

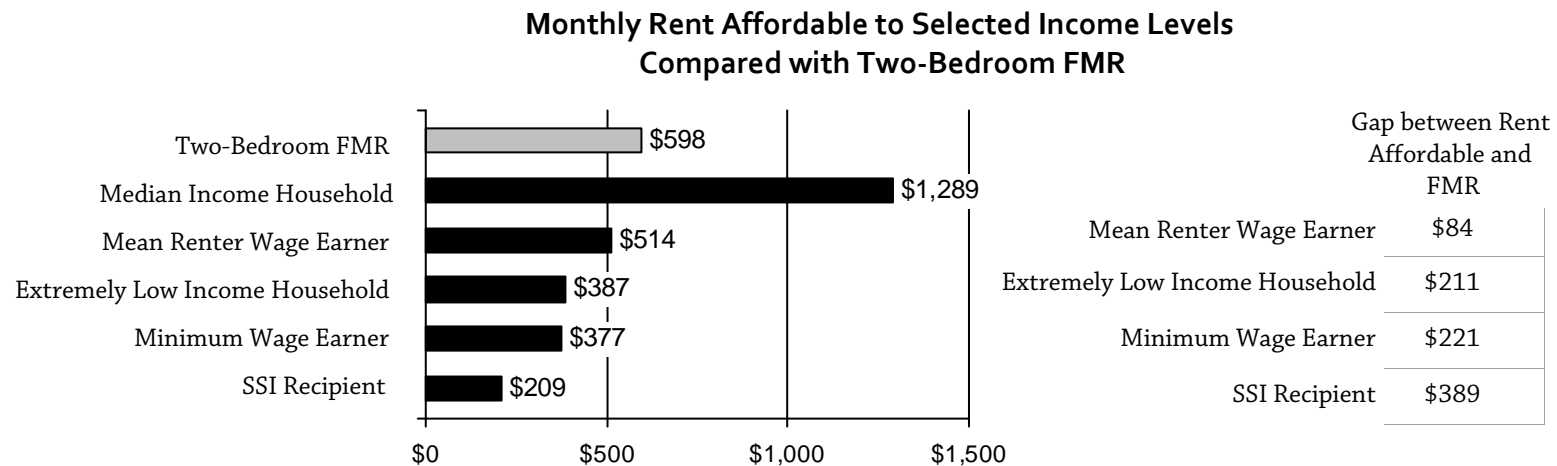
West Virginia

In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$598. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,993 monthly or \$23,917 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.50

In West Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 63 hours per week, 52 weeks per year. Or a household must include 1.6 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In West Virginia, the estimated mean (average) wage for a renter is \$9.88. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



