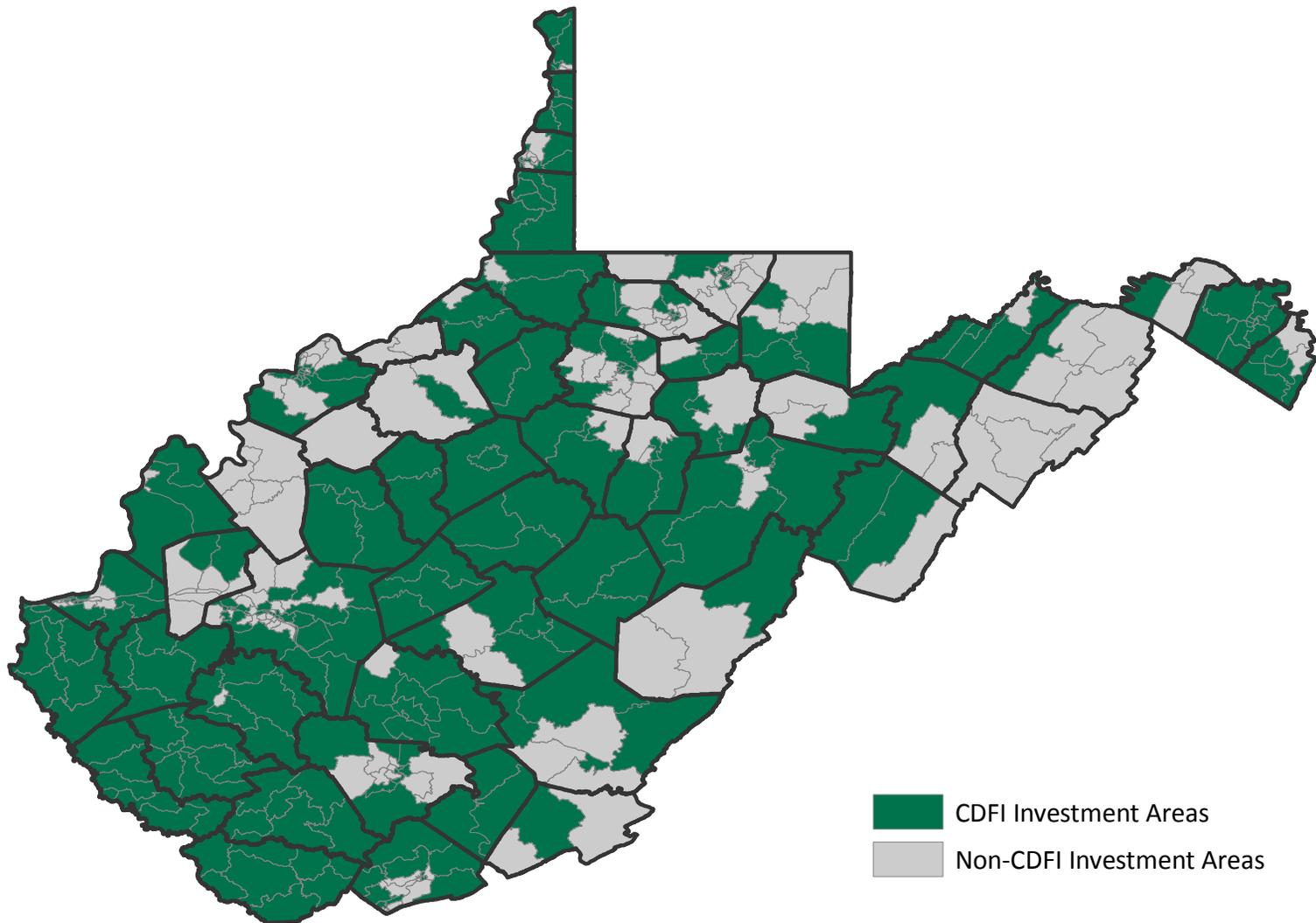
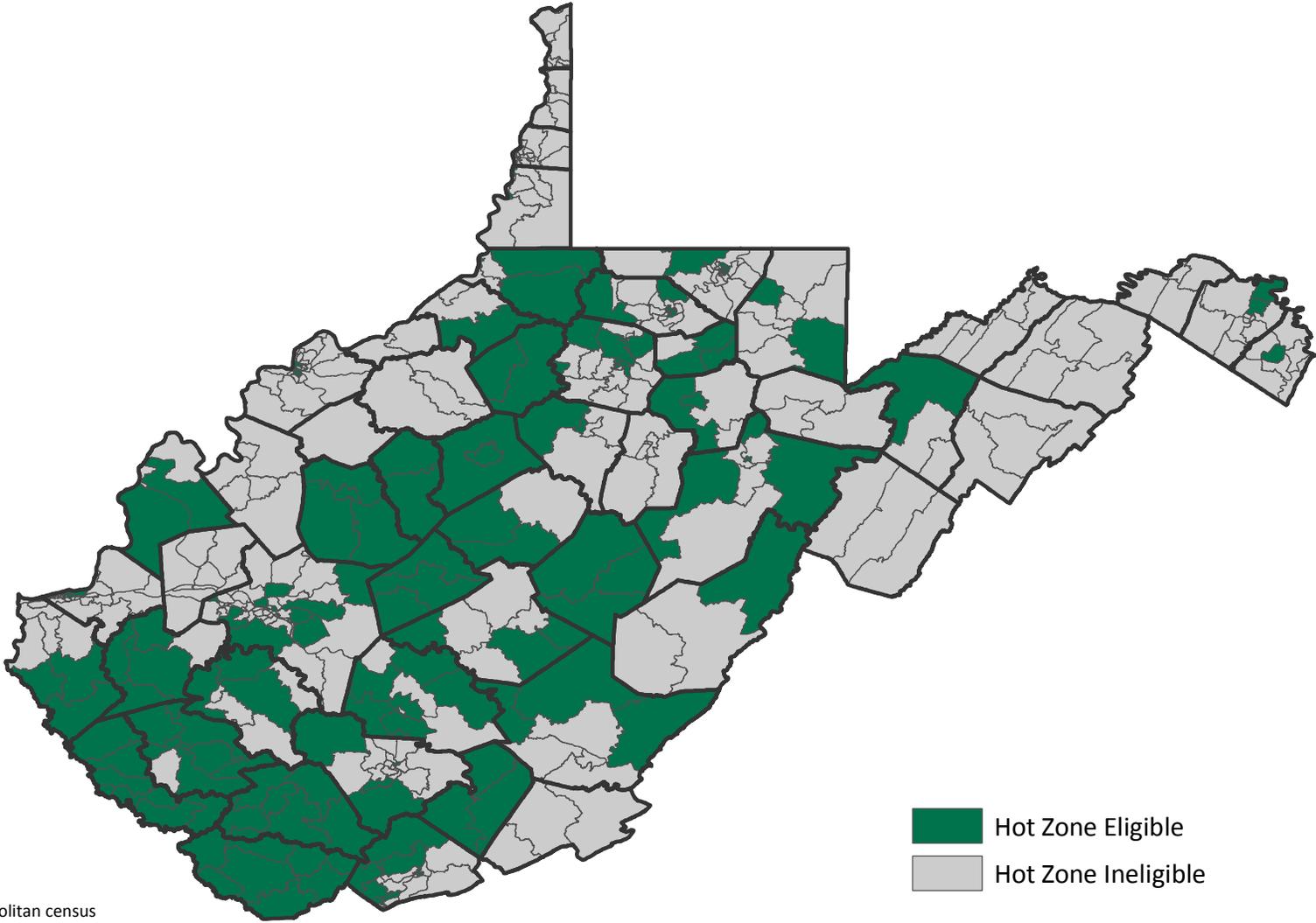


