Chapter V: Housing & Neighborhoods



Blueprint Kentucky, a unit within the Martin-Gatton College of Agriculture, Food and Environment (CAFE) at the University of Kentucky, was commissioned to do a housing study for Woodford County. To better understand existing housing issues and projected housing demand, Blueprint Kentucky used a combination of data sources, including publicly available secondary data, the Woodford County property tax roll made available through the PVA office, and results from a survey that was specifically designed to capture residents' preferences for housing and attitudes towards future residential development. This report first explores secondary data including commuting patterns, housing structures and characteristics, followed by a review of the Woodford County tax roll and concludes with detailed analysis from survey responses from the community.

Commuting Patterns

This section explores how people move between Woodford County and surrounding communities for work, and what those patterns might reveal about the local housing market. Drawing on U.S. Census data, it looks at how many residents both live and work in the county compared with those who commute elsewhere, as well as how many workers travel in from neighboring counties to fill local jobs. Readers will see which nearby counties are the most significant partners in this daily exchange of workers, presented through two tables and a map of commuting flows. Together, these trends help frame whether the county's current housing stock is meeting the needs of its workforce.

I. COMMUTING PATTERNS IN WOODFORD COUNTY

In 2023, there were 7,728 private primary jobs in Woodford County, representing an increase of 695 workers from five years earlier in 2018. Approximately 30% (2,301) of Woodford County's workforce live and work in the county (**Figure 5 - 1, see page 3**). The percentage of the workforce living and working in Woodford County has declined 2.1% from 2018. Observing the commuting patterns of Woodford County can help identify whether the current housing stock is insufficient, due to internal jobs filled by outside workers. The number of Woodford County residents commuting to other counties for work has increased from 7,003 in 2018 to 7,083 in 2023. **Table 5 - 1** illustrates the top five counties, by workplace destination, for people living in Woodford County. Fayette County is the top destination for work, where 3,164 Woodford County residents are employed. Jefferson County employs the second highest number of Woodford County residents (769). Residents from Woodford County also commute to Franklin County (566), Scott County (420), and Jessamine County (286). Woodford County employers are seeing 637 more in-commuters in 2023, up from 4,790 in 2018 to 5,427 in 2023 (**Table 5 - 2, see page 3**). Woodford County employs 1,750 commuters from Fayette County. The second highest number of commuters (545) travel from Franklin County, followed by Scott County (433), Anderson County (387), and Jessamine County (296).

Table 5 - 1
Top 5 Counties for Out-Commuters*

County of Employment	Out-Commuters
Fayette County, KY	3,164
Jefferson County, KY	769
Franklin County, KY	566
Scott County, KY	420
Jessamine County KY	286

Source: U.S. Census/OnTheMap, 2023

* Out-Commuter: people that live in Woodford County but work elsewhere

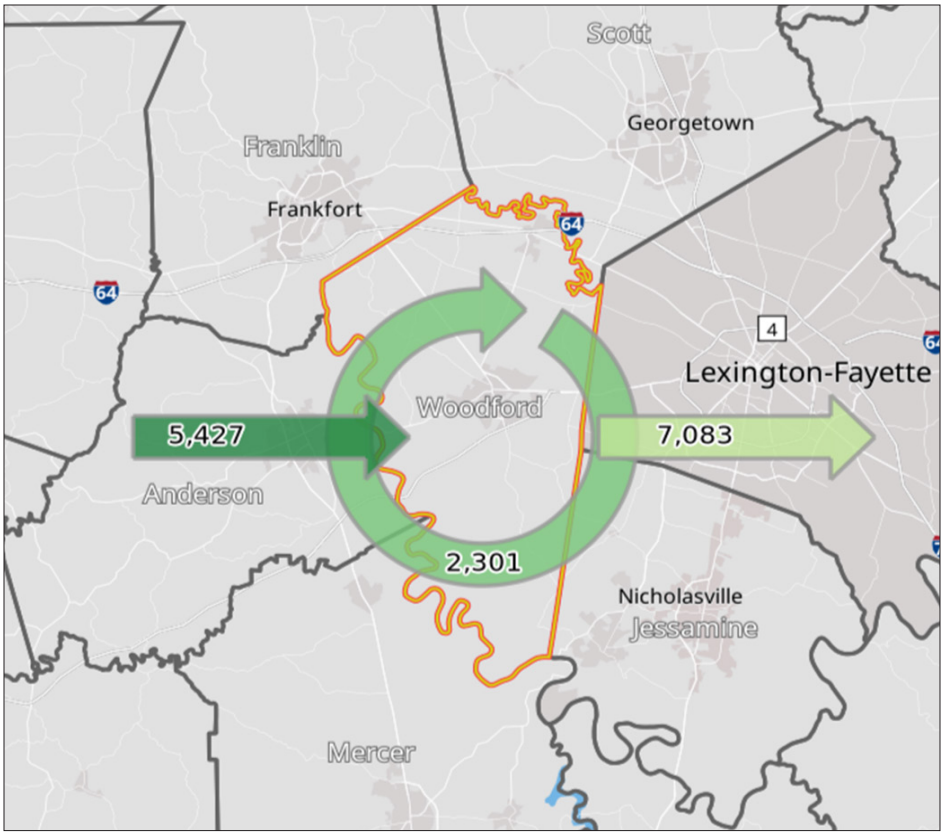
Table 5 - 2
Top 5 Counties for Out-Commuters*

County of Residence	In-Commuters
Fayette County, KY	1,750
Franklin County, KY	545
Scott County, KY	433
Anderson County, KY	387
Jessamine County, KY	296

Source: U.S. Census/OnTheMap, 2023

* In-Commuter: people that live in elsewhere but work in Woodford County

Figure 5 - 1
Woodford County Commuting Patterns



Source: U.S. Census/OnTheMap, 2023

Housing and Neighborhoods

This section takes a close look at the homes that makeup Woodford County and the householders that live in them. It examines how the housing stock has changed in size and composition, who owns versus rents, and how age, type, and size of homes compare with the rest of Kentucky. Beyond the hosuing stock itself, the section considers how home values and household incomes are projected to chnage, along with property assessments, sales activity, rental affprdability, and where new housing is being built. These pieces provide a foundation for understanding whether the county's housing options match the needs of the people who live and work here.

I. HOUSING IN WOODFORD COUNTY

Table 5 - 3 below illustrates changes in the ratio of owner-occupied versus renter-occupied housing in Woodford County. Woodford County had 11,138 housing units in 2019, according to data from U.S. Census. In 2024, the number of total housing units increased 4.9% to 11,686. U.S. Census American Community Survey 5-year data from 2019 show 65.7% of total housing units in Woodford County were owner-occupied. In 2024 the percentage of owner-occupied units increased to 66.4%, and projections from ESRI suggest 69.3% of Woodford County housing units will be owner-occupied by 2030. Renter-occupied housing units in Woodford County have decreased from 27.2% to 26.1% from 2019 to 2024 and are projected to decline further by 2030. About 7.5% of total housing units in Woodford County were vacant according to the ACS in 2024, an increase of 89 units (0.5 percentage points) from 2019. ESRI projects 6.2% vacant housing units by 2030 in Woodford County. The U.S. Census defines a housing unit as vacant if no one is living in it at the time of the interview, unless its occupants are only temporarily absent (U.S. Census, n.d.). In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place.

Table 5 - 3
County Housing Units by Tenure

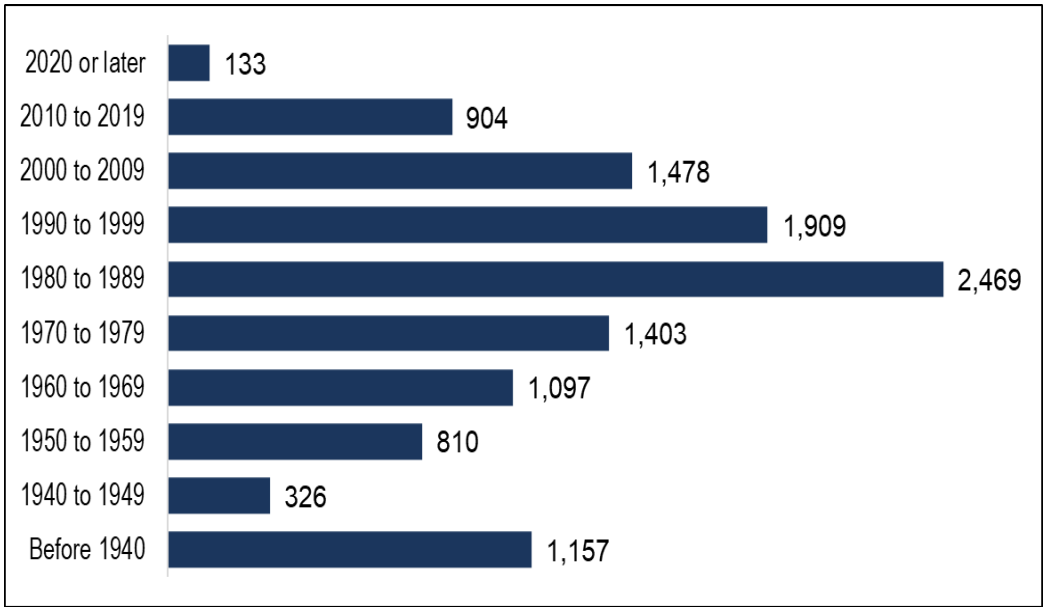
Year	Owner-occupied Housing Units	Renter-occupied Housing Units	Vacnt Housing Units
2019	65.7%	27.2%	7.0%
2024	66.4%	26.1%	7.5%
2030	69.3%	24.5%	6.2%

Source: U.S. Census/ACS 5-Year 2019 and 2024; ESRI, 2025

HOUSING CHARACTERISTICS

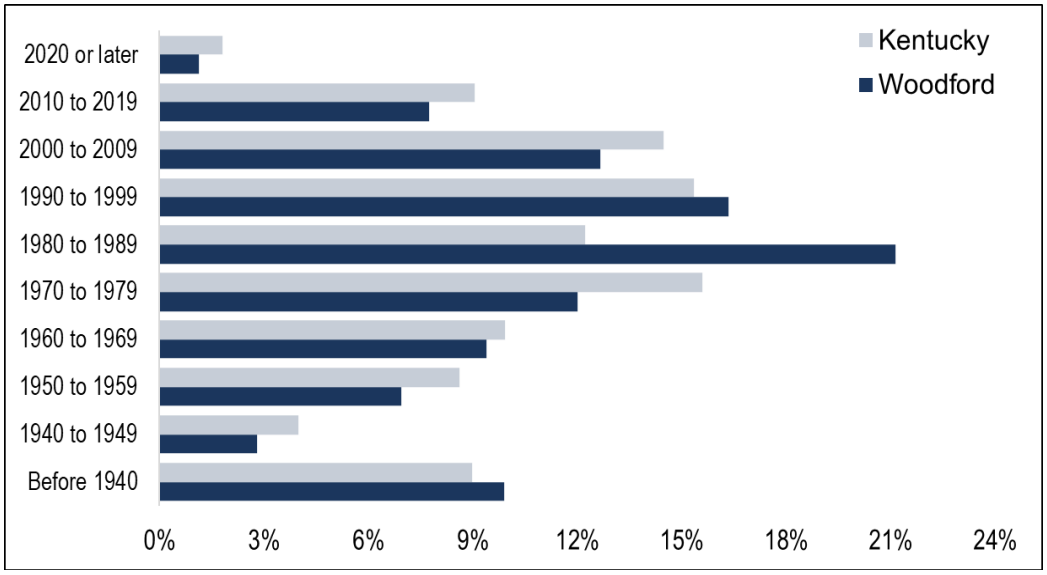
Approximately 29% of housing units in Woodford County were built prior to 1970, making them at least 50 years old (**Figure 5 - 2**). Woodford County's greatest expansion in housing unit production occurred when 2,469 units were built between 1980 and 1989, accounting for 21.1% of the county's total housing units. Since then, the number of new housing units built each decade has steadily declined. Greater than 68% of Kentucky's housing units, and 71% of Woodford County's units, were built since 1970. For that reason, Woodford County housing is relatively newer (**Figure 5 - 3**).

