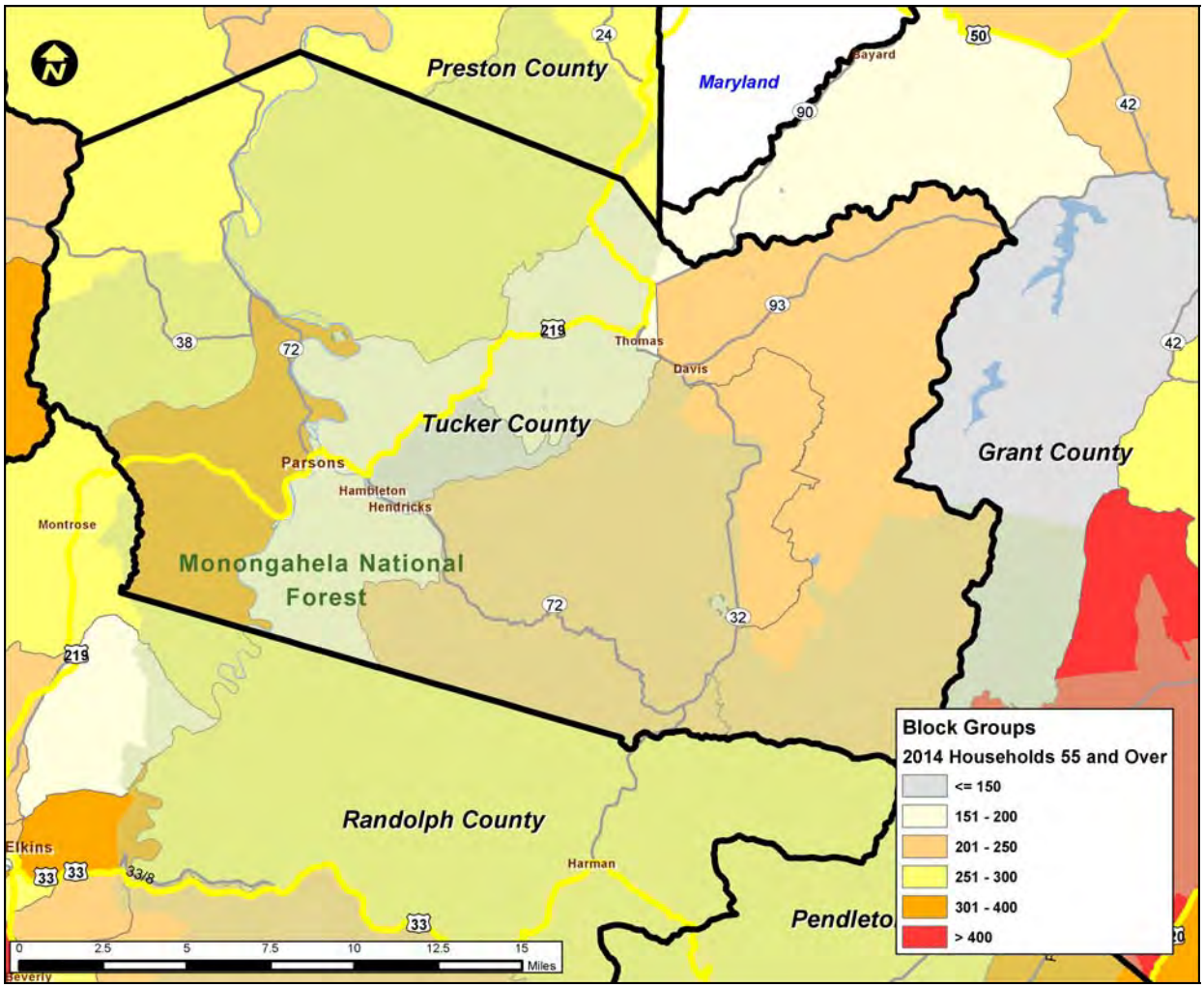
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Tucker County	Households	3,052	3,057	3,074	3,043
	Household Change	-	5	20	-31
	Percent Change	-	0.2%	0.6%	-1.0%
	Household Size	2.40	2.34	2.28	2.27
County Seat: Parsons	Households	642	628	639	636
	Household Change	-	-14	11	-3
	Percent Change	-	-2.2%	1.8%	-0.5%
	Household Size	2.3	2.4	2.36	2.35

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	70	2.3%	67	2.2%	56	1.8%	-11	-16.5%
25 to 34	300	9.8%	307	10.0%	300	9.9%	-7	-2.3%
35 to 44	446	14.6%	401	13.1%	358	11.8%	-43	-10.7%
45 to 54	614	20.1%	592	19.3%	532	17.5%	-60	-10.1%
55 to 64	624	20.4%	622	20.2%	611	20.1%	-11	-1.8%
65 to 74	572	18.7%	622	20.2%	686	22.5%	64	10.3%
75 to 84	327	10.7%	354	11.5%	364	12.0%	11	3.0%
85 & Over	104	3.4%	109	3.6%	135	4.4%	25	23.3%
Total	3,057	100.0%	3,074	100.0%	3,042	100.0%	-32	-1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



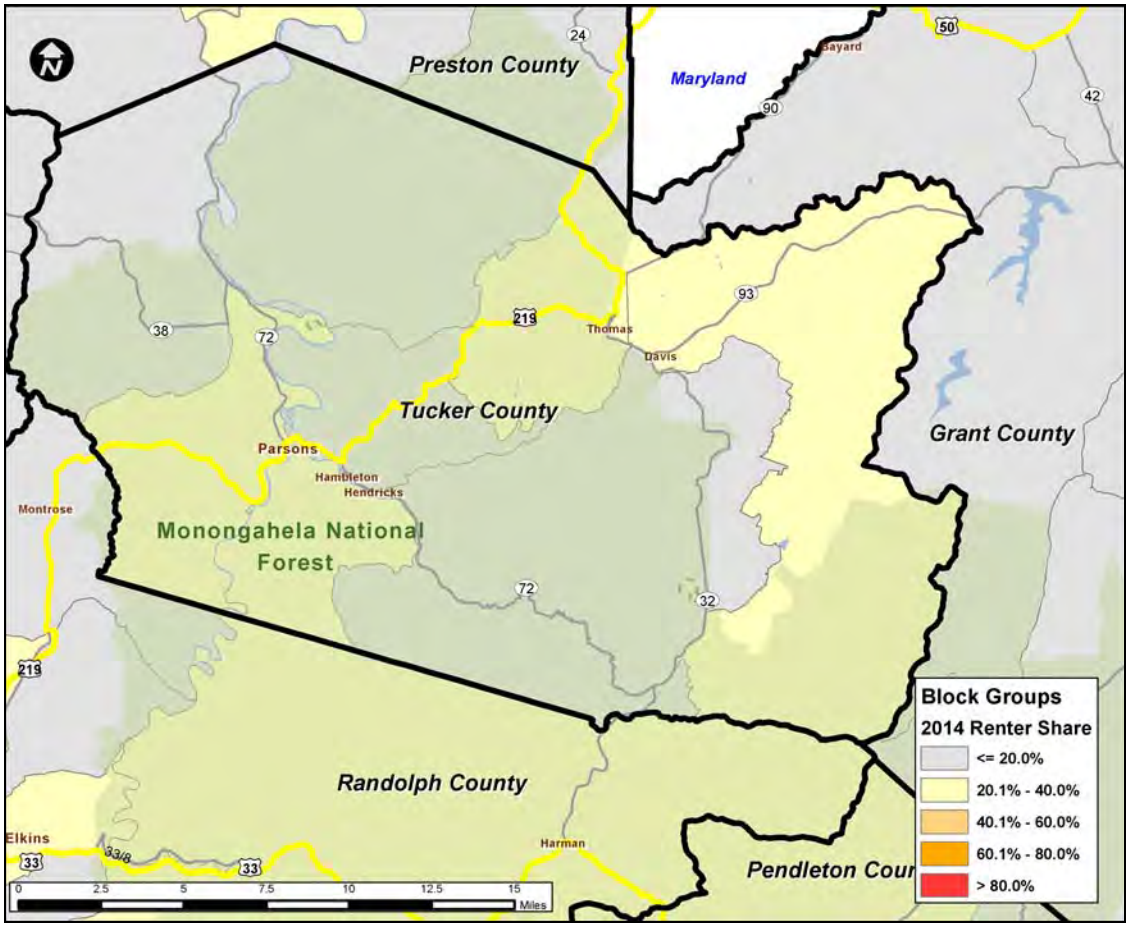
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,458	80.4%	2,393	77.9%	2,384	78.4%
Renter-Occupied	599	19.6%	681	22.1%	659	21.6%
Total	3,057	100.0%	3,074	100.0%	3,043	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,399	86.0%	1,480	86.7%	1,572	87.5%
Renter-Occupied	228	14.0%	227	13.3%	224	12.5%
Total	1,626	100.0%	1,707	100.0%	1,796	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	294	43.2%	288	43.7%	-6	-2.2%
2 Persons	164	24.1%	157	23.9%	-7	-4.2%
3 Persons	117	17.2%	112	17.0%	-5	-4.1%
4 Persons	66	9.7%	63	9.6%	-3	-4.2%
5 Persons+	39	5.7%	38	5.8%	-1	-3.0%
Total	681	100.0%	659	100.0%	-22	-3.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	610	25.5%	614	25.7%	3	0.6%
2 Persons	1,029	43.0%	1,022	42.9%	-7	-0.6%
3 Persons	354	14.8%	352	14.8%	-1	-0.4%
4 Persons	262	10.9%	257	10.8%	-5	-1.8%
5 Persons+	139	5.8%	139	5.8%	0	0.1%
Total	2,393	100.0%	2,384	100.0%	-9	-0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
us; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	163	71.6%	183	81.6%	20	12.4%
2 Persons	39	17.1%	26	11.7%	-13	-32.3%
3 Persons	18	7.8%	8	3.4%	-10	-57.3%
4 Persons	5	2.3%	5	2.4%	0	3.8%
5 Persons+	3	1.3%	2	0.9%	-1	-33.3%
Total	227	100.0%	224	100.0%	-3	-1.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	529	35.7%	557	35.5%	29	5.4%
2 Persons	743	50.2%	774	49.2%	30	4.1%
3 Persons	131	8.9%	156	9.9%	24	18.5%
4 Persons	52	3.5%	66	4.2%	14	26.5%
5 Persons+	24	1.6%	19	1.2%	-4	-18.8%
Total	1,480	100.0%	1,572	100.0%	92	6.2%

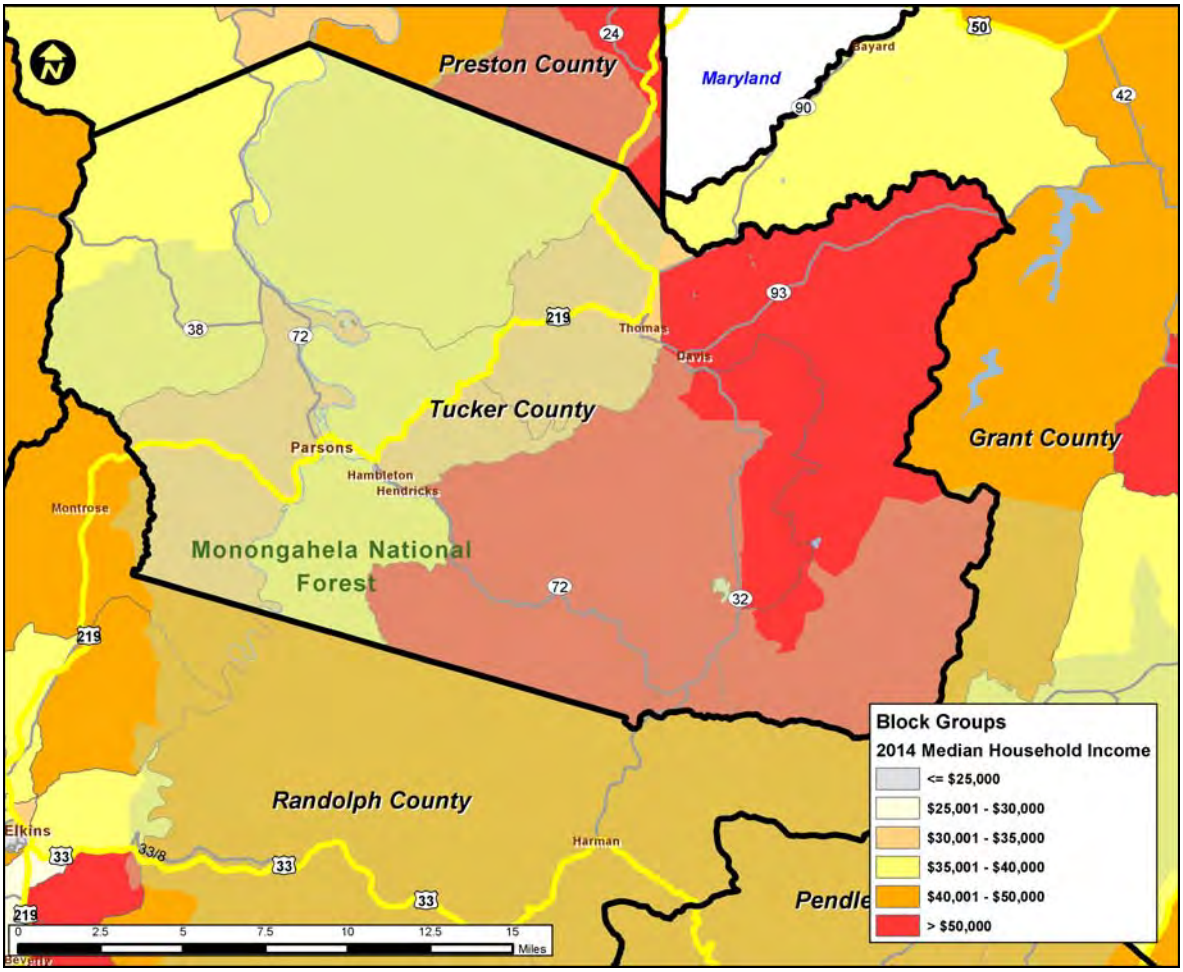
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	336	11.0%	406	13.2%	365	12.0%
$10,000 to $19,999	480	15.7%	497	16.2%	459	15.1%
$20,000 to $29,999	434	14.2%	407	13.2%	358	11.8%
$30,000 to $39,999	440	14.4%	445	14.5%	412	13.6%
$40,000 to $49,999	382	12.5%	344	11.2%	344	11.3%
$50,000 to $59,999	266	8.7%	221	7.2%	249	8.2%
$60,000 to $74,999	251	8.2%	234	7.6%	242	8.0%
$75,000 to $99,999	293	9.6%	302	9.8%	294	9.6%
$100,000 to $124,999	95	3.1%	114	3.7%	172	5.7%
$124,999 to $149,999	31	1.0%	43	1.4%	67	2.2%
$150,000 to $199,999	43	1.4%	39	1.3%	46	1.5%
$200,000+	6	0.2%	22	0.7%	35	1.1%
Total	3,057	100.0%	3,074	100.0%	3,043	100.0%
Median Income	$36,304		$35,102		$38,224	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



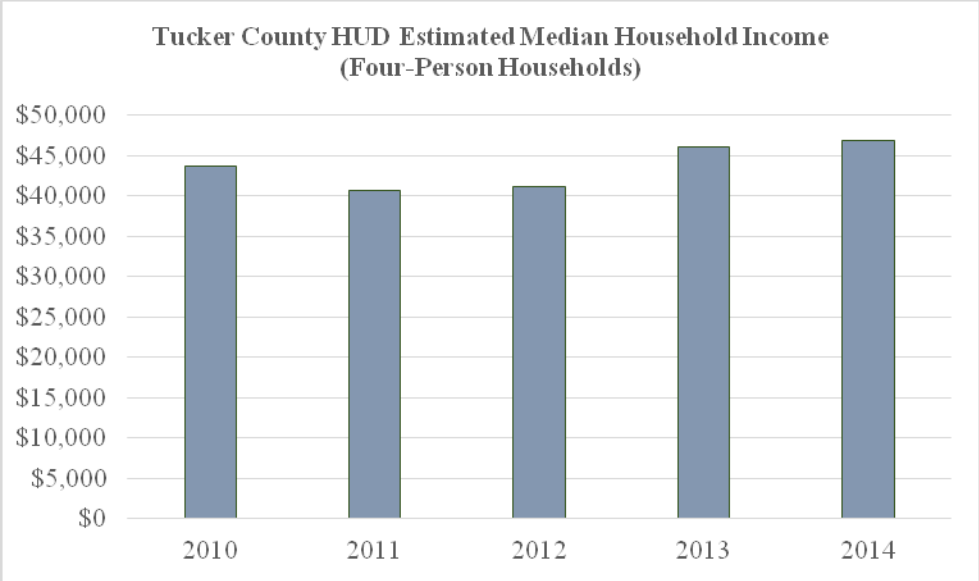
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	221	13.6%	250	14.6%	235	13.1%
$10,000 to $19,999	353	21.7%	352	20.6%	348	19.4%
$20,000 to $29,999	246	15.1%	245	14.3%	227	12.7%
$30,000 to $39,999	177	10.9%	199	11.7%	230	12.8%
$40,000 to $49,999	163	10.0%	150	8.8%	158	8.8%
$50,000 to $59,999	150	9.2%	126	7.4%	130	7.3%
$60,000 to $74,999	89	5.5%	100	5.9%	123	6.9%
$75,000 to $99,999	140	8.6%	160	9.4%	155	8.6%
$100,000 to $124,999	49	3.0%	64	3.8%	98	5.4%
$124,999 to $149,999	18	1.1%	24	1.4%	39	2.2%
$150,000 to $199,999	20	1.2%	22	1.3%	32	1.8%
$200,000+	5	0.3%	15	0.9%	20	1.1%
Total	1,626	100.0%	1,707	100.0%	1,796	100.0%
Median Income	$29,769		$30,359		$33,818	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$43,600	-
2011	$40,700	-6.7%
2012	$41,200	1.2%
2013	$46,000	11.7%
2014	$46,800	1.7%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	81	18	8	15	0	121
$10,000 to $19,999	84	20	32	0	2	138
$20,000 to $29,999	22	39	8	22	0	92
$30,000 to $39,999	34	27	20	14	10	104
$40,000 to $49,999	6	17	21	3	3	50
$50,000 to $59,999	17	10	7	0	0	33
$60,000 to $74,999	2	6	0	0	1	9
$75,000 to $99,999	3	3	2	8	12	27
$100,000 to $124,999	1	3	3	0	2	9
$125,000 to $149,999	2	0	1	0	0	3
$150,000 to $199,999	3	3	0	0	6	12
$200,000 & Over	0	1	1	0	0	2
Total	255	145	102	61	35	599

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	115	29	12	13	1	169
$10,000 to $19,999	89	21	34	3	1	148
$20,000 to $29,999	24	32	7	21	2	87
$30,000 to $39,999	36	27	21	15	11	110
$40,000 to $49,999	4	19	24	2	6	55
$50,000 to $59,999	13	10	9	0	0	33
$60,000 to $74,999	3	9	2	0	0	15
$75,000 to $99,999	5	3	5	8	8	29
$100,000 to $124,999	4	4	1	1	1	12
$125,000 to $149,999	0	3	1	1	0	6
$150,000 to $199,999	0	5	1	0	8	15
$200,000 & Over	1	2	0	1	0	4
Total	294	164	117	66	39	681

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	104	22	9	14	0	148
$10,000 to $19,999	85	24	24	2	1	137
$20,000 to $29,999	20	30	9	19	0	79
$30,000 to $39,999	37	26	23	8	6	100
$40,000 to $49,999	5	20	30	4	6	65
$50,000 to $59,999	15	21	12	0	1	49
$60,000 to $74,999	4	7	1	3	1	16
$75,000 to $99,999	5	2	1	10	7	26
$100,000 to $124,999	8	4	1	1	1	16
$125,000 to $149,999	1	1	1	0	1	5
$150,000 to $199,999	0	2	1	1	12	16
$200,000 & Over	3	0	0	0	0	2
Total	288	158	112	63	38	659

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	19	15	7	15	0	55
$10,000 to $19,999	22	12	31	0	1	66
$20,000 to $29,999	13	34	7	22	0	76
$30,000 to $39,999	22	26	18	14	9	89
$40,000 to $49,999	1	13	17	2	3	35
$50,000 to $59,999	1	6	7	0	0	14
$60,000 to $74,999	0	2	0	0	0	2
$75,000 to $99,999	0	0	0	8	12	20
$100,000 to $124,999	0	2	0	0	1	3
$125,000 to $149,999	1	0	0	0	0	0
$150,000 to $199,999	3	2	0	0	6	10
$200,000 & Over	0	0	1	0	0	1
Total	81	112	87	60	30	371

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	41	23	10	12	1	87
$10,000 to $19,999	38	14	32	3	1	88
$20,000 to $29,999	16	28	6	21	1	72
$30,000 to $39,999	31	24	19	15	10	100
$40,000 to $49,999	2	15	20	1	6	43
$50,000 to $59,999	2	7	7	0	0	16
$60,000 to $74,999	0	5	0	0	0	7
$75,000 to $99,999	1	1	3	7	8	20
$100,000 to $124,999	1	1	0	1	0	3
$125,000 to $149,999	0	0	1	1	0	3
$150,000 to $199,999	0	4	0	0	8	13
$200,000 & Over	0	2	0	0	0	2
Total	132	125	99	61	36	454

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	32	19	10	13	0	74
$10,000 to $19,999	29	20	24	2	1	77
$20,000 to $29,999	10	29	7	19	0	64
$30,000 to $39,999	25	22	23	8	7	85
$40,000 to $49,999	3	16	27	3	5	54
$50,000 to $59,999	2	17	12	0	1	33
$60,000 to $74,999	1	4	1	2	1	9
$75,000 to $99,999	1	0	0	11	7	19
$100,000 to $124,999	1	2	0	0	0	3
$125,000 to $149,999	0	0	0	0	1	1
$150,000 to $199,999	0	2	0	0	12	14
$200,000 & Over	2	0	0	0	0	2
Total	105	132	104	58	36	435

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	17	22	1	15	6	61
$10,000 to $19,999	8	27	10	9	5	59
$20,000 to $29,999	12	32	41	19	5	109
$30,000 to $39,999	8	11	63	33	60	175
$40,000 to $49,999	10	79	26	32	35	182
$50,000 to $59,999	5	63	27	8	3	106
$60,000 to $74,999	18	47	33	54	9	161
$75,000 to $99,999	0	35	35	64	1	135
$100,000 to $124,999	0	36	7	0	0	43
$125,000 to $149,999	6	2	5	1	0	13
$150,000 to $199,999	2	4	2	5	1	13
$200,000 & Over	0	1	0	0	0	1
Total	85	359	249	240	124	1,057

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	19	15	1	23	12	70
$10,000 to $19,999	14	20	11	9	4	57
$20,000 to $29,999	10	27	33	17	3	90
$30,000 to $39,999	6	11	51	30	48	145
$40,000 to $49,999	6	61	23	26	36	151
$50,000 to $59,999	3	43	27	5	2	79
$60,000 to $74,999	12	30	34	42	8	127
$75,000 to $99,999	0	35	30	55	1	122
$100,000 to $124,999	0	40	6	1	1	47
$125,000 to $149,999	10	0	4	1	0	16
$150,000 to $199,999	2	0	2	1	0	5
$200,000 & Over	0	4	0	0	0	4
Total	81	285	222	210	115	913

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	9	14	0	21	13	56
$10,000 to $19,999	3	11	10	7	3	34
$20,000 to $29,999	6	17	28	11	4	67
$30,000 to $39,999	5	5	26	21	40	98
$40,000 to $49,999	2	43	19	29	38	132
$50,000 to $59,999	3	41	33	5	5	86
$60,000 to $74,999	11	15	31	37	15	108
$75,000 to $99,999	1	27	37	55	0	120
$100,000 to $124,999	1	62	8	0	1	71
$125,000 to $149,999	16	1	6	4	0	26
$150,000 to $199,999	0	1	1	0	0	2
$200,000 & Over	0	12	0	1	0	13
Total	56	249	197	191	120	812

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	61	2	1	0	0	65
$10,000 to $19,999	60	7	1	0	1	70
$20,000 to $29,999	7	5	1	0	0	13
$30,000 to $39,999	11	1	1	0	1	15
$40,000 to $49,999	4	4	5	1	0	13
$50,000 to $59,999	21	4	0	0	0	25
$60,000 to $74,999	2	4	0	0	1	7
$75,000 to $99,999	4	2	2	0	0	9
$100,000 to $124,999	1	1	2	0	1	6
$125,000 to $149,999	1	0	1	0	0	2
$150,000 to $199,999	0	1	0	0	0	1
$200,000 & Over	0	1	0	0	0	1
Total	173	33	16	1	5	228

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	74	6	2	1	0	82
$10,000 to $19,999	51	7	2	1	0	60
$20,000 to $29,999	9	4	1	0	1	14
$30,000 to $39,999	5	3	2	0	1	10
$40,000 to $49,999	2	4	4	1	0	12
$50,000 to $59,999	12	3	2	0	0	16
$60,000 to $74,999	2	4	2	0	0	8
$75,000 to $99,999	4	2	2	1	0	9
$100,000 to $124,999	4	3	1	0	1	9
$125,000 to $149,999	0	3	0	0	0	3
$150,000 to $199,999	0	1	1	0	0	2
$200,000 & Over	1	0	0	1	0	2
Total	163	39	18	5	3	227

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	71	3	0	1	0	74
$10,000 to $19,999	57	4	0	0	0	60
$20,000 to $29,999	10	2	2	0	0	14
$30,000 to $39,999	12	3	0	0	0	15
$40,000 to $49,999	2	4	4	1	1	13
$50,000 to $59,999	13	3	0	0	0	16
$60,000 to $74,999	3	3	0	1	0	7
$75,000 to $99,999	4	2	0	0	0	6
$100,000 to $124,999	7	2	1	1	1	12
$125,000 to $149,999	1	1	1	0	0	3
$150,000 to $199,999	0	0	1	1	0	2
$200,000 & Over	1	0	0	0	0	1
Total	183	26	8	5	2	224

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	111	38	3	4	0	156
$10,000 to $19,999	193	74	13	2	0	282
$20,000 to $29,999	119	95	16	0	2	232
$30,000 to $39,999	9	132	8	6	7	162
$40,000 to $49,999	18	99	23	8	0	149
$50,000 to $59,999	28	70	11	10	5	125
$60,000 to $74,999	9	46	15	5	6	81
$75,000 to $99,999	19	101	9	1	1	131
$100,000 to $124,999	6	30	6	1	0	43
$125,000 to $149,999	1	11	2	1	0	15
$150,000 to $199,999	2	7	4	4	1	18
$200,000 & Over	0	4	0	0	0	4
Total	515	709	111	42	22	1,398

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	125	35	4	2	2	168
$10,000 to $19,999	192	82	13	4	0	292
$20,000 to $29,999	114	91	21	3	2	231
$30,000 to $39,999	10	152	13	3	11	189
$40,000 to $49,999	12	94	22	10	0	138
$50,000 to $59,999	22	61	12	11	3	109
$60,000 to $74,999	14	54	17	3	4	92
$75,000 to $99,999	24	107	16	3	1	151
$100,000 to $124,999	8	37	8	1	1	55
$125,000 to $149,999	5	15	0	1	0	21
$150,000 to $199,999	1	3	5	10	0	20
$200,000 & Over	1	11	1	0	0	13
Total	529	743	131	52	24	1,480

Source: Ribbon Demographics; ESRI; Urban Decision Group

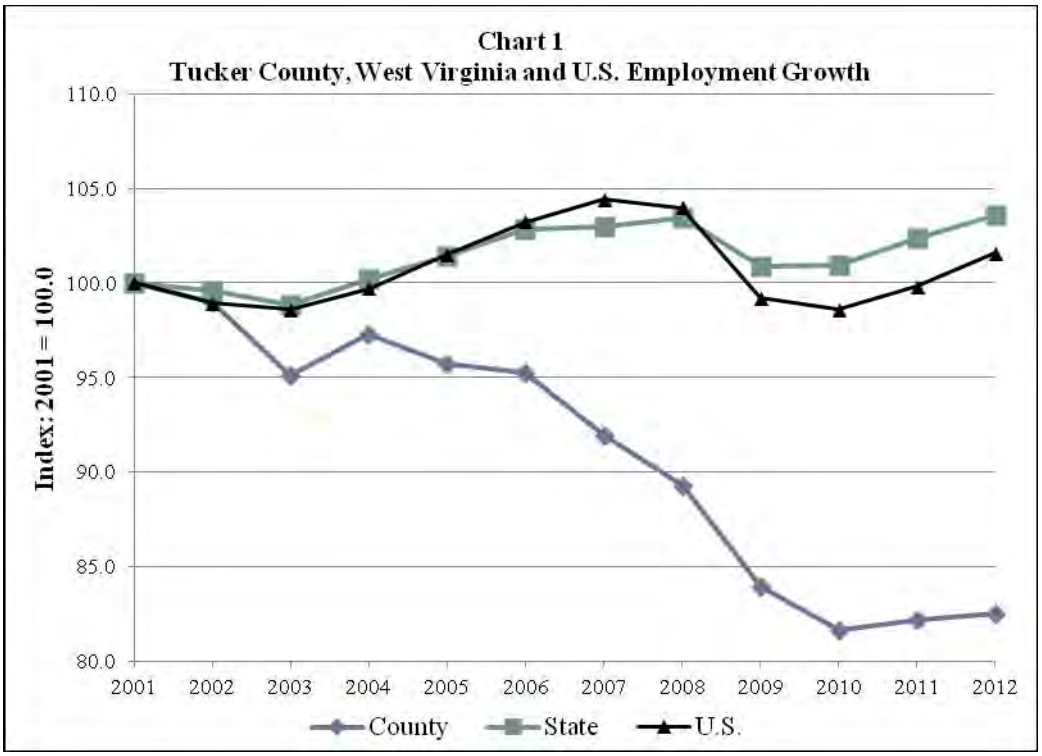
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	124	33	2	2	1	161
$10,000 to $19,999	195	70	16	6	1	288
$20,000 to $29,999	108	81	20	5	0	213
$30,000 to $39,999	14	169	18	3	11	215
$40,000 to $49,999	14	97	25	8	0	145
$50,000 to $59,999	27	56	17	12	3	114
$60,000 to $74,999	22	67	19	5	4	116
$75,000 to $99,999	22	107	16	5	0	149
$100,000 to $124,999	19	48	11	6	0	85
$125,000 to $149,999	7	26	0	4	0	36
$150,000 to $199,999	4	3	12	11	0	30
$200,000 & Over	2	17	0	0	0	19
Total	557	774	156	66	19	1,572

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Tucker County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Tucker County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Tucker County, State and U.S. Employment, 2001-2012						
	Tucker County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,921		686		129,636	
2002	2,891	-1.0%	683	-0.4%	128,234	-1.1%
2003	2,778	-3.9%	678	-0.8%	127,796	-0.3%
2004	2,842	2.3%	687	1.3%	129,278	1.2%
2005	2,796	-1.6%	695	1.2%	131,572	1.8%
2006	2,782	-0.5%	705	1.4%	133,834	1.7%
2007	2,685	-3.5%	706	0.1%	135,366	1.1%
2008	2,609	-2.8%	710	0.5%	134,806	-0.4%
2009	2,451	-6.1%	692	-2.5%	128,608	-4.6%
2010	2,385	-2.7%	692	0.1%	127,820	-0.6%
2011	2,401	0.7%	702	1.4%	129,411	1.2%
2012	2,410	0.4%	711	1.2%	131,696	1.8%
Change						
2001-12	-511	-17.5%	25	3.6%	2,061	1.6%
2001-03	-143	-4.9%	-8	-1.1%	-1,840	-1.4%
2003-07	-93	-3.3%	28	4.2%	7,570	5.9%
2007-12	-275	-10.2%	4	0.6%	-3,670	-2.7%

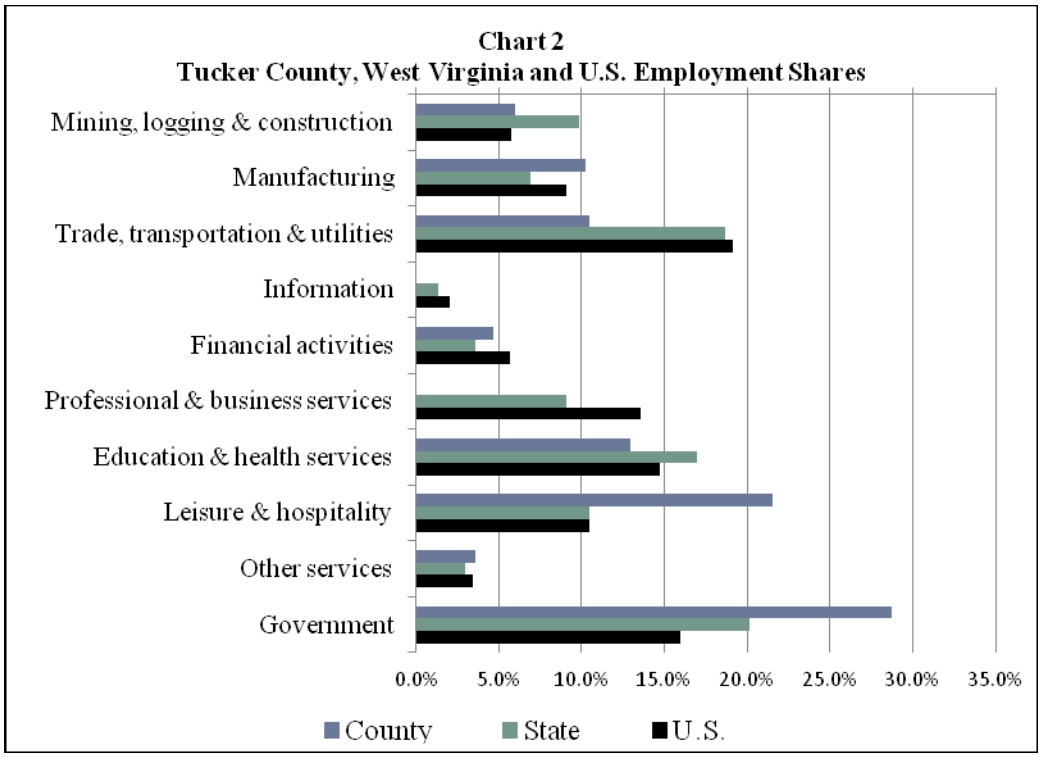
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Tucker County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Tucker County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	144	6.0%	60.6	103.9
Manufacturing	247	10.2%	148.5	113.4
Trade, Transportation and Utilities	253	10.5%	56.2	54.8
Information	ND	0.0%	0.0	0.0
Financial Activities	112	4.6%	129.8	81.5
Professional and Business Services	ND	0.0%	0.0	0.0
Educational and Health Services	312	12.9%	76.4	87.9
Leisure and Hospitality	519	21.5%	206.2	206.4
Other Services	86	3.6%	120.1	103.3
Total Private Sector	**1,718**	**71.3%**	**89.3**	**84.8**
Total Government	**692**	**28.7%**	**142.5**	**179.6**
Total Payroll Employment	**2,410**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

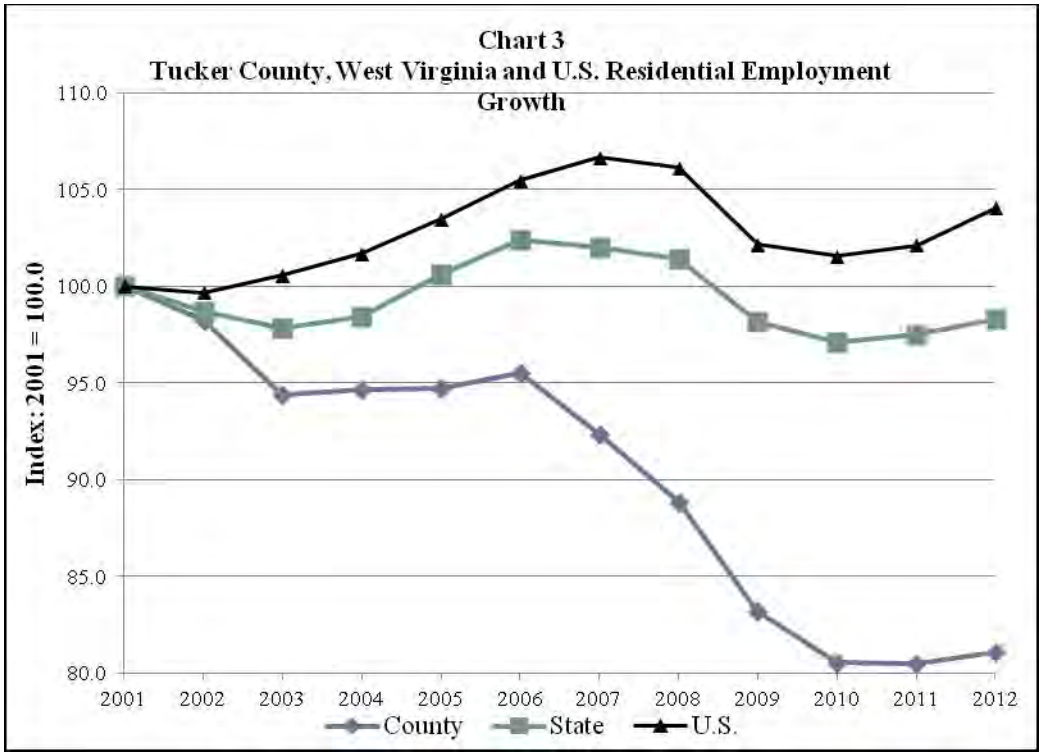


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Tucker County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Tucker County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Tucker County; this one considers the number of Tucker County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

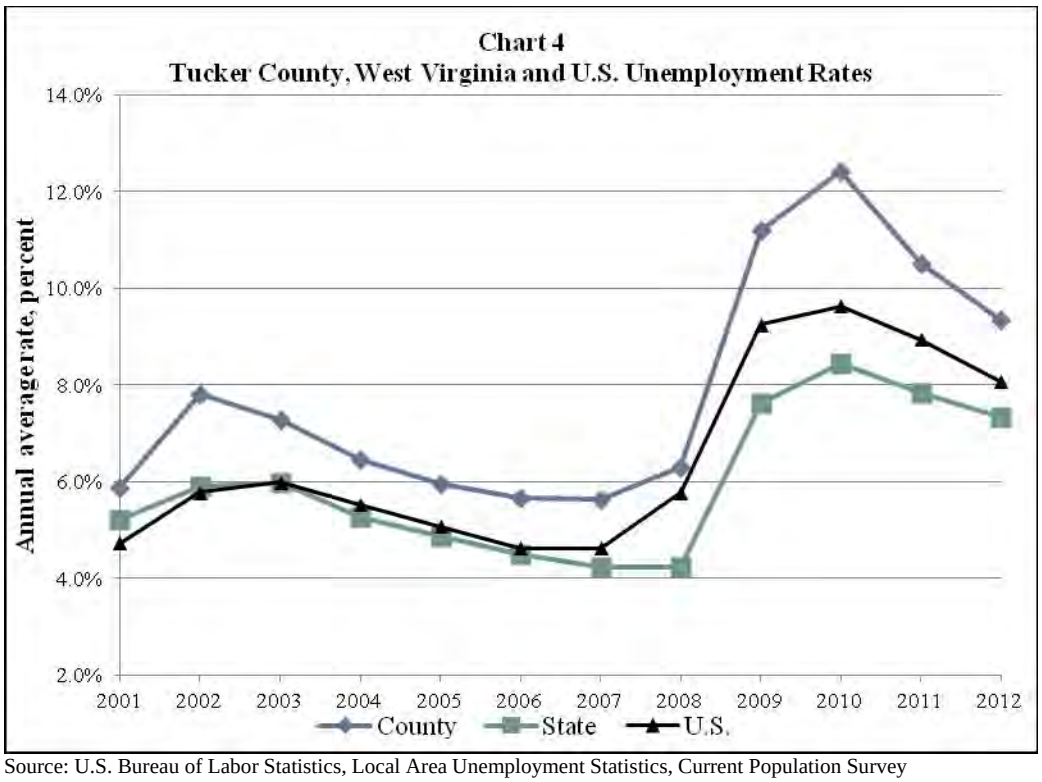
Table 3 Tucker County, State and U.S. Residential Employment, 2001-2012						
	Tucker County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,047		759		136,933	
2002	2,994	-1.7%	749	-1.3%	136,485	-0.3%
2003	2,877	-3.9%	742	-0.9%	137,736	0.9%
2004	2,885	0.3%	747	0.6%	139,252	1.1%
2005	2,886	0.0%	764	2.3%	141,730	1.8%
2006	2,911	0.9%	777	1.8%	144,427	1.9%
2007	2,813	-3.4%	774	-0.4%	146,047	1.1%
2008	2,706	-3.8%	769	-0.6%	145,362	-0.5%
2009	2,535	-6.3%	745	-3.2%	139,878	-3.8%
2010	2,454	-3.2%	737	-1.1%	139,064	-0.6%
2011	2,452	-0.1%	740	0.4%	139,869	0.6%
2012	2,471	0.8%	746	0.8%	142,469	1.9%
Change						
2001-12	-576	-18.9%	-13	-1.7%	5,536	4.0%
2001-03	-170	-5.6%	-16	-2.2%	803	0.6%
2003-07	-64	-2.2%	32	4.3%	8,311	6.0%
2007-10	-359	-12.8%	-37	-4.8%	-6,983	-4.8%
2010-12	17	0.7%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Tucker County, state and U.S. unemployment rates over the past decade. The table also shows the Tucker County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Tucker County Labor Force Statistics and Comparative Unemployment Rates						
	Tucker County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Tucker County	West Virginia	U.S.
2001	3,237	3,047	190	5.9%	5.2%	4.7%
2002	3,248	2,994	254	7.8%	5.9%	5.8%
2003	3,103	2,877	226	7.3%	6.0%	6.0%
2004	3,084	2,885	199	6.5%	5.3%	5.5%
2005	3,069	2,886	183	6.0%	4.9%	5.1%
2006	3,086	2,911	175	5.7%	4.5%	4.6%
2007	2,981	2,813	168	5.6%	4.2%	4.6%
2008	2,888	2,706	182	6.3%	4.2%	5.8%
2009	2,855	2,535	320	11.2%	7.6%	9.3%
2010	2,802	2,454	348	12.4%	8.4%	9.6%
2011	2,740	2,452	288	10.5%	7.8%	8.9%
2012	2,726	2,471	255	9.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Tucker County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	2,740	2,452	288	10.5%
2012 January	2,897	2,598	299	10.3%
2012 February	2,859	2,564	295	10.3%
2012 March	2,779	2,506	273	9.8%
2012 April	2,581	2,341	240	9.3%
2012 May	2,666	2,421	245	9.2%
2012 June	2,794	2,526	268	9.6%
2012 July	2,738	2,487	251	9.2%
2012 August	2,719	2,486	233	8.6%
2012 September	2,695	2,474	221	8.2%
2012 October	2,682	2,452	230	8.6%
2012 November	2,665	2,407	258	9.7%
2012 December	2,640	2,389	251	9.5%
2012 Annual	2,726	2,471	255	9.4%
2013 January	2,746	2,460	286	10.4%
2013 February	2,723	2,449	274	10.1%
2013 March	2,589	2,342	247	9.5%
2013 April	2,561	2,335	226	8.8%
2013 May	2,558	2,376	182	7.1%
2013 June	2,613	2,406	207	7.9%
2013 July	2,603	2,410	193	7.4%
2013 August	2,592	2,402	190	7.3%
2013 September	2,553	2,371	182	7.1%
2013 October	2,513	2,328	185	7.4%
2013 November	2,505	2,330	175	7%
2013 December	2,528	2,333	195	7.7%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Tucker County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Tucker County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	113	3.6%	71.1	190.8
Construction	430	13.7%	192.2	201.0
Manufacturing	204	6.5%	74.9	60.2
Wholesale Trade	4	0.1%	5.6	4.3
Retail Trade	251	8.0%	64.1	69.3
Transportation and Utilities	113	3.6%	64.5	71.0
Information	18	0.6%	32.4	24.9
Financial Activities	203	6.5%	146.4	94.0
Professional and Business Services	226	7.2%	97.2	68.2
Educational and Health Services	740	23.5%	91.1	104.5
Leisure and Hospitality	299	9.5%	110.0	105.5
Other Services, Except Public Administration	227	7.2%	158.0	147.0
Public Administration	318	10.1%	160.3	205.8
Total Employment	**3,146**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Tucker County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	985	31.3%	102.0	87.7
Service	613	19.5%	106.0	111.4
Sales and Office	569	18.1%	73.3	72.1
Natural Resources, Construction and Maintenance	607	19.3%	150.8	203.2
Production, Transportation and Material Moving	374	11.9%	88.8	97.5
Total Employment	**3,146**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Tucker County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Tucker County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Tucker County.

Largest Employers in Tucker County		
Employer	**Industry**	**Employment**
Federal, State & Local Government	Government	693
Tucker County Board of Education	Education	205
Canaan Valley Resorts	Recreation/Hospitality	100-199
Timberline Four Seasons Resort Management Co.	Recreation/Hospitality	100-199
Cortland Acres Nursing Home	Nursing care	100-199
West Virginia Division of Natural Resources	Government	100-199
Kingsford Manufacturing Co.	Charcoal Manufacturing	100-199
West Virginia Division of Juvenile Services	Corrections	50-99
Tucker County Senior Citizens	Senior Services	50-99
CGP Foods (Shop N Save)	Grocery	50

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Tucker County is a primarily rural area with an economy largely based on tourism, wood products and government employment, in addition to smaller locally owned businesses and professional services. Tucker County is one of the least populated counties in West Virginia. Large sections of the county consist of forested land that is owned by the state or federal government, which include the Monongahela National Forest, Canaan Fish and Wildlife Refuge and the Canaan Valley and Blackwater Falls State Parks. According to the Tucker County Comprehensive Plan, residential development and housing occupy less than 1% of the county's total area. Agricultural Land is relatively limited because of the prevailing rugged terrain. Much of the land base has remained undeveloped because it is a steep slope area and as such is not developable.

With the decline in manufacturing and mining jobs, Tucker County has turned its focus on recreation and tourism, which provide 670 jobs in the county. There are two ski resorts that have undergone renovations including the addition of hotel rooms and increasing ski lift capacity.

Manufacturing wood products is still a major industry in Tucker County. Kingsford Manufacturing Company, a manufacturer of charcoal; Hinchcliff Lumber Company a manufacturer of shipping pallets and The Ricottilli Lumber Company, a sawmill operating at Moore which employs about 20 people.

There is large-scale coalmine operation near Davis (Mettiki Coal) that has about 200 workers.

Tucker County has no hospital facilities. The nearest full-service hospital facilities to Tucker County are either the Davis Memorial Hospital in Elkins or the Garrett Memorial Hospital in Oakland, Maryland. The Davis Memorial Hospital owns and operates the DirectCare of Parsons, a walk-in clinic in Parsons.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Tucker County during the past 24 months.

Transportation has always been an issue in the development of the area due to the rough terrain and mountain. Road building continues to the present, with the long-anticipated Corridor H under construction. The 143-mile, four-lane highway will run from the Virginia state line through Hardy, Grant, Tucker, and into Randolph counties. The latest section to open, in November 2013, was a 4.7-mile stretch in Grant County between an existing State Route 93 connector in Scherr and an existing State Route 93 connector in Bismarck. Work is underway on another 16.2-mile section of the corridor from Mt. Storm into Davis. When this section is completed in early 2015, the project will be approximately 80% complete. Construction costs have reached $1.45 billion with an estimated additional $1 billion cost to complete the project.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	2,458	80.4%
Renter-Occupied	599	19.6%
Total-Occupied Units*	3,057	57.2%
Vacant For Rent	124	5.4%
Vacant For-Sale Only	64	2.8%
Vacant Rented/Sold, Not Occ.	85	3.7%
Vacant Seasonal, Recreational	1,660	72.5%
All Other Vacant	359	15.7%
Total Vacant Units	2,289	42.8%
Total	5,346	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	2,458	80.4%	2,448	10	0.4%
Renter-Occupied	599	19.6%	596	3	0.5%
Total	3,057	100.0%	3,044	13	0.4%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	29	1.2%	33	5.5%
2000 to 2004	91	3.7%	0	0.0%
1990 to 1999	285	11.6%	19	3.1%
1980 to 1989	381	15.5%	128	21.4%
1970 to 1979	528	21.5%	110	18.3%
1960 to 1969	211	8.6%	84	14.1%
1940 to 1959	219	8.9%	93	15.6%
1939 or Earlier	710	28.9%	132	22.1%
Total	2,458	100.0%	599	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,197	89.4%	312	52.1%
1 Attached	5	0.2%	11	1.9%
2 to 4	15	0.6%	92	15.3%
5 to 9	12	0.5%	58	9.7%
10 to 19	0	0.0%	4	0.6%
20 to 49	0	0.0%	18	3.0%
50 or More	0	0.0%	4	0.6%
Mobile Home,	231	9.4%	101	16.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,458	100.0%	599	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	2,458	100.0%
0.50 or Less Occupants Per Room	1,959	79.7%
0.51 to 1.00 Occupants Per Room	492	20.0%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	7	0.3%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	599	100.0%
0.50 or Less Occupants Per Room	439	73.3%
0.51 to 1.00 Occupants Per Room	154	25.7%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	3	0.5%
2.01 or More Occupants Per Room	3	0.5%
Total	3,057	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Tucker County	33.1%
West Virginia	32.0%

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

Building Permit Data – Tucker County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	22	20	16	8	7	13	12	6	2	0
Units in Single-Family Structures	22	20	16	8	5	11	10	2	2	0
Units in All Multi-Family Structures	0	0	0	0	2	2	2	4	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	2	2	2	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	4	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

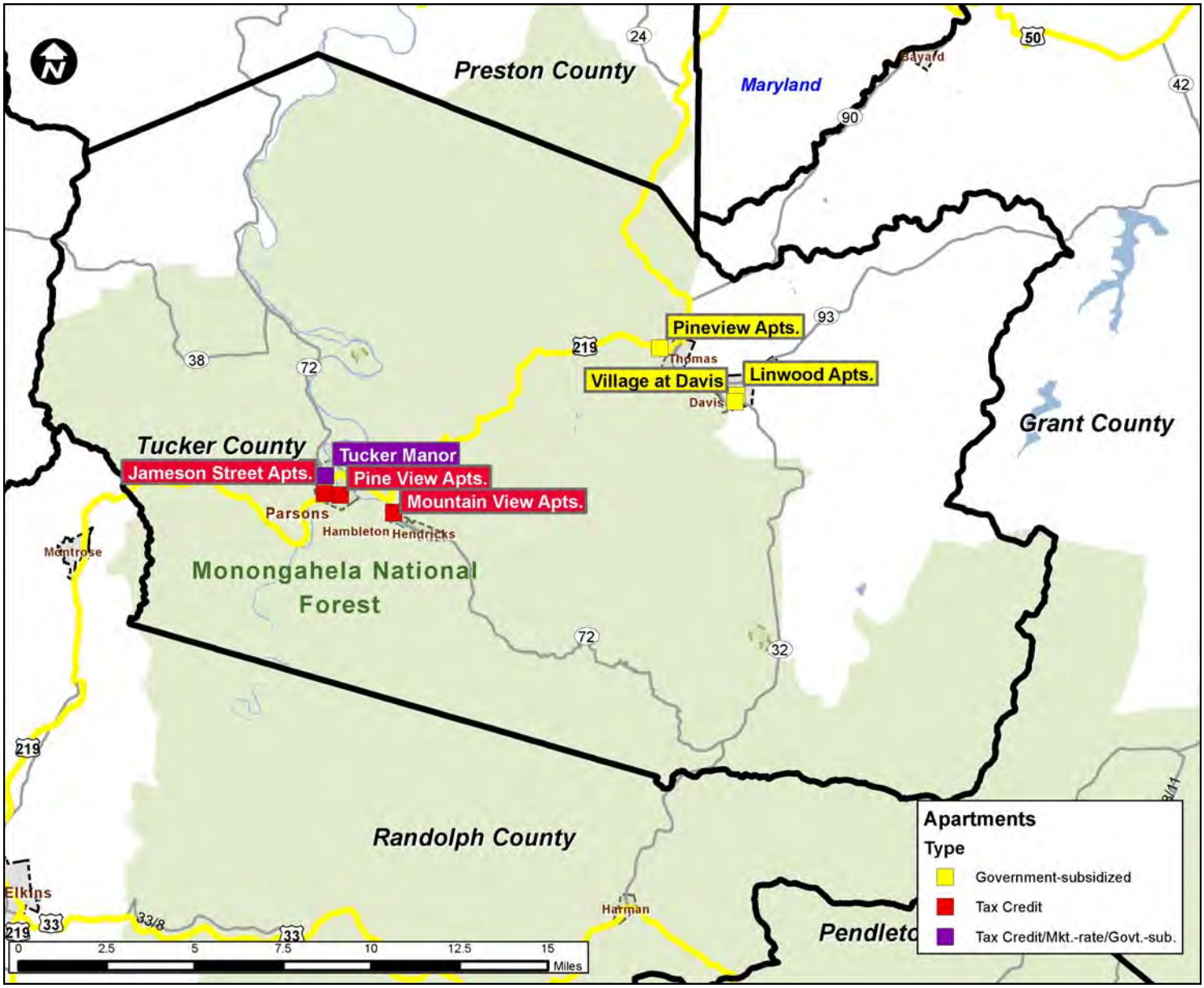
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate/Tax Credit/Government-Subsidized	1	31	0	100.0%
Tax Credit	3	15	1	93.3%
Government-Subsidized	3	40	6	85.0%
Total	7	86	7	91.9%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	1.0	1	100.0%	0	0.0%	$540
Total Market Rate		**1**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	2	13.3%	0	0.0%	$374
Two-Bedroom	1.0	8	53.3%	0	0.0%	$457
Three-Bedroom	1.0	5	33.3%	1	20.0%	$598
Total Tax Credit		**15**	**100.0%**	**1**	**6.7%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	30	100.0%	0	0.0%	N/A
Total Tax Credit		**30**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	31	77.5%	6	19.4%	N/A
Two-Bedroom	1.0	7	17.5%	0	0.0%	N/A
Three-Bedroom	1.0	2	5.0%	0	0.0%	N/A
Total		**40**	**100.0%**	**6**	**15.0%**	**N/A**
Grand Total		**86**	**100.0%**	**7**	**8.1%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	16	0.0%
1980 to 1989	2	55	10.9%
1990 to 1999	0	0	-
2000 to 2004	1	4	25.0%
2005	1	8	0.0%
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	1	3	0.0%
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	7	86	8.1%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	1	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	3	7	14.3%
A-	1	8	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	30	0.0%
B	3	40	15.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	4	23	1	95.7%
Senior (Age 55+)	3	63	6	90.5%
Total	7	86	7	91.9%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	8	0	100.0%
40% - 60% AMHI (Tax Credit)	15	1	93.3%
0-60% AMHI (All Affordable)	23	1	95.7%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	62	6	90.3%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	62	6	90.3%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned new construction multifamily rental housing communities in Tucker County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $94,296. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $657, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$94,296
Mortgaged Value = 95% of Median Home Price	$89,581
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$481
Estimated Taxes & Insurance*	$120
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$657

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Tucker County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	22	20	16	8	5	11	10	2	2	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county through 2013.

Overall For-Sale Analysis From Zillow (2011 – 2013)			
	2011	2012	2013
Total Number of Sales	53	12	6
Median Sales Price	$65,000	$69,146	$40,350
Median Square Footage	1,450	1,658	952
Median Price Per Square Foot	$45	$42	$42
Median Year Built	1982	1950	1918
Median Number of Bedrooms	3	3	3
Median Number of Bathrooms	1.5	1.5	1.5

Source: Zillow, data in the chart only represents past sales listed on Zillow

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2011 through 2013, as well as the median size by bedroom type, median year built and median bathrooms offered.

2011-2013 Detailed For Sale Analysis From Zillow					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Sales	7	19	24	15	5
Median Sales Price	$37,000	$79,874	$83,500	$73,317	$63,151
Median Square Footage	532	1,072	1,600	1,800	2,112
Median Price Per Square Foot	$70	$75	$52	$41	$30
Median Year Built	1984	1976	1981	1937	1930
Median Number of Bathrooms	1	1	2	1.5	2

Source: Zillow; data in the chart only represents past sales listed on Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	1	14	7.1%	0
Average Loan Amount	$124,600	$88,571	140.7%	-
Average Age of Borrower	30	-	-	-
Average Gross Income of Borrower	$53,975	$73,929	73.0%	-
Income to Loan Ratio	43.3%	83.5%	51.9%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	14	26	47	25	6	5
Median Listing Price	$61,500	$147,450	$240,000	$399,000	$479,000	$599,000
Median Square Footage	648	1,130	1,798	2,830	3,763	5,448
Median Price Per Square Foot	$95	$130	$133	$141	$127	$110
Median Year Built	1984	1987	1990	1995	2002	1997
Median Number of Bathrooms	1	2	3	3.5	4	5

Source: MLS

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Tucker County, WV

Chart not available for Tucker County or Parsons (county seat)

Geographical Comparison – Tucker County, WV

Chart not available for Tucker County or Parsons (county seat)

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	178	$0	$21,990	164	-7.9%
41% - 60% AMHI	$20,481	$30,720	76	$21,991	$32,980	77	1.3%
61% - 100% AMHI	$30,721	$51,200	138	$32,981	$54,960	131	-5.1%
Over 100% AMHI	$51,201	No Limit	62	$54,961	No Limit	63	1.6%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	131	$0	$21,990	103	-21.4%
41% - 60% AMHI	$20,481	$30,720	95	$21,991	$32,980	82	-13.7%
61% - 100% AMHI	$30,721	$51,200	296	$32,981	$54,960	243	-17.9%
Over 100% AMHI	$51,201	No Limit	391	$54,961	No Limit	383	-2.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	309	$0	$21,990	267	-13.6%
41% - 60% AMHI	$20,481	$30,720	171	$21,991	$32,980	159	-7.0%
61% - 100% AMHI	$30,721	$51,200	434	$32,981	$54,960	374	-13.8%
Over 100% AMHI	$51,201	No Limit	453	$54,961	No Limit	446	-1.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	113	$0	$16,320	112	-0.9%
41% - 60% AMHI	$15,201	$22,800	33	$16,321	$24,480	28	-15.2%
61% - 100% AMHI	$22,801	$38,000	18	$24,481	$40,790	24	33.3%
Over 100% AMHI	$38,001	No Limit	63	$40,791	No Limit	59	-6.3%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	320	$0	$16,320	343	7.2%
41% - 60% AMHI	$15,201	$22,800	205	$16,321	$24,480	202	-1.5%
61% - 100% AMHI	$22,801	$38,000	317	$24,481	$40,790	344	8.5%
Over 100% AMHI	$38,001	No Limit	637	$40,791	No Limit	682	7.1%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	433	$0	$16,320	455	5.1%
41% - 60% AMHI	$15,201	$22,800	238	$16,321	$24,480	230	-3.4%
61% - 100% AMHI	$22,801	$38,000	335	$24,481	$40,790	368	9.9%
Over 100% AMHI	$38,001	No Limit	700	$40,791	No Limit	741	5.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	215	$0	$27,480	199	-7.4%
Senior (Age 55+)	$0	$19,000	136	$0	$20,400	135	-0.7%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(8 + 21 HCV) 29	15	(23 + 21 HCV*) 44
Number of Income-Eligible Family Renter Households	215	76	254
Existing Affordable Housing Penetration Rate – 2014	= 13.5%	= 19.7%	= 17.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	62	0	62
Number of Income-Eligible Senior Renter Households	136	33	146
Penetration Rate – 2014	= 45.6%	N/A	= 42.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(8 + 21 HCV) 29	15	(23 + 21 HCV*) 44
Number of Income-Eligible Family Renter Households	199	77	241
Existing Affordable Housing Penetration Rate – 2019	= 14.6%	= 19.5%	= 18.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	62	0	62
Number of Income-Eligible Senior Renter Households	135	28	140
Penetration Rate – 2019	= 45.9%	N/A	= 44.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	186	74	170	73
41%-60% AMHI (Tax Credit)	61	33	62	28

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Anne Jones, Executive Director, Tucker County Development Authority, (304) 614-8839

Ms. Jones noted several multifamily rehabilitation projects are in the very early stages of planning, including the rehabilitation of the low-income Pineview Apartments in Thomas, the renovation and conversion to a mixed-use property of the Highlander Hotel and the renovation and conversion to mixed-use development of the Tap Room, along with a proposal regarding potential development of a mixed-income market-rate and affordable project near State Route 93. None of these projects has yet been approved. A low-income triplex, however, recently completed construction on 3rd Street in Davis and the units were absorbed quickly.

Ms. Jones commented further saying finding housing in the area can be a challenge. Rental housing is in short supply and additional units are needed in the area. Existing rental housing is generally expensive and often in poor condition, and the housing occupied by ski resort seasonal employees is not energy efficient.

Jones pointed out that several single-family communities with home prices in the $300,000 to $500,000 range have been developed near the ski resort.

Ms. Jones also said oil and gas exploration is not a significant contributor to the area economy, although water for the fracking process is trucked from Tucker County to other parts of the state.

Infrastructure improvements needed include cell phone and Internet availability. The absence of these services discourages both businesses and individuals from moving to the area, as does the often cold climate. Jones also noted vocal opposition to low-income housing exists in Tucker County, likely due to a lack of understanding and knowledge regarding the subject.

Diane Wade, Realtor at Steven's Realty & Management, (304) 478-2141

Ms. Wade said she did not know of any planned/proposed projects for the area and commented that housing is a "real issue" in Tucker County. In her opinion, quality rental housing (both market-rate and affordable) is needed. Most of the housing in the vicinity is of poor quality and is too expensive for area households.

Wade also said a few low-income apartment properties have been developed since 2000, including the Tax Credit developments Pine View (in Parsons), Jameson Street Apartments and Mountain View, and single-family home developments have been built near the Canaan Valley ski resort, which has a considerably different character than Parsons.

Infrastructure improvements are being made with the expansion of water/sewer lines to rural areas, and oil and gas exploration have not had a significant effect. No business centers or industrial parks are planned for Parsons.

Ms. Wade feels several barriers to entry exist in the Parsons area. Much of the community is in a flood zone. Fees for a hydrology test, an elevation certificate and insurance are high and not affordable for many who want to build homes. Much of the existing housing is in poor condition and developable land is limited.

Linda Koch, Property Manager, Village at Davis, (304) 636-6495

Village at Davis is a senior-restricted Rural Development property. Ms. Koch noted the only planned/proposed or recently developed housing of which she is aware is the triplex on 3rd Street in Davis. Koch said limited land availability is a likely barrier to entry into the market, and commented that land around the ski resort commands higher prices.

48. Tyler County

A. General Description

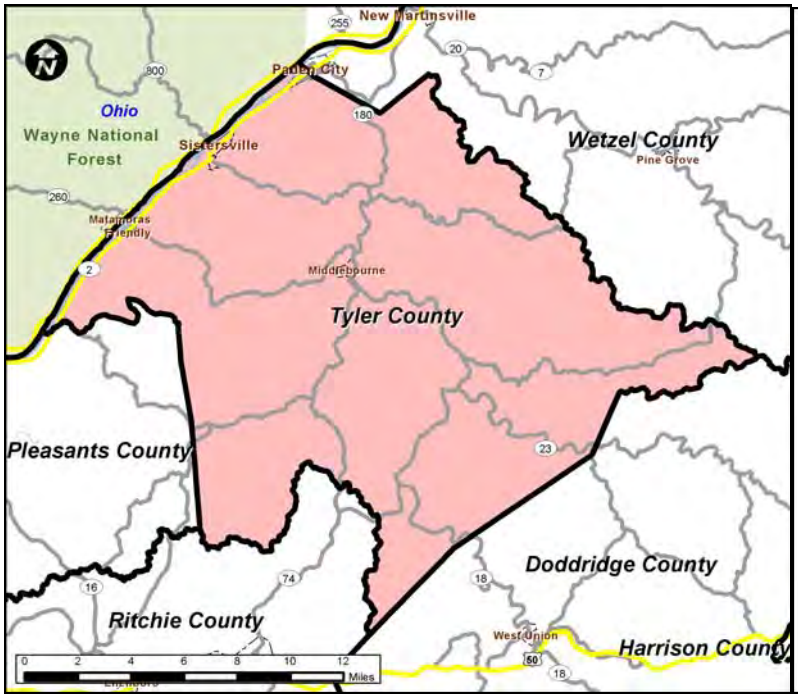
County Seat: Middlebourne
County Size: 260.69 square miles

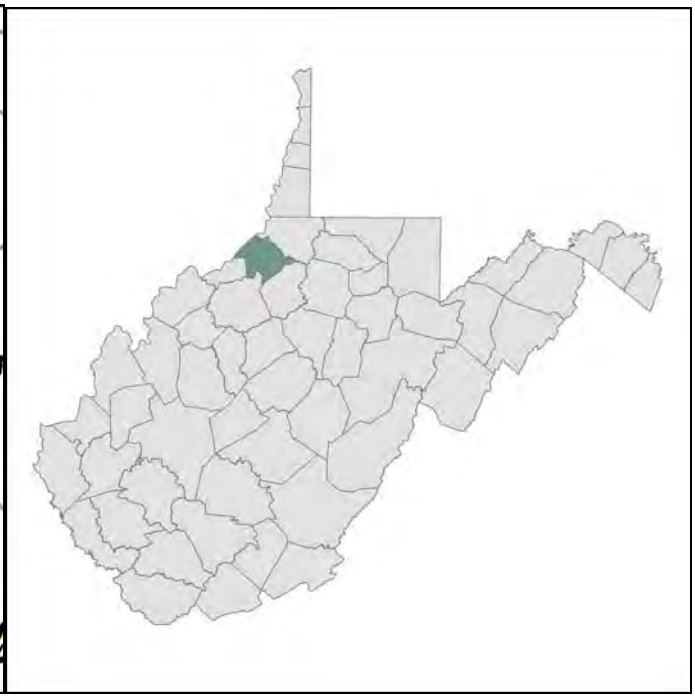
2000 (Census) Population: 9,592
2010 (Census) Population: 9,208
Population Change: -384 (-4.0%)

2000 (Census) Households: 3,836
2010 (Census) Households: 3,858
Household Change: +22 (0.6%)

2000 (Census) Median Household Income: $29,038
2010 (Estimate) Median Household Income: $35,218
Income Change: +$6,180 (21.3%)

2000 (Census) Median Home Value: $59,800
2010 (American Community Survey) Median Home Value: $77,700
Home Value Change: +$17,900 (29.9%)





B. Demographic Characteristics and Trends

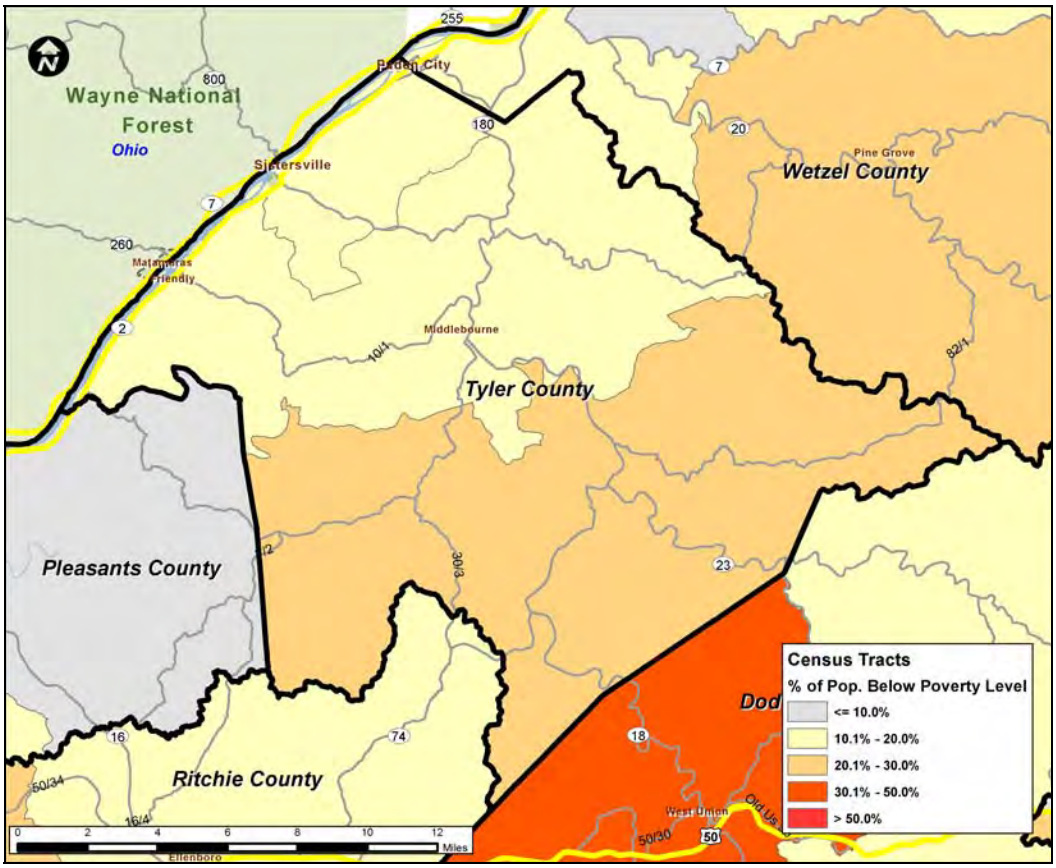
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Tyler County	Population	9,592	9,208	9,084	8,912
	Population Change	-	-384	-106	-172
	Percent Change	-	-4.0%	-1.2%	-1.9%
County Seat: Middlebourne	Population	870	815	840	848
	Population Change	-	-55	25	8
	Percent Change	-	-6.3%	3.1%	1.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,667	18.1%
Population not living in poverty	7,541	81.9%
Total	9,208	100.0%

Source: American Community Survey (ACS)

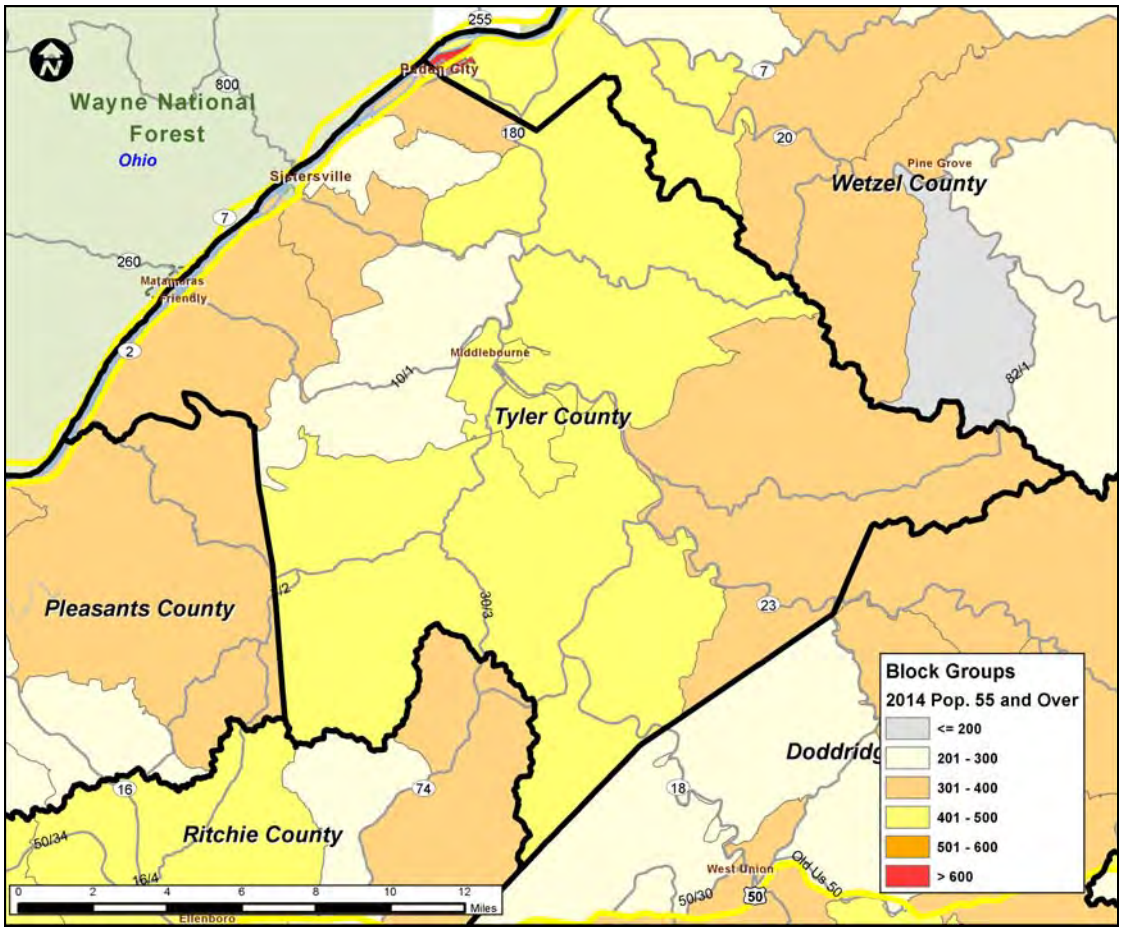


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	2,136	23.2%	1,989	21.9%	1,882	21.1%	-107	-5.4%
20 to 24	396	4.3%	435	4.8%	386	4.3%	-49	-11.3%
25 to 34	829	9.0%	841	9.3%	883	9.9%	42	5.0%
35 to 44	1,215	13.2%	1,090	12.0%	939	10.5%	-151	-13.9%
45 to 54	1,473	16.0%	1,357	14.9%	1,238	13.9%	-119	-8.8%
55 to 64	1,455	15.8%	1,537	16.9%	1,491	16.7%	-46	-3.0%
65 to 74	948	10.3%	1,064	11.7%	1,281	14.4%	217	20.4%
75 & Over	755	8.2%	770	8.5%	811	9.1%	41	5.3%
Total	9,208	100.0%	9,084	100.0%	8,912	100.0%	-172	-1.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	9,116	99.0%
Black	18	0.2%
Indian	18	0.2%
Asian	9	0.1%
Pacific Islander	0	0.0%
Some Other Race	0	0.0%
Two or More Races	46	0.5%
Total	9,208	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	8,342	90.6%
Moved within Same County	479	5.2%
Different County Same State	92	1.0%
Moved from Different State	258	2.8%
Moved from Abroad	37	0.4%
Total	9,208	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

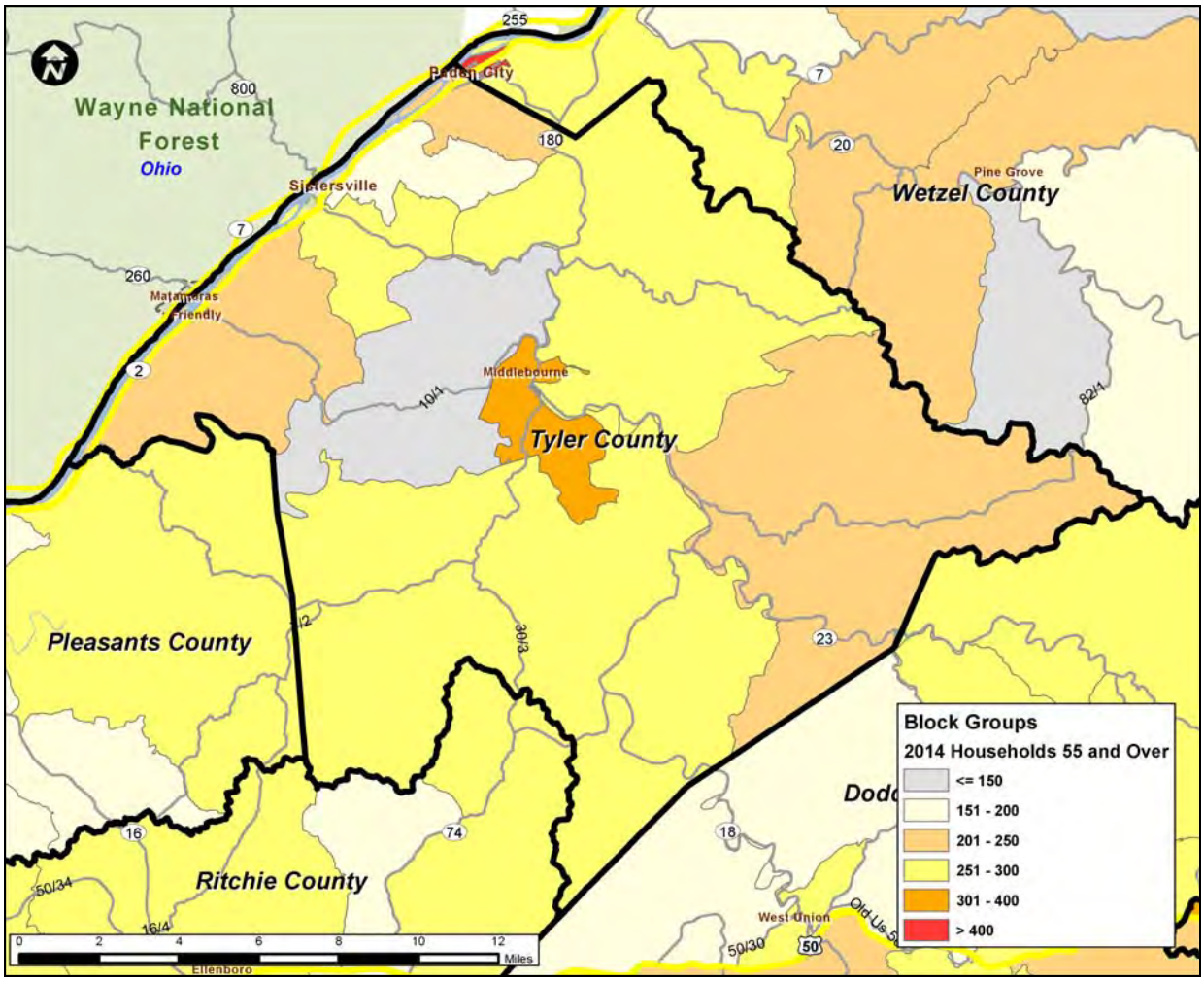
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Tyler County	Households	3,836	3,858	3,829	3,782
	Household Change	-	22	-24	-47
	Percent Change	-	0.6%	-0.6%	-1.2%
	Household Size	2.50	2.39	2.36	2.34
County Seat: Middlebourne	Households	370	360	372	379
	Household Change	-	-10	12	7
	Percent Change	-	-2.7%	3.3%	1.9%
	Household Size	2.4	2.3	2.26	2.24

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	116	3.0%	105	2.7%	91	2.4%	-14	-13.3%
25 to 34	347	9.0%	349	9.1%	363	9.6%	14	4.0%
35 to 44	633	16.4%	564	14.7%	483	12.8%	-81	-14.4%
45 to 54	775	20.1%	708	18.5%	637	16.8%	-71	-10.0%
55 to 64	880	22.8%	915	23.9%	875	23.1%	-40	-4.4%
65 to 74	586	15.2%	654	17.1%	777	20.5%	123	18.8%
75 to 84	405	10.5%	405	10.6%	402	10.6%	-2	-0.6%
85 & Over	123	3.2%	129	3.4%	153	4.0%	24	18.9%
Total	3,858	100.0%	3,828	100.0%	3,781	100.0%	-47	-1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



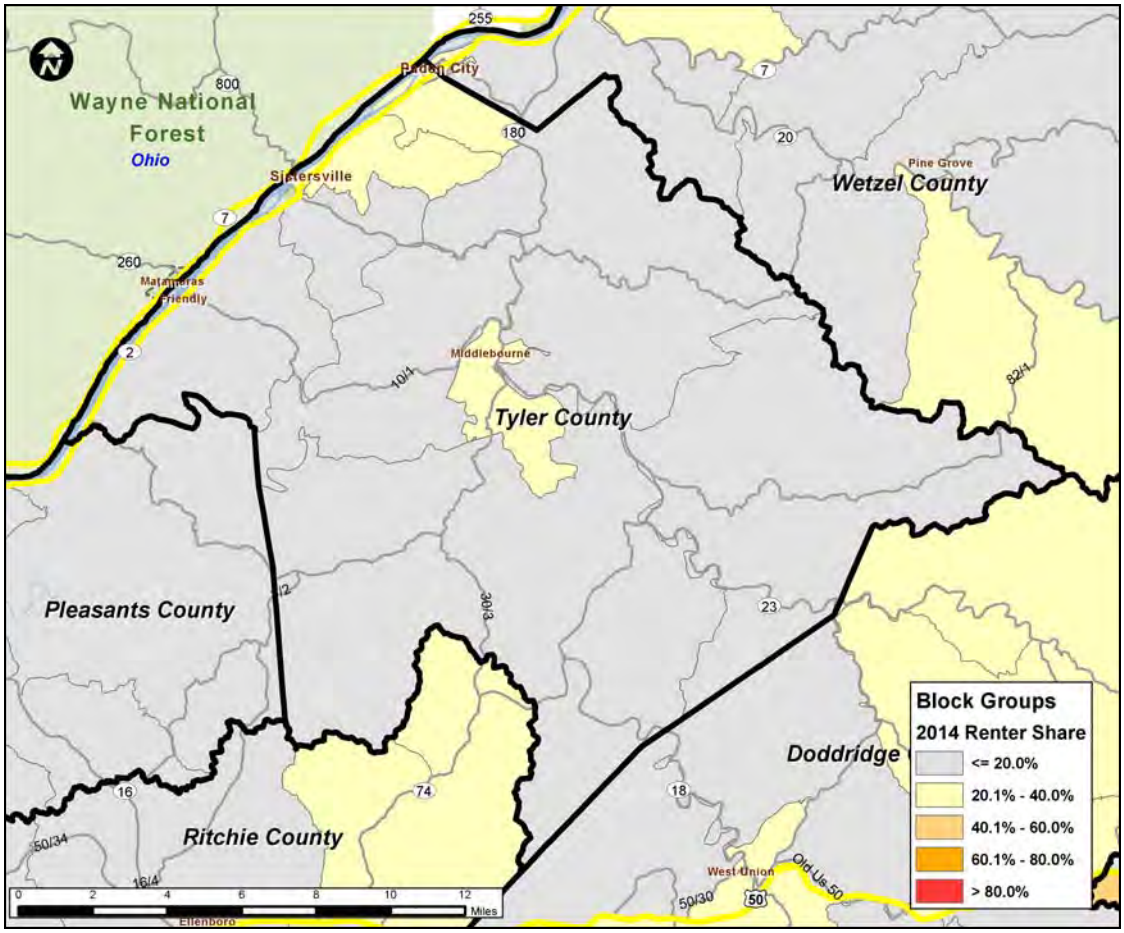
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,167	82.1%	3,051	79.7%	3,031	80.2%
Renter-Occupied	691	17.9%	778	20.3%	751	19.8%
Total	3,858	100.0%	3,829	100.0%	3,782	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,777	89.1%	1,812	86.2%	1,901	86.2%
Renter-Occupied	217	10.9%	290	13.8%	306	13.8%
Total	1,995	100.0%	2,102	100.0%	2,207	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	300	38.6%	296	39.4%	-4	-1.3%
2 Persons	217	27.9%	208	27.7%	-9	-4.2%
3 Persons	112	14.4%	107	14.3%	-5	-4.6%
4 Persons	92	11.9%	86	11.5%	-6	-6.7%
5 Persons+	56	7.2%	54	7.1%	-3	-4.6%
Total	778	100.0%	751	100.0%	-27	-3.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	783	25.7%	795	26.2%	12	1.6%
2 Persons	1,257	41.2%	1,244	41.0%	-13	-1.1%
3 Persons	445	14.6%	441	14.6%	-3	-0.8%
4 Persons	345	11.3%	338	11.2%	-7	-2.0%
5 Persons+	221	7.2%	212	7.0%	-9	-3.9%
Total	3,051	100.0%	3,031	100.0%	-20	-0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	185	63.8%	195	63.9%	10	5.4%
2 Persons	91	31.2%	94	30.7%	3	3.4%
3 Persons	9	3.2%	10	3.3%	1	10.9%
4 Persons	0	0.0%	0	0.0%	0	N/A
5 Persons+	5	1.8%	6	2.0%	1	19.3%
Total	290	100.0%	306	100.0%	15	5.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	697	38.5%	720	37.9%	22	3.2%
2 Persons	892	49.3%	938	49.3%	45	5.1%
3 Persons	146	8.1%	163	8.5%	16	11.0%
4 Persons	15	0.8%	18	0.9%	3	20.6%
5 Persons+	61	3.4%	64	3.4%	3	5.0%
Total	1,812	100.0%	1,901	100.0%	90	5.0%

