

## CHAPTER 2. HOUSING

### Introduction

Housing is a significant aspect of any comprehensive planning effort. This section is an inventory and analysis of housing conditions in the Town of Little Black. Housing in Little Black is predominantly single-family in nature, with 96 percent being owner-occupied. Almost 30 percent of housing units were constructed in 1939 or earlier, and median housing values for owner-specified units are higher than median values for Taylor County as a whole.

### Housing Inventory

Table 2-1 details housing information from 2000 to 2010. In that 10-year period, Little Black gained 33 housing units.

Table 2-1: Town of Little Black Historic Housing Profile Town of Little Black		
YEAR STRUCTURE BUILT	2010	2000
Total units	446	413
2000 or later	40	5
1990 to 1999	61	62
1980 to 1989	43	49
1960 to 1979	88	81
1940 to 1959	48	50
1939 or earlier	166	166

Source 2000 & 2010 Census

Table 2-2 taken from the 2010 Census shows the Town of Little Black has 446 housing units, 385 are owned by the occupant(s) (86.3%) of which are occupied housing units. In contrast, Taylor County shows 81.6% percent of housing units are owner occupied.

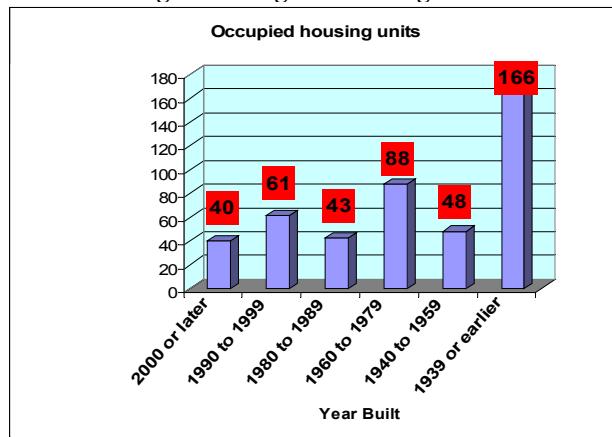
	Table 2-2 HOUSEHOLD SIZE			Taylor County		
	Town of Little Black		Taylor County			
Occupied housing units	446	385	61	8,013	6,541	1,472
	Total	Owner	Renter	Total	Owner	Renter
1-person household	18.6%	17.1%	27.9%	27.4%	20.2%	59.0%
2-person household	37.7%	42.3%	8.2%	38.2%	42.4%	19.6%
3-person household	13.7%	14.0%	11.5%	13.3%	15.0%	6.0%
4-or-more-person household	30.0%	26.5%	52.5%	21.1%	22.4%	15.4%

Source: U.S. Census 2010

### Housing Age

Figure 2-1 shows housing age for the community. In the Town of Little Black, data shows that a significant portion (37%) of the local housing stock was built before 1939. Recent housing growth from the 1990's makes up approximately 23 percent of the total housing stock.

Figure 2-1 Age of Housing Stock



Source: U.S. Census 2010

### Housing Value

Table 2-3 breaks down the value of specified owner-occupied units in the Town of Little Black. According to the 2010 U.S. Census, most homes with a mortgage are valued between \$50,000 and

Table 2-3: Value of Specified Owner-Occupied Housing Units			
Owner-occupied housing units with a mortgage		Owner-occupied housing units without a mortgage	
Number	206	Number	179
VALUE		VALUE	
Less than \$50,000	2.90%	Less than \$50,000	20.10%
\$50,000 to \$99,999	29.10%	\$50,000 to \$99,999	30.70%
\$100,000 to \$149,999	27.20%	\$100,000 to \$149,999	14.50%
\$150,000 to \$199,999	24.80%	\$150,000 to \$199,999	18.40%
\$200,000 to \$299,999	13.60%	\$200,000 to \$299,999	8.90%
\$300,000 to \$499,999	2.40%	\$300,000 to \$499,999	7.30%
\$500,000 or more	0.00%	\$500,000 or more	0.00%
Median (dollars)	\$134,200	Median (dollars)	\$99,000

\$199,999. Those homes without a mortgage are valued at less than \$50,000 to \$99,999. Figure 2-3 shows that the median housing value for specified owner occupied units in the Town of Little Black, the surrounding towns, the adjoining village and city, and Taylor County.

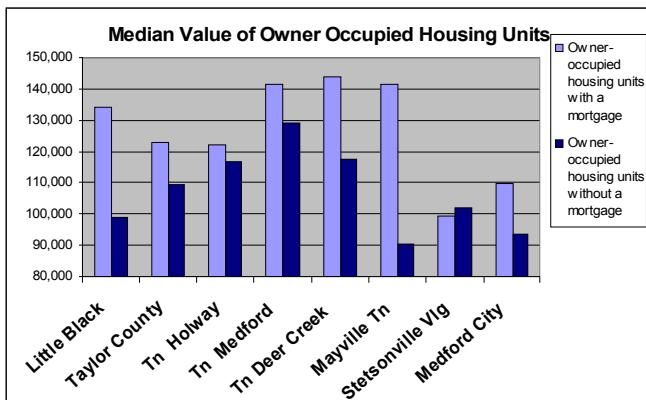


Figure 2-3 Source: 2010U.S. Census Bureau

## Physical Housing Stock Characteristics

The following tables (Table 2-4 through 2-5) looks at several select factors that measure the makeup of housing in the Town of Little Black. Table 2-4 shows the physical housing stock characteristics of Little Black. Little Black housing stock are mainly 1-unit detached meaning the structure is detached

