# **CHAPTER FIVE**

### **INTRODUCTION**

The quality of life in any region is integrally related to the quality of its housing stock. Goals for the improvement of housing must focus simultaneously on issues of supply and demand. Demand factors include population growth, demographic patterns of household formation, income factors, and economic opportunities in the county and region. Additional local factors affecting demand include transportation, education, commercial and recreational facilities, and proximity to jobs. Housing supply factors include the availability of land, capital, financing, and appropriate infrastructure including road access and required utilities.

In a market economy the role of government in housing may not be well understood. Housing supply is typically considered a market matter, except where housing for the economically disadvantaged is concerned. However, government provision or withholding of designated areas for residential development or services, such as water and sewer availability, can affect housing supply. On the demand side, homebuyers' perceptions of local and regional amenities influence private decisions to locate in an area. Government actions affecting the transportation system, schools, parks, recreational facilities, and other local amenities can affect these perceptions and, in turn, the desirability of an area as a place to live. Housing decisions, whether a result of deliberate policy initiatives or an accumulation of private choices, carry long-term consequences affecting community growth patterns and lifestyles. The potential benefits of a concerted, coordinated housing policy should therefore be clear.

In Henderson County population growth has been continuous and is projected to continue at a moderate rate. Housing construction will have to keep pace if decent, safe, and sanitary housing is to be made available to the expanding population. The county and cities must be concerned with the housing needs of the current and projected population in terms of location and affordability.

#### Henderson City - County



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In addition, an appropriate mix of housing types must be encouraged and maintained to ensure that local fiscal revenues will be sufficient to provide necessary services in an efficient manner. These two sides of the housing equation must be kept in balance if the county and cities are to maintain a decent standard of public health, safety, and welfare for its citizens.

The major tools that local governments have to influence the quantity, quality, type and location of housing are direct regulatory means such as building code enforcement, zoning, and aesthetic regulations and indirect means such as provision of services and amenities. Another direct means is the use of public money to build or rehabilitate low and moderate income housing or to subsidize housing costs.

### HOUSING TENURE

Table 5-1 shows 2000 Census housing data by tenure for Henderson County and its cities. Overall, Henderson County's housing stock grew by 1,534 units (8.6%) between 1990 and 2000. The majority of this increase can be attributed to the growth of the City of Henderson's housing stock which increased by 1,308 units from 1990 to 2000 (11.5%). In 2000 the City of Henderson's housing stock accounted for 65% of the total number of housing units in the county. The City of Corydon's housing stock, which accounted for 1.5% of housing in the county, decreased by seven homes (-2.4%) from 1990 to 2000. Comparative data on housing in the City of Robards is not available as the city was not incorporated in 1990. Corydon, Robards, and the unincorporated areas of the county, where there are fewer renter occupied housing units, had significantly higher homeownership rates than the City of Henderson. Over 84% of the renter occupied households were located in Henderson.

|                          |                |                   | TABLE 5-1<br>HOUSING UNITS BY TENURE - 2000 | TABLE 5-1<br>JITS BY TENURI                | E - 2000                |   |                         |                 |
|--------------------------|----------------|-------------------|---|--|-------------------------|---|-------------------------|-----------------|
| AREA                     | TOTAL<br>UNITS | OCCUPIED<br>UNITS | PERSONS PER<br>HOUSEHOLD                    | OWNER OCCUPIED<br>HOUSING UNITS<br>TOTAL % | CCUPIED<br>G UNITS<br>% | RENTER OCCUPIED<br>HOUSING UNITS<br>TOTAL % | CCUPIED<br>3 UNITS<br>% | VACANCY<br>RATE |
| Henderson County         | 19,466         | 18,095            | 2.43  | 12,176                                     | 67.3%                   | 5,919                                       | 32.7%                   | 7.0%            |
| City of Henderson        | 12,652         | 11,693            | 2.27  | 6,696                                      | 57.3%                   | 4,997                                       | 42.7%                   | 7.6%            |
| City of Corydon          | 295            | 271               | 2.75  | 224  | 82.7%                   | 47  | 17.3%                   | 8.1%            |
| City of Robards          | 226            | 214               | 2.64  | 193  | 90.2%                   | 21  | 9.8%                    | 5.3%            |
| Unincorporated<br>Areas  | 6,293          | 5,917             | 2.73  | 5,063                                      | 80.5%                   | 854   | 13.6%                   | 6.0%            |
| Source: 2000 U.S. Census | s              |                   |   |  |                         |   |                         |                 |

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Comprehensive

# Housing & Historic Preservation

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The overall vacancy rate for Henderson County in 2000 was 7.0%. This is a moderate increase from 1990 when the vacancy rate was 7.6%. The vacancy rates for the Cities of Henderson and Corydon also increased from 1990 to 2000. In the City of Henderson the vacancy rate was 7.1% in 1990 and slightly increased to 7.6% in 2000. The vacancy rate for the City of Corydon moderately increased from 6.3% to 8.1%. The 6.0% vacancy rate for the unincorporated portions of the county was less than the county overall, and all cities except Robards.

Vacancy rates of four to five percent are considered necessary to provide choice and mobility in the housing market and meet short term increases in demand. Too many vacancies reduce the demand for new units while two few vacancies will often force housing costs to increase as demand is generated for new units. An adequate supply of both rental and owner occupied housing units is also necessary to foster growth and meet the demands of new families moving into the area. Due to escalating vacancy rates in Corydon, it is recommended that the city determine the cause of rising vacancy rates and develop a strategy to reverse this trend. As part of this review the city may want to consider implementing housing redevelopment projects to eliminate substandard housing and create additional homeownership opportunities.