Figure 5 - 2
Number of Housing Units by Year Built in Woodford County



Source: U.S. Census/ACS, 2020-2024

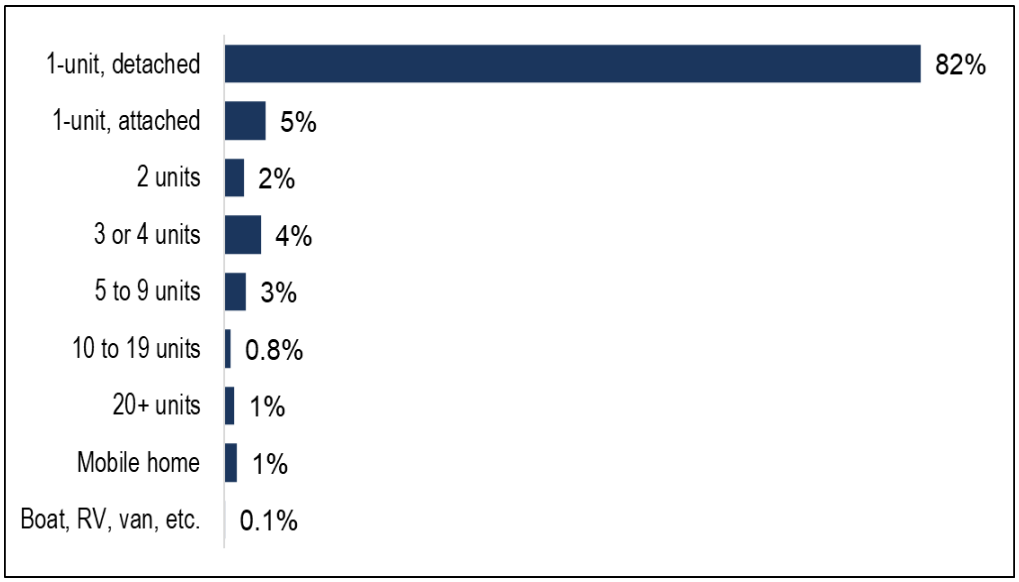
Figure 5 - 3
Housing Units Built by Year, Woodford County vs Kentucky Statewide



Source: U.S. Census/ACS, 2020-2024

Over 82% (9,592) of the housing units in Woodford County are 1-unit detached structures, which are defined by the units having open space on all four sides (**Figure 5 - 4**). Statewide, 1-unit detached structures comprise approximately two-thirds (67.5%) of the housing units in Kentucky. Woodford County has 574 (4.9%) attached 1-unit structures, which have a dividing wall from the ground to roof, such as townhomes. Mobile homes account for 1.5% of housing units in Woodford County, and mobile homes hold a 10.5% share of total housing units in the state overall. Multi-family units are structures with two or more units, including duplexes, fourplexes, and condominiums. Approximately 11.4% of Woodford County housing units and 18.8% of Kentucky housing units are categorized as multi-family.

Figure 5 - 4
Percent Housing Units by Structure Type in Woodford County

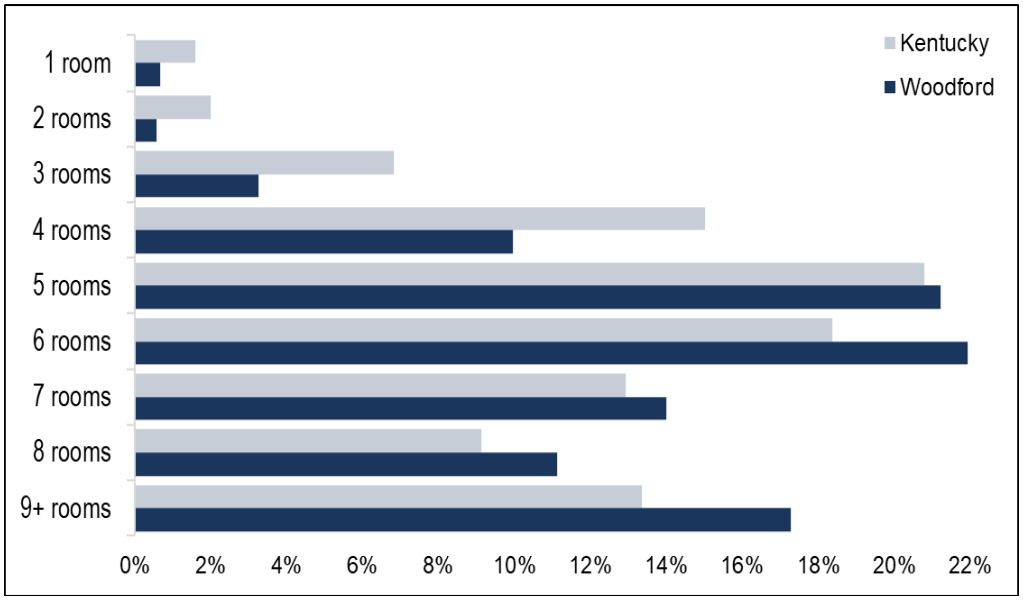


Source: U.S. Census/ACS, 2020-2024



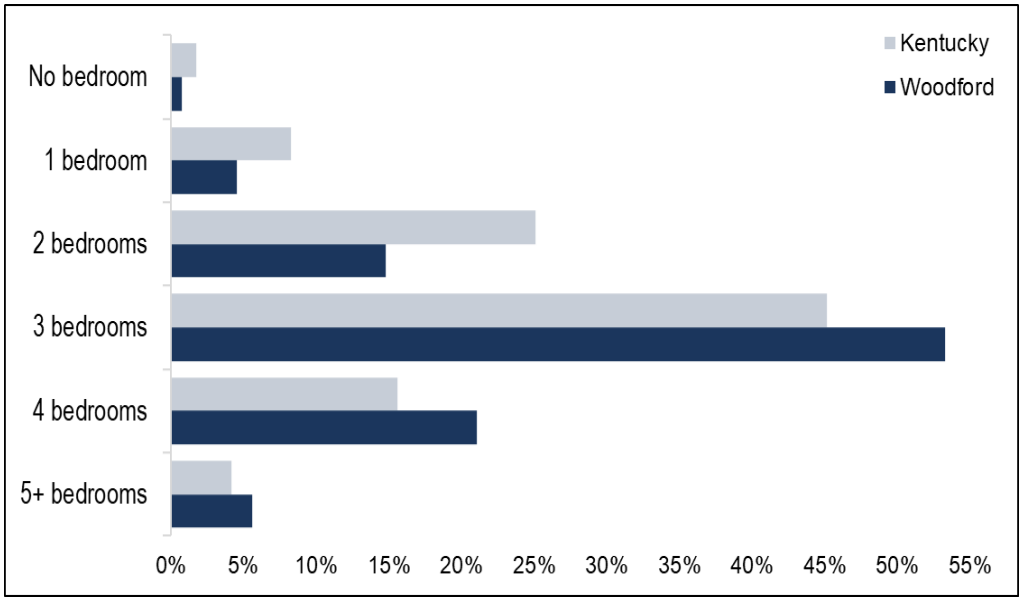
Figures 5 - 5 and **Figure 5 - 6** below illustrate the distribution of housing by the number of total rooms and the number of bedrooms, respectively. Woodford County has a higher percentage of housing units with five or more rooms (85.5%) than Kentucky overall (74.6%), according to **Figure 5 - 5**. The median number of rooms per housing unit is 6.2 in Woodford County and 5.7 in Kentucky. Nearly 80% of housing units in Woodford County have three or more bedrooms, as seen in Figure 6, compared to the statewide statistic of 65%. These data indicate the housing units are larger, on average, in Woodford County compared to the rest of Kentucky.

Figure 5 - 5
Percent Housing Units by Rooms in Kentucky & Woodford County



Source: U.S. Census/ACS, 2020-2024

Figure 5 - 5
Percent Housing Units by Rooms in Kentucky & Woodford County

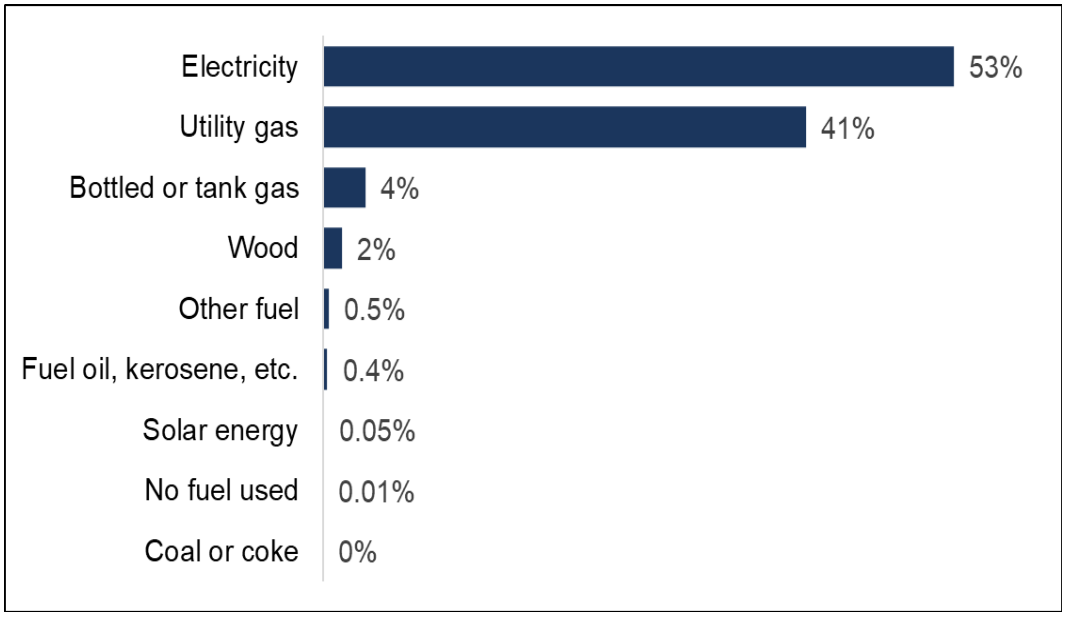


Source: U.S. Census/ACS, 2020-2024



Figure 5 - 7 shows 53.2% (5,749) of the 10,814 occupied housing units in Woodford County use electricity to heat their homes. Utility gas provides heat to 40.7% (4,401) housing units in Woodford County, followed by bottled or tank gas (3.6%), wood (1.6%), other fuel (0.5%), and kerosene (0.4%). Solar energy provides heat for five housing units, and one home in Woodford County reports no fuel used.

Figure 5 - 7
Types of Home Heating Fuel Used in Woodford County



Source: U.S. Census/ACS, 2020-2024

The median home value in Woodford County is projected to increase 11.6% from $306,646 in 2025 to $346,834 in 2030. **Table 5 - 4** displays the distribution of Woodford County housing units by home value in 2025 and the projected distribution by home value in 2030. Homes valued between $300,000 - $399,999 account for the largest share of housing units in 2025 (25.7%) and are projected to keep the largest share of housing units in 2030 (30.5%). By 2030, Woodford County housing units valued under $250,000 are projected to decline by 956 units. Homes valued between $50,000 - $99,000 are expected to see the greatest change (-57.0%) by 2030, with a predicted decline of 143 units. During the same time period, an additional 1,284 homes in the county are expected to be valued at or above $250,000, with homes valued between $500,000 and $749,999 expecting a 43.2% gain (338 units) by 2030.

Figure 5 - 4
Woodford County Home Values 2025-2030

Home Value	2025	2025 (Percent)	2030	2030 (Percent)	5-Year Change	5-Year Change (Percent)
<$50,000	216	2.7%	172	2.0%	-44	-20.4%
$50,000 - $99,999	251	3.1%	108	1.3%	-143	-57.0%
$100,000 - $149,999	638	7.9%	292	3.5%	-346	-54.2%
$150,000 - $199,999	824	10.1%	523	6.2%	-301	-36.5%
$200,000 - $249,999	953	11.7%	831	9.8%	-122	-12.8%
$250,000 - $299,999	1,041	12.8%	1,094	12.9%	53	5.1%
$300,000 - $399,999	2,084	25.7%	2,574	30.5%	490	23.5%
$400,000 - $499,999	915	11.3%	1,243	14.7%	328	35.8%
$500,000 - $749,999	783	9.6%	1,121	13.3%	338	43.2%
$750,000 - $999,999	223	2.7%	297	3.5%	74	33.2%
$1,000,000 - $1,499,999	101	1.2%	104	1.2%	3	3.0%
$1,500,000 - $1,999,999	39	0.5%	36	0.4%	-3	-7.7%
>$2 Million	55	0.7%	56	0.7%	1	1.8%

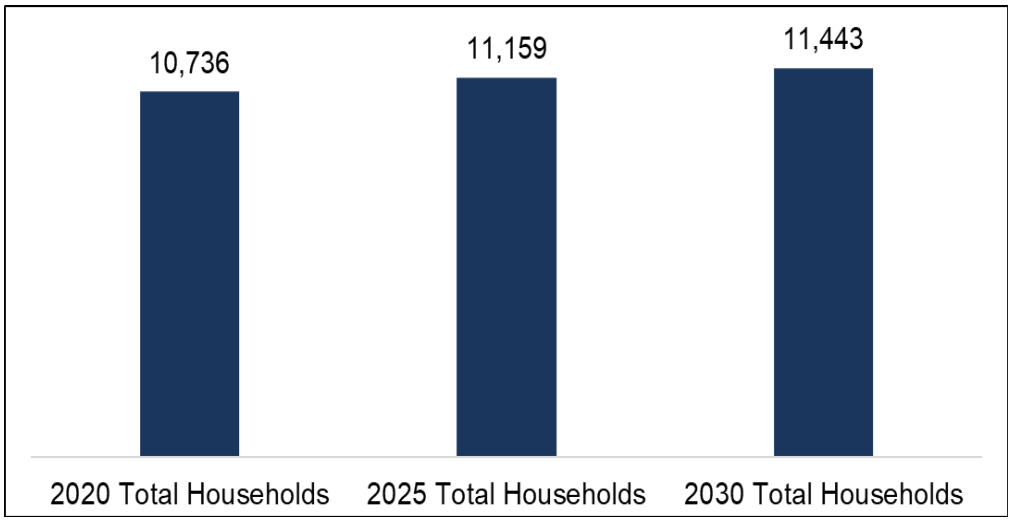
Source: ESRI, 2025

POPULATION and HOUSEHOLD TRENDS

Household trends and projections from ESRI are illustrated in **Figure 5 - 8**. In 2025, households in Woodford County increased 3.9% from five years earlier in 2020. Total households in Woodford County are projected to increase an additional 2.5% in 2030, compared to 2025 levels.

