

ADDENDUM F: JACKSON COUNTY OVERVIEW

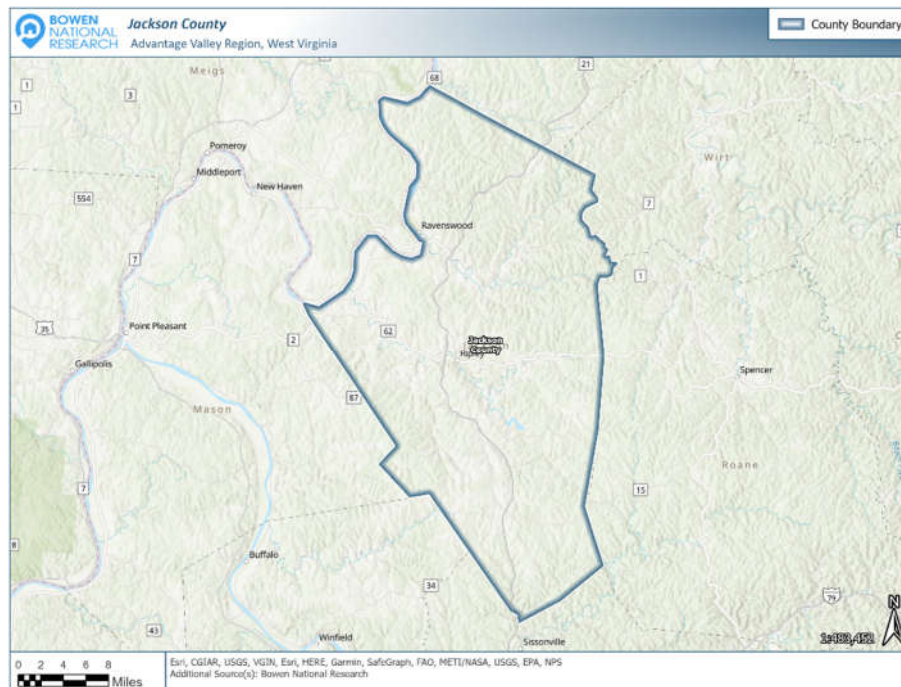
While the primary focus of this Housing Needs Assessment is on the Advantage Valley Region, this section of the report includes a cursory overview of demographic, economic, and housing metrics of Jackson County. To provide a base of comparison, various metrics of Jackson County were compared with overall region and statewide numbers. A comparison of the subject county in relation to other counties in the region is provided in the Regional Overview portion of the Advantage Valley Region Housing Needs Assessment.

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 section assume no significant government policies, programs or incentives are enacted that would drastically alter residential development or economic activity.

A. INTRODUCTION

Jackson County is located in the western portion of West Virginia along the Ohio River. Jackson County contains approximately 471 square miles and has an estimated population of 27,308 in 2023, which is representative of approximately 5.7% of the total population for the 10-county Advantage Valley Region. The city of Ripley serves as the county seat and is located in the central portion of the county. Another notable population center within the county is the city of Ravenswood. Some of the major arterials that serve the county include Interstate 77, U.S. Highway 33, and State Routes 2, 34, 62, 68, and 87.

A map illustrating Jackson County is below.



B. DEMOGRAPHICS

While this section includes key demographic characteristics for the subject county, the demographic projections do not account for recently announced economic investments and job growth in the region that will impact household growth. An evaluation of job growth and its impact on attracting households to the area is included in the economic portion of this addendum.

Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding. Note that declines are illustrated in **red** text, while increases are illustrated in **green** text:

	Total Population									
	2010 Census	2020 Census	2023 Estimate	2028 Projected	2010-2020		2020-2023		2023-2028	
					Number	Percent	Number	Percent	Number	Percent
Jackson	29,211	27,791	27,308	26,810	-1,420	-4.9%	-483	-1.7%	-498	-1.8%
Region	514,621	489,112	480,382	470,085	-25,509	-5.0%	-8,730	-1.8%	-10,297	-2.1%
West Virginia	1,852,851	1,793,570	1,775,514	1,758,600	-59,281	-3.2%	-18,056	-1.0%	-16,914	-1.0%

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

Between 2010 and 2020, the population within Jackson County declined by 1,420 (4.9%), which is a marginally smaller decrease as compared to the decrease for the Advantage Valley Region (5.0%) but larger than that for the state (3.2%). A population decline of 1.7% occurred within the county between 2020 and 2023, and it is projected that the population will further decline by 1.8% between 2023 and 2028. Similarly, population declines are projected for both the Advantage Valley Region (2.1%) and state (1.0%) over the next five years. It is critical to point out that *household* changes, as opposed to population, are more material in assessing housing needs and opportunities.

Other notable population statistics for Jackson County include the following:

- Minorities comprise 4.6% of the county's population, which is lower than the Advantage Valley Region and statewide shares of 10.1% and 10.2%, respectively.
- Married persons represent over half (55.4%) of the adult population, which is higher than the shares reported for the Advantage Valley Region (51.0%) and state of West Virginia (51.0%).
- The adult population without a high school diploma is 8.5%, which is lower than the shares reported for the Advantage Valley Region (9.9%) and the state of West Virginia (10.1%).
- Approximately 18.1% of the county population lives in poverty, which is higher than the Advantage Valley Region share (17.4%) and the statewide share (16.9%).
- The annual movership rate (population moving within or to Jackson County) is 5.7%, which is lower than both the Advantage Valley Region (9.3%) and statewide (11.1%) shares.

Households by numbers and percent change (growth or decline) for selected years are shown in the following table. Note that declines are illustrated in **red** text, while increases are illustrated in **green** text:

	Total Households									
	2010 Census	2020 Census	2023 Estimate	2028 Projected	2010-2020		2020-2023		2023-2028	
					Number	Percent	Number	Percent	Number	Percent
Jackson	11,931	11,541	11,440	11,386	-390	-3.3%	-101	-0.9%	-54	-0.5%
Region	216,468	206,650	203,792	200,697	-9,818	-4.5%	-2,858	-1.4%	-3,095	-1.5%
West Virginia	763,831	743,406	738,456	736,670	-20,425	-2.7%	-4,950	-0.7%	-1,786	-0.2%

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

Between 2010 and 2020, the total number of households within Jackson County decreased by 390 (3.3%), which is a smaller decrease as compared to the region (4.5%) but larger than the state (2.7%) during this same time period. The number of households in Jackson County decreased by 0.9% between 2020 and 2023, and it is projected that the number of households in the county will decline by 0.5% between 2023 and 2028. While both the region and state also experienced household declines between 2020 and 2023 and are projected to have declines over the next five years, the projected rate of decline for Jackson County between 2023 and 2028 is less than that for the Advantage Valley Region (1.5%). Recent economic investments and anticipated job growth in the region are expected to reverse overall household growth trends in the county and region for the foreseeable future.

It should be noted that household growth alone does not dictate the total housing needs of a market. Factors such as households living in substandard or cost-burdened housing, people commuting into the county for work, pent-up demand, availability of existing housing, and product in the development pipeline all affect housing needs. These factors are addressed throughout this report.