### HOUSING CHARACTERISTICS

Table 5-2 shows comparative 2000 Census Data for housing units by type of structure. Tables 5-3 through 5-6 show the change in the number and type of hosuing units from 1990 to 2000. Single family housing units are the predominate housing type. Mobile homes are the second most numerous housing type in the unincorporated areas of the county and the cities of Corydon and Robards. However, the greatest number of mobile homes are located in Henderson and the unincorporated areas. The majority of multi-family housing units are located in the City of Henderson with significantly less apartment complexes being located in the county or City of Corydon. In 2000, the City of Robards did not have any multi-family housing units.

|                          |        |                                | IISNOH                         | T<br>NG UNITS | TABLE 5-2<br>HOUSING UNITS BY STRUCTURE - 2000 | 3TURE - 20                    | 00(                         |                  |       |        |              |
|--------------------------|--------|--------------------------------|--------------------------------|---------------|--|-------------------------------|-----------------------------|------------------|-------|--------|--------------|
| AREA                     | TOTAL  | SINGLE FAMILY<br>HOUSING UNITS | SINGLE FAMILY<br>HOUSING UNITS | NOH           | DUPLEX<br>HOUSING UNITS                        | 3 TO 4 UNITS<br>PER STRUCTURE | 3 TO 4 UNITS<br>R STRUCTURE | 5 OR MO<br>UNITS |       | MOBILE | MOBILE HOMES |
|                          |        | #                              | %                              | #             | %  | #                             | %                           | #                | %     | #      | %            |
| Henderson County         | 19,466 | 13,037                         | 67.0%                          | 1,017         | 5.2%   | 1,039                         | 5.3%                        | 1999             | 10.3% | 2,362  | 12.1%        |
| City of Henderson        | 12,663 | 7,594                          | 60.0%                          | 913           | 7.2%   | 959                           | 7.6%                        | 1,997            | 15.8% | 1,188  | 9.4%         |
| City of Corydon          | 290    | 199                            | 68.6%                          | <del>.</del>  | 0.3%   | ю                             | 1.0%                        | 7                | 0.7%  | 85     | 29.3%        |
| City of Robards          | 224    | 180                            | 80.4%                          | 0             | %0'0   | 0                             | %0.0                        | 0                | %0.0  | 44     | 19.6%        |
| Unincorporated<br>Areas  | 6,289  | 5,064                          | 80.5%                          | 103           | 1.6%   | 77                            | 1.2%                        | 0                | %0.0  | 1,045  | 16.6%        |
| Source: 2000 U.S. Census | /2     |                                |                                |               |  |                               |                             |                  |       |        |              |

Henderson City - County



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#### TABLE 5-3 SUMMARY OF HOUSING UNITS FOR HENDERSON COUNTY

| HOUSING TYPE                   | 199    | 0      | 200    | 0      | % CHANGE  |
|--------------------------------|--------|--------|--------|--------|-----------|
|                                | #      | %      | #      | %      | 1990-2000 |
| SINGLE FAMILY                  | 11,864 | 66.2%  | 13,037 | 67.0%  | 9.9%      |
| 2-4 UNITS                      | 1,698  | 9.5%   | 2,056  | 10.6%  | 21.1%     |
| MULTI-FAMILY<br>(5 or MORE)    | 1,755  | 9.8%   | 1,999  | 10.3%  | 13.9%     |
| MOBILE HOME                    | 2,615  | 14.6%  | 2,362  | 12.1%  | -9.7%     |
| OTHER<br>(Boat, RV, Van, etc.) | 0      | 0.0%   | 12     | 0.1%   | -         |
| TOTAL                          | 17,932 | 100.0% | 19,466 | 100.0% | 8.6%      |

Source: U.S. Census Bureau, 1990, 2000

| SUMMA                       | RY OF HOUS | TABL<br>ING UNITS | E 5-4<br>FOR THE CITY | OF HENDE | RSON                  |
|-----------------------------|------------|-------------------|-----------------------|----------|-----------------------|
| HOUSING TYPE                | 199<br>#   | 0 %               | 200(<br>#             | )<br>%   | % CHANGE<br>1990-2000 |
| SINGLE FAMILY               | 6,917      | 60.9%             | 7,594                 | 60.0%    | 9.8%                  |
| 2-4 UNITS                   | 1,582      | 13.9%             | 1,872                 | 14.8%    | 18.3%                 |
| MULTI-FAMILY<br>(5 OR MORE) | 1,702      | 15.0%             | 1,997                 | 15.8%    | 17.3%                 |
| MOBILE HOME                 | 1,154      | 10.2%             | 1,188                 | 9.4%     | 2.9%                  |
| OTHER                       | 0          | 0.0%              | 12                    | 0.1%     | -                     |
| (Boat, RV, Van, etc.)       | 44.055     | 400.00/           | 40.000                | 400.00/  | 4.4 50/               |
| TOTAL                       | 11,355     | 100.0%            | 12,663                | 100.0%   | 11.5%                 |

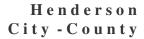
Source: U.S. Census Bureau, 1990, 2000

|                       |           | TABL      |               |          |           |
|-----------------------|-----------|-----------|---------------|----------|-----------|
|                       | SUMMARY O | F HOUSING | G UNITS FOR C | ORYDON   |           |
|                       | [         |           |               |          |           |
| HOUSING TYPE          | 199       | 0         | 2000          | <b>`</b> | % CHANGE  |
|                       | #         | %         | #             | %        | 1990-2000 |
| SINGLE FAMILY         | 214       | 72.1%     | 199           | 68.6%    | -7.0%     |
|                       |           |           |               |          |           |
| 2-4 UNITS             | 10        | 3.4%      | 4             | 1.4%     | -60.0%    |
|                       |           |           |               |          |           |
| MULTI-FAMILY          | 0         | 0.0%      | 2             | 0.7%     | -         |
| (5 OR MORE)           |           |           |               |          |           |
| MOBILE HOME           | 73        | 24.6%     | 85            | 29.3%    | 16.4%     |
|                       |           |           |               |          |           |
| OTHER                 | 0         | 0.0%      | 0             | 0.0%     | -         |
| (Boat, RV, Van, etc.) |           |           |               |          |           |
| TOTAL                 | 297       | 100.0%    | 290           | 100.0%   | -2.4%     |

