

CHAPTER FIVE

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 in an area. 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 orientation or an accumulation of private choices, in turn carry long-term consequences affecting community growth patterns and lifestyles. The potential benefits of a concerted, coordinated housing policy should therefore be clear.

In the City of Alexandria, population growth has been continuous and is projected to continue and increase. Housing construction will have to keep pace if decent, safe, and sanitary housing is to be made available to the expanding population. The city must be concerned with the housing needs of the current and projected population in terms of location and affordability. 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 city is to maintain a decent standard of public health, safety, and welfare for its citizens.



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Apart from the use of public money to build or rehabilitate low and moderate income housing or to subsidize housing costs, the major tools that local governments have to influence the quantity, quality, type and location of housing are (1) direct regulatory means such as building code enforcement, zoning, and aesthetic regulations, and (2) indirect means such as provision of services and amenities.

HOUSING TENURE

Overall, Campbell County's housing stock grew by 12.1% between 1990 and 2000 from 32,910 units to 36,898 units. Table 5-1 shows comparative 2000 Census Data for Campbell County, Alexandria, and other unincorporated cities located in the county. The City of Alexandria accounts for 8% of the total number of housing units in the county and ranks third among Campbell County cities in terms of the number of housing units. The City of Newport had the most housing units (7,779) with California having the least (30).

Of the 34,742 occupied housing units in Campbell County, 69.0% were owner occupied, and 31.0% were renter occupied in 2000, representing little change in tenure from 1990. Alexandria had a total of 2,989 housing units in 2000. Of the units that were occupied (2,884), 84.8% were owner occupied and 15.2% were renter occupied. Of the incorporated cities of the county, Crestview had the highest homeownership rate (92.4%) with Dayton having the lowest homeownership rate (60.6%).

The overall vacancy rate for Campbell County in 2000 was 5.8%, slightly higher than 5.3% in 1990. The vacancy rate for Alexandria was slightly lower in 2000 at 3.5%. Of the incorporated cities, Newport had the highest vacancy rate (10.9%) with Crestview having the lowest (0.6%).

It is important to note that 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 too few vacancies will often force housing costs to increase as demand is generated for new units. An adequate supply of both rental and owner housing units is also necessary to foster growth and meet the demands of new families moving into the area.

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HOUSING CHARACTERISTICS

Information on housing characteristics for Campbell County is available from U.S. Census Data. Table 5-2 shows comparative 2000 Census Data for housing units in Campbell County, Alexandria, and other incorporated cities in the county.

With the exception of the City of Highland Heights, single family residences are the predominate type of housing in the county and incorporated cities. In Campbell County, single family residences account for 66.9% of the housing stock. In Alexandria, the number of single family residences is 2,517 or 84.3% of the housing stock. Of the other incorporated cities, Crestview had the highest percentage of single family homes (99.4%), with Highland Heights having the least (46.2%). In Highland Heights the predominate housing type are those with five (5) or more units. For the most part this can be attributed to higher density housing for students enrolled in Northern Kentucky University.

Duplex units and three (3) to four (4) units were found in the least numbers in the county and incorporated cities. For the most part, most higher density residential structures are those with five (5) or more units. In Campbell County, 18.2% of the housing stock fell into this category. Five (5) or more units accounted for 8.6% of the housing stock in Alexandria. As previously mentioned, Highland Heights had the highest percentage of five (5) or more units (50.7%). The cities of California, Crestview, Melbourne, Mentor, and Woodlawn did not have any five (5) or more units. It is important to note that these same cities all have less than two hundred housing units in their respective jurisdictions.

In Campbell County, mobile homes accounted for 3% of the housing stock. This percentage is slightly higher in Alexandria (3.6%). The highest percentage (20.2%) of mobile homes can be found in the City of Silver Grove. The cities of California, Crestview, Highland Heights, Southgate, Wilder, and Woodlawn did not have any mobile homes according to the 2000 Census.

Tables 5-3 and 5-4 show the changes in housing composition from the 1990 Census to the 2000 Census for Campbell County and the City of Alexandria. According to the 1990 and 2000 Census', the most significant changes in the housing stock for Campbell County has been the development of higher density multi-family housing which increased by 36.3% over this ten (10) year period. Comparative data for Campbell County shows a 19.8% reduction in duplex housing units which could either be attributed to conversion of these homes to commerical areas along



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the riverfront or annexation of these higher density areas into other incorporated cities. The number of single family homes in the county overall increased by 12.8%.