Living arrangements for adults in Woodford County are presented in **Table 5 - 5**. Approximately 61% of adults are the householder or spouse/partner of the householder. Fewer than 13 percent of adults live alone, 11.4% of adults are children of the householder, 10.6% of adults live with other relatives, and 4.3 percent of adults are living with other nonrelatives.

Figure 5 - 7
Types of Home Heating Fuel Used in Woodford County



Source: ESRI, 2025

Table 5 - 5
Living Arrangements for Adults 18 and Over in Woodford County

Living Arrangements	Count	Percent
Lives Alone	2,655	12.8%
Householder living with spouce or spouce of householder	11,275	54.2%
Householder living with unmarried partner or unmarried partner of householder	1,401	6.7%
Child of householder	2,365	11.4%
Other reletives	2,196	10.6%
Other nonrelatives	894	4.3%

Source: U.S. Census/ACS, 2020-2024

Table 5 - 6 depicts Woodford County living arrangements for children under 18. Data from **Table 5 - 6** suggest that 77.4% of children under 18 in Woodford County live in either a married-couple or cohabitating couple household. Slightly fewer than 20% of Woodford County children under 18 live in a single-mother household, and 3 percent live in a single-father household.

Table 5 - 6
Living Arrangements for Children Under 18 in Woodford County

Living Arrangements	Count	Percent
Married-couple household	4,150	70.0%
Cohabitating couple household	440	7.4%
In male householder, no spouce/partner present household	175	3.0%
In female householder, no spouce/partner present household	1,164	19.6%

Source: U.S. Census/ACS, 2020-2024





DISTRIBUTION OF HOUSEHOLD INCOME

Woodford County ranks 5th out of the 120 Kentucky counties for median household income. In 2025, the median household income was $79,854 and is projected to increase more than 11 percent to $88,993 by 2030. **Table 5 - 7** provides the distribution of household income for the county. Households with an income range between $100,000 - $149,999 in 2025 account for almost 21% of homes in Woodford County, and in 2030 the same income bracket is projected to remain the largest representative of households with a share of 22.1%. Woodford County households with income below $75,000 account for almost 47% of homes in 2025. Estimates suggest by 2030 that Woodford County will have 426 fewer households with income below $75,000, representing 41.9% of Woodford County. Households making between $150,000 - $199,999 are expected to increase 20.6% by 2030, and the greatest five-year percent change (28%) is expected in the bracket of households with income greater than $200,000.

Figure 5 - 7
Woodford County Household Income 2025-2030

Household Income	2025	2025 (Percent)	2030	2030 (Percent)	5-Year Change	5-Year Change (Percent)
<$15,000	664	6.0%	610	5.3%	-54	-8.1%
$15,000 - $24,999	705	6.3%	609	5.3%	-96	-13.6%
$25,000 - $34,999	844	7.6%	725	6.3%	-119	-14.1%
$35,000 - $49,999	1,502	13.5%	1,406	12.3%	-96	-6.4%
$50,000 - $74,999	1,504	13.5%	1,443	12.6%	-61	-4.1%
$75,000 - $99,999	1,483	13.3%	1,486	13.0%	3	0.2%
$100,000 - $149,999	2,331	20.9%	2,530	22.1%	199	8.5%
$150,000 - $199,999	1,182	10.6%	1,426	12.5%	244	20.6%
>$200,000	944	8.5%	1,208	10.6%	264	28.0%

Source: ESRI, 2025



COUNTY HOUSING PROPERTIES

The Woodford County Property Value Administrator (PVA) provided assessment values on 11,720 parcels and zoning information on 11,486 parcels of the 12,560 parcels in Woodford County. **Table 5 - 8** presents a summary of the tax roll data by location, type of property, value, and acreage. Approximately 8,047 properties are classified as residential, 2,917 parcels are open spaces or agricultural, 522 are commercial properties, and there are 1,074 non-classified parcels. Data from the table shows farm properties have the highest average assessment value, and the highest average number of acres.

Table 5 - 8
Woodford County PVA Properties

Zone Classification	Count	Average Acres	Average Assessment Value	Assessment Value/ Acre
Residential	8,047	0.6	$260,299	$468,525
Agriculture & Open Space	2,917	29.7	$324,332	$10,992
Commercial	522	2.4	$586,183	$249,313
Not Classified	1,074	24.7	$340,188	$13,749
Total	12,560	9.5	$295,546	$31,222

Source: Woodford County Property Value Administrator, 2025

From January 2022 through April 2025 there have been 1,369 arms-length sales, according to Woodford County PVA data. **Table 5 - 9 (see page 14)** highlights the transactions in Woodford County, Midway, and Versailles by parcel class and district where data are provided. Overall, in Woodford County, 87% of sales were residential properties, 9% were farms, and 4% were commercial properties. The average residential sale price per property was $319,204, and the average residential price per acre was $448,507. Farm sales had the highest average sale price at $1,485,823 per sale and $23,000 per acre. Commercial sales in Woodford County averaged $583,219 per transaction and $673,514 per acre.

Additional visual representations of all Woodford County properties are illustrated in **Figure 5 - 9 (see page 15)** and **Figure 5 - 10 (see page 16)**. **Figure 5 - 9** on the next page illustrates assessment values of Woodford County parcels. Higher valued, larger parcels are found in the northern part of the county. Smaller parcels with lower assessment values are found in the southern region of Woodford County, and the smallest parcels are found in the cities of Versailles and Midway.

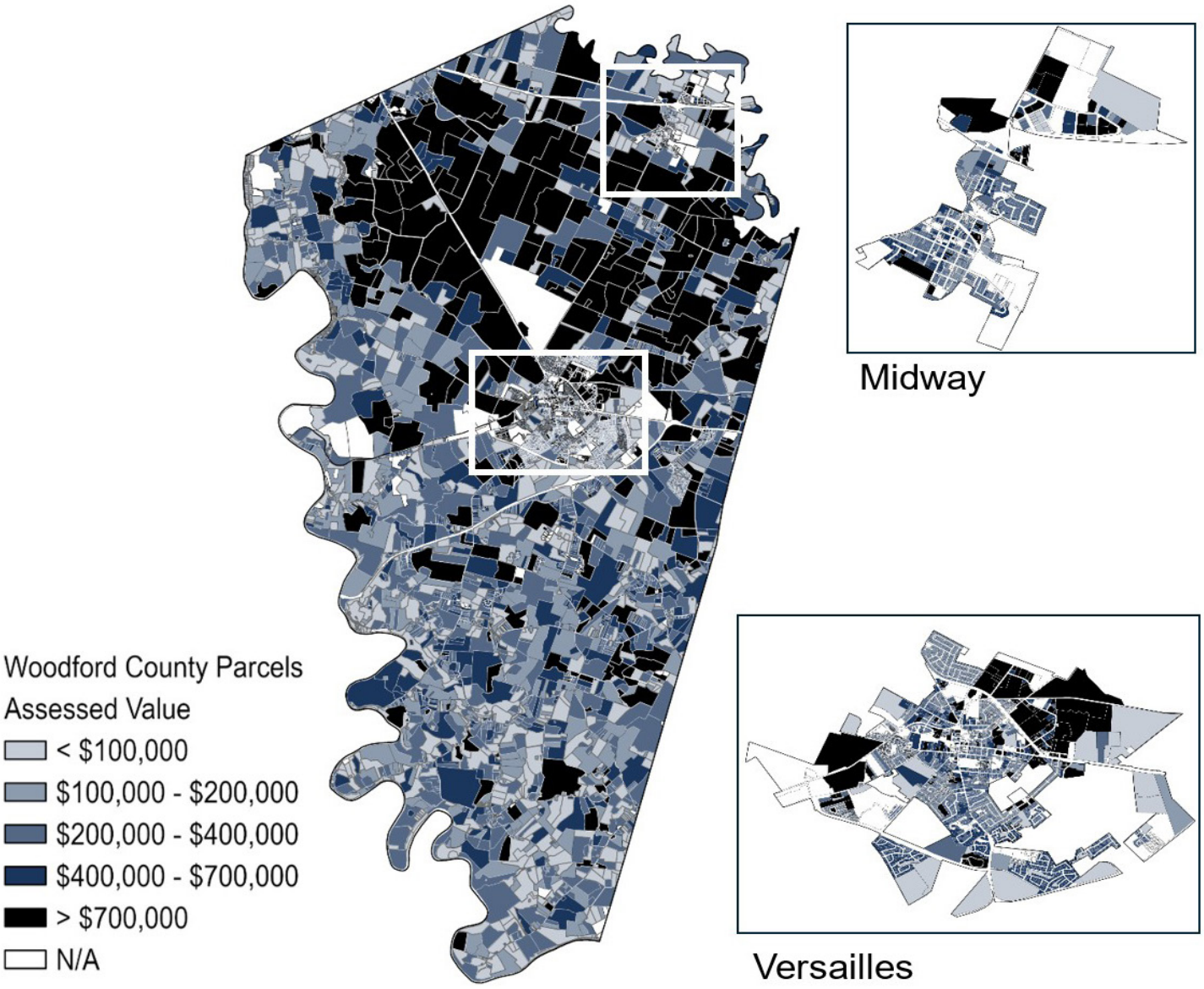
Table 5 - 9
Woodford County Arms-Length Sales by Parcel Class January 2022 - April 2025

District	Parcel Class	Count	Average Acres/ Sale	Average SqFt/ Sale	Average price/ Sale	Average Sale Price	Average Price/ Acre
Woodford	Residential	1,187	0.7	1,902	$168	$319,204	$448,507
	Farm	121	64.6	2,380	$624	$1,485,823	$23,000
	Commercial	61	0.9	3,725	$157	$583,219	$673,514
	Total	1,369	6.4	2,021	$214	$432,156	$67,257
County	Residential	580	1.1	1,918	$174	$333,755	$292,574
	Farm	119	65.3	2,388	$628	$1,500,446	$22,974
	Commercial	2	1.7	3,200	$94	$300,000	$178,689
	Total	701	11.8	1,998	$264	$528,155	$44,618
Versailles	Residential	498	0.3	1,933	$162	$312,313	$1,123,434
	Farm	1	21.2	2,046	$289	$591,430	$27,865
	Commercial	49	0.7	3,971	$158	$626,336	$859,776
	Total	548	0.4	2,113	$161	$341,111	$944,710
Midway	Residential	109	0.3	1,671	$163	$272,707	$1,071,642
	Farm	1	25.6	1,776	$385	$684,000	$26,689
	Commercial	10	1.3	2,468	$162	$400,270	$296,639
	Total	120	0.6	1,734	$165	$286,882	$510,196