# West Virginia: Community Development Financial Institutions (CDFI) Fund Qualified Investment Areas by Census Tract



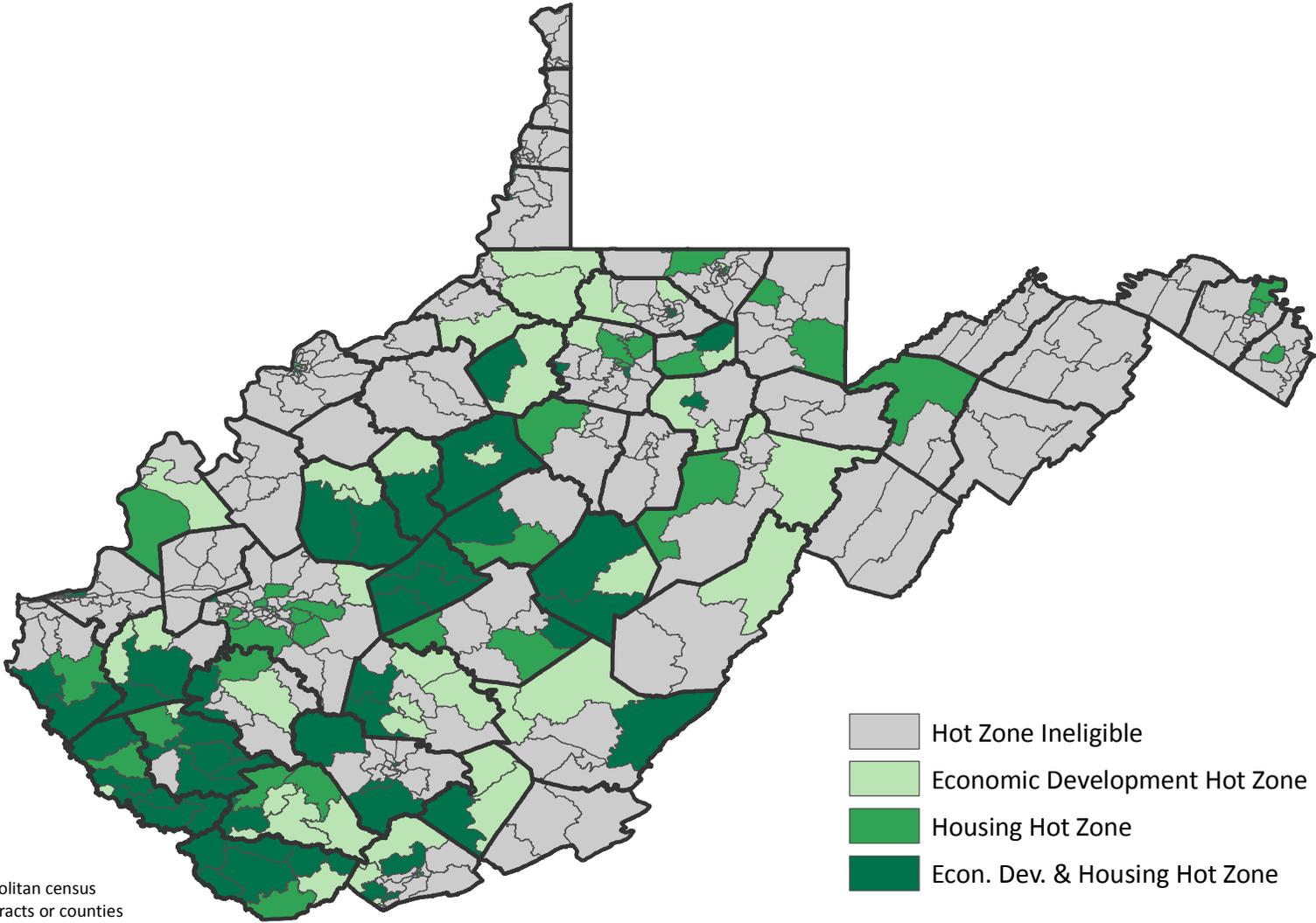
Note: CDFI Investment Areas include communities facing economic hardship, such as high unemployment rates, high housing cost burdens, and/or high poverty rates, and have significant unmet needs for loans or other financial services.

