

CHAPTER 5 HOUSING

INTRODUCTION

Living standards are directly related to the quality of the housing in any neighborhood. Supply and demand typically dictate the strategies for improving housing quality. Demographic patterns, specifically household characteristics and economic conditions, create the level of demand for housing. Transportation, education, recreation and location can also influence specific demand levels. The supply of housing is normally dependent upon the amount of available land, sufficient infrastructure capacities, financing and capital. The housing supply is also tremendously affected by market conditions, except in instances where housing is subsidized. Housing is heavily influenced by local zoning regulations. Government provisions on infrastructure and services, such as water and sewer utilities, also affect housing.

Demand for housing is influenced by the decisions of buyers to locate in a particular area due to local and regional amenities. In addition, demand is affected by the quality of schools, transportation system, proximity to employment, availability of parks and recreation, and other similar factors. Housing policies have clear benefits that can create particular life-styles and control growth patterns. Private choices are the result of the efforts by a community to create positive perceptions of local and regional amenities.

Barren County should be concerned with the current housing needs in relation to the projections for population growth during the next decade. However, the housing supply may remain constant due to the current economic instability throughout the United States in general and Barren County in particular. As more people turn to rental housing, special consideration and guidance should be given to those developments. Housing policies should be reflective of local zoning ordinances and subdivision regulations. The local zoning and subdivision regulations should be reflective of both community standards and current development trends. There should be reasonable design standards for subdivisions and re-subdivisions of land. Each community should include a variety of housing types

in order to support the local tax base that supports public services.

Barren County housing policies should define the community's character, and encourage social and economic stability. The policies should protect the value of land and its improvements and minimize conflicts among land use types. Furthermore, there must be a relationship between land use, improvements and the circulation of traffic. As a result, policies should be aimed at reducing road congestion, improving pedestrian movement, and providing appropriate development locations, and ensuring proper street and building design. Local government must ensure that public services are available to, with a sufficient capacity to serve, new developments. Housing policies should minimize the effects on air pollution, streams and ponds, provide adequate control of drainage to the water table and reasonable conservation of our natural resources.

HOUSING CHARACTERISTICS

Based upon the 2017 Census Estimates, there are approximately 19,565 housing units in Barren County with a density of 40.1 units per square mile of land area. This is comparable to a density of 48.6 units per square mile for Kentucky. The majority of the units (57.3%) are located in the unincorporated area of the County. Map 5.1 identifies the Addressable Building Structures within Barren County. Table 5.1 shows the change from 2010 to 2017 in the number of occupied housing units. As previously observed in the population growth, the decrease in occupied housing is occurring in a relative uniform manner throughout the County.

Table 5.1:
Number of Occupied Housing Units 2010 - 2017

| | Barren County | Glasgow | Cave City | Total |
|----------|---------------|---------|-----------|--------|
| 2017 | 9,955 | 6,003 | 969 | 16,927 |
| 2010 | 11,273 | 6,643 | 1,109 | 19,025 |
| % Change | -11.7 | -9.6 | -12.6 | -11.0 |

Source: U.S. Census Bureau, 2013-2017 Estimates

Table 5.2 presents the type of occupied housing units in the Glasgow, Cave City and the remainder of Barren County for 2010 and 2017. The largest percentage of occupied units in both 2010 and 2017 was in single family detached units at approximately 70% and 74% respectively. The next highest percentage was in the mobile home category. Both of these categories continue to represent approximately 85% of all occupied housing within the county.

