

### IX. Historic Analysis

The land that would become Washington County was inhabited by many herds of buffalo, elk, and deer before being settled by man. The first settlers came from the Fort at Harrodsburg in 1775 because of the area's abundance of wild game, water, and salt. Led by James Sandusky and Samuel Cartwright, the first settlers in Washington County traveled over animal traces and established homes on Pleasant Run in 1776. Mr. Cartwright built a home on the Creek that now bears his name in 1779. By the end of the Revolutionary War, the population of Washington County grew dramatically when veterans came to claim land deeded to them in return for their military service. By 1800, there were 9,050 people living in Washington County.

The Washington County area was originally part of Kentucky County, Virginia. The tenth County formed by the new State of Kentucky, Washington County consisted of 450,000 acres when created on June 2, 1792. The County was named for President George Washington through the intercession of General Matthew Walton, a local resident and landowner.

The City of Springfield was established on fifty acres of land donated by General Walton and was named for the numerous springs in the area. Growth ensued as a result of the city's location on the trace that connected Bardstown and Danville. By 1800, Springfield was the tenth largest city in Kentucky with a population of 163. Among the early inhabitants of the city was Reverend Jesse Head. As local Justice of the Peace, he officiated at the June 12, 1806, wedding of Thomas Lincoln and Nancy Hanks, the parents of Abraham Lincoln. Felix Grundy was another prominent early citizen. He was a celebrated criminal lawyer and political leader.

During the time between the War of 1812 and the Civil War, Washington County thrived as an agricultural community producing mainly corn, hogs and whiskey, with negligible tobacco production. By the late 1850's, the County had joined the State School System and had held the first Washington County Fair sponsored by the Springfield Union Agricultural and Mechanical Society. After the Civil War, it took twenty-five years for the levels of prewar trade to rebound in the region. Much of the economic recovery was credited with the introduction of white burley tobacco into the area's economy.

During the Confederate invasion of Kentucky in the late summer of 1862, General Braxton Bragg led his Confederate troops through Springfield. General Don Carlos Buell of the Union Army followed, just prior to the October 8, 1862, battle at nearby Perryville. He established his headquarters at Elmwood, the Springfield home of Hugh McElroy. A brief skirmish ensued just west of town, between Buell's vanguard and Bragg's rear guard. According to local legend, Union soldiers looted a local distillery warehouse just west of Springfield, became intoxicated, and made off with great quantities of whiskey while headquartered in the city. General John Hunt Morgan's Confederate Calvary moved through Springfield on three occasions during the war: in July of 1862, December of 1862 and on July 5, 1863.

After the Civil War, economic growth was spurred when the Louisville and Nashville Railroad extended lines to Springfield in January of 1888. Now CSX Transportation, the railroad played a key role in the region's economic recovery efforts. By 1908, Springfield was one of only five loose-leaf tobacco markets in Kentucky; it had four tobacco companies and warehouses by 1910.

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After the decline of the tobacco crop in Kentucky, Springfield and Washington County's agricultural heritage has continued with expanded growth of the corn crops to support the bourbon industry. Also, Springfield's farmer owned livestock sales facility, Washington County Livestock Center, has evolved into one of the top livestock auction centers in Kentucky.

Interest in Springfield's history and location has significantly increased the number of tourists visiting the city. Springfield is the center of the Kentucky Bourbon Trail. The religious heritage of Springfield also continues to draw tourists to the area. Central Kentucky – Washington, Marion, and Nelson Counties – is referred to as the "Holy Land of Kentucky."

\*Source: 2014 City of Springfield Comprehensive Land Use Plan and the City of Springfield's Main Street Program.

### X. Housing Analysis

Housing in the City of Springfield follows the path of many other cities in Kentucky with the city center serving as the beginning point for further expansion. With US 150 being the major highway servicing the area, KY 152 branches off as Main Street through downtown and is the connecting road for most of the housing in Springfield. KY 55 is the next major highway in the city although this road serves mostly industry and business.

#### Current Housing

According to 2020 data from the American Community Survey (ACS), the City of Springfield had 1,487 housing units, making up over 28% of the 5,206 housing units in Washington County in the same year.<sup>1</sup> The 1,487 units in Springfield represent a 10.1% increase in total housing units since 2016 where the total housing units have only increased 2.1% in the county and 2.2% in the Commonwealth for the same time period. This is a very large increase in housing units for Springfield and could show a trend for increasing population growth in future years.