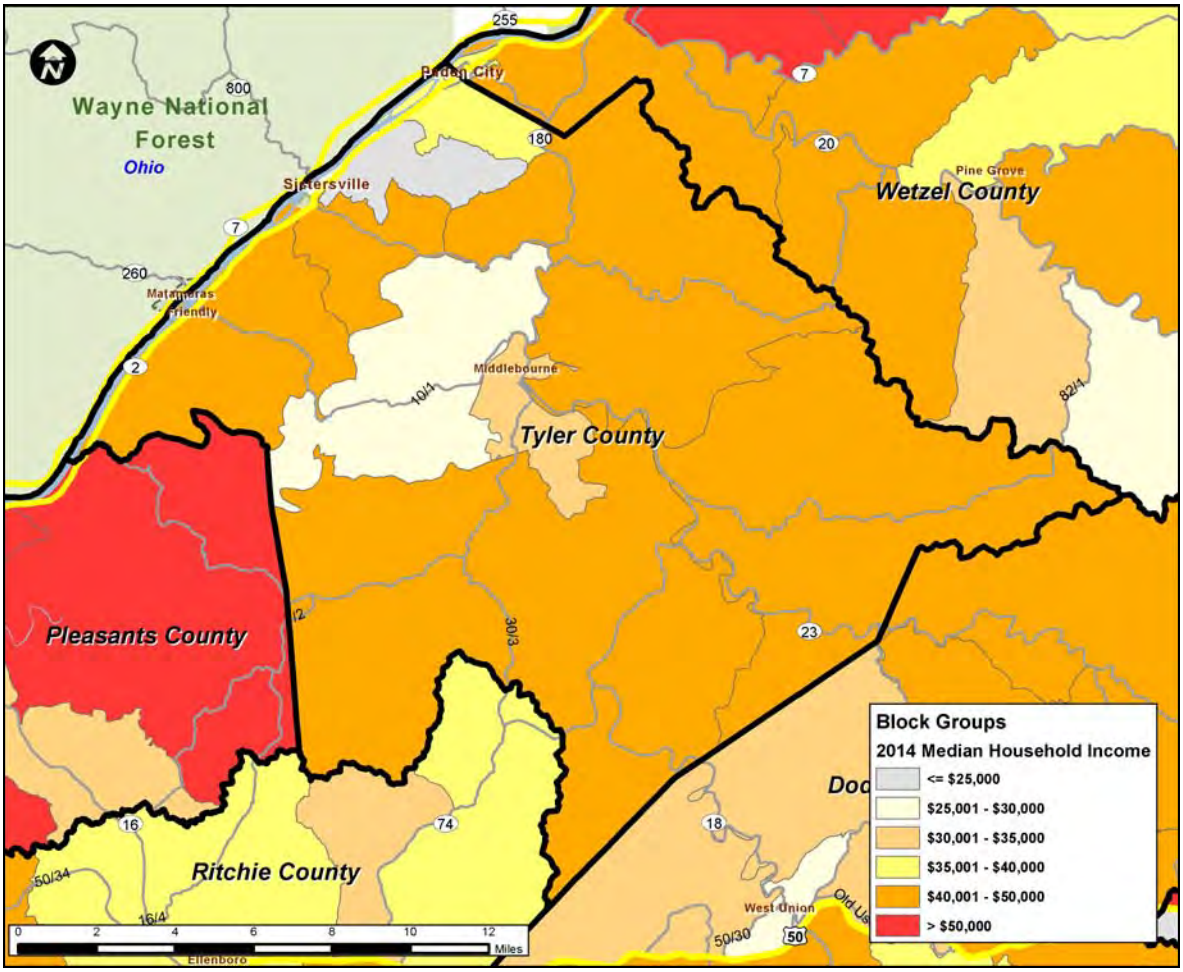
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	305	7.9%	306	8.0%	295	7.8%
$10,000 to $19,999	718	18.6%	854	22.3%	828	21.9%
$20,000 to $29,999	625	16.2%	668	17.5%	653	17.3%
$30,000 to $39,999	536	13.9%	470	12.3%	467	12.3%
$40,000 to $49,999	347	9.0%	288	7.5%	293	7.8%
$50,000 to $59,999	343	8.9%	353	9.2%	339	9.0%
$60,000 to $74,999	386	10.0%	362	9.5%	362	9.6%
$75,000 to $99,999	382	9.9%	338	8.8%	340	9.0%
$100,000 to $124,999	127	3.3%	115	3.0%	123	3.3%
$124,999 to $149,999	31	0.8%	26	0.7%	31	0.8%
$150,000 to $199,999	19	0.5%	15	0.4%	16	0.4%
$200,000+	35	0.9%	35	0.9%	34	0.9%
Total	3,858	100.0%	3,829	100.0%	3,782	100.0%
Median Income	$35,218		$31,839		$32,451	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



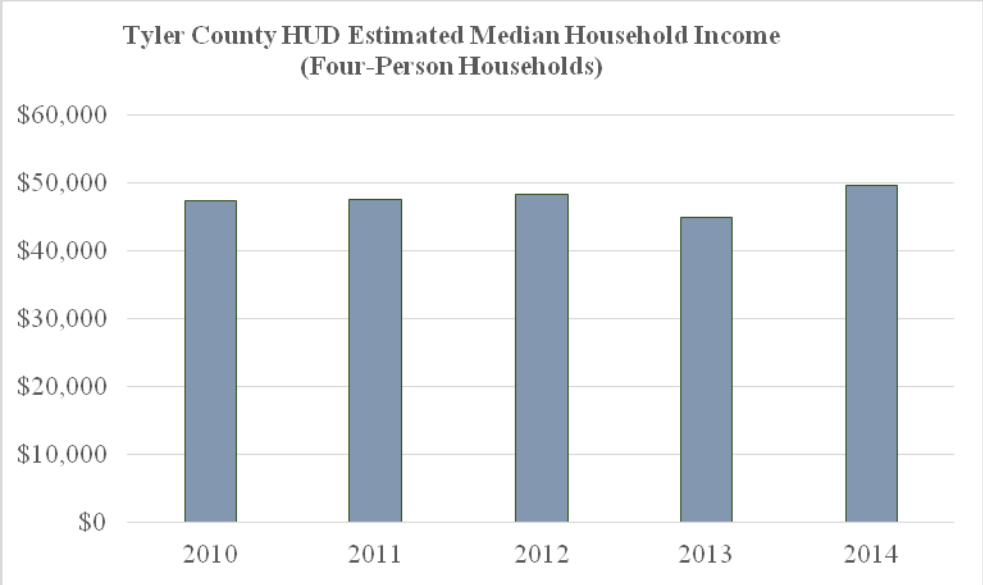
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	162	8.1%	172	8.2%	176	8.0%
$10,000 to $19,999	455	22.8%	530	25.2%	539	24.4%
$20,000 to $29,999	357	17.9%	392	18.6%	404	18.3%
$30,000 to $39,999	275	13.8%	252	12.0%	274	12.4%
$40,000 to $49,999	182	9.1%	168	8.0%	177	8.0%
$50,000 to $59,999	182	9.1%	191	9.1%	198	9.0%
$60,000 to $74,999	140	7.0%	156	7.4%	171	7.8%
$75,000 to $99,999	166	8.3%	166	7.9%	183	8.3%
$100,000 to $124,999	34	1.7%	35	1.7%	41	1.9%
$124,999 to $149,999	18	0.9%	14	0.7%	15	0.7%
$150,000 to $199,999	10	0.5%	7	0.3%	8	0.4%
$200,000+	20	1.0%	19	0.9%	20	0.9%
Total	1,995	100.0%	2,102	100.0%	2,207	100.0%
Median Income	$30,914		$28,912		$29,613	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$47,300	-
2011	$47,600	0.6%
2012	$48,300	1.5%
2013	$44,900	-7.0%
2014	$49,600	10.5%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	72	13	11	10	28	135
$10,000 to $19,999	95	74	27	32	11	239
$20,000 to $29,999	28	44	17	25	2	117
$30,000 to $39,999	46	25	24	1	4	101
$40,000 to $49,999	7	5	2	7	1	22
$50,000 to $59,999	7	5	4	1	0	17
$60,000 to $74,999	2	14	10	1	2	29
$75,000 to $99,999	1	7	0	0	0	8
$100,000 to $124,999	2	2	1	7	0	12
$125,000 to $149,999	1	1	1	0	1	4
$150,000 to $199,999	0	2	0	0	0	2
$200,000 & Over	0	0	2	0	1	3
Total	261	193	101	84	51	690

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	90	12	13	10	33	157
$10,000 to $19,999	123	91	40	37	13	303
$20,000 to $29,999	18	67	21	33	0	139
$30,000 to $39,999	41	18	19	1	1	81
$40,000 to $49,999	9	2	1	3	1	17
$50,000 to $59,999	12	3	5	0	3	23
$60,000 to $74,999	2	17	12	0	3	34
$75,000 to $99,999	2	4	1	0	1	8
$100,000 to $124,999	1	1	1	8	1	12
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	2	2	0	0	0	3
Total	300	217	112	92	56	778

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	87	11	15	9	28	151
$10,000 to $19,999	127	87	40	40	11	305
$20,000 to $29,999	17	65	19	26	0	128
$30,000 to $39,999	37	18	17	1	1	75
$40,000 to $49,999	12	2	1	3	3	22
$50,000 to $59,999	13	2	3	0	5	23
$60,000 to $74,999	1	14	11	0	1	28
$75,000 to $99,999	2	2	0	0	0	4
$100,000 to $124,999	0	1	0	7	6	13
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	4	0	0	0	3
Total	296	208	107	86	54	751

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	37	13	11	10	28	99
$10,000 to $19,999	16	52	27	32	11	139
$20,000 to $29,999	22	13	16	25	2	79
$30,000 to $39,999	39	24	22	1	2	88
$40,000 to $49,999	1	5	2	7	1	16
$50,000 to $59,999	4	3	4	0	0	11
$60,000 to $74,999	1	7	8	1	1	18
$75,000 to $99,999	0	5	0	0	0	5
$100,000 to $124,999	2	2	1	7	0	12
$125,000 to $149,999	1	0	1	0	1	3
$150,000 to $199,999	0	2	0	0	0	2
$200,000 & Over	0	0	1	0	0	1
Total	124	127	94	83	46	474

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	38	11	12	10	32	105
$10,000 to $19,999	21	64	39	37	13	173
$20,000 to $29,999	13	19	21	33	0	86
$30,000 to $39,999	32	15	19	1	1	68
$40,000 to $49,999	2	2	1	3	1	10
$50,000 to $59,999	5	3	5	0	1	14
$60,000 to $74,999	1	8	6	0	1	16
$75,000 to $99,999	0	1	1	0	0	3
$100,000 to $124,999	1	1	1	8	1	12
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	0	0	0	1
Total	115	126	103	92	51	487

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	35	10	16	9	27	96
$10,000 to $19,999	20	58	41	40	11	170
$20,000 to $29,999	8	18	19	26	0	72
$30,000 to $39,999	27	14	13	1	1	57
$40,000 to $49,999	3	2	0	3	3	11
$50,000 to $59,999	8	2	3	0	0	14
$60,000 to $74,999	0	5	5	0	1	12
$75,000 to $99,999	0	0	0	0	0	0
$100,000 to $124,999	0	1	0	7	4	12
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	2	0	0	0	2
Total	101	114	97	86	47	445

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1	7	1	33	4	45
$10,000 to $19,999	31	72	15	0	8	126
$20,000 to $29,999	13	63	70	0	44	189
$30,000 to $39,999	2	62	70	34	6	174
$40,000 to $49,999	6	74	20	30	18	149
$50,000 to $59,999	12	29	45	61	7	153
$60,000 to $74,999	8	76	51	88	4	227
$75,000 to $99,999	0	28	34	68	82	212
$100,000 to $124,999	1	23	11	41	7	82
$125,000 to $149,999	0	0	7	0	4	11
$150,000 to $199,999	0	0	6	0	0	6
$200,000 & Over	0	12	0	3	1	16
Total	72	445	330	357	185	1,390

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	3	3	2	21	0	29
$10,000 to $19,999	39	80	24	0	8	151
$20,000 to $29,999	17	59	71	0	43	190
$30,000 to $39,999	4	45	54	40	9	150
$40,000 to $49,999	5	48	14	30	13	109
$50,000 to $59,999	13	29	40	55	10	148
$60,000 to $74,999	4	51	42	89	4	190
$75,000 to $99,999	0	22	30	56	61	169
$100,000 to $124,999	0	18	8	36	6	68
$125,000 to $149,999	0	0	5	0	7	12
$150,000 to $199,999	0	1	7	0	0	8
$200,000 & Over	0	11	1	2	1	15
Total	85	365	298	331	160	1,239

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	3	3	2	16	0	23
$10,000 to $19,999	30	61	21	0	7	119
$20,000 to $29,999	18	48	69	1	40	177
$30,000 to $39,999	3	34	51	41	8	136
$40,000 to $49,999	3	44	16	30	13	105
$50,000 to $59,999	12	24	34	48	8	128
$60,000 to $74,999	5	44	39	85	5	178
$75,000 to $99,999	0	18	25	59	55	157
$100,000 to $124,999	1	17	4	41	6	70
$125,000 to $149,999	0	1	7	0	7	15
$150,000 to $199,999	0	0	8	0	0	8
$200,000 & Over	0	11	2	1	0	14
Total	75	306	279	322	149	1,130

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	35	0	0	0	1	36
$10,000 to $19,999	78	22	0	0	0	100
$20,000 to $29,999	6	30	1	0	0	37
$30,000 to $39,999	7	2	3	0	2	13
$40,000 to $49,999	6	0	0	0	0	6
$50,000 to $59,999	3	2	0	1	0	6
$60,000 to $74,999	1	7	3	0	1	11
$75,000 to $99,999	1	3	0	0	0	3
$100,000 to $124,999	0	0	0	0	0	0
$125,000 to $149,999	0	1	0	0	0	1
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	0	1	0	1	2
Total	138	66	7	1	4	216

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	51	0	1	0	0	52
$10,000 to $19,999	102	26	1	0	1	130
$20,000 to $29,999	5	48	0	0	0	53
$30,000 to $39,999	9	3	1	0	0	13
$40,000 to $49,999	7	0	0	0	0	7
$50,000 to $59,999	7	0	1	0	2	9
$60,000 to $74,999	1	9	6	0	2	18
$75,000 to $99,999	2	3	0	0	1	6
$100,000 to $124,999	0	0	0	0	0	0
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	2	1	0	0	0	3
Total	185	91	9	0	5	290

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	52	1	0	0	1	55
$10,000 to $19,999	107	28	0	0	0	135
$20,000 to $29,999	9	47	0	0	0	56
$30,000 to $39,999	10	4	4	0	0	18
$40,000 to $49,999	10	0	1	0	0	11
$50,000 to $59,999	5	0	0	0	5	9
$60,000 to $74,999	1	9	6	0	0	16
$75,000 to $99,999	2	2	0	0	0	4
$100,000 to $124,999	0	0	0	0	1	1
$125,000 to $149,999	0	0	0	0	0	0
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	0	2	0	0	0	2
Total	195	94	10	0	6	306

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	106	17	0	0	2	125
$10,000 to $19,999	232	95	24	0	2	353
$20,000 to $29,999	138	170	8	0	3	319
$30,000 to $39,999	89	148	22	0	2	261
$40,000 to $49,999	52	104	15	0	3	174
$50,000 to $59,999	47	114	11	0	2	174
$60,000 to $74,999	24	82	9	7	7	128
$75,000 to $99,999	19	82	32	1	28	161
$100,000 to $124,999	2	23	6	0	2	33
$125,000 to $149,999	3	13	1	0	0	18
$150,000 to $199,999	1	9	0	0	0	10
$200,000 & Over	4	13	0	0	0	18
Total	718	868	128	8	52	1,773

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	104	15	0	0	1	120
$10,000 to $19,999	236	127	36	0	0	399
$20,000 to $29,999	143	182	8	0	6	339
$30,000 to $39,999	78	131	24	1	5	239
$40,000 to $49,999	44	98	17	1	2	161
$50,000 to $59,999	40	119	16	0	7	182
$60,000 to $74,999	25	86	9	11	7	139
$75,000 to $99,999	17	81	31	2	29	160
$100,000 to $124,999	2	25	5	0	3	35
$125,000 to $149,999	2	11	0	0	1	14
$150,000 to $199,999	1	6	0	0	0	7
$200,000 & Over	4	12	0	0	0	16
Total	697	892	146	15	61	1,812

Source: Ribbon Demographics; ESRI; Urban Decision Group

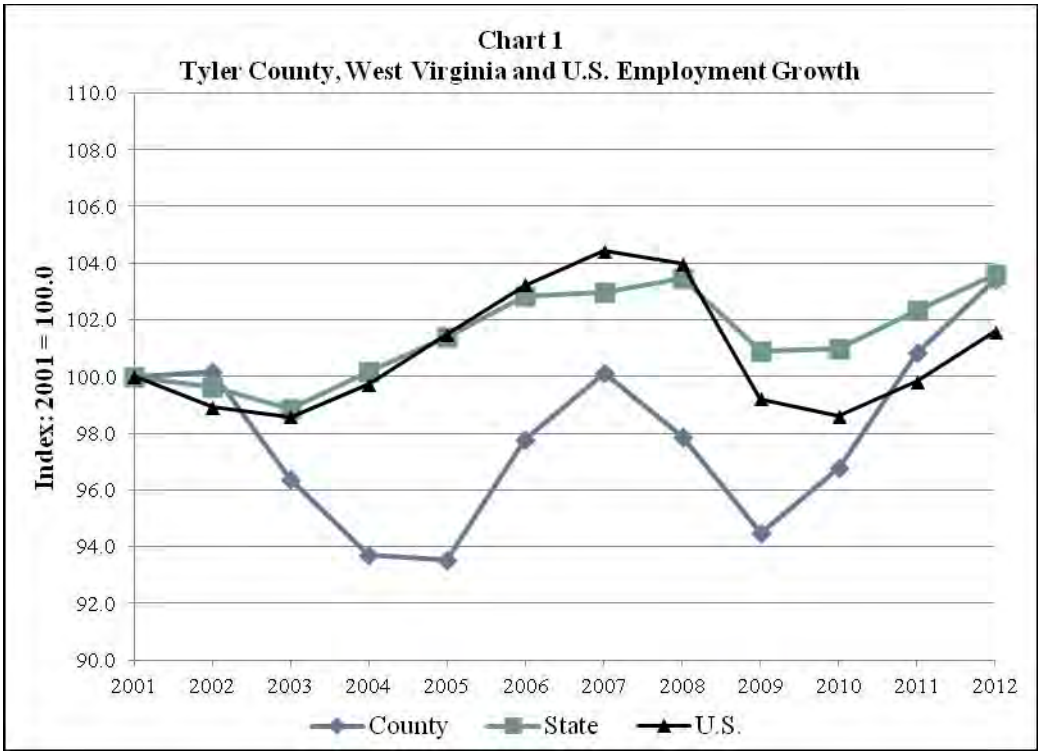
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	102	18	0	0	2	122
$10,000 to $19,999	241	124	36	0	2	404
$20,000 to $29,999	148	185	9	0	6	348
$30,000 to $39,999	82	141	28	1	4	256
$40,000 to $49,999	42	102	21	1	1	166
$50,000 to $59,999	45	123	15	0	6	189
$60,000 to $74,999	27	95	11	14	8	156
$75,000 to $99,999	19	89	36	2	33	179
$100,000 to $124,999	2	30	6	0	2	40
$125,000 to $149,999	3	12	0	0	0	15
$150,000 to $199,999	2	6	0	0	0	8
$200,000 & Over	5	13	0	0	0	18
Total	720	938	163	18	64	1,901

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Tyler County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Tyler County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Tyler County, State and U.S. Employment, 2001-2012						
	Tyler County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,287		686		129,636	
2002	2,291	0.2%	683	-0.4%	128,234	-1.1%
2003	2,204	-3.8%	678	-0.8%	127,796	-0.3%
2004	2,143	-2.8%	687	1.3%	129,278	1.2%
2005	2,139	-0.2%	695	1.2%	131,572	1.8%
2006	2,236	4.5%	705	1.4%	133,834	1.7%
2007	2,290	2.4%	706	0.1%	135,366	1.1%
2008	2,238	-2.3%	710	0.5%	134,806	-0.4%
2009	2,161	-3.4%	692	-2.5%	128,608	-4.6%
2010	2,213	2.4%	692	0.1%	127,820	-0.6%
2011	2,306	4.2%	702	1.4%	129,411	1.2%
2012	2,365	2.6%	711	1.2%	131,696	1.8%
Change						
2001-12	78	3.4%	25	3.6%	2,061	1.6%
2001-03	-83	-3.6%	-8	-1.1%	-1,840	-1.4%
2003-07	86	3.9%	28	4.2%	7,570	5.9%
2007-12	75	3.3%	4	0.6%	-3,670	-2.7%

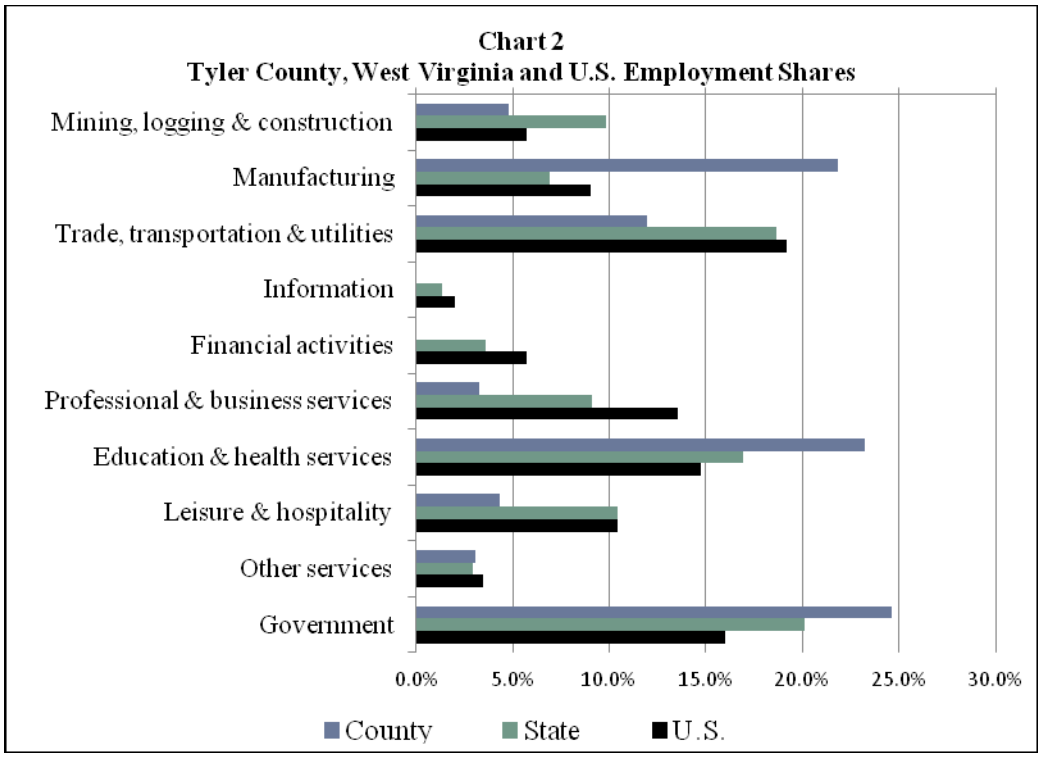
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Tyler County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Tyler County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	114	4.8%	48.9	83.8
Manufacturing	517	21.9%	316.8	241.8
Trade, Transportation and Utilities	283	12.0%	64.1	62.5
Information	ND	0.0%	0.0	0.0
Financial Activities	ND	0.0%	0.0	0.0
Professional and Business Services	78	3.3%	36.3	24.3
Educational and Health Services	550	23.3%	137.3	157.8
Leisure and Hospitality	103	4.4%	41.7	41.7
Other Services	73	3.1%	103.9	89.4
Total Private Sector	**1,781**	**75.3%**	**94.3**	**89.6**
Total Government	**584**	**24.7%**	**122.6**	**154.5**
Total Payroll Employment	**2,365**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

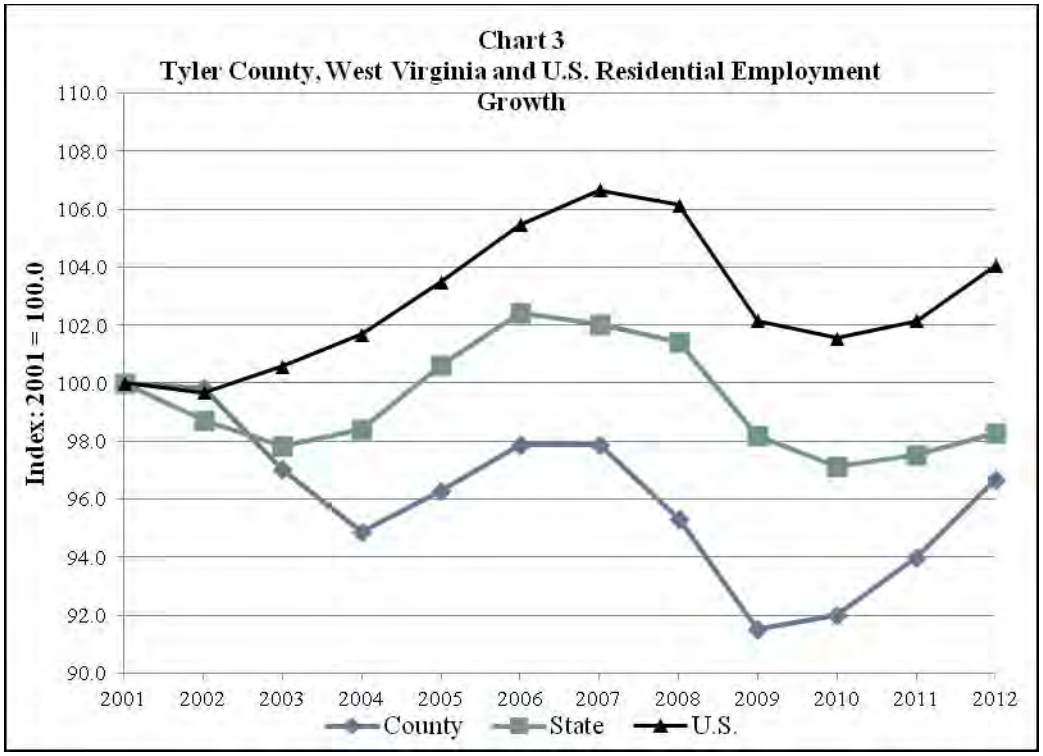


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Tyler County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Tyler County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Tyler County; this one considers the number of Tyler County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

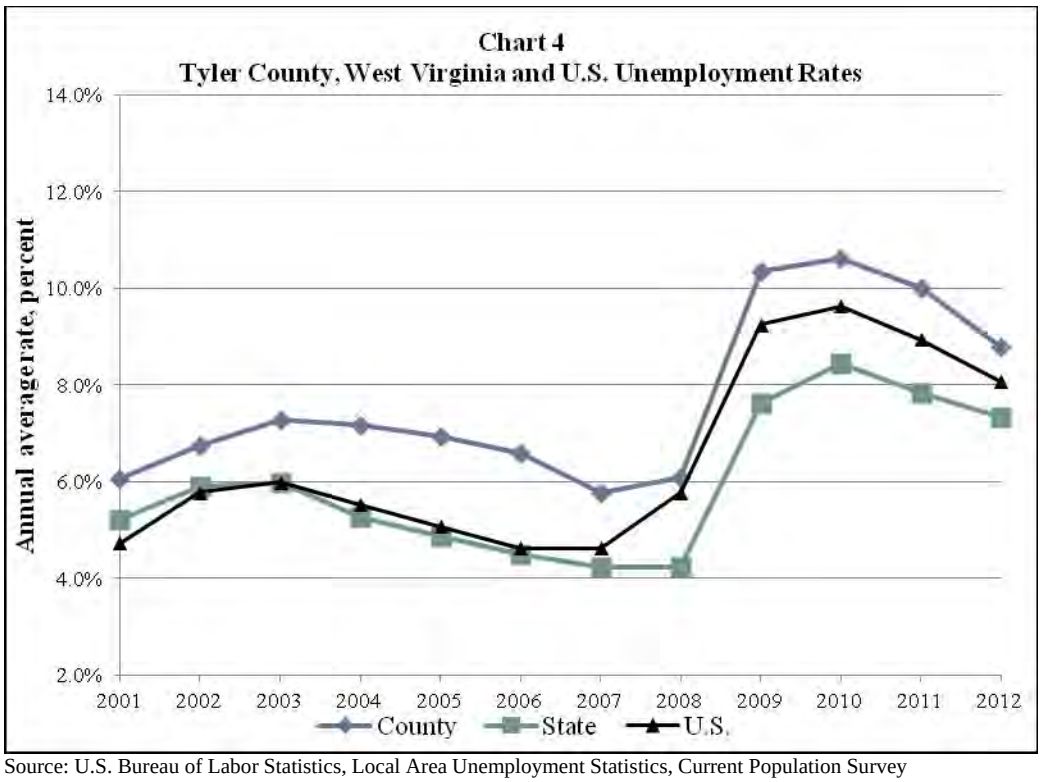
Table 3 Tyler County, State and U.S. Residential Employment, 2001-2012						
	Tyler County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	3,523		759		136,933	
2002	3,517	-0.2%	749	-1.3%	136,485	-0.3%
2003	3,419	-2.8%	742	-0.9%	137,736	0.9%
2004	3,343	-2.2%	747	0.6%	139,252	1.1%
2005	3,392	1.5%	764	2.3%	141,730	1.8%
2006	3,449	1.7%	777	1.8%	144,427	1.9%
2007	3,448	0.0%	774	-0.4%	146,047	1.1%
2008	3,358	-2.6%	769	-0.6%	145,362	-0.5%
2009	3,225	-4.0%	745	-3.2%	139,878	-3.8%
2010	3,241	0.5%	737	-1.1%	139,064	-0.6%
2011	3,311	2.2%	740	0.4%	139,869	0.6%
2012	3,407	2.9%	746	0.8%	142,469	1.9%
Change						
2001-12	-116	-3.3%	-13	-1.7%	5,536	4.0%
2001-03	-104	-3.0%	-16	-2.2%	803	0.6%
2003-07	29	0.8%	32	4.3%	8,311	6.0%
2007-10	-207	-6.0%	-37	-4.8%	-6,983	-4.8%
2010-12	166	5.1%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Tyler County, state and U.S. unemployment rates over the past decade. The table also shows the Tyler County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Tyler County Labor Force Statistics and Comparative Unemployment Rates						
	Tyler County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Tyler County	West Virginia	U.S.
2001	3,750	3,523	227	6.1%	5.2%	4.7%
2002	3,772	3,517	255	6.8%	5.9%	5.8%
2003	3,688	3,419	269	7.3%	6.0%	6.0%
2004	3,602	3,343	259	7.2%	5.3%	5.5%
2005	3,645	3,392	253	6.9%	4.9%	5.1%
2006	3,692	3,449	243	6.6%	4.5%	4.6%
2007	3,659	3,448	211	5.8%	4.2%	4.6%
2008	3,576	3,358	218	6.1%	4.2%	5.8%
2009	3,598	3,225	373	10.4%	7.6%	9.3%
2010	3,626	3,241	385	10.6%	8.4%	9.6%
2011	3,679	3,311	368	10.0%	7.8%	8.9%
2012	3,735	3,407	328	8.8%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Tyler County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,679	3,311	368	10%
2012 January	3,650	3,278	372	10.2%
2012 February	3,640	3,260	380	10.4%
2012 March	3,629	3,322	307	8.5%
2012 April	3,618	3,329	289	8%
2012 May	3,775	3,460	315	8.3%
2012 June	3,847	3,501	346	9%
2012 July	3,843	3,520	323	8.4%
2012 August	3,801	3,468	333	8.8%
2012 September	3,786	3,476	310	8.2%
2012 October	3,771	3,462	309	8.2%
2012 November	3,739	3,421	318	8.5%
2012 December	3,722	3,385	337	9.1%
2012 Annual	3,735	3,407	328	8.8%
2013 January	3,762	3,374	388	10.3%
2013 February	3,741	3,359	382	10.2%
2013 March	3,683	3,359	324	8.8%
2013 April	3,700	3,406	294	7.9%
2013 May	3,692	3,435	257	7%
2013 June	3,735	3,446	289	7.7%
2013 July	3,726	3,447	279	7.5%
2013 August	3,756	3,479	277	7.4%
2013 September	3,692	3,439	253	6.9%
2013 October	3,644	3,392	252	6.9%
2013 November	3,653	3,385	268	7.3%
2013 December	3,620	3,346	274	7.6%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Tyler County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Tyler County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	187	5.6%	110.6	297.0
Construction	273	8.2%	114.7	120.0
Manufacturing	601	18.0%	207.5	166.8
Wholesale Trade	14	0.4%	18.4	14.3
Retail Trade	426	12.7%	102.4	110.6
Transportation and Utilities	120	3.6%	64.4	71.0
Information	20	0.6%	33.8	26.0
Financial Activities	82	2.5%	55.6	35.7
Professional and Business Services	175	5.2%	70.8	49.7
Educational and Health Services	832	24.9%	96.4	110.5
Leisure and Hospitality	205	6.1%	70.9	68.0
Other Services, Except Public Administration	207	6.2%	135.5	126.1
Public Administration	203	6.1%	96.3	123.5
Total Employment	**3,345**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Tyler County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	759	22.7%	73.9	63.6
Service	686	20.5%	111.4	117.1
Sales and Office	729	21.8%	88.3	86.9
Natural Resources, Construction and Maintenance	545	16.3%	127.3	171.6
Production, Transportation and Material Moving	626	18.7%	139.6	153.3
Total Employment	**3,345**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Tyler County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Tyler County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Tyler County.

Largest Employers in Tyler County		
Employer	**Industry**	**Employment**
County & Local Governments	Government	524
Tyler County Board of Education	Education	230
Sistersville General Hospital	Health Care	100-199
Crompton Corporation	Chemical Production	100-199
Sprouse Building Products	Manufacturing	100-199
Momentive Performance Materials	Manufacturing	410
Mentor Management	Human Resource	200-499
201 Wood Street Operations/Sistersville Center	Nursing Care	55-99
Aleris International	Aluminum Recycling	65
Council of Senior Tyler Countians	Senior Services	50
Sistersville Tank Works	Manufacturing	50
State of West Virginia	Government	42

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Tyler County is a quiet, largely rural area with about 9,000 residents, many of which work in manufacturing, often commuting across the Ohio River to plants on the Ohio side. The West Virginia Department of Commerce reported 59% of Tyler County residents commute outside the county for employment. Approximately 70% of Tyler County and the surrounding two million-acre region is covered with hardwood forest. Tyler County Consolidated Middle and High schools serve students from all over the county. Sistersville General Hospital provides care for the entire county. A December 2013 report in the *TylerStar News* noted coal mining is still the "job of choice" in Tyler County, with increases in applications for training and schooling in this industry. The largest employers within the county are the Crompton Corporation chemical plant and the board of education.

The West Virginia Workforce Commission has received one Worker Adjustment and Retraining Notifications (WARN) for Tyler County during the past 18 months; the March 2013 closure of Aleris International's facility in Bens Run which affected 47 jobs. Of note, in October 2013, Ormet Corporation closed its aluminum smelting plant in Hannibal, Ohio, located approximately 16 miles from the Tyler County seat of Middlebourne. The loss of 700 jobs had a large impact on the region.

With continued oil and gas activity in the area, the Tyler County courthouse has been inundated with oil and gas companies verifying property/mineral rights titles in order to draft leases. Interested parties such as the West Virginia Oil and Gas Association have donated enough funding for the county to digitize records and keep the office open extended hours to accommodate the volume of traffic. The oil and gas industry however, has not generated many jobs for local residents. For example, local CDL drivers and heavy equipment operators are finding the industry wants people with no less than five years experience hauling their products. However, lease agreements with Middlebourne will generate funds to purchase items for the public good such as a police radio and radar detector, a snow plow and a new roof on the parks and recreation building.

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 2,140 wells on file (762 producing wells), with the top producing operator being Triad Hunter, who was responsible for 48% of the 727,000 MCF of gas produced in December 2012.

Denver-based Antero Resources plans to spend $1.65 billion this year, fracking wells and producing natural gas in the Utica and Marcellus Shale formations in Ohio and West Virginia. In West Virginia, The state's Department of Environmental Protection had approved 15 well permits for Antero in early 2013, and received several additional drilling applications in counties such as Tyler, Doddridge and Ritchie.

Tyler County authorities have invested roughly $1 million in a rail line spur to the Bens Run Industrial Park. This investment helped the park land a new tenant, Clean Earth, which recycles petroleum-contaminated soils and gas plant materials. Another tenant, Proviron America completed a plant expansion in anticipation of getting increased contracts as a result of the rail line. There has been about $14 million in private investment in the park, and approximately 80 new industrial/manufacturing jobs are attributed to the rail upgrade.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	3,167	82.1%
Renter-Occupied	691	17.9%
Total-Occupied Units*	3,858	77.2%
Vacant For Rent	66	5.8%
Vacant For-Sale Only	53	4.6%
Vacant Rented/Sold, Not Occ.	33	2.9%
Vacant Seasonal, Recreational	662	58.0%
All Other Vacant	328	28.7%
Total Vacant Units	1,142	22.8%
Total	5,000	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	3,167	82.1%	3,157	10	0.3%
Renter-Occupied	691	17.9%	691	0	0.0%
Total	3,858	100.0%	3,848	10	0.2%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	86	2.7%	0	0.0%
2000 to 2004	130	4.1%	8	1.1%
1990 to 1999	298	9.4%	20	2.9%
1980 to 1989	450	14.2%	109	15.8%
1970 to 1979	478	15.1%	86	12.4%
1960 to 1969	326	10.3%	63	9.1%
1940 to 1959	424	13.4%	126	18.2%
1939 or Earlier	975	30.8%	280	40.5%
Total	3,167	100.0%	691	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,803	88.5%	439	63.6%
1 Attached	6	0.2%	8	1.1%
2 to 4	10	0.3%	50	7.3%
5 to 9	0	0.0%	50	7.3%
10 to 19	0	0.0%	6	0.9%
20 to 49	0	0.0%	29	4.2%
50 or More	0	0.0%	10	1.4%
Mobile Home,	348	11.0%	98	14.2%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	3,167	100.0%	691	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	3,167	100.0%
0.50 or Less Occupants Per Room	2,578	81.4%
0.51 to 1.00 Occupants Per Room	532	16.8%
1.01 to 1.50 Occupants Per Room	57	1.8%
1.51 to 2.00 Occupants Per Room	3	0.1%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	691	100.0%
0.50 or Less Occupants Per Room	448	64.9%
0.51 to 1.00 Occupants Per Room	243	35.1%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	3,858	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Tyler County	28.4%
West Virginia	32.0%

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

Building Permit Data – Tyler County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	0	0	1	0	0	0	0	0	1	2
Units in Single-Family Structures	0	0	1	0	0	0	0	0	1	2
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

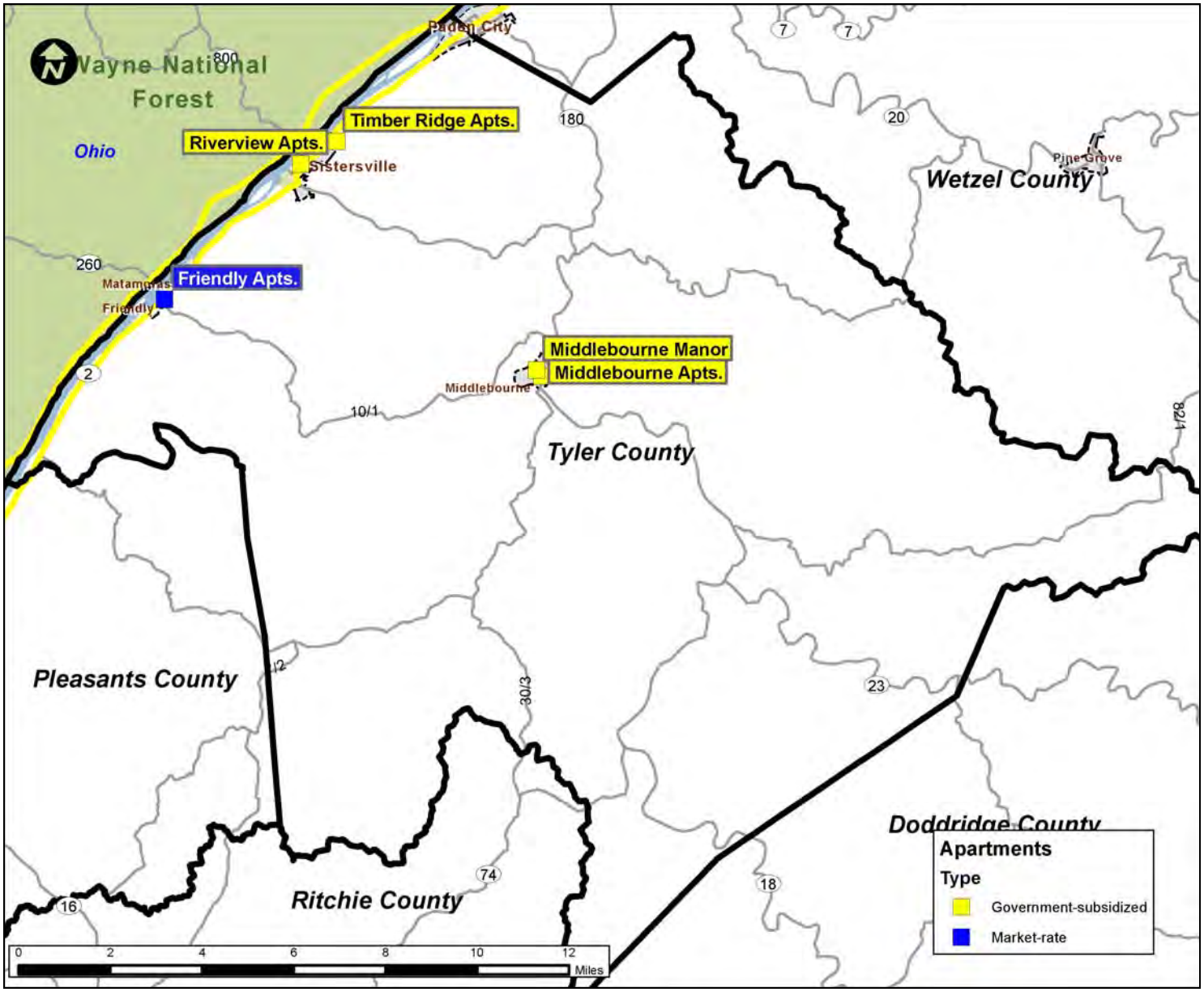
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	1	5	0	100.0%
Government-Subsidized	4	102	0	100.0%
Total	5	107	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	1	20.0%	0	0.0%	$410
Two-Bedroom	1.0	4	80.0%	0	0.0%	$512
Total Market Rate		**5**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	70	68.6%	0	0.0%	N/A
Two-Bedroom	1.0	32	31.4%	0	0.0%	N/A
Total		**102**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**107**	**100.0%**	**0**	**0.0%**	**N/A**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	5	0.0%
1970 to 1979	1	48	0.0%
1980 to 1989	2	30	0.0%
1990 to 1999	1	24	0.0%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	5	107	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
C	1	5	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	4	102	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	3	59	0	100.0%
Senior (Age 55+)	2	48	0	100.0%
Total	5	107	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	54	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	54	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	48	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	48	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
Jackson St. & Cherry St.	Sistersville	Single Family	$950	3	1	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Tyler County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $99,935. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $696, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$99,935
Mortgaged Value = 95% of Median Home Price	$94,938
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$510
Estimated Taxes & Insurance*	$127
Estimated Private Mortgage Insurance**	$59
Estimated Monthly Mortgage Payment	$696

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Tyler County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	0	0	1	0	0	0	0	0	1	2

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	5	35	14.3%	0
Average Loan Amount	$79,636	$92,686	85.9%	-
Average Age of Borrower	33	-	-	-
Average Gross Income of Borrower	$38,268	$56,600	67.6%	-
Income to Loan Ratio	48.1%	61.1%	78.7%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	6	13	12	0	0
Median Listing Price	N/A	$84,950	$99,900	$92,400	N/A	N/A
Median Square Footage	N/A	1,576	2,160	2,358	N/A	N/A
Median Price Per Square Foot	N/A	$54	$46	$39	N/A	N/A
Median Year Built	N/A	1968	1964	1945	N/A	N/A
Median Number of Bathrooms	N/A	1	2	1.5	N/A	N/A

Source: MLS

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Tyler County, WV

Charts not available for Tyler County and Middlebourne (county seat)

Geographical Comparison – Tyler County, WV

Charts not available for Tyler County and Middlebourne (county seat)

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,920	286	$0	$21,940	280	-2.1%
41% - 60% AMHI	$20,921	$31,380	87	$21,941	$32,910	74	-14.9%
61% - 100% AMHI	$31,381	$52,300	71	$32,911	$54,850	58	-18.3%
Over 100% AMHI	$52,301	No Limit	43	$54,851	No Limit	33	-23.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,920	197	$0	$21,940	176	-10.7%
41% - 60% AMHI	$20,921	$31,380	194	$21,941	$32,910	183	-5.7%
61% - 100% AMHI	$31,381	$52,300	273	$32,911	$54,850	263	-3.7%
Over 100% AMHI	$52,301	No Limit	576	$54,851	No Limit	506	-12.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,920	483	$0	$21,940	456	-5.6%
41% - 60% AMHI	$20,921	$31,380	281	$21,941	$32,910	257	-8.5%
61% - 100% AMHI	$31,381	$52,300	344	$32,911	$54,850	321	-6.7%
Over 100% AMHI	$52,301	No Limit	619	$54,851	No Limit	539	-12.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,520	124	$0	$16,280	140	12.9%
41% - 60% AMHI	$15,521	$23,280	75	$16,281	$24,420	75	0.0%
61% - 100% AMHI	$23,281	$38,800	46	$24,421	$40,690	50	8.7%
Over 100% AMHI	$38,801	No Limit	45	$40,691	No Limit	42	-6.7%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,520	340	$0	$16,280	375	10.3%
41% - 60% AMHI	$15,521	$23,280	290	$16,281	$24,420	304	4.8%
61% - 100% AMHI	$23,281	$38,800	438	$24,421	$40,690	461	5.3%
Over 100% AMHI	$38,801	No Limit	743	$40,691	No Limit	760	2.3%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,520	464	$0	$16,280	515	11.0%
41% - 60% AMHI	$15,521	$23,280	365	$16,281	$24,420	379	3.8%
61% - 100% AMHI	$23,281	$38,800	484	$24,421	$40,690	511	5.6%
Over 100% AMHI	$38,801	No Limit	788	$40,691	No Limit	802	1.8%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$26,150	331	$0	$27,430	320	-3.3%
Senior (Age 55+)	$0	$19,400	174	$0	$20,350	192	10.3%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(54 + 5 HCV) 59	0	(54 + 5 HCV*) 59
Number of Income-Eligible Family Renter Households	331	87	373
Existing Affordable Housing Penetration Rate – 2014	= 17.8%	N/A	= 15.8%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	48	0	48
Number of Income-Eligible Senior Renter Households	174	75	199
Penetration Rate – 2014	= 27.6%	N/A	= 24.1%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(54 + 5 HCV) 59	0	(54 + 5 HCV*) 59
Number of Income-Eligible Family Renter Households	320	74	354
Existing Affordable Housing Penetration Rate – 2019	= 18.4%	N/A	= 16.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	48	0	48
Number of Income-Eligible Senior Renter Households	192	75	215
Penetration Rate – 2019	= 25.0%	N/A	= 22.3%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	272	126	261	144
41%-60% AMHI (Tax Credit)	87	75	74	75

J. Interviews

The following summarizes discussions with various Tyler County stakeholders regarding current housing market conditions there.

- Mr. Eric Peters is a member of the Tyler County Planning Commission. He indicated no significant business or industrial development is planned or proposed for Tyler County. He said, however, area employment has increased slightly due to the influx of workers from Texas who have come to the area to work for companies involved with the Marcellus Shale play. Generally, these workers are highly skilled technical specialists earning $60,000 to $70,000 per year. Regarding housing, Peters said little or no construction of single-family homes has occurred recently, and developers have not expressed an interest in multifamily rental properties. He did mention, however, "The county could use both income-based and market-rate apartments." He believes the need for senior income-based housing is increasing and will continue to grow.

- Kim Winslow, a local realtor and native New Yorker who has been in Tyler County 12 years, said she and her husband purchased the Wells Inn Hotel in Sisterville seven years ago, and said she has "a keen eye for real estate and development." Along with the challenge of finding a suitable site, it is Winslow's belief developers are cautious when considering a major rental building project because of the many risk factors involved. She does not believe a property with 24 to 36 luxury apartments, would be profitable from a development standpoint unless two-bedroom rents were at least $1,000 per month and three-bedroom rents were $1,200 per month. According to Winslow, very few Tyler County renters can afford rent at those levels.

- Connie Feldman manages the Riverview Apartments in Sisterville. Feldman said the county could use another two (or possibly three) 24-unit, one-bedroom Section 202 senior developments, especially with the number of "Baby Boomers" and seniors on fixed incomes in the area. She also mentioned much needed new housing for low-income families would be welcomed in Tyler County as well.

49. Upshur County

A. General Description

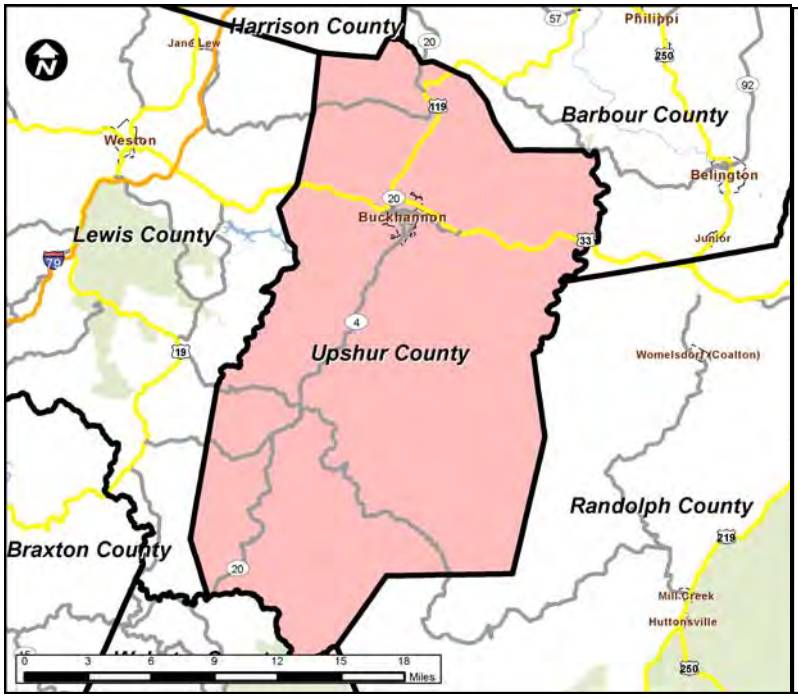
County Seat: Buckhannon
County Size: 354.86 square miles

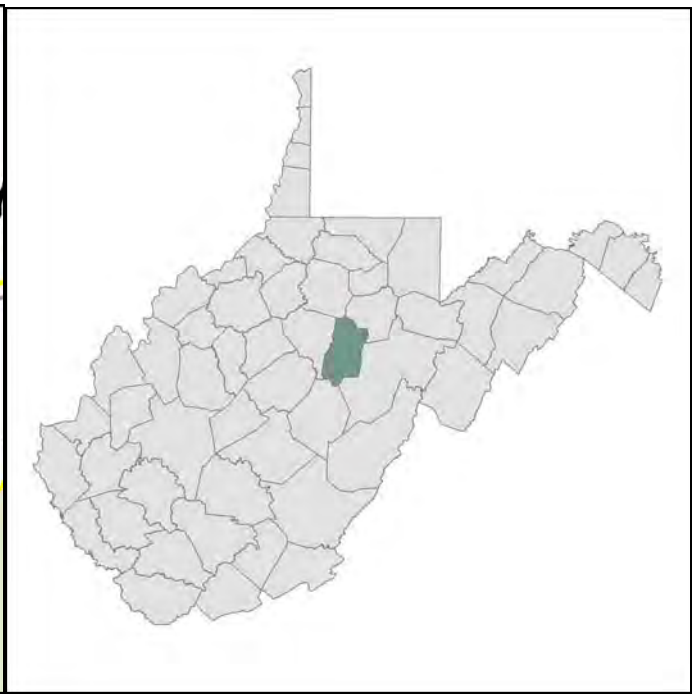
2000 (Census) Population: 23,404
2010 (Census) Population: 24,254
Population Change: +850 (3.6%)

2000 (Census) Households: 8,972
2010 (Census) Households: 9,619
Household Change: +647 (7.2%)

2000 (Census) Median Household Income: $26,863
2010 (Estimate) Median Household Income: $35,882
Income Change: +$9,019 (33.6%)

2000 (Census) Median Home Value: $66,300
2010 (American Community Survey) Median Home Value: $99,700
Home Value Change: +$33,400 (50.4%)





B. Demographic Characteristics and Trends

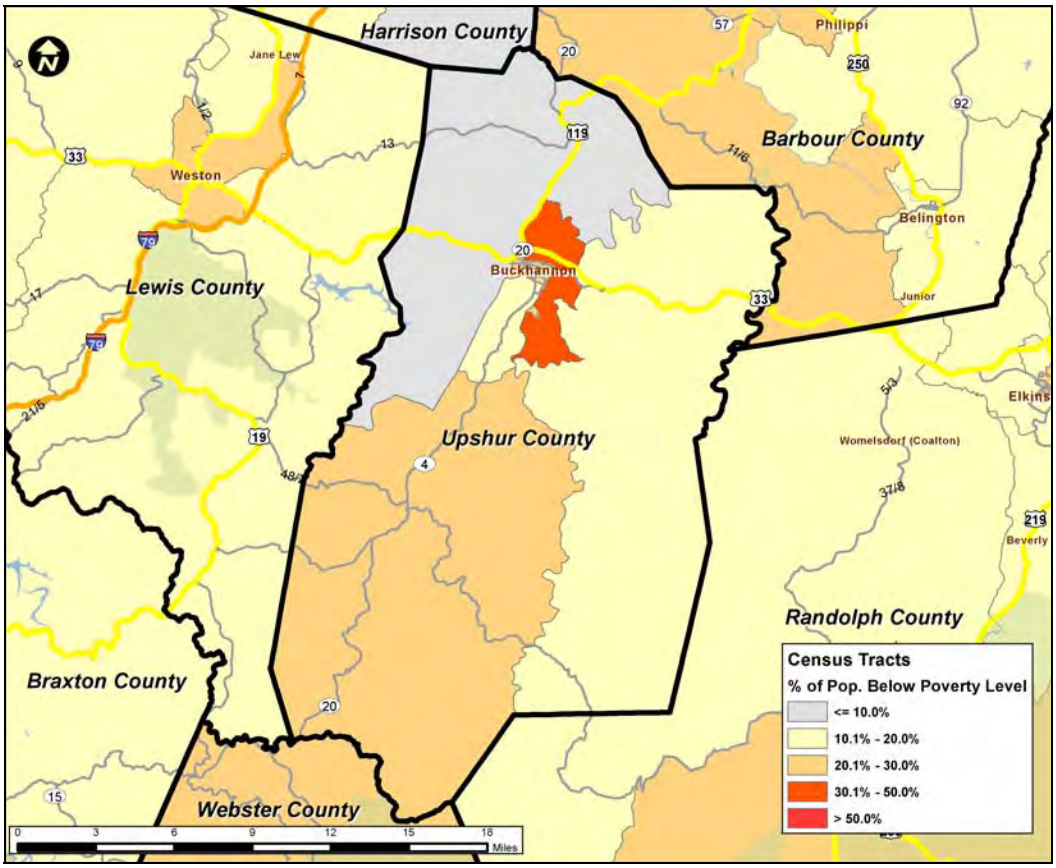
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Upshur County	Population	23,404	24,254	24,795	25,507
	Population Change	-	850	552	712
	Percent Change	-	3.6%	2.3%	2.9%
County Seat: Buckhannon	Population	5,725	5,639	5,967	6,272
	Population Change	-	-86	328	305
	Percent Change	-	-1.5%	5.8%	5.1%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	4,681	19.3%
Population not living in poverty	19,573	80.7%
Total	24,254	100.0%

Source: American Community Survey (ACS)

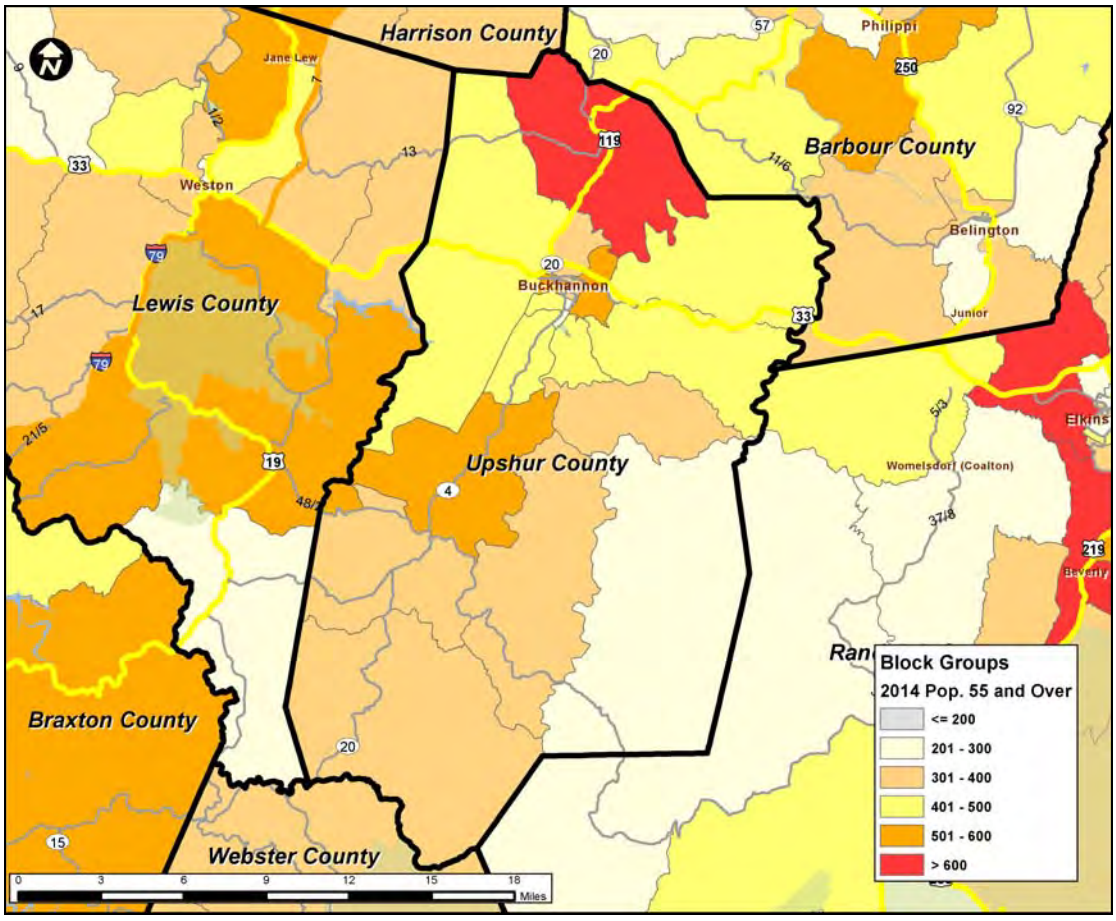


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	5,966	24.6%	5,874	23.7%	5,996	23.5%	122	2.1%
20 to 24	1,843	7.6%	1,881	7.6%	1,712	6.7%	-169	-9.0%
25 to 34	2,571	10.6%	2,691	10.9%	2,730	10.7%	39	1.4%
35 to 44	2,935	12.1%	2,824	11.4%	2,793	10.9%	-31	-1.1%
45 to 54	3,493	14.4%	3,342	13.5%	3,181	12.5%	-161	-4.8%
55 to 64	3,396	14.0%	3,608	14.6%	3,682	14.4%	74	2.1%
65 to 74	2,328	9.6%	2,689	10.8%	3,250	12.7%	561	20.9%
75 & Over	1,722	7.1%	1,886	7.6%	2,163	8.5%	277	14.7%
Total	24,254	100.0%	24,795	100.0%	25,507	100.0%	712	2.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	23,672	97.6%
Black	170	0.7%
Indian	49	0.2%
Asian	97	0.4%
Pacific Islander	0	0.0%
Some Other Race	49	0.2%
Two or More Races	243	1.0%
Total	24,254	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	21,416	88.3%
Moved within Same County	1,407	5.8%
Different County Same State	679	2.8%
Moved from Different State	752	3.1%
Moved from Abroad	24	0.1%
Total	24,254	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

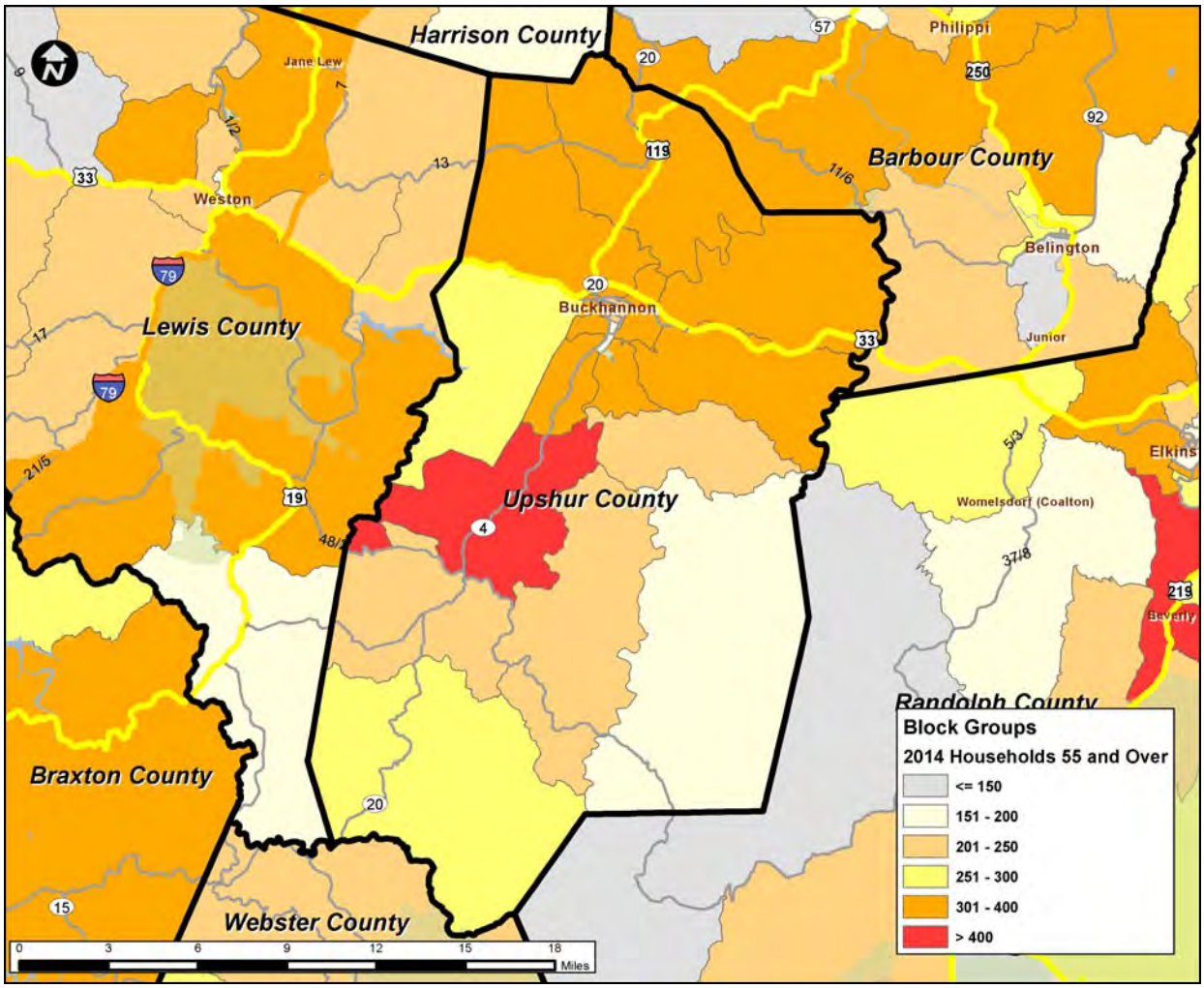
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Upshur County	Households	8,972	9,619	9,917	10,255
	Household Change	-	647	303	338
	Percent Change	-	7.2%	3.1%	3.4%
	Household Size	2.61	2.52	2.38	2.37
County Seat: Buckhannon	Households	2,159	2,148	2,300	2,443
	Household Change	-	-11	152	143
	Percent Change	-	-0.5%	7.1%	6.2%
	Household Size	2.7	2.6	2.59	2.57

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	385	4.0%	363	3.7%	330	3.2%	-33	-9.1%
25 to 34	1,135	11.8%	1,179	11.9%	1,185	11.6%	6	0.5%
35 to 44	1,491	15.5%	1,444	14.6%	1,409	13.7%	-35	-2.4%
45 to 54	1,905	19.8%	1,808	18.2%	1,693	16.5%	-115	-6.4%
55 to 64	2,010	20.9%	2,110	21.3%	2,122	20.7%	12	0.6%
65 to 74	1,481	15.4%	1,703	17.2%	2,031	19.8%	328	19.3%
75 to 84	885	9.2%	973	9.8%	1,056	10.3%	83	8.6%
85 & Over	308	3.2%	335	3.4%	427	4.2%	92	27.3%
Total	9,619	100.0%	9,916	100.0%	10,254	100.0%	338	3.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



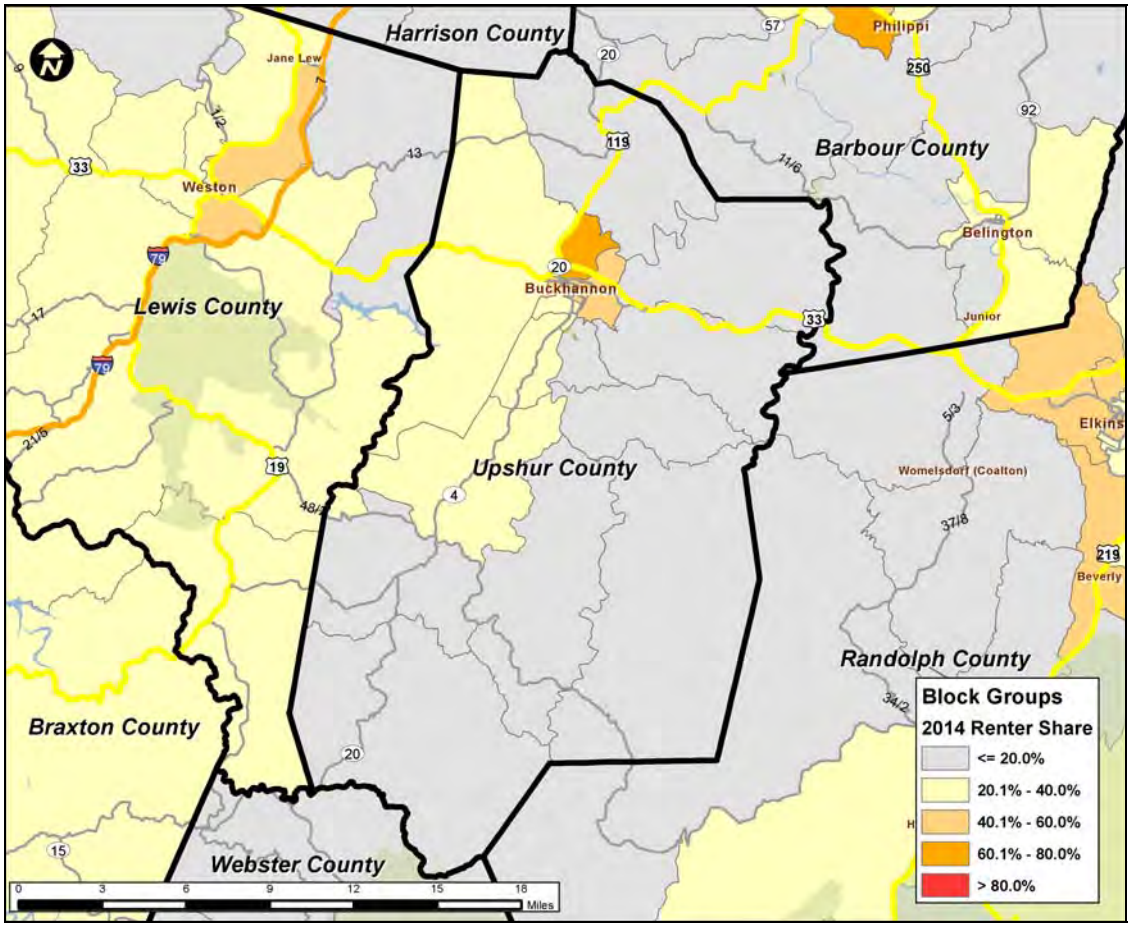
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,224	75.1%	7,186	72.5%	7,512	73.3%
Renter-Occupied	2,395	24.9%	2,730	27.5%	2,742	26.7%
Total	9,619	100.0%	9,917	100.0%	10,255	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,897	83.2%	4,109	80.2%	4,506	80.0%
Renter-Occupied	787	16.8%	1,012	19.8%	1,130	20.0%
Total	4,684	100.0%	5,121	100.0%	5,636	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,077	39.5%	1,099	40.1%	21	2.0%
2 Persons	721	26.4%	721	26.3%	0	-0.1%
3 Persons	420	15.4%	421	15.3%	1	0.2%
4 Persons	290	10.6%	286	10.4%	-4	-1.2%
5 Persons+	223	8.2%	216	7.9%	-6	-2.8%
Total	2,730	100.0%	2,742	100.0%	12	0.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,680	23.4%	1,785	23.8%	105	6.2%
2 Persons	2,949	41.0%	3,073	40.9%	124	4.2%
3 Persons	1,172	16.3%	1,226	16.3%	54	4.6%
4 Persons	878	12.2%	907	12.1%	29	3.3%
5 Persons+	507	7.0%	521	6.9%	15	2.9%
Total	7,186	100.0%	7,512	100.0%	326	4.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
RI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	625	61.8%	689	61.0%	63	10.1%
2 Persons	215	21.2%	248	22.0%	33	15.5%
3 Persons	38	3.8%	46	4.1%	8	21.6%
4 Persons	32	3.2%	37	3.3%	5	15.3%
5 Persons+	102	10.0%	109	9.7%	8	7.6%
Total	1,012	100.0%	1,130	100.0%	118	11.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,301	31.7%	1,405	31.2%	104	8.0%
2 Persons	2,196	53.5%	2,411	53.5%	215	9.8%
3 Persons	465	11.3%	525	11.7%	60	13.0%
4 Persons	86	2.1%	92	2.1%	6	7.3%
5 Persons+	60	1.5%	72	1.6%	12	19.8%
Total	4,109	100.0%	4,506	100.0%	397	9.7%

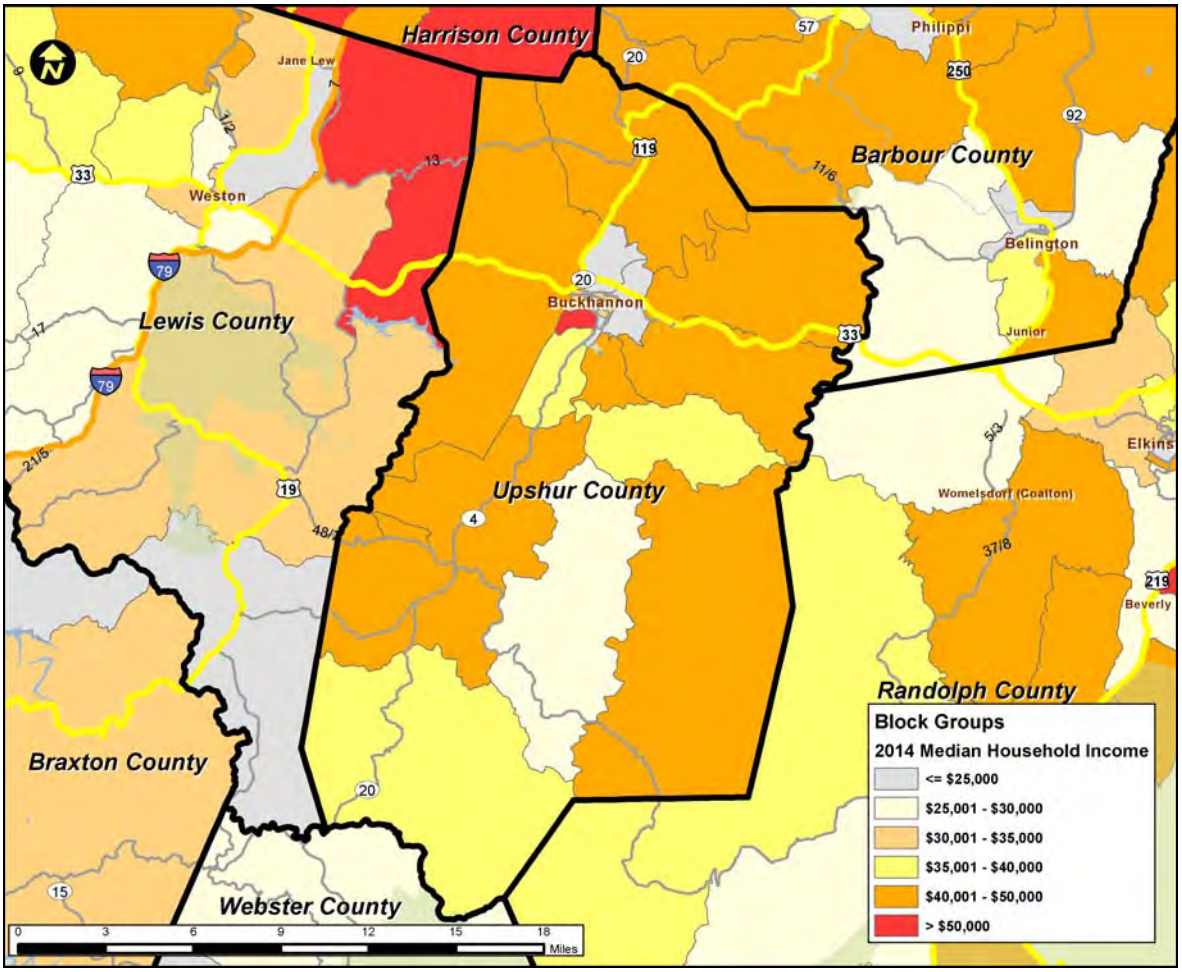
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,125	11.7%	987	10.0%	972	9.5%
$10,000 to $19,999	1,722	17.9%	1,859	18.7%	1,816	17.7%
$20,000 to $29,999	1,270	13.2%	1,313	13.2%	1,334	13.0%
$30,000 to $39,999	1,183	12.3%	1,220	12.3%	1,225	11.9%
$40,000 to $49,999	1,097	11.4%	1,186	12.0%	1,222	11.9%
$50,000 to $59,999	895	9.3%	911	9.2%	934	9.1%
$60,000 to $74,999	616	6.4%	700	7.1%	804	7.8%
$75,000 to $99,999	952	9.9%	953	9.6%	977	9.5%
$100,000 to $124,999	433	4.5%	460	4.6%	543	5.3%
$124,999 to $149,999	96	1.0%	105	1.1%	175	1.7%
$150,000 to $199,999	67	0.7%	61	0.6%	76	0.7%
$200,000+	164	1.7%	162	1.6%	177	1.7%
Total	9,619	100.0%	9,917	100.0%	10,255	100.0%
Median Income	$35,882		$36,554		$38,208	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



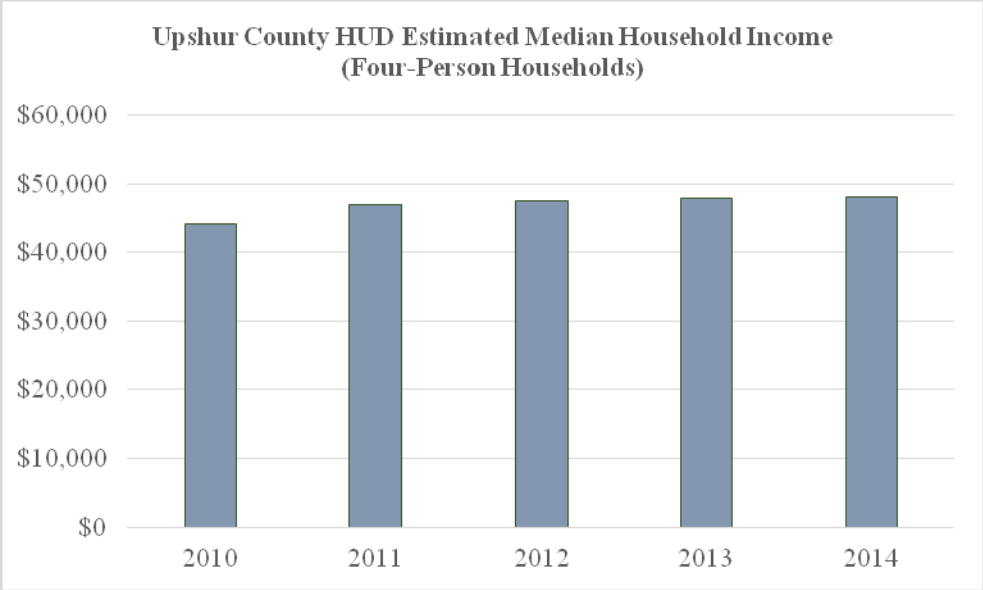
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	609	13.0%	533	10.4%	560	9.9%
$10,000 to $19,999	1,059	22.6%	1,146	22.4%	1,193	21.2%
$20,000 to $29,999	693	14.8%	731	14.3%	795	14.1%
$30,000 to $39,999	534	11.4%	594	11.6%	646	11.5%
$40,000 to $49,999	501	10.7%	592	11.6%	665	11.8%
$50,000 to $59,999	417	8.9%	472	9.2%	503	8.9%
$60,000 to $74,999	272	5.8%	342	6.7%	424	7.5%
$75,000 to $99,999	365	7.8%	414	8.1%	459	8.1%
$100,000 to $124,999	103	2.2%	146	2.9%	205	3.6%
$124,999 to $149,999	47	1.0%	49	1.0%	67	1.2%
$150,000 to $199,999	23	0.5%	29	0.6%	35	0.6%
$200,000+	66	1.4%	73	1.4%	84	1.5%
Total	4,684	100.0%	5,121	100.0%	5,636	100.0%
Median Income	$29,811		$32,537		$34,179	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$44,200	-
2011	$46,900	6.1%
2012	$47,500	1.3%
2013	$47,800	0.6%
2014	$48,100	0.6%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	302	31	104	61	20	518
$10,000 to $19,999	225	229	9	56	49	569
$20,000 to $29,999	144	44	51	20	14	273
$30,000 to $39,999	86	96	69	24	44	319
$40,000 to $49,999	61	94	63	32	13	263
$50,000 to $59,999	28	85	56	2	20	191
$60,000 to $74,999	21	20	13	45	17	115
$75,000 to $99,999	20	8	3	9	6	47
$100,000 to $124,999	13	10	1	3	3	30
$125,000 to $149,999	9	3	1	1	4	19
$150,000 to $199,999	8	4	1	2	7	23
$200,000 & Over	12	10	1	3	2	28
Total	929	636	372	259	199	2,395

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	332	24	106	60	17	539
$10,000 to $19,999	257	274	13	67	54	664
$20,000 to $29,999	173	42	57	21	18	311
$30,000 to $39,999	111	108	84	23	41	366
$40,000 to $49,999	86	93	67	42	10	297
$50,000 to $59,999	35	102	58	7	16	218
$60,000 to $74,999	23	31	22	44	30	149
$75,000 to $99,999	24	12	4	14	10	64
$100,000 to $124,999	12	5	3	2	3	26
$125,000 to $149,999	9	7	4	4	5	28
$150,000 to $199,999	5	5	0	4	13	27
$200,000 & Over	12	18	4	2	5	42
Total	1,077	721	420	290	223	2,730

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	324	23	99	59	14	519
$10,000 to $19,999	259	275	16	59	52	661
$20,000 to $29,999	169	35	57	23	12	296
$30,000 to $39,999	106	106	80	21	40	352
$40,000 to $49,999	87	94	64	45	13	304
$50,000 to $59,999	44	96	58	8	14	220
$60,000 to $74,999	31	40	28	42	20	161
$75,000 to $99,999	26	11	5	16	10	68
$100,000 to $124,999	15	10	5	2	9	41
$125,000 to $149,999	17	11	6	3	2	39
$150,000 to $199,999	8	3	1	6	15	34
$200,000 & Over	11	18	2	2	15	48
Total	1,099	721	421	286	216	2,742

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	155	28	94	55	2	335
$10,000 to $19,999	41	171	2	54	42	310
$20,000 to $29,999	111	26	48	17	5	208
$30,000 to $39,999	51	82	66	20	37	257
$40,000 to $49,999	33	89	62	29	5	218
$50,000 to $59,999	5	69	56	1	6	138
$60,000 to $74,999	6	15	13	43	4	81
$75,000 to $99,999	3	2	1	7	1	14
$100,000 to $124,999	3	2	1	1	2	10
$125,000 to $149,999	3	2	1	1	1	8
$150,000 to $199,999	6	2	1	1	7	17
$200,000 & Over	3	3	0	2	2	11
Total	422	492	347	232	114	1,606

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	158	21	93	56	3	330
$10,000 to $19,999	36	186	3	61	46	333
$20,000 to $29,999	130	21	56	16	6	229
$30,000 to $39,999	56	82	83	20	31	273
$40,000 to $49,999	48	85	66	39	4	242
$50,000 to $59,999	4	74	57	3	3	141
$60,000 to $74,999	6	22	19	43	5	95
$75,000 to $99,999	2	3	0	11	5	21
$100,000 to $124,999	2	1	0	1	1	5
$125,000 to $149,999	3	5	3	3	3	17
$150,000 to $199,999	2	1	0	4	11	19
$200,000 & Over	3	5	2	1	1	13
Total	452	506	382	257	121	1,718

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	138	16	87	52	2	296
$10,000 to $19,999	27	171	4	56	46	304
$20,000 to $29,999	119	14	55	18	2	206
$30,000 to $39,999	55	74	78	19	31	257
$40,000 to $49,999	40	88	62	40	5	234
$50,000 to $59,999	3	67	58	4	0	132
$60,000 to $74,999	7	26	22	41	2	99
$75,000 to $99,999	2	0	0	12	2	16
$100,000 to $124,999	2	2	0	0	0	5
$125,000 to $149,999	8	10	5	2	1	26
$150,000 to $199,999	7	0	0	5	10	21
$200,000 & Over	3	4	2	1	5	15
Total	410	472	375	249	107	1,612

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	40	63	6	54	0	162
$10,000 to $19,999	1	64	163	147	0	376
$20,000 to $29,999	59	65	78	77	86	365
$30,000 to $39,999	88	86	61	56	97	387
$40,000 to $49,999	39	146	92	46	51	373
$50,000 to $59,999	72	106	51	80	27	335
$60,000 to $74,999	35	43	109	62	15	264
$75,000 to $99,999	34	233	92	136	82	576
$100,000 to $124,999	0	43	56	151	69	319
$125,000 to $149,999	1	4	29	3	7	43
$150,000 to $199,999	2	7	5	9	3	27
$200,000 & Over	0	44	20	7	17	89
Total	369	904	760	828	453	3,313

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	39	40	6	37	2	124
$10,000 to $19,999	1	82	161	136	0	380
$20,000 to $29,999	60	57	75	71	90	353
$30,000 to $39,999	88	66	50	47	102	353
$40,000 to $49,999	40	136	86	44	46	352
$50,000 to $59,999	81	68	44	81	25	298
$60,000 to $74,999	37	45	93	77	11	262
$75,000 to $99,999	32	184	94	138	72	518
$100,000 to $124,999	0	31	58	147	72	309
$125,000 to $149,999	1	2	22	3	11	39
$150,000 to $199,999	0	1	2	6	4	13
$200,000 & Over	0	41	17	7	12	77
Total	379	753	707	792	447	3,078

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	35	39	5	32	4	116
$10,000 to $19,999	1	63	139	116	0	319
$20,000 to $29,999	55	53	65	68	92	333
$30,000 to $39,999	88	50	46	40	98	321
$40,000 to $49,999	38	117	81	48	39	323
$50,000 to $59,999	91	54	40	91	23	298
$60,000 to $74,999	37	43	106	89	6	281
$75,000 to $99,999	33	162	92	142	73	502
$100,000 to $124,999	0	29	61	169	76	334
$125,000 to $149,999	0	9	46	7	22	83
$150,000 to $199,999	2	2	1	6	6	17
$200,000 & Over	0	43	18	7	9	77
Total	379	662	700	815	449	3,006

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	147	4	9	6	17	183
$10,000 to $19,999	184	58	7	3	7	259
$20,000 to $29,999	33	18	3	3	8	65
$30,000 to $39,999	35	14	3	4	7	62
$40,000 to $49,999	28	6	1	4	7	45
$50,000 to $59,999	23	16	0	1	14	53
$60,000 to $74,999	15	5	0	2	13	34
$75,000 to $99,999	17	6	2	3	6	33
$100,000 to $124,999	9	8	0	2	1	20
$125,000 to $149,999	6	1	0	0	4	11
$150,000 to $199,999	3	2	0	1	0	6
$200,000 & Over	8	7	1	1	0	17
Total	507	144	26	28	85	789

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	174	4	13	4	15	209
$10,000 to $19,999	221	87	10	5	8	331
$20,000 to $29,999	43	21	1	5	12	82
$30,000 to $39,999	54	25	1	3	10	93
$40,000 to $49,999	37	8	1	3	5	55
$50,000 to $59,999	31	28	1	4	13	77
$60,000 to $74,999	16	9	3	1	24	53
$75,000 to $99,999	22	9	3	3	5	42
$100,000 to $124,999	10	5	2	1	2	20
$125,000 to $149,999	6	1	1	1	2	11
$150,000 to $199,999	3	4	0	0	1	9
$200,000 & Over	9	13	2	1	4	29
Total	625	215	38	32	102	1,012

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	186	7	12	7	12	224
$10,000 to $19,999	232	104	12	2	6	357
$20,000 to $29,999	50	22	2	5	10	90
$30,000 to $39,999	51	31	1	2	9	95
$40,000 to $49,999	48	6	2	6	8	69
$50,000 to $59,999	42	29	0	4	14	88
$60,000 to $74,999	23	13	6	1	19	62
$75,000 to $99,999	24	11	4	4	8	52
$100,000 to $124,999	13	8	5	2	9	36
$125,000 to $149,999	9	1	1	1	2	14
$150,000 to $199,999	2	3	1	1	4	11
$200,000 & Over	8	14	0	1	11	33
Total	689	248	46	37	109	1,130

