



HOPKINS COUNTY COMPREHENSIVE PLAN

*Housing &
Neighborhoods*

7

CHAPTER 7

HOUSING & NEIGHBORHOODS

[INSIDE THIS CHAPTER]

This chapter provides an overview of existing conditions for housing and neighborhoods in addition to strategies for this element.

- Existing Housing & Neighborhoods
 - Neighborhoods & Residential Construction Permits
 - Blighted Housing & Absentee Landlords
 - Rental Housing & Utilities
 - Rental Housing & School System
- Housing & Neighborhood Strategies
 - Neighborhood Assessments
 - Housing Options for Homeless & Special Needs
 - Partnerships for Revitalization
 - Programs for Rehabilitation



■ Hopkins County has a variety of housing types, including both rural and urban settings, which present many opportunities and challenges for future development. With a goal of maintaining and improving the existing neighborhoods and housing areas within the county, this plan strives to bring together programs, partnerships and people that have the needed resources to increase the quality of life. At the same time, new residential growth needs to be directed into suitable areas that can accommodate and sustain it.



Photo: Single Family Home

EXISTING HOUSING & NEIGHBORHOODS

To know what the existing housing stock and previous housing trends are in Hopkins County will aide in planning for the community's future housing needs. A summary of these existing housing conditions follows.

NEIGHBORHOODS & RESIDENTIAL CONSTRUCTION PERMITS

Since 2000, Hopkins County has experienced growth in residential construction. This is shown through both residential building permits issued and new neighborhoods that have been platted (see map on following page). Since 2000, 841 residential building permits have been issued in Hopkins County; the majority of these are concentrated in or around the existing incorporated cities and in the area northwest of Madisonville and west of Hanson. 61% of new neighborhood growth occurred in the city limits of Earlington, Madisonville and Hanson or the surrounding expansion area. As new growth occurs in the unincorporated county, it should be encouraged to locate in areas identified as expansion areas in *Chapter 3: Land Use*. Currently 53% of building permits since 2000 were within city limits and 69% of building permits are located within current city limits or the expansion areas.

New residential growth can provide new and additional housing options for residents but also needs to be constructed in a safe and orderly manner. New development within the five member cities with planning and zoning is currently regulated by the Zoning Ordinance & Subdivision Regulations which outline the standards for new facilities and infrastructure. Development in the unincorporated county is only regulated by subdivision regulations with the exception of White Plains.

White Plains is currently covered by their own subdivision regulations and they should continue to monitor their regulations to ensure residential development occurs in ways that are consistent with recognized standards and are in the best interest of both the citizen and the community.