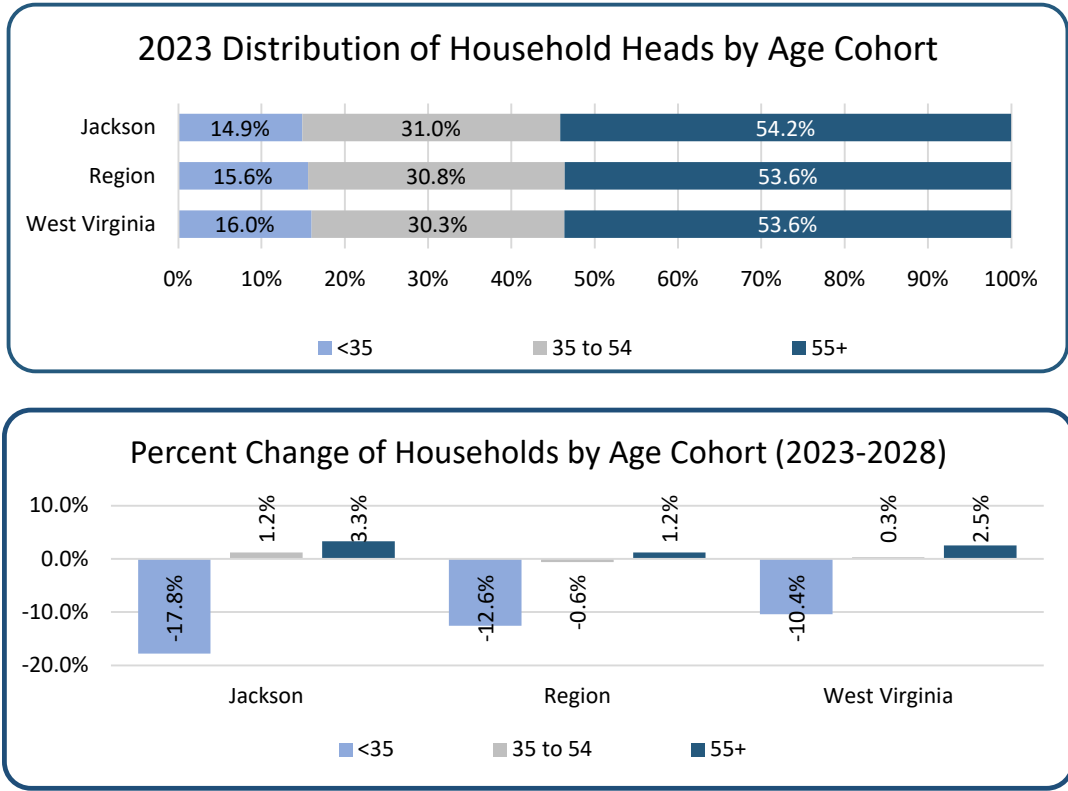
Household heads by age cohorts for selected years are shown in the following table. Note that 2028 numbers which represent a decrease from 2023 are illustrated in **red** text, while increases are illustrated in **green** text:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Jackson	2010	400	1,457	1,986	2,427	2,248	1,806	1,607
	2023	272	1,428	1,746	1,798	2,237	2,186	1,773
	2028	259	1,139	1,778	1,809	2,010	2,308	2,083
Region	2010	9,088	29,158	34,683	43,035	43,638	29,714	27,152
	2023	6,827	24,969	31,643	31,087	39,176	40,673	29,417
	2028	6,667	21,127	30,583	31,777	34,075	40,945	35,523
West Virginia	2010	35,294	97,906	121,813	151,071	156,865	106,214	94,668
	2023	28,344	90,270	111,103	113,048	143,019	148,430	104,242
	2028	28,128	78,110	110,755	114,054	127,805	149,052	128,766

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

In 2023, household heads between the ages of 55 and 64 within Jackson County comprise the largest share of households (19.6%) by age. Household heads between the ages of 65 and 74 represent the next largest share (19.1%). Overall, household heads aged 55 and older comprise 54.2% of all households within Jackson County. This is a slightly higher share of senior households as compared to the Advantage Valley Region (53.6%) and the state of West Virginia (53.6%). Household heads under the age of 35, which are typically more likely to be renters or first-time homebuyers, comprise 14.9% of Jackson County households, which represents a smaller share of such households when compared to the region (15.6%) and state (16.0%). Between 2023 and 2028, household growth within Jackson County is projected to occur among the age cohorts of 35 to 54 years and 65 years and older. The most significant growth will occur among households ages 75 and older, with Jackson County experiencing a 17.5% increase within this age cohort. Households under the age of 35 and between the ages of 55 and 64 are projected to decline over the next five years, with the largest percentage decline (20.2%) projected for the age cohort of 25 to 34.

The following graphs illustrate the distribution of household heads by age and the projected change in households by age.



Households by tenure (renter and owner) for selected years are shown in the following table. Note that 2028 numbers which represent a decrease from 2023 are illustrated in **red** text, while increases are illustrated in **green** text:

Households by Tenure									
Household Type	2000		2010		2023		2028		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Jackson	Owner-Occupied	8,803	79.6%	9,258	77.6%	8,996	78.6%	8,966	78.7%
	Renter-Occupied	2,258	20.4%	2,673	22.4%	2,444	21.4%	2,420	21.3%
	Total	11,061	100.0%	11,931	100.0%	11,440	100.0%	11,386	100.0%
Region	Owner-Occupied	157,955	73.3%	155,574	71.9%	147,272	72.3%	145,862	72.7%
	Renter-Occupied	57,517	26.7%	60,894	28.1%	56,520	27.7%	54,835	27.3%
	Total	215,472	100.0%	216,468	100.0%	203,792	100.0%	200,697	100.0%
West Virginia	Owner-Occupied	553,635	75.2%	561,013	73.4%	546,106	74.0%	548,514	74.5%
	Renter-Occupied	182,782	24.8%	202,818	26.6%	192,350	26.0%	188,156	25.5%
	Total	736,417	100.0%	763,831	100.0%	738,456	100.0%	736,670	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2023, Jackson County has a 78.6% share of owner households and a 21.4% share of renter households. Jackson County has a higher share of owner households as compared to both the Advantage Valley Region (72.3%) and the state of West Virginia (74.0%). Jackson County owner households represent 6.1% of all owner households within the Advantage Valley Region, while the county’s renter households comprise 4.3% of the region’s renter households. Between 2023 and 2028, the number of owner households in Jackson County is projected to decrease by 30 (0.3%), while the number of renter households is projected to decline by 24 (1.0%).

Median household income for selected years is shown in the following table:

Median Household Income					
	2010 Census	2023 Estimated	% Change 2010-2023	2028 Projected	% Change 2023-2028
Jackson	\$37,106	\$56,421	52.1%	\$64,644	14.6%
Region	\$37,872	\$54,676	44.4%	\$61,949	13.3%
West Virginia	\$37,847	\$53,601	41.6%	\$60,592	13.0%

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

In 2023, the estimated median household income in Jackson County is \$56,421, which is 3.2% higher than the region median household income and 5.3% higher than that of the state. Between 2010 and 2023, Jackson County experienced a 52.1% increase in the median household income. The increase in Jackson County was notably higher than the increases for the region (44.4%) and the state of West Virginia (41.6%) during the time period. The median household income in Jackson County is projected to increase by 14.6% between 2023 and 2028, resulting in a projected median household income of \$64,644 in 2028, which will remain above that projected for the region (\$61,949) and state (\$60,592).

The distribution of *renter* households by income is illustrated below. Note that declines between 2023 and 2028 are in **red**, while increases are in **green**:

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Jackson	2010	531 (19.8%)	730 (27.3%)	477 (17.8%)	283 (10.6%)	203 (7.6%)	177 (6.6%)	232 (8.7%)	42 (1.6%)
	2023	412 (16.8%)	502 (20.5%)	349 (14.3%)	292 (11.9%)	184 (7.5%)	133 (5.5%)	408 (16.7%)	163 (6.7%)
	2028	331 (13.7%)	469 (19.4%)	318 (13.1%)	296 (12.2%)	180 (7.4%)	142 (5.9%)	481 (19.9%)	203 (8.4%)
	Change 2023-2028	-81 (-19.7%)	-33 (-6.6%)	-31 (-8.9%)	4 (1.4%)	-4 (-2.2%)	9 (6.8%)	73 (17.9%)	40 (24.5%)
Region	2010	12,626 (20.7%)	16,174 (26.6%)	10,103 (16.6%)	6,656 (10.9%)	4,882 (8.0%)	2,952 (4.8%)	5,505 (9.0%)	1,995 (3.3%)
	2023	9,690 (17.1%)	12,858 (22.7%)	7,144 (12.6%)	5,289 (9.4%)	5,364 (9.5%)	3,575 (6.3%)	7,845 (13.9%)	4,755 (8.4%)
	2028	8,567 (15.6%)	11,806 (21.5%)	6,271 (11.4%)	4,945 (9.0%)	5,493 (10.0%)	3,552 (6.5%)	8,049 (14.7%)	6,152 (11.2%)
	Change 2023-2028	-1,123 (-11.6%)	-1,052 (-8.2%)	-873 (-12.2%)	-344 (-6.5%)	129 (2.4%)	-23 (-0.6%)	204 (2.6%)	1,397 (29.4%)
West Virginia	2010	44,568 (22.0%)	53,501 (26.4%)	32,132 (15.8%)	21,177 (10.4%)	16,342 (8.1%)	10,030 (4.9%)	19,094 (9.4%)	5,973 (2.9%)
	2023	31,594 (16.4%)	40,407 (21.0%)	26,614 (13.8%)	20,721 (10.8%)	17,755 (9.2%)	11,761 (6.1%)	27,693 (14.4%)	15,812 (8.2%)
	2028	27,669 (14.7%)	37,525 (19.9%)	23,738 (12.6%)	19,904 (10.6%)	18,005 (9.6%)	12,026 (6.4%)	29,669 (15.8%)	19,628 (10.4%)
	Change 2023-2028	-3,925 (-12.4%)	-2,882 (-7.1%)	-2,876 (-10.8%)	-817 (-3.9%)	250 (1.4%)	265 (2.3%)	1,976 (7.1%)	3,816 (24.1%)

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

In 2023, renter households earning between \$10,000 and \$19,999 (20.5%) and those earning less than \$10,000 (16.8%) comprise the largest shares of renter households by income level within Jackson County. Over one-half (51.6%) of all renter households within the county earn less than \$30,000 which is less than the regional share (52.4%) and slightly higher than the statewide (51.2%) share. Between 2023 and 2028, the largest growth in terms of *percentage* for renter households within Jackson County is projected to be among households earning \$100,000 or more (24.5%), while the largest growth in terms of *number* is projected for those earning between \$60,000 and \$99,999 (73 households). While some degree of growth is projected among most of the income cohorts earning \$30,000 or more for the county, significant *declines* are projected for households earning less than \$30,000 (11.5%) annually. Overall, this will result in a 1.0% decrease in the total number of renter households. Despite the decrease among lower earning households in the county, it is projected that 46.2% of renter households in Jackson County will continue to earn less than \$30,000 annually in 2028.