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	245	141	35	1	3	426
$10,000 to $19,999	562	211	17	1	9	800
$20,000 to $29,999	144	401	54	27	2	627
$30,000 to $39,999	113	303	51	1	4	472
$40,000 to $49,999	83	324	49	2	0	457
$50,000 to $59,999	54	257	23	28	3	366
$60,000 to $74,999	32	114	86	1	3	236
$75,000 to $99,999	22	193	89	0	29	334
$100,000 to $124,999	9	67	2	2	4	85
$125,000 to $149,999	6	19	4	2	6	36
$150,000 to $199,999	4	12	0	1	1	19
$200,000 & Over	8	30	9	0	1	47
Total	1,281	2,072	420	66	66	3,906

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	182	105	28	4	5	324
$10,000 to $19,999	568	216	24	1	6	815
$20,000 to $29,999	163	404	54	26	2	648
$30,000 to $39,999	124	320	53	0	2	501
$40,000 to $49,999	104	367	58	4	3	537
$50,000 to $59,999	56	275	21	41	3	395
$60,000 to $74,999	43	137	102	3	3	289
$75,000 to $99,999	27	214	107	0	23	371
$100,000 to $124,999	19	94	3	5	4	126
$125,000 to $149,999	6	21	5	1	5	38
$150,000 to $199,999	4	15	1	0	1	21
$200,000 & Over	6	28	9	1	1	44
Total	1,301	2,196	465	86	60	4,109

Source: Ribbon Demographics; ESRI; Urban Decision Group

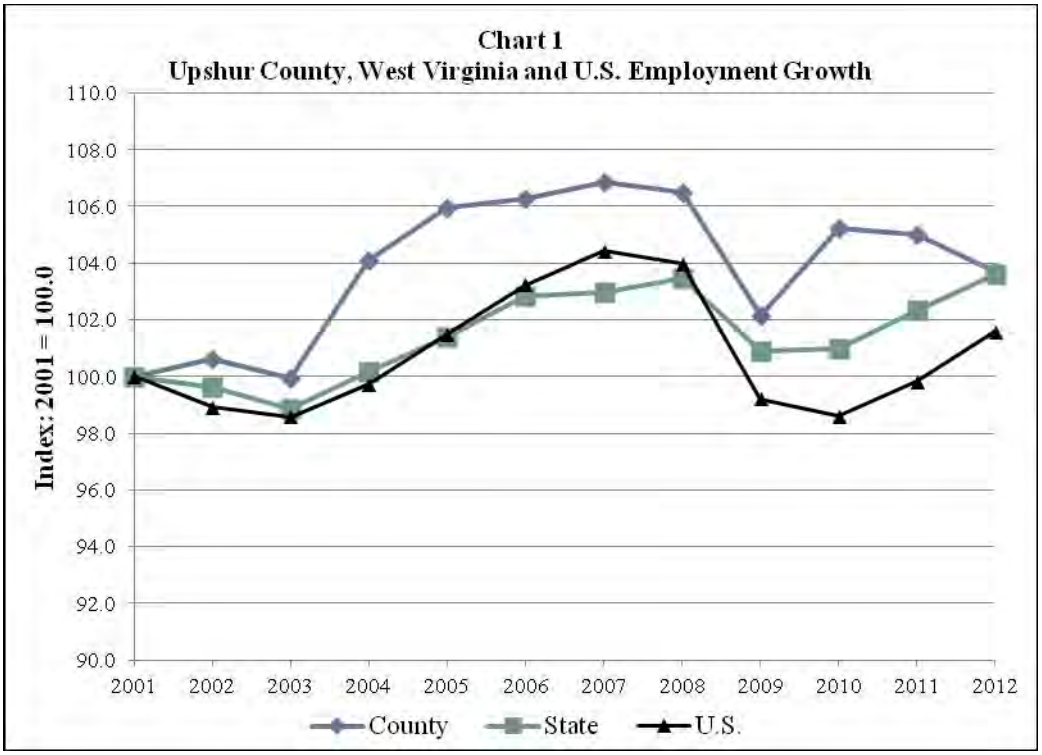
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	194	109	29	2	2	336
$10,000 to $19,999	594	214	24	0	5	837
$20,000 to $29,999	184	429	59	29	5	705
$30,000 to $39,999	128	355	62	1	5	551
$40,000 to $49,999	104	418	67	3	4	596
$50,000 to $59,999	60	282	22	44	6	414
$60,000 to $74,999	59	167	129	3	4	362
$75,000 to $99,999	30	237	115	2	24	407
$100,000 to $124,999	33	120	6	5	4	168
$125,000 to $149,999	9	31	3	2	8	53
$150,000 to $199,999	5	13	4	1	1	25
$200,000 & Over	5	36	7	0	4	51
Total	1,405	2,411	525	92	72	4,506

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Upshur County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Upshur County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Upshur County, State and U.S. Employment, 2001-2012						
	Upshur County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	7,788		686		129,636	
2002	7,835	0.6%	683	-0.4%	128,234	-1.1%
2003	7,783	-0.7%	678	-0.8%	127,796	-0.3%
2004	8,108	4.2%	687	1.3%	129,278	1.2%
2005	8,253	1.8%	695	1.2%	131,572	1.8%
2006	8,276	0.3%	705	1.4%	133,834	1.7%
2007	8,321	0.5%	706	0.1%	135,366	1.1%
2008	8,295	-0.3%	710	0.5%	134,806	-0.4%
2009	7,955	-4.1%	692	-2.5%	128,608	-4.6%
2010	8,195	3.0%	692	0.1%	127,820	-0.6%
2011	8,178	-0.2%	702	1.4%	129,411	1.2%
2012	8,074	-1.3%	711	1.2%	131,696	1.8%
Change						
2001-12	286	3.7%	25	3.6%	2,061	1.6%
2001-03	-5	-0.1%	-8	-1.1%	-1,840	-1.4%
2003-07	538	6.9%	28	4.2%	7,570	5.9%
2007-12	-247	-3.0%	4	0.6%	-3,670	-2.7%

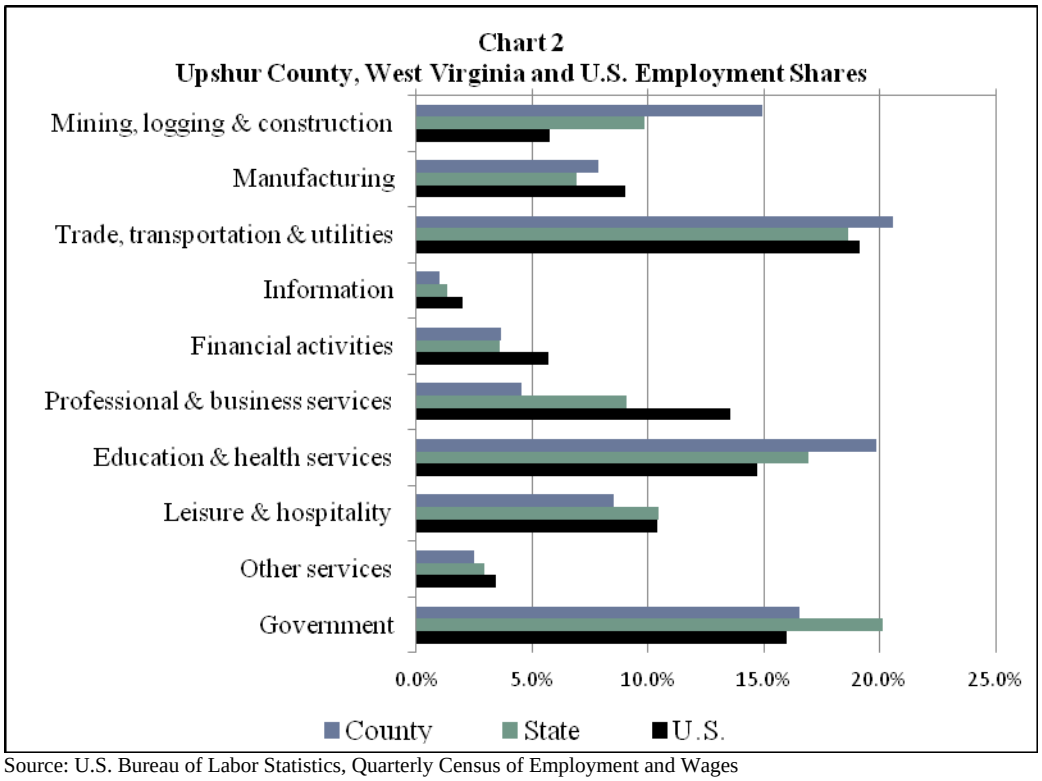
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Upshur County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Upshur County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,208	15.0%	151.7	260.1
Manufacturing	633	7.8%	113.6	86.7
Trade, Transportation and Utilities	1,662	20.6%	110.3	107.5
Information	80	1.0%	73.6	48.7
Financial Activities	298	3.7%	103.1	64.7
Professional and Business Services	367	4.5%	50.1	33.5
Educational and Health Services	1,603	19.9%	117.2	134.7
Leisure and Hospitality	687	8.5%	81.5	81.6
Other Services	200	2.5%	83.4	71.7
Total Private Sector	**6,738**	**83.5%**	**104.5**	**99.3**
Total Government	**1,336**	**16.5%**	**82.1**	**103.5**
Total Payroll Employment	**8,074**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

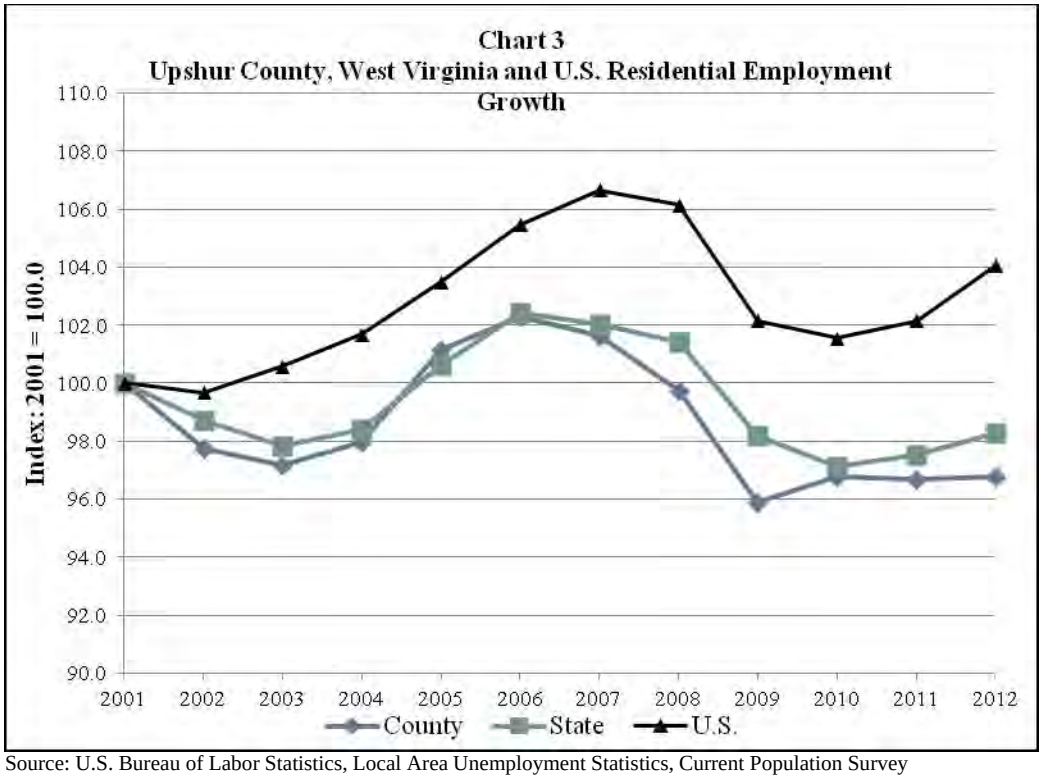


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Upshur County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Upshur County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Upshur County; this one considers the number of Upshur County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

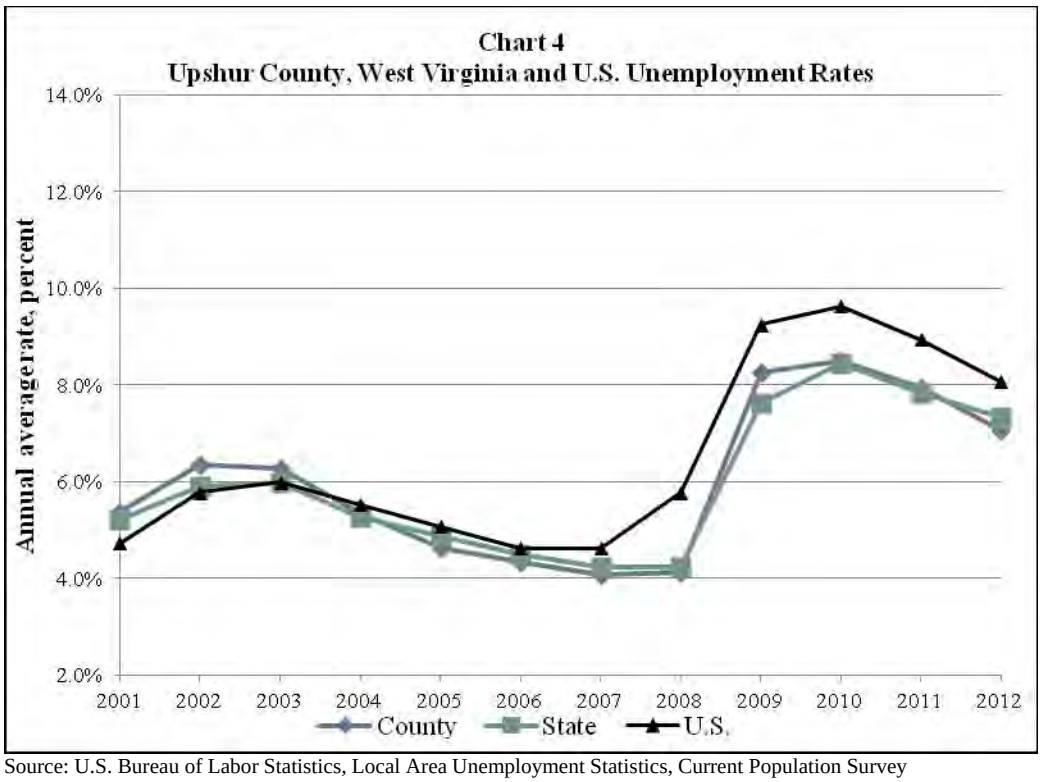
Table 3 Upshur County, State and U.S. Residential Employment, 2001-2012						
	Upshur County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	10,192		759		136,933	
2002	9,964	-2.2%	749	-1.3%	136,485	-0.3%
2003	9,903	-0.6%	742	-0.9%	137,736	0.9%
2004	9,986	0.8%	747	0.6%	139,252	1.1%
2005	10,308	3.2%	764	2.3%	141,730	1.8%
2006	10,427	1.2%	777	1.8%	144,427	1.9%
2007	10,359	-0.7%	774	-0.4%	146,047	1.1%
2008	10,167	-1.9%	769	-0.6%	145,362	-0.5%
2009	9,772	-3.9%	745	-3.2%	139,878	-3.8%
2010	9,862	0.9%	737	-1.1%	139,064	-0.6%
2011	9,852	-0.1%	740	0.4%	139,869	0.6%
2012	9,862	0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-330	-3.2%	-13	-1.7%	5,536	4.0%
2001-03	-289	-2.8%	-16	-2.2%	803	0.6%
2003-07	456	4.6%	32	4.3%	8,311	6.0%
2007-10	-497	-4.8%	-37	-4.8%	-6,983	-4.8%
2010-12	0	0.0%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Upshur County, state and U.S. unemployment rates over the past decade. The table also shows the Upshur County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Upshur County Labor Force Statistics and Comparative Unemployment Rates						
	Upshur County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Upshur County	West Virginia	U.S.
2001	10,771	10,192	579	5.4%	5.2%	4.7%
2002	10,640	9,964	676	6.4%	5.9%	5.8%
2003	10,567	9,903	664	6.3%	6.0%	6.0%
2004	10,551	9,986	565	5.4%	5.3%	5.5%
2005	10,808	10,308	500	4.6%	4.9%	5.1%
2006	10,899	10,427	472	4.3%	4.5%	4.6%
2007	10,799	10,359	440	4.1%	4.2%	4.6%
2008	10,606	10,167	439	4.1%	4.2%	5.8%
2009	10,652	9,772	880	8.3%	7.6%	9.3%
2010	10,777	9,862	915	8.5%	8.4%	9.6%
2011	10,701	9,852	849	7.9%	7.8%	8.9%
2012	10,611	9,862	749	7.1%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Upshur County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	10,701	9,852	849	7.9%
2012 January	10,369	9,570	799	7.7%
2012 February	10,544	9,725	819	7.8%
2012 March	10,605	9,875	730	6.9%
2012 April	10,704	9,992	712	6.7%
2012 May	10,944	10,187	757	6.9%
2012 June	10,750	9,946	804	7.5%
2012 July	10,559	9,793	766	7.3%
2012 August	10,621	9,858	763	7.2%
2012 September	10,638	9,948	690	6.5%
2012 October	10,597	9,913	684	6.5%
2012 November	10,535	9,829	706	6.7%
2012 December	10,466	9,705	761	7.3%
2012 Annual	10,611	9,862	749	7.1%
2013 January	10,495	9,644	851	8.1%
2013 February	10,518	9,716	802	7.6%
2013 March	10,383	9,670	713	6.9%
2013 April	10,467	9,810	657	6.3%
2013 May	10,552	9,969	583	5.5%
2013 June	10,599	9,949	650	6.1%
2013 July	10,630	9,995	635	6%
2013 August	10,604	10,005	599	5.6%
2013 September	10,428	9,910	518	5%
2013 October	10,347	9,833	514	5%
2013 November	10,269	9,781	488	4.8%
2013 December	10,267	9,732	535	5.2%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Upshur County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Upshur County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	778	8.1%	161.2	432.7
Construction	591	6.2%	87.0	91.0
Manufacturing	980	10.3%	118.5	95.2
Wholesale Trade	227	2.4%	104.6	81.0
Retail Trade	949	9.9%	79.8	86.2
Transportation and Utilities	385	4.0%	72.4	79.7
Information	122	1.3%	72.3	55.6
Financial Activities	314	3.3%	74.6	47.9
Professional and Business Services	585	6.1%	82.9	58.1
Educational and Health Services	2,626	27.5%	106.5	122.1
Leisure and Hospitality	860	9.0%	104.2	99.9
Other Services, Except Public Administration	525	5.5%	120.3	112.0
Public Administration	611	6.4%	101.4	130.2
Total Employment	**9,553**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Upshur County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	2,560	26.8%	87.3	75.1
Service	1,930	20.2%	109.8	115.4
Sales and Office	2,188	22.9%	92.7	91.2
Natural Resources, Construction and Maintenance	1,299	13.6%	106.3	143.2
Production, Transportation and Material Moving	1,567	16.4%	122.4	134.4
Total Employment	**9,553**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Upshur County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Upshur County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Upshur County.

Largest Employers in Upshur County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	1,336
Upshur County Board of Education	Education	410
St. Joseph's Hospital of Buckhannon	Health Care	360
West Virginia Wesleyan College	Education	324
Walmart	Retail	200-399
Weyerhaeuser Company	Manufacturing	200-399
St. Gobain Industrial Ceramics	Manufacturing	100-199
Holbrook Nursing Home	Nursing Care	100-199
Union Drilling	Drilling Services	100-199
Lowe's Home Centers	Retail	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 3,856 wells on file (2,092 producing wells), with the top producing operators being Chesapeake Appalachia, Consol Gas Company and Mountain V Oil & Gas Company who were responsible for 81% of the 1,767,487 MCF of gas produced in December 2012.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	Number	Percent
Owner-Occupied	7,224	75.1%
Renter-Occupied	2,395	24.9%
Total-Occupied Units*	9,619	86.7%
Vacant For Rent	175	11.8%
Vacant For-Sale Only	95	6.4%
Vacant Rented/Sold, Not Occ.	59	4.0%
Vacant Seasonal, Recreational	713	48.2%
All Other Vacant	437	29.5%
Total Vacant Units	1,480	13.3%
Total	11,099	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	Total Housing Units	Percent	Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Percent Substandard
Owner-Occupied	7,224	75.1%	7,166	58	0.8%
Renter-Occupied	2,395	24.9%	2,366	29	1.2%
Total	9,619	100.0%	9,532	87	0.9%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	Number	Percentage	Number	Percentage
2005 or Later	137	1.9%	48	2.0%
2000 to 2004	340	4.7%	79	3.3%
1990 to 1999	1,076	14.9%	182	7.6%
1980 to 1989	1,199	16.6%	525	21.9%
1970 to 1979	1,806	25.0%	553	23.1%
1960 to 1969	809	11.2%	354	14.8%
1940 to 1959	917	12.7%	326	13.6%
1939 or Earlier	932	12.9%	328	13.7%
Total	7,224	100.0%	2,395	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Housing Units by Tenure and Structure Type – 2010 (ACS)				
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	5,989	82.9%	1,030	43.0%
1 Attached	14	0.2%	26	1.1%
2 to 4	22	0.3%	314	13.1%
5 to 9	0	0.0%	110	4.6%
10 to 19	0	0.0%	122	5.1%
20 to 49	29	0.4%	96	4.0%
50 or More	0	0.0%	134	5.6%
Mobile Home,	1,163	16.1%	560	23.4%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	7,224	100.0%	2,395	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	Number	Percent
Owner-Occupied	7,224	100.0%
0.50 or Less Occupants Per Room	6,112	84.6%
0.51 to 1.00 Occupants Per Room	1,062	14.7%
1.01 to 1.50 Occupants Per Room	51	0.7%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	2,395	100.0%
0.50 or Less Occupants Per Room	1,724	72.0%
0.51 to 1.00 Occupants Per Room	618	25.8%
1.01 to 1.50 Occupants Per Room	19	0.8%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	34	1.4%
Total	9,619	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Upshur County	26.2%
West Virginia	32.0%

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

Building Permit Data – Upshur County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	118	60	86	48	31	33	42	34	43	54
Units in Single-Family Structures	118	60	86	48	26	33	42	34	39	44
Units in All Multi-Family Structures	0	0	0	0	5	0	0	0	4	10
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	4	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	5	0	0	0	0	10

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

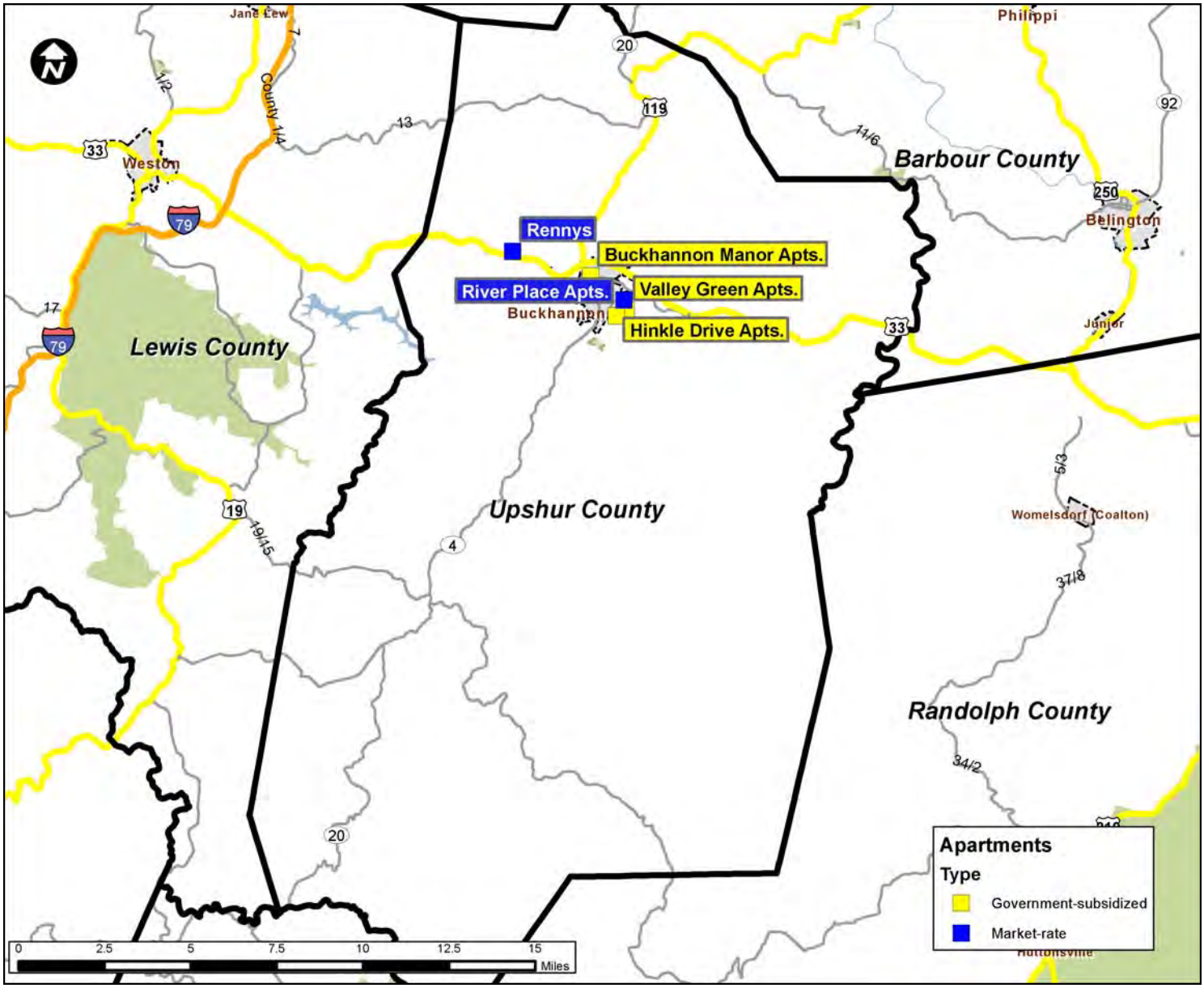
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	2	50	0	100.0%
Tax Credit	1	50	0	100.0%
Government-Subsidized	3	345	0	100.0%
Total	6	445	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	16	32.0%	0	0.0%	$575
Two-Bedroom	1.0	16	32.0%	0	0.0%	$624
Three-Bedroom	2.0	18	36.0%	0	0.0%	$911
Total Market Rate		**50**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	12	24.0%	0	0.0%	$383
Two-Bedroom	1.0	20	40.0%	0	0.0%	$468
Three-Bedroom	2.0	18	36.0%	0	0.0%	$665
Total Tax Credit		**50**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	4	1.2%	0	0.0%	N/A
One-Bedroom	1.0	181	52.5%	0	0.0%	N/A
Two-Bedroom	1.0	63	18.3%	0	0.0%	N/A
Three-Bedroom	1.0	39	11.3%	0	0.0%	N/A
Three-Bedroom	2.0	50	14.5%	0	0.0%	N/A
Four-Bedroom	2.0	6	1.7%	0	0.0%	N/A
Five-Bedroom	2.0	2	0.6%	0	0.0%	N/A
Total		**345**	**100.0%**	**0**	**0.0%**	-
Grand Total		**445**	**100.0%**	**0**	**0.0%**	**-**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	84	0.0%
1970 to 1979	1	18	0.0%
1980 to 1989	3	293	0.0%
1990 to 1999	0	0	-
2000 to 2004	1	50	0.0%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	6	445	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	32	0.0%
D	1	18	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	50	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	1	120	0.0%
C+	2	225	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	5	304	0	100.0%
Senior (Age 55+)	1	141	0	100.0%
Total	6	445	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	204	0	100.0%
40% - 60% AMHI (Tax Credit)	50	0	100.0%
0-60% AMHI (All Affordable)	254	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	141	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	141	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is currently an affordable Tax Credit rental project planned for the area. This project, Pringle Housing, is being developed by Woda Development and will contain 40 affordable LIHTC general occupancy rental units.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $113,242. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $789, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$113,242
Mortgaged Value = 95% of Median Home Price	$107,580
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$578
Estimated Taxes & Insurance*	$144
Estimated Private Mortgage Insurance**	$67
Estimated Monthly Mortgage Payment	$789

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Upshur County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	118	60	86	48	26	33	42	34	39	44

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	6	158	3.8%	0
Average Loan Amount	$84,777	$108,278	78.3%	-
Average Age of Borrower	28	-	-	-
Average Gross Income of Borrower	$34,658	$68,494	50.6%	-
Income to Loan Ratio	40.9%	63.3%	64.6%	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

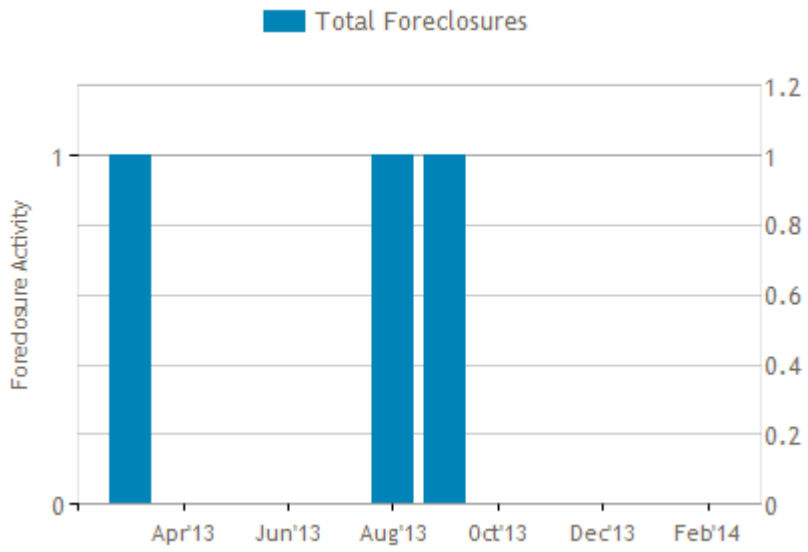
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	10	61	28	8	1
Median Listing Price	$32,000	$93,750	$150,000	$197,250	$174,950	$1,550,000
Median Square Footage	440	1,338	1,650	2,226	2,855	7,357
Median Price Per Square Foot	$73	$71	$91	$87	$61	$211
Median Year Built	1964	1986	1976	1979	1979	2006
Median Number of Bathrooms	1	1	2	2.5	3	5

Source: MLS

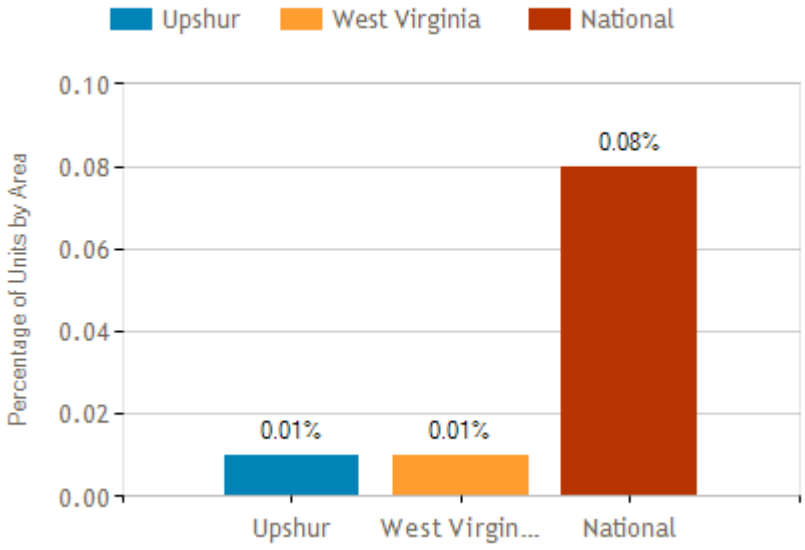
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Upshur County, WV



Geographical Comparison – Upshur County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,800	681	$0	$22,640	655	-3.8%
41% - 60% AMHI	$20,801	$31,200	243	$22,641	$33,960	254	4.5%
61% - 100% AMHI	$31,201	$52,000	510	$33,961	$56,590	476	-6.7%
Over 100% AMHI	$52,001	No Limit	282	$56,591	No Limit	228	-19.1%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,800	532	$0	$22,640	523	-1.7%
41% - 60% AMHI	$20,801	$31,200	367	$22,641	$33,960	372	1.4%
61% - 100% AMHI	$31,201	$52,000	723	$33,961	$56,590	714	-1.2%
Over 100% AMHI	$52,001	No Limit	1,456	$56,591	No Limit	1,395	-4.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,800	1,213	$0	$22,640	1,178	-2.9%
41% - 60% AMHI	$20,801	$31,200	610	$22,641	$33,960	626	2.6%
61% - 100% AMHI	$31,201	$52,000	1,233	$33,961	$56,590	1,190	-3.5%
Over 100% AMHI	$52,001	No Limit	1,738	$56,591	No Limit	1,623	-6.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,400	388	$0	$16,760	465	19.8%
41% - 60% AMHI	$15,401	$23,100	178	$16,761	$25,140	161	-9.6%
61% - 100% AMHI	$23,101	$38,500	136	$25,141	$41,900	152	11.8%
Over 100% AMHI	$38,501	No Limit	310	$41,901	No Limit	352	13.5%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,400	764	$0	$16,760	902	18.1%
41% - 60% AMHI	$15,401	$23,100	576	$16,761	$25,140	633	9.9%
61% - 100% AMHI	$23,101	$38,500	873	$25,141	$41,900	1,006	15.2%
Over 100% AMHI	$38,501	No Limit	1,896	$41,901	No Limit	1,962	3.5%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,400	1,152	$0	$16,760	1,367	18.7%
41% - 60% AMHI	$15,401	$23,100	754	$16,761	$25,140	794	5.3%
61% - 100% AMHI	$23,101	$38,500	1,009	$25,141	$41,900	1,158	14.8%
Over 100% AMHI	$38,501	No Limit	2,206	$41,901	No Limit	2,314	4.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$26,000	800	$0	$28,300	771	-3.6%
Senior (Age 55+)	$0	$19,250	515	$0	$20,950	590	14.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(204 + 82 HCV) 286	50	(254 + 69 HCV*) 323
Number of Income-Eligible Family Renter Households	800	243	924
Existing Affordable Housing Penetration Rate – 2014	= 35.8%	= 20.6%	= 35.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	141	0	141
Number of Income-Eligible Senior Renter Households	515	178	566
Penetration Rate – 2014	= 27.4%	N/A	= 24.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(204 + 82 HCV) 286	90	(294 + 69 HCV*) 363
Number of Income-Eligible Family Renter Households	771	254	909
Existing Affordable Housing Penetration Rate – 2019	= 37.1%	= 35.4%	= 39.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	141	0	141
Number of Income-Eligible Senior Renter Households	590	161	626
Penetration Rate – 2019	= 23.9%	N/A	= 22.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	514	374	485	449
41%-60% AMHI (Tax Credit)	193	178	164	161

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Michelle Rice, Secretary, Buckhannon Housing Authority, (304) 472-1305

Ms. Rice was unaware of any new multifamily or single-family housing being developed in the area. She mentioned a new National Guard Armory was being built and would likely be completed by late 2014. She noted the oil and gas industries have impacted housing availability in Buckhannon during the last four years, housing employees in single-family home rentals, apartments and motels, which has doubled rents in the area.

Dean Everette, Real Estate Broker, Griffen Real Estate, (304) 472-2090

Mr. Everette indicated he is aware of two single-family homes that are being built, but no plans exist in the area on the scale of subdivision development. He was unaware of any planned multifamily development.

Everette mentioned retail space and restaurants are in various stages of development along U.S. Highway 119 north of U.S. Highway 33 in Buckhannon. He said no zoning regulations exist beyond the community's municipal limits, and Buckhannon's zoning officials are generally flexible and cooperative with developers when in-city projects are proposed. Mr. Everette also noted the area's temporary housing boom when oil and gas interests housed employees in Buckhannon. The oil companies have primarily abandoned the area; several natural gas companies still operate there, but the impact of their presence on the local housing market is minimal relative to a few years ago.

Scotti Tomey, Manager, Cambridge Heights, Buckhannon, (304) 473-1453

Ms. Tomey knew of no multifamily or single-family developments planned for the area, but said a new Microtel Inn & Suites, Lowe's, Buffalo Wild Wings and other retail spaces were being developed north of U.S. Highway 33 near U.S. Highway 119. She noted the recent influx of oil and gas workers and the increased demand for housing. She said, however, the Tax Credit property she manages was unaffected by this trend. It is Tomey's opinion that the zoning office worked well with builders and were flexible. Lastly, Ms. Tomey noted that approximately two years ago, plans for a smokestack were derailed after receiving pushback from local residents.

50. Wayne County

A. General Description

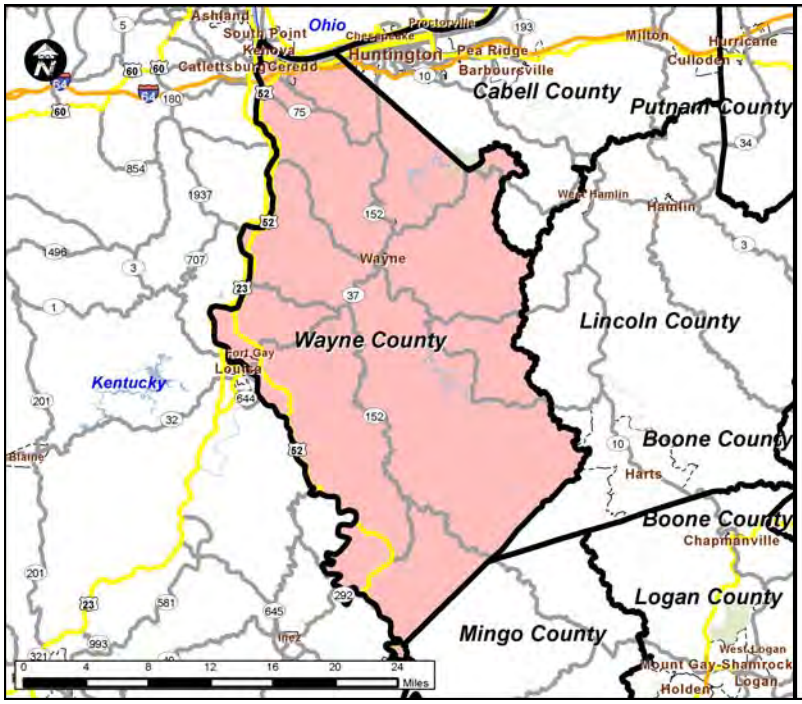
County Seat: Wayne
County Size: 512.19 square miles

2000 (Census) Population: 42,903
2010 (Census) Population: 42,481
Population Change: -422 (-1.0%)

2000 (Census) Households: 17,239
2010 (Census) Households: 17,347
Household Change: +108 (0.6%)

2000 (Census) Median Household Income: $27,491
2010 (Estimate) Median Household Income: $34,710
Income Change: +$7,219 (26.3%)

2000 (Census) Median Home Value: $63,600
2010 (American Community Survey) Median Home Value: $85,500
Home Value Change: +$21,900 (34.4%)



B. Demographic Characteristics and Trends

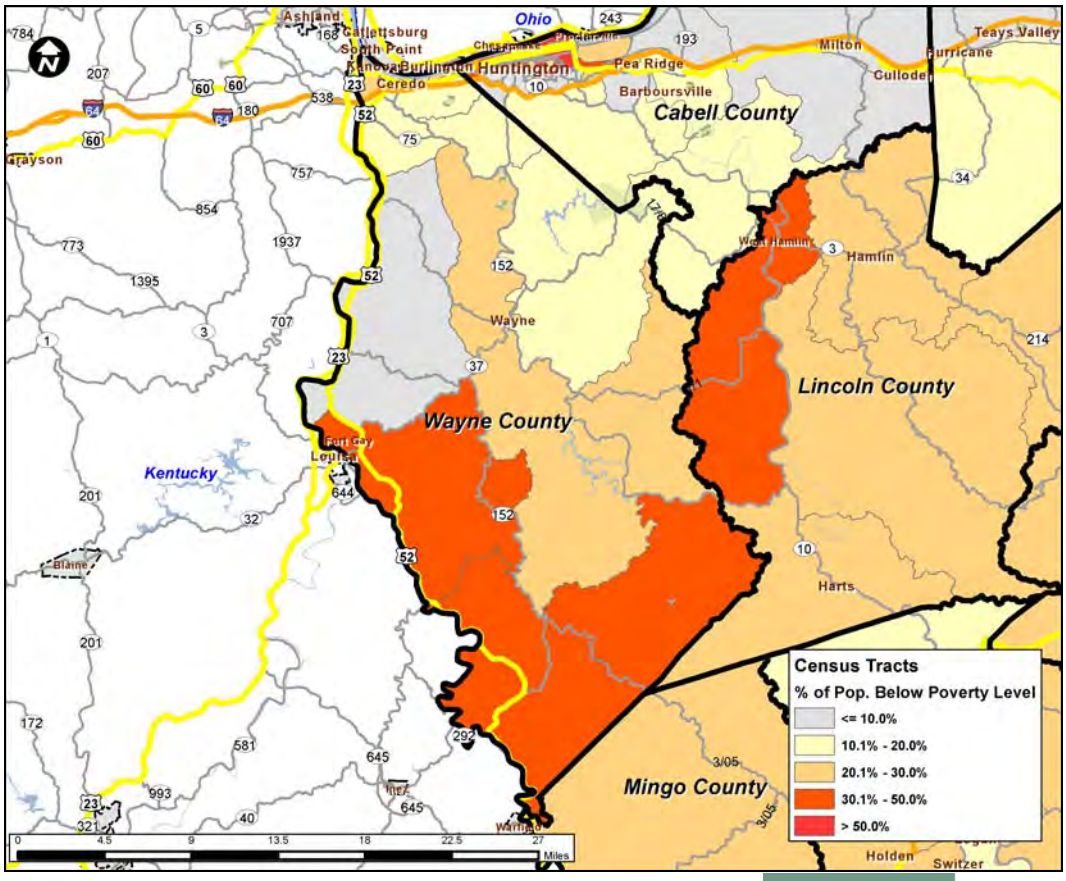
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wayne County	Population	42,903	42,481	42,570	42,050
	Population Change	-	-422	-45	-520
	Percent Change	-	-1.0%	-0.1%	-1.2%
County Seat: Wayne	Population	1,105	1,413	1,420	1,411
	Population Change	-	308	7	-9
	Percent Change	-	27.9%	0.5%	-0.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	8,581	20.2%
Population not living in poverty	33,900	79.8%
Total	42,481	100.0%

Source: American Community Survey (ACS)

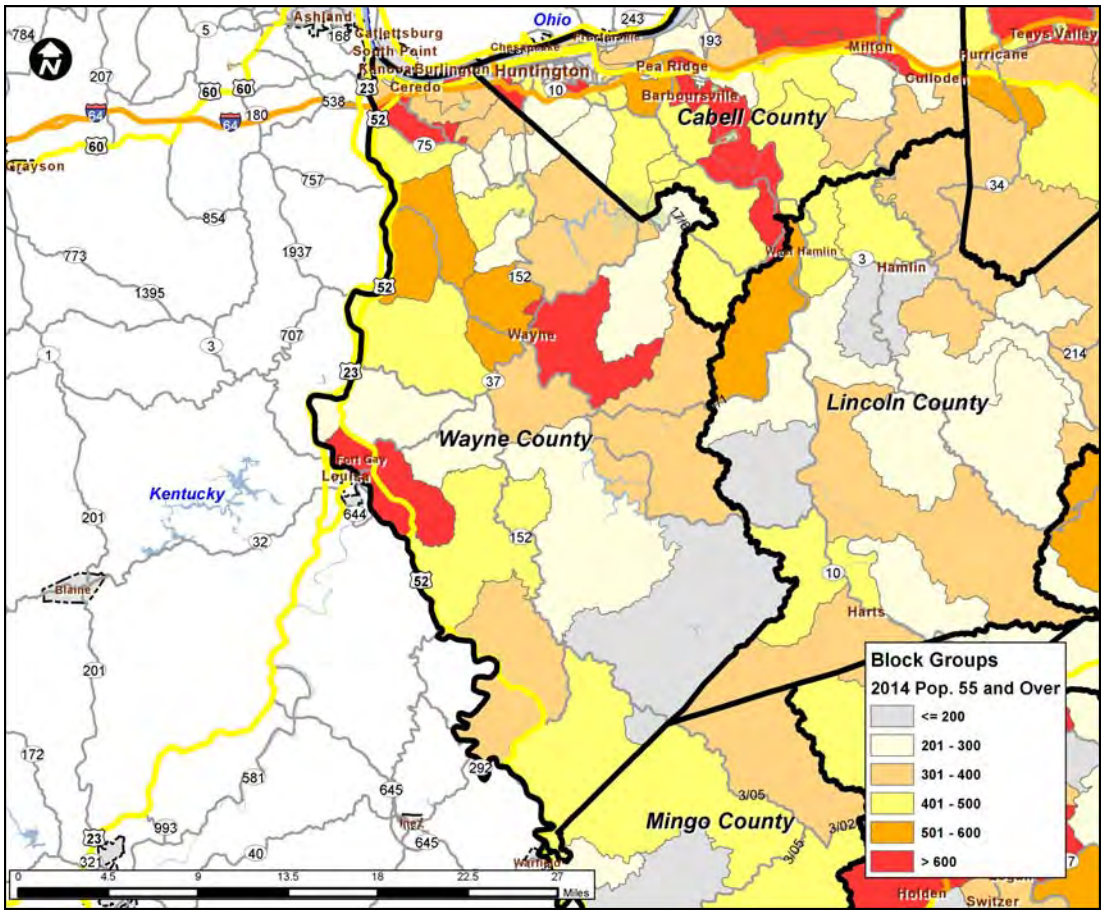


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	10,620	25.0%	10,070	23.7%	9,628	22.9%	-442	-4.4%
20 to 24	2,209	5.2%	2,262	5.3%	1,973	4.7%	-289	-12.8%
25 to 34	4,800	11.3%	4,890	11.5%	4,800	11.4%	-90	-1.8%
35 to 44	5,735	13.5%	5,502	12.9%	5,098	12.1%	-404	-7.3%
45 to 54	6,160	14.5%	6,020	14.1%	5,804	13.8%	-216	-3.6%
55 to 64	5,905	13.9%	6,119	14.4%	6,032	14.3%	-87	-1.4%
65 to 74	3,908	9.2%	4,502	10.6%	5,304	12.6%	802	17.8%
75 & Over	3,101	7.3%	3,205	7.5%	3,411	8.1%	206	6.4%
Total	42,481	100.0%	42,570	100.0%	42,050	100.0%	-520	-1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	41,886	98.6%
Black	85	0.2%
Indian	127	0.3%
Asian	85	0.2%
Pacific Islander	0	0.0%
Some Other Race	42	0.1%
Two or More Races	340	0.8%
Total	42,481	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	38,530	90.7%
Moved within Same County	2,251	5.3%
Different County Same State	765	1.8%
Moved from Different State	935	2.2%
Moved from Abroad	0	0.0%
Total	42,481	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

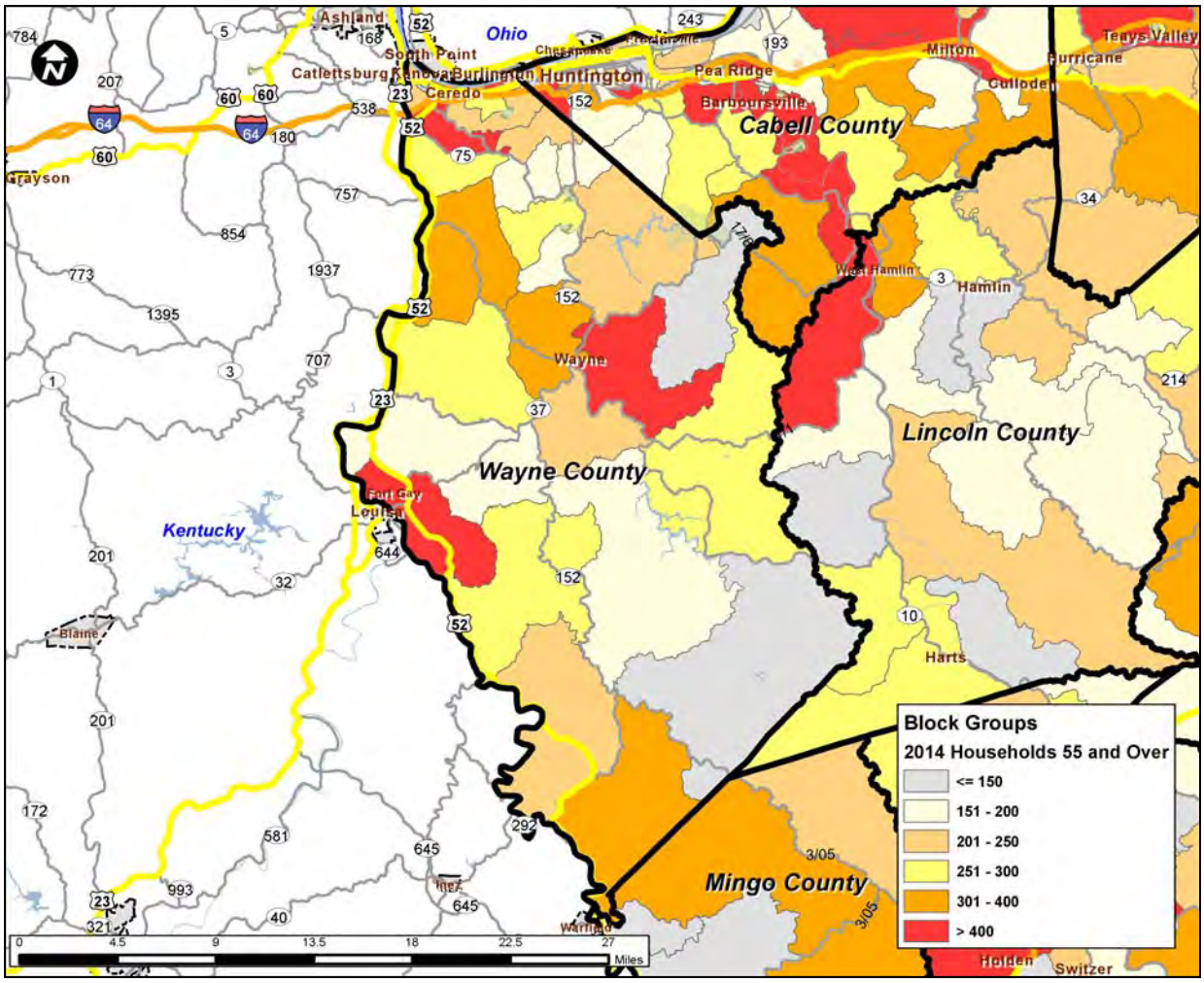
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wayne County	Households	17,239	17,347	17,486	17,317
	Household Change	-	108	85	-169
	Percent Change	-	0.6%	0.5%	-1.0%
	Household Size	2.49	2.45	2.42	2.42
County Seat: Wayne	Households	486	635	641	638
	Household Change	-	149	6	-3
	Percent Change	-	30.7%	0.9%	-0.5%
	Household Size	2.3	2.2	2.22	2.21

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	590	3.4%	552	3.2%	487	2.8%	-65	-11.8%
25 to 34	2,134	12.3%	2,142	12.2%	2,061	11.9%	-81	-3.8%
35 to 44	2,949	17.0%	2,794	16.0%	2,537	14.6%	-257	-9.2%
45 to 54	3,417	19.7%	3,276	18.7%	3,086	17.8%	-190	-5.8%
55 to 64	3,452	19.9%	3,518	20.1%	3,392	19.6%	-126	-3.6%
65 to 74	2,602	15.0%	2,945	16.8%	3,402	19.6%	457	15.5%
75 to 84	1,683	9.7%	1,740	10.0%	1,681	9.7%	-59	-3.4%
85 & Over	538	3.1%	520	3.0%	671	3.9%	151	29.1%
Total	17,347	100.0%	17,486	100.0%	17,316	100.0%	-170	-1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



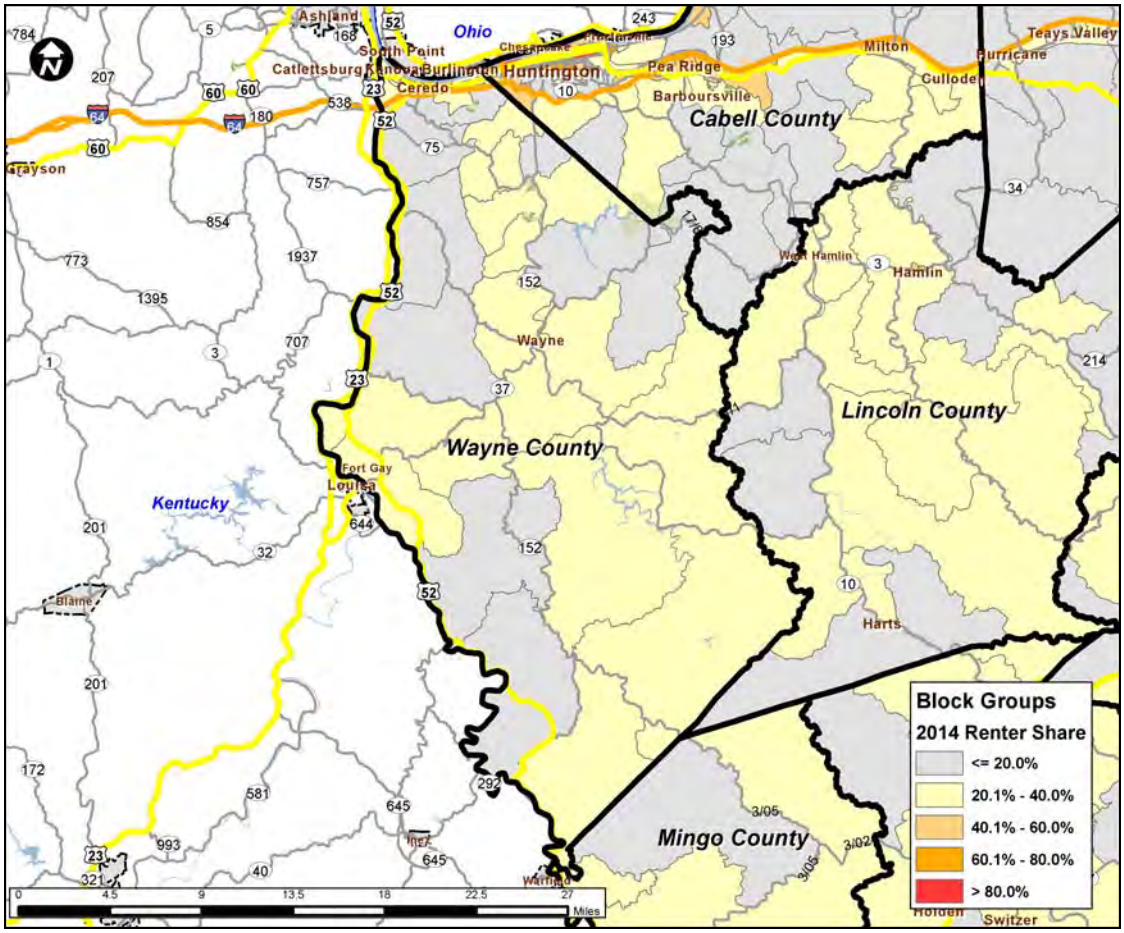
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	13,288	76.6%	12,976	74.2%	12,944	74.7%
Renter-Occupied	4,059	23.4%	4,511	25.8%	4,374	25.3%
Total	17,347	100.0%	17,486	100.0%	17,317	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,083	85.6%	7,458	85.5%	7,792	85.2%
Renter-Occupied	1,192	14.4%	1,264	14.5%	1,354	14.8%
Total	8,275	100.0%	8,723	100.0%	9,146	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,749	38.8%	1,721	39.4%	-28	-1.6%
2 Persons	1,188	26.3%	1,143	26.1%	-45	-3.8%
3 Persons	756	16.8%	733	16.8%	-22	-3.0%
4 Persons	497	11.0%	476	10.9%	-22	-4.3%
5 Persons+	321	7.1%	300	6.9%	-20	-6.3%
Total	4,511	100.0%	4,374	100.0%	-137	-3.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	3,006	23.2%	3,044	23.5%	38	1.3%
2 Persons	4,985	38.4%	4,945	38.2%	-40	-0.8%
3 Persons	2,246	17.3%	2,250	17.4%	4	0.2%
4 Persons	1,775	13.7%	1,746	13.5%	-29	-1.6%
5 Persons+	964	7.4%	959	7.4%	-5	-0.5%
Total	12,976	100.0%	12,944	100.0%	-32	-0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	768	60.7%	815	60.2%	47	6.1%
2 Persons	326	25.8%	364	26.9%	38	11.6%
3 Persons	74	5.8%	77	5.7%	3	4.2%
4 Persons	44	3.4%	43	3.2%	0	-0.9%
5 Persons+	53	4.2%	55	4.1%	2	3.4%
Total	1,264	100.0%	1,354	100.0%	89	7.1%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,553	34.2%	2,651	34.0%	98	3.8%
2 Persons	3,687	49.4%	3,807	48.9%	119	3.2%
3 Persons	808	10.8%	883	11.3%	76	9.4%
4 Persons	237	3.2%	263	3.4%	25	10.6%
5 Persons+	173	2.3%	189	2.4%	16	9.2%
Total	7,458	100.0%	7,792	100.0%	334	4.5%

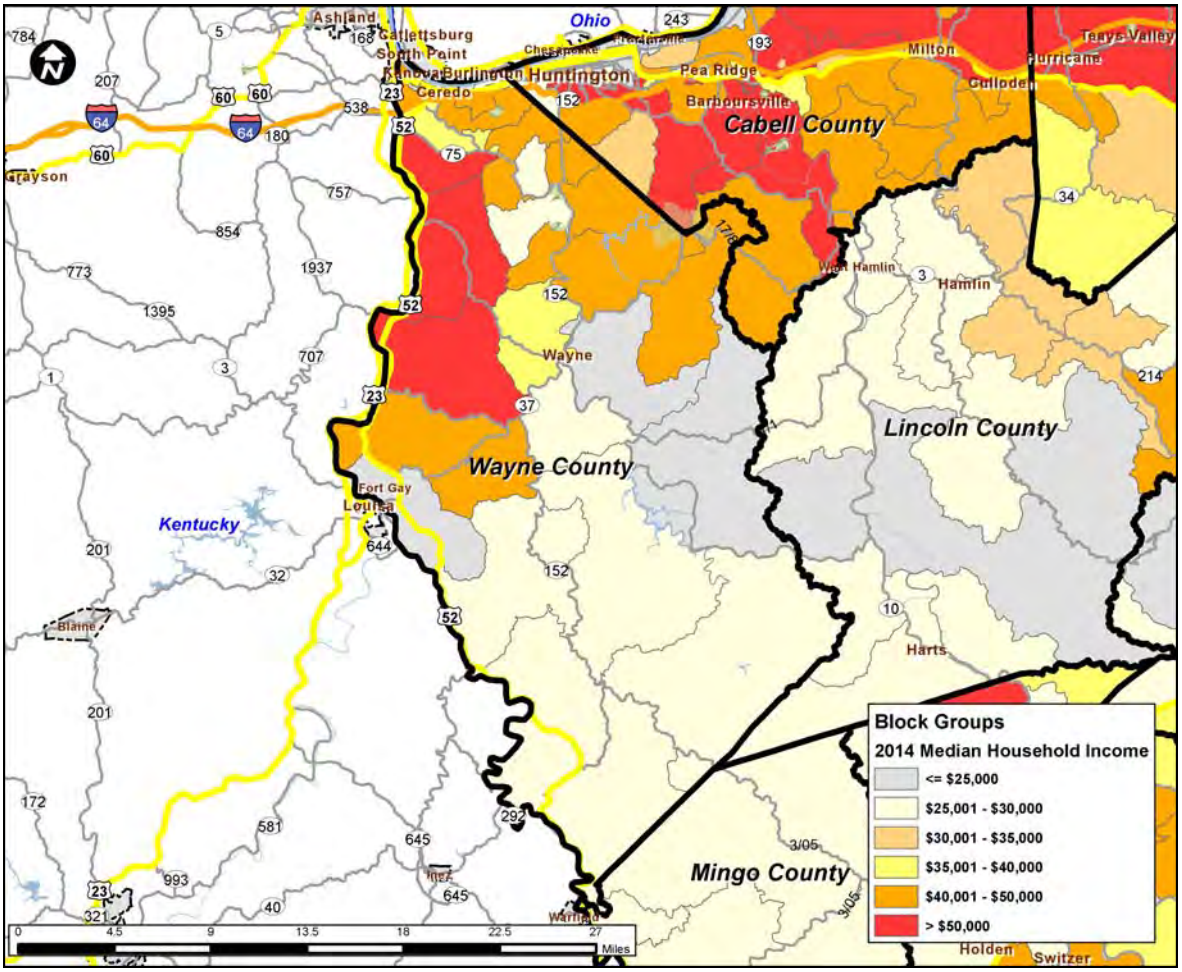
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	2,151	12.4%	2,278	13.0%	2,180	12.6%
$10,000 to $19,999	3,122	18.0%	3,148	18.0%	3,017	17.4%
$20,000 to $29,999	2,481	14.3%	2,548	14.6%	2,474	14.3%
$30,000 to $39,999	1,943	11.2%	1,901	10.9%	1,874	10.8%
$40,000 to $49,999	1,422	8.2%	1,437	8.2%	1,473	8.5%
$50,000 to $59,999	1,804	10.4%	1,755	10.0%	1,639	9.5%
$60,000 to $74,999	1,648	9.5%	1,665	9.5%	1,717	9.9%
$75,000 to $99,999	1,474	8.5%	1,365	7.8%	1,427	8.2%
$100,000 to $124,999	694	4.0%	755	4.3%	793	4.6%
$124,999 to $149,999	295	1.7%	282	1.6%	333	1.9%
$150,000 to $199,999	156	0.9%	150	0.9%	175	1.0%
$200,000+	156	0.9%	202	1.2%	215	1.2%
Total	17,347	100.0%	17,486	100.0%	17,317	100.0%
Median Income	$34,710		$34,048		$35,268	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



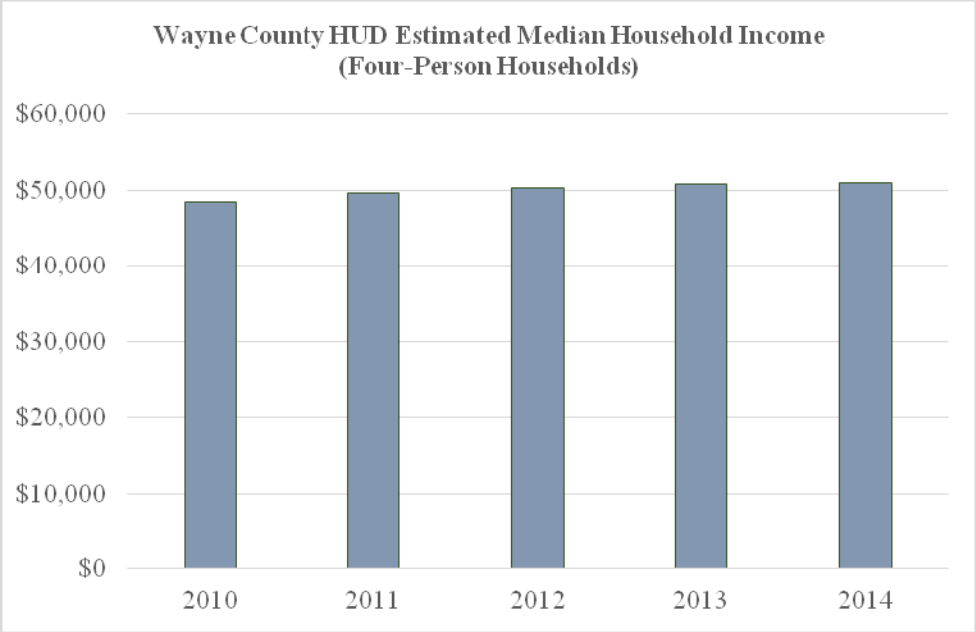
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,059	12.8%	1,108	12.7%	1,133	12.4%
$10,000 to $19,999	1,870	22.6%	1,906	21.9%	1,911	20.9%
$20,000 to $29,999	1,332	16.1%	1,426	16.4%	1,473	16.1%
$30,000 to $39,999	1,018	12.3%	1,081	12.4%	1,143	12.5%
$40,000 to $49,999	629	7.6%	691	7.9%	770	8.4%
$50,000 to $59,999	687	8.3%	700	8.0%	709	7.8%
$60,000 to $74,999	629	7.6%	681	7.8%	743	8.1%
$75,000 to $99,999	496	6.0%	517	5.9%	583	6.4%
$100,000 to $124,999	273	3.3%	310	3.6%	333	3.6%
$124,999 to $149,999	132	1.6%	129	1.5%	162	1.8%
$150,000 to $199,999	74	0.9%	71	0.8%	84	0.9%
$200,000+	74	0.9%	100	1.1%	102	1.1%
Total	8,275	100.0%	8,723	100.0%	9,146	100.0%
Median Income	$29,041		$29,440		$30,493	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$48,500	-
2011	$49,600	2.3%
2012	$50,300	1.4%
2013	$50,800	1.0%
2014	$51,000	0.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	731	167	117	103	6	1,125
$10,000 to $19,999	489	292	155	88	44	1,068
$20,000 to $29,999	78	296	144	73	88	679
$30,000 to $39,999	82	99	38	45	6	270
$40,000 to $49,999	61	54	23	12	85	235
$50,000 to $59,999	26	33	79	81	2	221
$60,000 to $74,999	27	103	53	24	38	244
$75,000 to $99,999	28	17	41	14	2	103
$100,000 to $124,999	11	7	11	2	6	38
$125,000 to $149,999	3	8	4	7	4	27
$150,000 to $199,999	5	6	7	2	2	23
$200,000 & Over	25	1	2	1	2	31
Total	1,566	1,084	675	453	287	4,064

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	818	188	138	106	10	1,261
$10,000 to $19,999	527	336	172	114	48	1,197
$20,000 to $29,999	99	290	172	74	97	732
$30,000 to $39,999	90	104	45	41	8	289
$40,000 to $49,999	60	64	24	13	89	250
$50,000 to $59,999	28	35	84	81	7	236
$60,000 to $74,999	35	124	60	30	45	294
$75,000 to $99,999	27	21	32	17	2	99
$100,000 to $124,999	19	3	12	6	6	46
$125,000 to $149,999	6	7	7	6	4	31
$150,000 to $199,999	6	6	2	3	1	18
$200,000 & Over	33	9	7	6	3	58
Total	1,749	1,188	756	497	321	4,511

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	783	167	124	94	10	1,177
$10,000 to $19,999	499	316	161	112	46	1,134
$20,000 to $29,999	107	267	171	66	86	697
$30,000 to $39,999	89	104	44	36	11	284
$40,000 to $49,999	68	62	28	18	74	250
$50,000 to $59,999	33	35	78	77	11	234
$60,000 to $74,999	38	136	57	33	47	311
$75,000 to $99,999	38	24	37	16	1	117
$100,000 to $124,999	14	6	17	6	3	45
$125,000 to $149,999	10	8	2	10	6	36
$150,000 to $199,999	7	3	5	5	2	22
$200,000 & Over	35	15	9	3	4	66
Total	1,721	1,143	733	476	300	4,374

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	438	151	112	98	4	802
$10,000 to $19,999	250	157	127	77	22	633
$20,000 to $29,999	11	236	141	68	86	541
$30,000 to $39,999	38	81	30	40	2	192
$40,000 to $49,999	45	42	20	9	82	199
$50,000 to $59,999	2	18	77	79	1	177
$60,000 to $74,999	11	72	48	23	33	187
$75,000 to $99,999	10	10	33	12	1	67
$100,000 to $124,999	1	3	10	1	0	16
$125,000 to $149,999	3	6	3	3	2	18
$150,000 to $199,999	1	5	5	1	1	13
$200,000 & Over	20	1	2	1	1	25
Total	831	783	608	412	236	2,869

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	528	172	136	99	6	940
$10,000 to $19,999	282	185	140	100	26	732
$20,000 to $29,999	22	239	165	70	96	592
$30,000 to $39,999	39	88	33	40	5	206
$40,000 to $49,999	46	46	21	12	84	210
$50,000 to $59,999	6	20	82	80	2	190
$60,000 to $74,999	15	84	56	27	40	223
$75,000 to $99,999	9	14	29	14	1	67
$100,000 to $124,999	5	1	8	3	3	20
$125,000 to $149,999	1	4	4	3	3	16
$150,000 to $199,999	2	4	1	0	1	9
$200,000 & Over	27	5	6	5	0	42
Total	982	861	682	454	268	3,246

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	482	149	121	85	7	844
$10,000 to $19,999	254	151	129	98	19	651
$20,000 to $29,999	18	214	167	66	86	552
$30,000 to $39,999	34	86	29	37	4	189
$40,000 to $49,999	49	35	25	14	75	198
$50,000 to $59,999	6	17	75	75	4	177
$60,000 to $74,999	12	88	54	32	42	227
$75,000 to $99,999	15	17	33	14	0	78
$100,000 to $124,999	2	3	13	1	1	19
$125,000 to $149,999	5	6	2	5	4	22
$150,000 to $199,999	2	2	3	2	2	10
$200,000 & Over	29	11	7	3	0	51
Total	906	779	657	432	245	3,020

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	105	87	82	10	18	300
$10,000 to $19,999	47	203	60	225	85	620
$20,000 to $29,999	168	155	55	134	104	615
$30,000 to $39,999	23	245	205	165	91	729
$40,000 to $49,999	42	130	222	122	77	593
$50,000 to $59,999	101	165	272	302	107	947
$60,000 to $74,999	43	232	233	209	111	827
$75,000 to $99,999	59	170	246	277	164	915
$100,000 to $124,999	4	145	113	82	59	402
$125,000 to $149,999	2	32	41	66	5	147
$150,000 to $199,999	4	33	16	23	4	79
$200,000 & Over	5	18	17	21	6	67
Total	603	1,614	1,560	1,636	830	6,243

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	80	64	57	9	19	230
$10,000 to $19,999	30	157	50	197	76	510
$20,000 to $29,999	122	121	47	144	95	529
$30,000 to $39,999	15	198	186	137	78	614
$40,000 to $49,999	32	100	222	112	71	537
$50,000 to $59,999	90	140	244	281	109	865
$60,000 to $74,999	29	190	210	219	112	761
$75,000 to $99,999	44	106	230	240	161	781
$100,000 to $124,999	3	152	129	82	59	425
$125,000 to $149,999	1	29	40	63	3	137
$150,000 to $199,999	3	24	12	31	1	70
$200,000 & Over	3	16	12	21	8	60
Total	452	1,298	1,438	1,537	792	5,517

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	68	54	54	7	20	203
$10,000 to $19,999	29	133	47	180	65	455
$20,000 to $29,999	98	98	39	126	88	450
$30,000 to $39,999	11	169	166	126	70	542
$40,000 to $49,999	28	87	209	112	69	505
$50,000 to $59,999	81	111	214	248	100	752
$60,000 to $74,999	31	188	206	209	113	747
$75,000 to $99,999	40	94	218	247	168	766
$100,000 to $124,999	3	139	141	92	66	441
$125,000 to $149,999	0	29	42	75	3	149
$150,000 to $199,999	3	25	16	36	1	80
$200,000 & Over	0	14	14	26	8	62
Total	393	1,138	1,366	1,484	771	5,152

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	294	16	5	5	2	322
$10,000 to $19,999	239	135	29	11	22	436
$20,000 to $29,999	67	60	3	5	2	138
$30,000 to $39,999	44	17	8	5	4	79
$40,000 to $49,999	15	12	3	3	3	37
$50,000 to $59,999	23	15	2	2	1	44
$60,000 to $74,999	15	31	5	1	5	57
$75,000 to $99,999	17	7	8	2	1	36
$100,000 to $124,999	10	4	1	1	6	22
$125,000 to $149,999	0	2	1	4	2	9
$150,000 to $199,999	4	1	2	1	1	9
$200,000 & Over	5	0	0	0	1	6
Total	735	301	67	41	51	1,195

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	290	16	2	7	5	321
$10,000 to $19,999	245	151	32	14	22	464
$20,000 to $29,999	77	52	7	3	1	140
$30,000 to $39,999	51	16	12	1	4	83
$40,000 to $49,999	13	17	3	1	5	40
$50,000 to $59,999	22	16	2	1	4	46
$60,000 to $74,999	20	40	4	3	5	71
$75,000 to $99,999	18	7	3	3	1	33
$100,000 to $124,999	15	2	4	2	3	26
$125,000 to $149,999	5	3	3	3	1	15
$150,000 to $199,999	4	2	0	2	0	9
$200,000 & Over	7	4	1	2	2	16
Total	768	326	74	44	53	1,264

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	301	18	3	8	3	333
$10,000 to $19,999	245	166	32	13	24	480
$20,000 to $29,999	89	53	4	0	0	145
$30,000 to $39,999	56	18	15	0	7	95
$40,000 to $49,999	20	27	3	4	2	55
$50,000 to $59,999	27	18	3	2	7	57
$60,000 to $74,999	26	48	3	2	5	84
$75,000 to $99,999	24	7	4	2	1	38
$100,000 to $124,999	12	3	4	5	2	26
$125,000 to $149,999	5	2	1	4	2	14
$150,000 to $199,999	5	1	2	3	0	12
$200,000 & Over	6	4	2	0	3	15
Total	815	364	77	43	56	1,354

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	402	244	47	38	8	740
$10,000 to $19,999	762	622	37	7	9	1,437
$20,000 to $29,999	515	484	151	44	5	1,200
$30,000 to $39,999	244	602	86	3	9	945
$40,000 to $49,999	147	379	45	13	8	593
$50,000 to $59,999	148	344	126	20	7	645
$60,000 to $74,999	64	332	116	29	36	577
$75,000 to $99,999	80	256	50	21	53	460
$100,000 to $124,999	43	146	33	19	7	248
$125,000 to $149,999	19	71	24	2	5	122
$150,000 to $199,999	16	33	5	1	8	63
$200,000 & Over	15	32	9	5	4	65
Total	2,454	3,545	730	203	162	7,094

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	431	264	49	35	9	787
$10,000 to $19,999	772	606	39	15	10	1,442
$20,000 to $29,999	519	549	162	51	5	1,286
$30,000 to $39,999	263	614	111	1	10	999
$40,000 to $49,999	164	415	46	15	10	651
$50,000 to $59,999	164	320	139	21	9	654
$60,000 to $74,999	63	354	122	29	42	610
$75,000 to $99,999	83	265	56	30	51	485
$100,000 to $124,999	50	160	41	24	8	284
$125,000 to $149,999	16	61	26	3	8	114
$150,000 to $199,999	10	37	4	3	9	63
$200,000 & Over	19	42	11	9	2	84
Total	2,553	3,687	808	237	173	7,458

Source: Ribbon Demographics; ESRI; Urban Decision Group

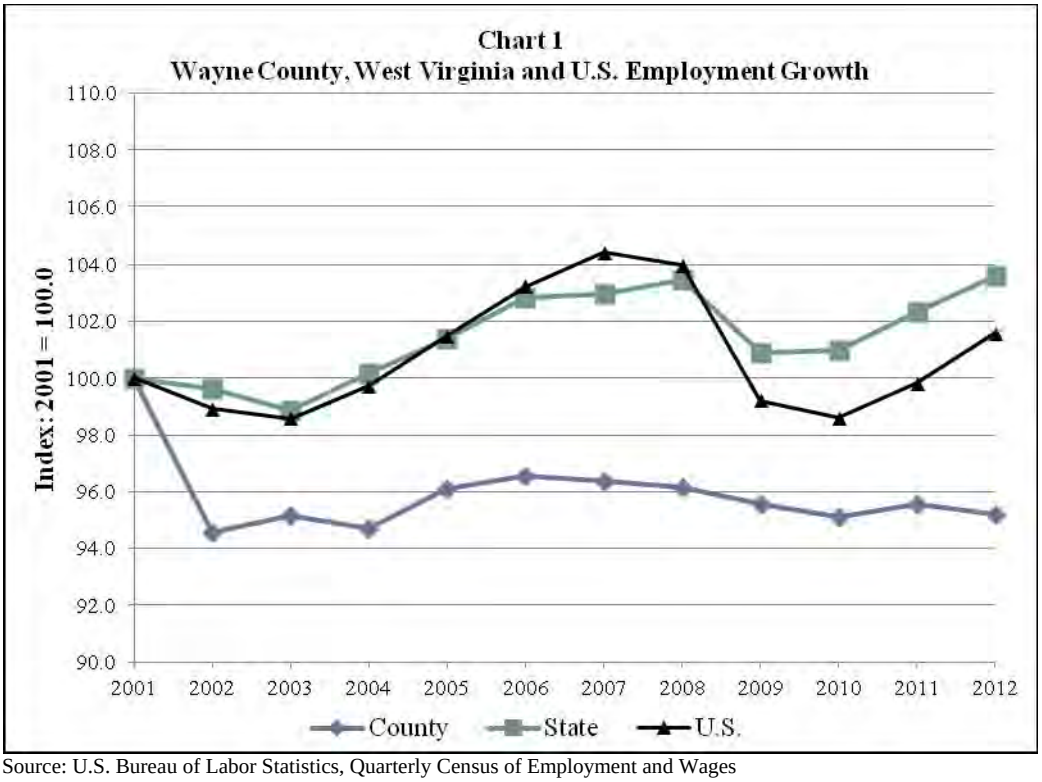
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	452	252	53	31	11	800
$10,000 to $19,999	774	600	35	12	8	1,429
$20,000 to $29,999	525	569	171	58	4	1,327
$30,000 to $39,999	304	620	114	1	9	1,048
$40,000 to $49,999	183	461	49	14	10	718
$50,000 to $59,999	148	313	157	26	9	652
$60,000 to $74,999	72	370	136	38	44	659
$75,000 to $99,999	90	286	71	40	57	544
$100,000 to $124,999	49	172	44	29	13	308
$125,000 to $149,999	23	75	37	3	10	148
$150,000 to $199,999	12	42	5	2	11	72
$200,000 & Over	18	45	11	9	3	87
Total	2,651	3,807	883	263	189	7,792

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Wayne County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Wayne County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Wayne County, State and U.S. Employment, 2001-2012						
	Wayne County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	9,491		686		129,636	
2002	8,977	-5.4%	683	-0.4%	128,234	-1.1%
2003	9,030	0.6%	678	-0.8%	127,796	-0.3%
2004	8,989	-0.5%	687	1.3%	129,278	1.2%
2005	9,123	1.5%	695	1.2%	131,572	1.8%
2006	9,165	0.5%	705	1.4%	133,834	1.7%
2007	9,147	-0.2%	706	0.1%	135,366	1.1%
2008	9,126	-0.2%	710	0.5%	134,806	-0.4%
2009	9,071	-0.6%	692	-2.5%	128,608	-4.6%
2010	9,028	-0.5%	692	0.1%	127,820	-0.6%
2011	9,068	0.4%	702	1.4%	129,411	1.2%
2012	9,036	-0.4%	711	1.2%	131,696	1.8%
Change						
2001-12	-455	-4.8%	25	3.6%	2,061	1.6%
2001-03	-461	-4.9%	-8	-1.1%	-1,840	-1.4%
2003-07	117	1.3%	28	4.2%	7,570	5.9%
2007-12	-111	-1.2%	4	0.6%	-3,670	-2.7%

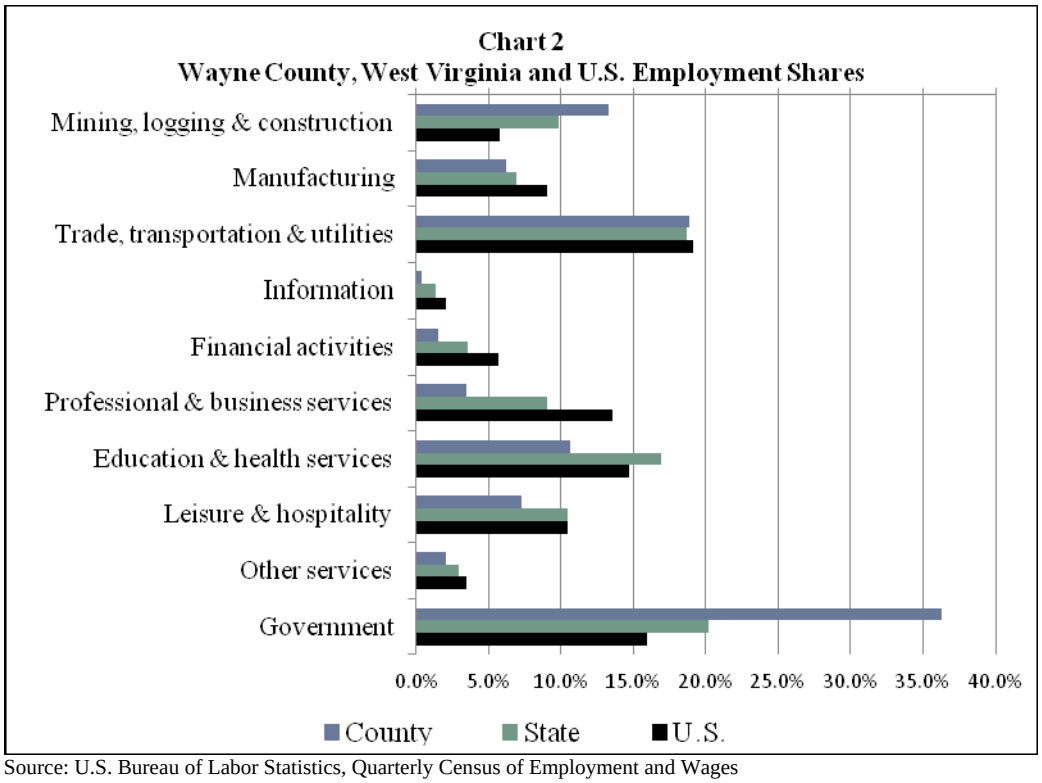
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Wayne County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Wayne County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,202	13.3%	134.9	231.3
Manufacturing	562	6.2%	90.1	68.8
Trade, Transportation and Utilities	1,704	18.9%	101.0	98.4
Information	32	0.4%	26.3	17.4
Financial Activities	138	1.5%	42.6	26.8
Professional and Business Services	310	3.4%	37.8	25.3
Educational and Health Services	962	10.6%	62.9	72.3
Leisure and Hospitality	659	7.3%	69.8	69.9
Other Services	185	2.0%	68.9	59.3
Total Private Sector	**5,755**	**63.7%**	**79.8**	**75.8**
Total Government	**3,281**	**36.3%**	**180.2**	**227.2**
Total Payroll Employment	**9,036**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

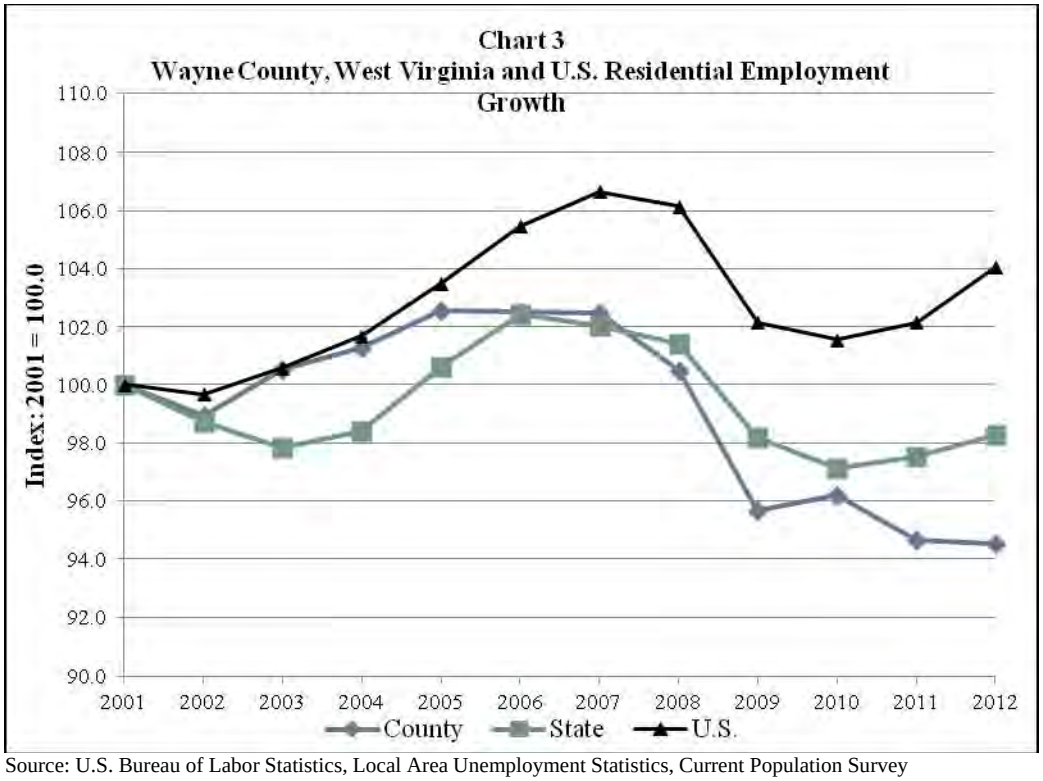


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Wayne County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Wayne County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Wayne County; this one considers the number of Wayne County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

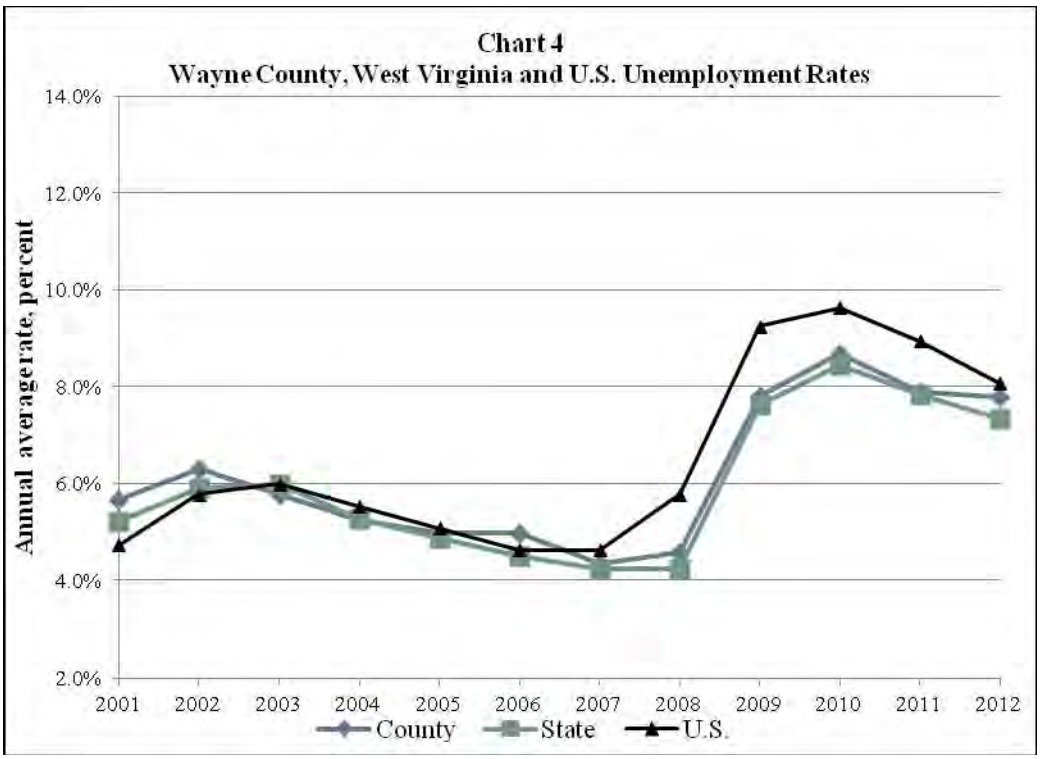
Table 3 Wayne County, State and U.S. Residential Employment, 2001-2012						
	Wayne County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	16,524		759		136,933	
2002	16,350	-1.1%	749	-1.3%	136,485	-0.3%
2003	16,614	1.6%	742	-0.9%	137,736	0.9%
2004	16,734	0.7%	747	0.6%	139,252	1.1%
2005	16,950	1.3%	764	2.3%	141,730	1.8%
2006	16,941	-0.1%	777	1.8%	144,427	1.9%
2007	16,929	-0.1%	774	-0.4%	146,047	1.1%
2008	16,605	-1.9%	769	-0.6%	145,362	-0.5%
2009	15,812	-4.8%	745	-3.2%	139,878	-3.8%
2010	15,895	0.5%	737	-1.1%	139,064	-0.6%
2011	15,640	-1.6%	740	0.4%	139,869	0.6%
2012	15,619	-0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-905	-5.5%	-13	-1.7%	5,536	4.0%
2001-03	90	0.5%	-16	-2.2%	803	0.6%
2003-07	315	1.9%	32	4.3%	8,311	6.0%
2007-10	-1,034	-6.1%	-37	-4.8%	-6,983	-4.8%
2010-12	-276	-1.7%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Wayne County, state and U.S. unemployment rates over the past decade. The table also shows the Wayne County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Wayne County Labor Force Statistics and Comparative Unemployment Rates						
	Wayne County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Wayne County	West Virginia	U.S.
2001	17,518	16,524	994	5.7%	5.2%	4.7%
2002	17,450	16,350	1,100	6.3%	5.9%	5.8%
2003	17,630	16,614	1,016	5.8%	6.0%	6.0%
2004	17,660	16,734	926	5.2%	5.3%	5.5%
2005	17,837	16,950	887	5.0%	4.9%	5.1%
2006	17,827	16,941	886	5.0%	4.5%	4.6%
2007	17,697	16,929	768	4.3%	4.2%	4.6%
2008	17,403	16,605	798	4.6%	4.2%	5.8%
2009	17,151	15,812	1,339	7.8%	7.6%	9.3%
2010	17,409	15,895	1,514	8.7%	8.4%	9.6%
2011	16,982	15,640	1,342	7.9%	7.8%	8.9%
2012	16,936	15,619	1,317	7.8%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Wayne County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	16,982	15,640	1,342	7.9%
2012 January	16,702	15,308	1,394	8.3%
2012 February	16,811	15,323	1,488	8.9%
2012 March	16,733	15,307	1,426	8.5%
2012 April	16,806	15,566	1,240	7.4%
2012 May	16,944	15,652	1,292	7.6%
2012 June	17,064	15,663	1,401	8.2%
2012 July	17,128	15,669	1,459	8.5%
2012 August	16,841	15,562	1,279	7.6%
2012 September	17,003	15,841	1,162	6.8%
2012 October	17,134	15,919	1,215	7.1%
2012 November	17,099	15,876	1,223	7.2%
2012 December	16,957	15,736	1,221	7.2%
2012 Annual	16,936	15,619	1,317	7.8%
2013 January	16,803	15,350	1,453	8.6%
2013 February	16,800	15,379	1,421	8.5%
2013 March	16,714	15,403	1,311	7.8%
2013 April	16,770	15,640	1,130	6.7%
2013 May	16,767	15,738	1,029	6.1%
2013 June	16,745	15,578	1,167	7%
2013 July	16,667	15,538	1,129	6.8%
2013 August	16,558	15,503	1,055	6.4%
2013 September	16,630	15,703	927	5.6%
2013 October	16,662	15,642	1,020	6.1%
2013 November	16,648	15,702	946	5.7%
2013 December	16,467	15,554	913	5.5%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Wayne County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Wayne County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	482	3.0%	59.2	159.0
Construction	1,089	6.8%	95.1	99.5
Manufacturing	1,363	8.5%	97.7	78.5
Wholesale Trade	466	2.9%	127.4	98.7
Retail Trade	2,286	14.2%	114.1	123.2
Transportation and Utilities	1,199	7.4%	133.7	147.2
Information	356	2.2%	125.1	96.3
Financial Activities	544	3.4%	76.6	49.2
Professional and Business Services	858	5.3%	72.1	50.6
Educational and Health Services	4,911	30.5%	118.1	135.5
Leisure and Hospitality	1,062	6.6%	76.3	73.2
Other Services, Except Public Administration	550	3.4%	74.8	69.6
Public Administration	940	5.8%	92.6	118.8
Total Employment	**16,106**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Wayne County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	4,333	26.9%	87.6	75.4
Service	2,980	18.5%	100.5	105.7
Sales and Office	4,526	28.1%	113.8	112.0
Natural Resources, Construction and Maintenance	1,723	10.7%	83.6	112.6
Production, Transportation and Material Moving	2,529	15.7%	117.2	128.7
Total Employment	**16,106**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Wayne County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Wayne County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Wayne County.

