

ADDENDUM F: SUMMERS COUNTY OVERVIEW

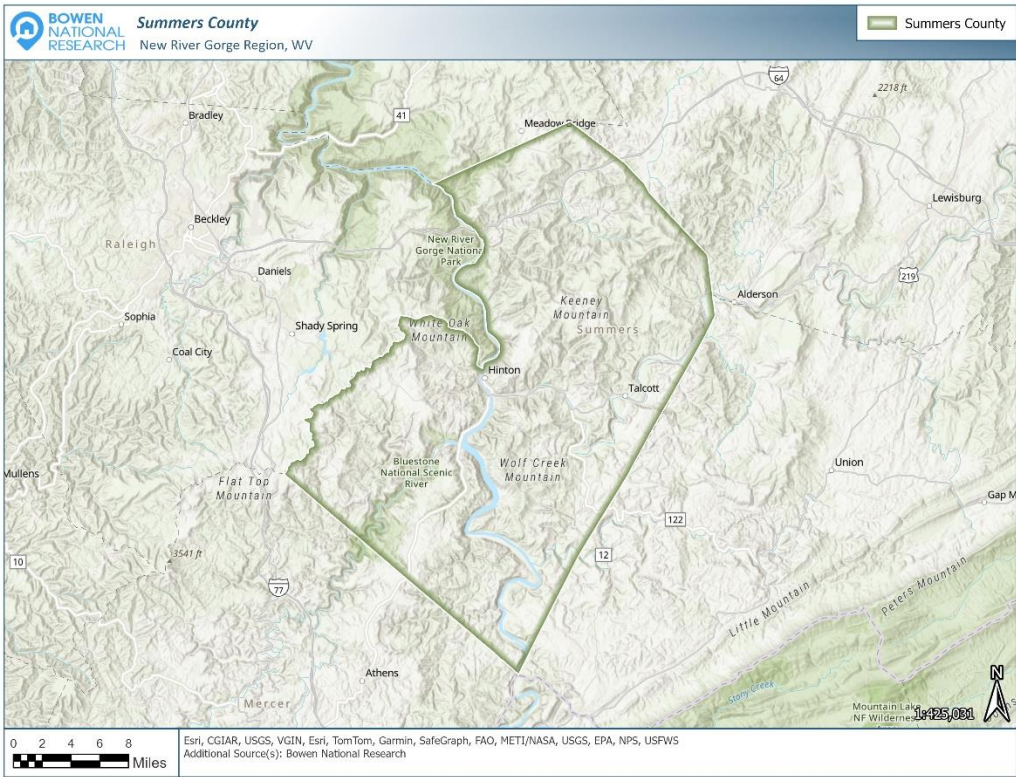
While the primary focus of this Housing Needs Assessment is on the entirety of the Primary Study Area, or PSA (New River Gorge Region), this section of the report includes an overview of demographic, economic, and housing metrics specific to Summers County, West Virginia. To provide a base of comparison, various metrics of Summers County are compared with overall region and statewide numbers.

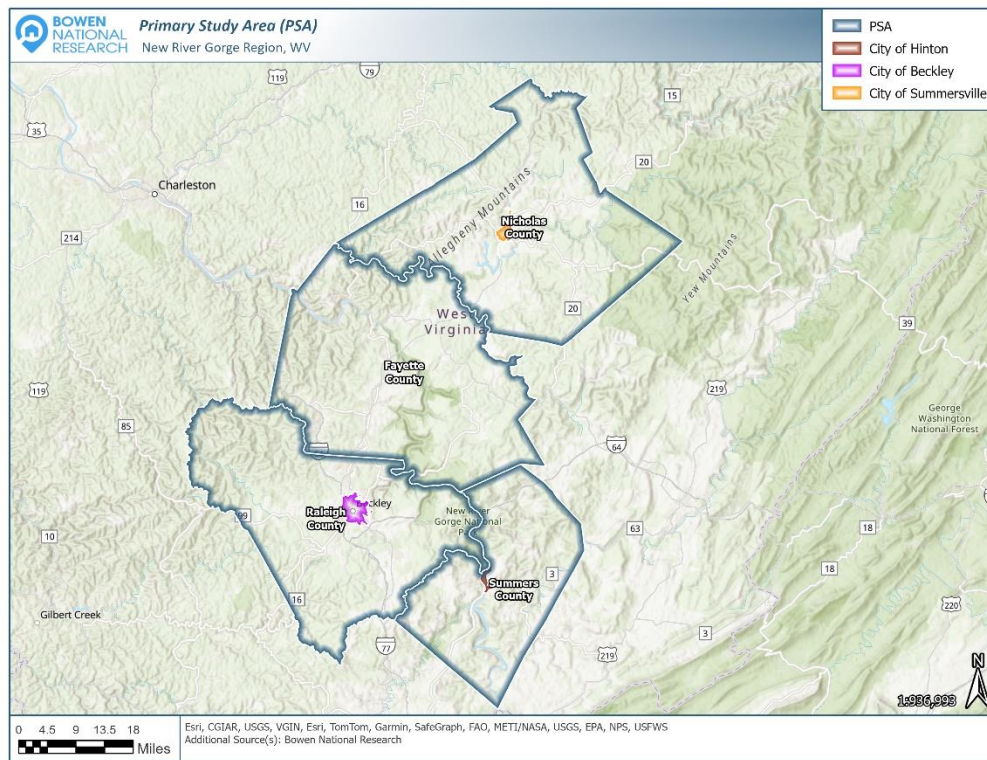
The analyses on the following pages provide overviews of key demographic and economic data, summaries of the multifamily rental market and for-sale housing supply, and general conclusions on the housing needs of the area. It is important to note that the demographic projections included in this overview assume no significant government policies, programs or incentives are enacted that would drastically alter residential development or economic activity.

A. INTRODUCTION

Summers County is located in the southern portion of West Virginia. Hinton, which serves as the county seat, is located approximately 90 miles southeast of the state capital of Charleston. Summers County contains approximately 368 square miles and has an estimated population of 11,425 in 2024. Interstate 64 transects the northern portion of the county and State Routes 3 and 20 serve as the primary thoroughfares for the county. Other communities within Summers County include Bellepoint, Jumping Branch, Sandstone, and Talcott.

The following maps illustrate Summers County and the New River Gorge Region.

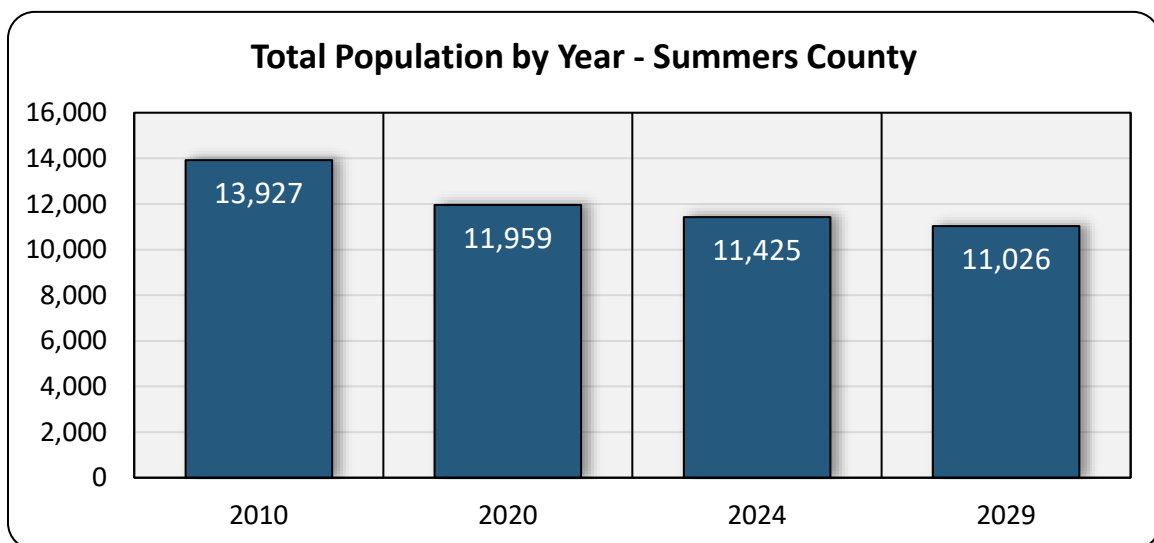




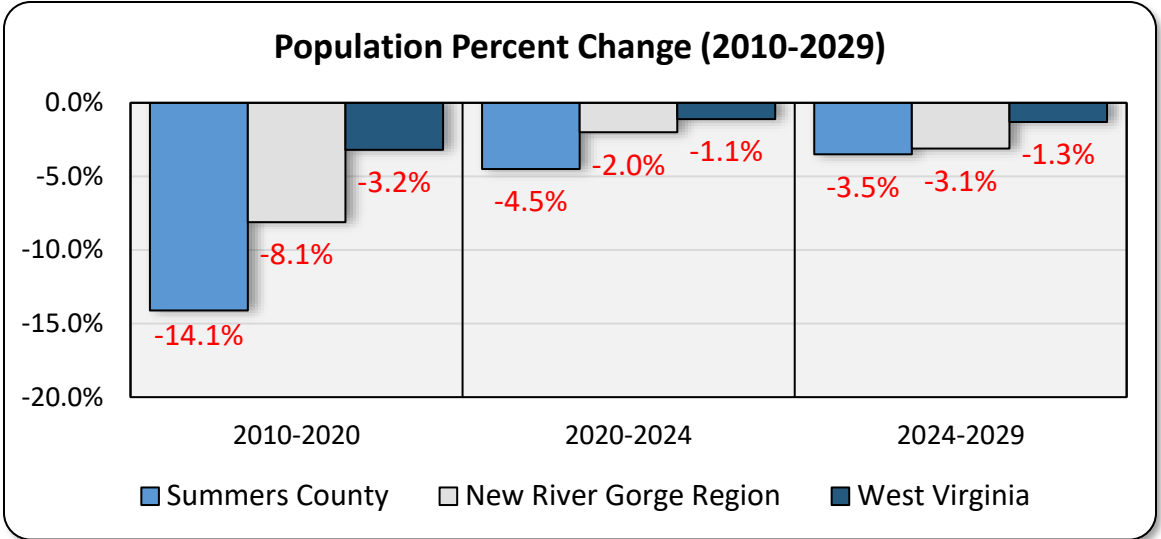
B. DEMOGRAPHIC ANALYSIS

This section of the report evaluates key demographic characteristics for Summers County. Demographic comparisons provide insights into the human composition of housing markets. It should be noted that some total numbers and percentages may not match the totals within or between tables/graphs in this section due to rounding.

The following graphs illustrate *total population* by year for Summers County and the population percent changes between 2010 and 2029 for each of the study areas.



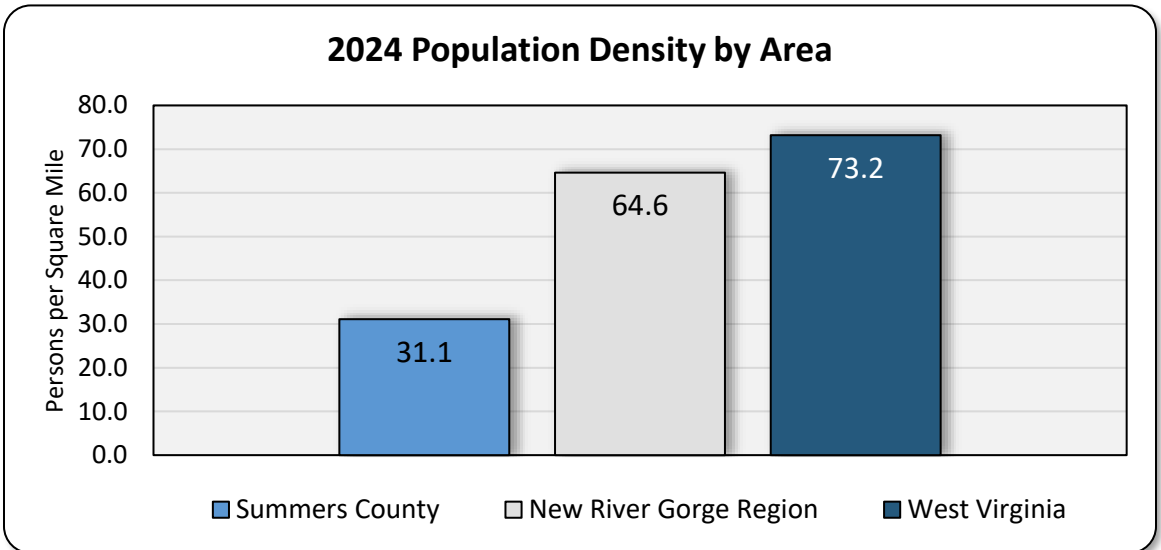
Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research



Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

The population in Summers County decreased by 14.1% between 2010 and 2020. This represents a much larger percent decline as compared to the region (8.1%) and state (3.2%) during this time period. Between 2020 and 2024, the population in Summers County decreased by 4.5%, and the population within the area is projected to further decline by 3.5% over the next five years. This represents a larger percent decline for both time periods when compared to the region and state.

