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# NEW RIVER GORGE REGION, WV

## Housing Needs Assessment



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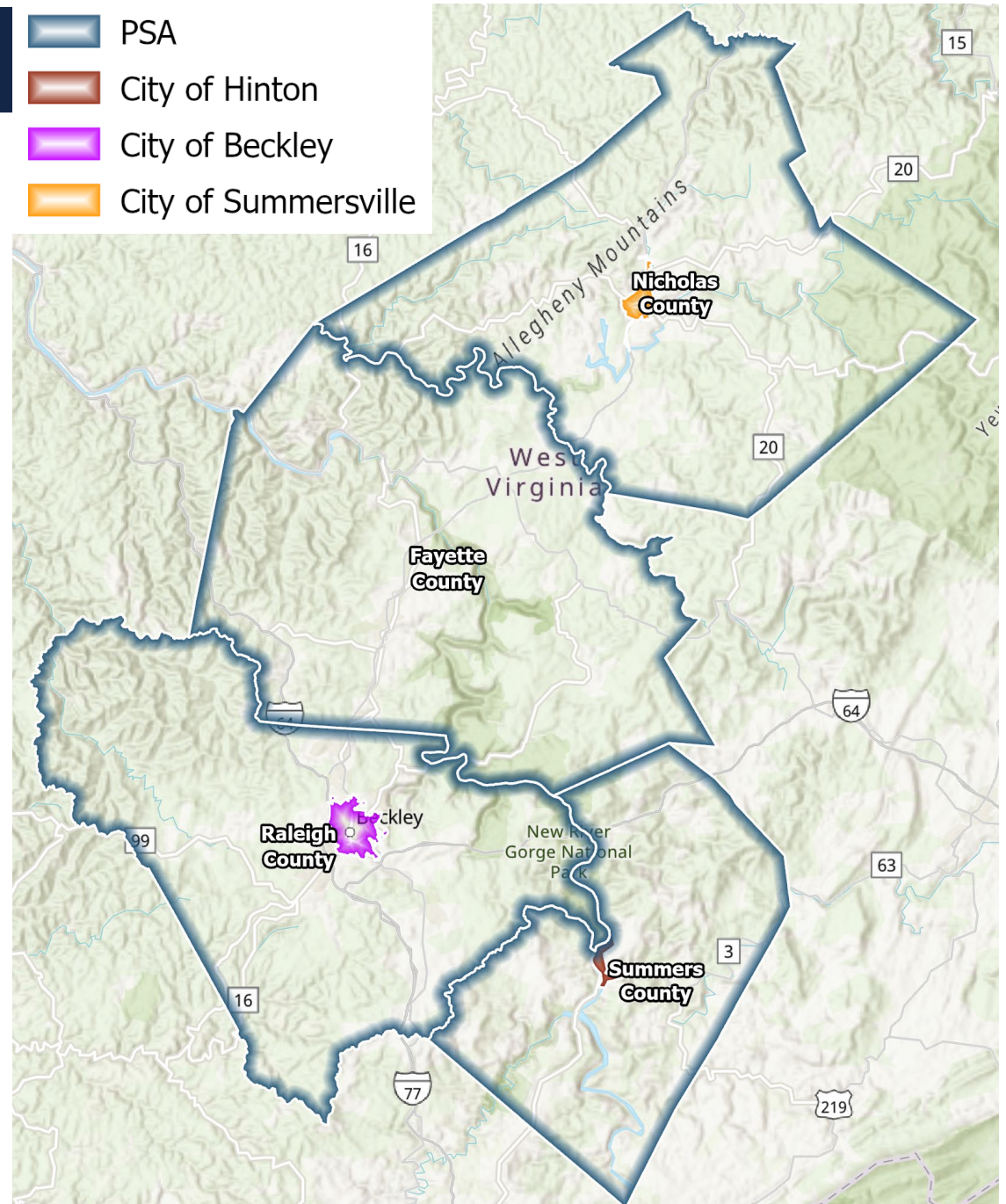
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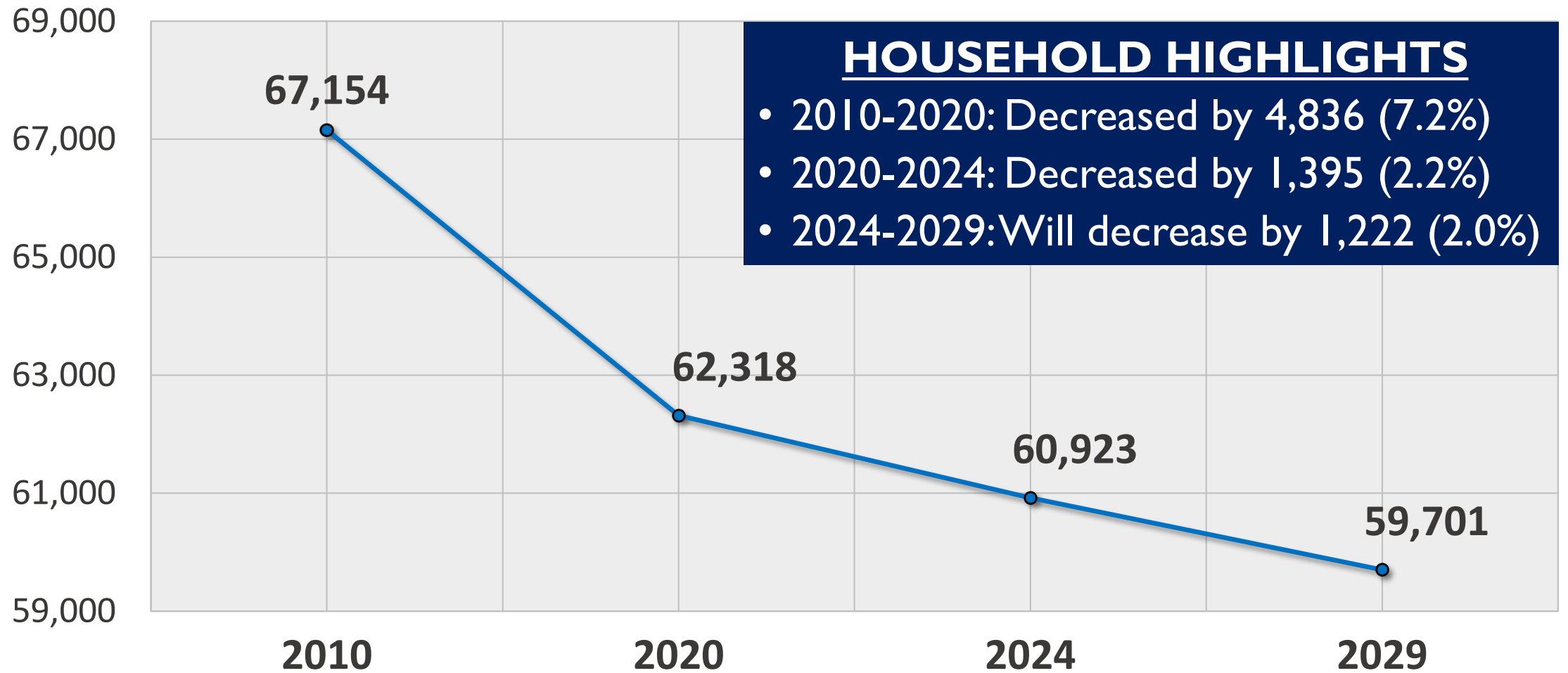
# Study Area & Scope of Work

- Study Areas:
  - Fayette, Nicholas, Raleigh & Summers Counties
  - Submarkets of Beckley, Hinton & Summersville
- Demographic Characteristics and Trends
- Economic Conditions and Investments
- Existing Housing Stock
  - Rentals and For-Sale
- Regulatory Barriers, Development Opportunities & Identification of Potential Housing Programs
- Online Survey of Stakeholders
- Quantified Rental and For-Sale Housing Gaps by Various Levels of Affordability
- Recommended Housing Strategies



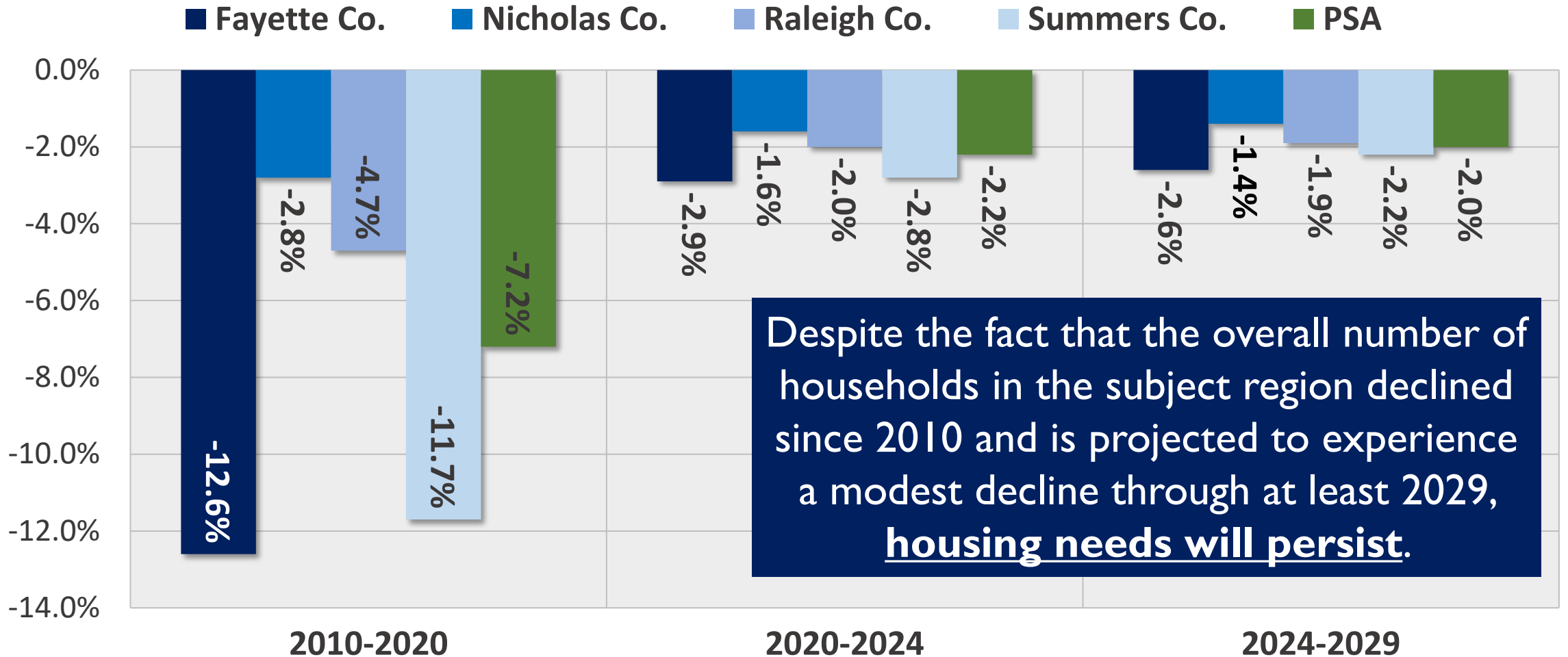
# Demographics – Overall Household Growth Trends