The distribution of *owner* households by income is included below. Note that declines between 2023 and 2028 are in **red**, while increases are in **green**:

		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Jackson	2010	632 (6.8%)	1,216 (13.1%)	1,352 (14.6%)	1,163 (12.6%)	971 (10.5%)	1,078 (11.6%)	2,010 (21.7%)	834 (9.0%)
	2023	458 (5.1%)	718 (8.0%)	770 (8.6%)	827 (9.2%)	625 (6.9%)	775 (8.6%)	2,280 (25.3%)	2,544 (28.3%)
	2028	362 (4.0%)	631 (7.0%)	633 (7.1%)	729 (8.1%)	529 (5.9%)	743 (8.3%)	2,235 (24.9%)	3,104 (34.6%)
	Change 2023-2028	-96 (-21.0%)	-87 (-12.1%)	-137 (-17.8%)	-98 (-11.9%)	-96 (-15.4%)	-32 (-4.1%)	-45 (-2.0%)	560 (22.0%)
Region	2010	10,377 (6.7%)	18,638 (12.0%)	20,134 (12.9%)	19,079 (12.3%)	17,202 (11.1%)	14,599 (9.4%)	32,798 (21.1%)	22,748 (14.6%)
	2023	5,991 (4.1%)	11,499 (7.8%)	11,909 (8.1%)	12,361 (8.4%)	12,153 (8.3%)	12,988 (8.8%)	35,933 (24.4%)	44,438 (30.2%)
	2028	4,708 (3.2%)	9,441 (6.5%)	9,805 (6.7%)	10,602 (7.3%)	10,361 (7.1%)	12,846 (8.8%)	34,960 (24.0%)	53,139 (36.4%)
	Change 2023-2028	-1,283 (-21.4%)	-2,058 (-17.9%)	-2,104 (-17.7%)	-1,759 (-14.2%)	-1,792 (-14.7%)	-142 (-1.1%)	-973 (-2.7%)	8,701 (19.6%)
West Virginia	2010	38,455 (6.9%)	69,492 (12.4%)	74,209 (13.2%)	67,469 (12.0%)	62,593 (11.2%)	52,439 (9.3%)	118,822 (21.2%)	77,535 (13.8%)
	2023	25,749 (4.7%)	43,851 (8.0%)	46,895 (8.6%)	49,301 (9.0%)	45,993 (8.4%)	44,796 (8.2%)	128,738 (23.6%)	160,813 (29.4%)
	2028	21,783 (4.0%)	38,062 (6.9%)	39,040 (7.1%)	43,828 (8.0%)	41,568 (7.6%)	42,584 (7.8%)	127,811 (23.3%)	193,868 (35.3%)
	Change 2023-2028	-3,966 (-15.4%)	-5,789 (-13.2%)	-7,855 (-16.8%)	-5,473 (-11.1%)	-4,425 (-9.6%)	-2,212 (-4.9%)	-927 (-0.7%)	33,055 (20.6%)

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

In 2023, 53.6% of *owner* households in Jackson County earn \$60,000 or more annually, which represents a lower share compared to the Advantage Valley Region (54.6%) and a slightly higher share than the state of West Virginia (53.0%). Approximately one-quarter (24.7%) of owner households in Jackson County earn between \$30,000 and \$59,999, and the remaining 21.7% earn less than \$30,000 annually. The overall distribution of owner households by income in the county is slightly more concentrated among the lower income cohorts compared to the Advantage Valley Region. Between 2023 and 2028, owner household growth is projected to be isolated to households earning \$100,000 or more within Jackson County (22.0%), the Advantage Valley Region (19.6%), and the state (20.6%). While a majority of owner households in the county will earn \$60,000 or more annually, it should be noted that 40.4% of owner households will continue to earn less than \$60,000 annually in 2028, illustrating the ongoing need for affordable and moderately priced for-sale housing within the county.

The following table illustrates the cumulative change in total population for Jackson County and the PSA (Advantage Valley Region) between April 2010 and July 2020.

Estimated Components of Population Change*
April 1, 2010 to July 1, 2020

Area	Population		Change*		Components of Change			
	2010	2020	Number	Percent	Natural Increase	Domestic Migration	International Migration	Net Migration
Jackson County	29,215	28,453	-762	-2.6%	-417	-451	130	-321
Region	514,562	481,033	-33,529	-6.5%	-10,328	-25,253	2,338	-22,915
West Virginia	1,853,008	1,784,787	-68,221	-3.7%	-31,419	-47,401	11,106	-36,295

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

*Includes residuals of -24 (Jackson), -286 (Region), and -507 (West Virginia) representing the change that cannot be attributed to any specific demographic component

Based on the preceding data, the population decline within Jackson County from 2010 to 2020 was the result of a combination of natural decrease (more deaths than births) and negative domestic migration. Natural decrease (-417) and negative domestic migration (-451) had similarly weighted influences on the population decline within Jackson County during this time period, while positive international migration (130) aided in partially offsetting these factors. This trend of negative domestic migration combined with natural decrease in Jackson County is consistent with the regional and statewide trends. In order for Jackson County to reduce population decline, it is important that an adequate supply of income-appropriate rental and for-sale housing is available to accommodate migrants, and to retain young adults and families in the area, which contributes to natural increase. Economic factors, which are analyzed for the county later in this section, can also greatly influence population and household changes within an area.

The following table details the *shares* of domestic in-migration by three select age cohorts for Jackson County from 2017 to 2021.

Domestic County Population In-Migrants by Age, 2017 to 2021						
Area	Share by Age			Median Age in Years		
	1 to 34 Years	35 to 54 Years	55+ Years	In-State Migrants	Out-of-state Migrants	Existing Population
Jackson County	66.8%	22.5%	10.7%	21.3	44.1	44.3
Region Average*	61.9%	18.8%	19.4%	28.3	39.8	43.9

Source: U.S. Census Bureau, 2021 5-Year ACS Estimates (S0701); Bowen National Research

*Average (mean) of shares and medians for individual counties, does not represent actual regional data

The American Community Survey five-year estimates from 2017 to 2021 in the preceding table illustrate that 66.8% of in-migrants to Jackson County were less than 35 years of age, while only 10.7% were 55 years of age or older. This is a higher share of in-migrants less than 35 years of age and a lower share of seniors (ages 55 and older) compared to the region shares (61.9% and 19.4%, respectively). The data also illustrates that the median age of in-state migrants (21.3 years) is notably less than the existing population of the county (44.3 years).

Geographic mobility by *per-person* income is distributed as follows (Note that this data is provided for the county *population*, not households, ages 15 and above):

Income Distribution by Mobility Status for Population Age 15+ Years*								
2021 Inflation Adjusted Individual Income	Same House		Moved Within Same County		Moved From Different County, Same State		Moved From Different State	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Jackson County								
<\$25,000	7,641	41.7%	224	48.0%	114	35.3%	33	25.4%
\$25,000 to \$49,999	5,644	30.8%	63	13.5%	129	39.9%	0	0.0%
\$50,000+	5,041	27.5%	180	38.5%	80	24.8%	97	74.6%
Total	18,326	100.0%	467	100.0%	323	100.0%	130	100.0%
Region**								
<\$25,000	143,477	44.7%	9,287	52.7%	4,419	59.7%	2,653	56.7%
\$25,000 to \$49,999	90,821	28.3%	4,973	28.2%	1,686	22.8%	978	20.9%
\$50,000+	86,476	27.0%	3,357	19.1%	1,300	17.6%	1,046	22.4%
Total	320,774	100.0%	17,617	100.0%	7,405	100.0%	4,677	100.0%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B07010); Bowen National Research

*Excludes population with no income

**Note that data for “moved from different county, same state” includes migration among counties within the region

According to data provided by the American Community Survey, 35.3% of the population that moved to Jackson County from a different county within West Virginia earned less than \$25,000 per year. While a smaller number of individuals moved to Jackson County from out-of-state, a significant share (74.6%) of these individuals earned \$50,000 or more annually. By comparison, the share (24.8%) of in-migrants from within the state earning \$50,000 or more per year is much smaller. Although it is likely that a significant share of the population earning less than \$25,000 per year consists of children and young adults considered to be dependents within a larger family, this illustrates that there is a relatively balanced distribution of income levels for in-migrants to Jackson County.