Largest Employers in Wayne County		
Employer	**Industry**	**Employment**
Local Government	Government	1,759
State & Federal Government	Government	1,523
Wayne County Board of Education	Education	960
Huntington VA Medical Center	Health Care	500+
Rockspring Development	Coal Mining	200-499
Argus Energy West Virginia	Coal Mining	200-499
Kanawha River Terminals, Inc.	Coal Blening/Transloading	200-499
Walmart	Retail	100-199
Sogefi Auto Parts	Manufacturing	160
Mainstream Services	Behavioral Health Services	145

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Business and industry in Wayne County include mining and coal transportation, manufacturing, medical and other services. According to the West Virginia Department of Commerce, 58% of residents commute outside of the county for employment. Many health care facilities are located in Huntington, and large refineries in nearby Ashland, KY both provide employment opportunities.

Wayne County has a variety of recreational areas, including Beech Fork State Park and Beech Fork Lake, East Lynn Lake and Cabwaylingo State Forest.

Wayne County has an abundant supply of coal, natural gas and timber. High demand for Utica and Marcellus shale natural gas has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were 29 producing operators in the county, led by Chesapeake Appalachia and Cabot Oil & Gas Corporation. However, the less expensive natural gas has contributed to a drop in the demand for coal, affecting coal mining in multiple counties in West Virginia including Wayne.

The West Virginia Department of Commerce has received two Worker Adjustment and Retraining Notifications (WARN) for locations in Wayne County during the past 24 months:

Business	Notice Date	Layoff or Closure	Jobs Lost
Argus Energy – mine #7, #8, Kiah Creek Prep	10/2013	Closure	177
Kiah Creek Transport	10/2013	Closure	59
		Total	**236**

Sogefi auto parts announced in November 2013 it would invest $20 million in an expansion project that will create 250 jobs at the plant by 2015. In 2012 the company added 45 jobs and invested $5.5 million on an expansion in response to a contract with Chrysler Corporation.

A new 71-acre rail-truck intermodal facility is under development in northern Wayne County. The Heartland Intermodal Gateway at Pritchard will allow container cargo to be transferred between Norfolk Southern trains on the Heartland Corridor. The first phase of construction is a 40-acre area that can accommodate several hundred trucks. The rail siding is in place, and a bridge will be built over the tracks to provide safe access from US Highway 52.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	13,288	76.6%
Renter-Occupied	4,059	23.4%
Total-Occupied Units*	17,347	90.2%
Vacant For Rent	382	20.3%
Vacant For-Sale Only	139	7.4%
Vacant Rented/Sold, Not Occ.	115	6.1%
Vacant Seasonal, Recreational	258	13.7%
All Other Vacant	987	52.5%
Total Vacant Units	1,880	9.8%
Total	19,227	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	13,288	76.6%	13,235	53	0.4%
Renter-Occupied	4,059	23.4%	4,059	0	0.0%
Total	17,347	100.0%	17,294	53	0.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	319	2.4%	89	2.2%
2000 to 2004	890	6.7%	170	4.2%
1990 to 1999	2,166	16.3%	442	10.9%
1980 to 1989	2,086	15.7%	808	19.9%
1970 to 1979	2,525	19.0%	848	20.9%
1960 to 1969	1,661	12.5%	382	9.4%
1940 to 1959	2,286	17.2%	832	20.5%
1939 or Earlier	1,342	10.1%	487	12.0%
Total	13,288	100.0%	4,059	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	10,949	82.4%	2,143	52.8%
1 Attached	133	1.0%	12	0.3%
2 to 4	0	0.0%	304	7.5%
5 to 9	0	0.0%	414	10.2%
10 to 19	0	0.0%	235	5.8%
20 to 49	0	0.0%	85	2.1%
50 or More	13	0.1%	138	3.4%
Mobile Home,	2,193	16.5%	727	17.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	13,288	100.0%	4,059	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	13,288	100.0%
0.50 or Less Occupants Per Room	10,498	79.0%
0.51 to 1.00 Occupants Per Room	2,498	18.8%
1.01 to 1.50 Occupants Per Room	199	1.5%
1.51 to 2.00 Occupants Per Room	53	0.4%
2.01 or More Occupants Per Room	27	0.2%
Renter-Occupied	4,059	100.0%
0.50 or Less Occupants Per Room	2,967	73.1%
0.51 to 1.00 Occupants Per Room	1,043	25.7%
1.01 to 1.50 Occupants Per Room	32	0.8%
1.51 to 2.00 Occupants Per Room	16	0.4%
2.01 or More Occupants Per Room	0	0.0%
Total	17,347	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Wayne County	33.7%
West Virginia	32.0%

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

Building Permit Data – Wayne County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	46	64	169	60	34	29	85	23	54	64
Units in Single-Family Structures	46	64	129	58	32	23	45	23	36	34
Units in All Multi-Family Structures	0	0	40	2	2	6	40	0	18	30
Units in 2-unit Multi-Family Structures	0	0	0	2	2	6	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	40	0	0	0	40	0	18	30

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	12	282	20	92.9%
Tax Credit	1	40	0	100.0%
Tax Credit/Government-Subsidized	6	225	1	99.6%
Government-Subsidized	3	133	0	100.0%
Total	22	680	21	96.9%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	125	44.3%	9	7.2%	$601
Two-Bedroom	1.0	107	37.9%	8	7.5%	$728
Two-Bedroom	1.5	44	15.6%	3	6.8%	$723
Three-Bedroom	1.0	6	2.1%	0	0.0%	$714
Total Market Rate		**282**	**100.0%**	**20**	**7.1%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	30	75.0%	0	0.0%	$539
Two-Bedroom	1.0	10	25.0%	0	0.0%	$645
Total Tax Credit		**40**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	91	40.4%	0	0.0%	N/A
Two-Bedroom	1.0	126	56.0%	1	0.8%	N/A
Three-Bedroom	1.0	8	3.6%	0	0.0%	N/A
Total Tax Credit		**225**	**100.0%**	**1**	**0.4%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	124	93.2%	0	0.0%	N/A
Two-Bedroom	1.0	9	6.8%	0	0.0%	N/A
Total		**133**	**100.0%**	**0**	**0.0%**	-
Grand Total		**680**	**100.0%**	**21**	**3.1%**	-

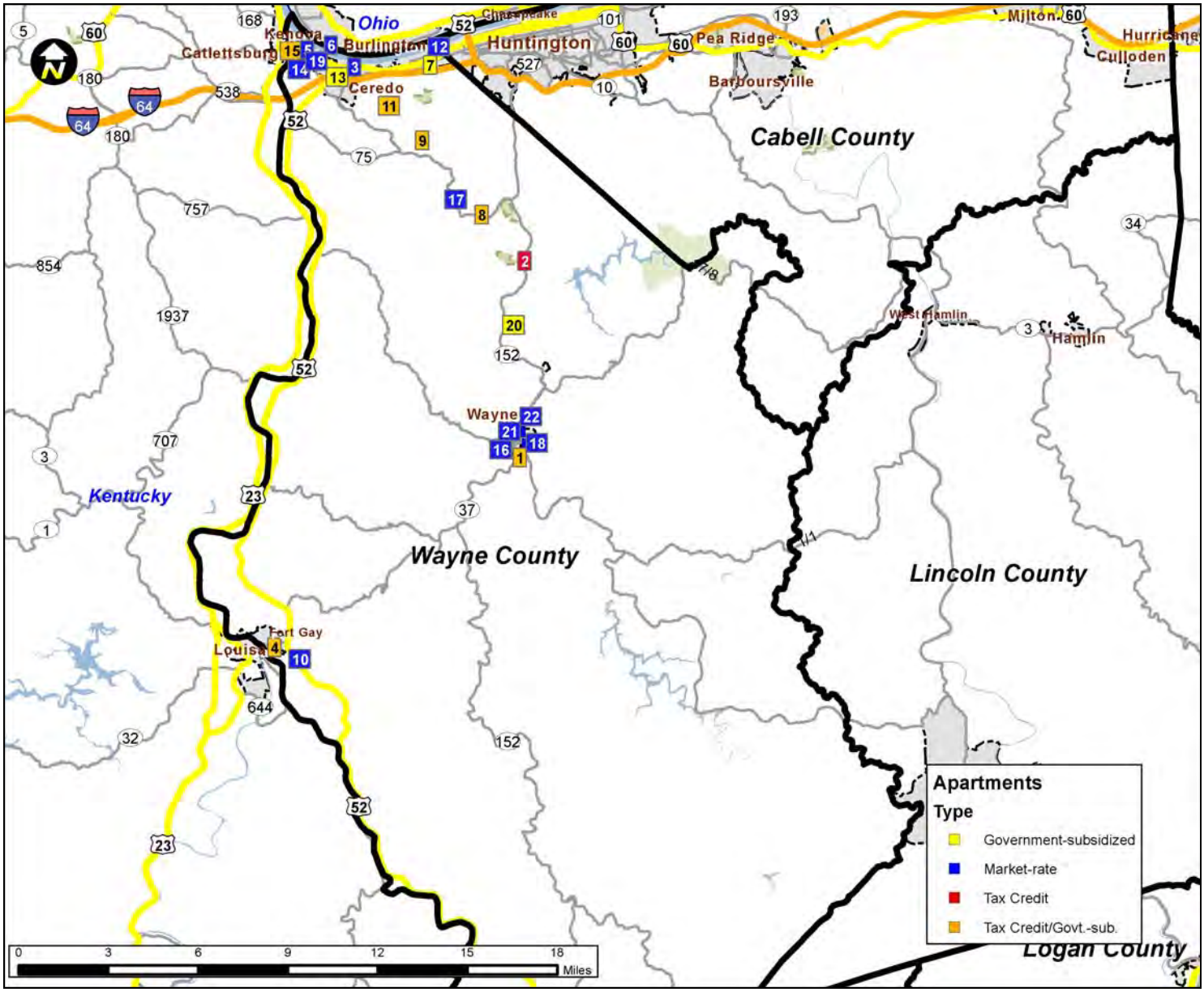
The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate	DTS
1	Charter House Apts.	TGS	B	1981 / 2010	72	0	100.0%	0.0
2	Lakeview Manor	TAX	A	2006	40	0	100.0%	0.0
3	Lindale Apts.	MRR	B	1975	22	0	100.0%	0.0
4	Fort Gay Apts.	TGS	B	1987 / 2013	32	0	100.0%	0.0
5	Clevenger Apts.	MRR	B-	1980	10	0	100.0%	0.0
6	Cisco Properties	MRR	C+	1972	10	3	70.0%	0.0
7	Our Place Apts.	GSS	B	2002	20	0	100.0%	0.0
8	Shoals Manor Apts.	TGS	B+	1986 / 2013	24	0	100.0%	0.0
9	Lena Apts.	TGS	C	1987	18	1	94.4%	0.0
10	Upper Mill Creek	MRR	C	1997	10	0	100.0%	0.0
11	Dunhill Apts.	TGS	B	1988 / 1999	8	0	100.0%	0.0
12	Westmoreland Estates	MRR	B+	1990	109	10	90.8%	0.0
13	Ceredo Manor	GSS	B-	1980	105	0	100.0%	0.0
14	Glenwood Apts.	MRR	C+	1910 / 1970	17	2	88.2%	0.0
15	Jamestown Apts. I & II	TGS	B+	1989 / 2010	71	0	100.0%	0.0
16	Bridge Street Apts.	MRR	B	1994 / 2009	6	0	100.0%	0.0
17	3443 State Route 75	MRR	A	2012	28	3	89.3%	0.0
18	Pioneer Twnhms. I	MRR	B+	2003	12	0	100.0%	0.0
19	Roxanna Booth Manor	MRR	A-	1999	22	0	100.0%	0.0
20	Wayne Apts.	GSS	C-	1985	8	0	100.0%	0.0
21	Pioneer Twnhms. II	MRR	B+	2003	10	0	100.0%	0.0
22	Terrace Apts.	MRR	C	1975	26	2	92.3%	0.0

Project Type	Projects Surveyed	Total Units	Vacant	Occupancy Rate	U/C
MRR	12	282	20	92.9%	0
TAX	1	40	0	100.0%	0
TGS	6	225	1	99.6%	24
GSS	3	133	0	100.0%	0

Total units do not include units under construction.

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	1	17	11.8%
1970 to 1979	3	58	8.6%
1980 to 1989	9	348	0.3%
1990 to 1999	4	147	6.8%
2000 to 2004	3	42	0.0%
2005	0	0	-
2006	1	40	0.0%
2007	0	0	-
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	1	28	10.7%
2013	0	0	-
2014*	0	0	-
Total	22	680	3.1%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	28	10.7%
A-	1	22	0.0%
B+	3	131	7.6%
B	2	28	0.0%
B-	1	10	0.0%
C+	2	27	18.5%
C	2	36	5.6%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	40	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	95	0.0%
B	4	132	0.0%
B-	1	105	0.0%
C	1	18	5.6%
C-	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	17	312	11	96.5%
Senior (Age 55+)	5	259	0	100.0%
Total	22	680	11	98.4%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	161	1	99.4%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	161	1	99.4%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	197	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	40	0	100.0%
0 - 60% AMHI (All Affordable: 55+)	237	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
2411 Collis Avenue	Huntington	Condo	$615	1	1	625
4th Ave. & 24th St.	Huntington	Single Family	$1,100	4	2	N/A
823 11th Ave.	Huntington	Single Family	$1,295	5	2	2,500
115 Wilson Ct.	Huntington	Single Family	$1,000	3	2	1,152
#2-2113 Madison Avenue	Huntington	Townhome	$650	2	1.5	N/A
1627 West 5th Ave.	Huntington	Single Family	$500	2	1	N/A
Country Club Dr. & Heatherwood Ln.	Huntington	Single Family	$1,275	3	2	1,400
2582 First Ave.	Huntington	Townhome	$1,075	3	2	1,900
1616 Spring Valley Dr.	Huntington	Townhome	$845	2	1.5	1,065
3587 Pine Ridge Dr.	Huntington	Mobile Home	$500	2	1	N/A
2535 5th Street Rd.	Huntington	Single Family	$1,250	4	3	2,924
303 Division St.	Huntington	Single Family	$650	2	2	900
401 10th St.	Huntington	Condo	$1,200	1	1	930
4th Ave. & 24th St.	Huntington	Single Family	$1,100	3	1.5	N/A
97 Goodwill Road	Huntington	Single Family	$825	3	1.5	1,276
2872 Thornburg Road	Huntington	Single Family	$700	3	1	960
730 2nd Street	Huntington	Single Family	$650	3	1	N/A
2489 1st Avenue - 132 C	Huntington	Condo	$1,150	2	1	1,200
306 6th Ave. W	Huntington	Single Family	$680	3	1	N/A
2872 Thornburg Rd.	Huntington	Single Family	$750	3	1	960
4th Ave. & 10th St.	Huntington	Condo	$1,200	1	1	900

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned new multifamily rental housing communities in Wayne County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $93,980. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $655, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$93,980
Mortgaged Value = 95% of Median Home Price	$89,281
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$479
Estimated Taxes & Insurance*	$120
Estimated Private Mortgage Insurance**	$56
Estimated Monthly Mortgage Payment	$655

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Wayne County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	46	64	129	58	32	23	45	23	36	34

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county through 2014.

Overall For-Sale Analysis From Zillow (2012 – 2014)			
	2012	2013	2014
Total Number of Sales	171	216	31
Median Sales Price	$74,000	70,000	$72,600
Median Square Footage	1,364	1,344	1,338
Median Price Per Square Foot	$54	$52	$54
Median Year Built	1964	1963	1971
Median Number of Bedrooms	3	3	3
Median Number of Bathrooms	1	2	1

Source: Zillow, data in the chart only represents past sales listed on Zillow.

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2012 through 2014, as well as the median size by bedroom type, median year built and median bathrooms offered.

2012-2014 Detailed For Sale Analysis From Zillow					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
Total Number of Sales	7	110	235	58	8
Median Sales Price	$50,000	$49,500	$85,000	$120,000	$200,000
Median Square Footage	792	1,045	1,384	1,969	3,270
Median Price Per Square Foot	$63	$47	$61	$61	$61
Median Year Built	1945	1950	1969	1970	2000
Median Number of Bathrooms	1	1	1.5	2	3

Source: Zillow; data in the chart only represents past sales listed on Zillow.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	7	170	4.1%	3
Average Loan Amount	$73,040	$103,988	70.2%	$86,465
Average Age of Borrower	29	-	-	25
Average Gross Income of Borrower	$39,282	$60,843	64.6%	$45,783
Income to Loan Ratio	53.8%	58.5%	91.9%	52.9%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

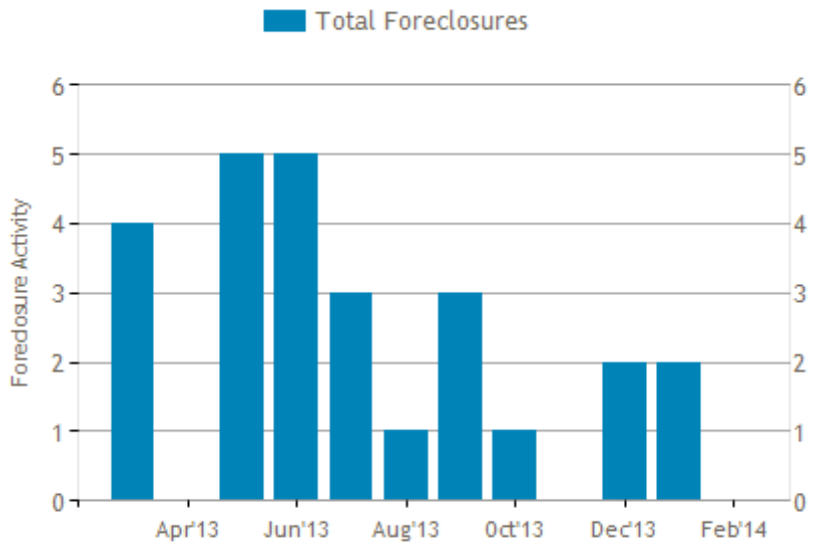
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	7	32	13	0	3
Median Listing Price	N/A	$55,057	$108,450	$157,000	N/A	$205,058
Median Square Footage	N/A	1,082	1,474	2,200	N/A	2,799
Median Price Per Square Foot	N/A	$51	$74	$71	N/A	$73
Median Year Built	N/A	1950	1967	1976	N/A	1980
Median Number of Bathrooms	N/A	1	2	2	N/A	4

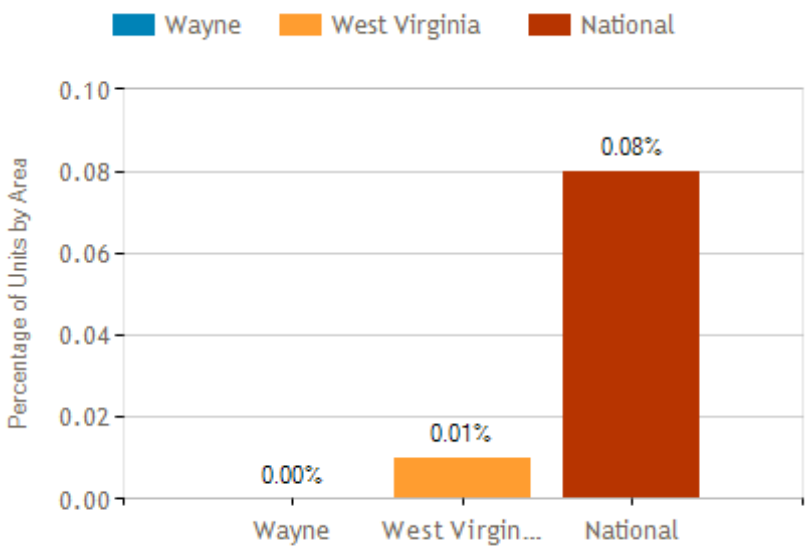
Source: MLS

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Wayne County, WV





G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,040	1,793	$0	$23,180	1,670	-6.9%
41% - 60% AMHI	$22,041	$33,060	534	$23,181	$34,770	466	-12.7%
61% - 100% AMHI	$33,061	$55,100	450	$34,771	$57,950	438	-2.7%
Over 100% AMHI	$55,101	No Limit	470	$57,951	No Limit	443	-5.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,040	848	$0	$23,180	801	-5.5%
41% - 60% AMHI	$22,041	$33,060	609	$23,181	$34,770	565	-7.2%
61% - 100% AMHI	$33,061	$55,100	1,404	$34,771	$57,950	1,386	-1.3%
Over 100% AMHI	$55,101	No Limit	2,658	$57,951	No Limit	2,399	-9.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$22,040	2,641	$0	$23,180	2,471	-6.4%
41% - 60% AMHI	$22,041	$33,060	1,143	$23,181	$34,770	1,031	-9.8%
61% - 100% AMHI	$33,061	$55,100	1,854	$34,771	$57,950	1,824	-1.6%
Over 100% AMHI	$55,101	No Limit	3,128	$57,951	No Limit	2,842	-9.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,320	615	$0	$17,170	679	10.4%
41% - 60% AMHI	$16,321	$24,480	234	$17,171	$25,750	219	-6.4%
61% - 100% AMHI	$24,481	$40,800	163	$25,751	$42,910	172	5.5%
Over 100% AMHI	$40,801	No Limit	253	$42,911	No Limit	283	11.9%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,320	1,698	$0	$17,170	1,824	7.4%
41% - 60% AMHI	$16,321	$24,480	1,106	$17,171	$25,750	1,167	5.5%
61% - 100% AMHI	$24,481	$40,800	1,761	$25,751	$42,910	1,821	3.4%
Over 100% AMHI	$40,801	No Limit	2,893	$42,911	No Limit	2,979	3.0%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$16,320	2,313	$0	$17,170	2,503	8.2%
41% - 60% AMHI	$16,321	$24,480	1,340	$17,171	$25,750	1,386	3.4%
61% - 100% AMHI	$24,481	$40,800	1,924	$25,751	$42,910	1,993	3.6%
Over 100% AMHI	$40,801	No Limit	3,146	$42,911	No Limit	3,262	3.7%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$27,550	2,119	$0	$28,980	1,990	-6.1%
Senior (Age 55+)	$0	$20,400	791	$0	$21,460	836	5.7%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(161 + 135 HCV) 296	0	(161 + 135 HCV*) 296
Number of Income-Eligible Family Renter Households	2,119	534	2,327
Existing Affordable Housing Penetration Rate – 2014	= 14.0%	N/A	= 12.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	197	40	237
Number of Income-Eligible Senior Renter Households	791	234	849
Penetration Rate – 2014	= 24.9%	= 17.1%	= 27.9%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(161 + 135 HCV) 296	0	(161 + 135 HCV*) 296
Number of Income-Eligible Family Renter Households	1,990	466	2,136
Existing Affordable Housing Penetration Rate – 2019	= 14.9%	N/A	= 13.9%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	197	40	237
Number of Income-Eligible Senior Renter Households	836	219	898
Penetration Rate – 2019	= 23.6%	= 18.3%	= 26.4%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	1,823	594	1,694	639
41%-60% AMHI (Tax Credit)	534	194	466	179

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Brett A. Jones, Executive Director, Housing Authority of Wayne County, (304) 360-9366

Mr. Jones noted median incomes in Wayne County are generally highest in its northern portion, and the lowest are in south Wayne County. Jones spoke of a "desperate need" for affordable housing in parts of the county, especially south of Genoa and in the northeast part of the county near Beech Fork Lake and East Lynn Lake referred to locally as "between the lakes." Mr. Jones said available land is abundant and prices are very reasonable, although parcels near major roadways, including State Route 152, are more expensive. He explained that, with the exceptions of Ceredo, Fort Gay, Kenova and Wayne, zoning laws are "practically nonexistent," but says even within these communities, zoning requirements are relatively lax. Few "not in my backyard" issues exist in the county regarding low-income housing, although Jones said problems developed when the housing authority proposed housing to accommodate ex-inmates and recovering drug addicts. He said he would welcome additional LIHTC housing in the county, and added that the housing authority administration "just recently figured out how to apply for the Tax Credits."

Don Perdue, Executive Director, Wayne County Economic Development Authority (WCEDA), (304) 272-9050

Mr. Perdue provided several insights into the effect of economic hardships on the Wayne County area, including the decline in the coal industry. He said the continued low price of natural gas for the last three years and increased regulatory scrutiny directed toward both coal producers and consumers, resulting in increased business costs, have combined to harm Wayne County's local economy and threatened the entire region's prosperity. Specifically, Perdue said an Argus mine in Wayne County was slated to close in December 2013, resulting in the loss of approximately 230 jobs.

The WCEDA director said the loss of coal mining jobs has an effect on the local economy across the board, and negative impact is distributed to ancillary businesses who support (and who are supported by) workers of the industry, including grocery and retail stores, restaurants, hotels, entertainment venues and nearly every other consumer business type. Mr. Perdue said many of the miners residing in Wayne County are renters, and fears that the job losses will cause these households to "simply pack up and leave." Additionally, many working in the mines commute from Kentucky, and losing the funds they usually spend in the community will also be detrimental and likely increase the need for low-income housing in the area.

Perdue noted fracking was not occurring in Wayne County, but said large deposits of natural gas exist there. He regarded it as unfortunate that, unlike in the Marcellus Shale formations north and east of Wayne County, the technology is currently unavailable to access local gas deposits profitably.

Eric L. Hodges, Wayne County Assessor (304) 272-6352

Mr. Hodges said very few barriers to market entry exist for new multifamily housing development in Wayne County. Land, he says, is widely available and inexpensive. Zoning is lax, and most residents would welcome any new development and the construction jobs it would offer, especially one that would ultimately provide much-needed low-income housing.

Mr. Hodges is concerned about an increasing foreclosure rate as the coal industry continues its decline in Wayne County and says a shortage of multifamily housing has always existed there. Finally, Hodges noted that quality rental housing options in the county are few.

51. Webster County

A. General Description

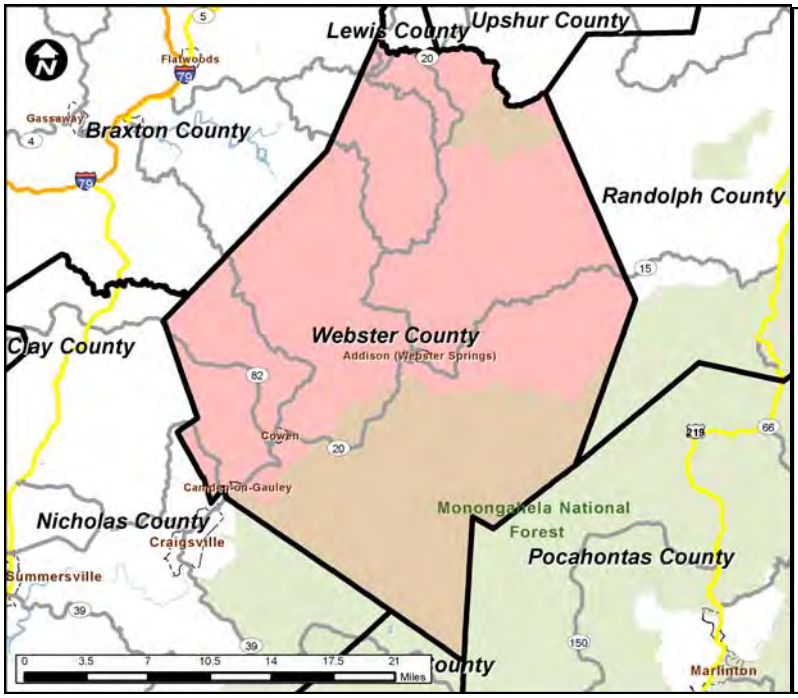
County Seat: Webster Springs
County Size: 556.14 square miles

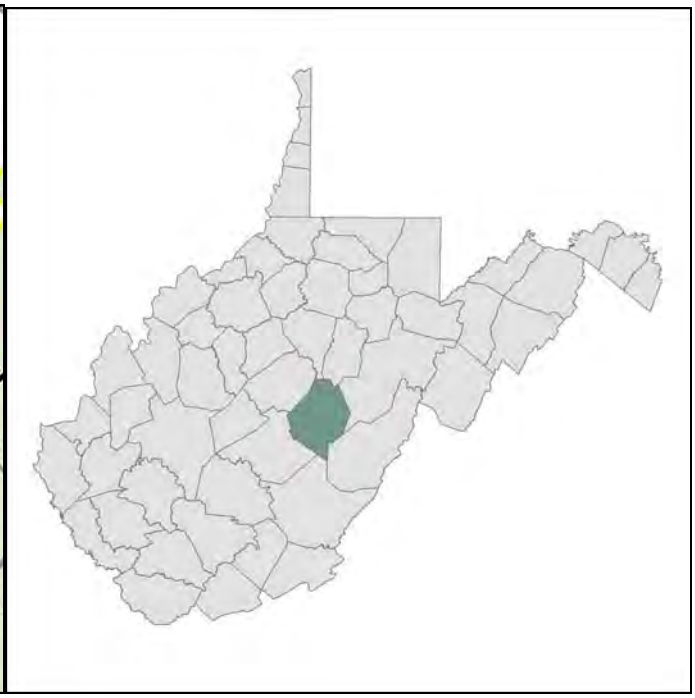
2000 (Census) Population: 9,719
2010 (Census) Population: 9,154
Population Change: -565 (-5.8%)

2000 (Census) Households: 4,010
2010 (Census) Households: 3,792
Household Change: -218 (-5.4%)

2000 (Census) Median Household Income: $21,021
2010 (Estimate) Median Household Income: $29,559
Income Change: +$8,538 (40.6%)

2000 (Census) Median Home Value: $39,900
2010 (American Community Survey) Median Home Value: $58,500
Home Value Change: +$18,600 (46.6%)





B. Demographic Characteristics and Trends

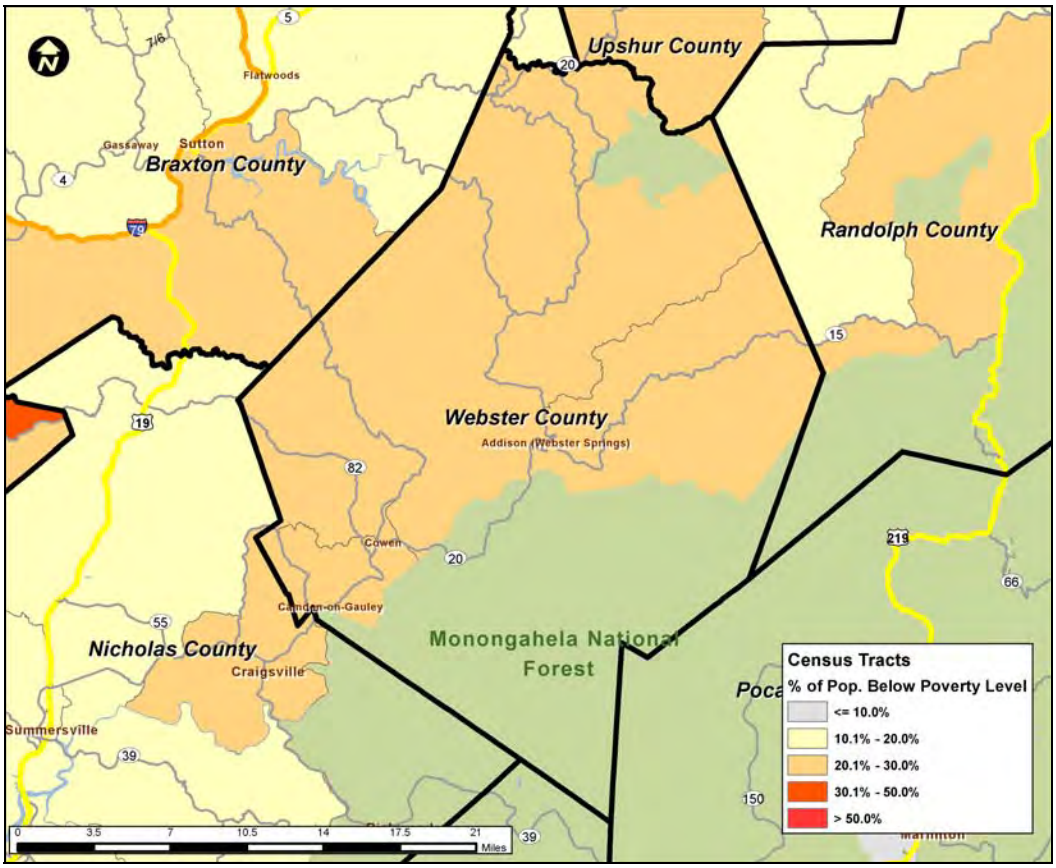
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Webster County	Population	9,719	9,154	9,206	9,178
	Population Change	-	-565	52	-28
	Percent Change	-	-5.8%	0.6%	-0.3%
County Seat: Webster Springs	Population	808	776	790	792
	Population Change	-	-32	14	2
	Percent Change	-	-4.0%	1.8%	0.3%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,093	22.9%
Population not living in poverty	7,061	77.1%
Total	9,154	100.0%

Source: American Community Survey (ACS)

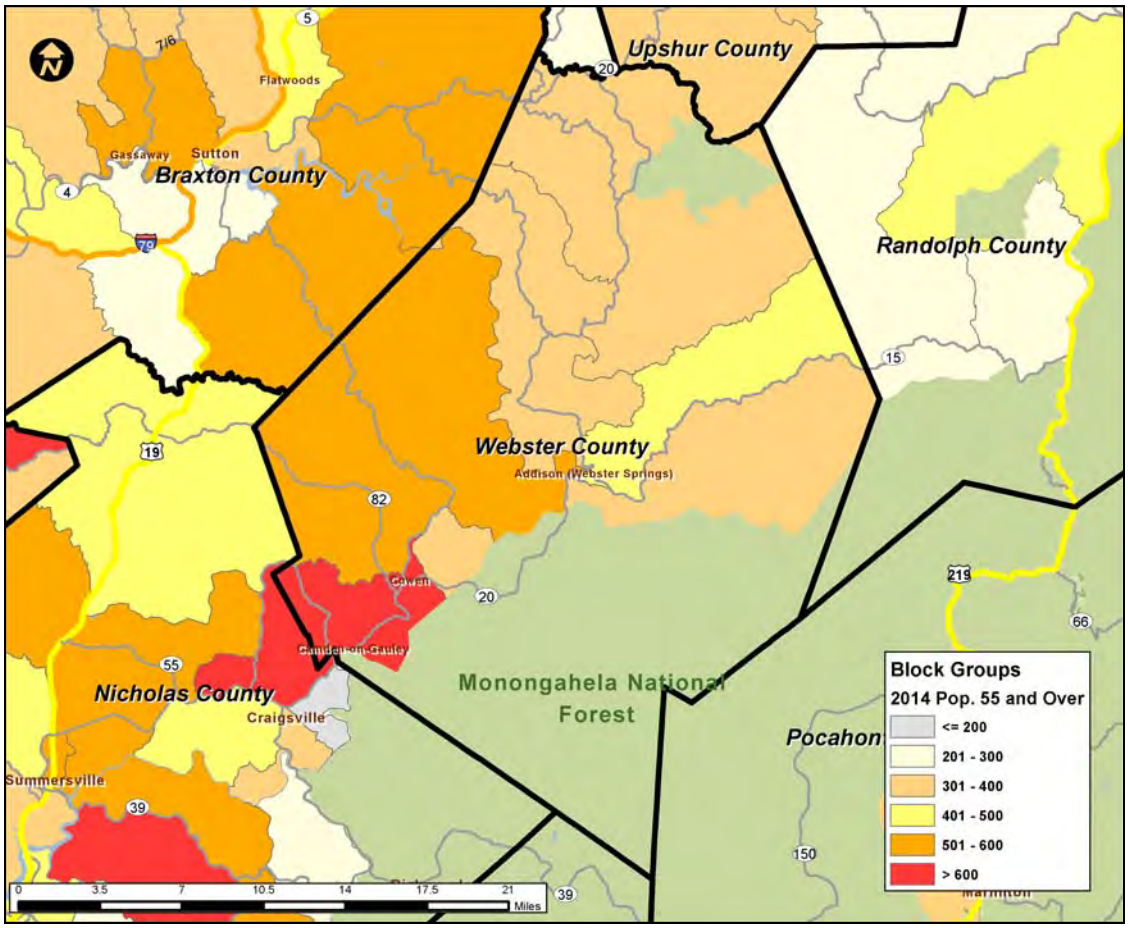


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	2,168	23.7%	2,086	22.7%	2,099	22.9%	13	0.6%
20 to 24	427	4.7%	482	5.2%	400	4.4%	-82	-17.0%
25 to 34	922	10.1%	951	10.3%	983	10.7%	32	3.4%
35 to 44	1,187	13.0%	1,118	12.1%	1,007	11.0%	-111	-9.9%
45 to 54	1,402	15.3%	1,308	14.2%	1,244	13.6%	-64	-4.9%
55 to 64	1,444	15.8%	1,475	16.0%	1,419	15.5%	-56	-3.8%
65 to 74	923	10.1%	1,086	11.8%	1,272	13.9%	186	17.1%
75 & Over	681	7.4%	701	7.6%	755	8.2%	54	7.7%
Total	9,154	100.0%	9,206	100.0%	9,178	100.0%	-28	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	9,027	98.6%
Black	14	0.2%
Indian	6	0.1%
Asian	5	0.1%
Pacific Islander	1	0.0%
Some Other Race	6	0.1%
Two or More Races	95	1.0%
Total	9,154	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	8,134	88.9%
Moved within Same County	876	9.6%
Different County Same State	109	1.2%
Moved from Different State	36	0.4%
Moved from Abroad	0	0.0%
Total	9,154	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

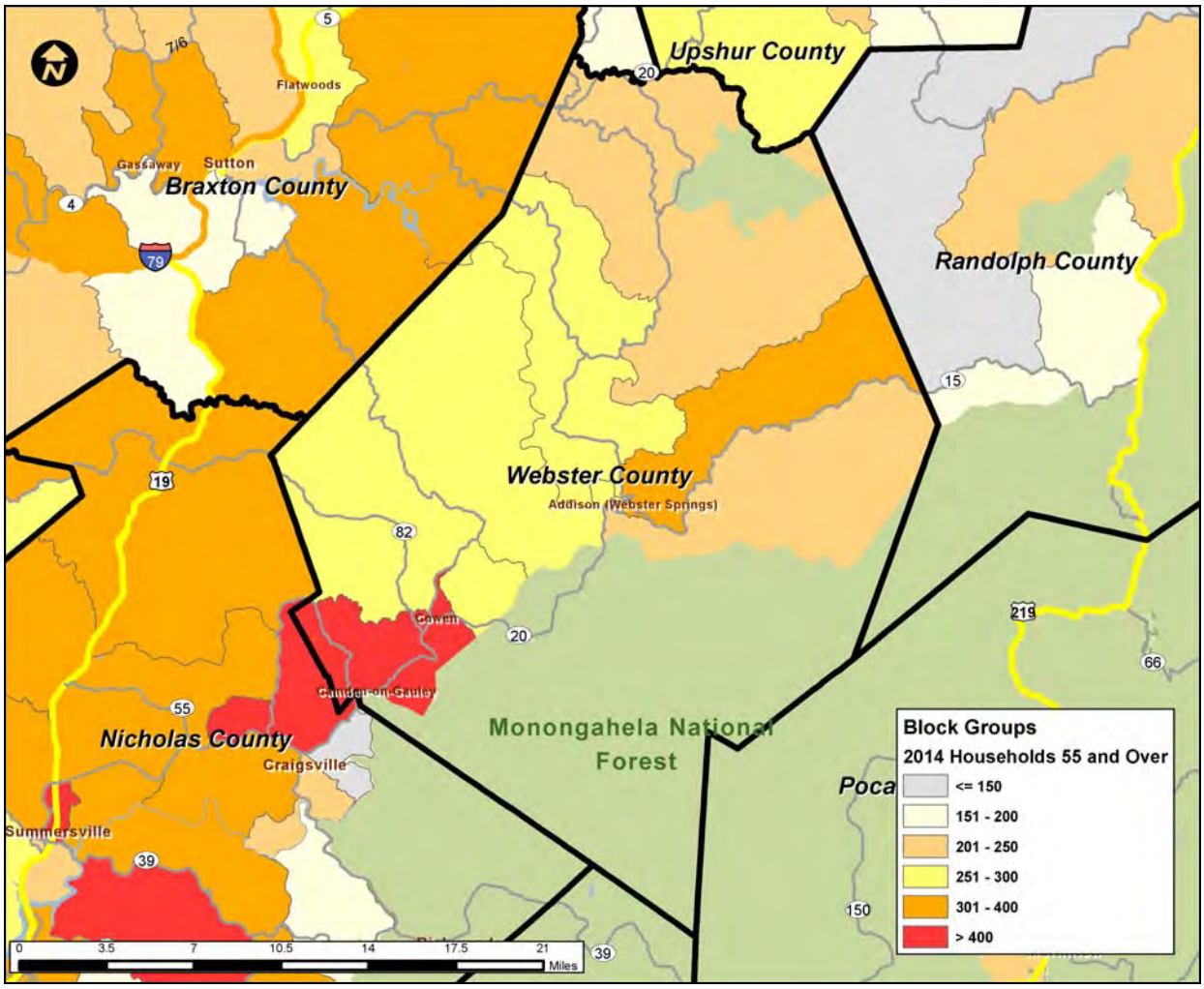
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Webster County	Households	4,010	3,792	3,817	3,808
	Household Change	-	-218	25	-9
	Percent Change	-	-5.4%	0.7%	-0.2%
	Household Size	2.42	2.41	2.40	2.40
County Seat: Webster Springs	Households	403	363	369	371
	Household Change	-	-40	6	2
	Percent Change	-	-9.9%	1.7%	0.5%
	Household Size	2.0	2.1	2.14	2.13

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	119	3.1%	107	2.8%	92	2.4%	-15	-14.0%
25 to 34	386	10.2%	399	10.4%	407	10.7%	8	2.0%
35 to 44	593	15.6%	553	14.5%	492	12.9%	-61	-11.0%
45 to 54	760	20.0%	701	18.4%	657	17.3%	-44	-6.3%
55 to 64	839	22.1%	850	22.3%	807	21.2%	-43	-5.1%
65 to 74	608	16.0%	711	18.6%	825	21.7%	114	16.0%
75 to 84	340	9.0%	348	9.1%	368	9.7%	20	5.8%
85 & Over	147	3.9%	148	3.9%	160	4.2%	12	8.0%
Total	3,792	100.0%	3,817	100.0%	3,808	100.0%	-9	-0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



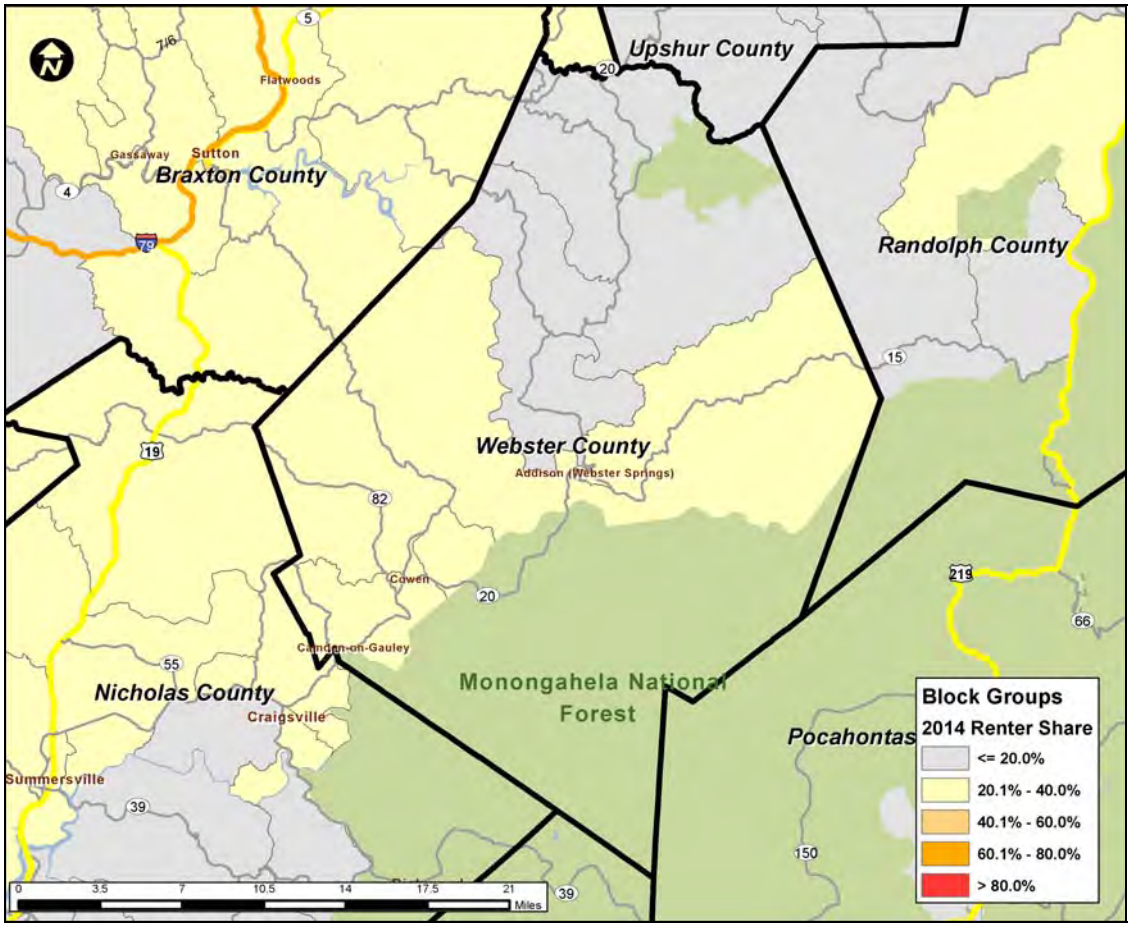
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	2,962	78.1%	2,881	75.5%	2,894	76.0%
Renter-Occupied	830	21.9%	937	24.5%	915	24.0%
Total	3,792	100.0%	3,817	100.0%	3,808	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,660	85.8%	1,738	84.5%	1,795	83.1%
Renter-Occupied	274	14.2%	320	15.5%	366	16.9%
Total	1,934	100.0%	2,058	100.0%	2,161	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	341	36.4%	335	36.6%	-6	-1.8%
2 Persons	255	27.3%	249	27.2%	-7	-2.6%
3 Persons	168	18.0%	163	17.8%	-5	-3.1%
4 Persons	99	10.6%	95	10.4%	-4	-4.0%
5 Persons+	73	7.8%	73	7.9%	0	-0.2%
Total	937	100.0%	915	100.0%	-22	-2.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	691	24.0%	698	24.1%	7	1.1%
2 Persons	1,156	40.1%	1,157	40.0%	1	0.1%
3 Persons	486	16.9%	491	17.0%	5	1.0%
4 Persons	340	11.8%	339	11.7%	0	-0.1%
5 Persons+	208	7.2%	208	7.2%	0	-0.2%
Total	2,881	100.0%	2,894	100.0%	13	0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
I; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	189	59.1%	198	54.0%	9	4.6%
2 Persons	80	25.1%	67	18.3%	-13	-16.7%
3 Persons	31	9.8%	67	18.2%	36	113.9%
4 Persons	8	2.4%	17	4.6%	9	113.9%
5 Persons+	11	3.6%	18	5.0%	7	60.3%
Total	320	100.0%	366	100.0%	46	14.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	605	34.8%	599	33.4%	-5	-0.9%
2 Persons	912	52.5%	935	52.1%	23	2.5%
3 Persons	165	9.5%	185	10.3%	20	11.9%
4 Persons	35	2.0%	42	2.4%	8	22.3%
5 Persons+	21	1.2%	33	1.8%	12	55.0%
Total	1,738	100.0%	1,795	100.0%	57	3.3%

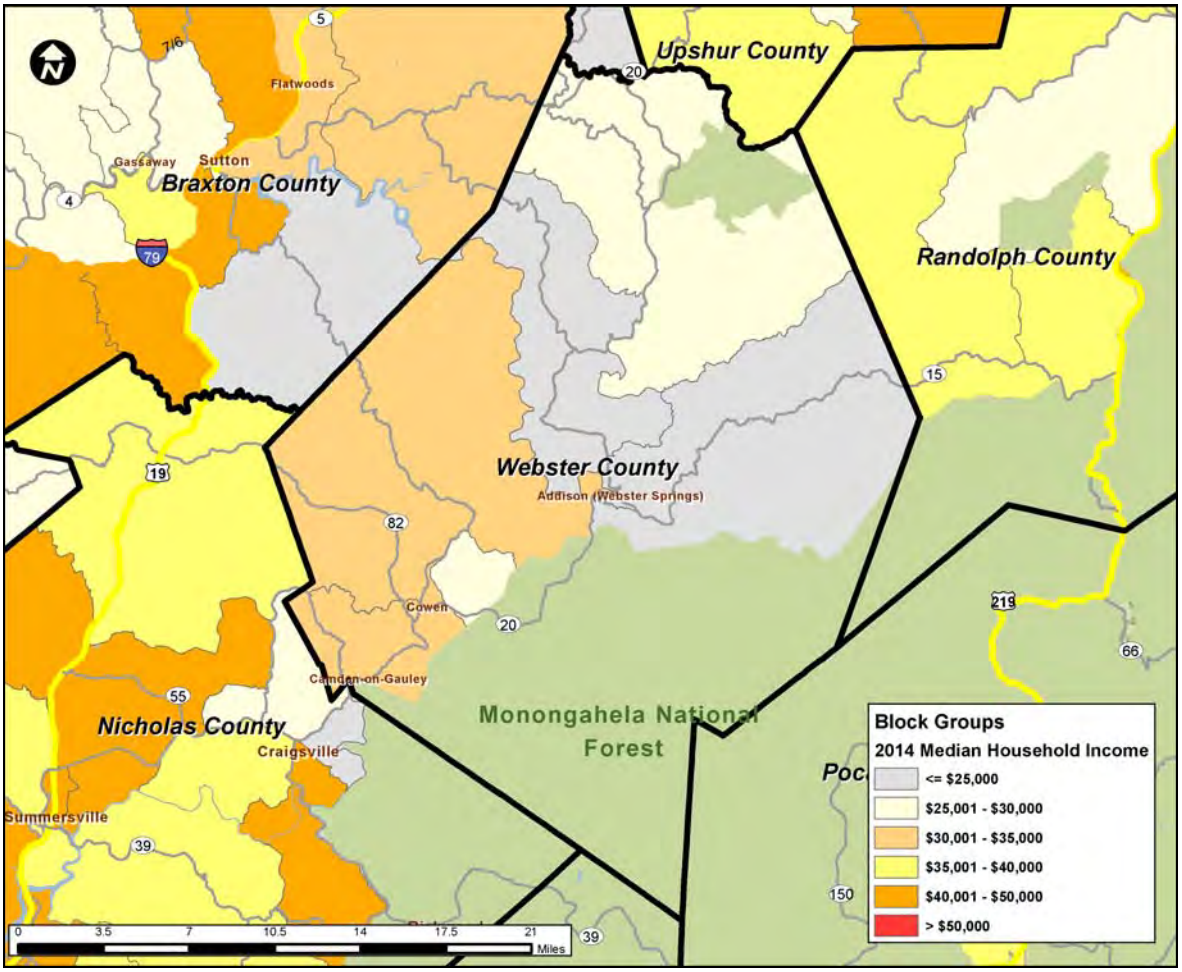
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	534	14.1%	531	13.9%	463	12.2%
$10,000 to $19,999	733	19.3%	743	19.5%	608	16.0%
$20,000 to $29,999	658	17.4%	660	17.3%	683	17.9%
$30,000 to $39,999	421	11.1%	367	9.6%	346	9.1%
$40,000 to $49,999	384	10.1%	369	9.7%	325	8.5%
$50,000 to $59,999	299	7.9%	292	7.6%	306	8.0%
$60,000 to $74,999	300	7.9%	315	8.3%	339	8.9%
$75,000 to $99,999	293	7.7%	318	8.3%	359	9.4%
$100,000 to $124,999	75	2.0%	120	3.1%	215	5.6%
$124,999 to $149,999	57	1.5%	58	1.5%	77	2.0%
$150,000 to $199,999	5	0.1%	17	0.4%	52	1.4%
$200,000+	32	0.9%	27	0.7%	33	0.9%
Total	3,792	100.0%	3,817	100.0%	3,808	100.0%
Median Income	$29,559		$29,613		$34,325	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



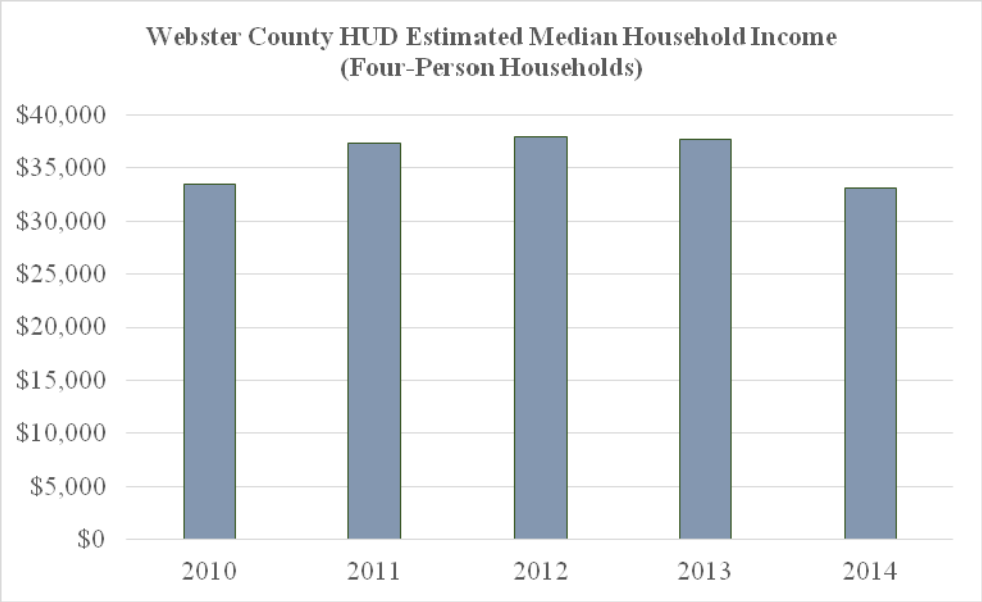
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	246	12.7%	260	12.6%	241	11.1%
$10,000 to $19,999	470	24.3%	459	22.3%	379	17.5%
$20,000 to $29,999	408	21.1%	434	21.1%	469	21.7%
$30,000 to $39,999	211	10.9%	206	10.0%	232	10.7%
$40,000 to $49,999	152	7.8%	175	8.5%	182	8.4%
$50,000 to $59,999	138	7.2%	145	7.0%	149	6.9%
$60,000 to $74,999	115	5.9%	142	6.9%	175	8.1%
$75,000 to $99,999	115	5.9%	130	6.3%	146	6.8%
$100,000 to $124,999	35	1.8%	56	2.7%	94	4.4%
$124,999 to $149,999	28	1.4%	30	1.5%	46	2.1%
$150,000 to $199,999	3	0.2%	10	0.5%	34	1.6%
$200,000+	14	0.7%	12	0.6%	14	0.7%
Total	1,934	100.0%	2,058	100.0%	2,161	100.0%
Median Income	$26,163		$27,135		$29,824	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$33,500	-
2011	$37,400	11.6%
2012	$37,900	1.3%
2013	$37,700	-0.5%
2014	$33,100	-12.2%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	151	42	17	6	2	219
$10,000 to $19,999	76	25	17	16	44	179
$20,000 to $29,999	13	50	22	1	2	88
$30,000 to $39,999	20	60	80	0	1	161
$40,000 to $49,999	15	16	5	40	10	86
$50,000 to $59,999	5	1	1	0	1	7
$60,000 to $74,999	6	2	2	1	0	11
$75,000 to $99,999	5	3	1	20	0	28
$100,000 to $124,999	3	23	0	1	2	28
$125,000 to $149,999	5	5	1	0	2	13
$150,000 to $199,999	2	0	0	1	0	3
$200,000 & Over	2	1	2	0	2	6
Total	302	227	148	87	65	830

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	174	56	30	10	2	272
$10,000 to $19,999	88	32	20	19	43	203
$20,000 to $29,999	11	58	22	1	0	92
$30,000 to $39,999	21	38	82	2	1	145
$40,000 to $49,999	9	12	5	40	13	79
$50,000 to $59,999	5	3	2	0	3	13
$60,000 to $74,999	11	6	2	1	1	20
$75,000 to $99,999	10	3	2	20	1	36
$100,000 to $124,999	7	45	2	3	2	59
$125,000 to $149,999	4	0	1	1	2	8
$150,000 to $199,999	1	0	0	1	0	3
$200,000 & Over	0	2	1	1	3	7
Total	341	255	168	99	73	937

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	158	41	36	6	4	243
$10,000 to $19,999	76	23	26	20	38	182
$20,000 to $29,999	14	57	29	4	1	105
$30,000 to $39,999	20	30	31	1	2	84
$40,000 to $49,999	8	11	8	15	14	56
$50,000 to $59,999	8	2	4	3	1	18
$60,000 to $74,999	14	6	5	4	2	31
$75,000 to $99,999	14	2	5	26	1	48
$100,000 to $124,999	15	68	12	9	1	105
$125,000 to $149,999	5	3	4	2	5	19
$150,000 to $199,999	4	3	3	0	3	12
$200,000 & Over	0	5	0	5	1	11
Total	335	249	163	95	73	915

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	57	42	10	6	0	115
$10,000 to $19,999	40	1	15	16	41	113
$20,000 to $29,999	10	9	22	0	0	40
$30,000 to $39,999	14	57	79	0	0	150
$40,000 to $49,999	12	12	4	40	9	78
$50,000 to $59,999	0	0	0	0	0	0
$60,000 to $74,999	0	0	1	1	0	1
$75,000 to $99,999	0	0	1	19	0	20
$100,000 to $124,999	1	23	0	1	1	25
$125,000 to $149,999	2	2	1	0	1	7
$150,000 to $199,999	1	0	0	1	0	2
$200,000 & Over	1	1	2	0	2	5
Total	137	147	135	85	53	556

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	70	56	14	7	0	147
$10,000 to $19,999	45	9	16	18	42	130
$20,000 to $29,999	7	17	19	0	0	44
$30,000 to $39,999	17	35	80	1	1	135
$40,000 to $49,999	5	10	3	40	11	69
$50,000 to $59,999	1	1	0	0	1	3
$60,000 to $74,999	2	1	1	0	1	6
$75,000 to $99,999	1	0	1	20	0	23
$100,000 to $124,999	2	44	2	2	1	51
$125,000 to $149,999	1	0	0	1	1	3
$150,000 to $199,999	0	0	0	0	0	1
$200,000 & Over	0	2	0	0	3	5
Total	152	175	137	91	61	617

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	57	39	19	7	2	123
$10,000 to $19,999	37	6	15	18	35	111
$20,000 to $29,999	7	18	21	2	0	49
$30,000 to $39,999	16	29	24	0	1	70
$40,000 to $49,999	5	10	3	14	12	43
$50,000 to $59,999	2	1	0	0	0	4
$60,000 to $74,999	1	2	0	3	1	8
$75,000 to $99,999	3	0	2	24	0	29
$100,000 to $124,999	8	67	10	8	0	92
$125,000 to $149,999	0	0	2	1	3	6
$150,000 to $199,999	2	3	0	0	0	5
$200,000 & Over	0	5	0	2	1	8
Total	137	182	96	79	54	549

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	42	98	2	2	17	162
$10,000 to $19,999	0	46	40	67	0	153
$20,000 to $29,999	0	49	69	72	30	220
$30,000 to $39,999	6	0	43	8	0	57
$40,000 to $49,999	1	24	46	43	41	155
$50,000 to $59,999	19	39	47	25	32	162
$60,000 to $74,999	18	41	34	68	24	185
$75,000 to $99,999	11	12	69	24	44	160
$100,000 to $124,999	2	2	1	9	1	15
$125,000 to $149,999	3	5	5	6	3	23
$150,000 to $199,999	0	0	0	0	0	0
$200,000 & Over	2	1	4	3	3	12
Total	104	317	359	327	195	1,302

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	40	61	2	1	18	123
$10,000 to $19,999	5	45	35	69	0	154
$20,000 to $29,999	0	35	58	66	25	184
$30,000 to $39,999	4	0	19	4	0	26
$40,000 to $49,999	2	20	38	33	33	126
$50,000 to $59,999	12	29	51	27	25	144
$60,000 to $74,999	13	29	40	61	24	168
$75,000 to $99,999	8	13	67	23	53	164
$100,000 to $124,999	0	0	2	9	1	13
$125,000 to $149,999	0	5	5	9	6	25
$150,000 to $199,999	0	2	2	1	1	6
$200,000 & Over	3	3	2	3	0	10
Total	86	244	321	305	187	1,143

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	32	47	0	3	17	99
$10,000 to $19,999	7	36	27	48	0	118
$20,000 to $29,999	1	32	48	63	21	165
$30,000 to $39,999	7	5	24	8	0	44
$40,000 to $49,999	2	15	27	33	22	100
$50,000 to $59,999	16	28	53	29	27	153
$60,000 to $74,999	14	27	38	58	21	157
$75,000 to $99,999	12	16	76	25	54	184
$100,000 to $124,999	2	3	3	17	3	29
$125,000 to $149,999	2	6	4	8	6	25
$150,000 to $199,999	1	3	4	4	2	14
$200,000 & Over	2	4	2	2	1	11
Total	99	222	306	297	175	1,099

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	93	0	7	0	2	102
$10,000 to $19,999	35	24	2	0	3	65
$20,000 to $29,999	3	42	0	1	2	48
$30,000 to $39,999	6	3	1	0	1	11
$40,000 to $49,999	3	3	1	0	1	8
$50,000 to $59,999	5	1	1	0	1	8
$60,000 to $74,999	7	2	1	0	0	10
$75,000 to $99,999	5	3	0	1	0	9
$100,000 to $124,999	2	0	0	0	1	3
$125,000 to $149,999	3	2	0	0	1	6
$150,000 to $199,999	1	0	0	0	0	1
$200,000 & Over	1	0	0	0	0	1
Total	166	80	14	2	13	274

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	104	0	15	2	2	124
$10,000 to $19,999	43	24	4	0	1	73
$20,000 to $29,999	4	41	3	0	0	48
$30,000 to $39,999	4	3	2	1	0	10
$40,000 to $49,999	4	3	2	0	2	10
$50,000 to $59,999	4	3	1	0	2	11
$60,000 to $74,999	9	5	1	0	0	15
$75,000 to $99,999	9	3	1	0	1	13
$100,000 to $124,999	5	0	0	1	1	8
$125,000 to $149,999	2	0	0	0	1	5
$150,000 to $199,999	0	0	0	1	0	2
$200,000 & Over	0	0	1	1	0	1
Total	189	80	31	8	11	320

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	101	1	17	1	2	122
$10,000 to $19,999	39	16	10	1	3	70
$20,000 to $29,999	7	38	8	2	1	56
$30,000 to $39,999	4	1	7	1	1	14
$40,000 to $49,999	3	1	6	1	2	12
$50,000 to $59,999	6	1	3	2	1	14
$60,000 to $74,999	13	4	5	1	1	24
$75,000 to $99,999	12	2	4	1	1	19
$100,000 to $124,999	7	1	2	1	1	13
$125,000 to $149,999	4	2	2	1	2	13
$150,000 to $199,999	2	0	2	0	2	7
$200,000 & Over	0	0	0	4	0	3
Total	198	67	67	17	18	366

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	104	34	4	0	1	143
$10,000 to $19,999	187	219	0	0	0	405
$20,000 to $29,999	173	180	5	2	0	360
$30,000 to $39,999	38	116	31	8	6	199
$40,000 to $49,999	44	71	23	3	2	143
$50,000 to $59,999	19	77	30	1	3	130
$60,000 to $74,999	13	67	15	6	2	104
$75,000 to $99,999	12	70	21	0	2	105
$100,000 to $124,999	7	15	4	3	2	32
$125,000 to $149,999	2	19	1	0	0	22
$150,000 to $199,999	0	1	1	0	0	2
$200,000 & Over	3	7	2	0	1	13
Total	604	876	137	24	20	1,660

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	93	31	12	0	1	136
$10,000 to $19,999	194	192	0	0	0	386
$20,000 to $29,999	170	199	10	6	1	386
$30,000 to $39,999	29	132	20	7	7	196
$40,000 to $49,999	52	73	30	7	2	164
$50,000 to $59,999	22	74	34	2	3	134
$60,000 to $74,999	15	83	18	6	4	127
$75,000 to $99,999	12	76	25	2	3	117
$100,000 to $124,999	11	22	12	3	0	48
$125,000 to $149,999	4	19	1	0	1	26
$150,000 to $199,999	1	5	2	0	0	8
$200,000 & Over	2	6	1	1	0	10
Total	605	912	165	35	21	1,738

Source: Ribbon Demographics; ESRI; Urban Decision Group

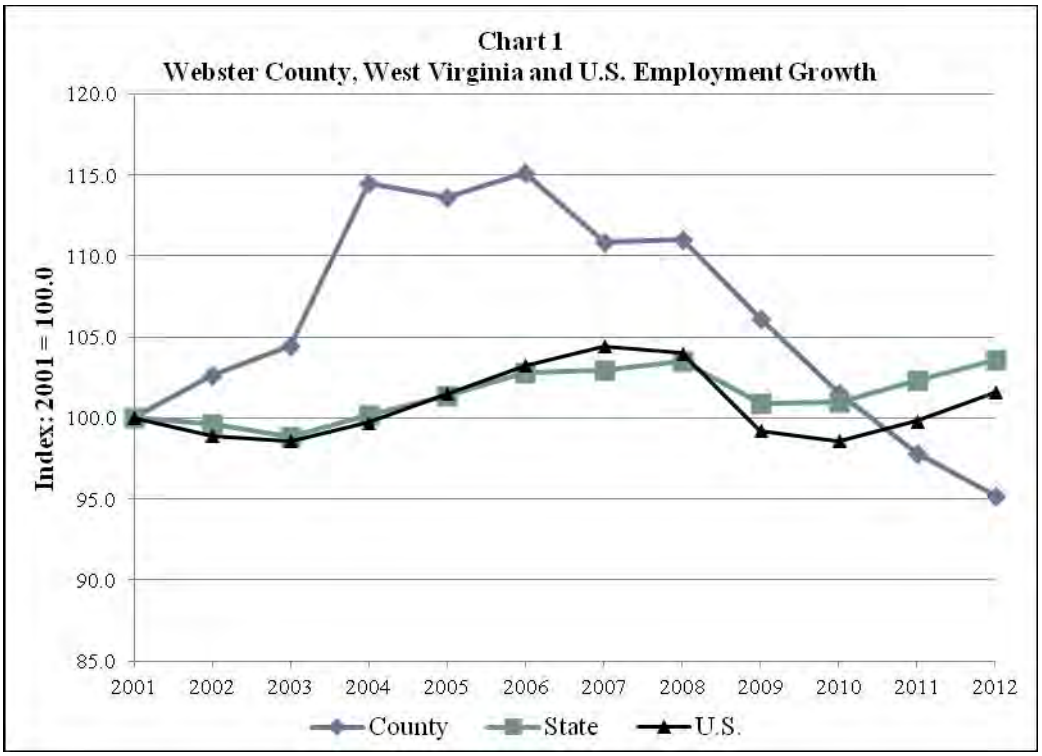
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	81	26	10	0	4	120
$10,000 to $19,999	162	142	1	2	0	307
$20,000 to $29,999	181	209	16	6	1	413
$30,000 to $39,999	30	162	11	4	11	218
$40,000 to $49,999	54	72	32	7	5	170
$50,000 to $59,999	21	77	29	5	4	135
$60,000 to $74,999	25	90	23	7	6	151
$75,000 to $99,999	14	84	22	5	2	127
$100,000 to $124,999	14	34	29	4	0	81
$125,000 to $149,999	10	20	3	0	0	33
$150,000 to $199,999	5	13	6	2	1	27
$200,000 & Over	3	6	2	0	0	11
Total	599	935	185	42	33	1,795

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Webster County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Webster County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Webster County, State and U.S. Employment, 2001-2012						
	Webster County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,129		686		129,636	
2002	2,185	2.6%	683	-0.4%	128,234	-1.1%
2003	2,224	1.8%	678	-0.8%	127,796	-0.3%
2004	2,437	9.6%	687	1.3%	129,278	1.2%
2005	2,420	-0.7%	695	1.2%	131,572	1.8%
2006	2,451	1.3%	705	1.4%	133,834	1.7%
2007	2,360	-3.7%	706	0.1%	135,366	1.1%
2008	2,363	0.1%	710	0.5%	134,806	-0.4%
2009	2,260	-4.4%	692	-2.5%	128,608	-4.6%
2010	2,161	-4.4%	692	0.1%	127,820	-0.6%
2011	2,083	-3.6%	702	1.4%	129,411	1.2%
2012	2,027	-2.7%	711	1.2%	131,696	1.8%
Change						
2001-12	-102	-4.8%	25	3.6%	2,061	1.6%
2001-03	95	4.5%	-8	-1.1%	-1,840	-1.4%
2003-07	136	6.1%	28	4.2%	7,570	5.9%
2007-12	-333	-14.1%	4	0.6%	-3,670	-2.7%

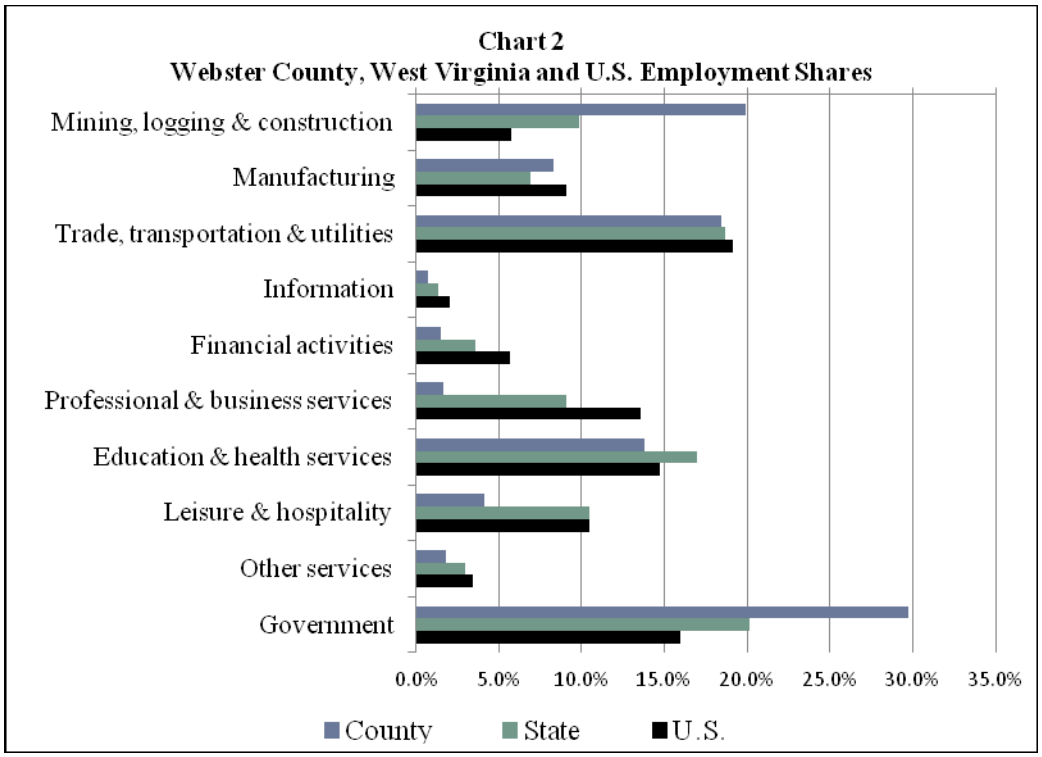
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Webster County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Webster County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	403	19.9%	201.6	345.7
Manufacturing	169	8.3%	120.8	92.2
Trade, Transportation and Utilities	373	18.4%	98.6	96.1
Information	15	0.7%	55.0	36.4
Financial Activities	31	1.5%	42.7	26.8
Professional and Business Services	33	1.6%	17.9	12.0
Educational and Health Services	280	13.8%	81.6	93.7
Leisure and Hospitality	84	4.1%	39.7	39.7
Other Services	36	1.8%	59.8	51.4
Total Private Sector	**1,424**	**70.3%**	**88.0**	**83.6**
Total Government	**603**	**29.7%**	**147.7**	**186.1**
Total Payroll Employment	**2,027**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

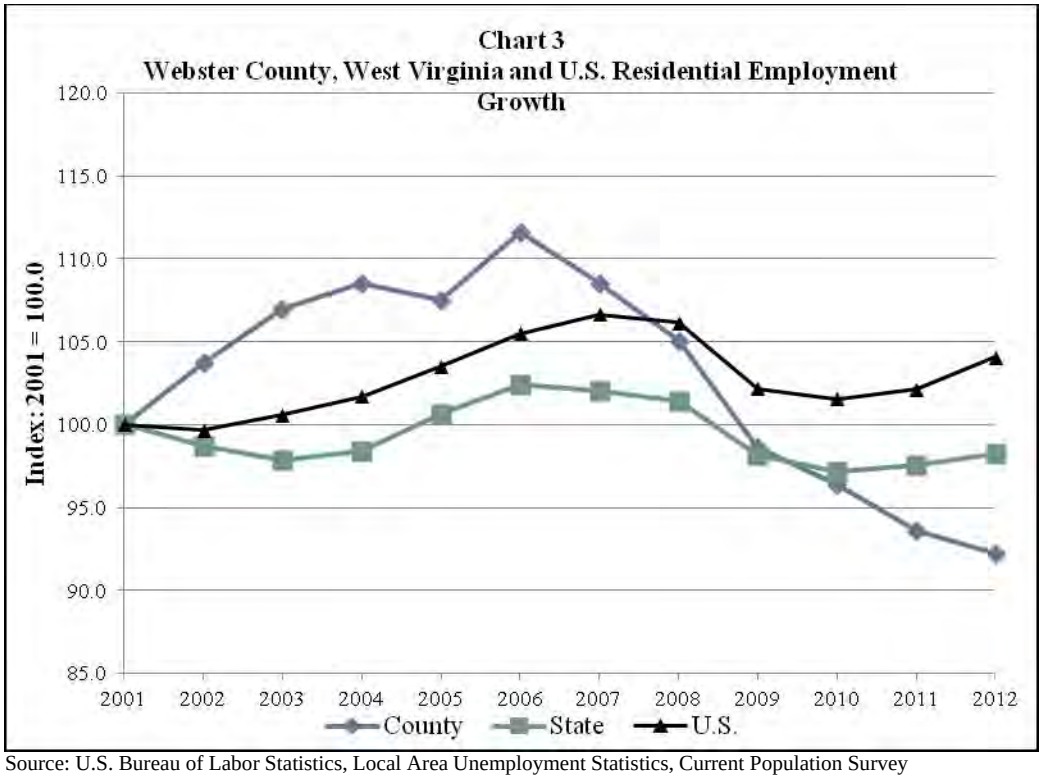


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Webster County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Webster County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Webster County; this one considers the number of Webster County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

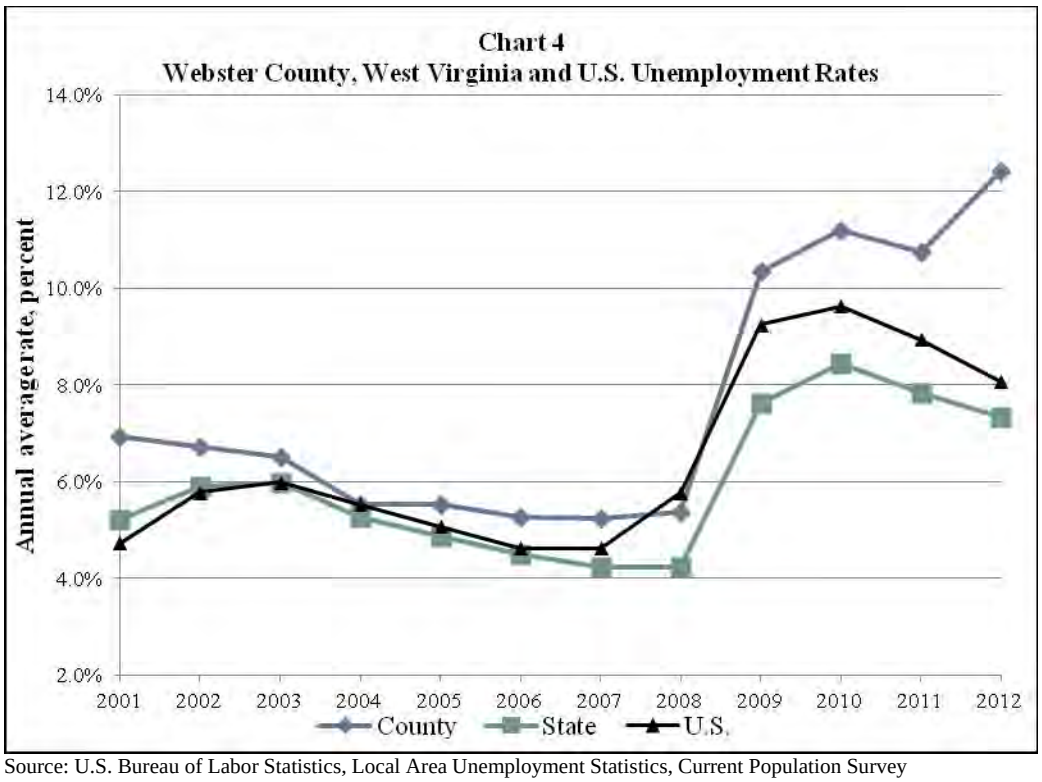
Table 3 Webster County, State and U.S. Residential Employment, 2001-2012						
	Webster County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,933		759		136,933	
2002	3,042	3.7%	749	-1.3%	136,485	-0.3%
2003	3,138	3.2%	742	-0.9%	137,736	0.9%
2004	3,184	1.5%	747	0.6%	139,252	1.1%
2005	3,153	-1.0%	764	2.3%	141,730	1.8%
2006	3,274	3.8%	777	1.8%	144,427	1.9%
2007	3,184	-2.7%	774	-0.4%	146,047	1.1%
2008	3,080	-3.3%	769	-0.6%	145,362	-0.5%
2009	2,894	-6.0%	745	-3.2%	139,878	-3.8%
2010	2,827	-2.3%	737	-1.1%	139,064	-0.6%
2011	2,745	-2.9%	740	0.4%	139,869	0.6%
2012	2,704	-1.5%	746	0.8%	142,469	1.9%
Change						
2001-12	-229	-7.8%	-13	-1.7%	5,536	4.0%
2001-03	205	7.0%	-16	-2.2%	803	0.6%
2003-07	46	1.5%	32	4.3%	8,311	6.0%
2007-10	-357	-11.2%	-37	-4.8%	-6,983	-4.8%
2010-12	-123	-4.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Webster County, state and U.S. unemployment rates over the past decade. The table also shows the Webster County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Webster County Labor Force Statistics and Comparative Unemployment Rates						
	Webster County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Webster County	West Virginia	U.S.
2001	3,152	2,933	219	6.9%	5.2%	4.7%
2002	3,261	3,042	219	6.7%	5.9%	5.8%
2003	3,357	3,138	219	6.5%	6.0%	6.0%
2004	3,371	3,184	187	5.5%	5.3%	5.5%
2005	3,338	3,153	185	5.5%	4.9%	5.1%
2006	3,456	3,274	182	5.3%	4.5%	4.6%
2007	3,360	3,184	176	5.2%	4.2%	4.6%
2008	3,255	3,080	175	5.4%	4.2%	5.8%
2009	3,228	2,894	334	10.3%	7.6%	9.3%
2010	3,184	2,827	357	11.2%	8.4%	9.6%
2011	3,076	2,745	331	10.8%	7.8%	8.9%
2012	3,088	2,704	384	12.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Webster County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	3,076	2,745	331	10.8%
2012 January	2,996	2,646	350	11.7%
2012 February	3,044	2,653	391	12.8%
2012 March	3,042	2,661	381	12.5%
2012 April	3,051	2,679	372	12.2%
2012 May	3,180	2,799	381	12%
2012 June	3,227	2,826	401	12.4%
2012 July	3,163	2,779	384	12.1%
2012 August	3,191	2,809	382	12%
2012 September	3,128	2,753	375	12%
2012 October	3,094	2,715	379	12.2%
2012 November	2,976	2,572	404	13.6%
2012 December	2,958	2,551	407	13.8%
2012 Annual	3,088	2,704	384	12.4%
2013 January	2,934	2,505	429	14.6%
2013 February	2,980	2,556	424	14.2%
2013 March	2,950	2,550	400	13.6%
2013 April	2,966	2,591	375	12.6%
2013 May	2,956	2,637	319	10.8%
2013 June	3,063	2,720	343	11.2%
2013 July	2,948	2,629	319	10.8%
2013 August	3,052	2,707	345	11.3%
2013 September	3,001	2,695	306	10.2%
2013 October	2,971	2,657	314	10.6%
2013 November	3,027	2,731	296	9.8%
2013 December	3,009	2,695	314	10.4%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Webster County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Webster County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	574	17.3%	342.9	920.5
Construction	223	6.7%	94.6	99.0
Manufacturing	278	8.4%	96.9	77.9
Wholesale Trade	85	2.6%	112.9	87.5
Retail Trade	377	11.4%	91.5	98.8
Transportation and Utilities	167	5.0%	90.5	99.7
Information	23	0.7%	39.3	30.2
Financial Activities	70	2.1%	47.9	30.8
Professional and Business Services	120	3.6%	49.0	34.4
Educational and Health Services	877	26.5%	102.5	117.6
Leisure and Hospitality	231	7.0%	80.7	77.4
Other Services, Except Public Administration	148	4.5%	97.8	91.0
Public Administration	140	4.2%	67.0	86.0
Total Employment	**3,313**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Webster County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	560	16.9%	55.0	47.3
Service	812	24.5%	133.2	140.0
Sales and Office	603	18.2%	73.7	72.5
Natural Resources, Construction and Maintenance	752	22.7%	177.3	238.9
Production, Transportation and Material Moving	583	17.6%	131.3	144.3
Total Employment	**3,313**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Webster County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Webster County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Webster County.