## New River Gorge Region - Household Growth Trends (2010-2029)



# Demographics – Overall Household Growth Trends

## Household Growth Trends (2010-2029)

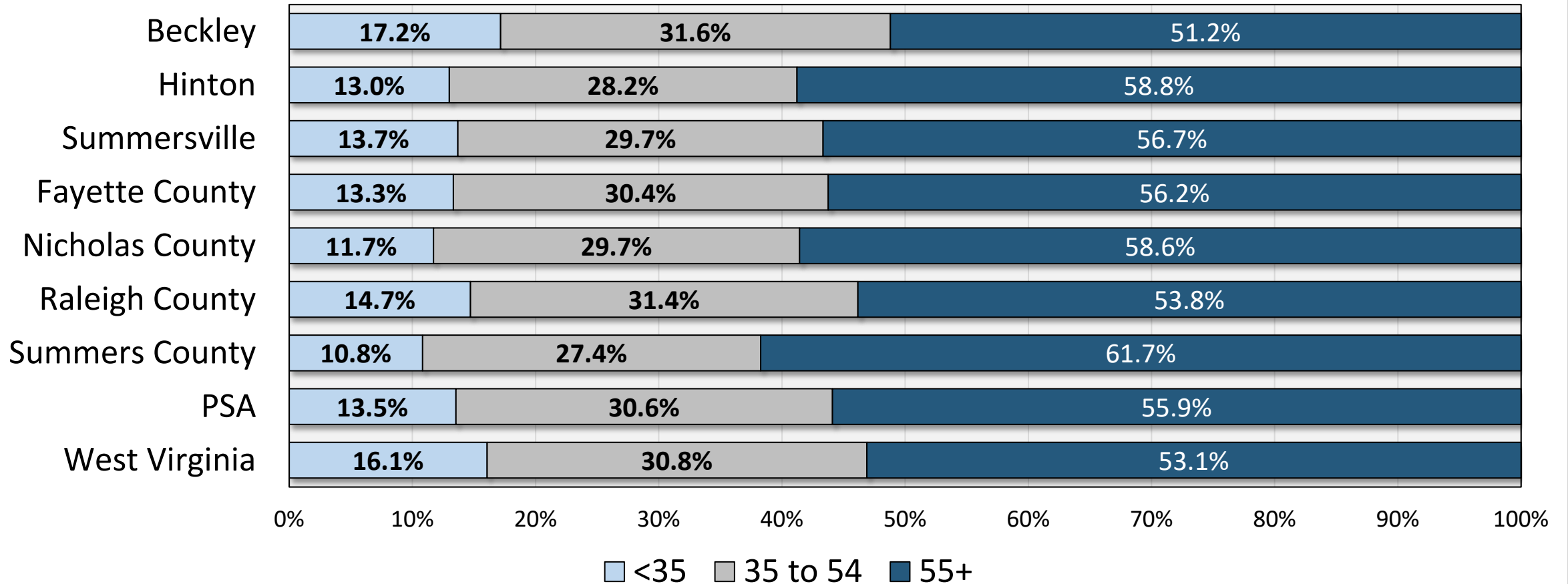


Despite the fact that the overall number of households in the subject region declined since 2010 and is projected to experience a modest decline through at least 2029, housing needs will persist.

## Demographics – Household Heads by Age (by County and Submarket)

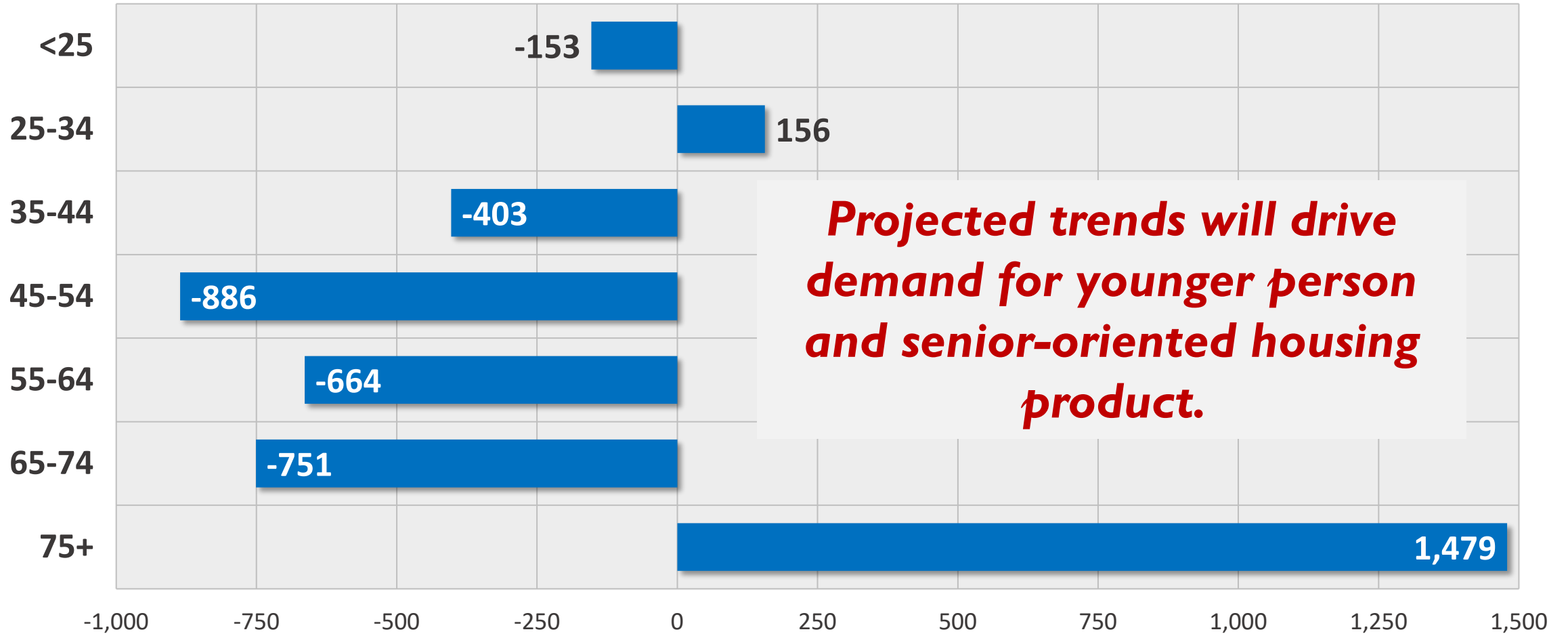
**Older adults (age 55+) comprise the majority of households in all counties and municipalities, with the largest share (61.7%) in Summers County.**

2024 Distribution of Household Heads by Age Cohort



# Demographics – Household Heads by Age

## PSA Projected Change in Household Heads by Age (2024-2029)



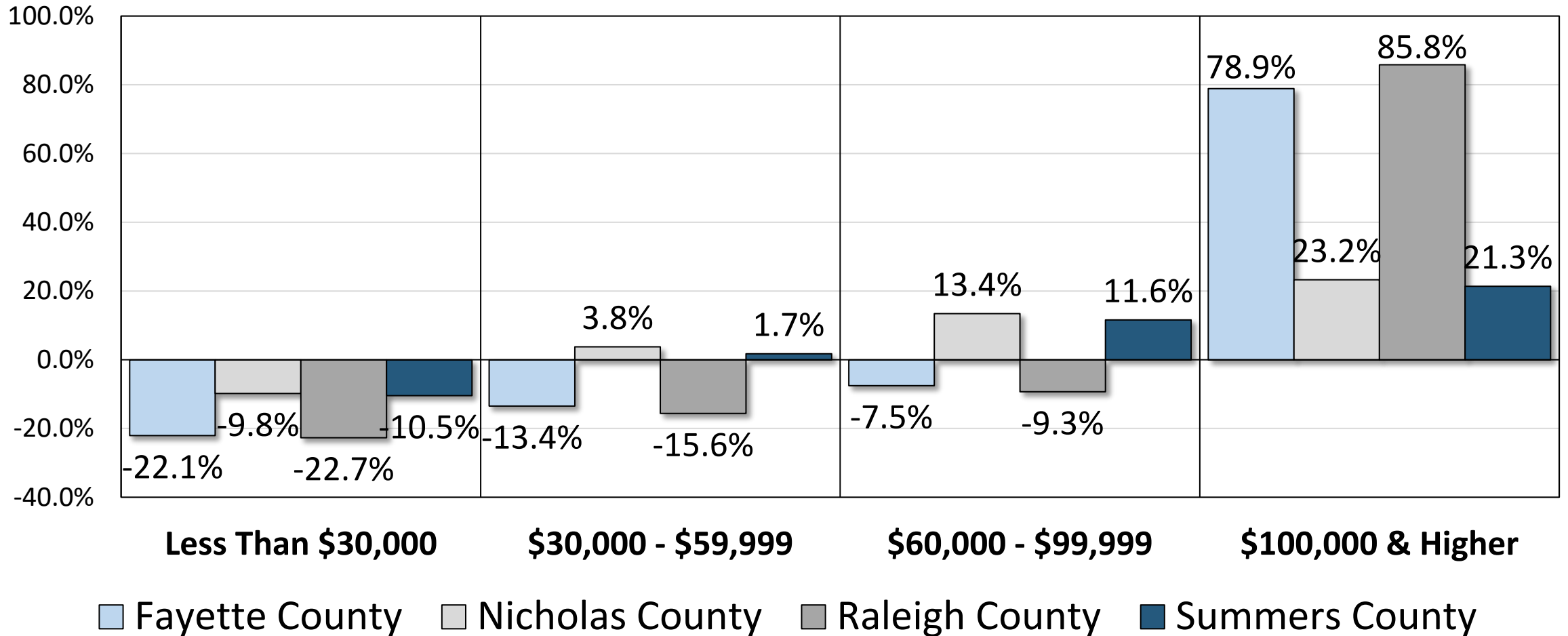
## Demographics – Change in RENTER Households by Income