Table 5.2:
Type of Occupied Housing Units 2010 – 2017

| | Cave City | Glasgow | Unincorporated | % Total |
|------------------|-----------|---------|----------------|---------|
| 2010 | | | | |
| 1 unit, detached | 680 | 4,292 | 8,441 | 70.6 |
| 1 unit, attached | 10 | 113 | 41 | 0.8 |
| 2 units | 91 | 613 | 287 | 5.2 |
| 3 or 4 units | 119 | 892 | 44 | 5.5 |
| 5 to 9 units | 74 | 308 | 0 | 2.0 |
| 10 to 19 units | 16 | 46 | 0 | 0.3 |
| 20 or more units | 21 | 128 | 0 | 0.7 |
| Mobile Home | 98 | 251 | 2,460 | 14.9 |
| Total | 1,109 | 6,643 | 11,273 | 100.0 |
| 2017 | | | | |
| 1 unit, detached | 593 | 4,228 | 7,686 | 73.9 |
| 1 unit, attached | 47 | 85 | 41 | 1.0 |
| 2 units | 104 | 731 | 127 | 5.7 |
| 3 or 4 units | 21 | 629 | 122 | 4.5 |
| 5 to 9 units | 106 | 92 | 83 | 1.7 |
| 10 or more units | 67 | 157 | 27 | 1.5 |
| Mobile home | 31 | 81 | 1,869 | 11.7 |
| Total | 969 | 6,003 | 9,955 | 100.0 |

Source: U.S. Census Bureau, 2013-2017

The largest changes in occupied housing occurred in the multiple-unit dwelling categories, three units and above. While mathematically the total number of occupied units have declined by 20% over the seven year period, the available inventory has dramatically increased during that same period. The construction of these units outside the city limits of Cave City and Glasgow has seen the most growth within these categories. In addition, several new complexes have been built within the cities providing for a total increase of 27.4% in overall inventory.

According to the U.S. Census Bureau, unincorporated Barren County has had a \$12,800 dollar increase in owner occupied median home value from 2010 to 2017, see Table 5.3. Glasgow has seen a \$20,700 increase in those same home values during the same period. Cave City has seen an \$8,700 loss of median value during the same seven years.

It is to be noted that the figures for the median home value is not an average, but rather the center of the count of all owner occupied homes in that area. Further, the numbers presented do not include renter-occupied nor vacant-available properties but only those where the owner of record is residing. Additionally, when viewing Table 5.3 it is to be considered that there are numerous factors which may show a result of decline other than loss of population. Such factors may include conversion to rental, structure loss, property value increases, property for sale or property subdivisions.

As seen in Table 5.4, occupancy rates have been declining from 92.5% in 1990 to 86.5% in 2017. As these rates decrease, demand for new housing decreases as well. 2010's vacancy for Barren County was at 8.1%, while in 2017 the rate was 13.5%, representing a 5.4% increase in housing vacancy. Renter occupied housing units represented 33.8% of the total occupied housing in Barren County in 2017 at 5,720, with the average renter occupied household size at 2.59 persons while homeowner occupied household size is at 2.49 persons, see Table 5.4.

Sprawl is a condition becoming more prevalent in today's society and Barren County is no immune to its occurrence nor affects. As more people decide to relocate to more rural settings the costs associated with them must also relocate. Whether it is the upgrade to county roads, distribution of public utilities or new school bus routes, sprawl can have a tremendous effect on the County. In preparing and

planning for the future, local governments should look at areas of the County that are currently experiencing growth as well as potential areas for future development. They should formulate a plan today for future needs based on evidence of current

growth and projections for tomorrow based on national, state and local trends, preferences and economies.

Table 5.3:
Owner Occupied Housing Units and Values

| Value | Barren County | | % Change | Glasgow | | % Change | Cave City | | % Change |
|--------------------------|---------------|----------------|-------------|---------------|----------------|-------------|---------------|---------------|-------------|
| | 2010 | 2017 | | 2010 | 2017 | | 2010 | 2017 | |
| < \$50,000 | 2,128 | 1,899 | -10.8 | 425 | 371 | -12.7 | 83 | 95 | 14.5 |
| \$50,001 – 99,999 | 3,810 | 3,111 | -18.3 | 1,298 | 841 | -35.2 | 161 | 187 | 16.1 |
| \$100,000 – 149,999 | 2,532 | 2,575 | 1.7 | 510 | 844 | 65.4 | 89 | 96 | 7.9 |
| \$150,000 – 199,999 | 1,707 | 1,507 | -11.7 | 393 | 358 | -8.9 | 34 | 14 | -58.8 |
| \$200,000 – 299,999 | 861 | 1,325 | 53.9 | 234 | 184 | -21.3 | 48 | 31 | -35.4 |
| \$300,000 – 499,999 | 359 | 624 | 73.8 | 120 | 184 | 53.3 | 5 | 0 | -100.0 |
| \$500,000 – 999,999 | 176 | 102 | -42.0 | 38 | 11 | -71.0 | 0 | 0 | 0.0 |
| \$1,000,000 > | 25 | 64 | 156.0 | 0 | 32 | 100.0 | 6 | 5 | -16.7 |
| Median Worth (\$) | 97,600 | 110,400 | 13.1 | 89,900 | 110,600 | 23.0 | 88,300 | 79,600 | -9.9 |