# West Virginia: Community Development Financial Institutions (CDFI) Hot Zones by Census Tract



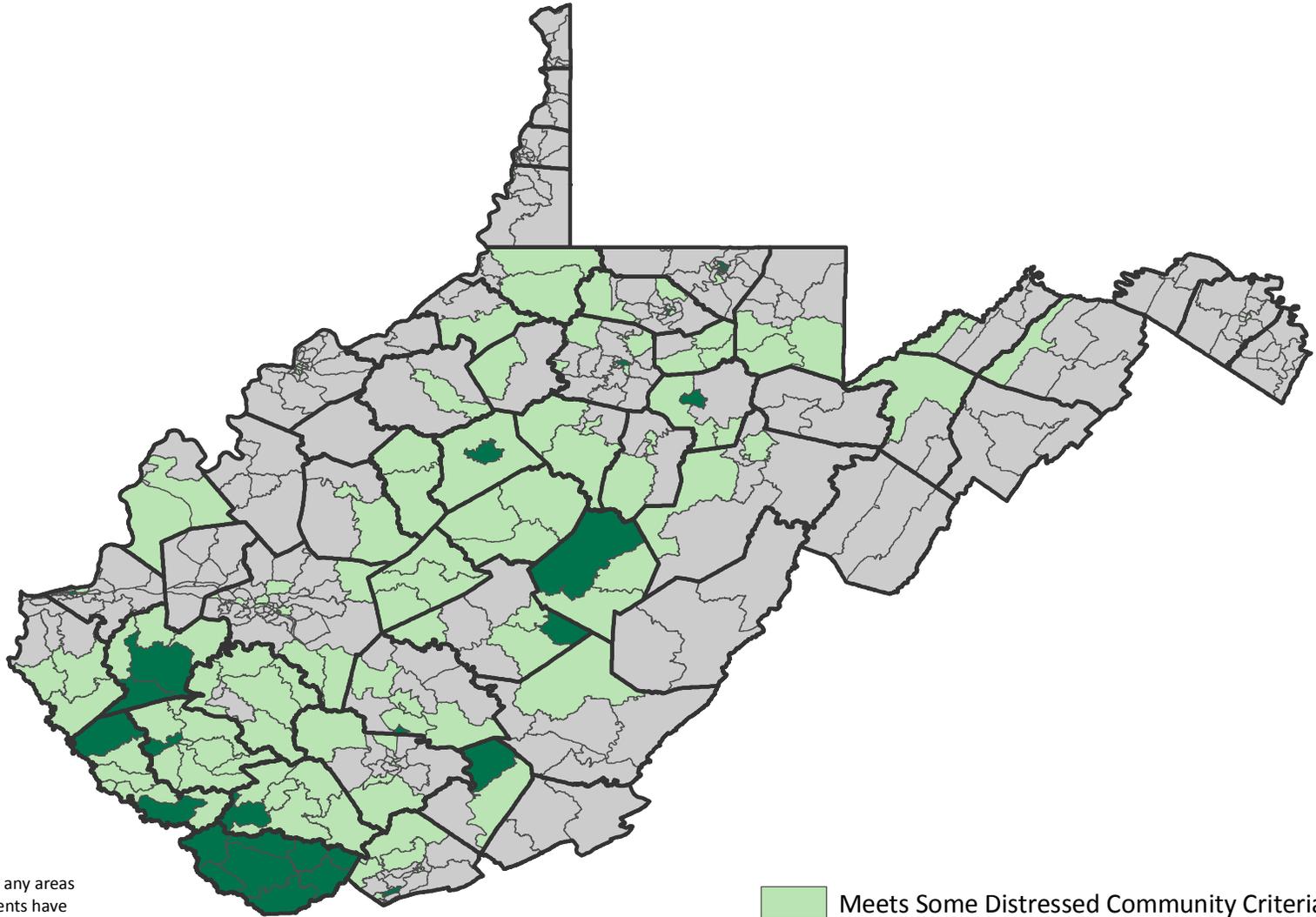
Note: Hot Zones are either metropolitan census tracts or nonmetropolitan census tracts or counties with an unemployment rate 1.5 times the national average; a poverty rate at or above 20 percent; and/or a median monthly rental cost that exceeds 30 percent of the gross monthly income of a low-income household.

# West Virginia: Community Development Financial Institutions (CDFI) Fund Hot Zone Types by Census Tract



Note: Hot Zones are either metropolitan census tracts or nonmetropolitan census tracts or counties with an unemployment rate 1.5 times the national average (Econ. Dev. Hot Zones Only); a poverty rate at or above 20 percent; and/or a median monthly rental cost that exceeds 30 percent of the gross monthly income of a low-income household (Housing Hot Zones Only).

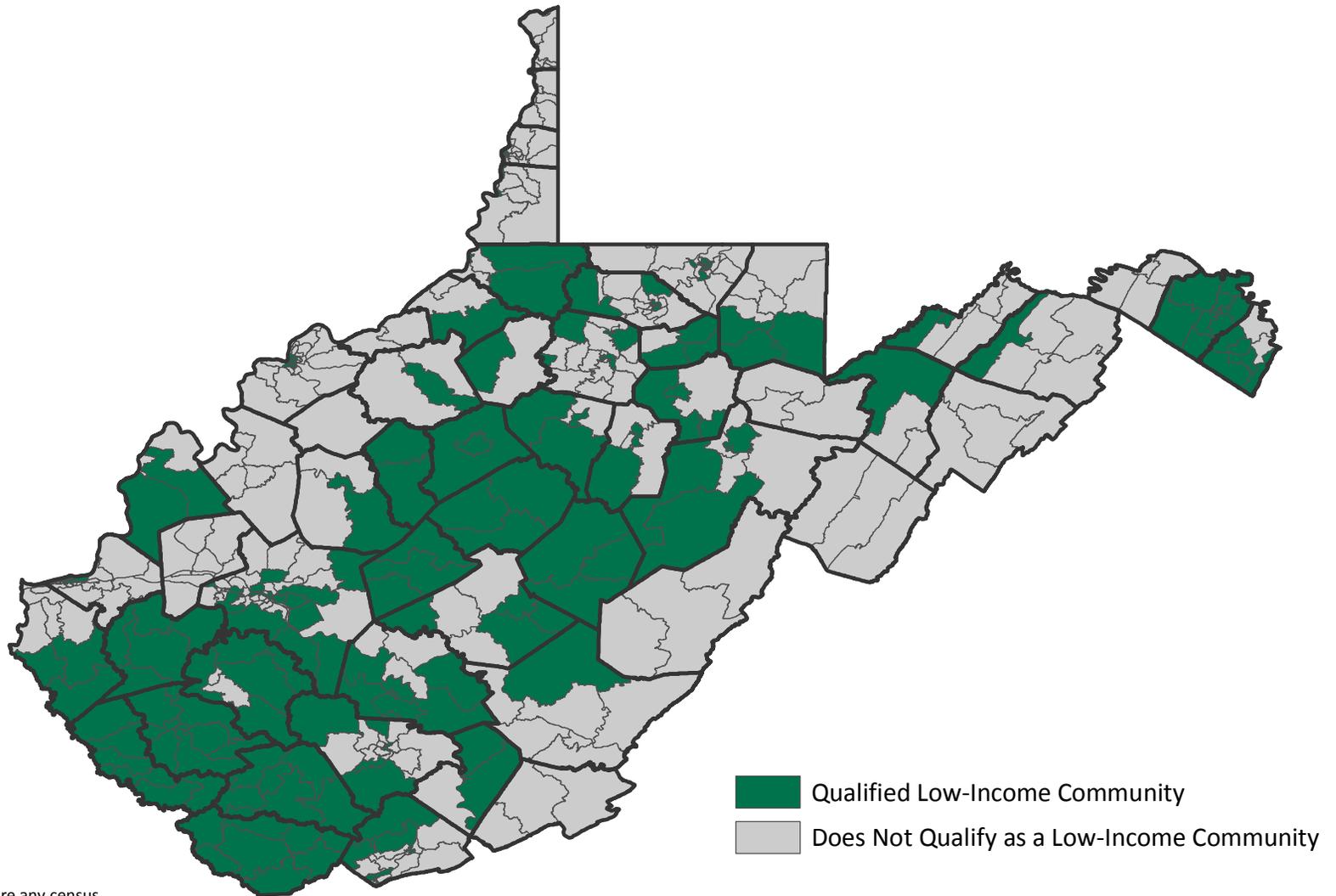
# West Virginia: Bank Enterprise Award (BEA) Program Qualified Distressed Communities by Census Tract



Note: Distressed Communities are any areas where at least 30 percent of residents have incomes that are less than the national poverty level; the unemployment rate is at least 1.5 times greater than the national average; and the population is at least 4,000 if the area is within a metropolitan area (1,000 if the area is outside a metropolitan area).

