

# ADDENDUM I: SUMMERSVILLE COMMUNITY OVERVIEW

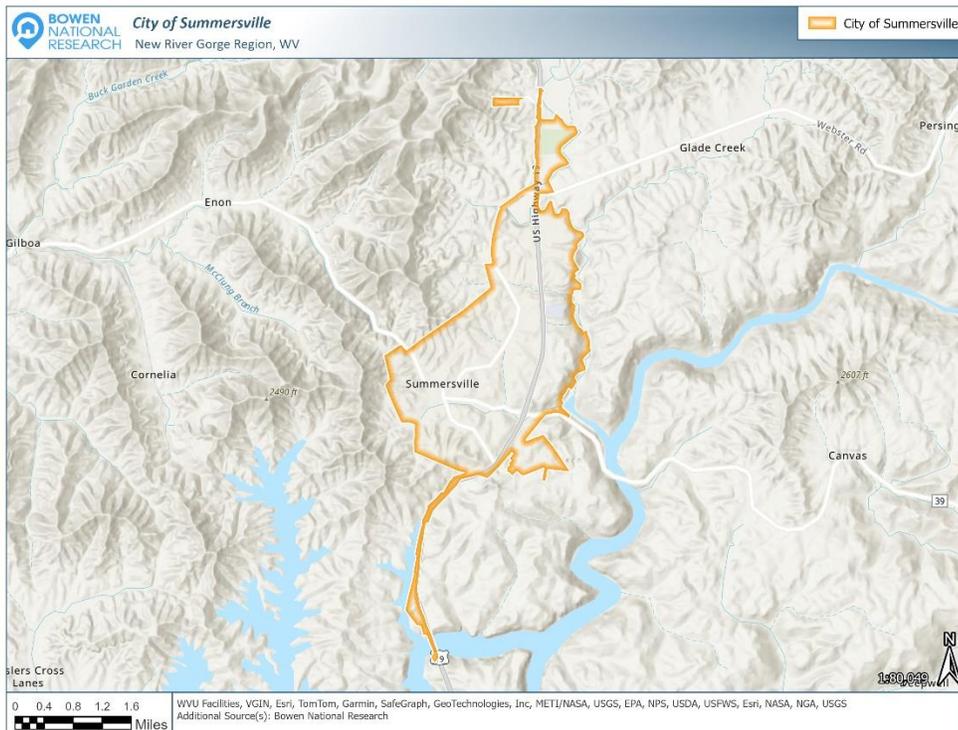
While the primary focus of this Housing Needs Assessment is on the entirety of the Primary Study Area, or PSA (New River Gorge Region), this section of the report includes an overview of demographic, economic, and housing metrics specific to the city of Summersville, West Virginia. To provide a base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

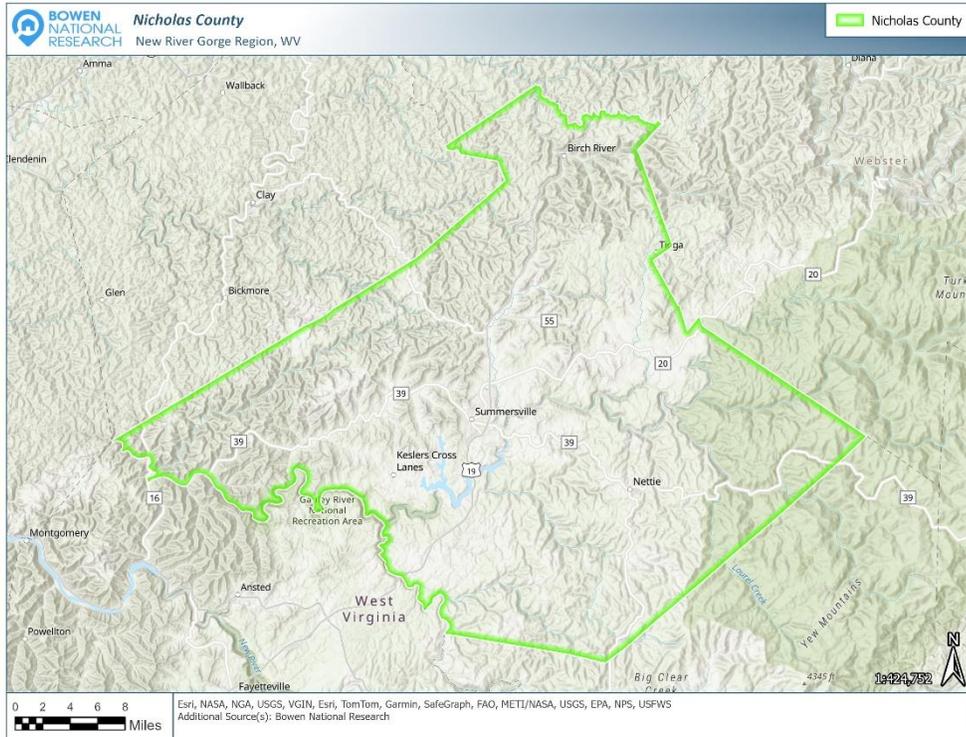
The analyses on the following pages provide overviews of key demographic and economic data, summaries of the multifamily rental market and for-sale housing supply, and general conclusions on the housing needs of the area. It is important to note that the demographic projections included in this overview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

## A. INTRODUCTION

Summersville, West Virginia serves as the county seat for Nicholas County, which is located in the southern portion of West Virginia, approximately 90 miles east of the state capital of Charleston. Summersville encompasses approximately 4.5 square miles and has an estimated population of 3,365 in 2024, representative of approximately 14.0% of the population in Nicholas County. U.S. Highway 19 and State Route 39 serve as the primary thoroughfares for the city.

The following maps illustrate Summersville and Nicholas County, West Virginia.

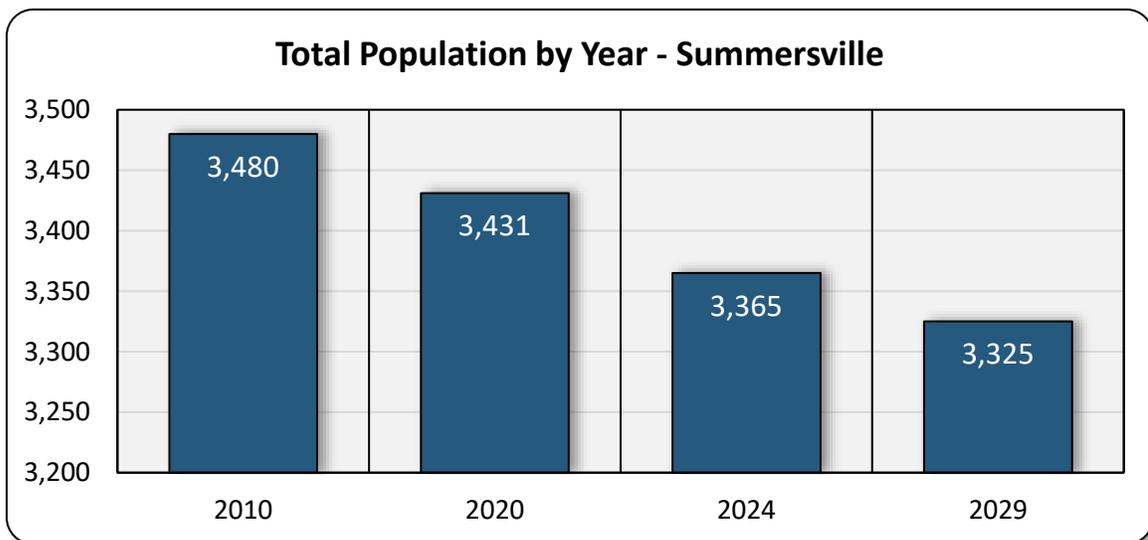




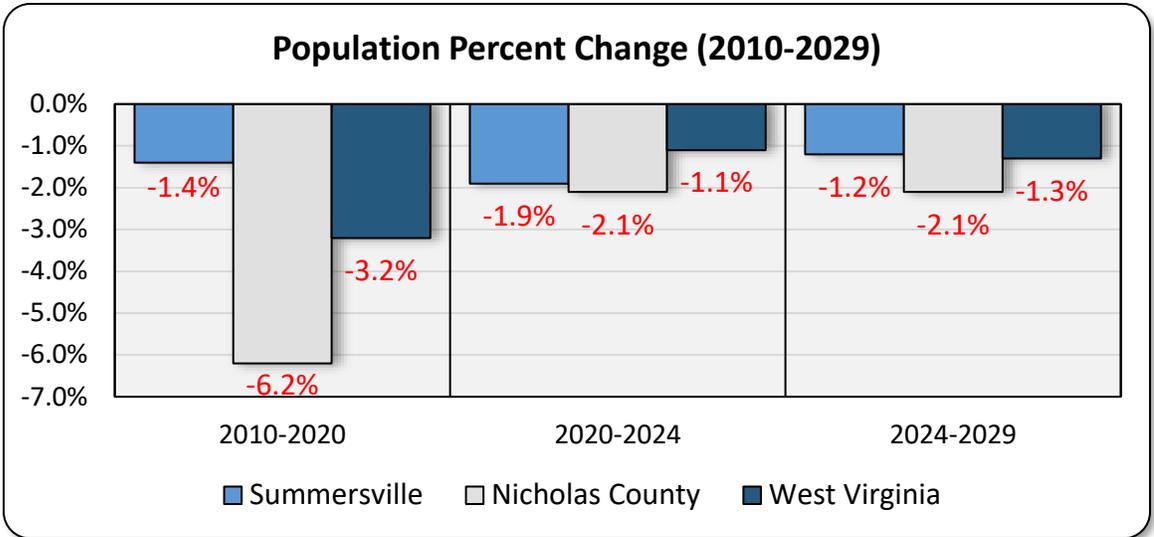
## B. DEMOGRAPHIC ANALYSIS

This section of the report evaluates key demographic characteristics for Summersville. 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 Summersville and the population percent changes between 2010 and 2029 for each of the study areas.



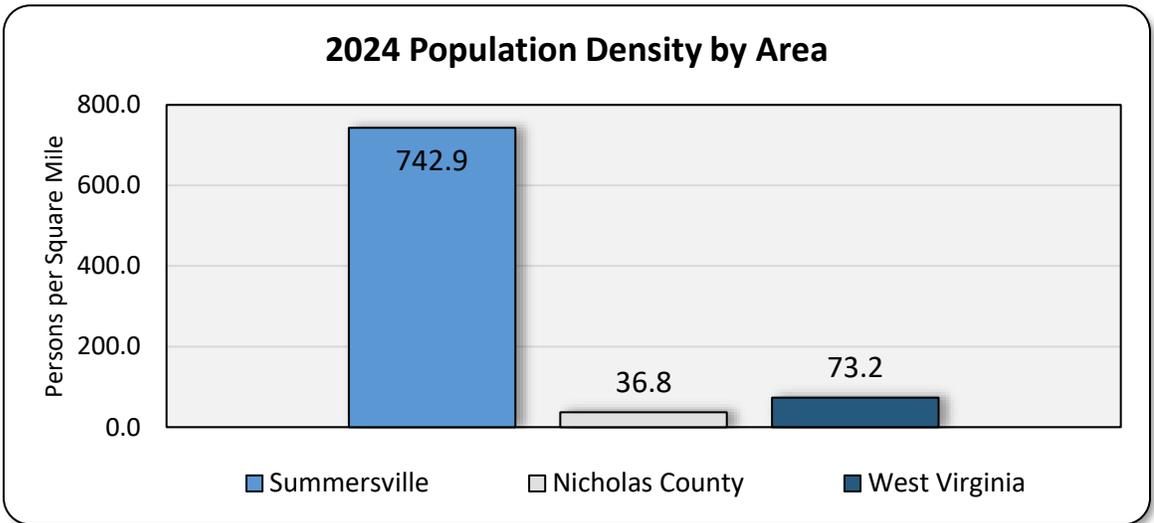
Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research



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

The population in Summersville decreased by 1.4% between 2010 and 2020. This represents a smaller percent decrease as compared to the county (6.2%) and state (3.2%) during this time period. Between 2020 and 2024, the population in Summersville decreased by 1.9%, and the population is projected to decline by an additional 1.2% over the next five years. The projected population change between 2024 and 2029 in Summersville is less than the projected percent declines for the county and state during the time period.