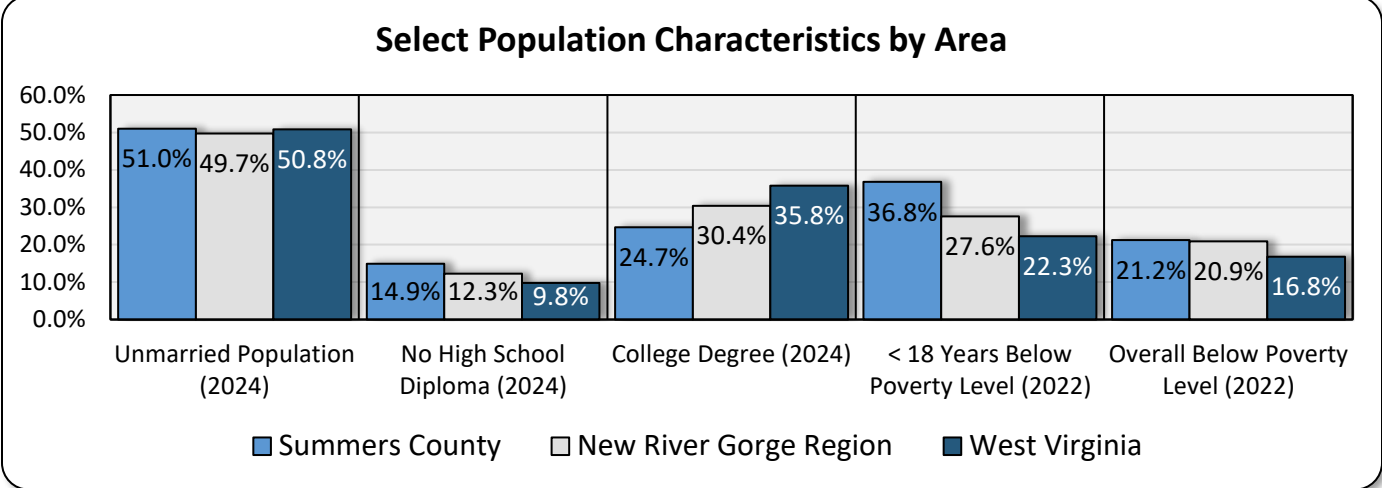
The following graph illustrates the *population density* for each study area in 2024.



Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

With a population density of 31.1 persons per square mile, Summers County is significantly less densely populated than the New River Gorge Region and the state of West Virginia.

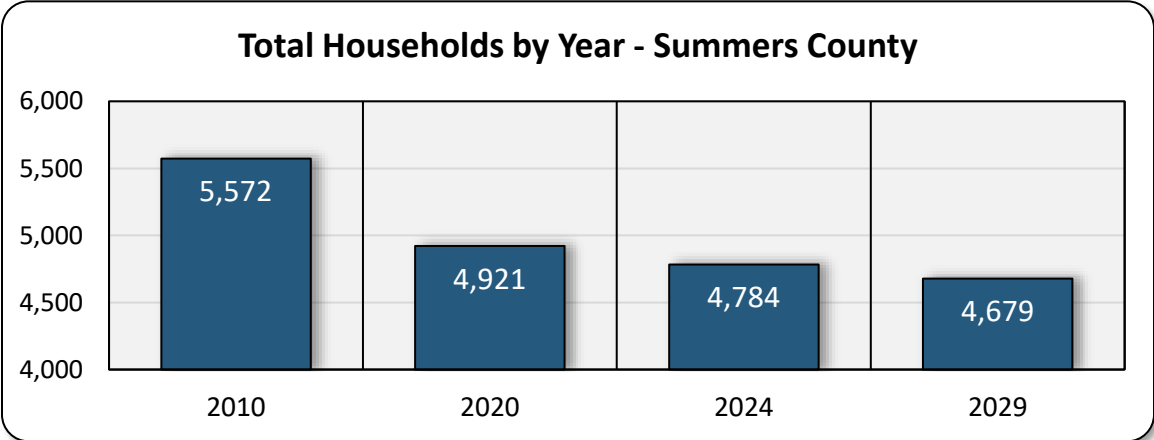
The following graph illustrates *select population characteristics* that typically influence housing affordability for each of the study areas. Note that data included within the graph is derived from 2024 ESRI and the 2018-2022 American Community Survey.



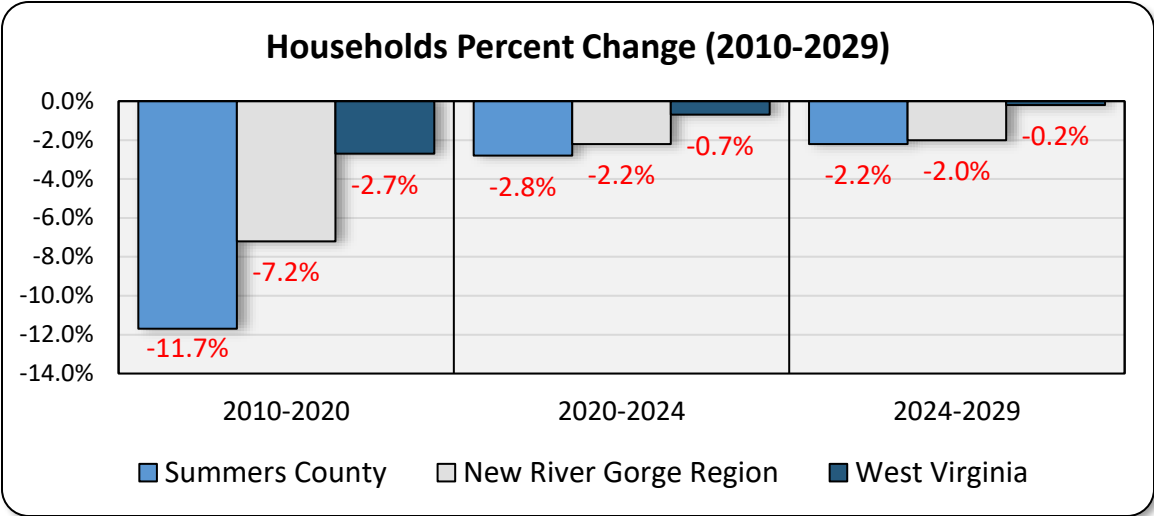
Source: 2018-2022 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

As the preceding data illustrates, Summers County has a higher share of unmarried population (51.0%), a higher share of the population without a high school diploma (14.9%), and a lower share of individuals with a college degree (24.7%) compared to the state of West Virginia. All three factors likely have a negative influence on housing affordability in the county. Overall, Summers County has higher poverty rates for children less than 18 years of age (36.8%) and the overall population (21.1%) when compared to the region and state. The poverty rate for children less than 18 years of age is particularly noteworthy.

The following graphs illustrate the number of *total households* in Summers County by year and the household percent changes between 2010 and 2029 for each of the study areas.



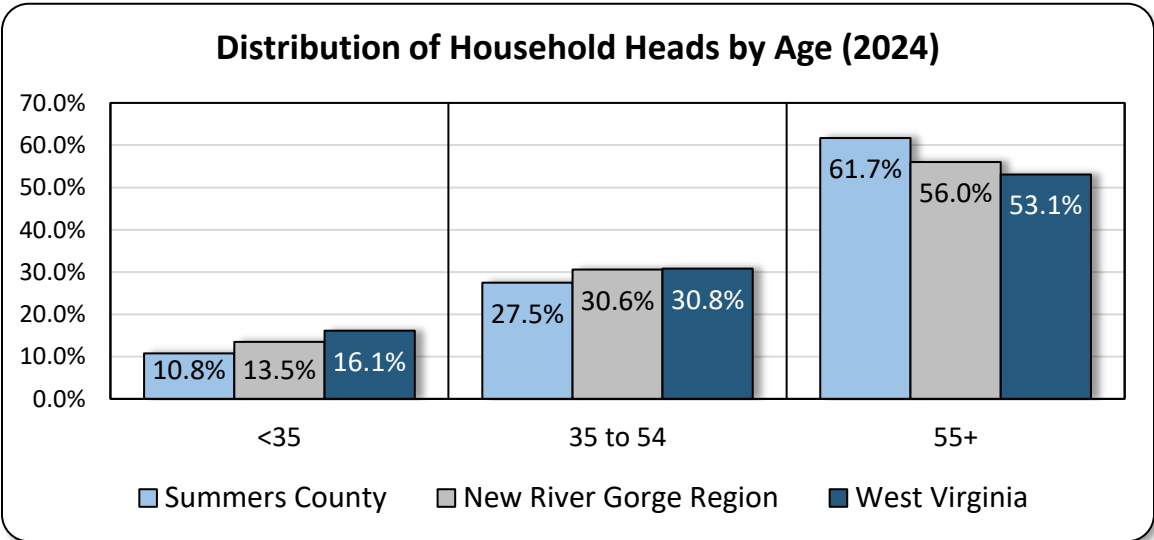
Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research



Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

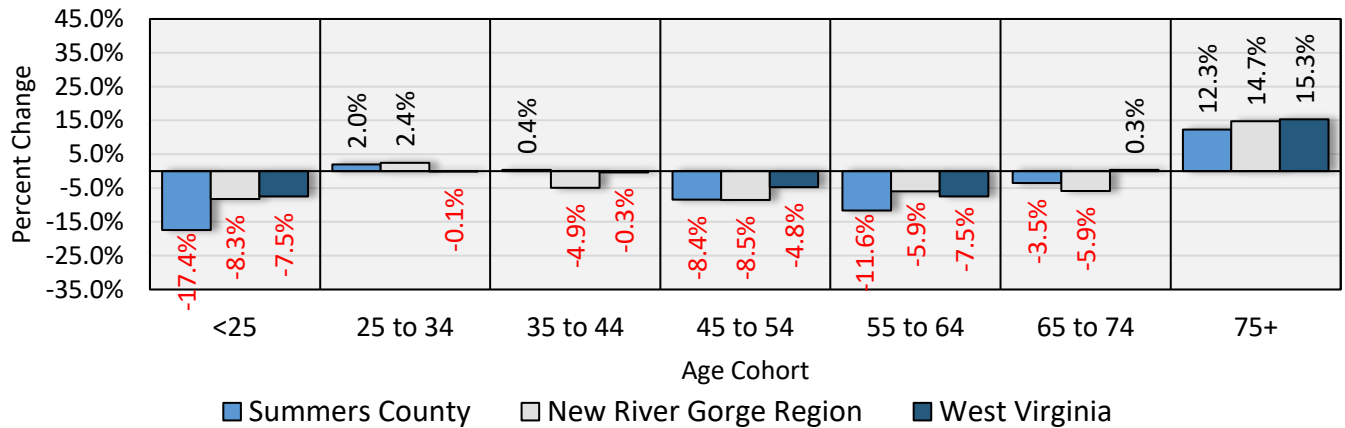
The number of households in Summers County decreased by 11.7% between 2010 and 2020. This represents a much larger percent decline as compared to the region (7.2%) and state (2.7%) during this time period. Between 2020 and 2024, the number of households in Summers County decreased 2.8%, and it is projected that the number of households in the area will decline by 2.2% over the next five years. While household growth or decline can heavily influence the total housing needs of a market, factors such as households living in substandard or cost-burdened housing, people commuting into the area for work, pent-up demand, and availability of existing housing all affect housing needs. These factors are addressed throughout this overview.

The following graphs compare the share of *household heads by age* for each of the study areas in 2024 and the projected *percent change* in household heads by age cohort between 2024 and 2029.



Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

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

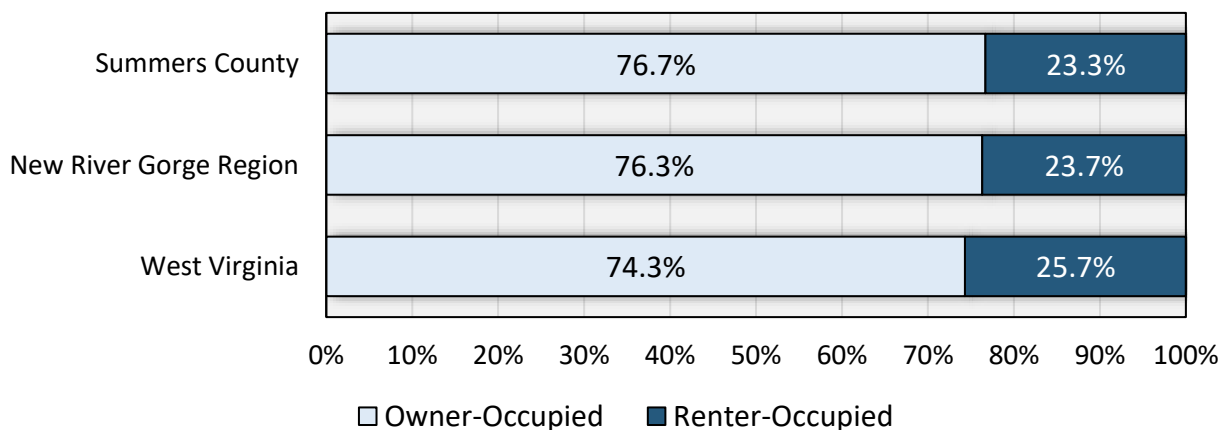


Source: 2020 Census; ESRI; Urban Decision Group Bowen National Research

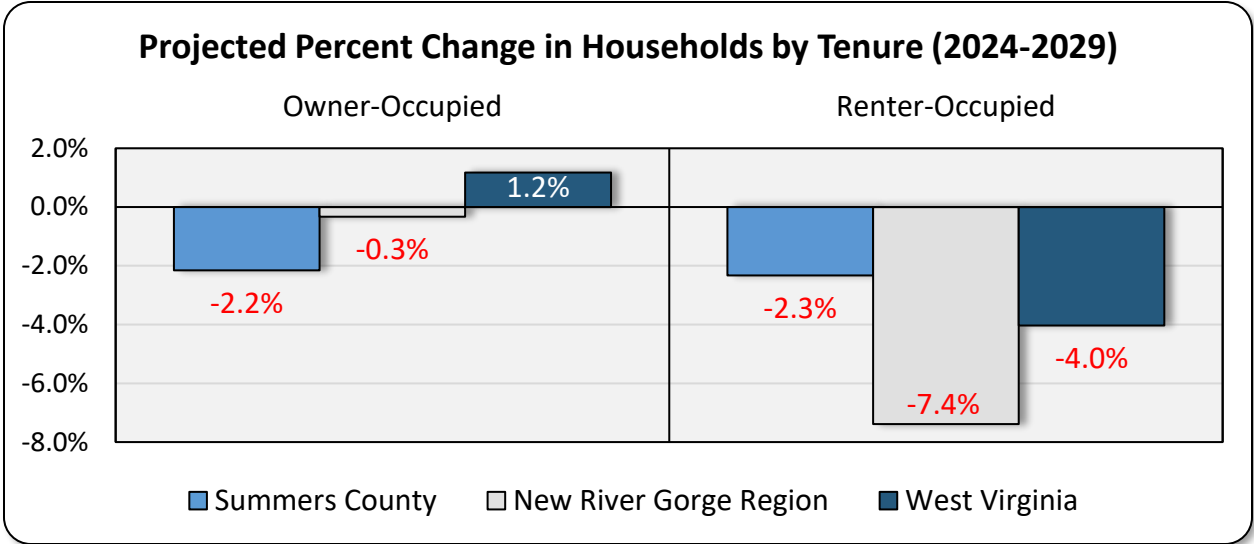
Overall, the data shows that Summers County households in 2024 are much more heavily concentrated among the senior-aged cohort (55 years and older) when compared to the region and the state. While households between the ages of 25 and 34 are projected to increase by 2.0% in Summers County over the next five years, more notable growth is projected for households aged 75 and older in Summers County (12.3%), the region (14.7%), and state (15.3%) between 2024 and 2029. This will likely result in a notable increase in demand for senior-oriented housing in the county.

The following graphs compare the share of *households by tenure* (renters and owners) for 2024 and the projected *percent change* in households by tenure between 2024 and 2029 for each of the study areas.

Households by Tenure (2024)



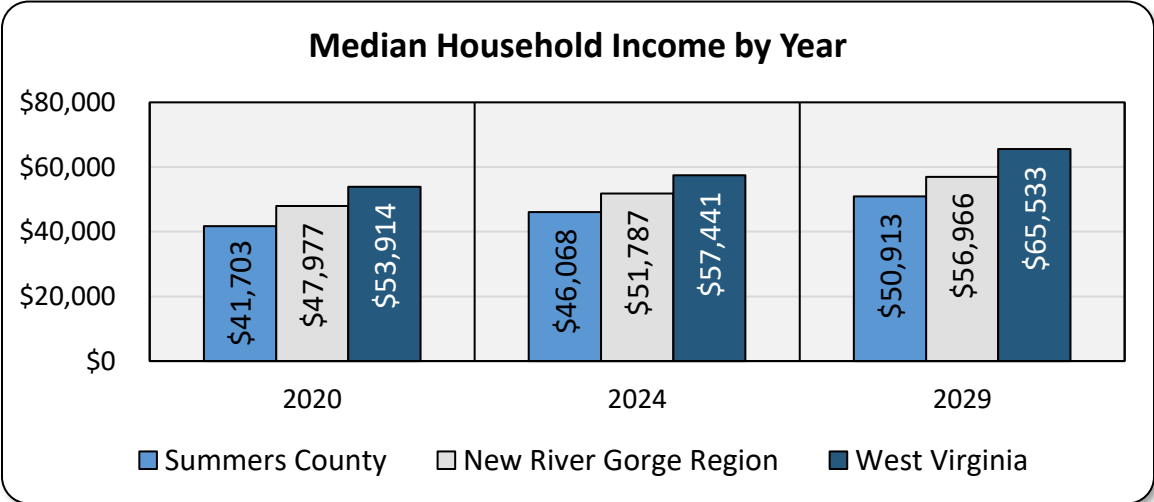
Source: 2010 Census; 2020 Census; ESRI; Urban Decision Group; Bowen National Research



Source: 2010 Census; 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In 2024, the distribution of households by tenure in Summers County (76.7% owners and 23.3% renters) is slightly more weighted toward owners when compared to the region and state. Over the next five years, it is projected that the number of owner households in Summers County will decrease by 2.2%, while the number of renter households will decline by 2.3%. Although the percent decrease in owner households is larger than the respective decrease for the region, the projected percent decrease in renter households is less than both the region and state. However, it is important to understand that housing demand is influenced by a variety of factors, which may include existing pent-up demand, substandard housing, housing cost burden, and/or other factors.

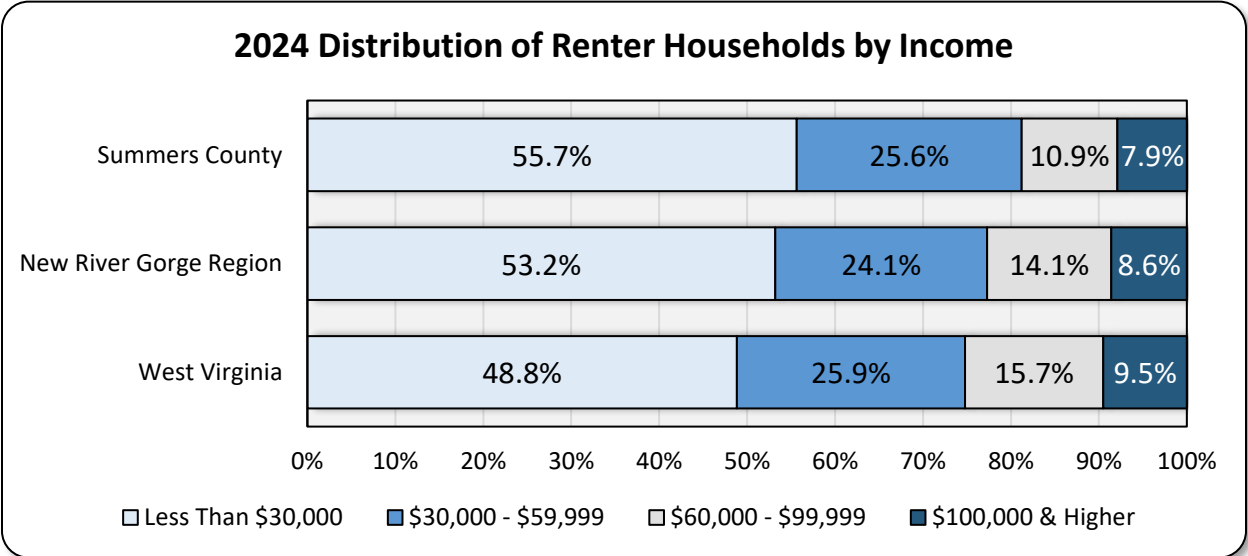
The following compares the *median household income* for each of the study areas from 2020 to 2029.



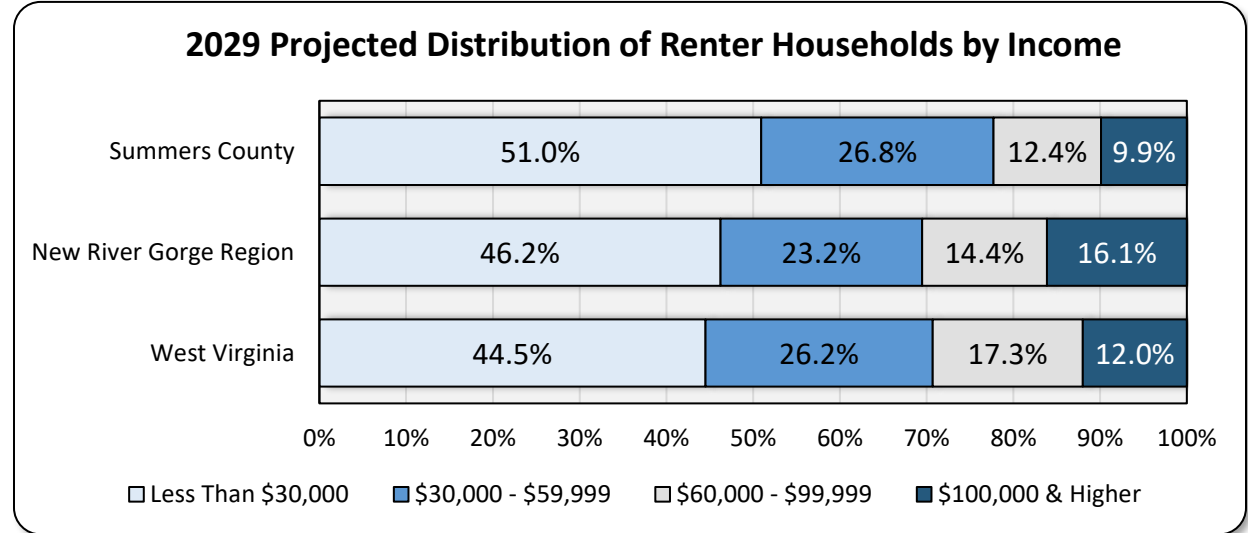
Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

As the preceding illustrates, the 2024 median household income in Summers County (\$46,068) is 19.8% lower than the statewide median household income. Over the next five years, it is projected that the median household income in Summers County will increase to \$50,913, or an increase of 10.5%. Regardless, the median household income in Summers County will remain well below those of the region (\$56,966) and state (\$65,533).

The following graphs compare *renter households by income* for 2024 and 2029 and the projected *percent* change in renter households by income between 2024 and 2029 for each of the study areas.

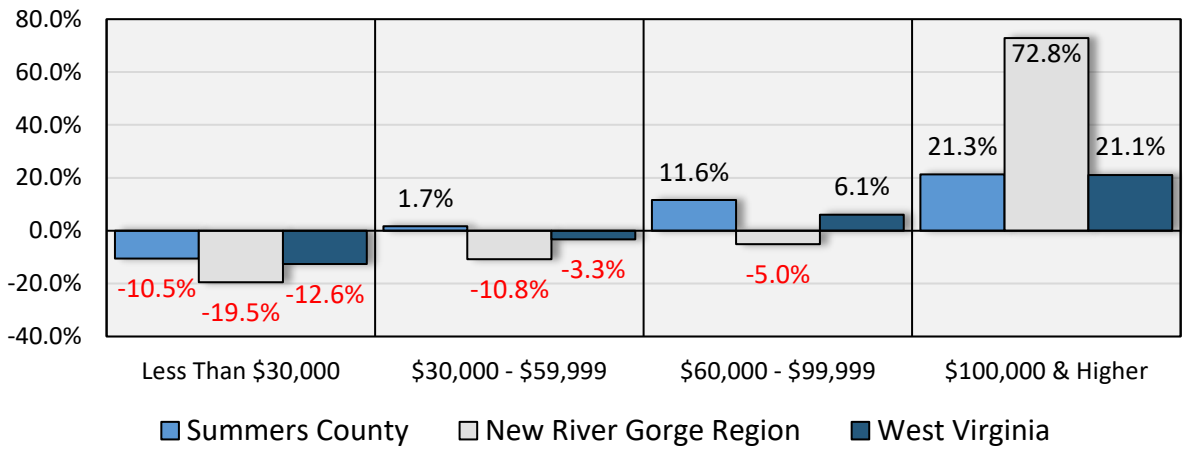


Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research



Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Percent Change in Renter Households by Income (2024-2029)

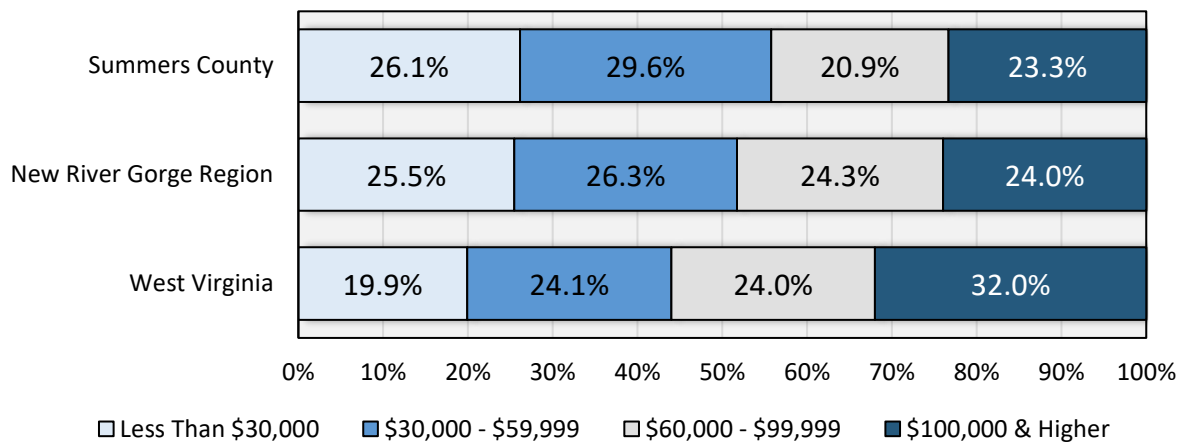


Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In 2024, Summers County (55.7%) and the New River Gorge Region (53.2%) have higher shares of renter households with incomes less than \$30,000 when compared to the state of West Virginia (48.8%). Between 2024 and 2029, renter household growth in Summers County is projected to be among households earning \$30,000 or higher, though the most significant growth (21.3%) is projected to occur among renter households earning \$100,000 or more. Despite these changes, over one-half (51.0%) of renter households in Summers County will continue to earn less than \$30,000 annually.