New River Gorge Region - Renter Households by Income								
	<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
2020	2,466 (15.8%)	3,424 (22.0%)	2,502 (16.1%)	1,660 (10.7%)	1,334 (8.6%)	817 (5.2%)	2,412 (15.5%)	959 (6.2%)
2024	2,286 (15.8%)	3,318 (23.0%)	2,074 (14.4%)	1,316 (9.1%)	1,181 (8.2%)	981 (6.8%)	2,032 (14.1%)	1,247 (8.6%)
2029	1,796 (13.4%)	2,682 (20.1%)	1,701 (12.7%)	1,165 (8.7%)	1,150 (8.6%)	789 (5.9%)	1,930 (14.4%)	2,155 (16.1%)
Change 2024-2029	-490 (-21.4%)	-636 (-19.2%)	-373 (-18.0%)	-151 (-11.5%)	-31 (-2.6%)	-192 (-19.6%)	-102 (-5.0%)	908 (72.8%)

**Despite the overall region’s projected decline of lower and moderate-income renter households between 2024 and 2029, more than half (54.9%) of renter households in 2029 will still earn less than \$40,000 annually. All projected renter household growth is expected to occur among households earning \$100,000 or more.**

# Demographics – Change in RENTER Households by Income by County

## Projected Changes in Renter Households by Income (2024-2029)





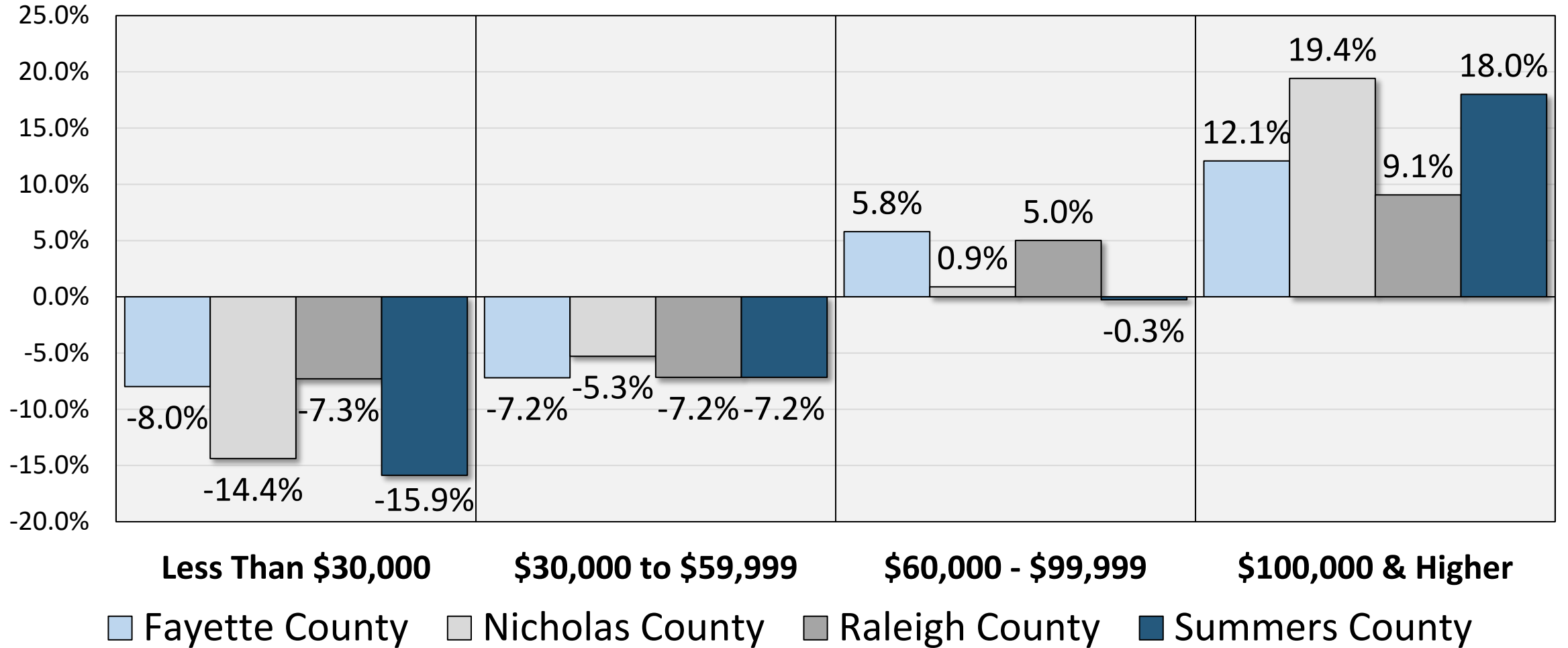
## Demographics – Change in OWNER Households by Income

New River Gorge Region - Owner Households by Income								
	<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
2020	2,421 (5.2%)	4,452 (9.5%)	5,018 (10.7%)	4,666 (10.0%)	4,365 (9.3%)	3,819 (8.2%)	13,325 (28.5%)	8,678 (18.6%)
2024	2,442 (5.3%)	4,607 (9.9%)	4,772 (10.3%)	3,838 (8.3%)	3,544 (7.6%)	4,844 (10.4%)	11,282 (24.3%)	11,159 (24.0%)
2029	2,221 (4.8%)	4,120 (8.9%)	4,348 (9.4%)	3,468 (7.5%)	3,249 (7.0%)	4,676 (10.1%)	11,754 (25.4%)	12,497 (27.0%)
Change 2024-2029	-221 (-9.0%)	-487 (-10.6%)	-424 (-8.9%)	-370 (-9.6%)	-295 (-8.3%)	-168 (-3.5%)	472 (4.2%)	1,338 (12.0%)

**By 2029, owner households earning \$60,000 or more will comprise over one-half of all owner households, and all owner household growth between 2024 and 2029 is projected to occur among households earning \$60,000 or more annually.**

# Demographics – Change in OWNER Households by Income by County

## Projected Changes in Owner Households by Income (2024-2029)



# Economics – Wages by Occupation Type and Housing Affordability

Occupation Title	Annual Wages		Max. Monthly Rent		Max. Purchase Price	
	Lower Quartile	Median	Lower Quartile	Median	Lower Quartile	Median
Cashiers	\$20,570	\$21,860	\$514	\$547	\$68,567	\$72,867

The wages of the area's most common occupations were used to derive the rents and home prices that workers within these occupation sectors could reasonably afford.

Wages and Housing Affordability for Top 35 Occupations by Share of Labor Force (Southern West Virginia Nonmetropolitan Statistical Area)									
Occupation Sector, Title & Wages*					Housing Affordability**				
Sector Group (Code)	Labor Force Share	Occupation Title	Annual Wages		Max. Monthly Rent		Max. Purchase Price		
			Lower Quartile	Median	Lower Quartile	Median	Lower Quartile	Median	
Sales and Related Occupations (41)	3.3%	Cashiers	\$20,570	\$21,860	\$514	\$547	\$68,567	\$72,867	
	2.5%	Retail Salespersons	\$22,490	\$28,310	\$562	\$708	\$74,967	\$94,367	
	1.3%	First-Line Supervisors, Retail	\$29,060	\$35,200	\$727	\$880	\$96,867	\$117,333	
Food Preparation/ Serving (35)	2.4%	Cooks, Fast Food	\$21,170	\$21,640	\$529	\$541	\$70,567	\$72,133	
	1.3%	Waiters and Waitresses	\$21,050	\$27,600	\$526	\$690	\$70,167	\$92,000	
	1.1%	Cooks, Restaurant	\$21,120	\$26,740	\$528	\$669	\$70,400	\$89,133	
	0.9%	Fast Food and Counter Workers	\$22,710	\$23,300	\$568	\$583	\$75,700	\$77,667	
	0.9%	First-Line Supervisors, Food Prep	\$26,790	\$27,790	\$670	\$695	\$89,300	\$92,633	
	0.8%	Cooks, Institution and Cafeteria	\$23,640	\$27,980	\$591	\$700	\$78,800	\$93,267	
Office and Administrative Support (43)	1.8%	Office Clerks, General	\$26,300	\$29,600	\$658	\$740	\$87,667	\$98,667	
	1.3%	Secretaries and Admin. Assistants	\$29,380	\$34,300	\$735	\$858	\$97,933	\$114,333	
	1.3%	Bookkeeping/Accounting Clerks	\$30,820	\$36,860	\$771	\$922	\$102,733	\$122,867	
	1.0%	First-Line Supervisors, Office	\$37,570	\$44,640	\$939	\$1,116	\$125,233	\$148,800	
	0.9%	Receptionists/Information Clerks	\$23,720	\$28,790	\$593	\$720	\$79,067	\$95,967	
	0.8%	Customer Service Representatives	\$27,610	\$30,820	\$690	\$771	\$92,033	\$102,733	

## Housing Affordability at Median Wage by Occupation At Fair Market Rent/Median List Price

Occupation Title	Fayette County		Nicholas County		Raleigh County		Summers County	
	Rent	Own	Rent	Own	Rent	Own	Rent	Own
<b>Cashiers</b>	X	X	X	X	X	X	X	X
<b>Retail Salespersons</b>	X	X	X	X	X	X	X	X
First-Line Supervisors, Retail	✓	X	✓	X	X	X	✓	X
<b>Cooks, Fast Food</b>	X	X	X	X	X	X	X	X
<b>Waiters and Waitresses</b>	X	X	X	X	X	X	X	X
<b>Cooks, Restaurant</b>	X	X	X	X	X	X	X	X
<b>Fast Food and Counter Workers</b>	X	X	X	X	X	X	X	X
<b>First-Line Supervisors, Food Prep</b>	X	X	X	X	X	X	X	X
<b>Cooks, Institution and Cafeteria</b>	X	X	X	X	X	X	X	X
<b>Office Clerks, General</b>	X	X	X	X	X	X	X	X
Secretaries and Admin. Assistants	X	X	✓	X	X	X	✓	X
Bookkeeping/Accounting Clerks	✓	X	✓	X	X	X	✓	X
First-Line Supervisors, Office	✓	X	✓	X	✓	X	✓	X
<b>Receptionists/Information Clerks</b>	X	X	X	X	X	X	X	X
<b>Customer Service Representatives</b>	X	X	X	X	X	X	X	X
Heavy/Tractor-Trailer Drivers	✓	X	✓	X	✓	X	✓	X
<b>Stockers and Order Fillers</b>	X	X	X	X	X	X	X	X
<b>Laborers and Freight Movers</b>	X	X	X	X	X	X	X	X

Continued on next slide.

