

3.6 HOUSING AND NEIGHBORHOODS ELEMENT

Background

Residential land uses currently comprise approximately 6 percent of land occupancy in Warren County and approximately 28 percent in Bowling Green—second only to agriculture in both cases. Additionally, the quantity, variety, construction standards and costs associated with housing stock and neighborhood stability significantly impact the viability of a community.

Fortunately, the County's housing overall is a great strength. Both in older, established areas and in recently built developments, the community boasts a number of stable, attractive neighborhoods. According to the 2000 Census, housing units in Warren County were far less likely than in Kentucky or in the country as a whole to be lacking in complete plumbing or kitchen facilities, two common measures of substandard housing. Five residential-dominated districts in Bowling Green and two others in Warren County are designated on the National Register of Historic Places, and three Bowling Green neighborhoods are locally-designated historic districts.



The community boasts a number of stable, attractive neighborhoods.

Nonetheless, housing continues to be an important Objective issue for a number of reasons, including: determining how best to accommodate future housing demand; threats to the character of some stable neighborhoods and the need for revitalization strategies for those in decline; and, the need to ensure that housing is affordable to all segments of the population.

The need identified in this Plan for efficient land use patterns, as well as expected demographic shifts

Quick Facts 2009:

- Housing occupies more land in Warren County than any other use except for agriculture.
- Housing stock: approximately 44,074 dwelling units in Warren County, 90.6 percent of which are occupied.
- Ownership/Tenure: 63.4 percent of dwelling units in Warren County are owner-occupied, leaving 36.6% renter occupied. In Bowling Green, renter households account for approximately 53 percent of the total, due in part to the presence of WKU's student population.
- Warren County has a homeowner vacancy rate of 2.5 percent, and a rental vacancy rate of 9.0 percent.
- Average household size in Warren County is 2.41 persons.
- The median value of owner-occupied homes is \$130,100.
- Median rent in the county is \$592 per month.
- Five residential-dominated districts in Bowling Green and two others in Warren County are designated on the National Register of Historic Places, and four Bowling Green neighborhoods are locally-designated historic districts.

affecting the type and location of housing likely to be demanded, are important considerations in how Warren County and Bowling Green will meet future housing demand. Concentrating development in existing neighborhoods and communities, as well as compact and contiguous development of greenfield sites, will help keep existing neighborhoods strong, protect rural and agricultural areas and reduce the need for long vehicle trips. At the same time, expected drops in household size resulting from empty nesters, childless couples, etc., will mean greater demand for smaller units closer to employment centers. Data show that this trend may already be taking hold: although there have been several rezonings of large, disconnected parcels south of Bowling Green for single-family development, building permit data show that significant residential infill occurred between 2000 and 2008.

Many neighborhoods continue to face significant challenges, including threats to cherished neighborhood attributes, pressure for conversion of historically single-family owner-occupied housing to multi-family rental housing, potential loss of



Compact and contiguous development of greenfield sites will help keep existing neighborhoods strong, protect rural and agricultural areas and reduce the need for long vehicle trips.

affordable housing stock and disinvestment. While many neighborhood challenges and opportunities occur in Bowling Green's older areas, newer residential developments are in some cases experiencing threats to their stability and long-term viability. Initiatives to protect and restore residential neighborhoods have been enacted, such as local and national historic designations, targeted code enforcement efforts in neighborhoods exhibiting vulnerability to decline and support of neighborhood organizations. The proper remedies or preventive measures depend on the specific neighborhood and the issues it faces. In many cases, particularly where a neighborhood is undergoing, or is expected to undergo, physical changes or changes in uses, a robust neighborhood planning program can be a very effective tool to create neighborhood-specific strategies for the management of change.