Source: Woodford County Property Value Administrator, 2025

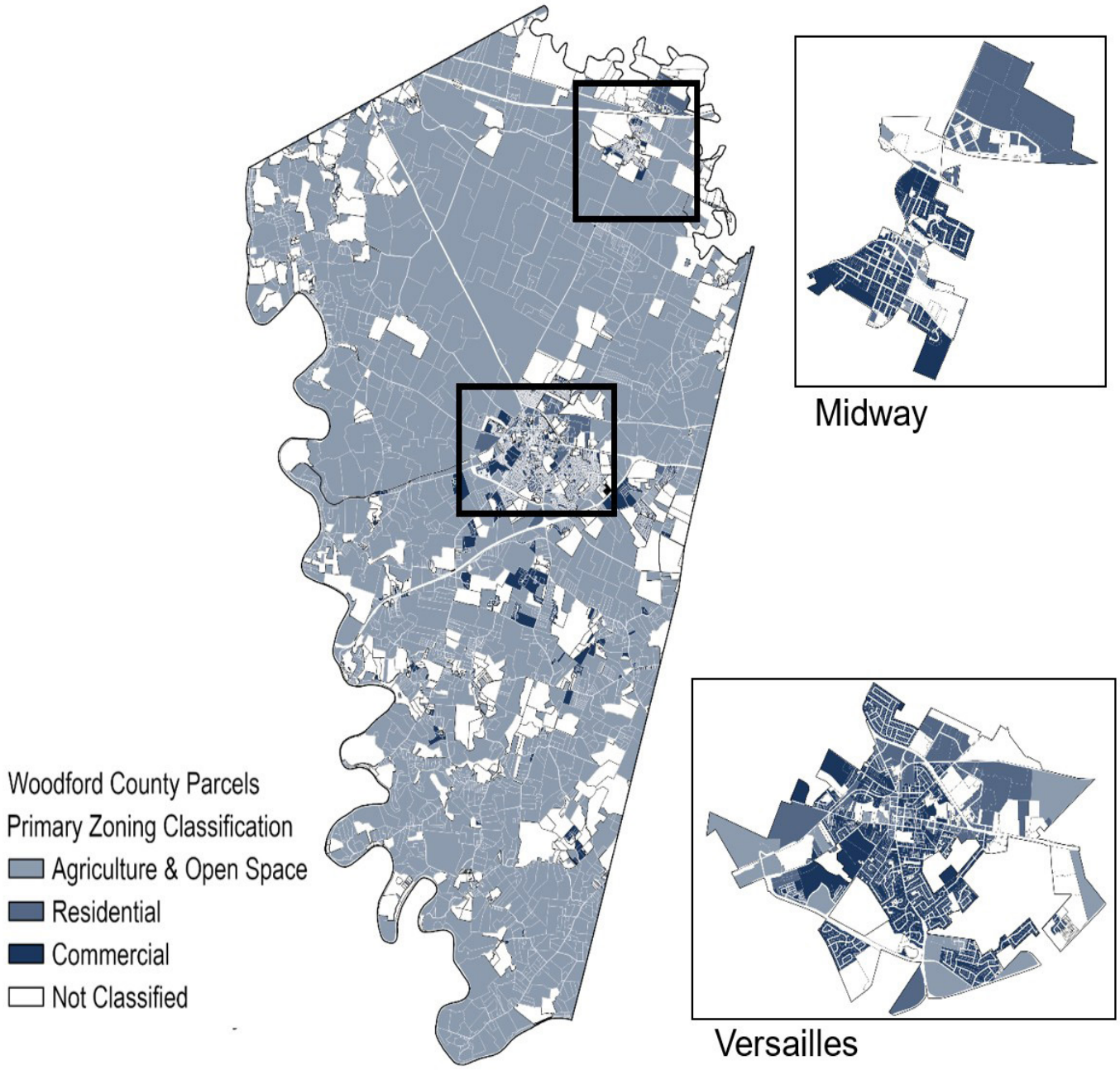


Figure 5 - 9
Woodford County Properties by Assessment Value



Source: Woodford County Property Value Administrator, 2025

Figure 5 - 10
Woodford County Properties by Class Type



Source: Woodford County Property Value Administrator, 2025

AN OVERVIEW OF THE RENTAL MARKET AND HOUSING BURDEN

Renter-occupied housing units in Woodford County are illustrated in **Figure 5 - 11 (see page 18**). Woodford County's highest percentage of renter-occupied housing (57%) is found in census tract 501.03, which includes the western portion of Versailles. The northern section of Versailles falls in census tract 501.04, where more than one-third (34.3%) of households are renter-occupied. Nearly 37% of households are renter-occupied in census tract 503, located between Versailles and Midway and spans the width of the county. Bordering Fayette and Jessamine Counties, census tracts 501.07 (14.6%), 501.06 (14.3%), and 502 (14.5%) have the lowest shares of renter-occupied homes in Woodford County.

Figure 5 - 12 (see page 19) illustrates the percentage of households with cost burden, by census tract in Woodford County. Cost burden is defined by HUD as families "who pay more than 30% of their income for housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care." Census tracts 504 (12.5%) and 503 (13.8%), covering northern Woodford County and the city of Midway, have the lowest percentage of households with cost burden. Households experiencing cost burden are more prevalent in census tract 501.03 (30%) and census tract 501.04 (27.9%), which include parts of Versailles.

Available and affordable renter units, defined as vacant or occupied by a household with income less than or equal to 30% of HUD Area Median Family Income (HAMFI), are represented in **Figure 5 - 13 (see page 20)**. Census tracts 501.06, 501.07, and 502 have zero (0%) affordable renter units available. Near Versailles, between 7% - 9% of renter units are available and affordable in census tracts 501.04 and 501.05. Fewer than three percent of renter units are available and affordable in census tract 504, at the northern tip of Woodford County.



Figure 5 - 11
Woodford County Household Renters by Census Tract

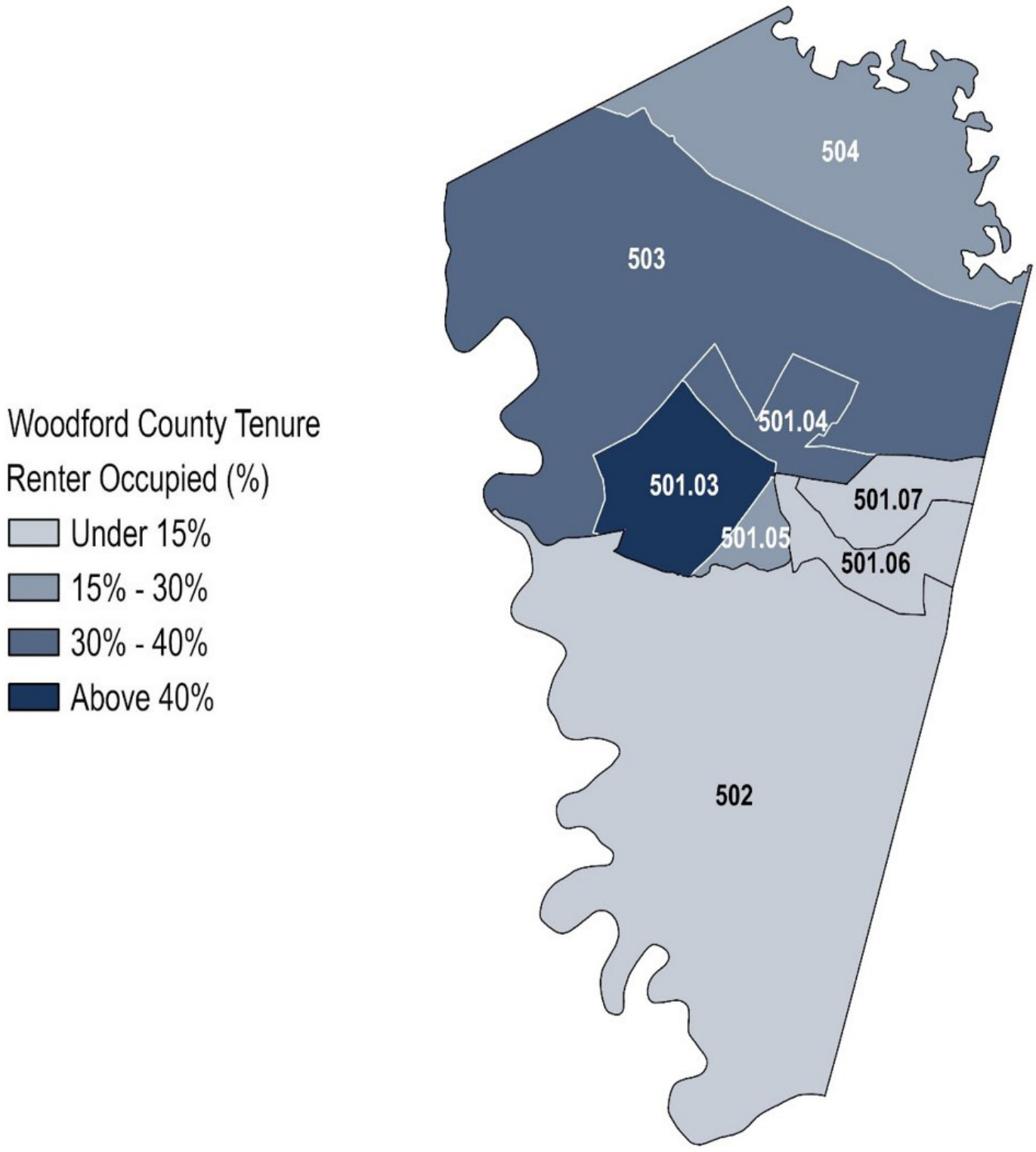


Figure 5 - 12
Percentage of Households with Cost Burden

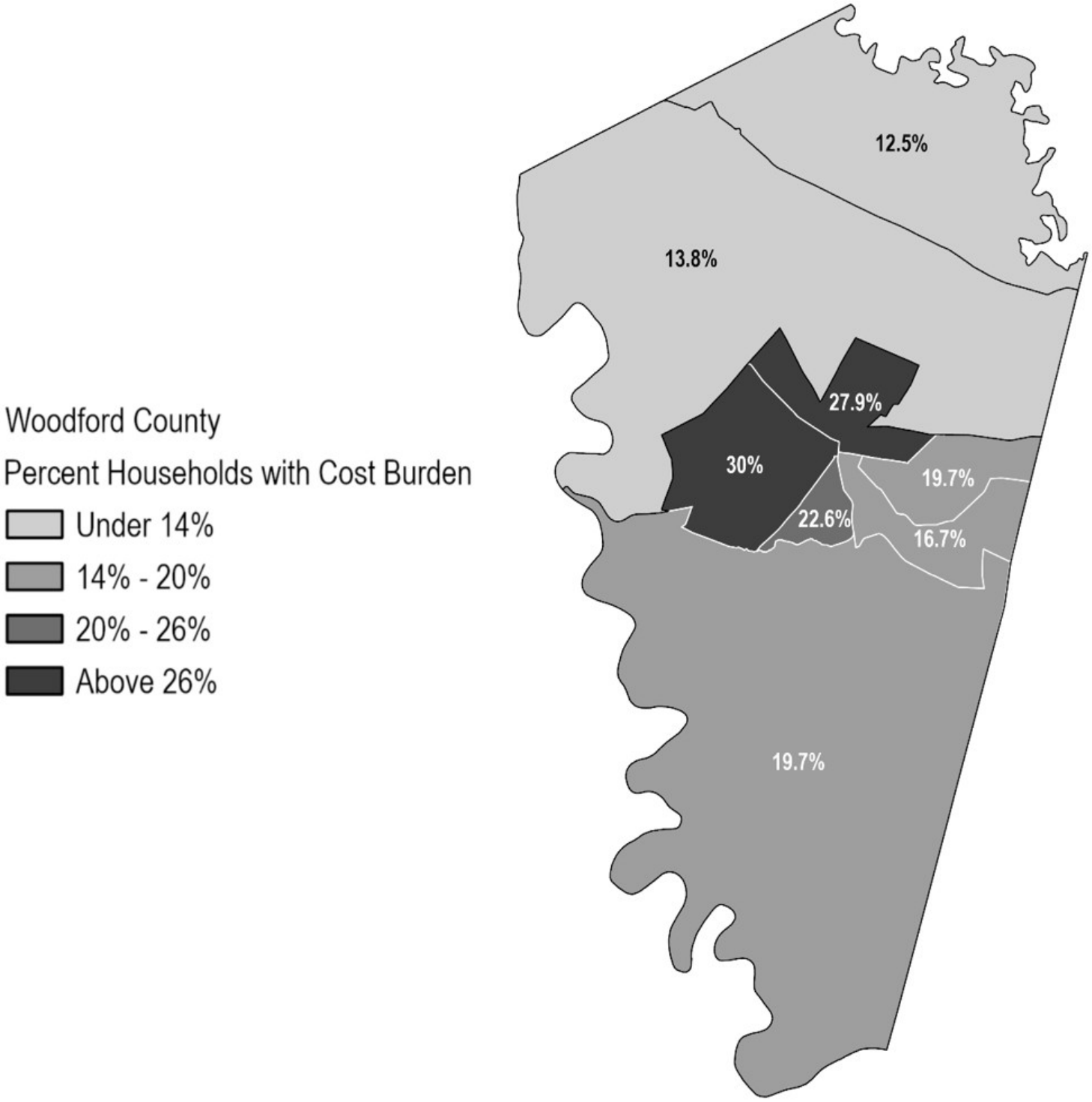
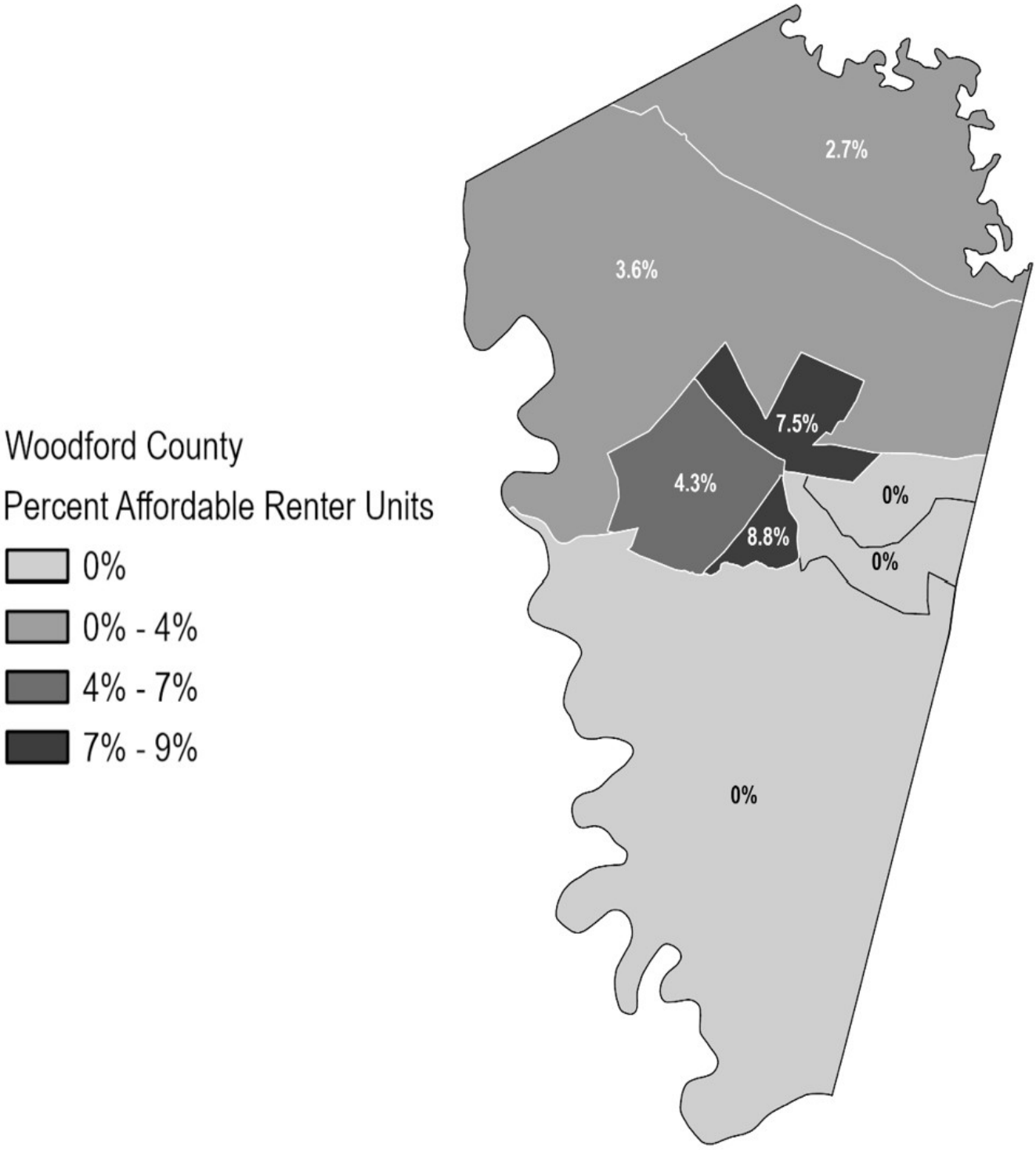


