In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$733**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$2,445 monthly or \$29,336 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

FACTS ABOUT WEST VIRGINIA:

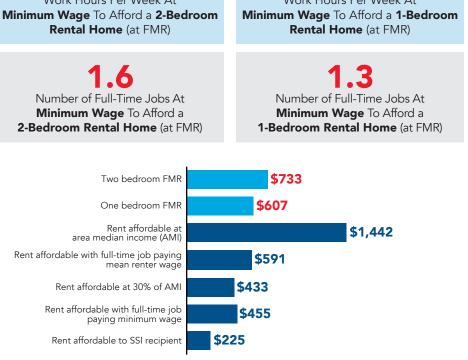
STATE FACTS									
Minimum Wage	\$8.75								
Average Renter Wage	\$11.36								
2-Bedroom Housing Wage	\$14.10								
Number of Renter Households	203,457								
Percent Renters	28%								

MOST EXPENSIVE AREAS	HOUSING WAGE
Winchester MSA	\$18.00
Martinsburg HMFA	\$17.35
Jefferson County HMFA	\$16.96
Morgantown MSA	\$15.83
Putnam County HMFA	\$15.42

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OUT OF REACH 2018 NATIONAL LOW INCOME HOUSING COALITION



\$500

\$1.000

\$1,500

\$0

\$14.10 PER HOUR STATE HOUSING WAGE

WV-1

\$2,000

64 Work Hours Per Week At

Work Hours Per Week At

STATE **#50*** RANKING

FY18 HOU	Y18 HOUSING WAGE HOUSING COSTS					MEDIAN I	NCOME	(AMI)	RENTERS					
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs a mean renter wage needed t afford 2 BR FM	
West Virginia	\$14.10	\$733	\$29,336	1.6	\$57,684	\$1,442	\$17,305	\$433	203,457	28%	\$11.36	\$591	1.2	
Combined Nonmetro Areas	\$12.90	\$733 \$671	\$26,826	1.5	\$52,129	\$1,442	\$17,303 \$15,639	\$433 \$391	67,854	24%	\$10.95	\$569	1.2	
Metropolitan Areas														
Boone County HMFA	\$12.38	\$644	\$25,760	1.4	\$53,500	\$1,338	\$16,050	\$401	2,273	24%	\$10.76	\$559	1.2	
Charleston HMFA	\$15.17	\$789	\$31,560	1.7	\$58,200	\$1,455	\$17,460	\$437	25,855	30%	\$13.48	\$701	1.1	
Cumberland MSA	\$13.40	\$697	\$27,880	1.5	\$55,500	\$1,388	\$16,650	\$416	4,388	39%	\$10.59	\$551	1.3	
Fayette County HMFA	\$12.38	\$644	\$25,760	1.4	\$46,100	\$1,153	\$13,830	\$346	3,973	22%	\$9.31	\$484	1.3	
Huntington-Ashland HMFA	\$13.38	\$696	\$27,840	1.5	\$54,900	\$1,373	\$16,470	\$412	19,504	35%	\$10.64	\$553	1.3	
Jefferson County HMFA	\$16.96	\$882	\$35,280	1.9	\$84,100	\$2,103	\$25,230	\$631	5,310	26%	\$9.29	\$483	1.8	
Lincoln County HMFA	\$12.38	\$644	\$25,760	1.4	\$46,400	\$1,160	\$13,920	\$348	1,942	24%	\$9.21	\$479	1.3	
Martinsburg HMFA	\$17.35	\$902	\$36,080	2.0	\$67,000	\$1,675	\$20,100	\$503	11,074	27%	\$11.56	\$601	1.5	
Morgantown MSA	\$15.83	\$823	\$32,920	1.8	\$72,800	\$1,820	\$21,840	\$546	18,395	37%	\$11.48	\$597	1.4	
Parkersburg-Vienna MSA	\$13.44	\$699	\$27,960	1.5	\$53,500	\$1,338	\$16,050	\$401	10,953	28%	\$10.25	\$533	1.3	
Putnam County HMFA	\$15.42	\$802	\$32,080	1.8	\$71,000	\$1,775	\$21,300	\$533	3,929	18%	\$13.85	\$720	1.1	
Raleigh County HMFA	\$14.15	\$736	\$29,440	1.6	\$49,500	\$1,238	\$14,850	\$371	8,455	27%	\$9.97	\$519	1.4	
Weirton-Steubenville MSA	\$13.37	\$695	\$27,800	1.5	\$61,500	\$1,538	\$18,450	\$461	6,308	28%	\$11.20	\$582	1.2	
Wheeling MSA	\$13.37	\$695	\$27,800	1.5	\$65,700	\$1,643	\$19,710	\$493	9,205	29%	\$11.32	\$589	1.2	
Winchester MSA	\$18.00	\$936	\$37,440	2.1	\$71,100	\$1,778	\$21,330	\$533	4,039	40%	\$10.22	\$532	1.8	
Counties														
Barbour County	\$12.38	\$644	\$25,760	1.4	\$47,400	\$1,185	\$14,220	\$356	1,774	29%	\$8.30	\$431	1.5	
Berkeley County	\$17.35	\$902	\$36,080	2.0	\$67,000	\$1,675	\$20,100	\$503	11,074	27%	\$11.56	\$601	1.5	
Boone County	\$12.38	\$644	\$25,760	1.4	\$53,500	\$1,338	\$16,050	\$401	2,273	24%	\$10.76	\$559	1.2	