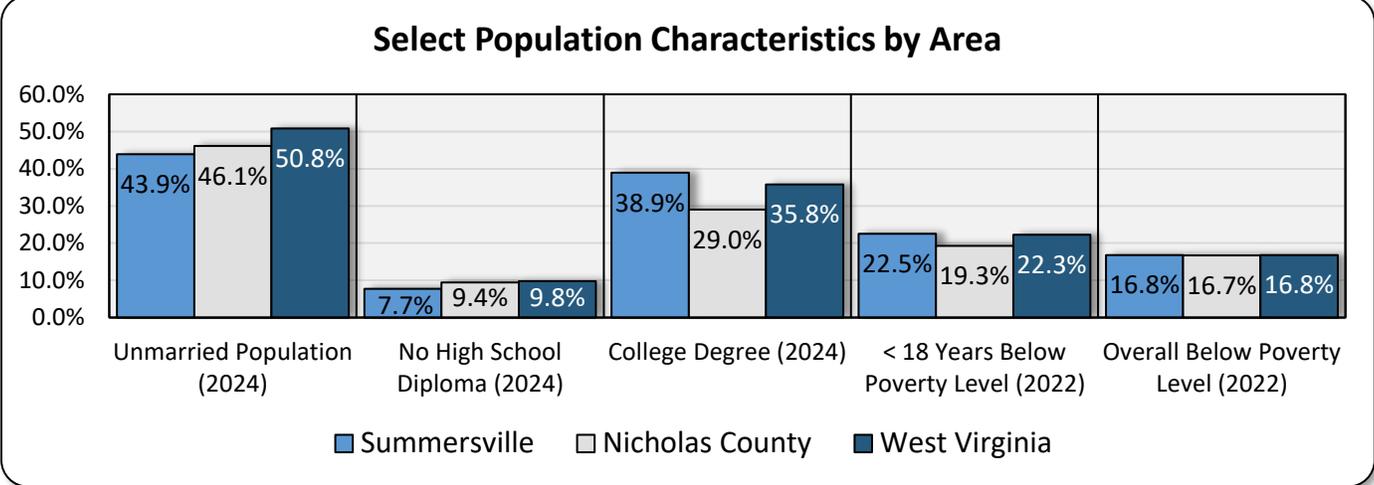
The following graph illustrates the *population density* for each study area in 2024.



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

With a population density of 742.9 persons per square mile, Summersville is significantly more densely populated than Nicholas County and the state of West Virginia.

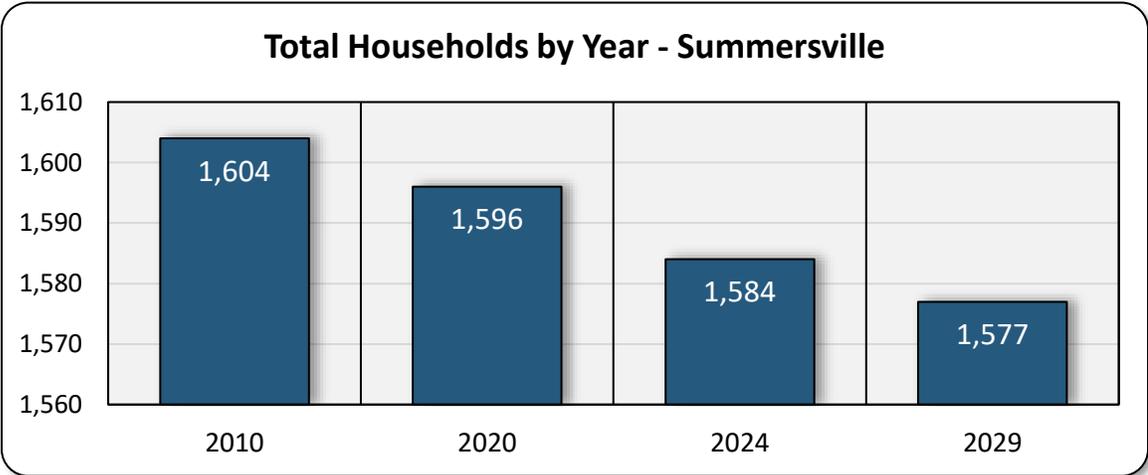
The following graph illustrates *select population characteristics* that typically influence housing affordability for each of the study areas. Note that data included within the graph is derived from 2024 ESRI and the 2018-2022 American Community Survey.



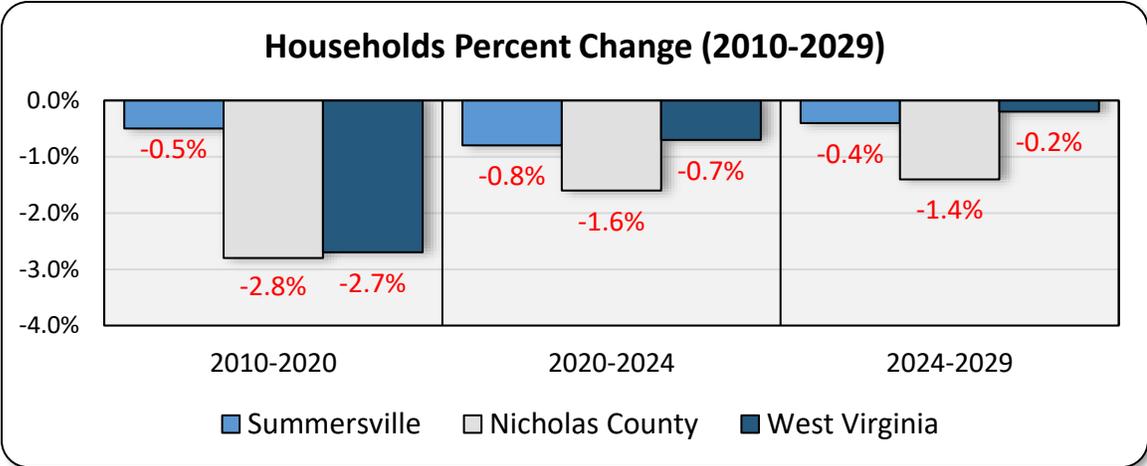
Source: 2018-2022 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

As the preceding data illustrates, Summersville has a lower share of unmarried population (43.9%), a lower share of the population without a high school diploma (7.7%), and a higher share of individuals with a college degree (38.9%) compared to the county and state of West Virginia. These factors likely have a positive influence on housing affordability in the city. Overall, Summersville has very similar poverty rates for children less than 18 years of age (22.5%) and the overall population (16.8%) when compared to the state of West Virginia.

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



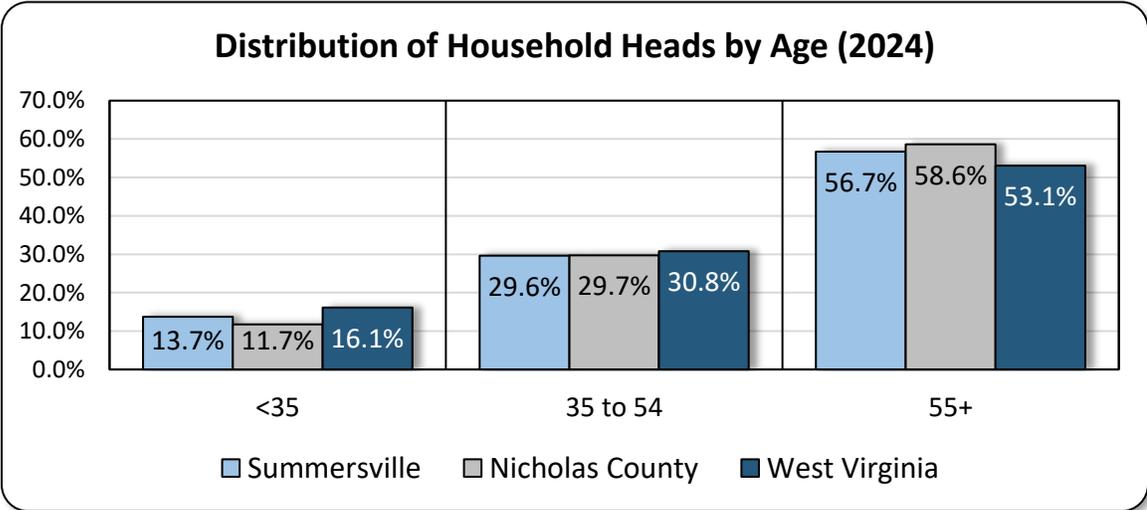
Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research



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

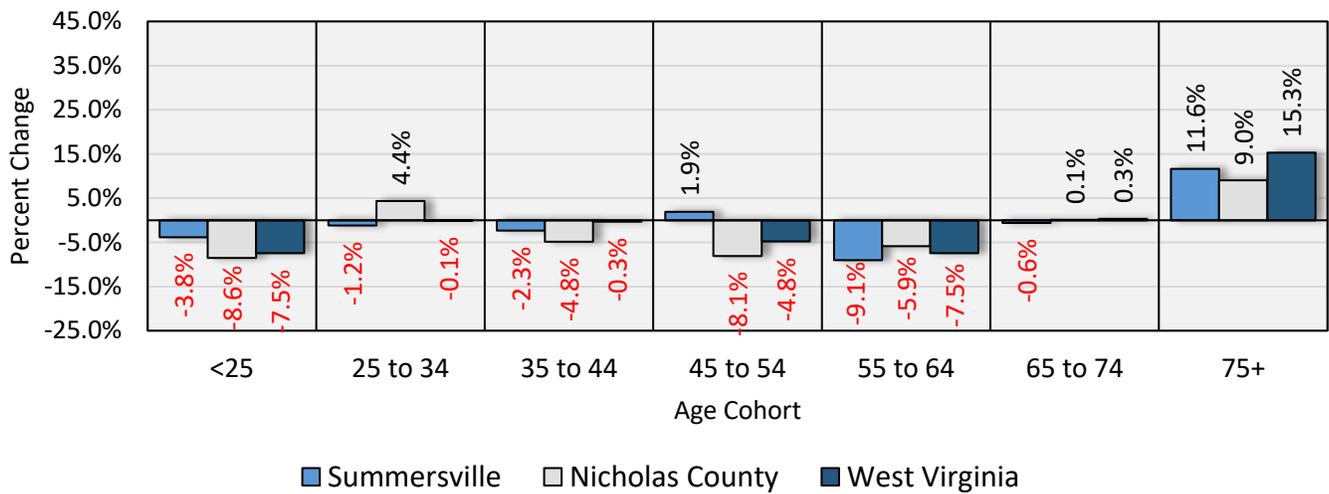
The number of households in Summersville decreased by 0.5% between 2010 and 2020. This represents a notably smaller percent decrease as compared to the county (2.8%) and state (2.7%) during this time period. Between 2020 and 2024, the number of households in Summersville decreased by 0.8%, and the number of households in Summersville is projected to decrease by an additional 0.4% between 2024 and 2029. Over the next five years, the projected decline in the number of households in Summersville is comparable to the 0.2% decline projected for the state. While household growth 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)