Source: U.S. Census Bureau, 1990, 2000

| SUMMA                          |          |        | E 5-6<br>FOR UNINCORI<br>ON COUNTY | PORATED / | AREAS                 |
|--------------------------------|----------|--------|------------------------------------|-----------|-----------------------|
| HOUSING TYPE                   | 199<br># | 0 %    | 2000<br>#                          | )<br>%    | % CHANGE<br>1990-2000 |
| SINGLE FAMILY                  | 4,733    | 75.4%  | 5,064                              | 80.5%     | 7.0%                  |
| 2-4 UNITS                      | 106      | 1.7%   | 180                                | 2.9%      | 69.8%                 |
| MULTI-FAMILY<br>(5 OR MORE)    | 53       | 0.8%   | 0                                  | 0.0%      | -                     |
| MOBILE HOME                    | 1,388    | 22.1%  | 1,045                              | 16.6%     | -24.7%                |
| OTHER<br>(Boat, RV, Van, etc.) | 0        | 0.0%   | 0                                  | 0.0%      | -                     |
|                                | 6,280    | 100.0% | 6,289                              | 100.0%    | 0.1%                  |

Source: U.S. Census Bureau, 1990, 2000





|                         |        | HOUSIN               | TABLE 5-7<br>HOUSING CONDITIONS, 2000 CENSUS | TABLE 5-7<br>NDITIONS,    | 7<br>2000 CI   | ENSUS               |         |                           |        |
|-------------------------|--------|----------------------|--|---------------------------|----------------|---------------------|---------|---------------------------|--------|
|                         |        |                      |  |                           |                | MORE THAN 1.0       | HAN 1.0 | WOOD/COAL OR              | DAL OR |
| AREA                    | TOTAL  | BUILT BEFORE<br>1940 | r Before<br>1940                             | LACK COMPLETE<br>PLUMBING | MPLETE<br>BING | PERSONS PER<br>ROOM | US PER  | NO PRIMARY<br>HEAT SOURCE | MARY   |
|                         |        | #                    | %  | #                         | %              | #                   | %       | #                         | %      |
| Henderson County        | 19,466 | 2,668                | 13.7%  | 102                       | 0.5%           | 236                 | 1.2%    | 228                       | 1.2%   |
| City of Henderson       | 12,663 | 1,818                | 14.4%  | 49                        | 0.4%           | 151                 | 1.2%    | 36                        | 0.3%   |
| City of Corydon         | 290    | 58                   | 20.0%  | N                         | 0.7%           | 22                  | 7.6%    | 0                         | %0.0   |
| City of Robards         | 224    | 35                   | 15.6%  | с<br>С                    | 1.3%           | -                   | 0.4%    | Ð                         | 2.2%   |
| Unincorporated<br>Areas | 6,289  | 757                  | 12.0%  | 48                        | 0.8%           | 62                  | 1.0%    | 187                       | 3.0%   |
|                         |        |                      |  |                           |                |                     |         |                           |        |

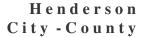
Source: 2000 U.S. Census

From 1990 to 2000 the number of structues with two to four housing units increased at a faster rate than any other housing type in Henderson County and the City of Henderson. Multi-family units had the second highest rate of increase. Most segments of the City of Corydon housing stock declined with the exception of the number of mobile homes which increased by twelve (16.4%). In the unicorporated areas, the number of mobile homes actually decreased (-9.6%) from 2,615 in 1990 to 2,362 in 2000. The City of Henderson had a slight increase of 34 mobile homes (2.9%) during this same time.

#### HOUSING CONDITIONS

Housing conditions can be evaluated by analyzing selected census data measures and through visual surveys. Census data indicators of substandard housing include the age of the housing stock, structures lacking complete plumbing facilities, and overcrowding. Those units lacking complete plumbing facilities are considered to be substandard. A housing unit is considered to have complete plumbing facilities if it has hot and cold piped water, a flush toilet, and a bathtub or shower. A unit is considered by the US Census Bureau to lack complete plumbing facilities if any of the three are not present. Housing units constructed prior to 1940 are considered to be potentially substandard due to the age of the structure. According to the U S Department of Housing and Urban Development, overcrowding is considered to exist if there is more than one person per room in a household. In Kentucky homes that lack a heat source or use coal or wood as the primary heat source are also an indication of potentially substandard housing as these homes may lack a means of maintianing interior temperatures above freezing in the winter. A summary of housing conditions using 2000 Census data is presented in Table 5-7.

The largest number of houses lacking complete plumbing facilities are located in the City of Henderson with the remainder mostly being located in the unincorporated areas of the county. The highest number of units (187) using wood or coal as a primary heating source are also located in the unincorporated areas of the county with only 36 of these units being located in the City of Henderson. Only five of these units were reported to be in the City of Robards with none reported in the City of Corydon. Overcrowding condi-





tions exist in a total of 236 units (1.2%) of the county's housing units, with the majority of these units (151) being located in the City of Henderson.

Due to the large number of historic resources in the county and five historic districts in the City of Henderson (Figure 5-1), a moderate amount of homes were constructed prior to 1940. In Henderson County, 2,668 homes were built prior to 1940 and accounted for 13.7% of the housing stock. In the City of Henderson, older homes accounted for 14.4% of the housing stock. It is important to note that the City of Corydon has the largest percentage (20%) of its housing stock built before 1940. Robards also had a high percentage (15.6%) of its housing stock constructed before 1940.

A windshield survey of the county indicates that there are some areas that could benefit from housing rehabilitation or neighborhood redevelopment efforts. One of these areas is located in Baskett and the other just to the north of Baskett on the Green River. The City of Corydon may also consider initiating a housing rehabilitation or redevelopment program to address vacant or dilapidated dwelling units in the city.