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

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

	FY18 HOUSING WAGE	HOUSING COSTS			AREA		INCOME	(AMI)	RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Braxton County	\$12.38	\$644	\$25,760	1.4	\$50,100	\$1,253	\$15,030	\$376	1,323	24%	\$9.87	\$513	1.3
Brooke County	\$13.37	\$695	\$27,800	1.5	\$61,500	\$1,538	\$18,450	\$461	2,685	27%	\$10.31	\$536	1.3
Cabell County	\$13.38	\$696	\$27,840	1.5	\$54,900	\$1,373	\$16,470	\$412	15,633	39%	\$10.82	\$563	1.2
Calhoun County	\$12.38	\$644	\$25,760	1.4	\$48,000	\$1,200	\$14,400	\$360	513	18%	\$9.16	\$476	1.4
Clay County	\$15.17	\$789	\$31,560	1.7	\$58,200	\$1,455	\$17,460	\$437	640	19%	\$6.95	\$361	2.2
Doddridge County	\$12.50	\$650	\$26,000	1.4	\$54,000	\$1,350	\$16,200	\$405	372	14%	\$17.28	\$899	0.7
Fayette County	\$12.38	\$644	\$25,760	1.4	\$46,100	\$1,153	\$13,830	\$346	3,973	22%	\$9.31	\$484	1.3
Gilmer County	\$12.38	\$644	\$25,760	1.4	\$53,400	\$1,335	\$16,020	\$401	671	25%	\$7.95	\$413	1.6
Grant County	\$13.08	\$680	\$27,200	1.5	\$50,700	\$1,268	\$15,210	\$380	872	21%	\$14.09	\$732	0.9
Greenbrier County	\$12.79	\$665	\$26,600	1.5	\$50,900	\$1,273	\$15,270	\$382	3,914	26%	\$9.89	\$514	1.3
Hampshire County	\$18.00	\$936	\$37,440	2.1	\$71,100	\$1,778	\$21,330	\$533	4,039	40%	\$10.22	\$532	1.8
Hancock County	\$13.37	\$695	\$27,800	1.5	\$61,500	\$1,538	\$18,450	\$461	3,623	28%	\$11.94	\$621	1.1
Hardy County	\$12.40	\$645	\$25,800	1.4	\$48,900	\$1,223	\$14,670	\$367	1,416	26%	\$11.57	\$602	1.1
Harrison County	\$13.92	\$724	\$28,960	1.6	\$66,000	\$1,650	\$19,800	\$495	7,448	27%	\$11.54	\$600	1.2
Jackson County	\$12.42	\$646	\$25,840	1.4	\$59,400	\$1,485	\$17,820	\$446	2,330	21%	\$12.28	\$638	1.0
Jefferson County	\$16.96	\$882	\$35,280	1.9	\$84,100	\$2,103	\$25,230	\$631	5,310	26%	\$9.29	\$483	1.8
Kanawha County	\$15.17	\$789	\$31,560	1.7	\$58,200	\$1,455	\$17,460	\$437	25,215	31%	\$13.56	\$705	1.1
Lewis County	\$12.83	\$667	\$26,680	1.5	\$48,200	\$1,205	\$14,460	\$362	1,894	29%	\$15.37	\$799	0.8
Lincoln County	\$12.38	\$644	\$25,760	1.4	\$46,400	\$1,160	\$13,920	\$348	1,942	24%	\$9.21	\$479	1.3
Logan County	\$12.38	\$644	\$25,760	1.4	\$49,500	\$1,238	\$14,850	\$371	3,404	24%	\$10.97	\$570	1.1
McDowell County	\$12.38	\$644	\$25,760	1.4	\$33,700	\$843	\$10,110	\$253	1,732	22%	\$10.18	\$529	1.2
Marion County	\$14.71	\$765	\$30,600	1.7	\$57,400	\$1,435	\$17,220	\$431	5,279	24%	\$11.24	\$585	1.3
Marshall County	\$13.37	\$695	\$27,800	1.5	\$65,700	\$1,643	\$19,710	\$493	3,139	24%	\$14.76	\$767	0.9
Mason County	\$12.38	\$644	\$25,760	1.4	\$47,900	\$1,198	\$14,370	\$359	2,307	21%	\$12.87	\$669	1.0
Mercer County	\$12.38	\$644	\$25,760	1.4	\$48,800	\$1,220	\$14,640	\$366	6,867	27%	\$9.65	\$502	1.3
Mineral County	\$13.40	\$697	\$27,880	1.5	\$55,500	\$1,388	\$16,650	\$416	4,388	39%	\$10.59	\$551	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