Labor Force

The following table illustrates the employment base by industry for Jackson County, the Advantage Valley Region, and the state of West Virginia. Note that the top three industry groups by share for each geographic area are illustrated in **red** text.

NAICS Group	Employment by Industry					
	Jackson		Region		West Virginia	
	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	8	0.1%	606	0.2%	1,441	0.2%
Mining	44	0.5%	2,445	1.0%	6,724	0.9%
Utilities	16	0.2%	1,115	0.5%	3,590	0.5%
Construction	273	3.0%	9,982	4.1%	29,827	4.1%
Manufacturing	1,448	15.8%	11,952	4.9%	41,795	5.7%
Wholesale Trade	336	3.7%	9,476	3.9%	25,543	3.5%
Retail Trade	1,330	14.5%	26,730	11.0%	91,763	12.6%
Transportation & Warehousing	151	1.6%	14,814	6.1%	23,987	3.3%
Information	120	1.3%	6,294	2.6%	15,064	2.1%
Finance & Insurance	240	2.6%	9,050	3.7%	22,771	3.1%
Real Estate & Rental & Leasing	116	1.3%	3,582	1.5%	11,749	1.6%
Professional, Scientific & Technical Services	204	2.2%	13,508	5.5%	37,600	5.2%
Management of Companies & Enterprises	8	0.1%	449	0.2%	1,535	0.2%
Administrative, Support, Waste Management & Remediation Services	64	0.7%	6,143	2.5%	12,550	1.7%
Educational Services	1,594	17.3%	15,698	6.4%	60,135	8.3%
Health Care & Social Assistance	1,037	11.3%	54,963	22.5%	146,461	20.1%
Arts, Entertainment & Recreation	108	1.2%	3,909	1.6%	17,467	2.4%
Accommodation & Food Services	943	10.3%	18,233	7.5%	68,140	9.4%
Other Services (Except Public Administration)	533	5.8%	11,667	4.8%	39,962	5.5%
Public Administration	581	6.3%	22,381	9.2%	66,516	9.1%
Non-classifiable	39	0.4%	831	0.3%	3,791	0.5%
Total	9,193	100.0%	243,828	100.0%	728,411	100.0%

Source: 2010 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.

Jackson County has an employment base of approximately 9,200 individuals within a broad range of employment sectors. The labor force within the county is based primarily in three sectors: Educational Services (17.3%), Manufacturing (15.8%), and Retail Trade (14.5%). It is interesting to note that Manufacturing and Educational Services are not among the top three sectors of employment within the PSA (Advantage Valley Region) or the state of West Virginia. Combined, these top job sectors represent 47.6% of the county employment base. This represents a larger concentration of employment within the top three sectors compared to the top three sectors in the PSA (42.7%) and state (42.1%). Areas with a heavy concentration of employment within a limited number of industries can be more vulnerable to economic downturns with greater fluctuations in unemployment rates and total employment. With a more concentrated overall distribution of employment, the economy within Jackson County may be slightly more vulnerable to economic downturns compared to the PSA and state overall. While the educational services industry is comparably less susceptible to economic downturns, manufacturing and

retail trade can be influenced by economic conditions. Although many occupations within the top sectors offer competitive wages, it is important to understand that a significant number of the support occupations in these industries, and a substantial share of occupations within retail trade, typically have lower average wages, which can contribute to demand for affordable housing options.

Data of overall total employment and unemployment rates of the county and the overall state since 2013 are compared in the following tables.

Year	Total Employment					
	Jackson County		West Virginia		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2013	11,219	-	745,849	-	144,904,568	-
2014	11,163	-0.5%	743,955	-0.3%	147,293,817	1.6%
2015	11,202	0.3%	739,455	-0.6%	149,540,791	1.5%
2016	11,263	0.5%	737,205	-0.3%	151,934,228	1.6%
2017	11,398	1.2%	743,786	0.9%	154,721,780	1.8%
2018	15,703	37.8%	752,602	1.2%	156,709,676	1.3%
2019	12,662	-19.4%	755,909	0.4%	158,806,261	1.3%
2020	11,388	-10.1%	715,637	-5.3%	149,462,904	-5.9%
2021	11,068	-2.8%	739,003	3.3%	154,624,092	3.5%
2022	11,245	1.6%	754,453	2.1%	159,884,649	3.4%
2023*	11,167	-0.7%	755,338	0.1%	161,889,759	1.3%

Source: Department of Labor; Bureau of Labor Statistics

*Through July

Year	Unemployment Rate		
	Jackson County	West Virginia	United States
2013	6.8%	6.7%	7.4%
2014	6.5%	6.5%	6.2%
2015	7.0%	6.6%	5.3%
2016	6.5%	6.1%	4.9%
2017	5.7%	5.2%	4.4%
2018	4.1%	5.2%	3.9%
2019	5.1%	5.0%	3.7%
2020	8.5%	8.3%	8.1%
2021	5.8%	5.1%	5.4%
2022	4.3%	3.9%	3.7%
2023*	4.2%	3.8%	3.7%

Source: Department of Labor; Bureau of Labor Statistics

*Through July

From 2013 to 2019, the employment base in Jackson County increased by 1,443 employees, or 12.9%, which is a much larger increase than the statewide increase of 1.3% during that time. This was despite an exceptionally large decrease (19.4%) in 2019. In 2020, which was largely impacted by the economic effects related to COVID-19, total employment decreased in Jackson County by 10.1%, which was a larger decline compared to the state (5.3%). In 2021, total employment for Jackson County decreased by 2.8%, followed by an increase of 1.6% in 2022. Through July 2023, total employment in Jackson County declined 0.7%. The relatively constrained

recovery of employment in Jackson County following the economic impacts of COVID-19 in 2020 is likely the result of the pre-existing economic contraction that occurred in 2019. Overall, Jackson County has recovered to 88.8% (2022 full year) of the total employment in 2019, which represents a recovery rate well below that for the state of West Virginia (99.8%).

The unemployment rate within Jackson County declined from 2013 (6.8%) to 2019 (5.1%) despite a moderate increase of one percentage point between 2018 and 2019. In 2020, the unemployment rate increased to 8.5%, which was slightly higher than the unemployment rate within the state (8.3%) during that time. In 2021, the unemployment rate within the county decreased to 5.8%. As of July 2023, the unemployment rate within the county decreased to 4.2%, which is the second lowest recorded unemployment rate (4.1% in 2018) for the county since 2013. This is a positive sign of an improving economy within Jackson County. Additionally, there is a tremendous amount of economic development activity planned within the county, which will likely have an exceptionally positive effect on the area. Details regarding these economic and infrastructure announcements are included in the pages that follow.

Employment and 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 November 1, 2023 for each county within the Advantage Valley Region. According to Workforce West Virginia, there have been no WARN notices reported for Jackson County from January 1, 2022 to June 22, 2023 (most recent data available).

The 10 largest employers within Jackson County are listed in the following table.

Major Employers – Jackson County
Constellium Rolled Products Ravenswood
Jackson County Board of Education
Walmart
WVU Medicine
Jackson County Commission
Jackson County Developmental Center, Inc.
Kroger
SDR Plastics, LLC
Penske Logistics, LLC
Al Rec "LLC"

Source: Workforce West Virginia (March 2022)

The following tables summarizes economic development activity and infrastructure projects within Jackson County that were identified through online research and/or through communication with local economic development officials.