Source: U.S. Census Bureau, 2013-2017 Estimates

Table 5.4:
Household Projections for Barren County

| | 1990 Census | 2000 Census | 2010 Census | 2017 Estimate | 2020 Projection | 2025 Projection | 2030 Projection |
|----------------------------------|-------------|-------------|-------------|---------------|-----------------|-----------------|-----------------|
| Barren County | | | | | | | |
| Housing Units | 14,202 | 17,095 | 19,025 | 19,565 | 19,218 | 20,273 | 21,180 |
| Occupancy | 13,136 | 15,346 | 16,708 | 16,927 | ----- | ----- | ----- |
| Rate | 92.5% | 89.7% | 91.9% | 86.5% | ----- | ----- | ----- |
| Population | 33,348 | 37,619 | 41,471 | 43,547 | 45,548 | 47,439 | 49,139 |
| Occupied Housing Units | 13,136 | 15,751 | 15,346 | 16,927 | 19,245 | 20,278 | 21,152 |
| Owner Occupied | | | | 11,207 | | | |
| Renter Occupied | | | | 5,720 | | | |
| Population Per Households | 2.54 | 2.39 | 2.44 | 2.57 | 2.37 | 2.34 | 2.32 |
| Owner Occupied | | | | 2.49 | | | |
| Renter Occupied | | | | 2.59 | | | |

Source: US Census Bureau, 2013-2017 American Community Survey 5-yr Estimates

SUBSTANDARD AND BLIGHTED HOUSING

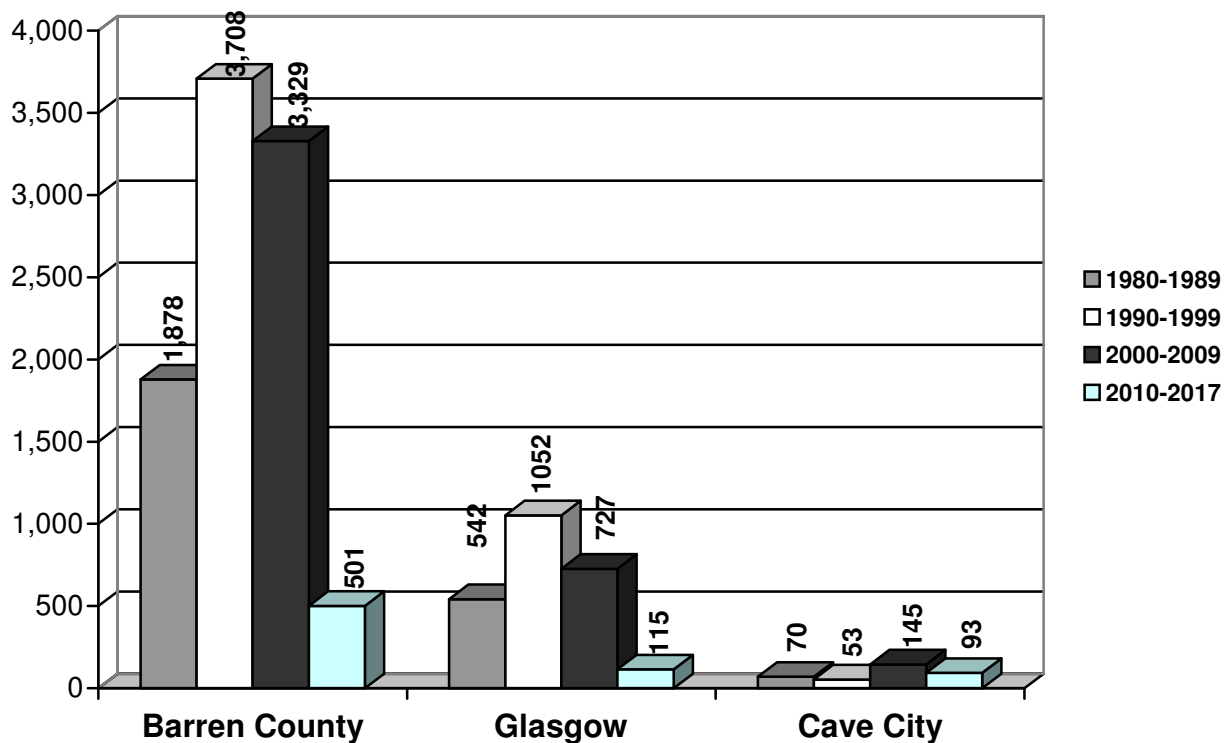
Housing conditions can be evaluated by analysis of selected census data and by visual surveys. Data will include indicators of substandard housing such as age of the housing stock, lack of plumbing and overcrowding.