# **CURRENT HOUSING TRENDS**

Housing trends since the 2000 Census can be analyzed by examining building permit information for the the City of Henderson and the remainder of Henderson County. Table 5-8 shows the building permit information obtained from the City of Henderson and Henderson County Code Administrators for 2000 to 2005. A total of 1,514 new housing units were constructed within Henderson County from 2000 to 2005. The majority of these units (58%) were single family homes. Single family home construction was almose evenly divided between the City of Henderson (53%) and the remainder of Henderson County (47%). Almost all of the multi-family dwellings were constructed within the City of Henderson with only two duplexes and one tri-plex constructed elsewhere in the county. Most of the new manufactured homes (85%) were installed outside of the City of Henderson.

|                               |             |               |                            | 20           | 2000-2005             |          |           |          |          |
|-------------------------------|-------------|---------------|----------------------------|--------------|-----------------------|----------|-----------|----------|----------|
|                               |             |               | ТҮРЕ                       | E OF DWEI    | TYPE OF DWELLING UNIT |          |           |          |          |
| YEAR                          |             | Single        | Manuf                      | Manut&ctured |                       | 3 or     | 3 or More | TOTAL    | AL       |
|                               |             | Family        | Fai                        | Family       | Homes                 | Far      | Family    |          |          |
|                               |             | # Units       | # Bldgs.                   | # Units      | # Units               | # Bldgs. | # Units   | # Bldgs. | # Units. |
| 2000                          | City        | 70            | 11                         | 22           | 17                    | 2        | 10        | 100      | 119      |
|                               | County      | 68            | 0                          | 0            | 56                    | 0        | 0         | 124      | 124      |
| 2001                          | City        | 87            | 8                          | 16           | 13                    | 0        | 0         | 108      | 116      |
|                               | County      | 70            | 2                          | 4            | 39                    | 0        | 0         | 111      | 113      |
| 2002                          | City        | 81            | 21                         | 42           | 10                    | 1        | 30        | 113      | 163      |
|                               | County      | 65            | 0                          | 0            | 49                    | 0        | 0         | 114      | 114      |
| 2003                          | City        | 70            | 6                          | 18           | ~                     | 2        | 7         | 82       | 96       |
|                               | County      | 74            | 0                          | 0            | 60                    | 1        | 3         | 135      | 137      |
| 2004                          | City        | 66            | 4                          | 8            | 7                     | 4        | 74        | 81       | 155      |
|                               | County      | 69            | 0                          | 0            | 47                    | 0        | 0         | 116      | 116      |
| 2005                          | City        | 94            | -                          | 0            | က                     | 7        | 63        | 105      | 162      |
|                               | County      | 69            | 0                          | 0            | 30                    | 0        | 0         | 99       | 99       |
| TOTAL                         |             | 883           | 56                         | 112          | 332                   | 17       | 187       | 1288     | 1514     |
| Citv of Henderson & Henderson | erson & Hen | iderson Count | County Code Administrators | inistrators  |                       |          |           |          |          |

City of Henderson & Henderson County Code Administrators

Henderson City - County

# Housing & Historic Preservation

Plan Comprehensive

The Kentucky State Data Center has issued Housing Unit Estimates from the year 2000 to July 1, 2003. According to the Kentucky State Data Center, it is estimated that the number of housing units in Henderson County had increased by 409 units to 19,875 which is a 2.1% increase since the 2000 Census.

## FUTURE HOUSING NEEDS

An estimate of the number of additional housing units needed can be made using population projections and some assumptions based upon demographic trends. Henderson County had 2.43 persons per household in the year 2000; however, the Kentucky State Data Center estimates that this number will decrease and level off to 2.35 by the year 2020. Therefore, 2.35 persons per household will be used to calculate housing needs to the year 2020. In 2000, there were 822 persons in group quarters which is 1.8% of the county's population overall. Of this number 677 persons were reported to be institutionalized in nursing homes, correctional institutions, and psychiatric hospitals. Only 145 were reported to reside in non-institutionalized housing. For housing projection purposes, it will be assumed that the group quarters rate (1.8%) will remain the same.

Assuming a 2010 population of 45,792, a 7% vacancy rate, 1.8% group quarters rate, and 2.35 persons per household, a minimum number of 20,441 housing units will be needed in Henderson County by the year 2010. This is an increase of 975 units or 5% since the 2000 U.S. Census. Using the same assumptions and a 2020 population estimate of 47,346, it is estimated that there will be a need for a total of 21,170 housing units by the year 2020. This is an increase of 1,704 units (8.7%) from 2000. It is important to note that these numbers should be treated as minimums since it can be assumed that some existing units will be demolished or deteriorate beyond use over the next twenty years. As 1,514 new housing units have been constructed in the county from 2000 to 2005 (Table 5-8), the projected needs through 2010 have already been exceeded. This may indicate that the population is growing at faster rate than projected.

In summary, communities do not normally need to take action to provide housing for middle or upper income persons unless it wants to encourage the development of amenities in order to attract more upper scale housing development. Overall, Henderson County needs to ensure that there is adequate land zoned for various types of residential uses. In addition, the community may need to assist lower income persons and some elderly persons in finding decent, safe, and sanitary affordable housing. Current efforts to provide publicly assisted housing in the county are discussed below.

#### PUBLICLY ASSISTED HOUSING

A variety of financial assistance is available to help low income elderly, handicapped persons, and families find decent, safe, and sanitary housing. Assistance may be unit-specific or household specific. In unit specific housing, the housing subsidy stays with the housing unit for a contract period or indefinitely, as is the case with public housing. Household-specific assistance is committed to participating households. These households may relocate from one housing unit to another while continuing to receive the housing subsidy.

Assisted rental housing units in Henderson County fall under a variety of programs as shown in Table 5-8. Public housing programs serve low and very low income families with rents based on income. Eligible tenants must pay the higher of either 30% of their adjusted gross income or 10% of their gross income. The Section 8 program helps low and very low income people pay their rent, with rents based on the same formula used for public housing assistance. Many Section 8 apartments, but not all, are reserved for elderly people. Some are also specifically designed for handicapped persons. The Section 202 program assists applicants 62 years of age or older and/or individuals with a disability. These units are designed for elderly or disabled persons. In addition, some supportive services may be available on the premises. The former Farmers Home Administration (FmHA) program, now known as the Rural Development (RD) program, serves low and moderate income (LMI) households in rural areas. Low-income senior citizens or families paying rents of more than 30% of their adjusted annual incomes can qualify for rental assistance. In properties not offering rental assistance, tenants pay the greater of 30% of adjusted income or the base rent. Low interest rate loans are made to owners to reduce the rents (including utilities) paid by low-income tenants.

