HOUSING SUPPLY GAP ANALYSIS (Phase II)

Commonwealth of Kentucky

2024 to 2029

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Investing in quality housing solutions

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I. INTRODUCTION

A. INTRODUCTION AND PURPOSE

Adequate and affordable housing is fundamental to the financial stability, health and well-being of Kentuckians. Therefore, ensuring that Kentucky's residents of today and tomorrow are appropriately housed is vital for the commonwealth. While household growth and housing the homeless are important factors to consider when addressing Kentucky's housing needs, a healthy housing market is one that also addresses households living in substandard housing conditions, households paying excessive amounts of income toward housing costs, workers traveling long distances to work, and provides housing to accommodate for planned job growth. Providing and preserving housing enables the commonwealth to meet the needs of new households, growing families, and seniors wishing to age-in-place or downsize. It also allows the state to respond to changing socioeconomic characteristics of residents, empowers area employers to attract and retain workers, and encourages potential economic growth. Supporting these factors will strengthen the core community spirit of Kentucky and support the progression of its distinctive landscape. The residents of Kentucky will be the beneficiaries of building a healthy and prosperous future that includes a healthy housing market. In the end, this study provides key demographic, economic and housing data that will enable housing advocates, elected officials, community leaders, residential developers and others to make data-informed decisions on establishing housing priorities, creating or modifying housing policies, and supporting housing initiatives and incentives.

The Kentucky Housing Corporation (KHC) retained Bowen National Research in January of 2024 for the purpose of conducting a Housing Supply Gap Analysis for rental and for-sale housing for each of the 120 counties within the state of Kentucky, as well as for Kentucky's 15 Area Development Districts (delineated in Section VI of this report). This particular study is Phase II of the assessment that specifically focuses on both the present (2024) and the future (2029) of Kentucky's housing needs. Phase I (issued in the spring of 2024) included only a current (2024) picture of the commonwealth's housing conditions and needs.

B. SCOPE OF WORK

The Housing Supply Gap Analysis is comprised of three separate phases that are scheduled for completion over the first 10 months of 2024. The following is a brief summary of each phase:

Phase I:	**Current (2024) Housing Supply Gap Analysis** – This initial phase includes estimates of *current* (2024) housing supply shortages for each of Kentucky's 120 counties and 15 Area Development Districts. This phase relies heavily on a variety of published secondary sources, including the U.S. Census, American Community Survey, national demographer ESRI, and Realtor.com.
Phase II:	**Current (2024) and Projected (2029) Housing Supply Gap Analysis** – This second phase builds upon elements included in Phase I and provides estimates on five-year *projected* (2029) housing supply shortages that are provided for each of Kentucky's 120 counties and 15 Area Development Districts. In addition to the sources cited in Phase I, Phase II involves an inventory of surveyed multifamily rental alternatives, a detailed accounting of homes available to purchase, identification of housing product in the development pipeline, identification of large-scale job announcements and an evaluation of their impact on household growth.
Phase III:	**Community Engagement/Input** – The final phase involves a series of public engagements to share key findings from Phases I and II of the statewide Housing Supply Gap Analysis and to solicit public input that can be used to identify and develop strategies to help address Kentucky's housing needs.

This self-contained document includes all relevant elements that comprise Phase II. The previous phase of this study that addressed current (2024) housing needs was issued in March of 2024 and was published on the Kentucky Housing Corporation website.

C. REPORT LIMITATIONS

The intent of this report is to collect, present and analyze significant levels of data for the Commonwealth of Kentucky. Bowen National Research relied on a variety of data sources to generate this report. These data sources are not always verifiable; however, Bowen National Research makes a concerted effort to confirm the level of reliability of data reported by secondary sources (e.g., American Red Cross, Realtor.com, etc.), when possible. While this is not always possible, we believe that our efforts provide an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

Bowen National Research has no present or prospective interest in any real estate property in Kentucky and has no personal interest or bias with respect to the parties involved. The compensation for Bowen National Research is not contingent on an action or event resulting from the analyses, opinions, or use of this study. Any reproduction or duplication of this study without the expressed approval of the Kentucky Housing Corporation or Bowen National Research is strictly prohibited.

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II. EXECUTIVE SUMMARY

INTRODUCTION

The purpose of this report is to provide a current (2024) and projected (2029) Housing Supply Gap Analysis for each of the 120 counties and 15 Area Development Districts within the state of Kentucky. To that end, demographic, economic, and housing data has been compiled from a variety of published sources and primary research. Estimated housing gaps by affordability and tenure (rental vs. ownership) are based on these metrics. This Executive Summary provides such estimates and key findings. Additional data analysis is presented within the individual sections of this Housing Supply Gap Analysis.

A. OVERALL STATEWIDE HOUSING SUPPLY GAP ESTIMATES

This study considered numerous metrics to measure the current (2024) and projected (2029) housing gaps that exist in Kentucky. This included acknowledgment of housing product currently available to rent and buy, the number of households at various income levels, household growth between 2024 and 2029, households living in substandard housing, households living in severe housing cost burdened situations, workers commuting into each county on a daily basis, households created from economic investment and job growth, and the replacement of housing severely damaged from natural disasters in 2021 and 2022. An accounting of product in the development pipeline, either planned or under construction, was also completed and considered in the housing gap estimates.

Per the Kentucky Housing Corporation's (KHC's) request, the housing supply gap estimates are provided for six household income levels based on published HUD income limits using specific levels of Area Median Income (AMI). These AMI levels are as follows: Less than or equal to 30% of AMI, between 31% and 50% of AMI, between 51% and 80% of AMI, between 81% and 120% AMI, between 121% and 150% of AMI, and 151% and higher of AMI. This analysis was completed for renter households and owner households separately.

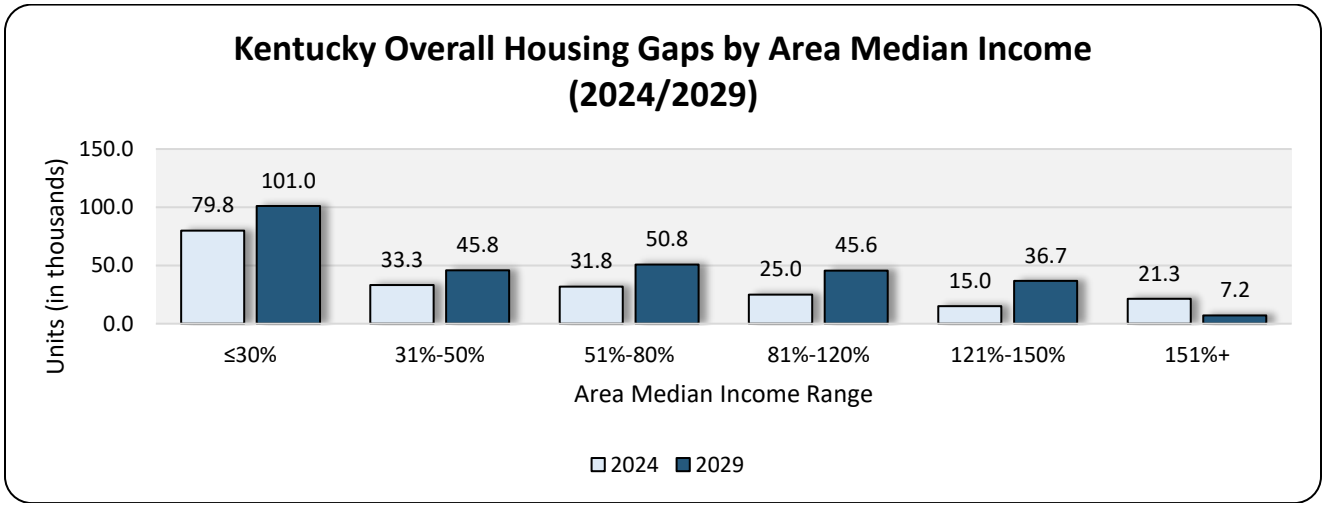
In addition to overall housing gaps by AMI level, supplemental housing gaps were derived for persons seeking Permanent Supportive Housing (PSH). For the purposes of this analysis, Permanent Supportive Housing is rental housing that combines rental assistance, either project or tenant-based, with voluntary supportive services intensive case management, to persons with disabilities exiting homelessness or institutional settings. Persons with a history of chronic homelessness are prioritized. These PSH housing gaps are provided by the Corporation for Supportive Housing (The Corporation for Supportive Housing | CSH) and are incorporated into this statewide Kentucky Housing Supply Gap Analysis in Addendum E.

It is important to note that the housing supply gaps provided in this Executive Summary cover the overall state and its 120 individual counties. Housing supply gaps of Kentucky's 15 Area Development Districts that provide regional perspectives are included in Section VI.

The following tables summarize the current (2024) and projected (2029) housing gaps (renter, owner and combined) for the entire state of Kentucky by Area Median Income (AMI). Note that some total percentages may not equal 100.0% due to rounding.

		State of Kentucky (2024) Overall Housing Gaps (by Tenure and Area Median Income)							
		Number of Units Needed by Household Income Level						Total Gap	
		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State
State Rental Gaps	Units	60,385	19,161	13,211	6,980	1,132	700	**101,569**	**49.3%**
	Share	59.4%	18.9%	13.0%	6.9%	1.1%	0.7%	**100.0%**	-
State For-Sale Gaps	Units	19,434	14,179	18,599	17,972	13,896	20,558	**104,638**	**50.7%**
	Share	18.5%	13.6%	17.8%	17.2%	13.3%	19.7%	**100.0%**	-
State Total	**Units**	**79,819**	**33,340**	**31,810**	**24,952**	**15,028**	**21,258**	**206,207**	**100.0%**
	Share	**38.7%**	**16.2%**	**15.4%**	**12.1%**	**7.3%**	**10.3%**	**100.0%**	-

		State of Kentucky (2029) Projected Overall Housing Gaps (by Tenure and Area Median Income)							
		Number of Units Needed by Household Income Level						Total Gap	
		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State
State Rental Gaps	Units	77,554	21,172	18,479	11,993	7,732	2,232	**139,162**	**48.5%**
	Share	55.7%	15.2%	13.3%	8.6%	5.6%	1.6%	**100.0%**	-
State For-Sale Gaps	Units	23,436	24,586	32,356	33,630	28,944	5,006	**147,958**	**51.5%**
	Share	15.8%	16.6%	21.9%	22.7%	19.6%	3.4%	**100.0%**	-
State Total	**Units**	**100,990**	**45,758**	**50,835**	**45,623**	**36,676**	**7,238**	**287,120**	**100.0%**
	Share	**35.2%**	**15.9%**	**17.7%**	**15.9%**	**12.8%**	**2.5%**	**100.0%**	-

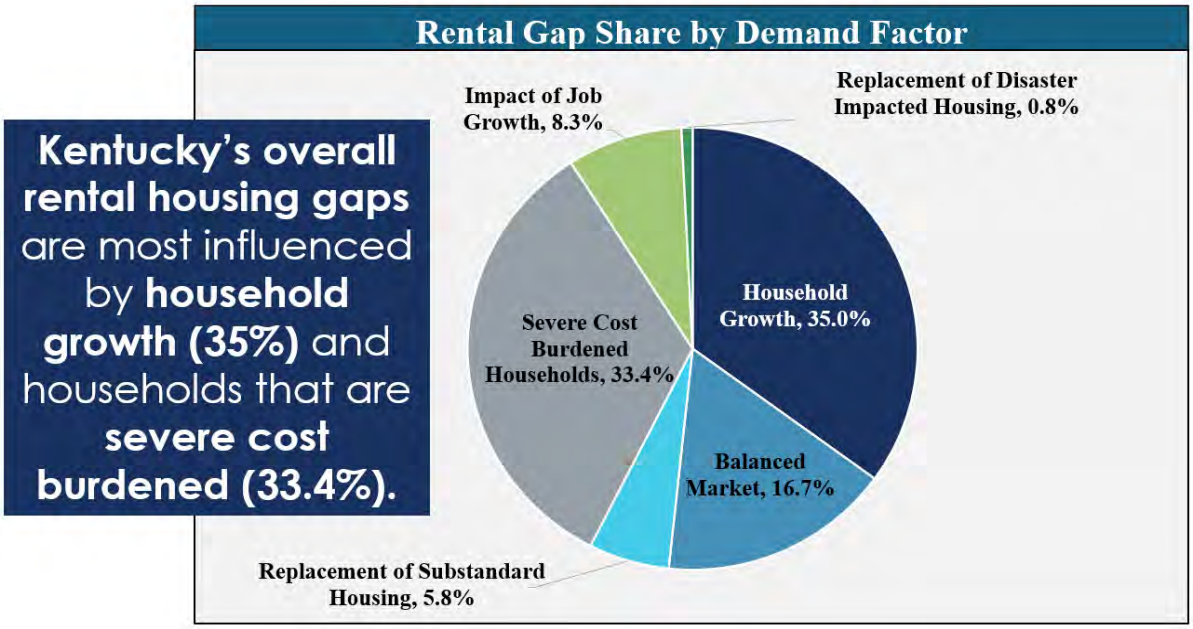


The state of Kentucky has an overall housing gap of 206,207 units in 2024, with the gap split relatively evenly between rental units (101,569 units, 49.3% of the overall statewide housing gap) and for-sale units (104,638 units, 50.7% of the overall statewide housing gap). The largest overall housing gap by AMI level in 2024 is among product that is affordable to households earning up to 30% of AMI. This household income segment has an overall housing gap of 79,819 units, representing 38.7% of the state's overall housing gap. The next highest overall housing gaps are nearly equal to each other, with 33,340 (16.2%) units needed at the 31% to 50% AMI level and 31,810 (15.4%) units needed at the 51% to 80% AMI level. While the greatest current overall housing gaps by AMI appear to be for product affordable to the lowest income households, there are notable gaps of housing at all household income levels, representing a variety of housing needs and development opportunities across the state.

By 2029, it is projected that the overall housing gap within Kentucky will be 287,120 units, an increase of 80,913 (39.2%) over the overall state housing gap in 2024. The projected 2029 overall gap will continue to be relatively evenly distributed between for-sale and rental housing. Specifically, the for-sale housing gap will total 147,958 units and represent 51.5% of the state's overall housing gap. The remaining rental housing gap will total 139,162 units and represent 48.5% of the state's overall housing gap. While the *share* of the overall state's 2029 housing gap estimates by AMI is expected to decline over the next five years among households earning 50% or less of AMI, the housing gap *number* at this income level will increase by 33,589 (29.7%). The largest overall net increases in overall housing gaps will be among higher income households earning between 121% and 150% of AMI (increased gap of 21,648 units) and lower income households earning up to 30% of AMI (increased gap of 21,171 units). Statewide, the primary driver behind these increases in housing gaps among lower income households is severe cost burdened households (paying 50% or more of income toward housing costs), while the primary factor influencing the increases in housing gaps among higher income households is projected household growth. The actual influences on increased housing gaps among various counties vary.

Among *rentals* in 2024, the statewide housing gaps are concentrated among product affordable to the lowest income households with 60,385 units, or 59.4%, of the statewide rental gap for households earning up to 30% of AMI. The next largest rental housing gaps are for product affordable to households earning between 31% and 50% of AMI (19,161 units, 18.9% of the statewide rental gap) and product affordable to households earning between 51% and 80% of AMI (13,211 units, 13.0% of the statewide rental gap). These three rental housing gaps serving households earning less than or equal to 80% of AMI have a combined rental housing gap of 92,757 units, representing 91.3% of the statewide rental housing gap. By 2029, the state's largest rental housing gap will still be among the lowest household income level, households earning at or below 30% of AMI. This income segment will have a housing gap of 77,554, representing 55.7% of Kentucky's overall rental housing gap. The three lowest income segments of households earning no more than 80% of AMI will represent 84.2% of the state's overall rental housing gap, down from the 91.3% they represent in 2024.

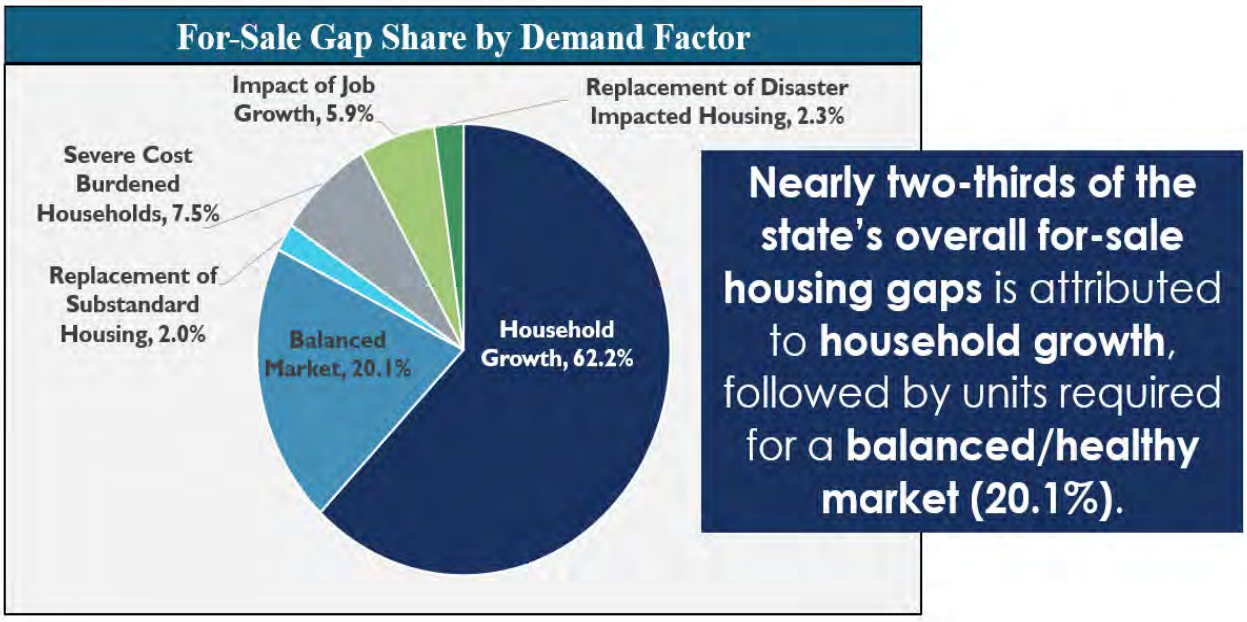
The following pie chart illustrates the degree to which various factors considered in this report contribute to the projected (2029) rental housing gaps in Kentucky.



As the preceding graph illustrates, the greatest influences on the state's overall rental housing gap are *household growth* and *households living in severe housing cost burdened situations*. Therefore, two possible priorities to address rental housing gaps may involve the creation of additional rental housing to accommodate projected renter household growth and efforts to help address housing affordability for Kentucky's renter households.

The state currently (2024) has an overall *for-sale* housing gap of 104,638 units, representing just over one-half (50.7%) of the state's overall housing gap. The current for-sale housing gaps are distributed relatively evenly among the different levels of affordability, with no income segment representing more than 20.0% of the state's overall for-sale housing gap. The largest for-sale housing gap is for the highest income households, with a gap of 20,558 for-sale housing units affordable to households earning 151% or more of AMI, representing 19.7% of the state's overall for-sale housing gap. The next largest for-sale housing gap by AMI is for product affordable to the lowest income households earning at or below 30% of AMI, with 19,434 units needed that represent 18.5% of the state's for-sale housing gap. By 2029, the for-sale housing gap will increase by 43,320 (41.4%) to 147,958 units. The largest for-sale housing gaps will be for units affordable to the two middle household income segments. Specifically, there will be a for-sale housing gap of 33,630 units at 81% to 120% of AMI and 32,356 units at 51% to 80% of AMI. Combined, these two income segments are expected to represent nearly half (44.6%) of the state's overall for-sale housing gap by 2029. Regardless, more economically challenged households (those earning 50% or less of AMI) are still expected to have a notable housing supply gap of 48,022 units, representing 32.4% of the state's overall for-sale housing gap.

The following pie chart illustrates the degree to which various factors considered in this report contribute to the projected (2029) for-sale housing gaps in Kentucky.



As the preceding graph illustrates, the greatest influences on the state's overall for-sale housing gap are *household growth* and units required for a *balanced market*. Therefore, possible areas of focus to consider when addressing for-sale housing gaps may involve creating additional for-sale housing to accommodate projected owner household growth, as well as new housing to create more balanced and healthier markets that currently have limited available for-sale product.

Overall housing gaps are provided for each county in Kentucky. In addition to the housing gaps as a *number* of housing units needed, the *ratio* of housing gaps to the number of households was also calculated for each county. These ratios provide an understanding of the proportionate relationship between rental and for-sale housing gaps and the number of renter and owner households in each county. The housing gaps as a number of units needed and as a ratio compared to households are provided in the subsequent tables.

The following table summarizes the current (2024) and projected (2029) *overall housing gaps* (renter and owner gaps combined) by county (largest gaps shown in **red**).

State of Kentucky (2024 & 2029) Overall Housing Gaps by County (Renter and Owner Combined)						
	Current (2024)			Projected (2029)		
County	Total Units	Share of State	Gap to Total Households Ratio	Total Units	Share of State	Gap to Total Households Ratio
Adair	664	0.3%	9.0%	681	0.2%	9.2%
Allen	636	0.3%	7.8%	1,158	0.4%	14.2%
Anderson	742	0.4%	7.6%	1,355	0.5%	13.5%
Ballard	249	0.1%	7.9%	267	0.1%	8.6%
Barren	1,846	0.9%	10.3%	2,451	0.9%	13.5%
Bath	343	0.2%	6.9%	397	0.1%	8.0%
Bell	965	0.5%	10.1%	785	0.3%	8.6%
Boone	**11,350**	5.5%	**22.1%**	**13,338**	4.6%	**25.1%**
Bourbon	824	0.4%	10.0%	1,417	0.5%	17.1%
Boyd	2,637	1.3%	**13.8%**	2,457	0.9%	13.0%
Boyle	1,734	0.8%	**14.5%**	2,505	0.9%	**20.5%**
Bracken	185	0.1%	5.5%	434	0.2%	13.0%
Breathitt	456	0.2%	7.9%	1,342	0.5%	**23.1%**
Breckinridge	482	0.2%	5.9%	746	0.3%	9.1%
Bullitt	3,749	1.8%	11.5%	**5,512**	1.9%	16.3%
Butler	379	0.2%	7.8%	445	0.2%	9.1%
Caldwell	471	0.2%	9.0%	748	0.3%	14.4%
Calloway	1,714	0.8%	11.3%	2,288	0.8%	15.0%
Campbell	**4,194**	2.0%	10.7%	**8,334**	2.9%	**20.7%**
Carlisle	130	0.1%	6.6%	148	0.1%	7.6%
Carroll	884	0.4%	**21.6%**	866	0.3%	**21.2%**
Carter	751	0.4%	7.1%	906	0.3%	8.7%
Casey	433	0.2%	6.9%	596	0.2%	9.5%
Christian	3,430	1.7%	13.0%	4,407	1.5%	16.8%
Clark	1,962	1.0%	13.0%	2,512	0.9%	16.4%
Clay	640	0.3%	8.5%	796	0.3%	10.6%
Clinton	367	0.2%	9.5%	345	0.1%	9.1%
Crittenden	238	0.1%	6.7%	427	0.1%	12.2%
Cumberland	216	0.1%	8.6%	206	0.1%	8.4%
Daviess	**3,952**	1.9%	9.4%	**5,753**	2.0%	13.5%
Edmonson	301	0.1%	6.1%	477	0.2%	9.6%
Elliott	135	0.1%	5.5%	169	0.1%	7.0%
Estill	442	0.2%	7.6%	772	0.3%	13.4%
Fayette	**22,549**	10.9%	**16.4%**	**30,823**	10.7%	**22.2%**
Fleming	436	0.2%	7.2%	613	0.2%	10.0%
Floyd	1,395	0.7%	9.6%	1,540	0.5%	10.8%
Franklin	**4,457**	2.2%	**20.2%**	4,432	1.5%	**19.9%**
Fulton	317	0.2%	11.9%	382	0.1%	14.5%
Gallatin	394	0.2%	12.3%	260	0.1%	8.1%
Garrard	377	0.2%	5.7%	764	0.3%	11.4%
Grant	642	0.3%	7.0%	836	0.3%	9.0%
Graves	1,330	0.6%	9.1%	2,256	0.8%	15.5%
Grayson	684	0.3%	6.5%	806	0.3%	7.7%

State of Kentucky (2024 & 2029) Overall Housing Gaps by County (Renter and Owner Combined)						
	Current (2024)			Projected (2029)		
County	Total Units	Share of State	Gap to Total Households Ratio	Total Units	Share of State	Gap to Total Households Ratio
Green	284	0.1%	6.1%	494	0.2%	10.6%
Greenup	942	0.5%	6.6%	1,321	0.5%	9.3%
Hancock	445	0.2%	12.4%	549	0.2%	15.1%
Hardin	**4,578**	2.2%	10.3%	**8,023**	2.8%	17.7%
Harlan	845	0.4%	7.7%	699	0.2%	6.5%
Harrison	655	0.3%	8.8%	799	0.3%	10.7%
Hart	678	0.3%	8.9%	904	0.3%	11.6%
Henderson	1,977	1.0%	10.9%	2,667	0.9%	14.9%
Henry	487	0.2%	8.0%	629	0.2%	10.4%
Hickman	124	0.1%	6.7%	88	<0.1%	4.9%
Hopkins	1,566	0.8%	8.5%	2,350	0.8%	12.8%
Jackson	309	0.1%	4.2%	394	0.1%	7.6%
Jefferson	**40,079**	19.4%	12.1%	**54,168**	18.9%	16.1%
Jessamine	2,656	1.3%	13.1%	3,311	1.2%	15.9%
Johnson	682	0.3%	7.5%	762	0.3%	8.4%
Kenton	**9,157**	4.4%	13.2%	**15,743**	5.5%	**22.3%**
Knott	372	0.2%	6.6%	673	0.2%	12.2%
Knox	1,040	0.5%	8.8%	986	0.3%	8.5%
Larue	500	0.2%	8.3%	721	0.3%	11.7%
Laurel	2,599	1.3%	10.5%	3,064	1.1%	12.2%
Lawrence	488	0.2%	7.5%	510	0.2%	7.8%
Lee	257	0.1%	9.5%	293	0.1%	10.9%
Leslie	245	0.1%	6.0%	252	0.1%	6.4%
Letcher	601	0.3%	6.8%	954	0.3%	11.2%
Lewis	308	0.1%	6.0%	474	0.2%	9.3%
Lincoln	565	0.3%	5.8%	627	0.2%	6.5%
Livingston	336	0.2%	8.9%	316	0.1%	8.4%
Logan	882	0.4%	7.9%	1,379	0.5%	12.2%
Lyon	313	0.2%	9.3%	404	0.1%	11.9%
Madison	2,578	1.3%	6.8%	**6,723**	2.3%	17.0%
Magoffin	333	0.2%	7.1%	292	0.1%	6.3%
Marion	952	0.5%	12.0%	1,071	0.4%	13.2%
Marshall	2,902	1.4%	**21.5%**	2,567	0.9%	18.8%
Martin	262	0.1%	6.6%	304	0.1%	7.8%
Mason	441	0.2%	6.2%	855	0.3%	12.1%
McCracken	**3,805**	1.8%	13.1%	4,655	1.6%	16.0%
McCreary	336	0.2%	5.6%	438	0.2%	7.3%
McLean	681	0.3%	**18.4%**	529	0.2%	14.3%
Meade	669	0.3%	5.9%	1,079	0.4%	9.4%
Menifee	110	0.1%	4.4%	346	0.1%	13.7%
Mercer	798	0.4%	8.5%	1,069	0.4%	11.1%
Metcalfe	274	0.1%	6.6%	478	0.2%	11.4%
Monroe	403	0.2%	8.8%	492	0.2%	10.7%
Montgomery	1,200	0.6%	10.6%	1,572	0.5%	13.7%
Morgan	326	0.2%	6.7%	394	0.1%	8.1%
Muhlenberg	952	0.5%	8.0%	1,427	0.5%	12.1%
Nelson	1,726	0.8%	9.0%	3,022	1.1%	15.3%
Nicholas	214	0.1%	7.0%	363	0.1%	11.7%

State of Kentucky (2024 & 2029) Overall Housing Gaps by County (Renter and Owner Combined)						
	Current (2024)			Projected (2029)		
County	Total Units	Share of State	Gap to Total Households Ratio	Total Units	Share of State	Gap to Total Households Ratio
Ohio	754	0.4%	8.2%	872	0.3%	9.4%
Oldham	1,962	1.0%	8.4%	3,297	1.1%	13.7%
Owen	244	0.1%	5.6%	469	0.2%	10.7%
Owsley	109	0.1%	6.6%	84	<0.1%	5.3%
Pendleton	407	0.2%	7.4%	895	0.3%	16.2%
Perry	1,163	0.6%	10.2%	1,414	0.5%	12.5%
Pike	2,007	1.0%	8.4%	1,741	0.6%	7.5%
Powell	513	0.2%	10.0%	1,024	0.4%	19.9%
Pulaski	2,509	1.2%	9.4%	3,304	1.2%	12.2%
Robertson	63	<0.1%	7.2%	98	<0.1%	11.2%
Rockcastle	519	0.3%	8.0%	630	0.2%	9.8%
Rowan	1,127	0.5%	12.2%	1,423	0.5%	15.2%
Russell	508	0.2%	6.7%	701	0.2%	9.2%
Scott	3,581	1.7%	**15.6%**	4,758	1.7%	19.5%
Shelby	1,870	0.9%	10.0%	3,513	1.2%	18.1%
Simpson	1,227	0.6%	**15.4%**	2,299	0.8%	**27.8%**
Spencer	398	0.2%	5.3%	694	0.2%	8.9%
Taylor	1,347	0.7%	13.0%	1,637	0.6%	15.6%
Todd	262	0.1%	5.7%	420	0.1%	9.1%
Trigg	475	0.2%	8.2%	680	0.2%	11.8%
Trimble	222	0.1%	6.5%	470	0.2%	13.7%
Union	500	0.2%	9.6%	482	0.2%	9.4%
Warren	**6,984**	3.4%	12.7%	**11,657**	4.1%	**20.1%**
Washington	480	0.2%	10.1%	692	0.2%	14.3%
Wayne	648	0.3%	8.2%	867	0.3%	11.1%
Webster	337	0.2%	6.8%	297	0.1%	6.2%
Whitley	1,488	0.7%	10.7%	1,793	0.6%	12.7%
Wolfe	326	0.2%	12.9%	213	0.1%	8.8%
Woodford	1,163	0.6%	10.5%	1,714	0.6%	15.1%
State Total	**206,207**	**100.0%**	**11.3%**	**287,120**	**100.0%**	**15.5%**

As previously noted, the state has an overall (rental and for-sale) housing gap of 206,207 units in 2024, which is projected to increase to 287,120 by 2029. While every county has some level of a housing gap, the largest overall housing gaps (number of units) are within the state's more populous areas, which is to be expected. However, higher *ratios* are frequent among the non-urban communities. These aspects are discussed later in this section.

It should be noted that housing supply gaps by different levels of income and affordability for each county are provided in Section VI of this report.

The following table illustrates the 10 counties with the largest current (2024) and projected (2029) overall housing gaps (in number of units) in the state.

State of Kentucky (2024 and 2029) Top 10 (Largest) Overall Housing Gaps by County (Renter and Owner Combined)							
		2024 Total Gap				2029 Total Gap	
Rank	County	Total Units	Share of State	Rank	County	Total Units	Share of State
1	Jefferson	40,079	19.4%	1	Jefferson	54,168	18.9%
2	Fayette	22,549	10.9%	2	Fayette	30,823	10.7%
3	Boone	11,350	5.5%	3	Kenton	15,743	5.5%
4	Kenton	9,157	4.4%	4	Boone	13,338	4.6%
5	Warren	6,984	3.4%	5	Warren	11,657	4.1%
6	Hardin	4,578	2.2%	6	Campbell	8,334	2.9%
7	Franklin	4,457	2.2%	7	Hardin	8,023	2.8%
8	Campbell	4,194	2.0%	8	Madison	6,723	2.3%
9	Daviess	3,952	1.9%	9	Daviess	5,753	2.0%
10	McCracken	3,805	1.8%	10	Bullitt	5,512	1.9%
	Total	**111,105**	**53.7%**		**Total**	**160,074**	**55.7%**

The 10 counties with the largest overall housing gaps in 2024 have a combined gap of 111,105 units, representing over half (53.7%) of the state's overall housing gap. Eight of these 10 counties will still be among the counties with the largest overall housing gaps in 2029, with the exception of Madison and Bullitt counties replacing Franklin and McCracken counties in 2029. The 10 counties with the largest overall housing gaps in 2029 will have a combined gap of 160,074 units, representing 55.7% of the overall state's total housing gap. These housing gaps (both in 2024 and 2029) are in counties with some of the largest cities in the state and/or are part of the Cincinnati metropolitan area in northern Kentucky.

We also evaluated the *ratio* of the current (2024) and projected (2029) housing gaps to the total number of households, providing a better understanding of the proportional scale of the housing gaps in each county. The following table shows the 10 counties with the largest overall housing gap ratios.

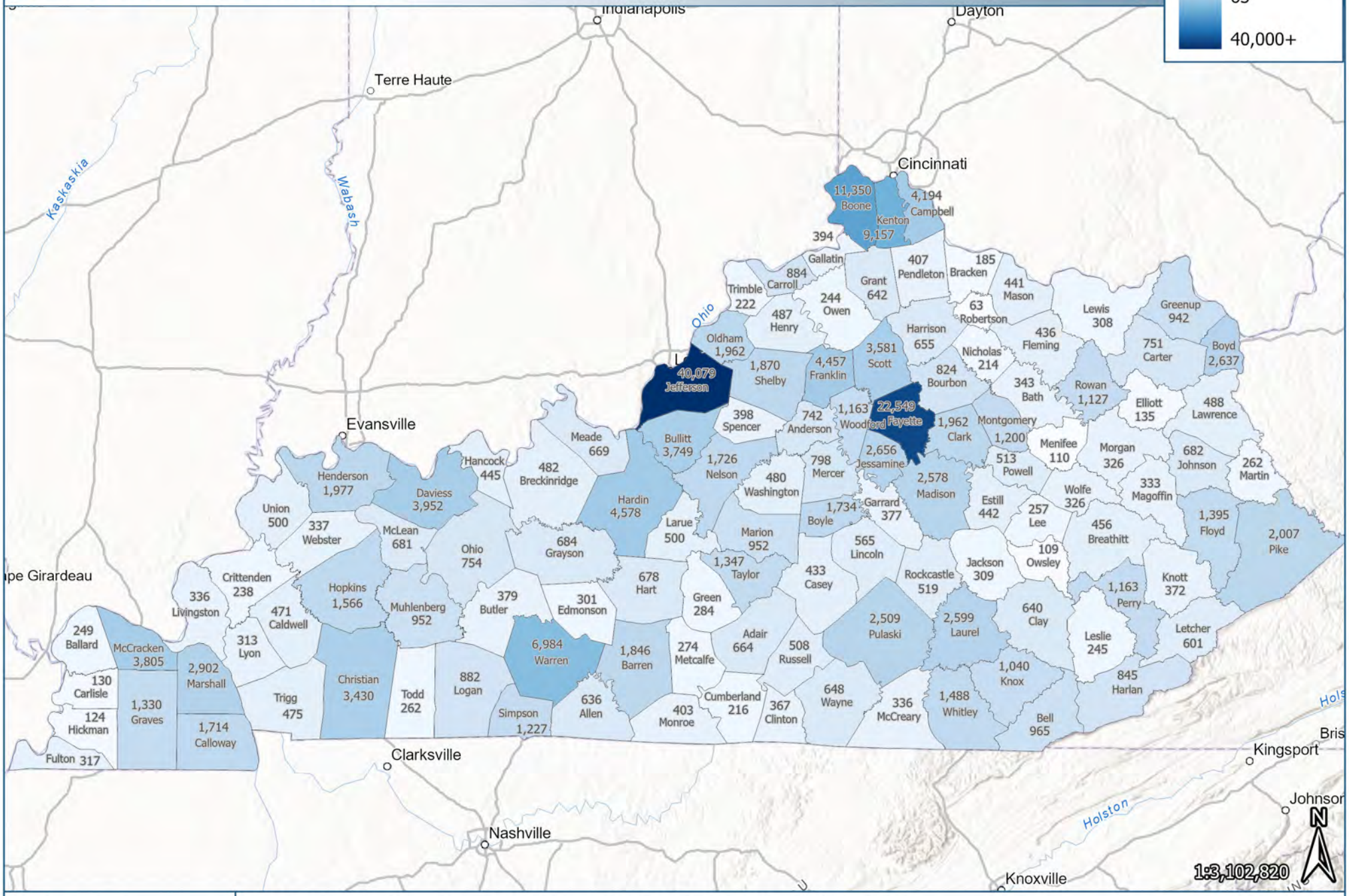
State of Kentucky (2024 & 2029) Top 10 (Largest) Overall Housing Gaps to Total Households Ratios by County							
		2024 Total Gap				2029 Total Gap	
Rank	County	Total Units	Ratio of Gaps to Households	Rank	County	Total Units	Ratio of Gaps to Households
1	Boone	11,350	22.1%	1	Simpson	2,299	27.8%
2	Carroll	884	21.6%	2	Boone	13,338	25.1%
3	Marshall	2,902	21.5%	3	Breathitt	1,342	23.1%
4	Franklin	4,457	20.2%	4	Kenton	15,743	22.3%
5	McLean	681	18.4%	5	Fayette	30,823	22.2%
6	Fayette	22,549	16.4%	6	Carroll	866	21.2%
7	Scott	3,581	15.6%	7	Campbell	8,334	20.7%
8	Simpson	1,227	15.4%	8	Boyle	2,505	20.5%
9	Boyle	1,734	14.5%	9	Warren	11,657	20.1%
10	Boyd	2,637	13.8%	10	Powell	1,024	19.9%
	State Average		**11.3%**		**State Average**		**15.5%**

In 2024, seven of the 10 counties with the largest *ratios* of overall housing gaps to total households are *not* among the 10 counties with the largest overall housing gaps (number of units). In 2029, five of the counties among the 10 highest housing gap *ratios* in the state are *not* among the counties with the largest housing gaps (number of units). These data points indicate that many rural or non-urban markets in Kentucky have disproportionately high shares of housing gaps relative to their overall number of households. The following maps illustrate the overall (rental and for-sale) housing gaps and the ratios of housing gaps to total households in 2024 and 2029 for each of the 120 counties in Kentucky.

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Overall Housing Gap (2024)

State of Kentucky (By County)

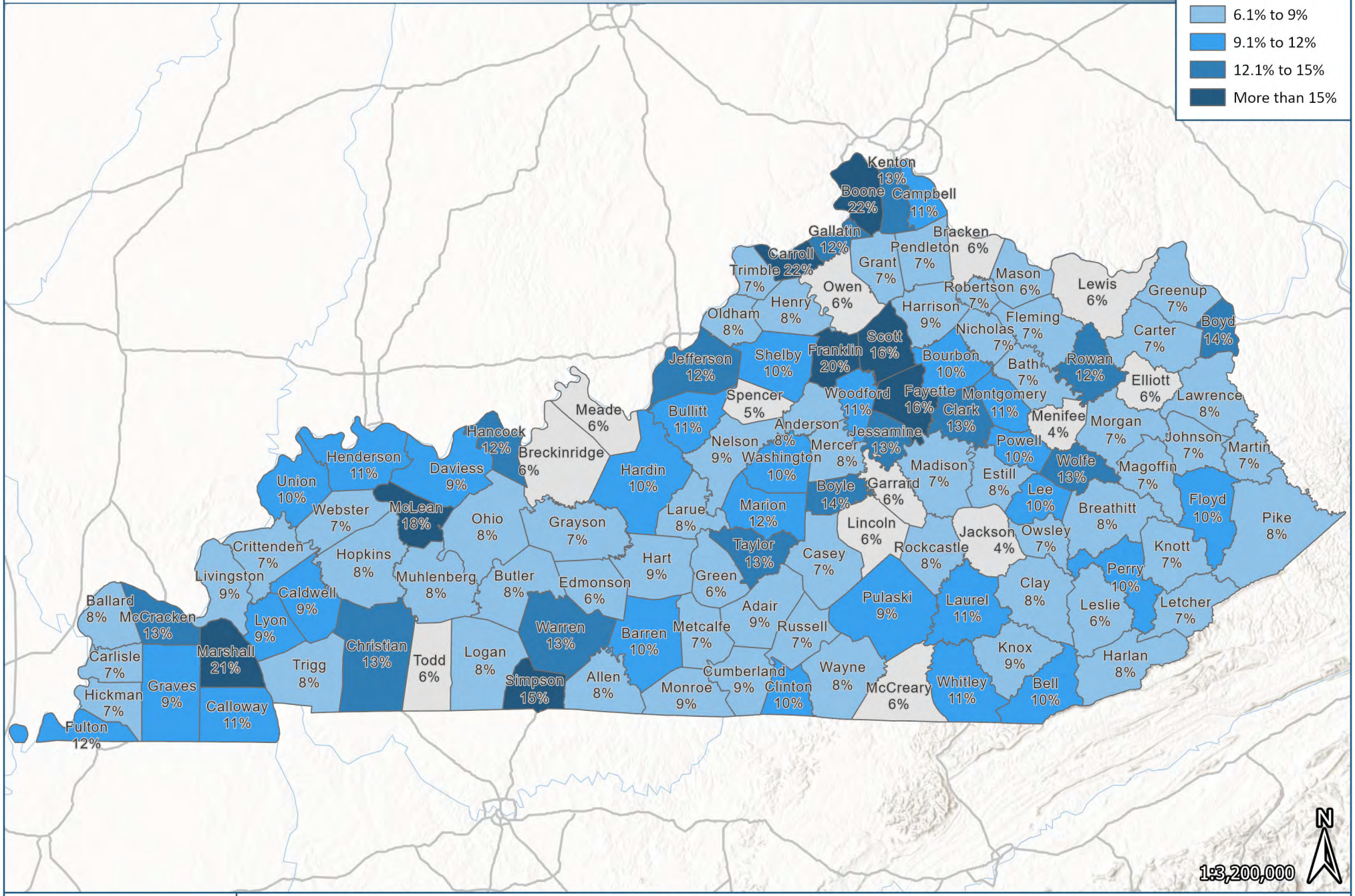


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Overall Housing Gap To Total Households Ratio (2024)

State of Kentucky (By County)



0 10 20 30 40

Miles

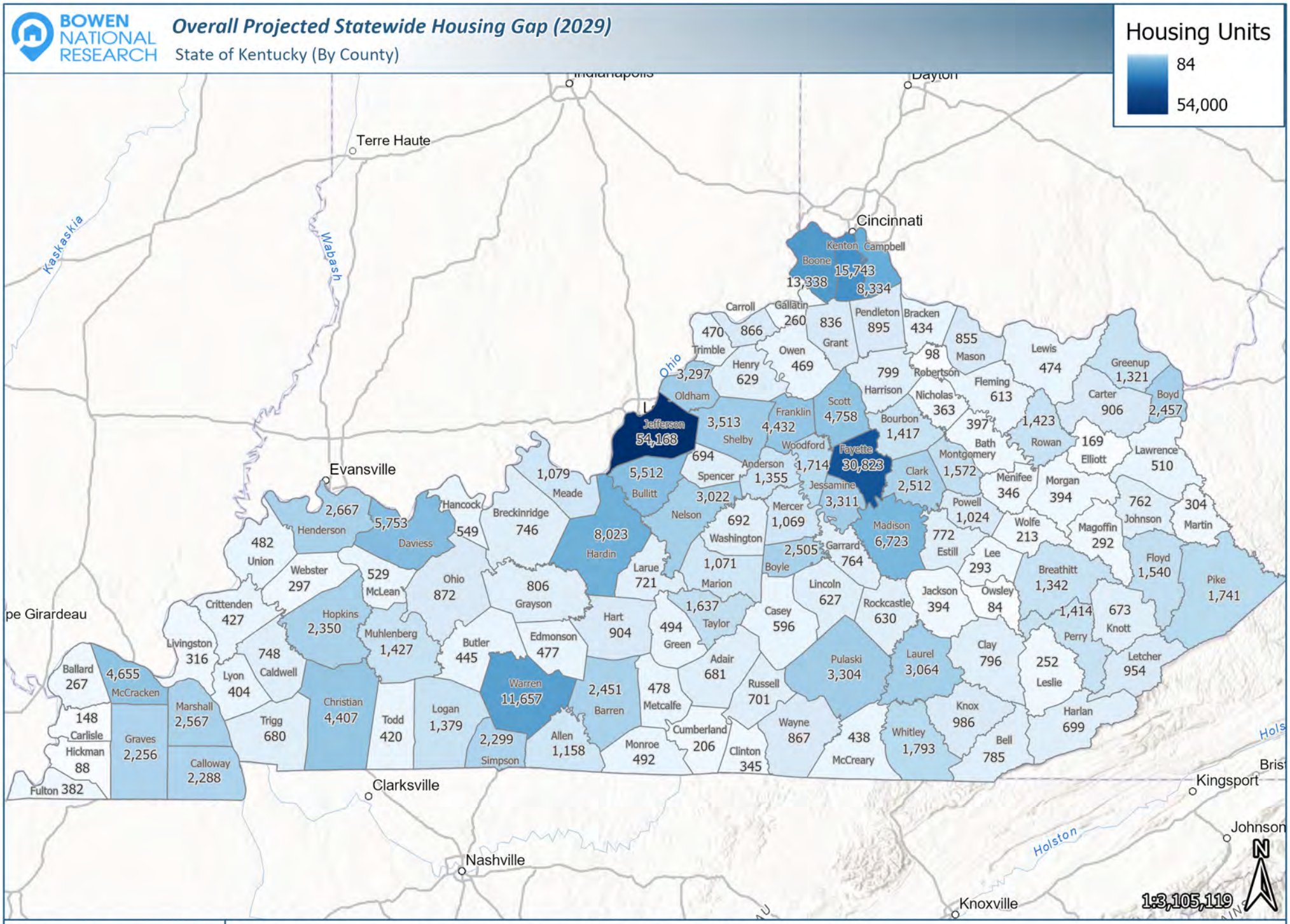
Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS

Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

Overall Projected Statewide Housing Gap (2029)

State of Kentucky (By County)



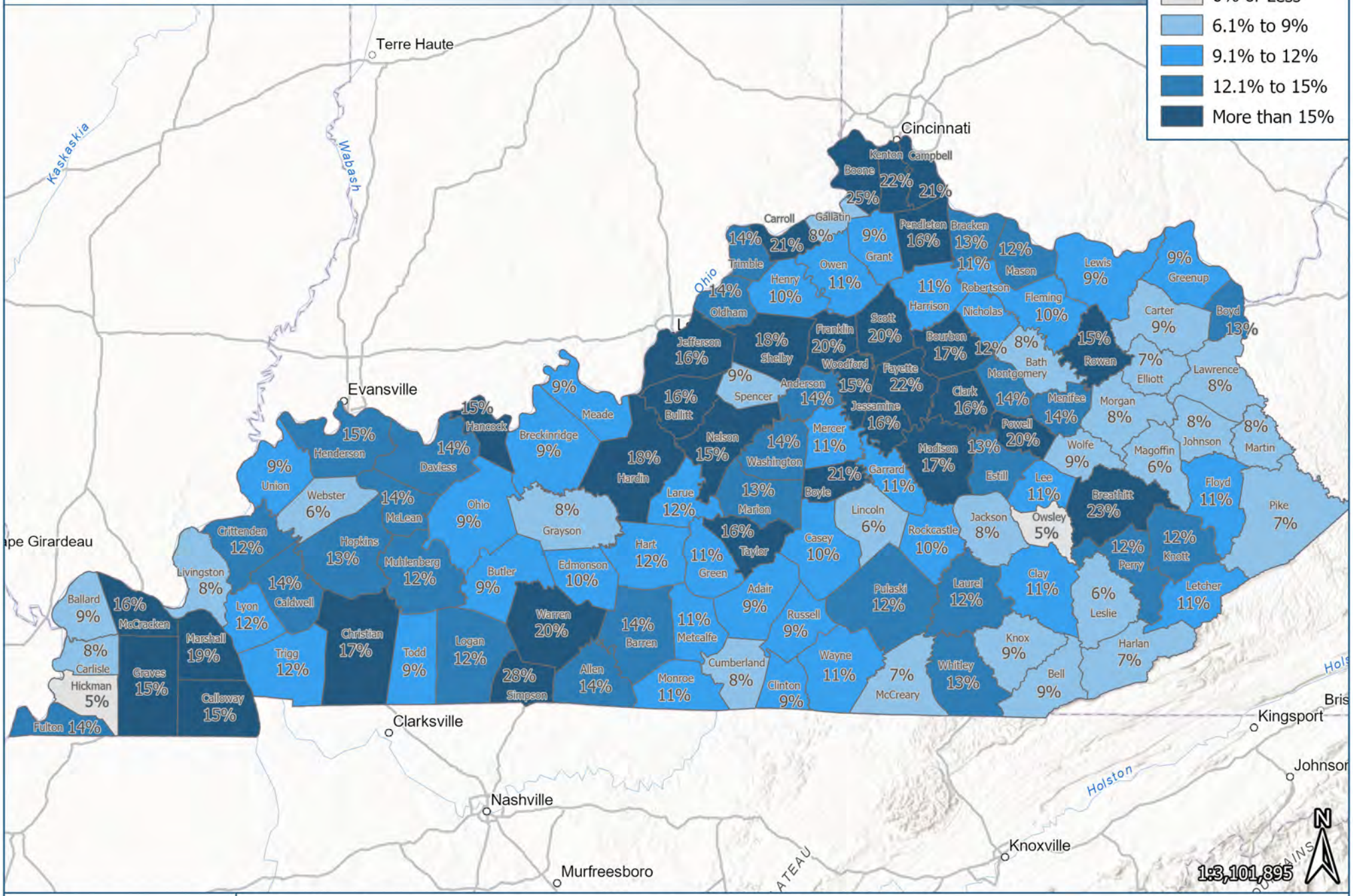
0 10 20 30 40 Miles

City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Overall Projected Statewide Housing Gap Ratio (2029)

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

B. COUNTY HOUSING SUPPLY GAP ESTIMATES BY TENURE

The following table compares the *rental* housing gaps by county (largest gaps shown in **red**) for 2024 and 2029.

Rental Housing Gaps by County – State of Kentucky (2024 & 2029)						
	Current (2024)			Projected (2029)		
County	Total Rental Gap	Share of State	Gap to Renter Households Ratio	Total Rental Gap	Share of State	Gap to Renter Households Ratio
Adair	249	0.2%	15.0%	297	0.2%	18.2%
Allen	236	0.2%	11.4%	511	0.4%	24.8%
Anderson	274	0.3%	13.0%	452	0.3%	21.5%
Ballard	74	0.1%	12.8%	87	0.1%	15.6%
Barren	938	0.9%	16.3%	1,366	1.0%	23.9%
Bath	156	0.2%	11.3%	176	0.1%	12.9%
Bell	517	0.5%	15.3%	487	0.3%	15.3%
Boone	**4,425**	4.4%	**36.6%**	**5,702**	4.1%	**44.5%**
Bourbon	355	0.3%	12.6%	622	0.4%	22.3%
Boyd	1,231	1.2%	21.7%	1,289	0.9%	23.2%
Boyle	823	0.8%	21.5%	1,369	1.0%	**35.6%**
Bracken	67	0.1%	8.0%	152	0.1%	18.4%
Breathitt	209	0.2%	13.3%	485	0.3%	**31.1%**
Breckinridge	141	0.1%	9.1%	267	0.2%	17.3%
Bullitt	1,191	1.2%	17.4%	1,858	1.3%	27.1%
Butler	175	0.2%	13.3%	204	0.1%	15.8%
Caldwell	156	0.2%	12.6%	290	0.2%	23.9%
Calloway	914	0.9%	17.8%	1,202	0.9%	23.6%
Campbell	**1,951**	1.9%	17.7%	**3,539**	2.5%	**29.8%**
Carlisle	41	<0.1%	11.1%	72	0.1%	20.1%
Carroll	436	0.4%	**31.5%**	442	0.3%	**32.3%**
Carter	237	0.2%	10.3%	315	0.2%	14.0%
Casey	160	0.2%	12.2%	254	0.2%	19.7%
Christian	**2,254**	2.2%	17.3%	**3,131**	2.2%	24.3%
Clark	1,052	1.0%	**22.1%**	1,117	0.8%	23.6%
Clay	340	0.3%	15.0%	435	0.3%	19.6%
Clinton	147	0.1%	13.4%	148	0.1%	13.9%
Crittenden	63	0.1%	10.7%	90	0.1%	15.7%
Cumberland	89	0.1%	13.8%	93	0.1%	15.0%
Daviess	1,843	1.8%	14.3%	2,310	1.7%	18.1%
Edmonson	73	0.1%	8.1%	167	0.1%	18.8%
Elliott	48	<0.1%	7.6%	68	<0.1%	11.1%
Estill	224	0.2%	14.1%	379	0.3%	24.4%
Fayette	**14,423**	14.2%	**23.9%**	**17,933**	12.9%	29.7%
Fleming	155	0.2%	9.4%	268	0.2%	16.3%
Floyd	663	0.7%	15.9%	766	0.6%	19.3%
Franklin	**2,507**	2.5%	**32.1%**	2,397	1.7%	**30.9%**
Fulton	196	0.2%	19.6%	237	0.2%	24.3%
Gallatin	145	0.1%	16.7%	96	0.1%	11.3%
Garrard	115	0.1%	9.8%	236	0.2%	20.4%
Grant	251	0.2%	9.1%	450	0.3%	16.4%
Graves	570	0.6%	15.9%	830	0.6%	23.5%
Grayson	219	0.2%	8.0%	362	0.3%	13.4%

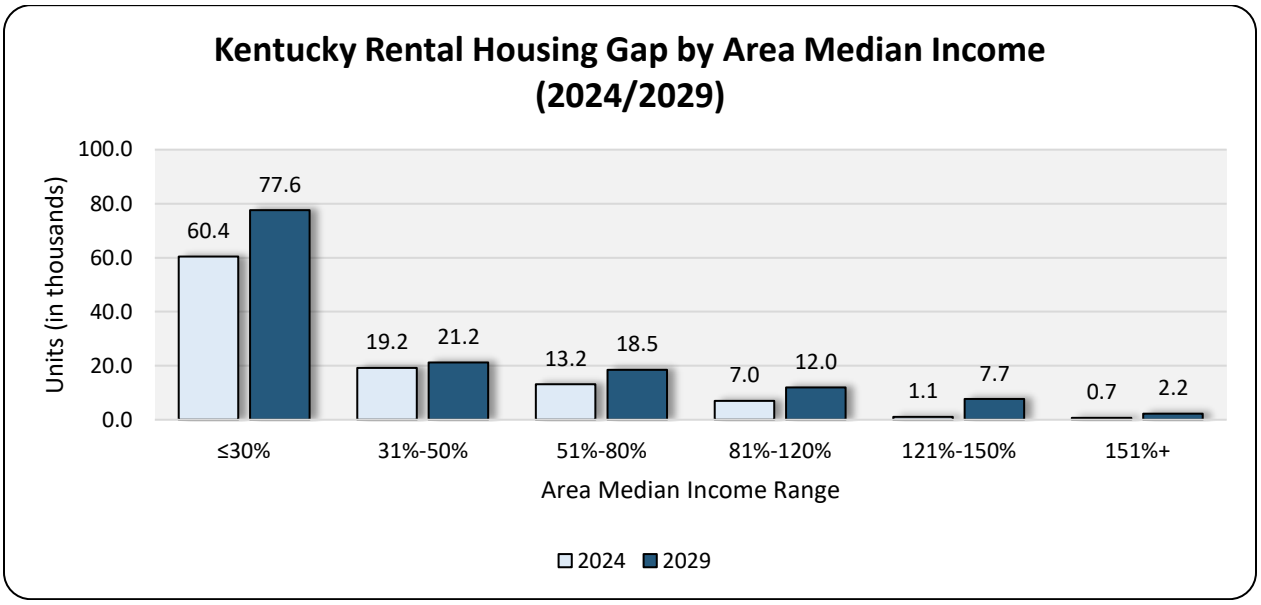
Rental Housing Gaps by County – State of Kentucky (2024 & 2029)						
	Current (2024)			Projected (2029)		
County	Total Rental Gap	Share of State	Gap to Renter Households Ratio	Total Rental Gap	Share of State	Gap to Renter Households Ratio
Green	104	0.1%	9.5%	176	0.1%	16.3%
Greenup	302	0.3%	10.0%	636	0.5%	21.5%
Hancock	142	0.1%	19.8%	211	0.2%	29.7%
Hardin	**2,320**	2.3%	14.8%	**4,613**	3.3%	29.4%
Harlan	398	0.4%	11.9%	399	0.3%	12.6%
Harrison	284	0.3%	12.9%	456	0.3%	20.9%
Hart	252	0.2%	13.1%	358	0.3%	18.6%
Henderson	1,009	1.0%	14.6%	1,510	1.1%	22.3%
Henry	222	0.2%	13.2%	331	0.2%	20.1%
Hickman	31	<0.1%	9.7%	18	<0.1%	6.1%
Hopkins	669	0.7%	12.1%	1,154	0.8%	21.3%
Jackson	132	0.1%	8.0%	158	0.1%	12.5%
Jefferson	**21,575**	21.2%	17.1%	**28,697**	20.6%	22.6%
Jessamine	1,425	1.4%	20.2%	1,598	1.1%	22.5%
Johnson	268	0.3%	11.2%	390	0.3%	16.6%
Kenton	**4,815**	4.7%	21.0%	**6,061**	4.4%	26.3%
Knott	150	0.1%	11.9%	231	0.2%	18.9%
Knox	500	0.5%	12.2%	511	0.4%	13.0%
Larue	236	0.2%	14.9%	351	0.3%	22.1%
Laurel	945	0.9%	13.7%	1,236	0.9%	18.2%
Lawrence	157	0.2%	10.7%	254	0.2%	17.5%
Lee	102	0.1%	13.1%	129	0.1%	16.9%
Leslie	63	0.1%	9.1%	52	<0.1%	8.1%
Letcher	230	0.2%	11.5%	337	0.2%	17.9%
Lewis	114	0.1%	8.8%	157	0.1%	12.5%
Lincoln	151	0.1%	7.4%	291	0.2%	14.6%
Livingston	109	0.1%	14.0%	118	0.1%	15.4%
Logan	370	0.4%	10.9%	600	0.4%	17.8%
Lyon	100	0.1%	17.1%	145	0.1%	24.9%
Madison	1,578	1.6%	11.0%	**3,159**	2.3%	21.6%
Magoffin	130	0.1%	10.0%	148	0.1%	11.8%
Marion	400	0.4%	20.4%	459	0.3%	23.4%
Marshall	977	1.0%	**38.4%**	881	0.6%	**34.9%**
Martin	100	0.1%	9.7%	161	0.1%	16.1%
Mason	199	0.2%	8.6%	466	0.3%	20.6%
McCracken	**2,288**	2.3%	20.0%	**2,418**	1.7%	21.4%
McCreary	143	0.1%	8.5%	231	0.2%	14.0%
McLean	221	0.2%	**29.5%**	176	0.1%	23.9%
Meade	216	0.2%	8.0%	420	0.3%	15.6%
Menifee	37	<0.1%	8.0%	96	0.1%	20.8%
Mercer	320	0.3%	12.9%	541	0.4%	21.7%
Metcalfe	66	0.1%	7.6%	140	0.1%	16.2%
Monroe	221	0.2%	17.1%	278	0.2%	21.6%
Montgomery	570	0.6%	15.7%	834	0.6%	23.1%
Morgan	95	0.1%	8.3%	188	0.1%	16.6%
Muhlenberg	238	0.2%	10.3%	523	0.4%	23.2%
Nelson	655	0.6%	15.4%	1,032	0.7%	24.3%
Nicholas	106	0.1%	11.9%	170	0.1%	18.9%
Ohio	269	0.3%	12.8%	376	0.3%	18.1%

Rental Housing Gaps by County – State of Kentucky (2024 & 2029)						
	Current (2024)			Projected (2029)		
County	Total Rental Gap	Share of State	Gap to Renter Households Ratio	Total Rental Gap	Share of State	Gap to Renter Households Ratio
Oldham	409	0.4%	12.0%	599	0.4%	17.5%
Owen	87	0.1%	8.2%	239	0.2%	23.0%
Owsley	54	0.1%	10.9%	41	<0.1%	8.9%
Pendleton	172	0.2%	13.5%	315	0.2%	25.2%
Perry	358	0.4%	13.5%	542	0.4%	21.0%
Pike	821	0.8%	13.1%	895	0.6%	15.1%
Powell	315	0.3%	20.8%	479	0.3%	**31.9%**
Pulaski	1,177	1.2%	14.9%	1,563	1.1%	20.2%
Robertson	31	<0.1%	16.4%	44	<0.1%	23.4%
Rockcastle	180	0.2%	12.3%	240	0.2%	16.8%
Rowan	584	0.6%	16.2%	809	0.6%	22.5%
Russell	167	0.2%	8.7%	335	0.2%	17.6%
Scott	1,671	1.6%	**24.9%**	2,049	1.5%	29.2%
Shelby	760	0.7%	14.3%	1,316	0.9%	24.5%
Simpson	697	0.7%	**24.7%**	1,326	1.0%	**46.5%**
Spencer	91	0.1%	9.1%	142	0.1%	14.1%
Taylor	752	0.7%	19.8%	850	0.6%	22.4%
Todd	72	0.1%	5.2%	199	0.1%	14.6%
Trigg	178	0.2%	19.4%	207	0.1%	23.0%
Trimble	72	0.1%	9.3%	132	0.1%	17.3%
Union	223	0.2%	14.6%	275	0.2%	18.6%
Warren	**4,388**	4.3%	18.9%	**7,131**	5.1%	29.1%
Washington	230	0.2%	20.6%	351	0.3%	**31.4%**
Wayne	284	0.3%	13.4%	441	0.3%	21.4%
Webster	99	0.1%	7.6%	125	0.1%	10.0%
Whitley	678	0.7%	16.3%	887	0.6%	21.4%
Wolfe	233	0.2%	**26.4%**	163	0.1%	19.7%
Woodford	449	0.4%	14.0%	641	0.5%	20.0%
State Total	**101,569**	**100.0%**	**17.4%**	139,162	100.0%	23.9%

The state has an overall *rental* housing gap of 101,569 units in 2024, which is projected to increase to 139,162 by 2029. There is a wide range in rental housing gaps (number of units) by county, both in 2024 and 2029. It is not surprising that the largest rental housing gaps for 2024 and 2029, in terms of the *number* of housing units needed, are within the more populated areas of the state. Counties such as Jefferson, which includes Louisville, and Fayette, which includes Lexington, have the largest rental housing gaps in the state for both time periods. Other large counties such as Kenton (Cincinnati metropolitan area), Boone (Cincinnati metropolitan area) and Warren (Bowling Green) also represent areas with some of the largest rental housing gaps in the state. However, in a comparison of the *ratio* of rental housing gaps to renter households, several smaller and sometimes more rural counties in the state show evidence of having higher *proportions* of housing gaps compared with some of the more populous counties in the state. For example, several smaller counties have high ratios of housing gaps such as Simpson, Boyle, Marshall, Carroll, Powell, Washington and Breathitt.

As a result, it is clear that many rural counties have disproportionately large shares of rental housing gaps. The rankings of county rental housing gaps from largest to smallest, based on the housing gap *number* and then the housing gap *ratio*, are provided later in this section.

The following graph illustrates the current (2024) and projected (2029) statewide *rental* housing gaps by Area Median Income (AMI). Note that the numbers are shown in *thousands*.



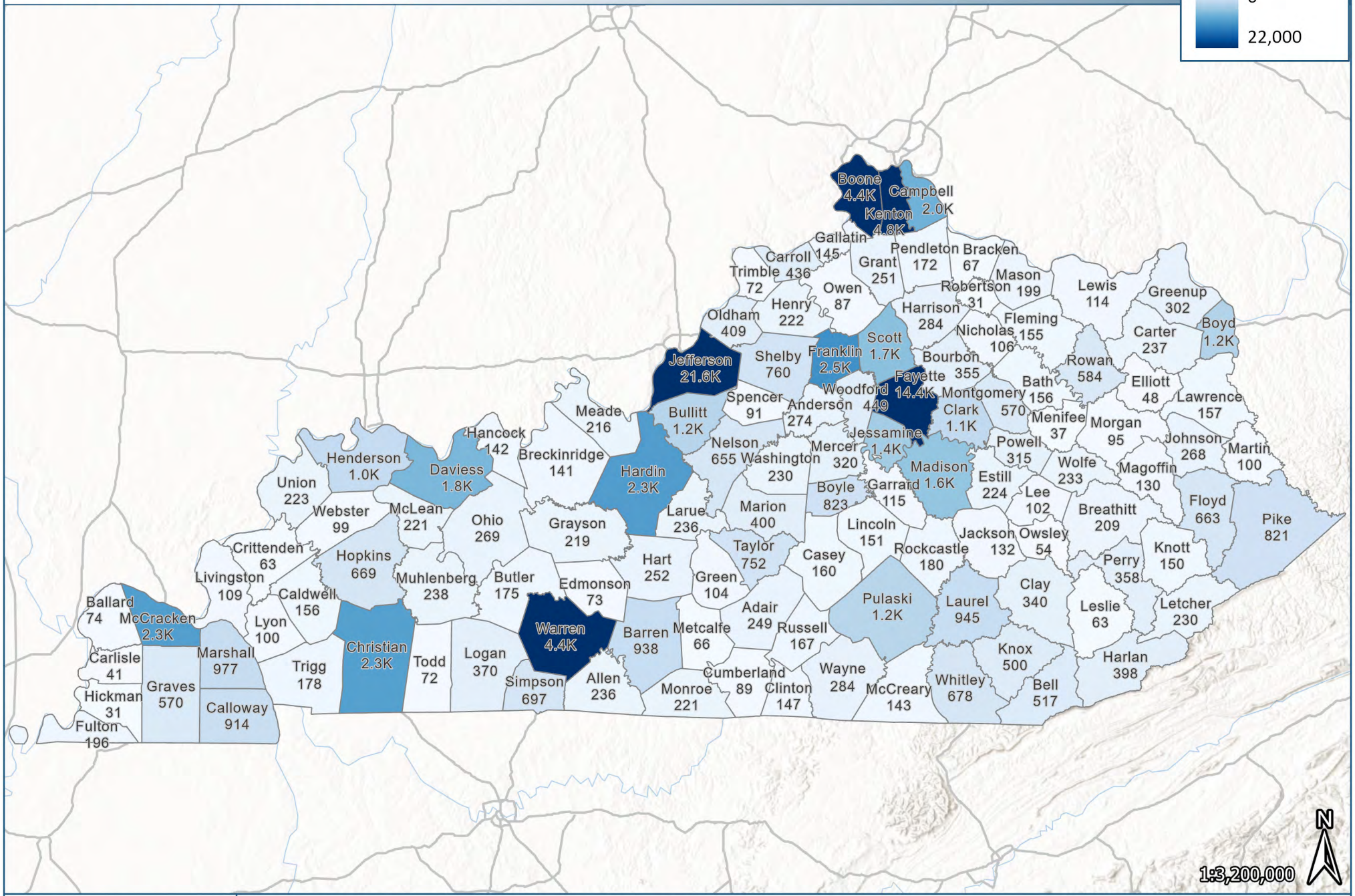
As the preceding graph illustrates, the state's largest rental housing supply gaps are for product affordable to the lowest income households. Rental housing gaps are projected to increase through 2029. Details of the rental housing gaps by AMI and county are provided in Section VI of this report.

The following maps illustrate the total rental housing gap estimates and the rental housing gap to renter household ratios for each county within Kentucky.

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Total Rental Housing Gap (2024)

State of Kentucky (By County)

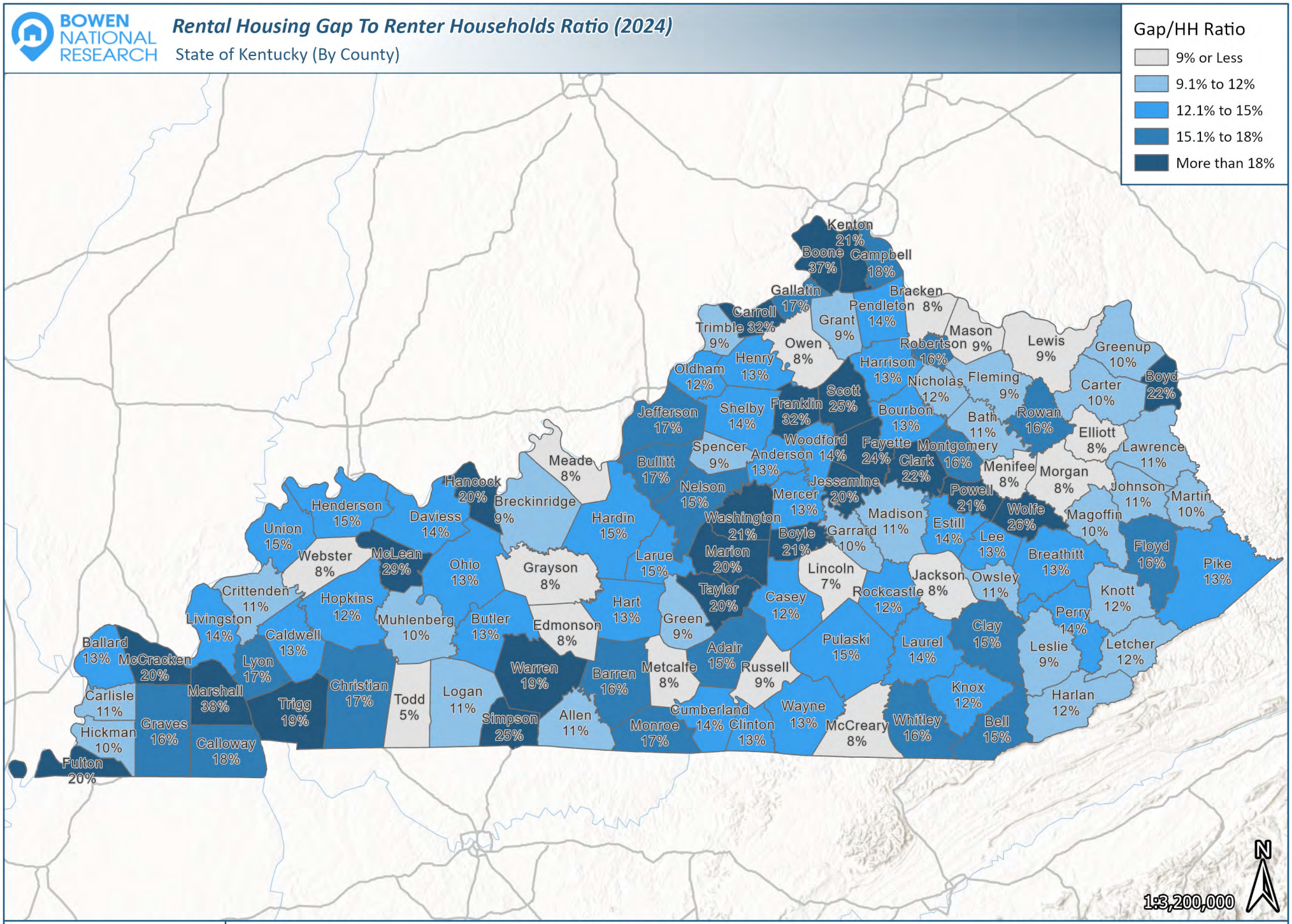


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

Rental Housing Gap To Renter Households Ratio (2024)

State of Kentucky (By County)



0 10 20 30 40

Miles

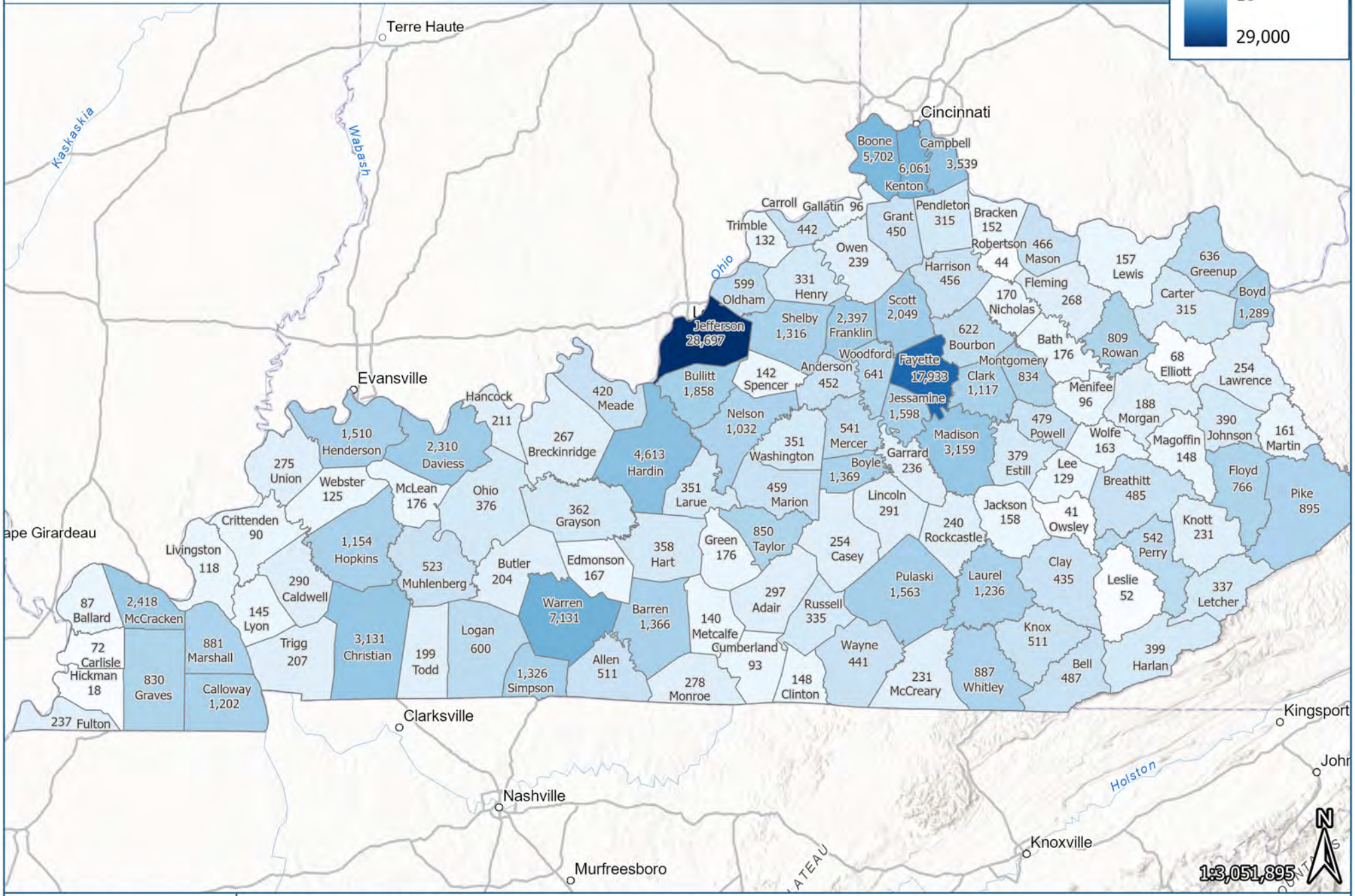
Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS

Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

Total Projected Rental Housing Gap (2029)

State of Kentucky (By County)



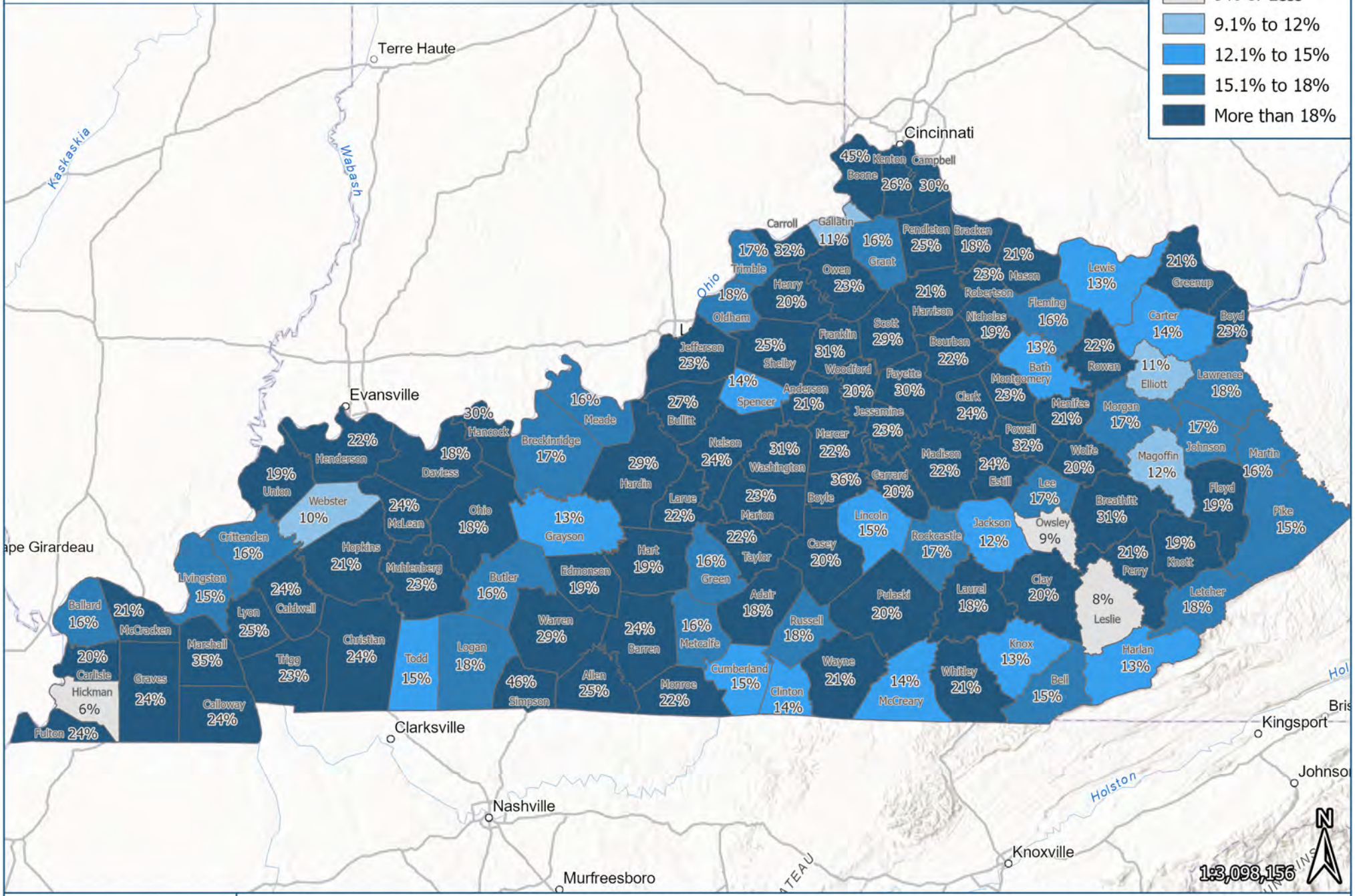
0 10 20 30 40 Miles

Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Projected Rental Housing Gap to Renter Household Ratio (2029)

State of Kentucky (By County)



The following table summarizes the overall *for-sale* housing gaps by AMI and county (largest gaps shown in **red**) 2024 and 2029.

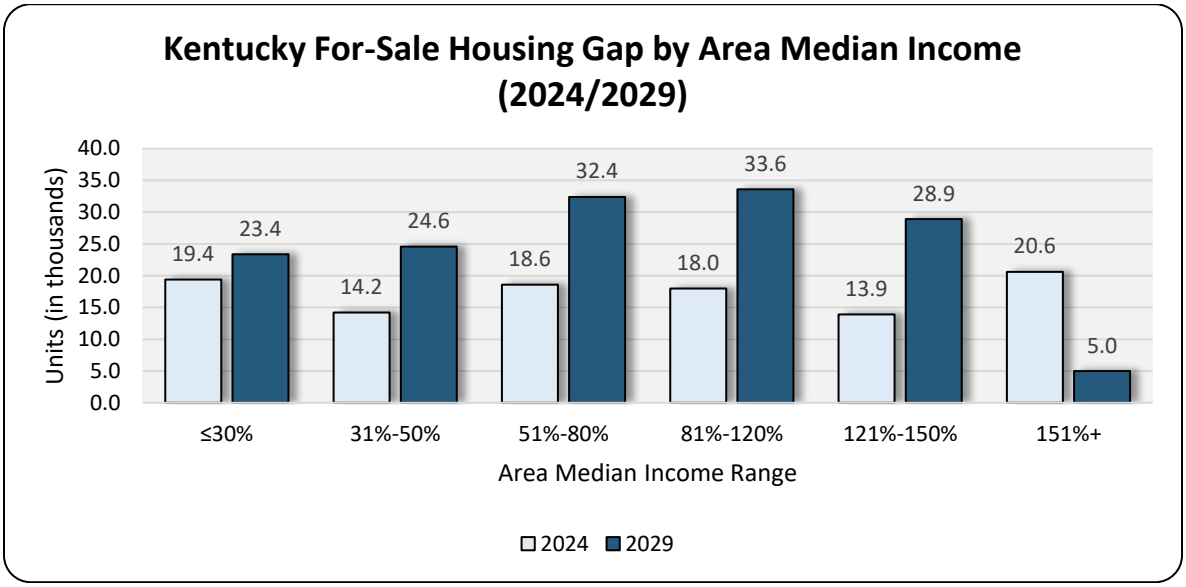
For-Sale Housing Gaps by County – State of Kentucky (2024 & 2029)						
	Current (2024)			Projected (2029)		
County	Total For-Sale Gap	Share of State	Gap to Owner Households Ratio	Total For-Sale Gap	Share of State	Gap to Owner Households Ratio
Adair	415	0.4%	7.3%	384	0.3%	6.7%
Allen	400	0.4%	6.6%	647	0.4%	10.6%
Anderson	468	0.4%	6.1%	903	0.6%	11.4%
Ballard	175	0.2%	6.8%	180	0.1%	7.0%
Barren	908	0.9%	7.4%	1,085	0.7%	8.7%
Bath	187	0.2%	5.2%	221	0.1%	6.1%
Bell	448	0.4%	7.3%	298	0.2%	5.0%
Boone	**6,925**	6.6%	**17.6%**	**7,636**	5.2%	**18.9%**
Bourbon	469	0.4%	8.6%	795	0.5%	14.5%
Boyd	1,406	1.3%	10.5%	1,168	0.8%	8.7%
Boyle	911	0.9%	**11.2%**	1,136	0.8%	13.6%
Bracken	118	0.1%	4.7%	282	0.2%	11.2%
Breathitt	247	0.2%	5.9%	857	0.6%	**20.2%**
Breckinridge	341	0.3%	5.2%	479	0.3%	7.2%
Bullitt	**2,558**	2.4%	9.9%	**3,654**	2.5%	13.6%
Butler	204	0.2%	5.7%	241	0.2%	6.7%
Caldwell	315	0.3%	7.9%	458	0.3%	11.5%
Calloway	800	0.8%	8.0%	1,086	0.7%	10.7%
Campbell	**2,243**	2.1%	7.9%	**4,795**	3.2%	**16.9%**
Carlisle	89	0.1%	5.6%	76	0.1%	4.8%
Carroll	448	0.4%	**16.6%**	424	0.3%	**15.6%**
Carter	514	0.5%	6.2%	591	0.4%	7.2%
Casey	273	0.3%	5.5%	342	0.2%	6.9%
Christian	1,176	1.1%	8.8%	1,276	0.9%	9.5%
Clark	910	0.9%	8.8%	1,395	0.9%	13.2%
Clay	300	0.3%	5.7%	361	0.2%	6.9%
Clinton	220	0.2%	8.0%	197	0.1%	7.2%
Crittenden	175	0.2%	5.9%	337	0.2%	11.5%
Cumberland	127	0.1%	6.8%	113	0.1%	6.2%
Daviess	**2,109**	2.0%	7.3%	**3,443**	2.3%	11.6%
Edmonson	228	0.2%	5.6%	310	0.2%	7.6%
Elliott	87	0.1%	4.8%	101	0.1%	5.6%
Estill	218	0.2%	5.1%	393	0.3%	9.3%
Fayette	**8,126**	7.8%	**10.6%**	**12,890**	8.7%	**16.4%**
Fleming	281	0.3%	6.4%	345	0.2%	7.6%
Floyd	732	0.7%	7.0%	774	0.5%	7.5%
Franklin	**1,950**	1.9%	**13.7%**	2,035	1.4%	14.1%
Fulton	121	0.1%	7.2%	145	0.1%	8.7%
Gallatin	249	0.2%	**10.6%**	164	0.1%	7.0%
Garrard	262	0.3%	4.8%	528	0.4%	9.5%
Grant	391	0.4%	6.1%	386	0.3%	5.9%
Graves	760	0.7%	6.9%	1,426	1.0%	12.9%
Grayson	465	0.4%	6.0%	444	0.3%	5.7%
Green	180	0.2%	5.1%	318	0.2%	8.9%
Greenup	640	0.6%	5.7%	685	0.5%	6.1%

For-Sale Housing Gaps by County – State of Kentucky (2024 & 2029)						
	Current (2024)			Projected (2029)		
County	Total For-Sale Gap	Share of State	Gap to Owner Households Ratio	Total For-Sale Gap	Share of State	Gap to Owner Households Ratio
Hancock	303	0.3%	**10.6%**	338	0.2%	11.6%
Hardin	**2,258**	2.2%	7.9%	**3,410**	2.3%	11.5%
Harlan	447	0.4%	5.9%	300	0.2%	4.0%
Harrison	371	0.4%	7.1%	343	0.2%	6.5%
Hart	426	0.4%	7.5%	546	0.4%	9.3%
Henderson	968	0.9%	8.6%	1,157	0.8%	10.3%
Henry	265	0.3%	6.0%	298	0.2%	6.7%
Hickman	93	0.1%	6.0%	70	<0.1%	4.6%
Hopkins	897	0.9%	6.9%	1,196	0.8%	9.2%
Jackson	177	0.2%	3.1%	236	0.2%	6.0%
Jefferson	**18,504**	17.7%	9.0%	**25,471**	17.2%	12.2%
Jessamine	1,231	1.2%	9.4%	1,713	1.2%	12.5%
Johnson	414	0.4%	6.1%	372	0.3%	5.5%
Kenton	**4,342**	4.1%	9.4%	**9,682**	6.5%	**20.3%**
Knott	222	0.2%	5.1%	442	0.3%	10.3%
Knox	540	0.5%	7.0%	475	0.3%	6.2%
Larue	264	0.3%	5.9%	370	0.3%	8.1%
Laurel	1,654	1.6%	9.3%	1,828	1.2%	10.0%
Lawrence	331	0.3%	6.6%	256	0.2%	5.1%
Lee	155	0.1%	8.1%	164	0.1%	8.5%
Leslie	182	0.2%	5.4%	200	0.1%	6.1%
Letcher	371	0.4%	5.5%	617	0.4%	9.3%
Lewis	194	0.2%	5.0%	317	0.2%	8.3%
Lincoln	414	0.4%	5.4%	336	0.2%	4.4%
Livingston	227	0.2%	7.6%	198	0.1%	6.6%
Logan	512	0.5%	6.6%	779	0.5%	9.8%
Lyon	213	0.2%	7.6%	259	0.2%	9.2%
Madison	1,000	1.0%	4.2%	**3,564**	2.4%	14.2%
Magoffin	203	0.2%	6.0%	144	0.1%	4.3%
Marion	552	0.5%	9.2%	612	0.4%	10.0%
Marshall	1,925	1.8%	**17.5%**	1,686	1.1%	**15.2%**
Martin	162	0.2%	5.5%	143	0.1%	4.9%
Mason	242	0.2%	5.0%	389	0.3%	8.1%
McCracken	1,517	1.4%	8.6%	2,237	1.5%	12.5%
McCreary	193	0.2%	4.5%	207	0.1%	4.8%
McLean	460	0.4%	**15.5%**	353	0.2%	11.9%
Meade	453	0.4%	5.3%	659	0.4%	7.5%
Menifee	73	0.1%	3.6%	250	0.2%	12.1%
Mercer	478	0.5%	6.9%	528	0.4%	7.4%
Metcalfe	208	0.2%	6.3%	338	0.2%	10.1%
Monroe	182	0.2%	5.5%	214	0.1%	6.4%
Montgomery	630	0.6%	8.2%	738	0.5%	9.4%
Morgan	231	0.2%	6.2%	206	0.1%	5.5%
Muhlenberg	714	0.7%	7.5%	904	0.6%	9.5%
Nelson	1,071	1.0%	7.2%	1,990	1.3%	12.8%
Nicholas	108	0.1%	5.0%	193	0.1%	8.7%
Ohio	485	0.5%	6.8%	496	0.3%	6.9%
Oldham	1,553	1.5%	7.8%	2,698	1.8%	13.0%
Owen	157	0.2%	4.8%	230	0.2%	6.9%

For-Sale Housing Gaps by County – State of Kentucky (2024 & 2029)						
	Current (2024)			Projected (2029)		
County	Total For-Sale Gap	Share of State	Gap to Owner Households Ratio	Total For-Sale Gap	Share of State	Gap to Owner Households Ratio
Owsley	55	0.1%	4.8%	43	<0.1%	3.8%
Pendleton	235	0.2%	5.5%	580	0.4%	13.6%
Perry	805	0.8%	9.2%	872	0.6%	10.0%
Pike	1,186	1.1%	6.7%	846	0.6%	4.9%
Powell	198	0.2%	5.5%	545	0.4%	15.0%
Pulaski	1,332	1.3%	7.0%	1,741	1.2%	9.0%
Robertson	32	<0.1%	4.6%	54	<0.1%	7.8%
Rockcastle	339	0.3%	6.7%	390	0.3%	7.8%
Rowan	543	0.5%	9.6%	614	0.4%	10.6%
Russell	341	0.3%	6.0%	366	0.2%	6.4%
Scott	1,910	1.8%	**11.7%**	2,709	1.8%	**15.6%**
Shelby	1,110	1.1%	8.3%	2,197	1.5%	**15.6%**
Simpson	530	0.5%	10.3%	973	0.7%	**18.0%**
Spencer	307	0.3%	4.7%	552	0.4%	8.1%
Taylor	595	0.6%	9.1%	787	0.5%	11.8%
Todd	190	0.2%	5.9%	221	0.1%	6.8%
Trigg	297	0.3%	6.1%	473	0.3%	9.7%
Trimble	150	0.1%	5.7%	338	0.2%	12.7%
Union	277	0.3%	7.5%	207	0.1%	5.7%
Warren	**2,596**	2.5%	8.2%	**4,526**	3.1%	13.5%
Washington	250	0.2%	6.8%	341	0.2%	9.1%
Wayne	364	0.3%	6.3%	426	0.3%	7.4%
Webster	238	0.2%	6.6%	172	0.1%	4.8%
Whitley	810	0.8%	8.3%	906	0.6%	9.1%
Wolfe	93	0.1%	5.6%	50	<0.1%	3.1%
Woodford	714	0.7%	9.1%	1,073	0.7%	13.2%
State Total	**104,638**	**100.0%**	**8.4%**	147,958	100.0%	11.7%

As was the case for rental units, the largest *for-sale* housing gaps, in terms of the *number* of housing units needed, are within the more populated areas of the state. Counties such as Jefferson (Louisville) and Fayette (Lexington) currently have (2024) and are projected (2029) to have the largest for-sale housing gaps (number of units) in the state. Other large counties such as Boone, Kenton and Warren also represent areas with some of the largest for-sale housing gaps in the state. However, in a comparison of the *ratio* of for-sale housing gaps to owner households, several smaller and more rural counties in the state show evidence of having higher *proportions* of housing gaps compared with some of the larger counties in the state. For example, several smaller counties with high ratios of housing gaps include Breathitt, Simpson, and Carroll. Regardless, it is clear that many rural counties, besides the three previously listed counties, have disproportionately large shares of for-sale housing gaps. The rankings of county for-sale housing gaps from largest to smallest, based on the housing gap *number* and then the housing gap *ratio*, are provided later in this section.

The following graph illustrates the current (2024) and projected (2029) statewide *for-sale* housing gaps by Area Median Income (AMI). Note that the numbers are shown in thousands.



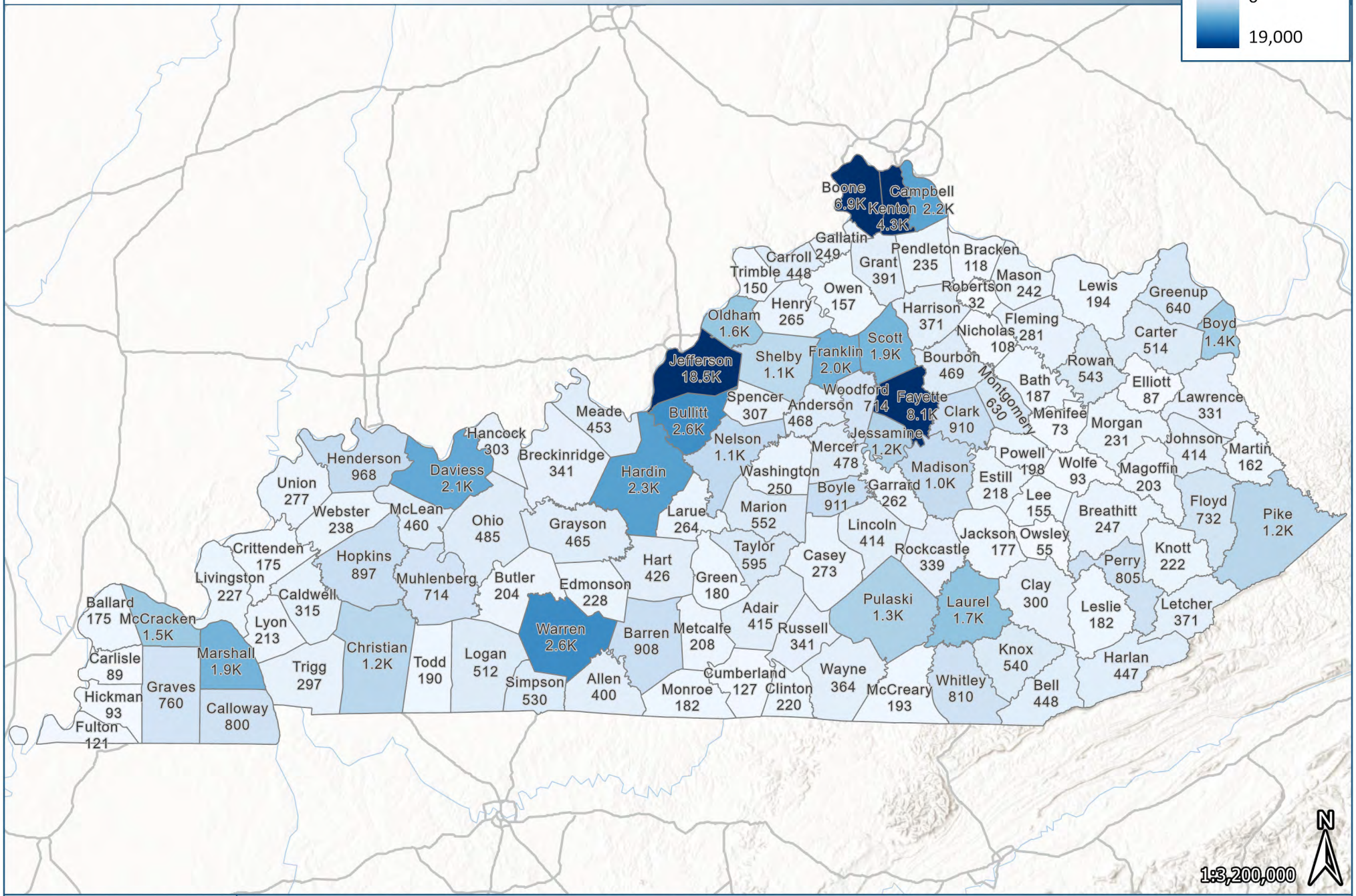
As the preceding graph illustrates, Kentucky's greatest for-sale housing gaps in 2024 are for product at the higher household income range (151% and higher of AMI) and for product at the lower household income range (up to 30% of AMI). In 2029, the greatest for-sale housing gaps will be among the middle household income levels that earn between 51% and 120% of AMI. Details of the for-sale housing gaps by AMI and county are provided in Section VI of this report.

The following maps illustrate the total for-sale housing gap estimates and the for-sale housing gap to owner household ratios in 2024 and 2029 for each county within Kentucky.

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Total For-Sale Housing Gap (2024)

State of Kentucky (By County)



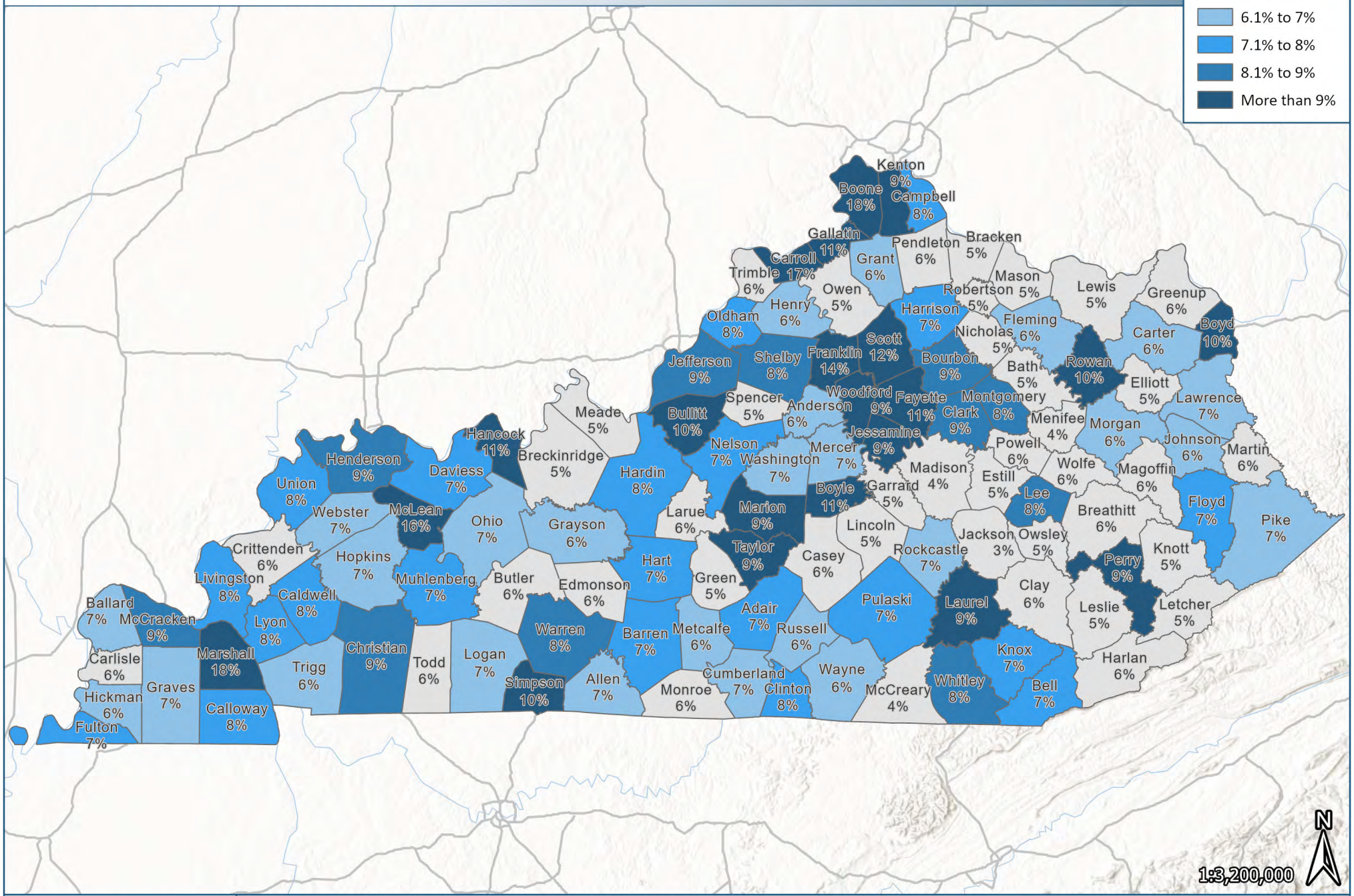
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Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

For-Sale Housing Gap To Owner Households Ratio (2024)

State of Kentucky (By County)



0 10 20 30 40

Miles

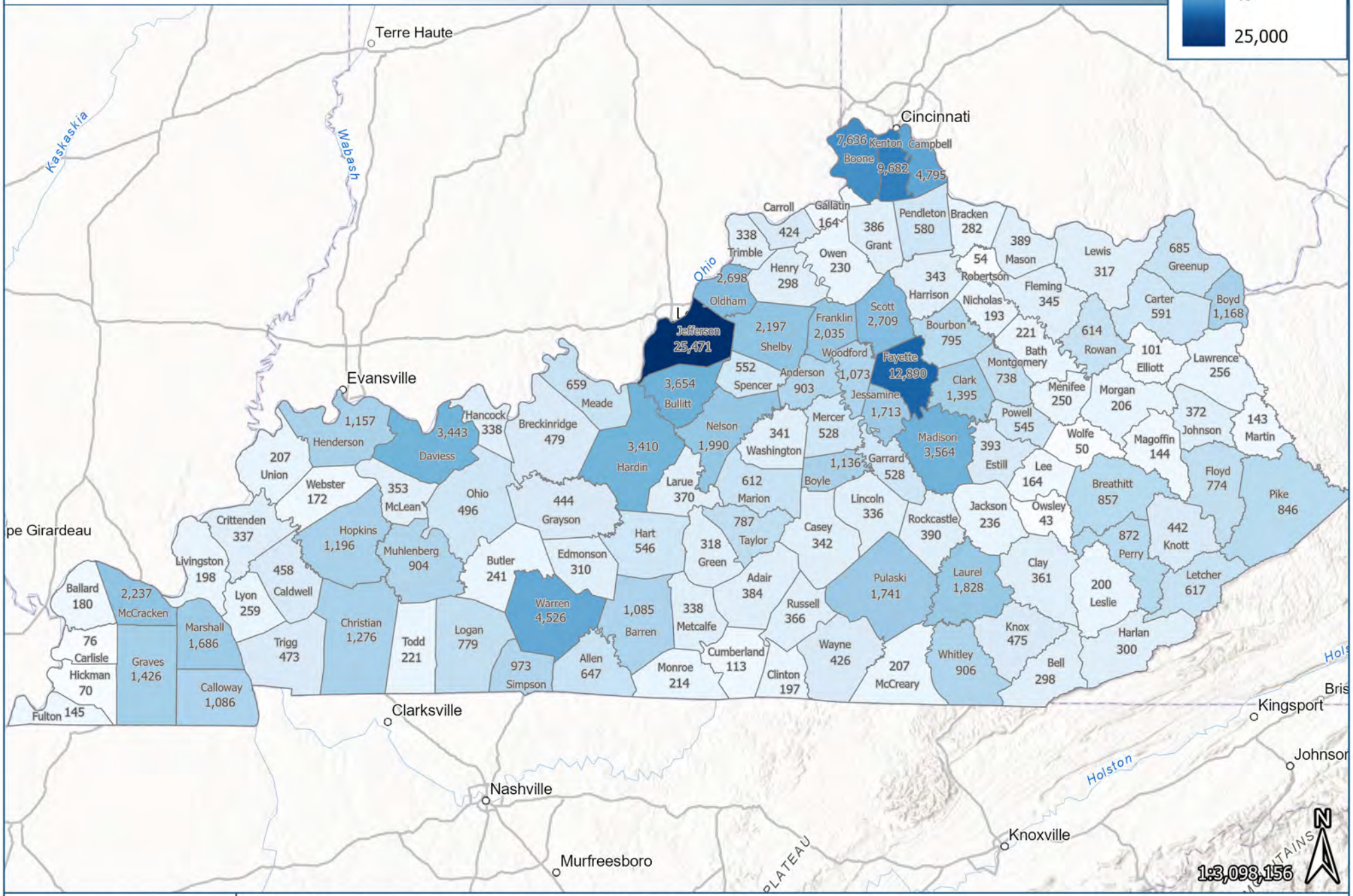
Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS

Additional Source(s): Bowen National Research, 2018-2022 ACS

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Total Projected For-Sale Housing Gap (2029)

State of Kentucky (By County)

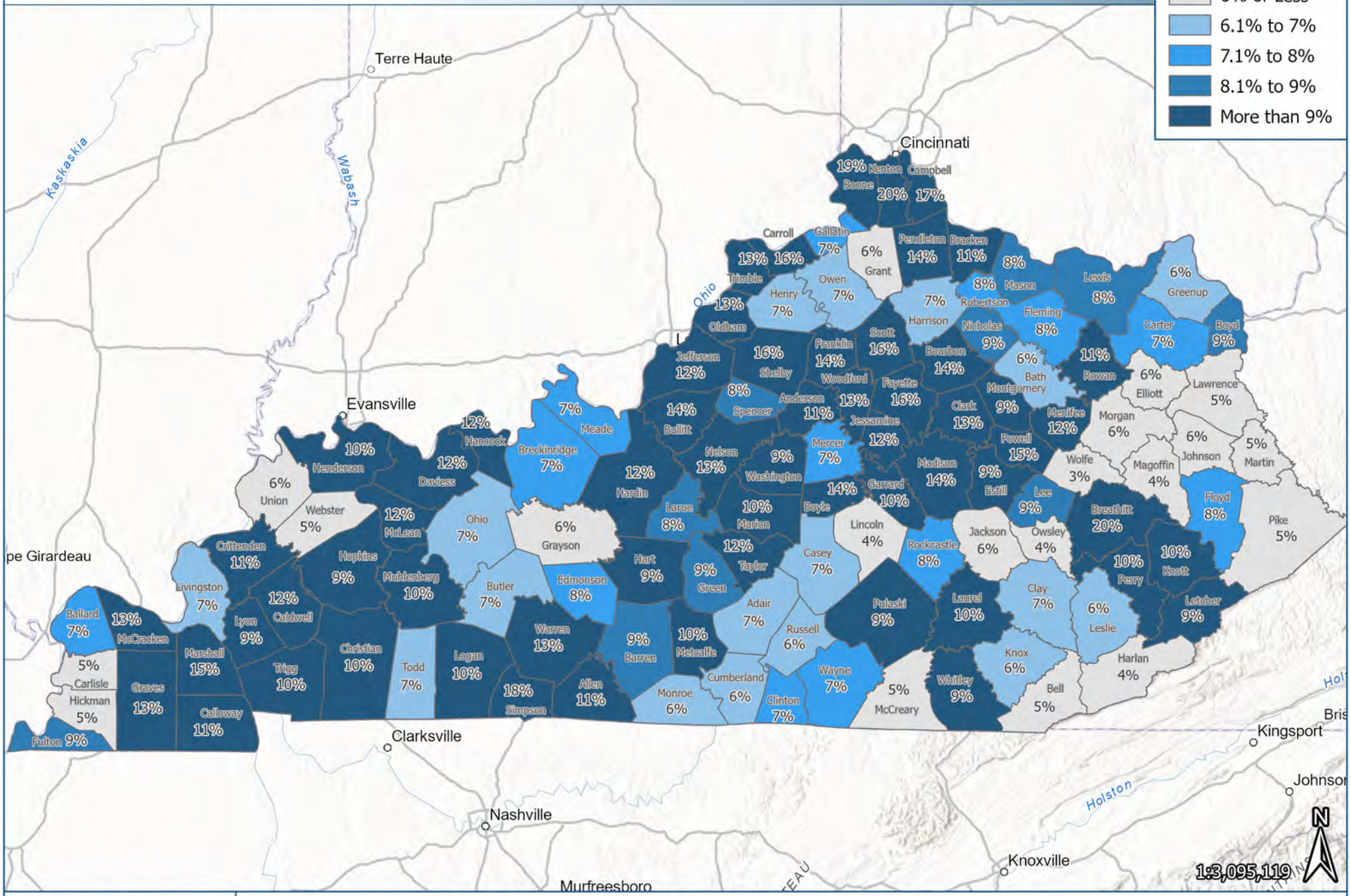


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Projected For-Sale Housing Gap to Owner Households Ratio (2029)

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

County Rental Housing Gaps (Ranked)

The following tables illustrate the current and projected *rental* housing gap estimates for 2024 and 2029 for each county in Kentucky, with the overall county rental gaps ranked from largest to smallest.

Current (2024) County Rental Housing Gaps by County – State of Kentucky								
Rank	County	Total Gap	Rank	County	Total Gap	Rank	County	Total Gap
1	Jefferson	21,575	41	Oldham	409	81	Casey	160
2	Fayette	14,423	42	Marion	400	82	Lawrence	157
3	Kenton	4,815	43	Harlan	398	83	Bath	156
4	Boone	4,425	44	Logan	370	84	Caldwell	156
5	Warren	4,388	45	Perry	358	85	Fleming	155
6	Franklin	2,507	46	Bourbon	355	86	Lincoln	151
7	Hardin	2,320	47	Clay	340	87	Knott	150
8	McCracken	2,288	48	Mercer	320	88	Clinton	147
9	Christian	2,254	49	Powell	315	89	Gallatin	145
10	Campbell	1,951	50	Greenup	302	90	McCreary	143
11	Daviess	1,843	51	Harrison	284	91	Hancock	142
12	Scott	1,671	52	Wayne	284	92	Breckinridge	141
13	Madison	1,578	53	Anderson	274	93	Jackson	132
14	Jessamine	1,425	54	Ohio	269	94	Magoffin	130
15	Boyd	1,231	55	Johnson	268	95	Garrard	115
16	Bullitt	1,191	56	Hart	252	96	Lewis	114
17	Pulaski	1,177	57	Grant	251	97	Livingston	109
18	Clark	1,052	58	Adair	249	98	Nicholas	106
19	Henderson	1,009	59	Muhlenberg	238	99	Green	104
20	Marshall	977	60	Carter	237	100	Lee	102
21	Laurel	945	61	Allen	236	101	Lyon	100
22	Barren	938	62	Larue	236	102	Martin	100
23	Calloway	914	63	Wolfe	233	103	Webster	99
24	Boyle	823	64	Letcher	230	104	Morgan	95
25	Pike	821	65	Washington	230	105	Spencer	91
26	Shelby	760	66	Estill	224	106	Cumberland	89
27	Taylor	752	67	Union	223	107	Owen	87
28	Simpson	697	68	Henry	222	108	Ballard	74
29	Whitley	678	69	McLean	221	109	Edmonson	73
30	Hopkins	669	70	Monroe	221	110	Todd	72
31	Floyd	663	71	Grayson	219	111	Trimble	72
32	Nelson	655	72	Meade	216	112	Bracken	67
33	Rowan	584	73	Breathitt	209	113	Metcalfe	66
34	Graves	570	74	Mason	199	114	Crittenden	63
35	Montgomery	570	75	Fulton	196	115	Leslie	63
36	Bell	517	76	Rockcastle	180	116	Owsley	54
37	Knox	500	77	Trigg	178	117	Elliott	48
38	Woodford	449	78	Butler	175	118	Carlisle	41
39	Carroll	436	79	Pendleton	172	119	Menifee	37
40	Oldham	409	80	Russell	167	120	Hickman	31

Projected (2029) County Rental Housing Gaps by County Rankings – State of Kentucky								
Rank	County	Total Gap	Rank	County	Total Gap	Rank	County	Total Gap
1	Jefferson	28,697	41	Perry	542	81	Owen	239
2	Fayette	17,933	42	Mercer	541	82	Fulton	237
3	Warren	7,131	43	Muhlenberg	523	83	Garrard	236
4	Kenton	6,061	44	Allen	511	84	Knott	231
5	Boone	5,702	45	Knox	511	85	McCreary	231
6	Hardin	4,613	46	Bell	487	86	Hancock	211
7	Campbell	3,539	47	Breathitt	485	87	Trigg	207
8	Madison	3,159	48	Powell	479	88	Butler	204
9	Christian	3,131	49	Mason	466	89	Todd	199
10	McCracken	2,418	50	Marion	459	90	Morgan	188
11	Franklin	2,397	51	Harrison	456	91	Bath	176
12	Daviess	2,310	52	Anderson	452	92	Green	176
13	Scott	2,049	53	Grant	450	93	McLean	176
14	Bullitt	1,858	54	Carroll	442	94	Nicholas	170
15	Jessamine	1,598	55	Wayne	441	95	Edmonson	167
16	Pulaski	1,563	56	Clay	435	96	Wolfe	163
17	Henderson	1,510	57	Meade	420	97	Martin	161
18	Boyle	1,369	58	Harlan	399	98	Jackson	158
19	Barren	1,366	59	Johnson	390	99	Lewis	157
20	Simpson	1,326	60	Estill	379	100	Bracken	152
21	Shelby	1,316	61	Ohio	376	101	Clinton	148
22	Boyd	1,289	62	Grayson	362	102	Magoffin	148
23	Laurel	1,236	63	Hart	358	103	Lyon	145
24	Calloway	1,202	64	Larue	351	104	Spencer	142
25	Hopkins	1,154	65	Washington	351	105	Metcalfe	140
26	Clark	1,117	66	Letcher	337	106	Trimble	132
27	Nelson	1,032	67	Russell	335	107	Lee	129
28	Pike	895	68	Henry	331	108	Webster	125
29	Whitley	887	69	Carter	315	109	Livingston	118
30	Marshall	881	70	Pendleton	315	110	Gallatin	96
31	Taylor	850	71	Adair	297	111	Menifee	96
32	Montgomery	834	72	Lincoln	291	112	Cumberland	93
33	Graves	830	73	Caldwell	290	113	Crittenden	90
34	Rowan	809	74	Monroe	278	114	Ballard	87
35	Floyd	766	75	Union	275	115	Carlisle	72
36	Woodford	641	76	Fleming	268	116	Elliott	68
37	Greenup	636	77	Breckinridge	267	117	Leslie	52
38	Bourbon	622	78	Casey	254	118	Robertson	44
39	Logan	600	79	Lawrence	254	119	Owsley	41
40	Oldham	599	80	Rockcastle	240	120	Hickman	18

County Rental Housing Gaps to Total Renter Households Ratios (Ranked)

The following tables illustrate the current and projected *rental* housing gaps to total renter households *ratio* for 2024 and 2029 for each county in Kentucky, with the overall *ratios* ranked from largest to smallest.

Current (2024) County Rental Housing Gaps to Total Renter Households Ratio Rankings – State of Kentucky

Rank	County	Rental Units	Total Gap	Gap to HH Ratio	Rank	County	Rental Units	Total Gap	Gap to HH Ratio	Rank	County	Rental Units	Total Gap	Gap to HH Ratio
1	Marshall	2,545	977	38.4%	**41**	Clay	2,263	340	15.0%	**81**	Allen	2,075	236	11.4%
2	Boone	12,087	4,425	36.6%	**42**	Adair	1,658	249	15.0%	**82**	Bath	1,383	156	11.3%
3	Franklin	7,811	2,507	32.1%	**43**	Larue	1,580	236	14.9%	**83**	Johnson	2,400	268	11.2%
4	Carroll	1,384	436	31.5%	**44**	Pulaski	7,882	1,177	14.9%	**84**	Carlisle	369	41	11.1%
5	McLean	750	221	29.5%	**45**	Hardin	15,705	2,320	14.8%	**85**	Madison	14,371	1,578	11.0%
6	Wolfe	883	233	26.4%	**46**	Union	1,522	223	14.6%	**86**	Logan	3,381	370	10.9%
7	Scott	6,720	1,671	24.9%	**47**	Henderson	6,920	1,009	14.6%	**87**	Owsley	494	54	10.9%
8	Simpson	2,816	697	24.7%	**48**	Shelby	5,314	760	14.3%	**88**	Lawrence	1,466	157	10.7%
9	Fayette	60,447	14,423	23.9%	**49**	Daviess	12,933	1,843	14.3%	**89**	Crittenden	590	63	10.7%
10	Clark	4,755	1,052	22.1%	**50**	Estill	1,589	224	14.1%	**90**	Muhlenberg	2,314	238	10.3%
11	Boyd	5,677	1,231	21.7%	**51**	Woodford	3,196	449	14.0%	**91**	Carter	2,310	237	10.3%
12	Boyle	3,834	823	21.5%	**52**	Livingston	777	109	14.0%	**92**	Magoffin	1,302	130	10.0%
13	Kenton	22,936	4,815	21.0%	**53**	Cumberland	646	89	13.8%	**93**	Greenup	3,027	302	10.0%
14	Powell	1,518	315	20.8%	**54**	Laurel	6,896	945	13.7%	**94**	Garrard	1,171	115	9.8%
15	Washington	1,115	230	20.6%	**55**	Pendleton	1,271	172	13.5%	**95**	Hickman	318	31	9.7%
16	Marion	1,959	400	20.4%	**56**	Perry	2,646	358	13.5%	**96**	Martin	1,032	100	9.7%
17	Jessamine	7,051	1,425	20.2%	**57**	Clinton	1,096	147	13.4%	**97**	Green	1,096	104	9.5%
18	McCracken	11,424	2,288	20.0%	**58**	Wayne	2,122	284	13.4%	**98**	Fleming	1,641	155	9.4%
19	Hancock	716	142	19.8%	**59**	Butler	1,313	175	13.3%	**99**	Trimble	773	72	9.3%
20	Taylor	3,796	752	19.8%	**60**	Breathitt	1,573	209	13.3%	**100**	Grant	2,744	251	9.1%
21	Fulton	1,002	196	19.6%	**61**	Henry	1,679	222	13.2%	**101**	Leslie	692	63	9.1%
22	Trigg	916	178	19.4%	**62**	Hart	1,916	252	13.1%	**102**	Breckinridge	1,552	141	9.1%
23	Warren	23,277	4,388	18.9%	**63**	Lee	776	102	13.1%	**103**	Spencer	1,005	91	9.1%
24	Calloway	5,130	914	17.8%	**64**	Pike	6,262	821	13.1%	**104**	Lewis	1,291	114	8.8%
25	Campbell	11,017	1,951	17.7%	**65**	Anderson	2,112	274	13.0%	**105**	Russell	1,921	167	8.7%
26	Bullitt	6,828	1,191	17.4%	**66**	Mercer	2,479	320	12.9%	**106**	Mason	2,307	199	8.6%
27	Christian	13,040	2,254	17.3%	**67**	Harrison	2,205	284	12.9%	**107**	McCreary	1,690	143	8.5%
28	Monroe	1,295	221	17.1%	**68**	Ballard	579	74	12.8%	**108**	Morgan	1,151	95	8.3%
29	Lyon	586	100	17.1%	**69**	Ohio	2,109	269	12.8%	**109**	Owen	1,056	87	8.2%
30	Jefferson	126,512	21,575	17.1%	**70**	Bourbon	2,821	355	12.6%	**110**	Edmonson	897	73	8.1%
31	Gallatin	867	145	16.7%	**71**	Caldwell	1,242	156	12.6%	**111**	Meade	2,696	216	8.0%
32	Robertson	189	31	16.4%	**72**	Rockcastle	1,458	180	12.3%	**112**	Bracken	838	67	8.0%
33	Barren	5,753	938	16.3%	**73**	Casey	1,309	160	12.2%	**113**	Grayson	2,744	219	8.0%
34	Whitley	4,162	678	16.3%	**74**	Knox	4,098	500	12.2%	**114**	Menifee	464	37	8.0%
35	Rowan	3,604	584	16.2%	**75**	Hopkins	5,519	669	12.1%	**115**	Jackson	1,658	132	8.0%
36	Floyd	4,157	663	15.9%	**76**	Oldham	3,394	409	12.0%	**116**	Elliott	630	48	7.6%
37	Graves	3,593	570	15.9%	**77**	Harlan	3,334	398	11.9%	**117**	Webster	1,300	99	7.6%
38	Montgomery	3,622	570	15.7%	**78**	Nicholas	891	106	11.9%	**118**	Metcalfe	872	66	7.6%
39	Nelson	4,265	655	15.4%	**79**	Knott	1,263	150	11.9%	**119**	Lincoln	2,032	151	7.4%
40	Bell	3,386	517	15.3%	**80**	Letcher	1,992	230	11.5%	**120**	Todd	1,379	72	5.2%

HH – Households

Projected (2029) County Rental Housing Gaps to Total Renter Households Ratio Rankings – State of Kentucky														
Rank	County	Rental Units	Total Gap	Gap to HH Ratio	Rank	County	Rental Units	Total Gap	Gap to HH Ratio	Rank	County	Rental Units	Total Gap	Gap to HH Ratio
1	Simpson	2,852	1,326	46.5%	**41**	Rowan	3,600	809	22.5%	**81**	Oldham	3,414	599	17.5%
2	Boone	12,805	5,702	44.5%	**42**	Taylor	3,794	850	22.4%	**82**	Lawrence	1,451	254	17.5%
3	Boyle	3,841	1,369	35.6%	**43**	Henderson	6,772	1,510	22.3%	**83**	Trimble	764	132	17.3%
4	Marshall	2,524	881	34.9%	**44**	Bourbon	2,792	622	22.3%	**84**	Breckinridge	1,546	267	17.3%
5	Carroll	1,370	442	32.3%	**45**	Larue	1,587	351	22.1%	**85**	Lee	763	129	16.9%
6	Powell	1,501	479	31.9%	**46**	Mercer	2,487	541	21.7%	**86**	Rockcastle	1,427	240	16.8%
7	Washington	1,119	351	31.4%	**47**	Monroe	1,285	278	21.6%	**87**	Johnson	2,347	390	16.6%
8	Breathitt	1,560	485	31.1%	**48**	Madison	14,605	3,159	21.6%	**88**	Morgan	1,133	188	16.6%
9	Franklin	7,765	2,397	30.9%	**49**	Anderson	2,103	452	21.5%	**89**	Grant	2,737	450	16.4%
10	Campbell	11,874	3,539	29.8%	**50**	Greenup	2,963	636	21.5%	**90**	Fleming	1,644	268	16.3%
11	Fayette	60,403	17,933	29.7%	**51**	Whitley	4,138	887	21.4%	**91**	Green	1,082	176	16.3%
12	Hancock	711	211	29.7%	**52**	Wayne	2,058	441	21.4%	**92**	Metcalfe	863	140	16.2%
13	Hardin	15,685	4,613	29.4%	**53**	McCracken	11,302	2,418	21.4%	**93**	Martin	1,000	161	16.1%
14	Scott	7,019	2,049	29.2%	**54**	Hopkins	5,419	1,154	21.3%	**94**	Butler	1,290	204	15.8%
15	Warren	24,535	7,131	29.1%	**55**	Perry	2,586	542	21.0%	**95**	Crittenden	572	90	15.7%
16	Bullitt	6,868	1,858	27.1%	**56**	Harrison	2,180	456	20.9%	**96**	Meade	2,696	420	15.6%
17	Kenton	23,046	6,061	26.3%	**57**	Menifee	461	96	20.8%	**97**	Ballard	559	87	15.6%
18	Pendleton	1,251	315	25.2%	**58**	Mason	2,267	466	20.6%	**98**	Livingston	765	118	15.4%
19	Lyon	582	145	24.9%	**59**	Garrard	1,157	236	20.4%	**99**	Bell	3,182	487	15.3%
20	Allen	2,061	511	24.8%	**60**	Pulaski	7,743	1,563	20.2%	**100**	Pike	5,942	895	15.1%
21	Shelby	5,367	1,316	24.5%	**61**	Henry	1,645	331	20.1%	**101**	Cumberland	621	93	15.0%
22	Estill	1,553	379	24.4%	**62**	Carlisle	359	72	20.1%	**102**	Todd	1,364	199	14.6%
23	Christian	12,883	3,131	24.3%	**63**	Woodford	3,200	641	20.0%	**103**	Lincoln	1,995	291	14.6%
24	Nelson	4,249	1,032	24.3%	**64**	Wolfe	826	163	19.7%	**104**	Spencer	1,008	142	14.1%
25	Fulton	976	237	24.3%	**65**	Casey	1,289	254	19.7%	**105**	Carter	2,253	315	14.0%
26	McLean	735	176	23.9%	**66**	Clay	2,217	435	19.6%	**106**	McCreary	1,654	231	14.0%
27	Barren	5,712	1,366	23.9%	**67**	Floyd	3,959	766	19.3%	**107**	Clinton	1,061	148	13.9%
28	Caldwell	1,215	290	23.9%	**68**	Nicholas	897	170	18.9%	**108**	Grayson	2,702	362	13.4%
29	Clark	4,735	1,117	23.6%	**69**	Knott	1,221	231	18.9%	**109**	Knox	3,932	511	13.0%
30	Calloway	5,097	1,202	23.6%	**70**	Edmonson	889	167	18.8%	**110**	Bath	1,369	176	12.9%
31	Graves	3,526	830	23.5%	**71**	Hart	1,922	358	18.6%	**111**	Harlan	3,167	399	12.6%
32	Robertson	188	44	23.4%	**72**	Union	1,481	275	18.6%	**112**	Lewis	1,252	157	12.5%
33	Marion	1,964	459	23.4%	**73**	Bracken	826	152	18.4%	**113**	Jackson	1,265	158	12.5%
34	Boyd	5,546	1,289	23.2%	**74**	Laurel	6,787	1,236	18.2%	**114**	Magoffin	1,258	148	11.8%
35	Muhlenberg	2,258	523	23.2%	**75**	Adair	1,632	297	18.2%	**115**	Gallatin	852	96	11.3%
36	Montgomery	3,618	834	23.1%	**76**	Ohio	2,072	376	18.1%	**116**	Elliott	610	68	11.1%
37	Trigg	898	207	23.0%	**77**	Daviess	12,752	2,310	18.1%	**117**	Webster	1,254	125	10.0%
38	Owen	1,041	239	23.0%	**78**	Letcher	1,886	337	17.9%	**118**	Owsley	460	41	8.9%
39	Jefferson	126,974	28,697	22.6%	**79**	Logan	3,370	600	17.8%	**119**	Leslie	644	52	8.1%
40	Jessamine	7,091	1,598	22.5%	**80**	Russell	1,906	335	17.6%	**120**	Hickman	294	18	6.1%

HH – Households

County For-Sale Housing Gaps (Ranked)

The following tables illustrate the current and projected *for-sale* housing gap estimates for 2024 and 2029 for each county in Kentucky, with the overall county for-sale gaps ranked from highest to lowest.

Current (2024) County For-Sale Housing Gaps Rankings – State of Kentucky								
Rank	County	Total Gap	Rank	County	Total Gap	Rank	County	Total Gap
1	Jefferson	18,504	41	Rowan	543	81	Gallatin	249
2	Fayette	8,126	42	Knox	540	82	Breathitt	247
3	Boone	6,925	43	Simpson	530	83	Mason	242
4	Kenton	4,342	44	Carter	514	84	Webster	238
5	Warren	2,596	45	Logan	512	85	Pendleton	235
6	Bullitt	2,558	46	Ohio	485	86	Morgan	231
7	Hardin	2,258	47	Mercer	478	87	Edmonson	228
8	Campbell	2,243	48	Bourbon	469	88	Livingston	227
9	Daviess	2,109	49	Anderson	468	89	Knott	222
10	Franklin	1,950	50	Grayson	465	90	Clinton	220
11	Marshall	1,925	51	McLean	460	91	Estill	218
12	Scott	1,910	52	Meade	453	92	Lyon	213
13	Laurel	1,654	53	Bell	448	93	Metcalfe	208
14	Oldham	1,553	54	Carroll	448	94	Butler	204
15	McCracken	1,517	55	Harlan	447	95	Magoffin	203
16	Boyd	1,406	56	Hart	426	96	Powell	198
17	Pulaski	1,332	57	Adair	415	97	Lewis	194
18	Jessamine	1,231	58	Johnson	414	98	McCreary	193
19	Pike	1,186	59	Lincoln	414	99	Todd	190
20	Christian	1,176	60	Allen	400	100	Bath	187
21	Shelby	1,110	61	Grant	391	101	Leslie	182
22	Nelson	1,071	62	Harrison	371	102	Monroe	182
23	Madison	1,000	63	Letcher	371	103	Green	180
24	Henderson	968	64	Wayne	364	104	Jackson	177
25	Boyle	911	65	Breckinridge	341	105	Ballard	175
26	Clark	910	66	Russell	341	106	Crittenden	175
27	Barren	908	67	Rockcastle	339	107	Martin	162
28	Hopkins	897	68	Lawrence	331	108	Owen	157
29	Whitley	810	69	Caldwell	315	109	Lee	155
30	Perry	805	70	Spencer	307	110	Trimble	150
31	Calloway	800	71	Hancock	303	111	Cumberland	127
32	Graves	760	72	Clay	300	112	Fulton	121
33	Floyd	732	73	Trigg	297	113	Bracken	118
34	Muhlenberg	714	74	Fleming	281	114	Nicholas	108
35	Woodford	714	75	Union	277	115	Hickman	93
36	Greenup	640	76	Casey	273	116	Wolfe	93
37	Montgomery	630	77	Henry	265	117	Carlisle	89
38	Taylor	595	78	Larue	264	118	Elliott	87
39	Marion	552	79	Garrard	262	119	Menifee	73
40	Rowan	543	80	Washington	250	120	Owsley	55

Projected (2029) County For-Sale Housing Gaps Rankings – State of Kentucky								
Rank	County	Total Gap	Rank	County	Total Gap	Rank	County	Total Gap
1	Jefferson	25,471	41	Floyd	774	81	Trimble	338
2	Fayette	12,890	42	Montgomery	738	82	Crittenden	337
3	Kenton	9,682	43	Greenup	685	83	Lincoln	336
4	Boone	7,636	44	Meade	659	84	Green	318
5	Campbell	4,795	45	Allen	647	85	Lewis	317
6	Warren	4,526	46	Letcher	617	86	Edmonson	310
7	Bullitt	3,654	47	Rowan	614	87	Harlan	300
8	Madison	3,564	48	Marion	612	88	Bell	298
9	Daviess	3,443	49	Carter	591	89	Henry	298
10	Hardin	3,410	50	Pendleton	580	90	Bracken	282
11	Scott	2,709	51	Spencer	552	91	Lyon	259
12	Oldham	2,698	52	Hart	546	92	Lawrence	256
13	McCracken	2,237	53	Powell	545	93	Menifee	250
14	Shelby	2,197	54	Garrard	528	94	Butler	241
15	Franklin	2,035	55	Mercer	528	95	Jackson	236
16	Nelson	1,990	56	Ohio	496	96	Owen	230
17	Laurel	1,828	57	Breckinridge	479	97	Bath	221
18	Pulaski	1,741	58	Knox	475	98	Todd	221
19	Jessamine	1,713	59	Trigg	473	99	Monroe	214
20	Marshall	1,686	60	Caldwell	458	100	McCreary	207
21	Graves	1,426	61	Grayson	444	101	Union	207
22	Clark	1,395	62	Knott	442	102	Morgan	206
23	Christian	1,276	63	Wayne	426	103	Leslie	200
24	Hopkins	1,196	64	Carroll	424	104	Livingston	198
25	Boyd	1,168	65	Estill	393	105	Clinton	197
26	Henderson	1,157	66	Rockcastle	390	106	Nicholas	193
27	Boyle	1,136	67	Mason	389	107	Ballard	180
28	Calloway	1,086	68	Grant	386	108	Webster	172
29	Barren	1,085	69	Adair	384	109	Gallatin	164
30	Woodford	1,073	70	Johnson	372	110	Lee	164
31	Simpson	973	71	Larue	370	111	Fulton	145
32	Whitley	906	72	Russell	366	112	Magoffin	144
33	Muhlenberg	904	73	Clay	361	113	Martin	143
34	Anderson	903	74	McLean	353	114	Cumberland	113
35	Perry	872	75	Fleming	345	115	Elliott	101
36	Breathitt	857	76	Harrison	343	116	Carlisle	76
37	Pike	846	77	Casey	342	117	Hickman	70
38	Bourbon	795	78	Washington	341	118	Robertson	54
39	Taylor	787	79	Hancock	338	119	Wolfe	50
40	Logan	779	80	Metcalfe	338	120	Owsley	43

County For-Sale Housing Gaps to Total Owner Households Ratio (Ranked)

The following tables illustrate the current and projected *for-sale* housing gaps to total owner households *ratio* for 2024 and 2029 for each county in Kentucky, with the overall county gaps ranked from largest to smallest.

Current (2024) County For-Sale Housing Gaps to Total Owner Households Ratio Rankings – State of Kentucky

Rank	County	Owner Units	Total Gap	Gap to HH Ratio	Rank	County	Owner Units	Total Gap	Gap to HH Ratio	Rank	County	Owner Units	Total Gap	Gap to HH Ratio
1	Boone	39,340	6,925	17.6%	**41**	Union	3,689	277	7.5%	**81**	Todd	3,196	190	5.9%
2	Marshall	10,981	1,925	17.5%	**42**	Muhlenberg	9,534	714	7.5%	**82**	Larue	4,459	264	5.9%
3	Carroll	2,704	448	16.6%	**43**	Hart	5,700	426	7.5%	**83**	Crittenden	2,965	175	5.9%
4	McLean	2,961	460	15.5%	**44**	Barren	12,238	908	7.4%	**84**	Breathitt	4,185	247	5.9%
5	Franklin	14,258	1,950	13.7%	**45**	Bell	6,136	448	7.3%	**85**	Harlan	7,626	447	5.9%
6	Scott	16,264	1,910	11.7%	**46**	Daviess	28,977	2,109	7.3%	**86**	Butler	3,576	204	5.7%
7	Boyle	8,164	911	11.2%	**47**	Adair	5,723	415	7.3%	**87**	Trimble	2,633	150	5.7%
8	Gallatin	2,343	249	10.6%	**48**	Fulton	1,672	121	7.2%	**88**	Clay	5,267	300	5.7%
9	Fayette	76,780	8,126	10.6%	**49**	Nelson	14,916	1,071	7.2%	**89**	Greenup	11,288	640	5.7%
10	Hancock	2,872	303	10.6%	**50**	Harrison	5,221	371	7.1%	**90**	Edmonson	4,041	228	5.6%
11	Boyd	13,416	1,406	10.5%	**51**	Pulaski	18,921	1,332	7.0%	**91**	Wolfe	1,649	93	5.6%
12	Simpson	5,157	530	10.3%	**52**	Floyd	10,419	732	7.0%	**92**	Carlisle	1,601	89	5.6%
13	Bullitt	25,902	2,558	9.9%	**53**	Knox	7,700	540	7.0%	**93**	Martin	2,923	162	5.5%
14	Rowan	5,661	543	9.6%	**54**	Hopkins	12,955	897	6.9%	**94**	Monroe	3,287	182	5.5%
15	Kenton	46,335	4,342	9.4%	**55**	Graves	11,047	760	6.9%	**95**	Pendleton	4,255	235	5.5%
16	Jessamine	13,162	1,231	9.4%	**56**	Mercer	6,957	478	6.9%	**96**	Casey	4,956	273	5.5%
17	Laurel	17,833	1,654	9.3%	**57**	Washington	3,656	250	6.8%	**97**	Powell	3,596	198	5.5%
18	Marion	5,984	552	9.2%	**58**	Cumberland	1,859	127	6.8%	**98**	Letcher	6,783	371	5.5%
19	Perry	8,760	805	9.2%	**59**	Ohio	7,143	485	6.8%	**99**	Lincoln	7,657	414	5.4%
20	Taylor	6,542	595	9.1%	**60**	Ballard	2,589	175	6.8%	**100**	Leslie	3,384	182	5.4%
21	Woodford	7,868	714	9.1%	**61**	Pike	17,589	1,186	6.7%	**101**	Meade	8,619	453	5.3%
22	Jefferson	206,031	18,504	9.0%	**62**	Rockcastle	5,029	339	6.7%	**102**	Bath	3,563	187	5.2%
23	Christian	13,313	1,176	8.8%	**63**	Allen	6,041	400	6.6%	**103**	Breckinridge	6,583	341	5.2%
24	Clark	10,391	910	8.8%	**64**	Lawrence	5,027	331	6.6%	**104**	Estill	4,235	218	5.1%
25	Henderson	11,205	968	8.6%	**65**	Webster	3,627	238	6.6%	**105**	Knott	4,355	222	5.1%
26	Bourbon	5,450	469	8.6%	**66**	Logan	7,810	512	6.6%	**106**	Green	3,547	180	5.1%
27	McCracken	17,671	1,517	8.6%	**67**	Fleming	4,422	281	6.4%	**107**	Mason	4,796	242	5.0%
28	Shelby	13,391	1,110	8.3%	**68**	Metcalfe	3,309	208	6.3%	**108**	Lewis	3,858	194	5.0%
29	Whitley	9,807	810	8.3%	**69**	Wayne	5,808	364	6.3%	**109**	Nicholas	2,149	108	5.0%
30	Montgomery	7,697	630	8.2%	**70**	Carter	8,244	514	6.2%	**110**	Garrard	5,481	262	4.8%
31	Warren	31,726	2,596	8.2%	**71**	Morgan	3,716	231	6.2%	**111**	Elliott	1,822	87	4.8%
32	Lee	1,918	155	8.1%	**72**	Anderson	7,622	468	6.1%	**112**	Owen	3,304	157	4.8%
33	Calloway	10,014	800	8.0%	**73**	Johnson	6,754	414	6.1%	**113**	Owsley	1,158	55	4.8%
34	Clinton	2,758	220	8.0%	**74**	Trigg	4,868	297	6.1%	**114**	Spencer	6,508	307	4.7%
35	Campbell	28,274	2,243	7.9%	**75**	Grant	6,414	391	6.1%	**115**	Bracken	2,509	118	4.7%
36	Hardin	28,531	2,258	7.9%	**76**	Russell	5,650	341	6.0%	**116**	Robertson	690	32	4.6%
37	Caldwell	3,986	315	7.9%	**77**	Hickman	1,543	93	6.0%	**117**	McCreary	4,320	193	4.5%
38	Oldham	19,854	1,553	7.8%	**78**	Grayson	7,738	465	6.0%	**118**	Madison	23,663	1,000	4.2%
39	Lyon	2,785	213	7.6%	**79**	Henry	4,411	265	6.0%	**119**	Menifee	2,050	73	3.6%
40	Livingston	2,991	227	7.6%	**80**	Magoffin	3,392	203	6.0%	**120**	Jackson	5,723	177	3.1%

HH – Households

Projected (2029) County For-Sale Housing Gaps to Total Owner Households Ratio Rankings – State of Kentucky														
Rank	County	Owner Units	Total Gap	Gap to HH Ratio	Rank	County	Owner Units	Total Gap	Gap to HH Ratio	Rank	County	Owner Units	Total Gap	Gap to HH Ratio
1	Kenton	47,596	9,682	20.3%	**41**	Henderson	11,184	1,157	10.3%	**81**	Breckinridge	6,685	479	7.2%
2	Breathitt	4,239	857	20.2%	**42**	Knott	4,291	442	10.3%	**82**	Ballard	2,557	180	7.0%
3	Boone	40,325	7,636	18.9%	**43**	Metcalfe	3,339	338	10.1%	**83**	Gallatin	2,342	164	7.0%
4	Simpson	5,418	973	18.0%	**44**	Laurel	18,258	1,828	10.0%	**84**	Owen	3,323	230	6.9%
5	Campbell	28,338	4,795	16.9%	**45**	Marion	6,121	612	10.0%	**85**	Ohio	7,167	496	6.9%
6	Fayette	78,677	12,890	16.4%	**46**	Perry	8,741	872	10.0%	**86**	Casey	4,978	342	6.9%
7	Scott	17,331	2,709	15.6%	**47**	Logan	7,954	779	9.8%	**87**	Clay	5,264	361	6.9%
8	Shelby	14,062	2,197	15.6%	**48**	Trigg	4,868	473	9.7%	**88**	Todd	3,230	221	6.8%
9	Carroll	2,724	424	15.6%	**49**	Garrard	5,530	528	9.5%	**89**	Henry	4,423	298	6.7%
10	Marshall	11,120	1,686	15.2%	**50**	Muhlenberg	9,496	904	9.5%	**90**	Butler	3,585	241	6.7%
11	Powell	3,633	545	15.0%	**51**	Christian	13,422	1,276	9.5%	**91**	Adair	5,749	384	6.7%
12	Bourbon	5,495	795	14.5%	**52**	Montgomery	7,844	738	9.4%	**92**	Livingston	2,998	198	6.6%
13	Madison	25,019	3,564	14.2%	**53**	Hart	5,841	546	9.3%	**93**	Harrison	5,275	343	6.5%
14	Franklin	14,457	2,035	14.1%	**54**	Estill	4,228	393	9.3%	**94**	Monroe	3,322	214	6.4%
15	Boyle	8,349	1,136	13.6%	**55**	Letcher	6,651	617	9.3%	**95**	Russell	5,723	366	6.4%
16	Bullitt	26,909	3,654	13.6%	**56**	Hopkins	12,979	1,196	9.2%	**96**	Knox	7,663	475	6.2%
17	Pendleton	4,278	580	13.6%	**57**	Lyon	2,819	259	9.2%	**97**	Cumberland	1,826	113	6.2%
18	Warren	33,557	4,526	13.5%	**58**	Washington	3,732	341	9.1%	**98**	Bath	3,604	221	6.1%
19	Clark	10,556	1,395	13.2%	**59**	Whitley	9,949	906	9.1%	**99**	Leslie	3,284	200	6.1%
20	Woodford	8,128	1,073	13.2%	**60**	Pulaski	19,316	1,741	9.0%	**100**	Greenup	11,282	685	6.1%
21	Oldham	20,735	2,698	13.0%	**61**	Green	3,578	318	8.9%	**101**	Jackson	3,943	236	6.0%
22	Graves	11,059	1,426	12.9%	**62**	Barren	12,401	1,085	8.7%	**102**	Grant	6,527	386	5.9%
23	Nelson	15,526	1,990	12.8%	**63**	Nicholas	2,207	193	8.7%	**103**	Grayson	7,773	444	5.7%
24	Trimble	2,659	338	12.7%	**64**	Boyd	13,371	1,168	8.7%	**104**	Union	3,659	207	5.7%
25	McCracken	17,835	2,237	12.5%	**65**	Fulton	1,661	145	8.7%	**105**	Elliott	1,798	101	5.6%
26	Jessamine	13,746	1,713	12.5%	**66**	Lee	1,924	164	8.5%	**106**	Johnson	6,734	372	5.5%
27	Jefferson	209,121	25,471	12.2%	**67**	Lewis	3,818	317	8.3%	**107**	Morgan	3,732	206	5.5%
28	Menifee	2,066	250	12.1%	**68**	Spencer	6,797	552	8.1%	**108**	Lawrence	5,068	256	5.1%
29	McLean	2,961	353	11.9%	**69**	Mason	4,804	389	8.1%	**109**	Bell	5,990	298	5.0%
30	Taylor	6,671	787	11.8%	**70**	Larue	4,579	370	8.1%	**110**	Martin	2,892	143	4.9%
31	Hancock	2,915	338	11.6%	**71**	Robertson	691	54	7.8%	**111**	Pike	17,303	846	4.9%
32	Daviess	29,742	3,443	11.6%	**72**	Rockcastle	5,021	390	7.8%	**112**	Webster	3,572	172	4.8%
33	Hardin	29,557	3,410	11.5%	**73**	Fleming	4,515	345	7.6%	**113**	Carlisle	1,582	76	4.8%
34	Caldwell	3,979	458	11.5%	**74**	Edmonson	4,080	310	7.6%	**114**	McCreary	4,323	207	4.8%
35	Crittenden	2,933	337	11.5%	**75**	Floyd	10,289	774	7.5%	**115**	Hickman	1,514	70	4.6%
36	Anderson	7,924	903	11.4%	**76**	Meade	8,793	659	7.5%	**116**	Lincoln	7,681	336	4.4%
37	Bracken	2,523	282	11.2%	**77**	Mercer	7,115	528	7.4%	**117**	Magoffin	3,346	144	4.3%
38	Calloway	10,154	1,086	10.7%	**78**	Wayne	5,755	426	7.4%	**118**	Harlan	7,519	300	4.0%
39	Rowan	5,770	614	10.6%	**79**	Clinton	2,726	197	7.2%	**119**	Owsley	1,121	43	3.8%
40	Allen	6,118	647	10.6%	**80**	Carter	8,208	591	7.2%	**120**	Wolfe	1,606	50	3.1%

HH – Households

III. DEMOGRAPHIC ANALYSIS

INTRODUCTION

This section of the report presents key demographic characteristics for each of Kentucky's 120 counties that were incorporated or considered in deriving the housing supply gap estimates by household income and tenure (renter vs. owner households).

The various demographic and housing data considered in this analysis are listed below:

- Total Population
- Population Density
- Population Marital Status
- Population by Educational Attainment
- Population Poverty Rate
- Total Households
- Households by Age
- Households by Tenure (Renter vs. Owner Households)
- Households by Median Income
- Households by Tenure and Income
- Households Living in Substandard Housing (Lacking Complete Kitchens)
- Severe Housing Cost Burdened Households by Tenure
- Population Commuting into Counties
- Annual Turnover Rate by Tenure

The most recent available data was used at the time this report was prepared. It is important to note that 2010 and 2020 demographics are based on U.S. Census data (actual count), while 2024 and 2029 data was extrapolated from data estimates and projections provided by ESRI, a nationally recognized demography firm. Population commuting data is based on 2021 data provided by https://onthemap.ces.census.gov/. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

A. TOTAL POPULATION

Population by numbers and percent change (growth or decline) for selected years is shown in the following table.

Total Population										
	2010	2020	Change 2010-2020		2024	Change 2020-2024		2029	Change 2024-2029	
County	Census	Census	Number	Percent	Estimated	Number	Percent	Projected	Number	Percent
Adair	18,656	18,903	247	1.3%	18,865	-38	-0.2%	18,772	-93	-0.5%
Allen	19,956	20,588	632	3.2%	20,789	201	1.0%	20,861	72	0.3%
Anderson	21,421	23,852	2,431	11.3%	24,705	853	3.6%	25,356	651	2.6%
Ballard	8,249	7,728	-521	-6.3%	7,552	-176	-2.3%	7,392	-160	-2.1%
Barren	42,173	44,485	2,312	5.5%	45,133	648	1.5%	45,555	422	0.9%
Bath	11,591	12,750	1,159	10.0%	12,930	180	1.4%	13,052	122	0.9%
Bell	28,691	24,097	-4,594	-16.0%	23,012	-1,085	-4.5%	22,043	-969	-4.2%
Boone	118,811	135,968	17,157	14.4%	141,920	5,952	4.4%	146,617	4,697	3.3%
Bourbon	19,985	20,252	267	1.3%	20,262	10	0.1%	20,163	-99	-0.5%
Boyd	49,542	48,261	-1,281	-2.6%	47,712	-549	-1.1%	47,101	-611	-1.3%
Boyle	28,432	30,614	2,182	7.7%	31,155	541	1.8%	31,510	355	1.1%
Bracken	8,488	8,400	-88	-1.0%	8,406	6	0.1%	8,367	-39	-0.5%
Breathitt	13,878	13,718	-160	-1.2%	13,690	-28	-0.2%	13,635	-55	-0.4%
Breckinridge	20,059	20,432	373	1.9%	20,694	262	1.3%	20,851	157	0.8%
Bullitt	74,319	82,217	7,898	10.6%	85,186	2,969	3.6%	87,328	2,142	2.5%
Butler	12,690	12,371	-319	-2.5%	12,267	-104	-0.8%	12,170	-97	-0.8%
Caldwell	12,984	12,649	-335	-2.6%	12,503	-146	-1.2%	12,374	-129	-1.0%
Calloway	37,191	37,103	-88	-0.2%	36,936	-167	-0.5%	36,881	-55	-0.1%
Campbell	90,336	93,076	2,740	3.0%	94,158	1,082	1.2%	95,279	1,121	1.2%
Carlisle	5,104	4,826	-278	-5.4%	4,741	-85	-1.8%	4,662	-79	-1.7%
Carroll	10,811	10,810	-1	0.0%	10,779	-31	-0.3%	10,761	-18	-0.2%
Carter	27,720	26,627	-1,093	-3.9%	26,203	-424	-1.6%	25,799	-404	-1.5%
Casey	15,955	15,941	-14	-0.1%	15,886	-55	-0.3%	15,837	-49	-0.3%
Christian	73,955	72,748	-1,207	-1.6%	72,150	-598	-0.8%	71,572	-578	-0.8%
Clark	35,613	36,972	1,359	3.8%	37,317	345	0.9%	37,410	93	0.2%
Clay	21,730	20,345	-1,385	-6.4%	20,126	-219	-1.1%	19,881	-245	-1.2%
Clinton	10,272	9,253	-1,019	-9.9%	8,988	-265	-2.9%	8,763	-225	-2.5%
Crittenden	9,315	8,990	-325	-3.5%	8,867	-123	-1.4%	8,750	-117	-1.3%
Cumberland	6,856	5,888	-968	-14.1%	5,633	-255	-4.3%	5,414	-219	-3.9%
Daviess	96,656	103,312	6,656	6.9%	104,679	1,367	1.3%	105,386	707	0.7%
Edmonson	12,161	12,126	-35	-0.3%	12,207	81	0.7%	12,223	16	0.1%
Elliott	7,852	7,354	-498	-6.3%	7,180	-174	-2.4%	7,038	-142	-2.0%
Estill	14,672	14,163	-509	-3.5%	13,986	-177	-1.2%	13,822	-164	-1.2%
Fayette	295,803	322,570	26,767	9.0%	328,162	5,592	1.7%	332,033	3,871	1.2%
Fleming	14,348	15,082	734	5.1%	15,335	253	1.7%	15,494	159	1.0%
Floyd	39,451	35,942	-3,509	-8.9%	34,784	-1,158	-3.2%	33,686	-1,098	-3.2%
Franklin	49,285	51,541	2,256	4.6%	51,977	436	0.8%	52,210	233	0.4%
Fulton	6,813	6,515	-298	-4.4%	6,362	-153	-2.3%	6,233	-129	-2.0%
Gallatin	8,589	8,690	101	1.2%	8,706	16	0.2%	8,649	-57	-0.7%
Garrard	16,912	16,953	41	0.2%	17,113	160	0.9%	17,232	119	0.7%
Grant	24,662	24,941	279	1.1%	25,300	359	1.4%	25,488	188	0.7%
Graves	37,121	36,649	-472	-1.3%	36,259	-390	-1.1%	35,961	-298	-0.8%
Grayson	25,746	26,420	674	2.6%	26,423	3	0.0%	26,283	-140	-0.5%
Green	11,258	11,107	-151	-1.3%	11,152	45	0.4%	11,146	-6	-0.1%
Greenup	36,910	35,962	-948	-2.6%	35,340	-622	-1.7%	34,769	-571	-1.6%
Hancock	8,565	9,095	530	6.2%	9,187	92	1.0%	9,223	36	0.4%

Source: 2010 and 2020 Census; American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Total Population										
	2010	2020	Change 2010-2020		2024	Change 2020-2024		2029	Change 2024-2029	
County	Census	Census	Number	Percent	Estimated	Number	Percent	Projected	Number	Percent
Hardin	105,543	110,702	5,159	4.9%	113,288	2,586	2.3%	114,954	1,666	1.5%
Harlan	29,278	26,831	-2,447	-8.4%	25,958	-873	-3.3%	25,093	-865	-3.3%
Harrison	18,846	18,692	-154	-0.8%	18,638	-54	-0.3%	18,493	-145	-0.8%
Hart	18,199	19,288	1,089	6.0%	19,742	454	2.4%	20,054	312	1.6%
Henderson	46,250	44,793	-1,457	-3.2%	43,957	-836	-1.9%	43,187	-770	-1.8%
Henry	15,416	15,678	262	1.7%	15,632	-46	-0.3%	15,535	-97	-0.6%
Hickman	4,902	4,521	-381	-7.8%	4,378	-143	-3.2%	4,236	-142	-3.2%
Hopkins	46,920	45,423	-1,497	-3.2%	44,764	-659	-1.5%	44,149	-615	-1.4%
Jackson	13,494	12,955	-539	-4.0%	12,829	-126	-1.0%	12,722	-107	-0.8%
Jefferson	741,096	782,969	41,873	5.7%	789,044	6,075	0.8%	792,389	3,345	0.4%
Jessamine	48,586	52,991	4,405	9.1%	54,806	1,815	3.4%	56,165	1,359	2.5%
Johnson	23,356	22,680	-676	-2.9%	22,430	-250	-1.1%	22,197	-233	-1.0%
Kenton	159,720	169,064	9,344	5.9%	172,204	3,140	1.9%	174,431	2,227	1.3%
Knott	16,346	14,251	-2,095	-12.8%	13,757	-494	-3.5%	13,297	-460	-3.3%
Knox	31,883	30,193	-1,690	-5.3%	29,525	-668	-2.2%	28,896	-629	-2.1%
Larue	14,193	14,867	674	4.7%	15,217	350	2.4%	15,477	260	1.7%
Laurel	58,849	62,613	3,764	6.4%	63,542	929	1.5%	64,045	503	0.8%
Lawrence	15,860	16,293	433	2.7%	16,367	74	0.5%	16,327	-40	-0.2%
Lee	7,887	7,395	-492	-6.2%	7,310	-85	-1.1%	7,247	-63	-0.9%
Leslie	11,310	10,513	-797	-7.0%	10,056	-457	-4.3%	9,636	-420	-4.2%
Letcher	24,519	21,548	-2,971	-12.1%	20,766	-782	-3.6%	20,039	-727	-3.5%
Lewis	13,870	13,080	-790	-5.7%	12,800	-280	-2.1%	12,539	-261	-2.0%
Lincoln	24,742	24,275	-467	-1.9%	24,178	-97	-0.4%	24,088	-90	-0.4%
Livingston	9,519	8,888	-631	-6.6%	8,789	-99	-1.1%	8,718	-71	-0.8%
Logan	26,835	27,432	597	2.2%	27,778	346	1.3%	27,960	182	0.7%
Lyon	8,314	8,680	366	4.4%	8,720	40	0.5%	8,719	-1	0.0%
Madison	82,916	92,701	9,785	11.8%	96,888	4,187	4.5%	100,282	3,394	3.5%
Magoffin	13,333	11,637	-1,696	-12.7%	11,234	-403	-3.5%	10,855	-379	-3.4%
Marion	19,820	19,581	-239	-1.2%	19,892	311	1.6%	20,047	155	0.8%
Marshall	31,448	31,659	211	0.7%	31,733	74	0.2%	31,633	-100	-0.3%
Martin	12,929	11,287	-1,642	-12.7%	11,020	-267	-2.4%	10,700	-320	-2.9%
Mason	17,490	17,120	-370	-2.1%	16,961	-159	-0.9%	16,789	-172	-1.0%
McCracken	65,565	67,875	2,310	3.5%	67,925	50	0.1%	67,643	-282	-0.4%
McCreary	18,306	16,888	-1,418	-7.7%	16,769	-119	-0.7%	16,577	-192	-1.1%
McLean	9,531	9,152	-379	-4.0%	9,018	-134	-1.5%	8,898	-120	-1.3%
Meade	28,602	30,003	1,401	4.9%	30,436	433	1.4%	30,552	116	0.4%
Menifee	6,306	6,113	-193	-3.1%	6,139	26	0.4%	6,100	-39	-0.6%
Mercer	21,331	22,641	1,310	6.1%	23,087	446	2.0%	23,372	285	1.2%
Metcalfe	10,099	10,286	187	1.9%	10,327	41	0.4%	10,330	3	0.0%
Monroe	10,963	11,338	375	3.4%	11,311	-27	-0.2%	11,269	-42	-0.4%
Montgomery	26,499	28,114	1,615	6.1%	28,527	413	1.5%	28,772	245	0.9%
Morgan	13,923	13,726	-197	-1.4%	13,750	24	0.2%	13,697	-53	-0.4%
Muhlenberg	31,499	30,928	-571	-1.8%	30,589	-339	-1.1%	30,266	-323	-1.1%
Nelson	43,437	46,738	3,301	7.6%	48,032	1,294	2.8%	48,907	875	1.8%
Nicholas	7,135	7,537	402	5.6%	7,731	194	2.6%	7,873	142	1.8%
Ohio	23,842	23,772	-70	-0.3%	23,613	-159	-0.7%	23,477	-136	-0.6%
Oldham	60,316	67,607	7,291	12.1%	70,595	2,988	4.4%	72,915	2,320	3.3%
Owen	10,841	11,278	437	4.0%	11,239	-39	-0.3%	11,171	-68	-0.6%
Owsley	4,755	4,051	-704	-14.8%	3,825	-226	-5.6%	3,619	-206	-5.4%
Pendleton	14,877	14,644	-233	-1.6%	14,529	-115	-0.8%	14,424	-105	-0.7%
Perry	28,712	28,473	-239	-0.8%	28,125	-348	-1.2%	27,738	-387	-1.4%

Source: 2010 and 2020 Census; American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Total Population										
	2010	2020	Change 2010-2020		2024	Change 2020-2024		2029	Change 2024-2029	
County	Census	Census	Number	Percent	Estimated	Number	Percent	Projected	Number	Percent
Pike	65,024	58,669	-6,355	-9.8%	56,431	-2,238	-3.8%	54,278	-2,153	-3.8%
Powell	12,613	13,129	516	4.1%	13,202	73	0.6%	13,189	-13	-0.1%
Pulaski	63,063	65,034	1,971	3.1%	65,761	727	1.1%	66,096	335	0.5%
Robertson	2,282	2,193	-89	-3.9%	2,174	-19	-0.9%	2,154	-20	-0.9%
Rockcastle	17,056	16,037	-1,019	-6.0%	15,815	-222	-1.4%	15,624	-191	-1.2%
Rowan	23,333	24,662	1,329	5.7%	24,933	271	1.1%	25,084	151	0.6%
Russell	17,565	17,991	426	2.4%	18,231	240	1.3%	18,416	185	1.0%
Scott	47,173	57,155	9,982	21.2%	60,969	3,814	6.7%	64,024	3,055	5.0%
Shelby	42,074	48,065	5,991	14.2%	50,323	2,258	4.7%	52,016	1,693	3.4%
Simpson	17,327	19,594	2,267	13.1%	20,401	807	4.1%	20,986	585	2.9%
Spencer	17,061	19,490	2,429	14.2%	20,521	1,031	5.3%	21,301	780	3.8%
Taylor	24,512	26,023	1,511	6.2%	26,341	318	1.2%	26,547	206	0.8%
Todd	12,460	12,243	-217	-1.7%	12,178	-65	-0.5%	12,121	-57	-0.5%
Trigg	14,339	14,061	-278	-1.9%	14,055	-6	0.0%	13,961	-94	-0.7%
Trimble	8,809	8,474	-335	-3.8%	8,446	-28	-0.3%	8,430	-16	-0.2%
Union	15,007	13,668	-1,339	-8.9%	13,412	-256	-1.9%	13,169	-243	-1.8%
Warren	113,792	134,554	20,762	18.2%	143,281	8,727	6.5%	150,845	7,564	5.3%
Washington	11,717	12,027	310	2.6%	12,167	140	1.2%	12,242	75	0.6%
Wayne	20,813	19,555	-1,258	-6.0%	19,074	-481	-2.5%	18,664	-410	-2.1%
Webster	13,621	13,017	-604	-4.4%	12,709	-308	-2.4%	12,411	-298	-2.3%
Whitley	35,637	36,712	1,075	3.0%	37,042	330	0.9%	37,202	160	0.4%
Wolfe	7,355	6,562	-793	-10.8%	6,208	-354	-5.4%	5,904	-304	-4.9%
Woodford	24,939	26,871	1,932	7.7%	27,488	617	2.3%	27,911	423	1.5%
State Total	**4,339,367**	**4,505,836**	**166,469**	**3.8%**	**4,553,652**	**47,816**	**1.1%**	**4,582,109**	**28,457**	**0.6%**

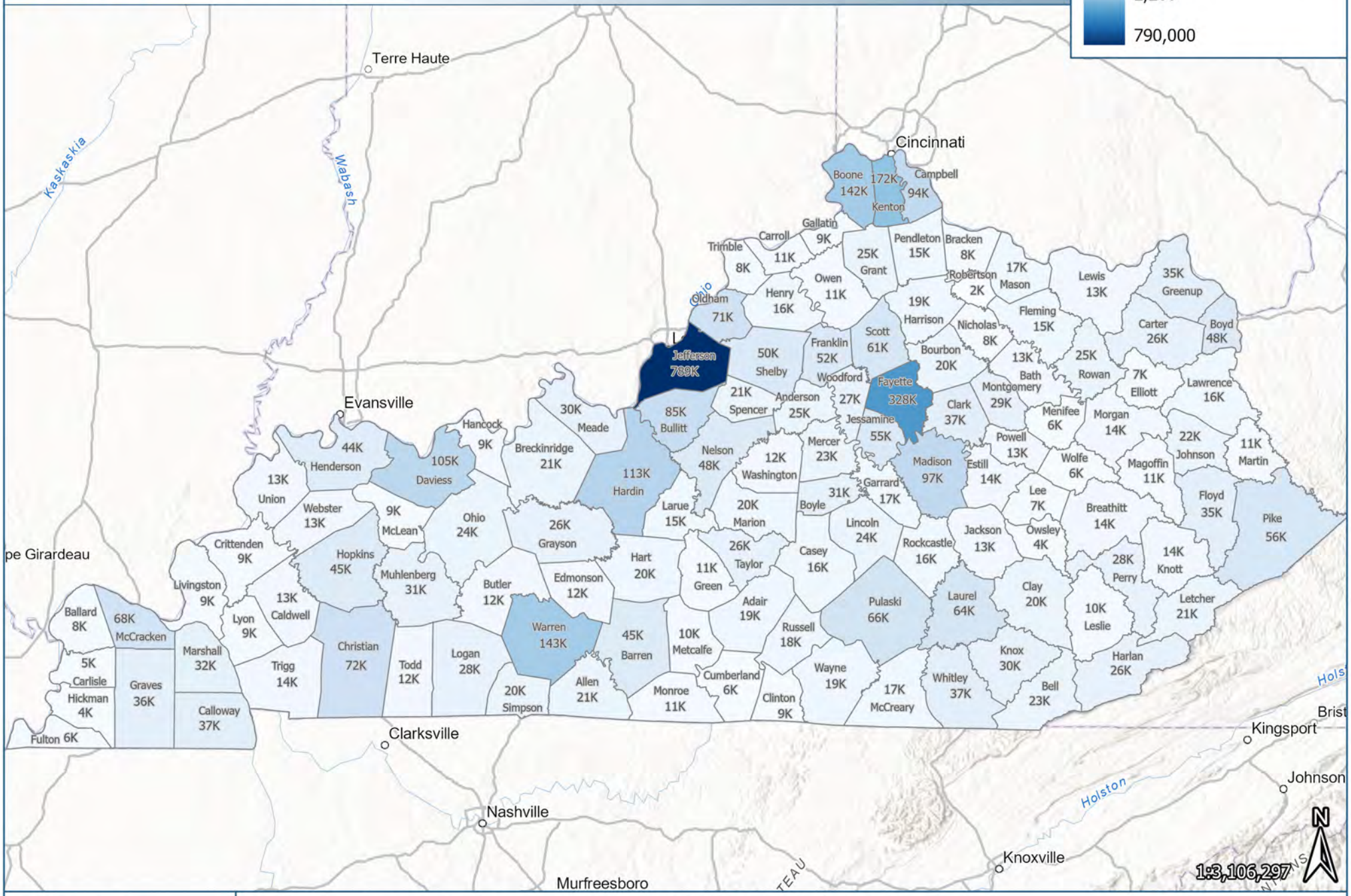
Source: 2010 and 2020 Census; American Community Survey (2018-2022); ESRI; Bowen National Research

Kentucky is comprised of a broad mix of rural and urban counties, with a slight majority (61 counties) having total 2024 populations of less than 20,000 per county. Meanwhile, 20 counties have populations over 50,000 in 2024. A total of 47 counties (39.2% of the state's counties) are projected to experience positive population growth between 2024 and 2029. However, with notable job growth planned for numerous parts of the state, population growth may exceed those shown in the preceding table. Household growth trends, which influence future housing needs, are shown later in this section.