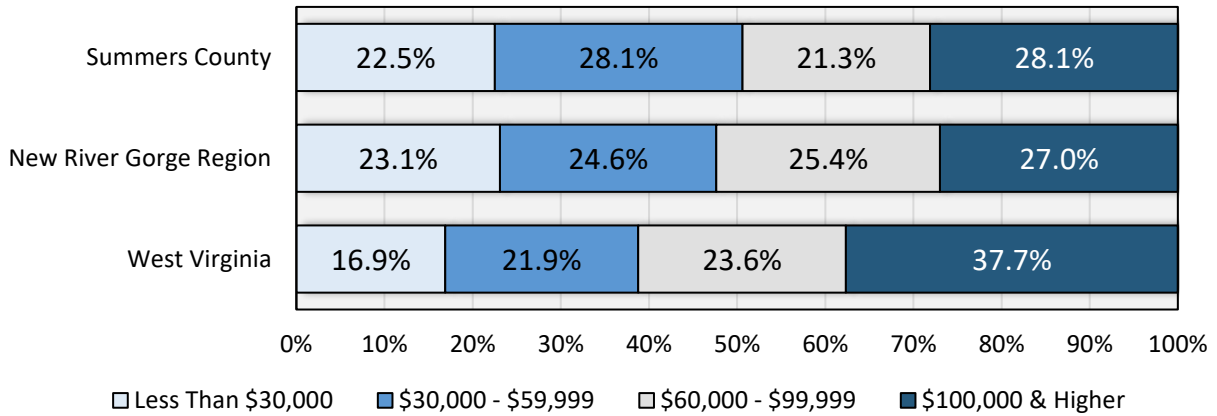
The following graphs compare *owner households by income* for 2024 and 2029 and the projected *percent change* in owner households by income between 2024 and 2029 for each of the study areas.

2024 Distribution of Owner Households by Income



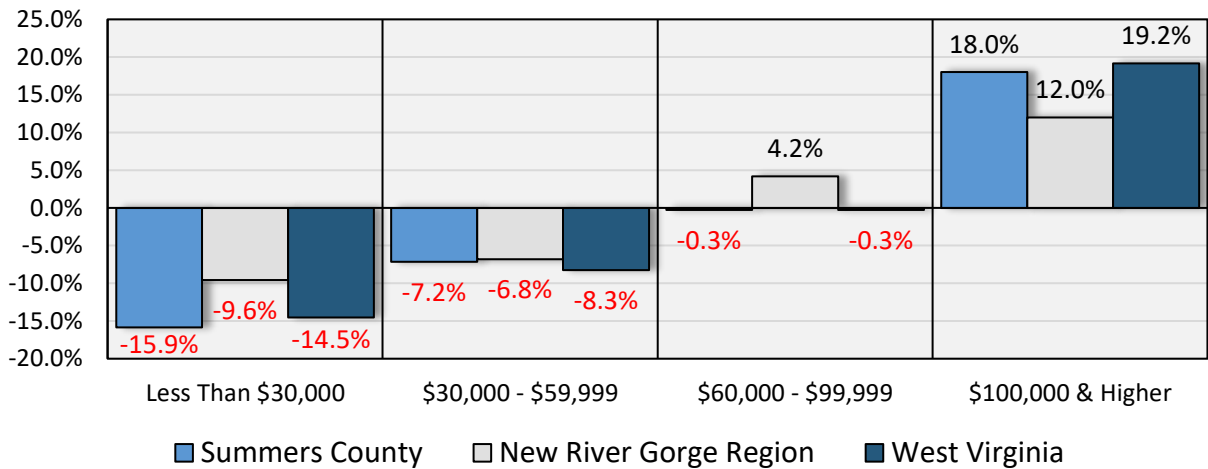
Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

2029 Projected Distribution of Owner Households by Income



Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Percent Change in Owner Households by Income (2024-2029)



Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In 2024, over three-quarters (76.6%) of Summers County owner households earn less than \$100,000, which is a much higher share compared to the state (68.0%). Between 2024 and 2029, owner household growth is projected to be confined to households earning \$100,000 or higher. Although this cohort is projected to increase by 18.0% over the next five years, 71.9% of all owner households in Summers County will continue to earn less than \$100,000 through 2029.

The following table illustrates the *components of population change* for Summers County, the New River Gorge Region, and the state of West Virginia between April 2010 and July 2020.

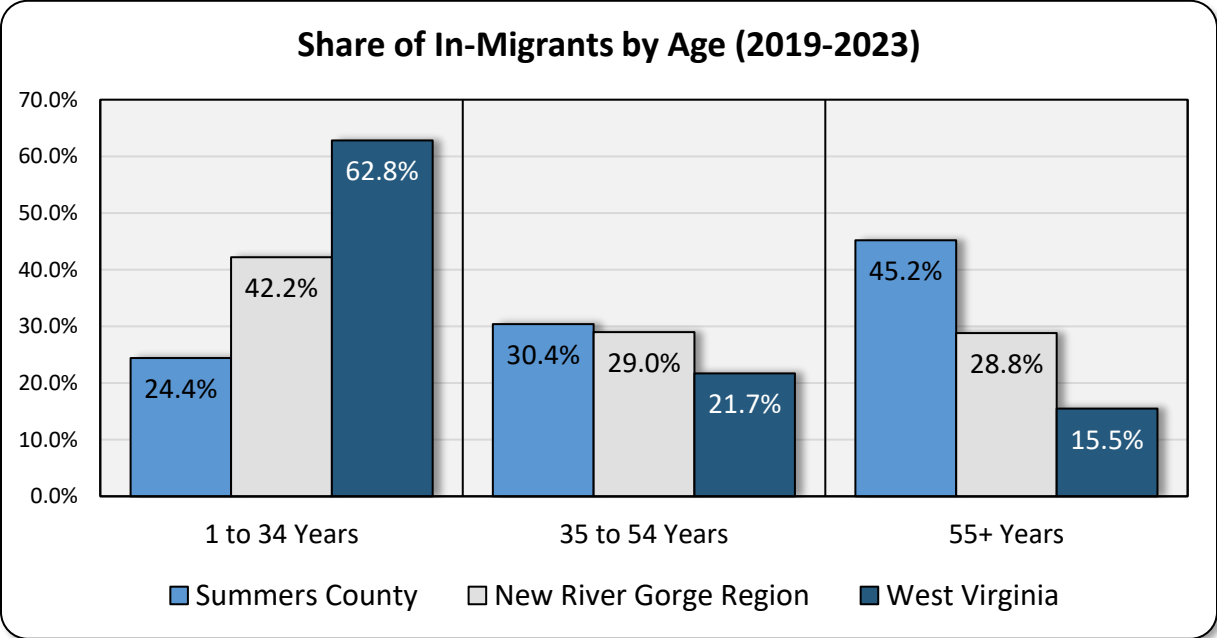
Estimated Components of Population Change by Area April 1, 2010 to July 1, 2020						
Area	Population Change*	Percent Change	Natural Change	Net Domestic Migration	Net International Migration	Total Net Migration
Summers County	-1,482	-10.6%	-863	-613	-6	-619
New River Gorge Region	-13,295	-8.1%	-5,034	-8,938	725	-8,213
West Virginia	-68,221	-3.7%	-31,419	-47,401	11,106	-36,295

Source: U.S. Census Bureau, Population Division, October 2021

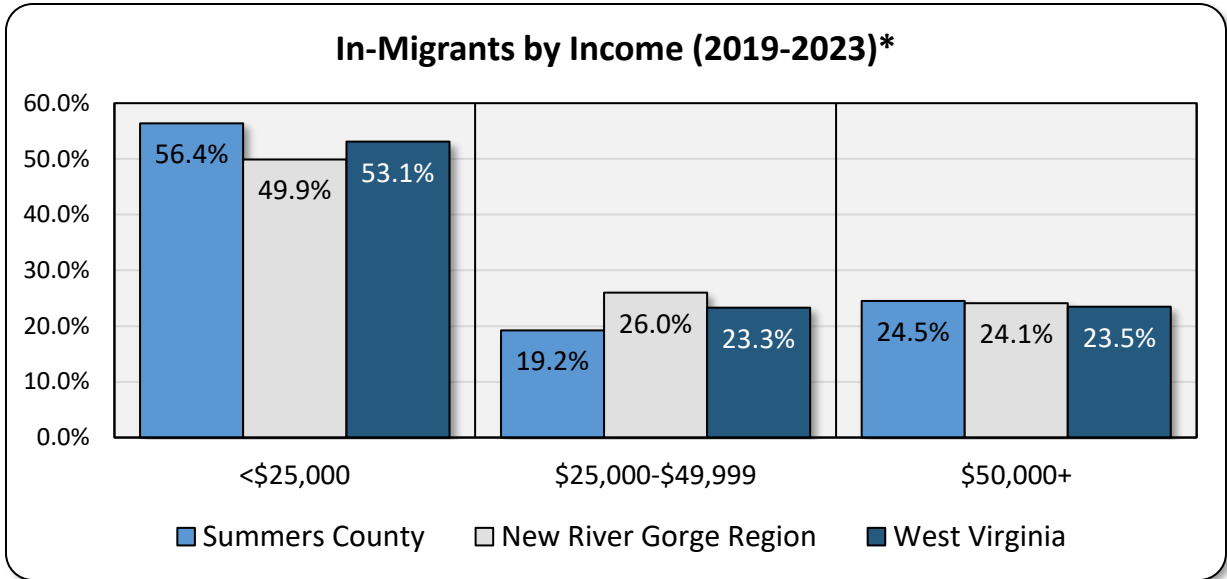
*Includes residual representing the change that cannot be attributed to any specific demographic component

Based on the preceding data, the population decline within Summers County between 2010 and 2020 was the result of a combination of natural decrease (more deaths than births) and negative net domestic and international migration. This is similar to the trends for the New River Gorge Region and the state of West Virginia, where natural decrease and negative net domestic migration also negatively impacted population change during the time period. Among the three components, natural decrease was the largest contributing factor for the population decline in Summers County.

The following graphs illustrate the distribution of *in-migrants by age* and *by income* for each study area from 2019 to 2023. Note that the data illustrated in both graphs is based on *population*, not households.



Source: U.S. Census Bureau, 2023 5-Year ACS Estimates (S0701); Bowen National Research



Source: U.S. Census Bureau, 2023 5-Year American Community Survey (B07010); Bowen National Research
 *Excludes population with no income

As the preceding data illustrates, the distribution of in-migrants by age for Summers County is more heavily concentrated among individuals aged 55 years and older (45.2%). However, both Summers County and the region also have larger shares of in-migrants between the ages of 35 and 54 when compared to the share (21.7%) for the state. Over one-half (56.4%) of in-migrants to Summers County earn less than \$25,000 annually, 19.2% earn between \$25,000 and \$49,999, and 24.5% earn \$50,000 or more. The most notable difference in distribution is within the cohort earning less than \$25,000 annually, where Summers County has the highest share among the three study areas. Although this data represents individual income rather than household income, this illustrates that a significant portion of the individuals relocating to Summers County earn lower incomes, and as such, housing affordability is likely an important factor for many in-migrants to the county.

C. ECONOMY AND WORKFORCE ANALYSIS

Labor Force

The following table illustrates *the employment base by industry* for Summers County, the New River Gorge Region, and the state of West Virginia. The top five industries by share of employment for each area are highlighted in **red** text.