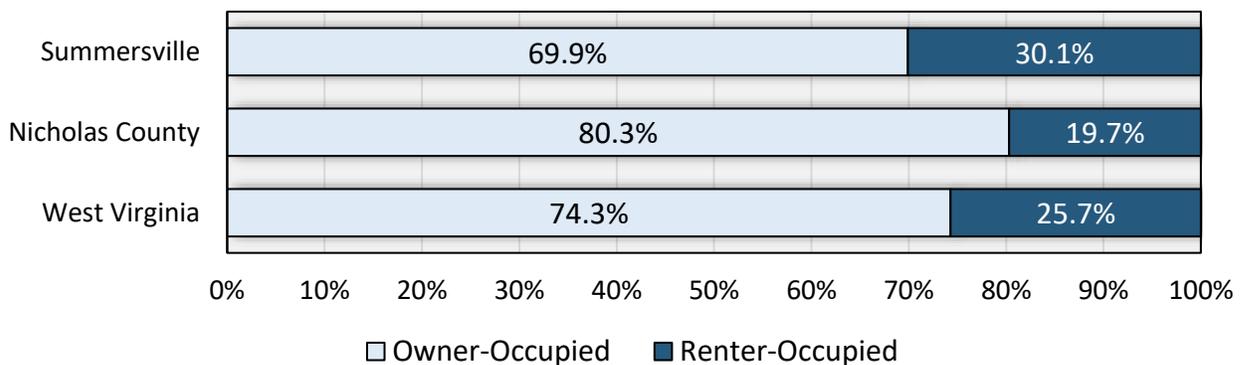


Source: 2020 Census; ESRI; Urban Decision Group Bowen National Research

Overall, the data shows that Summersville and Nicholas County households in 2024 are more heavily concentrated among the senior-aged cohort (55 years and older) when compared to the state. While households between the ages of 45 and 54 are projected to increase by 1.9% in Summersville over the next five years, more substantial growth (11.6%) is projected for households aged 75 and older in Summersville. This is similar to projections for the county and state during this time period and will likely result in a notable increase in demand for senior-oriented housing in each area.

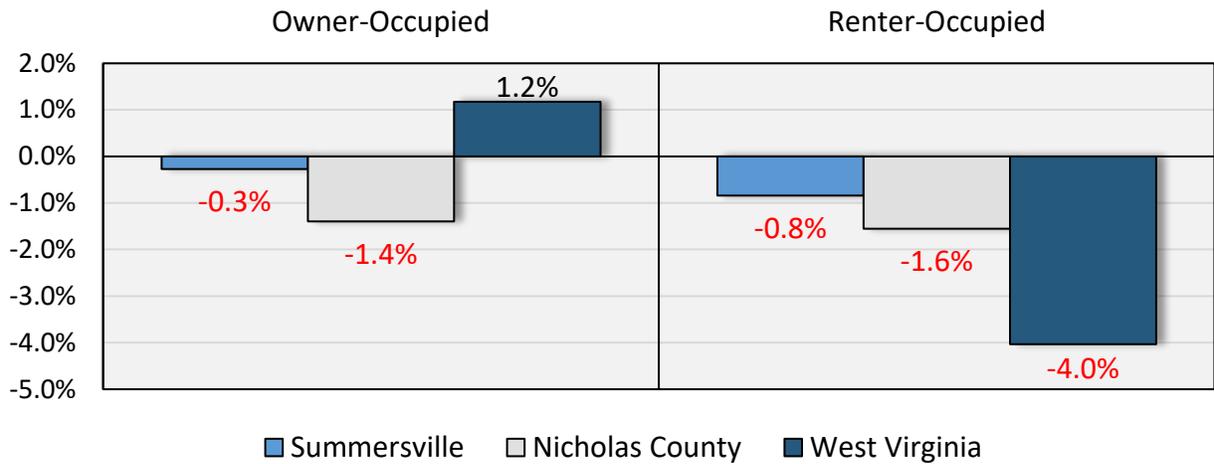
The following graphs compare the share of *households by tenure* (renters and owners) for 2024 and the projected *percent* change in households by tenure between 2024 and 2029 for each of the study areas.

### Households by Tenure (2024)



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

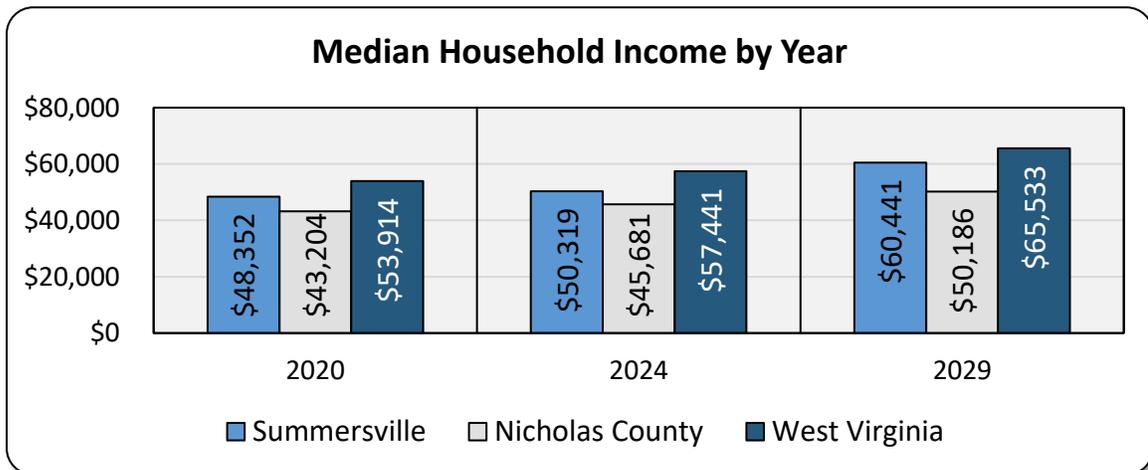
### Projected Percent Change in Households by Tenure (2024-2029)



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

In 2024, the distribution of households by tenure in Summersville (69.9% owners and 30.1% renters) is slightly more weighted toward renters when compared to the state. Over the next five years, it is projected that the number of owner households in Summersville will decrease by 0.3%, while the number of renter households will decline by 0.8%. While the change in owner households is marginal and contrasts with the increase projected for the state, the projected percent decrease in renter households in Summersville is much lower than the 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.

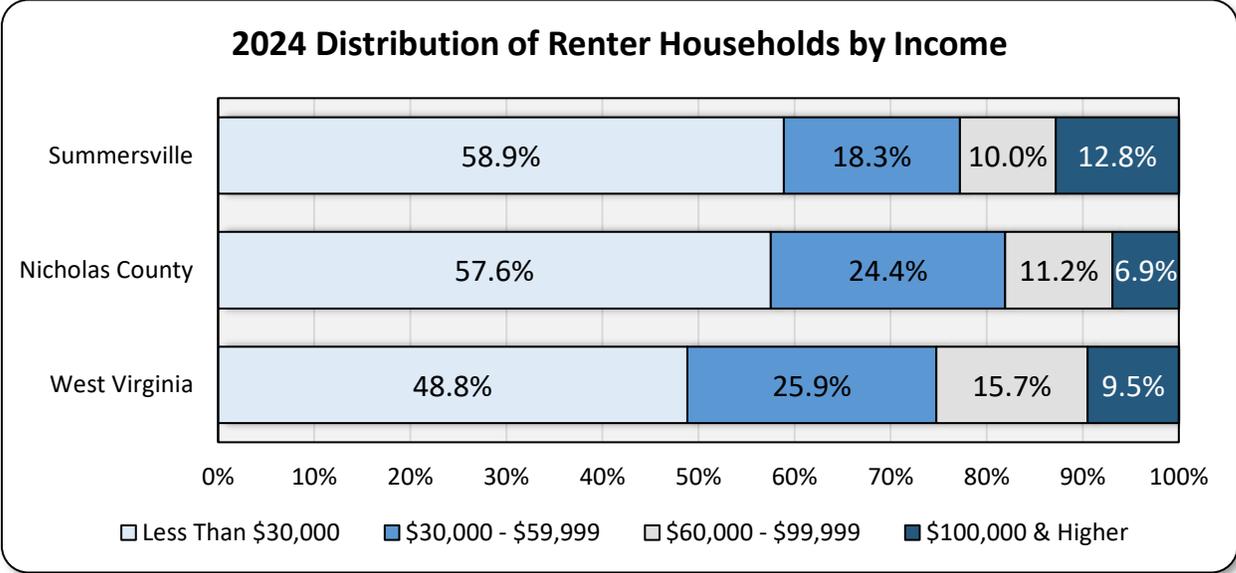
The following compares the *median household income* for each of the study areas from 2020 to 2029.



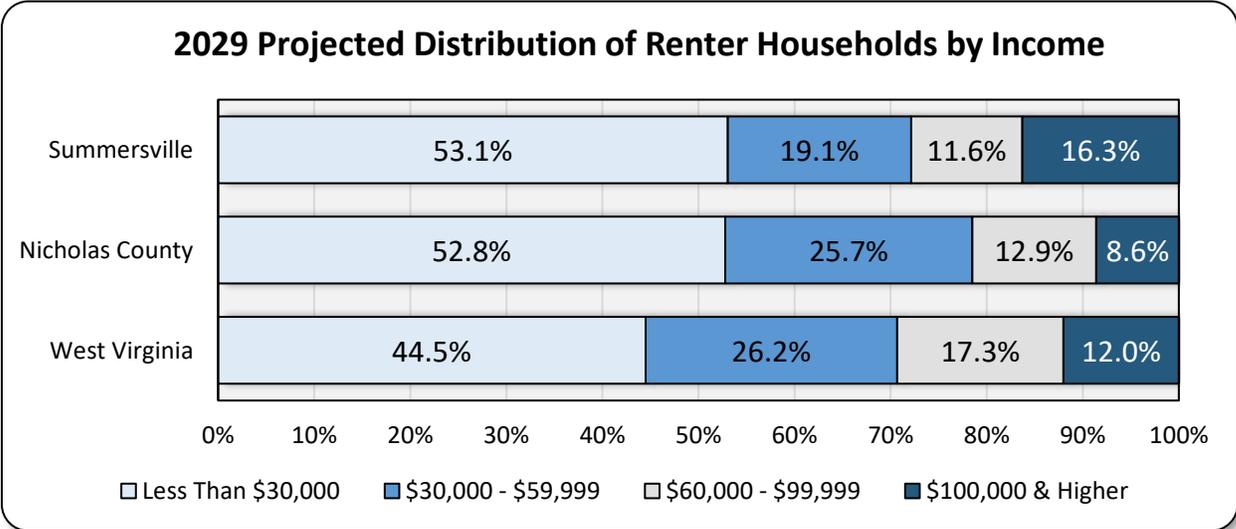
Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

As the preceding illustrates, the 2024 median household income in Summersville (\$50,319) is higher than the median household income in Nicholas County but 12.4% lower than the statewide median household income. Over the next five years, it is projected that the median household income in Summersville will increase to \$60,441, or an increase of 20.1%, which will result in a median household income in Summersville that is more comparable to the statewide median household income (\$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.