West Virginia	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage
West Virginia	\$11.50	\$598	\$23,917	1.6	\$51,549	\$1,289	\$15,465	\$387	188,019	25%	\$9.88	\$514	1.2
Combined Nonmetro Areas	\$10.00	\$520	\$20,793	1.4	\$45,788	\$1,145	\$13,736	\$343	75,196	23%	\$9.50	\$494	1.1
<u>Metropolitan Areas</u>													
Boone County HMFA	\$9.71	\$505	\$20,200	1.3	\$53,500	\$1,338	\$16,050	\$401	2,386	24%	\$13.67	\$711	0.7
Charleston HMFA	\$12.04	\$626	\$25,040	1.7	\$54,900	\$1,373	\$16,470	\$412	29,261	25%	\$12.13	\$631	1.0
Cumberland MSA	\$11.23	\$584	\$23,360	1.5	\$53,000	\$1,325	\$15,900	\$398	2,613	23%	\$8.27	\$430	1.4
Huntington-Ashland MSA	\$11.52	\$599	\$23,960	1.6	\$50,300	\$1,258	\$15,090	\$377	18,449	32%	\$9.74	\$506	1.2
Jefferson County HMFA	\$17.46	\$908	\$36,320	2.4	\$79,300	\$1,983	\$23,790	\$595	4,261	22%	\$8.72	\$454	2.0
Martinsburg HMFA	\$15.04	\$782	\$31,280	2.1	\$63,900	\$1,598	\$19,170	\$479	11,469	25%	\$9.19	\$478	1.6
Morgantown MSA	\$12.69	\$660	\$26,400	1.8	\$56,600	\$1,415	\$16,980	\$425	16,542	35%	\$9.04	\$470	1.4
Parkersburg-Marietta-Vienna MSA	\$11.65	\$606	\$24,240	1.6	\$53,200	\$1,330	\$15,960	\$399	10,611	26%	\$7.49	\$389	1.6
Steubenville-Weirton MSA	\$11.23	\$584	\$23,360	1.5	\$51,700	\$1,293	\$15,510	\$388	5,345	23%	\$10.36	\$539	1.1
Wheeling MSA	\$11.23	\$584	\$23,360	1.5	\$51,100	\$1,278	\$15,330	\$383	8,725	27%	\$9.13	\$475	1.2
Winchester MSA	\$17.21	\$895	\$35,800	2.4	\$65,300	\$1,633	\$19,590	\$490	3,161	32%	\$7.78	\$404	2.2
<u>Counties</u>													
Barbour County	\$10.13	\$527	\$21,080	1.4	\$41,100	\$1,028	\$12,330	\$308	1,477	24%	\$7.45	\$387	1.4
Berkeley County	\$15.04	\$782	\$31,280	2.1	\$63,900	\$1,598	\$19,170	\$479	9,433	24%	\$9.17	\$477	1.6
Boone County	\$9.71	\$505	\$20,200	1.3	\$53,500	\$1,338	\$16,050	\$401	2,386	24%	\$13.67	\$711	0.7
Braxton County	\$10.29	\$535	\$21,400	1.4	\$41,200	\$1,030	\$12,360	\$309	1,289	21%	\$8.37	\$435	1.2
Brooke County	\$11.23	\$584	\$23,360	1.5	\$51,700	\$1,293	\$15,510	\$388	2,044	21%	\$12.06	\$627	0.9
Cabell County	\$11.52	\$599	\$23,960	1.6	\$50,300	\$1,258	\$15,090	\$377	14,534	36%	\$9.82	\$511	1.2
Calhoun County	\$9.60	\$499	\$19,960	1.3	\$37,700	\$943	\$11,310	\$283	679	22%	\$8.47	\$440	1.1
Clay County	\$12.04	\$626	\$25,040	1.7	\$54,900	\$1,373	\$16,470	\$412	717	20%	\$9.55	\$496	1.3
Doddridge County	\$10.23	\$532	\$21,280	1.4	\$39,000	\$975	\$11,700	\$293	517	18%	\$7.66	\$398	1.3
Fayette County	\$9.60	\$499	\$19,960	1.3	\$44,200	\$1,105	\$13,260	\$332	4,194	23%	\$9.64	\$501	1.0
Gilmer County	\$9.60	\$499	\$19,960	1.3	\$34,700	\$868	\$10,410	\$260	702	29%	\$8.70	\$453	1.1
Grant County	\$10.50	\$546	\$21,840	1.4	\$47,300	\$1,183	\$14,190	\$355	994	20%	\$12.85	\$668	0.8
Greenbrier County	\$9.60	\$499	\$19,960	1.3	\$43,200	\$1,080	\$12,960	\$324	3,824	25%	\$9.47	\$492	1.0
Hampshire County	\$17.21	\$895	\$35,800	2.4	\$65,300	\$1,633	\$19,590	\$490	3,161	32%	\$7.78	\$404	2.2