BOWEN NATIONAL RESEARCH

Total Population (2024)

State of Kentucky (By County)

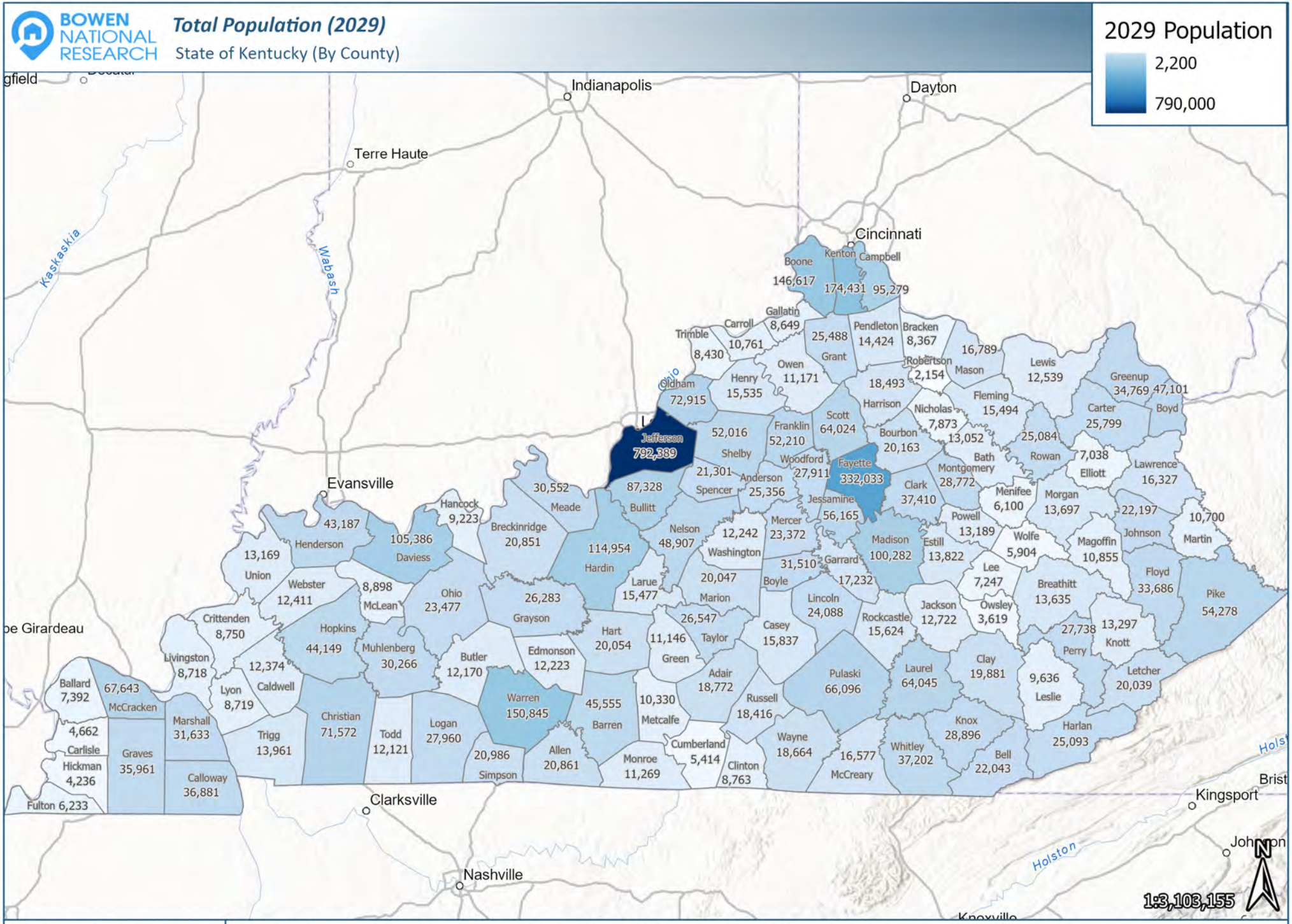


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Total Population (2029)

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

B. POPULATION DENSITY

Population densities for selected years are shown in the following table. Note that counties with population densities below 50 persons per square mile are denoted in **red** text.

Population Density by County (2024 and 2029)

County	Area Square Miles	Persons per Square Mile 2024	Persons per Square Mile 2029	County	Area Square Miles	Persons per Square Mile 2024	Persons per Square Mile 2029	County	Area Square Miles	Persons per Square Mile 2024	Persons per Square Mile 2029
Adair	412.3	**46.0**	**46.0**	Grant	260.7	97.0	98.0	McLean	256.2	**35.0**	**35.0**
Allen	351.8	59.1	59.3	Graves	556.7	65.1	64.6	Meade	324.4	93.8	94.2
Anderson	204.2	121.0	124.2	Grayson	511.0	51.7	51.4	Menifee	205.9	**29.8**	**29.6**
Ballard	273.9	**27.6**	**27.0**	Green	288.7	**38.6**	**38.6**	Mercer	253.3	91.1	92.3
Barren	500.0	90.3	91.1	Greenup	354.4	99.7	98.1	Metcalfe	291.1	**35.5**	**35.5**
Bath	284.0	**45.5**	**46.0**	Hancock	198.9	**46.2**	**46.4**	Monroe	332.0	**34.1**	**33.9**
Bell	361.1	63.7	61.0	Hardin	630.1	179.8	182.4	Montgomery	198.8	143.5	144.7
Boone	256.5	553.3	571.6	Harlan	468.1	55.5	53.6	Morgan	383.7	**35.8**	**35.7**
Bourbon	291.6	69.5	69.1	Harrison	309.8	60.2	59.7	Muhlenberg	479.4	63.8	63.1
Boyd	162.0	294.5	290.7	Hart	417.8	**47.3**	**48.0**	Nelson	424.0	113.3	115.3
Boyle	182.8	170.4	172.4	Henderson	465.5	94.4	92.8	Nicholas	196.8	**39.3**	**40.0**
Bracken	208.9	**40.2**	**40.1**	Henry	291.1	53.7	53.4	Ohio	596.2	**39.6**	**39.4**
Breathitt	495.2	**27.6**	**27.5**	Hickman	253.0	**17.3**	**16.7**	Oldham	196.3	359.6	371.4
Breckinridge	585.5	**35.3**	**35.6**	Hopkins	554.4	80.7	79.6	Owen	354.2	**31.7**	**31.5**
Bullitt	300.2	283.8	290.9	Jackson	346.5	**37.0**	**36.7**	Owsley	198.2	**19.3**	**18.3**
Butler	431.4	**28.4**	**28.2**	Jefferson	397.6	1,984.5	1,992.9	Pendleton	281.9	51.5	51.2
Caldwell	348.1	**35.9**	**35.5**	Jessamine	174.5	314.1	321.9	Perry	342.6	82.1	81.0
Calloway	410.7	89.9	89.8	Johnson	264.1	84.9	84.0	Pike	788.5	71.6	68.8
Campbell	159.4	590.7	597.7	Kenton	164.3	1,048.1	1,061.7	Powell	180.1	73.3	73.2
Carlisle	198.9	**23.8**	**23.4**	Knott	352.8	**39.0**	**37.7**	Pulaski	677.1	97.1	97.6
Carroll	137.2	78.6	78.4	Knox	387.7	76.2	74.5	Robertson	100.1	**21.7**	**21.5**
Carter	412.1	63.6	62.6	Larue	263.6	57.7	58.7	Rockcastle	318.0	**49.7**	**49.1**
Casey	445.7	**35.6**	**35.5**	Laurel	443.6	143.2	144.4	Rowan	286.2	87.1	87.6
Christian	724.0	99.7	98.9	Lawrence	420.0	**39.0**	**38.9**	Russell	282.8	64.5	65.1
Clark	255.1	146.3	146.6	Lee	211.2	**34.6**	**34.3**	Scott	285.4	213.6	224.3
Clay	471.1	**42.7**	**42.2**	Leslie	404.4	**24.9**	**23.8**	Shelby	385.6	130.5	134.9
Clinton	205.4	**43.8**	**42.7**	Letcher	339.0	61.3	59.1	Simpson	236.4	86.3	88.8
Crittenden	371.2	**23.9**	**23.6**	Lewis	495.1	**25.9**	**25.3**	Spencer	191.6	107.1	111.2
Cumberland	310.9	**18.1**	**17.4**	Lincoln	336.3	71.9	71.6	Taylor	276.8	95.2	95.9
Daviess	476.4	219.7	221.2	Livingston	342.1	**25.7**	**25.5**	Todd	377.0	**32.3**	**32.2**
Edmonson	308.0	**39.6**	**39.7**	Logan	557.0	**49.9**	50.2	Trigg	481.3	**29.2**	**29.0**
Elliott	235.3	**30.5**	**29.9**	Lyon	256.5	**34.0**	**34.0**	Trimble	155.9	54.2	54.1
Estill	255.6	54.7	54.1	Madison	443.2	218.6	226.3	Union	363.2	**36.9**	**36.3**
Fayette	285.5	1,149.4	1,163	Magoffin	309.1	**36.3**	**35.1**	Warren	547.5	261.7	275.5
Fleming	351.3	**43.7**	**44.1**	Marion	346.8	57.4	57.8	Washington	301.2	**40.4**	**40.6**
Floyd	395.7	87.9	85.1	Marshall	340.1	93.3	93.0	Wayne	484.1	**39.4**	**38.6**
Franklin	212.0	245.2	246.3	Martin	230.6	**47.8**	**46.4**	Webster	335.6	**37.9**	**37.0**
Fulton	230.6	**27.6**	**27.0**	Mason	246.4	68.8	68.1	Whitley	445.1	83.2	83.6
Gallatin	104.6	83.2	82.7	McCracken	267.9	253.5	252.5	Wolfe	222.7	**27.9**	**26.5**
Garrard	233.9	73.2	73.7	McCreary	430.9	**38.9**	**38.5**	Woodford	192.0	143.2	145.4

Source: ESRI and Bowen National Research

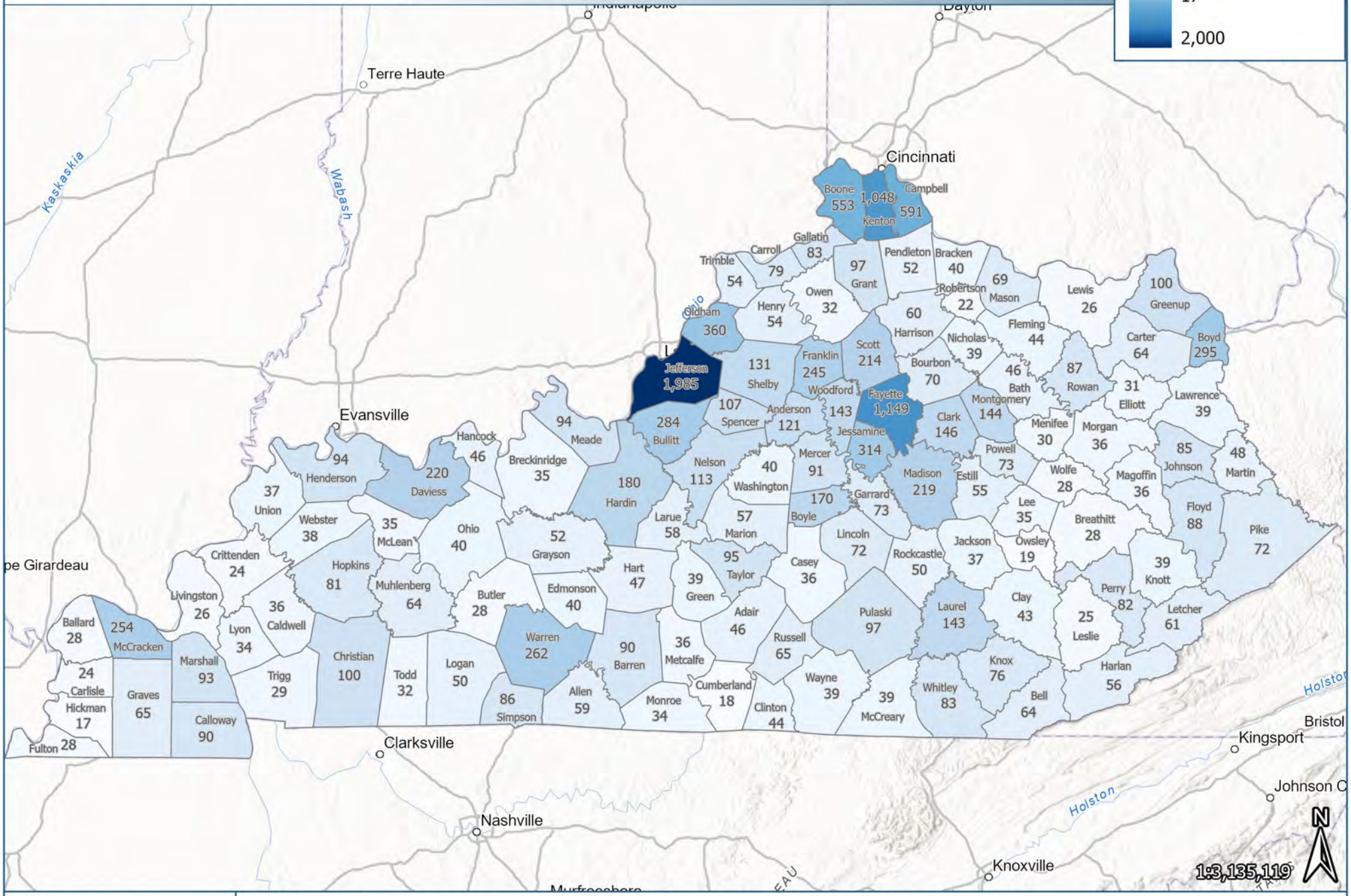
As expected, many of the greatest county-level population densities are in counties with larger cities. These include the counties of Jefferson (Louisville), Fayette (Lexington), Warren (Bowling Green), Daviess (Owensboro), Kenton (Covington), Madison (Richmond), Scott (Georgetown), Boone (Florence), and Jessamine (Nicholasville). Other larger population densities are in counties around or part of larger metropolitan areas. A total of 52 counties have population densities of less than 50 in 2024. These more rural counties are most commonly located in the far southeast and southwest portions of the state, as well as along the southern periphery of the state.

Areas of the state that have the largest housing gaps are most often in the more densely populated areas of the state. However, it is also important to understand each county's housing gap proportionately to its household base. As a result, in addition to the overall housing gaps that were provided for each county, ratios of housing gaps to total households in each county were also provided to further illustrate the proportionate scale of the housing gaps within each county, regardless of the number of units in a county's housing gap. Such an analysis enables those using this report to compare housing gaps in rural counties with larger counties. Housing gaps on a county level are shown in Section VI.

BOWEN NATIONAL RESEARCH

Population Density (2024)

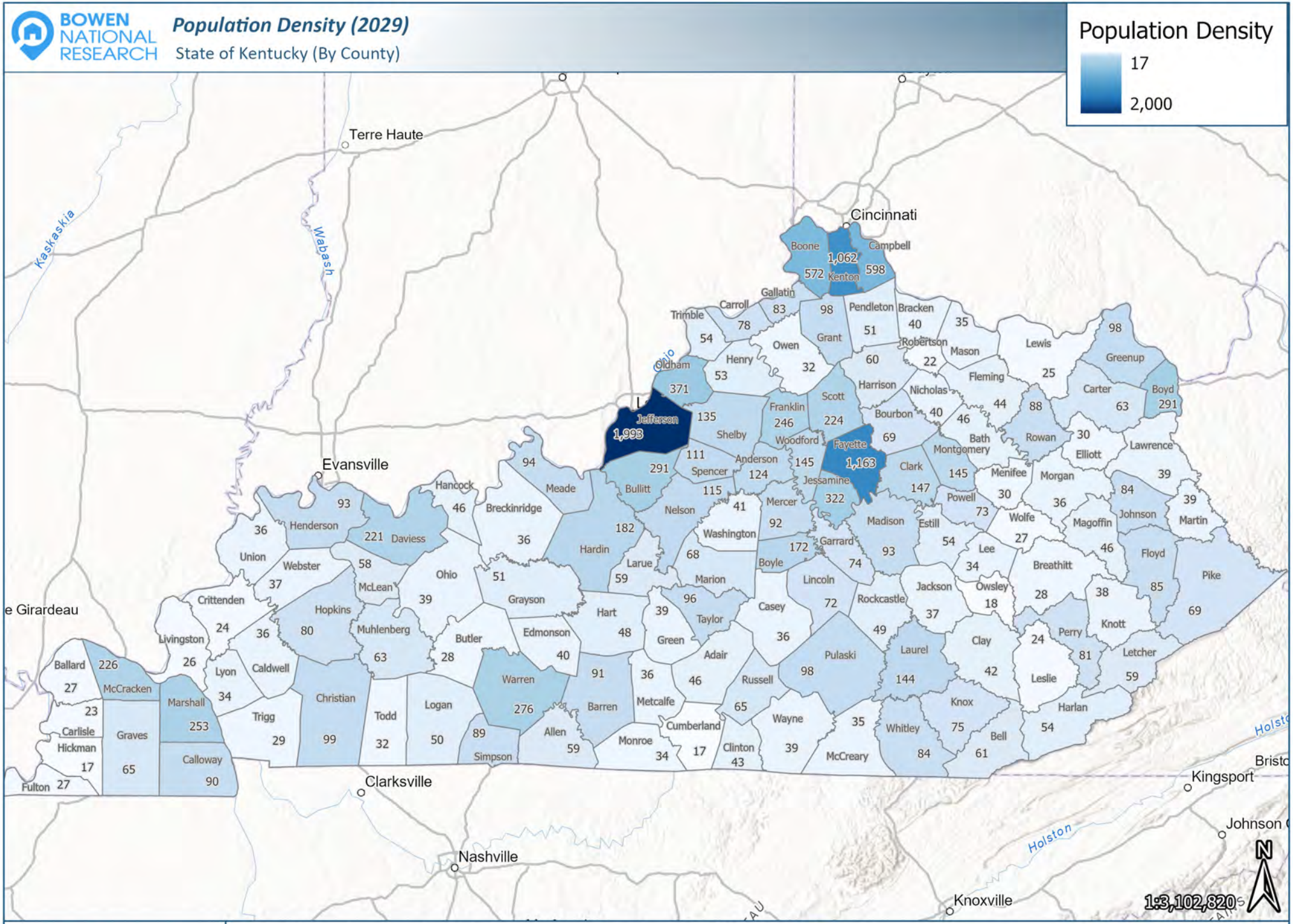
State of Kentucky (By County)



BOWEN NATIONAL RESEARCH

Population Density (2029)

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

C. POPULATION BY MARITAL STATUS

Population by marital status for 2024 is shown in the following table. Note that shares above 50% in either category are denoted in **red** text:

Share of Adult Population by Marital Status by County (2024)								
County	Married	Unmarried	County	Married	Unmarried	County	Married	Unmarried
Adair	52.3%	47.7%	Grant	52.1%	47.9%	McLean	63.6%	36.4%
Allen	52.7%	47.3%	Graves	58.1%	41.9%	Meade	55.7%	44.3%
Anderson	55.7%	44.3%	Grayson	48.7%	51.3%	Menifee	49.3%	50.7%
Ballard	55.2%	44.8%	Green	53.0%	47.0%	Mercer	54.7%	45.3%
Barren	53.7%	46.3%	Greenup	55.5%	44.5%	Metcalfe	59.3%	40.7%
Bath	57.0%	43.0%	Hancock	59.0%	41.0%	Monroe	52.9%	47.1%
Bell	49.9%	50.1%	Hardin	52.4%	47.6%	Montgomery	52.7%	47.3%
Boone	55.9%	44.1%	Harlan	55.0%	45.0%	Morgan	51.5%	48.5%
Bourbon	48.5%	51.5%	Harrison	57.0%	43.0%	Muhlenberg	56.5%	43.5%
Boyd	51.0%	49.0%	Hart	52.6%	47.4%	Nelson	55.9%	44.1%
Boyle	48.2%	51.8%	Henderson	57.3%	42.7%	Nicholas	54.2%	45.8%
Bracken	57.3%	42.7%	Henry	54.9%	45.1%	Ohio	56.4%	43.6%
Breathitt	53.7%	46.3%	Hickman	51.7%	48.3%	Oldham	61.1%	38.9%
Breckinridge	54.2%	45.8%	Hopkins	53.6%	46.4%	Owen	55.2%	44.8%
Bullitt	57.9%	42.1%	Jackson	56.0%	44.0%	Owsley	49.3%	50.7%
Butler	55.7%	44.3%	Jefferson	46.6%	53.4%	Pendleton	51.5%	48.5%
Caldwell	53.2%	46.8%	Jessamine	54.6%	45.4%	Perry	52.4%	47.6%
Calloway	46.0%	54.0%	Johnson	58.0%	42.0%	Pike	54.9%	45.1%
Campbell	50.9%	49.1%	Kenton	50.4%	49.6%	Powell	53.8%	46.2%
Carlisle	53.5%	46.5%	Knott	50.1%	49.9%	Pulaski	53.2%	46.8%
Carroll	48.9%	51.1%	Knox	50.8%	49.2%	Robertson	46.9%	53.1%
Carter	55.5%	44.5%	Larue	56.7%	43.3%	Rockcastle	57.0%	43.0%
Casey	52.5%	47.5%	Laurel	57.8%	42.2%	Rowan	44.8%	55.2%
Christian	48.0%	52.0%	Lawrence	55.1%	44.9%	Russell	50.8%	49.2%
Clark	52.3%	47.7%	Lee	44.8%	55.2%	Scott	57.6%	42.4%
Clay	50.2%	49.8%	Leslie	50.5%	49.5%	Shelby	60.9%	39.1%
Clinton	49.7%	50.3%	Letcher	53.0%	47.0%	Simpson	55.8%	44.2%
Crittenden	50.1%	49.9%	Lewis	52.1%	47.9%	Spencer	62.7%	37.3%
Cumberland	49.1%	50.9%	Lincoln	57.6%	42.4%	Taylor	51.3%	48.7%
Daviess	52.9%	47.1%	Livingston	57.8%	42.2%	Todd	60.0%	40.0%
Edmonson	58.5%	41.5%	Logan	57.4%	42.6%	Trigg	57.8%	42.2%
Elliott	48.0%	52.0%	Lyon	50.7%	49.3%	Trimble	56.8%	43.2%
Estill	52.0%	48.0%	Madison	50.6%	49.4%	Union	53.2%	46.8%
Fayette	46.3%	53.7%	Magoffin	49.6%	50.4%	Warren	48.2%	51.8%
Fleming	57.5%	42.5%	Marion	48.7%	51.3%	Washington	56.1%	43.9%
Floyd	56.3%	43.7%	Marshall	57.7%	42.3%	Wayne	56.6%	43.4%
Franklin	48.5%	51.5%	Martin	53.2%	46.8%	Webster	54.4%	45.6%
Fulton	41.5%	58.5%	Mason	49.9%	50.1%	Whitley	53.9%	46.1%
Gallatin	53.4%	46.6%	McCracken	51.8%	48.2%	Wolfe	46.6%	53.4%
Garrard	60.0%	40.0%	McCreary	48.9%	51.1%	Woodford	56.8%	43.2%

Source: ESRI and Bowen National Research

Marital status can affect household income, as married couples within a household often consist of at least two wage earners, thereby increasing their capacity to afford higher housing costs, as opposed to many single wage earner households. Therefore, it is important to understand the prevalence of married and unmarried households across Kentucky.

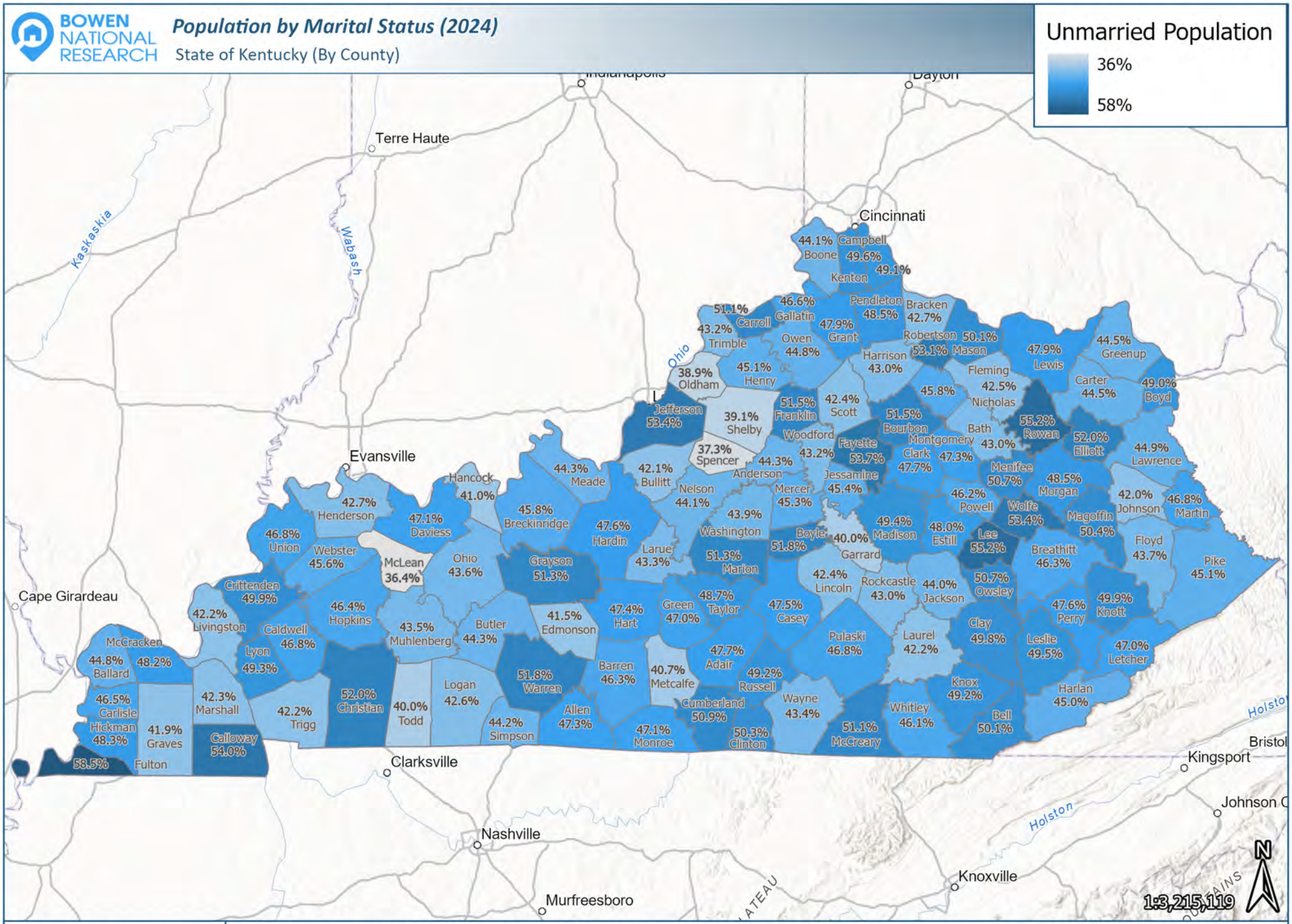
Statewide, 95 (79.2%) of the counties in the state have shares of married couples exceeding 50% of the adult population. In the remaining 25 counties, representing 20.8% of Kentucky's counties, the majority of the adult population is classified as unmarried. Some of the counties with the highest shares of unmarried persons are influenced by college students and military personnel. Regardless, household incomes were considered in the housing gap estimates included in Section VI.

A map illustrating the share of the unmarried population for each county in Kentucky is on the following page.

BOWEN NATIONAL RESEARCH

Population by Marital Status (2024)

State of Kentucky (By County)



D. POPULATION BY EDUCATIONAL ATTAINMENT

Population by education status for 2024 is shown in the following table. County populations *without* a high school diploma that have rates above 20% and county populations that have a college degree above 40% are shown in **red** text.

Share of Adult Population by Highest Level of Education Attained by County (2024)								
County	No H.S. Diploma	College Degree	County	No H.S. Diploma	College Degree	County	No H.S. Diploma	College Degree
Adair	11.1%	32.6%	Grant	9.1%	24.8%	McLean	7.0%	31.2%
Allen	12.4%	29.0%	Graves	8.0%	32.5%	Meade	8.5%	30.1%
Anderson	8.1%	35.8%	Grayson	13.5%	22.8%	Menifee	18.9%	20.0%
Ballard	6.3%	35.0%	Green	13.8%	24.2%	Mercer	7.9%	35.8%
Barren	12.4%	28.1%	Greenup	8.1%	33.9%	Metcalfe	13.5%	25.0%
Bath	15.1%	23.6%	Hancock	10.4%	31.9%	Monroe	15.0%	24.9%
Bell	18.1%	22.7%	Hardin	6.2%	38.0%	Montgomery	12.0%	27.9%
Boone	4.9%	**47.2%**	Harlan	19.3%	23.3%	Morgan	18.5%	26.3%
Bourbon	11.9%	33.1%	Harrison	12.4%	26.4%	Muhlenberg	13.0%	26.8%
Boyd	9.2%	36.5%	Hart	17.9%	19.7%	Nelson	6.3%	37.6%
Boyle	7.8%	37.5%	Henderson	8.8%	30.7%	Nicholas	17.1%	17.6%
Bracken	11.0%	28.4%	Henry	13.0%	23.8%	Ohio	14.8%	26.7%
Breathitt	17.0%	25.8%	Hickman	9.3%	32.3%	Oldham	4.5%	**58.1%**
Breckinridge	12.3%	24.9%	Hopkins	9.3%	28.6%	Owen	13.0%	30.5%
Bullitt	9.7%	28.4%	Jackson	**22.6%**	20.1%	Owsley	**23.8%**	16.2%
Butler	15.8%	19.9%	Jefferson	7.0%	**48.0%**	Pendleton	11.8%	28.0%
Caldwell	10.1%	27.9%	Jessamine	9.4%	**41.7%**	Perry	16.9%	26.5%
Calloway	7.8%	**42.0%**	Johnson	14.2%	25.0%	Pike	16.6%	26.2%
Campbell	5.3%	**51.1%**	Kenton	6.4%	**48.9%**	Powell	14.8%	24.3%
Carlisle	10.7%	24.6%	Knott	**23.6%**	29.6%	Pulaski	13.2%	30.2%
Carroll	14.4%	16.0%	Knox	17.2%	24.8%	Robertson	14.9%	26.3%
Carter	15.4%	26.6%	Larue	12.9%	28.5%	Rockcastle	14.8%	18.7%
Casey	18.5%	21.1%	Laurel	13.1%	26.9%	Rowan	10.7%	37.1%
Christian	11.1%	32.5%	Lawrence	19.2%	18.4%	Russell	14.1%	29.3%
Clark	8.9%	32.4%	Lee	**24.8%**	13.6%	Scott	4.6%	**44.4%**
Clay	**23.1%**	22.5%	Leslie	14.9%	20.6%	Shelby	9.2%	**43.3%**
Clinton	15.6%	27.2%	Letcher	17.4%	25.7%	Simpson	8.0%	28.8%
Crittenden	11.1%	23.2%	Lewis	17.4%	21.5%	Spencer	6.0%	34.4%
Cumberland	18.1%	22.2%	Lincoln	14.4%	24.4%	Taylor	9.4%	34.0%
Daviess	7.0%	39.2%	Livingston	12.0%	21.3%	Todd	17.5%	26.1%
Edmonson	15.1%	20.2%	Logan	10.0%	27.5%	Trigg	11.1%	31.7%
Elliott	**22.9%**	16.4%	Lyon	7.7%	27.4%	Trimble	13.3%	27.6%
Estill	19.4%	22.6%	Madison	7.4%	**46.2%**	Union	7.7%	26.6%
Fayette	6.2%	**58.1%**	Magoffin	**25.7%**	17.2%	Warren	10.4%	**43.4%**
Fleming	15.1%	27.7%	Marion	14.4%	25.0%	Washington	9.4%	30.8%
Floyd	17.1%	22.4%	Marshall	6.2%	34.4%	Wayne	19.4%	23.0%
Franklin	6.4%	**43.2%**	Martin	**23.0%**	21.4%	Webster	11.7%	23.0%
Fulton	16.4%	21.4%	Mason	11.6%	38.3%	Whitley	14.8%	26.8%
Gallatin	14.2%	20.1%	McCracken	5.8%	**41.8%**	Wolfe	**31.5%**	14.5%
Garrard	13.9%	29.6%	McCreary	18.3%	18.7%	Woodford	7.9%	**51.0%**

Source: ESRI; Bowen National Research

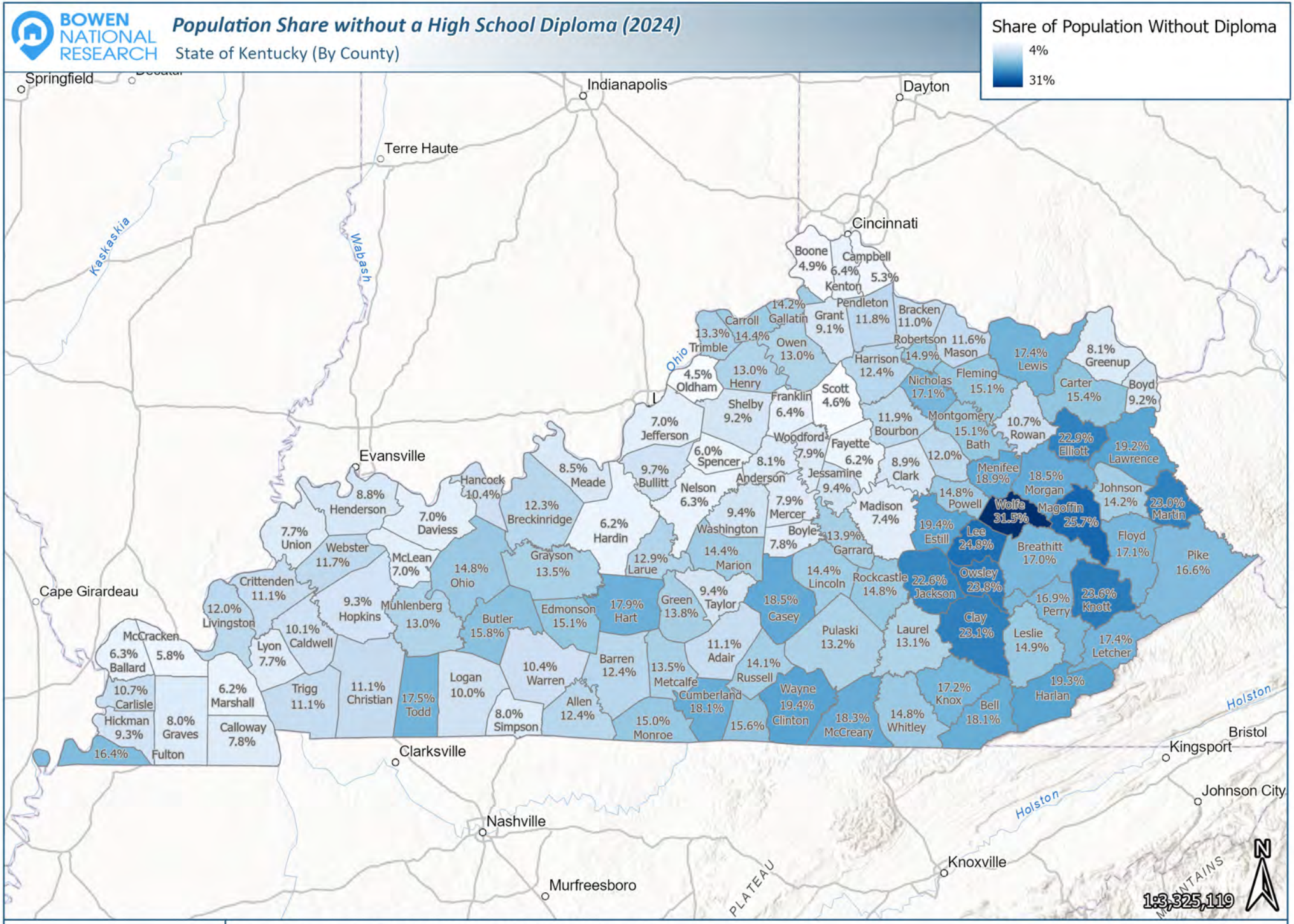
As educational attainment often affects earning capacity and household income, this factor can play an important role in the overall housing affordability of an area. Therefore, understanding the education level is important in understanding housing needs. A total of nine counties, representing 7.5% of the state's counties have more than 20% of their respective populations without a high school diploma. These counties are predominately in the more rural counties in the southeastern portion of the state. Conversely, 15 (12.5%) of the counties have shares above 40% for populations with a college degree. The higher educated population shares are most frequently in counties located in or near some of the larger, more populous areas of the state. This includes areas in and around Louisville, Lexington, Warren, and the Cincinnati metropolitan area in northern Kentucky. Many of these counties have some of the higher median household income levels.

Maps illustrating the share of the population without a high school diploma and the share of the population with a college degree for each county in Kentucky are on the following pages.

BOWEN NATIONAL RESEARCH

Population Share without a High School Diploma (2024)

State of Kentucky (By County)

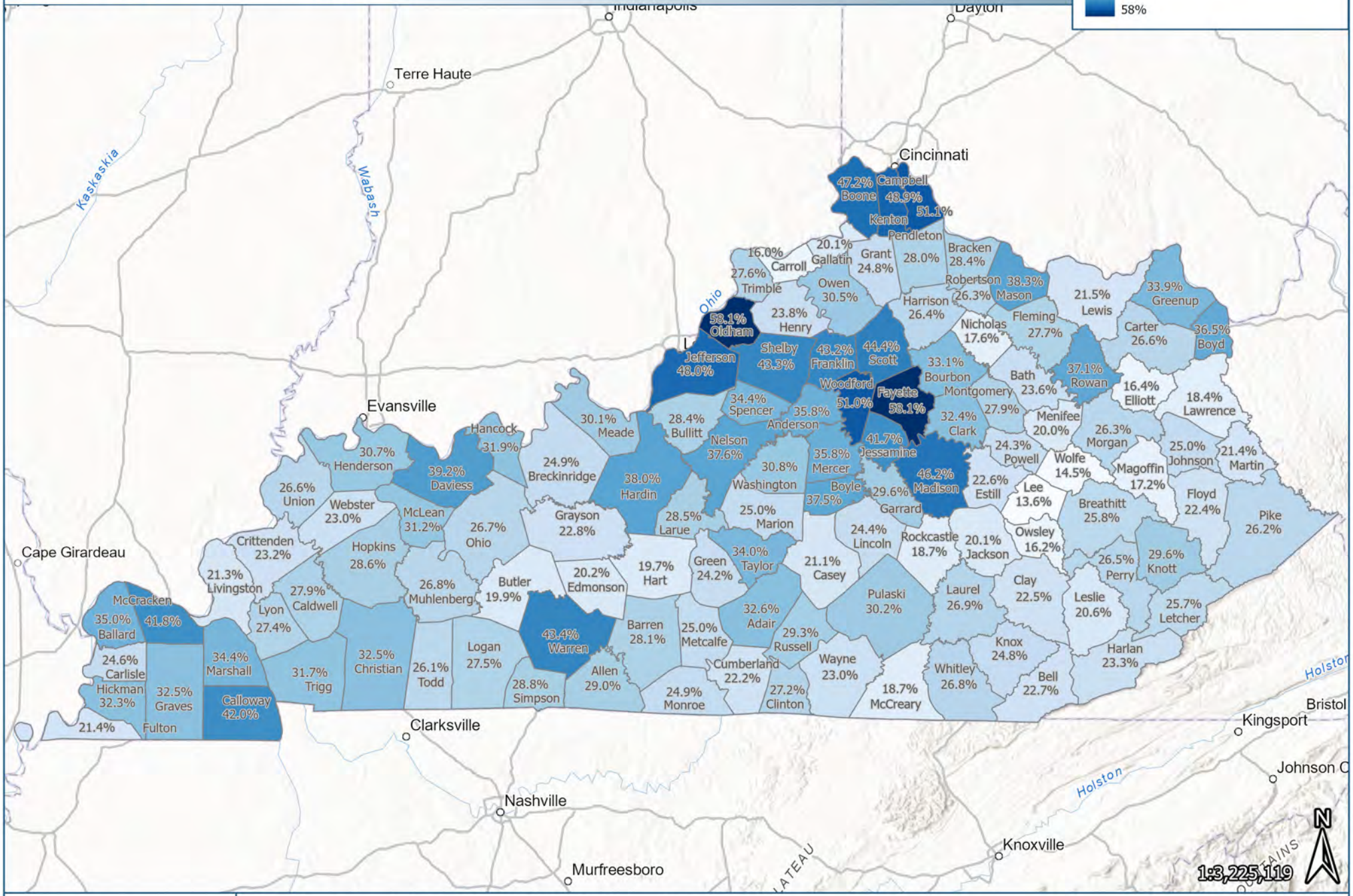


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Population Share with a College Degree (2024)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

E. POPULATION POVERTY RATE

Total population by poverty status by county is shown in the following table. Overall poverty rates of 30% or higher and child poverty rates of 40.0% or higher are denoted in **red** text.

Share of Population Living in Poverty by County (2022)								
County	< Age 18	Overall	County	< Age 18	Overall	County	< Age 18	Overall
Adair	30.4%	19.8%	Grant	14.0%	12.8%	McLean	8.1%	7.9%
Allen	27.0%	16.5%	Graves	27.7%	19.8%	Meade	18.3%	13.3%
Anderson	17.3%	13.4%	Grayson	29.3%	21.1%	Menifee	**43.9%**	26.9%
Ballard	20.2%	14.3%	Green	28.1%	21.3%	Mercer	14.7%	11.2%
Barren	31.6%	21.1%	Greenup	20.7%	15.1%	Metcalfe	32.3%	24.0%
Bath	30.8%	23.1%	Hancock	22.5%	15.1%	Monroe	28.4%	20.9%
Bell	30.6%	26.3%	Hardin	12.2%	11.5%	Montgomery	18.2%	16.4%
Boone	6.8%	5.7%	Harlan	**41.2%**	**30.0%**	Morgan	27.0%	20.4%
Bourbon	16.2%	15.1%	Harrison	19.0%	15.8%	Muhlenberg	22.2%	16.3%
Boyd	23.9%	17.4%	Hart	28.8%	22.6%	Nelson	11.9%	8.8%
Boyle	16.1%	15.0%	Henderson	24.7%	17.0%	Nicholas	14.3%	16.2%
Bracken	27.2%	17.0%	Henry	22.4%	16.2%	Ohio	18.4%	14.0%
Breathitt	39.1%	28.5%	Hickman	**40.5%**	16.7%	Oldham	4.7%	4.0%
Breckinridge	34.5%	23.5%	Hopkins	29.6%	19.2%	Owen	12.1%	14.1%
Bullitt	15.7%	10.6%	Jackson	19.2%	22.6%	Owsley	25.4%	28.8%
Butler	24.9%	19.8%	Jefferson	20.9%	14.1%	Pendleton	18.4%	17.8%
Caldwell	17.2%	16.2%	Jessamine	17.1%	12.1%	Perry	28.8%	23.8%
Calloway	20.9%	18.7%	Johnson	24.3%	21.4%	Pike	32.8%	23.9%
Campbell	11.4%	11.7%	Kenton	18.3%	11.9%	Powell	28.6%	21.1%
Carlisle	30.8%	20.1%	Knott	**40.1%**	27.7%	Pulaski	29.4%	21.4%
Carroll	29.9%	20.3%	Knox	**48.3%**	**34.0%**	Robertson	21.6%	22.0%
Carter	29.4%	23.9%	Larue	26.0%	18.8%	Rockcastle	34.4%	23.6%
Casey	36.5%	26.1%	Laurel	28.1%	20.5%	Rowan	34.1%	24.6%
Christian	18.2%	16.7%	Lawrence	34.6%	26.3%	Russell	27.8%	21.6%
Clark	21.4%	15.1%	Lee	**45.2%**	**31.4%**	Scott	11.8%	9.3%
Clay	**42.4%**	**31.2%**	Leslie	**54.0%**	**33.6%**	Shelby	10.9%	7.9%
Clinton	32.4%	20.3%	Letcher	35.5%	29.0%	Simpson	12.5%	14.2%
Crittenden	33.2%	17.9%	Lewis	34.9%	26.6%	Spencer	13.0%	8.3%
Cumberland	28.1%	28.3%	Lincoln	16.4%	17.4%	Taylor	17.3%	14.3%
Daviess	17.4%	14.0%	Livingston	30.4%	16.8%	Todd	33.3%	21.1%
Edmonson	17.9%	17.0%	Logan	23.1%	15.7%	Trigg	29.0%	18.2%
Elliott	39.4%	24.7%	Lyon	11.0%	10.0%	Trimble	6.1%	13.7%
Estill	32.6%	24.0%	Madison	17.9%	16.1%	Union	21.5%	18.8%
Fayette	17.7%	14.9%	Magoffin	39.8%	**30.4%**	Warren	22.0%	17.2%
Fleming	28.8%	21.0%	Marion	36.1%	22.5%	Washington	14.3%	14.1%
Floyd	**45.3%**	29.3%	Marshall	16.2%	12.1%	Wayne	38.8%	25.4%
Franklin	20.8%	13.3%	Martin	26.8%	23.5%	Webster	15.7%	16.1%
Fulton	**45.3%**	27.4%	Mason	26.3%	18.7%	Whitley	24.8%	23.5%
Gallatin	23.6%	16.8%	McCracken	22.5%	15.2%	Wolfe	**41.0%**	**36.8%**
Garrard	23.3%	15.7%	McCreary	36.3%	**33.7%**	Woodford	11.2%	8.4%

Source: U.S. Census Bureau, 2018-2022 American Community Survey; Bowen National Research

As illustrated earlier in this section, marital status and educational attainment were evaluated, as both of these factors can play a significant role in household income which affects the ability of a household to afford housing at certain rents or price points. Additionally, understanding the prevalence of poverty in each county can provide insight as to housing affordability levels and housing product that are necessary to meet the needs of the most economically vulnerable people in each county.

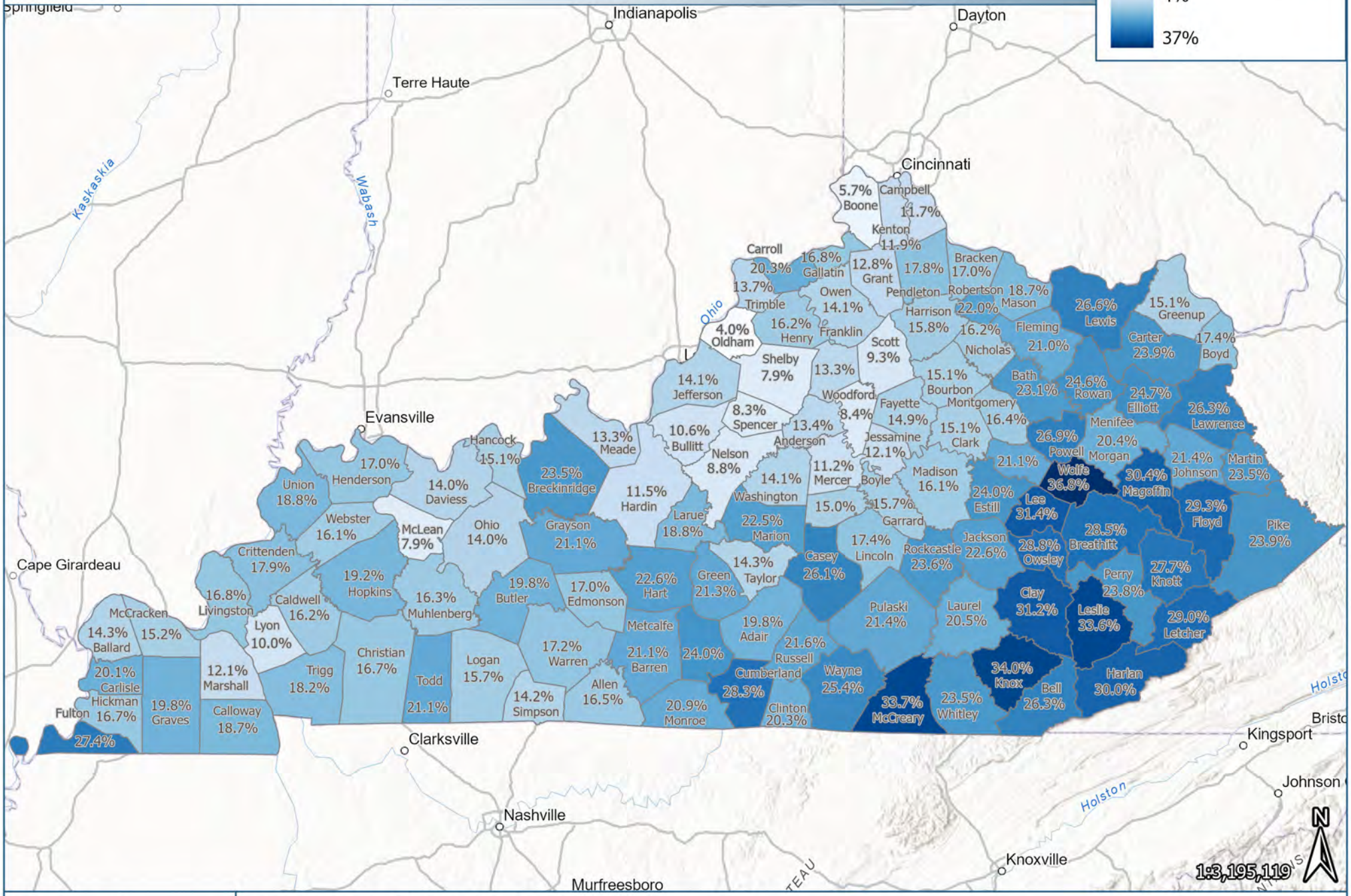
There are eight counties in Kentucky with overall population poverty rates above 30%. These include the counties of Clay, Harlan, Knox, Lee, Leslie, Magoffin, McCreary, and Wolfe. Counties where the child (under age 18) population poverty rate is above 40% include Clay, Floyd, Fulton, Harlan, Hickman, Knott, Knox, Lee, Leslie, Menifee, and Wolfe. Higher poverty rates are most prevalent in the southeastern part of the state. Many of these counties have some of the lowest median household incomes in the state, which may limit the ability of households in these counties to afford existing housing costs. Higher poverty rates can lead to a greater propensity of households living in housing cost burdened situations (paying over 30% of income toward housing costs) and/or living in substandard housing.

The maps on the following pages illustrate the overall poverty rate for each county, as well as the poverty rate for the population under the age of 18.

BOWEN NATIONAL RESEARCH

Poverty Rate for Overall Population (2022)

State of Kentucky (By County)

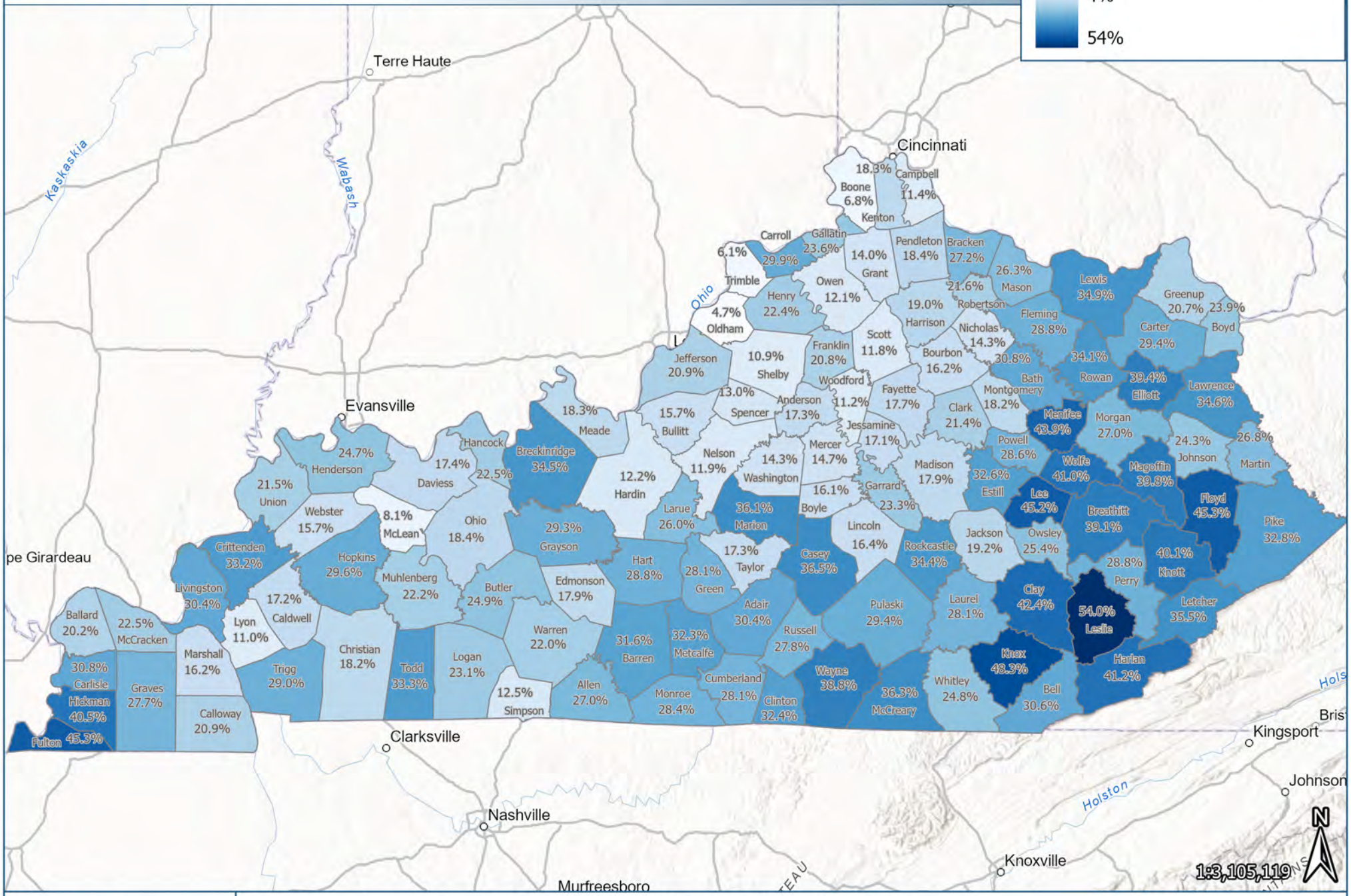


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Poverty Rate for Population Under Age 18 (2022)

State of Kentucky (By County)



F. TOTAL HOUSEHOLDS

Households by numbers and percent change (growth or decline) for selected years are shown in the following table.

Total Households										
	2010	2020	Change 2010-2020		2024	Change 2020-2024		2029	Change 2024-2029	
County	Census	Census	Number	Percent	Estimated	Number	Percent	Projected	Number	Percent
Adair	7,285	7,364	79	1.1%	7,381	17	0.2%	7,381	0	0.0%
Allen	7,848	8,009	161	2.1%	8,116	107	1.3%	8,178	62	0.8%
Anderson	8,369	9,369	1,000	11.9%	9,734	365	3.9%	10,026	292	3.0%
Ballard	3,397	3,228	-169	-5.0%	3,168	-60	-1.9%	3,117	-51	-1.6%
Barren	16,999	17,718	719	4.2%	17,991	273	1.5%	18,114	123	0.7%
Bath	4,587	4,878	291	6.3%	4,947	69	1.4%	4,975	28	0.6%
Bell	11,787	9,928	-1,859	-15.8%	9,522	-406	-4.1%	9,172	-350	-3.7%
Boone	43,216	49,180	5,964	13.8%	51,427	2,247	4.6%	53,129	1,702	3.3%
Bourbon	7,976	8,220	244	3.1%	8,271	51	0.6%	8,286	15	0.2%
Boyd	19,787	19,296	-491	-2.5%	19,093	-203	-1.1%	18,916	-177	-0.9%
Boyle	11,075	11,746	671	6.1%	11,998	252	2.1%	12,191	193	1.6%
Bracken	3,317	3,329	12	0.4%	3,346	17	0.5%	3,348	2	0.1%
Breathitt	5,494	5,716	222	4.0%	5,758	42	0.7%	5,799	41	0.7%
Breckinridge	7,827	8,003	176	2.2%	8,135	132	1.7%	8,231	96	1.2%
Bullitt	27,673	31,409	3,736	13.5%	32,730	1,321	4.2%	33,777	1,047	3.2%
Butler	5,057	4,910	-147	-2.9%	4,889	-21	-0.4%	4,875	-14	-0.3%
Caldwell	5,393	5,277	-116	-2.2%	5,227	-50	-0.9%	5,193	-34	-0.7%
Calloway	15,530	15,108	-422	-2.7%	15,144	36	0.2%	15,251	107	0.7%
Campbell	36,069	38,466	2,397	6.6%	39,291	825	2.1%	40,212	921	2.3%
Carlisle	2,116	2,003	-113	-5.3%	1,970	-33	-1.6%	1,941	-29	-1.5%
Carroll	4,061	4,090	29	0.7%	4,088	-2	0.0%	4,093	5	0.1%
Carter	10,760	10,664	-96	-0.9%	10,554	-110	-1.0%	10,462	-92	-0.9%
Casey	6,351	6,270	-81	-1.3%	6,265	-5	-0.1%	6,266	1	0.0%
Christian	26,144	26,435	291	1.1%	26,352	-83	-0.3%	26,304	-48	-0.2%
Clark	14,267	14,917	650	4.6%	15,146	229	1.5%	15,289	143	0.9%
Clay	7,732	7,593	-139	-1.8%	7,530	-63	-0.8%	7,480	-50	-0.7%
Clinton	4,358	3,942	-416	-9.5%	3,854	-88	-2.2%	3,787	-67	-1.7%
Crittenden	3,781	3,604	-177	-4.7%	3,555	-49	-1.4%	3,505	-50	-1.4%
Cumberland	2,883	2,585	-298	-10.3%	2,505	-80	-3.1%	2,446	-59	-2.4%
Daviess	38,619	41,105	2,486	6.4%	41,910	805	2.0%	42,495	585	1.4%
Edmonson	4,857	4,885	28	0.6%	4,938	53	1.1%	4,968	30	0.6%
Elliott	2,773	2,511	-262	-9.4%	2,452	-59	-2.3%	2,408	-44	-1.8%
Estill	5,984	5,875	-109	-1.8%	5,824	-51	-0.9%	5,782	-42	-0.7%
Fayette	123,043	134,535	11,492	9.3%	137,227	2,692	2.0%	139,079	1,852	1.3%
Fleming	5,729	5,936	207	3.6%	6,063	127	2.1%	6,158	95	1.6%
Floyd	16,060	14,946	-1,114	-6.9%	14,576	-370	-2.5%	14,248	-328	-2.3%
Franklin	20,662	21,838	1,176	5.7%	22,069	231	1.1%	22,222	153	0.7%
Fulton	2,864	2,725	-139	-4.9%	2,673	-52	-1.9%	2,635	-38	-1.4%
Gallatin	3,160	3,202	42	1.3%	3,210	8	0.2%	3,193	-17	-0.5%
Garrard	6,668	6,584	-84	-1.3%	6,652	68	1.0%	6,688	36	0.5%
Grant	8,614	8,995	381	4.4%	9,157	162	1.8%	9,263	106	1.2%
Graves	14,978	14,742	-236	-1.6%	14,640	-102	-0.7%	14,586	-54	-0.4%
Grayson	10,082	10,440	358	3.6%	10,482	42	0.4%	10,474	-8	-0.1%
Green	4,601	4,606	5	0.1%	4,643	37	0.8%	4,662	19	0.4%
Greenup	14,671	14,430	-241	-1.6%	14,315	-115	-0.8%	14,245	-70	-0.5%
Hancock	3,285	3,531	246	7.5%	3,588	57	1.6%	3,627	39	1.1%

Source: 2010 and 2020 Census; American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Total Households										
County	2010 Census	2020 Census	Change 2010-2020		2024 Estimated	Change 2020-2024		2029 Projected	Change 2024-2029	
			Number	Percent		Number	Percent		Number	Percent
Hardin	39,853	42,933	3,080	7.7%	44,237	1,304	3.0%	45,245	1,008	2.3%
Harlan	11,789	11,249	-540	-4.6%	10,959	-290	-2.6%	10,685	-274	-2.5%
Harrison	7,343	7,371	28	0.4%	7,425	54	0.7%	7,457	32	0.4%
Hart	7,097	7,418	321	4.5%	7,617	199	2.7%	7,765	148	1.9%
Henderson	18,705	18,345	-360	-1.9%	18,125	-220	-1.2%	17,954	-171	-0.9%
Henry	5,963	6,099	136	2.3%	6,090	-9	-0.1%	6,071	-19	-0.3%
Hickman	2,028	1,916	-112	-5.5%	1,861	-55	-2.8%	1,808	-53	-2.8%
Hopkins	18,980	18,595	-385	-2.0%	18,474	-121	-0.7%	18,398	-76	-0.4%
Jackson	5,486	5,244	-242	-4.4%	5,220	-24	-0.5%	5,208	-12	-0.2%
Jefferson	309,175	328,169	18,994	6.1%	332,543	4,374	1.3%	336,096	3,553	1.1%
Jessamine	17,642	19,438	1,796	10.2%	20,213	775	4.0%	20,836	623	3.1%
Johnson	9,362	9,236	-126	-1.3%	9,154	-82	-0.9%	9,082	-72	-0.8%
Kenton	62,768	67,612	4,844	7.7%	69,271	1,659	2.5%	70,643	1,372	2.0%
Knott	6,414	5,749	-665	-10.4%	5,618	-131	-2.3%	5,512	-106	-1.9%
Knox	12,722	12,047	-675	-5.3%	11,797	-250	-2.1%	11,594	-203	-1.7%
Larue	5,615	5,879	264	4.7%	6,039	160	2.7%	6,167	128	2.1%
Laurel	23,014	24,262	1,248	5.4%	24,729	467	1.9%	25,047	318	1.3%
Lawrence	6,239	6,429	190	3.0%	6,493	64	1.0%	6,518	25	0.4%
Lee	2,910	2,714	-196	-6.7%	2,695	-19	-0.7%	2,688	-7	-0.3%
Leslie	4,555	4,241	-314	-6.9%	4,076	-165	-3.9%	3,929	-147	-3.6%
Letcher	10,014	9,047	-967	-9.7%	8,775	-272	-3.0%	8,535	-240	-2.7%
Lewis	5,497	5,239	-258	-4.7%	5,149	-90	-1.7%	5,071	-78	-1.5%
Lincoln	9,777	9,711	-66	-0.7%	9,689	-22	-0.2%	9,675	-14	-0.1%
Livingston	3,985	3,789	-196	-4.9%	3,768	-21	-0.6%	3,763	-5	-0.1%
Logan	10,666	11,000	334	3.1%	11,191	191	1.7%	11,325	134	1.2%
Lyon	3,287	3,327	40	1.2%	3,371	44	1.3%	3,401	30	0.9%
Madison	31,973	36,148	4,175	13.1%	38,034	1,886	5.2%	39,625	1,591	4.2%
Magoffin	5,309	4,802	-507	-9.5%	4,694	-108	-2.2%	4,605	-89	-1.9%
Marion	7,358	7,752	394	5.4%	7,943	191	2.5%	8,084	141	1.8%
Marshall	13,073	13,359	286	2.2%	13,526	167	1.2%	13,644	118	0.9%
Martin	4,516	4,035	-481	-10.7%	3,954	-81	-2.0%	3,890	-64	-1.6%
Mason	7,031	7,136	105	1.5%	7,102	-34	-0.5%	7,069	-33	-0.5%
McCracken	28,227	28,932	705	2.5%	29,095	163	0.6%	29,138	43	0.1%
McCreary	6,477	6,058	-419	-6.5%	6,010	-48	-0.8%	5,979	-31	-0.5%
McLean	3,833	3,737	-96	-2.5%	3,711	-26	-0.7%	3,696	-15	-0.4%
Meade	10,471	11,045	574	5.5%	11,315	270	2.4%	11,489	174	1.5%
Menifee	2,440	2,480	40	1.6%	2,514	34	1.4%	2,526	12	0.5%
Mercer	8,682	9,213	531	6.1%	9,436	223	2.4%	9,601	165	1.7%
Metcalfe	4,055	4,148	93	2.3%	4,181	33	0.8%	4,202	21	0.5%
Monroe	4,509	4,557	48	1.1%	4,582	25	0.6%	4,608	26	0.6%
Montgomery	10,435	11,117	682	6.5%	11,320	203	1.8%	11,463	143	1.3%
Morgan	4,860	4,841	-19	-0.4%	4,868	27	0.5%	4,866	-2	0.0%
Muhlenberg	12,052	11,955	-97	-0.8%	11,848	-107	-0.9%	11,753	-95	-0.8%
Nelson	16,826	18,462	1,636	9.7%	19,181	719	3.9%	19,776	595	3.1%
Nicholas	2,809	2,954	145	5.2%	3,039	85	2.9%	3,105	66	2.2%
Ohio	9,176	9,280	104	1.1%	9,251	-29	-0.3%	9,238	-13	-0.1%
Oldham	19,431	22,133	2,702	13.9%	23,248	1,115	5.0%	24,150	902	3.9%
Owen	4,296	4,349	53	1.2%	4,360	11	0.2%	4,364	4	0.1%
Owsley	1,914	1,735	-179	-9.4%	1,651	-84	-4.8%	1,578	-73	-4.4%
Pendleton	5,494	5,533	39	0.7%	5,526	-7	-0.1%	5,529	3	0.1%
Perry	11,319	11,481	162	1.4%	11,406	-75	-0.7%	11,327	-79	-0.7%

Source: 2010 and 2020 Census; American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Total Households										
County	2010 Census	2020 Census	Change 2010-2020		2024 Estimated	Change 2020-2024		2029 Projected	Change 2024-2029	
			Number	Percent		Number	Percent		Number	Percent
Pike	26,728	24,534	-2,194	-8.2%	23,851	-683	-2.8%	23,244	-607	-2.5%
Powell	4,834	5,065	231	4.8%	5,114	49	1.0%	5,132	18	0.4%
Pulaski	25,722	26,405	683	2.7%	26,803	398	1.5%	27,058	255	1.0%
Robertson	902	882	-20	-2.2%	880	-2	-0.3%	878	-2	-0.2%
Rockcastle	6,750	6,546	-204	-3.0%	6,487	-59	-0.9%	6,447	-40	-0.6%
Rowan	8,864	9,129	265	3.0%	9,265	136	1.5%	9,366	101	1.1%
Russell	7,401	7,461	60	0.8%	7,571	110	1.5%	7,629	58	0.8%
Scott	17,408	21,371	3,963	22.8%	22,984	1,613	7.5%	24,350	1,366	5.9%
Shelby	15,321	17,784	2,463	16.1%	18,706	922	5.2%	19,429	723	3.9%
Simpson	6,753	7,600	847	12.5%	7,973	373	4.9%	8,270	297	3.7%
Spencer	6,165	7,122	957	15.5%	7,513	391	5.5%	7,803	290	3.9%
Taylor	9,832	10,171	339	3.4%	10,337	166	1.6%	10,464	127	1.2%
Todd	4,647	4,566	-81	-1.7%	4,575	9	0.2%	4,593	18	0.4%
Trigg	5,883	5,768	-115	-2.0%	5,784	16	0.3%	5,765	-19	-0.3%
Trimble	3,420	3,398	-22	-0.6%	3,406	8	0.2%	3,423	17	0.5%
Union	5,549	5,293	-256	-4.6%	5,211	-82	-1.5%	5,138	-73	-1.4%
Warren	43,674	51,441	7,767	17.8%	55,003	3,562	6.9%	58,092	3,089	5.6%
Washington	4,507	4,674	167	3.7%	4,771	97	2.1%	4,850	79	1.7%
Wayne	8,646	8,085	-561	-6.5%	7,931	-154	-1.9%	7,814	-117	-1.5%
Webster	5,272	5,034	-238	-4.5%	4,927	-107	-2.1%	4,826	-101	-2.1%
Whitley	13,575	13,794	219	1.6%	13,969	175	1.3%	14,086	117	0.8%
Wolfe	3,065	2,634	-431	-14.1%	2,532	-102	-3.9%	2,433	-99	-3.9%
Woodford	9,806	10,736	930	9.5%	11,064	328	3.1%	11,330	266	2.4%
State Total	**1,719,965**	**1,797,937**	**77,972**	**4.5%**	**1,825,438**	**27,501**	**1.5%**	**1,846,676**	**21,238**	**1.2%**

Source: 2010 and 2020 Census; American Community Survey (2018-2022); ESRI; Bowen National Research

Between 2024 and 2029, 66 counties representing 55.0% of the state's counties are projected to experience positive household growth. The greatest household growth (number of households) is expected to occur in the counties of Jefferson (3,553), Warren (3,089), Fayette (1,852), Boone (1,702), Madison (1,591), Kenton (1,372), Scott (1,366), Bullitt (1,047), and Hardin (1,008). These counties are among some of the largest (total households) counties in the state.

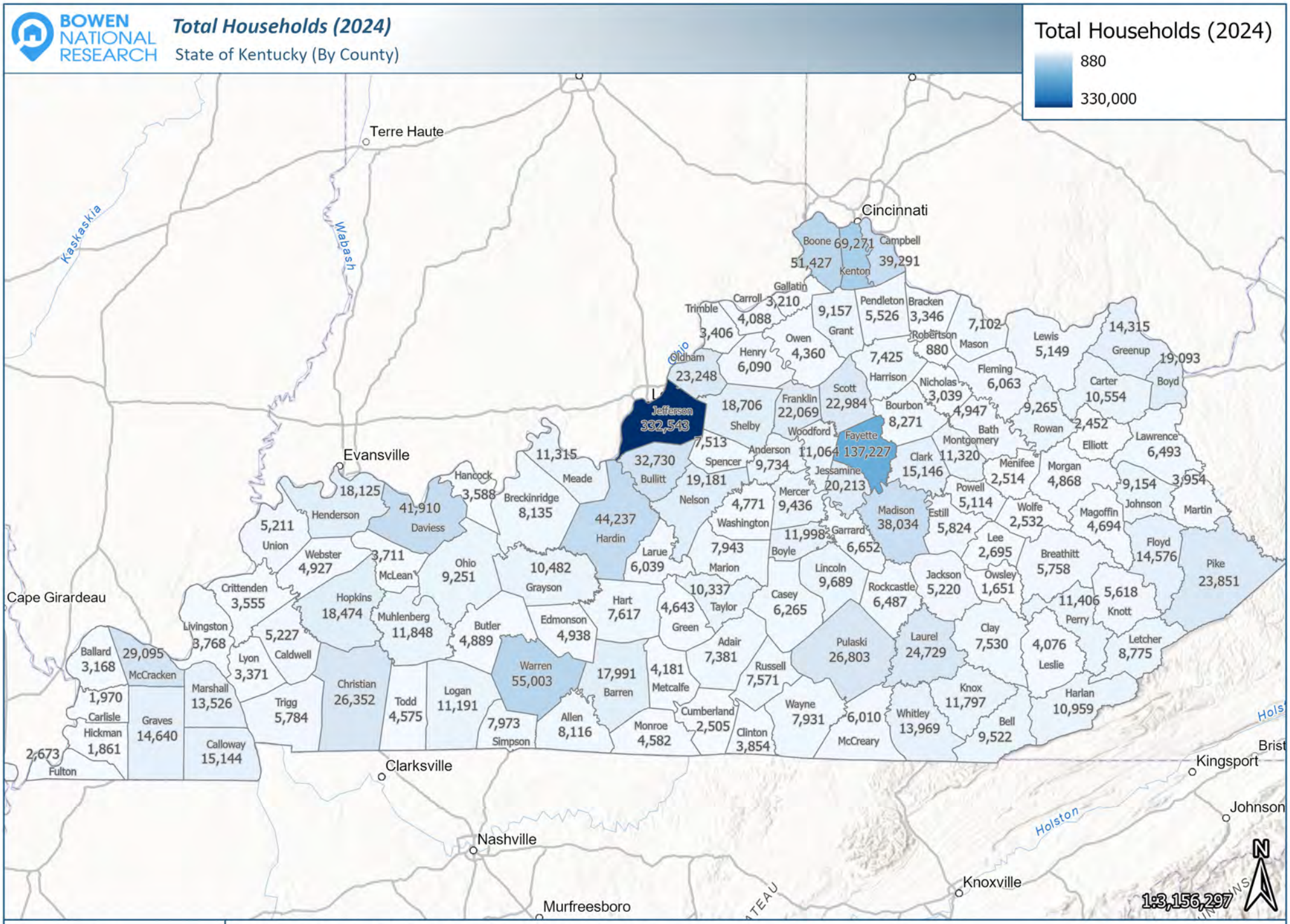
It is important to note that housing gaps or needs are not simply based on household growth alone. Numerous other factors contribute to the need for housing including such things as additional units required for a balanced/healthy market to offset the lack of available units, units needed to replace substandard housing, units needed to alleviate households in severe housing cost burdened situations, additional units needed to meet housing demand created from large-scale job growth, and additional housing needed for persons commuting into each county for work that would likely move if adequate and affordable housing was offered. The data points regarding these demand factors are included in this section and throughout much of this report.

Maps illustrating the number of total households by county and the projected household growth for each county are on the following pages.

BOWEN NATIONAL RESEARCH

Total Households (2024)

State of Kentucky (By County)

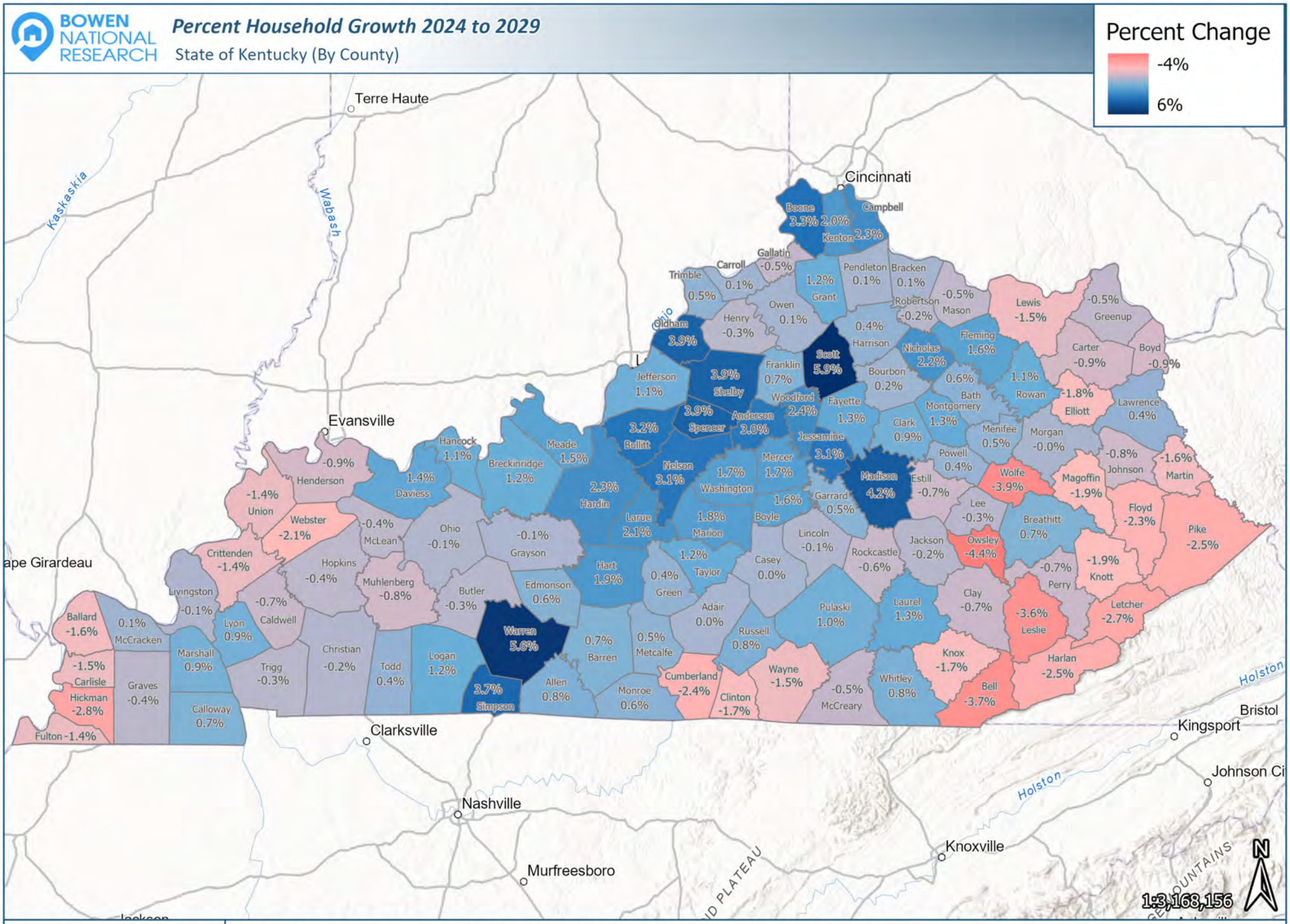


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Percent Household Growth 2024 to 2029

State of Kentucky (By County)



0 10 20 30 40 Miles

City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

G. HOUSEHOLDS BY AGE

Household heads by age cohorts for selected years are shown in the following table.

Household Heads by Age by County															
		<35		35-54		55+			<35		35-54		55+		
County	Year	#	%	#	%	#	%	County	#	%	#	%	#	%	
Adair	2024	1,181	16.0%	2,207	29.9%	3,994	54.1%	Calloway	3,897	25.7%	3,904	25.8%	7,343	48.5%	
	2029	984	13.3%	2,236	30.3%	4,162	56.4%		3,593	23.6%	4,048	26.5%	7,610	49.9%	
	Change	-197	-16.7%	29	1.3%	168	4.2%		-304	-7.8%	144	3.7%	267	3.6%	
Allen	2024	1,333	16.4%	2,643	32.6%	4,140	51.0%	Campbell	7,893	20.1%	12,719	32.4%	18,680	47.5%	
	2029	1,157	14.1%	2,645	32.3%	4,376	53.5%		7,276	18.1%	13,474	33.5%	19,463	48.4%	
	Change	-176	-13.2%	2	0.1%	236	5.7%		-617	-7.8%	755	5.9%	783	4.2%	
Anderson	2024	1,601	16.4%	3,516	36.1%	4,618	47.4%	Carlisle	280	14.2%	600	30.5%	1,090	55.3%	
	2029	1,610	16.1%	3,505	35.0%	4,912	49.0%		213	11.0%	597	30.8%	1,131	58.3%	
	Change	9	0.6%	-11	-0.3%	294	6.4%		-67	-24.0%	-3	-0.5%	41	3.8%	
Ballard	2024	433	13.7%	992	31.3%	1,743	55.0%	Carroll	690	16.9%	1,389	34.0%	2,009	49.2%	
	2029	381	12.2%	936	30.0%	1,800	57.8%		628	15.3%	1,369	33.4%	2,096	51.2%	
	Change	-52	-12.0%	-56	-5.6%	57	3.3%		-62	-9.0%	-20	-1.4%	87	4.3%	
Barren	2024	2,949	16.4%	5,823	32.4%	9,219	51.2%	Carter	1,603	15.2%	3,359	31.8%	5,592	53.0%	
	2029	2,668	14.7%	5,764	31.8%	9,682	53.4%		1,344	12.8%	3,313	31.7%	5,805	55.5%	
	Change	-281	-9.5%	-59	-1.0%	463	5.0%		-259	-16.2%	-46	-1.4%	213	3.8%	
Bath	2024	711	14.4%	1,611	32.6%	2,624	53.1%	Casey	886	14.1%	1,901	30.3%	3,479	55.5%	
	2029	622	12.5%	1,587	31.9%	2,765	55.6%		740	11.8%	1,924	30.7%	3,603	57.5%	
	Change	-89	-12.5%	-24	-1.5%	141	5.4%		-146	-16.5%	23	1.2%	124	3.6%	
Bell	2024	1,439	15.1%	2,827	29.7%	5,256	55.2%	Christian	7,801	29.6%	8,298	31.5%	10,242	38.9%	
	2029	1,187	12.9%	2,699	29.4%	5,286	57.6%		7,242	27.5%	8,610	32.7%	10,441	39.7%	
	Change	-252	-17.5%	-128	-4.5%	30	0.6%		-559	-7.2%	312	3.8%	199	1.9%	
Boone	2024	9,178	17.8%	20,228	39.3%	22,021	42.8%	Clark	2,355	15.6%	5,062	33.4%	7,729	51.0%	
	2029	9,164	17.2%	20,394	38.4%	23,571	44.4%		2,261	14.8%	5,025	32.9%	8,003	52.3%	
	Change	-14	-0.2%	166	0.8%	1,550	7.0%		-94	-4.0%	-37	-0.7%	274	3.5%	
Bourbon	2024	1,294	15.6%	2,587	31.3%	4,390	53.1%	Clay	1,123	14.9%	2,514	33.4%	3,893	51.7%	
	2029	1,229	14.8%	2,505	30.2%	4,552	54.9%		893	11.9%	2,484	33.2%	4,103	54.9%	
	Change	-65	-5.0%	-82	-3.2%	162	3.7%		-230	-20.5%	-30	-1.2%	210	5.4%	
Boyd	2024	2,766	14.5%	5,865	30.7%	10,455	54.8%	Clinton	553	14.4%	1,140	29.6%	2,161	56.1%	
	2029	2,436	12.9%	5,755	30.4%	10,718	56.7%		468	12.4%	1,080	28.5%	2,239	59.1%	
	Change	-330	-11.9%	-110	-1.9%	263	2.5%		-85	-15.4%	-60	-5.3%	78	3.6%	
Boyle	2024	1,901	15.8%	3,518	29.3%	6,579	54.8%	Crittenden	490	13.8%	1,042	29.3%	2,023	56.9%	
	2029	1,832	15.0%	3,466	28.4%	6,893	56.5%		414	11.8%	1,019	29.1%	2,072	59.1%	
	Change	-69	-3.6%	-52	-1.5%	314	4.8%		-76	-15.5%	-23	-2.2%	49	2.4%	
Bracken	2024	544	16.3%	1,072	32.0%	1,731	51.7%	Cumberland	324	12.9%	727	29.0%	1,454	58.0%	
	2029	455	13.6%	1,065	31.8%	1,829	54.6%		280	11.5%	678	27.7%	1,488	60.8%	
	Change	-89	-16.4%	-7	-0.7%	98	5.7%		-44	-13.6%	-49	-6.7%	34	2.3%	
Breathitt	2024	773	13.4%	1,845	32.0%	3,140	54.5%	Daviess	7,106	17.0%	13,336	31.8%	21,467	51.2%	
	2029	629	10.8%	1,820	31.4%	3,350	57.8%		6,653	15.7%	13,498	31.8%	22,343	52.6%	
	Change	-144	-18.6%	-25	-1.4%	210	6.7%		-453	-6.4%	162	1.2%	876	4.1%	
Breckinridge	2024	1,181	14.5%	2,395	29.4%	4,560	56.0%	Edmonson	726	14.7%	1,528	31.0%	2,682	54.3%	
	2029	1,074	13.0%	2,400	29.2%	4,758	57.8%		595	12.0%	1,576	31.7%	2,795	56.3%	
	Change	-107	-9.1%	5	0.2%	198	4.3%		-131	-18.0%	48	3.1%	113	4.2%	
Bullitt	2024	5,265	16.1%	11,918	36.4%	15,546	47.5%	Elliott	313	12.8%	764	31.2%	1,375	56.1%	
	2029	5,277	15.6%	11,890	35.2%	16,609	49.2%		274	11.4%	736	30.6%	1,398	58.0%	
	Change	12	0.2%	-28	-0.2%	1,063	6.8%		-39	-12.5%	-28	-3.7%	23	1.7%	
Butler	2024	746	15.3%	1,579	32.3%	2,563	52.4%	Estill	783	13.4%	1,825	31.3%	3,216	55.2%	
	2029	593	12.2%	1,606	33.0%	2,675	54.9%		672	11.6%	1,741	30.1%	3,369	58.3%	
	Change	-153	-20.5%	27	1.7%	112	4.4%		-111	-14.2%	-84	-4.6%	153	4.8%	
Caldwell	2024	750	14.3%	1,463	28.0%	3,015	57.7%	Fayette	36,074	26.3%	47,584	34.7%	53,570	39.0%	
	2029	650	12.5%	1,441	27.7%	3,103	59.7%		35,212	25.3%	48,754	35.1%	55,114	39.6%	
	Change	-100	-13.3%	-22	-1.5%	88	2.9%		-862	-2.4%	1,170	2.5%	1,544	2.9%	

Source: Bowen National Research, ESRI

(Continued)

Household Heads by Age by County															
		<35		35-54		55+			<35		35-54		55+		
County	Year	#	%	#	%	#	%	County	#	%	#	%	#	%	
Fleming	2024	946	15.6%	1,918	31.6%	3,199	52.8%	Hopkins	3,003	16.3%	5,812	31.5%	9,659	52.3%	
	2029	813	13.2%	1,897	30.8%	3,448	56.0%		2,662	14.5%	5,862	31.9%	9,874	53.7%	
	Change	-133	-14.1%	-21	-1.1%	249	7.8%		-341	-11.4%	50	0.9%	215	2.2%	
Floyd	2024	2,117	14.5%	4,747	32.6%	7,713	52.9%	Jackson	743	14.2%	1,763	33.8%	2,713	52.0%	
	2029	1,725	12.1%	4,633	32.5%	7,891	55.4%		634	12.2%	1,720	33.0%	2,853	54.8%	
	Change	-392	-18.5%	-114	-2.4%	178	2.3%		-109	-14.7%	-43	-2.4%	140	5.2%	
Franklin	2024	3,698	16.8%	6,975	31.6%	11,396	51.6%	Jefferson	63,929	19.2%	110,488	33.2%	158,122	47.5%	
	2029	3,480	15.7%	6,938	31.2%	11,804	53.1%		61,558	18.3%	112,079	33.3%	162,455	48.3%	
	Change	-218	-5.9%	-37	-0.5%	408	3.6%		-2,371	-3.7%	1,591	1.4%	4,333	2.7%	
Fulton	2024	460	17.2%	684	25.6%	1,529	57.2%	Jessamine	3,768	18.6%	7,224	35.7%	9,221	45.6%	
	2029	410	15.6%	665	25.2%	1,560	59.2%		3,763	18.1%	7,457	35.8%	9,616	46.2%	
	Change	-50	-10.9%	-19	-2.8%	31	2.0%		-5	-0.1%	233	3.2%	395	4.3%	
Gallatin	2024	559	17.4%	1,110	34.6%	1,540	48.0%	Johnson	1,262	13.8%	2,914	31.8%	4,977	54.4%	
	2029	491	15.4%	1,064	33.3%	1,637	51.3%		1,061	11.7%	2,861	31.5%	5,159	56.8%	
	Change	-68	-12.2%	-46	-4.1%	97	6.3%		-201	-15.9%	-53	-1.8%	182	3.7%	
Garrard	2024	923	13.9%	2,208	33.2%	3,521	52.9%	Kenton	13,557	19.6%	24,374	35.2%	31,340	45.2%	
	2029	812	12.1%	2,165	32.4%	3,711	55.5%		13,137	18.6%	24,914	35.3%	32,592	46.1%	
	Change	-111	-12.0%	-43	-1.9%	190	5.4%		-420	-3.1%	540	2.2%	1,252	4.0%	
Grant	2024	1,663	18.2%	3,246	35.4%	4,248	46.4%	Knott	736	13.1%	1,828	32.5%	3,054	54.4%	
	2029	1,563	16.9%	3,152	34.0%	4,548	49.1%		617	11.2%	1,761	31.9%	3,134	56.9%	
	Change	-100	-6.0%	-94	-2.9%	300	7.1%		-119	-16.2%	-67	-3.7%	80	2.6%	
Graves	2024	2,376	16.2%	4,645	31.7%	7,619	52.0%	Knox	1,872	15.9%	3,813	32.3%	6,113	51.8%	
	2029	2,048	14.0%	4,715	32.3%	7,823	53.6%		1,510	13.0%	3,757	32.4%	6,328	54.6%	
	Change	-328	-13.8%	70	1.5%	204	2.7%		-362	-19.3%	-56	-1.5%	215	3.5%	
Grayson	2024	1,627	15.5%	3,335	31.8%	5,521	52.7%	Larue	956	15.8%	1,940	32.1%	3,142	52.0%	
	2029	1,420	13.6%	3,298	31.5%	5,757	55.0%		823	13.4%	1,999	32.4%	3,344	54.2%	
	Change	-207	-12.7%	-37	-1.1%	236	4.3%		-133	-13.9%	59	3.0%	202	6.4%	
Green	2024	640	13.8%	1,473	31.7%	2,530	54.5%	Laurel	3,999	16.2%	8,393	33.9%	12,337	49.9%	
	2029	550	11.8%	1,476	31.7%	2,636	56.5%		3,438	13.7%	8,417	33.6%	13,192	52.7%	
	Change	-90	-14.1%	3	0.2%	106	4.2%		-561	-14.0%	24	0.3%	855	6.9%	
Greenup	2024	1,900	13.3%	4,397	30.7%	8,018	56.0%	Lawrence	916	14.1%	2,002	30.8%	3,574	55.1%	
	2029	1,644	11.5%	4,333	30.4%	8,268	58.0%		758	11.6%	2,018	31.0%	3,741	57.4%	
	Change	-256	-13.5%	-64	-1.5%	250	3.1%		-158	-17.2%	16	0.8%	167	4.7%	
Hancock	2024	537	15.0%	1,169	32.6%	1,882	52.5%	Lee	350	13.0%	833	30.9%	1,512	56.1%	
	2029	485	13.4%	1,149	31.7%	1,993	55.0%		301	11.2%	797	29.6%	1,590	59.1%	
	Change	-52	-9.7%	-20	-1.7%	111	5.9%		-49	-14.0%	-36	-4.3%	78	5.2%	
Hardin	2024	9,019	20.4%	15,270	34.5%	19,936	45.1%	Leslie	557	13.7%	1,270	31.2%	2,248	55.2%	
	2029	8,554	18.9%	15,813	35.0%	20,866	46.1%		429	10.9%	1,237	31.5%	2,262	57.6%	
	Change	-465	-5.2%	543	3.6%	930	4.7%		-128	-23.0%	-33	-2.6%	14	0.6%	
Harlan	2024	1,642	15.0%	3,337	30.5%	5,980	54.6%	Letcher	1,214	13.8%	2,721	31.0%	4,840	55.2%	
	2029	1,305	12.2%	3,318	31.1%	6,062	56.7%		979	11.5%	2,693	31.6%	4,863	57.0%	
	Change	-337	-20.5%	-19	-0.6%	82	1.4%		-235	-19.4%	-28	-1.0%	23	0.5%	
Harrison	2024	1,108	14.9%	2,344	31.6%	3,974	53.5%	Lewis	760	14.8%	1,662	32.3%	2,727	53.0%	
	2029	1,023	13.7%	2,253	30.2%	4,182	56.1%		637	12.6%	1,595	31.4%	2,839	56.0%	
	Change	-85	-7.7%	-91	-3.9%	208	5.2%		-123	-16.2%	-67	-4.0%	112	4.1%	
Hart	2024	1,214	15.9%	2,272	29.8%	4,131	54.2%	Lincoln	1,499	15.5%	3,236	33.4%	4,954	51.1%	
	2029	1,057	13.6%	2,299	29.6%	4,409	56.8%		1,256	13.0%	3,190	33.0%	5,229	54.0%	
	Change	-157	-12.9%	27	1.2%	278	6.7%		-243	-16.2%	-46	-1.4%	275	5.6%	
Henderson	2024	2,947	16.3%	5,748	31.7%	9,430	52.0%	Livingston	480	12.7%	1,069	28.4%	2,219	58.9%	
	2029	2,704	15.1%	5,701	31.8%	9,549	53.2%		404	10.7%	1,061	28.2%	2,298	61.1%	
	Change	-243	-8.2%	-47	-0.8%	119	1.3%		-76	-15.8%	-8	-0.7%	79	3.6%	
Henry	2024	879	14.4%	1,938	31.8%	3,273	53.7%	Logan	1,760	15.7%	3,485	31.1%	5,946	53.1%	
	2029	780	12.9%	1,868	30.8%	3,423	56.4%		1,559	13.8%	3,506	31.0%	6,260	55.3%	
	Change	-99	-11.3%	-70	-3.6%	150	4.6%		-201	-11.4%	21	0.6%	314	5.3%	
Hickman	2024	259	13.9%	522	28.1%	1,081	58.1%	Lyon	345	10.2%	814	24.1%	2,212	65.6%	
	2029	222	12.3%	498	27.5%	1,089	60.2%		330	9.7%	794	23.3%	2,277	67.0%	
	Change	-37	-14.3%	-24	-4.6%	8	0.7%		-15	-4.3%	-20	-2.5%	65	2.9%	

Source: Bowen National Research, ESRI

(Continued)

Household Heads by Age by County															
		<35		35-54		55+			<35		35-54		55+		
County	Year	#	%	#	%	#	%	County	#	%	#	%	#	%	
Madison	2024	8,840	23.2%	12,491	32.8%	16,704	43.9%	Ohio	1,492	16.1%	2,898	31.3%	4,862	52.5%	
	2029	8,480	21.4%	13,094	33.0%	18,052	45.6%		1,260	13.6%	2,939	31.8%	5,040	54.6%	
	Change	-360	-4.1%	603	4.8%	1,348	8.1%		-232	-15.6%	41	1.4%	178	3.7%	
Magoffin	2024	750	16.0%	1,618	34.5%	2,327	49.6%	Oldham	3,003	12.9%	8,645	37.2%	11,600	49.9%	
	2029	658	14.3%	1,558	33.8%	2,390	51.9%		3,155	13.1%	8,269	34.2%	12,726	52.7%	
	Change	-92	-12.3%	-60	-3.7%	63	2.7%		152	5.1%	-376	-4.3%	1,126	9.7%	
Marion	2024	1,277	16.1%	2,623	33.0%	4,043	50.9%	Owen	643	14.7%	1,400	32.1%	2,317	53.1%	
	2029	1,188	14.7%	2,605	32.2%	4,291	53.1%		572	13.1%	1,389	31.8%	2,403	55.1%	
	Change	-89	-7.0%	-18	-0.7%	248	6.1%		-71	-11.0%	-11	-0.8%	86	3.7%	
Marshall	2024	1,759	13.0%	4,017	29.7%	7,749	57.3%	Owsley	221	13.4%	511	31.0%	919	55.6%	
	2029	1,491	10.9%	4,048	29.7%	8,104	59.4%		162	10.3%	473	30.0%	943	59.7%	
	Change	-268	-15.2%	31	0.8%	355	4.6%		-59	-26.7%	-38	-7.4%	24	2.6%	
Martin	2024	551	13.9%	1,272	32.2%	2,131	53.9%	Pendleton	822	14.9%	1,880	34.0%	2,823	51.1%	
	2029	441	11.3%	1,257	32.3%	2,192	56.4%		684	12.4%	1,859	33.6%	2,985	54.0%	
	Change	-110	-20.0%	-15	-1.2%	61	2.9%		-138	-16.8%	-21	-1.1%	162	5.7%	
Mason	2024	1,166	16.4%	2,152	30.3%	3,784	53.3%	Perry	1,708	15.0%	3,757	32.9%	5,941	52.1%	
	2029	1,060	15.0%	2,103	29.8%	3,906	55.3%		1,479	13.1%	3,720	32.8%	6,128	54.1%	
	Change	-106	-9.1%	-49	-2.3%	122	3.2%		-229	-13.4%	-37	-1.0%	187	3.1%	
McCracken	2024	4,707	16.2%	8,707	29.9%	15,681	53.9%	Pike	3,458	14.5%	7,721	32.4%	12,671	53.1%	
	2029	4,409	15.1%	8,625	29.6%	16,104	55.3%		2,900	12.5%	7,513	32.3%	12,830	55.2%	
	Change	-298	-6.3%	-82	-0.9%	423	2.7%		-558	-16.1%	-208	-2.7%	159	1.3%	
McCreary	2024	955	15.9%	1,918	31.9%	3,137	52.2%	Powell	766	15.0%	1,718	33.6%	2,630	51.4%	
	2029	805	13.5%	1,896	31.7%	3,278	54.8%		669	13.0%	1,715	33.4%	2,748	53.5%	
	Change	-150	-15.7%	-22	-1.1%	141	4.5%		-97	-12.7%	-3	-0.2%	118	4.5%	
McLean	2024	562	15.1%	1,209	32.6%	1,940	52.3%	Pulaski	4,024	15.0%	8,522	31.8%	14,258	53.2%	
	2029	467	12.6%	1,197	32.4%	2,032	55.0%		3,508	13.0%	8,515	31.5%	15,036	55.6%	
	Change	-95	-16.9%	-12	-1.0%	92	4.7%		-516	-12.8%	-7	-0.1%	778	5.5%	
Meade	2024	2,306	20.4%	3,764	33.3%	5,241	46.3%	Robertson	120	13.7%	247	28.1%	512	58.2%	
	2029	2,082	18.1%	3,884	33.8%	5,519	48.1%		96	11.0%	233	26.6%	548	62.5%	
	Change	-224	-9.7%	120	3.2%	278	5.3%		-24	-20.0%	-14	-5.7%	36	7.0%	
Menifee	2024	335	13.3%	780	31.0%	1,399	55.7%	Rockcastle	911	14.0%	2,087	32.2%	3,488	53.8%	
	2029	262	10.4%	798	31.6%	1,466	58.0%		748	11.6%	2,018	31.3%	3,680	57.1%	
	Change	-73	-21.8%	18	2.3%	67	4.8%		-163	-17.9%	-69	-3.3%	192	5.5%	
Mercer	2024	1,426	15.1%	2,914	30.9%	5,096	54.0%	Rowan	2,224	24.0%	2,819	30.4%	4,223	45.6%	
	2029	1,326	13.8%	2,963	30.9%	5,312	55.3%		1,897	20.2%	2,959	31.6%	4,511	48.2%	
	Change	-100	-7.0%	49	1.7%	216	4.2%		-327	-14.7%	140	5.0%	288	6.8%	
Metcalfe	2024	686	16.4%	1,282	30.7%	2,213	52.9%	Russell	1,079	14.3%	2,304	30.4%	4,188	55.3%	
	2029	539	12.8%	1,308	31.1%	2,355	56.1%		920	12.1%	2,287	30.0%	4,422	58.0%	
	Change	-147	-21.4%	26	2.0%	142	6.4%		-159	-14.7%	-17	-0.7%	234	5.6%	
Monroe	2024	643	14.0%	1,353	29.5%	2,586	56.4%	Scott	4,326	18.8%	9,390	40.9%	9,269	40.3%	
	2029	549	11.9%	1,329	28.8%	2,730	59.2%		4,749	19.5%	9,534	39.2%	10,068	41.3%	
	Change	-94	-14.6%	-24	-1.8%	144	5.6%		423	9.8%	144	1.5%	799	8.6%	
Montgomery	2024	1,876	16.6%	3,991	35.3%	5,453	48.2%	Shelby	2,944	15.7%	6,441	34.4%	9,320	49.8%	
	2029	1,756	15.3%	3,970	34.6%	5,737	50.0%		2,941	15.1%	6,487	33.4%	10,000	51.5%	
	Change	-120	-6.4%	-21	-0.5%	284	5.2%		-3	-0.1%	46	0.7%	680	7.3%	
Morgan	2024	705	14.5%	1,599	32.9%	2,564	52.7%	Simpson	1,399	17.5%	2,506	31.4%	4,068	51.0%	
	2029	623	12.8%	1,591	32.7%	2,652	54.5%		1,313	15.9%	2,557	30.9%	4,400	53.2%	
	Change	-82	-11.6%	-8	-0.5%	88	3.4%		-86	-6.1%	51	2.0%	332	8.2%	
Muhlenberg	2024	1,631	13.8%	3,641	30.7%	6,576	55.5%	Spencer	1,060	14.1%	2,803	37.3%	3,650	48.6%	
	2029	1,410	12.0%	3,595	30.6%	6,748	57.4%		1,019	13.1%	2,748	35.2%	4,036	51.7%	
	Change	-221	-13.6%	-46	-1.3%	172	2.6%		-41	-3.9%	-55	-2.0%	386	10.6%	
Nelson	2024	3,365	17.5%	6,670	34.8%	9,146	47.7%	Taylor	1,807	17.5%	3,031	29.3%	5,500	53.2%	
	2029	3,204	16.2%	6,710	33.9%	9,862	49.9%		1,555	14.9%	3,157	30.2%	5,753	55.0%	
	Change	-161	-4.8%	40	0.6%	716	7.8%		-252	-13.9%	126	4.2%	253	4.6%	
Nicholas	2024	425	14.0%	1,017	33.5%	1,597	52.6%	Todd	851	18.6%	1,468	32.1%	2,255	49.3%	
	2029	389	12.5%	972	31.3%	1,744	56.2%		718	15.6%	1,522	33.1%	2,352	51.2%	
	Change	-36	-8.5%	-45	-4.4%	147	9.2%		-133	-15.6%	54	3.7%	97	4.3%	

Source: Bowen National Research, ESRI

(Continued)

Household Heads by Age by County														
		<35		35-54		55+			<35		35-54		55+	
County	Year	#	%	#	%	#	%	County	#	%	#	%	#	%
Trigg	2024	729	12.6%	1,663	28.8%	3,391	58.6%	Wayne	1,167	14.7%	2,425	30.6%	4,339	54.7%
	2029	657	11.4%	1,629	28.3%	3,478	60.3%		998	12.8%	2,353	30.1%	4,463	57.1%
	Change	-72	-9.9%	-34	-2.0%	87	2.6%		-169	-14.5%	-72	-3.0%	124	2.9%
Trimble	2024	521	15.3%	1,181	34.7%	1,704	50.0%	Webster	770	15.6%	1,563	31.7%	2,594	52.7%
	2029	441	12.9%	1,177	34.4%	1,805	52.7%		621	12.9%	1,551	32.1%	2,654	55.0%
	Change	-80	-15.4%	-4	-0.3%	101	5.9%		-149	-19.3%	-12	-0.8%	60	2.3%
Union	2024	816	15.7%	1,611	30.9%	2,784	53.4%	Whitley	2,316	16.6%	4,453	31.9%	7,200	51.5%
	2029	702	13.7%	1,618	31.5%	2,818	54.8%		2,045	14.5%	4,409	31.3%	7,632	54.2%
	Change	-114	-14.0%	7	0.4%	34	1.2%		-271	-11.7%	-44	-1.0%	432	6.0%
Warren	2024	14,008	25.5%	17,708	32.2%	23,286	42.3%	Wolfe	355	14.0%	813	32.1%	1,365	53.9%
	2029	13,803	23.8%	18,985	32.7%	25,303	43.6%		300	12.3%	751	30.8%	1,383	56.8%
	Change	-205	-1.5%	1,277	7.2%	2,017	8.7%		-55	-15.5%	-62	-7.6%	18	1.3%
Washington	2024	663	13.9%	1,502	31.5%	2,605	54.6%	Woodford	1,620	14.6%	3,619	32.7%	5,826	52.7%
	2029	575	11.9%	1,498	30.9%	2,776	57.2%		1,659	14.6%	3,533	31.2%	6,139	54.2%
	Change	-88	-13.3%	-4	-0.3%	171	6.6%		39	2.4%	-86	-2.4%	313	5.4%

Source: Bowen National Research, ESRI

In 2024, senior households (age 55 and older) constitute the majority of households by age in most counties in Kentucky. The highest shares of senior households are in the counties of Lyon (65.6%), Livingston (58.9%), Cumberland (58.0%), Robertson (58.2%), Hickman (58.1%) and Trigg (58.6%). Given the higher shares of older adults in these counties and others with similar characteristics, senior-oriented housing will likely be important. All 120 counties are projected to experience an increase in the number of senior households by 2029, adding to the demand for senior-oriented housing. Despite the prevalence of senior households throughout much of Kentucky, several counties have comparably high shares of younger households under the age of 35. These include the counties of Christian (29.6%), Fayette (26.3%), Calloway (25.7%), Warren (25.5%), Rowan (24.0%), and Madison (23.2%). The larger shares of younger households in these counties are influenced by the presence of large colleges and/or military installations. Nonetheless, these markets likely have a greater demand for housing to meet the needs of younger individuals and families.

H. HOUSEHOLDS BY TENURE

Households by tenure (renters and owners) for selected years are shown in the following table.

	Households by Tenure							
	Renter-Occupied				Owner-Occupied			
	2024		2029		2024		2029	
County	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Adair	1,658	22.5%	1,632	22.1%	5,723	77.5%	5,749	77.9%
Allen	2,075	25.6%	2,060	25.2%	6,041	74.4%	6,118	74.8%
Anderson	2,112	21.7%	2,102	21.0%	7,622	78.3%	7,924	79.0%
Ballard	579	18.3%	560	18.0%	2,589	81.7%	2,557	82.0%
Barren	5,753	32.0%	5,713	31.5%	12,238	68.0%	12,401	68.5%
Bath	1,383	28.0%	1,370	27.5%	3,563	72.0%	3,604	72.5%
Bell	3,386	35.6%	3,182	34.7%	6,136	64.4%	5,990	65.3%
Boone	12,087	23.5%	12,804	24.1%	39,340	76.5%	40,325	75.9%
Bourbon	2,821	34.1%	2,791	33.7%	5,450	65.9%	5,495	66.3%
Boyd	5,677	29.7%	5,545	29.3%	13,416	70.3%	13,371	70.7%
Boyle	3,834	32.0%	3,842	31.5%	8,164	68.0%	8,349	68.5%
Bracken	838	25.0%	826	24.7%	2,509	75.0%	2,523	75.3%
Breathitt	1,573	27.3%	1,560	26.9%	4,185	72.7%	4,239	73.1%
Breckinridge	1,552	19.1%	1,546	18.8%	6,583	80.9%	6,685	81.2%
Bullitt	6,828	20.9%	6,868	20.3%	25,902	79.1%	26,909	79.7%
Butler	1,313	26.9%	1,290	26.5%	3,576	73.1%	3,585	73.5%
Caldwell	1,242	23.8%	1,215	23.4%	3,986	76.2%	3,979	76.6%
Calloway	5,130	33.9%	5,097	33.4%	10,014	66.1%	10,154	66.6%
Campbell	11,017	28.0%	11,874	29.5%	28,274	72.0%	28,338	70.5%
Carlisle	369	18.7%	359	18.5%	1,601	81.3%	1,582	81.5%
Carroll	1,384	33.9%	1,369	33.4%	2,704	66.1%	2,724	66.6%
Carter	2,310	21.9%	2,254	21.5%	8,244	78.1%	8,208	78.5%
Casey	1,309	20.9%	1,288	20.6%	4,956	79.1%	4,978	79.4%
Christian	13,040	49.5%	12,883	49.0%	13,313	50.5%	13,422	51.0%
Clark	4,755	31.4%	4,733	31.0%	10,391	68.6%	10,556	69.0%
Clay	2,263	30.0%	2,216	29.6%	5,267	70.0%	5,264	70.4%
Clinton	1,096	28.4%	1,061	28.0%	2,758	71.6%	2,726	72.0%
Crittenden	590	16.6%	572	16.3%	2,965	83.4%	2,933	83.7%
Cumberland	646	25.8%	620	25.3%	1,859	74.2%	1,826	74.7%
Daviess	12,933	30.9%	12,753	30.0%	28,977	69.1%	29,742	70.0%
Edmonson	897	18.2%	888	17.9%	4,041	81.8%	4,080	82.1%
Elliott	630	25.7%	610	25.3%	1,822	74.3%	1,798	74.7%
Estill	1,589	27.3%	1,554	26.9%	4,235	72.7%	4,228	73.1%
Fayette	60,447	44.0%	60,402	43.4%	76,780	56.0%	78,677	56.6%
Fleming	1,641	27.1%	1,643	26.7%	4,422	72.9%	4,515	73.3%
Floyd	4,157	28.5%	3,959	27.8%	10,419	71.5%	10,289	72.2%
Franklin	7,811	35.4%	7,765	34.9%	14,258	64.6%	14,457	65.1%
Fulton	1,002	37.5%	975	37.0%	1,672	62.5%	1,661	63.0%
Gallatin	867	27.0%	851	26.6%	2,343	73.0%	2,342	73.4%
Garrard	1,171	17.6%	1,158	17.3%	5,481	82.4%	5,530	82.7%
Grant	2,744	30.0%	2,737	29.5%	6,414	70.0%	6,527	70.5%
Graves	3,593	24.5%	3,527	24.2%	11,047	75.5%	11,059	75.8%
Grayson	2,744	26.2%	2,701	25.8%	7,738	73.8%	7,773	74.2%
Green	1,096	23.6%	1,084	23.2%	3,547	76.4%	3,578	76.8%
Greenup	3,027	21.1%	2,963	20.8%	11,288	78.9%	11,282	79.2%

Source: ESRI and Bowen National Research

(Continued)

County	Households by Tenure							
	Renter-Occupied				Owner-Occupied			
	2024		2029		2024		2029	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Hancock	716	20.0%	712	19.6%	2,872	80.0%	2,915	80.4%
Hardin	15,705	35.5%	15,687	34.7%	28,531	64.5%	29,557	65.3%
Harlan	3,334	30.4%	3,167	29.6%	7,626	69.6%	7,519	70.4%
Harrison	2,205	29.7%	2,183	29.3%	5,221	70.3%	5,275	70.7%
Hart	1,916	25.2%	1,923	24.8%	5,700	74.8%	5,841	75.2%
Henderson	6,920	38.2%	6,770	37.7%	11,205	61.8%	11,184	62.3%
Henry	1,679	27.6%	1,648	27.1%	4,411	72.4%	4,423	72.9%
Hickman	318	17.1%	294	16.3%	1,543	82.9%	1,514	83.7%
Hopkins	5,519	29.9%	5,419	29.5%	12,955	70.1%	12,979	70.5%
Jackson	1,284	24.6%	1,264	24.3%	3,936	75.4%	3,944	75.7%
Jefferson	126,512	38.0%	126,975	37.8%	206,031	62.0%	209,121	62.2%
Jessamine	7,051	34.9%	7,090	34.0%	13,162	65.1%	13,746	66.0%
Johnson	2,400	26.2%	2,348	25.9%	6,754	73.8%	6,734	74.1%
Kenton	22,936	33.1%	23,047	32.6%	46,335	66.9%	47,596	67.4%
Knott	1,263	22.5%	1,221	22.1%	4,355	77.5%	4,291	77.9%
Knox	4,098	34.7%	3,932	33.9%	7,700	65.3%	7,663	66.1%
Larue	1,580	26.2%	1,590	25.8%	4,459	73.8%	4,577	74.2%
Laurel	6,896	27.9%	6,789	27.1%	17,833	72.1%	18,258	72.9%
Lawrence	1,466	22.6%	1,450	22.2%	5,027	77.4%	5,068	77.8%
Lee	776	28.8%	763	28.4%	1,918	71.2%	1,924	71.6%
Leslie	692	17.0%	645	16.4%	3,384	83.0%	3,284	83.6%
Letcher	1,992	22.7%	1,884	22.1%	6,783	77.3%	6,651	77.9%
Lewis	1,291	25.1%	1,253	24.7%	3,858	74.9%	3,818	75.3%
Lincoln	2,032	21.0%	1,996	20.6%	7,657	79.0%	7,679	79.4%
Livingston	777	20.6%	765	20.3%	2,991	79.4%	2,998	79.7%
Logan	3,381	30.2%	3,371	29.8%	7,810	69.8%	7,954	70.2%
Lyon	586	17.4%	582	17.1%	2,785	82.6%	2,819	82.9%
Madison	14,371	37.8%	14,605	36.9%	23,663	62.2%	25,020	63.1%
Magoffin	1,302	27.7%	1,259	27.3%	3,392	72.3%	3,346	72.7%
Marion	1,959	24.7%	1,963	24.3%	5,984	75.3%	6,121	75.7%
Marshall	2,545	18.8%	2,524	18.5%	10,981	81.2%	11,120	81.5%
Martin	1,032	26.1%	1,000	25.7%	2,923	73.9%	2,891	74.3%
Mason	2,307	32.5%	2,266	32.1%	4,796	67.5%	4,804	67.9%
McCracken	11,424	39.3%	11,303	38.8%	17,671	60.7%	17,835	61.2%
McCreary	1,690	28.1%	1,656	27.7%	4,320	71.9%	4,323	72.3%
McLean	750	20.2%	735	19.9%	2,961	79.8%	2,961	80.1%
Meade	2,696	23.8%	2,696	23.5%	8,619	76.2%	8,793	76.5%
Menifee	464	18.5%	460	18.2%	2,050	81.5%	2,066	81.8%
Mercer	2,479	26.3%	2,486	25.9%	6,957	73.7%	7,115	74.1%
Metcalfe	872	20.9%	863	20.5%	3,309	79.1%	3,339	79.5%
Monroe	1,295	28.3%	1,286	27.9%	3,287	71.7%	3,322	72.1%
Montgomery	3,622	32.0%	3,618	31.6%	7,697	68.0%	7,844	68.4%
Morgan	1,151	23.7%	1,133	23.3%	3,716	76.3%	3,732	76.7%
Muhlenberg	2,314	19.5%	2,257	19.2%	9,534	80.5%	9,496	80.8%
Nelson	4,265	22.2%	4,250	21.5%	14,916	77.8%	15,526	78.5%
Nicholas	891	29.3%	899	28.9%	2,149	70.7%	2,207	71.1%
Ohio	2,109	22.8%	2,072	22.4%	7,143	77.2%	7,167	77.6%
Oldham	3,394	14.6%	3,415	14.1%	19,854	85.4%	20,735	85.9%
Owen	1,056	24.2%	1,041	23.9%	3,304	75.8%	3,323	76.1%
Owsley	494	29.9%	458	29.0%	1,158	70.1%	1,121	71.0%

Source: ESRI and Bowen National Research

(Continued)

County	Households by Tenure							
	Renter-Occupied				Owner-Occupied			
	2024		2029		2024		2029	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Pendleton	1,271	23.0%	1,251	22.6%	4,255	77.0%	4,278	77.4%
Perry	2,646	23.2%	2,586	22.8%	8,760	76.8%	8,741	77.2%
Pike	6,262	26.3%	5,941	25.6%	17,589	73.7%	17,303	74.4%
Powell	1,518	29.7%	1,501	29.2%	3,596	70.3%	3,631	70.8%
Pulaski	7,882	29.4%	7,742	28.6%	18,921	70.6%	19,316	71.4%
Robertson	189	21.5%	186	21.2%	690	78.5%	691	78.8%
Rockcastle	1,458	22.5%	1,426	22.1%	5,029	77.5%	5,021	77.9%
Rowan	3,604	38.9%	3,599	38.4%	5,661	61.1%	5,767	61.6%
Russell	1,921	25.4%	1,906	25.0%	5,650	74.6%	5,723	75.0%
Scott	6,720	29.2%	7,019	28.8%	16,264	70.8%	17,331	71.2%
Shelby	5,314	28.4%	5,366	27.6%	13,391	71.6%	14,062	72.4%
Simpson	2,816	35.3%	2,852	34.5%	5,157	64.7%	5,418	65.5%
Spencer	1,005	13.4%	1,006	12.9%	6,508	86.6%	6,797	87.1%
Taylor	3,796	36.7%	3,794	36.3%	6,542	63.3%	6,671	63.7%
Todd	1,379	30.1%	1,363	29.7%	3,196	69.9%	3,230	70.3%
Trigg	916	15.8%	897	15.6%	4,868	84.2%	4,868	84.4%
Trimble	773	22.7%	764	22.3%	2,633	77.3%	2,659	77.7%
Union	1,522	29.2%	1,479	28.8%	3,689	70.8%	3,659	71.2%
Warren	23,277	42.3%	24,535	42.2%	31,726	57.7%	33,557	57.8%
Washington	1,115	23.4%	1,118	23.0%	3,656	76.6%	3,732	77.0%
Wayne	2,122	26.8%	2,058	26.3%	5,808	73.2%	5,755	73.7%
Webster	1,300	26.4%	1,254	26.0%	3,627	73.6%	3,572	74.0%
Whitley	4,162	29.8%	4,137	29.4%	9,807	70.2%	9,949	70.6%
Wolfe	883	34.9%	827	34.0%	1,649	65.1%	1,606	66.0%
Woodford	3,196	28.9%	3,202	28.3%	7,868	71.1%	8,128	71.7%
State Total	**581,820**	**31.9%**	**581,621**	**31.5%**	**1,243,617**	**68.1%**	**1,265,054**	**68.5%**

Source: ESRI and Bowen National Research

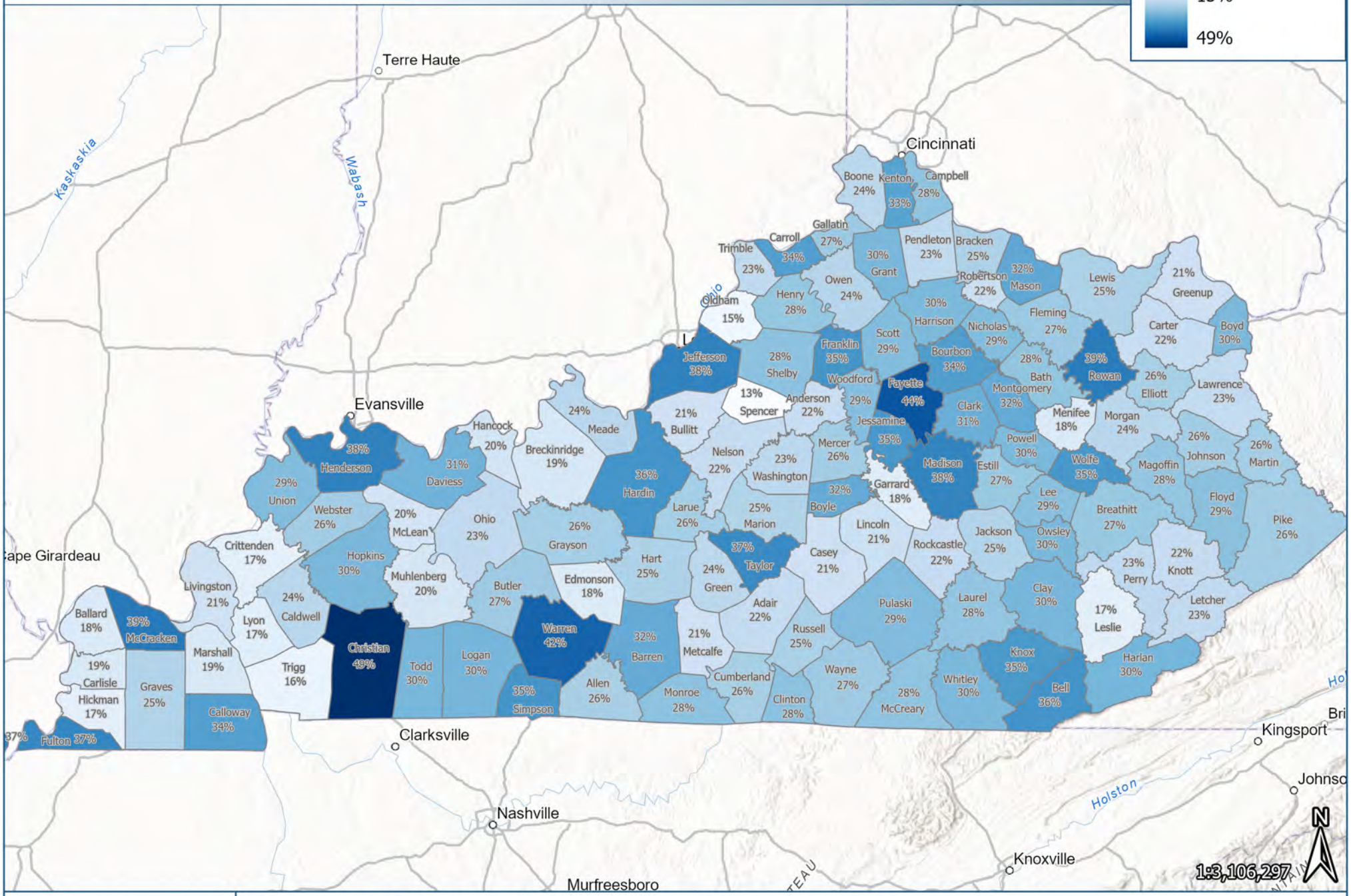
The number of households by tenure has been considered in the housing gap estimates for each county. While the overall number of renter households in Kentucky will remain relatively stable between 2024 and 2029, the number of owner households in the state is projected to increase by more than 21,000 during this five-year projection period. While the overall number of renter households are expected to go virtually unchanged in the state, some counties are expected to experience positive *renter* household growth. Counties with notable projected renter household growth (generally 200 or more new households) include Boone, Campbell, Jefferson, Madison, Scott, and Warren. Counties expected to experience notable *owner* household growth (generally 800 or more new households) over the next five years include Boone, Bullitt, Daviess, Fayette, Hardin, Jefferson, Kenton, Madison, Oldham, Scott, and Warren. While household growth certainly contributes to housing demand, there are numerous other factors and metrics to consider that influence housing needs that are considered throughout this report.

Maps illustrating the share of households by tenure are on the following pages.

BOWEN NATIONAL RESEARCH

Renter Household Share (2024)

State of Kentucky (By County)

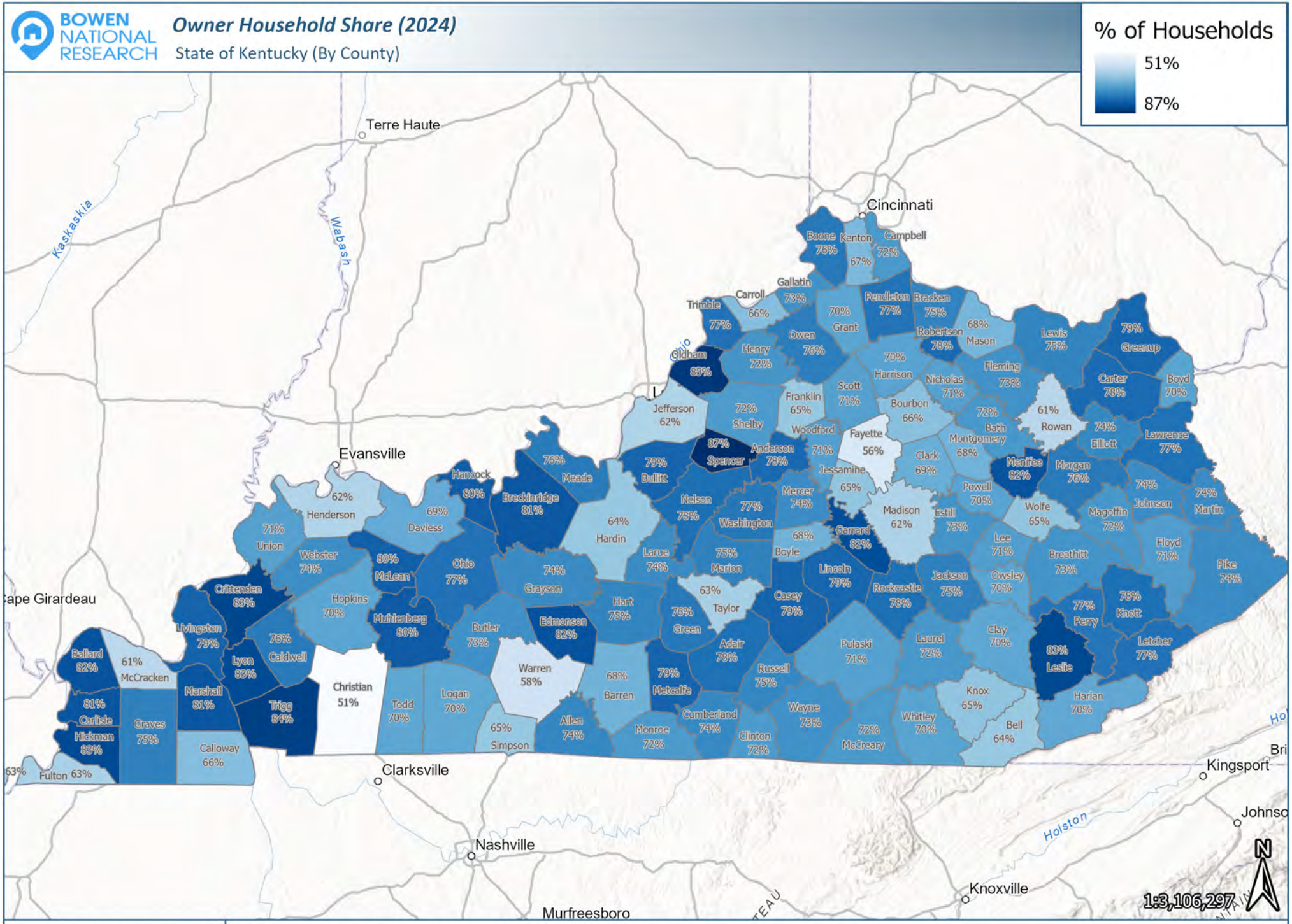


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Owner Household Share (2024)

State of Kentucky (By County)

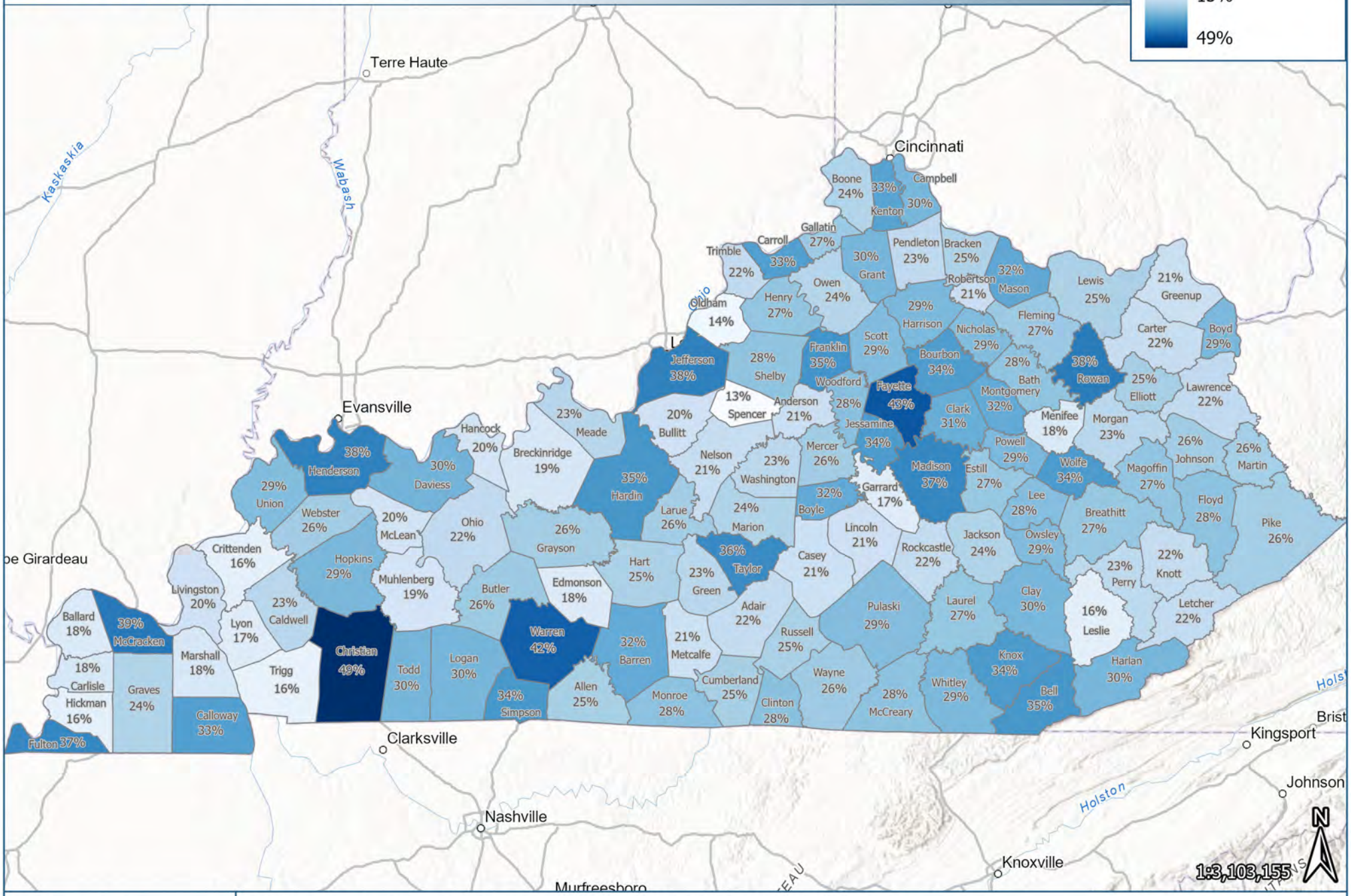


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Renter Household Share (2029)

State of Kentucky (By County)

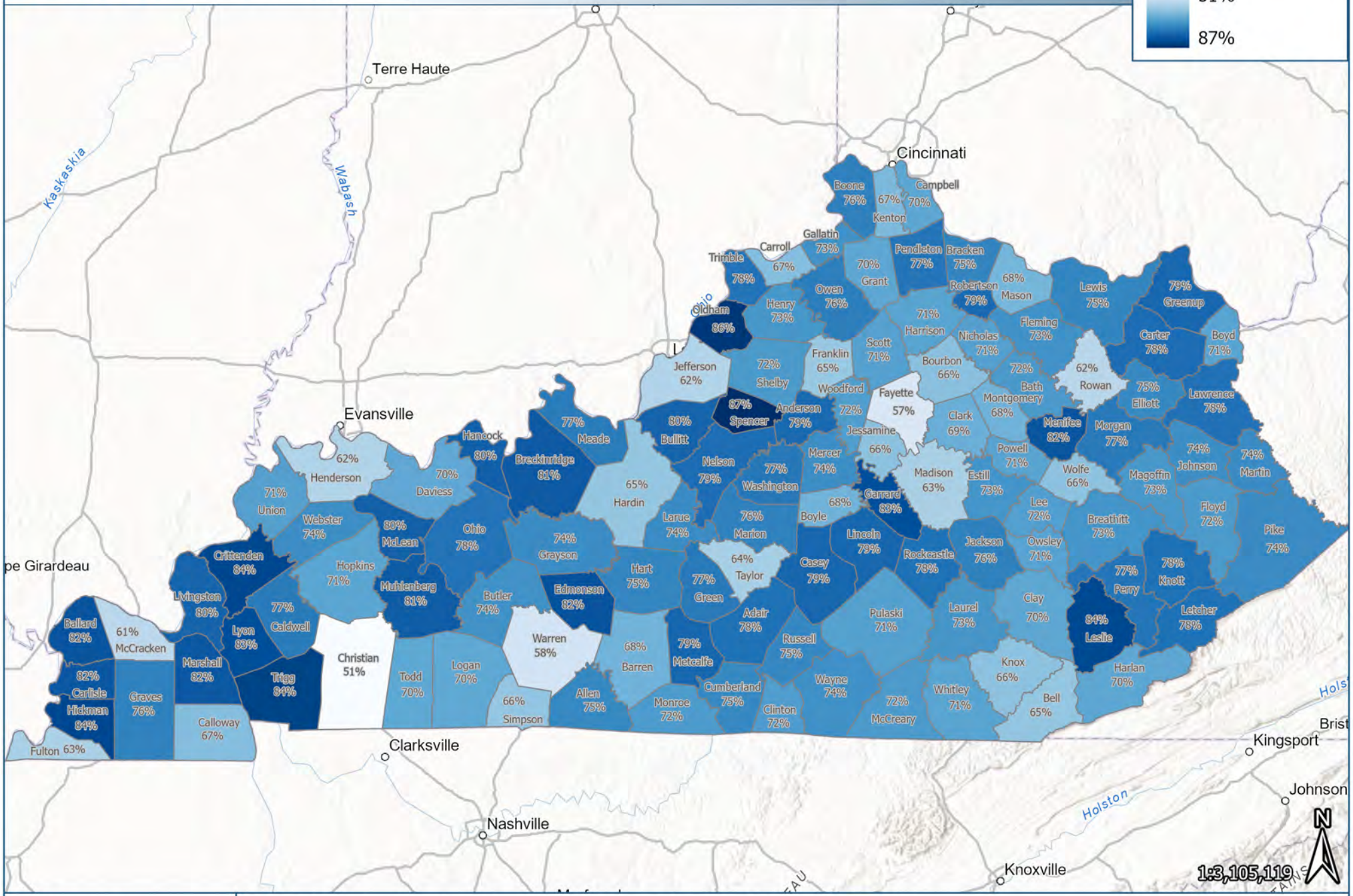


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Owner Household Share (2029)

State of Kentucky (By County)



I. HOUSEHOLDS BY MEDIAN INCOME

Median household income is shown in the following table. Counties with the lowest median incomes and changes of 20% or higher are shown in **red**.

Median Household Income by County (2024 to 2029)							
County	2024 Estimated	2029 Projected	% Change 2024-2029	County	2024 Estimated	2029 Projected	% Change 2024-2029
Adair	$53,213	$58,183	9.3%	Greenup	$59,838	$68,292	14.1%
Allen	$58,526	$67,828	15.9%	Hancock	$65,725	$76,697	16.7%
Anderson	$68,930	$78,870	14.4%	Hardin	$64,913	$75,239	15.9%
Ballard	$54,308	$61,962	14.1%	Harlan	$37,445	$41,869	11.8%
Barren	$49,835	$56,270	12.9%	Harrison	$57,696	$64,540	11.9%
Bath	$52,312	$59,086	12.9%	Hart	$50,825	$56,832	11.8%
Bell	$35,098	$40,069	14.2%	Henderson	$57,988	$66,733	15.1%
Boone	$92,216	$103,614	12.4%	Henry	$60,835	$68,643	12.8%
Bourbon	$59,499	$71,333	19.9%	Hickman	$55,149	$60,770	10.2%
Boyd	$60,641	$70,153	15.7%	Hopkins	$55,972	$63,760	13.9%
Boyle	$57,761	$67,646	17.1%	Jackson	$46,129	$51,390	11.4%
Bracken	$63,656	$75,210	18.2%	Jefferson	$67,776	$78,839	16.3%
Breathitt	$40,852	$47,781	17.0%	Jessamine	$73,204	$83,387	13.9%
Breckinridge	$57,341	$65,330	13.9%	Johnson	$49,906	$56,723	13.7%
Bullitt	$81,031	$91,280	12.6%	Kenton	$82,861	$97,791	18.0%
Butler	$50,068	$55,309	10.5%	Knott	$40,182	$45,463	13.1%
Caldwell	$58,823	$66,237	12.6%	Knox	**$33,471**	$39,773	18.8%
Calloway	$50,917	$58,415	14.7%	Larue	$52,666	$57,900	9.9%
Campbell	$78,786	$89,880	14.1%	Laurel	$54,878	$63,756	16.2%
Carlisle	$57,190	$64,580	12.9%	Lawrence	$41,308	$47,450	14.9%
Carroll	$56,602	$66,107	16.8%	Lee	**$30,626**	**$33,867**	10.6%
Carter	$48,976	$55,722	13.8%	Leslie	$39,559	$44,951	13.6%
Casey	$39,824	$43,792	10.0%	Letcher	$38,407	$42,599	10.9%
Christian	$57,714	$64,952	12.5%	Lewis	$42,199	$49,921	18.3%
Clark	$64,138	$75,042	17.0%	Lincoln	$51,183	$56,699	10.8%
Clay	$37,329	$43,517	16.6%	Livingston	$54,312	$60,361	11.1%
Clinton	$41,955	$45,620	8.7%	Logan	$57,297	$63,263	10.4%
Crittenden	$54,805	$64,165	17.1%	Lyon	$61,500	$69,790	13.5%
Cumberland	$43,770	$48,658	11.2%	Madison	$62,624	$75,114	19.9%
Daviess	$69,495	$79,909	15.0%	Magoffin	**$31,399**	**$34,988**	11.4%
Edmonson	$54,821	$62,395	13.8%	Marion	$54,298	$60,207	10.9%
Elliott	$39,076	$43,285	10.8%	Marshall	$68,096	$77,071	13.2%
Estill	$38,629	$45,096	16.7%	Martin	$45,614	$51,416	12.7%
Fayette	$67,248	$80,360	19.5%	Mason	$50,597	$60,307	19.2%
Fleming	$52,549	$58,327	11.0%	McCracken	$63,992	$76,788	**20.0%**
Floyd	$42,154	$50,584	**20.0%**	McCreary	**$34,580**	$38,433	11.1%
Franklin	$65,581	$75,548	15.2%	McLean	$61,824	$71,442	15.6%
Fulton	$37,606	$40,665	8.1%	Meade	$68,211	$77,988	14.3%
Gallatin	$58,359	$64,356	10.3%	Menifee	$45,860	$55,434	**20.9%**
Garrard	$63,169	$73,885	17.0%	Mercer	$63,860	$70,995	11.2%
Grant	$66,881	$76,178	13.9%	Metcalfe	$43,139	$50,445	16.9%
Graves	$53,502	$60,842	13.7%	Monroe	$50,891	$56,950	11.9%
Grayson	$45,225	$50,676	12.1%	Montgomery	$55,046	$62,721	13.9%
Green	$41,218	$50,199	**21.8%**	Morgan	$45,650	$51,524	12.9%

Source: ESRI; Bowen National Research

(Continued)

Median Household Income by County (2024 to 2029)							
County	2024 Estimated	2029 Projected	% Change 2024-2029	County	2024 Estimated	2029 Projected	% Change 2024-2029
Muhlenberg	$52,618	$62,069	18.0%	Scott	$85,872	$96,083	11.9%
Nelson	$67,465	$77,935	15.5%	Shelby	$85,623	$96,992	13.3%
Nicholas	$53,705	$59,957	11.6%	Simpson	$59,104	$65,226	10.4%
Ohio	$56,621	$62,023	9.5%	Spencer	$103,856	$112,600	8.4%
Oldham	$121,882	$137,894	13.1%	Taylor	$61,860	$70,005	13.2%
Owen	$55,526	$61,348	10.5%	Todd	$62,576	$68,959	10.2%
Owsley	$35,993	$41,255	14.6%	Trigg	$57,120	$64,992	13.8%
Pendleton	$62,582	$75,319	**20.4%**	Trimble	$67,507	$77,314	14.5%
Perry	$51,002	$57,074	11.9%	Union	$60,132	$67,483	12.2%
Pike	$43,932	$50,751	15.5%	Warren	$62,076	$71,862	15.8%
Powell	$46,563	$60,318	**29.5%**	Washington	$65,839	$74,070	12.5%
Pulaski	$47,306	$54,912	16.1%	Wayne	$44,102	$50,313	14.1%
Robertson	$58,720	$67,804	15.5%	Webster	$57,436	$62,568	8.9%
Rockcastle	$49,162	$53,541	8.9%	Whitley	$45,216	$52,374	15.8%
Rowan	$53,919	$59,278	9.9%	Wolfe	**$28,319**	**$30,838**	8.9%
Russell	$53,146	$59,652	12.2%	Woodford	$83,609	$96,210	15.1%

Source: ESRI; Bowen National Research

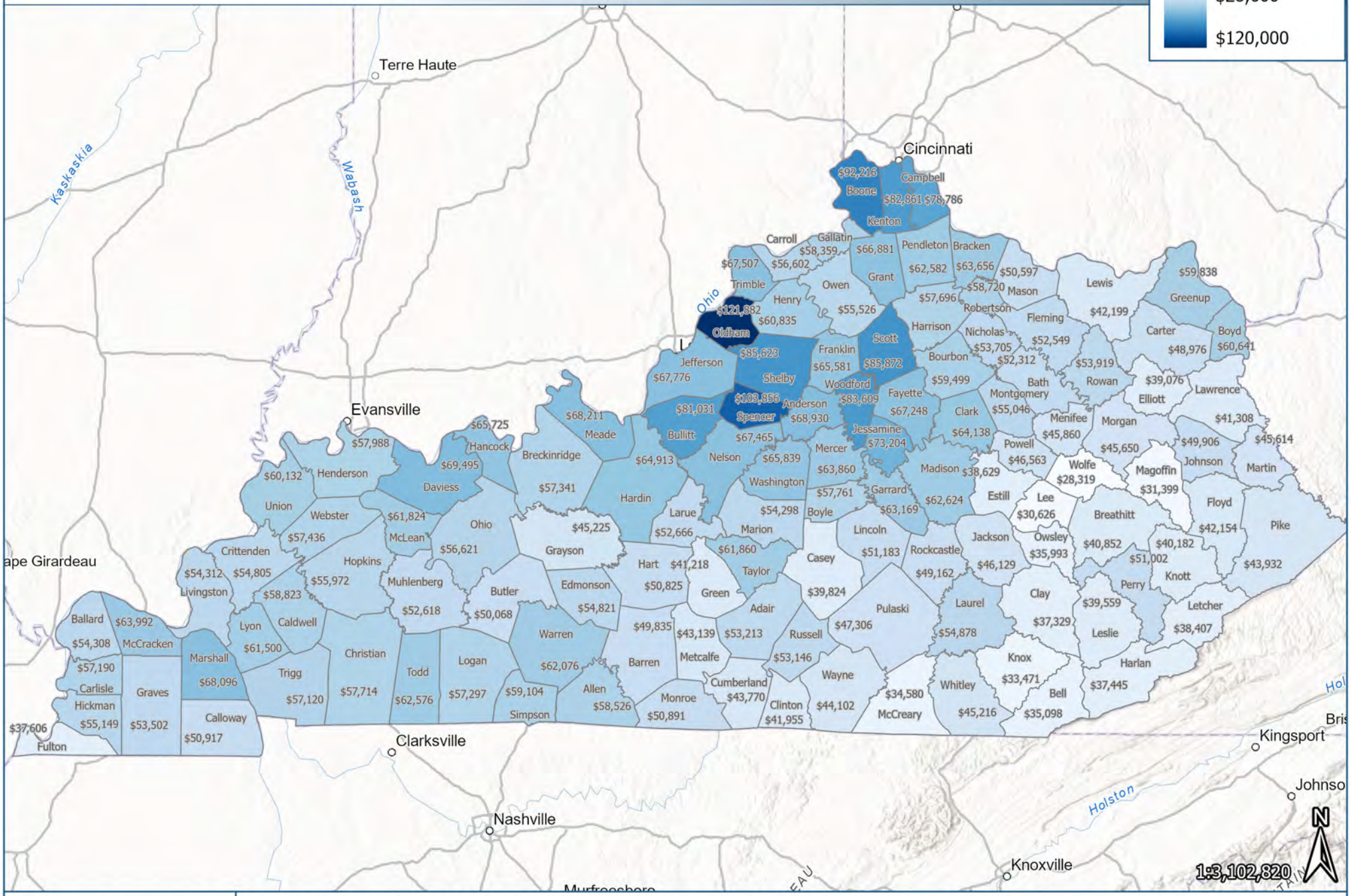
Median household incomes by county in 2024 range from $28,319 (Wolfe County) to $121,882 (Oldham County). The lowest median household incomes are within the counties of Knox, Lee, Magoffin, McCreary, and Wolfe. These five counties are among some of the smaller, more rural counties in the state. Generally, it appears that lower median household incomes are in the more rural counties, while higher median household incomes are often in or near many of the larger, more populated counties in the state. Counties with projected growth in median household incomes of 20% or more include Floyd, Green, McCracken, Menifee, Pendleton, and Powell. Household incomes and the growth in such incomes are considered in the housing gap estimates provided in Section VI.

Maps illustrating median household income (2024) and the projected percent change in median household income (2024 to 2029) are provided on the following pages.

BOWEN NATIONAL RESEARCH

Median Household Income (2024)

State of Kentucky (By County)

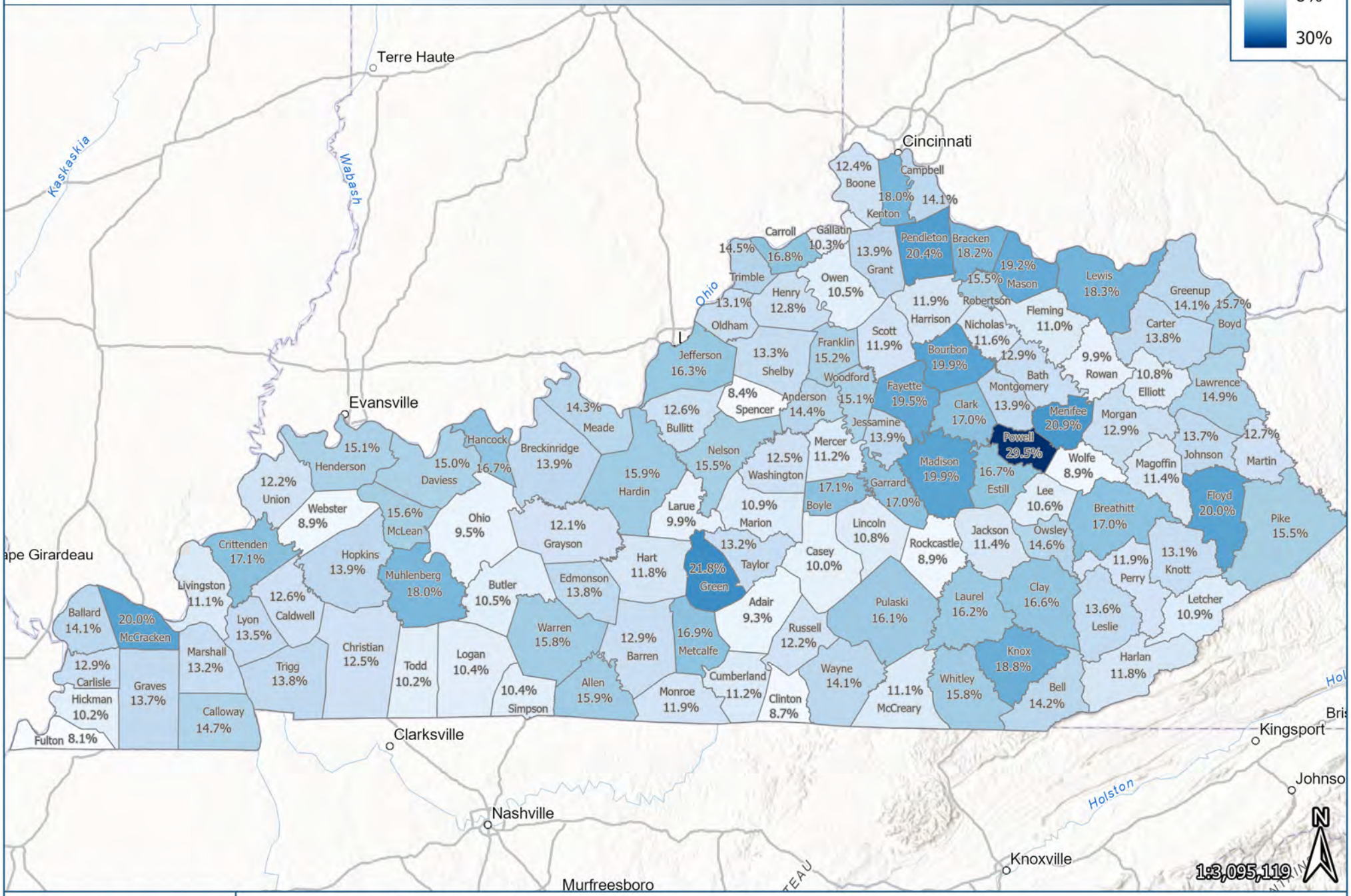


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Median Household Income Percent Change (2024 to 2029)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

J. HOUSEHOLDS BY TENURE AND INCOME

The number of households by income and tenure were considered in the housing supply gap estimates of this report. The distribution of *renter* households by income for 2024 and 2029 is illustrated for each county in the following tables.