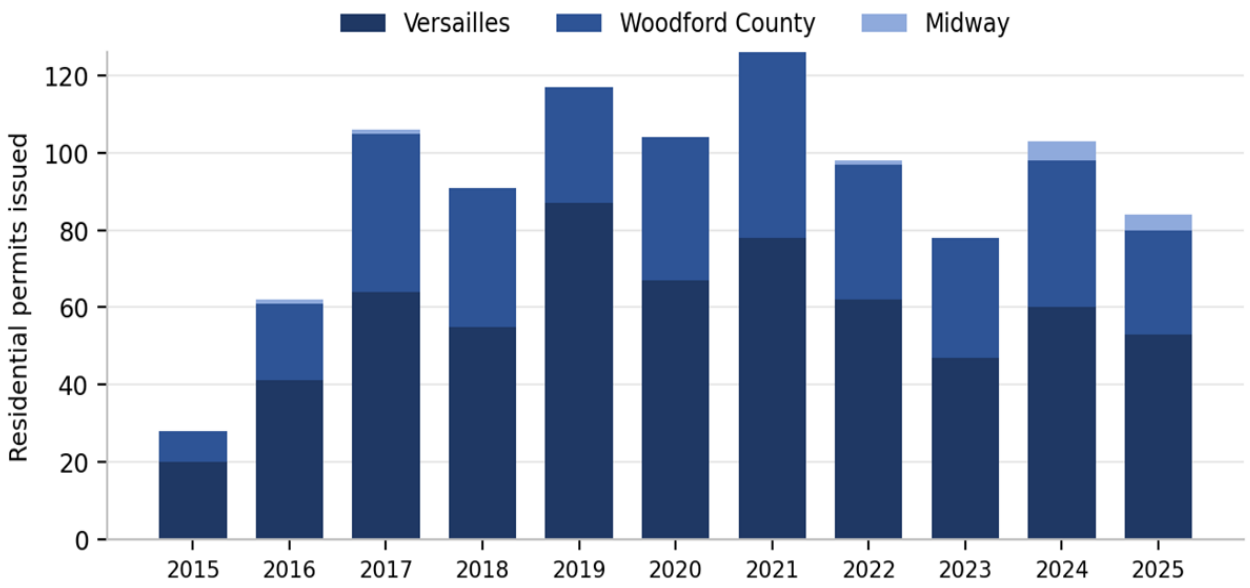
Figure 5 - 13
Percentage of Available Affordable Renter Units in Woodford County



RESIDENTIAL BUILDING PERMITS

Residential building permit records provide a direct count of new housing production and are used here as the authoritative measure of housing units added. Where these counts differ from the American Community Survey or ESRI figures presented earlier, which are survey-based estimates and projections, the permit counts should be preferred as the record of units actually authorized for construction. As seen in **Figure 5 - 14**, permit data for the City of Versailles, the City of Midway, and unincorporated Woodford County were compiled for 2015 through 2025, with 2025 records complete through the end of November. Over that period, 997 residential permits were issued across the three jurisdictions, an average of 91 per year. Over the more recent 2019 through 2025 period, 710 permits were issued, an average of 101 per year. Counts are of permits issued rather than dwelling units completed, and a permit for a multi-unit structure is recorded once, so the number of dwelling units is somewhat higher than these counts wherever attached housing is involved.

Figure 5 - 14
Residential Building Permits Issued by Jurisdiction: 2015 - 2025



Source: Woodford County Residential Building Permits, 2015 to 2025

Annual production has been uneven, ranging from 28 permits in 2015 to 126 in 2021, with no sustained upward or downward trend over the most recent five years. Production is concentrated in the City of Versailles, which accounts for 634 of the 997 permits (63.6%), compared with 351 in unincorporated Woodford County (35.2%) and 12 in Midway (1.2%). This distribution corresponds to the preference expressed by survey respondents, 62.2% of whom identified redevelopment and infill within existing developed areas as the appropriate location for new housing.

Reflected in **Table 5 - 10** below, the type of housing permitted differs sharply by jurisdiction. Attached and multi-unit housing has been built exclusively within Versailles. In unincorporated Woodford County, 299 of 351 permits (85.2%) were for single-family detached houses, with attached housing absent and the remainder accounted for by manufactured, modular, and accessory dwellings. Countywide, single-family detached housing accounts for 768 of 997 permits (77.0%). The permit record confirms from the supply side what the value and transaction data indicate from the price side: the range of housing types produced narrows markedly outside the two cities, and the attached and smaller-unit forms that expand supply at lower price points are being built, when at all, almost entirely within Versailles.

Table 5 - 10
Residential Building Permits by Jursidction and Housing Type: 2015 - 2025

Jurisdiction	Single-family Detatched	Attached or Multi-unit	Manufactured, Modular, or Mobile	Accessory or Barn Dwelling	Total
Versailles	457	177	0	0	634
Woodford County (unincorporated)	299	0	36	16	351
Midway	12	0	0	0	12
Total	768	177	36	16	997

Source: Woodford County residential building permits, 2015 to 2025. Counts are of permits issued. Attached or multi-unit includes townhouses, condominiums, duplexes, and apartments.

HOUSING and NEIGHBORHOODS SUMMARY

Woodford County's housing market is defined by relatively new, large, single-family homes: more than twenty-eight percent of units are detached houses, seventy-one percent were built since 1970, and nearly eighty percent have three or more bedrooms. Homes are also becoming more expensive, with the median home value projected to climb by eleven percent to $346,834 by 2030 and a decline of 956 homes valued under $250,000. Household incomes are expected to rise as well, with the median reaching $88,993 by 2030, though nearly forty-two percent of households are still projected to earn less than $750,000.

Rental affordability is a particular concern, with several census tracts showing no affordable rental units available and cost burden highest in tracts that include parts of Versailles. New construction has averaged about 91 permits per year since 2015, with sixty-three percent issued in Versailles, and because attached and multi-family housing has been built only there, options for lower-priced housing remain limited elsewhere in the county. Looking ahead, the county's changing population, including a projected thirty-five percent increase in residents aged 65 and older by 2035, will shape what kinds of housing are needed in the years to come.

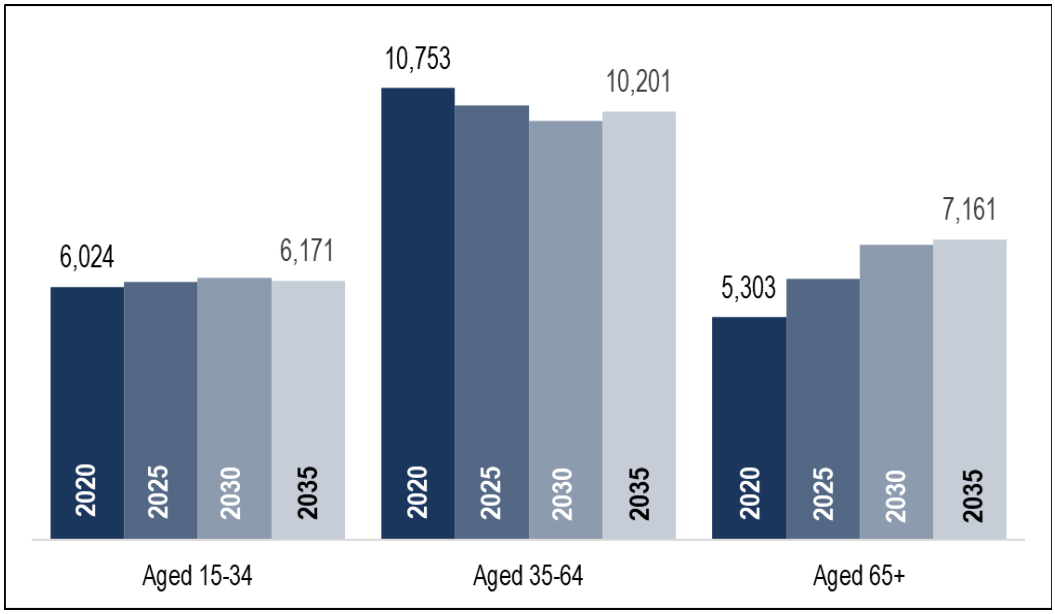
2035 Projections and Demand

Projections and Demand looks ahead to how Woodford County's population is expected to change over the coming decade and what those changes could mean for housing. It explores how different age groups are projected to shrink or grow, and how that may shape the kinds of homes residents will need. The discussion then turns to who owns and who rents today, the types of homes each group lives in, and how these patterns have shifted across the county's census tracts in recent years. Together, these trends offer a picture of where housing demand may be headed and how well the current housing stock is positioned to meet it.

I. POPULATION PROJECTIONS AND HOUSING DEMAND THROUGH 2035

Kentucky State Data Center (KSDC) population projections for Woodford County through 2035 are presented in **Figure 5 - 15**. Data suggest a slight population increase (2.4%) by 2035 for Woodford County residents aged 15 to 34, from 6,024 in 2020. Resident population aged 35 to 64 is estimated to fall 5.1% to 10,201 in 2035, down from 10,753 people in 2020. Population in the 65 and older group is anticipated to rise 35% by 2035, adding 1,858 senior citizens compared to 5,303 in 2020. Exploring population changes by age will allow us to better understand the future housing needs of existing and new Woodford County residents.

Figure 5 - 15
Woodford County Population Estimates by Age: 2020 - 2035



Source: Kentucky State Data Center, 2022

HOUSING TENURE BY HOUSEHOLD AGE

Table 5 - 11 highlights trends in housing tenure by age and housing type in Woodford County. Approximately 88% of occupied housing units in Woodford County are single family homes, 11% are multi-family homes, and fewer than 2% are mobile homes. Homeowners comprise a 72% share of occupied housing units in the county, with 98% of homeowners living in single-family homes. Roughly one percent live in multi-family homes, and one percent live in mobile homes. Woodford County's remaining 28% of occupied housing units are filled with renters. More than 61% of renters live in single family homes, over 35% live in multi-family homes, and greater than 3% rent mobile homes.