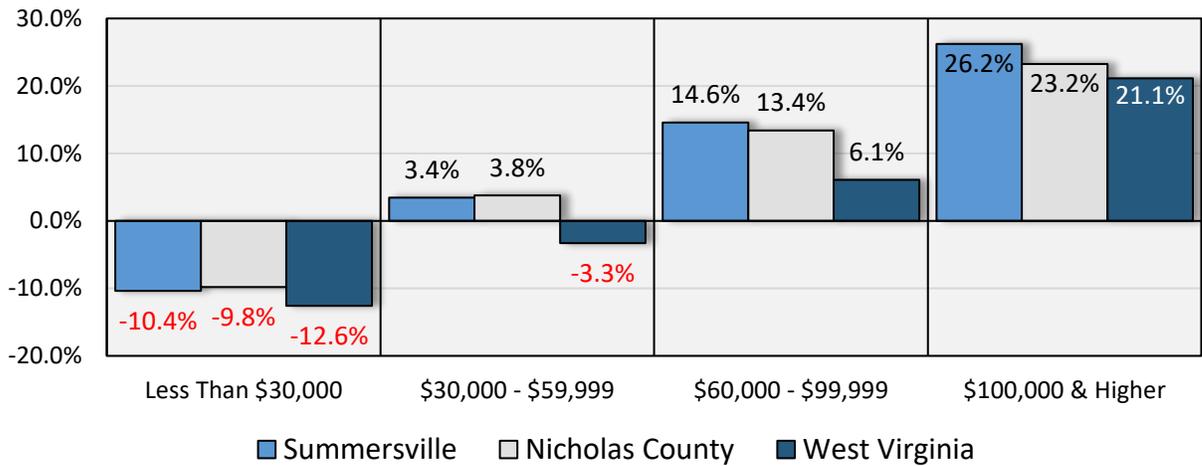


Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research



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

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

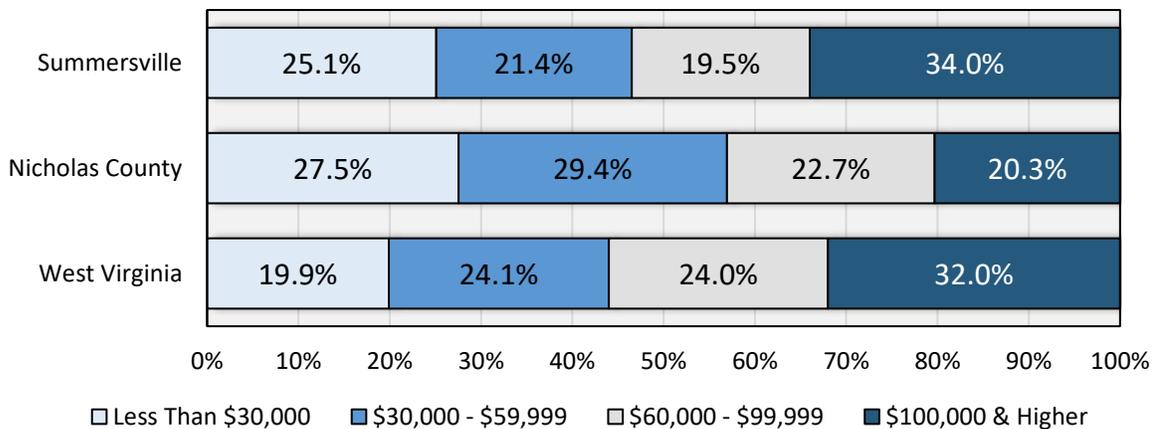


Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In 2024, Summersville (58.9%) and Nicholas County (57.6%) 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 Summersville is projected to be among households earning \$30,000 or higher, with the largest percent growth (26.2%) projected to occur among those earning \$100,000 or higher. Despite these changes, the vast majority (83.8%) of renter households in Summersville will continue to earn less than \$100,000, and over one-half (53.1%) will continue to earn less than \$30,000 annually.

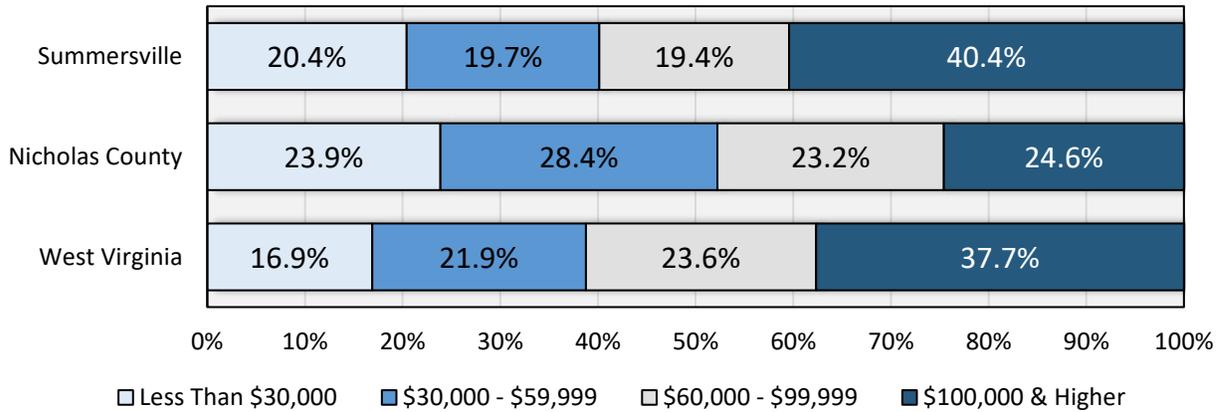
The following graphs compare *owner households by income* for 2024 and 2029 and the projected *percent* change in owner households by income between 2024 and 2029 for each of the study areas.

### 2024 Distribution of Owner Households by Income



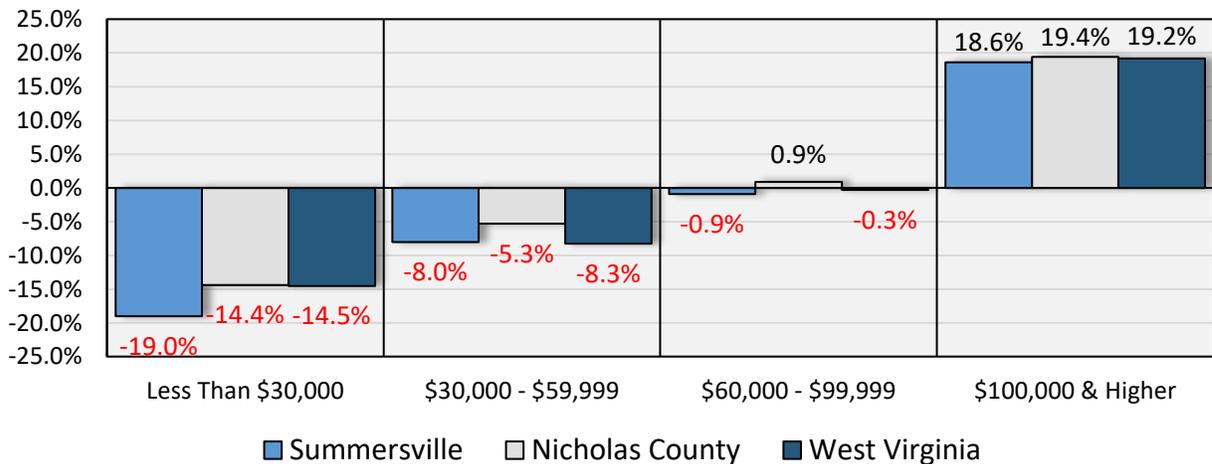
Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

### 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, nearly two-thirds (66.0%) of Summersville owner households earn less than \$100,000, which is a smaller share compared to the county (79.6%) and statewide (68.0%) shares. Between 2024 and 2029, owner household growth in Summersville is projected to be confined to households earning \$100,000 or higher. While this income cohort is projected to increase by 18.6% over the next five years, the majority (59.5%) of owner households in Summersville will continue earning less than \$100,000 annually.

The following table illustrates the *components of population change* for Nicholas County, the New River Gorge Region, and the state of West Virginia between April 2010 and July 2020. Note that components of change data is limited to county level geographies or higher.

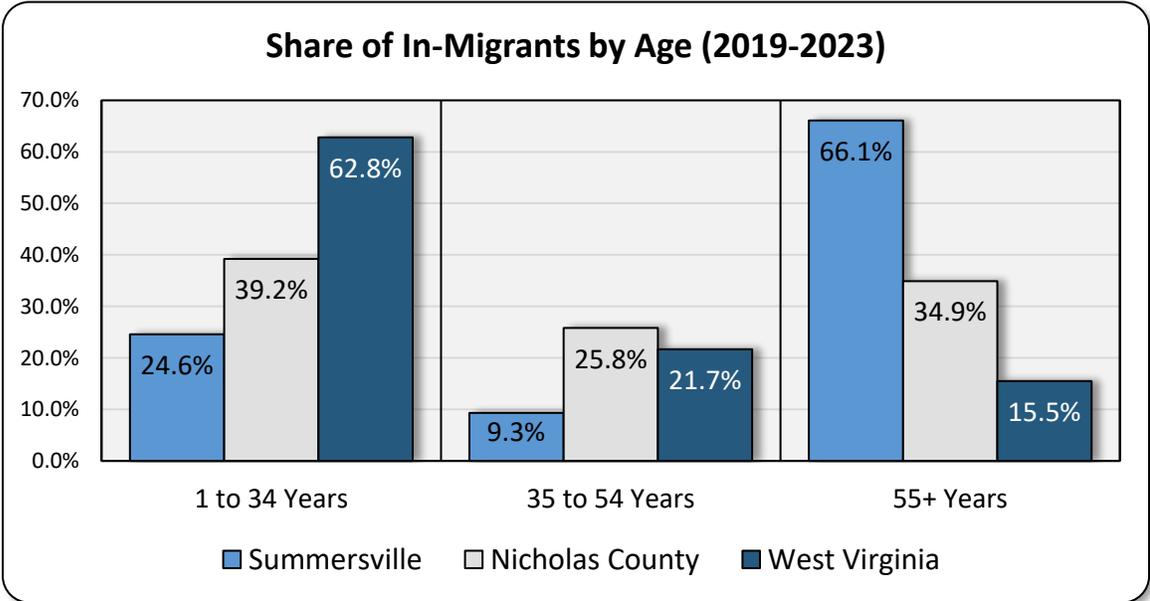
Estimated Components of Population Change by Area April 1, 2010 to July 1, 2020						
Area	Population Change*	Percent Change	Natural Change	Net Domestic Migration	Net International Migration	Total Net Migration
Nicholas County	-1,885	-7.2%	-748	-1,264	133	-1,131
New River Gorge Region	-13,295	-8.1%	-5,034	-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

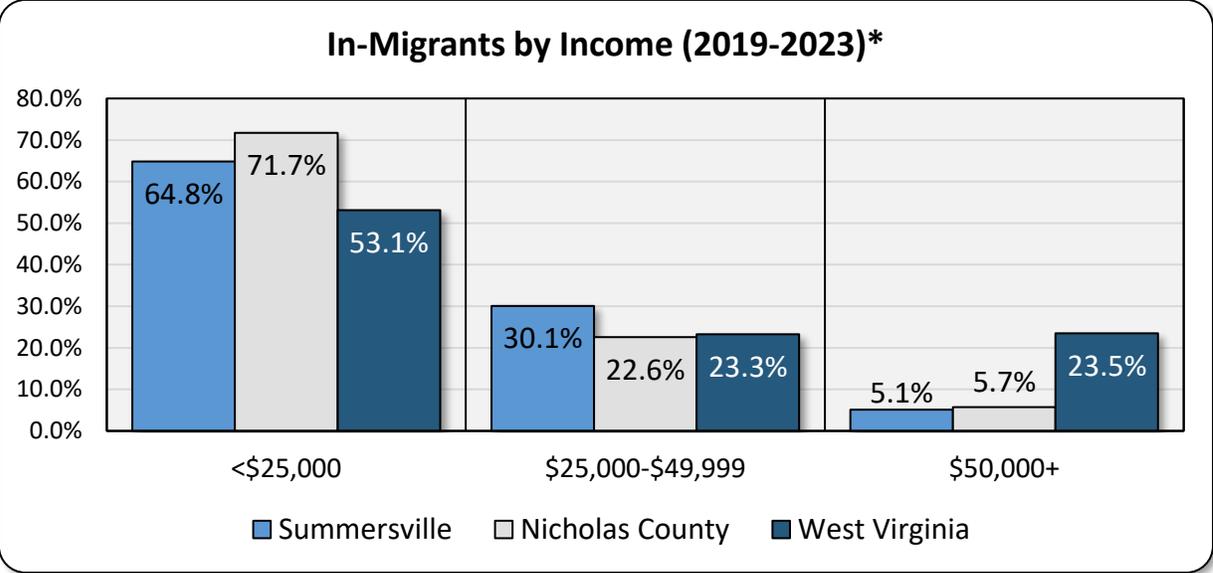
\*Includes residual representing the change that cannot be attributed to any specific demographic component

Based on the preceding data, the population decline within Nicholas County between 2010 and 2020 is the result of a combination of natural decrease (more deaths than births) and negative net domestic migration. This is similar to the trends for the New River Gorge Region and the state of West Virginia, where these two components of change also negatively impacted population change during the time period. Between these two components of change, negative domestic migration was the larger contributing factor for Nicholas 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 Summersville is much more heavily concentrated among individuals aged 55 years and older (66.1%) when compared to the county and state. Nearly two-thirds (64.8%) of in-migrants to Summersville earn less than \$25,000 annually, 30.1% earn between \$25,000 and \$49,999, and 5.1% earn \$50,000 or more. This distribution is more heavily weighted toward the low- and middle-income cohorts when compared to the state of West Virginia. Although this data represents individual income rather than household income, this illustrates that a significant portion of the individuals relocating to Summersville earn low to moderate incomes. As such, housing affordability is likely an important factor for many households relocated to the area.