Construction that preceded 1940 is generally considered to be substandard housing. By federal standards, housing is considered substandard when lacking complete plumbing facilities. Complete plumbing facilities is defined as having hot and cold water, a flush toilet and a bathtub or shower. Overcrowding is evident if there is more than one person per room in a household. Potentially substandard housing is also indicated by homes that

lack a heat source or use coal or wood as the primary heat source. According to the U.S. Census Bureau, homes in Barren County and its cities are being built larger and more expensive. As of 2017, the median number of rooms in a home for Barren County is 5.6; Glasgow is at 5.3, and Cave City is at 4.8.

Due to the influx of multi-family dwellings and a poor economy, less homes are being built today than in the past. Figure 5.1 shows that between 2000 and 2010 home construction in Barren County fell 10.2%, compared to Glasgow, which fell 30.9% for the same decade. In the seven years since, that same trend has more dramatically increased. With the average number of persons per household decreasing, homes being built have also decreased over a 7-year span. This is again a reflection of multi-family residences and a slow economy.

Figure 5.1:
Housing Structures Built per Decade



Source: U.S. Census Bureau

From Table 5.3, several assumptions can be drawn. First, people are migrating or relocating from the city and building homes in rural Barren County. A second assumption is that as people earn more money

they may decide to build new homes and sell their existing homes. However, with the current economic downturn, more individuals can be expected to retain their homes causing a housing slump which may

slow the construction of new homes. A third assumption is that with population growth a certain amount of urban sprawl can be expected.

Table 5.5:
Housing Conditions

| Area | Barren County | | Glasgow | | Cave City | |
|----------------------------|---------------|--------|---------|-------|-----------|------|
| | 2010 | 2017 | 2010 | 2017 | 2010 | 2017 |
| Plumbing Units | 16,708 | 16,870 | 5,844 | 6,003 | 930 | 969 |
| Lack of Plumbing Utilities | 131 | 57 | 14 | 0 | 13 | 0 |
| Kitchen Units | 16,502 | 16,625 | 5,778 | 5,879 | 896 | 957 |
| Lack of Kitchen Utilities | 206 | 302 | 66 | 124 | 34 | 12 |
| Utility Gas | 5,194 | 5,155 | 3,593 | 3,527 | 561 | 526 |
| Bottled, Tank or LP Gas | 2,928 | 2,252 | 120 | 163 | 14 | 16 |
| Electricity | 7,733 | 8,611 | 2,052 | 2,224 | 347 | 404 |
| Fuel oil or Kerosene | 102 | 73 | 0 | 0 | 0 | 15 |
| Coal or Coke | 0 | 0 | 0 | 0 | 0 | 0 |
| Wood | 657 | 691 | 64 | 23 | 0 | 0 |
| Solar Energy | 13 | 9 | 0 | 0 | 0 | 0 |
| Other Fuel | 48 | 42 | 4 | 0 | 0 | 0 |
| No Fuel Used | 33 | 94 | 11 | 66 | 8 | 0 |

Source: U.S. Census Bureau

HOUSEHOLDS

As seen in Table 5.4, the amount of total housing units has far outpaced the occupied units resulting in a 5.4% decrease in occupancy from 2010 to 2017. Several factors can be attributed to this reduction. First, more housing units are being constructed than people in Barren County to occupy them and at a faster rate. Also, the population per household has steadily increased since 2000 to nearly the rate of 1990, see Table 5.4. Another factor may also be that households in Barren County are having smaller families than decades past, thus resulting in less existing and future occupancy of homes. Birth rates may have risen from 2000, but families are having multiple children less and less. Also, as seen in Table 5.1, cities located within Barren County have decreased as a percentage of county population from 2010 even as the total county population has increased. This is a result from more people leaving the city to reside within the county.