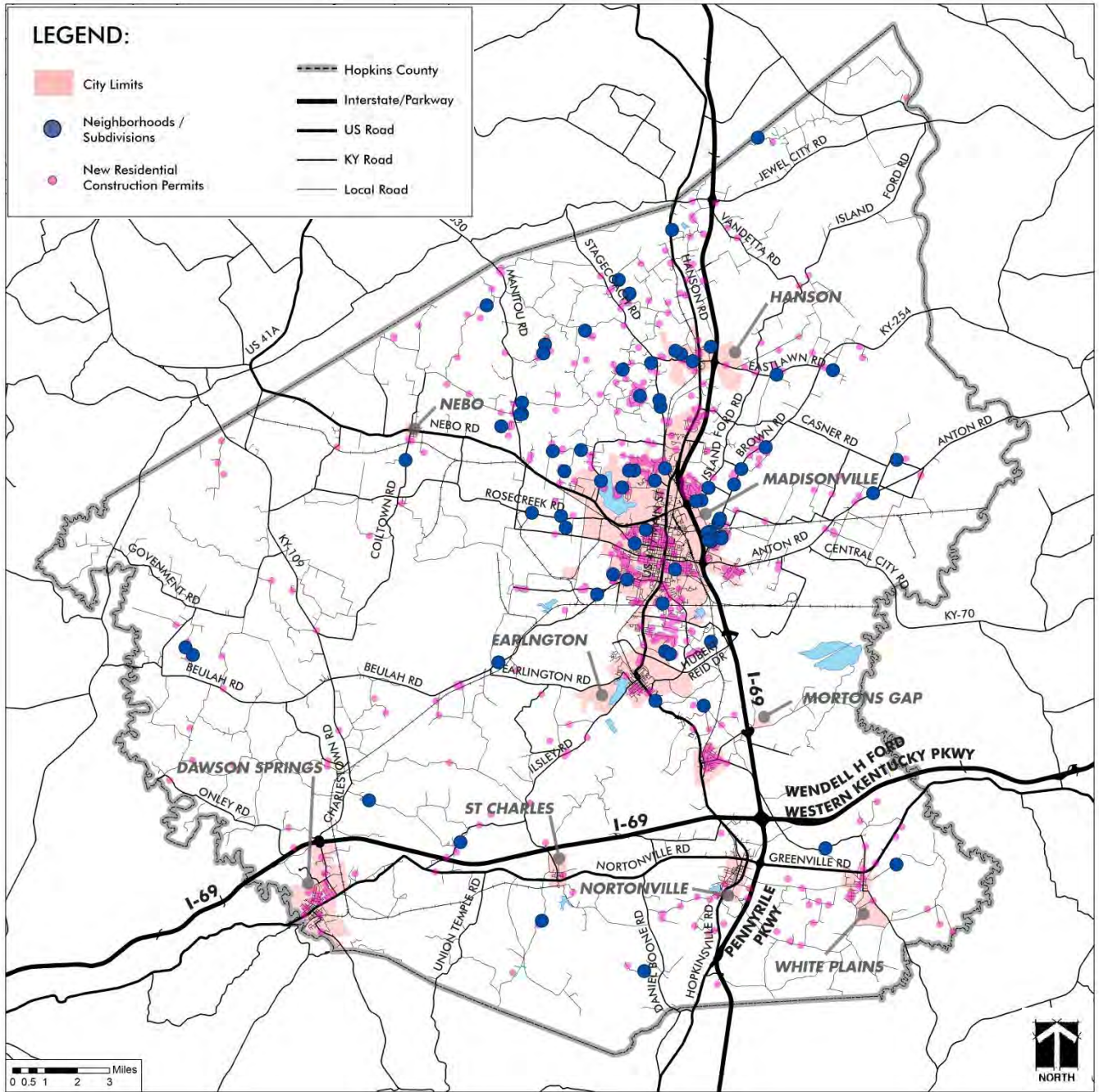


Figure: Subdivisions & Residential Construction Permits

BLIGHTED HOUSING & ABSENTEE LANDLORDS

Like other communities across Kentucky, Hopkins County must also address blighted housing and absentee landlords.

Hopkins County has already begun to address dilapidated homes throughout the county by applying to receive Community Development Block Grant funds. The application was successful with the Hopkins County Fiscal Court receiving \$1,000,000 in funds to implement a voluntary, scattered-site housing rehabilitation project that will provide assistance to approximately 11 homeowners to replace and repair housing.

Many older housing areas transition from owner-occupied to renter-occupied as the housing stock ages; this can lead to property that is not maintained as well and that can fall into disrepair. As of 2010, Earlington has the oldest housing stock with 93% of housing units built 1989 or before. This was followed by Dawson Springs (92%).

Landlords sometimes do not invest as much into rental properties if they are not vested in the local community. Areas with high renter-occupied housing units should be monitored for blighted housing conditions as well as potential absentee landlords. The following identifies the percentage of renter-occupied housing units in each community:

COMMUNITY	RENTER OCCUPIED HOUSING UNITS	% OF ALL HOUSING UNITS
Dawson Springs	476	42.3%
Earlington	224	39.9%
Madisonville	3,193	39.4%
Nortonville	163	32.2%
Mortons Gap	71	20.3%
St. Charles	21	19.4%
Nebo	16	19.3%
White Plains	57	16.4%
Hanson	36	14.2%

Source: 2010 Census SF1

RENTAL HOUSING & UTILITIES

A burden faced by landlords and tenants in Hopkins County is the high cost of utilities and the deposits required for those accounts. Partnerships should be investigated between landlords and the utility companies to create a user friendly option for tenants to receive services without high deposits or eventually burdening the landlord and utility company with nonpayment.