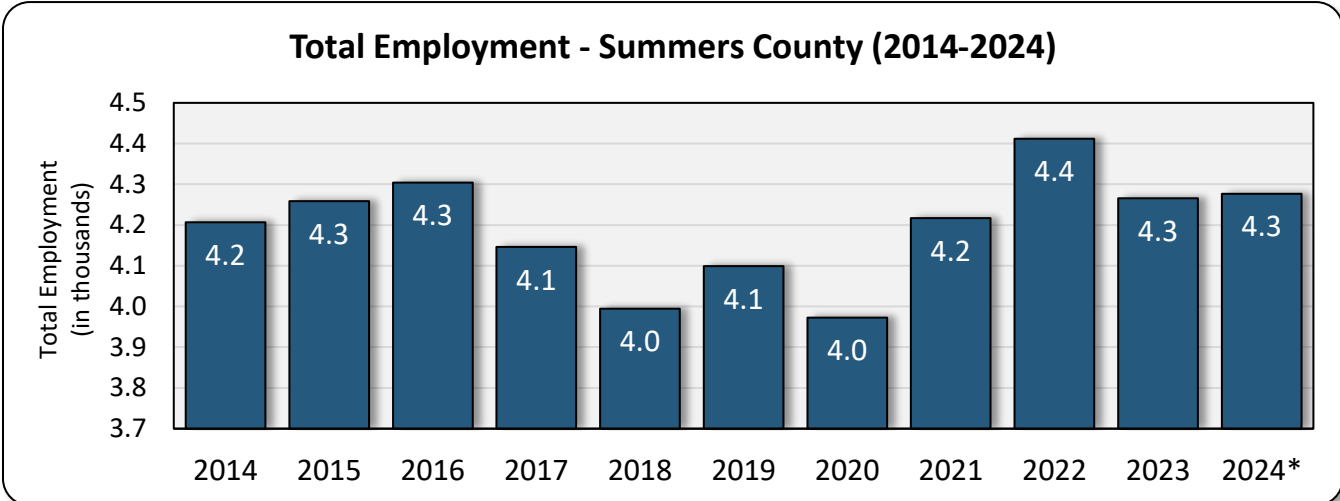
NAICS Group	Employment by Industry					
	Summers County		New River Gorge Region		West Virginia	
	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	11	0.4%	81	0.1%	1,494	0.2%
Mining	12	0.4%	834	1.5%	6,255	0.8%
Utilities	13	0.4%	195	0.3%	3,229	0.4%
Construction	18	0.6%	2,047	3.6%	29,459	4.0%
Manufacturing	29	1.0%	1,732	3.1%	42,211	5.7%
Wholesale Trade	63	2.2%	1,497	2.7%	23,896	3.2%
Retail Trade	278	9.6%	8,609	15.3%	91,434	12.3%
Transportation & Warehousing	267	9.2%	1,223	2.2%	25,649	3.5%
Information	88	3.0%	945	1.7%	15,905	2.1%
Finance & Insurance	57	2.0%	1,274	2.3%	22,734	3.1%
Real Estate & Rental & Leasing	39	1.3%	866	1.5%	11,996	1.6%
Professional, Scientific & Technical Services	162	5.6%	2,014	3.6%	38,366	5.2%
Management of Companies & Enterprises	0	0.0%	25	0.0%	1,512	0.2%
Administrative, Support, Waste Management & Remediation Services	16	0.6%	973	1.7%	12,387	1.7%
Educational Services	203	7.0%	4,522	8.0%	61,861	8.3%
Health Care & Social Assistance	603	20.8%	11,251	20.0%	149,259	20.1%
Arts, Entertainment & Recreation	357	12.3%	2,000	3.6%	16,945	2.3%
Accommodation & Food Services	277	9.5%	8,745	15.6%	70,772	9.5%
Other Services (Except Public Administration)	158	5.4%	3,185	5.7%	45,242	6.1%
Public Administration	229	7.9%	3,791	6.7%	68,484	9.2%
Non-classifiable	22	0.8%	384	0.7%	3,672	0.5%
Total	2,902	100.0%	56,193	100.0%	742,762	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within each market. These employees, however, are included in our labor force calculations because their places of employment are located within each market.

Summers County has an employment base of approximately 2,900 individuals within a broad range of employment sectors. The labor force within the area is based primarily in five sectors: Health Care & Social Assistance (20.8%), Arts, Entertainment & Recreation (12.3%), Retail Trade (9.6%), Accommodation & Food Services (9.5%), and Transportation & Warehousing (9.2%). Combined, the top five job sectors represent 61.4% of the county's employment base.

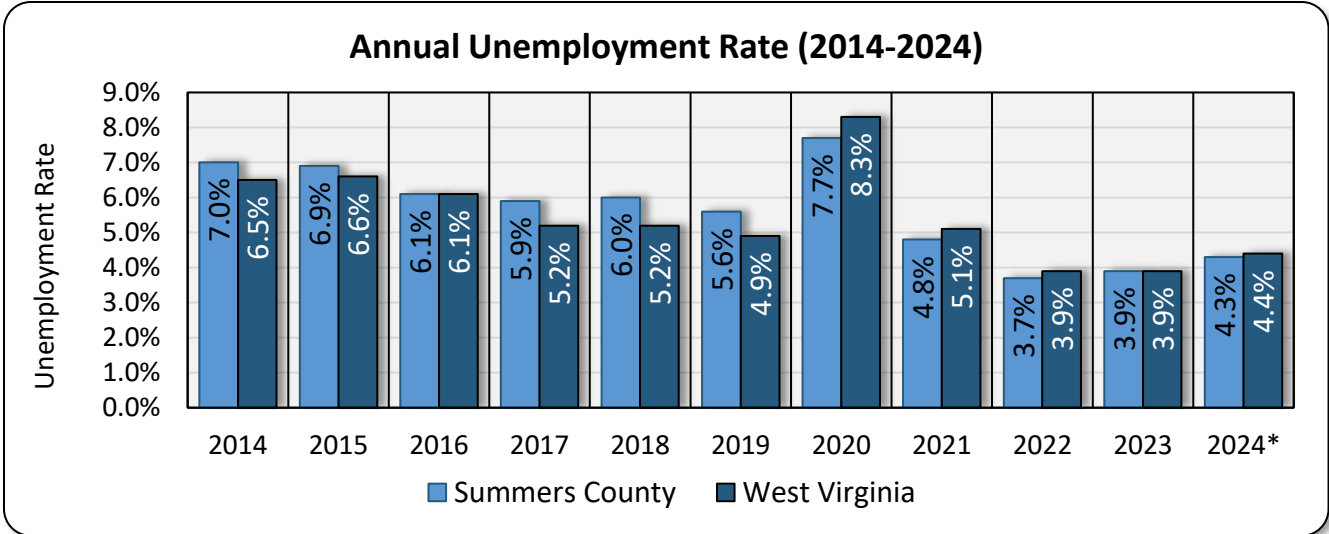
Total employment reflects the number of employed persons who live within an area regardless of where they work. The following illustrates the *total employment* base (in thousands) for Summers County between 2014 and 2024.



Source: Department of Labor; Bureau of Labor Statistics; Urban Decision Group; Bowen National Research
 *Through October

As the preceding illustrates, total employment within Summers County decreased overall between 2014 and 2020. Since 2020, total employment has generally increased, and in 2022, total employment reached the highest point in the county since 2014. While there was a slight decrease following this peak in 2022, total employment through October 2024 still remains at one of the highest levels since 2014.

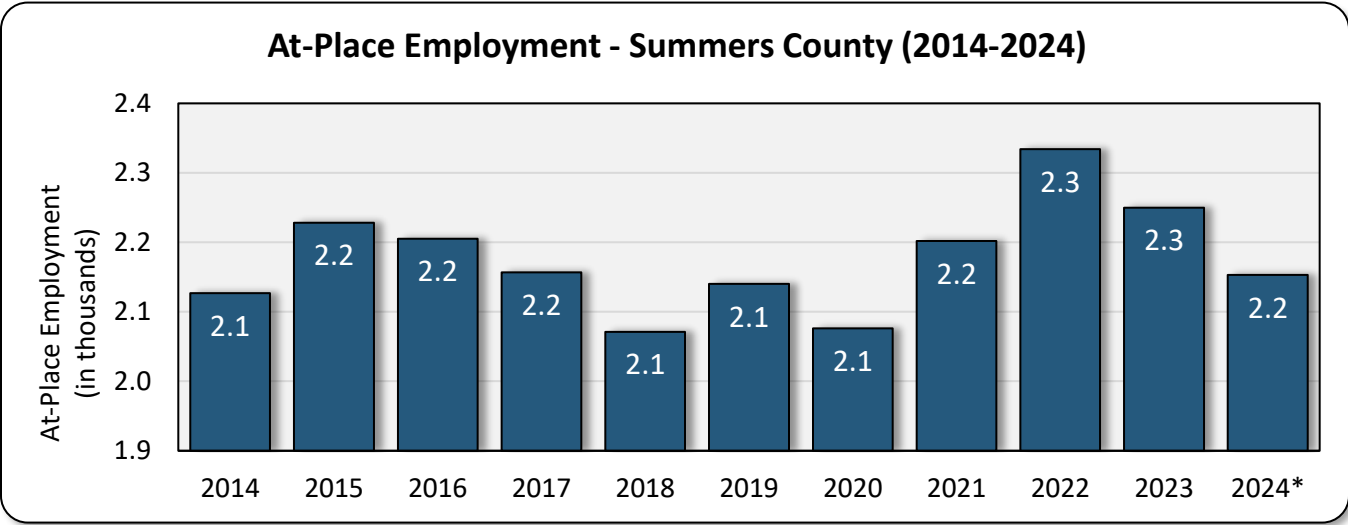
The following illustrates the *annual unemployment rate* for Summers County and the state of West Virginia from 2014 to 2024.



Source: Department of Labor, Bureau of Labor Statistics; Urban Decision Group; Bowen National Research
 *Through October

As the preceding data shows, the unemployment rate in Summers County declined from 7.0% in 2014 to 5.6% in 2019. After the sharp increase in 2020, the unemployment rate in the county dropped to 3.7% in 2022, the lowest level in the county since 2014. Although the unemployment rate has increased to 4.3% through October 2024, this still represents one of the lowest rates in the county since 2014 and is slightly lower than the 4.4% unemployment rate for the state for the current time period.

At-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total *at-place employment* base for Summers County from 2014 to 2024.



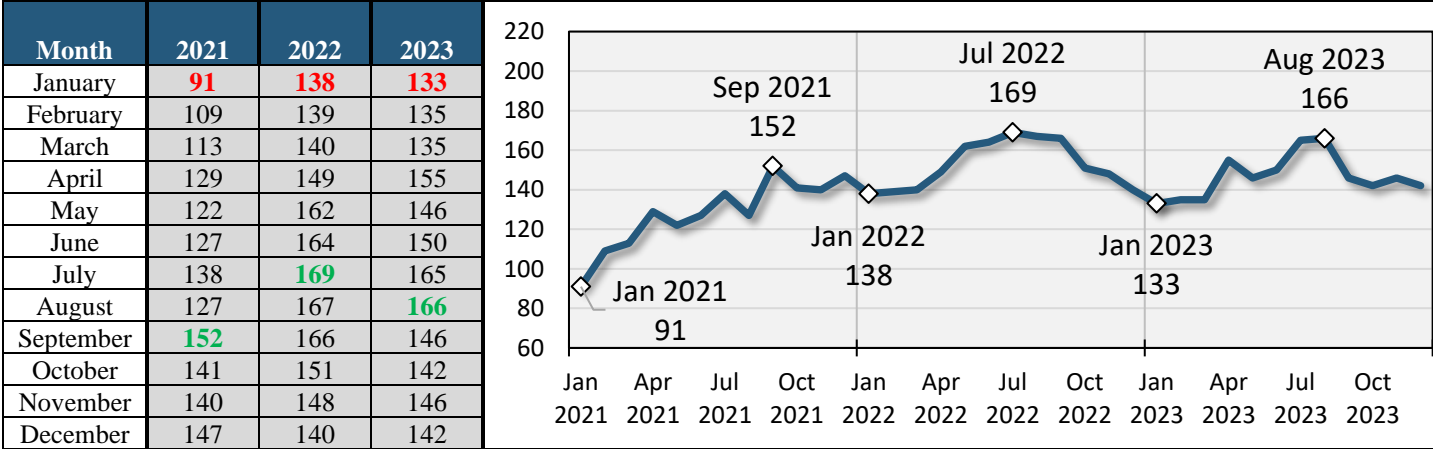
Source: Department of Labor; Bureau of Labor Statistics; Urban Decision Group; Bowen National Research
 *Through June

As the preceding illustrates, at-place employment within Summers County has fluctuated since 2014. The highest level of at-place employment during the time period occurred in 2022. Since 2022, at-place employment has decreased for two consecutive years. While this indicates relative instability in at-place employment since 2014, it is important to understand that these year over year changes represent a difference of roughly 100 jobs or less during a given year. Regardless, there has been minimal overall *cumulative* change in at-place employment in Summers County since 2014.

Summers County is one of the many counties within the state that benefits from a significant level of tourism. Notable attractions in Summers County include Bluestone Lake and Pipestem State Park. While tourism can boost an area's economy, seasonality within this sector of employment can result in increases in unemployment during the off-season and also create short-term housing challenges during peak season. The following provides a brief overview of this particular segment within the local economy.

In order to approximate this seasonality, at-place employment (people employed within an area regardless of residence) data from the Bureau of Labor Statistics was analyzed for Summers County. The at-place employment data utilized in this analysis only includes the Leisure and Hospitality Supersector (Arts, Entertainment, and Recreation and Accommodation and Food Services), which is typically one of the areas of employment most influenced by tourism. The following table illustrates the at-place employment within the Leisure and Hospitality Supersector for Summers County from 2021 to 2023. Note that the highest employment number for each year is highlighted in **green**, while the lowest employment number is highlighted in **red**.

**At-Place Employment by Month by County – Leisure and Hospitality Supersector (2021-2023)
Summers County, West Virginia**



Source: Bureau of Labor Statistics, Quarterly Census of Employment & Wages (QCEW); Bowen National Research

As the preceding illustrates, there is a broadly dispersed pattern of seasonality within the Leisure and Hospitality Supersector in Summers County. Employment within this supersector is typically at the lowest level during the month of January and peaks between July and September each year. While the difference between the highs and lows may be relatively small in terms of number, the data indicates there is at least some degree of seasonal employment in Summers County that is likely driven, in large part, by the tourism industry.