## C. ECONOMY AND WORKFORCE ANALYSIS

### Labor Force

The following table illustrates *the employment base by industry* for Summersville, Nicholas County, 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					
	Summersville		Nicholas County		West Virginia	
	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	1	0.0%	9	0.1%	1,494	0.2%
Mining	66	1.7%	323	4.4%	6,255	0.8%
Utilities	2	0.0%	50	0.7%	3,229	0.4%
Construction	78	2.0%	158	2.1%	29,459	4.0%
Manufacturing	56	1.4%	<b>514</b>	<b>7.0%</b>	42,211	5.7%
Wholesale Trade	68	1.7%	208	2.8%	23,896	3.2%
Retail Trade	<b>966</b>	<b>24.5%</b>	<b>1,586</b>	<b>21.5%</b>	<b>91,434</b>	<b>12.3%</b>
Transportation & Warehousing	45	1.1%	116	1.6%	25,649	3.5%
Information	42	1.1%	60	0.8%	15,905	2.1%
Finance & Insurance	83	2.1%	139	1.9%	22,734	3.1%
Real Estate & Rental & Leasing	91	2.3%	113	1.5%	11,996	1.6%
Professional, Scientific & Technical Services	106	2.7%	158	2.1%	38,366	5.2%
Management of Companies & Enterprises	0	0.0%	0	0.0%	1,512	0.2%
Administrative, Support, Waste Management & Remediation Services	37	0.9%	102	1.4%	12,387	1.7%
Educational Services	<b>202</b>	<b>5.1%</b>	<b>616</b>	<b>8.4%</b>	<b>61,861</b>	<b>8.3%</b>
Health Care & Social Assistance	<b>988</b>	<b>25.1%</b>	<b>1,350</b>	<b>18.3%</b>	<b>149,259</b>	<b>20.1%</b>
Arts, Entertainment & Recreation	22	0.6%	69	0.9%	16,945	2.3%
Accommodation & Food Services	<b>611</b>	<b>15.5%</b>	<b>878</b>	<b>11.9%</b>	<b>70,772</b>	<b>9.5%</b>
Other Services (Except Public Administration)	193	4.9%	469	6.4%	45,242	6.1%
Public Administration	<b>261</b>	<b>6.6%</b>	407	5.5%	<b>68,484</b>	<b>9.2%</b>
Non-classifiable	22	0.6%	42	0.6%	3,672	0.5%
Total	3,941	100.0%	7,367	100.0%	742,762	100.0%

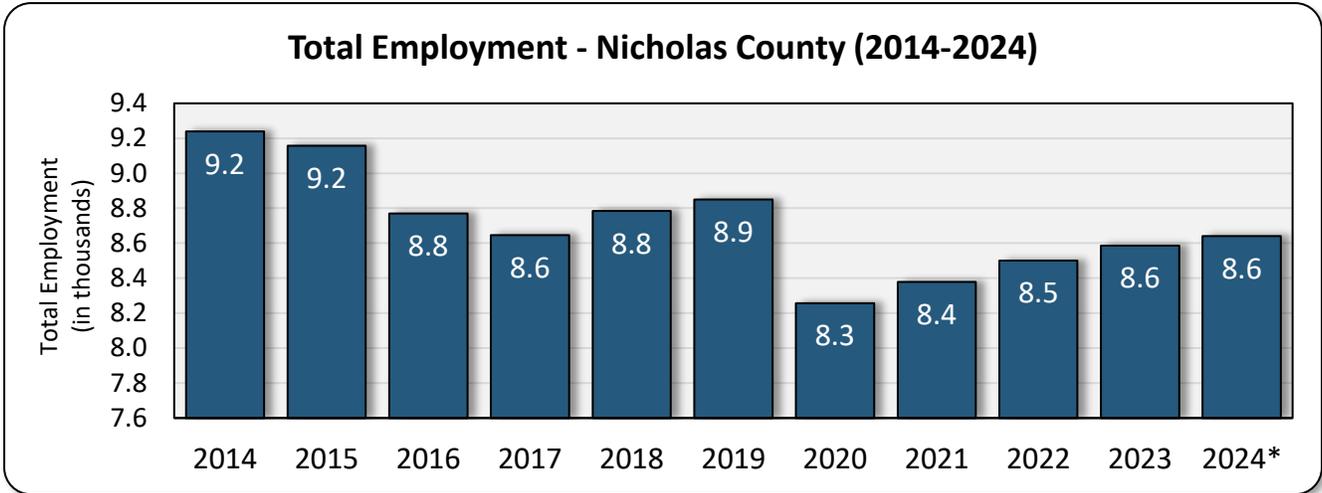
Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

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.

Summersville has an employment base of roughly 3,900 individuals within a broad range of employment sectors. The labor force within the area is based primarily in five sectors: Health Care & Social Assistance (25.1%), Retail Trade (24.5%), Accommodation & Food Services (15.5%), Public Administration (6.6%), and Educational Services (5.1%). Combined, the top five job sectors represent 76.8% of the city's employment base. Although Mining is not among the top five industries in the city, there is a proportionally high share in both the city (1.7%) and county (4.4%) compared to the state overall (0.8%).

Note that many of the economic topics that follow are limited to county-based data, therefore, most of the data tables and graphs that follow reflect data for Nicholas County.

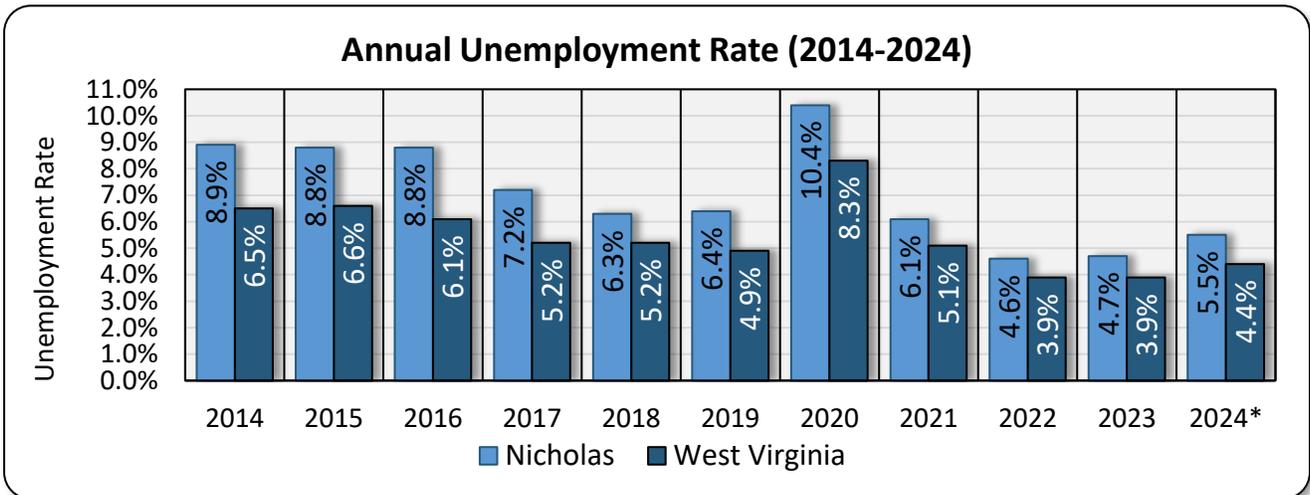
Total employment reflects the number of employed persons who live within an area regardless of where they work. The following illustrates the *total employment* base (in thousands) for Nicholas County between 2014 and 2024.



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

As the preceding illustrates, total employment within Nicholas County decreased slightly between 2014 and 2019. In 2020, total employment decreased by roughly 6.7%, which can be largely attributed to the economic impact of the COVID-19 pandemic. Since 2020, total employment has increased each year, and as of October 2024, total employment was at approximately 8,600. While this is less than the total employment in 2019, the steady increase since 2020 is a positive economic indicator for the local economy.

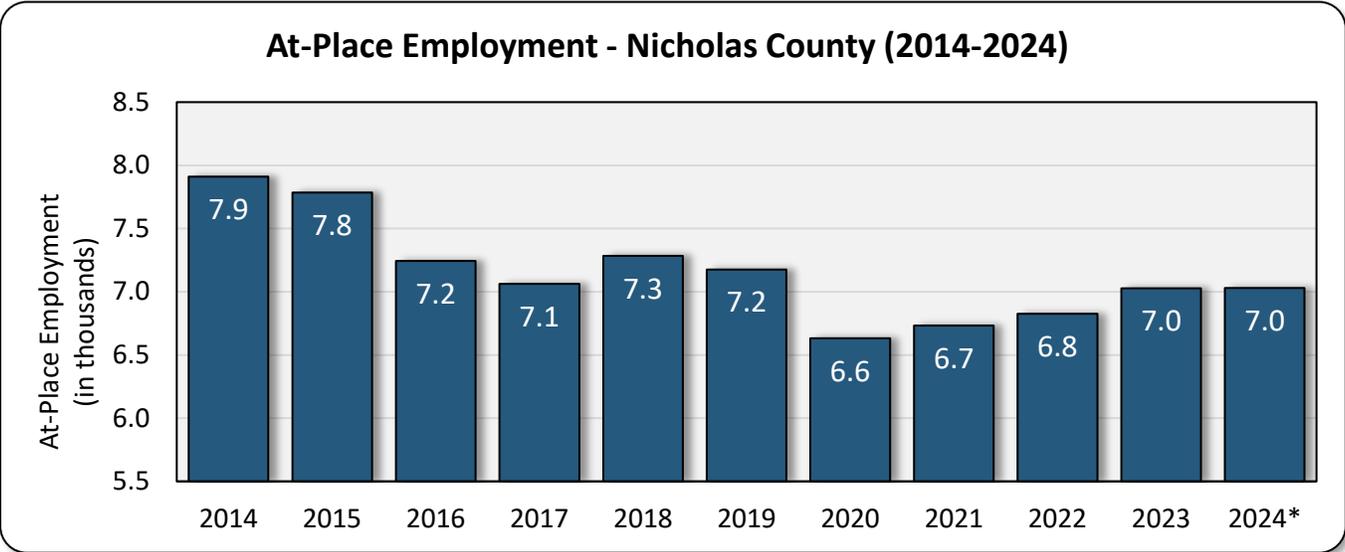
The following illustrates the *annual unemployment rate* for Nicholas County and the state of West Virginia from 2014 to 2024.