Renter Households by Income (2024)								
County	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Adair	468	255	115	240	376	96	89	19
Allen	401	546	265	333	279	194	40	17
Anderson	587	308	284	434	260	112	127	0
Ballard	145	92	96	84	54	73	36	0
Barren	1,871	854	822	1,032	721	192	219	40
Bath	551	143	93	167	263	74	46	44
Bell	1,624	573	318	383	297	144	38	9
Boone	969	1,191	995	2,189	2,809	1,553	1,684	695
Bourbon	616	464	406	321	378	321	241	75
Boyd	1,602	917	707	734	961	395	292	70
Boyle	1,091	534	340	764	442	343	198	122
Bracken	153	116	111	119	80	84	111	64
Breathitt	692	253	111	138	264	45	56	15
Breckinridge	397	151	184	235	300	189	57	37
Bullitt	1,104	969	640	1,159	1,300	829	659	169
Butler	379	231	146	177	207	52	115	8
Caldwell	254	302	163	79	138	110	167	27
Calloway	1,693	545	839	669	587	519	219	59
Campbell	2,862	1,201	1,234	1,531	1,748	904	1,154	384
Carlisle	73	107	6	63	83	24	10	2
Carroll	281	247	169	187	190	92	16	203
Carter	863	411	261	403	233	80	45	13
Casey	487	274	169	131	173	40	19	16
Christian	1,934	1,726	2,260	1,907	2,791	1,642	634	147
Clark	938	881	438	630	768	609	348	143
Clay	891	344	290	300	303	94	19	21
Clinton	290	252	141	157	90	66	99	1
Crittenden	88	74	54	102	115	90	61	6
Cumberland	246	176	44	78	68	22	4	9
Daviess	3,069	1,500	1,547	2,022	2,058	1,276	936	525
Edmonson	204	52	228	233	72	37	49	23
Elliott	344	37	28	51	28	114	28	0
Estill	696	346	140	112	204	20	69	0
Fayette	12,004	8,162	6,955	7,958	12,389	6,956	4,223	1,800
Fleming	447	193	185	236	379	54	120	27
Floyd	1,537	619	342	410	703	394	123	29
Franklin	1,194	995	783	1,410	1,520	1,091	572	246
Fulton	459	116	118	134	132	40	3	0
Gallatin	120	138	155	99	192	98	42	23
Garrard	196	188	114	255	268	69	55	26
Grant	492	438	328	472	639	186	152	36
Graves	1,062	565	318	649	723	185	67	23
Grayson	714	465	425	532	297	148	131	33
Green	319	240	157	153	100	71	31	26
Greenup	785	439	402	415	520	313	118	34

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Renter Households by Income (2024)								
County	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Hancock	141	112	92	105	112	46	97	10
Hardin	2,557	1,547	989	3,042	4,004	1,084	1,437	1,045
Harlan	1,381	726	433	230	285	124	154	0
Harrison	538	337	97	433	397	250	124	27
Hart	480	293	115	222	464	280	60	2
Henderson	1,641	1,219	855	1,089	867	588	529	132
Henry	299	294	242	393	194	146	107	3
Hickman	55	66	53	84	35	4	11	10
Hopkins	1,646	633	398	1,161	702	750	140	89
Jackson	505	151	119	156	234	92	25	4
Jefferson	22,711	14,398	17,320	19,850	22,104	13,555	11,346	5,229
Jessamine	1,032	898	770	1,340	1,259	901	585	267
Johnson	847	455	233	239	156	284	180	6
Kenton	3,695	2,759	2,593	3,842	4,435	2,637	2,099	876
Knott	583	124	109	177	238	24	1	7
Knox	2,055	524	244	340	469	219	216	30
Larue	375	185	191	225	218	264	62	60
Laurel	2,460	961	677	809	791	649	326	223
Lawrence	625	295	189	91	183	2	81	-1
Lee	354	172	40	101	72	35	0	2
Leslie	272	134	27	29	100	65	64	1
Letcher	752	489	189	370	132	23	28	9
Lewis	490	313	102	156	122	69	34	6
Lincoln	634	327	202	260	431	96	59	23
Livingston	187	231	74	148	67	31	17	22
Logan	901	388	394	588	482	329	226	73
Lyon	173	73	57	74	48	75	87	0
Madison	3,217	2,275	1,414	3,154	2,220	1,221	618	254
Magoffin	531	179	130	155	141	94	61	11
Marion	505	339	334	176	282	211	102	11
Marshall	738	339	300	363	415	253	99	38
Martin	471	109	39	181	117	21	89	4
Mason	634	397	181	401	317	104	223	50
McCracken	2,822	1,455	1,526	991	1,755	1,393	780	701
McCreary	732	150	346	182	248	31	0	2
McLean	236	156	121	54	122	38	10	12
Meade	369	381	261	340	641	361	213	127
Menifee	176	57	50	34	20	79	36	13
Mercer	350	262	225	510	687	166	271	10
Metcalfe	372	97	73	90	188	21	30	0
Monroe	420	191	152	139	313	35	16	28
Montgomery	970	580	328	538	542	453	188	24
Morgan	443	154	100	129	168	121	29	8
Muhlenberg	631	336	498	407	210	165	30	37
Nelson	627	747	480	813	828	476	247	47
Nicholas	227	158	138	26	207	119	16	0
Ohio	624	190	181	311	354	209	197	44
Oldham	258	317	380	660	751	380	317	330
Owen	268	130	74	62	354	75	38	55
Owsley	243	99	60	67	19	8	-1	0
Pendleton	481	145	83	133	124	140	157	7

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Renter Households by Income (2024)								
County	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Perry	947	335	447	277	318	89	140	93
Pike	2,488	1,065	468	450	876	489	268	158
Powell	729	268	107	152	103	137	21	0
Pulaski	2,739	1,419	713	965	1,105	505	329	108
Robertson	82	4	2	4	60	5	33	0
Rockcastle	472	213	98	118	146	271	140	0
Rowan	1,065	517	302	459	770	81	326	87
Russell	576	338	389	158	215	117	124	3
Scott	809	503	793	1,199	1,629	736	750	301
Shelby	703	783	593	900	802	579	677	278
Simpson	560	290	333	450	508	339	302	33
Spencer	125	108	86	304	160	68	88	64
Taylor	861	679	357	611	547	462	196	84
Todd	391	110	263	93	217	114	133	59
Trigg	262	202	88	136	122	45	16	45
Trimble	202	47	20	146	156	149	25	29
Union	320	213	223	203	275	135	124	30
Warren	4,993	3,368	2,920	3,654	4,381	2,137	1,267	556
Washington	269	162	82	175	209	109	94	15
Wayne	542	343	187	398	390	177	59	27
Webster	218	140	85	195	390	113	111	46
Whitley	1,171	529	520	759	661	332	131	61
Wolfe	463	191	75	53	78	10	12	1
Woodford	311	419	552	634	378	372	355	175
State Total	**132,226**	**78,223**	**67,904**	**87,846**	**100,623**	**56,411**	**41,106**	**17,482**

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

The largest number of renter households (132,226, 22.7% of the state's total renter households) is among the lowest income households, those earning less than $15,000 annually. The next largest number of renter households (100,623, 17.3% of the state's total renter households) earn between $50,000 and $74,999. Overall, the vast majority (80.2%) of Kentucky's renter households earn less than $75,000 annually, which greatly influences housing needs for more affordable product. Conversely, nearly 115,000 (19.8%) renter households earn more than $75,000 annually, which influences the demand for higher-end, market-rate rental housing.

County	Renter Households by Income (2029)							
	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Adair	414	234	111	229	395	108	115	25
Allen	381	499	249	330	294	222	57	29
Anderson	552	279	262	438	267	136	166	4
Ballard	133	81	85	83	54	81	43	0
Barren	1,777	786	763	1,051	741	243	280	70
Bath	518	130	86	168	262	86	58	60
Bell	1,500	510	287	377	290	162	45	12
Boone	893	1,061	902	2,139	2,886	1,727	2,156	1,040
Bourbon	566	411	366	313	379	350	299	108
Boyd	1,471	815	642	709	978	446	377	108
Boyle	1,024	484	309	759	448	395	250	172
Bracken	137	100	98	111	78	89	130	83
Breathitt	638	240	111	137	285	55	74	20
Breckinridge	354	139	175	225	316	211	76	49
Bullitt	1,019	867	582	1,125	1,320	908	810	237
Butler	352	207	134	172	212	61	140	13
Caldwell	219	266	152	76	142	122	203	35
Calloway	1,594	499	768	674	593	600	275	94
Campbell	2,739	1,106	1,182	1,569	1,891	1,097	1,566	725
Carlisle	67	97	7	61	88	30	7	3
Carroll	245	225	159	177	195	103	26	241
Carter	815	380	242	397	243	94	61	21
Casey	448	258	170	135	189	51	15	22
Christian	1,824	1,526	2,063	1,855	2,841	1,793	782	200
Clark	861	785	400	610	780	666	431	202
Clay	855	317	271	305	307	109	25	28
Clinton	256	228	134	149	94	74	124	2
Crittenden	75	65	50	91	114	96	72	8
Cumberland	222	161	44	76	73	26	8	12
Daviess	2,781	1,319	1,380	1,934	2,065	1,386	1,159	728
Edmonson	192	48	210	229	76	42	62	31
Elliott	306	35	28	49	30	127	35	0
Estill	668	318	132	116	208	26	84	0
Fayette	10,976	7,228	6,273	7,673	12,534	7,620	5,359	2,740
Fleming	401	179	179	229	402	65	154	36
Floyd	1,344	559	324	386	721	433	155	37
Franklin	1,090	875	700	1,378	1,478	1,220	691	334
Fulton	417	110	118	134	143	46	7	1
Gallatin	111	122	139	96	193	107	53	31
Garrard	172	170	108	239	278	79	74	37
Grant	458	396	303	460	654	211	197	58
Graves	998	511	292	649	720	220	93	42
Grayson	643	431	413	514	318	171	168	44
Green	302	220	146	155	103	82	39	36
Greenup	719	394	364	401	531	343	154	56
Hancock	130	99	82	101	114	52	118	14
Hardin	2,311	1,356	883	2,883	3,972	1,168	1,724	1,389
Harlan	1,232	667	417	221	298	140	192	0
Harrison	474	305	94	411	417	280	161	38
Hart	434	273	112	215	491	315	79	3
Henderson	1,501	1,075	771	1,046	888	645	649	196

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

County	Renter Households by Income (2029)							
	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Henry	277	263	219	380	202	162	134	8
Hickman	49	59	50	77	37	5	7	11
Hopkins	1,521	564	361	1,135	694	841	179	124
Jackson	460	142	117	152	250	105	33	6
Jefferson	20,776	12,792	15,634	19,139	22,337	14,822	14,008	7,467
Jessamine	952	800	698	1,293	1,275	980	723	371
Johnson	752	414	224	230	170	318	232	7
Kenton	3,368	2,437	2,329	3,672	4,455	2,877	2,625	1,283
Knott	528	119	108	174	254	27	1	10
Knox	1,913	469	221	335	458	244	252	40
Larue	351	169	177	220	225	291	76	78
Laurel	2,291	863	615	806	786	732	392	302
Lawrence	574	280	189	95	202	3	108	-1
Lee	332	166	41	101	79	42	0	2
Leslie	231	117	24	26	99	70	76	1
Letcher	673	452	186	355	147	32	37	6
Lewis	444	291	101	152	132	80	44	9
Lincoln	597	297	186	263	432	113	74	33
Livingston	178	210	68	148	70	37	24	30
Logan	807	358	380	564	487	393	290	91
Lyon	149	66	54	70	52	84	107	0
Madison	3,063	2,093	1,313	3,208	2,264	1,436	821	408
Magoffin	477	165	125	148	147	105	77	13
Marion	455	312	323	174	304	242	136	19
Marshall	652	309	288	348	441	288	139	59
Martin	420	101	38	174	124	24	113	6
Mason	584	352	166	394	311	120	268	73
McCracken	2,591	1,281	1,357	966	1,713	1,549	918	927
McCreary	674	146	344	181	270	38	0	1
McLean	217	139	110	55	127	46	18	24
Meade	335	333	233	326	637	388	264	178
Menifee	165	51	45	33	20	88	42	18
Mercer	309	236	214	480	710	186	338	15
Metcalfe	356	91	69	94	190	26	37	0
Monroe	382	179	150	135	332	42	26	39
Montgomery	915	526	303	541	546	519	232	36
Morgan	400	144	98	126	179	137	38	11
Muhlenberg	591	303	452	407	214	192	44	55
Nelson	586	669	438	806	821	531	319	79
Nicholas	206	147	136	27	221	137	23	1
Ohio	543	173	170	292	365	230	244	55
Oldham	228	269	329	611	729	402	389	456
Owen	236	117	70	59	363	82	47	66
Owsley	215	90	58	65	22	12	-1	0
Pendleton	439	129	74	129	127	152	192	9
Perry	840	309	428	264	340	106	182	116
Pike	2,170	956	441	423	894	534	333	192
Powell	665	253	108	150	120	164	39	1
Pulaski	2,584	1,290	658	969	1,107	580	397	158
Robertson	71	4	2	4	61	6	41	0
Rockcastle	413	192	92	111	151	297	171	0

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

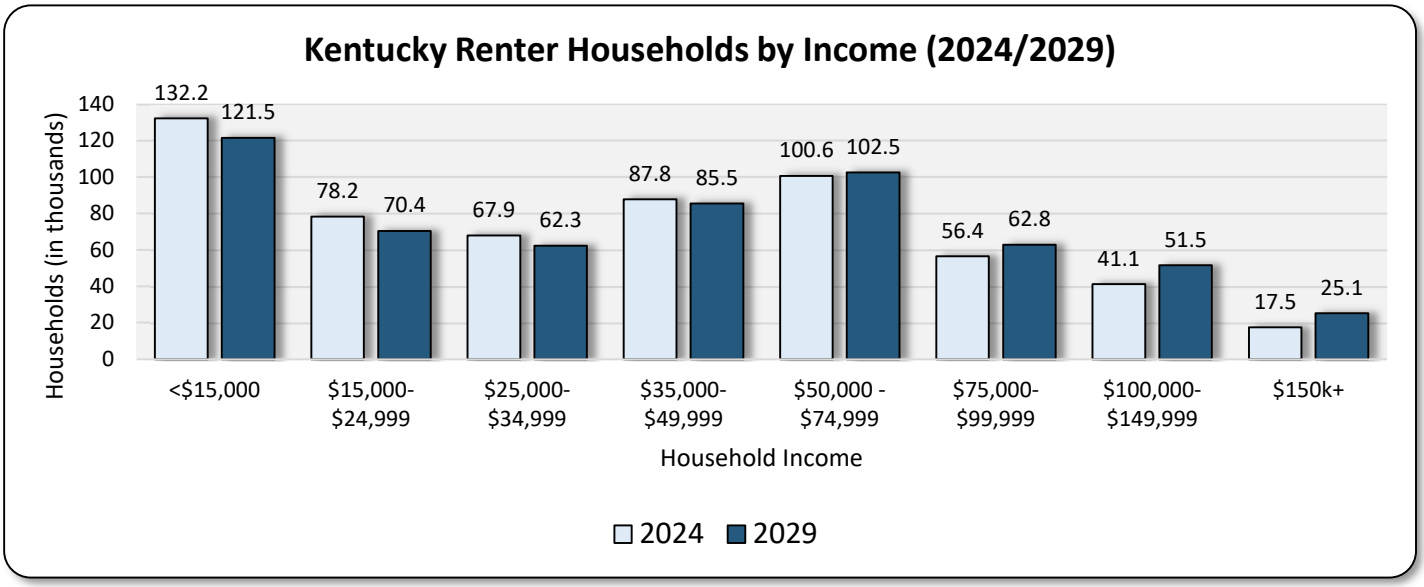
(Continued)

County	Renter Households by Income (2029)							
	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Rowan	949	476	295	442	808	100	415	117
Russell	522	314	376	155	234	138	160	5
Scott	759	460	734	1,179	1,674	826	947	439
Shelby	641	690	534	860	805	631	821	385
Simpson	499	267	319	432	535	379	377	43
Spencer	112	94	77	284	159	78	112	91
Taylor	809	612	327	612	550	529	239	117
Todd	342	99	247	88	224	127	166	71
Trigg	240	180	82	132	128	54	20	64
Trimble	176	42	19	136	160	163	32	36
Union	276	189	206	189	280	148	154	39
Warren	4,855	3,185	2,810	3,744	4,735	2,547	1,745	914
Washington	239	148	80	168	220	124	120	20
Wayne	480	312	179	376	407	195	75	35
Webster	184	122	78	176	386	120	133	54
Whitley	1,113	486	483	763	664	382	165	82
Wolfe	416	176	72	52	83	11	15	1
Woodford	281	367	491	601	378	402	434	246
State Total	**121,507**	**70,351**	**62,291**	**85,533**	**102,513**	**62,794**	**51,517**	**25,122**

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

In 2029, the largest number of renter households (121,507, 20.9% of the state's total renter households) will be among the lowest income households, those earning less than $15,000 annually. The next largest number of renter households (102,513, 17.6%) will earn between $50,000 and $74,999. Despite the fact that most of the renter household growth in Kentucky over the next five years is expected to occur among households earning $75,000 or more annually, three-quarters (76.0%) of Kentucky's renter households are projected to earn less than $75,000 annually. The large share of lower income households and the notable growth among higher income renter households will both affect the housing needs of Kentucky. These characteristics and trends were considered in the housing supply gap estimates provided in Section VI.

The following graph illustrates the distribution of renter households by income for the overall state of Kentucky.

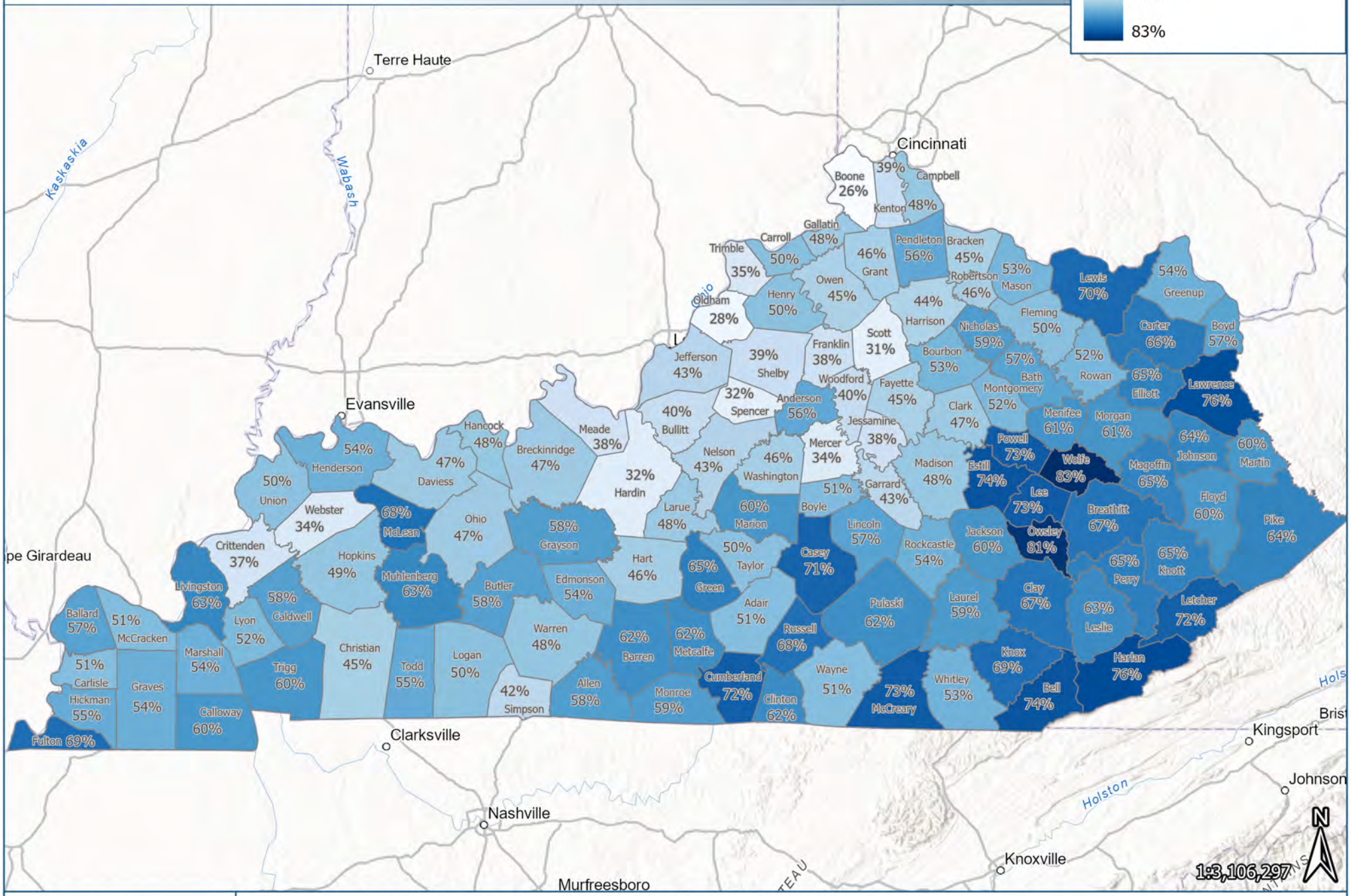


Maps illustrating the share of renter households by income by county are shown on the following pages.

BOWEN NATIONAL RESEARCH

Share of Renter Households by Income (Less than $35,000) (2024)

State of Kentucky (By County)

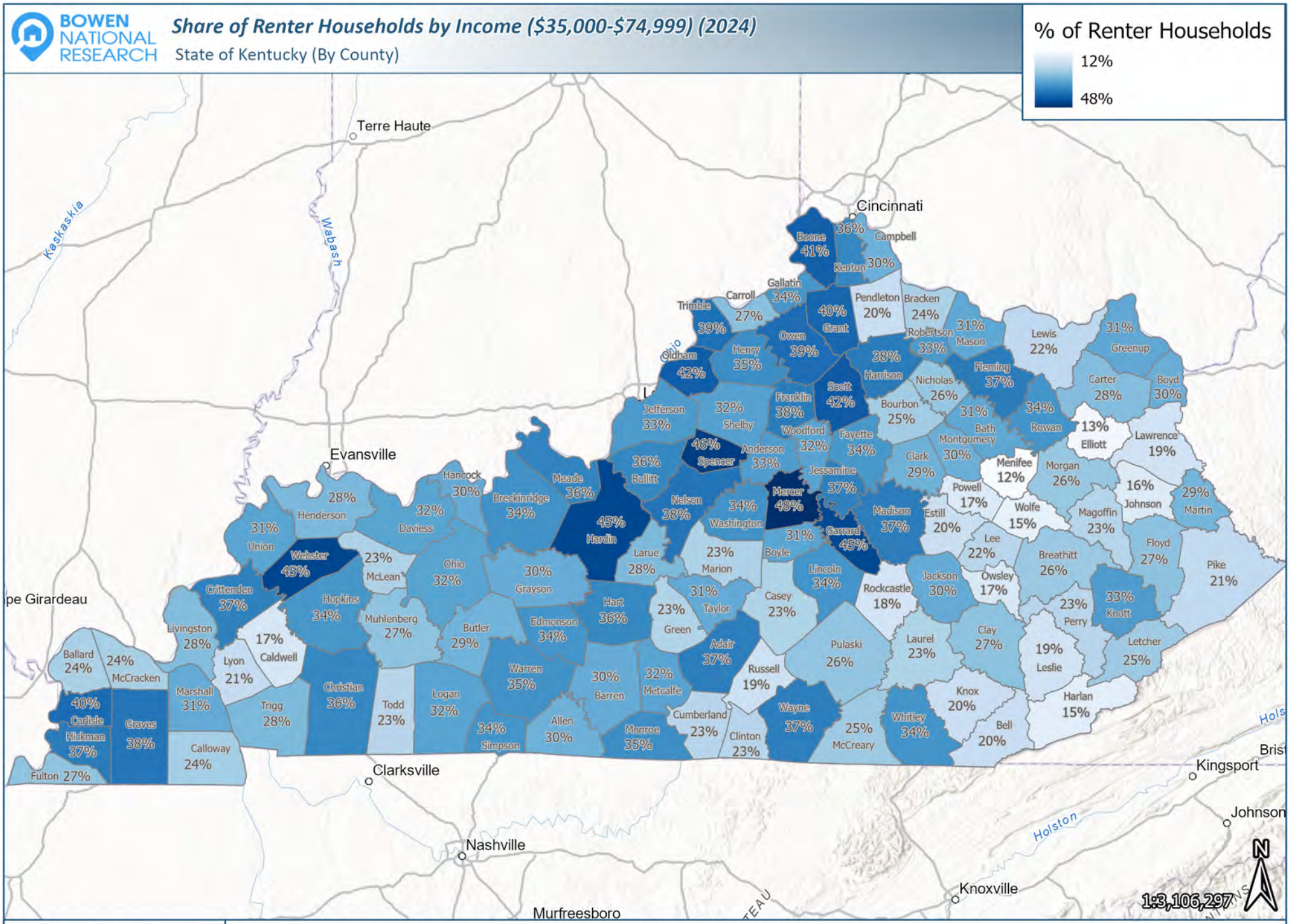


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Share of Renter Households by Income ($35,000-$74,999) (2024)

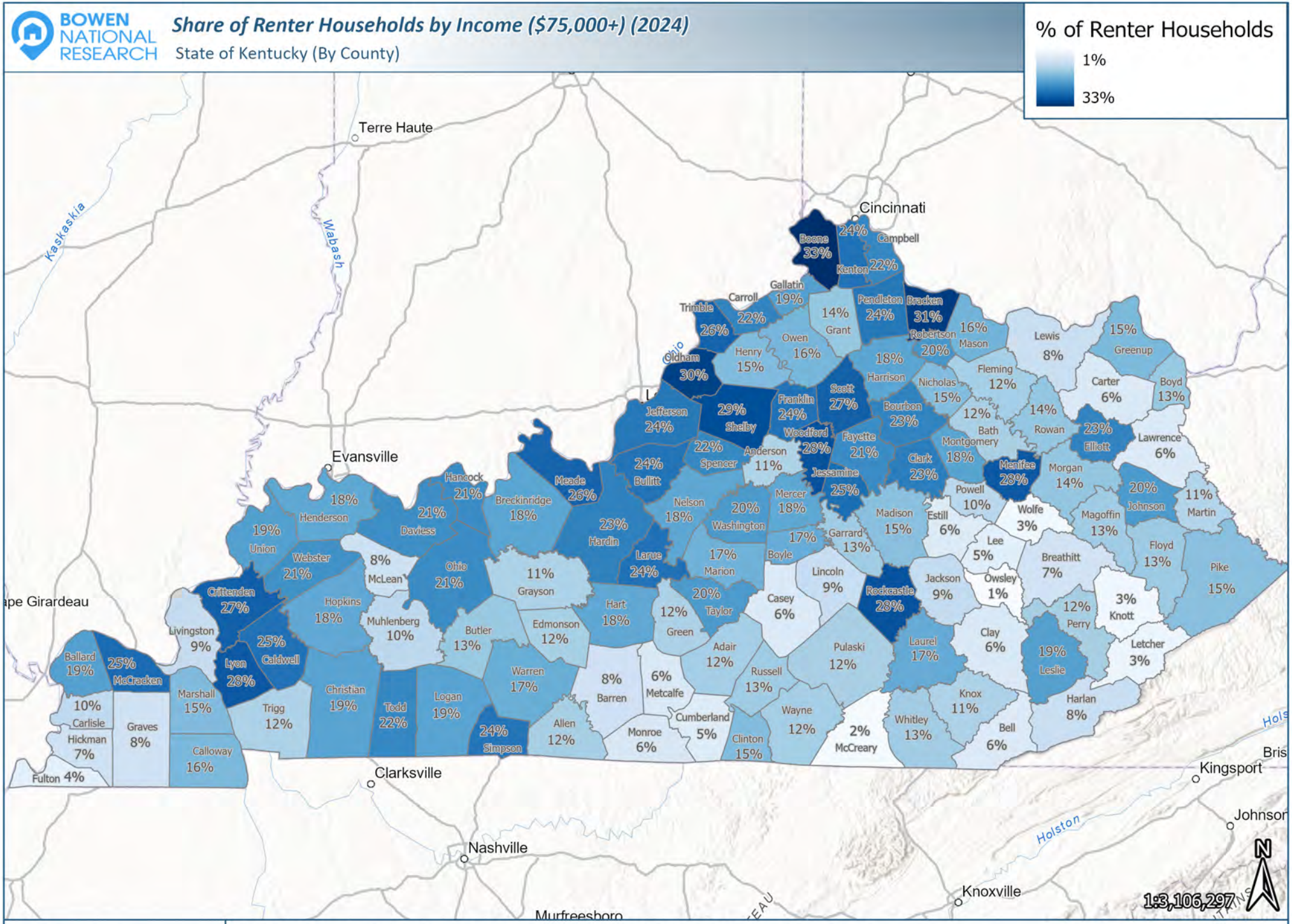
State of Kentucky (By County)



BOWEN NATIONAL RESEARCH

Share of Renter Households by Income ($75,000+) (2024)

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

The following tables show the distribution of *owner* households by income in 2024 and 2029 for each county in the state.

Owner Households by Income (2024)								
County	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Adair	628	629	395	857	1,314	689	867	343
Allen	544	655	610	693	975	1,149	856	560
Anderson	245	464	441	926	1,375	1,174	1,846	1,151
Ballard	257	208	254	374	543	224	443	287
Barren	1,117	956	977	1,853	2,298	2,147	1,655	1,236
Bath	306	405	307	483	580	473	679	331
Bell	914	846	845	894	1,208	675	506	249
Boone	841	971	1,289	4,179	6,857	5,028	10,492	9,683
Bourbon	385	365	361	861	635	827	1,198	818
Boyd	1,261	838	1,294	1,275	2,415	2,267	2,618	1,448
Boyle	759	565	403	741	1,529	1,249	1,798	1,120
Bracken	198	231	199	267	457	387	536	233
Breathitt	778	512	422	401	753	620	523	175
Breckinridge	686	606	481	777	1,390	803	1,167	676
Bullitt	1,394	1,607	1,080	3,330	5,016	4,064	5,801	3,611
Butler	411	312	393	412	646	603	467	330
Caldwell	388	262	316	599	637	702	573	510
Calloway	860	1,004	842	1,142	1,594	1,714	1,537	1,320
Campbell	1,585	573	1,689	2,474	4,079	4,042	6,013	7,818
Carlisle	207	119	151	192	261	290	245	135
Carroll	271	324	194	226	403	377	660	249
Carter	1,267	1,401	616	845	1,323	1,110	1,113	568
Casey	775	441	494	818	773	593	793	267
Christian	1,247	1,053	1,461	1,593	2,948	1,925	2,278	808
Clark	463	824	794	1,112	1,861	1,722	2,023	1,592
Clay	1,060	720	503	686	940	550	690	119
Clinton	360	265	426	509	471	177	370	180
Crittenden	318	386	332	245	485	521	462	215
Cumberland	409	61	218	225	363	148	380	55
Daviess	1,766	1,458	1,607	3,451	4,822	4,527	6,357	4,988
Edmonson	530	383	540	484	791	502	599	211
Elliott	183	286	267	283	447	84	255	17
Estill	846	261	585	674	704	640	424	101
Fayette	3,536	3,401	3,667	5,928	13,728	10,973	16,780	18,768
Fleming	409	345	331	588	1,041	708	679	321
Floyd	1,602	1,393	949	1,322	1,911	1,313	1,403	526
Franklin	614	681	902	1,707	2,290	2,616	3,226	2,222
Fulton	156	140	310	332	329	103	259	43
Gallatin	254	136	142	312	516	399	423	160
Garrard	319	483	350	593	1,204	682	1,118	732
Grant	401	587	555	549	1,015	1,002	1,382	922
Graves	1,346	981	723	1,499	1,880	1,655	1,671	1,292
Grayson	1,043	792	759	1,185	1,295	1,152	915	596
Green	523	463	440	399	640	455	357	269
Greenup	711	1,163	976	1,205	2,373	1,405	1,877	1,577
Hancock	176	190	218	407	571	517	540	254
Hardin	1,535	1,649	1,067	3,400	6,192	3,645	5,553	5,490
Harlan	1,352	1,080	708	1,100	1,640	868	503	374

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Owner Households by Income (2024)								
County	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Harrison	571	323	350	632	1,075	765	986	520
Hart	735	674	422	679	1,235	732	739	484
Henderson	905	474	714	1,146	2,584	1,693	1,947	1,742
Henry	401	326	270	551	1,056	595	717	494
Hickman	166	182	126	207	347	163	172	180
Hopkins	1,364	1,064	1,089	1,419	2,443	2,092	2,286	1,197
Jackson	658	547	444	400	963	311	417	194
Jefferson	9,711	9,828	15,034	22,350	34,160	29,115	39,479	46,354
Jessamine	775	556	743	1,227	2,186	1,750	3,098	2,826
Johnson	888	644	572	850	1,236	945	1,217	401
Kenton	2,049	1,861	2,402	3,888	6,955	7,034	11,568	10,578
Knott	674	525	509	720	880	552	329	167
Knox	1,781	772	897	1,133	1,275	740	581	520
Larue	387	493	504	638	1,040	487	564	346
Laurel	2,045	1,357	1,383	2,690	3,345	2,467	2,862	1,684
Lawrence	754	548	577	770	900	681	554	241
Lee	421	261	275	257	258	196	187	64
Leslie	453	489	475	566	453	392	532	23
Letcher	1,208	821	758	865	1,391	728	785	227
Lewis	568	538	367	450	916	557	237	225
Lincoln	925	718	570	1,263	1,627	986	1,065	505
Livingston	376	168	249	318	679	463	564	175
Logan	655	568	702	868	1,600	1,669	1,258	490
Lyon	103	253	229	283	732	370	408	406
Madison	1,250	1,453	1,059	3,206	3,710	3,573	5,699	3,712
Magoffin	584	680	470	352	628	279	239	159
Marion	609	355	383	809	1,281	1,040	1,023	484
Marshall	726	706	573	1,148	2,312	1,576	2,351	1,588
Martin	346	318	266	454	646	295	465	133
Mason	395	292	534	536	634	515	1,078	812
McCracken	1,031	757	1,032	1,209	3,622	3,160	3,038	3,822
McCreary	782	768	445	513	826	397	462	127
McLean	174	244	184	338	534	438	505	545
Meade	646	395	540	1,085	1,496	1,260	1,763	1,433
Menifee	365	180	183	303	419	369	172	59
Mercer	683	391	701	624	1,536	1,160	1,261	600
Metcalfe	415	460	377	609	426	493	374	156
Monroe	548	260	372	294	605	276	555	378
Montgomery	716	624	561	1,070	1,545	1,369	1,384	429
Morgan	447	497	404	525	732	399	494	218
Muhlenberg	956	797	983	1,257	1,637	1,337	1,497	1,071
Nelson	711	735	1,101	1,470	2,436	2,708	3,452	2,302
Nicholas	187	186	327	295	315	297	345	196
Ohio	493	736	518	1,149	1,527	997	1,314	406
Oldham	418	539	491	1,328	2,332	2,143	4,698	7,905
Owen	315	360	319	435	531	383	671	287
Owsley	226	101	109	159	167	164	196	34
Pendleton	441	352	245	569	702	543	985	417
Perry	1,128	876	1,034	717	1,878	1,162	1,434	530
Pike	2,656	2,228	1,561	2,539	3,051	2,070	2,392	1,092
Powell	355	306	377	266	727	626	778	160

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

Owner Households by Income (2024)								
County	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Pulaski	2,811	1,943	1,712	2,124	3,465	2,597	1,962	2,307
Robertson	72	46	61	94	159	72	145	42
Rockcastle	648	892	305	671	1,074	451	656	332
Rowan	368	382	671	685	866	844	936	909
Russell	829	461	472	567	1,139	1,020	795	367
Scott	647	609	852	1,579	2,340	2,577	3,934	3,726
Shelby	450	730	653	1,291	1,901	2,196	2,903	3,267
Simpson	326	282	232	756	1,509	873	629	549
Spencer	185	301	312	333	659	1,365	1,828	1,526
Taylor	442	337	252	851	1,452	1,420	1,008	779
Todd	318	189	186	305	699	510	721	267
Trigg	534	411	521	441	944	806	584	627
Trimble	200	241	157	257	682	231	582	282
Union	210	235	239	607	886	534	629	349
Warren	1,265	1,866	2,106	2,900	5,694	5,769	6,391	5,736
Washington	221	268	293	359	822	613	679	401
Wayne	820	870	650	583	1,388	457	650	391
Webster	529	372	354	362	634	449	669	260
Whitley	1,578	1,068	1,097	914	1,565	1,317	1,687	579
Wolfe	210	286	219	423	326	66	80	39
Woodford	267	396	463	800	1,030	1,209	1,922	1,782
State Total	**96,339**	**85,247**	**89,502**	**138,742**	**222,348**	**179,384**	**233,480**	**198,569**

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

Unlike the distribution of renter households in the state, owner households are more concentrated among moderate- and higher-income households in 2024. The largest number of owner households (233,480, 18.8% of the state's total owner households) earn between $100,000 and $149,999 annually, while the next largest number of owner households (222,348, 17.9% of the state's total owner households) earn between $50,000 and $74,999 annually. These concentrations of moderate- and higher-income households influence the demand for moderate- to high-priced for-sale housing product. While only 21.8% (271,088 households) of owner households earn less than $35,000 annually, it is likely that many of these low-income households may have challenges paying housing expenses.

County	Owner Households by Income (2029)							
	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Adair	535	553	368	787	1,324	739	1,043	400
Allen	482	556	535	645	956	1,212	1,007	723
Anderson	205	389	378	868	1,294	1,264	2,079	1,447
Ballard	226	176	215	349	507	235	495	355
Barren	980	822	848	1,766	2,186	2,333	1,890	1,573
Bath	269	349	267	460	552	514	771	422
Bell	833	744	750	865	1,162	739	581	315
Boone	672	746	1,026	3,621	6,245	4,942	11,572	11,499
Bourbon	324	299	301	775	594	840	1,350	1,013
Boyd	1,073	689	1,096	1,150	2,284	2,317	2,981	1,783
Boyle	655	475	342	684	1,433	1,333	2,017	1,411
Bracken	172	195	171	243	436	398	615	295
Breathitt	681	464	401	379	771	690	644	212
Breckinridge	579	530	432	706	1,386	852	1,395	807
Bullitt	1,215	1,361	929	3,071	4,835	4,219	6,699	4,586
Butler	363	267	342	382	628	632	542	427
Caldwell	321	222	281	538	623	736	669	590
Calloway	748	863	724	1,082	1,501	1,847	1,739	1,649
Campbell	1,144	386	1,319	2,084	3,640	3,948	6,543	9,273
Carlisle	171	100	137	170	250	303	297	153
Carroll	223	276	172	201	394	397	780	280
Carter	1,134	1,223	542	791	1,300	1,179	1,309	730
Casey	659	386	456	752	775	644	980	324
Christian	1,131	894	1,282	1,493	2,892	2,026	2,670	1,031
Clark	382	676	676	1,002	1,762	1,759	2,303	1,992
Clay	988	644	456	677	925	617	806	149
Clinton	309	231	395	469	475	192	446	209
Crittenden	268	333	298	219	478	549	543	245
Cumberland	341	48	201	204	357	156	455	62
Daviess	1,487	1,205	1,348	3,114	4,552	4,604	7,209	6,224
Edmonson	483	338	483	460	794	537	711	276
Elliott	156	257	249	263	452	93	310	20
Estill	786	231	527	665	688	712	498	122
Fayette	2,801	2,669	2,967	5,188	12,665	10,953	18,764	22,672
Fleming	346	304	303	539	1,050	765	822	387
Floyd	1,366	1,226	876	1,212	1,909	1,404	1,686	616
Franklin	517	557	754	1,563	2,090	2,741	3,553	2,679
Fulton	128	124	289	308	335	112	318	50
Gallatin	222	113	120	288	493	413	488	204
Garrard	261	407	310	522	1,162	708	1,302	861
Grant	341	488	472	493	961	1,028	1,583	1,161
Graves	1,182	831	620	1,405	1,753	1,773	1,881	1,617
Grayson	894	701	701	1,091	1,314	1,248	1,111	711
Green	481	414	397	390	626	507	417	348
Greenup	603	977	827	1,088	2,254	1,435	2,137	1,965
Hancock	154	160	188	375	551	535	624	329
Hardin	1,324	1,385	913	3,093	5,895	3,734	6,328	6,885
Harlan	1,182	972	667	1,029	1,664	947	611	449
Harrison	472	275	317	565	1,061	804	1,169	614
Hart	646	611	398	638	1,269	798	913	571
Henderson	743	367	586	1,012	2,420	1,705	2,186	2,160
Henry	347	271	226	498	1,014	616	824	627

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

(Continued)

County	Owner Households by Income (2029)							
	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Hickman	141	157	114	183	341	172	208	195
Hopkins	1,199	904	939	1,326	2,289	2,238	2,573	1,510
Jackson	573	492	419	374	987	341	513	243
Jefferson	7,868	7,899	12,360	19,743	31,677	29,163	44,167	56,243
Jessamine	661	455	625	1,099	2,074	1,787	3,540	3,504
Johnson	744	559	518	769	1,227	996	1,448	471
Kenton	1,646	1,462	1,943	3,367	6,371	6,990	12,872	12,941
Knott	583	466	474	666	890	601	401	206
Knox	1,652	686	804	1,109	1,239	822	675	675
Larue	357	441	458	616	1,054	527	678	447
Laurel	1,854	1,190	1,222	2,601	3,216	2,699	3,283	2,190
Lawrence	654	492	541	721	923	757	679	297
Lee	375	241	264	246	269	218	235	75
Leslie	384	428	435	512	448	417	631	28
Letcher	1,032	722	703	789	1,396	782	955	268
Lewis	486	475	342	414	929	609	288	279
Lincoln	834	626	503	1,218	1,557	1,077	1,220	645
Livingston	332	140	217	301	645	501	642	221
Logan	547	495	641	788	1,525	1,874	1,514	574
Lyon	82	215	204	252	714	385	477	494
Madison	1,077	1,231	910	3,035	3,519	3,880	6,506	4,863
Magoffin	515	618	446	333	646	306	295	191
Marion	513	305	347	742	1,283	1,114	1,226	591
Marshall	572	587	500	1,005	2,230	1,625	2,731	1,871
Martin	282	276	243	409	646	316	556	158
Mason	331	236	448	489	575	543	1,185	995
McCracken	822	594	831	1,089	3,280	3,269	3,307	4,644
McCreary	683	700	422	483	855	443	577	160
McLean	139	195	149	300	494	437	549	701
Meade	555	325	456	980	1,405	1,276	1,997	1,799
Menifee	341	162	166	299	409	410	200	79
Mercer	580	340	640	563	1,530	1,239	1,506	715
Metcalfe	381	411	339	600	413	550	436	210
Monroe	468	229	341	267	604	297	669	450
Montgomery	647	543	494	1,034	1,481	1,498	1,590	559
Morgan	385	444	378	486	745	435	603	257
Muhlenberg	833	671	834	1,176	1,530	1,430	1,682	1,338
Nelson	624	616	945	1,377	2,273	2,813	3,968	2,912
Nicholas	158	162	302	276	317	322	423	245
Ohio	412	640	470	1,040	1,513	1,054	1,559	477
Oldham	336	415	385	1,125	2,076	2,070	5,074	9,252
Owen	264	312	289	397	519	407	800	336
Owsley	185	84	97	140	162	173	235	44
Pendleton	380	298	208	518	668	553	1,123	533
Perry	946	765	940	648	1,879	1,236	1,709	623
Pike	2,256	1,950	1,435	2,302	3,031	2,194	2,852	1,283
Powell	279	261	342	238	724	669	932	186
Pulaski	2,552	1,702	1,521	2,057	3,341	2,850	2,258	3,031
Robertson	60	40	56	84	157	76	171	50
Rockcastle	562	794	284	621	1,089	491	796	387
Rowan	292	326	611	617	849	899	1,114	1,061

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

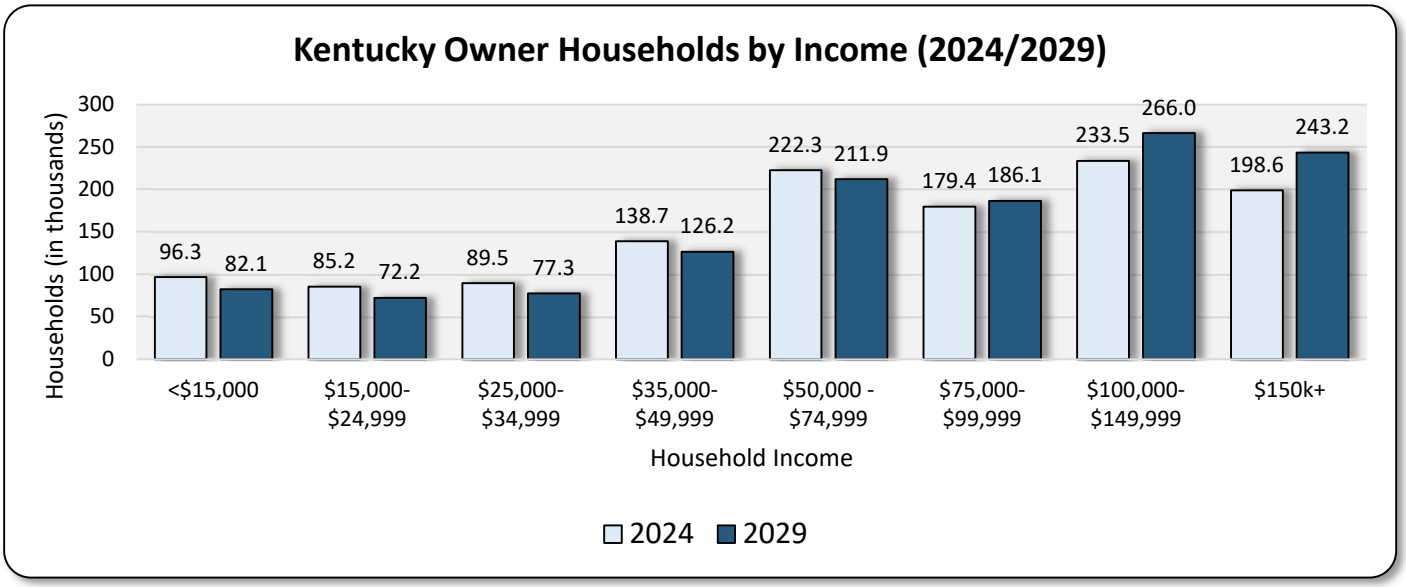
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County	Owner Households by Income (2029)							
	<$15,000	$15,000 - $24,999	$25,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	$150,000+
Russell	709	406	433	522	1,153	1,104	959	435
Scott	551	511	723	1,429	2,221	2,662	4,527	4,710
Shelby	380	599	549	1,159	1,795	2,236	3,292	4,049
Simpson	283	256	217	710	1,553	958	770	671
Spencer	152	243	255	287	606	1,360	2,025	1,867
Taylor	379	277	213	797	1,364	1,521	1,135	983
Todd	262	161	163	273	683	534	850	302
Trigg	464	346	448	404	904	829	676	798
Trimble	165	208	141	227	668	240	687	324
Union	169	194	208	534	854	554	733	413
Warren	1,016	1,555	1,802	2,657	5,536	6,094	7,515	7,380
Washington	180	231	265	322	813	652	810	455
Wayne	703	766	601	536	1,402	492	785	472
Webster	442	318	318	323	617	469	786	299
Whitley	1,451	951	983	891	1,520	1,461	1,958	731
Wolfe	182	256	207	401	336	73	99	52
Woodford	222	319	377	703	953	1,206	2,142	2,208
State Total	**82,144**	**72,159**	**77,340**	**126,232**	**211,926**	**186,060**	**266,045**	**243,161**

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

Owner households are projected to remain concentrated among moderate- and higher-income households in 2029. The largest number of owner households (266,045, 21.0% of the state's total owner households) will earn between $100,000 and $149,999 annually, while the next largest number of owner households (243,161, 19.2% of the state's total owner households) will earn $150,000 or more annually. These concentrations of higher-income households will influence the demand for high-priced for-sale housing product. While the number (231,643) of owner households that will earn less than $35,000 annually is projected to decline, they are still expected to comprise roughly one-fifth of all of Kentucky's owner households. It is likely that many of these households comprise seniors on fixed incomes or low wage-earning households that have difficulty paying their typical housing costs (rent/mortgage, utilities, etc.) while also putting resources toward home maintenance and repairs.

The following graph illustrates Kentucky's 2024 and 2029 overall distribution of owner households by income.

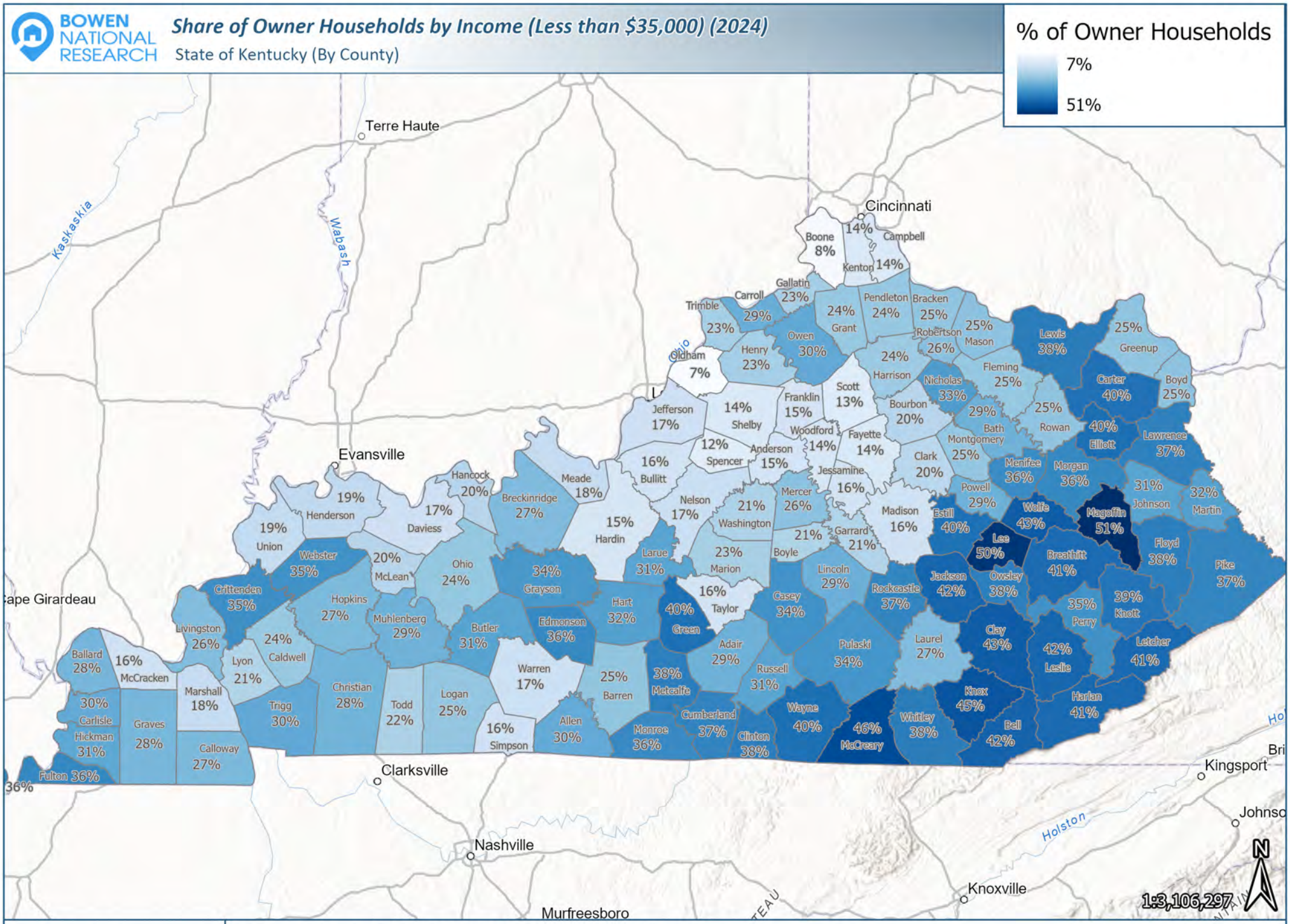


The maps on the following pages illustrate the distribution of owner households by income for each county in the state.

BOWEN NATIONAL RESEARCH

Share of Owner Households by Income (Less than $35,000) (2024)

State of Kentucky (By County)

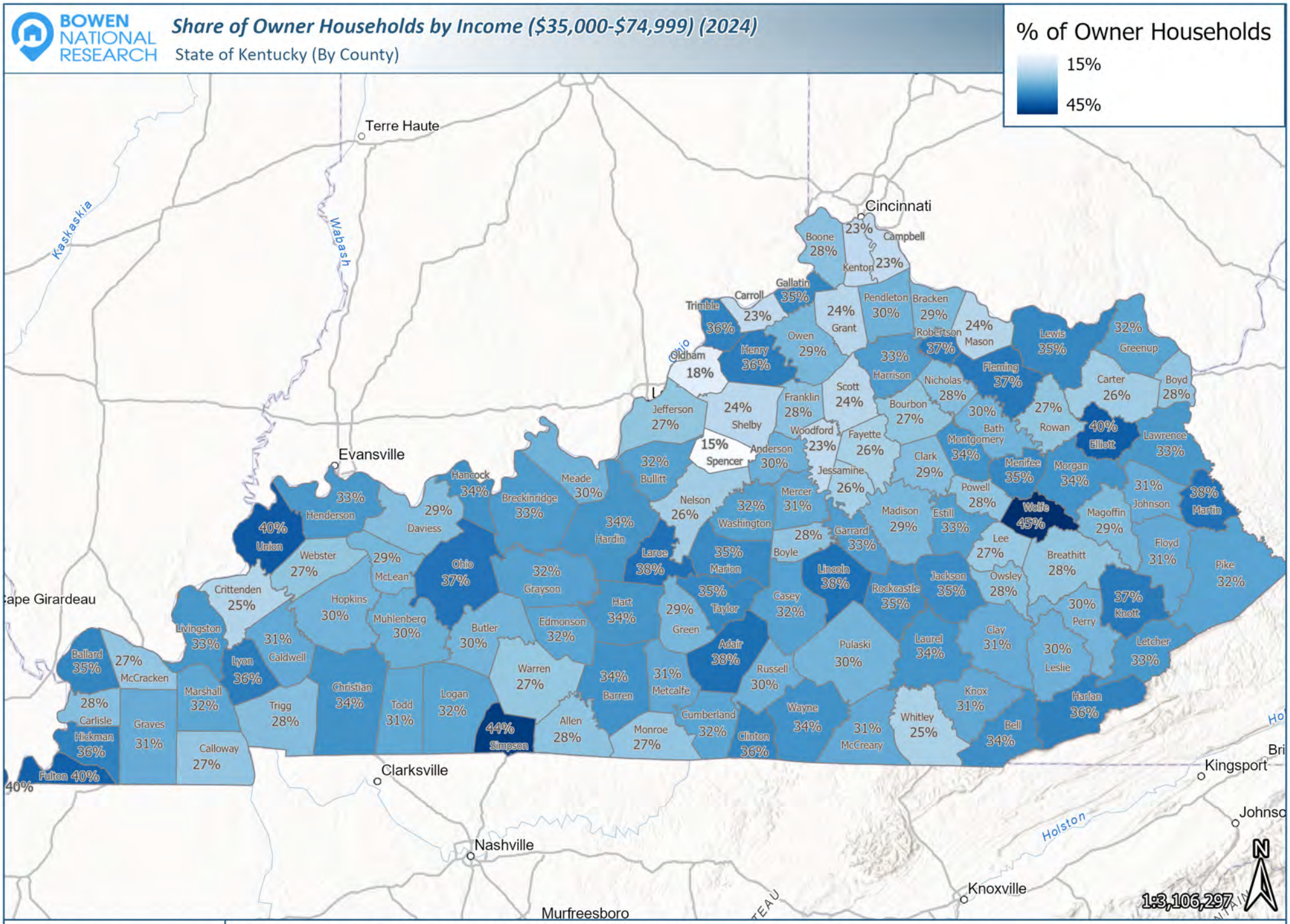


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Share of Owner Households by Income ($35,000-$74,999) (2024)

State of Kentucky (By County)

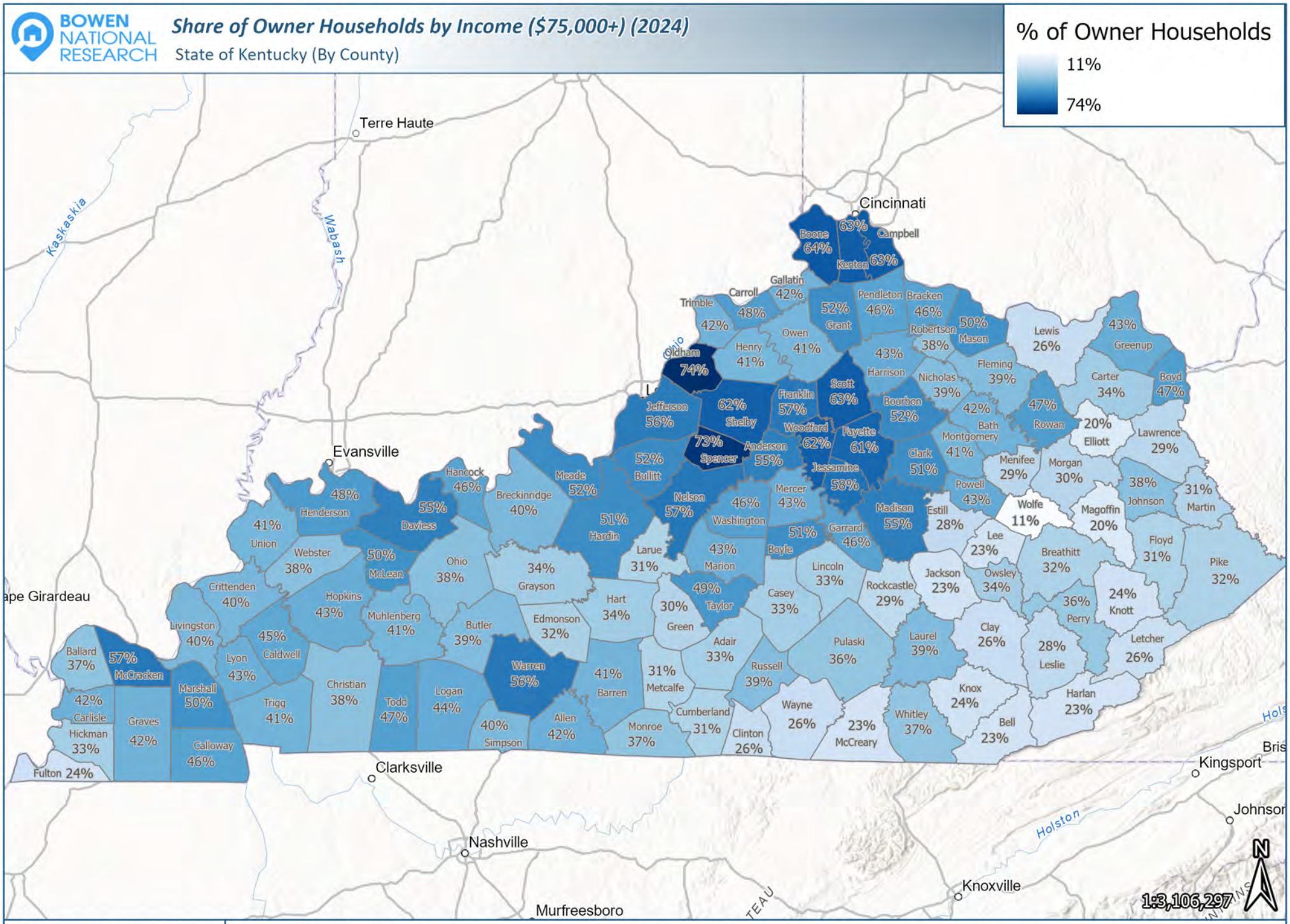


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Share of Owner Households by Income ($75,000+) (2024)

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

K. SUBSTANDARD HOUSING

While various metrics can be used to estimate substandard housing (e.g., units lacking complete plumbing, age of product, overcrowded housing, etc.), there can be overlap among these metrics. To avoid overcounting households having multiple housing issues, the share of housing units lacking complete kitchens was used as a proxy for substandard housing, as opposed to age of product (older homes could be well maintained) or overcrowded units (could be influenced by college students or migrant farm/labor workers). The shares of substandard housing units are illustrated for each county by tenure (renter or owner) in the table below.

Housing Conditions – Share of Substandard Housing Units								
County	Renter	Owner	County	Renter	Owner	County	Renter	Owner
Adair	2.6%	2.2%	Grant	0.7%	<0.1%	McLean	0.6%	0.1%
Allen	0.6%	2.1%	Graves	1.8%	0.1%	Meade	0.9%	0.4%
Anderson	<0.1%	0.8%	Grayson	0.4%	0.4%	Menifee	0.5%	<0.1%
Ballard	0.7%	0.3%	Green	1.0%	0.3%	Mercer	1.0%	0.5%
Barren	2.2%	1.1%	Greenup	3.2%	0.1%	Metcalfe	0.3%	1.4%
Bath	3.0%	0.6%	Hancock	<0.1%	<0.1%	Monroe	<0.1%	0.5%
Bell	0.9%	0.4%	Hardin	4.8%	0.8%	Montgomery	1.0%	0.6%
Boone	1.2%	0.1%	Harlan	1.4%	0.6%	Morgan	<0.1%	0.2%
Bourbon	<0.1%	0.8%	Harrison	<0.1%	1.3%	Muhlenberg	0.2%	3.6%
Boyd	1.5%	0.3%	Hart	2.4%	1.3%	Nelson	1.9%	0.2%
Boyle	1.6%	0.2%	Henderson	0.5%	0.7%	Nicholas	<0.1%	1.6%
Bracken	1.1%	<0.1%	Henry	1.6%	0.5%	Ohio	1.1%	0.2%
Breathitt	3.3%	0.6%	Hickman	<0.1%	0.9%	Oldham	0.9%	0.1%
Breckinridge	1.3%	1.7%	Hopkins	0.6%	0.4%	Owen	<0.1%	0.2%
Bullitt	2.9%	0.2%	Jackson	1.5%	0.4%	Owsley	1.2%	0.1%
Butler	<0.1%	0.1%	Jefferson	2.0%	0.3%	Pendleton	<0.1%	0.2%
Caldwell	<0.1%	0.2%	Jessamine	1.4%	<0.1%	Perry	1.2%	0.9%
Calloway	1.7%	0.4%	Johnson	2.4%	0.3%	Pike	0.4%	0.1%
Campbell	0.5%	0.3%	Kenton	1.6%	0.5%	Powell	3.6%	1.1%
Carlisle	<0.1%	0.1%	Knott	0.4%	0.4%	Pulaski	1.5%	1.0%
Carroll	2.4%	2.4%	Knox	1.1%	0.1%	Robertson	<0.1%	<0.1%
Carter	<0.1%	0.9%	Larue	0.2%	0.3%	Rockcastle	1.4%	0.8%
Casey	0.9%	0.6%	Laurel	0.6%	0.3%	Rowan	0.8%	0.3%
Christian	0.9%	0.3%	Lawrence	2.4%	0.8%	Russell	<0.1%	0.5%
Clark	2.1%	<0.1%	Lee	0.6%	2.0%	Scott	1.4%	0.4%
Clay	0.9%	0.3%	Leslie	<0.1%	<0.1%	Shelby	0.9%	0.2%
Clinton	0.9%	0.2%	Letcher	<0.1%	0.2%	Simpson	1.8%	<0.1%
Crittenden	2.8%	0.4%	Lewis	<0.1%	0.1%	Spencer	0.4%	0.3%
Cumberland	<0.1%	0.4%	Lincoln	1.3%	0.3%	Taylor	<0.1%	0.5%
Daviess	1.2%	0.2%	Livingston	<0.1%	<0.1%	Todd	1.6%	1.4%
Edmonson	<0.1%	1.2%	Logan	0.8%	0.9%	Trigg	8.3%	0.9%
Elliott	<0.1%	0.3%	Lyon	4.5%	0.6%	Trimble	<0.1%	0.6%
Estill	6.3%	0.9%	Madison	1.1%	0.5%	Union	1.2%	0.3%
Fayette	1.1%	0.2%	Magoffin	<0.1%	0.5%	Warren	1.2%	0.6%
Fleming	<0.1%	2.1%	Marion	3.2%	0.2%	Washington	4.7%	0.4%
Floyd	1.6%	0.1%	Marshall	5.3%	0.2%	Wayne	1.3%	0.5%
Franklin	3.8%	0.2%	Martin	<0.1%	<0.1%	Webster	3.3%	<0.1%
Fulton	<0.1%	<0.1%	Mason	<0.1%	0.2%	Whitley	1.3%	0.3%
Gallatin	0.3%	1.7%	McCracken	2.3%	0.3%	Wolfe	11.5%	<0.1%
Garrard	1.0%	0.9%	McCreary	2.7%	<0.1%	Woodford	0.4%	0.3%

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

The counties with the largest shares of substandard housing by tenure are shown in the table below.

Housing Conditions Share of Substandard Housing Units					
Renter Households			Owner Households		
Rank	County	Share	Rank	County	Share
1	Wolfe	11.5%	1	Muhlenberg	3.6%
2	Trigg	8.3%	2	Carroll	2.4%
3	Estill	6.3%	3	Adair	2.2%
4	Marshall	5.3%	4 (Tied)	Allen	2.1%
5	Hardin	4.8%	4 (Tied)	Fleming	2.1%
6	Washington	4.7%			
7	Lyon	4.5%			
8	Franklin	3.8%			
9	Powell	3.6%			
10	Breathitt	3.3%			
11	Greenup	3.2%			
12	Marion	3.2%			
13	Bath	3.0%			

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

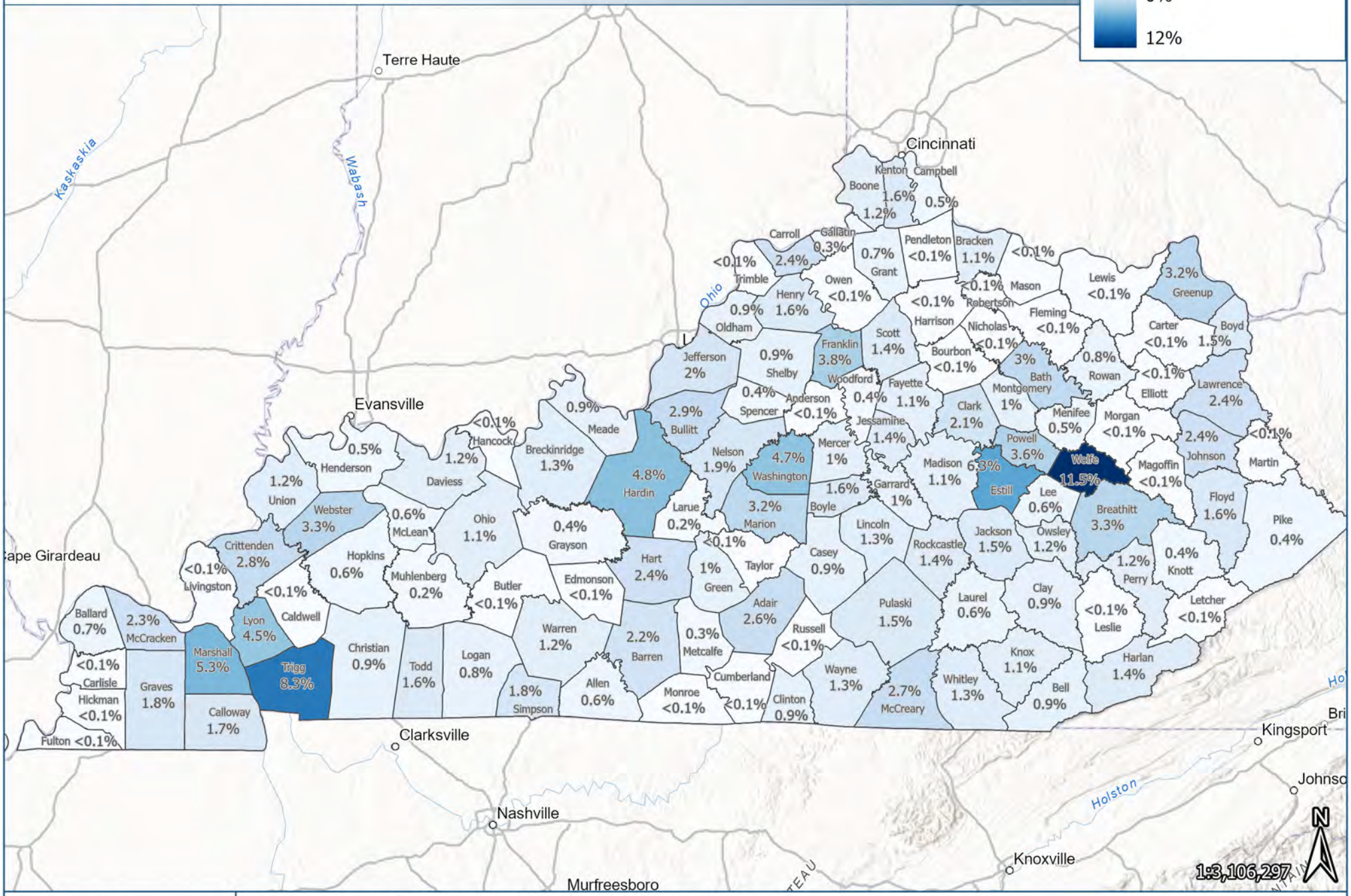
The quality of housing is a contributing factor to the housing needs of a community, with high shares of substandard housing often reflective of markets that may need to address housing conditions through property maintenance, repairs, modernization or removal. The shares of substandard housing units by tenure were considered in the housing gap estimates.

Maps illustrating the shares of renter and owner substandard housing for each county in Kentucky are on the following pages.

BOWEN NATIONAL RESEARCH

Substandard Rental Housing Share (2022)

State of Kentucky (By County)

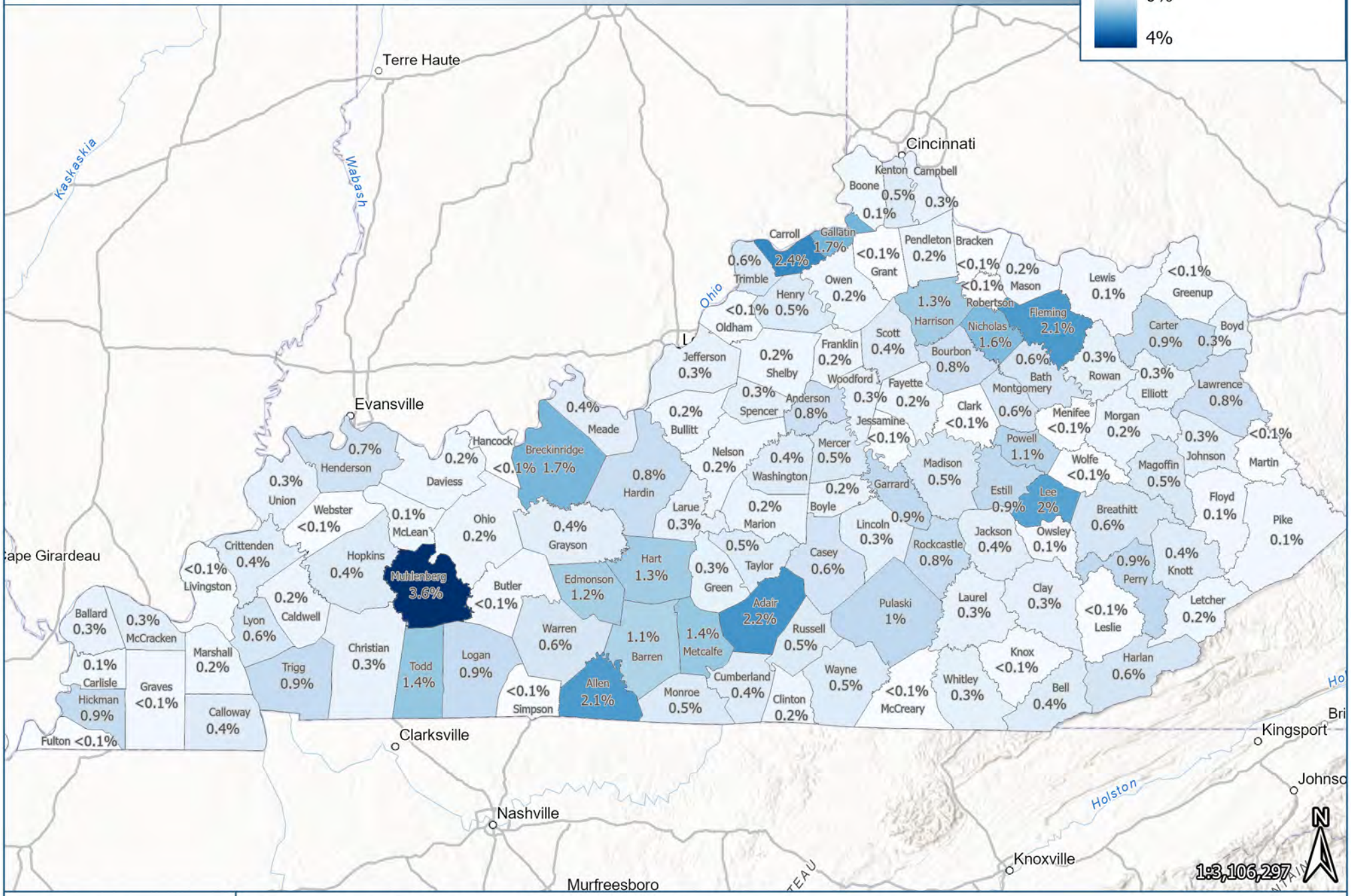


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Substandard Owner Housing Share (2022)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

L. SEVERE HOUSING COST-BURDENED HOUSEHOLDS

Households paying excessive amounts of their income toward housing costs are a consideration when assessing the housing needs of a market. Severe cost burdened households are defined as those paying over 50% of their income toward housing costs. Such households were considered in the housing gap estimates of Kentucky. The following table illustrates the share of severe housing cost burdened households by tenure (renter vs. owner).

Housing Costs and Affordability								
Share of Severe Cost Burdened Households*								
County	Renter	Owner	County	Renter	Owner	County	Renter	Owner
Adair	18.0%	5.5%	Grant	13.5%	5.8%	McLean	8.3%	5.0%
Allen	28.0%	7.5%	Graves	20.1%	7.9%	Meade	13.3%	6.9%
Anderson	22.4%	3.3%	Grayson	12.0%	9.4%	Menifee	10.6%	5.7%
Ballard	14.0%	6.3%	Green	9.6%	8.8%	Mercer	15.0%	5.1%
Barren	24.3%	7.5%	Greenup	19.8%	5.9%	Metcalfe	9.1%	6.8%
Bath	5.6%	10.0%	Hancock	22.7%	6.4%	Monroe	22.9%	4.8%
Bell	19.6%	6.0%	Hardin	14.4%	5.5%	Montgomery	17.5%	6.7%
Boone	16.4%	4.1%	Harlan	17.8%	6.2%	Morgan	17.5%	7.8%
Bourbon	23.0%	8.7%	Harrison	21.6%	7.6%	Muhlenberg	17.6%	7.4%
Boyd	19.2%	7.7%	Hart	14.3%	9.8%	Nelson	20.0%	6.2%
Boyle	26.9%	8.8%	Henderson	22.2%	7.8%	Nicholas	17.2%	6.5%
Bracken	12.6%	6.8%	Henry	20.9%	10.5%	Ohio	15.3%	6.0%
Breathitt	15.1%	6.6%	Hickman	0.6%	5.1%	Oldham	12.0%	4.6%
Breckinridge	10.7%	6.4%	Hopkins	16.4%	5.3%	Owen	15.2%	7.6%
Bullitt	15.9%	7.0%	Jackson	16.1%	8.7%	Owsley	12.1%	3.7%
Butler	12.0%	5.4%	Jefferson	21.1%	7.5%	Pendleton	29.4%	11.3%
Caldwell	18.3%	7.2%	Jessamine	19.6%	8.3%	Perry	16.0%	5.1%
Calloway	21.5%	9.2%	Johnson	16.2%	8.7%	Pike	20.3%	9.9%
Campbell	28.8%	7.3%	Kenton	19.8%	5.7%	Powell	26.7%	5.6%
Carlisle	14.4%	5.4%	Knott	19.5%	7.7%	Pulaski	23.3%	7.9%
Carroll	12.6%	8.9%	Knox	15.1%	11.4%	Robertson	14.7%	11.2%
Carter	16.8%	6.9%	Larue	19.1%	11.1%	Rockcastle	14.9%	7.4%
Casey	11.9%	7.2%	Laurel	15.5%	6.6%	Rowan	19.2%	6.2%
Christian	20.8%	8.8%	Lawrence	18.5%	6.4%	Russell	16.2%	6.3%
Clark	17.2%	9.3%	Lee	10.6%	3.8%	Scott	10.7%	5.3%
Clay	24.0%	8.2%	Leslie	8.4%	9.6%	Shelby	13.6%	6.3%
Clinton	15.0%	8.4%	Letcher	17.3%	5.6%	Simpson	23.1%	8.2%
Crittenden	8.6%	8.6%	Lewis	9.2%	8.0%	Spencer	9.6%	5.4%
Cumberland	11.5%	11.1%	Lincoln	15.4%	8.6%	Taylor	11.4%	4.7%
Daviess	19.0%	6.4%	Livingston	11.5%	8.9%	Todd	6.2%	7.8%
Edmonson	12.9%	2.8%	Logan	12.3%	7.1%	Trigg	10.7%	11.7%
Elliott	9.2%	6.6%	Lyon	19.1%	6.0%	Trimble	11.4%	8.8%
Estill	23.5%	7.1%	Madison	20.4%	5.4%	Union	20.8%	4.8%
Fayette	24.0%	5.8%	Magoffin	16.1%	11.8%	Warren	23.2%	5.6%
Fleming	13.3%	5.6%	Marion	13.2%	9.4%	Washington	25.3%	4.5%
Floyd	21.6%	9.4%	Marshall	16.4%	6.1%	Wayne	24.9%	6.5%
Franklin	18.5%	6.0%	Martin	23.1%	8.2%	Webster	2.6%	9.1%
Fulton	28.3%	3.7%	Mason	21.8%	7.2%	Whitley	17.6%	9.7%
Gallatin	8.9%	7.8%	McCracken	19.4%	7.3%	Wolfe	13.1%	3.3%
Garrard	18.3%	6.0%	McCreary	10.9%	8.6%	Woodford	10.9%	6.2%

Source: American Community Survey (2018-2022); ESRI; Bowen National Research
*Paying more than 50% of income toward housing costs

The following table summarizes the top 10 counties with the largest shares of renter and owner housing cost burdened households, illustrating counties with renter housing cost burdened shares of 24.0% or higher and owner housing cost burdened shares of 9.9% or higher.

Housing Costs and Affordability					
Share of Severe Cost Burdened Households*					
Renter Households			Owner Households		
Rank	County	Share	Rank	County	Share
1	Pendleton	29.4%	1	Magoffin	11.8%
2	Campbell	28.8%	2	Trigg	11.7%
3	Fulton	28.3%	3	Knox	11.4%
4	Allen	28.0%	4	Pendleton	11.3%
5	Boyle	26.9%	5	Robertson	11.2%
6	Powell	26.7%	6 (Tied)	Cumberland	11.1%
7	Washington	25.3%	6 (Tied)	Larue	11.1%
8	Wayne	24.9%	8	Henry	10.5%
9	Barren	24.3%	9	Bath	10.0%
10 (Tied)	Clay	24.0%	10	Pike	9.9%
10 (Tied)	Fayette	24.0%	-	-	-

Source: American Community Survey (2018-2022); ESRI; Bowen National Research
*Paying more than 50% of income toward housing costs

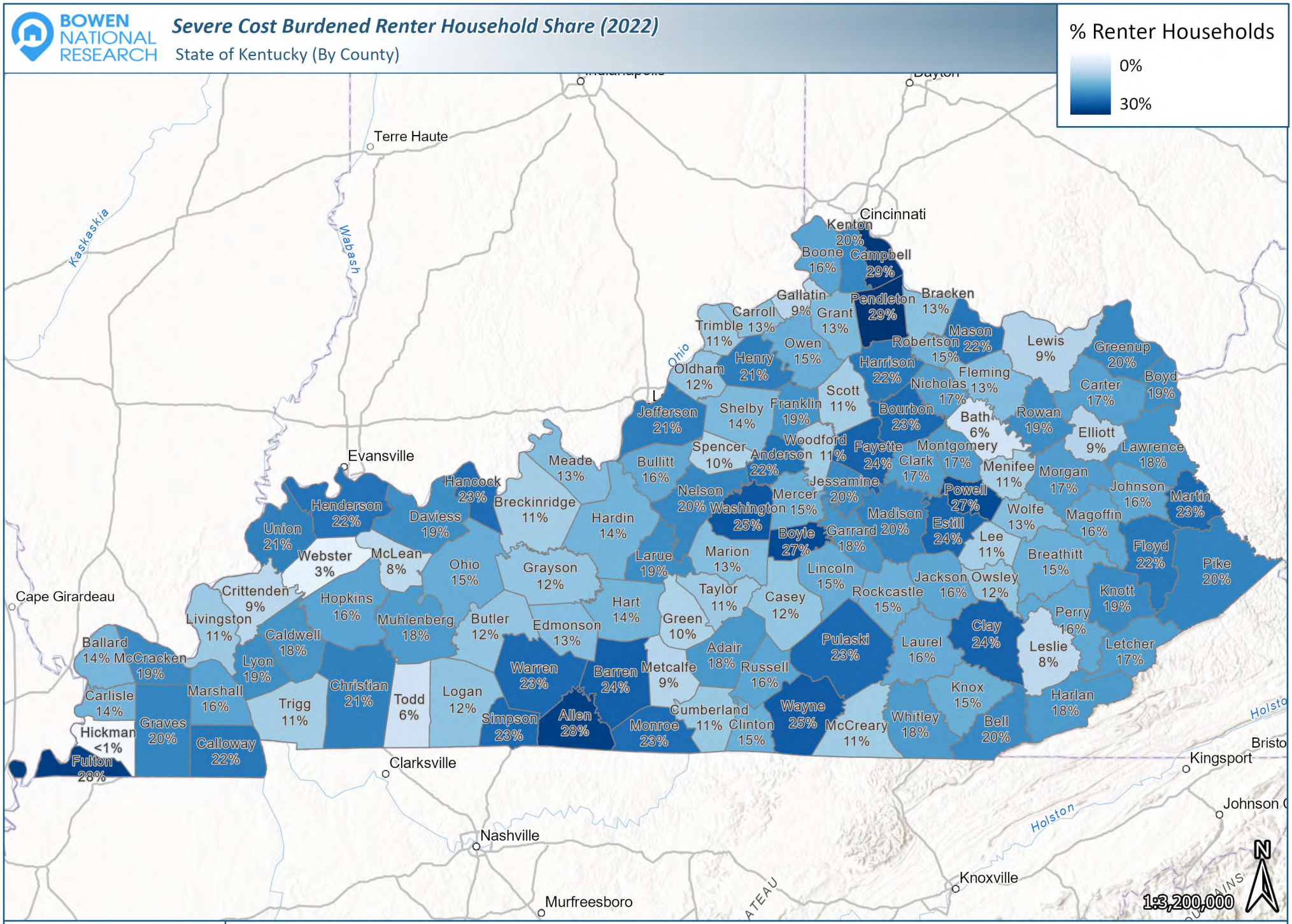
Generally, counties with higher shares of housing cost burdened households have a disproportionate amount of households struggling to pay their housing expenses, often leaving less money for other essential needs (e.g., healthcare, appropriate clothing, healthy food, etc.). In such counties, housing affordability is often a significant challenge.

Maps illustrating the shares of renter and owner housing cost burdened households by county are on the following pages.

BOWEN NATIONAL RESEARCH

Severe Cost Burdened Renter Household Share (2022)

State of Kentucky (By County)

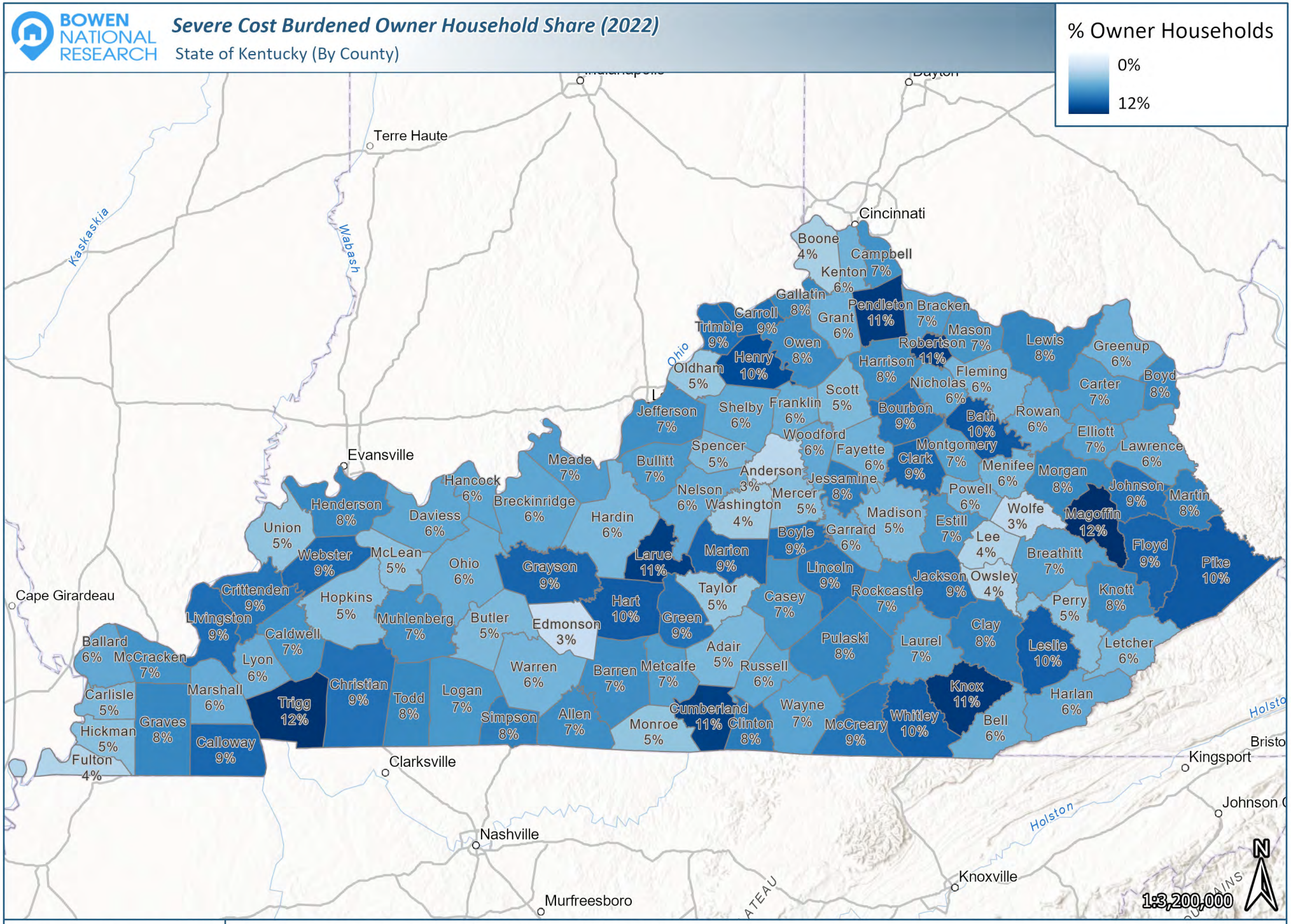


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

Severe Cost Burdened Owner Household Share (2022)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

M. IN-COMMUTER POPULATION

Based on numerous surveys conducted by Bowen National Research, notable shares (typically around 40%) of non-resident commuters indicated that they would move to the same county they work in if housing was available and affordable in the market they work. As a result, it is reasonable to conclude that some portion of these in-commuters will influence local housing market needs. Therefore, this study included in-commuter population data for each of the subject counties using U.S. Census data. This data was modified to account for renters versus owners.

Number of In-Commuter Population (2021) by County								
County	Renter	Owner	County	Renter	Owner	County	Renter	Owner
Adair	531	1,831	Grant	846	1,978	McLean	923	3,644
Allen	619	1,802	Graves	1,297	3,988	Meade	558	1,784
Anderson	616	2,223	Grayson	765	2,156	Menifee	88	389
Ballard	208	928	Green	222	717	Mercer	964	2,703
Barren	2,347	4,994	Greenup	788	2,940	Metcalfe	221	839
Bath	300	773	Hancock	541	2,167	Monroe	367	932
Bell	1,445	2,619	Hardin	7,420	13,480	Montgomery	1,868	3,970
Boone	17,794	57,913	Harlan	759	1,736	Morgan	352	1,138
Bourbon	1,430	2,762	Harrison	702	1,663	Muhlenberg	566	2,334
Boyd	4,218	9,968	Hart	735	2,187	Nelson	1,818	6,359
Boyle	3,049	6,493	Henderson	3,521	5,700	Nicholas	109	263
Bracken	139	416	Henry	436	1,146	Ohio	758	2,567
Breathitt	378	1,007	Hickman	75	365	Oldham	1,634	9,559
Breckinridge	283	1,199	Hopkins	2,066	4,851	Owen	157	491
Bullitt	4,325	16,405	Jackson	191	587	Owsley	76	177
Butler	365	994	Jefferson	70,987	115,606	Pendleton	274	917
Caldwell	567	1,820	Jessamine	4,347	8,114	Perry	1,479	4,895
Calloway	2,445	4,771	Johnson	714	2,009	Pike	2,273	6,383
Campbell	5,647	14,492	Kenton	14,096	28,476	Powell	416	986
Carlisle	96	414	Knott	210	726	Pulaski	3,121	7,493
Carroll	1,714	3,348	Knox	1,547	2,906	Robertson	33	120
Carter	610	2,175	Larue	424	1,195	Rockcastle	431	1,489
Casey	334	1,265	Laurel	4,371	11,303	Rowan	2,375	3,731
Christian	7,289	7,441	Lawrence	439	1,504	Russell	580	1,707
Clark	2,685	5,867	Lee	320	791	Scott	5,668	13,718
Clay	550	1,282	Leslie	133	650	Shelby	2,698	6,797
Clinton	559	1,406	Letcher	435	1,481	Simpson	2,044	3,744
Crittenden	143	719	Lewis	207	618	Spencer	143	929
Cumberland	310	894	Lincoln	481	1,811	Taylor	2,421	4,174
Daviess	5,602	12,550	Livingston	343	1,319	Todd	336	778
Edmonson	142	640	Logan	1,167	2,697	Trigg	235	1,249
Elliott	108	311	Lyon	282	1,340	Trimble	158	536
Estill	262	700	Madison	2,082	3,429	Union	642	1,554
Fayette	44,977	57,131	Magoffin	262	683	Warren	12,419	16,928
Fleming	393	1,058	Marion	1,171	3,579	Washington	439	1,438
Floyd	1,639	4,109	Marshall	3,700	15,968	Wayne	686	1,879
Franklin	8,139	14,858	Martin	227	643	Webster	424	1,185
Fulton	481	804	Mason	379	789	Whitley	2,085	4,913
Gallatin	541	1,462	McCracken	6,688	10,345	Wolfe	286	533
Garrard	197	922	McCreary	296	756	Woodford	1,870	4,605

Source: https://onthemap.ces.census.gov; Bowen National Research

The number of commuters varies between counties because some counties serve as regional economic hubs with a large number of employment opportunities. This ultimately attracts a large number of commuters from outside the county in which those employment opportunities exist. Other counties are more rural with fewer employment opportunities and serve as a net exporter of commuters. Because many of the in-commuters would likely choose to live in the same county they work in, it is important for communities to understand the level of influence these in-commuters could have on their local housing market.

The following table summarizes the counties with the greatest number of in-commuters (people commuting into the subject county on a daily basis).

Number of In-Commuter Population (2021) by County				
Rank	County	Renter	Owner	Total
1	Jefferson	70,987	115,606	186,593
2	Fayette	44,977	57,131	102,108
3	Boone	17,794	57,913	75,707
4	Kenton	14,096	28,476	42,572
5	Warren	12,419	16,928	29,347
6	Franklin	8,139	14,858	22,997
7	Hardin	7,420	13,480	20,900
8	Bullitt	4,325	16,405	20,730
9	Campbell	5,647	14,492	20,139
10	Marshall	3,700	15,968	19,668
11	Scott	5,668	13,718	19,386
12	Daviess	5,602	12,550	18,152
13	McCracken	6,688	10,345	17,033
14	Laurel	4,371	11,303	15,674
15	Christian	7,289	7,441	14,730

Source: https://onthemap.ces.census.gov; Bowen National Research

The two counties with the largest number of in-commuters are Jefferson (Louisville area) and Fayette (Lexington). Regardless, many of the preceding counties consist of large cities and/or are part of the Cincinnati metropolitan area and include a large number of employment opportunities. These in-commuters have been considered in the housing gap estimates.

An evaluation was also conducted to compare the number of in-commuters with total persons employed in each county, illustrating the counties that are most impacted by in-commuters.

In-Commuters to Total Persons Employed Ratio by County											
County	In-Commuters	Employed Population	Ratio	County	In-Commuters	Employed Population	Ratio	County	In-Commuters	Employed Population	Ratio
Adair	2,362	4,639	50.9%	Grant	2,824	4,865	58.0%	McLean	1,168	1,822	64.1%
Allen	2,421	4,700	51.5%	Graves	5,285	11,507	45.9%	Meade	2,342	4,667	50.2%
Anderson	2,839	4,646	61.1%	Grayson	2,921	7,214	40.5%	Menifee	477	819	58.2%
Ballard	1,136	1,934	58.7%	Green	939	1,767	53.1%	Mercer	3,667	6,033	60.8%
Barren	7,341	14,608	50.3%	Greenup	3,728	6,697	55.7%	Metcalfe	1,060	1,913	55.4%
Bath	1,073	1,905	56.3%	Hancock	2,708	3,950	68.6%	Monroe	1,299	2,973	43.7%
Bell	4,064	7,168	56.7%	Hardin	20,900	40,591	51.5%	Montgomery	5,838	9,654	60.5%
Boone	75,707	103,396	73.2%	Harlan	2,495	5,294	47.1%	Morgan	1,490	2,947	50.6%
Bourbon	4,192	6,709	62.5%	Harrison	2,365	4,638	51.0%	Muhlenberg	2,900	6,831	42.5%
Boyd	14,186	22,388	63.4%	Hart	2,922	4,960	58.9%	Nelson	8,177	16,716	48.9%
Boyle	9,542	14,090	67.7%	Henderson	9,221	17,859	51.6%	Nicholas	372	768	48.4%
Bracken	555	1,206	46.0%	Henry	1,582	2,612	60.6%	Ohio	3,325	6,766	49.1%
Breathitt	1,385	2,777	49.9%	Hickman	440	885	49.7%	Oldham	11,193	16,787	66.7%
Breckinridge	1,482	3,425	43.3%	Hopkins	6,917	15,661	44.2%	Owen	648	1,348	48.1%
Bullitt	20,730	28,234	73.4%	Jackson	778	1,658	46.9%	Owsley	253	544	46.5%
Butler	1,359	2,687	50.6%	Jefferson	186,593	452,591	41.2%	Pendleton	1,191	2,297	51.9%
Caldwell	2,387	4,251	56.2%	Jessamine	12,461	18,357	67.9%	Perry	6,374	10,628	60.0%
Calloway	7,216	15,149	47.6%	Johnson	2,723	4,618	59.0%	Pike	8,656	18,909	45.8%
Campbell	20,139	29,794	67.6%	Kenton	42,572	65,247	65.2%	Powell	1,402	2,583	54.3%
Carlisle	510	949	53.7%	Knott	936	1,955	47.9%	Pulaski	10,614	24,163	43.9%
Carroll	5,062	6,741	75.1%	Knox	4,453	7,557	58.9%	Robertson	153	246	62.2%
Carter	2,785	5,526	50.4%	Larue	1,619	2,745	59.0%	Rockcastle	1,920	3,750	51.2%
Casey	1,599	3,600	44.4%	Laurel	15,674	27,473	57.1%	Rowan	6,106	10,029	60.9%
Christian	14,730	27,297	54.0%	Lawrence	1,943	3,335	58.3%	Russell	2,287	5,344	42.8%
Clark	8,552	13,087	65.3%	Lee	1,111	1,618	68.7%	Scott	19,386	29,678	65.3%
Clay	1,832	3,819	48.0%	Leslie	783	1,439	54.4%	Shelby	9,495	15,310	62.0%
Clinton	1,965	3,556	55.3%	Letcher	1,916	4,162	46.0%	Simpson	5,788	8,879	65.2%
Crittenden	862	1,859	46.4%	Lewis	825	1,970	41.9%	Spencer	1,072	2,002	53.5%
Cumberland	1,204	2,051	58.7%	Lincoln	2,292	3,871	59.2%	Taylor	6,595	11,377	58.0%
Daviess	18,152	45,574	39.8%	Livingston	1,662	2,567	64.7%	Todd	1,114	2,200	50.6%
Edmonson	782	1,622	48.2%	Logan	3,864	8,097	47.7%	Trigg	1,484	2,877	51.6%
Elliott	419	809	51.8%	Lyon	1,622	2,329	69.6%	Trimble	694	1,131	61.4%
Estill	962	2,116	45.5%	Madison	17,033	32,348	52.7%	Union	2,196	4,524	48.5%
Fayette	102,108	191,235	53.4%	Magoffin	1,052	1,979	53.2%	Warren	29,347	63,552	46.2%
Fleming	1,451	3,028	47.9%	Marion	4,567	8,382	54.5%	Washington	1,877	3,401	55.2%
Floyd	5,748	9,383	61.3%	Marshall	5,511	10,408	52.9%	Wayne	2,565	5,897	43.5%
Franklin	22,997	33,322	69.0%	Martin	945	1,669	56.6%	Webster	1,609	2,604	61.8%
Fulton	1,285	1,943	66.1%	Mason	4,750	7,566	62.8%	Whitley	6,998	11,845	59.1%
Gallatin	2,003	2,654	75.5%	McCracken	19,668	36,702	53.6%	Wolfe	819	1,279	64.0%
Garrard	1,119	2,020	55.4%	McCreary	870	2,200	39.5%	Woodford	6,475	9,336	69.4%

Source: https://onthemap.ces.census.gov; Bowen National Research

The following table summarizes the counties with the greatest ratio of in-commuters (people commuting into the subject county on a daily basis).

In-Commuters to Total Persons Employed Ratio by County				
Rank	County	In-Commuters	Employed Population	Ratio
1	Gallatin	2,003	2,654	75.5%
2	Carroll	5,062	6,741	75.1%
3	Bullitt	20,730	28,234	73.4%
4	Boone	75,707	103,396	73.2%
5	Lyon	1,622	2,329	69.6%
6	Woodford	6,475	9,336	69.4%
7	Franklin	22,997	33,322	69.0%
8	Lee	1,111	1,618	68.7%
9	Hancock	2,708	3,950	68.6%
10	Jessamine	12,461	18,357	67.9%
11	Boyle	9,542	14,090	67.7%
12	Campbell	20,139	29,794	67.6%
13	Oldham	11,193	16,787	66.7%
14	Fulton	1,285	1,943	66.1%
15	Clark	8,552	13,087	65.3%

Source: https://onthemap.ces.census.gov; Bowen National Research

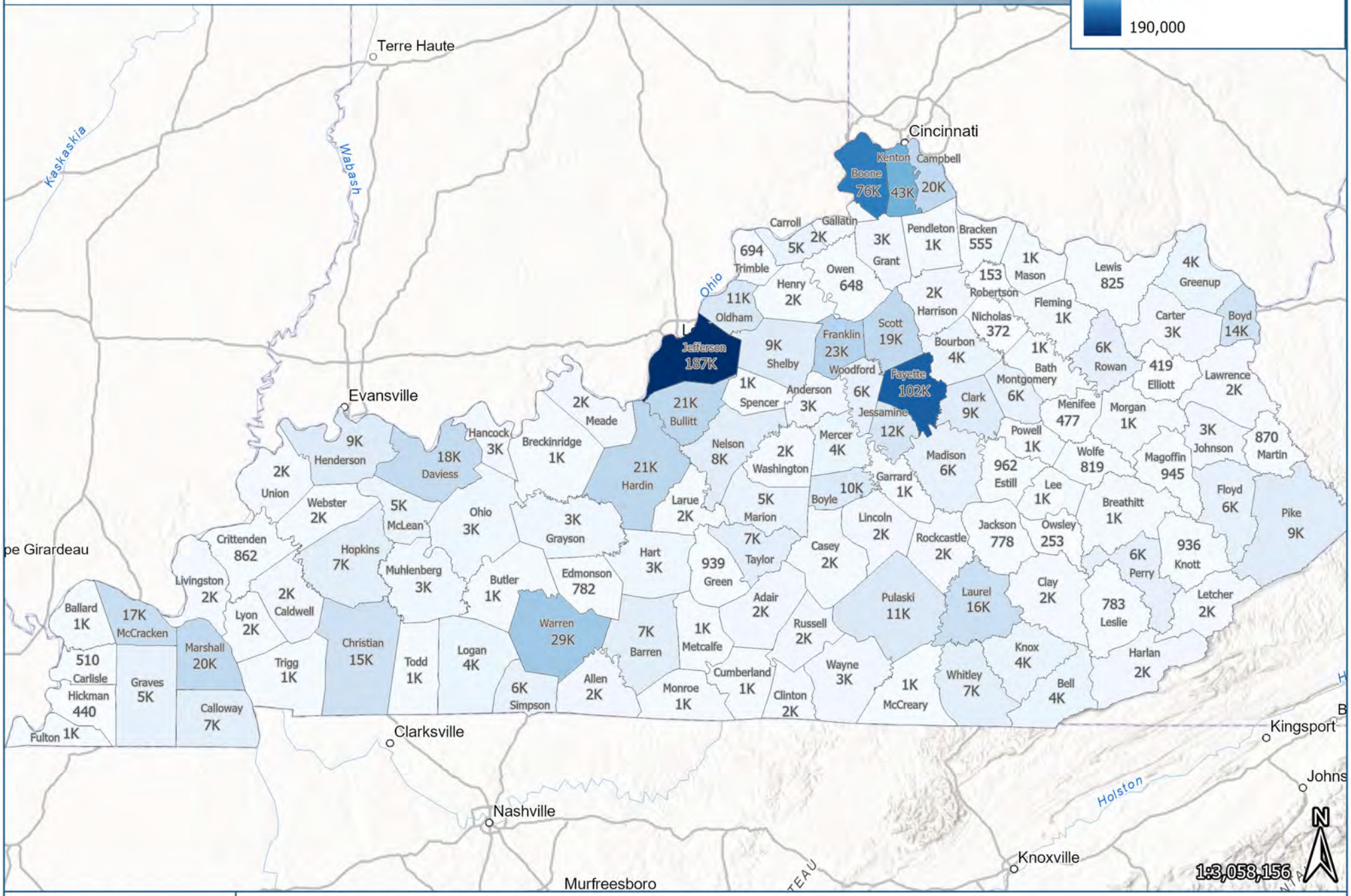
Roughly two-thirds to three-quarters of the people working in each of the preceding counties *commute into* their respective counties, indicating that these counties rely heavily on in-commuters to fill a large majority of their jobs. Given the lack of available housing alternatives in these markets, it is likely that many of these in-commuters would reside in the county that they work in if adequate housing was available and affordable. Many of the preceding counties are in or near the Cincinnati metropolitan area or around some of the larger cities in the state.

Maps illustrating the number of in-commuters by county and the in-commuter to total employment ratio are illustrated on the following pages.

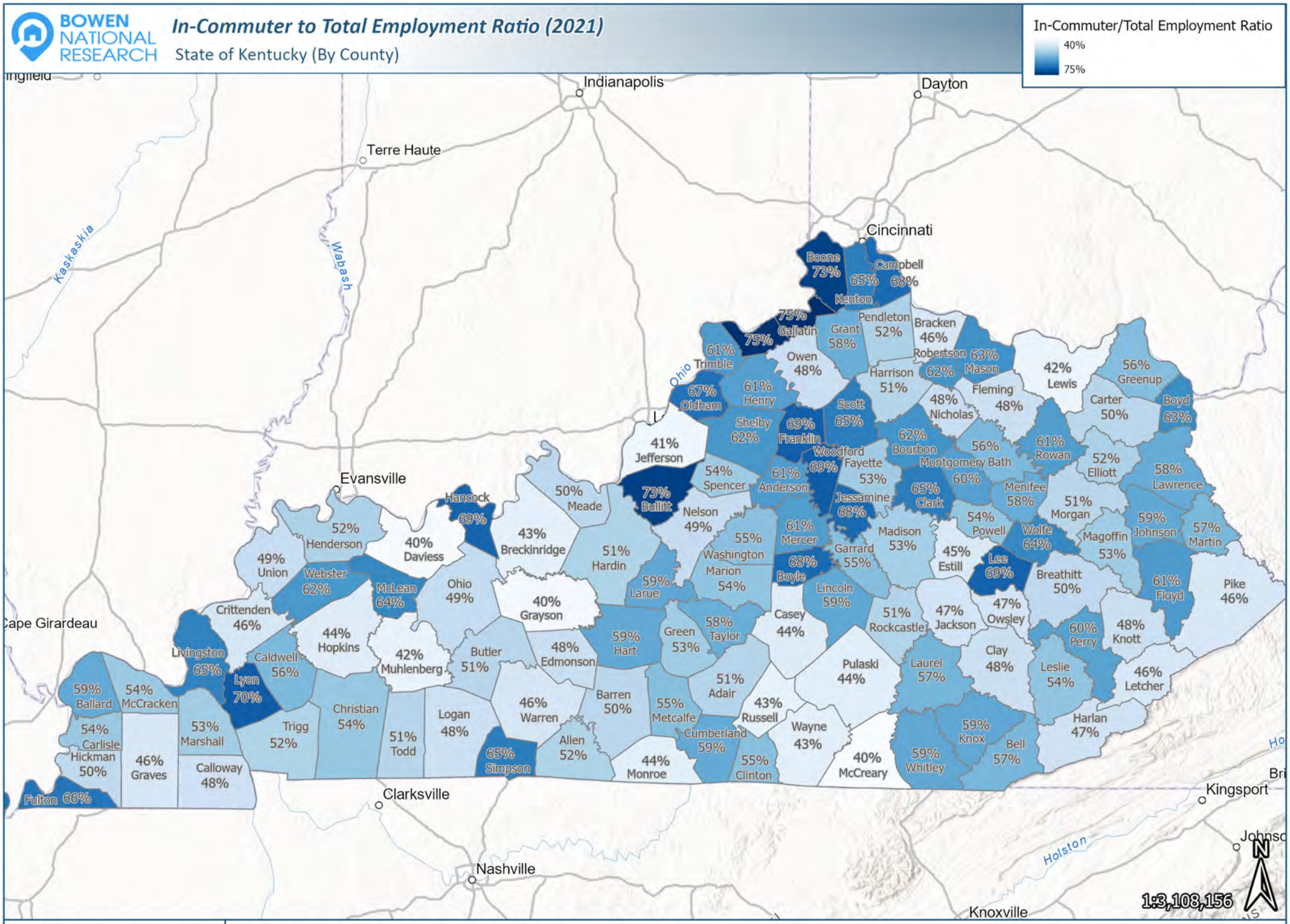
BOWEN NATIONAL RESEARCH

In-Commuter Population (2021)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research


BOWEN NATIONAL RESEARCH
In-Commuter to Total Employment Ratio (2021)
State of Kentucky (By County)
In-Commuter/Total Employment Ratio
40%
75%
Indianapolis
Dayton
Terre Haute
Cincinnati
Evansville
Cape Girardeau
Clarksville
Nashville
Knoxville
Kingsport
Kaskaskia
Wabash
Ohio
Holston
Boone 73%
Campbell 68%
Kenton 65%
Gallatin 75%
Pendleton 52%
Bracken 46%
Grant 58%
Robertson 63%
Mason 62%
Trimble 61%
Owen 48%
Harrison 51%
Lewis 42%
Greenup 56%
Oldham 67%
Henry 61%
Fleming 48%
Carter 50%
Boyd 63%
Shelby 62%
Scott 65%
Nicholas 48%
Jefferson 41%
Franklin 69%
Bourbon 62%
Rowan 61%
Woodford 69%
Fayette 53%
Montgomery 60%
Bath 56%
Elliott 52%
Lawrence 58%
Spencer 54%
Anderson 61%
Menifee 58%
Bullitt 73%
Jessamine 68%
Clark 65%
Morgan 51%
Hancock 69%
Meade 50%
Nelson 49%
Powell 54%
Johnson 59%
Martin 57%
Henderson 52%
Breckinridge 43%
Madison 53%
Wolfe 64%
Magoffin 53%
Daviess 40%
Hardin 51%
Mercer 61%
Union 49%
Washington 55%
Garrard 55%
Estill 45%
Lee 69%
Webster 62%
Marion 54%
Breathitt 50%
Floyd 61%
Pike 46%
McLean 64%
Ohio 49%
Boyle 68%
Larue 59%
Lincoln 59%
Grayson 40%
Crittenden 46%
Casey 44%
Rockcastle 51%
Jackson 47%
Owsley 47%
Perry 60%
Knott 48%
Livingston 65%
Hopkins 44%
Green 53%
Taylor 58%
Hart 59%
Caldwell 56%
Muhlenberg 42%
Butler 51%
Edmonson 48%
Clay 48%
Leslie 54%
Letcher 46%
Lyon 70%
Pulaski 44%
Laurel 57%
Ballard 59%
McCracken 54%
Barren 50%
Adair 51%
Christian 54%
Logan 48%
Warren 46%
Metcalfe 55%
Russell 43%
Harlan 47%
Carlisle 54%
Marshall 53%
Trigg 52%
Todd 51%
Allen 52%
Cumberland 59%
Wayne 43%
Knox 59%
Hickman 50%
Graves 46%
Calloway 48%
Simpson 65%
Monroe 44%
Clinton 55%
McCreary 40%
Whitley 59%
Bell 57%
Fulton 66%
1:3,108,156
0 10 20 30 40
Miles
Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

N. ANNUAL TURNOVER RATE BY TENURE

This study considered resident turnover for households living in severe housing cost burdened housing situations (paying over 50% of income toward housing costs), as it is assumed not all such households would move if given the opportunity to secure more affordable housing. Below is the share of annual turnover by tenure (renter versus owner) for each county in the state.

Rate of Annual Turnover by County								
County	Renter	Owner	County	Renter	Owner	County	Renter	Owner
Adair	23.6%	6.4%	Grant	14.4%	3.5%	McLean	32.1%	4.3%
Allen	13.8%	7.1%	Graves	15.1%	7.6%	Meade	20.6%	10.3%
Anderson	22.5%	7.0%	Grayson	16.3%	6.0%	Menifee	16.3%	9.6%
Ballard	9.5%	6.0%	Green	24.0%	7.3%	Mercer	20.8%	8.2%
Barren	21.5%	7.8%	Greenup	20.5%	7.0%	Metcalfe	35.1%	7.7%
Bath	28.4%	3.7%	Hancock	19.0%	6.3%	Monroe	27.9%	5.6%
Bell	23.0%	4.3%	Hardin	25.0%	9.5%	Montgomery	22.4%	6.3%
Boone	30.6%	8.8%	Harlan	21.1%	4.9%	Morgan	13.0%	3.6%
Bourbon	14.9%	4.7%	Harrison	22.4%	7.1%	Muhlenberg	36.7%	8.6%
Boyd	25.1%	7.3%	Hart	18.7%	6.8%	Nelson	22.9%	9.1%
Boyle	19.0%	10.4%	Henderson	16.8%	7.3%	Nicholas	32.3%	3.2%
Bracken	6.8%	5.1%	Henry	16.9%	5.6%	Ohio	17.7%	4.5%
Breathitt	22.1%	4.8%	Hickman	13.2%	4.8%	Oldham	21.4%	9.2%
Breckinridge	18.8%	3.5%	Hopkins	25.4%	7.0%	Owen	31.3%	7.3%
Bullitt	16.0%	6.5%	Jackson	13.6%	5.9%	Owsley	15.7%	5.8%
Butler	30.2%	8.3%	Jefferson	24.1%	8.1%	Pendleton	17.6%	8.6%
Caldwell	9.4%	5.7%	Jessamine	20.6%	7.4%	Perry	29.4%	6.7%
Calloway	35.3%	7.5%	Johnson	14.8%	4.5%	Pike	25.3%	5.8%
Campbell	24.0%	8.7%	Kenton	26.5%	7.9%	Powell	26.2%	6.4%
Carlisle	20.5%	10.1%	Knott	19.5%	3.1%	Pulaski	22.8%	7.8%
Carroll	23.2%	6.7%	Knox	13.3%	3.5%	Robertson	55.0%	7.2%
Carter	16.3%	3.8%	Larue	23.1%	10.4%	Rockcastle	23.4%	7.2%
Casey	24.2%	7.9%	Laurel	15.2%	6.0%	Rowan	22.3%	4.7%
Christian	28.0%	7.7%	Lawrence	10.4%	4.8%	Russell	14.8%	8.4%
Clark	23.6%	10.1%	Lee	21.7%	6.3%	Scott	29.7%	9.8%
Clay	31.1%	6.9%	Leslie	16.8%	2.5%	Shelby	15.6%	8.2%
Clinton	9.8%	4.8%	Letcher	25.8%	4.4%	Simpson	19.5%	10.2%
Crittenden	16.0%	4.7%	Lewis	22.8%	7.8%	Spencer	12.2%	7.1%
Cumberland	31.4%	7.5%	Lincoln	17.4%	8.7%	Taylor	21.1%	5.7%
Daviess	26.5%	7.0%	Livingston	12.1%	5.4%	Todd	8.9%	4.2%
Edmonson	32.1%	4.3%	Logan	17.9%	9.2%	Trigg	29.1%	9.4%
Elliott	12.2%	4.7%	Lyon	15.8%	6.6%	Trimble	16.5%	9.2%
Estill	15.4%	4.9%	Madison	27.7%	8.4%	Union	29.3%	6.1%
Fayette	34.2%	9.2%	Magoffin	23.1%	5.3%	Warren	34.1%	9.2%
Fleming	23.2%	7.2%	Marion	20.6%	7.4%	Washington	24.3%	4.5%
Floyd	15.1%	6.3%	Marshall	19.6%	7.3%	Wayne	19.9%	4.2%
Franklin	30.9%	7.3%	Martin	15.1%	3.1%	Webster	16.5%	7.2%
Fulton	17.5%	6.4%	Mason	24.8%	7.9%	Whitley	20.2%	6.8%
Gallatin	13.0%	5.6%	McCracken	18.9%	5.9%	Wolfe	6.1%	3.1%
Garrard	16.6%	7.1%	McCreary	15.7%	3.9%	Woodford	24.2%	5.7%

Source: American Community Survey (2018-2022); ESRI; Bowen National Research

The following table summarizes the counties with the highest shares of annual resident turnover, illustrating only counties with renter turnover above 30% and owner turnover above 10%.

Rate of Annual Turnover by Tenure and County					
Renter Households			Owner Households		
Rank	County	Turnover	Rank	County	Turnover
1	Robertson	55.0%	1 (Tied)	Boyle	10.4%
2	Muhlenberg	36.7%	1 (Tied)	Larue	10.4%
3	Calloway	35.3%	3	Meade	10.3%
4	Metcalfe	35.1%	4	Simpson	10.2%
5	Fayette	34.2%	5 (Tied)	Carlisle	10.1%
6	Warren	34.1%	5 (Tied)	Clark	10.1%
7	Nicholas	32.3%			
8 (Tied)	Edmonson	32.1%			
8 (Tied)	McLean	32.1%			
10	Cumberland	31.4%			
11	Owen	31.3%			
12	Clay	31.1%			
13	Franklin	30.9%			
14	Boone	30.6%			
15	Butler	30.2%			

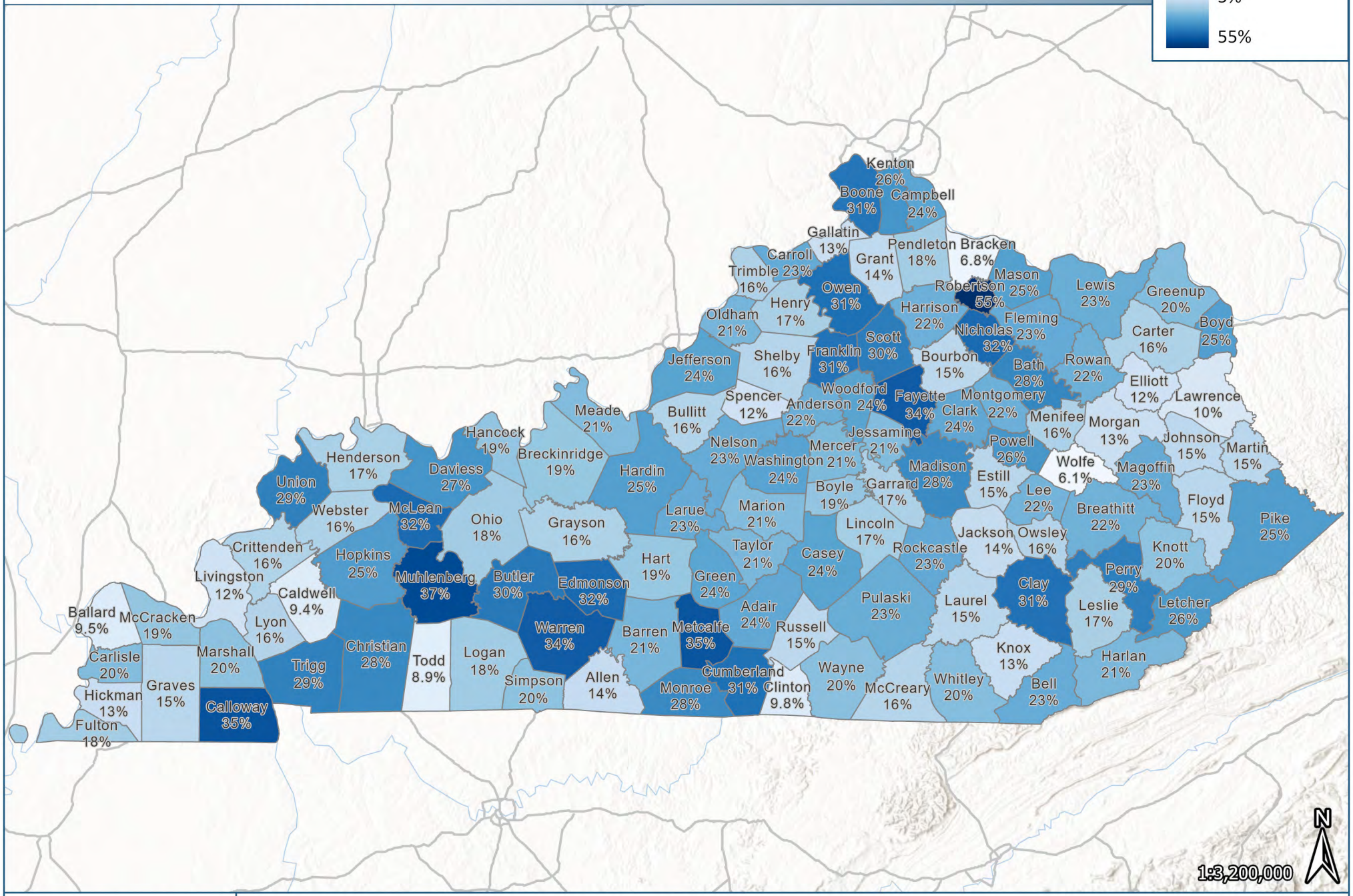
Source: American Community Survey (2018-2022); Bowen National Research

Robertson County has the highest renter turnover rate (55.0%) in the state. It is worth noting that this county is the least populated county in the state with just 2,174 people in 2024. As a result, even a small portion of people moving in this county could greatly influence this county's annual turnover rate. All of the remaining counties in the preceding table have similar annual renter turnover rates, ranging from 30.2% to 36.7%. The highest annual owner turnover rates range from 10.1% to 10.4%. Numerous factors can greatly influence annual turnover rates, including but not limited to markets influenced by higher education offerings, large-scale business relocations, presence of a state capital, business expansions or closures, a large base of retiring households, presence of seasonal/recreational housing market, or rapid household growth. Communities with high annual turnover rates can be indicators of housing market issues. Turnover rates by tenure were considered in the housing supply gap estimates.

BOWEN NATIONAL RESEARCH

Total Renter Turnover Rate (2022)

State of Kentucky (By County)



0 10 20 30 40

Miles

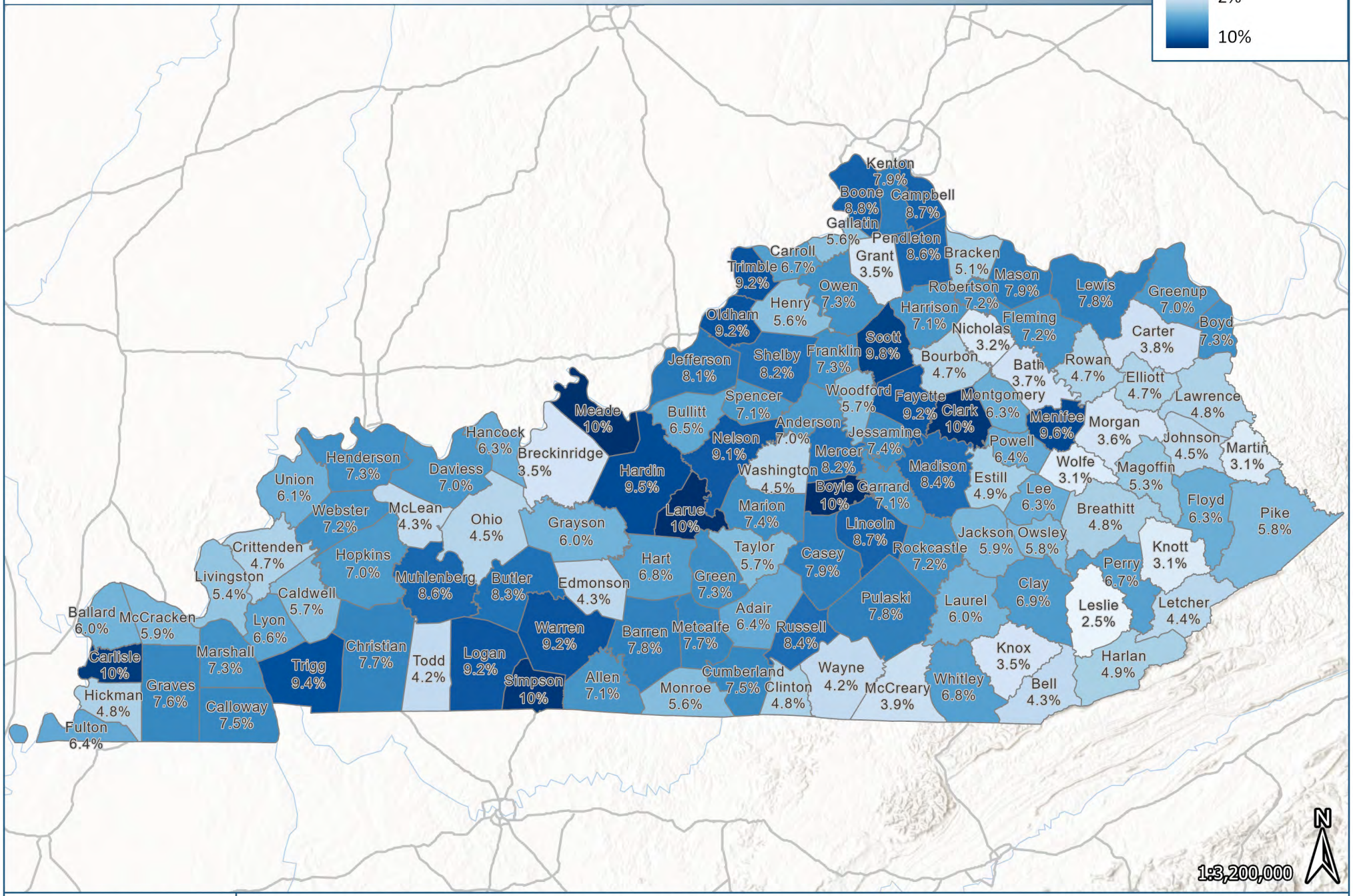
Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS

Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

Total Owner Turnover Rate (2022)

State of Kentucky (By County)



0 10 20 30 40

Miles

Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS

Additional Source(s): Bowen National Research, 2018-2022 ACS

IV. ECONOMIC ANALYSIS

A. INTRODUCTION

The need for housing within a given geographic area is influenced by the number of households choosing to live there. Although the number of households in an area at any given time is a function of many factors, one of the primary reasons for residency is job availability. In this section, the employment characteristics and trends of the state of Kentucky are examined.

An overview of the Kentucky workforce is provided through several overall metrics: total employment, unemployment rates, large-scale business closures or layoffs (WARN Notices), and notable economic investment and job growth.

It is critical to note that many areas within the state are expected to experience significant job growth over the next several years due to substantial private and public sector investment, including the creation of large-scale businesses. Known job announcements and economic investments were utilized to estimate the potential job creation for applicable counties. These projections were then used to estimate the number of households that are expected to be added to each county, in terms of households by tenure (renter versus owner) and income. This information is included in the housing gap estimates shown in Section VI.

B. TOTAL EMPLOYMENT AND UNEMPLOYMENT RATES

Total employment reflects the number of employed people who live within an area regardless of where they work. The following table illustrates the total employment base for each county in 2014 and 2023. Counties with negative job growth are shown in **red**.

Total Employment (2014 to 2023)											
County	2014	2023	Change	County	2014	2023	Change	County	2014	2023	Change
Adair	6,602	6,853	251	Grant	10,477	11,089	612	McLean	4,044	3,655	-389
Allen	8,160	8,562	402	Graves	14,685	14,741	56	Meade	11,274	11,170	-104
Anderson	10,839	11,627	788	Grayson	9,958	9,797	-161	Menifee	2,127	2,167	40
Ballard	3,383	3,290	-93	Green	4,753	4,794	41	Mercer	9,294	9,763	469
Barren	17,554	16,899	-655	Greenup	13,080	12,001	-1,079	Metcalfe	3,882	3,663	-219
Bath	4,304	4,313	9	Hancock	3,743	3,541	-202	Monroe	4,350	4,254	-96
Bell	8,375	7,795	-580	Hardin	43,744	45,471	1,727	Montgomery	10,885	11,007	122
Boone	61,910	68,936	7,026	Harlan	7,233	5,911	-1,322	Morgan	4,346	4,146	-200
Bourbon	9,109	9,047	-62	Harrison	7,924	8,446	522	Muhlenberg	11,429	9,283	-2,146
Boyd	17,648	16,077	-1,571	Hart	7,329	7,194	-135	Nelson	20,016	22,821	2,805
Boyle	11,447	11,980	533	Henderson	20,346	19,378	-968	Nicholas	3,187	3,161	-26
Bracken	3,501	3,564	63	Henry	7,206	7,683	477	Ohio	8,794	8,508	-286
Breathitt	3,705	2,917	-788	Hickman	1,997	1,559	-438	Oldham	28,852	31,725	2,873
Breckinridge	7,506	7,485	-21	Hopkins	19,113	17,447	-1,666	Owen	5,251	4,974	-277
Bullitt	36,963	40,677	3,714	Jackson	4,059	3,884	-175	Owsley	1,056	1,018	-38
Butler	4,804	4,804	0	Jefferson	354,906	374,287	19,381	Pendleton	6,314	6,584	270
Caldwell	5,099	5,492	393	Jessamine	23,619	25,657	2,038	Perry	8,560	7,535	-1,025
Calloway	17,644	16,346	-1,298	Johnson	7,315	6,242	-1,073	Pike	19,696	17,828	-1,868
Campbell	45,428	48,376	2,948	Kenton	78,569	83,716	5,147	Powell	4,553	4,911	358
Carlisle	2,240	2,105	-135	Knott	4,567	3,972	-595	Pulaski	24,365	23,829	-536
Carroll	4,524	5,267	743	Knox	9,120	9,210	90	Robertson	747	743	-4
Carter	9,364	8,871	-493	LaRue	5,389	5,526	137	Rockcastle	6,371	6,163	-208
Casey	6,172	6,266	94	Laurel	22,302	23,568	1,266	Rowan	9,824	9,648	-176
Christian	23,505	23,327	-178	Lawrence	4,773	5,273	500	Russell	5,914	5,996	82
Clark	15,948	16,581	633	Lee	2,090	2,030	-60	Scott	25,211	29,308	4,097
Clay	4,936	4,748	-188	Leslie	2,769	2,331	-438	Shelby	21,400	24,531	3,131
Clinton	3,645	3,252	-393	Letcher	6,355	5,586	-769	Simpson	7,994	8,626	632
Crittenden	3,634	3,568	-66	Lewis	4,676	4,077	-599	Spencer	8,679	10,029	1,350
Cumberland	2,728	3,339	611	Lincoln	8,510	8,710	200	Taylor	10,413	11,541	1,128
Daviess	43,358	42,641	-717	Livingston	3,453	3,454	1	Todd	5,168	5,476	308
Edmonson	4,384	4,527	143	Logan	11,254	11,627	373	Trigg	5,316	5,684	368
Elliott	1,911	1,724	-187	Lyon	2,775	3,014	239	Trimble	3,597	3,598	1
Estill	5,003	4,882	-121	Madison	42,882	44,992	2,110	Union	6,329	5,546	-783
Fayette	159,106	169,623	10,517	Magoffin	3,207	2,815	-392	Warren	56,106	63,646	7,540
Fleming	5,881	5,603	-278	Marion	8,610	9,081	471	Washington	5,795	5,989	194
Floyd	11,135	10,222	-913	Marshall	13,961	14,300	339	Wayne	6,559	6,432	-127
Franklin	23,085	24,331	1,246	Martin	3,126	2,015	-1,111	Webster	5,950	4,961	-989
Fulton	2,044	1,999	-45	Mason	7,134	6,132	-1,002	Whitley	12,241	13,026	785
Gallatin	3,595	3,792	197	McCracken	27,433	28,607	1,174	Wolfe	1,825	1,977	152
Garrard	7,098	7,591	493	McCreary	4,516	4,363	-153	Woodford	13,611	14,259	648
Kentucky State Total 2014 = 1,877,560								**Kentucky State Total 2023 = 1,942,001**			

Source: Kentucky Center for Statistics and Bowen National Research

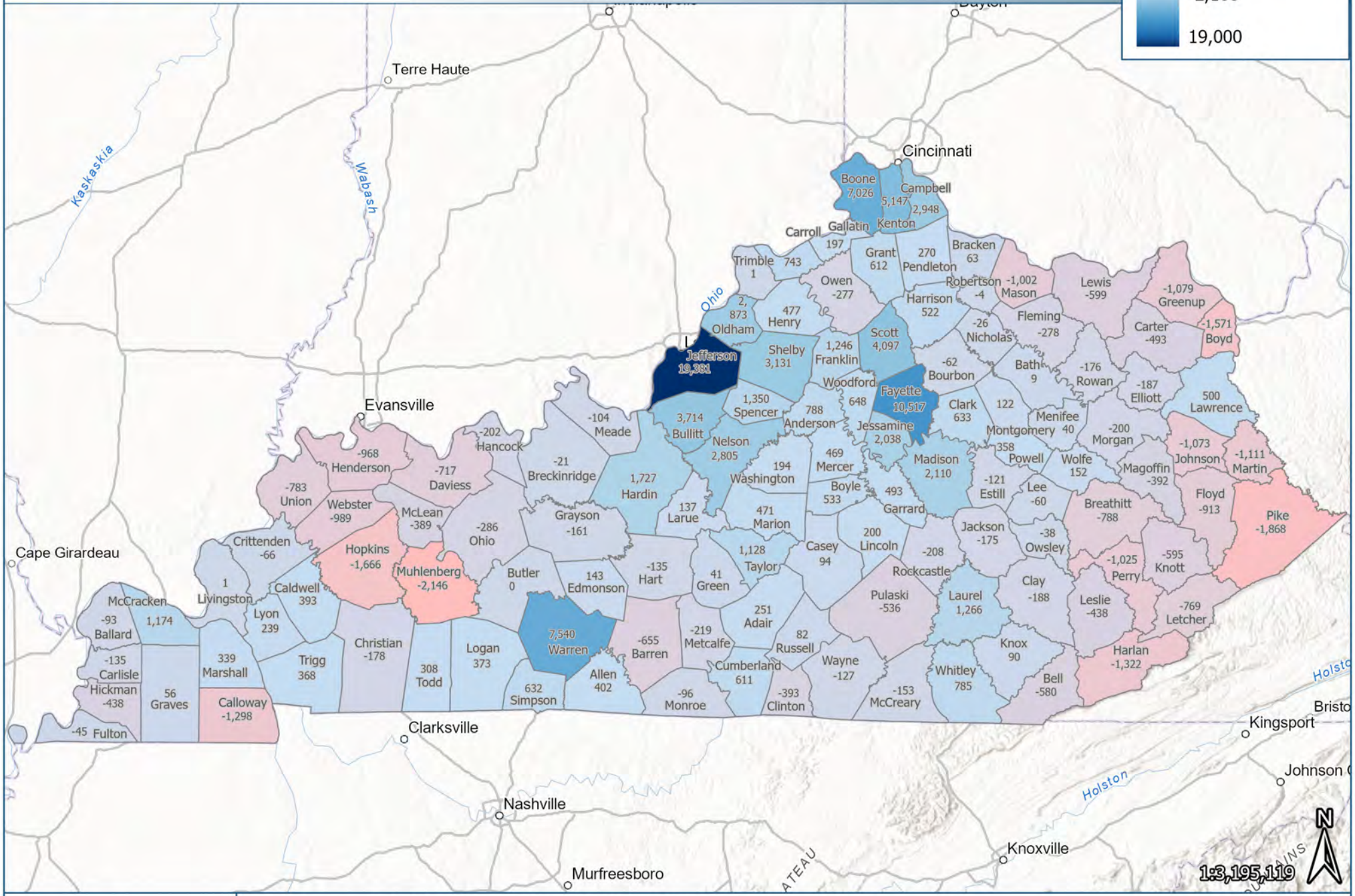
From 2014 through 2023, the majority of Kentucky counties experienced positive job growth. The most significant job growth occurred in the counties of Jefferson (19,381 jobs), Fayette (10,517), Warren (7,540), Boone (7,026), Kenton (5,147) Scott (4,097), Bullitt (3,714), and Shelby (3,131). This job growth occurred in some of the more populated areas of the state. Job growth throughout Kentucky likely contributed to increased housing demand over the past decade. Nearly half of the counties in the state experienced a decline in the number of employed persons over the past 10 years. These job losses likely had some impact on the demand for housing, particularly on more affordable housing alternatives. Pending business closures and layoffs, as well as future job growth information, is provided later in this section.

A map illustrating the change in total employment for the past decade is shown on the following page.

BOWEN NATIONAL RESEARCH

Change in Total Persons Employed (2014 to 2023)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

Each county's annual unemployment rates for the last three years are illustrated as follows. Unemployment rates below 4.0% are denoted in **red**.

Annual Unemployment Rate (2021 to 2023)											
County	2021	2022	2023	County	2021	2022	2023	County	2021	2022	2023
Adair	4.8%	4.7%	5.0%	Grant	4.3%	**3.9%**	4.0%	McLean	4.1%	4.6%	4.6%
Allen	**3.9%**	4.0%	4.0%	Graves	4.2%	4.7%	4.2%	Meade	5.0%	4.6%	4.6%
Anderson	**3.8%**	**3.3%**	**3.3%**	Grayson	5.3%	4.7%	4.6%	Menifee	6.5%	5.9%	6.2%
Ballard	4.8%	5.0%	4.9%	Green	**3.6%**	**3.8%**	**3.8%**	Mercer	4.3%	**3.8%**	4.1%
Barren	5.1%	4.2%	4.4%	Greenup	6.5%	6.0%	6.5%	Metcalfe	5.1%	4.6%	4.8%
Bath	5.5%	5.3%	5.6%	Hancock	4.2%	4.4%	4.6%	Monroe	**3.8%**	**3.4%**	4.3%
Bell	5.5%	5.2%	5.6%	Hardin	4.5%	4.2%	4.1%	Montgomery	5.0%	4.6%	4.8%
Boone	**3.6%**	**3.2%**	**3.6%**	Harlan	8.0%	6.5%	6.6%	Morgan	5.5%	5.4%	5.1%
Bourbon	**3.7%**	**3.6%**	**3.6%**	Harrison	**3.7%**	**3.4%**	**3.8%**	Muhlenberg	6.2%	5.9%	6.1%
Boyd	5.9%	5.3%	5.6%	Hart	4.2%	4.1%	4.4%	Nelson	4.2%	**3.9%**	**3.6%**
Boyle	4.8%	4.1%	4.5%	Henderson	4.3%	**3.9%**	4.0%	Nicholas	4.1%	4.2%	4.3%
Bracken	4.5%	4.4%	4.7%	Henry	**3.9%**	**3.7%**	**3.7%**	Ohio	5.2%	5.1%	5.6%
Breathitt	8.1%	7.5%	7.5%	Hickman	4.2%	4.4%	4.5%	Oldham	**3.4%**	**3.4%**	**3.4%**
Breckinridge	5.0%	4.7%	4.9%	Hopkins	4.9%	4.5%	4.4%	Owen	4.1%	**3.5%**	**3.7%**
Bullitt	4.5%	4.2%	4.1%	Jackson	6.0%	5.8%	5.6%	Owsley	6.8%	7.1%	6.6%
Butler	4.4%	4.2%	4.5%	Jefferson	4.6%	**3.9%**	**3.9%**	Pendleton	4.0%	**3.6%**	4.0%
Caldwell	4.0%	**3.5%**	**3.9%**	Jessamine	**3.8%**	**3.3%**	**3.5%**	Perry	5.9%	5.2%	5.6%
Calloway	4.3%	4.1%	4.4%	Johnson	6.9%	6.1%	6.6%	Pike	6.0%	5.3%	5.7%
Campbell	**3.8%**	**3.4%**	**3.6%**	Kenton	4.0%	**3.4%**	**3.7%**	Powell	4.6%	4.3%	4.4%
Carlisle	**3.7%**	**3.8%**	**3.9%**	Knott	6.7%	6.3%	6.7%	Pulaski	4.7%	4.7%	4.8%
Carroll	**3.9%**	**3.3%**	**3.5%**	Knox	5.9%	5.5%	5.8%	Robertson	4.0%	5.2%	5.2%
Carter	7.3%	7.3%	7.6%	LaRue	4.7%	4.6%	4.4%	Rockcastle	4.8%	4.8%	4.7%
Casey	4.0%	**3.9%**	4.1%	Laurel	4.3%	4.3%	4.5%	Rowan	5.0%	4.7%	5.2%
Christian	5.6%	5.0%	5.1%	Lawrence	6.1%	5.5%	5.7%	Russell	5.2%	5.1%	5.3%
Clark	4.2%	**3.7%**	**3.8%**	Lee	5.3%	5.6%	5.8%	Scott	**3.5%**	**3.1%**	**3.3%**
Clay	6.4%	5.8%	6.4%	Leslie	7.5%	6.8%	6.9%	Shelby	**3.7%**	**3.5%**	**3.5%**
Clinton	4.3%	5.0%	5.2%	Letcher	7.1%	6.3%	6.3%	Simpson	4.0%	**3.5%**	**3.8%**
Crittenden	4.2%	4.3%	4.1%	Lewis	7.2%	7.4%	8.0%	Spencer	4.1%	4.1%	**3.7%**
Cumberland	**3.4%**	**3.3%**	**3.4%**	Lincoln	5.3%	4.9%	5.1%	Taylor	**3.8%**	**3.8%**	**3.8%**
Daviess	4.1%	4.0%	4.3%	Livingston	5.8%	4.9%	5.0%	Todd	**3.5%**	**3.3%**	**3.8%**
Edmonson	4.9%	5.0%	5.1%	Logan	**3.6%**	**3.6%**	4.1%	Trigg	4.9%	4.6%	4.7%
Elliott	7.9%	8.3%	8.2%	Lyon	4.3%	4.4%	4.4%	Trimble	4.6%	4.5%	**3.9%**
Estill	4.9%	5.0%	5.0%	Madison	4.0%	**3.7%**	**3.9%**	Union	4.3%	4.4%	4.9%
Fayette	**3.7%**	**3.2%**	**3.4%**	Magoffin	11.6%	10.8%	9.8%	Warren	4.1%	**3.7%**	**3.9%**
Fleming	4.7%	4.6%	4.8%	Marion	4.1%	**3.5%**	**3.4%**	Washington	**3.7%**	**3.6%**	**3.3%**
Floyd	6.6%	6.0%	6.0%	Marshall	4.4%	4.2%	4.0%	Wayne	4.9%	5.1%	5.6%
Franklin	4.2%	**3.5%**	**3.6%**	Martin	8.6%	7.6%	8.3%	Webster	4.2%	4.0%	4.2%
Fulton	5.1%	4.6%	5.0%	Mason	5.3%	5.0%	5.2%	Whitley	4.8%	4.5%	4.8%
Gallatin	4.1%	**3.7%**	4.0%	McCracken	4.8%	4.1%	4.0%	Wolfe	5.7%	5.8%	6.3%
Garrard	4.3%	4.0%	**3.9%**	McCreary	5.5%	5.4%	5.9%	Woodford	**3.2%**	**3.1%**	**3.1%**
								State	**4.5%**	**4.0%**	**4.2%**

Source: Department of Labor; Bureau of Labor Statistics

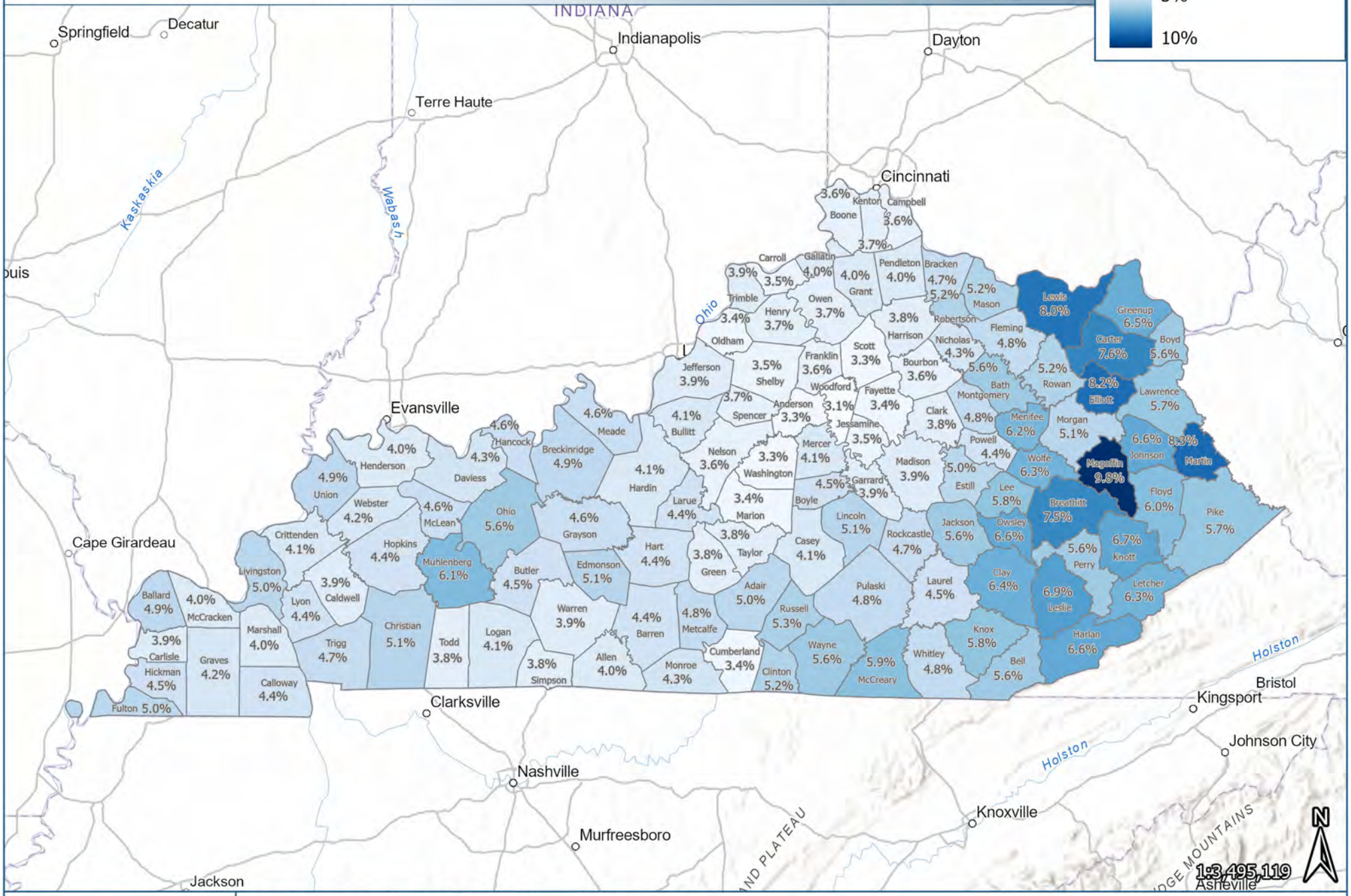
Since 2021, most Kentucky counties have operated with unemployment rates below 6.0%, with a large portion having unemployment rates below 5.0%. Most counties with unemployment rates of 4.0% or less have remained at comparatively low rates during each of past three years. This illustrates both the economic strength and stability of these markets. Low unemployment rates are often reflective of growing and economically healthy markets, and often the result of notable economic investment and corresponding job growth. Such markets often have additional housing market pressures.

The map on the following page illustrates the 2023 annual unemployment rate for each county.

BOWEN NATIONAL RESEARCH

Unemployment Rate (2023)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

C. WARN NOTICES (LAYOFFS)

Large-scale job losses can have an adverse impact on a local economy and diminish the demand for housing or alter the type of demand for certain housing product (e.g., greater need for more affordable housing, need for more rentals, etc.). As such, it is important to understand notable business closures or layoffs within Kentucky. The Worker Adjustment and Retraining Notification (WARN) Act requires advance notice of qualified plant closings and mass layoffs. WARN notices were reviewed in May 2024 for each county in Kentucky. According to the Commonwealth of Kentucky Rapid Response there have been 77 WARN notices reported in the state from January 2022 to May 2024 (most recent data available). The WARN notices are summarized in the following table.

WARN Notices for State of Kentucky
January 2022 to May 2024

County	Number of Notices	Total Jobs	County	Number of Notices	Total Jobs
Barren	1	284	Kenton	1	40
Boone	6	644	Knox	2	275
Boyle	1	61	Logan	1	235
Bullitt	7	708	Lyon	1	72
Campbell	1	150	Madison	1	140
Carroll	1	15	McCracken	1	N/A
Clark	1	76	Metcalfe	1	62
Daviess	1	78	Montgomery	1	136
Fayette	9	1,008	Muhlenberg	1	230
Franklin	1	3	Ohio	1	290
Grant	1	90	Pike	10	321
Graves	2	580	Scott	1	52
Greenup	1	79	Shelby	2	228
Hancock	1	628	Simpson	2	291
Hardin	1	76	Taylor	1	40
Harlan	1	258	Warren	2	76
Hopkins	1	57	Woodford	1	2
Jefferson	10	1,196	-	-	-
Grand Total: 77 Notices with 8,481 Jobs					

Source: Commonwealth of Kentucky, Rapid Response

Based on the preceding table, there have been 77 WARN announcements covering 35 counties in Kentucky. These notices include total job losses of 8,481 jobs. The greatest job losses are in the counties of Jefferson (1,196 jobs), Fayette (1,008 jobs), Bullitt (708 jobs), Boone (644 jobs), Hancock (628 jobs) and Graves (580 jobs). Some of these jobs have already been lost, while others are pending. Regardless, these job losses may influence housing needs in the respective counties. All counties should be monitored in terms of large-scale job losses when considering housing development potential and market needs.

Kentucky has 15 Area Development Districts (ADD), each comprised of several counties. A full list of the counties within each district along with a map illustrating the boundaries of each district are provided in Section VI. The following table illustrates the number of announced job losses by ADD.

WARN Notices for State of Kentucky by Area Development District January 2022 to May 2024			
District Number	District Name	Number of Notices	Total Jobs
1	Purchase	3	580
2	Pennyrile	3	359
3	Green River	3	996
4	Barren River	7	948
5	Lincoln Trail	1	76
6	KIPDA	19	2,132
7	Northern Kentucky	10	939
8	Buffalo Trace	-	-
9	Gateway	1	136
10	FIVCO	1	79
11	Big Sandy	10	321
12	Kentucky River	-	-
13	Cumberland Valley	3	533
14	Lake Cumberland	1	40
15	Bluegrass	15	1,342
	Total	**77**	**8,481**

Source: Commonwealth of Kentucky, Rapid Response

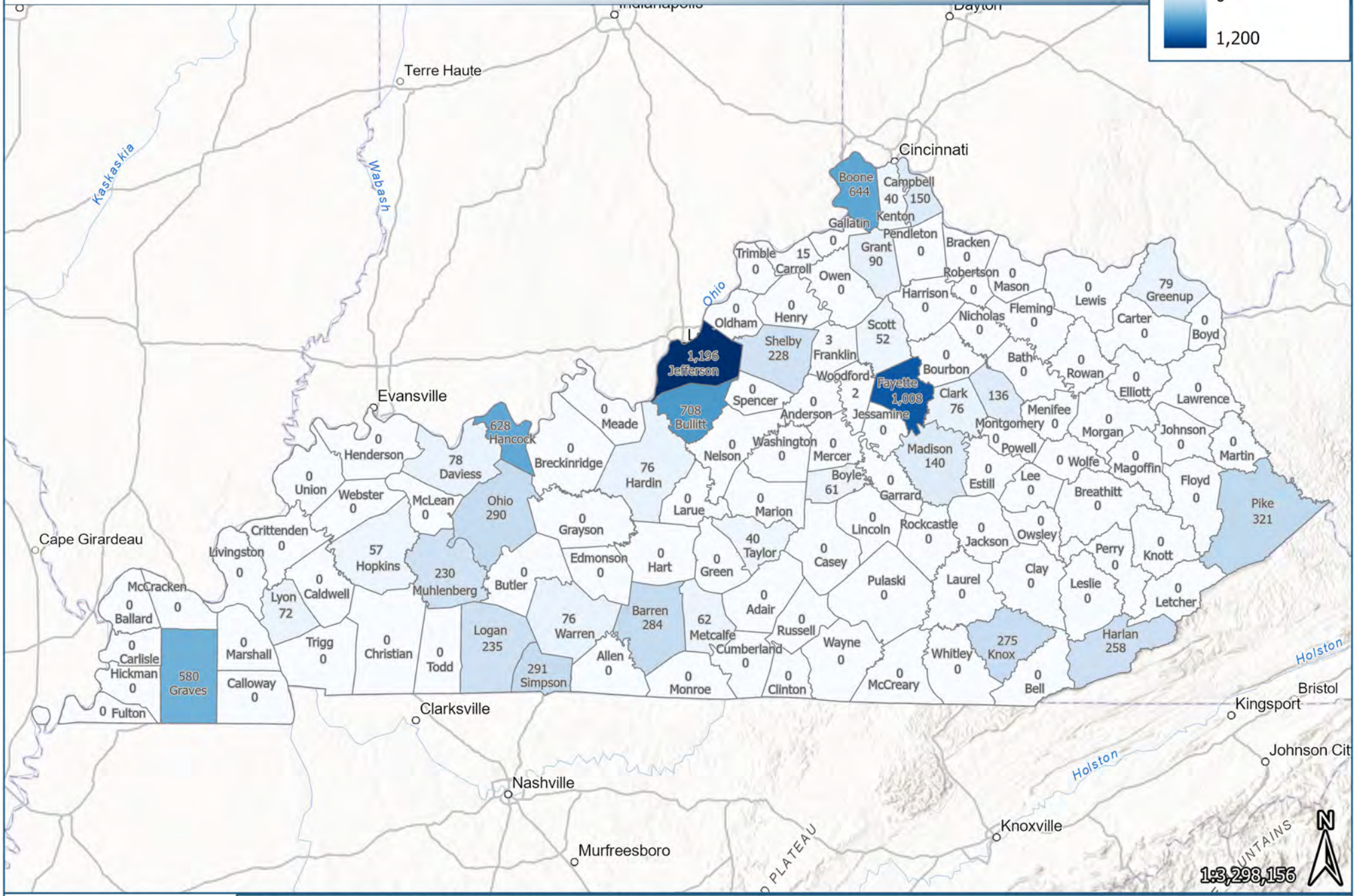
Overall, there appears to be a potential loss of 8,481 jobs as part of announced large-scale layoffs or business closures within Kentucky. The greatest job losses occurred, or are expected to occur, in District 6 (northwest portion of Kentucky) and District 15 (central portion of Kentucky).

It is important to note that despite the number of job losses within the previously cited counties and districts, notable business expansions and investments, along with significant job growth, are expected across many areas of Kentucky. As a result, the state is expected to experience a net gain in jobs over the next few years. This growth is expected to add to the demand for new housing in the foreseeable future.

BOWEN NATIONAL RESEARCH

Announced Job Losses by County (January 2022 to May 2024)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

D. JOB ANNOUNCEMENTS & ECONOMIC INVESTMENT

Economic investment and job growth often have a significant impact on housing market demand. As a result, we identified and summarized publicly announced economic investment (dollar amounts) and the number of new jobs expected to be added to counties within Kentucky. Data was obtained from the Kentucky Cabinet of Economic Development covering the period from January 2021 to June of 2024. The following table summarizes the identified current or planned economic development activity by county.