Furthermore, the percentage of renter-occupied units has overtaken the percentage of owner-occupied units in Springfield since 2016. The 2016 estimate for occupied housing units was 1,120 with owner-occupied units counting 54.9% or 615 of these units and renter-occupied units making up the remaining 45.1% or 505 units. The 2020 estimates showed that of the 1,318 occupied housing units, 47.6% (628) were owner-occupied and 53.4% (690) were renter-occupied.

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<sup>1</sup> US Census Bureau 2020 ACS 5-year estimates *Selected Housing Characteristics*  
[https://data.census.gov/cedsci/table?q=dp04&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDP5Y2020.DP04](https://data.census.gov/cedsci/table?q=dp04&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDP5Y2020.DP04)

Table 10.1: Housing Tenure

HOUSING TENURE	2016		2020	
	Estimate	Percent Estimate	Estimate	Percent Estimate
Occupied housing units	1,120		1,318	
Owner-occupied	615	54.90%	628	47.60%
Renter-occupied	505	45.10%	690	52.40%

The 1,318 occupied housing units in Springfield make up 88.6% of the total units in the city, leaving 169 housing units vacant. The 2020 ACS estimates that 14 of these units are up for rent, 14 more are for sale only, another 14 are sold but not occupied, and the remaining 127 units are vacant for other reasons.<sup>2</sup>

A study conducted by the University of Kentucky’s Gatton College of Business and Economics sought to determine the level of demand for housing across the Commonwealth. A number of variables such as employment, homelessness, health, renters, and housing age were used to approximate demand for each of the 120 counties that make up Kentucky. It was determined that the housing demand in Washington County ranked 75<sup>th</sup> among all of these counties, placing it in the category of Low to Moderate Demand.<sup>3</sup>

The bulk of housing units in Springfield were constructed in the two-decade period between 1960 and 1979 with the majority of housing units in Washington County having been built in the period between 1990 and 2009.<sup>1</sup>

With 28.4% of housing units in Springfield built before 1960 and 56.9% of units built before 1980, the city faces an aging infrastructure that may need significant improvements in the near future. Much of the housing development in Washington County in recent years is

<sup>2</sup> US Census Bureau 2020 ACS 5-year estimates *Vacancy Status*  
[https://data.census.gov/cedsci/table?q=B25004%3A%20VACANCY%20STATUS&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDT5Y2020.B25004](https://data.census.gov/cedsci/table?q=B25004%3A%20VACANCY%20STATUS&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDT5Y2020.B25004)

<sup>3</sup> Gatton College of Business and Economics Housing Demand Index [UK Housing Demand.pdf](#)

likely due to rural sprawl and does not accurately portray the developing need for improvements in Springfield.

**Table 10.2: Year Structure Built**

YEAR STRUCTURE BUILT	Estimate	Percent	Percent Estimate (Washington County)
Total housing units	1,487	1,487	5,206
Built 2014 or later	61	4.1%	4.2%
Built 2010 to 2013	211	14.2%	6.1%
Built 2000 to 2009	105	7.1%	18.9%
Built 1990 to 1999	123	8.3%	19.1%
Built 1980 to 1989	140	9.4%	8.9%
Built 1970 to 1979	187	12.6%	10.3%
Built 1960 to 1969	237	15.9%	9.7%
Built 1950 to 1959	112	7.5%	6.0%
Built 1940 to 1949	140	9.4%	3.9%
Built 1939 or earlier	171	11.5%	12.9%

In the time since 2017, Washington County has only seen four total building permits created. Each of these permits was for single family housing and came in the first quarter of 2022.<sup>4</sup>

**Housing Type**

From the 1,487 available housing units in the City of Springfield, 42.4% or 630 of these units had 3 bedrooms and of the occupied housing units over 98% had only 1 occupant per room meaning that the housing density in Springfield was very small. Part of this is due to the percentage of households whose occupants are 65 years and older living alone. In Washington

<sup>4</sup> United State Department of Housing and Urban Development *State of the Cities Building Permits Database* <https://socds.huduser.gov/permits/index.html?>

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County in 2019, this percentage was 10.2% for a total of 468 housing units.<sup>5</sup> Low housing density shows the city is more than capable of expanding its population with the current housing stock.