Largest Employers in Webster County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	603
Webster County Board of Education	Education	269
ICG Eastern/Arch Coal	Mining	250
Brooks Run Mining Company/Alpha Natural Resources	Mining	200
Webster County Memorial Hospital	Health Care	100-199
Jim C. Hamer Co.	Timber	100-199
Leslie Lumber and Equipment	Heavy Equipment Supplier	85
Allegheny Wood Products	Timber	65
Seneca Health Services	Mental Health Services	50-99
AMFM of Webster County	Nursing Care	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Webster County is a small rural county with an economy largely based on coal mining and the timber industry. Brooks Run Mining division of Alpha Natural Resources employs hundreds of people in both deep and surface mines. Mine service supporting industries such as trucking and heavy equipment operation also provide a number of jobs. Employment in the mining industry has declined dramatically over the past decades, with workforce reductions continuing due to the continuing thermal-coal market conditions and an abundance of less expensive natural gas. Logging and wood processing have long been major contributors to the local economy, with Allegheny Wood Products, Northwest Hardwoods and Jim C. Hamer being major area employers.

The town of Webster Springs is the county seat. Local facilities include schools, churches, recreational facilities, hospital, hotel, restaurants along with a variety of small service businesses.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Webster County during the past 24 months. However, the local media has reported local layoffs related to the decline in the coal industry: Arch Coal announced in June 2012 it would curtail production in the company's Eastern Complex which includes mines in Webster and neighboring Nicholas County affecting 750 jobs. The ICG Evergreen Mine is currently in the process of closing. The *State Journal* reported the Webster town of Cowen will be affected by the loss of 122 jobs, and will have a tremendous impact on local businesses as well.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	2,962	78.1%
Renter-Occupied	830	21.9%
Total-Occupied Units*	3,792	69.9%
Vacant For Rent	91	5.6%
Vacant For-Sale Only	61	3.7%
Vacant Rented/Sold, Not Occ.	36	2.2%
Vacant Seasonal, Recreational	1,150	70.3%
All Other Vacant	298	18.2%
Total Vacant Units	1,636	30.1%
Total	5,428	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	2,962	78.1%	2,905	57	1.9%
Renter-Occupied	830	21.9%	830	0	0.0%
Total	3,792	100.0%	3,735	57	1.5%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	65	2.2%	54	6.5%
2000 to 2004	95	3.2%	0	0.0%
1990 to 1999	277	9.3%	40	4.8%
1980 to 1989	614	20.7%	174	20.9%
1970 to 1979	643	21.7%	202	24.3%
1960 to 1969	192	6.5%	84	10.1%
1940 to 1959	604	20.4%	134	16.2%
1939 or Earlier	473	16.0%	143	17.2%
Total	2,962	100.0%	830	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	2,430	82.0%	401	48.4%
1 Attached	9	0.3%	13	1.5%
2 to 4	0	0.0%	48	5.8%
5 to 9	0	0.0%	147	17.7%
10 to 19	0	0.0%	18	2.2%
20 to 49	0	0.0%	56	6.7%
50 or More	0	0.0%	0	0.0%
Mobile Home,	523	17.7%	147	17.7%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	2,962	100.0%	830	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	2,962	100.0%
0.50 or Less Occupants Per Room	2,221	75.0%
0.51 to 1.00 Occupants Per Room	700	23.6%
1.01 to 1.50 Occupants Per Room	42	1.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	830	100.0%
0.50 or Less Occupants Per Room	537	64.7%
0.51 to 1.00 Occupants Per Room	270	32.6%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	23	2.8%
Total	3,792	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Webster County	25.9%
West Virginia	32.0%

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

Building Permit Data – Webster County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	0	0	1	0	0	0	0	0	0	0
Units in Single-Family Structures	0	0	1	0	0	0	0	0	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

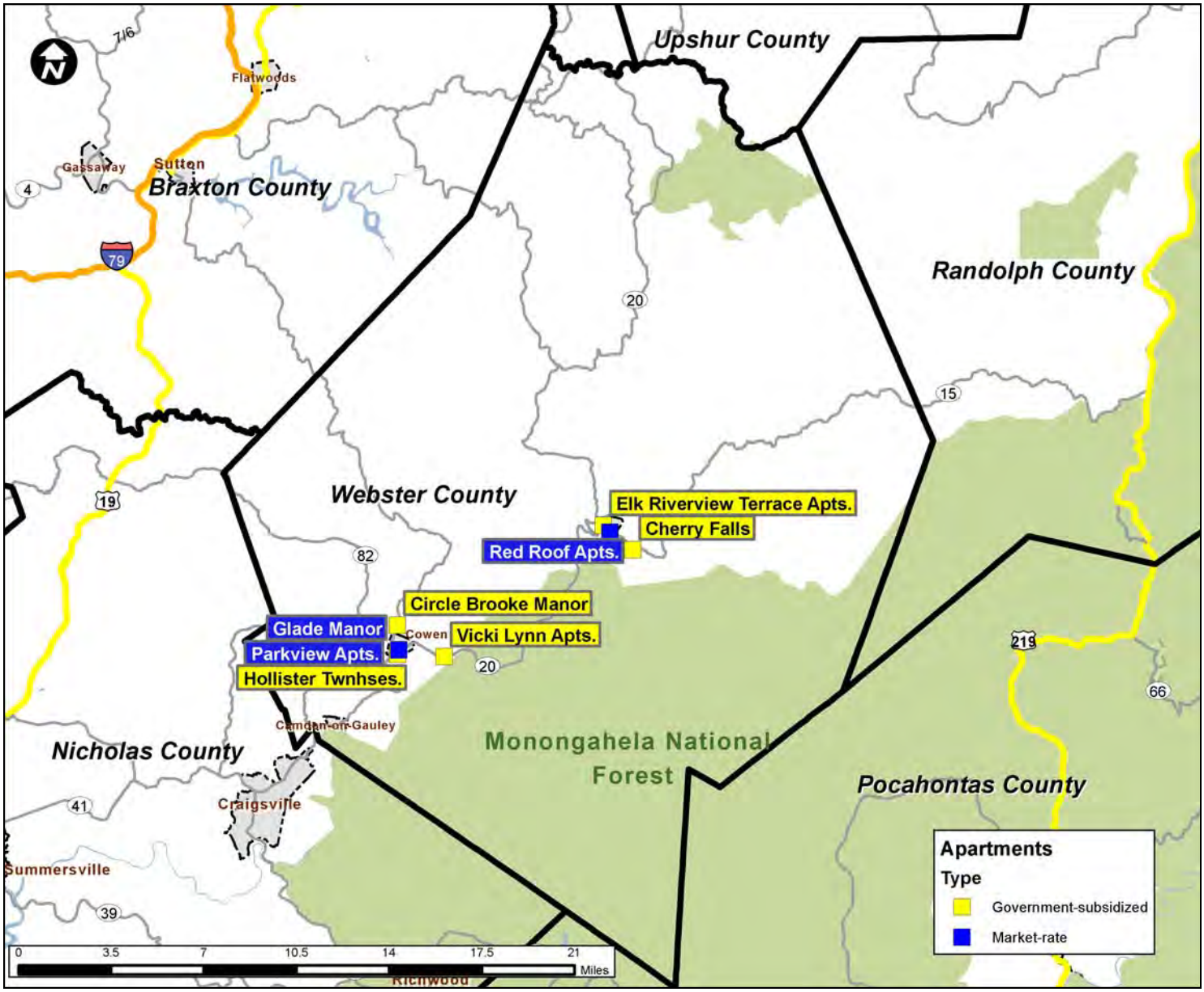
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	3	31	1	96.8%
Government-Subsidized	5	123	0	100.0%
Total	12	578	2	99.7%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	8	25.8%	1	12.5%	$366
One-Bedroom	1.0	13	41.9%	0	0.0%	$441
Two-Bedroom	1.0	9	29.0%	0	0.0%	$515
Three-Bedroom	1.0	1	3.2%	0	0.0%	$586
Total Market Rate		**31**	**100.0%**	**1**	**3.2%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	13	10.6%	0	0.0%	N/A
One-Bedroom	1.0	42	34.1%	0	0.0%	N/A
Two-Bedroom	1.0	41	33.3%	0	0.0%	N/A
Two-Bedroom	1.5	4	3.3%	0	0.0%	N/A
Three-Bedroom	1.0	2	1.6%	0	0.0%	N/A
Three-Bedroom	1.5	21	17.1%	0	0.0%	N/A
Total		**123**	**100.0%**	**0**	**0.0%**	-
Grand Total		**154**	**100.0%**	**1**	**0.6%**	**-**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	2	26	3.8%
1970 to 1979	0	0	-
1980 to 1989	6	128	0.0%
1990 to 1999	0	0	-
2000 to 2004	0	0	-
2005 to 2009	0	0	-
2010 to 2014*	0	0	-
Total	8	154	0.6%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B-	1	5	0.0%
D+	1	22	4.5%
D	1	4	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	41	0.0%
B	2	32	0.0%
B-	1	50	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	10	95	1	98.9%
Senior (Age 55+)	2	59	0	100.0%
Total	12	154	1	99.4%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	64	0	100.0%
40% - 60% AMHI (Tax Credit)	-	-	-
0-60% AMHI (All Affordable)	64	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	59	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	-	-	-
0 - 60% AMHI (All Affordable: 55+)	59	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Webster County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $75,472. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $526, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$75,472
Mortgaged Value = 95% of Median Home Price	$71,698
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$385
Estimated Taxes & Insurance*	$96
Estimated Private Mortgage Insurance**	$45
Estimated Monthly Mortgage Payment	$526

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Webster County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	0	0	1	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	18	-	0
Average Loan Amount	-	$72,000	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$61,000	-	-
Income to Loan Ratio	-	84.7%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	0 to 1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	7	20	5	1	1
Median Listing Price	$59,900	$57,900	$98,750	$135,000	$225,000	$174,500
Median Square Footage	840	1,100	1,474	2,600	2,352	2,100
Median Price Per Square Foot	$71	$53	$67	$52	$96	$83
Median Year Built	2008	1950	1988	2008	1993	1957
Median Number of Bathrooms	1	1	2	2	2	2

Source: MLS

Foreclosure Analysis

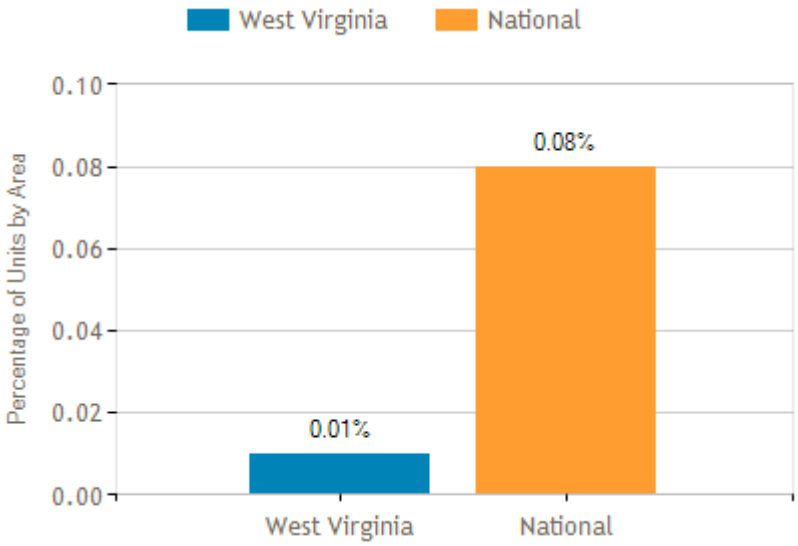
The following foreclosure data was obtained from RealtyTrac in March, 2014.

Foreclosure Activity Counts – Webster County, WV

N/A for Webster County

Geographical Comparison – Webster County, WV

N/A for Webster County


West Virginia
National
Percentage of Units by Area
0.10
0.08
0.06
0.04
0.02
0.00
0.08%
0.01%
West Virginia
National

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	279	$0	$20,480	236	-15.4%
41% - 60% AMHI	$20,481	$30,720	52	$20,481	$30,720	52	0.0%
61% - 100% AMHI	$30,721	$51,200	194	$30,721	$51,200	108	-44.3%
Over 100% AMHI	$51,201	No Limit	91	$51,201	No Limit	152	67.0%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	287	$0	$20,480	225	-21.6%
41% - 60% AMHI	$20,481	$30,720	176	$20,481	$30,720	160	-9.1%
61% - 100% AMHI	$30,721	$51,200	168	$30,721	$51,200	159	-5.4%
Over 100% AMHI	$51,201	No Limit	513	$51,201	No Limit	555	8.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$20,480	566	$0	$20,480	461	-18.6%
41% - 60% AMHI	$20,481	$30,720	228	$20,481	$30,720	212	-7.0%
61% - 100% AMHI	$30,721	$51,200	362	$30,721	$51,200	267	-26.2%
Over 100% AMHI	$51,201	No Limit	604	$51,201	No Limit	707	17.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	162	$0	$15,200	158	-2.5%
41% - 60% AMHI	$15,201	$22,800	48	$15,201	$22,800	50	4.2%
61% - 100% AMHI	$22,801	$38,000	42	$22,801	$38,000	52	23.8%
Over 100% AMHI	$38,001	No Limit	67	$38,001	No Limit	108	61.2%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	337	$0	$15,200	280	-16.9%
41% - 60% AMHI	$15,201	$22,800	293	$15,201	$22,800	263	-10.2%
61% - 100% AMHI	$22,801	$38,000	435	$22,801	$38,000	472	8.5%
Over 100% AMHI	$38,001	No Limit	673	$38,001	No Limit	779	15.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,200	499	$0	$15,200	438	-12.2%
41% - 60% AMHI	$15,201	$22,800	341	$15,201	$22,800	313	-8.2%
61% - 100% AMHI	$22,801	$38,000	477	$22,801	$38,000	524	9.9%
Over 100% AMHI	$38,001	No Limit	740	$38,001	No Limit	887	19.9%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$25,600	301	$0	$25,600	261	-13.3%
Senior (Age 55+)	$0	$19,000	189	$0	$19,000	185	-2.1%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(64 + 77 HCV) 141	0	(64 + 77 HCV*) 141
Number of Income-Eligible Family Renter Households	301	52	331
Existing Affordable Housing Penetration Rate – 2014	= 46.8%	N/A	= %
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	59	0	59
Number of Income-Eligible Senior Renter Households	189	48	210
Penetration Rate – 2014	= 31.2%	N/A	= 28.1%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(64 + 77 HCV) 141	0	(64 + 77 HCV*) 141
Number of Income-Eligible Family Renter Households	261	52	288
Existing Affordable Housing Penetration Rate – 2019	= 54.0%	N/A	= 49.0%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	59	0	59
Number of Income-Eligible Senior Renter Households	185	50	208
Penetration Rate – 2019	= 31.9%	N/A	= 28.4%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	160	130	120	126
41%-60% AMHI (Tax Credit)	52	48	52	50

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Elaine Green, Municipal Recorder, Webster Springs (Town of Addison), (304) 847-5411

According to Ms. Green, no zoning restrictions exist in the county and permits are affordable and easy to obtain. Furthermore, Ms. Green said the FEMA flood zone does not generally impact construction, and a new GoMart has just been developed in the area. She identified two specific properties ideally suited for rehabilitation and conversion to multifamily projects, the Webster Springs Hotel and the Oakland Hotel. A third property, the Redwood Hotel, was purchased by the town because of fears that it could become a "hotspot" for criminal activity. Overall, Ms. Green believes construction costs are at, or below, average.

Tammy Crue, Mayor of Cowen, West Virginia, (304 226-5613)

Mayor Crue said no major zoning restrictions exist in Cowen. She believes that the only significant barrier to market entry is the generally low income of residents. She pointed out the median income in the area is below $20,000 and a major employer, the ICG-owned Evergreen Coal mine, is in the process of ceasing mining operations. The Mayor's office is unaware of major employers who may want to relocate to the area, and the community has not been approached by companies seeking permission to either explore the area for oil and gas or to begin the fracking process. She noted 18,000 square feet of space is available in a $1 million warehouse in the Webster County Business Park. The Flex-E-Grant program in West Virginia has put Webster County at the top of its importance list. Mayor Crue also mentioned a large problem with illegal drug activity in Webster County.

Tammy Skidmore, Property Manager, Circle Brooke Manor, (304) 226-5162

Circle Brooke Manor is a project-based HUD Section 8 property in Cowen. Ms. Skidmore noted she was unaware of any major zoning restrictions, and said demand exists in the area for affordable housing. She commented further saying at least 10 households are usually on Circle Brooke Manor's waiting list. In Skidmore's opinion, the area's combination of low-income residents, relatively low rents and low cost of homeownership create a comparatively soft renters' market.

52. Wetzel County

A. General Description

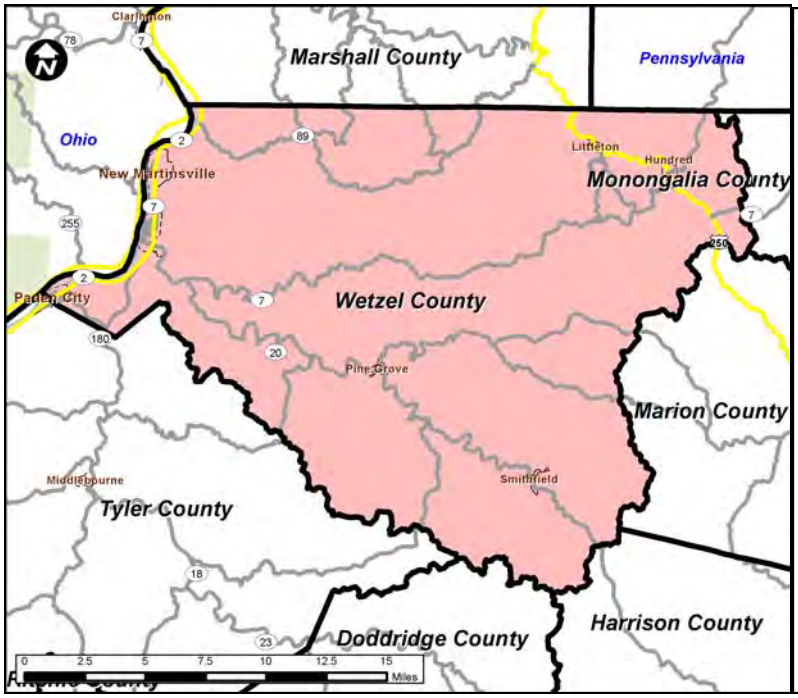
County Seat: New Martinsville
County Size: 361.37 square miles

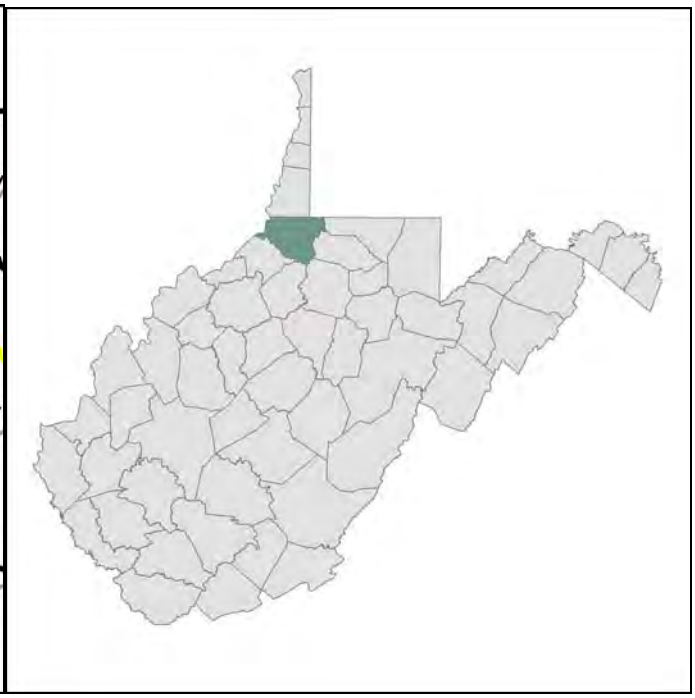
2000 (Census) Population: 17,693
2010 (Census) Population: 16,583
Population Change: -1,110 (-6.3%)

2000 (Census) Households: 7,164
2010 (Census) Households: 6,968
Household Change: -196 (-2.7%)

2000 (Census) Median Household Income: $30,719
2010 (Estimate) Median Household Income: $36,676
Income Change: +$5,957 (19.4%)

2000 (Census) Median Home Value: $59,900
2010 (American Community Survey) Median Home Value: $82,200
Home Value Change: +$22,300 (37.2%)





B. Demographic Characteristics and Trends

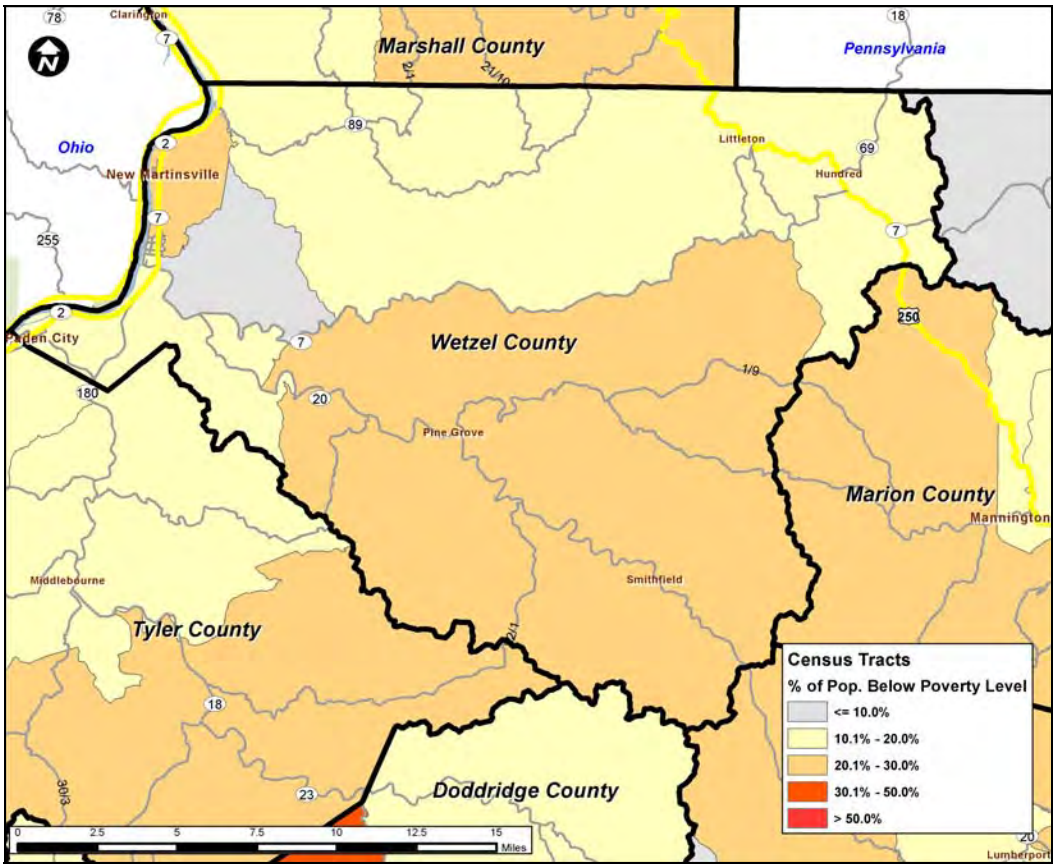
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wetzel County	Population	17,693	16,583	16,589	16,535
	Population Change	-	-1,110	6	-54
	Percent Change	-	-6.3%	0.0%	-0.3%
County Seat: New Martinsville	Population	5,984	5,366	5,420	5,455
	Population Change	-	-618	54	35
	Percent Change	-	-10.3%	1.0%	0.6%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	2,910	17.5%
Population not living in poverty	13,673	82.5%
Total	16,583	100.0%

Source: American Community Survey (ACS)

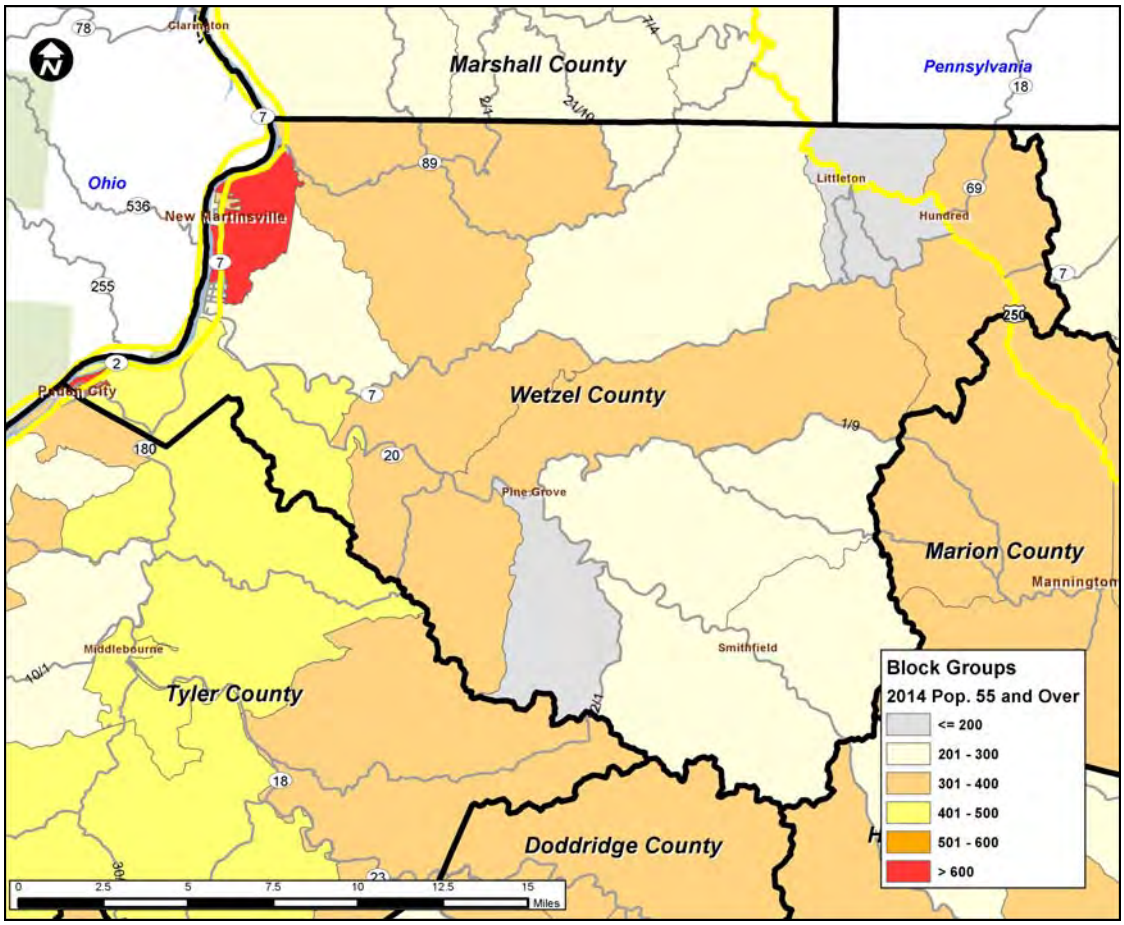


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	3,863	23.3%	3,565	21.5%	3,342	20.2%	-223	-6.3%
20 to 24	797	4.8%	883	5.3%	799	4.8%	-84	-9.5%
25 to 34	1,625	9.8%	1,736	10.5%	1,849	11.2%	113	6.5%
35 to 44	2,063	12.4%	1,861	11.2%	1,674	10.1%	-187	-10.1%
45 to 54	2,562	15.4%	2,452	14.8%	2,245	13.6%	-207	-8.4%
55 to 64	2,434	14.7%	2,573	15.5%	2,626	15.9%	53	2.1%
65 to 74	1,806	10.9%	1,979	11.9%	2,291	13.9%	312	15.8%
75 & Over	1,433	8.6%	1,541	9.3%	1,710	10.3%	169	11.0%
Total	16,583	100.0%	16,589	100.0%	16,535	100.0%	-54	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	16,371	98.7%
Black	24	0.1%
Indian	14	0.1%
Asian	40	0.2%
Pacific Islander	1	0.0%
Some Other Race	26	0.2%
Two or More Races	107	0.6%
Total	16,583	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	14,958	90.2%
Moved within Same County	1,155	7.0%
Different County Same State	265	1.6%
Moved from Different State	196	1.2%
Moved from Abroad	9	0.1%
Total	16,583	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

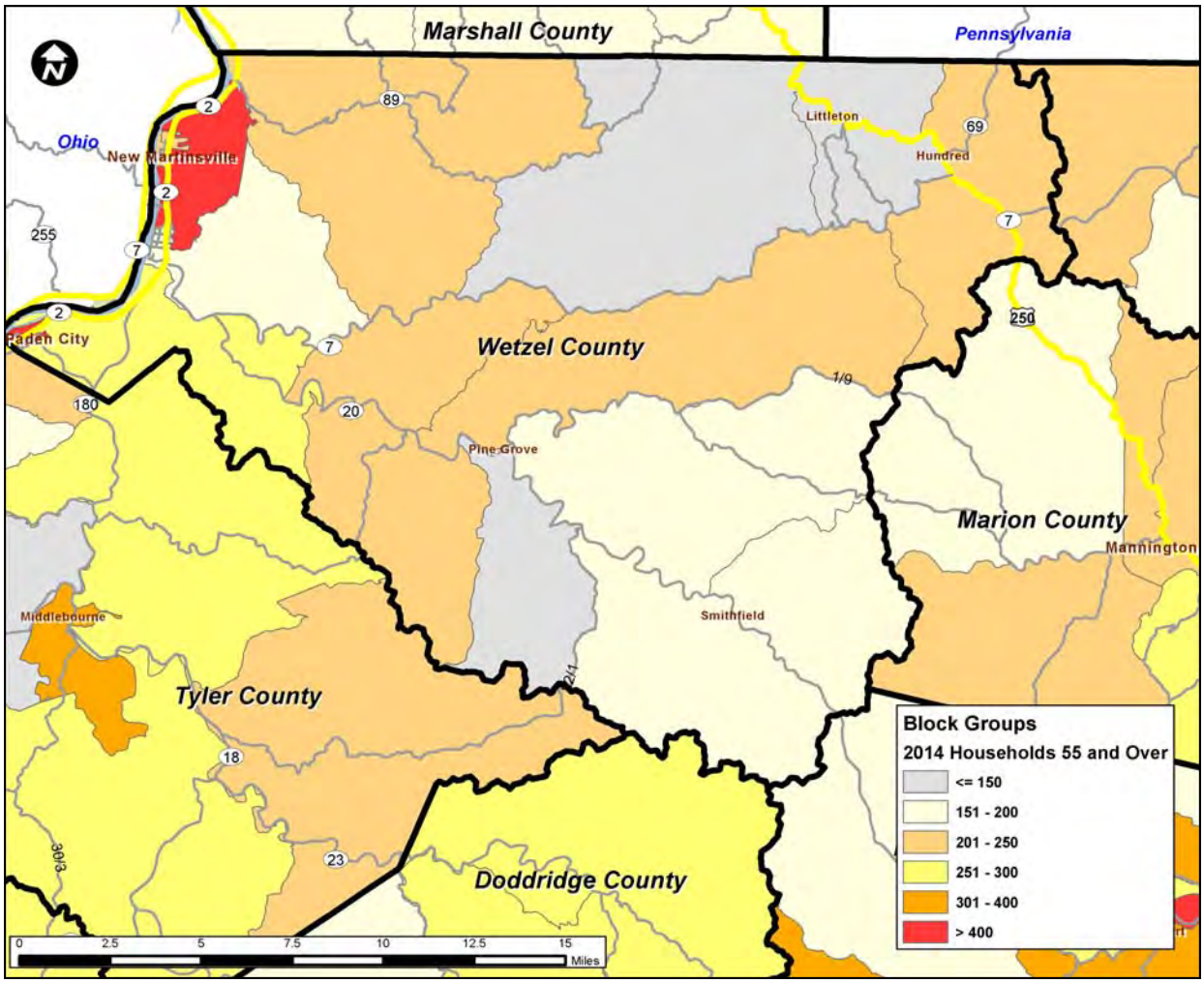
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wetzel County	Households	7,164	6,968	7,001	7,018
	Household Change	-	-196	33	17
	Percent Change	-	-2.7%	0.5%	0.2%
	Household Size	2.47	2.38	2.35	2.34
County Seat: New Martinsville	Households	2,484	2,340	2,372	2,401
	Household Change	-	-144	32	29
	Percent Change	-	-5.8%	1.4%	1.2%
	Household Size	2.4	2.3	2.28	2.27

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	214	3.1%	194	2.8%	164	2.3%	-30	-15.5%
25 to 34	709	10.2%	748	10.7%	784	11.2%	36	4.8%
35 to 44	1,032	14.8%	918	13.1%	809	11.5%	-109	-11.9%
45 to 54	1,404	20.1%	1,319	18.8%	1,173	16.7%	-146	-11.1%
55 to 64	1,436	20.6%	1,493	21.3%	1,491	21.2%	-2	-0.1%
65 to 74	1,153	16.5%	1,245	17.8%	1,413	20.1%	168	13.5%
75 to 84	771	11.1%	816	11.7%	857	12.2%	41	5.0%
85 & Over	249	3.6%	269	3.8%	328	4.7%	59	21.9%
Total	6,968	100.0%	7,001	100.0%	7,018	100.0%	17	0.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



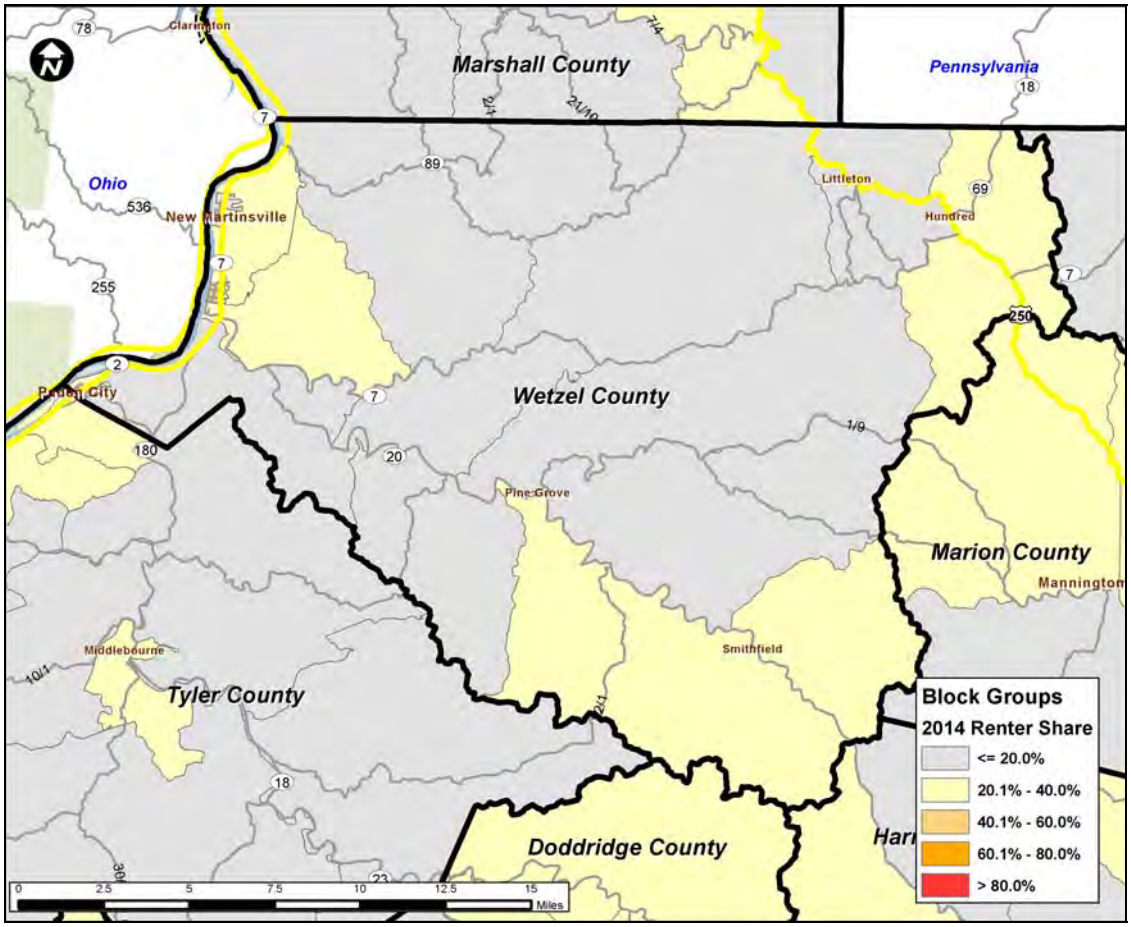
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	5,408	77.6%	5,255	75.1%	5,304	75.6%
Renter-Occupied	1,560	22.4%	1,747	24.9%	1,715	24.4%
Total	6,968	100.0%	7,001	100.0%	7,018	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	3,087	85.5%	3,187	83.4%	3,389	82.9%
Renter-Occupied	522	14.5%	635	16.6%	699	17.1%
Total	3,609	100.0%	3,822	100.0%	4,088	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	690	39.5%	693	40.4%	3	0.4%
2 Persons	472	27.0%	458	26.7%	-15	-3.1%
3 Persons	274	15.7%	268	15.6%	-6	-2.3%
4 Persons	182	10.4%	174	10.1%	-9	-4.8%
5 Persons+	128	7.3%	123	7.2%	-5	-3.9%
Total	1,747	100.0%	1,715	100.0%	-32	-1.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,316	25.1%	1,373	25.9%	57	4.3%
2 Persons	2,140	40.7%	2,139	40.3%	-1	-0.1%
3 Persons	839	16.0%	850	16.0%	11	1.3%
4 Persons	597	11.4%	583	11.0%	-13	-2.2%
5 Persons+	362	6.9%	358	6.8%	-4	-1.1%
Total	5,255	100.0%	5,304	100.0%	49	0.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
nsus; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	327	51.4%	368	52.6%	41	12.7%
2 Persons	202	31.9%	211	30.2%	8	4.1%
3 Persons	84	13.3%	98	14.0%	13	15.6%
4 Persons	19	3.1%	19	2.7%	0	-1.4%
5 Persons+	2	0.4%	3	0.5%	1	51.4%
Total	635	100.0%	699	100.0%	64	10.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,097	34.4%	1,186	35.0%	89	8.1%
2 Persons	1,669	52.4%	1,740	51.3%	71	4.2%
3 Persons	203	6.4%	223	6.6%	19	9.4%
4 Persons	96	3.0%	107	3.1%	10	10.8%
5 Persons+	121	3.8%	134	3.9%	13	10.3%
Total	3,187	100.0%	3,389	100.0%	202	6.3%

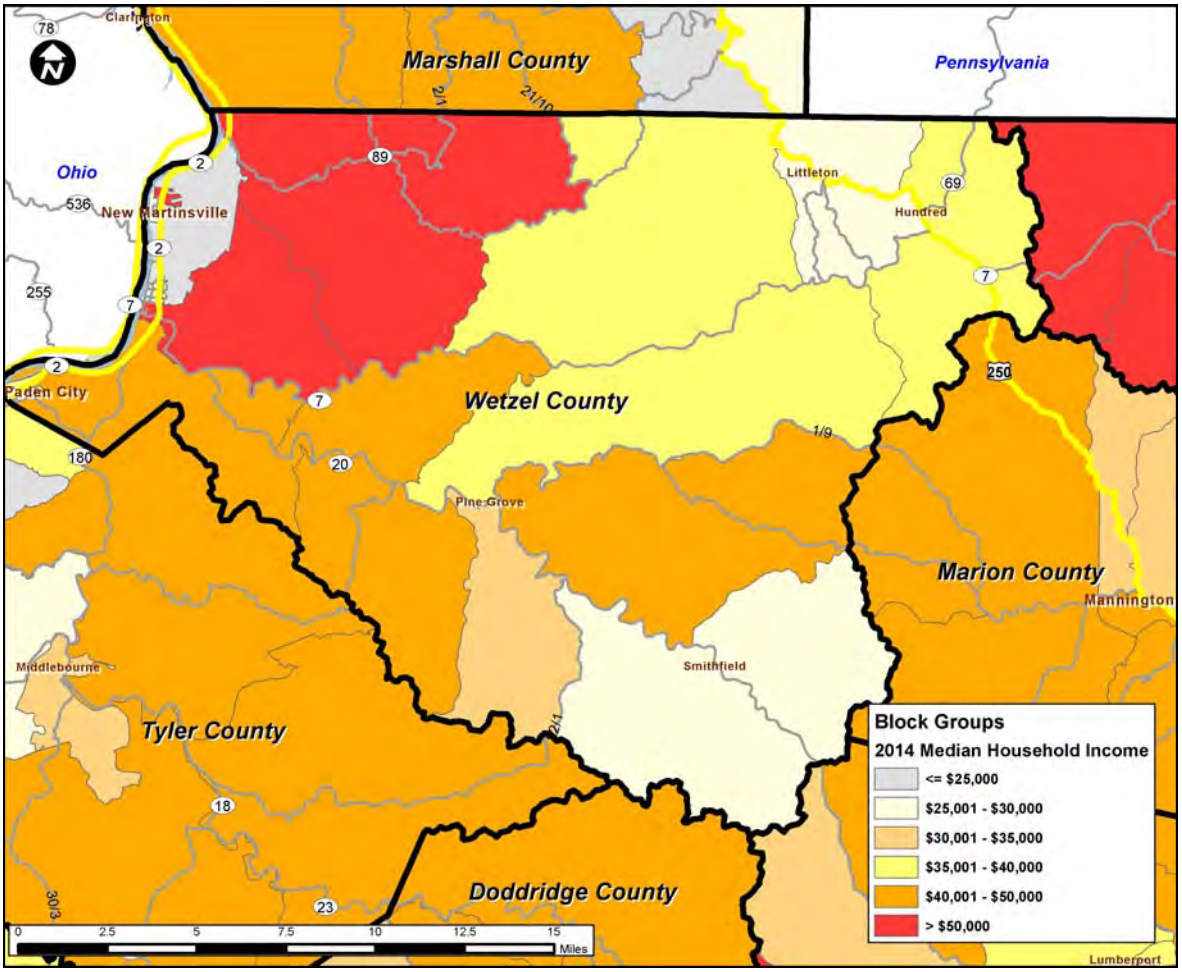
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	805	11.6%	886	12.7%	844	12.0%
$10,000 to $19,999	1,108	15.9%	1,088	15.5%	1,028	14.6%
$20,000 to $29,999	994	14.3%	987	14.1%	963	13.7%
$30,000 to $39,999	863	12.4%	826	11.8%	796	11.3%
$40,000 to $49,999	595	8.5%	623	8.9%	655	9.3%
$50,000 to $59,999	642	9.2%	584	8.3%	545	7.8%
$60,000 to $74,999	545	7.8%	557	8.0%	597	8.5%
$75,000 to $99,999	808	11.6%	806	11.5%	790	11.3%
$100,000 to $124,999	412	5.9%	403	5.8%	467	6.7%
$124,999 to $149,999	76	1.1%	106	1.5%	172	2.5%
$150,000 to $199,999	109	1.6%	119	1.7%	124	1.8%
$200,000+	9	0.1%	16	0.2%	36	0.5%
Total	6,968	100.0%	7,001	100.0%	7,018	100.0%
Median Income	$36,676		$36,531		$38,472	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



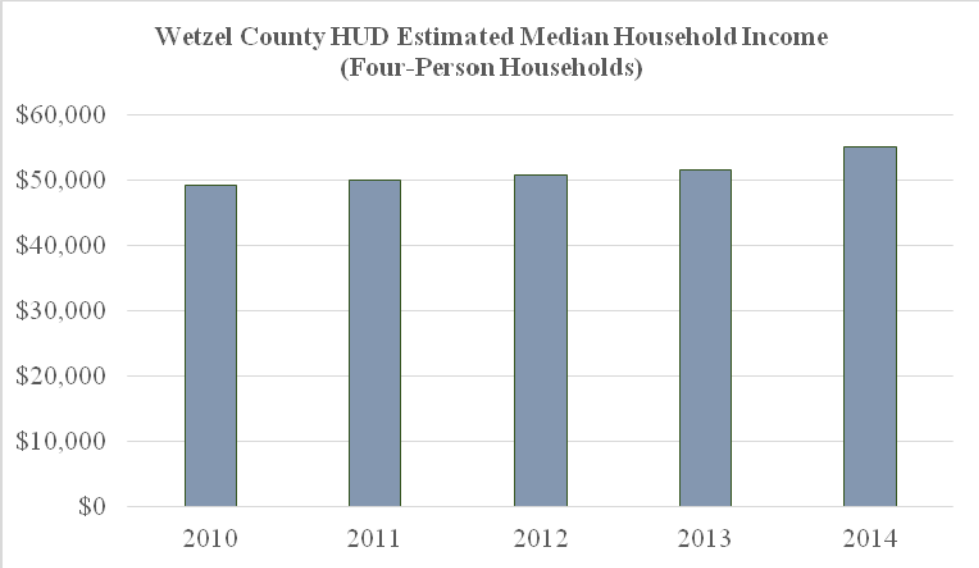
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	338	9.4%	390	10.2%	397	9.7%
$10,000 to $19,999	777	21.5%	728	19.1%	706	17.3%
$20,000 to $29,999	617	17.1%	642	16.8%	680	16.6%
$30,000 to $39,999	498	13.8%	505	13.2%	512	12.5%
$40,000 to $49,999	305	8.4%	369	9.7%	428	10.5%
$50,000 to $59,999	290	8.0%	294	7.7%	303	7.4%
$60,000 to $74,999	235	6.5%	261	6.8%	311	7.6%
$75,000 to $99,999	327	9.1%	363	9.5%	373	9.1%
$100,000 to $124,999	133	3.7%	153	4.0%	197	4.8%
$124,999 to $149,999	42	1.2%	50	1.3%	80	2.0%
$150,000 to $199,999	42	1.2%	55	1.4%	66	1.6%
$200,000+	5	0.1%	14	0.4%	35	0.9%
Total	3,609	100.0%	3,822	100.0%	4,088	100.0%
Median Income	$31,448		$33,005		$35,105	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$49,300	-
2011	$50,000	1.4%
2012	$50,700	1.4%
2013	$51,600	1.8%
2014	$55,100	6.8%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	220	80	57	47	9	412
$10,000 to $19,999	135	163	32	6	37	374
$20,000 to $29,999	123	38	115	34	29	341
$30,000 to $39,999	27	31	14	38	0	111
$40,000 to $49,999	5	64	11	15	22	117
$50,000 to $59,999	30	16	7	4	0	58
$60,000 to $74,999	10	21	2	11	13	58
$75,000 to $99,999	33	4	1	4	1	43
$100,000 to $124,999	8	2	2	1	1	14
$125,000 to $149,999	1	5	1	3	0	10
$150,000 to $199,999	6	4	1	2	1	14
$200,000 & Over	1	2	0	3	1	7
Total	602	431	244	169	115	1,560

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	280	82	65	50	20	498
$10,000 to $19,999	154	192	48	3	33	430
$20,000 to $29,999	131	42	116	33	28	351
$30,000 to $39,999	32	36	16	46	0	131
$40,000 to $49,999	6	56	13	18	26	120
$50,000 to $59,999	31	24	8	2	0	66
$60,000 to $74,999	12	19	3	17	18	68
$75,000 to $99,999	31	3	2	1	2	39
$100,000 to $124,999	6	0	2	4	0	13
$125,000 to $149,999	3	7	0	1	0	12
$150,000 to $199,999	3	8	0	2	1	15
$200,000 & Over	1	1	0	3	0	5
Total	690	472	274	182	128	1,747

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	285	80	70	47	23	506
$10,000 to $19,999	147	184	48	5	34	419
$20,000 to $29,999	125	42	95	34	28	324
$30,000 to $39,999	29	33	18	37	0	116
$40,000 to $49,999	3	44	14	23	23	107
$50,000 to $59,999	26	19	13	2	1	61
$60,000 to $74,999	20	22	4	18	13	76
$75,000 to $99,999	30	8	0	1	1	40
$100,000 to $124,999	15	3	1	2	0	20
$125,000 to $149,999	4	17	1	3	0	25
$150,000 to $199,999	5	4	3	1	0	12
$200,000 & Over	4	1	1	1	0	8
Total	693	458	268	174	123	1,715

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	107	67	53	45	9	281
$10,000 to $19,999	59	88	11	1	37	196
$20,000 to $29,999	71	5	93	33	29	233
$30,000 to $39,999	26	13	6	36	0	81
$40,000 to $49,999	4	48	8	14	22	96
$50,000 to $59,999	24	13	7	1	0	44
$60,000 to $74,999	6	19	1	10	13	49
$75,000 to $99,999	32	1	1	2	1	36
$100,000 to $124,999	2	1	0	0	0	4
$125,000 to $149,999	1	1	1	0	0	3
$150,000 to $199,999	5	3	0	1	1	11
$200,000 & Over	1	0	0	2	1	4
Total	339	258	182	146	113	1,038

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	123	64	61	48	19	315
$10,000 to $19,999	75	105	14	0	33	227
$20,000 to $29,999	69	7	90	32	28	226
$30,000 to $39,999	30	11	5	43	0	88
$40,000 to $49,999	4	40	9	17	26	95
$50,000 to $59,999	23	19	7	1	0	50
$60,000 to $74,999	6	15	2	15	18	55
$75,000 to $99,999	27	1	1	0	2	31
$100,000 to $124,999	1	0	1	2	0	4
$125,000 to $149,999	3	2	0	1	0	7
$150,000 to $199,999	3	7	0	1	0	11
$200,000 & Over	0	0	0	1	0	2
Total	363	270	189	163	126	1,111

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	114	61	64	45	22	306
$10,000 to $19,999	69	96	10	2	33	209
$20,000 to $29,999	53	8	68	32	28	189
$30,000 to $39,999	26	9	5	36	0	76
$40,000 to $49,999	2	31	9	21	21	84
$50,000 to $59,999	17	13	8	0	1	39
$60,000 to $74,999	9	12	3	17	13	53
$75,000 to $99,999	25	3	0	0	1	29
$100,000 to $124,999	3	0	0	1	0	4
$125,000 to $149,999	4	10	0	1	0	15
$150,000 to $199,999	4	3	3	0	0	9
$200,000 & Over	0	0	1	0	0	2
Total	325	247	170	154	119	1,016

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	97	37	0	10	42	186
$10,000 to $19,999	5	91	23	17	0	136
$20,000 to $29,999	54	12	14	59	6	145
$30,000 to $39,999	8	86	81	74	35	283
$40,000 to $49,999	7	40	47	93	8	194
$50,000 to $59,999	15	49	134	81	30	308
$60,000 to $74,999	2	45	116	47	51	262
$75,000 to $99,999	31	131	112	63	108	444
$100,000 to $124,999	0	86	135	56	0	276
$125,000 to $149,999	3	9	6	11	1	30
$150,000 to $199,999	6	7	12	30	1	56
$200,000 & Over	0	0	0	0	0	0
Total	227	595	680	541	280	2,321

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	94	35	2	14	36	181
$10,000 to $19,999	9	71	37	14	1	132
$20,000 to $29,999	47	8	16	45	4	120
$30,000 to $39,999	7	61	70	61	35	234
$40,000 to $49,999	3	30	37	79	10	159
$50,000 to $59,999	8	36	112	66	18	240
$60,000 to $74,999	4	40	108	47	40	240
$75,000 to $99,999	33	109	112	64	95	413
$100,000 to $124,999	4	60	118	63	0	246
$125,000 to $149,999	3	16	9	20	1	49
$150,000 to $199,999	8	4	14	25	3	53
$200,000 & Over	0	0	0	0	0	0
Total	220	471	636	500	241	2,068

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	76	22	0	11	33	141
$10,000 to $19,999	10	56	35	12	1	113
$20,000 to $29,999	38	10	11	31	4	94
$30,000 to $39,999	5	47	71	56	28	207
$40,000 to $49,999	3	18	37	73	12	142
$50,000 to $59,999	4	28	96	56	19	203
$60,000 to $74,999	5	34	108	45	41	233
$75,000 to $99,999	30	96	110	64	89	388
$100,000 to $124,999	5	58	129	73	0	264
$125,000 to $149,999	2	28	15	34	0	78
$150,000 to $199,999	8	4	13	22	1	49
$200,000 & Over	0	0	0	0	0	0
Total	187	399	625	477	225	1,914

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	113	13	4	2	0	132
$10,000 to $19,999	76	75	21	5	1	178
$20,000 to $29,999	52	33	22	1	0	108
$30,000 to $39,999	1	18	8	3	0	30
$40,000 to $49,999	1	16	4	1	0	21
$50,000 to $59,999	6	4	0	4	0	13
$60,000 to $74,999	4	3	1	1	0	9
$75,000 to $99,999	2	4	0	2	0	7
$100,000 to $124,999	6	1	2	1	1	11
$125,000 to $149,999	0	4	0	3	0	7
$150,000 to $199,999	1	1	1	1	0	4
$200,000 & Over	0	2	0	1	0	3
Total	263	173	62	23	2	522

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	157	19	4	2	1	183
$10,000 to $19,999	79	87	34	2	0	203
$20,000 to $29,999	62	36	26	1	0	125
$30,000 to $39,999	2	25	12	4	0	43
$40,000 to $49,999	2	17	4	1	0	24
$50,000 to $59,999	8	5	1	1	0	15
$60,000 to $74,999	6	4	1	2	0	13
$75,000 to $99,999	4	2	1	1	0	9
$100,000 to $124,999	5	0	1	2	0	9
$125,000 to $149,999	0	5	0	0	0	5
$150,000 to $199,999	0	1	0	1	1	3
$200,000 & Over	1	1	0	2	0	4
Total	327	202	84	19	2	635

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	172	19	6	2	1	200
$10,000 to $19,999	78	89	38	3	1	209
$20,000 to $29,999	72	34	27	2	0	135
$30,000 to $39,999	2	24	13	0	0	40
$40,000 to $49,999	1	13	6	2	1	23
$50,000 to $59,999	9	5	5	2	0	22
$60,000 to $74,999	12	10	1	1	0	23
$75,000 to $99,999	6	5	0	1	0	11
$100,000 to $124,999	12	3	1	1	0	17
$125,000 to $149,999	0	7	1	1	0	9
$150,000 to $199,999	1	1	0	1	0	3
$200,000 & Over	4	1	0	1	0	6
Total	368	211	98	19	3	699

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	131	67	5	2	1	206
$10,000 to $19,999	414	147	16	6	16	599
$20,000 to $29,999	253	214	8	32	1	509
$30,000 to $39,999	137	261	29	18	24	468
$40,000 to $49,999	43	211	16	13	2	284
$50,000 to $59,999	43	205	8	3	17	276
$60,000 to $74,999	30	167	28	1	0	226
$75,000 to $99,999	18	233	46	7	17	320
$100,000 to $124,999	6	92	13	0	11	122
$125,000 to $149,999	3	22	0	0	10	35
$150,000 to $199,999	4	26	0	7	1	39
$200,000 & Over	0	2	0	0	0	2
Total	1,083	1,646	169	90	100	3,087

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	135	65	3	2	1	207
$10,000 to $19,999	374	117	15	5	14	525
$20,000 to $29,999	272	202	11	31	0	517
$30,000 to $39,999	147	241	30	17	28	462
$40,000 to $49,999	53	252	23	15	3	345
$50,000 to $59,999	43	198	13	5	20	278
$60,000 to $74,999	35	176	34	2	1	248
$75,000 to $99,999	21	242	54	10	27	354
$100,000 to $124,999	9	106	18	0	11	144
$125,000 to $149,999	4	26	1	0	14	45
$150,000 to $199,999	5	36	0	9	2	51
$200,000 & Over	1	8	1	0	1	11
Total	1,097	1,669	203	96	121	3,187

Source: Ribbon Demographics; ESRI; Urban Decision Group

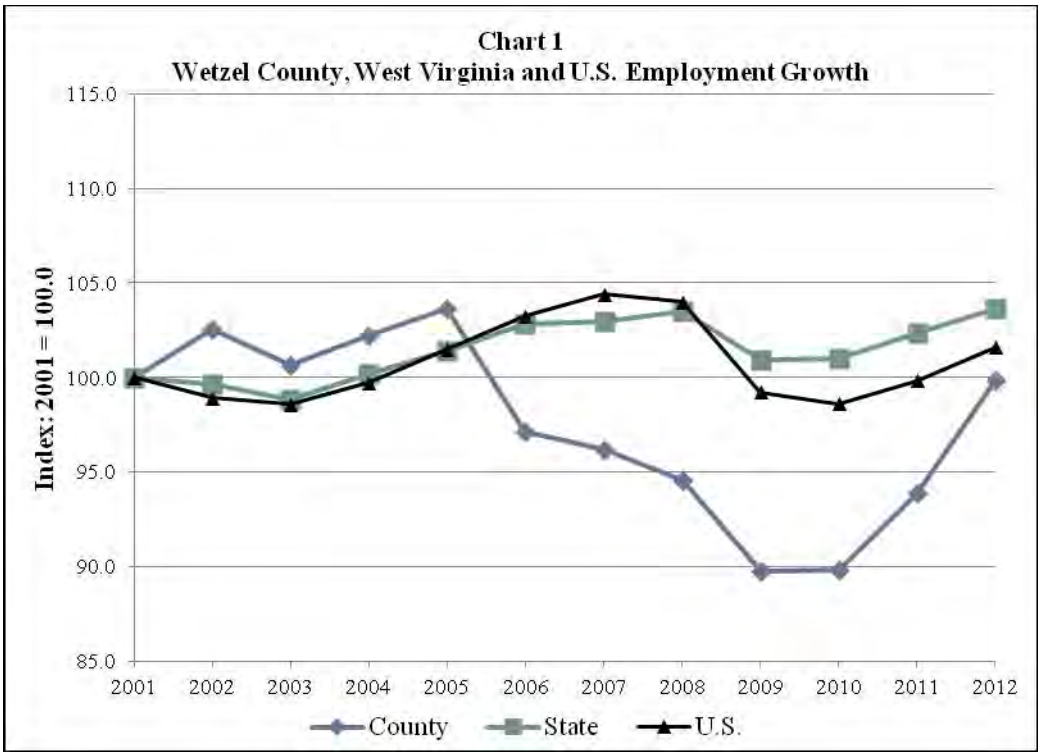
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	137	53	5	3	0	197
$10,000 to $19,999	368	98	11	7	12	496
$20,000 to $29,999	299	200	12	34	0	544
$30,000 to $39,999	163	230	32	13	33	472
$40,000 to $49,999	66	287	33	18	2	405
$50,000 to $59,999	51	193	14	5	18	281
$60,000 to $74,999	46	197	42	2	0	288
$75,000 to $99,999	27	245	48	11	32	362
$100,000 to $124,999	11	131	22	1	15	180
$125,000 to $149,999	6	42	2	0	21	70
$150,000 to $199,999	7	43	0	11	2	63
$200,000 & Over	6	21	1	1	0	29
Total	1,186	1,740	223	107	134	3,389

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Wetzel County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Wetzel County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Wetzel County, State and U.S. Employment, 2001-2012						
	Wetzel County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	4,680		686		129,636	
2002	4,801	2.6%	683	-0.4%	128,234	-1.1%
2003	4,712	-1.9%	678	-0.8%	127,796	-0.3%
2004	4,783	1.5%	687	1.3%	129,278	1.2%
2005	4,850	1.4%	695	1.2%	131,572	1.8%
2006	4,546	-6.3%	705	1.4%	133,834	1.7%
2007	4,502	-1.0%	706	0.1%	135,366	1.1%
2008	4,426	-1.7%	710	0.5%	134,806	-0.4%
2009	4,200	-5.1%	692	-2.5%	128,608	-4.6%
2010	4,203	0.1%	692	0.1%	127,820	-0.6%
2011	4,394	4.5%	702	1.4%	129,411	1.2%
2012	4,674	6.4%	711	1.2%	131,696	1.8%
Change						
2001-12	-6	-0.1%	25	3.6%	2,061	1.6%
2001-03	32	0.7%	-8	-1.1%	-1,840	-1.4%
2003-07	-210	-4.5%	28	4.2%	7,570	5.9%
2007-12	172	3.8%	4	0.6%	-3,670	-2.7%

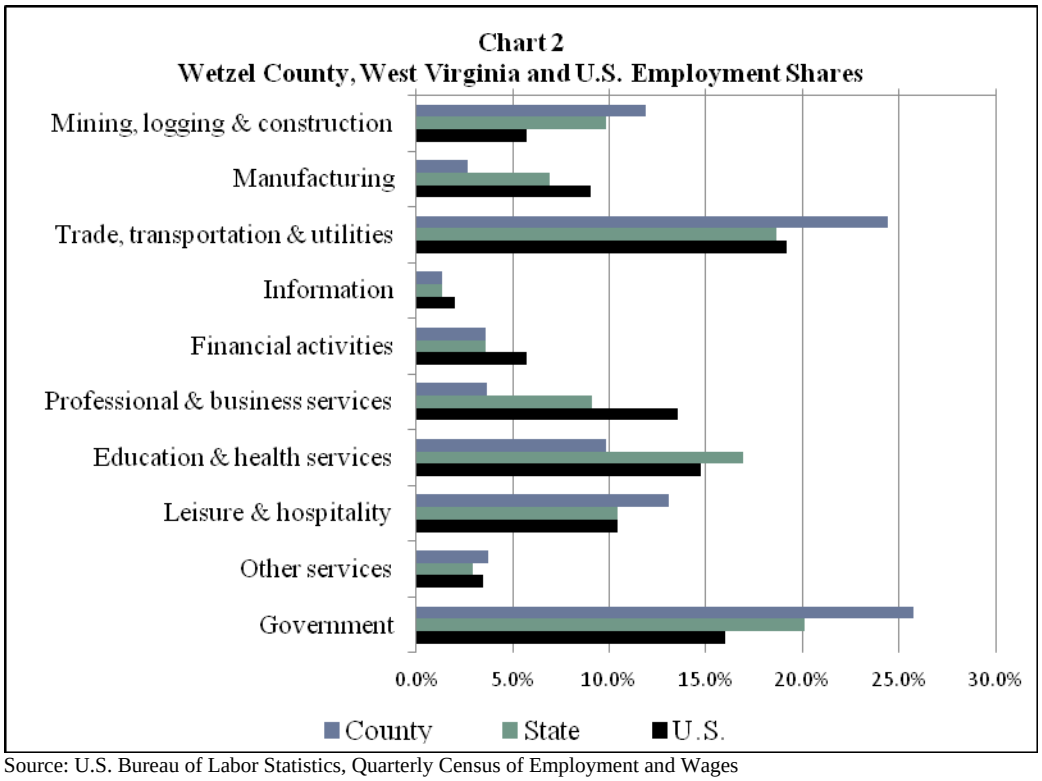
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Wetzel County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Wetzel County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	557	11.9%	120.9	207.2
Manufacturing	125	2.7%	38.8	29.6
Trade, Transportation and Utilities	1,143	24.5%	131.0	127.7
Information	62	1.3%	98.6	65.3
Financial Activities	168	3.6%	100.4	63.1
Professional and Business Services	171	3.7%	40.3	26.9
Educational and Health Services	461	9.9%	58.2	66.9
Leisure and Hospitality	611	13.1%	125.1	125.3
Other Services	173	3.7%	124.6	107.2
Total Private Sector	**3,470**	**74.2%**	**93.0**	**88.4**
Total Government	**1,204**	**25.8%**	**127.9**	**161.2**
Total Payroll Employment	**4,674**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

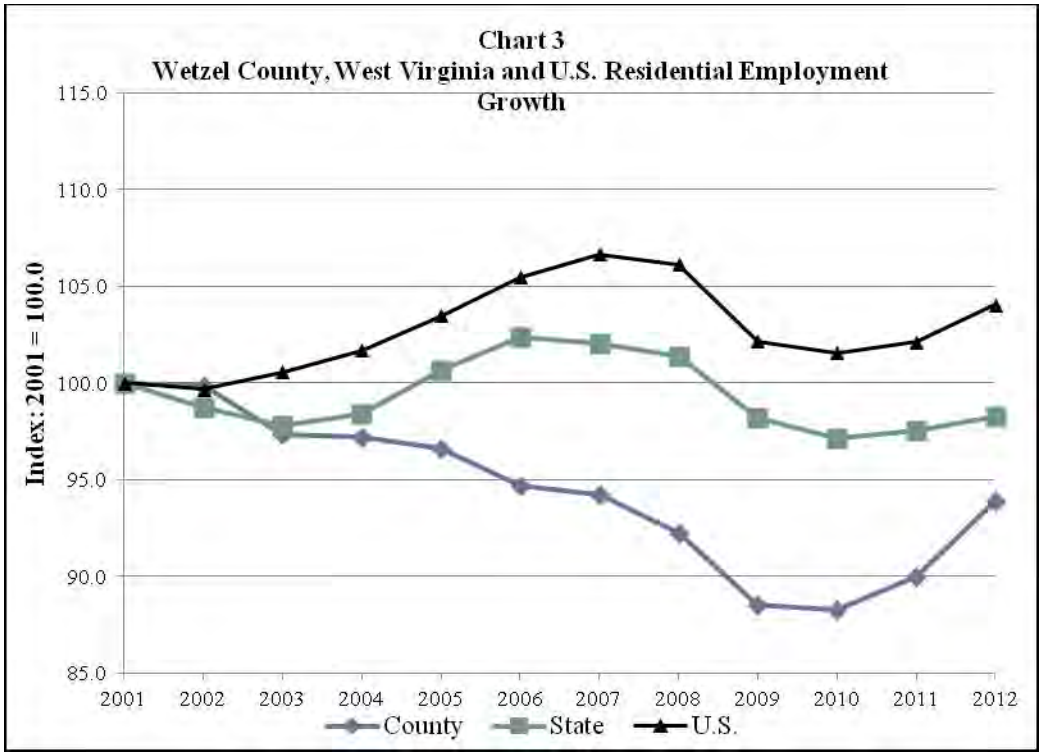


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Wetzel County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Wetzel County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Wetzel County; this one considers the number of Wetzel County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

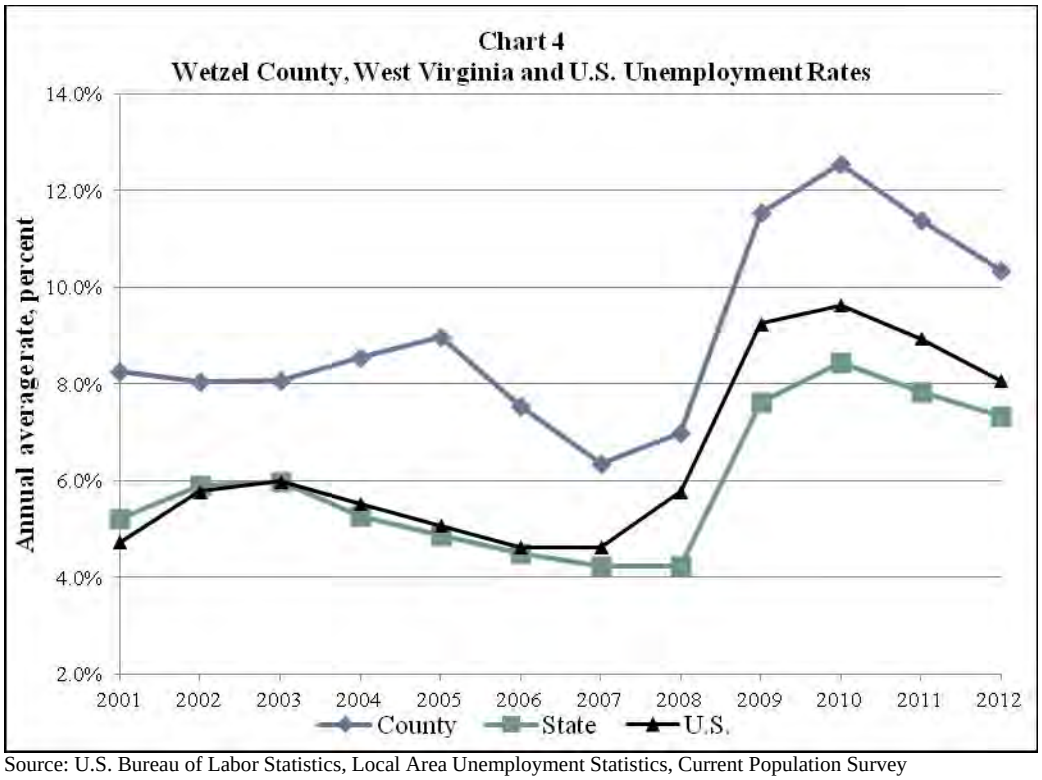
Table 3 Wetzel County, State and U.S. Residential Employment, 2001-2012						
	Wetzel County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	6,241		759		136,933	
2002	6,233	-0.1%	749	-1.3%	136,485	-0.3%
2003	6,077	-2.5%	742	-0.9%	137,736	0.9%
2004	6,069	-0.1%	747	0.6%	139,252	1.1%
2005	6,029	-0.7%	764	2.3%	141,730	1.8%
2006	5,909	-2.0%	777	1.8%	144,427	1.9%
2007	5,881	-0.5%	774	-0.4%	146,047	1.1%
2008	5,759	-2.1%	769	-0.6%	145,362	-0.5%
2009	5,525	-4.1%	745	-3.2%	139,878	-3.8%
2010	5,510	-0.3%	737	-1.1%	139,064	-0.6%
2011	5,618	2.0%	740	0.4%	139,869	0.6%
2012	5,862	4.3%	746	0.8%	142,469	1.9%
Change						
2001-12	-379	-6.1%	-13	-1.7%	5,536	4.0%
2001-03	-164	-2.6%	-16	-2.2%	803	0.6%
2003-07	-196	-3.2%	32	4.3%	8,311	6.0%
2007-10	-371	-6.3%	-37	-4.8%	-6,983	-4.8%
2010-12	352	6.4%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Wetzel County, state and U.S. unemployment rates over the past decade. The table also shows the Wetzel County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Wetzel County Labor Force Statistics and Comparative Unemployment Rates						
	Wetzel County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Wetzel County	West Virginia	U.S.
2001	6,804	6,241	563	8.3%	5.2%	4.7%
2002	6,779	6,233	546	8.1%	5.9%	5.8%
2003	6,611	6,077	534	8.1%	6.0%	6.0%
2004	6,636	6,069	567	8.5%	5.3%	5.5%
2005	6,624	6,029	595	9.0%	4.9%	5.1%
2006	6,391	5,909	482	7.5%	4.5%	4.6%
2007	6,280	5,881	399	6.4%	4.2%	4.6%
2008	6,192	5,759	433	7.0%	4.2%	5.8%
2009	6,247	5,525	722	11.6%	7.6%	9.3%
2010	6,302	5,510	792	12.6%	8.4%	9.6%
2011	6,340	5,618	722	11.4%	7.8%	8.9%
2012	6,539	5,862	677	10.4%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Wetzel County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	6,340	5,618	722	11.4%
2012 January	6,337	5,609	728	11.5%
2012 February	6,328	5,566	762	12%
2012 March	6,324	5,679	645	10.2%
2012 April	6,379	5,780	599	9.4%
2012 May	6,657	5,990	667	10%
2012 June	6,790	6,075	715	10.5%
2012 July	6,854	6,151	703	10.3%
2012 August	6,640	5,938	702	10.6%
2012 September	6,560	5,948	612	9.3%
2012 October	6,551	5,918	633	9.7%
2012 November	6,507	5,856	651	10%
2012 December	6,546	5,839	707	10.8%
2012 Annual	6,539	5,862	677	10.4%
2013 January	6,661	5,837	824	12.4%
2013 February	6,530	5,752	778	11.9%
2013 March	6,494	5,814	680	10.5%
2013 April	6,501	5,889	612	9.4%
2013 May	6,494	5,927	567	8.7%
2013 June	6,552	5,968	584	8.9%
2013 July	6,586	6,000	586	8.9%
2013 August	6,587	6,011	576	8.7%
2013 September	6,404	5,875	529	8.3%
2013 October	6,359	5,795	564	8.9%
2013 November	6,388	5,746	642	10.1%
2013 December	6,326	5,664	662	10.5%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Wetzel County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Wetzel County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	393	6.3%	125.1	335.7
Construction	648	10.4%	146.5	153.3
Manufacturing	782	12.6%	145.2	116.7
Wholesale Trade	43	0.7%	30.4	23.6
Retail Trade	722	11.6%	93.3	100.8
Transportation and Utilities	390	6.3%	112.6	124.0
Information	46	0.7%	41.9	32.2
Financial Activities	170	2.7%	62.0	39.8
Professional and Business Services	317	5.1%	69.0	48.4
Educational and Health Services	1,725	27.7%	107.5	123.2
Leisure and Hospitality	394	6.3%	73.3	70.3
Other Services, Except Public Administration	276	4.4%	97.2	90.4
Public Administration	313	5.0%	79.8	102.5
Total Employment	**6,219**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Wetzel County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,629	26.2%	85.3	73.4
Service	1,206	19.4%	105.4	110.9
Sales and Office	1,213	19.5%	78.9	77.7
Natural Resources, Construction and Maintenance	1,126	18.1%	141.4	190.5
Production, Transportation and Material Moving	1,045	16.8%	125.4	137.7
Total Employment	**6,219**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Wetzel County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Wetzel County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Wetzel County.

Largest Employers in Wetzel County		
Employer	**Industry**	**Employment**
Local Government	Government	1,028
Wetzel County Board of Education	Education	450
Walmart	Retail	200-499
Wetzel County Hospital	Health Care	200-499
Litman Excavating	Construction	100
Sunbridge Mountain Management	Nursing Care	100-199
Dominion Transmission Corporation	Gas Transportation/Storage	100
Northwood Health Systems	Mental Health Services	100
Nelson Hachem/McDonald's	Fast Food	50-99
Consolidated Mechanical	Mechanical Contractor	50-99

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Major employers in the county are the public education, oil and gas, construction, education and health services in addition to locally owned smaller retail and professional service businesses. The hilly terrain and lack of public transportation make Appalachia less than ideal for industries. While no heavy industry is located within the county, many residents work at the nearby Bayer Corporation or PPG Industries, located in neighboring Marshall County. Although there is fracking activity in the county, most of the oil and gas industry jobs are filled by transient workers following the drilling rigs as opposed to local county residents. Local workers are being hired as contract laborers. Truck drivers are shifting to the oil and gas industry where these type of existing companies-such as excavating- are expanding. Most of the commercial businesses such as motels, restaurants and hardware stores are also enjoying increased business.

The West Virginia Department of Commerce has received no Worker Adjustment and Retraining Notifications (WARN) for Wetzel County during the past 24 months. However, just across the river in Ohio, the Ormet aluminum plant closed in October 2013 laying off most of its 700 workers. About half of those employees live in the New Martinsville area of Wetzel County.

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 2,974 wells on file (942 producing wells), with the top producing operators being Chesapeake Appalachia and Stone Energy Corporation that were responsible for 63% of the gas produced in December 2012.

At the end of 2013, Wetzel County has three natural gas plants online. MarkWest Energy Partners, the largest processor of natural gas in the Marcellus Shale, opened its Mobley processing plant in December 2012 with construction to be completed on a second and third facility by 4Q 2013.

Operations began in 2013 at the Blue Racer Natrium natural gas processing plant along the Ohio River in Marshall County. The company announced in January 2014, it will double its processing capacity to 400 million cubic feet per day, with the expansion expected to be complete in spring 2014. Blue Racer also plans to soon begin shipping natural gas liquids via river barge to supplement its rail, truck and pipeline transportation.

Emergency care in Wetzel, Tyler and Monroe counties is greatly enhanced with the opening of the $2.5 million expansion of the Wetzel County Hospital emergency department and the addition of Air Evac for full-time emergency helicopter service. The multi-year project was completed in 2012.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	Number	Percent
Owner-Occupied	5,408	77.6%
Renter-Occupied	1,560	22.4%
Total-Occupied Units*	6,968	85.3%
Vacant For Rent	183	15.2%
Vacant For-Sale Only	96	8.0%
Vacant Rented/Sold, Not Occ.	74	6.1%
Vacant Seasonal, Recreational	442	36.7%
All Other Vacant	410	34.0%
Total Vacant Units	1,205	14.7%
Total	8,173	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

Tenure	Substandard Units – 2010 (Census and ACS)				
	Total Housing Units	Percent	Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Percent Substandard
Owner-Occupied	5,408	77.6%	5,364	44	0.8%
Renter-Occupied	1,560	22.4%	1,529	31	2.0%
Total	6,968	100.0%	6,893	75	1.1%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Year Built	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
	Number	Percentage	Number	Percentage
2005 or Later	63	1.2%	16	1.0%
2000 to 2004	159	2.9%	51	3.3%
1990 to 1999	422	7.8%	161	10.3%
1980 to 1989	667	12.3%	197	12.6%
1970 to 1979	754	13.9%	427	27.4%
1960 to 1969	671	12.4%	120	7.7%
1940 to 1959	1,295	24.0%	233	14.9%
1939 or Earlier	1,377	25.5%	355	22.8%
Total	5,408	100.0%	1,560	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Units in Structure	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1, Detached	4,675	86.4%	850	54.5%
1 Attached	24	0.4%	16	1.0%
2 to 4	46	0.9%	262	16.8%
5 to 9	0	0.0%	110	7.0%
10 to 19	0	0.0%	34	2.2%
20 to 49	0	0.0%	101	6.5%
50 or More	0	0.0%	49	3.1%
Mobile Home,	663	12.3%	139	8.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	5,408	100.0%	1,560	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Tenure by Occupants Per Room – 2010 (ACS)		
Units in Structure	**Number**	**Percent**
Owner-Occupied	5,408	100.0%
0.50 or Less Occupants Per Room	4,388	81.1%
0.51 to 1.00 Occupants Per Room	1,001	18.5%
1.01 to 1.50 Occupants Per Room	19	0.3%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,560	100.0%
0.50 or Less Occupants Per Room	1,078	69.1%
0.51 to 1.00 Occupants Per Room	380	24.4%
1.01 to 1.50 Occupants Per Room	76	4.9%
1.51 to 2.00 Occupants Per Room	26	1.7%
2.01 or More Occupants Per Room	0	0.0%
Total	6,968	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Wetzel County	36.2%
West Virginia	32.0%

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

Building Permit Data – Wetzel County										
	2004	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013***
Total units	8	5	3	5	2	14	10	14	17	0
Units in Single-Family Structures	8	5	3	3	2	2	2	2	5	0
Units in All Multi-Family Structures	0	0	0	2	0	12	8	12	12	0
Units in 2-unit Multi-Family Structures	0	0	0	2	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	12	8	12	12	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

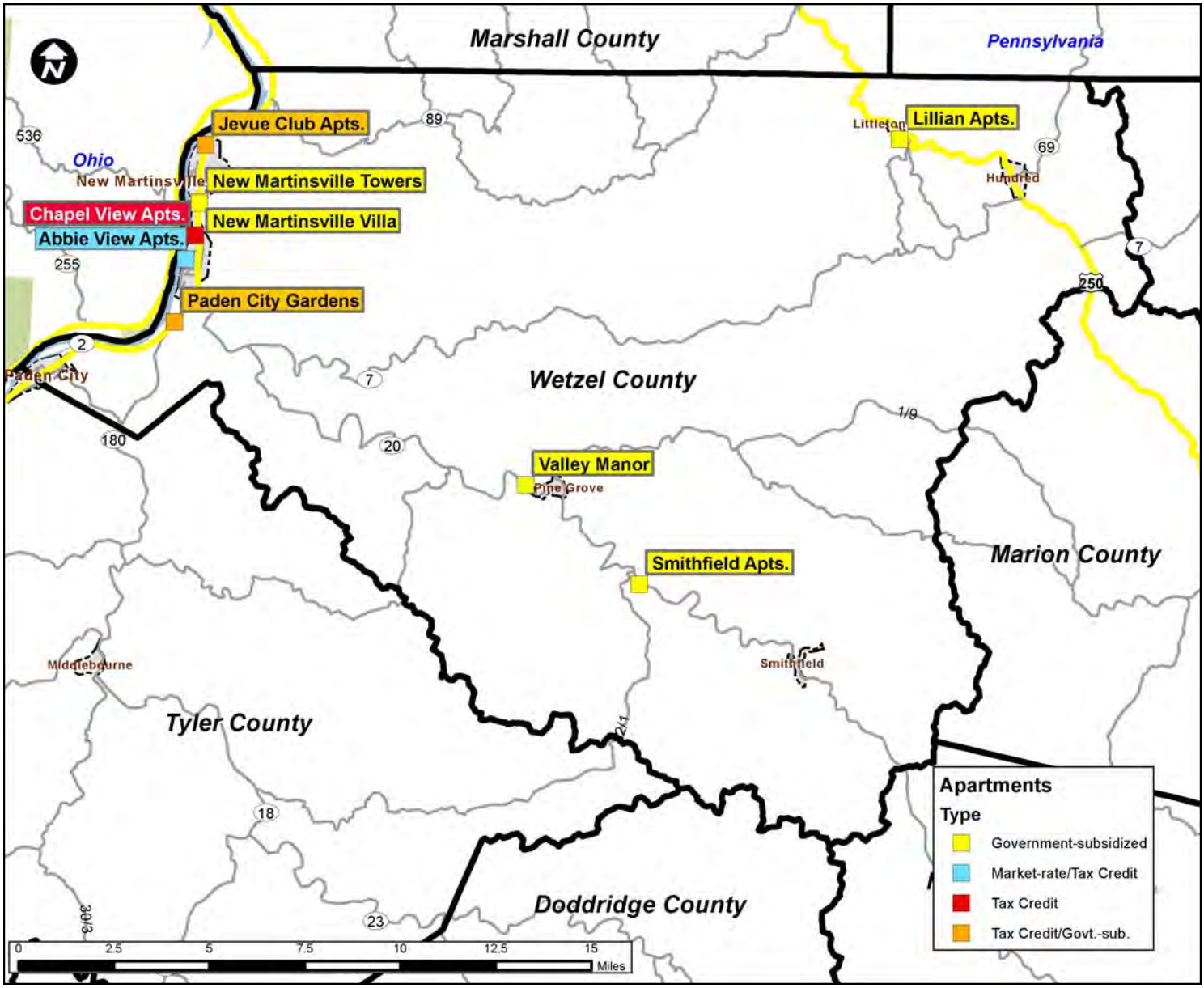
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate/Tax Credit	1	50	0	100.0%
Tax Credit	1	48	0	100.0%
Tax Credit/Government-Subsidized	2	72	1	98.6%
Government-Subsidized	5	221	22	90.0%
Total	9	391	23	94.1%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Two-Bedroom	2.0	3	50.0%	0	0.0%	$922
Three-Bedroom	2.0	3	50.0%	0	0.0%	$1,050
Total Market Rate		**6**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	24	26.1%	0	0.0%	$510
Two-Bedroom	1.0	24	26.1%	0	0.0%	$642
Two-Bedroom	2.0	31	33.7%	0	0.0%	$722
Three-Bedroom	2.0	13	14.1%	0	0.0%	$850
Total Tax Credit		**92**	**100.0%**	**0**	**0.0%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	32	44.4%	1	3.1%	N/A
Two-Bedroom	1.0	40	55.6%	0	0.0%	N/A
Total Tax Credit		**72**	**100.0%**	**1**	**1.4%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	97	43.9%	6	6.2%	N/A
Two-Bedroom	1.0	88	39.8%	13	14.8%	N/A
Three-Bedroom	1.0	36	16.3%	3	8.3%	N/A
Total		**221**	**100.0%**	**22**	**10.0%**	-
Grand Total		**391**	**100.0%**	**23**	**10.0%**	**-**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	0	0	-
1980 to 1989	7	309	7.1%
1990 to 1999	1	32	3.1%
2000 to 2004	0	0	-
2005	0	0	-
2006	0	0	-
2007	1	50	0.0%
2008	0	0	-
2009	0	0	-
2010	0	0	-
2011	0	0	-
2012	0	0	-
2013	0	0	-
2014*	0	0	-
Total	9	391	5.9%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	6	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	2	92	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B+	1	40	0.0%
B	2	48	2.1%
C+	2	60	6.7%
C	2	145	12.4%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	7	306	19	93.8%
Senior (Age 55+)	2	85	4	95.3%
Total	9	391	23	94.1%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized)	208	19	90.9%
40% - 60% AMHI (Tax Credit)	90	0	100.0%
0-60% AMHI (All Affordable)	298	19	93.6%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	85	4	95.3%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	85	4	95.3%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Wetzel County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $96,524. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $673, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$96,524
Mortgaged Value = 95% of Median Home Price	$91,698
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$492
Estimated Taxes & Insurance*	$123
Estimated Private Mortgage Insurance**	$57
Estimated Monthly Mortgage Payment	$673

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Wetzel County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	8	5	3	3	2	2	2	2	5	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	7	69	10.1%	1
Average Loan Amount	$79,433	$98,609	80.6%	$98,188
Average Age of Borrower	31	-	-	38
Average Gross Income of Borrower	$38,877	$65,043	59.8%	$31,200
Income to Loan Ratio	48.9%	66.0%	74.2%	31.8%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	8	30	13	1	0
Median Listing Price	$62,500	$125,000	$136,950	$138,900	$270,000	N/A
Median Square Footage	400	2,852	2,474	3,280	4,432	N/A
Median Price Per Square Foot	$156	$44	$55	$42	$61	N/A
Median Year Built	1950	1944	1959	1952	N/A	N/A
Median Number of Bathrooms	1	1	2	2	3	N/A

Source: MLS

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Wetzel County, WV

Charts are not available for Wetzel county or New Martinsville (county seat)

Geographical Comparison – Wetzel County, WV

Charts are not available for Wetzel county or New Martinsville (county seat)

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,400	619	$0	$26,160	631	1.9%
41% - 60% AMHI	$23,401	$35,100	194	$26,161	$39,230	143	-26.3%
61% - 100% AMHI	$35,101	$58,500	181	$39,231	$65,390	148	-18.2%
Over 100% AMHI	$58,501	No Limit	118	$65,391	No Limit	93	-21.2%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,400	354	$0	$26,160	312	-11.9%
41% - 60% AMHI	$23,401	$35,100	198	$26,161	$39,230	227	14.6%
61% - 100% AMHI	$35,101	$58,500	477	$39,231	$65,390	445	-6.7%
Over 100% AMHI	$58,501	No Limit	1,037	$65,391	No Limit	930	-10.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,400	973	$0	$26,160	943	-3.1%
41% - 60% AMHI	$23,401	$35,100	392	$26,161	$39,230	370	-5.6%
61% - 100% AMHI	$35,101	$58,500	658	$39,231	$65,390	593	-9.9%
Over 100% AMHI	$58,501	No Limit	1,155	$65,391	No Limit	1,023	-11.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,320	332	$0	$19,360	396	19.3%
41% - 60% AMHI	$17,321	$25,980	129	$19,361	$29,040	135	4.7%
61% - 100% AMHI	$25,981	$43,300	101	$29,041	$48,400	73	-27.7%
Over 100% AMHI	$43,301	No Limit	74	$48,401	No Limit	95	28.4%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,320	591	$0	$19,360	662	12.0%
41% - 60% AMHI	$17,321	$25,980	450	$19,361	$29,040	524	16.4%
61% - 100% AMHI	$25,981	$43,300	784	$29,041	$48,400	864	10.2%
Over 100% AMHI	$43,301	No Limit	1,362	$48,401	No Limit	1,338	-1.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,320	923	$0	$19,360	1,058	14.6%
41% - 60% AMHI	$17,321	$25,980	579	$19,361	$29,040	659	13.8%
61% - 100% AMHI	$25,981	$43,300	885	$29,041	$48,400	937	5.9%
Over 100% AMHI	$43,301	No Limit	1,436	$48,401	No Limit	1,433	-0.2%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,250	751	$0	$32,700	725	-3.5%
Senior (Age 55+)	$0	$21,650	407	$0	$24,200	466	14.5%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(208 + 36 HCV) 244	90	(298 + 6 HCV*) 304
Number of Income-Eligible Family Renter Households	751	194	813
Existing Affordable Housing Penetration Rate – 2014	= 32.5%	= 46.4%	= 37.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	85	0	85
Number of Income-Eligible Senior Renter Households	407	129	461
Penetration Rate – 2014	= 20.9%	N/A	= 18.4%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(208 + 36 HCV) 244	90	(298 + 6 HCV*) 304
Number of Income-Eligible Family Renter Households	725	143	774
Existing Affordable Housing Penetration Rate – 2019	= 33.7%	= 62.9%	= 39.3%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	85	0	85
Number of Income-Eligible Senior Renter Households	466	135	531
Penetration Rate – 2019	= 18.2%	N/A	= 16.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	507	322	481	381
41%-60% AMHI (Tax Credit)	104	129	53	135

J. Interviews

The following summarizes discussions with various Wetzel County stakeholders regarding current housing market conditions there.