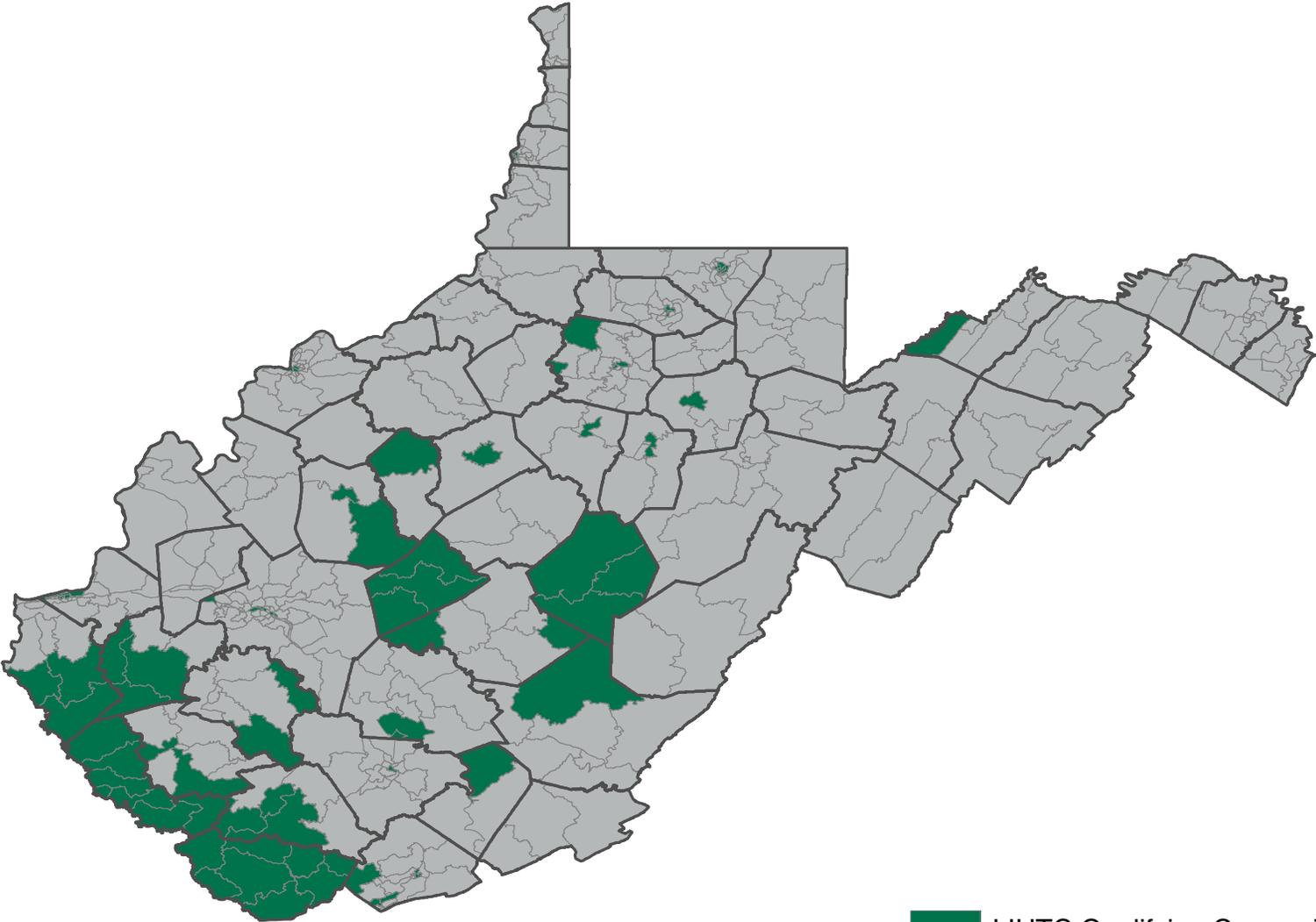
- Meets Some Distressed Community Criteria
- Fully Qualifies as a Distressed Community
- Does Not Meet Any Distressed Community Criteria

# West Virginia: New Markets Tax Credit (NMTC) Program Qualified Low-Income Communities by Census Tract



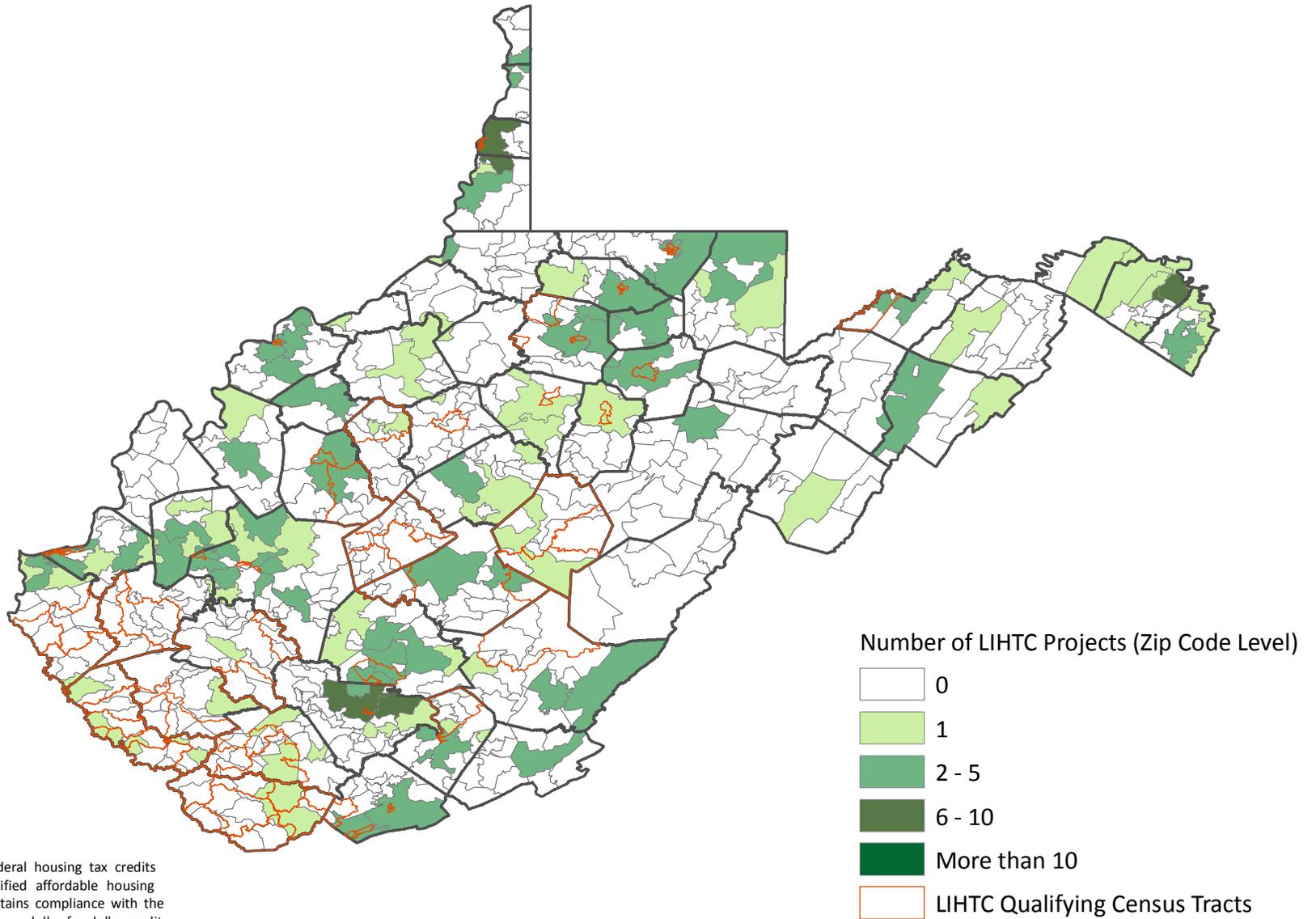
Note: Low-Income Communities are any census tracts with a poverty rate at or above 20 percent and a median family income that does not exceed 80 percent of the statewide median family income or 80 percent of the metropolitan area median family income (if applicable).