**Table 10.3: Bedrooms & Occupants<sup>6</sup>**

BEDROOMS	Estimate	Percent Estimate
Total housing units	1,487	1,487
No bedroom (Studio)	77	5.2%
1 bedroom	190	12.8%
2 bedrooms	448	30.1%
3 bedrooms	630	42.4%
4 bedrooms	111	7.5%
5 or more bedrooms	31	2.1%
<b>OCCUPANTS PER ROOM</b>		
Occupied housing units	1,318	1,318
1.00 or less	1,293	98.1%
1.01 to 1.50	3	0.2%
1.51 or more	22	1.7%

<sup>5</sup> US Census Bureau My Community Explorer “Social characteristics Data: Washington, Kentucky”  
<https://experience.arcgis.com/experience/13a111e06ad242fba0fb62f25199c7dd/page/Page-1/>

<sup>6</sup> US Census Bureau 2020 ACS 5-year estimates *Selected Housing Characteristics*  
[https://data.census.gov/cedsci/table?q=dp04&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDP5Y2020.DP04](https://data.census.gov/cedsci/table?q=dp04&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDP5Y2020.DP04)

Over 66%, or 984, of the housing units in Springfield are single unit detached structures. The next most popular structure is a two unit which made up 17.6% or 261 of the available units in Springfield in 2020.

**Table 10.4: Units in Structure**

UNITS IN STRUCTURE	Estimate	Percent
Total housing units	1,487	
1-unit, detached	984	66.2%
1-unit, attached	31	2.1%
2 units	261	17.6%
3 or 4 units	67	4.5%
5 to 9 units	72	4.8%
10 to 19 units	55	3.7%
20 or more units	3	0.2%
Mobile home	14	0.9%
Boat, RV, van, etc.	0	0.0%

**Vacancy Characteristics**

The vacancy percentage of housing units in Springfield has been steadily decreasing since 2016, falling from a high of 17% in 2016 to a low of 11.4% in 2020.<sup>7</sup>

<sup>7</sup> US Census Bureau 2020 ACS 5-year estimates *Selected Housing Characteristics*  
[https://data.census.gov/cedsci/table?q=dp04&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDP5Y2020.DP04](https://data.census.gov/cedsci/table?q=dp04&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDP5Y2020.DP04)

**Table 10.5: Vacancy Percentage Over Time**

Springfield	Housing Units	Vacancy Rate (Housing)
2020	1,487	11.4%
2019	1,423	15.7%
2018	1,390	14.0%
2017	1,301	16.3%
2016	1,350	17.0%

This low of 11.4% was better than Kentucky’s vacancy percentage in the same year which was 12.4% but higher than the percentage for the rest of Washington County which was 9.7%. This percentage for the Commonwealth is a 0.5% increase from the 2016 estimate. When looking at the counties that constitute the Lincoln Trail Area Development District (LTADD) of Breckinridge, Grayson, Hardin, Larue, Marion, Meade, Nelson, and Washington County, only a handful saw a decrease in their vacancy percentage since 2016 but all of them had increases in the number of housing units.

**Table 10.6: Housing & Vacancy in the LTADD**

	2016 Estimates		2020 Estimates	
	Housing Units	Vacancy Percentage	Housing Units	Vacancy Percentage
<b>Kentucky</b>	1,951,090	11.9%	1,994,554	12.4%
<b>Breckinridge County</b>	10,622	30.9%	10,828	28.6%
<b>Grayson County</b>	13,505	27.9%	13,704	28.8%
<b>Hardin County</b>	45,661	11.5%	46,970	10.5%
<b>Larue County</b>	6,270	12.5%	6,403	9.7%
<b>Marion County</b>	8,214	9.4%	8,336	10.8%
<b>Meade County</b>	12,170	12.6%	12,530	14.7%
<b>Nelson County</b>	18,569	7.2%	19,211	6.4%
<b>Washington County</b>	5,097	11.9%	5,206	9.7%

In looking at the rental vacancy rate for the City of Springfield, it has also been decreasing steadily since 2016. In 2020, the rental vacancy rate was 2.0 which is lower than the rate for the rest of the Commonwealth at 5.6 but still higher than the rate for Washington County at 1.2. The Springfield rate has been 2.0 since 2018 having decreased from 7.0 in 2016 and 6.8 in 2017. This has followed a trend in rental vacancy rates across the LTADD since 2016 showing an apparent increase in the percentage of the population looking to rent instead of purchasing their home. Further decreases in this vacancy rate should be kept track of as it may indicate a lack of available rental units in the future.