Job Announcements & Expansions January 2021 to June 2024							
County	Companies	Total New Jobs	Total Investment	County	Companies	Total New Jobs	Total Investment
Adair	3	30	$12,037,101	Hart	2	110	$41,558,982
Allen	6	246	$123,078,290	Henderson	14	875	$682,060,000
Anderson	7	277	$244,966,140	Hopkins	7	70	$79,304,000
Barren	13	423	$77,797,050	Jefferson	112	7,975	$403,201,701
Bell	3	260	$13,400,000	Jessamine	8	95	$16,465,926
Boone	47	2,144	$1,280,792,154	Kenton	23	2,946	$249,394,169
Bourbon	6	187	$37,438,718	LaRue	3	86	$11,901,381
Boyd	6	174	$22,745,000	Laurel	4	102	$605,628,000
Boyle	9	969	$111,383,661	Lawrence	1	10	$300,000
Bracken	3	44	$45,100,985	Lee	1	75	$850,000
Breckinridge	1	78	$3,470,000	Leslie	1	0	$100,000
Bullitt	7	858	$356,758,941	Lincoln	2	12	$1,100,000
Butler	4	125	$28,585,500	Livingston	1	0	$529,068
Calloway	10	339	$90,936,597	Logan	9	273	$327,772,163
Campbell	14	756	$195,785,183	Madison	8	515	$487,496,000
Carroll	6	203	$314,953,013	Magoffin	1	25	$1,400,000
Casey	4	374	$15,250,000	Marion	6	115	$283,287,963
Christian	23	1,054	$1,392,428,984	Marshall	6	26	$98,832,300
Clark	9	525	$508,989,190	Martin	1	11	$231,778,588
Clinton	1	0	$300,000	Mason	6	83	$19,855,500
Crittenden	2	3	$500,000	McCracken	14	130	$64,162,500
Daviess	7	106	$24,265,513	McCreary	1	0	$533,550
Fayette	50	1,337	$230,437,419	McLean	1	0	$100,000
Fleming	1	0	$169,000	Meade	4	155	$81,575,000
Floyd	1	0	$150,000	Mercer	4	184	$81,850,000
Franklin	13	170	$326,144,300	Monroe	2	12	$1,007,000
Fulton	3	54	$26,082,300	Montgomery	4	318	$22,352,960
Gallatin	1	72	$164,000,000	Muhlenberg	3	226	$43,223,161
Garrard	3	117	$259,552,211	Nelson	25	411	$1,450,453,442
Grant County	3	100	$66,100,000	Ohio	8	185	$63,958,325
Graves	4	588	$44,635,788	Oldham	2	4	$1,109,000
Grayson	4	38	$6,417,330	Owen	1	350	$25,641,420
Green	2	75	$6,670,000	Perry	2	28	$6,000,000
Greenup	2	130	$70,500,000	Pike	2	28	$39,389,000
Hancock	3	65	$280,725,000	Powell	1	20	$1,000,000
Hardin	21	5,685	$6,375,325,311	Pulaski	10	194	$159,876,088
Harrison	1	0	$128,751,711	Rockcastle	4	108	$9,525,000

Source: Kentucky Cabinet for Economic Development

(Continued)

Job Announcements & Expansions January 2021 to June 2024							
County	Companies	Total New Jobs	Total Investment	County	Companies	Total New Jobs	Total Investment
Rowan	2	98	$147,160,000	Union	4	4	$27,300,000
Scott	9	1,241	$1,850,488,876	Warren	44	5,272	$3,701,951,368
Shelby	16	1,987	$1,307,737,190	Washington	7	207	$261,073,147
Simpson	7	1,204	$439,008,353	Wayne	3	220	$4,000,000
Taylor	4	375	$68,023,117	Whitley	2	275	$59,157,277
Todd	4	205	$407,428,000	Woodford	11	152	$149,626,406
Trigg	2	65	$6,666,700	**Total**	**722**	**44,668**	**$26.9 Billion**

Source: Kentucky Cabinet for Economic Development

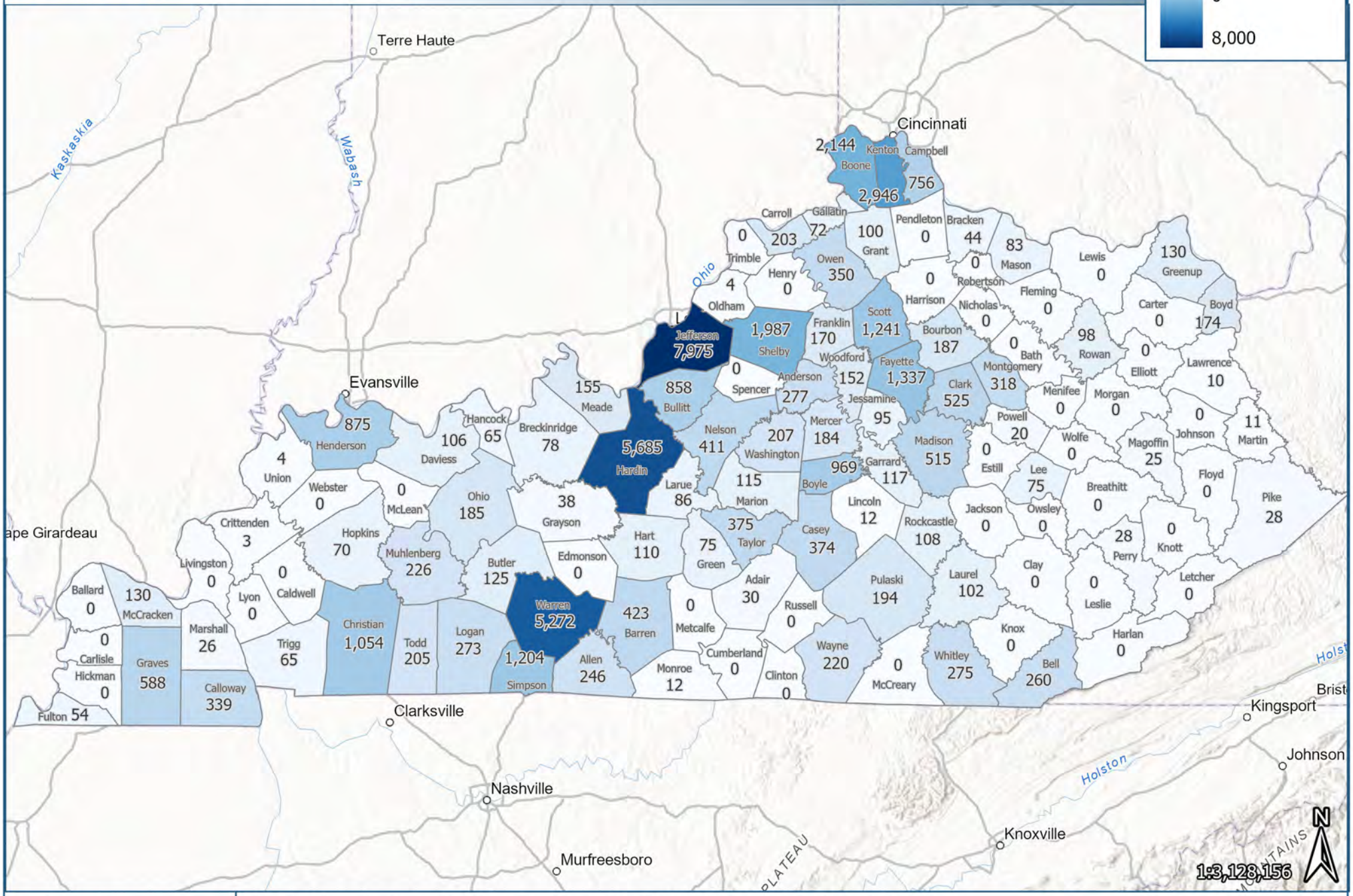
Based on the preceding information, Kentucky has a total of approximately $27 billion in economic investments in various stages of planning, construction, or completion. With associated job creation of more than 44,000 new jobs in the state, these economic projects will have a significant impact on both the economies and housing markets in counties throughout much of the state. It is important to note that these jobs only account for *direct* job creation and do not account for ancillary jobs that will be created from these announced direct jobs.

The greatest job growth (over 1,000 new jobs each) is expected to occur in the counties of Boone, Christian, Jefferson, Kenton, Fayette, Hardin, Scott, Shelby, Simpson, and Warren. While not all jobs will result in additional households, some new household formations and an increase in in-migration of households taking new jobs will add to the demand for housing in the counties these jobs are created and, in many cases, in the counties in the surrounding region. It is important to note that while many counties in Kentucky do not have any announced jobs, it is likely that they will have some new job creation over the next few years. The preceding job announcements were considered in the housing gap estimates shown in Section VI of this report.

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Announced New Jobs by County (January 2021 to June 2024)

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

V. HOUSING SUPPLY ANALYSIS

This housing supply analysis considers both rental and for-sale housing. Understanding the trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing needs.

While there are a variety of housing alternatives offered in Kentucky, this analysis is focused on the most common alternatives. The housing structures included in this analysis are:

- **Rental Housing** – Rental properties consisting of multifamily apartments (generally with five or more units within a structure) were identified and surveyed. It should be noted that individual non-conventional rentals, such as single-family homes, duplexes, mobile homes, house boats or units over storefronts, were not inventoried as part of this study.

- **For-Sale Housing** – For-sale housing alternatives of currently available supply were inventoried. This data includes single-family homes, condominiums, mobile homes, and other traditional housing alternatives. It includes stand-alone product as well as homes within planned developments or projects. Historical sales activity was not included in this report.

The housing data presented and analyzed in this section includes primary data collected directly by Bowen National Research and secondary data sources including Realtor.com and data provided by various government entities and real estate professionals. Planned or under construction housing was also considered for its potential impact on housing market conditions and demand. Please note, the totals in some charts may not equal the sum of individual columns or rows or may vary from the total reported in other tables due to rounding.

A. RENTAL HOUSING SUPPLY ANALYSIS

Multifamily Apartments

From March through June of 2024, a total of 1,209 multifamily rental housing properties were surveyed (both by telephone and in-person) within Kentucky. While this survey does not include all properties in the state, it does include a large portion of the larger properties. Product was inventoried in all but two counties. The overall survey is considered representative of the performance, conditions and trends of multifamily rental housing in the state. Housing authorities, property managers and/or leasing agents for each project were surveyed to collect a variety of property information including vacancies, wait lists, rental rates, unit mixes, targeted income levels, year built and other features.

The 1,209 surveyed multifamily rental projects in the state comprise a total of 107,614 units. These projects operate under a variety of rental housing programs, including a combination of such programs. As a result, we distinguished the multifamily housing inventory by program type (e.g., market-rate, Tax Credit, and government-subsidized, or some combination thereof). The distribution of surveyed multifamily rental housing supply by program type is illustrated in the following table.

Surveyed Multifamily Rental Housing Units - Kentucky					
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate	Vacancy Rate
Market-Rate	498	68,773	2,400	96.5%	3.5%
Market-Rate/Tax Credit	8	807	1	99.9%	0.1%
Market-Rate/Government-Subsidized	16	1,200	0	100.0%	0.0%
Tax Credit	205	11,731	307	97.4%	2.6%
Tax Credit/Government-Subsidized	193	9,408	59	99.4%	0.6%
Government-Subsidized	287	15,378	103	99.3%	0.7%
Market-Rate/Tax Credit/Gov.-Subsidized	2	317	0	100.0%	0.0%
Total	**1,209**	**107,614**	**2,870**	**97.3%**	**2.7%**

Source: Bowen National Research

The overall vacancy rate among the 107,614 surveyed units is 2.7% (97.3% occupied). It should be noted that this only includes physical vacancies (vacant units ready for immediate occupancy) as opposed to economic vacancies (vacant units not immediately available for rent). Typically, healthy, well-balanced markets have rental housing vacancy rates generally between 4% and 6%. As such, vacancies in Kentucky are low, indicating a significant demand for additional multifamily rental housing. Among the 38,016 rental units that operate under either the Low-Income Housing Tax Credit program or under a government subsidy and serve lower income households (earning up to 80% of Area Median Income), only 469 are vacant, resulting in a combined vacancy rate of just 1.2%. Management at the majority of the affordable multifamily housing projects indicated that they maintain wait lists for the next available units. Overall, wait lists among the affordable rental alternatives total 14,264 households, of which 11,001 (77.1%) households are for government-subsidized units and 3,263 (22.9%) are for Tax Credit units. As such, there is clear pent-up demand for affordable housing in the

state. While the largest number of vacant units (2,401) is among the market-rate supply, market-rate units have an overall vacancy rate of just 3.4%. This is a low vacancy rate for market-rate housing. Therefore, even among non-assisted housing, demand for rental housing is strong. The lack of available rentals likely attributes to cost burden housing situations, substandard housing, and inability of Housing Choice Voucher holders to use their vouchers. Based on this survey of rental housing, there does not appear to be any weakness or softness among multifamily rentals in the overall state. In fact, the demand for rentals among all affordability levels appears to be strong.

The following table summarizes the distribution of surveyed rental housing by county within Kentucky. The data includes the vacancy rates and wait lists (number of households) by product type for each county with surveyed properties in the state. Note that vacancy rates of 0.0% are highlighted in **red** text.

County	Surveyed Multifamily Rental Housing Supply by County									
					Vacancy Rate by Type			Wait Lists (Households)		
	Projects Surveyed	Total Units	Vacant Units	Overall Vacancy Rate	Market-Rate	Tax Credit	Government Subsidized	Market-Rate	Tax Credit	Government Subsidized
Adair	6	218	0	**0.0%**	**0.0%**	**0.0%**	**0.0%**	6	3	121
Allen	3	148	0	**0.0%**	-	**0.0%**	**0.0%**	-	0	170
Anderson	5	244	1	0.4%	1.2%	**0.0%**	**0.0%**	0	80	0
Ballard	4	90	0	**0.0%**	-	-	**0.0%**	-	-	33
Barren	17	1,031	10	1.0%	1.4%	**0.0%**	**0.0%**	357	35	123
Bath	2	99	2	2.0%	-	-	2.0%	-	-	44
Bell	2	100	0	**0.0%**	-	**0.0%**	**0.0%**	-	0	71
Boone	47	7,734	331	4.3%	4.9%	0.2%	0.9%	23	275	53
Bourbon	9	336	21	6.3%	-	6.5%	6.1%	-	90	6
Boyd	10	782	9	1.2%	2.9%	-	**0.0%**	5	-	163
Boyle	10	333	0	**0.0%**	**0.0%**	**0.0%**	**0.0%**	0	7	0
Bracken	4	128	0	**0.0%**	-	-	**0.0%**	-	-	39
Breathitt	7	171	0	**0.0%**	**0.0%**	-	**0.0%**	0	-	114
Breckinridge	6	146	0	**0.0%**	**0.0%**	-	**0.0%**	5	-	6
Bullitt	10	814	34	4.2%	5.0%	2.4%	2.1%	13	18	20
Butler	7	170	0	**0.0%**	-	**0.0%**	**0.0%**	-	0	0
Caldwell	3	132	2	1.5%	2.2%	-	**0.0%**	75	-	22
Calloway	9	475	0	**0.0%**	**0.0%**	**0.0%**	**0.0%**	3	6	55
Campbell	28	3,531	71	2.0%	2.6%	**0.0%**	**0.0%**	0	0	174
Carlisle	4	68	2	2.9%	-	-	2.9%	-	-	0
Carroll	3	183	1	0.5%	1.8%	-	**0.0%**	0	-	0
Carter	7	214	0	**0.0%**	**0.0%**	-	**0.0%**	0	-	21
Casey	2	74	0	**0.0%**	-	**0.0%**	**0.0%**	-	51	0
Christian	29	2,008	38	1.9%	3.7%	**0.0%**	**0.0%**	0	607	1,095
Clark	10	715	3	0.4%	0.9%	**0.0%**	**0.0%**	3	2	327
Clay	4	172	12	7.0%	-	-	7.0%	-	-	20
Clinton	7	163	4	2.5%	-	4.8%	1.0%	-	0	10
Crittenden	2	76	2	2.6%	-	**0.0%**	4.3%	-	0	0
Cumberland	4	92	0	**0.0%**	-	-	**0.0%**	-	-	4
Daviess	43	2,696	15	0.6%	1.0%	**0.0%**	**0.0%**	9	82	61
Edmonson	3	82	0	**0.0%**	-	**0.0%**	**0.0%**	-	20	11
Elliott	1	64	0	**0.0%**	-	-	**0.0%**	-	-	4

Source: Bowen National Research

County	Surveyed Multifamily Rental Housing Supply by County (CONTINUED)									
					Vacancy Rate by Type			Wait Lists (Households)		
	Projects Surveyed	Total Units	Vacant Units	Overall Vacancy Rate	Market-Rate	Tax Credit	Government Subsidized	Market-Rate	Tax Credit	Government Subsidized
Estill	7	185	0	0.0%	0.0%	0.0%	0.0%	0	8	33
Fayette	98	17,575	732	4.2%	3.8%	10.1%	0.0%	99	160	345
Fleming	4	84	0	0.0%	0.0%	-	0.0%	0	-	72
Floyd	13	613	6	1.0%	8.0%	0.0%	0.4%	0	18	433
Franklin	18	1,473	72	4.9%	6.1%	2.3%	1.9%	10	16	331
Fulton	4	202	1	0.5%	2.2%	-	0.0%	0	-	27
Gallatin	4	146	2	1.4%	-	0.0%	1.9%	-	15	64
Garrard	2	88	0	0.0%	-	-	0.0%	-	-	9
Grant	8	284	0	0.0%	0.0%	0.0%	0.0%	10	10	57
Graves	6	270	5	1.9%	4.7%	-	1.0%	0	-	89
Grayson	12	298	0	0.0%	-	0.0%	0.0%	-	41	50
Green	4	163	0	0.0%	0.0%	-	0.0%	0	-	59
Greenup	8	233	0	0.0%	0.0%	-	0.0%	11	-	175
Hancock	4	118	0	0.0%	-	-	0.0%	-	-	36
Hardin	31	2,764	124	4.5%	6.3%	2.2%	0.0%	0	22	535
Harlan	7	187	0	0.0%	0.0%	-	0.0%	0	-	50
Harrison	6	276	0	0.0%	0.0%	-	0.0%	15	-	0
Hart	5	177	0	0.0%	0.0%	0.0%	0.0%	7	0	5
Henderson	16	1,275	12	0.9%	1.9%	0.2%	0.0%	5	65	57
Henry	9	313	5	1.6%	-	2.3%	1.5%	-	60	120
Hickman	2	48	0	0.0%	-	-	0.0%	-	-	0
Hopkins	14	744	3	0.4%	0.6%	-	0.0%	0	-	58
Jackson	3	166	12	7.2%	-	-	7.2%	-	-	10
Jefferson	119	21,845	545	2.5%	3.1%	1.3%	0.0%	23	332	445
Jessamine	9	886	10	1.1%	1.8%	0.0%	0.0%	0	6	300
Johnson	11	585	3	0.5%	10.0%	0.0%	0.0%	0	10	432
Kenton	48	6,646	151	2.3%	3.1%	0.0%	0.0%	66	187	133
Knott	2	149	23	15.4%	-	33.8%	0.0%	-	0	50
Knox	12	494	9	1.8%	12.9%	0.0%	1.6%	0	120	135
Larue	4	148	0	0.0%	-	-	0.0%	-	-	37
Laurel	22	995	5	0.5%	0.9%	0.4%	0.4%	41	232	394
Lawrence	4	90	0	0.0%	0.0%	0.0%	0.0%	2	0	51
Lee	5	179	0	0.0%	0.0%	-	0.0%	0	-	0
Leslie	1	21	0	0.0%	-	-	0.0%	-	-	0
Letcher	3	166	2	1.2%	-	7.7%	0.0%	-	0	100
Lewis	2	56	2	3.6%	-	-	3.6%	-	-	0
Lincoln	5	165	0	0.0%	-	-	0.0%	-	-	87
Livingston	1	10	0	0.0%	0.0%	-	-	0	-	-
Logan	7	198	0	0.0%	0.0%	-	0.0%	0	-	87
Lyon	1	44	0	0.0%	-	-	0.0%	-	-	7
Madison	21	1,727	60	3.5%	1.3%	0.0%	19.3%	67	51	150
Magoffin	2	57	0	0.0%	0.0%	-	0.0%	0	-	6
Marion	3	100	0	0.0%	-	-	0.0%	-	-	97
Marshall	6	216	11	5.1%	-	-	5.1%	-	-	68
Martin	4	252	1	0.4%	0.0%	-	0.5%	0	-	31
Mason	7	278	0	0.0%	-	0.0%	0.0%	-	8	204
McCracken	26	2,134	24	1.1%	0.7%	0.0%	1.5%	20	0	268
McCreary	5	119	0	0.0%	0.0%	-	0.0%	0	-	39
McLean	2	98	0	0.0%	-	-	0.0%	-	-	16

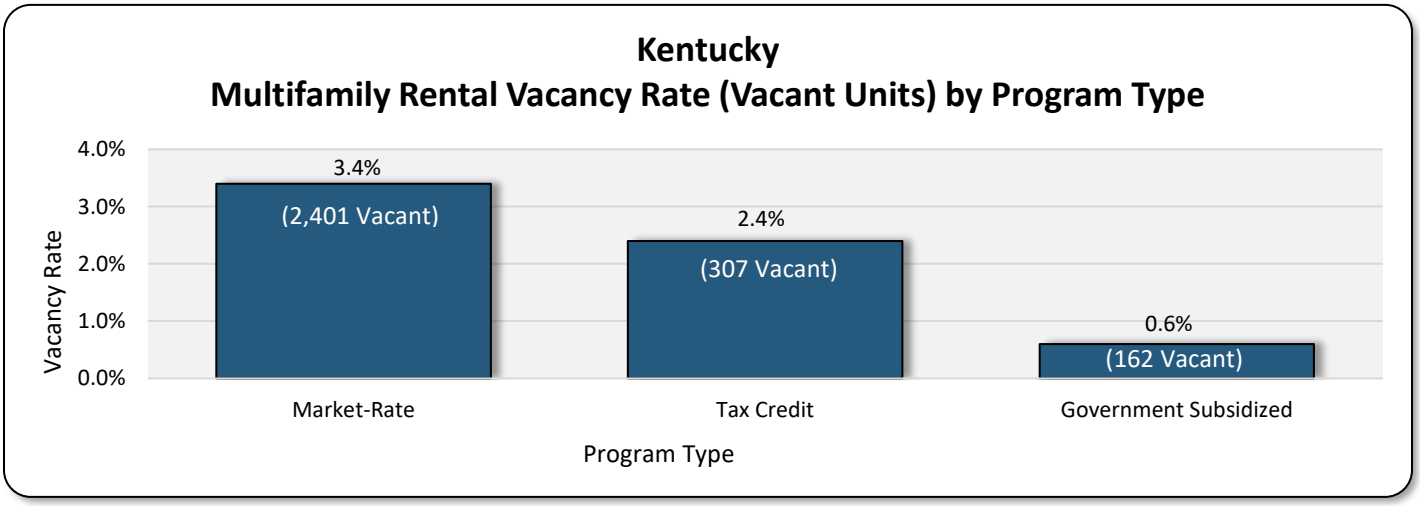
Source: Bowen National Research

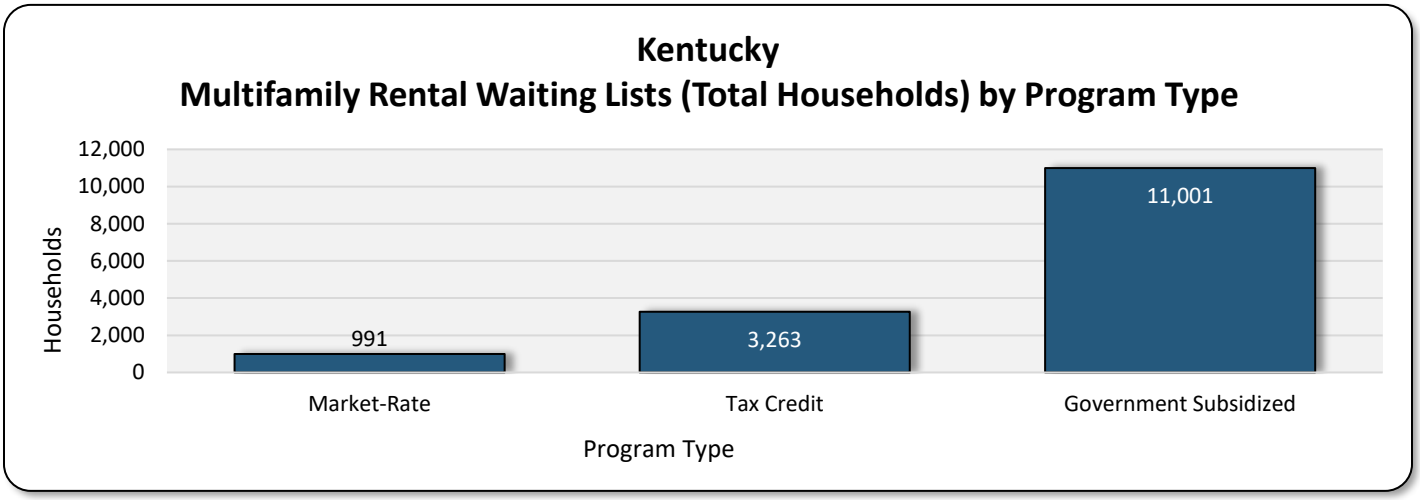
County	Surveyed Multifamily Rental Housing Supply by County (CONTINUED)									
					Vacancy Rate by Type			Wait Lists (Households)		
	Projects Surveyed	Total Units	Vacant Units	Overall Vacancy Rate	Market-Rate	Tax Credit	Government Subsidized	Market-Rate	Tax Credit	Government Subsidized
Meade	4	84	0	0.0%	0.0%	-	0.0%	0	-	0
Menifee	2	52	0	0.0%	-	-	0.0%	-	-	0
Mercer	4	130	0	0.0%	0.0%	0.0%	0.0%	0	0	62
Metcalfe	2	88	0	0.0%	-	-	0.0%	-	-	83
Monroe	4	160	0	0.0%	-	-	0.0%	-	-	132
Montgomery	6	276	0	0.0%	0.0%	-	0.0%	2	-	29
Morgan	5	132	0	0.0%	0.0%	0.0%	0.0%	0	0	11
Muhlenberg	6	255	5	2.0%	-	0.0%	2.6%	-	57	7
Nelson	11	568	1	0.2%	0.3%	0.0%	0.0%	20	9	168
Nicholas	3	89	0	0.0%	0.0%	-	0.0%	0	-	13
Ohio	8	270	0	0.0%	-	0.0%	0.0%	-	30	103
Oldham	10	864	8	0.9%	1.1%	-	0.0%	0	-	90
Owen	1	28	0	0.0%	-	-	0.0%	-	-	10
Owsley	2	32	0	0.0%	-	0.0%	-	-	162	-
Pendleton	5	147	4	2.7%	8.0%	0.0%	0.0%	0	18	18
Perry	4	119	3	2.5%	-	25.0%	0.0%	-	0	163
Pike	15	977	4	0.4%	1.9%	0.0%	0.0%	13	2	268
Powell	4	125	2	1.6%	2.9%	-	0.0%	0	-	39
Pulaski	13	472	2	0.4%	1.1%	0.0%	0.0%	3	30	29
Robertson	0	0	0	-	-	-	-	-	-	-
Rockcastle	5	199	2	1.0%	-	0.0%	1.2%	-	0	53
Rowan	13	432	0	0.0%	0.0%	-	0.0%	23	-	176
Russell	9	200	1	0.5%	0.0%	-	0.6%	0	-	224
Scott	17	2,520	22	0.9%	1.0%	0.3%	0.5%	13	89	10
Shelby	16	1,583	94	5.9%	7.5%	0.0%	0.0%	10	96	28
Simpson	7	420	9	2.1%	2.8%	0.0%	-	0	33	-
Spencer	7	261	7	2.7%	2.5%	5.6%	0.0%	0	0	146
Taylor	0	0	0	-	-	-	-	-	-	-
Todd	1	48	0	0.0%	-	-	0.0%	-	-	40
Trigg	3	157	0	0.0%	-	0.0%	0.0%	-	0	93
Trimble	2	59	0	0.0%	-	-	0.0%	-	-	80
Union	4	140	9	6.4%	21.4%	-	2.7%	0	-	35
Warren	69	7,095	309	4.4%	5.2%	0.0%	0.0%	22	100	142
Washington	2	120	0	0.0%	-	-	0.0%	-	-	66
Wayne	5	269	4	1.5%	0.0%	-	1.7%	0	-	80
Webster	3	84	4	4.8%	6.7%	-	0.0%	0	-	3
Whitley	7	184	2	1.1%	2.3%	-	0.0%	10	-	6
Wolfe	2	80	0	0.0%	-	-	0.0%	-	-	35
Woodford	3	266	0	0.0%	0.0%	-	0.0%	0	-	40
State Total	**1,209**	**107,614**	**2,870**	**2.7%**	**3.4%**	**2.4%**	**0.6%**	**991**	**3,263**	**11,001**

Source: Bowen National Research

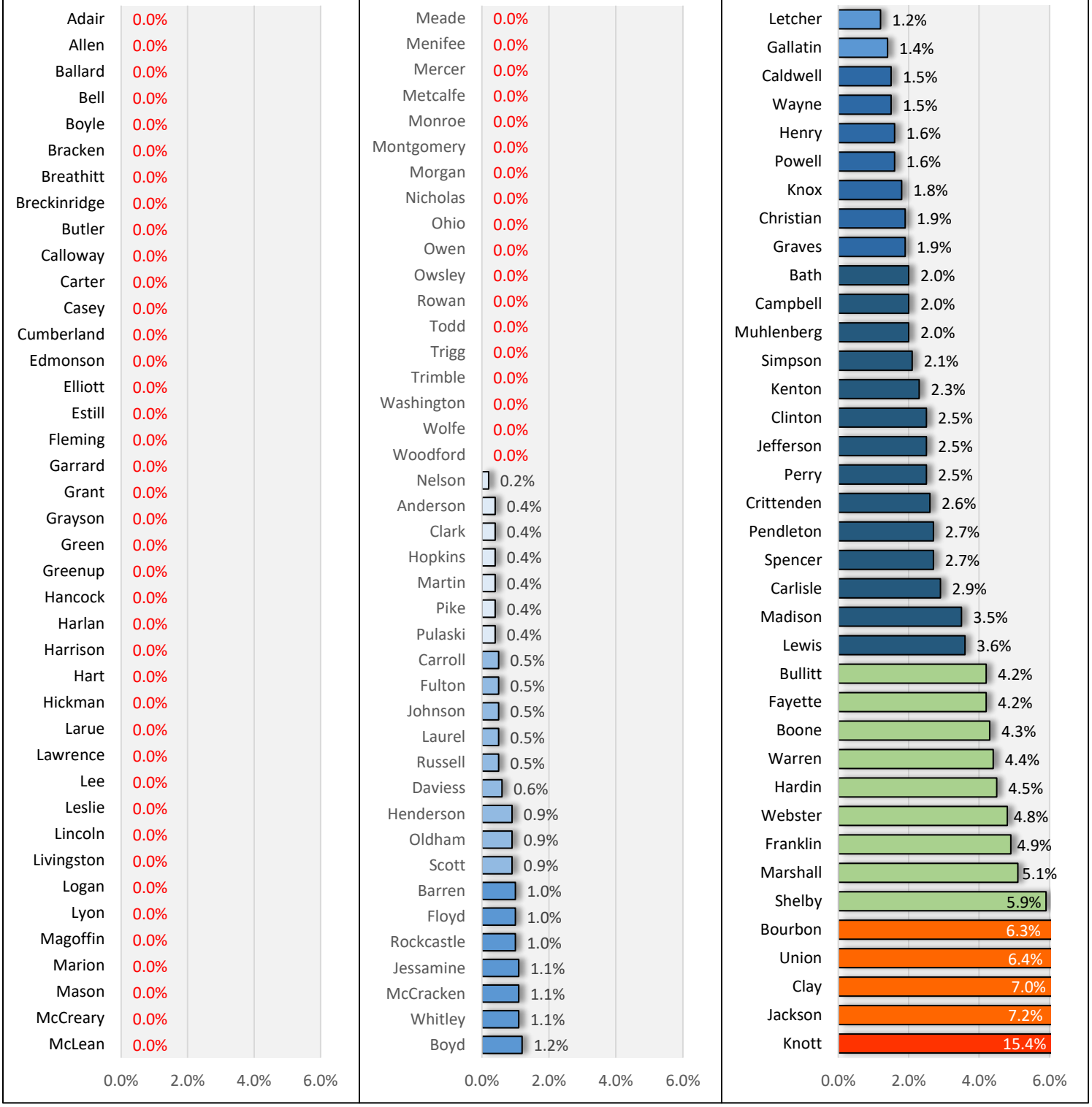
As the preceding illustrates, 58 (48.3%) of the 120 counties in Kentucky have *overall* vacancy rates of 0.0% and 16 (13.3%) additional counties have vacancy rates between 0.1% to 0.9%. With nearly two-thirds of counties with surveyed properties operating at overall vacancy rates below 1.0%, it appears that the current multifamily rental housing stock in the majority of the counties is not meeting the needs of the respective markets. While the limited available inventory (vacancies of less than 1.0%) is spread throughout the state, the lack of such units appears to be most prevalent in the more rural areas of the state. The lack of available housing has led to significant pent-up demand among multifamily apartments, as evidenced by the 15,255 total households on wait lists for available rentals. Only five counties in the state have overall vacancy rates above 6% (the rate often considered to be above the healthy market range of 4% to 6%). These include the counties of Bourbon (6.3%), Clay (7.0%), Jackson (7.2%), Knott (15.4%), and Union (6.4%).

The state's overall multifamily vacancy rates, total vacancies, and waiting lists by program type are shown in the following graphs. Overall vacancy rates *by county* and maps illustrating vacancy rates by housing type are included on the following pages.





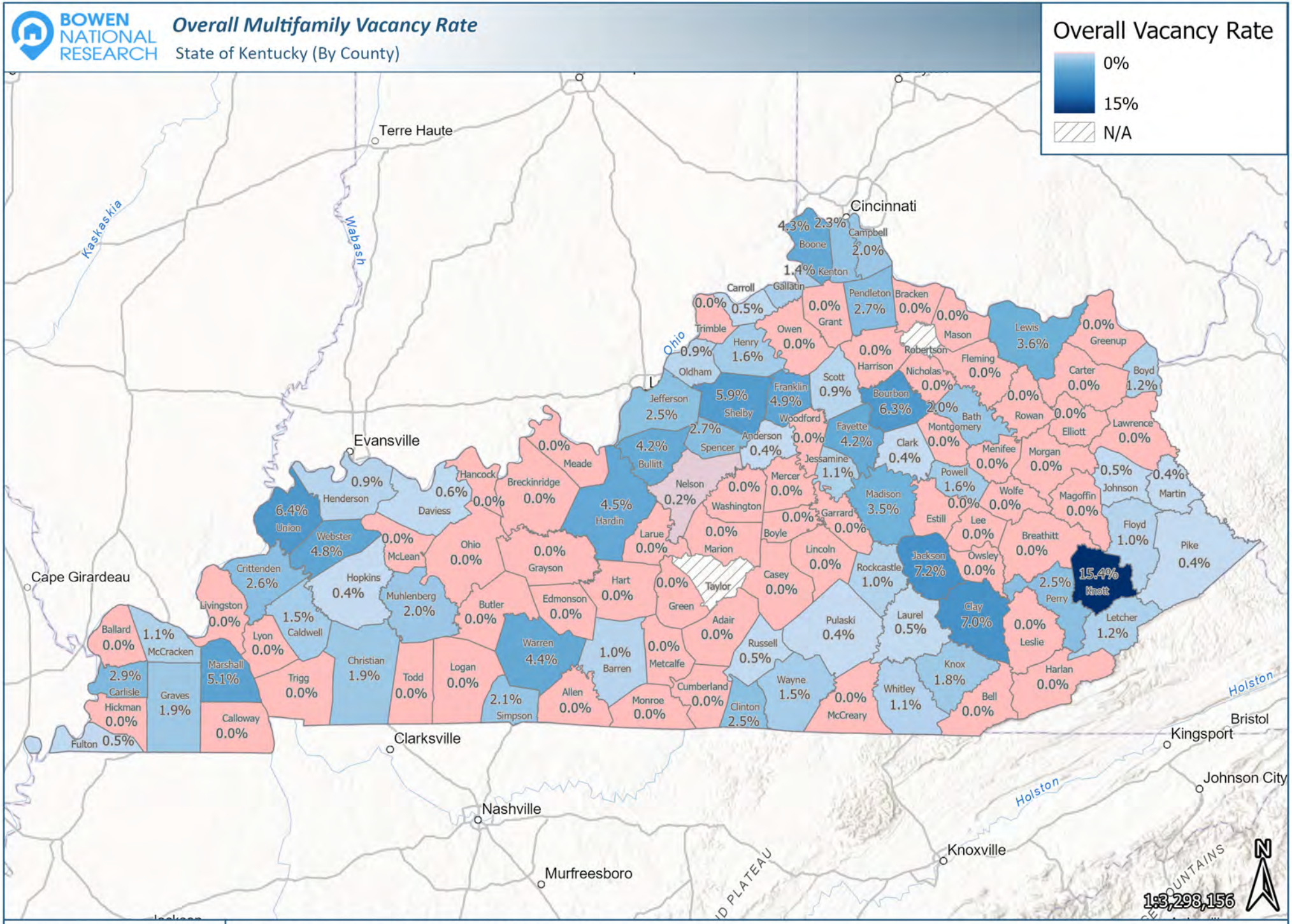
Kentucky – Multifamily Rentals Overall Vacancy Rates by County (Sorted Low-to-High)



BOWEN NATIONAL RESEARCH

Overall Multifamily Vacancy Rate

State of Kentucky (By County)

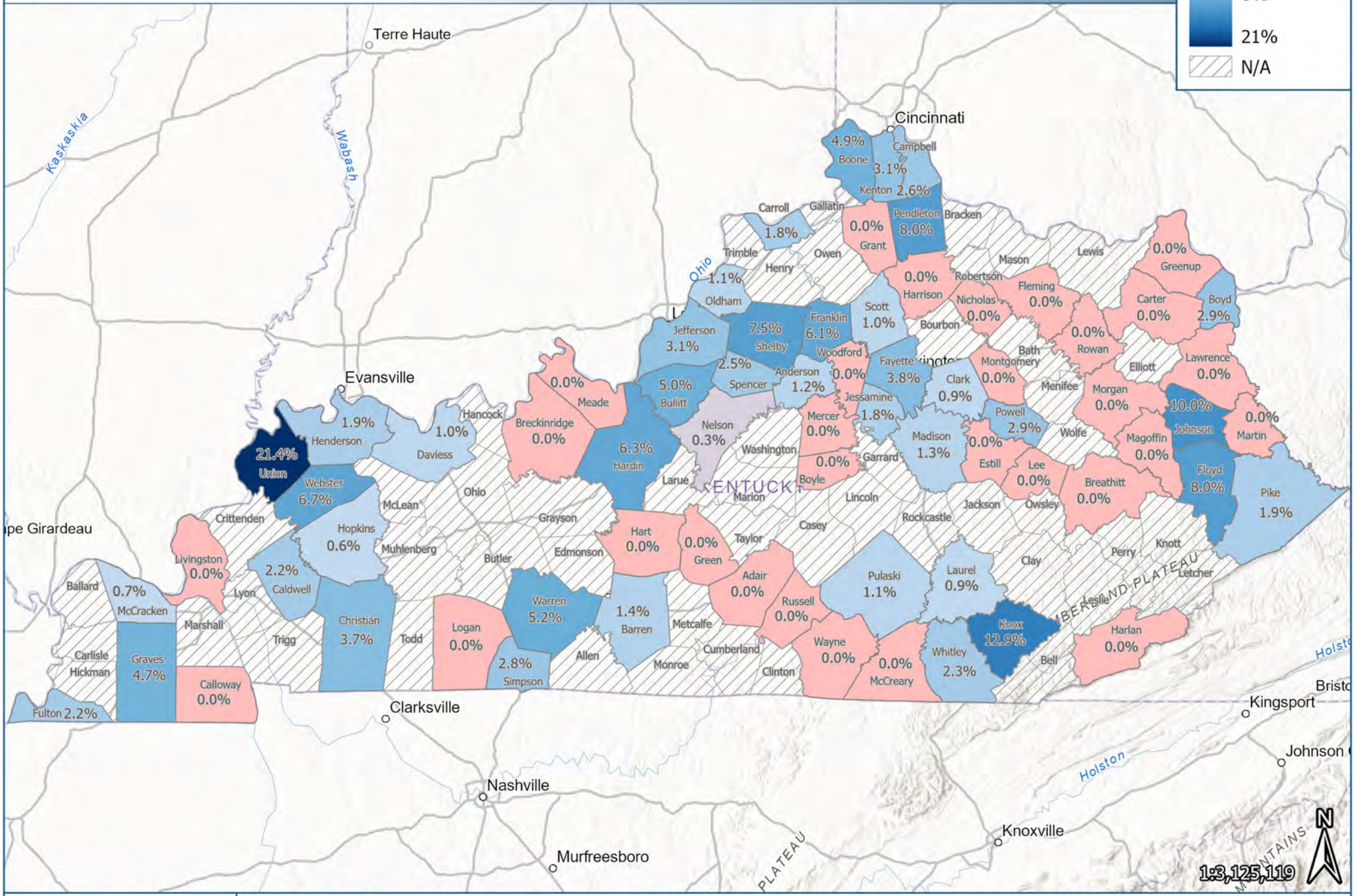


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Market-Rate Vacancy Rate

State of Kentucky (By County)

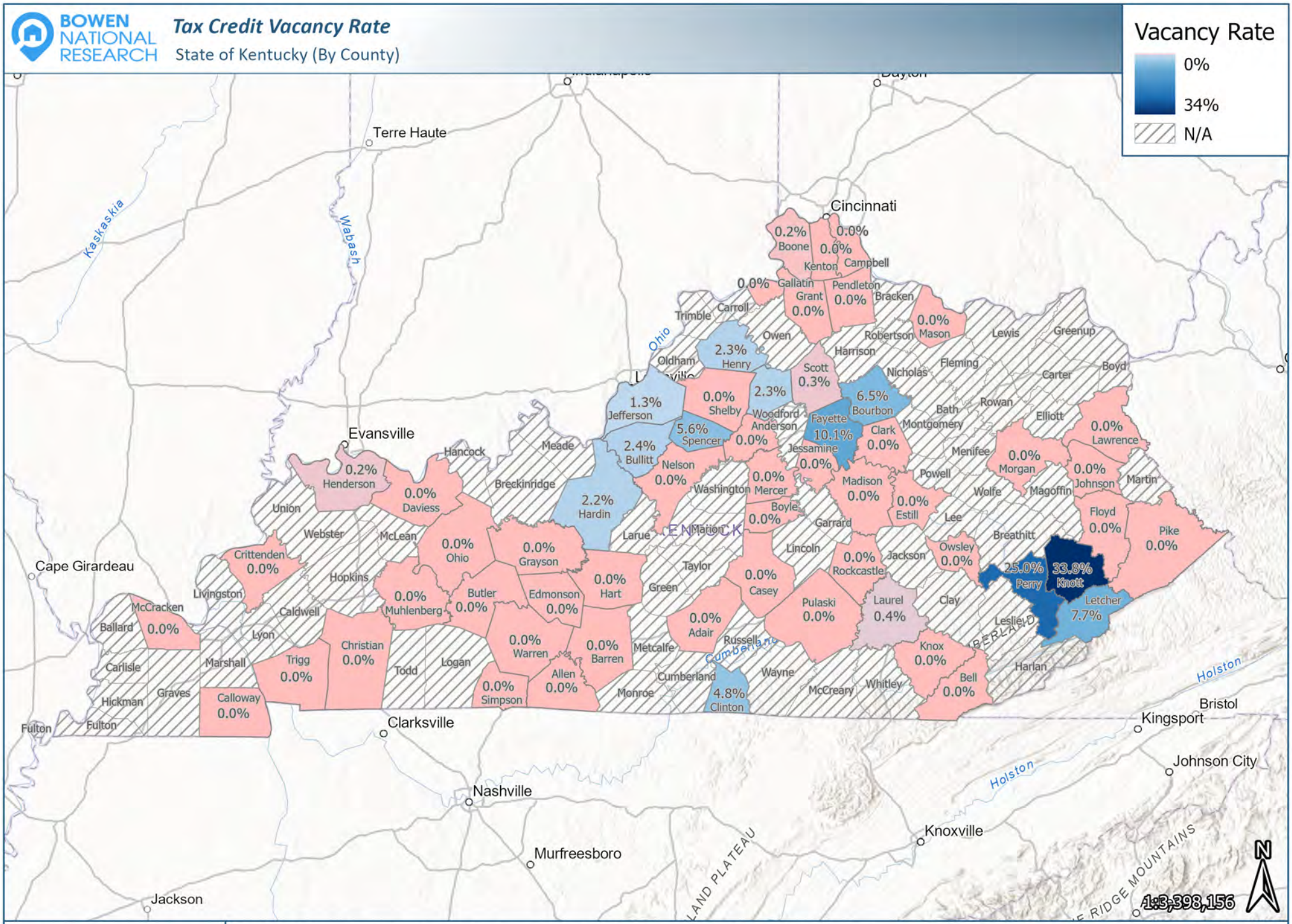


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Tax Credit Vacancy Rate

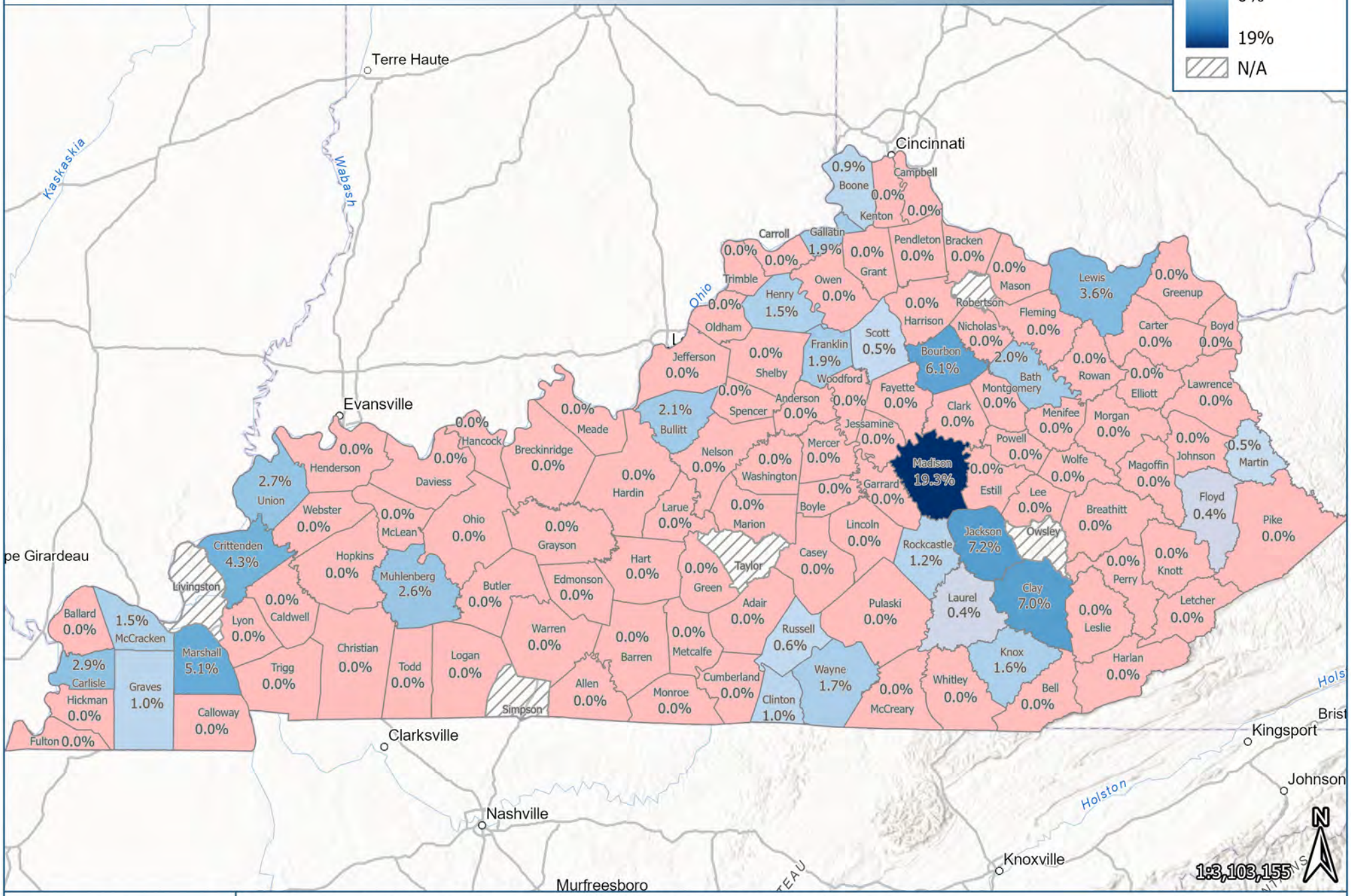
State of Kentucky (By County)



BOWEN NATIONAL RESEARCH

Government-Subsidized Vacancy Rate

State of Kentucky (By County)



0 10 20 30 40 Miles

City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

Market-Rate Apartments

The following table summarizes the distribution of surveyed market-rate units by county within the state. Vacancy rates of 0.0% are shown in red text.

Surveyed Market-Rate Rental Housing Supply by County					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Adair	1	48	0	0.0%	6
Allen	0	0	0	-	0
Anderson	1	84	1	1.2%	0
Ballard	0	0	0	-	0
Barren	11	698	10	1.4%	357
Bath	0	0	0	-	0
Bell	0	0	0	-	0
Boone	35	6,694	326	4.9%	23
Bourbon	0	0	0	-	0
Boyd	3	308	9	2.9%	5
Boyle	4	101	0	0.0%	0
Bracken	0	0	0	-	0
Breathitt	1	16	0	0.0%	0
Breckinridge	2	42	0	0.0%	5
Bullitt	4	555	28	5.0%	13
Butler	0	0	0	-	0
Caldwell	2	92	2	2.2%	75
Calloway	4	331	0	0.0%	3
Campbell	17	2,765	71	2.6%	0
Carlisle	0	0	0	-	0
Carroll	1	55	1	1.8%	0
Carter	3	16	0	0.0%	0
Casey	0	0	0	-	0
Christian	12	1,038	38	3.7%	0
Clark	3	348	3	0.9%	3
Clay	0	0	0	-	0
Clinton	0	0	0	-	0
Crittenden	0	0	0	-	0
Cumberland	0	0	0	-	0
Daviess	28	1,577	15	1.0%	9
Edmonson	0	0	0	-	0
Elliott	0	0	0	-	0
Estill	3	32	0	0.0%	0
Fayette	64	14,290	542	3.8%	99
Fleming	1	12	0	0.0%	0
Floyd	3	50	4	8.0%	0
Franklin	10	1,039	63	6.1%	10
Fulton	1	46	1	2.2%	0
Gallatin	0	0	0	-	0
Garrard	0	0	0	-	0
Grant	1	90	0	0.0%	10
Graves	1	64	3	4.7%	0
Grayson	0	0	0	-	0
Green	1	16	0	0.0%	0
Greenup	2	68	0	0.0%	11

Source: Bowen National Research

Surveyed Market-Rate Rental Housing Supply by County (CONTINUED)					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Hancock	0	0	0	-	0
Hardin	14	1,765	111	6.3%	0
Harlan	1	2	0	**0.0%**	0
Harrison	1	11	0	**0.0%**	15
Hart	1	25	0	**0.0%**	7
Henderson	5	572	11	1.9%	5
Henry	0	0	0	-	0
Hickman	0	0	0	-	0
Hopkins	9	472	3	0.6%	0
Jackson	0	0	0	-	0
Jefferson	75	16,270	497	3.1%	23
Jessamine	4	567	10	1.8%	0
Johnson	1	30	3	10.0%	0
Kenton	32	4,843	151	3.1%	66
Knott	0	0	0	-	0
Knox	2	31	4	12.9%	0
Larue	0	0	0	-	0
Laurel	7	230	2	0.9%	41
Lawrence	1	12	0	**0.0%**	2
Lee	1	18	0	**0.0%**	0
Leslie	0	0	0	-	0
Letcher	0	0	0	-	0
Lewis	0	0	0	-	0
Lincoln	0	0	0	-	0
Livingston	1	10	0	**0.0%**	0
Logan	2	80	0	**0.0%**	0
Lyon	0	0	0	-	0
Madison	15	1,410	18	1.3%	67
Magoffin	1	17	0	**0.0%**	0
Marion	0	0	0	-	0
Marshall	0	0	0	-	0
Martin	1	44	0	**0.0%**	0
Mason	0	0	0	-	0
McCracken	14	869	6	0.7%	20
McCreary	1	5	0	**0.0%**	0
McLean	0	0	0	-	0
Meade	2	46	0	**0.0%**	0
Menifee	0	0	0	-	0
Mercer	2	34	0	**0.0%**	0
Metcalfe	0	0	0	-	0
Monroe	0	0	0	-	0
Montgomery	3	150	0	**0.0%**	2
Morgan	2	32	0	**0.0%**	0
Muhlenberg	0	0	0	-	0
Nelson	5	291	1	0.3%	20
Nicholas	1	28	0	**0.0%**	0
Ohio	0	0	0	-	0
Oldham	6	698	8	1.1%	0
Owen	0	0	0	-	0
Owsley	0	0	0	-	0
Pendleton	2	50	4	8.0%	0

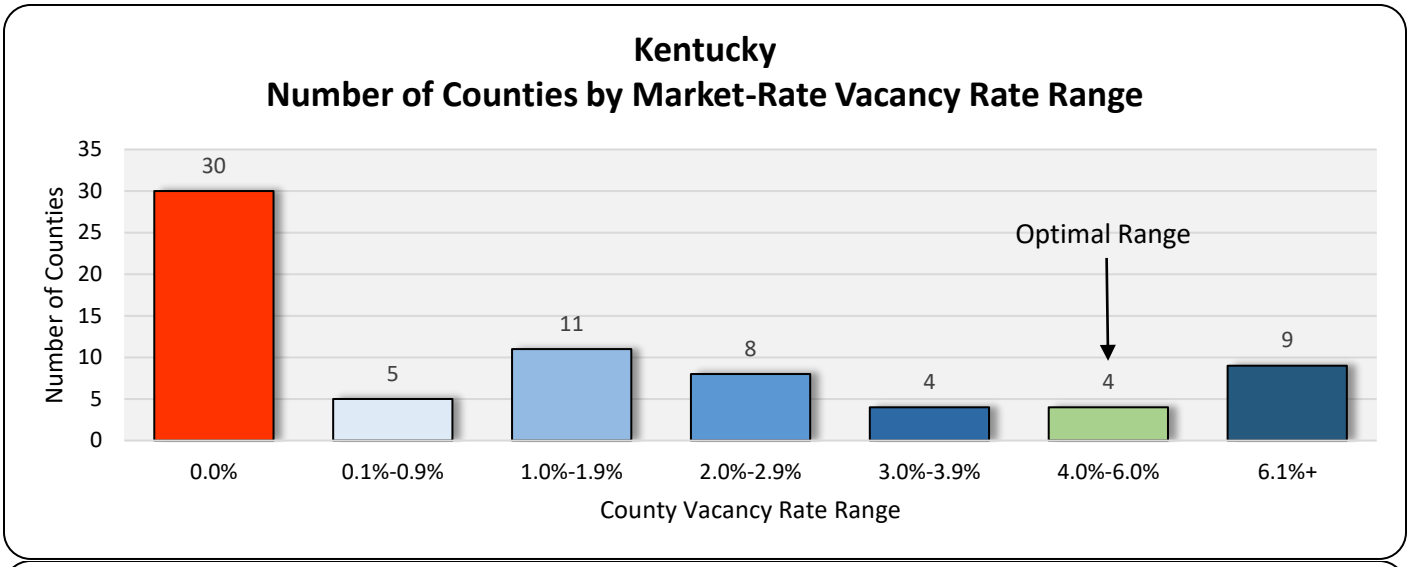
Source: Bowen National Research

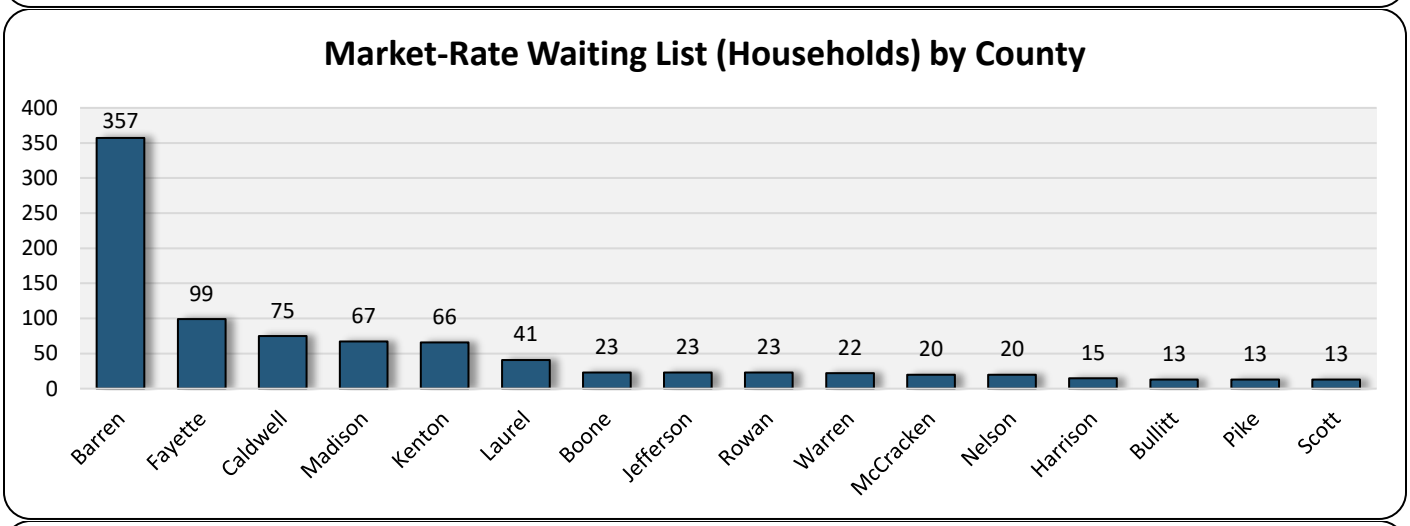
Surveyed Market-Rate Rental Housing Supply by County (CONTINUED)					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Perry	0	0	0	-	0
Pike	3	213	4	1.9%	13
Powell	2	69	2	2.9%	0
Pulaski	5	189	2	1.1%	3
Robertson	0	0	0	-	-
Rockcastle	0	0	0	-	0
Rowan	4	60	0	**0.0%**	23
Russell	2	38	0	**0.0%**	0
Scott	9	2,011	20	1.0%	13
Shelby	9	1,246	94	7.5%	10
Simpson	4	324	9	2.8%	0
Spencer	2	118	3	2.5%	0
Taylor	0	0	0	-	-
Todd	0	0	0	-	0
Trigg	0	0	0	-	0
Trimble	0	0	0	-	0
Union	1	28	6	21.4%	0
Warren	47	5,976	309	5.2%	22
Washington	0	0	0	-	0
Wayne	1	36	0	**0.0%**	0
Webster	1	60	4	6.7%	0
Whitley	4	88	2	2.3%	10
Wolfe	0	0	0	-	0
Woodford	1	55	0	**0.0%**	0
State	**526**	**69,598**	**2,401**	**3.4%**	**991**

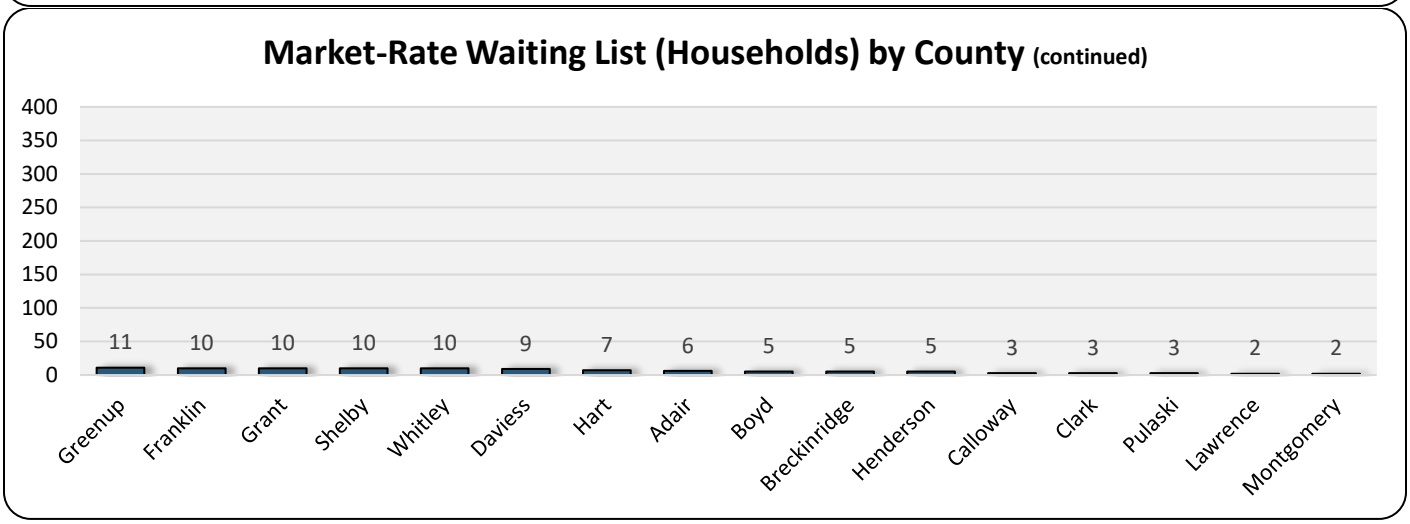
Source: Bowen National Research

The state has an overall vacancy rate of only 3.4% (2,401 vacant units) among the 69,598 market-rate units surveyed. The low vacancy rate in the state and the presence of wait lists of up to 991 households indicates strong demand exists for market-rate multifamily rentals in the state. Among the counties in the state with surveyed market-rate multifamily rental projects, 30 have no reported vacancies among surveyed properties. Most counties are operating with vacancy rates below 3.0%. Wait lists are maintained for the market-rate projects in 32 of the counties.

The following graphs illustrate the number of counties by vacancy rate range and waiting lists *by county* for the surveyed multifamily *market-rate* projects. Note that the optimal vacancy rate range for multifamily rentals is between 4.0% and 6.0%. Counties with no active waiting lists are excluded from the *by county* graphs.







As part of the survey of multifamily market-rate apartments, Bowen National Research identified rents by both bedroom and bathroom type. From this survey, weighted average rents were established for each of the bedroom/bathroom combinations. For the purposes of this analysis, the collected (tenant-paid) rents of the *most common bedroom and bathroom configurations* were used in the table that follows. Note that a color gradient scale comparing rents for each county was applied to the data, ranging from bold **green** (lowest rent) to bold **red** (highest rent) for each bedroom type. Rents appearing in white indicate the midpoint (50th percentile) for the range.

Average Market-Rate Rents by Bedroom/Bathroom Type by County					
County	Number of Units	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
Adair	48	-	$600	-	-
Allen	0	-	-	-	-
Anderson	84	$920	$935	-	-
Ballard	0	-	-	-	-
Barren	698	$631	$714	$847	$1,200
Bath	0	-	-	-	-
Bell	0	-	-	-	-
Boone	6,694	$1,209	$1,253	$1,501	$1,668
Bourbon	0	-	-	-	-
Boyd	308	$796	-	$955	$1,250
Boyle	101	$595	$735	-	-
Bracken	0	-	-	-	-
Breathitt	16	-	$742	-	-
Breckinridge	42	-	$639	-	-
Bullitt	555	$1,148	$1,277	$1,314	$1,447
Butler	0	-	-	-	-
Caldwell	92	$533	$625	-	-
Calloway	331	$582	$712	-	-
Campbell	2,765	$1,229	$1,281	$1,905	$2,773
Carlisle	0	-	-	-	-
Carroll	55	$775	-	-	-
Carter	16	$554	$600	-	-
Casey	0	-	-	-	-
Christian	1,038	$840	$937	$1,148	$1,500
Clark	348	$868	$1,050	-	-
Clay	0	-	-	-	-
Clinton	0	-	-	-	-
Crittenden	0	-	-	-	-
Cumberland	0	-	-	-	-
Daviess	1,577	$755	$976	$963	$1,376
Edmonson	0	-	-	-	-
Elliott	0	-	-	-	-
Estill	32	$496	$630	$596	-
Fayette	14,290	$1,084	$1,176	$1,416	$1,628
Fleming	12	-	-	-	-
Floyd	50	$665	$815	-	-
Franklin	1,039	$827	$1,008	$1,420	-
Fulton	46	$550	$650	-	-
Gallatin	0	-	-	-	-

Source: Bowen National Research

Average Market-Rate Rents by Bedroom/Bathroom Type by County					
County	Number of Units	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
Garrard	0	-	-	-	-
Grant	90	$795	-	-	$1,400
Graves	64	$640	$785	-	-
Grayson	0	-	-	-	-
Green	16	-	$550	-	-
Greenup	68	$750	$875	-	-
Hancock	0	-	-	-	-
Hardin	1,765	$916	$1,087	$1,398	$1,505
Harlan	2	-	$774	-	-
Harrison	11	-	$723	-	-
Hart	25	$688	$753	-	-
Henderson	572	$651	$852	-	$1,020
Henry	0	-	-	-	-
Hickman	0	-	-	-	-
Hopkins	472	$555	$636	$814	-
Jackson	0	-	-	-	-
Jefferson	16,270	$1,195	$1,240	$1,528	$1,685
Jessamine	567	$1,233	$1,297	$1,512	$1,729
Johnson	30	-	$595	-	$625
Kenton	4,843	$1,186	$1,165	$1,788	$1,896
Knott	0	-	-	-	-
Knox	31	$1,313	$950	$950	-
Larue	0	-	-	-	-
Laurel	230	$684	$672	-	-
Lawrence	12	-	-	-	-
Lee	18	$430	$470	-	-
Leslie	0	-	-	-	-
Letcher	0	-	-	-	-
Lewis	0	-	-	-	-
Lincoln	0	-	-	-	-
Livingston	10	-	-	-	-
Logan	80	$649	$754	-	-
Lyon	0	-	-	-	-
Madison	1,410	$762	$836	$1,031	$974
Magoffin	17	$320	$370	-	-
Marion	0	-	-	-	-
Marshall	0	-	-	-	-
Martin	44	$500	$600	-	$750
Mason	0	-	-	-	-
McCracken	869	$878	$886	$1,101	$1,191
McCreary	5	$500	$600	-	-
McLean	0	-	-	-	-
Meade	46	-	$850	-	-
Menifee	0	-	-	-	-
Mercer	34	-	-	$850	$1,000
Metcalfe	0	-	-	-	-
Monroe	0	-	-	-	-
Montgomery	150	$822	$912	-	-
Morgan	32	$398	$450	-	-
Muhlenberg	0	-	-	-	-
Nelson	291	$624	$915	$1,225	$1,379

Source: Bowen National Research

Average Market-Rate Rents by Bedroom/Bathroom Type by County					
County	Number of Units	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
Nicholas	28	$450	$525	-	-
Ohio	0	-	-	-	-
Oldham	698	$976	$1,235	$1,402	$1,801
Owen	0	-	-	-	-
Owsley	0	-	-	-	-
Pendleton	50	$500	$800	$1,195	-
Perry	0	-	-	-	-
Pike	213	$904	$800	$1,235	$1,605
Powell	69	$675	$829	-	-
Pulaski	189	$814	$905	$900	-
Robertson	0	-	-	-	-
Rockcastle	0	-	-	-	-
Rowan	60	$725	$806	-	-
Russell	38	$400	$500	-	-
Scott	2,011	$1,142	$1,192	$1,430	$1,702
Shelby	1,246	$951	$1,322	$1,107	$1,325
Simpson	324	$975	$1,025	$1,200	$1,403
Spencer	118	$895	$1,095	$863	$1,050
Taylor	0	-	-	-	-
Todd	0	-	-	-	-
Trigg	0	-	-	-	-
Trimble	0	-	-	-	-
Union	28	$599	$699	-	-
Warren	5,976	$1,037	$1,114	$1,288	$1,525
Washington	0	-	-	-	-
Wayne	36	-	-	-	-
Webster	60	$770	-	-	-
Whitley	88	-	$713	-	-
Wolfe	0	-	-	-	-
Woodford	55	$725	$775	-	-
State (Ranges)	**69,598**	**$320-$1,313**	**$370-$1,322**	**$596-$1,905**	**$625-$2,773**

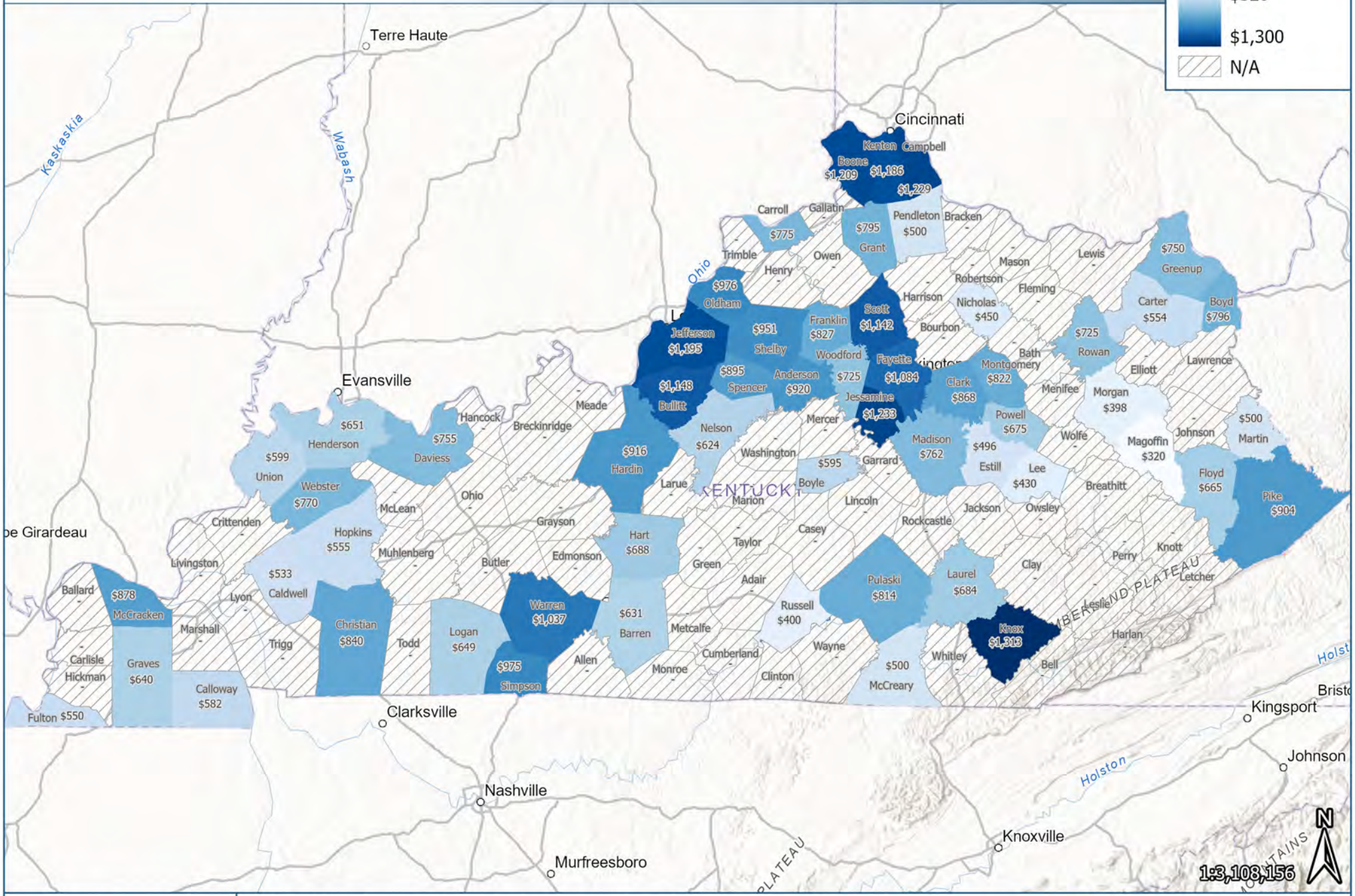
Source: Bowen National Research

Overall average rents for the market-rate units in the state range from $320 (one-bedroom/one-bathroom) to $2,773 (three-bedroom/two-bathroom). However, there is considerable variation in average rent within each unit configuration when comparing the individual counties. In each case, the highest average rents by bedroom/bathroom configuration are generally three to four times higher than the lowest rents. The highest average rents are primarily within the counties of Boone, Bullitt, Campbell, Fayette, Jefferson, Jessamine, Kenton, Oldham, Scott and Warren. While the wide range in average rents among the counties can be largely attributed to the difference in market sizes and median household incomes, the low vacancy rates for most of the counties in the state illustrates the high level of demand that exists for the current rents for market-rate multifamily apartments in the state.

BOWEN NATIONAL RESEARCH

Average One-Bedroom / One-Bathroom Market-Rate Rent

State of Kentucky (By County)

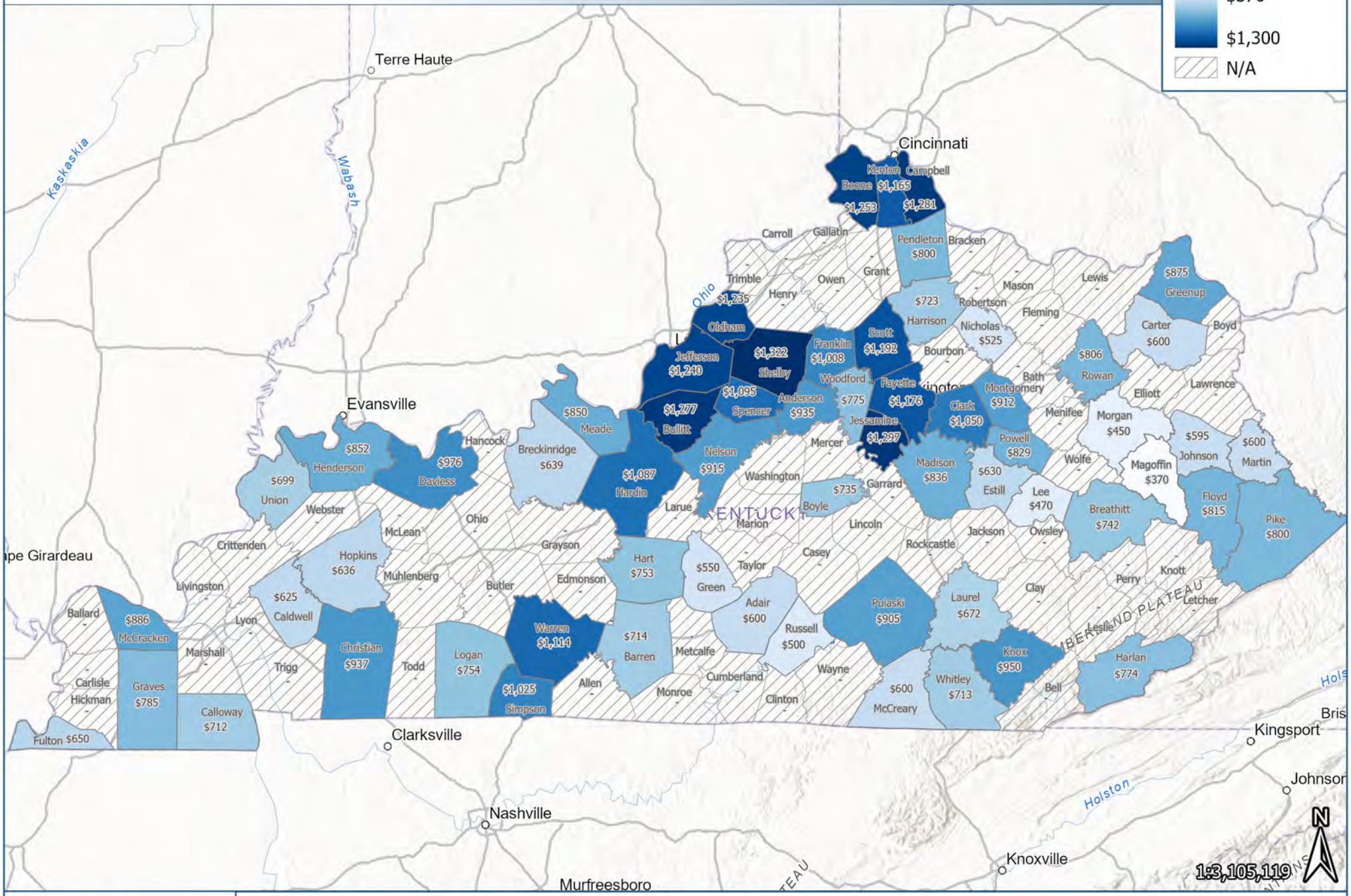


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Average Two-Bedroom / One-Bathroom Market-Rate Rent

State of Kentucky (By County)



Tax Credit Apartments

Projects developed under the Low-Income Housing Tax Credit (LIHTC) program, hereinafter referred to as "Tax Credit," are generally restricted to households earning up to 80% of Area Median Household Income (AMHI), though lower income targeting is often involved. Such housing product typically serves households with greater incomes than those that reside in government-subsidized housing, though there can be some household income overlap between Tax Credit housing and government-subsidized housing.

Within the state of Kentucky, 225 projects were surveyed with a total of 12,630 units that operate as Tax Credit (or within mixed-income projects offering some Tax Credit units). The following table summarizes key metrics of the surveyed Tax Credit rental housing supply by county. Counties with overall Tax Credit vacancy rates of 0.0% are shown in red text.

Surveyed Tax Credit (Non-Subsidized) Multifamily Rental Housing Supply by County					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Adair	1	16	0	0.0%	3
Allen	1	1	0	0.0%	0
Anderson	2	104	0	0.0%	80
Ballard	0	0	0	-	0
Barren	1	42	0	0.0%	35
Bath	0	0	0	-	0
Bell	1	30	0	0.0%	0
Boone	8	607	1	0.2%	275
Bourbon	3	92	6	6.5%	90
Boyd	0	0	0	-	0
Boyle	2	36	0	0.0%	7
Bracken	0	0	0	-	0
Breathitt	0	0	0	-	0
Breckinridge	0	0	0	-	0
Bullitt	4	211	5	2.4%	18
Butler	1	24	0	0.0%	0
Caldwell	0	0	0	-	0
Calloway	1	40	0	0.0%	6
Campbell	3	136	0	0.0%	0
Carlisle	0	0	0	-	0
Carroll	0	0	0	-	0
Carter	0	0	0	-	0
Casey	1	50	0	0.0%	51
Christian	7	336	0	0.0%	607
Clark	3	69	0	0.0%	2
Clay	0	0	0	-	0
Clinton	3	62	3	4.8%	0
Crittenden	1	29	0	0.0%	0
Cumberland	0	0	0	-	0
Daviess	8	337	0	0.0%	82
Edmonson	1	42	0	0.0%	20
Elliott	0	0	0	-	0

Source: Bowen National Research

Surveyed Tax Credit (Non-Subsidized) Multifamily Rental Housing Supply by County					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Estill	1	11	0	**0.0%**	8
Fayette	21	1,889	190	10.1%	160
Fleming	0	0	0	-	0
Floyd	2	48	0	**0.0%**	18
Franklin	5	218	5	2.3%	16
Fulton	0	0	0	-	0
Gallatin	1	42	0	**0.0%**	15
Garrard	0	0	0	-	0
Grant	1	23	0	**0.0%**	10
Graves	0	0	0	-	0
Grayson	3	64	0	**0.0%**	41
Green	0	0	0	-	0
Greenup	0	0	0	-	0
Hancock	0	0	0	-	0
Hardin	13	588	13	2.2%	22
Harlan	0	0	0	-	0
Harrison	0	0	0	-	0
Hart	2	64	0	**0.0%**	0
Henderson	8	425	1	0.2%	65
Henry	1	44	1	2.3%	60
Hickman	0	0	0	-	0
Hopkins	0	0	0	-	0
Jackson	0	0	0	-	0
Jefferson	33	3,698	48	1.3%	332
Jessamine	2	159	0	**0.0%**	6
Johnson	2	48	0	**0.0%**	10
Kenton	9	532	0	**0.0%**	187
Knott	1	68	23	33.8%	0
Knox	5	146	0	**0.0%**	120
Larue	0	0	0	-	0
Laurel	8	268	1	0.4%	232
Lawrence	1	15	0	**0.0%**	0
Lee	0	0	0	-	0
Leslie	0	0	0	-	0
Letcher	1	26	2	7.7%	0
Lewis	0	0	0	-	0
Lincoln	0	0	0	-	0
Livingston	0	0	0	-	0
Logan	0	0	0	-	0
Lyon	0	0	0	-	0
Madison	2	99	0	**0.0%**	51
Magoffin	0	0	0	-	0
Marion	0	0	0	-	0
Marshall	0	0	0	-	0
Martin	0	0	0	-	0
Mason	3	91	0	**0.0%**	8
McCracken	2	82	0	**0.0%**	0
McCreary	0	0	0	-	0
McLean	0	0	0	-	0
Meade	0	0	0	-	0
Menifee	0	0	0	-	0

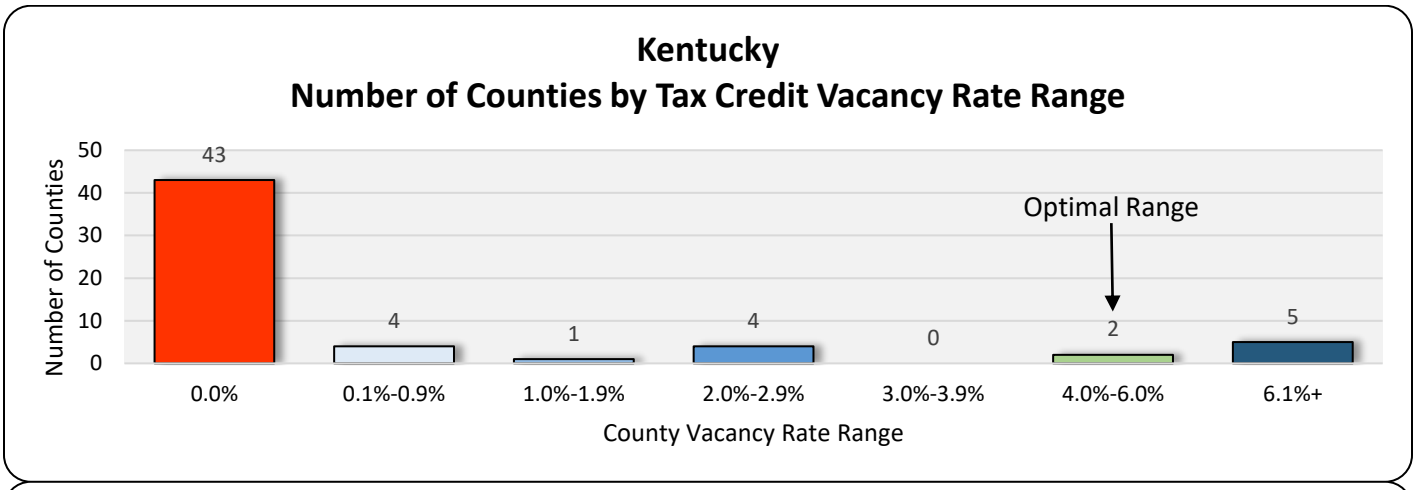
Source: Bowen National Research

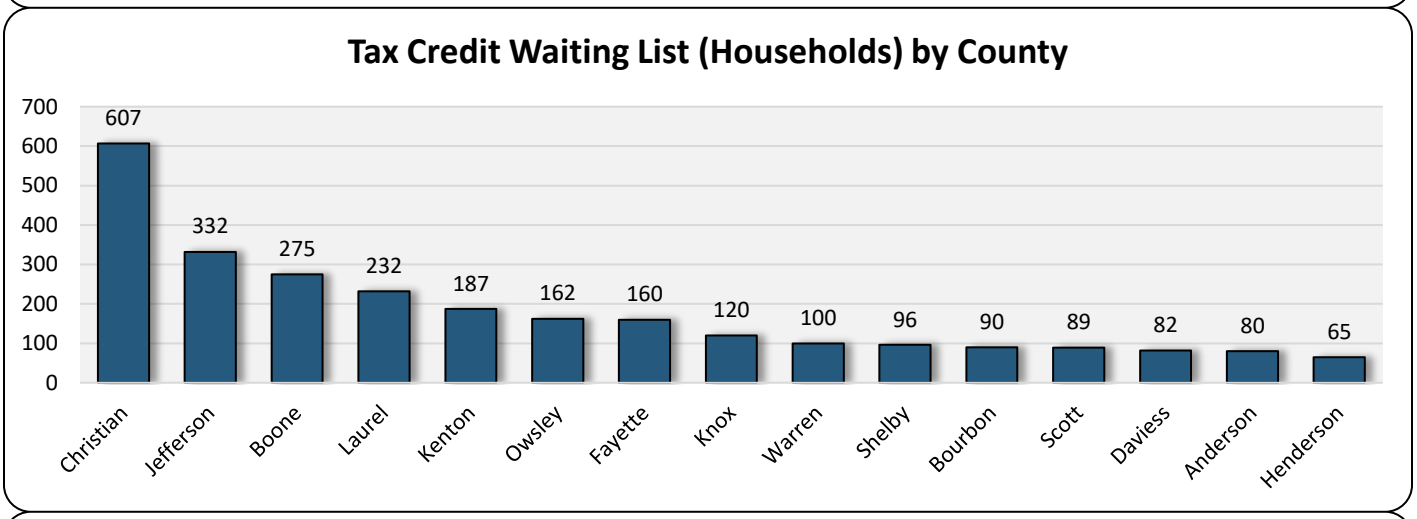
Surveyed Tax Credit (Non-Subsidized) Multifamily Rental Housing Supply by County					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Mercer	1	32	0	**0.0%**	0
Metcalfe	0	0	0	-	0
Monroe	0	0	0	-	0
Montgomery	0	0	0	-	-
Morgan	1	20	0	**0.0%**	0
Muhlenberg	2	63	0	**0.0%**	57
Nelson	1	24	0	**0.0%**	9
Nicholas	0	0	0	-	0
Ohio	2	72	0	**0.0%**	30
Oldham	0	0	0	-	0
Owen	0	0	0	-	0
Owsley	2	32	0	**0.0%**	162
Pendleton	1	29	0	**0.0%**	18
Perry	1	12	3	25.0%	0
Pike	2	35	0	**0.0%**	2
Powell	0	0	0	-	0
Pulaski	1	23	0	**0.0%**	30
Robertson	0	0	0	-	-
Rockcastle	1	29	0	**0.0%**	0
Rowan	0	0	0	-	0
Russell	0	0	0	-	0
Scott	4	307	1	0.3%	89
Shelby	4	165	0	**0.0%**	96
Simpson	3	96	0	**0.0%**	33
Spencer	2	72	4	5.6%	0
Taylor	0	0	0	-	-
Todd	0	0	0	-	0
Trigg	1	41	0	**0.0%**	0
Trimble	0	0	0	-	0
Union	0	0	0	-	0
Warren	17	666	0	**0.0%**	100
Washington	0	0	0	-	0
Wayne	0	0	0	-	0
Webster	0	0	0	-	0
Whitley	0	0	0	-	0
Wolfe	0	0	0	-	0
Woodford	0	0	0	-	0
State	**225**	**12,630**	**307**	**2.4%**	**3,263**

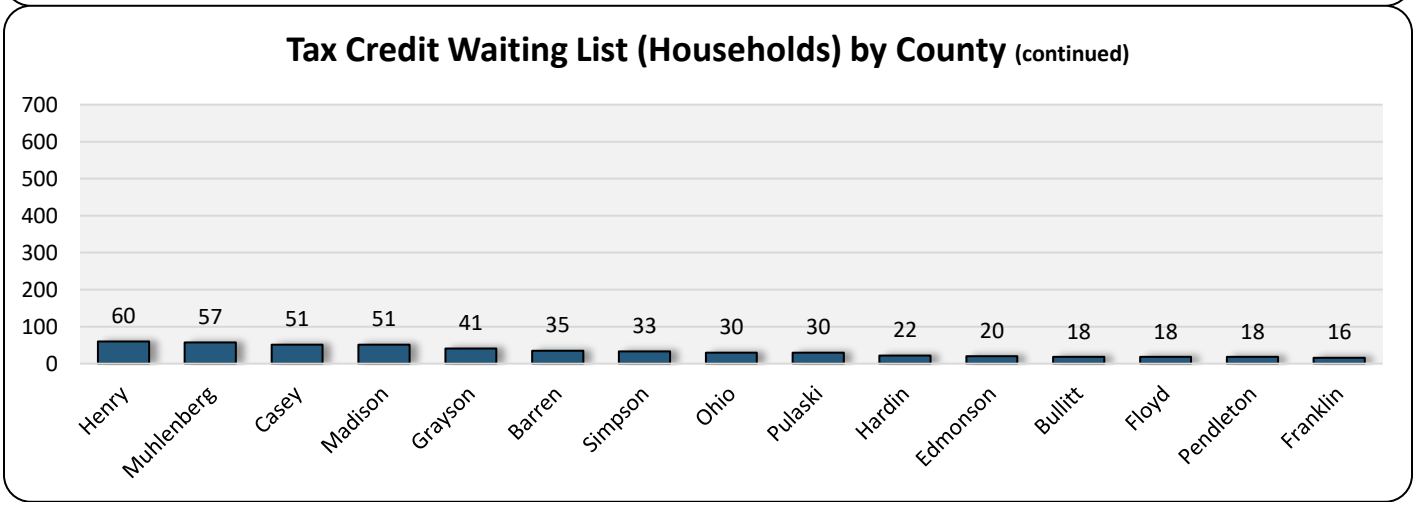
Source: Bowen National Research

The state's overall Tax Credit vacancy rate is 2.4%, with only 307 vacant units among the more than 12,000 Tax Credit units surveyed. A total of 43 counties have overall Tax Credit vacancy rates of 0.0%. Virtually all counties with surveyed Tax Credit product have vacancy rates below 3.0%. Overall, there are 3,263 households on a wait list for available Tax Credit units. Wait lists exist in 42 counties. Regardless, the lack of available Tax Credit units and the number of households on wait lists are indications that such housing is not fully meeting housing needs in much of the state.

The following graphs illustrate the number of counties by vacancy rate range and waiting lists *by county* for the surveyed multifamily *Tax Credit* projects. Note that the optimal vacancy rate range for multifamily rentals is between 4.0% and 6.0%. The *by county* graphs only include the top 30 counties by the number of households on the waiting list (12 additional counties maintain Tax Credit waiting lists).







Information was gathered on collected (tenant-paid) rents by both bedroom and bathroom type for units that operate under the Low-Income Housing Tax Credit program. From this survey, average weighted rents were established for various bedroom/bathroom combinations. The following table illustrates the average weighted rents by the most common bedroom/bathroom unit configurations for each county. The reported rents are collected rents, meaning these are the tenant-paid rents and do not account for any tenant-paid utilities that would be part of their total housing costs. It is important to note these rents include all levels of income restrictions implemented at these properties (e.g., 30%, 40%, 50%, 60%, etc. of Area Median Incomes). Note that a color gradient scale comparing rents for each county was applied to the data, ranging from bold **green** (lowest rent) to bold **red** (highest rent) for each bedroom type. Rents appearing in white indicate the midpoint (50th percentile) for the range.

Average Tax Credit (Non-Subsidized) Rents by Bedroom/Bathroom Type by County					
County	Number of Units	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
Adair	16	-	$755	-	-
Allen	1	-	-	-	-
Anderson	104	$422	$515	-	$520
Ballard	0	-	-	-	-
Barren	42	$425	$472	-	-
Bath	0	-	-	-	-
Bell	30	$569	$606	-	$680
Boone	607	$697	$813	-	$1,202
Bourbon	92	-	$770	-	$890
Boyd	0	-	-	-	-
Boyle	36	$490	$642	-	$595
Bracken	0	-	-	-	-
Breathitt	0	-	-	-	-
Breckinridge	0	-	-	-	-
Bullitt	211	$843	$880	-	$810
Butler	24	-	-	$620	$675
Caldwell	0	-	-	-	-
Calloway	40	$455	-	$545	$605
Campbell	136	$510	-	-	-
Carlisle	0	-	-	-	-
Carroll	0	-	-	-	-
Carter	0	-	-	-	-
Casey	50	$723	$846	-	-
Christian	336	$710	$787	$625	$886
Clark	69	$600	$815	-	$812
Clay	0	-	-	-	-
Clinton	62	-	-	-	$649
Crittenden	29	$589	$734	-	-
Cumberland	0	-	-	-	-
Daviess	337	$604	$662	$765	$800
Edmonson	42	$523	$616	-	-
Elliott	0	-	-	-	-
Estill	11	$463	-	$596	-
Fayette	1,889	$823	$858	$1,056	$1,200
Fleming	0	-	-	-	-

Source: Bowen National Research

Average Tax Credit (Non-Subsidized) Rents by Bedroom/Bathroom Type by County					
County	Number of Units	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
Floyd	48	$420	$455	-	-
Franklin	218	$678	$810	-	$1,046
Fulton	0	-	-	-	-
Gallatin	42	-	-	$800	$900
Garrard	0	-	-	-	-
Grant	23	-	-	$640	$715
Graves	0	-	-	-	-
Grayson	64	-	$653	-	$707
Green	0	-	-	-	-
Greenup	0	-	-	-	-
Hancock	0	-	-	-	-
Hardin	588	$681	$791	$793	$835
Harlan	0	-	-	-	-
Harrison	0	-	-	-	-
Hart	64	$595	$667	-	-
Henderson	425	$650	$742	$758	$914
Henry	44	$641	$755	-	-
Hickman	0	-	-	-	-
Hopkins	0	-	-	-	-
Jackson	0	-	-	-	-
Jefferson	3,698	$753	$964	$1,039	$1,228
Jessamine	159	$787	$795	$1,118	$1,288
Johnson	48	-	-	-	-
Kenton	532	$772	$900	$854	$1,074
Knott	68	-	-	-	-
Knox	146	$590	$680	-	$716
Larue	0	-	-	-	-
Laurel	268	$477	$688	-	$701
Lawrence	15	-	$453	-	$508
Lee	0	-	-	-	-
Leslie	0	-	-	-	-
Letcher	26	$460	$570	-	-
Lewis	0	-	-	-	-
Lincoln	0	-	-	-	-
Livingston	0	-	-	-	-
Logan	0	-	-	-	-
Lyon	0	-	-	-	-
Madison	99	$850	$823	-	-
Magoffin	0	-	-	-	-
Marion	0	-	-	-	-
Marshall	0	-	-	-	-
Martin	0	-	-	-	-
Mason	91	$609	$650	-	$855
McCracken	82	$725	$860	$501	$678
McCreary	0	-	-	-	-
McLean	0	-	-	-	-
Meade	0	-	-	-	-
Menifee	0	-	-	-	-
Mercer	32	$560	$645	-	-
Metcalfe	0	-	-	-	-
Monroe	0	-	-	-	-

Source: Bowen National Research

Average Tax Credit (Non-Subsidized) Rents by Bedroom/Bathroom Type by County					
County	Number of Units	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
Montgomery	0	-	-	-	-
Morgan	20	-	-	-	$460
Muhlenberg	63	-	$664	-	$712
Nelson	24	$540	$610	-	-
Nicholas	0	-	-	-	-
Ohio	72	-	$634	-	-
Oldham	0	-	-	-	-
Owen	0	-	-	-	-
Owsley	32	$523	$598	-	$762
Pendleton	29	$515	$610	-	-
Perry	12	$680	$900	-	$1,087
Pike	35	$528	$631	-	$810
Powell	0	-	-	-	-
Pulaski	23	$587	$722	-	-
Robertson	0	-	-	-	-
Rockcastle	29	-	$592	-	-
Rowan	0	-	-	-	-
Russell	0	-	-	-	-
Scott	307	$826	$1,112	$700	$1,251
Shelby	165	$926	$1,012	-	$856
Simpson	96	$521	$571	-	$625
Spencer	72	-	$890	-	$631
Taylor	0	-	-	-	-
Todd	0	-	-	-	-
Trigg	41	$746	$890	-	-
Trimble	0	-	-	-	-
Union	0	-	-	-	-
Warren	666	$575	$703	$591	$730
Washington	0	-	-	-	-
Wayne	0	-	-	-	-
Webster	0	-	-	-	-
Whitley	0	-	-	-	-
Wolfe	0	-	-	-	-
Woodford	0	-	-	-	-
State (Ranges)	**12,630**	**$420-$926**	**$453-$1,112**	**$501-$1,118**	**$460-$1,288**

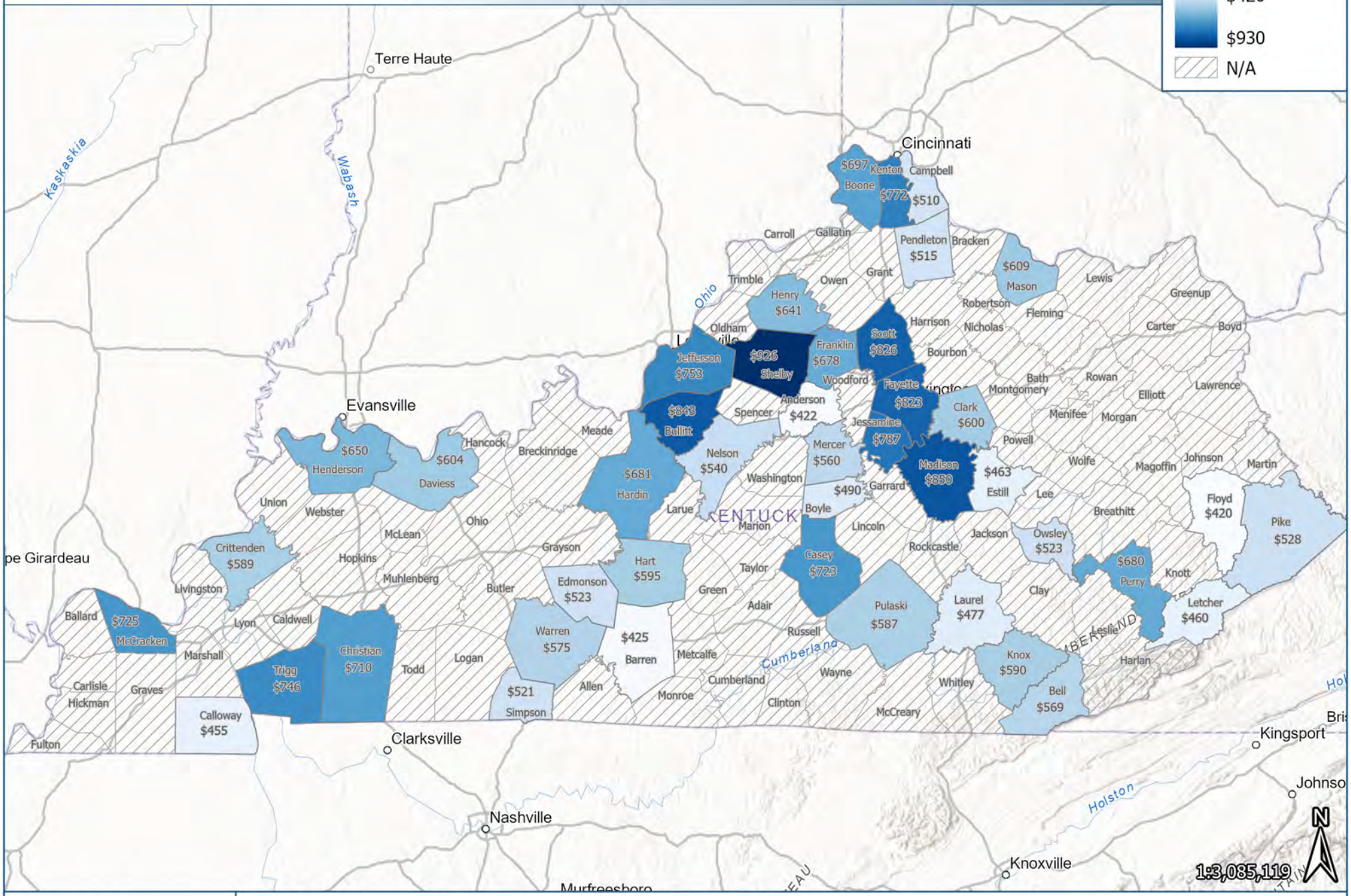
Source: Bowen National Research

Compared to the market-rate units in the state, the average weighted rents by bedroom type and by county for the Tax Credit units have a relatively narrow range. Regardless, the highest Tax Credit rents by bedroom/bathroom configuration are two to three times higher than the lowest rents. Average rents for the Tax Credit units in the state range between $420 for a one-bedroom/one-bathroom to $1,288 for a three-bedroom/two-bathroom unit. The highest Tax Credit rents are primarily in the counties of Bullitt, Fayette, Jefferson, Jessamine, Kenton, Madison, and Scott. With few available Tax Credit units and lengthy wait lists, many low-income households in the state likely seek housing options from either the limited available supply of market-rate units or non-conventional rentals (e.g., houses, duplexes, mobile homes). As both these housing alternatives typically have notably higher rents compared to Tax Credit housing, this may produce an additional financial burden for some of the state's most economically vulnerable households.

BOWEN NATIONAL RESEARCH

Average One-Bedroom / One-Bathroom Tax Credit Rent

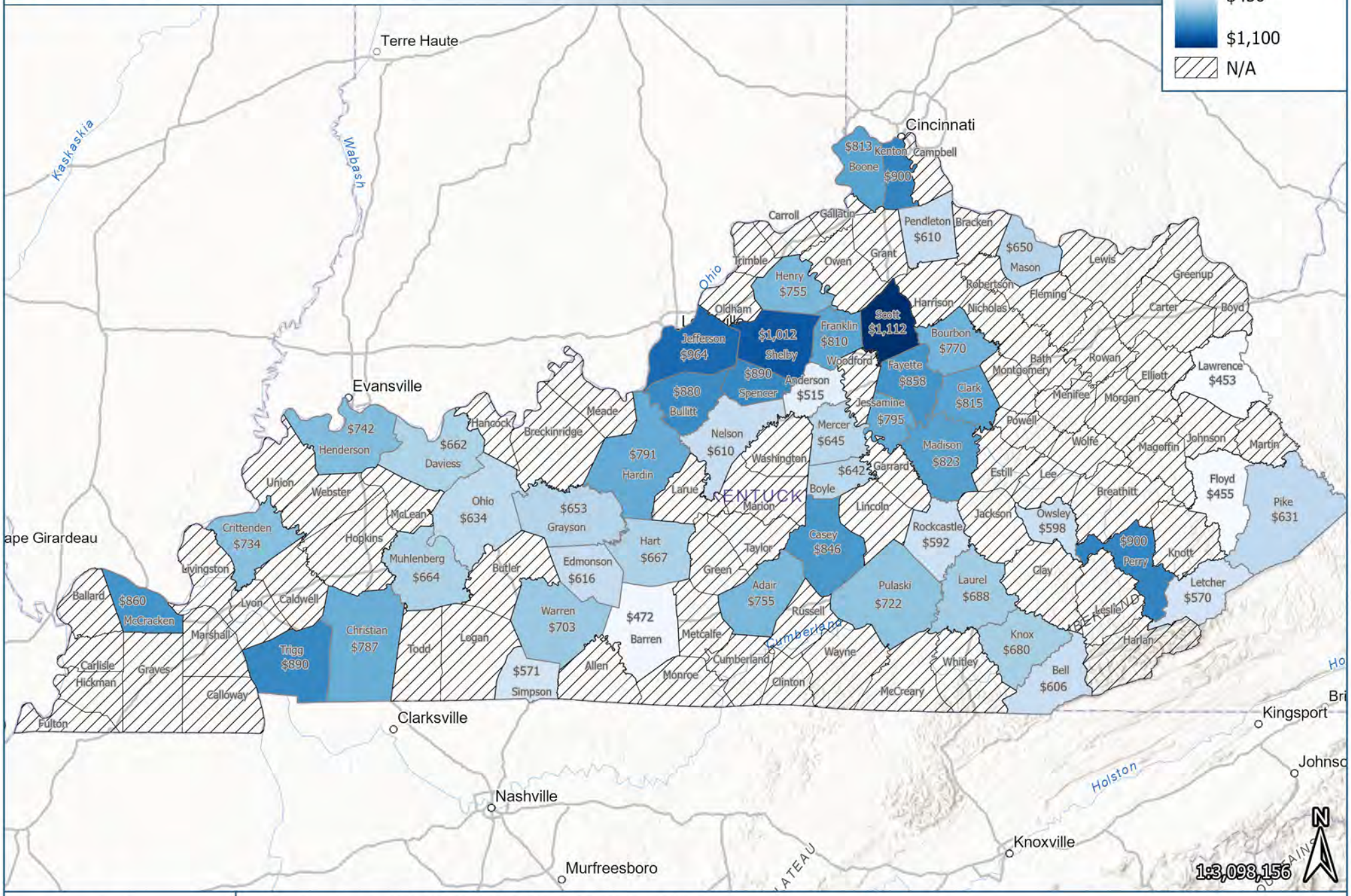
State of Kentucky (By County)



BOWEN NATIONAL RESEARCH

Average Two-Bedroom / One-Bathroom Tax Credit Rent

State of Kentucky (By County)



0 10 20 30 40 Miles

Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

Government-Subsidized Apartments

A total of 499 projects with 25,386 units were surveyed across Kentucky. Subsidized product was surveyed in 114 counties. The following table summarizes the distribution of surveyed subsidized rental housing by county within Kentucky. Counties with subsidized product vacancy rates of 0.0% are shown in red text.

Surveyed Subsidized Multifamily Rental Housing Supply by County					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Adair	4	154	0	0.0%	121
Allen	3	147	0	0.0%	170
Anderson	2	56	0	0.0%	0
Ballard	4	90	0	0.0%	33
Barren	5	291	0	0.0%	123
Bath	2	99	2	2.0%	44
Bell	2	70	0	0.0%	71
Boone	6	433	4	0.9%	53
Bourbon	6	244	15	6.1%	6
Boyd	7	474	0	0.0%	163
Boyle	6	196	0	0.0%	0
Bracken	4	128	0	0.0%	39
Breathitt	6	155	0	0.0%	114
Breckinridge	4	104	0	0.0%	6
Bullitt	2	48	1	2.1%	20
Butler	6	146	0	0.0%	0
Caldwell	1	40	0	0.0%	22
Calloway	4	104	0	0.0%	55
Campbell	9	630	0	0.0%	174
Carlisle	4	68	2	2.9%	0
Carroll	2	128	0	0.0%	0
Carter	5	198	0	0.0%	21
Casey	1	24	0	0.0%	0
Christian	12	634	0	0.0%	1,095
Clark	4	298	0	0.0%	327
Clay	4	172	12	7.0%	20
Clinton	4	101	1	1.0%	10
Crittenden	2	47	2	4.3%	0
Cumberland	4	92	0	0.0%	4
Daviess	9	782	0	0.0%	61
Edmonson	2	40	0	0.0%	11
Elliott	1	64	0	0.0%	4
Estill	5	142	0	0.0%	33
Fayette	15	1,396	0	0.0%	345
Fleming	3	72	0	0.0%	72
Floyd	9	515	2	0.4%	433
Franklin	3	216	4	1.9%	331
Fulton	3	156	0	0.0%	27
Gallatin	3	104	2	1.9%	64
Garrard	2	88	0	0.0%	9
Grant	6	171	0	0.0%	57
Graves	5	206	2	1.0%	89
Grayson	9	234	0	0.0%	50

Source: Bowen National Research

Surveyed Subsidized Multifamily Rental Housing Supply by County					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Green	3	147	0	0.0%	59
Greenup	6	165	0	0.0%	175
Hancock	4	118	0	0.0%	36
Hardin	7	411	0	0.0%	535
Harlan	7	185	0	0.0%	50
Harrison	5	265	0	0.0%	0
Hart	3	88	0	0.0%	5
Henderson	4	278	0	0.0%	57
Henry	8	269	4	1.5%	120
Hickman	2	48	0	0.0%	0
Hopkins	5	272	0	0.0%	58
Jackson	3	166	12	7.2%	10
Jefferson	16	1,877	0	0.0%	445
Jessamine	4	160	0	0.0%	300
Johnson	8	507	0	0.0%	432
Kenton	11	1,271	0	0.0%	133
Knott	1	81	0	0.0%	50
Knox	6	317	5	1.6%	135
Larue	4	148	0	0.0%	37
Laurel	7	497	2	0.4%	394
Lawrence	3	63	0	0.0%	51
Lee	4	161	0	0.0%	0
Leslie	1	21	0	0.0%	0
Letcher	2	140	0	0.0%	100
Lewis	2	56	2	3.6%	0
Lincoln	5	165	0	0.0%	87
Livingston	0	0	0	-	0
Logan	5	118	0	0.0%	87
Lyon	1	44	0	0.0%	7
Madison	4	218	42	19.3%	150
Magoffin	2	40	0	0.0%	6
Marion	3	100	0	0.0%	97
Marshall	6	216	11	5.1%	68
Martin	3	208	1	0.5%	433
Mason	4	187	0	0.0%	331
McCracken	10	1,183	18	1.5%	27
McCreary	4	114	0	0.0%	64
McLean	2	98	0	0.0%	9
Meade	2	38	0	0.0%	0
Menifee	2	52	0	0.0%	0
Mercer	1	64	0	0.0%	62
Metcalfe	2	88	0	0.0%	83
Monroe	4	160	0	0.0%	132
Montgomery	3	126	0	0.0%	29
Morgan	2	80	0	0.0%	11
Muhlenberg	4	192	5	2.6%	7
Nelson	5	253	0	0.0%	168
Nicholas	3	61	0	0.0%	13
Ohio	6	198	0	0.0%	103
Oldham	4	166	0	0.0%	90
Owen	1	28	0	0.0%	10

Source: Bowen National Research

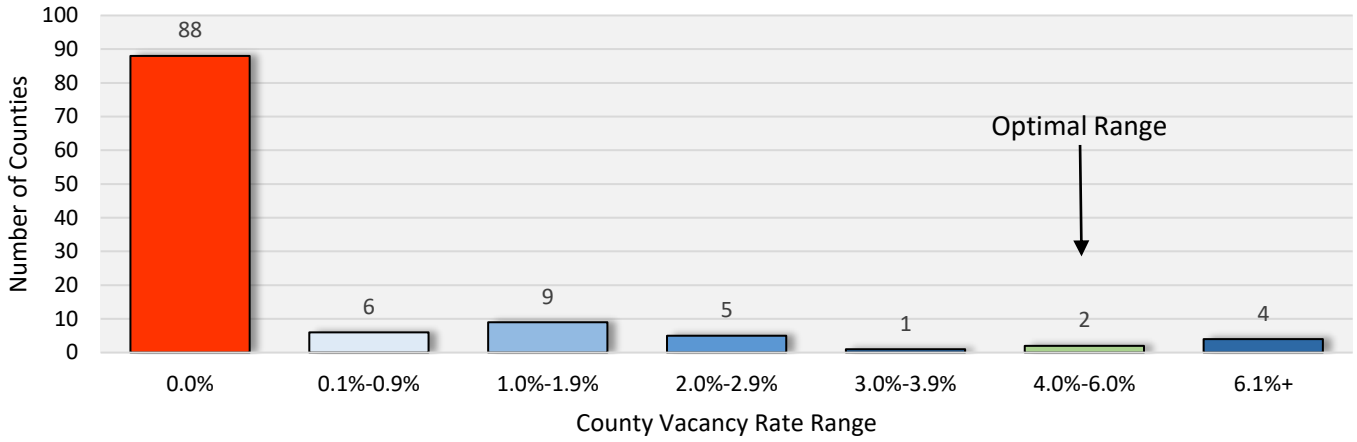
Surveyed Subsidized Multifamily Rental Housing Supply by County					
County	Projects Surveyed	Total Units	Vacant Units	Vacancy Rate	Wait List (Households)
Owsley	0	0	0	-	0
Pendleton	2	68	0	**0.0%**	18
Perry	3	107	0	**0.0%**	163
Pike	10	729	0	**0.0%**	268
Powell	2	56	0	**0.0%**	39
Pulaski	8	260	0	**0.0%**	29
Robertson	0	0	0	-	-
Rockcastle	4	170	2	1.2%	53
Rowan	9	372	0	**0.0%**	176
Russell	8	162	1	0.6%	224
Scott	4	202	1	0.5%	10
Shelby	3	172	0	**0.0%**	28
Simpson	0	0	0	-	0
Spencer	3	71	0	**0.0%**	146
Taylor	0	0	0	-	-
Todd	1	48	0	**0.0%**	40
Trigg	2	116	0	**0.0%**	93
Trimble	2	59	0	**0.0%**	80
Union	3	112	3	2.7%	35
Warren	5	453	0	**0.0%**	142
Washington	2	120	0	**0.0%**	66
Wayne	4	233	4	1.7%	80
Webster	2	24	0	**0.0%**	3
Whitley	3	96	0	**0.0%**	6
Wolfe	2	80	0	**0.0%**	35
Woodford	3	211	0	**0.0%**	40
State	**499**	**25,386**	**162**	**0.6%**	**11,001**

Source: Bowen National Research

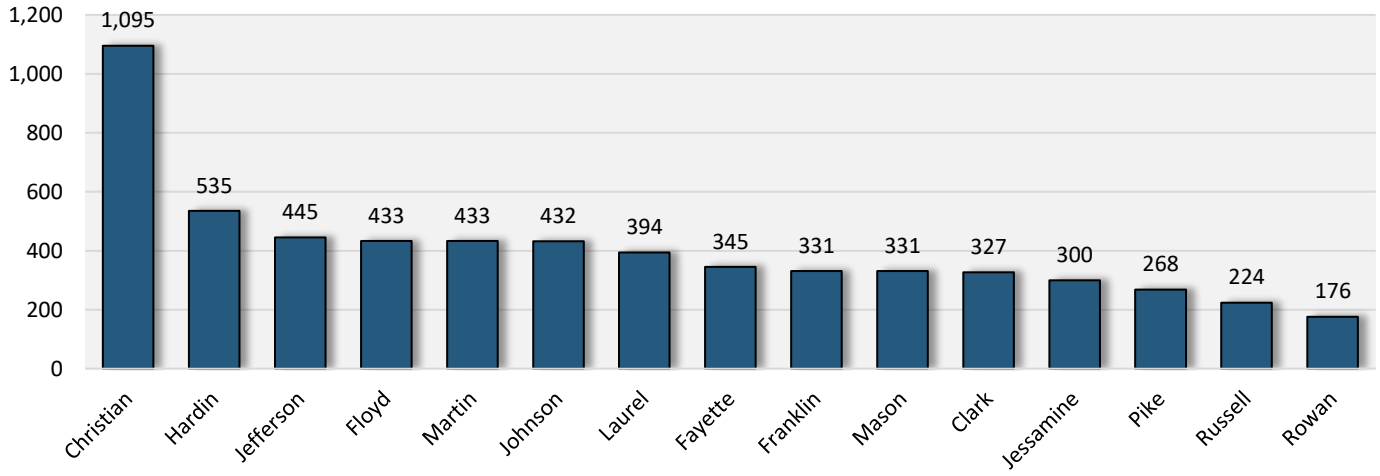
Of the 25,386 subsidized units surveyed, only 162 are vacant, resulting in a very low overall vacancy rate of 0.6%. A total of 88 counties have overall subsidized vacancy rates of 0.0%. A total of 11,001 households are on wait lists for available subsidized product, illustrating the pent-up demand for such product.

The following graphs illustrate the number of counties by vacancy rate range and waiting lists *by county* for the surveyed multifamily *subsidized* projects. Note that the optimal vacancy rate range for multifamily rentals is typically between 4.0% and 6.0%. The *by county* graphs only include the top 30 counties by the number of households on the waiting list (70 additional counties maintain subsidized waiting lists, with individual waiting lists comprising between three and 114 households).

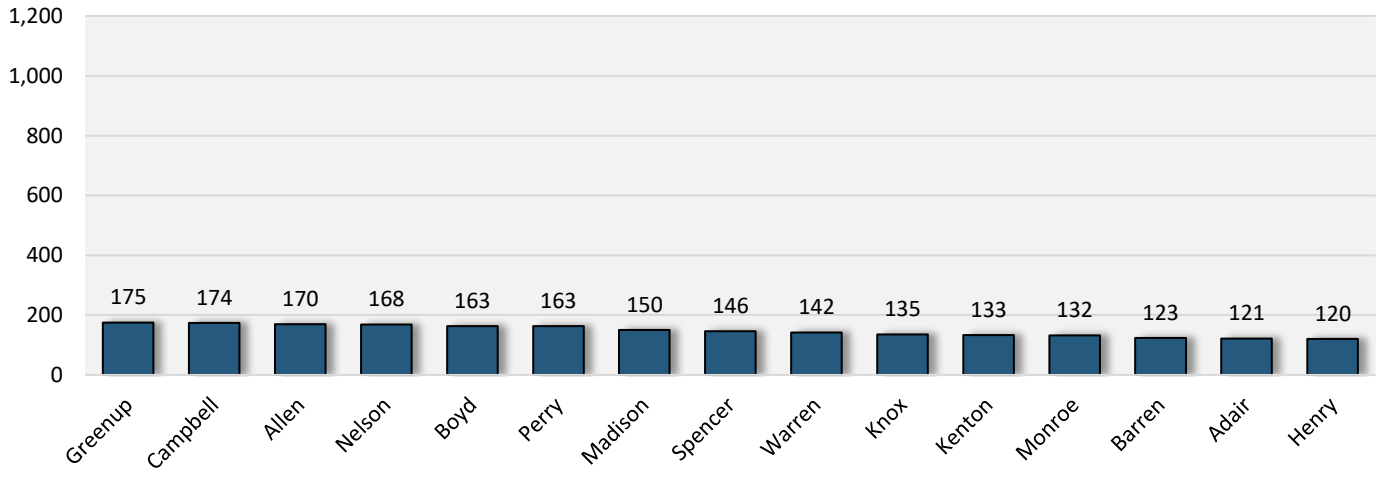
Kentucky
Number of Counties by Government Subsidized Vacancy Rate Range



Subsidized Waiting List (Households) by County



Subsidized Waiting List (Households) by County (continued)



B. FOR-SALE HOUSING SUPPLY

Information was obtained on the currently *available* for-sale housing stock from Realtor.com. This inventory includes a variety of housing product type, including single-family homes, condominiums and mobile homes. The data that was gathered included property location, list price, number of bedrooms, square footage, year built and number of days on market. It should be noted that while some available homes are not listed through local Multiple Listing Services, such as homes that are for sale by owner, the available inventory included in this study is representative of the vast majority of homes available for purchase in each county and is therefore reflective the for-sale housing product of each county.

The following table summarizes the *overall* available housing stock for the state.

Overall Kentucky Available For-Sale Housing Supply		
Housing Type	**Homes**	**Median Price**
Available*	6,014	$279,900

Source: Realtor.com and Bowen National Research
*As of early January 2024

The *available* product has a median list price of $279,900. While this study did not evaluate historical residential sales history, it is highly likely that higher mortgage interest rates, higher development costs, construction labor challenges, the availability of land, utility capacity, the availability of homes, and other related factors are influencing homebuying trends and residential development activity. These factors should be monitored in the years ahead. Within this section of the report, details of the available for-sale market for each county within the state are provided.

Available For-Sale Housing

As of early January 2024, there were 6,014 homes available for purchase in the state of Kentucky. When compared to the overall inventory of owner-occupied homes in the state (1,245,405), the 6,014 available for-sale homes represent an availability rate of just 0.5%. Typically, in healthy and well-balanced housing markets, for-sale housing availability rates are typically between 2.0% and 3.0%. As such, the overall state's available for-sale housing supply is extremely limited.

The following table summarizes the inventory of *available* for-sale housing in each of Kentucky's 120 counties. Note that a color gradient scale comparing availability rates, average and median list prices, days on market, and average year built for each county was applied to the data, ranging from bold **green** (lowest average and median prices and highest availability rates, days on market, and year built) to bold **red** (highest average and median prices and lowest availability rates, days on market, and year built). Metrics appearing in white indicate the approximate midpoint (50th percentile) for each data set.

	Available For-Sale Housing by County (As of January 2024)						
County	Total Available Units	% Share of State Total	Availability Rate	Average List Price	Median List Price	Average Days on Market	Average Year Built
Adair	34	0.6%	0.6%	$281,003	$240,000	97.2	1992
Allen	61	1.0%	1.0%	$274,492	$249,900	76.8	2001
Anderson	27	0.4%	0.4%	$397,537	$379,900	96.2	1997
Ballard	9	0.1%	0.3%	$335,678	$219,900	72.1	1988
Barren	89	1.5%	0.7%	$273,248	$249,900	82.5	1982
Bath	31	0.5%	0.9%	$187,081	$179,900	102.6	1999
Bell	41	0.7%	0.7%	$209,168	$177,000	147.9	1969
Boone	177	2.9%	0.4%	$441,278	$420,900	67.3	2010
Bourbon	27	0.4%	0.5%	$488,697	$379,000	88.9	1973
Boyd	79	1.3%	0.6%	$178,710	$139,900	137.3	2001
Boyle	40	0.7%	0.5%	$337,716	$282,000	104	1975
Bracken	11	0.2%	0.4%	$264,709	$210,000	132.5	1933
Breathitt	14	0.2%	0.3%	$297,057	$247,500	96.3	1992
Breckinridge	71	1.2%	1.1%	$247,830	$235,000	112.8	1993
Bullitt	137	2.3%	0.5%	$392,645	$326,000	72.5	1995
Butler	16	0.3%	0.4%	$289,763	$269,500	90.3	1994
Caldwell	11	0.2%	0.3%	$188,264	$170,000	73	1975
Calloway	60	1.0%	0.6%	$373,615	$294,750	109.3	1990
Campbell	226	3.8%	0.8%	$466,000	$345,000	123	1994
Carlisle	7	0.1%	0.4%	$154,829	$179,900	141	1955
Carroll	17	0.3%	0.6%	$326,853	$309,000	94.7	1980
Carter	36	0.6%	0.4%	$207,986	$170,200	84.3	1983
Casey	45	0.7%	0.9%	$260,136	$225,000	112	1983
Christian	66	1.1%	0.5%	$233,831	$224,900	55.3	1984
Clark	51	0.8%	0.5%	$426,006	$249,900	68.3	1975
Clay	26	0.4%	0.5%	$182,185	$152,000	80.2	1979
Clinton	21	0.3%	0.8%	$306,405	$249,000	103.7	1980
Crittenden	8	0.1%	0.3%	$227,213	$254,950	126.8	1991
Cumberland	38	0.6%	2.0%	$391,587	$269,900	127.8	1997
Daviess	156	2.6%	0.5%	$310,141	$269,600	69.7	1981
Edmondson	37	0.6%	0.9%	$410,459	$299,000	97.5	1996
Elliott	12	0.2%	0.7%	$216,283	$202,450	75	2003
Estill	27	0.4%	0.6%	$298,889	$185,000	90.7	1984
Fayette	251	4.2%	0.3%	$622,212	$410,000	84.9	1977
Fleming	22	0.4%	0.5%	$316,291	$235,000	95.4	1995
Floyd	63	1.0%	0.6%	$244,234	$189,900	103	1977
Franklin	32	0.5%	0.2%	$356,803	$282,400	81.9	1985
Fulton	12	0.2%	0.7%	$140,875	$118,950	113.2	1951
Gallatin	10	0.2%	0.4%	$327,690	$285,000	60.1	1987
Garrard	42	0.7%	0.8%	$341,443	$314,900	81.9	1992
Grant	25	0.4%	0.4%	$385,352	$287,000	82.4	2001
Graves	30	0.5%	0.3%	$305,347	$267,450	112.8	1968
Grayson	48	0.8%	0.6%	$377,710	$277,000	82.2	1993
Green	26	0.4%	0.7%	$333,994	$159,950	104.6	1970
Greenup	39	0.6%	0.3%	$318,244	$225,000	136.2	1975
Hancock	12	0.2%	0.4%	$243,292	$237,000	95.5	1978
Hardin	160	2.7%	0.6%	$330,362	$302,496	78.5	1987
Harlan	22	0.4%	0.3%	$180,450	$132,500	96.6	1965
Harrison	17	0.3%	0.3%	$361,256	$398,000	133.4	1990

Source: Realtor.com and Bowen National Research

	Available For-Sale Housing by County (As of January 2024)						
County	Total Available Units	% Share of State Total	Availability Rate	Average List Price	Median List Price	Average Days on Market	Average Year Built
Hart	45	0.7%	0.8%	$267,108	$229,900	67.9	1979
Henderson	43	0.7%	0.4%	$229,677	$215,000	69.2	1963
Henry	25	0.4%	0.6%	$333,080	$275,900	66.4	1988
Hickman	3	0.0%	0.2%	$249,633	$254,900	52.3	1966
Hopkins	51	0.8%	0.4%	$291,553	$219,900	82	1977
Jackson	33	0.5%	0.6%	$271,248	$250,000	107.3	1999
Jefferson	515	8.6%	0.2%	$313,046	$250,000	33.5	1961
Jessamine	46	0.8%	0.3%	$674,128	$512,000	63.8	2001
Johnson	42	0.7%	0.6%	$337,021	$239,500	109.8	1983
Kenton	177	2.9%	0.4%	$430,101	$288,000	44	1961
Knott	16	0.3%	0.4%	$163,806	$175,000	71.6	1971
Knox	45	0.7%	0.6%	$270,189	$234,900	104.2	1983
LaRue	29	0.5%	0.7%	$348,672	$279,500	86.3	1993
Laurel	115	1.9%	0.6%	$311,447	$250,000	96	1998
Lawrence	18	0.3%	0.4%	$317,461	$219,500	101.2	1980
Lee	18	0.3%	0.9%	$231,122	$225,000	115.1	1982
Leslie	7	0.1%	0.2%	$114,743	$85,500	124.4	1982
Letcher	11	0.2%	0.2%	$222,155	$121,900	132.2	1986
Lewis	5	0.1%	0.1%	$217,640	$138,500	122.4	1992
Lincoln	53	0.9%	0.7%	$290,794	$209,900	99.1	1998
Livingston	12	0.2%	0.4%	$373,008	$357,450	127.4	1997
Logan	64	1.1%	0.8%	$264,834	$245,000	91.6	1975
Lyon	25	0.4%	0.9%	$426,036	$329,900	112.2	1989
Madison	193	3.2%	0.8%	$388,810	$334,900	80.4	2012
Magoffin	8	0.1%	0.2%	$172,838	$183,700	129.7	1984
Marion	29	0.5%	0.5%	$302,524	$267,500	117.5	1965
Marshall	55	0.9%	0.5%	$438,463	$318,000	82.9	1986
Martin	5	0.1%	0.2%	$369,660	$279,000	78.6	1987
Mason	7	0.1%	0.1%	$244,943	$169,900	123.4	1928
McCracken	155	2.6%	0.9%	$309,201	$289,900	82.8	1970
McCreary	34	0.6%	0.8%	$209,735	$178,500	95.6	1987
McLean	5	0.1%	0.2%	$283,540	$264,900	64.2	1973
Meade	42	0.7%	0.5%	$362,169	$342,450	78.7	1999
Menifee	33	0.5%	1.6%	$209,079	$189,000	58.2	2001
Mercer	46	0.8%	0.7%	$390,570	$299,000	81.6	1991
Metcalfe	20	0.3%	0.6%	$230,870	$152,450	131	1975
Monroe	31	0.5%	0.9%	$220,411	$165,000	105.5	1975
Montgomery	56	0.9%	0.7%	$332,377	$276,450	71.4	2002
Morgan	18	0.3%	0.5%	$222,178	$177,400	121.3	1998
Muhlenberg	40	0.7%	0.4%	$357,270	$182,000	111.1	1969
Nelson	83	1.4%	0.6%	$334,164	$289,950	91.2	1988
Nicholas	12	0.2%	0.6%	$238,642	$203,450	110.2	1989
Ohio	20	0.3%	0.3%	$796,805	$154,500	82.3	1974
Oldham	63	1.0%	0.3%	$685,772	$555,000	99.8	1998
Owen	11	0.2%	0.3%	$198,609	$179,900	72.5	1980
Owsley	1	0.0%	0.1%	$299,000	$299,000	160	1977
Pendleton	22	0.4%	0.5%	$264,436	$159,900	71.6	1982
Perry	25	0.4%	0.3%	$236,112	$190,000	133.2	1980
Pike	108	1.8%	0.6%	$240,054	$222,000	118.6	1978

Source: Realtor.com and Bowen National Research

	Available For-Sale Housing by County (As of January 2024)						
County	Total Available Units	% Share of State Total	Availability Rate	Average List Price	Median List Price	Average Days on Market	Average Year Built
Powell	40	0.7%	1.1%	$287,243	$257,540	77.3	1999
Pulaski	192	3.2%	1.0%	$347,985	$295,750	104.8	1995
Roberston	7	0.1%	1.0%	$429,523	$219,900	86.1	1973
Rockcastle	13	0.2%	0.3%	$274,985	$169,900	97	2007
Rowan	32	0.5%	0.6%	$274,262	$216,000	80.6	1991
Russell	39	0.6%	0.7%	$248,056	$199,500	127.2	1994
Scott	37	0.6%	0.2%	$469,454	$419,900	51.3	2006
Shelby	34	0.6%	0.3%	$539,806	$394,950	62.8	1984
Simpson	27	0.4%	0.5%	$341,371	$295,000	97.5	1979
Spencer	15	0.2%	0.2%	$499,533	$310,000	58	1996
Taylor	52	0.9%	0.8%	$305,181	$299,000	98.8	1980
Todd	21	0.3%	0.7%	$249,510	$245,900	87.8	1978
Trigg	37	0.6%	0.8%	$376,647	$320,000	105.4	1993
Trimble	5	0.1%	0.2%	$359,200	$319,500	78.6	1979
Union	6	0.1%	0.2%	$179,983	$187,450	140.8	1958
Warren	253	4.2%	0.8%	$404,430	$334,900	87.5	1989
Washington	23	0.4%	0.6%	$560,759	$465,000	97.5	1978
Wayne	41	0.7%	0.7%	$343,915	$255,000	94.4	1990
Webster	10	0.2%	0.3%	$197,760	$162,000	105.6	1995
Whitley	56	0.9%	0.6%	$265,679	$199,950	98.7	1988
Wolfe	13	0.2%	0.8%	$524,677	$350,000	162.9	2001
Woodford	22	0.4%	0.3%	$498,405	$398,900	72.2	1976
State Total	**6,014**	**100.0%**	**0.5%**	**$351,098**	**$279,900**	**87.3**	**1988**

Source: Realtor.com and Bowen National Research

The counties with available for-sale units that represent the largest portions of the state's available for-sale product are Campbell (3.8%), Fayette (4.2%), Jefferson (8.6%), Madison (3.2%), and Pulaski (3.2%). This is not surprising given these counties are some of largest in the state, in terms of total population. While no county in the state has an availability rate (the comparison of available units to overall owner-occupied housing supply) above 2.0% and most counties are *well below* the optimal vacancy rate range of 2.0% to 3.0% for a typical healthy market, it is worth acknowledging that 49 counties have availability rates below 0.5%. This indicates that over 40% of the state's counties have extremely limited inventories of available for-sale housing product. While four counties have availability rates above 1.0% (Breckinridge, Cumberland, Menifee, and Powell counties), all are at 2.0% or lower, illustrating the lack of available product in these particular counties, as well.

The median list prices of available homes vary greatly between counties, ranging from $85,500 in Leslie County to $555,000 in Oldham County. The overall state's median list price is $279,900. The six counties with the highest median list prices, all of which are above $400,000, include the following:

Kentucky Counties with Median List Price Above $400,000			
County	Median Price	County	Median Price
Boone	$420,900	Oldham	$555,000
Fayette	$410,000	Scott	$419,900
Jessamine	$512,000	Washington	$465,000

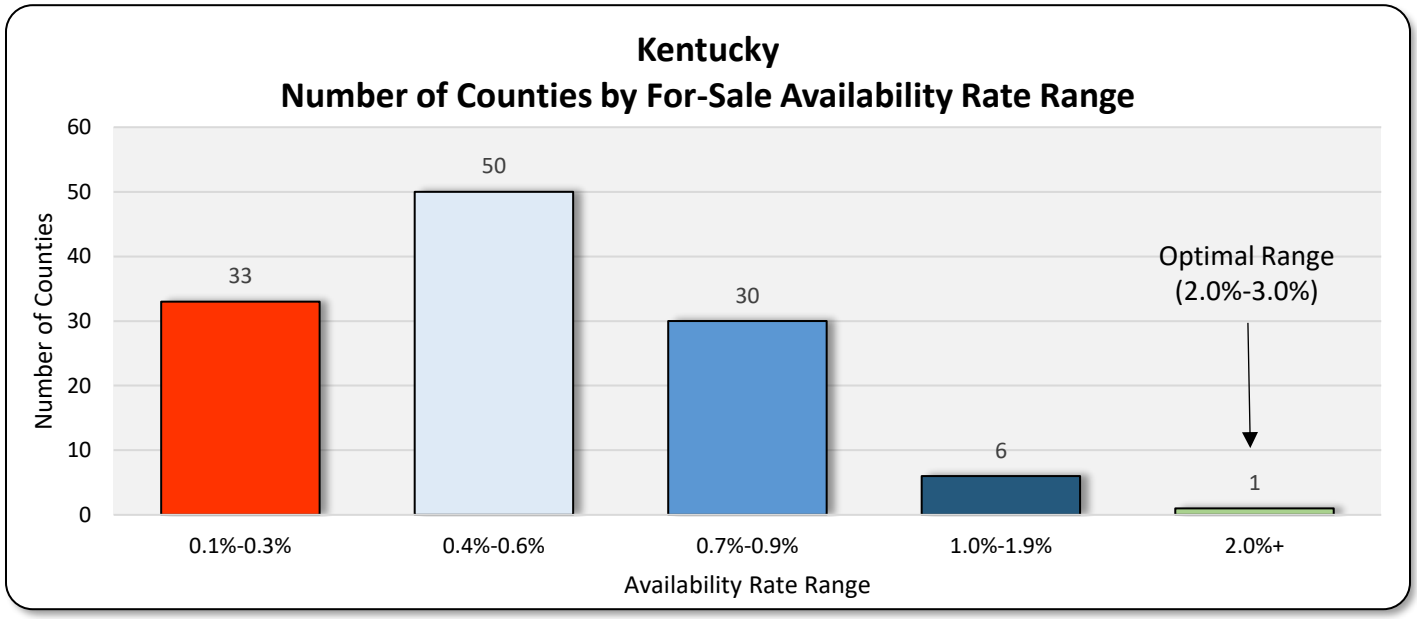
Source: Realtor.com and Bowen National Research

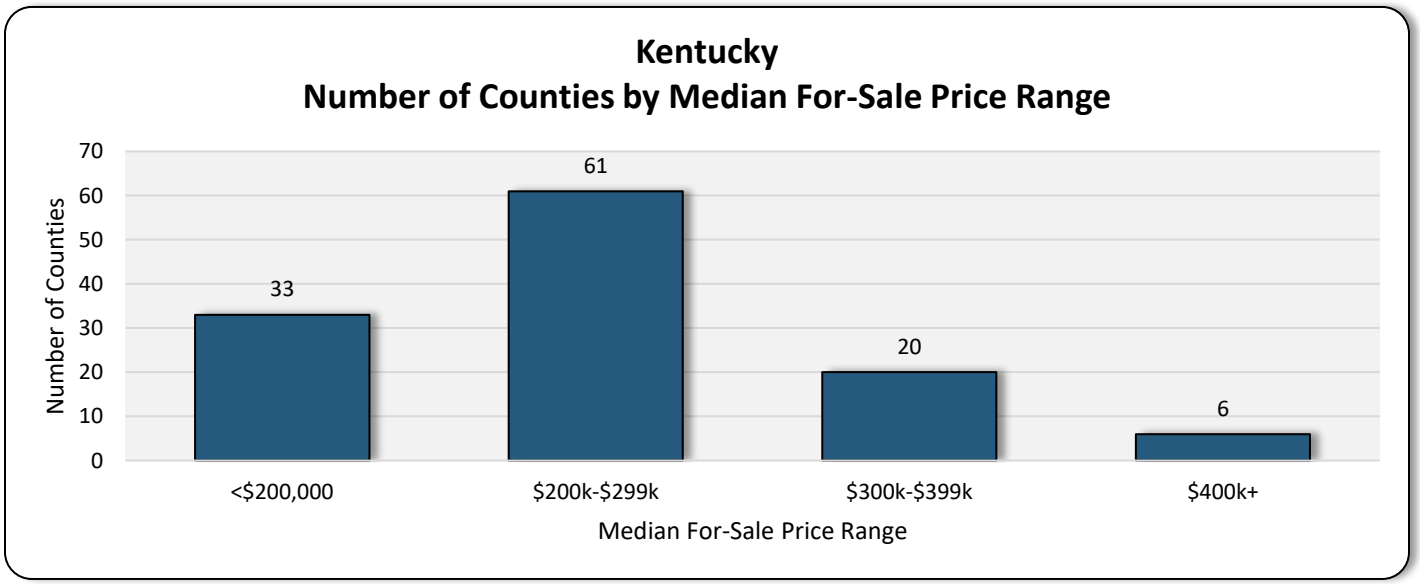
With median list prices exceeding $400,000 in these counties, households would generally be required to have annual household incomes exceeding $100,000. As a result, many Kentucky households do not have the incomes necessary to afford most homes in these particular counties.

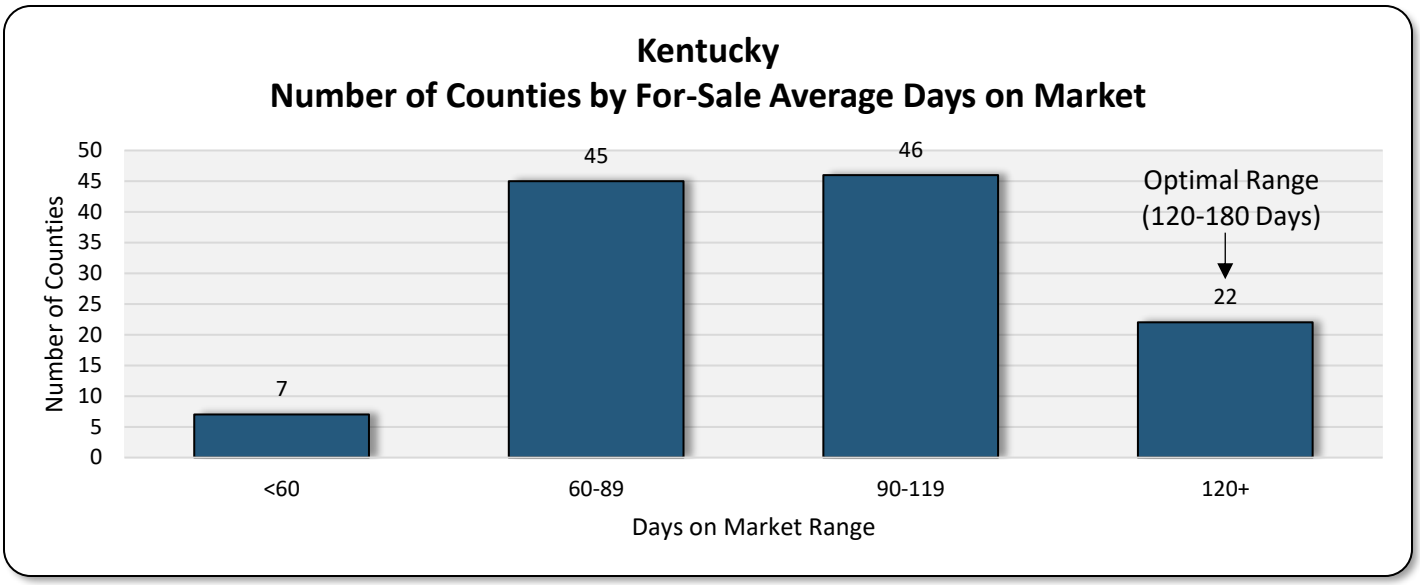
A total of 14 counties have an inventory of available homes with an average year built prior to 1970. The oldest product is located in the counties of Bracken (1933) and Mason (1928). It appears that four contiguous counties (Carlisle, Hickman, Fulton and Graves), all located in the far southwest portion of the state have some of the oldest homes available. Additionally, while most of the remaining counties with an average year built prior to 1970 are scattered in various parts of the state, it is worth pointing out that two of the largest counties (Jefferson and Kenton) also have some of the state's older available for-sale product. While not universally true, many of the counties with the oldest available housing product have many homes priced below $200,000. As such, while these homes may be affordable to lower income households, many of them are likely older, requiring maintenance or repairs, and may have additional costs associated with quality or condition of such housing.

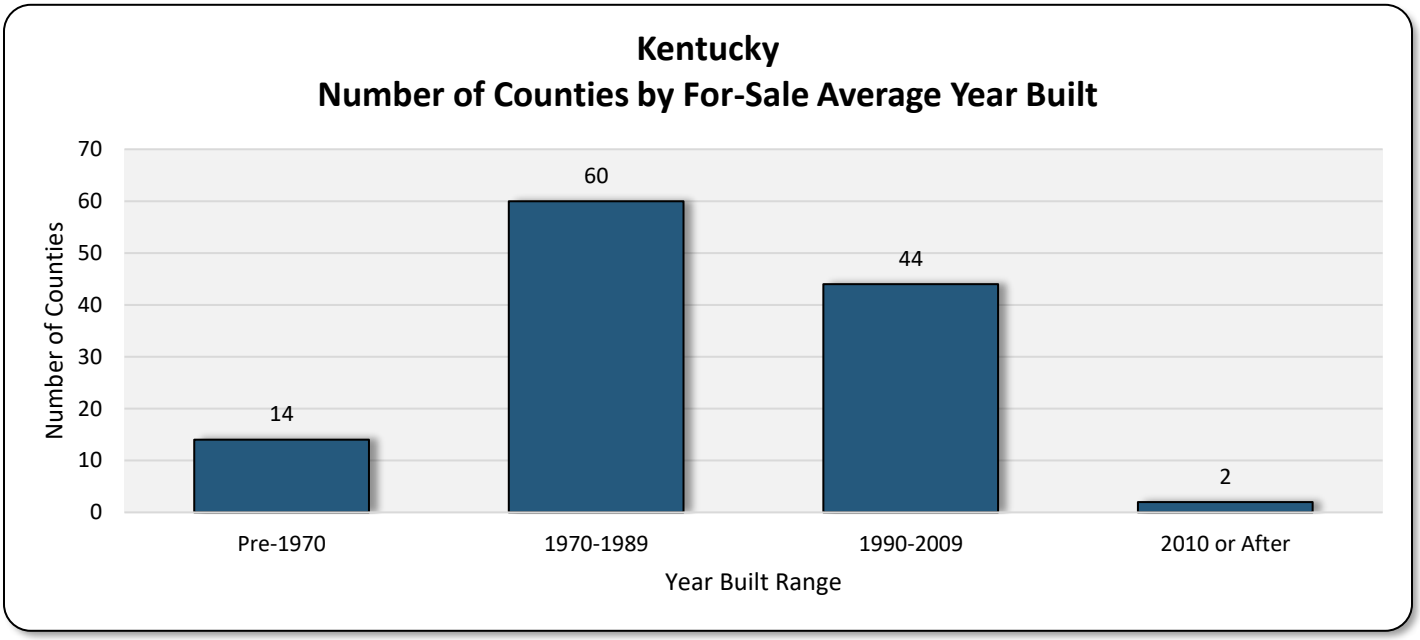
The average days on market (DOM) reflects the number of days a home has been listed as available to purchase. Kentucky has an overall average DOM of 87.3, meaning that on average a home is sold within three months of being listed. However, there are 11 counties in which the average DOM is less than 65 days (generally less than two months). This includes the counties of Christian (55.3 DOM), Gallatin (60.1), Hickman (52.3), Jefferson (33.5), Jessamine (63.8), Kenton (44.0), McLean (64.2), Menifee (58.2), Scott (51.3), Shelby (62.8), and Spencer (58.0). Although the counties with some of the shorter sales periods are dispersed throughout the state, it does appear that some of these counties are in or near larger metropolitan areas such as Louisville, Lexington and Cincinnati. Although there are several counties that have DOMs exceeding 130 days, it appears that some of these counties are very rural with limited inventory (often with fewer than 10 homes available for purchase). This seems to indicate that the few homes that are available are likely undesirable or priced above market value. Future changes in home prices will likely influence the speed in which homes are sold and the volume of home sales.

The following graphs illustrate the distribution of counties for various for-sale housing metrics (availability rate, median price, average days on market, and average year built).







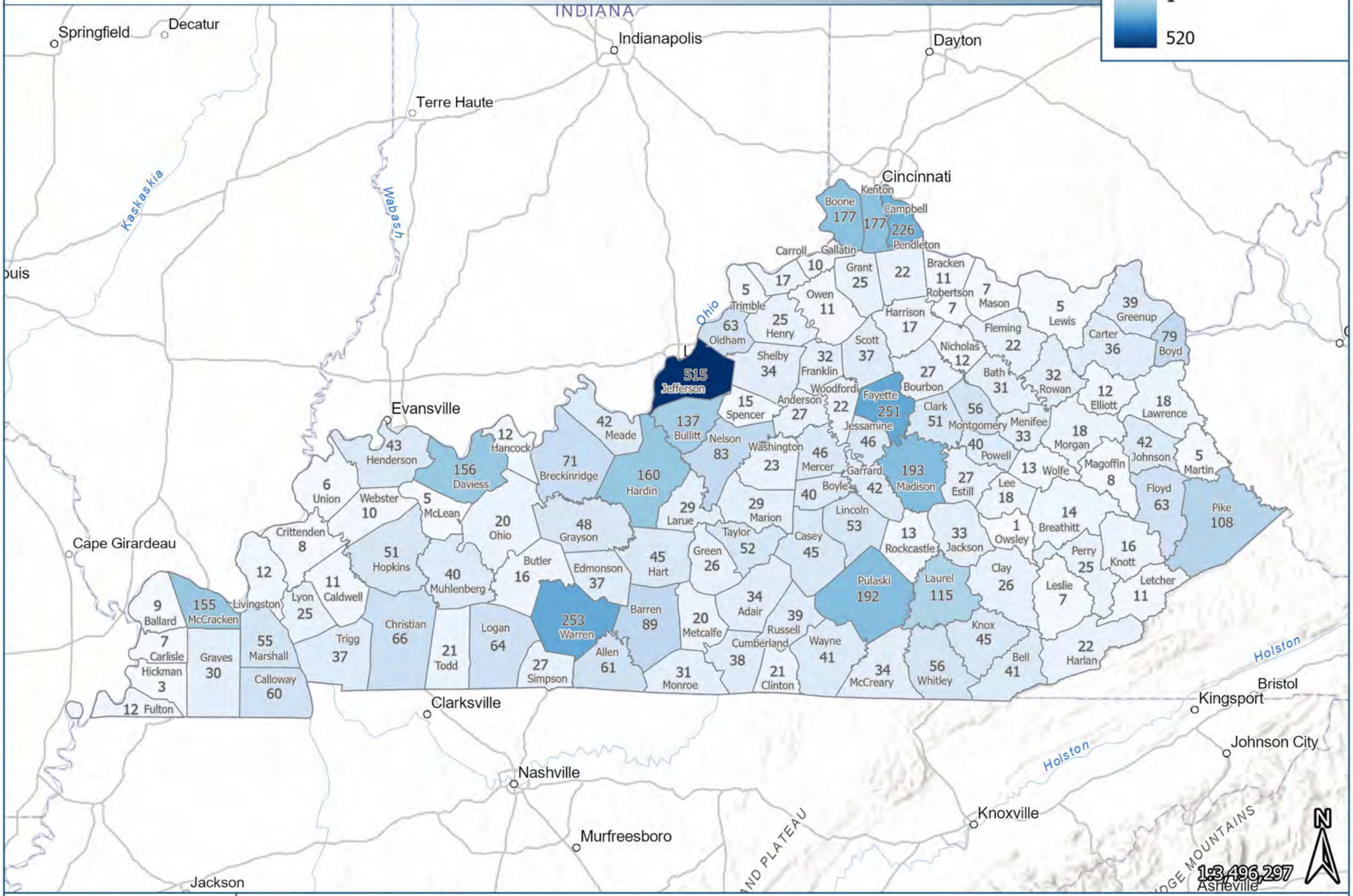


Key thematic maps of the available for-sale housing supply in Kentucky are shown on the following pages.

BOWEN NATIONAL RESEARCH

Total Available For-Sale Units (As of January 2024)

State of Kentucky (By County)

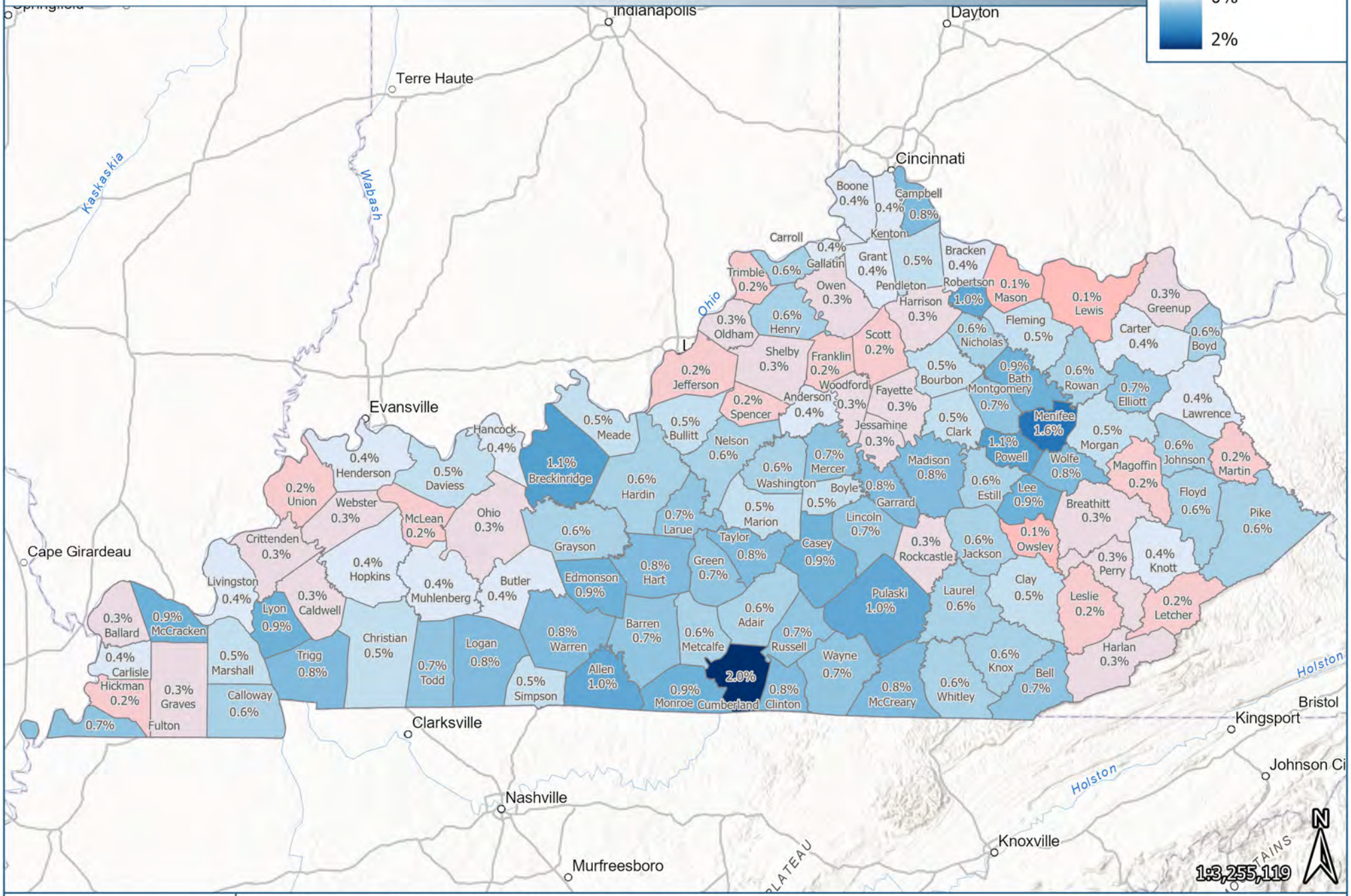


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

For-Sale Availability Rate (As of January 2024)

State of Kentucky (By County)

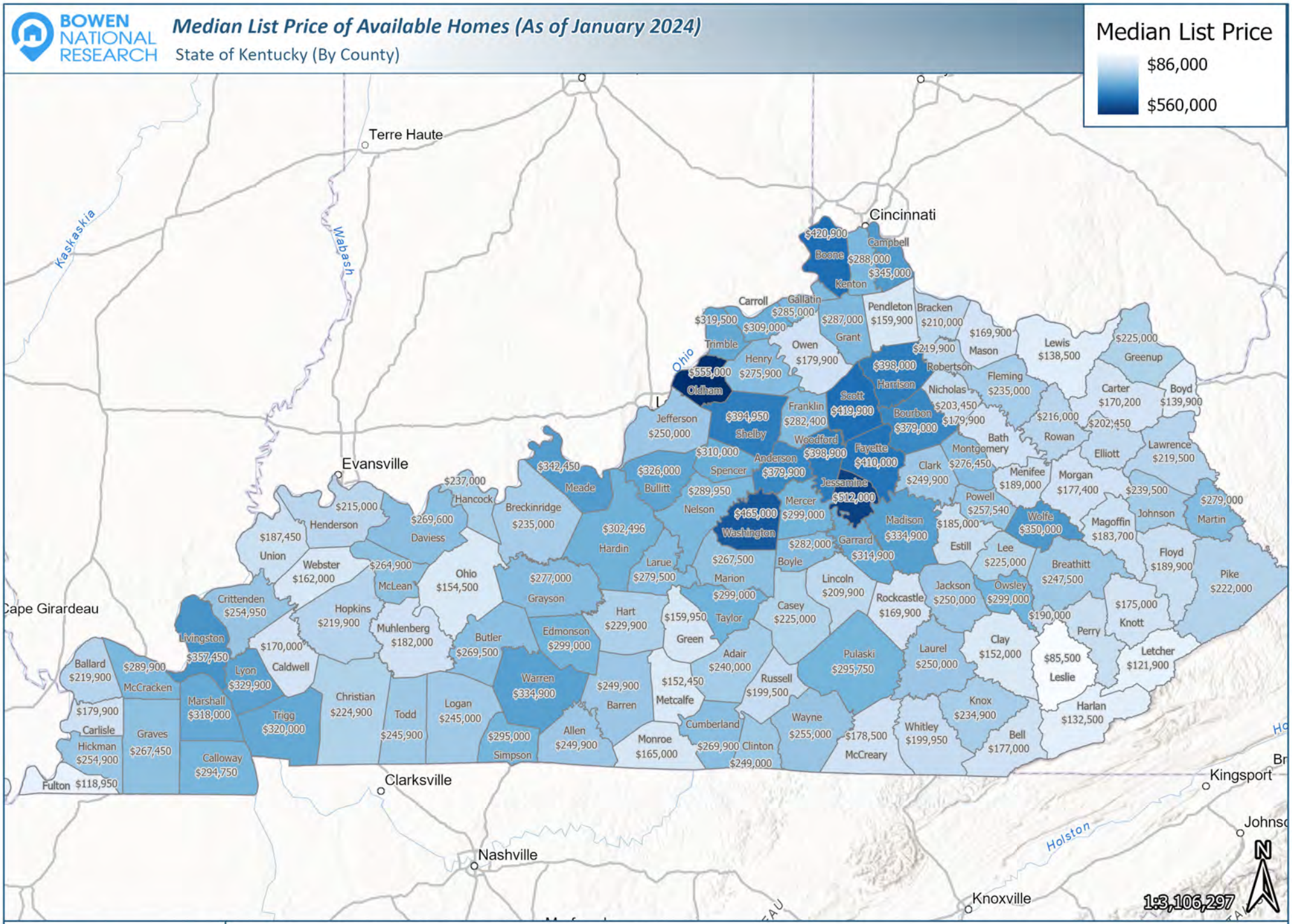


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Median List Price of Available Homes (As of January 2024)

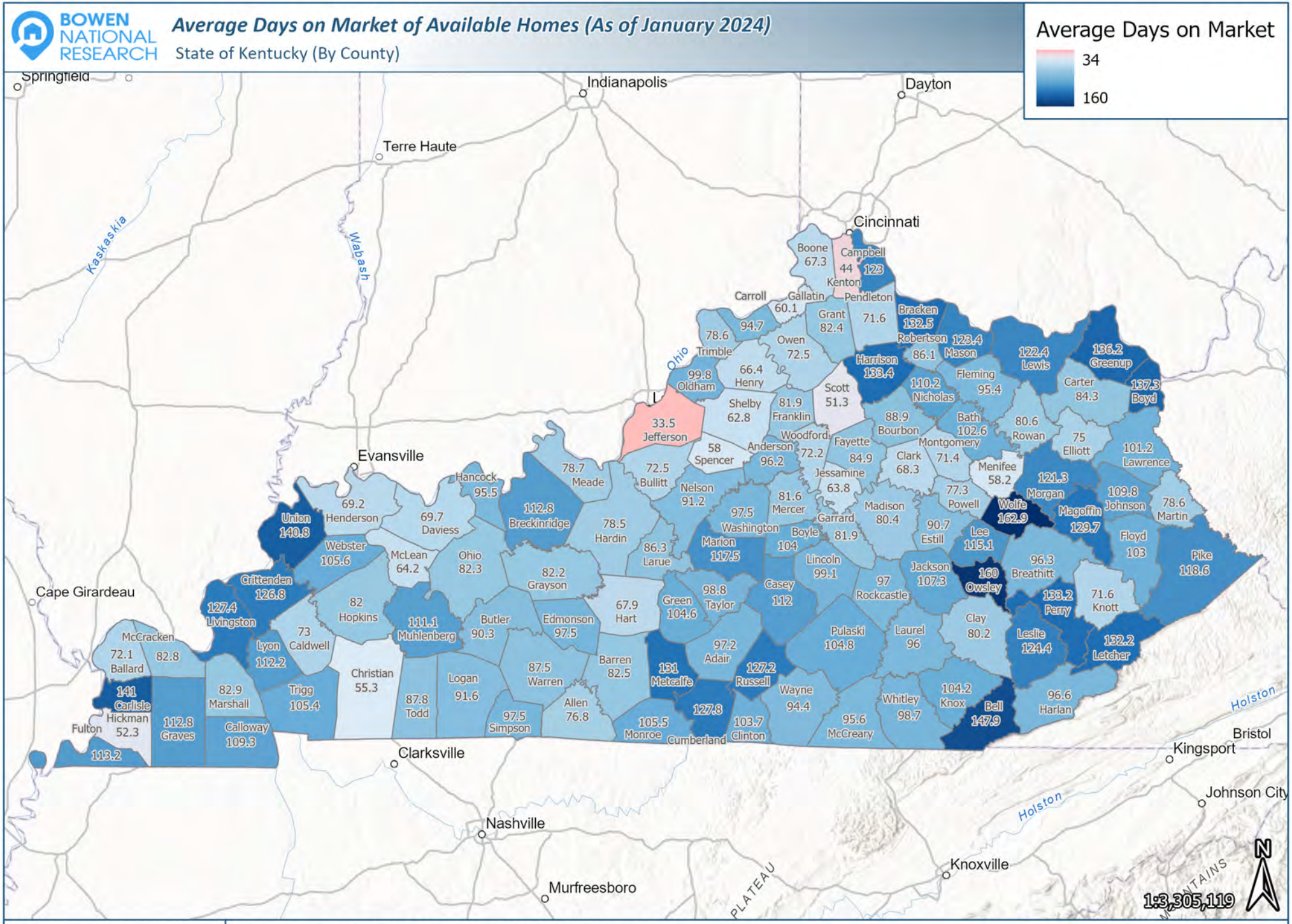
State of Kentucky (By County)



BOWEN NATIONAL RESEARCH

Average Days on Market of Available Homes (As of January 2024)

State of Kentucky (By County)



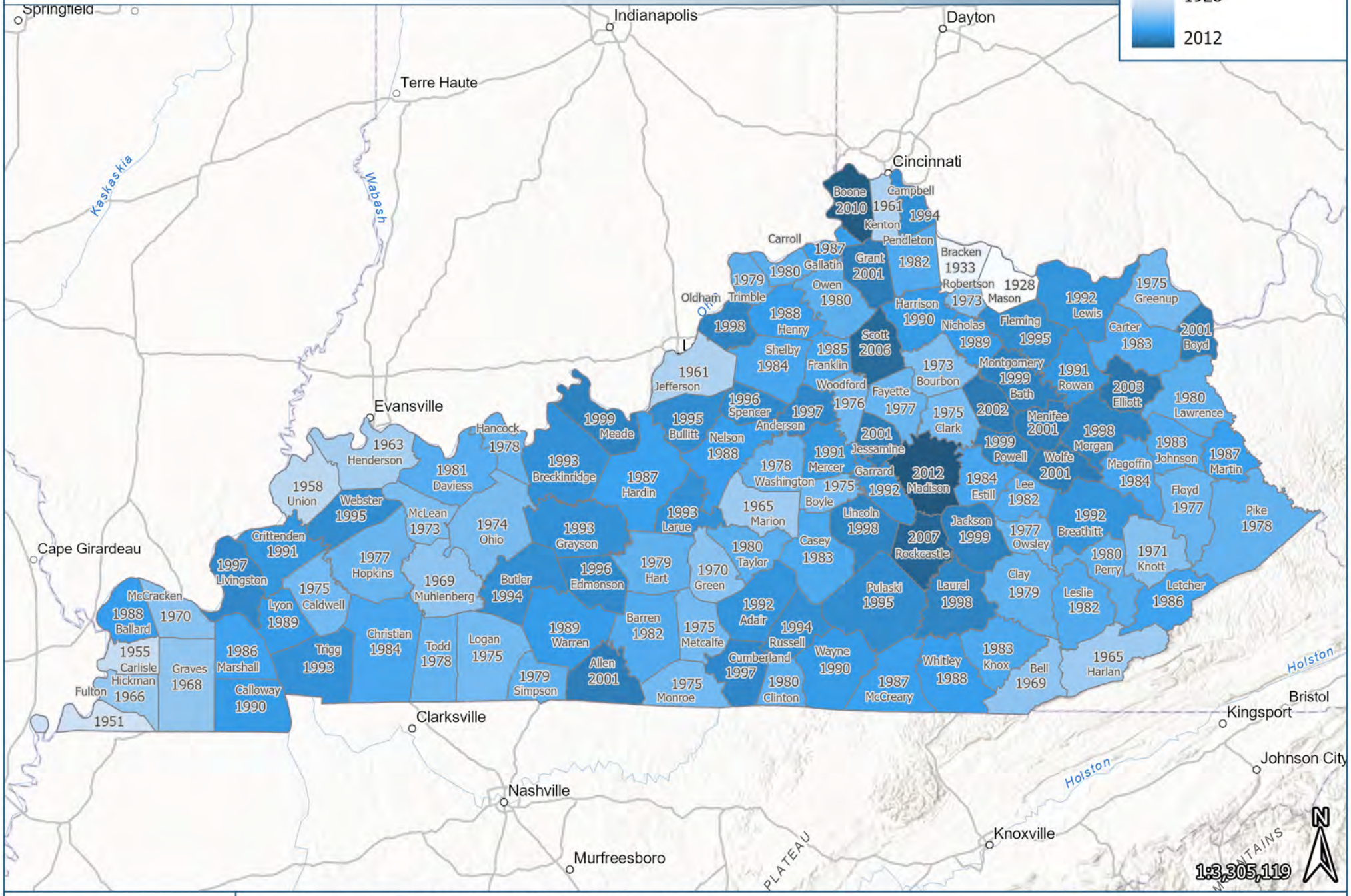
0 10 20 30 40 Miles

Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Average Year Built of Available Homes (As of January 2024)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

The following table summarizes the distribution of available for-sale units by county and price point. Note that a color gradient scale comparing the shares of individual list price cohorts for each county was applied to the data, ranging from bold **green** (highest shares) to bold **red** (lowest shares). Metrics appearing in white indicate the approximate midpoint (50th percentile) for the data.