With total family households decreasing and people per household increasing since 1990, we can make a few general observations and predictions. First, in a poor or slow economy those who would be considered first-time homebuyers are choosing to remain in their family homes longer, and upon leaving, are making the decision to become renters over purchasers if staying within the county. Another observation is that home prices/values are outpacing overall wage increases which leads to people remaining in their current residence versus purchasing larger, and perhaps newer, homes.

Finally, taking current local housing, population, employment and economic factors into account it can be expected that the overall inventory of available housing units shall continue to increase in the immediate to near future. However, most of the expected increases most likely will be in newer multi-family units and existing lower- to mid-income single-family houses as the current stock continually ages and begins decreasing in relative value and desirability.

HOUSING RESOURCES

Housing subsidies are available to qualifying residents through a variety of programs. These programs are designed to provide decent, safe and sanitary housing to the elderly, low to moderate income families, persons with handicaps, and other households needing assistance. Public housing programs are based on the number of low-income families within the County. Some offerings of assistance include, but are not limited to:

- Section 8 programs applied to households with low income
- Community Development Block Grants (CDBG) – non-entitlements
- HUD Section 231 Mortgage Insurance for Housing for Elderly; Section 8 Rental Assistance
- Emergency Shelter Grants; FEMA Food and Shelter Program
- Habitat for Humanity

All homes must conform to HUD quality housing standards. Section 8 programs are applied to households with low incomes through the U.S. Department of Housing and Urban Development (HUD) similar to public housing program participants. Household specific subsidies are made available under the Section 8 Existing and Housing Voucher programs.

RECOMMENDATIONS

- ❖ Allow for the creation of residential and, where appropriate, mixed-use communities that encompass a range of housing types and compatible uses that are visually attractive and compatible in intensity, dwelling unit size, and structural design.
- ❖ Conserve and maintain the existing housing stock and promote programs that encourage and support housing rehabilitation and neighborhood conservation infill development.
- ❖ Promote the replacement of aging and substandard housing to guard against areas of blight, reduce inefficiency, protect property values, and refreshment of home inventory.
- ❖ Guide new urban housing construction in areas of existing city services or where they can be reasonably extended.
- ❖ The increasing number of the aging population will require new types of housing needs such as assisted living, long-term care facilities, smaller units, etc.
- ❖ To ensure proper fire protection, require fire hydrants meeting the minimum ISO standards in all major subdivisions and building developments.
- ❖ Construct low income affordable housing in areas throughout the County.
- ❖ Establish emergency homeless shelters.
- ❖ Continue to regulate and enforce construction codes for all activity within the County and Cities.
- ❖ Require handicap accessible units in all new rental construction.
- ❖ Create and strengthen partnerships between governments, organizations and the public to better locate and assist special needs individuals.
- ❖ Bolster the network of service providers and assistance programs that cater to at or below poverty level people with housing issues.