In Alexandria, the largest numeric increase (884) in housing units were single family dwellings. However, the U.S. Census reports that the largest percentage increase occurred in the category of mobile homes. According to the 2000 Census the number of mobile homes increased by 59.7% between 1990 and 2000. It is assumed that this number includes mobile home parks outside of city limits as Alexandria can only document seventy-four (74) mobile home units within the city. Therefore, there has only been a 10% increase of mobile home units from 1990 to 2000. Based upon this information, the highest percentage increase by dwelling type was the duplex unit.

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 to lack complete plumbing facilities if any of the three (3) are not present. Housing units constructed prior to 1940 are considered to be potentially substandard. Overcrowding is considered to exist if there is more than one (1) 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. A summary of housing conditions using 2000 Census data is presented in Table 5-5 and shows comparative data for Campbell County, Alexandria, and other incorporated areas.

The majority of houses lacking complete plumbing facilities are located in the unincorporated areas of the county and comprise .30% of the housing stock in the county overall. Only the cities of Bellevue, Highland Heights, Newport, and Southgate are reported to have housing units without plumbing facilities. The highest number of units using wood or coal as a primary heating source, (1.2%) are also located in the unincorporated areas of the county. Eight (8) out of the fifteen (15)

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incorporated cities report housing units with no primary heating source. Ten (10) such units were reported to be in the City of Alexandria. Over 500 housing units in the county were reported as overcrowded. While the majority of these units are located in unincorporated areas, the City of Newport accounts for 239 of these units. Alexandria had fifteen (15) units that were potentially overcrowded.

Due to the large number of historic resources in the county, a moderate amount of homes were constructed prior to 1940. In Campbell County, homes built prior to 1940 accounted for 31.8% of the housing stock. Of this number, 170 of these units were located in the City of Alexandria. The City with the largest percentage of homes over sixty (60) years of age, was Bellevue where 61.9% of the housing stock fell into this category. However, the largest number of older homes (4,265) was located in the City of Newport. These homes account for 54.8% of the housing stock in Newport. Crestview had the least, in number (7) and as a percentage (4.1%), of older houses.

CURRENT HOUSING TRENDS

Housing trends since the 2000 Census can be analyzed by examining building permit information for the City of Alexandria. This permit information was obtained from the U.S. Census Bureau which conducts a monthly Building Permits Survey. Building permit statistics are summarized for the U.S., by Census Regions, Census Divisions, Metropolitan areas, and counties. Data are also available for individual permit offices. The survey collects the number of housing units and the valuation of construction for new single family and multi-family structures. For additions, alterations, renovations, and major replacements, the survey collects the number of total permits and total valuation for each month. Monthly data are available January 2000 forward and annual data from 1990 forward. It is important to note that this information will not account for housing units that may have been demolished or otherwise removed from the housing supply since 2000. It is also important to note that mobile or manufactured homes are not included as part of the survey as the Census Bureau considers them to be a movable or portable dwelling constructed to be towed on its own chassis. These units are also excluded from the census as they are built under HUD Code, which means that they are inspected at the factory and are exempt from local government building inspections. Table 5-6 shown on the



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next page details building permit information for the City of Alexandria for the years 2000 to 2003 taken from the U.S. Census Annual Reports.

In the City of Alexandria building permits were issued for a total of fifty-nine (59) housing units since the 2000 Census. All permits were issued for the construction of single family housing. During this period an average of fifteen (15) houses were constructed per year. The average cost of these homes was \$149,450 per unit.

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 Campbell County fall under a variety of programs, as indicated in Table 5-7. 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 people 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.

Household specific assisted rental units are available under the Section 8 Existing and Section 8 Housing Voucher programs. These rental units are allocated

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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 1264 assisted rental units, an increase of 36.5% since 1993, are currently available in Campbell County (Table 5-7). This includes 612 elderly units, 45 handicapped units, and 12 units for persons who are both elderly and disabled. Of this number, forty six (46) of these units are located in the City of Alexandria at Alexandria Manor.