## Housing Affordability at Median Wage by Occupation At Fair Market Rent/Median List Price

Occupation Title	Fayette County		Nicholas County		Raleigh County		Summers County	
	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Elementary School Teachers	✓	✗	✓	✗	✓	✗	✓	✗
Substitute Teachers	✓	✗	✓	✗	✓	✗	✓	✗
<b>Teaching Assistants</b>	✗	✗	✗	✗	✗	✗	✗	✗
<b>Home Health/Personal Care Aides</b>	✗	✗	✗	✗	✗	✗	✗	✗
Registered Nurses	✓	✓	✓	✓	✓	✓	✓	✓
Licensed Practical Nurses	✓	✗	✓	✗	✓	✗	✓	✗
Nursing Assistants	✗	✗	✓	✗	✗	✗	✓	✗
<b>Social/Human Service Assistants</b>	✗	✗	✗	✗	✗	✗	✗	✗
General and Operations Managers	✓	✓	✓	✓	✓	✓	✓	✓
Police/Sheriff Officers	✓	✗	✓	✗	✓	✗	✓	✗
Maintenance and Repair Workers	✓	✗	✓	✗	✗	✗	✓	✗
Automotive Service Technicians	✓	✗	✓	✗	✓	✗	✓	✗
<b>Janitors and Cleaners</b>	✗	✗	✗	✗	✗	✗	✗	✗
<b>Maids and Housekeeping</b>	✗	✗	✗	✗	✗	✗	✗	✗
Operating Engineers/Operators	✓	✗	✓	✗	✓	✗	✓	✗
First-Line Supervisors, Const.	✓	✓	✓	✓	✓	✓	✓	✓
Construction Laborers	✓	✗	✓	✗	✓	✗	✓	✗

## Workforce and Housing Affordability

While workers within **more than half** of the 35 most common occupations **could not reasonably afford the typical two-bedroom rental** at Fair Market Rent, approximately **nine out of every 10 persons working within** these occupations **could not reasonably afford to buy a home** in the Region.

Housing Affordability for Top 35 Occupations by County Based on Occupation Median Wage/Typical Housing Costs								
County	Rent				Buy			
	Affordable		Unaffordable		Affordable		Unaffordable	
County	Number	Share	Number	Share	Number	Share	Number	Share
Fayette County	15	42.9%	20	57.1%	3	8.6%	32	91.4%
Nicholas County	17	48.6%	18	51.4%	3	8.6%	32	91.4%
Raleigh County	12	34.3%	23	65.7%	3	8.6%	32	91.4%
Summers County	17	48.6%	18	51.4%	3	8.6%	32	91.4%

Despite relatively low housing costs compared to many markets throughout the country, there is a **notable mismatch between wages paid and housing costs in the Region** for a significant share of the area's employees.

## Substandard & Cost Burdened Households

Nearly 1,500 occupied housing units in the Region are considered substandard and nearly 13,000 households are housing cost burdened.

### Substandard Housing:

Lacks Complete  
Kitchens/Bathrooms or  
Overcrowded

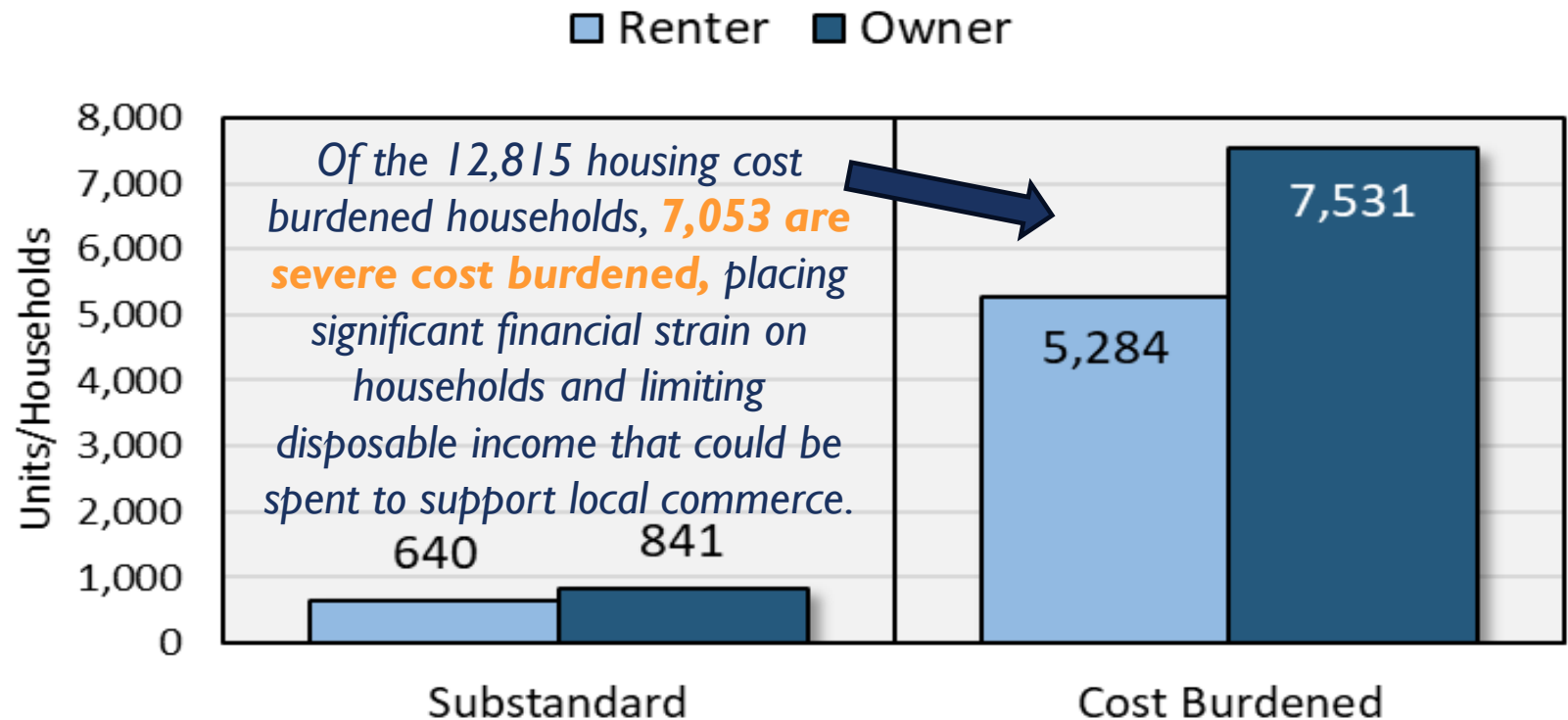
### Housing Cost Burdened:

Paying Over 30% of Income  
Toward Housing

### Severe Housing Cost Burdened:

Paying Over 50% of Income  
Toward Housing

### PSA Substandard & Cost Burdened Housing



## Multifamily Rental Housing

- 65 multifamily projects were surveyed in the Region, totaling 3,316 units
- The **overall vacancy rate is 0.5% (99.5% occupied)**, with only 18 market-rate units vacant
- There are a reported **571 households on wait lists** for multifamily rentals in the Region.



Surveyed Multifamily Rental Housing – New River Gorge Region, WV				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	19	761	18	97.6%
Market-rate/Tax Credit/Government-Subsidized	1	150	0	100.0%
Tax Credit	10	446	0	100.0%
Tax Credit/Government-Subsidized	11	373	0	100.0%
Government-Subsidized	24	1,586	0	100.0%
Total	65	3,316	18	99.5%

The high occupancy rates and presence of wait lists across all project types are evidence of pent-up demand

Typically, healthy, well-balanced markets have rental housing vacancy rates generally between 4% and 6%.