Housing affordability is also a very pertinent issue for Bowling Green and Warren County, not only as a good in itself but also as a quality of life and economic development issue. Based on data reported in the 2000 Census, 30 percent of Warren County households were "cost-burdened," defined as paying more than 30 percent of monthly income for housing costs, while 14 percent of households were "severely cost-burdened" (paying more than 50 percent of monthly income for housing). These numbers are significantly worse than those for the State of Kentucky, at 22 percent and 10 percent, respectively. The data also show that these cost-burdens are most serious for those in the 15 to 24 and the 75 and over age groups. According to the November 2008 "Affordable Housing Market Analysis" prepared for the City of Bowling Green

by Real Estate Research Consultants, in order to satisfy affordable housing needs through 2030 via new construction, 22 percent of new units should be affordable to households earning less than 30 percent of the area median income (AMI), 14 percent for households between 31 and 50 percent of AMI, 21 percent for households between 51 and 80 percent of AMI and 17 percent for households between 81 and 120 percent of AMI (analysis applies to Bowling Green only). Additionally, a need has specifically been identified for elderly affordable housing and transitional housing in the community.

Local government and nonprofits have undertaken a number of initiatives to address the provision and delivery of affordable housing. For example, the City of Bowling Green participates in the DOLLAR WISE program (financial literacy education) and "Get the Facts" (a homeownership training program), and administers federal housing assistance to low-income households. The City also has a program to waive permit fees for non-profit housing agencies. There are a number of such non-profits that construct affordable housing in Warren County or otherwise facilitate its creation, including HANDS, Inc., The Housing Fund and the Housing Authority of Bowling Green.

The community's vision mandates sustaining good neighborhoods, revitalizing deteriorating neighborhoods and providing sufficient and varied dwelling options. Innovative and effective policies are imperative for the continuance of safe, attractive, sanitary and affordable neighborhoods in Warren County.



In spite of the overall strength of the housing stock, there is a need in some areas for revitalization and, in some instances, redevelopment.



Establish in the Zoning Ordinance clear compatibility criteria for new redevelopment and infill projects based on factors such as building scale, setbacks, parking location, landscaping and architectural character.



Identify and promote opportunities for infill and redevelopment.

HOUSING AND NEIGHBORHOODS GOAL

Meet the demand for residential options that are affordable and integrated into vibrant neighborhoods and diverse districts.

OBJECTIVES / ACTIONS

Objective HN-1 ***Promote the development of infill sites with existing urban services and suitable redevelopment projects that maintain or improve existing character, development patterns and urban design.***

Action HN-1.1 Establish incentives for the development of infill sites in urban areas. Infill sites, for this purpose, are defined as any areas not exceeding 10 acres, which are generally surrounded by other development and which are served by existing public services. Examples of potential incentives include, but are not limited to: reduction of review fees; streamlined/fast-tracked permitting; subsidized infrastructure provision; density bonuses; reduced parking requirements; and, providing publicly-owned surplus property internal to infill locations at below-market rates.

Action HN-1.2 Establish in the Zoning Ordinance clear compatibility criteria for new redevelopment and infill projects based on factors such as (but not limited to): building scale (massing, height), setbacks, parking location, landscaping and architectural character. Criteria may also include such items as requirements for compatible densities, street patterns, etc. (e.g., average density of new development should not exceed the density by more than 50 percent of the surrounding area, defined as that area located within a 1,000 foot radius).

Action HN-1.3 Continue to identify and promote opportunities for infill and redevelopment, particularly projects which may strengthen existing neighborhoods and districts.

Objective HN-2 ***Establish programs to maintain and improve the quality of housing stock.***

Action HN-2.1 Promote the diversification of new housing stock by applying variable zoning densities and allowing a range of housing types in suitable locations, consistent with the Future Land Use Map. (e.g., mixed-use centers, etc.)



Where housing is in severe disrepair to the point that rehabilitation is financially unfeasible, explore the possibility of acquiring and razing the structure to facilitate developing new housing for low and moderate-income families.



Continue existing or adopt new programs to reinforce and stabilize existing areas wiht concentrations of low and moderate income.