It is important to note that the Kentucky Housing Corporation, in conjunction with the University of Louisville, recently conducted a Kentucky Housing Needs Assessment. This assessment was completed in October 2001. County level information is included in the report. In Campbell County, the study estimates that there were 3,860 low income renter households in Campbell County in the year 2000. Of these, KHC estimated that 1,727 or 44.8% are low income renter households which have not been assisted. Also noted in the study is the number of renters who have received homeownership assistance from KHC through the KHC Home Loan Program. From the years 1973-1990, a total of 446 loans were processed for this program. From 1991-2000, the number of loans had decreased to 162.

FUTURE HOUSING NEEDS

An estimate of the number of additional housing units needed in the future can be made using population projections and some assumptions based upon demographic trends. Since the number of persons per household is expected to slightly decline in the future, the persons per household for the county and cities will reflect this trend. Although Campbell County had 2.45 persons per household in



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2000, this number will be assumed to be 2.4 in the future. The number of persons per household for Alexandria will be assumed to be 2.8 in the future. In 2000, there were 2,041 persons living in group quarters in Campbell County representing 2.3% of the population. This compares to 2.8% for the State of Kentucky overall for the same period. Only three (3) persons reported living in group quarters in Alexandria. For housing projection purposes, the group quarters rate will be assumed to be 2.3% for Campbell County and .1% for the City of Alexandria as the number of elderly persons residing in group quarters can be expected to increase somewhat in the future.

Assuming a 2010 population of 92,315 (as projected by the Kentucky State Data Center), a 5% vacancy rate, a 2.3% group quarters rate, and 2.4 persons per household, 39,359 housing units will be the minimum needed in Campbell County by the year 2010. As there were 36,898 units in 2000, a minimum of 2,561 additional housing units will be needed by the year 2010. In the year 2020, it is anticipated that Campbell County will need a total of 40,590 housing units or 3,601 additional units from 2000.

A similar analysis can be conducted for the city. However, it is less meaningful as the city limits may change over time due to annexations. Assuming a 2010 population of 15,537, 3.5% vacancy rate, a .1% group quarters rate, and 2.7 persons per household, a minimum of 4,760 housing units will be needed in Alexandria by the year 2010. As there were 2,989 housing units in 2000 and 59 built from 2000 to 2003, a total of 1,712 housing units will be needed by the year 2010 if the city continues to grow and annex developing residential property. By the year 2020, the total number of housing units needed is estimated to be 5,749 or additional 2,902 from 2000.

It is important to note that the city must be careful when continually annexing property to be developed as residential. As is occurring in some cities across the Commonwealth, new residential growth is not paying for itself because jobs aren't being created at a commensurate pace. As is the case with Alexandria, the city is housing more people who commute to work in other places. Therefore, the city may want to initiate a study to evaluate its current growth rate, annexation and land use policies.

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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 our 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 community's history as well as architectural style. Both are integral to the community's values and local character.

Both the City of Alexandria and Campbell County contain historic resources. These resources document the early beginnings of the area and serve as reminders of the community's heritage and tradition. Campbell County, formed on December 17, 1794, was named for Col. John Campbell, a Revolutionary War officer, originally from Ireland. The county, nineteenth in order of formation, was established from portions of Harrison, Mason, and Scott Counties. Frank Spillman, a Virginia native, settled the City of Alexandria around 1793. It is thought that Spillman named the city after Alexandria, Virginia. In September of 1819, Spillman began developing the town by selling lots. The City of Alexandria was incorporated in 1834 and became one (1) of two (2) county seats in 1840. A plat of the original town is included on the next page.

The master list of historic survey sites maintained by the Kentucky Heritage Council lists a total of twenty-five (25) historic sites in Alexandria and 130 sites in Campbell County. Of the twenty-five (25) sites in the city, one (1) meets National Register Criteria with the remaining sites listed as undetermined. It is interesting to note that neither Campbell County (unincorporated areas) nor the City of Alexandria have a designated National Register Historic District. However, the city does contain a concentration of historic survey sites in the Old Town area of the city. Pages 5-23 and 5-24 provide is the master list (as maintained by the Kentucky Heritage Council) of historic sites in the City of Alexandria. It is important to note that the list, as maintained KHC may contain structures that are no longer standing. Figure 5-2 shows the locations of significant historic structures within the planning area.