# West Virginia: Low-Income Housing Tax Credit (LIHTC) Qualifying Census Tracts, 2011



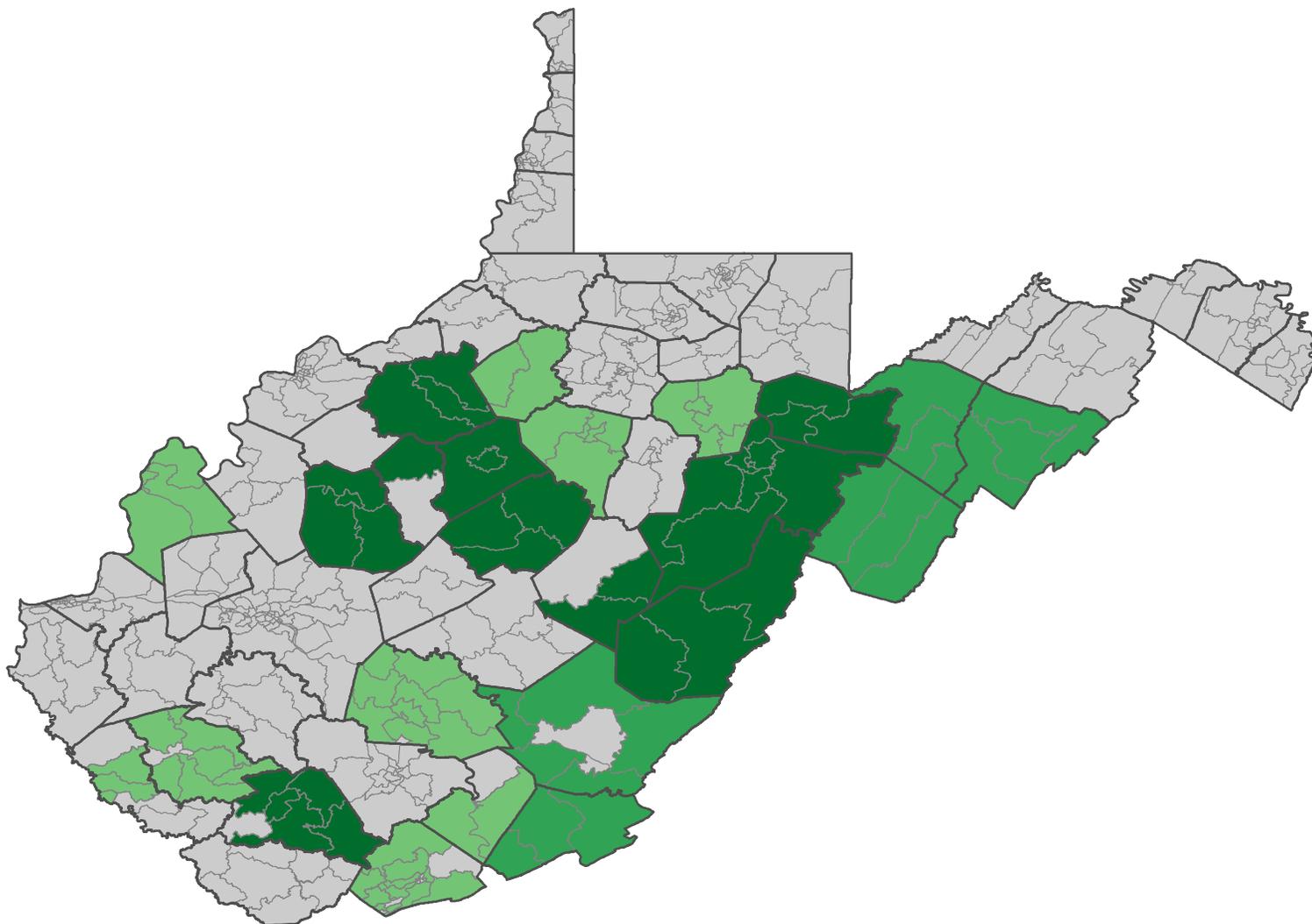
Note: Qualifying Census Tracts are those in which 50 percent of households have incomes below 60 percent of the area median gross income (AMGI) and/or have a poverty rate of 25 percent or more. The Qualifying Census Tracts for 2011 were the same as those that qualified in 2007, 2008, 2009 and 2010.

# West Virginia: Low-Income Housing Tax Credit (LIHTC) Projects by Zip Code, 1987-2007



Note: Under the LIHTC Program, federal housing tax credits are awarded to developers of qualified affordable housing projects. Provided the property maintains compliance with the program requirements, investors receive a dollar-for-dollar credit against their Federal tax liability each year for 10 years. The credit is based on the amount invested in affordable housing.