Figure 5 - 16 (see page 27) explores the change in housing tenure by age between 2019 and 2024 by census tract in Woodford County. Significant decreases are defined as changes of -25% or greater, moderate decreases include changes from -25% to 0%, moderate increases are classified as changes from 0% to 25%, and changes greater than 25% are deemed significant increases. Householders aged 15-34 had significant increases in ownership from 2019-2024 in most of Woodford County. Householders aged 35-64 experienced moderate decreases in ownership, and householders over 65 years old experienced moderate decreases in ownership in the county, but significant increases in ownership in Versailles and Midway. Renter status for householders aged 15-34 showed significant decrease from 2019-2024 in most of Woodford County, but significant increases in Midway and Versailles. The southern census tract of Woodford County saw a significant increase in renter status for householders aged 35-64, but northern census tracts saw moderate to significant decreases. All census tracts in Woodford County show significant increases in renter status for householders over 65.

Table 5 - 11
Housing Tenure by Age and Housing Type by Census Tract: 2020 - 2024

	Census Tract 501.03	Census Tract 501.04	Census Tract 501.05	Census Tract 501.06	Census Tract 501.07	Census Tract 502	Census Tract 503	Census Tract 504
Owner occupied:								
Householder aged 15 to 34:								
Single Family	63	99	72	151	112	71	9	115
Multi Family	0	0	0	0	0	0	0	0
Mobile Home	0	0	0	0	0	0	0	0
Householder aged 35 to 64:								
Single Family	324	464	536	791	593	756	220	281
Multi Family	39	0	20	0	0	0	7	0
Mobile Home	10	0	0	0	0	13	3	0
Householder aged 65 & up:								
Single Family	218	504	328	494	526	409	178	284
Multi Family	0	0	11	0	0	0	0	0
Mobile Home	28	0	0	0	0	8	22	0

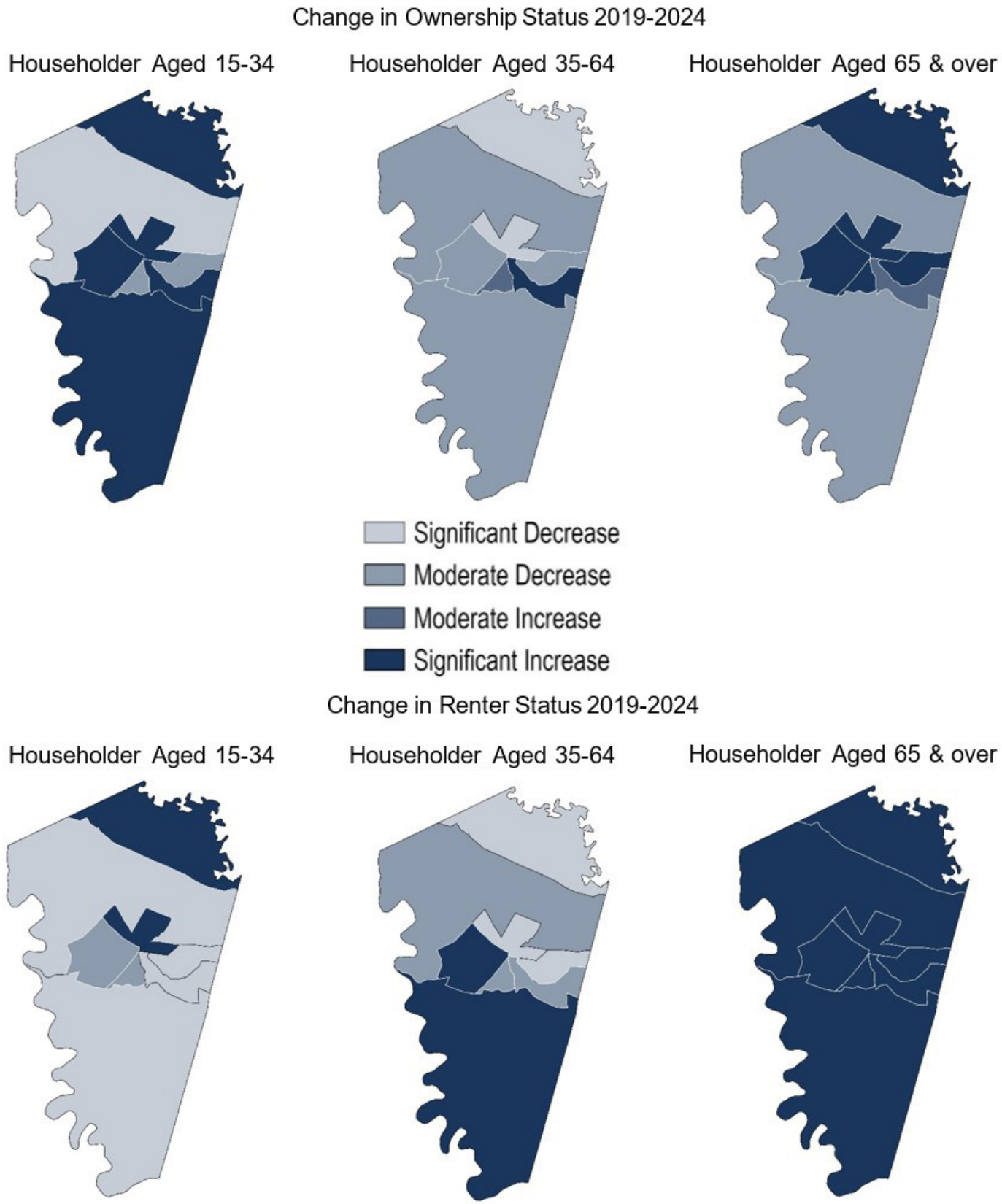
Table 5 - 11 Continued...
Housing Tenure by Age and Housing Type by Census Tract: 2020 - 2024

	Census Tract 501.03	Census Tract 501.04	Census Tract 501.05	Census Tract 501.06	Census Tract 501.07	Census Tract 502	Census Tract 503	Census Tract 504
Renter occupied:								
Householder aged 15 to 34:								
Single Family	98	207	92	0	27	0	65	23
Multi Family	115	28	0	23	56	0	6	17
Mobile Home	15	0	0	0	0	25	0	0
Householder aged 35 to 64:								
Single Family	316	131	134	97	83	23	157	119
Multi Family	245	104	104	58	1	90	0	26
Mobile Home	17	0	0	0	0	11	3	0
Householder aged 65 & up:								
Single Family	33	35	35	19	43	39	22	76
Multi Family	54	51	43	43	0	0	0	20
Mobile Home	0	0	0	0	0	26	0	0

Source: US Census/ACS, 2020-2024



Figure 5 - 16
Chnage in Ownership and Renter Status by Householder Age by Census Tract: 2019 - 2024



2035 PROJECTIONS and DEMAND SUMMARY

Woodford County's population is aging, and that shift will play a major role in shaping future housing needs. Residents aged 65 and older are projected to grow by thirty-five percent by 2035, adding 1,858 seniors to the 5,303 senior residents counted in the 2020 Census. Residents aged 35 to 64 are expected to decline by five percent, while those aged 15 to 34 are projected to grow modestly by nearly three percent. Housing options today are overwhelmingly gearedred toward single-family living, with about eighty-eight percent of occupied units being single-family homes and seventy-two percent of occupied units owner-occupied. Among renters, more than thirty-five percent already live in multi-family housing, and renter status among householders over 65 has increased significantly in every census tract in the county. At the same time, younger householders aged 15 to 34 have seen significant gains in ownership across most of the county. These overlapping trends suggest that the county will need a broader mix of housing types to serve both a growing senior population and younger residents seeking to put down roots.





Synthesis and Policy Options

The preceding sections describe housing conditions in Woodford County from two distinct evidentiary bases. Secondary data from the U.S. Census, the American Community Survey, ESRI projections, HUD, the Kentucky State Data Center, and the Woodford County Property Value Administrator describe measured conditions and observed transactions. The housing survey describes the stated preferences and reported circumstances of 428 residents who chose to respond. This chapter examines where the two align, where they diverge, and what each is able to establish that the other cannot.

I. THE RELATIONSHIP BETWEEN THE SURVEY GROUP AND COUNTY POPULATION

Survey respondents differ from the county population in ways that are measurable against the secondary data and that shape how survey findings should be interpreted, as shown in **Table 5 - 12**.

Renter households are the most substantially underrepresented group. Renters occupy 26.1% of county housing units but account for 6.8% of survey respondents. Because renter respondents report the highest cost burden observed in the survey, with 47.6% directing 40% or more of income toward housing, survey results understate the extent of housing cost pressure in the county. The share of respondents reporting cost burden, at 21.0%, falls within the range measured by census tract but was produced by a group in which the most cost burdened tenure category is underrepresented by a factor of approximately four.

The proportion of respondents working in Woodford County corresponds closely to the county workforce figure, but the correspondence is coincidental. Only six respondents work in Woodford County while residing elsewhere, whereas OnTheMap records 5,427 in-commuters in 2023. The survey provides essentially no coverage of this population, and conclusions regarding workforce housing must rest on the commuting analysis rather than on survey responses.

Table 5 - 12
Survey Respondants Compared with County Population

Characteristics	Survey Respondants	County (secondary data)
Owner Occupied	93.2%	66.4% (ACS, 2024)
Renter Occupied	6.8%	26.1% (ACS, 2024)
Sngle Family Detached	91.7%	82.1% (ACS, 2020-2024)
Working in Woodford County	31.4%	30% of workforce (OnTheMap, 2023)
Reporting Cost Burden	21.0%	12.5% to 30% by tract (CHAS)

Source: Woodford County Housing Survey, 2026; U.S. Census/ACS; HUD CHAS; U.S. Census/ OnTheMap. Survey and secondary categories are not defined identically and comparisons are approximate.

WHERE THE TWO SOURCES AGREE

The price gap identified by residents is present in the projections:

Written comments described an absent segment of moderately priced homes, and 49.4% of respondents identified starter homes as the housing type most difficult to build. The value distribution presented in Table 4 is consistent with this description. Housing units valued below $250,000 are projected to decline by 956 units between 2025 and 2030, a reduction of approximately one third of that stock, while units valued between $300,000 and $399,999 are projected to increase by 490. Units valued below $150,000 are projected to decline by more than half.

The relationship between income and value can be stated directly. Median household income in Woodford County was $79,854 in 2025. A household at that income directing 30% of income toward housing, financing at prevailing rates with a ten percent down payment, could support a purchase in the range of $260,000. Median home value in 2025 was $306,646. Applying the same calculation to the 2030 projections of $88,993 in income and $346,834 in value produces a comparable gap, and the ratio of median value to median income rises from 3.84 to 3.90.

This calculation depends on assumptions regarding interest rates, down payment, taxes, and insurance, and should be presented with those assumptions stated. It nonetheless establishes that the gap described by residents corresponds to a measurable and widening distance between local incomes and local housing values.

Demand for smaller housing is supported by both the stock and the projections:

Survey respondents reporting that their home is or may be larger than they need constitute 45.3% of those answering, and 83.6% anticipate a household transition within five years. The characteristics of the county housing stock correspond. Nearly 80% of Woodford County housing units contain three or more bedrooms, compared with 65% statewide, and the median unit contains 6.2 rooms compared with 5.7 statewide. The county housing stock is larger than the state average, and a substantial share of respondents report occupying more space than their households require.

Kentucky State Data Center projections indicate that the population aged 65 and over will increase 35% by 2035, adding 1,858 residents, while the population aged 35 to 64 declines 5.1%. Figure 15 indicates significant increases in renter status among householders over 65 across every census tract. The survey identifies senior cottage clusters as the only housing type drawing majority support, at net positive 51.0 percentage points and positive across every subgroup examined. Stated preference, existing stock characteristics, and population projection converge on demand for smaller, lower maintenance units suited to older households.

Detached housing preference corresponds to an unusual stock composition:

Single unit detached structures account for 82.1% of Woodford County housing units, compared with 67.5% statewide, and multi-family structures account for 11.4% compared with 18.8% statewide. Survey responses correspond closely. Willingness to accept shared walls in exchange for a $250 monthly cost reduction is 3.9%, and willingness to accept an apartment is 5.2%, while 56.7% would accept a smaller dwelling and 30.9% would accept a less central location.

Considered together, these findings indicate that measures pursuing land efficiency through reduced lot dimensions and unit size are more consistent with both existing stock and stated preference than measures pursuing the same objective through attached housing forms. Small lot single family housing is the only alternative form drawing majority willingness in the survey, at 68.1%.

WHERE THE TWO SOURCES DIVERGE

Stated preference for infill and observed transaction patterns:

Survey respondents identified redevelopment and infill as the preferred location for future growth by a substantial margin, selected by 62.2%, with rural areas selected by 12.0%. Transaction records describe a different pattern. Of 1,187 arms-length residential sales recorded between January 2022 and April 2025, 580 occurred in the county district and 498 in Versailles. County district sales averaged $333,755 on 1.1 acres, compared with $312,313 on 0.3 acres in Versailles.