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| Action HN-2.2 | Continue and, if feasible, expand housing rehabilitation revolving loan programs. |
| Action HN-2.3 | Where housing is in severe disrepair to the point that rehabilitation is financially unfeasible, explore the possibility of acquiring and razing the structure to facilitate developing new housing for low and moderate-income families. In cases of residential structures with historical significance, a higher threshold should apply for determining that rehabilitation is financially unfeasible. |
| Action HN-2.4 | Consider establishing mechanisms to monitor conditions in transitional neighborhoods to identify and monitor the number, location, occupancy, and condition of rental units. |
| Action HN-2.5 | Continue targeted code enforcement efforts in neighborhoods where lack of property maintenance is identified as a major issue, and apply programs to help property owners comply with Code provisions without the need for fines or enforcement actions. |

Context:

The City of Bowling Green is already implementing an innovative program in which selected neighborhoods are notified of impending inspections, prior to which free services are offered for a specific time period through multiple partners, including the District Health Department, Neighborhood Action Office, Police and Fire departments, municipal utilities, Public Works Department, Housing and Community Development Department and the Sanitation Service.

Objective HN-3

Protect, revitalize or redevelop older residential neighborhoods as identified on the Neighborhood Stability and Revitalization Map, while protecting and enhancing newer residential neighborhoods.

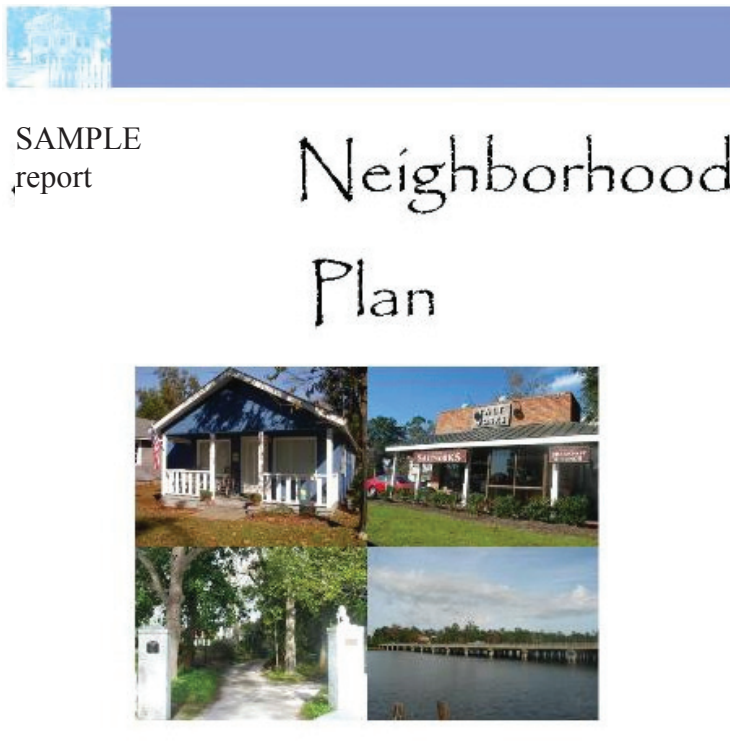
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| Action HN-3.1 | To help ensure that adequate housing remains available for low and moderate income households, continue existing (or adopt new) effective programs that aim to reinforce and stabilize existing areas with concentrations of low and moderate priced housing. |
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Context:

In the City of Bowling Green, existing housing assistance programs, such as the Housing Authority's Section 8 and the Choice Voucher



Make the comprehensive revitalization of Shake Rag a priority.



Consider the adoption of a neighborhood planning program to protect and improve specified neighborhoods. Neighborhood plans are specific plans, which augment and refine the Comprehensive Plan

homeownership programs should continue to target Bowling Green residents in need. The City should continue to identify and target homeowners for rehabilitation assistance to make existing homes more energy efficient, allow older citizens to remain in place, and provide first-time homebuyers with affordable housing options.

Action HN-3.2 Make revitalization of the “Shake Rag” neighborhood a priority, including housing rehabilitation activities, streetscape improvements, residential infill development, relocation of selected businesses, relocation of overhead utility lines, creation of a “heritage walk” from Fountain Square to the Barren Riverfront, development of minority-owned businesses and identification of historic properties.