Bobbie Hayes, Realtor, Town and Country Properties, (304) 455-2550

Ms. Hayes was not aware of any new multifamily development planned for Wetzel County and said the last multifamily property to be developed in the area was Abbie View, which was, as far as she could recall, built in 2007. Ms. Hayes knew of no planned single-family subdivisions, business centers or improvements to infrastructure. She mentioned, however, the natural gas and oil industry had impacted the county. Employees of Dominion Energy, Bager and PPG reside in New Martinsville, within a short commute of their employers. Hayes said the county had no zoning laws, and residential construction costs are low; the costs of road construction, however, are high. Regarding environmental issues, Ms. Hayes said some pushback regarding drilling for oil and gas within the New Martinsville city limits came from the community, and also said a local landfill was opposed, but eventually opened.

Kathy Greene, Wetzel County Assessor, (304) 455-8215

Ms. Greene was not aware of any multifamily, single-family or business center development in the area. Ms. Greene said temporary and short-term housing is being impacted by employees of nearby oil and natural gas plants. Fracking, she noted, had received pushback from some area residents due to environmental issues and safety concerns.

April Daugherty, Assistant Manager of New Martinsville Towers and Villas, (304) 455-6680

When asked about the effect of the Marcellus Shale play in the area, Ms. Daugherty indicated that of all areas in the county, the New Martinsville housing situation and economy were being impacted the most by the recent activity in the oil and natural gas industries. Further, she knew of no development or infrastructure improvements, either ongoing or planned, for the area. Daugherty went on to say most Towers' residents are seniors from New Martinsville or Paden City.

53. Wirt County

A. General Description

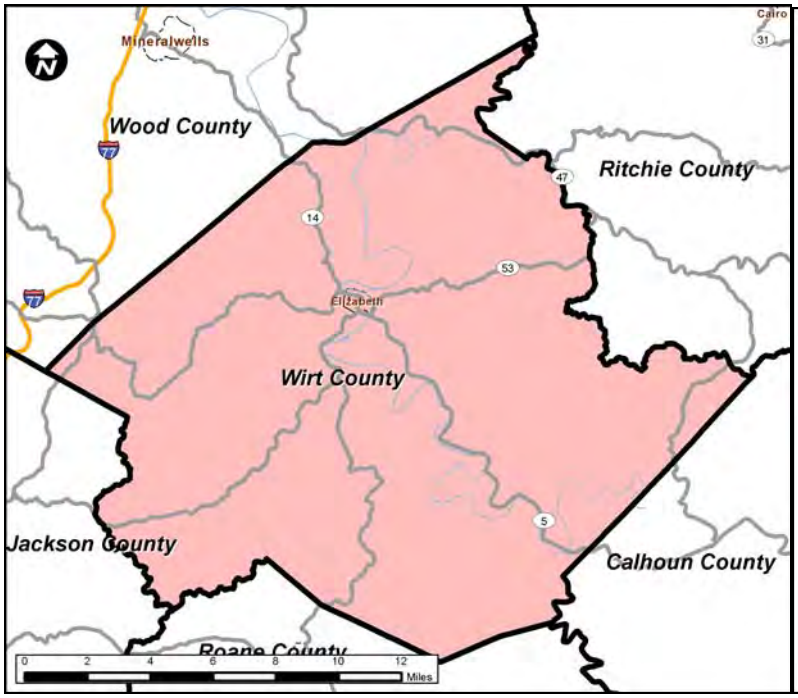
County Seat: Elizabeth
County Size: 234.83 square miles

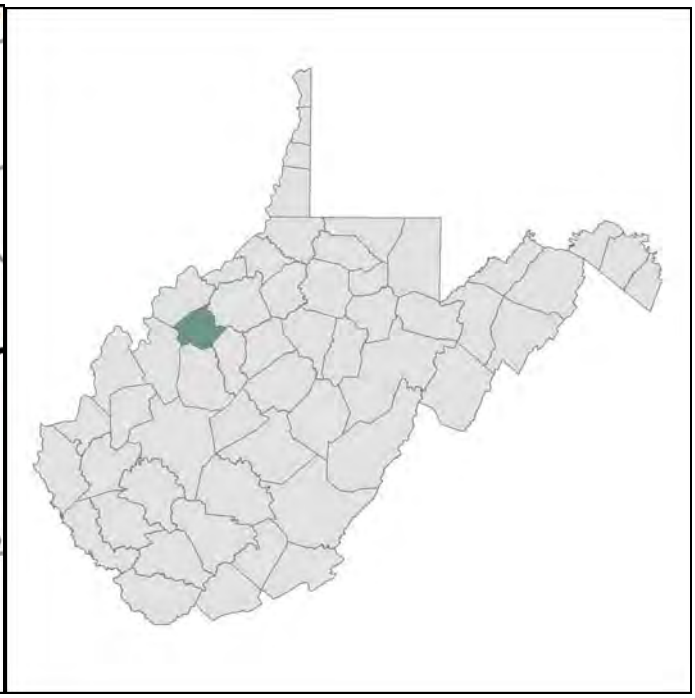
2000 (Census) Population: 5,873
2010 (Census) Population: 5,717
Population Change: -156 (-2.7%)

2000 (Census) Households: 2,284
2010 (Census) Households: 2,391
Household Change: +107 (4.7%)

2000 (Census) Median Household Income: $30,599
2010 (Estimate) Median Household Income: $34,673
Income Change: +$4,074 (13.3%)

2000 (Census) Median Home Value: $56,100
2010 (American Community Survey) Median Home Value: $61,800
Home Value Change: +$5,700 (10.2%)





B. Demographic Characteristics and Trends

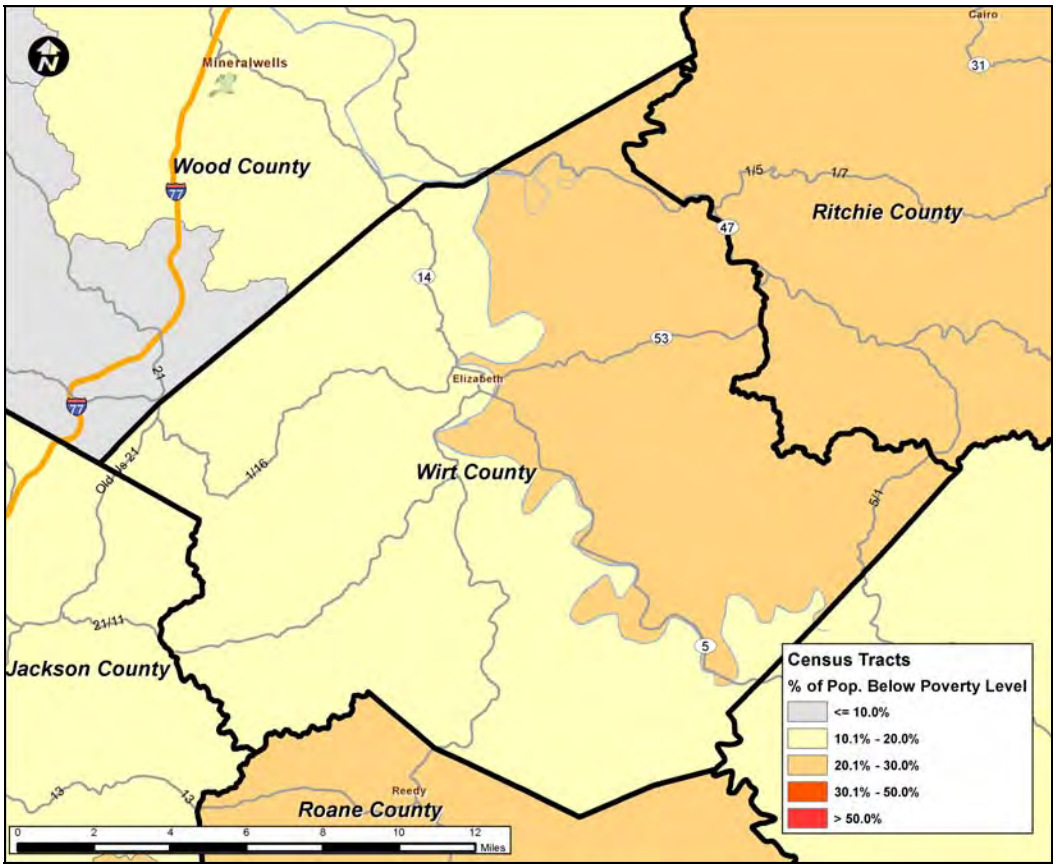
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wirt County	Population	5,873	5,717	5,779	5,908
	Population Change	-	-156	60	129
	Percent Change	-	-2.7%	1.0%	2.2%
County Seat: Elizabeth	Population	994	823	829	850
	Population Change	-	-171	6	21
	Percent Change	-	-17.2%	0.7%	2.5%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	1,098	19.2%
Population not living in poverty	4,619	80.8%
Total	5,717	100.0%

Source: American Community Survey (ACS)

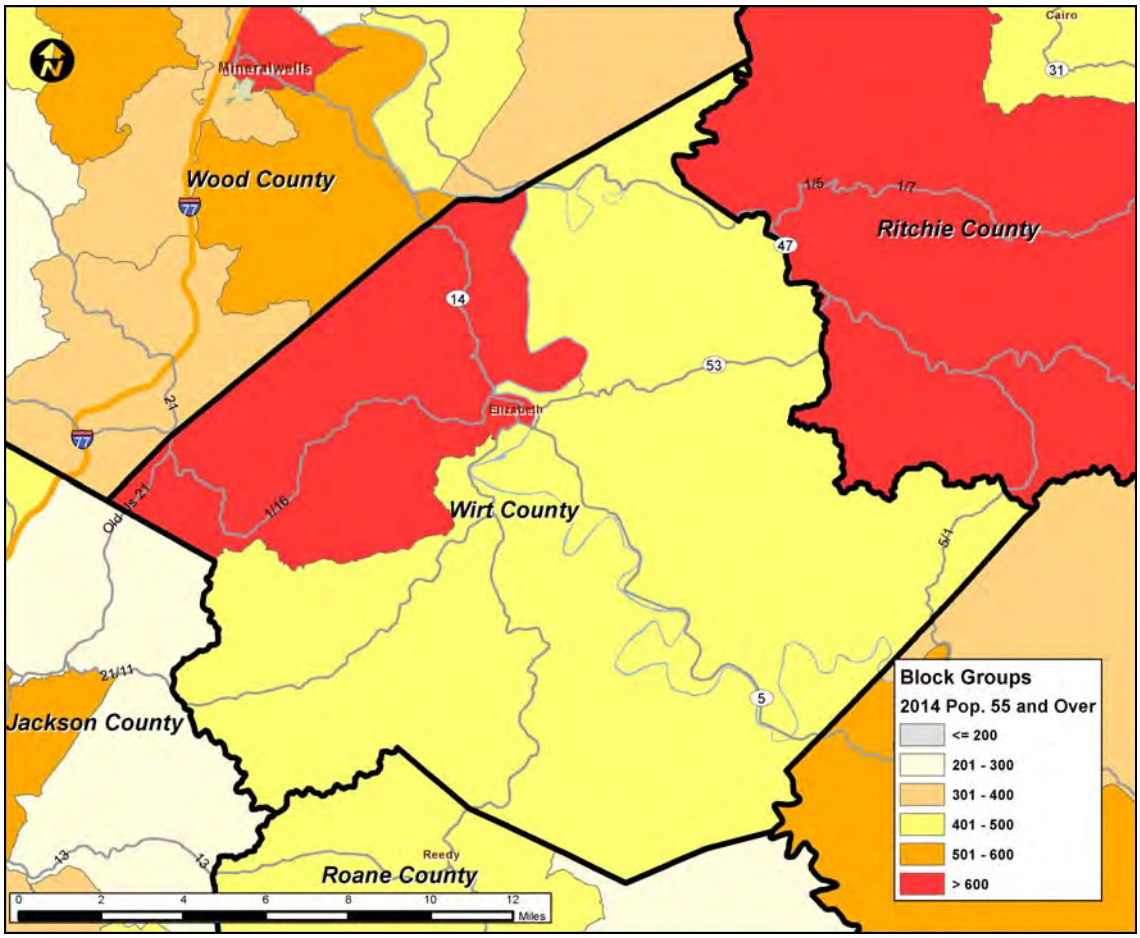


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	1,343	23.5%	1,262	21.8%	1,235	20.9%	-27	-2.1%
20 to 24	257	4.5%	288	5.0%	262	4.4%	-26	-9.0%
25 to 34	589	10.3%	611	10.6%	618	10.5%	7	1.1%
35 to 44	720	12.6%	674	11.7%	674	11.4%	0	0.0%
45 to 54	1,029	18.0%	923	16.0%	800	13.5%	-123	-13.3%
55 to 64	880	15.4%	978	16.9%	1,063	18.0%	85	8.7%
65 to 74	577	10.1%	675	11.7%	828	14.0%	153	22.7%
75 & Over	314	5.5%	368	6.4%	428	7.2%	60	16.3%
Total	5,717	100.0%	5,779	100.0%	5,908	100.0%	129	2.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	5,631	98.5%
Black	11	0.2%
Indian	11	0.2%
Asian	11	0.2%
Pacific Islander	0	0.0%
Some Other Race	0	0.0%
Two or More Races	51	0.9%
Total	5,717	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	5,037	88.1%
Moved within Same County	274	4.8%
Different County Same State	257	4.5%
Moved from Different State	114	2.0%
Moved from Abroad	29	0.5%
Total	5,717	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

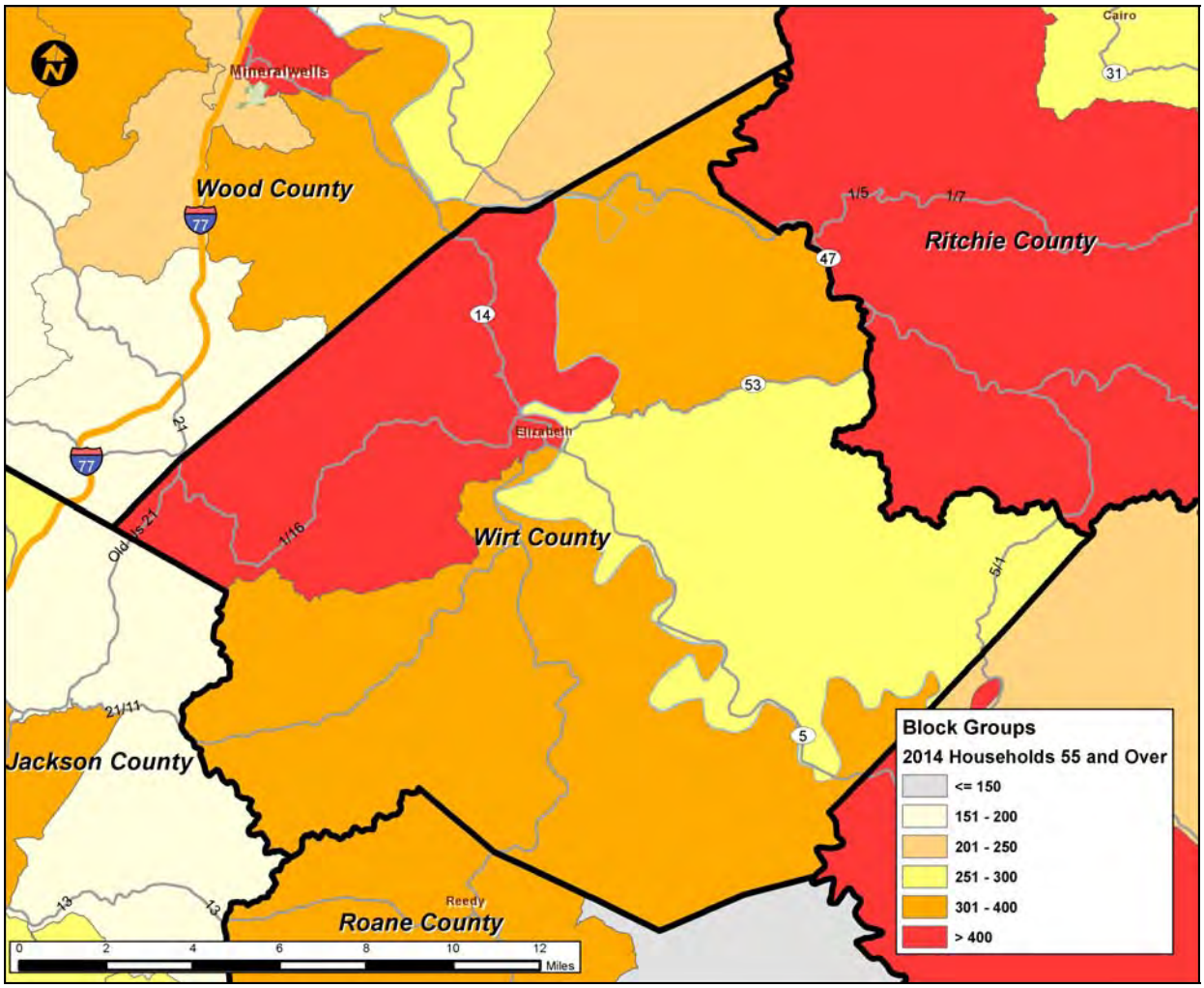
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wirt County	Households	2,284	2,391	2,433	2,511
	Household Change	-	107	41	78
	Percent Change	-	4.7%	1.7%	3.2%
	Household Size	2.57	2.39	2.38	2.36
County Seat: Elizabeth	Households	408	377	381	395
	Household Change	-	-31	4	14
	Percent Change	-	-7.6%	1.1%	3.7%
	Household Size	2.4	2.2	2.18	2.15

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	65	2.7%	61	2.5%	54	2.1%	-7	-11.6%
25 to 34	244	10.2%	250	10.3%	248	9.9%	-2	-0.8%
35 to 44	373	15.6%	342	14.0%	335	13.3%	-7	-2.0%
45 to 54	571	23.9%	504	20.7%	430	17.1%	-74	-14.7%
55 to 64	516	21.6%	564	23.2%	602	24.0%	38	6.7%
65 to 74	373	15.6%	428	17.6%	519	20.7%	91	21.3%
75 to 84	184	7.7%	223	9.2%	241	9.6%	18	8.0%
85 & Over	67	2.8%	61	2.5%	82	3.3%	21	35.1%
Total	2,391	100.0%	2,432	100.0%	2,510	100.0%	78	3.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



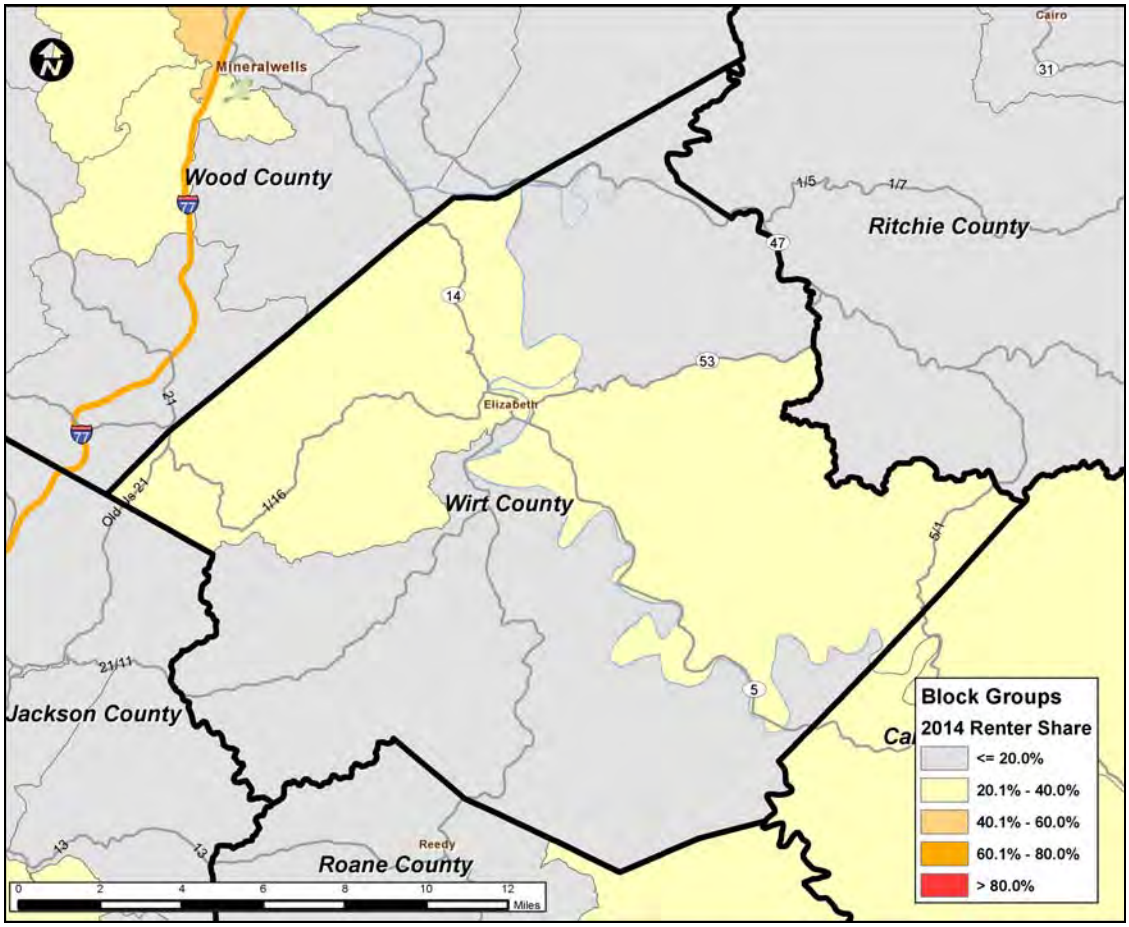
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	1,951	81.6%	1,934	79.5%	2,007	79.9%
Renter-Occupied	440	18.4%	499	20.5%	504	20.1%
Total	2,391	100.0%	2,433	100.0%	2,511	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	983	86.2%	1,080	84.6%	1,236	85.6%
Renter-Occupied	157	13.8%	196	15.4%	207	14.4%
Total	1,141	100.0%	1,276	100.0%	1,444	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	177	35.4%	186	37.0%	10	5.5%
2 Persons	134	26.9%	135	26.8%	1	0.6%
3 Persons	91	18.3%	91	18.0%	-1	-0.6%
4 Persons	62	12.5%	60	11.9%	-2	-3.5%
5 Persons+	35	6.9%	32	6.3%	-3	-8.0%
Total	499	100.0%	504	100.0%	5	1.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	471	24.4%	509	25.4%	37	7.9%
2 Persons	803	41.5%	828	41.3%	25	3.1%
3 Persons	331	17.1%	342	17.1%	12	3.5%
4 Persons	210	10.9%	211	10.5%	1	0.5%
5 Persons+	118	6.1%	116	5.8%	-2	-1.6%
Total	1,934	100.0%	2,007	100.0%	73	3.8%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
sus; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	112	57.1%	123	59.3%	11	9.9%
2 Persons	34	17.5%	33	16.0%	-1	-3.4%
3 Persons	19	9.7%	20	9.5%	1	4.6%
4 Persons	13	6.7%	15	7.3%	2	14.3%
5 Persons+	18	9.0%	16	7.9%	-1	-6.2%
Total	196	100.0%	207	100.0%	12	5.9%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	303	28.0%	355	28.7%	52	17.2%
2 Persons	579	53.6%	650	52.6%	71	12.3%
3 Persons	88	8.2%	99	8.0%	11	12.8%
4 Persons	84	7.8%	99	8.0%	15	18.1%
5 Persons+	26	2.4%	33	2.6%	7	25.8%
Total	1,080	100.0%	1,236	100.0%	156	14.5%

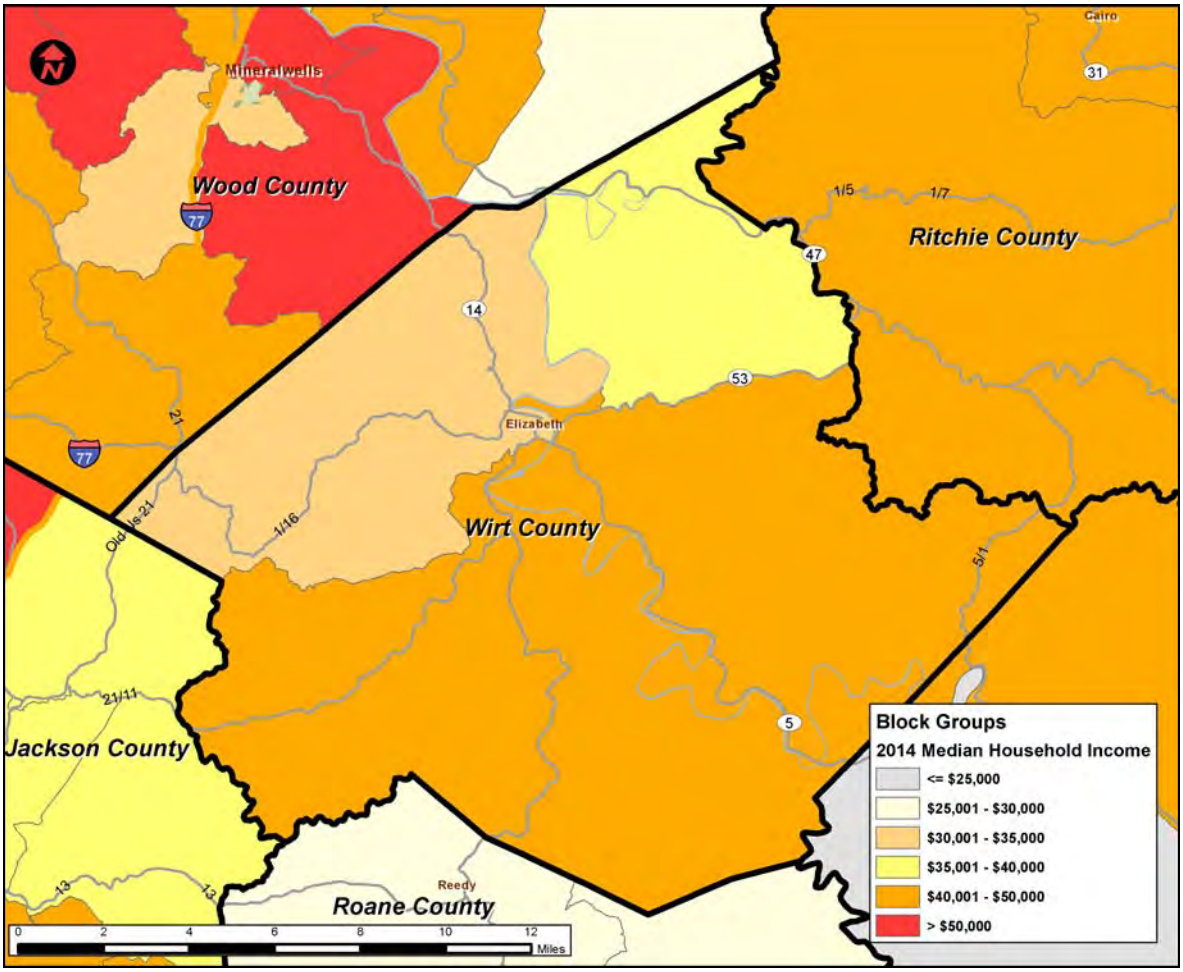
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	208	8.7%	220	9.0%	209	8.3%
$10,000 to $19,999	473	19.8%	394	16.2%	347	13.8%
$20,000 to $29,999	375	15.7%	279	11.5%	284	11.3%
$30,000 to $39,999	294	12.3%	363	14.9%	409	16.3%
$40,000 to $49,999	270	11.3%	288	11.8%	276	11.0%
$50,000 to $59,999	210	8.8%	225	9.2%	200	8.0%
$60,000 to $74,999	227	9.5%	272	11.2%	283	11.3%
$75,000 to $99,999	136	5.7%	182	7.5%	237	9.4%
$100,000 to $124,999	124	5.2%	123	5.1%	132	5.3%
$124,999 to $149,999	43	1.8%	72	3.0%	89	3.5%
$150,000 to $199,999	17	0.7%	15	0.6%	42	1.7%
$200,000+	7	0.3%	1	0.0%	4	0.1%
Total	2,391	100.0%	2,433	100.0%	2,511	100.0%
Median Income	$34,673		$38,917		$40,285	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



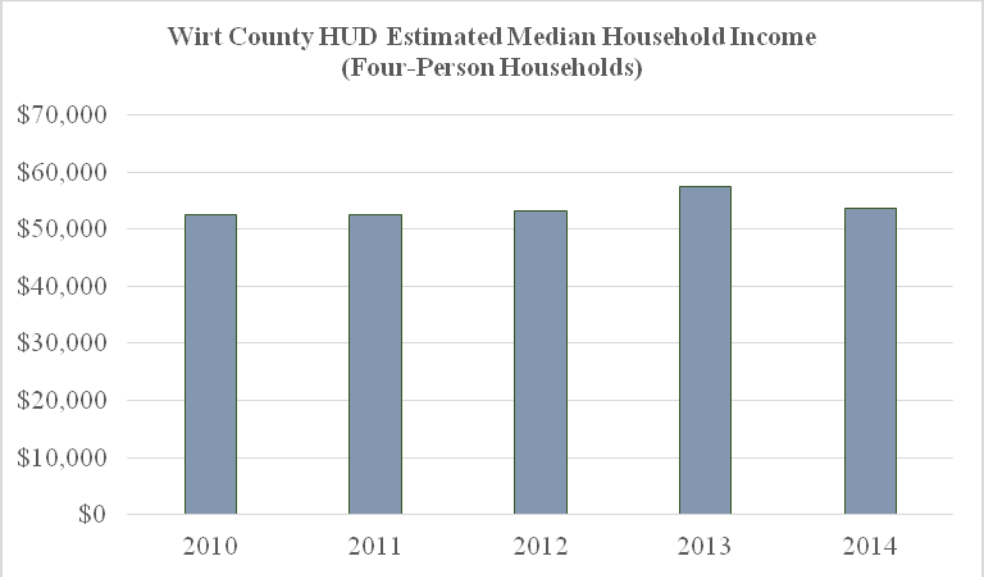
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	97	8.5%	104	8.1%	109	7.6%
$10,000 to $19,999	273	23.9%	242	19.0%	229	15.9%
$20,000 to $29,999	203	17.8%	157	12.3%	175	12.2%
$30,000 to $39,999	152	13.3%	200	15.7%	244	16.9%
$40,000 to $49,999	123	10.8%	167	13.1%	173	12.0%
$50,000 to $59,999	97	8.5%	121	9.5%	123	8.5%
$60,000 to $74,999	80	7.0%	127	9.9%	158	11.0%
$75,000 to $99,999	57	5.0%	75	5.9%	109	7.5%
$100,000 to $124,999	34	3.0%	51	4.0%	62	4.3%
$124,999 to $149,999	14	1.2%	25	1.9%	39	2.7%
$150,000 to $199,999	7	0.6%	6	0.5%	18	1.2%
$200,000+	5	0.4%	1	0.0%	4	0.2%
Total	1,141	100.0%	1,276	100.0%	1,444	100.0%
Median Income	$29,898		$36,747		$38,531	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,500	-
2011	$52,500	0.0%
2012	$53,200	1.3%
2013	$57,400	7.9%
2014	$53,700	-6.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	32	20	32	16	4	105
$10,000 to $19,999	57	40	2	8	3	111
$20,000 to $29,999	32	7	5	1	1	46
$30,000 to $39,999	8	20	24	9	11	72
$40,000 to $49,999	6	4	7	1	4	22
$50,000 to $59,999	7	4	3	2	3	19
$60,000 to $74,999	0	4	2	14	1	21
$75,000 to $99,999	2	17	2	1	1	23
$100,000 to $124,999	1	1	2	3	1	8
$125,000 to $149,999	2	1	1	1	1	6
$150,000 to $199,999	1	1	0	1	1	4
$200,000 & Over	1	0	1	0	1	3
Total	150	120	82	57	32	441

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	45	21	33	18	2	119
$10,000 to $19,999	66	31	5	7	4	113
$20,000 to $29,999	30	7	2	1	2	42
$30,000 to $39,999	14	23	29	8	13	87
$40,000 to $49,999	6	7	9	2	2	26
$50,000 to $59,999	10	6	2	2	0	21
$60,000 to $74,999	1	7	4	12	5	29
$75,000 to $99,999	3	26	0	3	2	35
$100,000 to $124,999	2	2	3	1	2	10
$125,000 to $149,999	1	4	2	4	2	12
$150,000 to $199,999	0	2	2	2	0	5
$200,000 & Over	0	0	0	0	0	0
Total	177	134	91	62	35	499

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	48	19	28	17	0	112
$10,000 to $19,999	67	26	3	5	5	105
$20,000 to $29,999	26	8	2	1	4	41
$30,000 to $39,999	15	21	31	10	9	86
$40,000 to $49,999	7	8	11	2	2	30
$50,000 to $59,999	11	5	3	1	0	20
$60,000 to $74,999	1	6	2	14	0	24
$75,000 to $99,999	6	29	1	3	3	43
$100,000 to $124,999	4	3	2	2	5	16
$125,000 to $149,999	1	6	4	3	1	14
$150,000 to $199,999	0	4	4	1	3	11
$200,000 & Over	0	0	0	0	1	1
Total	186	135	91	60	32	504

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	9	18	29	15	3	74
$10,000 to $19,999	14	26	0	6	2	48
$20,000 to $29,999	28	4	3	0	0	35
$30,000 to $39,999	1	18	23	7	11	61
$40,000 to $49,999	5	3	5	0	1	14
$50,000 to $59,999	3	2	1	0	2	8
$60,000 to $74,999	0	2	0	13	0	15
$75,000 to $99,999	1	16	0	0	0	18
$100,000 to $124,999	0	1	1	1	0	4
$125,000 to $149,999	1	1	0	0	0	3
$150,000 to $199,999	0	1	0	0	1	2
$200,000 & Over	0	0	1	0	0	1
Total	63	92	65	43	21	284

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	14	20	30	16	1	82
$10,000 to $19,999	15	19	2	5	1	42
$20,000 to $29,999	22	4	0	0	0	27
$30,000 to $39,999	2	19	27	7	10	65
$40,000 to $49,999	6	4	7	1	1	19
$50,000 to $59,999	4	3	1	2	0	10
$60,000 to $74,999	0	4	1	12	2	19
$75,000 to $99,999	0	24	0	1	1	26
$100,000 to $124,999	0	0	1	1	0	3
$125,000 to $149,999	0	3	0	4	0	7
$150,000 to $199,999	0	2	1	0	0	4
$200,000 & Over	0	0	0	0	0	0
Total	65	100	72	49	17	303

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	14	18	26	15	0	73
$10,000 to $19,999	14	14	0	4	2	33
$20,000 to $29,999	20	5	1	0	0	26
$30,000 to $39,999	2	19	29	7	6	62
$40,000 to $49,999	7	5	8	2	1	23
$50,000 to $59,999	4	4	1	0	0	8
$60,000 to $74,999	0	4	0	13	1	18
$75,000 to $99,999	2	27	1	1	1	32
$100,000 to $124,999	2	0	1	1	2	6
$125,000 to $149,999	0	4	0	1	1	6
$150,000 to $199,999	0	4	2	0	1	7
$200,000 & Over	0	0	0	0	0	0
Total	64	102	71	45	15	297

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	7	11	5	12	1	36
$10,000 to $19,999	56	7	63	14	14	154
$20,000 to $29,999	1	4	25	48	60	138
$30,000 to $39,999	51	0	21	11	0	84
$40,000 to $49,999	12	79	10	18	15	135
$50,000 to $59,999	29	25	37	5	8	104
$60,000 to $74,999	0	66	36	22	8	133
$75,000 to $99,999	2	17	16	25	1	61
$100,000 to $124,999	2	43	40	1	1	88
$125,000 to $149,999	0	25	1	1	0	27
$150,000 to $199,999	1	2	2	1	1	7
$200,000 & Over	0	1	0	0	1	2
Total	161	281	257	158	110	968

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	10	5	4	13	3	34
$10,000 to $19,999	45	5	41	13	6	110
$20,000 to $29,999	1	1	24	27	45	98
$30,000 to $39,999	67	0	25	6	1	99
$40,000 to $49,999	12	55	8	12	15	101
$50,000 to $59,999	28	17	38	3	9	94
$60,000 to $74,999	0	56	44	17	11	127
$75,000 to $99,999	1	19	26	34	1	81
$100,000 to $124,999	4	32	30	1	1	68
$125,000 to $149,999	1	34	1	0	1	36
$150,000 to $199,999	2	1	2	0	0	5
$200,000 & Over	0	0	0	0	0	0
Total	169	225	243	126	92	854

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	8	2	5	9	3	26
$10,000 to $19,999	36	2	31	10	6	84
$20,000 to $29,999	0	2	21	20	40	84
$30,000 to $39,999	69	0	28	4	2	103
$40,000 to $49,999	13	33	10	9	15	80
$50,000 to $59,999	17	11	30	1	10	68
$60,000 to $74,999	0	42	45	14	8	109
$75,000 to $99,999	0	18	34	45	0	96
$100,000 to $124,999	3	27	34	0	1	65
$125,000 to $149,999	2	39	0	0	0	40
$150,000 to $199,999	5	3	5	1	0	15
$200,000 & Over	0	0	0	0	0	0
Total	153	179	243	112	83	770

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	24	2	3	1	1	30
$10,000 to $19,999	44	14	2	3	1	63
$20,000 to $29,999	4	3	2	1	1	11
$30,000 to $39,999	7	2	1	3	0	12
$40,000 to $49,999	1	1	3	1	3	8
$50,000 to $59,999	4	3	2	2	1	11
$60,000 to $74,999	0	3	2	1	1	6
$75,000 to $99,999	1	1	2	1	1	5
$100,000 to $124,999	1	0	1	2	1	4
$125,000 to $149,999	1	0	1	1	1	3
$150,000 to $199,999	1	0	0	1	0	2
$200,000 & Over	1	0	0	0	1	2
Total	87	28	17	14	11	157

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	30	1	3	2	1	37
$10,000 to $19,999	51	12	3	2	3	70
$20,000 to $29,999	8	3	2	1	1	15
$30,000 to $39,999	11	4	2	1	4	22
$40,000 to $49,999	0	3	2	1	1	7
$50,000 to $59,999	6	4	1	0	0	11
$60,000 to $74,999	1	3	3	1	3	11
$75,000 to $99,999	2	2	0	3	1	8
$100,000 to $124,999	1	2	2	0	1	7
$125,000 to $149,999	1	1	1	0	2	6
$150,000 to $199,999	0	0	0	2	0	2
$200,000 & Over	0	0	0	0	0	0
Total	112	34	19	13	18	196

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	34	1	2	2	0	39
$10,000 to $19,999	54	12	3	1	3	72
$20,000 to $29,999	7	3	1	1	3	15
$30,000 to $39,999	13	3	2	3	3	24
$40,000 to $49,999	0	3	3	0	2	8
$50,000 to $59,999	7	2	2	1	0	12
$60,000 to $74,999	1	3	2	1	0	7
$75,000 to $99,999	4	2	0	2	2	10
$100,000 to $124,999	2	3	1	1	2	9
$125,000 to $149,999	1	2	3	2	0	8
$150,000 to $199,999	0	0	1	1	0	2
$200,000 & Over	0	0	0	0	1	1
Total	123	33	20	15	16	207

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	45	5	12	2	2	67
$10,000 to $19,999	90	99	11	7	2	210
$20,000 to $29,999	72	112	0	8	0	191
$30,000 to $39,999	15	110	9	5	1	140
$40,000 to $49,999	19	59	31	0	5	115
$50,000 to $59,999	16	45	1	23	1	86
$60,000 to $74,999	17	40	5	10	1	74
$75,000 to $99,999	0	44	2	4	2	52
$100,000 to $124,999	9	12	4	1	3	30
$125,000 to $149,999	5	4	1	0	0	10
$150,000 to $199,999	2	1	1	0	1	5
$200,000 & Over	0	2	0	1	0	3
Total	292	533	78	61	18	983

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	43	6	14	3	2	67
$10,000 to $19,999	66	91	10	5	1	172
$20,000 to $29,999	57	74	1	9	1	142
$30,000 to $39,999	21	136	10	10	0	178
$40,000 to $49,999	39	81	29	3	8	160
$50,000 to $59,999	20	52	4	28	6	110
$60,000 to $74,999	29	60	7	18	3	116
$75,000 to $99,999	4	54	2	3	3	67
$100,000 to $124,999	15	17	6	4	2	45
$125,000 to $149,999	7	6	4	1	1	19
$150,000 to $199,999	1	1	1	0	0	4
$200,000 & Over	0	0	0	0	0	0
Total	303	579	88	84	26	1,080

Source: Ribbon Demographics; ESRI; Urban Decision Group

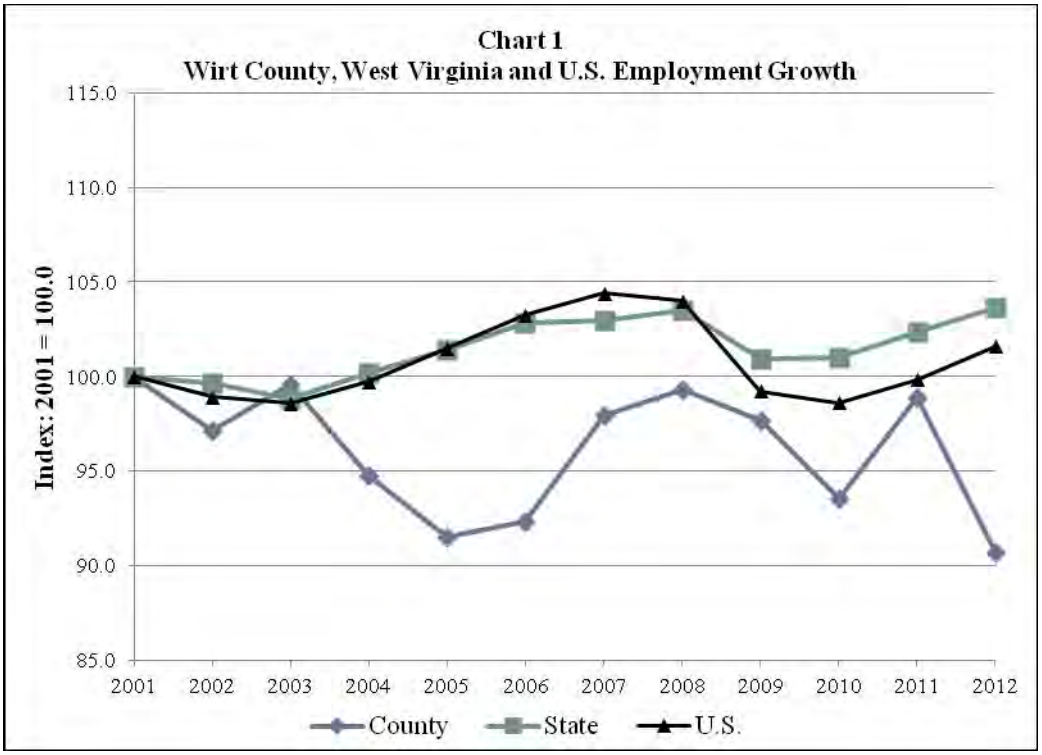
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	43	6	16	1	5	70
$10,000 to $19,999	60	84	10	4	0	157
$20,000 to $29,999	67	80	1	13	1	161
$30,000 to $39,999	29	160	18	13	0	220
$40,000 to $49,999	50	79	23	1	12	165
$50,000 to $59,999	22	54	3	30	2	111
$60,000 to $74,999	38	74	11	24	5	153
$75,000 to $99,999	5	78	6	5	4	99
$100,000 to $124,999	17	20	7	4	3	51
$125,000 to $149,999	14	11	3	3	0	31
$150,000 to $199,999	8	2	2	2	1	16
$200,000 & Over	1	1	0	0	0	2
Total	355	650	99	99	33	1,236

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Wirt County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Wirt County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Wirt County, State and U.S. Employment, 2001-2012						
	Wirt County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	740		686		129,636	
2002	719	-2.8%	683	-0.4%	128,234	-1.1%
2003	737	2.5%	678	-0.8%	127,796	-0.3%
2004	701	-4.9%	687	1.3%	129,278	1.2%
2005	677	-3.4%	695	1.2%	131,572	1.8%
2006	683	0.9%	705	1.4%	133,834	1.7%
2007	725	6.1%	706	0.1%	135,366	1.1%
2008	735	1.4%	710	0.5%	134,806	-0.4%
2009	723	-1.6%	692	-2.5%	128,608	-4.6%
2010	692	-4.3%	692	0.1%	127,820	-0.6%
2011	732	5.8%	702	1.4%	129,411	1.2%
2012	671	-8.3%	711	1.2%	131,696	1.8%
Change						
2001-12	-69	-9.3%	25	3.6%	2,061	1.6%
2001-03	-3	-0.4%	-8	-1.1%	-1,840	-1.4%
2003-07	-12	-1.6%	28	4.2%	7,570	5.9%
2007-12	-54	-7.4%	4	0.6%	-3,670	-2.7%

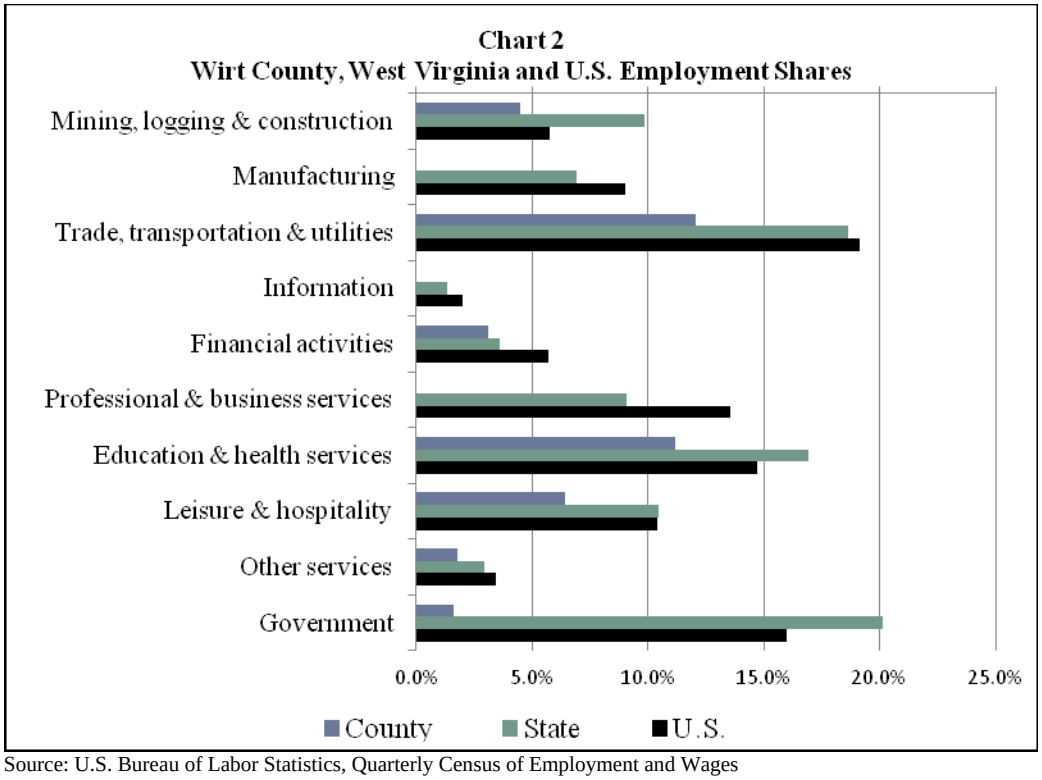
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Wirt County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Wirt County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	30	4.5%	45.3	77.7
Manufacturing	ND	0.0%	0.0	0.0
Trade, Transportation and Utilities	81	12.1%	64.7	63.0
Information	ND	0.0%	0.0	0.0
Financial Activities	21	3.1%	87.4	54.9
Professional and Business Services	ND	0.0%	0.0	0.0
Educational and Health Services	75	11.2%	66.0	75.9
Leisure and Hospitality	43	6.4%	61.4	61.4
Other Services	12	1.8%	60.2	51.8
Total Private Sector	**0**	**0.0%**	**0.0**	**0.0**
Total Government	**671**	**100.0%**	**496.4**	**625.6**
Total Payroll Employment	**671**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

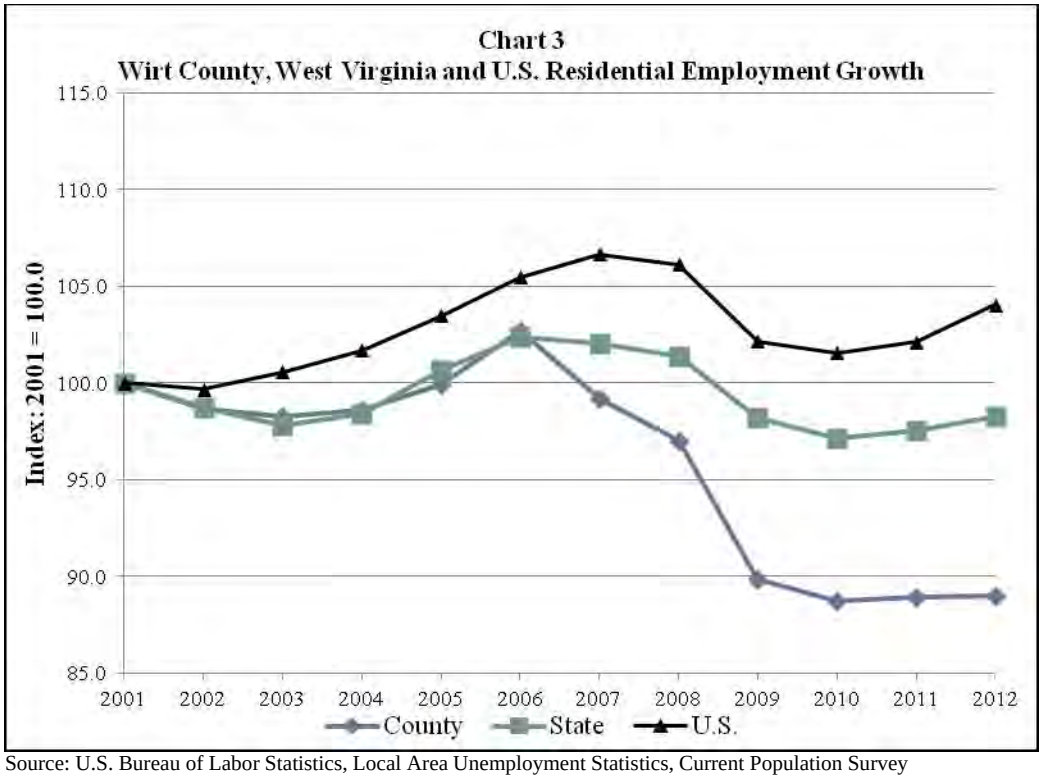


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Wirt County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Wirt County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Wirt County; this one considers the number of Wirt County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

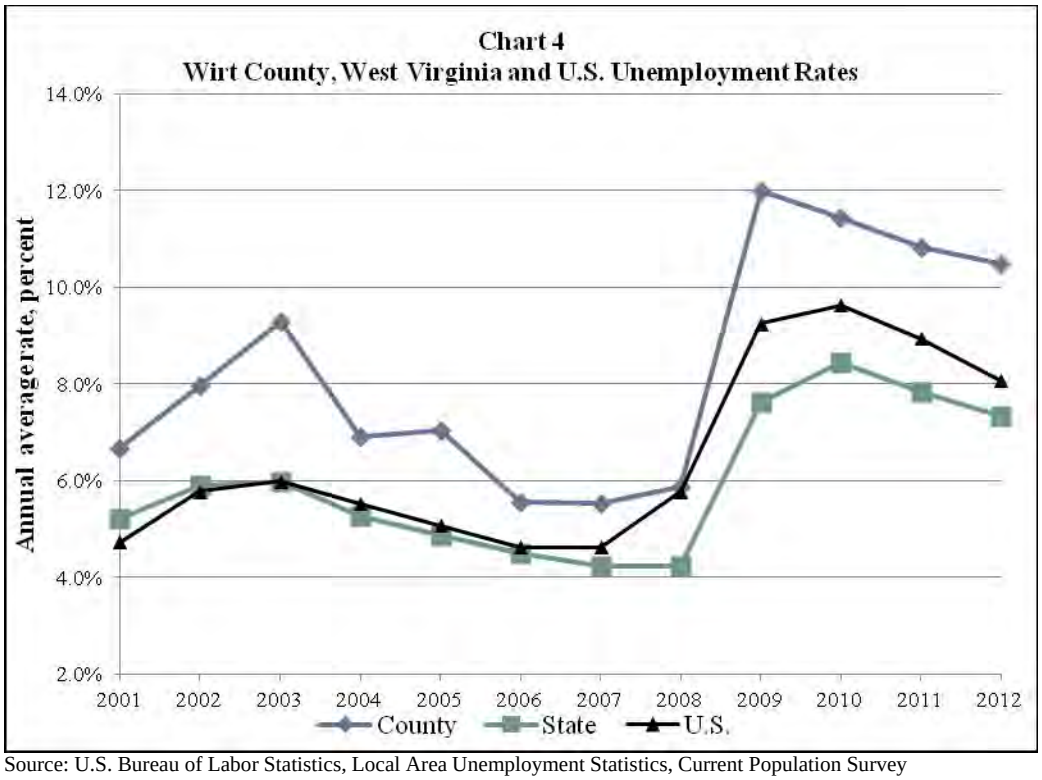
Table 3 Wirt County, State and U.S. Residential Employment, 2001-2012						
	Wirt County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	2,361		759		136,933	
2002	2,329	-1.4%	749	-1.3%	136,485	-0.3%
2003	2,320	-0.4%	742	-0.9%	137,736	0.9%
2004	2,328	0.3%	747	0.6%	139,252	1.1%
2005	2,360	1.4%	764	2.3%	141,730	1.8%
2006	2,425	2.8%	777	1.8%	144,427	1.9%
2007	2,342	-3.4%	774	-0.4%	146,047	1.1%
2008	2,290	-2.2%	769	-0.6%	145,362	-0.5%
2009	2,122	-7.3%	745	-3.2%	139,878	-3.8%
2010	2,095	-1.3%	737	-1.1%	139,064	-0.6%
2011	2,100	0.2%	740	0.4%	139,869	0.6%
2012	2,102	0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-259	-11.0%	-13	-1.7%	5,536	4.0%
2001-03	-41	-1.7%	-16	-2.2%	803	0.6%
2003-07	22	0.9%	32	4.3%	8,311	6.0%
2007-10	-247	-10.5%	-37	-4.8%	-6,983	-4.8%
2010-12	7	0.3%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Wirt County, state and U.S. unemployment rates over the past decade. The table also shows the Wirt County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Wirt County Labor Force Statistics and Comparative Unemployment Rates						
	Wirt County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Wirt County	West Virginia	U.S.
2001	2,530	2,361	169	6.7%	5.2%	4.7%
2002	2,531	2,329	202	8.0%	5.9%	5.8%
2003	2,558	2,320	238	9.3%	6.0%	6.0%
2004	2,501	2,328	173	6.9%	5.3%	5.5%
2005	2,539	2,360	179	7.1%	4.9%	5.1%
2006	2,568	2,425	143	5.6%	4.5%	4.6%
2007	2,479	2,342	137	5.5%	4.2%	4.6%
2008	2,433	2,290	143	5.9%	4.2%	5.8%
2009	2,411	2,122	289	12.0%	7.6%	9.3%
2010	2,366	2,095	271	11.5%	8.4%	9.6%
2011	2,355	2,100	255	10.8%	7.8%	8.9%
2012	2,348	2,102	246	10.5%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Wirt County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	2,355	2,100	255	10.8%
2012 January	2,322	2,034	288	12.4%
2012 February	2,348	2,040	308	13.1%
2012 March	2,305	2,051	254	11%
2012 April	2,316	2,100	216	9.3%
2012 May	2,326	2,116	210	9%
2012 June	2,381	2,129	252	10.6%
2012 July	2,415	2,134	281	11.6%
2012 August	2,331	2,110	221	9.5%
2012 September	2,351	2,142	209	8.9%
2012 October	2,377	2,140	237	10%
2012 November	2,352	2,119	233	9.9%
2012 December	2,350	2,105	245	10.4%
2012 Annual	2,348	2,102	246	10.5%
2013 January	2,371	2,059	312	13.2%
2013 February	2,382	2,051	331	13.9%
2013 March	2,355	2,064	291	12.4%
2013 April	2,363	2,118	245	10.4%
2013 May	2,310	2,137	173	7.5%
2013 June	2,331	2,137	194	8.3%
2013 July	2,335	2,142	193	8.3%
2013 August	2,296	2,116	180	7.8%
2013 September	2,272	2,118	154	6.8%
2013 October	2,271	2,105	166	7.3%
2013 November	2,271	2,104	167	7.4%
2013 December	2,269	2,087	182	8%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Wirt County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Wirt County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	78	3.7%	73.0	195.9
Construction	209	9.9%	138.9	145.4
Manufacturing	316	14.9%	172.5	138.7
Wholesale Trade	55	2.6%	114.5	88.7
Retail Trade	219	10.4%	83.2	89.9
Transportation and Utilities	47	2.2%	39.9	43.9
Information	6	0.3%	16.1	12.4
Financial Activities	139	6.6%	149.1	95.7
Professional and Business Services	140	6.6%	89.6	62.8
Educational and Health Services	537	25.4%	98.4	112.8
Leisure and Hospitality	112	5.3%	61.3	58.8
Other Services, Except Public Administration	146	6.9%	151.1	140.7
Public Administration	111	5.2%	83.2	106.8
Total Employment	**2,115**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Wirt County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	626	29.6%	96.4	82.9
Service	330	15.6%	84.8	89.1
Sales and Office	423	20.0%	81.0	79.7
Natural Resources, Construction and Maintenance	258	12.2%	95.3	128.4
Production, Transportation and Material Moving	478	22.6%	168.7	185.2
Total Employment	**2,115**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Wirt County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Wirt County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Wirt County.

Largest Employers in Wirt County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	285
Wirt County Board of Education	Education	150
Mustang Survival Manufacturing	Manufacturing	90
Wirt County Health Services Association	Health Clinic	52
Wirt County Commission on Aging & Family Services	Senior & Family Services	<50
West Virginia Department of Highways	Government	<50
Ellison Dozer Service, Inc.	Contractor	<50
Elizabeth Foodmart	Grocery	25
Hill's Exxon	Fuel	24
Crossroads General Store	Grocery	22

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	1,951	81.6%
Renter-Occupied	440	18.4%
Total-Occupied Units*	2,391	74.0%
Vacant For Rent	35	4.2%
Vacant For-Sale Only	37	4.4%
Vacant Rented/Sold, Not Occ.	35	4.2%
Vacant Seasonal, Recreational	522	62.1%
All Other Vacant	212	25.2%
Total Vacant Units	840	26.0%
Total	3,231	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

Tenure	Substandard Units – 2010 (Census and ACS)				
	Total Housing Units	Percent	Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Percent Substandard
Owner-Occupied	1,951	81.6%	1,931	20	1.0%
Renter-Occupied	440	18.4%	428	12	2.7%
Total	2,391	100.0%	2,360	31	1.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Year Built	Distribution of Housing Units by Year Built – 2010 (ACS)			
	Owner		Renter	
	Number	Percentage	Number	Percentage
2005 or Later	0	0.0%	0	0.0%
2000 to 2004	80	4.1%	31	7.1%
1990 to 1999	476	24.4%	65	14.8%
1980 to 1989	441	22.6%	82	18.7%
1970 to 1979	318	16.3%	61	13.9%
1960 to 1969	135	6.9%	57	13.0%
1940 to 1959	240	12.3%	59	13.4%
1939 or Earlier	261	13.4%	84	19.1%
Total	1,951	100.0%	440	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Units in Structure	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1, Detached	1,411	72.3%	166	37.8%
1 Attached	0	0.0%	0	0.0%
2 to 4	0	0.0%	43	9.8%
5 to 9	0	0.0%	36	8.2%
10 to 19	0	0.0%	16	3.6%
20 to 49	0	0.0%	0	0.0%
50 or More	0	0.0%	0	0.0%
Mobile Home,	540	27.7%	178	40.5%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	1,951	100.0%	440	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	1,951	100.0%
0.50 or Less Occupants Per Room	1,504	77.1%
0.51 to 1.00 Occupants Per Room	408	20.9%
1.01 to 1.50 Occupants Per Room	37	1.9%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	440	100.0%
0.50 or Less Occupants Per Room	356	80.9%
0.51 to 1.00 Occupants Per Room	70	15.9%
1.01 to 1.50 Occupants Per Room	0	0.0%
1.51 to 2.00 Occupants Per Room	14	3.2%
2.01 or More Occupants Per Room	0	0.0%
Total	2,391	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Wirt County	31.2%
West Virginia	32.0%

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

Building Permit Data – Wirt County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	15	38	38	16	16	27	11	5	13	0
Units in Single-Family Structures	15	38	38	16	16	27	11	5	13	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

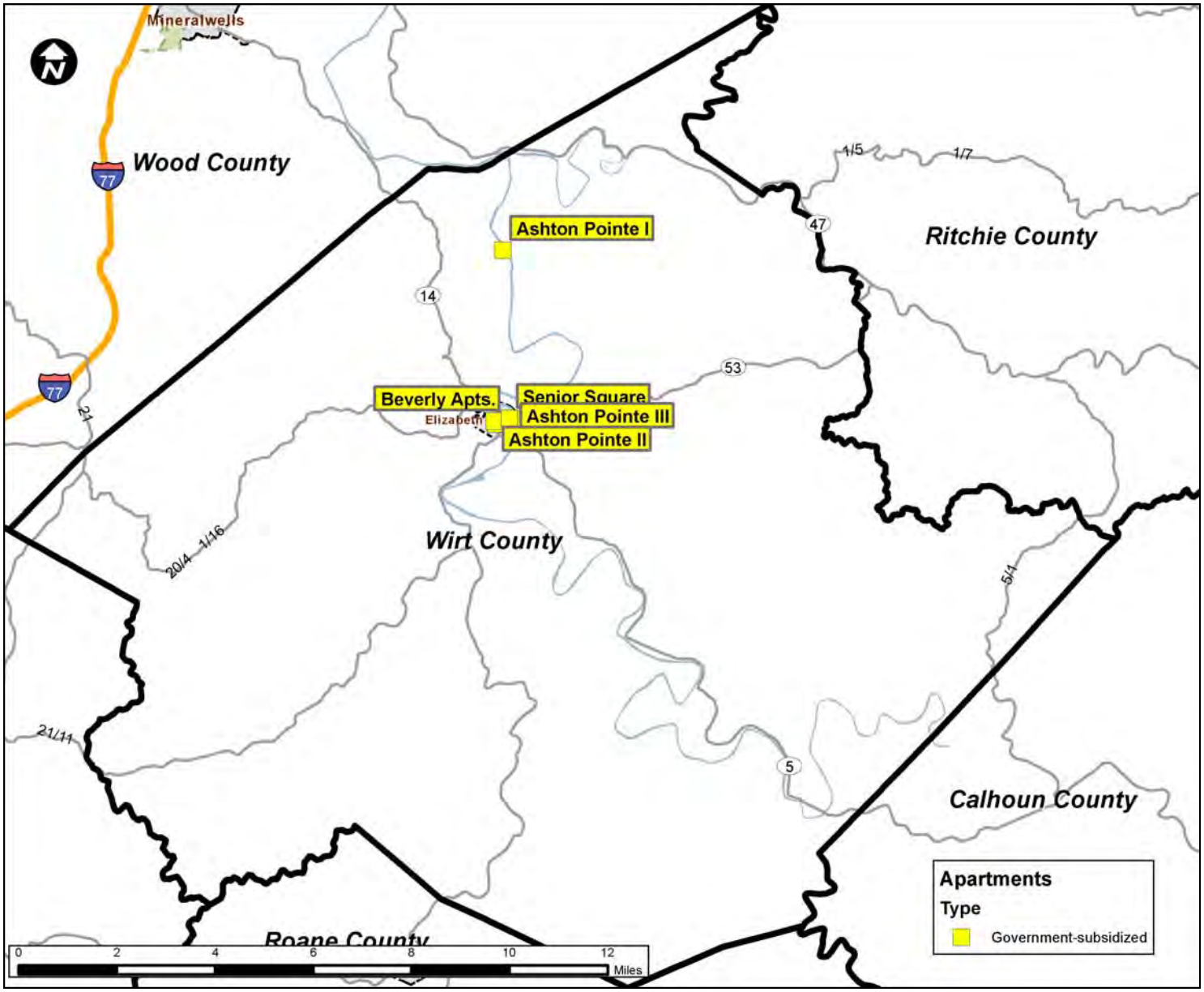
E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Government-Subsidized	5	62	0	100.0%
Total	5	62	0	100.0%

Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	6	9.7%	0	0.0%	N/A
One-Bedroom	1.0	30	48.4%	0	0.0%	N/A
Two-Bedroom	1.0	18	29.0%	0	0.0%	N/A
Two-Bedroom	1.5	4	6.5%	0	0.0%	N/A
Three-Bedroom	1.5	4	6.5%	0	0.0%	N/A
Total		**62**	**100.0%**	**0**	**0.0%**	-
Grand Total		**62**	**100.0%**	**0**	**0.0%**	**-**

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	0	0	-
1970 to 1979	2	24	0.0%
1980 to 1989	3	38	0.0%
1990 to 1999	0	0	-
2000 to 2004	0	0	-
2005 to 2009	0	0	-
2010 to 2014*	0	0	-
Total	5	62	0.0%

*Through February

Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
B	4	54	0.0%
C	1	8	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	4	38	0	100.0%
Senior (Age 55+)	1	24	0	100.0%
Total	5	62	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	38	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	38	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	24	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	24	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Wirt County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $107,611. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $750, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$107,611
Mortgaged Value = 95% of Median Home Price	$102,230
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$549
Estimated Taxes & Insurance*	$137
Estimated Private Mortgage Insurance**	$64
Estimated Monthly Mortgage Payment	$750

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Wirt County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	15	38	38	16	16	27	11	5	13	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	1	21	4.8%	1
Average Loan Amount	$108,000	$86,095	125.4%	$94,550
Average Age of Borrower	40	-	-	25
Average Gross Income of Borrower	$36,227	$53,810	67.3%	$35,292
Income to Loan Ratio	33.5%	62.5%	53.7%	37.3%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	3	6	3	0	0
Median Listing Price	N/A	50,000	$79,500	$249,900	N/A	N/A
Median Square Footage	N/A	900	1,260	3,146	N/A	N/A
Median Price Per Square Foot	N/A	$56	$63	$79	N/A	N/A
Median Year Built	N/A	1960	1998	1998	N/A	N/A
Median Number of Bathrooms	N/A	1	2.5	2	N/A	N/A

Source: MLS

Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Wirt County, WV

Charts are not available for Wirt county or Elizabeth (county seat)

Geographical Comparison – Wirt County, WV

Charts are not available for Wirt county or Elizabeth (county seat)

G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	133	$0	$23,740	116	-12.8%
41% - 60% AMHI	$23,201	$34,800	49	$23,741	$35,600	51	4.1%
61% - 100% AMHI	$34,801	$58,000	61	$35,601	$59,330	58	-4.9%
Over 100% AMHI	$58,001	No Limit	61	$59,331	No Limit	70	14.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	174	$0	$23,740	141	-19.0%
41% - 60% AMHI	$23,201	$34,800	112	$23,741	$35,600	108	-3.6%
61% - 100% AMHI	$34,801	$58,000	227	$35,601	$59,330	189	-16.7%
Over 100% AMHI	$58,001	No Limit	339	$59,331	No Limit	333	-1.8%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	307	$0	$23,740	257	-16.3%
41% - 60% AMHI	$23,201	$34,800	161	$23,741	$35,600	159	-1.2%
61% - 100% AMHI	$34,801	$58,000	288	$35,601	$59,330	247	-14.2%
Over 100% AMHI	$58,001	No Limit	400	$59,331	No Limit	403	0.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	88	$0	$17,600	94	6.8%
41% - 60% AMHI	$17,201	$25,800	29	$17,601	$26,390	26	-10.3%
61% - 100% AMHI	$25,801	$43,000	30	$26,391	$43,990	32	6.7%
Over 100% AMHI	$43,001	No Limit	50	$43,991	No Limit	55	10.0%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	191	$0	$17,600	189	-1.0%
41% - 60% AMHI	$17,201	$25,800	130	$17,601	$26,390	141	8.5%
61% - 100% AMHI	$25,801	$43,000	286	$26,391	$43,990	344	20.3%
Over 100% AMHI	$43,001	No Limit	473	$43,991	No Limit	562	18.8%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	279	$0	$17,600	283	1.4%
41% - 60% AMHI	$17,201	$25,800	159	$17,601	$26,390	167	5.0%
61% - 100% AMHI	$25,801	$43,000	316	$26,391	$43,990	376	19.0%
Over 100% AMHI	$43,001	No Limit	523	$43,991	No Limit	617	18.0%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,000	148	$0	$29,670	131	-11.5%
Senior (Age 55+)	$0	$21,500	109	$0	$22,000	114	4.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(38 + 30 HCV) 68	0	(38 + 30 HCV*) 68
Number of Income-Eligible Family Renter Households	148	49	182
Existing Affordable Housing Penetration Rate – 2014	= 45.9%	N/A	= 37.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	24	0	24
Number of Income-Eligible Senior Renter Households	109	29	117
Penetration Rate – 2014	= 22.0%	N/A	= 20.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(38 + 30 HCV) 68	0	(38 + 30 HCV*) 68
Number of Income-Eligible Family Renter Households	131	51	167
Existing Affordable Housing Penetration Rate – 2019	= 51.9%	N/A	= 40.7%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	24	0	24
Number of Income-Eligible Senior Renter Households	114	26	120
Penetration Rate – 2019	= 21.1%	N/A	= 20.0%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	80	85	63	90
41%-60% AMHI (Tax Credit)	49	29	51	26

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

Debbie Hennen, Wirt County Government Assessor, (304) 275-4271

According to Ms. Hennen, a small need is present for more rental units in the county, specifically in Elizabeth, West Virginia, where the largest concentration of Wirt County's population resides. She does not think a luxury market-rate development would be feasible due to the relatively low wages of jobs in Wirt County. Regarding the impact of Marcellus Shale activity on the local housing marker, Ms. Hennen commented that most of the workers from out of the area bring their own camper and rent cheaply in a campground.

Penny McJey, Mayor, City of Elizabeth, West Virginia, (304) 275-3200

Mayor McJey said she has been contacted by developers on a few occasions regarding preliminary development propositions, predominantly general occupancy Tax Credit housing, although the developers have not followed through on plans to actually break ground. She feels Elizabeth could support another 24-unit, income-restricted family apartment complex.

Lynn DiPasquale, Executive Director, Area Agency on Aging, (304) 242-1800

Ms. DiPasquale is uncertain whether an income-based, senior-restricted housing development would be feasible in Wirt County. She believes the senior (age 62 and older) population is growing rapidly as many residents are aging in place; however, many local senior citizens desire to remain in the single-family homes they own and have resided in for typically 40 to 50 years and do not have the inclination to downsize to apartment living. Ms. DiPasquale said it's often a difficult decision for senior citizens to put their homes on the market, and typically occurs only out of health-related necessity. She further commented that homes sales in the county have been slow recently, making seniors more reticent to relinquish homeownership.