Economic Development Activity – Jackson County			
Project Name	Investment	Job Creation	Scope of Work/Details
Berkshire Hathaway Energy Solar Plant Ravenswood	\$500 million*	10-15	Under Construction: In 2023, Berkshire Hathaway Energy (BHE Renewables) began construction on a 2,000-acre renewable energy microgrid-powered industrial site; Annual salary \$70,000 to \$90,000; ECD 2025
Precision Castparts Corporation Ravenswood	\$500 million*	200	Planned: Will be the first company to locate at the BHE Renewables site; Constructing a state-of-the-art titanium melt facility
Titanium Metals Corporation, Incorporated Ravenswood	\$500 million*	1,000 (300 jobs in initial phase)	Planned: Will construct a facility that manufactures titanium products for the aerospace industry and other industries at the BHE Renewables site; Initially 300 jobs and up to 1,000 jobs once fully operational. Most wages will be \$60,000 and higher.
Our Next Energy Ravenswood	\$22 million	105	Planned: In 2022, announced plans to lease a 40,000 square-foot utility-scale battery storage system at the BHE Renewables site; Expected to attract additional carbon-free manufacturing companies to build in the area which may lead to additional jobs and investments; Hiring to begin in 2024; ECD 2025; Most wages will be \$60,000 and higher.
Thunder Mountain Environmental Services Millwood	N/A	N/A	Planned: Permits issued fall 2023; Waste-to-energy facility that will accept certain medical waste, shred it, and convert it to energy
Star Plastics Ravenswood	\$5 million	N/A	Completed: Installed upgraded equipment in 2022 that improves production rates and triples capacity for future long-term growth
Constellium Ravenswood	\$9.5 million	N/A	Completed: Facility updates completed in late 2021

*Total investment for three companies

ECD – Estimated Completion Date

N/A – Not Available

Infrastructure Projects – Jackson County			
Project Name	Investment	Status	Scope of Work/Details
City of Ripley Utility Board	\$23 million	Under Construction	Improve sewer system; Project includes new connecting lines
Frontier Broadband	\$31 million	Planned	In 2023, received funding for expansion of broadband services near Ripley and Ravenswood
City of Ravenswood	\$5 million	Planned	New site development in need of water lines; Currently out for bid
Optimum	N/A	Completed	Network upgrade to launch faster internet service and phone service in Jackson, Kanawha and Lincoln counties
West Virginia Appalachian Power	\$60 million	Completed	Rebuilt approximately 30 miles of transmission line and upgrades
Altice USA	\$10 million	N/A	Funding for expansion of broadband services to 5,895 addresses; Addresses are also located in Kanawha County
Citynet	\$23 million	Planned	Installation of new fiber network that will provide gigabit-speed internet service to approximately 5,000 targeted households; To begin construction early 2024; ECD 2026; This project will affect Clay, Jackson and Roane counties
City of Ripley Wastewater Project	\$30 million	Under Construction	Wastewater project
Phase IV Viking Lane Stormwater upgrades	\$1.5 million	Planned	Stormwater project
Klondyke Road and First Avenue/Charleston Drive area	\$3 million	Design & Funding Stage	Sewerlines upgrade and stormwater project
Ravenswood Infrastructure	\$90 million	Under Construction & Planned	Various sewage infrastructure projects
Southern Jackson County PSD			
<ul style="list-style-type: none"> • Sewer Plant Upgrade • Water Line Extension • Water Line Extension • Future Water Line Extension 	<ul style="list-style-type: none"> • \$18 million • \$4.5 million • \$2.1 million • \$2.8 million 	<ul style="list-style-type: none"> • UC • UC • Planned • Planned 	<ul style="list-style-type: none"> • Upgrade to expand treatment capacity • 10-mile extension in four areas • New water line; in funding stage • Three-branch extension; in planning stages

*Total investment for three companies

ECD – Estimated Completion Date

UC – Under Construction

N/A – Not Available

According to a representative from the local economic development authority, the economy in Jackson County is improving. Construction of the Mountaineer Xpress Pipeline in 2021 and 2022 brought hundreds of workers to the county which increased economic activity in the area. Additionally, there have been a number of extraordinary economic announcements for the county, of which some projects have already broken ground. Economic development activity totaling approximately \$537 million has either been recently completed, is currently under construction, or is planned to commence in the near future. The largest of these announcements is the Berkshire Hathaway Energy Renewables industrial site in Ravenswood (total valuation of \$500 million), which includes a solar power plant project, a titanium melt facility, and a titanium product manufacturing plant. The projects in the preceding tables are expected to create an extraordinary number of new jobs in the area. In addition, infrastructure projects totaling about \$304 million are either under construction, have recently been completed, or are planned within the county. While some infrastructure projects are shared among multiple counties, and job growth projections and

valuations for some economic projects were not disclosed, this represents massive economic and infrastructure investments for Jackson County and will likely have a major impact on the economy in the county and the Advantage Valley Region as a whole.

Projected Job Growth and Impact on New Household Creation

The subject region is expected to experience significant economic investment and job growth over the next several years. This job growth will vary by industry type, wages paid, hiring periods and job duration (short-term vs. long-term jobs), and geography. Additionally, while many of the large-scale business announcements will create numerous direct jobs, there will also be jobs created indirectly from these large-scale business investments, including jobs that support these new industries and those that are offshoots or ancillary to them.

Job Growth Projections by County

Based on the publicly announced business investments and expected job creation directly from such investments, we were able to project the total number of jobs (both direct and indirect) that are expected to be created in each county within the subject region. Not all counties have known or announced business investments or job creation expected within their respective counties, however, it is highly likely that many of the people filling these new jobs will ultimately choose to live in other counties besides those in which the new jobs exist. We have considered this in our household growth estimates.

The following table summarizes the total number of jobs that are expected to be created in the subject county.

Total New Jobs Expected to be Created by County						
County	Direct New Jobs		Indirect New Jobs		Total New Jobs	
	Number	Percent	Number	Percent	Number	Percent
Jackson	1,320	24.6%	5,015	28.6%	6,335	27.7%
Region Total	5,359	100.0%	17,506	100.0%	22,865	100.0%

Source: Bowen National Research

The overall subject county has the potential to create approximately 6,335 jobs, both directly (1,320) and indirectly (5,015) from the planned business investments in the region. While not all counties have announced large-scale business investments or job growth, it is highly likely that all counties within the subject region will experience *household* growth as a result of new jobs created in the subject region. Therefore, we took into consideration the latest commuting and migration patterns and trends, along with resident/non-resident survey results (part of this study) regarding county residency preferences, and we were able to adjust household growth estimates for all counties. This was included in our estimates for new households within the subject county.

Projected Household Growth by County

The expected job growth within the region will create additional households in the county. We accounted for numerous factors such as jobs being filled by households already in the county, by households with persons currently unemployed, by households relocating to the county, and by non-regional households that will take local jobs but not move to the subject county. We also adjusted overall household growth to account for anticipated wages and corresponding household incomes, households that will choose to rent vs. households that will want to buy a home, and households' likely geographical considerations for selecting where to live.

The subsequent tables illustrate the number of new households by tenure (renter vs. owner) and income level that are expected to be generated from new job creation for the subject county and the region overall.

New Renter Households by Income (2023 to 2028)						
County	<\$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000+	Total	Percent
Jackson	141	388	319	165	1,013	22.9%
Region	883	1,765	1,068	702	4,418	100.0%
Totals	20.0%	40.0%	24.2%	15.9%	100.0%	-

Source: Bowen National Research

As the preceding table illustrates, it is expected that 1,013 *renter* households will be added to the county over the next five years. The largest number (388) of new renter households is expected to earn between \$50,000 and \$74,999, followed by the number (319) of new renter households expected to earn between \$75,000 and \$99,999. Regardless, all household income segments in the county are expected to experience positive renter household growth to some degree over the next few years, which will increase the demand for a variety of rental housing alternatives. These new renter households that are expected to be added to the county are included in the housing gap estimates shown in Section VIII of this report.

New Owner Households by Income (2023 to 2028)						
County	<\$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000+	Total	Percent
Jackson	77	551	809	511	1,948	22.9%
Region	853	2,545	2,903	2,200	8,501	100.0%
Totals	10.0%	29.9%	34.2%	25.9%	100.0%	-