	Available For-Sale Housing Units by List Price by County (Early January 2024)								
	<$200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000+		
County	Number	Share	Number	Share	Number	Share	Number	Share	Total Units
Adair	13	38.2%	10	29.4%	5	14.7%	6	17.6%	34
Allen	9	14.8%	42	68.9%	2	3.3%	8	13.1%	61
Anderson	2	7.4%	8	29.6%	5	18.5%	12	44.4%	27
Ballard	4	44.4%	2	22.2%	1	11.1%	2	22.2%	9
Barren	35	39.3%	20	22.5%	20	22.5%	14	15.7%	89
Bath	24	77.4%	4	12.9%	2	6.5%	1	3.2%	31
Bell	26	63.4%	10	24.4%	3	7.3%	2	4.9%	41
Boone	8	4.5%	27	15.3%	44	24.9%	98	55.4%	177
Bourbon	2	7.4%	8	29.6%	7	25.9%	10	37.0%	27
Boyd	58	73.4%	11	13.9%	4	5.1%	6	7.6%	79
Boyle	11	27.5%	15	37.5%	7	17.5%	7	17.5%	40
Bracken	4	36.4%	4	36.4%	2	18.2%	1	9.1%	11
Breathitt	4	28.6%	4	28.6%	2	14.3%	4	28.6%	14
Breckinridge	33	46.5%	22	31.0%	9	12.7%	7	9.9%	71
Bullitt	9	6.6%	52	38.0%	38	27.7%	38	27.7%	137
Butler	4	25.0%	5	31.3%	4	25.0%	3	18.8%	16
Caldwell	7	63.6%	2	18.2%	2	18.2%	0	0.0%	11
Calloway	16	26.7%	15	25.0%	12	20.0%	17	28.3%	60
Campbell	38	16.8%	51	22.6%	42	18.6%	95	42.0%	226
Carlisle	5	71.4%	2	28.6%	0	0.0%	0	0.0%	7
Carroll	4	23.5%	3	17.6%	6	35.3%	4	23.5%	17
Carter	23	63.9%	7	19.4%	2	5.6%	4	11.1%	36
Casey	16	35.6%	19	42.2%	4	8.9%	6	13.3%	45
Christian	21	31.8%	33	50.0%	9	13.6%	3	4.5%	66
Clark	14	27.5%	15	29.4%	8	15.7%	14	27.5%	51
Clay	17	65.4%	4	15.4%	4	15.4%	1	3.8%	26
Clinton	8	38.1%	4	19.0%	4	19.0%	5	23.8%	21
Crittenden	3	37.5%	3	37.5%	2	25.0%	0	0.0%	8
Cumberland	13	34.2%	8	21.1%	5	13.2%	12	31.6%	38
Daviess	52	33.3%	41	26.3%	37	23.7%	26	16.7%	156
Edmondson	4	10.8%	15	40.5%	6	16.2%	12	32.4%	37
Elliott	6	50.0%	4	33.3%	2	16.7%	0	0.0%	12
Estill	15	55.6%	8	29.6%	3	11.1%	1	3.7%	27
Fayette	31	12.4%	45	17.9%	44	17.5%	131	52.2%	251
Fleming	8	36.4%	6	27.3%	3	13.6%	5	22.7%	22
Floyd	35	55.6%	12	19.0%	9	14.3%	7	11.1%	63
Franklin	5	15.6%	13	40.6%	5	15.6%	9	28.1%	32
Fulton	9	75.0%	3	25.0%	0	0.0%	0	0.0%	12
Gallatin	3	30.0%	2	20.0%	3	30.0%	2	20.0%	10
Garrard	7	16.7%	10	23.8%	18	42.9%	7	16.7%	42
Grant	5	20.0%	11	44.0%	2	8.0%	7	28.0%	25
Graves	9	30.0%	11	36.7%	6	20.0%	4	13.3%	30
Grayson	15	31.3%	11	22.9%	6	12.5%	16	33.3%	48
Green	15	57.7%	3	11.5%	1	3.8%	7	26.9%	26

Source: Realtor.com and Bowen National Research

	Available For-Sale Housing Units by List Price by County (Early January 2024)								
	<$200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000+		
County	Number	Share	Number	Share	Number	Share	Number	Share	Total Units
Greenup	18	46.2%	8	20.5%	6	15.4%	7	17.9%	39
Hancock	5	41.7%	6	50.0%	0	0.0%	1	8.3%	12
Hardin	16	10.0%	63	39.4%	49	30.6%	32	20.0%	160
Harlan	16	72.7%	3	13.6%	0	0.0%	3	13.6%	22
Harrison	4	23.5%	2	11.8%	3	17.6%	8	47.1%	17
Hart	19	42.2%	15	33.3%	4	8.9%	7	15.6%	45
Henderson	18	41.9%	17	39.5%	4	9.3%	4	9.3%	43
Henry	8	32.0%	9	36.0%	3	12.0%	5	20.0%	25
Hickman	1	33.3%	2	66.7%	0	0.0%	0	0.0%	3
Hopkins	24	47.1%	13	25.5%	5	9.8%	9	17.6%	51
Jackson	12	36.4%	11	33.3%	5	15.2%	5	15.2%	33
Jefferson	177	34.4%	150	29.1%	90	17.5%	98	19.0%	515
Jessamine	2	4.3%	5	10.9%	11	23.9%	28	60.9%	46
Johnson	16	38.1%	11	26.2%	8	19.0%	7	16.7%	42
Kenton	53	29.9%	44	24.9%	23	13.0%	57	32.2%	177
Knott	11	68.8%	5	31.3%	0	0.0%	0	0.0%	16
Knox	16	35.6%	20	44.4%	5	11.1%	4	8.9%	45
LaRue	5	17.2%	14	48.3%	4	13.8%	6	20.7%	29
Laurel	16	13.9%	27	23.5%	38	33.0%	34	29.6%	115
Lawrence	7	38.9%	5	27.8%	2	11.1%	4	22.2%	18
Lee	8	44.4%	6	33.3%	3	16.7%	1	5.6%	18
Leslie	6	85.7%	1	14.3%	0	0.0%	0	0.0%	7
Letcher	8	72.7%	1	9.1%	0	0.0%	2	18.2%	11
Lewis	4	80.0%	0	0.0%	0	0.0%	1	20.0%	5
Lincoln	25	47.2%	13	24.5%	6	11.3%	9	17.0%	53
Livingston	3	25.0%	3	25.0%	0	0.0%	6	50.0%	12
Logan	19	29.7%	30	46.9%	10	15.6%	5	7.8%	64
Lyon	4	16.0%	7	28.0%	4	16.0%	10	40.0%	25
Madison	11	5.7%	59	30.6%	69	35.8%	54	28.0%	193
Magoffin	6	75.0%	2	25.0%	0	0.0%	0	0.0%	8
Marion	9	31.0%	10	34.5%	4	13.8%	6	20.7%	29
Marshall	16	29.1%	11	20.0%	9	16.4%	19	34.5%	55
Martin	2	40.0%	1	20.0%	1	20.0%	1	20.0%	5
Mason	5	71.4%	0	0.0%	0	0.0%	2	28.6%	7
McCracken	50	32.3%	35	22.6%	39	25.2%	31	20.0%	155
McCreary	24	70.6%	5	14.7%	2	5.9%	3	8.8%	34
McLean	2	40.0%	2	40.0%	0	0.0%	1	20.0%	5
Meade	6	14.3%	11	26.2%	18	42.9%	7	16.7%	42
Menifee	20	60.6%	6	18.2%	5	15.2%	2	6.1%	33
Mercer	10	21.7%	15	32.6%	7	15.2%	14	30.4%	46
Metcalfe	12	60.0%	5	25.0%	1	5.0%	2	10.0%	20
Monroe	20	64.5%	5	16.1%	2	6.5%	4	12.9%	31
Montgomery	8	14.3%	25	44.6%	10	17.9%	13	23.2%	56
Morgan	10	55.6%	4	22.2%	2	11.1%	2	11.1%	18
Muhlenberg	26	65.0%	2	5.0%	5	12.5%	7	17.5%	40
Nelson	20	24.1%	23	27.7%	22	26.5%	18	21.7%	83
Nicholas	6	50.0%	3	25.0%	1	8.3%	2	16.7%	12
Ohio	13	65.0%	4	20.0%	1	5.0%	2	10.0%	20
Oldham	2	3.2%	9	14.3%	7	11.1%	45	71.4%	63
Owen	7	63.6%	3	27.3%	0	0.0%	1	9.1%	11
Owsley	0	0.0%	1	100.0%	0	0.0%	0	0.0%	1

Source: Realtor.com and Bowen National Research

	Available For-Sale Housing Units by List Price by County (Early January 2024)								
	<$200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000+		
County	Number	Share	Number	Share	Number	Share	Number	Share	Total Units
Pendleton	12	54.5%	2	9.1%	4	18.2%	4	18.2%	22
Perry	14	56.0%	3	12.0%	4	16.0%	4	16.0%	25
Pike	51	47.2%	29	26.9%	16	14.8%	12	11.1%	108
Powell	15	37.5%	12	30.0%	8	20.0%	5	12.5%	40
Pulaski	42	21.9%	59	30.7%	46	24.0%	45	23.4%	192
Roberston	3	42.9%	1	14.3%	1	14.3%	2	28.6%	7
Rockcastle	8	61.5%	2	15.4%	1	7.7%	2	15.4%	13
Rowan	12	37.5%	11	34.4%	2	6.3%	7	21.9%	32
Russell	20	51.3%	7	17.9%	6	15.4%	6	15.4%	39
Scott	0	0.0%	7	18.9%	11	29.7%	19	51.4%	37
Shelby	1	2.9%	8	23.5%	9	26.5%	16	47.1%	34
Simpson	6	22.2%	9	33.3%	6	22.2%	6	22.2%	27
Spencer	1	6.7%	5	33.3%	5	33.3%	4	26.7%	15
Taylor	13	25.0%	15	28.8%	16	30.8%	8	15.4%	52
Todd	8	38.1%	9	42.9%	2	9.5%	2	9.5%	21
Trigg	11	29.7%	7	18.9%	6	16.2%	13	35.1%	37
Trimble	2	40.0%	0	0.0%	2	40.0%	1	20.0%	5
Union	3	50.0%	3	50.0%	0	0.0%	0	0.0%	6
Warren	25	9.9%	85	33.6%	59	23.3%	84	33.2%	253
Washington	2	8.7%	5	21.7%	2	8.7%	14	60.9%	23
Wayne	14	34.1%	10	24.4%	8	19.5%	9	22.0%	41
Webster	7	70.0%	1	10.0%	1	10.0%	1	10.0%	10
Whitley	28	50.0%	19	33.9%	3	5.4%	6	10.7%	56
Wolfe	3	23.1%	2	15.4%	3	23.1%	5	38.5%	13
Woodford	1	4.5%	6	27.3%	5	22.7%	10	45.5%	22
State Total	**1,758**	**29.2%**	**1,654**	**27.5%**	**1,114**	**18.5%**	**1,488**	**24.7%**	**6,014**

Source: Realtor.com and Bowen National Research

The available for-sale housing product is generally well distributed across the state. The largest share of available for-sale product in the state is among homes priced below $200,000, which comprise 29.2% of the available housing supply. This is followed closely by homes priced between $200,000 and $299,999, which totals 27.5% of the available supply, and product priced at or above $400,000, which comprises 24.7% of the available supply.

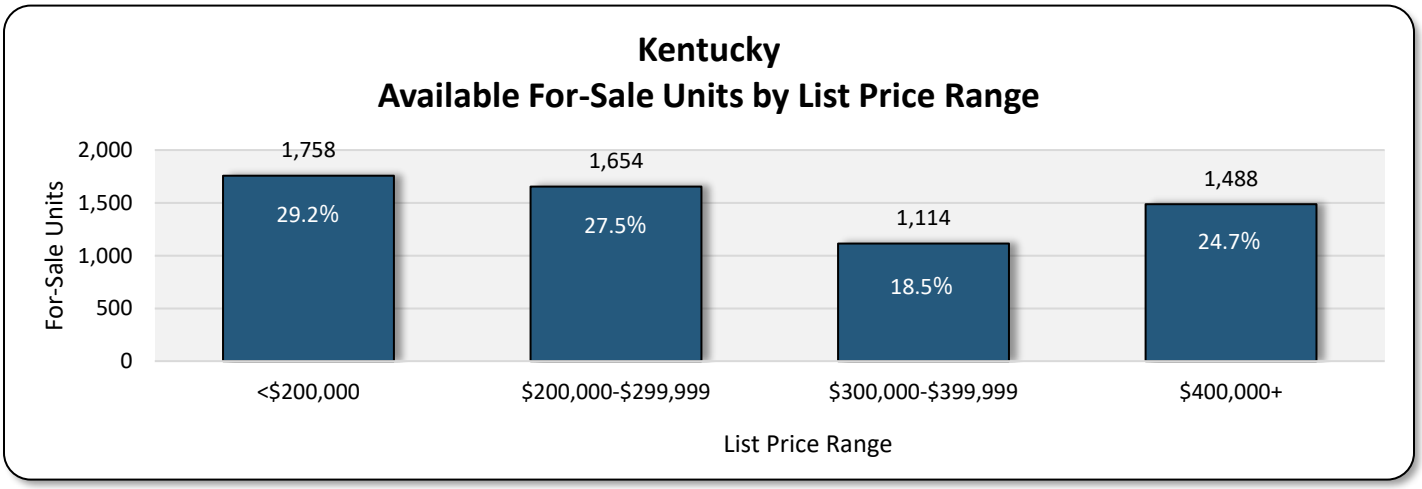
There are seven counties that have over 50% of their respective available supply priced *over* $400,000. Not surprisingly, five of these seven markets dominated by higher priced homes have *very low* shares (less than 10%) of their available product priced *under* $200,000. This imbalance of product by price point exists within the counties of Boone, Jessamine, Oldham, Scott, and Washington. Regardless, there are 14 counties across the state in which less than 10% of the available supply is priced under $200,000, representing limited choices of for-sale housing for lower income households within these particular counties. It is important to point out that 12 counties offer notable shares (70.0% or higher) of available homes priced *under* $200,000. These counties are included in the following table, along with the *average year built* and average square feet of such product.

Available Homes Priced Under $200,000 (Age and Unit Size Characteristics) As of January 2024			
County	Share of Homes <$200k	Average Year Built	Average Sq. Ft
Bath	77.4%	1985	1,327
Boyd	73.4%	1956	1,468
Carlisle	71.4%	1939	1,551
Fulton	75.0%	1947	1,439
Harlan	72.7%	1958	1,311
Leslie	85.7%	1984	1,247
Letcher	72.7%	1980	1,110
Lewis	80.0%	1986	1,087
Magoffin	75.0%	1975	1,489
Mason	71.4%	1934	2,478
McCreary	70.6%	1988	1,312
Webster	70.0%	1984	1,505

Source: Bowen National Research

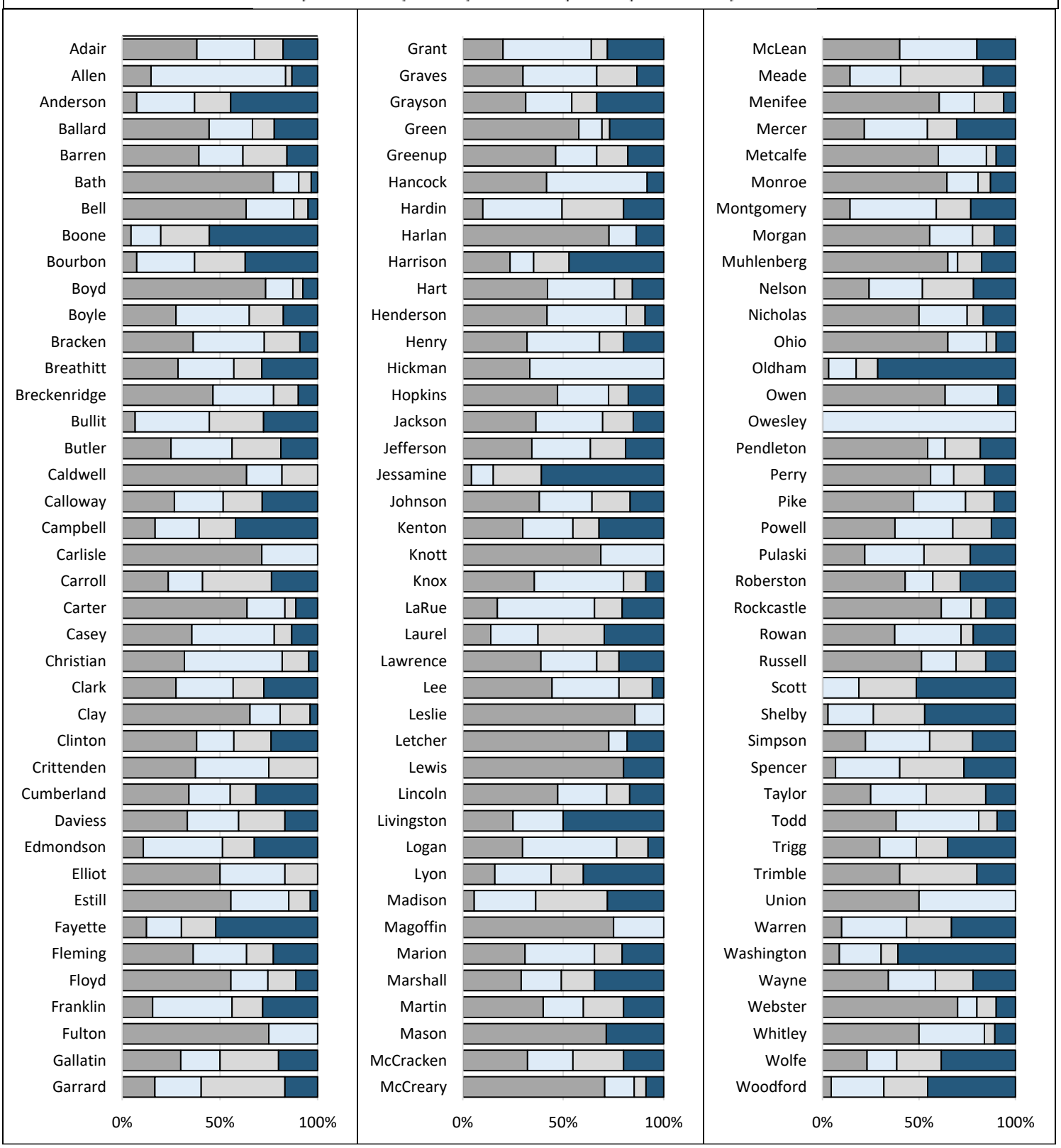
Based on the preceding information, there appears to be some correlation between age of product and/or the size of units with the affordability of housing, as counties with high shares of affordable product (priced under $200,000) often have relatively older housing stock (often pre-1960) and/or smaller unit sizes (often under 1,400 square feet). Given that older housing units often have housing quality issues and typically require repairs, modernization or weatherization, there are additional costs with such housing units that often make them unaffordable to lower income households.

The following graph illustrates the distribution of the state's overall for-sale housing supply by price range.



The following table provides a visual representation of the distribution of for-sale units by *price point* (low to high) for each of the 120 counties. The distribution contained in this graph corresponds to the respective shares in the previous data table (Available For-Sale Housing Units by List Price by County).

Kentucky – Distribution of Available For-Sale Units by Price Point by County



C. PLANNED & PROPOSED

In order to assess housing development potential and need, recent residential building permit activity was evaluated and residential projects in the development pipeline were identified within the 120 counties in the state. Understanding the number of residential units and the type of housing being considered for development in the market can assist in determining how these projects are expected to meet the housing needs of the individual counties and the state.

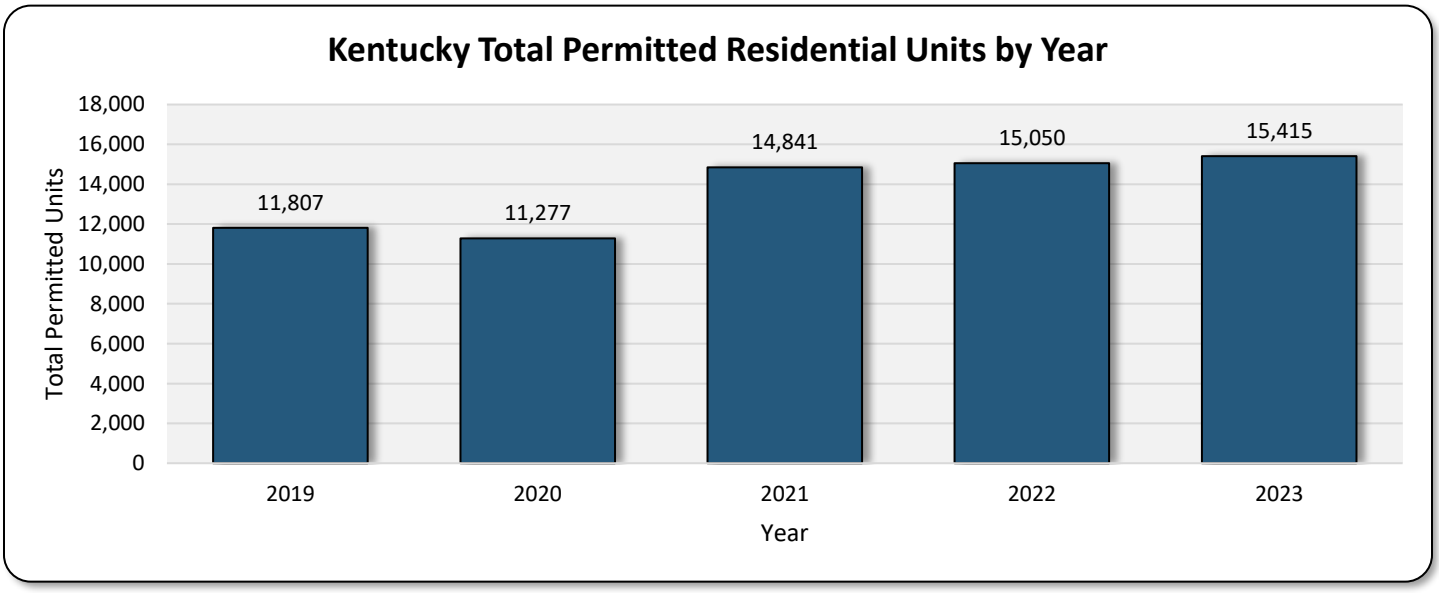
The following table summarizes the overall total units receiving residential permits on an annual basis in Kentucky from 2019 to 2023.

Kentucky Overall Permitted Residential Units Annually (2019 to 2023)						
Category	**2019**	**2020**	**2021**	**2022**	**2023**	**Total**
Units Permitted	11,807	11,277	14,841	15,050	15,415	68,390
Annual Change (Units)	-	-530	3,564	209	365	-
Annual Change (Percent)	-	-4.5%	31.6%	1.4%	2.4%	-

Source: SOCDS Building Permits Database at http://socds.huduser.org/permits/index.html

As the preceding table illustrates, the number of units receiving building permits dropped by 530 (4.5%) between 2019 and 2020. This likely was the result of various impacts COVID-19 had on residential development in 2020. Residential permit activity increased significantly in 2021, increasing by 3,564 units over 2020 numbers and representing an increase of 31.6%. The number of units receiving building permits increased steadily in 2022 (1.4%) and 2023 (2.4%), reflective of the ongoing growing base of residential development in the state. The 15,415 units permitted in 2023 is a five-year high, despite increased residential development costs and rising home mortgage interest rates.

The graph below illustrates the annual number of permitted residential units between 2019 and 2023 for overall Kentucky.



In addition to the statewide number of residential units permitted annually, the number of residential units permitted annually for each of the counties in Kentucky was also evaluated. It is important to note that not all counties or all portions of some counties require building permits, yet residential development activity occurs. As such, the individual county residential building permit totals may not represent a full accounting of all residential development that is occurring in each county. Additionally, while permits may be issued in a particular year, the actual construction of such units may occur in the following year. Regardless, the residential permit activity shown in this report demonstrates the general level of residential development activity in each county and the annual trends of such activity. Some residential permit data was used to estimate the anticipated supply in the housing gap estimates of this report.

The following table summarizes the total number of residential units permitted for each county in the state annually between 2019 and 2023 (Note: No building permit data was provided/available for 17 of the more rural counties in the state and they are not included in the following table).

Residential Permits Issued by County (2019 to 2023)						
County	**2019**	**2020**	**2021**	**2022**	**2023**	**Total**
Adair County	0	0	0	0	1	**1**
Allen County	9	8	9	7	4	**37**
Anderson County	70	92	178	192	87	**619**
Ballard County	0	0	0	0	0	**0**
Barren County	127	246	302	175	131	**981**
Bath County	0	0	0	0	2	**2**
Bell County	34	38	47	41	41	**201**
Boone County	504	817	1,107	565	796	**3,789**
Bourbon County	47	53	41	35	109	**285**
Boyd County	2	3	0	1	5	**11**
Boyle County	42	52	62	61	68	**285**
Bracken County	0	0	0	0	0	**0**
Breathitt County	1	1	0	1	1	**4**
Breckinridge County	7	2	3	1	10	**23**
Bullitt County	350	463	432	405	330	**1,980**
Butler County	1	0	0	0	7	**8**
Caldwell County	3	7	9	0	0	**19**
Calloway County	40	51	137	87	61	**376**
Campbell County	208	235	664	461	456	**2,024**
Carroll County	8	9	6	4	4	**31**
Carter County	6	7	9	0	1	**23**
Casey County	0	0	0	0	2	**2**
Christian County	156	88	91	76	142	**553**
Clark County	100	139	165	186	164	**754**
Clay County	0	0	0	0	0	**0**
Clinton County	0	0	0	0	0	**0**
Crittenden County	1	1	1	1	0	**4**
Cumberland County	0	0	1	1	0	**2**
Daviess County	320	338	388	238	282	**1,566**
Estill County	0	0	0	1	0	**1**
Fayette County	1,383	1,437	1,655	1,731	1,398	**7,604**

Source: SOCDS Building Permits Database at http://socds.huduser.org/permits/index.html

Residential Permits Issued by County (2019 to 2023)						
County	2019	2020	2021	2022	2023	Total
Fleming County	0	0	0	0	1	**1**
Floyd County	3	6	7	3	4	**23**
Franklin County	82	97	114	109	102	**504**
Fulton County	0	0	0	0	1	**1**
Gallatin County	20	54	59	63	50	**246**
Garrard County	0	0	0	0	0	**0**
Grant County	59	51	92	80	117	**399**
Graves County	2	2	7	8	8	**27**
Grayson County	1	10	6	1	13	**31**
Green County	1	0	1	10	3	**15**
Greenup County	12	17	21	18	19	**87**
Hancock County	3	10	10	9	11	**43**
Hardin County	346	595	353	984	1,680	**3,958**
Harlan County	0	0	0	0	0	**0**
Harrison County	61	57	70	73	68	**329**
Hart County	27	46	63	77	77	**290**
Henderson County	111	63	58	32	44	**308**
Henry County	35	61	53	55	64	**268**
Hopkins County	119	76	62	195	131	**583**
Jackson County	0	0	0	0	0	**0**
Jefferson County	3,435	1,264	1,917	2,811	3,713	**13,140**
Jessamine County	197	239	367	232	395	**1,430**
Johnson County	0	0	0	0	0	**0**
Kenton County	308	311	653	584	363	**2,219**
Knox County	0	0	0	0	0	**0**
Larue County	37	37	60	50	62	**246**
Laurel County	5	20	11	12	6	**54**
Lawrence County	0	0	0	0	0	**0**
Letcher County	0	0	0	0	0	**0**
Lewis County	0	0	0	0	0	**0**
Lincoln County	49	55	71	66	93	**334**
Logan County	9	15	12	9	36	**81**
Lyon County	16	18	14	9	8	**65**
Madison County	309	404	455	890	378	**2,436**
Marion County	18	58	39	50	38	**203**
Marshall County	83	91	93	185	131	**583**
Mason County	14	32	29	23	32	**130**
McCracken County	135	116	134	154	150	**689**
McCreary County	0	0	0	0	0	**0**
McLean County	2	0	0	0	1	**3**
Meade County	108	130	113	137	115	**603**
Mercer County	49	74	39	124	146	**432**
Montgomery County	76	40	47	54	49	**266**
Morgan County	24	0	3	2	2	**31**
Muhlenberg County	5	5	6	7	5	**28**
Nelson County	295	282	313	307	283	**1,480**
Nicholas County	3	0	0	1	2	**6**
Ohio County	16	23	5	5	5	**54**
Oldham County	283	442	399	332	349	**1,805**
Owen County	1	24	28	18	17	**88**
Pendleton County	0	0	0	0	0	**0**
Perry County	0	0	0	0	0	**0**

Source: SOCDS Building Permits Database at http://socds.huduser.org/permits/index.html

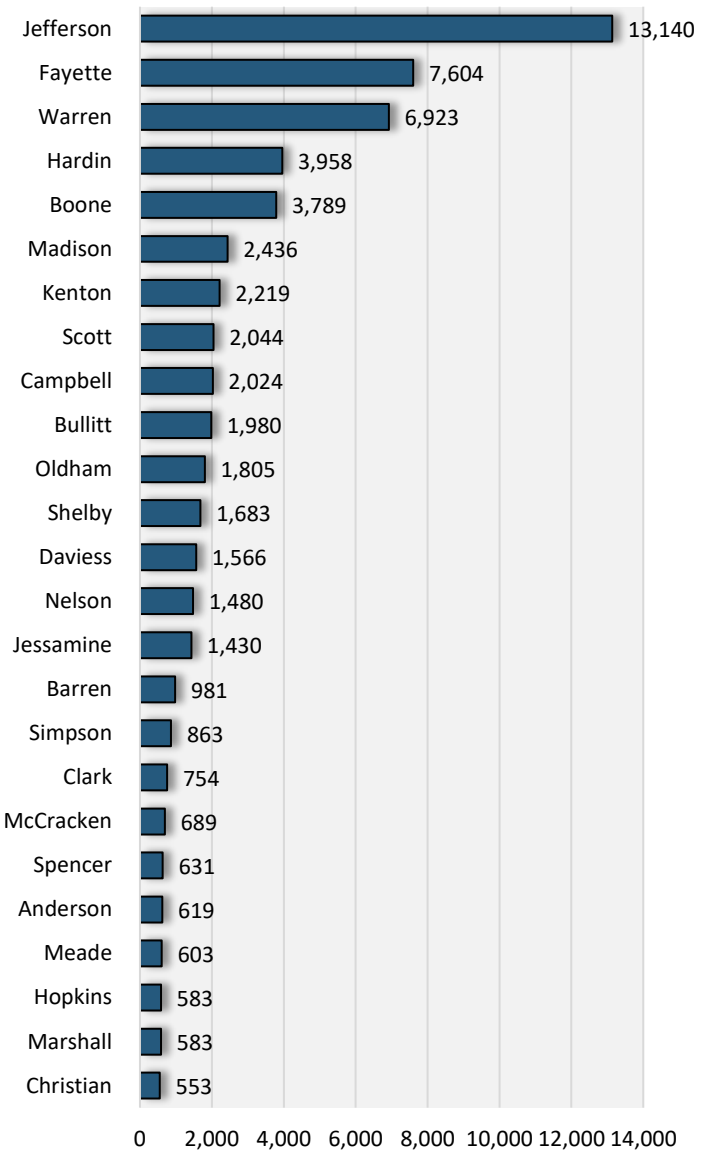
Residential Permits Issued by County (2019 to 2023)						
County	**2019**	**2020**	**2021**	**2022**	**2023**	**Total**
Pike County	8	11	8	20	10	**57**
Powell County	1	1	2	2	3	**9**
Pulaski County	116	116	0	16	17	**265**
Rockcastle County	0	0	0	0	0	**0**
Rowan County	2	10	16	9	14	**51**
Russell County	10	12	3	19	1	**45**
Scott County	353	363	591	430	307	**2,044**
Shelby County	272	328	451	295	337	**1,683**
Simpson County	156	166	130	282	129	**863**
Spencer County	127	161	177	83	83	**631**
Taylor County	6	8	10	10	9	**43**
Todd County	6	4	38	49	37	**134**
Trigg County	19	81	10	3	3	**116**
Union County	0	0	0	0	0	**0**
Warren County	752	970	2,128	1,629	1,444	**6,923**
Washington County	13	12	15	15	23	**78**
Wayne County	0	0	0	0	0	**0**
Webster County	5	5	3	7	6	**26**
Whitley County	17	18	44	37	49	**165**
Woodford County	166	99	124	95	69	**553**
State	**11,807**	**11,277**	**14,841**	**15,050**	**15,415**	**68,390**

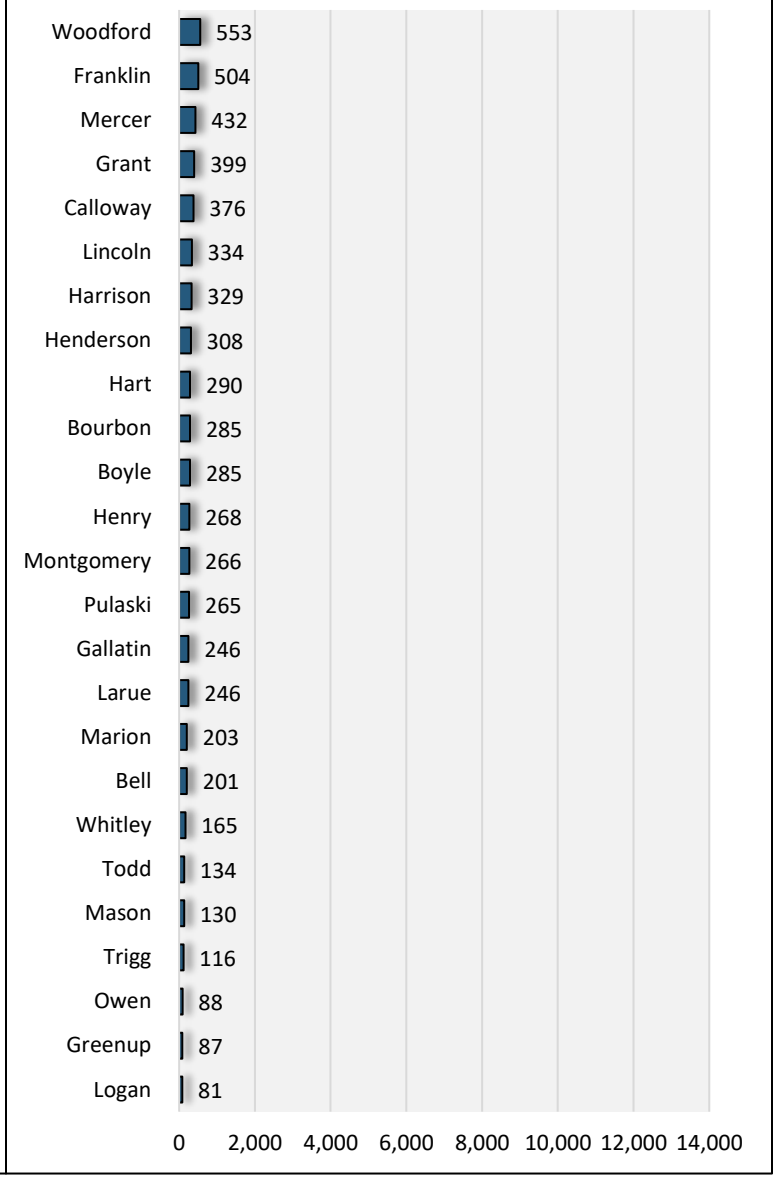
Source: SOCDS Building Permits Database at http://socds.huduser.org/permits/index.html

The greatest number of residential units permitted for development between 2019 and 2023 are within some of the largest populated counties of the state, including the counties of Jefferson (13,140 units), Fayette (7,604), Warren (6,923), Hardin (3,958), Boone (3,789), Madison (2,436), Kenton (2,219), Scott (2,044), and Campbell (2,024). A total of 18 counties, which are located primarily in rural counties in the east and southeast portions of the state, have had no residential units permitted since 2019.

The graph on the following page illustrates the top 50 counties by number of residential units receiving building permits between 2019 and 2023. Note that 35 additional counties reported at least some permits were issued during the time period, with permits issued ranging between one and 78 permits for these counties.

Kentucky Residential Permits Issued by County – Top 50 Counties (2019-2023)



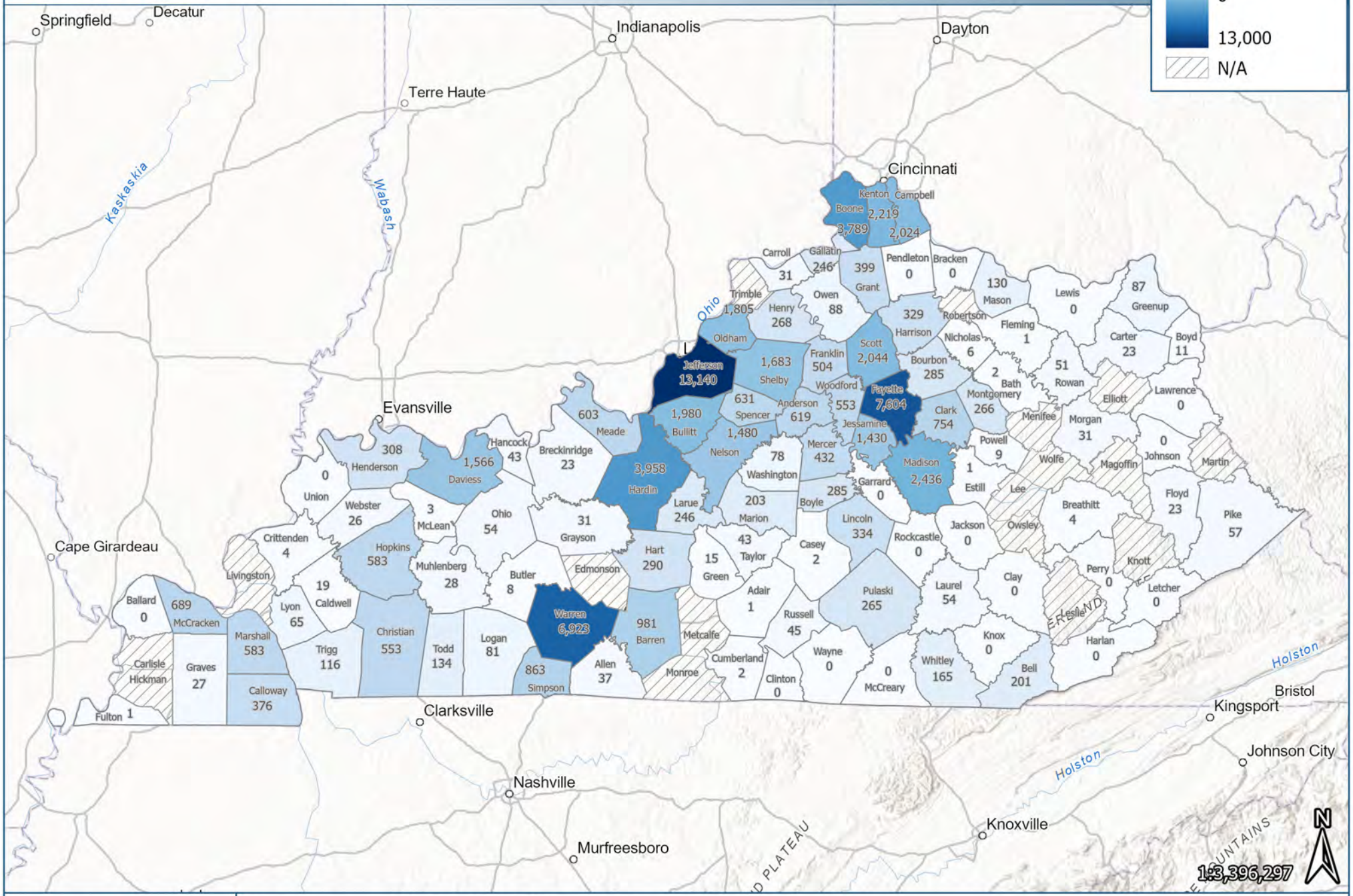


The map on the following page illustrates the number of units receiving building permits in each reporting county over the past five years.

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Permitted Residential Units by County (2019 - 2023)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

Efforts were made to contact planning and building department representatives within selected (larger and high job growth) counties to identify residential projects either planned or under construction. Additionally, a review of published reports and news articles, state and federal agency materials and annual published building permit data was conducted to estimate the number of residential units in the development pipeline. Information was also obtained from the Kentucky Department of Housing, Buildings, and Construction on the number of approved manufactured home installations for each county (data for 2023 was used as a proxy for the estimated number of manufactured homes likely in the pipeline for 2024). Pending housing projects funded by CDBG-DR, Kentucky Rural Housing Trust Fund, and other sources that will result in the development of several hundred new housing units in areas of eastern and western Kentucky that were impacted by natural disasters in 2021 and 2022 were also included in the development pipeline estimates. It should be noted, however, that the pipeline estimates exclude many planned developments in the disaster impacted areas that recently received funding but have yet to receive building permits.

While a significant effort was made to identify housing product that is either under construction or planned for development, it is likely that some projects in the development pipeline were not identified. Further, given the research of housing product in the development pipeline occurred over multiple months, it is likely that some identified projects were completed or additional projects were announced after research was completed in particular counties. It should be noted that only residential units that received building approval, secured financing and otherwise are believed to be moving forward were included in this accounting. Such projects were included in the housing gap estimates in Section VI of this report. Lastly, it is important to understand that only projects with actual housing units being built or planned are included. Single-family home plats or parcels that have been approved for development are not actually units being built and such parcels may not be developed during the projection period. Therefore, lots or parcels are not counted in this analysis unless actual units or homes are under construction or received building permit approval.

The following table summarizes the estimated number of residential *rental* units in the development pipeline by county.

Overall Estimated Number of Units in Rental Development Pipeline by County					
County	**Units**	**County**	**Units**	**County**	**Units**
Adair	7	Grant	13	McLean	1
Allen	3	Graves	141	Meade	82
Anderson	82	Grayson	10	Menifee	2
Ballard	1	Green	9	Mercer	12
Barren	16	Greenup	5	Metcalfe	4
Bath	5	Hancock	2	Monroe	2
Bell	8	Hardin	1,558	Montgomery	10
Boone	1,852	Harlan	8	Morgan	5
Bourbon	61	Harrison	8	Muhlenberg	5
Boyd	2	Hart	64	Nelson	29
Boyle	6	Henderson	56	Nicholas	3
Bracken	4	Henry	2	Ohio	6
Breathitt	11	Hickman	1	Oldham	28
Breckinridge	5	Hopkins	130	Owen	5
Bullitt	12	Jackson	5	Owsley	3
Butler	9	Jefferson	5,046	Pendleton	4
Caldwell	2	Jessamine	122	Perry	8
Calloway	156	Johnson	6	Pike	27
Campbell	337	Kenton	232	Powell	8
Carlisle	0	Knott	6	Pulaski	34
Carroll	8	Knox	23	Robertson	2
Carter	8	Larue	7	Rockcastle	7
Casey	7	Laurel	43	Rowan	45
Christian	368	Lawrence	34	Russell	10
Clark	78	Lee	3	Scott	166
Clay	13	Leslie	3	Shelby	155
Clinton	5	Letcher	9	Simpson	27
Crittenden	1	Lewis	5	Spencer	1
Cumberland	3	Lincoln	9	Taylor	21
Daviess	181	Livingston	3	Todd	4
Edmonson	3	Logan	2	Trigg	1
Elliott	3	Lyon	1	Trimble	1
Estill	33	Madison	986	Union	1
Fayette	2,072	Magoffin	21	Warren	2,905
Fleming	7	Marion	2	Washington	4
Floyd	13	Marshall	26	Wayne	5
Franklin	5	Martin	2	Webster	2
Fulton	0	Mason	3	Whitley	18
Gallatin	53	McCracken	282	Wolfe	6
Garrard	3	McCreary	10	Woodford	0
				Total Rental Units	**17,996**

Source: Bowen National Research Interviews with local Building and Planning Department representatives, published reports, and review of online resources.

The following table summarizes the number of residential *for-sale* housing units in the development pipeline by market.

Overall Estimated Number of Units in For-Sale Development Pipeline by County					
County	**Units**	**County**	**Units**	**County**	**Units**
Adair	26	Grant	146	McLean	7
Allen	11	Graves	19	Meade	146
Anderson	93	Grayson	40	Menifee	10
Ballard	2	Green	34	Mercer	152
Barren	140	Greenup	40	Metcalfe	16
Bath	14	Hancock	19	Monroe	5
Bell	55	Hardin	751	Montgomery	70
Boone	510	Harlan	18	Morgan	17
Bourbon	59	Harrison	88	Muhlenberg	27
Boyd	11	Hart	27	Nelson	276
Boyle	80	Henderson	58	Nicholas	8
Bracken	11	Henry	70	Ohio	24
Breathitt	29	Hickman	3	Oldham	321
Breckinridge	33	Hopkins	153	Owen	34
Bullitt	377	Jackson	16	Owsley	7
Butler	8	Jefferson	1,156	Pendleton	13
Caldwell	8	Jessamine	280	Perry	27
Calloway	70	Johnson	15	Pike	55
Campbell	681	Kenton	333	Powell	22
Carlisle	2	Knott	20	Pulaski	98
Carroll	19	Knox	44	Robertson	5
Carter	31	Larue	83	Rockcastle	23
Casey	27	Laurel	13	Rowan	22
Christian	132	Lawrence	117	Russell	29
Clark	117	Lee	9	Scott	290
Clay	30	Leslie	16	Shelby	191
Clinton	13	Letcher	31	Simpson	111
Crittenden	5	Lewis	15	Spencer	87
Cumberland	9	Lincoln	125	Taylor	45
Daviess	243	Livingston	11	Todd	46
Edmonson	12	Logan	42	Trigg	7
Elliott	7	Lyon	13	Trimble	5
Estill	8	Madison	307	Union	4
Fayette	635	Magoffin	55	Warren	873
Fleming	20	Marion	44	Washington	34
Floyd	35	Marshall	135	Wayne	15
Franklin	110	Martin	7	Webster	13
Fulton	2	Mason	38	Whitley	92
Gallatin	59	McCracken	104	Wolfe	10
Garrard	12	McCreary	26	Woodford	69
				Total For-Sale Units	**11,576**

Source: Bowen National Research Interviews with local Building and Planning Department representatives, published reports, and review of online resources.

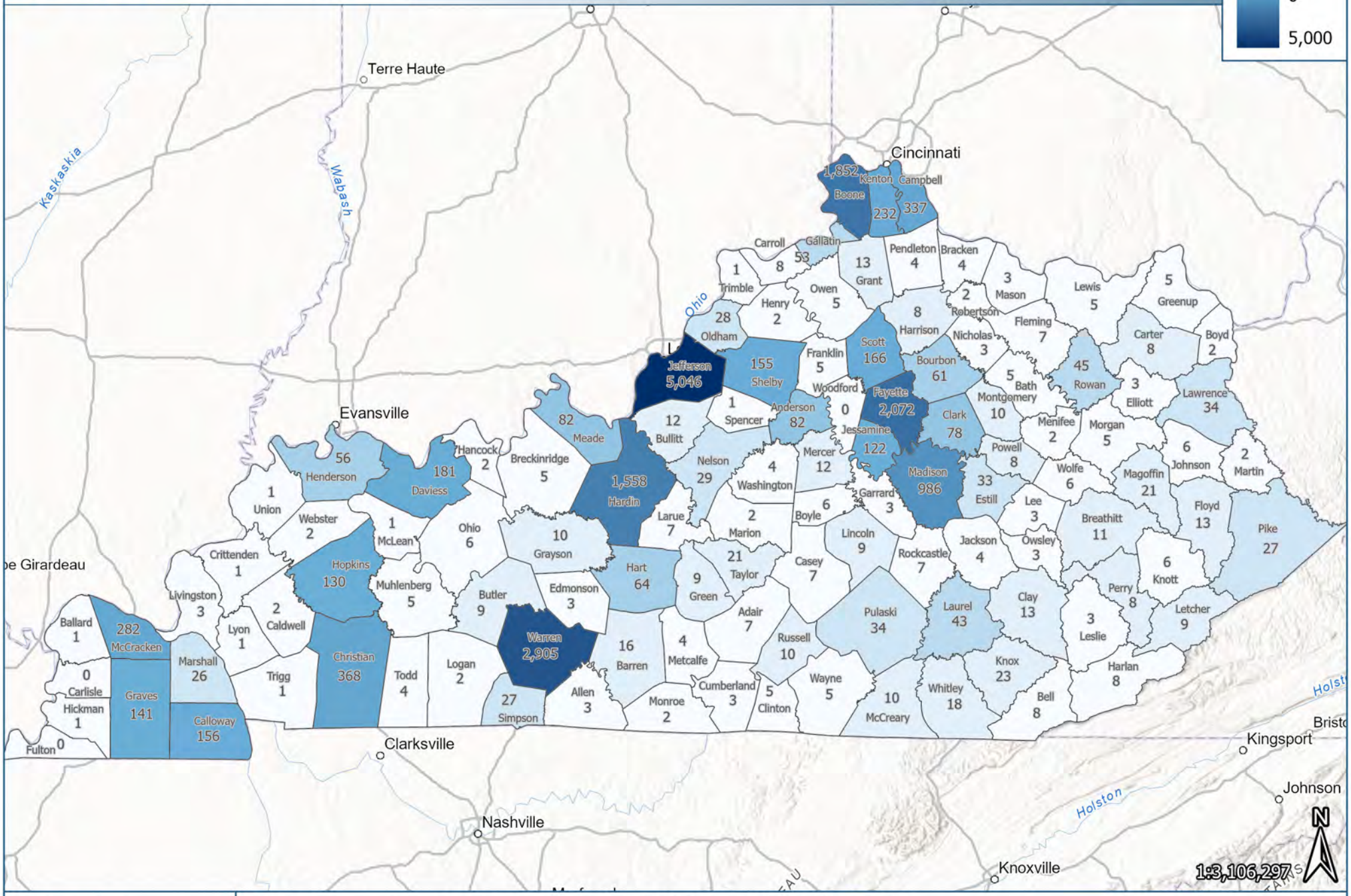
Most of the residential development pipeline is within the more populous areas of the state. The greatest amount of *rental* product in the development pipeline is within the counties of Boone (1,852 units), Fayette (2,072), Hardin (1,558), Jefferson (5,046) and Warren (2,905). Meanwhile, the number of *for-sale* units in the housing pipeline is greatest in the counties of Boone (510 units), Campbell (681), Fayette (635), Hardin (751), Jefferson (1,156), and Warren (873). The number of residential housing units in the development pipeline per county are illustrated in the maps on the following pages.

In summary, there are an estimated 17,996 rental units and 11,576 for-sale housing units in the development pipeline. These anticipated units are considered in the housing gap estimates included in Section VI of this report.

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Rental Housing Units in Development Pipeline

State of Kentucky (By County)



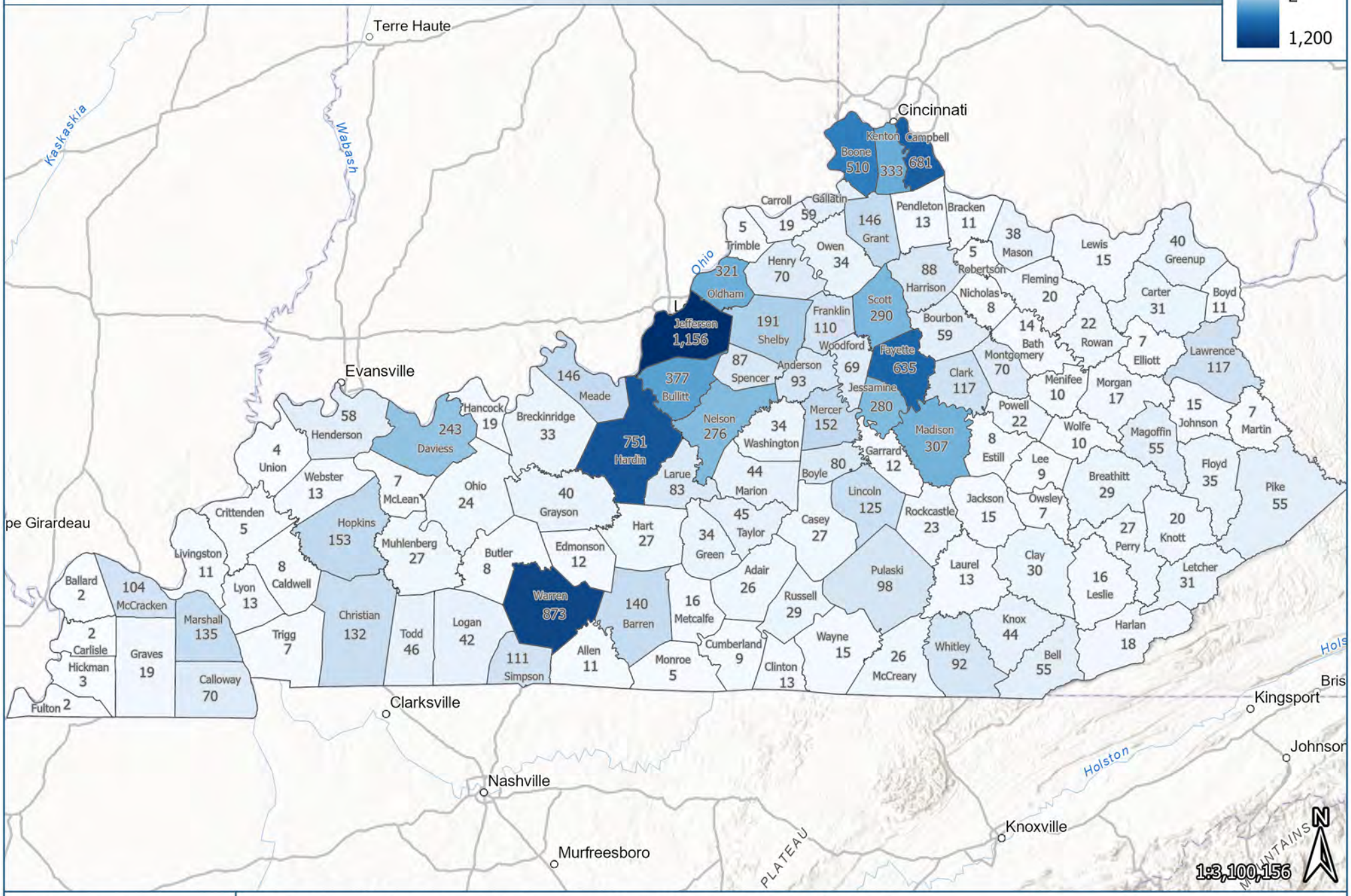
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City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

For-Sale Housing Units In Development Pipeline

State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

VI. HOUSING SUPPLY GAP ESTIMATES

INTRODUCTION

This section of the report provides current (2024) and projected (2029) housing supply gap estimates for both rental and for-sale housing for each county in Kentucky, as well as for each of Kentucky's Area Development Districts (ADD).

Housing to meet the needs of both renter and owner households in the state will most likely involve multifamily, duplex, and single-family housing alternatives at a variety of affordability levels. Many factors influence a market's specific housing needs. As a result, there are many metrics that can be used to quantitatively determine the housing gaps of a community, or in the case of this report, the housing needs of a county, a region and the overall state. This study incorporates numerous methodologies and assumptions that follow housing market industry standards and best practices and were mutually agreed upon between the Kentucky Housing Corporation and Bowen National Research.

A. METHODOLOGIES & ASSUMPTIONS

This study intends to quantify the housing supply gaps of Kentucky. In essence, it measures the gap between the housing stock and the housing needs of its residents. This section of the report outlines the approaches used, assumptions made, and overall methodology implemented to derive Kentucky's housing gaps.

The estimates of current (2024) and future (2029) housing supply gaps are provided for both rental and for-sale housing and include the following demand components and assumptions:

1. **Income Limits Based on County Median Income** – Housing developed under state and federal programs typically restrict household incomes and rents at specific percentages of Area Median Income (AMI) for the county where they are located. Per KHC instructions, the housing supply gaps were conducted on six income levels of AMI: up to 30%, 31% to 50%, 51% to 80%, 81% to 120%, 121% to 150%, and 151% and higher. The U.S. Department of Housing and Urban Development (HUD) publishes income and rent limits for several levels of AMI. In circumstances where HUD does not publish selected AMI limits (e.g., 120% AMI), such limits were derived by extrapolating from published AMI limits (e.g., published 60% AMI limits were multiplied by two to derive 120% AMI limits). HUD's 2024 income limits were used for this analysis. To access HUD's published household income limits by AMI, please see: Income Limits | HUD USER. Projected increases of median household incomes from 2024 to 2029 were used to adjust the anticipated household income limits for each AMI for 2029.

2. **Income Limits Based on Household Sizes** – While the actual income limits of an affordable housing project are based on the number of residents occupying the units, for the purposes of the housing gap estimates the *four-person* household income limits are used for the respective counties. The household *income limits* used for each county in this study are provided in Addendum A and Addendum B of this report.

3. **Affordable Rent and Home Price Limits/Ranges** – Corresponding rents and home prices that should be affordable within each income range considered in this report were derived based on the AMI household income limits previously cited. The affordable rents were derived by dividing the income limits by 12 (months) and then dividing that result by 30% (assumes a household can pay no more than 30% of their income toward housing). The affordable home prices were derived by multiplying the income limits by three (assumes a household is qualified to purchase a home based on a housing affordability to income ratio of 3-to-1). That result was then divided by 92.5% (assumes a household will put 7.5% down on a home). The affordable rent ranges and home prices by AMI level used for each county in this study are provided in Addendum A and Addendum B of this report.

4. **Housing Vacancies/Availability** – It is important to understand the number of vacant or available housing units that are in a market when determining housing gaps. Markets that have a limited number of vacant/available units may indicate a shortage exists in the market and that additional units are required to have healthy or balanced housing market conditions (typically 5% vacant units for rental housing and 3% available units for for-sale housing). Conversely, markets that have an abundance of vacant/available units may indicate the market has a surplus of units and that additional units may not be needed. Two sources were used in this report to determine the number of vacant/available units that are currently (2024) in the subject markets. *Rental* vacancies were established by apartment data of more than 1,200 multifamily properties surveyed by Bowen National Research in the first half of 2024. The distribution of vacancies by affordability level was derived from information obtained from individual property managers and leasing agents. While not all multifamily apartments were surveyed in each county, a sufficient number of properties were surveyed to provide an accurate representation of the performance of the local markets. For-sale housing vacancies (homes available for purchase) are based on data obtained from Realtor.com as of early January 2024. The inventory of available homes was distributed among the various housing affordability levels based on the actual asking prices of such homes.

5. **Households Living in Substandard Housing** – Households living in substandard housing are often considered households living in units lacking complete kitchens or bathrooms, or households living in overcrowded housing situations. While some households could live in housing with more than one substandard housing condition, in an effort to eliminate double counting of such households, the estimated base of households that live in substandard housing was limited to those that live in units that lack complete kitchens. Substandard housing data for both renter- and owner-occupied housing published by American Community Survey was obtained for each county.

6. **People Commuting into Each County** – It is reasonable to assume that a contributing factor to housing needs includes some portion of people commuting into a county for work, but not living in that county. This demand component consists of commuter data from the U.S. Census Bureau (source: https://onthemap.ces.census.gov/) showing the number of persons commuting into each county on a daily basis. Since not all persons will move, data from Bowen National Research's proprietary national surveys of households expressing an interest in moving to the same county in which they work are applied to each subject county to determine the influence these commuters have on the housing gaps in local markets. This data is further refined to account for local market renter and owner shares and various household income levels.

7. **Severe Housing Cost Burdened Households by Tenure and Income** – This demand component includes households paying over 50% of their income toward housing costs, which are considered *severe housing cost burdened households*. Severe housing cost burdened data is provided by American Community Survey (ACS) and is applied to each income band used in the report for both renter and owner households for each county. It is assumed that only a portion of households living in severe cost burdened housing situations could or would move if adequate and affordable housing was available. As a result, ACS *annual turnover rates* by tenure (renter vs. owner) were applied to the overall number of severe cost burdened households to derive the 2024 demand for housing from severe housing cost burdened households, while a combination of national five-year average movership rates and county-specific annual turnover rates were used for each county's five-year housing gap projections.

8. **Household Growth Expected from Planned Job Growth** – With nearly $27 billion in announced private sector economic investment planned or underway, many areas of Kentucky are expected to experience significant job growth. These new jobs will create new households through new household formations and households relocating to the county in which the new jobs are located. These new households will add to the demand for housing. Economic announcements from the Kentucky Cabinet of Economic Development from January 2021 to June of 2024 were used along with other

publicly available job announcements to establish the number of new jobs expected to be created for each of the subject counties. In order to estimate the anticipated household income that results from the new jobs, data related to announced paid wages was used to estimate annual household income. In cases where specific wage data for these new jobs was not available, typical wages paid by occupation type within the various regions of the state as published by the Bureau of Labor Statistics were used to estimate incomes of the new households that will be added to each county.

New jobs created in a market are typically filled by both local residents and non-residents. The location from which such workers originate will vary based on job requirements (education or skill sets), wages paid or employee benefits, accessibility to the workplace, availability of other employment alternatives, and current employment status. The combination of two factors was used to derive the share of jobs that will likely be filled locally (workers living within the subject county) and the share that will be filled externally (from workers living outside the subject county). First, using information provided by Longitudinal Employer-Household Dynamics (lehd.ces.census.gov), the share of persons employed in the subject county *and* living in the subject county was incorporated to establish the share of newly created jobs that will likely be filled locally. A portion of the local workforce that is currently unemployed that will fill some of the newly created jobs was also included. Additionally, it was assumed a small portion of the new jobs will be filled by local residents living as dependents that will result in new household formations (e.g., dependent family member moving out of parents' house and creating their own household). While most of the remaining new jobs will be filled by people living outside the subject market, not all of these workers will want to move to the subject county in which the jobs are located. To establish the share of non-residents who would likely move to each county for a new job, Bowen National Research's surveys of commuters conducted in various markets in and around Kentucky was used. Such surveys indicate that on average roughly 40% of respondents would move to a new county to be closer to new employment opportunities. More conservative movership rates were used and adjusted to reflect local commuter and migration characteristics. The preceding considerations were used to estimate the number of new households that should result from anticipated job growth.

9. **Replacement Housing in Natural Disaster-Impacted Markets** –Numerous Kentucky communities were adversely impacted by natural disasters in recent years, with notable events occurring in December 2021 (severe storms, straight-line winds, flooding and tornadoes) impacting western Kentucky and in July 2022 (flooding) impacting eastern Kentucky. These natural disasters resulted in the damage and destruction of numerous housing units in several counties in both regions.

The American Red Cross (ARC) conducted evaluations in which housing units were inventoried to determine the number of homes that were destroyed or damaged (both minor and major damage). Based on this inventory, the number of housing units classified as either destroyed or had major damage totaled 2,639 in western Kentucky's 16 impacted counties and 2,311 in eastern Kentucky's 12 impacted counties. While these units were not considered in the 2024 housing gap estimates, such units were included in the 2029 five-year projections for the applicable counties. Regardless, given the rural nature of the impacted regions, it is likely that the inventory of damaged/destroyed housing units is undercounted. This inventory was used as a baseline for establishing an estimation of replacement housing needed, adjusted to account for tenure and household income level based on local market characteristics.

10. **Resident Step-Down Support** – While government and housing market industry standards generally assume a household should not pay more than 30% of their income toward housing costs, many households often spend much less than 30%, particularly higher income households. Step-down support considers households that are paying a relatively small portion of their income toward housing costs (typically no more than 20% of their income), even though they can afford higher priced housing. In short, these households are "stepping down" into a more affordable housing alternative despite the fact they can pay more. As a result, they can consume housing that would have been available to lower income households and contribute to a market's housing shortages or gaps. American Community Survey five-year estimates on the percent of income applied toward housing costs were reviewed as part of this analysis to determine the ratio of households likely to "step down" to the next lowest housing affordability segment.

11. **Units in Residential Development Pipeline** – While the preceding topics represent potential drivers of demand, an accounting of units in the development pipeline was also required as such units will meet part of Kentucky's housing needs. Residential properties that are planned (approved for development) or currently under construction were considered in this analysis. Data sources used included information obtained from local planning departments (with emphasis on densely populated and/or high economic growth counties), published articles or reports, information published by housing organizations (e.g., Kentucky Housing Corporation's list of recently allocated Tax Credit projects not put in service), information obtained by local economic development organizations, Bowen National Research's survey of apartment properties, and reviews of county-level residential building permit data. Information was also obtained from the Kentucky Department of Housing, Buildings, and Construction on the number of approved manufactured home installations for each county (data for 2023 was used as a proxy for the estimated number of manufactured homes likely in the pipeline for 2024). Additionally, the Commonwealth of Kentucky has prioritized housing reconstruction in western and southeastern

Kentucky counties that were impacted by the 2021 and 2022 natural disasters. Recently funded (DLG and KHC) projects that should create 953 new housing units in the disaster-impacted counties of Christian, Graves Hopkins and Warren were included. However, the development pipeline data presented in this report largely excludes planned developments in these areas because they are not yet permitted. Specific details on housing reconstruction plans, including the number of units that will be rebuilt or rehabilitated, the location of various building sites, the total amount of investment, and the sources of funding, are included in Addendum D. In total, an estimated 17,996 rental units and 11,576 homes for sale were identified within the development pipeline from the aforementioned sources statewide.

It should be further noted that Bowen National Research employed best effort approaches in determining the appropriate number of planned residential units within each income stratification for each county. When available, this included a review of proposed rent levels/pricing for a particular planned development or typical rents/pricing offered at newer residential developments for a particular area. In instances where the aforementioned data was not available, Bowen National Research utilized proprietary knowledge and/or statewide trends of the rents/pricing that can be expected for a new residential development within a given county. Overall, these approaches provided a reasonably accurate depiction of the affordability (rents or home prices) of product in the development pipeline.

Examples of the rental and for-sale housing supply gap computations are included on the following pages.

		Example County	Rental Housing Gap Estimates by Income (2029)							
		Demand Component	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	Total	Source/Notes
		Current Renter Households (2024)	2,235	1,074	1,309	697	148	289	5,753	ESRI
		Projected Renter Households (2029)	2,112	993	1,312	721	187	386	5,712	ESRI
	A	**New Renter Households (2024 to 2029)**	**-123**	**-81**	**3**	**23**	**39**	**98**	**-41**	-
Vacant Units*	10	Projected Renter Households (2029)	2,112	993	1,312	721	187	386	5,712	ESRI
*From Bowen National Research Survey		Vacant Units Needed at 5% Rate	106	50	66	36	9	19	-	Bowen
		Total Actual Vacancies	0	2	8	0	0	0	10	Bowen
	B	**Vacancy Surplus or Deficit**	**106**	**48**	**58**	**36**	**9**	**19**	**276**	-
		Projected Renter Households (2029)	2,112	993	1,312	721	187	386	5,712	ESRI
Substandard Rate	2.2%	Substandard Housing Rate	3.2%	2.2%	1.6%	1.1%	0.0%	0.0%	-	ACS
	C	**Replacement of Substandard Housing**	**68**	**21**	**21**	**8**	**0**	**0**	**118**	-
		Commuters by Tenure and Income	868	408	539	296	77	159	2,347	Onthemap
Total In-Commuter	7,341	Movership Rate (Likelihood of moving)	20.0%	20.0%	30.0%	30.0%	20.0%	20.0%	-	Bowen
Renter Share	32.0%	**External Market Support** D	**174**	**82**	**162**	**89**	**15**	**32**	**554**	-
Renter In-Commuters	2,347	Severe Cost Burdened	1,209	147	28	5	0	0	1,389	ACS
Renter Turnover Rate	67%	Turnover Rate	67%	67%	67%	67%	67%	67%		ACS
Severe Cost Burden	24.3%	**Severe Cost Burdened (Likely to Move)** E	**810**	**98**	**19**	**3**	**0**	**0**	**930**	-
Jobs Impact (Units)	19	Housing Impact of Projected Job Growth F	2	2	5	5	3	2	**19**	KY Cabinet of ED
Disaster Impact (Units)	16	Replacement of Disaster-Impacted Housing G	6	3	4	2	0	1	**16**	Am. Red Cross
		Total Gross Demand #1	**1,043**	**173**	**272**	**166**	**66**	**152**	**1,872**	-
		Step Down Ratio	0.0%	20.0%	20.0%	20.0%	20.0%	20.0%	-	Bowen/ACS
		Step Down Gain	35	54	33	13	30	0	-	-
		Step Down Loss	0	35	54	33	13	30	-	-
	H	**Net Step Down Support**	**35**	**19**	**-21**	**-20**	**17**	**-30**	**0**	-
		Total Gross Demand #2	1,078	192	251	146	83	122	1,872	-
	I	**Units in Development Pipeline**	0	0	-8	0	0	0	-8	Bowen
		Total Housing Gaps	**1,078**	**192**	**243**	**146**	**83**	**122**	**1,864**	-

		Example County	For-Sale Housing Gap Estimates by Income (2029)							
		Demand Component	≤$26,285	$26,286-$43,809	$43,810-$70,094	$70,095-$105,142	$105,143-$131,427	$131,428+	Total	Source/Notes
		Current Owner Households (2024)	2,912	2,633	4,852	5,685	3,368	9,527	28,977	ESRI
		Projected Owner Households (2029)	2,866	3,004	4,944	6,239	3,790	8,899	29,742	ESRI
	A	**New Owner Households (2024 to 2029)**	**-46**	**371**	**92**	**554**	**422**	**-628**	**765**	
Available Units*	156	Projected Owner Households (2029)	2,866	3,004	4,944	6,239	3,790	8,899	29,742	
		Vacant Units Needed at 3% Rate	86	90	148	187	114	267	892	Bowen
*Identified through Realtor.com		Total Actual Vacancies Identified	6	16	38	52	21	23	156	
	B	**Vacancy Surplus or Deficit**	**80**	**74**	**110**	**135**	**93**	**244**	**736**	
		Projected Owner Households (2029)	2,866	3,004	4,944	6,239	3,790	8,899	29,742	ESRI
Substandard Rate	0.2%	Substandard Housing Rate	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	-	ACS
	C	**Replacement of Substandard Housing**	**7**	**5**	**6**	**5**	**0**	**0**	**23**	
Total In-Commuter	18,152	Commuters by Tenure and Income	1,209	1,268	2,086	2,633	1,599	3,755	12,550	Onthemap
Owner Share	69.1%	Movership Rate (Likelihood of moving)	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	-	Bowen
Owner In-Commuters	12,550	**External Market Support** D	**181**	**190**	**313**	**395**	**240**	**563**	**1,882**	
Severe Cost Burden	6.4%	Severe Cost Burdened	1,279	366	200	32	22	0	1,899	ACS
Owner Turnover Rate	13.5%	Turnover Rate	13.5%	13.5%	13.5%	13.5%	13.5%	13.5%		ACS
		Severe Cost Burdened (Likely to Move) E	**173**	**49**	**27**	**4**	**3**	**0**	**256**	
Disaster Impacted For-Sale Housing (American Red Cross)		Housing Impact of Projected Job Growth F	2	8	8	2	1	2	**23**	KY Cabinet of ED
		Replacement of Disaster-Impacted Housing G	0	0	0	0	0	0	**0**	Am. Red Cross
		Total Gross Demand #1	**397**	**697**	**556**	**1,095**	**759**	**181**	**3,685**	
		Step Down Ratio	0%	10%	20%	40.0%	50.0%	60.0%	-	Bowen/ACS
		Step Down Gain	70	111	438	380	109	0	-	
		Step Down Loss	0	70	111	438	380	109	-	
	H	**Net Step Down Support**	**70**	**41**	**327**	**-58**	**-271**	**-109**	**0**	
		Total Gross Demand #2	467	738	883	1,037	488	72	3,685	
	I	**Development Pipeline**	0	1	3	123	114	1	243	Bowen
		Total Housing Gaps	**467**	**737**	**880**	**914**	**374**	**71**	**3,443**	

The arrows on the previous pages highlight factors that are used to estimate housing gaps. A brief overview of each component is provided below.

Description of Housing Gap Components		
A	New Households	Household growth projections from 2024 to 2029 are based on ESRI estimates. This projected growth was evaluated for each of the targeted income segments.
B	Vacancy Surplus or Deficit	This demand component considers the number of units a market requires to offer balanced/healthy market conditions. This was compared with the estimated vacant units based on an inventory of local housing in order to determine if a housing deficit or surplus exists. For the purposes of this analysis, we utilized a vacancy rate of ***5% for rental*** product and ***3% for for-sale*** product to establish balanced market conditions.
C	Replacement of Substandard Housing	A portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This often comes in the form of units that are substandard (lacking complete plumbing/kitchens). Substandard housing shares for both renter- and owner-occupied housing published by American Community Survey were obtained for each county and applied to the total number of households in each segment.
D	External Market Support	Market demand can originate from households not currently living in the market. If adequate and affordable housing that met residents' specific needs was offered, people who commute to work in a particular county may consider relocating to that county. A movership rate was applied to such commuters that was based on Bowen National Research's previous surveys of commuters who indicated they would move to the county they work if housing was available. This data was further refined to account for local market renter and owner shares and various household income levels.
E	Severe Cost Burdened	Severe cost burdened households are defined as those paying 50% or more of their household income toward housing costs. Severe housing cost burdened data is provided by American Community Survey (ACS) and is applied to each income band for both renter and owner households for each county. It is assumed that only a portion of households living in severe cost burdened housing situations could or would move if adequate and affordable housing was available. As a result, the average between county-level ACS annual and national five-year turnover rates by tenure (renter vs. owner) was applied to the overall number of severe cost burdened households to derive the demand for housing.
F	Housing Impact of Projected Job Growth	Many areas of Kentucky are expected to experience significant job growth which will create new households and add to the demand for housing. Public job announcements were used to establish the number of new jobs expected to be created for each county. A job multiplier of 1.5 was applied to known direct new jobs to derive additional indirect jobs. The data was further refined to estimate the anticipated household income that results from the new jobs.
G	Replacement of Disaster-Impacted Housing	The American Red Cross completed an inventory of housing to determine the number of homes that were destroyed or damaged (both minor and major damage) during natural disaster events that occurred in 2021 and 2022. This inventory was used as a baseline for establishing an estimation of replacement housing needed and adjusted to account for tenure and household income level based on local market characteristics.
H	Step-Down Support	It is not uncommon for households of a certain income level (typically higher income households) to rent or purchase a unit at a lower price point despite the fact they can afford a higher priced unit/home. American Community Survey five-year estimates on the percent of income applied toward housing costs were reviewed to determine the ratio of households likely to step down to the next lowest housing affordability segment.
I	Development Pipeline	Residential properties that are planned (approved for development) or currently under construction were considered in this analysis. Various data sources were used to estimate the number of planned residential units within each income stratification for each county.

B. CURRENT (2024) HOUSING SUPPLY GAPS BY COUNTY

The following table summarizes the current (2024) *rental* housing gaps by Area Median Income (AMI) level for each of Kentucky's 120 counties (largest gaps shown in **red**).

Rental Housing Gaps – State of Kentucky (2024)									
	Number of Units Needed by Household Income Level						Total Rental Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Renter Households Ratio
Adair	149	36	33	29	1	1	**249**	0.2%	**15.0%**
Allen	136	62	27	9	2	0	**236**	0.2%	**11.4%**
Anderson	198	42	28	6	0	0	**274**	0.3%	**13.0%**
Ballard	35	15	11	5	6	2	**74**	0.1%	**12.8%**
Barren	629	160	118	31	0	0	**938**	0.9%	**16.3%**
Bath	106	15	18	17	0	0	**156**	0.2%	**11.3%**
Bell	412	69	31	5	0	0	**517**	0.5%	**15.3%**
Boone	1,604	1,056	920	513	239	93	**4,425**	4.4%	**36.6%**
Bourbon	256	61	23	15	0	0	**355**	0.3%	**12.6%**
Boyd	727	223	149	110	18	4	**1,231**	1.2%	**21.7%**
Boyle	495	125	132	46	19	6	**823**	0.8%	**21.5%**
Bracken	41	13	5	6	2	0	**67**	0.1%	**8.0%**
Breathitt	166	21	10	12	0	0	**209**	0.2%	**13.3%**
Breckinridge	80	23	21	15	2	0	**141**	0.1%	**9.1%**
Bullitt	643	239	204	103	2	0	**1,191**	1.2%	**17.4%**
Butler	96	29	22	16	4	8	**175**	0.2%	**13.3%**
Caldwell	86	31	8	11	8	12	**156**	0.2%	**12.6%**
Calloway	668	169	56	19	2	0	**914**	0.9%	**17.8%**
Campbell	1,451	303	150	43	4	0	**1,951**	1.9%	**17.7%**
Carlisle	22	5	7	6	1	0	**41**	<0.1%	**11.1%**
Carroll	180	80	64	41	25	46	**436**	0.4%	**31.5%**
Carter	167	37	28	5	0	0	**237**	0.2%	**10.3%**
Casey	108	27	15	10	0	0	**160**	0.2%	**12.2%**
Christian	1,107	572	317	233	25	0	**2,254**	2.2%	**17.3%**
Clark	583	149	150	110	30	30	**1,052**	1.0%	**22.1%**
Clay	273	40	20	7	0	0	**340**	0.3%	**15.0%**
Clinton	82	33	22	4	2	4	**147**	0.1%	**13.4%**
Crittenden	27	9	12	10	3	2	**63**	0.1%	**10.7%**
Cumberland	66	16	6	1	0	0	**89**	0.1%	**13.8%**
Daviess	1,197	338	200	108	0	0	**1,843**	1.8%	**14.3%**
Edmonson	52	18	3	0	0	0	**73**	0.1%	**8.1%**
Elliott	36	3	2	2	4	1	**48**	<0.1%	**7.6%**
Estill	197	27	0	0	0	0	**224**	0.2%	**14.1%**
Fayette	8,764	2,672	2,014	973	0	0	**14,423**	14.2%	**23.9%**
Fleming	95	22	20	18	0	0	**155**	0.2%	**9.4%**
Floyd	398	94	69	71	24	7	**663**	0.7%	**15.9%**
Franklin	1,122	493	457	323	49	63	**2,507**	2.5%	**32.1%**
Fulton	111	37	28	15	4	1	**196**	0.2%	**19.6%**
Gallatin	75	32	28	10	0	0	**145**	0.1%	**16.7%**
Garrard	61	25	20	9	0	0	**115**	0.1%	**9.8%**
Grant	122	54	43	32	0	0	**251**	0.2%	**9.1%**
Graves	324	81	97	61	7	0	**570**	0.6%	**15.9%**
Grayson	145	44	30	0	0	0	**219**	0.2%	**8.0%**

(Continued)

Rental Housing Gaps – State of Kentucky (2024)									
	Number of Units Needed by Household Income Level						Total Rental Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Renter Households Ratio
Green	70	21	11	2	0	0	**104**	0.1%	**9.5%**
Greenup	247	49	6	0	0	0	**302**	0.3%	**10.0%**
Hancock	77	26	18	11	4	6	**142**	0.1%	**19.8%**
Hardin	1,247	397	474	202	0	0	**2,320**	2.3%	**14.8%**
Harlan	318	62	14	4	0	0	**398**	0.4%	**11.9%**
Harrison	191	27	40	23	3	0	**284**	0.3%	**12.9%**
Hart	143	31	28	39	11	0	**252**	0.2%	**13.1%**
Henderson	694	185	92	38	0	0	**1,009**	1.0%	**14.6%**
Henry	135	55	23	9	0	0	**222**	0.2%	**13.2%**
Hickman	10	8	9	2	0	2	**31**	<0.1%	**9.7%**
Hopkins	466	64	92	29	18	0	**669**	0.7%	**12.1%**
Jackson	86	16	14	14	2	0	**132**	0.1%	**8.0%**
Jefferson	13,094	4,689	2,677	1,115	0	0	**21,575**	21.2%	**17.1%**
Jessamine	679	297	241	147	31	30	**1,425**	1.4%	**20.2%**
Johnson	203	43	15	1	6	0	**268**	0.3%	**11.2%**
Kenton	2,699	1,002	703	329	82	0	**4,815**	4.7%	**21.0%**
Knott	99	16	21	14	0	0	**150**	0.1%	**11.9%**
Knox	395	52	29	24	0	0	**500**	0.5%	**12.2%**
Larue	130	32	29	27	10	8	**236**	0.2%	**14.9%**
Laurel	665	142	85	41	12	0	**945**	0.9%	**13.7%**
Lawrence	128	29	0	0	0	0	**157**	0.2%	**10.7%**
Lee	77	14	9	2	0	0	**102**	0.1%	**13.1%**
Leslie	34	11	3	7	4	4	**63**	0.1%	**9.1%**
Letcher	176	33	21	0	0	0	**230**	0.2%	**11.5%**
Lewis	72	24	11	5	2	0	**114**	0.1%	**8.8%**
Lincoln	124	20	1	6	0	0	**151**	0.1%	**7.4%**
Livingston	57	23	18	6	3	2	**109**	0.1%	**14.0%**
Logan	212	56	61	28	11	2	**370**	0.4%	**10.9%**
Lyon	64	14	10	7	3	2	**100**	0.1%	**17.1%**
Madison	1,176	233	142	27	0	0	**1,578**	1.6%	**11.0%**
Magoffin	98	16	10	5	1	0	**130**	0.1%	**10.0%**
Marion	210	81	43	40	20	6	**400**	0.4%	**20.4%**
Marshall	544	170	152	100	7	4	**977**	1.0%	**38.4%**
Martin	80	8	10	2	0	0	**100**	0.1%	**9.7%**
Mason	181	12	6	0	0	0	**199**	0.2%	**8.6%**
McCracken	1,228	366	240	243	95	116	**2,288**	2.3%	**20.0%**
McCreary	120	21	2	0	0	0	**143**	0.1%	**8.5%**
McLean	135	43	24	18	1	0	**221**	0.2%	**29.5%**
Meade	134	35	27	20	0	0	**216**	0.2%	**8.0%**
Menifee	28	4	1	1	2	1	**37**	<0.1%	**8.0%**
Mercer	150	58	72	37	2	1	**320**	0.3%	**12.9%**
Metcalfe	63	2	0	1	0	0	**66**	0.1%	**7.6%**
Monroe	131	27	28	27	3	5	**221**	0.2%	**17.1%**
Montgomery	320	100	74	51	25	0	**570**	0.6%	**15.7%**
Morgan	74	13	5	3	0	0	**95**	0.1%	**8.3%**
Muhlenberg	199	35	4	0	0	0	**238**	0.2%	**10.3%**
Nelson	383	141	89	42	0	0	**655**	0.6%	**15.4%**
Nicholas	62	20	8	11	5	0	**106**	0.1%	**11.9%**

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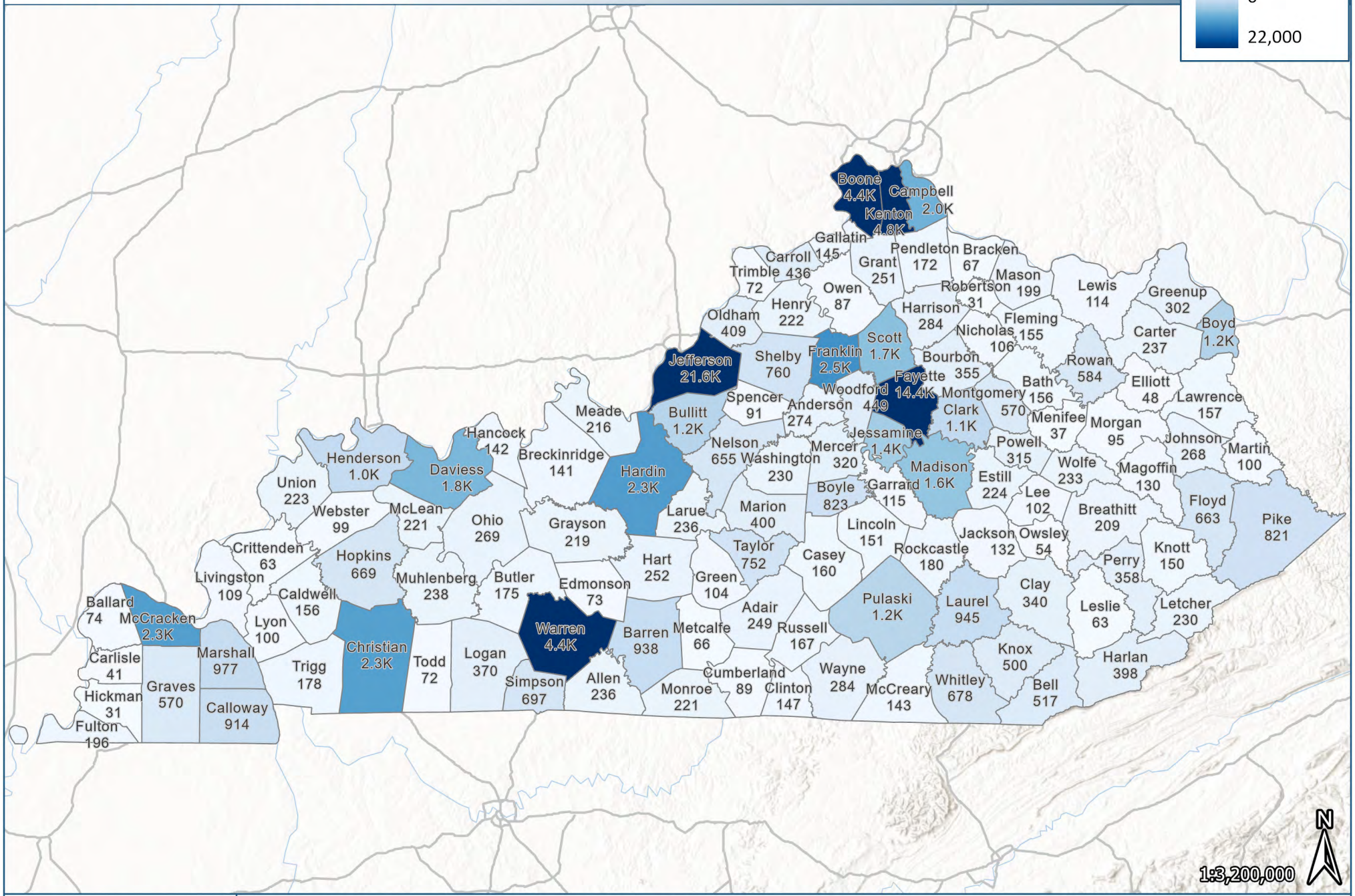
Rental Housing Gaps – State of Kentucky (2024)										
		Number of Units Needed by Household Income Level						Total Rental Gap		
County		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Renter Households Ratio
Ohio		148	32	37	28	11	13	**269**	0.3%	**12.8%**
Oldham		172	109	85	31	2	10	**409**	0.4%	**12.0%**
Owen		58	14	3	12	0	0	**87**	0.1%	**8.2%**
Owsley		39	8	6	1	0	0	**54**	0.1%	**10.9%**
Pendleton		128	16	12	11	5	0	**172**	0.2%	**13.5%**
Perry		295	53	10	0	0	0	**358**	0.4%	**13.5%**
Pike		646	109	29	37	0	0	**821**	0.8%	**13.1%**
Powell		238	36	20	11	8	2	**315**	0.3%	**20.8%**
Pulaski		851	184	94	48	0	0	**1,177**	1.2%	**14.9%**
Robertson		22	0	2	4	1	2	**31**	<0.1%	**16.4%**
Rockcastle		120	20	10	10	14	6	**180**	0.2%	**12.3%**
Rowan		366	82	65	65	1	5	**584**	0.6%	**16.2%**
Russell		122	36	7	2	0	0	**167**	0.2%	**8.7%**
Scott		592	361	367	195	79	77	**1,671**	1.6%	**24.9%**
Shelby		382	161	111	70	25	11	**760**	0.7%	**14.3%**
Simpson		276	124	114	89	49	45	**697**	0.7%	**24.7%**
Spencer		37	23	16	6	3	6	**91**	0.1%	**9.1%**
Taylor		314	120	122	89	61	46	**752**	0.7%	**19.8%**
Todd		54	14	2	2	0	0	**72**	0.1%	**5.2%**
Trigg		118	28	21	10	0	1	**178**	0.2%	**19.4%**
Trimble		35	9	14	12	2	0	**72**	0.1%	**9.3%**
Union		145	39	23	16	0	0	**223**	0.2%	**14.6%**
Warren		2,888	809	453	238	0	0	**4,388**	4.3%	**18.9%**
Washington		145	29	30	19	4	3	**230**	0.2%	**20.6%**
Wayne		173	46	43	21	1	0	**284**	0.3%	**13.4%**
Webster		42	12	20	25	0	0	**99**	0.1%	**7.6%**
Whitley		378	111	114	61	14	0	**678**	0.7%	**16.3%**
Wolfe		171	33	16	10	1	2	**233**	0.2%	**26.4%**
Woodford		230	120	55	37	5	2	**449**	0.4%	**14.0%**
State Total	**Units**	**60,385**	**19,161**	**13,211**	**6,980**	**1,132**	**700**	**101,569**	**100.0%**	**17.4%**
	Share	**59.5%**	**18.9%**	**13.0%**	**6.9%**	**1.1%**	**0.7%**	**100.0%**	-	-

The following maps illustrate the current (2024) rental housing gaps and the rental housing gap to renter household ratios for each of Kentucky's 120 counties.

BOWEN NATIONAL RESEARCH

Total Rental Housing Gap (2024)

State of Kentucky (By County)

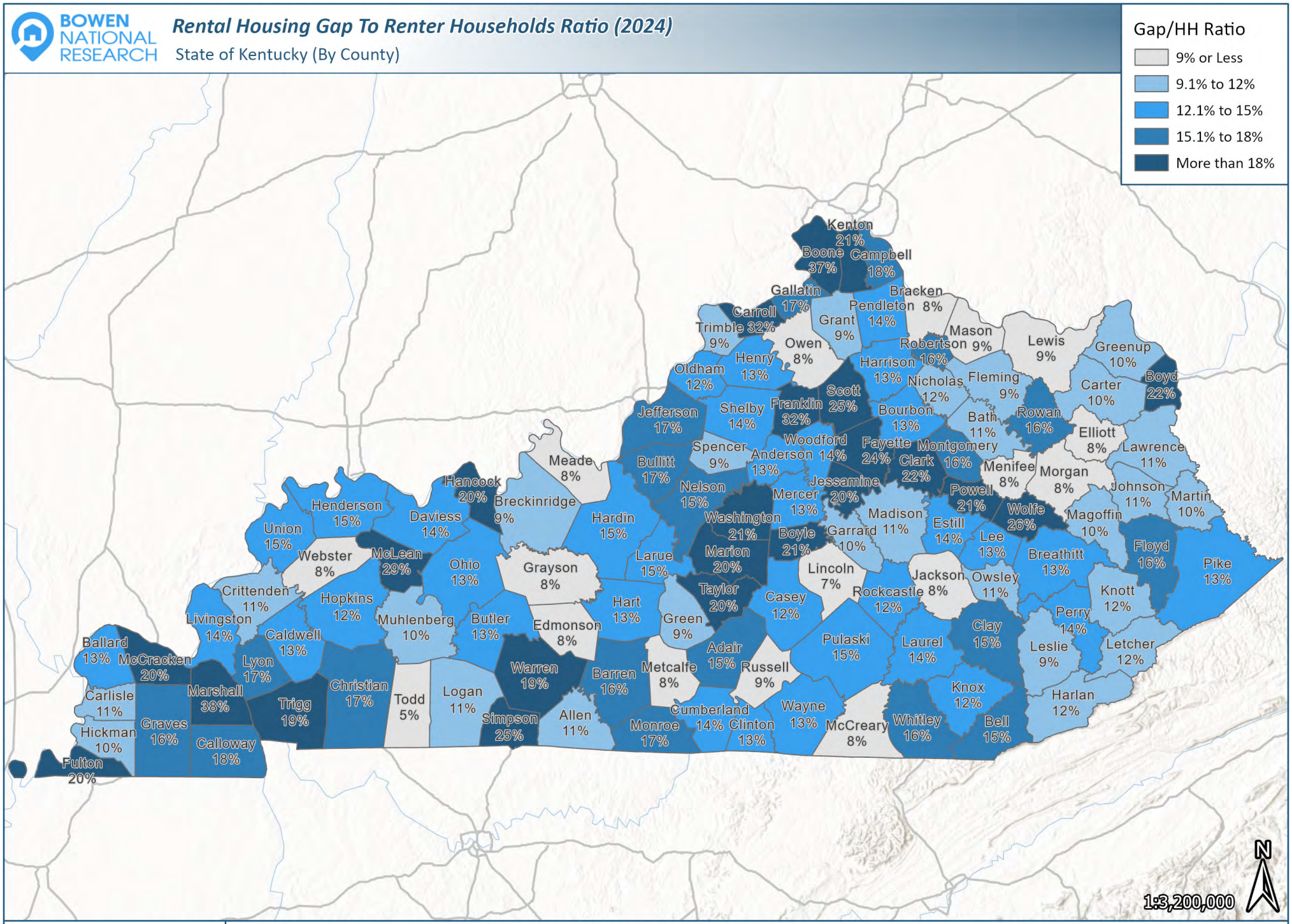


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

Rental Housing Gap To Renter Households Ratio (2024)

State of Kentucky (By County)



0 10 20 30 40

Miles

Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS

Additional Source(s): Bowen National Research, 2018-2022 ACS

The following table summarizes the current (2024) *for-sale* housing gaps by Area Median Income (AMI) for each of Kentucky's 120 counties (largest gaps shown in **red**).

For-Sale Housing Gaps – State of Kentucky (2024)									
	Number of Units Needed by Household Income Level						Total For-Sale Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Owner Households Ratio
Adair	110	61	78	74	34	58	**415**	0.4%	**7.3%**
Allen	114	68	67	41	46	64	**400**	0.4%	**6.6%**
Anderson	64	64	91	86	65	98	**468**	0.4%	**6.1%**
Ballard	38	24	32	27	18	36	**175**	0.2%	**6.8%**
Barren	190	118	173	147	125	155	**908**	0.9%	**7.4%**
Bath	46	30	27	19	23	42	**187**	0.2%	**5.2%**
Bell	137	82	78	68	37	46	**448**	0.4%	**7.3%**
Boone	666	1,009	1,419	1,360	1,184	1,287	**6,925**	6.6%	**17.6%**
Bourbon	107	79	78	80	55	70	**469**	0.4%	**8.6%**
Boyd	251	170	200	249	221	315	**1,406**	1.3%	**10.5%**
Boyle	163	89	125	150	141	243	**911**	0.9%	**11.2%**
Bracken	36	18	22	21	13	8	**118**	0.1%	**4.7%**
Breathitt	84	34	35	37	27	30	**247**	0.2%	**5.9%**
Breckinridge	112	48	52	50	25	54	**341**	0.3%	**5.2%**
Bullitt	436	360	537	487	335	403	**2,558**	2.4%	**9.9%**
Butler	49	29	32	31	28	35	**204**	0.2%	**5.7%**
Caldwell	62	41	54	52	45	61	**315**	0.3%	**7.9%**
Calloway	177	110	125	126	108	154	**800**	0.8%	**8.0%**
Campbell	400	313	383	384	331	432	**2,243**	2.1%	**7.9%**
Carlisle	19	11	14	12	15	18	**89**	0.1%	**5.6%**
Carroll	98	61	55	60	62	112	**448**	0.4%	**16.6%**
Carter	174	75	64	67	56	78	**514**	0.5%	**6.2%**
Casey	90	38	51	27	24	43	**273**	0.3%	**5.5%**
Christian	262	190	210	200	137	177	**1,176**	1.1%	**8.8%**
Clark	184	137	170	164	109	146	**910**	0.9%	**8.8%**
Clay	107	42	48	43	24	36	**300**	0.3%	**5.7%**
Clinton	58	41	47	29	15	30	**220**	0.2%	**8.0%**
Crittenden	51	26	24	28	20	26	**175**	0.2%	**5.9%**
Cumberland	50	14	22	19	7	15	**127**	0.1%	**6.8%**
Daviess	333	238	351	347	310	530	**2,109**	2.0%	**7.3%**
Edmonson	67	44	42	35	18	22	**228**	0.2%	**5.6%**
Elliott	25	18	16	14	4	10	**87**	0.1%	**4.8%**
Estill	80	33	38	28	19	20	**218**	0.2%	**5.1%**
Fayette	1,120	927	1,508	1,442	1,204	1,925	**8,126**	7.8%	**10.6%**
Fleming	66	36	52	54	32	41	**281**	0.3%	**6.4%**
Floyd	223	104	114	109	76	106	**732**	0.7%	**7.0%**
Franklin	259	258	360	402	271	400	**1,950**	1.9%	**13.7%**
Fulton	22	21	30	19	9	20	**121**	0.1%	**7.2%**
Gallatin	72	47	58	41	21	10	**249**	0.2%	**10.6%**
Garrard	61	37	50	42	22	50	**262**	0.3%	**4.8%**
Grant	63	52	53	58	59	106	**391**	0.4%	**6.1%**
Graves	183	93	128	117	95	144	**760**	0.7%	**6.9%**
Grayson	132	71	84	65	53	60	**465**	0.4%	**6.0%**
Green	55	31	26	29	17	22	**180**	0.2%	**5.1%**
Greenup	123	86	99	112	81	139	**640**	0.6%	**5.7%**

(Continued)

For-Sale Housing Gaps – State of Kentucky (2024)									
	Number of Units Needed by Household Income Level						Total For-Sale Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Owner Households Ratio
Hancock	49	43	59	59	40	53	**303**	0.3%	**10.6%**
Hardin	353	262	452	371	282	538	**2,258**	2.2%	**7.9%**
Harlan	146	69	78	77	37	40	**447**	0.4%	**5.9%**
Harrison	88	50	70	68	40	55	**371**	0.4%	**7.1%**
Hart	126	62	64	70	40	64	**426**	0.4%	**7.5%**
Henderson	188	136	207	175	104	158	**968**	0.9%	**8.6%**
Henry	74	44	58	38	23	28	**265**	0.3%	**6.0%**
Hickman	24	14	16	15	9	15	**93**	0.1%	**6.0%**
Hopkins	195	112	135	149	130	176	**897**	0.9%	**6.9%**
Jackson	62	35	27	30	7	16	**177**	0.2%	**3.1%**
Jefferson	3,024	2,708	3,329	3,059	2,421	3,963	**18,504**	17.7%	**9.0%**
Jessamine	202	154	218	215	183	259	**1,231**	1.2%	**9.4%**
Johnson	113	52	67	62	48	72	**414**	0.4%	**6.1%**
Kenton	707	571	804	867	680	713	**4,342**	4.1%	**9.4%**
Knott	71	36	41	33	19	22	**222**	0.2%	**5.1%**
Knox	208	81	92	62	37	60	**540**	0.5%	**7.0%**
Larue	74	56	53	33	19	29	**264**	0.3%	**5.9%**
Laurel	344	206	299	261	207	337	**1,654**	1.6%	**9.3%**
Lawrence	94	56	61	48	33	39	**331**	0.3%	**6.6%**
Lee	61	30	25	16	9	14	**155**	0.1%	**8.1%**
Leslie	49	35	36	20	18	24	**182**	0.2%	**5.4%**
Letcher	115	53	62	63	33	45	**371**	0.4%	**5.5%**
Lewis	60	27	29	38	21	19	**194**	0.2%	**5.0%**
Lincoln	108	58	77	65	44	62	**414**	0.4%	**5.4%**
Livingston	52	27	37	43	31	37	**227**	0.2%	**7.6%**
Logan	109	72	82	92	78	79	**512**	0.5%	**6.6%**
Lyon	38	32	43	42	22	36	**213**	0.2%	**7.6%**
Madison	185	144	200	140	109	222	**1,000**	1.0%	**4.2%**
Magoffin	78	42	30	25	10	18	**203**	0.2%	**6.0%**
Marion	106	62	102	103	79	100	**552**	0.5%	**9.2%**
Marshall	304	226	375	362	260	398	**1,925**	1.8%	**17.5%**
Martin	42	22	31	27	15	25	**162**	0.2%	**5.5%**
Mason	55	32	31	29	33	62	**242**	0.2%	**5.0%**
McCracken	224	141	239	302	212	399	**1,517**	1.4%	**8.6%**
McCreary	74	33	27	24	15	20	**193**	0.2%	**4.5%**
McLean	75	53	79	80	63	110	**460**	0.4%	**15.5%**
Meade	91	68	86	69	49	90	**453**	0.4%	**5.3%**
Menifee	30	8	8	9	12	6	**73**	0.1%	**3.6%**
Mercer	105	75	86	90	56	66	**478**	0.5%	**6.9%**
Metcalfe	66	35	39	22	22	24	**208**	0.2%	**6.3%**
Monroe	52	24	22	27	16	41	**182**	0.2%	**5.5%**
Montgomery	131	79	114	113	84	109	**630**	0.6%	**8.2%**
Morgan	60	38	40	37	21	35	**231**	0.2%	**6.2%**
Muhlenberg	198	110	125	101	72	108	**714**	0.7%	**7.5%**
Nelson	170	150	188	207	147	209	**1,071**	1.0%	**7.2%**
Nicholas	30	20	17	12	11	18	**108**	0.1%	**5.0%**
Ohio	79	65	93	88	64	96	**485**	0.5%	**6.8%**
Oldham	127	134	215	233	292	552	**1,553**	1.5%	**7.8%**

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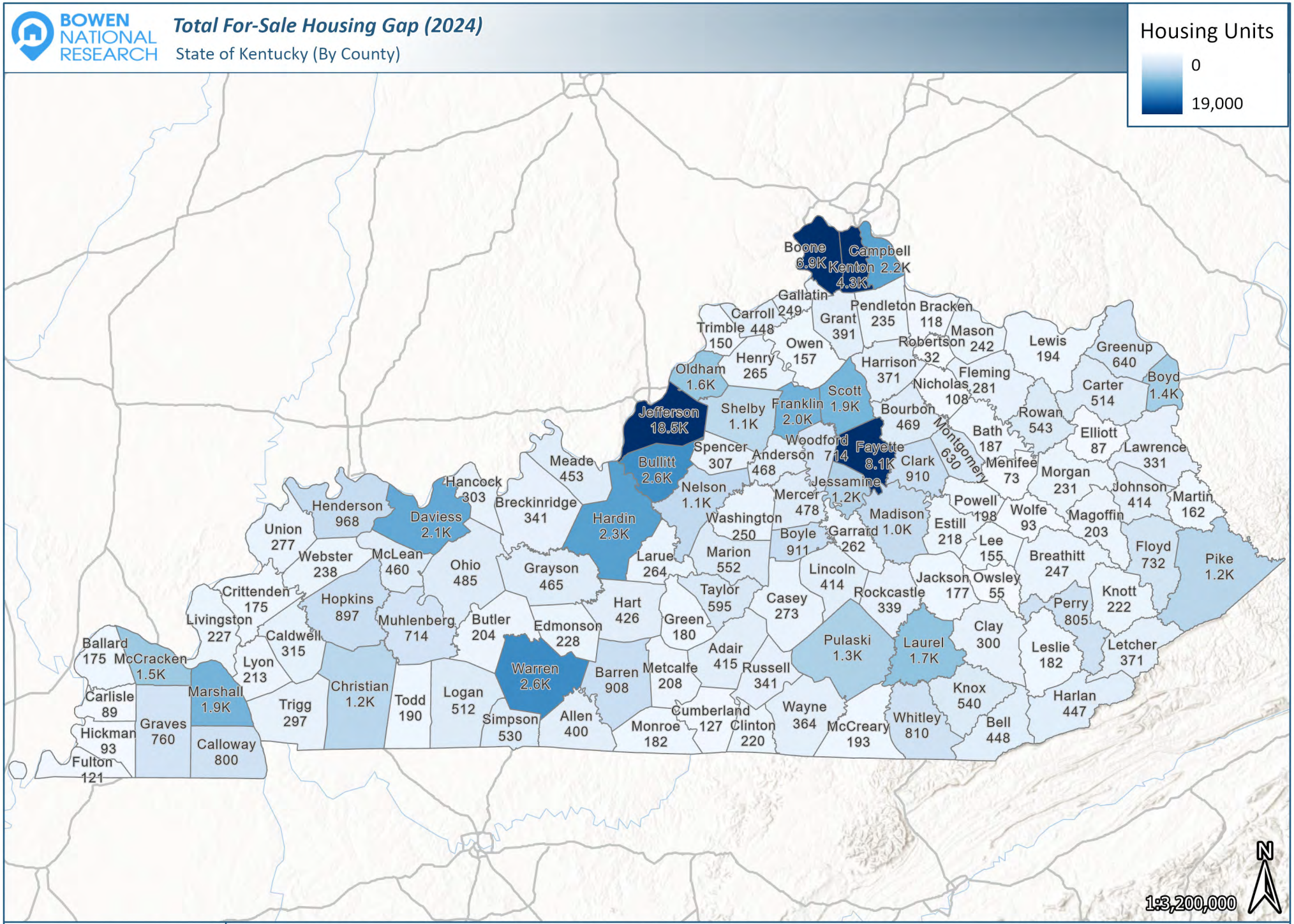
For-Sale Housing Gaps – State of Kentucky (2024)										
		Number of Units Needed by Household Income Level						Total For-Sale Gap		
County		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Owner Households Ratio
Owen		38	24	22	18	20	35	**157**	0.2%	**4.8%**
Owsley		15	7	9	7	7	10	**55**	0.1%	**4.8%**
Pendleton		80	35	43	36	27	14	**235**	0.2%	**5.5%**
Perry		192	114	115	149	95	140	**805**	0.8%	**9.2%**
Pike		346	173	203	168	116	180	**1,186**	1.1%	**6.7%**
Powell		52	29	19	38	23	37	**198**	0.2%	**5.5%**
Pulaski		410	194	211	201	128	188	**1,332**	1.3%	**7.0%**
Robertson		8	3	6	6	3	6	**32**	<0.1%	**4.6%**
Rockcastle		103	51	55	56	26	48	**339**	0.3%	**6.7%**
Rowan		79	76	87	72	84	145	**543**	0.5%	**9.6%**
Russell		96	37	47	59	48	54	**341**	0.3%	**6.0%**
Scott		243	234	330	364	293	446	**1,910**	1.8%	**11.7%**
Shelby		162	137	200	209	161	241	**1,110**	1.1%	**8.3%**
Simpson		78	52	118	129	69	84	**530**	0.5%	**10.3%**
Spencer		44	29	43	67	53	71	**307**	0.3%	**4.7%**
Taylor		79	52	104	124	104	132	**595**	0.6%	**9.1%**
Todd		46	18	26	33	24	43	**190**	0.2%	**5.9%**
Trigg		85	52	49	47	30	34	**297**	0.3%	**6.1%**
Trimble		36	20	28	24	16	26	**150**	0.1%	**5.7%**
Union		38	30	56	56	38	59	**277**	0.3%	**7.5%**
Warren		372	331	462	486	358	587	**2,596**	2.5%	**8.2%**
Washington		49	35	46	51	31	38	**250**	0.2%	**6.8%**
Wayne		114	61	57	65	25	42	**364**	0.3%	**6.3%**
Webster		64	32	30	34	30	48	**238**	0.2%	**6.6%**
Whitley		239	118	102	103	98	150	**810**	0.8%	**8.3%**
Wolfe		28	22	26	15	2	0	**93**	0.1%	**5.6%**
Woodford		103	93	115	132	109	162	**714**	0.7%	**9.1%**
State Total	**Units**	**19,434**	**14,179**	**18,599**	**17,972**	**13,896**	**20,558**	**104,638**	**100.0%**	**8.4%**
	Share	**19.1%**	**14.0%**	**18.3%**	**17.7%**	**13.7%**	**20.2%**	**100.0%**	**-**	**-**

The following maps illustrate the current (2024) for-sale housing gaps and the for-sale housing gap to owner household ratios for each of Kentucky's 120 counties.

BOWEN NATIONAL RESEARCH

Total For-Sale Housing Gap (2024)

State of Kentucky (By County)

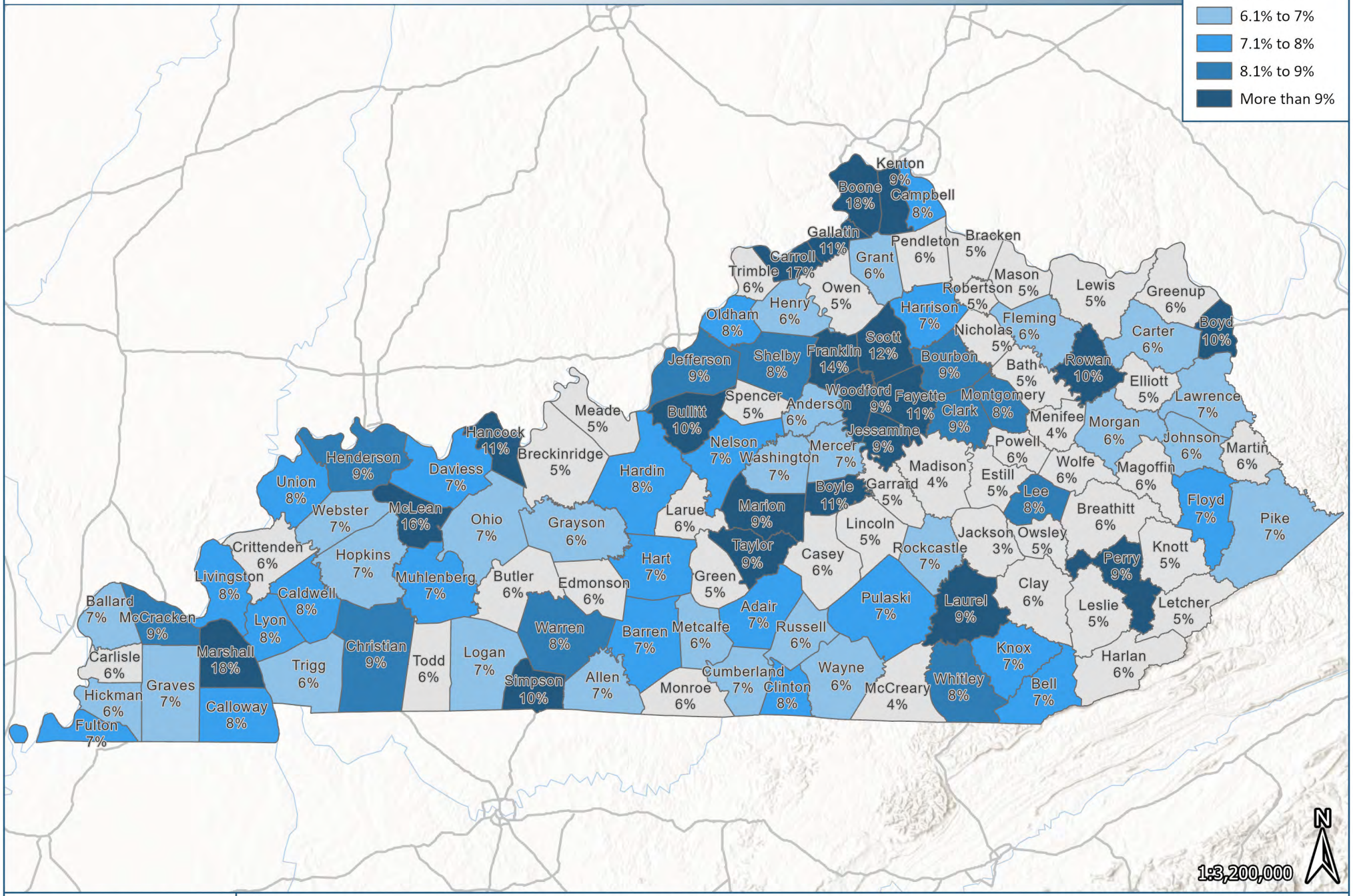


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

For-Sale Housing Gap To Owner Households Ratio (2024)

State of Kentucky (By County)



Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

C. PROJECTED (2029) HOUSING SUPPLY GAPS BY COUNTY

The following table summarizes the projected (2029) *rental* housing gaps by Area Median Income for each of Kentucky's 120 counties (largest gaps shown in **red**).

Rental Housing Gaps – State of Kentucky (2029)									
	Number of Units Needed by Household Income Level						Total Rental Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Renter Households Ratio
Adair	158	20	70	16	16	17	**297**	0.2%	**18.2%**
Allen	347	33	44	78	1	8	**511**	0.4%	**24.8%**
Anderson	328	64	0	26	34	0	**452**	0.3%	**21.5%**
Ballard	49	6	3	29	0	0	**87**	0.1%	**15.6%**
Barren	901	208	93	50	61	53	**1,366**	1.0%	**23.9%**
Bath	93	14	50	0	5	14	**176**	0.1%	**12.9%**
Bell	414	5	33	35	0	0	**487**	0.3%	**15.3%**
Boone	1,442	858	1,782	1,324	208	88	**5,702**	4.1%	**44.5%**
Bourbon	451	0	87	38	46	0	**622**	0.4%	**22.3%**
Boyd	762	103	265	94	7	58	**1,289**	0.9%	**23.2%**
Boyle	668	196	166	242	10	87	**1,369**	1.0%	**35.6%**
Bracken	79	4	36	28	5	0	**152**	0.1%	**18.4%**
Breathitt	331	31	88	5	15	15	**485**	0.3%	**31.1%**
Breckinridge	100	54	61	42	1	9	**267**	0.2%	**17.3%**
Bullitt	724	407	313	212	202	0	**1,858**	1.3%	**27.1%**
Butler	115	12	24	11	24	18	**204**	0.1%	**15.8%**
Caldwell	160	4	41	45	28	12	**290**	0.2%	**23.9%**
Calloway	728	212	16	203	1	42	**1,202**	0.9%	**23.6%**
Campbell	2,188	359	381	477	134	0	**3,539**	2.5%	**29.8%**
Carlisle	46	2	22	2	0	0	**72**	0.1%	**20.1%**
Carroll	172	40	67	55	11	97	**442**	0.3%	**32.3%**
Carter	293	13	0	0	4	5	**315**	0.2%	**14.0%**
Casey	126	29	43	38	15	3	**254**	0.2%	**19.7%**
Christian	1,370	588	539	560	7	67	**3,131**	2.2%	**24.3%**
Clark	590	167	215	50	95	0	**1,117**	0.8%	**23.6%**
Clay	386	36	13	0	0	0	**435**	0.3%	**19.6%**
Clinton	79	3	9	19	18	20	**148**	0.1%	**13.9%**
Crittenden	39	13	13	25	0	0	**90**	0.1%	**15.7%**
Cumberland	67	1	13	4	3	5	**93**	0.1%	**15.0%**
Daviess	1,429	437	138	180	13	113	**2,310**	1.7%	**18.1%**
Edmonson	105	48	0	3	9	2	**167**	0.1%	**18.8%**
Elliott	18	6	5	39	0	0	**68**	<0.1%	**11.1%**
Estill	338	0	24	0	17	0	**379**	0.3%	**24.4%**
Fayette	10,104	2,814	3,518	431	1,066	0	**17,933**	12.9%	**29.7%**
Fleming	123	45	52	0	24	24	**268**	0.2%	**16.3%**
Floyd	487	35	167	77	0	0	**766**	0.6%	**19.3%**
Franklin	1,026	610	421	141	199	0	**2,397**	1.7%	**30.9%**
Fulton	107	71	29	24	5	1	**237**	0.2%	**24.3%**
Gallatin	54	0	22	8	9	3	**96**	0.1%	**11.3%**
Garrard	122	70	37	0	3	4	**236**	0.2%	**20.4%**
Grant	235	74	107	0	4	30	**450**	0.3%	**16.4%**
Graves	549	123	80	38	4	36	**830**	0.6%	**23.5%**
Grayson	217	71	2	34	20	18	**362**	0.3%	**13.4%**

Rental Housing Gaps – State of Kentucky (2029)									
	Number of Units Needed by Household Income Level						Total Rental Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Renter Households Ratio
Green	151	0	1	23	0	1	**176**	0.1%	**16.3%**
Greenup	380	55	99	75	3	24	**636**	0.5%	**21.5%**
Hancock	108	22	34	16	31	0	**211**	0.2%	**29.7%**
Hardin	1,582	1,426	997	131	314	163	**4,613**	3.3%	**29.4%**
Harlan	360	0	0	16	20	3	**399**	0.3%	**12.6%**
Harrison	274	57	51	66	1	7	**456**	0.3%	**20.9%**
Hart	188	15	95	60	0	0	**358**	0.3%	**18.6%**
Henderson	826	250	108	155	171	0	**1,510**	1.1%	**22.3%**
Henry	202	90	1	14	24	0	**331**	0.2%	**20.1%**
Hickman	11	6	0	0	1	0	**18**	<0.1%	**6.1%**
Hopkins	628	169	0	296	6	55	**1,154**	0.8%	**21.3%**
Jackson	97	21	30	10	0	0	**158**	0.1%	**12.5%**
Jefferson	18,168	4,259	1,611	1,864	2,795	0	**28,697**	20.6%	**22.6%**
Jessamine	849	424	97	62	166	0	**1,598**	1.1%	**22.5%**
Johnson	253	0	13	120	4	0	**390**	0.3%	**16.6%**
Kenton	3,391	911	1,070	577	112	0	**6,061**	4.4%	**26.3%**
Knott	150	33	47	0	0	1	**231**	0.2%	**18.9%**
Knox	422	7	77	0	5	0	**511**	0.4%	**13.0%**
Larue	171	30	40	87	2	21	**351**	0.3%	**22.1%**
Laurel	739	81	142	210	6	58	**1,236**	0.9%	**18.2%**
Lawrence	186	27	12	0	22	7	**254**	0.2%	**17.5%**
Lee	81	3	25	17	3	0	**129**	0.1%	**16.9%**
Leslie	21	2	18	8	3	0	**52**	<0.1%	**8.1%**
Letcher	296	10	14	7	7	3	**337**	0.2%	**17.9%**
Lewis	141	0	4	12	0	0	**157**	0.1%	**12.5%**
Lincoln	195	15	62	0	10	9	**291**	0.2%	**14.6%**
Livingston	91	0	4	8	2	13	**118**	0.1%	**15.4%**
Logan	230	97	76	121	19	57	**600**	0.4%	**17.8%**
Lyon	68	15	9	43	10	0	**145**	0.1%	**24.9%**
Madison	2,191	968	0	0	0	0	**3,159**	2.3%	**21.6%**
Magoffin	114	15	3	12	4	0	**148**	0.1%	**11.8%**
Marion	203	54	68	99	4	31	**459**	0.3%	**23.4%**
Marshall	379	157	201	81	33	30	**881**	0.6%	**34.9%**
Martin	105	5	21	1	18	11	**161**	0.1%	**16.1%**
Mason	360	48	0	4	54	0	**466**	0.3%	**20.6%**
McCracken	1,581	47	366	309	12	103	**2,418**	1.7%	**21.4%**
McCreary	127	104	0	0	0	0	**231**	0.2%	**14.0%**
McLean	88	7	61	0	2	18	**176**	0.1%	**23.9%**
Meade	187	47	140	0	41	5	**420**	0.3%	**15.6%**
Menifee	41	0	6	49	0	0	**96**	0.1%	**20.8%**
Mercer	201	132	143	4	61	0	**541**	0.4%	**21.7%**
Metcalfe	79	13	43	0	5	0	**140**	0.1%	**16.2%**
Monroe	173	28	57	0	5	15	**278**	0.2%	**21.6%**
Montgomery	419	86	147	182	0	0	**834**	0.6%	**23.1%**
Morgan	104	21	28	35	0	0	**188**	0.1%	**16.6%**
Muhlenberg	318	107	7	73	2	16	**523**	0.4%	**23.2%**
Nelson	548	306	83	7	88	0	**1,032**	0.7%	**24.3%**
Nicholas	92	29	25	24	0	0	**170**	0.1%	**18.9%**

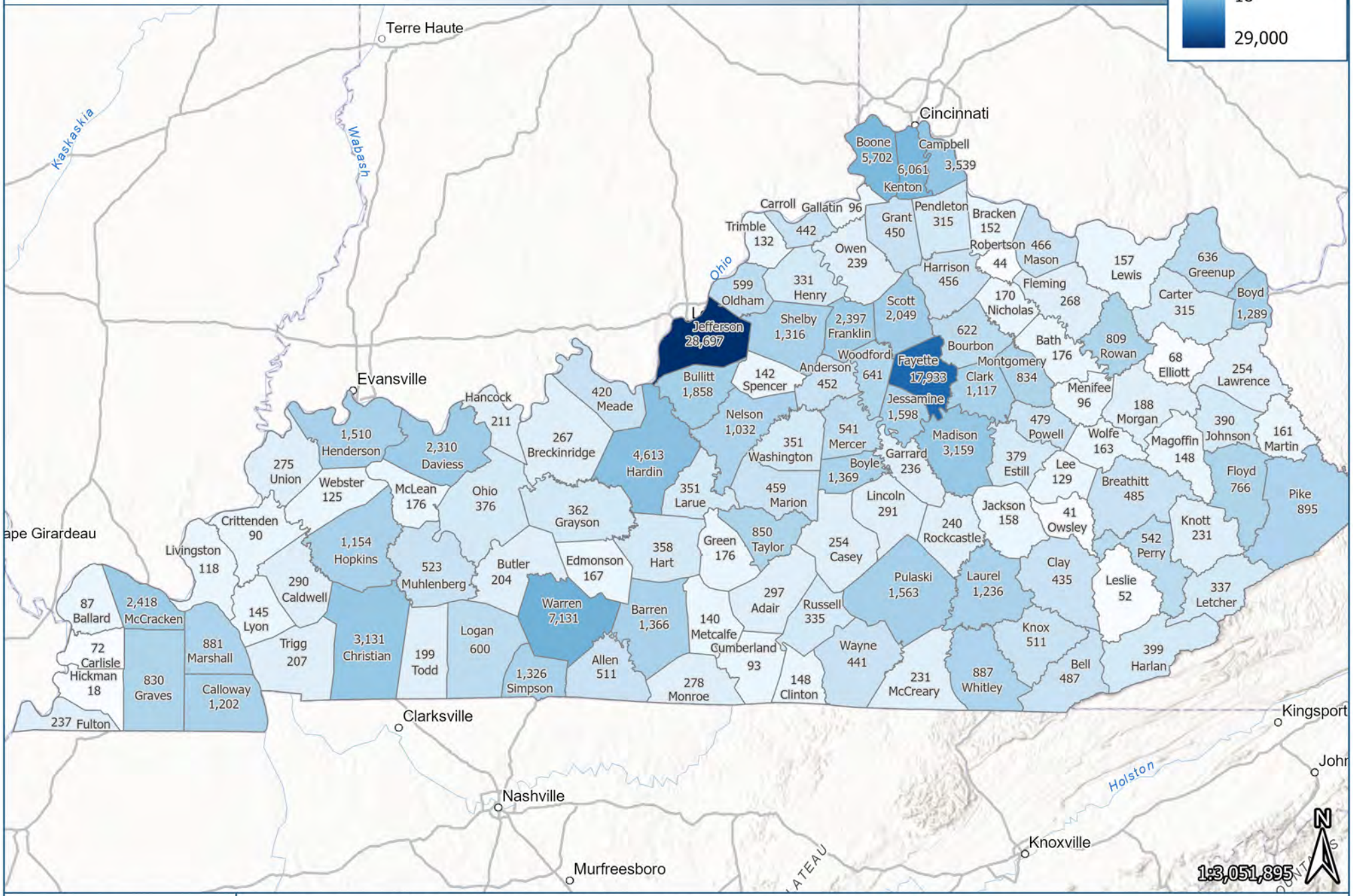
Rental Housing Gaps – State of Kentucky (2029)										
		Number of Units Needed by Household Income Level						Total Rental Gap		
County		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Renter Households Ratio
Ohio		129	46	65	67	35	34	**376**	0.3%	**18.1%**
Oldham		251	147	22	14	101	64	**599**	0.4%	**17.5%**
Owen		76	35	93	11	7	17	**239**	0.2%	**23.0%**
Owsley		38	1	0	2	0	0	**41**	<0.1%	**8.9%**
Pendleton		192	21	70	32	0	0	**315**	0.2%	**25.2%**
Perry		282	116	3	34	41	66	**542**	0.4%	**21.0%**
Pike		647	15	147	81	0	5	**895**	0.6%	**15.1%**
Powell		364	0	10	105	0	0	**479**	0.3%	**31.9%**
Pulaski		1,240	52	201	60	0	10	**1,563**	1.1%	**20.2%**
Robertson		13	2	19	0	10	0	**44**	<0.1%	**23.4%**
Rockcastle		103	1	28	86	22	0	**240**	0.2%	**16.8%**
Rowan		332	75	161	31	78	132	**809**	0.6%	**22.5%**
Russell		205	66	2	32	20	10	**335**	0.2%	**17.6%**
Scott		619	390	444	301	288	7	**2,049**	1.5%	**29.2%**
Shelby		479	85	209	368	175	0	**1,316**	0.9%	**24.5%**
Simpson		305	214	336	358	67	46	**1,326**	1.0%	**46.5%**
Spencer		42	49	1	13	23	14	**142**	0.1%	**14.1%**
Taylor		405	35	170	194	24	22	**850**	0.6%	**22.4%**
Todd		36	65	5	39	25	29	**199**	0.1%	**14.6%**
Trigg		133	6	31	13	2	22	**207**	0.1%	**23.0%**
Trimble		34	48	21	23	1	5	**132**	0.1%	**17.3%**
Union		160	36	24	26	11	18	**275**	0.2%	**18.6%**
Warren		4,308	1,239	822	265	291	206	**7,131**	5.1%	**29.1%**
Washington		181	47	69	44	7	3	**351**	0.3%	**31.4%**
Wayne		260	54	86	41	0	0	**441**	0.3%	**21.4%**
Webster		19	7	61	4	15	19	**125**	0.1%	**10.0%**
Whitley		527	158	121	79	0	2	**887**	0.6%	**21.4%**
Wolfe		142	10	7	1	2	1	**163**	0.1%	**19.7%**
Woodford		343	67	26	108	97	0	**641**	0.5%	**20.0%**
State Total	**Units**	**77,554**	**21,172**	**18,479**	**11,993**	**7,732**	**2,232**	**139,162**	**100.0%**	**23.9%**
	Share	**55.7%**	**15.2%**	**13.3%**	**8.6%**	**5.6%**	**1.6%**	**100.0%**	**-**	

The following maps illustrate the projected (2029) rental housing gaps and the rental housing gap to renter household ratios for each of Kentucky's 120 counties.

BOWEN NATIONAL RESEARCH

Total Projected Rental Housing Gap (2029)

State of Kentucky (By County)

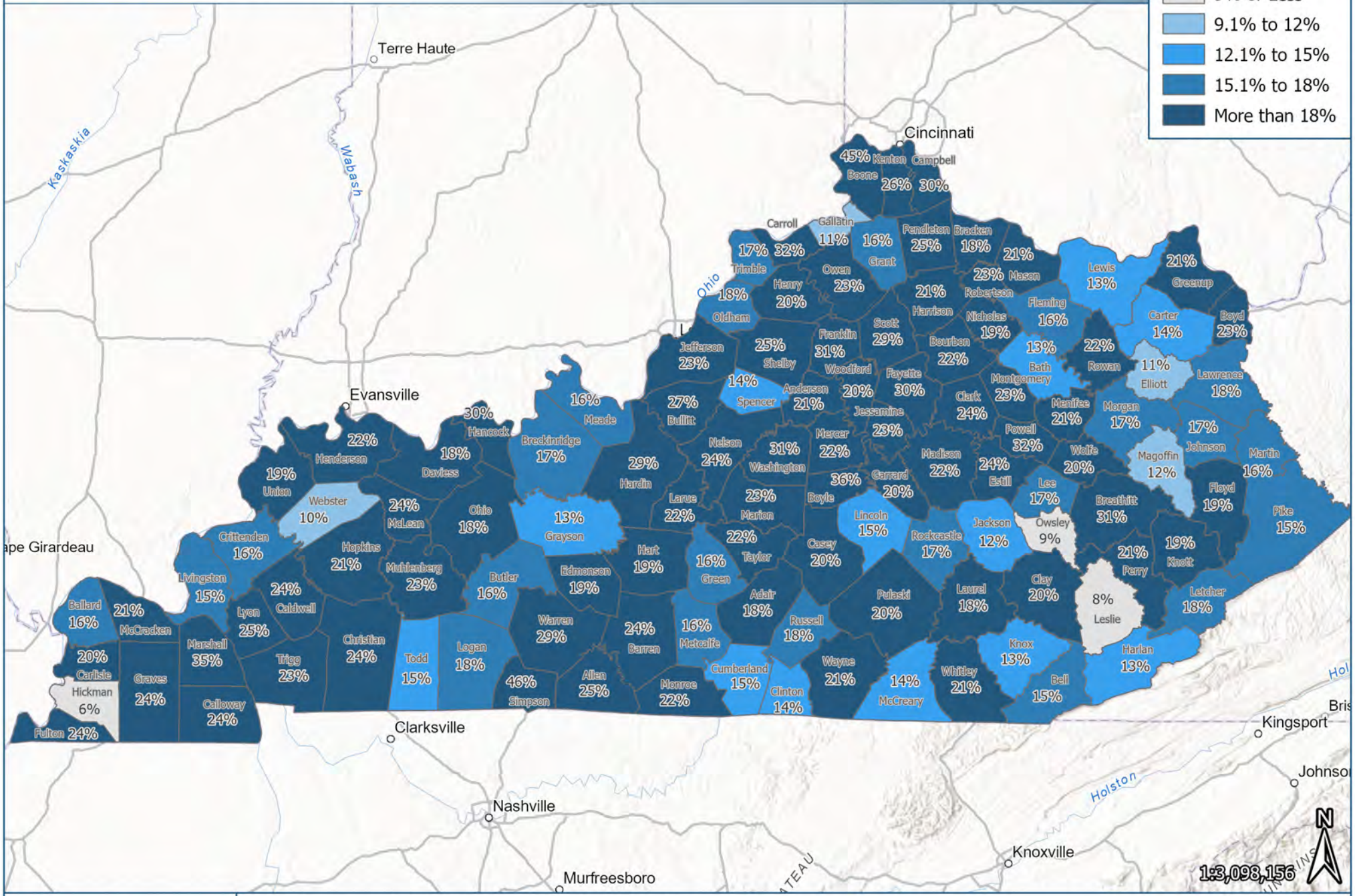


Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Projected Rental Housing Gap to Renter Household Ratio (2029)

State of Kentucky (By County)



The following table summarizes the projected (2029) *for-sale* housing gaps by Area Median Income for each of Kentucky's 120 counties (largest gaps shown in **red**).

For-Sale Housing Gaps – State of Kentucky (2029)									
	Number of Units Needed by Household Income Level						Total For-Sale Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Owner Households Ratio
Adair	74	25	104	29	64	88	**384**	0.3%	**6.7%**
Allen	197	51	123	250	0	26	**647**	0.4%	**10.6%**
Anderson	103	207	176	235	182	0	**903**	0.6%	**11.4%**
Ballard	42	32	26	11	48	21	**180**	0.1%	**7.0%**
Barren	227	180	257	271	40	110	**1,085**	0.7%	**8.7%**
Bath	76	1	19	50	48	27	**221**	0.1%	**6.1%**
Bell	210	67	21	0	0	0	**298**	0.2%	**5.0%**
Boone	371	1,323	1,146	2,544	2,252	0	**7,636**	5.2%	**18.9%**
Bourbon	137	176	114	210	158	0	**795**	0.5%	**14.5%**
Boyd	167	151	377	413	1	59	**1,168**	0.8%	**8.7%**
Boyle	201	206	336	221	104	68	**1,136**	0.8%	**13.6%**
Bracken	63	61	83	75	0	0	**282**	0.2%	**11.2%**
Breathitt	267	122	184	203	38	43	**857**	0.6%	**20.2%**
Breckinridge	118	87	161	23	90	0	**479**	0.3%	**7.2%**
Bullitt	309	942	699	802	902	0	**3,654**	2.5%	**13.6%**
Butler	40	24	31	65	4	77	**241**	0.2%	**6.7%**
Caldwell	51	90	52	165	5	95	**458**	0.3%	**11.5%**
Calloway	262	70	221	389	0	144	**1,086**	0.7%	**10.7%**
Campbell	305	503	978	1,793	1,216	0	**4,795**	3.2%	**16.9%**
Carlisle	2	15	11	45	0	3	**76**	0.1%	**4.8%**
Carroll	101	23	80	107	89	24	**424**	0.3%	**15.6%**
Carter	281	19	112	128	17	34	**591**	0.4%	**7.2%**
Casey	43	69	13	61	63	93	**342**	0.2%	**6.9%**
Christian	303	291	475	158	49	0	**1,276**	0.9%	**9.5%**
Clark	278	261	338	196	322	0	**1,395**	0.9%	**13.2%**
Clay	220	16	71	17	37	0	**361**	0.2%	**6.9%**
Clinton	28	57	0	1	38	73	**197**	0.1%	**7.2%**
Crittenden	89	18	103	127	0	0	**337**	0.2%	**11.5%**
Cumberland	5	44	0	5	43	16	**113**	0.1%	**6.2%**
Daviess	467	737	880	914	374	71	**3,443**	2.3%	**11.6%**
Edmonson	106	27	107	21	49	0	**310**	0.2%	**7.6%**
Elliott	42	14	1	3	28	13	**101**	0.1%	**5.6%**
Estill	101	147	28	117	0	0	**393**	0.3%	**9.3%**
Fayette	1,047	2,103	2,788	2,988	3,964	0	**12,890**	8.7%	**16.4%**
Fleming	54	50	104	66	32	39	**345**	0.2%	**7.6%**
Floyd	404	45	194	131	0	0	**774**	0.5%	**7.5%**
Franklin	296	370	300	534	535	0	**2,035**	1.4%	**14.1%**
Fulton	13	50	0	6	26	50	**145**	0.1%	**8.7%**
Gallatin	35	76	11	41	1	0	**164**	0.1%	**7.0%**
Garrard	102	92	183	25	126	0	**528**	0.4%	**9.5%**
Grant	89	14	81	97	14	91	**386**	0.3%	**5.9%**
Graves	297	240	259	334	88	208	**1,426**	1.0%	**12.9%**
Grayson	120	74	46	160	8	36	**444**	0.3%	**5.7%**
Green	177	36	61	44	0	0	**318**	0.2%	**8.9%**
Greenup	203	56	226	0	42	158	**685**	0.5%	**6.1%**

(Continued)

For-Sale Housing Gaps – State of Kentucky (2029)									
	Number of Units Needed by Household Income Level						Total For-Sale Gap		
County	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Owner Households Ratio
Hancock	69	98	76	70	25	0	**338**	0.2%	**11.6%**
Hardin	538	1,314	1,087	122	330	19	**3,410**	2.3%	**11.5%**
Harlan	142	25	108	19	0	6	**300**	0.2%	**4.0%**
Harrison	24	99	119	68	33	0	**343**	0.2%	**6.5%**
Hart	159	54	148	61	43	81	**546**	0.4%	**9.3%**
Henderson	155	271	360	52	319	0	**1,157**	0.8%	**10.3%**
Henry	44	92	60	12	90	0	**298**	0.2%	**6.7%**
Hickman	16	4	17	0	3	30	**70**	<0.1%	**4.6%**
Hopkins	261	142	301	292	51	149	**1,196**	0.8%	**9.2%**
Jackson	63	38	60	0	32	43	**236**	0.2%	**6.0%**
Jefferson	4,239	3,402	4,354	5,498	7,978	0	**25,471**	17.2%	**12.2%**
Jessamine	198	217	333	492	473	0	**1,713**	1.2%	**12.5%**
Johnson	83	43	76	104	66	0	**372**	0.3%	**5.5%**
Kenton	802	1,454	2,163	2,810	2,453	0	**9,682**	6.5%	**20.3%**
Knott	150	104	84	77	3	24	**442**	0.3%	**10.3%**
Knox	298	149	15	0	0	13	**475**	0.3%	**6.2%**
Larue	120	88	103	0	17	42	**370**	0.3%	**8.1%**
Laurel	436	374	378	317	141	182	**1,828**	1.2%	**10.0%**
Lawrence	109	85	21	41	0	0	**256**	0.2%	**5.1%**
Lee	49	45	6	32	16	16	**164**	0.1%	**8.5%**
Leslie	71	31	11	53	34	0	**200**	0.1%	**6.1%**
Letcher	150	107	101	82	78	99	**617**	0.4%	**9.3%**
Lewis	130	30	129	28	0	0	**317**	0.2%	**8.3%**
Lincoln	124	42	102	0	32	36	**336**	0.2%	**4.4%**
Livingston	24	37	73	32	18	14	**198**	0.1%	**6.6%**
Logan	85	117	171	274	35	97	**779**	0.5%	**9.8%**
Lyon	54	38	121	0	3	43	**259**	0.2%	**9.2%**
Madison	487	1,024	636	1,036	381	0	**3,564**	2.4%	**14.2%**
Magoffin	124	0	0	0	7	13	**144**	0.1%	**4.3%**
Marion	59	116	152	136	2	147	**612**	0.4%	**10.0%**
Marshall	134	302	469	266	439	76	**1,686**	1.1%	**15.2%**
Martin	34	19	32	5	39	14	**143**	0.1%	**4.9%**
Mason	83	37	18	111	140	0	**389**	0.3%	**8.1%**
McCracken	310	363	1,173	280	50	61	**2,237**	1.5%	**12.5%**
McCreary	107	4	24	5	36	31	**207**	0.1%	**4.8%**
McLean	41	42	66	48	37	119	**353**	0.2%	**11.9%**
Meade	119	183	74	83	200	0	**659**	0.4%	**7.5%**
Menifee	76	45	56	73	0	0	**250**	0.2%	**12.1%**
Mercer	62	94	254	90	28	0	**528**	0.4%	**7.4%**
Metcalfe	153	36	29	120	0	0	**338**	0.2%	**10.1%**
Monroe	8	41	9	11	60	85	**214**	0.1%	**6.4%**
Montgomery	185	138	220	191	4	0	**738**	0.5%	**9.4%**
Morgan	81	28	24	14	34	25	**206**	0.1%	**5.5%**
Muhlenberg	311	195	157	218	6	17	**904**	0.6%	**9.5%**
Nelson	351	276	419	429	515	0	**1,990**	1.3%	**12.8%**
Nicholas	34	45	10	45	17	42	**193**	0.1%	**8.7%**
Ohio	69	30	104	77	100	116	**496**	0.3%	**6.9%**
Oldham	88	305	612	1,014	631	48	**2,698**	1.8%	**13.0%**

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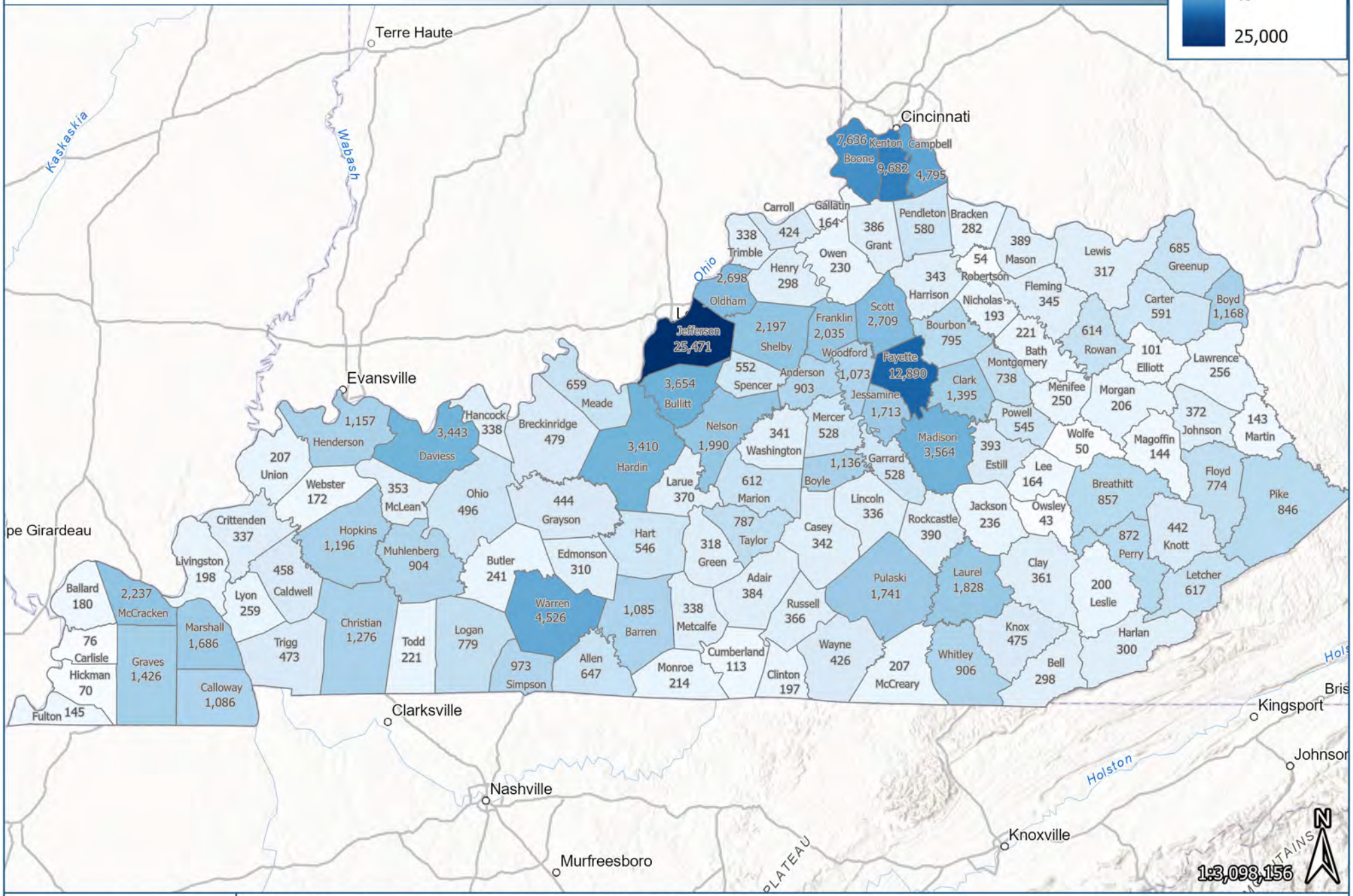
For-Sale Housing Gaps – State of Kentucky (2029)										
		Number of Units Needed by Household Income Level						Total For-Sale Gap		
County		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	Share of State	Gap to Owner Households Ratio
Owen		47	36	19	27	51	50	**230**	0.2%	**6.9%**
Owsley		1	6	6	24	6	0	**43**	<0.1%	**3.8%**
Pendleton		117	102	131	230	0	0	**580**	0.4%	**13.6%**
Perry		147	150	153	146	131	145	**872**	0.6%	**10.0%**
Pike		415	58	126	160	87	0	**846**	0.6%	**4.9%**
Powell		109	70	214	150	2	0	**545**	0.4%	**15.0%**
Pulaski		580	183	382	239	9	348	**1,741**	1.2%	**9.0%**
Robertson		8	16	14	1	15	0	**54**	<0.1%	**7.8%**
Rockcastle		112	21	90	2	60	105	**390**	0.3%	**7.8%**
Rowan		35	103	27	121	85	243	**614**	0.4%	**10.6%**
Russell		51	49	120	141	5	0	**366**	0.2%	**6.4%**
Scott		267	411	554	716	633	128	**2,709**	1.8%	**15.6%**
Shelby		192	442	560	443	560	0	**2,197**	1.5%	**15.6%**
Simpson		139	263	296	88	42	145	**973**	0.7%	**18.0%**
Spencer		2	27	142	196	178	7	**552**	0.4%	**8.1%**
Taylor		65	112	270	202	40	98	**787**	0.5%	**11.8%**
Todd		19	37	72	30	35	28	**221**	0.1%	**6.8%**
Trigg		85	32	157	111	4	84	**473**	0.3%	**9.7%**
Trimble		46	43	121	23	105	0	**338**	0.2%	**12.7%**
Union		26	45	55	9	22	50	**207**	0.1%	**5.7%**
Warren		635	952	1,543	1,065	237	94	**4,526**	3.1%	**13.5%**
Washington		48	60	145	69	19	0	**341**	0.2%	**9.1%**
Wayne		153	34	135	4	54	46	**426**	0.3%	**7.4%**
Webster		11	9	5	31	48	68	**172**	0.1%	**4.8%**
Whitley		355	109	128	210	104	0	**906**	0.6%	**9.1%**
Wolfe		27	3	0	0	8	12	**50**	<0.1%	**3.1%**
Woodford		112	128	196	329	308	0	**1,073**	0.7%	**13.2%**
State Total	**Units**	**23,436**	**24,586**	**32,356**	**33,630**	**28,944**	**5,006**	**147,958**	**100.0%**	**11.7%**
	Share	**15.8%**	**16.6%**	**21.9%**	**22.7%**	**19.6%**	**3.4%**	**100.0%**	-	-

The following maps illustrate the projected (2029) for-sale housing gaps and the for-sale housing gap to owner household ratios for each of Kentucky's 120 counties.

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Total Projected For-Sale Housing Gap (2029)

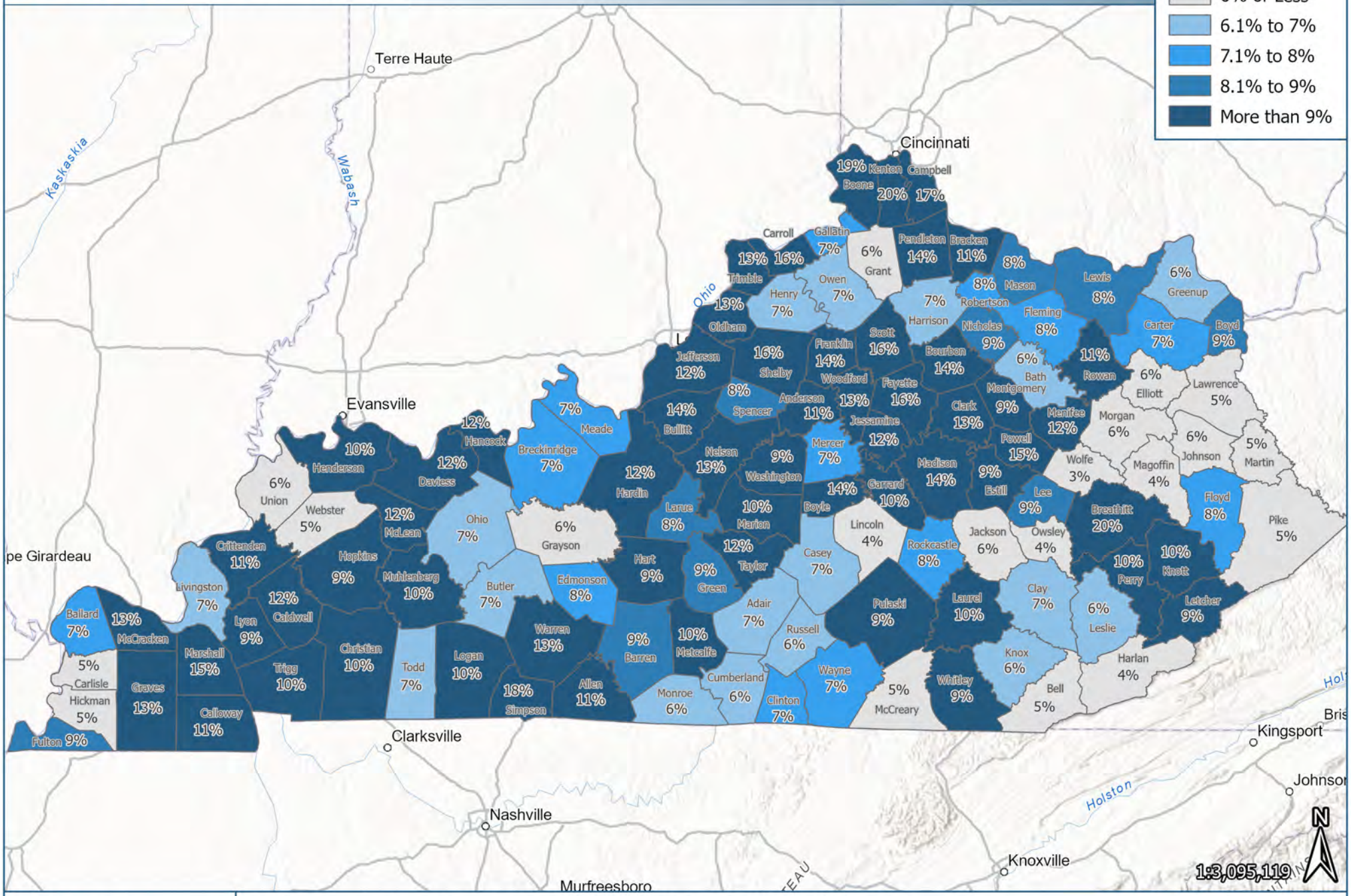
State of Kentucky (By County)



BOWEN NATIONAL RESEARCH

Projected For-Sale Housing Gap to Owner Households Ratio (2029)

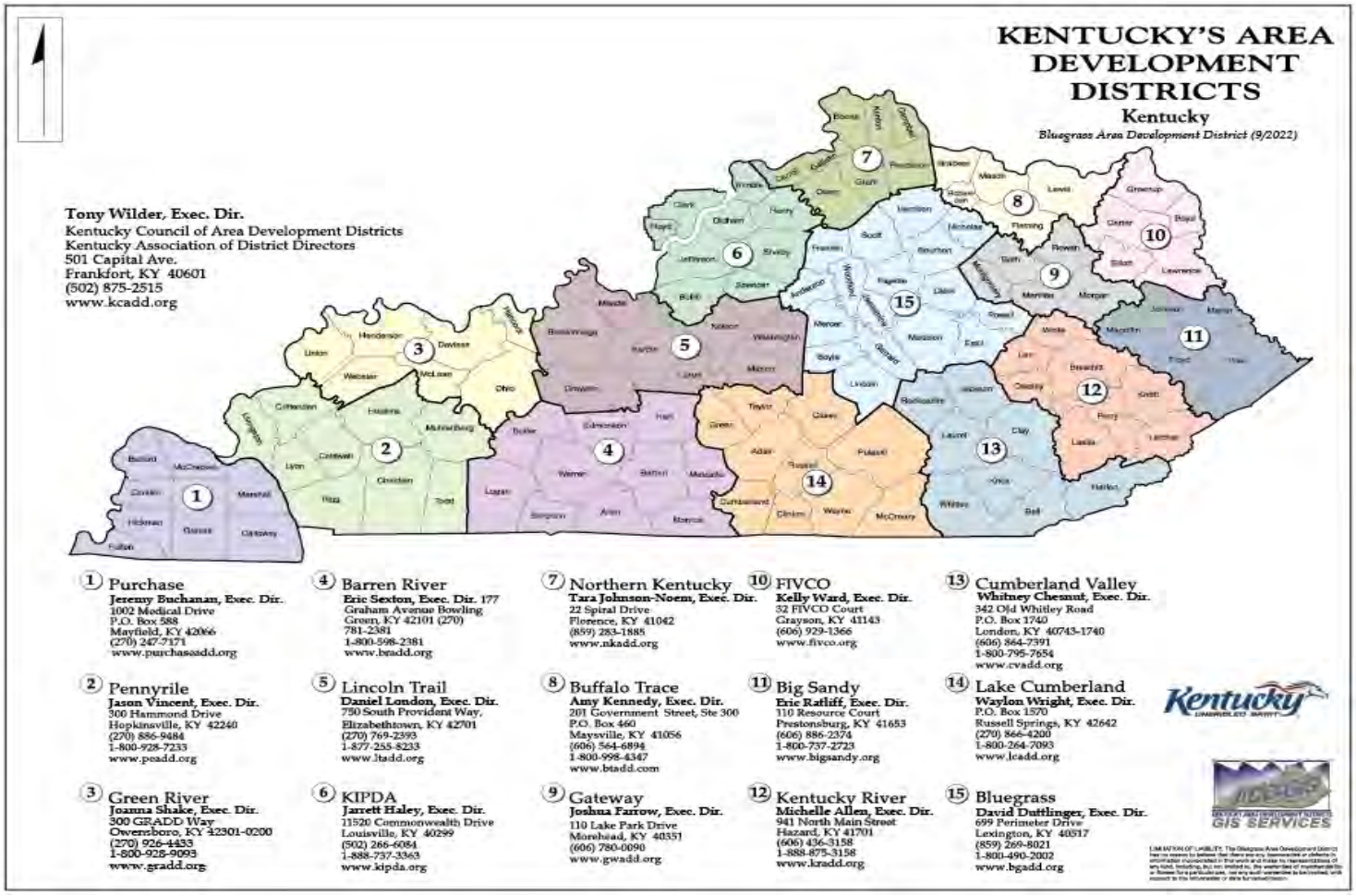
State of Kentucky (By County)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

D. CURRENT (2024) HOUSING SUPPLY GAPS BY DISTRICT

Kentucky has 15 Area Development Districts (ADD), each comprised of several counties. Housing gap estimates were derived for each ADD to provide a regional perspective of housing needs. The map below illustrates each of the 15 districts. The counties that comprise these districts are listed in the table on the following page.

