

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 2023 Census Estimates, there are approximately 28,949 housing units in Barren County with a density of 58.0 units per square mile of land area. This is comparable to a density of 51.1 units per square mile for Kentucky. The majority of the units (72.0%) 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 2017 to 2022 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 2017 - 2023

	Barren County	Glasgow	Cave City	Total
2023	20,859	7,052	1,038	28,949
2017	11,273	6,643	1,109	19,025
% Change	59.6%	6.3%	-6.6%	41.4%

Source: U.S. Census Bureau, 2017-2023 Estimates

Table 5.2 presents the type of occupied housing units in the Glasgow, Cave City and the remainder of Barren County for 2017 and 2022. The largest percentage of occupied units in both 2017 and 2022 was in single family detached units at approximately 73.9% and 70.0% respectively. The next highest percentage was in the mobile home category. Both of these categories continue to represent approximately 84% of all occupied housing within the county.

Table 5.2:
Type of Occupied Housing Units 2017 – 2022

	Cave City	Glasgow	Unincorporated	% Total
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
Manuf. home	31	81	1,869	11.7
				100.0
Total	969	6,003	9,955	16,927
2022				
1 unit, detached	642	4,608	8,690	70.0
1 unit, attached	50	182	113	1.7
2 units	99	678	153	4.6
3 or 4 units	100	828	341	6.4
5 to 9 units	103	233	37	1.9
10 or more units	62	377	56	2.5
Manuf. home	49	146	2,375	12.9
				100.0
Total	1,105	7,052	11,765	19,922

Source: U.S. Census Bureau, 2017-2022

The largest changes in occupied housing occurred in the multiple-unit dwelling categories, three units and above. The total number of occupied units have increased by 35% over the five-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 35.4% in overall inventory.

According to the U.S. Census Bureau, unincorporated Barren County has had a \$46,400 dollar increase in owner occupied median home value from 2017 to 2022, see Table 5.3. Glasgow has seen a \$29,900 increase in those same home values during the same period. Cave City has seen a \$76,200 gain of median value during the same five 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 stayed relatively the same from 92.5% in 1990 to 89.5% in 2022. The demand for new housing remains as well. 2010's vacancy for Barren County was at 8.1%, while in 2022 the rate was 10.5%, representing a 2.4% increase in housing vacancy. Renter occupied housing units represented 33.6% of the total occupied housing in Barren County in 2017 at 5,928, with the average renter occupied household size at 3.28 persons while homeowner occupied household size is at 2.62 persons, see Table 5.4.

Sprawl is a condition becoming more prevalent in today's society and Barren County is not 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			Glasgow			Cave City		
	2017	2022	% Change	2017	2022	% Change	2017	2022	% Change
< \$50,000	1,899	1,199	-45	371	803	73	95	117	20
\$50,001 – 99,999	3,111	1,967	-45	841	1,339	45	187	373	66
\$100,000 – 149,999	2,575	2,267	12	844	1,586	61	96	245	87
\$150,000 – 199,999	1,507	2,297	41	358	1,332	115	14	305	182
\$200,000 – 299,999	1,325	2,105	45	184	1,001	137	31	344	167
\$300,000 – 499,999	624	1,385	75	184	669	113	0	164	198
\$500,000 – 999,999	102	403	119	11	317	186	0	35	190
\$1,000,000 >	64	31	69	32	4	-87.5	5	13	89
Median Worth (\$)	110,400	156,800	35	110,600	\$140,500	23.8	79,600	155,800	65

Source: U.S. Census Bureau, 2017-2022 Estimates

Table 5.4:
Household Projections for Barren County

	1990 Census	2000 Census	2010 Census	2022 Estimate	2025 Projection	2030 Projection
Housing Units	14,202	17,095	19,025	19,794	20,273	21,180
Occupancy	13,136	15,346	16,708	17,718	-----	-----
Rate	92.5%	89.7%	91.9%	89.5%	-----	-----
Population	33,348	37,619	41,471	44,485	47,439	49,139
Occupied Housing Units	13,136	15,751	15,346	17,592	20,278	21,152
Owner Occupied				11,654		
Renter Occupied				5,938		
Population Per Households	2.54	2.39	2.44	2.45	2.34	2.32
Owner Occupied				2.62		
Renter Occupied				2.28		