Source: Bowen National Research

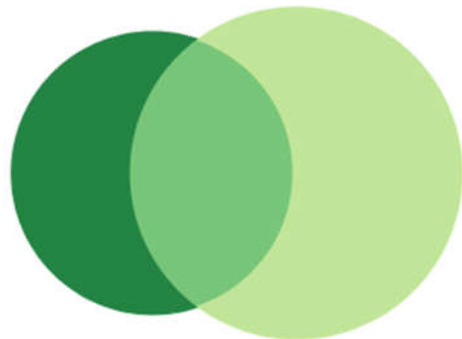
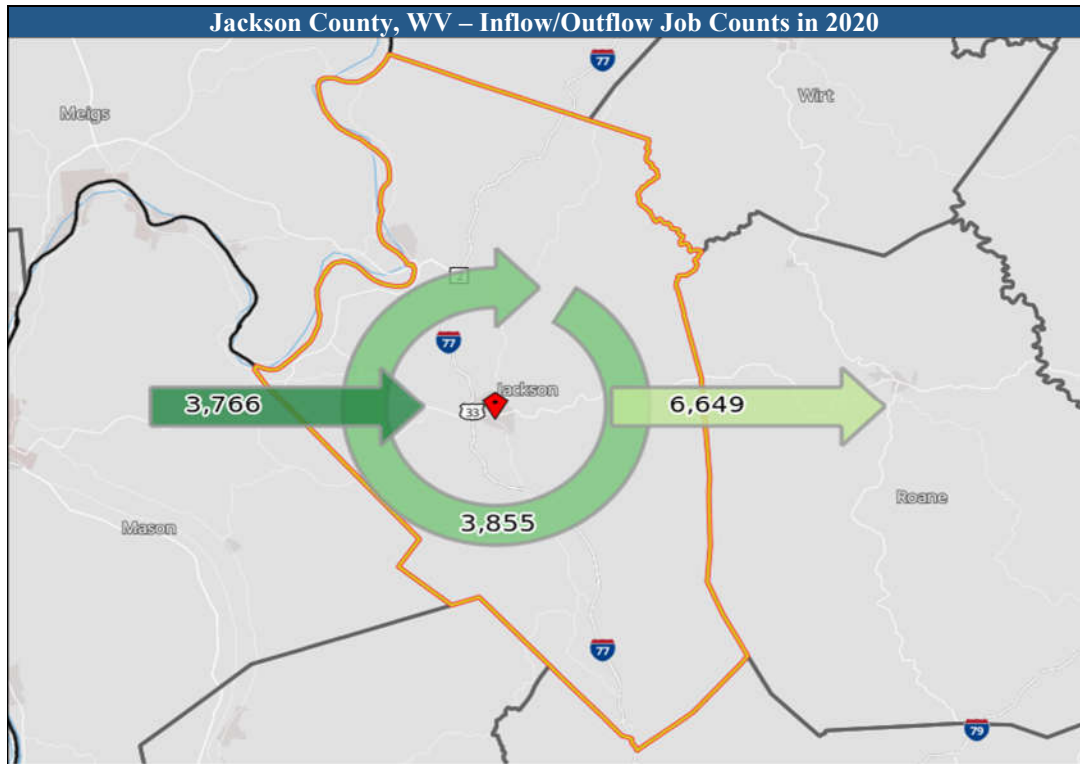
As shown in the preceding table, it is expected that 1,948 *owner* households will be added to the county over the next five years. The greatest number (809) of new owner households is expected to earn between \$75,000 and \$99,999, followed by the number (551) of new owner households expected to earn between \$50,000 and \$74,999. Given that all household income levels are expected to experience positive household growth within the county over the next five years, there will be increased demand for for-sale housing at a variety of affordability levels. These new owner households that are expected to be added to the county are included in the housing gap estimates shown in Section VIII of this report.

Commuting Data

According to the 2017-2021 American Community Survey (ACS), 90.6% of Jackson County commuters either drive alone or carpool to work, 2.5% walk to work, and 6.6% work from home. ACS also indicates that 51.0% of Jackson County workers have commute times less than 30 minutes, while 10.6% have commutes of 60 minutes or more. This represents relatively longer commute times compared to the state, where 62.3% of workers have commute times less than 30 minutes and 5.7% have commutes of at least 60 minutes. Tables illustrating detailed commuter data are provided on pages V-35 and V-36 in Section V: Economic Analysis.

According to 2020 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 10,504 employed residents of Jackson County, 6,649 (63.3%) are employed outside the county, while the remaining 3,855 (36.7%) are employed within Jackson County. In addition, 3,766 people commute into Jackson County from surrounding areas for employment. These 3,766 non-residents account for 49.4% of the people employed in the county and represent a notable base of potential support for future residential development.

The following illustrates the number of jobs filled by in-commuters and residents, as well as the number of resident out-commuters. The distribution of age and earnings for each commuter cohort is also provided.



■ 3,766 - Employed in Selection Area, Live Outside
■ 6,649 - Live in Selection Area, Employed Outside
■ 3,855 - Employed and Live In Selection Area

Inflow/Outflow Job Counts (All Jobs)

2020

	Count	Share
Employed in the Selection Area	7,621	100.0%
Employed in the Selection Area but Living Outside	3,766	49.4%
Employed and Living in the Selection Area	3,855	50.6%
Living in the Selection Area	10,504	100.0%
Living in the Selection Area but Employed Outside	6,649	63.3%
Living and Employed in the Selection Area	3,855	36.7%

Commuting Flow Analysis by Age and Earnings (2020, All Jobs)

Worker Characteristics	Resident Outflow		Workers Inflow		Resident Workers	
	Number	Share	Number	Share	Number	Share
Ages 29 or younger	1,403	21.1%	745	19.8%	772	20.0%
Ages 30 to 54	3,694	55.6%	2,108	56.0%	2,177	56.5%
Ages 55 or older	1,552	23.3%	913	24.2%	906	23.5%
Earning <\$1,250 per month	1,395	21.0%	778	20.7%	962	25.0%
Earning \$1,251 to \$3,333	2,186	32.9%	1,155	30.7%	1,223	31.7%
Earning \$3,333+ per month	3,068	46.1%	1,833	48.7%	1,670	43.3%
Total Worker Flow	6,649	100.0%	3,766	100.0%	3,855	100.0%

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

Note: Figures do not include contract employees and self-employed workers

Of the county’s 3,766 in-commuters, over one-half (56.0%) are between the ages of 30 and 54 years, 24.2% are age 55 or older, and 19.8% are under the age of 30. This is a similar distribution of workers by age compared to the resident outflow workers. Nearly one-half (48.7%) of inflow workers earn \$3,333 or more per month (\$40,000 or more annually). By comparison, a slightly smaller share (46.1%) of outflow workers earns \$3,333 or more per month (\$40,000 or more annually). Based on the preceding data, people that commute *into* Jackson County for employment are typically slightly older and more likely to earn higher wages compared to residents commuting out of the county for work. Regardless, given the diversity of incomes and ages of the approximately 3,800 people commuting into the area for work each day, a variety of housing product types could be developed to potentially attract these commuters to live in Jackson County.

C. HOUSING METRICS

The estimated distribution of the area housing stock by tenure for Jackson County for 2023 is summarized in the following table:

		Occupied and Vacant Housing Units by Tenure 2023 Estimates				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
Jackson	Number	11,440	8,996	2,444	1,437	12,877
	Percent	88.8%	78.6%	21.4%	11.2%	100.0%
Region	Number	203,792	147,272	56,520	30,401	234,193
	Percent	87.0%	72.3%	27.7%	13.0%	100.0%
West Virginia	Number	738,456	546,106	192,350	118,906	857,362
	Percent	86.1%	74.0%	26.0%	13.9%	100.0%

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

In total, there are an estimated 12,877 housing units within Jackson County in 2023. Based on ESRI estimates and Census data, of the 11,440 total *occupied* housing units in Jackson County, 78.6% are owner occupied, while the remaining 21.4% are renter occupied. Approximately 11.2% of the housing units within Jackson County are classified as vacant, which is a lower share than that reported for the Advantage Valley Region (13.0%). Vacant units are comprised of a variety of units including abandoned properties, unoccupied rentals, for-sale homes, and seasonal housing units. Overall, Jackson County has a comparably larger proportion of owner-occupied housing units and fewer vacant units compared to the region.

The following table compares key housing age and conditions based on 2017-2021 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											
	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
Jackson	901	33.3%	2,154	25.6%	62	2.3%	82	1.0%	76	2.8%	20	0.2%
Region	24,485	45.2%	61,756	43.0%	893	1.6%	1,291	0.9%	1,005	1.9%	857	0.6%
West Virginia	79,127	42.7%	210,642	40.1%	4,351	2.3%	4,431	0.8%	3,041	1.6%	3,924	0.7%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

In Jackson County, 33.3% of the renter-occupied housing units and 25.6% of the owner-occupied housing units were built prior to 1970. As a result, the housing stock in Jackson County appears to be, on average, newer than the housing units in the Advantage Valley Region and state of West Virginia. The shares of renter households (2.3%) and owner households (1.0%) in Jackson County that experience overcrowding are higher than the corresponding shares within the PSA (1.6% and 0.9%, respectively). Although the share of owner households (0.2%) in Jackson County with incomplete plumbing or kitchens is lower than both regional and statewide levels, the share of renter households (2.8%) experiencing this issue is higher than both comparison areas. Despite a comparably newer inventory of housing units in the county, it appears that renter households in the area are somewhat more likely to experience housing condition issues as compared to residents in the Advantage Valley Region.

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							
	2023 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
Jackson	11,440	\$56,421	\$151,172	\$727	34.4%	15.4%	21.7%	5.8%
Region	203,792	\$54,676	\$148,706	\$797	41.1%	14.5%	22.7%	5.8%
West Virginia	738,456	\$53,601	\$154,473	\$811	39.5%	14.7%	20.8%	5.9%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

*Paying more than 30% of income toward housing costs

**Paying more than 50% of income toward housing costs

The estimated median home value in Jackson County of \$151,172 is 1.7% higher than the median home value for the region (\$148,706) and 2.1% lower than that reported for the state (\$154,473). The average gross rent in Jackson County (\$727) is 8.8% lower than the regional average gross rent (\$797) and 10.4% lower than the statewide average (\$811). Overall, 34.4% of renter households in Jackson County are cost burdened, while 15.4% of owner households are cost burdened. This represents a lower share of cost burdened renter households and a higher share of cost burdened owner households compared to the region (41.1% and 14.5%, respectively). As such, there are an estimated 841 renter households and 1,385 owner households that are

housing cost burdened. Furthermore, there are approximately 530 renter households and 522 owner households that are severe cost burdened (paying more than 50% of income toward housing). With more than 2,200 cost burdened households in the county, affordable housing alternatives should be part of future housing solutions.