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**Table 10.7: Rental Vacancy in the LTADD<sup>8</sup>**

	2016 Estimates		2020 Estimates	
	Housing Units	Rental Vacancy Rate	Housing Units	Rental Vacancy Rate
<b>Kentucky</b>	1,951,090	6.0	1,994,554	5.6
<b>Breckinridge County</b>	10,622	6.1	10,828	5.4
<b>Grayson County</b>	13,505	3.1	13,704	7.2
<b>Hardin County</b>	45,661	9.9	46,970	8.1
<b>Larue County</b>	6,270	12.6	6,403	0.3
<b>Marion County</b>	8,214	2.8	8,336	0.7
<b>Meade County</b>	12,170	9.1	12,530	8.3
<b>Nelson County</b>	18,569	5.9	19,211	4.7
<b>Washington County</b>	5,097	3.9	5,206	1.2

### Housing Value

The 2020 ACS estimates that the median value for owner-occupied housing in the City of Springfield was \$119,300.<sup>9</sup> While this is a \$1,400 decrease in value from the 2019 estimate of \$120,700, this value is still a 19.4% increase from the 2016 estimate of \$99,900. This same sort of trend is seen in Washington County as well which had a median value of \$123,600 in 2020, a drop of \$4,700 from the 2019 estimate of \$128,300 but an increase of \$22,900 from the 2016 estimate of \$100,700. Both Springfield and Washington County’s median values are below the average median value for the LTADD as well as the median value for the Commonwealth of Kentucky. Table 10.8 and figure 10.1 detail these median values from 2016 to 2020.

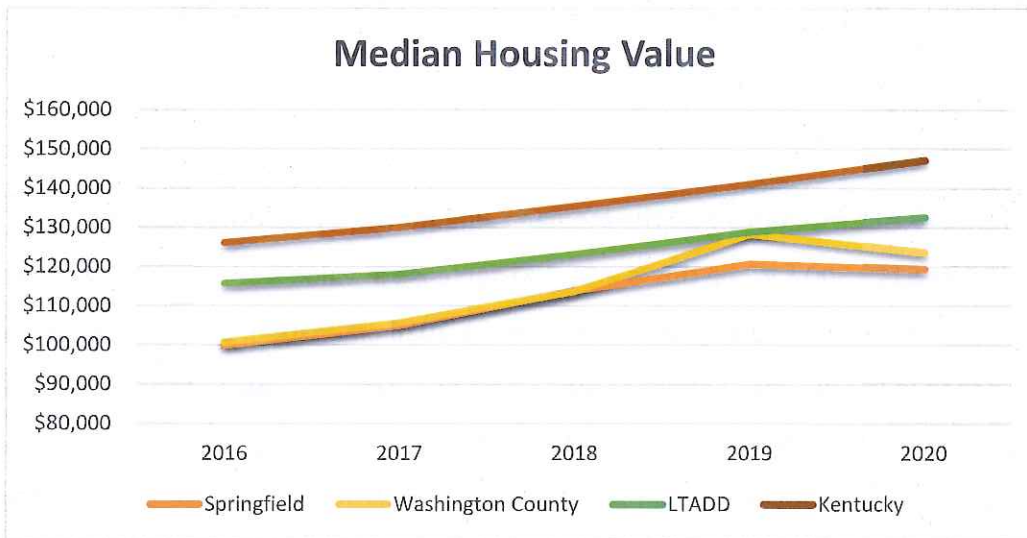
<sup>8</sup> US Census Bureau 2020 ACS 5-year estimates *Selected Housing Characteristics*  
[https://data.census.gov/cedsci/table?q=dp04&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDP5Y2020.DP04](https://data.census.gov/cedsci/table?q=dp04&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDP5Y2020.DP04)