#### Henderson City - County



|   | Program              | HC HOME                            | НС                             | Я                         | НС                       | S8 S236                  | S8 S202                 | HC S8                     | RD                      | Н                                 | S8 S202                   | S8 S202                | S8 S202            |                                   |
|---|----------------------|------------------------------------|--------------------------------|---------------------------|--------------------------|--------------------------|-------------------------|---------------------------|-------------------------|-----------------------------------|---------------------------|------------------------|--------------------|-----------------------------------|
|   | Telephone<br>Numbe r | (317) 581-4383                     |                                | (270) 327-7200            | (270) 827-1300           | (270) 827-1700           | (270) 826-3083          | (270) 826-6221            | (270) 384-6091          | (270) 827-1294                    | (270) 689-6746            | (270) 826-4920         | (270) 826-4920     | (270) 689-6500                    |
| Ŭ   | 5<br>BR              |                                    |                                |                           |                          |                          |                         |                           |                         | -                                 |                           |                        |                    |                                   |
| IISUC   | 4 BR                 |                                    |                                |                           |                          |                          |                         |                           |                         | 14                                |                           |                        |                    |                                   |
| AL HO   | вR з                 |                                    | 15<br>3A                       |                           | 46<br>2A                 | 24                       |                         | 6<br>2A                   | 3A<br>3A                | 27                                |                           |                        |                    |                                   |
| ENTA  | 2<br>BR              |                                    | 29<br>3A                       |                           | 46<br>2A                 | 60                       |                         | 20<br>2A                  | 18<br>4A                | 101<br>2A                         |                           |                        | 6E                 |                                   |
| -9<br>TED R   | – R                  | 40 E                               |                                |                           |                          | 36                       |                         |                           |                         | 213<br>2A                         | 18<br>2A                  | 18E                    | 90E<br>6A          |                                   |
| TABLE 5-9<br>Y ASSISTE                                | o R                  |                                    |                                |                           |                          |                          | 8A                      |                           |                         | 19<br>1A                          |                           | 4E<br>2                |                    |                                   |
| TAE<br>JNTY A   | Total<br>Units       | 40                                 | 50                             |                           | 96                       | 120                      | ω                       | 30                        | 30                      | 430                               | 20                        | 24                     | 102                |                                   |
| TABLE 5-9<br>HENDERSON COUNTY ASSISTED RENTAL HOUSING | City                 | Henderson                          | Henderon                       | Henderson                 | Henderson                | Henderson                | Henderson               | Henderson                 | Henderson               | Henderson                         | Henderson                 | Henderson              | Henderson          |                                   |
| HEN   | Address              |                                    |                                |                           | 708 Arbor Drive          | 500 Fair Stree t         |                         | 1303 Washington<br>Street | 1250 Center<br>Street   | 111 S. Adams St.                  | 1636 South Main St.       | 737 Kimsey Lane        | 737 Kimsey Lane    | 72 Bob O Link Run                 |
|   | Propert y            | Bowling Green<br>Senior Apartments | Cambridge Pointe<br>Apartments | Canoe Creek<br>Apartments | Cottages of<br>Henderson | Fair Acres<br>Apartments | Henderson<br>Group Home | Henderson<br>Station I    | Henderson<br>Station II | Housing Authority<br>of Henderson | Independent<br>Living III | Redbanks<br>Apartments | Redbanks<br>Towers | River Valley<br>Behavioral Health |

|                                   |                                   |                                   |                                   |                                   |                                    |                 |                         | -                       | _                                     |
|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|-----------------|-------------------------|-------------------------|---------------------------------------|
|                                   |                                   |                                   |                                   | Н                                 | НС                                 | HC HOME         | 88<br>S                 | 88                      | Last revision date 3/09/005           |
| (270) 689-6500                    | (270) 689-6500                    | (270) 689-6500                    | (270) 689-6500                    | (270) 471-1661                    | (270) 471-1661                     | (270) 826-1070  | (270) 826-9118          | (270) 826-1107          | Last revision                         |
|                                   |                                   |                                   |                                   |                                   |                                    |                 |                         |                         | -                                     |
|                                   |                                   |                                   |                                   |                                   |                                    |                 |                         |                         | 14                                    |
|                                   |                                   |                                   |                                   | ∞                                 | œ                                  |                 | 17                      | 20                      | 226<br>10A                            |
|                                   |                                   |                                   |                                   | 15<br>1A                          | 15<br>1A                           | 6E<br>2A        | 15                      | 28                      | 347<br>17A<br>12E                     |
|                                   |                                   |                                   |                                   | 44 4 <sup>8</sup>                 | 8<br>4E<br>4A                      | 12E<br>4A       |                         | 12                      | 295<br>22A<br>168E                    |
|                                   |                                   |                                   |                                   |                                   |                                    |                 |                         |                         | 19<br>11A<br>4E                       |
|                                   |                                   |                                   |                                   | 40                                | 40                                 | 24              | 32                      | 60                      | 902<br>60<br>184<br>1146              |
|                                   |                                   |                                   |                                   | Henderson                         | Henderson                          | Henderson       | Henderson               | Henderson               | LMI<br>Accessible<br>Elderly<br>TOTAL |
| 61 S Fencerow                     | 759 Commanche                     | 430 Spring Garden                 | 2476 Broomsage                    | 1056 Saddlebrook<br>Drive         | 1056 Saddlebrook<br>Drive          | 505 Sandlane    | 709 Short 7th St.       | 1424 Woodland Drive     |                                       |
| River Valley<br>Behavioral Health | River Valley<br>Behavioral Health | River Valley<br>Behavioral Health | River Valley<br>Behavioral Health | Saddlebrook<br>Apartments-Phase I | Saddlebrook<br>Apartments-Phase II | Sand Lane Manor | Windy Way<br>Apartments | Woodsview<br>Apartments |                                       |

E= Units reserved for the elderly (62 and older)

A= Handicap Accessible

Properties highlighted in yellow are administered by KHC

### Henderson City - County



Household specific assisted rental units are available under the Section 8 Existing and Section 8 Housing Voucher programs. These rental units are allocated in groups by the U.S. Department of Housing and Urban Development for a specific area which may cover more than one county. The type of assistance available is the same as that outlined for the Section 8 program. Tenants served under these programs locate rental housing of their choice in the geographic area. The housing unit may be an apartment, mobile home, duplex or house, and must meet HUD housing quality standards.