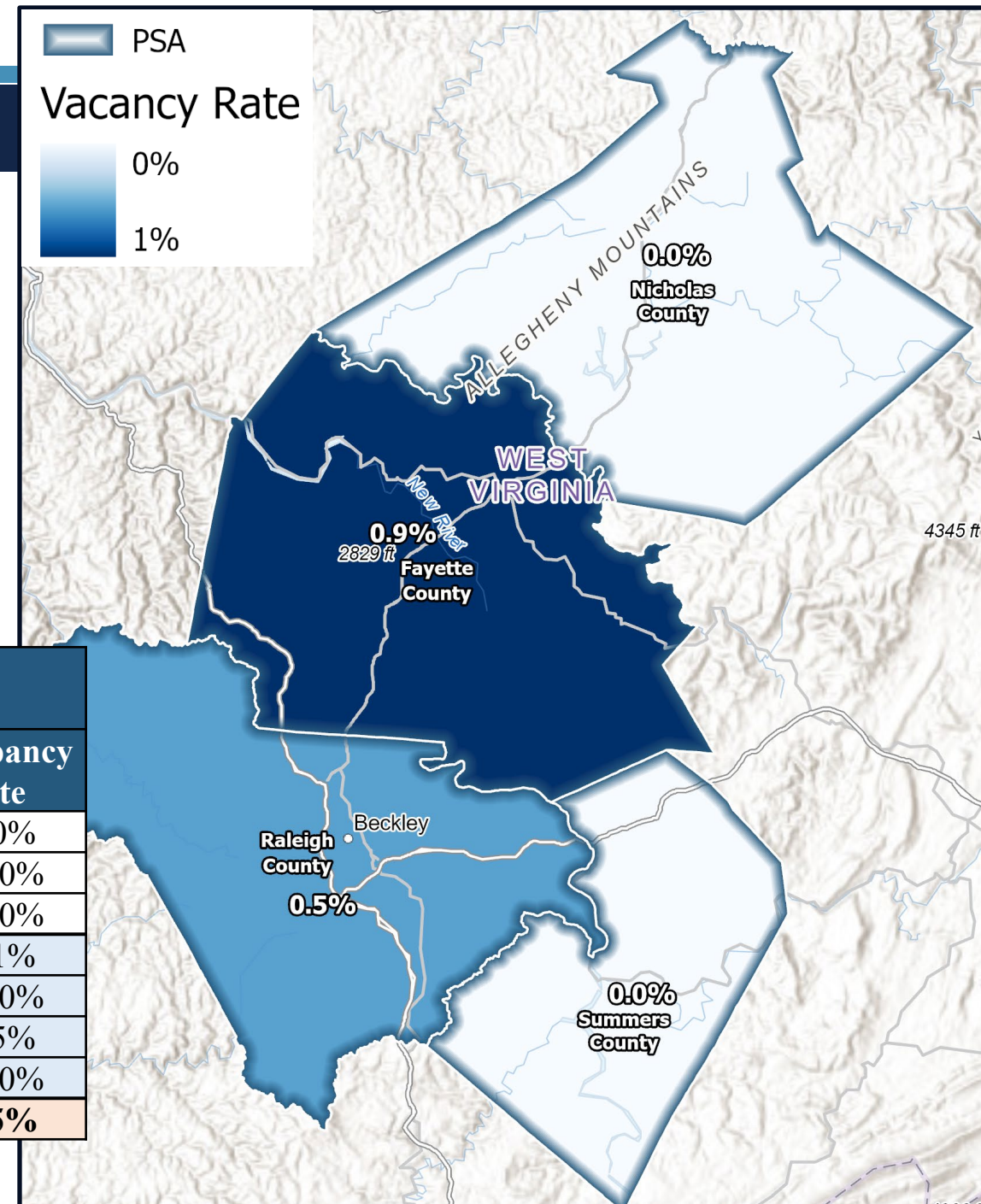


## Multifamily Rental Vacancy Rates

The **lack of available multifamily rental product is a region-wide challenge**, as all four counties are operating at occupancy levels over 99.0%. This is reflective of a **significant need and development opportunity**.

Overall Surveyed Multifamily Rental Housing –  
New River Gorge Region, WV

Study Area	Projects	Units	Vacant	Vacancy Rate	Occupancy Rate
Beckley	16	1,143	11	1.0%	99.0%
Hinton	1	102	0	0.0%	100.0%
Summersville	8	287	0	0.0%	100.0%
Fayette County	22	819	7	0.9%	99.1%
Nicholas County	10	319	0	0.0%	100.0%
Raleigh County	29	2,020	11	0.5%	99.5%
Summers County	4	158	0	0.0%	100.0%
<b>PSA</b>	<b>65</b>	<b>3,316</b>	<b>18</b>	<b>0.5%</b>	<b>99.5%</b>



## Housing Supply – Non-Conventional Rentals

**Non-conventional rentals**, such as houses, duplexes and mobile homes comprise the majority of rental housing in the Region, most of which is **not affordable** to most low-income households and has **limited availability**.

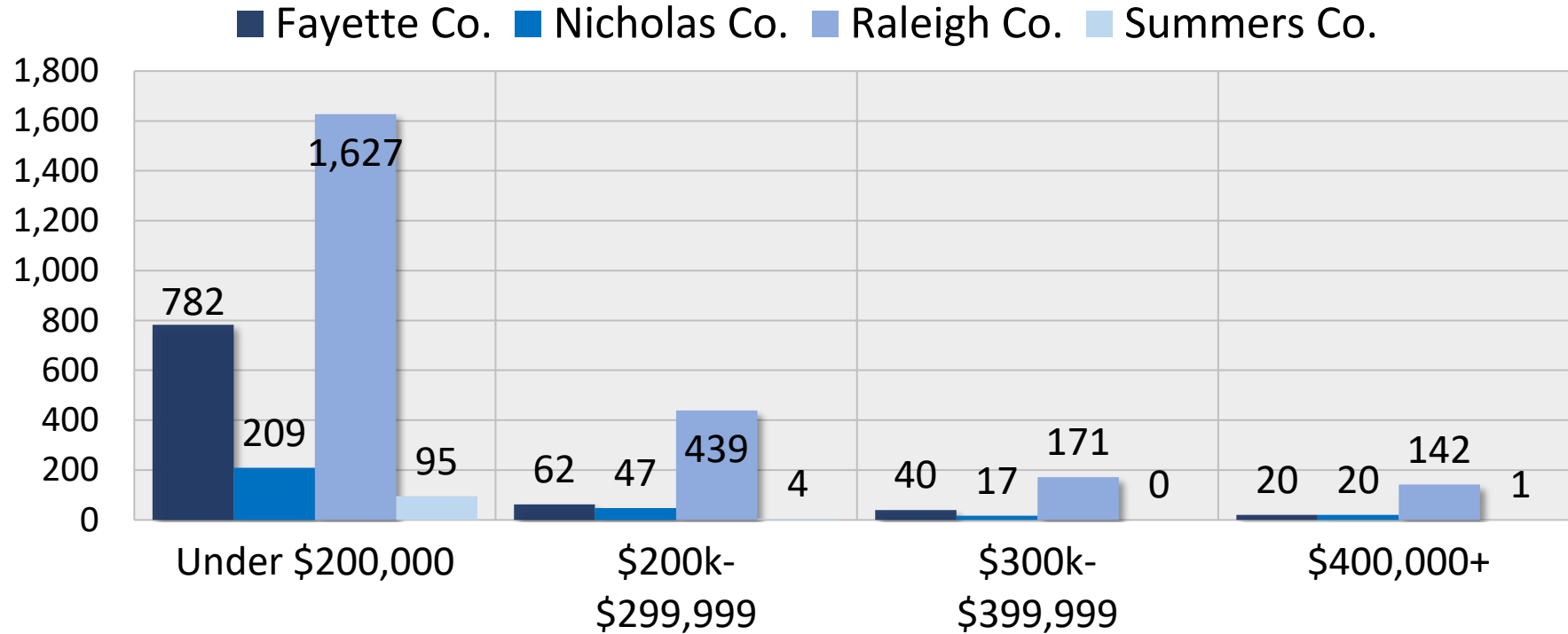
Available Surveyed Non-Conventional Rental Supply New River Gorge Region, WV				
Bedroom	Vacant Units	Rent Range	Median Rent	Median Rent Per Square Foot
<b>Fayette County</b>				
One-Bedroom	1	\$475	\$475	-
Two-Bedroom	1	\$700	\$700	\$0.77
Three-Bedroom	3	\$995 - \$2,275	\$2,200	\$0.93
Total	5			
<b>Nicholas County</b>				
Three-Bedroom	1	\$650	\$650	-
Total	1			
<b>Raleigh County</b>				
Studio	2	\$700 - \$1,500	\$1,100	\$1.36
One-Bedroom	4	\$580 - \$1,000	\$798	-
Two-Bedroom	14	\$650 - \$1,750	\$975	\$1.34
Three-Bedroom	14	\$775 - \$1,950	\$1,175	\$0.96
Four-Bedroom	4	\$1,150 - \$2,850	\$1,195	\$0.72
Total	38			

When the **44 identified available rentals** in the Region are compared with the estimated 11,421 non-conventional rentals, the overall **vacancy rate is approximately 0.4%**.

This is a very low vacancy rate and demonstrates the **insufficient supply but notable development opportunities** among this product type.