# West Virginia: Community Reinvestment Act (CRA) Middle-Income, Non-Metropolitan Distressed & Underserved Census Tracts, 2011

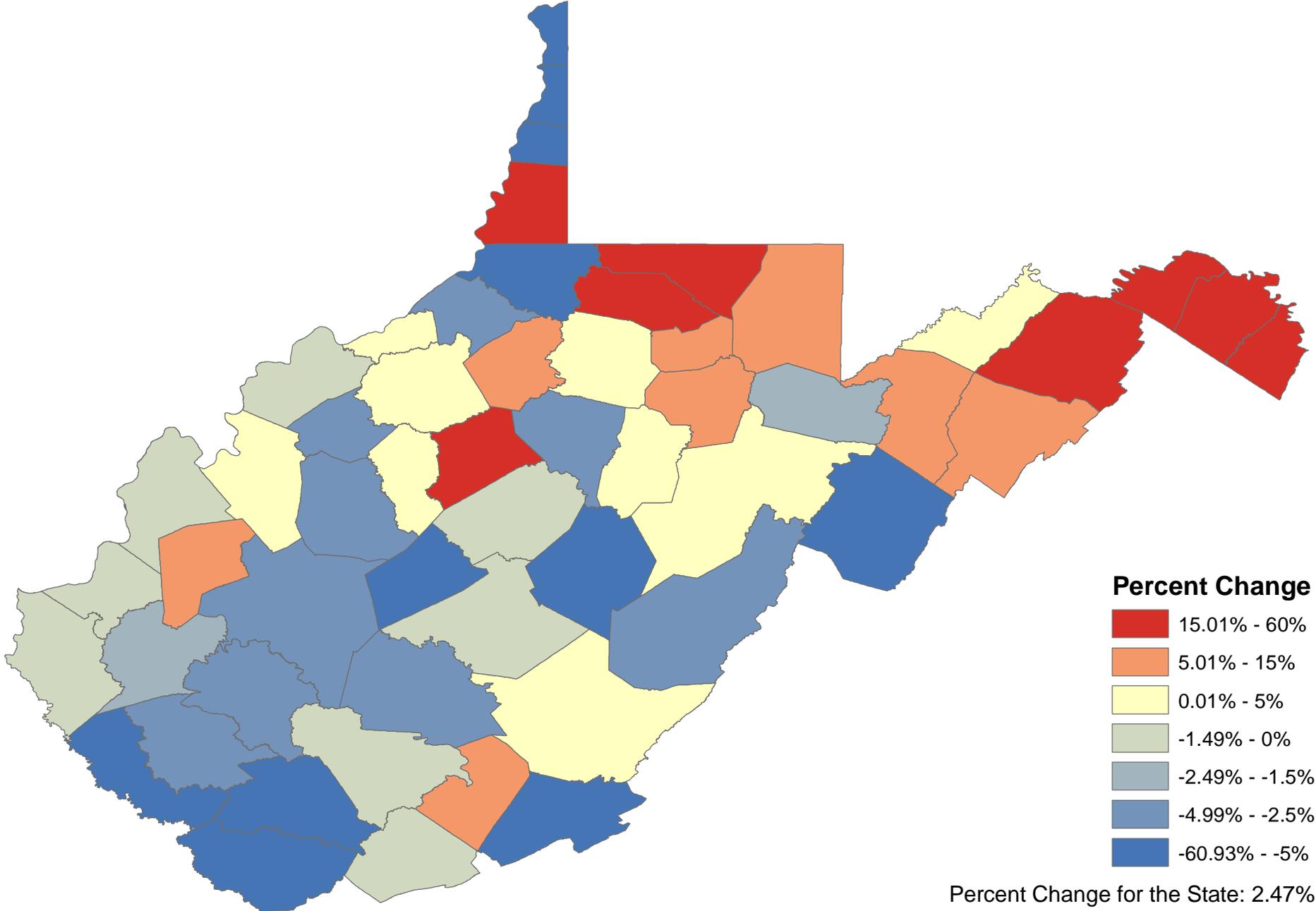


Note: A non-metropolitan, middle-income census tract is considered distressed if it has an unemployment rate of at least 1.5 times the national average; a poverty rate of 20 percent or more; and/or a population loss of 10 percent or more between the previous census and the most recent census. A non-metropolitan, middle-income census tract is considered underserved if it meets criteria for population size, density and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing essential community needs. The list of qualified census tracts is reviewed and updated annually.

-  Distressed Middle-Income Census Tracts
-  Underserved Middle-Income Census Tracts
-  Both Distressed & Underserved Middle-Income Census Tracts

# West Virginia

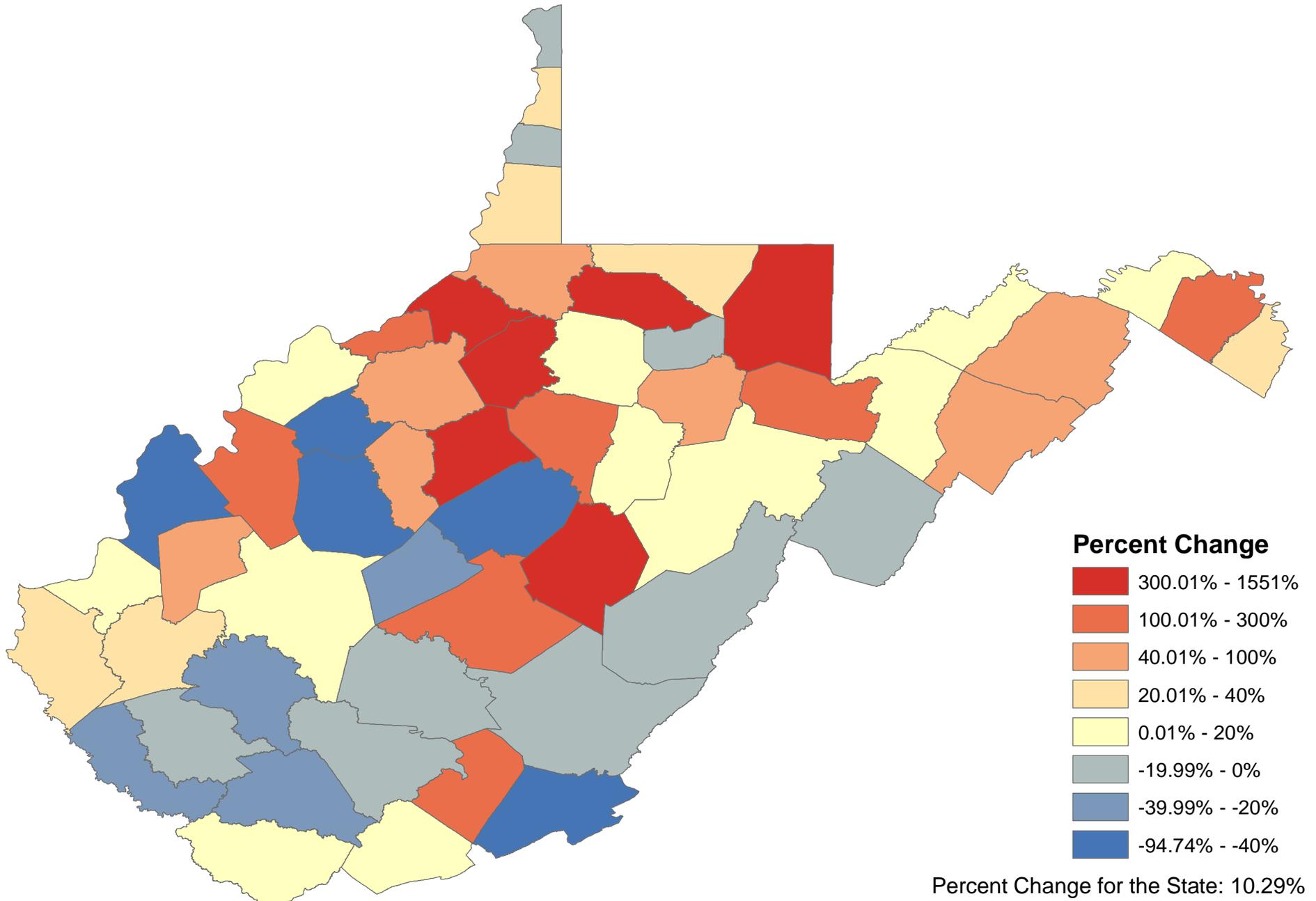
## Percent Change in Total Population by County: 2000 to 2010