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Archeological and Natural Resources

In addition to significant architectural sources, Campbell County has natural and archeological resources. Most resources of this type are fragile and irreplaceable. For the most part, many damaged or aged architectural structures can be restored while archeological resources cannot. 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.

HISTORIC PRESERVATION

Unique historic features not only contribute to the quality of life of the city but also contribute to the region's current and future potential as a tourist destination. There are several ways to encourage preservation of historic sites at the local level. First it is necessary to educate citizens about community resources and their significance to the community. Public education efforts have been undertaken by the Campbell County Historical Society who house a collection at the Campbell County Courthouse in Alexandria. However, these outreach efforts do not ensure the preservation of historic areas. The following paragraphs describe other effective methods of historic resource management for the Old Town District. In the future, the challenge for the city will be to ensure that new development in the Old Town district is compatible and complementary to historic structures in this area.

Historic Resource Management

As defined in the county's goals and objectives, the overall goal is to recognize and preserve the unique historic and cultural resources of the City of Alexandria. Objectives include the identification and maintenance of historic features while also informing residents and visitors of the unique resources of the city. To attain these goals in the future, the planning commission has a variety of options. Each option is briefly described in the following paragraphs.

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National Register Designation

While there are several historic sites identified by the Kentucky Heritage Council in Old Town Alexandria this does little to ensure their preservation. The first and most obvious part of historic resource management is to identify suitable sites. To date, the identification and documentation of sites has been conducted by the Kentucky Heritage Council and Campbell County Historical Society.

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 of 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 “non-contributing” structures may also be included to give continuity to the boundaries of the district. As Old Town has numerous “non-contributing” structures, this area may not be eligible for listing on the National Register as a District; however, assistance should be provided to individual property owners who wish to have individual structures listed on the National Register.

Local Historic District Designation

Another way to preserve cultural resources is to designate local historic districts. These districts, when designated as such, can include special zoning provisions and a Board of Architectural Review. Another alternative is to establish a local historic district “overlay” zone which consists of requirements in addition to those in the underlying zoning for the area (commercial or residential for example). An overlay zone could be tailored to the area of concern and can include a variety of provisions to encourage design for new development which is compatible with the historic character of adjacent properties. Regulations include special setback lines to conform to existing buildings, sign regulations, restrictions on the demolition or modification to existing buildings, additional restrictions on appropriate land uses, etc.

Currently, the City of Alexandria has designated Old Town as a separate zoning district (B-1). Although, the purpose of this district is to preserve and protect the existing character of the district, specific design guidelines were not included to ensure context sensitive design. It is recommended that the planning commission re-evaluate this area and consider establishing design guidelines that preserves and enhances this area.



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Architectural Review Board

Architectural Review Boards are typically established in conjunction with designating a local historic and/or “overlay” district. The function of the board is to review proposed development projects and their impact upon local historic resources. Members appointed to the board should include persons with historic knowledge as well as building and design experience who can review projects and make a determination whether or not a project or development proposal is compatible with existing land uses. The board may also have the responsibility to identify and nominate historic sites, recommend local historic designations, develop design guidelines, advise persons interested in historic preservation, and regulate building alterations and other construction activities in designated districts. The power of such a board can range from a voluntary program where advisory recommendations are made to include veto power and approval of various design elements.

The planning commission may want to consider implementing an architectural review board if more specific design guidelines are established for the Old Town District. It is important to note that detailed design guidelines will be necessary for Alexandria to qualify as a gold city as part of the Renaissance Kentucky Program.

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 preservation of these resources. One way to do this is to encourage greater local participation and control in the designation and regulation of significant sites by working with various property owners and the Campbell County Historical Society. Another option is the provision of information 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 legislative bodies so that any proposed improvement projects will be sensitive to adjacent historic resources. The City of Alexandria may also want to consider the Renaissance Kentucky Program to address the streetscape and renovations of buildings in the Old Town District.

Finally, it is important to note that an environmental assessment must be prepared for any project that involves significant federal action. While this usually

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means federal funding is involved, an assessment may also be necessary, for example, if a federal permit is required. 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 the building in conformance with Secretary of Interior Standards to simply preparing detailed documentation about a site prior to demolition. No assessment of potential impact is generally required if the project is funded with state or local funds.