Economic Outlook

The Worker Adjustment and Retraining Notification (WARN) Act requires advance notice of qualified plant closings and mass layoffs. WARN notices were reviewed on January 9, 2025. According to WorkForce West Virginia, there have been no WARN notices reported for Summers County over the past 12 months.

The following illustrates the largest employers within Summers County:

Largest Employers – Summers County, West Virginia	
Employer Name	Business Type
Summers County Board of Education	Education
WV Division of Natural Resources	Government
Appalachian Regional Healthcare	Healthcare
Summers Nursing & Rehabilitation Center, Inc.	Healthcare
Brayman Construction Corporation	Construction
Precision Deliver, Inc.	Transportation/Logistics
Relational Management Services, LLC	Healthcare
Summers County Commission	Government
Kroger Limited Partnership	Retail

Source: WorkForce West Virginia; 2023

Major employers within Summers County are primarily involved in education, government, healthcare, construction, logistics, and retail. The majority of the largest employers in the county are engaged in industries that are generally considered stable industries (education, healthcare, government) that are less susceptible to economic downturns. This helps to partially insulate the local economy from substantial fluctuations in employment.

The following table summarizes recent and ongoing economic development projects identified within Summers County:

Economic Development Activity – Summers County, West Virginia			
Project Name	Investment	Job Creation	Scope of Work/Details
Bluestone Dam Hinton	\$320 million	N/A	Under Construction: Safety Assurance Project along with expansion of recreational areas. Estimated completion of phase 5 is 2029.
Summers County Comprehensive High School Hinton	\$8 million	N/A	Completed: Interior and exterior improvements.

N/A – Not Available

As the preceding illustrates, economic investments of approximately \$328 million have been either completed or are currently underway. The Bluestone Dam project, which has an investment value of approximately \$320 million for the final phase of improvements, is a 10-year project with an estimated completion date in 2029. This project will improve the safety of the dam, which is responsible for the formation of Bluestone Lake. Bluestone Lake is the third-largest lake in West Virginia and supports a number of outdoor activities that contribute to the local economy in Summers County. In addition, infrastructure projects of this scale typically require a significant workforce. As such, the project will continue to have a positive influence on the area economy over the coming years.

Commuting Data

The ability of a person or household to travel easily, quickly, safely, and affordably throughout a market influences the desirability of a housing market. In addition, the individuals commuting into a market from neighboring markets represent a potential base of support for future residential development.

The following tables summarize two *commuting pattern attributes* (mode and time) for Summers County.

		Commuting Mode						Total
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	
Summers County	Number	2,682	257	0	156	30	231	3,356
	Percent	79.9%	7.7%	0.0%	4.6%	0.9%	6.9%	100.0%
West Virginia	Number	581,527	59,320	4,810	18,747	9,158	49,655	723,217
	Percent	80.4%	8.2%	0.7%	2.6%	1.3%	6.9%	100.0%

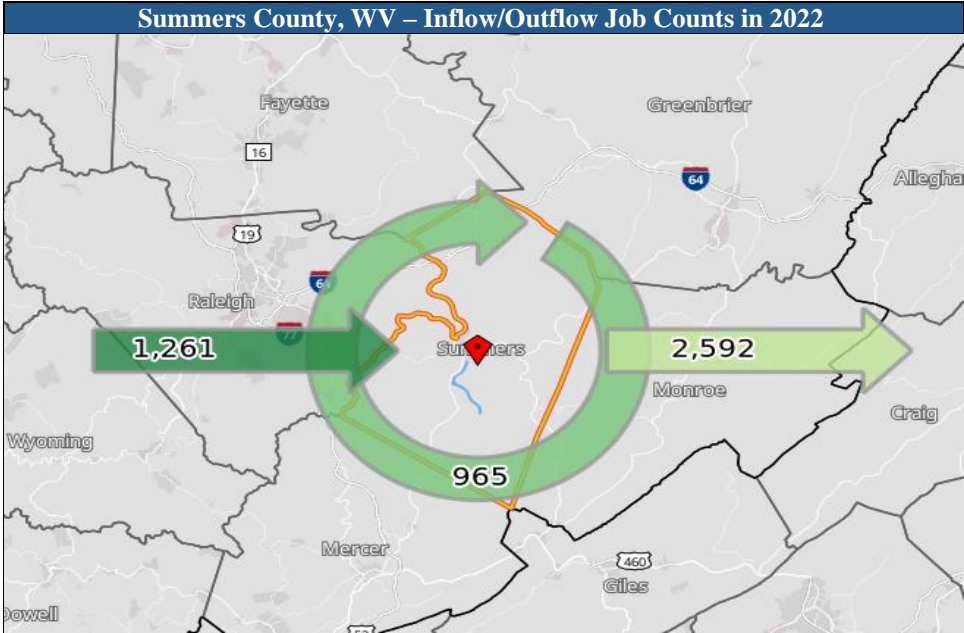
Source: U.S. Census Bureau, 2018-2022 American Community; Urban Decision Group; Bowen National Research

		Commuting Time					Worked at Home	Total
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes		
Summers County	Number	533	946	690	569	387	231	3,356
	Percent	15.9%	28.2%	20.6%	17.0%	11.5%	6.9%	100.0%
West Virginia	Number	195,537	246,599	118,683	48,972	63,771	49,655	723,217
	Percent	27.0%	34.1%	16.4%	6.8%	8.8%	6.9%	100.0%

Source: U.S. Census Bureau, 2018-2022 American Community; Urban Decision Group; Bowen National Research

As the preceding illustrates, 87.6% of individuals in Summers County utilize their own vehicles or carpool to work, 4.6% walk to work, and 6.9% work from home. The share of individuals that walk to work within the county is notably higher than the 2.6% share for the state. Overall, 44.1% of commuters have commute times less than 30 minutes to their place of employment. While the majority of individuals in the county have relatively short commute times, a noteworthy share (11.5%) have commute times of 60 minutes or more, which is larger than the share (8.8%) for the state.

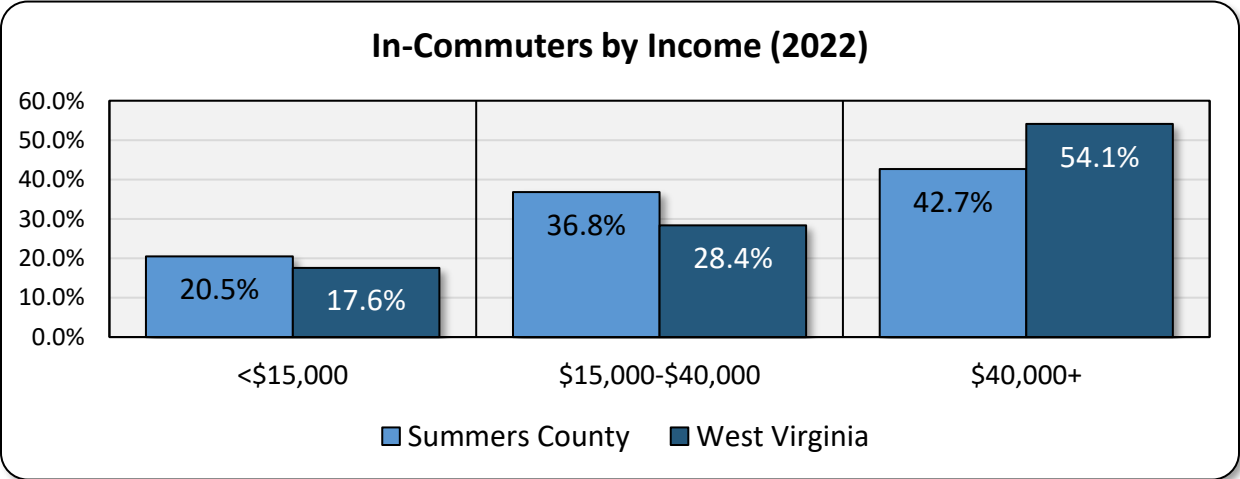
The following illustrates the overall *commuter flow* for Summers County based on 2022 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES) data.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES); Bowen National Research

Of the approximately 2,226 persons *employed* in Summers County in 2022, 56.6% (1,261) originate from outside the county, while 43.4% (965) live within the county. Nearly 2,600 residents of the county commute to surrounding areas daily for employment. Regardless, the 1,261 non-residents who work in the area represent a base of potential support for future residential development within Summers County.

The following compares the distribution of *in-commuters by annual income* for Summers County and the state of West Virginia.



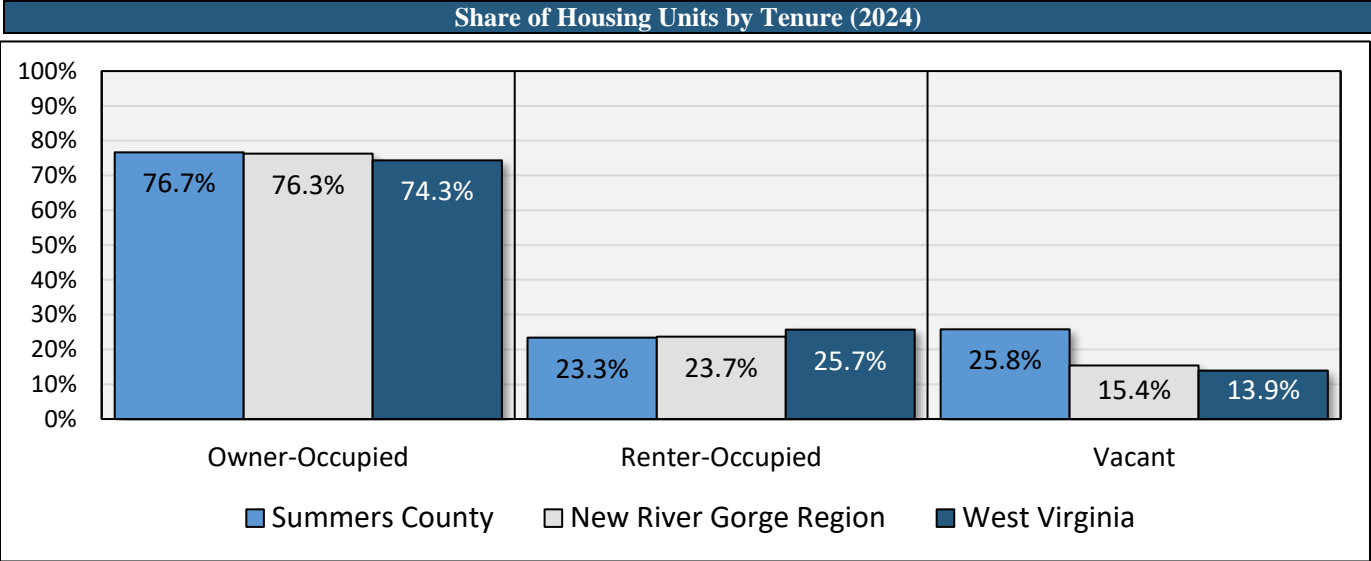
Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES); Bowen National Research

The preceding shows that the largest share (42.7%) of in-commuters to Summers County earn \$40,000 or more annually, while 36.8% earn between \$15,000 and \$40,000, and 20.5% earn less than \$15,000 annually. While the largest share of in-commuters earn \$40,000 or more, the data indicates there is a slightly higher proportion of low- and middle-income in-commuters within Summers County when compared to the state. Regardless, a variety of housing types could be developed to potentially attract some of the 1,261 in-commuters to live within Summers County.

D. HOUSING METRICS

The estimated distribution of the area *housing stock by occupancy/tenure status* for each study area for 2024 is illustrated in the following table and graph:

Number of Housing Units by Tenure (2024)					
Area	Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
Summers County	4,784	3,667	1,117	1,664	6,448
New River Gorge Region	60,923	46,486	14,437	11,082	72,005
West Virginia	738,292	548,391	189,901	118,856	857,148



Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Of the 4,784 total *occupied* housing units in Summers County, 76.7% are owner occupied and 23.3% are renter occupied. This is a slightly higher proportion of owner-occupied units when compared to the region and state. Among the 6,448 total housing units in Summers County, 25.8% (1,664 units) are classified as vacant. This is a much higher share compared to the region (15.4%) and state (13.9%). Vacant units are comprised of a variety of units including abandoned properties, unoccupied rentals, for-sale homes, and seasonal housing units.

The following table compares key *housing age and conditions* based on 2018-2022 American Community Survey data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated by tenure. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions (2022)											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Summers County	559	54.2%	1,316	34.1%	41	4.0%	101	2.6%	74	7.2%	156	4.0%
New River Gorge Region	6,569	46.4%	16,737	36.6%	388	2.7%	323	0.7%	252	1.8%	518	1.1%
West Virginia	78,382	42.4%	210,647	39.7%	4,648	2.5%	4,249	0.8%	3,037	1.6%	3,851	0.7%

Source: American Community Survey (2018-2022); ESRI; Urban Decision Group; Bowen National Research

In Summers County, 54.2% of the renter-occupied housing units and 34.1% of the owner-occupied housing units were built prior to 1970. This is a larger share of pre-1970 renter-occupied units compared to the region and state, but a lower share of owner-occupied units. There are comparably high shares of overcrowded renter-occupied (4.0%) and owner-occupied (2.6%) housing units within Summers County, as well as very high shares of renter- and owner-occupied housing units with incomplete plumbing or kitchens (7.2% and 4.0%, respectively). Overall, there are approximately 115 renter households and 257 owner households in Summers County living in substandard housing conditions.