# Home Sales by County and Price (2020 to 2024)

## Sales History by Price and County



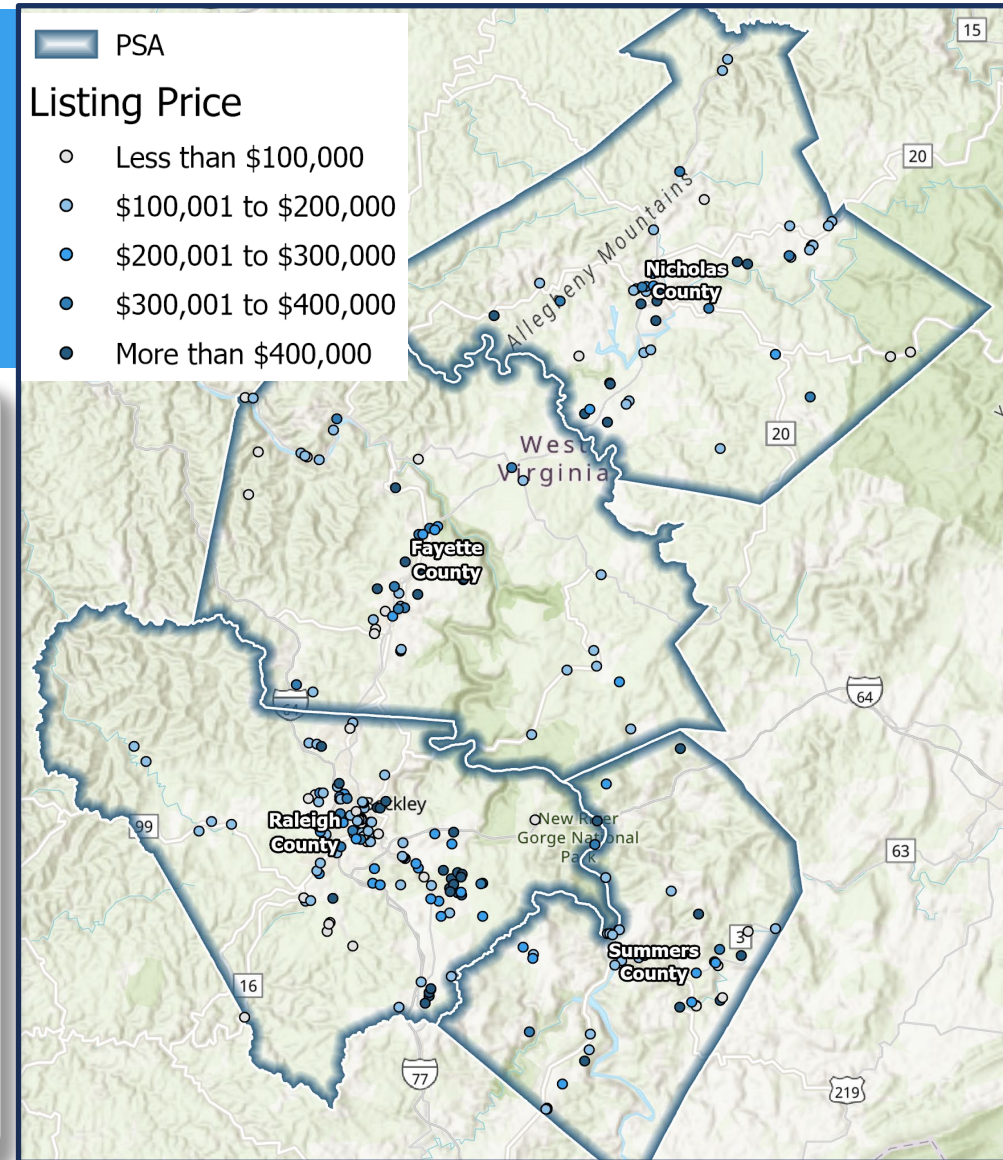
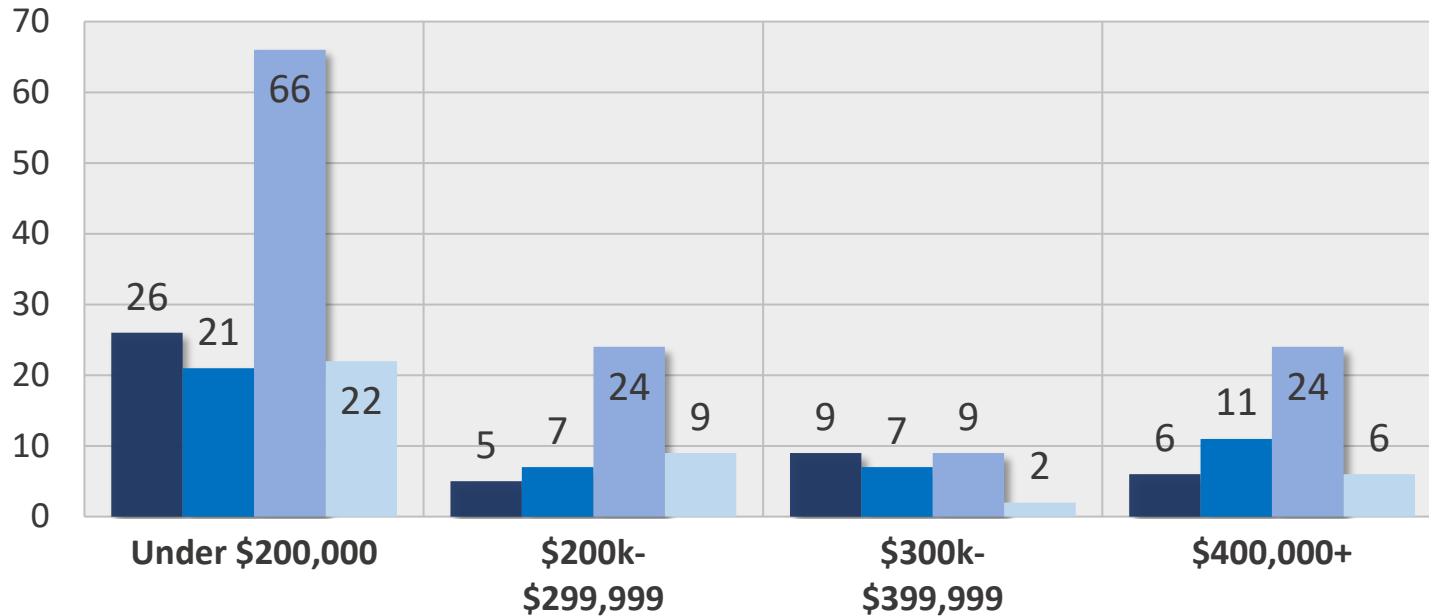
Nearly 74.0% of all home sales between January 2020 and December 2024 in the Region were priced under \$200,000.

# Available Home Listings by County and Price

When comparing the 254 available units with the overall inventory of 46,486 owner-occupied units, the Region has a vacancy/availability rate of 0.5%, which is well below the normal range of 2.0% to 3.0% for a well-balanced for-sale/owner-occupied market and reflective of a shortage of for-sale supply.

## Available For-Sale Housing by Price

■ Fayette Co. ■ Nicholas Co. ■ Raleigh Co. ■ Summers Co.



## Available Home Listings by Market and List Price

Over one-half (53.2%) of the available homes in the Region are priced under \$200,000, while the next highest shares are nearly evenly split between product priced between \$200,000 and \$299,999 (17.7% of supply) and product priced at \$400,000 or higher (18.5% of supply).

Available For-Sale Housing Units by List Price – New River Gorge Region, WV (As of January 8, 2025)								
	<\$200,000		\$200,000 - \$299,999		\$300,000 - \$399,999		\$400,000+	
	Number	Share	Number	Share	Number	Share	Number	Share
<b>Beckley</b>	26	<b>65.0%</b>	5	12.5%	5	12.5%	4	10.0%
<b>Hinton</b>	9	<b>100.0%</b>	0	0.0%	0	0.0%	0	0.0%
<b>Summersville</b>	3	<b>30.0%</b>	3	<b>30.0%</b>	1	10.0%	3	<b>30.0%</b>
<b>Fayette County</b>	26	<b>56.5%</b>	5	10.9%	9	19.6%	6	13.0%
<b>Nicholas County</b>	21	<b>45.7%</b>	7	15.2%	7	15.2%	11	23.9%
<b>Raleigh County</b>	66	<b>53.7%</b>	24	19.5%	9	7.3%	24	19.5%
<b>Summers County</b>	22	<b>56.4%</b>	9	23.1%	2	5.1%	6	15.4%
<b>PSA</b>	<b>135</b>	<b>53.2%</b>	<b>45</b>	<b>17.7%</b>	<b>27</b>	<b>10.6%</b>	<b>47</b>	<b>18.5%</b>

While much of the lower priced product is more than 50 years old and may pose a challenge for lower income households who may have additional costs associated with home repairs, renovations and weatherization, the lack of homes priced above \$300,000 may make it difficult for the Region to attract and accommodate the housing needs of higher income households.

## Available Home Listings by County and Submarket

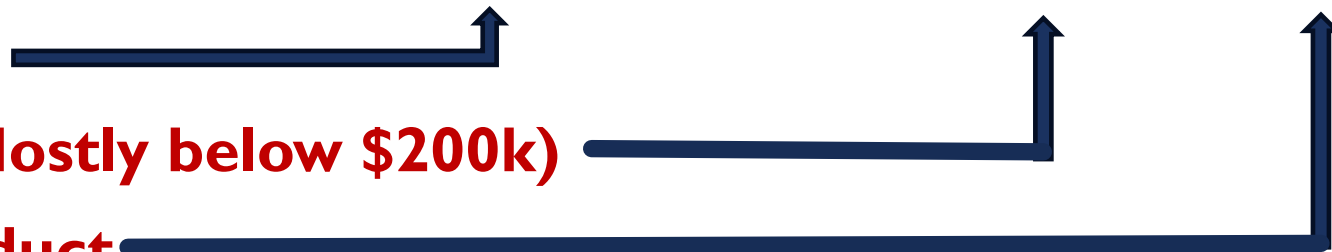
With the exception of Summers County, which has an **availability rate of 1.1%**, the **other three counties have availability rates of 0.6% or lower**. All of these availability rates are below the range of 2% to 3% often seen in healthy and well-balanced markets. As such, there appears to be a shortage of for-sale housing among all four counties (and all three municipalities).

Available For-Sale Housing by Study Area - New River Gorge Region, WV (As of January 8, 2025)							
Study Area*	Total Units	% Share of Region	Availability Rate	Average List Price	Median List Price	Average Year Built	Average Days on Market
Beckley	40	15.8%	0.9%	\$206,020	\$154,000	1957	94
Hinton	9	3.5%	1.5%	\$140,878	\$153,500	1943	67
Summersville	10	3.9%	0.9%	\$346,930	\$255,000	1972	112
Fayette County	46	18.1%	0.4%	\$284,426	\$176,950	1960	77
Nicholas County	46	18.1%	0.6%	\$319,689	\$202,500	1982	113
Raleigh County	123	48.4%	0.6%	\$272,283	\$194,000	1969	96
Summers County	39	15.4%	1.1%	\$256,518	\$175,000	1970	122
PSA	254	100.0%	0.5%	\$280,647	\$188,500	1970	100