Photo: Multi-family homes

RENTAL HOUSING & SCHOOL SYSTEM

There are indications of people moving frequently from the number of children transitioning between schools. Hopkins County wishes to introduce consistency and stability into rental housing while providing renters with a valuable quality of life.

HOUSING & NEIGHBORHOOD STRATEGIES



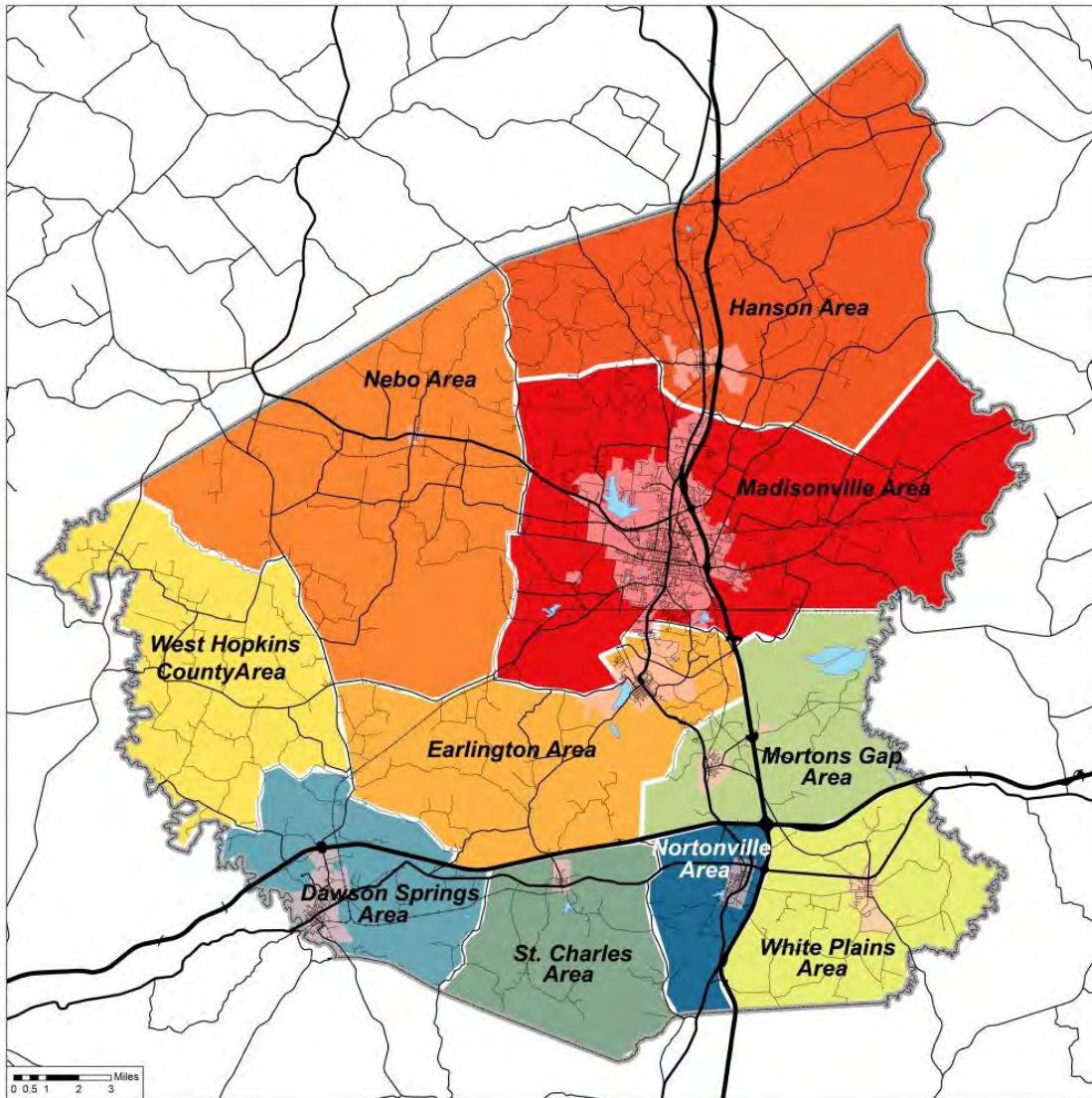
Photo: Single Family Home

Strong neighborhoods are needed for not only current residents but also to attract future residents. Hopkins County has many established neighborhoods that are in excellent condition but also has some housing areas that need improvement. The following strategies are intended to stabilize those areas in need of rehabilitation or revitalization as well as support those established neighborhoods throughout the county.

NEIGHBORHOOD ASSESSMENTS

As neighborhoods age, there is pressure toward decline due to changing physical, socio-economic, demographic and economic conditions. A neighborhood assessment should be completed that evaluates and classifies the long-term stability of all existing neighborhoods and determines where revitalization efforts including improvements and rehabilitation should be focused.

This assessment should take into consideration the current conditions of the county's neighborhoods and the direction of change perceived to be occurring. For the purposes of assessing the current condition and direction of change, the county has been divided into areas as shown on the following map.



For each area, the current condition should be evaluated as:

- Good/Fair – Areas where steady maintenance and reinvestment are evident.
- Minor Deterioration – Areas with need of minor repairs or scattered major repairs.
- Major Deterioration – Areas where major repairs are needed, little or no maintenance is occurring and there is disinvestment.

Following the current condition assessment, each area should also be evaluated to determine the perceived direction of change. This can be based on multiple factors that create neighborhood stability and contribute to decline, including age and size of housing, value per square foot, age and income of residents, and owner versus renter occupancy status.

Each neighborhood should be assessed as the following:

- Improving,
- Beginning Improvement,
- Beginning Decline or
- Declining.