Action HN-3.3 Develop an ongoing process for assessing and implementing the services Warren County and Bowling Green deliver to neighborhoods:

- Work with various County and City departments, agencies, and service providers to identify critical gaps and to coordinate mitigation efforts.
- Solicit input regarding programs that the City and the County provide.
- Work towards the development of conveniently located service centers.
- Identify and prioritize infrastructure and public facility improvements based on neighborhood need, as determined by the assessment, using the Capital Improvement Program.

Action HN-3.4 Consider adopting a comprehensive neighborhood conservation, planning and improvement program for areas identified as needing protection or revitalization, as determined by the City-County Planning Commission or local legislative body.

Context:

Bowling Green and Warren County have many distinctive, unique neighborhoods. Some are quite stable in their demographic makeup and physical evolution; however, others face change instigated by infill, redevelopment or encroachment from incompatible uses or through shifting economic and demographic conditions. Additionally other areas may have progressed beyond a tolerable “tipping point.” The issues confronting these neighborhoods may be related to physical development, service delivery, and/or social factors. In most (but not all) cases, the neighborhoods in flux are older, but are not eligible for



Involve residents in the preparation of Neighborhood Improvement Plans.



Develop tailored design guidelines to address issues such as conversion of existing structures to new uses, changes in intensity, and potential infill and redevelopment.

historic designation, and therefore not afforded the protections that come from such designation.

The most effective approach to address these issues is to prepare specific plans for those neighborhoods. Neighborhood plans are not intended to replace the Comprehensive Plan—they refine and augment it. Whereas the Comprehensive Plan provides an Objective framework for making decisions about growth at the community scale, a neighborhood plan can be much more responsive to specific local characteristics, conditions, problems, and aspirations.

The goal of neighborhood planning is to build social capital, which is the ability of the neighborhood to organize itself to identify problems and solve them, in partnership with elected officials, businesses and public agencies. The neighborhood plan is an articulated comprehensive program in written and graphic form for improving a defined neighborhood. It should include a comprehensive description of the area, broad-based neighborhood goals, strategies, objectives and programs, definition of roles and responsibilities, identification of needed resources, implementation strategies and monitoring provisions. Because the purpose of neighborhood planning is to understand what individual neighborhoods want to become, the involvement of the residents is absolutely essential.

Action HN-3.5

Develop tailored design guidelines for targeted neighborhoods addressing potential infill development, conversion of existing structures to new uses or changes in intensity and redevelopment. Once the design guidelines are completed, consider incorporating them into the Zoning Ordinance as zoning overlays.

Context:

A number of Bowling Green's long established neighborhoods are facing significant development pressures in the form of new infill, redevelopment and conversion of existing structures to new uses. To protect the existing character of these neighborhoods, design guidelines should be developed to ensure that new structures and uses are compatible and contribute to the desired character of these neighborhoods. Neighborhoods identified as stable should focus on establishing conservation strategies, including guidelines for compatibility of new development (e.g., scale, orientation, architecture, etc.)



Encourage an array of different types of housing and densities at appropriate locations, to meet shifting demand over time.



- Action HN-3.6 Revisit and, as necessary, adjust zoning in neighborhoods which are predominantly single family, but designated for multi-family use. Characteristics of existing zoning designations that may need to be adjusted could include, but are not limited to: (a) failure to protect the primarily single-family neighborhood from more intensive development; and/or (b) failure to promote new residential development that is sensitive in scale, form, and density to the established neighborhood character.
- Action HN-3.7 Assist County officials in investigating a method to coordinate neighborhood issues and problems.

Context:

The City of Bowling Green maintains a staff position called the Neighborhood Action Coordinator. This person has a number of responsibilities, including acting as a liaison for neighborhood groups and City departments to improve service delivery, help organize new neighborhood groups and provide training and technical support for existing neighborhood organizations.

Objective HN-4 *Encourage an array of housing options in all parts of Warren County.*

- Action HN-4.1 Revise zoning regulations to offer inducements (increased density, etc.) for developments to include a mix of housing types and densities within the development.
- Action HN-4.2 Provide greater flexibility through the Zoning Ordinance and the Zoning Map to meet the shifting demand for housing types due to demographic changes.