Sales outside the two cities therefore exceed city sales in both number and average price, and occur on parcels approximately three times larger. The market is directing a majority of residential transactions toward the location that survey respondents identify as least preferred for growth. This divergence may reflect the composition of available supply rather than buyer preference, may reflect differences between survey respondents and active purchasers, or may reflect a genuine gap between stated and revealed preference. The available data do not distinguish among these explanations, and the divergence should be presented as an open question.

Perceived affordability and measured conditions:

A majority of survey respondents describe their housing as affordable, with 87.3% reporting that their housing is very affordable or manageable. Secondary data describe more constrained conditions. HUD CHAS data indicate cost burden ranging from 12.5% to 30.0% of households by census tract, with the highest rates in the Versailles tracts where 64.9% of survey respondents reside. Three census tracts contain no available and affordable renter units.

The divergence is explained in part by respondent composition and in part by the measures themselves. Within the survey, 62.5% of respondents directing 30% to 40% of income toward housing nonetheless described their situation as manageable. Perceived affordability and measured cost burden capture distinct conditions, and a survey relying on perception will report lower housing stress than an income-based measure applied to the same households.

WHAT EACH SOURCE ESTABLISHES

The two evidentiary bases answer different questions, see **Table 5 - 13 (page 31)**, and the distinction is worth stating explicitly for readers of this report.

Secondary data establish the scale and direction of housing conditions but cannot indicate which responses residents would accept. The survey establishes the range of acceptable responses but cannot establish scale, cost, or yield. Neither source is sufficient alone, and the principal value of the combined analysis lies in the areas where they corroborate one another: the widening distance between local incomes and local housing values, the demographic and stock-based case for smaller units, and the concentration of housing cost pressure among renter households that the survey reached least effectively.

Table 5 - 13
Questions Addressed by Each Evidentiary Base

Question	Source
How many units exist, of what type, age, and value	ACS, ERSI, PVA
Where residents work and how far they travel	OnTheMap
What has sold, at what price, and in which district	PVA Arms-length Transactions
How many households face measured cost burden	HUD CHAS, ACS
How the population will change by age	Kentucky State Data Center
What housing residents would accept and at what cost	Housing Survey
Which regulatory changes residents would support	Housing Survey
Why residents would move, and where they would go	Housing Survey
What demand exists that current supply does not capture	Housing Survey

Source: Blueprint Kentucky

LIMITATIONS OF THE COMBINED ANALYSIS

- Survey respondents self-selected and are not representative of the county population. Renter households are underrepresented by approximately a factor of four relative to their share of occupied units.

- The survey provides no usable evidence regarding the 5,427 workers who commute into Woodford County, notwithstanding several instrument items directed at that population.

- ESRI figures for 2030 and Kentucky State Data Center figures for 2035 are projections rather than measurements, and are sensitive to the assumptions underlying them.

- HUD CHAS data are derived from the 2016 to 2020 American Community Survey and describe an earlier period than the 2020 to 2024 estimates used elsewhere in this report.

- Survey item bases decline through the instrument, from approximately 350 for demographic items to approximately 230 for items concerning zoning and growth.

- The relationship between household income and supportable home value presented in this chapter depends on assumptions regarding financing terms that are not derived from local data.

SURVEY GROUP and COUNTY POPULATION RELATIONSHIP SUMMARY

The 428 residents who responded to the housing survey do not perfectly mirror the county as a whole, and that matters for how their views are read. Homeowners made up ninety-three percent of respondents compared with sixty-six percent of the county, while renters accounted for just seven percent of respondants despite occupying twenty-six percent of housing units. Because renters report the highest cost burden, with forty-seven percent of respondants directing forty percent or more of income towards housing, the survey likely understates the housing cost pressure in the community. The survey also reached almost no one who works in the county but lives elsewhere. Where the two sources agree, the picture is clear: a widening gap between local incomes and home values, and strong support for smaller homes suited to an aging population.

II. HOUSING STRATEGIES

This chapter identifies policy and ordinance options for which the preceding analysis provides support. It draws on all sources assembled for this study: American Community Survey and decennial Census data, ESRI projections, U.S. Census OnTheMap commuting data, HUD Comprehensive Housing Affordability Strategy data, Kentucky State Data Center population projections, the Woodford County Property Value Administrator tax roll and arms-length transaction records, and the housing survey of 428 county residents.

The options are presented for consideration by local decision makers. Each option states the mechanism, the evidence supporting it, what the evidence does not establish, and the conditions under which the option might be unlikely to achieve its purpose. Options are included where evidence supports them and excluded where it does not, including where an option is commonly recommended elsewhere.

Two categories of option are distinguished: options supported by both the survey and secondary data and then those supported only by single-source evidence.

These proposed options have not been fully evaluated against the current Woodford County zoning ordinance, subdivision regulations, or Kentucky enabling statutes, and each would require review before drafting. The options are also intended to be consistent with the land use element and other chapters of this plan, as discussed at the end of this chapter. Financial feasibility has likewise not been assessed.



THE PROBELM THE EVIDENCE DESCRIBES

The combined evidence supports a specific characterization of the county's housing condition, and that characterization differs from the one commonly assumed. The constraint is not the rate at which housing is produced. It is the price and size composition of what is produced.

Table 5 - 14 reflects the projected chnage in owner-occupied units by value from 2025 to 2030.

Table 5 - 14
Projected Chnage in Owner-occupied Units by Value: 2025 - 2030

Value Segment	2025	2030	Change
Below $150,000	1,105	572	-533
$150,000 to $249,999	1,777	1,354	-423
Below $250,000 (subtotal)	2,882	1,926	-956
$250,000 and above	5,241	6,525	+1,284
Total	8,123	8,451	+328

Source: ESRI, 2025, as presented in Table 4 of this report

Production keeps pace with household growth; composition does not:

Residential building permit records, presented earlier in this report, provide a direct count of housing production. Over the 2019 through 2025 period the three jurisdictions issued 710 residential permits, an average of 101 per year, and over the full 2015 through 2025 period 997 permits, an average of 91 per year. ESRI projects total households increasing by 284 between 2025 and 2030, an average of approximately 57 per year. Recent permitted production has therefore run at roughly twice the rate of projected household formation, indicating that the pace of new construction is not the binding constraint.

The same projections indicate that owner-occupied units will increase by 328 between 2025 and 2030. Over the identical period, units valued below $250,000 are projected to decline by 956, a reduction of 33.2%, while units valued at $250,000 and above increase by 1,284.

The county is projected to add housing while losing a third of its moderately priced stock. This is the central finding for policy purposes. Measures directed at increasing the total volume of construction would not address it, because volume is not the binding constraint. Measures directed at the price and size of what is built would address it directly.

Local incomes are falling behind housing values:

Median household income in Woodford County was $79,854 in 2025 and is projected to reach $88,993 by 2030. Median home value was $306,646 in 2025 and is projected to reach $346,834. The ratio of median value to median income rises from 3.84 to 3.90.

Stated in terms of purchasing capacity, a household at the 2025 median income directing 30% of income toward housing, financing at approximately 6.5% with a ten percent down payment, could support a purchase near $263,000. The gap between that figure and the median home value is approximately $43,000. Applying identical assumptions to the 2030 projections widens the gap to approximately $54,000. A household would require income near $93,000 to support the 2025 median value on these terms. For reference, 39.9% of county households reported income of $100,000 or more in 2025.

Cost pressure is concentrated among renters:

Renter-occupied units declined from 27.2% of county housing in 2019 to 26.1% in 2024 and are projected to reach 24.5% by 2030. HUD data identify three census tracts with no available and affordable renter units. Among survey respondents who rent, 47.6% spend 40% or more of household income toward housing, compared with 4.5% of owners, and 50.0% expect to move within five years.

Renter households occupy approximately 26% of county housing units but accounted for 6.8% of survey respondents. The population experiencing the most acute cost pressure is the population the survey reached least effectively, and reported measures of housing stress should be understood as conservative.

The survey cannot speak to workforce housing:

OnTheMap recorded 5,427 workers commuting into Woodford County in 2023, an increase of 637 since 2018. Approximately 30% of the county workforce both lives and works in the county, down 2.1 percentage points from 2018. The housing survey received six responses from individuals working in the county while residing elsewhere. Options addressed to workforce housing therefore rest on the commuting data alone.

Table 5 - 15
Summary of Policy Options

Option	Evidence Based	Addresses
1. Cottage cluster and small-home ordinance	Both survey and secondary data	Senior demand, oversized stock
2. Small-lot detached housing standards	Both survey and secondary data	Price and size composition
3. Preservation instrument as paired trade	Both survey and secondary data	Political condition for options 2 and 4
4. Unit size and configuration flexibility	Both survey and secondary data	Production cost per unit
5. Infill and vaccant property activation	Both survey and secondary data	Growth location, existing infrustructure
6. Infrusture sequencing framework	Both survey and secondary data	Precondition for public confidence
7. Objective standards and administrative review	Survey and process evidence	Approval cost and uncertainty
8. Rental stock preservation and expansion	Secondary data primary	Declining renter share, cost burden
9. Workforce engagement	Secondary data only	In-commuting population

Source: Blueprint Kentucky. Convergent indicates support in both the survey and secondary data.

OPTIONS SUPPORTED BY CONVERGENT EVIDENCE

Option 1. Cottage cluster and small-home ordinance

Mechanism: Establish a permitted cottage cluster or pocket neighborhood form allowing multiple small, detached dwellings on a shared parcel with common open space, subject to defined standards for unit size, spacing, parking, and landscaping.

Survey evidence: Senior cottage clusters are the only housing type examined that holds net positive support across every subgroup, at net positive 51.0 percentage points overall and net positive 32.1 among respondents prioritizing farmland protection. Willingness to consider a senior living community reaches 54.2% overall and 75.9% among respondents over 65. Among respondents identifying family members who would relocate to the county, 26.8% identified senior housing as the need.

Secondary data evidence: Kentucky State Data Center projections indicate the population aged 65 and over increasing 35% by 2035, adding 1,858 residents, while the population aged 35 to 64 declines 5.1%. American Community Survey data show significant increases in renter status among householders over 65 in every census tract. Nearly 80% of county housing units contain three or more bedrooms against 65% statewide, and the median unit contains 6.2 rooms against 5.7 statewide.

Why the convergence matters: This is the only point in the study where stated willingness, identified demand, demographic projection, and political permission all align. Every other option loses at least one of the four.

Missing Data: Absorption rate, deliverable price point, or whether the format can be produced below the cost of existing detached stock. The survey does not indicate whether respondents distinguish age-restricted from market-rate formats.

Risk: Downsizing intent is conditional. Among survey respondents reporting excess space, 44.3% would not move to a smaller home even if one were available, and cost was cited as frequently as availability. A smaller unit priced at parity with existing stock does not resolve the stated barrier.

Option 2. Small-lot detached housing standards inside the service area

Mechanism: Reduce minimum lot size, setback, and frontage requirements for detached housing within the existing urban service area, conditioned on the preservation instrument described in Option 3.

Survey evidence: Small-lot single-family housing is the only alternative form drawing majority willingness at 68.1%, and the only one where a substantial share, 32.3%, responded definitely rather than maybe. Policy support is net positive 13.7 percentage points, rising to net positive 31.9 among respondents identifying family members who would relocate.

Secondary data evidence: Residential parcels average 0.6 acres, while agricultural and open space parcels average 29.7 acres. Assessed value per acre for residential parcels is $468,525 against $10,922 for agricultural and open space, indicating that land converted to residential use carries substantially higher value and that lot dimension is a principal determinant of delivered price. The projected loss of 956 units below $250,000 establishes the segment the option would target.

The persuasion gap: Minimum lot size is identified as a major barrier by 22.7% of survey respondents overall and 12.9% of those prioritizing farmland protection. Support for the housing type exists; recognition that current standards constrain its production does not. This is an information gap rather than a preference gap.

Risk: Introduced as a standalone density measure, the option runs against the 53.4% farmland priority and would likely be read as enabling rural conversion. The distinction between inside and outside the service area is essential: 62.2% of respondents support infill while 12.0% support rural growth.

Option 3. Preservation instrument as the paired trade

Mechanism: Conservation subdivision requirements, purchase or transfer of development rights, agricultural district provisions, or a firm urban service boundary, adopted within the same package as Options 2 and 4 rather than separately.

Survey evidence: When presented with a specific exchange of smaller lots for farmland preservation, 45.6% of respondents supported the trade, 40.2% responded that it depends, and 14.2% opposed. Outright rejection is a minority position within every priority group, including respondents prioritizing farmland protection, where 17.3% opposed and 48.9% responded that it depends.