These assessments of current condition and direction of change can be used to preliminarily assess each area. Based on these two assessments, each area can be assigned to a status.

Stable Areas – Areas identified with an existing condition of Good/Fair and a direction of change as Improving or Beginning Improvement. These housing areas are in good to fair conditions and there is continuous improvement. Policies and actions related to Stable Areas should be structured to maintain sound neighborhoods and prevent decline.

Enhancement Areas – Areas identified with an existing condition of Good/Fair that are Beginning Decline or Declining in addition to areas that are assessed as Minor Deterioration that are Improving or Beginning Improvement. These are areas where private economic forces are already present. This could include homeowner investment, stable real estate market, and on-going maintenance of housing units. County or city intervention or participation should be used to facilitate, complement and assist the revitalization already occurring.

Selective Renovation-Reinvestment Areas – Areas identified with an existing condition of Good/Fair that are Declining; Minor Deterioration that are Beginning Decline or Declining; and Major Deterioration that are Improving or Beginning Improvement. A higher level of county or city assistance is needed in order to improve the neighborhoods.

Selective Redevelopment Areas – Areas identified with Minor Deterioration that are Declining in addition to areas with Major Deterioration that are Beginning Improvement. These areas generally have individual properties with conditions that are significant that make them too expensive to renovate using traditional funding sources. These areas are often under pressure for land use changes and located along the edges of neighborhoods or districts. Selective Redevelopment can be used to target the desired land use and establish a more defined neighborhood boundary that can withstand future changes.

Redevelopment Areas – Areas identified with Minor Deterioration that are Declining in addition to areas with Major Deterioration that are Beginning Decline or Declining. These are areas where decline is well underway and continuing. These areas have opportunity to change land uses in order to meet the needs of the community. Redevelopment efforts commonly involve demolition on individual parcels.