There are a variety of other forms of financial assistance available to low to moderate income persons for housing assistance. Assistance is available through both public and private non-profit groups. As these programs frequently change, current information on the types of assistance available should be obtained from the Kentucky Housing Corporation in Frankfort, Kentucky.

A total of 1,146 assisted rental units are currently available in Henderson County (Table 5-8). This includes 902 for LMI persons, 184 elderly units and 60 accessible units. Most publicly assisted housing facilities are located within the City of Henderson.

# HISTORIC RESOURCES

The historic preservation movement and restoration activities did not begin in the United States until the early nineteenth century. In the movement's beginning, the primary objective of historic preservation was to establish a national identity for the American culture and was implemented to celebrate the accomplishments and deeds of the country's forefathers. However, at the end of the nineteenth century, the preservation movement began to shift its focus to the historical and architectural merit of the structures themselves. Today, the importance of maintaining historic resources focuses on the great accomplishments of individuals and a community's history as well as architectural style. Both are integral to retaining a community's local character and quality of life.

Henderson County and the City of Henderson have an abundance of historic resources. These resources document the early beginnings of the area and serve as reminders of the community's heritage and tradition. Henderson County was the 38th county in order of formation. The county was formed from a section of Christian County and was named to honor Col. Richard Henderson who was the founder of the Transylvanian Company. In 1778 the heirs to Henderson's company were granted 200,000 acres of the land that would eventually become the county and were among the area's first settlers. In the 1790's the company's heirs established a town at an existing settlement known as Red Banks. General Samuel Hopkins and Col. Thomas Allen arrived to survey the land in 1797, laid out the town, and named it for Col. Henderson. When Henderson County was formed in 1798, Henderson was named the county seat. A log schoolhouse was used for county government until a permanent structure, a two-story brick building, was completed in 1814. A third courthouse, of Greek Revival style, was completed in 1843 and went through several renovations and additions before it was torn down in 1963. The fourth county courthouse was completed in 1965. In 1810, Henderson was incorporated as a city. Ornithologist John J. Audubon was among the original 160 residents living in the city.

The master list of historic survey sites maintained by the Kentucky Heritage Council(Appendix A) lists a total of 150 survey sites plus four archeological sites in unincorporated Henderson County. Of the survey sites listed, seven are listed on the National Register of Historic Places, eight meet National Register Criteria, two have been determined to be eligible for listing, and two have been demolished.

The City of Henderson has a total of five historic districts located in the city (Figure 5-1). The Kentucky Heritage Council lists a total of 526 survey sites in the city. Of this number, 347 structures are listed as "Contributing" elements within a National Register District with 18 being listed as non-contributing structures within a National Register District. Twenty of the places listed on the master list meet National Register criteria and 12 structures are listed as "Undetermined", four are listed as demolished, and two are listed as originally not reported or listed.

#### Henderson City - County



Figure 5-1 shows the five Historic Districts and the Renaissance Boundary located in the City of Henderson. Each of these districts are described in more detail below.

Alves Historic District - The Alves Historic District, located two blocks southeast of Henderson's central business district, is shown in orange in Figure 5-1. The district encompasses approximately six and one half city blocks and is characterized by development dating almost exclusively from 1865 to 1941 with only three houses being constructed after World War II. The district contains 97 contributing structures and 40 noncontributing structures. According to the nominating form, the Italianate and Queen Anne architectural styles predominate among the nineteenth-century resources, while those built during the twentieth century are bungalows, foursquares, and period houses. However, more than one-third of the primary resources are best described by the author as "folk Victorian" and span the last three decades of the nineteenth century and the first ten to 15 years of the twentieth century. Among the houses, frame construction predominates; approximately one-third are brick or tile and all three of the churches are brick. The district's primary focus is Center Street. The most visually impressive quality of the district is the array of Italianate houses which are some of the area's oldest buildings.

**Henderson Commercial District** - The Henderson Commercial District, shown in green on Figure 5-1, encompasses parts of five downtown streets and contains the majority of the city's historic commercial development. The area includes properties on portions of Main, First, Second, Third, Elm, and Green Streets with 68 contributing structures and 22 non-contributing structures. Commercial buildings in the district date from 1865 through 1940 and characterize the evolution of Henderson's commerce over a 75 year period. One, two, and three story interpretations of Victorian era styles such as Italianate, Romanesque, and eclectic predominate the district. Buildings from the first quarter of the twentieth century are second in number to the Victorian style buildings. It is important to note that the entire historic district is included in the city's Renaissance Boundary. This means that the area is eligible to receive priority funding for community redevelopment and historic preservation activities.

Henderson Cotton Mill Workers District - The Henderson Cotton Mill Workers District consists of 9.46 acres. It is composed of 66 properties that contain 58 primary and five secondary buildings that contribute to the district's sense of place and time. Only 29 secondary buildings do not contribute to the district. This area is Henderson County's only industrial worker housing district and was built between 1883 and 1941 for employees of the Henderson Cotton Mill on Washington Street. Although the Cotton Mill was demolished in 1986, the associated housing remains in tact in the established Audubon neighborhood. The district is primarily comprised of one and two story brick duplexes constructed between 1883 and 1923 and a row of one and one-and-a half story wood frame single family residences built in 1941. The first group of twostory brick duplexes, built in 1883, was constructed directly across the street from the mill and reflect characteristics of the Italianate style seen throughout Henderson, including several commercial and residential buildings built in the late 1800s on North Main Street. The second group of brick duplexes, built in 1907, is similar in plan type but diminished in size, as was a similar group in 1923. By 1941, a row of single family detached wood frame homes were constructed along a side street adjacent to the mill. These three types of housing represent the progression and evolution of worker housing associated with the cotton mill industry in Henderson from 1883 to 1941. This district is shown in light orange on Figure 5-1.