Objective HN-5 *Ensure that the housing stock is affordable to all segments of the current and future population.*

Context:

The City of Bowling Green completed an “Affordable Housing Market Analysis” in 2008, which, among other things, estimates the City’s affordable housing needs by 2030. The study defines the term affordable as “a relationship between household income and housing costs. If changes in either income or costs are not equivalent, housing becomes unaffordable. Demand and supply

are only equal when both buyer and seller are willing and able to consume a product at some price. Generally in a competitive market, an increase in the number of willing consumers provides suppliers an incentive to utilize new technologies, new materials and new processes to produce more at lower costs thereby selling more at a lower price.”

According to the study, the supply of affordable housing in Bowling Green in the year 2000 shows a deficiency of some 2,400 housing units. (Supply deficiencies were defined as households spending more than 50 percent of their household income on housing costs). The analysis also indicates that, if the City of Bowling Green relies primarily on new construction to assist in increasing the affordable housing inventory, the construction needs by income through 2030 would require about 6,200, or 74 percent, of housing units with prices or rents affordable to households at less than 120 percent of the AMI. In addition to the 6,200 housing units in demand by the new population whose household income is less than 80 percent of the AMI, the current supply deficiencies need to be addressed as well. The study concludes that the City of Bowling Green alone will need between 7,500 and 8,500 units targeted towards households earning less than 80 percent of the AMI by 2030.

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| Action HN-5.1 | <p>Consider a variety of incentives to promote the development of affordable housing, based on clearly established criteria (such as number or percentage of units affordable to different income groups according to U.S. Department of Housing and Urban Development guidelines), and the affordability of the units to different income groups must be enforceable by the government entity granting the incentive (i.e. by deed restriction for a certain number of years, etc.). Incentives that may be considered include, but are not limited to:</p> <ul style="list-style-type: none"> • Density bonuses; • Expedited review/permitting; • Waiver of fees for review/permitting; and, • Relaxation or waiver of minimum vehicle parking requirements. |
| Action HN-5.2 | <p>While installation of appropriate infrastructure at the time of development is essential to the long-term viability and value of neighborhoods, existing regulations should be reviewed to determine if excessive and unnecessary infrastructure requirements are being imposed (i.e. excessive street or sidewalk width requirements, etc.) which subsequently raise the cost of housing. Additionally, consider opportunities to further reduce these requirements for affordable housing developments.</p> |
| Action HN-5.3 | <p>Seek out opportunities for public/private partnerships to increase the supply of affordable housing.</p> |

- Action HN-5.4 Support the efforts of non-profit housing providers, and seek opportunities for practical actions to make their projects more feasible.
- Action HN-5.5 Identify, and maintain information regarding, sites that may be suitable for affordable housing development. If possible, this should include information for each property concerning zoning, liens, deed restrictions and environmental issues. This information should be used to actively market to potential affordable housing developers and should be made easily available (i.e. via the Internet).
- Action HN-5.6 Before adopting regulations affecting residential land development, evaluate such regulations for probable impacts on the affordability of housing.
- Action HN-5.7 Ensure that sufficient land is zoned to meet projected affordable housing needs, based on the latest available information and studies.

Context:

A common measure of community-wide affordability is the number of homes that a household with a certain percentage of median income can afford. For example, in a perfectly balanced housing market, the median household (and the half of the households which are wealthier) could officially afford the median housing option, while those poorer than the median income could not afford the median home. Fifty percent (50%) affordability for the median home indicates a balanced market. Communities often use their population projections and projected burdened households to determine ratios of affordable housing need to market-rate housing need (e.g. 1 affordable housing unit to 8 market-rate housing units), and these ratios, in turn, to calculate (on a density basis) an amount of land zoned to accommodate affordable housing. The City of Bowling Green's recently completed "Affordable Housing Market Analysis" offers a good baseline for existing conditions (within the City), including deficiencies in current supply and projected additional need; this baseline can be used as a starting point for estimating an adequate supply of land zoned to accommodate housing that is affordable. This study would need to be supplemented for the County at some point, and the numbers for both should be periodically monitored and updated.