Source: U.S. Census Bureau, Census 2010 Redistricting Data File; U.S. Census Bureau, Census 2000 Summary File 1 (SF-1)

# West Virginia

## Percent Change in Black or African American Population by County: 2000 to 2010

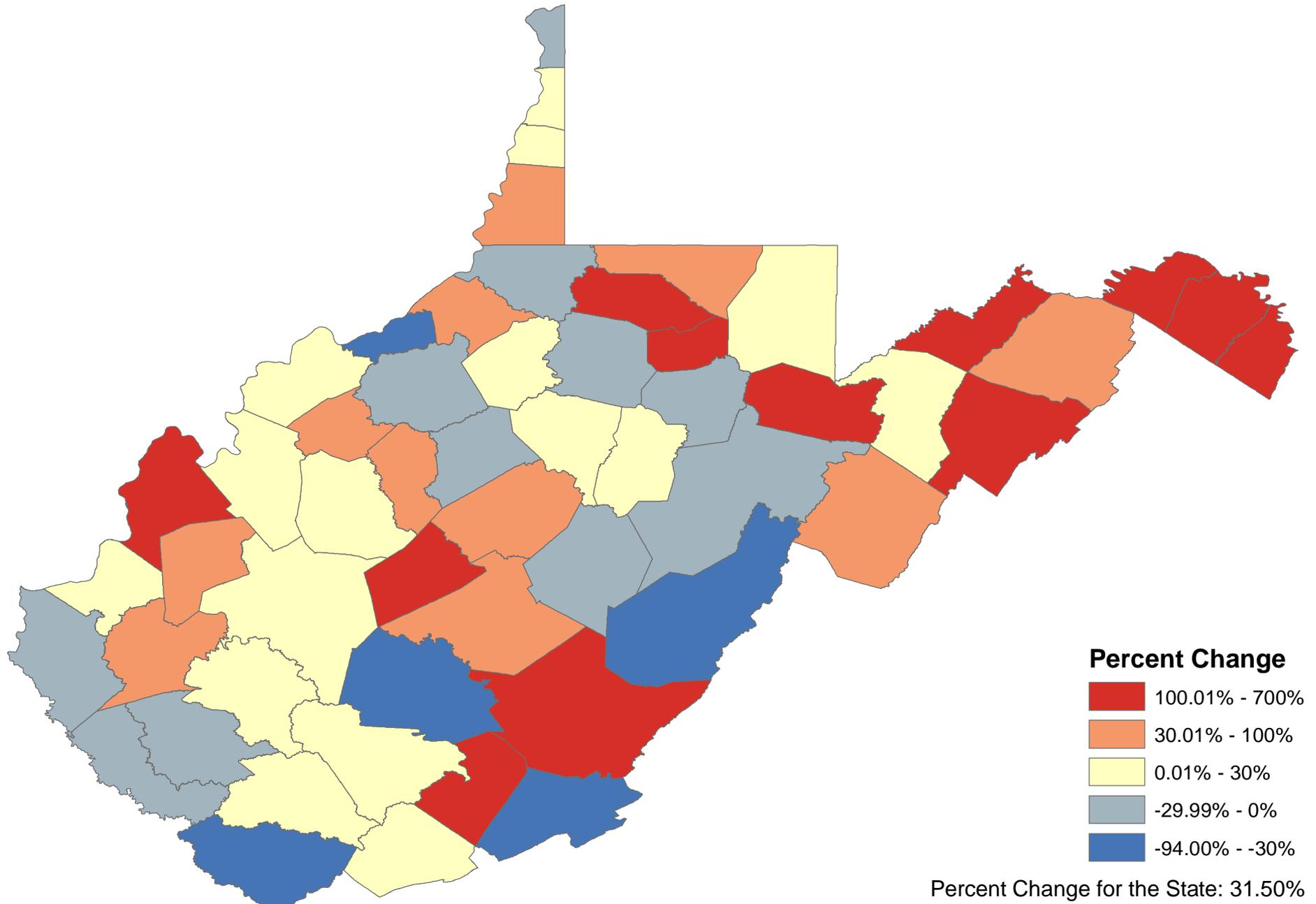


Note: Data is based off individuals who reported one race. "Black or African American" refers to a person having origins in any of the Black racial groups of Africa.

Source: U.S. Census Bureau, Census 2010 Redistricting Data File; U.S. Census Bureau, Census 2000 Summary File 1 (SF-1)