The following table compares key household income, housing cost, and housing affordability metrics. It should be noted that cost burdened households pay over 30% of income toward housing costs, while severe cost burdened households pay over 50% of income toward housing.

	Household Income, Housing Costs and Affordability							
	2024 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households		Share of Severe Cost Burdened Households	
					Renter	Owner	Renter	Owner
Summers County	4,784	\$46,068	\$121,104	\$896	35.8%	10.5%	20.9%	2.6%
New River Gorge Region	60,923	\$51,787	\$146,434	\$776	36.6%	16.2%	20.2%	8.9%
West Virginia	738,292	\$57,441	\$173,026	\$828	40.1%	14.5%	20.8%	6.0%

Source: American Community Survey (2018-2022); ESRI; Urban Decision Group; Bowen National Research

The estimated median home value in Summers County of \$121,104 is 30.0% lower than the median home value for the state, while the average gross rent of \$896 in the area is 8.2% higher than the state. With a median household income of \$46,068 in Summers County, approximately 35.8% of renter households and 10.5% of owner households are housing cost burdened. As a result, there are roughly 400 renter households and 385 owner households in Summers County that are housing cost

burdened, of which 328 *total* households are severe cost burdened (paying more than 50% of income toward housing costs). As such, affordable housing alternatives should be an integral part of future housing solutions within the county.

Based on the 2018-2022 American Community Survey data, the following is a distribution of all occupied housing by *units in structure by tenure* (renter or owner) for each of the study areas.

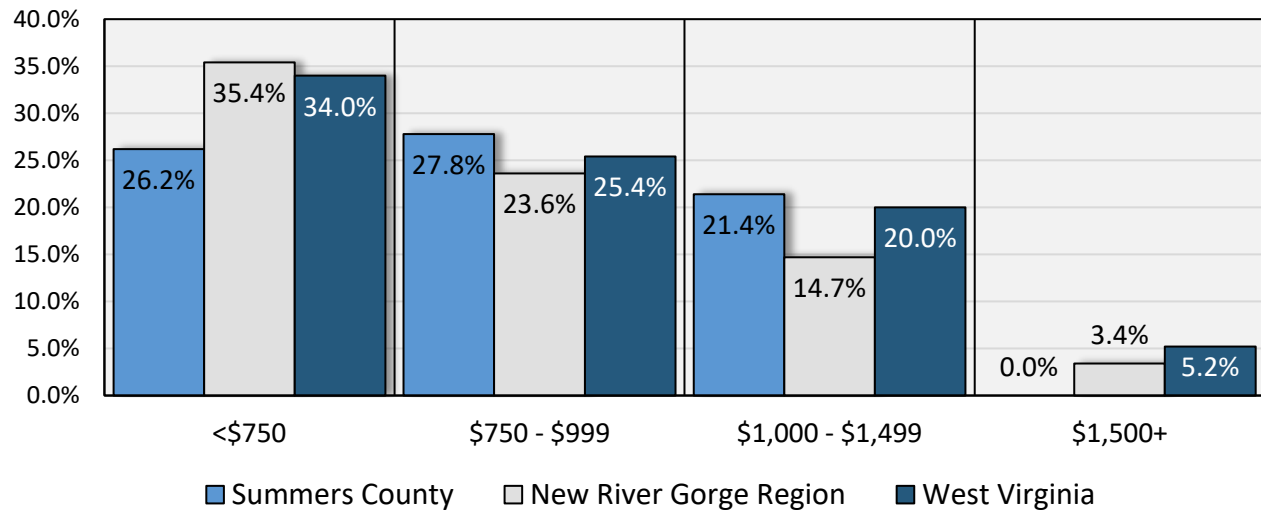
		Renter-Occupied Housing by Units in Structure				Owner-Occupied Housing by Units in Structure			
		4 Units or Less	5 Units or More	Mobile Home/ Other	Total	4 Units or Less	5 Units or More	Mobile Home/ Other	Total
Summers County	Number	816	93	123	1,032	3,410	19	429	3,858
	Percent	79.1%	9.0%	11.9%	100.0%	88.4%	0.5%	11.1%	100.0%
New River Gorge Region	Number	9,410	2,723	2,011	14,144	38,528	25	7,170	45,723
	Percent	66.5%	19.3%	14.2%	100.0%	84.3%	0.1%	15.7%	100.0%
West Virginia	Number	109,425	52,244	23,344	185,013	458,826	2,074	70,127	531,027
	Percent	59.1%	28.2%	12.6%	100.0%	86.4%	0.4%	13.2%	100.0%

Source: American Community Survey (2018-2022); ESRI; Urban Decision Group; Bowen National Research

Approximately 91.0% of the *rental* units in Summers County are within structures of four units or less or mobile homes. Overall, Summers County has a much lower share (9.0%) of multifamily rental housing (five or more units within a structure) when compared to the region (19.3%) and state (28.2%). Among *owner*-occupied units in Summers County, the vast majority are within structures of four units or less (88.4%) and mobile homes (11.1%).

The following graph illustrates the *distribution of monthly gross rents* (per unit) for rental alternatives within each of the study areas. Note that this data includes both multifamily rentals and non-conventional rentals. However, with 91.0% of all rental units in Summers County classified as non-conventional (four units or less within a structure and mobile homes), this data provides reasonable insight into the overall distribution of rents among the non-conventional rental supply. Note that gross rents include tenant-paid rents and tenant-paid utilities.

Distribution of Monthly Gross Rents by Area*



Source: American Community Survey (2018-2022); ESRI; Urban Decision Group; Bowen National Research
 *Excludes rentals classified as “No Cash Rent”

As the preceding illustrates, the largest share (27.8%) of Summers County rental units have rents between \$750 and \$999, followed by units with rents below \$750 (26.2%). A notable share (21.4%) of rentals in the area have rents between \$1,000 and \$1,499. Compared to the region and state, the distribution of gross rental rates in Summers County is much more evenly distributed among rents up to \$1,500, though there is a noticeable absence of units with rents of \$1,500 or more. While the graph does not include the “No Cash Rent” category, which refers to housing units in which the occupants do not pay monetary rent (e.g., employer-provided housing, rent-free housing owned by family or friends, caretaker/property management roles, or charitable and assistance programs), this housing comprises 24.6% of all rentals in Summers County. This is a significantly higher share of such housing when compared to the state share of 15.4% and is noteworthy.

Bowen National Research's Survey of Housing Supply

Multifamily Rental Housing

A field survey of multifamily rental properties was conducted as part of the New River Gorge Region Housing Needs Assessment. The following table summarizes the surveyed ***multifamily rental supply by project type*** for Summers County and the New River Gorge Region. Note that vacancy rates below 1% are illustrated in **red** text.

	Surveyed Multifamily Rental Housing Supply by Area									
	Projects Surveyed	Total Units	Vacant Units	Overall Vacancy Rate	Vacancy Rate by Program Type			Wait Lists by Type (Number of Households)		
					Market-Rate	Tax Credit	Government Subsidized	Market-Rate	Tax Credit	Government Subsidized
Summers County	4	158	0	0.0%	0.0%	-	0.0%	-	-	N/A
New River Gorge Region	65	3,316	18	0.5%	2.4%	0.0%	0.0%	19	108	444

Source: Bowen National Research

N/A – Wait lists exist, but number of households on wait list is unknown

In Summers County, a total of four apartment properties were surveyed, comprising a total of 158 units. Overall, the multifamily units are 100% occupied, with no vacancies. Typically, in a well-balanced and healthy market, multifamily rentals should have an overall occupancy rate between 94% and 96%. As such, the occupancy rate within Summers County is considered very high and indicates a shortage of multifamily rentals. Although detailed wait lists for the subsidized properties were not disclosed, the very high occupancy rates and the presence of wait lists for the subsidized units are evidence of pent-up demand for multifamily rentals for a variety of income levels within Summers County. This is similar to the multifamily performance metrics for the New River Gorge Region and likely represents a future development opportunity within the area.

The following table illustrates the ***median rent by bedroom/bathroom type*** for the surveyed *market-rate* and *Tax Credit* units in Summers County and the New River Gorge Region. Note that the data for the region includes the *range* of median rents for the four counties included in the region for each bedroom configuration, if applicable.

Median Rents by Program Type and Bedroom/Bathroom Type				
Area	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 1.5-Ba	Three-Br/ 2.5-Ba
Market-Rate				
Summers County	\$495	\$695	-	-
New River Gorge Region (Range)	\$495-\$1,178	\$649-\$900	\$995-\$1,275	\$1,425
Tax Credit				
Summers County	-	-	-	-
New River Gorge Region (Range)	\$544-\$663	\$615-\$645	\$915	\$710-\$1,030

Source: Bowen National Research

As the preceding illustrates, one-bedroom market-rate units in Summers County have a median rent of \$495, while the two-bedroom units have a median rent of \$695. The median rents for the market-rate units in Summers County are at the lower end of the ranges for the given unit configuration in the region. Note that there were no Tax Credit units surveyed within Summers County. The lack of available multifamily rental units, regardless of program type, means that households have to seek rental alternatives among the non-conventional supply or must look outside the area for available options. This can result in the loss of households and restrict household growth within the county.

Non-Conventional Rental Housing

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, and mobile homes and account for 91.0% of the total rental units in Summers County.

During November and December 2024, Bowen National Research conducted an online survey to identify non-conventional rentals that were listed as *available* for rent in Summers County. During this process, there were no available non-conventional rentals identified within the county advertised through typical online services such as Zillow, Trulia, Homes.com, and Rent.com. While there may be some non-conventional rentals available, there appear to be very few rentals of any kind within Summers County. This indicates a severe shortage of rental options within the county and represents a potential development opportunity.

The following table illustrates the vacancy rates, which compares the number of identified *vacant* non-conventional rentals to the *total number* of non-conventional rentals based on the American Community Survey, for Summers County and the New River Gorge Region.

Non-Conventional Rentals Overview			
Area	Non-Conventional Rentals*	Identified Vacant Units	Vacancy Rate
Summers County	939	0	0.0%
New River Gorge Region	11,421	44	0.4%

Source: American Community Survey (2018-2022); ESRI; Bowen National Research
 *ACS reported number of rental units within structures of four units or less and mobile homes

As the preceding illustrates, the lack of available non-conventional rentals is not isolated to Summers County. Within the New River Gorge Region, a total of 44 available non-conventional rentals were identified, representing a vacancy rate of just 0.4% for the region. This is well below the optimal range of 4% to 6% for non-conventional rentals and indicates a significant lack of available non-conventional supply in the area.

Seasonal/Recreational and Short-Term Rental Housing

Summers County is a popular tourist destination like many counties in West Virginia due to the variety of outdoor activities and recreational opportunities offered in the area. In an effort to quantify the share that seasonal and recreational homes comprise of the overall housing market in the county, and how this presence has changed over time, the following table illustrates the number of homes classified as “Seasonal or Recreational Units” by the U.S. Census and American Community Survey (ACS). While this data does not specifically identify whether a housing unit is a short-term rental or a second home, it provides a reasonably accurate estimate for the number of homes that are not readily available for long-term occupancy (rental or for-sale) in the market. While a notable share of these homes in an area likely indicates a robust tourism base, it can contribute to housing shortages for permanent residents if long-term housing options are absorbed by this market.

		Seasonal/Recreational Housing Units - 2013/2023				
		Seasonal/ Recreational Units	Total Vacant Units	Total Housing Units	Seasonal/ Recreational % of Total Vacant Units	Seasonal/ Recreational % of Total Housing Units
Summers County	2013	1,039	2,307	7,657	45.0%	13.6%
	2023	869	1,743	6,556	49.9%	13.3%
West Virginia	2013	44,013	139,561	880,951	31.5%	5.0%
	2023	32,002	138,205	859,653	23.2%	3.7%

Source: American Community Survey 5-Year Estimates (2013, 2023); Bowen National Research

As the preceding illustrates, seasonal/recreational housing units comprised 13.6% of the total housing units in Summers County in 2013, which is substantially higher than the share for the state of West Virginia at that time. By 2023, the number of seasonal/recreational units in the county decreased to 869 total units, or a decrease of 16.4% in 10 years. Although the share (13.3%) that seasonal/recreational housing units comprise of the total housing units in the county decreased during this time period, the share within Summers County was still substantially higher than the 3.7% share for the state in 2023. As such, these units continue to have a notable, albeit slightly smaller, influence on the local housing market of the county.

The following table provides the number of active short-term rental listings (Airbnb and Vrbo) and the total market revenue of these listings in Summers County and the New River Gorge Region between January 6, 2024 and January 6, 2025.