**North Main Street Historic District**- The North Main Street Historic District, shown in blue on Figure 5-1, is located two blocks north of Henderson's central business district and one block east of the Ohio River. The district which encompasses approximately two-and-one-half city blocks includes 33 houses, 16 garages and other subsidiary buildings in rear yards and four structures. There are a total of 40 contributing structures and 13 non-contributing structures. The district's historic architecture is an even mixture of vernacular or popular dwellings and residences which include examples of the Italianate, Queen Anne and neoclassically inspired revival styles. This district is located adjacent to the city's Renaissance Boundary to the north but is not included in this area.

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South Main and South Elm Street Historic District - The South Main and South Elm Streets Historic District, shown in purple on Figure 5-1, is located to the southwest of Henderson's central business district. It encompasses four blocks and portions of nine others. There are 132 contributing resources, two of which were previously listed on the National Register, and 41 non-contributing resources in the district. The area is almost exclusively residential in character. Of the 123 primary resources, there are four churches, one library, with the remaining structures being residences. It is important to note that the district contains Henderson's three earliest surviving houses constructed around 1820. The district displays most of the major architectural styles popular nationally from the early nineteenth century through the 1930s. Among the houses built prior to 1850, the Federal and Greek Revival styles are evident. The Italianate style dominant in those houses constructed from 1860 to the 1880s. An assortment of Victorian style homes, predominately Queen Anne and eclectically ornamented basic house types, constitute the largest stylistic category and span the turn of the century. Bungalows, foursquares, and period revival style houses dominate the district's architecture from 1910 through World War II. A small portion of this district is included in the city's Renaissance Boundary and, therefore, would be eligible for funding of redevelopment and historic revitalization projects.

**John James Audubon State Park-** John James Audubon State Park is a 692 acre public park, 575 acres of which are historic. The historic area includes a park, museum, and nature preserve with 19 contributing structures and one non contributing structure. The park has national historic significance in the areas of architecture, landscape architecture, conservation, public recreation, and public works during the period 1934-1941. It is architecturally significant due to the outstanding quality of the Norman Revival architecture and high quality of craftsmanship found in the buildings and landscape design.

The original idea for a John James Audubon park and museum in Henderson was first discussed in the early 1900s. Initially the park was proposed for the riverfront mill built and operated by Audubon during his residence in Henderson. In 1929 approval for the project was granted by one house of Congress but then subsequently dropped in response to a developing national financial crisis. The Kentucky Department of Parks Director Mrs. Emma G. Cromwell took an interest in the project in the early 1930s and began working with a group of Henderson County citizens to develop a site and generate public funding. After the destruction of Audubon's mill on the riverfront, the current site for the park was chosen because of its proximity to the Ohio River, undeveloped forest areas, and location on US 41 between Henderson and Evansville. The first parcels of land were obtained as a result of the donation by David Clark of 100 acres of land for a bird sanctuary. Later that year an additional 175 acres were donated. In addition, a descendant of Audubon donated a large collection of original prints and other Audubon materials and artifacts. Work on the nature preserve was initiated in 1934-1935 by local employees. In 1936 workers were supplied by the Civilian Conservation Corps. Trails were developed, and the land was surveyed and prepared for roads and buildings. Finally, in 1937, funding and assistance were secured from the Works Progress Administration, Commonwealth of Kentucky, and John Duncan of Denver. These funds were used for the construction of a museum, tea room, and surrounding park and nature preserve. Work on the museum, tea house, and park pavilion was started in the summer of 1937. The museum and tea house were completed in 1938 and dedicated at a ceremony on July 15, 1938. Limestone from a nearby Henderson site was used. The lake, landscaping, bathhouse, and picnic pavilions were completed by 1941. In subsequent years, additional land and a golf course have been added along with a few minor picnic area buildings. The park manager's house, five overnight lodging cabins, and the maintenance manager's house have all been extensively remodeled and no longer contribute to the district. Therefore, the original park boundary was used as the boundary for the National Register nomination on three sides of the park because the area remains unchanged from the time the park was established. Because the campground and golf course areas represent later developments in the park, which have a different physical character from the original landscaping, these two areas have been omitted.

Presently, the park contains three distinct, but integrated areas. The nature preserve has experienced the least impact by man as it is limited to trails, abandoned roads, and small trail shelters. The public recreation area has approximately 150 acres containing curvilinear roads, landscaped parking areas,

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public recreational facilities, and a man-made lake. The designed landscape utilizes existing terrain features while retaining natural areas. The third area is that of the museum, tea house and surrounding parking lots which serve as the focal point of the park.

There are a number of historic farms located in rural Henderson County. A survey of historic farms in Henderson County was recently conducted and the results are detailed in the Henderson County Historic Farms Survey dated March 20, 2000. This survey included the identification and documentation of 42 historic farms and 49 individual historic resources. The primary purpose of the survey was to document historic farms contributing to the growth and development of agriculture in Henderson County. Most of the surveyed farms are active farmsteads that have retained the historic dwelling and service structures but have replaced or remodeled agricultural outbuildings. Twenty-five of the farms were determined to be eligible for group listing in the National Register of Historic Places. In particular, three farms, the William Soaper Farm, Barrett-Keach Farm and Jackson-Ijames Farm, have retained their historic integrity and serve as excellent examples of above average mid-19th and early 20th century farmsteads.

The project also included the documentation of significant individual historic resources on each farm. On all but two farms, the most significant individual resource was the primary dwelling. However, on the Soaper Farm the mule barn, constructed circa 1925, is significant as an excellent example of barn construction and for its contribution to the growth and development of the Soaper Farm. Also, the slave quarters constructed on the Harding-Farley Farm in the 1820s are significant as one of the few slave quarters of brick construction remaining in the Commonwealth of Kentucky. Of the 49 individual resources surveyed, 36 were determined to be eligible for individual listing in the National Register of Historic Places.