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

	FY18 HOUSING WAGE	HOUSING COSTS			AREA	MEDIAN	INCOME	(AMI)	RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mingo County	\$13.17	\$685	\$27,400	1.5	\$46,800	\$1,170	\$14,040	\$351	2,719	25%	\$13.34	\$693	1.0
Monongalia County	\$15.83	\$823	\$32,920	1.8	\$72,800	\$1,820	\$21,840	\$546	16,027	42%	\$11.70	\$608	1.4
Monroe County	\$12.38	\$644	\$25,760	1.4	\$46,000	\$1,150	\$13,800	\$345	1,262	21%	\$12.09	\$628	1.0
Morgan County	\$14.54	\$756	\$30,240	1.7	\$56,700	\$1,418	\$17,010	\$425	1,778	25%	\$11.50	\$598	1.3
Nicholas County	\$12.38	\$644	\$25,760	1.4	\$51,500	\$1,288	\$15,450	\$386	2,197	20%	\$7.83	\$407	1.6
Ohio County	\$13.37	\$695	\$27,800	1.5	\$65,700	\$1,643	\$19,710	\$493	6,066	33%	\$10.19	\$530	1.3
Pendleton County	\$12.38	\$644	\$25,760	1.4	\$48,600	\$1,215	\$14,580	\$365	682	22%	\$13.18	\$685	0.9
Pleasants County	\$13.40	\$697	\$27,880	1.5	\$55,700	\$1,393	\$16,710	\$418	476	17%	\$18.09	\$941	0.7
Pocahontas County	\$12.54	\$652	\$26,080	1.4	\$53,900	\$1,348	\$16,170	\$404	719	20%	\$8.81	\$458	1.4
Preston County	\$15.83	\$823	\$32,920	1.8	\$72,800	\$1,820	\$21,840	\$546	2,368	19%	\$9.50	\$494	1.7
Putnam County	\$15.42	\$802	\$32,080	1.8	\$71,000	\$1,775	\$21,300	\$533	3,929	18%	\$13.85	\$720	1.1
Raleigh County	\$14.15	\$736	\$29,440	1.6	\$49,500	\$1,238	\$14,850	\$371	8,455	27%	\$9.97	\$519	1.4
Randolph County	\$12.46	\$648	\$25,920	1.4	\$52,200	\$1,305	\$15,660	\$392	3,315	29%	\$9.42	\$490	1.3
Ritchie County	\$12.38	\$644	\$25,760	1.4	\$52,600	\$1,315	\$15,780	\$395	902	23%	\$10.28	\$534	1.2
Roane County	\$12.38	\$644	\$25,760	1.4	\$45,100	\$1,128	\$13,530	\$338	1,226	22%	\$9.09	\$473	1.4
Summers County	\$12.38	\$644	\$25,760	1.4	\$49,300	\$1,233	\$14,790	\$370	1,277	23%	\$9.70	\$505	1.3
Taylor County	\$12.38	\$644	\$25,760	1.4	\$53,700	\$1,343	\$16,110	\$403	1,414	21%	\$13.94	\$725	0.9
Tucker County	\$12.38	\$644	\$25,760	1.4	\$54,300	\$1,358	\$16,290	\$407	574	20%	\$7.60	\$395	1.6
Tyler County	\$12.38	\$644	\$25,760	1.4	\$54,600	\$1,365	\$16,380	\$410	826	23%	\$11.51	\$599	1.1
Upshur County	\$12.71	\$661	\$26,440	1.5	\$52,700	\$1,318	\$15,810	\$395	2,204	24%	\$11.19	\$582	1.1
Wayne County	\$13.38	\$696	\$27,840	1.5	\$54,900	\$1,373	\$16,470	\$412	3,871	24%	\$9.07	\$471	1.5
Webster County	\$12.65	\$658	\$26,320	1.4	\$39,800	\$995	\$11,940	\$299	1,088	28%	\$7.19	\$374	1.8
Wetzel County	\$12.38	\$644	\$25,760	1.4	\$51,400	\$1,285	\$15,420	\$386	1,288	21%	\$7.04	\$366	1.8
Wirt County †	\$13.44	\$699	\$27,960	1.5	\$53,500	\$1,338	\$16,050	\$401	390	16%			
Wood County	\$13.44	\$699	\$27,960	1.5	\$53,500	\$1,338	\$16,050	\$401	10,563	29%	\$10.25	\$533	1.3
Wyoming County	\$12.38	\$644	\$25,760	1.4	\$49,800	\$1,245	\$14,940	\$374	1,791	19%	\$12.20	\$634	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

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