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 Nicholas County declined from 8.9% in 2014 to 6.4% in 2019. After the sharp increase in 2020, the unemployment rate in the county dropped to 4.7% in 2023. Although the unemployment rate has increased to 5.5% through October 2024, this still represents a much lower rate as compared to the rate in 2019. While the unemployment rate in the county has been historically much higher than the statewide rate, the *difference* between the two rates has decreased considerably in the last few years.

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 Nicholas County from 2014 to 2024.



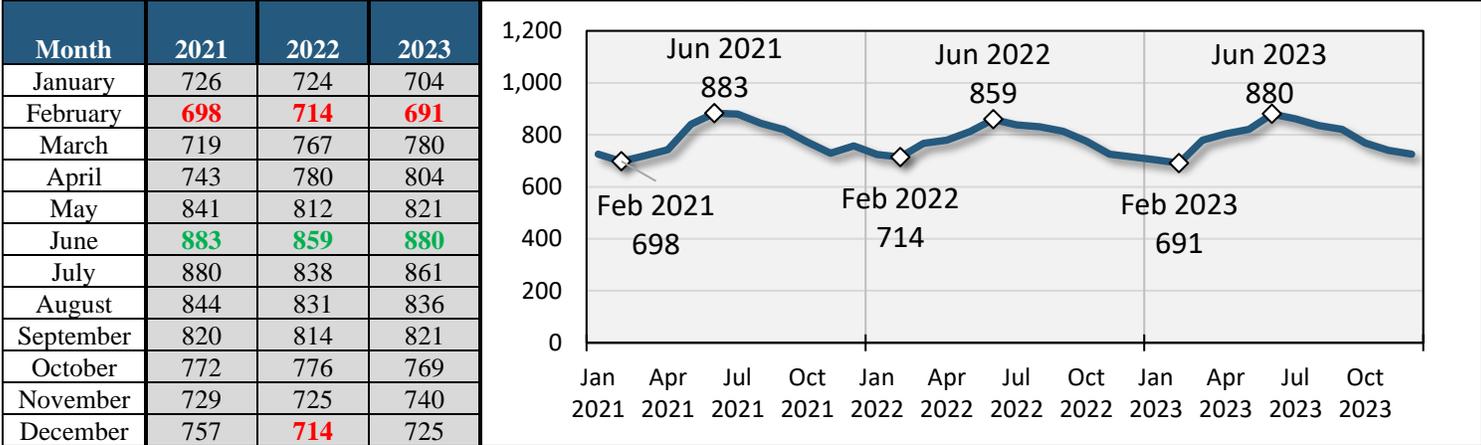
Source: Department of Labor; Bureau of Labor Statistics; Urban Decision Group; Bowen National Research  
 \*Through June

As the preceding illustrates, at-place employment within Nicholas County decreased overall between 2014 and 2019. Following the decrease in 2020, which can be largely attributed to the economic effects related to the COVID-19 pandemic, at-place employment within the county has increased or remained steady for four consecutive years. As of June 2024, at-place employment is at roughly 97.2% of the 2019 level. Although this indicates some challenges likely remain in the local labor market, at-place employment has steadily improved since 2020, which is a positive economic indicator.

Nicholas County is one of the many counties within the state that benefits from a significant level of tourism. Notable attractions in Nicholas County include Summersville Lake, the Gauley River, and the Gauley River National Recreation Area. 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 Nicholas 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 Nicholas 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)**  
**Nicholas County, West Virginia**



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

While this data is not specific to Summersville, the tourism-based employment and accompanying seasonality in Nicholas County likely have a notable influence on the economy and housing in Summersville. As the preceding illustrates, there is a defined pattern of seasonality within the Leisure and Hospitality Supersector in Nicholas County. Employment within this supersector is typically at the lowest level during the month of February and peaks during June. Overall, this indicates there is a significant level of seasonal employment in Nicholas County that is 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 Nicholas County over the past 12 months.

The following illustrates the largest employers within Nicholas County:

Largest Employers – Nicholas County, West Virginia	
Employer Name	Business Type
Nicholas County Board of Education	Education
WVU Medicine	Healthcare
Walmart Associates, Inc.	Retail
Columbia West Virginia, Inc.	Manufacturing
Contura Energy	Energy
Lowe’s Home Centers, LLC	Retail
Nicholas Community Action Partnership, Inc.	Social Assistance
Blue Ridge Risk Partners (dba: SMR Acquisition, LLC)	Insurance
Seneca Health Services, Inc.	Healthcare
Auxier Welding, Inc.	Manufacturing

Source: WorkForce West Virginia; 2023

Major employers within Nicholas County are primarily involved in education, healthcare, retail, manufacturing, and the energy sector. A number of the largest employers in the county are engaged in industries that are generally considered stable and are typically less susceptible to economic downturns, such as education and healthcare. 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 Summersville and Nicholas County:

Economic Development Activity – Summersville/Nicholas County, West Virginia			
Project Name	Investment	Job Creation	Scope of Work/Details
Cherry River Elementary	\$43 million	N/A	<b>Completed:</b> Renovations needed due to the flood in 2016. Completed in 2024.
Summersville Academic Complex	\$85 million	N/A	<b>Under Construction:</b> Once complete, the complex will consist of the Summersville Middle School, Summersville Elementary School and Glade Creek Elementary. ECD school year 2027-2028.
Summersville Sports Complex	\$12 million	N/A	<b>Under Construction:</b> In 2024, work began on the first phase of a 128-acre recreational complex. The state-of-the-art complex will include hiking, biking, soccer, baseball/softball, basketball and pickleball. ECD late 2026.
Solar Sites	\$129 million*	4	<b>Under Construction:</b> The Department of Energy contributed \$129 million dollars in federal funds to support two former surface mines that will be converted into solar sites (one site is in Clay County). There will be enough panels to power 39,000 homes in Nicholas County. The project will create 400 jobs during construction and take up to 10 years to complete.
Summersville Lake State Park	N/A	N/A	<b>Completed/Planned:</b> The park originally opened in 1966 and officially became a state park in 2023. In 2024, state officials approved a contract with Bright Enterprises Inc. for the financing, construction and operation of the park and committed \$10 million for them to oversee the park. Additional plans include water activities, aerial sports, camping and cabins.

N/A – Not Available; ECD – Estimated Completion Date

\*Funds for Summersville site may be less than the total shown as this total is intended to support two sites

As the preceding illustrates, economic investments of approximately \$269 million have been either completed, are currently underway, or are in the planning stages within Summersville and Nicholas County. These development projects involve a variety of improvements, which include educational systems, renewable energy resources, recreation/tourism. As such, the investments will likely increase the appeal of the area and may attract additional households to relocate to the Summersville area.

### 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 each of the study areas.

		Commuting Mode						
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	Total
<b>Summersville</b>	Number	1,231	66	14	26	0	37	1,374
	Percent	89.6%	4.8%	1.0%	1.9%	0.0%	2.7%	100.0%
<b>Nicholas County</b>	Number	7,693	756	142	87	83	283	9,044
	Percent	85.1%	8.4%	1.6%	1.0%	0.9%	3.1%	100.0%
<b>West Virginia</b>	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%

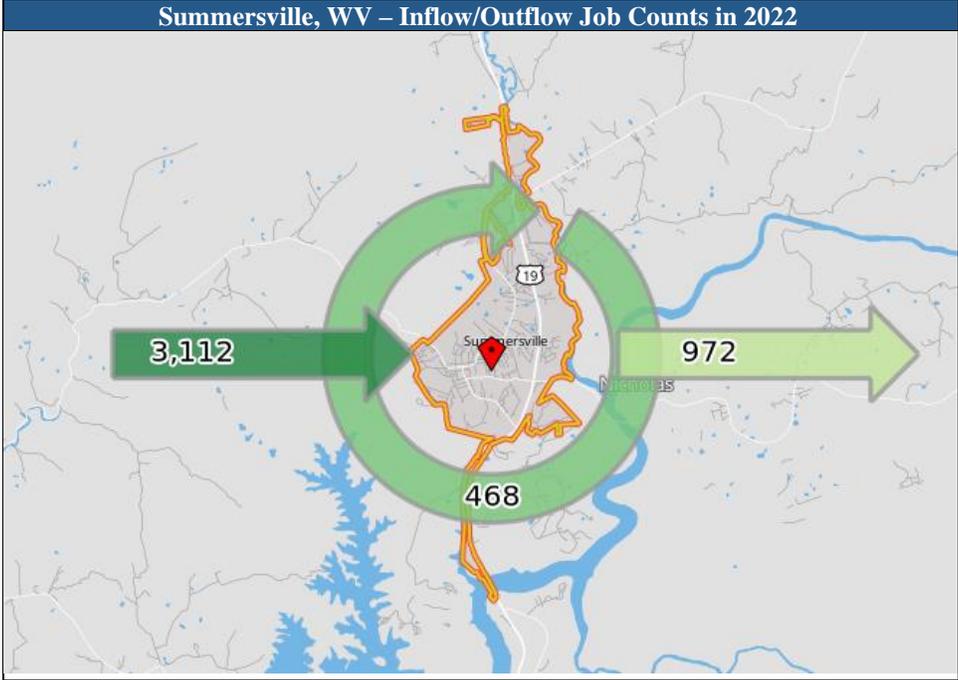
Source: U.S. Census Bureau, 2018-2022 American Community; Urban Decision Group; Bowen National Research

		Commuting Time						Total
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	
<b>Summersville</b>	Number	526	451	46	95	219	37	1,374
	Percent	38.3%	32.8%	3.3%	6.9%	15.9%	2.7%	100.0%
<b>Nicholas County</b>	Number	2,449	3,133	1,036	498	1,645	283	9,044
	Percent	27.1%	34.6%	11.5%	5.5%	18.2%	3.1%	100.0%
<b>West Virginia</b>	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, 94.4% of individuals in Summersville utilize their own vehicles or carpool to work, 1.9% walk to work, and 2.7% work from home. Overall, 71.1% of commuters have commute times of less than 30 minutes to their place of employment. While the majority of individuals in the city have relatively short commute times, a noteworthy share (15.9%) have commute times of 60 minutes or more, which is significantly larger than the 8.8% share for the state.

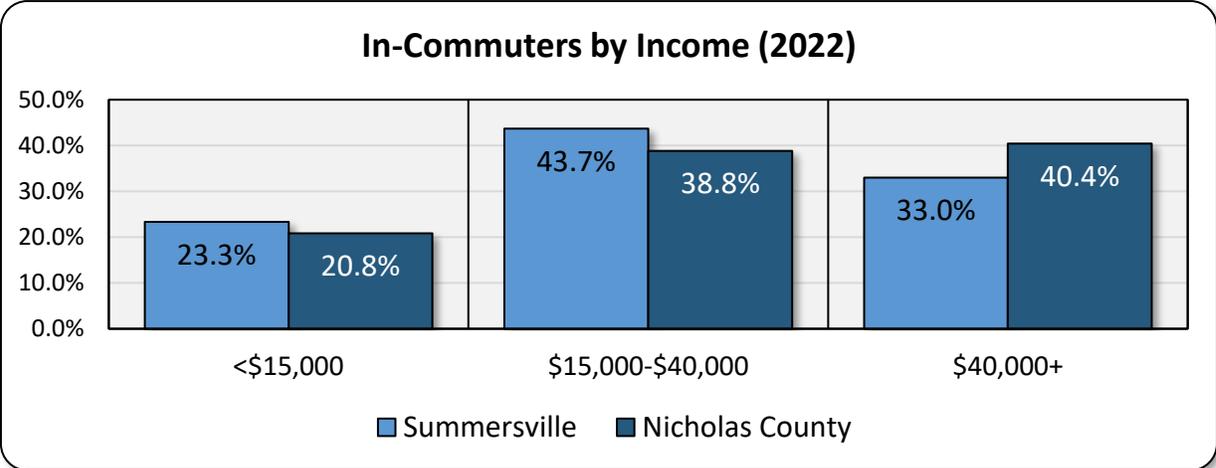
The following illustrates the overall *commuter flow* for Summersville based on 2022 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES) data.