### ARCHEOLOGICAL AND NATURAL RESOURCES

In addition to many significant architectural resources, Henderson County has natural and archeological resources. Although most damaged or aged architectural structures can be restored, archeological resources cannot be. Most resources of this type are fragile and irreplaceable. Since all are sensitive to the development that occurs around them, it is important to take precautionary measures when considering this type of preservation. Areas of concern should be identified and mapped during the development process. At present, four archeological sites have been identified in Henderson County. Three are currently listed on the National Register with the fourth currently pending approval. Due to the concern that archeological sites may be disturbed by those seeking artifacts, the locations of these sites are not identified in public documents. The Kentucky Heritage Council should be consulted to determine if know sites will be disturbed by new development.

#### HISTORIC PRESERVATION

Much of Henderson County and the City of Henderson are defined by ties to local historic structures and events. The county and city's unique historic character contribute to the community's potential as a tourist destination and helps to supplement regional economic development efforts. The continued efforts to restore and promote historical, archeological and natural sites will enhance both the historic features of the county and city while at the same time encouraging new development. The challenge will be to balance the preservation of the community's character with new development without detriment to either. There are several ways to encourage preservation of historic sites at the local level. First, it is necessary to educate citizens about the community's resources and their significance. Other methods of encouraging preservation and methods of historic resource management are summarized in the following paragraphs.

#### HISTORIC RESOURCE MANAGEMENT

As defined in Chapter One of the plan, several goals of Henderson County are to recognize and preserve unique historic and cultural resources. Objectives include the identification and maintenance of historic features while also informing residents and visitors of the unique resources that the county has to offer. To attain these goals in the future, the community has a variety of options. Each option is briefly described below.

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### National Register Designation

While there are numerous historic sites and districts identified by the Kentucky Heritage Council within the Henderson County and City of Henderson this does little to insure their preservation. The first and most obvious part of historic resource management is to identify suitable sites. To date, identification and documentation of sites has been conducted by local citizens in conjunction with the Kentucky Heritage Council. Once a structure or area is locally identified, the State Historic Preservation Officer (SHPO) should be contacted. The SHPO ensures that the proper nomination forms, documentation and photographs are used in order to nominate a structure or district to the National Register of Historic Places. It is important to note that all structures within a potential district do not have to be historic. A limited amount of "noncontributing" structures may also be included to give continuity to the boundaries of the district. It is recommended that local efforts to identify and nominate historic structures and districts to the National Register continue with the assistance of the SHPO.

### Local Historic District Designation

Regardless of whether an area is listed as a National Register Historic District, one can be established locally. These locally identified districts are usually designated because a specific neighborhood or city block has unique historic characteristics, architecture or significance to the community. The districts can include special zoning provisions governing existing structures, infill development, and design. These zones are typically referred to as "overlay" districts because they consist of requirements in addition to those regulated by the underlying zoning requirements (commercial or residential for example). An overlay district must be specifically tailored to the area of concern and can include a variety of provisions to encourage or regulate the preservation of neighborhood character. These provisions can include setback requirements so that new or infill structures conform with existing buildings, special sign regulations, restrictions on the demolition or modifications of buildings, and specifications concerning appropriate land uses. In addition, these regulations can include specific design standards for areas with important historic resources.

### Additional Options and Requirements

Beyond nominating structures for the National Register or creating different districts or architectural review boards, a community can implement a variety of other initiatives to encourage the preservation of historic resources. One way to do this is to encourage greater local participation and control in the designation and regulation of significant sites. This can be accomplished by working with various property owners and the Kentucky Heritage Council. Another way to encourage local participation and visitation to significant sites is the provision of informational and educational materials to citizens and tourists by utilizing local and state newspapers as well as generating brochures on various sites. It is also important to coordinate historic preservation activities with all legislative bodies so that any proposed public improvement projects will be sensitive to adjacent historical resources.

It is important to note that an environmental assessment must be prepared for any project that involves Federal funding or a significant federal action such as a permit. During the environmental assessment, the potential impact of the project on properties either on or eligible for listing on the National Register of Historic Places must be determined. If there is a potential negative impact, mitigation measures are required. This may range from restoring a building in conformance with the Secretary of Interior's Standards to simply preparing detailed documentation about the site prior to demolition. No assessment of potential impact is generally required if the project is funded with state or local funds.

#### **RENAISSANCE ON MAIN PROGRAM**

In 2004, the Renaissance Kentucky Program was changed to Renaissance on Main Program. The Governor's Office of Local Development (GOLD) is the lead agency and continues to administer the program with partners that include the Kentucky Heritage Council/Main Street Program, Kentucky Housing Corporation, Kentucky Transportation Cabinet, Kentucky Department of Tourism, Kentucky League of Cities (KLC), and Federal Home Loan Bank of Cincinnati. Figure 5-1 shows the Renaissance Boundary in relation to the



Plan

Henderson National Register historic districts. Changes to the program include a shift in focus to job creation and economic development, a reduction in paperwork, simplification of the application process and a new logo. Renaissance on Main cities are eligible to receive priority status when applying for funds through state government agencies.

In August of 2005, the City of Henderson was designated as a Certified City under the new program. However, it is important to note that Renaissance on Main cities must be re-certified annually. This re-certification is required to be eligible for designated funding set asides and other funding opportunities developed for downtown revitalization efforts. The Renaissance on Main Program also creates incentives for implementation of certain initiatives by awarding additional points to grant applications. Local initiatives in the following categories are awarded additional points:

- Market Analysis and Implementation Plans
- Building Inventories
- Historic Preservation Ordinances
- Planning and Zoning

For this reason, it is recommended that the city continue the annual re-certification process through the Renaissance on Main Program while also implementing initiatives in the above categories. In particular, the planning commission should assist with the development of a Historic Preservation Ordinance and any other planning and zoning initiatives in order to ensure that the city remains eligible to obtain grants for downtown revitalization and historic preservation activities.