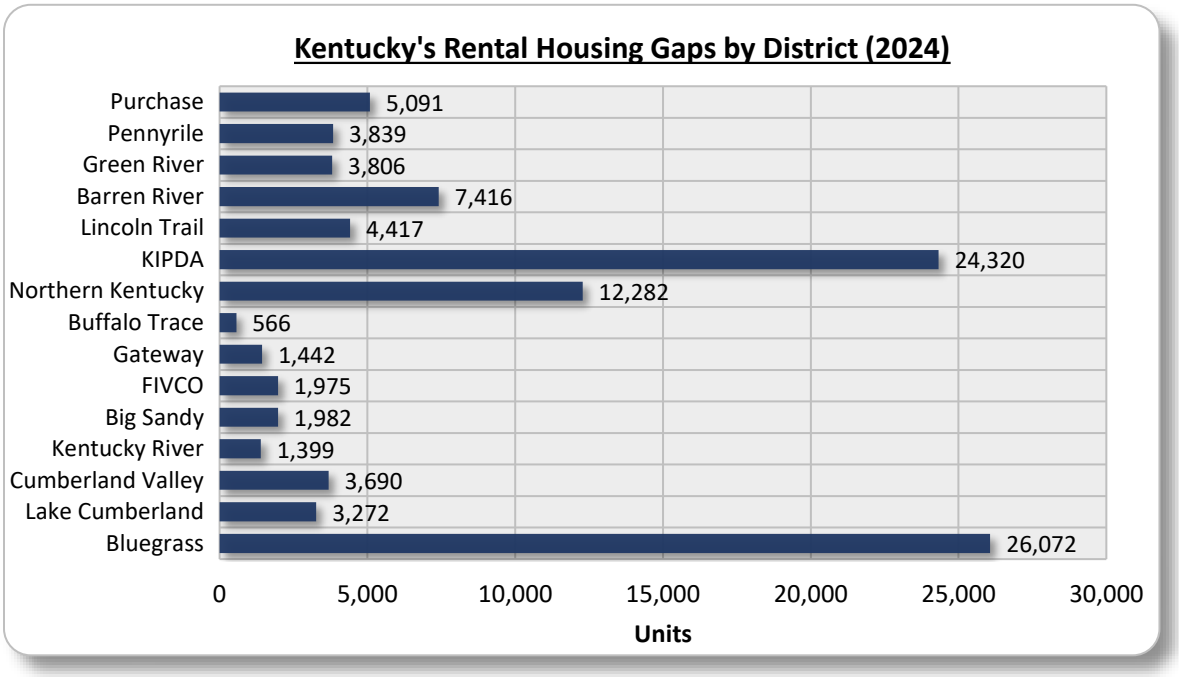


Source: https://www.kcadd.org/contact-us

Kentucky Counties by Area Development District		
District #1 - Purchase	**District #6 - KIPDA**	**District #13 - Cumberland Valley**
Ballard	Bullitt	Bell
Calloway	Henry	Clay
Carlisle	Jefferson	Harlan
Fulton	Oldham	Jackson
Graves	Shelby	Knox
Hickman	Spencer	Laurel
McCracken	Trimble	Rockcastle
Marshall	**District #7 - Northern Kentucky**	Whitley
District #2 - Pennyrile	Boone	**District #14 - Lake Cumberland**
Caldwell	Campbell	Adair
Christian	Carroll	Casey
Crittenden	Gallatin	Clinton
Hopkins	Grant	Cumberland
Livingston	Kenton	Green
Lyon	Owen	McCreary
Muhlenberg	Pendleton	Pulaski
Todd	**District #8 - Buffalo Trace**	Russell
Trigg	Bracken	Taylor
District #3 - Green River	Fleming	Wayne
Daviess	Lewis	**District #15 - Bluegrass**
Hancock	Mason	Anderson
Henderson	Robertson	Bourbon
McLean	**District #9 - Gateway**	Boyle
Ohio	Bath	Clark
Union	Menifee	Estill
Webster	Montgomery	Fayette
District #4 - Barren River	Morgan	Franklin
Allen	Rowan	Garrard
Barren	**District #10 - FIVCO**	Harrison
Butler	Boyd	Jessamine
Edmonson	Carter	Lincoln
Hart	Elliott	Madison
Logan	Greenup	Mercer
Metcalf	Lawrence	Nicholas
Monroe	**District #11 - Big Sandy**	Powell
Simpson	Floyd	Scott
Warren	Johnson	Woodford
District #5 - Lincoln Trail	Magoffin	
Breckenridge	Martin	
Grayson	Pike	
Hardin	**District #12 - Kentucky River**	
Larue	Breathitt	
Marion	Knott	
Meade	Lee	
Nelson	Leslie	
Washington	Letcher	
	Owsley	
	Perry	
	Wolfe	

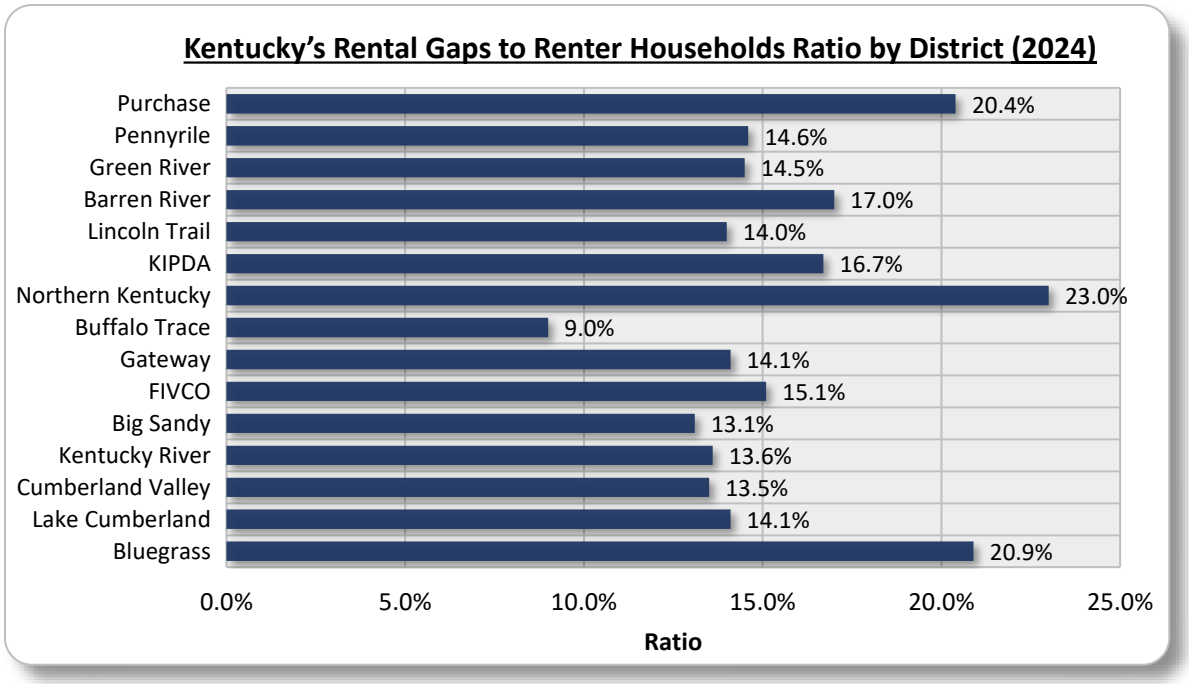
The following table and graph summarize the *rental* housing gaps for each district by income level.

Rental Housing Gaps by Area Development District – State of Kentucky (2024)									
District Number	District Name	Number of Units Needed by Household Income Level						Rental Gap	
		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	State Share
1	Purchase	2,942	851	600	451	122	125	**5,091**	**5.0%**
2	Pennyrile	2,178	790	484	308	60	19	**3,839**	**3.8%**
3	Green River	2,438	675	414	244	16	19	**3,806**	**3.7%**
4	Barren River	4,626	1,318	854	478	80	60	**7,416**	**7.3%**
5	Lincoln Trail	2,474	782	743	365	36	17	**4,417**	**4.3%**
6	KIPDA	14,498	5,285	3,130	1,346	34	27	**24,320**	**23.9%**
7	Northern Kentucky	6,317	2,557	1,923	991	355	139	**12,282**	**12.1%**
8	Buffalo Trace	411	71	44	33	5	2	**566**	**0.6%**
9	Gateway	894	214	163	137	28	6	**1,442**	**1.4%**
10	FIVCO	1,305	341	185	117	22	5	**1,975**	**1.9%**
11	Big Sandy	1,425	270	133	116	31	7	**1,982**	**2.0%**
12	Kentucky River	1,057	189	96	46	5	6	**1,399**	**1.4%**
13	Cumberland Valley	2,647	512	317	166	42	6	**3,690**	**3.6%**
14	Lake Cumberland	2,055	540	355	206	65	51	**3,272**	**3.2%**
15	Bluegrass	15,118	4,766	3,770	1,976	231	211	**26,072**	**25.7%**
	Total	**60,385**	**19,161**	**13,211**	**6,980**	**1,132**	**700**	**101,569**	**100.0%**



The following table and graph illustrate the total *rental* housing gap to total renter-occupied unit ratios by Area Development Districts.

Rental Housing Gap to Total Renter-Occupied Units Ratio by Area Development District - State of Kentucky (2024)				
District Number	District Name	Rental Housing Gap	Total Renter-Occupied Units	Gap to Household Ratio
1	Purchase	5,091	24,960	20.4%
2	Pennyrile	3,839	26,363	14.6%
3	Green River	3,806	26,250	14.5%
4	Barren River	7,416	43,595	17.0%
5	Lincoln Trail	4,417	31,616	14.0%
6	KIPDA	24,320	145,505	16.7%
7	Northern Kentucky	12,282	53,362	23.0%
8	Buffalo Trace	566	6,266	9.0%
9	Gateway	1,442	10,224	14.1%
10	FIVCO	1,975	13,110	15.1%
11	Big Sandy	1,982	15,153	13.1%
12	Kentucky River	1,399	10,319	13.6%
13	Cumberland Valley	3,690	27,255	13.5%
14	Lake Cumberland	3,272	23,216	14.1%
15	Bluegrass	26,072	125,003	20.9%
	Total	**101,569**	**582,197**	**17.4%**

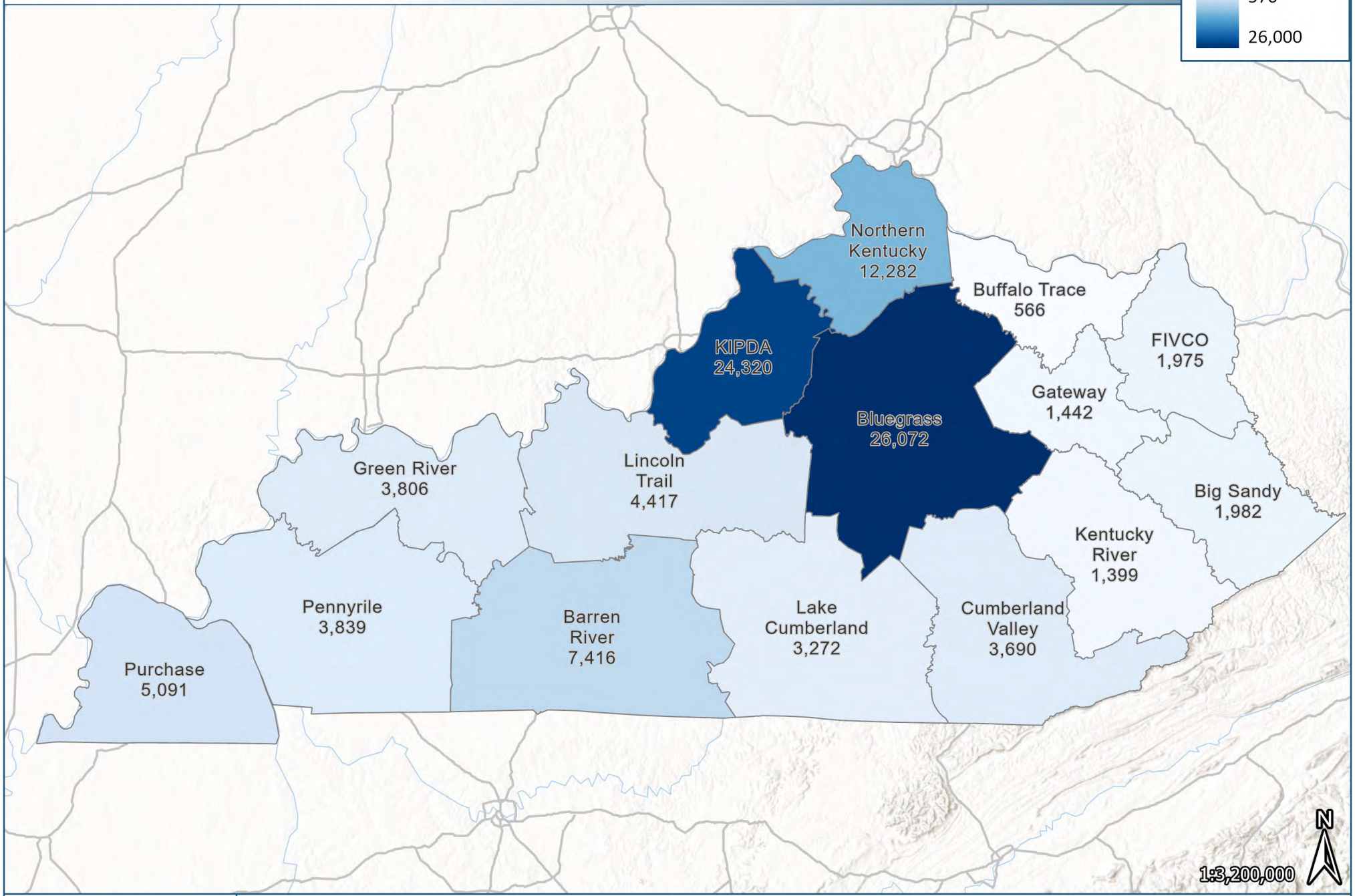


The following maps illustrate the current (2024) rental housing gaps and the rental housing gap to renter household ratios for each of Kentucky's Area Development Districts.

BOWEN NATIONAL RESEARCH

Total Rental Housing Gap (2024)

State of Kentucky (By Area Development District)



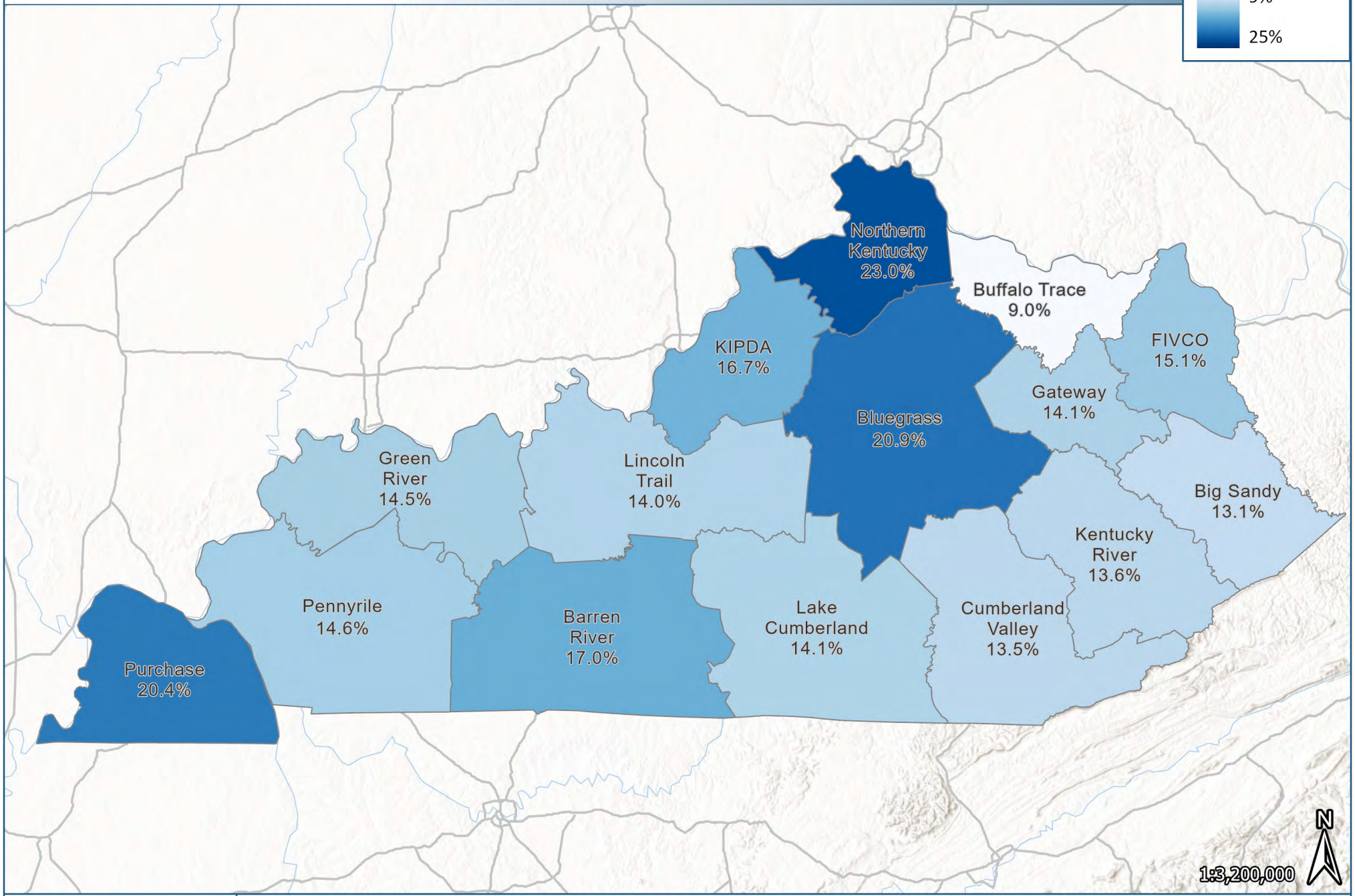
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Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

BOWEN NATIONAL RESEARCH

Rental Housing Gap To Renter Households Ratio (2024)

State of Kentucky (By Area Development District)

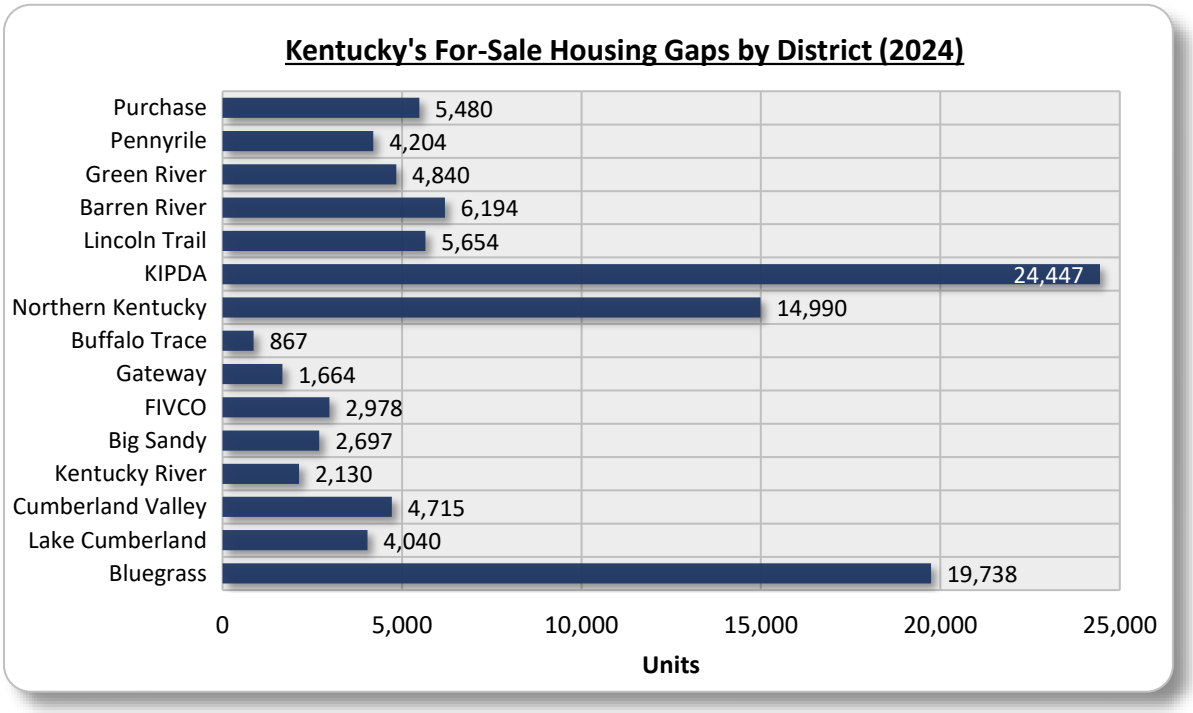


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Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

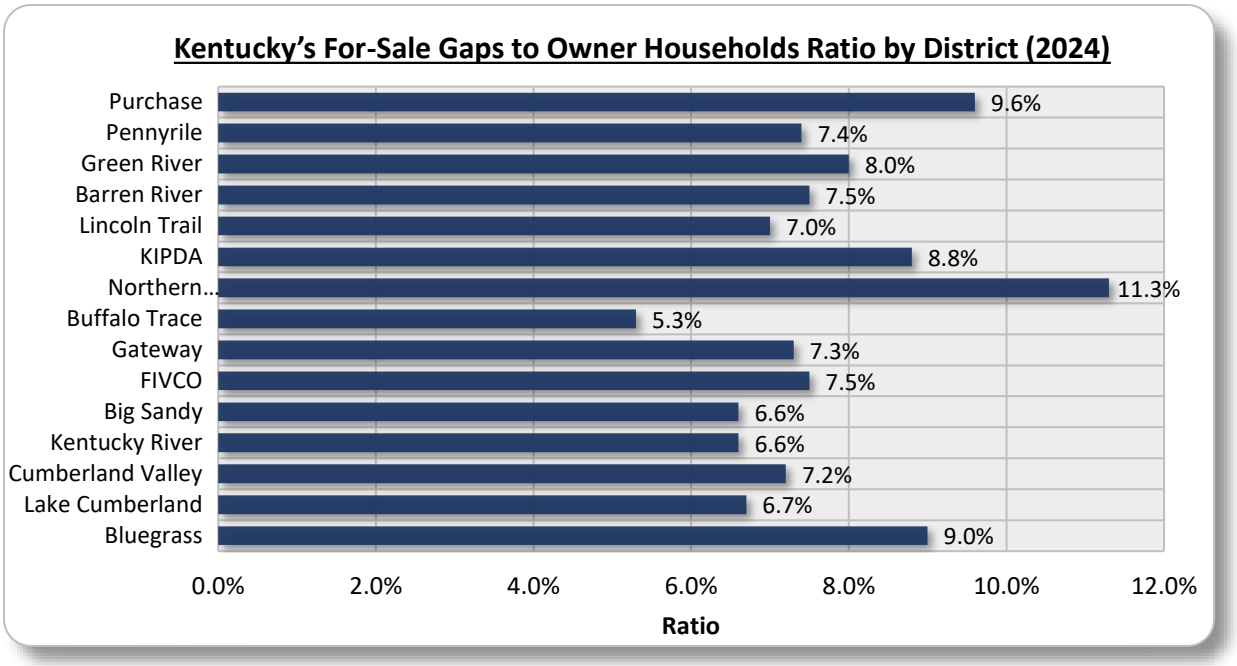
The following table and graph summarize the current (2024) *for-sale* housing gaps for each district by income level.

For-Sale Housing Gaps by Area Development District – State of Kentucky (2024)									
District Number	District Name	Number of Units Needed by Household Income Level						For-Sale Gap	
		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	State Share
1	Purchase	991	640	959	980	726	1,184	**5,480**	**5.2%**
2	Pennyrile	989	608	703	695	511	698	**4,204**	**4.0%**
3	Green River	826	597	875	839	649	1,054	**4,840**	**4.6%**
4	Barren River	1,223	835	1,101	1,080	800	1,155	**6,194**	**5.9%**
5	Lincoln Trail	1,087	752	1,063	949	685	1,118	**5,654**	**5.4%**
6	KIPDA	3,903	3,432	4,410	4,117	3,301	5,284	**24,447**	**23.4%**
7	Northern Kentucky	2,124	2,112	2,837	2,824	2,384	2,709	**14,990**	**14.3%**
8	Buffalo Trace	225	116	140	148	102	136	**867**	**0.8%**
9	Gateway	346	231	276	250	224	337	**1,664**	**1.6%**
10	FIVCO	667	405	440	490	395	581	**2,978**	**2.8%**
11	Big Sandy	802	393	445	391	265	401	**2,697**	**2.6%**
12	Kentucky River	615	331	349	340	210	285	**2,130**	**2.0%**
13	Cumberland Valley	1,346	684	779	700	473	733	**4,715**	**4.5%**
14	Lake Cumberland	1,136	562	670	651	417	604	**4,040**	**3.9%**
15	Bluegrass	3,154	2,481	3,552	3,518	2,754	4,279	**19,738**	**18.9%**
	Total	**19,434**	**14,179**	**18,599**	**17,972**	**13,896**	**20,558**	**104,638**	**100.0%**



The following table and graph illustrate the total current (2024) *for-sale* housing gap to total owner-occupied unit ratios by Area Development Districts.

Total For-Sale Housing Gap to Total Owner-Occupied Units Ratio by Area Development District - State of Kentucky (2024)				
District Number	District Name	For-Sale Housing Gap	Total Owner-Occupied Units	Gap to Household Ratio
1	Purchase	5,480	57,118	9.6%
2	Pennyrile	4,204	56,593	7.4%
3	Green River	4,840	60,474	8.0%
4	Barren River	6,194	82,885	7.5%
5	Lincoln Trail	5,654	80,486	7.0%
6	KIPDA	24,447	278,730	8.8%
7	Northern Kentucky	14,990	132,969	11.3%
8	Buffalo Trace	867	16,275	5.3%
9	Gateway	1,664	22,687	7.3%
10	FIVCO	2,978	39,797	7.5%
11	Big Sandy	2,697	41,077	6.6%
12	Kentucky River	2,130	32,192	6.6%
13	Cumberland Valley	4,715	65,121	7.2%
14	Lake Cumberland	4,040	60,084	6.7%
15	Bluegrass	19,738	218,918	9.0%
	Total	**104,638**	**1,245,406**	**8.4%**

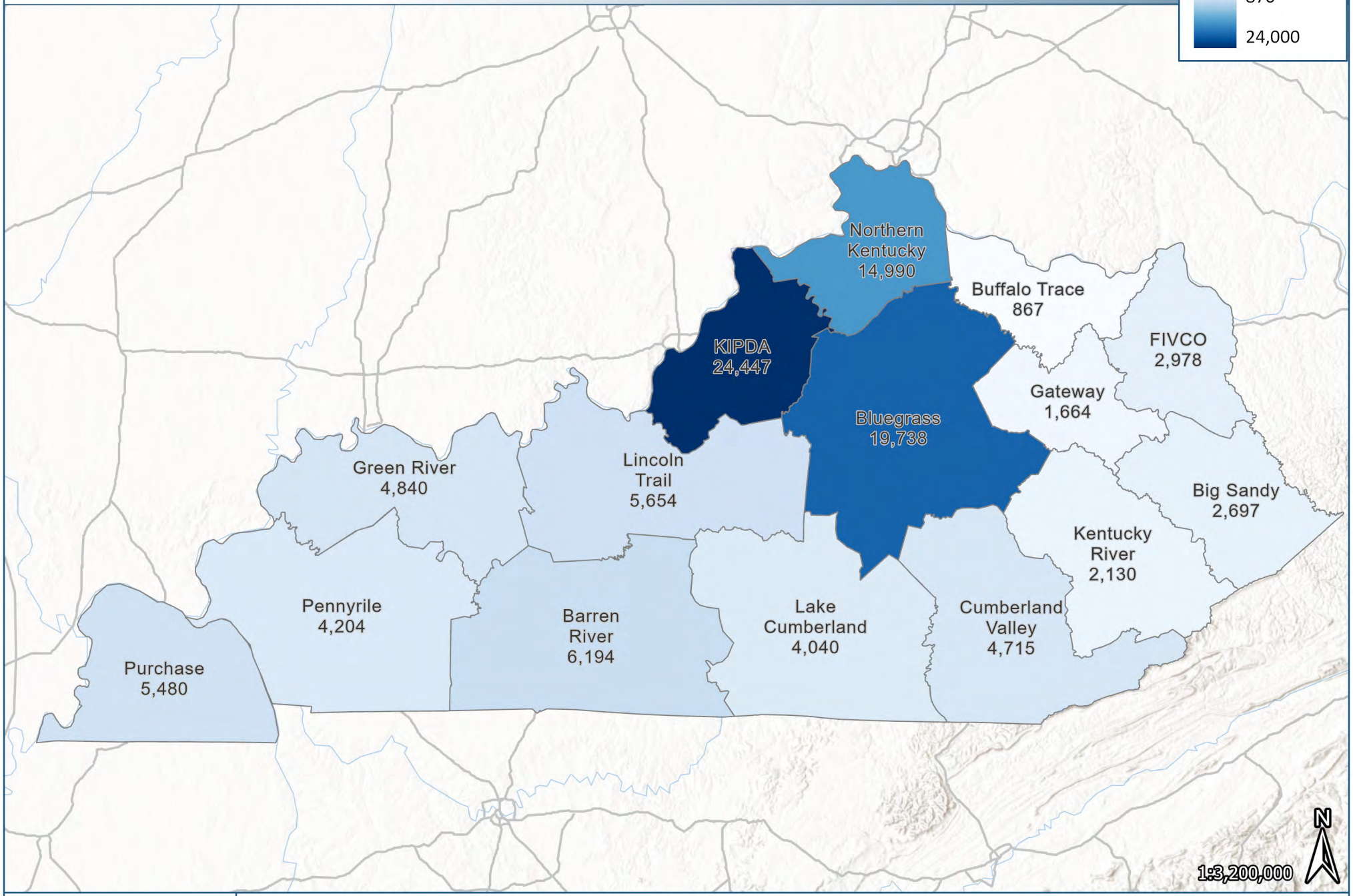


The following maps illustrate the current (2024) for-sale housing gaps and the for-sale housing gap to owner household ratios for each of Kentucky's Area Development Districts.

BOWEN NATIONAL RESEARCH

Total For-Sale Housing Gap (2024)

State of Kentucky (By Area Development District)



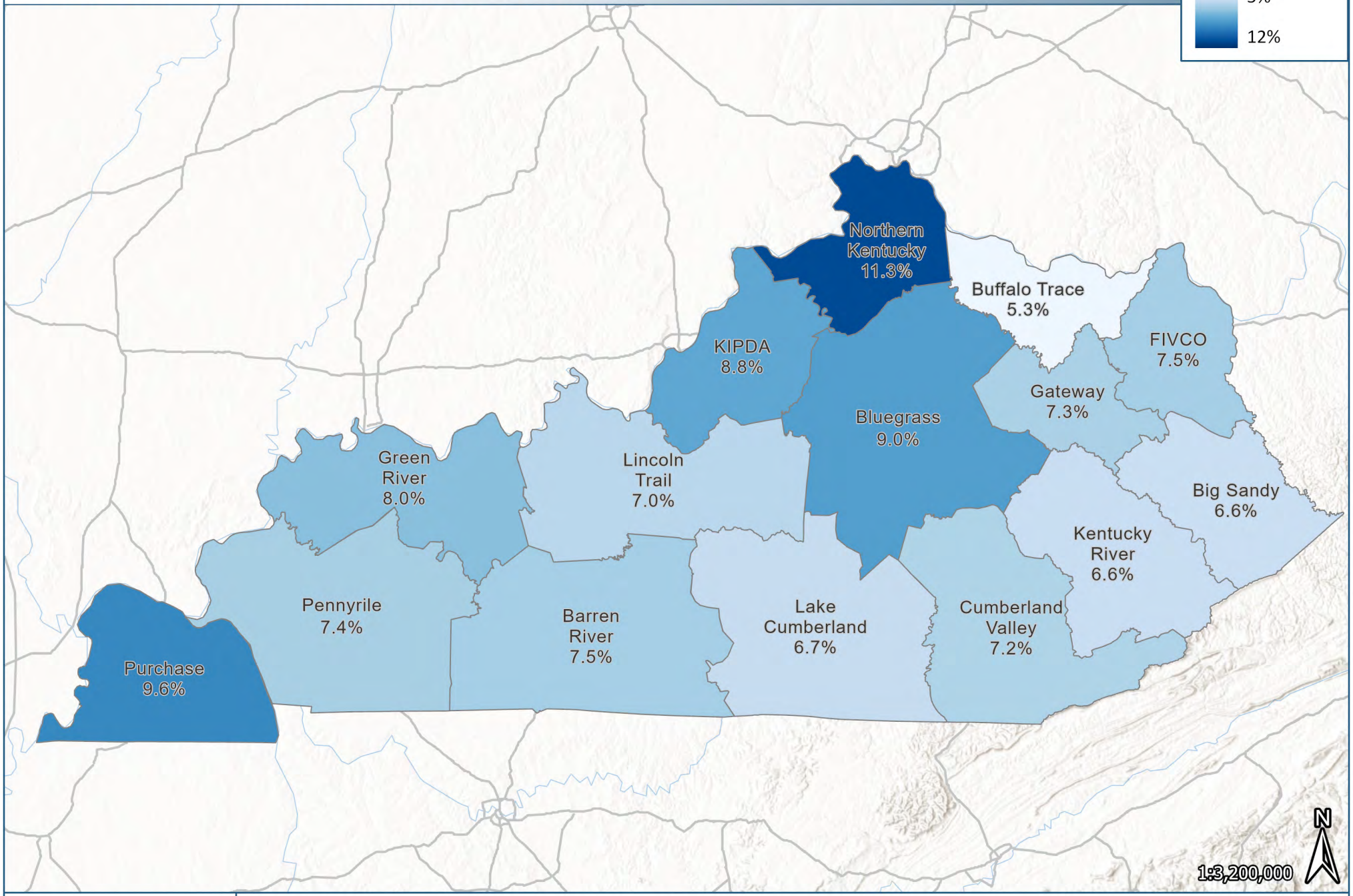
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Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

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For-Sale Housing Gap To Owner Households Ratio (2024)

State of Kentucky (By Area Development District)



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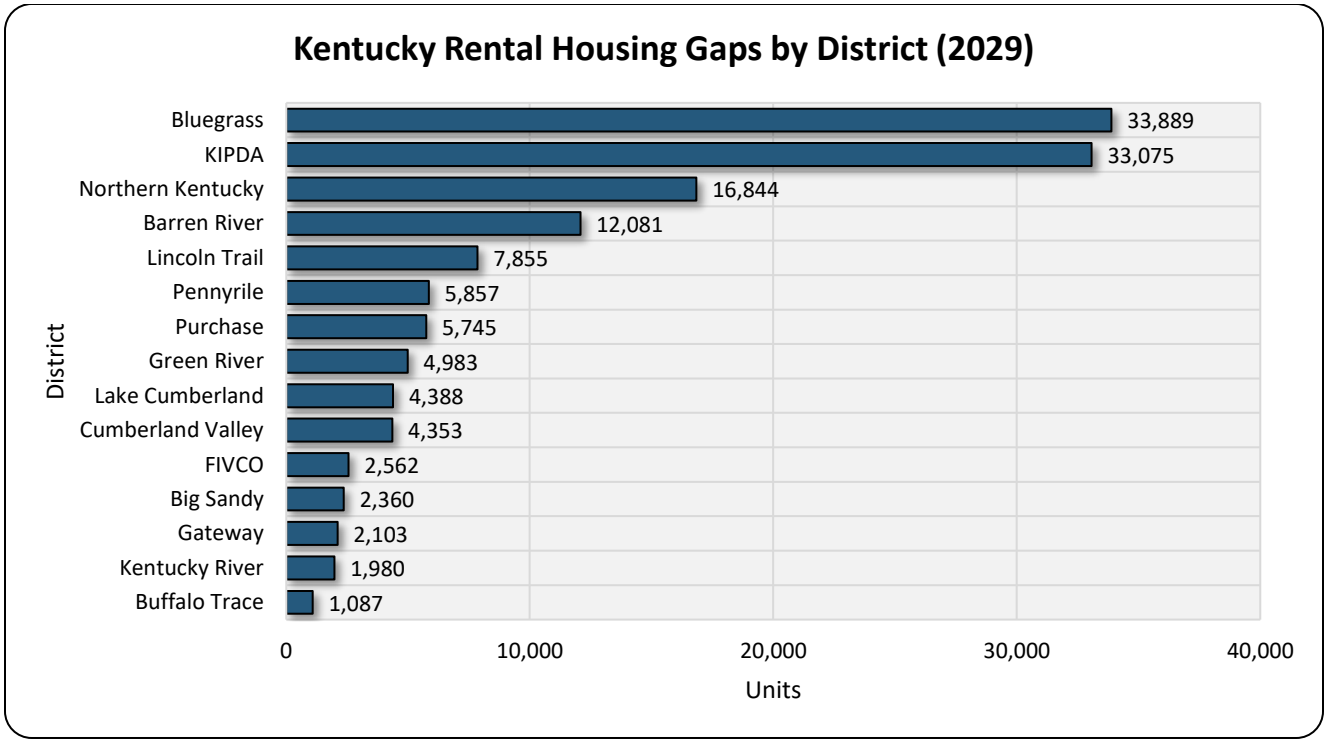
Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research, 2018-2022 ACS

E. PROJECTED (2029) HOUSING SUPPLY GAPS BY DISTRICT

Kentucky has 15 Area Development Districts (ADD), each comprised of several counties. Projected (2029) housing gap estimates were derived for each ADD to provide a regional perspective of housing needs. The following table and graph summarize the projected *rental* housing gaps for each district by income level.

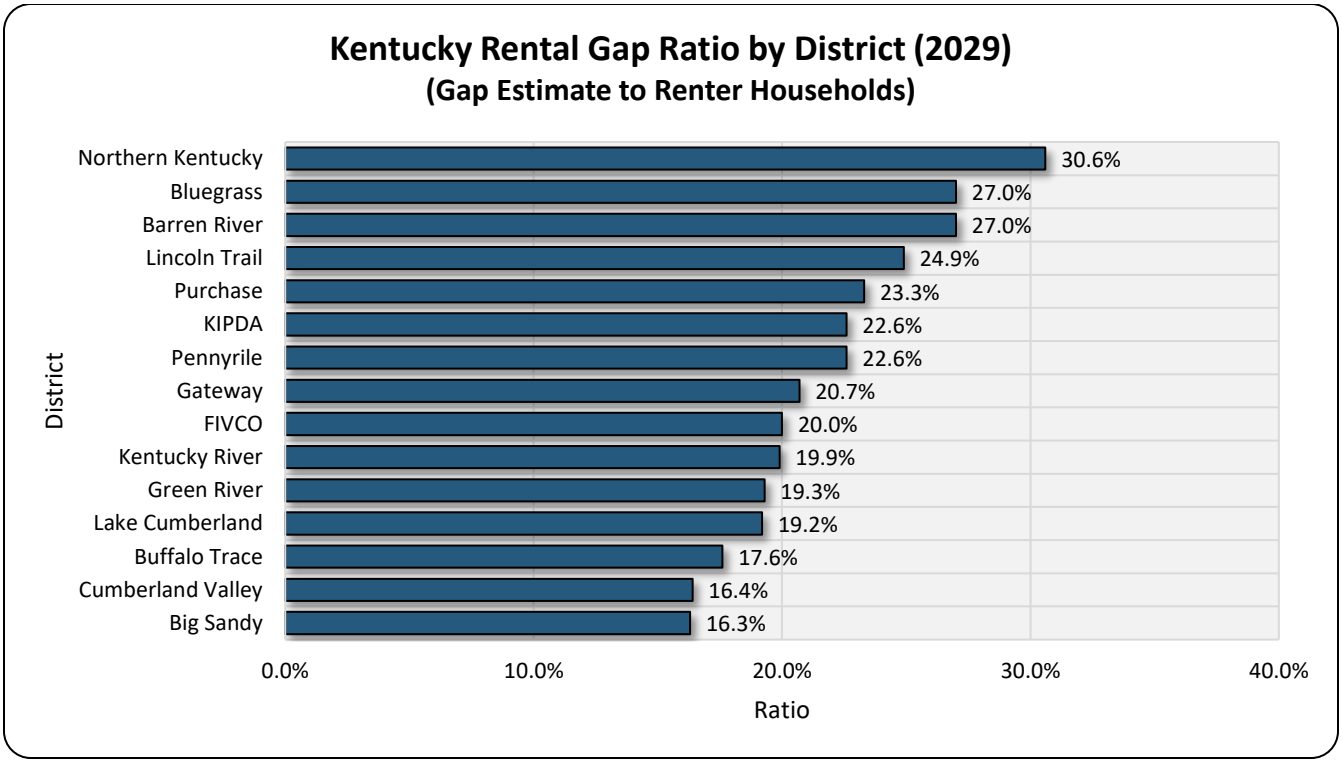
Rental Housing Gaps by Area Development District – State of Kentucky (2029)

District Number	District Name	Number of Units Needed by Household Income Level						Rental Gap	
		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	State Share
1	Purchase	3,450	624	717	686	56	212	**5,745**	**4.1%**
2	Pennyrile	2,843	967	649	1,102	82	214	**5,857**	**4.2%**
3	Green River	2,759	805	491	448	278	202	**4,983**	**3.6%**
4	Barren River	6,751	1,907	1,590	946	482	405	**12,081**	**8.7%**
5	Lincoln Trail	3,189	2,035	1,460	444	477	250	**7,855**	**5.6%**
6	KIPDA	19,900	5,085	2,178	2,508	3,321	83	**33,075**	**23.8%**
7	Northern Kentucky	7,750	2,298	3,592	2,484	485	235	**16,844**	**12.1%**
8	Buffalo Trace	716	99	111	44	93	24	**1,087**	**0.8%**
9	Gateway	989	196	392	297	83	146	**2,103**	**1.5%**
10	FIVCO	1,639	204	381	208	36	94	**2,562**	**1.8%**
11	Big Sandy	1,606	70	351	291	26	16	**2,360**	**1.7%**
12	Kentucky River	1,341	206	202	74	71	86	**1,980**	**1.4%**
13	Cumberland Valley	3,048	309	444	436	53	63	**4,353**	**3.1%**
14	Lake Cumberland	2,818	364	595	427	96	88	**4,388**	**3.2%**
15	Bluegrass	18,755	6,003	5,326	1,598	2,093	114	**33,889**	**24.4%**
	Total	**77,554**	**21,172**	**18,479**	**11,993**	**7,732**	**2,232**	**139,162**	**100.0%**



The following table and graph illustrate the total projected (2029) *rental* housing gap to total renter-occupied unit ratios by Area Development Districts.

Total Rental Housing Gap to Total Renter-Occupied Units Ratio by Area Development District - State of Kentucky (2029)				
District Number	District Name	Rental Housing Gap	Total Renter-Occupied Units	Gap to Household Ratio
1	Purchase	5,745	24,639	23.3%
2	Pennyrile	5,857	25,953	22.6%
3	Green River	4,983	25,775	19.3%
4	Barren River	12,081	44,781	27.0%
5	Lincoln Trail	7,855	31,551	24.9%
6	KIPDA	33,075	146,042	22.6%
7	Northern Kentucky	16,844	54,974	30.6%
8	Buffalo Trace	1,087	6,174	17.6%
9	Gateway	2,103	10,180	20.7%
10	FIVCO	2,562	12,822	20.0%
11	Big Sandy	2,360	14,507	16.3%
12	Kentucky River	1,980	9,944	19.9%
13	Cumberland Valley	4,353	26,481	16.4%
14	Lake Cumberland	4,388	22,841	19.2%
15	Bluegrass	33,889	125,328	27.0%
	Total	**139,162**	**581,992**	**23.9%**

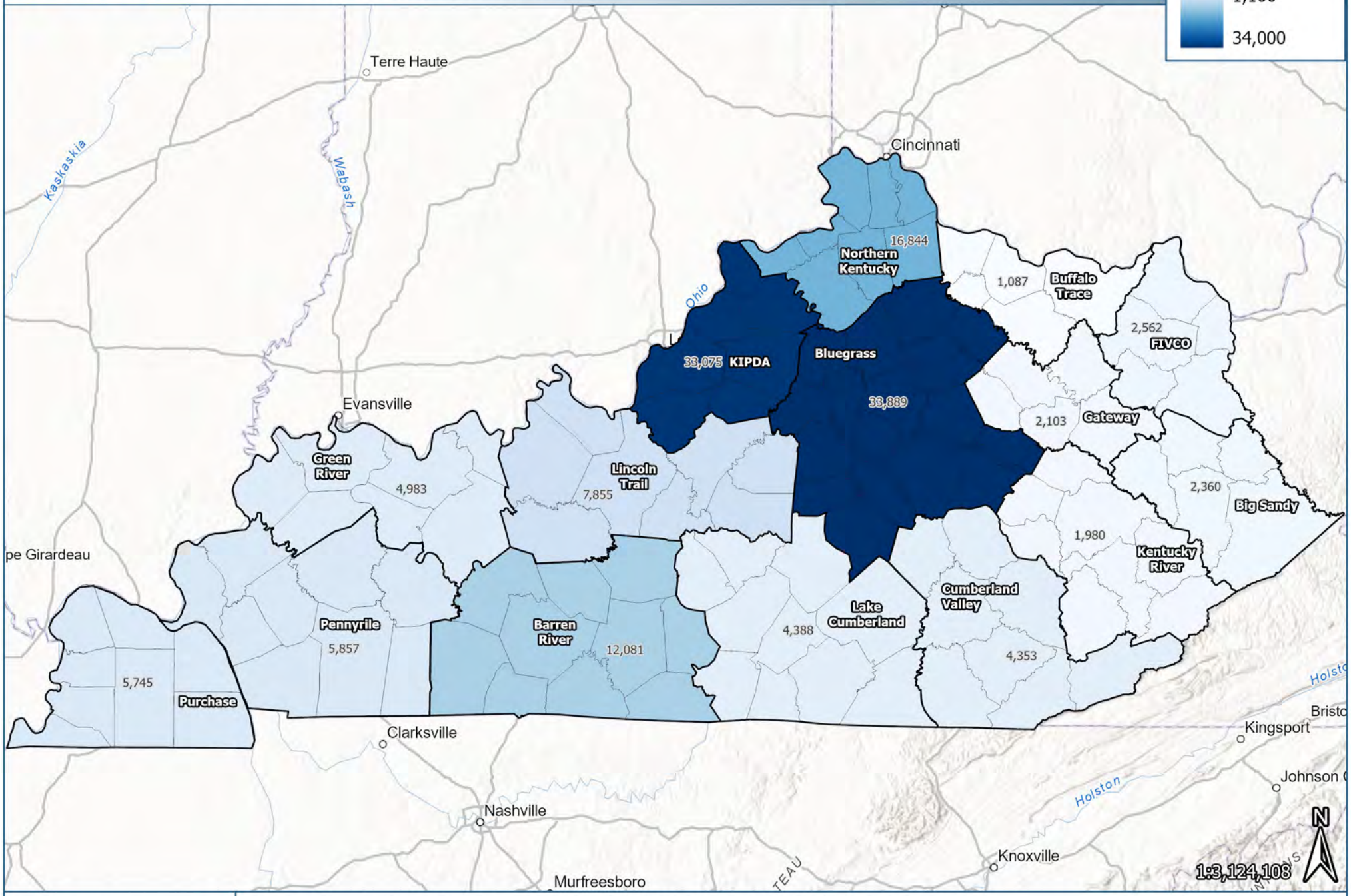


The following maps illustrate the projected (2029) rental housing gaps and the rental housing gap to renter household ratios for each of Kentucky's Area Development Districts.

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Total Projected Rental Housing Gap by District (2029)

State of Kentucky (By Area Development District)

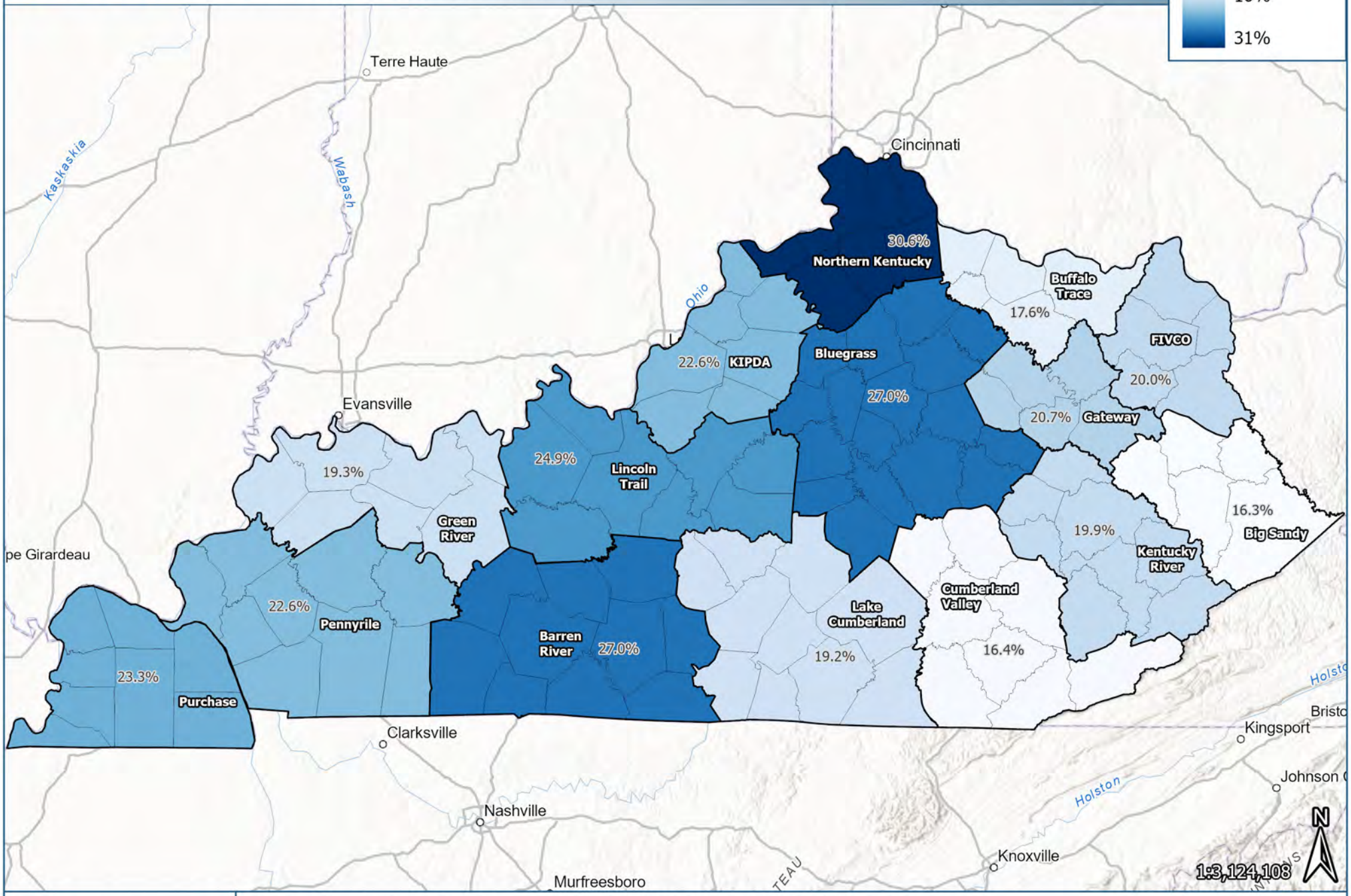


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

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Projected Rental Housing Gap to Renter Households Ratio by District (2029)

State of Kentucky (By Area Development District)

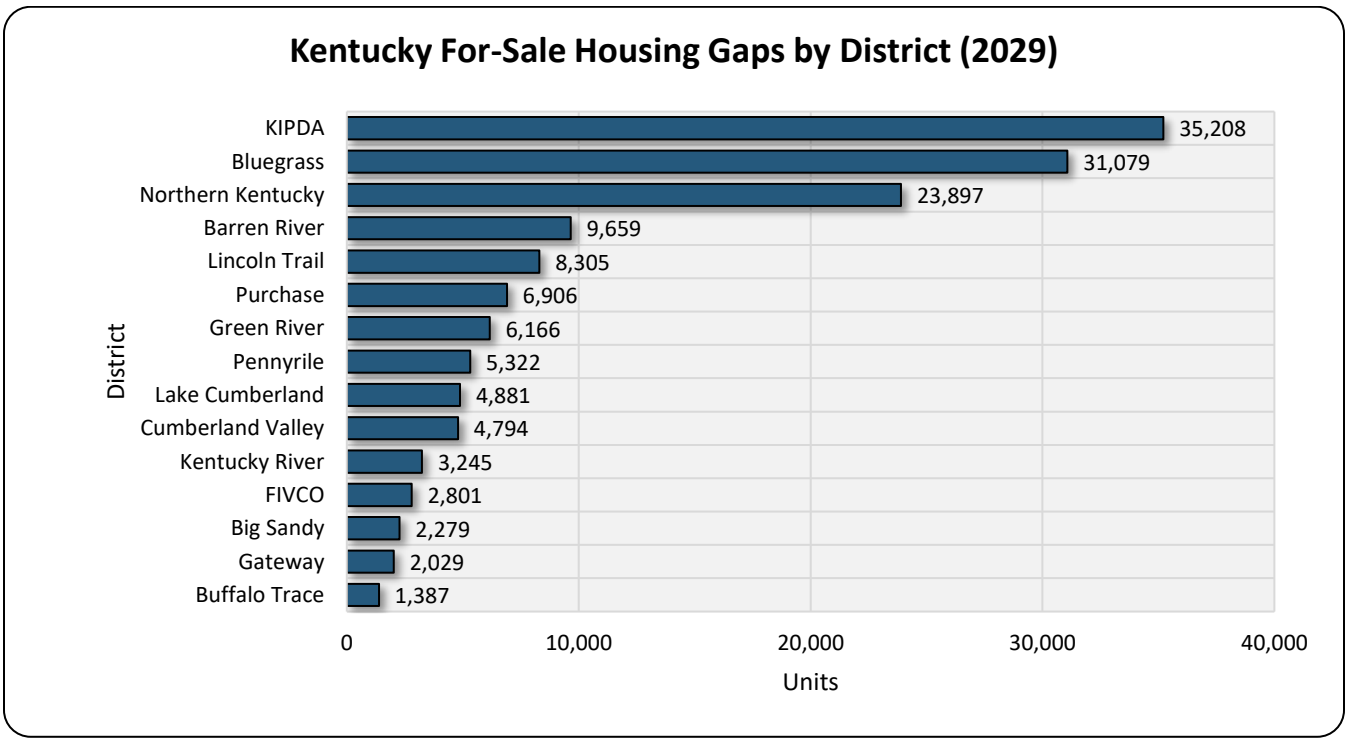


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City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

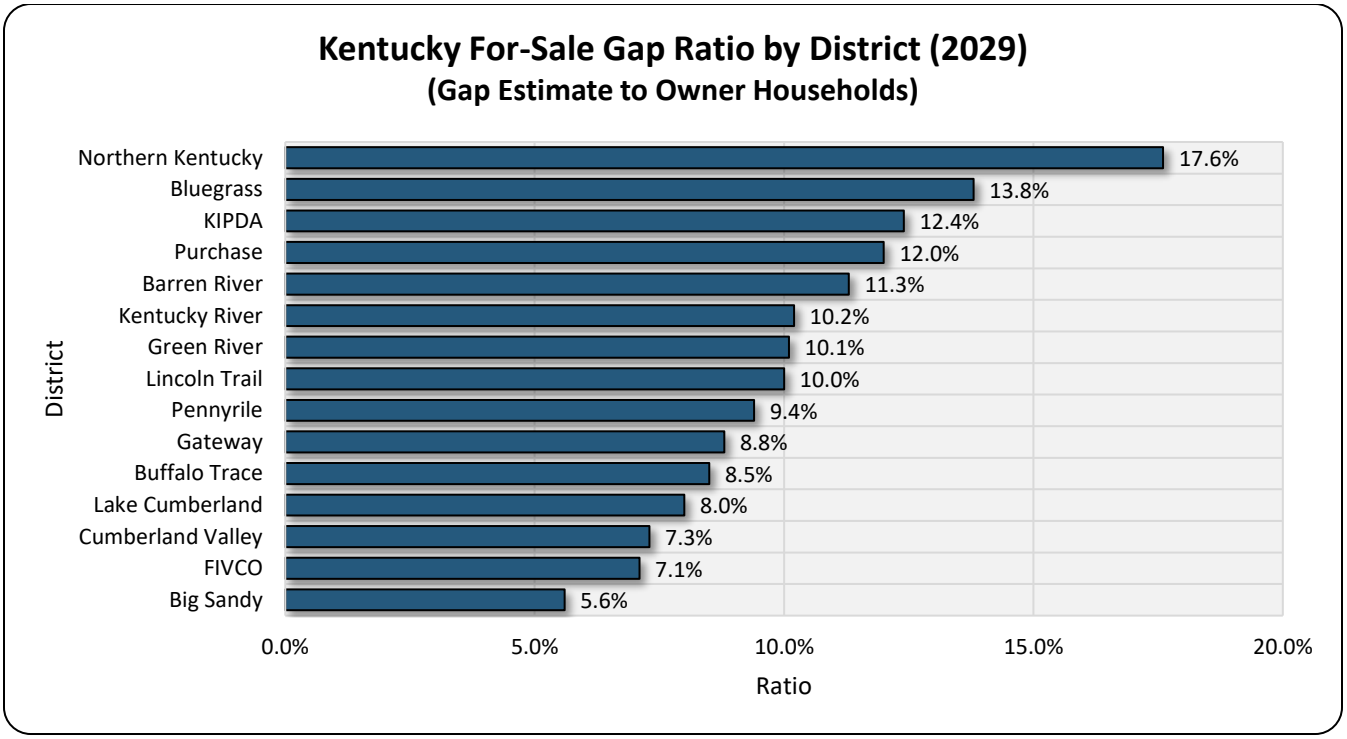
The following table and graph summarize the projected (2029) *for-sale* housing gaps for each district by income level.

For-Sale Housing Gaps by Area Development District – State of Kentucky (2029)									
District Number	District Name	Number of Units Needed by Household Income Level						For-Sale Gap	
		≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	Total Units	State Share
1	Purchase	1,076	1,076	2,176	1,331	654	593	**6,906**	**4.7%**
2	Pennyrile	1,197	880	1,511	1,133	171	430	**5,322**	**3.6%**
3	Green River	838	1,232	1,546	1,201	925	424	**6,166**	**4.2%**
4	Barren River	1,749	1,745	2,714	2,226	510	715	**9,659**	**6.5%**
5	Lincoln Trail	1,473	2,198	2,187	1,022	1,181	244	**8,305**	**5.6%**
6	KIPDA	4,920	5,253	6,548	7,988	10,444	55	**35,208**	**23.8%**
7	Northern Kentucky	1,867	3,531	4,609	7,649	6,076	165	**23,897**	**16.2%**
8	Buffalo Trace	338	194	348	281	187	39	**1,387**	**0.9%**
9	Gateway	453	315	346	449	171	295	**2,029**	**1.4%**
10	FIVCO	802	325	737	585	88	264	**2,801**	**1.9%**
11	Big Sandy	1,060	165	428	400	199	27	**2,279**	**1.5%**
12	Kentucky River	862	568	545	617	314	339	**3,245**	**2.2%**
13	Cumberland Valley	1,836	799	871	565	374	349	**4,794**	**3.2%**
14	Lake Cumberland	1,283	613	1,109	731	352	793	**4,881**	**3.3%**
15	Bluegrass	3,682	5,692	6,681	7,452	7,298	274	**31,079**	**21.0%**
	Total	**23,436**	**24,586**	**32,356**	**33,630**	**28,944**	**5,006**	**147,958**	**100.0%**



The following table and graph illustrate the total projected (2029) *for-sale* housing gap to total owner-occupied unit ratios by Area Development Districts.

Total For-Sale Housing Gap to Total Owner-Occupied Units Ratio by Area Development District - State of Kentucky (2029)				
District Number	District Name	For-Sale Housing Gap	Total Owner-Occupied Units	Gap to Household Ratio
1	Purchase	6,906	57,482	12.0%
2	Pennyrile	5,322	56,724	9.4%
3	Green River	6,166	61,200	10.1%
4	Barren River	9,659	85,615	11.3%
5	Lincoln Trail	8,305	82,764	10.0%
6	KIPDA	35,208	284,706	12.4%
7	Northern Kentucky	23,897	135,453	17.6%
8	Buffalo Trace	1,387	16,351	8.5%
9	Gateway	2,029	23,013	8.8%
10	FIVCO	2,801	39,727	7.1%
11	Big Sandy	2,279	40,563	5.6%
12	Kentucky River	3,245	31,857	10.2%
13	Cumberland Valley	4,794	65,413	7.3%
14	Lake Cumberland	4,881	60,645	8.0%
15	Bluegrass	31,079	225,348	13.8%
	Total	**147,958**	**1,266,861**	**11.7%**

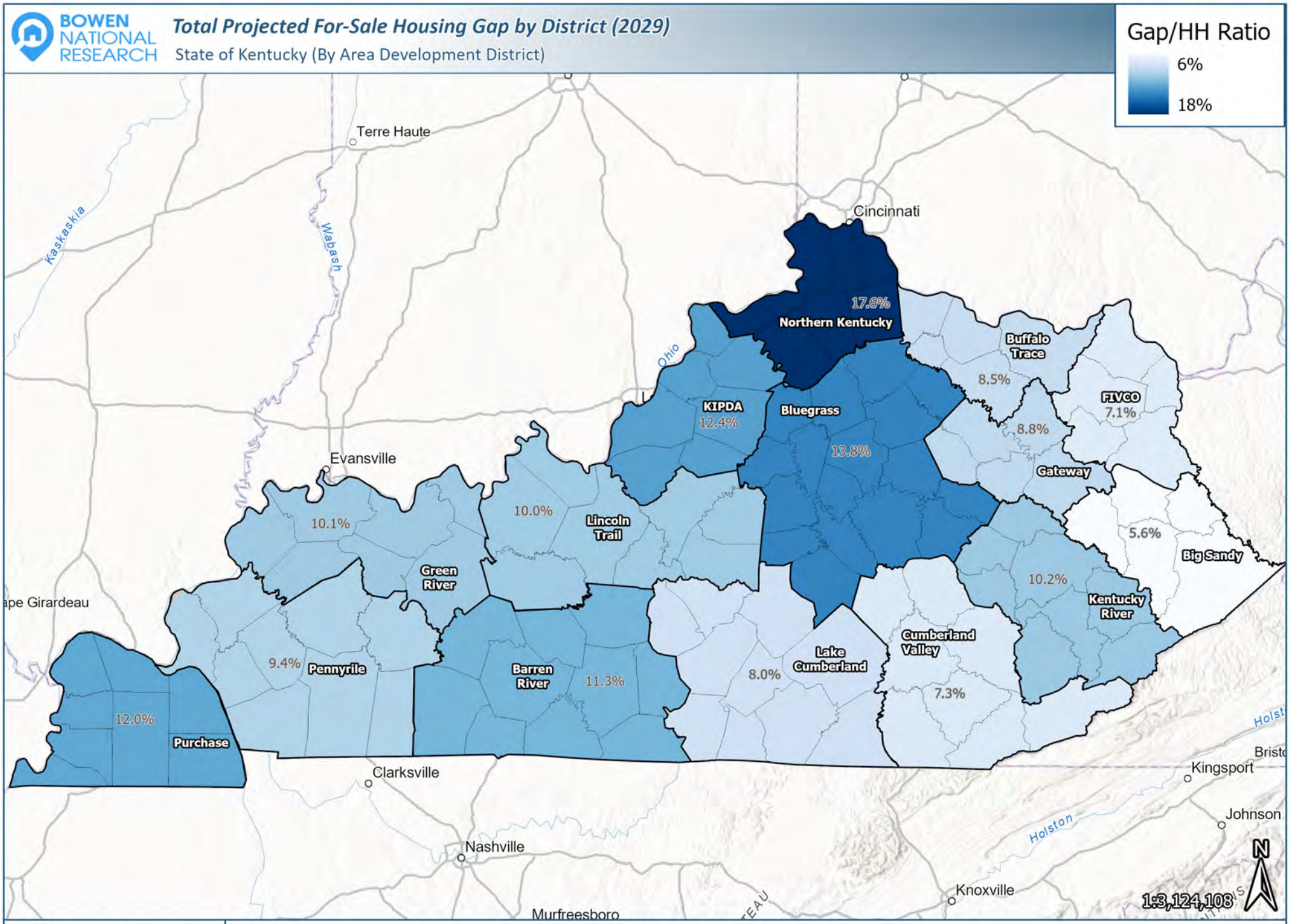


The following maps illustrate the projected (2029) for-sale housing gaps and the for-sale housing gap to owner household ratios for each of Kentucky's Area Development Districts.

BOWEN NATIONAL RESEARCH

Total Projected For-Sale Housing Gap by District (2029)

State of Kentucky (By Area Development District)

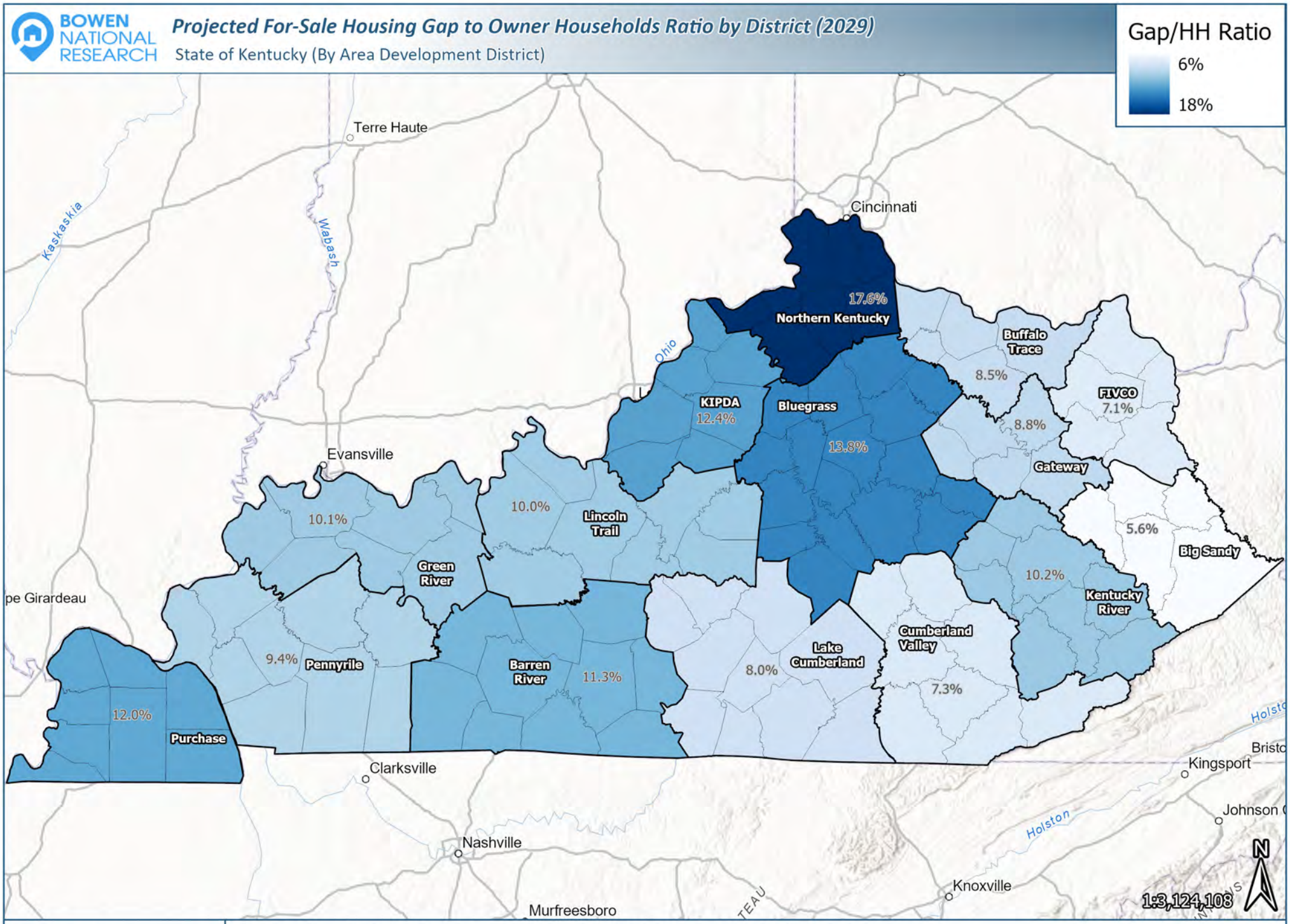


City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

BOWEN NATIONAL RESEARCH

Projected For-Sale Housing Gap to Owner Households Ratio by District (2029)

State of Kentucky (By Area Development District)



City of Bardstown, Nelson County, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS, Esri, USGS
Additional Source(s): Bowen National Research

ADDENDUM A: HOUSING GAP ESTIMATES BY COUNTY

This addendum includes a summary of key data points used to derive the housing supply gap estimates for each county, both for rental and for-sale housing, at a variety of affordability levels. The supporting data used in these calculations can be found throughout the demographic, economic and housing supply sections of this study. Methodology and assumptions used in these calculations can be found in the housing supply gap analysis portion of this report. Given this is a housing supply gap analysis with an emphasis on quantifying housing *shortages* in the respective counties, no weight was given to surpluses that may exist in a particular demand factor or within a specific income segment. In such cases, any surplus was adjusted to a numeric value of zero, though they will not show up in the housing supply gap calculations table. As a result, some subtotals within individual income segments will not equal the combined total of each demand factor. Such totals are denoted by an asterisk.

ADAIR COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	24	6	5	8	-4	-7	
Replacement of Substandard Housing	23	6	6	5	0	0	
External Market Support	37	15	19	23	5	8	
Severe Cost Burdened Households	58	10	2	0	0	0	
Total Gross Demand #1	142	37	32	36	1	1	
Net Step Down Support	7	-1	1	-7	0	0	
Total Gross Demand #2	149	36	33	29	1	1	Total
Total Rental Housing Gaps	149	36	33	29	1	1	249
ADAIR COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	26	18	25	30	8	30	
Replacement of Substandard Housing	30	14	17	14	0	0	
External Market Support	29	21	33	42	17	42	
Severe Cost Burdened Households	14	4	1	0	0	0	
Total Gross Demand #1	99	57	76	86	25	72	
Net Step Down Support	11	4	2	-12	9	-14	
Total Gross Demand #2	110	61	78	74	34	58	Total
Total For-Sale Housing Gaps	110	61	78	74	34	58	415

*Denotes total that has been adjusted to account for surpluses within select demand components.

ALLEN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,590	$19,591-$32,650	$32,651-$52,240	$52,241-$78,360	$78,361-$97,950	$97,951+	
Rent Range	≤$490	$491-$816	$817-$1,306	$1,307-$1,959	$1,960-$2,449	$2,450+	
Vacancy Surplus or Deficit	23	15	0	-7	-7	-22	
Replacement of Substandard Housing	6	3	2	1	0	0	
External Market Support	39	30	25	17	9	4	
Severe Cost Burdened Households	54	22	4	0	0	0	
Total Gross Demand #1	122	70	31	11	2	0	
Net Step Down Support	14	-8	-4	-2	0	0	
Total Gross Demand #2	136	62	27	9	2	0	Total
Total Rental Housing Gaps	136	62	27	9	2	0*	236

ALLEN COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$63,535	$63,536-$105,892	$105,893-$169,427	$169,428-$254,141	$254,142-$317,676	$317,677+	
Vacancy Surplus or Deficit	25	23	27	1	9	35	
Replacement of Substandard Housing	27	17	15	11	0	0	
External Market Support	25	25	28	31	27	45	
Severe Cost Burdened Households	24	2	2	0	1	0	
Total Gross Demand #1	101	67	72	43	37	80	
Net Step Down Support	13	1	-5	-2	9	-16	
Total Gross Demand #2	114	68	67	41	46	64	Total
Total For-Sale Housing Gaps	114	68	67	41	46	64	400

ANDERSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,880	$23,881-$39,800	$39,801-$63,680	$63,681-$95,520	$95,521-$119,400	$119,401+	
Rent Range	≤$597	$598-$995	$996-$1,592	$1,593-$2,388	$2,389-$2,985	$2,986+	
Vacancy Surplus or Deficit	35	15	7	-4	-8	-15	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	50	27	26	12	4	5	
Severe Cost Burdened Households	104	2	0	0	0	0	
Total Gross Demand #1	189	44	33	8	0	0	
Net Step Down Support	9	-2	-5	-2	0	0	
Total Gross Demand #2	198	42	28	6	0	0	Total
Total Rental Housing Gaps	198	42	28	6	0*	0*	274

ANDERSON COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$77,449	$77,450-$129,081	$129,082-$206,530	$206,531-$309,795	$309,796-$387,243	$387,244+	
Vacancy Surplus or Deficit	20	24	37	42	24	55	
Replacement of Substandard Housing	8	6	8	6	0	0	
External Market Support	19	23	40	46	27	67	
Severe Cost Burdened Households	5	5	5	1	0	0	
Total Gross Demand #1	52	58	90	95	51	122	
Net Step Down Support	12	6	1	-9	14	-24	
Total Gross Demand #2	64	64	91	86	65	98	Total
Total For-Sale Housing Gaps	64	64	91	86	65	98	468

*Denotes total that has been adjusted to account for surpluses within select demand components.

BALLARD COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,100	$20,101-$33,500	$33,501-$53,600	$53,601-$80,400	$80,401-$100,500	$100,501+	
Rent Range	≤$503	$504-$838	$839-$1,340	$1,341-$2,010	$2,011-$2,513	$2,514+	
Vacancy Surplus or Deficit	9	5	3	1	2	0	
Replacement of Substandard Housing	2	1	1	0	0	0	
External Market Support	14	9	8	4	4	3	
Severe Cost Burdened Households	7	1	0	0	0	0	
Total Gross Demand #1	32	16	12	5	6	3	
Net Step Down Support	3	-1	-1	0	0	-1	
Total Gross Demand #2	35	15	11	5	6	2	Total
Total Rental Housing Gaps	35	15	11	5	6	2	74
BALLARD COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$65,189	$65,190-$108,649	$108,650-$173,838	$173,839-$260,757	$260,758-$325,946	$325,947+	
Vacancy Surplus or Deficit	10	10	13	12	5	19	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	13	11	18	18	6	26	
Severe Cost Burdened Households	9	1	0	0	0	0	
Total Gross Demand #1	33	23	32	31	11	45	
Net Step Down Support	5	1	0	-4	7	-9	
Total Gross Demand #2	38	24	32	27	18	36	Total
Total For-Sale Housing Gaps	38	24	32	27	18	36	175

BARREN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	81	23	3	-27	-39	-63	
Replacement of Substandard Housing	72	23	21	8	0	0	
External Market Support	182	88	107	57	12	24	
Severe Cost Burdened Households	261	32	6	1	0	0	
Total Gross Demand #1	596	166	137	39	0	0	
Net Step Down Support	33	-6	-19	-8	0	0	
Total Gross Demand #2	629	160	118	31	0	0	Total
Total Rental Housing Gaps	629	160	118	31	0*	0*	938
BARREN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	43	30	55	48	39	63	
Replacement of Substandard Housing	26	14	19	13	0	0	
External Market Support	62	51	92	96	68	131	
Severe Cost Burdened Households	38	9	11	0	0	0	
Total Gross Demand #1	169	104	177	157	107	194	
Net Step Down Support	21	14	-4	-10	18	-39	
Total Gross Demand #2	190	118	173	147	125	155	Total
Total For-Sale Housing Gaps	190	118	173	147	125	155	908

*Denotes total that has been adjusted to account for surpluses within select demand components.

BATH COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	28	4	3	6	-2	-4	
Replacement of Substandard Housing	27	4	5	4	0	0	
External Market Support	27	6	9	11	2	4	
Severe Cost Burdened Households	21	1	0	0	0	0	
Total Gross Demand #1	103	15	17	21	0	0	
Net Step Down Support	3	0	1	-4	0	0	
Total Gross Demand #2	106	15	18	17	0	0	Total
Total Rental Housing Gaps	106	15	18	17	0	0	156
BATH COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	13	13	8	5	8	29	
Replacement of Substandard Housing	4	3	3	2	0	0	
External Market Support	10	10	13	13	8	23	
Severe Cost Burdened Households	13	4	5	0	0	0	
Total Gross Demand #1	40	30	29	20	16	52	
Net Step Down Support	6	0	-2	-1	7	-10	
Total Gross Demand #2	46	30	27	19	23	42	Total
Total For-Sale Housing Gaps	46	30	27	19	23	42	187

BELL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	76	11	-10	-20	-20	-41	
Replacement of Substandard Housing	26	5	3	1	0	0	
External Market Support	159	47	42	25	9	6	
Severe Cost Burdened Households	136	14	2	0	0	0	
Total Gross Demand #1	397	77	37	6	0	0	
Net Step Down Support	15	-8	-6	-1	0	0	
Total Gross Demand #2	412	69	31	5	0	0	Total
Total Rental Housing Gaps	412	69	31	5	0*	0*	517
BELL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	38	30	21	24	10	21	
Replacement of Substandard Housing	8	5	4	3	0	0	
External Market Support	54	46	51	51	22	36	
Severe Cost Burdened Households	20	3	1	0	0	0	
Total Gross Demand #1	120	84	77	78	32	57	
Net Step Down Support	17	-2	1	-10	5	-11	
Total Gross Demand #2	137	82	78	68	37	46	Total
Total For-Sale Housing Gaps	137	82	78	68	37	46	448

*Denotes total that has been adjusted to account for surpluses within select demand components.

BOONE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,330	$30,331-$50,550	$50,551-$80,880	$80,881-$121,320	$121,321-$151,650	$151,651+	
Rent Range	≤$758	$759-$1,264	$1,265-$2,022	$2,023-$3,033	$3,034-$3,791	$3,792+	
Vacancy Surplus or Deficit	89	90	63	2	-21	-82	
Replacement of Substandard Housing	47	32	27	11	0	0	
External Market Support	792	800	916	561	291	198	
Severe Cost Burdened Households	462	147	0	0	0	0	
Total Gross Demand #1	1,390	1,069	1,006	574	270	116	
Net Step Down Support	214	-13	-86	-61	-31	-23	
Total Gross Demand #2	1,604	1,056	920	513	239	93	Total
Total Rental Housing Gaps	1,604	1,056	920	513	239	93	4,425
BOONE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$98,368	$98,369-$163,946	$163,947-$262,314	$262,315-$393,470	$393,471-$491,838	$491,839+	
Vacancy Surplus or Deficit	75	146	219	192	141	231	
Replacement of Substandard Housing	5	7	9	6	0	0	
External Market Support	368	726	1,161	1,225	933	1,378	
Severe Cost Burdened Households	36	29	27	8	3	0	
Total Gross Demand #1	484	908	1,416	1,431	1,077	1,609	
Net Step Down Support	182	101	3	-71	107	-322	
Total Gross Demand #2	666	1,009	1,419	1,360	1,184	1,287	Total
Total For-Sale Housing Gaps	666	1,009	1,419	1,360	1,184	1,287	6,925

BOURBON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,790	$26,791-$44,650	$44,651-$71,440	$71,441-$107,160	$107,161-$133,950	$133,951+	
Rent Range	≤$670	$671-$1,116	$1,117-$1,786	$1,787-$2,679	$2,680-$3,349	$3,350+	
Vacancy Surplus or Deficit	37	6	-20	-22	-25	-44	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	117	55	44	41	13	15	
Severe Cost Burdened Households	88	9	0	0	0	0	
Total Gross Demand #1	242	70	24	19	0	0	
Net Step Down Support	14	-9	-1	-4	0	0	
Total Gross Demand #2	256	61	23	15	0	0	Total
Total Rental Housing Gaps	256	61	23	15	0*	0*	355
BOURBON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$86,886	$86,887-$144,811	$144,812-$231,697	$231,698-$347,546	$347,547-$434,432	$434,433+	
Vacancy Surplus or Deficit	24	25	20	27	15	26	
Replacement of Substandard Housing	9	7	5	4	0	0	
External Market Support	41	43	43	55	33	61	
Severe Cost Burdened Households	17	5	7	2	0	0	
Total Gross Demand #1	91	80	75	88	48	87	
Net Step Down Support	16	-1	3	-8	7	-17	
Total Gross Demand #2	107	79	78	80	55	70	Total
Total For-Sale Housing Gaps	107	79	78	80	55	70	469

*Denotes total that has been adjusted to account for surpluses within select demand components.

BOYD COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,760	$20,761-$34,600	$34,601-$55,360	$55,361-$83,040	$83,041-$103,800	$103,801+	
Rent Range	≤$519	$520-$865	$866-$1,384	$1,385-$2,076	$2,077-$2,595	$2,596+	
Vacancy Surplus or Deficit	81	28	-2	-6	-22	-45	
Replacement of Substandard Housing	47	16	11	7	0	0	
External Market Support	316	159	144	131	43	50	
Severe Cost Burdened Households	235	37	1	0	0	0	
Total Gross Demand #1	679	240	154	132	21	5	
Net Step Down Support	48	-17	-5	-22	-3	-1	
Total Gross Demand #2	727	223	149	110	18	4	Total
Total Rental Housing Gaps	727	223	149	110	18	4	1,231
BOYD COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$67,330	$67,331-$112,216	$112,217-$179,546	$179,547-$269,319	$269,320-$336,649	$336,650+	
Vacancy Surplus or Deficit	34	30	36	68	48	107	
Replacement of Substandard Housing	7	5	4	4	0	0	
External Market Support	130	119	137	195	129	287	
Severe Cost Burdened Households	46	14	5	1	0	0	
Total Gross Demand #1	217	168	182	268	177	394	
Net Step Down Support	34	2	18	-19	44	-79	
Total Gross Demand #2	251	170	200	249	221	315	Total
Total For-Sale Housing Gaps	251	170	200	249	221	315	1,406

BOYLE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,190	$20,191-$33,650	$33,651-$53,840	$53,841-$80,760	$80,761-$100,950	$100,951+	
Rent Range	≤$505	$506-$841	$842-$1,346	$1,347-$2,019	$2,020-$2,524	$2,525+	
Vacancy Surplus or Deficit	45	5	-3	-24	-22	-42	
Replacement of Substandard Housing	33	9	11	4	0	0	
External Market Support	218	88	140	72	43	50	
Severe Cost Burdened Households	176	15	5	0	0	0	
Total Gross Demand #1	472	117	153	52	21	8	
Net Step Down Support	23	8	-21	-6	-2	-2	
Total Gross Demand #2	495	125	132	46	19	6	Total
Total Rental Housing Gaps	495	125	132	46	19	6	823
BOYLE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$65,481	$65,482-$109,135	$109,136-$174,616	$174,617-$261,924	$261,925-$327,405	$327,406+	
Vacancy Surplus or Deficit	30	19	27	35	20	74	
Replacement of Substandard Housing	4	2	2	2	0	0	
External Market Support	84	49	82	126	79	230	
Severe Cost Burdened Households	28	13	4	0	1	0	
Total Gross Demand #1	146	83	115	163	100	304	
Net Step Down Support	17	6	10	-13	41	-61	
Total Gross Demand #2	163	89	125	150	141	243	Total
Total For-Sale Housing Gaps	163	89	125	150	141	243	911

*Denotes total that has been adjusted to account for surpluses within select demand components.

BRACKEN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,330	$30,331-$50,550	$50,551-$80,880	$80,881-$121,320	$121,321-$151,650	$151,651+	
Rent Range	≤$758	$759-$1,264	$1,265-$2,022	$2,023-$3,033	$3,034-$3,791	$3,792+	
Vacancy Surplus or Deficit	14	7	1	2	0	-2	
Replacement of Substandard Housing	6	2	1	1	0	0	
External Market Support	11	6	3	4	2	2	
Severe Cost Burdened Households	7	0	0	0	0	0	
Total Gross Demand #1	38	15	5	7	2	0	
Net Step Down Support	3	-2	0	-1	0	0	
Total Gross Demand #2	41	13	5	6	2	0	Total
Total Rental Housing Gaps	41	13	5	6	2	0	67
BRACKEN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$98,368	$98,369-$163,946	$163,947-$262,314	$262,315-$393,470	$393,471-$491,838	$491,839+	
Vacancy Surplus or Deficit	14	10	12	13	9	6	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	9	6	9	9	5	4	
Severe Cost Burdened Households	9	2	1	0	0	0	
Total Gross Demand #1	32	18	22	22	14	10	
Net Step Down Support	4	0	0	-1	-1	-2	
Total Gross Demand #2	36	18	22	21	13	8	Total
Total For-Sale Housing Gaps	36	18	22	21	13	8	118

BREATHITT COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	33	4	-5	-1	-9	-14	
Replacement of Substandard Housing	40	7	5	4	0	0	
External Market Support	38	11	9	12	2	4	
Severe Cost Burdened Households	50	2	0	0	0	0	
Total Gross Demand #1	161	24	9	15	0	0	
Net Step Down Support	5	-3	1	-3	0	0	
Total Gross Demand #2	166	21	10	12	0	0	Total
Total Rental Housing Gaps	166	21	10	12	0*	0*	209
BREATHITT COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	30	16	16	19	13	18	
Replacement of Substandard Housing	9	3	2	2	0	0	
External Market Support	24	14	14	18	12	19	
Severe Cost Burdened Households	14	1	2	1	0	0	
Total Gross Demand #1	77	34	34	40	25	37	
Net Step Down Support	7	0	1	-3	2	-7	
Total Gross Demand #2	84	34	35	37	27	30	Total
Total For-Sale Housing Gaps	84	34	35	37	27	30	247

*Denotes total that has been adjusted to account for surpluses within select demand components.

BRECKINRIDGE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,170	$22,171-$36,950	$36,951-$59,120	$59,121-$88,680	$88,681-$110,850	$110,851+	
Rent Range	≤$554	$555-$924	$925-$1,478	$1,479-$2,217	$2,218-$2,771	$2,772+	
Vacancy Surplus or Deficit	20	8	7	6	-2	-8	
Replacement of Substandard Housing	10	3	3	2	0	0	
External Market Support	18	9	11	11	4	3	
Severe Cost Burdened Households	27	4	0	0	0	0	
Total Gross Demand #1	75	24	21	19	2	0	
Net Step Down Support	5	-1	0	-4	0	0	
Total Gross Demand #2	80	23	21	15	2	0	Total
Total Rental Housing Gaps	80	23	21	15	2	0*	141
BRECKINRIDGE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$71,903	$71,904-$119,838	$119,839-$191,741	$191,742-$287,611	$287,612-$359,514	$359,515+	
Vacancy Surplus or Deficit	33	17	12	24	3	39	
Replacement of Substandard Housing	28	12	15	11	0	0	
External Market Support	20	14	22	24	11	29	
Severe Cost Burdened Households	21	5	1	0	0	0	
Total Gross Demand #1	102	48	50	59	14	68	
Net Step Down Support	10	0	2	-9	11	-14	
Total Gross Demand #2	112	48	52	50	25	54	Total
Total For-Sale Housing Gaps	112	48	52	50	25	54	341

BULLITT COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,910	$26,911-$44,850	$44,851-$71,760	$71,761-$107,640	$107,641-$134,550	$134,551+	
Rent Range	≤$673	$674-$1,121	$1,122-$1,794	$1,795-$2,691	$2,692-$3,364	$3,365+	
Vacancy Surplus or Deficit	69	23	-5	-26	-43	-83	
Replacement of Substandard Housing	96	37	33	16	0	0	
External Market Support	278	162	194	139	45	47	
Severe Cost Burdened Households	152	20	1	0	0	0	
Total Gross Demand #1	595	242	223	129	2	0	
Net Step Down Support	48	-3	-19	-26	0	0	
Total Gross Demand #2	643	239	204	103	2	0	Total
Total Rental Housing Gaps	643	239	204	103	2	0*	1,191
BULLITT COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$87,276	$87,277-$145,459	$145,460-$232,735	$232,736-$349,103	$349,104-$436,378	$436,379+	
Vacancy Surplus or Deficit	96	92	165	168	94	162	
Replacement of Substandard Housing	8	5	7	5	0	0	
External Market Support	203	194	349	355	198	342	
Severe Cost Burdened Households	66	25	16	8	0	0	
Total Gross Demand #1	373	316	537	536	292	504	
Net Step Down Support	63	44	0	-49	43	-101	
Total Gross Demand #2	436	360	537	487	335	403	Total
Total For-Sale Housing Gaps	436	360	537	487	335	403	2,558

*Denotes total that has been adjusted to account for surpluses within select demand components.

BUTLER COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,590	$19,591-$32,650	$32,651-$52,240	$52,241-$78,360	$78,361-$97,950	$97,951+	
Rent Range	≤$490	$491-$816	$817-$1,306	$1,307-$1,959	$1,960-$2,449	$2,450+	
Vacancy Surplus or Deficit	23	11	9	8	0	3	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	27	13	13	11	2	7	
Severe Cost Burdened Households	40	6	1	0	1	0	
Total Gross Demand #1	90	30	23	19	3	10	
Net Step Down Support	6	-1	-1	-3	1	-2	
Total Gross Demand #2	96	29	22	16	4	8	Total
Total Rental Housing Gaps	96	29	22	16	4	8	175

BUTLER COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$63,535	$63,536-$105,892	$105,893-$169,427	$169,428-$254,141	$254,142-$317,676	$317,677+	
Vacancy Surplus or Deficit	17	14	15	14	11	20	
Replacement of Substandard Housing	1	0	0	0	0	0	
External Market Support	15	13	16	19	13	24	
Severe Cost Burdened Households	10	2	0	0	0	0	
Total Gross Demand #1	43	29	31	33	24	44	
Net Step Down Support	6	0	1	-2	4	-9	
Total Gross Demand #2	49	29	32	31	28	35	Total
Total For-Sale Housing Gaps	49	29	32	31	28	35	204

CALDWELL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,120	$21,121-$35,200	$35,201-$56,320	$56,321-$84,480	$84,481-$105,600	$105,601+	
Rent Range	≤$528	$529-$880	$881-$1,408	$1,409-$2,112	$2,113-$2,640	$2,641+	
Vacancy Surplus or Deficit	18	10	-2	-1	-2	-1	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	40	26	10	13	8	16	
Severe Cost Burdened Households	21	0	0	0	0	0	
Total Gross Demand #1	79	36	8	12	6	15	
Net Step Down Support	7	-5	0	-1	2	-3	
Total Gross Demand #2	86	31	8	11	8	12	Total
Total Rental Housing Gaps	86	31	8	11	8	12	156

CALDWELL COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$68,497	$68,498-$114,162	$114,163-$182,659	$182,660-$273,989	$273,990-$342,486	$342,487+	
Vacancy Surplus or Deficit	15	12	18	20	15	29	
Replacement of Substandard Housing	2	1	1	1	0	0	
External Market Support	25	20	34	34	23	47	
Severe Cost Burdened Households	13	4	1	0	0	0	
Total Gross Demand #1	55	37	54	55	38	76	
Net Step Down Support	7	4	0	-3	7	-15	
Total Gross Demand #2	62	41	54	52	45	61	Total
Total For-Sale Housing Gaps	62	41	54	52	45	61	315

*Denotes total that has been adjusted to account for surpluses within select demand components.

CALLOWAY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,640	$20,641-$34,400	$34,401-$55,040	$55,041-$82,560	$82,561-$103,200	$103,201+	
Rent Range	≤$516	$517-$860	$861-$1,376	$1,377-$2,064	$2,065-$2,580	$2,581+	
Vacancy Surplus or Deficit	64	15	-30	-41	-35	-77	
Replacement of Substandard Housing	52	18	11	5	0	0	
External Market Support	191	98	80	60	36	25	
Severe Cost Burdened Households	322	64	3	0	1	0	
Total Gross Demand #1	629	195	64	24	2	0	
Net Step Down Support	39	-26	-8	-5	0	0	
Total Gross Demand #2	668	169	56	19	2	0	Total
Total Rental Housing Gaps	668	169	56	19	2	0*	914
CALLOWAY COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$66,941	$66,942-$111,568	$111,569-$178,508	$178,509-$267,762	$267,763-$334,703	$334,704+	
Vacancy Surplus or Deficit	39	32	40	45	25	60	
Replacement of Substandard Housing	9	5	5	4	0	0	
External Market Support	68	59	72	85	62	132	
Severe Cost Burdened Households	40	11	5	2	0	0	
Total Gross Demand #1	156	107	122	136	87	192	
Net Step Down Support	21	3	3	-10	21	-38	
Total Gross Demand #2	177	110	125	126	108	154	Total
Total For-Sale Housing Gaps	177	110	125	126	108	154	800

CAMPBELL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,330	$30,331-$50,550	$50,551-$80,880	$80,881-$121,320	$121,321-$151,650	$151,651+	
Rent Range	≤$758	$759-$1,264	$1,265-$2,022	$2,023-$3,033	$3,034-$3,791	$3,792+	
Vacancy Surplus or Deficit	171	42	-35	-72	-64	-145	
Replacement of Substandard Housing	35	11	7	3	0	0	
External Market Support	484	220	197	121	69	38	
Severe Cost Burdened Households	694	62	6	0	0	0	
Total Gross Demand #1	1,384	335	175	52	5	0	
Net Step Down Support	67	-32	-25	-9	-1	0	
Total Gross Demand #2	1,451	303	150	43	4	0	Total
Total Rental Housing Gaps	1,451	303	150	43	4	0*	1,951
CAMPBELL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$98,368	$98,369-$163,946	$163,947-$262,314	$262,315-$393,470	$393,471-$491,838	$491,839+	
Vacancy Surplus or Deficit	84	91	102	107	87	152	
Replacement of Substandard Housing	12	9	10	7	0	0	
External Market Support	157	172	253	290	190	388	
Severe Cost Burdened Households	88	25	11	6	2	0	
Total Gross Demand #1	341	297	376	410	279	540	
Net Step Down Support	59	16	7	-26	52	-108	
Total Gross Demand #2	400	313	383	384	331	432	Total
Total For-Sale Housing Gaps	400	313	383	384	331	432	2,243

*Denotes total that has been adjusted to account for surpluses within select demand components.

CARLISLE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,470	$19,471-$32,450	$32,451-$51,920	$51,921-$77,880	$77,881-$97,350	$97,351+	
Rent Range	≤$487	$488-$811	$812-$1,298	$1,299-$1,947	$1,948-$2,434	$2,435+	
Vacancy Surplus or Deficit	5	2	3	3	0	-1	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	6	3	4	4	1	1	
Severe Cost Burdened Households	10	0	0	0	0	0	
Total Gross Demand #1	21	5	7	7	1	0	
Net Step Down Support	1	0	0	-1	0	0	
Total Gross Demand #2	22	5	7	6	1	0	Total
Total Rental Housing Gaps	22	5	7	6	1	0	41
CARLISLE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$63,146	$63,147-$105,243	$105,244-$168,389	$168,390-$252,584	$252,585-$315,730	$315,731+	
Vacancy Surplus or Deficit	6	4	8	5	6	12	
Replacement of Substandard Housing	1	0	0	0	0	0	
External Market Support	7	5	7	7	6	11	
Severe Cost Burdened Households	3	1	0	0	0	0	
Total Gross Demand #1	17	10	15	12	12	23	
Net Step Down Support	2	1	-1	0	3	-5	
Total Gross Demand #2	19	11	14	12	15	18	Total
Total For-Sale Housing Gaps	19	11	14	12	15	18	89

CARROLL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	15	9	3	0	-2	1	
Replacement of Substandard Housing	14	6	4	2	0	0	
External Market Support	96	65	61	46	18	57	
Severe Cost Burdened Households	39	2	0	0	0	0	
Total Gross Demand #1	164	82	68	48	16	58	
Net Step Down Support	16	-2	-4	-7	9	-12	
Total Gross Demand #2	180	80	64	41	25	46	Total
Total Rental Housing Gaps	180	80	64	41	25	46	436
CARROLL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	12	9	8	9	6	20	
Replacement of Substandard Housing	15	8	5	5	0	0	
External Market Support	51	40	38	51	36	120	
Severe Cost Burdened Households	8	5	2	0	0	0	
Total Gross Demand #1	86	62	53	65	42	140	
Net Step Down Support	12	-1	2	-5	20	-28	
Total Gross Demand #2	98	61	55	60	62	112	Total
Total For-Sale Housing Gaps	98	61	55	60	62	112	448

*Denotes total that has been adjusted to account for surpluses within select demand components.

CARTER COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	44	13	8	-6	-9	-17	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	55	22	26	12	3	4	
Severe Cost Burdened Households	60	3	0	0	0	0	
Total Gross Demand #1	159	38	34	6	0	0	
Net Step Down Support	8	-1	-6	-1	0	0	
Total Gross Demand #2	167	37	28	5	0	0	Total
Total Rental Housing Gaps	167	37	28	5	0*	0*	237

CARTER COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	55	29	25	31	22	49	
Replacement of Substandard Housing	24	11	7	6	0	0	
External Market Support	49	33	29	35	23	49	
Severe Cost Burdened Households	30	6	1	0	0	0	
Total Gross Demand #1	158	79	62	72	45	98	
Net Step Down Support	16	-4	2	-5	11	-20	
Total Gross Demand #2	174	75	64	67	56	78	Total
Total For-Sale Housing Gaps	174	75	64	67	56	78	514

CASEY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	28	12	4	3	-2	-4	
Replacement of Substandard Housing	8	2	1	1	0	0	
External Market Support	31	14	10	9	2	2	
Severe Cost Burdened Households	35	2	0	0	0	0	
Total Gross Demand #1	102	30	15	13	0	0	
Net Step Down Support	6	-3	0	-3	0	0	
Total Gross Demand #2	108	27	15	10	0	0	Total
Total Rental Housing Gaps	108	27	15	10	0	0*	160

CASEY COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	28	13	25	8	4	25	
Replacement of Substandard Housing	9	4	5	2	0	0	
External Market Support	25	15	26	20	12	29	
Severe Cost Burdened Households	21	2	0	0	0	0	
Total Gross Demand #1	83	34	56	30	16	54	
Net Step Down Support	7	4	-5	-3	8	-11	
Total Gross Demand #2	90	38	51	27	24	43	Total
Total For-Sale Housing Gaps	90	38	51	27	24	43	273

*Denotes total that has been adjusted to account for surpluses within select demand components.

CHRISTIAN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,900	$21,901-$36,500	$36,501-$58,400	$58,401-$87,600	$87,601-$109,500	$109,501+	
Rent Range	≤$548	$549-$913	$914-$1,460	$1,461-$2,190	$2,191-$2,738	$2,739+	
Vacancy Surplus or Deficit	75	68	-29	-28	-74	-169	
Replacement of Substandard Housing	42	27	18	12	0	0	
External Market Support	349	334	297	300	105	74	
Severe Cost Burdened Households	514	205	39	0	0	0	
Total Gross Demand #1	980	634	325	284	31	0	
Net Step Down Support	127	-62	-8	-51	-6	0	
Total Gross Demand #2	1,107	572	317	233	25	0	Total
Total Rental Housing Gaps	1,107	572	317	233	25	0*	2,254
CHRISTIAN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$71,027	$71,028-$118,378	$118,379-$189,405	$189,406-$284,108	$284,109-$355,135	$355,136+	
Vacancy Surplus or Deficit	58	58	57	51	37	73	
Replacement of Substandard Housing	8	5	5	4	0	0	
External Market Support	110	109	136	164	78	148	
Severe Cost Burdened Households	49	13	10	2	1	0	
Total Gross Demand #1	225	185	208	221	116	221	
Net Step Down Support	37	5	2	-21	21	-44	
Total Gross Demand #2	262	190	210	200	137	177	Total
Total For-Sale Housing Gaps	262	190	210	200	137	177	1,176

CLARK COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,790	$26,791-$44,650	$44,651-$71,440	$71,441-$107,160	$107,161-$133,950	$133,951+	
Rent Range	≤$670	$671-$1,116	$1,117-$1,786	$1,787-$2,679	$2,680-$3,349	$3,350+	
Vacancy Surplus or Deficit	94	37	41	35	7	9	
Replacement of Substandard Housing	60	16	14	8	0	0	
External Market Support	214	86	100	87	21	29	
Severe Cost Burdened Households	185	9	0	0	0	0	
Total Gross Demand #1	553	148	155	130	28	38	
Net Step Down Support	30	1	-5	-20	2	-8	
Total Gross Demand #2	583	149	150	110	30	30	Total
Total Rental Housing Gaps	583	149	150	110	30	30	1,052
CLARK COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$86,886	$86,887-$144,811	$144,812-$231,697	$231,698-$347,546	$347,547-$434,432	$434,433+	
Vacancy Surplus or Deficit	42	38	43	53	30	55	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	81	77	113	129	61	127	
Severe Cost Burdened Households	35	15	10	1	0	0	
Total Gross Demand #1	158	130	166	183	91	182	
Net Step Down Support	26	7	4	-19	18	-36	
Total Gross Demand #2	184	137	170	164	109	146	Total
Total For-Sale Housing Gaps	184	137	170	164	109	146	910

*Denotes total that has been adjusted to account for surpluses within select demand components.

CLAY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	42	10	-1	-6	-12	-23	
Replacement of Substandard Housing	15	4	3	1	0	0	
External Market Support	50	20	19	14	4	3	
Severe Cost Burdened Households	157	11	1	0	0	0	
Total Gross Demand #1	264	45	22	9	0	0	
Net Step Down Support	9	-5	-2	-2	0	0	
Total Gross Demand #2	273	40	20	7	0	0	Total
Total Rental Housing Gaps	273	40	20	7	0*	0*	340
CLAY COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	35	19	22	25	9	23	
Replacement of Substandard Housing	6	2	2	1	0	0	
External Market Support	33	19	22	23	10	22	
Severe Cost Burdened Households	25	1	1	0	0	0	
Total Gross Demand #1	99	41	47	49	19	45	
Net Step Down Support	8	1	1	-6	5	-9	
Total Gross Demand #2	107	42	48	43	24	36	Total
Total For-Sale Housing Gaps	107	42	48	43	24	36	300

CLINTON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	16	8	1	-4	-4	-6	
Replacement of Substandard Housing	5	2	1	0	0	0	
External Market Support	41	25	21	9	5	11	
Severe Cost Burdened Households	13	0	3	0	0	0	
Total Gross Demand #1	75	35	26	5	1	5	
Net Step Down Support	7	-2	-4	-1	1	-1	
Total Gross Demand #2	82	33	22	4	2	4	Total
Total Rental Housing Gaps	82	33	22	4	2	4	147
CLINTON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	13	13	15	10	3	8	
Replacement of Substandard Housing	1	1	1	0	0	0	
External Market Support	24	23	34	24	7	29	
Severe Cost Burdened Households	12	2	0	0	0	0	
Total Gross Demand #1	50	39	50	34	10	37	
Net Step Down Support	8	2	-3	-5	5	-7	
Total Gross Demand #2	58	41	47	29	15	30	Total
Total For-Sale Housing Gaps	58	41	47	29	15	30	220

*Denotes total that has been adjusted to account for surpluses within select demand components.

CRITTENDEN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,940	$20,941-$34,900	$34,901-$55,840	$55,841-$83,760	$83,761-$104,700	$104,701+	
Rent Range	≤$524	$525-$873	$874-$1,396	$1,397-$2,094	$2,095-$2,618	$2,619+	
Vacancy Surplus or Deficit	6	3	3	3	1	-1	
Replacement of Substandard Housing	5	2	3	2	0	0	
External Market Support	6	4	6	6	3	3	
Severe Cost Burdened Households	8	0	0	0	0	0	
Total Gross Demand #1	25	9	12	11	4	2	
Net Step Down Support	2	0	0	-1	-1	0	
Total Gross Demand #2	27	9	12	10	3	2	Total
Total Rental Housing Gaps	27	9	12	10	3	2	63
CRITTENDEN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$67,914	$67,915-$113,189	$113,190-$181,103	$181,104-$271,654	$271,655-$339,568	$339,569+	
Vacancy Surplus or Deficit	15	14	10	16	9	17	
Replacement of Substandard Housing	3	2	1	1	0	0	
External Market Support	13	12	9	13	9	15	
Severe Cost Burdened Households	14	0	2	0	0	0	
Total Gross Demand #1	45	28	22	30	18	32	
Net Step Down Support	6	-2	2	-2	2	-6	
Total Gross Demand #2	51	26	24	28	20	26	Total
Total For-Sale Housing Gaps	51	26	24	28	20	26	175

CUMBERLAND COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	12	3	-3	-5	-5	-9	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	31	13	9	6	2	1	
Severe Cost Burdened Households	19	3	1	0	0	0	
Total Gross Demand #1	62	19	7	1	0	0	
Net Step Down Support	4	-3	-1	0	0	0	
Total Gross Demand #2	66	16	6	1	0	0	Total
Total Rental Housing Gaps	66	16	6	1	0*	0*	89
CUMBERLAND COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	12	3	3	5	-2	-3	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	21	9	15	17	6	22	
Severe Cost Burdened Households	11	0	2	0	0	0	
Total Gross Demand #1	47	13	21	23	4	19	
Net Step Down Support	3	1	1	-4	3	-4	
Total Gross Demand #2	50	14	22	19	7	15	Total
Total For-Sale Housing Gaps	50	14	22	19	7	15	127

*Denotes total that has been adjusted to account for surpluses within select demand components.

DAVIESS COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,860	$22,861-$38,100	$38,101-$60,960	$60,961-$91,440	$91,441-$114,300	$114,301+	
Rent Range	≤$572	$573-$953	$954-$1,524	$1,525-$2,286	$2,287-$2,858	$2,859+	
Vacancy Surplus or Deficit	137	39	-26	-51	-78	-128	
Replacement of Substandard Housing	76	27	22	12	0	0	
External Market Support	368	198	217	173	61	103	
Severe Cost Burdened Households	542	105	3	1	1	0	
Total Gross Demand #1	1,123	369	216	135	0	0	
Net Step Down Support	74	-31	-16	-27	0	0	
Total Gross Demand #2	1,197	338	200	108	0	0	Total
Total Rental Housing Gaps	1,197	338	200	108	0*	0*	1,843
DAVIESS COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$74,141	$74,142-$123,568	$123,569-$197,708	$197,709-$296,562	$296,563-$370,703	$370,704+	
Vacancy Surplus or Deficit	83	70	111	127	73	250	
Replacement of Substandard Housing	7	4	6	4	0	0	
External Market Support	126	114	210	246	146	413	
Severe Cost Burdened Households	75	23	17	2	2	0	
Total Gross Demand #1	291	211	344	379	221	663	
Net Step Down Support	42	27	7	-32	89	-133	
Total Gross Demand #2	333	238	351	347	310	530	Total
Total For-Sale Housing Gaps	333	238	351	347	310	530	2,109

EDMONSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,310	$23,311-$38,850	$38,851-$62,160	$62,161-$93,240	$93,241-$116,550	$116,551+	
Rent Range	≤$583	$584-$971	$972-$1,554	$1,555-$2,331	$2,332-$2,914	$2,915+	
Vacancy Surplus or Deficit	6	9	-3	-10	-8	-13	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	8	9	7	2	1	2	
Severe Cost Burdened Households	34	3	0	0	0	0	
Total Gross Demand #1	48	21	4	0	0	0	
Net Step Down Support	4	-3	-1	0	0	0	
Total Gross Demand #2	52	18	3	0	0	0	Total
Total Rental Housing Gaps	52	18	3	0*	0*	0*	73
EDMONSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$75,600	$75,601-$126,000	$126,001-$201,600	$201,601-$302,400	$302,401-$378,000	$378,001+	
Vacancy Surplus or Deficit	25	22	22	23	10	18	
Replacement of Substandard Housing	16	9	7	5	0	0	
External Market Support	13	12	12	12	5	10	
Severe Cost Burdened Households	4	2	1	0	0	0	
Total Gross Demand #1	58	45	42	40	15	28	
Net Step Down Support	9	-1	0	-5	3	-6	
Total Gross Demand #2	67	44	42	35	18	22	Total
Total For-Sale Housing Gaps	67	44	42	35	18	22	228

*Denotes total that has been adjusted to account for surpluses within select demand components.

ELLIOTT COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	17	1	1	0	2	-1	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	12	1	2	1	3	2	
Severe Cost Burdened Households	7	0	0	0	0	0	
Total Gross Demand #1	36	2	3	1	5	1	
Net Step Down Support	0	1	-1	1	-1	0	
Total Gross Demand #2	36	3	2	2	4	1	Total
Total Rental Housing Gaps	36	3	2	2	4	1	48
ELLIOTT COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	9	10	8	9	1	7	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	5	6	7	7	1	5	
Severe Cost Burdened Households	6	2	0	0	0	0	
Total Gross Demand #1	21	19	16	17	2	12	
Net Step Down Support	4	-1	0	-3	2	-2	
Total Gross Demand #2	25	18	16	14	4	10	Total
Total For-Sale Housing Gaps	25	18	16	14	4	10	87

ESTILL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	29	2	-17	-15	-18	-28	
Replacement of Substandard Housing	79	19	8	6	0	0	
External Market Support	28	10	5	6	1	2	
Severe Cost Burdened Households	54	3	0	0	0	0	
Total Gross Demand #1	190	34	0	0	0	0	
Net Step Down Support	7	-7	0	0	0	0	
Total Gross Demand #2	197	27	0	0	0	0	Total
Total Rental Housing Gaps	197	27	0*	0*	0*	0*	224
ESTILL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	28	15	18	15	10	15	
Replacement of Substandard Housing	14	5	6	3	0	0	
External Market Support	16	9	15	12	8	10	
Severe Cost Burdened Households	16	2	1	0	0	0	
Total Gross Demand #1	74	31	40	30	18	25	
Net Step Down Support	6	2	-2	-2	1	-5	
Total Gross Demand #2	80	33	38	28	19	20	Total
Total For-Sale Housing Gaps	80	33	38	28	19	20	218

*Denotes total that has been adjusted to account for surpluses within select demand components.

FAYETTE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,790	$26,791-$44,650	$44,651-$71,440	$71,441-$107,160	$107,161-$133,950	$133,951+	
Rent Range	≤$670	$671-$1,116	$1,117-$1,786	$1,787-$2,679	$2,680-$3,349	$3,350+	
Vacancy Surplus or Deficit	720	190	-28	-235	-413	-719	
Replacement of Substandard Housing	344	116	108	50	0	0	
External Market Support	3,186	1,612	2,004	1,388	337	470	
Severe Cost Burdened Households	3,957	868	130	13	0	0	
Total Gross Demand #1	8,207	2,786	2,214	1,216	0	0	
Net Step Down Support	557	-114	-200	-243	0	0	
Total Gross Demand #2	8,764	2,672	2,014	973	0	0	Total
Total Rental Housing Gaps	8,764	2,672	2,014	973	0*	0*	14,423
FAYETTE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$86,886	$86,887-$144,811	$144,812-$231,697	$231,698-$347,546	$347,547-$434,432	$434,433+	
Vacancy Surplus or Deficit	226	196	387	405	231	609	
Replacement of Substandard Housing	23	14	21	16	0	0	
External Market Support	565	508	1,033	1,141	669	1,797	
Severe Cost Burdened Households	149	68	50	14	4	0	
Total Gross Demand #1	963	786	1,491	1,576	904	2,406	
Net Step Down Support	157	141	17	-134	300	-481	
Total Gross Demand #2	1,120	927	1,508	1,442	1,204	1,925	Total
Total For-Sale Housing Gaps	1,120	927	1,508	1,442	1,204	1,925	8,126

FLEMING COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	20	6	3	6	-7	-8	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	25	12	15	17	2	7	
Severe Cost Burdened Households	45	5	1	0	0	0	
Total Gross Demand #1	90	23	19	23	0	0	
Net Step Down Support	5	-1	1	-5	0	0	
Total Gross Demand #2	95	22	20	18	0	0	Total
Total Rental Housing Gaps	95	22	20	18	0*	0*	155
FLEMING COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	16	11	19	25	14	25	
Replacement of Substandard Housing	18	9	12	11	0	0	
External Market Support	13	10	18	25	13	26	
Severe Cost Burdened Households	13	2	1	0	0	0	
Total Gross Demand #1	60	32	50	61	27	51	
Net Step Down Support	6	4	2	-7	5	-10	
Total Gross Demand #2	66	36	52	54	32	41	Total
Total For-Sale Housing Gaps	66	36	52	54	32	41	281

*Denotes total that has been adjusted to account for surpluses within select demand components.

FLOYD COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	83	23	12	20	4	-8	
Replacement of Substandard Housing	43	10	7	6	0	0	
External Market Support	142	47	43	55	24	17	
Severe Cost Burdened Households	110	21	4	0	0	0	
Total Gross Demand #1	378	101	66	81	28	9	
Net Step Down Support	20	-7	3	-10	-4	-2	
Total Gross Demand #2	398	94	69	71	24	7	Total
Total Rental Housing Gaps	398	94	69	71	24	7	663
FLOYD COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	60	34	41	43	23	48	
Replacement of Substandard Housing	4	2	2	1	0	0	
External Market Support	87	58	67	76	40	84	
Severe Cost Burdened Households	52	8	2	0	0	0	
Total Gross Demand #1	203	102	112	120	63	132	
Net Step Down Support	20	2	2	-11	13	-26	
Total Gross Demand #2	223	104	114	109	76	106	Total
Total For-Sale Housing Gaps	223	104	114	109	76	106	732

FRANKLIN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,140	$25,141-$41,900	$41,901-$67,040	$67,041-$100,560	$100,561-$125,700	$125,701+	
Rent Range	≤$629	$630-$1,048	$1,049-$1,676	$1,677-$2,514	$2,515-$3,143	$3,144+	
Vacancy Surplus or Deficit	88	49	45	34	-19	-30	
Replacement of Substandard Housing	127	55	52	30	0	0	
External Market Support	459	296	375	330	60	109	
Severe Cost Burdened Households	348	99	0	0	0	0	
Total Gross Demand #1	1,022	499	472	394	41	79	
Net Step Down Support	100	-6	-15	-71	8	-16	
Total Gross Demand #2	1,122	493	457	323	49	63	Total
Total Rental Housing Gaps	1,122	493	457	323	49	63	2,507
FRANKLIN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$81,535	$81,536-$135,892	$135,893-$217,427	$217,428-$326,141	$326,142-$407,676	$407,677+	
Vacancy Surplus or Deficit	39	49	67	90	45	105	
Replacement of Substandard Housing	4	3	4	3	0	0	
External Market Support	136	175	259	352	169	395	
Severe Cost Burdened Households	32	12	7	4	0	0	
Total Gross Demand #1	211	239	337	449	214	500	
Net Step Down Support	48	19	23	-47	57	-100	
Total Gross Demand #2	259	258	360	402	271	400	Total
Total For-Sale Housing Gaps	259	258	360	402	271	400	1,950

*Denotes total that has been adjusted to account for surpluses within select demand components.

FULTON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	25	8	9	6	2	0	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	49	14	17	12	3	1	
Severe Cost Burdened Households	29	17	4	0	0	0	
Total Gross Demand #1	103	39	30	18	5	1	
Net Step Down Support	8	-2	-2	-3	-1	0	
Total Gross Demand #2	111	37	28	15	4	1	Total
Total Rental Housing Gaps	111	37	28	15	4	1	196
FULTON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	4	5	11	7	1	10	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	10	14	21	15	4	15	
Severe Cost Burdened Households	4	0	0	0	0	0	
Total Gross Demand #1	18	19	32	22	5	25	
Net Step Down Support	4	2	-2	-3	4	-5	
Total Gross Demand #2	22	21	30	19	9	20	Total
Total For-Sale Housing Gaps	22	21	30	19	9	20	121

GALLATIN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,330	$30,331-$50,550	$50,551-$80,880	$80,881-$121,320	$121,321-$151,650	$151,651+	
Rent Range	≤$758	$759-$1,264	$1,265-$2,022	$2,023-$3,033	$3,034-$3,791	$3,792+	
Vacancy Surplus or Deficit	15	7	6	0	-3	-5	
Replacement of Substandard Housing	2	1	1	0	0	0	
External Market Support	43	22	26	12	3	3	
Severe Cost Burdened Households	9	1	0	0	0	0	
Total Gross Demand #1	69	31	33	12	0	0	
Net Step Down Support	6	1	-5	-2	0	0	
Total Gross Demand #2	75	32	28	10	0	0	Total
Total Rental Housing Gaps	75	32	28	10	0	0*	145
GALLATIN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$98,368	$98,369-$163,946	$163,947-$262,314	$262,315-$393,470	$393,471-$491,838	$491,839+	
Vacancy Surplus or Deficit	13	12	15	11	7	3	
Replacement of Substandard Housing	12	7	8	4	0	0	
External Market Support	29	24	37	30	16	10	
Severe Cost Burdened Households	9	1	1	0	0	0	
Total Gross Demand #1	63	44	61	45	23	13	
Net Step Down Support	9	3	-3	-4	-2	-3	
Total Gross Demand #2	72	47	58	41	21	10	Total
Total For-Sale Housing Gaps	72	47	58	41	21	10	249

*Denotes total that has been adjusted to account for surpluses within select demand components.

GARRARD COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,470	$22,471-$37,450	$37,451-$59,920	$59,921-$89,880	$89,881-$112,350	$112,351+	
Rent Range	≤$562	$563-$936	$937-$1,498	$1,499-$2,247	$2,248-$2,809	$2,810+	
Vacancy Surplus or Deficit	14	7	9	3	-3	-6	
Replacement of Substandard Housing	5	2	2	1	0	0	
External Market Support	11	7	11	7	1	2	
Severe Cost Burdened Households	26	10	0	0	0	0	
Total Gross Demand #1	56	26	22	11	0	0	
Net Step Down Support	5	-1	-2	-2	0	0	
Total Gross Demand #2	61	25	20	9	0	0	Total
Total Rental Housing Gaps	61	25	20	9	0*	0*	115
GARRARD COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$72,876	$72,877-$121,459	$121,460-$194,335	$194,336-$291,503	$291,504-$364,378	$364,379+	
Vacancy Surplus or Deficit	20	14	25	25	3	35	
Replacement of Substandard Housing	10	5	7	5	0	0	
External Market Support	11	10	16	19	9	27	
Severe Cost Burdened Households	13	5	2	1	0	0	
Total Gross Demand #1	54	34	50	50	12	62	
Net Step Down Support	7	3	0	-8	10	-12	
Total Gross Demand #2	61	37	50	42	22	50	Total
Total For-Sale Housing Gaps	61	37	50	42	22	50	262

GRANT COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,890	$19,891-$33,150	$33,151-$53,040	$53,041-$79,560	$79,561-$99,450	$99,451+	
Rent Range	≤$497	$498-$829	$830-$1,326	$1,327-$1,989	$1,990-$2,486	$2,487+	
Vacancy Surplus or Deficit	21	11	1	1	-15	-26	
Replacement of Substandard Housing	7	3	3	2	0	0	
External Market Support	44	30	38	37	9	12	
Severe Cost Burdened Households	39	12	2	0	0	0	
Total Gross Demand #1	111	56	44	40	0	0	
Net Step Down Support	11	-2	-1	-8	0	0	
Total Gross Demand #2	122	54	43	32	0	0	Total
Total Rental Housing Gaps	122	54	43	32	0*	0*	251
GRANT COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$64,508	$64,509-$107,514	$107,515-$172,022	$172,023-$258,032	$258,033-$322,541	$322,542+	
Vacancy Surplus or Deficit	19	23	22	28	15	61	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	21	23	24	33	25	72	
Severe Cost Burdened Households	13	6	4	2	0	0	
Total Gross Demand #1	53	52	50	63	40	133	
Net Step Down Support	10	0	3	-5	19	-27	
Total Gross Demand #2	63	52	53	58	59	106	Total
Total For-Sale Housing Gaps	63	52	53	58	59	106	391

*Denotes total that has been adjusted to account for surpluses within select demand components.

GRAVES COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,790	$20,791-$34,650	$34,651-$55,440	$55,441-$83,160	$83,161-$103,950	$103,951+	
Rent Range	≤$520	$521-$866	$867-$1,386	$1,387-$2,079	$2,080-$2,599	$2,600+	
Vacancy Surplus or Deficit	65	23	33	23	0	-6	
Replacement of Substandard Housing	38	10	11	6	0	0	
External Market Support	100	39	59	45	9	6	
Severe Cost Burdened Households	106	3	0	0	0	0	
Total Gross Demand #1	309	75	103	74	9	0	
Net Step Down Support	15	6	-6	-13	-2	0	
Total Gross Demand #2	324	81	97	61	7	0	Total
Total Rental Housing Gaps	324	81	97	61	7	0	570
GRAVES COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$67,427	$67,428-$112,378	$112,379-$179,805	$179,806-$269,708	$269,709-$337,135	$337,136+	
Vacancy Surplus or Deficit	57	33	51	52	29	78	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	69	40	70	73	45	102	
Severe Cost Burdened Households	37	10	7	1	0	0	
Total Gross Demand #1	166	84	129	127	74	180	
Net Step Down Support	17	9	-1	-10	21	-36	
Total Gross Demand #2	183	93	128	117	95	144	Total
Total For-Sale Housing Gaps	183	93	128	117	95	144	760

GRAYSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	28	10	-2	-21	-21	-37	
Replacement of Substandard Housing	5	2	2	1	0	0	
External Market Support	51	32	37	16	6	10	
Severe Cost Burdened Households	52	2	0	0	0	0	
Total Gross Demand #1	136	46	37	0	0	0	
Net Step Down Support	9	-2	-7	0	0	0	
Total Gross Demand #2	145	44	30	0	0	0	Total
Total Rental Housing Gaps	145	44	30	0*	0*	0*	219
GRAYSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	40	27	36	31	22	28	
Replacement of Substandard Housing	7	4	4	2	0	0	
External Market Support	39	28	41	37	25	47	
Severe Cost Burdened Households	33	8	6	0	0	0	
Total Gross Demand #1	119	67	87	70	47	75	
Net Step Down Support	13	4	-3	-5	6	-15	
Total Gross Demand #2	132	71	84	65	53	60	Total
Total For-Sale Housing Gaps	132	71	84	65	53	60	465

*Denotes total that has been adjusted to account for surpluses within select demand components.

GREEN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	18	9	4	-1	-2	-5	
Replacement of Substandard Housing	6	2	1	0	0	0	
External Market Support	17	10	8	4	2	3	
Severe Cost Burdened Households	24	2	0	0	0	0	
Total Gross Demand #1	65	23	13	3	0	0	
Net Step Down Support	5	-2	-2	-1	0	0	
Total Gross Demand #2	70	21	11	2	0	0	Total
Total Rental Housing Gaps	70	21	11	2	0	0*	104
GREEN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	20	13	9	18	7	14	
Replacement of Substandard Housing	3	2	1	1	0	0	
External Market Support	15	12	11	13	7	14	
Severe Cost Burdened Households	11	5	3	1	0	0	
Total Gross Demand #1	49	32	24	33	14	28	
Net Step Down Support	6	-1	2	-4	3	-6	
Total Gross Demand #2	55	31	26	29	17	22	Total
Total For-Sale Housing Gaps	55	31	26	29	17	22	180

GREENUP COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,760	$20,761-$34,600	$34,601-$55,360	$55,361-$83,040	$83,041-$103,800	$103,801+	
Rent Range	≤$519	$520-$865	$866-$1,384	$1,385-$2,076	$2,077-$2,595	$2,596+	
Vacancy Surplus or Deficit	22	-2	-34	-36	-35	-69	
Replacement of Substandard Housing	50	18	13	8	0	0	
External Market Support	54	30	28	27	12	7	
Severe Cost Burdened Households	109	14	0	0	0	0	
Total Gross Demand #1	235	60	7	0	0	0	
Net Step Down Support	12	-11	-1	0	0	0	
Total Gross Demand #2	247	49	6	0	0	0	Total
Total Rental Housing Gaps	247	49	6	0*	0*	0*	302
GREENUP COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$67,330	$67,331-$112,216	$112,217-$179,546	$179,547-$269,319	$269,320-$336,649	$336,650+	
Vacancy Surplus or Deficit	38	38	43	64	28	88	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	36	37	46	60	29	86	
Severe Cost Burdened Households	31	8	3	1	0	0	
Total Gross Demand #1	106	84	93	126	57	174	
Net Step Down Support	17	2	6	-14	24	-35	
Total Gross Demand #2	123	86	99	112	81	139	Total
Total For-Sale Housing Gaps	123	86	99	112	81	139	640

*Denotes total that has been adjusted to account for surpluses within select demand components.

HANCOCK COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,860	$22,861-$38,100	$38,101-$60,960	$60,961-$91,440	$91,441-$114,300	$114,301+	
Rent Range	≤$572	$573-$953	$954-$1,524	$1,525-$2,286	$2,287-$2,858	$2,859+	
Vacancy Surplus or Deficit	8	4	0	-2	-3	-5	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	35	21	20	14	7	12	
Severe Cost Burdened Households	28	3	0	0	0	0	
Total Gross Demand #1	71	28	20	12	4	7	
Net Step Down Support	6	-2	-2	-1	0	-1	
Total Gross Demand #2	77	26	18	11	4	6	Total
Total Rental Housing Gaps	77	26	18	11	4	6	142
HANCOCK COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$74,141	$74,142-$123,568	$123,569-$197,708	$197,709-$296,562	$296,563-$370,703	$370,704+	
Vacancy Surplus or Deficit	10	10	12	15	9	18	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	25	26	43	50	25	48	
Severe Cost Burdened Households	6	4	2	0	0	0	
Total Gross Demand #1	41	40	57	65	34	66	
Net Step Down Support	8	3	2	-6	6	-13	
Total Gross Demand #2	49	43	59	59	40	53	Total
Total For-Sale Housing Gaps	49	43	59	59	40	53	303

HARDIN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,160	$23,161-$38,600	$38,601-$61,760	$61,761-$92,640	$92,641-$115,800	$115,801+	
Rent Range	≤$579	$580-$965	$966-$1,544	$1,545-$2,316	$2,317-$2,895	$2,896+	
Vacancy Surplus or Deficit	73	-18	-25	-91	-137	-193	
Replacement of Substandard Housing	277	97	152	70	0	0	
External Market Support	361	189	396	273	73	192	
Severe Cost Burdened Households	463	96	7	0	0	0	
Total Gross Demand #1	1,174	364	530	252	0	0	
Net Step Down Support	73	33	-56	-50	0	0	
Total Gross Demand #2	1,247	397	474	202	0	0	Total
Total Rental Housing Gaps	1,247	397	474	202	0*	0*	2,320
HARDIN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$75,114	$75,115-$125,189	$125,190-$200,303	$200,304-$300,454	$300,455-$375,568	$375,569+	
Vacancy Surplus or Deficit	85	64	152	112	50	234	
Replacement of Substandard Housing	36	18	34	24	0	0	
External Market Support	136	103	260	276	134	439	
Severe Cost Burdened Households	53	28	15	5	0	0	
Total Gross Demand #1	310	213	461	417	184	673	
Net Step Down Support	43	49	-9	-46	98	-135	
Total Gross Demand #2	353	262	452	371	282	538	Total
Total For-Sale Housing Gaps	353	262	452	371	282	538	2,258

*Denotes total that has been adjusted to account for surpluses within select demand components.

HARLAN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	73	24	-5	-10	-13	-21	
Replacement of Substandard Housing	36	10	4	2	0	0	
External Market Support	77	33	17	13	4	8	
Severe Cost Burdened Households	117	7	0	0	0	0	
Total Gross Demand #1	303	74	16	5	0	0	
Net Step Down Support	15	-12	-2	-1	0	0	
Total Gross Demand #2	318	62	14	4	0	0	Total
Total Rental Housing Gaps	318	62	14	4	0*	0*	398
HARLAN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	49	31	36	45	19	27	
Replacement of Substandard Housing	17	7	6	5	0	0	
External Market Support	41	26	32	37	15	23	
Severe Cost Burdened Households	26	3	1	1	0	0	
Total Gross Demand #1	133	67	75	88	34	50	
Net Step Down Support	13	2	3	-11	3	-10	
Total Gross Demand #2	146	69	78	77	37	40	Total
Total For-Sale Housing Gaps	146	69	78	77	37	40	447

HARRISON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,410	$22,411-$37,350	$37,351-$59,760	$59,761-$89,640	$89,641-$112,050	$112,051+	
Rent Range	≤$560	$561-$934	$935-$1,494	$1,495-$2,241	$2,242-$2,801	$2,802+	
Vacancy Surplus or Deficit	31	5	10	3	-5	-14	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	50	16	33	25	9	8	
Severe Cost Burdened Households	105	2	0	0	0	0	
Total Gross Demand #1	186	23	43	28	4	0	
Net Step Down Support	5	4	-3	-5	-1	0	
Total Gross Demand #2	191	27	40	23	3	0	Total
Total Rental Housing Gaps	191	27	40	23	3	0*	284
HARRISON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$72,681	$72,682-$121,135	$121,136-$193,816	$193,817-$290,724	$290,725-$363,405	$363,406+	
Vacancy Surplus or Deficit	24	15	26	32	14	29	
Replacement of Substandard Housing	16	7	9	7	0	0	
External Market Support	26	17	30	35	18	40	
Severe Cost Burdened Households	13	6	4	2	1	0	
Total Gross Demand #1	79	45	69	76	33	69	
Net Step Down Support	9	5	1	-8	7	-14	
Total Gross Demand #2	88	50	70	68	40	55	Total
Total For-Sale Housing Gaps	88	50	70	68	40	55	371

*Denotes total that has been adjusted to account for surpluses within select demand components.

HART COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	21	4	-4	5	-3	-18	
Replacement of Substandard Housing	22	6	5	5	0	0	
External Market Support	46	19	22	35	17	8	
Severe Cost Burdened Households	47	4	1	0	0	0	
Total Gross Demand #1	136	33	24	45	14	0	
Net Step Down Support	7	-2	4	-6	-3	0	
Total Gross Demand #2	143	31	28	39	11	0	Total
Total Rental Housing Gaps	143	31	28	39	11	0*	252
HART COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	28	21	17	24	8	29	
Replacement of Substandard Housing	20	9	8	8	0	0	
External Market Support	39	26	33	47	22	51	
Severe Cost Burdened Households	27	6	2	1	0	0	
Total Gross Demand #1	114	62	60	80	30	80	
Net Step Down Support	12	0	4	-10	10	-16	
Total Gross Demand #2	126	62	64	70	40	64	Total
Total For-Sale Housing Gaps	126	62	64	70	40	64	426

HENDERSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,190	$26,191-$43,650	$43,651-$69,840	$69,841-$104,760	$104,761-$130,950	$130,951+	
Rent Range	≤$655	$656-$1,091	$1,092-$1,746	$1,747-$2,619	$2,620-$3,274	$3,275+	
Vacancy Surplus or Deficit	108	29	-23	-39	-46	-83	
Replacement of Substandard Housing	21	7	4	2	0	0	
External Market Support	301	141	117	83	28	34	
Severe Cost Burdened Households	223	28	6	1	0	0	
Total Gross Demand #1	653	205	104	47	0	0	
Net Step Down Support	41	-20	-12	-9	0	0	
Total Gross Demand #2	694	185	92	38	0	0	Total
Total Rental Housing Gaps	694	185	92	38	0*	0*	1,009
HENDERSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$84,941	$84,942-$141,568	$141,569-$226,508	$226,509-$339,762	$339,763-$424,703	$424,704+	
Vacancy Surplus or Deficit	40	34	61	59	29	71	
Replacement of Substandard Housing	16	9	14	9	0	0	
External Market Support	74	66	129	123	52	126	
Severe Cost Burdened Households	35	8	5	8	0	0	
Total Gross Demand #1	165	117	209	199	81	197	
Net Step Down Support	23	19	-2	-24	23	-39	
Total Gross Demand #2	188	136	207	175	104	158	Total
Total For-Sale Housing Gaps	188	136	207	175	104	158	968

*Denotes total that has been adjusted to account for surpluses within select demand components.

HENRY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,910	$26,911-$44,850	$44,851-$71,760	$71,761-$107,640	$107,641-$134,550	$134,551+	
Rent Range	≤$673	$674-$1,121	$1,122-$1,794	$1,795-$2,691	$2,692-$3,364	$3,365+	
Vacancy Surplus or Deficit	28	19	6	0	-4	-9	
Replacement of Substandard Housing	15	7	4	1	0	0	
External Market Support	33	24	16	10	3	2	
Severe Cost Burdened Households	46	13	0	0	0	0	
Total Gross Demand #1	122	63	26	11	0	0	
Net Step Down Support	13	-8	-3	-2	0	0	
Total Gross Demand #2	135	55	23	9	0	0	Total
Total Rental Housing Gaps	135	55	23	9	0*	0*	222

HENRY COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$87,276	$87,277-$145,459	$145,460-$232,735	$232,736-$349,103	$349,104-$436,378	$436,379+	
Vacancy Surplus or Deficit	22	16	26	16	10	16	
Replacement of Substandard Housing	5	3	4	2	0	0	
External Market Support	20	15	29	22	10	19	
Severe Cost Burdened Households	19	5	4	2	0	0	
Total Gross Demand #1	66	39	63	42	20	35	
Net Step Down Support	8	5	-5	-4	3	-7	
Total Gross Demand #2	74	44	58	38	23	28	Total
Total For-Sale Housing Gaps	74	44	58	38	23	28	265

HICKMAN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,890	$19,891-$33,150	$33,151-$53,040	$53,041-$79,560	$79,561-$99,450	$99,451+	
Rent Range	≤$497	$498-$829	$830-$1,326	$1,327-$1,989	$1,990-$2,486	$2,487+	
Vacancy Surplus or Deficit	4	4	5	2	0	1	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	4	4	5	1	0	1	
Severe Cost Burdened Households	0	0	0	0	0	0	
Total Gross Demand #1	8	8	10	3	0	2	
Net Step Down Support	2	0	-1	-1	0	0	
Total Gross Demand #2	10	8	9	2	0	2	Total
Total Rental Housing Gaps	10	8	9	2	0	2	31

HICKMAN COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$64,508	$64,509-$107,514	$107,515-$172,022	$172,023-$258,032	$258,033-$322,541	$322,542+	
Vacancy Surplus or Deficit	8	6	8	8	3	11	
Replacement of Substandard Housing	3	2	2	1	0	0	
External Market Support	6	5	6	8	3	8	
Severe Cost Burdened Households	4	1	0	0	0	0	
Total Gross Demand #1	21	14	16	17	6	19	
Net Step Down Support	3	0	0	-2	3	-4	
Total Gross Demand #2	24	14	16	15	9	15	Total
Total For-Sale Housing Gaps	24	14	16	15	9	15	93

*Denotes total that has been adjusted to account for surpluses within select demand components.

HOPKINS COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,160	$20,161-$33,600	$33,601-$53,760	$53,761-$80,640	$80,641-$100,800	$100,801+	
Rent Range	≤$504	$505-$840	$841-$1,344	$1,345-$2,016	$2,017-$2,520	$2,521+	
Vacancy Surplus or Deficit	65	-2	-1	-29	-21	-73	
Replacement of Substandard Housing	17	4	6	2	0	0	
External Market Support	148	49	99	57	44	17	
Severe Cost Burdened Households	225	3	3	0	0	0	
Total Gross Demand #1	455	54	107	30	23	0	
Net Step Down Support	11	10	-15	-1	-5	0	
Total Gross Demand #2	466	64	92	29	18	0	Total
Total Rental Housing Gaps	466	64	92	29	18	0*	669
HOPKINS COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$65,384	$65,385-$108,973	$108,974-$174,357	$174,358-$261,535	$261,536-$326,919	$326,920+	
Vacancy Surplus or Deficit	53	41	48	59	45	91	
Replacement of Substandard Housing	13	6	6	6	0	0	
External Market Support	72	54	73	95	62	129	
Severe Cost Burdened Households	35	7	2	0	0	0	
Total Gross Demand #1	173	108	129	160	107	220	
Net Step Down Support	22	4	6	-11	23	-44	
Total Gross Demand #2	195	112	135	149	130	176	Total
Total For-Sale Housing Gaps	195	112	135	149	130	176	897

JACKSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	26	7	6	7	1	-4	
Replacement of Substandard Housing	13	3	2	2	0	0	
External Market Support	17	5	6	7	2	1	
Severe Cost Burdened Households	27	1	0	0	0	0	
Total Gross Demand #1	83	16	14	16	3	0	
Net Step Down Support	3	0	0	-2	-1	0	
Total Gross Demand #2	86	16	14	14	2	0	Total
Total Rental Housing Gaps	86	16	14	14	2	0*	132
JACKSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	26	18	11	20	0	10	
Replacement of Substandard Housing	5	2	2	2	0	0	
External Market Support	13	9	9	14	4	10	
Severe Cost Burdened Households	10	9	3	0	0	0	
Total Gross Demand #1	54	38	25	36	4	20	
Net Step Down Support	8	-3	2	-6	3	-4	
Total Gross Demand #2	62	35	27	30	7	16	Total
Total For-Sale Housing Gaps	62	35	27	30	7	16	177

*Denotes total that has been adjusted to account for surpluses within select demand components.

JEFFERSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,910	$26,911-$44,850	$44,851-$71,760	$71,761-$107,640	$107,641-$134,550	$134,551+	
Rent Range	≤$673	$674-$1,121	$1,122-$1,794	$1,795-$2,691	$2,692-$3,364	$3,365+	
Vacancy Surplus or Deficit	1,141	472	-458	-853	-1,016	-1,764	
Replacement of Substandard Housing	1,203	537	388	180	0	0	
External Market Support	4,536	3,035	2,924	2,037	685	980	
Severe Cost Burdened Households	5,191	1,069	143	30	2	0	
Total Gross Demand #1	12,071	5,113	2,997	1,394	0	0	
Net Step Down Support	1,023	-424	-320	-279	0	0	
Total Gross Demand #2	13,094	4,689	2,677	1,115	0	0	Total
Total Rental Housing Gaps	13,094	4,689	2,677	1,115	0*	0*	21,575
JEFFERSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$87,276	$87,277-$145,459	$145,460-$232,735	$232,736-$349,103	$349,104-$436,378	$436,379+	
Vacancy Surplus or Deficit	641	740	986	1,045	584	1,669	
Replacement of Substandard Housing	91	73	76	54	0	0	
External Market Support	1,258	1,506	2,099	2,221	1,192	3,285	
Severe Cost Burdened Households	523	237	155	58	11	0	
Total Gross Demand #1	2,513	2,556	3,316	3,378	1,787	4,954	
Net Step Down Support	511	152	13	-319	634	-991	
Total Gross Demand #2	3,024	2,708	3,329	3,059	2,421	3,963	Total
Total For-Sale Housing Gaps	3,024	2,708	3,329	3,059	2,421	3,963	18,504

JESSAMINE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,790	$26,791-$44,650	$44,651-$71,440	$71,441-$107,160	$107,161-$133,950	$133,951+	
Rent Range	≤$670	$671-$1,116	$1,117-$1,786	$1,787-$2,679	$2,680-$3,349	$3,350+	
Vacancy Surplus or Deficit	86	58	45	25	-9	-19	
Replacement of Substandard Housing	42	20	16	8	0	0	
External Market Support	255	184	192	143	39	56	
Severe Cost Burdened Households	235	44	5	0	0	0	
Total Gross Demand #1	618	306	258	176	30	37	
Net Step Down Support	61	-9	-17	-29	1	-7	
Total Gross Demand #2	679	297	241	147	31	30	Total
Total Rental Housing Gaps	679	297	241	147	31	30	1,425
JESSAMINE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$86,886	$86,887-$144,811	$144,812-$231,697	$231,698-$347,546	$347,547-$434,432	$434,433+	
Vacancy Surplus or Deficit	44	41	65	70	41	88	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	90	86	143	155	102	236	
Severe Cost Burdened Households	40	12	7	7	4	0	
Total Gross Demand #1	174	139	215	232	147	324	
Net Step Down Support	28	15	3	-17	36	-65	
Total Gross Demand #2	202	154	218	215	183	259	Total
Total For-Sale Housing Gaps	202	154	218	215	183	259	1,231

*Denotes total that has been adjusted to account for surpluses within select demand components.

JOHNSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	41	10	-6	-13	-6	-17	
Replacement of Substandard Housing	37	10	6	2	0	0	
External Market Support	62	25	19	10	13	14	
Severe Cost Burdened Households	53	4	0	0	0	0	
Total Gross Demand #1	193	49	19	0	7	0	
Net Step Down Support	10	-6	-4	1	-1	0	
Total Gross Demand #2	203	43	15	1	6	0	Total
Total Rental Housing Gaps	203	43	15	1*	6	0*	268
JOHNSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	33	16	30	28	16	38	
Replacement of Substandard Housing	6	3	3	2	0	0	
External Market Support	35	23	32	37	22	52	
Severe Cost Burdened Households	29	6	3	0	0	0	
Total Gross Demand #1	103	48	68	67	38	90	
Net Step Down Support	10	4	-1	-5	10	-18	
Total Gross Demand #2	113	52	67	62	48	72	Total
Total For-Sale Housing Gaps	113	52	67	62	48	72	414

KENTON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,330	$30,331-$50,550	$50,551-$80,880	$80,881-$121,320	$121,321-$151,650	$151,651+	
Rent Range	≤$758	$759-$1,264	$1,265-$2,022	$2,023-$3,033	$3,034-$3,791	$3,792+	
Vacancy Surplus or Deficit	317	183	99	-3	-50	-145	
Replacement of Substandard Housing	186	82	59	23	0	0	
External Market Support	963	633	609	358	152	104	
Severe Cost Burdened Households	1,022	158	16	8	0	0	
Total Gross Demand #1	2,488	1,056	783	386	102	0	
Net Step Down Support	211	-54	-80	-57	-20	0	
Total Gross Demand #2	2,699	1,002	703	329	82	0	Total
Total Rental Housing Gaps	2,699	1,002	703	329	82	0*	4,815
KENTON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$98,368	$98,369-$163,946	$163,947-$262,314	$262,315-$393,470	$393,471-$491,838	$491,839+	
Vacancy Surplus or Deficit	153	136	199	268	196	262	
Replacement of Substandard Housing	35	23	29	23	0	0	
External Market Support	319	317	520	634	429	629	
Severe Cost Burdened Households	96	44	25	3	2	0	
Total Gross Demand #1	603	520	773	928	627	891	
Net Step Down Support	104	51	31	-61	53	-178	
Total Gross Demand #2	707	571	804	867	680	713	Total
Total For-Sale Housing Gaps	707	571	804	867	680	713	4,342

*Denotes total that has been adjusted to account for surpluses within select demand components.

KNOTT COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	31	6	9	9	-1	-2	
Replacement of Substandard Housing	4	1	1	0	0	0	
External Market Support	21	5	7	8	1	0	
Severe Cost Burdened Households	40	3	5	0	0	0	
Total Gross Demand #1	96	15	22	17	0	0	
Net Step Down Support	3	1	-1	-3	0	0	
Total Gross Demand #2	99	16	21	14	0	0	Total
Total Rental Housing Gaps	99	16	21	14	0	0*	150
KNOTT COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	26	17	24	19	11	17	
Replacement of Substandard Housing	6	3	3	2	0	0	
External Market Support	15	11	15	15	7	10	
Severe Cost Burdened Households	17	3	1	0	0	0	
Total Gross Demand #1	64	34	43	36	18	27	
Net Step Down Support	7	2	-2	-3	1	-5	
Total Gross Demand #2	71	36	41	33	19	22	Total
Total For-Sale Housing Gaps	71	36	41	33	19	22	222

KNOX COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	99	9	-9	-8	-15	-25	
Replacement of Substandard Housing	39	5	4	3	0	0	
External Market Support	172	36	33	35	13	21	
Severe Cost Burdened Households	73	8	1	0	0	0	
Total Gross Demand #1	383	58	29	30	0	0	
Net Step Down Support	12	-6	0	-6	0	0	
Total Gross Demand #2	395	52	29	24	0	0	Total
Total Rental Housing Gaps	395	52	29	24	0*	0*	500
KNOX COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	63	29	37	21	6	29	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	80	41	55	48	22	46	
Severe Cost Burdened Households	47	5	5	0	0	0	
Total Gross Demand #1	193	76	98	70	28	75	
Net Step Down Support	15	5	-6	-8	9	-15	
Total Gross Demand #2	208	81	92	62	37	60	Total
Total For-Sale Housing Gaps	208	81	92	62	37	60	540

*Denotes total that has been adjusted to account for surpluses within select demand components.

LARUE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,160	$23,161-$38,600	$38,601-$61,760	$61,761-$92,640	$92,641-$115,800	$115,801+	
Rent Range	≤$579	$580-$965	$966-$1,544	$1,545-$2,316	$2,317-$2,895	$2,896+	
Vacancy Surplus or Deficit	26	14	14	15	5	5	
Replacement of Substandard Housing	2	1	0	0	0	0	
External Market Support	28	15	15	16	5	5	
Severe Cost Burdened Households	67	3	0	0	0	0	
Total Gross Demand #1	123	33	29	31	10	10	
Net Step Down Support	7	-1	0	-4	0	-2	
Total Gross Demand #2	130	32	29	27	10	8	Total
Total Rental Housing Gaps	130	32	29	27	10	8	236
LARUE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$75,114	$75,115-$125,189	$125,190-$200,303	$200,304-$300,454	$300,455-$375,568	$375,569+	
Vacancy Surplus or Deficit	24	21	25	13	6	16	
Replacement of Substandard Housing	3	2	2	1	0	0	
External Market Support	21	20	26	24	9	20	
Severe Cost Burdened Households	15	13	3	0	0	0	
Total Gross Demand #1	63	56	56	38	15	36	
Net Step Down Support	11	0	-3	-5	4	-7	
Total Gross Demand #2	74	56	53	33	19	29	Total
Total For-Sale Housing Gaps	74	56	53	33	19	29	264

LAUREL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	95	4	-45	-57	-48	-89	
Replacement of Substandard Housing	27	6	5	2	0	0	
External Market Support	364	131	133	102	63	82	
Severe Cost Burdened Households	148	13	2	0	0	0	
Total Gross Demand #1	634	154	95	47	15	0	
Net Step Down Support	31	-12	-10	-6	-3	0	
Total Gross Demand #2	665	142	85	41	12	0	Total
Total Rental Housing Gaps	665	142	85	41	12	0*	945
LAUREL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	78	52	80	67	33	110	
Replacement of Substandard Housing	11	5	7	5	0	0	
External Market Support	166	112	208	213	121	311	
Severe Cost Burdened Households	52	14	7	2	0	0	
Total Gross Demand #1	307	183	302	287	154	421	
Net Step Down Support	37	23	-3	-26	53	-84	
Total Gross Demand #2	344	206	299	261	207	337	Total
Total For-Sale Housing Gaps	344	206	299	261	207	337	1,654

*Denotes total that has been adjusted to account for surpluses within select demand components.

LAWRENCE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	28	5	-13	-12	-15	-22	
Replacement of Substandard Housing	27	7	3	2	0	0	
External Market Support	45	18	9	10	0	5	
Severe Cost Burdened Households	21	6	1	0	0	0	
Total Gross Demand #1	121	36	0	0	0	0	
Net Step Down Support	7	-7	0	0	0	0	
Total Gross Demand #2	128	29	0	0	0	0	Total
Total Rental Housing Gaps	128	29	0	0	0*	0*	157
LAWRENCE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	30	21	26	22	13	22	
Replacement of Substandard Housing	11	5	6	3	0	0	
External Market Support	30	22	30	27	16	27	
Severe Cost Burdened Households	12	6	2	0	0	0	
Total Gross Demand #1	83	54	64	52	29	49	
Net Step Down Support	11	2	-3	-4	4	-10	
Total Gross Demand #2	94	56	61	48	33	39	Total
Total For-Sale Housing Gaps	94	56	61	48	33	39	331

LEE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	18	3	-1	-3	-4	-9	
Replacement of Substandard Housing	4	1	1	0	0	0	
External Market Support	35	10	10	6	2	1	
Severe Cost Burdened Households	17	1	0	0	0	0	
Total Gross Demand #1	74	15	10	3	0	0	
Net Step Down Support	3	-1	-1	-1	0	0	
Total Gross Demand #2	77	14	9	2	0	0	Total
Total Rental Housing Gaps	77	14	9	2	0*	0*	102
LEE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	15	8	6	4	2	5	
Replacement of Substandard Housing	16	7	5	3	0	0	
External Market Support	22	14	15	11	6	12	
Severe Cost Burdened Households	2	2	0	0	0	0	
Total Gross Demand #1	55	31	26	18	8	17	
Net Step Down Support	6	-1	-1	-2	1	-3	
Total Gross Demand #2	61	30	25	16	9	14	Total
Total For-Sale Housing Gaps	61	30	25	16	9	14	155

*Denotes total that has been adjusted to account for surpluses within select demand components.

LESLIE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	15	4	0	3	2	2	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	13	4	2	4	2	3	
Severe Cost Burdened Households	4	4	1	0	0	0	
Total Gross Demand #1	32	12	3	7	4	5	
Net Step Down Support	2	-1	0	0	0	-1	
Total Gross Demand #2	34	11	3	7	4	4	Total
Total Rental Housing Gaps	34	11	3	7	4	4	63
LESLIE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	18	17	21	12	9	18	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	13	12	14	9	6	12	
Severe Cost Burdened Households	11	5	5	0	0	0	
Total Gross Demand #1	42	34	40	21	15	30	
Net Step Down Support	7	1	-4	-1	3	-6	
Total Gross Demand #2	49	35	36	20	18	24	Total
Total For-Sale Housing Gaps	49	35	36	20	18	24	182

LETCHER COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	41	14	7	-9	-10	-17	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	42	18	19	6	1	2	
Severe Cost Burdened Households	86	3	0	0	0	0	
Total Gross Demand #1	169	35	26	0	0	0	
Net Step Down Support	7	-2	-5	0	0	0	
Total Gross Demand #2	176	33	21	0	0	0	Total
Total Rental Housing Gaps	176	33	21	0*	0*	0*	230
LETCHER COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	47	25	33	40	16	32	
Replacement of Substandard Housing	4	2	1	1	0	0	
External Market Support	34	22	25	30	12	24	
Severe Cost Burdened Households	20	2	1	0	0	0	
Total Gross Demand #1	105	51	60	71	28	56	
Net Step Down Support	10	2	2	-8	5	-11	
Total Gross Demand #2	115	53	62	63	33	45	Total
Total For-Sale Housing Gaps	115	53	62	63	33	45	371

*Denotes total that has been adjusted to account for surpluses within select demand components.

LEWIS COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	29	11	6	2	0	-2	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	20	8	6	4	2	2	
Severe Cost Burdened Households	18	7	1	0	0	0	
Total Gross Demand #1	67	26	13	6	2	0	
Net Step Down Support	5	-2	-2	-1	0	0	
Total Gross Demand #2	72	24	11	5	2	0	Total
Total Rental Housing Gaps	72	24	11	5	2	0	114
LEWIS COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	23	17	15	27	13	15	
Replacement of Substandard Housing	1	1	0	0	0	0	
External Market Support	13	9	10	15	7	9	
Severe Cost Burdened Households	17	1	1	0	0	0	
Total Gross Demand #1	54	28	26	42	20	24	
Net Step Down Support	6	-1	3	-4	1	-5	
Total Gross Demand #2	60	27	29	38	21	19	Total
Total For-Sale Housing Gaps	60	27	29	38	21	19	194

LINCOLN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	20	-2	-20	-16	-24	-42	
Replacement of Substandard Housing	15	4	3	3	0	0	
External Market Support	37	16	16	20	4	5	
Severe Cost Burdened Households	47	7	1	0	0	0	
Total Gross Demand #1	119	25	0	7	0	0	
Net Step Down Support	5	-5	1	-1	0	0	
Total Gross Demand #2	124	20	1	6	0	0	Total
Total Rental Housing Gaps	124	20	1	6	0*	0*	151
LINCOLN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	34	22	35	31	17	37	
Replacement of Substandard Housing	6	3	4	3	0	0	
External Market Support	29	19	36	38	18	41	
Severe Cost Burdened Households	28	10	2	1	0	0	
Total Gross Demand #1	97	54	77	73	35	78	
Net Step Down Support	11	4	0	-8	9	-16	
Total Gross Demand #2	108	58	77	65	44	62	Total
Total For-Sale Housing Gaps	108	58	77	65	44	62	414

*Denotes total that has been adjusted to account for surpluses within select demand components.