54. Wood County

A. General Description

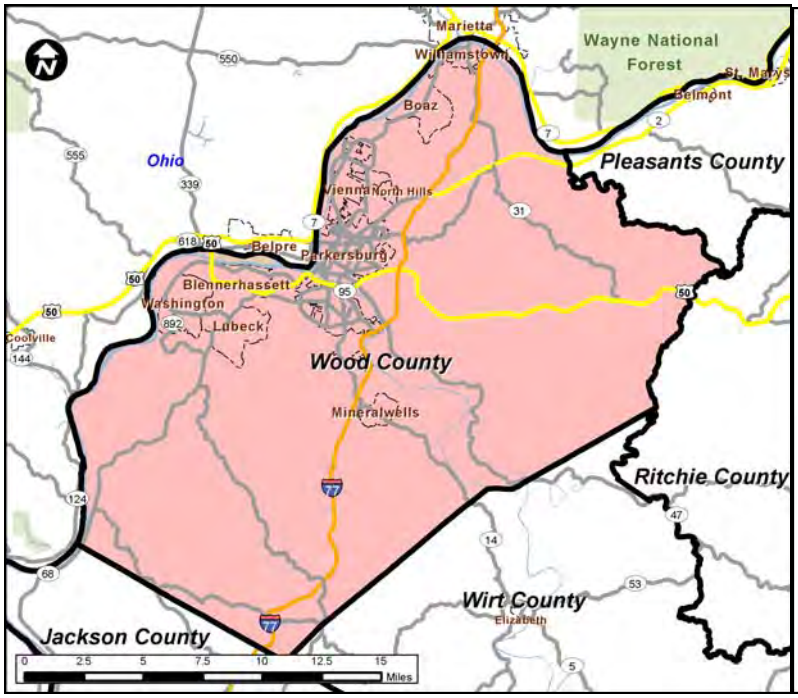
County Seat: Parkersburg
County Size: 376.94 square miles

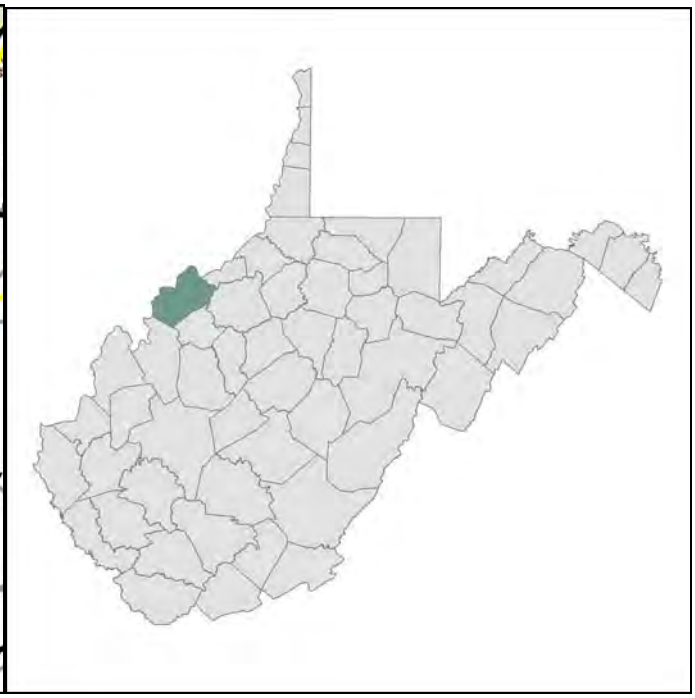
2000 (Census) Population: 87,986
2010 (Census) Population: 86,956
Population Change: -1,030 (-1.2%)

2000 (Census) Households: 36,275
2010 (Census) Households: 36,571
Household Change: +296 (0.8%)

2000 (Census) Median Household Income: $33,339
2010 (Estimate) Median Household Income: $42,234
Income Change: +$8,895 (26.7%)

2000 (Census) Median Home Value: $74,600
2010 (American Community Survey) Median Home Value: $102,500
Home Value Change: +$27,900 (37.4%)





B. Demographic Characteristics and Trends

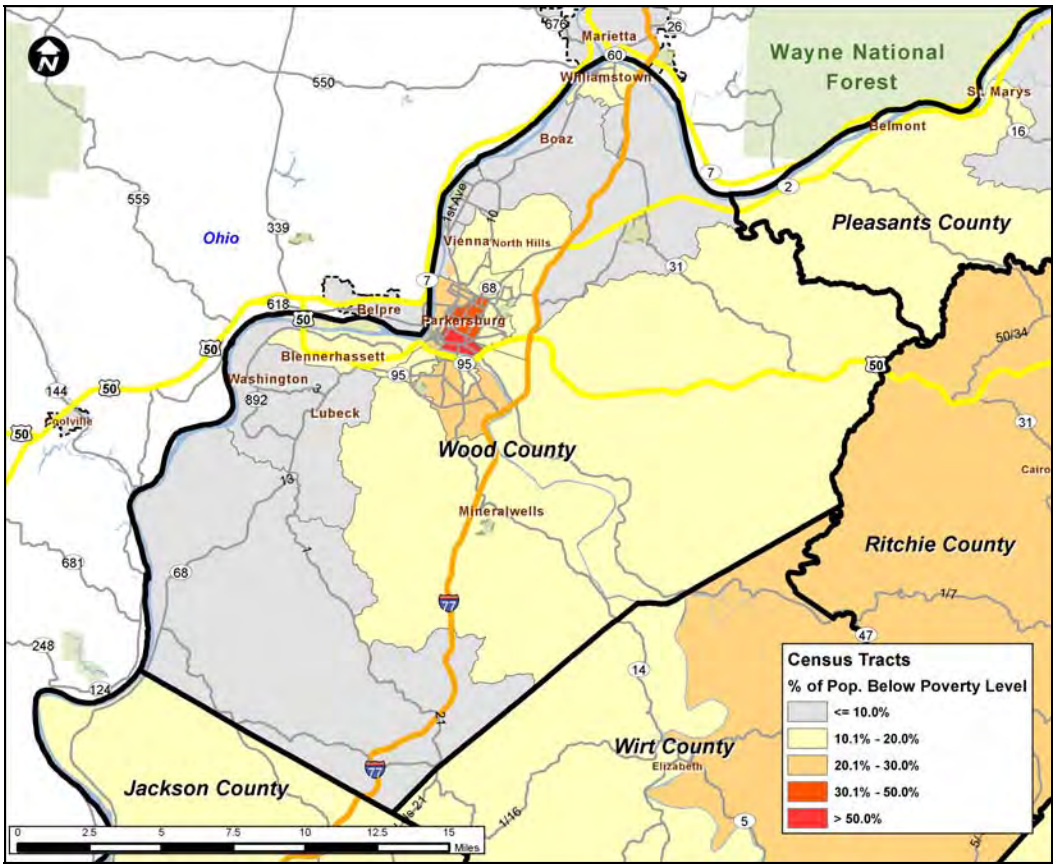
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wood County	Population	87,986	86,956	86,268	85,798
	Population Change	-	-1,030	-690	-470
	Percent Change	-	-1.2%	-0.8%	-0.5%
County Seat: Parkersburg	Population	33,099	31,492	31,374	31,272
	Population Change	-	-1,607	-118	-102
	Percent Change	-	-4.9%	-0.4%	-0.3%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (ACS)	
	Number	Percent
Population living in poverty	14,261	16.4%
Population not living in poverty	72,695	83.6%
Total	86,956	100.0%

Source: American Community Survey (ACS)

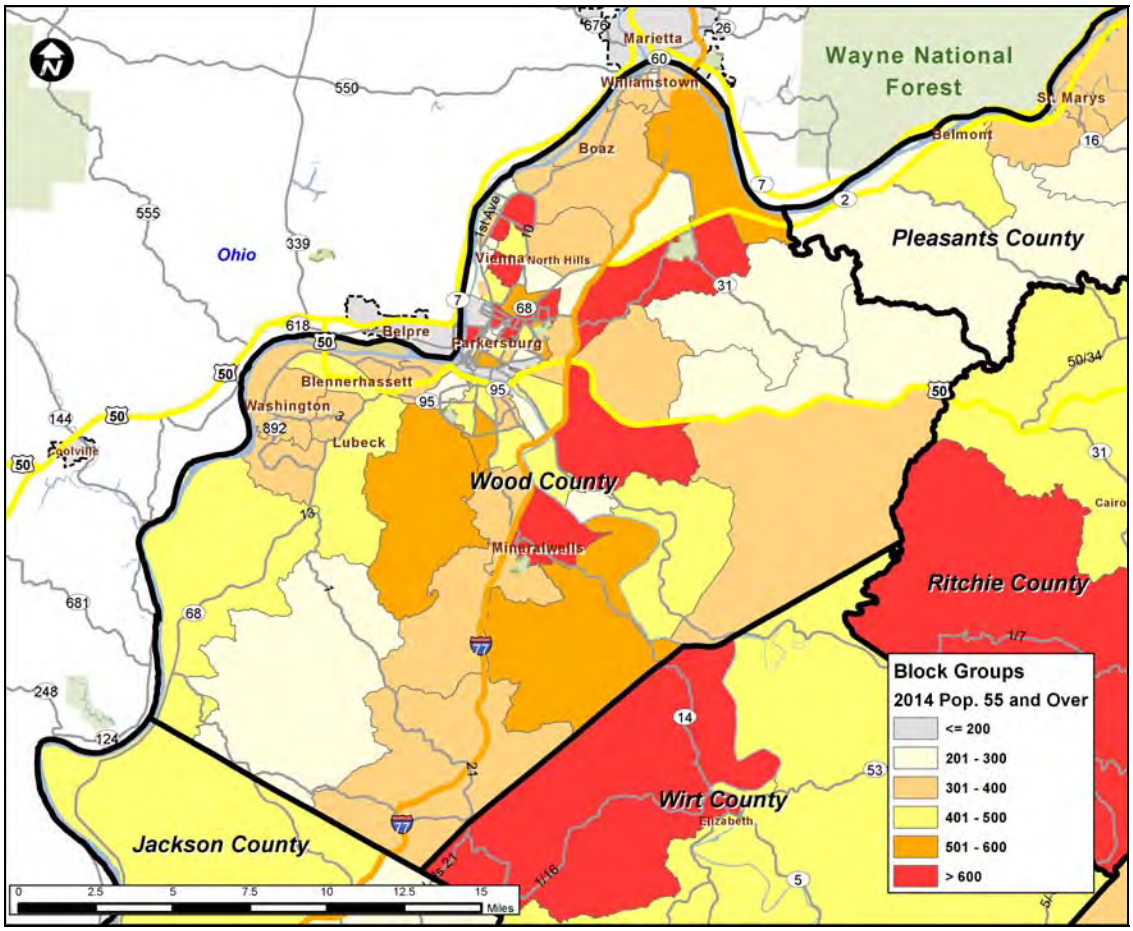


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	21,043	24.2%	19,875	23.0%	19,093	22.3%	-782	-3.9%
20 to 24	4,609	5.3%	4,716	5.5%	4,305	5.0%	-411	-8.7%
25 to 34	10,000	11.5%	9,888	11.5%	9,694	11.3%	-194	-2.0%
35 to 44	11,217	12.9%	10,563	12.2%	10,006	11.7%	-557	-5.3%
45 to 54	13,391	15.4%	12,495	14.5%	11,469	13.4%	-1,026	-8.2%
55 to 64	12,087	13.9%	12,597	14.6%	12,749	14.9%	152	1.2%
65 to 74	8,261	9.5%	9,221	10.7%	10,701	12.5%	1,480	16.1%
75 & Over	6,435	7.4%	6,914	8.0%	7,782	9.1%	868	12.6%
Total	86,956	100.0%	86,268	100.0%	85,798	100.0%	-470	-0.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	83,826	96.4%
Black	957	1.1%
Indian	174	0.2%
Asian	435	0.5%
Pacific Islander	0	0.0%
Some Other Race	174	0.2%
Two or More Races	1,304	1.5%
Total	86,956	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	74,173	85.3%
Moved within Same County	8,435	9.7%
Different County Same State	1,304	1.5%
Moved from Different State	2,870	3.3%
Moved from Abroad	174	0.2%
Total	86,956	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

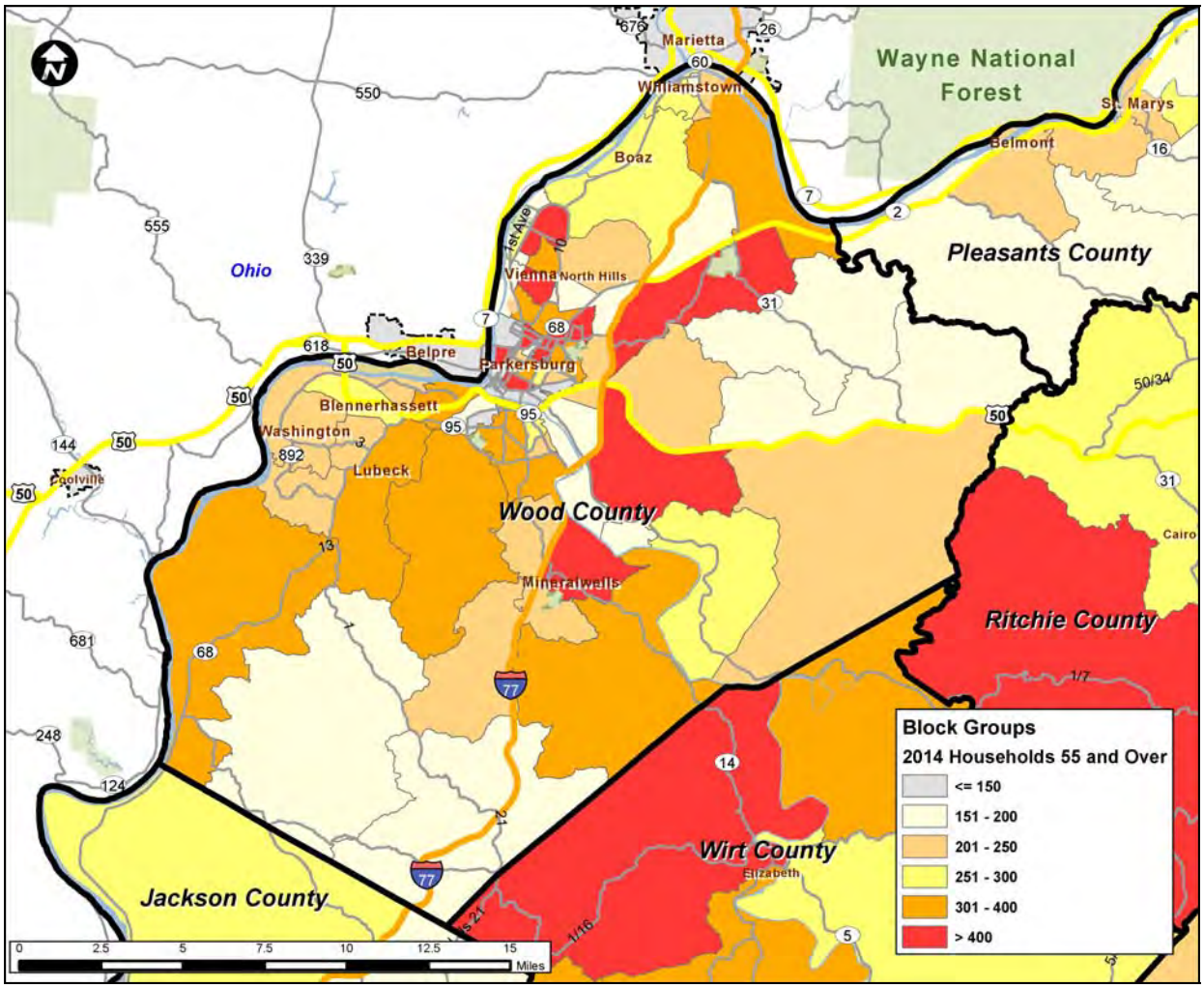
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wood County	Households	36,275	36,571	36,473	36,366
	Household Change	-	296	-99	-107
	Percent Change	-	0.8%	-0.3%	-0.3%
	Household Size	2.43	2.38	2.34	2.33
County Seat: Parkersburg	Households	14,467	13,807	13,791	13,762
	Household Change	-	-660	-16	-29
	Percent Change	-	-4.6%	-0.1%	-0.2%
	Household Size	2.3	2.3	2.27	2.27

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	1,426	3.9%	1,332	3.7%	1,195	3.3%	-137	-10.3%
25 to 34	4,681	12.8%	4,629	12.7%	4,457	12.3%	-172	-3.7%
35 to 44	5,998	16.4%	5,590	15.3%	5,194	14.3%	-396	-7.1%
45 to 54	7,497	20.5%	6,920	19.0%	6,226	17.1%	-694	-10.0%
55 to 64	7,131	19.5%	7,361	20.2%	7,302	20.1%	-59	-0.8%
65 to 74	5,303	14.5%	5,849	16.0%	6,679	18.4%	830	14.2%
75 to 84	3,291	9.0%	3,541	9.7%	3,719	10.2%	179	5.0%
85 & Over	1,243	3.4%	1,251	3.4%	1,593	4.4%	342	27.4%
Total	36,571	100.0%	36,472	100.0%	36,365	100.0%	-107	-0.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



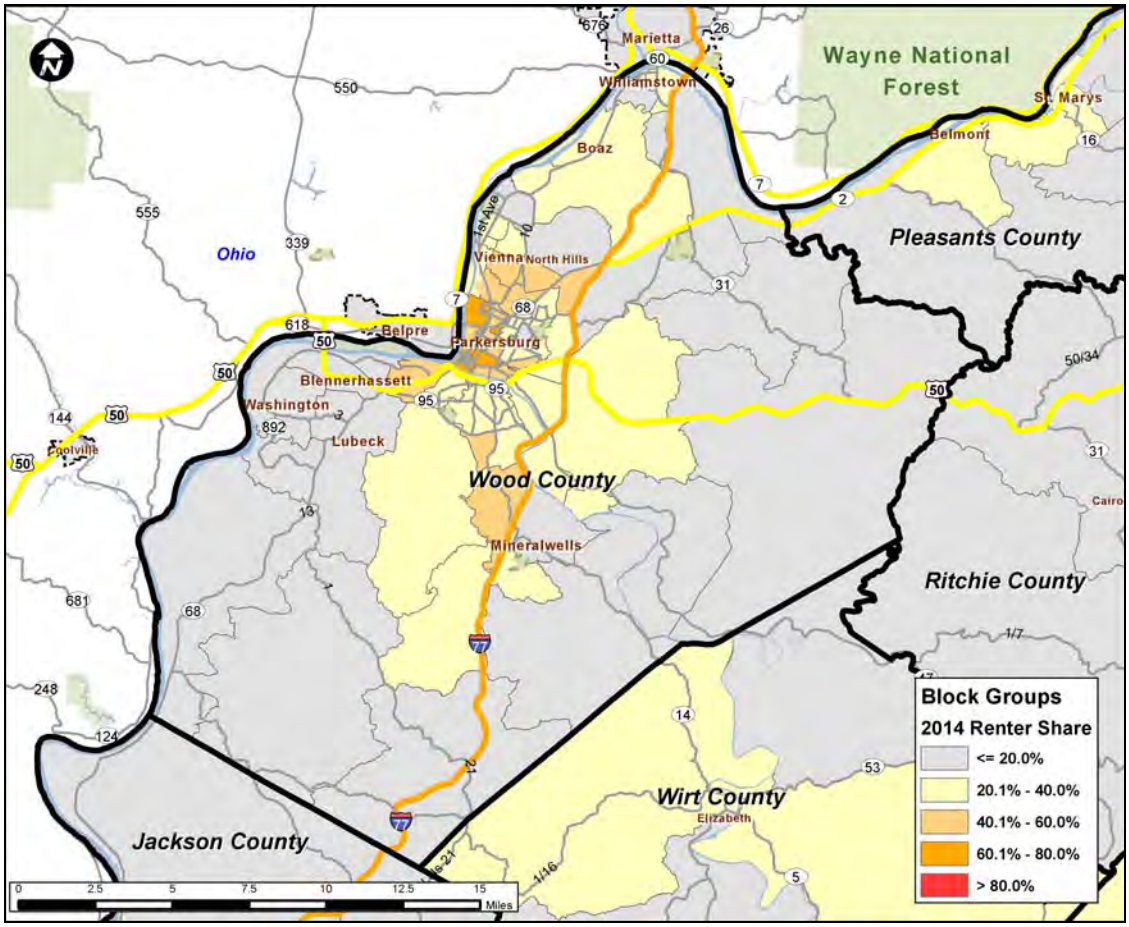
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	26,221	71.7%	25,212	69.1%	25,355	69.7%
Renter-Occupied	10,350	28.3%	11,261	30.9%	11,011	30.3%
Total	36,571	100.0%	36,473	100.0%	36,366	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	13,965	82.3%	14,597	81.1%	15,634	81.0%
Renter-Occupied	3,004	17.7%	3,405	18.9%	3,659	19.0%
Total	16,969	100.0%	18,001	100.0%	19,293	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	4,669	41.5%	4,610	41.9%	-60	-1.3%
2 Persons	2,924	26.0%	2,847	25.9%	-77	-2.6%
3 Persons	1,675	14.9%	1,634	14.8%	-41	-2.4%
4 Persons	1,171	10.4%	1,128	10.2%	-43	-3.7%
5 Persons+	822	7.3%	793	7.2%	-29	-3.6%
Total	11,261	100.0%	11,011	100.0%	-250	-2.2%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	6,010	23.8%	6,114	24.1%	104	1.7%
2 Persons	10,414	41.3%	10,439	41.2%	24	0.2%
3 Persons	4,044	16.0%	4,068	16.0%	25	0.6%
4 Persons	3,065	12.2%	3,055	12.0%	-10	-0.3%
5 Persons+	1,679	6.7%	1,679	6.6%	0	0.0%
Total	25,212	100.0%	25,355	100.0%	143	0.6%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	2,192	64.4%	2,333	63.8%	142	6.5%
2 Persons	708	20.8%	789	21.6%	81	11.5%
3 Persons	250	7.3%	281	7.7%	31	12.4%
4 Persons	136	4.0%	140	3.8%	4	3.0%
5 Persons+	120	3.5%	116	3.2%	-4	-3.1%
Total	3,405	100.0%	3,659	100.0%	254	7.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	4,592	31.5%	4,879	31.2%	287	6.3%
2 Persons	7,618	52.2%	8,124	52.0%	506	6.6%
3 Persons	1,401	9.6%	1,573	10.1%	171	12.2%
4 Persons	620	4.2%	662	4.2%	42	6.8%
5 Persons+	366	2.5%	397	2.5%	31	8.5%
Total	14,597	100.0%	15,634	100.0%	1,038	7.1%

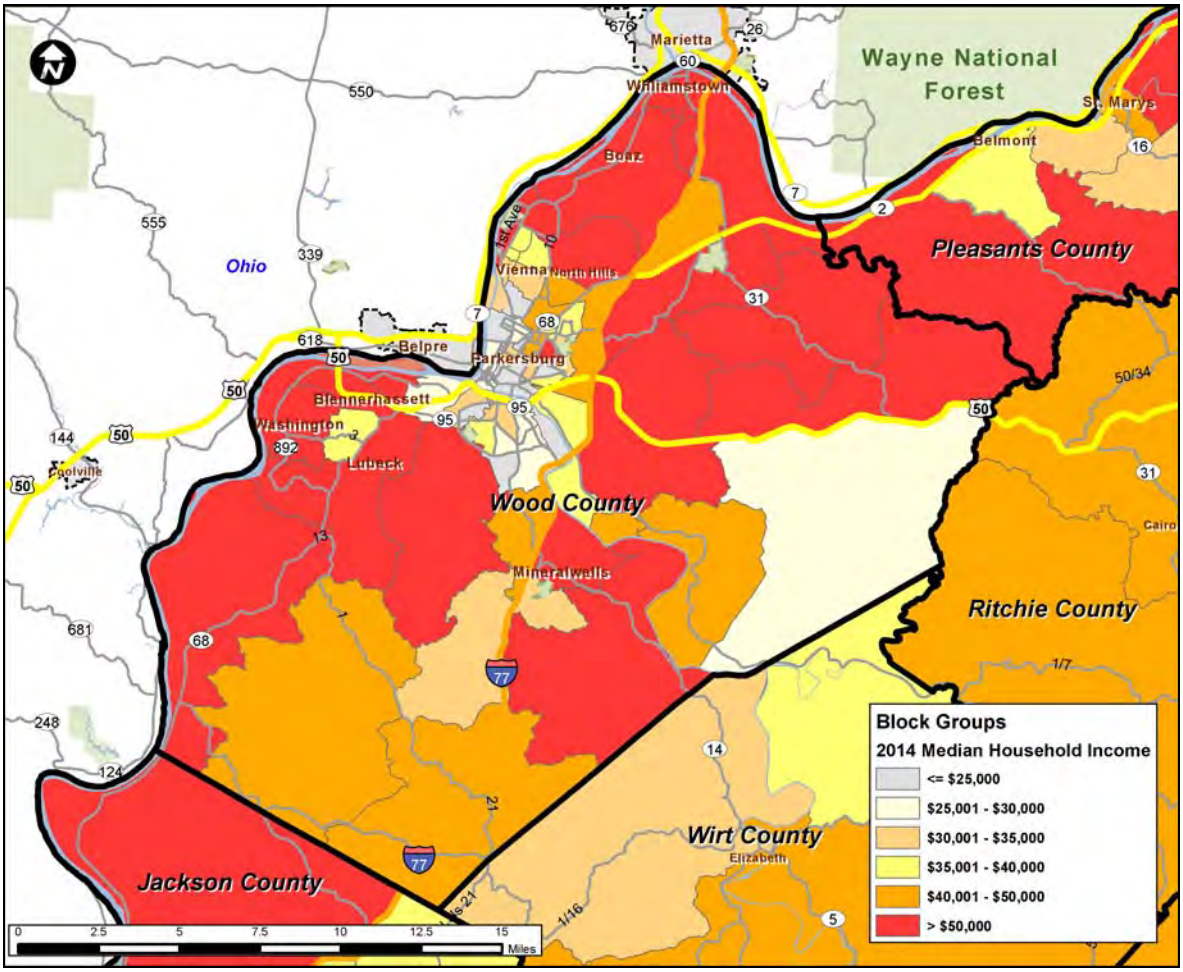
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	3,511	9.6%	3,098	8.5%	2,888	7.9%
$10,000 to $19,999	5,413	14.8%	5,844	16.0%	5,413	14.9%
$20,000 to $29,999	4,352	11.9%	4,686	12.8%	4,547	12.5%
$30,000 to $39,999	4,169	11.4%	4,378	12.0%	3,962	10.9%
$40,000 to $49,999	3,694	10.1%	3,500	9.6%	3,469	9.5%
$50,000 to $59,999	3,547	9.7%	3,067	8.4%	3,129	8.6%
$60,000 to $74,999	3,803	10.4%	3,544	9.7%	3,579	9.8%
$75,000 to $99,999	3,584	9.8%	3,847	10.5%	3,985	11.0%
$100,000 to $124,999	2,341	6.4%	2,202	6.0%	2,465	6.8%
$124,999 to $149,999	878	2.4%	894	2.5%	1,230	3.4%
$150,000 to $199,999	658	1.8%	754	2.1%	871	2.4%
$200,000+	585	1.6%	661	1.8%	829	2.3%
Total	36,571	100.0%	36,473	100.0%	36,366	100.0%
Median Income	$42,234		$40,660		$43,957	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



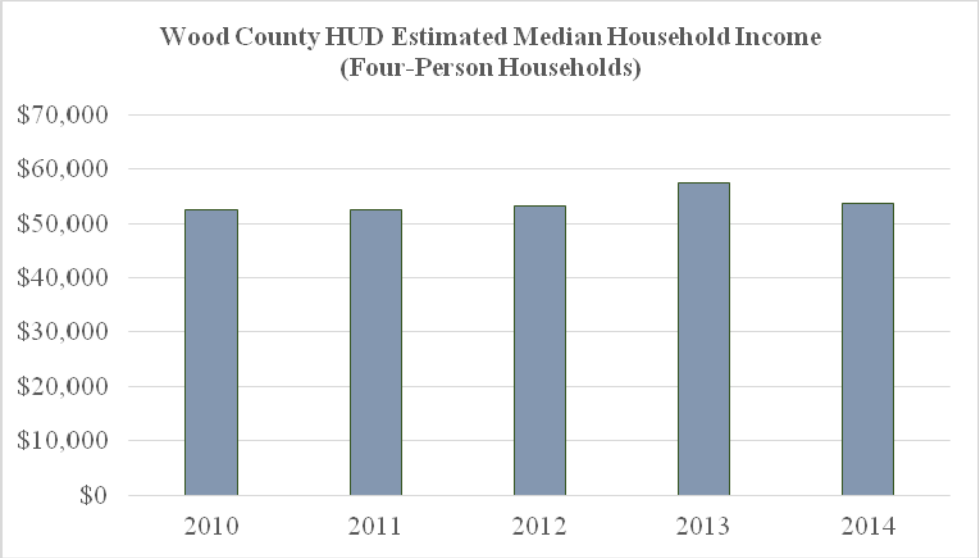
Senior Household Income 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,374	8.1%	1,233	6.8%	1,236	6.4%
$10,000 to $19,999	3,088	18.2%	3,307	18.4%	3,193	16.5%
$20,000 to $29,999	2,511	14.8%	2,775	15.4%	2,916	15.1%
$30,000 to $39,999	2,053	12.1%	2,287	12.7%	2,283	11.8%
$40,000 to $49,999	1,663	9.8%	1,705	9.5%	1,857	9.6%
$50,000 to $59,999	1,493	8.8%	1,408	7.8%	1,579	8.2%
$60,000 to $74,999	1,561	9.2%	1,616	9.0%	1,782	9.2%
$75,000 to $99,999	1,408	8.3%	1,643	9.1%	1,877	9.7%
$100,000 to $124,999	882	5.2%	929	5.2%	1,116	5.8%
$124,999 to $149,999	373	2.2%	424	2.4%	582	3.0%
$150,000 to $199,999	272	1.6%	345	1.9%	434	2.3%
$200,000+	288	1.7%	329	1.8%	438	2.3%
Total	16,969	100.0%	18,001	100.0%	19,293	100.0%
Median Income	$37,320		$37,372		$40,103	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$52,500	-
2011	$52,500	0.0%
2012	$53,200	1.3%
2013	$57,400	7.9%
2014	$53,700	-6.4%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	1,036	430	353	137	177	2,132
$10,000 to $19,999	1,260	660	309	361	143	2,733
$20,000 to $29,999	604	335	181	141	102	1,363
$30,000 to $39,999	405	210	242	97	128	1,082
$40,000 to $49,999	132	389	145	20	82	769
$50,000 to $59,999	272	264	53	131	44	766
$60,000 to $74,999	205	190	113	87	21	615
$75,000 to $99,999	127	102	50	69	21	369
$100,000 to $124,999	100	42	31	13	21	208
$125,000 to $149,999	35	40	28	11	12	127
$150,000 to $199,999	26	12	19	8	11	77
$200,000 & Over	19	30	13	18	13	94
Total	4,222	2,704	1,538	1,093	776	10,334

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	957	392	380	114	182	2,025
$10,000 to $19,999	1,525	775	321	391	140	3,152
$20,000 to $29,999	726	407	190	174	113	1,610
$30,000 to $39,999	489	231	278	105	147	1,251
$40,000 to $49,999	143	403	171	33	85	835
$50,000 to $59,999	257	255	54	124	40	730
$60,000 to $74,999	208	200	132	96	36	672
$75,000 to $99,999	144	127	59	96	21	447
$100,000 to $124,999	116	38	32	9	26	221
$125,000 to $149,999	41	44	29	10	12	137
$150,000 to $199,999	33	22	16	7	10	88
$200,000 & Over	29	30	13	11	9	92
Total	4,669	2,924	1,675	1,171	822	11,261

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	896	359	359	104	173	1,889
$10,000 to $19,999	1,459	703	295	368	133	2,958
$20,000 to $29,999	697	390	179	160	108	1,534
$30,000 to $39,999	465	202	243	94	131	1,135
$40,000 to $49,999	157	412	183	26	79	858
$50,000 to $59,999	278	246	71	120	41	756
$60,000 to $74,999	224	208	134	91	41	698
$75,000 to $99,999	163	141	49	111	15	479
$100,000 to $124,999	128	55	44	7	33	267
$125,000 to $149,999	62	63	49	21	13	209
$150,000 to $199,999	42	34	12	8	13	109
$200,000 & Over	38	33	17	18	12	118
Total	4,610	2,847	1,634	1,128	793	11,011

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	654	365	307	133	168	1,628
$10,000 to $19,999	486	525	290	313	125	1,739
$20,000 to $29,999	366	217	169	135	89	976
$30,000 to $39,999	258	146	199	81	121	805
$40,000 to $49,999	39	287	128	13	68	533
$50,000 to $59,999	198	233	25	118	33	608
$60,000 to $74,999	127	166	98	86	15	492
$75,000 to $99,999	75	75	40	63	7	260
$100,000 to $124,999	53	20	23	5	16	116
$125,000 to $149,999	17	24	22	4	5	70
$150,000 to $199,999	10	7	11	7	6	42
$200,000 & Over	13	25	7	18	8	70
Total	2,295	2,091	1,319	975	659	7,338

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	571	334	321	111	171	1,509
$10,000 to $19,999	594	607	302	339	127	1,969
$20,000 to $29,999	444	271	180	167	101	1,163
$30,000 to $39,999	315	166	219	92	136	928
$40,000 to $49,999	47	284	151	19	71	572
$50,000 to $59,999	183	225	21	108	27	564
$60,000 to $74,999	133	167	120	90	24	533
$75,000 to $99,999	87	90	48	91	12	328
$100,000 to $124,999	63	14	23	5	17	121
$125,000 to $149,999	19	21	21	2	7	70
$150,000 to $199,999	8	13	9	4	4	37
$200,000 & Over	14	25	9	9	5	62
Total	2,477	2,216	1,425	1,036	702	7,856

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	507	298	293	98	163	1,360
$10,000 to $19,999	532	537	268	323	120	1,781
$20,000 to $29,999	387	235	168	152	98	1,039
$30,000 to $39,999	270	134	192	81	122	800
$40,000 to $49,999	41	277	159	8	67	551
$50,000 to $59,999	185	210	26	103	29	553
$60,000 to $74,999	141	172	122	88	25	547
$75,000 to $99,999	92	94	38	102	12	338
$100,000 to $124,999	72	27	29	2	22	151
$125,000 to $149,999	20	27	39	8	8	103
$150,000 to $199,999	10	20	5	5	8	48
$200,000 & Over	19	26	14	18	5	82
Total	2,276	2,058	1,353	988	677	7,352

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	252	106	68	52	47	525
$10,000 to $19,999	185	168	81	99	72	605
$20,000 to $29,999	186	249	151	174	88	849
$30,000 to $39,999	269	357	317	266	99	1,308
$40,000 to $49,999	224	458	407	238	169	1,496
$50,000 to $59,999	107	459	384	335	169	1,455
$60,000 to $74,999	258	599	337	378	178	1,749
$75,000 to $99,999	77	626	478	512	242	1,936
$100,000 to $124,999	35	360	415	286	249	1,345
$125,000 to $149,999	30	91	45	195	61	422
$150,000 to $199,999	36	75	108	57	67	343
$200,000 & Over	14	64	91	74	8	249
Total	1,674	3,614	2,882	2,665	1,448	12,282

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	166	71	54	47	19	356
$10,000 to $19,999	193	153	85	84	54	569
$20,000 to $29,999	182	205	120	161	79	748
$30,000 to $39,999	219	294	301	254	95	1,163
$40,000 to $49,999	205	326	351	193	148	1,222
$50,000 to $59,999	79	324	301	262	128	1,094
$60,000 to $74,999	201	419	315	313	145	1,394
$75,000 to $99,999	78	526	487	536	249	1,876
$100,000 to $124,999	33	272	372	245	229	1,151
$125,000 to $149,999	23	80	51	180	66	401
$150,000 to $199,999	29	64	102	86	90	371
$200,000 & Over	10	64	102	84	10	270
Total	1,417	2,797	2,642	2,445	1,313	10,615

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	139	45	49	39	20	292
$10,000 to $19,999	146	112	68	68	45	439
$20,000 to $29,999	155	134	91	142	70	591
$30,000 to $39,999	161	205	242	188	84	880
$40,000 to $49,999	184	251	306	178	142	1,060
$50,000 to $59,999	75	281	286	245	109	996
$60,000 to $74,999	199	339	292	292	127	1,250
$75,000 to $99,999	70	461	465	529	244	1,769
$100,000 to $124,999	37	256	389	273	243	1,198
$125,000 to $149,999	31	104	71	245	95	546
$150,000 to $199,999	29	58	111	94	97	389
$200,000 & Over	8	71	125	99	7	310
Total	1,235	2,315	2,496	2,393	1,282	9,720

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	382	64	46	4	8	504
$10,000 to $19,999	774	135	19	49	19	994
$20,000 to $29,999	238	118	11	7	13	387
$30,000 to $39,999	148	64	43	16	7	277
$40,000 to $49,999	93	103	18	7	14	235
$50,000 to $59,999	75	31	28	13	11	158
$60,000 to $74,999	78	23	15	1	7	123
$75,000 to $99,999	52	27	10	6	14	109
$100,000 to $124,999	47	22	8	8	6	92
$125,000 to $149,999	19	17	7	7	7	57
$150,000 to $199,999	16	5	8	1	5	35
$200,000 & Over	7	6	7	0	6	24
Total	1,927	614	220	119	117	2,996

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	386	58	59	3	11	517
$10,000 to $19,999	931	167	19	53	13	1,183
$20,000 to $29,999	282	136	10	6	12	447
$30,000 to $39,999	174	66	59	14	11	323
$40,000 to $49,999	96	119	20	15	14	263
$50,000 to $59,999	74	30	32	16	14	166
$60,000 to $74,999	75	33	12	6	12	138
$75,000 to $99,999	57	37	11	5	9	119
$100,000 to $124,999	53	25	9	4	9	100
$125,000 to $149,999	23	23	8	8	5	67
$150,000 to $199,999	25	9	7	3	7	51
$200,000 & Over	15	5	4	3	5	31
Total	2,192	708	250	136	120	3,405

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	388	61	65	5	10	529
$10,000 to $19,999	926	166	27	45	13	1,177
$20,000 to $29,999	310	156	11	8	10	495
$30,000 to $39,999	195	67	51	13	10	335
$40,000 to $49,999	116	135	25	18	13	307
$50,000 to $59,999	93	36	45	17	13	203
$60,000 to $74,999	83	36	12	3	17	151
$75,000 to $99,999	72	47	11	9	3	141
$100,000 to $124,999	57	28	15	5	11	117
$125,000 to $149,999	42	36	10	13	5	106
$150,000 to $199,999	32	14	7	3	6	61
$200,000 & Over	18	7	3	1	7	37
Total	2,333	789	281	140	116	3,659

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	544	250	49	10	11	864
$10,000 to $19,999	1,382	568	57	20	61	2,089
$20,000 to $29,999	937	1,008	128	43	14	2,130
$30,000 to $39,999	488	1,006	196	78	14	1,782
$40,000 to $49,999	320	852	114	106	27	1,419
$50,000 to $59,999	218	887	155	42	24	1,326
$60,000 to $74,999	272	910	189	55	17	1,442
$75,000 to $99,999	116	847	198	54	75	1,292
$100,000 to $124,999	124	499	105	41	28	797
$125,000 to $149,999	44	168	51	45	9	317
$150,000 to $199,999	50	109	34	16	29	238
$200,000 & Over	24	178	22	32	4	260
Total	4,519	7,283	1,298	542	314	13,956

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	471	189	32	12	12	716
$10,000 to $19,999	1,376	585	59	25	79	2,124
$20,000 to $29,999	1,033	1,085	142	48	20	2,328
$30,000 to $39,999	556	1,098	201	95	14	1,964
$40,000 to $49,999	312	853	126	125	26	1,442
$50,000 to $59,999	191	853	143	38	17	1,242
$60,000 to $74,999	275	924	211	53	15	1,478
$75,000 to $99,999	124	1,004	232	63	100	1,524
$100,000 to $124,999	125	503	127	44	31	830
$125,000 to $149,999	50	183	61	56	7	357
$150,000 to $199,999	58	137	41	20	38	294
$200,000 & Over	21	204	27	39	7	298
Total	4,592	7,618	1,401	620	366	14,597

Source: Ribbon Demographics; ESRI; Urban Decision Group

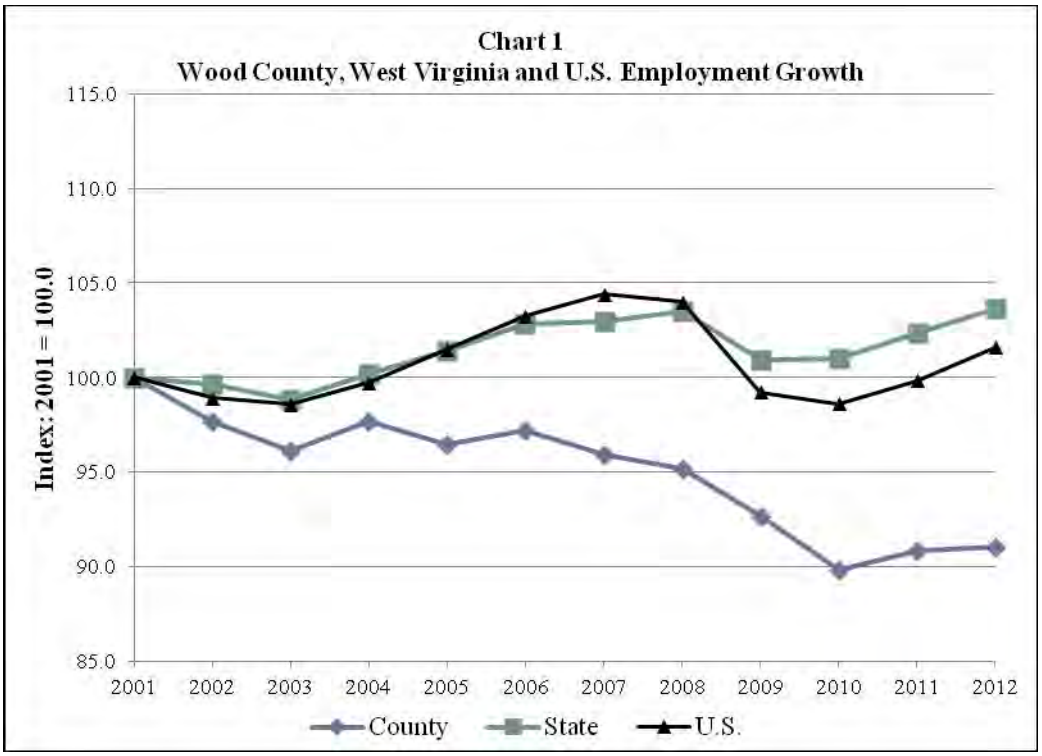
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	479	172	33	10	13	707
$10,000 to $19,999	1,316	541	62	25	73	2,016
$20,000 to $29,999	1,121	1,098	140	46	16	2,421
$30,000 to $39,999	565	1,086	202	86	9	1,948
$40,000 to $49,999	354	882	145	139	32	1,550
$50,000 to $59,999	219	942	159	41	15	1,376
$60,000 to $74,999	318	999	227	63	25	1,631
$75,000 to $99,999	162	1,123	270	69	112	1,736
$100,000 to $124,999	158	593	155	58	35	999
$125,000 to $149,999	85	235	92	50	14	475
$150,000 to $199,999	70	182	51	23	46	373
$200,000 & Over	33	270	38	53	8	401
Total	4,879	8,124	1,573	662	397	15,634

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Wood County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Wood County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Wood County, State and U.S. Employment, 2001-2012						
	Wood County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	42,109		686		129,636	
2002	41,121	-2.3%	683	-0.4%	128,234	-1.1%
2003	40,479	-1.6%	678	-0.8%	127,796	-0.3%
2004	41,131	1.6%	687	1.3%	129,278	1.2%
2005	40,605	-1.3%	695	1.2%	131,572	1.8%
2006	40,937	0.8%	705	1.4%	133,834	1.7%
2007	40,394	-1.3%	706	0.1%	135,366	1.1%
2008	40,079	-0.8%	710	0.5%	134,806	-0.4%
2009	39,012	-2.7%	692	-2.5%	128,608	-4.6%
2010	37,812	-3.1%	692	0.1%	127,820	-0.6%
2011	38,251	1.2%	702	1.4%	129,411	1.2%
2012	38,342	0.2%	711	1.2%	131,696	1.8%
Change						
2001-12	-3,767	-8.9%	25	3.6%	2,061	1.6%
2001-03	-1,630	-3.9%	-8	-1.1%	-1,840	-1.4%
2003-07	-85	-0.2%	28	4.2%	7,570	5.9%
2007-12	-2,052	-5.1%	4	0.6%	-3,670	-2.7%

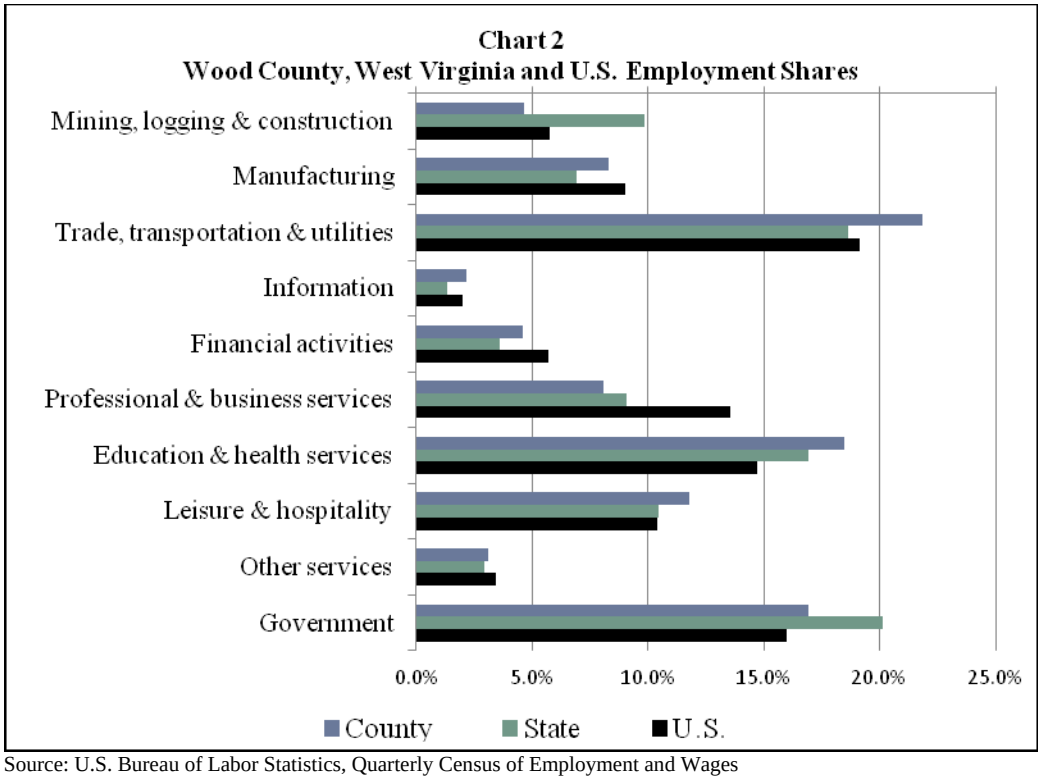
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Wood County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Wood County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,781	4.6%	47.1	80.8
Manufacturing	3,194	8.3%	120.7	92.2
Trade, Transportation and Utilities	8,369	21.8%	116.9	113.9
Information	827	2.2%	160.3	106.1
Financial Activities	1,775	4.6%	129.3	81.2
Professional and Business Services	3,107	8.1%	89.2	59.7
Educational and Health Services	7,074	18.4%	108.9	125.2
Leisure and Hospitality	4,528	11.8%	113.1	113.2
Other Services	1,185	3.1%	104.1	89.5
Total Private Sector	**31,858**	**83.1%**	**104.1**	**98.9**
Total Government	**6,484**	**16.9%**	**83.9**	**105.8**
Total Payroll Employment	**38,342**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

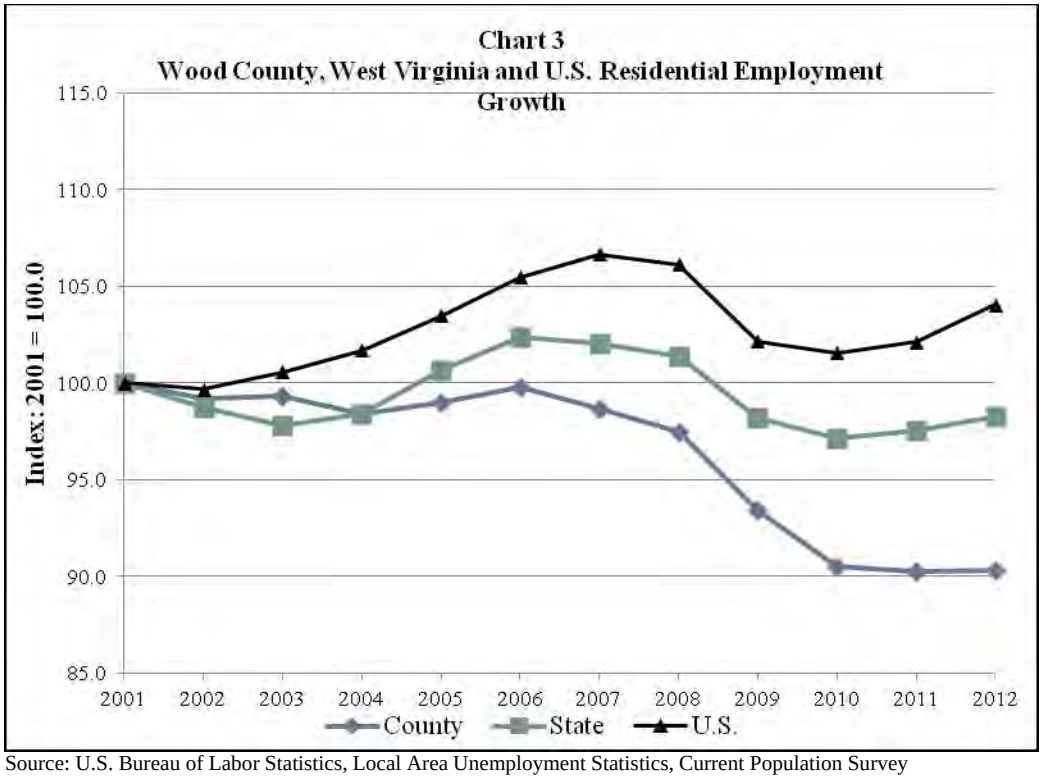


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Wood County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Wood County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Wood County; this one considers the number of Wood County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

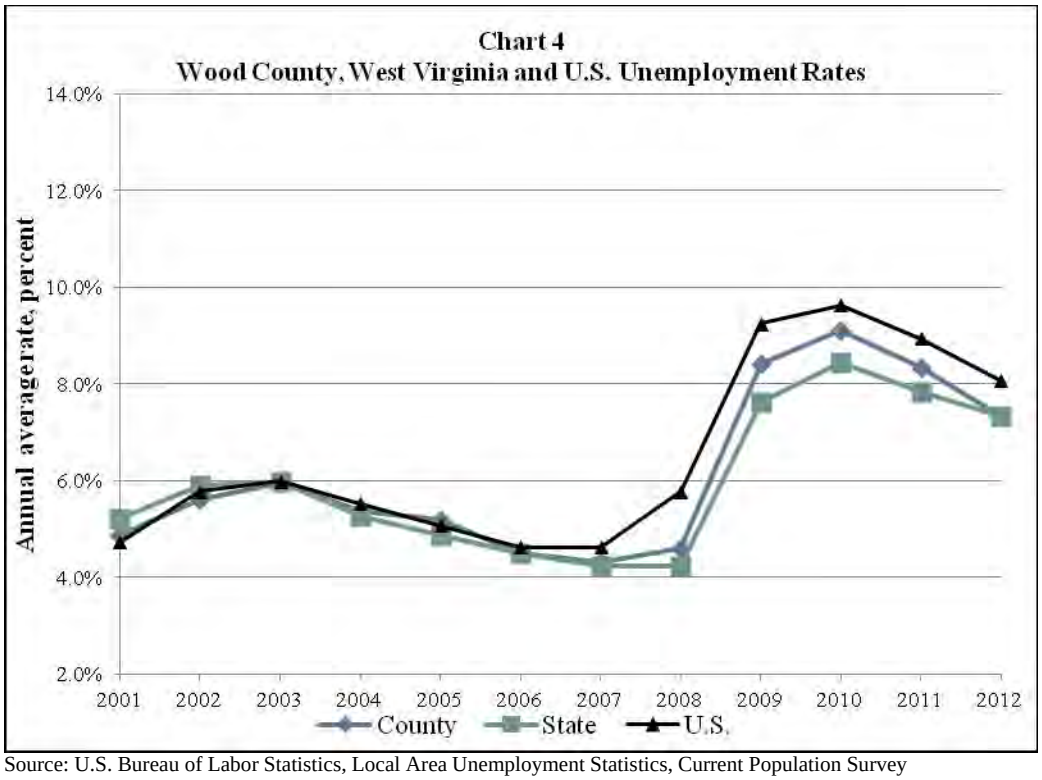
Table 3 Wood County, State and U.S. Residential Employment, 2001-2012						
	Wood County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	39,774		759		136,933	
2002	39,468	-0.8%	749	-1.3%	136,485	-0.3%
2003	39,499	0.1%	742	-0.9%	137,736	0.9%
2004	39,135	-0.9%	747	0.6%	139,252	1.1%
2005	39,384	0.6%	764	2.3%	141,730	1.8%
2006	39,704	0.8%	777	1.8%	144,427	1.9%
2007	39,250	-1.1%	774	-0.4%	146,047	1.1%
2008	38,771	-1.2%	769	-0.6%	145,362	-0.5%
2009	37,170	-4.1%	745	-3.2%	139,878	-3.8%
2010	36,009	-3.1%	737	-1.1%	139,064	-0.6%
2011	35,895	-0.3%	740	0.4%	139,869	0.6%
2012	35,924	0.1%	746	0.8%	142,469	1.9%
Change						
2001-12	-3,850	-9.7%	-13	-1.7%	5,536	4.0%
2001-03	-275	-0.7%	-16	-2.2%	803	0.6%
2003-07	-249	-0.6%	32	4.3%	8,311	6.0%
2007-10	-3,241	-8.3%	-37	-4.8%	-6,983	-4.8%
2010-12	-85	-0.2%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Wood County, state and U.S. unemployment rates over the past decade. The table also shows the Wood County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Wood County Labor Force Statistics and Comparative Unemployment Rates						
	Wood County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Wood County	West Virginia	U.S.
2001	41,815	39,774	2,041	4.9%	5.2%	4.7%
2002	41,819	39,468	2,351	5.6%	5.9%	5.8%
2003	41,999	39,499	2,500	6.0%	6.0%	6.0%
2004	41,354	39,135	2,219	5.4%	5.3%	5.5%
2005	41,545	39,384	2,161	5.2%	4.9%	5.1%
2006	41,581	39,704	1,877	4.5%	4.5%	4.6%
2007	41,023	39,250	1,773	4.3%	4.2%	4.6%
2008	40,645	38,771	1,874	4.6%	4.2%	5.8%
2009	40,593	37,170	3,423	8.4%	7.6%	9.3%
2010	39,616	36,009	3,607	9.1%	8.4%	9.6%
2011	39,157	35,895	3,262	8.3%	7.8%	8.9%
2012	38,772	35,924	2,848	7.3%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Wood County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	39,157	35,895	3,262	8.3%
2012 January	37,772	34,763	3,009	8%
2012 February	38,166	34,873	3,293	8.6%
2012 March	38,092	35,050	3,042	8%
2012 April	38,658	35,890	2,768	7.2%
2012 May	38,989	36,169	2,820	7.2%
2012 June	39,470	36,387	3,083	7.8%
2012 July	39,518	36,485	3,033	7.7%
2012 August	38,991	36,074	2,917	7.5%
2012 September	39,150	36,620	2,530	6.5%
2012 October	39,197	36,576	2,621	6.7%
2012 November	38,767	36,225	2,542	6.6%
2012 December	38,497	35,978	2,519	6.5%
2012 Annual	38,772	35,924	2,848	7.3%
2013 January	38,165	35,192	2,973	7.8%
2013 February	38,087	35,066	3,021	7.9%
2013 March	37,948	35,277	2,671	7%
2013 April	38,724	36,200	2,524	6.5%
2013 May	38,747	36,520	2,227	5.7%
2013 June	38,985	36,526	2,459	6.3%
2013 July	38,941	36,611	2,330	6%
2013 August	38,501	36,169	2,332	6.1%
2013 September	38,149	36,196	1,953	5.1%
2013 October	37,959	35,982	1,977	5.2%
2013 November	37,859	35,959	1,900	5%
2013 December	37,567	35,667	1,900	5.1%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Wood County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Wood County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	440	1.2%	23.5	63.0
Construction	2,584	7.0%	97.9	102.4
Manufacturing	4,708	12.7%	146.5	117.7
Wholesale Trade	766	2.1%	90.8	70.4
Retail Trade	5,271	14.2%	114.1	123.3
Transportation and Utilities	1,950	5.3%	94.3	103.9
Information	565	1.5%	86.2	66.3
Financial Activities	1,981	5.3%	121.1	77.7
Professional and Business Services	2,802	7.5%	102.2	71.7
Educational and Health Services	8,706	23.5%	90.9	104.2
Leisure and Hospitality	3,605	9.7%	112.4	107.8
Other Services, Except Public Administration	1,513	4.1%	89.2	83.1
Public Administration	2,224	6.0%	95.0	122.0
Total Employment	**37,115**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Wood County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	11,765	31.7%	103.3	88.8
Service	6,681	18.0%	97.8	102.9
Sales and Office	9,576	25.8%	104.5	102.8
Natural Resources, Construction and Maintenance	3,934	10.6%	82.8	111.6
Production, Transportation and Material Moving	5,196	14.0%	104.5	114.8
Total Employment	**37,115**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Wood County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Wood County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Wood County.

Largest Employers in Wood County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	6,487
EI Du Pont De Nemours Company	Polymer Manufacturing	2,600
Wood County Board of Education	Education	2,200
Camden-Clark Memorial Hospital	Health Care	1,600
Coldwater Creek	Distribution	300 (800seasonal)
Westbrook Health Services	Mental & Behavioral Health Care	502
Aker Construction	Oilfield Services	200-499
Walmart	Retail	200-499
Highmark WV/Mountain State BC/BS	Insurance	266
West Virginia University	Education	186

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Major employers in the county are the government, manufacturing, oil and gas, health care and education. Most residents of Wood County live to the west of Interstate 77, which divides the county from east to west. Parkersburg, Vienna, Williamstown and North Hills are the county's four incorporated communities.

The federal government is the county's largest employer. More than 1,800 federal employees work at the Bureau of Public Debt in Parkersburg. Public Debt occupies two buildings downtown, plus a warehouse, mail center and emergency backup center outside the city limits. The treasury is planned to move 450 federal jobs to Parkersburg from Maryland, however that decision has been delayed until 2019.

The DuPont Washington Works is a 1,200-acre site situate along the Ohio River and has manufactured various polymer products for decades. The facility has 14 operating and service divisions that span a manufacturing area nearly one mile in length. The company has about 1,650 employees as well as resident contractors and an onsite construction and service workforce. In late 2013, DuPont announced it was spinning off a big fraction of the company into a separate publicly held company. In a separate announcement, the company is also selling its Glass Laminating Solutions/Vinyl section to a Japanese company in a deal that will be completed in 2014. Around 550 employees will be impacted by the changes in the two segments, with no indications yet of workforce reductions.

The West Virginia Department of Commerce has received two Worker Adjustment and Retraining Notifications (WARN) for Wood County during the past 24 months and are listed below:

Business	Notice Date	Layoff or Closure	Jobs Lost
Parkersburg Bedding	9/2013	Closure	82
UTI Integrated Logistics	3/2013	Layoff	147
		Total	**229**

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 1,870 wells on file (364 producing wells), with the top producing operator being Exco Resources PA, LLC. The 20,981 MCF of gas produced in December 2012 is very small compared to some other West Virginia Counties.

Although there is fracking activity in the county, most of the oil and gas industry jobs are filled by transient workers following the drilling rigs as opposed to local county residents. Wood County is seeing more interest in the area from other industries, both related to the natural gas industry and in non-related sectors. A cracker plant, which converts ethane into widely used ethylene, has been proposed on the site of the SABIC plant in Washington, WV. Although the site has been secured, there is still much work to be done before a construction timeframe can be published.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	26,221	71.7%
Renter-Occupied	10,350	28.3%
Total-Occupied Units*	36,571	90.9%
Vacant For Rent	915	25.1%
Vacant For-Sale Only	528	14.5%
Vacant Rented/Sold, Not Occ.	237	6.5%
Vacant Seasonal, Recreational	412	11.3%
All Other Vacant	1,549	42.5%
Total Vacant Units	3,644	9.1%
Total	40,215	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	26,221	71.7%	26,142	79	0.3%
Renter-Occupied	10,350	28.3%	10,329	21	0.2%
Total	36,571	100.0%	36,472	99	0.3%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	551	2.1%	228	2.2%
2000 to 2004	1,206	4.6%	279	2.7%
1990 to 1999	3,330	12.7%	890	8.6%
1980 to 1989	2,701	10.3%	1,842	17.8%
1970 to 1979	4,169	15.9%	2,070	20.0%
1960 to 1969	3,645	13.9%	1,666	16.1%
1940 to 1959	6,345	24.2%	1,894	18.3%
1939 or Earlier	4,274	16.3%	1,480	14.3%
Total	26,221	100.0%	10,350	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	23,730	90.5%	3,788	36.6%
1 Attached	184	0.7%	207	2.0%
2 to 4	105	0.4%	2,101	20.3%
5 to 9	26	0.1%	1,346	13.0%
10 to 19	0	0.0%	932	9.0%
20 to 49	0	0.0%	518	5.0%
50 or More	0	0.0%	600	5.8%
Mobile Home,	2,150	8.2%	838	8.1%
Boat, RV, Van, Etc.	0	0.0%	10	0.1%
Total	26,221	100.0%	10,350	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (ACS)	
Units in Structure	Number	Percent
Owner-Occupied	26,221	100.0%
0.50 or Less Occupants Per Room	21,029	80.2%
0.51 to 1.00 Occupants Per Room	5,087	19.4%
1.01 to 1.50 Occupants Per Room	105	0.4%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	10,350	100.0%
0.50 or Less Occupants Per Room	7,359	71.1%
0.51 to 1.00 Occupants Per Room	2,732	26.4%
1.01 to 1.50 Occupants Per Room	72	0.7%
1.51 to 2.00 Occupants Per Room	83	0.8%
2.01 or More Occupants Per Room	93	0.9%
Total	36,571	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Wood County	40.2%
West Virginia	32.0%

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

Building Permit Data – Wood County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	171	222	219	171	174	103	126	76	105	66
Units in Single-Family Structures	164	202	207	155	118	95	79	72	85	66
Units in All Multi-Family Structures	7	20	12	16	56	8	47	4	20	0
Units in 2-unit Multi-Family Structures	4	0	6	4	0	2	6	4	20	0
Units in 3- and 4-unit Multi-Family Structures	3	20	6	12	3	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	53	6	41	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

The following is a summary of the in-person field survey of existing rentals conducted in this county.

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	33	1,170	30	97.4%
Market-rate/Government-Subsidized	1	125	0	100.0%
Tax Credit	4	176	6	96.6%
Tax Credit/Government-Subsidized	6	245	0	100.0%
Government-Subsidized	16	927	0	100.0%
Total	60	2,643	36	98.6%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	18	1.4%	0	0.0%	$452
One-Bedroom	1.0	324	25.8%	5	1.5%	$565
One-Bedroom	2.0	10	0.8%	0	0.0%	$635
Two-Bedroom	1.0	374	29.7%	8	2.1%	$664
Two-Bedroom	1.5	191	15.2%	9	4.7%	$729
Two-Bedroom	2.0	152	12.1%	5	3.3%	$849
Two-Bedroom	2.5	64	5.1%	0	0.0%	$1,082
Three-Bedroom	1.0	23	1.8%	0	0.0%	$786
Three-Bedroom	1.5	42	3.3%	0	0.0%	$736
Three-Bedroom	2.0	38	3.0%	3	7.9%	$1,156
Three-Bedroom	2.5	8	0.6%	0	0.0%	$1,022
Four-Bedroom	1.5	14	1.1%	0	0.0%	$901
Total Market Rate		**1,258**	**100.0%**	**30**	**2.4%**	-

Tax Credit, Non-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	37	21.0%	0	0.0%	$558
Two-Bedroom	1.0	79	44.9%	3	3.8%	$621
Three-Bedroom	1.0	8	4.5%	1	12.5%	$760
Three-Bedroom	1.5	32	18.2%	2	6.3%	$719
Three-Bedroom	2.0	12	6.8%	0	0.0%	$721
Four-Bedroom	2.0	8	4.5%	0	0.0%	$814
Total Tax Credit		**176**	**100.0%**	**6**	**3.4%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	28	11.4%	0	0.0%	N/A
One-Bedroom	1.0	104	42.4%	0	0.0%	N/A
Two-Bedroom	1.0	88	35.9%	0	0.0%	N/A
Three-Bedroom	1.0	25	10.2%	0	0.0%	N/A
Total Tax Credit		**68**	**100.0%**	**0**	**0.0%**	-
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
Studio	1.0	16	1.7%	0	0.0%	N/A
One-Bedroom	1.0	637	66.1%	0	0.0%	N/A
Two-Bedroom	1.0	123	12.8%	0	0.0%	N/A
Two-Bedroom	1.5	89	9.2%	0	0.0%	N/A
Three-Bedroom	1.0	37	3.8%	0	0.0%	N/A
Three-Bedroom	1.5	19	2.0%	0	0.0%	N/A
Four-Bedroom	1.5	8	0.8%	0	0.0%	N/A
Four-Bedroom	2.0	14	1.5%	0	0.0%	N/A
Five-Bedroom	2.0	21	2.2%	0	0.0%	N/A
Total		**964**	**100.0%**	**0**	**0.0%**	-
Grand Total		**2,643**	**100.0%**	**36**	**1.4%**	**-**

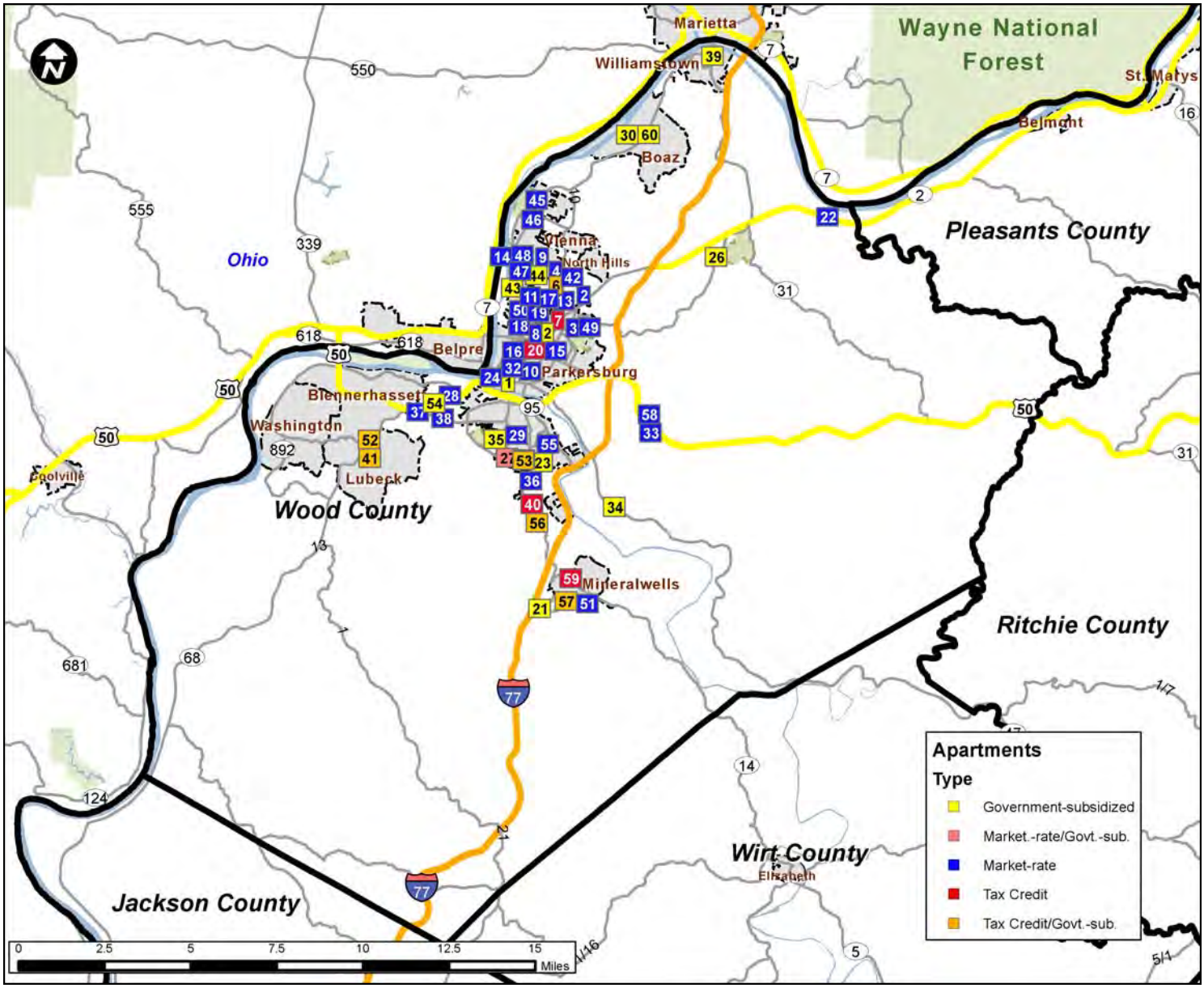
The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Market Manor	GSS	B+	1974	111	0	100.0%
2	McPherson Apts.	MRR	B	1974 / 2009	8	0	100.0%
3	London Air Apts.	MRR	C+	1969 / 2010	40	2	95.0%
4	Colonial Terrace Apts.	MRR	B-	1978	4	0	100.0%
5	Parkland Place	GSS	B+	1977	131	0	100.0%
6	Rolling Hills Twnhms. & Cottages	TGS	B+	1969 / 2008	100	0	100.0%
7	St. Paul Terrace	TAX	B	1998	44	0	100.0%
8	Stonecrest Apts.	MRR	B-	1978	36	1	97.2%
9	Leighton Court	MRR	B	1999	64	2	96.9%
10	13th & Avery Street Apts.	MRR	C+	1903 / 2008	23	0	100.0%
11	Parkway Apts.	MRR	C	1983	6	0	100.0%
12	Adams Apts.	GSS	B+	1995 / 2010	16	0	100.0%
13	Berkshire	MRR	A	1998	100	0	100.0%
14	Ashbrook Manor Apts.	MRR	B-	1985 / 2009	20	0	100.0%
15	Clement Square & Clement North	MRR	B+	2001 / 2010	20	0	100.0%
16	Colony Gardens	MRR	C	1978	8	1	87.5%
17	Dempsie	MRR	D+	1978	16	0	100.0%
18	Lakeview Estates	MRR	B	1967	177	2	98.9%
19	Windsor	MRR	B	1982	12	0	100.0%
20	Terrapin Park Twnhms.	TAX	B	1997	48	3	93.8%
21	Post Mill Apts.	GSS	C+	1967	32	0	100.0%
22	Waverly Acres MHP	MRR	C	1974	28	1	96.4%
23	Unity Court Apts.	GSS	B	2001	19	0	100.0%
24	Towne Square Apts.	MRR	A	1983 / 2012	43	0	100.0%
25	South Parkersburg Unity Plaza	GSS	B	1983	59	0	100.0%
26	Wood Valley II	GSS	A	1990 / 2008	24	0	100.0%
27	Pinewood Village Twnhms.	MRG	C-	1974	125	0	100.0%
28	Parkville Apts.	MRR	B-	1982	50	0	100.0%
29	Oak Terrace Apts.	MRR	C	1978	79	1	98.7%
30	Boaz Gardens (Family)	GSS	C	1990 / 2005	24	0	100.0%
31	Boaz Gardens (Senior)	GSS	C	1990 / 2005	24	0	100.0%
32	Avery Court	MRR	A	2009	80	5	93.8%
33	Dutch Hills Terrace	MRR	B	1971 / 2013	43	3	93.0%
34	Dutch Ridge Place	GSS	B+	1995 / 2012	24	0	100.0%
35	Homecrest Manor	GSS	C	1973 / 2007	146	0	100.0%
36	Soyer Apts.	MRR	C-	1974	12	2	83.3%
37	T-Buc	MRR	A-	2000	31	0	100.0%

Continued:

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
38	Wildwood	MRR	C	1979	14	0	100.0%
39	Towne Manor	GSS	B	1978 / 2006	24	0	100.0%
40	Mineral Manor	TAX	B	1995 / 2010	48	0	100.0%
41	Lubeck Gardens	TGS	C+	1976 / 1993	24	0	100.0%
42	Chalfant Grove	MRR	A	2012	60	2	96.7%
43	Pleasantview Towers	GSS	B-	1980	116	0	100.0%
44	Hillview Terrace	GSS	B+	1986	62	0	100.0%
45	Executive Apts.	MRR	B	1987 / 2009	14	0	100.0%
46	Ashby Glen Apts.	MRR	B+	1993	44	2	95.5%
47	1100 12th St.	MRR	B	1995	17	0	100.0%
48	1012 18th St.	MRR	B	1978 / 2010	8	3	62.5%
49	Valley Estates	MRR	C+	1988	7	0	100.0%
50	Tremont	MRR	B+	1999	32	1	96.9%
51	Wells Pointe	MRR	B	1986 / 2007	36	1	97.2%
52	Courtyard Apts.	TGS	B-	1972 / 1992	24	0	100.0%
53	Gihon Unity Apts.	TGS	B	1988 / 2010	49	0	100.0%
54	Chateau Hills	GSS	B-	1981	99	0	100.0%
55	Amber Hills Apts.	MRR	B-	1982	24	1	95.8%
56	Pettyville Gardens	TGS	B-	1997	24	0	100.0%
57	Lincolnshire Apts.	TGS	B	1981 / 2001	24	0	100.0%
58	Grand Manor Apts.	MRR	C	1974 / 2006	14	0	100.0%
59	Jordyn Terrace	TAX	B	1998	36	3	91.7%
60	Tomlinson Village	GSS	B	1981 / 2005	16	0	100.0%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	5	372	1.7%
1970 to 1979	19	855	1.4%
1980 to 1989	16	637	0.3%
1990 to 1999	15	569	1.9%
2000 to 2004	3	70	0.0%
2005	0	0	-
2006	0	0	-
2007	0	0	-
2008	0	0	-
2009	1	80	6.3%
2010	0	0	-
2011	0	0	-
2012	1	60	3.3%
2013	0	0	-
2014*	0	0	-
Total	60	2,643	1.4%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
A	4	283	2.5%
A-	1	31	0.0%
B+	3	96	3.1%
B	9	379	2.9%
B-	5	134	1.5%
C+	3	70	2.9%
C	6	149	2.0%
C-	2	100	2.0%
D+	1	16	0.0%
Non-Subsidized Tax Credit			
Quality Rating	Projects	Total Units	Vacancy Rate
B	4	176	3.4%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A	1	24	0.0%
B+	6	444	0.0%
B	6	191	0.0%
B-	4	263	0.0%
C+	2	56	0.0%
C	3	194	0.0%
C-	1	37	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	49	2,000	36	98.1%
Senior (Age 55+)	11	643	0	100.0%
Total	60	2,643	0	98.6%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	566	0	100.0%
40% - 60% AMHI (Tax Credit)	176	6	96.6%
0-60% AMHI (All Affordable)	742	6	99.2%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized: 62+)	643	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	643	0	100.0%

Current Non-Conventional Rental Opportunities

Currently Available Non-Conventional Rentals						
Address	City	Unit Type	Rent	# of Bedrooms	# of Bathrooms	Square Feet of Living Space
33 Millstone Lane	Parkersburg	Single Family	$2,500	3	2.5	1,600
2426 Valley Rd.	Parkersburg	Single Family	$650	3	1	1,075
Plainwood Dr. at Cedar Grove Rd.	Parkersburg	Single Family	$3,500	4	3	1,600
3306 Cadillac Dr.	Parkersburg	Single Family	$1,800	4	2.5	3,600
Willard Rd.	Vienna	Mobile Home	$600	3	1	980
2708 8th Ave.	Vienna	Single Family	$700	3	1	1,800
46th St.	Vienna	Single Family	$650	3	1	N/A

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there is currently one planned multifamily rental projects in the area, Parkersburg Senior Residences. This project is being developed by MV Communities and will consist of 40 affordable senior Tax Credit rental units. This project will effectively operate as government-subsidized through a HUD 202 subsidy with Rental Assistance, allowing all residents to pay just 30% of their income toward rent.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $105,556. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $736, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$105,556
Mortgaged Value = 95% of Median Home Price	$100,278
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$538
Estimated Taxes & Insurance*	$135
Estimated Private Mortgage Insurance**	$63
Estimated Monthly Mortgage Payment	$736

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Wood County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	164	202	207	155	118	95	79	72	85	66

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

According to Zillow, the following table lists the median sales price of a few of the homes sold in the county between 2013 and 2014.

Overall For-Sale Analysis From Zillow (2013– 2014)		
	2013	2014
Total Number of Sales	328	140
Median Sales Price	$85,000	$77,000
Median Square Footage	1,456	1,403
Median Price Per Square Foot	$58	$55
Median Year Built	1958	1957
Median Number of Bedrooms	3	3
Median Number of Bathrooms	2	1.5

Source: Zillow, data in the chart only represents past sales listed on Zillow

According to Zillow, the following table lists the median sales price of some of the homes sold in the county from 2013 through 2014, as well as the median size by bedroom type, median year built and median bathrooms offered.

2013-2014 Detailed For Sale Analysis From Zillow					
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5 + Bedroom
Total Number of Sales	6	103	269	75	15
Median Sales Price	$43,457	$55,455	$86,000	$140,000	$194,000
Median Square Footage	826	1,078	1,456	2,455	3,220
Median Price Per Square Foot	$53	$51	$59	$57	$60
Median Year Built	1930	1947	1960	1970	1975
Median Number of Bathrooms	1	1	2	3	3

Source: Zillow; data in the chart only represents past sales listed on Zillow

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	78	606	12.9%	35
Average Loan Amount	$86,604	$121,777	71.1%	$83,966
Average Age of Borrower	34	-	-	33
Average Gross Income of Borrower	$35,597	$71,031	50.1%	$36,893
Income to Loan Ratio	41.1%	58.3%	70.5%	43.9%

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

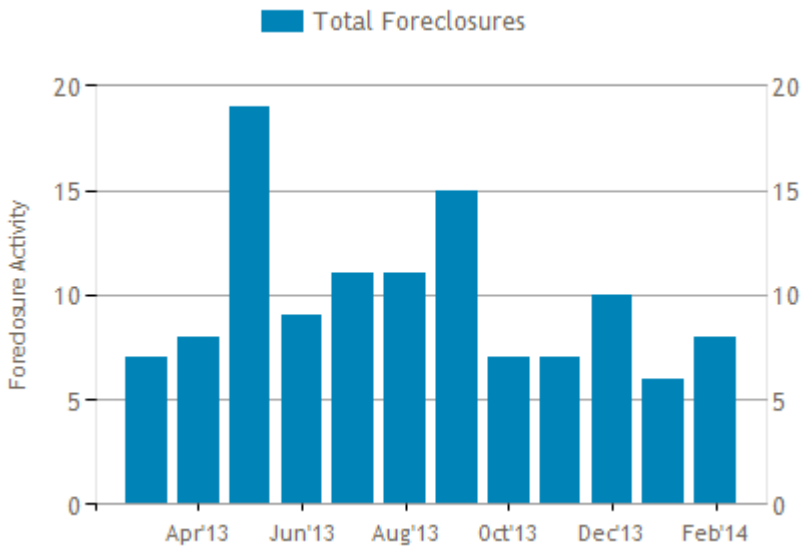
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	1	40	152	85	14	8
Median Listing Price	$69,000	$74,250	$115,000	$225,000	$249,900	$513,850
Median Square Footage	N/A	1,061	1,644	2,852	4,067	6,137
Median Price Per Square Foot	N/A	$70	$69	$79	$61	$84
Median Year Built	1940	1950	1959	1976	1954	1997
Median Number of Bathrooms	1	1	2	3	3.5	5

Source: MLS

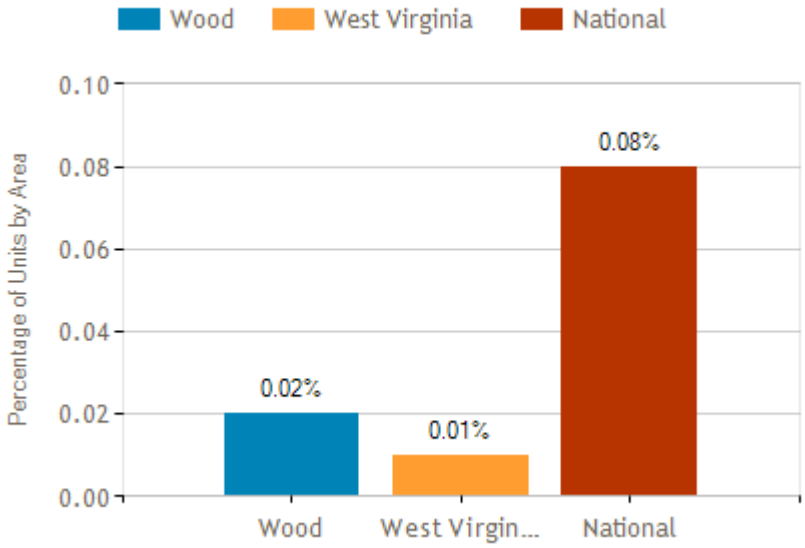
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Wood County, WV



Geographical Comparison – Wood County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	3,850	$0	$23,740	3,530	-8.3%
41% - 60% AMHI	$23,201	$34,800	1,236	$23,741	$35,600	1,098	-11.2%
61% - 100% AMHI	$34,801	$58,000	1,506	$35,601	$59,330	1,419	-5.8%
Over 100% AMHI	$58,001	No Limit	1,264	$59,331	No Limit	1,306	3.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	1,164	$0	$23,740	952	-18.2%
41% - 60% AMHI	$23,201	$34,800	1,066	$23,741	$35,600	863	-19.0%
61% - 100% AMHI	$34,801	$58,000	2,702	$35,601	$59,330	2,377	-12.0%
Over 100% AMHI	$58,001	No Limit	5,682	$59,331	No Limit	5,529	-2.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$23,200	5,014	$0	$23,740	4,482	-10.6%
41% - 60% AMHI	$23,201	$34,800	2,302	$23,741	$35,600	1,961	-14.8%
61% - 100% AMHI	$34,801	$58,000	4,208	$35,601	$59,330	3,796	-9.8%
Over 100% AMHI	$58,001	No Limit	6,946	$59,331	No Limit	6,835	-1.6%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	1,369	$0	$17,600	1,423	3.9%
41% - 60% AMHI	$17,201	$25,800	590	$17,601	$26,390	598	1.4%
61% - 100% AMHI	$25,801	$43,000	589	$26,391	$43,990	636	8.0%
Over 100% AMHI	$43,001	No Limit	856	$43,991	No Limit	1,000	16.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	2,245	$0	$17,600	2,239	-0.3%
41% - 60% AMHI	$17,201	$25,800	1,944	$17,601	$26,390	2,030	4.4%
61% - 100% AMHI	$25,801	$43,000	3,374	$26,391	$43,990	3,440	2.0%
Over 100% AMHI	$43,001	No Limit	7,032	$43,991	No Limit	7,922	12.7%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$17,200	3,614	$0	$17,600	3,662	1.3%
41% - 60% AMHI	$17,201	$25,800	2,534	$17,601	$26,390	2,628	3.7%
61% - 100% AMHI	$25,801	$43,000	3,963	$26,391	$43,990	4,076	2.9%
Over 100% AMHI	$43,001	No Limit	7,888	$43,991	No Limit	8,922	13.1%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$29,000	4,525	$0	$29,670	4,146	-8.4%
Senior (Age 55+)	$0	$21,500	1,767	$0	$22,000	1,805	2.2%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(566 + 166 HCV) 732	176	(742 + 97 HCV*) 839
Number of Income-Eligible Family Renter Households	4,525	1,236	5,086
Existing Affordable Housing Penetration Rate – 2014	= 16.2%	= 14.2%	= 16.59%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	643	0	643
Number of Income-Eligible Senior Renter Households	1,767	590	1,959
Penetration Rate – 2014	= 36.4%	N/A	= 32.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(566 + 166 HCV) 732	176	(742 + 97 HCV*) 839
Number of Income-Eligible Family Renter Households	4,146	1,098	4,628
Existing Affordable Housing Penetration Rate – 2019	= 17.7%	= 16.0%	= 18.1%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	643	40	683
Number of Income-Eligible Senior Renter Households	1,805	598	2,021
Penetration Rate – 2019	= 35.6%	= 6.7%	= 33.8%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	3,793	1,124	3,414	1,162
41%-60% AMHI (Tax Credit)	1,060	590	922	558

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county.

John Reed, Wood County Building Compliance Officer, (304) 424-1988

Mr. Reed stated that a new industrial project may start construction in Wood County in the next 18 months; he believes the probability of the project coming to fruition is approximately 65%. The project is proposed to replace the current Saudi Basic Industries Corp. (SABIC) operation in Washington. According to local news articles, two Brazilian companies, Odebrecht and Baskem, have formed a joint venture company named Ascent, which is the company that would construct the new project; the proposed petrochemical complex would include an ethane cracker, which converts hydrocarbons into simpler molecules, and three polyethylene plants.

He estimated that approximately 3,000 construction workers associated with the project will be in need of local housing. While the presence of these workers will have an impact on the local market, most of the worker housing demand is expected to be filled in the form of campgrounds and motels in and around Wood County. Mr. Reed believes that most workers who will be hired for the project will be accustomed to and in desire of basic housing for the duration of construction and that the project will not create demand for new luxury apartments in the area.

Ann Conageski, City of Parkersburg Director of Development, (304) 424-8400

Ms. Conageski stated her opinion that if a developer created a project similar to Towne Square (an elevator-served, mixed-use development that was recently renovated) in downtown Parkersburg, a new project of that sort would be filled immediately. She further stated her belief that the demand for quality housing for income-restricted senior households is ever-present in the area and that the local senior population continues to grow.

Michelle Bruce, Property Manager, Parkersburg Housing Authority, (304) 428-6753

Ms. Bruce feels that demand exists in the area for additional affordable units, particularly those suitable for large families, such as three- and four-bedroom units. Additionally, she stated that she receives frequent housing inquiries from elderly households who have fixed incomes.

55. Wyoming County

A. General Description

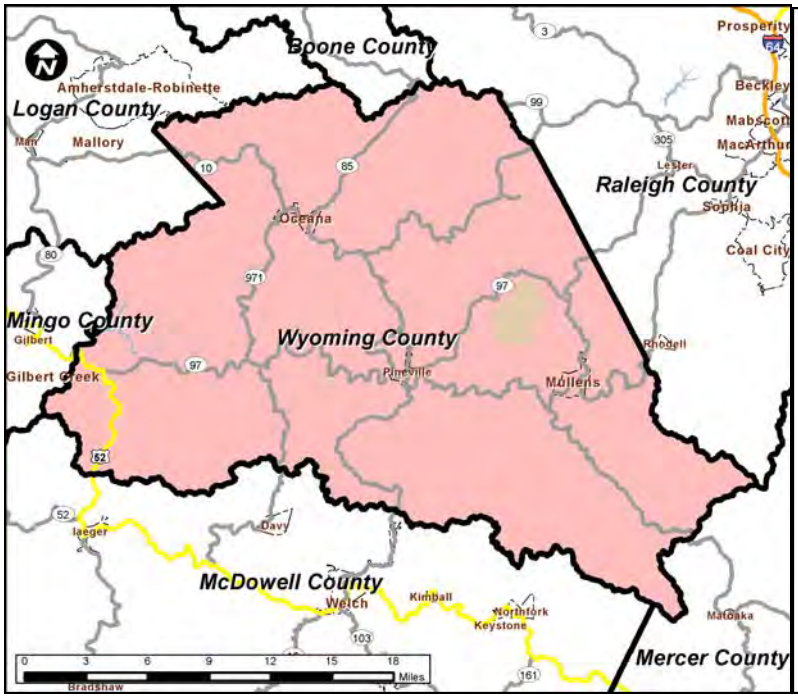
County Seat: Pineville
County Size: 501.82 square miles

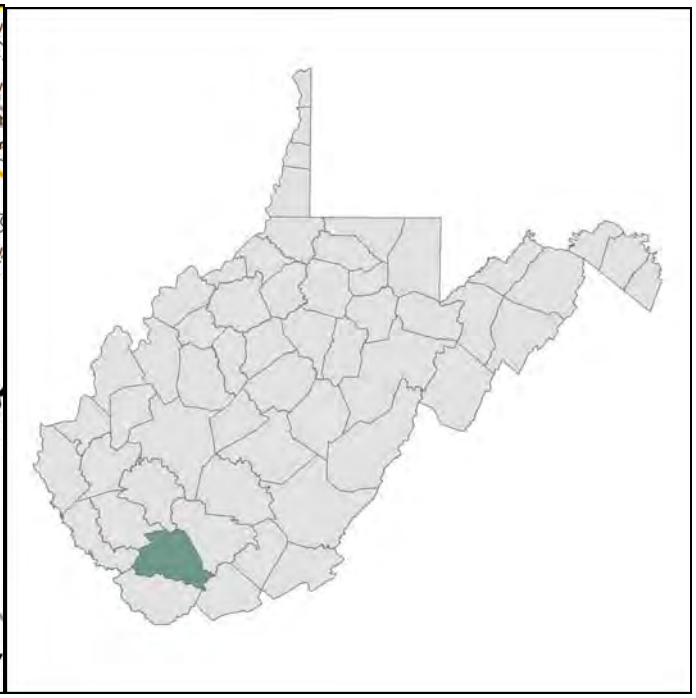
2000 (Census) Population: 25,708
2010 (Census) Population: 23,796
Population Change: -1,912 (-7.4%)

2000 (Census) Households: 10,454
2010 (Census) Households: 9,687
Household Change: -767 (-7.3%)

2000 (Census) Median Household Income: $23,907
2010 (Estimate) Median Household Income: $35,593
Income Change: +$11,686 (48.9%)

2000 (Census) Median Home Value: $38,600
2010 (American Community Survey) Median Home Value: $59,300
Home Value Change: +$20,700 (53.6%)





B. Demographic Characteristics and Trends

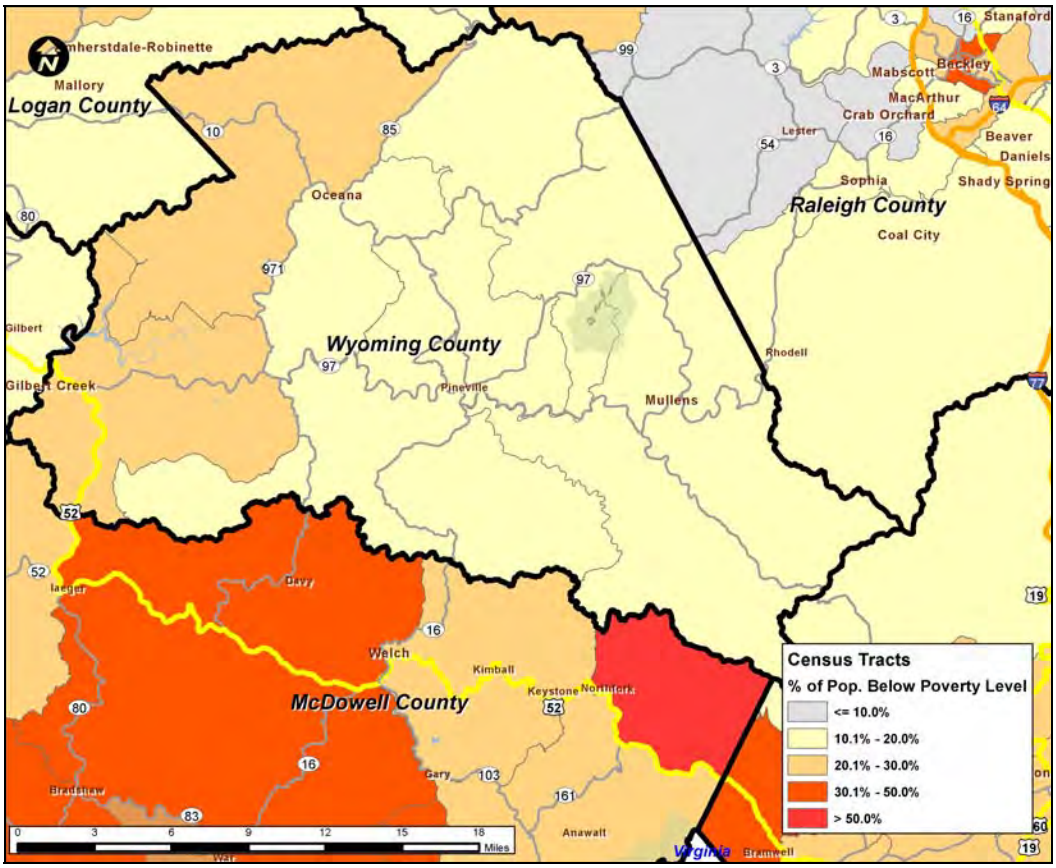
1. Population Trends

		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wyoming County	Population	25,708	23,796	23,842	23,541
	Population Change	-	-1,912	52	-301
	Percent Change	-	-7.4%	0.2%	-1.3%
County Seat: Pineville	Population	715	668	669	660
	Population Change	-	-47	1	-9
	Percent Change	-	-6.6%	0.1%	-1.3%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Poverty Status		
	2010 (Census and ACS)	
	Number	Percent
Population living in poverty	4,117	17.3%
Population not living in poverty	19,679	82.7%
Total	23,796	100.0%

Source: American Community Survey (ACS) and 2010 Census

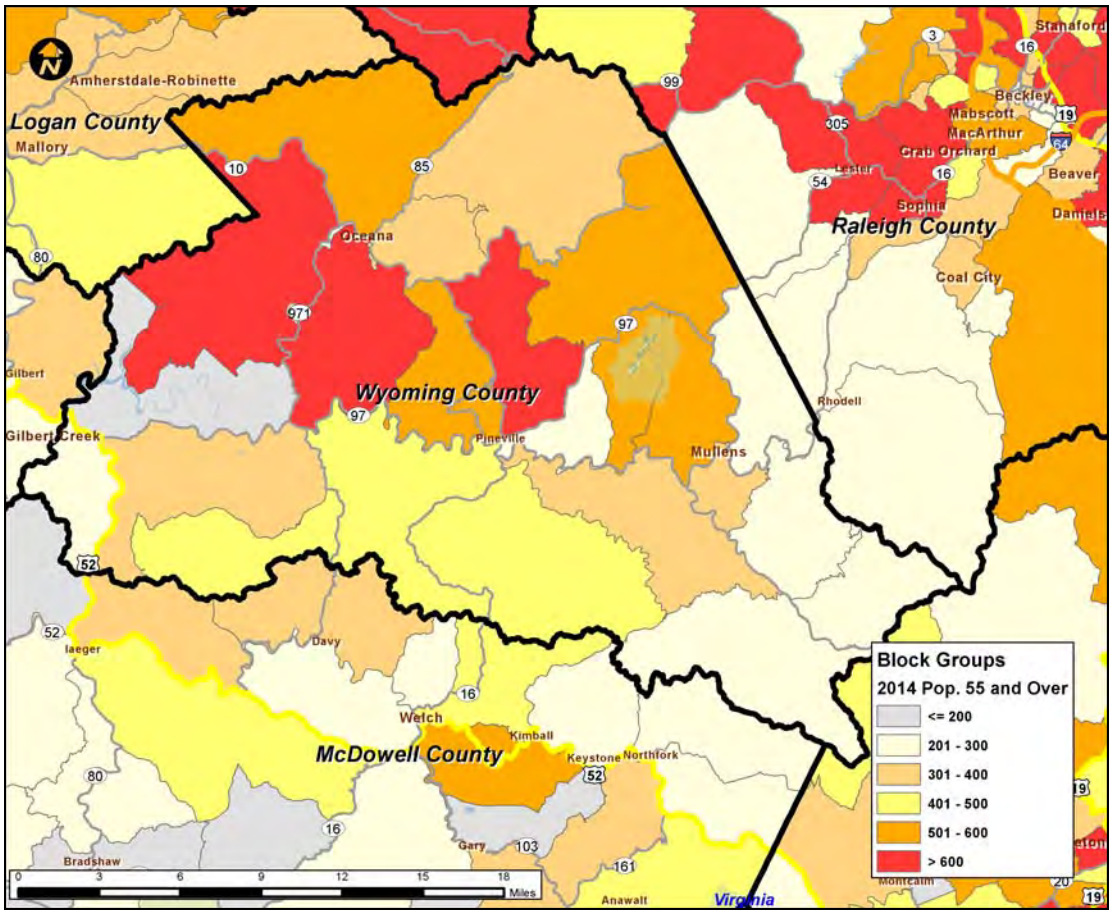


A detailed explanation regarding the sources of the demographic data presented in this analysis can be found in Section IV of this report. Three primary demographic data sources have been used: the Decennial Census, the American Community Survey and national, private, third-party data providers (ESRI, Ribbon Demographics and Urban Decision Group).