<sup>9</sup> US Census Bureau ACS 5-year estimates *Median Value (Dollars)*  
[https://data.census.gov/cedsci/table?q=B25077%3A%20MEDIAN%20VALUE%20%28DOLLARS%29&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDT5Y2020.B25077](https://data.census.gov/cedsci/table?q=B25077%3A%20MEDIAN%20VALUE%20%28DOLLARS%29&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDT5Y2020.B25077)

Table 10.8: Median Housing Value

Year	Springfield	Washington County	LTADD	Kentucky
2016	\$99,900	\$100,700	\$115,713	\$126,100
2017	\$105,000	\$105,600	\$118,038	\$130,000
2018	\$113,900	\$113,700	\$123,125	\$135,300
2019	\$120,700	\$128,300	\$128,863	\$141,000
2020	\$119,300	\$123,600	\$132,538	\$147,100

Figure 10.1: Median Housing Value



Washington County held the fourth lowest median value for housing in the LTADD in 2020. Being in close proximity to larger cities such as Lexington, Louisville, and Elizabethtown, this lower median value for housing may entice those working in these cities to locate in Washington County and Springfield.

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**Table 10.9: Median Housing Value in the LTADD**

County	Value
Breckinridge County	\$ 104,500
Grayson County	\$ 118,100
Hardin County	\$ 157,700
Larue County	\$ 125,100
Marion County	\$ 112,900
Meade County	\$ 154,200
Nelson County	\$ 164,200
Washington County	\$ 123,600

Most of those living in owner-occupied housing in Springfield are living in a house that is valued between \$50,000 and \$150,000. These houses made up 55.5% of the owner-occupied housing stock in the city in 2020 constituting 411 of the 628 such housing units. Only 9 of these units were valued at less than \$50,000 (1.4%) and only 18 of them(2.9%) were valued between \$500,000 and \$999,000 with no owner-occupied unit going for more than \$1 million.<sup>10</sup>

<sup>10</sup> US Census Bureau 2020 ACS 5-year estimates *Selected Housing Characteristics*  
[https://data.census.gov/cedsci/table?q=dp04&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDP5Y2020.DP04](https://data.census.gov/cedsci/table?q=dp04&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDP5Y2020.DP04)

**Table 10.10: Owner-occupied Units by Value in Springfield**

VALUE	Estimate	Percent Estimate
Owner-occupied units	628	628
Less than \$50,000	9	1.4%
\$50,000 to \$99,999	216	24.4%
\$100,000 to \$149,999	195	31.1%
\$150,000 to \$199,999	96	15.3%
\$200,000 to \$299,999	72	11.5%
\$300,000 to \$499,999	22	3.5%
\$500,000 to \$999,999	18	2.9%
\$1,000,000 or more	0	0.0%

**Renting**

The City of Springfield has a very modest median gross rent level in comparison to the LTADD and the Commonwealth. In 2020, Springfield’s median gross rent was \$600 while the average median gross rent in the LTADD was \$708 and the median gross rent in Kentucky was \$783. Since 2016, rent in Springfield has only increased by \$50 or 9.1% while the rent for the entirety of Washington County increased \$60 or 10.5% from \$573 in 2016 to \$633 in 2020. Rent in the LTADD increased 10.8% from \$639 to \$708 in this time and it increased in the Commonwealth by 13.5% from \$690 to \$783. Much like the lower median value for owner-occupied housing, the lower median rents in Springfield and Washington County can attract

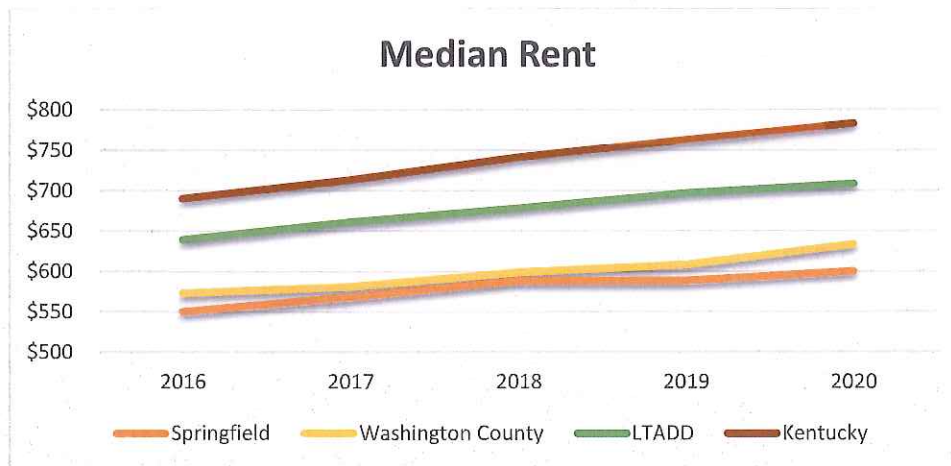
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people from the surrounding region to settle in these locations. Table 10.11 and Figure 10.2 below detail median gross rent in these areas from 2016 to 2020.<sup>11</sup>