Secondary evidence: Agricultural and open space parcels account for 2,917 of the parcels in the PVA tax roll and the substantial majority of county land area. Farm sales averaged $1,485,823 and $23,000 per acre between January 2022 and April 2025, establishing a measurable market value for development rights that a purchase or transfer program would need to reflect.

A substantive caution: A survey respondent questioned whether smaller lots would in fact preserve farmland. The challenge is well founded. Reduced lot dimensions increase land efficiency per unit but do not by themselves prevent agricultural conversion. The pairing is therefore a logical requirement of the policy rather than only a means of assembling support.

What the evidence does not establish: The cost, administrative burden, or effectiveness of any specific preservation mechanism, or which mechanism residents would find credible.

Option 4. Unit size and configuration flexibility

Mechanism: Reduce or remove minimum floor area requirements, permit narrower and shallower building envelopes, and reduce parking and garage requirements for smaller units.

Survey evidence: Asked what they would accept in exchange for a $250 monthly cost reduction, 56.7% of respondents would accept a smaller home and 30.9% a less central location, while 15.9% would accept a townhouse or duplex, 5.2% an apartment, and 3.9% shared walls. The pattern is consistent and directional: respondents will trade floor area and location but not the detached form.

Secondary evidence: Single-unit detached structures account for 82.1% of county housing units against 67.5% statewide, and multi-family structures for 11.4% against 18.8% statewide. The stated preference and the existing stock correspond, and both differ from the state pattern.

Implication for drafting: Land efficiency pursued through lot dimension and unit size is consistent with both evidence bases. The same objective pursued through attached forms is not: duplexes draw net negative 7.5 and fourplexes net negative 17.9, against net positive 13.7 for small lot homes. Where a jurisdiction would ordinarily lead with missing middle attached typologies, the Woodford County evidence supports leading with small, detached units instead.

Option 5. Infill and vacant property activation

Mechanism: Compile a vacant, underused, and deteriorated property inventory. Establish adaptive reuse standards for upper-story residential in commercial structures. Reduce or waive requirements for development on parcels already served by existing infrastructure.

Survey evidence: Redevelopment and infill was selected by 62.2% of respondents as the preferred location for future growth, against 12.0% for rural areas, the strongest directional signal in the survey and uncontested across subgroups. Apartments near downtown draw net positive support of 14.5 percentage points.

Secondary evidence: American Community Survey data indicate a 2024 vacancy rate of 7.5%, representing approximately 876 units, an increase of 89 units since 2019. PVA records show residential and commercial parcels concentrated within Versailles and Midway where infrastructure is established. Approximately 29% of county housing units were constructed before 1970, indicating a rehabilitation-eligible stock.

A necessary qualification: The Census vacancy definition includes units under construction, units held for seasonal use, and units whose occupants maintain a usual residence elsewhere. The 876 figure therefore overstates the property genuinely available for activation. A survey respondent made the same observation in different terms. The inventory would need to distinguish available properties from those occupied, encumbered, or held for family use.

Option 6. Infrastructure sequencing framework

Mechanism: Adopt an adequate public facilities or concurrency policy tying residential approval to demonstrated capacity in roads, sewer, water, and schools, linked to a published and funded capital improvement plan.

Survey evidence: Capacity concerns appear in 25.3% of written comments when infrastructure, traffic, and school capacity are considered together; this is the most widely shared concern in those comments, and infrastructure requirements are identified as a major barrier in 33.3%. The concern is raised by respondents on both sides of the growth question, distinguishing it from general opposition to development.

Function: This option does not itself increase housing supply and may slow approvals in the near term. Its value lies elsewhere. Infrastructure concern appears to be the condition on which a substantial portion of residents have withheld support for other measures, and a framework that documents capacity converts an open-ended objection into an answerable question.

Risk: Adopted without a funded capital plan, a concurrency requirement operates as an indefinite moratorium. Written comments indicate that some residents would regard that outcome as satisfactory, which raises a genuine risk that the framework is adopted as a growth control measure rather than a sequencing measure. Explicit funding commitments and review timelines would mitigate this.

OPTIONS SUPPORTED BY CONVERGENT EVIDENCE

Option 7. Objective standards with administrative review

Mechanism: Convert discretionary approval for defined project types into administrative review against written, objective site and design standards, with compliant applications approved without public hearing.

Evidence: Neighborhood opposition is identified as a major barrier to housing development by 44.1% of survey respondents, ahead of every regulatory provision examined. Respondents identified this regarding their own community. Length and complexity of the approval process is identified as a major barrier by 26.5%, and planning process and governance concerns appear in 14.3% of written comments.

Cost mechanism: Approval duration and uncertainty are carrying costs, and carrying costs are reflected in delivered price. Reducing discretion for projects meeting published standards lowers those costs without subsidy. The magnitude of the reduction cannot be estimated from available data.

Failure condition: The option reduces residents' ability to object to individual projects, which is the mechanism many rely upon. The evidence suggests it would be difficult to advance in isolation and more feasible alongside Option 6, which substitutes documented capacity assurance for case-by-case objection.

Option 8. Rental stock preservation and expansion

Mechanism: Permit accessory dwelling units and small-scale rental forms, address lease term and age-related gaps where local authority extends, and monitor conversion of rental units to ownership tenure.

Secondary evidence, which is primary here: Renter-occupied units declined from 27.2% of county housing in 2019 to 26.1% in 2024, with a projected 24.5% by 2030. Three census tracts contain no available and affordable renter units. Cost burden by tract reaches 30.0% in the western Versailles tract, where renter occupancy is highest at 57%. American Community Survey data show significant increases in renter status among householders over 65 across every tract, indicating rising rental demand from an aging population even as the rental share contracts.

Survey evidence: Among 194 respondents, 47.9% identified senior-friendly terms as missing locally, 40.7% pet-friendly, and 29.4% short-term leases. Unfortunately, only 22 respondents were renters, so while every renter finding runs in a consistent direction, magnitudes are imprecise.

Significant tension: Accessory dwelling units draw net negative policy support of 5.2 percentage points, and 48.3% of respondents who would not personally live in one oppose allowing them. This option carries the clearest measured need in the study and among the weakest political support.

Option 9. Workforce housing engagement

Mechanism: Employer-based engagement to determine whether in-commuting workers would relocate to the county, what housing they would require, and at what price, followed by policy response if warranted.

Evidence, from secondary data only: OnTheMap recorded 5,427 workers commuting into Woodford County in 2023, up 637 from 2018, with 1,750 arriving from Fayette County, 545 from Franklin, 433 from Scott, 387 from Anderson, and 296 from Jessamine. The share of the workforce both living and working in the county declined 2.1 percentage points to approximately 30%. County employment grew by 695 jobs between 2018 and 2023.

Survey evidence: The housing survey received six responses from this population despite containing four items directed at it. Whether in-commuters would relocate given different housing, and what housing would be required, is unknown. An employer-distributed instrument would address the most significant gap in the current evidence base.

Rising in-commuting is consistent with a local housing constraint, but it is also consistent with regional wage differentials, dual-earner household location decisions, and employer recruitment patterns. The commuting data establish the magnitude of the population, not the reason for its location choices.



APPROACHES THE EVIDENCE DOES NOT SUPPORT

Three approaches that appear frequently in local housing strategies lack support in this study. Documenting them may conserve effort.

Measures directed at total construction volume:

Permitted production has averaged 101 units per year over 2019 through 2025, roughly twice the projected household formation of approximately 57 per year, while units valued below $250,000 are projected to decline by 956. Volume is not the binding constraint, and measures raising aggregate production without addressing price and size composition would be unlikely to alter the affordability trajectory.

Modular housing as an affordability strategy:

Modular homes draw the highest opposition of any type examined, at net negative 35.0 percentage points, with 52.8% opposing. Among respondents who would not personally live in one, 74.4% oppose allowing more and 3.0% support it, the smallest separation between personal preference and policy position recorded. Opposition holds across every age group and priority group. Mobile homes account for 1.5% of county housing units against 10.5% statewide, indicating the form has not established a local market.

Leading with the essential worker framing:

Asked whether their position would change if a measure allowed teachers, nurses, or first responders to live locally, 36.4% of respondents became more supportive and 61.2% reported no change. The framing does not move the groups whose positions would need to change. The framing reinforces respondents already open to change. It may serve as a supporting message and is not supported as a primary one.

Table 5 - 16
Effect of the Essential Worker Framing by Group

Group	More Supportive	No Change
Respondents opposing duplexes	17.0	78.0
Respondents opposing fourplexes	17.4	78.3
Respondents opposing modular homes	23.5	72.7
Respondents prioritizing farmland protection	21.3	75.0
Respondents prioritizing balance	53.2	45.9
Respondents prioritizing additional housing	53.8	46.2

Source: Woodford County Housing Survey, 2026. n=258

Approaches premised on generational resistance:

Respondents over 65 report the highest willingness to consider alternative housing for five of the seven types examined, including duplexes at 43.5%, townhomes at 47.7%, and accessory dwelling units at 38.8%. Net policy support among respondents over 65 exceeds that of respondents aged 45 to 65 for seven of eight types. Outreach designed on the assumption that resistance concentrates among older residents would be misdirected.

Sequencing:

The evidence supports an order of operations, principally because several options depend on conditions that others establish.

The dependencies are substantive rather than procedural. Options 2 and 4 address price composition most directly but face majority resistance without the Option 3 pairing. Options 7 and 8 reduce public discretion and expand rental supply respectively, and both are more feasible after Option 6 has provided a documented answer to infrastructure capacity concerns. Option 1 requires none of these conditions and could proceed independently.

Table 5 - 17
Suggested Sequence and Dependencies

Stage	Options	Rationale
First	1, 5, 6	Draw support across subgroups and do not require resolving the farmland question
Second	2, 3, 4	Address price composition directly; require the paired preservation trade
Third	7, 8	Depend on public confidence established by Option 6
Parallel	9	Information gathering independent of the above

Source: Blueprint Kentucky

Indicators for Monitoring:

The study establishes baselines against which the effect of any adopted measure could be assessed. The following indicators are drawn from sources that will be updated on a recurring basis without additional primary collection.

The indicator on units permitted by type can be maintained directly from the building permit records compiled for this report, as summarized in Table 11. Updating that record annually would allow the county to determine whether adopted measures change what is actually built rather than only what is approved.

The ratio of median home value to median income is the single most informative indicator for the problem this chapter describes. It is projected to rise from 3.84 to 3.90 by 2030 in the absence of intervention, and it would fall if the composition of new production shifted toward moderately priced units.

Table 5 - 18
Effect of the Essential Worker Framing by Group

Indicator	Baseline	Source and Interval
Owner units valued below $250,000	2,882 (2025)	ESRI, annual
Median home value to median income ratio	3.84 (2025)	ACS and ESRI, annual
Renter share of occupied units	26.1% (2024)	ACS, annual
Households with cost burden, by tract	12.5% to 30.0%	HUD CHAS, periodic
Available and affordable renter units	0% in three tracts	HUD CHAS, periodic
Residential sales by district and price	See Table 9	PVA, continuous
Average residential parcel size at sale	0.7 acres countywide	PVA, continuous
Housing units permitted by type	See Table 11	Local permit records
Workers commuting into the county	5,427 (2023)	OnTheMap, annual

Source: Blueprint Kentucky, compiled from sources used in this report.

LIMITATIONS

- Survey respondents self-selected and are not representative of the county population. Renter households, who report the highest cost burden, are underrepresented by approximately a factor of four relative to their share of occupied units.
- The study provides no evidence regarding the housing preferences of the 5,427 workers commuting into the county, and Option 9 is stated as information gathering for that reason.
- ESRI figures for 2030 and Kentucky State Data Center figures for 2035 are projections, sensitive to their underlying assumptions, and should not be treated as measurements.
- HUD CHAS data derive from the 2016 to 2020 American Community Survey and describe an earlier period than other estimates used in this report.
- The income to value calculations depend on assumed financing terms not derived from local data.

No option has been assessed for cost, legal authority under Kentucky statute, or consistency with the existing zoning ordinance and subdivision regulations. Alignment with the land use element and other chapters of this plan is discussed at the end of this chapter.

- The study cannot establish the yield of any option. How many units a given ordinance change would produce, at what price, remains unknown and would require feasibility analysis.

HOUSING STRATEGIES SUMMARY

The evidence suggests Woodford County's housing challenge is not how much is being built, but what is being built. Permits have averaged 101 per year since 2019, about twice the projected household growth, yet home values under $250,000 are projected to decline by 956 units, about a third of that stock. In response, this chapter presents nine policy options for local decision makers to consider, led by those supported by both residents and the data: cottage clusters for seniors, small-lot detached homes, and a preservation tool that pairs smaller lots with farmland protection. Residents showed clear willingness to trade floor area and location for lower costs, with fifty-seven percent accepting a smaller home, but very little willingness to give up the detached form, with only five percent accepting an apartment. A suggested sequence begins with the options that draw broad support, then moves to those requiring the farmland trade, and finally to those that depend on public confidence in infrustructure planning.