LIVINGSTON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,580	$20,581-$34,300	$34,301-$54,880	$54,881-$82,320	$82,321-$102,900	$102,901+	
Rent Range	≤$515	$516-$858	$859-$1,372	$1,373-$2,058	$2,059-$2,573	$2,574+	
Vacancy Surplus or Deficit	15	8	6	1	0	0	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	28	15	15	6	2	3	
Severe Cost Burdened Households	9	1	0	0	0	0	
Total Gross Demand #1	52	24	21	7	2	3	
Net Step Down Support	5	-1	-3	-1	1	-1	
Total Gross Demand #2	57	23	18	6	3	2	Total
Total Rental Housing Gaps	57	23	18	6	3	2	109
LIVINGSTON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$66,746	$66,747-$111,243	$111,244-$177,989	$177,990-$266,984	$266,985-$333,730	$333,731+	
Vacancy Surplus or Deficit	14	9	11	17	11	15	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	21	14	21	30	16	31	
Severe Cost Burdened Households	12	2	3	0	0	0	
Total Gross Demand #1	47	25	35	47	27	46	
Net Step Down Support	5	2	2	-4	4	-9	
Total Gross Demand #2	52	27	37	43	31	37	Total
Total For-Sale Housing Gaps	52	27	37	43	31	37	227

LOGAN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,190	$20,191-$33,650	$33,651-$53,840	$53,841-$80,760	$80,761-$100,950	$100,951+	
Rent Range	≤$505	$506-$841	$842-$1,346	$1,347-$2,019	$2,020-$2,524	$2,525+	
Vacancy Surplus or Deficit	42	13	10	-2	-6	-17	
Replacement of Substandard Housing	13	4	4	2	0	0	
External Market Support	76	36	49	33	18	20	
Severe Cost Burdened Households	70	1	4	0	0	0	
Total Gross Demand #1	201	54	67	33	12	3	
Net Step Down Support	11	2	-6	-5	-1	-1	
Total Gross Demand #2	212	56	61	28	11	2	Total
Total Rental Housing Gaps	212	56	61	28	11	2	370
LOGAN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$65,481	$65,482-$109,135	$109,136-$174,616	$174,617-$261,924	$261,925-$327,405	$327,406+	
Vacancy Surplus or Deficit	26	25	25	28	27	39	
Replacement of Substandard Housing	13	8	8	8	0	0	
External Market Support	33	30	42	60	45	60	
Severe Cost Burdened Households	23	7	4	1	0	0	
Total Gross Demand #1	95	70	79	97	72	99	
Net Step Down Support	14	2	3	-5	6	-20	
Total Gross Demand #2	109	72	82	92	78	79	Total
Total For-Sale Housing Gaps	109	72	82	92	78	79	512

*Denotes total that has been adjusted to account for surpluses within select demand components.

LYON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,320	$22,321-$37,200	$37,201-$59,520	$59,521-$89,280	$89,281-$111,600	$111,601+	
Rent Range	≤$558	$559-$930	$931-$1,488	$1,489-$2,232	$2,233-$2,790	$2,791+	
Vacancy Surplus or Deficit	8	1	-1	-1	-1	-4	
Replacement of Substandard Housing	15	4	3	2	0	0	
External Market Support	22	8	8	7	5	6	
Severe Cost Burdened Households	16	2	0	0	0	0	
Total Gross Demand #1	61	15	10	8	4	2	
Net Step Down Support	3	-1	0	-1	-1	0	
Total Gross Demand #2	64	14	10	7	3	2	Total
Total Rental Housing Gaps	64	14	10	7	3	2	100
LYON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$72,389	$72,390-$120,649	$120,650-$193,038	$193,039-$289,557	$289,558-$361,946	$361,947+	
Vacancy Surplus or Deficit	9	9	13	15	4	10	
Replacement of Substandard Housing	2	2	2	2	0	0	
External Market Support	14	16	25	32	12	35	
Severe Cost Burdened Households	7	3	1	0	0	0	
Total Gross Demand #1	32	30	41	49	16	45	
Net Step Down Support	6	2	2	-7	6	-9	
Total Gross Demand #2	38	32	43	42	22	36	Total
Total For-Sale Housing Gaps	38	32	43	42	22	36	213

MADISON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,920	$22,921-$38,200	$38,201-$61,120	$61,121-$91,680	$91,681-$114,600	$114,601+	
Rent Range	≤$573	$574-$955	$956-$1,528	$1,529-$2,292	$2,293-$2,865	$2,866+	
Vacancy Surplus or Deficit	182	59	35	-36	-75	-138	
Replacement of Substandard Housing	80	27	28	11	0	0	
External Market Support	145	74	101	59	17	20	
Severe Cost Burdened Households	719	89	5	0	0	0	
Total Gross Demand #1	1,126	249	169	34	0	0	
Net Step Down Support	50	-16	-27	-7	0	0	
Total Gross Demand #2	1,176	233	142	27	0	0	Total
Total Rental Housing Gaps	1,176	233	142	27	0*	0*	1,578
MADISON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$74,335	$74,336-$123,892	$123,893-$198,227	$198,228-$297,341	$297,342-$371,676	$371,677+	
Vacancy Surplus or Deficit	72	61	115	77	26	165	
Replacement of Substandard Housing	19	11	16	12	0	0	
External Market Support	35	30	61	64	41	112	
Severe Cost Burdened Households	34	25	18	5	1	0	
Total Gross Demand #1	160	127	210	158	68	277	
Net Step Down Support	25	17	-10	-18	41	-55	
Total Gross Demand #2	185	144	200	140	109	222	Total
Total For-Sale Housing Gaps	185	144	200	140	109	222	1,000

*Denotes total that has been adjusted to account for surpluses within select demand components.

MAGOFFIN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	26	6	3	0	-2	-5	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	24	8	8	6	3	3	
Severe Cost Burdened Households	45	3	0	0	0	0	
Total Gross Demand #1	95	17	11	6	1	0	
Net Step Down Support	3	-1	-1	-1	0	0	
Total Gross Demand #2	98	16	10	5	1	0	Total
Total Rental Housing Gaps	98	16	10	5	1	0*	130
MAGOFFIN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	24	22	15	15	4	13	
Replacement of Substandard Housing	7	4	2	2	0	0	
External Market Support	18	15	11	12	4	9	
Severe Cost Burdened Households	20	4	2	0	0	0	
Total Gross Demand #1	69	45	30	29	8	22	
Net Step Down Support	9	-3	0	-4	2	-4	
Total Gross Demand #2	78	42	30	25	10	18	Total
Total For-Sale Housing Gaps	78	42	30	25	10	18	203

MARION COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,190	$20,191-$33,650	$33,651-$53,840	$53,841-$80,760	$80,761-$100,950	$100,951+	
Rent Range	≤$505	$506-$841	$842-$1,346	$1,347-$2,019	$2,020-$2,524	$2,525+	
Vacancy Surplus or Deficit	30	19	5	6	2	-5	
Replacement of Substandard Housing	32	14	6	5	0	0	
External Market Support	81	54	32	34	20	13	
Severe Cost Burdened Households	49	3	0	0	0	0	
Total Gross Demand #1	192	90	43	45	22	8	
Net Step Down Support	18	-9	0	-5	-2	-2	
Total Gross Demand #2	210	81	43	40	20	6	Total
Total Rental Housing Gaps	210	81	43	40	20	6	400
MARION COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$65,481	$65,482-$109,135	$109,136-$174,616	$174,617-$261,924	$261,925-$327,405	$327,406+	
Vacancy Surplus or Deficit	22	15	30	31	18	36	
Replacement of Substandard Housing	3	1	2	2	0	0	
External Market Support	47	30	63	79	49	89	
Severe Cost Burdened Households	24	6	4	1	0	0	
Total Gross Demand #1	96	52	99	113	67	125	
Net Step Down Support	10	10	3	-10	12	-25	
Total Gross Demand #2	106	62	102	103	79	100	Total
Total For-Sale Housing Gaps	106	62	102	103	79	100	552

*Denotes total that has been adjusted to account for surpluses within select demand components.

MARSHALL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$24,240	$24,241-$40,400	$40,401-$64,640	$64,641-$96,960	$96,961-$121,200	$121,201+	
Rent Range	≤$606	$607-$1,010	$1,011-$1,616	$1,617-$2,424	$2,425-$3,030	$3,031+	
Vacancy Surplus or Deficit	42	12	2	-2	-13	-23	
Replacement of Substandard Housing	83	24	19	10	0	0	
External Market Support	306	133	138	115	21	28	
Severe Cost Burdened Households	78	4	0	0	0	0	
Total Gross Demand #1	509	173	159	123	8	5	
Net Step Down Support	35	-3	-7	-23	-1	-1	
Total Gross Demand #2	544	170	152	100	7	4	Total
Total Rental Housing Gaps	544	170	152	100	7	4	977
MARSHALL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$78,616	$78,617-$131,027	$131,028-$209,643	$209,644-$314,465	$314,466-$393,081	$393,082+	
Vacancy Surplus or Deficit	39	24	56	59	27	69	
Replacement of Substandard Housing	3	2	3	2	0	0	
External Market Support	201	151	304	341	173	428	
Severe Cost Burdened Households	23	14	4	1	1	0	
Total Gross Demand #1	266	191	367	403	201	497	
Net Step Down Support	38	35	8	-41	59	-99	
Total Gross Demand #2	304	226	375	362	260	398	Total
Total For-Sale Housing Gaps	304	226	375	362	260	398	1,925

MARTIN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	22	1	2	-2	-5	-5	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	23	4	9	5	1	4	
Severe Cost Burdened Households	34	2	0	0	0	0	
Total Gross Demand #1	79	7	11	3	0	0	
Net Step Down Support	1	1	-1	-1	0	0	
Total Gross Demand #2	80	8	10	2	0	0	Total
Total Rental Housing Gaps	80	8	10	2	0*	0*	100
MARTIN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	14	11	17	17	6	17	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	11	8	13	14	5	14	
Severe Cost Burdened Households	13	1	1	0	0	0	
Total Gross Demand #1	38	20	31	31	11	31	
Net Step Down Support	4	2	0	-4	4	-6	
Total Gross Demand #2	42	22	31	27	15	25	Total
Total For-Sale Housing Gaps	42	22	31	27	15	25	162

*Denotes total that has been adjusted to account for surpluses within select demand components.

MASON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,480	$21,481-$35,800	$35,801-$57,280	$57,281-$85,920	$85,921-$107,400	$107,401+	
Rent Range	≤$537	$538-$895	$896-$1,432	$1,433-$2,148	$2,149-$2,685	$2,686+	
Vacancy Surplus or Deficit	28	0	-9	-19	-20	-30	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	29	11	16	9	3	8	
Severe Cost Burdened Households	121	3	0	0	0	0	
Total Gross Demand #1	178	14	7	0	0	0	
Net Step Down Support	3	-2	-1	0	0	0	
Total Gross Demand #2	181	12	6	0	0	0	Total
Total Rental Housing Gaps	181	12	6	0*	0*	0*	199
MASON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$69,665	$69,666-$116,108	$116,109-$185,773	$185,774-$278,659	$278,660-$348,324	$348,325+	
Vacancy Surplus or Deficit	17	19	19	19	14	50	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	10	11	11	11	7	28	
Severe Cost Burdened Households	20	2	0	0	0	0	
Total Gross Demand #1	48	33	31	31	21	78	
Net Step Down Support	7	-1	0	-2	12	-16	
Total Gross Demand #2	55	32	31	29	33	62	Total
Total For-Sale Housing Gaps	55	32	31	29	33	62	242

MCCRACKEN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,590	$22,591-$37,650	$37,651-$60,240	$60,241-$90,360	$90,361-$112,950	$112,951+	
Rent Range	≤$565	$566-$941	$942-$1,506	$1,507-$2,259	$2,260-$2,824	$2,825+	
Vacancy Surplus or Deficit	168	75	22	40	-5	-5	
Replacement of Substandard Housing	138	48	27	22	0	0	
External Market Support	460	240	180	222	87	150	
Severe Cost Burdened Households	382	37	0	0	0	0	
Total Gross Demand #1	1,148	400	229	284	82	145	
Net Step Down Support	80	-34	11	-41	13	-29	
Total Gross Demand #2	1,228	366	240	243	95	116	Total
Total Rental Housing Gaps	1,228	366	240	243	95	116	2,288
MCCRACKEN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$73,265	$73,266-$122,108	$122,109-$195,373	$195,374-$293,059	$293,060-$366,324	$366,325+	
Vacancy Surplus or Deficit	39	26	53	91	22	143	
Replacement of Substandard Housing	8	5	6	7	0	0	
External Market Support	94	84	145	239	117	356	
Severe Cost Burdened Households	58	8	10	5	1	0	
Total Gross Demand #1	199	123	214	342	140	499	
Net Step Down Support	25	18	25	-40	72	-100	
Total Gross Demand #2	224	141	239	302	212	399	Total
Total For-Sale Housing Gaps	224	141	239	302	212	399	1,517

*Denotes total that has been adjusted to account for surpluses within select demand components.

MCCREARY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	26	3	-13	-16	-20	-35	
Replacement of Substandard Housing	33	9	6	3	0	0	
External Market Support	28	12	10	8	1	0	
Severe Cost Burdened Households	28	1	0	0	0	0	
Total Gross Demand #1	115	25	3	0	0	0	
Net Step Down Support	5	-4	-1	0	0	0	
Total Gross Demand #2	120	21	2	0	0	0	Total
Total Rental Housing Gaps	120	21	2	0*	0*	0*	143
MCCREARY COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	29	19	13	13	7	14	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	19	13	12	14	5	11	
Severe Cost Burdened Households	19	3	1	1	0	0	
Total Gross Demand #1	67	35	26	28	12	25	
Net Step Down Support	7	-2	1	-4	3	-5	
Total Gross Demand #2	74	33	27	24	15	20	Total
Total For-Sale Housing Gaps	74	33	27	24	15	20	193

MCLEAN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,860	$22,861-$38,100	$38,101-$60,960	$60,961-$91,440	$91,441-$114,300	$114,301+	
Rent Range	≤$572	$573-$953	$954-$1,524	$1,525-$2,286	$2,287-$2,858	$2,859+	
Vacancy Surplus or Deficit	15	5	0	0	-3	-6	
Replacement of Substandard Housing	3	1	0	0	0	0	
External Market Support	88	41	24	23	4	5	
Severe Cost Burdened Households	20	0	0	0	0	0	
Total Gross Demand #1	126	47	24	23	1	0	
Net Step Down Support	9	-4	0	-5	0	0	
Total Gross Demand #2	135	43	24	18	1	0	Total
Total Rental Housing Gaps	135	43	24	18	1	0*	221
MCLEAN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$74,141	$74,142-$123,568	$123,569-$197,708	$197,709-$296,562	$296,563-$370,703	$370,704+	
Vacancy Surplus or Deficit	11	9	13	16	9	26	
Replacement of Substandard Housing	1	0	1	0	0	0	
External Market Support	45	38	62	72	36	111	
Severe Cost Burdened Households	8	1	0	1	0	0	
Total Gross Demand #1	65	48	76	89	45	137	
Net Step Down Support	10	5	3	-9	18	-27	
Total Gross Demand #2	75	53	79	80	63	110	Total
Total For-Sale Housing Gaps	75	53	79	80	63	110	460

*Denotes total that has been adjusted to account for surpluses within select demand components.

MEADE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$24,600	$24,601-$41,000	$41,001-$65,600	$65,601-$98,400	$98,401-$123,000	$123,001+	
Rent Range	≤$615	$616-$1,025	$1,026-$1,640	$1,641-$2,460	$2,461-$3,075	$3,076+	
Vacancy Surplus or Deficit	22	6	-1	-2	-17	-27	
Replacement of Substandard Housing	10	4	4	3	0	0	
External Market Support	30	17	25	24	5	10	
Severe Cost Burdened Households	65	9	0	0	0	0	
Total Gross Demand #1	127	36	28	25	0	0	
Net Step Down Support	7	-1	-1	-5	0	0	
Total Gross Demand #2	134	35	27	20	0	0	Total
Total Rental Housing Gaps	134	35	27	20	0*	0*	216
MEADE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$79,784	$79,785-$132,973	$132,974-$212,757	$212,758-$319,135	$319,136-$398,919	$398,920+	
Vacancy Surplus or Deficit	31	29	43	38	13	64	
Replacement of Substandard Housing	6	4	5	3	0	0	
External Market Support	21	21	33	36	19	49	
Severe Cost Burdened Households	20	9	8	0	1	0	
Total Gross Demand #1	78	63	89	77	33	113	
Net Step Down Support	13	5	-3	-8	16	-23	
Total Gross Demand #2	91	68	86	69	49	90	Total
Total For-Sale Housing Gaps	91	68	86	69	49	90	453

MENIFEE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	9	2	-1	-2	1	-1	
Replacement of Substandard Housing	2	0	0	0	0	0	
External Market Support	8	3	2	1	2	2	
Severe Cost Burdened Households	8	0	0	0	0	0	
Total Gross Demand #1	27	5	1	0	3	1	
Net Step Down Support	1	-1	0	1	-1	0	
Total Gross Demand #2	28	4	1	1	2	1	Total
Total Rental Housing Gaps	28	4	1	1*	2	1	37
MENIFEE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	13	5	0	1	7	3	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	8	4	7	8	5	5	
Severe Cost Burdened Households	7	0	0	0	0	0	
Total Gross Demand #1	28	9	7	9	12	8	
Net Step Down Support	2	-1	1	0	0	-2	
Total Gross Demand #2	30	8	8	9	12	6	Total
Total For-Sale Housing Gaps	30	8	8	9	12	6	73

*Denotes total that has been adjusted to account for surpluses within select demand components.

MERCER COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,190	$23,191-$38,650	$38,651-$61,840	$61,841-$92,760	$92,761-$115,950	$115,951+	
Rent Range	≤$580	$581-$966	$967-$1,546	$1,547-$2,319	$2,320-$2,899	$2,900+	
Vacancy Surplus or Deficit	18	10	17	5	-7	-14	
Replacement of Substandard Housing	9	4	6	2	0	0	
External Market Support	44	31	55	37	10	15	
Severe Cost Burdened Households	68	8	1	1	0	0	
Total Gross Demand #1	139	53	79	45	3	1	
Net Step Down Support	11	5	-7	-8	-1	0	
Total Gross Demand #2	150	58	72	37	2	1	Total
Total Rental Housing Gaps	150	58	72	37	2	1	320
MERCER COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$75,211	$75,212-$125,351	$125,352-$200,562	$200,563-$300,843	$300,844-$376,054	$376,055+	
Vacancy Surplus or Deficit	30	27	27	33	20	26	
Replacement of Substandard Housing	8	5	5	4	0	0	
External Market Support	39	36	47	63	29	57	
Severe Cost Burdened Households	13	5	4	0	0	0	
Total Gross Demand #1	90	73	83	100	49	83	
Net Step Down Support	15	2	3	-10	7	-17	
Total Gross Demand #2	105	75	86	90	56	66	Total
Total For-Sale Housing Gaps	105	75	86	90	56	66	478

METCALFE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	13	-4	-11	-8	-12	-19	
Replacement of Substandard Housing	2	0	0	0	0	0	
External Market Support	21	5	6	9	1	2	
Severe Cost Burdened Households	26	2	0	0	0	0	
Total Gross Demand #1	62	3	0	1	0	0	
Net Step Down Support	1	-1	0	0	0	0	
Total Gross Demand #2	63	2	0	1	0	0	Total
Total Rental Housing Gaps	63	2	0*	1	0*	0*	66
METCALFE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	18	12	15	8	10	15	
Replacement of Substandard Housing	13	7	8	3	0	0	
External Market Support	16	14	19	11	10	15	
Severe Cost Burdened Households	12	1	0	1	0	0	
Total Gross Demand #1	59	34	42	23	20	30	
Net Step Down Support	7	1	-3	-1	2	-6	
Total Gross Demand #2	66	35	39	22	22	24	Total
Total For-Sale Housing Gaps	66	35	39	22	22	24	208

*Denotes total that has been adjusted to account for surpluses within select demand components.

MONROE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	25	11	10	15	1	3	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	28	12	11	17	2	3	
Severe Cost Burdened Households	73	4	6	0	0	0	
Total Gross Demand #1	126	27	27	32	3	6	
Net Step Down Support	5	0	1	-5	0	-1	
Total Gross Demand #2	131	27	28	27	3	5	Total
Total Rental Housing Gaps	131	27	28	27	3	5	221
MONROE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	16	9	4	13	2	23	
Replacement of Substandard Housing	5	2	2	1	0	0	
External Market Support	19	12	12	17	6	28	
Severe Cost Burdened Households	7	2	2	0	0	0	
Total Gross Demand #1	47	25	20	31	8	51	
Net Step Down Support	5	-1	2	-4	8	-10	
Total Gross Demand #2	52	24	22	27	16	41	Total
Total For-Sale Housing Gaps	52	24	22	27	16	41	182

MONTGOMERY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,530	$19,531-$32,550	$32,551-$52,080	$52,081-$78,120	$78,121-$97,650	$97,651+	
Rent Range	≤$488	$489-$814	$815-$1,302	$1,303-$1,953	$1,954-$2,441	$2,442+	
Vacancy Surplus or Deficit	46	12	1	-4	-6	-27	
Replacement of Substandard Housing	18	6	5	3	0	0	
External Market Support	127	58	68	57	37	26	
Severe Cost Burdened Households	108	29	5	0	0	0	
Total Gross Demand #1	299	105	79	56	31	0	
Net Step Down Support	21	-5	-5	-5	-6	0	
Total Gross Demand #2	320	100	74	51	25	0	Total
Total Rental Housing Gaps	320	100	74	51	25	0*	570
MONTGOMERY COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$63,341	$63,342-$105,568	$105,569-$168,908	$168,909-$253,362	$253,363-$316,703	$316,704+	
Vacancy Surplus or Deficit	30	22	34	37	16	36	
Replacement of Substandard Housing	9	5	6	5	0	0	
External Market Support	52	39	69	82	55	100	
Severe Cost Burdened Households	26	5	2	0	0	0	
Total Gross Demand #1	117	71	111	124	71	136	
Net Step Down Support	14	8	3	-11	13	-27	
Total Gross Demand #2	131	79	114	113	84	109	Total
Total For-Sale Housing Gaps	131	79	114	113	84	109	630

*Denotes total that has been adjusted to account for surpluses within select demand components.

MORGAN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	18	1	-6	-6	-6	-15	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	31	10	10	10	6	3	
Severe Cost Burdened Households	22	4	1	0	0	0	
Total Gross Demand #1	71	15	5	4	0	0	
Net Step Down Support	3	-2	0	-1	0	0	
Total Gross Demand #2	74	13	5	3	0	0	Total
Total Rental Housing Gaps	74	13	5	3	0	0*	95
MORGAN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	19	14	16	18	6	20	
Replacement of Substandard Housing	2	1	1	1	0	0	
External Market Support	20	18	21	22	9	24	
Severe Cost Burdened Households	11	5	2	1	0	0	
Total Gross Demand #1	52	38	40	42	15	44	
Net Step Down Support	8	0	0	-5	6	-9	
Total Gross Demand #2	60	38	40	37	21	35	Total
Total For-Sale Housing Gaps	60	38	40	37	21	35	231

MUHLENBERG COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,650	$19,651-$32,750	$32,751-$52,400	$52,401-$78,600	$78,601-$98,250	$98,251+	
Rent Range	≤$491	$492-$819	$820-$1,310	$1,311-$1,965	$1,966-$2,456	$2,457+	
Vacancy Surplus or Deficit	13	2	-24	-40	-31	-60	
Replacement of Substandard Housing	3	1	1	0	0	0	
External Market Support	39	28	26	10	6	4	
Severe Cost Burdened Households	135	12	2	0	0	0	
Total Gross Demand #1	190	43	5	0	0	0	
Net Step Down Support	9	-8	-1	0	0	0	
Total Gross Demand #2	199	35	4	0	0	0	Total
Total Rental Housing Gaps	199	35	4	0*	0*	0*	238
MUHLENBERG COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$63,730	$63,731-$106,216	$106,217-$169,946	$169,947-$254,919	$254,920-$318,649	$318,650+	
Vacancy Surplus or Deficit	39	29	39	41	29	70	
Replacement of Substandard Housing	71	43	44	30	0	0	
External Market Support	33	29	40	41	26	65	
Severe Cost Burdened Households	34	5	4	1	1	0	
Total Gross Demand #1	177	106	127	113	56	135	
Net Step Down Support	21	4	-2	-12	16	-27	
Total Gross Demand #2	198	110	125	101	72	108	Total
Total For-Sale Housing Gaps	198	110	125	101	72	108	714

*Denotes total that has been adjusted to account for surpluses within select demand components.

NELSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,530	$25,531-$42,550	$42,551-$68,080	$68,081-$102,120	$102,121-$127,650	$127,651+	
Rent Range	≤$638	$639-$1,064	$1,065-$1,702	$1,703-$2,553	$2,554-$3,191	$3,192+	
Vacancy Surplus or Deficit	44	17	-1	-15	-33	-56	
Replacement of Substandard Housing	39	16	14	7	0	0	
External Market Support	119	74	85	61	11	13	
Severe Cost Burdened Households	151	44	0	0	0	0	
Total Gross Demand #1	353	151	98	53	0	0	
Net Step Down Support	30	-10	-9	-11	0	0	
Total Gross Demand #2	383	141	89	42	0	0	Total
Total Rental Housing Gaps	383	141	89	42	0*	0*	655
NELSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$82,800	$82,801-$138,000	$138,001-$220,800	$220,801-$331,200	$331,201-$414,000	$414,001+	
Vacancy Surplus or Deficit	43	48	58	74	44	97	
Replacement of Substandard Housing	4	3	3	3	0	0	
External Market Support	64	76	106	150	75	164	
Severe Cost Burdened Households	30	17	10	2	0	0	
Total Gross Demand #1	141	144	177	229	119	261	
Net Step Down Support	29	6	11	-22	28	-52	
Total Gross Demand #2	170	150	188	207	147	209	Total
Total For-Sale Housing Gaps	170	150	188	207	147	209	1,071

NICHOLAS COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,470	$19,471-$32,450	$32,451-$51,920	$51,921-$77,880	$77,881-$97,350	$97,351+	
Rent Range	≤$487	$488-$811	$812-$1,298	$1,299-$1,947	$1,948-$2,434	$2,435+	
Vacancy Surplus or Deficit	14	8	2	8	4	-1	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	7	5	2	5	2	1	
Severe Cost Burdened Households	36	11	2	0	0	0	
Total Gross Demand #1	57	24	6	13	6	0	
Net Step Down Support	5	-4	2	-2	-1	0	
Total Gross Demand #2	62	20	8	11	5	0	Total
Total Rental Housing Gaps	62	20	8	11	5	0	106
NICHOLAS COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$63,146	$63,147-$105,243	$105,244-$168,389	$168,390-$252,584	$252,585-$315,730	$315,731+	
Vacancy Surplus or Deficit	7	10	8	6	6	15	
Replacement of Substandard Housing	7	6	5	3	0	0	
External Market Support	3	4	5	4	3	7	
Severe Cost Burdened Households	9	0	0	0	0	0	
Total Gross Demand #1	26	20	18	13	9	22	
Net Step Down Support	4	0	-1	-1	2	-4	
Total Gross Demand #2	30	20	17	12	11	18	Total
Total For-Sale Housing Gaps	30	20	17	12	11	18	108

*Denotes total that has been adjusted to account for surpluses within select demand components.

OHIO COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	28	5	6	5	-2	-3	
Replacement of Substandard Housing	12	3	3	2	0	0	
External Market Support	51	17	28	25	12	19	
Severe Cost Burdened Households	51	5	1	1	0	0	
Total Gross Demand #1	142	30	38	33	10	16	
Net Step Down Support	6	2	-1	-5	1	-3	
Total Gross Demand #2	148	32	37	28	11	13	Total
Total Rental Housing Gaps	148	32	37	28	11	13	269
OHIO COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	22	21	35	41	22	53	
Replacement of Substandard Housing	2	1	2	1	0	0	
External Market Support	29	28	50	55	28	67	
Severe Cost Burdened Households	14	8	6	0	0	0	
Total Gross Demand #1	67	58	93	97	50	120	
Net Step Down Support	12	7	0	-9	14	-24	
Total Gross Demand #2	79	65	93	88	64	96	Total
Total For-Sale Housing Gaps	79	65	93	88	64	96	485

OLDHAM COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,910	$26,911-$44,850	$44,851-$71,760	$71,761-$107,640	$107,641-$134,550	$134,551+	
Rent Range	≤$673	$674-$1,121	$1,122-$1,794	$1,795-$2,691	$2,692-$3,364	$3,365+	
Vacancy Surplus or Deficit	12	17	4	-14	-21	-29	
Replacement of Substandard Housing	8	6	6	2	0	0	
External Market Support	62	71	85	51	16	41	
Severe Cost Burdened Households	67	19	1	0	0	0	
Total Gross Demand #1	149	113	96	39	0	12	
Net Step Down Support	23	-4	-11	-8	2	-2	
Total Gross Demand #2	172	109	85	31	2	10	Total
Total Rental Housing Gaps	172	109	85	31	2*	10	409
OLDHAM COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$87,276	$87,277-$145,459	$145,460-$232,735	$232,736-$349,103	$349,104-$436,378	$436,379+	
Vacancy Surplus or Deficit	31	38	74	83	69	239	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	51	61	120	152	122	451	
Severe Cost Burdened Households	21	16	12	7	2	0	
Total Gross Demand #1	104	116	207	243	193	690	
Net Step Down Support	23	18	8	-10	99	-138	
Total Gross Demand #2	127	134	215	233	292	552	Total
Total For-Sale Housing Gaps	127	134	215	233	292	552	1,553

*Denotes total that has been adjusted to account for surpluses within select demand components.

OWEN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,650	$19,651-$32,750	$32,751-$52,400	$52,401-$78,600	$78,601-$98,250	$98,251+	
Rent Range	≤$491	$492-$819	$820-$1,310	$1,311-$1,965	$1,966-$2,456	$2,457+	
Vacancy Surplus or Deficit	10	0	-6	5	-6	-10	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	10	4	3	10	2	3	
Severe Cost Burdened Households	34	14	2	0	0	0	
Total Gross Demand #1	54	18	0	15	0	0	
Net Step Down Support	4	-4	3	-3	0	0	
Total Gross Demand #2	58	14	3	12	0	0	Total
Total Rental Housing Gaps	58	14	3*	12	0*	0*	87

OWEN COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$63,730	$63,731-$106,216	$106,217-$169,946	$169,947-$254,919	$254,920-$318,649	$318,650+	
Vacancy Surplus or Deficit	14	13	12	11	9	29	
Replacement of Substandard Housing	1	1	1	0	0	0	
External Market Support	7	7	8	8	5	15	
Severe Cost Burdened Households	11	4	1	0	0	0	
Total Gross Demand #1	33	25	22	19	14	44	
Net Step Down Support	5	-1	0	-1	6	-9	
Total Gross Demand #2	38	24	22	18	20	35	Total
Total For-Sale Housing Gaps	38	24	22	18	20	35	157

OWSLEY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	14	5	3	0	-1	-1	
Replacement of Substandard Housing	5	1	1	0	0	0	
External Market Support	9	3	3	1	0	0	
Severe Cost Burdened Households	9	0	0	0	0	0	
Total Gross Demand #1	37	9	7	1	0	0	
Net Step Down Support	2	-1	-1	0	0	0	
Total Gross Demand #2	39	8	6	1	0	0	Total
Total Rental Housing Gaps	39	8	6	1	0*	0*	54

OWSLEY COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	8	4	6	5	4	8	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	4	2	3	3	2	4	
Severe Cost Burdened Households	2	0	0	0	0	0	
Total Gross Demand #1	14	6	9	8	6	12	
Net Step Down Support	1	1	0	-1	1	-2	
Total Gross Demand #2	15	7	9	7	7	10	Total
Total For-Sale Housing Gaps	15	7	9	7	7	10	55

*Denotes total that has been adjusted to account for surpluses within select demand components.

PENDLETON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,330	$30,331-$50,550	$50,551-$80,880	$80,881-$121,320	$121,321-$151,650	$151,651+	
Rent Range	≤$758	$759-$1,264	$1,265-$2,022	$2,023-$3,033	$3,034-$3,791	$3,792+	
Vacancy Surplus or Deficit	32	7	4	5	2	-5	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	29	8	7	8	4	0	
Severe Cost Burdened Households	63	3	0	0	0	0	
Total Gross Demand #1	124	18	11	13	6	0	
Net Step Down Support	4	-2	1	-2	-1	0	
Total Gross Demand #2	128	16	12	11	5	0	Total
Total Rental Housing Gaps	128	16	12	11	5	0*	172
PENDLETON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$98,368	$98,369-$163,946	$163,947-$262,314	$262,315-$393,470	$393,471-$491,838	$491,839+	
Vacancy Surplus or Deficit	25	12	24	19	16	9	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	20	15	18	18	13	9	
Severe Cost Burdened Households	25	5	1	0	0	0	
Total Gross Demand #1	73	33	44	38	29	18	
Net Step Down Support	7	2	-1	-2	-2	-4	
Total Gross Demand #2	80	35	43	36	27	14	Total
Total For-Sale Housing Gaps	80	35	43	36	27	14	235

PERRY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	24	-5	-38	-44	-41	-62	
Replacement of Substandard Housing	20	6	4	2	0	0	
External Market Support	122	57	47	34	8	27	
Severe Cost Burdened Households	116	5	0	0	2	0	
Total Gross Demand #1	282	63	13	0	0	0	
Net Step Down Support	13	-10	-3	0	0	0	
Total Gross Demand #2	295	53	10	0	0	0	Total
Total Rental Housing Gaps	295	53	10	0*	0*	0*	358
PERRY COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	41	33	30	53	25	56	
Replacement of Substandard Housing	21	11	8	9	0	0	
External Market Support	84	69	63	105	50	119	
Severe Cost Burdened Households	22	5	1	0	0	0	
Total Gross Demand #1	168	118	102	167	75	175	
Net Step Down Support	24	-4	13	-18	20	-35	
Total Gross Demand #2	192	114	115	149	95	140	Total
Total For-Sale Housing Gaps	192	114	115	149	95	140	805

*Denotes total that has been adjusted to account for surpluses within select demand components.

PIKE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	116	16	-30	-19	-28	-53	
Replacement of Substandard Housing	17	4	2	2	0	0	
External Market Support	214	68	46	63	27	36	
Severe Cost Burdened Households	273	42	7	0	0	0	
Total Gross Demand #1	620	130	25	46	0	0	
Net Step Down Support	26	-21	4	-9	0	0	
Total Gross Demand #2	646	109	29	37	0	0	Total
Total Rental Housing Gaps	646	109	29	37	0*	0*	821
PIKE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	95	61	75	73	30	87	
Replacement of Substandard Housing	6	3	3	2	0	0	
External Market Support	131	87	115	111	58	138	
Severe Cost Burdened Households	81	14	13	2	1	0	
Total Gross Demand #1	313	165	206	188	89	225	
Net Step Down Support	33	8	-3	-20	27	-45	
Total Gross Demand #2	346	173	203	168	116	180	Total
Total For-Sale Housing Gaps	346	173	203	168	116	180	1,186

POWELL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	41	10	7	3	4	0	
Replacement of Substandard Housing	45	8	5	2	0	0	
External Market Support	46	13	10	6	6	2	
Severe Cost Burdened Households	98	8	1	0	0	0	
Total Gross Demand #1	230	39	23	11	10	2	
Net Step Down Support	8	-3	-3	0	-2	0	
Total Gross Demand #2	238	36	20	11	8	2	Total
Total Rental Housing Gaps	238	36	20	11	8	2	315
POWELL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	14	13	-1	18	5	18	
Replacement of Substandard Housing	8	5	3	4	0	0	
External Market Support	13	12	11	20	13	28	
Severe Cost Burdened Households	10	3	1	0	0	0	
Total Gross Demand #1	45	33	14	42	18	46	
Net Step Down Support	7	-4	5	-4	5	-9	
Total Gross Demand #2	52	29	19	38	23	37	Total
Total For-Sale Housing Gaps	52	29	19	38	23	37	198

*Denotes total that has been adjusted to account for surpluses within select demand components.

PULASKI COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	123	22	-26	-34	-47	-84	
Replacement of Substandard Housing	77	20	14	8	0	0	
External Market Support	265	105	98	86	31	40	
Severe Cost Burdened Households	345	58	16	0	0	0	
Total Gross Demand #1	810	205	102	60	0	0	
Net Step Down Support	41	-21	-8	-12	0	0	
Total Gross Demand #2	851	184	94	48	0	0	Total
Total Rental Housing Gaps	851	184	94	48	0*	0*	1,177
PULASKI COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	106	63	65	69	22	51	
Replacement of Substandard Housing	53	23	20	17	0	0	
External Market Support	144	92	111	138	79	184	
Severe Cost Burdened Households	69	13	11	2	0	0	
Total Gross Demand #1	372	191	207	226	101	235	
Net Step Down Support	38	3	4	-25	27	-47	
Total Gross Demand #2	410	194	211	201	128	188	Total
Total For-Sale Housing Gaps	410	194	211	201	128	188	1,332

ROBERTSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,830	$19,831-$33,050	$33,051-$52,880	$52,881-$79,320	$79,321-$99,150	$99,151+	
Rent Range	≤$496	$497-$826	$827-$1,322	$1,323-$1,983	$1,984-$2,479	$2,480+	
Vacancy Surplus or Deficit	4	0	1	3	0	2	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	3	0	0	2	0	1	
Severe Cost Burdened Households	15	0	0	0	0	0	
Total Gross Demand #1	22	0	1	5	0	3	
Net Step Down Support	0	0	1	-1	1	-1	
Total Gross Demand #2	22	0	2	4	1	2	Total
Total Rental Housing Gaps	22	0	2	4	1	2	31
ROBERTSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$64,314	$64,315-$107,189	$107,190-$171,503	$171,504-$257,254	$257,255-$321,568	$321,569+	
Vacancy Surplus or Deficit	3	1	2	4	1	4	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	2	1	2	3	1	3	
Severe Cost Burdened Households	2	1	2	0	0	0	
Total Gross Demand #1	7	3	6	7	2	7	
Net Step Down Support	1	0	0	-1	1	-1	
Total Gross Demand #2	8	3	6	6	3	6	Total
Total For-Sale Housing Gaps	8	3	6	6	3	6	32

*Denotes total that has been adjusted to account for surpluses within select demand components.

ROCKCASTLE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	23	5	-1	-1	3	-3	
Replacement of Substandard Housing	12	3	2	1	0	0	
External Market Support	33	11	9	9	12	11	
Severe Cost Burdened Households	48	3	0	0	0	0	
Total Gross Demand #1	116	22	10	9	15	8	
Net Step Down Support	4	-2	0	1	-1	-2	
Total Gross Demand #2	120	20	10	10	14	6	Total
Total Rental Housing Gaps	120	20	10	10	14	6	180

ROCKCASTLE COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	31	20	21	30	8	29	
Replacement of Substandard Housing	13	6	5	4	0	0	
External Market Support	30	22	24	31	10	31	
Severe Cost Burdened Households	19	2	3	0	0	0	
Total Gross Demand #1	93	50	53	65	18	60	
Net Step Down Support	10	1	2	-9	8	-12	
Total Gross Demand #2	103	51	55	56	26	48	Total
Total For-Sale Housing Gaps	103	51	55	56	26	48	339

ROWAN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	36	-2	-27	-19	-39	-50	
Replacement of Substandard Housing	15	4	3	3	0	0	
External Market Support	169	67	77	97	8	56	
Severe Cost Burdened Households	129	18	8	0	0	0	
Total Gross Demand #1	349	87	61	81	0	6	
Net Step Down Support	17	-5	4	-16	1	-1	
Total Gross Demand #2	366	82	65	65	1	5	Total
Total Rental Housing Gaps	366	82	65	65	1*	5	584

ROWAN COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	15	19	22	15	17	51	
Replacement of Substandard Housing	2	2	2	1	0	0	
External Market Support	35	46	61	59	43	130	
Severe Cost Burdened Households	13	5	5	0	0	0	
Total Gross Demand #1	65	72	90	75	60	181	
Net Step Down Support	14	4	-3	-3	24	-36	
Total Gross Demand #2	79	76	87	72	84	145	Total
Total For-Sale Housing Gaps	79	76	87	72	84	145	543

*Denotes total that has been adjusted to account for surpluses within select demand components.

RUSSELL COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	25	13	-8	-11	-12	-21	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	44	28	17	13	5	9	
Severe Cost Burdened Households	44	2	0	0	0	0	
Total Gross Demand #1	113	43	9	2	0	0	
Net Step Down Support	9	-7	-2	0	0	0	
Total Gross Demand #2	122	36	7	2	0	0	Total
Total Rental Housing Gaps	122	36	7	2	0*	0*	167
RUSSELL COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	31	12	17	24	20	27	
Replacement of Substandard Housing	7	3	3	3	0	0	
External Market Support	31	18	23	35	24	40	
Severe Cost Burdened Households	20	2	1	0	0	0	
Total Gross Demand #1	89	35	44	62	44	67	
Net Step Down Support	7	2	3	-3	4	-13	
Total Gross Demand #2	96	37	47	59	48	54	Total
Total For-Sale Housing Gaps	96	37	47	59	48	54	341

SCOTT COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,790	$26,791-$44,650	$44,651-$71,440	$71,441-$107,160	$107,161-$133,950	$133,951+	
Rent Range	≤$670	$671-$1,116	$1,117-$1,786	$1,787-$2,679	$2,680-$3,349	$3,350+	
Vacancy Surplus or Deficit	64	62	73	36	7	5	
Replacement of Substandard Housing	31	20	20	8	0	0	
External Market Support	245	240	308	181	68	91	
Severe Cost Burdened Households	182	29	1	0	0	0	
Total Gross Demand #1	522	351	402	225	75	96	
Net Step Down Support	70	10	-35	-30	4	-19	
Total Gross Demand #2	592	361	367	195	79	77	Total
Total Rental Housing Gaps	592	361	367	195	79	77	1,671
SCOTT COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$86,886	$86,887-$144,811	$144,812-$231,697	$231,698-$347,546	$347,547-$434,432	$434,433+	
Vacancy Surplus or Deficit	42	51	77	96	48	136	
Replacement of Substandard Housing	9	7	8	8	0	0	
External Market Support	119	145	217	293	178	421	
Severe Cost Burdened Households	30	12	10	2	1	0	
Total Gross Demand #1	200	215	312	399	227	557	
Net Step Down Support	43	19	18	-35	66	-111	
Total Gross Demand #2	243	234	330	364	293	446	Total
Total For-Sale Housing Gaps	243	234	330	364	293	446	1,910

*Denotes total that has been adjusted to account for surpluses within select demand components.

SHELBY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$27,810	$27,811-$46,350	$46,351-$74,160	$74,161-$111,240	$111,241-$139,050	$139,051+	
Rent Range	≤$695	$696-$1,159	$1,160-$1,854	$1,855-$2,781	$2,782-$3,476	$3,477+	
Vacancy Surplus or Deficit	63	35	10	-2	-11	-29	
Replacement of Substandard Housing	22	10	7	3	0	0	
External Market Support	168	112	101	77	38	43	
Severe Cost Burdened Households	95	14	1	3	0	0	
Total Gross Demand #1	348	171	119	81	27	14	
Net Step Down Support	34	-10	-8	-11	-2	-3	
Total Gross Demand #2	382	161	111	70	25	11	Total
Total Rental Housing Gaps	382	161	111	70	25	11	760
SHELBY COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$90,195	$90,196-$150,324	$150,325-$240,519	$240,520-$360,778	$360,779-$450,973	$450,974+	
Vacancy Surplus or Deficit	41	43	62	76	42	103	
Replacement of Substandard Housing	3	2	3	2	0	0	
External Market Support	69	73	109	148	82	198	
Severe Cost Burdened Households	24	5	19	4	2	0	
Total Gross Demand #1	137	123	193	230	126	301	
Net Step Down Support	25	14	7	-21	35	-60	
Total Gross Demand #2	162	137	200	209	161	241	Total
Total For-Sale Housing Gaps	162	137	200	209	161	241	1,110

SIMPSON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,730	$20,731-$34,550	$34,551-$55,280	$55,281-$82,920	$82,921-$103,650	$103,651+	
Rent Range	≤$518	$519-$864	$865-$1,382	$1,383-$2,073	$2,074-$2,591	$2,592+	
Vacancy Surplus or Deficit	34	20	25	21	10	11	
Replacement of Substandard Housing	20	8	8	5	0	0	
External Market Support	105	64	83	74	37	45	
Severe Cost Burdened Households	92	34	1	0	0	0	
Total Gross Demand #1	251	126	117	100	47	56	
Net Step Down Support	25	-2	-3	-11	2	-11	
Total Gross Demand #2	276	124	114	89	49	45	Total
Total Rental Housing Gaps	276	124	114	89	49	45	697
SIMPSON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$67,232	$67,233-$112,054	$112,055-$179,286	$179,287-$268,930	$268,931-$336,162	$336,163+	
Vacancy Surplus or Deficit	14	10	31	37	13	23	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	35	25	79	107	47	82	
Severe Cost Burdened Households	22	2	1	2	0	0	
Total Gross Demand #1	71	37	111	146	60	105	
Net Step Down Support	7	15	7	-17	9	-21	
Total Gross Demand #2	78	52	118	129	69	84	Total
Total For-Sale Housing Gaps	78	52	118	129	69	84	530

*Denotes total that has been adjusted to account for surpluses within select demand components.

SPENCER COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,910	$26,911-$44,850	$44,851-$71,760	$71,761-$107,640	$107,641-$134,550	$134,551+	
Rent Range	≤$673	$674-$1,121	$1,122-$1,794	$1,795-$2,691	$2,692-$3,364	$3,365+	
Vacancy Surplus or Deficit	13	13	11	4	1	4	
Replacement of Substandard Housing	2	1	1	0	0	0	
External Market Support	7	8	7	3	1	3	
Severe Cost Burdened Households	10	2	0	0	0	0	
Total Gross Demand #1	32	24	19	7	2	7	
Net Step Down Support	5	-1	-3	-1	1	-1	
Total Gross Demand #2	37	23	16	6	3	6	Total
Total Rental Housing Gaps	37	23	16	6	3	6	91
SPENCER COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$87,276	$87,277-$145,459	$145,460-$232,735	$232,736-$349,103	$349,104-$436,378	$436,379+	
Vacancy Surplus or Deficit	16	14	19	43	29	59	
Replacement of Substandard Housing	3	2	2	3	0	0	
External Market Support	8	7	10	25	14	30	
Severe Cost Burdened Households	11	5	5	1	1	0	
Total Gross Demand #1	38	28	36	72	44	89	
Net Step Down Support	6	1	7	-5	9	-18	
Total Gross Demand #2	44	29	43	67	53	71	Total
Total For-Sale Housing Gaps	44	29	43	67	53	71	307

TAYLOR COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	56	31	34	25	16	14	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	147	82	95	71	45	44	
Severe Cost Burdened Households	87	5	0	0	0	0	
Total Gross Demand #1	290	118	129	96	61	58	
Net Step Down Support	24	2	-7	-7	0	-12	
Total Gross Demand #2	314	120	122	89	61	46	Total
Total Rental Housing Gaps	314	120	122	89	61	46	752
TAYLOR COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	18	10	27	33	19	38	
Replacement of Substandard Housing	4	2	4	3	0	0	
External Market Support	37	24	64	95	70	127	
Severe Cost Burdened Households	12	5	2	1	0	0	
Total Gross Demand #1	71	41	97	132	89	165	
Net Step Down Support	8	11	7	-8	15	-33	
Total Gross Demand #2	79	52	104	124	104	132	Total
Total For-Sale Housing Gaps	79	52	104	124	104	132	595

*Denotes total that has been adjusted to account for surpluses within select demand components.

TODD COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	12	2	-11	-9	-11	-15	
Replacement of Substandard Housing	10	4	2	2	0	0	
External Market Support	21	12	9	10	4	10	
Severe Cost Burdened Households	7	0	1	0	0	0	
Total Gross Demand #1	50	18	1	3	0	0	
Net Step Down Support	4	-4	1	-1	0	0	
Total Gross Demand #2	54	14	2	2	0	0	Total
Total Rental Housing Gaps	54	14	2	2	0*	0*	72
TODD COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	12	5	8	16	6	28	
Replacement of Substandard Housing	8	3	4	5	0	0	
External Market Support	10	6	10	17	10	26	
Severe Cost Burdened Households	13	2	1	0	0	0	
Total Gross Demand #1	43	16	23	38	16	54	
Net Step Down Support	3	2	3	-5	8	-11	
Total Gross Demand #2	46	18	26	33	24	43	Total
Total For-Sale Housing Gaps	46	18	26	33	24	43	190

TRIGG COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,900	$21,901-$36,500	$36,501-$58,400	$58,401-$87,600	$87,601-$109,500	$109,501+	
Rent Range	≤$548	$549-$913	$914-$1,460	$1,461-$2,190	$2,191-$2,738	$2,739+	
Vacancy Surplus or Deficit	18	6	4	1	-2	-2	
Replacement of Substandard Housing	50	14	10	4	0	0	
External Market Support	21	8	8	5	1	3	
Severe Cost Burdened Households	23	1	1	3	0	0	
Total Gross Demand #1	112	29	23	13	0	1	
Net Step Down Support	6	-1	-2	-3	0	0	
Total Gross Demand #2	118	28	21	10	0	1	Total
Total Rental Housing Gaps	118	28	21	10	0*	1	178
TRIGG COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$71,027	$71,028-$118,378	$118,379-$189,405	$189,406-$284,108	$284,109-$355,135	$355,136+	
Vacancy Surplus or Deficit	21	20	19	21	13	15	
Replacement of Substandard Housing	11	6	5	5	0	0	
External Market Support	21	18	18	27	13	28	
Severe Cost Burdened Households	22	8	6	0	0	0	
Total Gross Demand #1	75	52	48	53	26	43	
Net Step Down Support	10	0	1	-6	4	-9	
Total Gross Demand #2	85	52	49	47	30	34	Total
Total For-Sale Housing Gaps	85	52	49	47	30	34	297

*Denotes total that has been adjusted to account for surpluses within select demand components.

TRIMBLE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,130	$23,131-$38,550	$38,551-$61,680	$61,681-$92,520	$92,521-$115,650	$115,651+	
Rent Range	≤$578	$579-$964	$965-$1,542	$1,543-$2,313	$2,314-$2,891	$2,892+	
Vacancy Surplus or Deficit	11	2	6	6	1	-2	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	10	3	8	8	2	2	
Severe Cost Burdened Households	13	2	0	0	0	0	
Total Gross Demand #1	34	7	14	14	3	0	
Net Step Down Support	1	2	0	-2	-1	0	
Total Gross Demand #2	35	9	14	12	2	0	Total
Total Rental Housing Gaps	35	9	14	12	2	0	72
TRIMBLE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$75,016	$75,017-$125,027	$125,028-$200,043	$200,044-$300,065	$300,066-$375,081	$375,082+	
Vacancy Surplus or Deficit	12	7	14	16	6	19	
Replacement of Substandard Housing	3	1	2	1	0	0	
External Market Support	8	5	11	11	5	14	
Severe Cost Burdened Households	10	4	1	0	0	0	
Total Gross Demand #1	33	17	28	28	11	33	
Net Step Down Support	3	3	0	-4	5	-7	
Total Gross Demand #2	36	20	28	24	16	26	Total
Total For-Sale Housing Gaps	36	20	28	24	16	26	150

UNION COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,590	$19,591-$32,650	$32,651-$52,240	$52,241-$78,360	$78,361-$97,950	$97,951+	
Rent Range	≤$490	$491-$816	$817-$1,306	$1,307-$1,959	$1,960-$2,449	$2,450+	
Vacancy Surplus or Deficit	12	5	-4	-5	-9	-15	
Replacement of Substandard Housing	8	4	3	2	0	0	
External Market Support	35	24	24	23	9	14	
Severe Cost Burdened Households	81	10	1	0	0	0	
Total Gross Demand #1	136	43	24	20	0	0	
Net Step Down Support	9	-4	-1	-4	0	0	
Total Gross Demand #2	145	39	23	16	0	0	Total
Total Rental Housing Gaps	145	39	23	16	0	0*	223
UNION COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$63,535	$63,536-$105,892	$105,893-$169,427	$169,428-$254,141	$254,142-$317,676	$317,677+	
Vacancy Surplus or Deficit	9	9	20	25	11	31	
Replacement of Substandard Housing	1	1	2	1	0	0	
External Market Support	13	13	31	37	18	43	
Severe Cost Burdened Households	10	1	1	0	0	0	
Total Gross Demand #1	33	24	54	63	29	74	
Net Step Down Support	5	6	2	-7	9	-15	
Total Gross Demand #2	38	30	56	56	38	59	Total
Total For-Sale Housing Gaps	38	30	56	56	38	59	277

*Denotes total that has been adjusted to account for surpluses within select demand components.

WARREN COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,310	$23,311-$38,850	$38,851-$62,160	$62,161-$93,240	$93,241-$116,550	$116,551+	
Rent Range	≤$583	$584-$971	$972-$1,554	$1,555-$2,331	$2,332-$2,914	$2,915+	
Vacancy Surplus or Deficit	226	57	-85	-137	-196	-339	
Replacement of Substandard Housing	138	52	43	23	0	0	
External Market Support	832	472	517	406	106	150	
Severe Cost Burdened Households	1,514	307	18	5	0	0	
Total Gross Demand #1	2,710	888	493	297	0	0	
Net Step Down Support	178	-79	-40	-59	0	0	
Total Gross Demand #2	2,888	809	453	238	0	0	Total
Total Rental Housing Gaps	2,888	809	453	238	0*	0*	4,388
WARREN COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$75,600	$75,601-$126,000	$126,001-$201,600	$201,601-$302,400	$302,401-$378,000	$378,001+	
Vacancy Surplus or Deficit	82	86	133	130	67	200	
Replacement of Substandard Housing	26	20	23	22	0	0	
External Market Support	150	169	263	381	196	534	
Severe Cost Burdened Households	53	29	23	8	1	0	
Total Gross Demand #1	311	304	442	541	264	734	
Net Step Down Support	61	27	20	-55	94	-147	
Total Gross Demand #2	372	331	462	486	358	587	Total
Total For-Sale Housing Gaps	372	331	462	486	358	587	2,596

WASHINGTON COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,650	$22,651-$37,750	$37,751-$60,400	$60,401-$90,600	$90,601-$113,250	$113,251+	
Rent Range	≤$566	$567-$944	$945-$1,510	$1,511-$2,265	$2,266-$2,831	$2,832+	
Vacancy Surplus or Deficit	17	5	5	4	-1	-3	
Replacement of Substandard Housing	28	7	8	4	0	0	
External Market Support	31	12	18	15	5	7	
Severe Cost Burdened Households	63	5	0	0	0	0	
Total Gross Demand #1	139	29	31	23	4	4	
Net Step Down Support	6	0	-1	-4	0	-1	
Total Gross Demand #2	145	29	30	19	4	3	Total
Total Rental Housing Gaps	145	29	30	19	4	3	230
WASHINGTON COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$73,459	$73,460-$122,432	$122,433-$195,892	$195,893-$293,838	$293,839-$367,297	$367,298+	
Vacancy Surplus or Deficit	13	13	17	21	10	13	
Replacement of Substandard Housing	3	2	2	2	0	0	
External Market Support	17	17	25	34	16	35	
Severe Cost Burdened Households	9	1	0	0	0	0	
Total Gross Demand #1	42	33	44	57	26	48	
Net Step Down Support	7	2	2	-6	5	-10	
Total Gross Demand #2	49	35	46	51	31	38	Total
Total For-Sale Housing Gaps	49	35	46	51	31	38	250

*Denotes total that has been adjusted to account for surpluses within select demand components.

WAYNE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	24	6	4	-1	-8	-20	
Replacement of Substandard Housing	13	4	5	2	0	0	
External Market Support	44	21	31	25	9	7	
Severe Cost Burdened Households	83	15	7	0	0	0	
Total Gross Demand #1	164	46	47	26	1	0	
Net Step Down Support	9	0	-4	-5	0	0	
Total Gross Demand #2	173	46	43	21	1	0	Total
Total Rental Housing Gaps	173	46	43	21	1	0*	284
WAYNE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	36	25	21	29	7	16	
Replacement of Substandard Housing	8	4	3	3	0	0	
External Market Support	39	31	27	44	11	36	
Severe Cost Burdened Households	18	4	1	0	1	0	
Total Gross Demand #1	101	64	52	76	19	52	
Net Step Down Support	13	-3	5	-11	6	-10	
Total Gross Demand #2	114	61	57	65	25	42	Total
Total For-Sale Housing Gaps	114	61	57	65	25	42	364

WEBSTER COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,290	$19,291-$32,150	$32,151-$51,440	$51,441-$77,160	$77,161-$96,450	$96,451+	
Rent Range	≤$482	$483-$804	$805-$1,286	$1,287-$1,929	$1,930-$2,411	$2,412+	
Vacancy Surplus or Deficit	4	-3	-7	0	-11	-15	
Replacement of Substandard Housing	14	5	6	6	0	0	
External Market Support	18	9	16	25	6	11	
Severe Cost Burdened Households	4	0	2	0	0	0	
Total Gross Demand #1	40	11	17	31	0	0	
Net Step Down Support	2	1	3	-6	0	0	
Total Gross Demand #2	42	12	20	25	0	0	Total
Total Rental Housing Gaps	42	12	20	25	0*	0*	99
WEBSTER COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,562	$62,563-$104,270	$104,271-$166,832	$166,833-$250,249	$250,250-$312,811	$312,812+	
Vacancy Surplus or Deficit	19	14	11	17	10	28	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	23	15	16	21	11	32	
Severe Cost Burdened Households	15	4	1	0	1	0	
Total Gross Demand #1	57	33	28	38	22	60	
Net Step Down Support	7	-1	2	-4	8	-12	
Total Gross Demand #2	64	32	30	34	30	48	Total
Total For-Sale Housing Gaps	64	32	30	34	30	48	238

*Denotes total that has been adjusted to account for surpluses within select demand components.

WHITLEY COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	55	19	18	4	-9	-25	
Replacement of Substandard Housing	28	9	9	4	0	0	
External Market Support	140	67	95	65	26	24	
Severe Cost Burdened Households	134	12	2	0	0	0	
Total Gross Demand #1	357	107	124	73	17	0	
Net Step Down Support	21	4	-10	-12	-3	0	
Total Gross Demand #2	378	111	114	61	14	0	Total
Total Rental Housing Gaps	378	111	114	61	14	0*	678
WHITLEY COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	61	33	28	28	24	65	
Replacement of Substandard Housing	9	4	3	2	0	0	
External Market Support	102	70	66	80	51	123	
Severe Cost Burdened Households	43	15	3	0	0	0	
Total Gross Demand #1	215	122	100	110	75	188	
Net Step Down Support	24	-4	2	-7	23	-38	
Total Gross Demand #2	239	118	102	103	98	150	Total
Total For-Sale Housing Gaps	239	118	102	103	98	150	810

WOLFE COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$19,260	$19,261-$32,100	$32,101-$51,360	$51,361-$77,040	$77,041-$96,300	$96,301+	
Rent Range	≤$482	$483-$803	$804-$1,284	$1,285-$1,926	$1,927-$2,408	$2,409+	
Vacancy Surplus or Deficit	27	8	4	4	0	1	
Replacement of Substandard Housing	94	19	7	4	0	0	
External Market Support	35	11	5	5	1	1	
Severe Cost Burdened Households	7	0	0	0	0	0	
Total Gross Demand #1	163	38	16	13	1	2	
Net Step Down Support	8	-5	0	-3	0	0	
Total Gross Demand #2	171	33	16	10	1	2	Total
Total Rental Housing Gaps	171	33	16	10	1	2	233
WOLFE COUNTY	**For-Sale Housing Gap Estimates by Income (2024)**						
Price Range	≤$62,465	$62,466-$104,108	$104,109-$166,573	$166,574-$249,859	$249,860-$312,324	$312,325+	
Vacancy Surplus or Deficit	10	10	13	7	1	-4	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	11	10	16	10	2	4	
Severe Cost Burdened Households	3	0	0	0	0	0	
Total Gross Demand #1	24	20	29	17	3	0	
Net Step Down Support	4	2	-3	-2	-1	0	
Total Gross Demand #2	28	22	26	15	2	0	Total
Total For-Sale Housing Gaps	28	22	26	15	2	0	93

*Denotes total that has been adjusted to account for surpluses within select demand components.

WOODFORD COUNTY	Rental Housing Gap Estimates by Income (2024)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,790	$26,791-$44,650	$44,651-$71,440	$71,441-$107,160	$107,161-$133,950	$133,951+	
Rent Range	≤$670	$671-$1,116	$1,117-$1,786	$1,787-$2,679	$2,680-$3,349	$3,350+	
Vacancy Surplus or Deficit	23	25	-8	-12	-17	-31	
Replacement of Substandard Housing	5	3	2	1	0	0	
External Market Support	97	101	64	56	22	34	
Severe Cost Burdened Households	78	6	0	0	0	0	
Total Gross Demand #1	203	135	58	45	5	3	
Net Step Down Support	27	-15	-3	-8	0	-1	
Total Gross Demand #2	230	120	55	37	5	2	Total
Total Rental Housing Gaps	230	120	55	37	5	2	449

WOODFORD COUNTY	For-Sale Housing Gap Estimates by Income (2024)						
Price Range	≤$86,886	$86,887-$144,811	$144,812-$231,697	$231,698-$347,546	$347,547-$434,432	$434,433+	
Vacancy Surplus or Deficit	22	27	33	44	26	62	
Replacement of Substandard Housing	3	2	2	2	0	0	
External Market Support	44	52	68	95	60	140	
Severe Cost Burdened Households	16	8	5	3	0	0	
Total Gross Demand #1	85	89	108	144	86	202	
Net Step Down Support	18	4	7	-12	23	-40	
Total Gross Demand #2	103	93	115	132	109	162	Total
Total For-Sale Housing Gaps	103	93	115	132	109	162	714

*Denotes total that has been adjusted to account for surpluses within select demand components.

ADDENDUM B: PROJECTED HOUSING GAP ESTIMATES BY COUNTY

This addendum includes a summary of key data points used to derive the housing supply gap estimates for each county, both for rental and for-sale housing, at a variety of affordability levels. The supporting data used in these calculations can be found throughout the demographic, economic and housing supply sections of this study. Methodology and assumptions used in these calculations can be found in the housing supply gap analysis portion of this report. Given this is a housing supply gap analysis with an emphasis on quantifying housing *shortages* in the respective counties, no weight was given to surpluses that may exist in a particular demand factor or within a specific income segment. In such cases, any surplus was adjusted to a numeric value of zero, though they will not show up in the housing supply gap calculations table. As a result, some subtotals within individual income segments will not equal the combined total of each demand factor. Such totals are denoted by an asterisk.

ADAIR COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,059	$21,060-$35,098	$35,099-$56,157	$56,158-$84,235	$84,236-$105,294	$105,295+	
Rent Range	≤$526	$527-$877	$878-$1,404	$1,405-$2,106	$2,107-$2,632	$2,633+	
Household Growth (2024-2029)	-21	-23	31	-26	6	6	
Vacancy Surplus or Deficit	28	10	16	17	4	6	
Replacement of Substandard Housing	22	5	6	4	0	0	
External Market Support	9	7	21	22	5	8	
Severe Cost Burdened Households	119	14	0	0	0	0	
Job Impact	0	1	3	3	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	7	-6	0	0	-2	
Total Gross Demand	158	21	71	20	16	18	
Development Pipeline	0	1	1	4	0	1	Total
Total Rental Housing Gaps	158	20	70	16	16	17	297

ADAIR COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,299	$68,300-$113,831	$113,832-$182,130	$182,131-$273,195	$273,196-$341,494	$341,495+	
Household Growth (2024-2029)	-26	-51	65	-27	45	20	
Vacancy Surplus or Deficit	25	17	24	28	12	32	
Replacement of Substandard Housing	29	13	18	14	0	0	
External Market Support	14	9	18	20	18	43	
Severe Cost Burdened Households	31	10	0	1	0	0	
Job Impact	1	3	3	1	0	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	26	-19	8	-10	-5	
Total Gross Demand	74	27	109	45	65	91	
Development Pipeline	0	2	5	16	1	3	Total
Total For-Sale Housing Gaps	74	25	104	29	64	88	384

*Denotes total that has been adjusted to account for surpluses within select demand components.

ALLEN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,703	$22,704-$37,839	$37,840-$60,542	$60,543-$90,814	$90,815-$113,517	$113,518+	
Rent Range	≤$568	$569-$946	$947-$1,514	$1,515-$2,270	$2,271-$2,838	$2,839+	
Household Growth (2024-2029)	114	-72	-29	30	-55	-2	
Vacancy Surplus or Deficit	38	21	20	16	5	4	
Replacement of Substandard Housing	7	3	2	1	0	0	
External Market Support	11	13	24	19	6	4	
Severe Cost Burdened Households	172	60	0	0	0	0	
Job Impact	3	6	23	23	6	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	2	5	-9	1	-1	
Total Gross Demand	347	33	45	80	1	8	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	347	33	44	78	1*	8	511

ALLEN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$73,633	$73,634-$122,721	$122,722-$196,354	$196,355-$294,531	$294,532-$368,163	$368,164+	
Household Growth (2024-2029)	66	-36	2	278	-183	-50	
Vacancy Surplus or Deficit	27	22	22	1	17	35	
Replacement of Substandard Housing	29	16	15	14	0	0	
External Market Support	13	12	14	19	21	43	
Severe Cost Burdened Households	52	5	4	1	1	0	
Job Impact	6	21	21	6	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	12	48	-64	1	-1	
Total Gross Demand	197	52	126	255	1	28	
Development Pipeline	0	1	3	5	1	2	Total
Total For-Sale Housing Gaps	197	51	123	250	0*	26	647

*Denotes total that has been adjusted to account for surpluses within select demand components.

ANDERSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$27,323	$27,324-$45,539	$45,540-$72,862	$72,863-$109,294	$109,295-$136,617	$136,618+	
Rent Range	≤$683	$684-$1,138	$1,139-$1,822	$1,823-$2,732	$2,733-$3,415	$3,416+	
Household Growth (2024-2029)	32	51	-63	-21	21	-30	
Vacancy Surplus or Deficit	45	24	19	9	5	2	
Replacement of Substandard Housing	21	8	4	2	0	0	
External Market Support	13	15	22	11	5	3	
Severe Cost Burdened Households	208	3	0	0	0	0	
Job Impact	4	7	25	25	7	4	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	-4	2	1	-4	0	
Total Gross Demand	328	104	9	27	34	0	
Development Pipeline	0	40	40	1	0	0	Total
Total Rental Housing Gaps	328	64	0	26	34	0*	452

ANDERSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$88,616	$88,617-$147,694	$147,695-$236,310	$236,311-$354,466	$354,467-$443,082	$443,083+	
Household Growth (2024-2029)	26	112	58	175	209	-278	
Vacancy Surplus or Deficit	20	27	36	49	27	51	
Replacement of Substandard Housing	8	7	8	7	0	0	
External Market Support	10	13	20	25	32	56	
Severe Cost Burdened Households	12	13	9	1	0	0	
Job Impact	7	24	24	7	3	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	20	11	22	1	-54	0	
Total Gross Demand	103	207	177	265	217	0	
Development Pipeline	0	0	1	30	35	27	Total
Total For-Sale Housing Gaps	103	207	176	235	182	0*	903

*Denotes total that has been adjusted to account for surpluses within select demand components.

BALLARD COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,933	$22,934-$38,221	$38,222-$61,154	$61,155-$91,730	$91,731-$114,663	$114,664+	
Rent Range	≤$573	$574-$956	$957-$1,529	$1,530-$2,293	$2,294-$2,867	$2,868+	
Household Growth (2024-2029)	5	-7	-17	22	-18	-5	
Vacancy Surplus or Deficit	10	6	4	4	2	2	
Replacement of Substandard Housing	2	1	0	0	0	0	
External Market Support	4	4	7	6	3	2	
Severe Cost Burdened Households	28	2	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	3	-3	0	0	
Total Gross Demand	49	6	3	29	0	0	
Development Pipeline	0	0	0	0	0	0	Total
Total Rental Housing Gaps	49	6	3*	29	0*	0*	87

BALLARD COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$74,376	$74,377-$123,960	$123,961-$198,336	$198,337-$297,504	$297,505-$371,880	$371,881+	
Household Growth (2024-2029)	2	10	10	-76	44	-22	
Vacancy Surplus or Deficit	10	9	14	10	7	18	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	7	6	9	8	8	26	
Severe Cost Burdened Households	19	2	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	4	-7	12	-11	-1	
Total Gross Demand	42	32	27	12	48	21	
Development Pipeline	0	0	1	1	0	0	Total
Total For-Sale Housing Gaps	42	32	26	11*	48	21	180

*Denotes total that has been adjusted to account for surpluses within select demand components.

BARREN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,747	$21,748-$36,245	$36,246-$57,992	$57,993-$86,988	$86,989-$108,735	$108,736+	
Rent Range	≤$544	$545-$906	$907-$1,450	$1,451-$2,175	$2,176-$2,718	$2,719+	
Household Growth (2024-2029)	73	32	-109	-77	27	13	
Vacancy Surplus or Deficit	115	53	52	31	9	15	
Replacement of Substandard Housing	75	24	19	7	0	0	
External Market Support	47	45	99	51	14	25	
Severe Cost Burdened Households	569	40	4	2	0	0	
Job Impact	6	11	39	39	11	6	
Disaster Impact	6	3	4	2	0	1	
Net Step Down Support	10	1	-5	0	0	-6	
Total Gross Demand	901	209	103	55	61	54	
Development Pipeline	0	1	10	5	0	1	Total
Total Rental Housing Gaps	901	208	93	50	61	53	1,366

BARREN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,531	$70,532-$117,551	$117,552-$188,082	$188,083-$282,123	$282,124-$352,654	$352,655+	
Household Growth (2024-2029)	10	19	57	258	-109	-72	
Vacancy Surplus or Deficit	43	29	52	58	25	76	
Replacement of Substandard Housing	26	14	20	15	0	0	
External Market Support	31	25	47	52	93	189	
Severe Cost Burdened Households	88	20	21	0	0	0	
Job Impact	10	37	37	10	5	3	
Disaster Impact	4	4	6	7	5	9	
Net Step Down Support	15	33	32	-76	58	-62	
Total Gross Demand	227	181	272	324	77	143	
Development Pipeline	0	1	15	53	37	33	Total
Total For-Sale Housing Gaps	227	180	257	271	40	110	1,085

*Denotes total that has been adjusted to account for surpluses within select demand components.

BATH COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,754	$21,755-$36,257	$36,258-$58,011	$58,012-$87,017	$87,018-$108,771	$108,772+	
Rent Range	≤$544	$545-$906	$907-$1,450	$1,451-$2,175	$2,176-$2,719	$2,720+	
Household Growth (2024-2029)	-6	-6	30	-35	-2	6	
Vacancy Surplus or Deficit	28	7	12	11	3	5	
Replacement of Substandard Housing	27	4	5	3	0	0	
External Market Support	7	3	10	10	2	5	
Severe Cost Burdened Households	37	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	6	-6	0	2	-2	
Total Gross Demand	93	14	51	0	5	14	
Development Pipeline	0	0	1	3	0	0	Total
Total Rental Housing Gaps	93	14	50	0*	5	14	176

BATH COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,554	$70,555-$117,590	$117,591-$188,144	$188,145-$282,217	$282,218-$352,771	$352,772+	
Household Growth (2024-2029)	26	-31	-5	34	39	-23	
Vacancy Surplus or Deficit	14	8	1	14	11	30	
Replacement of Substandard Housing	5	3	3	2	0	0	
External Market Support	5	5	6	7	9	23	
Severe Cost Burdened Households	26	9	7	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	2	10	0	-10	-2	
Total Gross Demand	76	2	22	58	49	28	
Development Pipeline	0	1	3	8	1	1	Total
Total For-Sale Housing Gaps	76	1*	19	50	48	27	221

*Denotes total that has been adjusted to account for surpluses within select demand components.

BELL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,988	$21,989-$36,646	$36,647-$58,634	$58,635-$87,950	$87,951-$109,938	$109,939+	
Rent Range	≤$550	$551-$916	$917-$1,466	$1,467-$2,199	$2,200-$2,748	$2,749+	
Household Growth (2024-2029)	-12	-73	-56	-19	-24	-21	
Vacancy Surplus or Deficit	93	24	22	14	4	2	
Replacement of Substandard Housing	26	4	3	1	0	0	
External Market Support	42	22	40	25	8	4	
Severe Cost Burdened Households	262	19	0	0	0	0	
Job Impact	3	7	24	24	7	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	3	2	-5	0	0	
Total Gross Demand	414	6	35	40	0	0	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	414	5	33	35	0*	0*	487
BELL COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$71,311	$71,312-$118,852	$118,853-$190,163	$190,164-$285,245	$285,246-$356,556	$356,557+	
Household Growth (2024-2029)	78	-16	-33	-55	-48	-72	
Vacancy Surplus or Deficit	41	28	15	23	12	19	
Replacement of Substandard Housing	9	5	4	2	0	0	
External Market Support	30	23	26	25	21	34	
Severe Cost Burdened Households	39	5	0	0	0	0	
Job Impact	6	23	23	6	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	7	0	-7	0	0	0	
Total Gross Demand	210	68	28	1	0	0	
Development Pipeline	0	1	7	22	12	12	Total
Total For-Sale Housing Gaps	210	67	21	0	0*	0*	298

*Denotes total that has been adjusted to account for surpluses within select demand components.

BOONE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$34,079	$34,080-$56,798	$56,799-$90,877	$90,878-$136,315	$136,316-$170,394	$170,395+	
Rent Range	≤$852	$853-$1,420	$1,421-$2,272	$2,273-$3,408	$3,409-$4,260	$4,261+	
Household Growth (2024-2029)	83	291	85	291	25	-58	
Vacancy Surplus or Deficit	135	14	-1	104	51	7	
Replacement of Substandard Housing	49	35	28	13	0	0	
External Market Support	193	418	2,222	1,526	282	171	
Severe Cost Burdened Households	907	121	0	0	0	0	
Job Impact	28	56	197	197	56	28	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	47	206	-40	-47	-107	-59	
Total Gross Demand	1,442	1,141	2,491	2,084	307	89	
Development Pipeline	0	283	709	760	99	1	Total
Total Rental Housing Gaps	1,442	858	1,782	1,324	208	88	5,702
BOONE COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$110,526	$110,527-$184,210	$184,211-$294,736	$294,737-$442,103	$442,104-$552,629	$552,630+	
Household Growth (2024-2029)	-150	482	-204	1,889	1,519	-2,552	
Vacancy Surplus or Deficit	71	158	203	235	196	170	
Replacement of Substandard Housing	5	8	8	7	0	0	
External Market Support	169	389	552	733	1,128	978	
Severe Cost Burdened Households	93	73	51	17	6	0	
Job Impact	53	186	186	53	27	12	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	130	29	428	-12	-575	0	
Total Gross Demand	371	1,325	1,224	2,922	2,301	0	
Development Pipeline	0	2	78	378	49	3	Total
Total For-Sale Housing Gaps	371	1,323	1,146	2,544	2,252	0*	7,636

*Denotes total that has been adjusted to account for surpluses within select demand components.

BOURBON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$32,119	$32,120-$53,531	$53,532-$85,650	$85,651-$128,474	$128,475-$160,593	$160,594+	
Rent Range	≤$803	$804-$1,338	$1,339-$2,141	$2,142-$3,212	$3,213-$4,015	$4,016+	
Household Growth (2024-2029)	85	-68	36	-38	22	-66	
Vacancy Surplus or Deficit	47	24	18	19	8	4	
Replacement of Substandard Housing	30	8	6	3	0	0	
External Market Support	32	24	49	38	16	9	
Severe Cost Burdened Households	255	8	0	0	0	0	
Job Impact	2	5	17	17	5	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	13	-9	1	-5	0	
Total Gross Demand	451	14	117	40	46	0	
Development Pipeline	0	28	30	2	0	0	Total
Total Rental Housing Gaps	451	0	87	38	46	0*	622

BOURBON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$104,168	$104,169-$173,614	$173,615-$277,782	$277,783-$416,674	$416,675-$520,842	$520,843+	
Household Growth (2024-2029)	23	95	16	162	154	-405	
Vacancy Surplus or Deficit	25	26	20	29	22	16	
Replacement of Substandard Housing	10	7	5	5	0	0	
External Market Support	21	24	22	31	40	40	
Severe Cost Burdened Households	35	9	12	3	0	0	
Job Impact	5	16	16	5	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	18	0	29	-3	-44	0	
Total Gross Demand	137	177	120	232	174	0	
Development Pipeline	0	1	6	22	16	14	Total
Total For-Sale Housing Gaps	137	176	114	210	158	0*	795

*Denotes total that has been adjusted to account for surpluses within select demand components.

BOYD COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$24,016	$24,017-$40,027	$40,028-$64,043	$64,044-$96,065	$96,066-$120,081	$120,082+	
Rent Range	≤$600	$601-$1,001	$1,002-$1,601	$1,602-$2,402	$2,403-$3,002	$3,003+	
Household Growth (2024-2029)	76	-108	53	-78	-69	-5	
Vacancy Surplus or Deficit	110	43	47	40	11	17	
Replacement of Substandard Housing	49	14	11	6	0	0	
External Market Support	84	73	155	122	34	51	
Severe Cost Burdened Households	437	52	0	0	0	0	
Job Impact	2	5	16	16	5	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	24	-17	-11	7	-7	
Total Gross Demand	762	103	265	95	7	58	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	762	103	265	94	7*	58	1,289

BOYD COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$77,890	$77,891-$129,817	$129,818-$207,708	$207,709-$311,562	$311,563-$389,452	$389,453+	
Household Growth (2024-2029)	-49	-48	202	327	-174	-303	
Vacancy Surplus or Deficit	28	33	40	77	45	100	
Replacement of Substandard Housing	7	4	4	4	0	0	
External Market Support	63	58	76	110	116	266	
Severe Cost Burdened Households	105	30	4	1	0	0	
Job Impact	4	15	15	4	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	9	59	37	-105	3	-3	
Total Gross Demand	167	151	378	418	3	61	
Development Pipeline	0	0	1	5	2	2	Total
Total For-Sale Housing Gaps	167	151	377	413	1*	59	1,168

*Denotes total that has been adjusted to account for surpluses within select demand components.

BOYLE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,645	$23,646-$39,409	$39,410-$63,054	$63,055-$94,582	$94,583-$118,227	$118,228+	
Rent Range	≤$591	$592-$985	$986-$1,576	$1,577-$2,365	$2,366-$2,956	$2,957+	
Household Growth (2024-2029)	74	47	-108	70	-91	15	
Vacancy Surplus or Deficit	72	30	38	26	9	17	
Replacement of Substandard Housing	35	10	9	4	0	0	
External Market Support	57	47	122	83	28	53	
Severe Cost Burdened Households	407	31	6	0	0	0	
Job Impact	13	25	89	89	25	13	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	10	6	11	-27	10	-10	
Total Gross Demand	668	196	167	245	10	88	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	668	196	166	242	10*	87	1,369

BOYLE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$76,688	$76,689-$127,813	$127,814-$204,501	$204,502-$306,751	$306,752-$383,439	$383,440+	
Household Growth (2024-2029)	14	-13	201	146	29	-192	
Vacancy Surplus or Deficit	30	18	26	38	26	72	
Replacement of Substandard Housing	4	2	2	2	0	0	
External Market Support	41	24	48	67	80	209	
Severe Cost Burdened Households	73	35	1	1	2	0	
Job Impact	24	84	84	24	12	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	15	57	-16	-26	-25	-5	
Total Gross Demand	201	207	346	252	124	86	
Development Pipeline	0	1	10	31	20	18	Total
Total For-Sale Housing Gaps	201	206	336	221	104	68	1,136

*Denotes total that has been adjusted to account for surpluses within select demand components.

BRACKEN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$35,835	$35,836-$59,725	$59,726-$95,560	$95,561-$143,340	$143,341-$179,175	$179,176+	
Rent Range	≤$896	$897-$1,493	$1,494-$2,389	$2,390-$3,584	$3,585-$4,479	$4,480+	
Household Growth (2024-2029)	13	-38	23	17	0	-27	
Vacancy Surplus or Deficit	17	7	6	6	3	2	
Replacement of Substandard Housing	6	2	1	1	0	0	
External Market Support	3	2	4	4	2	1	
Severe Cost Burdened Households	39	0	0	0	0	0	
Job Impact	1	1	4	4	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	4	-1	-2	-1	0	
Total Gross Demand	79	4	37	30	5	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	79	4*	36	28	5	0*	152

BRACKEN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$116,222	$116,223-$193,703	$193,704-$309,924	$309,925-$464,886	$464,887-$581,108	$581,109+	
Household Growth (2024-2029)	16	29	56	79	-61	-105	
Vacancy Surplus or Deficit	15	10	14	16	8	3	
Replacement of Substandard Housing	3	2	2	1	0	0	
External Market Support	5	3	5	5	4	2	
Severe Cost Burdened Households	18	3	0	0	0	0	
Job Impact	1	4	4	1	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	11	4	-20	0	0	
Total Gross Demand	63	62	85	82	0	0	
Development Pipeline	0	1	2	7	0	1	Total
Total For-Sale Housing Gaps	63	61	83	75	0*	0*	282

*Denotes total that has been adjusted to account for surpluses within select demand components.

BREATHITT COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,527	$22,528-$37,545	$37,546-$60,072	$60,073-$90,108	$90,109-$112,635	$112,636+	
Rent Range	≤$563	$564-$939	$940-$1,502	$1,503-$2,253	$2,254-$2,816	$2,817+	
Household Growth (2024-2029)	19	-31	44	-50	6	-1	
Vacancy Surplus or Deficit	41	10	11	10	2	4	
Replacement of Substandard Housing	41	6	6	3	0	0	
External Market Support	10	5	11	10	2	4	
Severe Cost Burdened Households	103	1	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	116	32	27	37	5	11	
Net Step Down Support	1	9	-9	1	0	-2	
Total Gross Demand	331	32	90	11	15	16	
Development Pipeline	0	1	2	6	0	1	Total
Total Rental Housing Gaps	331	31	88	5	15	15	485

BREATHITT COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$73,061	$73,062-$121,768	$121,769-$194,828	$194,829-$292,242	$292,243-$365,303	$365,304+	
Household Growth (2024-2029)	34	-13	60	115	-42	-99	
Vacancy Surplus or Deficit	30	15	18	22	11	17	
Replacement of Substandard Housing	9	3	3	3	0	0	
External Market Support	12	7	7	10	10	16	
Severe Cost Burdened Households	28	1	3	2	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	144	86	82	110	69	114	
Net Step Down Support	10	25	17	-42	-8	-2	
Total Gross Demand	267	124	190	220	40	46	
Development Pipeline	0	2	6	17	2	3	Total
Total For-Sale Housing Gaps	267	122	184	203	38	43	857

*Denotes total that has been adjusted to account for surpluses within select demand components.

BRECKINRIDGE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,259	$25,260-$42,098	$42,099-$67,357	$67,358-$101,035	$101,036-$126,294	$126,295+	
Rent Range	≤$631	$632-$1,052	$1,053-$1,684	$1,685-$2,526	$2,527-$3,157	$3,158+	
Household Growth (2024-2029)	-8	20	24	15	-60	3	
Vacancy Surplus or Deficit	25	14	17	15	2	4	
Replacement of Substandard Housing	10	4	3	2	0	0	
External Market Support	5	5	12	11	1	3	
Severe Cost Burdened Households	64	6	0	0	0	0	
Job Impact	1	2	7	7	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	3	-1	-5	1	-1	
Total Gross Demand	100	54	62	45	1	10	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	100	54	61	42	1*	9	267

BRECKINRIDGE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$81,920	$81,921-$136,534	$136,535-$218,454	$218,455-$327,682	$327,683-$409,602	$409,603+	
Household Growth (2024-2029)	0	2	151	-18	88	-122	
Vacancy Surplus or Deficit	32	15	17	14	15	37	
Replacement of Substandard Housing	28	13	17	11	0	0	
External Market Support	10	7	12	12	13	26	
Severe Cost Burdened Households	41	9	0	0	0	0	
Job Impact	2	7	7	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	36	-37	19	-23	0	
Total Gross Demand	118	89	167	40	94	0	
Development Pipeline	0	2	6	17	4	4	Total
Total For-Sale Housing Gaps	118	87	161	23	90	0*	479

*Denotes total that has been adjusted to account for surpluses within select demand components.

BULLITT COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,314	$30,315-$50,523	$50,524-$80,837	$80,838-$121,255	$121,256-$151,569	$151,570+	
Rent Range	≤$758	$759-$1,263	$1,264-$2,021	$2,022-$3,031	$3,032-$3,789	$3,790+	
Household Growth (2024-2029)	0	146	-25	-58	118	-142	
Vacancy Surplus or Deficit	109	62	51	52	24	11	
Replacement of Substandard Housing	96	41	33	15	0	0	
External Market Support	69	90	189	131	60	29	
Severe Cost Burdened Households	419	34	0	0	0	0	
Job Impact	11	22	79	79	22	11	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	20	13	-11	0	-22	0	
Total Gross Demand	724	408	316	219	202	0	
Development Pipeline	0	1	3	7	0	1	Total
Total Rental Housing Gaps	724	407	313	212	202	0*	1,858

BULLITT COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$98,315	$98,316-$163,858	$163,859-$262,173	$262,174-$393,260	$393,261-$491,575	$491,576+	
Household Growth (2024-2029)	-139	548	209	482	872	-966	
Vacancy Surplus or Deficit	92	108	172	182	120	133	
Replacement of Substandard Housing	8	6	8	5	0	0	
External Market Support	94	110	174	185	244	271	
Severe Cost Burdened Households	151	57	27	15	1	0	
Job Impact	21	74	74	21	11	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	90	43	45	72	-250	0	
Total Gross Demand	317	946	709	962	998	0	
Development Pipeline	8	4	10	160	96	100	Total
Total For-Sale Housing Gaps	309	942	699	802	902	0*	3,654

*Denotes total that has been adjusted to account for surpluses within select demand components.

BUTLER COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,641	$21,642-$36,068	$36,069-$57,709	$57,710-$86,563	$86,564-$108,204	$108,205+	
Rent Range	≤$541	$542-$902	$903-$1,443	$1,444-$2,164	$2,165-$2,705	$2,706+	
Household Growth (2024-2029)	4	-21	-5	-21	15	4	
Vacancy Surplus or Deficit	24	11	11	9	3	7	
Replacement of Substandard Housing	12	3	3	1	0	0	
External Market Support	7	6	13	10	3	7	
Severe Cost Burdened Households	65	8	0	1	1	0	
Job Impact	2	3	11	11	3	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	2	-2	2	-1	-2	
Total Gross Demand	115	12	31	13	24	18	
Development Pipeline	0	0	7	2	0	0	Total
Total Rental Housing Gaps	115	12	24	11	24	18	204

BUTLER COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,186	$70,187-$116,977	$116,978-$187,164	$187,165-$280,746	$280,747-$350,932	$350,933+	
Household Growth (2024-2029)	-13	-12	-13	57	-44	35	
Vacancy Surplus or Deficit	16	14	13	17	9	22	
Replacement of Substandard Housing	1	0	0	0	0	0	
External Market Support	8	6	8	10	12	24	
Severe Cost Burdened Households	23	4	0	0	0	0	
Job Impact	3	11	11	3	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	2	13	-17	4	-4	
Total Gross Demand	40	25	32	70	4	78	
Development Pipeline	0	1	1	5	0	1	Total
Total For-Sale Housing Gaps	40	24	31	65	4*	77	241

*Denotes total that has been adjusted to account for surpluses within select demand components.

CALDWELL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,782	$23,783-$39,637	$39,638-$63,419	$63,420-$95,129	$95,130-$118,911	$118,912+	
Rent Range	≤$595	$596-$991	$992-$1,585	$1,586-$2,378	$2,379-$2,973	$2,974+	
Household Growth (2024-2029)	14	-73	16	19	13	-16	
Vacancy Surplus or Deficit	23	8	6	8	5	8	
Replacement of Substandard Housing	11	3	2	1	0	0	
External Market Support	11	10	12	15	9	15	
Severe Cost Burdened Households	85	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	16	10	4	5	3	6	
Net Step Down Support	0	4	1	-2	-2	-1	
Total Gross Demand	160	4	41	46	28	12	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	160	4*	41	45	28	12	290

CALDWELL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$77,131	$77,132-$128,552	$128,553-$205,684	$205,685-$308,526	$308,527-$385,657	$385,658+	
Household Growth (2024-2029)	-32	48	-46	139	-104	-12	
Vacancy Surplus or Deficit	13	13	17	24	10	30	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	12	11	16	20	18	46	
Severe Cost Burdened Households	27	10	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	20	15	27	27	18	37	
Net Step Down Support	10	-7	39	-42	5	-5	
Total Gross Demand	51	91	54	169	5	96	
Development Pipeline	0	1	2	4	0	1	Total
Total For-Sale Housing Gaps	51	90	52	165	5*	95	458

*Denotes total that has been adjusted to account for surpluses within select demand components.

CALLOWAY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,680	$23,681-$39,466	$39,467-$63,146	$63,147-$94,718	$94,719-$118,398	$118,399+	
Rent Range	≤$592	$593-$987	$988-$1,579	$1,580-$2,368	$2,369-$2,960	$2,961+	
Household Growth (2024-2029)	27	8	-52	129	-148	4	
Vacancy Surplus or Deficit	101	52	39	38	11	13	
Replacement of Substandard Housing	53	18	10	7	0	0	
External Market Support	49	50	75	72	22	26	
Severe Cost Burdened Households	483	76	0	1	1	0	
Job Impact	4	9	31	31	9	4	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	11	-1	18	-28	5	-5	
Total Gross Demand	728	212	121	250	5	42	
Development Pipeline	0	0	105	47	4	0	Total
Total Rental Housing Gaps	728	212	16	203	1*	42	1,202
CALLOWAY COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$76,799	$76,800-$127,998	$127,999-$204,797	$204,798-$307,195	$307,196-$383,994	$383,995+	
Household Growth (2024-2029)	71	-70	36	377	-264	-10	
Vacancy Surplus or Deficit	41	29	41	48	23	63	
Replacement of Substandard Housing	10	5	5	5	0	0	
External Market Support	35	27	36	51	48	129	
Severe Cost Burdened Households	93	24	8	4	1	0	
Job Impact	8	29	29	8	4	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	27	68	-99	9	-9	
Total Gross Demand	262	71	223	394	9	175	
Development Pipeline	0	1	2	5	31	31	Total
Total For-Sale Housing Gaps	262	70	221	389	0*	144	1,086

*Denotes total that has been adjusted to account for surpluses within select demand components.

CAMPBELL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$34,601	$34,602-$57,668	$57,669-$92,269	$92,270-$138,403	$138,404-$173,004	$173,005+	
Rent Range	≤$865	$866-$1,442	$1,443-$2,307	$2,308-$3,460	$3,461-$4,325	$4,326+	
Household Growth (2024-2029)	259	50	147	359	22	20	
Vacancy Surplus or Deficit	248	94	59	72	30	20	
Replacement of Substandard Housing	37	11	8	4	0	0	
External Market Support	118	104	197	147	66	37	
Severe Cost Burdened Households	1,500	47	8	1	1	0	
Job Impact	10	20	69	69	20	10	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	16	33	16	-51	-5	-9	
Total Gross Demand	2,188	359	504	601	134	78	
Development Pipeline	0	0	123	124	0	90	Total
Total Rental Housing Gaps	2,188	359	381	477	134	0	3,539

CAMPBELL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$112,219	$112,220-$187,031	$187,032-$299,250	$299,251-$448,875	$448,876-$561,094	$561,095+	
Household Growth (2024-2029)	-262	-100	311	591	2,076	-2,552	
Vacancy Surplus or Deficit	76	78	99	128	154	89	
Replacement of Substandard Housing	11	8	10	8	0	0	
External Market Support	215	250	403	479	444	384	
Severe Cost Burdened Households	210	57	15	13	5	0	
Job Impact	19	66	66	19	9	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	36	145	314	849	-1,344	0	
Total Gross Demand	305	504	1,218	2,087	1,344	0	
Development Pipeline	0	1	240	294	128	17	Total
Total For-Sale Housing Gaps	305	503	978	1,793	1,216	0*	4,795

*Denotes total that has been adjusted to account for surpluses within select demand components.

CARLISLE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,986	$21,987-$36,643	$36,644-$58,629	$58,630-$87,943	$87,944-$109,929	$109,930+	
Rent Range	≤$550	$551-$916	$917-$1,466	$1,467-$2,199	$2,200-$2,748	$2,749+	
Household Growth (2024-2029)	14	-21	14	-7	-3	-6	
Vacancy Surplus or Deficit	5	2	4	4	1	0	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	2	1	5	4	1	0	
Severe Cost Burdened Households	22	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	2	-2	0	0	0	
Total Gross Demand	46	2	22	2	0	0	
Development Pipeline	0	0	0	0	0	0	Total
Total Rental Housing Gaps	46	2*	22	2	0*	0*	72

CARLISLE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$71,305	$71,306-$118,842	$118,843-$190,147	$190,148-$285,221	$285,222-$356,526	$356,527+	
Household Growth (2024-2029)	-19	7	-13	45	-20	-19	
Vacancy Surplus or Deficit	5	5	6	7	6	12	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	3	2	3	4	5	10	
Severe Cost Burdened Households	8	3	1	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	-2	11	-11	0	0	
Total Gross Demand	2	15	11	46	0	3	
Development Pipeline	0	0	0	1	0	0	Total
Total For-Sale Housing Gaps	2*	15	11*	45	0*	3	76

*Denotes total that has been adjusted to account for surpluses within select demand components.

CARROLL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,494	$22,495-$37,490	$37,491-$59,984	$59,985-$89,976	$89,977-$112,470	$112,471+	
Rent Range	≤$562	$563-$937	$938-$1,500	$1,501-$2,249	$2,250-$2,812	$2,813+	
Household Growth (2024-2029)	27	-17	-21	-8	-23	28	
Vacancy Surplus or Deficit	21	11	11	9	2	13	
Replacement of Substandard Housing	15	6	4	2	0	0	
External Market Support	26	31	56	45	12	65	
Severe Cost Burdened Households	78	0	0	0	0	0	
Job Impact	3	5	19	19	5	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	5	0	-7	11	-11	
Total Gross Demand	172	41	69	60	11	98	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	172	40	67	55	11*	97	442

CARROLL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,954	$72,955-$121,589	$121,590-$194,543	$194,544-$291,814	$291,815-$364,768	$364,769+	
Household Growth (2024-2029)	22	-49	20	64	62	-99	
Vacancy Surplus or Deficit	12	7	8	13	5	20	
Replacement of Substandard Housing	15	6	6	6	0	0	
External Market Support	27	17	20	29	43	106	
Severe Cost Burdened Households	19	11	3	0	0	0	
Job Impact	5	18	18	5	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	14	8	0	-22	-1	
Total Gross Demand	101	24	83	117	91	27	
Development Pipeline	0	1	3	10	2	3	Total
Total For-Sale Housing Gaps	101	23	80	107	89	24	424

*Denotes total that has been adjusted to account for surpluses within select demand components.

CARTER COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,913	$21,914-$36,521	$36,522-$58,434	$58,435-$87,650	$87,651-$109,563	$109,564+	
Rent Range	≤$548	$549-$913	$914-$1,461	$1,462-$2,191	$2,192-$2,739	$2,740+	
Household Growth (2024-2029)	40	-22	-53	-18	-3	-1	
Vacancy Surplus or Deficit	54	20	22	10	3	4	
Replacement of Substandard Housing	26	6	5	2	0	0	
External Market Support	15	11	24	11	3	4	
Severe Cost Burdened Households	157	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	-1	1	-1	1	-1	
Total Gross Demand	293	14	1	4	4	6	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	293	13	0*	0	4	5	315

CARTER COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$71,068	$71,069-$118,446	$118,447-$189,514	$189,515-$284,272	$284,273-$355,339	$355,340+	
Household Growth (2024-2029)	116	-242	54	116	-22	-58	
Vacancy Surplus or Deficit	56	20	28	36	21	50	
Replacement of Substandard Housing	26	9	7	6	0	0	
External Market Support	26	13	15	19	22	47	
Severe Cost Burdened Households	57	10	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	21	14	-31	-2	-2	
Total Gross Demand	281	21	118	146	19	37	
Development Pipeline	0	2	6	18	2	3	Total
Total For-Sale Housing Gaps	281	19*	112	128	17	34	591

*Denotes total that has been adjusted to account for surpluses within select demand components.

CASEY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,179	$21,180-$35,298	$35,299-$56,477	$56,478-$84,715	$84,716-$105,894	$105,895+	
Rent Range	≤$529	$530-$882	$883-$1,412	$1,413-$2,118	$2,119-$2,647	$2,648+	
Household Growth (2024-2029)	4	-6	-9	-7	3	-5	
Vacancy Surplus or Deficit	30	14	9	8	2	2	
Replacement of Substandard Housing	8	2	1	1	0	0	
External Market Support	8	7	9	8	2	2	
Severe Cost Burdened Households	70	0	0	0	0	0	
Job Impact	5	10	34	34	10	5	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	3	0	-2	-2	0	
Total Gross Demand	126	30	44	42	15	4	
Development Pipeline	0	1	1	4	0	1	Total
Total Rental Housing Gaps	126	29	43	38	15	3	254

CASEY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,688	$68,689-$114,480	$114,481-$183,168	$183,169-$274,752	$274,753-$343,440	$343,441+	
Household Growth (2024-2029)	-65	15	-66	46	51	41	
Vacancy Surplus or Deficit	25	15	22	8	6	29	
Replacement of Substandard Housing	9	4	4	3	0	0	
External Market Support	11	8	12	11	13	30	
Severe Cost Burdened Households	46	4	0	0	0	0	
Job Impact	9	32	32	9	5	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	8	-7	14	0	-10	-5	
Total Gross Demand	43	71	18	77	65	96	
Development Pipeline	0	2	5	16	2	3	Total
Total For-Sale Housing Gaps	43	69	13	61	63	93	342

*Denotes total that has been adjusted to account for surpluses within select demand components.

CHRISTIAN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$24,647	$24,648-$41,078	$41,079-$65,725	$65,726-$98,587	$98,588-$123,234	$123,235+	
Rent Range	≤$616	$617-$1,027	$1,028-$1,643	$1,644-$2,465	$2,466-$3,081	$3,082+	
Household Growth (2024-2029)	171	-117	236	65	-470	-42	
Vacancy Surplus or Deficit	165	131	120	136	23	31	
Replacement of Substandard Housing	44	26	19	12	0	0	
External Market Support	93	162	327	311	53	70	
Severe Cost Burdened Households	931	295	43	0	0	0	
Job Impact	14	28	97	97	28	14	
Disaster Impact	5	5	4	4	2	1	
Net Step Down Support	27	58	-22	-63	7	-7	
Total Gross Demand	1,450	588	824	562	7	67	
Development Pipeline	80	0	285	2	0	0	Total
Total Rental Housing Gaps	1,370	588	539	560	7*	67	3,131

CHRISTIAN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$79,936	$79,937-$133,226	$133,227-$213,162	$213,163-$319,742	$319,743-$399,678	$399,679+	
Household Growth (2024-2029)	20	-29	283	58	-33	-190	
Vacancy Surplus or Deficit	59	51	60	62	35	71	
Replacement of Substandard Housing	8	5	6	4	0	0	
External Market Support	55	53	75	83	75	137	
Severe Cost Burdened Households	112	30	16	3	1	0	
Job Impact	26	91	91	26	13	6	
Disaster Impact	3	3	4	5	2	4	
Net Step Down Support	20	87	-59	-29	-18	-1	
Total Gross Demand	303	291	476	212	75	27	
Development Pipeline	0	0	1	54	26	52	Total
Total For-Sale Housing Gaps	303	291	475	158	49	0	1,276

*Denotes total that has been adjusted to account for surpluses within select demand components.

CLARK COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$31,345	$31,346-$52,241	$52,242-$83,586	$83,587-$125,378	$125,379-$156,723	$156,724+	
Rent Range	≤$784	$785-$1,306	$1,307-$2,090	$2,091-$3,134	$3,135-$3,918	$3,919+	
Household Growth (2024-2029)	3	61	56	-112	53	-79	
Vacancy Surplus or Deficit	95	38	47	33	12	9	
Replacement of Substandard Housing	60	17	15	7	0	0	
External Market Support	54	47	107	74	27	20	
Severe Cost Burdened Households	362	7	0	0	0	0	
Job Impact	7	14	48	48	14	7	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	9	18	-22	6	-11	0	
Total Gross Demand	590	202	251	56	95	0	
Development Pipeline	0	35	36	6	0	1	Total
Total Rental Housing Gaps	590	167	215	50	95	0*	1,117

CLARK COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$101,658	$101,659-$169,430	$169,431-$271,088	$271,089-$406,633	$406,634-$508,291	$508,292+	
Household Growth (2024-2029)	58	41	216	48	317	-515	
Vacancy Surplus or Deficit	44	37	44	61	38	42	
Replacement of Substandard Housing	9	6	7	5	0	0	
External Market Support	41	39	61	65	78	96	
Severe Cost Burdened Households	92	37	17	2	0	0	
Job Impact	13	46	46	13	7	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	21	57	-39	49	-88	0	
Total Gross Demand	278	263	352	243	352	0	
Development Pipeline	0	2	14	47	30	25	Total
Total For-Sale Housing Gaps	278	261	338	196	322	0*	1,395

*Denotes total that has been adjusted to account for surpluses within select demand components.

CLAY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,453	$22,454-$37,421	$37,422-$59,874	$59,875-$89,810	$89,811-$112,263	$112,264+	
Rent Range	≤$561	$562-$936	$937-$1,497	$1,498-$2,245	$2,246-$2,807	$2,808+	
Household Growth (2024-2029)	54	-2	-24	-44	-22	-8	
Vacancy Surplus or Deficit	43	20	19	13	3	2	
Replacement of Substandard Housing	15	4	3	1	0	0	
External Market Support	14	10	19	12	3	2	
Severe Cost Burdened Households	256	4	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	2	1	1	0	0	0	
Net Step Down Support	2	0	-2	0	0	0	
Total Gross Demand	386	37	16	0	0	0	
Development Pipeline	0	1	3	8	0	1	Total
Total Rental Housing Gaps	386	36	13	0*	0*	0*	435
CLAY COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$72,819	$72,820-$121,365	$121,366-$194,185	$194,186-$291,277	$291,278-$364,096	$364,097+	
Household Growth (2024-2029)	101	-41	50	-8	26	-132	
Vacancy Surplus or Deficit	38	17	23	25	10	20	
Replacement of Substandard Housing	7	2	2	1	0	0	
External Market Support	18	9	11	11	11	19	
Severe Cost Burdened Households	54	1	2	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	2	1	1	1	1	1	
Net Step Down Support	0	18	-12	4	-10	0	
Total Gross Demand	220	18	77	35	38	0	
Development Pipeline	0	2	6	18	1	3	Total
Total For-Sale Housing Gaps	220	16*	71	17	37	0*	361

*Denotes total that has been adjusted to account for surpluses within select demand components.

CLINTON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,942	$20,943-$34,904	$34,905-$55,846	$55,847-$83,770	$83,771-$104,712	$104,713+	
Rent Range	≤$524	$525-$873	$874-$1,396	$1,397-$2,094	$2,095-$2,618	$2,619+	
Household Growth (2024-2029)	-6	-20	-30	7	9	5	
Vacancy Surplus or Deficit	19	8	9	5	3	6	
Replacement of Substandard Housing	5	2	1	0	0	0	
External Market Support	10	12	18	10	6	12	
Severe Cost Burdened Households	51	0	11	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	1	1	0	0	-2	
Total Gross Demand	79	3	10	22	18	21	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	79	3	9	19	18	20	148

CLINTON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$67,921	$67,922-$113,202	$113,203-$181,123	$181,124-$271,685	$271,686-$339,606	$339,607+	
Household Growth (2024-2029)	-27	31	-74	-29	31	36	
Vacancy Surplus or Deficit	11	15	13	9	3	10	
Replacement of Substandard Housing	1	1	1	0	0	0	
External Market Support	12	13	15	11	9	32	
Severe Cost Burdened Households	24	5	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	7	-7	0	9	-5	-4	
Total Gross Demand	28	58	0	9	38	74	
Development Pipeline	0	1	3	8	0	1	Total
Total For-Sale Housing Gaps	28	57	0*	1*	38	73	197

*Denotes total that has been adjusted to account for surpluses within select demand components.

CRITTENDEN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$24,516	$24,517-$40,860	$40,861-$65,376	$65,377-$98,064	$98,065-$122,580	$122,581+	
Rent Range	≤$613	$614-$1,022	$1,023-$1,634	$1,635-$2,452	$2,453-$3,065	$3,066+	
Household Growth (2024-2029)	5	5	-4	13	-24	-13	
Vacancy Surplus or Deficit	5	4	6	7	2	2	
Replacement of Substandard Housing	6	2	3	2	0	0	
External Market Support	2	2	6	7	2	2	
Severe Cost Burdened Households	20	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	0	2	-3	0	0	
Total Gross Demand	39	13	13	26	0	0	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	39	13	13	25	0*	0*	90

CRITTENDEN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$79,511	$79,512-$132,519	$132,520-$212,030	$212,031-$318,045	$318,046-$397,557	$397,558+	
Household Growth (2024-2029)	37	-86	66	136	-94	-90	
Vacancy Surplus or Deficit	16	12	12	18	7	16	
Replacement of Substandard Housing	3	2	1	1	0	0	
External Market Support	7	5	5	8	7	13	
Severe Cost Burdened Households	26	0	5	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	18	15	-33	0	0	
Total Gross Demand	89	18	104	130	0	0	
Development Pipeline	0	0	1	3	0	1	Total
Total For-Sale Housing Gaps	89	18*	103	127	0*	0*	337

*Denotes total that has been adjusted to account for surpluses within select demand components.

CUMBERLAND COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,411	$21,412-$35,685	$35,686-$57,096	$57,097-$85,644	$85,645-$107,055	$107,056+	
Rent Range	≤$535	$536-$892	$893-$1,427	$1,428-$2,141	$2,142-$2,676	$2,677+	
Household Growth (2024-2029)	4	-27	-1	-3	-1	3	
Vacancy Surplus or Deficit	16	5	5	3	1	1	
Replacement of Substandard Housing	8	2	1	1	0	0	
External Market Support	8	5	9	6	2	2	
Severe Cost Burdened Households	31	4	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	1	0	-1	1	-1	
Total Gross Demand	67	1	14	6	3	5	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	67	1*	13	4	3	5	93

CUMBERLAND COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,441	$69,442-$115,735	$115,736-$185,176	$185,177-$277,764	$277,765-$347,205	$347,206+	
Household Growth (2024-2029)	-64	39	-13	-33	40	-2	
Vacancy Surplus or Deficit	10	4	2	0	4	-2	
Replacement of Substandard Housing	2	1	1	1	0	0	
External Market Support	9	6	7	8	8	22	
Severe Cost Burdened Households	23	0	5	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	-5	0	10	-9	-1	
Total Gross Demand	5	45	2	10	43	17	
Development Pipeline	0	1	2	5	0	1	Total
Total For-Sale Housing Gaps	5*	44	0	5*	43	16	113

*Denotes total that has been adjusted to account for surpluses within select demand components.

DAVIESS COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,285	$26,286-$43,809	$43,810-$70,094	$70,095-$105,142	$105,143-$131,427	$131,428+	
Rent Range	≤$657	$658-$1,095	$1,096-$1,752	$1,753-$2,629	$2,630-$3,286	$3,287+	
Household Growth (2024-2029)	29	53	-48	-85	-95	-35	
Vacancy Surplus or Deficit	212	104	123	96	30	58	
Replacement of Substandard Housing	77	28	22	11	0	0	
External Market Support	94	103	216	168	54	102	
Severe Cost Burdened Households	994	134	3	3	0	0	
Job Impact	2	3	11	11	3	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	21	12	-13	-20	13	-13	
Total Gross Demand	1,429	437	314	184	13	114	
Development Pipeline	0	0	176	4	0	1	Total
Total Rental Housing Gaps	1,429	437	138	180	13*	113	2,310

DAVIESS COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$85,250	$85,251-$142,083	$142,084-$227,333	$227,334-$341,000	$341,001-$426,250	$426,251+	
Household Growth (2024-2029)	-46	371	92	554	422	-628	
Vacancy Surplus or Deficit	80	74	110	135	93	244	
Replacement of Substandard Housing	7	5	6	5	0	0	
External Market Support	181	190	313	395	240	563	
Severe Cost Burdened Households	173	49	27	4	3	0	
Job Impact	2	8	8	2	1	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	70	41	327	-58	-271	-109	
Total Gross Demand	467	738	883	1,037	488	72	
Development Pipeline	0	1	3	123	114	1	Total
Total For-Sale Housing Gaps	467	737	880	914	374	71	3,443

*Denotes total that has been adjusted to account for surpluses within select demand components.

EDMONSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,530	$26,531-$44,217	$44,218-$70,747	$70,748-$106,121	$106,122-$132,651	$132,652+	
Rent Range	≤$663	$664-$1,105	$1,106-$1,769	$1,770-$2,653	$2,654-$3,316	$3,317+	
Household Growth (2024-2029)	25	22	-57	-1	7	-3	
Vacancy Surplus or Deficit	14	16	8	3	2	3	
Replacement of Substandard Housing	7	5	2	0	0	0	
External Market Support	2	5	5	2	1	2	
Severe Cost Burdened Households	54	3	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	-3	0	1	-1	0	
Total Gross Demand	105	48	0	5	9	2	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	105	48	0*	3	9	2	167

EDMONSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$86,044	$86,045-$143,406	$143,407-$229,450	$229,451-$344,176	$344,177-$430,219	$430,220+	
Household Growth (2024-2029)	46	-37	91	-14	44	-91	
Vacancy Surplus or Deficit	27	21	25	23	11	16	
Replacement of Substandard Housing	17	9	8	5	0	0	
External Market Support	7	5	7	6	6	8	
Severe Cost Burdened Households	9	4	1	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	26	-22	8	-12	0	
Total Gross Demand	106	28	110	28	49	0	
Development Pipeline	0	1	3	7	0	1	Total
Total For-Sale Housing Gaps	106	27	107	21	49	0*	310

*Denotes total that has been adjusted to account for surpluses within select demand components.

ELLIOTT COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,335	$21,336-$35,558	$35,559-$56,893	$56,894-$85,339	$85,340-$106,674	$106,675+	
Rent Range	≤$533	$534-$889	$890-$1,422	$1,423-$2,133	$2,134-$2,667	$2,668+	
Household Growth (2024-2029)	-32	2	-5	38	-9	-15	
Vacancy Surplus or Deficit	16	2	3	4	4	2	
Replacement of Substandard Housing	8	1	1	1	0	0	
External Market Support	3	1	2	3	3	1	
Severe Cost Burdened Households	23	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	5	-5	0	0	
Total Gross Demand	18	6	6	41	0	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	18	6	5	39	0*	0*	68

ELLIOTT COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,194	$69,195-$115,323	$115,324-$184,517	$184,518-$276,776	$276,777-$345,970	$345,971+	
Household Growth (2024-2029)	15	-1	-7	-64	30	3	
Vacancy Surplus or Deficit	10	10	7	7	2	7	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	3	3	3	3	2	5	
Severe Cost Burdened Households	11	3	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	-1	-1	7	-6	-1	
Total Gross Demand	42	15	3	7	28	14	
Development Pipeline	0	1	2	4	0	1	Total
Total For-Sale Housing Gaps	42	14	1	3*	28	13	101

*Denotes total that has been adjusted to account for surpluses within select demand components.

ESTILL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,484	$22,485-$37,474	$37,475-$59,958	$59,959-$89,938	$89,939-$112,422	$112,423+	
Rent Range	≤$562	$563-$937	$938-$1,499	$1,500-$2,248	$2,249-$2,811	$2,812+	
Household Growth (2024-2029)	63	-67	16	-54	16	-10	
Vacancy Surplus or Deficit	45	12	9	7	2	3	
Replacement of Substandard Housing	85	15	8	4	0	0	
External Market Support	8	4	6	5	1	2	
Severe Cost Burdened Households	147	3	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	4	-4	2	-2	0	
Total Gross Demand	348	4	35	2	17	0	
Development Pipeline	10	10	11	2	0	0	Total
Total Rental Housing Gaps	338	0*	24	0*	17	0*	379

ESTILL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,922	$72,923-$121,537	$121,538-$194,460	$194,461-$291,690	$291,691-$364,612	$364,613+	
Household Growth (2024-2029)	2	130	-54	123	-83	-125	
Vacancy Surplus or Deficit	28	17	16	17	9	13	
Replacement of Substandard Housing	14	7	6	4	0	0	
External Market Support	8	6	7	7	7	8	
Severe Cost Burdened Households	33	4	1	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	16	-16	30	-30	0	0	
Total Gross Demand	101	148	30	122	0	0	
Development Pipeline	0	1	2	5	0	1	Total
Total For-Sale Housing Gaps	101	147	28*	117	0*	0*	393

*Denotes total that has been adjusted to account for surpluses within select demand components.

FAYETTE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$32,014	$32,015-$53,356	$53,357-$85,370	$85,371-$128,054	$128,055-$160,068	$160,069+	
Rent Range	≤$800	$801-$1,334	$1,335-$2,134	$2,135-$3,201	$3,202-$4,002	$4,003+	
Household Growth (2024-2029)	1,193	399	549	-1,858	641	-967	
Vacancy Surplus or Deficit	1,130	287	252	364	145	109	
Replacement of Substandard Housing	363	120	113	40	0	0	
External Market Support	842	836	4,173	2,224	432	326	
Severe Cost Burdened Households	6,490	796	47	7	0	0	
Job Impact	22	44	155	155	44	22	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	124	405	-436	33	-126	0	
Total Gross Demand	10,164	2,887	4,853	965	1,136	0	
Development Pipeline	60	73	1,335	534	70	0	Total
Total Rental Housing Gaps	10,104	2,814	3,518	431	1,066	0*	17,933
FAYETTE COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$103,828	$103,829-$173,046	$173,047-$276,874	$276,875-$415,312	$415,313-$519,139	$519,140+	
Household Growth (2024-2029)	-42	950	1,621	1,607	3,810	-6,049	
Vacancy Surplus or Deficit	223	214	423	442	351	456	
Replacement of Substandard Housing	23	16	24	17	0	0	
External Market Support	274	282	563	615	930	1,315	
Severe Cost Burdened Households	373	170	88	30	10	0	
Job Impact	24	83	83	24	12	11	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	172	388	-13	476	-1,023	0	
Total Gross Demand	1,047	2,103	2,789	3,211	4,090	0	
Development Pipeline	0	0	1	223	126	284	Total
Total For-Sale Housing Gaps	1,047	2,103	2,788	2,988	3,964	0*	12,890

*Denotes total that has been adjusted to account for surpluses within select demand components.

FLEMING COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,378	$21,379-$35,630	$35,631-$57,008	$57,009-$85,512	$85,513-$106,890	$106,891+	
Rent Range	≤$534	$535-$891	$892-$1,425	$1,426-$2,138	$2,139-$2,672	$2,673+	
Household Growth (2024-2029)	-14	11	22	-46	17	12	
Vacancy Surplus or Deficit	26	13	17	16	3	8	
Replacement of Substandard Housing	12	4	4	3	0	0	
External Market Support	6	6	16	15	3	8	
Severe Cost Burdened Households	91	8	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	4	-6	2	1	-3	
Total Gross Demand	123	46	53	2	24	25	
Development Pipeline	0	1	1	4	0	1	Total
Total Rental Housing Gaps	123	45	52	0*	24	24	268

FLEMING COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,334	$69,335-$115,557	$115,558-$184,891	$184,892-$277,336	$277,337-$346,670	$346,671+	
Household Growth (2024-2029)	-16	2	70	35	11	-9	
Vacancy Surplus or Deficit	15	10	20	27	15	26	
Replacement of Substandard Housing	17	9	13	11	0	0	
External Market Support	6	5	10	13	13	26	
Severe Cost Burdened Households	29	5	1	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	20	-6	-9	-6	-2	
Total Gross Demand	54	51	108	77	33	41	
Development Pipeline	0	1	4	11	1	2	Total
Total For-Sale Housing Gaps	54	50	104	66	32	39	345

*Denotes total that has been adjusted to account for surpluses within select demand components.

FLOYD COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,111	$23,112-$38,519	$38,520-$61,630	$61,631-$92,446	$92,447-$115,557	$115,558+	
Rent Range	≤$578	$579-$963	$964-$1,541	$1,542-$2,311	$2,312-$2,889	$2,890+	
Household Growth (2024-2029)	-3	-78	83	-9	-124	-67	
Vacancy Surplus or Deficit	88	22	32	34	9	7	
Replacement of Substandard Housing	43	8	8	6	0	0	
External Market Support	37	22	52	57	15	12	
Severe Cost Burdened Households	309	41	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	12	4	4	5	2	1	
Net Step Down Support	1	17	-9	-9	0	0	
Total Gross Demand	487	36	170	84	0	0	
Development Pipeline	0	1	3	7	0	1	Total
Total Rental Housing Gaps	487	35	167	77	0*	0*	766

FLOYD COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$74,956	$74,957-$124,926	$124,927-$199,882	$199,883-$299,824	$299,825-$374,779	$374,780+	
Household Growth (2024-2029)	164	-81	115	86	-62	-352	
Vacancy Surplus or Deficit	62	32	39	48	21	43	
Replacement of Substandard Housing	4	2	2	1	0	0	
External Market Support	47	28	36	40	38	71	
Severe Cost Burdened Households	111	16	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	15	10	11	13	7	14	
Net Step Down Support	1	40	-3	-37	-1	0	
Total Gross Demand	404	47	200	151	3	0	
Development Pipeline	0	2	6	20	3	4	Total
Total For-Sale Housing Gaps	404	45	194	131	0	0*	774

*Denotes total that has been adjusted to account for surpluses within select demand components.

FRANKLIN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$28,961	$28,962-$48,268	$48,269-$77,229	$77,230-$115,843	$115,844-$144,804	$144,805+	
Rent Range	≤$724	$725-$1,207	$1,208-$1,931	$1,932-$2,896	$2,897-$3,620	$3,621+	
Household Growth (2024-2029)	42	221	-52	-251	113	-119	
Vacancy Surplus or Deficit	96	40	73	66	20	20	
Replacement of Substandard Housing	129	63	50	26	0	0	
External Market Support	118	172	366	279	84	85	
Severe Cost Burdened Households	609	95	0	0	0	0	
Job Impact	2	4	16	16	4	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	30	15	-31	8	-22	0	
Total Gross Demand	1,026	610	422	144	199	0	
Development Pipeline	0	0	1	3	0	0	Total
Total Rental Housing Gaps	1,026	610	421	141	199	0*	2,397

FRANKLIN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$93,927	$93,928-$156,545	$156,546-$250,472	$250,473-$375,708	$375,709-$469,635	$469,636+	
Household Growth (2024-2029)	66	163	32	242	436	-740	
Vacancy Surplus or Deficit	41	54	62	102	56	86	
Replacement of Substandard Housing	4	3	4	3	0	0	
External Market Support	71	94	129	186	212	313	
Severe Cost Burdened Households	74	27	12	6	1	0	
Job Impact	4	15	15	4	2	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	36	15	58	32	-141	0	
Total Gross Demand	296	371	312	575	566	0	
Development Pipeline	0	1	12	41	31	26	Total
Total For-Sale Housing Gaps	296	370	300	534	535	0*	2,035

*Denotes total that has been adjusted to account for surpluses within select demand components.

FULTON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,827	$20,828-$34,711	$34,712-$55,538	$55,539-$83,306	$83,307-$104,133	$104,134+	
Rent Range	≤$521	$522-$868	$869-$1,388	$1,389-$2,083	$2,084-$2,603	$2,604+	
Household Growth (2024-2029)	-27	10	-6	-1	0	-1	
Vacancy Surplus or Deficit	23	8	8	6	2	0	
Replacement of Substandard Housing	12	3	2	1	0	0	
External Market Support	12	8	17	13	3	1	
Severe Cost Burdened Households	75	40	1	0	0	0	
Job Impact	1	1	5	5	1	1	
Disaster Impact	7	2	2	2	0	0	
Net Step Down Support	4	-1	0	-2	-1	0	
Total Gross Demand	107	71	29	24	5	1	
Development Pipeline	0	0	0	0	0	0	Total
Total Rental Housing Gaps	107	71	29	24	5	1	237

FULTON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$67,546	$67,547-$112,576	$112,577-$180,122	$180,123-$270,183	$270,184-$337,729	$337,730+	
Household Growth (2024-2029)	-15	32	-50	-21	21	22	
Vacancy Surplus or Deficit	4	6	9	7	2	10	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	5	8	9	7	5	16	
Severe Cost Burdened Households	8	0	0	0	0	0	
Job Impact	1	5	5	1	1	1	
Disaster Impact	3	4	6	4	1	4	
Net Step Down Support	6	-6	0	6	-3	-3	
Total Gross Demand	13	50	0	6	27	50	
Development Pipeline	0	0	0	0	1	0	Total
Total For-Sale Housing Gaps	13	50	0*	6*	26	50	145

*Denotes total that has been adjusted to account for surpluses within select demand components.

GALLATIN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$33,447	$33,448-$55,745	$55,746-$89,192	$89,193-$133,788	$133,789-$167,235	$167,236+	
Rent Range	≤$836	$837-$1,394	$1,395-$2,230	$2,231-$3,345	$3,346-$4,181	$4,182+	
Household Growth (2024-2029)	10	-14	-2	-11	3	-2	
Vacancy Surplus or Deficit	16	8	10	4	1	1	
Replacement of Substandard Housing	2	1	1	0	0	0	
External Market Support	11	10	27	10	4	3	
Severe Cost Burdened Households	30	1	0	0	0	0	
Job Impact	1	2	7	7	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	4	-3	0	-1	0	
Total Gross Demand	70	12	40	10	9	3	
Development Pipeline	16	17	18	2	0	0	Total
Total Rental Housing Gaps	54	0	22	8	9	3	96

GALLATIN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$108,477	$108,478-$180,795	$180,796-$289,271	$289,272-$433,907	$433,908-$542,384	$542,385+	
Household Growth (2024-2029)	-30	31	15	23	-20	-20	
Vacancy Surplus or Deficit	12	12	15	12	6	3	
Replacement of Substandard Housing	11	7	8	4	0	0	
External Market Support	14	13	19	16	14	8	
Severe Cost Burdened Households	19	2	2	0	0	0	
Job Impact	2	6	6	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	7	6	-2	-11	0	0	
Total Gross Demand	35	77	63	46	1	0	
Development Pipeline	0	1	52	5	0	1	Total
Total For-Sale Housing Gaps	35	76	11	41	1	0*	164

*Denotes total that has been adjusted to account for surpluses within select demand components.

GARRARD COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,282	$26,283-$43,803	$43,804-$70,085	$70,086-$105,127	$105,128-$131,409	$131,410+	
Rent Range	≤$657	$658-$1,095	$1,096-$1,752	$1,753-$2,628	$2,629-$3,285	$3,286+	
Household Growth (2024-2029)	19	31	2	-62	-3	-3	
Vacancy Surplus or Deficit	18	12	16	7	2	3	
Replacement of Substandard Housing	5	2	2	1	0	0	
External Market Support	3	4	11	5	1	2	
Severe Cost Burdened Households	72	17	0	0	0	0	
Job Impact	2	3	11	11	3	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	1	-4	0	0	0	
Total Gross Demand	122	70	38	0	3	4	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	122	70	37	0*	3	4	236

GARRARD COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$85,238	$85,239-$142,064	$142,065-$227,302	$227,303-$340,953	$340,954-$426,191	$426,192+	
Household Growth (2024-2029)	28	7	175	-62	131	-230	
Vacancy Surplus or Deficit	21	13	27	13	15	34	
Replacement of Substandard Housing	10	5	8	5	0	0	
External Market Support	6	5	10	9	11	22	
Severe Cost Burdened Households	29	12	2	2	0	0	
Job Impact	3	10	10	3	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	41	-46	32	-32	0	
Total Gross Demand	102	93	186	32	126	0	
Development Pipeline	0	1	3	7	0	1	Total
Total For-Sale Housing Gaps	102	92	183	25*	126	0*	528

*Denotes total that has been adjusted to account for surpluses within select demand components.

GRANT COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,655	$22,656-$37,758	$37,759-$60,413	$60,414-$90,619	$90,620-$113,274	$113,275+	
Rent Range	≤$566	$567-$944	$945-$1,510	$1,511-$2,265	$2,266-$2,832	$2,833+	
Household Growth (2024-2029)	55	-11	38	-82	-17	10	
Vacancy Surplus or Deficit	38	24	32	26	7	10	
Replacement of Substandard Housing	8	3	3	2	0	0	
External Market Support	12	15	40	32	8	13	
Severe Cost Burdened Households	118	32	0	0	0	0	
Job Impact	1	3	9	9	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	9	-12	0	3	-3	
Total Gross Demand	235	75	110	0	4	31	
Development Pipeline	0	1	3	7	0	1	Total
Total Rental Housing Gaps	235	74	107	0*	4	30	450
GRANT COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$73,475	$73,476-$122,458	$122,459-$195,933	$195,934-$293,900	$293,901-$367,375	$367,376+	
Household Growth (2024-2029)	27	-76	28	129	8	-3	
Vacancy Surplus or Deficit	19	19	23	26	21	62	
Replacement of Substandard Housing	4	3	2	2	0	0	
External Market Support	11	10	12	18	24	70	
Severe Cost Burdened Households	26	11	5	3	0	0	
Job Impact	2	9	9	2	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	16	20	-25	-4	-7	
Total Gross Demand	89	16	99	155	50	123	
Development Pipeline	0	2	18	58	36	32	Total
Total For-Sale Housing Gaps	89	14*	81	97	14	91	386

*Denotes total that has been adjusted to account for surpluses within select demand components.

GRAVES COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,642	$23,643-$39,404	$39,405-$63,046	$63,047-$94,570	$94,571-$118,212	$118,213+	
Rent Range	≤$591	$592-$985	$986-$1,576	$1,577-$2,364	$2,365-$2,955	$2,956+	
Household Growth (2024-2029)	51	7	17	-110	-48	16	
Vacancy Surplus or Deficit	70	25	42	26	4	5	
Replacement of Substandard Housing	39	10	11	5	0	0	
External Market Support	26	20	61	38	6	7	
Severe Cost Burdened Households	284	7	0	0	0	0	
Job Impact	8	15	54	54	15	8	
Disaster Impact	70	27	41	32	7	4	
Net Step Down Support	6	17	-18	-5	4	-4	
Total Gross Demand	554	128	208	40	4	36	
Development Pipeline	5	5	128	2	0	0	Total
Total Rental Housing Gaps	549	123	80	38	4*	36	830

GRAVES COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$76,678	$76,679-$127,797	$127,798-$204,475	$204,476-$306,712	$306,713-$383,390	$383,391+	
Household Growth (2024-2029)	-14	35	-26	215	-177	-22	
Vacancy Surplus or Deficit	57	33	49	56	27	79	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	34	21	34	40	39	101	
Severe Cost Burdened Households	83	22	12	2	0	0	
Job Impact	15	51	51	15	7	1	
Disaster Impact	97	56	98	101	63	143	
Net Step Down Support	22	22	42	-86	91	-91	
Total Gross Demand	297	241	261	344	91	211	
Development Pipeline	0	1	2	10	3	3	Total
Total For-Sale Housing Gaps	297	240	259	334	88*	208	1,426

*Denotes total that has been adjusted to account for surpluses within select demand components.

GRAYSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,581	$21,582-$35,969	$35,970-$57,550	$57,551-$86,326	$86,327-$107,907	$107,908+	
Rent Range	≤$540	$541-$899	$900-$1,439	$1,440-$2,158	$2,159-$2,698	$2,699+	
Household Growth (2024-2029)	15	25	-94	6	6	1	
Vacancy Surplus or Deficit	46	30	29	15	6	9	
Replacement of Substandard Housing	5	2	2	1	0	0	
External Market Support	13	17	33	17	7	11	
Severe Cost Burdened Households	134	1	0	0	0	0	
Job Impact	0	1	3	3	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	-4	4	-2	0	-2	
Total Gross Demand	217	72	4	40	20	19	
Development Pipeline	0	1	2	6	0	1	Total
Total Rental Housing Gaps	217	71	2*	34	20	18	362

GRAYSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,994	$69,995-$116,656	$116,657-$186,650	$186,651-$279,975	$279,976-$349,969	$349,970+	
Household Growth (2024-2029)	-25	18	-58	164	-29	-35	
Vacancy Surplus or Deficit	39	28	33	33	21	31	
Replacement of Substandard Housing	7	4	4	3	0	0	
External Market Support	19	14	20	21	24	46	
Severe Cost Burdened Households	71	15	8	0	0	0	
Job Impact	1	3	3	1	0	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	8	-6	42	-41	-1	-2	
Total Gross Demand	120	76	52	181	15	41	
Development Pipeline	0	2	6	21	7	5	Total
Total For-Sale Housing Gaps	120	74	46	160	8	36	444

*Denotes total that has been adjusted to account for surpluses within select demand components.

GREEN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,456	$23,457-$39,094	$39,095-$62,550	$62,551-$93,826	$93,827-$117,282	$117,283+	
Rent Range	≤$586	$587-$977	$978-$1,564	$1,565-$2,346	$2,347-$2,932	$2,933+	
Household Growth (2024-2029)	67	-27	-40	13	-21	-5	
Vacancy Surplus or Deficit	24	11	8	6	2	3	
Replacement of Substandard Housing	7	2	1	1	0	0	
External Market Support	5	5	7	5	1	3	
Severe Cost Burdened Households	47	0	0	0	0	0	
Job Impact	1	2	7	7	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	3	-3	0	0	
Total Gross Demand	151	0	3	29	0	2	
Development Pipeline	0	1	2	6	0	1	Total
Total Rental Housing Gaps	151	0*	1*	23	0*	1	176

GREEN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$76,075	$76,076-$126,791	$126,792-$202,866	$202,867-$304,299	$304,300-$380,374	$380,375+	
Household Growth (2024-2029)	111	-10	36	51	-81	-76	
Vacancy Surplus or Deficit	23	12	10	17	8	12	
Replacement of Substandard Housing	4	2	1	1	0	0	
External Market Support	8	6	6	7	5	12	
Severe Cost Burdened Households	26	11	4	1	0	0	
Job Impact	2	7	7	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	10	3	-16	0	0	
Total Gross Demand	177	38	67	63	0	0	
Development Pipeline	0	2	6	19	2	4	Total
Total For-Sale Housing Gaps	177	36	61	44	0*	0*	318

*Denotes total that has been adjusted to account for surpluses within select demand components.

GREENUP COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,693	$23,694-$39,488	$39,489-$63,181	$63,182-$94,771	$94,772-$118,464	$118,465+	
Rent Range	≤$592	$593-$987	$988-$1,580	$1,581-$2,369	$2,370-$2,962	$2,963+	
Household Growth (2024-2029)	24	-37	18	13	-93	10	
Vacancy Surplus or Deficit	53	27	28	26	6	8	
Replacement of Substandard Housing	51	17	13	8	0	0	
External Market Support	14	14	30	28	7	8	
Severe Cost Burdened Households	234	23	0	0	0	0	
Job Impact	2	3	12	12	3	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	8	-1	-9	3	-3	
Total Gross Demand	380	55	100	78	3	25	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	380	55	99	75	3*	24	636

GREENUP COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$76,842	$76,843-$128,069	$128,070-$204,911	$204,912-$307,366	$307,367-$384,208	$384,209+	
Household Growth (2024-2029)	70	-150	199	-115	-7	-3	
Vacancy Surplus or Deficit	41	33	49	58	29	90	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	19	17	25	29	28	86	
Severe Cost Burdened Households	69	15	3	2	0	0	
Job Impact	3	11	11	3	2	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	58	-58	10	-1	-9	
Total Gross Demand	203	58	230	10	51	164	
Development Pipeline	0	2	4	19	9	6	Total
Total For-Sale Housing Gaps	203	56*	226	0*	42	158	685

*Denotes total that has been adjusted to account for surpluses within select demand components.

HANCOCK COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,676	$26,677-$44,460	$44,461-$71,136	$71,137-$106,704	$106,705-$133,380	$133,381+	
Rent Range	≤$667	$668-$1,112	$1,113-$1,778	$1,779-$2,668	$2,669-$3,335	$3,336+	
Household Growth (2024-2029)	14	-6	1	-8	19	-26	
Vacancy Surplus or Deficit	12	7	7	4	3	3	
Replacement of Substandard Housing	6	2	2	1	0	0	
External Market Support	9	10	20	13	10	8	
Severe Cost Burdened Households	65	4	0	0	0	0	
Job Impact	1	2	6	6	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	3	-2	1	-3	0	
Total Gross Demand	108	22	34	17	31	0	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	108	22	34	16	31	0*	211

HANCOCK COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$86,517	$86,518-$144,195	$144,196-$230,711	$230,712-$346,067	$346,068-$432,584	$432,585+	
Household Growth (2024-2029)	20	50	31	44	1	-103	
Vacancy Surplus or Deficit	10	12	12	16	10	15	
Replacement of Substandard Housing	2	2	2	1	0	0	
External Market Support	13	15	22	26	25	40	
Severe Cost Burdened Households	13	8	2	0	1	0	
Job Impact	2	6	6	2	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	9	6	3	-10	-8	0	
Total Gross Demand	69	99	78	79	30	0	
Development Pipeline	0	1	2	9	5	3	Total
Total For-Sale Housing Gaps	69	98	76	70	25	0*	338

*Denotes total that has been adjusted to account for surpluses within select demand components.

HARDIN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,844	$26,845-$44,740	$44,741-$71,584	$71,585-$107,376	$107,377-$134,220	$134,221+	
Rent Range	≤$671	$672-$1,119	$1,120-$1,790	$1,791-$2,684	$2,685-$3,356	$3,357+	
Household Growth (2024-2029)	10	589	245	-920	153	-96	
Vacancy Surplus or Deficit	191	110	158	58	46	97	
Replacement of Substandard Housing	277	125	161	47	0	0	
External Market Support	91	123	1,050	465	88	183	
Severe Cost Burdened Households	904	129	6	0	0	0	
Job Impact	94	188	659	659	188	94	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	63	165	-197	159	-79	-111	
Total Gross Demand	1,630	1,429	2,082	468	396	167	
Development Pipeline	48	3	1,085	337	82	4	Total
Total Rental Housing Gaps	1,582	1,426	997	131	314	163	4,613

HARDIN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$87,062	$87,063-$145,103	$145,104-$232,164	$232,165-$348,246	$348,247-$435,308	$435,309+	
Household Growth (2024-2029)	-4	568	677	-379	570	-406	
Vacancy Surplus or Deficit	85	78	159	93	72	239	
Replacement of Substandard Housing	36	23	38	23	0	0	
External Market Support	66	63	141	250	155	405	
Severe Cost Burdened Households	138	69	24	10	0	0	
Job Impact	101	355	355	101	51	5	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	116	163	-259	234	-242	-12	
Total Gross Demand	538	1,319	1,135	332	606	231	
Development Pipeline	0	5	48	210	276	212	Total
Total For-Sale Housing Gaps	538	1,314	1,087	122	330	19	3,410

*Denotes total that has been adjusted to account for surpluses within select demand components.

HARLAN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,536	$21,537-$35,893	$35,894-$57,429	$57,430-$86,143	$86,144-$107,679	$107,680+	
Rent Range	≤$538	$539-$897	$898-$1,436	$1,437-$2,154	$2,155-$2,692	$2,693+	
Household Growth (2024-2029)	-22	-63	-75	-8	11	-11	
Vacancy Surplus or Deficit	83	33	15	14	5	8	
Replacement of Substandard Housing	35	9	3	2	0	0	
External Market Support	20	16	14	13	5	8	
Severe Cost Burdened Households	244	3	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	2	0	-1	-1	
Total Gross Demand	360	0	2	21	20	4	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	360	0*	0*	16	20	3	399

HARLAN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,846	$69,847-$116,410	$116,411-$186,256	$186,257-$279,383	$279,384-$349,229	$349,230+	
Household Growth (2024-2029)	5	-58	68	-31	-50	-40	
Vacancy Surplus or Deficit	49	30	38	44	18	26	
Replacement of Substandard Housing	17	6	7	5	0	0	
External Market Support	21	12	17	18	14	22	
Severe Cost Burdened Households	50	7	1	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	26	-19	-7	0	0	
Total Gross Demand	142	26	112	30	0	8	
Development Pipeline	0	1	4	11	0	2	Total
Total For-Sale Housing Gaps	142	25*	108	19	0*	6	300

*Denotes total that has been adjusted to account for surpluses within select demand components.

HARRISON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,069	$25,070-$41,781	$41,782-$66,850	$66,851-$100,274	$100,275-$125,343	$125,344+	
Rent Range	≤$627	$628-$1,045	$1,046-$1,671	$1,672-$2,507	$2,508-$3,134	$3,135+	
Household Growth (2024-2029)	-8	27	-14	28	-53	-5	
Vacancy Surplus or Deficit	39	14	25	21	4	6	
Replacement of Substandard Housing	19	4	6	3	0	0	
External Market Support	13	9	33	27	5	8	
Severe Cost Burdened Households	208	2	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	2	3	-8	1	-1	
Total Gross Demand	274	58	53	71	1	8	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	274	57	51	66	1*	7	456

HARRISON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$81,304	$81,305-$135,506	$135,507-$216,810	$216,811-$325,214	$325,215-$406,518	$406,519+	
Household Growth (2024-2029)	-62	38	72	53	32	-79	
Vacancy Surplus or Deficit	22	15	29	33	14	29	
Replacement of Substandard Housing	14	7	10	7	0	0	
External Market Support	12	9	16	18	19	37	
Severe Cost Burdened Households	30	13	7	3	1	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	8	19	-4	-10	-13	0	
Total Gross Demand	24	101	130	104	53	0	
Development Pipeline	0	2	11	36	20	19	Total
Total For-Sale Housing Gaps	24	99	119	68	33	0*	343

*Denotes total that has been adjusted to account for surpluses within select demand components.

HART COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,536	$21,537-$35,894	$35,895-$57,430	$57,431-$86,146	$86,147-$107,682	$107,683+	
Rent Range	≤$538	$539-$897	$898-$1,436	$1,437-$2,154	$2,155-$2,692	$2,693+	
Household Growth (2024-2029)	8	-30	68	24	-29	-34	
Vacancy Surplus or Deficit	31	11	17	24	9	3	
Replacement of Substandard Housing	22	5	6	6	0	0	
External Market Support	12	8	27	37	14	5	
Severe Cost Burdened Households	113	5	0	0	0	0	
Job Impact	1	3	10	10	3	1	
Disaster Impact	1	0	1	1	0	0	
Net Step Down Support	0	13	-3	-10	0	0	
Total Gross Demand	188	15	126	92	0	0	
Development Pipeline	0	0	31	32	0	0	Total
Total Rental Housing Gaps	188	15	95	60	0*	0*	358

HART COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,848	$69,849-$116,413	$116,414-$186,261	$186,262-$279,391	$279,392-$349,239	$349,240+	
Household Growth (2024-2029)	24	-39	108	20	19	9	
Vacancy Surplus or Deficit	28	17	19	21	13	30	
Replacement of Substandard Housing	20	8	10	8	0	0	
External Market Support	20	12	18	23	22	50	
Severe Cost Burdened Households	60	14	1	1	0	0	
Job Impact	3	10	10	3	1	0	
Disaster Impact	2	1	2	2	1	2	
Net Step Down Support	2	32	-18	-5	-6	-5	
Total Gross Demand	159	55	150	73	50	86	
Development Pipeline	0	1	2	12	7	5	Total
Total For-Sale Housing Gaps	159	54	148	61	43	81	546

*Denotes total that has been adjusted to account for surpluses within select demand components.

HENDERSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,140	$30,141-$50,233	$50,234-$80,373	$80,374-$120,559	$120,560-$150,699	$150,700+	
Rent Range	≤$753	$754-$1,256	$1,257-$2,009	$2,010-$3,014	$3,015-$3,767	$3,768+	
Household Growth (2024-2029)	11	48	-131	-44	108	-139	
Vacancy Surplus or Deficit	138	70	51	39	19	10	
Replacement of Substandard Housing	21	7	4	2	0	0	
External Market Support	77	74	106	80	40	20	
Severe Cost Burdened Households	571	46	12	0	0	0	
Job Impact	11	23	80	80	23	11	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	13	-1	4	3	-19	0	
Total Gross Demand	842	267	126	160	171	0	
Development Pipeline	16	17	18	5	0	1	Total
Total Rental Housing Gaps	826	250	108	155	171	0*	1,510

HENDERSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$97,751	$97,752-$162,918	$162,919-$260,669	$260,670-$391,003	$391,004-$488,754	$488,755+	
Household Growth (2024-2029)	-52	28	230	-174	298	-350	
Vacancy Surplus or Deficit	36	33	66	59	36	63	
Replacement of Substandard Housing	15	10	15	8	0	0	
External Market Support	36	34	70	57	67	109	
Severe Cost Burdened Households	78	18	10	14	0	0	
Job Impact	22	76	76	22	11	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	20	73	-93	82	-82	0	
Total Gross Demand	155	272	374	82	330	0	
Development Pipeline	0	1	14	30	11	1	Total
Total For-Sale Housing Gaps	155	271	360	52*	319	0*	1,157

*Denotes total that has been adjusted to account for surpluses within select demand components.

HENRY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,364	$30,365-$50,606	$50,607-$80,970	$80,971-$121,454	$121,455-$151,818	$151,819+	
Rent Range	≤$759	$760-$1,265	$1,266-$2,024	$2,025-$3,036	$3,037-$3,795	$3,796+	
Household Growth (2024-2029)	18	33	-68	-7	19	-29	
Vacancy Surplus or Deficit	29	23	12	9	4	0	
Replacement of Substandard Housing	15	8	3	1	0	0	
External Market Support	9	13	12	10	4	0	
Severe Cost Burdened Households	126	18	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	-5	1	2	-3	0	
Total Gross Demand	202	90	1	15	24	0	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	202	90	1*	14	24	0*	331

HENRY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$98,477	$98,478-$164,128	$164,129-$262,604	$262,605-$393,906	$393,907-$492,383	$492,384+	
Household Growth (2024-2029)	-39	46	29	-20	108	-113	
Vacancy Surplus or Deficit	21	17	26	16	15	13	
Replacement of Substandard Housing	5	3	4	2	0	0	
External Market Support	10	8	15	11	13	16	
Severe Cost Burdened Households	39	10	7	3	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	8	8	-14	25	-27	0	
Total Gross Demand	44	92	67	37	109	0	
Development Pipeline	0	0	7	25	19	18	Total
Total For-Sale Housing Gaps	44	92	60	12	90	0*	298

*Denotes total that has been adjusted to account for surpluses within select demand components.

HICKMAN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,917	$21,918-$36,529	$36,530-$58,446	$58,447-$87,670	$87,671-$109,587	$109,588+	
Rent Range	≤$548	$549-$913	$914-$1,461	$1,462-$2,192	$2,193-$2,740	$2,741+	
Household Growth (2024-2029)	2	-1	-16	-5	1	-5	
Vacancy Surplus or Deficit	4	4	4	1	0	1	
Replacement of Substandard Housing	2	1	1	0	0	0	
External Market Support	1	2	4	1	0	1	
Severe Cost Burdened Households	1	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	1	0	1	0	0	0	
Net Step Down Support	0	0	0	0	0	0	
Total Gross Demand	11	6	0	0	1	0	
Development Pipeline	0	0	0	0	0	0	Total
Total Rental Housing Gaps	11	6	0*	0*	1	0*	18

HICKMAN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$71,083	$71,084-$118,472	$118,473-$189,556	$189,557-$284,334	$284,335-$355,417	$355,418+	
Household Growth (2024-2029)	-6	-14	8	-21	-6	10	
Vacancy Surplus or Deficit	7	5	8	7	3	11	
Replacement of Substandard Housing	3	2	2	1	0	0	
External Market Support	3	2	3	4	3	9	
Severe Cost Burdened Households	8	1	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	1	1	1	2	1	2	
Net Step Down Support	0	4	-4	0	2	-2	
Total Gross Demand	16	4	18	0	3	30	
Development Pipeline	0	0	1	2	0	0	Total
Total For-Sale Housing Gaps	16	4*	17	0*	3	30	70

*Denotes total that has been adjusted to account for surpluses within select demand components.

HOPKINS COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,965	$22,966-$38,275	$38,276-$61,240	$61,241-$91,860	$91,861-$114,825	$114,826+	
Rent Range	≤$574	$575-$957	$958-$1,531	$1,532-$2,297	$2,298-$2,871	$2,872+	
Household Growth (2024-2029)	-2	75	-123	184	-256	23	
Vacancy Surplus or Deficit	99	34	60	46	16	12	
Replacement of Substandard Housing	17	4	5	3	0	0	
External Market Support	38	28	91	72	25	19	
Severe Cost Burdened Households	402	6	4	0	0	0	
Job Impact	1	2	6	6	2	1	
Disaster Impact	64	21	43	25	19	7	
Net Step Down Support	9	0	25	-34	6	-6	
Total Gross Demand	628	170	111	302	6	56	
Development Pipeline	0	1	122	6	0	1	Total
Total Rental Housing Gaps	628	169	0	296	6*	55	1,154

HOPKINS COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$74,481	$74,482-$124,135	$124,136-$198,616	$198,617-$297,924	$297,925-$372,405	$372,406+	
Household Growth (2024-2029)	6	-39	127	221	-164	-127	
Vacancy Surplus or Deficit	53	38	47	71	40	90	
Replacement of Substandard Housing	13	6	7	6	0	0	
External Market Support	36	26	39	52	84	186	
Severe Cost Burdened Households	79	12	1	0	0	0	
Job Impact	2	6	6	2	1	2	
Disaster Impact	62	47	63	83	54	112	
Net Step Down Support	10	48	29	-84	76	-79	
Total Gross Demand	261	144	319	351	91	184	
Development Pipeline	0	2	18	59	40	35	Total
Total For-Sale Housing Gaps	261	142	301	292	51	149	1,196

*Denotes total that has been adjusted to account for surpluses within select demand components.

JACKSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,457	$21,458-$35,761	$35,762-$57,218	$57,219-$85,826	$85,827-$107,283	$107,284+	
Rent Range	≤$536	$537-$894	$895-$1,430	$1,431-$2,146	$2,147-$2,682	$2,683+	
Household Growth (2024-2029)	-18	4	13	-6	-7	-7	
Vacancy Surplus or Deficit	16	9	11	11	3	2	
Replacement of Substandard Housing	12	3	2	2	0	0	
External Market Support	4	3	7	7	2	1	
Severe Cost Burdened Households	82	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	2	-2	-1	0	0	
Total Gross Demand	97	21	31	13	0	0	
Development Pipeline	0	0	1	3	0	0	Total
Total Rental Housing Gaps	97	21	30	10	0*	0*	158

JACKSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,589	$69,590-$115,982	$115,983-$185,571	$185,572-$278,356	$278,357-$347,945	$347,946+	
Household Growth (2024-2029)	0	-17	59	-88	29	25	
Vacancy Surplus or Deficit	26	16	11	15	5	12	
Replacement of Substandard Housing	5	2	2	2	0	0	
External Market Support	7	5	5	6	4	10	
Severe Cost Burdened Households	22	20	2	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	13	-16	8	-6	-2	
Total Gross Demand	63	39	63	8	32	45	
Development Pipeline	0	1	3	9	0	2	Total
Total For-Sale Housing Gaps	63	38	60	0*	32	43	236

*Denotes total that has been adjusted to account for surpluses within select demand components.

JEFFERSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$31,303	$31,304-$52,171	$52,172-$83,474	$83,475-$125,210	$125,211-$156,513	$156,514+	
Rent Range	≤$783	$784-$1,304	$1,305-$2,087	$2,088-$3,130	$3,131-$3,913	$3,914+	
Household Growth (2024-2029)	3,005	-189	-633	-1,291	1,811	-2,240	
Vacancy Surplus or Deficit	2,171	1,246	883	799	382	323	
Replacement of Substandard Housing	1,293	533	378	167	0	0	
External Market Support	1,214	1,502	2,842	1,885	885	726	
Severe Cost Burdened Households	10,761	1,280	120	30	4	0	
Job Impact	132	264	925	925	264	132	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	232	220	-200	83	-335	0	
Total Gross Demand	18,808	4,856	4,315	2,598	3,011	0	
Development Pipeline	640	597	2,704	734	216	155	Total
Total Rental Housing Gaps	18,168	4,259	1,611	1,864	2,795	0*	28,697

JEFFERSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$101,522	$101,523-$169,203	$169,204-$270,725	$270,726-$406,088	$406,089-$507,610	$507,611+	
Household Growth (2024-2029)	1,148	223	1,404	1,974	7,975	-9,634	
Vacancy Surplus or Deficit	664	729	1,006	1,110	849	1,401	
Replacement of Substandard Housing	96	73	79	56	0	0	
External Market Support	651	748	1,073	1,148	1,616	2,704	
Severe Cost Burdened Households	1,256	552	255	113	25	0	
Job Impact	142	498	498	142	71	25	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	282	581	46	1,198	-2,107	0	
Total Gross Demand	4,239	3,404	4,361	5,741	8,429	0	
Development Pipeline	0	2	7	243	451	453	Total
Total For-Sale Housing Gaps	4,239	3,402	4,354	5,498	7,978	0*	25,471

*Denotes total that has been adjusted to account for surpluses within select demand components.

JESSAMINE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,517	$30,518-$50,861	$50,862-$81,378	$81,379-$122,066	$122,067-$152,583	$152,584+	
Rent Range	≤$763	$764-$1,272	$1,273-$2,034	$2,035-$3,052	$3,053-$3,815	$3,816+	
Household Growth (2024-2029)	69	156	-76	-115	110	-103	
Vacancy Surplus or Deficit	107	80	66	52	21	18	
Replacement of Substandard Housing	44	23	15	7	0	0	
External Market Support	66	101	182	129	52	43	
Severe Cost Burdened Households	541	63	4	0	0	0	
Job Impact	1	2	9	9	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	21	-1	-12	11	-19	0	
Total Gross Demand	849	424	188	93	166	0	
Development Pipeline	0	0	91	31	0	0	Total
Total Rental Housing Gaps	849	424	97	62	166	0*	1,598

JESSAMINE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$98,973	$98,974-$164,955	$164,956-$263,927	$263,928-$395,891	$395,892-$494,864	$494,865+	
Household Growth (2024-2029)	-3	51	147	388	499	-498	
Vacancy Surplus or Deficit	44	43	70	74	61	76	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	43	43	73	85	127	196	
Severe Cost Burdened Households	95	27	13	16	7	0	
Job Impact	2	8	8	2	1	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	17	45	51	26	-139	0	
Total Gross Demand	198	217	362	591	556	0	
Development Pipeline	0	0	29	99	83	68	Total
Total For-Sale Housing Gaps	198	217	333	492	473	0*	1,713

*Denotes total that has been adjusted to account for surpluses within select demand components.

JOHNSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,891	$21,892-$36,485	$36,486-$58,376	$58,377-$87,564	$87,565-$109,455	$109,456+	
Rent Range	≤$547	$548-$912	$913-$1,459	$1,460-$2,189	$2,190-$2,736	$2,737+	
Household Growth (2024-2029)	-3	-51	-51	102	-17	-33	
Vacancy Surplus or Deficit	52	16	13	14	10	10	
Replacement of Substandard Housing	37	9	5	3	0	0	
External Market Support	16	11	16	17	12	12	
Severe Cost Burdened Households	151	4	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	14	-13	-1	0	
Total Gross Demand	253	0	14	123	4	0	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	253	0*	13*	120	4	0*	390

JOHNSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,998	$70,999-$118,330	$118,331-$189,328	$189,329-$283,991	$283,992-$354,989	$354,990+	
Household Growth (2024-2029)	-33	-8	20	70	42	-111	
Vacancy Surplus or Deficit	31	17	27	28	18	38	
Replacement of Substandard Housing	6	3	3	2	0	0	
External Market Support	17	11	16	20	23	49	
Severe Cost Burdened Households	59	10	3	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	11	10	-7	-17	0	
Total Gross Demand	83	44	79	113	66	0	
Development Pipeline	0	1	3	9	0	2	Total
Total For-Sale Housing Gaps	83	43	76	104	66	0*	372

*Denotes total that has been adjusted to account for surpluses within select demand components.

KENTON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$35,795	$35,796-$59,658	$59,659-$95,453	$95,454-$143,179	$143,180-$178,974	$178,975+	
Rent Range	≤$895	$896-$1,491	$1,492-$2,386	$2,387-$3,579	$3,580-$4,474	$4,475+	
Household Growth (2024-2029)	492	48	130	-122	-131	-308	
Vacancy Surplus or Deficit	416	208	189	118	43	27	
Replacement of Substandard Housing	198	82	60	22	0	0	
External Market Support	255	318	622	341	135	66	
Severe Cost Burdened Households	1,977	125	30	3	0	0	
Job Impact	39	77	270	270	77	39	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	43	87	-67	-51	-12	0	
Total Gross Demand	3,420	945	1,234	581	112	0	
Development Pipeline	29	34	164	4	0	1	Total
Total Rental Housing Gaps	3,391	911	1,070	577	112	0*	6,061

KENTON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$116,091	$116,092-$193,485	$193,486-$309,577	$309,578-$464,365	$464,366-$580,456	$580,457+	
Household Growth (2024-2029)	39	488	1,173	2,075	2,270	-4,784	
Vacancy Surplus or Deficit	151	128	236	345	263	129	
Replacement of Substandard Housing	35	25	33	28	0	0	
External Market Support	156	169	288	371	554	326	
Severe Cost Burdened Households	231	103	36	8	4	0	
Job Impact	73	255	255	73	36	6	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	117	287	176	45	-625	0	
Total Gross Demand	802	1,455	2,197	2,945	2,502	0	
Development Pipeline	0	1	34	135	49	113	Total
Total For-Sale Housing Gaps	802	1,454	2,163	2,810	2,453	0*	9,682

*Denotes total that has been adjusted to account for surpluses within select demand components.

KNOTT COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,791	$21,792-$36,319	$36,320-$58,110	$58,111-$87,166	$87,167-$108,957	$108,958+	
Rent Range	≤$545	$546-$908	$909-$1,453	$1,454-$2,179	$2,180-$2,724	$2,725+	
Household Growth (2024-2029)	-27	13	20	-42	-5	0	
Vacancy Surplus or Deficit	30	-2	-1	9	1	1	
Replacement of Substandard Housing	4	1	1	0	0	0	
External Market Support	5	3	8	6	0	0	
Severe Cost Burdened Households	90	3	9	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	47	11	16	17	1	1	
Net Step Down Support	1	4	-5	0	0	0	
Total Gross Demand	150	33	48	0	0	2	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	150	33	47	0*	0*	1	231

KNOTT COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,675	$70,676-$117,791	$117,792-$188,466	$188,467-$282,699	$282,700-$353,374	$353,375+	
Household Growth (2024-2029)	3	19	-18	16	-44	-40	
Vacancy Surplus or Deficit	25	18	22	20	11	16	
Replacement of Substandard Housing	6	3	3	2	0	0	
External Market Support	8	6	8	8	6	9	
Severe Cost Burdened Households	32	6	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	66	48	67	64	31	42	
Net Step Down Support	10	6	6	-21	0	-1	
Total Gross Demand	150	106	88	89	4	26	
Development Pipeline	0	2	4	12	1	2	Total
Total For-Sale Housing Gaps	150	104	84	77	3	24	442

*Denotes total that has been adjusted to account for surpluses within select demand components.

KNOX COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,886	$22,887-$38,144	$38,145-$61,030	$61,031-$91,546	$91,547-$114,432	$114,433+	
Rent Range	≤$572	$573-$954	$955-$1,526	$1,527-$2,289	$2,290-$2,861	$2,862+	
Household Growth (2024-2029)	5	-84	30	-44	-13	-60	
Vacancy Surplus or Deficit	109	20	19	21	8	11	
Replacement of Substandard Housing	39	4	4	2	0	0	
External Market Support	45	15	37	33	12	17	
Severe Cost Burdened Households	224	13	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	9	-8	0	-1	0	
Total Gross Demand	422	9	82	12	6	0	
Development Pipeline	0	2	5	14	1	2	Total
Total Rental Housing Gaps	422	7*	77	0	5	0*	511

KNOX COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$74,226	$74,227-$123,710	$123,711-$197,936	$197,937-$296,905	$296,906-$371,131	$371,132+	
Household Growth (2024-2029)	83	102	-40	-29	-97	-56	
Vacancy Surplus or Deficit	66	31	32	17	8	31	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	42	22	27	23	18	44	
Severe Cost Burdened Households	88	7	7	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	16	-11	-3	-2	1	-1	
Total Gross Demand	298	152	24	10	1	18	
Development Pipeline	0	3	9	26	1	5	Total
Total For-Sale Housing Gaps	298	149	15	0	0*	13	475

*Denotes total that has been adjusted to account for surpluses within select demand components.

