



	BERKELEY		JEFFERSON		MORGAN	
Percentage of Renter Households	26%		26%		11%	
2 Bedroom Fair Market Rent	\$1,104		\$903		\$714	
Hourly Wage and Number of Hours Necessary to Afford a 2-Bedroom Fair Market Rental Unit	Wages	Hours	Wages	Hours	Wages	Hours
	\$19.50	89	\$17.37	79	\$13.73	63
Estimated Hourly Mean Wage and Associated Affordable Monthly Rent	\$11.33	\$600	\$9.59	\$455	\$11.33	\$589
Number (total) of Renters Paying More than 30% of their Income for Rent/Percentage	4,671 or 42%		2,325 or 43%		488 or 36%	
Monthly Rent Affordable for a Person on SSI - \$771 per month	\$231		\$231		\$231	
Median Sold Price of a Single Family Home	2019	2018	2019	2018	2019	2018
	\$190,000	\$184,900	\$250,000	\$254,000	\$176,950	\$173,000
2018 Point in Time Survey Results						
Homeless Veterans	18		4		0	
In Emergency Shelter	58		22		4	
Homeless Families with Children (total people)	32		0		3	
Chronically Homeless Totals	17		8		1	
Eastern Panhandle Public Housing						
Housing Choice Vouchers 11/19	240		182		9	
Regional VASH (veterans program) Vouchers	30 Total					
Regional Public Housing Units	327 Total (118 Family Units and 209 Elderly/Disability High Rises)					

Challenges

- Local wage earners cannot afford local housing costs driven by a non-local economy.
- Older renter/owner occupied housing is in need of repair and upgrades to meet basic property standards.
- Many renter/owner occupied families are forced to live in substandard housing, which poses a risk to their health, safety, and physical well-being.
- Rental housing costs can exceed the monthly cost of a mortgage payment.
- Households burdened by high housing costs have little left for other necessities like food, child care, and transportation.
- Utility costs are too high for many renter households, especially when units are not well maintained.
- Many owner-occupied units are in need of critical repairs that the homeowner cannot afford.
- Waiting lists for rental assistance are too long.
- HUD Fair Market Rents are too low for many voucher holders seeking modest rental housing.
- Many households need handicapped accessible housing or modifications.
- Lack of community awareness and support for housing issues – homeless, critical repair, affordable housing, and seniors aging in place.
- There are no family shelters in the tri-county region.
- Disabled and senior citizens cannot afford to make much needed home repairs.

Strategies

- Increase community awareness of financial incentives for property owners to make housing more energy efficient.
- 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.
- Encourage businesses to pay a living wage.
- Help families increase their incomes to decrease housing cost burdens.
- Create incentives for financial literacy and housing education courses such as the Eastern Panhandle Successful Renters Program.
- Continue providing budgeting, debt counseling and foreclosure prevention classes.
- Increase awareness of all housing programs and how the community can assist through a resource directory and community conversations.
- Coordinate homeless housing programs and seek funding sources for a family shelter.
- Seek resources for critical repairs especially for the disabled and senior citizens.

Success Stories:

A single mom was living in a rental unit that was uninhabitable due to severe mold. She sought services, but during the year, her son was diagnosed with cancer. However, she persevered and today, she has modified the home to suit her large family, and her son is cancer free!

Mr. F I, a single parent of three active school-aged boys was released from prison two years ago. He receives Social Security Disability and is unable to work. After seeking help, he established credit and improved his financial management skills. Mr. F closed on his first home in July 2019. Mr. F is now volunteering his time and giving back to his community by transporting addicts to rehab facilities daily.

For more information,
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