**Table 10.11: Median Gross Rent**

Year	Springfield	Washington County	LTADD	Kentucky
2016	\$550	\$573	\$639	\$690
2017	\$568	\$581	\$661	\$713
2018	\$588	\$599	\$678	\$741
2019	\$588	\$608	\$697	\$763
2020	\$600	\$633	\$708	\$783

**Figure 10.2: Median Rent 2016 – 2020**



<sup>11</sup> US Census Bureau 2020 ACS 5-year estimates *Selected Housing Characteristics*  
[https://data.census.gov/cedsci/table?q=dp04&g=0100000US\\_0400000US21\\_0500000US21027,21085,21093,21123,21155,21163,21179,21229\\_1600000US2172660&tid=ACSDPY2020.DP04](https://data.census.gov/cedsci/table?q=dp04&g=0100000US_0400000US21_0500000US21027,21085,21093,21123,21155,21163,21179,21229_1600000US2172660&tid=ACSDPY2020.DP04)

For renters that pay more than 30% of their income on rent they may be considered rent burdened. The number of renters in Springfield paying more than 30% of their income on rent has been decreasing at a fast rate since 2016 but almost one in four renters in Springfield were still considered rent burdened in 2020.

**Table 10.12: Rent Burdened in Springfield**

Year	Rent Burdened
2016	50.4%
2017	42.5%
2018	38.0%
2019	35.4%
2020	24.5%

In comparison with Washington County, the LTADD, and Kentucky, the City of Springfield has a much smaller percentage of renters burdened by their rent. Springfield also had more renters that paid 20% or less of their income on rent than the LTADD or the Commonwealth in 2020.<sup>10</sup>

**Table 10.13: Rent as a Percentage of Income**

	Springfield	Washington County	LTADD	Kentucky
Units Paying Rent	649	1,053	28,056	501,894
Less than 15%	11.1%	23.6%	20.2%	18.0%
15 - 19.9%	38.2%	29.6%	17.2%	14.4%
20 - 24.9%	12.8%	9.5%	15.3%	12.6%
25 - 29.9%	13.4%	8.9%	10.9%	11.7%
30 - 34.9%	3.9%	3.5%	7.7%	8.2%
35% or more	20.6%	24.9%	28.8%	35.0%

**Property Taxes**

The Commonwealth of Kentucky released a detailed report of property taxes within the state in 2019 at both the state and county level. Table 10.12 below details these property taxes for Kentucky and the counties that make up the LTADD. These rates are tabulated as the total cents per \$100 of property owned. Property tax rates for the counties are calculated as the total county rates plus general county school rates and the rate of the county seat.<sup>12</sup>

**Table 10.14: Property Taxes**

Area	Total Property Tax Rate
Kentucky	63.51*
Breckinridge County	120.85**
Grayson County	95.52**
Hardin County	91.3**
Larue County	101.5**
Marion County	100.9**
Meade County	125.8**
Nelson County	116.36**
Washington County	108.49**

\*Weighted average state rate: Includes State and Local Rates

\*\*Timberland fire protection: 2.0 cents per acre

<sup>12</sup> State of Kentucky, 2019 Property Tax Rates, <https://revenue.ky.gov/News/Publications/Property%20Tax%20Rate%20Books/Property%20Tax%20Rate%20Book%20202019.pdf>

The Washington County Property Value Administrator gives the total Real Estate tax rate in the county as 102.076 cents per \$100 in 2021 with the City of Springfield adding 1.533 cents.<sup>13</sup>