Based on the 2017-2021 American Community Survey (ACS) data, the following is a distribution of all occupied housing by units in structure by tenure (renter or owner) for the county, region, and the state.

		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
Jackson	Number	1,753	361	589	2,703	7,069	0	1,355	8,424
	Percent	64.9%	13.4%	21.8%	100.0%	83.9%	0.0%	16.1%	100.0%
Region	Number	32,284	15,549	6,366	54,199	122,050	970	20,688	143,708
	Percent	59.6%	28.7%	11.7%	100.0%	84.9%	0.7%	14.4%	100.0%
West Virginia	Number	110,312	51,442	23,653	185,407	453,494	1,966	70,485	525,945
	Percent	59.5%	27.7%	12.8%	100.0%	86.2%	0.4%	13.4%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

In total, 86.7% of the *rental* units in Jackson County are within structures of four units or less and mobile homes. This is a considerably higher share of such units when compared to that of the region (71.3%) and state (72.3%). This is primarily due to the significant share of renter-occupied mobile homes (21.8%) in the county. By comparison, approximately 16.1% of owner-occupied homes in the county are mobile homes.

The following table summarizes monthly gross rents (per unit) for area rental alternatives within the county, region, and the state of West Virginia. While this data encompasses all rental units, which includes multifamily apartments, a vast majority (86.7%) of the county's rental supply consists of non-conventional rentals. Therefore, it is reasonable to conclude that the following provides insight into the overall distribution of rents among the non-conventional rental housing units. It should be noted, gross rents include tenant-paid rents and tenant-paid utilities.

		Estimated Monthly Gross Rents by Market								
		<\$300	\$300 - \$500	\$500 - \$750	\$750 - \$1,000	\$1,000 - \$1,500	\$1,500 - \$2,000	\$2,000+	No Cash Rent	Total
Jackson	Number	272	217	769	533	503	0	0	409	2,703
	Percent	10.1%	8.0%	28.4%	19.7%	18.6%	0.0%	0.0%	15.1%	100.0%
Region	Number	3,077	5,507	12,962	14,280	8,734	1,039	372	8,228	54,199
	Percent	5.7%	10.2%	23.9%	26.3%	16.1%	1.9%	0.7%	15.2%	100.0%
West Virginia	Number	11,142	18,238	44,463	45,887	29,980	5,272	1,746	28,679	185,407
	Percent	6.0%	9.8%	24.0%	24.7%	16.2%	2.8%	0.9%	15.5%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the largest share (28.4%) of Jackson County rental units have rents between \$500 and \$750, followed by units with rents between \$750 and \$1,000 (19.7%). Collectively, units with gross rents between \$500 and \$1,000 account for 48.1% of all Jackson County rentals. While 66.2% of all rentals in the county have rents below \$1,000, it is noteworthy that 18.6% are priced between \$1,000 and \$1,500. Although this is a comparably smaller share, it illustrates the ability to achieve higher rents within the county. Overall, the preceding indicates that rental product within Jackson County is dominated by affordable and moderately priced rental product.

Bowen National Research's Survey of Housing Supply

Multifamily Rental Housing

A field survey of conventional apartment properties was conducted as part of this Housing Needs Assessment. The following table summarizes the county's surveyed multifamily rental supply.

Multifamily Supply by Product Type – Jackson County				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	3	165	4	97.6%
Tax Credit	3	126	0	100.0%
Government-Subsidized	3	233	0	100.0%
Total	9	524	4	99.2%

In Jackson County, a total of nine apartment properties were surveyed, comprising a total of 524 units. Among the surveyed projects, the largest share of units (44.5%) is within government-subsidized properties, followed by market-rate (31.5%) and Tax Credit (24.0%) units. The overall occupancy rate of the multifamily product in Jackson County is 99.2%, a very high occupancy rate. While the market-rate units in the county have a vacancy rate of only 2.4%, it is noteworthy that there are no vacancies among the Tax Credit or government-subsidized properties. In addition, wait lists of up to 250 households for government-subsidized units and 20 households for Tax Credit units are maintained within the county. This is reflective of a market with significant pent-up demand for multifamily apartment units.

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 88.3% of the total rental units in Jackson County.

Bowen National Research conducted an online survey between August and November 2023 and identified three non-conventional rentals that were listed as *available* for rent in Jackson County. While these rentals do not represent all non-conventional rentals in the county, they are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a baseline to compare the rental rates, number of bedrooms, number of bathrooms, and other characteristics of non-conventional rentals.

The following table summarizes the sample survey of *available* non-conventional rentals identified in Jackson County.

Surveyed Non-Conventional Rental Supply – Jackson County				
Bedroom	Vacant Units	Rent Range	Median Rent	Median Rent Per Square Foot
Two-Bedroom	2	\$700 - \$1,900	\$1,300	-
Three-Bedroom	1	\$925	\$925	\$0.76
Total	3			

Source: Zillow; Apt.com; Trulia; Realtor.com; Facebook

Note: Square footage for some non-conventional rental units could not be verified.

When compared with all non-conventional rentals in the county, the three available rentals represent a vacancy rate of 0.1%. This is an extremely low vacancy rate. The identified non-conventional rentals in Jackson County consist of two two-bedroom units and a three-bedroom unit. Rents for the three identified non-conventional units range from \$700 to \$1,900, with median rents ranging from \$925 to \$1,300. Note that the listed rent ranges do not include utility costs. Factoring in asking rents and additional utility costs, it is likely that these rents are not affordable for a significant share of renter households in the county, especially considering that nearly half of Jackson County renter households paid less than \$1,000 per month in gross rents.

For-Sale Housing

The following table summarizes the available (as of October 2023) and recently sold (between January 2020 and October 2023) housing stock for Jackson County.

Jackson County - Owner For-Sale/Sold Housing Supply		
Type	Homes	Median Price
Available*	21	\$285,000
Sold**	378	\$165,000

Source: Multiple Listing Service (MLS)

*As of Oct. 31, 2023

**Sales from Jan. 1, 2020 to Oct. 31, 2023

The available for-sale housing stock in Jackson County as of October 2023 consists of 21 total units with a median list price of \$285,000. The 21 available units represent 3.4% of the 621 total available units within the Advantage Valley Region. Historical sales from January 2020 to October 2023 consisted of 378 homes and had a median sale price of \$165,000. The 21 available homes represent only 0.2% of the estimated 8,996 owner-occupied units in Jackson County. Typically, in healthy, well-balanced markets, approximately 2% to 3% of the for-sale housing stock should be available for purchase to allow for inner-market mobility and to enable the market to attract households. Based on this very low share of homes available for sale, Jackson County appears to have a disproportionately low number of housing units available for purchase.

The following table illustrates sales activity from January 2020 to October 2023 for Jackson County.

Jackson County Sales History by Price (Jan. 1, 2020 to Oct. 31, 2023)		
Sale Price	Number Available	Percent of Supply
Up to \$99,999	64	16.9%
\$100,000 to \$199,999	178	47.1%
\$200,000 to \$299,999	83	22.0%
\$300,000 to \$399,999	32	8.5%
\$400,000+	21	5.6%
Total	378	100.0%

Source: Multiple Listing Service (MLS)

While 64.0% of recent sales activity in Jackson County has been among homes that were priced below \$200,000, there has been a relatively well-balanced distribution of home sales by price point in the county. Approximately 22.0% of units sold for between \$200,000 and \$299,999, and the remaining 14.1% of units sold for \$300,000 or more. The 378 homes sold in Jackson County equate to an average of 8.2 homes sold per month between January 2020 and October 2023.

The following table summarizes the distribution of available for-sale residential units by *price point* for Jackson County:

Jackson County Available For-Sale Housing by List Price (As of Oct. 31, 2023)		
List Price	Number Available	Percent of Supply
Up to \$99,999	1	4.8%
\$100,000 to \$199,999	6	28.6%
\$200,000 to \$299,999	5	23.8%
\$300,000 to \$399,999	3	14.3%
\$400,000+	6	28.6%
Total	21	100.0%

Source: Multiple Listing Service (MLS)

The available housing units in Jackson County are well-distributed among the various price points. Homes priced below \$200,000 comprise roughly one-third (33.4%) of all available units in the county. For-sale housing priced between \$200,000 and \$299,999 represent 23.8% of the available inventory, while homes priced at \$300,000 or more account for 42.9% of all available homes in the county. While the available for-sale homes in the county accommodate a variety of affordability levels, the 21 available homes only represent 2.6 months of inventory based on recent historical sales trends. Healthy, well-balanced, for-sale housing markets typically have between four and six months of available inventory. As such, it appears that availability is a challenge within the Jackson County housing market, which can contribute to rapidly rising costs and also make it difficult for prospective households to locate suitable housing in the area.