**Limited Availability**

**Moderate Prices (Mostly below \$200k)**

**Older Housing Product**

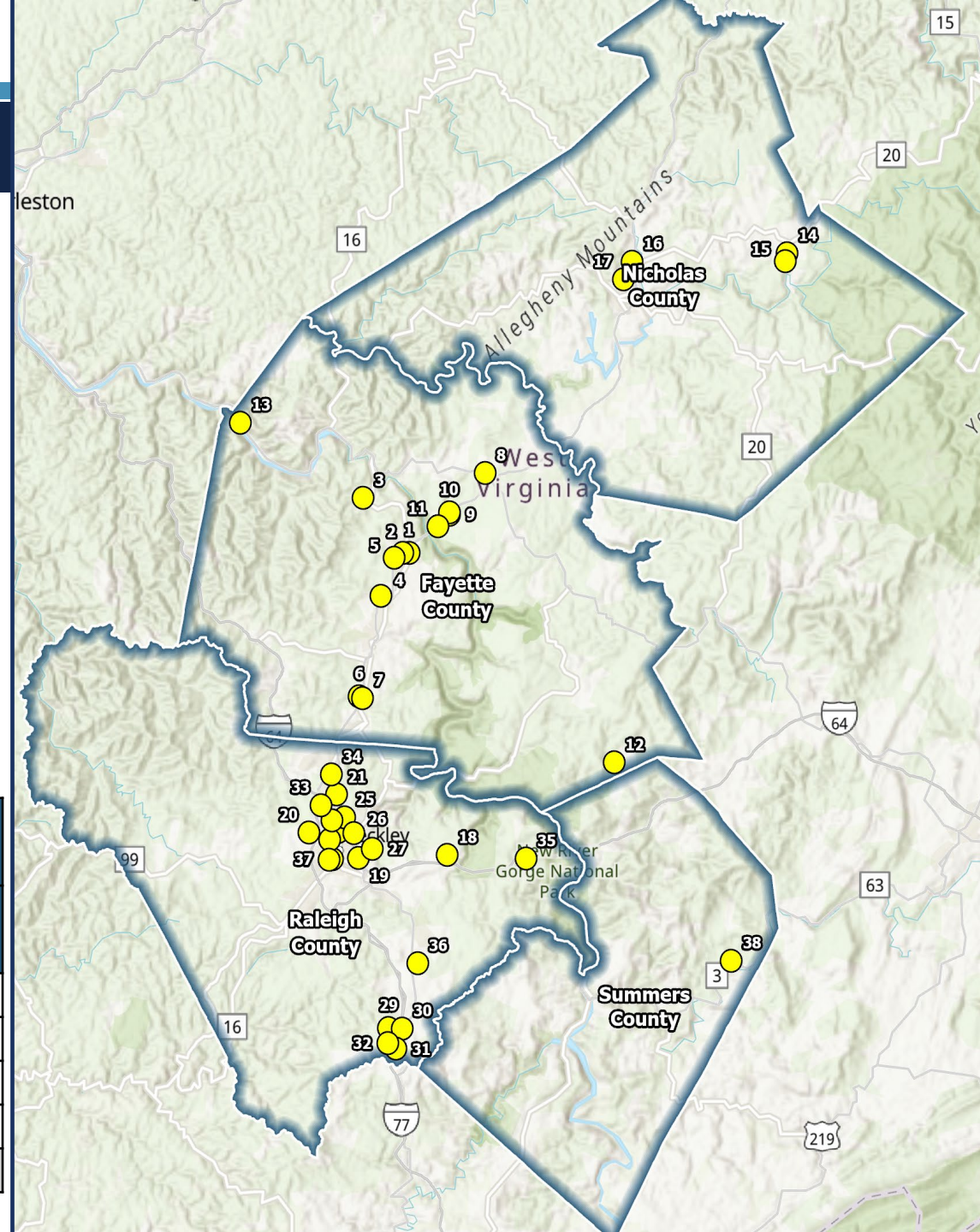


## Development Opportunities (Potential Sites)

**A total of 38 sites were identified in the Region that can potentially support residential development, many of which appear to have access to public water and sewer utilities. The majority of acreage is currently classified for Agricultural/Farm uses.**

**Total Acreage and Share of Acreage by Property Classification  
New River Gorge Region, West Virginia**

Property Classification	Number of Properties	Total Acreage	Share of Total Acreage
Agricultural/Farm	8	1,882.52	62.9%
Commercial	17	884.74	29.6%
Residential	12	202.78	6.8%
Exempt/No Classification	1	23.63	0.8%
<b>Total</b>	<b>38</b>	<b>2,993.67</b>	<b>100.0%</b>



# Development Opportunities (Potential Sites)

## Details Included:

- Physical Location
- Year Built
- Building Size
- Land/Lot Size
- Property Classification
- Organized by City and County

Development Opportunity Sites – New River Gorge Region, WV						
Map Code	Street Address	Location	Year Built	Building Size (Square Feet)	Land Size (Acres)	Property Classification
<b>Fayette County</b>						
1	115-133 W. Maple Ave.	Fayetteville	1960	20,000	0.66	Commercial
2	Mahan St.	Fayetteville	-	-	4.67	Residential
3	120 Woodcrest Rd.	Fayetteville	-	-	2.60	Residential
4	1178 Barrington Hill Rd.	Fayetteville	-	-	11.82	Residential
5	Laurel Creek Rd.	Fayetteville	-	-	4.61	Commercial
6	Wood Mountain Rd.	Glen Jean	-	-	14.17	Residential
7	4654 Legends Hwy	Glen Jean	2004/2009	8,990	2.04	Residential
8	Bryson Neal Rd.	Hico	-	-	42.17	Residential
9	632 Milroy Grose Rd.	Lansing	1980	13,896	45.38	Commercial
10	414 Milroy Grose Rd.	Lansing	1975/1979	8,002	20.60	Commercial
11	211 Oscar White Rd.	Lansing	1900/1950	28,300	13.00	Residential
12	Meadow Bridge Rd.	Meadow Bridge	-	-	4.75	Residential
13	Longacre Bottom	Smithers	-	-	23.63	Exempt/No Classification
<b>Nicholas County</b>						
14	Reedy Addition Rd.	Craigsville	-	-	11.90	Residential
15	1223 Craigsville Rd.	Craigsville	-	-	2.89	Residential
16	242 Falcon Dr.	Summersville	-	-	9.48	Residential
17	4001 Webster Rd.	Summersville	1895	2,400	83.29	Residential
<b>Raleigh County</b>						
18	Grandview Rd.	Beaver	-	-	266.14	Agricultural/Farm
19	343 S. Eisenhower Dr.	Beckley	-	-	6.35	Commercial
20	Heartland Dr.	Beckley	-	-	4.25	Commercial
21	Robert C. Byrd Dr.	Beckley	-	-	125.00	Commercial
22	Robert C. Byrd Dr./Citizens Dr.	Beckley	-	-	18.85	Commercial
23	Robert C. Byrd Dr.	Beckley	-	-	3.71	Commercial
24	New River Dr.	Beckley	-	-	156.40	Agricultural/Farm
25	Dunn Dr.	Beckley	-	-	75.96	Agricultural/Farm
26	351 Stanaford Rd.	Beckley	1953	5,000	4.94	Commercial
27	Grey Flats Rd/E. Beckley Bypass	Beckley	-	-	357.00	Commercial
28	Pinewood Dr.	Beckley	-	-	72.00	Commercial
29	Londa Ln.	Ghent	1934	1,617	89.20	Agricultural/Farm
30	3004 Flat Top Rd.	Ghent	-	-	30.62	Commercial
31	127 Lakeview Dr.	Ghent	1989/1991	37,972	43.37	Commercial



# Residential Development Costs

## Costs Considered

- Land
- Labor
- Utilities
- Government Fees
- Property Taxes

Median List Price Per Acre of Vacant Land (As of January 2025)		
County	Median Acreage Offered for Sale	Median List Price Per Acre
Fayette	8.29	\$69,086
Nicholas	9.48	\$11,073
Raleigh	72.00	\$73,186
Summers	-	-
<b>Region</b>	<b>16.51</b>	<b>\$52,253</b>
Boone	45.99	\$1,740
Braxton	57.62	\$2,748
Clay	95.80	\$2,011
Greenbriar	13.32	\$11,475
Kanawha	7.40	\$18,344
Mercer	9.73	\$18,595
Monroe	3.99	\$15,160
Webster	516.05	\$1,548
Wyoming	-	-

Source: LoopNet, Realtor.com, WVIJDC Utility GIS, Bowen National Research  
Note: No vacant land parcels suitable for residential development were found for sale in Summers and Wyoming counties as of the date of this report.

It appears that land costs likely serve as a potential barrier to residential development, particularly affordable/attainable residential development product, in the counties of Raleigh and Fayette. Note: Stakeholders indicated labor costs serve as a development barrier.

## Residential Regulatory Review

### Focus Areas (Zoning Ordinances)

*Fayette County\**

Town of Fayetteville

City of Summersville

*Raleigh County\**

City of Beckley

City of Hinton

\*Zoning ordinances for counties are for unincorporated areas.

### Zoning Considerations

**Zoning Districts/Types**

**Permitted Residential Units**

**Minimum Lot Size**

**Minimum Lot Width**

**Maximum Density (Units Per Acre)**

**Setback Requirements**

**Maximum Building Height**

Zoning regulations for unincorporated areas of Fayette and Raleigh counties primarily favor the preservation of agricultural and rural areas and lower-density development, while zoning regulations within some municipalities include districts that allow for higher-density development. **Overall, residential regulations do not appear to be significant barriers to development.**

# Housing Programs

**Nearly 50 programs (or organizations) were identified that could potentially be accessed to support housing preservation and development efforts in the Region. This includes 24 federal programs, 12 state programs, and 10 county programs.**

Organization/ Program	Description	Eligibility
<a href="#">U.S. Department of Housing and Urban Development</a>	The VASH program is in partnership with the Housing Choice Voucher (HCV) Program which helps veterans, and their families obtain permanent housing.	Homeless veteran; Agree to participate in case management program
<a href="#">U.S. Department of Housing and Urban Development</a>	Offers resources to find affordable rental housing for families and seniors; Resources to help with utility payments.	Each program has various qualifications that need to be met
<a href="#">U.S. Department of Health &amp; Human Services</a>	Federally funded programs that reduce the costs related to home energy bills, energy crises, weatherization, minor energy-related home repairs and more.	Income Based
<a href="#">U.S. Department of Veterans Affairs</a>	If an applicant has received a Specially Adapted Housing (SAH) grant or the Special Home Adaptation (SHA), they can apply for Temporary Residence Adaptation program that helps the veteran adapt to their disability needs.	Have received an SAH or a SHA grant and are temporarily living in a family member's home that needs altered to meet the service member's disability
<a href="#">U.S. Department of Veterans Affairs</a>	Specially Adapted Housing (SAH) is available for veterans and service members (with select service-connected disabilities) to purchase or change home to meet their needs; Examples include installing ramps or widening doorways.	Must have experienced loss of limb, breathing/respiratory injuries, blindness, and certain severe burns
<a href="#">Rural Community Assistance Partnership</a>	A national nonprofit that ensures communities have access to safe drinking water and sanitary wastewater disposal. Also provides programs for rental assistance, utility assistance, security deposits, moving costs and other services for very low-income veteran families that are transitioning to permanent housing. Funds granted to the WV Community Action Partnerships, Inc.	Income based
<a href="#">VA Home Loans</a>	VA Home Loans are provided by private lenders to help veterans, service members, and eligible surviving spouses become homeowners.	Based on length of service or service commitment, duty status and character of service; Eligibility now includes National Guard members with at least 90 days of active service
<a href="#">Navy-Marine Corps Relief Society</a>	Financial assistance for rent and offers interest-free loans and grants.	Applicants must be currently on active duty or retired Sailor or Marine, eligible family member with military ID, surviving spouse, or reservist on extended active duty of 30 days or more

# Stakeholder Input

## 67 stakeholders responded to housing survey of Region

Type	Number	Share
Business/Private Sector	18	26.9%
Nonprofit/Public Sector - Non-Housing	17	25.4%
Local Government	14	20.9%
Property Owner/Developer	13	19.4%
Other (Please Specify)	11	16.4%
Landlord/Property Manager	8	11.9%
Elected Official	7	10.5%
Education/Higher Education	6	9.0%
Housing Organization	5	7.5%
Realtor (Association/Board of Realtors/Etc.)	3	4.5%
Housing Authority	1	1.5%
Religious Organization	0	0.0%