# West Virginia

## Percent Change in Asian Population by County: 2000 to 2010

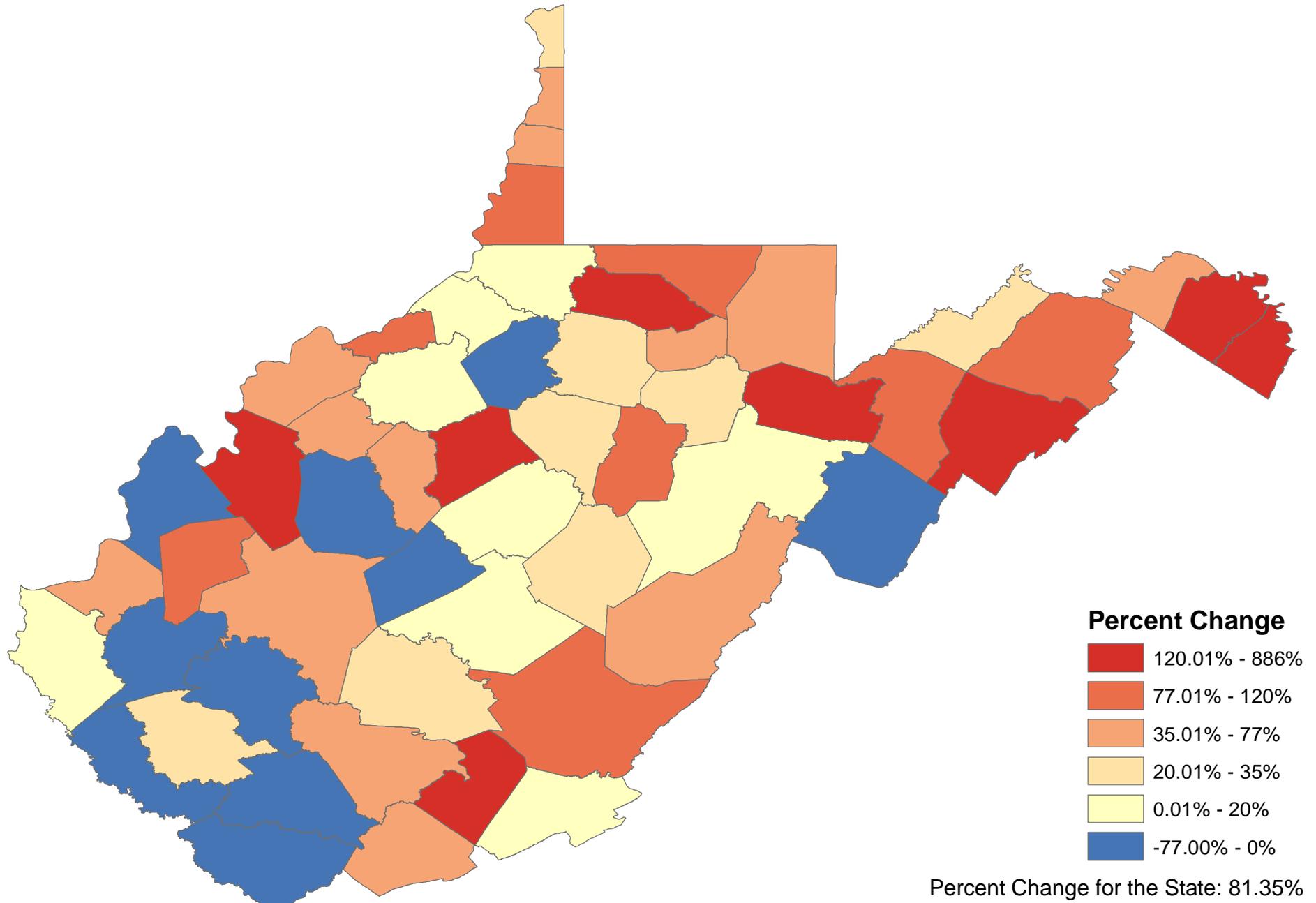


Note: Data is based off individuals who reported one race. "Asian" refers to a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent.

Source: U.S. Census Bureau, Census 2010 Redistricting Data File; U.S. Census Bureau, Census 2000 Summary File 1 (SF-1)

# West Virginia

## Percent Change in Hispanic or Latino Population by County: 2000 to 2010

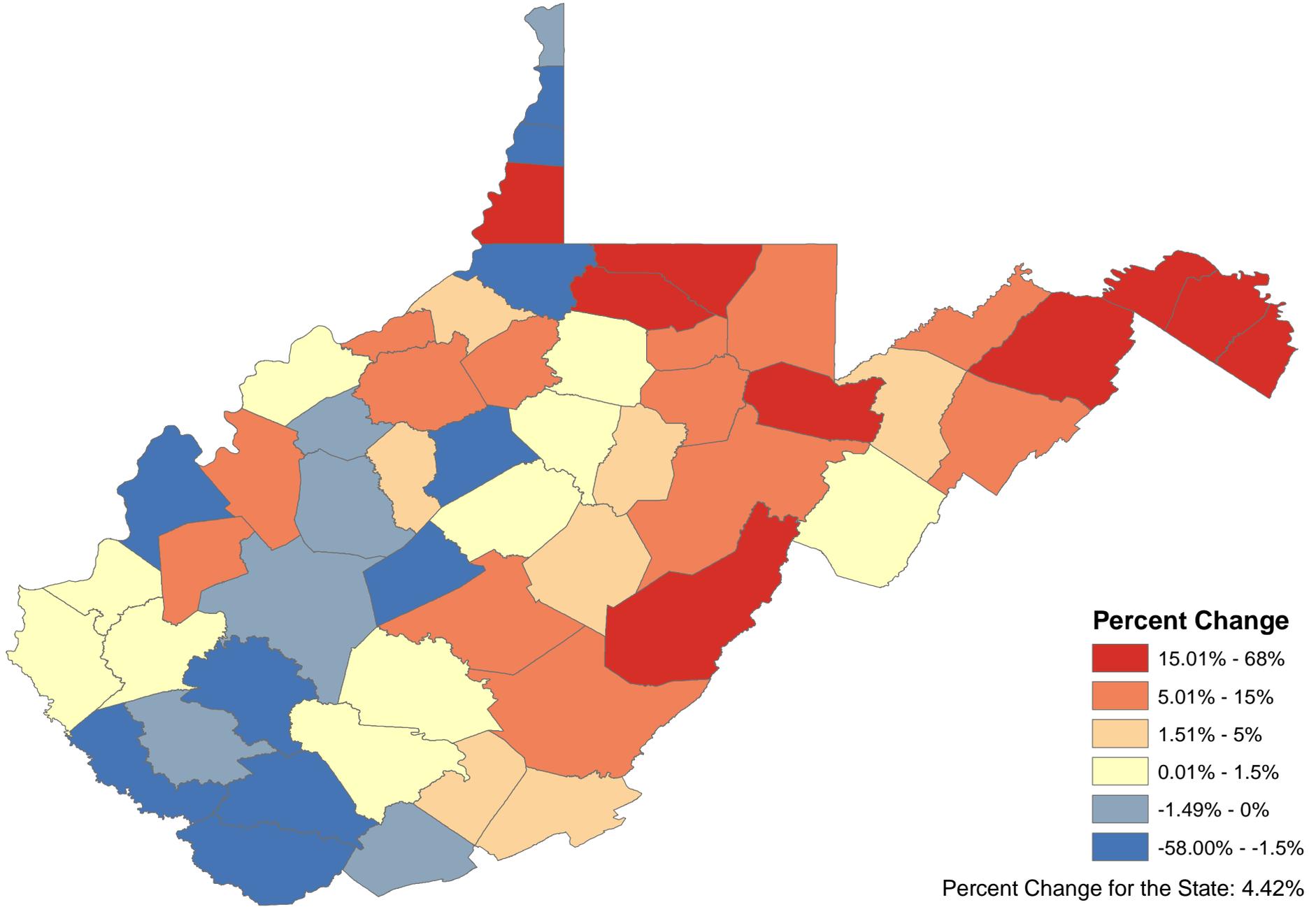


Note: "Hispanic or Latino" refers to a person of Cuban, Mexican, Puerto Rican, south of Central American, or other Spanish culture or origin regardless of race.

Source: U.S. Census Bureau, Census 2010 Redistricting Data File; U.S. Census Bureau, Census 2000 Summary File 1 (SF-1)

# West Virginia

## Percent Change in Total Housing Units by County: 2000 to 2010



# West Virginia

## Percent Change in Vacant Housing Units by County: 2000 to 2010