- Action HN-5.8 Consider reducing or waiving permit fees for developments that include affordable housing, commensurate with the proportion of units that will be affordable. The City of Bowling Green should evaluate the possibility of extending its current permit fee waivers for non-profit housing

agencies to all affordable housing developments, again commensurate with the proportion of units that will be affordable.

- Action HN-5.9 Explore the possibility of a community land trust for affordable housing in partnership with private and/or non-profit housing agencies.

Context:

Community land trusts (CLTs) are generally non-profit organizations that hold land for the common good and make it available through long-term land leases. This is similar in concept to conservation trusts, which acquire and protect open space and agricultural land.

CLTs typically hold land, but sell off any buildings so that the land cost in the housing equation is minimized or eliminated, making the housing more affordable (land typically accounts for about 30% of housing costs). Also, CLTs typically have “limited equity” affordability. This helps to provide homeownership opportunities to those who might otherwise not be able to buy a home.

- Action HN-5.10 Take steps to inform potential home buyers to consider the future land use plan, in addition to current zoning, when making home purchase decisions, especially when there is vacant land nearby.

Context:

Often there is significant opposition to proposals to rezone land to residential, particularly when it is believed that the rezoning might lead to development of affordable housing. Some of this opposition might be avoided if it were more widely understood by potential purchasers of property that zoning decisions are made largely on the basis of the Future Land Use Map, and that Objective decisions about land use should be made as part of adoption of the Comprehensive Plan or updates to the Comprehensive Plan.

- Action HN-5.11 Continue to support, and where possible increase, the efforts of non-profit and other public housing agencies that provide affordable housing, such as the Housing Authority of Bowling Green, HANDS, etc., and pursue opportunities for new partnerships with private clients.

- Action HN-5.12 Assist City and County officials in investigating a designated point of contact for potential affordable housing projects.

- Action HN-5.13 Take steps to inform the general public about the importance of

affordable housing in the community, including the economic necessity.

- Action HN-5.14 Ensure that this Comprehensive Plan and Bowling Green’s Consolidated Plan remain consistent. The Comprehensive Plan should be considered each time a new Consolidated Plan is formulated, and the Comprehensive Plan should be updated based on data gathering and analysis conducted to create each new Consolidated Plan.
- Action HN-5.15 Encourage affordable housing using any available subsidies to include energy conservation measures to reduce the overall cost burden of housing on low and moderate income households.
- Action HN-5.16 Continue to seek increased funding for housing voucher programs for lower income households.
- Action HN-5.17 Implement and enforce fair housing laws, and continue existing programs aimed at increasing awareness and understanding of fair housing laws and issues.

Objective HN-6

Provide for the housing needs of the elderly, disabled and those in need of transitional housing.

- Action HN-6.1 Review existing zoning regulations to ensure that use of properties for assisted-living facilities and transitional housing (i.e. extended stay hotels, domestic violence shelters, etc.) is not unduly limited.
- Action HN-6.2 Consider revisions to the zoning ordinance to permit devoting more than 25 percent or 500 sq. ft. of a home to a home occupation, subject to specified conditions.
- Action HN-6.3 Ensure that an appropriate amount of housing assistance funds (i.e. CDBG) and programs are directed toward elderly affordable housing and transitional housing.
- Action HN-6.4 Continue to support the elderly and disabled programs of the Housing Authority of Bowling Green.
- Action HN-6.5 In consultation with outside experts, develop guidelines that any housing development receiving a local government subsidy must meet standards for disabled access. Also consider creating a point system taking into account disabled access design to evaluate housing projects competing for public subsidy.

Action HN-6.6 Consider revisions to single-family zoning districts to permit “mother-in-law apartments/granny flats.” If desired, these may be distinguished through zoning from other types of accessory dwelling units by a requirement for the occupant(s) to be related to the occupant(s) of the primary dwelling unit.