Source: US Census Bureau, 2022 American Community Survey 5-yr Estimates

SUBSTANDARD AND BLIGHTED HOUSING

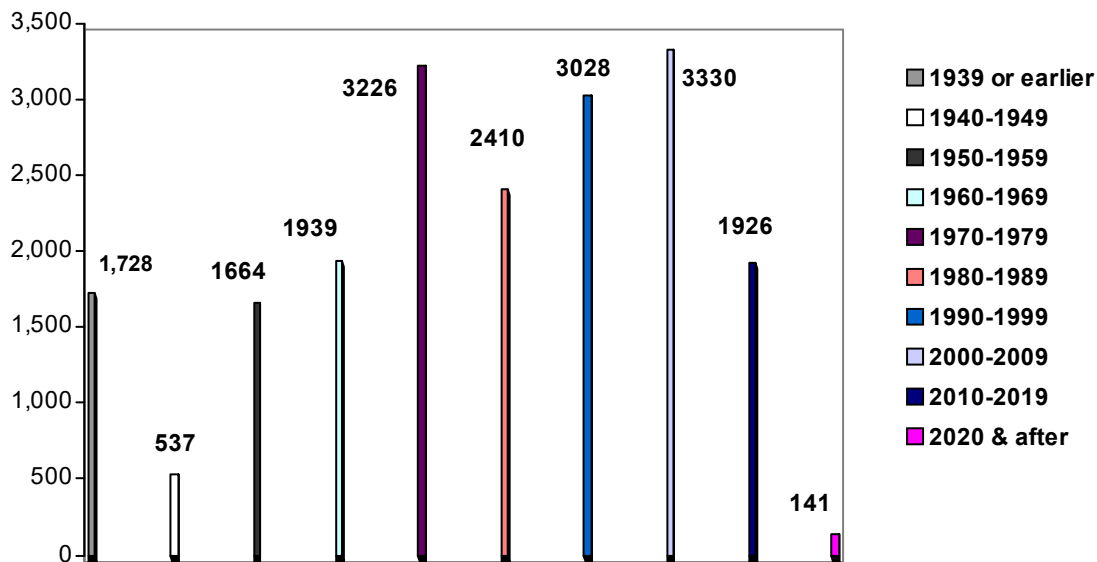
Housing conditions can be evaluated by analysis of selected census data and by visual surveys. Data will include indicators of substandard housing such as age of the housing stock, lack of plumbing and overcrowding.

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 2022, the median number of bedrooms in a home for Barren County was 5.7% for one bedroom, 76.1% for two to three bedrooms and 17.3% for four or more bedrooms.

Due to the influx of multi-family dwellings and other economic factors, 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%. In the fourteen 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 fourteen year span. This is again a reflection of multi-family residences and economic concerns.

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 increase in home prices, 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	
	2017	2022	2017	2022	2017	2022
Plumbing Units	16,870	17,592	6,003	6,222	969	3,071
Lack of Plumbing Utilities	57	158	0	6	0	50
Lack of Kitchen Utilities	302	261	124	16	12	143
Utility Gas	5,155	4,930	3,527	3,464	526	782
Bottled, Tank or LP Gas	2,252	2,097	163	33	16	350
Electricity	8,611	9,823	2,224	2,688	404	1,868
Fuel oil or Kerosene	73	146	0	0	15	0
Coal or Coke	0	0	0	0	0	0
Wood	691	492	23	37	0	49
Solar Energy	9	0	0	0	0	0
Other Fuel	42	60	0	0	0	0
No Fuel Used	94	44	66	0	0	22

Source: U.S. Census Bureau

HOUSEHOLDS

As seen in Table 5.4, the amount of total housing units has continued to outpace the occupied units resulting in a narrowing margin from 2010 to 2020. Several factors can be attributed to this. 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. More residential construction is taking place near or within the city limits as shown on Map 5-1. This is due to more readily available infrastructure and desired shorter commutes.

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.