Table 2-4 Physical Housing Characteristics for Occupied Housing Units			
Source 2010 Census			
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
Occupied housing units	446	385	61
UNITS IN STRUCTURE			
1, detached	84.5%	90.1%	49.2%
2 apartments	1.6%	0.0%	11.5%
5 to 9 apartments	0.7%	0.8%	0.0%
Mobile home or other type of housing	13.2%	9.1%	39.3%
With complete plumbing facilities	97.5%	97.1%	100.0%
With complete kitchen facilities	96.9%	96.4%	100.0%

from any other house; that is, with open space on all four sides. Less than 4 percent of the housing units are without complete plumbing or kitchen facilities and they are all owner-occupied units.

Table 2-5 details the number of rooms in housing units in the Town of Little Black. Most homes in the Town have an average of six or seven rooms and most have two or three bedrooms.

**Table 2-5: Rooms in Housing Units**

Source 2010 Census

	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
Occupied housing units	446	385	61
<b>ROOMS</b>			
1 room	0.0%	0.0%	0.0%
2 or 3 rooms	0.0%	0.0%	0.0%
4 or 5 rooms	30.3%	28.8%	39.3%
6 or 7 rooms	41.3%	39.7%	50.8%
8 or more rooms	28.5%	31.4%	9.8%
<b>BEDROOMS</b>			
No bedroom	0.0%	0.0%	0.0%
1 bedroom	2.0%	2.3%	0.0%
2 or 3 bedrooms	68.6%	65.2%	90.2%
4 or more bedrooms	29.4%	32.5%	9.8%

The most common home heating fuels used in the Town of Little Black as shown in Table 2-6.

**Table 2-6 Home Heating Fuels**

Source: U.S. Census Bureau 2010

	Owner occupied:	Renter occupied:
Total: Units	385	61
Utility gas	77	10
Bottled, tank, or LP gas	120	19
Electricity	19	6
Fuel oil, kerosene, etc.	73	18
Wood	96	4
Other fuel	0	4

### Survey Results on Housing

Town of Little Black residents overwhelmingly desire single family housing developments, as over 88 percent of surveyed residents favored them. Mobile Home parks are looked on unfavorably with 72 percent of surveyed residents checking no.

**Table 2-7: Types of Housing Desired**

Type of Housing	Yes	No	Not Sure
Single-family	237	14	17
Apartments	73	108	51
Traditional Subdivisions	76	104	54
Mobile Homes	85	117	42
Mobil Home Parks	26	168	39
Two Family Duplexes	104	78	58

### Housing Assistance Programs

Housing assistance programs are available through a number of different local, state, federal and regional organizations. This listing of programs may help the Town of Little Black to:

Promote development of housing for residents of the Town of Little Black. Provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs.

Promote the availability of land for the development or redevelopment of low and moderate-income housing.

Maintain or rehabilitate the Town's existing housing stock.

Taylor County Housing Authority offers assistance for the following program areas.

### Housing Cost Reduction Initiative (HCRI)

HCRI assistance is intended for lower income households. Taylor County Housing Authority can provide interest-free loans for past due rent, past due utility bills, first month's rent, security deposits and utility deposits, homeowners with past due mortgage payments, property taxes, utilities

and homeowner's insurance. Home buyers' assistance in the form of down payments and closing costs will be offered as well. Short term renters' assistance will be available for rent and security / utility deposits and past due utilities. Funds are limited due to Revolving Loan Program. .

### **Section 8 Long-Term Rental Subsidy Program**

This long-term rental subsidy program is available to low income Taylor County families. To be eligible, you must have dependents, be 62 years or older, or disabled receiving SSI. Certain income limits apply. Based on monthly income, we may assist in part or in whole, with monthly rental payments on a long-term basis. Applicants must sign a one-year lease with the landlord, be current on utility bills and maintain the residence in a clean, safe and sanitary condition.

### **Community Development Block Grant (CDBG)**

The Town of Little Black was awarded a Community Development Block Grant in 1999 which ran till December 31, 2001. The CDBG is now in a Revolving Loan Fund (RLF) CDBG funds are available on a limited basis for home repairs to income-eligible homeowners. We will provide help with siding, wiring, heating, roofing, plumbing, insulation, grab bars, foundation repairs, well/septic systems, accessibility modifications and replacing doors and windows. Emergency funds are available for well / septic replacement, lead-based paint/asbestos abatement and hazardous wiring, heating or roofing. This is a 0% interest free deferred payment loan program.

### **HCRI Homebuyers Program**

Funds will be available to income-eligible households for purchasing a home. The home must be located in Taylor County. We

can assist with a 0% interest, deferred payment home loan for 10% of a down payment and/or 100% of closing costs. The loan becomes payable in full when the home purchased is no longer the primary residence.

### **Home Program**

Home program has many of the same features as the CDBG program, however this loan program can assist with new building and to Rehab the home, the home must have been purchased with in the last 2 years