LARUE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,462	$25,463-$42,436	$42,437-$67,898	$67,899-$101,846	$101,847-$127,308	$127,309+	
Rent Range	≤$637	$638-$1,061	$1,062-$1,697	$1,698-$2,546	$2,547-$3,183	$3,184+	
Household Growth (2024-2029)	2	-1	-1	56	-59	11	
Vacancy Surplus or Deficit	26	14	14	18	2	6	
Replacement of Substandard Housing	2	1	0	0	0	0	
External Market Support	7	7	15	19	2	6	
Severe Cost Burdened Households	132	5	0	0	0	0	
Job Impact	1	2	8	8	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	3	6	-10	2	-2	
Total Gross Demand	171	31	42	91	2	22	
Development Pipeline	0	1	2	4	0	1	Total
Total Rental Housing Gaps	171	30	40	87	2*	21	351

LARUE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$82,578	$82,579-$137,630	$137,631-$220,208	$220,209-$330,313	$330,314-$412,891	$412,892+	
Household Growth (2024-2029)	30	-6	91	-43	24	24	
Vacancy Surplus or Deficit	25	20	27	12	8	17	
Replacement of Substandard Housing	4	2	2	1	0	0	
External Market Support	11	10	14	11	9	20	
Severe Cost Burdened Households	41	36	0	0	0	0	
Job Impact	2	7	7	2	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	7	21	-28	8	-5	-3	
Total Gross Demand	120	90	113	8	37	59	
Development Pipeline	0	2	10	34	20	17	Total
Total For-Sale Housing Gaps	120	88	103	0*	17	42	370

*Denotes total that has been adjusted to account for surpluses within select demand components.

LAUREL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,376	$22,377-$37,293	$37,294-$59,669	$59,670-$89,503	$89,504-$111,879	$111,880+	
Rent Range	≤$559	$560-$932	$933-$1,492	$1,493-$2,238	$2,239-$2,797	$2,798+	
Household Growth (2024-2029)	58	-68	-61	106	-99	-44	
Vacancy Surplus or Deficit	144	46	48	45	20	30	
Replacement of Substandard Housing	27	6	5	3	0	0	
External Market Support	94	62	127	117	52	77	
Severe Cost Burdened Households	411	23	0	0	0	0	
Job Impact	1	3	9	9	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	9	15	-28	6	-6	
Total Gross Demand	739	81	143	252	6	58	
Development Pipeline	0	0	1	42	0	0	Total
Total Rental Housing Gaps	739	81	142	210	6*	58	1,236

LAUREL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,570	$72,571-$120,950	$120,951-$193,520	$193,521-$290,281	$290,282-$362,851	$362,852+	
Household Growth (2024-2029)	108	171	174	176	12	-216	
Vacancy Surplus or Deficit	81	55	78	65	34	119	
Replacement of Substandard Housing	11	5	7	5	0	0	
External Market Support	85	60	107	110	118	291	
Severe Cost Burdened Households	115	31	9	4	0	0	
Job Impact	3	9	9	3	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	33	44	-4	-40	-23	-10	
Total Gross Demand	436	375	380	323	142	185	
Development Pipeline	0	1	2	6	1	3	Total
Total For-Sale Housing Gaps	436	374	378	317	141	182	1,828

*Denotes total that has been adjusted to account for surpluses within select demand components.

LAWRENCE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,124	$22,125-$36,873	$36,874-$58,997	$58,998-$88,495	$88,496-$110,619	$110,620+	
Rent Range	≤$553	$554-$922	$923-$1,475	$1,476-$2,212	$2,213-$2,765	$2,766+	
Household Growth (2024-2029)	23	-22	0	-42	23	3	
Vacancy Surplus or Deficit	39	14	8	7	1	4	
Replacement of Substandard Housing	28	7	3	2	0	0	
External Market Support	12	9	9	8	1	5	
Severe Cost Burdened Households	83	21	0	0	0	0	
Job Impact	0	0	1	1	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	1	-2	3	-2	-1	
Total Gross Demand	186	30	19	3	23	11	
Development Pipeline	0	3	7	20	1	4	Total
Total Rental Housing Gaps	186	27	12	0*	22	7	254

LAWRENCE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$71,753	$71,754-$119,588	$119,589-$191,341	$191,342-$287,011	$287,012-$358,764	$358,765+	
Household Growth (2024-2029)	17	48	-23	92	-32	-60	
Vacancy Surplus or Deficit	30	22	23	26	13	20	
Replacement of Substandard Housing	11	6	5	4	0	0	
External Market Support	15	11	14	15	15	25	
Severe Cost Burdened Households	26	12	2	0	0	0	
Job Impact	0	1	1	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	10	-6	23	-27	0	0	
Total Gross Demand	109	94	45	110	0	0	
Development Pipeline	0	9	24	69	3	12	Total
Total For-Sale Housing Gaps	109	85	21	41	0*	0*	256

*Denotes total that has been adjusted to account for surpluses within select demand components.

LEE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,298	$21,299-$35,497	$35,498-$56,795	$56,796-$85,193	$85,194-$106,491	$106,492+	
Rent Range	≤$532	$533-$887	$888-$1,420	$1,421-$2,130	$2,131-$2,662	$2,663+	
Household Growth (2024-2029)	9	-21	3	4	-2	-5	
Vacancy Surplus or Deficit	22	5	6	4	1	0	
Replacement of Substandard Housing	4	1	1	0	0	0	
External Market Support	9	4	10	6	2	0	
Severe Cost Burdened Households	36	0	0	0	0	0	
Job Impact	1	2	7	7	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	3	-1	-2	0	0	
Total Gross Demand	81	3	26	19	3	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	81	3*	25	17	3	0*	129

LEE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,075	$69,076-$115,125	$115,126-$184,201	$184,202-$276,301	$276,302-$345,376	$345,377+	
Household Growth (2024-2029)	-5	17	-40	25	9	0	
Vacancy Surplus or Deficit	15	9	4	4	2	6	
Replacement of Substandard Housing	16	7	5	3	0	0	
External Market Support	11	7	6	6	7	12	
Severe Cost Burdened Households	5	4	0	1	0	0	
Job Impact	2	7	7	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	-5	8	-4	-3	-1	
Total Gross Demand	49	46	8	37	16	17	
Development Pipeline	0	1	2	5	0	1	Total
Total For-Sale Housing Gaps	49	45	6*	32	16	16	164

*Denotes total that has been adjusted to account for surpluses within select demand components.

LESLIE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,885	$21,886-$36,475	$36,476-$58,360	$58,361-$87,540	$87,541-$109,425	$109,426+	
Rent Range	≤$547	$548-$912	$913-$1,459	$1,460-$2,189	$2,190-$2,736	$2,737+	
Household Growth (2024-2029)	-18	-33	14	1	-1	-11	
Vacancy Surplus or Deficit	16	3	3	5	2	3	
Replacement of Substandard Housing	7	1	1	1	0	0	
External Market Support	3	1	2	4	2	3	
Severe Cost Burdened Households	13	10	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	2	-1	-1	0	0	
Total Gross Demand	21	2	19	10	3	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	21	2*	18	8	3	0*	52

LESLIE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,978	$70,979-$118,297	$118,298-$189,276	$189,277-$283,914	$283,915-$354,892	$354,893+	
Household Growth (2024-2029)	18	1	-118	48	25	-74	
Vacancy Surplus or Deficit	17	18	16	14	10	16	
Replacement of Substandard Housing	4	2	2	1	0	0	
External Market Support	7	6	6	5	7	11	
Severe Cost Burdened Households	20	9	7	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	1	0	1	0	0	0	
Net Step Down Support	4	-4	14	-6	-8	0	
Total Gross Demand	71	32	14	62	34	0	
Development Pipeline	0	1	3	9	0	2	Total
Total For-Sale Housing Gaps	71	31	11*	53	34	0*	200

*Denotes total that has been adjusted to account for surpluses within select demand components.

LETCHER COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,362	$21,363-$35,604	$35,605-$56,966	$56,967-$85,450	$85,451-$106,812	$106,813+	
Rent Range	≤$534	$535-$890	$891-$1,424	$1,425-$2,136	$2,137-$2,670	$2,671+	
Household Growth (2024-2029)	0	-50	-51	-8	5	-3	
Vacancy Surplus or Deficit	48	18	17	6	1	2	
Replacement of Substandard Housing	23	6	5	1	0	0	
External Market Support	11	8	18	5	1	2	
Severe Cost Burdened Households	151	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	63	27	28	8	1	3	
Net Step Down Support	0	2	-1	0	-1	0	
Total Gross Demand	296	11	16	12	7	4	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	296	10	14	7	7	3	337

LETCHER COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,283	$69,284-$115,472	$115,473-$184,756	$184,757-$277,134	$277,135-$346,417	$346,418+	
Household Growth (2024-2029)	-67	-11	-15	-42	24	-21	
Vacancy Surplus or Deficit	44	26	32	38	18	31	
Replacement of Substandard Housing	4	2	1	1	0	0	
External Market Support	17	11	13	15	13	24	
Severe Cost Burdened Households	40	3	2	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	102	66	76	90	37	73	
Net Step Down Support	10	12	-2	-2	-13	-5	
Total Gross Demand	150	109	107	100	79	102	
Development Pipeline	0	2	6	18	1	3	Total
Total For-Sale Housing Gaps	150	107	101	82	78	99	617

*Denotes total that has been adjusted to account for surpluses within select demand components.

LEWIS COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,784	$22,785-$37,974	$37,975-$60,758	$60,759-$91,138	$91,139-$113,922	$113,923+	
Rent Range	≤$570	$571-$949	$950-$1,519	$1,520-$2,278	$2,279-$2,848	$2,849+	
Household Growth (2024-2029)	47	-56	-14	6	-13	-10	
Vacancy Surplus or Deficit	32	10	9	6	2	2	
Replacement of Substandard Housing	16	3	2	1	0	0	
External Market Support	6	3	6	4	1	1	
Severe Cost Burdened Households	40	12	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	2	-2	0	0	
Total Gross Demand	141	0	5	15	0	0	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	141	0*	4	12	0*	0*	157

LEWIS COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$73,895	$73,896-$123,159	$123,160-$197,054	$197,055-$295,581	$295,582-$369,477	$369,478+	
Household Growth (2024-2029)	58	-40	126	11	-134	-61	
Vacancy Surplus or Deficit	25	16	19	28	9	13	
Replacement of Substandard Housing	1	1	1	0	0	0	
External Market Support	7	4	6	7	5	8	
Severe Cost Burdened Households	39	1	2	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	31	-22	-9	0	0	
Total Gross Demand	130	31	132	37	0	0	
Development Pipeline	0	1	3	9	0	2	Total
Total For-Sale Housing Gaps	130	30*	129	28	0*	0*	317

*Denotes total that has been adjusted to account for surpluses within select demand components.

LINCOLN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,335	$21,336-$35,559	$35,560-$56,894	$56,895-$85,342	$85,343-$106,677	$106,678+	
Rent Range	≤$533	$534-$889	$890-$1,422	$1,423-$2,134	$2,135-$2,667	$2,668+	
Household Growth (2024-2029)	12	-27	30	-56	2	1	
Vacancy Surplus or Deficit	39	15	19	18	4	5	
Replacement of Substandard Housing	15	4	3	2	0	0	
External Market Support	9	7	18	17	4	5	
Severe Cost Burdened Households	119	11	0	0	0	0	
Job Impact	0	0	1	1	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	6	-7	1	0	-1	
Total Gross Demand	195	16	64	1	10	10	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	195	15	62	0*	10	9	291

LINCOLN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,196	$69,197-$115,326	$115,327-$184,522	$184,523-$276,784	$276,785-$345,979	$345,980+	
Household Growth (2024-2029)	-1	-39	86	-45	35	-13	
Vacancy Surplus or Deficit	34	19	33	35	18	38	
Replacement of Substandard Housing	6	3	4	3	0	0	
External Market Support	15	9	19	19	19	40	
Severe Cost Burdened Households	68	24	1	3	0	0	
Job Impact	0	1	1	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	27	-26	11	-11	-3	
Total Gross Demand	124	44	118	26	61	62	
Development Pipeline	0	2	16	52	29	26	Total
Total For-Sale Housing Gaps	124	42	102	0	32	36	336

*Denotes total that has been adjusted to account for surpluses within select demand components.

LIVINGSTON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,872	$22,873-$38,120	$38,121-$60,992	$60,993-$91,488	$91,489-$114,360	$114,361+	
Rent Range	≤$572	$573-$953	$954-$1,525	$1,526-$2,287	$2,288-$2,859	$2,860+	
Household Growth (2024-2029)	27	-27	-18	1	-3	9	
Vacancy Surplus or Deficit	17	7	7	3	1	2	
Replacement of Substandard Housing	8	2	2	1	0	0	
External Market Support	8	6	13	6	2	4	
Severe Cost Burdened Households	31	4	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	1	-1	2	-2	
Total Gross Demand	91	0	5	10	2	13	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	91	0*	4	8	2	13	118

LIVINGSTON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$74,179	$74,180-$123,632	$123,633-$197,812	$197,813-$296,718	$296,719-$370,897	$370,898+	
Household Growth (2024-2029)	-26	3	53	11	-6	-28	
Vacancy Surplus or Deficit	13	9	13	18	11	14	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	10	7	12	15	16	30	
Severe Cost Burdened Households	25	5	4	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	14	-7	-5	-3	-1	
Total Gross Demand	24	38	75	39	18	15	
Development Pipeline	0	1	2	7	0	1	Total
Total For-Sale Housing Gaps	24	37	73	32	18	14	198

*Denotes total that has been adjusted to account for surpluses within select demand components.

LOGAN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,292	$22,293-$37,154	$37,155-$59,446	$59,447-$89,170	$89,171-$111,462	$111,463+	
Rent Range	≤$557	$558-$929	$930-$1,486	$1,487-$2,229	$2,230-$2,787	$2,788+	
Household Growth (2024-2029)	-34	31	-48	42	-21	20	
Vacancy Surplus or Deficit	53	28	33	26	12	16	
Replacement of Substandard Housing	13	5	4	2	0	0	
External Market Support	19	19	46	36	16	22	
Severe Cost Burdened Households	166	3	8	0	0	0	
Job Impact	4	7	25	25	7	4	
Disaster Impact	4	2	2	2	1	1	
Net Step Down Support	5	2	6	-11	4	-6	
Total Gross Demand	230	97	76	122	19	57	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	230	97	76	121	19	57	600

LOGAN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,300	$72,301-$120,499	$120,500-$192,799	$192,800-$289,199	$289,200-$361,498	$361,499+	
Household Growth (2024-2029)	-42	7	43	272	-149	13	
Vacancy Surplus or Deficit	23	27	23	33	26	43	
Replacement of Substandard Housing	12	8	8	9	0	0	
External Market Support	15	15	21	34	59	88	
Severe Cost Burdened Households	57	17	7	1	0	0	
Job Impact	7	24	24	7	3	2	
Disaster Impact	3	3	4	6	4	6	
Net Step Down Support	10	16	46	-72	46	-46	
Total Gross Demand	85	117	176	290	46	106	
Development Pipeline	0	0	5	16	11	9	Total
Total For-Sale Housing Gaps	85	117	171	274	35*	97	779

*Denotes total that has been adjusted to account for surpluses within select demand components.

LYON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,328	$25,329-$42,214	$42,215-$67,542	$67,543-$101,314	$101,315-$126,642	$126,643+	
Rent Range	≤$633	$634-$1,055	$1,056-$1,689	$1,690-$2,533	$2,534-$3,166	$3,167+	
Household Growth (2024-2029)	-9	-1	-9	30	2	-17	
Vacancy Surplus or Deficit	11	4	4	5	3	3	
Replacement of Substandard Housing	14	4	2	2	0	0	
External Market Support	5	4	7	10	5	5	
Severe Cost Burdened Households	43	3	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	3	1	1	1	1	1	
Net Step Down Support	1	0	4	-4	-1	0	
Total Gross Demand	68	15	9	44	10	0	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	68	15	9	43	10	0*	145

LYON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$82,146	$82,147-$136,910	$136,911-$219,056	$219,057-$328,585	$328,586-$410,731	$410,732+	
Household Growth (2024-2029)	15	-20	112	-53	-13	-7	
Vacancy Surplus or Deficit	8	9	16	11	4	11	
Replacement of Substandard Housing	3	2	3	2	0	0	
External Market Support	7	8	15	15	12	34	
Severe Cost Burdened Households	17	5	1	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	3	4	6	8	3	9	
Net Step Down Support	1	30	-31	1	1	-2	
Total Gross Demand	54	38	122	1	7	45	
Development Pipeline	0	0	1	6	4	2	Total
Total For-Sale Housing Gaps	54	38	121	0*	3	43	259

*Denotes total that has been adjusted to account for surpluses within select demand components.

MADISON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$27,491	$27,492-$45,819	$45,820-$73,310	$73,311-$109,966	$109,967-$137,457	$137,458+	
Rent Range	≤$687	$688-$1,145	$1,146-$1,833	$1,834-$2,749	$2,750-$3,436	$3,437+	
Household Growth (2024-2029)	464	740	-463	-295	-135	-77	
Vacancy Surplus or Deficit	232	149	148	88	23	31	
Replacement of Substandard Housing	88	35	24	9	0	0	
External Market Support	39	47	214	125	13	17	
Severe Cost Burdened Households	1,305	103	3	0	0	0	
Job Impact	8	16	55	55	16	8	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	55	-55	0	0	0	0	
Total Gross Demand	2,191	1,035	0	0	0	0	
Development Pipeline	0	67	346	364	208	1	Total
Total Rental Housing Gaps	2,191	968	0*	0*	0*	0*	3,159
MADISON COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$89,161	$89,162-$148,602	$148,603-$237,763	$237,764-$356,645	$356,646-$445,806	$445,807+	
Household Growth (2024-2029)	134	827	-45	971	723	-1,254	
Vacancy Surplus or Deficit	76	85	107	68	68	153	
Replacement of Substandard Housing	20	15	16	14	0	0	
External Market Support	52	59	85	111	74	134	
Severe Cost Burdened Households	86	65	31	9	1	0	
Job Impact	10	37	37	10	5	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	109	-63	427	-37	-436	0	
Total Gross Demand	487	1,025	658	1,146	435	0	
Development Pipeline	0	1	22	110	54	120	Total
Total For-Sale Housing Gaps	487	1,024	636	1,036	381	0*	3,564

*Denotes total that has been adjusted to account for surpluses within select demand components.

MAGOFFIN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,461	$21,462-$35,769	$35,770-$57,230	$57,231-$85,846	$85,847-$107,307	$107,308+	
Rent Range	≤$537	$538-$894	$895-$1,431	$1,432-$2,146	$2,147-$2,683	$2,684+	
Household Growth (2024-2029)	-24	-4	-17	9	-2	-7	
Vacancy Surplus or Deficit	29	10	9	8	4	4	
Replacement of Substandard Housing	14	3	2	1	0	0	
External Market Support	6	4	8	6	3	3	
Severe Cost Burdened Households	88	4	0	0	0	0	
Job Impact	0	1	2	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	-1	3	-2	-1	0	
Total Gross Demand	114	17	7	24	5	0	
Development Pipeline	0	2	4	12	1	2	Total
Total Rental Housing Gaps	114	15	3	12	4	0	148

MAGOFFIN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,605	$69,606-$116,008	$116,009-$185,612	$185,613-$278,418	$278,419-$348,023	$348,024+	
Household Growth (2024-2029)	41	-42	-20	-24	1	-2	
Vacancy Surplus or Deficit	25	20	13	16	4	13	
Replacement of Substandard Housing	7	4	2	2	0	0	
External Market Support	9	7	5	6	4	9	
Severe Cost Burdened Households	41	7	2	0	0	0	
Job Impact	1	2	2	1	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	1	-1	2	-1	-1	
Total Gross Demand	124	1	3	3	8	19	
Development Pipeline	0	4	11	32	1	6	Total
Total For-Sale Housing Gaps	124	0*	0	0	7	13	144

*Denotes total that has been adjusted to account for surpluses within select demand components.

MARION COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,387	$22,388-$37,312	$37,313-$59,699	$59,700-$89,549	$89,550-$111,936	$111,937+	
Rent Range	≤$560	$561-$933	$934-$1,492	$1,493-$2,239	$2,240-$2,798	$2,799+	
Household Growth (2024-2029)	4	-21	1	40	-31	12	
Vacancy Surplus or Deficit	34	22	13	16	7	6	
Replacement of Substandard Housing	33	14	6	5	0	0	
External Market Support	20	26	32	39	16	15	
Severe Cost Burdened Households	106	7	0	0	0	0	
Job Impact	2	3	11	11	3	2	
Disaster Impact	1	0	0	0	0	0	
Net Step Down Support	3	3	5	-11	4	-4	
Total Gross Demand	203	54	68	100	4	31	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	203	54	68	99	4*	31	459

MARION COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,607	$72,608-$121,012	$121,013-$193,619	$193,620-$290,429	$290,430-$363,036	$363,037+	
Household Growth (2024-2029)	-55	39	68	108	-61	37	
Vacancy Surplus or Deficit	20	16	28	32	21	38	
Replacement of Substandard Housing	3	1	2	2	0	0	
External Market Support	22	16	33	42	44	89	
Severe Cost Burdened Households	56	14	7	2	0	0	
Job Impact	3	10	10	3	1	1	
Disaster Impact	0	0	1	1	1	1	
Net Step Down Support	10	20	8	-37	7	-8	
Total Gross Demand	59	116	157	153	13	158	
Development Pipeline	0	0	5	17	11	11	Total
Total For-Sale Housing Gaps	59	116	152	136	2	147	612

*Denotes total that has been adjusted to account for surpluses within select demand components.

MARSHALL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$27,435	$27,436-$45,725	$45,726-$73,160	$73,161-$109,740	$109,741-$137,175	$137,176+	
Rent Range	≤$686	$687-$1,143	$1,144-$1,829	$1,830-$2,744	$2,745-$3,429	$3,430+	
Household Growth (2024-2029)	-20	10	32	-47	4	0	
Vacancy Surplus or Deficit	41	23	25	17	4	5	
Replacement of Substandard Housing	82	25	20	9	0	0	
External Market Support	76	68	149	102	22	28	
Severe Cost Burdened Households	174	5	0	0	0	0	
Job Impact	0	1	2	2	1	0	
Disaster Impact	19	8	9	7	1	2	
Net Step Down Support	7	17	-15	-6	1	-4	
Total Gross Demand	379	157	222	84	33	31	
Development Pipeline	0	0	21	3	0	1	Total
Total Rental Housing Gaps	379	157	201	81	33	30	881

MARSHALL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$88,978	$88,979-$148,297	$148,298-$237,276	$237,277-$355,914	$355,915-$444,892	$444,893+	
Household Growth (2024-2029)	-98	58	263	-22	310	-372	
Vacancy Surplus or Deficit	35	25	63	59	36	61	
Replacement of Substandard Housing	3	2	3	2	0	0	
External Market Support	92	79	169	167	215	369	
Severe Cost Burdened Households	54	33	3	3	1	0	
Job Impact	1	2	2	1	0	1	
Disaster Impact	25	19	39	43	22	54	
Net Step Down Support	22	86	-57	66	-111	-6	
Total Gross Demand	134	304	485	319	473	107	
Development Pipeline	0	2	16	53	34	31	Total
Total For-Sale Housing Gaps	134	302	469	266	439	76	1,686

*Denotes total that has been adjusted to account for surpluses within select demand components.

MARTIN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,710	$21,711-$36,183	$36,184-$57,893	$57,894-$86,839	$86,840-$108,549	$108,550+	
Rent Range	≤$543	$544-$905	$906-$1,447	$1,448-$2,171	$2,172-$2,714	$2,715+	
Household Growth (2024-2029)	-30	-5	1	-16	16	2	
Vacancy Surplus or Deficit	23	4	10	5	2	5	
Replacement of Substandard Housing	12	1	2	1	0	0	
External Market Support	6	2	9	4	1	5	
Severe Cost Burdened Households	93	1	0	0	0	0	
Job Impact	0	0	1	1	0	0	
Disaster Impact	1	0	0	0	0	0	
Net Step Down Support	0	2	-2	2	-1	-1	
Total Gross Demand	105	5	21	2	18	11	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	105	5	21	1*	18	11	161

MARTIN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,410	$70,411-$117,350	$117,351-$187,760	$187,761-$281,641	$281,642-$352,051	$352,052+	
Household Growth (2024-2029)	-14	-6	15	-43	34	-17	
Vacancy Surplus or Deficit	14	11	16	16	7	18	
Replacement of Substandard Housing	3	1	2	1	0	0	
External Market Support	5	4	6	7	6	14	
Severe Cost Burdened Households	25	2	1	0	0	0	
Job Impact	0	1	1	0	0	0	
Disaster Impact	0	0	0	0	0	1	
Net Step Down Support	1	7	-8	9	-8	-1	
Total Gross Demand	34	20	33	9	39	15	
Development Pipeline	0	1	1	4	0	1	Total
Total For-Sale Housing Gaps	34	19	32	5*	39	14	143

*Denotes total that has been adjusted to account for surpluses within select demand components.

MASON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,602	$25,603-$42,670	$42,671-$68,272	$68,273-$102,408	$102,409-$128,010	$128,011+	
Rent Range	≤$640	$641-$1,067	$1,068-$1,707	$1,708-$2,560	$2,561-$3,200	$3,201+	
Household Growth (2024-2029)	55	15	-52	-53	46	-50	
Vacancy Surplus or Deficit	47	18	21	11	7	10	
Replacement of Substandard Housing	23	6	5	2	0	0	
External Market Support	8	6	14	7	5	6	
Severe Cost Burdened Households	223	4	0	0	0	0	
Job Impact	1	2	8	8	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	-3	0	6	-6	0	
Total Gross Demand	360	48	0	6	54	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	360	48	0*	4*	54	0*	466

MASON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$83,034	$83,035-$138,389	$138,390-$221,423	$221,424-$332,134	$332,135-$415,168	$415,169+	
Household Growth (2024-2029)	10	5	-32	79	157	-211	
Vacancy Surplus or Deficit	17	19	17	23	18	44	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	5	6	5	6	10	25	
Severe Cost Burdened Households	44	3	0	0	1	0	
Job Impact	2	7	7	2	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	-4	22	15	-37	0	
Total Gross Demand	83	37	22	126	150	0	
Development Pipeline	0	0	4	15	10	9	Total
Total For-Sale Housing Gaps	83	37	18*	111	140	0*	389

*Denotes total that has been adjusted to account for surpluses within select demand components.

MCCRACKEN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$27,107	$27,108-$45,179	$45,180-$72,286	$72,287-$108,430	$108,431-$135,537	$135,538+	
Rent Range	≤$678	$679-$1,129	$1,130-$1,807	$1,808-$2,711	$2,712-$3,388	$3,389+	
Household Growth (2024-2029)	232	-325	303	-2	-242	-87	
Vacancy Surplus or Deficit	190	84	88	94	25	60	
Replacement of Substandard Housing	146	40	32	22	0	0	
External Market Support	123	102	217	224	59	141	
Severe Cost Burdened Households	888	52	0	0	0	0	
Job Impact	2	3	12	12	3	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	65	-30	-35	12	-12	
Total Gross Demand	1,581	65	622	315	12	104	
Development Pipeline	0	18	256	6	0	1	Total
Total Rental Housing Gaps	1,581	47*	366	309	12*	103	2,418
MCCRACKEN COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$87,916	$87,917-$146,526	$146,527-$234,442	$234,443-$351,664	$351,665-$439,579	$439,580+	
Household Growth (2024-2029)	-14	-34	795	102	-212	-473	
Vacancy Surplus or Deficit	36	21	73	72	38	140	
Replacement of Substandard Housing	8	5	9	7	0	0	
External Market Support	138	121	285	364	156	487	
Severe Cost Burdened Households	125	15	20	8	2	0	
Job Impact	3	11	11	3	2	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	14	225	-17	-222	94	-94	
Total Gross Demand	310	364	1,176	334	94	63	
Development Pipeline	0	1	3	54	44	2	Total
Total For-Sale Housing Gaps	310	363	1,173	280	50*	61	2,237

*Denotes total that has been adjusted to account for surpluses within select demand components.

MCCREARY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,406	$21,407-$35,677	$35,678-$57,083	$57,084-$85,625	$85,626-$107,031	$107,032+	
Rent Range	≤$535	$536-$892	$893-$1,427	$1,428-$2,141	$2,142-$2,676	$2,677+	
Household Growth (2024-2029)	-29	73	-46	-27	-2	-5	
Vacancy Surplus or Deficit	38	20	12	11	1	0	
Replacement of Substandard Housing	31	11	5	3	0	0	
External Market Support	7	7	9	8	1	0	
Severe Cost Burdened Households	74	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	6	-6	0	0	0	0	
Total Gross Demand	127	105	0	0	0	0	
Development Pipeline	0	1	2	6	0	1	Total
Total Rental Housing Gaps	127	104	0*	0*	0	0*	231

MCCREARY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,426	$69,427-$115,709	$115,710-$185,135	$185,136-$277,702	$277,703-$347,128	$347,129+	
Household Growth (2024-2029)	22	-60	16	-13	30	8	
Vacancy Surplus or Deficit	30	17	8	17	8	16	
Replacement of Substandard Housing	7	3	2	2	0	0	
External Market Support	10	6	6	7	6	12	
Severe Cost Burdened Households	38	6	0	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	6	-3	6	-7	-2	
Total Gross Demand	107	6	29	20	37	34	
Development Pipeline	0	2	5	15	1	3	Total
Total For-Sale Housing Gaps	107	4*	24	5	36	31	207

*Denotes total that has been adjusted to account for surpluses within select demand components.

MCLEAN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,416	$26,417-$44,027	$44,028-$70,443	$70,444-$105,665	$105,666-$132,081	$132,082+	
Rent Range	≤$660	$661-$1,101	$1,102-$1,761	$1,762-$2,642	$2,643-$3,302	$3,303+	
Household Growth (2024-2029)	13	-38	29	-23	-6	10	
Vacancy Surplus or Deficit	19	6	6	4	0	2	
Replacement of Substandard Housing	3	1	1	0	0	0	
External Market Support	23	16	32	18	2	8	
Severe Cost Burdened Households	30	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	7	-7	0	2	-2	
Total Gross Demand	88	7	61	0	2	18	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	88	7*	61	0*	2*	18	176

MCLEAN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$85,674	$85,675-$142,790	$142,791-$228,464	$228,465-$342,697	$342,698-$428,371	$428,372+	
Household Growth (2024-2029)	-11	3	21	1	-5	-10	
Vacancy Surplus or Deficit	11	8	15	16	9	26	
Replacement of Substandard Housing	1	0	1	0	0	0	
External Market Support	22	19	32	36	36	110	
Severe Cost Burdened Households	15	1	1	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	11	-3	-3	-2	-6	
Total Gross Demand	41	42	67	51	38	120	
Development Pipeline	0	0	1	3	1	1	Total
Total For-Sale Housing Gaps	41	42	66	48	37	119	353

*Denotes total that has been adjusted to account for surpluses within select demand components.

MEADE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$28,126	$28,127-$46,877	$46,878-$75,003	$75,004-$112,505	$112,506-$140,631	$140,632+	
Rent Range	≤$703	$704-$1,172	$1,173-$1,875	$1,876-$2,813	$2,814-$3,516	$3,517+	
Household Growth (2024-2029)	6	6	101	-125	27	-15	
Vacancy Surplus or Deficit	37	21	35	23	7	11	
Replacement of Substandard Housing	10	4	5	2	0	0	
External Market Support	8	9	29	19	6	9	
Severe Cost Burdened Households	145	13	0	0	0	0	
Job Impact	2	4	14	14	4	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	15	-18	4	-3	-1	
Total Gross Demand	211	72	166	4	41	6	
Development Pipeline	24	25	26	6	0	1	Total
Total Rental Housing Gaps	187	47	140	0*	41	5	420

MEADE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$91,220	$91,221-$152,034	$152,035-$243,254	$243,255-$364,880	$364,881-$456,101	$456,102+	
Household Growth (2024-2029)	-2	99	25	34	231	-212	
Vacancy Surplus or Deficit	31	32	38	30	31	60	
Replacement of Substandard Housing	6	4	5	3	0	0	
External Market Support	10	11	16	18	23	44	
Severe Cost Burdened Households	52	22	15	1	1	0	
Job Impact	4	13	13	4	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	18	4	-4	40	-58	0	
Total Gross Demand	119	185	108	130	230	0	
Development Pipeline	0	2	34	47	30	32	Total
Total For-Sale Housing Gaps	119	183	74	83	200	0*	659

*Denotes total that has been adjusted to account for surpluses within select demand components.

MENIFEE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,281	$23,282-$38,801	$38,802-$62,082	$62,083-$93,122	$93,123-$116,403	$116,404+	
Rent Range	≤$582	$583-$970	$971-$1,552	$1,553-$2,328	$2,329-$2,910	$2,911+	
Household Growth (2024-2029)	7	-6	-15	49	-23	-14	
Vacancy Surplus or Deficit	10	3	2	4	2	2	
Replacement of Substandard Housing	2	0	0	0	0	0	
External Market Support	2	1	1	3	1	2	
Severe Cost Burdened Households	20	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	6	-6	0	0	
Total Gross Demand	41	0	6	50	0	0	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	41	0*	6*	49	0*	0*	96

MENIFEE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$75,505	$75,506-$125,841	$125,842-$201,346	$201,347-$302,019	$302,020-$377,523	$377,524+	
Household Growth (2024-2029)	34	36	42	83	-107	-72	
Vacancy Surplus or Deficit	13	1	0	10	1	3	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	5	3	4	5	3	4	
Severe Cost Burdened Households	17	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	5	11	-20	0	0	
Total Gross Demand	76	46	58	79	0	0	
Development Pipeline	0	1	2	6	0	1	Total
Total For-Sale Housing Gaps	76	45	56	73	0*	0*	250

*Denotes total that has been adjusted to account for surpluses within select demand components.

MERCER COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,781	$25,782-$42,968	$42,969-$68,749	$68,750-$103,123	$103,124-$128,904	$128,905+	
Rent Range	≤$645	$646-$1,074	$1,075-$1,719	$1,720-$2,578	$2,579-$3,223	$3,224+	
Household Growth (2024-2029)	-3	56	46	-95	40	-36	
Vacancy Surplus or Deficit	28	23	38	19	9	8	
Replacement of Substandard Housing	9	5	6	2	0	0	
External Market Support	11	18	59	30	14	12	
Severe Cost Burdened Households	148	14	2	1	0	0	
Job Impact	2	5	17	17	5	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	6	11	-17	7	-7	0	
Total Gross Demand	201	132	151	7	61	0	
Development Pipeline	0	0	8	3	0	0	Total
Total Rental Housing Gaps	201	132	143	4*	61	0*	541

MERCER COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$83,613	$83,614-$139,356	$139,357-$222,969	$222,970-$334,454	$334,455-$418,067	$418,068+	
Household Growth (2024-2029)	-33	-35	212	83	38	-106	
Vacancy Surplus or Deficit	29	25	32	36	18	27	
Replacement of Substandard Housing	7	4	5	4	0	0	
External Market Support	18	17	27	33	30	51	
Severe Cost Burdened Households	32	12	7	0	0	0	
Job Impact	5	16	16	5	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	56	-28	-14	-18	0	
Total Gross Demand	62	95	271	147	70	0	
Development Pipeline	0	1	17	57	42	35	Total
Total For-Sale Housing Gaps	62	94	254	90	28	0*	528

*Denotes total that has been adjusted to account for surpluses within select demand components.

METCALFE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,522	$22,523-$37,536	$37,537-$60,058	$60,059-$90,086	$90,087-$112,608	$112,609+	
Rent Range	≤$563	$564-$938	$939-$1,501	$1,502-$2,252	$2,253-$2,815	$2,816+	
Household Growth (2024-2029)	11	0	33	-50	4	-6	
Vacancy Surplus or Deficit	21	5	8	6	1	1	
Replacement of Substandard Housing	2	0	0	0	0	0	
External Market Support	5	3	8	7	1	1	
Severe Cost Burdened Households	40	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	5	-5	1	-1	0	
Total Gross Demand	79	13	44	1	5	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	79	13	43	0*	5	0*	140

METCALFE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$73,043	$73,044-$121,738	$121,739-$194,781	$194,782-$292,172	$292,173-$365,215	$365,216+	
Household Growth (2024-2029)	80	11	-77	136	-51	-69	
Vacancy Surplus or Deficit	18	14	13	12	9	14	
Replacement of Substandard Housing	14	8	7	4	0	0	
External Market Support	9	7	8	7	8	13	
Severe Cost Burdened Households	28	1	1	2	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	-4	32	-32	0	0	
Total Gross Demand	153	37	32	129	0	0	
Development Pipeline	0	1	3	9	0	2	Total
Total For-Sale Housing Gaps	153	36	29*	120	0*	0*	338

*Denotes total that has been adjusted to account for surpluses within select demand components.

MONROE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,553	$21,554-$35,922	$35,923-$57,475	$57,476-$86,213	$86,214-$107,766	$107,767+	
Rent Range	≤$539	$540-$898	$899-$1,437	$1,438-$2,155	$2,156-$2,694	$2,695+	
Household Growth (2024-2029)	-2	2	26	-47	0	11	
Vacancy Surplus or Deficit	25	11	11	13	1	3	
Replacement of Substandard Housing	12	4	3	2	0	0	
External Market Support	7	6	13	14	2	3	
Severe Cost Burdened Households	130	0	9	0	0	0	
Job Impact	0	0	1	1	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	5	-6	0	2	-2	
Total Gross Demand	173	28	57	0	5	15	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	173	28	57	0*	5	15	278

MONROE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,902	$69,903-$116,504	$116,505-$186,406	$186,407-$279,609	$279,610-$349,511	$349,512+	
Household Growth (2024-2029)	-40	22	-3	-38	54	39	
Vacancy Surplus or Deficit	15	9	3	11	7	24	
Replacement of Substandard Housing	5	2	2	1	0	0	
External Market Support	9	6	6	8	8	28	
Severe Cost Burdened Households	15	3	3	0	0	0	
Job Impact	0	1	1	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	-2	-2	14	-9	-5	
Total Gross Demand	8	41	10	14	60	86	
Development Pipeline	0	0	1	3	0	1	Total
Total For-Sale Housing Gaps	8	41	9	11*	60	85	214

*Denotes total that has been adjusted to account for surpluses within select demand components.

MONTGOMERY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,253	$22,254-$37,088	$37,089-$59,341	$59,342-$89,011	$89,012-$111,264	$111,265+	
Rent Range	≤$556	$557-$927	$928-$1,484	$1,485-$2,225	$2,226-$2,782	$2,783+	
Household Growth (2024-2029)	64	-42	6	80	-74	-38	
Vacancy Surplus or Deficit	65	26	33	32	14	11	
Replacement of Substandard Housing	19	5	5	3	0	0	
External Market Support	33	27	69	65	29	22	
Severe Cost Burdened Households	230	53	0	0	0	0	
Job Impact	4	8	29	29	8	4	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	10	7	-21	0	0	
Total Gross Demand	419	87	149	188	0	0	
Development Pipeline	0	1	2	6	0	1	Total
Total Rental Housing Gaps	419	86	147	182	0*	0*	834

MONTGOMERY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,171	$72,172-$120,285	$120,286-$192,457	$192,458-$288,685	$288,686-$360,856	$360,857+	
Household Growth (2024-2029)	42	23	107	181	-53	-153	
Vacancy Surplus or Deficit	31	22	38	30	22	37	
Replacement of Substandard Housing	10	5	7	5	0	0	
External Market Support	26	20	37	45	52	91	
Severe Cost Burdened Households	57	9	2	0	0	0	
Job Impact	8	28	28	8	4	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	11	33	10	-49	-5	0	
Total Gross Demand	185	140	229	220	20	0	
Development Pipeline	0	2	9	29	16	14	Total
Total For-Sale Housing Gaps	185	138	220	191	4	0*	738

*Denotes total that has been adjusted to account for surpluses within select demand components.

MORGAN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,738	$21,739-$36,230	$36,231-$57,968	$57,969-$86,952	$86,953-$108,690	$108,691+	
Rent Range	≤$543	$544-$906	$907-$1,449	$1,450-$2,174	$2,175-$2,717	$2,718+	
Household Growth (2024-2029)	-12	-4	6	19	-15	-12	
Vacancy Surplus or Deficit	25	8	9	9	4	2	
Replacement of Substandard Housing	12	2	2	2	0	0	
External Market Support	8	5	11	12	5	3	
Severe Cost Burdened Households	70	8	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	2	1	-4	0	0	
Total Gross Demand	104	21	29	38	0	0	
Development Pipeline	0	0	1	3	0	0	Total
Total Rental Housing Gaps	104	21	28	35	0*	0*	188

MORGAN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,502	$70,503-$117,503	$117,504-$188,004	$188,005-$282,006	$282,007-$352,508	$352,509+	
Household Growth (2024-2029)	26	-9	1	-10	24	-16	
Vacancy Surplus or Deficit	18	16	14	17	8	21	
Replacement of Substandard Housing	3	1	1	1	0	0	
External Market Support	10	9	10	11	10	23	
Severe Cost Burdened Households	21	9	3	1	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	3	-2	4	-7	-1	
Total Gross Demand	81	29	27	24	35	27	
Development Pipeline	0	1	3	10	1	2	Total
Total For-Sale Housing Gaps	81	28	24	14	34	25	206

*Denotes total that has been adjusted to account for surpluses within select demand components.

MUHLENBERG COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$23,179	$23,180-$38,632	$38,633-$61,811	$61,812-$92,717	$92,718-$115,896	$115,897+	
Rent Range	≤$579	$580-$966	$967-$1,545	$1,546-$2,318	$2,319-$2,897	$2,898+	
Household Growth (2024-2029)	52	40	-130	36	-60	7	
Vacancy Surplus or Deficit	37	30	20	12	3	4	
Replacement of Substandard Housing	3	1	1	0	0	0	
External Market Support	11	15	21	12	4	4	
Severe Cost Burdened Households	193	12	0	0	0	0	
Job Impact	3	6	21	21	6	3	
Disaster Impact	13	9	9	3	2	1	
Net Step Down Support	6	-6	8	-8	2	-2	
Total Gross Demand	318	107	8	76	2	17	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	318	107	7*	73	2*	16	523

MUHLENBERG COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$75,176	$75,177-$125,293	$125,294-$200,469	$200,470-$300,703	$300,704-$375,879	$375,880+	
Household Growth (2024-2029)	56	52	-21	148	-99	-174	
Vacancy Surplus or Deficit	37	30	33	53	25	67	
Replacement of Substandard Housing	74	44	43	33	0	0	
External Market Support	17	15	20	22	35	92	
Severe Cost Burdened Households	80	10	7	2	2	0	
Job Impact	6	20	20	6	3	1	
Disaster Impact	22	19	27	27	17	43	
Net Step Down Support	19	7	32	-58	9	-9	
Total Gross Demand	311	197	161	233	9	20	
Development Pipeline	0	2	4	15	3	3	Total
Total For-Sale Housing Gaps	311	195	157	218	6*	17	904

*Denotes total that has been adjusted to account for surpluses within select demand components.

NELSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$29,492	$29,493-$49,153	$49,154-$78,645	$78,646-$117,967	$117,968-$147,459	$147,460+	
Rent Range	≤$737	$738-$1,229	$1,230-$1,966	$1,967-$2,949	$2,950-$3,686	$3,687+	
Household Growth (2024-2029)	52	138	-59	-147	62	-63	
Vacancy Surplus or Deficit	73	49	47	28	9	5	
Replacement of Substandard Housing	41	19	13	5	0	0	
External Market Support	31	43	81	49	16	8	
Severe Cost Burdened Households	331	49	0	0	0	0	
Job Impact	5	11	38	38	11	5	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	15	-3	-12	10	-10	0	
Total Gross Demand	548	306	108	10	88	0	
Development Pipeline	0	0	25	3	0	1	Total
Total Rental Housing Gaps	548	306	83	7*	88	0*	1,032

NELSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$95,649	$95,650-$159,415	$159,416-$255,064	$255,065-$382,596	$382,597-$478,245	$478,246+	
Household Growth (2024-2029)	159	38	269	300	578	-734	
Vacancy Surplus or Deficit	46	52	61	83	62	79	
Replacement of Substandard Housing	4	3	4	3	0	0	
External Market Support	34	37	57	78	96	127	
Severe Cost Burdened Households	77	44	15	3	0	0	
Job Impact	10	36	36	10	5	6	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	21	67	7	53	-148	0	
Total Gross Demand	351	277	449	530	593	0	
Development Pipeline	0	1	30	101	78	66	Total
Total For-Sale Housing Gaps	351	276	419	429	515	0*	1,990

*Denotes total that has been adjusted to account for surpluses within select demand components.

NICHOLAS COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,737	$21,738-$36,228	$36,229-$57,965	$57,966-$86,947	$86,948-$108,684	$108,685+	
Rent Range	≤$543	$544-$906	$907-$1,449	$1,450-$2,174	$2,175-$2,717	$2,718+	
Household Growth (2024-2029)	7	-4	18	11	-17	-9	
Vacancy Surplus or Deficit	15	9	5	11	4	1	
Replacement of Substandard Housing	7	3	1	2	0	0	
External Market Support	2	2	2	5	2	0	
Severe Cost Burdened Households	60	17	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	2	0	-3	0	0	
Total Gross Demand	92	29	26	26	0	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	92	29	25	24	0*	0*	170

NICHOLAS COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,498	$70,499-$117,496	$117,497-$187,994	$187,995-$281,991	$281,992-$352,489	$352,490+	
Household Growth (2024-2029)	-3	31	-47	44	11	22	
Vacancy Surplus or Deficit	7	11	6	8	6	16	
Replacement of Substandard Housing	6	6	4	3	0	0	
External Market Support	2	2	2	2	3	7	
Severe Cost Burdened Households	17	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	5	-5	11	-7	-2	-2	
Total Gross Demand	34	45	11	50	18	43	
Development Pipeline	0	0	1	5	1	1	Total
Total For-Sale Housing Gaps	34	45	10*	45	17	42	193

*Denotes total that has been adjusted to account for surpluses within select demand components.

OHIO COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,098	$21,099-$35,163	$35,164-$56,261	$56,262-$84,391	$84,392-$105,489	$105,490+	
Rent Range	≤$527	$528-$879	$880-$1,407	$1,408-$2,110	$2,111-$2,637	$2,638+	
Household Growth (2024-2029)	-57	3	-2	8	9	2	
Vacancy Surplus or Deficit	32	12	19	18	9	14	
Replacement of Substandard Housing	11	3	3	2	0	0	
External Market Support	12	9	28	26	12	20	
Severe Cost Burdened Households	125	8	0	1	0	0	
Job Impact	2	5	17	17	5	2	
Disaster Impact	2	1	1	1	0	1	
Net Step Down Support	2	5	0	-3	0	-4	
Total Gross Demand	129	46	66	70	35	35	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	129	46	65	67	35	34	376

OHIO COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,425	$68,426-$114,042	$114,043-$182,467	$182,468-$273,701	$273,702-$342,126	$342,127+	
Household Growth (2024-2029)	-5	-59	25	5	62	-3	
Vacancy Surplus or Deficit	22	19	35	41	24	54	
Replacement of Substandard Housing	2	1	2	1	0	0	
External Market Support	14	13	25	27	30	67	
Severe Cost Burdened Households	28	17	7	0	0	0	
Job Impact	5	16	16	5	2	2	
Disaster Impact	2	2	4	4	2	5	
Net Step Down Support	1	22	-6	7	-18	-6	
Total Gross Demand	69	31	108	90	102	119	
Development Pipeline	0	1	4	13	2	3	Total
Total For-Sale Housing Gaps	69	30	104	77	100	116	496

*Denotes total that has been adjusted to account for surpluses within select demand components.

OLDHAM COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,445	$30,446-$50,742	$50,743-$81,187	$81,188-$121,781	$121,782-$152,226	$152,227+	
Rent Range	≤$761	$762-$1,269	$1,270-$2,030	$2,031-$3,045	$3,046-$3,806	$3,807+	
Household Growth (2024-2029)	29	42	-73	-54	69	7	
Vacancy Surplus or Deficit	34	39	32	24	12	22	
Replacement of Substandard Housing	9	7	5	2	0	0	
External Market Support	16	37	77	45	23	42	
Severe Cost Burdened Households	155	26	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	8	-4	-2	8	-3	-7	
Total Gross Demand	251	147	39	25	101	64	
Development Pipeline	0	0	17	11	0	0	Total
Total Rental Housing Gaps	251	147	22	14	101	64	599

OLDHAM COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$98,741	$98,742-$164,569	$164,570-$263,310	$263,311-$394,965	$394,966-$493,706	$493,707+	
Household Growth (2024-2029)	-91	93	41	606	746	-514	
Vacancy Surplus or Deficit	28	41	72	102	91	225	
Replacement of Substandard Housing	1	1	1	1	0	0	
External Market Support	66	94	175	261	227	611	
Severe Cost Burdened Households	57	41	23	16	4	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	27	35	332	140	-341	-193	
Total Gross Demand	88	305	644	1,126	727	129	
Development Pipeline	0	0	32	112	96	81	Total
Total For-Sale Housing Gaps	88	305	612	1,014	631	48	2,698

*Denotes total that has been adjusted to account for surpluses within select demand components.

OWEN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,710	$21,711-$36,184	$36,185-$57,894	$57,895-$86,842	$86,843-$108,552	$108,553+	
Rent Range	≤$543	$544-$905	$906-$1,447	$1,448-$2,171	$2,172-$2,714	$2,715+	
Household Growth (2024-2029)	-14	-14	56	-43	-8	7	
Vacancy Surplus or Deficit	16	6	8	14	3	5	
Replacement of Substandard Housing	8	2	2	2	0	0	
External Market Support	2	2	5	9	2	3	
Severe Cost Burdened Households	58	21	0	0	0	0	
Job Impact	5	9	32	32	9	5	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	9	-9	0	1	-2	
Total Gross Demand	76	35	94	14	7	18	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	76	35	93	11	7	17	239

OWEN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,412	$70,413-$117,354	$117,355-$187,766	$187,767-$281,648	$281,649-$352,061	$352,062+	
Household Growth (2024-2029)	-10	-17	-28	12	50	13	
Vacancy Surplus or Deficit	14	11	12	12	11	29	
Replacement of Substandard Housing	1	1	1	0	0	0	
External Market Support	4	3	4	4	5	15	
Severe Cost Burdened Households	25	9	0	0	0	0	
Job Impact	9	30	30	9	4	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	0	3	7	-11	-3	
Total Gross Demand	47	37	22	44	59	54	
Development Pipeline	0	1	3	17	8	4	Total
Total For-Sale Housing Gaps	47	36	19	27	51	50	230

*Denotes total that has been adjusted to account for surpluses within select demand components.

OWSLEY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,076	$22,077-$36,793	$36,794-$58,869	$58,870-$88,303	$88,304-$110,379	$110,380+	
Rent Range	≤$552	$553-$920	$921-$1,472	$1,473-$2,208	$2,209-$2,759	$2,760+	
Household Growth (2024-2029)	-7	-7	-20	2	-1	-1	
Vacancy Surplus or Deficit	14	5	3	1	0	0	
Replacement of Substandard Housing	5	1	1	0	0	0	
External Market Support	2	2	2	1	0	0	
Severe Cost Burdened Households	23	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	1	0	0	0	0	0	
Net Step Down Support	0	0	0	0	0	0	
Total Gross Demand	38	1	0	4	0	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	38	1	0*	2	0*	0*	41

OWSLEY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$71,597	$71,598-$119,329	$119,330-$190,926	$190,927-$286,389	$286,390-$357,986	$357,987+	
Household Growth (2024-2029)	-25	3	-19	25	2	-22	
Vacancy Surplus or Deficit	7	4	5	6	4	7	
Replacement of Substandard Housing	0	0	0	0	0	0	
External Market Support	2	1	1	2	2	4	
Severe Cost Burdened Households	5	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	1	0	0	0	0	0	
Net Step Down Support	1	-1	7	-5	-2	0	
Total Gross Demand	1	7	7	28	6	0	
Development Pipeline	0	1	1	4	0	1	Total
Total For-Sale Housing Gaps	1*	6	6*	24	6	0*	43

*Denotes total that has been adjusted to account for surpluses within select demand components.

PENDLETON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$36,503	$36,504-$60,838	$60,839-$97,341	$97,342-$146,011	$146,012-$182,514	$182,515+	
Rent Range	≤$913	$914-$1,521	$1,522-$2,434	$2,435-$3,650	$3,651-$4,563	$4,564+	
Household Growth (2024-2029)	-15	-3	54	18	-69	-4	
Vacancy Surplus or Deficit	33	5	10	10	1	0	
Replacement of Substandard Housing	16	3	2	2	0	0	
External Market Support	7	4	9	8	1	0	
Severe Cost Burdened Households	150	5	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	7	-4	-4	0	0	
Total Gross Demand	192	21	71	34	0	0	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	192	21	70	32	0*	0*	315

PENDLETON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$118,387	$118,388-$197,312	$197,313-$315,700	$315,701-$473,550	$473,551-$591,937	$591,938+	
Household Growth (2024-2029)	14	56	59	257	-143	-219	
Vacancy Surplus or Deficit	22	17	24	28	12	4	
Replacement of Substandard Housing	3	2	1	1	0	0	
External Market Support	10	8	9	12	9	4	
Severe Cost Burdened Households	59	10	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	9	10	41	-60	0	0	
Total Gross Demand	117	103	134	238	0	0	
Development Pipeline	0	1	3	8	0	1	Total
Total For-Sale Housing Gaps	117	102	131	230	0*	0*	580

*Denotes total that has been adjusted to account for surpluses within select demand components.

PERRY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,553	$21,554-$35,922	$35,923-$57,475	$57,476-$86,213	$86,214-$107,766	$107,767+	
Rent Range	≤$539	$540-$898	$899-$1,437	$1,438-$2,155	$2,156-$2,694	$2,695+	
Household Growth (2024-2029)	-47	41	-74	-22	18	24	
Vacancy Surplus or Deficit	52	25	17	14	4	13	
Replacement of Substandard Housing	19	7	3	2	0	0	
External Market Support	30	32	40	33	10	31	
Severe Cost Burdened Households	192	3	0	1	2	0	
Job Impact	0	1	3	3	1	0	
Disaster Impact	30	14	12	8	2	7	
Net Step Down Support	6	-6	4	0	4	-8	
Total Gross Demand	282	117	5	39	41	67	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	282	116	3	34	41	66	542

PERRY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$69,902	$69,903-$116,504	$116,505-$186,406	$186,407-$279,609	$279,610-$349,511	$349,512+	
Household Growth (2024-2029)	-54	6	52	0	51	-74	
Vacancy Surplus or Deficit	37	35	31	51	26	56	
Replacement of Substandard Housing	20	11	8	9	0	0	
External Market Support	41	35	33	52	53	116	
Severe Cost Burdened Households	48	10	1	0	0	0	
Job Impact	1	2	2	1	0	0	
Disaster Impact	41	34	31	51	25	58	
Net Step Down Support	13	19	1	-2	-23	-8	
Total Gross Demand	147	152	159	162	132	148	
Development Pipeline	0	2	6	16	1	3	Total
Total For-Sale Housing Gaps	147	150	153	146	131	145	872

*Denotes total that has been adjusted to account for surpluses within select demand components.

PIKE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,249	$22,250-$37,082	$37,083-$59,331	$59,332-$88,997	$88,998-$111,246	$111,247+	
Rent Range	≤$556	$557-$927	$928-$1,483	$1,484-$2,225	$2,226-$2,781	$2,782+	
Household Growth (2024-2029)	-79	-181	65	-9	-67	-49	
Vacancy Surplus or Deficit	143	38	31	43	15	22	
Replacement of Substandard Housing	17	3	2	2	0	0	
External Market Support	55	29	53	66	24	34	
Severe Cost Burdened Households	503	54	0	0	0	0	
Job Impact	0	1	3	3	1	0	
Disaster Impact	8	2	2	2	1	1	
Net Step Down Support	0	16	-5	-11	1	-1	
Total Gross Demand	647	16	151	96	1	7	
Development Pipeline	0	1	4	15	4	2	Total
Total Rental Housing Gaps	647	15*	147	81	0*	5	895

PIKE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,160	$72,161-$120,266	$120,267-$192,426	$192,427-$288,638	$288,639-$360,798	$360,799+	
Household Growth (2024-2029)	65	-98	-43	74	12	-296	
Vacancy Surplus or Deficit	94	61	69	66	34	87	
Replacement of Substandard Housing	6	3	3	2	0	0	
External Market Support	68	42	57	58	59	129	
Severe Cost Burdened Households	168	27	21	4	2	0	
Job Impact	1	2	2	1	0	0	
Disaster Impact	9	6	8	8	4	10	
Net Step Down Support	4	19	20	-21	-22	0	
Total Gross Demand	415	62	137	192	89	0	
Development Pipeline	0	4	11	32	2	5	Total
Total For-Sale Housing Gaps	415	58	126	160	87	0*	846

*Denotes total that has been adjusted to account for surpluses within select demand components.

POWELL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$24,950	$24,951-$41,583	$41,584-$66,533	$66,534-$99,799	$99,800-$124,749	$124,750+	
Rent Range	≤$624	$625-$1,040	$1,041-$1,663	$1,664-$2,495	$2,496-$3,119	$3,120+	
Household Growth (2024-2029)	73	-55	-25	95	-85	-20	
Vacancy Surplus or Deficit	46	9	6	10	1	1	
Replacement of Substandard Housing	49	6	4	4	0	0	
External Market Support	13	5	9	11	1	1	
Severe Cost Burdened Households	183	4	0	0	0	0	
Job Impact	0	1	2	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	12	-12	0	0	
Total Gross Demand	364	0	12	110	0	0	
Development Pipeline	0	1	2	5	0	1	Total
Total Rental Housing Gaps	364	0*	10*	105	0*	0*	479

POWELL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$80,918	$80,919-$134,864	$134,865-$215,782	$215,783-$323,673	$323,674-$404,591	$404,592+	
Household Growth (2024-2029)	53	4	198	169	-15	-372	
Vacancy Surplus or Deficit	15	7	10	15	6	15	
Replacement of Substandard Housing	9	5	5	5	0	0	
External Market Support	7	6	8	12	13	18	
Severe Cost Burdened Households	22	5	0	0	0	0	
Job Impact	0	2	2	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	42	-5	-39	-1	0	
Total Gross Demand	109	71	218	162	3	0	
Development Pipeline	0	1	4	12	1	3	Total
Total For-Sale Housing Gaps	109	70	214	150	2	0*	545

*Denotes total that has been adjusted to account for surpluses within select demand components.

PULASKI COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,357	$22,358-$37,261	$37,262-$59,618	$59,619-$89,426	$89,427-$111,783	$111,784+	
Rent Range	≤$559	$560-$932	$933-$1,490	$1,491-$2,236	$2,237-$2,795	$2,796+	
Household Growth (2024-2029)	190	-176	17	-70	-50	-49	
Vacancy Surplus or Deficit	177	57	60	51	17	23	
Replacement of Substandard Housing	82	18	14	8	0	0	
External Market Support	71	46	101	82	27	37	
Severe Cost Burdened Households	715	85	11	0	0	0	
Job Impact	3	5	18	18	5	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	20	-13	-9	1	-1	
Total Gross Demand	1,240	55	208	80	1	13	
Development Pipeline	0	3	7	20	1	3	Total
Total Rental Housing Gaps	1,240	52	201	60	0*	10	1,563

PULASKI COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,508	$72,509-$120,846	$120,847-$193,354	$193,355-$290,032	$290,033-$362,539	$362,540+	
Household Growth (2024-2029)	166	-50	223	212	-264	108	
Vacancy Surplus or Deficit	110	56	67	56	16	82	
Replacement of Substandard Housing	55	22	22	18	0	0	
External Market Support	74	44	59	72	67	185	
Severe Cost Burdened Households	158	30	20	4	0	0	
Job Impact	5	17	17	5	2	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	12	70	-9	-73	19	-19	
Total Gross Demand	580	189	399	294	19	358	
Development Pipeline	0	6	17	55	10	10	Total
Total For-Sale Housing Gaps	580	183	382	239	9*	348	1,741

*Denotes total that has been adjusted to account for surpluses within select demand components.

ROBERTSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,898	$22,899-$38,163	$38,164-$61,061	$61,062-$91,591	$91,592-$114,489	$114,490+	
Rent Range	≤$572	$573-$954	$955-$1,527	$1,528-$2,290	$2,291-$2,862	$2,863+	
Household Growth (2024-2029)	-10	0	19	-16	10	-5	
Vacancy Surplus or Deficit	4	0	1	2	1	1	
Replacement of Substandard Housing	2	0	0	0	0	0	
External Market Support	1	0	1	1	0	1	
Severe Cost Burdened Households	16	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	2	-2	1	-1	0	
Total Gross Demand	13	2	19	1	10	0	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	13	2	19	0*	10	0*	44

ROBERTSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$74,263	$74,264-$123,772	$123,773-$198,035	$198,036-$297,053	$297,054-$371,316	$371,317+	
Household Growth (2024-2029)	-3	9	12	-16	17	-19	
Vacancy Surplus or Deficit	3	1	2	3	1	3	
Replacement of Substandard Housing	1	0	0	0	0	0	
External Market Support	1	1	1	1	1	3	
Severe Cost Burdened Households	5	2	4	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	3	-4	4	-4	0	
Total Gross Demand	8	16	15	4	15	0	
Development Pipeline	0	0	1	3	0	1	Total
Total For-Sale Housing Gaps	8	16	14	1*	15	0*	54

*Denotes total that has been adjusted to account for surpluses within select demand components.

ROCKCASTLE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,975	$20,976-$34,959	$34,960-$55,934	$55,935-$83,902	$83,903-$104,877	$104,878+	
Rent Range	≤$524	$525-$874	$875-$1,398	$1,399-$2,098	$2,099-$2,622	$2,623+	
Household Growth (2024-2029)	-35	-23	-7	61	-1	-26	
Vacancy Surplus or Deficit	24	8	7	11	10	8	
Replacement of Substandard Housing	11	2	2	2	0	0	
External Market Support	8	5	9	13	13	9	
Severe Cost Burdened Households	94	1	0	0	0	0	
Job Impact	1	3	10	10	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	2	8	-7	-3	0	
Total Gross Demand	103	2	29	90	22	0	
Development Pipeline	0	1	1	4	0	1	Total
Total Rental Housing Gaps	103	1*	28	86	22	0*	240

ROCKCASTLE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,028	$68,029-$113,381	$113,382-$181,409	$181,410-$272,113	$272,114-$340,142	$340,143+	
Household Growth (2024-2029)	8	-126	63	-47	46	48	
Vacancy Surplus or Deficit	31	15	22	28	10	31	
Replacement of Substandard Housing	13	5	6	4	0	0	
External Market Support	15	9	13	15	12	33	
Severe Cost Burdened Households	42	4	4	0	0	0	
Job Impact	3	9	9	3	1	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	23	-22	13	-8	-6	
Total Gross Demand	112	23	95	16	61	107	
Development Pipeline	0	2	5	14	1	2	Total
Total For-Sale Housing Gaps	112	21*	90	2	60	105	390

*Denotes total that has been adjusted to account for surpluses within select demand components.

ROWAN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,174	$21,175-$35,290	$35,291-$56,464	$56,465-$84,696	$84,697-$105,870	$105,871+	
Rent Range	≤$529	$530-$882	$883-$1,412	$1,413-$2,117	$2,118-$2,647	$2,648+	
Household Growth (2024-2029)	-42	-26	54	-97	48	59	
Vacancy Surplus or Deficit	62	24	32	32	5	24	
Replacement of Substandard Housing	15	4	4	2	0	0	
External Market Support	41	32	85	84	14	64	
Severe Cost Burdened Households	264	36	8	0	0	0	
Job Impact	1	3	9	9	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	15	-16	4	8	-15	
Total Gross Demand	345	88	176	34	78	133	
Development Pipeline	13	13	15	3	0	1	Total
Total Rental Housing Gaps	332	75	161	31	78	132	809

ROWAN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,672	$68,673-$114,454	$114,455-$183,126	$183,127-$274,690	$274,691-$343,362	$343,363+	
Household Growth (2024-2029)	-38	52	-102	91	30	76	
Vacancy Surplus or Deficit	14	20	18	16	19	53	
Replacement of Substandard Housing	2	2	2	2	0	0	
External Market Support	16	24	27	32	44	132	
Severe Cost Burdened Households	27	10	7	0	0	0	
Job Impact	2	8	8	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	12	-12	29	-10	-6	-13	
Total Gross Demand	35	104	29	133	88	248	
Development Pipeline	0	1	2	12	3	5	Total
Total For-Sale Housing Gaps	35	103	27*	121	85	243	614

*Denotes total that has been adjusted to account for surpluses within select demand components.

RUSSELL COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,618	$21,619-$36,030	$36,031-$57,648	$57,649-$86,472	$86,473-$108,090	$108,091+	
Rent Range	≤$540	$541-$901	$902-$1,441	$1,442-$2,162	$2,163-$2,702	$2,703+	
Household Growth (2024-2029)	10	23	-67	13	10	-4	
Vacancy Surplus or Deficit	36	25	11	11	5	7	
Replacement of Substandard Housing	18	8	3	2	0	0	
External Market Support	11	15	13	14	6	9	
Severe Cost Burdened Households	126	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	4	-4	4	-2	-1	-1	
Total Gross Demand	205	67	4	38	20	11	
Development Pipeline	0	1	2	6	0	1	Total
Total Rental Housing Gaps	205	66	2*	32	20	10	335

RUSSELL COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,112	$70,113-$116,854	$116,855-$186,966	$186,967-$280,450	$280,451-$350,562	$350,563+	
Household Growth (2024-2029)	-48	6	74	146	-33	-72	
Vacancy Surplus or Deficit	29	11	15	29	18	30	
Replacement of Substandard Housing	7	3	3	3	0	0	
External Market Support	15	9	13	20	22	37	
Severe Cost Burdened Households	45	4	2	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	18	19	-39	-1	0	
Total Gross Demand	51	51	126	159	6	0	
Development Pipeline	0	2	6	18	1	3	Total
Total For-Sale Housing Gaps	51	49	120	141	5	0*	366

*Denotes total that has been adjusted to account for surpluses within select demand components.

SCOTT COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$29,975	$29,976-$49,959	$49,960-$79,934	$79,935-$119,902	$119,903-$149,877	$149,878+	
Rent Range	≤$749	$750-$1,249	$1,250-$1,998	$1,999-$2,998	$2,999-$3,747	$3,748+	
Household Growth (2024-2029)	130	122	16	-35	166	-100	
Vacancy Surplus or Deficit	78	76	72	52	28	22	
Replacement of Substandard Housing	34	22	20	7	0	0	
External Market Support	64	125	297	168	92	71	
Severe Cost Burdened Households	328	34	0	0	0	0	
Job Impact	16	33	114	114	33	16	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	21	31	-21	1	-31	-1	
Total Gross Demand	671	443	498	307	288	8	
Development Pipeline	52	53	54	6	0	1	Total
Total Rental Housing Gaps	619	390	444	301	288	7	2,049
SCOTT COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$97,218	$97,219-$162,029	$162,030-$259,247	$259,248-$388,870	$388,871-$486,088	$486,089+	
Household Growth (2024-2029)	13	73	181	464	607	-271	
Vacancy Surplus or Deficit	43	54	81	104	71	131	
Replacement of Substandard Housing	9	8	9	9	0	0	
External Market Support	56	71	109	156	215	374	
Severe Cost Burdened Households	80	33	18	5	2	0	
Job Impact	31	108	108	31	15	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	35	66	53	28	-170	-12	
Total Gross Demand	267	413	559	797	740	224	
Development Pipeline	0	2	5	81	107	96	Total
Total For-Sale Housing Gaps	267	411	554	716	633	128	2,709

*Denotes total that has been adjusted to account for surpluses within select demand components.

SHELBY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$31,502	$31,503-$52,504	$52,505-$84,006	$84,007-$126,010	$126,011-$157,512	$157,513+	
Rent Range	≤$788	$789-$1,313	$1,314-$2,100	$2,101-$3,150	$3,151-$3,938	$3,939+	
Household Growth (2024-2029)	26	20	-42	72	75	-98	
Vacancy Surplus or Deficit	84	-19	29	42	23	16	
Replacement of Substandard Housing	23	10	6	4	0	0	
External Market Support	42	57	96	84	45	33	
Severe Cost Burdened Households	271	21	3	5	0	0	
Job Impact	26	52	182	182	52	26	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	7	20	12	-19	-20	0	
Total Gross Demand	479	161	286	370	175	0	
Development Pipeline	0	76	77	2	0	0	Total
Total Rental Housing Gaps	479	85	209	368	175	0*	1,316

SHELBY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$102,170	$102,171-$170,283	$170,284-$272,453	$272,454-$408,680	$408,681-$510,850	$510,851+	
Household Growth (2024-2029)	-27	85	269	230	574	-460	
Vacancy Surplus or Deficit	40	46	68	81	61	92	
Replacement of Substandard Housing	3	3	3	3	0	0	
External Market Support	32	37	59	76	106	167	
Severe Cost Burdened Households	60	11	42	9	4	0	
Job Impact	49	172	172	49	25	4	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	35	88	-33	64	-154	0	
Total Gross Demand	192	442	580	512	616	0	
Development Pipeline	0	0	20	69	56	46	Total
Total For-Sale Housing Gaps	192	442	560	443	560	0*	2,197

*Denotes total that has been adjusted to account for surpluses within select demand components.

SIMPSON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,877	$22,878-$38,129	$38,130-$61,006	$61,007-$91,510	$91,511-$114,387	$114,388+	
Rent Range	≤$572	$573-$953	$954-$1,525	$1,526-$2,288	$2,289-$2,860	$2,861+	
Household Growth (2024-2029)	-17	24	5	42	-16	-1	
Vacancy Surplus or Deficit	35	23	23	24	12	16	
Replacement of Substandard Housing	19	8	8	5	0	0	
External Market Support	25	33	207	197	34	45	
Severe Cost Burdened Households	218	68	0	0	0	0	
Job Impact	16	32	110	110	32	16	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	9	26	3	-13	5	-30	
Total Gross Demand	305	214	356	365	67	46	
Development Pipeline	0	0	20	7	0	0	Total
Total Rental Housing Gaps	305	214	336	358	67	46	1,326

SIMPSON COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$74,197	$74,198-$123,662	$123,663-$197,859	$197,860-$296,788	$296,789-$370,985	$370,986+	
Household Growth (2024-2029)	-3	77	160	35	-96	87	
Vacancy Surplus or Deficit	14	13	33	36	10	30	
Replacement of Substandard Housing	3	2	4	3	0	0	
External Market Support	17	15	43	52	57	126	
Severe Cost Burdened Households	56	5	1	4	1	0	
Job Impact	30	104	104	30	15	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	22	47	-37	-32	74	-74	
Total Gross Demand	139	263	308	128	74	171	
Development Pipeline	0	0	12	40	32	26	Total
Total For-Sale Housing Gaps	139	263	296	88	42*	145	973

*Denotes total that has been adjusted to account for surpluses within select demand components.

SPENCER COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$29,176	$29,177-$48,626	$48,627-$77,802	$77,803-$116,702	$116,703-$145,878	$145,879+	
Rent Range	≤$729	$730-$1,216	$1,217-$1,945	$1,946-$2,918	$2,919-$3,647	$3,648+	
Household Growth (2024-2029)	-11	34	-50	4	18	8	
Vacancy Surplus or Deficit	12	8	10	5	3	5	
Replacement of Substandard Housing	2	1	1	0	0	0	
External Market Support	2	4	6	3	2	3	
Severe Cost Burdened Households	34	5	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	-3	1	1	0	-2	
Total Gross Demand	42	49	1	13	23	14	
Development Pipeline	0	0	0	0	0	0	Total
Total Rental Housing Gaps	42	49	1*	13	23	14	142

SPENCER COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$94,624	$94,625-$157,706	$157,707-$252,330	$252,331-$378,494	$378,495-$473,118	$473,119+	
Household Growth (2024-2029)	-44	-62	97	154	199	-56	
Vacancy Surplus or Deficit	15	12	20	50	34	58	
Replacement of Substandard Housing	2	1	2	3	0	0	
External Market Support	3	3	5	13	16	28	
Severe Cost Burdened Households	26	11	9	3	2	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	27	18	5	-48	-2	
Total Gross Demand	2	27	151	228	203	28	
Development Pipeline	0	0	9	32	25	21	Total
Total For-Sale Housing Gaps	2	27*	142	196	178	7	552

*Denotes total that has been adjusted to account for surpluses within select demand components.

TAYLOR COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,796	$21,797-$36,327	$36,328-$58,123	$58,124-$87,185	$87,186-$108,981	$108,982+	
Rent Range	≤$545	$546-$908	$909-$1,453	$1,454-$2,180	$2,181-$2,725	$2,726+	
Household Growth (2024-2029)	75	-66	-8	74	-42	-35	
Vacancy Surplus or Deficit	61	29	37	31	16	16	
Replacement of Substandard Housing	29	9	9	5	0	0	
External Market Support	39	37	94	80	40	40	
Severe Cost Burdened Households	191	0	0	0	0	0	
Job Impact	5	10	34	34	10	5	
Disaster Impact	4	2	2	2	1	1	
Net Step Down Support	1	16	6	-20	0	-3	
Total Gross Demand	405	37	174	206	25	24	
Development Pipeline	0	2	4	12	1	2	Total
Total Rental Housing Gaps	405	35	170	194	24	22	850

TAYLOR COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$70,690	$70,691-$117,817	$117,818-$188,508	$188,509-$282,762	$282,763-$353,452	$353,453+	
Household Growth (2024-2029)	-18	0	167	174	-111	-83	
Vacancy Surplus or Deficit	16	10	29	36	14	43	
Replacement of Substandard Housing	4	2	4	4	0	0	
External Market Support	18	12	37	52	92	180	
Severe Cost Burdened Households	27	9	3	1	0	0	
Job Impact	9	33	33	9	5	1	
Disaster Impact	2	1	3	5	3	6	
Net Step Down Support	7	48	1	-55	43	-44	
Total Gross Demand	65	115	277	226	46	103	
Development Pipeline	0	3	7	24	6	5	Total
Total For-Sale Housing Gaps	65	112	270	202	40	98	787

*Denotes total that has been adjusted to account for surpluses within select demand components.

TODD COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,224	$21,225-$35,374	$35,375-$56,598	$56,599-$84,898	$84,899-$106,122	$106,123+	
Rent Range	≤$531	$532-$884	$885-$1,415	$1,416-$2,122	$2,123-$2,653	$2,654+	
Household Growth (2024-2029)	-34	37	-36	0	9	7	
Vacancy Surplus or Deficit	20	14	7	11	5	11	
Replacement of Substandard Housing	10	5	2	2	0	0	
External Market Support	5	7	7	11	5	11	
Severe Cost Burdened Households	29	0	3	0	0	0	
Job Impact	3	5	19	19	5	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	-3	4	-2	1	-3	
Total Gross Demand	36	65	6	41	25	29	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	36	65	5	39	25	29	199

TODD COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,836	$68,837-$114,726	$114,727-$183,562	$183,563-$275,344	$275,345-$344,179	$344,180+	
Household Growth (2024-2029)	-36	-10	49	11	34	-13	
Vacancy Surplus or Deficit	11	5	8	16	8	27	
Replacement of Substandard Housing	8	3	5	5	0	0	
External Market Support	4	3	5	9	10	25	
Severe Cost Burdened Households	25	4	1	0	0	0	
Job Impact	5	18	18	5	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	15	-8	2	-9	-2	
Total Gross Demand	19	38	78	48	46	38	
Development Pipeline	0	1	6	18	11	10	Total
Total For-Sale Housing Gaps	19	37	72	30	35	28	221

*Denotes total that has been adjusted to account for surpluses within select demand components.

TRIGG COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$24,918	$24,919-$41,530	$41,531-$66,448	$66,449-$99,672	$99,673-$124,590	$124,591+	
Rent Range	≤$623	$624-$1,038	$1,039-$1,661	$1,662-$2,492	$2,493-$3,115	$3,116+	
Household Growth (2024-2029)	17	-23	-5	-7	-15	15	
Vacancy Surplus or Deficit	21	7	8	5	1	4	
Replacement of Substandard Housing	52	12	10	4	0	0	
External Market Support	5	4	8	5	1	4	
Severe Cost Burdened Households	37	1	5	2	0	0	
Job Impact	1	2	6	6	2	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	3	-1	-2	2	-2	
Total Gross Demand	133	6	31	13	2	22	
Development Pipeline	0	0	0	0	0	0	Total
Total Rental Housing Gaps	133	6	31	13	2*	22	207

TRIGG COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$80,815	$80,816-$134,692	$134,693-$215,507	$215,508-$323,261	$323,262-$404,076	$404,077+	
Household Growth (2024-2029)	-11	-66	110	94	-167	40	
Vacancy Surplus or Deficit	20	17	19	27	5	21	
Replacement of Substandard Housing	11	6	6	5	0	0	
External Market Support	10	8	11	14	9	29	
Severe Cost Burdened Households	53	20	10	0	0	0	
Job Impact	2	6	6	2	1	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	32	-4	-28	5	-5	
Total Gross Demand	85	32	158	114	5	85	
Development Pipeline	0	0	1	3	1	1	Total
Total For-Sale Housing Gaps	85	32*	157	111	4*	84	473

*Denotes total that has been adjusted to account for surpluses within select demand components.

TRIMBLE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,490	$26,491-$44,150	$44,151-$70,640	$70,641-$105,960	$105,961-$132,450	$132,451+	
Rent Range	≤$662	$663-$1,104	$1,105-$1,766	$1,767-$2,649	$2,650-$3,311	$3,312+	
Household Growth (2024-2029)	-19	36	1	7	-35	2	
Vacancy Surplus or Deficit	11	5	9	10	1	2	
Replacement of Substandard Housing	5	2	2	2	0	0	
External Market Support	2	2	8	8	1	2	
Severe Cost Burdened Households	33	3	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	0	1	-3	1	-1	
Total Gross Demand	34	48	21	24	1	5	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	34	48	21	23	1*	5	132

TRIMBLE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$85,914	$85,915-$143,189	$143,190-$229,103	$229,104-$343,654	$343,655-$429,568	$429,569+	
Household Growth (2024-2029)	-1	-5	125	-87	113	-119	
Vacancy Surplus or Deficit	12	7	18	11	11	16	
Replacement of Substandard Housing	3	1	3	1	0	0	
External Market Support	4	3	6	4	7	11	
Severe Cost Burdened Households	26	9	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	28	-30	26	-26	0	
Total Gross Demand	46	43	122	26	105	0	
Development Pipeline	0	0	1	3	0	0	Total
Total For-Sale Housing Gaps	46	43	121	23*	105	0*	338

*Denotes total that has been adjusted to account for surpluses within select demand components.

UNION COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,985	$21,986-$36,641	$36,642-$58,626	$58,627-$87,938	$87,939-$109,923	$109,924+	
Rent Range	≤$550	$551-$916	$917-$1,466	$1,467-$2,198	$2,199-$2,748	$2,749+	
Household Growth (2024-2029)	-10	-2	-15	-9	-4	-2	
Vacancy Surplus or Deficit	17	8	13	13	5	8	
Replacement of Substandard Housing	8	4	2	2	0	0	
External Market Support	9	12	23	23	9	14	
Severe Cost Burdened Households	134	14	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	0	1	-2	1	-2	
Total Gross Demand	160	36	24	27	11	18	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	160	36	24	26	11	18	275

UNION COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$71,301	$71,302-$118,836	$118,837-$190,137	$190,138-$285,206	$285,207-$356,507	$356,508+	
Household Growth (2024-2029)	-13	15	28	-33	-6	-21	
Vacancy Surplus or Deficit	8	10	21	22	12	30	
Replacement of Substandard Housing	1	1	2	1	0	0	
External Market Support	6	7	16	18	18	43	
Severe Cost Burdened Households	21	1	1	0	0	0	
Job Impact	0	0	0	0	0	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	11	-12	3	-2	-3	
Total Gross Demand	26	45	56	11	22	50	
Development Pipeline	0	0	1	2	0	0	Total
Total For-Sale Housing Gaps	26	45	55	9	22	50	207

*Denotes total that has been adjusted to account for surpluses within select demand components.

WARREN COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$26,985	$26,986-$44,975	$44,976-$71,960	$71,961-$107,940	$107,941-$134,925	$134,926+	
Rent Range	≤$675	$676-$1,124	$1,125-$1,799	$1,800-$2,699	$2,700-$3,373	$3,374+	
Household Growth (2024-2029)	806	315	566	-409	-55	36	
Vacancy Surplus or Deficit	430	215	62	92	47	72	
Replacement of Substandard Housing	153	56	48	20	0	0	
External Market Support	218	240	1,370	860	95	146	
Severe Cost Burdened Households	2,513	343	23	2	0	0	
Job Impact	81	161	564	564	161	81	
Disaster Impact	53	30	33	26	7	10	
Net Step Down Support	68	199	-151	-14	36	-138	
Total Gross Demand	4,322	1,559	2,515	1,141	291	207	
Development Pipeline	14	320	1,693	876	0	1	Total
Total Rental Housing Gaps	4,308	1,239	822	265	291	206	7,131

WARREN COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$87,519	$87,520-$145,865	$145,866-$233,384	$233,385-$350,076	$350,077-$437,595	$437,596+	
Household Growth (2024-2029)	113	47	827	826	381	-364	
Vacancy Surplus or Deficit	86	85	138	145	86	214	
Replacement of Substandard Housing	27	20	27	25	0	0	
External Market Support	74	81	145	201	205	487	
Severe Cost Burdened Households	138	75	44	16	2	0	
Job Impact	107	376	376	107	54	11	
Disaster Impact	19	22	34	49	25	68	
Net Step Down Support	71	247	-44	-123	-130	-21	
Total Gross Demand	635	953	1,547	1,246	623	395	
Development Pipeline	0	1	4	181	386	301	Total
Total For-Sale Housing Gaps	635	952	1,543	1,065	237	94	4,526

*Denotes total that has been adjusted to account for surpluses within select demand components.

WASHINGTON COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$25,481	$25,482-$42,469	$42,470-$67,950	$67,951-$101,926	$101,927-$127,407	$127,408+	
Rent Range	≤$637	$638-$1,062	$1,063-$1,699	$1,700-$2,548	$2,549-$3,185	$3,186+	
Household Growth (2024-2029)	-2	8	13	1	-5	-10	
Vacancy Surplus or Deficit	20	8	12	10	3	4	
Replacement of Substandard Housing	28	8	9	5	0	0	
External Market Support	8	6	19	15	5	6	
Severe Cost Burdened Households	122	7	0	0	0	0	
Job Impact	3	5	19	19	5	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	5	-2	-4	-1	0	
Total Gross Demand	181	47	70	46	7	3	
Development Pipeline	0	0	1	2	0	0	Total
Total Rental Housing Gaps	181	47	69	44	7	3	351
WASHINGTON COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$82,642	$82,643-$137,737	$137,738-$220,380	$220,381-$330,570	$330,571-$413,212	$413,213+	
Household Growth (2024-2029)	-3	-9	110	50	2	-74	
Vacancy Surplus or Deficit	13	12	17	23	11	12	
Replacement of Substandard Housing	3	2	2	2	0	0	
External Market Support	8	8	14	18	16	32	
Severe Cost Burdened Households	19	1	0	0	0	0	
Job Impact	5	18	18	5	3	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	29	-12	-14	-6	0	
Total Gross Demand	48	61	149	84	26	0	
Development Pipeline	0	1	4	15	7	7	Total
Total For-Sale Housing Gaps	48	60	145	69	19	0*	341

*Denotes total that has been adjusted to account for surpluses within select demand components.

WAYNE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,973	$21,974-$36,621	$36,622-$58,594	$58,595-$87,890	$87,891-$109,863	$109,864+	
Rent Range	≤$549	$550-$916	$917-$1,465	$1,466-$2,197	$2,198-$2,747	$2,748+	
Household Growth (2024-2029)	9	-15	2	-16	-27	-17	
Vacancy Surplus or Deficit	31	16	24	18	5	5	
Replacement of Substandard Housing	14	4	5	2	0	0	
External Market Support	12	10	32	25	7	6	
Severe Cost Burdened Households	189	26	8	0	0	0	
Job Impact	3	6	20	20	6	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	2	7	-4	-5	0	0	
Total Gross Demand	260	54	87	44	0	0	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	260	54	86	41	0*	0*	441

WAYNE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$71,262	$71,263-$118,771	$118,772-$190,033	$190,034-$285,050	$285,051-$356,312	$356,313+	
Household Growth (2024-2029)	47	-70	113	-177	41	-7	
Vacancy Surplus or Deficit	36	24	22	23	6	21	
Replacement of Substandard Housing	9	4	3	3	0	0	
External Market Support	20	15	16	19	13	36	
Severe Cost Burdened Households	36	8	0	1	1	0	
Job Impact	5	19	19	5	3	1	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	35	-35	13	-10	-3	
Total Gross Demand	153	35	138	13	54	48	
Development Pipeline	0	1	3	9	0	2	Total
Total For-Sale Housing Gaps	153	34	135	4*	54	46	426

*Denotes total that has been adjusted to account for surpluses within select demand components.

WEBSTER COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$21,014	$21,015-$35,023	$35,024-$56,037	$56,038-$84,055	$84,056-$105,069	$105,070+	
Rent Range	≤$525	$526-$876	$877-$1,401	$1,402-$2,101	$2,102-$2,627	$2,628+	
Household Growth (2024-2029)	-21	-14	27	-41	3	0	
Vacancy Surplus or Deficit	13	4	11	17	5	9	
Replacement of Substandard Housing	13	4	7	6	0	0	
External Market Support	4	4	18	23	6	12	
Severe Cost Burdened Households	10	0	4	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	7	-6	0	1	-2	
Total Gross Demand	19	7	61	5	15	19	
Development Pipeline	0	0	0	1	0	0	Total
Total Rental Housing Gaps	19	7*	61	4	15	19	125

WEBSTER COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,153	$68,154-$113,588	$113,589-$181,741	$181,742-$272,611	$272,612-$340,764	$340,765+	
Household Growth (2024-2029)	-55	-20	-28	2	32	14	
Vacancy Surplus or Deficit	17	13	10	17	11	28	
Replacement of Substandard Housing	4	2	1	1	0	0	
External Market Support	11	7	8	11	13	33	
Severe Cost Burdened Households	33	9	1	1	1	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	1	-1	6	5	-7	-4	
Total Gross Demand	11	10	6	37	50	71	
Development Pipeline	0	1	1	6	2	3	Total
Total For-Sale Housing Gaps	11	9	5*	31	48	68	172

*Denotes total that has been adjusted to account for surpluses within select demand components.

WHITLEY COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$22,309	$22,310-$37,182	$37,183-$59,491	$59,492-$89,237	$89,238-$111,546	$111,547+	
Rent Range	≤$558	$559-$930	$931-$1,487	$1,488-$2,231	$2,232-$2,789	$2,790+	
Household Growth (2024-2029)	72	52	-42	-23	-53	-31	
Vacancy Surplus or Deficit	73	34	45	31	10	10	
Replacement of Substandard Housing	29	10	9	4	0	0	
External Market Support	37	37	91	63	20	21	
Severe Cost Burdened Households	303	14	0	0	0	0	
Job Impact	4	7	25	25	7	4	
Disaster Impact	1	0	0	0	0	0	
Net Step Down Support	8	5	-3	-10	0	0	
Total Gross Demand	527	159	125	90	0	4	
Development Pipeline	0	1	4	11	0	2	Total
Total Rental Housing Gaps	527	158	121	79	0*	2	887

WHITLEY COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$72,354	$72,355-$120,590	$120,591-$192,944	$192,945-$289,417	$289,418-$361,771	$361,772+	
Household Growth (2024-2029)	112	-23	21	188	66	-222	
Vacancy Surplus or Deficit	64	29	26	35	28	59	
Replacement of Substandard Housing	10	4	3	3	0	0	
External Market Support	53	34	33	44	53	111	
Severe Cost Burdened Households	98	31	1	0	0	0	
Job Impact	7	24	24	7	3	0	
Disaster Impact	1	1	0	1	0	1	
Net Step Down Support	10	12	34	-26	-30	0	
Total Gross Demand	355	112	142	252	120	0	
Development Pipeline	0	3	14	42	16	16	Total
Total For-Sale Housing Gaps	355	109	128	210	104	0*	906

*Denotes total that has been adjusted to account for surpluses within select demand components.

WOLFE COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$20,973	$20,974-$34,955	$34,956-$55,928	$55,929-$83,892	$83,893-$104,865	$104,866+	
Rent Range	≤$524	$525-$874	$875-$1,398	$1,399-$2,097	$2,098-$2,622	$2,623+	
Household Growth (2024-2029)	-23	-20	-7	-7	1	0	
Vacancy Surplus or Deficit	26	7	4	3	0	1	
Replacement of Substandard Housing	90	17	6	4	0	0	
External Market Support	9	5	5	5	1	1	
Severe Cost Burdened Households	40	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	1	0	-1	0	0	
Total Gross Demand	142	10	8	4	2	2	
Development Pipeline	0	0	1	3	0	1	Total
Total Rental Housing Gaps	142	10	7	1	2	1	163

WOLFE COUNTY	For-Sale Housing Gap Estimates by Income (2029)						
Price Range	≤$68,021	$68,022-$113,368	$113,369-$181,388	$181,389-$272,082	$272,083-$340,103	$340,104+	
Household Growth (2024-2029)	3	-11	-24	-30	5	13	
Vacancy Surplus or Deficit	10	9	12	5	2	-4	
Replacement of Substandard Housing	2	1	1	1	0	0	
External Market Support	6	5	8	5	2	5	
Severe Cost Burdened Households	6	0	0	0	0	0	
Job Impact	0	0	0	0	0	0	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	0	0	0	2	-1	-1	
Total Gross Demand	27	4	0	2	8	13	
Development Pipeline	0	1	2	6	0	1	Total
Total For-Sale Housing Gaps	27	3	0*	0*	8	12	50

*Denotes total that has been adjusted to account for surpluses within select demand components.

WOODFORD COUNTY	Rental Housing Gap Estimates by Income (2029)						
Percent of Area Median Income	≤30%	31%-50%	51%-80%	81%-120%	121%-150%	151%+	
Household Income Range	≤$30,827	$30,828-$51,379	$51,380-$82,206	$82,207-$123,310	$123,311-$154,137	$154,138+	
Rent Range	≤$771	$772-$1,284	$1,285-$2,055	$2,056-$3,083	$3,084-$3,853	$3,854+	
Household Growth (2024-2029)	105	-34	-77	12	62	-64	
Vacancy Surplus or Deficit	47	41	24	24	13	11	
Replacement of Substandard Housing	5	3	1	1	0	0	
External Market Support	27	48	55	57	29	26	
Severe Cost Burdened Households	154	6	0	0	0	0	
Job Impact	2	4	14	14	4	2	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	3	-1	9	0	-11	0	
Total Gross Demand	343	67	26	108	97	0	
Development Pipeline	0	0	0	0	0	0	Total
Total Rental Housing Gaps	343	67	26	108	97	0*	641
WOODFORD COUNTY	**For-Sale Housing Gap Estimates by Income (2029)**						
Price Range	≤$99,981	$99,982-$166,635	$166,636-$266,615	$266,616-$399,923	$399,924-$499,904	$499,905+	
Household Growth (2024-2029)	15	18	79	227	296	-375	
Vacancy Surplus or Deficit	23	27	32	49	38	53	
Replacement of Substandard Housing	3	2	2	2	0	0	
External Market Support	22	26	35	53	75	115	
Severe Cost Burdened Households	35	18	8	4	0	0	
Job Impact	4	13	13	4	2	3	
Disaster Impact	0	0	0	0	0	0	
Net Step Down Support	10	24	34	14	-82	0	
Total Gross Demand	112	128	203	353	329	0	
Development Pipeline	0	0	7	24	21	17	Total
Total For-Sale Housing Gaps	112	128	196	329	308	0*	1,073

*Denotes total that has been adjusted to account for surpluses within select demand components.

ADDENDUM C: SURVEY OF CONVENTIONAL RENTAL HOUSING

Type	Property	Total Units
Adair		
GSS	Angel Manor Apts.	24
MRR	Campus Lane Apts.	48
TGS	Country Place Apts.	56
TAX	Elizabeth Lodge Apts.	16
GSS	Royal Manor Apts.	24
GSS	Spring Ridge Meadows Apts.	50
Allen		
TGS	Alco Apts.	40
GSS	Country Place Apts.	43
GSS	Landmark Apts.	65
Anderson		
TGS	Brayton Apts.	40
MRR	Breckenridge Estates Apts.	84
TAX	Madeline Manor	80
GSS	Westview Apts.	16
TAX	Willow Woods Apts.	24
Ballard		
GSS	Centre Village Apts.	18
TGS	Colony House Apts.	48
GSS	La Center Apts.	12
GSS	Liberty Manor Apts.	12
Barren		
MRR	204 YMCA Way	10
GSS	Arbors at Glasgow	76
TGS	Bluegrass Place Apts. I & II	84
GSS	Dellwood Apts.	44
MRR	Ford Townhomes	61
MRR	Glenwood Apts.	185
TGS	Happy Valley Apts.	24
MRR	Hillview Apts.	72
MRR	Lakeview Apts.	72
TAX	Maddox Manor	42
MRR	Moran at Murphy Court	16
MRR	Noah Drive Townhomes	24
MRR	Parkview Townhomes	53
MRR	Quail Ridge Townhomes	127
GSS	Regency Park Apts.	63
MRR	Stonehenge Apts.	54
MRR	Vine View Townhomes	24
Bath		
GSS	Mountain View Estates	75
TGS	Valley View Apts.	24
Bell		
TGS	Cumberland Village of Middlesboro	60
TGS	Cumberland Woods Apts.	40

Type	Property	Total Units
Boone		
MRR	Affinity of Union	294
MRG	Aldersgate Apts.	40
MRR	Allen Creek Apt	117
TGS	Arcadia Park I, II & III	215
MRR	Brook Run	111
MRR	Brookside Park	88
MRR	Burgundy Hills	98
MRR	Burlington Oaks	240
TGS	Burlington Terrace I	24
GSS	Burlington Terrace II	38
MRR	Charleston Pines Apts.	244
MRR	Columns on Wetherington Luxury Apts.	192
TAX	Country Place Apts.	150
MRR	Crossings of Oakbrook	258
MRG	Dixie Apts.	72
MRR	Dominion Senior Living	65
TAX	Farmview Apts.	64
MRR	Florence Apts.	144
MRR	Grand at Florence	236
TAX	Haven Crossing	57
MRR	Legends at Steeplechase	380
TAX	Magnolia Glen	60
MRR	Normandy Green Apts.	204
MRR	Paddock Club Apts.	200
MRR	Panorama Plus Apts.	60
MRR	Parkway Trails	240
MRR	Sanctuary Place	250
MRR	Saratoga Place	152
TAX	Scheper Ridge	48
MRR	Sky Harbor	192
TAX	South Pointe Townhomes	88
TAX	Sparrow Ridge Apts.	96
TAX	Towne Creek Crossing	44
MRR	Trails of Saddlebrook Apt. Homes	228
MRR	Trellises Apts.	301
MRR	Village of Cross Creek Apts.	240
MRR	Villages of Burlington Apartment Homes	115
MRR	Villages of Florence Townhomes	167
MRR	Vineyard Apts.	216
MRR	Walnut Creek Apts.	268
MRR	Walton Ridge Apts.	96
GSS	Walton Village I & II	46
MRR	Weaver Farm Apts.	264
MRR	Wentworth Estates Apts.	247
MRR	Windridge Townhomes	144
MRR	Woods of Oakbrook	232
MRR	Woodspring Apts.	409

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Bourbon		
GSS	Bourbon Trace	36
GSS	Bourbon Trace II	42
GSS	Doe Manor Apts.	48
TAX	Hopewell Apts.	30
TAX	Kellie Lane Duplexes	30
TAX	Paris Place	32
GSS	Pineview Place Apts. I	48
GSS	PIneview Place Apts.II	20
GSS	Rucker Village Apts.	50
Boyd		
TGS	Bruce Apts. I	160
TGS	Bruce Apts. II	40
MRR	Byer Terrace Apts.	40
TGS	Evergreen Square Apts.	15
TGS	Harbor Hill	34
MRR	Henry Clay House	52
TGS	Hillcrest Apts.	150
TGS	Pollard Place Group Home	15
MRR	Providence Hill	216
TGS	Unity Square	60
Boyle		
GSS	Coyle Manor	20
GSS	Elmtree Apts.	24
TAX	KSD Village Apts. I	24
MRT	KSD Village Apts. II	16
MRR	KSD Village Apts. IV	18
MRG	Long Run Apts.	92
MRR	Magnolia Place Townhomes	29
TGS	Parkside East Apts.	32
TGS	Patchen Pointe Apts.	32
TGS	Shaker Point Apts.	46
Bracken		
GSS	Bracken Creek Apts.	40
GSS	Brooksville Court	48
GSS	Brooksville Green	16
GSS	Mary Ingles Manor	24
Breathitt		
MRR	Dahlia Court Apts.	16
GSS	Kentucky River Apts.	18
GSS	Kings Ridge	24
TGS	Northpoint Apts.	24
GSS	Pelfrey Courts	32
GSS	Prince Hollow Apts.	40
GSS	Townview Apts.	17

Type	Property	Total Units
Breckinridge		
TGS	Cloverdale Apts. (Family & Senior)	24
GSS	Evanwood Apts.	24
GSS	Meadowside Apts.	16
MRR	Park Place Depot	24
GSS	Weatherholt Hills Apts.	40
MRR	Willow Creek	18
Bullitt		
TGS	Angela Homes	24
TAX	Brooks Run Apts.	56
TAX	Dove Field Manor	40
GSS	Fox Den Apts.	24
MRR	Lakeview Gardens Apts.	138
TAX	Lakeview Station Apts.	28
TAX	Linda's Place Senior Apts.	87
MRR	Park Place Apts.	50
MRR	Reserve of Thomas Glen	192
MRR	Tanyard Park Apts.	175
Butler		
TGS	Butler Manor Apts.	16
GSS	Green River Manor Apts.	18
TGS	Jenny Lynn Apts.	24
GSS	Oak Hill Apts.	40
GSS	Oak Valley Apts.	24
TGS	Sunmark Apts. I	24
TAX	Sunmark Apts. II	24
Caldwell		
MRR	Deer Run Apts.	44
MRR	Princeton Apts.	48
GSS	Princeton Manor	40
Calloway		
MRR	Flats Apts.	50
TGS	Hazel Apts.	12
MRR	Live Oaks Apts.	187
GSS	Mur-Cal Apts.	48
MRR	Murray National Hotel	14
MRR	Red Oaks Apts.	80
TAX	Tanglewood Apts.	40
TGS	University Heights Apts.	24
GSS	Wesley Murray Meadow Apts.	20

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Campbell		
MRR	Academy on Fourth	202
GSS	Alexandria Manor	46
MRR	Aqua on the Levee	239
MRR	Aspen Pines Apts.	244
MRR	Barkley Ridge Apts.	327
MRR	Campus View	106
MRR	City View Apts.	77
TGS	City-Wide Apts	100
TGS	Clifton Hills	32
TAX	Cold Spring Townhomes	30
TGS	Corpus Christi Apts.	20
MRR	Fox Chase South Apts.	120
MRR	Gettysburg Square Apts.	362
MRR	Glen Hollow	168
TGS	Grand Towers Apts.	140
MRR	Hampton Farms Apts.	288
MRR	Highland Ridge Apts.	180
TGS	Highland Village	118
GSS	Housing Authority of Dayton	45
MRR	Monmouth Row Apts.	101
TGS	Northern Kentucky Scholar House	48
MRR	Overlook at Fort Thomas	120
MRR	Royal Cove at Water Works	68
TAX	Saratoga Place Apts. I & II	96
MRR	Schoolhouse Flats	35
GSS	Speers Court	91
MRR	Vue 180 on the Water	93
MRR	Washington	35
Carlisle		
TGS	Arlington Heights	12
GSS	Bardwell Manor	20
TGS	Crestview Apts.	12
GSS	Garland Manor	24
Carroll		
MRR	Camellia Court Apts.	55
GSS	Carrollton Landmark	48
TGS	Carrollton Village Apts. (Family & Senior)	80
Carter		
MRR	119 S. Hord St.	9
GSS	Chapel House - Grayson	40
GSS	Friendship House - Grayson	52
MRG	Logan Trace	24
MRR	Northside Apts.	6
TGS	Poplar Plains Apts.	35
GSS	River Run Apts.	48
Casey		
TGS	Broughton Hill Apts.	24
TAX	Liberty Hill Apts.	50

Type	Property	Total Units
Christian		
MRR	Aspen Meadow	258
TAX	Austin Acres	43
TGS	Brooks Village at New Hope Properties	33
MRR	Canterbury Apts.	112
TAX	Clarktown Landing	32
MRR	Eagle Crossing	57
TGS	Eastside Terrace at New Hope Properties	80
TAX	Greenway Place Apts.	40
MRR	Griffin Gate Apts.	80
MRR	Hoptown Heights	48
TGS	Ira Owens Homes at New Hope Properties	20
TAX	James Village	48
MRR	Kentucky Manor Apts.	48
TAX	Kirkman Terrace	45
TAX	Little River Landings	88
TAX	Mason's Pointe Apts.	40
MRG	Meadowbrook Apts.	48
TGS	Moore Court at New Hope Properties	42
MRR	Morris Estates	180
MRR	Oak Tree Farms Apts.	120
MRR	Park on Country Club	72
TGS	Pennyrile Homes at New Hope Properties	130
TGS	Pennyrile Village at New Hope Properties	50
TGS	Riverfront Village at New Hope	30
TGS	Rozelle Leavell Village at New Hope Properties	21
MRR	Slate Run Apts.	57
TGS	Trilogy Center for Women	38
TGS	Waddell Village at New Hope Properties	48
MRG	Woodland Heights	100
Clark		
TAX	Apple Ridge Single Family Homes	40
GSS	Cambridge Square	61
MRR	Chatham Place	36
MRR	Grandview Apts.	104
TAX	Oliver School Apts.	11
GSS	Phoenix House	21
GSS	Sequoia Village	120
TAX	Smith P. Kerr Building Apts.	18
MRR	Summit Apts.	208
GSS	Westwood Apts.	96
Clay		
GSS	Beech Creek Apts.	78
GSS	Church Street Apts.	40
GSS	Red Bird Mission	8
GSS	Town Branch Apts.	46

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Clinton		
TGS	Albany Commons I	24
TGS	Albany Commons II	12
GSS	Albany Manor Apts.	41
TAX	Clinton County Lease to Own/Horseshoe Bend	24
TAX	Foothills Subdivision	22
TAX	Hidden Acres	16
TGS	Pines at Cumberland	24
Crittenden		
TGS	Belleville Manor Apts.	32
GSS	Creekside Apts.	44
Cumberland		
GSS	Burkesville Manor	24
GSS	Cumberland Valley Apts.	20
TGS	Hills Spring Branch	24
TGS	Keenland Apts.	24
Daviess		
MRR	1033 Venable Ave	12
MRR	1515 W 12th St	12
MRR	633-715 Princeton Pkwy	32
MRR	719 W 13th St	12
MRR	Alamo Apts.	17
MRR	Apollo Court	30
MRR	Benttree Apts.	24
MRR	Brentwood Apts.	12
MRR	Brushwood Apts.	172
MRR	Buckland Square	48
MRR	Burns View Apts.	48
MRR	Carriage House Apts.	24
TAX	Collyns Estates	72
TAX	Cottages of Mechanicsville	22
MRR	Dream Owensboro	318
MRR	Eagle Place	40
GSS	Fresh Start Community	15
TGS	Garden Grace Apts.	62
GSS	Greentree Apts.	98
MRR	Heartwood Court Apts.	60
TAX	Horizon Place	34
MRR	Horse Creek Apts.	54
TAX	Independence Heights	24
GSS	Independent Living I	12
MRR	Keystone Farms	120
MRR	Kingston Square Apts.	48
GSS	Lee Manor Apts.	115
MRR	Legion Park Apts.	60
TGS	Lincolnshire North	108
TGS	Lincolnshire South	100
TAX	Owensboro Historic Residences	29
MRR	Pepper Tree	8
TAX	President's Place	60

Type	Property	Total Units
Daviess (Continued)		
MRR	Richbrook Trace	36
TGS	Roosevelt House I & II	320
MRR	Royal Arms of Owensboro	136
MRR	Scotty Lane	6
MRR	Shaunee Drive Apts.	64
MRR	Simpson Apts.	8
GSS	Sission Manor Apts.	48
MRR	Southern Villas	84
MRR	Time Drive	12
MRR	Willow Creek Apts.	80
Edmonson		
GSS	Green River Apts.	24
TAX	Marian Manor	42
TGS	Stone River Apts.	16
Elliott		
GSS	Eastwood Apts.	64
Estill		
MRR	Edgewood Apts.	24
MRT	Irvine School Apts.	17
GSS	Irvine West Apts.	24
TGS	Northwood Apts. I	24
TGS	Northwood Apts. II	24
TGS	Northwood Apts. III	24
MRG	Stacy Lane Apts.	48
Fayette		
MRR	1809 at Winchester Apts.	250
TAX	330 Newtown	128
TAX	Alcove at Russell Cave	202
TAX	Arlington Lofts	81
MRR	Artisan Apts.	224
MRR	Ashton Park Apts.	144
MRR	August	120
TGS	Ballard Place	134
MRR	Barrel Oaks Apts	154
MRR	Beaumont Farms	508
MRR	BLVD at Hays	400
MRR	Brandywine	368
MRR	Breckinridge Court	382
GSS	Briarwood	204
MRR	Brighton 3050	372
MRR	Brindle Creek	384
MRR	Brookstone Apts.	138
MRR	Callaway Apts	136
MRR	Cambridge Park Apts.	120
MRR	Campus Court	238
GSS	Central Christian Church Apts.	69
MRR	Champion at Blue Grass	300
TGS	Christian Towers	92
MRR	Colony	208

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Fayette (Continued)		
MRR	Colts Run	252
GSS	Coolavin	104
MRR	Creekside North	143
TAX	Davis Park View Apts.	14
TAX	Derbytowne Apts.	64
MRR	Double Tree Apts.	107
GSS	Eastridge Apts.	160
MRR	Emerald Twenty Four Apts.	335
GSS	Emerson Center Apts.	178
TAX	Ferrill Square	59
MRR	FIFTEEN51 Apts.	260
TAX	First Presbyterian Church	10
MRR	Flats at 345	72
MRR	Forest Creek Apts.	128
MRR	Fox Run Apts.	146
TAX	Gleneagles Apts.	184
MRR	Grand Reserve	370
TAX	Hamburg Senior Residence	62
TAX	Kearney Ridge	252
MRR	Lexington Villas	152
MRR	MAA Mansion	184
MRR	Matador North Apts.	151
TAX	Meadowthorpe Landing	71
MRR	Metropolitan	338
MRR	Mount Tabar	136
TAX	Oakdale	144
TAX	Oasis at Kearney Creek	96
TGS	One Parent Scholar House	80
MRR	Paddock Apts.	192
MRR	Park Hill Apts.	192
MRR	Park Place	464
MRR	Park Plaza Apts.	201
TAX	Parkside Apts. I	35
TAX	Parkside Apts. II	36
TAX	Parkside Apts. III	36
TAX	Parkway Manor	180
MRR	Patchen Place	202
TGS	Polo Club Park Apts	24
MRR	Preserve at Lexington Apts.	308
MRR	Racquet Club	474
MRR	Reserves at Hamburg	318
MRR	Retreat at Hamburg Place Apts.	150
MRR	Rose Street Apts.	39
MRR	Royal Court Apts.	16
TGS	Russell Cave	26
MRR	Saddlebrook at Tates Creek	180
TGS	Salem Village	40
MRR	Spring House	224
MRR	Springs at Hamburg Apts.	312

Type	Property	Total Units
Fayette (Continued)		
MRR	Springs at Winchester Road	250
TGS	St. James Place I & II	142
MRR	St. Martin Villa	99
MRR	Steeplechase Apts.	280
MRR	Stoney Brooke	232
MRR	Studios at Belmont	96
MRR	Studios180 Apts.	118
MRR	The Alexander	204
MRR	The Ascent1555	236
MRR	The Element	152
MRR	Thoroughbred Crossing	119
MRR	Townley Park Apts.	371
MRR	Trailside at McConnels Trace	140
TAX	Trent Senior Village	54
MRR	Triple Crown at Tates Creek	228
MRR	Veridian of Lexington	396
TGS	Victory Point	50
MRR	Villages at Hamburg Farms	221
GSS	Walnut Hill Apts.	96
MRR	Waterstone at Hamburg	264
MRR	Wellington	138
MRR	Westchester on the Circle	178
TGS	Westminster Village	132
TAX	Whitney Woods Apts.	46
MRR	Woodland Studios Apts.	76
Fleming		
GSS	Fleming Trace	36
TGS	High Ridge Manor Apts.	16
MRR	Southgate Townhouse	12
GSS	Westview Apts.	20
Floyd		
GSS	Branham Heights	24
MRR	Briarwood Apts.	16
GSS	Dixie Apts.	78
GSS	Green Acres	39
GSS	Highland Heights	73
GSS	Highland Terrace	79
GSS	Hope Homes	12
GSS	Indian Hills	42
GSS	Martin Public Housing	128
MRR	Mellowbrook Apts.	26
MRT	Park Place Apts.	32
TAX	Preston's Crossing	24
GSS	Regency Park	40
Franklin		
MRR	Ashwood Apts.	24
TAX	Austin Park Apts.	40
TAX	Clay Villas	30
TAX	Emily Apts.	32

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Franklin (Continued)		
MRR	Forest Hills	8
TAX	Glenns Creek Manor Senior Living	80
MRR	Huntley Ridge East at Forest Hill	88
MRR	Huntley Ridge East at Georgetown Rd	142
MRR	Juniper Hills	132
TGS	Kirkland Fields	20
GSS	Prince Hall Village Apts.	100
TAX	Quintin Court of Frankfort	36
MRR	Riverford Crossing	300
MRR	Riverview Apts.	125
MRR	Tierra Linda Penthouse Apts.	109
MRR	Westwood Terrace Apts.	34
MRR	Winthrop Court	77
GSS	Woodside Park	96
Fulton		
TGS	Fulton Manor I	24
TGS	Fulton Manor II	14
GSS	Housing Authority of Hickman	118
MRR	Vue on Royal Ridge Apts	46
Gallatin		
TAX	Meadow Creek Townhomes	42
TGS	New Fredericksburg Apts.	24
TGS	Riverside Square	44
GSS	Royal Pines	36
Garrard		
GSS	Maple Hill Estates	32
TGS	Village Square of Garrard County	56
Grant		
TGS	Cornshire Apts.	20
TGS	Country Homes Apts.	8
MRR	Farmington Oaks	90
TAX	Helton Pointe	23
TGS	Maple Ridge Apts.	26
GSS	Norwood Apts. I	48
GSS	Norwood Apts. II	36
GSS	Parkview Manor Apts.	33
Graves		
MRR	Cove Apts.	64
TGS	Mayfield Manor I Apts.	24
TGS	Mayfield Manor II Apts.	23
GSS	Mayfield Plaza Apts.	91
TGS	Windhaven Apts.	56
TGS	Windhaven III	12
Grayson		
TGS	Aaronwood Apts.	24
TGS	Bear Creek Apts.	24
TGS	Brentwood of Clarkson	24

Type	Property	Total Units
Grayson (Continued)		
TGS	Caney Creek Apts.	16
GSS	Greenlawn Apts	16
TGS	Hillview Apts.	34
TGS	Lilac Apts.	24
TAX	Northwood Homes	24
TAX	Patty Place Apts.	24
TAX	Pear Village Apts.	16
TGS	Pleasant Hill	48
TGS	Valley View Apts.	24
Green		
TGS	Greensburg Village	50
TGS	Hillview Terrace Apts.	73
MRR	Riverview Suites	16
TGS	Wood Lane Apts.	24
Greenup		
GSS	Brentwood Apts. I	21
GSS	Brentwood Apts. II	25
TGS	Brentwood Apts. III	16
MRR	Highlands Apts.	16
MRR	Meadowood Apts.	52
GSS	Pleasant View Apts.	40
GSS	Riverwood Apts.	23
GSS	Windy Hill Apts.	40
Hancock		
TGS	Clay Street Apts.	16
GSS	Hancock Manor Apts.	12
GSS	Poplar Grove	74
TGS	Riverhill Apts.	16
Hardin		
TAX	Abby Ridge	24
TAX	Abel Acres	64
MRR	Anderson Estates	216
TAX	Ashley Pointe Apts.	24
TAX	Beacon Hill Apts.	90
GSS	Bellwood Apts.	48
MRR	Brookefield Apts.	91
MRR	Buckingham Apts.	294
TAX	Claire Village Apts.	30
MRR	Claysville Landing	208
MRR	Cliffwood Apts.	24
TAX	Elizabethtown Station	11
GSS	Housing Authority of Radcliff	40
MRR	Joule	72
GSS	Lakecrest Apts.	36
MRR	Parks at Vine	144
MRR	Pin Oak Apts.	73
MRG	Pinecrest I & II	193

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Hardin (Continued)		
TAX	Reno Apts. I & II	56
MRR	Reserve at Cool Springs	216
TAX	Saddle Creek Apts.	40
TGS	Sahale Heights Apts.	24
TAX	Starlite Village	40
GSS	Steward Manor Apts.	40
TAX	Sunshine Village	32
TAX	Tisbury Apts.	84
TAX	Towne Commons	92
MRR	Tyler Park Apts.	73
TGS	University Apts.	45
MRR	Vineland Carriage Homes	160
MRR	Winding Springs Townhomes	180
Harlan		
TGS	Anna Lee Village	32
TGS	Bradford Square Apts.	24
TGS	Eastbrook Station I	44
GSS	Eastbrook Station II	24
TGS	New Hope Apts.	11
MRG	Poplar Village	36
GSS	Pride Terrace I & II	16
Harrison		
GSS	Clifton Village	45
GSS	Indian Hill & Addition	78
GSS	Mecca Building	34
GSS	Riverside Homes & Addition	38
GSS	Terrace Park	70
MRR	Victoria	11
Hart		
TGS	Bridlewood Terrace Apts.	24
TGS	Hartland Green	24
TAX	Kate Cove Apts.	24
TGS	Munfordville Apts.	80
MRR	Wilson Gardens Apts.	25
Henderson		
TAX	Aislynn Village	40
TAX	Audubon School Senior Apts.	49
TAX	Cambridge Pointe Apts.	48
MRG	Canoe Creek	120
MRR	Chapelwood Place Apts.	160
TAX	Cottages of Henderson	96
MRR	Graystone Henderson	48
MRR	Pebble Creek Apts.	166
MRR	Pleasant Pointe Independent Living	101
GSS	Redbank Towers	140
GSS	Redbanks Regency	47
TAX	Saddlebrook Apts. I	40
TAX	Saddlebrook Apts. II	40
TAX	Saddlebrook Apts. III	48
TAX	WARM Residences I & II	64
GSS	Woodsview Apts.	68

Type	Property	Total Units
Henry		
GSS	Campbellsburg Townhomes	12
GSS	Eminence Elmwood	8
GSS	Eminence Mulberry	12
GSS	Eminence Public Housing	85
TGS	Eminence Village Apts.	54
TGS	Lakeview Apts.	20
GSS	New Castle Apts.	24
GSS	Osage Estates	54
TAX	Tristan Ridge	44
Hickman		
TGS	Clinton Apts.	24
TGS	Clinton Hills	24
Hopkins		
MRR	410 Apts.	28
MRR	Brentwood Apts.	48
MRR	Cottonwood Townhomes	68
GSS	Cross Creek (Family & Senior)	128
MRR	Doe Run Apts.	32
GSS	Eastside Apts.	20
MRR	Elk Creek Manor Apts.	59
TGS	Glen Abbey Crossing	24
MRR	Hidden Hills Apts.	78
MRR	Jamestown Village	79
TGS	Madisonville Apts.	60
MRR	Pebble Creek Apts.	8
TGS	Rosedale Court	40
MRR	Willow Run Apts.	72
Jackson		
GSS	Jackson Valley	84
GSS	McKee Manor	60
TGS	Park Ridge Apts.	22
Jefferson		
MRR	310 at NULU Apts.	173
GSS	American Village Apts.	214
MRR	AMP Luxury Apts.	93
TAX	Appleton Place	24
MRR	Ashby Green Apts.	244
MRR	Auburn Place Townhomes	88
MRR	Austin Park & Austin Park Verde	405
MRR	Avenue in the Highlands Apts.	128
GSS	Avenue Plaza	225
MRR	Avery	219
MRR	Avoca Apts.	408
MRR	Axis on Lexington Apts.	300
MRR	Baxter Apts.	260
MRR	Belmond Flats	120
MRR	Billy Goat	48
MRR	Blakenbaker Crossings	236
MRR	Blue Lick Apts.	44
MRR	Bradford Mills Lofts	146
TAX	Bradford Pointe	74

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Jefferson (Continued)		
GSS	Brandeis Apts.	50
MRR	Brookridge Village Apts.	330
MRR	Brookview at Apex	322
MRR	Brookview at Middletown	210
TAX	By the Park	56
TGS	California Square I	101
TGS	California Square II	48
MRR	Cane Run Station	152
MRR	Cardinal Hill Gardens	132
TAX	Cathedral Commons Apts.	40
TMG	Chapel House	197
TAX	Christ the King Senior Housing	24
MRR	Claiborne Crossing Apts	240
TAX	Cleo Project I & II	27
MRR	Colonial Oaks	192
GSS	Community Towers	61
MRR	Cooper Creek	123
TAX	Coventry Commons I & II	170
MRR	Crowne at the Summit	316
MRR	Cypress Pointe Apts.	444
MRR	Devonshire Apts.	416
MRR	District at Hurstbourne	326
MRR	East Chase	424
MRR	Edge on 4 Apts.	234
MRR	Edison Park Condos	12
MRR	El Patio Apts.	117
MRR	Elevate at Nulu Apts.	265
TAX	Elliott Park Place	79
GSS	Fairington of Louisville	150
TAX	Falcon Crest	204
GSS	Farmdale Senior Tower	105
MRR	Fenwick Place	260
GSS	Flaget Apts.	73
MRR	Flats on 5th	274
MRR	Four Seasons	176
TAX	Franciscan Senior Estates	54
TAX	Franklin School Apts.	12
TGS	Friary Apts.	29
GSS	Friendship House	182
GSS	Gaslight Court	24
MRR	Gentry at Hurstbourne Apts.	159
MRR	Germantown Mill Lofts Apts.	189
MRR	Greenwood Place	344
TAX	Greystone Apts.	35
MRR	Grocers Ice Lofts	77
MRR	Grove at Lyndon	254
TGS	Guardian Court	128
MRR	Halsey Flats	540
MRT	Hampton Place Apts. I	150
MRR	Harrison/Marc	591

Type	Property	Total Units
Jefferson (Continued)		
MRR	Haven on Tucker Apts.	370
MRR	Heatherstone Apts.	91
MRR	Hemingway Apts.	208
TGS	Henry Greene Apts.	125
MRR	Highland Station Apts.	197
MRR	Highview Pointe	192
MRR	Hillview Woods Apts.	256
TAX	Hope Housing	29
MRR	Icon Apts.	184
TAX	J.O. Blanton House Apts	256
TAX	Jefferson Apts. I-III	54
TAX	Jefferson Apts. II	15
TAX	Jefferson Apts. III	18
MRR	Jefferson Crossing Apts.	107
TAX	Jefferson Green Apts.	312
TAX	Jefferson's Landing	250
MRR	Kensington	136
MRR	Legends	212
MRT	Liberty Green	485
MRR	Lofts of Broadway	83
MRR	Lofts on Ormsby Apts.	128
TAX	Lone Oak Meadows	312
MRR	Madison	129
MRT	Madison Apts.	36
MRR	Main & Clay Apts.	269
MRR	Maple Brook Apts.	200
MRR	Martin on Main	137
MRR	Metropolitan	180
MRR	Myers Lofts	44
TAX	Old School Apts.	40
MRR	Park Lake Apts.	264
MRR	Residences at OMNI Louisville Hotel	227
TAX	Riverport Landings Family Apts.	240
GSS	Russell Apts.	182
MRR	Sawyer East Endli	356
TAX	Sheppard Square Apts.	60
MRR	Southgate Landing	256
TAX	St. Patrick's Apts.	24
MRR	Station JTown	384
MRR	Taylor at 502	400
MRR	Turtle Creek Apts.	144
MRR	Ventana	382
TAX	Villa Townhomes	10
TAX	Village Manor	251
MRR	Vue at 3rd Apts.	217
TAX	Westminster Apts.	51
MRR	Willow Oaks	79
MRR	Woods	72
TAX	Woodsmill Apts.	535
TAX	York Towers Apts.	89

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Jessamine		
MRR	Ashton on Main	104
MRR	Avenue at Nicholasville	240
GSS	Beacon Apts I	36
TGS	Beacon Apts. II	24
TGS	Briarwick Apts.	40
MRT	Creekside Senior Apts.	47
GSS	Elmwood Apts.	60
TAX	Imperial Pointe	120
MRR	W at Brannon	215
Johnson		
GSS	Bristle Manor	150
MRR	Brookside Apts.	30
GSS	Hidden Valley I	32
GSS	Hidden Valley II	28
GSS	Hidden Valley III	20
TAX	Paint Landing	24
TAX	Paint Lick Station	24
GSS	Perry Van Hoose Memorial Housing Complex	59
GSS	Ponderosa Apts.	32
GSS	Riverview Village	90
GSS	Southland Housing	96
Kenton		
TGS	Academy Flats Senior Housing	26
MRR	Arthur Historic Apts.	58
TAX	Ashwood Apts. & Townhomes	56
GSS	Austinburg Apts.	40
MRR	Bluegrass Manor	246
TGS	Cambridge Square of Covington	200
MRR	Cedar Ridge Apts.	176
MRR	Cityview on the River	32
TGS	Colony Apts.	136
TAX	Cornerstone Crossing	50
MRR	Country Club Estates	153
MRR	Crossing of Kenton	104
MRR	Duveneck Square	110
MRR	Eagle Ridge Townhomes	64
MRR	Elevation 800	132
MRR	Farm at Taylor Mill	308
MRR	Four Seasons	174
MRR	Furlong Trails West Apts.	150
GSS	Golden Tower	155
MRR	Grandview Summit	216
MRG	Hathaway Court Apts.	159
MRR	Incline at Fort Mitchell	60
MRR	International Village	114
MRR	JRG Lofts	178
MRR	Kent Lofts	32
MRR	Kenton Reserve	131

Type	Property	Total Units
Kenton (Continued)		
TGS	La Salette Gardens	76
MRR	Lakeside Landing	240
GSS	Latonia Terrace	235
TAX	Lincoln Grant Scholar House	48
MRR	Madison Flats	6
MRR	Madison Place	187
MRR	Mitchel's Park	200
TAX	Munro House	58
MRR	Overlook Apartment Homes	252
TGS	Panorama Apts.	241
MRR	Quail Hollow Apts.	220
TAX	Residences at Courtyard Crossing I & II	47
TMG	River's Edge at Eastside Pointe	120
MRR	Roebling Row	86
MRR	Running Creek Apts.	144
MRR	Seasons on Chelsea	367
MRR	Tapestry Ridge	267
TGS	Taylor Ridge Apts.	99
TAX	Thomas Edison School Apts.	26
MRR	Town & Country	179
MRR	Wright's Point Apts.	192
TAX	Wynnbrook Pines	96
Knott		
TAX	Hickory Hill Recovery Center	68
GSS	Public Housing	81
Knox		
TAX	Alumni Apts.	12
MRR	Arbors	25
GSS	Baptist Housing	64
GSS	Chapel House Corbin	49
GSS	College Heights	96
MRT	Friendship House I & II	24
TAX	Gilbert Apts.	40
GSS	Jackson Manor	44
TGS	Knoxwood Apts. I & II	40
TGS	Maplewood Apts.	24
TAX	Powell Station	34
TAX	Schoolhouse Apts.	42
LaRue		
GSS	Landmark Apts.	72
GSS	Lincoln Village	36
TGS	Morningside Larue Apts.	16
TGS	Taylor Mill Apts.	24
Laurel		
MRR	158 Middle Ground Way	44
MRR	Abigale Place	24
TAX	Arlington Greene Apts.	40
MRR	Arlington Terrace	16

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Laurel (Continued)		
TAX	Betty Jane Apts.	48
TAX	Boone Village	34
TGS	Campground Apts.	32
GSS	Cedar Lane Apts. I	36
TGS	Cedar Lane Apts. II	24
TAX	County Farm Apts.	24
MRR	Cumberland Gap Apts.	64
TAX	Dawn Springs	24
TAX	Emma Estates	34
GSS	Greater Corbin Manor	144
MRR	Kaell & Kaiden Kourt	60
TGS	Laurel Place Apts.	46
GSS	London Public Housing	134
TAX	London Village	32
MRR	MFP Apts.	16
TAX	Noah Apts.	32
MRR	Whitley Street Apts.	6
GSS	Wildwood Apts. (Family & Senior)	81
Lawrence		
GSS	Bay Pointe Apts.	22
TGS	Country Place Apts.	36
MRR	Forest Hills Townhouses	12
TGS	Pine Crest Park	20
Lee		
GSS	Beattyville Manor	61
GSS	Beattyville Public Housing	30
MRR	Beattyville School Apts.	18
GSS	Prestige Place Apts.	9
GSS	September Place	61
Leslie		
GSS	Beechwood Apts.	21
Letcher		
TAX	Jenkins High School Apts.	26
GSS	Mountain Pride Apts.	36
GSS	Whitesburg Public Housing	104
Lewis		
GSS	Colony Village Apts.	16
TGS	Echo Hill Apts.	40
Lincoln		
TGS	Lincoln Terrace Apts.	48
TGS	Logan's Trace	65
TGS	Oakview Apts.	24
GSS	Orchard Commons I	16
GSS	Orchard Commons II	12
Livingston		
MRR	Between the Rivers Apts.	10

Type	Property	Total Units
Logan		
TGS	Adairville Arms	30
MRR	Lewisburg Square Apts.	32
TGS	Logan Heights Apts.	24
GSS	Maple Grove Apts.	24
MRR	Northfield Manor	48
TGS	Robert L. Staggers Manor	20
GSS	Russellville Senior Housing	20
Lyon		
GSS	Amber Village	44
Madison		
MRR	2009 - 2015 Brooklyn Blvd.	26
MRR	218 Marcellous Dr.	24
MRR	450 on Keeneland	132
MRR	Ash Park Apts.	146
GSS	Bivins Place	10
MRR	Blakewood	66
MRR	Campus Village Apts.	56
TAX	Eastern Scholar House	39
MRR	Katelyn Court Apts.	194
TAX	Kit Carson Commons	30
MRR	KSC properties	18
TGS	Liberty Place Recovery Center for Women	76
MRR	Park Apts. at North Dogwood	32
MRR	Resort Richmond	264
TAX	Richmond Green	60
GSS	Richmond Manor	102
MRR	Roaring Creek Apts.	50
MRR	Shawnee Trail Apts.	214
MRR	Taylor Rentals	30
MRR	Vines at Saddlebrook	136
MRR	Wiles Apts.	22
Magoffin		
MRG	Magoffin Manor	41
TGS	Uptown Apts.	16
Marion		
GSS	Lincoln View Housing	16
GSS	Maple Street Apts.	56
GSS	Marion Centennial Apts.	28
Marshall		
GSS	Allendale Apts. I	8
GSS	Baker Apts.	11
TGS	Calvert City Apts.	60
GSS	Cox Manor Apts.	24
GSS	Hardin Apts.	16
GSS	Lakeland Arbor Village Apts.	97

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Martin		
GSS	Dempsey Housing	160
MRR	Quail Hollow I	44
TGS	Quail Hollow II	24
GSS	Skeeze Ward Manor	24
Mason		
GSS	Beechwood Manor	100
GSS	Harriet Beecher Stowe	26
TAX	Landings at Maysville High School	29
TAX	Menemsha Townhomes	32
GSS	St. Paul Trinity Community	32
GSS	Stoneleigh Apts.	29
TAX	Woodleigh Homes	30
McCracken		
MRR	Black Oaks	60
TAX	Brookmeade Apts.	40
GSS	Dublin Manor	28
TAX	Dunlap Apts.	42
MRR	English	12
MRR	Fisher Landing Duplexes	4
MRR	Fishers Landing Townhomes	38
MRR	Flats of Paducah	41
GSS	Forest Hills Apts.	487
MRR	Glenn Street Apts.	24
GSS	Highland Terrace	92
TGS	Jackson House Apts.	238
MRR	Liberty Point	98
GSS	Lone Oak Manor	76
GSS	McAuley Manor	31
GSS	Mercy Manor	26
TGS	Paducah Park Place Apts.	96
MRR	Pine Oaks Apts.	24
MRR	Quail Run Apts.	128
MRR	Ritz Midtown	47
MRR	RiverStone Apts.	17
TGS	Scholar House of Paducah	48
MRR	Timber Village Apts.	72
GSS	W. B. Sanders Retirement Center	61
MRR	Walden Park	96
MRR	West Park Village	208
McCreary		
MRR	117 Bruce St.	5
TGS	Landing Apts.	24
GSS	McCreary Apts.	36
GSS	Pine Knot Manor	32
TGS	Whitley Park Apts.	22
McLean		
GSS	Livermore Heights	48
GSS	Sandefur Manor	50

Type	Property	Total Units
Meade		
MRR	166 Lawrence St	6
GSS	Brandenburg Apts.	18
MRR	Broadway Tonwhomes	40
TGS	Lone Oak Apts.	20
Menifee		
GSS	Menifee Housing	28
TGS	Walnut Grove Apts.	24
Mercer		
MRR	112 Garrad Ave.	12
TGS	Belmont Court Apts.	64
TAX	Harrodsburg Place	32
MRR	Wyndham Village	22
Metcalfe		
GSS	Edmonton Manor	40
TGS	Tree Top Manor	48
Monroe		
TGS	Carter Court	56
GSS	Columbia Trace	24
TGS	Monroe Village Senior Apts.	24
GSS	Rolling Acres Apts.	56
Montgomery		
TGS	Main Cross Apts.	51
MRR	Montgomery Manor	28
GSS	Montgomery Square Apts.	51
MRR	Twin Oaks	14
MRR	Williams Estates	108
GSS	Woodland Village	24
Morgan		
TGS	Frederick Place	48
TGS	Oakridge Apts.	32
MRR	Riverpark Terrace Apts.	22
MRR	Valley View Apts.	10
TAX	West Liberty Apts.	20
Muhlenberg		
GSS	Greenville Park & Arms Apts.	72
GSS	Hillwood Village	48
GSS	Muhlenberg Manor	23
GSS	Public Housing of Greenville	49
TAX	Sandy Hill Apts.	29
TAX	Tammy Terrace	34
Nelson		
TAX	Ashberry Manor	24
TGS	Bard Homestead	40
GSS	Bardstwon Village .	64
MRR	Clover Manor	36
GSS	Nazareth Village I	101
MRR	Nazareth Village II	45
TGS	New Haven Greens	16

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Nelson (Continued)		
MRR	Oak Trace	110
MRR	Polo Springs	88
GSS	Rolling Ridge Apts.	32
MRR	Scotch Court	12
Nicholas		
TGS	City View	19
GSS	Nicholas Square	36
MRG	Sycamore Hill	34
Ohio		
TAX	Beaver Dam Village	40
TGS	Blanchard Manor Apts.	12
GSS	City Square Manor Apts.	24
GSS	Countryside Apts.	12
GSS	Fordsville Apts.	8
TAX	Mya Manor	32
GSS	Public Housing of Beaver Dam	64
GSS	Riverbend Apts.	78
Oldham		
GSS	Cedar Court Apts.	68
GSS	Cedar Lake Group Home	6
GSS	Cedar Lake Lodge	42
MRR	Cedar Springs Apts.	20
MRR	Crestwood Commons	217
MRR	Deer Park Apts.	74
GSS	Graceworks	50
MRR	Green Valley Apts.	137
MRR	Oldham Oaks	216
MRR	Ravenwood Glen	34
Owen		
GSS	Owenton Village	28
Owsley		
TAX	Owsley Assisted Living	12
TAX	PH Duplex	20
Pendleton		
TGS	Bedford House Apts.	48
MRR	Beechwood Apts.	4
GSS	Mt. Auburn Apts.	20
TAX	Williams Place	29
MRR	Woodland Lakes	46
Perry		
GSS	Eastern Pines Apts.	36
GSS	Gorman Place	31
TAX	KCADV Homes Hazard	12
GSS	Whispering Pines	40
Pike		
MRR	Branch Apts.	36
GSS	Carl D. Perkins Apts.	136
TAX	Elkhorn City School Apts.	27
TAX	Elkhorn I	8

Type	Property	Total Units
Pike (Continued)		
GSS	Fairview Court	88
GSS	Hames Park	48
TGS	Kentucky Avenue II	40
TGS	Kentucky Avenue IV	20
GSS	Myer's Tower	200
GSS	Northgate I	44
GSS	Northgate II	24
MRR	Pikeville Commons	116
MRR	Ridge Cliff Apts.	61
TGS	Scholar House of Pikeville	45
GSS	Tug Fork Apts.	84
Powell		
MRR	Brookside Cottages	53
GSS	Pinecreek Apts.	32
MRR	River Run Apts.	16
TGS	Westwood Apts.	24
Pulaski		
MRR	700 E. Mt. Vernon St.	12
MRR	Briarwood	28
GSS	Cumberland Manor	59
TAX	Eagle's Landing Senior Community	23
MRR	Fry Estates	72
GSS	Greystone Manor	45
GSS	Holly Square	18
GSS	Moore Complex	30
MRR	Somerplace	16
GSS	Somerset Terrace	24
MRG	Somerset Village	101
TGS	University Square	20
GSS	Westbrook Apts.	24
Robertson		
No Properties Surveyed		
Rockcastle		
GSS	Brodhead Elderly Apts.	24
TGS	Castle Village Apts. (Family & Senior)	70
TAX	Cave Valley Apts.	29
GSS	Mt. Village Apts.	24
GSS	Valley View Apts.	52
Rowan		
TGS	Clearfield Manor I & II	40
GSS	Divide Hill	40
GSS	Eagle View Apts.	14
GSS	Heritage Place	100
TGS	McBrayer Manor Apts.	24
GSS	Mountain View Apts. I	48
GSS	Mountain View Apts. II	24
GSS	Rawcel Heights	30
MRR	Top Notch Apts.	25
MRR	Towne Place Apts.	16

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Rowan (Continued)		
MRR	Trent's Development Inc	4
GSS	Triplett View	52
MRR	Wilson Rentals	15
Russell		
TGS	Baron Hills Apts.	24
GSS	Crystal Springs Apts.	24
GSS	East Cumberland Estates	8
GSS	Grace Manor Apts.	18
GSS	Heavenly Heights	24
GSS	Russell Springs Manor	38
MRR	Salem Springs Apts.	16
GSS	Spring Meadow Apts.	24
MRG	Windermere Apts.	24
Scott		
MRR	Amerson Orchard	400
MRR	Colts Crossing	144
MRR	Crown Point Apts.	84
TAX	Elk River Apts.	40
MRR	Georgetown Oaks	216
TGS	Georgetown Terrace I & II	56
MRR	Haverford Place	160
GSS	Indian Trace Apts.	42
MRR	MarQ	435
MRR	Mill at Georgetown	228
TAX	Overlook at Elkhorn Creek I & II	92
TAX	Overlook at Elkhorn Creek III	156
MRR	Pin Oak	50
TAX	Scott Manor	19
TGS	Southern Oaks Apts.	58
GSS	Windsor Place Apts.	46
MRR	Wyndamere	294
Shelby		
TAX	Brea's Crossing	44
TAX	Brea's Crossing II	37
MRR	Cardinal Ridge	144
MRR	Cedargate	59
TAX	Cola Commons	31
MRR	Forest Hills Apts.	50
GSS	Havenhill Apts.	30
MRR	Hi-Point Apts.	296
TGS	Indian Ridge Apts.	97
TGS	Midland Square Apts.	45
MRR	Midland Townhomes	56
TAX	Moesser House	53
MRR	Saddlebred Park Apts.	96
MRR	Shelby Oaks	216
MRR	Shelbyville Place Apts.	89
MRR	Windhurst Park Apts	240

Type	Property	Total Units
Simpson		
MRR	Blackberry Ridge	104
MRR	Franklin Oaks	48
MRR	Garvin Pointe Apts.	160
TAX	Jackson Landing	40
TAX	Joshua Place	24
TAX	Kelsey Manor	32
MRR	Rosewood Townhomes	12
Spencer		
GSS	Chapel House	20
GSS	Friendship House	27
TAX	Hallmark at the Lake	48
MRR	Safe Harbor Apts.	50
GSS	Spencer Village	24
MRR	Tanglewood	68
TAX	Taylorsville Place	24
Taylor		
No Properties Surveyed		
Todd		
TGS	Royal Arms	48
Trigg		
TGS	Barkley Manor	46
GSS	Cadiz Public Housing	70
TAX	Emma's Rose Senior Apts.	41
Trimble		
TGS	Bedford Village Apts.	40
TGS	Fairground Place Apts.	19
Union		
GSS	Holly Park Apts.	36
GSS	Kelly Brook Apts.	44
TGS	Northside Apts.	32
MRR	River Oaks Apts.	28
Warren		
MRR	1801 Apts.	24
TGS	Abel Court	48
MRR	Adler Apartment Homes	248
MRR	Ashton Parc	185
MRR	Banyan Drive	51
MRR	Bel Air Apts. I	390
MRR	Bel Air Southwest Apts.	390
TAX	Bohannon Place	13
TAX	Bowling Green Scholar House	56
TGS	Bowling Green Towers	187
MRR	Carters Crossings Townhomes	36
MRR	Cave Mill Apts.	223
MRR	Cove Apts.	184
MRR	Cumberland Trace Village	144
TAX	Double Springs Manor I & II	49
MRR	Drake Apts.	288

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

Type	Property	Total Units
Warren (Continued)		
MRR	Eastern Heights II	56
TAX	Easton Place	32
MRR	Emerson	326
MRR	Emmett Place	82
MRR	Enclave	104
MRR	Enterprise Flats	56
MRR	Fairways at Hartland	240
MRR	Flats	48
MRR	Fox Ridge Apts.	88
MRR	Freemont Place Apts.	16
GSS	Garden Apts.	48
TAX	Grant Village	32
MRR	Greenhaven	152
MRR	Greenwood Flats	114
TAX	Holly Hill Apts.	30
MRR	HUB Apts.	590
TAX	Hunter Terrace	24
MRR	Jennings Creek	97
MRR	Kellie Heights	16
MRR	Kelly Apts.	64
TAX	Kingston Heights	20
TAX	Kingston Heights Limited	30
MRR	Lampkin Place	48
MRR	Laurel Ridge	82
MRR	Laurel Ridge II	60
MRR	Lenox Place	40
TAX	Lorie Village	32
TAX	Marita Manor	32
MRR	McFadin Station	40
TAX	Men's Addiction Recovery Campus	66
MRR	Middle Bridge Townhomes	24
TAX	Morning Sun-Sunday Sun	60
MRR	Muse Bowling Green	216
MRR	North Pointe I	160
MRR	North Pointe II	48
GSS	Northfield Acres	50
MRR	Otte Center	40
MRR	Overlook at Stuart Farms	118
MRR	Oxford Square	72
TAX	Payton Landing	76
GSS	Regency Park	120

Type	Property	Total Units
Warren (Continued)		
TAX	Renaissance Village	34
MRR	Ridge at Walnut Valley	32
MRR	Royal Arms of Bowling Green	148
MRR	Southern Apts.	146
MRR	Spring Hollow Court	15
MRR	Sunnydale Acres Condominiums	40
MRR	Sunnyside Apts.	48
MRR	Upper & Lower Stone Apts.	108
MRR	Village at Traditions Apts.	207
MRR	Vue Apts.	72
TAX	Walnut Valley Apts.	40
TAX	Windover Place Apts.	40
Washington		
GSS	Springdale Apts.	24
GSS	Springfield Public Housing	96
Wayne		
GSS	Beech Valley Manor	32
TAX	Cumberland Horizon Village	36
TGS	Mason Greene	68
GSS	Monticello Public Housing	110
TGS	Monticello Village Apts.	23
Webster		
MRR	Park Ridge Townhomes	60
GSS	Ridgemont Apts. I	12
GSS	Ridgemont Apts. II	12
Whitley		
MRR	Barton Mill Village Apts.	16
MRR	Dogwood Trace Apts.	10
MRR	Farm View Apts.	50
GSS	Mt. Morgan	48
TGS	Oak Ridge Apts.	24
GSS	Raintree	24
MRR	Stone Creek Townhouses	12
Wolfe		
GSS	Campton Methodist Housing I	48
GSS	Eagleview Apts.	32
Woodford		
GSS	Public Housing	156
GSS	Ryne Creek Apts.	42
MRG	Willow Oaks Apts.	68

MRR Market-Rate
MRG Market-Rate & Government Subsidized
MRT Market-Rate & Tax Credit
TAX Tax Credit
TGS Tax Credit & Government Subsidized
GSS Government Subsidized
TMG Tax Credit, Market-Rate & Government Subsidized

ADDENDUM D: NATURAL DISASTER HOUSING IMPACT INVENTORY

Numerous Kentucky communities were adversely impacted by natural disasters in recent years, with more notable events occurring in December 2021 (severe storms, straight-line winds, flooding and tornadoes) impacting western Kentucky and in July 2022 (flooding) impacting eastern Kentucky. These natural disasters resulted in the damage and destruction of numerous housing units in several counties in both regions.

The American Red Cross (ARC) conducted evaluations in which housing units were inventoried to determine the number of homes that were destroyed or damaged (both minor and major damage). The following tables provide summaries of those inventories for each county and for each of the two events.

Western Kentucky (December 2021)

American Red Cross Damage Assessment Data

Kentucky Disaster Housing Task Force										
2019 Census Data	2019 Census	American Red Cross (ARC) Damage Assessment Data								
County	Total Occupied Units	# of Assessments Completed	# of Houses Destroyed	% of Occupied	# of Houses Major Damage	% of Occupied	Total Major/ Destroyed	% of Occupied	# of Houses Minor Damage	% of Occupied
Graves	14,898	1,767	366	2.5%	372	2.5%	738	5.0%	325	2.2%
Caldwell	5,260	477	127	2.4%	62	1.2%	189	3.6%	48	0.9%
Hopkins	18,871	1,252	410	2.2%	190	1.0%	600	3.2%	158	0.8%
Marshall	13,552	634	165	1.2%	85	0.6%	250	1.8%	120	0.9%
Muhlenberg	11,795	385	136	1.2%	57	0.5%	193	1.6%	52	0.4%
Fulton	2,734	65	26	1.0%	10	0.4%	36	1.3%	13	0.5%
Lyon	3,360	156	28	0.8%	12	0.4%	40	1.2%	16	0.5%
Warren	51,405	2,954	164	0.3%	212	0.4%	376	0.7%	585	1.1%
Hickman	1,906	19	7	0.4%	3	0.2%	10	0.5%	2	0.1%
Logan	10,907	141	22	0.2%	16	0.1%	38	0.3%	27	0.2%
Taylor	10,082	122	20	0.2%	12	0.1%	32	0.3%	23	0.2%
Barren	17,747	215	2	0.0%	49	0.3%	51	0.3%	33	0.2%
Ohio	9,436	55	21	0.2%	3	0.0%	24	0.3%	15	0.2%
Hart	7,532	70	8	0.1%	6	0.1%	14	0.2%	13	0.2%
Christian	27,138	165	18	0.1%	25	0.1%	43	0.2%	77	0.3%
Marion	7,699	17	3	0.0%	2	0.0%	5	0.1%	5	0.1%
Totals	**214,322**	**8,494**	**1,523**	**0.7%**	**1,116**	**0.5%**	**2,639**	**1.2%**	**1,512**	**0.7%**

Source: American Red Cross (As of 3/10/22)

Overall, 16 counties had some inventory of housing that was adversely impacted by the natural disaster. In total, 2,639 units were categorized as either destroyed or had major damage. An additional 1,512 units showed evidence of having minor damage.

Eastern Kentucky (July 2022)

AMERICAN RED CROSS DAMAGE ASSESSMENT DATA

Kentucky Disaster Housing Task Force for DR-4663-KY

2020 Housing Profile Data				American Red Cross (ARC) Damage Assessment Data								
IA Declared County	Total Housing Units	% of Total Occupied Owner	% of Total Occupied Rental	DA Completed	# of Homes Destroyed	% of Occupied	# of Homes Major Damage	% of Occupied	Total Major/ Destroyed	% of Occupied	# of Homes Minor/ Affected Damage	% of Occupied
Breathitt	6,551	71.7%	28.30%	2000+	137	2.1%	695	10.6%	832	12.7%	290	4.4%
Clay	8,581	68.9%	31.10%	92	1	0.0%	11	0.1%	12	0.1%	18	0.2%
Floyd	17,333	71.4%	28.60%	737	4	0.0%	93	0.5%	97	0.6%	166	1.0%
Knott	6,639	73.2%	26.80%	1700+	75	1.1%	336	5.1%	411	6.2%	317	4.8%
Leslie	4,872	85.3%	14.70%	35	1	0.0%	1	0.0%	2	0.0%	0	0.0%
Letcher	10,520	73.9%	26.10%	2200+	67	0.6%	507	4.8%	574	5.5%	479	4.6%
Magoffin	5,402	74.3%	25.70%	137	0	0.0%	0	0.0%	0	0.0%	2	0.0%
Martin	4,792	77.2%	22.80%	50	0	0.0%	2	0.0%	2	0.0%	1	0.0%
Owsley	2,044	63.5%	36.50%	29	2	0.1%	0	0.0%	2	0.1%	1	0.0%
Perry	13,213	77.5%	22.50%	1500+	89	0.7%	223	1.7%	312	2.4%	249	1.9%
Pike	28,693	72.3%	27.70%	466	5	0.0%	57	0.2%	62	0.2%	93	0.3%
Whitley	15,540	68.4%	31.60%	41	1	0.0%	4	0.0%	5	0.0%	9	0.1%
Totals	**124,180**	**72.8%**	**27.2%**	**1,587**	**382**	**0.3%**	**1,929**	**1.6%**	**2,311**	**1.9%**	**1,625**	**1.3%**

Source: American Red Cross (As of 10/22/22)

Overall, 12 counties had some inventory of housing that was adversely impacted by the natural disaster of July 2022. In total, 2,311 units were categorized as either destroyed or had major damage. An additional 1,625 units showed evidence of having minor damage.

Between the two regions impacted by the previously cited natural disasters, nearly 5,000 housing structures were destroyed or experienced major damage. While such housing units likely contribute to the housing gaps within the impacted counties, some of these homes likely have been removed from the market, while others are either repaired, being repaired or scheduled for repairs. These housing structures were not considered in the 2024 housing gap estimates. However, some of this data ("Total Major/Destroyed" units) was considered as a demand component in the projected (2029) housing gap estimates in Phase II of this analysis.

It should be noted that it is likely that not all adversely impacted housing units were included in the American Red Cross inventory and that some housing units initially classified as having minor damage may have ultimately been considered to have damage to such an extent that these units would have needed significant repairs or replacement. Additionally, given the rural nature of much of the impacted regions, it is also likely that some damaged housing units in the more remote areas were not evaluated for damage. As such, it is likely the natural disasters had an even greater impact on the local housing stock than cited in the preceding tables.

The Commonwealth of Kentucky has prioritized rental and for-sale housing reconstruction in western and southeastern Kentucky counties impacted by the 2021 tornado and 2022 flood disasters. However, the development pipeline data presented in this report largely excludes planned developments in these areas because they are not yet permitted. Kentucky has committed to the development of seven new "Higher Ground" communities in southeastern Kentucky to create new housing on land out of the floodplain using Community Development Block Grant Disaster Recovery (CDBG-DR) funding and/or other public and private sources. These seven communities are summarized as follows:

- The Wayland Community in Floyd County has 11 new homes.
- The Cottages at Thompson Branch in Letcher County will have eight new homes.
- New Hope Estates in Floyd County will have 33 new homes and one rehabilitated unit.
- Chestnut Ridge in Knott County is comprised of more than 100 acres with plans for 150 homes on the state-controlled property. The Foundation for Appalachian Kentucky is also developing 58 units on 22 acres adjacent to the state property.
- Grand View in Letcher County is a 92-acre site with plans for 115 homes.
- Skyview in Perry County is a 50-acre site with plans for over 100 homes.
- Olive Branch in Knott County is a 75-acre site with plans for 132 homes.

Community-based nonprofit developers in southeastern Kentucky also have site control for over numerous lots where new construction of single-family units can occur. Many of these units will be supported by funding from the Kentucky Housing Corporation (KHC) and the Department of Local Government (DLG).

Significant funding has also been committed to housing development in western Kentucky using CDBG-DR, Kentucky Rural Housing Trust Fund, and other funding sources. On June 3, 2024, the Commonwealth of Kentucky announced the funding of a total investment of $223,179,093 to support the development of 11 rental projects. These projects will create 953 new units in Christian, Graves, Hopkins and Warren counties using DLG and KHC funding. Additionally, there have been major commitments for the development of for-sale units in the region, including $5 million to fund the development of 116 units by Habitat for Humanity of Bowling Green in Warren County.

ADDENDUM E: PERMANENT SUPPORTIVE HOUSING

Supplemental housing gaps were derived for persons seeking Permanent Supportive Housing (PSH) for three selected geographies, as well as for the overall State of Kentucky. For the purposes of this analysis, Permanent Supportive Housing is rental housing that combines rental assistance, either project or tenant-based, with voluntary supportive services intensive case management, to persons with disabilities exiting homelessness or institutional settings. Persons with a history of chronic homelessness are prioritized. Overall, the state has a PSH gap of 6,871, with the vast majority (98.6%) for individuals, as opposed to families. Most of this overall gap (4,658, or 67.8% of the state total) is in the Louisville-Jefferson County CoC. These housing gaps, which are illustrated in the following table, are provided by The Corporation for Supportive Housing (The Corporation for Supportive Housing | CSH).

Kentucky			
Homelessness Continuum of Care	Permanent Supportive Housing		
	Individuals	Families	TOTAL
Kentucky Balance of State CoC (KY-500)	1,159	42	1,201
Louisville-Jefferson County CoC (KY-501)	4,617	41	4,658
Lexington-Fayette County CoC (KY-502)	1,004	7	1,011
TOTAL PSH NEED	**6,781**	**90**	**6,871**

ADDENDUM F: SOURCES

The data in the following table was used in the housing gap estimates:

Data Sets - KY Housing Gap Estimates			
Data Set	Source & Vintage	ACS Table	Notes
Annual Household Turnover Rate by Tenure	ACS (2018-2022)	B07013	
Severe Cost Burdened Households by Income & Tenure	ACS (2018-2022)	B25074	
Total Housing Units	ESRI	-	
Households by Tenure Share	ESRI	-	
Vacancies by Tenure (Renter/Owner)	ESRI & ACS (2018-2022)	B25004	ESRI Total, ACS Apportionment
Total Units with Incomplete Plumbing	ESRI & ACS (2018-2022)	B25047	ESRI Total, ACS Apportionment
Renter/Owner Units with Incomplete Plumbing	ESRI & ACS (2018-2022)	B25049	ESRI Total, ACS Apportionment
Substandard Housing by Tenure (Lacking Complete Kitchens)	ESRI & ACS (2018-2022)	B25053	ESRI Total, ACS Apportionment
Households by Tenure and Income	ESRI/HISTA*	-	
HUD Programmatic Income Limits by AMI	HUD (2023)	-	
Available For-Sale Housing by Price Point	Realtor.com	-	Individually cataloged
In-Commuter Population (Commuter Inflow)	U.S. Census, OnTheMap	-	
Permanent Supportive Housing	CSH 2024	-	
American Red Cross – Disaster Data	American Red Cross	-	

*HISTA is calculated using a combination of ACS, ESRI, and Census variables.
ACS – American Community Survey; ESRI – Environmental Systems Research Institute
HISTA – Households by Income, Size, Tenure and Age; CSH – The Corporation for Supportive Housing

A full list of all sources utilized in this report includes:

- 2000 and 2010 U.S. Census
- American Community Survey
- American Red Cross
- Apartments.com
- Commonwealth of Kentucky, Rapid Response
- Corporation for Supportive Housing (CSH)
- ESRI Demographics
- HUDUser.gov Assistance & Section 8 Contracts Database
- Kentucky Cabinet for Economic Development
- Kentucky Center for Statistics
- Kentucky Council of Area Development Districts (KCADD)
- Kentucky Department of Housing, Buildings, and Construction
- Kentucky Housing Corporation
- Management/Leasing Agent for each property included in the survey
- Planning Representatives
- Realtor.com
- Redfin.com
- Ribbon Demographics HISTA Data
- SOCDS Building Permits Database
- United States Department of Agriculture, Rural Development
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Labor, Bureau of Labor Statistics

ADDENDUM G: QUALIFICATIONS

The Company

Bowen National Research is a nationally recognized organization that offers real estate research experience ranging from site-specific developments to citywide and statewide housing needs assessments. The firm is experienced in working in both rural and urban markets and has conducted over 150 studies in the state of Kentucky. With a national apartment database of nearly 100,000 properties, state-of-the-art geospatial capabilities, and comprehensive demographic and economic data, the firm is positioned to help others make well-informed and data-driven strategic decisions. Bowen National Research employs an expert staff comprised of highly skilled and experienced real estate researchers and analysts and is an active member of the National Council of Housing Market Analysts (NCHMA), ensuring that its studies meet the market analysis industry's highest standards.

Primary Contact and Report Author

Patrick Bowen, President of Bowen National Research, has conducted numerous housing needs assessments and provided consulting services to city, county and state development entities as it relates to residential development, including affordable and market-rate housing, for both rental and for-sale housing, and retail development opportunities. He has also prepared and supervised thousands of market feasibility studies for all types of real estate products, including housing, retail, office, industrial and mixed-use developments, since 1996. Mr. Bowen has worked closely with many state and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida and currently serves as Chairman of the National Council of Housing Market Analysts (NCHMA). Mr. Bowen has served as the lead author of more than 100 housing needs assessment studies since 2010.

Additional Contributors

Desireé Johnson is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. Ms. Johnson also coordinates and oversees research staff and activities. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

Pat McDavid, Market Analyst, has conducted housing research for housing needs assessments completed throughout the country. Additionally, he is experienced in analyzing demographic and economic data in rural, suburban and metropolitan communities. Mr. McDavid has been a part of the development of market strategies, operational and fiscal performance analysis, and commercial, industrial and government (local, state, and federal) client consultation within the construction and manufacturing industries. He holds a bachelor's degree in educational studies from Western Governors University.

Christopher Bunch, Market Analyst, has more than two decades of experience in conducting both site-specific market feasibility studies and broader housing needs assessments. He has conducted on-site market research of a variety of housing product, conducted stakeholder interviews and completed specialized research on housing market attributes including the impact of military personnel, heirs and estates and other unique factors that impact housing needs. He holds a bachelor's degree in geography from Ohio University.

Jody LaCava, Research Specialist, has over a decade of real estate research experience. She has extensive experience in surveying a variety of housing alternatives, including rental, for-sale, and senior housing. She has experience in conducting on-site research of real estate, evaluating existing housing properties, conducting interviews, and evaluating community services. She has been involved in industry leading case studies, door-to-door resident surveys and special needs housing research.

Adam Bowen, Director of Technology and Demographic Analyst, has 10 years of experience in real estate market research. Additionally, he is experienced in demographic and economic data collection and aggregation, graphic information systems (GIS), demographic modeling, database development, client webtool development, and website development. He has compiled demographic and economic metrics for over 1,000 site specific studies and approximately 30 housing needs assessments.

Kelley Reed, Senior Editor and Production Assistant, has over seven years of experience in real estate report editing and production assistance, including the editing and preparation of more than 60 housing needs assessments. She has a bachelor's degree in communications from Ohio University.

In-House Researchers – Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with local municipality officials, economic development offices and chambers of commerce, housing authorities and residents.