Population By Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
19 & Under	5,663	23.8%	5,401	22.7%	5,163	21.9%	-238	-4.4%
20 to 24	1,237	5.2%	1,233	5.2%	1,111	4.7%	-122	-9.9%
25 to 34	2,641	11.1%	2,617	11.0%	2,555	10.9%	-62	-2.4%
35 to 44	3,070	12.9%	3,054	12.8%	2,815	12.0%	-239	-7.8%
45 to 54	3,665	15.4%	3,366	14.1%	3,156	13.4%	-210	-6.2%
55 to 64	3,903	16.4%	4,000	16.8%	3,699	15.7%	-301	-7.5%
65 to 74	2,046	8.6%	2,600	10.9%	3,373	14.3%	773	29.7%
75 & Over	1,547	6.5%	1,572	6.6%	1,670	7.1%	98	6.2%
Total	23,796	100.0%	23,842	100.0%	23,541	100.0%	-301	-1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



Population By Race – 2010 (Census)		
	Number	Percent
White	23,368	98.2%
Black	119	0.5%
Indian	24	0.1%
Asian	24	0.1%
Pacific Islander	0	0.0%
Some Other Race	24	0.1%
Two or More Races	238	1.0%
Total	23,796	100.0%

Source: 2010 Census

Population By Geographic Mobility – 2010 (Census and ACS)		
Status	Number	Percent
Same House 1 Year Ago	21,964	92.3%
Moved within Same County	1,071	4.5%
Different County Same State	405	1.7%
Moved from Different State	357	1.5%
Moved from Abroad	0	0.0%
Total	23,796	100.0%

Source: American Community Survey (ACS) and 2010 Census

2. Household Trends

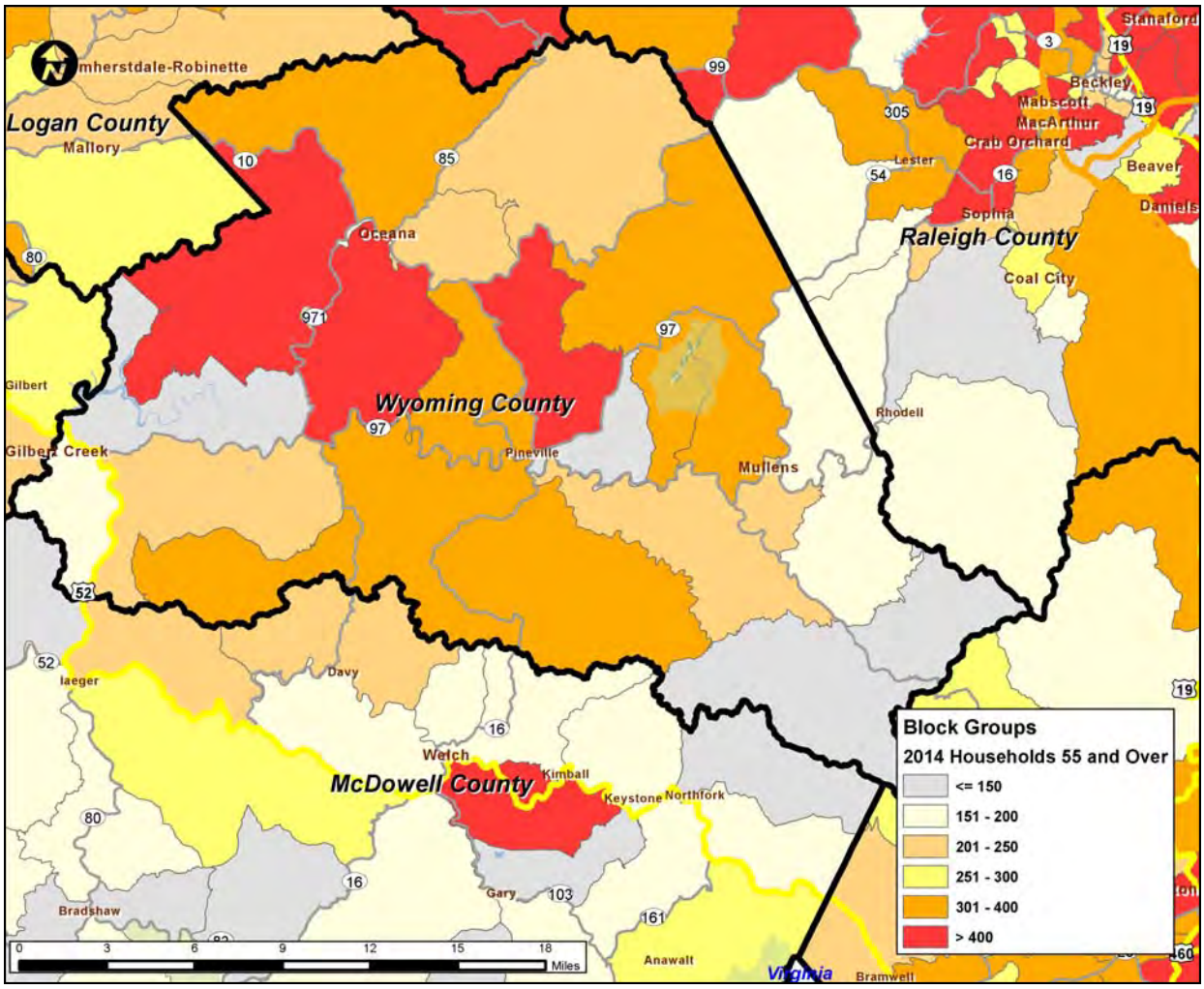
		Year			
		2000 (Census)	2010 (Census)	2014 (Estimated)	2019 (Projected)
Wyoming County	Households	10,454	9,687	9,703	9,578
	Household Change	-	-767	19	-125
	Percent Change	-	-7.3%	0.2%	-1.3%
	Household Size	2.46	2.46	2.45	2.45
County Seat: Pineville	Households	334	303	304	300
	Household Change	-	-31	1	-4
	Percent Change	-	-9.3%	0.3%	-1.3%
	Household Size	2.1	2.2	2.20	2.20

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Households by Age	2010 (Census)		2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 25	339	3.5%	309	3.2%	273	2.8%	-36	-11.7%
25 to 34	1,037	10.7%	1,001	10.3%	953	10.0%	-48	-4.8%
35 to 44	1,501	15.5%	1,463	15.1%	1,312	13.7%	-151	-10.3%
45 to 54	1,957	20.2%	1,751	18.0%	1,597	16.7%	-154	-8.8%
55 to 64	2,325	24.0%	2,319	23.9%	2,083	21.7%	-236	-10.2%
65 to 74	1,376	14.2%	1,704	17.6%	2,159	22.5%	455	26.7%
75 to 84	911	9.4%	894	9.2%	850	8.9%	-44	-4.9%
85 & Over	242	2.5%	263	2.7%	351	3.7%	88	33.3%
Total	9,687	100.0%	9,704	100.0%	9,578	100.0%	-126	-1.3%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



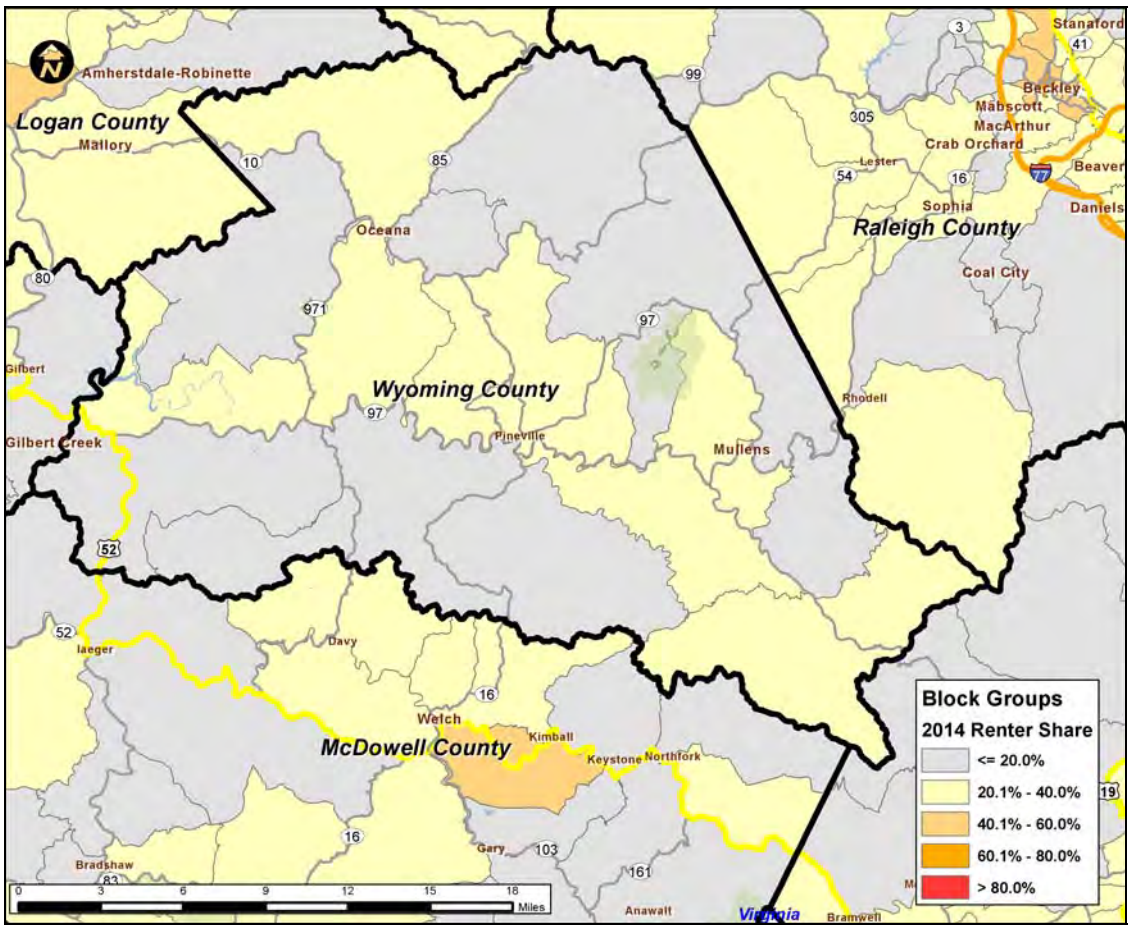
Tenure	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	7,924	81.8%	7,672	79.1%	7,618	79.5%
Renter-Occupied	1,763	18.2%	2,031	20.9%	1,960	20.5%
Total	9,687	100.0%	9,703	100.0%	9,578	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Tenure Age 55+	2010 (Census)		2014 (Estimated)		2019 (Projected)	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied	4,266	87.9%	4,675	90.3%	4,896	90.0%
Renter-Occupied	587	12.1%	504	9.7%	547	10.0%
Total	4,853	100.0%	5,180	100.0%	5,443	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



Persons Per Renter Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	716	35.3%	695	35.5%	-21	-3.0%
2 Persons	553	27.2%	531	27.1%	-22	-4.0%
3 Persons	347	17.1%	335	17.1%	-13	-3.7%
4 Persons	273	13.5%	264	13.5%	-9	-3.4%
5 Persons+	141	7.0%	135	6.9%	-6	-4.1%
Total	2,031	100.0%	1,960	100.0%	-71	-3.5%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,760	22.9%	1,751	23.0%	-9	-0.5%
2 Persons	2,893	37.7%	2,868	37.6%	-25	-0.9%
3 Persons	1,451	18.9%	1,440	18.9%	-11	-0.8%
4 Persons	1,003	13.1%	996	13.1%	-7	-0.7%
5 Persons+	566	7.4%	564	7.4%	-1	-0.2%
Total	7,672	100.0%	7,618	100.0%	-54	-0.7%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights
ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Renter Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	247	48.9%	267	48.9%	21	8.3%
2 Persons	148	29.4%	158	28.8%	9	6.4%
3 Persons	60	11.9%	64	11.7%	4	7.1%
4 Persons	18	3.6%	17	3.1%	-2	-8.3%
5 Persons+	31	6.1%	41	7.4%	10	31.5%
Total	504	100.0%	547	100.0%	42	8.4%

Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

Persons Per Owner Household Age 55+	2014 (Estimated)		2019 (Projected)		Change 2014-2019	
	Households	Percent	Households	Percent	Households	Percent
1 Person	1,569	33.6%	1,614	33.0%	45	2.9%
2 Persons	2,229	47.7%	2,332	47.6%	103	4.6%
3 Persons	549	11.7%	581	11.9%	32	5.9%
4 Persons	276	5.9%	303	6.2%	27	9.8%
5 Persons+	52	1.1%	66	1.4%	14	26.2%
Total	4,675	100.0%	4,896	100.0%	221	4.7%

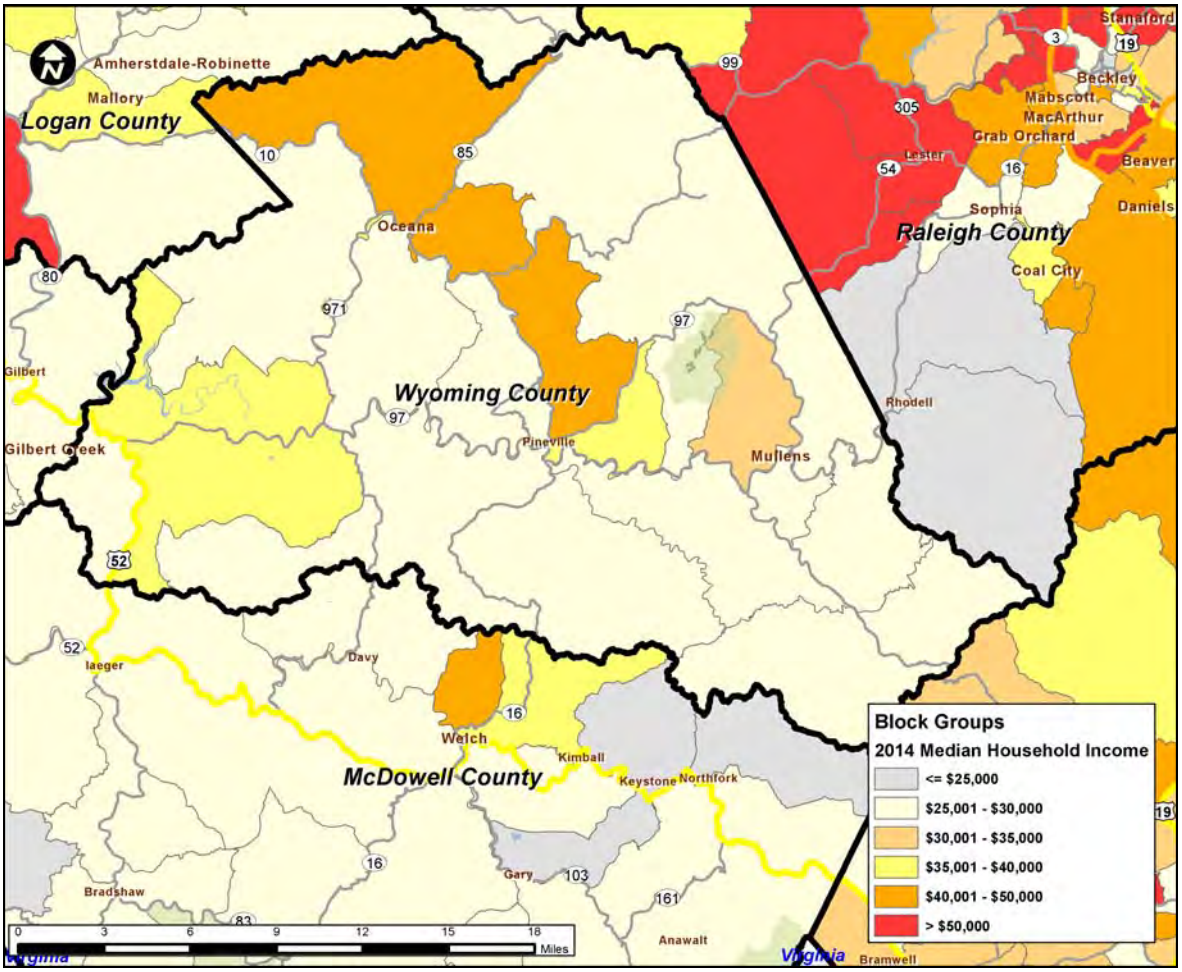
Source: 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. Income Trends

Household Income	2010 (Census and ACS)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	1,259	13.0%	1,290	13.3%	1,140	11.9%
$10,000 to $19,999	1,608	16.6%	1,460	15.1%	1,243	13.0%
$20,000 to $29,999	1,288	13.3%	1,129	11.6%	1,068	11.1%
$30,000 to $39,999	1,230	12.7%	1,252	12.9%	1,059	11.1%
$40,000 to $49,999	1,017	10.5%	1,054	10.9%	1,045	10.9%
$50,000 to $59,999	746	7.7%	819	8.4%	875	9.1%
$60,000 to $74,999	804	8.3%	808	8.3%	877	9.2%
$75,000 to $99,999	959	9.9%	974	10.0%	974	10.2%
$100,000 to $124,999	494	5.1%	542	5.6%	673	7.0%
$124,999 to $149,999	165	1.7%	228	2.3%	356	3.7%
$150,000 to $199,999	97	1.0%	125	1.3%	203	2.1%
$200,000+	19	0.2%	22	0.2%	66	0.7%
Total	9,687	100.0%	9,703	100.0%	9,578	100.0%
Median Income	$35,593		$37,768		$42,672	

Source: 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



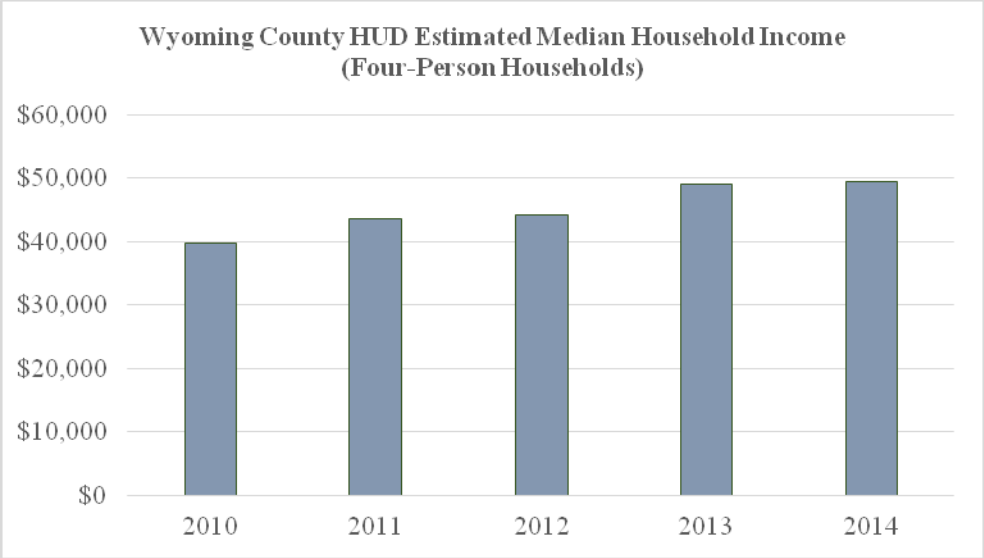
Senior Household Income 55+	2010 (Census and ACS)		2014 (Estimated)		2019 (Projected)	
	Households	Percent	Households	Percent	Households	Percent
Less than $10,000	582	12.0%	601	11.6%	573	10.5%
$10,000 to $19,999	966	19.9%	876	16.9%	795	14.6%
$20,000 to $29,999	825	17.0%	738	14.3%	697	12.8%
$30,000 to $39,999	747	15.4%	819	15.8%	738	13.6%
$40,000 to $49,999	534	11.0%	655	12.6%	747	13.7%
$50,000 to $59,999	286	5.9%	369	7.1%	474	8.7%
$60,000 to $74,999	277	5.7%	339	6.5%	416	7.7%
$75,000 to $99,999	349	7.2%	396	7.7%	418	7.7%
$100,000 to $124,999	175	3.6%	216	4.2%	290	5.3%
$124,999 to $149,999	73	1.5%	110	2.1%	158	2.9%
$150,000 to $199,999	24	0.5%	45	0.9%	86	1.6%
$200,000+	15	0.3%	17	0.3%	51	0.9%
Total	4,853	100.0%	5,180	100.0%	5,443	100.0%
Median Income	$30,722		$34,582		$38,891	

Source: 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following table illustrates the HUD estimated median household income over the past five years (2010 through 2014):

Year	HUD Four-Person Median Household Income	
	Income	Percent Change
2010	$39,800	-
2011	$43,700	9.8%
2012	$44,300	1.4%
2013	$49,100	10.8%
2014	$49,400	0.6%

Source: HUD



Source: HUD

The tables on the following pages contain detailed distributions of households in the county by income, household size, tenure and age of head of household (HISTA). Note that the source of this date is a combination of data provided by the 2010 Census, ESRI and Ribbon Demographics. The detailed cross tabulations have been generated and distributed at the more detailed census block group level, where possible.

Various data sets are reported in the Census and in the American Community Survey (ACS). These data sets are not always in agreement, particularly in smaller geographic areas. The Census data is collected and reported at the census block group level, while the ACS data is reported at the census tract level. The HISTA data is tabulated based on a variety of data sets from different sources, including those noted above, resulting in some potential differences in households totals in the columns and rows of the data presented.

The following tables illustrate renter household income by household size for 2010, 2014 and 2019 for the county:

Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	265	141	75	33	17	530
$10,000 to $19,999	142	84	58	44	16	344
$20,000 to $29,999	111	48	61	4	19	243
$30,000 to $39,999	24	84	23	20	15	166
$40,000 to $49,999	18	42	23	49	4	137
$50,000 to $59,999	26	22	48	28	7	131
$60,000 to $74,999	11	10	3	1	13	37
$75,000 to $99,999	6	8	1	30	14	59
$100,000 to $124,999	4	40	3	26	8	83
$125,000 to $149,999	2	4	4	1	1	13
$150,000 to $199,999	3	3	3	2	3	15
$200,000 & Over	0	1	0	0	1	2
Total	613	487	304	238	119	1,760

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	316	144	79	40	17	597
$10,000 to $19,999	167	101	62	46	22	399
$20,000 to $29,999	103	44	69	3	23	242
$30,000 to $39,999	20	87	25	26	20	180
$40,000 to $49,999	20	57	26	50	4	157
$50,000 to $59,999	41	32	61	30	9	173
$60,000 to $74,999	16	13	8	3	14	53
$75,000 to $99,999	12	9	3	36	13	74
$100,000 to $124,999	11	53	8	33	10	115
$125,000 to $149,999	6	3	1	2	4	16
$150,000 to $199,999	4	8	3	3	3	21
$200,000 & Over	0	0	2	0	1	4
Total	716	553	347	273	141	2,031

Source: Ribbon Demographics; ESRI; Urban Decision Group

Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	290	124	66	41	20	541
$10,000 to $19,999	149	102	60	42	5	359
$20,000 to $29,999	94	49	67	2	16	229
$30,000 to $39,999	20	66	20	24	20	149
$40,000 to $49,999	24	50	23	41	5	144
$50,000 to $59,999	42	30	68	31	7	178
$60,000 to $74,999	24	17	4	4	18	67
$75,000 to $99,999	12	15	4	31	20	82
$100,000 to $124,999	16	59	15	40	16	145
$125,000 to $149,999	12	5	1	4	5	28
$150,000 to $199,999	11	10	5	2	1	30
$200,000 & Over	0	3	1	1	3	8
Total	695	531	335	264	135	1,960

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Renter Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	132	132	70	33	13	380
$10,000 to $19,999	54	63	52	36	14	219
$20,000 to $29,999	77	38	33	1	15	163
$30,000 to $39,999	17	38	5	19	15	93
$40,000 to $49,999	12	6	13	47	1	80
$50,000 to $59,999	21	4	47	28	5	103
$60,000 to $74,999	2	5	0	1	9	18
$75,000 to $99,999	2	6	1	30	2	40
$100,000 to $124,999	1	34	3	19	6	64
$125,000 to $149,999	2	0	1	1	0	4
$150,000 to $199,999	3	0	2	2	1	8
$200,000 & Over	0	0	0	0	0	0
Total	324	326	227	216	79	1,173

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	204	136	79	40	15	474
$10,000 to $19,999	95	86	60	40	18	301
$20,000 to $29,999	83	36	48	1	22	189
$30,000 to $39,999	18	50	8	26	19	121
$40,000 to $49,999	13	21	18	49	1	102
$50,000 to $59,999	34	14	58	30	7	144
$60,000 to $74,999	5	9	4	1	13	32
$75,000 to $99,999	5	5	1	35	3	48
$100,000 to $124,999	5	44	8	29	8	94
$125,000 to $149,999	4	1	1	1	1	8
$150,000 to $199,999	3	4	1	2	2	12
$200,000 & Over	0	0	1	0	1	3
Total	469	405	287	255	110	1,527

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Renter Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	179	115	65	41	17	416
$10,000 to $19,999	78	79	59	37	3	257
$20,000 to $29,999	75	39	48	0	13	176
$30,000 to $39,999	17	36	8	23	16	101
$40,000 to $49,999	13	16	11	39	3	82
$50,000 to $59,999	33	14	66	30	6	148
$60,000 to $74,999	6	11	0	3	16	36
$75,000 to $99,999	3	6	2	31	2	45
$100,000 to $124,999	9	51	10	38	14	121
$125,000 to $149,999	5	2	0	3	3	13
$150,000 to $199,999	9	3	2	1	0	15
$200,000 & Over	0	0	0	1	1	3
Total	428	373	270	247	95	1,413

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income for households under age 55 by household size for 2010, 2014 and 2019 for the county:

(Under 55) Owner Households	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	83	56	110	14	31	293
$10,000 to $19,999	78	174	69	69	29	418
$20,000 to $29,999	5	84	129	73	2	293
$30,000 to $39,999	67	174	69	56	24	390
$40,000 to $49,999	16	53	170	64	104	408
$50,000 to $59,999	19	75	118	90	55	357
$60,000 to $74,999	13	77	155	140	119	505
$75,000 to $99,999	0	169	85	173	147	576
$100,000 to $124,999	7	47	87	90	24	256
$125,000 to $149,999	0	19	51	20	0	90
$150,000 to $199,999	0	11	24	22	10	68
$200,000 & Over	1	0	0	0	0	1
Total	288	941	1,068	811	545	3,654

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	68	36	77	7	24	213
$10,000 to $19,999	38	106	56	55	29	284
$20,000 to $29,999	3	55	87	60	3	208
$30,000 to $39,999	44	133	59	49	23	308
$40,000 to $49,999	9	28	120	54	86	298
$50,000 to $59,999	11	54	104	81	57	306
$60,000 to $74,999	9	47	140	119	123	438
$75,000 to $99,999	1	146	79	166	138	530
$100,000 to $124,999	8	26	97	82	19	232
$125,000 to $149,999	1	21	57	29	2	110
$150,000 to $199,999	0	12	25	23	9	69
$200,000 & Over	0	0	1	1	0	2
Total	191	664	902	727	513	2,997

Source: Ribbon Demographics; ESRI; Urban Decision Group

(Under 55) Owner Households	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	55	25	47	7	16	150
$10,000 to $19,999	31	71	37	30	23	191
$20,000 to $29,999	0	59	78	55	3	195
$30,000 to $39,999	28	94	57	28	14	220
$40,000 to $49,999	5	11	90	38	73	216
$50,000 to $59,999	4	42	87	70	51	254
$60,000 to $74,999	4	33	135	117	136	424
$75,000 to $99,999	1	130	77	163	140	511
$100,000 to $124,999	7	29	104	95	27	262
$125,000 to $149,999	0	28	103	53	1	186
$150,000 to $199,999	1	12	39	36	14	102
$200,000 & Over	0	4	5	1	1	12
Total	136	537	859	693	498	2,722

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) renter household income by household size for 2000, 2014 and 2019 for the county:

Senior Renter Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	131	9	3	0	1	144
$10,000 to $19,999	88	20	3	9	0	119
$20,000 to $29,999	30	10	29	3	4	76
$30,000 to $39,999	7	46	24	1	0	79
$40,000 to $49,999	6	36	10	0	6	58
$50,000 to $59,999	6	19	0	0	3	27
$60,000 to $74,999	12	4	3	0	1	20
$75,000 to $99,999	7	3	0	0	17	27
$100,000 to $124,999	3	6	0	7	3	19
$125,000 to $149,999	0	4	3	0	1	9
$150,000 to $199,999	0	3	1	0	1	6
$200,000 & Over	0	1	0	0	1	3
Total	289	161	76	20	40	587

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	8	0	0	2	123
$10,000 to $19,999	71	15	2	6	4	98
$20,000 to $29,999	20	9	20	2	1	53
$30,000 to $39,999	2	38	18	0	1	59
$40,000 to $49,999	7	36	8	1	3	55
$50,000 to $59,999	7	18	2	0	2	29
$60,000 to $74,999	11	4	4	2	1	22
$75,000 to $99,999	8	5	2	1	11	26
$100,000 to $124,999	5	9	1	4	1	20
$125,000 to $149,999	2	2	0	0	3	8
$150,000 to $199,999	1	4	1	2	1	9
$200,000 & Over	0	0	1	0	0	2
Total	247	148	60	18	31	504

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Renter Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	112	9	1	0	3	125
$10,000 to $19,999	71	23	1	5	2	102
$20,000 to $29,999	19	10	19	2	2	53
$30,000 to $39,999	2	29	12	1	4	48
$40,000 to $49,999	12	34	11	2	2	61
$50,000 to $59,999	9	17	2	1	1	30
$60,000 to $74,999	18	6	4	1	2	31
$75,000 to $99,999	9	8	2	0	18	37
$100,000 to $124,999	7	8	5	2	2	24
$125,000 to $149,999	8	3	1	1	2	16
$150,000 to $199,999	2	7	4	1	1	15
$200,000 & Over	0	3	1	0	1	5
Total	267	158	64	17	41	547

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate senior (age 55 and older) owner-occupied household income by household size for 2000, 2014 and 2019 for the county:

Senior Owner Households (55+)	2010 (Census and Ribbon Demographics)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	274	132	18	10	3	437
$10,000 to $19,999	593	227	4	17	5	848
$20,000 to $29,999	311	371	30	34	4	750
$30,000 to $39,999	124	415	69	61	1	670
$40,000 to $49,999	84	274	84	30	2	475
$50,000 to $59,999	26	180	34	18	1	259
$60,000 to $74,999	37	171	43	3	3	258
$75,000 to $99,999	38	139	91	40	13	320
$100,000 to $124,999	24	86	38	5	4	157
$125,000 to $149,999	10	37	15	4	0	66
$150,000 to $199,999	4	10	3	0	0	17
$200,000 & Over	4	9	0	0	0	13
Total	1,529	2,049	431	223	38	4,270

Source: Ribbon Demographics; ESRI; Urban Decision Group

Senior Owner Households (55+)	2014 (Estimated)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	290	148	18	17	5	478
$10,000 to $19,999	544	207	6	18	2	778
$20,000 to $29,999	277	328	39	36	5	685
$30,000 to $39,999	166	445	77	68	4	760
$40,000 to $49,999	106	342	111	38	4	600
$50,000 to $59,999	47	208	46	35	3	340
$60,000 to $74,999	44	194	69	8	3	317
$75,000 to $99,999	44	154	110	41	22	370
$100,000 to $124,999	26	114	45	6	4	195
$125,000 to $149,999	17	60	18	7	1	102
$150,000 to $199,999	8	17	9	2	0	36
$200,000 & Over	3	12	0	0	0	15
Total	1,569	2,229	549	276	52	4,675

Source: Ribbon Demographics; ESRI; Urban Decision Group

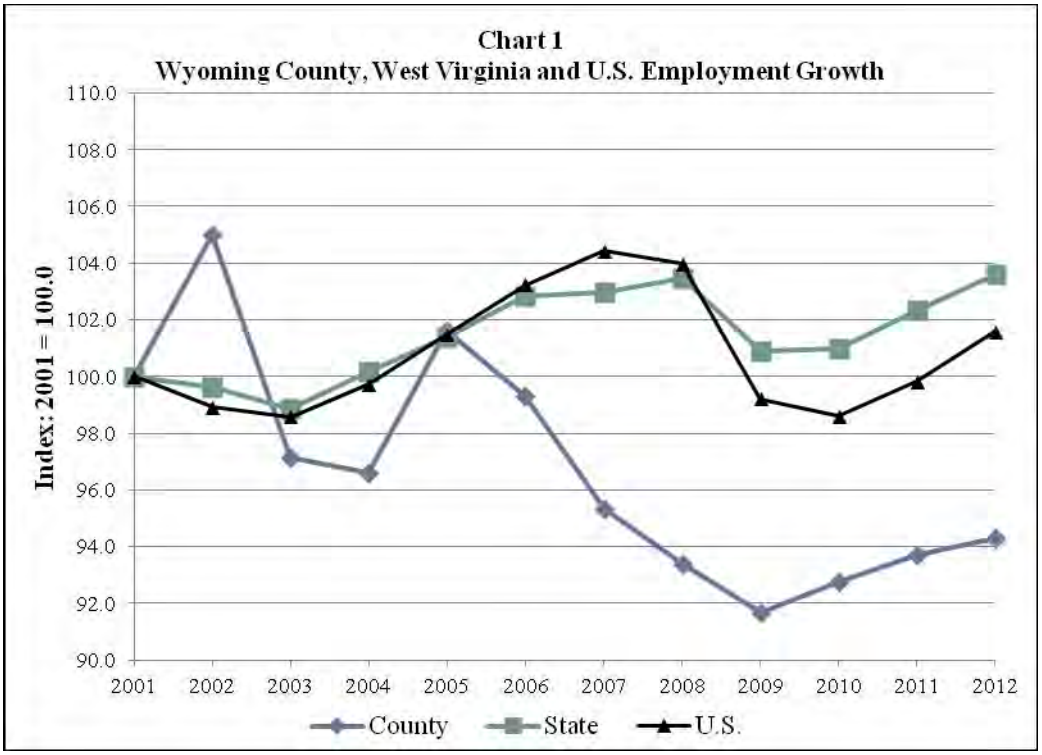
Senior Owner Households (55+)	2019 (Projected)					
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total
Less than $10,000	275	139	16	16	3	448
$10,000 to $19,999	515	158	4	14	2	693
$20,000 to $29,999	253	310	38	37	7	644
$30,000 to $39,999	164	408	65	47	6	690
$40,000 to $49,999	125	393	117	44	6	685
$50,000 to $59,999	80	239	56	68	1	443
$60,000 to $74,999	55	242	75	9	5	386
$75,000 to $99,999	55	154	100	45	28	381
$100,000 to $124,999	42	149	59	8	8	266
$125,000 to $149,999	24	78	30	9	1	142
$150,000 to $199,999	20	27	19	5	0	70
$200,000 & Over	7	36	1	1	0	46
Total	1,614	2,332	581	303	66	4,896

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. Economic Characteristics and Trends

1. Jobs in the Site County

The following charts and tables analyze employment over time and by sector in Wyoming County, West Virginia. Chart 1 and Table 1 on the next page compare the annual trend of total payroll employment during the past decade in Wyoming County to U.S. and statewide averages. Employment growth is measured in Chart 1 on an index basis, with all 2001 employment totals set to 100.0; thus, the chart shows cumulative percentage growth since 2001. The multiyear percentage changes at the bottom of Table 1 represent periods of expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 1 Wyoming County, State and U.S. Employment, 2001-2012						
	Wyoming County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	5,487		686		129,636	
2002	5,762	5.0%	683	-0.4%	128,234	-1.1%
2003	5,331	-7.5%	678	-0.8%	127,796	-0.3%
2004	5,300	-0.6%	687	1.3%	129,278	1.2%
2005	5,576	5.2%	695	1.2%	131,572	1.8%
2006	5,449	-2.3%	705	1.4%	133,834	1.7%
2007	5,230	-4.0%	706	0.1%	135,366	1.1%
2008	5,125	-2.0%	710	0.5%	134,806	-0.4%
2009	5,029	-1.9%	692	-2.5%	128,608	-4.6%
2010	5,090	1.2%	692	0.1%	127,820	-0.6%
2011	5,141	1.0%	702	1.4%	129,411	1.2%
2012	5,173	0.6%	711	1.2%	131,696	1.8%
Change						
2001-12	-314	-5.7%	25	3.6%	2,061	1.6%
2001-03	-156	-2.8%	-8	-1.1%	-1,840	-1.4%
2003-07	-101	-1.9%	28	4.2%	7,570	5.9%
2007-12	-57	-1.1%	4	0.6%	-3,670	-2.7%

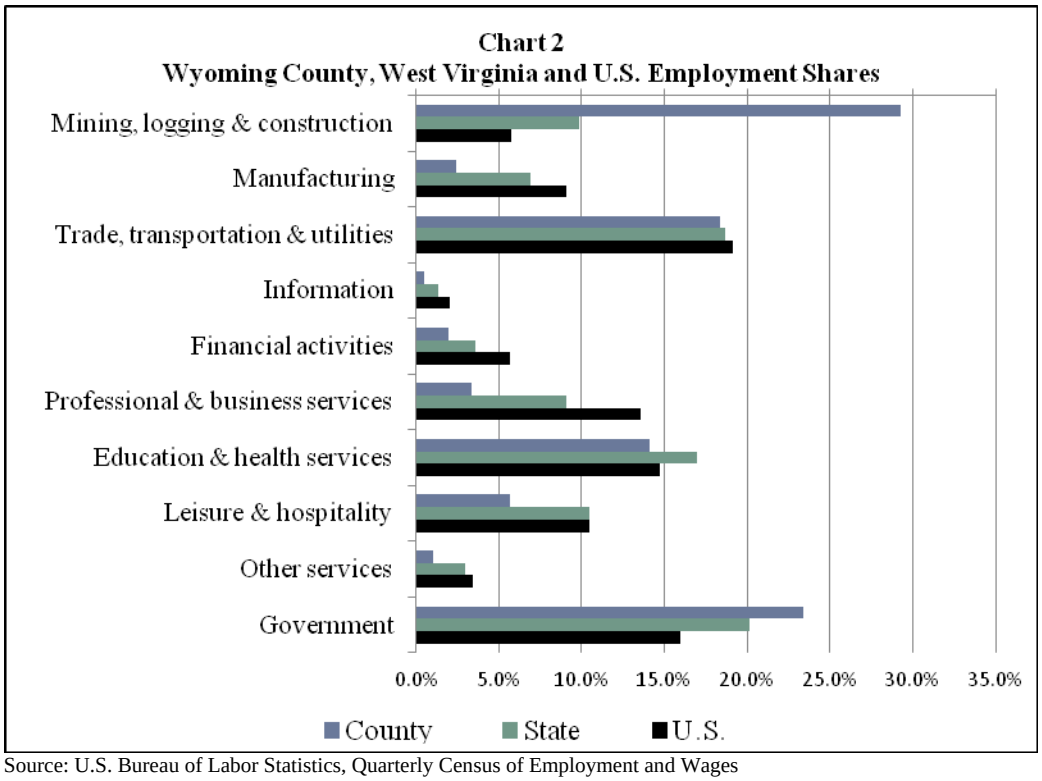
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table 2 and Chart 2 compare the economic structure of Wyoming County to state and national averages. Table 2 below indicates the annual average number of jobs by industry within the county during 2012. Industries are classified using the North American Industry Classification System (NAICS); a detailed description of NAICS sectors can be viewed on our website at VSInsights.com/terminology.php.

Along with the employment totals and percentages for the county, the location quotient for each sector is also presented. This is calculated as the percentage of county employment in the sector (as shown in the table) divided by the percentage of U.S. employment in that sector times 100. Thus, a location quotient greater than 100 implies that the sector has a larger-than-average concentration in the county – in other words, that employment is higher than expected in an economy of this size. Chart 2 on the next page compares employment shares at the county, state and national levels graphically.

Table 2 Sector Employment Distribution, Wyoming County, 2012				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Private Sector				
Mining, Logging and Construction	1,513	29.2%	296.6	508.5
Manufacturing	125	2.4%	35.0	26.7
Trade, Transportation and Utilities	950	18.4%	98.4	95.9
Information	24	0.5%	34.5	22.8
Financial Activities	100	1.9%	54.0	33.9
Professional and Business Services	175	3.4%	37.3	24.9
Educational and Health Services	730	14.1%	83.3	95.8
Leisure and Hospitality	292	5.6%	54.0	54.1
Other Services	55	1.1%	35.8	30.8
Total Private Sector	**3,964**	**76.6%**	**96.0**	**91.2**
Total Government	**1,209**	**23.4%**	**116.0**	**146.2**
Total Payroll Employment	**5,173**	**100.0%**	**100.0**	**100.0**

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

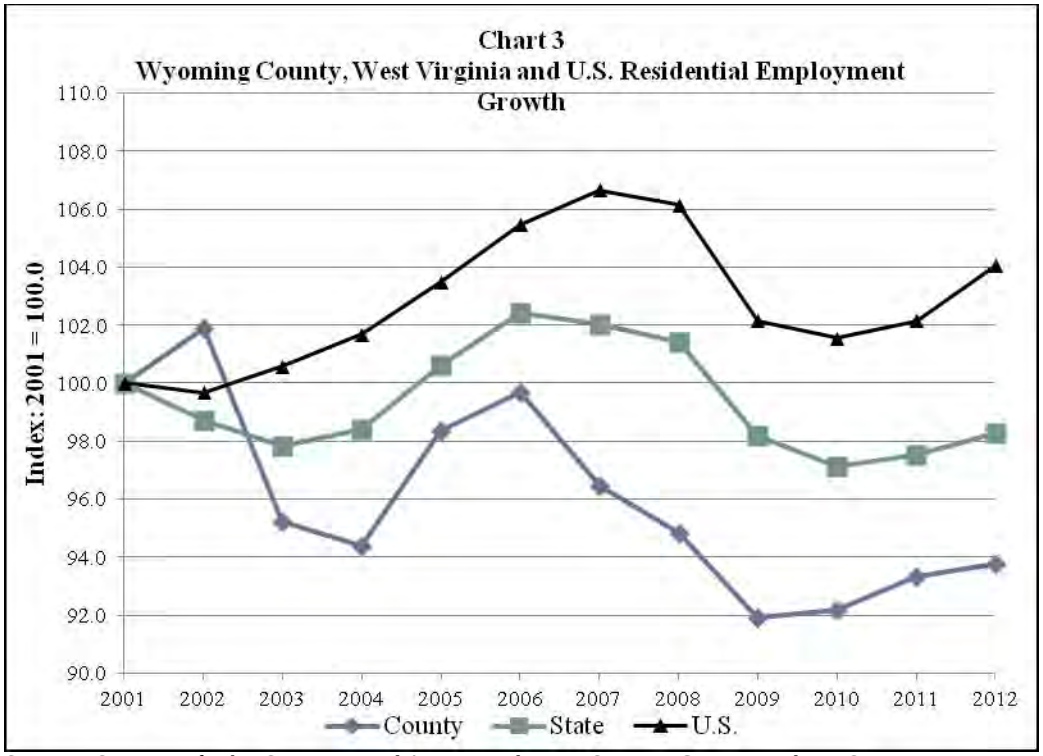


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

2. Employment and Unemployment of Site County Residents

The preceding section analyzed the employment base within Wyoming County. Some of these jobs may be filled by residents of other counties; conversely, some workers living in the county may be employed elsewhere. Both the employment base and residential employment are important; the local employment base creates indirect economic impacts and jobs, while the earnings of county residents, regardless of where they are employed, sustain the demand for housing and other goods and services within the county.

Chart 3 and Table 3 on the following page show the trend in employment of Wyoming County residents since 2001. Although the presentation is analogous to that of employment growth and year-by-year totals in the previous section, it is important to keep in mind that the two measures are fundamentally different. The earlier analysis focused on the number of jobs in Wyoming County; this one considers the number of Wyoming County residents who are working. The multiyear percentage changes at the bottom of Table 3 represent periods of employment expansion and contraction at the national level.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

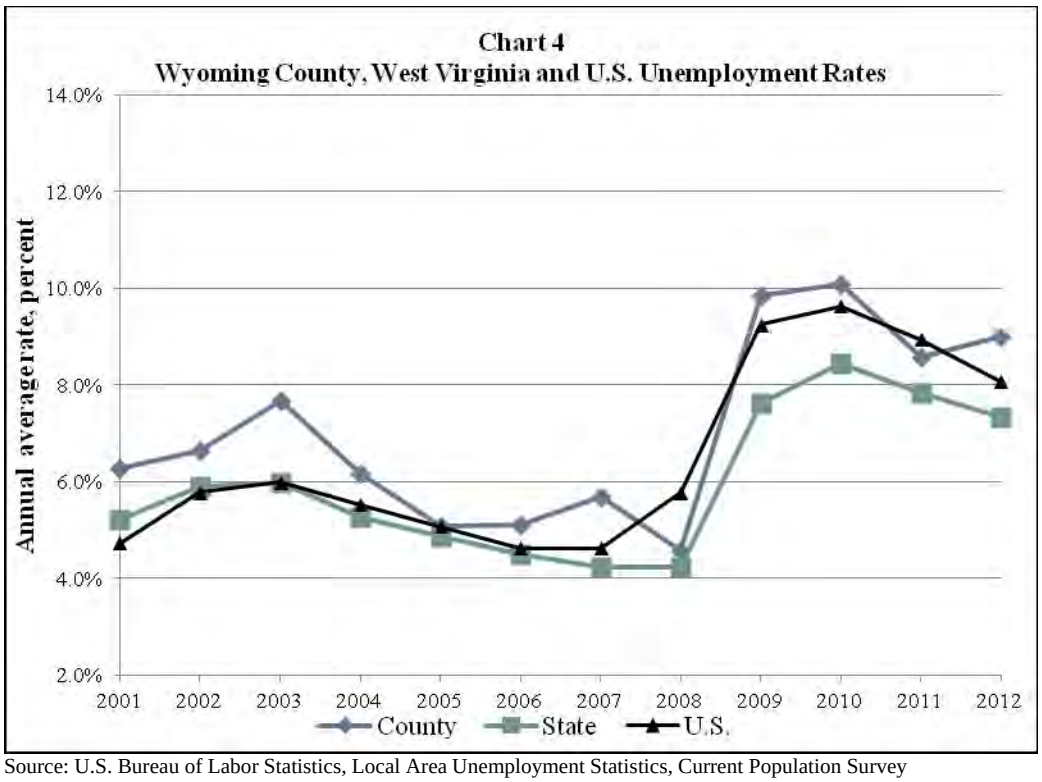
Table 3 Wyoming County, State and U.S. Residential Employment, 2001-2012						
	Wyoming County		West Virginia		United States	
Year	Total	Percent Change	Total (000)	Percent Change	Total (000)	Percent Change
2001	7,985		759		136,933	
2002	8,137	1.9%	749	-1.3%	136,485	-0.3%
2003	7,605	-6.5%	742	-0.9%	137,736	0.9%
2004	7,537	-0.9%	747	0.6%	139,252	1.1%
2005	7,853	4.2%	764	2.3%	141,730	1.8%
2006	7,961	1.4%	777	1.8%	144,427	1.9%
2007	7,704	-3.2%	774	-0.4%	146,047	1.1%
2008	7,572	-1.7%	769	-0.6%	145,362	-0.5%
2009	7,338	-3.1%	745	-3.2%	139,878	-3.8%
2010	7,361	0.3%	737	-1.1%	139,064	-0.6%
2011	7,452	1.2%	740	0.4%	139,869	0.6%
2012	7,489	0.5%	746	0.8%	142,469	1.9%
Change						
2001-12	-496	-6.2%	-13	-1.7%	5,536	4.0%
2001-03	-380	-4.8%	-16	-2.2%	803	0.6%
2003-07	99	1.3%	32	4.3%	8,311	6.0%
2007-10	-343	-4.5%	-37	-4.8%	-6,983	-4.8%
2010-12	128	1.7%	9	1.2%	3,405	2.4%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

Table 4 below and Chart 4 on the following page present Wyoming County, state and U.S. unemployment rates over the past decade. The table also shows the Wyoming County labor force, resident employment (from Table 3) and the number of unemployed (i.e., those not working who have actively sought employment over the previous month).

Table 4 Wyoming County Labor Force Statistics and Comparative Unemployment Rates						
	Wyoming County			Unemployment Rates		
Year	Labor Force	Employment	Unemployment	Wyoming County	West Virginia	U.S.
2001	8,520	7,985	535	6.3%	5.2%	4.7%
2002	8,716	8,137	579	6.6%	5.9%	5.8%
2003	8,238	7,605	633	7.7%	6.0%	6.0%
2004	8,033	7,537	496	6.2%	5.3%	5.5%
2005	8,274	7,853	421	5.1%	4.9%	5.1%
2006	8,389	7,961	428	5.1%	4.5%	4.6%
2007	8,168	7,704	464	5.7%	4.2%	4.6%
2008	7,936	7,572	364	4.6%	4.2%	5.8%
2009	8,141	7,338	803	9.9%	7.6%	9.3%
2010	8,188	7,361	827	10.1%	8.4%	9.6%
2011	8,151	7,452	699	8.6%	7.8%	8.9%
2012	8,230	7,489	741	9.0%	7.3%	8.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Current Population Survey

The following table details monthly labor force and unemployment statistics. Note that the annual 2013 employment and unemployment statistics have yet to be released/finalized. As such, the annual figures will differ from the December 2013 estimates.

Wyoming County Employment				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
2011 Annual	8,151	7,452	699	8.6%
2012 January	7,973	7,332	641	8%
2012 February	8,074	7,387	687	8.5%
2012 March	8,091	7,420	671	8.3%
2012 April	8,166	7,476	690	8.4%
2012 May	8,200	7,491	709	8.6%
2012 June	8,371	7,579	792	9.5%
2012 July	8,256	7,491	765	9.3%
2012 August	8,300	7,523	777	9.4%
2012 September	8,330	7,639	691	8.3%
2012 October	8,289	7,590	699	8.4%
2012 November	8,341	7,496	845	10.1%
2012 December	8,370	7,441	929	11.1%
2012 Annual	8,230	7,489	741	9%
2013 January	8,480	7,539	941	11.1%
2013 February	8,394	7,539	855	10.2%
2013 March	8,261	7,521	740	9%
2013 April	8,296	7,627	669	8.1%
2013 May	8,365	7,701	664	7.9%
2013 June	8,450	7,761	689	8.2%
2013 July	8,376	7,668	708	8.5%
2013 August	8,378	7,675	703	8.4%
2013 September	8,124	7,518	606	7.5%
2013 October	8,013	7,387	626	7.8%
2013 November	7,987	7,382	605	7.6%
2013 December	7,977	7,303	674	8.4%

Source: Department of Labor; Bureau of Labor Statistics

3. Employment of Site County Residents by Industry and Occupation

Limited data are available regarding the employment of Wyoming County residents by industry and occupation based on aggregated NAICS sectors and SOC occupational groups. These are five-year averages covering the 2007-2011 American Community Survey (ACS), but as in the analyses above, they can be compared to statewide and national averages to gain insight into how the county differs from these larger areas.

Employment by industry is shown in Table 6 on the next page. Note that total industry employment equals total occupational employment, as it must.

Table 6 Sector Employment Distribution Wyoming County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
NAICS Sector	Number	Percent	vs. West Virginia	vs. U.S.
Agriculture, Natural Resources and Mining	1,899	25.6%	505.8	1,357.9
Construction	366	4.9%	69.3	72.5
Manufacturing	125	1.7%	19.4	15.6
Wholesale Trade	108	1.5%	64.0	49.6
Retail Trade	894	12.0%	96.7	104.5
Transportation and Utilities	417	5.6%	100.8	111.0
Information	22	0.3%	16.8	12.9
Financial Activities	200	2.7%	61.1	39.2
Professional and Business Services	303	4.1%	55.2	38.7
Educational and Health Services	1,962	26.4%	102.3	117.3
Leisure and Hospitality	565	7.6%	88.0	84.4
Other Services, Except Public Administration	191	2.6%	56.3	52.4
Public Administration	378	5.1%	80.7	103.6
Total Employment	**7,430**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

Table 7 Occupational Employment Distribution Wyoming County Residents, 2007-2011 Average				
	Employment		Location Quotient*	
SOC Major Group	Number	Percent	vs. West Virginia	vs. U.S.
Management, Business, Science and Arts	1,976	26.6%	86.6	74.5
Service	1,278	17.2%	93.5	98.3
Sales and Office	1,211	16.3%	66.0	64.9
Natural Resources, Construction and Maintenance	1,962	26.4%	206.3	277.9
Production, Transportation and Material Moving	1,003	13.5%	100.7	110.7
Total Employment	**7,430**	**100.0%**	**100.0**	**100.0**

Source: U.S. Census Bureau, American Community Survey
*Location quotient of 100.0 is the standard for the specific area. Quotients above 100.0 indicate higher than standard shares, while quotients below 100.0 indicate lower than standard shares.

One would expect the sector location quotients in Table 6 to be similar to those in Table 2, aside from the reporting of government employment in other sectors in Table 6. If a sector's location quotient in Table 2 is far higher than that in Table 6, it suggests that many jobs in the sector within Wyoming County are filled by workers from other counties, while a location quotient that is far higher in Table 6 suggests than many workers living in Wyoming County commute out to these jobs in other counties.

4. Largest Employers

The following table lists the 10 largest employers in Wyoming County.

Largest Employers in Wyoming County		
Employer	**Industry**	**Employment**
Local, State and Federal Government	Government	1,210
Wyoming County Board of Education	Education	750
Integrated Resources	Disabilities Services	450
Pinacle Mining Company	Mining	200-499
Brooks Run Mining Company	Mining	200-499
Cliffs Logan County Coal	Mining	100-199
Spartan Mining Company	Mining	100-199
Dynamic Energy	Mining	100-199
Mountaineer Community Services	Social Services	100-199
Council on Aging	Senior Services	100-199

Source: West Virginia Department of Commerce, 3/2013; employer interviews, 2014

Wyoming County is a small rural county with an economy largely based on coal mining. Mine service supporting industries such as trucking and heavy equipment operation also provide a number of jobs. Employment in the mining industry has declined dramatically, with workforce reductions continuing due to the continuing thermal-coal market conditions and an abundance of less expensive natural gas.

High demand for Utica and Marcellus shale natural gas liquids has brought an influx of oil and gas activity to the county. As of December 2012 (the most recent data from *Drilling Edge*), there were a total of 3,116 wells on file (1,770 producing wells), with the top producing operators being Cabot Oil & Gas Corporation, Enervest Operating LLC and EQT Production who were responsible for 80% of the 1,061,142 MCF of gas produced in December 2012.

Wyoming County is diversifying its economy and promoting tourism. The Mullens Opportunity Center, known locally as the MOC, recently completed a campground that also includes a campfire area, picnic facilities, fishing and handicap access to the Guyandotte River. The Hatfield-McCoy Recreation Trails, golfing, fishing and hunting area also promoted.

The Coalfields Expressway is proposed to traverse Raleigh, Wyoming and McDowell counties and will be the first four-lane road in Wyoming. Construction has begun in Raleigh and McDowell but not in Wyoming County – though the new road is close to the border. Once the new road is completed, local officials are anticipating many new businesses as well as additional tourist activity.

D. Overview of Housing

The following tables provide overall housing statistics for each county. Due to the differences in the dates of collection and methodologies reported in the 2010 Census and the American Community Survey, a review the two sources has been completed to establish and present consistent housing information.

	Housing Overview – 2010 (Census and ACS)	
Housing Statistics	**Number**	**Percent**
Owner-Occupied	7,924	81.8%
Renter-Occupied	1,763	18.2%
Total-Occupied Units*	9,687	88.4%
Vacant For Rent	192	15.1%
Vacant For-Sale Only	137	10.8%
Vacant Rented/Sold, Not Occ.	83	6.5%
Vacant Seasonal, Recreational	147	11.6%
All Other Vacant	712	56.0%
Total Vacant Units	1,271	11.6%
Total	10,958	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights
*Total does not include Vacant Units

	Substandard Units – 2010 (Census and ACS)				
Tenure	**Total Housing Units**	**Percent**	**Complete Plumbing Facilities**	**Lacking Complete Plumbing Facilities**	**Percent Substandard**
Owner-Occupied	7,924	81.8%	7,869	55	0.7%
Renter-Occupied	1,763	18.2%	1,763	0	0.0%
Total	9,687	100.0%	9,632	55	0.6%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Distribution of Housing Units by Year Built – 2010 (Census and ACS)			
	Owner		Renter	
Year Built	**Number**	**Percentage**	**Number**	**Percentage**
2005 or Later	55	0.7%	0	0.0%
2000 to 2004	309	3.9%	56	3.2%
1990 to 1999	1,109	14.0%	344	19.5%
1980 to 1989	1,307	16.5%	314	17.8%
1970 to 1979	1,664	21.0%	340	19.3%
1960 to 1969	769	9.7%	85	4.8%
1940 to 1959	1,878	23.7%	414	23.5%
1939 or Earlier	824	10.4%	210	11.9%
Total	7,924	100.0%	1,763	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Housing Units by Tenure and Structure Type – 2010 (Census and ACS)			
	Owner-Occupied		Renter-Occupied	
Units in Structure	Number	Percent	Number	Percent
1, Detached	5,808	73.3%	874	49.6%
1 Attached	87	1.1%	0	0.0%
2 to 4	24	0.3%	205	11.6%
5 to 9	0	0.0%	88	5.0%
10 to 19	0	0.0%	53	3.0%
20 to 49	0	0.0%	32	1.8%
50 or More	0	0.0%	4	0.2%
Mobile Home,	2,005	25.3%	510	28.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	7,924	100.0%	1,763	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

	Tenure by Occupants Per Room – 2010 (Census and ACS)	
Units in Structure	Number	Percent
Owner-Occupied	7,924	100.0%
0.50 or Less Occupants Per Room	6,094	76.9%
0.51 to 1.00 Occupants Per Room	1,783	22.5%
1.01 to 1.50 Occupants Per Room	48	0.6%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Renter-Occupied	1,763	100.0%
0.50 or Less Occupants Per Room	1,042	59.1%
0.51 to 1.00 Occupants Per Room	703	39.9%
1.01 to 1.50 Occupants Per Room	18	1.0%
1.51 to 2.00 Occupants Per Room	0	0.0%
2.01 or More Occupants Per Room	0	0.0%
Total	9,687	100.0%

Source: 2010 Census; American Community Survey; Vogt Santer Insights

Percentage of Rent Overburdened* – 2010 (ACS)	
Wyoming County	19.8%
West Virginia	32.0%

Source: American Community Survey
*Households paying more than 35% of their gross income to rent

Building Permit Data – Wyoming County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Total units	3	1	2	1	0	0	0	0	1	0
Units in Single-Family Structures	3	1	2	1	0	0	0	0	1	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

E. Rental Housing Analysis

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

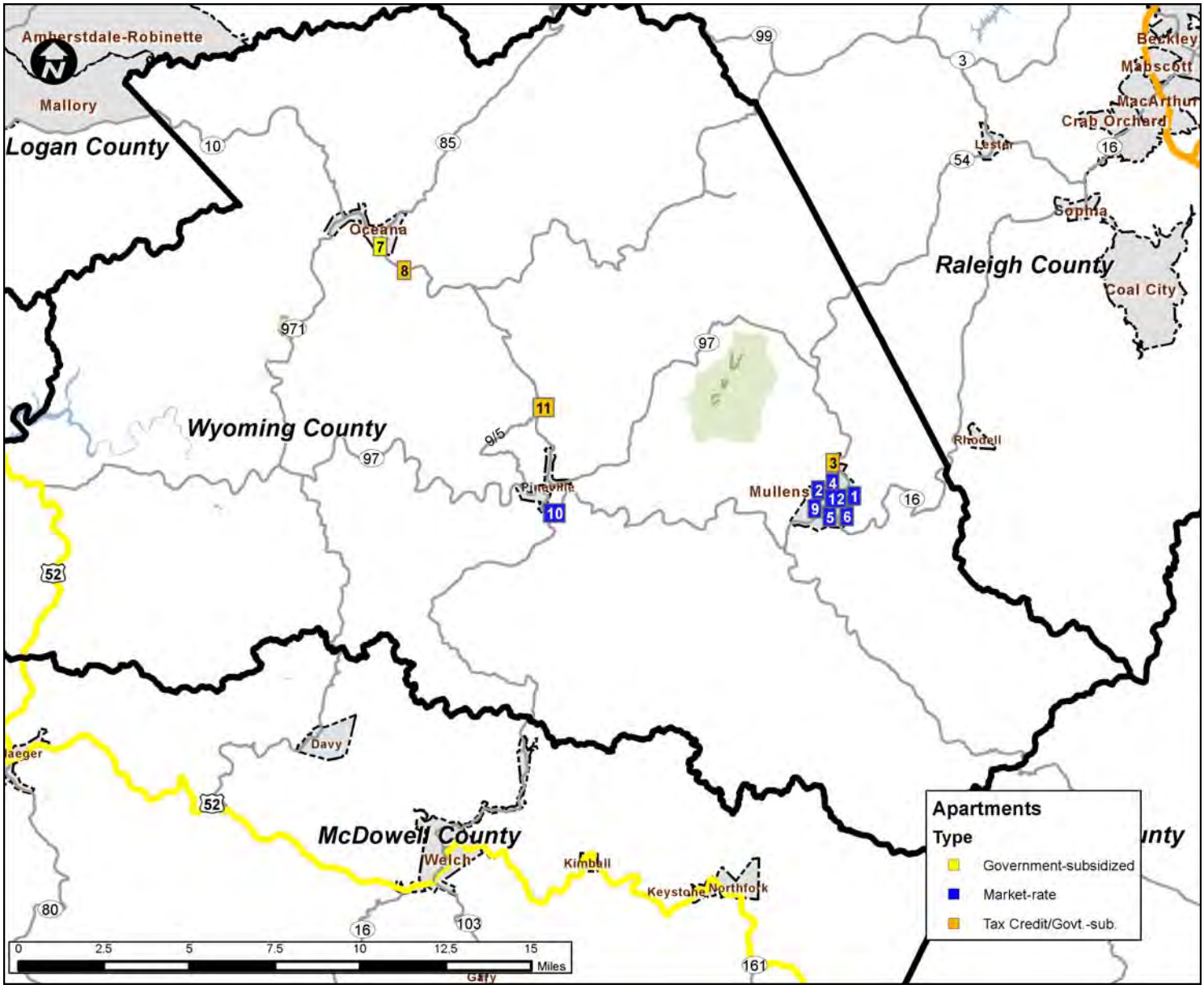
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	8	48	0	100.0%
Tax Credit/Government-Subsidized	3	108	0	100.0%
Government-Subsidized	1	100	0	100.0%
Total	12	256	0	100.0%

Market-Rate						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	10	20.8%	0	0.0%	$383
Two-Bedroom	1.0	17	35.4%	0	0.0%	$476
Three-Bedroom	1.0	3	6.3%	0	0.0%	$513
Three-Bedroom	1.5	18	37.5%	0	0.0%	$646
Total Market Rate		**119**	**100.0%**	**2**	**1.7%**	-
Tax Credit, Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	63	58.3%	0	0.0%	N/A
Two-Bedroom	1.0	39	36.1%	0	0.0%	N/A
Three-Bedroom	1.0	6	5.6%	0	0.0%	N/A
Total Tax Credit		**108**	**100.0%**	**0**	**0.0%**	**N/A**
Government-Subsidized						
Bedrooms	Baths	Units	Distribution	Vacant Units	Percent Vacant	Median Gross Rent
One-Bedroom	1.0	32	32.0%	0	0.0%	N/A
Two-Bedroom	1.0	40	40.0%	0	0.0%	N/A
Three-Bedroom	1.0	28	28.0%	0	N/A	N/A
Total		**100**	**100.0%**	**0**	**0.0%**	**N/A**
Grand Total		**256**	**100.0%**	**2**	**99.2%**	**N/A**

The following map identification list summarizes the properties surveyed in the county, which are illustrating on the map following this list.

Map ID	Project Name	Project Type	QR	Year Built/ Renovated	Total Units	Vacant	Occupancy Rate
1	Bailey Apts.	MRR	D+	1923 / 2005	8	0	100.0%
2	307 1/2 Howard Ave.	MRR	C	1925	4	0	100.0%
3	Guyandotte Hills Apts.	TGS	B+	1985 / 1998	24	0	100.0%
4	300 Howard Ave.	MRR	B-	1925	3	0	100.0%
5	201 Howard Ave.	MRR	C+	1932 / 2006	4	0	100.0%
6	114 1/2 Moran Ave.	MRR	C-	1940	5	0	100.0%
7	Oceana Apts.	GSS	B-	1981	100	0	100.0%
8	Post Glen Apts.	TGS	B+	1994	40	0	100.0%
9	204 Howard Ave.	MRR	C	1935 / 1984	4	0	100.0%
10	Pine Valley Estates	MRR	C+	1973	18	0	100.0%
11	Piney Gardens Apts.	TGS	A-	1982 / 2002	44	0	100.0%
12	100 Moran Ave.	MRR	C-	1930	2	0	100.0%

The following map illustrates the location of the rental properties surveyed.



Distribution Of Units By Year Built			
Year Built	Projects	Units	Vacancy Rate
Before 1970	7	30	0.0%
1970 to 1979	1	18	0.0%
1980 to 1989	3	168	0.0%
1990 to 1999	1	40	0.0%
2000 to 2004	0	0	-
2005 to 2009	0	0	-
2010 to 2014*	0	0	-
Total	12	256	0.0%

*Through February

Distribution Of Units By Quality			
Market-Rate			
Quality Rating	Projects	Total Units	Vacancy Rate
B-	1	3	0.0%
C+	2	22	0.0%
C	2	8	0.0%
C-	2	7	0.0%
D+	1	8	0.0%
Government-Subsidized (Including Subsidized Tax Credit)			
Quality Rating	Projects	Total Units	Vacancy Rate
A-	1	44	0.0%
B+	2	64	0.0%
B-	1	100	0.0%

Distribution Of General-Occupancy Vs. Senior-Restricted Housing				
Target Market - All	Properties	Total Units	Vacant Units	Occupancy Rate
General-Occupancy	11	216	0	100.0%
Senior (Age 55+)	1	40	0	100.0%
Total	12	256	0	100.0%

Distribution Of Affordable General Occupancy/Family Housing By Income Level			
Target Market – Affordable Family Housing	Total Units	Vacant Units	Occupancy Rate
0% - 50% AMHI (Government-Subsidized)	168	0	100.0%
40% - 60% AMHI (Tax Credit)	0	0	-
0-60% AMHI (All Affordable)	168	0	100.0%

Distribution Of Affordable Senior Housing By Age And Income Level			
Target Market – Affordable Senior Housing	**Total Units**	**Vacant Units**	**Occupancy Rate**
0% - 50% AMHI (Government-Subsidized: 62+)	40	0	100.0%
40% - 60% AMHI (Tax Credit: 55+)	0	0	-
0 - 60% AMHI (All Affordable: 55+)	40	0	100.0%

Current Non-Conventional Rental Opportunities

Based on our evaluation of the area, limited nonconventional rentals were identified and surveyed. The identified rentals were included in the field survey and have been discussed in the previous rental housing analysis. In general, the county has a limited supply of rental housing opportunities.

Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Wyoming County at this time.

F. Single-Family Housing Analysis

Buy Versus Rent Analysis

The typical cost of owning and renting a home in the county has been presented. Given the limited amount of current, reliable and standardized housing value estimates throughout the entire state of West Virginia and each county specifically, we have presented the current (2014) estimated median home value based on ESRI demographic statistics. As discussed in Section I and Section IV of this report, ESRI is one of the leading national providers of demographic statistics, estimates and projections. ESRI statistics take into consideration a combination of Census data, American Community Survey Data and their proprietary statistical and demographic modeling methodologies.

According to ESRI, the current median home value within the county is $82,304. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a typical home in the county is $574, including estimated taxes and insurance.

Buy Versus Rent Analysis	
	Median Home Price (ESRI 2014 Estimate)
Home Price	$82,304
Mortgaged Value = 95% of Median Home Price	$78,189
Interest Rate - Bankrate.com	5.0%
Term	30
Monthly Principal & Interest	$420
Estimated Taxes & Insurance*	$105
Estimated Private Mortgage Insurance**	$49
Estimated Monthly Mortgage Payment	$574

*Estimated at 25% of principal and interest
**Estimated at 0.75% of mortgaged amount

Single-Family New Construction

The following table illustrates the single-family building permit activity within the county for the past 10 years.

Single-Family Building Permit Data – Wyoming County										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013*
Units in Single-Family Structures	3	1	2	1	0	0	0	0	1	0

Source: HUD SOCDS Building Permits Database
*Monthly estimates through December – Finalized annual figures not yet available

The single-family building permit data for the past 10 years illustrates the amount of new construction that has occurred in the county.

For Sale History

Past sales history was not available for this county.

HMDA Loan Data and WVHDF First-Time Homebuyer Program Loans

According to the Federal Financial Institutions Examination Council, the Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- in identifying possible discriminatory lending patterns.

This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. While this data may not include every mortgage loan originated, it is the most comprehensive and standardized source of mortgage loan data for all counties in the state of West Virginia. The most recent HMDA year-end aggregated data available by county in West Virginia is from 2012.

In addition to the HMDA loan data, the West Virginia Housing Development Fund (WVHDF) has also provided mortgage origination data for 2012 and 2013 from the first-time homebuyer program. It is important to note that these first-time homebuyer program loans represent only a portion of the total home loans closed in the county, as well as a portion of the loans closed through WVHDF given other potential loan programs offered by WVHDF. The following table illustrates the HMDA loan data and the WVHDF first-time homebuyer program loan data in the county.

County Loan Data				
	2012			2013
	WVHDF 1st Time Homebuyer Loans	HMDA Loans	Share of WVHDF Loans to All HMDA Loans	WVHDF 1st Time Homebuyer Loans
Total # of Closed Loans	0	58	-	0
Average Loan Amount	-	$81,483	-	-
Average Age of Borrower	-	-	-	-
Average Gross Income of Borrower	-	$67,655	-	-
Income to Loan Ratio	-	83.0%	-	-

Source: West Virginia Housing Development Fund

Current For Sale Options

According to current MLS real estate listings of for-sale properties, the following is a summary of the current for-sale home listings in the county.

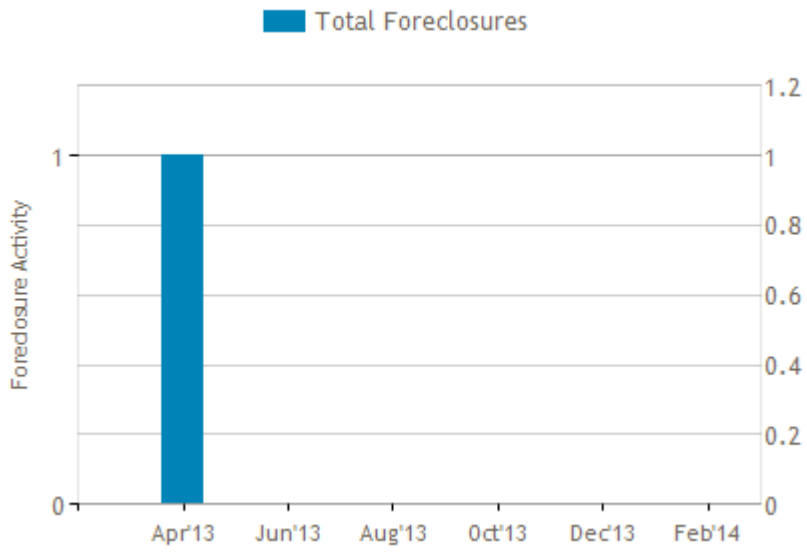
Total Current For-Sale Listings						
	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6+-Bedroom
Total Number of Listings	0	5	15	7	2	1
Median Listing Price	N/A	$45,000	$75,000	$89,500	$193,950	$224,900
Median Square Footage	N/A	1,352	1,654	1,500	2,500	2,974
Median Price Per Square Foot	N/A	$33	$45	$60	$76	$76
Median Year Built	N/A	1960	1957	1945	1955	N/A
Median Number of Bathrooms	N/A	1	1.5	2	2	3

Source: MLS

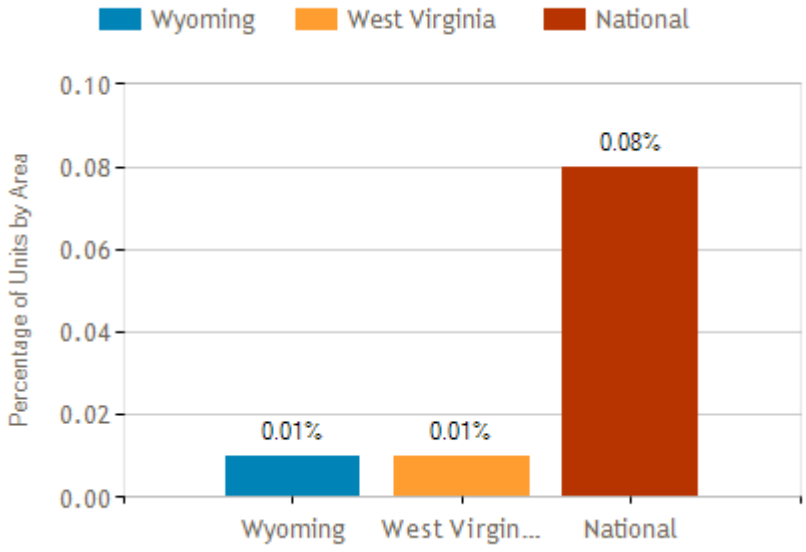
Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in April, 2014.

Foreclosure Activity Counts – Wyoming County, WV



Geographical Comparison – Wyoming County, WV



G. Income Eligible Households

To establish the number of income-eligible households for various levels of housing, the HUD-reported household income data was provided and evaluated. The income levels evaluated were 0%-40% AMHI; 41%-60% AMHI, 61%-100% AMHI and 100% AMHI and higher, as well as 0%-50% AMHI. These ranges are generally accepted for establishing demand by different AMHI levels. The following tables summarize the income-eligible ranges, as well as the number of income-eligible renter households for each income level in the county. This evaluation is key to understanding the demographic support base for affordable housing in the county. Additional details regarding the methodology used in this analysis can be found in Section IV of this report.

Family (Under 55) Renter Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,360	801	$0	$26,520	788	-1.6%
41% - 60% AMHI	$21,361	$32,040	189	$26,521	$39,770	159	-15.9%
61% - 100% AMHI	$32,041	$53,400	247	$39,771	$66,290	247	0.0%
Over 100% AMHI	$53,401	No Limit	292	$66,291	No Limit	218	-25.3%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) Owner Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,360	526	$0	$26,520	469	-10.8%
41% - 60% AMHI	$21,361	$32,040	238	$26,521	$39,770	283	18.9%
61% - 100% AMHI	$32,041	$53,400	651	$39,771	$66,290	653	0.3%
Over 100% AMHI	$53,401	No Limit	1,583	$66,291	No Limit	1,318	-16.7%

I.Q. – Income-qualified
H.H. – Households

Family (Under 55) All (Renter and Owner) Households by Income

Income Range	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$21,360	1,327	$0	$26,520	1,257	-5.3%
41% - 60% AMHI	$21,361	$32,040	427	$26,521	$39,770	442	3.5%
61% - 100% AMHI	$32,041	$53,400	898	$39,771	$66,290	900	0.2%
Over 100% AMHI	$53,401	No Limit	1,875	$66,291	No Limit	1,536	-18.1%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Renter Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,840	180	$0	$19,670	223	23.9%
41% - 60% AMHI	$15,841	$23,760	61	$19,671	$29,500	53	-13.1%
61% - 100% AMHI	$23,761	$39,600	90	$29,501	$49,160	107	18.9%
Over 100% AMHI	$39,601	No Limit	173	$49,161	No Limit	163	-5.8%

I.Q. – Income-qualified
H.H. – Households

Senior (55+) Owner Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,840	932	$0	$19,670	1,119	20.1%
41% - 60% AMHI	$15,841	$23,760	581	$19,671	$29,500	635	9.3%
61% - 100% AMHI	$23,761	$39,600	1,156	$29,501	$49,160	1,350	16.8%
Over 100% AMHI	$39,601	No Limit	2,005	$49,161	No Limit	1,791	-10.7%

I.Q. – Income-qualified
H.H. – Households

All Senior (55+ Renter and Owner) Households by Income							
Income Range	Minimum Income	Maximum Income	2014 # of 55+ I.Q. H.H.	Minimum Income	Maximum Income	2019 # of 55+ I.Q. H.H.	% Change (2014 – 2019)
0% - 40% AMHI	$0	$15,840	1,112	$0	$19,670	1,342	20.7%
41% - 60% AMHI	$15,841	$23,760	642	$19,671	$29,500	688	7.2%
61% - 100% AMHI	$23,761	$39,600	1,246	$29,501	$49,160	1,457	16.9%
Over 100% AMHI	$39,601	No Limit	2,178	$49,161	No Limit	1,954	-10.3%

I.Q. – Income-qualified
H.H. – Households

Renter Households by Income (0% - 50% AMHI)							
Target Age at 50% AMHI	Minimum Income	Maximum Income	2014 # of I.Q. H.H.	Minimum Income	Maximum Income	2019 # of I.Q. H.H.	% Change (2014 – 2019)
Family (Under Age 55)	$0	$26,700	902	$0	$33,150	881	-2.3%
Senior (Age 55+)	$0	$19,800	219	$0	$24,580	251	14.6%

I.Q. – Income-qualified
H.H. – Households

H. Penetration Rate Analysis

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

Penetration Rate Analysis - 2014			
2014 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(168 + 25 HCV) 193	0	(168 + 25 HCV*) 193
Number of Income-Eligible Family Renter Households	902	189	990
Existing Affordable Housing Penetration Rate – 2014	= 21.4%	N/A	= 19.5%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	40	0	40
Number of Income-Eligible Senior Renter Households	219	61	141
Penetration Rate – 2014	= 18.3%	N/A	= 28.4%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

Penetration Rate Analysis - 2019			
2019 (Family – Under Age 55) Renter Households	**0% - 50% AMHI (GSS)**	**41% - 60% AMHI (TAX)**	**0% - 60% AMHI (GSS & TAX)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(168 + 25 HCV) 193	0	(168 + 25 HCV*) 193
Number of Income-Eligible Family Renter Households	881	159	947
Existing Affordable Housing Penetration Rate – 2019	= 21.9%	N/A	= 20.4%
2014 (Senior – Age 55+) Renter Households	**0% - 50% AMHI (GSS – Age 55+)**	**41% - 60% AMHI (TAX – Age 55+)**	**0% - 60% AMHI (GSS & TAX – Age 55+)**
Total Rental Units (Subsidized, HCV and/or Tax Credit)	40	0	40
Number of Income-Eligible Senior Renter Households	251	53	276
Penetration Rate – 2019	= 15.9%	N/A	= 14.5%

*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

I. Potential "Un-Met" Affordable Rental Housing Need

The "un-met" housing need considers the penetration rate calculations and establishes the potential number of qualified renter households not being served by the various affordable housing programs. The *potential* "un-met" housing estimate is determined by subtracting the number of existing affordable rental units from the number of income-eligible renter households. These tables report the overall *potential* "un-met" housing need for each county. Note that any new product will capture only a fraction of the overall potential "un-met" housing need. A more detailed explanation of this methodology can be found in Section IV of this report.

Potential "Un-Met" Housing Need				
	2014		2019	
AMHI Level	Family (Under Age 55)	Senior (Age 55+)	Family (Under Age 55)	Senior (Age 55+)
0%-50% AMHI (Subsidized)	709	179	688	211
41%-60% AMHI (Tax Credit)	189	61	159	53

J. Interviews

The following are interviews conducted with various local stakeholders regarding the perception of the current housing market in the county. These interviews represent a sample of locals with specific knowledge and experience in the housing industry within the county.

Belinda Harness, Executive Director, Housing Authority of Mingo County, (304) 475-4663

The Housing Authority of Mingo County also has jurisdiction over McDowell and Wyoming counties. According to Ms. Harness, affordable housing is needed in McDowell and Wyoming counties. Most existing housing is dilapidated and in severe need of repairs. Ms. Harness stated that, currently, no environmental issues exist in the area, however, it is difficult to find available property outside the flood zone. When ask if there have been any recently developed for-sale housing projects in the past few years, Ms. Harness indicated some scattered development of single-family homes has taken place in select communities, but not on a large scale. She feels residents would welcome upgraded housing alternatives.

Sue Cline, Realtor, Century 21, (304) 252-0733

Ms. Cline feels that all types of rental housing are absolutely needed in the area. She believes she could rent homes on a daily basis if properties were available. Land is available to develop; the county, however, does not have roadways suitable to access it. She said it is nearly impossible to secure loans for existing properties that are not up to code. Cline went on to note the local coal industry has slowed, and oil and gas exploration is generally not occurring in southern West Virginia.

Christy Laxton, Executive Director, Wyoming County Economic Development Authority, (304) 732-6707

Ms. Laxton said no multifamily rental projects were planned or proposed for the area, and none has been developed recently. The only housing activity has been the construction of single-family homes. Infrastructure improvements have included upgraded water and sewer lines throughout the county. Also, the Coalfields Expressway is currently under construction. Outside of the city limits of Mullens, a six-acre industrial site is under construction that she hopes will bring new jobs to the county. According to Laxton, the housing market has been relatively stable. When asked about land available for development, she said a couple of parcels were development-ready and approximately 85% of the available land is privately owned. The only barriers to market entry are the fact that most available land is privately owned and Wyoming County's location in a floodplain. Environmental issues in the county include coal mines and several brownfields. Ms. Laxton said a significant need for housing exists and land, although privately owned, is available for development.

Kim Woadrum, City Clerk, Mullens (304) 294-7132

According to Ms. Woadrum, no multifamily housing is planned or proposed for the area, and none has been developed in quite some time. She believes the need for more housing is great, especially for subsidized housing. She was unaware of any new businesses in the area, and said only normal infrastructure maintenance was being performed. Ms. Woadrum said the only barrier to market entry in Mullens is the lack of land available for development.