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| The **HEALTH & HUMAN SERVICES COLLABORATIVE of the EASTERN PANHANDLE** has identified **housing affordability** and **homelessness** as priority challenges for low income households in Berkeley, Jefferson and Morgan counties. A home is considered affordable if it is decent quality housing that costs no more than 30% of a household’s gross monthly income for rent /mortgage and utility payments. Lack of affordable housing increases the risk of becoming homeless and creates barriers to moving from homelessness to self-sufficiency.

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| **COUNTY** | **2-Bedroom****FMR** | **Wages Needed** **for a 2-Bedroom FMR Rental** **MW = $8.00 hr.**  | **Estimated Hourly Mean Renter Wage****(2015)** | **Affordable****Monthly** **Rent**  | **% of Renters Paying More than 35% of their Income for Rent** | **# of****Renter** **Households** |
| **Berkeley**  | **$786** | **$15.25** | **$9.66** | **$502** | **51%** | **10,039** |
| **Jefferson**  | **$854** | **$16.77** | **$8.99** | **$468** | **41%** | **4,946** |
| **Morgan**  | **$786** | **$12.79** | **$10.66** | **$554** | **49%** | **2,573** |
| **66 Hours Per Week at Minimum Wage Needed to Afford a 2 –BR Unit**  |

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|  **Source: NLIHC /Census****THE CHALLENGES…..**Local wage earners cannot afford local housing costs driven by a non-local economy. Renters face great difficulty in finding affordable housing in sound condition. Rent levels and the cost of utilities push housing costs “out of reach”.* Households burdened by high housing costs have little left for other necessities like food, child care and transportation.
* Waiting lists for rental assistance are too long.
* Rental costs can exceed the monthly cost of a mortgage payment.
* Older housing is in need of repair and upgrades to meet basic property standards.
* Too many families cannot afford to rent or purchase safe, decent housing in sound condition.
* HUD Fair Market Rents are too low for many voucher holders seeking modest rental housing.
* Utility costs are too high for many tenants, especially when units are not well maintained.
* Many families need handicapped accessible housing.
 |  | **PROPOSED ACTION**….. Stable, affordable housing is good for our communities. Meeting the basic housing needs of all of our residents through sound public policy will ensure the economic health and vitality of the Eastern Panhandle and West Virginia. * Increase local and State resources for rental assistance to low income families, including security deposits.
* Work with public/private resources to increase rental and homeownership opportunities.
* Increase access to mental health-substance abuse treatment and health care to reduce the risk of homelessness.
* Increase community awareness of financial incentives for property owners to make housing more energy efficient.
* Expand “Housing First” options for homeless and at risk persons.
* Encourage businesses to pay a living wage.
* Help families increase their incomes to decrease housing cost burdens.
* Create incentives for financial literacy courses such as the Eastern Panhandle Successful Renters Program
 |  |

Over 16,500 households in the Eastern Panhandle have low or very low incomes and qualify for federal housing assistance. There are 1207 subsidized units and 250 rental vouchers.

Nearly half of all renters are cost burdened. 49% of all Eastern Panhandle renter households are cost burdened, paying more than 30% of their income for housing. 51% of the renters in Berkeley County are paying more than 35% of their income for rent - and in Jefferson and Morgan Counties the percentages are 41% and 49% respectively.

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| **POPULATION and POVERTY** |  | **HOMELESSNESS - 2016 Point-in-Time Survey** The US Department of Housing and Urban Development (HUD) funds local homeless assistance and prevention networks known as **Continuums of Care** (CoCs). CoCs are required to conduct a one-night count of all homeless persons at least every two years during the last 10 days of January. At the same time, an inventory of available housing for homeless persons is also taken. The PIT Count collects data from each of 3 household types:* Persons in Households with at least one Adult and one Child,
* Persons in Households without Children, and
* Persons in Households with only children.

In Berkeley County there were 100 shelter beds available in 2016 with a utilization rate of 95%. 24 total shelter beds were available in Jefferson County with a utilization rate of 42%. It should be noted that there was a significant change in Berkeley County in emergency shelter beds due to HUD’s reclassification of Domiciliary Veterans beds at the VAMC which are no longer counted for any Housing Continua of Care. **Living in shelters & transitional housing:**35 Veterans6 Chronically Homeless persons20 Mentally Ill persons11 Persons with Chronic Substance Abuse**Unsheltered statistics:**10 Adults1 Veteran8 Chronically Homeless persons6 Mentally Ill persons2 Persons with Chronic Substance AbuseHow many people are squatting in vacant buildings or camp sites, doubling up with friends or living in vehicles is unknown. There are no year-round family shelters in the Eastern Panhandle. Jefferson County’s adult Cold Weather Shelter is open from mid-November through mid-March. Morgan County has no shelters of any kind.The implementation of the HEARTH Act has resulted in efforts to develop new models such as “Housing First” programs and “Rapid Re-Housing Programs”, intended to help individuals and families move more quickly into permanent housing. |
| **COUNTY** | **Population** | **%⇩** | **# of Individuals** |
| **BERKELEY** | 111,901 | 12.5% | 13,987 |
| **JEFFERSON** | 56,482 | 10.6% | 5,328 |
| **MORGAN** | 17,524 | 14.1% | 2,470 |
| **TOTAL** | **185,907** | **11.7%** | **21,785** |
| Source: Census |
| **Affordable Home Prices** |
| **Occupation** | **Average Annual Salary** | **Affordable Home Price** |
| **Fast Food** | **$18,790** | $ 62,570 |
| **H-Health Aide** | **$19,110** | $ 63,636 |
| **Groundskeeper** | **$23,510** | $ 78,288 |
| **Retail Sales** | **$23,560** | $ 78,455 |
| **Admin. Asst.** | **$29,660** | $ 98,768 |
| **Prod. Worker** | **$31,860** | $106,094 |
| **Const. Worker** | **$32,700** | $108,891 |
| **LPN** | **$35,680** | $118,814 |
| **Police** | **$41,020** | $136,596 |
| **Teacher** | **$46,010** | $153,213 |
| Source:bls.gov/oes |
| **Cost of Homeownership****Too High for Local Wage****December, 2016**

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| **County** | **Median Sales Price** | **Annual Income Needed to Purchase Median House Price** |
| **Berkeley** | **$163,500** | **$49,050** |
| **Jefferson** | **$234,900** | **$70,470** |
| **Morgan**  | **$145,000** | **$43,500** |

**Data supplied by MRIS and its members Association(s) of REALTORS**Affordable, stable, quality housing benefits a child’s education by reducing unwanted moves, can pair with strong schools or out-of-school programs, and can reduce cognitive damage from neurotoxins (i.e. lead) and reduce absenteeism housing-related illnesses such as asthma. |