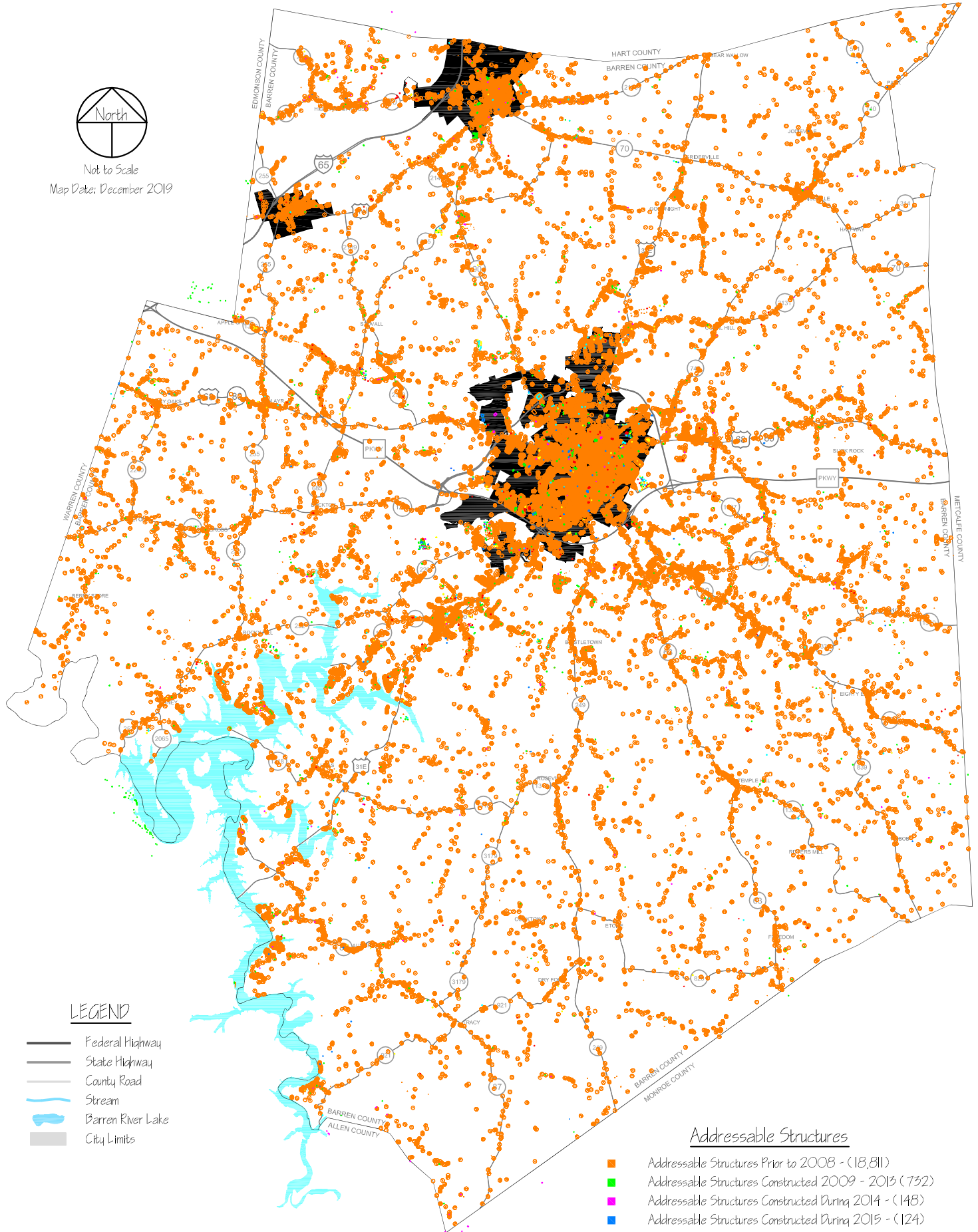
- ❖ Plan for more wide spread multi-family development to take place by preparing the infrastructure to handle the needs of more densely populated residential areas.