New River Gorge Region, West Virginia Summary of Stakeholder Survey Results		
Category	Top Needs / Issues	Consensus
Housing Needs by Price Point	<ul style="list-style-type: none"> <li>Rental Housing (Less than \$750/month)</li> <li>For-Sale Housing (Less than \$150,000)</li> <li>For-Sale Housing (\$150,000-\$199,999)</li> </ul>	<b>87.1*</b> <b>86.6*</b> <b>79.4*</b>
Housing Needs by Style	<ul style="list-style-type: none"> <li>Duplex/Triplex/Townhomes</li> <li>Ranch Homes/Single Floor Plan Units</li> <li>Traditional Two-Story Single-Family Homes</li> <li>Multifamily Apartments</li> </ul>	<b>79.4*</b> <b>76.7*</b> <b>74.6*</b> <b>74.1*</b>
Common Housing Issues	<ul style="list-style-type: none"> <li>Limited Availability</li> <li>Rent Affordability</li> <li>Home Purchase Affordability</li> <li>Substandard Housing (Quality/Condition)</li> </ul>	<b>76.7%</b> <b>46.7%</b> <b>46.7%</b> <b>46.7%</b>
Priority by Construction Type	<ul style="list-style-type: none"> <li>Clear Blighted/Unused Structures to Create Land for New Development</li> <li>Repair/Renovation/Revitalization of Existing Housing</li> <li>New Construction</li> </ul>	<b>86.2*</b> <b>82.5*</b> <b>82.1*</b>
Common Barriers/Obstacles to Residential Development	<ul style="list-style-type: none"> <li>Cost of Labor/Materials</li> <li>Cost of Land</li> <li>Housing Converting to Short-Term Rentals</li> <li>Development Costs</li> <li>Lack of Infrastructure</li> </ul>	<b>71.7%</b> <b>48.3%</b> <b>48.3%</b> <b>46.7%</b> <b>45.0%</b>
Priorities to Address Residential Development	<ul style="list-style-type: none"> <li>Collaboration between Public and Private Sectors</li> <li>Educating the Public on Importance of Different Types of Housing</li> <li>Improvements to Utility Systems</li> </ul>	<b>44.1%</b> <b>37.3%</b> <b>32.2%</b>
Critical Factors for Location of Residential Development	<ul style="list-style-type: none"> <li>Access to Infrastructure (Water/Sewer/High-Speed Internet)</li> <li>Quality of Schools</li> <li>Proximity to Community Services</li> </ul>	<b>52.5%</b> <b>52.5%</b> <b>40.7%</b>
Initiatives/Priorities to Support Housing Development	<ul style="list-style-type: none"> <li>Accessibility to Key Community Services (e.g., Healthcare, Childcare)</li> <li>Renovating/Repurposing Buildings</li> <li>Removal/Mitigation of Residential Blight</li> </ul>	<b>60.0%</b> <b>58.3%</b> <b>51.7%</b>

## Stakeholder Input – Key Findings

### **Housing Issues:**

- Availability
- Affordability & Quality

### **Product Type Needed:**

- Duplex/Triplex/Townhomes
- Ranch/Single-Family Homes

### **Housing Needed:**

- Rentals @ <\$750/Month
- For-Sale @ <\$150,000
- For-Sale @ \$150,000-\$199,999

### **Development Barriers:**

- Costs of Labor/Materials
- Land Costs
- Short-Term Rental Conversions

### **Development Priorities:**

- Clear Blight/Unused Structures
- Repair/Renovate/Revitalize
- New Construction

### **Resolution Priorities:**

- Public/Private Sector Collaboration
- Educating Public on Importance of Housing
- Addressing Utilities/Infrastructure

## Housing Gap Estimates 2024-2029 (Rental & For-Sale Housing)

The **NRG Region** has an overall housing gap of **7,569** units, with a gap of **2,586** rental units and a gap of **4,983** for-sale units.

Overall <b>Rental</b> Housing Gap Estimates (2024-2029)		
Area	Housing Gap (Units)	Share of Region's Gap
Fayette County	432	16.7%
Raleigh County	1,575	60.9%
Summers County	204	7.9%
Nicholas County	375	14.5%
<b>New River Gorge Region</b>	<b>2,586</b>	<b>100.0%</b>

Overall <b>For-Sale</b> Housing Gap Estimates (2024-2029)		
Area	Housing Gap (Units)	Share of Region's Gap
Fayette County	1,098	22.0%
Raleigh County	2,992	60.1%
Summers County	265	5.3%
Nicholas County	628	12.6%
<b>New River Gorge Region</b>	<b>4,983</b>	<b>100.0%</b>

## Housing Gap Estimates 2024-2029 (Rental Housing)

While the largest rental gaps in most counties are for the product affordable to households earning up to 30% of AMHI (rents generally below \$520/month), there are also notable gaps for higher-end product affordable to households earning above 80% of AMHI (rents generally above \$1,320) in Fayette and Raleigh counties.

Percent of Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$19,800	\$19,801-\$33,000	\$33,001-\$52,800	\$52,801-\$79,200	\$79,201+
Monthly Rent Range	≤ \$495	\$496-\$825	\$826-\$1,320	\$1,321-\$1,980	\$1,981+
<b>Fayette County, WV</b>					
<b>Overall Units Needed</b>	104	81	59	121	67
<b>Total Rental Housing Gap</b>					<b>432</b>
<b>Raleigh County, WV</b>					
<b>Overall Units Needed</b>	501	266	166	423	219
<b>Total Rental Housing Gap</b>					<b>1,575</b>
<b>Summers County, WV</b>					
<b>Overall Units Needed</b>	77	33	44	33	17
<b>Total Rental Housing Gap</b>					<b>204</b>

Percent of Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$20,670	\$20,671-\$34,450	\$34,451-\$55,120	\$55,121-\$82,680	\$82,681+
Monthly Rent Range	≤ \$516	\$517-\$861	\$862-\$1,378	\$1,379-\$2,067	\$2,068+
<b>Nicholas County, WV</b>					
<b>Overall Units Needed</b>	137	67	77	63	31
<b>Total Rental Housing Gap</b>					<b>375</b>

## Housing Gap Estimates 2024-2029 (For-Sale Housing)

The greatest for-sale gaps are for product which generally serves households earning between 81% and 120% of AMHI (generally priced between \$176,000 and \$275,000).

Percent of Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$19,800	\$19,801-\$33,000	\$33,001-\$52,800	\$52,801-\$79,200	\$79,201+
Price Point	≤ \$66,000	\$66,001-\$110,000	\$110,001-\$176,000	\$176,001-\$264,000	\$264,001+
<b>Fayette County, WV</b>					
<b>Overall Units Needed</b>	83	123	217	495	180
<b>Total For-Sale Housing Gap</b>					<b>1,098</b>
<b>Raleigh County, WV</b>					
<b>Overall Units Needed</b>	351	485	674	1,096	386
<b>Total For-Sale Housing Gap</b>					<b>2,992</b>
<b>Summers County, WV</b>					
<b>Overall Units Needed</b>	0	9	48	150	58
<b>Total For-Sale Housing Gap</b>					<b>265</b>

Percent of Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$20,670	\$20,671-\$34,450	\$34,451-\$55,120	\$55,121-\$82,680	\$82,681+
Price Point	≤ \$68,900	\$68,901-\$114,833	\$114,834-\$183,733	\$183,734-\$275,600	\$275,601+
<b>Nicholas County, WV</b>					
<b>Overall Units Needed</b>	0	29	130	338	131
<b>Total For-Sale Housing Gap</b>					<b>628</b>



## Recommended Housing Strategies



- **Goal Setting** - Set realistic/attainable short-term housing goals, outline long-term objectives and monitor progress.
- **Develop Local & Regional Plans** - Develop municipal-, county-specific and regional-level housing plans to meet local objectives.
- **Encourage Capacity Building** - Consider capacity building through organizational efforts and/or hiring professionals to spearhead housing efforts. Identify housing champion!
- **Develop Resources** - Consider developing a centralized housing resource center and/or other information materials.

## Recommended Housing Strategies

- **Leverage Incentives** - Explore, implement and leverage existing state-level housing incentives to encourage or support the preservation of existing housing and the development of new residential units.
- **Explore Programs/Policies** - Explore and support housing policies, programs and incentives to support the preservation of existing housing and the development of new residential units, with possible emphasis on affordable workforce housing and senior-oriented housing.
- **Support Locations and Housing Product to Target Populations** - Support efforts to develop residential product in locations that accommodates the housing needs of seniors and appeals to younger adult and younger millennial households.
- **Develop Marketing and Outreach Plan** - Market the New River Gorge Region's housing needs and development opportunities to potential residential development partners.

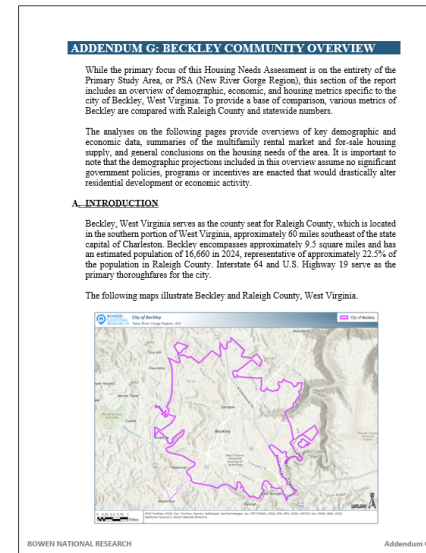
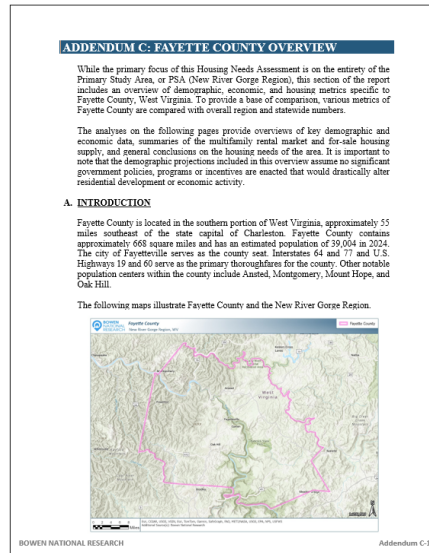
## Additional Data and Resources

A copy of the NRG regional study can be found by visiting:

<https://nrgrda.org/housing-needs-assessment-new-river-gorge/>

### County Chapters

- Fayette County
- Nicholas County
- Raleigh County
- Summers County



### Municipal Chapters

- Beckley
- Hinton
- Summersville

Various housing strategies and case studies can be found by visiting:

[www.localhousingsolutions.org](http://www.localhousingsolutions.org)

[www.planning.org/housing-supply-accelerator/](http://www.planning.org/housing-supply-accelerator/)

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