By creating a matrix similar to the example below, housing redevelopment efforts can be prioritized to aid those areas with the greatest improvement and rehabilitation needs first.

Direction of Change Current Conditions	Improving ++	Beginning Improvement +	Beginning Decline -	Declining --
<u>Good - Fair</u> • Steady Maintenance • Reinvestment	Stabilization	Stabilization	Stabilization + Enhancement	Stabilization + Enhancement + Selective Renovation & Reinvestment
<u>Minor Deterioration</u> • Minor Repairs • Scattered Major Repairs	Enhancement	Enhancement	Selective Renovation & Reinvestment	Selective Renovation & Reinvestment + Selective Redevelopment
<u>Major Deterioration</u> • Major Repairs Needed • Little or No Maintenance • Disinvestment	Selective Renovation & Reinvestment	Selective Renovation & Reinvestment + Selective Redevelopment	Redevelopment + Selective Renovation & Reinvestment	Redevelopment

Figure: Neighborhood Assessment matrix

Areas that are identified as Selective Renovation-Reinvestment Areas, Selective Redevelopment Areas and Redevelopment Areas can be further analyzed to determine specific focus neighborhoods.

HOUSING OPTIONS FOR HOMELESS AND SPECIAL NEEDS

Providing housing options for those that are in a transitional period or rough economic situation due to employment or special needs is important. It is also important to provide housing options for those that need or desire less expensive housing options. Introducing more multi-family housing options can assist with lowering the upfront cost of home ownership. It also can create options for investors from the rental market side of housing. Creating partnerships between local government housing programs, developers and the local banks will be needed to address creating more affordable housing options for young professionals, small families, and the empty-nester population. Low-income housing options should be encouraged throughout the county. Additionally, new multi-family or low-income housing rental developments should all be required to have handicap accessible units.

For those that are in a transitional point in housing, the county should support a homeless shelter and training programs to aid in finding employment. Various state and federal programs are available for resources in funding and programming.

PARTNERSHIPS FOR REVITALIZATION

Forming partnerships that can help increase the community’s ability to assist with revitalization is critical and must involve government officials as well as residents, property owners and community organizations. The county should

provide a leadership role in neighborhood revitalization through coordination, facilitation and resources, when available. Creating partnerships that connect residents and property owners with neighborhood organizations, community based non-profits, banks, private companies and other organizations such as the Kentucky Housing Corporation and Habitat for Humanity is an important step in building capacity to strengthen neighborhoods.

PROGRAMS FOR REHABILITATION

Developing a clearinghouse for state and federal housing rehabilitation programs can be important in helping to maintain or stabilize neighborhoods in decline. The county can provide coordination and information to various community partners and residents regarding funding sources that can be used for improving the community's neighborhoods, including improvements such as plumbing, roofing, insulation, heating, weatherization, entrance enhancements and more. A focus for rehabilitation should be placed on low-income areas and providing affordable housing options.

There are multiple funding sources available to Hopkins County and each city. The Community Development Block Grant (CDBG) program offers assistance for use in revitalizing neighborhoods, expanding affordable housing and economic opportunities, providing infrastructure and/or improving community facilities and services that focus on areas with low to moderate income residents, areas of blight, or areas with urgent community development needs. The Hopkins County Fiscal Court has already received \$1,000,000 in Community Development Block Grant funds to implement a voluntary, scattered-site housing rehabilitation project that will provide assistance to approximately 11 homeowners to replace and repair some of the worst housing in the County.

Housing Urban Development – Neighborhood Revitalization Strategy Areas (HUD-NRSA) provides for the economic empowerment of low and moderate income residents to make substantial physical improvements. HUD-NRSA funds can be used to offset capital costs so that the final sale price for a new house can be lowered to be more competitive with existing home values; this allows for replacement of aging or missing housing inventories.

A Housing Task Force should be created that focuses on neighborhood assessments and funding options. This task force should include representatives from the group and organizations identified in this element as well as representative from the county and each city.