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

West Virginia	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage
Hancock County	\$11.23	\$584	\$23,360	1.5	\$51,700	\$1,293	\$15,510	\$388	3,301	25%	\$9.19	\$478	1.2
Hardy County	\$10.40	\$541	\$21,640	1.4	\$47,100	\$1,178	\$14,130	\$353	1,053	22%	\$10.51	\$547	1.0
Harrison County	\$11.08	\$576	\$23,040	1.5	\$50,300	\$1,258	\$15,090	\$377	7,407	27%	\$8.31	\$432	1.3
Jackson County	\$9.60	\$499	\$19,960	1.3	\$52,600	\$1,315	\$15,780	\$395	2,378	20%	\$8.12	\$422	1.2
Jefferson County	\$17.46	\$908	\$36,320	2.4	\$79,300	\$1,983	\$23,790	\$595	4,261	22%	\$8.72	\$454	2.0
Kanawha County	\$12.04	\$626	\$25,040	1.7	\$54,900	\$1,373	\$16,470	\$412	23,664	29%	\$12.25	\$637	1.0
Lewis County	\$9.60	\$499	\$19,960	1.3	\$45,700	\$1,143	\$13,710	\$343	1,795	28%	\$12.32	\$641	0.8
Lincoln County	\$12.04	\$626	\$25,040	1.7	\$54,900	\$1,373	\$16,470	\$412	1,927	22%	\$11.09	\$577	1.1
Logan County	\$9.60	\$499	\$19,960	1.3	\$43,200	\$1,080	\$12,960	\$324	4,015	27%	\$11.15	\$580	0.9
Marion County	\$10.69	\$556	\$22,240	1.5	\$49,700	\$1,243	\$14,910	\$373	5,673	25%	\$10.78	\$561	1.0
Marshall County	\$11.23	\$584	\$23,360	1.5	\$51,100	\$1,278	\$15,330	\$383	3,076	22%	\$11.64	\$605	1.0
Mason County	\$9.60	\$499	\$19,960	1.3	\$42,800	\$1,070	\$12,840	\$321	2,393	22%	\$11.51	\$598	0.8
McDowell County	\$9.60	\$499	\$19,960	1.3	\$28,000	\$700	\$8,400	\$210	1,792	21%	\$13.04	\$678	0.7
Mercer County	\$9.92	\$516	\$20,640	1.4	\$43,700	\$1,093	\$13,110	\$328	6,604	26%	\$8.03	\$417	1.2
Mineral County	\$11.23	\$584	\$23,360	1.5	\$53,000	\$1,325	\$15,900	\$398	2,613	23%	\$8.27	\$430	1.4
Mingo County	\$9.60	\$499	\$19,960	1.3	\$41,200	\$1,030	\$12,360	\$309	2,500	23%	\$14.49	\$753	0.7
Monongalia County	\$12.69	\$660	\$26,400	1.8	\$56,600	\$1,415	\$16,980	\$425	14,315	41%	\$9.20	\$478	1.4
Monroe County	\$9.60	\$499	\$19,960	1.3	\$49,300	\$1,233	\$14,790	\$370	847	15%	\$10.37	\$539	0.9
Morgan County	\$15.04	\$782	\$31,280	2.1	\$63,900	\$1,598	\$19,170	\$479	2,036	29%	\$9.46	\$492	1.6
Nicholas County	\$9.60	\$499	\$19,960	1.3	\$47,500	\$1,188	\$14,250	\$356	1,853	18%	\$7.66	\$399	1.3
Ohio County	\$11.23	\$584	\$23,360	1.5	\$51,100	\$1,278	\$15,330	\$383	5,649	30%	\$8.26	\$429	1.4
Pendleton County	\$9.60	\$499	\$19,960	1.3	\$56,500	\$1,413	\$16,950	\$424	772	22%	\$11.92	\$620	0.8
Pleasants County	\$11.65	\$606	\$24,240	1.6	\$53,200	\$1,330	\$15,960	\$399	525	20%	\$8.69	\$452	1.3
Pocahontas County	\$9.71	\$505	\$20,200	1.3	\$41,300	\$1,033	\$12,390	\$310	747	20%	\$6.99	\$364	1.4
Preston County	\$12.69	\$660	\$26,400	1.8	\$56,600	\$1,415	\$16,980	\$425	2,227	17%	\$7.57	\$394	1.7
Putnam County	\$12.04	\$626	\$25,040	1.7	\$54,900	\$1,373	\$16,470	\$412	2,953	14%	\$11.88	\$618	1.0
Raleigh County	\$10.15	\$528	\$21,120	1.4	\$51,600	\$1,290	\$15,480	\$387	7,297	23%	\$10.02	\$521	1.0
Randolph County	\$9.60	\$499	\$19,960	1.3	\$47,200	\$1,180	\$14,160	\$354	2,498	22%	\$6.11	\$318	1.6
Ritchie County	\$9.60	\$499	\$19,960	1.3	\$42,500	\$1,063	\$12,750	\$319	940	22%	\$11.95	\$622	0.8
Roane County	\$9.60	\$499	\$19,960	1.3	\$38,700	\$968	\$11,610	\$290	1,435	24%	\$7.88	\$410	1.2
Summers County	\$9.88	\$514	\$20,560	1.4	\$43,300	\$1,083	\$12,990	\$325	940	19%	\$7.42	\$386	1.3

† Wage data not available (See Appendix A).

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Taylor County	\$10.29	\$535	\$21,400	1.4	\$49,900	\$1,248	\$14,970	\$374	1,412	21%	\$7.49	\$389	1.4
Tucker County	\$9.60	\$499	\$19,960	1.3	\$41,200	\$1,030	\$12,360	\$309	641	20%	\$6.13	\$319	1.6
Tyler County	\$9.60	\$499	\$19,960	1.3	\$48,300	\$1,208	\$14,490	\$362	659	17%	\$10.42	\$542	0.9
Upshur County	\$10.31	\$536	\$21,440	1.4	\$47,500	\$1,188	\$14,250	\$356	1,936	21%	\$9.04	\$470	1.1
Wayne County	\$11.52	\$599	\$23,960	1.6	\$50,300	\$1,258	\$15,090	\$377	3,915	23%	\$9.11	\$474	1.3
Webster County	\$9.60	\$499	\$19,960	1.3	\$37,900	\$948	\$11,370	\$284	860	21%	\$11.66	\$606	0.8
Wetzel County	\$9.77	\$508	\$20,320	1.3	\$50,700	\$1,268	\$15,210	\$380	1,378	20%	\$5.47	\$285	1.8
Wirt County †	\$11.65	\$606	\$24,240	1.6	\$53,200	\$1,330	\$15,960	\$399	439	19%			
Wood County	\$11.65	\$606	\$24,240	1.6	\$53,200	\$1,330	\$15,960	\$399	9,647	27%	\$7.41	\$385	1.6
Wyoming County	\$9.60	\$499	\$19,960	1.3	\$44,300	\$1,108	\$13,290	\$332	1,695	19%	\$10.33	\$537	0.9

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