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

Of the approximately 3,580 persons *employed* in Summersville in 2022, 86.9% (3,112) originate from outside the city, while 13.1% (468) live within the city. Overall, 972 residents of the city commute to surrounding areas daily for employment. Regardless, the 3,112 non-residents who work in the area represent a substantial base of potential support for future residential development within Summersville.

The following compares the distribution of *in-commuters by annual income* for Summersville and Nicholas County for 2022.



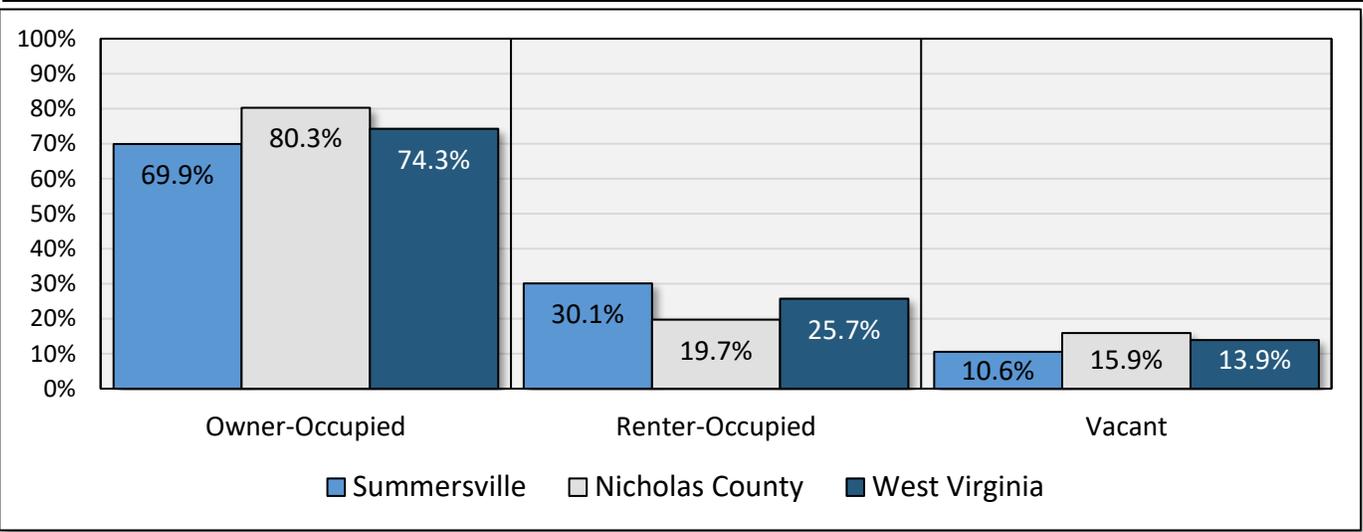
Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES); Bowen National Research

The preceding shows that the largest share (43.7%) of Summersville in-commuters earn between \$15,000 and \$40,000 annually, while 23.3% earn less than \$15,000, and 33.0% earn \$40,000 or more annually. The data also illustrates that there is a higher proportion of low- and middle-income in-commuters within Summersville as compared to Nicholas County. Regardless, a variety of housing types could be developed to potentially attract some of the 3,112 in-commuters to live within Summersville.

**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
Summersville	1,584	1,108	476	187	1,771
Nicholas County	10,464	8,402	2,062	1,978	12,442
West Virginia	738,292	548,391	189,901	118,856	857,148



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

Of the 1,584 total *occupied* housing units in Summersville, 69.9% are owner occupied and 30.1% are renter occupied. This is a slightly higher proportion of renter-occupied units when compared to the county and state. Among the 1,771 total housing units in Summersville, 10.6% (187 units) are classified as vacant. This is a lower share compared to the county (15.9%) 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
<b>Summersville</b>	174	36.9%	304	27.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Nicholas County</b>	630	33.0%	2,362	30.5%	16	0.8%	30	0.4%	16	0.8%	52	0.7%
<b>West Virginia</b>	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 Summersville, 36.9% of the renter-occupied housing units and 27.5% of the owner-occupied housing units were built prior to 1970. Both shares are smaller than the statewide shares and represent an inventory of comparably newer housing units within Summersville. Overcrowded housing units and units with incomplete plumbing or kitchens are not prevalent issues within Summersville or Nicholas County. This may be attributed, at least in part, to the comparably newer inventory of housing units in both areas. Overall, the data is reflective of a housing inventory within Summersville that is in relatively good condition.

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
<b>Summersville</b>	1,584	\$50,319	\$189,063	\$561	28.0%	6.2%	16.7%	1.2%
<b>Nicholas County</b>	10,464	\$45,681	\$125,604	\$628	27.8%	12.5%	15.0%	6.8%
<b>West Virginia</b>	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 Summersville of \$189,063 is 9.3% higher than the median home value for the state, while the average gross rent of \$561 in the area is 32.2% lower than the state. With a median household income of \$50,319 in Summersville, approximately 28.0% of renter households and 6.2% of owner households are housing cost burdened. As a result, there are roughly 133 renter households and 69 owner households in Summersville that are housing cost burdened, of which 92 *total* households are severe cost burdened (paying more than 50% of income toward housing costs). As such, affordable housing alternatives should be a consideration of future housing solutions within the city.

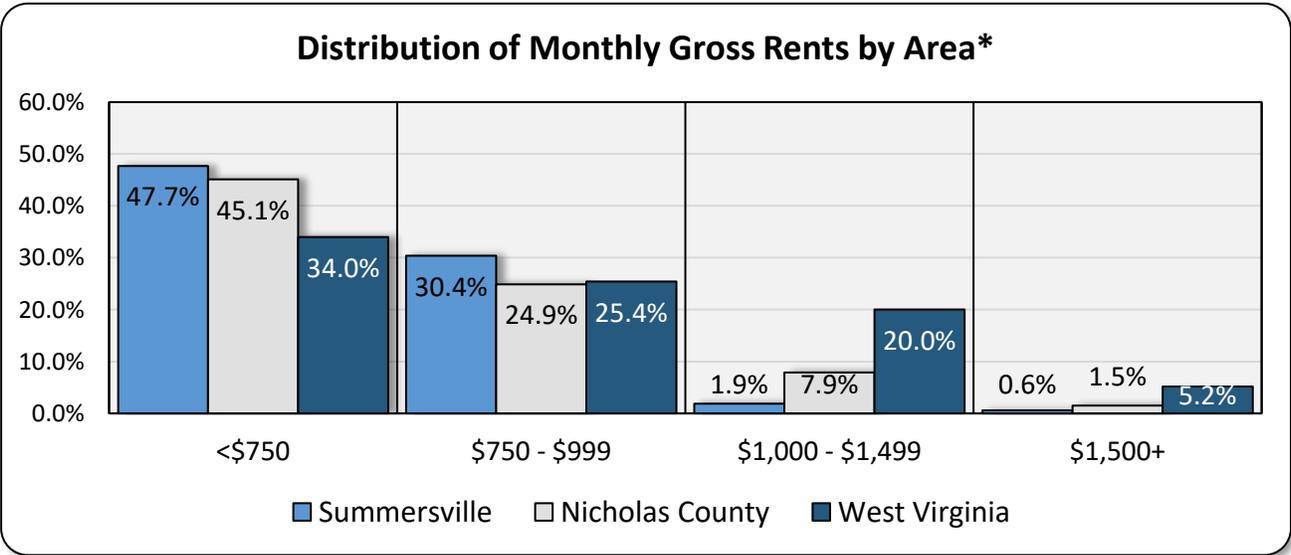
Based on the 2018-2022 American Community Survey data, the following is a distribution of all occupied housing by *units in structure by tenure* (renter or owner) for each of the study areas.

		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
Summersville	Number	283	111	78	472	934	0	173	1,107
	Percent	60.0%	23.5%	16.5%	100.0%	84.4%	0.0%	15.6%	100.0%
Nicholas County	Number	1,017	381	509	1,907	6,312	3	1,422	7,737
	Percent	53.3%	20.0%	26.7%	100.0%	81.6%	0.0%	18.4%	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

Over three-quarters (76.5%) of the *rental* units in Summersville are within structures of four units or less and mobile homes. Overall, Summersville has a lower share (23.5%) of multifamily rental housing (five or more units within a structure) when compared to the state (28.2%), but a slightly higher share than Nicholas County (20.0%). Among *owner*-occupied units in Summersville, all are within structures of four units or less (84.4%) and mobile homes (15.6%).

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 76.5% of all rental units in Summersville 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.



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 (47.7%) of Summersville rental units have rents less than \$750, followed by units with rents between \$750 and \$999 (30.4%). Only 2.5% of rentals in the area have rents of \$1,000 or more. Compared to the region and state, the distribution of gross rental rates in Summersville is more heavily weighted toward the lowest and moderately priced products (less than \$999). 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 19.4% of all rentals in Summersville. This is a higher share of such housing when compared to the state share of 15.4%.

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 Summersville, Nicholas 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
					<b>Summersville</b>	8	287	0	0.0%	0.0%
<b>Nicholas County</b>	10	319	0	0.0%	0.0%	0.0%	0.0%	N/A	71	3
<b>New River Gorge Region</b>	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 Summersville, a total of eight apartment properties were surveyed, comprising a total of 287 units. Overall, the multifamily units are fully 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 Summersville is considered exceptionally high and indicates a shortage of available multifamily rentals. The very high occupancy rates, regardless of product type, and the presence of wait lists are evidence of pent-up demand for multifamily rentals affordable to a variety of income levels within Summersville. This is similar to the multifamily performance metrics for Nicholas County and 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 Summersville, Nicholas County, and the New River Gorge Region. Note that the median rents for Summersville and Nicholas County are identical and presented as a single set of rents.

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
<b>Market-Rate</b>				
<b>Summersville/Nicholas County</b>	\$599	\$649	-	-
<b>New River Gorge Region (Range)*</b>	\$495-\$1,178	\$649-\$900	\$995-\$1,275	\$1,425
<b>Tax Credit</b>				
<b>Summersville/Nicholas County</b>	\$625	\$615	-	\$954
<b>New River Gorge Region (Range)*</b>	\$544-\$663	\$615-\$645	\$915	\$710-\$1,030

Source: Bowen National Research

\*Based on county median rents (excludes submarkets)

As the preceding illustrates, the median rents for the typical one- and two-bedroom market-rate units in Summersville/Nicholas County are relatively comparable to the median rents for the Tax Credit units of the same configuration in the area. The median rents for most market-rate and Tax Credit units in Summersville/Nicholas County are typically within the low-to-middle range for each unit configuration in the region. With limited availability among all multifamily product types in Summersville and Nicholas County, households are forced to seek rental alternatives from the area non-conventional supply. As illustrated on the following pages, there is extremely low availability among the non-conventional supply, which may cause households to relocate outside of an area to find available and affordable housing choices.

*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 76.5% of the total rental units in Summersville.