Airbnb/Vrbo Listings and Market Revenue January 6, 2024 to January 6, 2025						
Area	Airbnb		Vrbo		Total	
	Number of Listings	Market Revenue	Number of Listings	Market Revenue	Number of Listings	Market Revenue
Summers County	189	\$1,228,984	75	\$75,154	264	\$1,304,138
New River Gorge Region	1,245	\$19,543,359	1,846	\$1,478,333	1,846	\$21,021,692

Source: Alltherooms.com; Bowen National Research

As the preceding illustrates, there is a total of 264 short-term rental listings in Summers County, which represents 14.3% of the total listings in the region. Between January 2024 and January 2025, these units had a combined total market revenue of over \$1.3 million in the county, representative of 6.2% of the total market revenue in the region. Although this data likely does not capture all short-term rental listings and total market revenue in the county due to the potential to utilize other booking services, the data does illustrate the broad economic impact that this market segment has in the county and region.

For-Sale Housing

The following table summarizes the *available* (as of January 8, 2025) and *recently sold* (between January 2020 and December 2024) for-sale housing stock for Summers County and the New River Gorge Region.

New River Gorge Region, WV Sold/Currently Available For-Sale Housing Supply		
Status	Number of Homes	Median Price
Summers County		
Sold	100	\$50,000
Available	39	\$175,000
New River Gorge Region		
Sold	3,676	\$130,000
Available	254	\$188,500

Source: Redfin.com, Realtor.com, & Bowen National Research

Note: Historical sales (sold) from January 1, 2020 to December 5, 2024; Available supply as of January 8, 2025

The available for-sale housing stock in Summers County as of January 8, 2025 consists of 39 total units with a median list price of \$175,000. This represents a lower median list price compared to the available for-sale homes in the New River Gorge Region (\$188,500). Historical sales from January 2020 to December 2024 in Summers County consisted of 100 homes with a median sales price of \$50,000.

The following table summarizes key data points for the historical sales in Summers County and the New River Gorge Region between January 2020 through December 2024.

Sales History by Study Area (January 1, 2020 to December 5, 2024)						
Study Area	Total Units	% Share of Region	Average Sales Price	Median Sales Price	Average Year Built	Median Year Built
Summers County	100	2.7%	\$70,579	\$50,000	1937	1927
New River Gorge Region	3,676	100.0%	\$159,462	\$130,000	1966 [^]	1971 [^]

Source: Redfin.com & Bowen National Research

[^]Excludes 23 listings within Fayette County with no year built information

As the preceding illustrates, 2.7% of the home sales in the New River Gorge Region were within Summers County between January 2020 and December 2024. The homes sold in Summers County had an average sales price of \$70,579 and median sales price of \$50,000. The average year built of these homes was 1937, while the median year

built was 1927. Overall, the homes sold in Summers County have a remarkably lower median sales price than homes sold in the region, and these homes are typically much older than homes sold within the region.

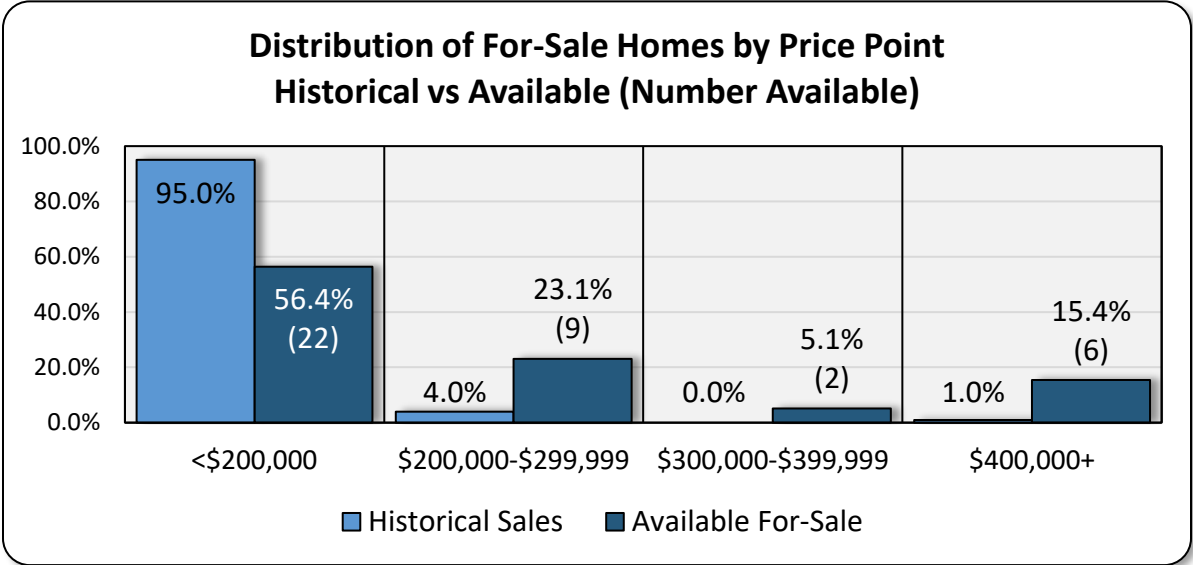
The following table provides various housing market metrics for the *available* for-sale homes in Summers County and the New River Gorge Region as of January 8, 2025.

Available For-Sale Housing by Study Area (As of January 8, 2025)							
Study Area	Total Units	% Share of Region	Availability Rate / MSI	Average List Price	Median List Price	Average Year Built	Average Days on Market
Summers County	39	15.4%	1.1%/22.9	\$256,518	\$175,000	1970	122
New River Gorge Region	254	100.0%	0.5%/4.1	\$280,647	\$188,500	1970	100

Source: Realtor.com & Bowen National Research

The 39 available for-sale homes in Summers County represent 15.4% of the available for-sale homes in the region. These homes equate to an availability rate of 1.1% when compared to the 3,667 owner-occupied units in the county. Based on recent sales history, this inventory represents 22.9 *Months Supply of Inventory* (MSI). Typically, in healthy, well-balanced markets, approximately 2% to 3% of the for-sale housing stock should be available for purchase and there should be between four and six months of available inventory to allow for inner-market mobility and household growth. Due to the low sales volume within the county between 2020 and 2024, the 39 available homes result in an extremely high MSI. However, it is important to consider that these homes only represent 1.1% of the total homes in the county. As such, the low number of available homes may be more representative of a market with a lack of variety, thereby constraining sales volume. The available for-sale homes have an average number of days on market of 122 days and an average year built of 1970.

The following graph compares the distribution of *historical* and *available* for-sale residential units by *price point* for Summers County:



Source: Redfin.com; Realtor.com; Bowen National Research

As the preceding illustrates, the share of *available* for-sale homes priced under \$200,000 (56.4%) is significantly lower than the corresponding share of recent *historical* sales (95.0%). While this indicates there is a more balanced distribution of available homes by price point, the exceptionally high share of historical sales below \$200,000 has likely limited the potential to attract new households to the area. As previously discussed, this may be one of the primary factors resulting in the low sales volume in the county since 2020. Regardless, the more diversified inventory of available for-sale homes will likely expand the potential to attract new households to the county and increase sales volume.

Planned & Proposed

In addition to the surveys of each housing type within this overview, Bowen National Research conducted interviews with representatives of area building and permitting departments and performed extensive online research to identify residential projects either planned for development or currently under construction within Summers County. During this process there were no multifamily rental housing, for-sale housing, or senior care housing developments identified within Summers County. However, it should be noted additional projects may have been introduced into the pipeline since the time interviews and research were completed.

Development Opportunities

Based on online and on-the-ground research conducted in December of 2024, Bowen National Research identified sites that could support potential residential development in Summers County. Although this likely does not represent all development opportunities within the county, the data represents properties that were actively marketed for sale at the time of research and those that were identified in person by our field analyst. Note that the Map Code number for each site corresponds to the Development Opportunity Locations Map included on page VII-6 of this report.

Development Opportunity Sites – Summers County, West Virginia

Map Code	Street Address	Location	Year Built	Building Size (Square Feet)	Land Size (Acres)	Property Classification
38	158 Academy Ln.	Pence Springs	1918/2006	44,000	139.87	Commercial

Sources: LoopNet, Realtor.com, West Virginia Economic Development, WV Property Viewer GIS, WVJDC Utility GIS.

Note: Total land area includes total building area.

Although only one development opportunity site was identified within Summers County, the site encompasses nearly 140 acres of land. In addition, there is a total of 44,000 square feet of existing building space on this site, and the site is currently classified for commercial use by the statewide GIS mapping tool. However, it is also of note that Summers County does not have zoning restrictions.

E. HOUSING GAP

Based on ESRI household projections from 2024 to 2029, which is the most up-to-date version available, and taking into consideration the housing data from our field survey of area housing alternatives, we are able to project the potential number of new housing units that are needed (housing gap) in Summers County. The following paragraph summarizes the metrics used in our demand estimates.

We included renter and owner household growth, the number of units required for a balanced market, the need for replacement of substandard housing, commuter/external market support, severe cost-burdened households, and step-down support as the demand components in our estimates for new rental and for-sale housing units. As part of this analysis, we accounted for vacancies reported among both renter- and owner-occupied housing alternatives, considered applicable units in the development pipeline, and concluded this analysis by providing the number of units that are needed by different income segments, rent levels, and purchase price points.

Summers County has an overall five-year housing gap of 469 units, with a gap of 204 rental units and a gap of 265 for-sale units. The following table summarizes the rental and for-sale housing gaps by income and affordability levels for Summers County.

Summers County Housing Gap Estimates (2024 to 2029)							
Percent AMHI*	≤30%	31%-50%	51%-80%	81%-120%	121%+	Total Housing Gap	
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+		
Price Point	≤ \$66,000	\$66,001-\$110,000	\$110,001-\$176,000	\$176,001-\$264,000	\$264,001+		
Rental Housing Gap	77	33	44	33	17		204
For-Sale Housing Gap	0	9	48	150	58		265

Source: Bowen National Research

AMHI – Area Median Household Income

*Based on HUD limits for Summers County (4-person limit)

As the preceding table illustrates, the projected housing gaps encompass a variety of affordability levels for both rental and for-sale housing product. It appears the greatest *rental* housing gap in Summers County is for product serving households earning up to 30% of AMHI (rents below \$496 that are affordable to households earning up to \$19,800). The greatest *for-sale* housing gap in the county is for product priced between \$176,001 and \$264,000, which is affordable to households earning between \$52,801 and \$79,200. Although development within Summers County should be prioritized to the housing product showing the greatest gaps, it appears efforts to address housing should consider most rents and price points across the housing spectrum. The addition of a variety of housing product types and affordability levels would enhance the subject market's ability to attract potential workers and help meet the changing and growing housing needs of the local market. It is important to point out that these housing gaps represent the number of units needed to resolve and address all housing needs (e.g., accommodating household growth, units needed to create a healthy vacancy/availability rate, units needed to replace substandard housing, etc.). Regardless, these gaps should be used as a guide for setting housing priorities and goals within Summers County.

F. STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS (SWOT)

A SWOT analysis often serves as the framework to evaluate an area’s competitive position and to develop strategic planning. It considers internal and external factors, as well as current and future potential. Ultimately, such an analysis is intended to identify core strengths, weaknesses, opportunities, and threats that can lead to strategies that can be developed and implemented to address local housing issues.

The following is a summary of key findings from this SWOT analysis for Summers County.

SWOT Analysis	
Strengths	Weaknesses
<ul style="list-style-type: none"> • Very low population density may be attractive to individuals looking for a particular type of lifestyle • Projected increase in higher income renter and owner households between 2024 and 2029 • Duration and scale of Bluestone Dam project may contribute to improvement in local economy • Many of the largest employers in the county are involved in business activities that are considered relatively stable • Affordability of for-sale housing in the county • High demand for multifamily and non-conventional rentals 	<ul style="list-style-type: none"> • Relatively high share of unmarried population, high share of population without a high school diploma, and low share of population with a college degree likely constrains income potential • Very high poverty rate (36.8%) for children less than 18 years of age • Significant household decline between 2010 and 2024 (14.1%). • Older inventory of for-sale housing and high prevalence of overall housing condition issues • Virtually no availability among any rental alternatives (multifamily and non-conventional)
Opportunities	Threats
<ul style="list-style-type: none"> • Housing need of 204 rental units (2024-2029) • Housing need of 265 for-sale units (2024-2029) • Attract some of the 1,261 commuters coming into the county for work to live in the county • Develop housing at a variety of affordability levels to attract county in-commuters • Recent improvements in total employment and unemployment rate could be leveraged to attract additional businesses and households to the county 	<ul style="list-style-type: none"> • Projected 2.2% decline in owner households and 2.3% decline in renter households between 2024 and 2029 • The 12.3% increase projected for seniors aged 75 and older in the next five years may result in availability issues for senior-oriented housing • With a large and growing share of senior households, natural decrease of population may become more influential on population change • County risks losing some of the 2,592 residents that commute out of the county for employment

Summers County experienced notable household decline between 2010 and 2024, and there are a number of economic and housing challenges present within the county. These include limited household incomes, a high childhood poverty rate, low rental availability, and an aging inventory of owner-occupied housing product. Despite this, the low population density and affordability of for-sale housing in the county is attractive to many households. Total employment and the unemployment rate have improved in recent years, and there is a notable project at Bluestone Dam that will likely have a positive influence on the economy through 2029. The county currently has a housing gap of 469 units, and there is a notable base of in-commuters with a variety of incomes that could support future housing development. With a growing share of senior households in the county, it will be critical that senior-oriented housing is available in the coming years, and the county ensures an adequate supply of income-appropriate housing is available to attract and retain young adults in the area.