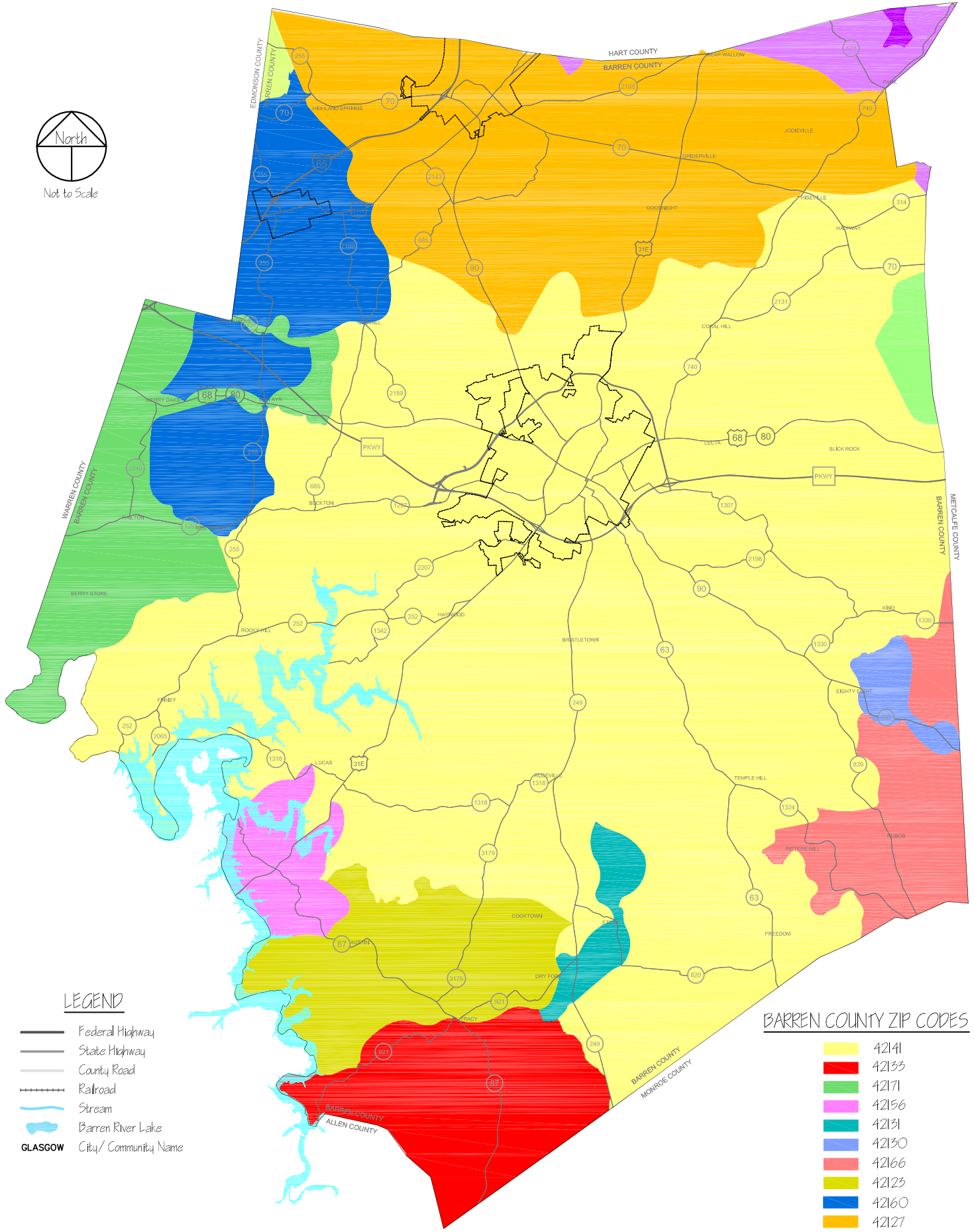
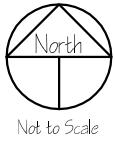
HOUSING STRATEGIES

Strategy 1: Barren County will continue to grow in the future. That growth includes an increasingly diversified population. The community must recognize that a broader mix of economic status, age, and household composition requires a corresponding broader mix of affordable housing, availability, size, construction, style, and price. The community should institute appropriate measures to ensure that safe, decent, affordable housing is available to all segments of the population, particularly elderly, first-time purchasers and low to moderate income households. Therefore, residential development should be judged primarily on the basis of density (dwelling units per acre) with only secondary consideration given to the type of structure. In the Cities, infill sites should be promoted for residential development for affordable housing, whether single-family (site-built or manufactured) or multiple-family. Long vacant or abandoned housing in the Cities should be rehabilitated using federal, state and local funds.



Not to Scale
Map Date: December 2019





LEGEND

- Federal Highway
- State Highway
- County Road
- Railroad
- Stream
- Barren River Lake
- GLASGOW** City/Community Name

BARREN COUNTY ZIP CODES

- 42141
- 42133
- 42171
- 42156
- 42131
- 42130
- 42166
- 42123
- 42160
- 42127
- 42154
- 42259
- 42159
- 42146