### **Affordable Housing**

The Springfield Housing Authority (SHA) is the current government body overseeing affordable housing in Washington County and the City of Springfield. The SHA offers 145 subsidized housing units in Springfield and 164 total subsidized units in Washington County through the U.S. Department of Housing and Urban Development (HUD). 90% of the units in Springfield are currently occupied with just under two people per unit and 253 people total living in these subsidized units. The average family expenditure from the population in this housing is \$280 per month with the average HUD expenditure amounting to \$341 per month. The average number of months on a wait list for these subsidized units is 39 months in Springfield and 36 months in Washington County. The SHA offers a further 95 subsidized housing units through the city's public housing programs. These units are 97% occupied for a total of 197 individuals and just over two people per unit. Average family expenditures and average HUD expenditures are similar at \$281 and \$332 respectively. The average time on a wait list for one of these units is also the same at 39 months.<sup>14</sup>

In order to qualify for HUD Rental Assistance in the City of Springfield one must fall into certain income limits that are based on the Area Median Income (AMI) of the area. These income limits target those individuals with extremely low, very low, and low income and assistance can come in the form of Section 8 Housing Choice Vouchers, project-based Section 8 contracts, public housing, and USDA Rental Assistance. The AMI for the City of Springfield includes households within Washington County and was determined to be \$71,900 for a family of four. Table 10.15 below details the AMI limits for a number of single and multi-person housing.<sup>15</sup>

<sup>13</sup> Washington County PVA 2021 Tax Rates <https://washingtonkypva.com/tax-rates/>

<sup>14</sup> Springfield Housing Authority <https://www.countyoffice.org/springfield-housing-authority-springfield-ky-370/>

<sup>15</sup> Affordable Housing in Springfield <https://affordablehousingonline.com/housing-search/Kentucky/Springfield>

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Table 10.15: Income Qualification for HUD Rental Assistance

AMI Band	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	\$15,000	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
50%	\$25,000	\$28,550	\$32,100	\$35,650	\$38,550	\$41,400	\$44,250	\$47,100
80%	\$39,950	\$45,650	\$51,350	\$57,050	\$61,650	\$66,200	\$70,750	\$75,350

Data gathered by the Office of Homelessness Prevention and Intervention for Lexington-Fayette Urban County Government through Eastern Kentucky University was used to create a report on homelessness and housing in Kentucky. The report contained information from 2019 and showed that the average renter wage in Washington County was \$15.79/hour which made the affordable rent for the average renter \$821 per month. Fair Market Rent (FMR) for a 1-bedroom unit would've been \$514 a month but the actual average market rent was \$539 per month. It was determined that the AMI was \$66,700 making the appropriate 30% of income going to rent \$20,010. The income needed to afford a 1-bedroom unit at the FMR, however, was \$20,560 meaning that the wage needed for this unit would've been \$9.88. The living wage for a single adult was determined to be \$14.19 and the living wage for a single parent was determined to be \$28.36. The average renter wage of \$15.79 is a positive sign that most renters are able to afford housing at the FMR and that Springfield will be able to expand housing units for rent in the future.<sup>16</sup>

This report also determined that no individuals were experiencing literal homelessness on any given night in Washington County, however, it was reported that 41 children were experiencing McKinney-Vento homelessness in which they did not have a permanent place of residence night-to-night.

### Conclusion

The steady increase in the number of available housing units in Springfield and Washington County, in conjunction with decreasing vacancy rates, further reveals the fact that

<sup>16</sup> State of Homelessness and Housing in Kentucky [EKU1 Homelessness in KY OverviewPDF.pdf](#)

the city and surrounding community are experiencing a period of growth, and one that is likely to continue in the near future. As the impacts of recent economic growth in the region continue to develop, Springfield will have an opportunity to provide housing options for an influx of new workers. Both the city and county have already proven to be competitive in cost not only for housing units but also for rent creating an incentive for these workers to make their place of residence in Springfield.

Moving forward, Springfield should look towards the creation of more market-rate and multifamily housing to supplement this new workforce while continuing to provide a variety of housing options for all income levels. The area of concern for housing lies within the existing struggle to provide affordable housing as subsidized units become increasingly harder to obtain. With proper planning and allocation of available resources, however, Springfield can look towards ensuring all residents have a place to call home.



CITY OF SPRINGFIELD  
COMPREHENSIVE LAND USE  
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