The distribution of available homes in Jackson County by *price point* is illustrated in the following graph:



The distribution of available homes by *bedroom type* is summarized in the following table.

Jackson County Available For-Sale Housing by Bedrooms (As of Oct. 31, 2023)					
Bedrooms	Number Available	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.
One-Br.	1	2,548	\$166,000	\$166,000	\$58.48
Two-Br.	4	1,215	\$72,000 - \$595,500	\$144,950	\$113.93
Three-Br.	9	2,031	\$140,000 - \$750,000	\$319,000	\$161.06
Four-Br.+	7	3,412	\$120,000 - \$850,000	\$285,000	\$78.38
Total	21	2,361	\$72,000 - \$850,000	\$285,000	\$145.85

Source: Multiple Listing Service (MLS)

As shown in the preceding table, the largest share (42.9%) of the available for-sale housing product in the county is comprised of three-bedroom units, followed by four-bedroom or larger units (33.3%). Among the most common bedroom type, three-bedroom units have a median list price of \$319,000 and average 2,031 square feet in size. While the four-bedroom or larger units are typically larger (3,412 average square feet), the median list price of these homes (\$285,000) is notably lower. This is likely due, at least in part, to the older average year built (1972) of the four-bedroom or larger units compared to that of the three-bedroom units (1985). Regardless, the data suggests that low-income households and first-time homebuyers in the area will likely have difficulty locating affordable for-sale homes with at least three bedrooms. Overall, it appears that limited availability and affordability among select bedroom types are the primary challenges within Jackson County as it relates to the for-sale housing market.

Planned and Proposed Residential Development

We conducted interviews with representatives of area building and permitting departments and conducted extensive online research to identify residential projects either planned for development or currently under construction within Jackson County. Note that additional projects may have been introduced into the pipeline and/or the status of existing projects may have changed since the time interviews and research were completed.

Based on feedback provided by local building and permitting representatives and online research, there are no multifamily rental projects, for-sale housing projects, or senior living projects currently planned or proposed within Jackson County.

Development Opportunities

Cursory research was conducted to identify potential sites for residential development. While this likely does not include all possible sites, this overview gives some insight into potential development opportunities in the county.

Potential Housing Development Opportunities – Jackson County							
Map Code	Street Address	Town/City	County	Year Built	Building Size (Sq. Ft.)	Land Size (Acres)	Zoning
15	3840 Charleston Rd.	Fairplan	Jackson	-	-	393.50	No Zoning
16	WV Rt. 21	Fairplan	Jackson	-	-	245.00	No Zoning
17	U.S. Hwy 33/WV Rt. 2	Ravenswood	Jackson	-	-	276.43	Commercial/Industrial
18	Academy Dr.	Ripley	Jackson	-	-	72.21	Business Residential District (Multi- & Single-Family)

Sources: LoopNet, West Virginia Development Office, West Virginia Property Record Search (GIS).

Note: Total land area includes total building area. Property class designation provided for properties in instances where zoning could not be verified. No on-site observations were conducted as part of this survey of development opportunity locations. This search was limited to online sources and is not considered to be exhaustive.

Based on this review, there were relatively few sites identified that were marketed as available for potential residential development. As a result, the county may want to look for additional sites that could support residential development.

D. HOUSING GAP ESTIMATES

Based on the demographic data for both 2023 and 2028 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 needed in Jackson County. The following summarizes the metrics used in our demand estimates.

- **Rental Housing** – We included renter household growth, the number of units required for a balanced market, the need for replacement housing, commuter/external market support, households from job growth, and step-down support as the demand components in our estimates for new rental housing units. As part of this analysis, we accounted for vacancies reported among all rental alternatives. We conclude this analysis by providing the number of units that the market needs by different income segments and rent levels.
- **For-Sale Housing** – We considered potential demand from owner household growth, the number of units required for a balanced market, the need for replacement housing, commuter/external market support, households from job growth, and step-down support in our estimates for new for-sale housing. As part of this analysis, we accounted for vacancies reported among all surveyed for-sale alternatives. We conclude this analysis by providing the number of units that the market needs by different income segments and price points.

The county has an overall housing gap of 4,047 units, with a gap of 1,546 rental units and a gap of 2,501 for-sale units. The following tables summarize the rental and for-sale housing gaps by income and affordability levels for Jackson County. Details of the methodology used in this analysis are provided in Section VIII of this report.

Jackson County, West Virginia					
Rental Housing Gap Estimates (2023-2028)					
Household Income Range	<\$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000+	Total Rental Housing Gap
Monthly Rent Range	<\$1,250	\$1,250-\$1,874	\$1,875-\$2,499	\$2,500+	
Household Growth	-145	36	46	40	-23
Balanced Market*	87	13	13	2	115
Replacement Housing**	49	4	2	0	55
External Market Support^	275	45	40	26	386
Households from Job Growth^^	141	388	319	165	1,013
Total Gross Demand #1	407	486	420	233	1,546
Step-Down Support	97	-13	-37	-47	0
Total Gross Demand #2	504	473	383	186	1,546
Less Development Pipeline	0	0	0	0	0
Overall Units Needed	504	473	383	186	1,546

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS commuting and/or migration patterns for the county

^^Based on announced job growth projections and ancillary job creation

Jackson County, West Virginia				
For-Sale Housing Gap Estimates (2023-2028)				
Household Income Range	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000+	Total For-Sale Housing Gap
Home Price Range	\$167,000-\$249,999	\$250,000-\$333,999	\$334,000+	
Household Growth	-49	-28	560	483
Balanced Market*	27	27	45	99
Replacement Housing**	8	4	0	12
External Market Support^	45	39	70	154
Households from Job Growth^^	551	809	511	1,871
Total Gross Demand #1	582	851	1,186	2,619
Step-Down Support	53	66	-237	-118
Total Gross Demand #2	635	917	949	2,501
Less Development Pipeline	0	0	0	0
Overall Units Needed	635	917	949	2,501

*Based on Bowen National Research's analysis of for-sale product within county

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS commuting and/or migration patterns for the county

^^Based on announced job growth projections and ancillary job creation

As the preceding tables illustrate, the projected housing gaps over the next five years encompass a variety of affordability levels for both rental and for-sale housing product. Although development within Jackson 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 county's ability to attract potential workers and help meet the changing and growing housing needs of the local market.

E. 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 Jackson County.

SWOT Analysis	
Strengths	Weaknesses
<ul style="list-style-type: none"> • Relatively high median household income • Notable share of households under age 35 • Strong projected new job creation • High median housing value and low vacancy rate • Low shares of pre-1970 product • Strong demand for multifamily rental housing 	<ul style="list-style-type: none"> • Largest decrease in at-place employment in the region since 2019. • Very low availability rate of for-sale housing • Most common occupations in the area are unable to afford for-sale housing in the county
Opportunities	Threats
<ul style="list-style-type: none"> • Housing need off 1,546 rental units • Housing need of 2,501 for-sale units • Attract some of the nearly 3,800 commuters coming into the county for work to live in the county • Capture new households from the approximately 1,300 new (direct) jobs projected within the county • Numerous parcels and/or development opportunity sites were identified that could potentially support residential development (see Section VII) 	<ul style="list-style-type: none"> • The county risks losing residents to other areas/communities due to low availability of rental and for-sale housing options • Individuals within the most common occupations may seek more affordable home ownership options outside the county • Inability of new employers to attract and retain workers due to local housing issues • Lack of buildable sites/infrastructure constraints to meet future demand due to increased economic activity

Current economic activity announcements indicate there will be exceptional job creation within Jackson County in the near future. As there is already a very low availability rate among the for-sale and multifamily housing product in the county, the ability to meet increased demand resulting from the impending increase in economic activity in the area may be a major challenge. As a result, it is important that a variety of new housing options are developed within the county to complement the existing inventory of housing, which is relatively modern and has a high median value. Ultimately, the availability and affordability of housing in Jackson County will determine the extent to which the county is able to attract new households from the current in-commuters and newly created jobs in the area. The inability of new employers to attract or retain employees due to housing issues can also influence the likelihood that additional employers will choose to locate in the county in the future. The housing gaps for both rental and for-sale housing alternatives at a variety of rents and price points is both a challenge and opportunity, and as a result, the county should seek options to encourage and support future residential development.