During November and December 2024, Bowen National Research conducted an online survey and identified 44 non-conventional rentals that were listed as *available* for rent in the New River Gorge Region. This equates to a vacancy rate of only 0.4% for non-conventional rentals within the overall region. Of these, only one was located within the entirety of Nicholas County. This unit, which is a three-bedroom rental, has a rent of \$650. Regardless, this equates to an availability rate of less than 0.1% when compared to the 1,526 total non-conventional rentals in the county. Although it is likely that some available units were not identified due to the method of advertisement, the overall lack of available non-conventional rentals in the area is noteworthy. In order to better understand rent structures of the non-conventional rentals in Summersville, refer to the graph on page I-22 (Distribution of Monthly Gross Rents by Area). While not exclusive to non-conventional rentals, this data provides a reasonable estimation of rents within the area due to the substantial share (76.5%) that non-conventional rentals comprise of the overall rental units in Summersville.

*Seasonal/Recreational and Short-Term Rental Housing*

Nicholas 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
<b>Summersville</b>	2013	64	181	1,827	35.4%	<b>3.5%</b>
	2023	48	265	1,883	18.1%	<b>2.5%</b>
<b>Nicholas County</b>	2013	1,287	2,352	13,009	54.7%	<b>9.9%</b>
	2023	1,155	2,945	12,540	39.2%	<b>9.2%</b>
<b>West Virginia</b>	2013	44,013	139,561	880,951	31.5%	<b>5.0%</b>
	2023	32,002	138,205	859,653	23.2%	<b>3.7%</b>

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

In 2023, only 2.5% of all housing units in Summersville were classified as seasonal/recreational units. As such, the influence of these units is significantly less than that within the entirety of Nicholas County. However, it is important to note that housing conditions in surrounding areas typically have at least some impact on the local housing market. In Nicholas County, seasonal/recreational housing units comprised 9.9% of the total housing units in 2013, which is nearly double the share for the state of West Virginia at that time. Although this share decreased to 9.2% by 2023, the share within Nicholas County was still substantially higher than the 3.7% share for the state. As such, these units continue to have a notable influence on the housing market of the county, which ultimately impacts the Summersville market.

The following table provides the number of active short-term rental listings (Airbnb and Vrbo) and the total market revenue of these listings in Nicholas 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
Nicholas County	160	\$2,493,848	69	\$134,887	229	\$2,628,735
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

Although not specific to Summersville, there is a total of 229 short-term rental listings in Nicholas County, which represents 12.4% of the total listings in the region. Between January 2024 and January 2025, these units had a combined total market revenue of over \$2.6 million in the county, representative of 12.5% 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 Summersville and Nicholas County.

Sold/Currently Available For-Sale Housing Supply		
Status	Number of Homes	Median Price
<b>Summersville</b>		
Sold	65	\$159,833
Available	10	\$255,000
<b>Nicholas County</b>		
Sold	293	\$141,300
Available	46	\$202,500

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 Summersville as of January 8, 2025 consists of 10 total units with a median list price of \$255,000. This represents a higher median list price compared to the available for-sale homes in Nicholas County (\$202,500). Historical sales from January 2020 to December 2024 in Summersville consisted of 65 homes with a median sales price of \$159,833.

The following table summarizes key data points for the historical sales in each of the study areas 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
Summersville	65	1.8%	\$175,949	\$159,833	1972	1977
Nicholas County	293	8.0%	\$176,981	\$141,300	1979	1984
New River Gorge Region	3,676	100.0%	\$159,462	\$130,000	1966^	1971^

Source: Redfin.com & Bowen National Research

\*Submarket data is included within each respective county total and share when applicable

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

As the preceding illustrates, 22.2% of the home sales in the Nicholas County were within Summersville between January 2020 and December 2024. The homes sold in Summersville had an average sales price of \$175,949 and median sales price of \$159,833. The average year built of these homes was 1972, while the median year built was 1977. Overall, the homes sold in Summersville have a median sales price that is 13.1% higher than homes sold in the county, despite homes in Summersville having an older average/median year built compared to homes in the county.

The following table provides various housing market metrics for the available for-sale homes in each of the study areas as of January 8, 2025.

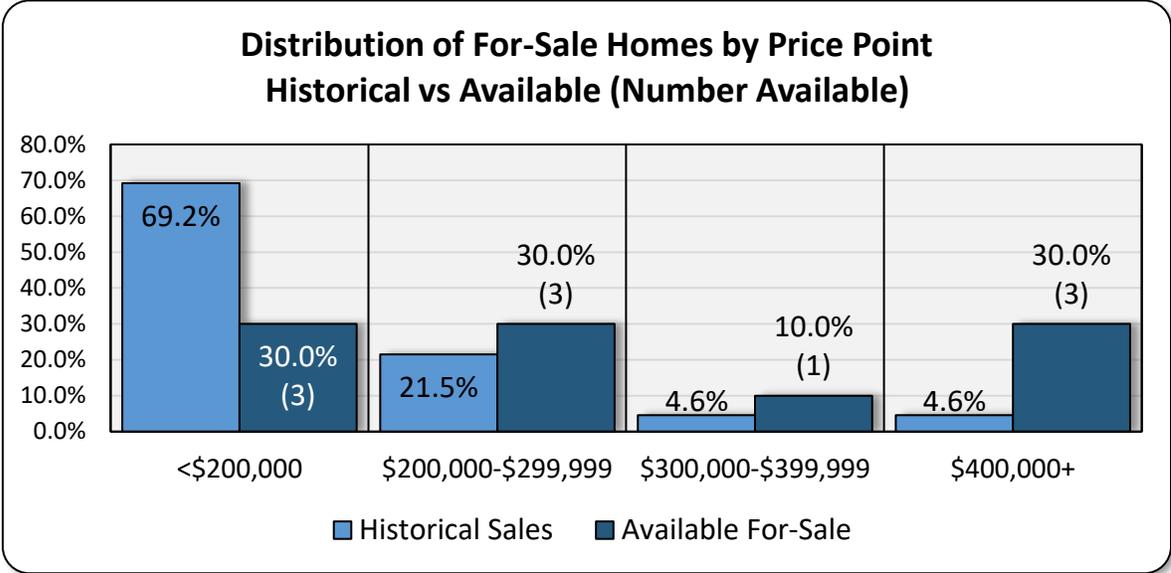
Available For-Sale Housing by Study Area (As of January 8, 2025)							
Study Area*	Total Units	% Share of Region	Availability Rate / MSI	Average List Price	Median List Price	Average Year Built	Average Days on Market
Summersville	10	3.9%	0.9%/9.1	\$346,930	\$255,000	1972	112
Nicholas County	46	18.1%	0.6%/9.2	\$319,689	\$202,500	1982	113
New River Gorge Region	254	100.0%	0.5%/4.1	\$280,647	\$188,500	1970	100

Source: Realtor.com & Bowen National Research

\*Submarket data is included within each respective county total and share when applicable

The 10 available for-sale homes in Summersville represent 21.7% of the available for-sale homes in the county. These homes equate to an availability rate of 0.9% when compared to the 1,108 owner-occupied units in the city. Based on recent sales history, this inventory represents 9.1 *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. The available for-sale homes have an average number of days on market of 112 days and an average year built of 1972. Overall, the data illustrates that there is limited availability of for-sale homes in Summersville compared to the total number of owner-occupied housing units in the city, despite the high MSI based on recent sales volume. The average number of days on market is considered relatively healthy, and although homes in Summersville are typically older than homes in Nicholas County, the median list price of the available for-sale homes in the city is 25.9% higher than that of homes in the county.

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



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

As the preceding illustrates, the share of *available* for-sale homes priced under \$200,000 (30.0%) is lower than the corresponding share of recent *historical* sales (69.2%). While the share of lower priced product has decreased recently, there is a much more balanced distribution of available for-sale homes by price point in the city. Although this indicates there is more variety in terms of pricing in the city compared to historical sales, there is an overall lack of available for-sale homes in the area based on the number of owner-occupied homes in the market.

*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 Summersville and Nicholas County. During this process there were no multifamily rental housing, for-sale housing, or senior care housing developments identified within Summersville or Nicholas 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 Nicholas 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, and sites with a Summersville address are illustrated in red text.

Development Opportunity Sites – Nicholas County, West Virginia						
Map Code	Street Address	Location	Year Built	Building Size (Square Feet)	Land Size (Acres)	Property Classification
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

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

Note: Total land area includes total building area.

Overall, there were four development opportunity sites identified within Nicholas County (two within Summersville) comprising a total of 107.56 acres of land. One site has an existing building (2,400 square feet) present. All four of the listings are residentially zoned.

### E. HOUSING GAP

Summersville is located in Nicholas County. The county has an overall rental housing gap of 375 units and a for-sale housing gap of 628 units. Given Summersville’s role and influence in the county, it is reasonable to assume that the county’s overall housing gaps are a reflection of the housing gaps for Summersville, as it is possible that Summersville could potentially serve the overall county’s housing needs. The table below summarizes Summersville’s/Nicholas County’s housing gaps by tenure and affordability.

Summersville, WV - Housing Gap Estimates (2024 to 2029)							
Percent AMHI*	≤30%	31%-50%	51%-80%	81%-120%	121%+	Total Housing Gap	
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+		
Price Point	≤ \$68,900	\$68,901-\$114,833	\$114,834-\$183,733	\$183,734-\$275,600	\$275,601+		
Rental Housing Gap	137	67	77	63	31		375
For-Sale Housing Gap	0	29	130	338	131	628	

Source: Bowen National Research

AMHI – Area Median Household Income; \*Based on HUD limits for Nicholas County (4-person limit)

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 Summersville.

**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 Summersville, West Virginia.

<b>SWOT Analysis</b>	
<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>• High share (56.1%) of population is married compared to state, low share (7.7%) of individuals lacking a high school diploma, and high share (38.9%) of population with college degree, all of which typically contribute positively to housing affordability</li> <li>• 18.6% projected growth in owner households earning \$100,000 or more (2024-2029)</li> <li>• Projected increase in moderate and higher income renter households (\$30,000 and higher) between 2024 and 2029</li> <li>• Notable share (24.6%) of in-migrants are under the age of 35 (can improve natural population change)</li> <li>• Low shares of older housing units and housing condition issues</li> </ul>	<ul style="list-style-type: none"> <li>• Lower median household income compared to state and slightly elevated poverty rate (22.5%) for population less than 18 years of age</li> <li>• 1.2% decline in households between 2010 and 2024, although this is less than the 4.3% decline for the county during the time period</li> <li>• No availability among multifamily rentals and extremely low availability among non-conventional rentals</li> <li>• Low availability of for-sale homes in the city compared to inventory of owner-occupied homes</li> <li>• Notable increase in average and median sales price of available for-sale homes, though this may also indicate more variety in the market compared to recent years</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Housing need of up to 375 rental units and 628 for-sale units (2024-2029)</li> <li>• Attract some of the 3,112 commuters coming into the city for work to live in the city</li> <li>• Steady improvements in employment metrics since 2020, a strong tourism base, significant investments in education systems and renewable energy, and the recent state park designation will contribute to economic growth in the area</li> <li>• Notable residential development opportunity sites</li> </ul>	<ul style="list-style-type: none"> <li>• Projected 0.4% decline in households between 2024 and 2029</li> <li>• The 11.6% increase projected for seniors aged 75 and older in the next five years may result in availability issues for senior-oriented housing</li> <li>• City risks losing some of the 972 residents that commute out of the city for employment</li> <li>• Fluctuations in tourism-based seasonal employment may present added housing challenges</li> </ul>

Summersville experienced moderate household decline between 2010 and 2024, and marginal decline is projected to continue through 2029. The median household income in the city is lower than the state, and the poverty rate for children less than 18 years of age is slightly elevated. However, a high share of married population and educational attainment factors contribute to earning potential and housing affordability in the area. Although for-sale pricing has increased recently, housing in the market is relatively affordable, variety in terms of price point has improved. Due to the recent improvements in employment metrics, several economic investments, and a strong and increasing tourism base, the area is well positioned to continue economic expansion and increase the number households in the city. However, much of the potential growth in Summersville will be influenced by the availability and affordability of housing in the area.